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REPORT

OF THE

COMPTROLLER OF THE CURRENCY

TREASURY DEPARTMENT,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, December 11, 1925.

DEAR SIR: I have the honor to submit the following annual report, in accordance with the provision of section 333, of the United States Revised Statutes, covering activities of the Currency Bureau, in the year ended October 31, 1925. This is the sixty-third report made to the Congress since the organization of the bureau.

GENERAL CONDITIONS

The continued upward trend of business, generally, is reflected in the increasing volume of clearings, rising to over \$505,299,000,000 in the year ended September 30, 1925, about \$62,605,000,000 higher than during the prior year. In the same period loans and discounts of national banks increased from \$12,210,000,000 to \$13,134,000,000, total loans and investments from \$17,844,000,000 to \$19,105,000,000, and aggregate resources from \$23,323,000,000 to \$24,570,000,000. From statements relative to State incorporated banks, an even greater development is shown.

The gross earnings of national banks in the year ended June 30, 1925, were \$1,124,000,000 and exceeded by \$49,000,000 gross earnings for the prior year, net earnings, after payment of all expenses, were \$365,000,000 compared with \$343,000,000 in the preceding year, total losses charged off were \$141,000,000, a reduction of \$6,000,000 and net addition to profits, after charging off all losses, amounted to \$224,000,000 exceeding by \$28,000,000 the amount in 1924. Dividends declared by these banks to the amount of \$165,000,000 exceeded the amount in the previous year by \$1,000,000 and were equal to 6.63 per cent on their capital and surplus.

LEGISLATION RECOMMENDED

In the last two annual reports of the Comptroller of the Currency my predecessor strongly recommended certain amendments to the national banking laws, the purpose of which was to improve the operating powers of national banks in several particulars to the end that the national banking system might be able to meet the modern requirements for banking services. These recommendations formed the substance of the bill H. R. 8887, Sixty-eighth Congress, second

session, which passed the House by a large majority but which failed to be reached in the Senate.

The principal features of this bill and the reasons in detail why each proposed amendment is necessary are set forth in the reports of the Comptroller of the Currency for 1923 and 1924. I most urgently recommend the prompt reintroduction and enactment of this legislation.

The bill as it passed the House contained certain provisions (embodied in sec. 9) which in effect would prohibit the further spread of State-wide branch banking within the Federal reserve system. Under them it would be unlawful for State member banks to establish branches outside of the city in which the parent bank is located, and nonmember banks having such outside branches could become members only upon the condition that they relinquish such branches. These provisions follow the recommendations made by the Comptroller of the Currency for the past two years. These recommendations were based upon the assumption, in the first place, that State-wide branch banking is wrong in principle and that as a national policy the national banks should not be permitted to engage therein, and in the second place upon the absolute necessity of protecting the national bank members of the Federal reserve system from the encroachment of this form of branch banking within the Federal reserve system itself. With this position I am in complete accord. The national banks in those communities where State member banks of the Federal reserve system are now engaged in state-wide branch banking have found themselves in an intolerable situation. This form of branch banking in the United States is a recent development and has made headway in only a few localities. The enactment of the provision above referred to would have a strong tendency toward restoring the equilibrium between the State and national banks within the Federal reserve system in branch banking territory and would undoubtedly have the further effect of preserving the stability and permanence of the Federal reserve system itself.

It is a misnomer to call this bill a branch banking bill. The measure proposes to amend the national banking laws in some 18 particulars, only 4 of which relate in any way to branch banking. The other provisions of the bill, such as the authority to lend one-half of the savings deposits upon the security of first mortgages upon improved real estate, the authority to hold their charter powers for an indeterminate period subject to the will of Congress, the regulation of the investment security business, and other provisions of this measure will enable the national banks to carry on a modern banking business along the lines already approved by many State laws. The amendments proposed in the bill have had a most thorough and expert investigation and analysis and have been reduced to the minimum. They are based upon sound principles of banking. Their enactment into law would enable all national banks to meet more readily the competition from State banks and trust companies which have for a number of years had the authority to do what it is now proposed to confer upon the national banks. This proposed legislation has the approval generally of the banking fraternity.

Apart from the question of the restrictions upon branch banking proposed by section 9 of the House bill, which section was stricken out by the Senate Committee on Banking and Currency, that com-

mittee in reporting the bill to the Senate proposed a number of valuable amendments to the House measure. While practically no new substantive legislation was proposed in these amendments, they nevertheless had the effect of giving greater clarity and precision to the provisions of the bill. The Senate committee also restored to the bill a number of proposed provisions which would penalize the commission of crimes against member banks of the Federal reserve system and against national banks in particular. These provisions were included in the bill as reported to the House but were stricken out on the floor. It is recommended that serious consideration be given to the question of including these criminal provisions in the bill.

The need for the immediate enactment of this proposed legislation is greater now than ever. Not only has there been a continuance of serious withdrawals, but many national banks have become restive on account of being compelled to operate under certain archaic provisions of the national bank act. They prefer to remain national banks, but in the final analysis the attractiveness of a modern State charter may prove controlling. The number of losses of national banks to the various State systems within the past two years is formidable enough to arouse the serious attention of the Government of the United States. Many of these banks had been in the national system for more than 50 years.

From October 21, 1923, to October 17, 1925, 166 national banks left the national system to engage in the banking business under State charter. These carried with them total resources of \$566,600,000. They include 25 national banks in California, with total resources of \$136,000,000; 9 national banks in Illinois, with total resources of \$128,000,000; 6 national banks in New York, with total resources of \$121,000,000; 8 national banks in Ohio, with total resources of \$54,000,000; 25 national banks in Oklahoma, with total resources of \$10,000,000; 13 national banks in Pennsylvania, with total resources of \$22,000,000, and a scattered number of banks in all of the other States.

In comparison with these figures consideration may properly be given to the question of the conversion of State banks into national banks during the last two years. The total number of such conversions was 113, with total resources of \$245,000,000. The number of national banks entering the State systems being 166, with total resources of \$566,600,000, there was a net loss to the national system in numbers of 53 banks and a net loss in resources of \$321,600,000. However, of these State banks converting into national banks attention must be called to the fact that 64 of them, with total resources of \$38,000,000, were located in the State of Texas. They converted into national banks en masse in order to escape the operations of the State guaranty of deposit laws. This is an abnormal development and should the State law be favorably amended, undoubtedly many of these banks will return to the State system. Outside of Texas, only 49 State banks during the past two years converted into national banks. These had total resources of \$207,000,000; 4 of these were banks in New York City, with total resources of \$131,800,000. Deducting the resources of the 4 New York banks and the Texas banks the aggregate resources of converting State banks in all other parts of the Union were \$74,800,000.

The above figures, however, do not tell the whole story. It is a well-known fact that many other national banks are anxiously awaiting the enactment of such a bill as that which failed at the last session of Congress. If they can not at this time obtain some such amendments to their charter powers as are therein proposed there will be a still greater exodus from the national system.

Although the total resources of national banks has steadily increased year by year and the condition of individual national banks is strong, nevertheless the relative increase in total resources of national banks has been slowly falling off year by year as compared with the resources of the State banks and trust companies. In the last annual report of this office my predecessor called your attention to the fact that during the 40-year period, ending with the fiscal year 1924, the total resources of national banks had fallen from 75 per cent of the total banking resources to about 47 per cent. The total banking resources of State and national banks, exclusive of savings banks, at the present time are about \$52,057,000,000, of which about \$24,351,000,000 are in the national banks and \$27,706,000,000 are in the State banks and trust companies which are engaged in the commercial banking business in competition with national banks. In addition the savings banks have total resources of about \$10,000,000,000, but these figures are not included in this comparison. The percentage, therefore, of the resources of the national banks to the total resources of all banks engaged in carrying on the business of commercial banking has during the past year dropped a fraction below 47 per cent.

These facts present a serious situation for the consideration of the Congress and I am directing your attention thereto at this time chiefly for the purpose of showing that the adverse conditions of national bank operations, as to which my predecessor so urgently recommended remedial legislation, are becoming daily accentuated. The national banking system is a time-honored Federal instrumentality. The charter powers of the individual national banks are derived solely from the Congress. Twice in the history of the United States, namely, immediately after the Civil War and immediately preceding the World War, the Federal Government was able to enforce a banking policy at a time of great financial stress through its authority to use the national banking system as an instrument for the public benefit. The individual national bank is always ultimately able to take care of itself in meeting the competitive conditions due to more favorable State laws by giving up its national charter and going into the State system. But the gradual loss of national banks and the consequent decrease in relative resources of the national banking system is of primary concern to the National Government, not only because the national banks form the logical and permanent basis of the Federal reserve system but also because only through the national banking system can there be maintained throughout the United States a standardized system of banking subject to the visitatorial powers of the Federal Government and subservient at all times to the will of the Congress.

NATIONAL BANK FAILURES

The number of national bank failures during the current year shows a considerable decrease from that of last year. During the comptroller's report year ended October 31, 1925, 98 national banks became insolvent as compared with 138 national banks for the year ended October 31, 1924. The last half of the present report year has shown a decided decrease in the number of failures compared with the first half, the proportion being 35 to 63. Nine of these failed banks have been succeeded by new national bank organizations that purchased their assets and assumed the payment to creditors of part or all of their liabilities. The total amount of assets of the 98 insolvent banks was \$47,637,945. Only one of these failed banks had total assets as high as \$3,400,000, and only 15 had assets in excess of \$1,000,000. The aggregate capitalization \$6,420,000, was distributed as follows: Thirty-eight at \$25,000 each, 37 at from \$25,000 to \$50,000, 12 at \$100,000, and 11 in excess of \$100,000, namely, 3 at \$150,000, 6 at \$200,000, 1 at \$250,000, and 1 at \$400,000.

It will be observed that a large majority of these failures were small banks and that the total assets of all were materially less than assets of any one of many of the urban national banks. Seventy-one of these insolvent banks were located west of the Mississippi River, 51 of which were in the grain country north of Kansas and 20 in the cattle country of the Southwest. There were 15 failures in the three States of North Carolina, South Carolina, and Georgia. The remaining 12 failures were in various other States.

While unfavorable agricultural conditions have contributed in a large measure to the closing of a number of these banks, still it must be borne in mind that the greater number of failures occurred where the territories have had too many banks per capita and where too many bank charters were issued during the boom period of the war and immediately after peace was declared. Not only was there insufficient business for the support of these banks but their organization resulted in hazardous and unwarranted competition.

Upon an analysis of the cause of these failures, it appears that 49 were due to economic conditions, crop failures caused by drought, and the fall in market prices for livestock. Thirty-nine were caused by inexperience and mismanagement by officers and directors and only 10 by the defalcation of an officer or employee of a bank. The first two named causes might be consolidated and attributed to strong competitive banking without the proper banking experience and banking ability, for, after all, the fact remains that there are many solvent banks remaining in these territories where the failures have been most prolific and that such banks are in charge of and have been managed by capable and experienced men who, under the strongest pressure of competition, have been able to loan and invest the bank's funds without incurring disastrous losses.

Economic conditions in the territories where the largest number of failures have occurred are much improved and the banking industry is rapidly adjusting itself to normal conditions. It is believed that the experience gained by bankers in the past 10 years will be of great value to the banking business of the future and out of it will come better qualified bankers, more conservative management, and greater safety to depositors.

In the year ended October 31, 1925, 98 national banks, with aggregate capital of \$6,420,000, were placed in charge of receivers. The date 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, 1925, the number of banks placed in charge of receivers was 947. Of this number, however, 61 were subsequently restored to solvency and permitted to resume business. The total capital of all insolvent banks at date of failure was \$119,300,920, while the book or nominal value of the assets administered by receivers under the supervision of the comptroller aggregated \$614,982,469 and the total cash thus far realized from the liquidation of these assets amounted to \$282,989,284. In addition to this, there has been realized from assessments levied against shareholders the sum of \$31,418,330, making the total cash collections from all sources \$314,407,614, which have been disbursed as follows:

In dividends to creditors on claims proved, amounting to \$327,253,141, the sum of.....	\$188,697,889
In payment of secured and preferred liabilities.....	84,967,657
In payment of legal expenses incurred in the administration of such receiverships.....	6,940,375
In payment of receivers' salaries and other expenses of receiverships.....	15,449,753
There has been returned to shareholders in cash.....	4,141,830
Leaving a balance with the comptroller and receivers of.....	14,210,110

Assets have been returned to agents for shareholders, to be liquidated for their benefit, having a nominal value of \$16,000,653.

The book value of the assets of the 318 national banks that are still in charge of receivers amount to \$218,927,454. The receivers had realized from these assets at the close of business on October 31, 1925, the sum of \$79,649,962 and had collected from the shareholders on account of assessments levied against them to cover deficiencies in assets the further sum of \$6,692,124, making the total collected from all sources in the liquidation of active receiverships the sum of \$86,342,086, which amount has been distributed as follows:

Dividends to creditors (to Sept. 30, 1925).....	\$28,907,387
Secured and preferred liabilities paid.....	37,607,818
Legal expenses.....	897,790
Receivers' salaries and all other expenses of administration.....	4,368,981
Amount returned to shareholders in cash.....	350,000
Leaving a balance with the comptroller and the receivers of.....	14,210,110

Receiverships of 17 national banks were closed during the year, making a total of 629 closed receiverships.

Collections from the assets of the 629 national banks, the affairs of which have been finally closed, amounted to \$203,339,322, and together with the collections of \$24,726,206 from assessments levied against shareholders make a total of \$228,065,528, from which on claims aggregating \$205,263,410 dividends were paid amounting to \$159,790,502.

Average rate of dividends paid on claims proved was 77.84 per cent, but including offsets allowed, loans paid, and other disbursements with dividends, creditors received on an average 84.24 per cent.

Expenses incident to the administration of these 629 trusts—that is, receivers' salaries and legal and other expenses—amounted to \$17,123,357 or 4.32 per cent of the nominal value of the assets and

7.50 per cent of the collections from assets and from shareholders. The outstanding circulation of these banks at the date of failure was \$31,133,466, which was secured by United States bonds on deposit in the Treasury of the face value of \$33,478,100. The assessments against shareholders averaged 52.03 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 \$15,073,057.

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

Items	Closed receiverships, 629 ¹	Active receiverships, 318	Total, 947
Total assets taken charge of by receivers.....	\$396, 055, 015	\$218, 927, 454	\$614, 982, 469
Disposition of assets:			
Collected from assets.....	203, 339, 322	79, 649, 962	282, 989, 284
Offsets allowed and settled.....	35, 923, 977	14, 129, 734	50, 053, 711
Loss on assets compounded or sold under order of court.....	140, 791, 063	13, 854, 637	154, 645, 700
Nominal value of assets returned to stockholders.....	16, 000, 653		16, 000, 653
Nominal value of remaining assets.....		111, 293, 121	111, 293, 121
Total.....	396, 055, 015	218, 927, 454	614, 982, 469
Collected from assets as above.....	203, 339, 322	79, 649, 962	282, 989, 284
Collected from assessments from shareholders.....	24, 726, 206	6, 692, 124	31, 418, 330
Total collections.....	228, 065, 528	86, 342, 086	314, 407, 614
Disposition of collections:			
Secured and preferred liabilities paid.....	47, 359, 839	37, 607, 818	84, 967, 657
Dividends paid.....	159, 790, 502	28, 907, 387	188, 697, 889
Legal expenses.....	6, 042, 535	897, 790	6, 940, 375
Receivers' salary and other expenses.....	11, 080, 772	4, 368, 981	15, 449, 753
Amount returned to shareholders in cash.....	3, 791, 830	350, 000	4, 141, 830
Balance with comptroller and receiver.....		14, 210, 110	14, 210, 110
Total.....	228, 065, 528	86, 342, 086	314, 407, 614
Capital stock at date of failure.....	² 97, 225, 920	22, 075, 000	119, 300, 920
United States bonds held at failure to secure circulating notes.....	33, 478, 100	13, 323, 010	46, 801, 110
Amount realized from sale of United States bonds held to secure circulating notes.....	35, 120, 712	4, 433, 467	39, 554, 179
Circulation outstanding at failure.....	31, 133, 466	11, 697, 852	42, 831, 318
Amount of assessment upon shareholders.....	50, 591, 240	19, 320, 000	69, 911, 240
Claims proved.....	205, 263, 410	121, 989, 731	327, 253, 141

¹ Includes 61 banks restored to solvency. ² Includes capital stock of 61 banks restored to solvency.

Statistics relative to the capital, date of appointment of receiver, and per cent of dividends paid to creditors of 13 insolvent national banks, the affairs of which were closed during the year ended October 31, 1925, appear in the following table:

Title	Location	Date receiver appointed	Capital	Per cent dividends paid to creditors
Mount Vernon National Bank.....	Mount Vernon, N. Y.....	Apr. 19, 1911	\$200, 000	58. 85
First National Bank.....	Newman, Calif.....	Jan. 31, 1920	50, 000	49. 50
Commonwealth National Bank.....	Reedville, Va.....	Feb. 16, 1921	25, 000	88. 67
Emmetsburg National Bank.....	Emmetsburg, Iowa.....	Mar. 11, 1921	50, 000	60. 75
First National Bank.....	Sidney, Nebr.....	May 27, 1921	50, 000	45. 25
Farmers National Bank.....	Big Sandy, Mont.....	Jan. 3, 1922	25, 000	10. 50
First National Bank.....	Colquitt, Ga.....	Aug. 14, 1923	50, 000	¹ 109. 30
Silver City National Bank.....	Silver City, N. Mex.....	May 14, 1924	100, 000	50.
First National Bank.....	Alexandria, S. Dak.....	June 23, 1924	25, 000	82. 45
Citizens National Bank.....	Centerville, Tenn.....	Oct. 28, 1924	30, 000	92. 49
National Border Bank.....	El Paso, Tex.....	Oct. 30, 1924	200, 000	75.
First National Bank.....	Dodge, Nebr.....	Nov. 22, 1924	50, 000	100.
First National Bank.....	Savoy, Mont.....	Jan. 3, 1925	25, 000	¹ 104.

¹ Includes 100 per cent of interest.

BANK FAILURES OTHER THAN NATIONAL

In the fiscal year ended June 30, 1925, information was received from the banking departments of the several States, with respect to the failure of 440 State and private banks, with liabilities of \$118,728,046. These figures show a reduction in the number of failures, as compared with the year ended June 30, 1924, of 337 banks, and a reduction in the amount of liabilities of \$104,459,954.

Statistics relative to the failure of banks other than national and national banks in each State, in the year ended June 30, 1925, and for years ended June 30, 1914 to 1925, are published in the appendix of this report.

PUBLIC DEBT, UNITED STATES BONDS, NATIONAL BANK, AND OTHER CIRCULATION

In the table following relating to the public debt of the United States on June 30, 1925, and Government bonds on deposit with the Treasurer of the United States on the same date, it will be observed that the total net public debt was \$20,439,234,256.19, all of which with the exception of \$228,328,005 is interest bearing. The net debt is shown to be less by \$738,811,015 than at the close of the prior fiscal year.

By reason of the call for redemption at maturity (February 1 last) of the outstanding 4 per cent loan of 1925 amounting to \$118,489,900, bonds eligible as security for national-bank circulation were reduced in amount to \$674,625,630, consisting of \$599,724,050 consols of 1930 and \$74,901,580 Panama Canal 2's. Of these bonds the Treasurer held as security for national-bank circulation \$665,061,330, as security for public deposits \$495,500, and for postal savings \$213,700. This leaves only \$8,855,100 bonds of these classes held otherwise than by the Treasurer as security for circulation and deposits.

National-bank circulation outstanding at the close of the fiscal year aggregated \$733,366,074, of which \$660,501,393 was secured by bonds and \$72,864,681 secured by lawful money held by the Treasurer of the United States to provide for the redemption of the notes of banks retiring circulation and on account of those in liquidation. The combined paper currency, United States notes, Federal reserve bank and national bank notes amounted to \$5,585,944,967, the issues of national bank notes representing approximately 14 per cent, Federal reserve notes 35 per cent, legal tenders 6 per cent, and gold and silver certificates 45 per cent. The aggregate stock of money was \$8,221,000,000, hence the paper currency, excluding the coin certificates, was 36.9 per cent of the total circulating medium.

The paid-in capital of the national banks in existence at the close of the last fiscal year was roundly \$1,376,000,000, and as the amount of bonds eligible as security for circulation had been reduced to some \$674,625,000, it is evident that the amount of national bank circulation issuable has been reduced to approximately 50 per cent of the maximum amount authorized by law, the paid-in capital stock being the measure of that maximum. This condition has resulted in the reduction in the percentage of currency-issuing banks from 90 in 1924 to 85 in 1925.

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, 1925

DETAILS OF INTEREST-BEARING DEBT

Bonds eligible as security for national-bank circulation:		
2 per cent consols of 1930.....	\$599,724,050.00	
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	
		\$674,625,630.00
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-eighth series).....	11,995,880.00	
First Liberty loan, 1932-1947, 3½, 4, and 4¼ per cent.....	1,951,519,650.00	
Second Liberty loan, 1927-1942, 4 and 4¼ per cent.....	3,104,558,750.00	
Third Liberty loan, 1928, 4¼ per cent.....	2,885,377,350.00	
Fourth Liberty loan, 1933-1938, 4¼ per cent.....	6,324,481,200.00	
Treasury bonds, 1947-1952, 4¼ per cent.....	763,948,300.00	
Treasury bonds, 1944-1954, 4 per cent.....	1,047,088,500.00	
Treasury notes, 1925-1927 (including adjusted service series).....	2,404,241,400.00	
Certificates of indebtedness, 1925-26 (including adjusted service series).....	578,685,000.00	
Treasury (war) savings securities, series 1921-1923 (including thrift and Treasury savings stamps, unclassified sales, etc.).....	385,690,091.35	
Total interest-bearing debt outstanding.....	20,210,906,251.35	
Matured debt on which interest has ceased.....	30,242,930.26	
Debt bearing no interest.....	275,122,993.12	
Total gross debt.....	20,516,272,174.73	
Matured interest obligations, etc.....	142,941,522.28	
	20,659,213,697.01	
Balance held by Treasurer of the United States, etc.....	219,979,440.82	
Net debt, including matured interest obligations, etc.....	20,439,234,256.19	

United States Government securities held in trust by Treasurer of the United States, June 30, 1925

Issues	To secure national bank circulation	To secure public deposits	To secure postal-savings funds	Total held
Consols, 1930.....	\$591,157,950	\$433,500	\$170,200.00	\$591,761,650.00
Panama 2's.....	73,898,389	62,000	43,500.00	74,003,880.00
Total.....	665,056,330	495,500	213,700.00	665,765,530.00
Other bonds, notes and certificates.....	5,000	46,760,650	141,139,485.86	187,905,135.86
Total.....	665,061,330	47,256,150	141,353,185.86	853,670,665.86

UNITED STATES CIRCULATION—BOND TRANSACTIONS

In the year ended October 31, 1925, the withdrawal of bonds held by the Treasurer of the United States in trust as security for national bank circulation amounted to \$109,401,560, of which \$89,820,310

were 4 per cent bonds of 1925, which were called for redemption in February last. The withdrawals by reason of liquidation of banks amounted to \$16,222,750, and on account of banks placed in charge of receivers \$3,358,500. Bonds held by the Treasurer in trust as security for circulation were augmented to the extent of \$35,743,800 on account of deposits made by newly organized banks and by those increasing their circulation. The transactions of the year by months in each account named are shown in the following statement:

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, 1925

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
1924				
November.....	\$1,952,000	\$3,171,600	\$265,000	\$722,500
December.....	1,714,100	7,661,260	75,000	-----
1925				
January.....	2,252,900	6,535,500	2,128,000	31,250
February.....	1,532,750	59,214,200	157,000	390,000
March.....	3,112,500	3,215,000	762,500	470,000
April.....	8,815,500	1,977,250	6,305,000	131,250
May.....	1,675,300	1,401,750	537,750	243,250
June.....	2,396,200	1,986,000	6,500	845,250
July.....	2,003,550	1,168,000	387,750	287,000
August.....	7,347,500	1,433,350	5,273,250	58,000
September.....	1,024,000	1,251,500	40,000	-----
October.....	1,912,500	805,000	285,000	180,000
Total.....	35,743,800	89,820,310	16,222,750	3,358,500

¹ Includes \$2,535,000 deposited by 33 of the 251 banks chartered during the year.

Monthly statement of capital stock of national banks, national bank notes, and Federal Reserve Bank notes outstanding, bonds on deposit, etc.

	Nov. 2, 1925	Oct. 1, 1925	Nov. 1, 1924
Authorized capital stock of national banks.....	\$1,381,978,215	\$1,381,983,215	\$1,335,766,215
Paid-in capital stock of national banks.....	1,381,321,609	1,381,186,036	1,335,105,913
		Increase or decrease since above date	Increase or decrease since above date
Increase of authorized capital stock.....			\$46,212,000
Decrease of authorized capital stock.....		\$5,000	-----
Increase of paid-in capital stock.....		135,573	46,215,696
Decrease of paid-in capital stock.....		-----	-----
	Nov. 2, 1925	Oct. 1, 1925	Nov. 1, 1924
National bank notes outstanding secured by United States bonds.....	\$662,538,483	\$661,380,320	\$735,602,433
National bank notes outstanding secured by lawful money.....	51,264,261	56,543,569	38,679,389
Total national bank notes outstanding.....	713,802,744	717,923,889	774,281,624

Monthly statement of capital stock of national banks, national bank notes, and Federal Reserve Bank notes outstanding, bonds on deposit, etc.—Continued

	Increase or decrease since above date	Increase or decrease since above date
Increase secured by United States bonds.....	\$1, 158, 163	
Decrease secured by United States bonds.....		\$73, 063, 952
Increase secured by lawful money.....		12, 585, 072
Decrease secured by lawful money.....	5, 279, 308	
Net increase.....		
Net decrease.....	4, 121, 145	60, 478, 880

	Nov. 2, 1925	Oct. 1, 1925	Nov. 1, 1924
Federal reserve bank notes outstanding secured by United States bonds.....			
Federal reserve bank notes outstanding secured by lawful money.....	\$6, 582, 203	\$6, 815, 523	\$9, 134, 170
Total Federal reserve bank notes outstanding.....	6, 582, 203	6, 815, 523	9, 134, 170

	Increase or decrease since above date	Increase or decrease since above date
Increase secured by United States bonds.....		
Decrease secured by United States bonds.....		
Increase secured by lawful money.....		
Decrease secured by lawful money.....	\$233, 320	\$2, 551, 967
Net increase.....		
Net decrease.....	233, 320	2, 551, 967

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		Federal reserve bank notes of each denomination outstanding
United States consols of 1950 (2 per cent).....		\$591, 792, 150	One dollar.....	\$341, 447	\$3, 313, 612
United States Panama of 1935 (2 per cent).....		48, 622, 660	Two dollars.....	162, 894	1, 307, 876
United States Panama of 1933 (2 per cent).....		25, 770, 320	Five dollars.....	134, 691, 605	1, 071, 935
Total.....		666, 185, 130	Ten dollars.....	293, 974, 200	341, 840
			Twenty dollars.....	232, 411, 390	515, 440
			Fifty dollars.....	25, 466, 750	31, 500
			One hundred dollars.....	24, 987, 500	
			Five hundred dollars.....	87, 500	
			One thousand dollars.....	21, 000	
			Fractional parts.....	61, 118	
			Total.....	716, 605, 404	6, 582, 203
			Less ¹	2, 802, 660	
			Total.....	713, 802, 744	6, 582, 203

¹ Notes redeemed but not assorted by denominations.

REDEMPTION OF NATIONAL AND FEDERAL RESERVE BANK CIRCULATION

In the year ended June 30, 1925, national-bank notes, Federal reserve notes, and Federal reserve bank notes aggregating \$1,869,-091,049 were redeemed at the United States Treasury at an aggregate expense of \$608,406. Included in these redemptions were Federal

reserve notes amounting to \$1,312,361,850; Federal reserve bank notes redeemed on retirement account in the amount of \$3,420,137; and national-bank notes to the amount of \$553,309,062, the latter amount including \$65,558,260 redeemed on retirement account.

The average expense per \$1,000 for the redemption of Federal reserve notes was \$0.46, for Federal reserve bank notes \$1.33, and for national-bank notes \$0.83.

Statements showing the amount of the various issues of bank currency received monthly for redemption in the year ended June 30, 1925, the source whence received, and the classification of redemptions, with the cost per \$1,000 for each class redeemed, are published in the appendix to this report.

NATIONAL BANKS OF ISSUE

On April 6, 1925, the number of reporting national banks was 8,016, with capital stock of \$1,361,444,000, of which number 1,147 banks, with capital of \$232,521,000, were not taking advantage of the provision of the national bank act, authorizing the issuance of circulating notes collateralized by deposits of United States bonds.

The circulating note liability of 6,869 banks of issue, on the date indicated, amounted to \$649,447,000, or an average of \$94,548 per bank.

On December 31, 1924, the number of national banks was 8,049, with capital of \$1,334,836,000, of which number 986 banks, with capital of \$189,372,000, were not banks of issue. The liability for circulating notes outstanding of the 7,063 banks of issue on this date amounted to \$714,844,000, or an average of \$101,210 per bank.

The reduction in the amount of national bank circulation outstanding between December 31, 1924, and April 6, 1925, due principally to the calling for redemption by the Secretary of the Treasury of 4 per cent bonds of 1925, in the early part of the current year, was \$65,397,000, and the reduction in the number of banks of issue in the period stated was 194.

Tables showing the number of national banks, the capital, the amount of circulation outstanding, as well as the number of banks not issuing circulation, with the amount of capital, in each State and Federal Reserve District, are published in the appendix of this report.

PROFIT ON NATIONAL BANK CIRCULATION

The reduced profit on national bank circulation is reflected in the relatively high cost and nearing maturity date, 1930, of the 2 per cent consols as shown in the computation of the Government Actuary of the profit on the issuance of circulation secured by the consols. In November, 1924, the cost of \$100,000 consols was \$103,989, the highest figure of the year. Upon deposit with the department of that amount of bonds a bank is entitled to receive a like amount of circulating notes. As a redemption account of 5 per cent is required the amount of loanable funds on this account would be reduced to \$95,000, which loaned at 6 per cent would produce \$5,700. Adding to the latter amount \$2,000 interest on

the bonds measures the gross receipts. By deducting from this \$7,700, the tax on circulation, expenses of redemption, etc., and the sinking fund to provide for the liquidation of the premium paid for the bonds, the net receipts are shown to be \$6,503.10. With the cost of the bonds invested otherwise, and at 6 per cent, the receipts would be \$6,239.34, or less by \$263.76 than the net receipts from the circulation; hence, there would be a profit on circulation under these conditions of 0.254 per cent. By October, 1925, the bond cost had been reduced to \$103.659, and thereby resulting in an increase in the profit on note issues to 0.442 per cent.

In the year the cost of 2 per cent Panama Canal bonds dropped from \$103.473 to \$101, resulting in a calculated increase in the profit on circulation secured by these bonds from 0.699 to 1.001 per cent. Elsewhere in this report will be found the computations of the Actuary showing the profit on national bank circulation based upon the deposit of \$100,000 United States consols of 1930, and 2 per cent Panama Canal bonds at the average net price monthly during the year ended October 31, 1925. Incidentally, there also appears a statement showing the monthly range of prices in New York from November, 1924, to October, 1925, inclusive, of bonds eligible as security for national bank circulation, and also the investment values of the consols and Panama Canal bonds based upon the average price net quarterly, January to October.

ORGANIZATION AND LIQUIDATION OF NATIONAL BANKS

From the date of the establishment of the national banking system up to and including October 31, 1925, there have been authorized to begin business 12,841 national banking associations, of which 3,837 were voluntarily closed to discontinue business or amalgamated with other banks, State or national, together with those consolidated with other national banking associations under authority of the act of November 7, 1918. Exclusive of banks which failed but subsequently restored to solvency the loss to the system by banks liquidated through receiverships was 886, the number of these receiverships being a fraction less than 6.9 per cent of the total number of banks organized. As a result of liquidations and failures the number of national banking associations in existence at the close of the current year stood at 8,118.

In November, 1914, when the Federal reserve banks began their operations, there were in existence 7,578 national banks with capital of \$1,072,500,000. Since that date the net increase in the number of banks was 540 and an increase in capital of \$309,500,000. The capital of the banks in existence on October 31, 1925, was roundly \$1,382,000,000. In this 11-year period 2,189 banks were chartered with capital of \$217,000,000. During this period, however, 1,653 associations were closed voluntarily or otherwise.

In the current year applications to organize national banks and to convert State banks into national banking associations were received to the number of 372, with proposed capital stock of \$42,092,200. Of the applications pending 247 were approved, 85 rejected and 42 abandoned. National banking associations to the number of 251, with capital of \$26,040,000, were authorized to begin business, of which 3 were located in the New England States, 52 in the Eastern,

115 in the Southern, 32 in the Middle Western, 25 in the Western, and 24 in the Pacific States. The greatest activity as indicated by the number of banks organized was in the following States: New York 17 banks, New Jersey 26, Pennsylvania 8, Texas 94, Missouri 8, and California 19. In other States the number ranged from 1 to 7 banks. It further appears that of the total number of charters issued 86 were the result of conversions of State banks, 25 reorganizations of State or national banks, and 140 primary organizations. In this connection it is of interest to note that the organization of 19 banks was incident to the reorganization of liquidated national banking associations; 9 to succeed failed national banks, acquiring incidentally their assets and assuming the liabilities to depositors and other creditors, and 8 organized in localities where failures had occurred, to enable the communities to have necessary banking facilities.

In the year in question 30 national banking associations were consolidated into 15 under authority of the act of November 7, 1918, the capital of the consolidated banks being \$33,810,000. In some instances there were reductions in capital and in others increases, but the net result by reason of consolidations was an increase in capital stock of \$990,000.

The voluntary liquidation of 123 associations represented a capital of \$14,467,500, while the capital of the 98 insolvent banks was \$6,420,000. The net result of the changes hereinbefore mentioned was an increase for the year in the number of active banks by 20, and in capital stock of \$46,212,000. It appears that during the year 203 banks increased their capital in the aggregate sum of \$43,410,000. Of this number 85 banks effected the increase by stock dividends, the amount of the increase in this manner being \$7,680,300.

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:

- Calcasieu 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, \$500,000.
- Branch in New Bedford; capital, \$50,000.

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

Michigan:

- City National Bank of Battle Creek; capital, \$500,000.
- 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 & Trust Co., New York; capital, \$13,500,000.
- Thirteen 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, \$5,000,000.
- 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.
- Four branches in the city of Washington, with capital of \$10,000 assigned to each.

Georgia:

- The Fourth National Bank of Atlanta; capital, \$1,200,000.
- Three branches in the city of Atlanta, with capital of \$50,000 assigned to each.
- Branch at Decatur; capital, \$25,000.
- Atlanta & 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, \$5,000,000.
- Three branches in Boston, with capital of \$100,000 assigned to each.
- The First National Bank of Boston; capital, \$20,000,000.
- 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 & 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, \$1,500,000.
 Branch in Albany; capital, \$100,000.
 American Exchange-Pacific National Bank, New York; capital, \$7,500,000.
 Six branches in the city of New York, with capital of \$100,000 assigned to each.
 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, \$2,500,000.
 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, \$50,000,000.
 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 & 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, \$1,000,000.
 Branch in Norfolk; capital, \$50,000.

National banks, with number of additional local offices and dates of approval of their establishment, October 31, 1925

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.....	First National Bank in Fresno.....	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
			June 13, 1922
			Oct. 31, 1923
			Jan. 29, 1924
Do.....	Commercial National Trust & Savings Bank.....	16	June 4, 1924
			Dec. 18, 1924
			Mar. 24, 1925
			July 22, 1925
			Oct. 20, 1925
			Aug. 1, 1922
Do.....	Merchants National Bank.....	4	Oct. 11, 1922
			Mar. 15, 1924
			June 4, 1924
Do.....	Pacific National Bank.....	8	Feb. 5, 1924
			Jan. 3, 1925
			Jan. 8, 1925
			Oct. 16, 1925
Do.....	United States National Bank.....	7	Mar. 1, 1924
			July 29, 1924
			Nov. 21, 1924
			Aug. 3, 1925

National banks, with number of additional local offices and dates of approval of their establishment, October 31, 1925—Continued

Location	Title of bank	Number of additional offices	Date of approval of establishment of additional offices
California—Continued.			
Alhambra	First National Bank	1	Dec. 18, 1924
Bakersfield	First National Bank in Bakersfield	1	Apr. 1, 1925
Oakland	Central National Bank	1	Aug. 2, 1922
Pasadena	Pasadena National Bank	2	June 1, 1925
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	District National Bank	2	May 1, 1923
Do	Franklin National Bank	1	Aug. 25, 1924
Do	Lincoln National Bank	1	Dec. 20, 1922
Georgia:			
Atlanta	Atlanta & 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
Do	National Bank of Kentucky	1	Aug. 15, 1922
Do			Nov. 28, 1923
Do			Dec. 18, 1922
Maine:			
Portland	Chapman National Bank	1	Nov. 18, 1924
Maryland:			
Baltimore	Citizens National Bank	1	July 29, 1924
Do	Drovers & Mechanics National Bank	1	June 17, 1925
Do	Farmers & Merchants National Bank	2	Aug. 18, 1922
Do	Merchants National Bank	2	Feb. 11, 1925
Do			Aug. 1, 1922
Massachusetts:			
Adams	First National Bank	1	Dec. 7, 1923
Boston	Atlantic National Bank	2	Aug. 23, 1922
Do	Citizens National Bank	2	Jan. 2, 1924
Do	Federal National Bank	1	Mar. 3, 1923
Do	First National Bank	3	Jan. 18, 1924
Do			Jan. 18, 1924
Do			Oct. 16, 1924
Do	First National Bank	3	July 28, 1925
Do	National Rockland Bank	1	June 6, 1925
Do	National Shawmut Bank	2	Dec. 3, 1923
Do			Feb. 28, 1925
Fitchburg	Safety Fund National Bank	1	Jan. 30, 1924
Malden	First National Bank	1	Feb. 17, 1925
New Bedford	Merchants National Bank	2	Nov. 28, 1924
Palmer	Palmer National Bank	1	May 23, 1925
Springfield	Chapin National Bank	1	Jan. 10, 1924
Wellesley	Wellesley National Bank	2	Nov. 18, 1922
Do			Mar. 30, 1923
Michigan:			
Detroit	First National Bank in Detroit	20	Jan. 2, 1924
Do	National Bank of Commerce	1	Apr. 7, 1924
Do			June 14, 1924
Flint	First National Bank	1	July 19, 1922
Jackson	Peoples National Bank	1	Dec. 15, 1923
Ludington	First National Bank	1	Nov. 22, 1922
Muskegon	Union National Bank	1	Sept. 8, 1922
Saginaw	Second National Bank	1	Jan. 23, 1924
Do			Jan. 13, 1923
Nebraska:			
South Omaha	Live Stock National Bank	1	Dec. 3, 1923
Do	Packers National Bank	1	Jan. 18, 1924
New York:			
Buffalo	Community-South Side National Bank	5	Aug. 18, 1922
Do			Jan. 18, 1923
Do			Mar. 2, 1925
Do			Mar. 11, 1925
Do			Sept. 23, 1925
Do	Manufacturers & Traders National Bank	3	Dec. 21, 1922
Flushing	Flushing National Bank	1	July 18, 1925
Ithaca	First National Bank	1	Nov. 9, 1922
New York	Bronx National Bank	1	July 17, 1924
Do	Capitol National Bank	5	Jan. 9, 1923
Do			Apr. 28, 1923
Do			Aug. 18, 1925

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

National banks, with number of additional local offices and dates of approval of their establishment, October 31, 1925—Continued

Location	Title of bank	Number of additional offices	Date of approval of establishment of additional offices
New York—Continued.			
New York	Chase National Bank	1	Aug. 31, 1925
Do	Chemical National Bank	12	Apr. 23, 1923 Jan. 18, 1924 Jan. 16, 1925
Do	East River National Bank	9	May 28, 1925 June 27, 1925 Sept. 23, 1925
Do	First National Bank of the City of Brooklyn	1	July 19, 1924 Oct. 29, 1924
Do	Hamilton National Bank	2	Oct. 30, 1924
Do	Harriman National Bank	1	Apr. 26, 1923
Do	Mechanics & Metals National Bank	1	July 15, 1924
Do	National American Bank	1	Apr. 14, 1925
Do	National Bank of Far Rockaway	1	Sept. 4, 1925
Do	National Butchers & Drovers Bank	1	May 6, 1924 Oct. 26, 1923
Do	National City Bank	4	Jan. 30, 1924 Mar. 13, 1925 Mar. 25, 1925
Do	National Park Bank	2	Mar. 19, 1924 Oct. 16, 1924
Do	Ozone Park National Bank	1	Feb. 5, 1925 July 18, 1922 Aug. 29, 1922 Dec. 8, 1922
Do	Public National Bank	19	Feb. 28, 1923 Jan. 26, 1924 July 31, 1924 Dec. 31, 1924 May 19, 1925 Oct. 23, 1925
Do	Richmond Hill National Bank	2	Aug. 1, 1922 Nov. 28, 1924
Do	Rockaway Beach National Bank	2	Mar. 8, 1924
Do	Seventh National Bank	1	Sept. 9, 1925
Troy	Manufacturers National Bank	1	Nov. 19, 1923
Watertown	Jefferson Co. National Bank	1	Oct. 13, 1922
Yonkers	First National Bank	2	Apr. 8, 1925 June 17, 1925
Do	Yonkers National Bank & Trust Co.	2	Oct. 24, 1922 Sept. 26, 1925
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
Columbus	City National Bank	1	Mar. 17, 1925
Findlay	American-First National Bank	1	Jan. 2, 1923
Lockland	First National Bank	1	Nov. 28, 1923
Pennsylvania:			
Altoona	do	1	June 12, 1925
Chester	do	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	2	July 25, 1922 Sept. 30, 1925
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	Franklin National Bank	1	July 8, 1925
Do	Northern National Bank	1	Apr. 2, 1923
Do	Overbrook National Bank	1	Sept. 2, 1924
Do	Philadelphia National Bank	2	Apr. 30, 1923
Do	Southwark National Bank	1	Mar. 18, 1925
Do	Tenth National Bank	1	Mar. 3, 1925
Reading	Reading National Bank	3	Aug. 24, 1922 Feb. 15, 1924 Mar. 26, 1925
Williamsport	West Branch National Bank	1	Aug. 31, 1922
York	York National Bank	1	July 25, 1922

National banks, with number of additional local offices and date of approval of their establishment, October 31, 1925—Continued

Location	Title of bank	Number of additional offices	Date of approval of establishment of additional offices
South Carolina:			
Charleston.....	Bank of Charleston, National Banking Association.	2	Aug. 30, 1922
Greenville.....	Norwood National Bank.....	1	Dec. 15, 1923
Tennessee:			
Chattanooga.....	First National Bank.....	1	Oct. 29, 1925
Knoxville.....	City National Bank.....	1	Jan. 3, 1924
Nashville.....	American National Bank.....	2	Feb. 20, 1924
Do.....	Broadway National Bank.....	1	Aug. 1, 1924
Do.....	Fourth and First National Bank.....	3	July 8, 1925
Do.....	Do.....	1	May 5, 1925
Virginia:			
Charlottesville.....	Peoples National Bank.....	1	Jan. 9, 1923
Norfolk.....	Virginia National Bank.....	1	Apr. 29, 1924
Richmond.....	American National Bank.....	4	July 20, 1922
Do.....	Merchants National Bank.....	2	Feb. 21, 1922
Do.....	Planters National Bank.....	1	Feb. 2, 1924
Do.....	Do.....	1	July 19, 1922

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

Under authority of section 5211, Revised Statutes, national banks were called upon to submit four reports of condition during the year ended October 31, 1925, as of various dates specified by the comptroller.

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

Abstract of reports of condition of national banks on dates indicated

(In thousands of dollars)

	Oct. 10, 1924—8,074 banks	Dec. 31, 1924—8,049 banks	Apr. 6, 1925—8,016 banks	June 30, 1925—8,072 banks	Sept. 28, 1925—8,085 banks
RESOURCES					
Loans and discounts (including rediscounts) ¹	12, 210, 148	12, 319, 660	12, 468, 836	12, 674, 067	13, 134, 461
Overdrafts.....	12, 242	9, 802	11, 410	9, 352	14, 960
Customers' liability account of acceptances.	145, 666	244, 728	240, 962	176, 583	201, 083
United States Government securities owned.....	2, 579, 190	2, 586, 697	2, 614, 185	2, 536, 767	2, 512, 225
Other bonds, stocks, securities, etc.....	2, 897, 040	3, 075, 999	3, 139, 255	3, 193, 677	3, 242, 620
Total loans and investments.....	17, 844, 286	18, 236, 906	18, 474, 648	18, 590, 446	19, 105, 089
Banking house, furniture, and fixtures.....	541, 852	551, 371	564, 103	585, 267	593, 173
Other real estate owned.....	107, 459	108, 966	112, 481	111, 191	114, 677
Lawful reserve with Federal reserve banks.	1, 303, 631	1, 304, 386	1, 273, 274	1, 326, 864	1, 324, 326
Items with Federal reserve banks in process of collection.....	427, 894	486, 933	411, 539	466, 787	456, 969
Cash in vault.....	360, 161	409, 566	361, 671	359, 605	362, 341
Amount due from national banks.....	1, 412, 807	1, 349, 859	1, 192, 049	1, 096, 768	1, 120, 925
Amount due from other banks, bankers, and trust companies.....	439, 356	431, 043	395, 655	403, 366	393, 269
Exchanges for clearing house.....	575, 360	996, 615	665, 288	988, 294	733, 816
Checks on other banks in the same place.....	53, 871	85, 225	67, 708	80, 727	58, 326
Outside checks and other cash items.....	52, 898	70, 635	54, 541	69, 517	54, 064
Redemption fund and due from U. S. Treasurer.....	36, 726	36, 310	33, 120	33, 038	32, 876
Other assets.....	166, 820	223, 466	226, 386	238, 993	219, 346
Total.....	23, 323, 061	24, 381, 281	23, 832, 463	24, 350, 863	24, 569, 527

¹ Includes customers' liability under letters of credit.

Abstract of reports of condition of national banks on dates indicated—Continued

[In thousands of dollars]

	Oct. 10, 1924—8,074 banks	Dec. 31, 1924—8,049 banks	Apr. 6, 1925—8,016 banks	June 30, 1925—8,072 banks	Sept. 28, 1925—8,085 banks
LIABILITIES					
Capital stock paid in.....	1,332,527	1,334,836	1,361,444	1,369,435	1,375,009
Surplus fund.....	1,074,268	1,088,880	1,106,544	1,118,928	1,125,495
Undivided profits, less expenses and taxes paid.....	556,792	442,484	490,457	481,711	543,564
Reserved for taxes, interest, etc., accrued.....	723,530	60,784	60,224	60,078	69,792
National-bank notes outstanding.....	27,342	714,844	649,447	648,494	649,221
Due to Federal reserve banks.....	1,338,309	33,188	29,323	30,740	31,820
Amount due to national banks.....	1,933,857	1,239,923	1,147,628	1,028,168	1,068,420
Amount due to other banks, bankers, and trust companies.....	147,404	2,029,671	1,839,935	1,827,492	1,766,708
Certified checks outstanding.....	217,231	184,363	197,508	224,089	251,505
Cashier's checks outstanding.....	9,795,580	415,260	204,447	336,167	214,594
Demand deposits.....	5,460,677	10,363,250	9,923,243	10,430,254	10,427,544
Time deposits (including postal savings).....	188,398	5,581,287	5,785,211	5,924,658	5,994,374
United States deposits.....	188,398	153,266	255,652	108,101	175,037
Total deposits.....	19,108,798	20,000,208	19,882,947	19,909,669	19,980,062
United States Government securities borrowed.....	28,729	28,930	21,747	21,684	24,479
Bonds and securities (other than United States) borrowed.....	3,581	3,405	3,821	3,530	3,976
Agreements to repurchase United States Government or other securities sold.....				3,413	4,057
Bills payable (including all obligations representing borrowed money other than rediscounts).....	123,611	202,304	219,198	245,107	316,627
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	170,419	196,396	226,597	233,874	245,537
Letters of credit and travelers' checks outstanding.....	6,135	6,124	6,537	12,127	9,065
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	140,574	235,232	232,761	164,569	191,873
Acceptances executed by other banks.....	18,435	26,564	29,502	28,773	28,542
Liabilities other than those stated above.....	35,662	40,290	41,237	49,471	52,228
Total.....	23,323,061	24,381,281	23,832,463	24,350,863	24,569,527

CONDITION OF NATIONAL BANKS SEPTEMBER 28, 1925

The resources of 8,085 national banks September 28, 1925, amounted to \$24,569,527,000, and exceeded the resources of 8,074 banks October 10, 1924, by \$1,246,466,000.

Comparison of the principal items of resources and liabilities follows:

RESOURCES

Loans and discounts aggregated \$13,134,461,000, and exceeded the amount in October, 1924, by \$924,313,000. The percentage of loans and discounts to total deposits was 65.90, compared with 63.90 in October, 1924.

United States Government securities held by these banks to the amount of \$2,512,025,000, declined since October, 1924, \$67,165,000, and other bonds, stocks, and securities, etc., amounting to \$3,242,620,000 were increased in this period \$345,580,000.

Banking houses, furniture and fixtures valued at \$593,176,000 exceeded the amount a year ago by \$51,324,000, and other real estate

owned to the amount of \$114,677,000 showed an increase of \$7,218,000 in the year.

Balances due from correspondent banks and bankers, including lawful reserve and items in process of collection with Federal reserve banks of \$1,780,992,000, aggregated \$3,295,786,000, and showed a reduction in the year of \$287,902,000. Cash in vault of \$362,341,000 exceeded the amount a year ago by \$2,240,000.

LIABILITIES

Paid-in capital stock of \$1,375,009,000 exceeded the amount a year ago by \$42,482,000, and surplus and undivided profits of \$1,669,059,000 were \$37,999,000 more than a year ago.

Liabilities for circulating notes amounted to \$649,221,000 and were \$74,309,000 less than at the corresponding period in 1924.

Deposit liabilities aggregated \$19,930,062,000 and showed an increase in the year of \$821,264,000. In the classification of these liabilities, deposits due to correspondent banks and bankers of \$3,333,047,000 showed a reduction of \$331,096,000; demand deposits, including United States deposits, amounted to \$10,602,641,000, or \$618,663,000 more than a year ago, and time deposits, including postal savings, amounted to \$5,994,374,000, and showed an increase of \$533,697,000.

Liabilities for money borrowed amounted to \$562,164,000 and exceeded the amount in October, 1924, by \$268,134,000. Of the total liabilities for money borrowed, these banks had rediscounted paper with Federal reserve banks to the amount of \$148,712,000, and had bills payable with these banks to the amount of \$254,474,000.

Statement showing the principal items of resources and liabilities of these banks in each State, Alaska and Hawaii, at the close of business September 28, follows:

Principal items of resources and liabilities of national banks, September 28, 1925

[In thousands of dollars]

States, etc.	Number of banks	Loans, including overdrafts	United States Government 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	67, 785	13, 928	43, 669	2, 029	13, 211	7, 370	5, 716	4, 871	5, 591	118, 677	424	645	143, 682
New Hampshire.....	54	37, 775	12, 432	14, 361	1, 979	9, 094	5, 240	4, 642	3, 240	4, 631	58, 236	1, 931	199	73, 273
Vermont.....	46	33, 031	6, 033	17, 568	972	5, 803	5, 060	2, 908	2, 317	4, 289	48, 661	868	776	65, 116
Massachusetts.....	155	808, 700	92, 369	162, 654	16, 739	173, 849	73, 243	61, 637	31, 008	19, 615	1, 075, 346	8, 805	31, 041	1, 340, 403
Rhode Island.....	17	45, 673	9, 164	15, 931	1, 846	6, 986	6, 320	5, 340	4, 519	5, 165	59, 007	80	224	81, 215
Connecticut.....	62	155, 723	30, 935	39, 618	6, 251	32, 073	20, 002	16, 709	10, 385	9, 693	216, 333	2, 543	404	278, 196
Total New England States.....	392	1, 148, 692	164, 861	293, 801	29, 816	241, 016	117, 235	96, 952	56, 340	48, 984	1, 576, 260	14, 651	33, 289	1, 986, 530
New York.....	538	2, 823, 921	635, 322	774, 053	48, 058	1, 130, 450	244, 431	292, 921	148, 645	65, 557	4, 595, 195	131, 861	75, 726	5, 736, 729
New Jersey.....	268	426, 782	74, 456	238, 498	14, 489	72, 361	41, 464	38, 740	18, 841	20, 820	716, 719	11, 831	2, 730	855, 874
Pennsylvania.....	868	1, 451, 279	326, 305	643, 412	44, 924	396, 880	144, 159	215, 262	80, 635	32, 231	2, 370, 724	47, 009	10, 651	2, 978, 123
Delaware.....	18	11, 998	2, 394	6, 639	405	2, 055	1, 735	2, 052	1, 083	1, 129	18, 032	110	200	24, 380
Maryland.....	84	158, 422	28, 748	48, 073	3, 401	45, 459	17, 339	17, 123	7, 876	9, 560	232, 711	6, 644	1, 460	294, 908
District of Columbia.....	13	79, 245	19, 170	13, 570	3, 249	21, 211	9, 427	5, 913	2, 818	4, 449	119, 026	3, 517	268	147, 204
Total Eastern States.....	1, 789	4, 951, 645	1, 086, 385	1, 724, 245	114, 586	1, 668, 416	458, 535	572, 010	260, 198	183, 746	8, 052, 407	200, 972	91, 035	10, 037, 218
Virginia.....	181	285, 203	31, 748	22, 195	6, 400	58, 771	30, 379	23, 985	9, 092	19, 864	312, 336	8, 351	13, 327	421, 290
West Virginia.....	124	128, 743	10, 462	15, 931	4, 104	22, 306	13, 505	11, 733	5, 472	10, 289	150, 462	5, 962	1, 452	199, 988
North Carolina.....	82	132, 288	15, 522	4, 116	3, 617	32, 879	14, 185	8, 959	3, 920	9, 532	143, 977	4, 753	11, 038	199, 105
South Carolina.....	76	81, 045	11, 888	7, 955	2, 720	21, 526	11, 294	5, 457	2, 112	6, 760	104, 075	1, 493	2, 482	137, 635
Georgia.....	88	136, 407	21, 781	5, 608	3, 512	45, 289	10, 510	10, 857	4, 222	8, 207	179, 973	1, 540	1, 181	224, 034
Florida.....	57	175, 018	28, 703	48, 524	5, 337	96, 225	10, 740	6, 479	4, 098	5, 350	329, 946	43	147	360, 181
Alabama.....	103	105, 330	16, 562	17, 769	4, 508	36, 848	13, 120	8, 357	5, 450	9, 270	145, 210	3, 699	1, 507	187, 327
Mississippi.....	37	51, 952	6, 376	12, 075	1, 766	13, 287	5, 410	3, 204	1, 195	2, 932	74, 959	1, 638	3, 101	93, 277
Louisiana.....	33	82, 112	9, 100	4, 591	2, 321	22, 876	9, 175	4, 855	1, 654	4, 237	103, 131	534	4, 592	130, 986
Texas.....	652	561, 641	104, 572	37, 358	20, 938	233, 122	81, 771	37, 782	20, 186	40, 008	810, 013	7, 436	3, 941	1, 007, 428
Arkansas.....	87	63, 223	10, 480	4, 599	2, 466	25, 693	7, 925	3, 355	2, 193	3, 784	88, 065	1, 657	2, 923	110, 523
Kentucky.....	139	175, 064	26, 611	26, 776	4, 037	33, 810	18, 596	13, 866	6, 716	15, 833	206, 216	4, 174	5, 727	274, 804
Tennessee.....	106	158, 192	18, 080	11, 218	4, 381	41, 825	17, 519	10, 150	3, 456	13, 144	187, 783	4, 294	5, 031	244, 104
Total Southern States.....	1, 765	2, 136, 226	320, 735	218, 765	66, 107	689, 457	249, 129	143, 989	69, 766	149, 190	2, 836, 146	44, 878	56, 454	3, 590, 682
Ohio.....	354	515, 616	105, 651	137, 375	16, 884	121, 658	62, 215	44, 131	26, 314	40, 902	72, 827	11, 253	12, 506	939, 384
Indiana.....	246	226, 527	48, 079	53, 148	10, 831	55, 863	31, 948	16, 484	8, 590	25, 075	321, 093	2, 442	6, 185	415, 984
Illinois.....	504	979, 966	143, 988	167, 115	25, 023	304, 932	94, 648	63, 563	35, 402	30, 560	1, 431, 197	9, 864	8, 307	1, 696, 786
Michigan.....	126	285, 234	43, 409	8, 922	8, 032	78, 852	18, 843	15, 843	9, 971	13, 749	452, 013	3, 942	5, 204	533, 175
Wisconsin.....	157	249, 258	37, 941	59, 562	7, 165	59, 928	27, 005	14, 761	8, 092	14, 428	359, 319	1, 250	3, 162	430, 923

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Minnesota.....	318	349,649	83,626	80,922	8,671	116,734	37,633	21,262	8,397	14,531	572,295	1,795	2,010	664,011
Iowa.....	339	234,807	41,584	34,957	7,896	54,743	28,520	12,973	4,307	17,533	325,752	1,929	5,937	396,929
Missouri.....	135	348,343	51,670	54,244	6,300	126,925	42,093	17,074	11,060	16,765	507,472	778	2,773	602,793
Total Middle Western States.....	2,179	3,189,400	555,948	681,283	90,802	919,635	348,245	209,031	112,133	173,543	4,697,417	33,253	46,084	5,679,955
North Dakota.....	158	53,712	13,540	12,200	1,628	17,477	6,390	2,932	690	4,192	90,590	322	503	105,654
South Dakota.....	112	46,098	11,759	7,863	1,848	14,971	5,094	2,326	647	2,812	74,800	280	1,099	87,162
Nebraska.....	170	144,891	17,800	13,870	3,857	49,892	16,215	8,434	3,747	8,301	206,600	888	2,302	247,410
Kansas.....	259	128,363	27,346	24,972	5,303	50,771	13,188	9,004	3,017	9,935	207,721	115	675	249,504
Montana.....	84	41,460	10,667	9,885	2,660	17,288	5,745	2,522	1,157	2,450	73,645	312	412	86,336
Wyoming.....	32	23,150	5,654	3,491	1,444	8,632	2,725	1,701	456	1,731	37,648	41	75	44,413
Colorado.....	135	132,836	35,535	40,492	7,372	55,151	12,565	9,453	3,372	5,120	245,986	544	1,214	278,711
New Mexico.....	31	15,211	4,007	978	903	3,781	2,135	914	192	1,112	21,826	142	283	26,629
Oklahoma.....	386	206,630	48,725	29,217	7,817	89,244	27,095	7,195	2,946	8,315	350,256	1,949	3,072	401,945
Total Middle Western States.....	1,367	792,351	175,033	147,968	32,832	307,227	96,152	44,481	16,224	43,968	1,309,072	4,593	9,635	1,527,764
Washington.....	113	156,544	42,926	38,440	5,817	58,401	17,965	7,255	4,421	9,547	271,438	1,593	1,461	315,869
Oregon.....	99	109,124	32,413	27,259	4,241	41,110	14,020	5,807	3,283	3,259	194,519	1,627	1,637	225,551
California.....	271	578,982	112,511	96,290	13,832	183,463	62,833	35,949	19,237	30,161	851,955	13,354	4,764	1,036,587
Idaho.....	56	29,444	7,052	3,634	1,272	12,017	3,760	1,643	573	2,309	46,924	779	367	56,451
Utah.....	20	28,740	5,878	5,091	630	11,712	3,450	1,391	775	2,256	46,104	60	197	54,583
Nevada.....	10	9,540	2,749	1,863	401	3,316	1,385	645	167	1,192	15,328	-----	78	15,819
Arizona.....	18	14,876	2,713	1,956	1,075	4,289	1,500	622	252	564	22,746	867	496	27,491
Total Pacific States.....	587	927,250	206,243	174,533	27,268	314,308	104,913	53,312	28,708	49,288	1,449,014	18,280	9,040	1,735,351
Alaska (nonmember banks).....	4	1,226	1,045	403	264	937	200	120	56	60	3,532	-----	-----	3,968
Hawaii (nonmember banks).....	2	2,571	1,775	1,622	666	1,026	600	600	139	442	6,214	-----	-----	8,059
Total (nonmember banks).....	6	3,797	2,820	2,025	930	1,963	800	720	195	502	9,746	-----	-----	12,027
Total United States, Alaska and Hawaii.....	8,085	13,149,361	2,512,025	3,242,620	362,341	4,142,022	1,375,009	1,125,495	543,564	649,221	19,930,062	316,627	245,537	24,569,527

NATIONAL BANK LIABILITIES ON ACCOUNT OF BILLS PAYABLE AND REDISCOUNTS

The total liabilities of national banks for money borrowed, represented by bills payable and rediscounts, amounted to \$562,164,000, September 28, 1925, and show an increase at the date of each report called for since December 31, 1924, or during the year covered by this report. The increase in bills payable in this period was \$114,-323,000 and the increase in rediscounts was \$49,141,000.

The liabilities referred to, of national banks in each Federal reserve district, at the date of each report since December 31, 1924, are shown in the following statement:

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 September 28, 1925

[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, 1924:							
Bills payable.....	22,762	63,328	27,320	32,254	23,321	6,049	11,548
Rediscounts.....	39,568	67,830	10,868	15,348	18,526	9,356	15,869
Total.....	62,330	131,158	38,188	47,602	41,847	15,405	27,417
Apr. 6, 1925:							
Bills payable.....	18,156	98,443	26,307	20,297	18,788	5,304	11,878
Rediscounts.....	35,425	72,022	7,937	18,748	23,091	8,672	42,074
Total.....	53,581	170,465	34,244	39,045	41,879	13,976	53,952
June 30, 1925:							
Bills payable.....	17,706	89,446	34,109	24,482	25,989	5,465	24,520
Rediscounts.....	35,271	70,007	10,407	13,901	29,355	14,420	29,051
Total.....	52,977	159,453	44,516	38,383	55,344	19,885	53,571
Sept. 28, 1925:							
Bills payable.....	14,603	139,720	34,692	31,098	29,158	9,295	17,825
Rediscounts.....	33,289	77,359	10,579	15,058	29,935	12,680	28,030
Total.....	47,892	217,079	45,271	46,156	59,093	21,975	45,855
		District No. 8	District No. 9	District No. 10	District No. 11	District No. 12	Total
Dec. 31, 1924:							
Bills payable.....		4,734	1,819	1,479	3,743	3,947	202,304
Rediscounts.....		3,684	3,951	4,513	1,919	4,964	196,396
Total.....		8,418	5,770	5,992	5,662	8,911	398,700
Apr. 6, 1925:							
Bills payable.....		4,972	1,280	3,078	1,987	8,708	219,198
Rediscounts.....		3,729	3,760	3,680	1,018	6,441	226,597
Total.....		8,701	5,040	6,758	3,005	15,149	445,795
June 30, 1925:							
Bills payable.....		3,683	2,385	1,922	6,102	9,298	245,107
Rediscounts.....		7,133	3,838	6,406	4,278	9,807	233,874
Total.....		10,816	6,223	8,328	10,380	19,105	478,981
Sept. 28, 1925:							
Bills payable.....		7,965	2,836	3,321	8,374	17,740	316,627
Rediscounts.....		13,924	4,049	7,041	4,742	8,851	245,537
Total.....		21,889	6,885	10,362	13,116	26,591	562,164

LOANS AND DISCOUNTS OF NATIONAL BANKS JUNE 30, 1925

The loans and discounts of national banks amounted to \$12,674,067,000, June 30, 1925, and exceeded the amount June 30, 1924, by \$695,339,000.

Time loans not secured by collateral, but bearing the indorsement of one or more individual or firm names, amounted to \$6,132,318,000, or 48.39 per cent of the total. Fourteen and fifty-four hundredths per cent of the total loans were on demand paper secured by stocks and bonds, and amounted to \$1,843,167,000; loans on time paper secured by stocks and bonds, aggregated \$1,817,730,000, or 14.34 per cent of the total.

A classification of the loans and discounts of national banks in the fiscal years ended June 30, 1923, to 1925, inclusive, is shown in the following statement, supplemented by similar information reported by these banks in reserve cities and States, June 30, 1925.

Classification of loans and discounts for the last three fiscal years

[In thousands of dollars]

Class	June 30, 1923		June 30, 1924		June 30, 1925	
	Amount	Per cent	Amount	Per cent	Amount	Per cent
On demand, paper with one or more individual or firm names (not secured by collateral).....	733,536	6.21	737,559	6.16	726,100	5.73
On demand, secured by stocks and bonds.....	1,463,203	12.33	1,545,825	12.90	1,843,167	14.54
On demand, secured by other personal securities, including merchandise, warehouse receipts, etc.....	276,090	2.34	263,618	2.20	300,561	2.37
On time, paper with one or more individual or firm names (not secured by collateral).....	6,176,743	52.27	6,123,604	51.12	6,132,318	48.39
On time, secured by stocks and bonds.....	1,519,317	12.86	1,559,698	13.02	1,317,739	14.34
On time, secured by other personal securities, including merchandise, warehouse receipts, etc.....	1,111,273	9.40	1,087,096	9.08	1,062,755	8.39
Secured by improved real estate under authority of sec. 24, Federal reserve act, as amended:						
1. On farm land.....	108,392	.92	116,059	.97	122,214	.96
2. On other real estate.....	125,070	1.06	188,597	1.58	239,247	2.12
Secured by real-estate mortgages or other liens on realty not in accordance with sec. 24, Federal reserve act, as amended:						
1. For debts previously contracted (sec. 5137, R. S. U. S.)--						
(a) Farm lands.....	127,339	1.08	120,122	1.00	123,332	.97
(b) Other real estate.....	67,942	.57	74,535	.62	81,574	.65
2. All other real-estate loans--						
(a) Farm lands.....	19,393	.09	9,031	.08	10,334	.08
(b) Other real estate.....	23,101	.19	26,543	.22	29,797	.24
Acceptances of other banks discounted.....	69,874	.61	91,026	.76	107,707	.85
Acceptances of reporting banks purchased or discounted.....	11,392	.10	33,998	.28	43,766	.35
Customers' liability on account of drafts paid under letters of credit.....	2,506	.02	1,367	.01	3,105	.02
Total.....	11,817,671	100.00	11,978,728	100.00	12,674,067	100.00

Loans and discounts of national banks June 30, 1925

[In thousands of dollars]

Cities, States, and Territories	On demand			On time			Secured by improved real estate under authority of section 24, Federal reserve act, as amended		Secured by real estate mortgages or other liens on realty not in accordance with section 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.)								Farm lands	Other real estate
									Farm lands	Other real estate								
CENTRAL RESERVE CITIES																		
New York.....	30,193	582,472	48,185	837,112	410,402	73,865	17	588	21	1,549	333	67,126	31,463	979	2,084,305	438,336	31,674	
Chicago.....	30,614	156,641	43,030	237,908	96,336	36,954	67	9	250	94	23	4,027	4,608	56	610,617	183,846	16,533	
Total central reserve cities.....	60,807	739,113	91,215	1,075,020	506,738	110,819	84	597	271	1,643	356	71,153	36,071	1,035	2,694,922	622,182	48,207	
OTHER RESERVE CITIES																		
Boston.....	35,525	76,382	22,818	236,564	78,245	14,410	442	15,697		961	300	10,560	746	1,045	493,695	61,715	6,990	
Albany.....	1,073	25,171	1,388	23,241	2,589	777				406	1				55,546	17,160	366	
Brooklyn and Bronx.....	141	6,528	770	22,959	3,503	366				143	233	17			34,660	11,955	911	
Buffalo.....	3,017	17,998	850	14,262	3,107	66	9	2,696		2					42,007	11,120	402	
Philadelphia.....	21,718	87,459	12,465	257,086	59,420	14,349	269	1,443		1,825	398	1,108	2,220	167	459,927	138,110	4,592	

Loans and discounts of national banks June 30, 1925—Continued

[In thousands of dollars]

Cities, States, and Territories	On demand			On time			Secured by improved real estate under authority of section 24, Federal reserve act, as amended		Secured by real estate mortgages or other liens on realty not in accordance with section 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									
OTHER RESERVE CITIES—continued																			
Oakland.....	2,814	1,697	4,095	7,038	211	420	68	1,364							17,707	3,620	36		
San Francisco.....	20,995	33,495	4,898	78,481	22,833	13,124		52	410						177,856	44,993	2,528		
Ogden.....	147	176		2,629	872	797	58	173	52	619	30	108	1	5	5,045	1,475	30		
Salt Lake City.....	851	2,027	343	8,301	3,871	2,711		59		217		94	1		18,478	6,283	232		
Total other reserve cities.....	212,796	618,114	115,746	1,911,418	640,909	365,122	9,212	46,459	12,583	19,603	1,602	5,464		27,798	5,895	1,925	3,994,646	1,080,752	52,904
Total all reserve cities.....	273,603	1,357,227	206,061	2,986,438	1,147,647	475,941	9,206	47,056	12,854	21,246	1,602	5,820		98,951	41,966	2,960	6,689,568	1,682,934	101,111

COUNTRY BANKS																	
Maine.....	7,722	9,419	759	31,758	6,813	2,172	804	3,541	404	818	6	76	126	50	64,473	11,699	1,371
New Hampshire.....	5,879	7,855	928	16,832	3,084	1,028	254	738	44	269	4	63	147	-----	37,120	7,899	761
Vermont.....	5,883	3,015	1,214	15,968	2,404	1,317	758	967	219	297	105	554	14	-----	32,715	7,553	485
Massachusetts.....	13,894	29,472	5,674	157,359	54,194	9,130	597	14,347	391	1,964	19	3,390	381	4	290,756	77,672	3,697
Rhode Island.....	1,528	2,639	1,361	26,033	7,377	1,480	-----	1,044	7	4	-----	58	102	-----	41,633	12,739	445
Connecticut.....	10,199	25,202	1,839	74,888	27,165	2,790	130	5,918	114	1,361	28	701	52	16	149,908	37,054	2,168
Total New England States.....	45,105	77,602	11,775	322,338	101,042	17,915	2,543	26,552	1,179	4,713	162	4,782	822	70	616,600	154,576	8,927
New York.....	45,636	64,837	7,293	269,362	49,277	11,956	3,739	22,605	2,023	5,855	516	2,580	1,684	100	486,768	147,911	4,927
New Jersey.....	36,920	69,585	6,459	218,143	32,150	4,605	867	29,069	559	3,038	36	4,936	242	79	406,680	94,851	4,782
Pennsylvania.....	98,561	104,251	7,079	363,277	88,489	10,911	4,778	49,800	1,012	5,298	722	4,329	821	33	739,363	130,661	8,682
Delaware.....	1,528	1,847	284	5,785	587	45	568	235	33	118	13	23	-----	-----	11,068	3,880	179
Maryland.....	6,268	4,084	508	29,010	7,639	1,336	1,384	2,239	533	299	231	292	-----	-----	54,459	10,684	566
Total Eastern States.....	188,903	245,184	21,628	855,577	178,112	28,903	11,336	168,839	4,210	14,603	1,518	12,160	2,147	212	1,698,360	337,947	19,136
Virginia.....	6,910	4,142	2,272	128,550	36,185	12,667	3,356	5,044	1,580	2,007	235	255	-----	30	201,233	61,766	2,486
West Virginia.....	4,437	6,459	1,027	79,308	28,430	2,888	902	3,144	242	1,435	63	136	-----	-----	128,641	19,066	1,496
North Carolina.....	2,923	1,328	1,247	83,786	22,195	12,649	1,729	1,791	1,137	856	52	113	-----	-----	129,806	41,019	1,703
South Carolina.....	2,748	2,669	1,707	36,269	14,114	16,392	2,296	1,484	1,824	1,094	91	105	135	4	89,842	30,901	553
Georgia.....	2,674	1,546	2,088	32,545	5,679	9,543	2,544	976	2,891	1,424	63	39	-----	88	62,050	25,704	401
Florida.....	2,065	10,993	1,128	43,989	10,377	13,915	1,019	3,113	320	654	33	164	-----	86	87,896	30,805	600
Alabama.....	2,839	5,322	1,675	32,621	4,601	19,559	1,239	1,478	1,993	951	60	96	27	216	72,688	31,478	418
Mississippi.....	360	139	426	23,342	5,737	10,318	1,494	2,103	978	524	469	226	-----	-----	46,316	15,910	347
Louisiana.....	878	2,560	342	25,717	5,947	9,528	822	663	2,231	623	17	141	-----	42	49,511	15,634	111
Texas.....	13,417	11,871	4,822	119,735	14,936	85,042	3,719	2,181	9,649	3,907	803	401	1,845	236	272,567	118,779	1,180
Arkansas.....	779	1,332	535	27,627	4,041	10,293	1,421	1,205	1,901	507	33	9	29	7	30,320	20,320	417
Kentucky.....	7,525	5,588	872	65,784	12,550	5,385	2,221	2,221	2,138	1,293	171	441	1	16	106,710	24,329	1,074
Tennessee.....	2,738	1,167	364	67,200	15,415	6,434	1,166	1,039	1,073	1,547	35	79	1	-----	98,258	37,573	881
Total Southern States.....	50,493	55,066	18,455	764,423	180,807	214,613	24,392	26,610	27,957	16,822	2,128	2,205	2,038	667	1,386,746	473,298	11,667
Ohio.....	43,297	35,661	4,534	134,984	33,727	6,362	7,403	13,245	3,793	3,286	222	1,205	3	37	287,754	55,163	4,727
Indiana.....	8,461	4,165	1,045	113,733	24,732	6,015	6,376	6,677	3,715	2,105	427	262	64	168	177,995	54,521	3,079
Illinois.....	26,647	14,216	3,463	189,023	25,528	14,688	8,893	4,251	6,095	2,862	384	270	1,288	7	297,566	90,390	2,928
Michigan.....	3,957	10,912	1,504	65,519	25,284	4,789	4,877	12,717	593	951	45	155	-----	6	151,291	30,341	1,206
Wisconsin.....	4,303	4,865	1,349	92,539	21,817	9,393	5,511	4,990	1,607	1,301	180	397	434	-----	148,666	46,427	1,208
Minnesota.....	8,332	11,097	5,712	67,173	12,517	29,892	11,178	4,455	7,537	1,479	618	278	226	417	161,421	54,297	793
Iowa.....	8,874	1,118	2,106	107,935	10,231	18,976	4,451	1,786	14,656	2,313	876	253	300	22	173,992	69,635	392
Missouri.....	5,054	1,647	2,722	25,962	4,713	7,501	1,312	1,204	1,521	397	63	50	31	16	52,198	18,039	567
Total Middle West-ern States.....	109,925	83,171	22,435	796,868	158,604	97,616	50,006	49,325	39,517	14,679	2,795	2,870	2,306	669	1,430,793	418,818	14,750

Loans and discounts of national banks June 30, 1925—Continued

[In thousands of dollars]

Cities, States, and Territories	On demand			On time			Secured by improved real estate under authority of section 24, Federal reserve act, as amended		Secured by real estate mortgages or other liens on realty not in accordance with section 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						
COUNTRY BANKS—contd.																		
North Dakota.....	2,462	565	1,080	17,166	1,686	18,832	3,328	1,425	4,752	515	312	115	2	3	52,223	19,943	47	
South Dakota.....	850	543	689	20,311	2,250	15,529	1,475	458	3,604	578	162	173			46,622	21,218	53	
Nebraska.....	3,215	160	673	35,810	1,747	16,968	1,253	317	3,256	615	197	68	1	2	64,288	28,005	255	
Kansas.....	3,298	2,281	1,313	46,652	5,348	28,657	2,197	1,009	3,717	980	203	169	56	45	97,925	39,646	773	
Montana.....	3,748	4,228	993	12,345	1,661	10,084	1,222	443	1,512	404	12	49	25	3	36,729	11,975	117	
Wyoming.....	373	774	73	5,016	2,773	7,880	448	283	1,435	472	3	23			22,553	7,741	68	
Colorado.....	1,461	1,462	1,169	20,814	3,619	17,650	1,475	417	2,290	623	51	56	109	3	51,201	11,674	150	
New Mexico.....	508	63	400	6,627	1,056	5,317	257	233	387	237	29	95	65		15,274	6,027	84	
Oklahoma.....	3,454	1,915	877	37,821	4,998	48,567	1,651	1,271	4,047	1,391	232	116	1	34	45	106,420	47,424	367
Total Western States.	21,369	11,991	7,267	205,562	25,138	169,484	13,306	5,856	24,980	5,820	1,201	864	256	96	493,235	193,653	1,914	

Washington.....	3,034	2,007	2,514	35,131	4,600	13,554	1,517	750	1,747	321	117	260	52	1	65,605	22,754	435	
Oregon.....	8,160	922	2,411	18,304	1,416	9,653	709	440	2,006	648	241	112	117	2	45,141	13,791	258	
California.....	21,771	6,618	5,042	89,162	17,124	19,684	7,066	7,810	4,505	2,212	354	569	813	83	182,843	41,603	729	
Idaho.....	637	206	886	14,144	1,816	9,640	954	244	1,818	340	177	41	4	30,412	13,341	141		
Utah.....	54	115	14	2,984	765	1,134	395	155	452	128	4	22	-----	6,222	2,330	19		
Nevada.....	2,166	702	988	2,685	384	903	496	151	763	159	18	80	-----	9,495	2,437	43		
Arizona.....	155	509	122	7,834	766	3,519	160	217	1,344	178	17	12	205	15,098	4,977	47		
Total Pacific States..	35,977	11,079	11,977	170,244	26,371	58,096	11,327	9,767	12,635	3,986	928	1,096	1,247	86	354,816	101,239	1,672	
Alaska (nonmember banks)	251	12	14	783	8	71	3	149	-----	-----	-----	-----	-----	-----	1,291	432	6	
The Territory of Hawaii (nonmember banks).....	474	1,835	49	85	1	116	5	93	-----	-----	-----	-----	-----	-----	2,658	-----	4	
Total (nonmember banks).....	725	1,847	63	868	9	187	8	242	-----	-----	-----	-----	-----	-----	3,949	432	10	
Total Country banks.	452,497	485,940	93,600	3,145,880	670,083	586,814	112,918	222,191	110,478	60,628	8,732	23,977	8,816	1,800	145	5,984,499	1,729,963	58,076
Total United States, Alaska, and Hawaii	726,100	1,843,167	300,561	6,132,318	1,817,730	1,062,755	122,214	269,247	123,332	81,874	10,334	29,797	107,767	43,766	3,105	12,674,067	3,412,897	159,187

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

The percentage of loans and discounts of national banks in the central reserve cities of New York and Chicago to the total loans and discounts of all national banks in the United States June 30, 1925, as well as similar information with respect to banks in other reserve cities, etc., is shown in the following statement, in comparison with like information for the fiscal years ended June 30, 1923 and 1924.

[In thousands of dollars]

Banks in—	Loans					
	June 30, 1923		June 30, 1924		June 30, 1925	
	Amount	Per cent	Amount	Per cent	Amount	Per cent
New York.....	1, 827, 033	15. 46	2, 009, 100	16. 77	2, 084, 305	16. 45
Do.....	2, 375, 398	20. 10	2, 603, 764	21. 73	2, 694, 922	21. 26
Chicago.....						
Other reserve cities.....	3, 740, 783	31. 65	3, 614, 971	30. 18	3, 994, 646	31. 52
All reserve cities.....	6, 116, 181	51. 75	6, 213, 735	51. 91	6, 689, 568	52. 78
States (exclusive of reserve cities).....	5, 701, 490	48. 25	5, 759, 993	48. 09	5, 984, 499	47. 22
Total United States.....	11, 817, 671	100. 00	11, 973, 728	100. 00	12, 674, 067	100. 00

**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, 1921**

Demand and time deposits held by national banks June 30, 1925, were at the highest point during the existence of the national banking system. Demand deposits show an increase since June 30, 1924, of 8.72 per cent and time deposits an increase of 12.64 per cent.

Loans and discounts show an increase of 5.80 per cent in the year; investments in United States bonds and other miscellaneous bonds and securities, an increase of 11.44 per cent; and the amount of lawful reserve with Federal reserve banks shows an increase of 10.69 per cent in the year.

The percentage of increase or reduction of each of the resource and liability items referred to between fiscal years since June 30, 1921, is shown in the following statement:

[In thousands of dollars]

	June 30, 1921	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	June 30, 1925	Per cent in- crease (+) or de- crease (-) since June 30, 1924
Demand deposits.....	8,709,825	9,152,415	+5.08	9,288,298	+1.48	9,503,250	+3.28	10,430,254	+8.72
Time deposits.....	3,695,806	4,111,951	+11.26	4,755,162	+15.64	5,259,933	+10.62	5,924,658	+12.64
Loans and discounts ¹	12,004,515	11,248,214	-6.30	11,817,671	+5.06	11,978,728	+1.36	12,674,067	+5.80
United States and other bonds, stocks, etc.....	4,025,081	4,563,325	+13.37	5,069,703	+11.10	5,142,328	+1.43	5,730,444	+11.44
Lawful reserve with Federal reserve banks.....	1,040,205	1,151,605	+10.71	1,142,736	- .77	1,198,670	+4.89	1,326,864	+10.69

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

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

Investments by national banks in United States Government securities June 30, 1925, aggregated \$2,536,767,000, and exceeded the amount June 30, 1924, by \$54,989,000. Exclusive of Victory notes held by these banks to the amount of \$1,102,000, which are non-interest bearing, the holdings of these banks in Government securities were equal to 12.55 per cent of the interest-bearing debt of the United States on that date.

Liberty loan bonds show an increase in the year of \$37,519,000; war-savings certificates and thrift stamps, a reduction of \$194,000; United States certificates of indebtedness, a reduction of \$19,358,000; short-term Treasury notes, a reduction of \$157,733,000; and all other issues of United States bonds, including 2 per cent consols of 1930 and Panama Canal bonds to the amount of \$674,626,000, deposited to secure circulating notes, show in increase in the year of \$194,438,000.

The amount of these securities held by national banks in reserve cities and States on the date indicated is shown in the statement following:

United States Government securities owned by national banks June 30, 1925

[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
CENTRAL RESERVE CITIES							
New York.....	217,632			43,889	105,590	164,568	531,679
Chicago.....	17,683	1	4	10	29,814	9,830	57,342
Total central reserve cities.....	235,315	1	4	43,899	135,404	174,398	589,021
OTHER RESERVE CITIES							
Boston.....	23,966			2,365	4,921	9,635	40,917
Albany.....	5,342			274	511	2,980	9,057
Brooklyn and Bronx.....	4,600				159	1,145	5,904
Buffalo.....	6,294	1		149	51	5,552	12,047
Philadelphia.....	21,586			2,032	5,326	17,557	46,501
Pittsburgh.....	65,465			1,005	29,952	23,330	119,552
Baltimore.....	14,728			2,578	290	8,734	26,330
Washington.....	9,349		1	274	821	8,237	18,682
Richmond.....	2,012			140		1,297	3,449
Atlanta.....	6,217				82	4,498	10,797
Jacksonville.....	2,380			904	1,534	3,164	7,966
Birmingham.....	1,114			2	100	1,750	2,966
New Orleans.....	1,750			997	16	3,052	4,815
Dallas.....	5,525			2,251	3,285	7,491	18,552
El Paso.....	1,427			150		1,207	2,784
Fort Worth.....	4,721				266	3,393	8,380
Galveston.....	1,462		4		1,058	4,574	4,098
Houston.....	2,738	5		893	3,204	4,511	11,351
San Antonio.....	1,772			40	128	2,909	4,849
Waco.....	1,755					1,700	2,455
Little Rock.....	174				25	1,220	3,419
Louisville.....	2,902		8	25	297	4,180	7,412
Memphis.....	296					1,147	1,443
Nashville.....	927					2,782	3,709
Cincinnati.....	7,938	5		923	2,944	8,137	19,947
Cleveland.....	7,240			1,169	2,525	5,194	16,128
Columbus.....	3,532		4	166	174	3,918	7,794
Toledo.....	1,435				50	2,115	3,600
Indianapolis.....	1,897			337	789	6,710	9,733
Chicago.....	7,227		9	187	1,563	2,648	11,634
Peoria.....	1,872			325	443	2,980	5,620
Detroit.....	13,710			350	1,597	2,032	17,689
Grand Rapids.....	785				399	3,183	4,367
Milwaukee.....	3,185			444	1,915	5,123	10,667
Minneapolis.....	10,139			3,595	2,851	11,063	27,648
St. Paul.....	10,559			1,900	10,455	3,202	26,116
Cedar Rapids.....	266				1,263	1,041	2,570
Des Moines.....	2,786			100	331	2,354	5,571
Dubuque.....	1,502				416	400	2,318
Sioux City.....	2,152			1	577	1,076	3,806
Kansas City, Mo.....	5,142			949	4,464	4,159	14,714
St. Joseph.....	557				214	866	1,637
St. Louis.....	4,247			260	4,526	13,606	22,639
Lincoln.....	847			55	123	770	1,795
Omaha.....	2,419			223	33	2,891	5,566
Kansas City, Kans.....	756			132	32	1,000	1,920
Topeka.....	1,298			291	112	1,386	3,087
Wichita.....	793			82			875
Helena.....	307				190	272	769
Denver.....	8,382		8	488	7,937	6,593	23,408
Pueblo.....	861			10	646	541	2,058
Muskogee.....	1,710				179	960	2,849
Oklahoma City.....	8,374				411	558	9,343
Tulsa.....	5,157			866	9	905	6,937
Seattle.....	9,357			4,389	2,832	7,809	24,387
Spokane.....	682			6		2,825	3,513
Portland.....	13,730			283	941	5,272	20,226
Los Angeles.....	13,634			6,565	7,256	7,261	34,716
Oakland.....	2,876			600	98	1,131	4,705
San Francisco.....	20,849			1,404	6,090	11,832	40,175
Ogden.....	321				101	788	1,210
Salt Lake City.....	1,522			814	456	1,120	3,912
Total other reserve cities.....	366,578	11	34	40,993	116,968	255,516	780,100
Total all reserve cities.....	601,893	12	38	84,892	252,372	429,914	1,369,121

United States Government securities owned by national banks June 30, 1925—Con.

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							
Maine.....	6,039		1	5	1,223	6,601	13,869
New Hampshire.....	4,802		1	104	711	6,267	11,885
Vermont.....	1,289			20	81	4,625	6,015
Massachusetts.....	25,201		4	1,185	6,890	21,607	54,887
Rhode Island.....	3,506			29	302	6,124	9,961
Connecticut.....	13,462			161	2,890	12,870	29,383
Total New England States.....	54,299		6	1,504	12,097	58,094	126,000
New York.....	44,269	65	4	3,854	6,443	41,129	95,764
New Jersey.....	36,385	25	49	1,515	7,906	29,694	75,574
Pennsylvania.....	72,966	442	31	5,470	15,145	76,890	170,947
Delaware.....	969			111	77	1,227	2,384
Maryland.....	3,410			243	563	4,570	8,786
Total Eastern States.....	157,999	532	84	11,193	30,137	153,510	353,455
Virginia.....	7,028			447	834	19,647	27,956
West Virginia.....	7,490	71		74	814	11,064	19,513
North Carolina.....	5,631	114		98	55	9,492	15,390
South Carolina.....	4,140			62	173	7,003	11,378
Georgia.....	1,670		1	227	550	5,934	8,382
Florida.....	8,066		4	1,312	686	4,037	14,105
Alabama.....	2,347		14	665	811	8,953	12,790
Mississippi.....	2,476	4		339	68	3,259	6,146
Louisiana.....	329			358	452	3,015	4,154
Texas.....	14,451	50	128	3,705	4,314	29,400	52,048
Arkansas.....	4,526			696	903	4,701	10,826
Kentucky.....	4,876		1	257	918	12,886	18,938
Tennessee.....	1,203	17	10	555	81	10,959	12,825
Total Southern States.....	64,233	256	158	8,795	10,659	130,350	214,451
Ohio.....	19,100		18	760	2,365	31,864	54,107
Indiana.....	13,069	48	16	1,226	1,560	22,378	38,297
Illinois.....	34,210	205	53	2,523	3,822	30,849	71,667
Michigan.....	9,285		9	1,092	1,063	12,861	24,310
Wisconsin.....	8,571		14	1,678	1,911	13,574	25,748
Minnesota.....	12,143	25	9	1,712	2,689	14,309	30,887
Iowa.....	10,427	1	10	973	1,088	16,832	29,341
Missouri.....	4,300		1	657	1,057	6,129	12,144
Total Middle Western States.....	111,115	279	130	10,626	15,555	148,796	286,501
North Dakota.....	7,844			522	777	4,963	14,106
South Dakota.....	6,220			356	607	3,742	10,925
Nebraska.....	3,223			559	446	6,992	11,220
Kansas.....	7,090	2	10	1,097	763	10,025	18,987
Montana.....	5,511			186	1,230	3,149	10,076
Wyoming.....	2,820	1		205	205	2,548	5,574
Colorado.....	5,743	1		120	1,078	4,629	11,571
New Mexico.....	2,177			8	144	1,345	3,674
Oklahoma.....	17,324	3	17	487	1,126	8,138	27,095
Total Western States.....	57,952	7	27	3,335	6,376	45,531	113,228
Washington.....	8,206		4	216	2,189	5,322	16,027
Oregon.....	5,262		5	163	476	3,695	9,601
California.....	14,207	15	5	502	1,613	15,760	32,102
Idaho.....	3,974			21	248	2,515	6,758
Utah.....	527	1				638	1,166
Nevada.....	1,059			175	226	1,259	2,719
Arizona.....	1,474			268	136	759	2,637
Total Pacific States.....	34,799	16	14	1,345	4,888	29,948	71,010
Alaska (nonmember banks).....	785		2			282	1,049
The Territory of Hawaii (nonmember banks).....	1,236				201	515	1,952
Total (nonmember banks).....	2,021		2		201	777	3,001
Total country banks.....	482,418	1,090	421	36,798	79,913	567,006	1,167,646
Total United States, Alaska, and Hawaii.....	1,084,311	1,102	459	121,690	332,285	996,920	2,536,767

INVESTMENTS OF NATIONAL BANKS

United States Government and other miscellaneous bonds and securities held by national banks June 30, 1925, amounted to \$5,730,444,000 and exceeded the amount in June, 1924, by \$588,116,000.

State, county, or other municipal bonds showed an increase in the year of \$89,172,000; railroad bonds, an increase of \$100,379,000; other public service corporation bonds, an increase of \$97,679,000; and all other miscellaneous bonds, including claims, warrants, judgments, etc., showed an increase of \$141,341,000.

Foreign government bonds show an increase of \$61,292,000; miscellaneous foreign bonds and securities, an increase of \$37,108,000; and domestic stocks, including Federal reserve bank stock, increased \$6,156,000.

Comparison of the investments of these banks in the years ended June 30, 1924 and 1925, and classification of miscellaneous bonds and securities, with the total of Government securities, held by banks in reserve cities and States June 30, 1925, are shown in the following statements:

[In thousands of dollars]

	June 30, 1924	June 30, 1925
Domestic securities:		
State, county, or other municipal bonds.....	505,528	594,709
Railroad bonds.....	573,571	673,959
Other public-service corporation bonds.....	397,560	495,239
All other bonds.....	575,743	698,235
Claims, warrants, judgments, etc.....	90,594	90,548
Collateral trust and other corporation notes.....	105,933	124,828
Foreign government bonds.....	179,470	240,762
Other foreign bonds and securities.....	85,055	122,163
Stock, Federal reserve banks.....	72,318	74,484
Stocks, all other.....	74,778	78,764
Total.....	2,600,550	3,193,677
United States Government securities.....	2,481,778	2,536,767
Total bonds of all classes.....	5,142,328	5,730,444

United States Government, domestic, and foreign bonds, securities, etc., owned by national banks June 30, 1925

[In thousands of dollars]

Cities, States, and Territories	Domestic securities										Foreign government bonds		Other foreign bonds and securities, including those of municipalities	Total bonds, stocks, securities, etc., other than United States	Total all bonds and securities
	United States Government 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.....	531,679	97,977	112,689	30,940	74,592	12,525	21,535	404	-----	18,988	2,924	25,516	20,418	418,508	950,187
Chicago.....	57,342	9,231	2,915	2,799	15,506	2,543	1,571	1,439	-----	2,118	40	12,085	1,760	52,007	109,349
Total central reserve cities.....	589,021	107,208	115,604	33,739	90,098	15,068	23,106	1,843	-----	21,106	2,964	37,601	22,178	470,515	1,059,536
OTHER RESERVE CITIES															
Boston.....	40,917	2,340	7,522	9,575	8,375	2,482	14,838	665	-----	6,956	14	5,027	2,309	60,103	101,020
Albany.....	9,067	4,701	1,774	1,583	3,961	225	98	20	-----	2,298	20	625	1,229	16,534	25,591
Brooklyn and Bronx.....	5,904	1,506	3,167	1,334	1,370	131	184	2	-----	537	6	258	350	8,845	14,749
Buffalo.....	12,047	722	1,494	1,098	3,715	144	328	377	-----	1,023	108	796	581	10,386	22,433
Philadelphia.....	46,501	10,256	20,538	13,872	14,502	2,751	1,083	146	-----	11,847	116	4,133	2,836	90,980	137,481
Pittsburgh.....	119,552	3,291	22,006	6,324	28,466	1,749	1,738	709	78	15,271	311	3,926	1,923	85,795	205,347
Baltimore.....	26,330	4,626	2,105	2,039	4,185	688	266	3	10	614	193	2,830	312	17,871	44,301
Washington.....	18,682	1,127	2,874	2,714	3,944	465	124	1,137	-----	382	2	311	475	13,555	32,237
Richmond.....	3,449	558	1,425	103	826	376	401	109	16	347	-----	98	88	4,342	7,791
Atlanta.....	10,797	650	417	101	1,145	315	118	2	-----	-----	-----	123	100	3,011	13,808
Jacksonville.....	7,982	6,445	1,755	1,597	1,517	109	24	10	3	720	60	845	128	13,213	21,185
Birmingham.....	2,966	521	790	247	983	99	71	-----	-----	59	-----	248	223	3,241	6,207
New Orleans.....	4,815	180	26	-----	242	144	12	-----	-----	3	-----	-----	-----	983	5,798
Dallas.....	18,532	452	119	339	1,544	447	327	3	-----	79	-----	-----	98	3,545	22,097
El Paso.....	2,784	505	162	30	9	56	284	300	1	3	-----	208	-----	1,350	4,134
Fort Worth.....	3,280	356	-----	266	787	207	255	83	52	-----	-----	180	-----	2,166	10,546
Galveston.....	4,038	233	140	171	508	72	15	12	16	-----	-----	43	45	1,294	5,392
Houston.....	11,351	1,970	533	399	1,847	356	1,015	29	-----	616	11	617	347	7,699	19,050
San Antonio.....	4,849	169	293	139	165	194	126	173	-----	33	-----	25	-----	1,247	6,096
Waco.....	2,455	20	120	30	580	74	5	14	-----	-----	-----	172	-----	895	3,450
Little Rock.....	419	-----	-----	-----	31	29	2	3	-----	-----	-----	-----	-----	115	634

[In thousands of dollars]

Cities, States, and Territories	Domestic securities										Foreign government bonds		Other foreign bonds and securities, including those of municipalities	Total bonds, stocks, securities, etc., other than United States	Total all bonds and securities
	United States Government 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—continued															
Louisville.....	7,412	1,363	2,398	1,264	2,397	268	183	4,729	-----	98	95	219	143	13,157	20,569
Memphis.....	1,443	344	-----	-----	51	63	4	2	-----	-----	58	-----	23	522	1,965
Nashville.....	3,709	605	337	315	694	206	60	25	7	370	91	208	23	2,941	6,650
Cincinnati.....	19,947	7,152	2,514	1,789	3,171	601	53	-----	-----	2,600	314	2,874	595	21,663	41,610
Cleveland.....	16,128	1,135	4,502	3,156	4,621	238	81	-----	-----	7	115	2,264	254	16,373	32,501
Columbus.....	7,794	3,588	1,515	904	2,259	319	179	-----	-----	300	178	555	130	9,927	17,721
Toledo.....	3,600	203	421	238	450	45	61	-----	-----	157	23	167	105	1,850	5,450
Indianapolis.....	9,733	1,424	412	378	1,587	281	543	894	30	104	26	185	426	6,890	16,623
Chicago.....	11,634	5,446	3,848	5,745	5,772	175	117	121	22	1,764	19	1,063	419	24,511	36,145
Peoria.....	5,620	1,297	797	639	1,278	160	22	22	-----	15	4	869	312	5,415	11,035
Detroit.....	17,689	9,738	3,212	1,998	2,757	510	95	24	-----	1,684	69	5,511	50	25,648	43,337
Grand Rapids.....	4,367	281	396	353	1,191	102	65	67	-----	160	53	451	212	3,331	7,698
Milwaukee.....	10,667	1,479	1,461	2,373	2,390	464	371	308	200	33	1	607	907	9,994	20,661
Minneapolis.....	27,648	4,805	4,642	911	2,091	581	80	297	-----	621	10	2,531	1,199	17,768	45,416
St. Paul.....	26,116	538	2,577	742	2,272	282	7	396	4	205	229	1,192	924	9,368	35,484
Cedar Rapids.....	2,570	1,169	234	2,235	689	51	25	-----	-----	3	112	25	4	5,443	7,113
Des Moines.....	5,571	704	565	686	1,443	117	618	235	8	-----	-----	105	9	4,490	10,061
Dubuque.....	2,318	933	135	390	667	30	-----	-----	-----	-----	-----	-----	50	2,205	4,523
Sioux City.....	3,806	521	179	71	665	82	133	206	69	10	2	255	37	2,230	6,036
Kansas City, Mo.....	14,714	3,604	530	400	2,176	356	423	221	-----	61	5	310	212	8,298	23,012
St. Joseph.....	1,637	15	216	43	200	62	32	22	-----	9	-----	451	-----	1,050	2,687
St. Louis.....	22,639	15,316	6,004	4,858	5,897	1,113	1,840	1,366	300	18	149	2,508	1,866	40,735	63,374
Lincoln.....	1,795	329	406	405	843	77	199	277	47	-----	-----	548	75	3,236	5,031
Omaha.....	5,566	3,085	2,660	724	1,509	288	48	84	25	271	30	523	59	9,813	15,379
Kansas City, Kans.....	1,920	290	41	24	291	39	5	-----	-----	43	-----	-----	22	755	2,675
Topeka.....	3,087	2,728	10	13	41	55	1	114	3	61	-----	10	63	3,099	6,186
Wichita.....	875	6,955	7	-----	14	110	-----	28	-----	-----	-----	24	-----	7,138	8,013
Helena.....	769	3	17	47	77	23	118	552	-----	118	-----	48	33	1,036	1,805

Denver.....	23,408	10,672	2,596	1,839	3,461	302	454	932	22	1,065	6	390	1,315	23,104	46,512
Pueblo.....	2,058	1,171	798	888	434	53	209	309		38		117	57	3,765	5,823
Muskogee.....	2,849	55		24	48	37	13	222	50		24	106		5,579	3,428
Oklahoma City.....	9,343	3,755	50	284	313	165	50	502	116	16		199		5,520	14,863
Tulsa.....	6,937	630	96	222	897	191	266	343	34	36		149	94	2,963	9,900
Seattle.....	24,397	5,609	2,661	1,068	1,283	268	137	1,155			6	2,366	324	14,877	39,264
Spokane.....	3,513	876	530	448	286	106	141	119			19	450	161	3,040	6,533
Portland.....	20,226	5,590	2,018	763	2,279	286	288	250	12	15		2,062	1,424	14,997	35,223
Los Angeles.....	34,716	6,113	1,157	1,052	4,750	708	1,296	521	35		15	599	387	16,633	51,349
Oakland.....	4,705	1,295	55	174	33	32		6				58	20	1,723	6,428
San Francisco.....	40,175	5,015	1,271	785	3,997	1,036	3,782	345		48	87	1,007	902	18,925	59,100
Ogden.....	1,203	119	116	85	203	35		35				12	12	870	1,780
Salt Lake City.....	3,912	917	440	305	560	84	1,129	59	23		16	151	20	3,704	7,616
Total other reserve cities.....	780,100	157,038	127,823	81,432	144,894	21,214	34,333	18,545	1,226	50,493	2,449	52,362	23,847	715,656	1,495,756
Total all reserve cities.....	1,369,121	264,246	243,427	115,171	234,992	36,282	57,439	20,388	1,226	71,509	5,413	89,963	46,025	1,186,171	2,555,292
COUNTRY BANKS															
Maine.....	13,869	2,699	6,047	16,324	8,976	389	142	17	1	1,799	35	3,738	2,309	42,476	56,345
New Hampshire.....	11,885	430	2,481	4,998	3,002	296	84	42		520	27	790	512	13,182	25,067
Vermont.....	6,015	152	2,958	5,281	4,206	231	106	168		781	73	1,592	1,179	16,727	22,742
Massachusetts.....	54,887	4,438	17,365	33,647	28,958	1,550	1,157	199	25	5,957	134	6,507	4,539	104,476	159,363
Rhode Island.....	9,961	1,876	1,671	7,194	2,331	342	160	40		2,501	5	535	614	17,219	27,180
Connecticut.....	29,383	1,883	11,248	8,921	6,980	1,091	475	94		1,616	63	4,172	1,792	38,335	67,718
Total New England States.....	126,000	11,478	41,670	76,365	54,453	3,899	2,124	560	26	13,174	337	17,384	10,945	232,415	358,415
New York.....	95,764	26,841	95,354	68,490	70,234	2,878	1,963	1,211	53	9,103	826	27,792	16,815	321,560	417,324
New Jersey.....	75,574	37,625	73,370	41,684	45,404	2,340	1,096	1,002	36	3,521	406	15,380	8,191	230,055	305,629
Pennsylvania.....	170,947	30,478	145,852	88,401	118,681	6,049	3,865	814	2,294	11,055	1,007	28,755	18,151	455,402	626,349
Delaware.....	2,384	775	2,007	2,036	1,005	114	46			359	22	556	149	7,069	9,453
Maryland.....	8,786	2,282	6,657	7,987	8,394	335	199	86	155	614	86	2,253	1,048	30,096	38,882
Total Eastern States.....	353,455	98,001	323,240	208,598	243,718	11,716	7,169	3,113	2,538	24,652	2,347	74,736	44,354	1,044,182	1,397,637
Virginia.....	27,956	3,771	1,369	1,649	5,179	1,256	902	412	48	486	131	1,398	343	16,944	44,900
West Virginia.....	19,513	1,229	1,772	2,635	6,160	742	504	39	124	237	57	1,705	803	16,007	35,520
North Carolina.....	15,390	1,753	53	67	870	686	342	72	56	74	6	67	16	4,062	19,452
South Carolina.....	11,378	2,111	828	656	1,476	499	681	159	6	32	31	232	203	6,914	18,292
Georgia.....	8,382	343	263	311	439	483	248	353	4		15	319	57	2,835	11,217
Florida.....	14,105	8,083	3,992	4,556	4,393	349	589	702	813	91	11	2,825	879	27,283	41,388
Alabama.....	12,790	3,849	1,927	859	2,685	540	242	725	91	47	84	913	120	12,082	24,572
Mississippi.....	6,146	7,736	927	395	1,238	239	60	450		215	26	700	195	12,006	18,152
Louisiana.....	4,154	1,529	14	117	457	278	617	241	77	24	14	21	2	3,391	7,545
Texas.....	52,043	3,729	900	971	3,120	2,201	371	2,050	205	298	106	855	392	15,198	67,246
Arkansas.....	10,826	1,863	12	57	914	311	82	1,061	72	105		68	30	4,575	15,401
Kentucky.....	18,938	1,613	1,863	1,794	3,286	701	168	1,376	42	623	21	1,128	183	12,798	31,736
Tennessee.....	12,825	1,506	283	442	1,927	557	205	843	84	101	9	545	193	6,695	19,520
Total Southern States.....	214,451	39,115	14,028	14,509	32,144	8,842	5,011	8,483	1,622	2,333	511	10,776	3,416	140,790	355,241

[In thousands of dollars]

Cities, States, and Territories	Domestic securities										Foreign government bonds		Other foreign bonds and securities, including those of municipalities	Total bonds, stocks, securities, etc., other than United States	Total all bonds and securities
	United States Government 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.....	54, 107	30, 500	8, 859	6, 640	27, 423	1, 988	940	327	217	2, 161	353	7, 159	3, 810	190, 477	144, 584
Indiana.....	38, 297	8, 441	7, 959	9, 378	9, 685	1, 170	348	313	182	1, 670	141	3, 678	1, 206	44, 151	82, 448
Illinois.....	71, 667	24, 325	7, 409	13, 356	10, 150	1, 818	978	6, 088	975	4, 286	282	4, 163	2, 145	84, 975	156, 642
Michigan.....	24, 310	21, 575	6, 604	10, 221	17, 788	724	149	721	150	952	98	4, 534	3, 000	60, 566	90, 876
Wisconsin.....	25, 748	11, 110	4, 739	11, 363	12, 702	780	320	447	69	1, 432	129	3, 011	1, 252	47, 363	73, 111
Minnesota.....	30, 887	14, 093	5, 735	6, 086	10, 736	917	209	7, 309	265	881	139	3, 974	1, 704	52, 143	83, 065
Iowa.....	29, 341	2, 407	1, 193	3, 537	4, 312	914	717	2, 884	836	127	52	1, 011	487	18, 477	47, 818
Missouri.....	12, 144	3, 882	586	753	1, 472	324	142	459	44	19	16	505	96	8, 208	20, 442
Total Middle Western States.....	286, 501	116, 423	43, 084	61, 354	103, 258	8, 644	3, 803	18, 548	2, 838	11, 528	1, 190	28, 085	13, 709	412, 455	698, 956
North Dakota.....	14, 106	1, 502	976	2, 076	1, 953	204	58	2, 202	146	15	154	1, 288	669	11, 423	25, 529
South Dakota.....	10, 925	686	976	1, 183	1, 482	228	48	2, 019	122	93	7	693	85	7, 227	18, 152
Nebraska.....	11, 220	534	561	705	1, 478	395	75	1, 030	244	54	4	495	129	5, 504	17, 024
Kansas.....	18, 987	6, 082	354	325	1, 151	629	224	2, 259	238	240	20	635	85	12, 243	31, 230
Montana.....	10, 076	1, 932	697	879	917	238	139	2, 494	110	50	9	760	263	8, 438	18, 504
Wyoming.....	5, 574	649	288	359	651	134	78	707	64	10	-----	283	49	3, 272	8, 846
Colorado.....	11, 571	3, 864	798	1, 864	2, 993	331	639	1, 667	103	302	1	373	63	13, 011	24, 532
New Mexico.....	3, 674	281	17	47	243	85	38	205	17	-----	-----	17	17	960	4, 634
Oklahoma.....	27, 095	8, 177	233	675	952	658	133	7, 236	453	25	9	499	71	19, 156	46, 251
Total Western States.....	113, 228	23, 757	4, 500	8, 113	11, 820	3, 002	1, 437	19, 909	1, 530	794	204	5, 081	1, 437	81, 584	194, 812
Washington.....	16, 027	6, 456	1, 598	2, 177	5, 390	373	140	1, 800	120	398	45	2, 055	1, 131	21, 653	37, 710
Oregon.....	9, 601	4, 653	305	705	1, 130	291	101	2, 260	202	64	7	722	311	10, 756	20, 357
California.....	32, 102	27, 156	1, 816	7, 872	9, 629	1, 098	1, 025	2, 509	46	207	19	1, 630	715	53, 722	85, 824
Idaho.....	6, 758	731	27	169	302	170	169	1, 933	217	-----	6	125	28	3, 927	8, 825
Utah.....	1, 166	227	12	79	91	35	21	66	7	-----	-----	14	3	556	1, 722

Nevada.....	2,719	818	117	55	384	61	157	9	14			68	88	1,771	4,490
Arizona.....	2,637	576	80	22	262	75	168	535	23	79		14	10	1,844	4,481
Total Pacific States.....	71,010	40,672	3,956	11,079	17,188	2,103	1,781	9,112	629	748	77	4,628	2,285	94,259	165,269
Alaska (nonmember banks).....	1,049	32	45	50	147						5	25		304	1,353
The Territory of Hawaii (nonmember banks).....	1,952	976			515			26						1,517	3,469
Total (nonmember banks).....	3,001	1,008	45	50	662			26			5	25		1,821	4,822
Total country banks.....	1,167,646	330,454	430,523	380,068	463,243	38,206	21,325	59,751	9,183	53,229	4,671	140,715	76,138	2,007,506	3,175,152
Total United States, Alaska, and Hawaii.....	2,536,767	594,700	673,950	495,239	698,235	74,488	78,764	80,139	10,409	124,828	10,084	230,678	122,163	3,193,677	5,730,444

SAVINGS DEPOSITORS AND DEPOSITS IN NATIONAL BANKS

Savings deposits reported by national banks June 30, 1925, aggregated \$4,558,899,000 and exceeded the amount in June, 1924, by \$319,691,000. The number of depositors was increased in the year from 11,070,223 to 11,867,948, the number of banks reporting these deposits was 3 less than a year ago, and the number of banks maintaining separate savings departments showed an increase of 93. The average rate of interest paid on these deposits, 3.64 per cent, compares with 3.68 per cent a year ago.

The number of savings depositors, the amount of savings deposits, and other related data reported by banks in reserve cities and States are shown in the following statement:

Savings depositors and deposits in national banks June 30, 1925

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	26	467,503	159,116	3.45
Chicago.....	10	7	81,638	15,112	3.00
Total central reserve cities.....	36	33	549,141	174,228	3.23
OTHER RESERVE CITIES					
Boston.....	12	9	190,722	97,431	3.98
Albany.....	3	3	10,292	11,541	3.42
Brooklyn and Bronx.....	2	2	6,752	3,399	3.50
Buffalo.....	4	2	37,455	22,905	4.00
Philadelphia.....	24	24	144,789	55,416	3.75
Pittsburgh.....	13	8	95,387	60,917	4.00
Baltimore.....	10	10	33,068	17,056	3.90
Washington.....	12	12	84,066	29,880	3.15
Richmond.....	6	6	72,218	20,508	3.00
Atlanta.....	3	3	59,681	15,418	3.50
Jacksonville.....	3	3	42,962	24,510	3.25
Birmingham.....	2	2	39,662	13,803	4.00
Dallas.....	5	5	27,090	13,261	3.90
El Paso.....	3	3	13,727	5,504	3.00
Fort Worth.....	6	6	24,765	8,784	4.00
Galveston.....	4	4	18,164	11,420	4.00
Houston.....	10	10	53,305	25,109	4.00
San Antonio.....	4	4	4,875	3,815	3.63
Waco.....	5	4	8,274	4,541	4.00
Little Rock.....	3	2	3,586	1,115	4.00
Louisville.....	4	4	54,743	15,248	3.25
Memphis.....	2	2	8,608	3,379	3.00
Nashville.....	5	5	28,630	13,011	3.50
Cincinnati.....	7	7	40,293	21,978	4.00
Cleveland.....	3	2	64,286	34,433	4.00
Columbus.....	7	7	32,585	6,588	3.00
Toledo.....	1	1	4,914	4,352	3.00
Indianapolis.....	4	3	8,229	2,741	3.00
Chicago.....	18	14	174,776	42,653	3.00
Peoria.....	4	4	22,793	8,265	3.00
Detroit.....	3	3	7,190	34,528	3.00
Grand Rapids.....	3	2	35,764	12,336	3.25
Milwaukee.....	7	7	98,150	29,828	2.93
Minneapolis.....	6	6	135,605	37,956	3.50
St. Paul.....	4	4	50,172	19,524	3.38
Cedar Rapids.....	2	2	13,561	6,219	4.00
Des Moines.....	1	-----	10,072	3,232	4.00
Dubuque.....	2	2	8,955	3,743	3.50
Stoux City.....	5	4	22,075	5,006	3.70
Kansas City, Mo.....	6	5	20,701	3,273	3.00
St. Joseph.....	3	3	8,971	5,778	4.00
St. Louis.....	10	9	158,548	39,949	3.03
Lincoln.....	5	4	20,791	3,717	4.00
Omaha.....	7	6	65,200	7,615	3.44
Kansas City, Kans.....	1	1	2,400	539	3.00

Savings depositors and deposits in national banks June 30, 1925—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					
Topeka.....	3	3	3,456	351	3.00
Wichita.....	4	4	13,167	2,233	4.00
Helena.....	1	1	2,275	1,177	4.00
Denver.....	9	9	100,937	48,920	3.61
Pueblo.....	2	1	4,410	3,725	4.00
Muskogee.....	3	2	5,815	1,936	4.00
Oklahoma City.....	8	7	21,394	6,401	4.00
Tulsa.....	6	6	23,738	7,922	4.00
Seattle.....	8	8	84,503	28,314	3.00
Spokane.....	4	4	37,155	14,567	4.00
Portland.....	6	5	92,119	37,904	3.50
Los Angeles.....	12	5	57,926	70,420	3.50
Oakland.....	2	1	5,230	2,727	4.13
San Francisco.....	3	3	25,941	22,266	4.00
Ogden.....	2	1	3,591	1,081	4.00
Salt Lake City.....	3	2	16,973	4,224	4.00
Total other reserve cities.....	331	291	2,565,482	1,066,397	3.59
Total all reserve cities.....	367	324	3,114,623	1,240,625	3.41
COUNTRY BANKS					
Maine.....	51	45	170,144	75,213	3.94
New Hampshire.....	23	16	46,753	14,210	3.00
Vermont.....	39	27	60,524	28,149	4.00
Massachusetts.....	115	106	447,306	175,715	4.01
Rhode Island.....	5	5	23,516	13,141	4.17
Connecticut.....	40	35	148,840	65,170	4.00
Total New England States.....	273	234	897,092	371,598	3.85
New York.....	451	374	969,121	477,855	3.87
New Jersey.....	262	235	757,498	331,888	3.75
Pennsylvania.....	766	641	1,633,674	622,817	3.50
Delaware.....	15	12	11,515	7,012	3.98
Maryland.....	72	64	109,727	59,482	3.72
Total Eastern States.....	1,566	1,226	3,481,535	1,499,054	3.76
Virginia.....	169	135	273,793	103,592	3.75
West Virginia.....	115	89	169,560	55,879	3.75
North Carolina.....	75	59	135,078	42,933	4.00
South Carolina.....	72	59	92,267	48,346	4.25
Georgia.....	66	47	61,734	20,587	4.00
Florida.....	53	43	80,601	34,419	4.00
Alabama.....	80	53	78,123	33,625	4.00
Mississippi.....	23	20	36,575	17,873	4.00
Louisiana.....	26	14	35,532	15,450	4.00
Texas.....	162	87	70,134	29,123	3.93
Arkansas.....	56	36	36,277	15,137	4.00
Kentucky.....	86	66	80,128	31,233	3.69
Tennessee.....	70	49	107,841	40,343	3.75
Total Southern States.....	1,062	757	1,257,643	498,540	3.93
Ohio.....	291	206	460,664	132,747	4.00
Indiana.....	199	157	261,275	79,407	3.58
Illinois.....	393	239	469,210	142,229	3.46
Michigan.....	118	92	347,276	125,299	3.25
Wisconsin.....	147	91	326,880	91,218	3.26
Minnesota.....	293	175	245,217	65,950	3.90
Iowa.....	233	166	168,036	49,590	4.22
Missouri.....	68	39	54,412	11,331	3.38
Total Middle Western States.....	1,742	1,165	2,332,970	697,771	3.63

Savings depositors and deposits in national banks June 30, 1925—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 (\$00 omitted)	Average rate of interest paid
COUNTRY BANKS—continued					
North Dakota.....	118	68	46,779	13,691	4.50
South Dakota.....	97	56	35,347	9,730	4.42
Nebraska.....	104	72	44,229	6,078	4.25
Kansas.....	158	111	70,623	10,618	3.78
Montana.....	64	42	34,148	15,874	4.40
Wyoming.....	27	16	22,047	8,249	4.24
Colorado.....	114	77	59,360	19,414	4.00
New Mexico.....	21	21	9,797	3,016	4.10
Oklahoma.....	179	107	44,738	8,326	4.00
Total Western States.....	882	570	367,068	94,996	4.10
Washington.....	99	60	107,237	38,272	4.00
Oregon.....	75	52	51,450	16,124	3.50
California.....	213	111	189,544	87,426	4.00
Idaho.....	55	33	32,795	8,793	4.00
Utah.....	14	7	10,997	3,051	4.00
Nevada.....	8	5	6,906	5,707	4.00
Arizona.....	17	11	14,661	5,740	4.00
Total Pacific States.....	481	279	413,690	165,113	3.92
Alaska (nonmember banks).....	3	2	1,387	864	3.63
The Territory of Hawaii (nonmember banks).....	1	1	2,040	338	4.00
Total (nonmember banks).....	4	3	3,427	1,202	3.82
Total country banks.....	6,010	4,234	8,753,325	3,318,274	3.87
Total United States, Alaska, and Hawaii.....	6,377	4,558	11,867,948	4,558,899	3.64

PER CAPITA INDIVIDUAL AND SAVINGS DEPOSITS IN ALL REPORTING BANKS

The total individual deposits in all reporting banks in the continental United States, Alaska, and the insular possessions were \$46,765,942,000, June 30, 1925, of which amount \$18,008,576,000 were savings deposits or deposits in the interest or savings departments of the banks.

The per capita individual deposits, based upon an approximate population of 126,691,000, were \$369.13, and the per capita savings deposits were \$142.15.

Statement showing the population, amount of individual deposits, per capita individual deposits, amount of savings deposits, and per capita savings deposits reported by all banks in each State, the District of Columbia, Alaska, and the insular possessions follows:

Per capita individual and savings deposits in all reporting banks, June 30, 1925

States and Territories	Population (approx.)	Individual deposits	Per capita individual deposits	Savings deposits	Per capita savings deposits
Maine.....	778,000	\$355,332,000	\$456.72	\$263,619,000	\$338.84
New Hampshire.....	452,000	230,063,000	508.99	188,806,000	417.71
Vermont.....	355,000	200,443,000	564.63	172,585,000	486.15
Massachusetts.....	4,205,000	3,243,612,000	771.37	1,890,126,000	449.49
Rhode Island.....	647,000	433,564,000	670.11	282,510,000	438.65
Connecticut.....	1,535,000	952,984,000	620.84	671,371,000	437.38
Total New England States.....	7,972,000	5,415,998,000	679.38	3,469,017,000	435.15
New York.....	11,650,000	12,012,743,000	1,021.14	4,290,447,000	368.39
New Jersey.....	3,740,000	1,809,731,000	483.89	1,021,917,000	273.24
Pennsylvania.....	9,200,000	4,399,154,000	468.39	1,964,216,000	213.58
Delaware.....	233,000	98,540,000	419.83	49,094,000	210.79
Maryland.....	1,595,000	688,988,000	419.43	377,776,000	236.85
District of Columbia.....	479,000	209,990,000	438.39	74,327,000	155.17
Total Eastern States.....	26,897,000	19,107,146,000	710.38	7,777,777,000	289.17
Virginia.....	2,440,000	411,651,000	168.71	155,589,000	63.77
West Virginia.....	1,555,000	321,441,000	205.39	99,618,000	63.65
North Carolina.....	2,785,000	313,353,000	113.90	85,092,000	30.43
South Carolina.....	1,800,000	194,323,000	107.06	81,665,000	45.37
Georgia.....	3,081,000	308,408,000	101.75	86,142,000	28.42
Florida.....	1,095,000	514,207,000	469.60	108,709,000	99.26
Alabama.....	2,440,000	234,506,000	96.11	86,239,000	35.34
Mississippi.....	1,791,000	189,201,000	105.64	41,619,000	23.24
Louisiana.....	1,880,000	358,194,000	190.53	94,533,000	50.25
Texas.....	5,035,000	863,690,000	171.54	108,686,000	21.59
Arkansas.....	1,846,000	194,027,000	105.11	36,964,000	20.02
Kentucky.....	2,487,000	386,905,000	155.57	80,808,000	32.49
Tennessee.....	2,409,000	366,390,000	152.09	124,322,000	51.61
Total Southern States.....	30,614,000	4,661,301,000	152.26	1,189,955,000	38.87
Ohio.....	6,255,000	2,271,164,000	363.10	982,351,000	157.06
Indiana.....	3,075,000	770,647,000	250.62	210,074,000	68.32
Illinois.....	6,980,000	3,225,451,000	463.43	1,057,172,000	151.89
Michigan.....	4,105,000	1,596,308,000	388.87	1,171,807,000	41.86
Wisconsin.....	2,885,000	797,534,000	276.44	252,718,000	87.60
Minnesota.....	2,578,000	916,268,000	355.42	244,222,000	94.73
Iowa.....	2,513,000	894,315,000	355.88	442,529,000	176.10
Missouri.....	3,434,000	1,140,647,000	332.16	61,317,000	17.56
Total Middle Western States.....	31,805,000	11,612,334,000	365.11	3,422,190,000	107.60
North Dakota.....	682,000	160,512,000	235.35	12,624,000	18.51
South Dakota.....	667,000	178,446,000	267.54	13,467,000	20.19
Nebraska.....	1,344,000	438,553,000	326.30	27,708,000	20.62
Kansas.....	1,845,000	413,911,000	224.34	12,736,000	6.99
Montana.....	638,000	128,222,000	200.97	23,162,000	36.39
Wyoming.....	222,000	53,249,000	239.86	9,525,000	42.91
Colorado.....	1,013,000	289,146,000	285.44	91,614,000	90.44
New Mexico.....	380,000	28,575,000	75.20	3,196,000	8.41
Oklahoma.....	2,240,000	376,562,000	168.11	34,451,000	15.33
Total Western States.....	9,031,000	2,067,176,000	228.90	228,483,000	25.39
Washington.....	1,487,000	382,468,000	257.21	147,951,000	99.59
Oregon.....	840,000	252,797,000	300.95	83,057,000	98.55
California.....	3,996,000	2,809,910,000	701.68	1,543,378,000	386.23
Idaho.....	485,000	72,082,000	148.62	12,117,000	24.98
Utah.....	493,000	112,292,000	227.77	50,709,000	102.86
Nevada.....	177,000	33,780,000	438.70	15,674,000	293.56
Arizona.....	407,000	66,221,000	162.71	20,376,000	50.09
Total Pacific States.....	7,785,000	3,723,550,000	478.30	1,873,262,000	240.62
Alaska.....	91,000	9,674,000	106.31	3,421,000	37.59
The Territory of Hawaii.....	281,000	64,129,000	228.22	24,011,000	85.45
Porto Rico.....	1,345,000	36,729,000	27.31	11,843,000	8.81
Philippines.....	10,870,000	67,905,000	6.25	8,617,000	.79
Total Alaska and insular possessions.....	12,587,000	178,437,000	14.18	47,892,000	3.80
Total United States, Alaska, and insular possessions.....	126,691,000	46,765,942,000	369.13	18,008,576,000	142.15

NOTE.—Individual deposits include postal savings and all other demand and time deposits. Savings deposits include only deposits in the interest or savings departments of banks and do not include postal savings.

EARNINGS, EXPENSES, AND DIVIDENDS OF NATIONAL BANKS

The gross earnings of national banks in the year ended June 30, 1925, amounting to \$1,124,097,000, were \$49,538,000 in excess of the earnings in the year ended June 30, 1924. Interest and discount collected in the last year exceeded the amount in the prior year by \$10,582,000; domestic exchange and collection charges showed an increase of \$1,426,000; foreign exchange department profits, an increase of \$5,351,000; trust department profits, an increase of \$892,000; and other miscellaneous earnings, an increase of \$31,287,000.

Total expenses incident to operation of these banks showed an increase over the prior year of \$32,670,000. The principal item of expense was on account of salaries and wages, which exceeded the amount a year ago by \$7,758,000; interest and discount paid on account of borrowed money showed a reduction of \$12,830,000; interest on deposits, an increase of \$35,646,000; taxes paid, a reduction of \$550,000; and other miscellaneous expenses, an increase of \$2,646,000.

Losses charged off during the year amounted to \$141,134,000 and were less than the amount charged off in the prior year by \$6,170,000. Losses on loans and discounts showed a reduction in the year of \$7,262,000; on bonds and securities, an increase of \$659,000; trust department losses were reduced \$233,000 and other miscellaneous losses were increased \$666,000.

After payment of all expenses the net earnings during the year, plus recoveries on charged off assets, amounted to \$365,069,000, and exceeded the net earnings of the previous year by \$22,059,000. After charging off the losses enumerated the net addition to profits during the year was \$223,935,000, or \$28,229,000 greater than in the previous year.

Dividends declared in the year amounted to \$165,033,000, exceeding the amount in the prior year by \$1,350,000. The percentage of dividends to capital was 12.05, dividends to capital and surplus was 6.63, and net addition to profits to capital and surplus was 9.

Comparison of the net earnings, expenses, and dividends of national banks in fiscal years ended June 30, 1924 and 1925, and summaries showing this information with respect to banks in reserve cities and States and by Federal reserve districts in the year ended June 30, 1925, follow:

*Earnings, expenses, and dividends of national banks for the fiscal years ended
June 30, 1924 and 1925*

[In thousands of dollars]

	June 30, 1924 (8,085 banks)	June 30, 1925 (8,070 banks)
Capital stock	1,334,011	1,369,385
Total surplus fund	1,080,578	1,118,953
Dividends declared	163,683	165,033
Gross earnings:		
Interest and discount	965,876	976,458
Domestic exchange and collection charges	15,402	16,828
Profits of foreign exchange department	7,222	12,573
Commissions and earnings from insurance premiums and the negotiation of real estate loans	994	1,158
Trust department profits	5,059	5,951
Other earnings	80,006	111,129
Total	1,074,559	1,124,097
Expenses paid:		
Salaries and wages	210,315	218,073
Interest and discount on borrowed money	26,537	13,707
Interest on deposits	338,345	373,091
Taxes	66,348	65,798
Other expenses	124,499	127,145
Total	766,044	798,714
Net earnings during the year	308,515	325,383
Recoveries on charged-off assets	34,495	39,686
Total	343,010	365,069
Losses charged off:		
On loans and discounts	102,814	95,552
On bonds, securities, etc	24,642	25,301
On trust department operations	855	622
Other losses	17,543	17,876
On foreign exchange	1,450	1,783
Total	147,304	141,134
Net addition to profits during the year	195,706	223,935

Abstract of reports of earnings and dividends of national banks for the year ended June 30, 1925

[In thousands of dollars]

Location	Number of banks	Capital	Surplus	Capital and surplus	Gross earnings						Expenses						
					Interest and discount	Exchanges 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.....	58	7,370	5,716	13,086	6,379	31	3	7	734	7,154	1,006	68	3,258	325	669	5,326	
New Hampshire.....	54	5,240	4,637	9,877	3,179	54	5	6	457	3,701	815	104	798	193	567	2,477	
Vermont.....	46	5,060	2,908	7,968	3,029	21	6	2	280	3,333	595	86	1,154	268	317	2,420	
Massachusetts.....	144	28,767	25,331	54,148	23,107	163	24	2	46	2,911	26,253	4,424	262	10,205	2,960	19,051	
Boston.....	12	45,450	37,275	82,725	25,943	140	865	390	7,338	34,676	5,751	341	11,831	1,244	3,683	22,850	
Rhode Island.....	17	6,320	5,340	11,660	3,280	18	12	-----	442	3,752	584	16	1,493	175	414	2,592	
Connecticut.....	62	20,002	16,679	36,681	11,321	77	25	-----	153	1,347	12,923	2,598	72	4,172	838	1,409	9,089
Total New England States.....	393	118,209	97,936	216,145	76,238	504	940	2	604	13,509	91,797	15,773	949	32,821	4,243	10,019	63,805
New York.....	488	52,490	44,415	96,905	48,278	377	21	9	196	5,904	54,785	9,130	478	21,022	2,645	5,039	38,314
Albany.....	3	3,350	4,150	7,500	3,861	19	2	-----	58	288	4,228	644	11	1,677	196	360	2,888
Brooklyn and Bronx.....	5	2,200	2,200	4,400	2,500	15	5	-----	22	287	2,829	582	27	849	122	359	1,939
Buffalo.....	4	2,950	1,950	4,900	3,255	31	10	-----	381	3,657	527	42	1,578	122	306	2,575	
New York City.....	33	180,350	236,135	416,485	133,650	3,202	7,979	2,216	23,050	170,997	28,805	1,666	53,834	8,195	17,787	119,287	
New Jersey.....	265	40,973	38,180	79,153	36,560	149	06	2	278	4,765	41,820	7,202	393	15,471	1,648	4,379	29,093
Pennsylvania.....	821	85,484	119,989	205,473	75,120	487	106	3	276	7,808	83,860	19,641	825	28,648	3,849	7,325	54,288
Philadelphia.....	32	29,105	63,280	92,385	28,932	104	607	37	2,536	32,216	5,569	268	11,697	1,401	3,541	22,476	
Pittsburgh.....	14	28,550	29,750	58,300	20,715	61	232	-----	4,485	25,493	3,634	200	9,770	1,283	2,713	17,600	
Delaware.....	18	1,735	2,052	3,787	1,071	7	-----	9	46	1,133	233	17	371	63	90	774	
Maryland.....	74	5,179	6,251	11,430	5,340	20	-----	1	2	316	5,679	618	102	2,364	308	473	4,165
Baltimore.....	10	12,100	10,830	22,930	6,830	64	24	4	699	7,621	1,552	112	2,418	549	846	5,268	
Washington, D. C.....	13	9,427	5,913	15,340	5,590	51	9	-----	65	924	6,639	1,499	57	1,721	565	662	4,504
Total Eastern States.....	1,780	453,893	565,095	1,018,988	371,702	4,587	9,061	15	3,163	51,529	440,057	73,736	4,198	151,420	20,937	43,880	294,171
Virginia.....	175	23,979	17,786	41,765	14,093	166	13	1	74	635	14,892	2,877	553	4,823	884	1,507	10,644
Richmond.....	6	6,300	6,240	12,540	4,179	71	14	-----	71	280	4,615	948	122	1,520	356	515	3,461
West Virginia.....	124	13,416	11,756	25,172	9,768	61	10	1	26	735	10,596	2,010	334	3,180	306	1,094	7,424

North Carolina	83	14,065	8,826	22,891	8,919	340	1	2	14	436	9,712	2,051	619	2,832	604	1,138	7,244
South Carolina	75	11,230	5,446	16,676	6,466	232	9	1	14	658	7,380	1,399	274	2,451	666	1,266	6,056
Georgia	86	9,715	6,464	16,179	5,097	188	-----	5	1	400	5,691	1,270	218	1,405	482	674	4,049
Atlanta	3	5,950	4,550	10,500	3,924	84	-----	-----	18	461	4,487	1,063	4	1,644	371	650	3,682
Florida	54	7,854	4,869	12,223	6,445	190	3	4	51	753	7,455	1,440	39	1,995	463	983	4,870
Jacksonville	3	2,650	1,350	4,000	3,473	252	-----	-----	2	312	4,039	1,636	3	1,549	124	587	2,899
Alabama	100	11,320	6,799	18,119	6,367	263	13	1	18	401	7,063	1,518	159	1,654	506	872	7,709
Birmingham	2	1,750	1,550	3,300	1,934	84	-----	-----	15	212	2,164	1,370	6	765	170	170	1,481
Mississippi	36	5,285	3,114	8,399	4,219	244	1	-----	18	312	4,791	1,033	169	1,238	458	614	3,510
Louisiana	32	6,225	2,844	9,069	3,831	85	-----	-----	5	532	4,213	1,010	138	1,173	331	508	3,218
New Orleans	1	2,900	2,000	4,800	1,598	87	42	-----	15	252	2,256	483	17	523	213	218	1,454
Texas	598	46,937	25,091	72,028	24,095	1,042	10	3	12	1,253	26,415	6,763	479	4,966	2,239	3,600	18,638
Dallas	8	11,900	3,150	15,050	5,325	286	-----	-----	36	410	6,057	1,239	38	1,684	368	647	3,976
El Paso	3	1,500	3,370	1,870	1,105	28	-----	-----	7	67	1,207	309	39	359	61	168	966
Fort Worth	6	4,350	2,500	6,850	2,922	119	2	-----	3	169	3,215	710	37	1,125	239	385	2,496
Galveston	4	1,800	610	2,410	1,282	177	3	-----	-----	56	1,518	196	32	754	62	110	1,184
Houston	10	8,050	3,945	11,995	5,277	192	-----	-----	2	704	6,175	1,338	32	1,955	349	977	4,651
San Antonio	8	4,750	1,715	6,465	2,268	63	1	-----	7	417	2,756	632	46	621	250	393	1,942
Waco	5	1,950	515	2,465	904	67	-----	-----	-----	130	1,101	209	26	251	79	153	748
Arkansas	83	7,205	3,082	10,287	4,575	164	-----	13	26	317	5,095	1,167	137	1,419	312	708	3,743
Little Rock	3	700	270	970	447	11	-----	-----	-----	37	495	145	11	133	29	99	417
Kentucky	135	14,096	9,427	23,523	8,002	41	5	2	56	549	8,655	1,869	149	2,343	820	934	6,120
Louisville	4	4,500	4,450	8,950	4,699	17	3	-----	47	182	4,938	927	49	1,534	363	522	3,255
Tennessee	98	12,369	6,129	18,498	7,415	157	-----	5	-----	359	7,936	1,681	236	2,507	590	834	5,848
Memphis	2	1,100	1,050	2,150	725	68	-----	-----	-----	163	956	192	4	276	107	123	702
Nashville	5	3,900	2,950	6,850	2,666	162	-----	-----	8	168	3,004	546	56	927	256	345	2,130
Total Southern States	1,752	247,646	148,348	395,994	151,925	4,856	130	38	531	11,400	168,880	36,001	4,026	47,701	12,547	20,814	121,089
Ohio	338	38,880	27,432	66,312	25,580	199	32	2	93	1,906	27,812	5,437	507	9,139	2,202	2,916	20,201
Cincinnati	7	13,100	6,950	20,050	6,141	93	43	-----	75	953	7,305	1,413	30	2,403	599	622	5,067
Cleveland	3	4,800	3,040	7,840	4,638	10	41	-----	108	1,086	5,853	1,007	52	2,529	346	703	4,637
Columbus	7	5,000	5,650	10,650	3,855	23	3	-----	39	977	4,897	982	61	1,371	338	710	3,462
Toledo	1	500	1,000	1,500	600	8	-----	-----	4	48	660	108	10	237	44	65	464
Indiana	242	25,298	13,690	38,988	14,947	178	18	38	57	1,330	16,568	3,504	199	5,044	1,557	1,772	12,136
Indianapolis	4	6,650	2,725	9,375	3,224	58	12	-----	17	1,563	4,844	830	-----	918	371	426	2,545
Illinois	465	36,973	24,355	61,328	25,254	289	11	53	54	1,833	27,544	6,325	400	7,763	2,041	3,250	19,769
Chicago, central reserve	14	50,750	34,005	84,755	31,391	980	1,001	-----	86	1,853	35,320	6,453	115	13,349	2,491	4,186	26,594
Chicago, other reserve	18	4,225	1,655	5,880	3,232	34	27	-----	1	629	3,923	995	48	1,205	160	608	3,076
Peoria	4	2,100	3,250	5,350	1,347	45	-----	-----	2	116	1,513	287	-----	426	130	146	989
Michigan	120	15,021	9,505	24,526	12,421	163	11	3	152	1,336	14,086	2,558	85	5,297	887	1,674	10,501
Detroit	3	9,000	8,000	17,000	7,596	262	60	-----	-----	1,048	8,726	1,485	58	3,369	536	1,215	6,663
Grand Rapids	3	2,100	1,300	3,400	1,582	27	7	-----	-----	300	1,916	362	3	542	121	220	1,348
Wisconsin	150	17,605	8,730	26,335	12,325	140	9	27	30	994	13,625	2,845	160	4,628	925	1,684	10,242
Milwaukee	7	9,400	6,050	15,450	6,152	73	25	-----	1	533	6,834	1,372	27	2,195	458	675	5,627
Minnesota	309	20,369	9,922	30,291	15,091	384	7	315	56	950	16,803	3,481	220	7,179	1,144	1,831	13,855
Minneapolis	7	11,650	7,700	19,350	8,260	542	112	-----	9	588	9,511	2,172	23	3,220	702	1,074	7,191
St. Paul	4	5,700	3,700	9,400	4,629	149	33	-----	-----	291	5,197	1,063	17	1,910	216	3,877	

Abstract of reports of earnings and dividends of national banks for the year ended June 30, 1925—Continued

[In thousands of dollars]

Location	Number of banks	Capital	Surplus	Capital and surplus	Gross earnings						Expenses						
					Interest and discount	Exchanges 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.....	327	20,045	10,203	30,248	14,291	154	1	155	6	1,111	15,718	3,331	469	6,246	997	1,798	12,841
Cedar Rapids.....	2	1,000	700	1,700	1,064	20				92	1,176	195	3	571	60	135	964
Des Moines.....	3	2,700	1,200	3,900	1,862	12				104	1,978	411	12	828	119	229	1,599
Dubuque.....	2	700	300	1,000	486	4				22	512	87		253	37	40	417
Sioux City.....	5	2,050	705	2,755	1,420	33			1	69	1,523	383	10	579	61	251	1,284
Missouri.....	106	7,492	3,381	10,873	4,419	25	1	9	1	151	4,606	1,096	95	1,281	345	571	3,388
Kansas City.....	10	7,200	3,022	10,222	5,882	67	3		117	521	6,500	1,509	2	2,327	385	867	5,090
St. Joseph.....	4	1,100	950	2,050	1,230	21				62	1,313	305	8	611	52	175	1,151
St. Louis.....	11	26,331	9,532	35,863	12,399	258	60		52	1,177	13,046	2,730	88	4,978	565	1,390	9,751
Total Middle Western States.....	2,176	347,739	208,652	556,391	231,318	4,023	1,517	697	961	21,713	260,229	52,786	2,702	90,448	17,889	30,304	194,129
North Dakota.....	160	6,440	2,922	9,362	5,474	195	1	108	9	356	6,143	1,415	122	2,650	310	823	5,320
South Dakota.....	111	5,105	2,356	7,461	4,442	99	1	94	4	239	4,879	1,153	85	2,092	195	627	4,152
Nebraska.....	159	8,455	4,643	13,098	5,583	62	17	35	3	294	5,944	1,424	127	2,135	345	695	4,726
Lincoln.....	5	1,725	837	2,562	1,136	7				124	1,267	286	3	449	85	166	989
Omaha.....	8	6,150	3,050	9,200	4,476	37	9			423	4,995	1,209	23	1,671	160	773	3,836
Kansas.....	247	13,588	7,030	20,618	8,621	95	1	32	8	584	9,341	2,446	90	2,568	881	1,309	7,294
Kansas City.....	2	800	320	1,120	517	1				42	560	114	4	182	48	68	416
Topeka.....	5	1,400	425	1,825	551	7			1	32	591	159		201	56	66	482
Wichita.....	4	2,400	1,265	3,665	1,394	51			9	232	1,686	326	2	616	93	262	1,299
Montana.....	83	5,335	2,236	7,571	3,363	88	2	40	2	312	3,807	958	58	1,300	236	510	3,662
Helena.....	2	450	325	775	334	5				18	357	90		123	29	37	279
Wyoming.....	32	2,725	1,701	4,426	2,294	32	2	5	32	167	2,532	634	21	791	156	335	1,937
Colorado.....	126	6,865	4,002	10,867	5,495	59	3	3	49	412	6,021	1,602	129	1,676	534	797	4,738
Denver.....	9	5,400	4,374	9,774	6,494	65	11		204	449	7,223	1,436	9	2,856	398	852	5,551
Pueblo.....	2	600	1,150	1,750	694	5				85	784	120		285	97	57	559
New Mexico.....	31	2,135	912	3,047	1,502	33	2	1	3	164	1,705	431	30	434	97	293	1,285
Oklahoma.....	375	16,830	4,555	21,385	12,254	470	4	8	5	828	13,578	3,666	209	3,231	1,014	2,390	10,510
Muskogee.....	3	950	305	1,255	821	37			5	42	905	193	17	258	69	125	662

Oklahoma City.....	8	4,600	1,105	5,705	3,078	101			31	802	4,012	755	13	1,334	178	571	2,851
Tulsa.....	6	4,950	1,310	6,260	3,450	19	1			490	3,960	973	17	1,346	300	592	3,228
Total Western States.....	1,378	96,903	44,823	141,726	71,923	1,527	54	326	365	6,095	80,290	19,390	959	26,198	5,281	11,348	63,176
Washington.....	100	8,665	3,578	12,243	6,599	150	5	23	46	648	7,471	1,821	80	2,103	485	1,035	5,524
Seattle.....	8	6,000	2,945	8,945	5,487	276	59		43	700	6,565	1,801	7	1,729	421	894	4,852
Spokane.....	4	2,900	642	3,542	1,846	62	4		3	165	2,080	476	21	724	118	333	1,672
Oregon.....	93	6,420	3,253	9,673	4,385	82	1	1	2	310	4,781	1,305	67	1,159	393	643	3,567
Portland.....	6	7,000	2,553	9,553	4,198	189	53		14	577	5,031	1,252	5	1,483	307	718	3,765
California.....	249	24,985	10,882	35,867	16,635	218	27	34	50	1,827	18,791	5,282	345	4,873	1,001	2,676	14,177
Los Angeles.....	12	16,950	7,210	24,160	12,746	63	138		25	750	13,722	3,142	50	4,968	588	1,782	10,530
Oakland.....	2	1,500	1,227	2,727	1,121	2			27	83	1,233	3,346	20	309	46	146	867
San Francisco.....	5	19,500	16,700	36,200	12,466	94	564		114	1,124	14,362	2,594	143	5,509	955	1,207	10,408
Idaho.....	67	3,840	1,642	5,482	2,762	40	1	5	1	187	2,996	826	87	857	213	467	2,450
Utah.....	14	800	330	1,130	512	2	1		1	47	563	124	5	196	45	70	440
Ogden.....	3	850	250	1,100	456	5				42	503	117	3	161	46	67	394
Salt Lake City.....	4	1,900	910	2,810	1,461	24				115	1,600	373	8	559	89	198	1,227
Nevada.....	10	1,385	645	2,030	812	10	8	6		85	921	193		269	67	126	655
Arizona.....	18	1,500	622	2,122	1,354	74	7	6		170	1,611	576	32	369	106	340	1,423
Total Pacific States.....	585	104,195	53,389	157,534	72,840	1,291	868	75	326	6,830	82,230	20,228	873	28,268	4,880	10,702	61,951
Alaska (non member banks).....	4	200	120	320	146	14			1	35	196	53		40	8	35	136
Hawaii (non member banks).....	2	600	590	1,190	366	26	3	5		18	418	106		95	13	43	257
Total (non member banks).....	6	800	710	1,510	512	40	3	5	1	53	614	159		135	21	78	393
Total United States, Alaska, and Hawaii.....	8,070	1,369,385	1,118,953	2,488,338	976,458	16,828	12,573	1,158	5,951	111,129	1,124,097	218,073	13,707	373,991	65,798	127,145	798,714

Abstract of reports of earnings and dividends of national banks for the year ended June 30, 1925—Continued

[In thousands of dollars]

Location	Net earnings during year	Recoveries on charged-off assets	Total net earnings and recoveries on charged-off assets	Losses charged off						Ratios					
				On loans and discounts	On bonds, securities, etc.	On trust department operations	Other	On foreign exchange	Total losses charged off	Net addition to profits during year	Dividends	Dividends to capital	Dividends to capital and surplus	Net addition to profits to capital and surplus	Net addition to profits to capital
Maine.....	1,828	206	2,034	313	316	1	137		787	1,267	706	Percent	Percent	Percent	Percent
New Hampshire.....	1,224	137	1,361	204	176	8	84	1	423	938	537	11.20	5.94	9.50	17.90
Vermont.....	918	79	997	103	83		25	3	214	783	515	10.12	6.46	9.83	15.47
Massachusetts.....	7,202	547	7,749	1,719	568	18	343	238	2,886	4,863	2,927	10.17	5.41	8.98	16.90
Boston.....	11,826	1,335	13,161	5,775	2,312		516	39	8,042	4,519	5,494	12.09	6.64	5.46	9.94
Rhode Island.....	1,100	47	1,207	152	166		11		329	878	626	9.91	5.37	7.53	13.89
Connecticut.....	3,834	380	4,214	504	247	25	215	20	1,011	3,203	1,932	9.66	5.27	8.73	16.01
Total New England States.....	27,992	2,731	30,723	8,770	3,868	52	1,281	301	14,272	16,451	12,787	10.82	5.92	7.61	13.92
New York.....	16,471	1,339	17,810	1,835	1,319	11	1,038	90	4,293	13,517	6,264	11.93	6.46	13.95	25.75
Albany.....	1,340	44	1,384	351	88		16		455	929	472	14.09	6.29	12.39	27.73
Brooklyn and Bronx.....	890	272	1,162	620	101		71		792	370	264	12.60	6.00	8.41	16.82
Buffalo.....	1,082	35	1,117	469	84		12		565	552	395	13.39	8.06	11.27	18.71
New York City.....	59,810	10,829	70,639	13,639	6,795	400	1,195	764	22,993	47,646	31,798	17.63	7.65	11.44	26.42
New Jersey.....	12,727	761	13,488	1,246	904	2	776		3,028	10,460	5,437	13.27	6.87	13.21	25.53
Pennsylvania.....	29,572	1,626	31,198	2,216	1,645	11	1,660	11	5,543	25,655	12,337	14.43	6.00	12.49	30.01
Philadelphia.....	9,740	489	10,229	1,185	423		90	18	1,716	8,513	5,092	17.50	5.51	9.21	29.25
Pittsburgh.....	7,893	372	8,265	561	602		94	46	1,303	6,962	3,165	11.09	5.43	11.94	24.39
Delaware.....	359	32	391	5	12		6		23	368	645	37.18	17.03	9.72	21.21
Maryland.....	1,514	159	1,673	150	101		80	12	333	1,340	670	12.94	5.86	11.72	25.87
Baltimore.....	2,353	355	2,708	323	247		73		653	2,055	1,580	13.06	6.89	8.96	16.98
Washington, D. C.....	2,135	133	2,268	331	131	2	263	2	779	1,489	1,039	11.02	6.77	9.71	15.80
Total Eastern States.....	145,886	16,446	162,332	23,281	12,452	426	5,374	943	42,476	119,856	69,158	15.24	6.79	11.76	26.41
Virginia.....	4,248	299	4,547	1,250	138	3	153	19	1,568	2,979	2,650	11.05	6.35	7.13	12.42
Richmond.....	1,154	90	1,244	84	96		25		205	1,039	713	11.32	5.69	8.29	16.49
West Virginia.....	3,172	93	3,265	486	65		181		732	2,533	1,926	14.36	7.65	10.06	18.88
North Carolina.....	2,468	104	2,572	516	21		113		650	1,922	1,594	11.33	6.96	8.40	13.67
South Carolina.....	1,324	307	1,631	1,792	56	1	130		1,979	1,348	830	7.39	4.98	12.09	13.10
Georgia.....	1,642	259	1,901	1,102	60		170		1,333	568	943	9.71	5.23	2.61	3.85
Atlanta.....	805	77	882	762	14		56		834	46	514	8.64	4.99	.46	.81

Florida.....	2,585	375	2,960	258	83	99	31	471	2,489	878	11.18	7.18	20.36	31.69
Jacksonville.....	1,140	70	1,210	127	21	47	4	199	1,011	325	12.26	8.13	25.28	38.15
Alabama.....	2,354	172	2,526	901	47	106	6	1,150	1,376	1,027	9.07	5.67	7.59	12.16
Birmingham.....	2,683	96	779	204	1	5	6	210	569	280	16.00	8.48	17.24	32.51
Mississippi.....	1,281	125	1,406	382	71	145	49	647	759	541	10.24	6.44	9.04	14.36
Louisiana.....	963	135	1,098	316	2	68	2	386	712	689	11.07	7.60	7.85	11.44
New Orleans.....	805	10	815	92	207	349	50	466	476	17.00	9.02	9.71	16.64	
Texas.....	8,377	1,522	9,899	4,646	118	887	1	5,652	4,247	4,323	9.21	6.00	5.99	9.05
Dallas.....	2,061	74	2,155	188	23	60	1	271	1,854	2,418	20.32	16.07	12.52	15.83
El Paso.....	241	167	408	127	24	108	259	149	136	9.07	11.77	7.07	10.93	
Fort Worth.....	719	80	799	264	17	154	435	364	806	18.55	11.77	5.31	8.37	
Galveston.....	334	12	346	23	16	30	59	287	208	11.56	8.63	11.91	15.94	
Houston.....	1,524	184	1,708	357	19	206	583	1,125	923	11.47	7.69	9.38	13.98	
San Antonio.....	814	78	892	334	63	157	40	338	364	7.06	5.63	5.23	7.12	
Waco.....	353	30	383	140	8	40	188	195	243	12.46	9.86	6.91	10.00	
Arkansas.....	1,352	151	1,503	718	16	103	6	687	685	9.65	6.76	7.47	9.24	
Little Rock.....	78	2	80	12	1	2	2	15	65	60	8.57	6.19	6.70	9.29
Kentucky.....	2,535	177	2,712	493	88	121	31	735	1,977	1,554	11.02	6.61	8.40	14.03
Louisville.....	1,543	100	1,643	44	16	30	30	90	1,553	918	20.40	10.26	17.35	34.51
Tennessee.....	2,088	130	2,218	501	59	130	1	751	1,467	1,477	11.94	7.98	7.93	11.86
Memphis.....	254	95	349	180	20	20	200	149	136	12.36	6.33	6.93	13.55	
Nashville.....	874	54	928	175	1	40	40	216	712	580	14.87	8.47	10.39	18.26
Total Southern States.....	47,791	5,068	52,859	16,625	1,144	3,590	138	21,558	31,301	28,227	11.40	7.13	7.90	12.64
Ohio.....	7,611	588	8,169	1,512	582	750	11	2,855	5,314	4,479	11.52	6.75	8.01	13.67
Cincinnati.....	2,238	569	2,807	333	33	94	1	461	2,346	1,644	12.55	8.20	11.70	17.91
Cleveland.....	1,246	57	1,303	236	315	21	12	574	729	476	9.92	6.07	9.30	15.19
Columbus.....	1,435	61	1,496	435	198	17	650	846	581	11.62	5.46	7.94	16.92	
Toledo.....	196	85	281	26	74	167	14	267	14	60	12.00	4.00	5.93	2.80
Indiana.....	4,432	330	4,762	1,036	386	285	10	1,719	3,043	2,410	9.53	6.18	7.80	12.03
Indianapolis.....	2,299	268	2,567	405	156	54	10	615	1,952	580	8.72	6.19	20.82	29.35
Illinois.....	7,775	569	8,344	2,207	507	648	10	3,383	4,061	4,290	11.60	7.00	8.09	13.42
Chicago, central reserve.....	8,726	2,007	10,733	4,594	623	114	4	5,335	5,398	5,403	10.65	6.37	6.37	10.64
Chicago, other reserve.....	847	32	879	58	49	56	2	165	714	334	9.09	6.53	12.14	16.90
Peoria.....	524	48	572	35	14	38	8	87	485	399	14.71	5.73	9.07	23.10
Michigan.....	3,585	242	3,827	886	214	290	1	1,395	2,432	1,803	12.00	7.35	9.92	16.19
Detroit.....	2,063	62	2,125	230	163	13	406	1,719	1,070	11.89	6.29	10.11	19.10	
Grand Rapids.....	568	165	733	113	67	75	255	478	452	22.95	14.18	14.06	22.76	
Wisconsin.....	3,283	370	3,653	1,138	250	251	12	1,691	1,962	1,821	10.34	6.91	7.45	11.14
Milwaukee.....	1,807	145	1,952	911	391	26	3	1,331	621	880	9.36	5.70	4.02	6.61
Minnesota.....	2,948	415	3,363	2,180	167	200	3	2,551	812	1,462	7.18	4.83	2.68	3.09
Minneapolis.....	2,320	191	2,511	913	64	20	12	1,014	1,497	1,228	11.40	6.86	7.74	12.85
St. Paul.....	1,320	271	1,591	510	101	230	6	847	744	584	10.25	6.21	7.91	13.05
Iowa.....	2,877	662	3,539	3,513	206	340	2	4,062	1,523	1,274	6.36	4.21	1.79	2.61
Cedar Rapids.....	212	37	249	86	10	10	2	108	141	80	8.00	4.71	8.23	14.10
Des Moines.....	379	162	541	293	18	16	309	232	280	10.37	7.18	5.95	8.59	
Dubuque.....	95	10	105	4	18	27	49	56	72	10.29	7.20	5.60	8.00	
Sioux City.....	239	29	268	526	1	51	578	1,310	180	6.24	4.72	11.25	15.12	

¹ Deficit.

Abstract of reports of earnings and dividends of national banks for the year ended June 30, 1925—Continued

[In thousands of dollars]

Location	Net earnings during year	Recoveries on charged-off assets	Total net earnings and recoveries on charged-off assets	Losses charged off						Ratios					
				On loans and discounts	On bonds, securities, etc.	On trust department operations	Other losses	On foreign exchange	Total losses charged off	Net addition to profits during year	Dividends	Dividends to capital	Dividends to capital and surplus	Net addition to profits to capital and surplus	Net addition to profits to capital
Missouri.....	1,218	139	1,357	724	28	1	56		809	548	616	<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>	<i>Per cent</i>
Kansas City.....	1,500	229	1,729	1,063	188	2	116		1,369	360	498	8.22	5.67	5.04	7.31
St. Joseph.....	162	56	218	74	1		11		86	132	78	6.92	4.87	3.52	5.00
St. Louis.....	4,195	401	4,596	922	61		75		1,058	3,538	2,922	7.09	3.80	6.44	12.00
Total Middle Western States.....	66,100	8,170	74,270	24,958	4,867	66	4,051	87	34,029	40,241	35,996	10.35	6.47	7.23	11.57
North Dakota.....	823	253	1,076	1,094	94		94		1,282	1,206	216	3.35	2.31	1.20	1.320
South Dakota.....	727	205	932	916	60		65		1,041	1,109	225	4.41	3.02	1.40	1.214
Nebraska.....	1,218	349	1,567	1,190	32		148		1,370	197	606	7.17	4.63	1.50	2.33
Lincoln.....	278	28	306	64	1		48		113	193	169	9.80	6.60	7.53	11.19
Omaha.....	1,159	263	1,422	848	28		92		968	454	477	7.76	5.18	4.93	7.38
Kansas.....	2,047	433	2,480	1,531	33	2	309		1,875	605	1,108	8.15	5.37	2.93	4.45
Kansas City.....	144	7	151	103	12		3		118	33	76	9.50	6.79	2.95	4.13
Topeka.....	109	21	130	51	6		21		78	52	88	6.29	4.82	2.85	3.71
Wichita.....	387	21	408	75	4		4		83	325	192	8.00	5.24	8.87	13.54
Montana.....	745	309	1,054	904	114		68	1	1,087	1,33	288	5.40	3.80	1.44	1.62
Helena.....	78	65	143	116	7				123	20	50	11.11	6.45	2.58	4.44
Wyoming.....	595	205	800	947	17		97	1	1,062	1,262	116	4.26	2.62	1.59	1.961
Colorado.....	1,283	482	1,765	1,312	58	12	98		1,480	285	710	10.34	6.53	2.62	4.15
Denver.....	1,672	141	1,813	419	157		68	300	944	869	782	14.48	8.00	8.89	16.09
Pueblo.....	225	35	260	13	9		13		35	225	160	26.67	9.14	12.86	37.50
New Mexico.....	420	97	517	456	58	1	94	6	615	1,98	57	2.67	1.87	3.22	4.59
Oklahoma.....	3,068	733	3,851	2,950	117		318	1	3,386	465	1,207	7.17	5.64	2.27	2.76
Muskogee.....	243	46	289	162	5		8		175	114	110	11.58	8.76	9.08	12.00
Oklahoma City.....	1,161	177	1,338	515	142		48		705	633	637	13.85	11.17	11.10	13.76
Tulsa.....	782	394	1,126	895	47		135		1,077	49	60	1.21	.96	.78	.99
Total Western States.....	17,114	4,314	21,428	14,561	1,001	15	1,731	309	17,617	3,811	7,334	7.57	5.17	2.69	3.93
Washington.....	1,947	266	2,213	919	146		170	1	1,236	977	1,191	13.75	9.73	7.98	11.28
Seattle.....	1,713	242	1,955	308	101	1	189	2	601	1,354	858	14.30	9.59	15.14	22.57
Spokane.....	408	67	475	122	5		64		191	284	180	6.21	5.08	8.02	9.79

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Oregon.....	1,214	306	1,520	709	50	-----	170	2	931	589	1,499	23.35	15.50	6.09	9.17
Portland.....	1,266	512	1,778	637	385	-----	122	-----	1,144	634	616	8.80	6.45	6.64	9.06
California.....	4,614	584	5,198	1,870	165	-----	510	-----	2,546	2,652	2,629	10.52	7.33	7.39	10.61
Los Angeles.....	3,192	386	3,578	712	63	-----	194	-----	969	2,609	1,819	10.73	7.53	10.80	15.39
Oakland.....	366	17	383	96	14	-----	36	-----	146	237	95	6.33	3.48	8.69	15.80
San Francisco.....	3,954	312	4,266	620	905	-----	74	-----	1,602	2,664	1,960	10.05	5.41	7.36	13.66
Idaho.....	546	140	686	779	56	-----	94	-----	929	1,243	158	4.11	2.88	14.43	16.33
Utah.....	123	9	132	70	7	-----	13	-----	90	42	49	6.13	4.34	3.72	5.25
Ogden.....	109	3	112	16	2	-----	2	-----	20	92	50	5.88	4.55	8.36	10.82
Salt Lake City.....	373	11	384	121	13	-----	41	-----	175	209	115	6.05	4.09	7.44	11.00
Nevada.....	266	31	297	92	40	-----	33	-----	165	132	121	8.74	5.96	6.50	9.53
Arizona.....	188	65	253	257	3	-----	127	-----	387	1,134	77	5.13	3.63	16.31	18.93
Total Pacific States.....	20,279	2,951	23,230	7,328	1,958	-----	1,839	5	11,132	12,098	11,417	10.96	7.25	7.68	11.61
Alaska (nonmember banks).....	60	6	66	11	-----	-----	6	-----	17	49	51	25.50	15.94	15.31	24.50
Hawaii (nonmember banks).....	161	-----	161	18	11	-----	4	-----	33	128	63	10.50	5.29	10.76	21.33
Total nonmember banks.....	221	6	227	29	11	-----	10	-----	50	177	114	14.25	7.55	11.72	22.13
Total United States, Alaska and Hawaii.....	325,383	39,686	365,069	95,552	25,301	622	17,876	1,783	141,134	223,935	165,033	12.05	6.63	9.00	16.35

1 Deficit.

Earnings, expenses, and dividends of national banks by Federal reserve districts, year ended June 30, 1925

[In thousands of dollars]

	District No. 1 (382 banks)	District No. 2 (720 banks)	District No. 3 (671 banks)	District No. 4 (748 banks)	District No. 5 (549 banks)	District No. 6 (380 banks)	District No. 7 (1,056 banks)	District No. 8 (492 banks)	District No. 9 (761 banks)	District No. 10 (1,014 banks)	District No. 11 (711 banks)	District No. 12 (580 banks)	Non- member banks (6 banks)	Grand total (8,070 banks)
Capital.....	114, 676	275, 996	99, 934	127, 710	94, 026	63, 344	181, 712	70, 383	62, 259	86, 783	87, 942	103, 820	800	1, 369, 385
Surplus.....	94, 444	317, 881	160, 682	118, 635	71, 593	39, 521	113, 127	34, 618	33, 212	40, 967	40, 574	52, 989	710	1, 118, 953
Capital and surplus.....	209, 120	593, 877	260, 616	246, 345	165, 619	102, 865	294, 839	105, 001	95, 471	127, 750	128, 516	156, 809	1, 510	2, 488, 338
Gross earnings:														
Interest and discount.....	73, 790	221, 219	86, 934	95, 070	59, 924	43, 089	121, 088	42, 779	47, 374	64, 653	47, 724	72, 293	512	976, 458
Domestic exchange and collection charges.....	494	3, 759	490	579	998	1, 561	2, 032	776	1, 546	1, 164	2, 155	1, 234	40	16, 828
Profits of foreign exchange department.....	936	8, 080	654	422	80	59	1, 171	65	165	54	23	861	3	12, 573
Commissions and earnings from insurance premiums and the negotiation of real estate loans.....	2	11	2	4	5	15	262	29	659	86	3	75	5	1, 158
Trust department profits.....	571	2, 770	284	417	263	136	377	191	81	467	67	326	1	5, 951
Other earnings.....	13, 190	33, 757	9, 061	12, 501	4, 627	3, 897	11, 846	2, 943	3, 173	5, 623	3, 691	6, 767	53	111, 129
Total.....	88, 983	269, 596	97, 425	109, 002	65, 897	48, 757	136, 776	46, 783	52, 998	72, 047	53, 663	81, 556	614	1, 124, 097
Expenses paid:														
Salaries and wages.....	15, 251	45, 618	16, 186	18, 934	12, 872	10, 065	27, 537	9, 769	11, 639	17, 326	12, 725	19, 992	159	218, 073
Interest and discount on borrowed money.....	943	2, 426	1, 076	1, 244	2, 129	866	1, 381	682	569	647	883	861		13, 707
Interest on deposits.....	31, 851	92, 138	32, 640	38, 627	20, 851	14, 247	46, 888	14, 830	20, 768	22, 743	13, 184	25, 099	135	373, 991
Taxes.....	4, 085	12, 667	4, 536	6, 746	4, 625	3, 601	9, 516	3, 043	3, 318	4, 915	3, 982	4, 842	21	65, 798
Other expenses.....	9, 709	27, 490	9, 333	11, 110	7, 392	5, 914	16, 636	5, 084	6, 351	10, 174	7, 287	10, 587	78	127, 145
Total.....	61, 839	180, 239	63, 771	76, 661	47, 869	34, 693	101, 958	33, 408	42, 645	55, 805	38, 062	61, 371	393	798, 714
Net earnings during year.....	27, 144	89, 357	33, 654	32, 341	18, 028	14, 064	34, 818	13, 375	10, 353	16, 242	15, 601	20, 185	221	325, 383
Recoveries on charged-off assets.....	2, 657	13, 187	2, 043	2, 082	1, 530	1, 413	4, 709	1, 238	1, 859	3, 682	2, 362	2, 918	6	39, 686
Total.....	29, 801	102, 544	35, 697	34, 423	19, 558	15, 477	39, 527	14, 613	12, 212	19, 924	17, 963	23, 103	227	365, 069
Losses charged off:														
On loans and discounts.....	8, 574	18, 388	2, 712	4, 387	4, 937	4, 620	14, 470	3, 775	7, 188	12, 346	6, 831	7, 295	29	95, 552
On bonds, securities, etc.....	3, 780	9, 229	1, 680	2, 433	335	322	2, 774	361	706	883	329	1, 958	11	26, 301
On trust department operations.....	52	413	9	2	6	54	58	5	2	17	2	2		622
Other losses.....	1, 248	2, 949	1, 306	1, 847	1, 014	1, 014	1, 913	642	784	1, 594	1, 812	1, 743	10	17, 876
On foreign exchange.....	800	855	20	110	33	87	39	2	23	307	2	5		1, 783
Total.....	13, 954	31, 834	5, 727	8, 779	6, 825	6, 097	19, 254	4, 785	8, 703	15, 147	8, 976	11, 003	50	141, 134

Net addition to profits from operations during year.....	15,847	70,710	29,970	25,644	12,733	9,380	20,273	9,828	3,509	4,777	8,987	12,100	177	223,935
Total dividends declared since June 30, 1924.....	12,472	43,280	15,629	13,705	10,816	7,110	18,731	7,835	4,915	7,212	9,815	11,399	114	165,063
Ratios:														
Dividends to capital.....per cent..	10.88	15.68	15.64	12.30	11.50	11.22	10.31	11.13	7.89	8.31	11.16	10.98	14.25	12.05
Dividends to capital and surplus.....do....	5.96	7.29	6.00	6.38	6.53	6.91	6.35	7.46	5.15	5.65	7.64	7.27	7.55	6.63
Net addition to profits, to capital, and surplus.....per cent..	7.68	11.90	11.50	10.41	7.69	9.12	6.88	9.36	3.68	3.74	6.99	7.72	11.72	9.00

National-bank investments in United States Government securities and other bonds and securities, etc., loans and discounts (including rediscouts), and losses charged off on account of bonds and securities, etc., and loans and discounts, years ended June 30, 1918 to 1925, 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 rediscouts)	Losses charged off on loans and discounts	Losses charged off on bonds and securities, etc.	Percentage of losses charged off on account loans and discounts to total loans and discounts	Percentage of losses charged off on bonds and securities to total bonds and securities
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	1.59
1922.....	2, 285, 459	2, 277, 866	4, 563, 325	11, 248, 214	135, 208	33, 444	1.20	.73
1923.....	2, 695, 846	2, 375, 857	5, 069, 703	11, 817, 671	120, 438	21, 890	1.02	.43
1924.....	2, 481, 778	2, 860, 550	5, 142, 328	11, 978, 728	102, 814	24, 642	.86	.48
1925.....	2, 536, 767	3, 193, 677	5, 730, 444	12, 674, 067	95, 552	25, 301	.75	.44

Number of national banks, capital, surplus, dividends, net addition to profits, and ratios, years ended June 30, 1914 to 1925

Year ended June 30—	Number of banks	Capital	Surplus	Dividends	Net addition to profits	Percentages		
						Dividends to capital	Dividends to capital and surplus	Net addition 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, 098, 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
1925.....	8, 070	1, 369, 385, 000	1, 118, 953, 000	165, 033, 000	223, 935, 000	12.05	6.63	9.00

NATIONAL BANKS CLASSIFIED ACCORDING TO CAPITAL STOCK

The total loans and discounts of the 8,072 national banks reporting on June 30, 1925, were \$12,674,067,000; total resources, \$24,350,863,000; aggregate paid-in capital stock, \$1,369,435,000, and total deposits, \$19,909,669,000.

Two thousand four hundred and thirty-four of these banks, with loans and discounts of \$493,470,000, total resources of \$931,438,000, paid-in capital of \$65,012,000, and deposits of \$754,347,000, were capitalized with individual paid-in capital stock of less than \$50,000.

The number of banks having capital stock of \$50,000 but less than \$200,000 was 4,277. Total loans and discounts amounted to

\$2,645,598,000; total resources, \$5,140,015,000; aggregate capital, \$344,779,000, and deposits, \$4,101,234,000.

Banks capitalized at \$200,000 but less than \$500,000 numbered 884, and had loans and discounts of \$1,900,261,000, resources of \$3,619,092,000, paid-in capital of \$220,719,000, and deposits of \$2,944,632,000.

There were 244 banks with individual capital of \$500,000 but less than \$1,000,000. The total loans and discounts of this class of banks was \$1,199,791,000; resources, \$2,159,923,000; aggregate capital, \$135,875,000, and deposits, \$1,755,905,000.

The number of banks with individual capital of \$1,000,000 but less than \$5,000,000 was 206; loans and discounts amounted to \$3,188,438,000; total resources, \$5,791,150,000; aggregate capital, \$307,550,000, and deposits, \$4,828,669,000.

There were 27 banks with individual capital of \$5,000,000 or more. The total loans and discounts of these banks was \$3,246,509,000; aggregate resources, \$6,709,245,000; capital, \$305,500,000; and their deposits amounted to \$5,524,882,000.

A tabulation of the information referred to is shown in the following statement, and tables showing the number of banks in reserve cities and States, classified according to capital stock, with the amount of aggregate loans and discounts, aggregate resources, aggregate paid-in capital, and aggregate deposits, are published in the appendix of this report.

National banks classified according to capital stock June 30, 1925

[In thousands of dollars]

	Number of banks	Loans and discounts	Aggregate resources	Capital	Total deposits
Capital of less than \$50,000.....	2,434	493,470	931,438	65,012	754,347
Capital of \$50,000 but less than \$200,000.....	4,277	2,645,598	5,140,015	334,779	4,101,234
Capital of \$200,000 but less than \$500,000.....	884	1,900,261	3,619,092	220,719	2,944,632
Capital of \$500,000 but less than \$1,000,000.....	244	1,199,791	2,159,923	135,875	1,755,905
Capital of \$1,000,000 but less than \$5,000,000.....	206	3,188,438	5,791,150	307,550	4,828,669
Capital of \$5,000,000 or more.....	27	3,246,509	6,709,245	305,500	5,524,882
Total United States.....	8,072	12,674,067	24,350,863	1,369,435	19,909,669

NATIONAL BANK EXAMINERS

The following is a list of the examiners in the service on October 31, 1925:

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
McBryde, W. W.....	5 and 6.	Gough, E. H.....	11 and 12.
Proctor, John L.....	8 and 10.	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 United States Customhouse, New York, N. Y.
3	Newnham, Stephen L.-----	1413 Jefferson Building, Philadelphia, Pa.
4	Thomas, Thomas C.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
5	Folger, William P.-----	710-715 Bond 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 Commerce Trust 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

3	Allanson, Edward A.-----	1414 Jefferson Building, Philadelphia, Pa.
10	Allen, Edgar F.-----	Post-office box 1546, Muskogee, Okla.
7	Allsup, A. S.-----	1428 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. (Rec)---	First National Bank, Abbeville, Ala.
10	Armstrong, George E.-----	1226 Downing Street, Denver, Colo.
5	Ashwood, Cecil.-----	710-715 Bond Building, Washington, D. C.
3	Baker, William B.-----	1414 Jefferson Building, Philadelphia, Pa.
12	Baldrige, William H.-----	403 Empire State Building, Spokane, Wash.
3	Barrett, John W.-----	1414 Jefferson Building, Philadelphia, Pa.
6	Basham, A. A.-----	Post-office box 940, Knoxville, Tenn.
9	Bina, J. C.-----	201 Security National Bank Building, Sioux Falls, S. Dak.
7	Bly, J. Garver.-----	326 South Fifteenth Street, Richmond, Ind.
2	Boldin, B. E.-----	Post-Office Building, Troy, N. Y.
3	Boysin, Alfred.-----	Post-Office Building, Wilkes-Barre, Pa.
10	Brennan, F. P. (JG)-----	Post-office box 574, Hutchinson, Kans.
10	Brown, S. H.-----	Post-office box 462, Coffeyville, Kans.
9	Bryan, Charles A.-----	17 Magill Block, Fargo, N. Dak.
4	Byers, R. W.-----	Post-office box 1058, Pittsburgh, Pa.
10	Campbell, George H.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
1	Carolan, William B.-----	Federal Reserve Bank Building, Boston, Mass.
5	Carson, Thomas D.-----	510 Virginia Railway and Power Building, Richmond, Va.
	Carter, Aubrey B. (U)-----	Room 214, Treasury Department, Washington, D. C.
10	Chapman, Edward L.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
11	Chapman, F. A. (Rec)---	Care of State National Bank, Albuquerque, N. Mex.

National Bank Examiners—Continued

Federal reserve district No.	Name	Address
12	Chorpening, I. I.-----	1103 Alexander Building, San Francisco, Calif.
4	Clarke, A. A.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
5	Cloe, William B.-----	Post-office box 1185, Huntington, W. Va.
1	Coffin, George M (Rec)....	71 College Street, New Haven, Conn.
12	Coffin, Gilbert S.-----	2817 Eye Street, Sacramento, Calif.
4	Colley, L. H.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
11	Collins, L. C.-----	312 Magnolia Building, Dallas, Tex.
8	Conner, Joseph H.-----	214 Federal Building, Evansville, Ind.
4	Cooney, Dan H.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
1	Cooper, T. A.-----	40 Chapel Street, Augusta, Me.
6	Cottingham, T. J.-----	823 Age-Herald Building, Birmingham, Ala.
11	Cowan, David (Rec)-----	Care of Citizens National Bank, Silver City, N. Mex.
12	Crawley, William C.-----	436 H. W. Hellman Building, Los Angeles, Calif.
4	Crossen, Gail W.-----	Post-office box 463, Columbus, Ohio.
2	Culver, William A.-----	Davison Place, Baldwin, Long Island, N. Y.
	Cutts, Arthur D.-----	Office of Comptroller of the Currency, Washington, D. C.
5	Dalton, John W.-----	Post-office box 958, Charlotte, N. C.
3	Davenport, H. B.-----	Post-office box 61, Lancaster, Pa.
5	Davis, Thomas H.-----	Columbia S. C., 213 Palmetto Building.
10	Denton, Frank R.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
3	Derr, Ralph H.-----	1414 Jefferson Building, Philadelphia, Pa.
1	Dooley, Thomas E.-----	Federal Reserve Bank Building, Boston, Mass.
10	Donahue, W. H.-----	Post-office box 186, Clinton, Okla.
11	Drexel, Charles F.-----	332 Post-Office Building, Amarillo, Tex.
9	Dwyer, Thomas R.-----	1334 First National Soo Line Building, Minneapolis, Minn.
8	Dye, Samuel W.-----	422 West Jackson Street, Carbondale, Ill.
8	Elkins, Lewis R.-----	732 New Street, Springfield, Mo.
11	Embry, Jacob.-----	312 Magnolia Building, Dallas, Tex.
6	Evans, Clyde J.-----	Post-office box 828, Atlanta, Ga.
12	Evans, W. C.-----	436 H. W. Hellman Building, Los Angeles, Calif.
11	Farmer, T. P.-----	312 Magnolia Building, Dallas, Tex.
4	Faris, A. B.-----	Post-office box 506, Richmond, Ky.
9	Fiman, C. F.-----	1334 First National Soo Line Building, Minneapolis, Minn.
9	Fraser, Jesse A.-----	Do.
1	Freeman, O. M.-----	26 Laurel Avenue, Providence, R. I.
7	Fuller, Harry R. (JG)-----	1203 Federal Reserve Bank Building, Chicago, Ill.
2	Funsten, James B.-----	720 United States Customhouse, New York, N. Y.
7	Funsten, William P.-----	Post-office box 425, Evanston, Ill.
4	Furbee, Ernest M.-----	Post-office box 1058, Pittsburgh, Pa.
	Garrett, Robert D.-----	Care of Division of Insolvent National Banks, Office of Comptroller of the Currency, Washington, D. C.
11	Gilbert, H. B.-----	318 Post-office box, Wichita Falls, Tex.
12	Glazier, Charles A. (Rec)---	First National Bank, Rexburg, Idaho.
9	Goodhart, R. W. (Rec)---	Care of Merchants National Bank, Crookston, Minn.

National Bank Examiners—Continued

Federal reserve district No.	Name	Address
4	Graham, H. A. -----	509 National Bank Building, Wheeling, W. Va.
12	Gray, W. M. (Rec) -----	First National Bank, Joseph, Oreg.
1	Green, A. W. (JG) -----	Federal Reserve Bank Building, Boston, Mass.
1	Greene, Thomas M. -----	Do.
7	Greenfield, James B. -----	201 Federal Building, Peoria, Ill.
10	Griffey, O. A. -----	800 Federal Reserve Bank Building, Kansas City, Mo.
2	Griffin, Roy H. -----	720 United States Customhouse, New York, N. Y.
7	Hadlock, Gerald B. -----	213 Federal Building, Des Moines, Iowa.
4	Haneke, Edward C. -----	Post-office box 151, Lima, Ohio.
3	Hartman, Charles H. -----	1414 Jefferson Building, Philadelphia, Pa.
1	Harwood, Edward G. (JG) -----	Federal Reserve Bank Building, Boston, Mass.
11	Hedrick, Gilbar C. -----	312 Magnolia Building, Dallas, Tex.
9	Hess, Grant H. -----	Care of City Insurance Agency, Bismarck, N. Dak.
2	Hill, Roger W. -----	720 United States Customhouse, New York, N. Y.
10	Hodgson, R. M. -----	800 Federal Reserve Bank Building, Kansas City, Mo.
12	Hooper, Marshall -----	238 Central Building, Seattle, Wash.
9	Hoover, Paul E. (JG) -----	1334 First National Soo Line Building, Minneapolis, Minn.
10	Horner, H. N. -----	Post-office box 606, Norman, Okla.
2	Hotchkin, Paul L. -----	326 Ten Eyck Street, Watertown, N. Y.
9	Hughes, John P. (Rec) -----	Care of First National Bank, Bisbee, N. Dak.
1	Hurley, Michael J. -----	Federal Reserve Bank Building, Boston, Mass.
11	Hutt, William E. -----	Sherman, Tex.
9	Johnson, A. W. (Rec.) (J.G) -----	First National Bank, Lidgerwood, N. Dak.
7	Johnson, C. E. H. -----	331 Federal Building, Milwaukee, Wis.
1	Johnson, Robin M. (Rec) -----	First National Bank, Hearne, Tex.
7	Joseph, Edward M. -----	Keegan Apartments, 11½ West Madison Street Danville, Ill.
4	Kane, Thomas F. -----	715 Federal Reserve Bank Building, Cleveland, Ohio.
8	Kane, W. W. (JG) -----	1310 Federal Commerce Trust Building, St. Louis, Mo.
9	Kelly, Burdette (Rec) -----	First National Bank, Torrington, Wyo.
10	Kennedy, L. G. -----	875 South Williams Steet, Denver, Colo.
3	Ketner, John H. -----	440 Catawissa Avenue, Sunbury, Pa.
7	King, Frank L. -----	Post-office box 361, Ottumwa, Iowa.
2	Klein, Benton -----	407 West One hundred and forty-sixth Street, New York, N. Y.
6	Krippel, F. W. -----	504 Post Office Building, Atlanta, Ga.
10	Lahman, H. S. (Rec) -----	800 Federal Reserve Bank Building, Kansas City, Mo.
11	Lamb, Ernest -----	Post-office box 321, Austin, Tex.
6	Lammond, W. H. -----	120 United States Customhouse, New Orleans, La.
4	Lanum, H. L. -----	1117 East Broad Street, Columbus, Ohio.
7	Leyburn, A. P. -----	1203 Federal Reserve Bank Building, Chicago, Ill.
10	Libby, Harry C. -----	Post-office box 296, Salina, Kans.
6	Lifsey, W. P. -----	Post-office box 442, Albany, Ga.
3	Loewer, Charles H. (JG) -----	1414 Jefferson Building, Philadelphia, Pa.

National Bank Examiners—Continued

Federal reserve district No.	Name	Address
12	Logan, J. M.-----	436-437 H. W. Hellman Building, Los Angeles, Calif.
2	Lorang, Peter J.-----	Lenox Hotel, Buffalo, N. Y.
1	Luiken, John B.-----	Apartment 18, 250 North Main Street, Concord, N. H.
9	Lytile, Frank S.-----	Care of Paul C. Keyes, Federal Building, Aberdeen, S. Dak.
10	McCandless, George T.---	800 Federal Reserve Bank Building, Kansas City, Mo.
11	McCans, A. B.-----	Post-office box 1584, Waco, Tex.
3	McConaughy, R. C.-----	1414 Jefferson Building, Philadelphia, Pa.
7	McCreight, Harry A.-----	1203 Federal Reserve Bank Building, Chicago, Ill.
9	McGarvey, Frank S.-----	1334 First National Soo Line Building, Minneapolis, Minn.
3	McGinnis, Francis J. (JG) -	1414 Jefferson Building, Philadelphia, Pa.
7	McGrath, John C.-----	Post-office box 592, Indianapolis, Ind.
4	McKee, Joel S.-----	733 Federal Reserve Bank Building, Cleveland, Ohio.
12	McLean, Charles H.-----	406 Customhouse, Portland, Oreg.
2	Macdonald, F. G.-----	Post-office box 926, Buffalo, 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.
8	Mann, Stuart H.-----	1310 Federal Commerce Trust Building, St. Louis, Mo.
11	Mansfield, Fred S.-----	Post-office box 1067, Fort Worth, Tex.
11	Marcum, Roy.-----	3521 Eutopia Street, Greenville, Tex.
2	Marcuse, Benjamin.-----	560 West One hundred and forty-fourth Street, New York, N. Y.
5	Miles, A. F.-----	No. 4 Thornton Apartment, Redgate Avenue, Norfolk, Va.
6	Millard, Samuel T.-----	Post-office box 822, Nashville, Tenn.
10	Miller, Louis A.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
7	Moon, Earl W.-----	335 Federal Building, Rock Island, Ill.
5	Moore, George M.-----	Post-office box 752, Cumberland, Md.
12	Morgan, Clarence E. (JG) -	238 Central Building, Seattle, Wash.
10	Mueller, Arthur M. (JG) -	800 Federal Reserve Bank Building, Kansas City, Mo.
1	Murphy, D. F.-----	Brock House, Rutland, Vt.
2	Nieman, R. E.-----	720 United States Customhouse, New York, N. Y.
9	Nelson, Nels (JG)-----	1334 First National Soo Line Building, Minneapolis, Minn.
10	Noone, D. L. (Rec.)-----	224 Federal Building, Salina, Kans.
7	Norman, Harry A.-----	1203 Federal Reserve Bank Building, Chicago, Ill.
6	Northcutt, V. H.-----	Post-office box 1175, Lakeland, Fla.
6	Oglesby, H. E.-----	Post-office box 1246, Montgomery, Ala.
12	Otto, Charles C.-----	406 Customhouse, Portland, Oreg.
1	Parker, Edward F.-----	Federal Reserve Bank Building, Boston, Mass.
	Pearson, Herbert (Rec) --	First National Bank of Hayward, Hayward, Wis.
10	Peterson, F. R.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
7	Potter, Fulton F.-----	110 North Adams Avenue, Mason City, Iowa.

National Bank Examiners—Continued

Federal reserve district No.	Name	Address
9	Power, R. E.-----	62 South Dale Street, St. Paul, Minn.
10	Preussner, Don A.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
12	Price, Albert E. (JG)-----	1103 Alexander Building, San Francisco, Calif.
5	Ramsdell, Paul C.-----	710-715 Bond 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.-----	314 West Twenty-fifth Street, Cheyenne, Wyo.
12	Ritt, Charles J. (JG)-----	1103 Alexander Building, San Francisco, Calif.
11	Roberts, Joseph H. (JG)-----	312 Magnolia Building, Dallas, Tex.
7	Robinson, E. Robert.-----	651 Kellogg Street SE., Grand Rapids, Mich.
11	Roots, J. O.-----	Care of Federal Reserve Bank, Houston, Tex.
9	Ross, M. A.-----	17 Magill Block, Fargo, N. Dak.
1	Ryan, Frank J.-----	Federal Reserve Bank Building, Boston, Mass.
8	Sailor, Vance L.-----	130 West Adams Street, Kirkwood, Mo.
7	Sanders, J. L.-----	Post-office box 96, Spencer, Iowa.
12	Sawyer, L. M., jr.-----	436-437 H. W. Hellman Building, Los Angeles, Calif.
7	Schechter, William J.-----	1812 Burns Avenue, Detroit, Mich.
	Schofield, John W. (U)-----	1539 Hayworth Avenue, Hollywood, Calif.
11	Sellers, W. B.-----	519 Bedell Building, San Antonio, Tex.
9	Sevison, Henry-----	17 Magill Block, Fargo, N. Dak.
9	Sheehan, W. F.-----	104 Torrey Building, Duluth, Minn.
6	Smith, Clarence F. (WFC)-----	Care of Atlanta agency, 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. (Rec)-----	Weiser, Idaho.
2	Smith, Robert F.-----	720 United States Customhouse, New York, N. Y.
	Smith, Roy E. (Rec)-----	Care of First National Bank, Sterling, Colo.
2	Smouse, Murray C.-----	720 United States Customhouse, New York, N. Y.
5	Snapp, John W.-----	710-715 Bond Building, Washington, D. C.
3	Snyder, Vernon G.-----	Post-office box 231, Sunbury, Pa.
9	Stevens, Lyle T.-----	1334 First National Soo Line Building, Minneapolis, Minn.
	Stewart, Adelia M.-----	Room 217, Office of Comptroller of the Currency, Treasury Department, Washington, D. C.
5	Stewart, Charles A.-----	Post-office box 63, East Falls Church, Va.
2	Stillman, William P.-----	720 United States Customhouse, New York, N. Y.
	Stobie, C. A.-----	Post-office box 313, Honolulu, Hawaii.
9	Storing, Charles C. (Rec)-----	Lock box 450, Mandan, N. Dak.
7	Stuart, Robert K.-----	Post-office box 536, Waterloo, Iowa.
4	Swenson, Loren T.-----	715 Federal Reserve Bank Building, Cleveland, Ohio.
9	Swords, George W. (Rec)-----	1334 First National Soo Line Building, Minneapolis, Minn.
2	Thompson, K. W.-----	425 Summer Avenue, Newark, N. J.
11	Thorn, Leslie D.-----	1851 North Eighth Street, Abilene, Tex.
4	Tripp, Homer S.-----	Post-office box 466, New Castle, Pa.
5	Tucker, G. H.-----	Post-office box 332, Raleigh, N. C.

National Bank Examiners—Continued

Federal reserve district No.	Name	Address
10	Turner, John W.-----	800 Federal Reserve Bank Building, Kansas City, Mo.
6	Vann, John R. (Rec) (JG)-----	Care of First National Bank, Colquitt, Ga.
2	Von Arb, E. A.-----	720 United States Customhouse, New York, N. Y.
12	Waldron, Walter J.-----	1107 A. Mattei Building, Fresno, Calif.
7	Walker, Harry W.-----	1203 Federal Reserve Bank Building, Chicago, Ill.
7	Wanberg, J. F.-----	1203 Federal Reserve Bank Building, Chicago, Ill.
2	Watson, Ernest H.-----	720 United States Customhouse, New York, N. Y.
2	Watts, John L. (JG)-----	720 United States Customhouse, New York, N. Y.
12	Weigand, Charles P.-----	327 Federal Building, Pocatello, Idaho.
4	White, A. J.-----	Post-office box 1058, Pittsburgh, Pa.
10	White, O. W.-----	Room 2, King Building, Norfolk, Nebr.
2	Whitney, Harold S.-----	720 United States Customhouse, New York, N. Y.
12	Wilde, M. C.-----	238 Central Building, Seattle, Wash.
	Williams, C. L. (Rec)-----	Care of Commercial National Bank, Wilmington, N. C.
9	Williams, F. D. (Rec)-----	Care of First National Bank of Fergus County, Lewistown, Mont.
12	Williams, T. M.-----	1103 Alexander Building, San Francisco, Calif.
	Wilson, C. F.-----	Office of Comptroller of the Currency, Washington, D. C.
5	Wood, D. R.-----	Pulaski National Bank Building, Pulaski, Va.
8	Woodside, Hal.-----	2619 Broadway, Little Rock, Ark.
9	Wright, Irwin D.-----	1334 First National Soo Line Building, Minneapolis, Minn.
3	Wylie, Robert W.-----	General delivery, Reading, Pa.
7	Wilson, E. B.-----	Post-office box 477, Council Bluffs, Iowa.
8	Young, William R.-----	407 Central State National Bank Building, Memphis, Tenn.

(Rec)=Acting as receiver of a national bank.

(JG)=National bank examiner, junior grade.

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

(U)=Unassigned.

CONVICTIONS OF NATIONAL BANK OFFICERS AND OTHERS FOR VIOLATIONS OF THE NATIONAL BANKING LAWS DURING THE YEAR ENDED OCTOBER 31, 1925

Information furnished by the Department of Justice relative to convictions during the year ended October 31, 1925, of officers and employees of national banks, and others, for violations of the national banking laws, is shown in the following statement:

Criminal cases under the national banking laws resulting in conviction during the year ended October 31, 1925

Name of officer and others	Position	Title and location of the bank	Offense	Sentence	Date of sentence
C. B. Tambakis	Employee	Commercial National Bank, Youngstown, Ohio	Embezzlement	15 years	1924 Nov. 3
M. C. Wright	Teller	Citizens National Bank, Sumter, S. C.	do.	15 months	Nov. 5
Forest P. Hyatt	do.	Citizens Union National Bank, Louisville, Ky.	False entries and misapplication	10 months in jail	Nov. 8
Oscar Kameninski	Manager foreign department	Citizens National Bank, Vandergrift, Pa.	False entries and embezzlement	1 year and 1 day	Nov. 14
Pasquale Garcia	Bookkeeper	National Butchers & Drovers Bank, New York, N. Y.	Stealing	3 years	Nov. 17
John Horton	None	do.	Aider and abettor	On probation 5 years	Do.
John Middleton	do.	do.	do.	do.	Do.
Stephen Breese	do.	do.	do.	do.	Do.
George Uffner	do.	do.	do.	do.	Do.
Othar Jensen	President	First National Bank, Watts, Calif.	Embezzlement	2½ years	Do.
J. B. Deisenroth	Assistant cashier	do.	False entries	\$500 fine	Do.
Alvin Steckler	General bookkeeper	Old National Bank, Evansville, Ind.	Embezzlement	4 years	Nov. 20
James J. Gaffney	Cashier	Iron County National Bank, Crystal Falls, Mich.	Embezzlement and false entries	1 year and 1 day	Dec. 9
T. T. Hyde	President	Commercial National Bank, Charleston, S. C.	False entries	do.	Dec. 10
George L. Dick	Cashier	do.	Conspiracy to make false statement	\$200 fine	Do.
Arthur Applegate	Clerk	Peoples National Bank, Lakewood, N. J.	Abstraction and false entries	1 year and 1 day	Dec. 15
J. L. McAdams	Teller	Farmers & Merchants National Bank, Redondo, Calif.	Abstraction	10 months in jail and \$1,500 fine	Dec. 22
E. E. Chivers	Assistant teller	State National Bank, Ardmore, Okla.	Abstraction	3 years and 3 days	1925 Jan. 12
Richard Belisle	Cashier	First National Bank, Morris, Okla.	Embezzlement	\$800 fine	Jan. 30
George W. Hunter	do.	Williamstown National Bank, Williamstown, W. Va.	do.	1 year and 1 day	Do.
Leo A. Mergen	do.	Union National Bank, Beloit, Kans.	False entries	5 years	Jan. 31
Mont Berg	President	First National Bank, Quincy, Calif.	Perjury	\$250 fine	Feb. 10
Victor J. Seidel	Clerk	First National Bank, Altoona, Pa.	Abstraction	\$100 fine	Feb. 11
T. E. Cameron	Assistant cashier	Home National Bank, Cleburne, Tex.	Embezzlement	1 year and 1 day	Feb. 17
William B. Cooper	Former president	Commercial National Bank, Wilmington, N. C.	False entries and abstraction	18 months	Feb. 18
Thomas E. Cooper	President	do.	do.	3 years	Do.
Jordan W. Richardson	Vice president	State National Bank, Ardmore, Okla.	Perjury and misapplication	6 months in jail	Feb. 25
William M. Jeter	do.	do.	do.	3 months in jail	Do.
Harold Wallace	Cashier	do.	do.	12 months in jail	Do.
H. P. Beckwith	President	Northern National Bank, Fargo, N. Dak.	Misapplication and false entries	1 year and 1 day	Mar. 2
James S. Archdeacon	Teller	Security National Bank, Pasadena, Calif.	Embezzlement	13 months	Do.
Alfree W. Glynn	Employee	American National Exchange Bank, New York, N. Y.	do.	On probation or suspended sentence, 1 year and 1 day.	Mar. 9
Robert G. Gore	Transit clerk	First National Bank, Muskogee, Okla.	Misapplication	\$200 fine	Do.
John H. Smethers	Paying teller	Exchange National Bank, Tulsa, Okla.	Embezzlement	90 days in jail and \$500 fine.	Do.

William Stryker.....	President.....	Security National Bank, Arkansas City, Kans.....	Embezzlement and misapplication.....	\$500 fine and costs.....	Mar. 10
George Adair.....	Clerk.....	First National Bank, Oakland, Calif.....	Embezzlement.....	2 years.....	Do.
Grover C. Davies.....	Employee.....	First National Bank, Lakeland, Fla.....	False entries.....	1 year and 1 day.....	Mar. 14
John Brodie.....	do.....	Philadelphia National Bank, Philadelphia, Pa.....	Embezzlement.....	3 months in jail.....	Mar. 21
S. L. Whitson.....	Cashier.....	Citizens National Bank, Centerville, Tenn.....	Forgery, embezzlement, false entries, etc.....	5 years.....	Mar. 23
Thomas B. Wright.....	Assistant cashier.....	Citizens National Bank, Vicksburg, Miss.....	Embezzlement.....	\$500 fine.....	Do.
H. R. Parker.....	Teller.....	First National Bank, St. Anthony, Idaho.....	do.....	18 months.....	Mar. 24
A. B. Richardson.....	Bookkeeper.....	Edisto National Bank, Orangeburg, S. C.....	Embezzlement, false entries, and abstraction.....	2 years.....	Mar. 25
George C. Hudspeth.....	Cashier.....	First National Bank, Goree, Tex.....	Misapplication, false entries, and embezzlement.....	4 months in jail.....	Mar. 26
F. H. Brown.....	Vice president.....	First National Bank, Warroad, Minn.....	Abstraction and misapplication.....	5 years.....	Apr. 1
H. G. Arnold.....	Cashier.....	First National Bank, Grady, N. Mex.....	Embezzlement.....	2 years, on probation.....	Apr. 7
C. W. Armell.....	Teller.....	First National Bank, Hanford, Calif.....	do.....	1 year, on probation.....	Do.
Paul Wong.....	Assistant exchange teller.....	Northwestern National Bank, Portland, Ore.....	Abstraction and embezzlement.....	2 years.....	Apr. 8
Russell Neltner.....	Employee.....	American National Bank, Newport, Ky.....	Embezzlement.....	\$335 fine.....	Apr. 10
E. C. Aiken.....	Receiver.....	First National Bank, Sipe Springs, Tex.....	do.....	1 year and 1 day.....	Apr. 11
W. B. Morris.....	Cashier.....	First National Bank, Farmville, Va.....	do.....	3 years.....	Apr. 13
E. F. Strain.....	President.....	First National Bank, Gregory, S. Dak.....	Embezzlement, misapplication, and false entries.....	11 months in jail.....	Do.
Thomas H. Lang.....	Teller.....	First National Bank, Westville, N. J.....	Embezzlement and abstraction.....	On probation.....	Do.
Clifford S. Heller.....	Assistant cashier.....	Mount Holly National Bank, Mount Holly, N. J.....	Embezzlement.....	1 year and 1 day.....	Do.
David G. Wilson.....	do.....	Lumbermen's National Bank, Menominee, Mich.....	do.....	\$1,000 fine.....	Apr. 14
W. K. Robinson.....	Cashier.....	First National Bank, Volant, Pa.....	Embezzlement and abstraction.....	2½ years.....	Apr. 15
George D. Rich.....	Employee.....	First National Bank, Mounds, Ill.....	Abstraction and false entries.....	5 years and \$5,000 fine.....	Apr. 20
Elmer Gwinner.....	Individual bookkeeper.....	Second National Bank, Toledo, Ohio.....	Misapplication.....	\$100 fine.....	Apr. 23
S. A. Summers.....	Bookkeeper.....	Jackson State National Bank, Jackson, Miss.....	Embezzlement.....	3 months in jail.....	May 4
A. R. Steele.....	do.....	National Bank of Commerce, Asheville, N. C.....	False entries.....	\$1 fine and make restitution.....	Do.
Earl Fowler.....	do.....	Growers National Bank, Fresno, Calif.....	Abstraction and false entries.....	2 years, on probation.....	May 5
S. J. Doyle.....	Cashier.....	First National Bank, Poteau, Okla.....	Misapplication and false entries.....	18 months and \$100 fine.....	May 8
Paul F. Reinking.....	do.....	Perry National Bank, Perry, Iowa.....	Misapplication.....	1 year and 1 day.....	May 12
L. J. Brian.....	Vice President.....	First National Bank, Caddo, Tex.....	Misapplication, embezzlement, and false entries.....	14 months.....	Do.
K. C. Hempstead.....	Employee.....	First National Bank, Oklahoma City, Okla.....	Embezzlement.....	2 years.....	May 13
Charles W. Pardew.....	Cashier.....	First National Bank, Monette, Ark.....	Misapplication.....	1 year and 1 day.....	May 18
C. E. Hadsell.....	Bookkeeper.....	First National Bank, Fort Wayne, Ind.....	Embezzlement.....	2 years and \$1,000 fine.....	May 23
William H. Camp.....	Cashier and vice president.....	Commercial National Bank, Greenville, Tex.....	do.....	2 years.....	May 27
W. G. Baugh.....	Assistant cashier.....	Farmers National Bank, Tazewell, Va.....	do.....	2 years and 6 months.....	May 24
Maurice Wilkins.....	Bookkeeper.....	First National Bank, Alexandria, Va.....	do.....	12 months in jail.....	June 1
Sam Hicks, jr.....	Employee.....	American National Bank, Nashville, Tenn.....	Abstraction.....	1 hour in custody of marshal.....	June 3
Ivan Glavadanovic.....	Manager foreign department.....	Merchants National Bank, Los Angeles, Calif.....	False entries.....	On probation, report quarterly to United States attorney.....	June 7

Criminal cases under the national banking laws resulting in conviction during the year ended October 31, 1925—Continued

Name of officer and others	Position	Title and location of the bank	Offense	Sentence	Date of sentence
Walter Harbottle	Assistant cashier	New First National Bank, Hartford, Ark	Misapplication	2 years and \$250 fine	1925 June 8
Floyd Bosserdet	Employee	First National Bank, Detroit, Mich	Embezzlement	3 years, on probation	Do. June 9
J. C. Hale	Cashier	Farmers & Merchants National Bank, Farmersville, Tex.	Misapplication and false entries.	15 months	June 10
T. J. McNamara	Employee	Seventh Avenue National Bank, New York, N. Y.	Embezzlement	1 year, on probation	Do.
J. H. Rigdon	Bookkeeper	Fourth National Bank, Macon, Ga.	Embezzlement and false entries.	1 year and 1 day	June 16
J. M. Tapager	Cashier	First National Bank, Lake Mills, Iowa	Embezzlement	\$500 fine and costs	Do.
A. B. Anderson	Bookkeeper	First National Bank, Ruthven, Iowa	do.	do.	June 17
Herbert E. Clark	Cashier	First National Bank, Matoaka, W. Va.	do.	5 years	July 1
F. W. L. Hageman	Vice president	Lincoln National Bank, Cincinnati, Ohio	do.	1 year and 1 day	July 4
J. H. McNeill	Director	Citizens First National Bank, Albany, Ga.	Misapplication and conspiracy.	\$500 fine	July 2
J. E. Foy	Cashier	do.	do.	do.	Do.
A. J. Pohlman	do.	First National Bank, Iron River, Mich	Embezzlement	2 years and 6 months	July 24
Louis Steiner	do.	First National Bank, Roosevelt, N. Y.	do.	2 years	Sept. 10
T. Smith Buckman	None	do.	Aider and abettor	2½ years	Do.
B. J. McGurl	Cashier	First National Bank, Jessup, Pa.	Misapplication	12 months in jail	Sept. 17
W. S. Maher	None	do.	Aider and abettor	2 years	Do.
F. L. Butzloff	President	City National Bank, Tipton, Iowa	Embezzlement	6 months in jail, \$1,500 fine and costs.	Sept. 23
Frank W. Quaitte	Assistant Cashier	Waxahachie National Bank, Waxahachie, Tex.	Abstraction and false entries	1 year and 1 day	Sept. 26
H. J. Vaniman	Vice president and cashier	First National Bank, La Verne, Calif.	Embezzlement	On probation	Oct. 5
Morris H. Rothston	Teller	Fourth Street National Bank, Philadelphia, Pa.	Theft	On probation, report monthly.	Oct. 8
Allen D. Boggs	Employee	Commercial National Bank, Shreveport, La.	Embezzlement	\$100 fine	Oct. 10
Clinton N. Franklin	do.	Washington Park National Bank, Chicago, Ill.	do.	2 years	Oct. 14
L. B. Wooters	Assistant vice president	National Bank of Commerce, Houston, Tex.	do.	2 years, on probation	Oct. 20

FEDERAL RESERVE SYSTEM

The resources of the 12 Federal reserve banks amounted to \$4,960,423,000 October 28, 1925, and exceeded the amount October 29, 1924, by \$63,154,000. In this period the gold holdings of these banks showed a reduction of \$261,277,000; bills discounted and bought an increase of \$480,742,000; and holdings of United States Government securities, a reduction of \$259,443,000.

Capital stock amounted to \$116,602,000, an increase in the year of \$4,649,000, and surplus funds of \$217,837,000 showed a reduction of \$3,078,000.

Member bank deposits showed an increase of \$64,865,000, and collection items, an increase of \$50,840,000.

Statement showing the assets and liabilities of these banks at the dates of fall reports, since November 24, 1916, to October 28, 1925, and principal items of resources and liabilities at the close of each month since January 28, 1921, follow:

[In thousands of dollars

	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	Oct. 28, 1925
ASSETS										
Gold.....	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	2,782,549
Other lawful money.....	17,974	52,525	55,992	66,025	171,364	150,909	120,835	119,219	130,068	163,443
Bills discounted and bought.....	122,593	681,719	2,073,219	2,709,804	2,983,133	1,371,075	727,090	1,088,498	437,969	918,711
United States securities.....	50,594	241,906	177,514	314,937	320,614	190,946	408,636	91,837	584,200	324,757
Municipal warrants.....	22,166	1,273	27				27	317		
Federal reserve notes—net.....	15,414									
Due from Federal reserve banks—net.....	43,263									
Uncollected items.....		428,544	819,010	1,013,426	709,401	540,067	653,493	611,271	611,709	684,027
All other assets.....	3,121	22,111	28,700	32,208	36,152	55,679	63,931	69,047	89,497	86,936
Total.....	735,060	3,012,406	5,219,527	6,230,041	6,244,580	5,094,915	5,065,095	5,091,267	4,897,269	4,960,423
LIABILITIES										
Capital paid in.....	55,711	66,691	80,025	87,001	99,020	103,007	106,277	109,726	111,953	116,602
Surplus.....			1,134	81,087	164,745	213,824	215,398	218,369	220,915	217,837
Government deposits.....	26,319	218,887	113,174	98,157	15,909	46,624	23,659	40,334	28,266	38,670
Member bank deposits—net.....	637,072				1,734,691	1,689,059	1,799,931	1,895,265	2,162,347	2,227,212
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	31,382
Federal reserve notes—net.....	14,296	1,972,585	1,255,215	1,285,277	1,325,629	1,240,879	1,298,536	1,224,865	1,766,622	1,694,771
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	617,350
All other liabilities.....	634	4,383	50,867	50,058	107,534	76,681	25,346	23,210	13,305	16,599
Total.....	735,060	3,012,406	5,219,527	6,230,041	6,244,580	5,094,915	5,065,095	5,091,267	4,897,269	4,960,423

¹ In actual circulation.

The principal assets and liabilities of the 12 Federal reserve banks at the close of business each month, from January 28, 1921, to October 28, 1925, 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
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	5,361	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	2,167	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	267	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. 23.....	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. 23.....	2,870	123	1,294	241	5,151	103	214	2,223	2,528
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	2,262
Apr. 26.....	2,995	130	583	567	4,860	104	215	2,333	2,237
May 31.....	3,008	123	590	603	4,847	105	215	2,293	2,212
June 23.....	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	2,289
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	2,475
1923									
Jan. 31.....	3,076	206	786	354	5,014	108	218	2,471	2,307
Feb. 23.....	3,073	175	803	363	5,087	109	218	2,499	2,250
Mar. 23.....	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	5,038	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	1,068	92	5,091	110	218	2,515	2,225
Nov. 23.....	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	4,842	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 23.....	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
Nov. 26.....	3,046	122	502	582	4,960	112	221	2,203	1,845
Dec. 31.....	2,937	173	701	540	5,096	112	218	2,311	1,862
1925									
Jan. 28.....	2,939	218	551	394	4,800	112	218	2,265	1,684
Feb. 25.....	2,894	192	751	365	4,942	114	218	2,270	1,729
Mar. 25.....	2,867	197	685	344	4,787	114	218	2,184	1,709
Apr. 29.....	2,851	197	667	349	4,750	115	218	2,187	1,684
May 27.....	2,838	196	692	349	4,757	116	218	2,202	1,671
June 24.....	2,811	204	697	325	4,749	116	218	2,210	1,634
July 29.....	2,791	202	679	330	4,680	116	218	2,201	1,598
Aug. 26.....	2,762	177	781	332	4,728	116	218	2,237	1,616
Sept. 30.....	2,760	154	901	343	4,906	116	218	2,268	1,685
Oct. 28.....	2,783	163	919	325	4,960	117	218	2,297	1,695

Percentage of bills discounted secured by United States Government obligations to total bills discounted and purchased by Federal reserve banks at the end of each month, year ended October 31, 1925

[In thousands of dollars]

Date	Discounted bills secured by United States Government obligations	Total holdings of discounted and purchased bills	Percentage of discounted bills secured by Government obligations to total holdings of discounted and purchased bills
1924			
Nov. 29.....	112, 694	555, 596	20.3
Dec. 31.....	186, 840	791, 228	26.6
1925			
Jan. 31.....	169, 539	624, 891	27.1
Feb. 28.....	263, 107	731, 184	36.0
Mar. 31.....	207, 594	710, 757	29.2
Apr. 30.....	233, 921	691, 063	33.8
May 31.....	228, 244	739, 233	30.9
June 30.....	245, 321	733, 975	33.4
July 31.....	272, 258	713, 618	38.2
Aug. 31.....	308, 990	789, 241	39.2
Sept. 30.....	316, 794	901, 498	35.1
Oct. 31.....	299, 431	963, 076	31.1

FEDERAL RESERVE BANK DISCOUNT RATES

The discount rates of each of the 12 Federal reserve banks, in effect October 31, 1925, with relation to each class of paper, are shown in the following statement:

Discount rates of Federal reserve banks in effect October 31, 1925

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	
Boston.....	3½	3½	3½	3½	3½
New York.....	3½	3½	3½	3½	3½
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

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

DISCOUNT RATES PREVAILING IN FEDERAL RESERVE BANK AND BRANCH CITIES

Customary rates charged on various classes of loans and discounts in the cities in which Federal reserve banks and their branches are located, as reported by representative banks to the Federal Reserve Board, for weeks ended October 15, 1924, and September and October 15, 1925, are shown in the following statement.

In publishing this information, the Federal Reserve Board called attention to the fact that the rates given are not averages, but are those at which the bulk of paper of each class, was handled by the reporting banks. In instances where reports did not indicate clearly the rate covering the bulk of paper handled, a range of rates most commonly charged, was given.

Discount and interest rates prevailing in various cities during weeks ended October 15, 1924, and September and October 15, 1925

District and city	Customer's prime commercial paper						Interbank loans			Loans secured by Liberty bonds		
	30-90 days			4-6 months			Oct., 1925	Sept., 1925	Oct., 1924	Oct., 1925	Sept., 1925	Oct., 1924
	Oct., 1925	Sept., 1925	Oct., 1924	Oct., 1925	Sept., 1925	Oct., 1924						
1-Boston.....	4-5	4 ¹ / ₂ -4 ³ / ₄	4 ¹ / ₂	4 ¹ / ₂ -5	4 ¹ / ₂ -5	4 ¹ / ₂	4	4	4	4 ¹ / ₂	4 ¹ / ₂ -4 ³ / ₄	4 ¹ / ₂ -4 ³ / ₄
2-New York.....	4 ¹ / ₂ -5	4 ¹ / ₂ -5	3 ¹ / ₂ -5	4 ¹ / ₂ -5	4 ¹ / ₂ -5	3 ¹ / ₂ -6	4 ¹ / ₂ -5	4-5	4 ¹ / ₂ -4 ³ / ₄	4 ¹ / ₂ -4 ³ / ₄	4-4 ¹ / ₂	4-5
Buffalo.....	5-6	5-6	5-6	6	6	6	5	5	5	5-6	5-6	5 ¹ / ₂ -6
3-Philadelphia.....	5	4 ¹ / ₂ -5	4-4 ¹ / ₂	5	4 ¹ / ₂ -5	4-4 ¹ / ₂	5	4 ¹ / ₂	4-5	4 ¹ / ₂ -5	4 ¹ / ₂	4-4 ¹ / ₂
4-Cleveland.....	5 ¹ / ₂ -6	5 ¹ / ₂ -6	5-6	5 ¹ / ₂ -6	5 ¹ / ₂ -6	5-6	5-6	5-6	5-6	5-6	5-6	5-6
Pittsburgh.....	6	5-6	5-6	6	5-6	5-6	6	5-6	6	6	5-6	5-6
Cincinnati.....	6	5-6	5 ¹ / ₂ -6	6	5-6	5 ¹ / ₂ -6	5 ¹ / ₂	5-5 ¹ / ₂	5-5 ¹ / ₂	5 ¹ / ₂	5-5 ¹ / ₂	5-5 ¹ / ₂
5-Richmond.....	5 ¹ / ₂ -6	5 ¹ / ₂ -6	5-5 ¹ / ₂	5-6	5-5 ¹ / ₂	4 ¹ / ₂ -5 ¹ / ₂	4 ¹ / ₂ -5 ¹ / ₂	4 ¹ / ₂ -5 ¹ / ₂	4 ¹ / ₂ -5 ¹ / ₂	4 ¹ / ₂ -5 ¹ / ₂	5 ¹ / ₂ -6	5-5 ¹ / ₂
Baltimore.....	4 ¹ / ₂ -5 ¹ / ₂	4 ¹ / ₂ -5 ¹ / ₂	4 ¹ / ₂ -5 ¹ / ₂	4 ¹ / ₂ -5 ¹ / ₂	4 ¹ / ₂ -5 ¹ / ₂	4 ¹ / ₂ -5 ¹ / ₂	4 ¹ / ₂ -5 ¹ / ₂	4 ¹ / ₂ -5 ¹ / ₂	4 ¹ / ₂ -5 ¹ / ₂	5	5	5-5 ¹ / ₂
6-Atlanta.....	5-6	5-6	5-6	5-6	5-6	5-6	5-6	5-6	5-6	4 ¹ / ₂ -6	4 ¹ / ₂ -6	4 ¹ / ₂ -6
Birmingham.....	6	6	5-6	6	6	6-7	5-6	5-6	5-6	6	6	6
Jacksonville.....	6-8	5-8	3 ¹ / ₂ -8	4-8	4 ¹ / ₂ -8	3 ¹ / ₂ -7	5-6	5-6	6	4-8	4-8	5-8
New Orleans.....	5-6	5-6	5-6	5-7	5-7	5-6	5-6	5-6	4 ¹ / ₂ -5 ¹ / ₂	5-6	5-6	5-6
Nashville.....	5 ¹ / ₂ -6	5 ¹ / ₂ -6	6	5	5	6	5 ¹ / ₂ -6	5 ¹ / ₂ -6	6	5 ¹ / ₂ -6	5 ¹ / ₂ -6	5-6
7-Chicago.....	4 ¹ / ₂ -5	4-5	4-5	4 ¹ / ₂ -5 ¹ / ₂	4 ¹ / ₂ -5	4 ¹ / ₂ -5 ¹ / ₂	5-5 ¹ / ₂	5-5 ¹ / ₂	5-5 ¹ / ₂	4 ¹ / ₂ -5	4 ¹ / ₂ -5 ¹ / ₂	4 ¹ / ₂ -5 ¹ / ₂
Detroit.....	4 ¹ / ₂ -6	4 ¹ / ₂ -6	4 ¹ / ₂ -6	4 ¹ / ₂ -6	4 ¹ / ₂ -6	4 ¹ / ₂ -6	5	4 ¹ / ₂ -5 ¹ / ₂	4 ¹ / ₂ -5 ¹ / ₂	5-6	4 ¹ / ₂ -6	4 ¹ / ₂ -6
8-St. Louis.....	4 ¹ / ₂ -5	4 ¹ / ₂ -5	3 ¹ / ₂ -5	4 ¹ / ₂ -5	4 ¹ / ₂ -5	3 ¹ / ₂ -5	5-5 ¹ / ₂	5-5 ¹ / ₂	5-5 ¹ / ₂	5-5 ¹ / ₂	5-5 ¹ / ₂	5-5 ¹ / ₂
Louisville.....	6	6	6	6	6	6	5	5	5	5 ¹ / ₂	5 ¹ / ₂	5
Little Rock.....	5-6	5-6	6	6	6	6	5 ¹ / ₂ -6	5 ¹ / ₂ -6	6	5-6	5-6	6
9-Minneapolis.....	4 ¹ / ₂	4 ¹ / ₂ -4 ¹ / ₂	4 ¹ / ₂ -5	4 ¹ / ₂	4 ¹ / ₂ -5 ¹ / ₂	4 ¹ / ₂ -5 ¹ / ₂	5 ¹ / ₂	5 ¹ / ₂	5 ¹ / ₂ -6	5 ¹ / ₂ -6	5 ¹ / ₂ -6	5 ¹ / ₂ -6
Helena.....	8	8	8	8	8	8	6-8	6-8	7	7	7	7
10-Kansas City.....	5	5	5-6	5 ¹ / ₂ -6	5-5 ¹ / ₂	5-6	6	6	5-6	5-6	5-6	4 ¹ / ₂ -6
Omaha.....	5	4-6	4-6	6	4-6	4 ¹ / ₂ -6	6	5 ¹ / ₂ -6	5 ¹ / ₂ -6	5	5-6	5-6
Denver.....	6	6	6	6	6	6	6-6 ¹ / ₂	6-6 ¹ / ₂	6-7	5-6	6	6
Oklahoma City.....	5-7	5-7	6-7	5-7	5-7	6-7	6-7	6-7	6-7	5-6	6-7	6-7
11-Dallas.....	4 ¹ / ₂ -6	4 ¹ / ₂ -6	4-6	4 ¹ / ₂ -6	4 ¹ / ₂ -6	4-6	5-6	5-6	4-6	5-6	5-6	4-6
El Paso.....	4 ¹ / ₂ -8	4 ¹ / ₂ -8	8	4 ¹ / ₂ -8	4 ¹ / ₂ -8	8	6-7	6-7	6-8	7-8	7-8	7-8
Houston.....	5-6	5-6	5-6	5-6	5-6	5-6	5	4 ¹ / ₂ -6	4 ¹ / ₂ -5	6	5-6	5-6
12-San Francisco.....	4 ¹ / ₂ -5 ¹ / ₂	4 ¹ / ₂ -5 ¹ / ₂	4 ¹ / ₂ -5	4 ¹ / ₂ -5 ¹ / ₂	5-5 ¹ / ₂	4 ¹ / ₂ -5	4 ¹ / ₂ -6	5-6	5-6	5-6	5 ¹ / ₂ -6	5-6
Portland.....	6-7	6-7	6	6	6	6	6	6	6	6-7	6-7	6-7
Seattle.....	6	6	6	6	6	6-6 ¹ / ₂	5-6 ¹ / ₂	5-6 ¹ / ₂	6	6	6	6
Spokane.....	5-7	5-7	5-7	4 ¹ / ₂ -6 ¹ / ₂	4 ¹ / ₂ -7	6-7	6-7	6-7	6	6-7	6-7	6
Salt Lake City.....	5-6	5-6	6	6	6	4-6	6-7	6-7	6	6-8	6-8	6-8
Los Angeles.....	6	6	6	6	6	6	6	6	6-7	6-7	6-7	6-7

Discount and interest rates prevailing in various cities during weeks ended October 15, 1924, and September and October 15, 1925—Continued

District and city	Loans secured by stocks and bonds						Loans secured by warehouse receipts			Cattle loans		
	Demand			Time			Oct., 1925	Sept., 1925	Oct., 1924	Oct., 1925	Sept., 1925	Oct., 1924
	Oct., 1925	Sept., 1925	Oct., 1924	Oct., 1925	Sept., 1925	Oct., 1924						
1—Boston.....	5	5	3	4½-5	4½-5	4½						
2—New York.....	4½-5	4½-5	2½-4½	5	4½-5	4½-5	4½-5	4½-5	4-5			
Buffalo.....	5-6	5-6	5-6	5-6	6	5-6	6	6	6			
3—Philadelphia.....	5	4½	3½-5	5	4½	3½-4	5	4½-5½	4½-6			
4—Cleveland.....	5½-6	5½-6	6	5½-6	5½-6	6	5½-6	5½-6	5½-6			
Pittsburgh.....	6	5-6	5-6	6	5-6	5-6	6	6	6			
Cincinnati.....	5½	5-5½	5½	5½	5-5½	5½-6	6	5-7	6-7			
5—Richmond.....	5½-6	5½-6	5-6	5½-6	5½	5-6	5½-6	5½	5½			
Baltimore.....	5-5½	5-5½	4½-5½	5½-5½	5½-5½	4½-5½	6	6	5-5½			
6—Atlanta.....	5-6	5-6	5-6	5-7	5-7	5-6	5-6	5-6	5-6			
Birmingham.....	6	6	6	6	6	6-7	6	6	6			
Jacksonville.....	4½-8	5-8	6-7	4½-8	4½-8	6-8	4½-8	4½-8	4½-7			
New Orleans.....	5-6	5-6	5-6	5-6	5-6	5-6	5-6	5-7	5-7			
Nashville.....	5½-6	5½-6	5½-6	5½-6	5½-6	5½-6	5½-6	5½-6	5½-6			
7—Chicago.....	4½-5	4½-5	4-6	4½-5	4½-5	4½-5	5-6	5-6	5-6	5-5½	5-6	5-6
Detroit.....	5	5	4½-6	5	5-6	5-6	5-6	5-6	5-6			
8—St. Louis.....	4-6	4½-5½	4-5½	4½-5	4½-5½	4-5½	4½-5½	4½-5½	4½-5½	5-6	5-6	6
Louisville.....	5½	5½	6	6	5½	6	6	6	6			
Little Rock.....	6	6	6	6	6	6-7	6	6	6-7	6	6	6-7
9—Minneapolis.....	4½-5	4½-5	4½-5½	4½-5½	4½-5½	4½-6						
Helena.....	6	6	6-8	6-8	6-8	8				8	8	8
10—Kansas City.....	6	5-6	5-6	6	6	5-6	5-6	5-6	6-7	6-7	6-7	6-7
Omaha.....	4½-6				4½-6	6	6	6-7	6-7	5½-7	6-7	6-7
Denver.....	5-6	5-6	5½-7	5-6	5-6	5½-6	6-7	6-7	6-8	6-7	6-8	6-8
Oklahoma City.....	6	6-7	6-7	6-7	6-8	6-7	6-7	6-8	6-8	6-8	6-8	7-8
11—Dallas.....	5-6	5-6	5-7	5-6	5-6	5-8	5-6	5-8	5-7	7-8	6-8	7-8
El Paso.....	7-8	8	8	6-8	8	8	8	8	8	8	8	8-10
Houston.....	4½-6	5-6	5-6	5-6	5-6	5-6	5-6	5-6	6-8	7-8	6-8	6-8
12—San Francisco.....	5-6	5-6	5-6	6	5-6	6	6	6	6			
Portland.....	6-7	6-7	6-7	6-7	6-7	6-7	6-7	6-7	6-7	6-6½	6-6½	6
Seattle.....	6	6	6	6	6	6-7	7	7	6-7			
Spokane.....	8	8	8	6-8	7	7	7-8	6-7	7	7	6-7	6-7
Salt Lake City.....	6-7	6	6	6-7	7	5-7	7	6-7	7	7-8	7-8	7-7½
Los Angeles.....	6-7	6-7	6-7	6-7	6-7	7	7	6-7	7	7	7	7

RATES FOR MONEY IN NEW YORK

The range of rates for various classes of paper in the New York money market, in the year ended October 31, 1925, supplemented by information relative to the range of rates annually since 1916, is shown in the statements following furnished by the Financial and Commercial Chronicle.

The low point in the rate of call loans, was 2 per cent, the high point was 6, and the range during the month of October last, was from 4 to 6 per cent. The high point for 60-day paper was 5 per cent, the low point, $3\frac{1}{4}$, and the range during October was $4\frac{1}{2}$ to 5 per cent. The high point for double-name commercial paper was $4\frac{1}{2}$ per cent, the low point, $3\frac{1}{2}$, with rates during the month of October which ranged from $4\frac{1}{4}$ to $4\frac{1}{2}$.

The rates for sterling bills, 60-day, sight, and cable transfers, ranged from $\$4.50\frac{3}{4}$ in November, 1924, to $\$4.85$ in October, 1925.

Rates for money in New York

	1924		1925			
	Novem-ber	Decem-ber	January	Febru-ary	March	April
Call loans, stock exchange:						
Range.....	2 -4	2½-5	2 -5½	3 -5	3 -5	3½-5
Time loans:						
60 days.....	2½-3½	2 -3¾	3½-3¾	3¼-4	3¾-4	3½-4
90 days.....	2¾-3½	3¼-3¾	3½-4	3¼-4	3¾-4¼	3½-4¼
4 months.....	3 -3½	3½-4	3½-4	3¾-4¼	4 -4½	3¾-4¼
5 months.....	3 -3½	3½-4	3¾-4	3¾-4¼	4 -4½	3¾-4¼
6 months.....	3¼-3¾	3½-4	3¾-4	3¾-4¼	4 -4½	3¾-4¼
Commercial paper:						
Double names--						
Choice, 4 to 6 months.....	3 -3½	3¼-3¾	3½-3¾	3½-3¾	3¾-4	3¾-4
Single names--						
Prime, 4 to 6 months.....	3 -3½	3¼-3¾	3½-3¾	3½-3¾	3¾-4	3¾-4
Good, 4 to 6 months.....	3¼-3¾	3½-4	3¾-4	3¾-4	4 -4¼	4 -4¼

	1925—Continued					
	May	June	July	August	Septem-ber	October
Call loans, stock exchange:						
Range.....	3½-4½	3¾-5	3½-6	4 -4½	3½-6	4 -6
Time loans:						
60 days.....	3¼-3¾	3¼-4	3½-4½	4 -4¼	4¼-4½	4¼-5
90 days.....	3¾-4	3¾-4	3¾-4½	4 -4½	4¼-4½	4½-5
4 months.....	3¾-4	3¾-4	3¾-4½	4 -4½	4¼-4½	4½-5
5 months.....	3¾-4	3¾-4	3¾-4½	4 -4½	4¼-4½	4½-5
6 months.....	3¾-4	3¾-4	3¾-4½	4¾-4¾	4½-4¾	4½-5
Commercial paper:						
Double names--						
Choice, 4 to 6 months.....	3¾-4	3¾-4	3¾-4¼	3¾-4¼	4 -4½	4¼-4½
Single names--						
Prime, 4 to 6 months.....	3¾-4	3¾-4	3¾-4¼	3¾-4¼	4 -4½	4¼-4½
Good, 4 to 6 months.....	4 -4¼	4 -4¼	4 -4½	4 -4½	4¼-4½	4½-4¾

1 Rates for choice double and prime single names are identical.

NOTE.—60 and 90 day paper no longer quoted, as little or no paper of these short maturities is now being made. As rates previously, however, for 60 to 90 day paper were identical with those for 4 to 6 months paper, present rates are properly comparable with previous rates, the standard for all recent years being 4 to 6 months paper.

Rates for sterling bills

[Range for month]

	60-day	Sight	Cable transfers
1924			
November.....	\$4.50¾-4.61¾	\$4.53¼-4.63¾	\$4.53¼-4.64¼
December.....	4.60¾-4.71¾	4.63¾-4.73¾	4.63¾-4.73¾
1925			
January.....	4.71¼-4.77¾	4.74¾-4.80¾	4.74¾-4.80¾
February.....	4.71¾-4.77	4.74¾-4.79½	4.73¼-4.79¾
March.....	4.73¼-4.76¼	4.75¾-4.79	4.76 -4.79¼
April.....	4.74¾-4.81½	4.77¼-4.84¾	4.77¼-4.84¾
May.....	4.81¾-4.83¼	4.84¼-4.86¼	4.84¼-4.86¼
June.....	4.82¾-4.83¾	4.85¼-4.86	4.85¼-4.86½
July.....	4.81¾-4.82¾	4.84¾-4.85¼	4.85¼-4.86¼
August.....	4.81½-4.82¼	4.84¾-4.85½	4.85¾-4.85¾
September.....	4.81 -4.82	4.83¾-4.85	4.84¼-4.85¾
October.....	4.80¾-4.81¾	4.83½-4.84¾	4.83¾-4.85

Comparison of the range of rates for call loans, 60-day time loans, and two-name commercial paper loans in New York annually for 1916 to 1925 is shown in the statement following:

Range of rates for money in New York annually, 1916 to 1925

	1916				1917				1918				1919				1920			
	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	15	1½	2¼-15	1½-3	10	1¼	8-6	2½-6	6	2	3¼-6	3¼-6	30	2	5½-25	6-20	25	5	6-7
Time loans (60 days)....	2½-2¾	4½	2½	4-4½	2½-4	5¾	2½	5¼-5½	5-6	6	5	5¼-6	5-5½	7	5	6-7	7-8	8¾	7	7-7½
Commercial (2-name)....	3-3¾	4¾	3	3¾-4¾	3¼-4¼	5¾	3¼	5¼-5¾	5¼-5¾	6	5¼	5½-6	5-5¾	6	5	5¼-6	6	8	6	7¾-8

	1921				1922				1923				1924				1925			
	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 October
Call loans.....	6-8	9	3½	4½-6	3-6	6	2¼	3¾-5½	3½-5½	6	3½	4½-6	3¾-6	6	2	2½-5	2-5½	6	2	4-6
Time loans (60 days)....	6-7½	7½	5	5-5¼	4½-5¼	5¼	3¼	4¾-5	4½-5	5¾	4½	4¾-5	4½-5	5	2	2-3¾	3½-3¾	5	3¼	4½-5
Commercial (2-name)....	7½-8	8	5	5-5¾	3¾-4	5¾	3¾	4½-4¾	4½-4¾	5¼	4½	4¾-5	4¾-5	5	3	3¼-3¾	3½-3¾	4½	3½	4¾-4½

NEW YORK CLEARING HOUSE

The number of banks comprising the New York Clearing House Association was reduced from 40 to 36, in the year ended September 30, 1925, as disclosed by statistics furnished by Mr. W. J. Gilpin, manager of the New York Clearing House Association.

The capital of these banks was \$326,350,000; the aggregate clearings in the year amounted to \$276,873,935,000 and showed an increase over the prior year of \$41,375,286,000. Aggregate balances amounted to \$29,721,103,000; average daily clearings were \$913,775,000, and the average daily balances were \$98,089,000. The percentage of balances to clearings was 10.73.

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

The transactions of the clearing house associations in the 12 Federal reserve bank cities in the year amounted to \$404,498,906,000 and exceeded the amount in the prior year by \$53,803,053,000.

The total clearings of associations in 24 other principal cities, each of which had clearings in excess of \$1,000,000,000, amounted to \$65,752,142,000, and showed an increase of \$5,140,756,000.

The aggregate clearings of all associations reported amounted to \$505,298,883,000, and exceeded the amount in the year ended September 30, 1924, by \$62,605,097,000.

The clearings of associations in the 12 Federal reserve bank cities, equaled 80.05 per cent of the total clearings of all associations in the United States, and the increase in the clearings during the year, of the associations in these cities, was 85.94 per cent of the total increase.

Tables showing the following information are published in the appendix of this report: Comparative statement of the New York Clearing House, annually since 1854; comparative statement of the transactions of the New York Clearing House in years ended September 30, 1925 and 1924; exchanges, balances and percentages of balances to exchanges, etc., by the New York Clearing House annually since 1893; comparative statement of the exchanges of clearing houses of the United States by cities, for years ended September 30, 1925 and 1924; and comparative statement of transactions of clearing house associations in the 12 Federal reserve bank cities and elsewhere, in years ended September 30, 1925 and 1924.

BANKS OTHER THAN NATIONAL

Due to the cooperation of officials of banking departments of the several States, the comptroller is enabled to present in this report, as required by section 333, Revised Statutes, statistics with respect to each class of reporting banks other than national.

STATE (COMMERCIAL) BANKS

The total resources of 16,983 State (commercial) banks amounted to \$15,979,238,000 June 30, 1925, and showed an increase in the year of \$1,163,227,000, notwithstanding a reduction in the number of reporting banks of 453.

Loans and discounts were \$9,282,839,000, an increase in the year of \$416,871,000; overdrafts were reduced \$4,270,000, and investments in United States Government securities and other miscellaneous bonds and securities aggregated \$3,052,172,000 and showed an increase of \$334,017,000.

Banking house, furniture, and fixtures, showed an increase in the year of \$29,645,000, and other real estate owned was increased \$23,494,000.

Balances due from correspondent banks and bankers, including lawful reserve with Federal reserve banks, amounted to \$1,851,068,000 and showed an increase of \$212,183,000; checks and other cash items were increased \$50,222,000; exchanges for clearing house showed an increase of \$43,377,000, and cash on hand, an increase of \$11,319,000. Other resources showed an increase of \$46,369,000.

The capital stock of these banks was \$1,062,264,000, an increase of \$645,000; surplus funds amounted to \$644,420,000, an increase of \$41,634,000, and undivided profits were \$226,988,000, and showed an increase of \$18,232,000.

Aggregate deposit liabilities were \$13,402,017,000, an increase in the year of \$1,089,304,000. The increase in individual deposits (demand and time), was \$927,520,000; in deposits to the credit of correspondent banks, \$140,120,000; in certified checks and cashiers' checks outstanding, \$12,628,000 and in United States deposits \$9,036,000.

Paper rediscounted with Federal reserve banks and elsewhere amounted to \$59,124,000 and showed a reduction in the year of \$46,353,000, and other obligations for money borrowed, represented by bills payable, totaled \$244,782,000 and showed an increase of \$11,853,000. Other liabilities were increased to the extent of \$47,912,000.

A summary of the resources and liabilities of State (commercial) banks, on the date indicated, follows:

Summary of reports of condition of 16,983 State (commercial) banks in the United States and island possessions at the close of business June 30, 1925

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):	
On demand (secured by collateral other than real estate).....	284, 743
On demand (not secured by collateral).....	84, 693
On time (secured by collateral other than real estate).....	303, 840
On time (not secured by collateral).....	586, 475
Secured by farm land.....	165, 496
Secured by other real estate.....	152, 243
Not classified.....	7, 705, 349
Total.....	9, 282, 839
Overdrafts.....	35, 819
Investments (including premiums on bonds):	
United States Government securities.....	525, 233
State, county, and municipal bonds.....	221, 495
Railroad bonds.....	68, 589
Bonds of other public service corporations (including street and interurban railway bonds).....	145, 055
Other bonds, stocks, warrants, etc.....	2, 091, 800
Total.....	3, 052, 172

Banking house (including furniture and fixtures).....	430, 278
Other real estate owned.....	144, 660
Due from banks.....	1, 243, 607
Lawful reserve with Federal reserve bank or other reserve agents...	607, 461
Checks and other cash items.....	323, 365
Exchanges for clearing house.....	198, 869
Cash on hand:	
Gold coin.....	13, 244
Silver coin.....	15, 511
Paper currency.....	167, 794
Nickels and cents.....	1, 122
Not classified.....	160, 289
Total.....	357, 960
Other resources.....	302, 208
Total resources.....	15, 979, 238

LIABILITIES

Capital stock paid in.....	1, 062, 264
Surplus.....	644, 420
Undivided profits (less expenses and taxes paid).....	226, 988
Due to all banks.....	606, 493
Certified checks and cashiers' checks.....	95, 845
Individual deposits (including dividends unpaid and postal savings):	
Demand deposits—	
Individual deposits subject to check.....	4, 447, 178
Demand certificates of deposit.....	342, 678
Dividends unpaid.....	9, 952
Time deposits—	
Savings deposits, or deposits in interest or savings department.....	2, 946, 336
Time certificates of deposit.....	1, 264, 818
Postal savings deposits.....	4, 807
Not classified.....	3, 666, 984
Total.....	12, 682, 753
United States deposits (exclusive of postal savings).....	16, 926
Notes and bills rediscounted.....	59, 124
Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed).....	244, 782
Other liabilities.....	339, 643
Total liabilities.....	15, 979, 238

LOAN AND TRUST COMPANIES

The returns from 1,680 loan and trust companies June 30, 1925, with total resources of \$11,565,549,000, showed an increase of 16 companies and an increase in resources of \$1,241,772,000, since June, 1924.

Loans and discounts of \$6,122,785,000 showed an increase of \$828,965,000; overdrafts were reduced \$1,474,000 and investments in bonds and securities amounting to \$2,801,346,000 showed an increase of \$52,921,000.

Banking houses, furniture, and fixtures were valued at \$11,459,000 more than a year ago, and holdings of other real estate were increased \$5,353,000.

Balances due from correspondent banks and bankers, including lawful reserve with Federal reserve banks, amounted to \$1,249,093,000 and showed an increase of \$175,119,000; checks and other cash items were increased \$21,866,000; exchanges for clearing house

\$4,112,000 and cash on hand \$13,743,000. Other resources showed an increase of \$129,708,000.

Capital stock was \$643,451,000 and showed an increase of \$22,436,000; surplus funds were increased \$50,944,000, and undivided profits increased \$18,088,000.

Balances due to correspondent banks totaled \$871,720,000 and showed an increase of \$233,372,000; certified checks and cashiers' checks were increased \$11,034,000; individual deposits (demand and time) were \$8,536,860,000, an increase of \$751,529,000, and United States deposits were reduced \$1,041,000. The net increase in deposit liabilities was \$994,894,000.

Liabilities incident to the rediscount of paper with Federal reserve banks and elsewhere were \$34,244,000, and showed an increase of \$12,162,000; bills payable amounted to \$95,787,000, an increase of \$18,211,000. Other liabilities increased \$125,037,000.

The resources and liabilities of loan and trust companies, June 30, 1925, are shown in the following statement:

Summary of reports of condition of 1,680 loan and trust companies in the United States at the close of business June 30, 1925

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):		
On demand (secured by collateral other than real estate).....	683, 943	
On demand (not secured by collateral).....	167, 806	
On time (secured by collateral other than real estate).....	294, 197	
On time (not secured by collateral).....	793, 457	
Secured by farm land.....	18, 353	
Secured by other real estate.....	681, 177	
Not classified.....	3, 483, 852	
Total.....		6, 122, 785
Overdrafts.....		3, 722
Investments (including premiums on bonds):		
United States Government securities.....	349, 144	
State, county, and municipal bonds.....	88, 314	
Railroad bonds.....	291, 901	
Bonds of other public service corporations (including street and interurban railway bonds).....	181, 980	
Other bonds, stocks, warrants, etc.....	1, 889, 998	
Total.....		2, 801, 346
Banking house (including furniture and fixtures).....	248, 221	
Other real estate owned.....	46, 776	
Due from banks.....	499, 984	
Lawful reserve with Federal reserve bank or other reserve agents.....	749, 109	
Checks and other cash items.....	467, 969	
Exchanges for clearing house.....	35, 017	
Cash on hand:		
Gold coin.....	4, 225	
Silver coin.....	5, 566	
Paper currency.....	94, 815	
Nickels and cents.....	735	
Not classified.....	54, 764	
Total.....		160, 105
Other resources.....		430, 515
Total resources.....		<u>11, 565, 549</u>

LIABILITIES

Capital stock paid in.....		643, 451
Surplus.....		723, 209
Undivided profits (less expenses and taxes paid).....		159, 036
Due to all banks.....		871, 720
Certified checks and cashiers' checks.....		41, 307
Individual deposits (including dividends unpaid and postal savings):		
Demand deposits—		
Individual deposits subject to check.....	2, 615, 515	
Demand certificates of deposit.....	65, 774	
Dividends unpaid.....	6, 470	
Time deposits—		
Savings deposits, or deposits in interest or savings department.....	1, 659, 180	
Time certificates of deposit.....	176, 547	
Postal savings deposits.....	5, 186	
Not classified.....	4, 008, 188	
Total.....		8, 536, 860
United States deposits (exclusive of postal savings).....		15, 741
Notes and bills rediscounted.....		34, 244
Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed).....		95, 787
Other liabilities.....		444, 194
Total liabilities.....		11, 565, 540

PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF LOAN AND TRUST COMPANIES IN JUNE OF EACH YEAR, 1914 TO 1925

The principal items of resources and liabilities of loan and trust companies for years ended June 30, 1914 to 1925, inclusive, are shown in the statement following:

[In millions of dollars]

Year	Number	Loans ¹	Investments	Capital	Surplus and profits	Total deposits	Aggregate resources
1914.....	1, 564	2, 905. 7	1, 261. 3	462. 2	564. 4	4, 280. 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, 890. 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. 3
1923.....	1, 643	5, 064. 1	2, 423. 8	591. 4	739. 9	6, 831. 0	9, 499. 2
1924.....	1, 664	5, 259. 0	2, 748. 4	621. 0	813. 2	7, 785. 3	10, 323. 3
1925.....	1, 680	6, 126. 6	2, 801. 3	643. 4	882. 2	9, 465. 6	11, 565. 6

¹ Includes overdrafts.

STOCK SAVINGS BANKS

The returns from 972 stock savings banks, June 30, 1925, showed total resources of \$2,093,125,000. The increase in resources in the year was \$169,741,000 and the reduction in the number of banks was 18.

Loans and discounts of \$1,364,721,000, showed an increase of \$62,611,000; overdrafts exceeded the amount a year ago by \$90,000, and investments in United States Government and other bonds and

securities amounted to \$429,834,000, being \$62,591,000 greater than on June 30, 1924.

Banking houses, furniture, and fixtures showed an increase of \$1,538,000 and other real estate owned an increase of \$4,459,000.

Balances due from correspondent banks and bankers showed an increase of \$21,109,000; checks and other cash items, an increase of \$2,128,000; exchanges for clearing house, a reduction of \$388,000 and cash on hand, an increase of \$312,000. Resources other than those enumerated showed an increase of \$15,291,000.

The paid-in capital stock of these banks amounted to \$83,758,000, a reduction of \$2,629,000; surplus funds of \$44,893,000 showed an increase of \$563,000 and undivided profits of \$21,487,000 an increase of \$2,444,000.

Individual deposits, which constitute the major deposit liabilities of these banks, amounted to \$1,918,230,000, and showed an increase of \$171,621,000. The total of all other deposit liabilities was \$8,106,000, the increase being \$2,013,000.

Liabilities for money borrowed totaled \$8,773,000, and showed a reduction of \$6,399,000. Other liabilities showed an increase of \$2,128,000.

Summary of the resources and liabilities of these banks follows:

Summary of reports of condition of 972 stock savings banks in the United States at the close of business June 30, 1925

In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):		
On demand (secured by collateral other than real estate).....	7,063	
On demand (not secured by collateral).....	1,156	
On time (secured by collateral other than real estate).....	8,191	
On time (not secured by collateral).....	14,119	
Secured by farm land.....	4,717	
Secured by other real estate.....	32,857	
Not classified.....	1,296,618	
Total.....		1,364,721
Overdrafts.....		536
Investments (including premiums on bonds):		
United States Government securities.....	161,532	
State, county, and municipal bonds.....	5,246	
Railroad bonds.....	11,567	
Bonds of other public service corporations (including street and interurban railway bonds).....	7,529	
Other bonds, stocks, warrants, etc.....	243,960	
Total.....		429,834
Banking house (including furniture and fixtures).....		56,148
Other real estate owned.....		21,535
Due from banks.....		123,867
Lawful reserve with Federal reserve bank or other reserve agents.....		32,137
Checks and other cash items.....		11,051
Exchanges for clearing house.....		4,368

Cash on hand:	
Gold coin.....	3, 054
Silver coin.....	13
Paper currency.....	1, 196
Nickels and cents.....	64
Not classified.....	25, 098
Total.....	29, 425
Other resources.....	19, 503
Total resources.....	<u>2, 093, 125</u>

LIABILITIES

Capital stock paid in.....	83, 758
Surplus.....	44, 893
Undivided profits (less expenses and taxes paid).....	21, 487
Due to all banks.....	958
Certified checks and cashiers' checks.....	696
Individual deposits (including dividends unpaid and postal savings):	
Demand deposits—	
Individual deposits subject to check.....	17, 101
Demand certificates of deposit.....	646
Dividends unpaid.....	74
Time deposits—	
Savings deposits, or deposits in interest or savings department.....	1, 784, 668
Time certificates of deposit.....	5, 846
Postal savings deposits.....	143
Not classified.....	109, 752
Total.....	1, 918, 230
United States deposits (exclusive of postal savings).....	6, 452
Notes and bills rediscounted.....	41
Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed).....	8, 732
Other liabilities.....	7, 878
Total liabilities.....	<u>2, 093, 125</u>

MUTUAL SAVINGS BANKS

The aggregate resources of 611 mutual savings banks June 30, 1925, amounted to \$7,913,039,000, an increase since June 30, 1924, of \$548,383,000. Investments in United States bonds and other securities amounted to \$3,351,162,000, an increase of \$133,619,000 in the year.

Banking houses, furniture, and fixtures showed an increase in value of \$9,969,000, and other real estate owned, an increase of \$536,000.

Balances due from correspondent banks and bankers amounted to \$201,797,000, showing a reduction of \$6,750,000; checks and other cash items showed an increase of \$114,000; exchanges for clearing house, a reduction of \$273,000 while cash on hand to the amount of \$40,359,000, showed an increase of \$62,000. Other resources amounted to \$53,230,000, and exceeded the amount a year ago by \$3,781,000.

The surplus funds of these banks aggregated \$633,176,000, showing an increase in the year of \$74,390,000, and undivided profits of \$116,523,000, an increase of \$16,669,000.

Total deposit liabilities amounted to \$7,151,803,000, and exceeded the amount June 30, 1924, by \$458,408,000. Of these liabilities

individual deposits of \$7,146,951,000 showed an increase of \$453,-705,000; balances due to banks, an increase of \$4,134,000 and certified checks and cashiers checks, an increase of \$569,000.

Bills payable amounted to \$518,000, exceeding the amount a year ago by \$270,000, and other liabilities of \$11,019,000, showed a reduction of \$1,354,000.

Summary of reports of condition of 611 mutual savings banks in the United States at the close of business June 30, 1925

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):	
On demand (secured by collateral other than real estate).....	4, 390
On time (secured by collateral other than real estate).....	7, 241
On time (not secured by collateral).....	6, 998
Secured by farm land.....	520
Secured by other real estate.....	349, 405
Not classified.....	3, 814, 508
Total.....	4, 183, 071
Investments (including premiums on bonds):	
United States Government securities.....	603, 750
State, county, and municipal bonds.....	156, 488
Railroad bonds.....	634, 512
Bonds of other public service corporations (including street and interurban railway bonds).....	233, 568
Other bonds, stocks, warrants, etc.....	1, 722, 844
Total.....	3, 351, 162
Banking house (including furniture and fixtures).....	76, 290
Other real estate owned.....	6, 017
Due from banks.....	201, 797
Checks and other cash items.....	901
Exchanges for clearing house.....	212
Cash on hand:	
Gold coin.....	996
Silver coin.....	68
Paper currency.....	3, 874
Nickels and cents.....	15
Not classified.....	35, 406
Total.....	40, 359
Other resources.....	53, 230
Total resources.....	7, 913, 039

LIABILITIES

Surplus.....	633, 176
Undivided profits (less expenses and taxes paid).....	116, 523
Due to all banks.....	4, 265
Certified checks and cashiers' checks.....	587

Individual deposits (including dividends unpaid and postal savings):	
Demand deposits—	
Individual deposits subject to check.....	7, 096
Time deposits—	
Savings deposits, or deposits in interest or savings department	7, 139, 110
Time certificates of deposit.....	400
Not classified.....	345
Total.....	7, 146, 951
Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed).....	518
Other liabilities.....	11, 019
Total liabilities.....	7, 913, 039

DEPOSITORS AND DEPOSITS IN MUTUAL AND STOCK SAVINGS BANKS

The total individual deposits in mutual and stock savings banks June 30, 1925, were \$9,065,181,000 and exceeded the amount in June, 1924, by \$625,326,000. The number of depositors was 14,539,947, or 568,154 more than a year ago. The average amount due each depositor in the mutual savings banks was \$673.21, compared with \$642.98 in June, 1924, and the average amount due each depositor in the stock savings banks was \$488.88, compared with \$490.34 a year ago.

Statements showing information relative to the number of mutual and stock savings banks in each State, the number of depositors, the amount of deposits, the average amount due each depositor, and the per cent rates of interest paid by banks in each State, June 30, 1924 and 1925, with related data for each year, from 1914 to 1925, follow:

Number of mutual savings banks, number of depositors, individual deposits, and average deposit account, by States, June 30, 1924 and 1925

States	1924					1925				
	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.....	37	231,844	\$107,470,000	\$463.54	4.00	138	231,977	\$108,715,000	\$468.65	4.00
New Hampshire.....	42	237,541	135,665,000	571.12	4.07	42	240,089	141,092,000	587.67	4.13
Vermont.....	19	125,987	78,758,000	625.13	4.45	19	127,264	84,047,000	660.41	4.43
Massachusetts.....	196	2,784,227	1,509,775,000	542.26	4.58	196	2,822,571	1,608,380,000	569.83	4.58
Rhode Island.....	¹ 14	212,945	140,305,000	658.88	4.17	¹ 14	221,301	146,491,000	661.95	4.17
Connecticut.....	78	796,586	480,728,000	603.49	4.37	76	¹ 811,550	505,394,000	622.75	4.40
Total New England States.....	386	4,389,130	2,452,701,000	558.81	-----	385	4,454,752	2,594,119,000	582.33	-----
New York.....	148	4,311,954	3,372,854,000	759.25	4.16	147	4,476,950	3,531,458,000	788.81	4.11
New Jersey.....	27	396,180	206,405,000	520.99	3.92	27	421,534	218,605,000	518.59	3.93
Pennsylvania.....	9	527,735	337,588,000	639.69	3.93	9	505,157	356,197,000	705.12	3.84
Delaware.....	2	44,715	21,054,000	470.85	4.00	2	45,343	21,804,000	480.87	4.00
Maryland.....	17	295,885	146,785,000	496.09	4.00	16	305,550	154,156,000	504.52	4.00
Total Eastern States.....	203	5,576,469	3,985,686,000	714.73	-----	201	5,754,534	4,282,220,000	744.15	-----
Ohio.....	3	97,859	71,891,000	734.64	3.81	3	97,830	77,346,000	790.62	4.00
Indiana.....	5	33,241	18,072,000	543.67	4.25	5	33,387	19,524,000	584.78	4.50
Wisconsin.....	6	14,757	5,234,000	354.68	4.00	7	15,675	5,764,000	367.72	3.75
Minnesota.....	7	145,884	55,363,000	379.50	4.00	5	131,194	56,985,000	434.36	4.25
Total Middle Western States.....	21	291,741	150,560,000	516.06	-----	20	278,086	159,619,000	573.99	-----
Washington.....	2	83,684	29,054,000	347.19	5.00	4	60,866	35,099,000	576.66	5.00
California.....	1	68,752	75,245,000	1,094.44	4.00	1	67,977	75,894,000	1,116.47	4.00
Total Pacific States.....	3	152,436	104,299,000	684.21	-----	5	128,843	110,993,000	861.46	-----
Total United States.....	613	10,409,776	6,693,246,000	642.98	-----	611	10,616,215	7,146,951,000	673.21	-----

¹ Information as of June 27.

¹ Includes business of branches.

¹ Sept. 30, 1924.

Number of stock savings banks, number of depositors, individual deposits, and average deposit account, by States, June 30, 1924 and 1925

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REPORT OF THE COMPTROLLER OF THE CURRENCY

States ¹	1924					1925				
	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	36,577	\$16,922,000	\$462.64	4.00	11	37,069	\$17,627,000	\$475.52	4.00
New Jersey.....	1	45,419	21,958,000	483.45	3.50	1	43,027	22,909,000	532.43	4.00
Pennsylvania.....	1	4,235	2,086,000	492.56	3.00	1	4,139	2,146,000	518.48	3.00
District of Columbia.....	25	105,442	29,505,000	279.82	3.00	24	100,609	32,848,000	326.49	3.30
Total Eastern States.....	27	155,096	53,549,000	345.26	-----	26	147,775	57,903,000	391.83	-----
Florida.....	2	² 2,550	1,333,000	522.75	4.00	3	5,220	1,713,000	328.16	4.00
Michigan.....	4	21,035	12,577,000	597.91	3.75	4	19,868	14,463,000	727.95	3.75
Minnesota.....	2	20,296	11,364,000	559.91	3.79	2	4,042	11,949,000	2,956.21	4.25
Iowa.....	855	² 983,400	386,787,000	393.32	4.00	³ 825	⁴ 1,827,000	385,500,000	290.50	4.00
Total Middle Western States.....	861	1,024,731	410,728,000	400.82	-----	831	1,350,910	411,912,000	304.91	-----
Nebraska.....	2	1,956	1,271,000	649.80	4.00	15	15,856	4,348,000	274.22	4.00
Wyoming.....	1	1,202	255,000	212.15	4.00	-----	-----	-----	-----	-----
New Mexico.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Total Western States.....	3	3,158	1,526,000	483.22	-----	15	15,856	4,348,000	274.22	-----
Oregon.....	⁵ 9	17,900	8,982,000	501.79	4.00	6	12,666	4,621,000	364.83	3.50
California.....	⁶ 69	2,237,781	1,228,356,000	548.92	4.00	⁶ 71	2,378,082	1,389,393,000	584.25	4.00
Utah.....	3	68,426	19,129,000	279.56	3.81	3	56,402	20,247,000	358.98	4.00
Nevada.....	-----	-----	-----	-----	-----	1	3,400	3,754,000	1,104.12	4.00
Arizona.....	5	15,798	6,084,000	385.11	4.00	5	16,352	6,712,000	410.47	4.00
Total Pacific States.....	86	2,339,905	1,262,551,000	539.57	-----	86	2,466,902	1,424,727,000	577.54	-----
Total United States.....	990	3,562,017	1,746,609,000	490.34	-----	972	3,923,732	1,918,230,000	488.88	-----

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

² Estimated.

³ Information as of May 1.

⁴ Estimated by superintendent of banks.

⁵ Includes trust companies.

⁶ Includes savings business of departmental banks.

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 1925, 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	4,422,489,344	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	8,943,808	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	2,833,136	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
1925—Mutual savings banks.....	611	10,616,215	7,146,951,000	673.21
Stock savings banks.....	972	3,923,732	1,918,230,000	488.88

¹Dividends unpaid included.

PRIVATE BANKS

Private banks in the States of Texas, Michigan, and Iowa, are not subject to State supervision, and incomplete returns from these States account for a reduction in the number of such banks reporting in the year ended June 30, 1925, of 37. The total resources of 523 private banks, June 30, 1925, were \$155,223,000, an increase in the year of \$4,280,000.

Loans and discounts amounted to \$79,667,000, an increase of \$4,151,000; overdrafts showed an increase of \$302,000, and investments in bonds and securities, amounting to \$35,155,000, showed an increase of \$104,000; banking houses, furniture, and fixtures, were valued at \$4,895,000, or \$118,000 in excess of the amount a year ago, and other real estate owned showed an increase of \$655,000.

Balances due from correspondent banks and bankers amounted to \$22,645,000, and declined \$1,354,000 in the year; checks and other cash items increased \$206,000; exchanges for clearing house increased \$45,000, and cash on hand was reduced \$36,000. Other resources showed an increase of \$89,000.

Capital of \$10,803,000, showed a reduction of \$368,000 and surplus and undivided profits of \$10,402,000, showed an increase of \$315,000.

Individual deposits (demand and time), amounted to \$126,236,000, and exceeded the amount June 30, 1924, by \$5,717,000; balances due to banks of \$1,073,000 showed a reduction of \$409,000, and other deposit liabilities, a reduction of \$20,000. The net increase in deposit liabilities in the year, was \$5,288,000.

Liabilities for money borrowed showed a reduction of \$803,000, and other liabilities, a reduction of \$152,000.

Summary of the resources and liabilities of these banks follows:

Summary of reports of condition of 523 private banks in the United States at the close of business June 30, 1925

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):		
On demand (secured by collateral other than real estate).....	1, 187	
On demand (not secured by collateral).....	993	
On time (secured by collateral other than real estate).....	5, 482	
On time (not secured by collateral).....	7, 355	
Secured by farm land.....	4, 113	
Secured by other real estate.....	1, 656	
Not classified.....	58, 881	
Total.....		79, 667
Overdrafts.....		830
Investments (including premiums on bonds):		
United States Government securities.....	5, 736	
State, county, and municipal bonds.....	967	
Railroad bonds.....	440	
Bonds of other public service corporation (including street and interurban railway bonds).....	560	
Other bonds, stocks, warrants, etc.....	27, 452	
Total.....		35, 155
Banking house (including furniture and fixtures).....	4, 895	
Other real estate owned.....	5, 307	
Due from banks.....		19, 306
Lawful reserve with Federal reserve bank or other reserve agents.....		3, 339
Checks and other cash items.....		647
Exchanges for clearing house.....		200
Cash on hand:		
Gold coin.....	238	
Silver coin.....	175	
Paper currency.....	2, 241	
Nickels and cents.....	29	
Not classified.....	1, 149	
Total.....		3, 832
Other resources.....		2, 045
Total resources.....		155, 223

LIABILITIES

Capital stock paid in.....		10, 803
Surplus.....		8, 708
Undivided profits (less expenses and taxes paid).....		1, 694
Due to all banks.....		1, 073
Certified checks and cashiers' checks.....		170
Individual deposits (including dividends unpaid and postal savings):		
Demand deposits—		
Individual deposits subject to check.....	42, 636	
Demand certificates of deposit.....	12, 912	
Dividends unpaid.....	15	
Time deposits—		
Savings deposits, or deposits in interest or savings department.....	12, 681	
Time certificates of deposit.....	21, 724	
Not classified.....	36, 268	
Total.....		126, 236
Notes and bills rediscounted.....		616
Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed).....		2, 451
Other liabilities.....		3, 472
Total liabilities.....		155, 223

ALL REPORTING BANKS OTHER THAN NATIONAL

The combined resources of 20,769 reporting banks, other than national, June 30, 1925, amounted to \$37,706,174,000, and exceeded the reported amount, June 30, 1924, by \$3,127,403,000.

Loans and discounts aggregated \$21,033,083,000, and were \$1,719,923,000 greater than a year ago; overdrafts of \$40,907,000 showed a reduction of \$5,352,000, and investments in bonds and securities of \$9,669,669,000 showed an increase of \$583,252,000.

Banking houses, furniture, and fixtures valued at \$815,832,000 showed an increase of \$52,729,000. Other real estate owned amounted to \$224,295,000, an increase of \$34,497,000.

Balances due from correspondent banks and bankers, including lawful reserve with Federal reserve banks of member State banks and trust companies, aggregated \$3,480,607,000, an increase in the year of \$400,307,000. Checks and other cash items showed an increase of \$74,536,000; exchanges for clearing house, an increase of \$46,873,000; and cash on hand, an increase of \$25,400,000. Other resources totaled \$807,501,000 and exceeded the amount June 30, 1924, by \$195,238,000.

The combined paid-in capital was \$1,800,276,000, or \$20,084,000 more than a year ago; surplus funds of \$2,054,406,000 showed an increase of \$167,625,000; and undivided profits of \$525,728,000, an increase of \$55,654,000.

Deposit liabilities aggregated \$32,073,263,000, and were \$2,721,528,000 more than in June, 1924. All deposit liabilities showed increases. The increase in bank balances was \$377,218,000; in certified checks and cashiers' checks \$24,083,000. The increase in individual deposits was \$2,310,092,000; and in United States deposits \$10,135,000.

Liabilities incident to paper rediscounted amounted to \$94,025,000 and showed a reduction in the year of \$34,477,000, and bills payable of \$352,270,000 showed an increase of \$23,418,000. Other liabilities of \$806,206,000 showed an increase of \$173,571,000.

Summary of the resources and liabilities of these banks follows:

Summary of reports of condition of 20,769 State, savings, private banks, and loan and trust companies in the United States, Alaska, and insular possessions at the close of business, June 30, 1925

(In thousands of dollars)

RESOURCES

Loans and discounts (including rediscounts):	
On demand (secured by collateral other than real estate).....	981, 335
On demand (not secured by collateral).....	254, 648
On time (secured by collateral other than real estate).....	618, 951
On time (not secured by collateral).....	1, 408, 404
Secured by farm land.....	193, 199
Secured by other real estate.....	1, 217, 338
Not classified.....	16, 359, 208
Total.....	21, 033, 083
Overdrafts.....	40, 907

Investments (including premiums on bonds):	
United States Government securities.....	1, 645, 395
State, county, and municipal bonds.....	472, 510
Railroad bonds.....	1, 007, 009
Bonds of other public service corporation (including street and interurban railway bonds).....	568, 701
Other bonds, stocks, warrants, etc.....	5, 976, 054
Total.....	9, 669, 669
Banking house (including furniture and fixtures).....	815, 832
Other real estate owned.....	224, 295
Due from banks.....	2, 088, 561
Lawful reserve with Federal reserve bank or other reserve agents....	1, 392, 046
Checks and other cash items.....	803, 933
Exchanges for clearing house.....	238, 666
Cash on hand:	
Gold coin.....	21, 757
Silver coin.....	21, 333
Paper currency.....	269, 920
Nickels and cents.....	1, 965
Not classified.....	276, 706
Total.....	591, 681
Other resources.....	807, 501
Total resources.....	37, 706, 174

LIABILITIES

Capital stock paid in.....	1, 800, 276
Surplus.....	2, 054, 406
Undivided profits (less expenses and taxes paid).....	525, 728
Due to all banks.....	1, 484, 509
Certified checks and cashiers' checks.....	138, 605
Individual deposits (including dividends unpaid and postal savings):	
Demand deposits—	
Individual deposits subject to check.....	7, 129, 526
Demand certificates of deposit.....	422, 010
Dividends unpaid.....	16, 511
Time deposits—	
Savings deposits, or deposits in interest or savings department.....	13, 541, 975
Time certificates of deposit.....	1, 469, 335
Postal savings deposits.....	10, 136
Not classified.....	7, 821, 537
Total.....	30, 411, 030
United States deposits (exclusive of postal savings).....	39, 119
Notes and bills rediscounted.....	94, 025
Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed).....	352, 270
Other liabilities.....	806, 206
Total liabilities.....	37, 706, 174

The resources and liabilities of each class of reporting banks, June 30, 1925, are shown in the following statement:

Resources and liabilities of 20,769 State (commercial) banks, loan and trust companies, savings and private banks, June 30, 1925

[In thousands of dollars]

	16,983 State (com- mercial) banks	1,680 loan and trust companies	611 mutual savings banks	972 stock savings banks	523 private banks	20,769 total banks
RESOURCES						
Loans and discounts.....	9,282,839	6,122,785	4,183,071	1,364,721	79,667	21,033,083
Overdrafts.....	35,819	3,722		536	830	40,907
Investments (including pre- miums on bonds).....	3,052,172	2,801,346	3,351,162	429,834	35,155	9,669,669
Banking house (including fur- niture and fixtures).....	430,278	248,221	76,290	56,148	4,895	815,832
Other real estate owned.....	144,660	46,776	6,017	21,535	5,307	224,295
Due from banks.....	1,243,607	499,984	201,797	123,867	19,306	2,088,561
Lawful reserve with Federal re- serve bank or other reserve agents.....	607,461	749,109		32,137	3,339	1,392,046
Checks and other cash items.....	323,365	467,969	901	11,051	647	803,933
Exchanges for clearing house.....	198,869	35,017	212	4,368	200	238,666
Cash on hand.....	357,960	160,105	40,359	29,425	3,832	591,681
Other resources.....	302,208	430,515	53,230	19,503	2,045	807,501
Total resources.....	15,979,238	11,565,549	7,913,039	2,093,125	155,223	37,706,174
LIABILITIES						
Capital stock paid in.....	1,062,264	643,451		83,758	10,803	1,800,276
Surplus.....	644,420	723,209	633,176	44,893	8,708	2,054,406
Undivided profits (less expenses and taxes paid).....	226,988	159,036	116,523	21,487	1,694	525,728
Due to all banks.....	606,493	871,720	4,265	958	1,073	1,484,509
Certified checks and cashiers' checks.....	95,845	41,307	587	696	170	138,605
Individual deposits (including dividends unpaid and postal savings).....	12,682,753	8,536,860	7,146,951	1,918,230	126,236	30,411,030
United States deposits (exclu- sive of postal savings).....	16,926	15,741		6,452		39,119
Notes and bills rediscounted.....	59,124	34,244		41	616	94,025
Bills payable (including ad- vances received from War Fi- nance Corporation and certifi- cates of deposit representing money borrowed).....	244,782	95,787	518	8,732	2,451	352,270
Other liabilities.....	339,643	444,194	11,019	7,878	3,472	806,206
Total liabilities.....	15,979,238	11,565,549	7,913,039	2,093,125	155,223	37,706,174

PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF ALL REPORTING BANKS OTHER THAN NATIONAL, ON OR ABOUT JUNE 30, 1920-1925

The principal items of resources and liabilities of reporting banks other than national, for years ended on or about June 30, 1920, to 1925, are shown in the statement following:

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

[In thousands of dollars]

Items	1920	1921	1922	1923	1924	1925
Loans ¹	17,263,796	16,761,088	16,501,393	18,459,327	19,359,419	21,073,990
Investments.....	7,201,060	7,356,842	7,984,242	8,602,844	9,086,417	9,669,669
Cash.....	626,027	572,218	603,711	505,993	566,281	591,681
Capital.....	1,478,473	1,630,081	1,636,734	1,723,476	1,780,192	1,800,276
Surplus and undivided profits.....	1,853,435	1,930,364	2,090,012	2,206,818	2,356,855	2,580,134
Deposits (individual).....	23,609,798	22,438,941	23,929,952	25,990,735	28,100,938	30,411,030
Resources.....	29,667,855	29,153,528	29,719,357	32,523,145	34,578,771	37,706,174

¹ Including overdrafts.

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

The combined resources of 28,841 reporting banks in the Continental United States, Alaska, and the insular possessions, June 30, 1925, were \$62,057,037,000 and showed an increase in the year of \$4,912,347,000. The reduction in the number of reporting banks in the year due to voluntary and involuntary liquidations was 507.

Loans and discounts amounted to \$33,883,733,000, and exceeded the amount a year ago by \$2,456,016,000. Overdrafts showed a reduction of \$6,075,000. Investments in Government securities and other miscellaneous bonds and securities totaled \$15,400,113,000 and exceeded the amount in June, 1924, by \$1,171,368,000.

Banking houses, furniture, and fixtures were valued at \$1,401,099,000 or \$105,268,000 more than a year ago, and other real estate owned amounted to \$335,486,000, an increase of \$41,058,000.

Balances due from correspondent banks and bankers, totaled \$6,774,392,000, and showed an increase of \$653,299,000; checks and other cash items of \$954,177,000 showed an increase of \$79,168,000; exchanges for clearing house of \$1,226,960,000 an increase of \$109,599,000, and cash on hand of \$951,286,000, an increase of \$39,786,000. Other resources showed an increase of \$262,860,000.

Paid-in capital stock amounted to \$3,169,711,000 and showed an increase of \$55,508,000; surplus funds of \$3,173,334,000 exceeded the amount a year ago by \$205,975,000, and undivided profits of \$1,007,439,000 showed an increase of \$35,709,000.

Aggregate deposit liabilities were \$51,982,932,000 or \$4,283,360,000 greater than a year ago. With the exception of United States deposits, which declined \$5,082,000 in the year, all other deposit liabilities increased. Balances due to banks of \$4,370,909,000 increased \$442,617,000; certified checks and cashiers' checks of \$698,861,000 were increased \$34,004,000 and individual deposits aggregated \$46,765,942,000, an increase in the year of \$3,811,821,000.

Obligations for money borrowed on account of rediscounts amounted to \$327,899,000 and exceeded the amount a year ago by \$2,619,000, and bills payable of \$597,377,000 showed an increase of \$124,678,000. Other liabilities increased \$285,690,000.

The population of each State, number of reporting banks, resources and liabilities, and classifications of loans and discounts, investments, cash, and deposits, June 30, 1925, with a recapitulation by classes of banks, is shown in the following statement:

Assets and liabilities of all reporting banks in the United States, Alaska, and insular possessions, June, 1925

[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.....	778,000	149	175,922	145	207,512	5,558	1,002	15,366	5,078	472	623	5,075	820	417,573
New Hampshire.....	452,000	122	126,403	32	129,448	4,076	114	8,799	3,372	567	176	2,708	326	276,021
Vermont.....	355,000	105	148,983	68	68,481	2,569	1,226	8,940	2,252	463	2	2,240	4,114	239,328
Massachusetts.....	4,205,000	447	2,444,340	360	444,294	67,533	2,973	143,546	132,689	20,045	28,328	34,890	44,042	3,963,040
Rhode Island.....	647,000	45	233,101	10	223,239	5,051	1,306	9,522	18,412	470	2,628	9,726	4,851	508,316
Connecticut.....	1,535,000	224	557,753	212	451,830	23,382	4,240	36,484	11,865	5,082	2,562	24,549	2,041	1,120,000
Total New England States.....	7,972,000	1,092	3,686,502	817	2,124,804	108,169	10,861	222,657	173,668	27,099	34,319	79,188	56,194	6,524,278
New York.....	11,650,000	1,128	8,512,236	2,397	4,303,646	210,304	6,397	507,619	966,172	727,238	746,400	144,216	520,019	16,646,639
New Jersey.....	3,740,000	509	1,130,504	201	746,416	51,201	7,557	93,024	66,782	6,289	10,449	35,613	15,579	2,163,615
Pennsylvania.....	9,200,000	1,652	2,799,054	748	2,132,064	169,506	32,799	267,547	317,099	21,581	68,342	96,682	54,558	5,959,980
Delaware.....	233,000	58	63,779	31	48,434	3,603	1,364	2,915	6,252	173	545	1,732	1,351	130,181
Maryland.....	1,595,000	245	429,307	190	290,604	20,524	2,720	44,202	41,439	2,991	14,205	10,070	5,740	861,994
District of Columbia.....	479,000	44	158,118	83	61,405	18,922	1,857	19,624	8,123	2,657	6,201	5,636	1,551	284,577
Total Eastern States.....	26,897,000	3,636	13,092,998	3,650	7,582,573	474,060	52,694	934,931	1,405,867	760,924	846,542	293,949	598,798	26,046,986
Virginia.....	2,440,000	517	449,074	291	69,708	19,274	4,548	48,303	15,635	3,410	2,551	10,570	17,446	640,810
West Virginia.....	1,565,000	345	301,069	412	59,759	17,539	2,485	33,564	7,828	943	1,649	9,084	1,422	435,754
North Carolina.....	2,795,000	590	845,284	447	36,139	17,606	3,417	49,295	6,573	1,654	3,089	10,083	1,602	475,189
South Carolina.....	1,800,000	373	184,133	729	31,062	8,058	4,022	27,690	4,469	1,355	1,084	4,860	4,520	272,882
Georgia.....	3,031,000	632	319,948	569	41,118	16,476	9,015	53,724	17,935	1,472	4,645	8,700	5,760	479,362
Florida.....	1,095,000	318	335,176	173	101,413	12,520	2,049	165,942	15,868	7,165	2,157	14,660	1,212	658,335
Alabama.....	2,440,000	354	205,858	157	42,784	8,554	3,750	35,364	7,309	2,409	590	8,561	1,721	317,057
Mississippi.....	1,791,000	359	151,932	693	40,768	5,136	1,942	33,574	3,498	656	631	4,741	4,967	248,538
Louisiana.....	1,880,000	247	321,074	1,225	50,269	22,718	4,744	51,847	16,453	3,994	8,488	8,483	9,309	498,604
Texas.....	5,085,000	1,514	737,691	2,067	158,524	42,794	17,541	146,520	93,725	4,718	7,802	28,589	18,667	1,258,638
Arkansas.....	1,846,000	482	174,874	563	25,969	7,011	4,414	40,599	7,729	1,625	169	5,788	1,511	270,252

Kentucky.....	2,487,000	609	355,771	741	88,827	12,398	2,172	55,228	11,532	1,900	3,285	9,756	4,348	545,958
Tennessee.....	2,409,600	550	326,697	886	46,148	18,056	4,583	67,094	10,923	6,059	1,645	9,197	12,456	503,744
Total Southern States.....	30,614,000	6,890	4,208,581	8,953	792,488	208,140	65,582	808,744	219,477	37,360	37,785	133,672	84,941	6,605,123
Ohio.....	6,255,000	1,099	1,763,908	812	601,692	95,198	16,003	104,636	168,662	4,723	55,094	54,411	41,802	2,906,941
Indiana.....	3,075,000	1,007	615,396	725	187,322	37,134	8,044	105,985	17,519	7,479	2,963	25,227	72,434	1,080,228
Illinois.....	6,960,000	1,900	2,486,760	1,885	870,911	92,720	15,085	463,461	203,047	15,347	115,056	69,076	50,346	4,383,644
Michigan.....	4,105,000	786	754,802	540	832,534	57,679	7,536	149,867	71,492	12,066	30,074	33,088	28,556	1,978,234
Wisconsin.....	2,885,000	990	601,825	611	211,180	26,702	6,867	40,140	76,659	4,708	8,847	18,003	2,384	996,176
Minnesota.....	2,578,000	1,375	629,905	890	302,006	23,105	21,665	112,839	35,445	9,118	7,974	29,419	7,594	1,179,960
Iowa.....	2,513,000	1,624	800,203	1,466	104,956	30,249	28,851	117,857	17,847	1,740	1,917	25,998	2,615	1,133,699
Missouri.....	3,434,000	1,558	901,252	932	317,417	33,231	12,650	216,303	35,229	18,194	12,169	24,377	20,491	1,592,245
Total Middle Western States.....	31,805,000	10,429	8,554,051	7,861	3,428,018	396,018	116,651	1,311,088	625,900	73,375	232,094	279,599	226,472	15,251,127
North Dakota.....	682,000	658	117,548	237	35,166	6,100	9,713	9,292	14,949	558	256	3,275	1,021	198,115
South Dakota.....	607,000	526	136,398	559	26,546	6,104	9,239	30,413	3,632	416	872	4,207	1,510	219,896
Nebraska.....	1,344,000	1,087	366,203	1,378	56,908	14,605	15,328	94,051	15,007	2,210	3,151	13,697	2,099	584,627
Kansas.....	1,845,000	1,279	325,008	931	75,658	17,150	9,232	92,962	12,978	1,426	3,011	11,281	4,296	553,983
Montana.....	638,000	235	78,337	486	39,364	4,825	3,468	22,576	3,884	780	191	5,773	899	160,583
Wyoming.....	222,000	96	38,073	79	10,990	2,133	865	9,393	2,085	276	175	2,291	135	66,496
Colorado.....	1,015,000	334	177,918	343	92,913	7,231	2,963	34,947	32,418	3,501	4,123	9,769	835	366,961
New Mexico.....	380,000	66	21,427	22	5,762	1,468	742	4,495	1,289	264	-----	1,376	159	37,004
Oklahoma.....	2,240,000	773	246,756	633	88,527	16,761	6,178	97,597	22,465	1,901	3,219	9,119	874	494,030
Total Western States.....	9,031,000	5,054	1,507,663	4,668	431,834	76,377	57,728	395,741	108,707	11,332	14,978	60,788	11,828	2,681,644
Washington.....	1,487,000	364	251,241	212	128,918	16,102	3,504	34,180	32,307	1,925	6,178	10,075	2,424	487,066
Oregon.....	840,000	279	161,683	324	81,385	11,726	2,712	28,606	20,394	1,371	3,412	7,914	3,429	322,956
California.....	3,996,000	662	2,062,757	2,190	729,733	95,425	15,383	243,063	120,229	36,444	46,626	54,612	55,239	3,461,701
Idaho.....	485,000	161	50,317	100	19,093	3,002	2,191	10,444	3,037	448	134	2,462	672	91,900
Utah.....	493,000	115	100,191	339	3,897	3,277	15,765	5,333	563	1,515	1,913	679	162,100	162,100
Nevada.....	77,000	34	25,083	96	6,907	1,480	501	5,796	779	123	110	1,609	234	42,678
Arizona.....	407,000	57	45,554	89	13,456	2,126	3,071	9,291	3,176	320	452	3,583	978	82,196
Total Pacific States.....	7,785,000	1,672	2,696,826	3,350	1,008,180	133,758	30,639	347,245	185,255	41,194	58,427	82,068	63,655	4,650,597
Alaska.....	91,000	17	4,557	21	3,767	304	124	1,758	-----	51	37	924	10	11,553
The Territory of Hawaii.....	281,000	23	44,772	1,287	17,274	1,835	549	9,909	-----	1,269	-----	4,410	5,110	86,415
Porto Rico.....	1,345,000	17	32,985	60	4,606	1,091	338	5,134	36	1,145	1,500	4,259	1,620	52,774
Philippines.....	10,870,000	11	54,798	19,592	6,569	1,347	320	13,275	-----	428	1,278	13,029	30,904	146,540
Total Alaska and insular possessions.....	12,587,000	68	137,112	20,960	32,216	4,577	1,331	35,076	36	2,893	2,815	22,622	37,644	297,282
Total United States, Alaska, and insular possessions.....	126,691,000	28,841	33,883,733	50,259	15,400,113	1,401,099	335,486	4,055,482	2,718,910	954,177	1,226,960	951,286	1,079,532	62,057,037

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, 072	12, 850, 650	9, 352	5, 730, 444	585, 267	111, 191	1, 966, 921	1, 326, 864	150, 244	988, 294	359, 605	272, 081	24, 350, 863
State (commercial) banks.....	16, 983	9, 282, 839	35, 819	3, 052, 172	430, 278	144, 660	1, 243, 607	607, 461	323, 365	198, 869	357, 960	302, 208	15, 979, 238
Mutual savings banks.....	611	4, 183, 071		3, 351, 162	76, 290	6, 017	201, 797		901	212	40, 359	53, 230	7, 913, 039
Stock savings banks.....	972	1, 364, 721	536	429, 834	56, 148	21, 535	123, 867	32, 137	11, 051	4, 368	29, 425	19, 503	2, 093, 125
Trust companies.....	1, 680	6, 122, 785	3, 722	2, 801, 346	248, 221	46, 776	499, 984	749, 109	467, 969	35, 017	160, 105	430, 515	11, 565, 549
Private banks.....	523	79, 667	830	35, 155	4, 895	5, 307	19, 306	3, 339	647	200	3, 832	2, 045	155, 223
Grand total.....	28, 841	33, 883, 733	50, 259	15, 400, 113	1, 401, 099	335, 486	4, 055, 482	2, 718, 910	954, 177	1, 226, 960	951, 286	1, 079, 532	62, 057, 037

States and Territories, etc.	Liabilities (in thousands of dollars)											
	Capital stock paid in	Surplus	Undivided profits (less expenses and taxes paid)	Reserved for taxes, interest, etc., accrued ¹	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.....	12,836	16,552	13,458	369	5,570	3,886	760	355,332	255	1,627	5,880	1,048
New Hampshire.....	7,812	15,038	9,559	63	4,651	4,135	396	230,063	399	656	1,925	1,324
Vermont.....	7,726	11,846	8,113	43	4,299	1,456	557	200,443	105	882	3,202	656
Massachusetts.....	113,085	178,473	118,267	3,433	20,253	145,803	20,687	3,243,612	7,868	45,188	14,742	51,679
Rhode Island.....	15,720	22,675	11,816	389	5,101	8,304	1,989	433,564	522	367	4,465	7,464
Connecticut.....	36,568	59,292	38,384	1,046	9,699	11,930	1,740	952,984	715	513	5,968	1,161
Total New England States.....	193,697	303,876	199,597	5,343	49,573	175,514	26,129	5,415,998	9,864	49,233	32,122	63,332
New York.....	528,086	1,081,125	137,327	17,249	65,374	1,768,340	405,531	12,012,743	12,012	76,212	126,964	415,726
New Jersey.....	96,107	104,357	35,914	1,189	20,602	31,270	11,062	1,809,731	5,178	6,619	21,679	19,907
Pennsylvania.....	320,007	514,948	147,647	6,031	80,983	354,059	30,009	4,309,154	29,785	15,676	76,273	75,408
Delaware.....	9,323	9,587	4,939	31	1,124	4,973	314	96,540	520	301	867	1,662
Maryland.....	40,214	57,147	13,556	665	9,505	45,567	1,824	668,988	3,901	2,057	10,887	7,683
District of Columbia.....	23,378	13,867	6,112	258	4,426	14,102	2,419	209,990	3,295	582	2,953	3,195
Total Eastern States.....	1,017,065	1,781,031	345,495	25,423	182,014	2,218,311	451,159	19,107,146	54,691	101,447	239,623	523,581
Virginia.....	57,880	39,475	12,628	1,339	19,744	38,527	4,394	411,651	2,390	13,961	16,854	21,967
West Virginia.....	34,805	25,616	10,841	536	10,259	10,022	2,400	321,441	812	4,523	13,308	1,191
North Carolina.....	36,946	20,875	8,015	692	9,490	26,692	4,916	318,353	604	16,150	26,865	5,591
South Carolina.....	25,060	12,183	4,496	329	6,461	10,616	1,361	194,328	701	5,145	9,047	3,155
Georgia.....	46,336	26,370	11,555	375	8,277	46,400	1,958	308,408	2,108	8,878	14,771	3,926
Florida.....	25,997	12,317	6,854	408	5,239	72,432	14,948	514,207	1,023	278	1,075	3,557
Alabama.....	26,898	15,261	9,182	334	9,200	7,100	4,479	234,506	1,300	4,221	6,882	1,694
Mississippi.....	17,130	9,351	2,706	218	2,020	8,453	1,028	189,201	366	4,921	7,645	4,590
Louisiana.....	32,539	18,444	6,200	390	4,076	46,609	3,071	358,194	1,033	2,407	8,384	17,257

¹ Reported by national banks only.

States and Territories, etc.	Liabilities (in thousands of dollars)											
	Capital stock paid in	Surplus	Undivided profits (less expenses and taxes paid)	Reserved for taxes, interest, etc., accrued	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
Texas.....	119,000	49,246	22,695	1,645	39,635	118,043	12,000	863,690	7,866	5,507	10,780	8,531
Arkansas.....	24,186	9,575	4,604	117	3,757	19,868	1,693	194,027	338	3,412	7,152	1,523
Kentucky.....	41,597	28,516	9,543	1,311	15,851	30,145	5,538	386,905	590	2,418	5,044	18,500
Tennessee.....	41,973	22,912	2,641	600	13,187	26,445	1,121	366,390	707	4,408	6,668	16,692
Total Southern States.....	530,347	290,141	111,960	8,294	148,096	461,352	54,907	4,661,301	19,838	76,229	134,475	108,183
Ohio.....	175,726	125,422	45,488	1,488	40,826	125,314	19,065	2,271,164	13,553	14,391	23,302	51,202
Indiana.....	79,413	38,963	19,533	457	25,074	50,002	5,531	770,647	1,768	9,026	9,487	70,327
Illinois.....	254,072	174,985	99,480	6,321	30,483	449,286	42,759	3,225,451	4,866	16,403	22,361	57,177
Michigan.....	96,812	72,582	26,086	1,180	13,637	57,006	11,921	1,596,308	10,809	7,550	27,928	56,415
Wisconsin.....	62,309	30,771	17,482	1,225	14,360	48,735	4,922	797,534	2,408	5,169	5,352	5,909
Minnesota.....	68,458	35,282	11,398	2,754	14,774	97,957	14,743	916,298	3,429	2,512	8,864	3,521
Iowa.....	78,881	35,572	14,935	615	17,744	54,037	2,721	894,315	1,109	6,998	17,974	8,798
Missouri.....	123,672	63,506	26,928	1,552	16,884	153,842	12,345	1,140,647	2,992	5,389	19,617	24,871
Total Middle Western States.....	939,343	577,083	261,330	15,592	173,782	1,036,179	114,007	11,612,334	40,934	67,438	134,885	278,220
North Dakota.....	15,221	5,843	711	20	4,319	4,791	1,472	160,512	211	604	4,332	79
South Dakota.....	14,311	5,915	684	103	2,879	9,355	1,438	178,446	344	2,094	3,863	464
Nebraska.....	40,254	15,595	5,223	874	8,434	67,001	2,685	438,553	524	1,012	3,202	1,270
Kansas.....	44,556	22,901	6,743	502	9,961	42,460	3,490	413,911	1,284	3,559	1,523	3,043
Montana.....	12,800	4,413	1,574	81	2,486	6,886	1,393	128,222	233	586	1,507	402
Wyoming.....	4,685	2,558	565	36	1,738	2,392	470	53,249	116	359	325	2
Colorado.....	19,671	12,735	4,165	735	5,527	26,323	4,456	289,146	669	1,489	1,488	557
New Mexico.....	3,460	1,249	211	5	1,113	947	468	28,575	133	523	293	27
Oklahoma.....	34,844	8,712	2,990	358	8,525	47,484	6,950	376,562	1,047	4,627	1,175	756
Total Western States.....	189,802	79,921	22,866	2,714	44,982	207,639	22,822	2,067,176	4,561	14,853	17,708	6,600

Washington.....	29,948	12,156	4,857	669	9,402	28,418	6,450	382,468	2,534	2,701	3,644	3,819
Oregon.....	23,788	9,681	4,522	264	3,349	17,475	2,870	252,797	292	2,951	2,662	2,305
California.....	189,255	98,060	47,692	1,328	30,282	194,049	15,339	2,803,910	11,768	7,873	23,648	38,497
Idaho.....	7,042	2,522	739	82	2,358	2,105	836	72,082	130	1,502	2,233	269
Utah.....	11,603	5,787	1,694	279	2,391	10,879	1,417	112,292	34	1,338	1,928	12,458
Nevada.....	3,096	1,209	389	49	1,198	1,756	787	33,780	93	36	1,155	130
Arizona.....	5,304	2,887	919	31	567	2,302	1,142	66,221	115	591	1,513	604
Total Pacific States.....	270,036	132,302	60,812	2,702	49,547	256,984	28,841	3,723,550	14,966	16,992	35,783	58,082
Alaska.....	830	260	184	1	50	107	45	9,674	389	6	-----	7
The Territory of Hawaii.....	8,006	4,104	1,801	9	450	1,598	309	64,129	1,455	77	121	4,356
Porto Rico.....	8,310	1,296	879	-----	-----	1,237	354	36,729	522	1,624	15	1,808
Philippines.....	12,275	3,320	2,515	-----	-----	11,988	288	67,905	-----	-----	2,645	45,604
Total Alaska and insular possessions.....	29,421	8,980	5,379	10	500	14,930	996	178,437	2,366	1,707	2,781	51,775
Total United States, Alaska, and insular possessions.....	3,169,711	3,173,334	1,007,439	60,078	648,494	4,370,909	698,861	46,765,942	147,220	327,899	597,377	1,089,773

RECAPITULATION

National banks.....	1,369,435	1,118,928	481,711	60,078	648,494	2,886,400	560,256	16,354,912	108,101	233,874	245,107	283,567
State (commercial) banks.....	1,062,264	644,420	226,988	-----	-----	606,493	95,845	12,682,753	16,926	59,124	244,782	339,643
Mutual savings banks.....	-----	633,176	116,523	-----	-----	4,265	587	7,146,951	-----	-----	518	11,019
Stock savings banks.....	83,758	44,893	21,487	-----	-----	958	696	1,918,230	6,452	41	8,732	7,878
Trust companies.....	643,451	723,209	159,036	-----	-----	871,720	41,307	8,536,890	15,741	34,244	95,787	444,194
Private banks.....	10,803	8,708	1,694	-----	-----	1,073	170	126,236	-----	616	2,451	3,472
Grand total.....	3,169,711	3,173,334	1,007,439	60,078	648,494	4,370,909	698,861	46,765,942	147,220	327,899	597,377	1,089,773

Assets and liabilities of all reporting banks in the United States, Alaska, and insular possessions, June, 1925—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 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.
Maine.....	16,178	7,722	10,657	31,758	1,214	4,435	109,958	46,706	7,936	24,931	40,970	86,969
New Hampshire.....	8,783	5,879	4,110	16,832	302	71,402	19,095	32,746	5,078	24,429	35,813	31,382
Vermont.....	4,229	5,883	3,721	15,968	1,082	91,833	26,267	17,099	3,437	5,175	28,203	14,567
Massachusetts.....	226,511	76,409	239,288	581,382	1,449	182,976	1,136,325	456,518	8,169	261,270	132,994	185,343
Rhode Island.....	17,902	5,382	35,626	82,934	7	91,082	168	70,129	9,292	36,836	72,338	34,644
Connecticut.....	27,041	10,199	29,955	74,388	272	7,980	407,918	81,676	29,680	115,336	27,385	197,753
Total New England States.....	294,644	111,474	323,357	803,262	4,326	449,708	1,699,731	704,874	63,592	467,977	337,703	550,658
New York.....	755,497	80,960	555,968	1,166,936	6,325	36,891	5,909,719	654,451	131,747	214,287	103,636	3,199,525
New Jersey.....	210,879	63,939	64,731	465,863	3,413	308,063	13,611	159,210	116,075	227,371	78,584	165,176
Pennsylvania.....	684,680	253,612	325,429	1,032,272	16,196	469,889	16,976	592,690	137,769	533,230	236,962	631,413
Delaware.....	18,863	3,893	6,182	17,093	2,506	15,238	4	7,002	6,332	13,074	9,614	12,414
Maryland.....	82,214	25,280	58,001	158,734	2,163	14,676	88,239	76,474	26,015	79,146	42,516	66,457
District of Columbia.....	51,375	6,106	14,909	55,309	231	29,604	584	25,270	2,253	9,019	7,436	17,425
Total Eastern States.....	1,803,508	433,790	1,025,160	2,896,207	30,834	874,366	6,029,133	1,515,097	420,191	1,076,127	478,748	4,092,410
Virginia.....	12,321	10,338	71,213	162,011	5,285	7,789	180,117	31,405	4,329	2,794	1,752	29,428
West Virginia.....	7,486	4,437	31,318	79,308	1,207	4,885	172,428	24,967	1,229	1,772	2,635	29,156
North Carolina.....	6,975	7,074	78,201	207,017	2,918	2,760	40,249	23,549	4,337	53	96	7,775
South Carolina.....	4,376	2,748	30,506	36,269	4,121	2,683	103,430	11,378	2,111	1,157	656	16,089
Georgia.....	7,298	4,778	33,729	69,358	5,581	2,862	196,342	19,179	1,033	680	412	19,814
Florida.....	21,594	3,168	41,283	69,288	1,372	4,539	193,932	22,087	14,528	5,747	6,153	52,898
Alabama.....	7,515	3,093	29,284	53,461	3,699	2,698	106,408	16,769	4,370	2,717	1,106	17,822
Mississippi.....	565	560	10,055	23,342	2,941	2,853	105,616	10,043	7,736	752	395	21,842
Louisiana.....	6,731	17,867	39,821	3,070	1,742	247,139	11,550	16,170	1,739	117	117	32,203
Texas.....	72,185	27,814	278,296	287,722	28,519	31,605	11,550	114,509	10,524	2,197	3,208	27,500
Arkansas.....	2,035	1,014	16,672	31,966	3,429	1,853	117,905	15,965	1,863	538	57	8,072
Kentucky.....	16,320	8,982	37,900	97,438	5,245	3,990	185,896	26,350	2,976	4,261	3,058	52,182
Tennessee.....	5,053	3,997	37,731	97,170	2,616	3,623	176,507	17,977	2,455	620	757	24,339
Total Southern States.....	170,454	82,707	720,145	1,254,171	69,703	73,882	1,837,519	350,348	59,230	23,328	20,402	339,180

Ohio.....	81,623	58,290	93,911	211,400	11,495	26,242	1,280,947	197,835	128,321	17,811	12,727	244,998
Indiana.....	7,526	10,408	42,709	144,814	10,539	9,375	390,025	73,134	9,865	8,371	10,356	85,596
Illinois.....	226,979	60,520	187,902	447,947	16,223	8,096	1,539,093	354,172	142,366	14,969	98,040	261,364
Michigan.....	17,523	4,900	91,327	150,844	6,320	20,983	462,905	46,404	31,749	10,228	12,782	731,871
Wisconsin.....	36,146	31,579	108,758	304,777	104,337	7,163	9,065	66,223	33,113	12,522	35,996	63,326
Minnesota.....	53,218	21,769	86,836	151,029	22,077	7,900	287,176	117,430	19,436	12,954	7,739	144,447
Iowa.....	9,872	12,041	51,899	138,052	28,125	5,853	556,361	44,644	5,826	2,328	7,017	45,141
Missouri.....	57,724	24,600	110,544	135,648	4,110	4,269	564,357	51,134	22,817	7,336	6,054	230,076
Total Middle Western States.....	490,611	224,107	773,886	1,684,511	201,226	89,781	5,089,929	950,976	393,493	86,519	190,711	1,806,319
North Dakota.....	1,645	2,462	20,518	17,166	8,372	2,055	65,330	17,961	1,502	976	2,076	12,651
South Dakota.....	1,832	850	17,779	20,311	5,241	1,209	89,771	10,925	686	576	1,183	13,176
Nebraska.....	13,054	19,248	100,870	160,513	29,977	11,562	30,979	26,276	5,955	4,477	3,739	16,461
Kansas.....	173,744	6,020	45,321	58,593	38,202	3,117	101	35,284	16,005	4,412	362	28,595
Montana.....	10,023	7,421	29,428	21,692	2,782	6,949	87	19,000	1,935	714	926	16,729
Wyoming.....	1,285	543	18,743	11,215	1,836	778	3,823	6,605	779	309	435	2,862
Colorado.....	8,864	1,771	61,913	46,620	6,347	2,421	49,882	43,433	15,707	4,192	4,641	24,940
New Mexico.....	540	581	8,482	8,923	1,195	1,528	1,175	4,440	12,368	45	61	848
Oklahoma.....	15,068	6,281	87,558	76,615	7,134	5,254	48,246	46,224	12,617	379	1,185	28,122
Total Western States.....	226,060	45,177	390,612	421,558	101,139	34,873	288,244	210,208	55,554	12,080	14,608	139,384
Washington.....	10,553	5,604	43,888	36,260	4,059	2,446	98,451	43,927	12,441	4,789	3,935	63,826
Oregon.....	5,159	8,562	25,659	45,253	3,436	2,051	71,563	37,669	10,248	2,323	1,468	29,677
California.....	83,846	52,789	123,989	266,301	14,485	15,747	1,508,090	333,990	39,579	4,299	9,883	341,982
Idaho.....	1,092	637	10,865	14,144	2,949	625	19,905	6,758	781	27	217	11,310
Utah.....	5,925	2,159	27,884	29,876	7,574	25,364	1,459	9,875	4,441	1,685	2,770	9,857
Nevada.....	9,517	3,174	3,573	2,703	3,972	2,144	-----	3,230	1,480	175	181	1,921
Arizona.....	5,421	1,160	12,902	15,016	4,342	6,306	407	6,105	1,992	377	797	4,188
Total Pacific States.....	121,013	74,085	248,800	459,553	40,817	54,683	1,697,875	441,554	70,942	13,675	19,251	462,758
Alaska.....	26	251	79	783	3	1,031	2,384	1,926	554	221	284	782
The Territory of Hawaii.....	13,630	4,696	8,360	2,259	289	15,171	3,667	5,652	2,594	673	2,158	6,192
Porto Rico.....	2,577	4,199	5,762	16,860	690	2,704	193	1,308	1,040	120	-----	2,138
Philippines.....	2,540	262	3,275	1,558	52	2,057	45,084	20	20	234	75	6,021
Total Alaska and insular possessions.....	18,773	9,408	17,476	21,460	1,034	20,963	47,998	9,105	4,208	1,253	2,517	15,133
Total United States, Alaska, and insular possessions.....	3,125,063	980,748	3,499,436	7,540,722	449,079	1,598,256	16,690,429	4,182,162	1,067,210	1,680,959	1,063,940	7,405,842

RECAPITULATION

National banks.....	2,143,728	726,100	2,880,485	6,132,318	255,880	380,918	331,221	2,536,767	594,700	673,950	495,239	1,429,788
State (commercial) banks.....	284,743	84,693	303,840	586,475	165,496	152,243	7,705,349	525,233	221,495	68,589	145,055	2,091,800
Mutual savings banks.....	4,399	7,241	6,998	520	520	349,405	3,814,508	608,750	156,488	634,512	233,568	1,722,844
Stock savings banks.....	7,063	1,156	8,191	14,119	4,717	32,857	1,296,618	161,532	5,246	11,567	7,529	243,960
Trust companies.....	683,943	167,806	294,197	793,457	13,353	681,177	3,483,852	349,144	83,314	291,901	181,939	1,889,998
Private banks.....	1,187	993	5,482	7,355	4,113	1,656	58,881	5,736	967	440	560	27,452
Grand total.....	3,125,063	980,748	3,499,436	7,540,722	449,079	1,598,256	16,690,429	4,182,162	1,067,210	1,680,959	1,063,940	7,405,842

Assets and liabilities of all reporting banks in the United States, Alaska, and insular possessions, June, 1925—Continued

[In thousands of dollars]

States and 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.....	81	150	1,784	-----	3,060	67,239	2,292	307	263,619	1,914	99	19,862
New Hampshire.....	107	174	1,658	-----	769	37,304	1,594	184	188,806	1,425	282	468
Vermont.....	62	92	873	-----	1,213	26,141	598	271	172,585	434	76	38
Massachusetts.....	445	1,345	16,149	-----	16,951	1,213,309	14,352	2,805	1,890,126	72,272	4,793	45,955
Rhode Island.....	615	477	7,865	61	708	126,137	6,065	162	282,510	18,040	650	-----
Connecticut.....	200	411	5,483	-----	18,455	270,839	3,504	891	671,371	4,720	1,078	581
Total New England States.....	1,510	2,649	33,812	61	41,156	1,740,969	28,705	4,620	3,469,017	98,805	6,978	66,904
New York.....	1,200	3,274	106,118	-----	33,624	2,485,134	15,602	4,478	4,290,447	83,526	13,390	5,120,166
New Jersey.....	1,609	2,167	31,516	265	56	744,540	17,067	2,955	1,021,917	14,377	2,667	6,208
Pennsylvania.....	5,829	7,019	83,380	454	-----	2,028,883	24,626	8,308	1,964,216	213,958	10,302	58,861
Delaware.....	66	133	1,517	16	-----	46,268	1	188	49,094	834	147	8
Maryland.....	444	866	8,675	5	80	272,621	374	1,185	377,776	7,514	495	9,023
District of Columbia.....	120	241	5,126	149	-----	123,157	1,249	353	74,327	4,754	839	5,311
Total Eastern States.....	9,268	13,700	236,332	889	33,760	5,700,603	58,919	17,467	7,777,777	324,963	27,840	5,199,577
Virginia.....	383	765	5,267	-----	4,155	180,014	8,048	2,068	155,589	61,397	173	4,362
West Virginia.....	196	316	3,094	-----	5,478	162,354	2,674	1,127	99,618	50,767	213	4,688
North Carolina.....	570	1,306	8,207	-----	-----	159,226	10,849	787	85,063	57,147	61	5,220
South Carolina.....	155	665	4,040	-----	-----	79,591	793	554	81,663	29,600	172	1,955
Georgia.....	155	428	2,601	-----	5,516	159,879	14,302	710	86,142	45,478	137	1,760
Florida.....	128	392	4,976	-----	9,164	340,030	1,280	588	108,709	38,568	932	24,100
Alabama.....	293	464	3,137	-----	4,667	137,864	1,346	307	86,239	6,575	292	1,883
Mississippi.....	245	759	3,737	-----	-----	75,415	1,369	233	41,619	40,476	44	30,045
Louisiana.....	357	1,180	6,946	-----	-----	213,795	4,763	882	94,533	28,515	121	15,585
Texas.....	1,356	4,088	22,851	156	138	636,282	11,599	1,694	108,686	54,830	1,078	49,521
Arkansas.....	333	893	4,562	-----	-----	95,223	8,245	258	36,964	28,070	192	25,075
Kentucky.....	253	434	3,206	-----	5,865	205,048	1,353	575	80,808	35,943	519	62,659
Tennessee.....	218	519	3,421	-----	5,039	75,212	133,092	459	124,322	30,651	122	2,532
Total Southern States.....	4,642	12,209	76,045	156	40,020	2,519,933	199,713	10,242	1,189,955	508,017	4,056	229,385
Ohio.....	3,201	3,645	46,973	512	80	818,994	40,089	3,120	982,351	179,265	2,442	244,903
Indiana.....	940	1,021	9,238	-----	14,028	359,509	113,186	1,268	210,074	48,764	611	37,295
Illinois.....	3,791	6,430	58,855	-----	-----	1,760,851	61,194	6,547	1,057,172	251,013	3,465	85,209

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Michigan.....	477	695	7, 130	3	24, 781	198, 900	14, 879	940	171, 807	39, 853	1, 203	1, 168, 666
Wisconsin.....	1, 807	1, 962	14, 014	220	20, 605	296, 499	23, 242	1, 129	252, 718	199, 263	1, 078	23, 605
Minnesota.....	506	1, 195	7, 113	-----	20, 605	318, 946	10, 436	839	244, 222	289, 936	2, 373	49, 516
Iowa.....	597	1, 112	6, 935	5	17, 949	122, 832	12, 384	343	442, 529	89, 287	1, 377	226, 563
Missouri.....	352	717	5, 168	-----	18, 140	237, 790	9, 395	656	61, 317	27, 556	1, 359	802, 574
Total Middle Western States.....	11, 671	16, 777	154, 826	742	95, 583	4, 114, 381	284, 805	14, 782	3, 422, 190	1, 124, 937	13, 908	2, 637, 331
North Dakota.....	83	355	1, 274	-----	1, 563	54, 825	5, 107	19	12, 624	82, 859	372	4, 706
South Dakota.....	75	312	1, 406	-----	2, 414	67, 487	4, 415	88	13, 467	88, 027	647	4, 315
Nebraska.....	266	610	2, 942	-----	9, 879	199, 465	15, 550	173	27, 708	185, 058	399	10, 200
Kansas.....	962	2, 282	8, 037	-----	-----	235, 259	23, 231	355	12, 736	108, 826	913	32, 611
Montana.....	395	1, 712	3, 666	-----	-----	63, 075	3, 034	62	23, 162	28, 474	3, 943	6, 472
Wyoming.....	146	287	1, 840	8	-----	26, 449	1, 360	31	9, 525	10, 315	1, 039	4, 530
Colorado.....	1, 834	1, 028	6, 907	-----	-----	150, 939	6, 554	246	61, 614	22, 758	1, 904	15, 131
New Mexico.....	51	212	1, 108	5	-----	16, 750	1, 410	5	3, 196	3, 767	269	3, 178
Oklahoma.....	274	1, 151	5, 269	-----	2, 425	178, 821	7, 678	189	34, 451	33, 848	1, 797	119, 778
Total Western States.....	4, 086	7, 959	32, 449	13	16, 281	993, 070	68, 339	1, 148	228, 483	563, 932	11, 283	200, 921
Washington.....	390	985	4, 585	-----	4, 115	149, 280	3, 167	454	147, 951	27, 511	6, 039	48, 066
Oregon.....	585	574	2, 615	-----	4, 140	127, 970	4, 587	330	83, 057	20, 883	1, 922	13, 748
California.....	6, 794	1, 985	10, 132	-----	35, 701	1, 007, 298	6, 769	1, 323	1, 543, 378	30, 350	1, 590	213, 202
Idaho.....	86	248	852	-----	1, 276	38, 165	1, 879	55	12, 117	12, 056	1, 366	6, 444
Utah.....	413	392	1, 108	-----	-----	46, 670	1, 497	93	50, 709	9, 374	378	2, 871
Nevada.....	259	166	1, 083	1	-----	14, 759	369	47	15, 674	1, 543	240	1, 148
Arizona.....	319	385	2, 856	10	13	36, 580	345	42	20, 376	5, 417	638	2, 823
Total Pacific States.....	8, 846	4, 735	23, 231	11	45, 245	1, 420, 732	18, 913	2, 344	1, 873, 262	107, 634	12, 373	288, 302
Alaska.....	150	75	687	2	10	5, 065	94	11	3, 421	420	636	26
The Territory of Hawaii.....	135	330	3, 735	8	202	27, 589	62	86	24, 011	6, 979	22	4, 750
Porto Rico.....	209	420	3, 528	65	37	20, 850	605	39	11, 843	1, 667	688	28, 739
Philippines.....	97	63	8, 439	18	4, 412	20, 018	851	-----	8, 617	9, 680	-----	-----
Total Alaska and insular possessions.....	591	888	16, 389	93	4, 661	73, 523	2, 594	136	47, 892	18, 746	1, 346	34, 200
Total United States, Alaska, and insular possessions.....	40, 614	58, 917	573, 084	1, 965	276, 706	16, 563, 201	661, 988	50, 739	18, 008, 576	2, 747, 034	77, 784	8, 656, 620

RECAPITULATION

National banks.....	18, 857	37, 584	303, 164	-----	-----	9, 433, 675	239, 978	34, 228	4, 466, 601	1, 277, 699	67, 648	835, 083
State (commercial) banks.....	13, 244	15, 511	167, 794	1, 122	160, 289	4, 447, 178	342, 678	9, 952	2, 946, 336	1, 264, 818	4, 807	3, 666, 984
Mutual savings banks.....	696	68	3, 874	15	35, 408	7, 096	-----	-----	7, 139, 110	400	-----	345
Stock savings banks.....	3, 654	13	1, 196	64	25, 093	17, 101	646	74	1, 784, 668	5, 846	143	109, 752
Trust companies.....	4, 225	5, 666	94, 815	735	54, 764	2, 615, 515	65, 774	6, 470	1, 659, 180	176, 547	5, 186	4, 008, 188
Private banks.....	238	175	2, 241	29	1, 149	42, 636	12, 912	15	12, 681	21, 724	-----	36, 268
Grand total.....	40, 614	58, 917	573, 084	1, 965	276, 706	16, 563, 201	661, 988	50, 739	18, 008, 576	2, 747, 034	77, 784	8, 656, 620

SUMMARY OF THE COMBINED RETURNS FROM ALL REPORTING BANKS IN THE UNITED STATES, ALASKA, AND INSULAR POSSESSIONS, JUNE 30, 1925

Condensed statement of the resources and liabilities of all reporting banks, June 30, 1925, follows:

Summary of reports of condition of 28,841 reporting banks in the United States, Alaska, and insular possessions at the close of business June 30, 1925

[In thousands of dollars]

RESOURCES

Loans and discounts (including rediscounts):		
On demand (secured by collateral other than real estate)-----	3, 125, 063	
On demand (not secured by collateral)-----	980, 748	
On time (secured by collateral other than real estate)-----	3, 499, 436	
On time (not secured by collateral)-----	7, 540, 722	
Secured by farm land-----	449, 079	
Secured by other real estate-----	1, 598, 256	
Not classified-----	16, 690, 429	
Total-----		33, 883, 733
Overdrafts-----		50, 259
Investments (including premiums on bonds):		
United States Government securities-----	4, 182, 162	
State, county, and municipal bonds-----	1, 067, 210	
Railroad bonds-----	1, 680, 959	
Bonds of other public service corporations (including street and interurban railway bonds)-----	1, 063, 940	
Other bonds, stocks, warrants, etc-----	7, 405, 842	
Total-----		15, 400, 113
Banking house (including furniture and fixtures)-----		1, 401, 099
Other real estate owned-----		335, 486
Due from banks-----		4, 055, 482
Lawful reserve with Federal reserve bank or other reserve agents--		2, 718, 910
Checks and other cash items-----		954, 177
Exchanges for clearing house-----		1, 226, 960
Cash on hand:		
Gold coin-----	40, 614	
Silver coin-----	58, 917	
Paper currency-----	573, 084	
Nickels and cents-----	1, 965	
Not classified-----	276, 706	
Total-----		951, 286
Other resources-----		1, 079, 532
Total resources-----		<u>62, 057, 037</u>

LIABILITIES

Capital stock paid in-----	3, 169, 711
Surplus-----	3, 173, 334
Undivided profits (less expenses and taxes paid)-----	1, 007, 439
Reserved for taxes, interest, etc., accrued-----	60, 078
National bank circulation-----	648, 494
Due to all banks-----	4, 370, 909
Certified checks and cashiers' checks-----	698, 861

Individual deposits:

Demand deposits—	
Individual deposits subject to check.....	16, 563, 201
Demand certificates of deposit.....	661, 988
Dividends unpaid.....	50, 739
Time deposits—	
Savings, deposits, or deposits in interest or savings department.....	18, 008, 576
Time certificates of deposit.....	2, 747, 034
Postal savings deposits.....	77, 784
Not classified.....	8, 656, 620
Total.....	46, 765, 942
United States deposits (exclusive of postal savings).....	147, 220
Notes and bills rediscounted.....	327, 899
Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed).....	597, 377
Other liabilities.....	1, 089, 773
Total liabilities.....	62, 057, 037

INDIVIDUAL DEPOSITS IN ALL REPORTING BANKS

The total individual deposits of all reporting banks, including demand, time, and postal savings deposits, but exclusive of United States deposits, were \$46,765,942,000, June 30, 1925, and showed an increase in the year of \$3,811,821,000.

Individual deposits subject to check showed an increase of \$1,501,257,000; demand certificates of deposit, an increase of \$124,065,000; dividends unpaid, an increase of \$374,000; savings deposits, an increase of \$1,627,862,000; time certificates of deposit, an increase of \$112,946,000; postal savings deposits, an increase of \$2,417,000; and deposits not classified, an increase of \$442,900,000.

Classification of the deposits of each class of reporting banks follows:

Individual deposits in each class of banks June 30, 1925

[In thousands of dollars]

	Number of banks	Individual deposits subject to check	Demand certificates of deposit	Dividends unpaid	Savings deposits	Time certificates of deposit	Postal savings deposits	Deposits not classified	Total
State (commercial) banks.....	16, 983	4, 447, 178	342, 678	9, 952	2, 946, 336	1, 264, 818	4, 807	3, 666, 984	12, 682, 753
Stock savings banks.....	972	17, 101	646	74	1, 784, 668	5, 846	143	109, 752	1, 918, 230
Mutual savings banks.....	611	7, 096			7, 139, 110	400		345	7, 146, 951
Loan and trust companies.....	1, 680	2, 615, 515	65, 774	6, 470	1, 659, 180	176, 547	5, 186	4, 008, 188	8, 536, 860
Private banks.....	523	42, 636	12, 912	15	12, 681	21, 724		36, 268	126, 236
Total.....	20, 769	7, 129, 526	422, 010	16, 511	13, 541, 975	1, 469, 335	10, 136	7, 821, 537	30, 411, 030
National banks.....	8, 072	9, 433, 675	239, 978	34, 228	14, 466, 601	1, 277, 699	67, 648	835, 083	16, 354, 912
Grand total.....	28, 841	16, 563, 201	661, 988	50, 739	18, 008, 576	2, 747, 034	77, 784	8, 656, 620	46, 765, 942

¹ Reported as other time deposits.

RESOURCES AND LIABILITIES OF ALL REPORTING BANKS, 1920-1925

The principal items of resources and liabilities of all banks other than Federal reserve banks, for the six years 1920 to 1925, are shown in the following statement:

[In thousands of dollars]

Classification	1920 (30,139 banks)	1921 (30,812 banks)	1922 (30,389 banks)	1923 (30,178 banks)	1924 (29,348 banks)	1925 (28,841 banks)
RESOURCES						
Loans and discounts (including rediscunts) ¹	31,208,142	28,932,011	27,860,443	30,416,577	31,427,717	33,883,733
Overdrafts.....	109,186	81,849	74,600	57,982	56,334	50,259
Investments.....	11,387,525	11,381,923	12,547,567	13,672,547	14,225,745	15,400,113
Due from other banks and bankers ²	5,833,241	4,794,205	5,414,241	5,597,150	6,121,093	6,774,392
Real estate, furniture, etc. ³	1,000,976	1,147,521	1,276,631	1,432,217	1,590,259	1,736,585
Checks and other cash items ⁴	1,457,778	1,290,667	1,574,608	1,196,075	1,992,370	2,181,137
Cash on hand.....	1,026,372	946,567	829,982	797,161	911,590	951,236
Other resources.....	1,005,888	1,096,647	847,385	865,262	816,672	1,079,532
Total.....	53,079,108	49,671,390	50,425,367	54,034,911	57,144,690	62,057,037
LIABILITIES						
Capital stock paid in.....	2,762,699	2,903,961	2,943,960	3,062,367	3,114,208	3,169,711
Surplus fund.....	2,410,346	2,542,032	2,697,409	2,799,494	2,967,359	3,173,334
Undivided profits.....	976,261	910,743	963,843	954,145	971,730	1,007,439
Reserved for taxes, interest, etc., accrued ⁵						60,078
Circulation (national banks).....	633,173	704,147	723,748	720,001	729,686	648,494
Certified checks and cashiers' checks.....	514,862	614,583	552,566	358,110	664,857	698,861
Individual deposits.....	37,315,123	34,844,572	37,194,312	40,034,195	42,954,121	46,765,942
United States deposits.....	175,788	390,230	123,887	238,439	152,302	147,220
Due to other banks and bankers.....	3,708,302	2,809,414	3,244,386	3,610,211	3,028,292	4,370,909
Other liabilities ⁶	4,587,609	3,951,706	2,064,321	2,267,949	1,662,140	2,015,049
Total.....	53,079,108	49,671,390	50,425,367	54,034,911	57,144,690	62,057,037

¹ Includes acceptances reported by national banks.

² Includes lawful reserve with Federal reserve banks.

³ Includes real estate owned other than banking house.

⁴ Includes exchanges for clearing house.

⁵ Reported by national banks only.

⁶ Includes bills payable and rediscunts.

ASSETS AND LIABILITIES OF ALL BANKS, INCLUDING FEDERAL RESERVE BANKS

The total resources of 28,853 banks, including the 12 Federal reserve banks, amounted to \$66,806,496,000, June 30, 1925, and showed an increase in the year of \$4,871,025,000.

Loans and discounts were increased in the year \$3,163,627,000, and investments in United States Government and other bonds and securities were increased \$1,066,183,000.

Capital stock amounted to \$3,285,272,000, exceeding the amount a year ago by \$59,649,000, and surplus funds and undivided profits showed an increase of \$238,606,000. Total deposit liabilities showed an increase in the year of \$4,451,631,000.

Statement showing the resources and liabilities of all reporting banks other than the Federal reserve banks, the 12 Federal reserve banks, and the grand total follows:

Statement of resources and liabilities of 28,853 reporting banks, including Federal reserve banks, June, 1925

[In thousands of dollars]

	28,841 reporting banks, June 30, 1925	12 Federal reserve banks	Total, 28,853 banks
RESOURCES			
Loans and discounts, including rediscounts.....	33,883,733	707,611	34,591,344
Overdrafts.....	50,259		50,259
Investments.....	15,400,113	324,609	15,724,722
Banking house (including furniture and fixtures).....	1,401,099	60,173	1,461,272
Other real estate owned.....	335,486		335,486
Due from banks.....	4,055,482	619,112	4,674,594
Lawful reserve with Federal reserve bank or other reserve agents.....	2,718,910		2,718,910
Checks and other cash items.....	954,177		954,177
Exchanges for clearing house.....	1,226,960		1,226,960
Cash on hand.....	951,286	3,014,552	3,965,838
Other resources.....	1,079,532	23,402	1,102,934
Total resources.....	62,057,037	4,749,459	66,806,496
LIABILITIES			
Capital stock paid in.....	3,169,711	115,561	3,285,272
Surplus.....	3,173,334	217,837	3,391,171
Undivided profits (less expenses and taxes paid).....	1,007,439		1,007,439
Reserved for taxes, interest, etc., accrued.....	60,078		60,078
National bank circulation.....	648,494		648,494
Federal reserve note circulation.....		1,634,235	1,634,235
Due to all banks.....	4,370,909	2,696,852	7,067,761
Certified checks and cashiers' checks.....	698,861		698,861
Individual deposits.....	46,765,942	24,428	46,790,370
United States deposits (exclusive of postal savings).....	147,220	46,207	193,427
Notes and bills rediscounted.....	327,899		327,899
Bills payable (including all obligations representing money borrowed).....	597,377		597,377
Other liabilities.....	1,089,773	14,339	1,104,112
Total liabilities.....	62,057,037	4,749,459	66,806,496

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 total cash holdings of all banks, June 30, 1925, including the 12 Federal reserve banks, aggregated \$3,965,838,000 and showed a reduction of \$271,071,000 in the year. Of this total, \$359,605,000 was held by 8,072 national banks, \$591,681,000 by 20,769 banks other than national, and \$3,014,552,000 by the 12 Federal reserve banks.

Classification of cash in all banks follows:

Cash in banks June 30, 1925

[In thousands of dollars]

Classification	8,072 national banks	20,769 State, etc., banks	Total, 28,853 banks ¹
Gold coin.....	18,857	21,757	40,614
Gold certificates.....	² 52,929		52,929
Silver coin.....	³ 37,859	21,333	59,192
Silver certificates.....	28,666		28,666
Legal tender notes.....	25,501		25,501
National bank notes.....	67,609	⁴ 269,920	337,529
Federal reserve notes ⁴	128,484		128,484
Nickels and cents.....		1,965	1,965
Cash not classified.....		276,706	276,706
Total.....	359,605	591,681	951,286
Cash in Federal reserve banks June 24, 1925:			
Gold coin and certificates (reserve).....			2,810,764
Reserves other than gold.....			148,049
Nonreserve cash.....			55,739
Grand total.....			3,965,838

¹ Number of banks includes 12 Federal reserve banks.

² Includes clearing-house certificates.

³ Includes nickels and cents.

⁴ Includes Federal reserve bank notes.

⁵ Includes all paper currency

MONEY IN THE UNITED STATES

The total stock of coin and other money in the United States June 30, 1925, was \$8,221,200,000 and showed a reduction in the year of \$525,300,000, which was due principally to the retirement of Federal reserve notes, Federal reserve bank notes, and national-bank notes.

Of the total stock of money, \$362,000,000, or 4.40 per cent, represented coin and other money held in the Treasury as assets; reporting banks held \$938,300,000, or 11.41 per cent; Federal reserve banks or their agents held \$3,122,700,000, or 37.99 per cent; and the remainder, \$3,798,200,000, or 46.20 per cent, was in general circulation.

The per capita money in general circulation was \$33.29, compared with \$34.20 a year ago.

Statements showing the stock of money in the United States in the years ended June 30, 1914 to 1925; the classification of money in circulation July 1, 1925; and imports and exports of merchandise, gold, and silver in the calendar years 1914 to 1924 and the nine months ended September 30, 1925, follow:

Stock of money in the United States, in the Treasury, in reporting banks, in Federal reserve banks, and in general circulation, years ended June 30, 1914 to 1925

Year ended 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	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	45.87	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.....	8,096.0	461.2	5.70	926.3	11.44	2,795.2	34.52	3,913.3	48.84	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	
1925.....	8,221.2	362.0	4.40	938.3	11.41	3,122.7	37.99	3,798.2	46.20	33.29	

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 1913, 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, 112,686,000 in 1924, and 114,104,000 in 1925.

United States circulation statement, July 1, 1925

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 ⁴	All other money	Total	Held by Federal reserve banks and agents	In circulation		
									Amount	Per capita	
Gold coin and bullion	² \$4,386, 195, 841	\$3, 691, 200, 201	\$1, 609, 687, 619	\$153, 620, 986	\$1, 752, 744, 435	\$175, 147, 161	\$694, 995, 640	\$271, 135, 134	\$423, 860, 506	\$3. 71	-----
Gold certificates	³ (1, 609, 687, 619)						1, 609, 687, 619	604, 864, 317	1, 004, 823, 302	8. 81	-----
Standard silver dollars	522, 061, 078	452, 510, 212	450, 111, 077			2, 399, 135	69, 550, 866	15, 262, 236	54, 288, 630	. 48	-----
Silver certificates	³ (448, 724, 195)						448, 724, 195	65, 943, 944	382, 780, 251	3. 35	-----
Treasury notes of 1890	³ (1, 386, 882)						1, 386, 882		1, 386, 882	. 01	-----
Subsidiary silver	283, 471, 971	7, 537, 768				7, 537, 768	275, 934, 203	13, 925, 064	262, 009, 199	2. 30	-----
United States notes	346, 681, 016	2, 193, 375				2, 193, 375	344, 487, 641	61, 908, 990	282, 577, 651	2. 48	-----
Federal reserve notes	1, 942, 239, 530	1, 474, 263				1, 474, 263	1, 940, 765, 267	304, 657, 196	1, 636, 108, 071	14. 34	-----
Federal reserve bank notes	7, 176, 033	87, 890				87, 890	7, 088, 143	167, 286	6, 920, 857	. 06	-----
National bank notes	733, 366, 074	19, 595, 231				19, 595, 231	713, 770, 843	32, 061, 955	681, 708, 888	5. 97	-----
Total July 1, 1925	8, 221, 191, 543	⁴ 4, 174, 598, 940	2, 059, 798, 606	153, 620, 986	1, 752, 744, 435	⁵ 208, 434, 823	6, 106, 391, 299	1, 369, 927, 062	4, 736, 464, 237	41. 51	114, 104, 000
Comparative totals:											
June 1, 1925	8, 274, 924, 217	⁴ 4, 172, 727, 726	2, 020, 824, 616	153, 620, 986	1, 781, 769, 335	216, 512, 789	6, 123, 021, 107	1, 348, 708, 508	4, 774, 312, 599	41. 89	113, 985, 000
July 1, 1924	8, 746, 513, 527	⁴ 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
Nov. 1, 1920	8, 326, 338, 267	⁴ 2, 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, 109, 272	⁴ 2, 942, 998, 527	2, 684, 800, 085	152, 979, 026		105, 219, 416	5, 053, 910, 830	953, 320, 126	4, 100, 590, 704	39. 54	103, 716, 000
July 1, 1914	3, 738, 288, 871	⁴ 1, 843, 452, 323	1, 607, 178, 879	150, 000, 000		186, 273, 444	3, 402, 015, 427		3, 402, 015, 427	34. 35	99, 027, 000
Jan. 1, 1879	1, 007, 084, 483	⁴ 212, 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 \$20,773,312 of notes in process of redemption, \$160,367,334 of gold deposited for redemption of Federal reserve notes, \$7,442,555 deposited for redemption of national bank notes, \$4,740 deposited for retirement of additional circulation (act of May 30, 1908), and \$6,640,640 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 \$153,620,986 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 40 per cent, including the gold redemption fund which must be deposited with the United States Treasurer, against Federal reserve notes in actual circulation. Lawful money has been deposited with the Treasurer of the United States for retirement of all outstanding Federal reserve bank notes. National bank notes are secured by United States bonds except where lawful money has been deposited with the Treasurer of the United States for their retirement. A 5 per cent fund is also maintained in lawful money with the Treasurer of the United States for the redemption of national bank notes secured by Government bonds.

Imports and exports of merchandise, calendar years 1914 to 1924, inclusive, and from January 1 to September 30, 1925

	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.....	1,778,566,695	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	7,930,425,990	4,016,061,058
1920.....	5,278,481,480	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	3,331,777,469	719,030,636
1923.....	3,792,065,963	4,167,436,030	375,427,117
1924.....	3,609,962,379	4,590,983,845	981,021,266
1925 (9 months).....	3,078,549,084	3,504,828,015	426,278,931
Total, 11 years and 9 months.....	37,228,597,158	61,254,989,665	24,026,392,507

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.....	451,954,599	31,425,918		\$420,528,672
1916.....	685,990,234	155,792,927		530,197,307
1917.....	552,454,374	871,833,854		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	28,891,377		667,356,920
1922.....	275,169,785	36,874,594		238,294,891
1923.....	322,715,812	28,643,417		294,072,395
1924.....	319,720,918	61,648,313		258,072,605
1925 (9 months).....	59,330,123	204,272,602	144,442,679	
Total, 11 years and 9 months.....	3,972,116,941	1,868,395,962	601,322,296	2,705,043,275

SILVER

	Imports	Exports	Excess of exports over imports	Excess of imports over exports
1914.....	\$25,959,187	\$51,603,060	\$25,643,873	
1915.....	34,483,954	53,598,884	19,114,930	
1916.....	32,263,289	70,595,037	38,331,748	
1917.....	53,340,477	84,130,876	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.....	63,242,671	51,575,399		\$11,667,272
1922.....	70,806,653	62,807,286		7,999,367
1923.....	74,453,530	72,468,789		1,984,741
1924.....	73,944,902	109,891,083	35,946,181	
1925 (9 months).....	49,194,076	74,636,128	25,442,052	
Total, 11 years and 9 months.....	726,534,497	1,236,790,231	531,907,114	21,651,380

BANKING POWER OF THE UNITED STATES

The combined banking power of all banks in the United States, including 8,972 national banks, 20,769 banks other than national, the 12 Federal reserve banks, and estimated figures for 437 nonreporting private banks, was \$60,469,400,000, and exceeded the amount June 30, 1924, by \$4,022,900,000.

The banking power of the country consists of the capital, surplus funds and undivided profits, and certain classes of deposits of all banks, with the addition of national and Federal reserve bank circulation.

Of the total banking power June 30, 1925, national banks contributed \$20,641,800,000, or 34.14 per cent; banks other than national, \$35,092,500,000, or 58.03 per cent; and Federal reserve banks, \$4,735,100,000, or 7.83 per cent.

The banking power of each class of banks in June, 1925, and comparison with the figures for June, 1924, is shown in the following statement:

Banking power of the United States June 30, 1925

[Money columns in millions]

	Number of banks	Capital paid in	Surplus and profits	Deposits ¹	National bank circulation, Federal reserve notes, and Federal reserve bank notes	Total June, 1925	Total June, 1924	Increase over 1924
National banks.....	8,072	1,369.4	1,600.6	17,023.3	648.5	20,641.8	19,172.7	1,469.1
Reporting State banks, savings banks, trust companies, and private banks.....	20,769	1,800.3	2,580.1	30,588.8	-----	34,969.2	32,381.5	2,587.7
Nonreporting private banks (estimated).....	437	9.0	8.7	105.6	-----	123.3	116.9	6.4
Total.....	29,278	3,178.7	4,189.4	47,717.7	648.5	55,734.3	51,671.1	4,063.2
Federal reserve banks.....	² 12	115.6	217.8	2,767.5	1,634.2	4,735.1	4,775.4	³ 40.3
Grand total.....	29,290	3,294.3	4,407.2	50,485.2	2,282.7	60,469.4	56,446.5	4,022.9

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 24, 1925.

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 THE DISTRICT OF COLUMBIA

The aggregate resources of 68 banking institutions in the District of Columbia, June 30, 1925, including national banks, loan and trust companies, savings banks, and building and loan associations, were \$328,554,000, and showed an increase since June, 1924, of \$32,428,000.

The combined capital of these institutions was \$23,378,000, an increase of \$25,000 in the year, and individual deposits of \$248,664,000 showed an increase in the year of \$25,748,000.

Classification of these banks follows:

	Number	Capital	Individual deposits ¹	Aggregate assets
National banks.....	13	\$9,427,000	\$104,339,000	\$146,679,000
Loan and trust companies.....	7	11,400,000	72,803,000	99,665,000
Savings banks.....	24	2,551,000	32,848,000	38,233,000
Building and loan associations.....	24	-----	² 38,674,000	43,977,000
Total.....	68	23,378,000	248,664,000	328,554,000

¹ Amounts due to banks not included.

² Share payments mainly.

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

The gross earnings of 31 trust companies and savings banks in the District of Columbia in the year ended June 30, 1925, were \$8,016,000 and exceeded the earnings of the previous year by \$546,000.

The principal earnings of these banks, interest and discount, amounted to \$6,185,000, exceeding the earnings in the prior year by \$144,000. Other earnings were from domestic exchange and collection charges, which showed an increase of \$10,000; foreign exchange department profits, which showed an increase of \$2,000; trust department profits, an increase of \$149,000; and other miscellaneous earnings, a net increase of \$241,000.

The total expenses for the year, incident to the operation of these banks, were \$5,434,000, exceeding expenses for the previous year by \$172,000. Salaries and wages showed an increase of \$88,000; interest and discount on borrowed money, a reduction of \$15,000; interest on deposits, an increase of \$116,000; taxes, a reduction of \$5,000; and other miscellaneous expenses, a reduction of \$12,000.

After payment of all expenses the net earnings for the year, with the addition of \$108,000 recovered on charged-off assets, were \$2,690,000, which showed an increase over the prior year of \$365,000. After charging off losses on bonds and securities and other assets aggregating \$421,000, which showed a reduction of \$17,000 in comparison with losses charged off in the previous year, the net addition to profits were \$2,269,000, out of which dividends were declared to the amount of \$1,337,000.

The amount of net addition to profits in the last year was \$382,000 in excess of the amount during the previous year, and the increase in amount of dividends was \$182,000.

Detail statement of the earnings, expenses, and dividends of these banks for years ended June 30 1924 and 1925, follows:

Earnings, expenses, and dividends of trust companies and savings banks in the District of Columbia

[In thousands of dollars]

	June 30, 1924, 32 banks	June 30, 1925, 31 banks
Capital stock.....	13,826	13,951
Total surplus fund.....	7,498	7,954
Dividends declared.....	1,155	1,337
Gross earnings:		
Interest and discount.....	6,041	6,185
Domestic exchange and collection charges.....	25	35
Profits of foreign exchange department.....	22	24
Commissions and earnings from insurance premiums and the negotiation of real-estate loans.....	187	82
Trust department profits.....	448	597
Other earnings.....	747	1,093
Total.....	7,470	8,016
Expenses paid:		
Salaries and wages.....	1,809	1,897
Interest and discount on borrowed money.....	52	37
Interest on deposits.....	1,871	1,987
Taxes.....	660	655
Other expenses.....	870	858
Total.....	5,262	5,434
Net earnings during the year.....	2,208	2,582
Recoveries on charged-off assets.....	117	108
Total.....	2,325	2,690
Losses charged off:		
On loans and discounts.....	131	203
On bonds, securities, etc.....	158	82
On trust department operations.....		10
Other losses.....	131	110
On foreign exchange.....	18	16
Total.....	438	421
Net addition to profits during the year.....	1,887	2,269

BUILDING AND LOAN ASSOCIATIONS IN THE DISTRICT OF COLUMBIA

The aggregate resources of the 24 building and loan associations in the District of Columbia, under the supervision of the Comptroller of the Currency, June 30, 1925, were \$43,977,000, compared with resources of 23 associations, June 30, 1924, amounting to \$40,467,000.

The loans made by these associations increased during the year from \$38,968,000 to \$42,482,000, and installment payments on shares increased from \$35,452,000 to \$38,653,000.

Eighteen of these associations operate on the permanent plan, 5 on the serial plan, and 1 on the terminating plan. Twenty-two associations require installment dues or payments of \$1, one requires payments of \$2, and one payments of \$2.50.

The number of borrowing members June 30, 1925, 15,562, showed an increase since June 30, 1924, of 768, and the number of nonborrowing members, 41,873, was increased in this period 2,433.

Information relative to these associations in the fiscal years ended June 30, 1909 to 1925, is shown in the following statement, and summaries of resources and liabilities, supplemented by statements of

receipts and disbursements, in six-month periods ended December 31, 1924, and June 30, 1925, are published in the appendix of this report.

Years	Number of associations	Loans	Installments on shares	Aggregate resources
June 30—				
1909.....	22	\$13, 511, 587	\$11, 996, 357	\$14, 393, 927
1910.....	19	14, 415, 832	13, 213, 644	15, 250, 731
1911.....	19	14, 965, 220	13, 324, 217	16, 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, 866, 337	20, 655, 614
1916.....	19	20, 186, 662	18, 668, 808	21, 611, 007
1917.....	19	20, 951, 089	19, 413, 266	22, 264, 005
1918.....	20	21, 567, 904	20, 252, 005	23, 215, 027
1919.....	20	23, 654, 000	22, 463, 000	25, 699, 000
1920.....	21	27, 398, 000	25, 373, 000	29, 322, 000
1921.....	24	29, 520, 000	27, 593, 000	31, 683, 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, 452, 000	40, 467, 000
1925.....	24	42, 482, 000	38, 653, 000	43, 977, 000

BUILDING AND LOAN ASSOCIATIONS IN THE UNITED STATES

The total number of building and loan associations in the United States, as disclosed by statistics furnished by Mr. H. F. Cellarius, secretary United States League of Local Building and Loan Associations, in the year 1924-25 was 11,844, and the total membership of these associations was 8,554,352, an increase over the preceding year of 18.76 per cent; and aggregate assets were \$4,765,937,197, an increase of \$822,997,317, or 20.87 per cent. The growth of these associations in the last year far exceeded the growth in the preceding year.

New Jersey's increase in assets was \$197,084,169, which represents the growth for a year and a half, as the figures in the 1924 table are as of December 31, whereas the totals heretofore have been for the fiscal year ended June 30 annually. Ohio's growth was \$117,145,131 for the fiscal year ended June 30, 1924, while the increase in Pennsylvania was \$115,000,000 for the last calendar year. Other increases in assets in States showing more than 10,000,000 last year are: Massachusetts, \$47,207,279; Illinois, \$41,233,691; New York, \$34,557,688; Wisconsin, \$25,190,245; Indiana, \$24,042,967; California, \$23,416,684; Texas, \$21,943,756; Louisiana, \$19,034,544; Missouri, \$18,181,767; Nebraska, \$14,223,064; Washington, \$12,301,435; Kansas \$12,239,953; North Carolina, \$12,049,626; Oklahoma, \$11,977,388; and Michigan, \$11,536,832.

Statistics relative to building and loan associations in each State and the District of Columbia are shown in the following statement:

States	Number of associations	Total membership	Total assets	Increase in assets	Increase in membership
Pennsylvania ¹	4,300	1,600,000	\$860,000,000	\$115,000,000	200,000
Ohio.....	1,000	1,689,688	765,306,091	117,145,131	313,718
New Jersey ²	1,364	927,495	599,812,925	197,084,169	239,908
Massachusetts.....	217	382,274	311,962,911	47,207,279	25,638
Illinois.....	814	572,000	273,326,625	41,233,691	122,000
New York.....	301	408,996	127,067,141	34,557,688	48,902
Indiana.....	380	317,055	192,025,913	24,042,967	19,054
Nebraska.....	82	192,200	123,021,650	14,223,064	29,200
Wisconsin.....	155	168,113	118,182,354	25,190,245	24,653
California.....	138	116,389	108,687,143	23,416,684	28,350
Louisiana.....	94	135,360	106,931,401	19,034,544	24,288
Missouri.....	241	154,780	93,557,805	18,181,767	29,935
Michigan.....	80	158,597	80,362,267	11,536,832	32,110
Kansas.....	144	152,615	78,850,057	12,239,953	21,615
Oklahoma.....	86	121,442	77,788,006	11,977,388	19,131
North Carolina ¹	247	85,000	70,000,000	12,049,626	8,214
Kentucky.....	136	116,400	55,196,457	196,457	400
Washington.....	59	151,043	53,242,311	12,301,485	32,594
District of Columbia.....	24	55,654	42,032,000	3,261,000	2,794
Texas.....	102	66,994	33,980,086	21,943,766	36,904
Iowa.....	74	65,000	39,309,995	4,314,509	8,500
Colorado.....	55	53,042	25,672,269	5,425,383	12,522
Arkansas.....	59	39,267	24,648,268	3,436,170	5,058
West Virginia.....	57	52,300	23,256,758	5,274,006	9,800
Utah.....	25	45,075	22,550,620	3,312,530	6,625
Minnesota.....	79	42,880	20,839,954	4,839,954	9,680
Florida.....	25	18,150	15,450,000	(³)	(³)
South Carolina ¹	164	24,000	15,000,000	8,475,758	3,600
Rhode Island.....	8	26,685	14,887,675	2,326,511	3,542
Maine.....	39	25,600	14,335,323	1,677,382	3,050
Connecticut.....	37	32,677	14,193,310	2,492,112	3,565
Oregon.....	20	28,800	11,802,437	1,802,437	3,810
Montana.....	30	34,400	11,649,272	1,202,085	2,400
New Hampshire.....	28	14,221	7,330,534	748,899	916
Delaware.....	40	12,650	6,201,339	831,669	1,850
North Dakota.....	16	12,360	6,169,397	744,225	1,485
South Dakota.....	24	8,160	5,078,532	678,532	1,160
Tennessee.....	17	7,550	4,477,899	601,164	1,100
New Mexico ¹	12	5,750	2,550,000	250,000	300
Arizona.....	3	5,550	2,378,893	450,956	550
Vermont.....	7	3,012	1,853,951	306,759	581
Other States.....	1,061	425,130	221,387,628	11,982,600	11,970
Total.....	11,844	8,554,352	4,765,937,197	822,997,317	1,351,472

¹ Estimated. ² As Dec. 31, 1924, figures heretofore as of June 30. ³ Included in other States.

MONETARY STOCKS IN THE PRINCIPAL COUNTRIES OF THE WORLD

Statistics compiled by the Mint Bureau for the calendar year 1924 with respect to the monetary stock of principal countries of the world, show a total gold stock of \$9,669,359,000, of which amount \$9,578,829,000 was in banks and public treasuries, and the remainder, \$90,530,000, was in circulation. The silver stock amounted to \$2,668,317,000.

In comparison with revised figures for the calendar year 1923, the stock of gold showed an increase of \$530,960,000 and the stock of silver showed a reduction of \$81,322,000.

The following statement shows the monetary stocks in the principal countries of the world, as compiled by the Mint Bureau:

Monetary stock of principal countries of the world, end of calendar year 1924

[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		\$4,547,407		\$4,547,407	\$818,609	5,320,946	110,922		\$41.00	\$7.32	\$47.97
Canada	do	do	1.00		192,504		192,504	1 27,964	426,985	8,967		21.47	3.19	47.62
Mexico	do	Peso	.4985	\$236,503						14,463	\$16.35			
British Honduras ¹	do	Dollars	1.00		90		90	190	318	45		2.00	4.22	7.07
Costa Rica	do	Colon	.25		684		684	247	20,554	485		1.41	1.51	42.38
Cuba ¹	do	Peso	1.00		8,033	\$29,072	37,105	16,368	331,821	2,899		12.80	5.65	114.46
Dominican Republic ¹	do	Dollar	1.00		114		114	247	1,276	897		.13	.28	1.42
Guatemala ²	do	Quetzal	1.00		208		208	32	25,339	2,005		.10	.02	12.64
Haiti	do	Gourde	.20		1 300		1 300		11,775	1,631		.18		7.22
Honduras	Silver	Peso	(¹)		30		30	420	1,250	662		.05	.63	1.89
Newfoundland ⁶	Gold	Dollar	1.00		1,000		1,000	2,300	2,000	265		3.77	8.68	7.55
Nicaragua	do	Cordoba	1.00					315	3,263	638			.49	5.12
Panama ¹	do	Balboa	1.00		400	40	440	325		434		1.01	.75	
Salvador	do	Colon	.50		3,369		3,369		12,048	1,526		2.21		7.89
Virgin Islands	do	Dollar	.965		86		86	75	2,500	25		3.44	3.00	100.00
British West Indies—														
Barbados ⁴	do	do	1.0138					951	22	156			6.10	.14
Jamaica	do	Pound	4.8665					888	223	888			1.03	.26
Trinidad	do	Dollar	1.0138					654	2,602	391			1.67	6.65
Dutch West Indies	do	Guilder	.402		109		109	242	1,480	166		.66	1.46	8.92
French West Indies—														
Guadeloupe	do	Franc	.193		1 324		1 324	1 94	35,000	230		1.41	.41	152.17
Martinique	do	do	.193	6 700					20,000	240	2.92			83.33
South America:														
Argentina	do	Peso	.9648		453,175		453,175		1,319,798	8,699		52.10		151.72
Bolivia	do	Boliviano	.3893		8,225		8,225	17	41,944	2,890		2.85	.01	14.51
Brazil	do	Milreis	.5462		54,498		54,498		3,007,874	30,636		1.79		98.18
Chile	do	Peso	.365		10 34,108		34,108	2,957	1 271,252	3,819		8.94	.77	71.03
Colombia	do	do	.9733			11 7,617	7,617	11 9,519	11 29,121	6,300		1.21	1.51	4.62
Ecuador ¹	do	Sucre	.4867		4,682	1,657	6,339	2,006	16,119	2,000		3.17	1.00	8.06
Guiana—														
British	do	Pound	4.8665					12 31	1,633	298			.10	5.47
Dutch	do	Guilder	.402		79		79	333	2,400	108		.73	3.08	22.22
French ⁶	do	Franc	.193	600					9,000	26	23.08			346.15
Paraguay	do	Peso	.9648		1 3,181		1 3,181		10 262,707	1,000		3.18		262.71

Peru.....	do.....	Pound.....	4,8665	14 20,337	20,337	14 5,838	7,300	2.79						
Uruguay.....	do.....	Peso.....	1.0342	57,002	57,002	2,950	63,500	1,529	37.28	1.98				44.80
Venezuela ⁴	do.....	Bolivar.....	.193	15,000	15,000	9,000	40,000	2,412	6.22	3.73				16.58
Europe:														
Austria ¹⁵	do.....	Schilling.....	.1407	1,558	1,558	84	838,777	6,423		.24	.01			130.59
Belgium ¹⁵	do.....	Franc.....	.193	52,543	52,543	¹⁶ 14,289	7,674,216	7,466	7.08	1.91				1,027.89
Bulgaria.....	do.....	Lev.....	.193			3,281	4,400,000	4,861		1.57				905.16
Czechoslovakia.....	(¹⁷)	Krone.....	.2026	160,115	7,652		8,810,400	13,611	11.78					647.29
Danzig.....	Gold	Gulden.....	.195			1,947	31,912	400					4.87	79.78
Denmark.....	do.....	Krone.....	.268	56,145	56,145	5,569	478,256	3,280	17.07	1.69				145.37
Estonia ¹⁸	do.....	Kroon.....	.268	1,390	1,390	16	35,627	1,111	1.25	.01				32.07
Finland.....	do.....	Mark.....	.193	8,379	8,379	193	1,249,946	3,403	2.46	.06				367.31
France ¹⁹	do.....	Franc.....	.193	710,394	710,394	59,008	40,603,965	39,210	18.12	1.50				1,035.55
Germany.....	do.....	R e i c h s - mark.....	.2382	145,692	145,692	62,483	6,356,743	59,856	2.43	1.04				106.20
Great Britain and Irish Free State.....	do.....	Pound.....	4.8665	173,235	760,874	760,874	302,368	481,517	47,262	3.66	16.10	6.40		10.19
Greece ¹⁴	do.....	Drachma.....	.193	7,720	7,720		4,866,000	5,950	1.30					817.82
Hungary.....	do.....	Krone.....	.2026	5,000	5,000		4,513,989,561	7,961		.63			567,	726.02
Iceland.....	do.....	do.....	.268	603	603		8,988	96	6.28					93.62
Italy.....	do.....	Lira.....	.193	83,608	83,608	116,831	20,514,200	38,835	2.15	3.01				528.23
Latvia.....	do.....	Lat.....	.193	3,026	3,026		5,930	1,851	1.63					3.20
Lithuania.....	do.....	Litas.....	.10	114	114		92,982	4,651		.02			1.13	19.99
Malta.....	do.....	Pound.....	4.8665			²⁰ 219	750	184					1.18	4.07
Netherlands.....	do.....	Guilder.....	.402	202,854	202,854	49,282	970,025	6,977	29.07	7.06				139.06
Norway.....	do.....	Krone.....	.268	39,456	39,456	3,511	391,300	2,632	14.99	1.33				148.67
Poland ²¹	do.....	Zloty.....	.193	19,956	19,956	5,308	675,800	27,179	.72	.19				24.38
Portugal.....	do.....	Escudo.....	1.0805	10,483	10,483	4,941	1,762,625	6,041	1.73	.82				291.78
Rumania.....	do.....	Leu.....	.193	26,020	26,020	²² 2,651	19,356,433	16,262	1.62	.16			1,190.29	
Russia.....	do.....	Chervonetz.....	5.1455	73,047	73,047	²³ 34,504	62,406	131,299		.56	.26			.48
Spain.....	do.....	Peseta.....	.193	489,164	489,164	125,691	4,546,653	21,338	22.92	5.89				213.08
Sweden.....	do.....	Krona.....	.268	63,741	63,741	1,098	537,293	5,988	10.64	.18				89.73
Switzerland.....	do.....	Franc.....	.193	96,319	52,066	148,355	33,838	913,912	3,886	38.18	8.71			235.13
Turkey ²⁴	do.....	Piaster.....	.044	345,526	345,526	73,548	24,153,749	14,549	23.75	5.06				10.91
Yugoslavia.....	do.....	Dinar.....	.193	894	13,965	3,369	6,001,504	12,017	.07	1.16				499.42
Asia:														
British North Borneo.....	do.....	Dollar.....	.5678				1,889	258						7.32
Ceylon.....	do.....	Rupee.....	.3244	14	14	10,687	47,994	4,504		2.37				10.66

¹ Last year's figures.

² Gold standard established Nov. 26, 1924.

³ Stock in banks.

⁴ Fluctuates with the price of silver.

⁵ Stated in United States dollars, and including \$800,000 in United States bills.

⁶ Estimated on basis of data considered fairly reliable.

⁷ Stated in francs.

⁸ Stock held by one of three banks.

⁹ Including amount held in banks.

¹⁰ At the mint.

¹¹ In circulation on June 30, 1924.

¹² Amount in circulation.

¹³ In October, 1924.

¹⁴ At the end of January, 1925.

¹⁵ Stock in National Bank.

¹⁶ Including minor coins.

¹⁷ Monetary standard not established.

¹⁸ Gold standard established June 20, 1924.

¹⁹ In Bank of France on Dec. 24, 1924.

²⁰ Including bronze coins.

²¹ Gold standard established July 1, 1924.

²² Including other coin.

²³ On Dec. 1, 1924.

²⁴ On Jan. 31, 1924. Paper circulation stated in Turkish pounds (\$4.3965).

Monetary stock of principal countries of the world, end of calendar year 1924--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
Asia--Continued.														
China ²⁰	Silver	Dollar	(0)					\$135,957	100,949	431,480			\$0.32	0.23
Cyprus Island	Gold	Pound	\$4,8665		\$292		\$292	711	525	317		\$0.92	2.24	1.66
Federal Malay States	do	Dollar	.5678					67	4,174	1,390			1.05	3.00
India, British	do	Rupee	.4867		108,609		108,609	399,231	1,792,087	318,942		.34	1.25	5.62
Indo-China, French	Silver	Piaster	(0)					16,495	65,872	18,982			.87	3.47
Japan (including Taiwan)	Gold	Yen	.4985	\$15,000	585,738		585,738	16,495	65,872	18,982		\$0.19	7.45	22.21
Netherlands, East Indies	do	Guilder	.402		53,667		53,667	168,272	319,934	47,204		1.14	3.56	6.78
Palestine	do	Pound	4.9431					494	1,250	700			.71	1.79
Persia ¹	Silver	Kran	(0)					18,654	51,296	9,500			1.95	5.39
Philippine Islands	Gold	Peso	.50		3,406		3,406	19,007	24,710	10,906		.31	1.73	14.34
Sarawak	do	Dollar	.5678					156	600	600				.26
Siam	do	Tical	.3709					44,710	114,387	9,322			4.78	12.27
Straits Settlements	do	Dollar	.5678		1,682		1,682	11,503	104,916	935		1.80	12.30	112.20
Syria	do	Pound	3.860	13,857					7,930	2,140	6.48			3.71
Africa:														
Abyssinia ⁶	Silver	Thalari	(0)					340	225	8,000			.04	.03
Algeria	Gold	Franc	.193	18,197					1,099,684	5,806	3.31			189.40
Belgian Congo	do	do	.193						208,950	15,000				7.33
Egypt ¹⁰	do	Pound	4.9431	1,747	16,508		16,508		42,000	13,551	.13	1.22		3.10
Eritrea	do	Lira	.193					1,692		450			3.76	
Gambia	do	do	4.8665						119	210				.95
Gold Coast	do	do	4.8665						1,309	2,299				.57
Kenya Colony and Uganda	do	Shilling	.2433					9,422	1,194	2,529			3.73	4.7
Madagascar	do	Franc	.193					13,703	261,000	3,382			4.05	77.17
Monocco, French	do	do	.193	8,531					280,100	6,000	1.42			46.68
Nigeria	do	Pound	4.8665					6,621	294	18,588			.36	.02
Nyasaland	do	do	4.8665		395		395	422		1,176		.34	.36	
Portuguese East Africa ¹	do	Escudo	1.0805		332	\$78	410	49		3,120	.13	.02		28.28
Portuguese West Africa ¹	do	do	1.0805							4,000				2.83
Reunion Island ⁶	do	Franc	.193	1,900					33,000	174	10.89			189.64
Rhodesia	do	Pound	4.8665	# 122	* 830		* 830	* 90	* 10,000	1,867	.07	.44	.05	5.36
Senegal	do	Franc	.193						183,107	1,225				149.43
Sierra Leone	do	Pound	4.8665					150	56	1,541			.10	.04
Somaliland--														
British	do	Rupee	.3244					292	300	344			.85	.87
French	do	Franc	.193		33		33	241	6,593	206		.16	1.17	32.00

Italian	do	Rupee	.3244					1,863	2,000	1,000			1.86	2.00
Tanganyika	do	Shilling	.2433					3,528	9,259	7,200			.49	1.29
Tunis ¹	do	Franc	.193	3,000			3,000	800	175,000	2,094		1.43	.38	83.57
Union of South Africa ^{2a}	do	Pound	4.8655		52,437		52,437	243	11,456	6,929		7.57	.03	1.65
West Africa, French ⁴	do	Franc	.193	3,000					190,000	11,464	.26			16.57
Zanzibar	do	Rupee	.3244					945	4,854	197			4.80	24.64
Oceania:														
Australia	do	Pound	4.8665	107,928	121,218		121,218		57,094	5,635	19.15	21.51		10.13
New Zealand	do	do	4.8665	37,581					6,750	1,266	29.60			5.33
Fiji Islands ¹	do	do	4.8665		494		494	755	430	164		3.01	4.60	2.62
Society Islands	do	Franc	.193						19,723	28				704.39
Total				779,910	9,578,829	90,530	9,669,359	2,668,317		1,770,701	.44	5.46	1.51	

¹ Last year's figures.

⁴ Fluctuates with the price of silver.

⁶ Estimated on basis of data considered fairly reliable.

¹¹ Stock in National Bank.

^{2a} Incomplete.

^{2b} Exclusive of 2,614,688 pesos in United States Federal reserve bank notes.

^{26a} Oct. 31, 1924.

²⁷ Stock of gold and silver in Northern Rhodesia.

²⁸ On Dec. 27, in South African reserve bank.

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, 1923. 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, \$12,640,714; Brazil, \$2,433,250; Peru, \$5,153,490; Czechoslovakia, \$52,716,520 (including silver); Estonia, \$142,708,487; France, \$359,813,953; Germany, \$49,334,078; Latvia, \$1,529,139; Lithuania, \$2,963,802; Rumania, \$82,630,958; Spain, \$6,370,970; Switzerland, \$1,322,986; Japan, \$156,529,000; Philippine Islands, \$52,528,097; Straits Settlements, \$3,763,686

FEDERAL LAND BANKS

The resources of the 12 Federal land banks amounted to \$1,059,-486,000, September 30, 1925, and showed an increase in the year of \$75,700,000.

Net mortgage loans which constitute the principal assets of these banks increased in the year from \$905,536,000 to \$989,960,000. United States Government securities owned were reduced in the year from \$43,146,000 to \$29,283,000, and cash on hand and in banks was reduced from \$11,080,000 to \$9,062,000.

The capital stock of these banks was \$52,784,000, of which amount \$1,332,000 was held by the United States Government; \$50,978,000 was held by national farm loan associations; \$472,000 was held by borrowers through agents, and \$2,000 by individual subscribers.

The amount of capital stock of these banks originally subscribed for by the United States Government was \$8,892,000, of which amount \$7,560,000 has been retired to date.

The principal liabilities of these banks represent farm loan bonds outstanding, which aggregated \$973,344,000, September 30 last, and showed an increase in the year of \$66,129,000.

Undivided profits were increased from \$4,056,000 to \$5,262,000, and legal reserve was increased from \$5,734,000 to \$7,545,000. Surplus funds and other reserves showed an increase of \$3,000.

Consolidated statement of the resources and liabilities of these banks, September 30, 1925, follows:

*Consolidated statement of condition of the 12 Federal land banks at close of business
September 30, 1925*

Assets:	
Net mortgage loans.....	\$989,960,218.89
Interest accrued but not yet due on mortgage loans.....	18,387,586.32
United States Government bonds and securities.....	29,283,375.49
Interest accrued but not yet due on bonds and securities..	195,007.36
Other interest accrued but not yet due.....	32,685.47
Cash on hand and in banks.....	9,062,213.59
Notes receivable, acceptances, etc.....	3,527,922.14
Accounts receivable.....	746,137.74
Installments matured (in process of collection).....	1,121,955.42
Banking houses.....	2,046,493.50
Furniture and fixtures.....	263,926.44
Sheriffs' certificates, judgments, etc. (subject to redemption).....	4,291,361.90
Other assets.....	567,493.85
Total assets.....	1,059,486,378.11
Liabilities:	
Farm loan bonds outstanding.....	973,343,685.00
Interest accrued but not yet due on farm loan bonds.....	15,541,386.88
Notes payable.....	431,956.45
Accounts payable.....	475,848.57
Other interest accrued but not yet due.....	12,462.45
Due borrowers on uncompleted loans.....	357,595.24
Amortization installments paid in advance.....	1,364,142.16
Farm loan bond coupons outstanding (not presented).....	770,944.55
Dividends declared but unpaid.....	753,378.62
Other liabilities.....	738,378.46
Total liabilities.....	993,789,778.38

Net worth:	
Capital stock United States Govern- ment.....	\$1, 331, 930. 00
National farm loan association.....	50, 978, 052. 50
Borrowers through agents.....	472, 265. 00
Individual subscribers.....	1, 585. 00
Total capital stock.....	52, 783, 832. 50
Reserve (legal).....	7, 544, 700. 00
Surplus, reserves, etc.....	105, 828. 23
Undivided profits.....	5, 262, 239. 00
	<u>\$65, 696, 599. 73</u>
Total liabilities and net worth.....	<u>1, 059, 486, 378. 11</u>
Memoranda:	
Net earnings to Sept. 30, 1925.....	32, 913, 780. 91
Less—	
Dividends paid.....	\$13, 209, 071. 10
Carried to suspense account.....	1, 323, 953. 38
Real estate charged off.....	5, 037, 769. 23
	<u>19, 570, 793. 71</u>
Carried to surplus, reserve, etc.....	536, 048. 20
Carried to reserve (legal).....	7, 544, 700. 00
Carried to undivided profits.....	5, 262, 239. 00
	<u>13, 342, 987. 20</u>
Total carried to surplus, reserve and undivided profits..	<u>13, 342, 987. 20</u>
Capital stock originally subscribed by United States Government.....	8, 892, 130. 00
Amount of Government stock retired to date.....	7, 560, 200. 00
	<u>1, 331, 930. 00</u>

JOINT-STOCK LAND BANKS

The resources of joint-stock land banks amounted to \$580,810,000, September 30, 1925, and exceeded the amount a year ago by \$105-618,000.

Like Federal land banks, the principal resources of these banks are represented by mortgage loans, which amounted to \$519,237,000 September 30, and exceeded the amount a year ago by \$89,171,000. United States Government securities amounted to \$26,550,000 compared with \$14,671,000 a year ago, and cash on hand and in banks was increased from \$13,442,000 to \$14,094,000.

The paid-in capital stock of these banks was \$40,804,000 or \$6,-725,000 more than a year ago. Legal reserves of \$3,661,000 compared with \$2,384,000 in September, 1924, and undivided profits of \$2,347,000 showed an increase in the year of \$1,136,000.

Liabilities of these banks incident to the issuance of farm loan bonds, were \$507,686,000, compared with \$419,745,000 a year ago.

Consolidated statement of the resources and liabilities of these banks follows:

Consolidated statement of condition of the joint-stock land banks at the close of business September 30, 1925

Assets:	
Net mortgage loans.....	\$519, 237, 214. 59
Interest accrued but not yet due on mortgage loans.....	9, 525, 580. 66
United States Government bonds and securities.....	26, 550, 481. 12
Interest accrued but not yet due on bonds and securities..	270, 122. 29
Other interest accrued but not yet due.....	93, 021. 53
Cash on hand and in banks.....	14, 093, 836. 40

Assets—Continued.

Notes receivable, acceptances, etc.....	\$3, 559, 072. 59
Accounts receivable.....	1, 307, 556. 71
Installments matured (in process of collection).....	1, 341, 834. 77
Banking houses.....	1, 006, 985. 00
Furniture and fixtures.....	184, 582. 03
Sheriffs' certificates, judgments, etc., subject to redemption.....	1, 446, 718. 33
Real estate.....	2, 145, 373. 83
Other assets.....	47, 131. 34
Total assets.....	580, 809, 511. 19

Liabilities:

Farm loan bonds outstanding.....	507, 685, 600. 00
Interest accrued but not yet due on farm loan bonds.....	8, 995, 071. 59
Notes payable.....	7, 305, 862. 21
Accounts payable.....	3, 076, 790. 96
Other interest accrued but not yet due.....	80, 032. 57
Due borrowers on uncompleted loans.....	1, 538, 665. 74
Amortization installments paid in advance.....	831, 193. 93
Farm loan bond coupons outstanding (not presented).....	741, 099. 75
Dividends declared but unpaid.....	198, 543. 50
Other liabilities.....	51, 660. 48
Total liabilities.....	530, 504, 520. 73

Net worth:

Capital stock paid in.....	\$40, 804, 060. 53
Surplus paid in.....	1, 359, 830. 83
Surplus earned.....	942, 174. 03
Reserve (legal).....	3, 660, 653. 65
Other net worth accounts.....	1, 190, 881. 38
Undivided profits.....	2, 347, 390. 04
	50, 304, 990. 46

Total liabilities and net worth..... 580, 809, 511. 19

FEDERAL INTERMEDIATE CREDIT BANKS

The resources of the 12 Federal intermediate credit banks showed a gain in the year ended September 30, 1925, of \$7,634,000, and amounted, on the latter date, to \$112,659,000.

Direct loans and rediscounts aggregated \$64,318,000, and showed an increase in the year of \$12,039,000. Holdings of United States Government securities amounted to \$5,166,000, and showed an increase of \$2,866,000. Cash on hand and in banks showed a reduction of \$2,412,000.

The subscribed capital stock of these banks, \$60,000,000 showed no change in the year. Surplus funds showed an increase of \$529,000 and undivided profits, a reduction of \$76,000. Outstanding debentures amounted to \$43,768,000, compared with \$35,112,000 a year ago.

Notes and bills payable were increased from \$375,000 to \$3,800,000 and notes and bills rediscounted were reduced from \$7,450,000 in September, 1924, to \$1,906,000 in September, 1925.

Consolidated statement of the resources and liabilities of these banks follows:

Consolidated statement of condition of the 12 Federal intermediate credit banks as of the close of business September 30, 1925

Assets:	
Direct loans.....	\$33, 756, 897. 04
Rediscounts.....	30, 560, 889. 14
Accrued interest on loans and rediscounts.....	247, 972. 02
United States Government bonds and securities.....	5, 165, 635. 16
Accrued interest on United States Government bonds and securities.....	39, 032. 78
Other securities.....	1, 100, 000. 00
Other accrued interest.....	1, 677. 12
Rediscounts for other Federal intermediate credit banks.....	925, 000. 00
Cash on hand and in banks.....	4, 750, 821. 21
Capital stock callable from United States Treasury.....	36, 000, 000. 00
Furniture and fixtures.....	18, 099. 33
Documentary stamps.....	92, 822. 43
Other assets.....	92, 822. 43
Total assets.....	112, 658, 846. 23
Liabilities:	
Capital stock subscribed.....	60, 000, 000. 00
Surplus.....	680, 584. 46
Undivided profits.....	907, 691. 82
Other reserves.....	109, 574. 73
Debentures outstanding.....	43, 767, 910. 00
Accrued interest on debentures outstanding.....	565, 183. 10
Notes and bills payable.....	3, 800, 000. 00
Notes and bills rediscounts.....	1, 906, 100. 00
Deferred rediscounts.....	298, 499. 94
Interest collected not earned.....	416, 314. 85
Cash capital discount agencies.....	152, 933. 31
Other accrued interest.....	10, 241. 34
Other liabilities.....	43, 812. 68
Total liabilities.....	112, 658, 846. 23

NATIONAL AGRICULTURAL CREDIT CORPORATIONS

Under Title II of the agricultural credits act of 1923, provision is made for the incorporation of national agricultural credit corporations with a paid in capital of not less than \$250,000, and also for the organization of rediscount corporations with capital of not less than \$1,000,000, the course of procedure in either case being practically identical with that provided by law for the organization of national banks. Provision is also made for the conversion of State chartered agricultural and livestock financing corporations into national agricultural credit corporations following procedure similar to that incident to the conversion of State banks to national banking associations. Consolidation of two or more national agricultural credit corporations is also contemplated and provided for. Supervision of the incorporation, together with that of the business of such corporations, is imposed by law upon the Comptroller of the Currency.

The powers of these corporations are enumerated in sections 203, 204, 205, 206, and 207 of the act as follows:

SEC. 203. (a) That each national agricultural credit corporation shall have power, under such rules and regulations as the Comptroller of the Currency may prescribe—

(1) To make advances upon, to discount, rediscount, or purchase, and to sell or negotiate, with or without its indorsement or guaranty, notes, drafts, or bills of exchange, and to accept drafts or bills of exchange, which—

(A) Are issued or drawn for an agricultural purpose, or the proceeds of which have been or are to be used for an agricultural purpose;

(B) Have a maturity, at the time of discount, purchase, or acceptance, not exceeding nine months; and

(C) Are secured at the time of discount, purchase, or acceptance by warehouse receipts or other like documents conveying or securing title to nonperishable and readily marketable agricultural products, or by chattel mortgages or other like instruments conferring a first and paramount lien upon live stock which is being fattened for market.

(2) To make advances upon or to discount, rediscount, or purchase, and to sell or negotiate with or without its indorsement or guaranty, notes secured by chattel mortgages conferring a first and paramount lien upon maturing or breeding live stock or dairy herds, and having a maturity at the time of discount, rediscount, or purchase not exceeding three years.

(3) To subscribe for, acquire, own, buy, sell, and otherwise deal in Treasury certificates of indebtedness, bonds or other obligations of the United States to such extent as its board of directors may determine.

(4) To act, when requested by the Secretary of the Treasury, as fiscal agent of the United States, and to perform such services as the Secretary of the Treasury may require in connection with the issue, sale, redemption or repurchase of bonds, notes, Treasury certificates of indebtedness, or other obligations of the United States.

(5) To purchase, hold, acquire, and dispose of shares of the capital stock of any corporation organized under the provisions of section 207, of this title, in an amount not to exceed at any time 20 per centum of its paid in and unimpaired capital and surplus.

(6) To purchase, hold, and convey real estate for the following purposes, and for no others:

(A) Such as shall be necessary for its accommodation in the transaction of its business.

(B) Such as shall be mortgaged to it in good faith by way of security for debts previously contracted.

(C) Such as shall be conveyed to it in satisfaction of loans or advances made or debts previously contracted in the course of its dealings.

(D) Such as it shall purchase at sales under judgments, decrees, or mortgages held by the corporation or shall purchase to secure debts due to it.

(7) To act as custodian, trustee, or agent for holders of notes, drafts, or bills of exchange sold or negotiated under paragraphs (1) and (2) of subdivision (a) of this section or under section 207.

(8) To issue, subject to such regulations as the Comptroller of the Currency may prescribe, collateral trust notes or debentures, with a maturity not exceeding three years, and to pledge as security for such notes or debentures any notes, drafts, bills of exchange, or other securities held by the corporation under the terms of this title. The regulations of the Comptroller of the Currency may prescribe the form of notes or debentures, and of notes, drafts, bills of exchange, warehouse receipts, chattel mortgages, or other instruments which may be pledged as security therefor, the provisions which may be made with regard to release, substitution, or exchange of such securities, and with regard to protection, supervision, inspection, and reinspection of the agricultural commodities or live stock pledged or mortgaged as security therefor.

(b) The United States Government shall assume no liability, direct or indirect, for any debentures or other obligations issued under this title, and all such debentures and other obligations shall contain conspicuous and appropriate language, to be prescribed in form and substance by the Comptroller of the Currency and approved by the Secretary of the Treasury, clearly indicating that no such liability is assumed.

(c) Any obligation referred to in paragraphs (1) or (2) of subdivision (a) of this section, which is secured by chattel mortgage upon live stock of an estimated market value at least equal to the face amount of such obligation, may be additionally secured by mortgage or deed of trust upon real estate or by other securities, under such regulations as may be made by the Comptroller of the Currency.

LIMITATIONS

SEC. 204. Except as hereinafter provided in section 207 of this title, no national agricultural credit corporation shall incur liabilities, whether direct or contingent, in excess of ten times its paid-in and unimpaired capital and surplus; nor shall any such corporation make advances to or hold notes or other direct

obligations of any person or corporation, or have outstanding acceptances for any person or corporation, in an amount exceeding 20 per centum of the paid-in and unimpaired capital and surplus of such corporation, unless such advances, notes, acceptances, or other obligations are adequately secured by warehouse receipts representing readily marketable and nonperishable agricultural commodities, in which event the amount of such advances to, or notes or other direct obligations of, or acceptances for, such one person, association, or corporation shall not exceed 50 per centum of such paid-in and unimpaired capital and surplus. No such corporation shall purchase, own, or deal in any live stock except live stock taken in the course of liquidation of obligations held by it.

INTEREST RATES

SEC. 205. (a) Any national agricultural credit corporation may charge on any loan or discount made, or upon any note, bill of exchange, or other evidence of debt, interest at the rate allowed by the laws of the State in which such corporation is located.

(b) The taking, receiving, reserving, or charging a rate of interest greater than is allowed by subdivision (a), when knowingly done, shall be deemed a forfeiture of the entire interest which the note, bill, or other evidence of debt carries with it or which has been agreed to be paid thereon. In case the greater rate of interest has been paid, the person by whom it has been paid, or his legal representative, may recover back in an action in the nature of an action for debt twice the amount of the interest thus paid from the corporation taking or receiving the same, provided such action is commenced within two years from the time the usurious interest was collected.

CAPITAL STOCK

SEC. 206. (a) That no national agricultural credit corporation shall be permitted to commence business with a paid-in capital of less than \$250,000; and no permit to begin business shall be issued to any such corporation by the Comptroller of the Currency until there shall have been filed with him a certificate signed by the president or treasurer and by individuals comprising a majority of the board of directors of such corporation showing that at least 50 per centum of the authorized capital stock of such corporation has been paid in cash; and the remainder of the capital stock of such corporation shall be paid in installments of at least 10 per centum each on the whole amount of the capital, and the entire authorized capital stock shall be paid in within six months from the date upon which such corporation shall be authorized by the Comptroller of the Currency to commence business. The payment of each installment shall be certified to the Comptroller of the Currency under oath by the president or cashier of such corporation.

(b) The capital stock of any such corporation may be increased at any time with the approval of the Comptroller of the Currency by a vote of two-thirds of the holders of its issued and outstanding capital stock, or by written consent of all of its shareholders without a meeting and without a formal vote; and may be reduced in like manner: *Provided*, That in no event shall such capital stock be reduced to an amount less than one-tenth of its then outstanding indebtedness, direct or contingent, or to an amount less than \$250,000, nor without at the same time reducing proportionately outstanding liabilities. No national agricultural credit corporation, except as herein provided, shall withdraw or permit to be withdrawn, either in the form of dividends or otherwise, any portion of its paid-in capital, and section 5204 of the Revised Statutes, prohibiting the payment of unearned dividends or the withdrawal of capital of national banks, shall be held to apply to national agricultural credit corporations.

(c) The provisions and limitations contained in section 5139 of the Revised Statutes, relative to transfer of the shares of the capital stock of national banks, shall apply to national agricultural credit corporations.

(d) Whenever any shareholder or his assign fails, upon demand of the Comptroller of the Currency, to pay his subscription or any part thereof on stock of any national agricultural credit corporation subscribed to by him, the directors of the corporation, after 15 days' notice, shall proceed in the manner prescribed by section 5141 of the Revised Statutes for the collection of unpaid subscriptions to stock of national banks.

(e) Section 5144 of the Revised Statutes, which relates to the right of shareholders of national banks to vote by proxy, shall be held to apply to shareholders of national agricultural credit corporations.

REDISCOUNT CORPORATIONS

SEC. 207. (a) That national agricultural credit corporations having an authorized capital stock of \$1,000,000 or over may be organized under the provisions of this title, to exercise all the powers enumerated in section 203, except that in lieu of the powers conferred in paragraphs (1) and (2) of subdivision (a) of such section, such corporations shall have powers—

(1) Upon the indorsement of any national agricultural credit corporation, or of any bank or trust company which is a member of the Federal reserve system, to rediscount for such corporation, bank, or trust company, notes, drafts, bills of exchange, and acceptances, which conform to the requirements of paragraphs (1) and (2) of subdivision (a) of section 203. Such indorsement shall be deemed to be a waiver of demand notice and protest by such corporation as to its own indorsement exclusively.

(2) To discount or purchase notes, drafts, or bills of exchange issued or drawn by cooperative associations of producers of agricultural products, provided such notes, drafts, or bills of exchange are secured at the time of discount or purchase by warehouse receipts or other like documents conveying or securing title to non-perishable and readily marketable agricultural products, and have a maturity at the time of discount or purchase not exceeding nine months.

(3) To sell or negotiate with or without recourse any note, draft, or bill of exchange discounted or purchased hereunder.

(b) National agricultural credit corporations organized under the provisions of this section, shall not be subject to the limitations contained in section 204, but the Comptroller of the Currency may, by general regulations, from time to time prescribe the amount of indebtedness, direct or contingent, which such corporations may incur, and the aggregate amount of paper of different types which such corporations may rediscount for any one corporation.

(c) Corporations with powers limited, as provided in this section, shall not be subject to the requirements as to deposit of bonds or other obligations of the United States, as provided in section 208 of this title.

Section 210 of the act authorizes the investment in the capital stock of these national agricultural credit corporations by members of the Federal reserve system to the extent of 10 per cent of the capital and surplus of the subscribing member banks.

These corporations, supplemented by the organization of rediscounting corporations, will, it is believed, round out the rural credits scheme supervised by the Government.

Early in 1923 a number of applications were received for authority to organize national agricultural credit corporations—one in Iowa, one in Kansas, and one in Texas. There was also received application for authority to convert an Indiana cattle loan company. None of these cases, however, was pursued to a conclusion, the reason therefor being the fact that paragraph 1 of section 202 of the agricultural credit act as originally enacted did not authorize an intermediate credit bank to discount the paper of an agricultural credit corporation organized under the laws of the United States, but only authorized them to discount such paper when the agricultural credit corporation was organized under the laws of a State.

On March 4, 1925, this section was amended so as to authorize the discounting of the paper of agricultural credit corporations organized under the laws of any State or the Government of the United States. In May, 1925, an application was made for the organization of the Pacific National Agricultural Credit Corporation, at Fresno, Calif., and later for the conversion of the Atlantic Grovers Corporation of South Carolina. The California corporation having complied with all conditions precedent was authorized to begin business under date of July 27, 1925, with capital of \$500,000 and with the following staff of officers and directors:

President, T. H. Ramsay; vice president, Harry M. Creech; cashier, Gerald D. Kennedy; directors, Charles F. Stern, W. E. Wilcox, I. W. Hellman, G. D. Kennedy, H. M. Creech, T. H. Ramsay, H. Russell, R. M. Hagen, and A. B. Nordling.

On September 28, the date upon which reports of condition were made by national banks, the Pacific National Agricultural Credit Corporation made its initial report. The only existing liability was the paid in capital stock, amounting to \$500,000. The assets were as follows:

Cash on hand and in bank.....	\$321, 324. 35
United States bonds.....	130, 439. 67
Loans.....	44, 165. 82
Furniture and fixtures.....	395. 10
Other assets.....	3, 675. 06
	500, 000. 00

The only other case pending in connection with this legislation is the South Carolina case, the conversion of a State corporation into the Atlantic Growers National Agricultural Credit Corporation.

UNITED STATES POSTAL SAVINGS SYSTEM

Statistics furnished by the Third Assistant Postmaster General, with respect to the Postal Savings System, in years ended June 30, 1924-25, showed total resources on the latter date of \$138,271,-619.82, which exceeded the amount in 1924 by \$801,554.56.

At the close of the year 1924 the balance to the credit of depositors was \$132,814,135. Deposits during the year 1925 amounted to \$92,000,349, and withdrawals aggregated \$92,641,273, leaving a balance to the credit of 402,325 depositors, June 30, 1925, of \$132,-173,211.

Statements showing the financial operations of the Postal Savings System in years ended June 30, 1924 and 1925, and the activities of the system in the several States in the year ended June 30, 1925, follow:

Comparative balance sheet for June 30, 1925, and June 30, 1924

Items	June 30, 1925	June 30, 1924	Increase	Decrease
RESOURCES				
Working cash:				
Depository banks.....	\$97,759,025.37	\$96,226,670.32	\$1,532,355.05	
Postmasters.....	131,101.44	179,815.83		\$48,714.39
	\$97,890,126.81	\$96,406,486.15	1,483,640.66	
Special funds:				
Treasurer of United States—				
Reserve fund.....	6,640,635.18	6,624,100.59	16,534.59	
Miscellaneous (working) funds.....	393,267.54	1,264,074.02		870,806.48
	7,033,902.72	7,888,174.61		854,271.89
Accounts receivable:				
Accrued interest on bond investments.....	358,112.16	355,010.16	3,102.00	
Due from discontinued depository banks.....		14.49		14.49
Due from late postmasters.....	15,677.77	94,739.49		79,061.72
	373,789.93	449,764.14		75,974.21
Investments, carried at cost price:				
United States bonds—				
Postal Savings 2½'s.....	Par value \$9,752,940.00	9,504,780.00	248,160.00	
Fourth Liberty 4¼'s.....	23,220,860.36	23,220,860.36		
	32,973,800.36	32,725,640.36	248,160.00	
	36,429,690			
	188,271,619.82	137,470,065.26	801,554.56	
LIABILITIES AND SURPLUS FUNDS				
Due depositors:				
Outstanding principal, represented by certificates of deposit.....	132,173,211.00	132,814,135.00		640,924.00
Accrued interest on certificates of deposit.....	3,696,455.68	3,587,872.23	108,583.45	
Outstanding savings stamps.....	61,231.90	62,890.80		1,658.90
	135,930,898.58	136,464,898.03		533,999.45
Accounts payable:				
Due Postal Service—Interest and profits.....	2,129,359.00	780,039.05	1,349,319.95	
Due discontinued depository banks.....	1,362.24		1,362.24	
	2,130,721.24	780,039.05	1,350,682.19	
Total liabilities.....	138,061,619.82	137,244,937.08	816,682.74	
Surplus funds:				
Interest and profits (undistributed earnings) subject to future allocation of maturing interest charges.....	210,000.00	225,128.18		15,128.18
	138,271,619.82	137,470,065.26	801,554.56	

Comparative statement of interest-earning resources and interest-bearing liabilities for June 30, 1925, and June 30, 1924

Items	June 30, 1925	June 30, 1924	Increase	Decrease
RESOURCES—INTEREST-EARNING				
Working cash:				
Depository banks.....	\$97,759,025.37	\$96,226,670.32	\$1,532,355.05	
Investments, carried at cost price.....	32,973,800.36	32,725,640.36	248,160.00	
	\$130,732,825.73	\$128,952,310.68	1,780,515.05	
LIABILITIES—INTEREST-BEARING				
Due depositors:				
Outstanding principal, represented by certificates of deposit.....	132,173,211.00	132,814,135.00		\$640,924.00
Excess of liabilities.....	1,440,385.27	3,861,824.32		2,421,439.05

Comparative statement of interest and profits for the fiscal years ended June 30, 1925, and June 30, 1924

Items	Fiscal year 1925	Fiscal year 1924	Increase	Decrease
Credits:				
Interest on bank deposits.....	\$2,442,110.48	\$1,746,691.89	\$695,418.59	
Interest on bond investments.....	1,375,161.52	2,764,373.44		\$1,389,211.92
Miscellaneous receipts.....	159.84	2.70	157.14	
Profit realized on sale of investments.....		5,743,206.92		5,743,206.92
	\$3,817,431.84	\$10,254,274.95		6,436,843.11
Debits:				
Interest credited to depositors.....	2,413,517.17	3,048,631.07		635,113.90
Allowances to postmasters.....				
Losses by fire, burglary, etc.....	158.10	43.70	114.40	
Erroneous payments, uncollectible items, etc.....	69,564.80		69,564.80	
	2,483,240.07	3,048,674.77		565,434.70
Excess of income.....	1,334,191.77	7,205,600.18		5,871,408.41

Summary of postal savings business for the fiscal year ended June 30, 1925, by States

State	Balance to the credit of depositors June 30, 1924	Deposits ¹	Withdrawals ¹	Balance to the credit of depositors June 30, 1925	Increase in balances to the credit of depositors ²	Savings stamps		Amount at interest in banks June 30, 1925	Interest received from banks	Interest paid depositors	Amount of deposits surrendered for bonds
						Sold	Re-deemed				
United States.....	\$132,814,135	\$92,000,349	\$92,641,273	\$32,173,211	-\$640,924	\$51,888.10	\$53,547	\$97,893,485.83	\$2,442,110.48	\$2,304,933.72	\$102,120
Alabama.....	388,091	350,662	367,293	371,455	-16,636	84.60	48	321,276.76	8,177.52	6,060.37	-----
Alaska.....	599,554	447,293	418,028	628,819	29,265	-0.80	-----	640,522.65	15,642.44	9,159.65	-----
Arizona.....	538,704	732,799	568,918	702,585	163,881	23.40	20	644,688.89	14,115.20	7,750.96	7,500
Arkansas.....	162,126	137,925	106,693	193,358	31,232	40.80	23	183,255.04	4,506.62	3,299.83	-----
California.....	2,645,031	2,213,544	2,214,023	2,644,572	-479	1,090.60	775	2,330,967.86	58,531.36	46,371.49	2,540
Colorado.....	1,514,017	1,475,306	1,034,690	1,954,633	440,616	269.10	302	1,894,126.09	42,578.73	23,761.45	4,000
Connecticut.....	2,014,963	1,058,645	1,311,616	1,761,992	-252,971	1,230.50	1,450	1,207,889.88	33,423.58	38,745.23	-----
Delaware.....	186,933	94,364	124,035	157,259	-29,674	26.60	38	149,088.51	4,169.92	3,205.08	-----
District of Columbia.....	342,175	319,931	286,104	376,002	33,827	318.00	353	840,872.11	23,564.99	5,417.43	4,940
Florida.....	875,722	1,563,839	1,291,087	1,148,474	272,752	106.00	113	1,033,622.34	22,008.45	14,743.76	-----
Georgia.....	271,906	355,472	255,651	368,727	96,821	133.60	142	342,907.75	7,315.43	4,215.21	-----
Hawaii.....	36,601	33,488	48,320	21,769	-14,832	-----	-----	22,265.08	703.84	560.32	-----
Idaho.....	1,030,749	1,931,182	1,366,145	1,595,786	565,037	46.10	41	1,621,371.72	36,092.39	13,380.98	5,600
Illinois.....	7,985,524	4,186,290	4,611,015	7,559,799	-425,725	1,316.80	677	5,295,579.82	136,822.70	141,803.80	1,700
Indiana.....	773,266	435,085	466,723	741,628	-31,638	50.20	82	661,577.11	15,998.94	16,004.93	800
Iowa.....	836,356	1,513,002	712,509	1,636,849	800,493	45.20	43	1,626,743.32	29,651.76	11,389.93	2,300
Kansas.....	717,353	751,513	429,143	1,039,723	322,370	70.50	62	952,176.87	19,041.03	12,285.25	2,340
Kentucky.....	287,365	159,365	186,205	260,525	-26,840	32.20	33	221,144.07	5,696.13	4,929.48	-----
Louisiana.....	318,557	199,691	215,120	303,128	-15,429	16.90	17	251,579.50	6,326.48	5,493.34	-----
Maine.....	192,100	83,511	114,524	161,087	-31,013	118.90	149	135,647.55	3,639.65	4,476.24	-----
Maryland.....	183,631	136,331	147,918	172,044	-11,587	111.10	79	112,042.06	2,938.40	3,283.98	1,000
Massachusetts.....	9,080,356	5,237,225	5,924,516	8,393,425	-686,931	2,773.00	2,950	6,699,149.41	174,430.73	153,447.64	-----
Michigan.....	2,649,662	1,468,097	1,842,496	2,265,273	-384,389	127.20	92	2,151,369.95	57,444.95	50,515.27	2,060
Minnesota.....	2,032,915	1,761,897	1,377,477	2,417,335	384,420	129.50	138	2,382,984.05	56,240.22	26,520.53	6,100
Mississippi.....	69,478	41,552	36,783	74,247	4,769	20.10	24	81,151.79	1,929.14	1,247.78	2,500
Missouri.....	2,962,394	2,340,384	1,954,323	3,348,455	386,061	297.20	333	2,978,622.28	65,299.65	48,993.63	12,020
Montana.....	2,827,103	3,792,187	2,580,859	4,038,431	1,211,328	64.80	58	4,121,290.51	89,871.62	34,426.75	6,060
Nebraska.....	301,297	198,890	164,180	336,007	34,710	161.20	157	288,604.18	6,348.49	4,888.07	400
Nevada.....	274,943	236,466	224,607	286,802	11,859	10.90	9	240,796.61	5,845.96	6,104.50	1,000
New Hampshire.....	423,933	210,733	231,061	403,605	-20,328	320.70	308	305,563.90	7,836.69	7,913.73	-----
New Jersey.....	3,985,827	2,542,997	3,018,229	3,510,595	-475,232	2,630.40	2,812	2,666,368.08	71,491.71	69,617.13	700
New Mexico.....	282,041	888,194	466,419	703,816	421,775	18.50	13	328,356.47	5,997.12	2,900.41	2,240
New York.....	55,804,296	33,336,478	38,521,286	50,619,488	-5,184,808	19,891.60	20,622	26,572,182.94	717,516.64	997,040.72	9,200
North Carolina.....	54,430	88,036	70,173	127,293	7,863	4.10	2	72,665.01	1,533.06	841.76	-----
North Dakota.....	161,790	402,532	167,004	397,228	235,438	12.10	14	402,756.42	7,515.63	1,527.20	-----
Ohio.....	3,141,941	1,526,736	1,698,533	2,970,144	-171,797	722.10	722	2,461,457.87	61,937.83	63,098.94	7,500
Oklahoma.....	1,092,748	1,937,311	1,122,460	1,907,599	814,851	81.90	82	1,896,777.88	38,514.66	11,512.52	-----
Oregon.....	1,870,997	1,405,047	1,256,259	2,019,785	148,788	114.10	113	1,923,797.98	46,537.76	31,542.86	1,840

Pennsylvania.....	11,564,165	6,011,125	6,908,769	10,666,521	-897,644	2,455.10	2,759	9,300,007.67	235,619.28	209,546.62	3,860
Porto Rico.....	155,802	217,292	208,131	164,463	9,161	15,615.80	15,585	141,111.67	3,373.86	2,079.16	-----
Rhode Island.....	935,311	540,113	671,327	804,067	-131,214	667.50	739	654,520.34	17,450.29	17,397.50	-----
South Carolina.....	120,031	221,963	159,569	212,425	92,394	22.40	12	203,668.69	3,651.42	1,733.21	-----
South Dakota.....	327,980	718,238	359,495	656,723	328,743	36.70	36	606,091.72	10,817.49	3,196.39	4,800
Tennessee.....	199,119	138,449	150,002	237,566	38,447	27.80	10	205,084.14	4,506.47	3,995.73	-----
Texas.....	851,787	1,304,580	836,436	1,319,931	468,144	99.90	116	1,125,482.68	21,245.65	12,507.54	4,480
Utah.....	561,289	420,873	387,024	595,138	33,849	10.60	11	580,537.23	15,098.09	9,536.78	-----
Vermont.....	97,480	31,917	46,616	82,781	-14,699	35.80	30	77,670.81	2,140.70	1,427.44	-----
Virginia.....	268,028	166,715	200,409	234,334	-33,694	183.50	161	230,287.51	6,277.78	5,778.19	169
Virgin Islands.....	3,114	9,757	6,325	6,546	3,432	-----	-----	-----	-----	28.85	-----
Washington.....	6,898,917	4,135,928	4,136,273	6,898,572	-345	93.80	88	6,317,342.50	159,530.39	116,844.95	2,100
West Virginia.....	317,711	193,034	220,460	290,285	-27,426	16.90	16	247,316.89	5,999.55	5,583.95	-----
Wisconsin.....	1,129,892	565,300	604,191	1,091,001	-38,891	85.10	51	1,078,792.25	27,749.76	20,729.56	2,500
Wyoming.....	467,114	1,692,065	811,093	1,348,086	880,972	27.60	28	1,067,241.42	20,912.33	6,131.70	-----

¹ These totals include the amount of \$2,292,358 transferred between depository offices.

² A minus sign denotes decrease.

SCHOOL SAVINGS BANKS

Statistics compiled by the savings bank division of the American Bankers' Association disclosed a remarkable increase in the enrollment of school children in school savings banks throughout the 39 States and the District of Columbia from which returns were received as well as a noticeable increase in the number of participating members and in the amount of deposits in the school year 1924-25.

The number of schools represented by the returns for the year 1924-25 was 10,163, indicating an increase over the previous year of 11.93 per cent; the enrollment was 3,848,632, an increase of 24.35 per cent; the number of students participating was 2,869,497, an increase of 28.31 per cent; deposits of \$16,961,560 were increased 13.14 per cent; and balances with banks of \$25,913,531 were increased 26.81 per cent.

Statistics relative to school savings banks in the 39 States listed and the District of Columbia for the year 1924-25, with total figures for prior years since 1919-20, are shown in the following table:

School savings, by States, for 1924-25

	Number of schools	Enrollment	Participating	Deposits	Interest	Net savings	Bank balances
Alabama	8	3, 119	2, 776	\$13, 814. 96	\$196. 61	\$3, 656. 94	\$10, 426. 08
Arkansas	6	1, 933	1, 879	8, 629. 77	64. 97	2, 509. 18	4, 935. 96
California	1, 619	411, 803	196, 661	995, 072. 43	93, 373. 70	659, 476. 05	3, 330, 880. 77
Colorado	12	4, 349	2, 384	11, 849. 30	125. 81	4, 461. 04	50, 278. 04
Connecticut	371	112, 650	70, 407	606, 303. 46	12, 959. 01	405, 519. 02	992, 433. 45
Delaware	35	15, 524	20, 176	143, 352. 76	4, 365. 41	59, 284. 98	177, 903. 01
District of Columbia	60	28, 922	-----	39, 889. 30	-----	39, 889. 30	39, 889. 30
Florida	42	19, 014	12, 022	47, 664. 90	-----	34, 818. 29	35, 105. 71
Georgia	93	63, 796	42, 661	156, 456. 01	2, 684. 53	59, 539. 93	200, 954. 15
Illinois	515	176, 535	130, 328	1, 002, 433. 16	13, 284. 41	317, 310. 03	1, 138, 221. 79
Indiana	238	90, 543	68, 161	429, 488. 43	10, 527. 14	159, 415. 34	538, 908. 78
Iowa	265	96, 073	49, 278	375, 453. 01	12, 671. 95	125, 603. 98	544, 742. 76
Kansas	77	27, 207	21, 942	73, 428. 18	1, 333. 70	27, 534. 75	79, 889. 31
Kentucky	183	61, 888	44, 494	222, 102. 92	4, 974. 90	45, 119. 42	270, 120. 05
Louisiana	85	47, 963	33, 772	57, 153. 28	-----	12, 156. 33	113, 940. 02
Maine	57	15, 275	10, 641	25, 562. 85	1, 131. 12	17, 850. 99	45, 110. 11
Maryland	70	53, 275	31, 197	99, 381. 65	332. 36	68, 109. 03	86, 080. 82
Massachusetts	846	343, 403	166, 387	981, 090. 19	15, 771. 52	617, 130. 28	1, 514, 009. 12
Michigan	411	144, 388	96, 746	656, 881. 23	16, 901. 77	207, 380. 63	945, 806. 22
Minnesota	386	157, 436	133, 248	522, 010. 75	2, 651. 91	385, 007. 58	936, 105. 14
Mississippi	3	1, 000	1, 000	8, 205. 89	-----	4, 682. 61	4, 682. 61
Missouri	106	64, 506	44, 922	212, 845. 58	1, 713. 67	98, 425. 08	190, 942. 78
Montana	7	2, 602	1, 872	3, 120. 76	-----	2, 129. 88	4, 258. 32
Nebraska	70	40, 678	16, 879	232, 096. 15	1, 960. 18	37, 781. 52	321, 619. 48
New Jersey	346	142, 326	105, 057	821, 921. 20	20, 772. 92	458, 450. 12	1, 245, 888. 43
New York	931	201, 368	460, 073	2, 285, 869. 32	37, 657. 55	1, 489, 125. 36	2, 783, 250. 61
North Carolina	43	15, 666	12, 486	34, 685. 64	699. 00	13, 398. 28	39, 505. 63
Ohio	588	269, 262	212, 090	1, 168, 699. 49	37, 555. 74	338, 642. 07	1, 799, 740. 69
Oklahoma	124	44, 771	30, 665	193, 583. 46	759. 26	178, 497. 84	594, 646. 03
Oregon	28	2, 545	1, 690	9, 233. 71	370. 89	3, 720. 52	16, 106. 48
Pennsylvania	1, 380	729, 001	486, 306	3, 222, 872. 48	94, 056. 39	1, 013, 815. 44	4, 745, 931. 52
Rhode Island	308	83, 062	81, 921	789, 195. 74	29, 974. 63	252, 359. 74	1, 080, 040. 98
South Carolina	2	840	400	891. 56	26. 06	457. 84	1, 779. 47
Tennessee	60	33, 904	34, 419	77, 469. 66	3, 210. 02	28, 467. 39	201, 674. 30
Texas	20	20, 000	2, 129	6, 778. 80	-----	6, 778. 80	6, 778. 80
Vermont	17	5, 084	1, 875	7, 470. 54	498. 71	6, 476. 43	15, 494. 12
Virginia	123	67, 380	50, 205	217, 925. 13	4, 663. 57	48, 433. 69	222, 086. 71
Washington	212	99, 545	86, 035	557, 137. 89	17, 781. 18	326, 119. 14	704, 540. 97
West Virginia	102	51, 963	28, 696	140, 066. 97	3, 236. 81	49, 547. 80	224, 692. 66
Wisconsin	314	98, 038	72, 617	503, 572. 21	10, 733. 41	170, 840. 51	645, 134. 96
Totals, United States:							
1924-25	10, 163	3, 848, 632	2, 869, 497	16, 961, 560. 72	458, 072. 81	7, 779, 922. 55	25, 913, 531. 15
1923-24	9, 080	3, 095, 012	2, 336, 326	14, 991, 535. 40	310, 865. 91	8, 556, 991. 27	20, 435, 144. 64
1922-23	6, 686	3, 061, 063	1, 907, 851	10, 631, 838. 69	184, 645. 27	-----	11, 807, 085. 59
1921-22	4, 785	2, 241, 706	1, 295, 007	5, 775, 122. 32	-----	-----	6, 479, 286. 99
1920-21	3, 316	1, 829, 475	802, 906	4, 158, 050. 15	-----	-----	5, 185, 280. 93
1919-20	2, 736	1, 015, 653	462, 651	2, 800, 301. 18	-----	-----	4, 200, 872. 32

SAVINGS BANKS IN PRINCIPAL COUNTRIES OF THE WORLD

Statistics compiled by the Bureau of Foreign and Domestic Commerce, Department of Commerce, relative to savings banks, including postal savings banks, in the principal countries of the world, on specified dates, supplemented by information obtained from reports received in the Currency Bureau from other sources are shown in the following statement:

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

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[Source: Official reports of the respective countries

Country	Population (000 omitted) ¹	Date of report	Form of savings bank	Number of depositors (thousands)	Deposits (thousands of dollars)	Average deposit, account	Average deposit per inhabitant
Argentina.....	8,699	Dec. 31, 1922	Postal.....	681	\$15,164	\$22.28	\$1.74
Austria ²	6,240	Dec. 31, 1924	Communal and private.....		34,134		5.47
Belgium.....	7,666	Dec. 31, 1923	General.....	3,911	88,301	22.58	11.52
Brazil.....	30,636	Sept. 30, 1923	Federal.....		41,039		1.34
Bulgaria.....	5,915	Dec. 31, 1924	Postal.....		1,917		.32
Chile ³	3,870	Dec. 31, 1923	Public.....	1,254	39,779	31.72	10.28
Czechoslovakia.....	13,611	do.....	Communal and private.....	2,797	303,310	108.43	22.28
Denmark ⁴	3,348	Mar. 31, 1923	Communal and corporate.....	1,589	341,614	214.99	102.03
Egypt.....	13,885	Dec. 31, 1923	Postal.....	115	7,072	61.60	5.1
Finland.....	3,435	do.....	Private.....	544	38,092	70.06	11.09
France.....	39,210	do.....	Postal.....	129	3,133	24.24	.91
Algeria.....	5,564	Dec. 31, 1918	Private.....	8,922	571,300	64.03	14.57
Tunis.....	2,095	Dec. 31, 1923	Postal.....	7,189	223,986	31.16	5.71
Italy.....	59,660	do.....	Municipal.....	21	886	43.19	.16
Japan.....	59,460	do.....	Postal.....	5	1,396	292.58	.67
Formosa.....	3,614	Dec. 31, 1922	Communal and corporate.....		466,735		11.77
Chosen.....	17,208	do.....	Postal.....		404,728		10.20
Netherlands.....	7,213	Dec. 31, 1922	Private.....	7,883	151,271	19.19	2.54
Dutch East Indies.....	49,351	Mar. 31, 1923	Postal.....	27,066	433,359	17.36	8.13
Dutch Guiana.....	95	do.....	do.....	458	3,870	8.67	1.10
Dutch West Indies.....	55	do.....	do.....	1,590	9,655	6.07	.56
Norway.....	2,714	Dec. 31, 1921	Private.....	656	83,743	136.19	12.30
Spain.....	21,658	Dec. 31, 1923	Postal.....	1,947	115,930	59.54	16.07
Sweden.....	6,036	Dec. 31, 1924	do.....	240	7,862	32.75	.16
Switzerland.....	3,886	do.....	do.....	14	400	28.57	4.20
United Kingdom.....	44,677	do.....	do.....	5	82	16.46	1.50
British India ⁵	247,003	Dec. 31, 1923	Communal and private.....	1,861	367,581	197.47	135.44
Australia.....	5,874	Dec. 31, 1924	Private.....	1,327	229,108	125.99	10.58
New Zealand.....	1,325	do.....	Postal.....	423	16,552	39.16	.76
			Communal and trustee.....	2,430	642,908	264.57	106.51
			Postal.....	717	39,905	55.62	6.61
			Communal and private.....	2,818	545,738	193.68	140.44
			Trustee.....	2,296	494,886	215.59	11.08
			Postal.....	18,404	1,180,563	64.15	26.42
			do.....	2,089	74,013	35.43	.30
			Government and private.....	3,886	818,402	210.59	139.34
			Postal.....	735	224,288	305.09	169.27
			Private.....	125	27,422	219.85	20.70

REPORT OF THE COMPTROLLER OF THE CURRENCY

Canada.....	9,227	1924.....	Government, postal, and special.....	97,710	10.59
Union of South Africa.....	7,176	{Mar. 31, 1924	Postal.....	292	31.32
British West Indies.....	1,749	{Mar. 31, 1923	Private.....	17	6.72
British colonies, n. e. s.....	44,464	Dec. 31, 1921	Government and post office.....	115	4.34
		1921	do.....	330	.33
Foreign countries, total.....	716,619			105,381	11.51
United States and possessions.....	115,821	June 30, 1925	{Postal Savings System.....	402	1.14
Philippines.....	10,870	do.....	{Mutual and stock.....	14,540	78.27
			Postal.....	171	.25
Grand total.....	843,310			120,494	20.70

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

² Exclusive of the Burgenland.

³ Includes savings deposits in ordinary banks.

⁴ Exclusive of the Faroe Islands.

⁵ Exclusive of the feudatory States.

The average deposit for the total has been calculated on the amount of \$7,206,169,000, the total for the countries showing the number of depositors (exclusive of Austria, Brazil, Bulgaria, Italy, and Canada).

The amounts in original currencies have been converted at the New York rate of exchange prevailing on date of report. The Canadian dollar has been taken at par.

RESOURCES OF LEADING FOREIGN BANKS OF ISSUE

The combined resources of 26 foreign banks of issue, converted at the existing rates of exchange, on or about June 30, 1925, amounted to \$12,040,233,000, compared with resources of 22 banks of issue, on or about June 30, 1924, amounting to \$10,733,463,000.

During the year ended June 30, 1925, two new currency units were created—the German reichsmark, equivalent to the pre-war mark, worth 23.82 cents, and the Austrian schilling, equivalent to 14.07 cents, which replaced at the rate of 1 to 10,000 the crown whose par value had been 20.26 cents. Among the countries listed below the currencies of England, South Africa, the Netherlands, and Switzerland returned to gold parity.

In the case of a number of countries whose currencies are below parity the statements of the central bank make no distinction between gold assets and paper assets. When these statements are converted into dollars at the current rate of exchange the resulting figure undervalues the bank's resources.

A statement prepared by the Federal Reserve Board, showing total assets of 26 banks of issue on or about June 30, 1925, the par of exchange, and conversions into dollars at par of exchange and at prevailing rates of exchange follows:

Total assets of principal central banks about June 30, 1925

[In thousands of local currency and of dollars]

	Date, 1925	Local currency	Total assets	Rate of exchange on given date	Total assets con- verted at rate of ex- change on given date
				<i>Cents</i>	
Austria.....	June 30	Schilling....	1,346,562	14.051	189,205
Belgium.....	June 25	Franc.....	7,871,200	4.60	382,075
Bulgaria.....	June 30	Lev.....	7,639,373	.7314	55,874
Czechoslovakia.....	do.	Krone.....	8,975,957	2.9623	1,265,895
Denmark.....	do.	do.	662,134	20.16	133,486
England.....	July 1	Pound.....	320,207	486.04	1,556,331
Finland.....	June 30	Mark.....	2,105,250	2.5218	53,090
France.....	June 25	Franc.....	48,272,491	4.65	2,244,671
Germany.....	June 30	Reichsmark.	4,251,142	23.80	1,011,772
Greece.....	do.	Drachma....	9,458,678	1.6763	158,221
Hungary.....	do.	Krone.....	9,647,426,862	.0014	135,084
Italy (3 banks).....	do.	Lira.....	26,218,555	3.51	825,384
Netherlands.....	June 29	Florin.....	994,727	40.07	398,537
Norway.....	June 30	Krone.....	623,581	17.88	111,436
Poland.....	do.	Zloty.....	723,635	19.18	138,793
Rumania.....	June 20	Lev.....	27,526,622	.4618	127,113
Russia.....	July 1	Cherwonetz.	271,610	5.141	1,396,347
Spain.....	June 27	Peseta.....	6,256,017	14.52	908,374
Sweden.....	June 30	Krona.....	848,652	26.80	227,439
Switzerland.....	do.	Franc.....	995,213	19.42	193,270
Yugoslavia.....	do.	Dinar.....	8,945,802	1.7459	156,185
Peru.....	do.	Pound.....	7,659	4.130	31,632
Japan.....	June 27	Yen.....	2,241,435	40.65	911,143
Java.....	do.	Florin.....	380,320	41.00	155,931
South Africa.....	do.	Pound.....	17,135	485.00	83,105
Portugal.....	July 1	Escudo.....	4,102,788	5.10	200,242
Total.....					12,040,233

¹ The apparent reduction compared with last year is due to the separation of certain treasury accounts since the beginning of the current year.

EXPENSES OF THE CURRENCY BUREAU

By reference to the table following, showing in detail expenses relating to the maintenance of the Currency Bureau for the fiscal year ended June 30, 1925, it will be noted that the aggregate expenses were \$4,954,164.86, of which \$1,140,444.97 were paid from appropriations and \$3,813,719.89 reimbursements by the banks. The salary rolls aggregated \$412,613.12, of which \$223,909.40 were paid from appropriations and the remainder from a fund reimbursed by the banks.

Taxes paid by national banks on circulating note issues amounted to \$3,661,819.45. Deducting from this amount the expenses of the bureau paid from congressional appropriations, \$1,140,444.97, leaves the net income to the Government on account of the tax on circulation at \$2,521,374.48.

Expenses incident to maintenance of Currency Bureau and net income derived by Government from taxes on national-bank notes, fiscal year ended June 30, 1925

	Expenses paid from appropriation	Expenses reimbursed by banks	Total expenses
Salaries:			
Regular roll, including retirement fund.....	\$223, 909. 40		
National currency reimbursable roll, including retirement fund.....		\$67, 903. 99	
Federal reserve issue and redemption division, including salary of comptroller as member of Federal Reserve Board.....		59, 845. 55	
Insolvent national-bank division.....		60, 954. 18	
Total salaries.....			\$412, 613. 12
General expenses:			
Printing and binding.....	24, 013. 81	4, 683. 18	
Stationery.....	7, 961. 47	1, 520. 18	
Amount expended for light, heat, telephone, telegraph, furniture, labor-saving machines, etc., partially estimated.....	3, 986. 51	5, 195. 01	
Special examination of national banks, repairs to macerator, etc.....	1, 932. 26		
Total general expenses.....			40, 292. 42
Currency issues:			
National-bank notes—			
Paper.....	113, 817. 43		
Printing, etc.....	764, 824. 09		
Plates (reimbursed).....		22, 133. 00	
Federal reserve notes—			
Paper.....		242, 694. 53	
Plates, printing, etc.....		947, 590. 72	
Total currency issues.....			2, 091, 050. 77
Expenses on account of national-bank examining service paid by banks.....		2, 199, 807. 46	2, 199, 807. 46
Postage on shipments of national-bank notes.....		79, 820. 18	79, 820. 18
Postage on shipments of Federal reserve notes.....		48, 145. 92	48, 145. 92
Insurance on shipments of national-bank notes.....		24, 785. 03	24, 785. 03
Insurance on shipments of Federal reserve notes.....		43, 640. 96	43, 640. 96
Total expenses paid from appropriations.....	1, 140, 444. 97		
Total expenses reimbursed by banks.....		3, 813, 719. 89	
Total expenses.....			4, 954, 164. 86

Tax paid by national banks on circulating notes.....	\$3, 661, 819. 45
Total expenses of Currency Bureau paid from congressional appropriations.....	1, 140, 444. 97
Net income to Government from taxes on circulation.....	2, 521, 374. 48

Respectfully submitted.

J. W. McINTOSH,
Comptroller of the Currency.

To the SPEAKER OF THE HOUSE OF REPRESENTATIVES.

APPENDIX

DIGEST OF DECISIONS RELATING TO NATIONAL BANKS

[The following Federal cases were reported in vols. 263-267, and pages 1 to 465, vol. 268, United States Reports and vols. 1 to 6 Federal Reporter, second series. In addition to the Federal cases, 23 selected State cases have been taken from the Atlantic, Pacific, Northeastern, Northwestern, Southern, and Southeastern Reporters, and one from the New York Supplement]

CAPITAL STOCK

RESTORATION OF IMPAIRED CAPITAL

Bank selling stockholder's stock to collect assessment ordered to strengthen capital held not entitled to personal deficiency judgment against stockholder.

(N. C. Sup. 1925.) Bank which assessed its stockholder pursuant to Banking Law, 1921, section 25a, as added by Public Laws Extra Session, 1921, chapter 56, section 3 (similar to National banking act (U. S. Comp. St. sec. 9767)) to strengthen its impaired capital, held not entitled to personal judgment against stockholder for amount of assessment in excess of sum realized from sale of his entire stock pursuant to section 3; its remedy being restricted to a sale of stockholder's stock. (Elon Banking & Trust Co. v. Burke, 126 S. E. Rep. 163; 89 N. C. 69.)

Phrase "payable in cash" as found in amendment to general banking act construed.

(N. C. Sup. 1925.) Under Banking Law, 1921, section 25a, as added by Public Laws Extra Session, 1921, chapter 56, section 3, providing that the assessment levied against the stockholder to strengthen impaired capital is "payable in cash," the quoted phrase means the amount of the assessment is presently due, and its payment presently enforceable, but only by the methods the statute specifies, to wit, a sale of the stock. (Ib.)

CHECKS

Bank is liable for knowingly permitting agent to control funds of principal.

(U. S. C. C. A. 1925.) A bank which, with knowledge that funds belong to a principal, permits an agent to deposit them to his own credit and withdraw them by his individual checks for his own uses, is liable to the principal if the agent embezzles the funds, unless he acted within the apparent scope of his authority, or the principal, with knowledge of his acts, permitted or ratified the same. (Oklahoma State Bank v. Galion Iron Works & Mfg. Co., 4 Fed. Rep., 2d series, 337.)

Estoppel—Requisites of equitable "estoppel," stated.

(U. S. C. C. A. 1925.) To constitute an "estoppel," in the absence of false representations by the party sought to be estopped, he must have been guilty of such conduct as to have given the person pleading the estoppel reason to believe that a state of facts existed inconsistent with those now asserted against him and in reliance on which he acted. (Ib.)

Plaintiff held not estopped to assert liability of bank for sums embezzled by its agent through unauthorized acts of the bank.

(U. S. C. C. A. 1925.) Evidence held to show that plaintiff had no knowledge that defendant bank was discounting warrants payable to plaintiff on indorsement by its agent, placing the proceeds to the credit of the agent, and permitting him to withdraw the same on his personal checks, and that plaintiff was not estopped to assert defendant's liability for the amount in that manner embezzled by the agent. (Ib.)

Interest—On recovery for money converted or due on an implied contract, plaintiff is entitled to interest.

(U. S. C. C. A. 1925.) On recovery on an implied contract for payment of money or for conversion of money, plaintiff is entitled to interest. (Ib.)

Bankruptcy trustee held not entitled to recover fund which had legally vested in another before bankruptcy.

(U. S. D. C. 1924.) Where a bank received and credited to a depositor a check given by another depositor which had funds sufficient to pay it, and which, so far as the bank knew, was solvent, though in fact insolvent, the transaction between the parties was completed and the bank was required to apply so much of the drawer's funds as necessary to the payment of the check, and the fact that it failed to do so does not entitle the trustee of the drawer, on its subsequent bankruptcy, to claim the fund. (In re Smith, Lockhart & Co., trustee in bankruptcy, v. Mercantile Trust & Deposit Co., 3 Fed. Rep., 2d series, 444.)

Bank held to have made illegal disbursement of funds of bankrupt estate.

(U. S. D. C. 1924.) On the day of bankruptcy but before the filing of the petition and without knowledge of its insolvency, the bank in which bankrupt was a depositor received checks given by it through the clearing house and charged the same to its account. By the clearing-house rules it had the right to return the checks at any time before 12 o'clock, and by custom the time limit might be waived and return permitted up to the time of closing of the exchange for the day. Learning of bankrupt's embarrassment and fearing that it might not have sufficient funds of bankrupt because of uncollected checks deposited, the bank sought and received permission to return the checks and duly credited them to bankrupt's account. This was after 12 o'clock and after filing of the petition. Later, finding that it had sufficient funds, the bank refunded the amount of the checks to the presenting banks. *Held*, that the waiver of the time limit by the presenting banks and acceptance of return of the checks put the parties in the same position as when the checks were first presented; that the bank was not legally bound to make the refund and was without right to do so from funds which then belonged to the bankrupt estate. (Ib.)

CERTIFICATION OF CHECKS

Drawer discharged of liability on check, where payee caused it to be certified by bank on which it was drawn.

(U. S. C. C. A. 1925.) Drawer was discharged of liability on check given in payment of goods, in view of General Laws, Massachusetts, chapter 107, sections 210, 211, where payee caused check to be certified by bank on which it was drawn, which deducted and charged drawer's account with amount thereof and then closed its doors, and drawer lost any dividends to which he would have been entitled on amount of check. (*Linsky v. United States*, 6 Fed. Rep., 2d series 869.)

Drawer of check, certified at his request before delivery, may stop payment to payee obtaining check by fraud.

(N. J. App. 1924.) A drawer of a check, which has been certified at his request before delivery, may recall the same and require the certifying bank to refuse payment to the payee named therein, if such payee is not a bona fide holder for value, but has obtained the check by fraud perpetrated by him upon the maker. (*Sutter v. Security Trust Co.*, 126 Atl. Rep. 435.)

Rule stated as to defenses open to bank sued by payee of check, certified at request of drawer, but who has stopped payment.

(N. J. App. 1924.) Upon suit by the payee named in the check against the certifying bank upon its refusal to pay, after notice from the drawer to stop payment, for reasons showing the payee not to be a bona fide holder thereof for value, the bank can urge and have the benefit of any defense that the drawer could have against such payee, establishing that such payee obtained the instrument, or any signature thereto, by fraud, duress, or force and fear, or other unlawful means, or for an illegal consideration. (Ib.)

Rule stated as to right of drawer of check, certified at his request, to stop payment as against indorsee not in due course.

(N. J. App. 1924.) The right of the maker of a check, certified at his request before delivery, is the same against an indorsee holder, who is not a holder in due course, as is his right to stop payment against the payee who is not a bona fide holder for value. (Ib.)

Drawer of check, certified at his request before delivery, can not stop payment as against bona fide holder; drawer of check, certified after delivery at request of payee or holder, can not stop payment.

(N. J. App. 1924.) Such rule has no application to a certified check held by a payee who is a bona fide holder for value, nor to a holder in due course, although certified at the request of the drawer before delivery, nor where the check, after delivery, is certified at the request of the payee or holder. (Ib.)

CLEARING HOUSE

Time of payment of checks presented through clearing house.

(U. S. D. C. 1924.) In contemplation of law, payment of checks presented through a clearing house has not been made until expiration of the time within which, under the clearing-house rules, the presenting banks are bound, on demand, to accept their return. (In re Smith Lockhart & Co., Trustee in Bankruptcy v. Mercantile Trust & Deposit Co., 3 Fed. Rep. 2d series, 444.)

Clearing-house rules may be waived.

(U. S. D. C. 1924.) The rules made by the members of a clearing house for their mutual convenience and protection may be waived by the bank which they aim to protect. (Ib.)

Clearing-house rules may have a bearing on rights of outside parties.

(U. S. D. C. 1924.) While the rules of a clearing house are not of their own force binding on persons not members, such rules and the practice under them may have a bearing on rights of third persons. (Ib.)

COLLATERAL SECURITIES

Maker not entitled by virtue of his equitable right of set-off as against payee to have action stayed until indorsee has exhausted other collateral held by it as security for debt.

(U. S. Sup. 1925.) A note made to the order of a bank in which the maker had a deposit was indorsed by the payee to another bank as partial security for a larger indebtedness owed by the first bank to the second. The payee bank became insolvent and the indorsee sued the maker on the note. *Held* that the maker was not entitled, merely in virtue of his equitable right of set-off as against the payee, to have the action stayed until the indorsee had exhausted other collateral held by it as security for the debt owed it by the payee—at all events, not in the absence of the payee as a party. 294 Fed. 798, affirmed. (Sowell v. Federal Reserve Bank of Dallas, 268 U. S. R. 449.)

Factors.—One advancing money to pay for property and taking title is owner as to third parties.

(U. S. C. C. A. 1925.) Where one pays for and takes title to goods bought, he acquires the rights of an owner thereof, though the goods were bought at the instance of and for the ultimate use and profit of another, who by agreement is entitled to acquire ownership by complying with stated conditions. (Sugarland Industries et al. v. Old Colony Trust Co., Old Colony Trust Co. v. Sugarland Industries, 6 Fed. Rep., 2d series, 203.)

Factors.—Trust certificates held to recognize ownership of bank.

(U. S. C. C. A. 1925.) Defendant, a sugar refiner, contracted with an importer of raw sugar to receive and make advances on sugar imported, refine and market the same, and account for the proceeds, less its advances, and refining, handling, and selling charges. Complainant bank advanced the money to pay for certain cargoes imported, and took title thereto, which it transferred to defendant, on payment by it of the agreed advances, taking a trust receipt for each cargo, providing that it should be refined and sold by defendant, and the proceeds accounted for to complainant, after deducting the charges in accordance with defendant's contract with the importer. *Held*, that as to each cargo there was a separate contract, that as between complainant and defendant complainant was the owner of the sugar, and that defendant was without right to deduct from the proceeds any indebtedness due it from the importer arising out of the contract between them. (Ib.)

Contract that security given for a debt should be held for any other indebtedness of the debtor held valid.

(U. S. C. C. A. 1925.) Where complainant bank advanced money to pay for cargoes of sugar imported, taking title thereto as security, a provision of the contract with the importer that it should also hold such title as security for any other indebtedness of the importer to it held valid and enforceable, as against a third party having claims against the importer. (Ib.)

COLLECTIONS

Effect of waiver or presentment, notice of nonpayment and diligence in collecting stated.

(U. S. Sup. 1925.) Failure to present a promissory note for payment at the payee bank, where it was payable and where the maker had sufficient funds, or to give notice of dishonor, held not a defense to an action against the maker by the indorsee holder, in view of provision in the note waiving "protest, notice thereof and diligence in collecting," and the negotiable instruments law in Texas, giving effect to such provisions. (Sowell v. Federal Reserve Bank of Dallas, 268 U. S. R. 449.)

Indorsement of checks in blank and deposit for transmission and collection held not to transfer title to bank.

(U. S. C. C. A. 1925.) Where checks were indorsed in blank and deposited for transmission and collection, and bank credited customer's account, subject to right to charge checks back if payment was not received, title to checks was not transferred to bank. (First Nat. Bank of Denver v. Federal Reserve Bank of Kansas City, Mo., 6 Fed. Rep., 2d series, 339.)

Bank accepting check for collection undertakes collection as independent contractor, and there is no privity between owner of check and correspondent bank.

(U. S. C. C. A. 1925.) Initial bank, accepting check for collection, undertakes collection as independent contractor, in absence of statute or contract to contrary, and there is no privity of contract between owner of check and initial bank's correspondent. (Ib.)

Bank may agree to receive check for transmission, and become responsible only for good faith and discretion in choice of its agent.

(U. S. C. C. A. 1925.) Duties and responsibilities of bank receiving check for collection depend on contract with owner of check, and it may agree to receive check solely for transmission to its correspondent, and thus become responsible only for good faith and due discretion in choice of agent. (Ib.)

Distinction between accepting check "for collection" and "to be transmitted for collection" stated.

(U. S. C. C. A. 1925.) Where bank receives check "for collection," it undertakes as independent contractor to collect check by all proper means, and its responsibility extends to such means, by whomsoever used; but, where it agrees to transmit for collection, its sole responsibility is to select and transmit to a competent agent with proper instructions. (Ib.)

First bank to accept bill of exchange for collection becomes agent of and liable to owner thereof.

(U. S. C. C. A. 1925.) Where owner of bill of exchange indorses and delivers it to bank to transmit for collection, first bank accepting it for collection becomes agent of, and liable to, owner. (Ib.)

Correspondent presumed to have accepted checks for collection without limiting liability, burden being on it to prove contrary.

(U. S. C. C. A. 1925.) Correspondent bank to which checks were transmitted for collection, is presumed to have accepted them for collection without limitation as to its liability, and burden is on it to show contrary, and it was therefore immaterial whether correspondent bank knew that transmitting bank had limited its liability, since its liability for its negligence was same, whether it acted as agent for transmitting bank or for owner. (Ib.)

Principal and agent—Agent's contract inures to benefit of undisclosed principal.

(U. S. C. C. A. 1925.) Where agent, acting within his authority, enters into simple contract in his own name for benefit of undisclosed principal, contract inures to principal's benefit, and principal may sue in his own name for breach thereof, or of legal duty growing out of it. (Ib.)

Principal and agent—Defenses available against agent are available against undisclosed principal.

(U. S. C. C. A. 1925.) Defenses available against agent to person contracting with him without knowledge of agency are available against undisclosed principal. (Ib.)

Correspondent bank held liable to owner of checks transmitted to it for collection.

(U. S. C. C. A. 1925.) Where checks were indorsed in blank, to be transmitted for collection under agreement that "this bank will observe due diligence in its endeavor to select responsible agents, but will not be liable in case of their failure or negligence," correspondent to which bank sent checks for collection, and which did not limit its liability, was liable to owner of checks for breach of its legal duties in collecting checks. (Ib.)

Collecting bank held liable to owner of checks for loss sustained in accepting drawee's draft on another bank.

(U. S. C. C. A. 1925.) Federal reserve bank, to which checks were transmitted for collection, which accepted draft of drawee on another bank in payment, was liable to owner of checks for loss sustained, in absence of authority to accept anything other than money in payment of checks. (Ib.)

Regulation of Federal Reserve Board held not to authorize Federal reserve bank to accept draft in payment of check.

(U. S. C. C. A. 1925.) Regulation of Federal Reserve Board, authorizing Federal reserve bank to act as agent for collection of checks on other banks and to send checks to drawee banks, held not to authorize Federal reserve bank, in collecting check, to accept from drawee bank a draft in payment thereof. (Ib.)

Stipulation in bank book held to entitle bank to charge back against depositor's account amount of dishonored checks.

(U. S. C. C. A. 1924.) Stipulation in bank book, "All out of town items credited subject to final payment," gives bank right to charge back against depositor's account checks for which credit is entered, if dishonored. (*City of Douglas v. Federal Reserve Bank of Dallas*, 2 Fed. Rep., 2d series, 818.)

Depositor's right of action for negligence in collection of check is exclusively against initial bank of deposit, and not negligent bank, to which it is sent for collection.

(U. S. C. C. A. 1924.) Depositor, who deposited check on out of town bank, forwarded for collection to third bank, could not sue third bank for negligence in collection of check, but his right of action was exclusively against initial bank, notwithstanding stipulation in his bank book, "All out of town items credited subject to final payment," there being no privity of contract between depositor and third bank. (Ib.)

Bills and notes—Payment of check by drawee discharges drawer.

(U. S. C. C. A. 1924.) Payment of check by drawee discharges drawer. (Ib.)

Credit of checks received by reserve bank; regulation of Reserve Board held valid.

(U. S. D. C. 1924.) The provision of Regulation J of the Federal Reserve Board that checks received by a Reserve bank from member banks will be counted as reserve or become available for withdrawal only from a date fixed by a time schedule based on experience of the average time required to collect checks, and that reserve bank acts only as agent, is not in violation of Federal reserve act, section 16 (12) being Compiled Statutes, section 9799, providing that "every Federal reserve bank shall receive on deposit at par from member banks or from Federal reserve banks checks and drafts drawn upon any of its depositors," especially in view of the provision of section 19, as amended in 1917 (Comp. St. 1918, Comp. St. Ann. Supp., 1919, sec. 9801), that the reserve of member banks shall be an "actual net balance." (*Pascagoula Nat. Bank v. Federal Reserve Bank of Atlanta et al.*, 3 Fed. Rep., 2d series, 465.)

Check received for collection not received on "deposit."

(U. S. D. C. 1924.) A check received by bank only as agent and without assuming any liability except for its own negligence, and guaranty of prior indorsements, is received for collection and not on "deposit" in the common sense of the word, as in a general deposit the check becomes at once the bank's property who owes the depositor the face of the check or other agreed sum. (Ib.)

"Net" and "actual" as applied to reserve defined.

(U. S. D. C. 1924.) Within Federal reserve act, section 19, as amended in 1917 (Comp. St. 1918, Comp. St. Ann. Supp. 1919, sec. 9801), providing that reserve of member banks must be an actual net balance, "net" means that all proper charges and deductions have been made from the account, and "actual" excludes what is merely fictitious or supposed. (Ib.)

Reserve bank not chargeable with exchange on remittance from member bank in payment of check.

(U. S. D. C. 1924.) The provision of Federal reserve act, section 13 (1), as amended in 1917 (Comp. St. 1918, Comp. St. Ann. Supp. 1919, sec. 9796), permitting banks to make reasonable charges for collection or payment of checks and drafts and remission thereof, but providing that "no such charges shall be made against the Federal reserve banks," is valid, and prohibits a member bank from charging exchange on checks drawn on itself and received for payment and remission from a Federal reserve bank. (Ib.)

Reserve bank may collect from member banks checks received from outside its district.

(U. S. D. C. 1924.) Under Federal reserve act, section 13 (1), as amended in 1917 (Comp. St. 1918, Comp. St. Ann. Supp. 1919, sec. 9796), Federal reserve banks may collect for other Federal reserve banks checks and drafts drawn on its members or checks sent to it by a member bank of another district by the authority and for the account of reserve bank of that district. (Ib.)

Constitutional law—Provision of Federal reserve act held not to deprive bank of property without due process of law.

(U. S. D. C. 1924.) The Federal reserve act, in requiring a member bank to pay without deduction checks drawn on it when presented by its reserve bank, whether paid over its counter or by check on its own deposit elsewhere, does not compel such payment by check, and does not deprive it of any property or right without due process of law. (Ib.)

Under agreement with collecting bank, its correspondents held agents of depositor.

(U. S. D. C. 1925.) Where a check was deposited in a bank for collection and credit, subject to an agreement that "this bank acts only as collecting agent and assumes no liability on account of delay or loss while items are in transit or until it receives final actual payments from its correspondents," the correspondents through which it sends the check for collection are not its agents, but agents of the depositor, and any right of action against them for delay or default is in the depositor. (*Capital Grain & Feed Co. v. Federal Reserve Bank of Atlanta*, 3 Fed. Rep., 2d series, 614.)

Duty of collecting bank primarily governed by local law and usage.

(U. S. D. C. 1925.) The duty of a correspondent bank receiving a check for collection is primarily regulated by the law and the custom of banking at the place where it does business, but may be affected by special instructions given or agreements made. (Ib.)

Collecting bank not negligent in forwarding check direct to drawee.

(U. S. D. C. 1925.) Under Acts, Georgia, 1919, page 207, section 36, and Acts, Alabama, 1919, page 856, section 1, similar statutes providing that checks drawn on a bank in another city, within or without the State, may be sent for payment by the collecting bank direct to the drawee bank without incurring liability, provided it has used due diligence in other respects, a collecting bank located in either of those States is not chargeable with negligence for following such practice. (Ib.)

Special circumstances may require extra effort by collecting bank.

(U. S. D. C. 1925.) If a collecting bank has knowledge that the drawee bank is in failing condition and liable at any time to suspend, due diligence may require that some extra effort at collection be made. (Ib.)

Collecting bank accepting draft in payment takes the risk of its being paid.

(U. S. D. C. 1925.) It is the general rule of law that a collecting bank, which accepts in payment of the check to be collected the draft of the drawee on another bank, takes the risk of the draft being paid. (Ib.)

Payment—State law permitting banks to pay checks in exchange held unconstitutional.

(U. S. D. C. 1925.) Act, Alabama, September 30, 1920 (Acts, 1920, p. 36), providing that, when a check is presented or forwarded to the payee bank for payment through another bank or agency, it may at its option pay or remit the same in money or in exchange drawn on its reserve agent, is unconstitutional and void as an attempt by the State to make a class of debts payable at the option of the debtor in something other than gold or silver coin. (Ib.)

Pleading—Judicial notice will not be taken of regulations of Federal Reserve Board.

(U. S. D. C. 1925.) A regulation of the Federal Reserve Board is not such departmental action as will be judicially noticed without pleading. (Ib.)

General indorsement carries title to paper.

(U. S. D. C. 1925.) General indorsement for transmission of checks and county certificates of indebtedness carries title, and transmittee becomes owner. (Nyassa-Arcadia Drainage Dist. v. First National Bank of Vale et al., 3 Fed. Rep., 2d series, 648.)

Paper indorsed "for collection," "for account," etc., remains property of indorser.

(U. S. D. C. 1925.) Checks and certificates of indebtedness indorsed "for collection," "for collection only," "for account," and for "collection and returns," remain property of indorser. (Ib.)

Indorsement for "collection and returns" creates relation of principal and agent; indorsement "collection and credit" indicates relation of debtor and creditor.

(U. S. D. C. 1925.) Draft transmitted for "collection and returns" creates relation of principal and agent, and within itself is not declaration of trust respecting funds involved, but indorsement for "collection and credit" indicates relation of debtor and creditor. (Ib.)

Indorsement "for collection and credit/returns" held ambiguous, requiring extraneous proof.

(U. S. D. C. 1925.) Indorsement of checks "for collection and credit/returns" is ambiguous, but in view of further advice not to remit until actually paid, and a possible custom existing between banks concerned, ambiguity may be susceptible of satisfactory interpretation. (Ib.)

Rule as to tracing misapplied funds stated.

(U. S. D. C. 1925.) Where insolvent has misapplied funds intrusted to it, which have been impounded for distribution to insolvent's creditors, it is not necessary that such funds be actually identified to give owner priority over other creditors, but it is necessary only to show that such funds were commingled and went to swell impounded assets. (Ib.)

Payment of certificates of indebtedness and checks sent to insolvent bank for collection by check on such bank held not to entitle owner to priority.

(U. S. D. C. 1925.) Where certificates of indebtedness and checks sent to insolvent bank for collection were paid by checks on such bank, there was mere shifting of bank's liability, bank's funds not being increased or decreased thereby, and owner of such certificates and checks was not entitled to priority over other creditors. (Ib.)

Owners of checks sent to insolvent bank for collection resulting in balance against bank held not entitled to priority.

(U. S. D. C. 1925.) Checks sent to insolvent bank for collection, which after being cleared in usual way resulted in balance against insolvent bank in favor of drawee bank, did not increase funds of insolvent bank and did not entitle owners of checks to priority over other creditors. (Ib.)

Owners of checks sent to insolvent bank for collection resulting in increasing bank's assets held entitled to priority.

(U. S. D. C. 1925.) Where checks sent to insolvent bank for collection, on being cleared, resulted in balance in bank's favor, which was paid by draft, and draft was credited to collecting bank by bank on which drawn, its funds were increased by amount of such balance, entitling owners of checks to priority over other creditors. (Ib.)

Deposit of check presumed deposit for collection, in absence of special agreement.

(Mont. Sup. 1924.) One depositing with bank check drawn on another is presumed to deposit it for collection, in absence of special agreement. (*Jensen v. Laurel Meat Co.*, 230 Pac. Rep. 1081.)

Title to check deposited for collection remains in depositor.

(Mont. Sup. 1924.) Title to check deposited for collection remains in depositor, though depositor is given credit therefor and permitted to draw against it provisionally. (Ib.)

Federal Reserve Bank, in accepting check for collection for payee, became latter's agent.

(Mont. Sup. 1924.) Federal Reserve Bank, in accepting check forwarded to it for collection by bank in which it was deposited by payee, became latter's agent. (Ib.)

Mere delivery of check by debtor does not discharge debt to creditor.

(Mont. Sup. 1924.) Mere delivery of check by debtor does not discharge debt since a check is only an order for money, the acceptance of which, in absence of any agreement to contrary, is conditional upon its payment. (Ib.)

Federal Reserve Bank held not negligent in sending check directly to drawee bank for collection.

(Mont. Sup. 1924.) Federal Reserve Bank, to which check was sent for collection, held not negligent in sending check directly to drawee bank for collection, in view of Revised Code 1921, section 6108. (Ib.)

Forwarding check for payment in usual course of business held to constitute due diligence.

(Mont. Sup. 1924.) A check was presented for payment with due diligence under express provisions of Revised Code 1921, section 6109, where it was forwarded for payment to drawee bank in usual course of business. (Ib.)

Bills and notes—First due presentment of check for payment fixes rights and liabilities of parties.

(Mont. Sup. 1924.) First due presentment, within Revised Code 1921, section 8468, of a check for payment fixes rights and liabilities of the parties. (Ib.)

Holder of check permitting funds to remain in hands of drawee, or accepting drawee's draft on third bank, acts at his peril.

(Mont. Sup. 1924.) Where drawee is ready, able, and willing to pay check when due presentment for payment is made, holder acts at his peril in permitting funds to remain in hands of drawee, or in accepting in lieu of money the drawee's draft on another bank. (Ib.)

Act of Federal Reserve Bank in sending check direct to drawee bank effected "due presentment for payment."

(Mont. Sup. 1924.) Where check was sent to Federal Reserve Bank for collection, its act in sending check direct to drawee bank was a "due presentment" for payment within Revised Code, 1921, section 8468 (Uniform Negotiable Instruments Law, sec. 61). (Ib.)

Drawer's liability held discharged.

(Mont. Sup. 1924.) Where drawee bank, to which check had been forwarded for payment by Federal Reserve Bank, canceled the check, charged amount thereof to drawer's sufficient account, and delivered its draft on third bank to Federal Reserve Bank in payment of check, pursuant to custom sanctioned by latter bank, the check was paid so far as drawer was concerned, and the unauthorized crediting back of amount of check to drawer's account when drawee's draft was dishonored did not retract the payment. (Ib.)

Amount charged to drawer's account in payment of check received from collecting bank was held by drawee bank to credit of latter bank.

(Mont. Sup. 1924.) Where drawee bank received check for payment from collecting bank, and charged check to drawer's account, drawee bank thereby reduced its indebtedness, under Revised Code, section 7701, to drawer, and amount was no longer subject to withdrawal by drawer, but was held by drawee bank to credit of collecting bank. (Ib.)

Deposit of check for collection authorizes bank to employ subagents who become directly responsible to depositor.

(Mont. Sup. 1924.) Deposit of check for collection authorizes bank to employ subagents who thereupon become agents of owner and directly responsible to him for their defaults, in view of Revised Code, 1921, section 6109. (Ib.)

Generally, bank accepting check for collection becomes liable to owner on nonpayment of draft accepted in lieu of money.

(Mont. Sup. 1924.) Generally, bank accepting check for collection is authorized to receive money only and has no implied authority to receive draft instead, and, if it does so, it assumes risk that draft will be paid, and becomes liable to owner for amount of check. (Ib.)

Collecting bank liable to payee when it accepted draft in payment.

(Mont. Sup. 1924.) Collecting bank, in surrendering check to drawee bank; and accepting latter's draft in payment of check, made that draft its own, and on nonpayment became liable to payee. (Ib.)

Payment—Payment of check operated to discharge indebtedness for which it was given.

(Mont. Sup. 1924.) Payment of check operated to discharge indebtedness for which it was given. (Ib.)

Bank receiving check upon itself from correspondent agent to make presentation to itself.

(Va. Sup. 1924.) When bank receives from its correspondent a check upon itself, it is an agent for its correspondent to make a presentation to itself. (Federal Reserve Bank of Richmond v. Peters et al., 123 S. E. Rep. 379.)

Proceeds of check cashed for correspondent bank held trust funds.

(Va. Sup. 1924.) Where remittance method was used by two banks when one bank cashed check drawn upon itself for its correspondent, proceeds were impressed with a trust, and relation of debtor and creditor did not arise, though bank retained actual cash and sent draft to correspondent bank upon deposit in another bank. (Ib.)

Principal and agent—Authority to do specific thing authorizes doing whatever necessary to accomplish.

(Va. Sup. 1924.) An authority to do a specific thing authorizes by implication doing of whatever is necessary to accomplish thing authorized, but not doing of another and separate thing. (Ib.)

Trusts—Mingling of trust fund with general fund does not destroy trust.

(Va. Sup. 1924.) Where bank holds money in trust for an other bank, mingling of trust fund with general fund does not destroy trust, but serves to extend trust or lien to whole mass of money. (Ib.)

Equity—Equity regards that as done which ought to have been done.

(Va. Sup. 1924.) Equity regards that as done which ought to have been done. (Ib.)

Assignments—Equity—Draft on bank held equitable assignment of funds.

(Va. Sup. 1924.) Where collecting and paying bank remitted to other bank by draft on third bank, such draft was an equitable assignment of funds in latter bank on theory that equity regards that as done which ought to have been done. (Ib.)

In determining whether failed bank debtor or trustee, court may look to intention.

(Va. Sup. 1924.) In determining whether or not failed bank is debtor or trustee of correspondent bank for whom it has collected from itself a check, court may well look to intention of parties, and if forwarding bank intends to leave money in hands of collecting bank to be used in usual course of business it accepts bank as debtor, but, if it demands that proceeds of checks be immediately returned to it, collecting bank merely becomes trustee. (Ib.)

DEPOSITS

GENERAL DEPOSITS

Courts—Whether banks are chargeable with interest on checking accounts paid to depositor after service of trustee process is determined by local law.

(U. S. D. C. 1925.) Whether banks served with trustee process are chargeable with interest on checking account paid to depositor after service of writ must be determined, if possible, by local law. (United States Shipping Board Emergency Fleet Corporation v. Atlantic Corporation, 5 Fed. Rep., 2d series, 529.)

Title to money in general deposit in commercial bank passes to bank, and bank's contract is to honor depositor's checks.

(U. S. D. C. 1925.) Title to money deposited in general deposit in commercial bank passes to bank, and relation of debtor and creditor is created; bank's contract being to honor depositor's checks so long as it has sufficient funds to do so. (Ib.)

Special deposit subject to depositor's check remains property of depositor.

(U. S. D. C. 1925.) Fund, deposited in bank for special purpose subject to depositor's check, remains property of depositor. (Ib.)

Garnishment—Bank served with trustee process held not liable for interest on checking account subsequently paid to depositors; "absolutely and without any contingency."

(U. S. D. C. 1925.) Where interest was paid on daily balances of checking accounts at rates subject to modification or termination at any time by bank, and dependent on whether depositor was borrower, interest was not part of original debt nor due "absolutely and without any contingency," within General Laws, Massachusetts, chapter 246, section 32, and bank was not liable for interest paid to depositor after service of trustee process. (Ib.)

DEPOSITS—WHEN DEPOSITOR BECOMES BANKRUPT

Evidence held to show bankrupt's deposit in bank general, and not special deposit to protect particular investors.

(U. S. C. C. A. 1925.) Evidence held to show that money deposited in bank by bankrupt when insolvent was general deposit, and not special deposit to protect particular investors. (Cunningham v. Merchants' National Bank of Manchester, N. H. In re Ponzi, 4 Fed. Rep., 2d series, 25.)

Understanding depositor should keep deposit sufficient to satisfy claims of local investors held not to prevent deposit from being general.

(U. S. C. C. A. 1925.) Understanding between bank and depositor that depositor should keep deposit in bank sufficient to satisfy claims of local investor held not to prevent deposit from being general deposit, subject to check. (Ib.)

That bank suspected depositor's business not legitimate held not to show it knew of his insolvency.

(U. S. C. C. A. 1925.) That bank had suspicion, or that its officer realized, that bankrupt depositor's business was not legitimate, was insufficient to show that bank knew depositor was insolvent. (Ib.)

Duty of bank to inquire into depositor's financial condition before closing his account and holding deposits for future bankruptcy trustee.

(U. S. C. C. A. 1925.) It would be duty of bank to inquire very carefully into financial condition of depositor before closing his account and holding deposits for future bankruptcy trustee, even if bank had right to take such action. (Ib.)

Bank can not question legitimacy of depositor's disbursements.

(U. S. C. C. A. 1925.) Under ordinary circumstances it is duty of bank receiving money on deposit to pay it out on depositor's order, and it can not question legitimacy of his disbursements. (Ib.)

Bank may decline to pay check exceeding amount deposited.

(U. S. C. C. A. 1925.) Where there are not sufficient funds to pay check, bank may legally decline to pay what it has on deposit as partial payment of check. (Ib.)

Banks under no legal duty to warn investing public as to financial condition of depositors.

(U. S. C. C. A. 1925.) Banks are under no legal duty to warn investing public as to financial condition of their depositors. (Ib.)

Persons securing unlawful preference and bank aiding therein held not guilty of hindering, delaying, or defrauding creditors.

(U. S. C. C. A. 1925.) That persons in whose favor bank paid bankrupt's checks and vouchers obtained unlawful preference would not necessarily show that such persons and bank hindered, delayed, or defrauded creditors, within bankruptcy act, section 67e (Comp. St., sec. 9651), or render bank liable, since bank received no money or benefit from bankrupt. (Ib.)

Bankrupt's creditors not guilty of securing fraudulent preference, without distinct intent so to do.

(U. S. C. C. A. 1925.) Bankrupt's creditors are not guilty of securing fraudulent preference, without distinct intent so to do. (Ib.)

Bankrupt's deposit in bank not fraud on creditors; "fraudulent transfer."

(U. S. C. C. A. 1925.) Bankrupt's deposit in bank of money to his own credit is not "fraudulent transfer" of property as against creditors, in violation of bankruptcy act, section 67e (Comp. St., sec. 9651). (Ib.)

In absence of fraud or collusion by bank in paying bankrupt's checks and vouchers while he was insolvent, bank not liable.

(U. S. C. C. A. 1925.) Where there was no fraud or collusion by bank in paying bankrupt's checks and vouchers while he was insolvent, to investors from whom money had been obtained by bankrupt's fraud, bank was not liable to trustee in bankruptcy, under bankruptcy act, section 67e (Comp. St., sec. 9651). (Ib.)

Bank not liable, as participating in fraudulent transfer of bankrupt's deposit to defrauded investors, without actual fraud.

(U. S. C. C. A. 1925.) Bank, in absence of actual fraud, would not be liable for paying bankrupt depositor's checks and vouchers to defrauded investors, even though bankrupt thereby made transfer, in violation of bankruptcy act, section 67e (Comp. St., sec. 9651). (Ib.)

Appeal and error—Findings in equity case should not be disturbed, unless clearly wrong.

(U. S. C. C. A. 1925.) Trial court's findings in equity case should not be disturbed, unless clearly wrong. (Ib.)

Check protested because in excess of deposit held not revocation of depositor's order to pay vouchers.

(U. S. C. C. A. 1925.) Drawing of check, which was protested because for sum greater than deposit, did not in itself revoke bank's authority to pay smaller checks afterwards presented, or depositor's order to bank to pay certain vouchers, so long as there were funds in depositor's account sufficient to pay them. (Ib.)

Bankruptcy act does not authorize recognition of fraud not denounced therein, nor impose penalties on persons who received no benefits.

(U. S. C. C. A. 1925.) Bankruptcy act (Comp. St., secs. 9585-9656) does not authorize recognition of any fraud not distinctly denounced therein, nor does it impose penalties on persons who have received no benefits from bankrupt's transfers of property. (Ib.)

Trusts—Depleted trust funds mingled with other moneys can not be treated as reappearing in sums subsequently deposited.

(U. S. C. C. A. 1925.) Where one has deposited trust funds in his individual bank account and mingled fund is at any time wholly depleted, trust fund is thereby dissipated and can not be treated as reappearing in sums subsequently deposited to credit of same account. (In re Ruskay et al. Petition of Crellin, 5 Fed. Rep., 2d series, 143.)

Bankruptcy—Whether bankrupts' bank balance should include checks deposited after banking hours on that day held question of law reviewable by petition to revise.

(U. S. C. C. A. 1925.) Whether bankrupts' deposit, in their bank account after banking hours, of checks received from claimant for purchase of stock, should be included in balance of their account for that day for purpose of determining whether fund was depleted, was question of law reviewable by petition to revise. (Ib.)

“Deposit slip” defined.

(U. S. C. C. A. 1925.) “Deposit slip” is acknowledgment that amount named therein has been received by bank; it is receipt intended to furnish evidence as between depositor and depository that on given date there was deposited sum named therein, time of deposit, and amount deposited. (Ib.)

Issuance of deposit slip admits relation of debtor and creditor for amount stated therein.

(U. S. C. C. A. 1925.) Issuance of deposit slip is admission by bank that relation of debtor and creditor has been created as to amount stated therein, and creation of that relationship does not depend on whether bank's agent, whose duty it is to do so, thereafter enters deposit in depositor's account, but rights of parties must be determined by real state of accounts. (Ib.)

Bank clerk whose duty it is to enter deposits is agent of bank, and not of depositor.

(U. S. C. C. A. 1925.) Bank clerk whose duty it is to enter deposits is agent of bank, and not of depositor. (Ib.)

Rule that banks close at 3 o'clock does not prevent receipt or payment of money after that hour, nor affect legal relations of parties.

(U. S. C. C. A. 1925.) Rule that banks close at 3 o'clock is merely regulation for convenience of bank, and does not prevent receipt or payment of money after that hour, nor affect legal relations of parties if money is received or paid out, though transaction does not appear on books of bank until subsequent day. (Ib.)

Crediting of checks indicates that bank receives checks deposited as cash.

(U. S. C. C. A. 1925.) Intention of parties as to effect of deposit controls, and presentation of deposit slip with cash and checks for deposit in general account, and crediting thereof to depositor's account, indicates intention of parties that bank receives checks as cash, in absence of contrary recital. (Ib.)

In New York, deposit of checks or drafts in ordinary course transfers title and creates relation of debtor and creditor.

(U. S. C. C. A. 1925.) In New York, deposit in ordinary course of business of money, or drafts, or checks received and credited as money, vests title thereto in bank and creates relation of debtor and creditor. (Ib.)

Burden is not on depositor to show when bank entered deposits on its books.

(U. S. C. C. A. 1925.) Burden is not on depositor to show when bank entered deposit on its books, since it is receipt of deposit, and not time of its entry, which binds bank. (Ib.)

In construing deposit slips, court may consider practical interpretation given thereto by parties.

(U. S. C. C. A. 1925.) In construing deposit slips, court may consider practical interpretation given thereto by parties before any controversy arose. (Ib.)

Bank's entry of deposit and depositor's withdrawals held to show that checks were received as cash.

(U. S. C. C. A. 1925.) Bank's entry of deposit of checks, made after banking hours, and depositor's checking out amount in excess of his credit balance if deposit had not been counted as cash, held to show that parties regarded deposit as cash. (Ib.)

Bankruptcy—Title to claimant's checks deposited by bankrupts after banking hours vested in bank on day of receipt of checks.

(U. S. C. C. A. 1925.) Where bankrupt, after banking hours, deposited checks received from claimant for stock to be purchased for claimant, held, in tracing fund on bankrupts' failure to carry out their fiduciary obligation to purchase stock, that title to checks vested in bank on date of deposit, and not on following day when checks were entered. (Ib.)

SPECIAL DEPOSITS

Bond securing deposit of bankrupt estates held "security for specific fund," within bank deposit guaranty statute; "specific"; "generic."

(U. S. D. C. 1924.) Undertaking conditioned that bank designated as depository for bankrupt estates shall account for such funds held specific security, making deposit ineligible to participate in guaranty fund, under Laws Washington, 1917, page 308, section 1 (Rem. Comp. Stat. 1922, Sec. 3293); words "specific" and "generic" being relative, "generic" having reference to class of related things, and "specific" being limited to particular, definite, or precise thing. (Republic Casualty Co. et al. v. Scandinavian-American Bank et al., 2 Fed. Rep., 2d series, 113.)

Whether bank exercised due care in caring for bonds left with it jury question.

(Iowa Sup. 1924.) Whether bank, as bailee of Government bonds left with it by purchaser, exercised due care legally required of it, held a jury question, to be determined under proper instructions. (Kubli v. First Nat. Bank of Pleasantville, 200 N. W. Rep. 434.)

Care required as gratuitous bailee of Government bonds.

(Iowa Sup. 1924.) Bank is not insurer of Government bonds left with it as gratuitous bailee, but is required to exercise that care which business men of prudence would exercise in keeping property of like value under similar circumstances. (Ib.)

Motive or intent immaterial as respects duty of bank caring for bonds left with it.

(Iowa Sup. 1924.) In determining care to be exercised by bank with which Government bonds have been left, there is no question of good or bad faith on part of bailee, and motive or intent is not essential ingredient, nor is care to be exercised measured by care which bank used in respect to its own property of like kind under like circumstances. (Ib.)

Bank hold gratuitous bailee of Government bonds.

(Iowa Sup. 1924.) Bank, caring for Government bonds after purchaser had paid therefor, held gratuitous bailee, in absence of showing of direct or indirect benefit to it. (Ib.)

Bank, as gratuitous bailee of Government bonds, liable only for want of ordinary care.

(Iowa Sup. 1924.) Bank, as gratuitous bailee of Government bonds, was liable only for want of ordinary care, and mere failure to return bonds on demand would not constitute conversion, where they were lost without its fault. (Ib.)

Bailment—Degrees of negligence and care not applied.

(Iowa Sup. 1924.) Division of "slight, ordinary, and great care," with corresponding degrees of negligence, "slight, ordinary, and gross," no longer find application in definition of bailments as classified under common law. (Ib.)

Trial—Instruction as to care as gratuitous bailee of bonds held erroneous, and not cured by another.

(Iowa Sup. 1924.) Instruction that whether bank was negligent in care of bonds gratuitously cared for might be determined and measured by care it took of its own property or that of its officers of like kind and value held erroneous, where evidence disclosed that like property belonging to bank and its officers was kept in same receptacle and was stolen at same time, and not cured by instruction as to matters to be considered. (Ib.)

Bank not insurer of securities left in its care without compensation.

(N. J. Sup. 1925.) Bank is not insurer of securities left in its care without compensation, being liable only for negligence. (*Holmes v. First Nat. Bank of Wrightstown*, 128 Atl. Rep. 150.)

Bank not liable for bonds left for safekeeping and stolen by cashier, unless negligent.

(N. J. Sup. 1925.) Where bonds were deposited with bank for safekeeping and stolen by cashier, without knowledge of bank or board of directors, bank held not liable, unless negligent in employment or retention of cashier. (Ib.)

Securities in safety deposit box held by bank as bailee and not as trustee.

(Pa. Sup. 1924.) Securities stolen from safety deposit box and converted into money by cashier and placed to bank's credit were not held by bank as trustee for owners, within the rule that beneficiary unable to trace funds is not entitled to preference over trustee's general creditors, but bank was merely a bailee. (In re *Conneautville Bank's Assigned Estate*, 124 Atl. Rep. 745.)

Owners of securities stolen by cashier from safety deposit box held entitled to fund realized as against bank's assignee for benefit of creditors.

(Pa. Sup. 1924.) Where securities were stolen from safety deposit box and converted into money by cashier, owners were entitled to amount realized from sale on deposit to bank's credit as part of larger sum in other bank, as against bank's assignee for benefit of creditors, and were not required to share pro rata with general creditors on failure to follow funds. (Ib.)

Proceeds of sale of securities stolen by cashier from safety deposit box held sufficiently earmarked.

(Pa. Sup. 1924.) Where securities were stolen from safety deposit box and converted into money by cashier and proceeds were deposited as a part of a larger sum on deposit in other bank to credit of cashier's bank, the funds were sufficiently earmarked to entitle owners thereto as against bank's general creditors upon insolvency. (Ib.)

ESCHEAT OF BANK DEPOSITS TO STATE

Savings deposits, intangible property.

(U. S. Sup. 1923.) Savings deposits, in a State banking corporation having its place of business within the State of its creation, are intangible property subject, like tangible property, to the dominion of the State. (*Security Savings Bank v. State of California*, 263 U. S. R. 282.)

Escheat of unclaimed deposit in State bank not violation of the Federal Constitution.

(U. S. Sup. 1923.) A State law requiring a bank, through appropriate procedure, to pay over such deposits, when long unclaimed, to the State as depositary or by way of escheat, violates no right of the bank under the contract clause of the Constitution or the due process clause of the fourteenth amendment, since the bank's contracts with the depositors merely give it the use of the money until called for by proper authority, and payment to the State in obedience to a valid law discharges its obligation to them. (Ib.)

Essentials of jurisdiction in a proceeding to effect escheat of unclaimed deposit.

(U. S. Sup. 1923.) The two essentials of jurisdiction in a proceeding by the State to effect an escheat of such unclaimed deposits, in order that the depositors may be bound and the bank protected, are seizure of the res at the beginning of the suit and reasonable notice and opportunity to be heard accorded the depositors. (Ib.)

California law; service of summons.

(U. S. Sup. 1923.) Under the California statutes here involved, seizure of the res is accomplished by personal service on the bank, in a suit brought by the Attorney General in Sacramento County, and due notice is given the depositors by publication in that county of a summons, with a notice, also, to all other persons to appear and show cause why the money should not be deposited with the State treasurer. (Ib.)

Impossibility of personal service on depositors.

(U. S. Sup. 1923.) Proof by affidavit that personal service on depositors is impossible or impracticable is not a constitutional prerequisite to service by publication in such an escheat proceeding, where the depositors impleaded are only those who are not known to the bank officials to be alive, whose accounts have not been added to or drawn upon for twenty years, and who have not filed with the bank, within that time, any notice or claim giving their then residences. (Ib.)

Publication of summons in particular county.

(U. S. Sup. 1923.) In view of other statutes requiring savings banks in California to publish at their several locations annual notices of deposits not added to or drawn upon during the preceding ten years, with the name, last known residence and other particulars concerning the depositor, this court can not say that the escheat statute, in providing for publication of summons in escheat proceedings in Sacramento County only, was unreasonable. 186 Cal. 419, affirmed. (Ib.)

ACTIONS BY DEPOSITORS

Trading with the enemy act; claims against seized property; suit against United States.

(U. S. Sup. 1924.) A suit in equity brought under section 9 of the trading with the enemy act, against the Alien Property Custodian, the Treasurer of the United States, and a foreign corporation, to establish a debt of the corporation to the plaintiff, as a claim against its property seized under the act and held by the Custodian and the Treasurer, is in effect a suit against the United States, and can therefore be maintained only under the conditions laid down in the act. (Banco Mexicano De Comercio E Industria et al. v. Deutsche Bank; Miller, Alien Property Custodian, et al. 263 U. S. R. 591.)

"Debt arising with reference to property held."

(U. S. Sup. 1924.) Where money was lent by liquidators of a Mexican bank, at New York, to a German bank, and deposited by the borrower to its general credit with a trust company in that city, and, after the outbreak of the late war, before the loan fell due, the deposit with other assets of the borrower was taken over by the Alien Property Custodian, held, that suit to collect the loan could not be maintained by the Mexican bank under the above statute, since the debt was not one that "arose with reference to the money or other property held." (Ib.)

Attachment under State law.

(U. S. Sup. 1924.) The fact that, under the law of New York, the debt, when due, might have been collected by attachment of the property, had this not been seized under the statute, did not alter the case. (Ib.)

Construction—Legislative history.

(U. S. Sup. 1924.) Legislative history of this statute, including remarks of a Congressman explaining the bill, held not to determine its construction. 289 Fed. Rep. 924, affirmed. (Ib.)

Bank's certificate held representation that it had on deposit mortgage indebtedness, described in loan company's certificate; "said."

(U. S. C. C. A. 1925.) Where loan company issued "certificate of ownership in first mortgage indebtedness," reciting that it was owner, as agent, for holder of such certificate, of first mortgage indebtedness in certain sum, secured by deed of trust on described property, and that "said mortgage note and securities" had been deposited with named bank for benefit of holders of certificates, bank's certificate, following loan company's certificate, as part of same document, that it had "said securities" on deposit "as herein provided," held representation that it had on deposit first mortgage indebtedness secured by deed of trust, referred to in loan company's certificate on the property described therein, since the word "said" refers to something that has been mentioned above in the document. (Greeley Nat. Bank v. Wolf, 4 Fed. Rep., 2d series, 67.)

Bank, being sued for deceit, could not invoke doctrine of ultra vires.

(U. S. C. C. A. 1925.) In action against bank for deceit, inducing plaintiff to purchase certificate of ownership in mortgage indebtedness, the bank could not invoke the doctrine of ultra vires as a defense; such doctrine being inapplicable to a corporation's torts. (Ib.)

Fraud—"Negligence" and "fraud" distinguished.

(U. S. C. C. A. 1925.) Negligence and fraud are not identical, either in their nature or effect, since "negligence" is the absence of proper attention to duty while "fraud" is always a positive and willful device, resorted to with intent to in some manner injure another, in which the mind concurs with the act. (Ib.)

Bank, which aided loan company to sell certificate of ownership in mortgage indebtedness by false representation, liable for damages, regardless of whether it was a trustee or a gratuitous bailee.

(U. S. C. C. A. 1925.) Bank, which aided loan company to sell certificate of ownership in first mortgage indebtedness by false representation that it held on deposit deed of trust securing indebtedness, held liable for damages in action for deceit by purchaser of certificate, regardless of whether it was a trustee or gratuitous bailee. (Ib.)

LIMITATION OF ACTIONS

Until demand for balance of American's deposit in Austrian bank, balance not due and payable.

(U. S. D. C. 1924.) Until demand for payment of balance of American's deposit in Austrian bank, balance was not due and payable. (Zimmermann et al. v. Miller, Alien Property Custodian et al., 2 Fed. Rep., 2d series, 629.)

War—During World War and until July 14, 1919, American depositor could not lawfully demand payment of deposit in Austrian bank, except on Alien Property Custodian to fix maturity date.

(U. S. D. C. 1924.) During World War and thereafter to July 14, 1919, when trade relations between United States and Austria were resumed, American depositor could not lawfully make demand for payment of deposit in Austrian bank, even if bank had agent in United States, and though bank during war continued to make payments on depositor's outstanding orders, but depositor could mature deposit by making demand on Alien Property Custodian under trading with enemy act, section 8 (Comp. St. 1918, Comp. St. Ann. Supp. 1919, sec. 3115½dd). (Ib.)

War—Fall in rate of Austrian exchange at risk of American depositors failing to demand payment from Alien Property Custodian.

(U. S. D. C. 1924.) Where American depositors in Austrian bank failed to demand payment of deposit from Alien Property Custodian under trading with enemy act. Section 8 (Comp. St. 1918, Comp. St. Ann. Supp. 1919, sec. 3115½dd), during period of World War, fall in rate of Austrian exchange was at their own risk. (Ib.)

War—Cable to Austrian bank, though lacking requirement of legal demand, held sufficient to fix maturity date of depositor's account.

(U. S. D. C. 1924.) Cable by American depositor to Austrian bank requesting bank's consent to payment of balance of deposit account out of bank's funds in hands of Alien Property Custodian to obviate lawsuit, though lacking some requirements of legal demand, apprised bank that depositor wanted money and fixed date as of which account should be settled. (Ib.)

War—Austrian bank's deposit of balance of American's account with Austrian court held not to discharge it of further liability and risk of decline in Austrian currency.

(U. S. D. C. 1924.) American depositor's remedy under trading with enemy act (Comp. St. 1918, Comp. St. Ann. Supp. 1919, sec. 3115½a-3115½j) can not be frustrated by Austrian bank's deposit of balance of his account with Austrian court under Austrian law, and did not discharge its obligation, and cast risk of further decline of Austrian currency on depositor, whose previous demand for payment had been refused. (Ib.)

Bank receiving deposit impliedly agreed to repay same on demand.

(Vt. Sup. 1924.) Defendant bank in receiving deposit by plaintiff's ward impliedly agreed to repay same on demand. (*Holman v. Randolph Nat. Bank, Randolph Nat. Bank v. Holman*, 126 Atl. Rep. 500.)

Demand for repayment of deposit held integral and essential part of contract of deposit.

(Vt. Sup. 1924.) Where bank in receiving deposit agreed to repay same on demand, demand for repayment was an integral and essential part of contract. (Ib.)

Limitation of actions—Statute of limitations held not to begin to run against action for deposit until demand therefor was refused.

(Vt. Sup. 1924.) Where bank received deposit and agreed to repay same on demand, statute of limitations did not begin to run against right to recover money deposited until payment was demanded by depositor and refused by bank. (Ib.)

Facts held not to support defense of estoppel in action against bank to recover money deposited 32 years prior to action.

(Vt. Sup. 1924.) In action by guardian to recover deposit of ward made in defendant bank 32 years previous, facts pleaded held not to support defense of estoppel. (Ib.)

Some of incidental powers of national bank stated.

(Vt. Sup. 1924.) Discounting and negotiating promissory notes, drafts, bills of exchange, and other evidences of debt, buying and selling exchange, loaning money, etc., and receiving of money of others on general deposit, are among the incidental powers of a national bank in carrying on its business. (Ib.)

EXCHANGE

Bank's letter of credit held to define its liability and render erroneous consideration of contract aside from it.

(U. S. C. A. 1924.) In action by foreign bank on draft drawn in its favor by foreign consignor of goods against American bank which had issued an irrevocable letter of credit to consignee, based on defendant's refusal to honor the draft, held, the letter of credit limited the undertaking and obligations of defendant, and contract between consignor and consignee was improperly admitted. (*Bank of Taiwan, Limited, v. Union Nat. Bank of Philadelphia*, 1 Fed. Rep., 2d series, 65.)

Grounding refusal to pay draft on particular ground constitutes waiver of all others.

(U. S. C. A. 1924.) Bank, grounding its refusal to pay draft drawn under letter of credit on one ground, must be held to have waived all others. (Ib.)

Defense that plaintiff is not bona fide holder not available in action on draft, where nonpayment was grounded on another theory.

(U. S. C. C. A. 1924.) Where a bank, having issued a letter of credit to a consignee which required draft to be accompanied by bills of lading dated during September or October, 1920, refused payment of a draft on sole ground that shipment had not been made as required, it can not subsequently defend on ground that plaintiff was not bona fide holder for value of the draft. (Ib.)

That actual transportation not commenced as indicated by bill of lading accompanying draft is not good defense unless holder knew thereof.

(U. S. C. C. A. 1924.) A bank, having issued a letter of credit to a consignee of goods which required drafts to be accompanied by bills of lading dated during September or October, 1920, may not refuse payment on ground that bill of lading, dated October 30, 1920, did not truthfully represent date of beginning of actual transportation, unless plaintiff, holder of draft, knew such fact when it acquired it. (Ib.)

Letter of credit held complied with as to "bill of lading," "shipment."

(U. S. C. C. A. 1924.) Letter of credit, requiring drafts to be accompanied by bills of lading "dated during September or October, 1920, * * * for shipment to P.," was complied with, if goods were delivered to transportation company for transportation on October 30, when bills of lading were dated, though vessel did not clear on that date, as "shipment" does, not mean clearance, and "bill of lading" is acknowledgment of receipt of goods for carriage on terms stated. (Ib.)

Question of negligence held for jury.

(U. S. C. C. A. 1925.) Whether defendant bank was negligent in failing to obtain possession of gold coin, shipped to a third party, subject to defendant's orders for sale by defendant and placing of proceeds to plaintiff's credit, during a period of 14 days and before the failure of the third party and the loss of the coin, held, under that evidence, a question for the jury. (First Nat. Bank, Del Rio, Tex., v. Compania Occidental De Almacenaje, S. A., 4 Fed. Rep., 2d series, 109.)

Contracts—Name given by parties to their contract does not determine its legal effect.

(U. S. C. C. A. 1925.) The legal effect of what men do is not determined by the names they affix to their deeds, but the essential nature of their acts determines, and the law has its own names for the results they achieve. (Pan-American Bank & Trust Co. et al. v. National City Bank of New York, 6 Fed. Rep., 2d series, 762.)

Guaranty—Agreement by one bank to reimburse another for the amount paid out on a letter of credit issued on request of promisor held not a "guaranty."

(U. S. C. C. A. 1925.) A contract between two banks, made by correspondence, held, not one of guaranty, though that term was used, but an agreement by one to reimburse the other for the amount paid out on a letter of credit issued at the promisor's request. (Ib.)

Bank which procured issuance of letter of credit by another held bound to reimburse the latter for the amount paid out thereon.

(U. S. C. C. A. 1925.) Where defendant bank, wishing to issue a letter of credit to a customer, available to a shipper in Brazil, but, being unknown there, procured its issuance by plaintiff bank, which had a branch in Brazil, it was bound to reimburse plaintiff for the amount paid out thereon, which amount was recoverable in assumpsit. (Ib.)

Agreement to reimburse another bank for amount paid out on a letter of credit issued at its request held not ultra vires.

(U. S. C. C. A. 1925.) Such transaction was in legal effect the issuance of the letter of credit by defendant itself, which was clearly within its powers, and its agreement to reimburse plaintiff was not ultra vires. (Ib.)

Bills and notes—"Negotiation" of instrument defined.

(U. S. C. C. A. 1925.) An instrument is "negotiated" when it is transferred from one person to another in such manner as to constitute the transferee the holder thereof. (Ib.)

In business transactions between a national bank and its foreign branch, they deal as separate entities.

(U. S. C. C. A. 1925.) A national bank and its foreign branch, organized under act December 23, 1913, section 25 (Comp. St., sec. 9745), are separate entities as relates to business transactions between them, and a branch bank, which negotiates a draft drawn against a letter of credit issued by the parent bank, becomes the legal holder thereof, and their respective rights in relation thereto are governed by the same rules as between unrelated banks. (Ib.)

Insurance policies required to be attached to drafts drawn against a letter of credit may be in foreign money.

(U. S. C. C. A. 1925.) The fact that a letter of credit is in dollars does not necessarily require that policies of insurance required to be attached to drafts drawn against it must also be in dollars. (Ib.)

Conditions of letter of credit; laws and usages of place of use may be followed.

(U. S. C. C. A. 1925.) Where, at the request of defendant bank, plaintiff bank issued a letter of credit against which drafts were to be drawn by a shipper in Brazil, in the absence of any requirement otherwise, it was permissible for plaintiff to accept documents required to be attached to the drafts which complied with Brazilian law and usage. (Ib.)

Letter of credit held irrevocable without seller's consent.

(U. S. C. C. A. 1925.) Letter of credit, after notice to the person for whose use it was issued, held irrevocable without his consent. (Ib.)

International law—Possibility of acts and decrees of unrecognized de facto government being valid if justice or public policy demand.

(N. Y. App. 1924.) While unrecognized government may be viewed juridically as no government, if power withholding recognition so chooses, government de facto, though formally unrecognized because deemed unworthy of place in society of nations, may possibly gain quasi governmental validity for its acts and decrees, if violence to fundamental principles of justice or public policy might otherwise be done. (Sokoloff v. National City Bank of New York, 145 N. E. Rep. 917; 239 N. Y. 158.)

Liability of bank for amount deposited in Russian branch held not affected by acts of Russian Government.

(N. Y. App. 1924.) Liability of national bank, under executory contract to repay Russian rubles as demanded in amount paid it with which to open account in Russian branch bank, held unaffected by decrees of Russian Government nationalizing banks and confiscating deposits as revolutionary tax. (Ib.)

Liability to repay amount deposited in Russian branch bank held not defeated by implied condition.

(N. Y. App. 1924.) National bank's liability to repay amount paid it with which to open account in Russian branch upon its failure to carry out contract to pay in rubles on demand held not defeated by implied condition that latter's business would be permitted to continue by Russian Government; consideration failing to extent that performance was frustrated. (Ib.)

Undisclosed intent that performance of agreement with depositor should be governed by decrees of Russian Government no defense to action for restitution.

(N. Y. App. 1924.) Undisclosed intent by parties to contract for deposit in bank's Russian branch that performance should be governed by laws of Russia, and orders or decrees of any government thereof, held insufficient to exempt bank from liability to make restitution on Russian Government's nationalization of banks and confiscation of deposits, in absence of agreement varying parties' obligations; especially as such decrees did not regulate, but thwarted, performance. (Ib.)

Measure of recovery from bank refusing to pay rubles in amount paid it for deposit in Russian branch stated.

(N. Y. App. 1924.) Measure of recovery on theory of rescission, with right to restitution of amount paid bank under contract to repay Russian rubles in amount of deposit in Russian branch, is amount paid, for which no equivalent has been received, and, on theory of breach of contract by refusal to pay, is value of rubles, but doctrine of frustration is inapplicable in either case, where plaintiff makes no claim for profits. (Ib.)

Bank's use of money regarded as equivalent of benefit to depositor.

(N. Y. App. 1924.) On bank's refusal to pay in Russian rubles amount paid it for deposit in Russian branch as agreed, where interest is not demanded for any period before date of dishonoring depositor's drafts, its use of money paid without interest must be regarded as full equivalent of any benefit to depositor from enjoyment of banking facilities while account was running. (Ib.)

FEDERAL RESERVE BANKS

JURISDICTION OF SUITS BROUGHT BY FEDERAL RESERVE BANKS

Action brought on promissory note by Federal reserve bank one arising under the laws of the United States.

(U. S. Sup. 1925.) An action brought on a promissory note by a Federal reserve bank, a Federal corporation, is an action "arising under the laws of the United States" within the meaning of Judicial Code section 24, "First" (a). (*Sowell v. Federal Reserve Bank of Dallas, Tex.*, 268 U. S. R. 449.)

Federal reserve bank not a national bank.

(U. S. Sup. 1925.) A Federal reserve bank is not a national bank, subject to the provisions of Judicial Code section 24 "Sixteenth." (Ib.)

Assignee clause does not apply where action arises under the laws of the United States.

(U. S. Sup. 1925.) The assignee clause, Judicial Code section 24, "First" (a), which forbids the district court to take cognizance of an action on a chose in action by an assignee which could not have been prosecuted in that court if no assignment had been made, applies where the sole ground of jurisdiction is diversity of citizenship, but not where the ground is that the action arises under the laws of the United States. (Ib.)

STATE BANKS AS MEMBERS

Trust company held to have power to invest in stock of Federal reserve bank as personal security.

(U. S. C. C. A. 1924.) Under Burns' Annotated Statutes, Indiana, 1914, section 4953, authorizing trust companies to invest in "personal securities," such a company held to have power to purchase stock of a Federal reserve bank. (*Hiatt v. United States*, 4 Fed. Rep., 2d series, 374.)

Power of trust company to become a member of the Federal reserve system, can not be questioned collaterally.

(U. S. C. C. A. 1924.) The action of a trust company in becoming a member of the Federal reserve system, though it might have been questioned by the State of its incorporation, was not such an ultra vires act as made the transaction void, so that it can be questioned collaterally, and its affiliation was validated by a legislative act expressly extending the power to such companies. (Ib.)

Evidence—Federal court will take judicial notice of Federal reserve banks.

(U. S. C. C. A. 1924.) A Federal court will take judicial notice of the existence, due incorporation, and functions of a Federal reserve bank. (Ib.)

Making false entry in report of member bank to Federal reserve bank with intent to deceive an officer of the latter is an offense.

(U. S. C. C. A. 1924.) Under Revised Statutes, section 5209, as amended September 26, 1918 (Comp. St. Ann. Supp., 1919, sec. 9772), the making of a false entry by an officer of a member bank in a report to the Federal reserve bank, with intent to deceive any officer of the latter, is an offense. (Ib.)

Provision of Federal reserve act permitting State banks to become members of Federal reserve system held constitutional.

(U. S. C. C. A. 1924.) The provision of Federal reserve act, section 9 (Comp. St. sec. 9792), permitting State banks to become members of the Federal reserve system, is within the powers of Congress and constitutional. (Ib.)

Provision of Federal reserve act held not unconstitutional as affecting power of States over State banks.

(U. S. C. C. A. 1924.) Federal reserve act, section 9 (4), being Compiled Statutes, section 9792, making member banks of the Federal reserve system and their officers, agents, and employees subject to the provisions of Revised Statutes, section 5209 (Comp. St., sec. 9772), as applied to State banks, deals only with their relations to the Federal reserve system, and is not unconstitutional as affecting the powers of the States over such banks. (Ib.)

GUARANTY

Bank held not liable, under contract, for debt of another bank.

(U. S. C. C. A. 1924.) An agreement under which defendant bank lent to another bank a stated sum, to be held on deposit by defendant and used in payment of certain specified claims against the borrower and checks drawn by its depositors, as shown by its books, held not to render defendant liable for certificates of deposit issued by the borrower, not mentioned in the agreement, and especially in the absence of an allegation that any part of the sum lent remained in its hands unexpended. (Federal Bank & Trust Co. v. Vaughn et al., 1 Fed. Rep., 2d series 979.)

Agreement by bank to hold deposit during life of charter party, held not a guaranty.

(U. S. C. C. A. 1924.) An agreement by a national bank to hold a deposit made by a charterer during the life of the charter, which deposit was required by the charter party to secure fulfillment of its terms by the charterer, can not be construed as a guaranty by the bank that the money would be paid over to the shipowner on the charterer's default. (Coal & Iron Nat. Bank of the City of New York v. Suzuki et al., 3 Fed. Rep., 2d series, 764.)

Agreement of bank to hold deposit, under a contract between plaintiff and the depositor, held not to give plaintiff a right of action at law against it to recover the deposit.

(U. S. C. C. A. 1924.) A charter party required the charterer to deposit with plaintiff, the owner, a bank guaranty covering one-half a month's hire, as a guaranty of his fulfillment of his obligations under the charter. Defendant bank notified plaintiff that it held a deposit made by the charterer, to be retained during the life of the charter party. Held, that the bank, which had no power to execute a guaranty, did not thereby assume any obligation to pay the money to plaintiff on breach of the charter by the charterer, which gave plaintiff a right of action at law against it. (Ib.)

Bank not party to paper may bind itself as guarantor.

(U. S. D. C. 1924.) A bank may become guarantor of commercial paper to which it is not otherwise a party, but to be valid such guaranty must not only have been made for a valuable consideration, but it must in some way have been a part of and incident to its banking business. (Allis-Chalmers Mfg. Co. v. Citizens' Bank & Trust Co., 3 Fed. Rep., 2d series, 316.)

Guaranty by bank held within the scope of its authority.

(U. S. D. C. 1924.) Plaintiff held an account against a milling company for part of the price of the machinery installed in its mill, to which plaintiff retained title as security. The milling company became largely indebted, defendant and another bank being its principal creditors. After a conference of creditors, the company executed a mortgage to the two banks as trustees, subject to plaintiff's claim, which plaintiff extended, taking the company's note, guaranteed by defendant bank; the other bank having failed. The removal of the machinery would have made it impossible to continue the mill in operation, and from such operation by a lessee defendant realized as trustee more than sufficient to pay the note. Held that, under the circumstances, the guaranty was not only a reasonable, but a necessary incident to defendant's banking business, and was within the scope of its power to execute. (Ib.)

President held to have authority to execute guaranty.

(U. S. D. C. 1924.) Where a bank took a mortgage to secure an existing indebtedness to it of over \$100,000, on property subject to a prior claim of less than \$20,000, enforcement of which would have seriously imperiled the security, its president, who had been its active business manager for eight years, and accustomed to act for it without formal authority from the directors, held to have authority, acting in good faith and in its interest, to execute a guaranty of such claim on behalf of the bank to secure its renewal. (Ib.)

INSOLVENCY AND RECEIVERS

POWER OF RECEIVER TO DISPOSE OF ASSETS AND COMPOUND CLAIMS

District court's order approving sale of national bank's assets by receiver not reviewable by circuit court of appeals at instance of bank's creditors.

(U. S. C. C. A. 1925.) District court's order approving sale of national bank's assets, on receiver's application, under Revised Statutes section 5234 (Comp. St., sec. 9821), is not reviewable by circuit court of appeals, on appeal, under Judicial Code, section 128 (Comp. St., sec. 1120), by bank's creditors, since such proceeding is an ex parte proceeding to which the bank's creditors are not entitled to be parties and in which they have no right to be heard, and not a suit, and since funds to be collected from sale are not subject to disbursement by court, but by Comptroller, by whom receiver was appointed and is controlled. (Fifer et al. v. Williams, 5 Fed. Rep., 2d series, 286.)

National bank receiver does not submit himself and bank's assets to control of court by application for approval of sale of assets.

(U. S. C. C. A. 1925.) Application by receiver of national bank appointed by Comptroller of Currency, under Revised Statutes, section 5234 (Comp. St., sec. 9821), to district court for approval of sale of assets, does not subject the receiver and the affairs of the bank to the jurisdiction of, or place assets of bank under control of, the court in the sense that receiver appointed by court and assets in his possession are under court's control. (Ib.)

Court has duty to refuse order to sell property of defunct bank, if objections of creditors are well founded.

(U. S. D. C. 1925.) The ex parte application of a receiver appointed under Revised Statute, section 5234 (Comp. St., sec. 9821), by Comptroller of Currency, for order of sale of assets of defunct bank, is not a judicial controversy, notwithstanding opportunity for objecting creditors to be heard, but it is duty of court to refuse to order sale if objections are well founded. (Ex parte Moore, in re Sale of Assets of First Nat. Bank of Florence, 6 Fed. Rep., 2d series, 905.)

That proposed sale of assets of insolvent bank includes debts not objectionable; "personal property."

(U. S. D. C. 1925.) In view of statute authorizing receiver to sell bad and doubtful debts and all real and personal property, a proposed sale of assets of insolvent bank, including debts due it, is not objectionable for failure to distinguish bad or doubtful from good debts, in view of meaning of "personal property," which includes everything subject of ownership not coming under denomination of real estate, and includes debts and choses in action (citing Words and Phrases, "Personal Property"). (Ib.)

Provision in proposed sale of assets of insolvent bank for payment of small claims in full held illegal.

(U. S. D. C. 1925.) In view of Revised Statute, section 5236 (Comp. St., sec. 9823), requiring comptroller to make a ratable dividend of proceeds from insolvent bank's assets, proposed sale of assets of insolvent bank providing for payment in full of certain small claims, amounting in all to approximately \$20,000, held illegal. (Ib.)

Proposed sale of assets of insolvent bank, requiring creditors to accept certificates of deposit from purchasing bank, illegal.

(U. S. D. C. 1925.) A receiver under national banking act can not compel a creditor to accept a new debtor for whole or part of his debt, and proposed sale of assets of insolvent bank requiring creditors to receive certificates of deposit of purchasing bank in lieu of their claims against insolvent bank held illegal as to objecting creditors. (Ib.)

Proposed sale of assets of insolvent bank, allowing purchaser to collect and compound certain assets, held illegal.

(U. S. D. C. 1925.) A proposed sale of assets of insolvent bank, giving purchasing bank power to sell, collect, or compound certain assets, without submitting to court such proposition, and where neither receiver nor comptroller would have any further power, held illegal as amounting to abdication by receiver of duties. (Ib.)

Terms of sale prescribed by court must not be illegal.

(U. S. D. C. 1925.) Although court has full power to prescribe terms of sale of assets of insolvent corporations, it may not prescribe illegal terms which practically nullify provisions of statute, though terms be favored by a very large majority, and would in all probability be for benefit of creditors. (Ib.)

ACTIONS AGAINST RECEIVERS

Courts—Action against superintendent of insurance to impress fund in his hands with trust, held not "action against State."

(U. S. D. C. 1923.) Where proceeds of bonds and securities stolen from bank were paid to insurance company, and came into hands of State superintendent of insurance as official liquidator, held, action against insurance superintendent by receiver of bank to impress such fund with trust in favor of bank was not an "action against the State," nor a constitutional officer of it. (Bean v. Stoddard, State Superintendent of Insurance, et al. 2 Fed. Rep., 2d series, 62.)

Trusts—Adequate remedy at law held not to preclude suit to impress fund in hands of superintendent of insurance with trust.

(U. S. D. C. 1923.) Suit by receiver of bank against superintendent of insurance to impress trust on proceeds of stolen bonds and securities, which had been paid to an insurance company and had come into defendant's hands as official liquidator, held not improper, though an adequate remedy at law might exist under insurance law, New York, section 63. (Ib.)

Complaint held to sufficiently disclose receiver's capacity to sue.

(U. S. D. C. 1923.) Complaint in suit by receiver of national bank to impress with trust a fund in hands of State superintendent of insurance, which alleged plaintiff's appointment and assumption of duties as receiver, held to show sufficient capacity to sue, in absence of specific denial of such appointment. (Ib.)

Specific instructions to commence action not essential to receiver's capacity to sue.

(U. S. D. C. 1923.) Under Revised Statute, section 5234 (Comp. St., sec. 9821), it is the duty of receiver of national bank to collect assets and debts, and he is not required, as affecting his capacity to sue, to obtain specific instructions before commencing action for such purpose. (Ib.)

CLAIMS FOR DEPOSIT OF COUNTY FUNDS

State statute held ineffectual to give county preference in distribution of assets of national bank.

(Iowa Sup. 1924.) Distribution of assets of insolvent national bank being governed by United States Revised Statutes, section 5236 (U. S. Comp. St., sec. 9823), which prevails over State statute, Code Supplement 1913, section 3825a (Code 1924, sec. 12719), is ineffectual to give county preference. (Palo Alto County v. Ulrich et al. 201 N. W. Rep. 132.)

Counties—Board of supervisors could not by present designation of county depository bind subsequent board.

(Iowa Sup. 1924.) While board of county supervisors is continuous body, it could not by present designation and approval of depository bond bind board as thereafter constituted. (Ib.)

Depositories—Approval of bank as county depository held to authorize deposits therein until approval revoked or new depository named.

(Iowa Sup. 1924.) Where board of county supervisors had designated and approved bank as county depository under Code 1897, section 1457, such approval was effective, and constituted authority for deposit therein of county funds until revoked or new depository named. (Ib.)

Deposit of check by county treasurer in depository bank held to create relation of debtor and creditor.

(Iowa Sup. 1924.) Deposit of foreign check by county treasurer in depository bank held under evidence to create relation of debtor and creditor, and not to constitute trust fund. (Ib.)

Relation of debtor and creditor held to arise when bank receives paper and credits proceeds to customer's checking account.

(Iowa Sup. 1924.) Where customer indorses to bank's order checks or drafts, and is given credit for amount thereof on his account as cash, and may check against credit given, in absence of agreement or understanding to contrary, or proof of circumstances from which it may be inferred, presumption is that title to paper passes to bank, and relation of debtor and creditor arises. (Ib.)

CLAIMS OF UNITED STATES

Evidence held insufficient to show insolvency.

(U. S. D. C. 1924.) Under Revised Statutes section 3466 (Comp. St. Sec., 6372), giving a preference to debts due by insolvent debtor to United States, insolvency of bank held not shown by proof that balance disclosed by daily statement was incorrect or that certain bills receivable were without value, where the statement showed excess of resources over indebtedness. (United States Fidelity & Guaranty Co. v. Porter, Commissioner of Finance of Idaho, 3 Fed. Rep., 2d series, 57.)

Capital stock not "debt" in determining insolvency.

(U. S. D. C. 1924.) In determining question of insolvency, capital stock and surplus in no sense constitute indebtedness of bank, its obligation to a stockholder not being a debt, but latter's right being to receive ratable share of assets after all debts are paid. (Ib.)

Idaho State finance commissioner held not shown to have taken over bank assets under assignment.

(U. S. D. C. 1924.) In suit by surety to have declared a preference its claim against insolvent State bank within Revised Statutes, sections 3466, 3468 (Comp. St., sec. 6372, 6374), giving a priority to debts due United States, evidence held insufficient to show that Idaho State finance commissioner took charge of affairs of bank under an assignment by resolution of board of directors, where such resolution did not purport to be an assignment, but simply a determination to discontinue business. (Ib.)

Right of surety's preference as for debt due United States wholly dependent on statute.

(U. S. D. C. 1924.) The right of a surety to a preference under Revised Statutes, sections 3466, 3468 (Comp. St. sec. 6372, 6374), giving preference to debts due the United States, is a creature of statutory law and exists only in cases where the facts fall strictly within provisions of statute. (Ib.)

Claim against insolvent bank based on cashier's checks purchased with Government funds held entitled to priority.

(U. S. D. C. 1925.) A claim against an insolvent bank, based on cashier's checks purchased by a postmistress with funds belonging to the Government, held one in favor of the United States with right to priority of payment under Revised Statutes, section 3466 (Comp. St., sec. 6372), which right was not affected by the fact that the claim was filed by, and allowed to, the postmistress and afterwards assigned to the United States. (United States v. Brock, State Bank Com'r. of Louisiana, et al., 5 Fed. Rep., 2d series, 265.)

OFFSETS

Surety not entitled to set off claim against insolvent bank; debtor bank can not acquire right of set-off by acquiring claim against the bank.

(U. S. Sup. 1924.) Where a guaranty company executed a bond guaranteeing the fidelity of the president of a national bank, and another to a depositor of the bank insuring payment of deposits, and the bank thereafter became insolvent through the frauds of the president and the guarantor paid the depositor and took an assignment of the depositor's claim against the bank with approval of the bank's receiver. *Held*, that this claim could not be set off by the guarantor as assignee or subrogee in an action by the receiver upon the bond first mentioned. The doctrine of relation is a legal fiction invented to promote justice and never allowed to defeat the collateral rights of third persons. 295 Fed. 847 affirmed. (United States Fidelity & Guaranty Co. v. Wooldridge, Receiver of the National Bank of Cleburn, 268 U. S. R. 234.)

Set-off and counterclaim—One of two defendants severally liable held entitled to interpose counterclaim as against objection of want of mutuality.

(U. S. C. C. A. 1924.) In action by receiver of bank on drafts deposited with it by payee, against latter and drawer, either defendant might set up as counterclaim any claim on contract held by it at time bank became insolvent; cause of action being several and doctrine of mutuality therefore being inapplicable. (Richmond Ins. Co. et al. v. Litterer, 1 Fed. Rep., 2d series, 311.)

Claim against bank held to arise after its insolvency, and therefore not subject of set-off.

(U. S. C. C. A. 1924.) Where a bank on which check was drawn honored and paid it in regular course of business by delivery of draft, and its receiver thereafter stopped payment on draft to enable him to distribute bank's estate equitably among creditors, claim of maker of check by reason of stopping payment of draft could not be interposed as set-off in receiver's action against maker, since maker's right had inception after insolvency of bank. (Ib.)

INSOLVENCY OF STATE BANK

Courts—Defendant, by failing to object to form of proceeding, waived right of court to proceed.

(U. S. C. C. A. 1925.) Where insolvent State bank was placed under receivership by order of district court, although claimants to fund drawn into court by petition of receiver were residents of State, and no claim was for as much as \$3,000, by failing to object to form of proceeding, defendant waived right of court to proceed, and final adjudication that receiver had no interest in fund did not affect jurisdiction theretofore rightfully attached. (George D. Harter Bank of Canton, Ohio, v. Inglis, 6 Fed. Rep., 2d series. 841.)

Ordinarily bank may set off against deposit debt due by depositor.

(U. S. C. C. A. 1925.) Ordinarily a bank may set off a deposit against a debt due it from the depositor, right thereto not, however, being absolute or paramount to superior equities. (Ib.)

Equity has extended right of bank to set off deposit against debt on theory that one should not pay debt to creditor if he can not compel creditor to pay.

(U. S. C. C. A. 1925.) Where insolvency has intervened, equity has extended right of bank to set off deposit against debt of depositor to unmatu-
 red note, on theory that in good conscience one ought not pay debt, to creditor if he can not ultimately compel creditor to pay debt due him; right, however, not being paramount to superior equities. (Ib.)

Equities of claimants to deposit of insolvent bank held superior to right of set-off of bank.

(U. S. C. C. A. 1925.) Where company engaged in general banking business was placed under receivership, and bank, after learning thereof, applied its deposit in payment of unmatu-
 red note, equities of claimant to deposit as proceeds of sale of shares of stock and funds entrusted to insolvent bank, which were traceable to deposit, held superior to right of set-off in the bank. (Ib.)

Collateral held inapplicable to preexisting debt of another bank which absorbed creditor bank.

(U. S. C. C. A. 1925.) Where collateral was deposited by debtor with C. bank to secure payment of debt or any of debtor's liabilities to C. bank, due or to become due, or that may thereafter be contracted, after existing debt was paid, collateral can not be applied to payment of a preexisting and unmatured obligation to H. bank, which absorbed C. bank. (Ib.)

INTEREST AND USURY

Penalties imposed on national bank for violating State usury law are forfeiture of interest and liability for twice amount of interest; remedy under Federal statute exclusive.

(Ala. Sup. 1924.) Under Revised Statutes of United States, sections 5197, 5198 (U. S. Comp. St., secs. 9758, 9759), national bank charging or receiving higher rate of interest than allowed by law of State where bank is located, forfeits entire interest, and, if interest has been paid, person making payment may sue for twice amount of interest paid, and this remedy is exclusive. (*Jones v. Moore*, 102 So. Rep. 200.)

Cause of action for interest paid national bank does not accrue until all payments exceed principal.

(Ala. Sup. 1924.) Cause of action under Revised Statutes of United States, section 5198 (U. S. Comp. St., sec. 9759), for twice interest paid to national bank does not accrue, and lender may purge transaction of usury, until all payments exceed principal. (Ib.)

Mere renewal of note not payment cutting off defense of usury under national banking act.

(Ala. Sup. 1924.) Mere renewal of note by national bank, including therein usurious interest, is not such payment as cuts off defense of usury in action thereon, or limits borrower to his action for penalty for usury paid, under Revised Statutes of United States, section 5198 (U. S. Comp. St., sec. 9759). (Ib.)

Rule as to effect of part payments on note including usurious interest, as respects penalties under national banking act, stated.

(Ala. Sup. 1924.) As respects penalties imposed by national banking act (Rev. St., U. S., sec. 5198 (U. S. Comp. St., sec. 9759)), part payments of note generally, including therein usurious interest, without application thereof by agreement of parties, are not regarded as applied first to payment of interest, but if parties by agreement make such application thereof, it will be treated as if usurious interest had been separately paid, intent of parties being controlling. (Ib.)

Entire usurious contract not void, but voidable as to interest only.

(Ala. Sup. 1924.) Under national banking law and laws of Alabama, entire usurious contract is not void, but is voidable as to interest only. (Ib.)

Bills and notes—Usury—Assignee of usurious nonnegotiable paper takes subject to defenses; renewal binds debtor for full amount.

(Ala. Sup. 1924.) Assignee of usurious nonnegotiable paper without notice of usury, who pays its full value, takes subject to all defenses available against payee, but renewal of debt, including usury, binds debtor for full amount. (Ib.)

Usury—Debtor can not set up usury against assignee induced to pay usurious debt.

(Ala. Sup. 1924.) Debtor can not set up usury against assignee of security induced by him to advance money to pay usurious debt. (Ib.)

Principal and surety—Rights of surety to protection against loss grow out of contract with principal.

(Ala. Sup. 1924.) Though surety who pays debt is subrogated to remedies and securities of payee under Code 1907, sections 5385, 5388, he is not in position of assignee when he enters into obligation, but his right to be protected against loss grows out of contract with principal. (Ib.)

Principal and surety—Surety paying usurious obligation without notice not to do so, held entitled to recover amount paid.

(Ala. Sup. 1924.) Where surety pays obligation after maturity without notice from principal not to do so, he is entitled to recover amount paid though he had notice of usury in debt, but any collusion with payee to cut off debtor's right to purge it of usury would place surety in like position with payee. (Ib.)

Usury—Contract not "usurious," if lender receives something of uncertain value for loan, unless palpably in excess of legal interest.

(Ala. Sup. 1924.) Contract is not "usurious" where lender receives something of uncertain value for his loan, even though its probable value is greater than legal interest, unless so palpably in excess of legal rate as to show intent to violate usury laws. (Ib.)

Usury—Where stock given as compensation for loan highly speculative, transaction held not usurious.

(Ala. Sup. 1924.) Where stock given as compensation for loan was highly speculative, and without real market value, transaction held not usurious. (Ib.)

Evidence—Receipt and contract held to show third party's notes transferred to secure plaintiff's note, and not as payment thereof.

(Ala. Sup. 1924.) Receipt and contract reciting that transfer of third party's notes was contribution toward plaintiff's note, that such note and collateral was held as security that third party would pay his notes, that plaintiff note was to be paid from proceeds of third party's notes, etc., held to show that notes were merely transferred to secure plaintiff's note and not as absolute payment thereof. (Ib.)

Pledges—Sale of collateral note held not payment of debt.

(Ala. Sup. 1924.) Sale of note held as collateral under conditions whereby holder may and does reclaim it and stands ready to surrender it, is not payment of principal debt; Code 1907, section 3302, not being applicable. (Ib.)

Pledges—Plaintiff took nothing by delay in prosecution of action on note securing plaintiff's note not due to holder's fault.

(Ala. Sup. 1924.) Where notes of third party given to defendant to secure plaintiff's note were not paid at maturity, and defendant sued thereon, plaintiff took nothing by delay in prosecuting action not due to defendant's fault. (Ib.)

Congress has exclusive power to determine penalty for usury by national bank.

(Idaho Sup. 1924.) It is within the exclusive power of Congress to determine the penalty that may be exacted of a national bank for taking, receiving, reserving, or charging an usurious rate of interest. (Curtis v. Western Reporting & Credit Co. et al., 230 Pac. Rep. 771.)

Penalty for usurious contracts of national banks limited to forfeiture of interest where it has not been paid.

(Idaho Sup. 1924.) Congress has limited the penalty for the usurious contracts of national banks to a forfeiture of the interest, where the interest has not been paid. (Ib.)

No greater penalty than forfeiture of interest can be imposed on national bank in action on usurious contract.

(Idaho Sup. 1924.) No other or greater penalty can be imposed on a national bank in an action on an usurious contract than a forfeiture of the interest. (Ib.)

Evidence—Evidence of alleged usurious transactions other than pleaded as defense to action on note inadmissible.

(Idaho Sup. 1924.) In an action on a promissory note, where usury is pleaded as a defense, evidence with respect to other alleged usurious transactions is not admissible. (Ib.)

Charge of interest by national bank exceeding 6 per cent was usurious to extent State law applied.

(Md. App. 1925.) Charge of interest by national bank exceeding 6 per cent was usurious to extent State law applied. (*Penrose v. Canton Nat. Bank of Canton*, 127 At. Rep. 852.)

Where national bank charges excessive interest for loan, either on original or on renewal note, indorser may be relieved of all interest up to time of suit.

(Md. App. 1925.) Where national bank charges excessive interest for loan, either on original or on renewal note, indorser may be relieved of all interest up to time of suit, in view of Revised Statutes of United States, sections 5197, 5198 (U. S. Comp. St., secs. 9758, 9759). (Ib.)

Usury—Pleas alleging usury held sufficient against demurrer interposed for non-compliance with statutory requirements.

(Md. App. 1925.) Pleas alleging usury held sufficient against demurrer interposed for noncompliance with code, article 49, section 5, where the pleas specifically stated the amounts and dates of the original loans, though they did not give the details of the renewal notes actually sued on. (Ib.)

National banks may charge corporations any rate of interest agreed upon without violation of usury law.

(Md. App. 1925.) National banks may charge corporations any rate of interest agreed upon without violation of usury law, in view of code (vol. 4), article 23, section 100a; hence, in suit by such bank as payee against defendant as accommodation indorser on corporation note, defendant could not set up usury. (Ib.)

Usury—Exclusion of questions pertaining to usury held not error, usury not being available defense.

(Md. App. 1925.) In action on note, against accommodation indorser, exclusion of questions pertaining to usury held not error; usury not being available defense. (Ib.)

Testimony as to other possible ways of payee bank to obtain additional interest held properly excluded.

(Md. App. 1925.) Assuming usury was an issue in action by national bank as payee on a note on which defendant was accommodation indorser, where it appeared that interest in addition to the amount named in the note was collected by the bank in a certain way, exclusion of testimony as to other possible ways of plaintiff to obtain additional interest held not error, where such testimony had no appreciable effect on the case, and the method suggested was not adopted by plaintiff, and there seemed to be no need of the comparison suggested by way of explanation of the transaction as it was. (Ib.)

JURISDICTION

Jurisdiction over a suit to administer the assets of an insolvent firm of stockbrokers does not empower the district court to entertain as dependent or ancillary a controversy between a customer of the firm and a national bank (citizens of the same State) over money paid the firm by the customer to buy stocks.

(U. S. Sup. 1925.) A controversy is not dependent or ancillary unless it has direct relation to property or assets drawn into the court's possession or control by the principal suit. Jurisdiction over a suit to administer the assets of an insolvent firm of stockbrokers does not empower the district court to entertain as dependent or ancillary a controversy between a customer of the firm and a national bank (citizens of the same State) over money paid the firm by the customer to buy stocks and deposited by the firm in the bank, and which the bank has set off against notes owing it by the firm, but which the customer claims as equitably his, free from the firm's obligations. 295 Fed. 611 reversed. (*Fulton National Bank of Atlanta v. Hozier, Intervener, and Smith, et al.*, as Receivers of Imbrie & Co., 267 U. S. R. 276.)

LIQUIDATION

National bank is creature of Federal law.

(Colo. Sup. 1925.) A national bank is a creature of Federal law. (McCleland *v.* Merchants' & Miners' Nat. Bank of Idaho Springs, 236 Pac. Rep. 774.)

Federal banking act as to transfer of stock of national bank held to control over State statute.

(Colo. Sup. 1925.) Federal banking act as to transfer of stock of national bank held to control Colorado C. L., section 2268, notwithstanding stock was transferred after bank ceased to function as such, and while it was in the process of voluntary liquidation. (Ib.)

Adoption by national bank of policy of voluntary liquidation definitely fixed as of such time liability of each stockholder to bank.

(Colo. Sup. 1925.) Adoption by national bank of policy of voluntary liquidation definitely fixed as of such time liability of each stockholder to bank. (Ib.)

National bank's adoption of voluntary liquidation precluded stockholders from thereafter avoiding liability on stock by transfer thereof.

(Colo. Sup. 1925.) National bank's adoption of voluntary liquidation precluded stockholders from thereafter avoiding liability on stock by transfer thereof. (Ib.)

Equitable assignment by stockholder in national bank, of his certificate of stock, after bank goes into liquidation, does not affect his status as stockholder with its attendant liabilities.

(Colo. Sup. 1925.) An equitable assignment by a stockholder in a national bank, of his certificate of stock, after bank goes into liquidation, does not affect his status as stockholder with its attendant liabilities; the status of such stockholder remaining unchanged from the date when the bank goes into liquidation. (Ib.)

National bank going into liquidation has lien for indebtedness upon dividends in hands of receiver, which equity may enforce by set-off.

(Colo. Sup. 1925.) A national bank going into liquidation has lien upon dividends in hands of receiver, and may properly set off dividends accruing upon shares of stockholder against his indebtedness to bank, and equity will enforce set-off, when necessary to prevent one of the parties from losing his payment on account of insolvency of the other. (Ib.)

Trusts—Indebtedness to trust fund of insolvent person, entitled to share in distribution of trust fund, may in equity be set off against his distributive share.

(Colo. Sup. 1925.) Indebtedness to trust fund of insolvent person, entitled to share in distribution of trust fund, may in equity be set off against his distributive share. (Ib.)

Act of receiver of liquidating national bank, in setting off accumulated dividends against stockholder's judgment debt to bank held proper.

(Colo. Sup. 1925.) Act of receiver of liquidating national bank, in setting off accumulated dividends on shares of insolvent stockholder against latter's judgment debt to bank, held proper. (Ib.)

Pledges of certificate of stock in national bank, becoming such during liquidation of bank, held to acquire rights of assignor subject to cross demands of bank against assigning insolvent stockholder.

(Colo. Sup. 1925.) As against a judgment creditor, purchasing at execution sale debtor's certificate of shares of national-bank stock while bank is in process of liquidation, prior pledgees of such stock, by assignment and delivery during such liquidation, held to have acquired all rights of the assignor with respect to dividends, subject to the cross demands of the bank against such assigning insolvent stockholder, and the bank's right in equity to enforce set-off. (Ib.)

Assets turned over to bank upon organization deemed good when subsequently paid.

(Ill. Sup. 1924.) Where a national bank was converted into a State savings bank, through stockholders' agreement to take stock in the State bank, and a trust company furnished money to be exhibited to the auditor's agent as the cash capital of the State bank and it was then returned to the trust company, in an accounting to determine its liability to creditors by way of estoppel measured by the impairment of the national bank's capital and surplus, assets turned over to the State bank should be considered good and collectible where they were subsequently paid, notwithstanding an accountant could not place any value on them at the time of the transfer. (Chicago Title & Trust Co. v. Central Trust Co. of Illinois, 144 N. E. Rep. 165.)

Trust company assisting in illegal organization not to be prejudiced by failure of savings bank and receiver to collect assets.

(Ill. Sup. 1924.) In such case the trust company should not be prejudiced by any failure of the savings bank or its receiver to use proper diligence in the collection of the assets turned over to them by the national bank, and, if a debt transferred was as good on that day as cash for banking purposes, it must be regarded as a good debt. (Ib.)

Valuation placed on notes turned over to bank upon organization as regards liability of trust company.

(Ill. Sup. 1924.) In such case notes or claims transferred held to be valued as of the date of transfer to the savings bank, and, where a note or claim was afterwards paid in part only, the present worth on the date of transfer of the payment afterwards made must be taken as the amount collected thereon. (Ib.)

"Surplus" and "undivided profits" defined.

(Ill. Sup. 1924.) The item designated as "surplus" in a bank statement represents permanent surplus or a liability that is carried permanently on the books, and is rarely ever decreased or increased except by necessity in case of loss to the bank, or in case of an increase by reason of a new declaration of a permanent fund to be carried under that designation, and "undivided profits" are the funds usually drawn to pay the declared dividends of the bank. (Ib.)

Estoppel—Trust company assisting in illegal organization of bank held not liable to stockholders of bank through estoppel by reason of cash secured from it exhibited as capital of bank.

(Ill. Sup. 1924.) Where national bank was converted into a State savings bank through stockholders' agreement to take stock in the State bank, and a person interested secured cash from a trust company which was exhibited to the auditor's agent as the cash capital of the State bank, and then returned to the trust company, the trust company, though liable by estoppel to the creditors of the State bank which became insolvent, was not liable to its stockholders. (Ib.)

Undivided profits not treated as liability in accounting against trust company assisting in illegal organization of State savings bank to succeed national bank.

(Ill. Sup. 1924.) Where national bank was converted into State savings bank, and a person interested secured cash from a trust company which was exhibited to the auditor's agent as the cash capital of the State bank, and then returned to the trust company, in an accounting to determine the liability of the trust company to the creditors of the State bank, on the theory of estoppel, undivided profits of the national bank should not be treated as a liability. (Ib.)

When liability to stockholders of dissolved national bank deemed to cease in determining liability of one assisting in illegal reorganization as State bank.

(Ill. Sup. 1924.) In such case, in determining the liability of the trust company under the theory of estoppel, the entire amount of the national bank's liability to its stockholders is deemed to have ceased the very moment they accepted stock in the savings bank, and, as to dissenting stockholders, the very moment that an interested person purchased their stock. (Ib.)

Taxation—Stockholders and not bank liable for tax on stock.

(Ill. Sup. 1924.) Under Revenue Law, sections 35, 39, assessing shares of stock, and making it the duty of every bank and its managing officers to retain so much of any dividends belonging to stockholders as shall be necessary to pay taxes levied upon the shares, the liability is that of the stockholders and not the bank, and the bank is not primarily liable. (Ib.)

Trust company assisting in illegal organization not liable for attorney's fee paid by bank holding note against attorney which could have been set off.

(Ill. Sup. 1924.) Where a national bank was converted into a State savings bank and a trust company furnished cash to be exhibited to auditor's agent as the cash capital of the State bank, and then returned to the trust company, in an accounting to determine its liability to creditors of the State bank on the theory of estoppel, it could not be charged with fees paid an attorney by the State bank at a time when it held a note of the attorney due on demand, which could have been set off against the claim for services. (Ib.)

Trust company assisting in illegal organization not liable for expenses of bank or its receiver.

(Ill. Sup. 1924.) In such case, the trust company can not be charged with the expenses of the savings bank or the expenses of a receiver in winding up its affairs. (Ib.)

Salary relinquished not considered in determining liability of trust company to creditors of bank which it helped to organize without required capital.

(Ill. Sup. 1924.) In such case, salary relinquished by president of the national bank though subsequently claimed should not be considered as a liability of savings bank. (Ib.)

Trust company assisting in illegal organization of bank not liable for loss caused by want of diligence.

(Ill. Sup. 1924.) In such case, the trust company is not bound by action of receiver of savings bank in selling assets for less than their value through want of due diligence in finding out their value. (Ib.)

Contracts—Third party may maintain action on promise made for his benefit.

(Ill. Sup. 1924.) A third party may maintain an action on a promise made to another for his benefit. (Ib.)

When indirect liability charged in determining solvency right of indemnity should be credited.

(Ill. Sup. 1924.) Where a national bank was converted into a State savings bank, and cash was furnished by a trust company to be exhibited to the auditor's agent as the cash capital of the State bank, and then returned to the trust company, in an accounting to determine the liability of the trust company, charged under the theory of estoppel to the creditors of the State bank, when indirect liability of debtor of the national bank was charged in determining his solvency, credit should have been given because of his right to be made good by party primarily liable. (Ib.)

Payment—Deposit properly applied to oldest note by receiver of bank.

(Ill. Sup. 1924.) A receiver of a bank holding several notes of a depositor, in the absence of direction by debtor, properly applied the deposit to the oldest note. (Ib.)

Payment—Rule as to application of payments.

(Ill. Sup. 1924.) A debtor has the right to have a payment applied to the debt he directs, but, if he makes no direction, then the creditor may apply the credit as he sees fit, in case no third party is unjustly prejudiced. (Ib.)

Corporations—Organizers of foreign holding corporation remained owners of stock of domestic corporation.

(Ill. Sup. 1924.) A syndicate owning shares of stock of a domestic corporation remained the owners thereof though they formed a foreign corporation as a holding company for the stock, as a foreign corporation can not lawfully hold stock in a resident corporation. (Ib.)

No credit because worthless claims transferred to subsidiary in accounting to determine liability of trust company assisting in illegal organization of bank.

(Ill. Sup. 1924.) Where a national bank was converted into a State savings bank, and a trust company furnished cash to be exhibited to auditor's agent as the cash capital of the State bank and then returned to the trust company, in an accounting to determine its liability to creditors, under the theory of estoppel, it is not entitled to credit because worthless claims were transferred by the State bank to subsidiaries unless these claims were collected or partially collected after they went into the hands of the subsidiaries. (Ib.)

Bank could apply deposit on demand note though trust fund, when without notice.

(Ill. Sup. 1924.) A bank could apply a deposit on a demand note though the deposit was a trust fund, where it was without notice as to the trust. (Ib.)

Evidence—Bank books held admissible in action involving accounting, and to be prima facie evidence as to items marked paid.

(Ill. Sup. 1924.) Where persons in control of national bank desired to convert it into a State bank, and secured cash from a trust company which was exhibited to the auditor's agent and then returned to the trust company, in an action wherein it was sought to hold the trust company liable to creditors of the State bank under the theory of estoppel the books of national and State bank were competent evidence as to assets and payment of bills receivable, etc., and established prima facie that items marked paid were paid. (Ib.)

Evidence—Positive uncontradicted evidence of owner as to value of real estate can not be ignored.

(Ill. Sup. 1924.) Positive and uncontradicted evidence of owner of real estate as to its value can not be ignored. (Ib.)

Evidence—Uncontradicted testimony as to accounts entitled to consideration though not itemized.

(Ill. Sup. 1924.) Positive testimony that there was owing to witness personally by parties living near a certain place good accounts amounting to from \$50,000 to \$75,000, and that he likewise owned good notes owed by parties in and near such place amounting to the further sum of from \$50,000 to \$75,000, uncontradicted of record, is entitled to consideration on question of solvency, though he could not itemize the accounts or the notes, his further testimony showing that all of his books of account were in the hands of State or Government officials who were prosecuting him for certain alleged crimes, and that it was not possible for him to consult the books. (Ib.)

Payment—Note presumed paid by parties primarily liable.

(Ill. Sup. 1924.) When a note is shown by record evidence to be paid, but it does not appear who paid it, the presumption is indulged that it was paid by parties primarily liable thereon, and not by one agreeing to see it paid. (Ib.)

Evidence—Amount paid for land as evidence of value.

(Ill. Sup. 1924.) In determining the value of real estate on a certain date, consideration should be given to the amount paid for it shortly before that time. (Ib.)

"Good will" to be considered asset determining liability of one assisting in organization without sufficient capital.

(Ill. Sup. 1924.) Good will, which is the probability that old customers will resort to the old place, is a species of property and is to be considered in determining the value of the assets of a solvent bank transferred to a new savings bank, in determining the liability of one participating in the organization of the new bank with insufficient capital, on the theory of estoppel. (Ib.)

Bills and notes—Mortgages—Note indorsed in blank negotiable by delivery; validity of contract whereby bank took over assets of another bank and of transfer of note in blank could not be litigated by makers of note; “delivery.”

(N. Y. Sup. 1924.) Where assets of C. bank were transferred to R. bank, which in consideration assumed liabilities of C. bank, note secured by mortgage which was indorsed in blank by C. bank, under negotiable instruments law, sections 2, 60, 64, 90, became payable to bearer and negotiable by “delivery,” which is transfer of possession, and R. bank was entitled to sue thereon in own name and makers could not litigate validity of transfer of note or of contract. (*National Bank of Rochester v. Erion-Haines Realty Co.* 6 al., 206 N. Y. Supp. 452.)

Bills and notes—Statute of national bank taking over assets of another bank stated; bank could not recover on note without surrendering security.

(N. Y. Sup. 1924.) Under act Congress, November 7, 1918, sections 1, 2 (U. S. Comp. St. Ann. Supp. 1919, sections 9696a, 9696b), where national bank took over assets and assumed liabilities of another bank, it became holder of note transferred under blank indorsement in same manner and to same extent as transferor and could not recover thereon without surrendering security held by transferor. (Ib.)

MUTUAL LOAN COMPANIES

State regulation of business akin to banking.

(U. S. Sup. 1924.) Business so nearly akin to banking as to be equally clothed with a public interest may be brought under State supervision by confinement to corporations. (*Dillingham, as President, et al. v. McLaughlin, as Superintendent of Banks of the State of New York, et al.; McLaughlin, as Superintendent of Banks of the State of New York, et al. v. Dillingham, as President, et al.*, 264 U. S. R. 370.)

Mutual loan business.

(U. S. Sup. 1924.) So held of a business, conducted by a common-law trust, of soliciting and receiving loans in small monthly payments under loan contracts which entitled the respective lenders, when they had paid in a stated percentage, to borrow the face value of their contracts in the order of their applications therefor on real estate security, or, upon sale of this borrowing right, to receive the amounts paid in on their contracts with a problematical “bonus,” or, by paying up contracts in full, to receive back their face value with a share in a “surplus,” with provisions as to forfeiture, etc. (Ib.)

Fixing minimum of loans.

(U. S. Sup. 1924.) A law of New York forbidding any individual, partnership, or unincorporated association to engage in the business of receiving deposits or payments of money in installments, for cooperative, mutual-loan, savings or investment purposes, in sums of less than \$500 each, held not violative of the equal-protection clause in not applying to the business of receiving larger deposits, in view of the greater protection needed by small investors and the elements of chance, risk and delay to investors existing in this case. (Ib.)

NEGOTIABLE PAPER

Husband and wife—Evidence of transactions with parties other than plaintiff held insufficient to establish course of dealing estopping wife from denying husband's authority.

(U. S. C. C. A. 1925.) In action involving husband's authority to deal for wife, evidence of transactions with banks other than plaintiff held insufficient to show course of dealing relied on by plaintiff or to estop wife from denying husband's authority. (*First Nat. Bank of Duncan, Okla., v. Staley et al.*, 4 Fed. Rep., 2d series, 324.)

Bank, consolidating with another and acquiring notes from it, does not take as innocent purchaser.

(U. S. C. C. A. 1925.) Bank, consolidating with another and acquiring from it notes, does not take as innocent purchaser, but steps into shoes of bank with which it consolidates. (Ib.)

Husband and wife—Bank, accepting husband's pledge of wife's notes with knowledge that husband had indorsed them in wife's name, held not innocent holder.

(U. S. C. C. A. 1925.) Where bank, at time of accepting husband's pledge of notes belonging to wife, knew that husband had signed wife's name to indorsement, it was not an innocent holder, but chargeable with burden of proving that wife had consented or authorized husband's act. (Ib.)

Husband and wife—Wife held not precluded from asserting ownership of notes pledged by her husband.

(U. S. C. C. A. 1925.) Where bank, accepting husband's pledge of wife's notes, knew that her indorsement thereon had been written by husband, held, mere fact that wife, after learning of facts, permitted bank to retain possession for short time before insolvency of husband was insufficient to preclude her from subsequently asserting ownership. (Ib.)

Evidence—Question as to disposition of proceeds of note held objectionable, as calling for conclusion.

(U. S. C. C. A. 1924.) In action by bank against correspondent bank, question asked witness as to whether plaintiff bank received any part of proceeds of certain note held to call for a conclusion of witness, and properly excluded, in view of other evidence as to disposition actually made of such proceeds. (Hirning, Supt. of Banks of South Dakota, et al. v. Live Stock Nat. Bank. 1 Fed. Rep., 2d series, 308.)

Evidence tending to show who received proceeds of sale of notes held admissible in action between banks.

(U. S. C. C. A. 1924.) In action by bank to recover of another bank amounts charged against plaintiff's account for unpaid notes alleged by defendant to have been sold by plaintiff to defendant, evidence that plaintiff by checks and drafts drew proceeds of the note credited to it at the time of acquisition by defendant held admissible, as tending to show who received the benefit of such proceeds. (Ib.)

Evidence held admissible on issue whether bank, purchasing note of another, knew its true owner.

(U. S. C. C. A. 1924.) In action by bank, which claimed that it had been wrongfully charged by another bank with amount of unpaid notes alleged by defendant to have been sold it by plaintiff, evidence that defendant was never notified that plaintiff had credited others than itself with the proceeds of the note at the time of its acquisition by defendant held admissible on the issue whether defendant knew the note was not the property of plaintiff, but of others. (Ib.)

Appeal and error—Proof of custom of dealing between banks held not erroneously admitted.

(U. S. C. C. A. 1924.) In action by bank against another to recover amounts wrongfully charged to its account on notes alleged by defendant to have been purchased from plaintiff, proof of the custom or manner of doing business between the two banks held admissible on issue of collusion between plaintiff's president and defendant, and otherwise harmless, where judgment was not based on such existing custom. (Ib.)

Evidence that parties to notes involved in action between banks were directors and stockholders of plaintiff held immaterial.

(U. S. C. C. A. 1924.) In action by bank against another, which it was alleged had wrongfully charged plaintiff with the amount of unpaid notes alleged to have been bought from it, minutes of a stockholders' meeting of plaintiff bank, adduced for the purpose of showing that parties to the notes were directors, and one of them a large stockholder of plaintiff bank, held properly excluded as immaterial. (Ib.)

OFFICERS

DIRECTORS—TERM OF OFFICE—SALARY

Director held not entitled to salary as chairman of board of directors after his term as director expires.

(Minn. Sup. 1923.) Plaintiff, a director in the defendant bank, was elected chairman of the board of directors for a specified length of time. His term as director expired and he was dismissed as chairman of the board before the end of the term for which he was elected. *Held*, that he is not entitled to recover his salary for the unexpired term of service. (*Van Slyke v. Metropolitan Nat. Bank*. 193 N. W. Rep. 470.)

National bank can not legally hire any one of its officers for specified time.

(Minn. Sup. 1923.) A national bank can not legally hire any one of its officers for a specified time. (Ib.)

Attorney and client—Evidence held not to show that attorney intended to render services to bank without compensation.

(Md. App. 1924.) Evidence held not to show that it was intention of an attorney, rendering services to a bank prior to its insolvency, and bank's intention, that he was not to be compensated for his services and that his claim for compensation was an afterthought for purpose of meeting bank's receiver's claim against him on his guaranty of a loan which he secured for bank. (*Penrose v. Page*, 125 Atl. Rep. 549.)

Attorney's right to accept employment from bank not affected by being a stockholder in corporation interested in bank.

(Md. App. 1924.) That an attorney rendering services to a bank prior to its insolvency was an officer of another corporation which was interested as a stockholder in bank did not deprive him of right to accept employment by bank as special counsel, nor, even in absence of express employment, justify inference that services were rendered without any intention on his part to charge, or expectation by bank to pay, for same. (Ib.)

Attorney's right to accept employment from bank not affected by being guarantor of mortgage loan by bank.

(Md. App. 1924.) That an attorney rendering services to bank prior to its insolvency was guarantor of a mortgage loan by bank did not warrant inference that in serving bank as counsel he was serving his own interest, for his obligation under guaranty could not have been affected by success or failure of bank. (Ib.)

Attorney rendering services to bank prior to insolvency held entitled to reasonable compensation.

(Md. App. 1924.) An attorney rendering services to bank prior to insolvency held entitled to a fair and reasonable compensation for services he rendered between date of his employment and the time the State bank commission took charge of bank. (Ib.)

POWERS OF AND REPRESENTATION OF BANK BY OFFICERS

False representations by cashier held not binding on the bank.

(U. S. C. C. A. 1925.) False representations made by the cashier of a bank as to the character and standing of a third person held not binding on the bank, in the absence of evidence that it knew, or should have known in the exercise of due care, of the dishonesty of the cashier. (*Citizens' Trust & Savings Bank v. Herr*. 4 Fed. Rep., 2d series, 483.)

Cashier can not bind bank by representations as to standing or solvency of third persons.

(U. S. C. C. A. 1925.) In the absence of evidence that he is authorized to do so, the cashier of a bank has no authority by virtue of his position to make any representations on behalf of the bank as to the standing or solvency of a third person. (*Citizens' Trust & Savings Bank v. Falligan*, 4 Fed. Rep., 2d series, 481.)

Evidence held insufficient to charge bank with liability for fraudulent acts of cashier.

(U. S. C. C. A. 1925.) Evidence held insufficient as matter of law to charge a bank with liability for fraudulent acts of its cashier in aiding swindlers to defraud plaintiff. (Ib.)

Corporations—Plaintiff had burden of proving president's authority.

(U. S. C. C. A. 1924.) Where a bank charged to bankrupt corporation sums advanced to its president, claiming that it was by his direction, which sums bankrupt did not receive, the bank had the burden of proving the president's authority. (*Wallace v. Ohio Valley Bank. In re Star Car & Foundry Co.*, 2 Fed. Rep., 2d series, 53.)

Creditor bank held required to credit bankrupt with a payment misappropriated.

(U. S. C. C. A. 1924.) Where the president of bankrupt corporation and its treasurer, who was also vice president of a bank which held the president's personal note, without authority signed a check of bankrupt in payment of the note, for which bankrupt received no consideration, its vice president in such transaction acted for the bank, which is chargeable with notice of the facts, and must be required to credit the payment on an indebtedness of bankrupt to it. (Ib.)

Fraud of creditor, not affecting other creditors generally, not ground for disallowance of claim.

(U. S. C. C. A. 1924.) That a creditor made false statements as to bankrupt's financial condition to one who afterward became a creditor does not entitle the trustee, representing creditors generally, to insist on postponement of the first creditor's claim until all others are paid. (Ib.)

Evidence held to warrant finding bank ratified act of officer in agreeing to honor drafts.

(U. S. C. C. A. 1924.) Evidence held sufficient to warrant finding that private bank governed by Burns' Annotated Statute, Indiana, 1914, sections 3402-3417, ratified act of its vice president in agreeing that bank would honor drafts drawn thereon. (*Muentzer et al. v. Los Angeles Trust & Savings Bank*, 3 Fed. Rep., 2d series, 222.)

Act of bank officer may be ratified after its commission, as well as authorized beforehand.

(U. S. C. C. A. 1924.) Unsanctioned act of bank officer may be ratified after its commission, as well as authorized beforehand; bank's liability in each case being same. (Ib.)

Bank can not escape liability for acts of its officer, knowledge of which is imputable to bank.

(U. S. C. C. A. 1924.) Bank can not escape liability for acts of its officer when knowledge of officer's conduct is imputable to bank, any more than when actual formal notice is given to it. (Ib.)

That drafts called for "exchange and collection charges," while bank's agreement to honor drafts did not mention such charges, held not to affect bank's liability.

(U. S. C. C. A. 1924.) That drafts drawn on defendant bank called for "exchange and collection charges," while bank's telegram agreeing to honor drafts did not mention such charges, did not relieve bank from liability on drafts, where course of dealing between parties showed that drafts were paid without exchange, especially as, drafts being drawn on and payable at defendant's bank, there would be no exchange. (Ib.)

That bank paid many drafts drawn by corporation held sufficient to lull suspicion arising from knowledge that bank officer interested in corporation.

(U. S. C. C. A. 1924.) That bank had promptly paid many drafts drawn by corporation was sufficient to lull any suspicion that holder of draft might have had because of knowledge that bank official who agreed to honor drafts was financially interested in corporation, and, at most, any issue as to holder's being innocent holder was for trial court to determine. (Ib.)

Corporation liable for tort of officer acting within the scope of his authority.

(U. S. D. C. 1924.) The declaration in an action against a bank and one of its officers, which alleges the felonious stealing of property of plaintiff, and that the individual defendant, acting as such officer and within the scope of his employment, aided and abetted such stealing, held to state a cause of action against both defendants. (*Blumenthal v. Commercial Bank of St. Augustine et al.*, 1 Fed. Rep., 2d series, 64.)

Bank and officer held properly joined in action for tort.

(U. S. D. C. 1924.) A bank and one of its officers held properly joined in an action charging both with liability for an act of the officer alleged to have been committed while acting for the bank and within the scope of his authority. (Ib.)

National bank cashier liable for loss from loan of bank funds in excess of 10 per cent of bank's capital and unimpaired surplus.

(Idaho Sup. 1925.) The cashier of a national bank is liable for any loss that results to the bank from the making by him of a loan to any person from the funds of the bank of a sum in excess of 10 per cent of the bank's capital and unimpaired surplus. (First Nat. Bank of Hagerman v. Stringfield et al., 235 Pac. Rep. 897.)

Bank is not liable to depositor for making excess loan through lending money withdrawn from depositor's account with his authority.

(Idaho Sup. 1925.) The lending of money withdrawn from the account of a depositor, with the authority of the depositor, does not constitute the making of an excess loan under United States Revised Statutes, section 5200 (U. S. Comp. St., Sec. 9761), and the bank is not liable to the depositor in an action to recover the deposit. (Ib.)

National bank not liable for act of cashier in lending money for depositor nor on guaranty of payment of such loan.

(Idaho Sup. 1925.) A national bank can not be held for the act of its cashier in lending money for a depositor, nor is the bank liable on a guaranty of the payment of such a loan. (Ib.)

OFFICERS, CRIMINAL LIABILITY OF

Indictment against employee of national bank for abstracting checks held not duplicitous.

(U. S. C. C. A. 1925.) An indictment against an employee of a national bank, under Revised Statutes, section 5209 (Comp. St., sec. 9772), for abstracting checks from the funds and credits of the bank, held not duplicitous because it charged that he embezzled, abstracted, and willfully misapplied the checks. (Theobald v. United States, 3 Fed. Rep., 2d series, 601.)

Indictment held to show sufficiently that abstraction was without authority.

(U. S. C. C. A. 1925.) Indictment charging employee of national bank with abstracting travelers' checks held to show sufficiently that the act charged was done without authority. (Ib.)

Travelers' checks held by bank for issuance to customers held "credits" within meaning of embezzlement statute.

(U. S. C. C. A. 1925.) The word "credits," as used in Revised Statutes, section 5209 (Comp. St., sec. 9772), making it an offense for an officer or employee of a national bank to embezzle, abstract, or misapply any of the money, funds, or credits of the bank, includes papers intended to represent, and which could perform and were intended to perform the function of, credits, such as travelers' checks kept for issuance to purchasers. (Ib.)

Evidence held to sustain conviction of employee for abstracting credits of bank.

(U. S. C. C. A. 1925.) Evidence that an employee absconded, and that he cashed travelers' checks belonging to the bank, held sufficient to sustain a conviction for abstracting the checks. (Ib.)

Indictment against officer held not to charge misapplication of funds.

(U. S. C. C. A. 1925.) An averment, in an indictment against an officer of a national bank, that a fund to his credit in a special account was transferred to his general account and applied on an overdraft, held not to state facts constituting a willful misapplication of funds of the bank, under Revised Statutes, section 5209, as amended September 26, 1918 (Comp. St., Ann. Supp. 1919, sec. 9772); no loss to the bank or depletion of its funds being shown. (Craig v. United States, 5 Fed. Rep., 2d series, 275.)

Criminal law—Motion for directed verdict necessary to review of evidence.

(U. S. C. C. A. 1924.) Where a motion by defendant for directed verdict at the close of the Government's case is denied, with reserved exceptions, and defendant proceeds to introduce evidence without renewing the motion on the close of all the evidence, the sufficiency of the evidence can not be reviewed by the appellate court. (*Deupree v. United States*, 2 Fed. Rep., 2d series., 44.)

Criminal law—Improper remarks by prosecuting attorney must be objected to.

(U. S. C. C. A. 1924.) When no objection is taken to remarks of the prosecuting attorney during the trial, it is too late to raise the question in the appellate court. (Ib.)

Criminal law—Objection and exception essential to review.

(U. S. C. C. A. 1924.) Judicial Code, section 269, as amended (Comp. St. Ann. Supp. 1919, sec. 1246), is intended to prevent reversals for technical errors, which, though properly preserved, do not affect substantial rights, and does not dispense with the necessity of objection and exceptions. (Ib.)

Criminal law—An instruction is not reviewable, in the absence of objection or request for other instruction.

(U. S. C. C. A. 1924.) Where an instruction given was not objected to, and no request was made for other or further instruction, it is not assignable as error. (Ib.)

Criminal law—An instruction held not prejudicial.

(U. S. C. C. A. 1924.) An instruction held not prejudicial where, on defendant's own theory of the law, the evidence was ample to sustain a conviction. (Ib.)

Instruction in prosecution for misapplication of funds not erroneous.

(U. S. C. C. A. 1924.) In the prosecution of the cashier of a national bank for willful misapplication of its funds, an instruction that restoration or securing of the amount admittedly due the bank, after indictment and a few days before the trial, was not of great, if any, weight as bearing on the question of intent, held not erroneous. (Ib.)

Witnesses—Cross-examination of defendant, prosecuted for misappropriation of bank's funds, held proper.

(U. S. C. C. A. 1924.) In the prosecution of the cashier of a national bank for misappropriation of its funds, permitting defendant to be asked on cross-examination if he was not later joined in a distant city by a woman to whom some of the funds were diverted, held proper as bearing on the question of intent. (Ib.)

POWERS

IN GENERAL

Some of incidental powers of national bank stated.

(Vt. Sup. 1924.) Discounting and negotiating promissory notes, drafts, bills of exchange, and other evidences of debt, buying and selling exchange, loaning money, etc., and receiving of money of others on general deposit, are among the incidental powers of a national bank in carrying on its business. (*Holman v. Randolph Nat. Bank*, *Randolph Nat. Bank v. Holman*, 126 Atl. Rep. 500.)

PURCHASE OF NEGOTIABLE PAPER

National bank can not trade negotiable paper held by it for other paper.

(Utah Sup. 1923.) National bank has no right to deal in negotiable paper except in manner provided by law, which is limited to discounting such paper, and it can not trade negotiable paper held by it for other paper. (*National Bank of the Republic v. Price*, 234 Pac. Rep. 232.)

Government alone can complain that transaction by national bank is ultra vires.

(Utah Sup. 1925.) That transaction whereby national bank exchanged notes held by it for others is beyond its powers is no defense to maker of note traded to bank, but Government alone can complain. (*National Bank of the Republic v. Price*, 234 Pac. Rep. 232.)

POWER TO HOLD OR ACCUIRE REAL ESTATE

National bank can not lease land.

(Calif. App. 1924.) Although a national bank has right to take conveyance of land to secure a pre-existing debt, land so obtained may not be retained as an investment, and a lease of land by bank is wholly invalid, under Revised Statutes of the United States, sections 5133, 5137 (U. S. Comp. St., secs. 9658, 9674). (Standard Livestock Company v. Bank of California National Association, 227 Pac. Rep. 962.)

National banks can exercise only powers expressly granted and incidental powers.

(Calif. App. 1924.) National banks can rightfully exercise only powers expressly granted by Revised Statutes of the United States, section 5133 et seq. (U. S. Comp. St., sec. 9658 et seq.), or such incidental powers as are necessary to carry on national bank business. (Ib.)

Ultra vires contract can not be enforced against national bank.

(Calif. App. 1924.) Ultra vires contract can not be enforced against a national bank, such as warranty of quiet enjoyment in lease of land held as security by bank. (Ib.)

Frauds, statute of—Assistant cashier must have written authority to bind bank by signing lease.

(Calif. Sup. 1924.) Assistant cashier of a bank had no authority to bind bank by making lease in his own name as lessor in absence of written authority, and bank can not be held as undisclosed principal in view of Code Civil Procedure, sections 1967, 1971, 1973. (Standard Livestock Company v. Bank of California National Association, 227 Pac. Rep. 962.)

WHEN NATIONAL BANK MAY TAKE MORTGAGE

Assignment of real-estate mortgage to bank, incompetent by charter to take title to real estate, is only voidable; assignment of real-estate mortgage to bank, incompetent by charter to take title to real estate, is valid until assailed in direct proceeding by sovereign.

(Okla. Sup. 1924.) When a bank is incompetent by its charter to take a title to real estate, an assignment to it of a real-estate mortgage is not void, under section 5137 of the Revised Statutes of the United States (U. S. Comp. St., sec. 9674), but only voidable. It is valid until assailed in a direct proceeding instituted for that purpose by the sovereign. (Melton et al. v. First Nat. Bank of Miami et al., 233 Pac. Rep. 441.)

POWER TO ACT AS EXECUTOR OR TRUSTEE

Right of national bank to act as executor under Federal reserve act.

(U. S. Sup. 1924.) The act of September 26, 1918, chapter 177, section 2, 40 Statutes, 967, amending section 11 (k) of the Federal reserve act, authorizes a national bank having the permit of the Federal Reserve Board to act as executor if trust companies competing with it have that power by the law of the State in which the bank is located, whether the exercise of such power by the national bank is contrary to the State law or not. (State of Missouri at the relation of the Burns National Bank of St. Joseph v. Duncan, Judge of the Probate Court of Buchanan County, Mo., 265 U. S. R. 17.)

Power of Congress to grant accessory functions to national banks.

(U. S. Sup. 1924.) The power of Congress to grant such accessory functions to national banks, to sustain them in the competition of the banking business, can not be controlled by State laws. (First National Bank v. Fellows, 244 U. S. 416.) The authority given by the act is independent of regulations adopted by the State to secure the trust funds in the hands of its trust companies. 302 Mo. 130, reversed. (Ib.)

Executors and administrators—National bank converted from trust company named as executor not entitled to issuance of letters testamentary.

(Mass. Sup. 1924.) A national bank is not entitled to issuance of letters testamentary to it as person named as executor in will where testator named a State trust company which thereafter became converted into a national bank, and still later effected a consolidation with petitioner under General Laws, chapter 172, section 52; chapter 192, section 4; act Congress September 26, 1918, section 2; amending Federal reserve act, section 11 (k) (U. S. Compt. St. Ann. Supp. 1919, sec. 9794), Revised Statutes of United States, section 5154 (U. S. Comp. St., sec. 9694); act November 7, 1918 (U. S. Compt. St. Ann. Supp. 1919, secs. 9696a, 9696b), whether or not national bank into which trust company was converted was granted special permit to act as executor. (Petition of Commonwealth-Atlantic Nat. Bank of Boston; petition of First Nat. Bank of Boston. In re Babbidge's Estate, 144 N. E. Rep. 443.)

No authority from State necessary to enable bank to change to national bank.

(Mass. Sup. 1924.) No authority from the State was necessary to enable State bank or trust company to change into a national bank, power conferred by Revised Statutes of United States, section 5154 (U. S. Comp. St., sec. 9694), being ample. (Ib.)

Executors and administrators—Designation as executor not property or asset passing when trust company converted into national bank and consolidated.

(Mass. Sup. 1924.) Naming of trust company as executor in will was not a thing which, under Revised Statutes of United States, section 5154, as amended by act December 23, 1913, section 8 (U. S. Comp. St., sec. 9694); act Congress November 7, 1918, section 2 (U. S. Comp. St. Ann. Supp. 1919, sec. 9696b), passed as property or an asset when trust company was converted into national bank, or when that bank was consolidated into another national bank; designation as executor not conferring any property right. (Ib.)

Courts—Final determination of constitutional validity of congressional action is in Federal Supreme Court.

(R. I. Sup. 1924.) The final determination of the constitutional validity of congressional action is in the Federal Supreme Court. (Carpenter, Atty. Gen., v. Aquidneck Nat. Bank, 125 Atl. Rep. 358.)

National bank authorized to act as trustee where competing trust companies have right to so act.

(R. I. Sup. 1924.) Under Federal reserve act, December 23, 1913, section 11, subsection k, as amended by act of Congress, September 26, 1918, section 2 (U. S. Comp. St. Ann. Supp. 1919, sec. 9794), a national bank authorized by Federal Reserve Board to act as a trustee, executor, administrator, or in other fiduciary capacity has a right to so act in view of similar right of trust companies under General Laws, 1923, sections 3990-3999. (Ib.)

SHAREHOLDERS

ASSESSMENTS

Shareholder's payment to receiver of national bank to enable bank to resume business held no defense in action to enforce assessment.

(U. S. C. C. A. 1924.) In suit by receiver appointed by Comptroller of Currency under act June 30, 1876, and act May 15, 1916 (Comp. St., sec. 9821), against shareholder to enforce payment of assessment under act December 23, 1913 (Comp. St., sec. 9689), payment by shareholder of an amount to enable bank to resume business, after appointment of receiver, in reliance on representations by receiver made with acquiescence of comptroller that payment would discharge liability of shareholder, held no defense. (Huff v. Page, Huff et al. v. same, 2 Fed. Rep. 2d series, 544.)

Banking officer of State may sue anywhere to enforce assessment on stockholders of insolvent bank.

(U. S. C. C. A. 1925.) The banking officer of a State is the statutory successor of an insolvent State bank, and may sue in any State to enforce assessment on stockholders. (Gile v. Duke, Supervisor of Banking of Washington, et al.; Jenks v. same. 5 Fed. Rep. 2d series, 952.)

Determination of banking officer of State of necessity of assessment conclusive.

(U. S. C. C. A. 1925.) Determination of the banking officer of a State that an assessment on stockholders of a State bank is necessary is conclusive on the courts and can not be controverted by stockholders sued on the assessment. (Ib.)

Appeal and error—Successors in office pending appeal may be substituted as parties.

(U. S. C. C. A. 1925.) Where plaintiffs sued as banking officers of the State to enforce assessment on stockholder, and pending his appeal their offices were abolished, and the powers and duties thereof vested in other officers, they may be substituted. (Ib.)

Evidence held insufficient to prove fraud inducing purchase of bank stock.

(U. S. D. C. 1924.) In action under Federal reserve act December 23, 1913, section 23 (Comp. St., sec. 9689) and Revised Statutes section 5220 (Comp. St., sec. 9806), to enforce shareholders' liability, by bank's officers and directors as bank's creditors, who had guaranteed bank's indebtedness to other bank, testimony held insufficient to prove fraud inducing purchase of stock. (Taylor v. American Nat. Bank of Wichita Falls, Tex., et al., 2 Fed. Rep., 2d series, 479.)

Purchaser of stock subject to stockholders' liability, notwithstanding fraud inducing purchase of stock.

(U. S. D. C. 1924.) Subscription of stock in national bank, obtained by false representations, is not void, but only voidable, and shareholder, who permits name to be shown on books of bank as shareholder, is subject to stockholders' liability under Federal reserve act December 23, 1913, section 23 (Comp. St., sec. 9689), and Revised Statutes, section 5220 (Comp. St., sec. 9806). (Ib.)

Stockholders in national bank, being sued for stockholders' liability, can not bring cross-action.

(U. S. D. C. 1924.) In action against stockholders in national bank to enforce stockholders' liability under Federal reserve act December 23, 1913, section 23 (Comp. St., sec. 9689), and Revised Statutes, section 5220 (Comp. St., sec. 9806), by a plaintiff who appears as trustee for bank's creditors, cross-action by stockholders is not permitted. (Ib.)

Stockholders' liability available to guarantors of bank's indebtedness to other bank.

(U. S. D. C. 1924.) Liability of stockholders of national bank held available to guarantors of bank's indebtedness to other bank. (Ib.)

Levy of assessment does not absolve shareholders from suit at instance of creditors.

(U. S. D. C. 1924.) That comptroller had previously levied assessment on shareholders of national bank did not absolve shareholders from suit to enforce stockholders' liability, at instance of creditors, under Federal reserve act, December 23, 1913, section 23 (Comp. St., sec. 9689), and Revised Statutes, section 5220 (Comp. St., sec. 9806.) (Ib.)

Married woman, holding stock in national bank, liable for assessments.

(U. S. D. C. 1924.) Married woman, who held stock in national bank in her own right, under State law entitling her to so do, was liable for assessments in creditor's action, under Federal reserve act, December 23, 1913, section 23 (Comp. St., sec. 9689), and Revised Statutes, section 5220 (Comp. St., sec. 9806). (Ib.)

One who was shown as shareholder on books of bank, and who voted stock, held liable in creditor's action to enforce stockholder's liability.

(U. S. D. C. 1924.) One in whose name stock stood on books of national bank, who participated in stockholders' meetings on several occasions, and voted stock, and who was shown on bank's books as stockholders, and who voted stock when indebtedness was contracted, held liable in creditor's action to enforce stockholders' liability, under Federal reserve act, December 23, 1913, section 23 (Comp. St., sec. 9689), and Revised Statutes, section 5220 (Comp. St., sec. 9806), though a pledgee. (Ib.)

National bank's settlement with debtor, who was stockholder, did not preclude enforcement of stockholder's liability against other stockholders.

(U. S. D. C. 1924.) Settlement of national bank's claim against former stockholder for substantial sum did not preclude enforcement of stockholder's liability against all the stockholders in creditor's action under Federal reserve act, December 23, 1913, section 23 (Comp. St., sec. 9689), and Revised Statutes, section 5220 (Comp. St., sec. 9806). (Ib.)

Liability of stockholder of national bank for assessment stated.

(U. S. D. C. 1925.) Under Federal reserve act, section 23 (Comp. St., sec. 9689), providing that stockholders in a national bank, who transfer their stock within 60 days prior to its failure, shall be liable "to the same extent as if they had made no such transfer, to the extent that the subsequent transferee fails to meet such liability," the liability of the transferrer is primary, and it is not necessary to its enforcement that legal proceedings should first be taken against the transferee. (*Karraker v. Ernest*, 4 Fed. Rep., 2d series, 404.)

Guaranty—An absolute guarantor is liable immediately on failure of principal debtor to perform his contract.

(U. S. D. C. 1925.) An absolute guarantor is liable immediately on the failure of the principal debtor to perform his contract, without preceding legal proceedings against the principal debtor. (Ib.)

WAREHOUSE

Under Canadian statute, innocent purchaser for value of warehouse receipts held to have title to goods as against pledgee bank.

(U. S. D. C. 1924.) Bank act Canada, 3-4 George V, chapter 9, sections 88, 89, does not vest in bank fee title to goods pledged with it to secure loan, and on pledgor's removal of such goods to United States with bank's consent, innocent purchasers of warehouse receipts for value obtained title thereto. (*Standard Bank of Canada v. Lowman et al.*, 1 Fed. Rep., 2d series, 935.)

Warehousemen—Cases of canned salmon held "fungible" goods, and warehouse receipts for specified number of cases out of larger mass were valid.

(U. S. D. C. 1924.) Under Rem. Compiled Statutes, Washington, 1921, section 3644, cases of canned salmon are fungible goods, each unit of which is equal to others, and under section 3609 warehouse receipts for specific number of cases out of larger mass is valid. (Ib.)

Warehousemen—Requisites of warehouse receipts stated.

(U. S. D. C. 1924.) Under Rem. Compiled Statutes, Washington, 1921, section 3588, warehouse receipt need not be of particular form, but must show location of warehouse, date of issue, consecutive number of receipt, whether goods shall be delivered to bearer, or named person, or his order, rate of storage charges, description of goods or package containing them, signature of warehouse, warehouseman's interest, if any, statement of advances or incurred liability, etc. (Ib.)

Warehousemen—Under Washington statutes, pledgee of warehouse receipts held holders for "value."

(U. S. D. C. 1924.) Where salmon pledged to secure loan by Canadian bank were, with bank's consent, shipped to United States by pledgor under bill of lading not containing words "nonnegotiable," bill was negotiable under Rem. Compiled Statutes, Washington, 1921, section 3657, and subsequent pledgees of warehouse receipts were innocent holders for value; "value" being anything that will support simple contract. (Ib.)

Canadian pledgee, by intrusting goods to pledgor for shipment to United States, represented that title was in pledgor.

(U. S. D. C. 1924.) Canadian bank by intrusting pledgor of salmon securing loan with salmon for shipment to United States, represented that title was in pledgor, and pledgor's negotiation of warehouse receipts to purchaser for value without notice precludes bank from questioning purchaser's title, irrespective of Canadian Bank Act. (Ib.)

Under Canadian statutes, pledgee of goods to secure loan had "security title," and pledgor had "residue ownership title."

(U. S. D. C. 1924.) Under bank act Canada, 3-4 George V, chapter 9, sections 88, 89, where salmon was pledged to bank to secure loan, bank had "security title," which did not have any extraterritorial force as against innocent purchasers for value in foreign jurisdiction, and pledgor had "residue ownership title," and bank having consented to removal of salmon to State of Washington, property was thereby submitted to law of that jurisdiction. (Ib.)

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	Hulburt, 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	Dec. 17, 1924	Illinois.
16	McIntosh, Joseph W.....	Dec. 20, 1924		Do.
DEPUTY COMPTROLLERS OF THE CURRENCY				
1	Howard, Samuel T.....	May 9, 1863	Aug. 11, 1865	New York.
2	Hulburt, 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, Joseph W.....	May 21, 1923	Dec. 19, 1924	Illinois.
14	Collins, Charles W.....	July 1, 1923		Do.
15	Stearns, E. W.....	Jan. 6, 1925		Virginia.

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, 1925*

Name	Designation	Salary
Quinn, Edmund F.....	Administrative officer.....	\$4, 400
Herrndon, 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
Burton, Russell O.....	do.....	3, 000
Avery, Antoinette.....	do.....	2, 800
Davenport, William S.....	do.....	2, 700
Thompson, George.....	do.....	2, 500
Kane, William A.....	do.....	2, 500
Fuller, Jane L.....	Principal clerk.....	2, 500
Wanamaker, William H.....	do.....	2, 400
Frye, Ruby M.....	do.....	2, 400
Reese, William H.....	do.....	2, 400
Bock, Carl.....	do.....	2, 400
Johnston, Edna E.....	do.....	2, 300
Ellis, Harrie B.....	Senior clerk.....	2, 300
Pennock, Carrie L.....	do.....	2, 300
Poultney, William W.....	do.....	2, 100
Sithens, Charles H.....	do.....	2, 100
Verrill, Harry M.....	Senior clerk-stenographer.....	2, 100
Wilson, Gordon K.....	do.....	2, 100
Bulger, John C.....	Clerk.....	2, 040
Lovelly, Laura F.....	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

TABLE NO. 2.—Names and compensation of officers and clerks in the office of the Comptroller of the Currency October 31, 1925—Continued

Name	Designation	Salary
Hanlon, Margaret T.	Senior clerk	\$2,000
Herrndon, John W.	Senior clerk-stenographer	2,000
Tucker, Samuel M.	do	2,000
Wheelan, Marjorie B.	do	2,000
Allred, Nell H.	Clerk-stenographer	1,860
Bentley, Thomas B.	Assistant clerk-stenographer	1,860
O'Brien, May F.	Senior operator, office devices	1,860
Friedrichs, Minna K.	Assistant clerk	1,860
Hunt, Hermon	do	1,860
Jones, Margaret E.	Clerk	1,860
Jump, Mollie C.	do	1,860
Moyer, Alta T.	Clerk-stenographer	1,860
Murphy, Desmond F.	do	1,860
Pumphrey, Carrie B.	do	1,860
Reed, Samuel E.	Clerk	1,860
Davies, Frances S.	Senior stenographer	1,860
Murphy, Maud V.	Clerk	1,800
Kestler, Mabel F.	Assistant clerk-stenographer	1,740
Andrews, Etta 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
Hilleary, Rus	Clerk	1,680
Jamieson, William G.	Junior operator, office devices	1,680
Johns, Francis W.	Clerk-stenographer	1,680
Jorgenson, John A.	Junior clerk	1,680
Kelly, George	do	1,680
Lavoie, Raymond E.	Clerk-stenographer	1,680
Lowell, Harriet P.	Junior clerk	1,680
Mortimer, Mary H.	Assistant clerk-stenographer	1,680
Munmerlyn, Joseph A.	Junior clerk	1,680
Murphy, Clara M.	do	1,680
McBride, Olga Mae	Clerk	1,680
Nolan, Lida A.	Junior clerk	1,680
Schiller, Ernestine H.	Assistant clerk	1,680
Smith, Helen M.	Junior clerk-typist	1,680
Griffiths, Dolly S.	Senior stenographer	1,680
Walker, Johanna S.	Senior operator, office devices	1,680
Young, Grace E.	Junior clerk	1,680
Heizer, Helen V.	Assistant clerk	1,620
Trumbull, Annette	Senior stenographer	1,620
Crocker, Henry A. D.	Assistant clerk	1,560
Nichols, Sada C.	do	1,560
Wigginton, Norval P.	Senior 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
Dailey, William	Assistant clerk	1,500
Elmore, Annie L.	Underclerk	1,500
Magruder, Edith P.	Junior clerk	1,500
Mallet, Katherine H.	Junior operator, office devices	1,500
Mueller, Pauline	Junior clerk	1,500
McCrone, Clara O'B.	do	1,500
Stewart, Walter H.	Junior operator, office devices	1,500
Taylor, Mathilda S.	Junior clerk	1,500
Wilson, Mildred C.	Assistant clerk	1,500
Taylor, Gertrude I.	Junior stenographer	1,500
Ogden, Nellie M.	do	1,500
Chiles, Charles R.	Underclerk	1,500
Phillips, Lena B.	Senior operator, office devices	1,500
Weeks, Katherine	Assistant clerk	1,500
Anderson, Gunhilde C.	Underclerk	1,440
Bates, Anna S.	Junior clerk	1,440
Behl, Juliet P.	Underclerk	1,440
Bullis, Sadie C.	do	1,440
Colburn, Nellie A.	Junior clerk	1,440
Cook, George M.	Underclerk	1,440
Dillard, John	do	1,440
Dodge, Victor H.	Junior stenographer	1,440
Frock, Annie C.	Underclerk	1,440
Gleason, Josephine	Junior clerk	1,440
Haymon, N. Mabel	do	1,440
Hopkins, Edna I.	do	1,440
Moncure, Frances W.	do	1,440
McKinney, Elva L.	do	1,440

TABLE No. 2.—Names and compensation of officers and clerks in the office of the Comptroller of the Currency October 31, 1925—Continued

Name	Designation	Salary
Parsons, Edith N.	Junior typist	\$1,440
Tschiffely, Lacey B. R.	Junior clerk	1,440
Wood, Kathleen	Underclerk	1,440
Yarborough, Eva M.	Junior clerk	1,440
Marks, Grace J.	do	1,440
Brumbaugh, Delia L.	do	1,380
Curtin, Anna E.	do	1,380
Kemether, Eva C.	Junior operator, office devices	1,380
Koontz, Clara E.	Junior clerk	1,350
Watts, Metta F.	do	1,380
Smith, Charles A.	do	1,320
Chamberlain, Robert J.	do	1,320
Chapman, Mae	Junior operator, office devices	1,320
Davidson, Julia	Junior clerk	1,320
Easterday, William A.	Undermechanic	1,320
Hueter, Marion R.	Junior operator, office devices	1,320
Kelm, Charles C.	Junior clerk	1,320
O'Donnell, Josephine A.	do	1,320
Quackenbush, Dorothy S.	do	1,320
Rausch, Lucile M.	Junior stenographer	1,320
Hessler, Grace E.	do	1,320
Dickson, Martha L.	do	1,320
Brown, Edith L.	Underclerk	1,260
Burke, Madeline V.	do	1,260
Dillon, Minnie L.	do	1,260
Dowden, Eleanor C.	do	1,260
Du Rant, Anna K.	do	1,260
Dutrow, Mary H.	Under clerk	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, Boluna	do	1,260
Fennock, 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
White, Grace M.	Under clerk-typist	1,260
Wolfe, Alice M.	Under clerk	1,260
Zoll, Theresa	do	1,260
Shelby, Magnus J.	do	1,260
Braxton, Henry	Messenger, CU 3-1	1,260
Simms, Harry E.	do	1,260
Blount, Silas A.	do	1,260
Cover, Thomas A.	do	1,200
Mann, Harry C.	do	1,200
Carroll, John I.	do	1,140
Hall, James	do	1,140
Taylor, John H.	do	1,140
Whiteman, Edgar	do	1,140
Holland, Thomas	do	1,060
Mims, Alvin E.	do	1,080
Blount, Joseph T.	do	1,020
Mundle, James F.	Junior messenger, CU 1-1	1,020
Ledbetter, Thomas J.	Minor mechanic	1,020
Taylor, Mary F.	Minor domestic attendant	366
Powell, Queen	do	366

TABLE No. 3.—Number of national banks organized since February 25, 1863, number passed out of the system, and number in operation October 31, 1925.

Under act of Feb. 25, 1863	456
Under act of June 3, 1864	7,832
Under gold currency act of July 12, 1870	10
Under act of March 14, 1900	4,543
Total number of national banks organized	12,841
Number reported in voluntary liquidation	3,493
Number passed into liquidation upon expiration of corporate existence	208
Number consolidated under act of Nov. 7, 1918	136
Number placed in charge of receivers ¹	886
Total number passed out of the system	4,723
Number now in operation	8,118

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, 1925, 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	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
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	-----	17,828,533	754,022,766
March	7,500	1,069,864,675	741,445,500	736,509,833	-----	16,658,993	753,168,831
April	7,500	1,069,969,675	740,605,400	735,445,281	-----	16,605,018	752,050,299
May	7,519	1,069,706,675	741,213,210	736,180,040	-----	15,585,226	751,765,766
June	7,528	1,075,711,675	740,818,260	735,423,425	-----	16,131,271	761,554,696
July	7,539	1,074,259,175	740,796,910	735,628,960	-----	15,142,939	750,671,899
August ¹	7,543	1,073,734,175	740,220,660	735,222,801	-----	15,654,220	750,907,021
September	7,551	1,073,524,175	740,289,600	735,851,333	\$126,241,700	15,447,138	877,540,221
October	7,561	1,075,684,175	1,089,281,290	737,109,983	325,007,900	15,766,893	1,077,884,776
November	7,573	1,072,492,175	1,109,989,665	739,716,663	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	1,069,711,021
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	938,030,441
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	1,076,186,175	742,687,871	722,185,808	6,582,531	139,016,678	867,793,067
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	817,733,593
August	7,613	1,076,421,175	735,867,773	723,617,314	185,245	80,798,814	804,601,373
September	7,623	1,077,016,175	735,698,808	722,978,831	181,778	70,626,198	793,786,807
October	7,629	1,078,566,175	735,793,393	722,709,381	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	731,406,540	720,633,061	65,492	55,677,100	776,365,653
1916							
January	7,621	1,077,501,375	730,337,740	719,571,758	-----	51,785,450	771,337,208
February	7,609	1,074,111,375	724,194,349	718,923,490	-----	47,468,578	766,392,068
March	7,607	1,073,831,375	715,256,900	711,129,418	-----	51,866,895	762,996,313
April	7,593	1,073,338,375	696,454,690	702,730,413	-----	55,766,278	758,436,691
May	7,587	1,071,025,375	696,750,590	693,132,610	-----	60,632,296	753,754,906
June	7,596	1,070,713,375	690,044,040	686,634,100	-----	62,004,070	744,879,179
July	7,588	1,070,858,375	690,440,930	686,583,635	-----	57,591,225	744,174,660
August	7,588	1,071,380,375	689,774,660	685,966,916	-----	54,324,278	740,321,198
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	687,957,900	679,650,913	-----	46,418,377	726,089,500
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	674,859,618	-----	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	-----	47,118,657	718,119,915
April	7,600	1,078,577,865	664,526,370	661,371,468	-----	56,191,132	717,562,600
May	7,607	1,083,307,865	667,587,120	664,245,448	-----	53,245,744	717,490,822
June	7,616	1,085,662,865	669,392,710	666,344,773	-----	50,241,202	716,585,975
July	7,635	1,087,287,865	671,333,060	667,670,433	-----	47,749,577	715,420,010
August	7,641	1,091,197,865	673,121,730	670,367,175	-----	45,416,747	715,783,922
September	7,661	1,084,627,865	677,518,430	674,514,656	-----	43,223,059	717,797,715
October	7,664	1,084,952,865	678,134,270	675,182,077	-----	41,396,308	716,878,382
November	7,671	1,086,637,865	679,440,210	676,703,103	-----	39,573,272	716,276,875
December	7,676	1,097,270,865	681,565,510	678,948,778	-----	38,103,287	717,052,065
1918							
January	7,688	1,097,555,065	683,581,260	681,814,981	-----	37,397,649	719,212,630
February	7,687	1,098,240,065	684,508,260	681,821,546	-----	36,311,669	717,833,215
March	7,688	1,095,700,065	685,349,410	680,992,731	-----	37,047,274	718,040,005
April	7,696	1,097,015,065	688,060,510	684,067,148	-----	36,232,359	720,919,507
May	7,703	1,097,505,065	683,969,710	686,098,360	-----	36,189,817	722,288,177
June	7,707	1,098,215,065	691,579,100	687,998,070	-----	35,989,575	723,987,645
July	7,718	1,099,170,065	690,394,150	687,326,508	-----	36,878,977	724,205,485
August	7,730	1,101,840,065	690,831,260	687,577,696	-----	36,150,411	723,728,112
September	7,745	1,104,675,065	682,411,730	690,209,970	-----	44,108,862	724,818,652
October	7,764	1,107,364,065	683,026,300	678,465,863	-----	43,467,307	721,953,170
November	7,765	1,108,124,065	684,446,440	679,637,575	-----	41,833,562	721,471,137
December	7,776	1,110,761,165	684,468,950	676,431,533	-----	40,421,622	716,853,165

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, 1925, 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.

[For prior years see annual report 1920]

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
1919							
January	7,781	\$1,110,936,165	\$684,648,950	\$683,661,878		\$39,867,332	\$723,529,210
February	7,781	1,108,259,165	683,004,450	680,025,471		41,903,027	721,928,498
March	7,777	1,107,404,165	683,342,450	679,799,125		42,080,347	721,879,472
April	7,785	1,110,104,165	688,183,250	684,292,440		40,194,752	724,487,192
May	7,792	1,111,809,165	689,878,300	686,157,475		38,973,647	725,131,122
June	7,803	1,115,054,165	691,052,300	685,612,243		37,152,677	722,764,920
July	7,824	1,123,819,165	692,252,950	683,086,600		36,190,333	719,276,933
August	7,829	1,135,149,165	693,343,210	686,278,555		34,629,207	720,907,762
September	7,860	1,141,329,165	694,621,710	689,235,005		35,328,665	724,563,670
October	7,865	1,143,299,165	696,288,160	687,460,223		34,624,987	721,485,210
November	7,900	1,155,139,165	695,822,060	687,666,753		34,727,672	722,394,325
December	7,916	1,187,229,165	698,196,300	688,995,580		33,146,580	722,142,160
1920							
January	7,948	1,161,439,165	699,357,550	691,689,258		32,640,434	724,338,692
February	7,955	1,177,719,165	699,936,250	699,866,398		33,241,792	733,108,190
March	7,978	1,184,809,165	701,469,450	689,748,578		32,802,677	722,641,255
April	8,009	1,195,309,165	702,846,200	691,498,920		32,439,832	723,938,752
May	8,031	1,217,074,265	704,884,000	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	717,264,887
July	8,093	1,229,429,765	707,963,400	689,327,635		29,710,095	719,037,730
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		27,403,924	725,996,052
October	8,144	1,255,929,765	711,839,000	699,461,435		27,015,647	726,477,062
November	8,157	1,273,949,765	712,068,500	704,732,185		27,817,444	732,549,629
December	8,166	1,274,859,765	714,888,640	706,600,450		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	732,818,484
May	8,184	1,277,675,565	720,012,440	691,643,480		32,172,872	723,816,362
June	8,179	1,274,445,565	722,491,590	709,657,145		30,936,214	740,593,359
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	723,875,190	702,570,407		29,843,772	732,419,179
September	8,187	1,283,035,565	724,770,490	711,090,205		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
1922							
January	8,207	1,286,265,565	728,523,240	724,235,815		25,032,109	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	729,702,240	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	737,660,690	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	8,253	1,321,718,715	739,329,840	734,541,173		29,209,789	763,756,962
March	8,260	1,325,053,715	741,077,590	738,423,517		28,620,187	767,043,704
April	8,259	1,327,216,215	742,879,546	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	770,007,992
July	8,276	1,338,511,215	744,654,990	719,103,625		28,336,094	747,439,719
August	8,273	1,341,286,215	744,848,940	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	770,322,097
November	8,264	1,342,728,715	746,562,330	743,806,385		28,799,884	772,606,299
December	8,247	1,342,473,715	746,778,030	743,984,275		29,450,769	773,435,044

TABLE NO. 4.—Authorized capital stock of national banks on the first day of each month from January 1, 1914, to November 1, 1925, 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.

[For prior years see annual report 1920]

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
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, 133, 715	747, 256, 230	742, 670, 537	-----	30, 128, 232	772, 796, 769
March	8, 188	1, 339, 378, 715	748, 875, 180	743, 454, 758	-----	30, 964, 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, 339	777, 406, 992
June	8, 137	1, 340, 916, 215	750, 113, 430	745, 029, 518	-----	32, 460, 699	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, 539
September	8, 109	1, 341, 636, 215	742, 462, 390	737, 141, 058	-----	40, 052, 136	777, 193, 194
October	8, 198	1, 342, 606, 215	741, 239, 890	736, 557, 660	-----	39, 269, 184	775, 826, 844
November	8, 098	1, 335, 766, 215	739, 842, 890	735, 602, 435	-----	38, 679, 189	774, 281, 624
December	8, 092	1, 334, 891, 215	737, 635, 790	733, 995, 581	-----	40, 152, 976	774, 148, 557
1925							
January	8, 090	1, 339, 093, 715	731, 613, 630	727, 175, 641	-----	44, 871, 176	772, 046, 817
February	8, 078	1, 342, 563, 715	725, 171, 780	722, 092, 263	-----	47, 748, 189	769, 840, 402
March	8, 068	1, 356, 043, 715	666, 943, 330	663, 324, 911	-----	100, 532, 366	763, 857, 277
April	8, 066	1, 359, 768, 715	665, 608, 330	661, 613, 281	-----	93, 597, 406	755, 210, 687
May	8, 084	1, 369, 553, 715	666, 010, 330	661, 397, 558	-----	86, 028, 261	747, 425, 819
June	8, 103	1, 372, 738, 715	665, 502, 890	661, 293, 895	-----	78, 275, 574	739, 569, 469
July	8, 112	1, 376, 973, 715	665, 061, 330	660, 501, 393	-----	72, 864, 081	733, 366, 074
August	8, 117	1, 377, 358, 715	665, 227, 130	660, 341, 413	-----	66, 214, 271	726, 555, 684
September	8, 115	1, 379, 623, 715	665, 816, 130	662, 186, 083	-----	61, 476, 914	723, 662, 997
October	8, 120	1, 381, 983, 215	665, 542, 630	661, 350, 320	-----	56, 543, 569	717, 923, 899
November	8, 118	1, 381, 978, 215	666, 185, 120	662, 538, 483	-----	51, 264, 261	713, 802, 744

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

TABLE NO. 5.—National banks reported in liquidation from November 1, 1924, to October 31, 1925, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital.

Name and location of bank	Date of liquidation	Capital
Stock Growers National Bank of Rawlins, Wyo. (9557), absorbed by First National Bank of Rawlins.	1924 Oct. 28	\$75, 000
Farmers National Bank of Americus, Kans. (10902), absorbed by Americus State Bank, Americus.	Sept. 29	25, 000
First National Bank of Shelburn, Ind., (7513), succeeded by First State Bank of Shelburn.	Oct. 21	25, 000
First National Bank of Fullerton, Calif. (5654), absorbed by Pacific-Southwest Trust & Savings Bank, Los Angeles, Calif.	Nov. 1	100, 000
First National Bank of Lankershim, Calif. (14991), absorbed by California Bank, Los Angeles, Calif.	Oct. 25	25, 000
Peoples National Bank of Hagerstown, Md. (4856), succeeded by Nicodemus National Bank of Hagerstown.	Nov. 1	100, 000
First National Bank of Reform, Ala. (11233)	Nov. 4	25, 000
National Mechanics Bank of Newport News, Va. (11364), absorbed by Schmelz National Bank of Newport News.	Nov. 5	100, 000
Farmers National Bank of Shenandoah, Iowa (11588), absorbed by Shenandoah National Bank, Shenandoah.	Oct. 2	100, 000
First National Bank of Watts, Calif. (12210)	Oct. 31	50, 000
Dakota National Bank of Webster, S. Dak. (12374)	Oct. 25	25, 000
First National Bank of Oakland, Calif. (2248), absorbed by American Bank of San Francisco, Calif.	Oct. 11	1, 000, 000
American National Bank of Augusta, Kans. (10889), absorbed by First National Bank of Augusta.	Dec. 2	25, 000
First National Bank of Shoshoni, Wyo. (7978), succeeded by First State Bank, Shoshoni.	Nov. 29	25, 000

TABLE No. 5.—National banks reported in liquidation from November 1, 1924, to October 31, 1925, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital—Continued

Name and location of bank	Date of liquidation	Capital
First National Bank of Carbondale, Ill. (4904), absorbed by Carbondale Trust & Savings Bank of Carbondale, which converted into First National Bank in Carbondale (12596)	1924 Dec. 9	\$50,000
First National Bank of Centrahoma, Okla. (12116), absorbed by First National Bank in Coalgate, Okla.	Dec. 1	25,000
Westmoreland National Bank of Greensburg, Pa. (4974), absorbed by Merchants Trust Co. of Greensburg	Dec. 31	100,000
Merchants National Bank of Harrisburg, Pa. (3713), absorbed by Central Trust Co., Harrisburg	do	100,000
First National Bank of Ada, Okla. (5620), succeeded by First National Bank in Ada	Dec. 22	100,000
Mill Creek National Bank, Mill Creek, Okla. (12188), absorbed by First National Bank of Mill Creek	Dec. 27	25,000
Corn Exchange National Bank of Omaha, Nebr. (9730), absorbed by Omaha National Bank, Omaha	do	300,000
Nampa National Bank, Nampa, Idaho (11821), succeeded by Nampa State Bank of Nampa	Dec. 31	100,000
First National Bank of Drumright, Okla. (10595), absorbed by Drumright State Bank, Drumright	Dec. 6	50,000
Merchants & Planters National Bank of Porter, Okla. (12394), absorbed by First National Bank of Porter	do	25,000
First National Bank of Telluride, Colo. (4417), absorbed by Bank of Telluride	Dec. 27	75,000
Clifton National Bank, Clifton, Tex. (11930), absorbed by First Guaranty State Bank of Clifton	Nov. 29	25,000
American National Bank of Lewiston, Idaho (11745), succeeded by American Bank & Trust Co. of Lewiston	1925 Jan. 10	100,000
Hope National Bank, Hope, Ark. (9594), succeeded by First National Bank of Hope	Jan. 13	100,000
First National Bank of Kemp City, P. O. Hendrix, Okla. (12161), absorbed by Farmers & Merchants National Bank of Achille, Okla.	1924 Dec. 29	25,000
American National Bank of Boynton, Okla. (12265), succeeded by American State Bank, Boynton	Dec. 24	25,000
Standard National Bank of Washington, D. C. (12139), absorbed by District National Bank of Washington	Oct. 29	200,000
First National Bank of Fall River, Mass. (256), absorbed by B. M. C. Durfee Trust Co., Fall River	1925 Jan. 13	400,000
American National Bank of Durant, Okla. (12126), absorbed by Durant National Bank, Durant	1924 Dec. 27	100,000
First National Bank of Hartford, Ark. (11748), absorbed by Farmers & Miners National Bank of Hartford	Nov. 29	32,500
First National Bank in Bokchito, Okla. (12211), absorbed by Durant National Bank, Durant, Okla.	1925 Jan. 28	25,000
First National Bank of Elbert, Colo. (11681), absorbed by Elbert Co. Bank, Elbert	Jan. 15	25,000
Security National Bank of Blackwell, Okla. (12040), succeeded by Security State Bank of Blackwell	1924 Dec. 22	100,000
Farmers National Bank of Hollis, Okla. (12237), absorbed by National Bank of Commerce of Hollis	1925 Jan. 27	25,000
Railroad National Bank of Roseville, Calif. (11992), absorbed by Farmers & Merchants Bank of Sacramento, Calif.	1924 Dec. 23	50,000
Southern National Bank of Memphis, Tenn. (12348), absorbed by Fidelity Bank & Trust Co., Memphis	1925 Feb. 5	300,000
First National Bank of Portland, Conn. (1013), succeeded by Portland Trust Co., Portland	Mar. 2	100,000
Copper National Bank of East Ely, Nev. (9578), absorbed by Ely National Bank, Ely	Jan. 13	75,000
Peoples National Bank of Lancaster, Pa. (3650), absorbed by Peoples Trust Co. of Lancaster	Feb. 28	200,000
First National Bank of Thermopolis, Wyo. (5949), succeeded by First National Bank in Thermopolis	Feb. 21	100,000
American National Bank of Byars, Okla. (11498), absorbed by Byars State Bank, Byars	1924 Dec. 22	25,000
State National Bank of Comanche, Okla. (11771), succeeded by Security State Bank of Comanche	Dec. 31	50,000
First National Bank of Camden, Tenn. (8506), absorbed by Commerce Union Bank of Nashville, Tenn.	1925 Jan. 13	25,000
First National Bank of Molt, Mont. (11013), absorbed by Midland National Bank of Billings, Mont.	Jan. 17	25,000
First National Bank of Booker, Tex. (11400) absorbed by First State Bank of Booker	1924 Dec. 31	25,000
Western National Bank of Caldwell, Idaho (8225), absorbed by Caldwell Commercial Bank, Caldwell	do	50,000
First National Bank of Luverne, Minn. (3428), succeeded by First and Farmers National Bank in Luverne	1925 Mar. 25	100,000
Farmers National Bank of Luverne, Minn. (7770), succeeded by First and Farmers National Bank in Luverne	do	50,000
First National Bank of Madisonville, Ohio (8557), absorbed by Union Trust Co. Cincinnati, Ohio	Mar. 26	50,000
Boone National Bank, Boone, Iowa (6838), absorbed by Boone State Bank, Boone	Mar. 24	100,000

TABLE No. 5.—National banks reported in liquidation from November 1, 1924, to October 31, 1925, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital—Continued

Name and location of bank	Date of liquidation	Capital
First National Bank of Creston, Iowa (2586), succeeded by First National Bank in Creston, Iowa	1925 Mar. 26	\$50,000
Bogata National Bank, Bogata, Tex. (10639), absorbed by First National Bank of Bogata	Mar. 28	50,000
First National Bank of Loco, Okla. (12221), succeeded by First State Bank, Loco	Feb. 11	25,000
Cinnaminson National Bank of Riverton, N. J. (8484), succeeded by Cinnaminson Bank & Trust Co.	Apr. 1 1924	100,000
Citizens National Bank of Longview, Tex. (6043) absorbed by Commercial Guaranty State Bank of Longview	Dec. 31 1925	100,000
First National Bank of Firth, Idaho (11198), absorbed by First National Bank of Blackfoot, Idaho	Jan. 5	25,000
Citizens National Bank of Belington, W. Va. (6618), absorbed by First National Bank of Belington	Mar. 28	40,000
First National Bank of Walden, Colo. (11248)	Mar. 30	25,000
Garfield National Bank of Enid, Okla. (12039), succeeded by Garfield Co. Bank of Enid	Apr. 10	100,000
First National Bank of Blackduck, Minn. (9147), succeeded by Farmers State Bank of Blackduck	Apr. 28	25,000
First National Bank of Vinton, Va. (11911), absorbed by Peoples Bank of Vinton	Apr. 30	50,000
First National Bank of Littlefork, Minn. (11863), succeeded by State Bank of Littlefork	Apr. 25	25,000
Francis National Bank, Francis, Okla. (10454), succeeded by First State Bank of Francis	Apr. 30	25,000
Merchants National Bank of Massillon, Ohio (4286), absorbed by Ohio Banking & Trust Co., Massillon	May 1	500,000
First National Bank of Froid, Mont. (11061), absorbed by First State Bank of Froid	May 2	25,000
First National Bank of Morrill, Nebr. (9653), succeeded by First National Bank in Morrill	Mar. 31	25,000
First National Bank of El Centro, Calif. (9350), absorbed by Bank of Italy, San Francisco, Calif.	Apr. 23	200,000
Enid National Bank, Enid, Okla. (10202), succeeded by Enid Bank & Trust Co., Enid	Apr. 13	100,000
First National Bank of Savannah, Mo. (5780), absorbed by First Trust Co. of Savannah	Apr. 18	50,000
First National Bank of Farmersburg, Ind. (11035), succeeded by Farmersburg State Bank, Farmersburg	Mar. 1	25,000
First National Bank of Mitchell, Nebr. (7026), succeeded by First National Bank in Mitchell	Mar. 31	50,000
American National Bank of Santa Ana, Calif. (11869), absorbed by Bank of Italy, San Francisco, Calif.	Apr. 22	200,000
Farmers & Merchants National Bank of Benton, Ark. (11225), absorbed by Benton Bank & Trust Co., Benton	May 15	25,000
First National Bank of East Conemaugh, P. O. Conemaugh, Pa. (6979), absorbed by United States Trust Co. of Johnstown, Pa.	Jan. 24	50,000
Citizens National Bank of Kingfisher, Okla. (12068), absorbed by Peoples National Bank of Kingfisher	May 20	50,000
First National Bank of Fairfax, S. C. (10979), succeeded by National Security Bank of Fairfax	May 15	50,000
First National Bank of Edmond, Kans. (9160), succeeded by Edmond State Bank, Edmond	Mar. 10	25,000
First National Bank of Arco, Idaho (11794), absorbed by Butte Co. Bank of Arco	Mar. 9	50,000
Fifth National Bank of the City of New York, N. Y. (341), absorbed by Manufacturers Trust Co., New York, N. Y.	May 28	1,200,000
First National Bank of Blue Jacket, Okla. (10627), absorbed by Blue Jacket State Bank	May 14	25,000
First National Bank of Clio, S. C. (11153), absorbed by Peoples Saving Bank of Clio	June 22	25,000
Golden State National Bank of Anaheim, Calif. (11823), absorbed by Bank of America, Los Angeles, Calif.	June 18	75,000
Glenside National Bank, Glenside, Pa. (9668), absorbed by Glenside Bank & Trust Co., Glenside	June 30	125,000
First National Bank of Scottsbluff, Nebr. (6240), absorbed by Scottsbluff National Bank, Scottsbluff	July 1	50,000
Farmers & Merchants National Bank of Fullerton, Calif. (9538), absorbed by Bank of America, Los Angeles, Calif.	June 15	50,000
Gotham National Bank of New York, N. Y. (9717), absorbed by Manufacturers Trust Co., New York, N. Y.	May 29	1,500,000
American National Bank of Sayre, Okla. (12486), absorbed by First National Bank of Sayre	Mar. 12	25,000
City National Bank of McAlester, Okla. (6406), absorbed by McAlester Trust Co.	June 29	50,000
First National Bank of Payette, Idaho (5906), succeeded by Payette State Bank	July 6	80,000
Mount Vernon National Bank, Mount Vernon, Ind. (7786), succeeded by Mount Vernon National Bank & Trust Co.	June 30	50,000
Rupert National Bank, Rupert, Idaho (10517), succeeded by Rupert State Bank	Jan. 31	50,000
Peoples National Bank of Prosperity, S. C. (6994), succeeded by Citizens National Bank of Prosperity	July 9	25,000

TABLE NO. 5.—National banks reported in liquidation from November 1, 1924, to October 31, 1925, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital—Continued

Name and location of bank	Date of liquidation	Capital
Exchange National Bank of Rome, Ga. (10303), absorbed by National City Bank of Rome	1925 July 11	\$150,000
Wabash National Bank of St. Paul, Minn. (11770), liabilities assumed by the Clearing house banks of St. Paul	July 10	200,000
Dayton National Bank, Dayton, Ohio (898), absorbed by City National Bank of Dayton	July 13	300,000
Commercial National Bank of Ogden, Utah (3139), succeeded by Commercial Security Bank of Ogden	July 31	100,000
National Bank of Methuen, Mass. (1485), succeeded by Methuen National Bank, Methuen	Aug. 1	100,000
First National Bank of Norristown, Pa. (272), absorbed by Montgomery Trust Co. of Norristown	do.	200,000
First National Bank of Slick, Okla. (11982), absorbed by Slick National Bank, Slick	Feb. 21	25,000
First National Bank of Afton, Okla. (10339), absorbed by Farmers State Bank of Afton	Aug. 5	25,000
First National Bank of Nixon, Tex. (10682), succeeded by Nixon National Bank, Nixon	Aug. 11	50,000
First National Bank of San Fernando, Calif. (9575), absorbed by Bank of Italy, San Francisco, Calif.	Aug. 12	50,000
Slick National Bank, Slick, Okla. (12388)	Aug. 3	25,000
First National Bank of Fairmount, N. Dak. (6255), absorbed by National Bank of Fairmount	Aug. 28	25,000
Guaranty National Bank of Talequah, Okla. (11485), absorbed by Liberty National Bank of Talequah	Aug. 6	25,000
Clayton National Bank, Clayton, N. Mex. (11136), absorbed by Farmers & Stockmen Bank of Clayton	June 6	25,000
Drovers National Bank of Kansas City, Mo. (9560), succeeded by Drovers National Bank in Kansas City	Aug. 25	1,000,000
First National Bank of Mussellshell, Mont. (11269), absorbed by Miners & Merchants Bank of Roundup, Mont.	Feb. 25	25,000
First National Bank of Watonga, Okla. (5804), absorbed by First Bank and Trust Co., Watonga	July 21	50,000
First National Bank of Putnam, Okla. (12086), succeeded by First State Bank, Putnam	Aug. 18	25,000
First National Bank of Lahoma, Okla. (9974), succeeded by First Bank of Lahoma	Aug. 27	25,000
First National Bank of Tecumseh, Okla. (5378), absorbed by Tecumseh National Bank, Tecumseh	Sept. 22	25,000
First National Bank of Laurel, Nebr. (9793), absorbed by Laurel National Bank, Laurel	Sept. 18	40,000
Elston National Bank of Crawfordsville, Ind. (7773), succeeded by Elston Bank & Trust Co., Crawfordsville	Oct. 1	100,000
Blaine County National Bank of Hailey, Idaho (11053), succeeded by First National Bank in Hailey	Oct. 22	50,000
Peoples National Bank of Custer City, Okla. (12185), succeeded by Peoples Bank of Custer City	Sept. 11	25,000
First National Bank of Bridgeport, W. Va. (11877), absorbed by Bridgeport Bank, Bridgeport	Oct. 21	50,000
National Union Bank of Boston, Mass. (985), absorbed by State Street Trust Co., Boston	Oct. 13	1,000,000
City National Bank of Watertown, N. Y. (4296), absorbed by Jefferson County National Bank of Watertown	Oct. 31	200,000
Total (123 banks)		14,467,500

TABLE NO. 6.—Capital stock, surplus, undivided profits, and aggregate resources of national banks consolidated under act of November 7, 1918, for the year ended October 31, 1923, as shown by their last reports of condition prior to consolidation

Closing banks							Continuing banks								
Char- ter No.	Title and location	State	Capital	Surplus	Un- divided profits	Aggregate resources	Char- ter No.	Title and location	Capital	Surplus	Un- divided profits	Aggregate resources	Date of reports	Date of consoli- dation	
8532	The National City Bank of Chicago.	Ill.....	\$2,000,000	\$100,000	\$517,735	\$42,125,222	4605	The National Bank of the Republic of Chicago.	\$2,000,000	\$1,000,000	\$1,311,250	\$54,332,474	1924 Oct. 10	1924 Dec. 20	
10220	The Central National Bank of Waco.	Tex....	500,000	100,000	79,029	4,887,250	2189	The First National Bank of Waco.	600,000	200,000	66,855	8,530,551	...do....	Dec. 31 1925	
876	The Merchants National Bank of Newton.	N. J.---	200,000	200,000	37,500	3,215,488	925	The Sussex National Bank of Newton.	200,000	200,000	37,881	2,639,166	Dec. 31	Jan. 2	
12313	The South Side National Bank of Buffalo.	N. Y.---	300,000	100,000	90,853	6,176,327	11788	The Community National Bank of Buffalo.	250,000	150,000	25,824	6,318,132	...do....	Mar. 2	
11718	The Peoples National Bank of Marion.	Va.....	70,000	7,500	2,833	365,818	6839	The Marion National Bank, Marion.	100,000	100,000	15,200	1,197,669	...do....	Mar. 11	
12632	Metropolitan National Bank & Tr. Co. of the City of New York.	N. Y.---	2,000,000	(1)	-----	-----	10778	The Chatham and Phoenix National Bank of the City of New York.	10,500,000	7,000,000	2,318,465	226,913,910	...do....	Mar. 16	
8775	The City National Bank of Altus.	Okla.---	50,000	35,000	3,881	1,322,770	12155	Altus National Bank, Altus.	50,000	35,000	15,477	1,630,741	...do.... 1925	Mar. 21	
12721	The Northwest National Bank of Washington.	D. C.---	200,000	(1)	-----	-----	5046	The Riggs National Bank of Washington, D. C.	2,500,000	1,250,000	647,443	39,691,153	Apr. 6	June 10	
12702	The Exchange National Bank of Charleston.	S. C.---	200,000	(1)	-----	-----	2044	The Bank of Charleston National Banking Association, Charleston.	1,000,000	500,000	227,408	11,583,106	...do....	June 20	
3949	The American National Bank of Leadville.	Colo.---	100,000	20,000	8,605	780,346	3746	The Carbonate National Bank of Leadville.	100,000	20,000	3,878	1,091,021	June 30	July 13	
5138	The New England National Bank of Kansas City.	Mo.....	1,000,000	500,000	23,355	18,283,308	12686	New England National Bank and Tr. Co. in Kansas City.	1,000,000	(1)	-----	-----	Apr. 6	July 14	
6652	The Woodruff National Bank of Dunkirk.	Ohio.---	25,000	16,000	6,990	287,536	6628	The First National Bank of Dunkirk.	25,000	-----	13,577	391,814	June 30	July 15	
12757	Pacific National Bank in New York.	N. Y.---	1,000,000	1,500,000	216,847	43,778,773	1394	The American Exchange National Bank, New York.	5,000,000	5,000,000	4,516,035	227,821,735	...do....	Aug. 1	
9631	The Ellendale National Bank, Ellendale.	N. Dak.---	25,000	10,000	148	267,295	9521	The Farmers National Bank of Ellendale.	25,000	10,000	2,740	242,622	...do....	Aug. 7	
2317	The Centennial National Bank of the City of Philadelphia.	Pa.....	300,000	700,000	218,924	8,459,688	1	The First National Bank of Philadelphia.	1,500,000	2,500,000	1,160,584	54,319,225	...do....	Oct. 3	
Total (15 banks).....			7,970,000	3,288,500	1,506,700	129,949,821	Total (15 banks).....			24,850,000	17,965,000	10,362,617	636,703,319		

1 Did not report prior to consolidation.

TABLE No. 7.—National banks consolidated under act of November 7, 1918, their capital, surplus, undivided profits, and aggregate assets, year ended October 31, 1925

Consolidation No.	Charter No.	Title and location of bank	State	Date of consolidation	Capital	Surplus	Undivided profits	Aggregate assets
120	4,605	The National Bank of the Republic of Chicago.	Ill.	1924 Dec. 20	\$4,000,000	\$1,000,000	\$706,325	\$90,643,227
121	2,189	The First National Bank of Waco.	Tex.	Dec. 31	1,000,000	200,000	100,000	12,194,719
122	925	The Sussex and Merchants National Bank of Newton.	N. J.	1925 Jan. 2	400,000	400,000	87,670	5,760,590
123	11,768	Community-South Side National Bank of Buffalo.	N. Y.	Mar. 2	550,000	250,000	140,000	12,623,038
124	6,839	The Marion National Bank, Marion.	Va.	Mar. 11	135,000	135,000	16,838	1,411,102
125	10,778	Chatham Phenix National Bank and Trust Co., New York.	N. Y.	Mar. 16	13,500,000	9,000,000	3,537,798	266,774,595
126	12,155	Aitua National Bank.	Okla.	Mar. 21	100,000	25,000	90,013	2,265,928
127	5,046	The Riggs National Bank of Washington, D. C.	D. C.	June 10	2,500,000	1,250,000	292,039	40,152,876
128	2,044	The Bank of Charleston National Banking Association, Charleston.	S. C.	June 20	1,000,000	500,000	263,794	12,189,873
129	3,746	The Carbonate American National Bank of Leadville.	Colo.	July 13	100,000	20,000	4,998	1,703,112
130	12,686	New England National Bank and Trust Co. in Kansas City.	Mo.	July 14	1,060,000	500,000	33,018	18,137,301
131	6,628	The First National Bank of Dunkirk.	Ohio	July 15	50,000	10,000		638,485
132	1,394	The American Exchange-Pacific National Bank, New York.	N. Y.	Aug. 1	7,500,000	3,500,000	3,726,355	212,496,249
133	9,521	The Farmers National Bank of Ellendale.	N. Dak.	Aug. 7	25,000	25,000	1,698	461,001
134	1	The First National Bank of Philadelphia.	Pa.	Oct. 3	1,950,000	3,250,000	1,584,520	63,822,191
Total (15 banks).....					33,810,000	25,065,000	10,885,116	741,274,287

TABLE No. 8.—Number and capital of State banks converted into national banking associations in each State and Territory from 1863 to October 31, 1925

State or Territory	Number of banks	Capital	State or Territory	Number of banks	Capital
Maine.....	34	\$4,605,000	Ohio.....	24	\$2,590,000
New Hampshire.....	28	2,595,000	Indiana.....	25	1,608,600
Vermont.....	22	2,029,990	Illinois.....	39	4,130,000
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.....	230	111,481,291	Missouri.....	44	14,951,800
New Jersey.....	49	9,520,450	Middle Western States.....	337	38,475,800
Pennsylvania.....	112	32,274,095	North Dakota.....	83	2,735,000
Delaware.....	6	555,010	South Dakota.....	48	1,650,000
Maryland.....	36	10,249,372	Nebraska.....	72	3,600,000
District of Columbia.....	6	1,080,000	Kansas.....	73	3,877,000
Eastern States.....	439	165,190,218	Montana.....	37	1,485,000
Virginia.....	66	5,912,100	Wyoming.....	9	320,000
West Virginia.....	33	2,208,900	Colorado.....	34	2,655,000
North Carolina.....	37	3,511,000	New Mexico.....	7	400,000
South Carolina.....	47	4,312,000	Oklahoma.....	191	7,870,000
Georgia.....	28	2,937,000	Western States.....	559	24,592,000
Florida.....	18	1,815,000	Washington.....	59	5,600,000
Alabama.....	27	2,760,000	Oregon.....	28	1,651,000
Mississippi.....	16	1,290,000	California.....	108	22,097,800
Louisiana.....	12	3,576,000	Idaho.....	26	1,089,000
Texas.....	126	9,452,500	Nevada.....	1	50,000
Arkansas.....	40	2,407,500	Arizona.....	5	300,000
Kentucky.....	40	5,831,900	Pacific States.....	227	30,778,800
Tennessee.....	49	4,515,000	United States.....	2,491	426,136,228
Southern States.....	539	50,527,900			

TABLE No. 9.—*Conversions of State banks and primary organizations as national banks since March 14, 1900, to October 31, 1925*

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....	857	\$22,803,300	1,141	\$30,222,000	2,545	\$65,535,500	4,543	\$118,560,800
Capital \$50,000 or over.....	715	124,112,800	717	114,185,000	1,602	209,755,000	3,034	448,052,800
Total.....	1,572	146,916,100	1,858	144,407,000	4,147	275,290,500	7,577	566,613,600

TABLE No. 10.—*Number of national banks increasing their capital, together with the amount of increase monthly for years ended October 31, since 1921*

Months	1921		1922		1923		1924		1925	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital	Number	Capital
November.....	22	\$985,000	7	\$2,690,000	11	\$880,000	9	\$1,740,000	8	\$590,000
December.....	22	1,580,000	7	425,000	49	11,165,000	12	1,475,000	13	3,287,500
January.....	65	5,605,800	24	3,320,000	57	6,835,000	34	4,100,000	21	2,000,000
February.....	38	4,575,000	25	7,420,000	38	3,605,000	25	5,935,000	19	14,687,500
March.....	23	1,495,000	16	1,286,000	30	3,870,000	24	3,487,500	18	2,950,000
April.....	26	5,700,000	23	3,030,000	22	2,505,000	22	2,115,000	22	7,220,000
May.....	9	1,090,000	17	2,055,000	15	2,540,000	6	675,000	12	1,465,000
June.....	16	2,765,000	23	4,040,000	22	2,700,000	11	485,000	22	3,570,000
July.....	15	1,760,000	39	6,074,850	29	3,200,000	26	2,165,000	26	2,185,000
August.....	6	295,000	21	1,821,500	16	1,485,000	5	410,000	13	2,160,000
September.....	10	1,510,000	12	1,200,000	10	1,045,000	9	1,040,000	14	2,240,000
October.....	7	475,000	15	1,665,000	13	3,037,500	13	1,325,000	15	1,055,000
Total.....	259	27,835,800	229	35,027,350	1,302	42,867,500	196	24,952,500	203	43,410,000

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 \$7,033,583.

³ Of these cases, 85 were effected wholly or in part by stock dividends aggregating \$7,680,300.

TABLE No. 11.—*Number and authorized capital of national banks chartered and the number and capital stock of banks closed in each year ending 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, 1913		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	1,650,000	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	2,575,000	121	39,290,000	53	3,405,000				314,747,500
1924.....	135	21,375,000	16	1,255,000	155	40,745,000	138	9,635,000				174,302,600
1925.....	251	26,040,000	15	1,660,000	123	14,467,500	2	6,420,000	15	3,492,500		

¹ Amount of capital stock reductions incident to consolidations.

² Includes 1 bank with capital of \$25,000 restored to solvency. There were also 3 banks restored with aggregate capital of \$125,000, for which receivers had been appointed prior to Nov. 1, 1924. Also includes 1 bank with capital of \$200,000 which had been placed in voluntary liquidation by its shareholders during the year 1923.

³ There was an increase of 20 banks, considering the 4 banks restored to solvency and the 1 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, 1925

States	Organized	Consolidated under act Nov. 7, 1918	Insolvent	In liquidation	In operation
Maine.....	113	1		54	58
New Hampshire.....	72	1	4	13	54
Vermont.....	76	1	7	22	46
Massachusetts.....	344	5	16	168	155
Rhode Island.....	65		1	47	17
Connecticut.....	114	3	6	43	62
Total New England States.....	784	11	34	347	392
New York.....	861	18	51	250	542
New Jersey.....	336	7	10	44	275
Pennsylvania.....	1,107	9	48	182	868
Delaware.....	28			10	18
Maryland.....	127		2	41	84
District of Columbia.....	30	3	3	11	13
Total Eastern States.....	2,489	37	114	538	1,800
Virginia.....	233	5	7	40	181
West Virginia.....	163	2	6	31	124
North Carolina.....	126	2	13	29	82
South Carolina.....	112	3	7	26	76
Georgia.....	165	4	16	37	88
Florida.....	98		14	26	58
Alabama.....	135		12	40	103
Mississippi.....	67		2	28	37
Louisiana.....	82	2	8	39	33
Texas.....	1,012	8	54	290	660
Arkansas.....	119	1	8	23	87
Kentucky.....	227	5	6	77	139
Tennessee.....	191	2	10	73	106
Total Southern States.....	2,760	34	163	779	1,774
Ohio.....	630	9	34	233	354
Indiana.....	395	5	17	128	245
Illinois.....	696	2	24	166	504
Michigan.....	256	2	16	110	128
Wisconsin.....	237	2	11	65	159
Minnesota.....	427	2	32	77	316
Iowa.....	490	3	28	119	340
Missouri.....	265	6	13	111	135
Total Middle Western States.....	3,396	31	175	1,009	2,181
North Dakota.....	238	1	41	34	162
South Dakota.....	193		43	38	112
Nebraska.....	343		37	136	170
Kansas.....	430	4	42	124	200
Montana.....	189	2	58	46	83
Wyoming.....	57		12	12	33
Colorado.....	203	1	21	47	134
New Mexico.....	76		24	21	31
Oklahoma.....	709	2	38	282	387
Total Western States.....	2,438	10	316	740	1,372
Washington.....	197	3	27	54	113
Oregon.....	134		12	23	99
California.....	452	8	14	154	276
Idaho.....	106		23	27	56
Utah.....	38	2	3	13	20
Nevada.....	16		2	4	10
Arizona.....	29		3	7	19
Total Pacific States.....	972	13	84	282	593
Alaska.....	5			1	4
The Territory of Hawaii.....	6			4	2
Porto Rico.....	1			1	
Total Alaska and insular possessions.....	12			6	6
Total United States, Alaska, and Insular possessions.....	12,841	136	886	3,701	8,118

TABLE No. 13.—Changes of corporate title of national banks, year ended October 31, 1925.

Charter No.	Title and location	Date
5981	The First National Bank of Paulsboro, N. J., to "The First National Bank and Trust Company of Paulsboro"	1924
8323	The First National Bank of Merchantville, N. J., to "The First National Bank and Trust Company of Merchantville"	Nov. 1
11158	The Farmers National Bank of Follett, Tex., to "The First National Bank of Darrousett," Darrousett, Tex.	Nov. 10
12507	The National Bank of Wadena, Minn., to "The First National Bank in Wadena"	Jan. 6
1923	The Farmers & Mechanics National Bank of Georgetown, Washington, D. C., to "The Farmers & Mechanics National Bank of Washington."	Jan. 8
5846	The Suffern National Bank, Suffern, N. Y., to "The Suffern National Bank and Trust Company"	Jan. 14
1061	The Citizens National Bank of Piqua, Ohio, to "The Citizens National Bank & Trust Company of Piqua"	Jan. 21
1199	The First National Bank of Woodbury, N. J., to "The First National Bank and Trust Company of Woodbury"	Jan. 31
1006	The Piqua National Bank of Piqua, Ohio, to "The Piqua National Bank and Trust Company"	Feb. 2
11074	The First National Bank of Plevna, Mont., to "Baker National Bank," Baker, Mont.	Feb. 3
11'30	The Farmers and Miners National Bank of Hartford, Ark., to "New First National Bank of Hartford"	Feb. 4
2678	The Third National Bank of Dayton, Ohio, to "The Third National Bank and Trust Company of Dayton"	Feb. 17
11734	The Woodstown National Bank, Woodstown, N. J., to "The Woodstown National Bank & Trust Company"	Mar. 2
390	The First National Bank of Marquette, Mich., to "The First National Bank and Trust Company of Marquette"	Mar. 23
402	The First National Bank of Port Chester, N. Y., to "The First National Bank and Trust Company of Port Chester"	Apr. 9
9839	The First National Bank of Montclair, N. J., to "The First National Bank and Trust Company of Montclair"	Apr. 10
11751	The Aberdeen National Bank, Aberdeen, Wash., to "First National Bank in Aberdeen"	Apr. 11
12698	The Kilgore National Bank of Kilgore, Tex., to "The Kilgore National Bank"	Apr. 14
1239	The Phillipsburg National Bank, Phillipsburg, N. J., to "The Phillipsburg National Bank and Trust Company"	May 5
1326	The Salem National Banking Company, Salem, N. J., to "The Salem National Bank & Trust Company"	May 25
3922	The City National Bank of Salem, N. J., to "The City National Bank and Trust Company of Salem"	May 26
9905	The Ardmore National Bank, Admore, Pa., to "Ardmore National Bank and Trust Company"	Do.
615	The National Rockland Bank of Roxbury at Boston, Mass., to "National Rockland Bank of Boston"	June 3
12220	The Missouri National Bank of St. Louis, Mo., to "The Grand Avenue National Bank of St. Louis"	June 6
12749	The Hamilton National Bank of the Town of Union, Union City, N. J., to "The Union City National Bank"	June 8
3663	The Peoples National Bank of Langhorne, Pa., to "The Peoples National Bank and Trust Company of Langhorne"	June 10
6802	Arcadia National Bank of Newark, N. Y., to "Arcadia National Bank and Trust Company of Newark"	June 11
10114	The Red Bluff National Bank, Red Bluff, Calif., to "The First National Bank of Red Bluff"	June 25
11600	The First National Bank of Roberts, Idaho, to "The Rigby National Bank," Rigby Idaho.	July 1
9867	The National Bank of North Hudson at West Hoboken, N. J., to "The National Bank of North Hudson at Union City," N. J.	Do.
9409	The Midland National Bank of Minneapolis, Minn., to "Midland National Bank and Trust Company of Minneapolis"	July 14
12761	The Quinlan National Bank of Quinlan, Tex., to "The Quinlan National Bank"	July 17
1308	The Utica City National Bank, Utica, N. Y., to "Utica National Bank and Trust Company"	July 28
6864	The Commercial National Bank of Los Angeles, Calif., to "The Commercial National Trust and Savings Bank of Los Angeles"	Aug. 5
9544	The First National Bank of Town of Union, N. J., to "The First National Bank of Union City," N. J.	Aug. 19
6604	The Old-Commercial National Bank of Oshkosh, Wis., to "First National Bank in Oshkosh"	Aug. 29
10526	The First National Bank of Pearl River, N. Y., to "First National Bank and Trust Company of Pearl River"	Sept. 15
12019	The Peoples National Bank of Belleville, N. J., to "Peoples National Bank & Trust Company of Belleville"	Sept. 17
11689	The Farmers National Bank of South Shore, S. Dak., to "The Farmers National Bank of Strandburg," S. Dak.	Sept. 24
12435	New First National Bank in Burbank, Calif., to "First National Bank in Burbank"	Sept. 28
11844	Seventh Avenue National Bank of New York, N. Y., to "Seventh National Bank of New York"	Sept. 29
8701	The Old National Bank of Lima, Ohio, to "The Old National-City Bank of Lima"	Oct. 10
11188	The Broad Top National Bank of Coaldale, Pa., to "Farmers National Bank of Bedford," Pa.	Oct. 12
11708	The Scarsdale National Bank, Scarsdale, N. Y., to "Scarsdale National Bank and Trust Company"	Oct. 21
		Oct. 22

TABLE No. 14.—Changes of title incident to consolidations of national banks, year ended October 31, 1925

The Merchants National Bank of Newton, N. J. (876), and The Sussex National Bank of Newton (925) consolidated under the charter of the latter, with title: The Sussex and Merchants National Bank of Newton.

The South Side National Bank of Buffalo, N. Y. (12313), and The Community National Bank of Buffalo (11788) consolidated under the charter of the latter, with title: Community-South Side National Bank of Buffalo.

The Metropolitan National Bank & Trust Co. of the City of New York, N. Y. (12632), and The Chatham and Phenix National Bank of the City of New York (10778) consolidated under the charter of the latter, with title: Chatham Phenix National Bank and Trust Co.

The American National Bank of Leadville, Colo. (3949), and The Carbonate National Bank of Leadville, (3746) consolidated under the charter of the latter, with title: The Carbonate American National Bank of Leadville.

Pacific National Bank in New York, N. Y. (12757), and The American Exchange National Bank, New York (1394), consolidated under the charter of the latter, with title: The American Exchange-Pacific National Bank.

TABLE No. 15.—National banks chartered during the year ended October 31, 1925

Char- ter No.	Title	Capital
ALABAMA		
12642	First National Bank of Monroeville.....	\$50,000
ARKANSAS		
12813	First National Bank of Eudora.....	40,000
CALIFORNIA		
12624	Florence National Bank, Florence.....	50,000
12640	First National Bank in San Rafael.....	100,000
12647	Beverly National Bank of Beverly Hills.....	100,000
12665	New First National Bank in Oakland.....	500,000
12673	Graham National Bank, Graham.....	50,000
12678	New First National Bank in Visalia.....	100,000
12693	Citizens National Bank of Claremont.....	50,000
12735	National Bank of Commerce in Pasadena.....	200,000
12754	Commercial National Bank of Bellflower.....	25,000
12755	Peoples National Bank of Los Angeles.....	500,000
12764	New First National Bank of Fullerton.....	100,000
12766	Temple National Bank, Temple.....	25,000
12787	American National of Santa Monica.....	100,000
12797	First National Bank in South Pasadena.....	100,000
12802	San Leandro National Bank, San Leandro.....	100,000
12804	National Bank of Hollywood in Los Angeles.....	200,000
12807	South Gate National Bank, South Gate.....	50,000
12819	Seaside National Bank of Long Beach.....	300,000
12833	First National Bank of Atascadero.....	25,000
	Total (19 banks).....	2,675,000
COLORADO		
12716	First National Bank of Genoa.....	25,000
CONNECTICUT		
12594	Citizens National Bank of Putnam.....	120,000
12637	Plantsville National Bank, Plantsville.....	25,000
	Total (2 banks).....	145,000
DISTRICT OF COLUMBIA		
12721	Northwest National Bank of Washington ¹	200,000
FLORIDA		
12600	Palm Beach National Bank, Palm Beach.....	50,000
12623	Alexander National Bank of St. Petersburg.....	200,000
12751	American National Bank of Sarasota.....	100,000
12841	First National Bank of Boynton.....	50,000
	Total (4 banks).....	400,000
GEORGIA		
12635	Cartersville National Bank, Cartersville.....	100,000

¹ With one branch in Washington. Consolidated on June 10, 1925, with The Riggs National Bank of Washington, D. C., under act Nov. 7, 1918.

TABLE No. 15.—National banks chartered during the year ended October 31, 1925—Continued

Char- ter No.	Title	Capital
IDAHO		
12832	First National Bank in Halley.....	\$50,000
ILLINOIS		
12596	First National Bank in Carbondale.....	100,000
12605	Roseland National Bank of Chicago.....	200,000
12615	Guardian National Bank of Chicago.....	1,000,000
12630	First National Bank of Wilsonville.....	25,000
12653	First National Bank of La Grange.....	100,000
12658	First National Bank of Plymouth.....	25,000
12779	First National Bank of Blue Island.....	200,000
	Total (7 banks).....	1,650,000
INDIANA		
12780	Mount Vernon National Bank and Trust Company, Mount Vernon.....	50,000
IOWA		
12610	First National Bank in Hamburg.....	50,000
12636	First National Bank in Creston.....	100,000
12645	First National Bank of Lake Park.....	25,000
12656	Hedrick National Bank, Hedrick.....	40,000
	Total (4 banks).....	215,000
KANSAS		
12694	Hoisington National Bank, Hoisington.....	50,000
12740	National Bank of Topeka.....	400,000
12791	First National Bank of Cunningham.....	25,000
12821	First National Bank of Tonganoxie.....	25,000
	Total (4 banks).....	500,000
KENTUCKY		
12649	Lynch National Bank, Lynch.....	50,000
MASSACHUSETTS		
12800	Methuen National Bank, Methuen.....	100,000
MICHIGAN		
12616	First National Bank of Wyandotte.....	150,000
12657	First National Bank of Royal Oak.....	100,000
12661	First National Bank of L'Anse Creuse.....	50,000
12697	Dart National Bank of Mason.....	25,000
12793	First National Bank of Almont.....	25,000
12826	First National Bank of Utica.....	25,000
	Total (6 banks).....	375,000
MINNESOTA		
12607	National Bank of Grey Eagle.....	25,000
12634	First and Farmers National Bank in Luverne.....	100,000
	Total (2 banks).....	125,000
MISSISSIPPI		
12822	First National Bank in Columbus.....	100,000
MISSOURI		
12643	Cherokee National Bank of St. Louis.....	200,000
12674	Farmers National Bank of Ridgeway.....	25,000
12686	New England National Bank and Trust Company in Kansas City.....	1,000,000
12770	New First National Bank in Springfield.....	125,000
12781	First National Bank in Webster Groves.....	100,000
12794	Drovers National Bank in Kansas City.....	600,000
12815	First National Bank of Parkville.....	25,000
12820	First National Bank of Brookfield.....	100,000
	Total (8 banks).....	2,175,000

TABLE No. 15.—National banks chartered during the year ended October 31, 1925—Continued

Char- ter No.	Title	Capital
MONTANA		
12608	National Bank of Lewistown.....	\$150,000
12679	Riechland National Bank of Sidney.....	25,000
	Total (2 banks).....	175,000
NEBRASKA		
12625	First National Bank in Morrill.....	25,000
12626	First National Bank in Mitchell.....	50,000
	Total (2 banks).....	75,000
NEW JERSEY		
12598	First National Bank of Highland Park.....	50,000
12603	First National Bank of Midland Park.....	25,000
12604	Forest Hill National Bank of Newark.....	200,000
12606	Yardville National Bank, Yardville.....	25,000
12609	First National Bank of Glen Rock.....	60,000
12617	Atco National Bank, Atco.....	25,000
12618	Mount Ephraim National Bank, Mount Ephraim.....	25,000
12621	Oaklyn National Bank, Oaklyn.....	50,000
12631	South Side National Bank and Trust Company of Newark.....	200,000
12646	First National Bank of Hamilton Square.....	50,000
12660	First National Bank of Bloomingdale.....	50,000
12663	First National Bank of Hawthorne.....	100,000
12675	Peoples National Bank of Montclair.....	200,000
12690	Clifton National Bank, Clifton.....	100,000
12706	First National Bank of Allendale.....	50,000
12726	Broadway National Bank of Paterson.....	200,000
12732	First National Bank of North Bergen.....	100,000
12749	Hamilton National Bank of Town of Union ²	100,000
12750	Franklin National Bank of Nutley.....	100,000
12771	Labor Co-Operative National Bank of Newark.....	250,000
12806	Liberty National Bank of Guttenberg.....	100,000
12823	Alpha National Bank, Alpha.....	25,000
12828	Citizens National Bank of Railway.....	100,000
12829	Hamilton National Bank of Weehawken.....	100,000
12830	First National Bank of Springfield.....	50,000
12834	American National Bank of Passaic.....	200,000
	Total (26 banks).....	2,535,000
NEW MEXICO		
12710	New First National Bank in Silver City.....	100,000
NEW YORK		
12592	National Bank of Port Byron.....	25,000
12593	Citizens National Bank of East Northport.....	25,000
12601	First National Bank of Harrison.....	25,000
12632	Metropolitan National Bank & Trust Company of the City of New York ³	2,000,000
12659	First National Bank of Great Neck at Great Neck Station.....	50,000
12705	Hartsdale National Bank, Hartsdale.....	50,000
12746	Chappaqua National Bank, Chappaqua.....	50,000
12757	Pacific National Bank in New York ⁴	1,000,000
12773	National Bank of Rensselaer.....	100,000
12785	Broadway National Bank, Newburgh.....	100,000
12788	Peoples National Bank of Patchogue.....	100,000
12810	National Bank of Savannah.....	25,000
12811	First National Bank of Pleasantville.....	75,000
12818	East Rockaway National Bank, East Rockaway.....	50,000
12825	Fordham National Bank in New York.....	250,000
12836	Lyons Falls National Bank, Lyons Falls.....	25,000
12837	Bowery National Bank of New York.....	250,000
	Total (17 banks).....	4,200,000
NORTH CAROLINA		
12614	First National Bank of Benson.....	100,000
12633	National Bank of La Grange.....	25,000
12772	National Bank of Snow Hill.....	50,000
	Total (3 banks).....	175,000

² Title changed to "The Union City National Bank."³ With one branch in New York City. Consolidated on Mar. 16, 1925, with Chatham Phenix National Bank & Trust Co., under act Nov. 7, 1918.⁴ With 6 branches in New York City. Consolidated on Aug. 1, 1925, with The American Exchange-Pacific National Bank, under act Nov. 7, 1918.

TABLE No. 15.—National banks chartered during the year ended October 31, 1925—Continued

Char- ter No.	Title	Capital
NORTH DAKOTA		
12743	Farmers National Bank in Lidgerwood	\$25,000
12776	First National Bank in Lidgerwood	25,000
12817	First National Bank in Valley City	100,000
	Total (3 banks)	150,000
OKLAHOMA		
12591	First National Bank in Ada	100,000
12629	Peoples National Bank of Henryetta	100,000
12801	National Bank of Commerce at Hugo	50,000
12812	First National Bank in Duncan	50,000
12827	First National Bank in Whison	25,000
	Total (5 banks)	325,000
OREGON		
12613	Brotherhood Co-operative National Bank of Portland	200,000
12655	Prineville National Bank, Prineville	50,000
	Total (2 banks)	250,000
PENNSYLVANIA		
12595	Narberth National Bank, Narberth	50,000
12597	First National Bank of Monroeton	25,000
12602	National Bank of Wehrum	25,000
12688	Hershey National Bank, Hershey	125,000
12695	Bala-Cynwyd National Bank, Bala-Cynwyd	50,000
12720	First National Bank of Cassandra	50,000
12805	West End National Bank of Shamokin	125,000
12808	First National Bank of Yukon	30,000
	Total (8 banks)	480,000
SOUTH CAROLINA		
12668	National Security Bank of Fairfax	25,000
12702	Exchange National Bank of Charleston ⁸	200,000
12774	Citizens National Bank of Prosperity	50,000
12799	First National Bank in Florence	100,000
	Total (4 banks)	375,000
SOUTH DAKOTA		
12611	First National Bank in Alexandria	50,000
12620	National Bank of Wessington Springs	25,000
12662	Oldham National Bank, Oldham	25,000
12777	Onida National Bank, Onida	25,000
12784	McCook County National Bank of Salem	25,000
12838	Security National Bank of Brookings	50,000
	Total (6 banks)	200,000
TENNESSEE		
12639	First National Bank of Springfield	50,000
12780	National Bank of Commerce of Jackson	100,000
	Total (2 banks)	150,000
TEXAS		
12612	First National Bank of Bishop	25,000
12619	First National Bank of Amherst	25,000
12622	Farmers National Bank in Plano	60,000
12627	First National Bank of Wheeler	25,000
12641	First National Bank of Weslaco	25,000
12648	Port Bend National Bank of Richmond	25,000
12650	Central National Bank in Dallas	500,000
12651	Liberty National Bank of Paris	150,000
12652	First National Bank of Oglesby	25,000
12654	First National Bank of Rowlett	25,000

⁸ Consolidated on June 20, 1925, with The Bank of Charleston National Banking Association under act Nov. 7, 1918.

TABLE No. 15.—National banks chartered during the year ended October 31, 1925—Continued

Char- ter No.	Title	Capital
TEXAS—continued		
12664	First National Bank of Alvord.....	\$25, 000
12666	First National Bank in Childress.....	50, 000
12669	State National Bank of Mineral Wells.....	100, 000
12670	State National Bank of Wills Point.....	100, 000
12671	Alvord National Bank, Alvord.....	50, 000
12672	City National Bank in Childress.....	100, 000
12676	City National Bank of Olney.....	60, 000
12677	First National Bank of Clint.....	25, 000
12680	City National Bank of Georgetown.....	50, 000
12681	Como National Bank, Como.....	25, 000
12682	First National Bank in Lubbock.....	200, 000
12683	Lubbock National Bank, Lubbock.....	100, 000
12684	First National Bank of Sylvester.....	35, 000
12685	First National Bank of Milford.....	25, 000
12687	First National Bank of Millsap.....	25, 000
12689	State National Bank of Karnes City.....	25, 000
12691	First National Bank of Windom.....	40, 000
12692	Floyd County National Bank of Floydada.....	50, 000
12696	First National Bank of Handley.....	25, 000
12698	Kilgore National Bank of Kilgore ⁶	25, 000
12699	State National Bank of Bonham.....	200, 000
12700	Farmers & Merchants National Bank of Hamlin.....	40, 000
12701	Farmers National Bank of Italy.....	40, 000
12703	State National Bank of Marshall.....	100, 000
12707	Mercantile National Bank in Dallas.....	500, 000
12708	Tarrant County National Bank of Grapevine.....	50, 000
12709	First National Bank of Odell.....	25, 000
12711	Valley View National Bank, Valley View.....	25, 000
12712	State National Bank of West.....	50, 000
12713	Farmers National Bank of Thornton.....	25, 000
12714	City National Bank of Grand Prairie.....	40, 000
12715	First National Bank of Reagan.....	25, 000
12717	First National Bank in Clifton.....	40, 000
12718	First National Bank of Needville.....	50, 000
12719	First National Bank in Cumbly.....	50, 000
12722	First National Bank of Blackwell.....	25, 000
12723	First National Bank of Bronte.....	25, 000
12724	First National Bank of Josephine.....	30, 000
12725	First National Bank of Sudan.....	25, 000
12727	Moran National Bank, Moran.....	25, 000
12728	Citizens National Bank of Denison.....	100, 000
12729	State National Bank of Robstown.....	50, 000
12730	Farmers-First National Bank of Stephenville.....	100, 000
12731	Security National Bank of Bowie.....	100, 000
12733	State National Bank of Terrill.....	200, 000
12734	City National Bank of Mineral Wells.....	100, 000
12736	North Texas National Bank in Dallas.....	1, 000, 000
12737	Citizens National Bank of Marlin.....	100, 000
12738	Security National Bank of Collinsville.....	25, 000
12739	First National Bank of Evant.....	25, 000
12741	First National Bank of Bailey.....	25, 000
12742	State National Bank of Groom.....	25, 000
12744	First National Bank of Hale Center.....	25, 000
12745	State National Bank of Grand Saline.....	40, 000
12747	First National Bank of La Feria.....	50, 000
12748	Security National Bank of Paducah.....	50, 000
12752	First National Bank of Melvin.....	25, 000
12753	Gouger National Bank of Robstown.....	50, 000
12756	First National Bank of Rosenberg.....	25, 000
12758	Farmers National Bank of Dublin.....	50, 000
12759	First National Bank of Emhouse.....	30, 000
12760	Citizens National Bank of Lone Oak.....	25, 000
12761	Quinlan National Bank of Quinlan ⁷	25, 000
12762	Parker County National Bank of Weatherford.....	125, 000
12763	Citizens National Bank in Kaufman.....	100, 000
12767	State National Bank of Lamesa.....	60, 000
12768	State National Bank of Santa Anna.....	35, 000
12769	El Paso National Bank, El Paso.....	200, 000
12775	Strawn National Bank, Strawn.....	50, 000
12778	Citizens National Bank of Commerce.....	50, 000
12782	Nixon National Bank, Nixon.....	25, 000
12783	Farmers and Merchants National Bank of Celina.....	25, 000
12786	First National Bank of Ireland.....	25, 000
12789	First National Bank of Raymondville.....	50, 000
12792	First National Bank in Brownsville.....	200, 000

⁶ Title changed to "The Kilgore National Bank."⁷ Title changed to "The Quinlan National Bank."

TABLE No. 15.—National banks chartered during the year ended October 31, 1925—Continued

Charter No.	Title	Capital
TEXAS—continued		
12795	First National Bank in Cisco.....	\$50,000
12796	Rochelle National Bank, Rochelle.....	25,000
12798	First National Bank of Loveland.....	25,000
12803	State National Bank of Lovelady.....	25,000
12809	First National Bank in Conroe.....	50,000
12824	First National Bank of Littlefield.....	25,000
12831	First National Bank of O'Donnell.....	25,000
12835	First National Bank of Lakeview.....	25,000
12840	Harrisburg National Bank, Harrisburg.....	50,000
	Total (94 banks).....	6,900,000
VIRGINIA		
12599	Wythe County National Bank of Wytheville.....	50,000
WASHINGTON		
12867	Brotherhood Co-Operative National Bank of Tacoma.....	200,000
12704	Grays Harbor National Bank of Aberdeen.....	100,000
	Total (2 banks).....	300,000
WEST VIRGINIA		
12765	Milton National Bank, Milton.....	50,000
12839	Matoaka National Bank, Matoaka.....	25,000
	Total (2 banks).....	75,000
WISCONSIN		
12628	Grand and Sixth National Bank of Milwaukee.....	200,000
12644	Peoples National Bank of Hayward.....	25,000
12814	Crandon National Bank, Crandon.....	25,000
12816	Mechanics National Bank of Milwaukee.....	200,000
	Total (4 banks).....	450,000
WYOMING		
12638	First National Bank in Thermopolis.....	50,000
	Total United States (251 banks).....	26,040,000

TABLE No. 16.—National banks, by States and geographical divisions, organized, failed, and reported in voluntary liquidation during the year ended October 31, 1925

States	Organized		Failed			Voluntary liquidation		
	Number	Authorized capital	Number	Capital	Assets	Number	Capital	Gross assets
Massachusetts.....	1	\$100,000				3	\$1,500,000	\$20,947,064
Connecticut.....	2	145,000				1	100,000	430,058
Total New England States.....	3	245,000				4	1,600,000	21,377,122
New York.....	17	4,200,000				3	2,900,000	46,674,402
New Jersey.....	26	2,535,000				1	100,000	1,423,132
Pennsylvania.....	8	480,000	4	\$275,000	\$4,542,432	6	775,000	13,463,060
Maryland.....						1	100,000	2,083,154
District of Columbia.....	1	200,000				1	200,000	1,271,599
Total Eastern States.....	52	7,415,000	4	275,000	4,542,432	12	4,075,000	64,925,147
Virginia.....	1	50,000				2	150,000	1,288,570
West Virginia.....	2	75,000	1	50,000	571,071	2	90,000	554,552
North Carolina.....	3	175,000	4	155,000	1,413,784			

¹ Includes one bank with capital of \$25,000 and assets of \$200,732 restored to solvency.

TABLE No. 16.—National banks, by States and geographical divisions, organized, failed, and reported in voluntary liquidation during the year ended October 31, 1925—Continued

States	Organized		Failed			Voluntary liquidation		
	Number	Authorized capital	Number	Capital	Assets	Number	Capital	Gross assets
South Carolina.....	4	\$375,000	6	\$570,000	\$4,413,940	3	\$100,000	\$881,337
Georgia.....	1	100,000	5	625,000	4,175,207	1	150,000	1,363,246
Florida.....	4	400,000	1	100,000	581,522			
Alabama.....	1	50,000	1	100,000	281,864	1	25,000	174,624
Mississippi.....	1	100,000						
Texas.....	94	6,900,000	5	485,000	2,008,960	5	250,000	809,730
Arkansas.....	1	40,000				3	157,500	1,203,536
Kentucky.....	1	50,000						
Tennessee.....	2	150,000	1	80,000	241,589	2	325,000	1,966,063
Total, Southern States.....	115	8,465,000	24	2,165,000	13,687,937	19	1,247,500	8,241,658
Ohio.....						3	850,000	9,650,261
Indiana.....	1	50,000				4	200,000	2,445,744
Illinois.....	7	1,650,000	1	25,000	213,968	1	50,000	658,667
Michigan.....	6	375,000						
Wisconsin.....	4	450,000	2	75,000	808,095			
Minnesota.....	2	215,000	12	735,000	9,137,061	5	400,000	4,046,217
Iowa.....	4	125,000	8	525,000	4,014,679	3	250,000	2,478,922
Missouri.....	8	2,175,000	1	25,000	251,224	2	1,050,000	12,089,378
Total Middle West- ern States.....	32	5,040,000	24	1,385,000	14,425,027	18	2,800,000	31,319,189
North Dakota.....	3	150,000	7	175,000	1,658,924	1	25,000	263,958
South Dakota.....	6	200,000	9	420,000	4,440,783	1	25,000	108,777
Nebraska.....	2	75,000	2	125,000	1,394,092	5	465,000	5,970,979
Kansas.....	4	500,000				3	75,000	472,055
Montana.....	2	175,000	6	215,000	946,788	3	75,000	439,160
Wyoming.....	1	50,000	1	50,000	361,445	3	209,000	2,079,892
Colorado.....	1	25,000	4	475,000	3,681,983	3	125,000	834,762
New Mexico.....	1	100,000	2	250,000	1,371,252	1	25,000	133,455
Oklahoma.....	5	325,000	9	555,000	3,778,626	30	1,250,000	11,088,817
Total, Western States.....	25	1,600,000	40	2,265,000	17,633,893	50	2,265,000	21,391,855
Washington.....	2	300,000						
Oregon.....	2	250,000	1	25,000	268,578			
California.....	19	2,675,000				10	1,800,000	20,847,089
Idaho.....	1	50,000	5	305,000	2,642,474	8	505,000	3,711,673
Utah.....						1	100,000	1,541,534
Nevada.....						1	75,000	370,278
Total, Pacific States.....	24	3,275,000	6	330,000	2,911,052	20	2,480,000	26,470,574
Total, United States.....	251	26,040,000	98	6,420,000	53,200,341	123	14,467,500	173,725,545

² Includes one bank with capital of \$200,000 and assets of \$1,361,347 previously reported in voluntary liquidation.

TABLE No. 17.—Number and classification of national banks chartered monthly during the year ended October 31, 1925

Months	Conversions		Reorganizations		Primary organi- zations		Total	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
November.....	1	\$100,000			12	\$570,000	13	\$670,000
December.....	2	125,000			10	1,960,000	12	2,085,000
January.....	3	2,085,000	1	\$25,000	14	1,150,000	18	3,260,000
February.....	1	100,000	1	100,000	13	825,000	15	1,025,000
March.....	4	625,000	4	600,000	10	690,000	18	1,915,000
April.....	19	1,915,000	8	400,000	14	2,050,000	41	4,365,000
May.....	29	2,030,000	7	245,000	10	1,975,000	46	4,250,000
June.....	12	2,100,000			12	950,000	24	3,050,000
July.....	8	625,000	2	100,000	12	1,375,000	22	2,100,000
August.....	3	105,000	1	100,000	7	650,000	11	855,000
September.....	1	100,000	1	25,000	16	1,415,000	18	1,540,000
October.....	3	325,000			10	600,000	13	925,000
Total.....	86	10,235,000	25	1,595,000	140	14,210,000	251	26,040,000

TABLE No. 18.—Classification of national banks, according to capital stock, June 30, 1925

[In thousands of dollars]

CAPITAL STOCK OF LESS THAN \$50,000

Cities, States, and Territories	Number of banks	Aggregate loans and discounts, including rediscounts	Aggregate resources, including rediscounts	Aggregate paid-in capital stock	Aggregate deposits
OTHER RESERVE CITY					
Chicago.....	1	296	1,149	25	925
COUNTRY BANKS					
Maine.....	4	\$1,160	\$2,268	\$100	\$1,873
New Hampshire.....	5	882	1,383	125	1,423
Vermont.....	3	693	1,371	75	1,091
Massachusetts.....	4	403	1,094	100	764
Connecticut.....	3	412	1,217	75	1,029
Total New England States.....	19	3,550	7,803	475	6,180
New York.....	128	32,156	80,575	3,295	67,902
New Jersey.....	51	17,012	34,404	1,314	29,956
Pennsylvania.....	206	42,259	105,080	5,320	84,739
Delaware.....	2	360	803	50	651
Maryland.....	22	6,248	13,393	585	11,162
Total Eastern States.....	409	98,035	234,255	10,564	194,520
Virginia.....	43	11,806	17,081	1,219	12,733
West Virginia.....	40	10,833	16,867	1,130	13,396
North Carolina.....	5	1,131	1,490	155	867
South Carolina.....	10	1,908	2,816	260	2,004
Georgia.....	15	2,996	4,297	445	2,810
Florida.....	6	1,286	2,197	165	1,763
Alabama.....	25	4,708	7,772	680	5,729
Mississippi.....	1	89	514	25	499
Louisiana.....	5	1,023	1,330	125	1,020
Texas.....	191	26,449	43,288	5,350	39,506
Arkansas.....	30	5,189	8,495	765	6,498
Kentucky.....	32	9,542	15,301	840	12,581
Tennessee.....	23	5,020	7,885	620	4,246
Total Southern States.....	426	82,480	129,313	11,779	96,024
Ohio.....	86	17,428	33,914	2,298	26,796
Indiana.....	78	14,377	24,511	2,105	18,523
Illinois.....	144	27,947	50,366	3,950	40,090
Michigan.....	19	4,205	7,879	520	6,565
Wisconsin.....	37	7,466	13,520	975	11,537
Minnesota.....	187	47,361	86,814	4,929	74,866
Iowa.....	112	26,999	42,162	3,170	32,862
Missouri.....	36	6,435	11,174	1,017	8,490
Total Middle Western States.....	699	152,218	270,340	18,964	219,708
North Dakota.....	115	22,016	38,866	2,930	31,882
South Dakota.....	60	14,679	24,087	1,610	20,161
Nebraska.....	59	13,458	21,522	1,680	17,039
Kansas.....	113	19,684	35,090	2,988	28,332
Montana.....	48	5,392	9,946	1,265	7,658
Wyoming.....	10	1,612	3,630	295	2,966
Colorado.....	63	12,422	20,408	1,720	16,169
New Mexico.....	11	1,215	2,233	285	1,638
Oklahoma.....	244	38,057	76,313	6,325	63,479
Total Western States.....	723	128,535	232,095	19,098	189,215
Washington.....	32	6,205	11,843	845	10,075
Oregon.....	32	5,217	10,942	865	9,172
California.....	59	10,774	22,302	1,487	18,708
Idaho.....	23	4,011	7,104	635	5,564
Utah.....	4	962	1,341	100	963
Nevada.....	3	790	2,104	75	1,919
Arizona.....	4	397	847	100	679
Total Pacific States.....	157	28,356	56,483	4,107	47,075
Total country banks.....	2,433	493,174	930,289	64,937	758,422
Total United States.....	2,434	493,470	931,438	65,012	754,347

TABLE NO. 18.—Classification of national banks, according to capital stock, June 30, 1925—Continued

[In thousands of dollars]

CAPITAL STOCK OF \$50,000 BUT LESS THAN \$200,000

Cities, States, and Territories	Number of banks	Aggregate loans and discounts, including rediscounts	Aggregate resources, including rediscounts	Aggregate paid-in capital stock	Aggregate deposits
OTHER RESERVE CITIES					
Dallas.....	1	2,349	4,770	150	4,200
Waco.....	1	283	733	100	456
Little Rock.....	1	422	615	100	498
Chicago.....	1	526	2,272	100	2,077
St. Louis.....	1	200	710	181	494
Topeka.....	2	692	2,385	200	1,947
Pueblo.....	1	1,129	2,348	100	1,995
Ogden.....	1	868	1,411	100	1,104
Total, all other reserve cities.....	9	6,469	15,244	1,031	12,773
COUNTRY BANKS					
Maine.....	39	21,357	50,821	2,670	41,047
New Hampshire.....	43	27,161	56,512	3,915	41,642
Vermont.....	38	23,696	49,510	3,385	38,024
Massachusetts.....	89	68,363	151,889	8,677	122,240
Rhode Island.....	8	3,476	7,061	870	4,763
Connecticut.....	25	11,371	27,819	2,245	20,709
Total New England States.....	242	155,424	343,612	21,762	269,350
New York.....	280	202,979	482,095	23,005	401,412
New Jersey.....	154	130,980	291,631	13,259	246,481
Pennsylvania.....	491	362,529	791,997	40,589	626,415
Delaware.....	13	6,126	13,271	1,022	6,603
Maryland.....	48	37,162	77,661	3,692	63,788
Total Eastern States.....	986	739,785	1,656,855	81,567	1,347,690
Virginia.....	101	67,530	97,645	7,860	71,055
West Virginia.....	67	53,524	82,434	4,986	63,302
North Carolina.....	44	46,408	65,763	4,860	47,358
South Carolina.....	44	20,928	38,571	3,645	27,701
Georgia.....	56	32,061	48,820	5,170	32,595
Florida.....	37	27,463	66,252	2,839	58,445
Alabama.....	37	32,348	53,534	4,990	37,231
Mississippi.....	24	21,408	38,192	2,300	31,611
Louisiana.....	19	10,484	17,262	1,600	12,854
Texas.....	358	148,783	252,297	26,937	185,580
Arkansas.....	43	20,928	36,736	3,140	28,572
Kentucky.....	38	58,526	94,728	7,331	71,577
Tennessee.....	60	32,657	40,639	4,399	37,414
Total Southern States.....	1,008	578,988	941,873	80,057	705,278
Ohio.....	195	116,843	225,122	16,482	170,140
Indiana.....	130	76,729	136,653	10,918	104,442
Illinois.....	282	176,370	328,764	21,123	262,273
Michigan.....	81	61,414	127,268	6,951	106,840
Wisconsin.....	82	57,126	108,589	6,505	90,438
Minnesota.....	108	64,992	126,370	7,165	108,786
Iowa.....	203	116,663	188,764	13,650	150,193
Missouri.....	63	29,530	52,042	4,525	39,046
Total Middle Western States.....	1,144	699,676	1,293,577	87,319	1,032,158
North Dakota.....	42	22,093	46,273	2,810	39,726
South Dakota.....	50	29,438	55,667	3,245	47,399
Nebraska.....	97	47,696	80,380	6,075	63,728
Kansas.....	124	58,530	107,854	8,400	87,188
Montana.....	26	12,965	24,386	2,070	20,694
Wyoming.....	19	14,852	27,511	1,580	22,911
Colorado.....	60	30,650	62,479	4,345	51,153
New Mexico.....	18	8,653	16,552	1,200	13,641
Oklahoma.....	123	56,266	120,225	8,480	102,984
Total Western States.....	559	283,043	541,327	38,205	448,824

TABLE No. 18.—Classification of national banks, according to capital stock, June 30, 1925—Continued

[In thousands of dollars]

CAPITAL STOCK OF \$50,000 BUT LESS THAN \$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					
Washington.....	59	30,539	64,233	4,370	54,532
Oregon.....	54	28,518	55,767	4,005	45,751
California.....	154	85,148	159,723	11,898	129,804
Idaho.....	30	17,539	29,913	2,155	23,810
Utah.....	10	5,260	8,219	700	6,368
Nevada.....	5	4,429	7,089	410	5,882
Arizona.....	12	8,845	16,841	1,000	13,913
Total Pacific States.....	324	180,278	341,785	24,538	280,060
Alaska.....	4	1,291	3,603	200	3,196
Hawaii.....	1	644	2,139	100	1,916
Total nonmember banks.....	5	1,935	5,742	300	5,112
Total country banks.....	4,268	2,639,129	5,124,771	333,748	4,088,461
Total United States.....	4,277	2,645,598	5,140,015	334,779	4,101,234

CAPITAL STOCK OF \$200,000 BUT LESS THAN \$500,000

CENTRAL RESERVE CITIES					
New York.....	7	9,187	17,248	1,450	14,376
Chicago.....	6	5,706	13,633	1,300	11,090
Total central reserve cities.....	13	14,893	30,881	2,750	25,466
OTHER RESERVE CITIES					
Boston.....	1	2,793	3,822	200	3,137
Brooklyn and Bronx.....	3	7,754	20,582	700	18,395
Buffalo.....	2	1,654	3,499	400	2,633
Philadelphia.....	13	62,301	168,611	3,655	87,136
Pittsburgh.....	2	3,241	7,465	500	5,908
Baltimore.....	6	6,666	10,474	800	8,401
Washington.....	5	13,196	23,230	1,327	18,850
Richmond.....	1	1,496	2,212	300	1,813
Birmingham.....	1	2,001	4,254	250	3,558
El Paso.....	2	6,335	11,450	500	10,675
Fort Worth.....	2	5,864	9,596	600	7,825
Galveston.....	3	10,831	17,136	800	15,082
Houston.....	3	3,484	5,736	750	4,551
San Antonio.....	3	4,157	7,645	650	6,195
Waco.....	3	6,412	10,495	850	8,348
Little Rock.....	2	6,263	8,966	600	7,816
Nashville.....	3	6,999	9,238	900	7,323
Cincinnati.....	2	4,274	13,375	600	10,968
Columbus.....	2	8,833	14,271	600	11,078
Indianapolis.....	1	3,169	5,042	400	4,294
Chicago.....	15	25,378	67,956	3,300	60,797
Peoria.....	1	3,454	6,808	300	5,583
Grand Rapids.....	1	1,101	5,727	300	4,710
Milwaukee.....	2	681	1,553	400	994
Minneapolis.....	3	2,991	6,483	650	4,979
St. Paul.....	2	8,867	17,242	700	16,035
Dubuque.....	1	1,877	5,175	200	4,480
Sioux City.....	4	11,007	21,414	1,050	18,937
Kansas City, Mo.....	3	7,438	14,731	700	13,421
St. Joseph.....	3	14,126	23,245	900	21,339
St. Louis.....	4	3,182	12,948	650	11,131
Lincoln.....	3	7,596	13,401	700	11,717
Omaha.....	2	3,565	8,560	400	7,826
Kansas City, Kans.....	1	1,761	3,317	200	2,632
Topeka.....	1	1,726	4,214	200	3,771
Wichita.....	2	1,680	3,425	400	2,955
Helena.....	2	3,530	7,773	450	6,733
Denver.....	4	6,031	9,599	850	8,022
Pueblo.....	1	4,445	15,792	500	13,810
Muskogee.....	2	4,670	7,985	450	6,437

TABLE No. 18.—Classification of national banks, according to capital stock, June 30, 1925—Continued

[In thousands of dollars]

CAPITAL STOCK OF \$200,000 BUT LESS THAN \$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					
Oklahoma City.....	3	4,797	11,992	750	11,060
Tulsa.....	2	4,032	8,875	450	8,230
Seattle.....	3	7,405	16,521	800	14,879
Spokane.....	1	158	2,572	200	2,104
Portland.....	3	2,879	7,213	700	6,198
Los Angeles.....	1	716	1,141	200	900
Ogden.....	1	1,690	2,595	250	2,044
Salt Lake City.....	1	4,392	6,669	300	5,974
Total other reserve cities.....	128	308,898	612,025	32,332	521,714
Total all reserve cities.....	141	823,791	642,906	35,082	547,180
COUNTRY BANKS					
Maine.....	13	32,622	69,319	3,400	57,185
New Hampshire.....	6	9,077	16,793	1,200	11,816
Vermont.....	4	5,614	8,927	1,100	5,051
Massachusetts.....	35	97,371	174,553	9,140	144,285
Rhode Island.....	3	5,305	10,907	850	7,549
Connecticut.....	20	36,624	71,350	4,982	55,913
Total New England States.....	81	186,613	351,849	20,672	281,799
New York.....	67	163,975	331,518	16,240	276,094
New Jersey.....	41	92,371	191,579	9,850	159,423
Pennsylvania.....	102	225,211	464,319	25,575	361,772
Delaware.....	3	4,599	10,071	663	7,396
Maryland.....	4	11,049	16,375	902	13,466
Total Eastern States.....	217	497,105	1,014,362	53,230	818,151
Virginia.....	18	49,356	73,476	5,000	55,290
West Virginia.....	11	26,518	44,815	2,800	34,703
North Carolina.....	16	36,153	50,937	4,100	34,742
South Carolina.....	16	31,388	49,315	3,825	39,473
Georgia.....	13	15,999	25,038	3,100	15,602
Florida.....	6	14,063	28,781	1,450	25,393
Alabama.....	16	27,810	47,336	4,150	35,573
Mississippi.....	10	23,003	39,114	2,460	30,540
Louisiana.....	4	6,338	10,017	900	7,896
Texas.....	42	69,199	122,383	9,850	97,935
Arkansas.....	7	14,812	27,759	1,800	23,504
Kentucky.....	11	22,082	33,376	2,825	24,524
Tennessee.....	9	13,337	22,456	2,250	16,017
Total Southern States.....	179	353,058	574,803	44,510	441,192
Ohio.....	49	108,630	196,908	13,000	156,176
Indiana.....	24	45,113	84,964	5,975	68,240
Illinois.....	32	61,084	128,075	8,150	105,413
Michigan.....	16	46,663	95,480	4,700	81,332
Wisconsin.....	24	53,753	96,633	6,325	81,022
Minnesota.....	9	14,887	31,203	2,175	26,379
Iowa.....	13	30,240	53,245	3,250	44,350
Missouri.....	6	12,988	24,926	1,450	21,536
Total Middle Western States.....	173	373,358	711,434	45,025	584,448
North Dakota.....	3	7,214	14,527	700	12,737
South Dakota.....	1	2,505	5,943	250	5,457
Nebraska.....	3	3,134	6,024	700	4,491
Kansas.....	10	19,711	36,546	2,200	30,979
Montana.....	9	18,372	40,673	2,000	35,629
Wyoming.....	3	6,089	11,895	850	10,466
Colorado.....	3	8,129	17,995	800	16,074
New Mexico.....	2	4,406	8,500	650	7,220
Oklahoma.....	9	12,097	27,708	2,050	24,327
Total Western States.....	43	81,657	169,811	10,200	147,380

TABLE No. 18.—Classification of national banks, according to capital stock, June 30, 1925—Continued

[In thousands of dollars]

CAPITAL STOCK OF \$200,000 BUT LESS THAN \$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					
Washington.....	6	10,623	20,296	1,450	16,786
Oregon.....	7	11,406	13,676	1,550	14,034
California.....	30	46,833	84,406	7,350	67,081
Idaho.....	4	8,802	16,819	1,050	14,195
Nevada.....	1	1,099	3,607	200	3,104
Arizona.....	2	5,856	10,123	400	9,239
Total Pacific States.....	50	84,679	153,927	12,000	124,482
Total country banks.....	743	1,576,470	2,976,186	185,637	2,397,452
Total United States.....	884	1,900,261	3,619,092	220,719	2,944,632

CAPITAL STOCK OF \$500,000 BUT LESS THAN \$1,000,000

CENTRAL RESERVE CITIES					
New York.....	2	8,110	12,824	1,400	9,335
Chicago.....	1	5,445	9,279	600	7,873
Total central reserve cities.....	3	13,555	22,103	2,000	17,213
OTHER RESERVE CITIES					
Boston.....	3	13,745	20,894	1,750	16,836
Albany.....	1	7,674	15,033	600	12,858
Brooklyn and Bronx.....	1	12,008	18,026	500	15,081
Buffalo.....	1	7,650	13,167	550	11,355
Philadelphia.....	7	35,622	56,148	3,500	43,451
Pittsburgh.....	6	40,425	72,505	3,550	57,409
Baltimore.....	4	22,314	39,176	2,800	30,745
Washington.....	4	22,612	40,207	2,350	32,656
Jacksonville.....	2	29,053	60,506	1,250	56,512
Atlanta.....	1	7,705	12,582	750	10,718
Dallas.....	3	11,035	17,593	1,750	15,330
Fort Worth.....	1	4,496	9,035	750	8,060
Houston.....	3	19,228	29,431	1,800	25,158
San Antonio.....	2	5,423	9,624	1,100	7,045
Louisville.....	2	11,333	21,845	1,000	18,497
Memphis.....	2	11,586	18,386	1,100	15,659
Cincinnati.....	1	4,583	10,403	500	7,709
Columbus.....	3	13,564	26,739	1,600	21,973
Toledo.....	1	5,556	13,784	500	10,539
Chicago.....	1	5,192	13,006	800	11,227
Peoria.....	3	14,575	29,251	1,800	22,221
Grand Rapids.....	1	10,783	15,752	800	12,888
Milwaukee.....	2	12,322	23,502	1,000	18,637
Minneapolis.....	1	5,942	10,294	500	9,264
Des Moines.....	1	2,723	6,069	500	4,104
Cedar Rapids.....	2	12,896	26,487	1,000	23,423
Dubuque.....	1	3,051	6,123	500	5,313
Kansas City, Mo.....	3	15,298	23,416	1,500	20,175
St. Joseph.....	1	3,943	7,295	500	6,211
St. Louis.....	1	1,069	5,962	500	5,116
Lincoln.....	2	8,857	15,894	1,025	13,766
Omaha.....	2	12,008	17,262	1,400	14,842
Kansas City, Kans.....	1	4,655	9,418	600	7,913
Topeka.....	2	6,196	15,021	1,000	13,303
Denver.....	2	17,339	35,155	1,050	31,545
Muskogee.....	1	3,705	7,332	500	6,179
Oklahoma City.....	3	10,613	24,936	1,350	21,958
Tulsa.....	1	3,439	5,805	500	5,095
Seattle.....	2	12,172	22,271	1,000	19,245
Spokane.....	1	3,118	5,152	500	4,263
Los Angeles.....	3	10,443	16,671	1,750	13,764
Oakland.....	1	1,876	3,295	500	2,530
Ogden.....	1	2,490	5,649	500	4,285
Salt Lake City.....	3	14,033	28,549	1,600	24,122
Total all other reserve cities.....	90	484,450	834,651	50,875	739,163
Total all reserve cities.....	93	498,005	906,754	52,875	756,376

TABLE No. 18.—Classification of national banks, according to capital stock, June 30, 1925—Continued

[In thousands of dollars]

CAPITAL STOCK OF \$500,000, BUT LESS THAN \$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
COUNTRY BANKS					
Maine.....	2	9,334	15,268	1,200	11,914
Vermont.....	1	2,712	4,079	500	2,241
Massachusetts.....	12	71,718	115,938	6,350	95,258
Rhode Island.....	4	15,970	27,195	2,350	18,369
Connecticut.....	6	28,753	49,091	3,350	40,920
Total, New England States.....	25	128,487	211,571	13,750	168,702
New York.....	8	40,408	61,319	4,500	48,398
New Jersey.....	12	75,090	155,095	7,000	131,833
Pennsylvania.....	19	86,250	166,469	10,000	128,750
Total, Eastern States.....	39	201,748	382,883	21,500	308,961
Virginia.....	7	25,703	40,063	3,700	27,893
West Virginia.....	5	21,517	34,800	2,500	25,107
North Carolina.....	7	35,227	53,709	3,950	36,965
South Carolina.....	3	8,957	17,819	1,500	13,692
Georgia.....	2	10,994	15,885	1,000	13,091
Florida.....	4	33,602	72,592	2,400	66,948
Alabama.....	1	3,906	6,475	500	5,172
Mississippi.....	1	1,816	2,982	500	1,530
Louisiana.....	1	2,647	4,978	600	3,435
Texas.....	5	13,822	26,874	2,800	20,155
Arkansas.....	3	9,391	16,333	1,500	12,485
Kentucky.....	3	12,149	18,533	2,100	12,417
Tennessee.....	3	17,438	25,474	1,600	19,000
Total, Southern States.....	45	197,169	336,517	24,650	257,890
Ohio.....	5	21,102	37,941	2,600	29,326
Indiana.....	9	32,856	65,889	5,300	52,674
Illinois.....	7	32,156	54,845	3,750	46,870
Michigan.....	3	11,892	23,581	1,600	19,722
Wisconsin.....	7	30,321	52,322	3,800	43,398
Minnesota.....	2	6,938	12,873	1,100	9,969
Missouri.....	1	3,245	5,289	500	4,539
Total, Middle Western States.....	34	138,510	252,240	18,650	206,498
Washington.....	2	8,323	16,095	1,000	14,050
California.....	4	22,355	41,889	2,250	34,534
Nevada.....	1	3,177	5,684	700	4,150
Total, Pacific States.....	7	33,855	63,668	3,950	52,734
Hawaii (nonmember bank).....	1	2,014	6,290	500	4,724
Total, country banks.....	151	701,783	1,253,169	83,000	999,529
Total, United States.....	244	1,199,791	2,159,923	135,875	1,755,905

CAPITAL STOCK OF \$1,000,000, BUT LESS THAN \$5,000,000

CENTRAL RESERVE CITIES					
New York.....	14	314,394	600,978	24,000	497,222
Chicago.....	5	138,620	218,761	11,350	190,298
Total central reserve cities.....	19	453,014	819,739	35,350	687,520
OTHER RESERVE CITIES					
Boston.....	5	116,553	187,360	8,500	150,878
Albany.....	2	47,872	97,573	2,750	87,329
Brooklyn and Bronx.....	1	14,898	22,139	1,000	18,651
Buffalo.....	1	32,703	67,242	2,000	60,080
Philadelphia.....	11	273,598	510,097	16,950	419,230
Pittsburgh.....	3	67,586	115,748	6,000	90,316
Baltimore.....	4	68,749	143,069	8,500	112,142

TABLE No. 18.—Classification of national banks, according to capital stock, June 30, 1925—Continued

[In thousands of dollars]

CAPITAL STOCK OF \$1,000,000, BUT LESS THAN \$5,000,000—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					
Washington.....	4	41,863	83,242	5,750	68,378
Richmond.....	5	66,258	97,604	6,000	77,670
Atlanta.....	2	53,939	94,015	5,200	80,200
Jacksonville.....	1	24,471	46,655	1,400	43,594
Birmingham.....	1	25,018	39,214	1,500	32,550
New Orleans.....	1	24,489	42,649	2,800	33,856
Dallas.....	4	65,918	116,441	10,000	96,624
El Paso.....	1	8,304	14,506	1,000	11,355
Fort Worth.....	3	27,614	54,400	3,000	46,823
Galveston.....	1	7,388	12,927	1,000	10,796
Houston.....	4	53,360	97,427	5,500	84,164
San Antonio.....	3	18,862	34,686	3,000	29,017
Waco.....	1	5,921	10,187	1,000	7,858
Louisville.....	2	51,859	85,664	3,500	71,169
Nashville.....	2	33,348	53,361	3,000	41,418
Cincinnati.....	3	47,304	81,587	6,000	62,823
Cleveland.....	3	63,235	115,051	4,800	92,738
Columbus.....	2	28,487	51,345	2,800	39,449
Indianapolis.....	3	44,653	85,573	6,250	68,398
Detroit.....	2	63,804	111,519	4,000	93,695
Grand Rapids.....	1	7,738	14,885	1,000	12,235
Milwaukee.....	2	18,282	27,075	2,000	22,230
Minneapolis.....	2	64,979	110,640	5,000	100,509
St. Paul.....	2	48,036	105,893	5,000	92,901
Des Moines.....	2	20,542	36,819	2,200	32,975
Sioux City.....	1	7,921	12,505	1,000	11,006
Kansas City, Mo.....	4	58,454	113,866	5,000	102,829
St. Louis.....	3	39,197	66,545	4,700	53,017
Omaha.....	4	49,538	97,010	4,350	87,585
Wichita.....	2	14,271	35,510	2,000	31,898
Denver.....	3	48,911	112,767	3,500	104,110
Oklahoma City.....	2	19,734	38,220	2,000	35,575
Tulsa.....	3	41,180	72,978	4,000	66,881
Seattle.....	3	40,817	96,461	4,200	84,833
Spokane.....	2	23,919	35,385	2,200	29,327
Portland.....	3	42,226	100,543	6,300	90,158
Los Angeles.....	8	173,144	296,693	15,000	259,701
Oakland.....	1	15,831	26,479	1,000	22,281
San Francisco.....	3	48,707	93,394	6,000	71,664
Total all other reserve cities.....	126	2,161,481	3,964,949	199,650	3,342,916
Total all reserve cities.....	145	2,614,495	4,784,688	235,000	4,030,436
COUNTRY BANKS					
Massachusetts.....	4	52,901	82,638	4,500	65,965
Rhode Island.....	2	16,882	34,138	2,250	26,473
Connecticut.....	8	72,743	123,124	9,350	93,837
Total New England States.....	14	142,526	239,900	16,100	186,275
New York.....	5	47,250	85,704	5,450	69,933
New Jersey.....	7	91,318	168,620	9,550	141,305
Pennsylvania.....	3	23,119	65,346	4,000	51,102
Total Eastern States.....	15	161,687	319,670	19,000	262,340
Virginia.....	6	46,838	68,565	6,200	47,929
West Virginia.....	1	13,249	18,750	2,000	12,384
North Carolina.....	1	10,887	15,813	1,000	10,816
South Carolina.....	2	11,661	20,992	2,000	15,925
Florida.....	1	11,452	19,233	1,000	17,245
Alabama.....	1	3,914	8,495	1,000	6,933
Louisiana.....	3	29,049	42,664	3,000	35,755
Texas.....	2	13,814	25,715	2,000	21,230
Kentucky.....	1	4,411	6,780	1,000	4,429
Tennessee.....	3	29,776	45,427	3,500	36,042
Total Southern States.....	21	175,051	272,434	22,700	208,688

TABLE No. 18.—*Classification of national banks, according to capital stock, June 30, 1925—Continued*

[In thousands of dollars]

CAPITAL STOCK OF \$1,000,000 BUT LESS THAN \$5,000,000—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
COUNTRY BANKS—continued					
Ohio.....	3	23, 751	39, 119	4, 500	28, 840
Indiana.....	1	8, 920	16, 185	1, 000	13, 337
Michigan.....	1	7, 117	15, 335	1, 250	11, 787
Minnesota.....	3	27, 243	51, 744	5, 000	41, 175
Total Middle Western States.....	8	67, 031	122, 383	11, 750	95, 139
Washington.....	1	9, 915	19, 514	1, 000	17, 314
California.....	2	17, 733	32, 561	2, 000	28, 477
Total Pacific States.....	3	27, 648	52, 075	3, 000	45, 791
Total country banks.....	61	573, 943	1, 006, 462	72, 550	798, 233
Total United States.....	206	3, 188, 438	5, 791, 150	307, 550	4, 828, 669

CAPITAL STOCK OF \$5,000,000 OR MORE

CENTRAL RESERVE CITIES					
New York.....	10	\$1, 752, 614	\$3, 962, 574	\$153, 500	\$3, 235, 686
Chicago.....	2	460, 843	777, 283	37, 500	673, 193
Total central reserve cities.....	12	2, 213, 457	4, 739, 857	191, 000	3, 909, 123
OTHER RESERVE CITIES					
Boston.....	3	360, 604	619, 779	35, 000	486, 745
Philadelphia.....	1	88, 406	154, 209	5, 000	129, 592
Pittsburgh.....	3	88, 522	328, 469	18, 500	274, 063
Cincinnati.....	1	24, 662	53, 808	6, 000	41, 745
Detroit.....	1	75, 867	135, 403	5, 000	115, 034
Milwaukee.....	1	70, 320	107, 518	6, 000	91, 714
Minneapolis.....	1	52, 690	102, 655	5, 500	89, 207
St. Louis.....	2	142, 832	240, 198	20, 000	201, 987
San Francisco.....	2	129, 149	227, 349	13, 500	185, 672
Total all other reserve cities.....	15	1, 033, 052	1, 969, 388	114, 500	1, 615, 759
Total all reserve cities and United States.....	27	3, 246, 509	6, 709, 245	305, 500	5, 524, 882

GRAND TOTAL

CENTRAL RESERVE CITIES					
New York.....	33	\$2, 084, 305	\$4, 593, 624	\$180, 350	\$3, 756, 863
Chicago.....	14	610, 617	1, 018, 956	50, 750	882, 459
Total central reserve cities.....	47	2, 694, 922	5, 612, 580	231, 100	4, 639, 322
OTHER RESERVE CITIES					
Boston.....	12	493, 695	831, 855	45, 450	657, 596
Albany.....	3	55, 546	112, 606	3, 350	100, 187
Brooklyn and Bronx.....	5	34, 060	60, 747	2, 200	52, 127
Buffalo.....	4	42, 007	83, 908	2, 950	74, 060
Philadelphia.....	32	459, 927	820, 065	29, 105	679, 400
Pittsburgh.....	14	199, 774	524, 187	28, 550	427, 696
Baltimore.....	10	97, 729	192, 719	12, 100	151, 288
Washington.....	13	77, 671	146, 679	9, 427	119, 854
Richmond.....	6	67, 754	99, 816	6, 300	79, 483
Atlanta.....	3	61, 644	106, 597	5, 950	90, 018
Jacksonville.....	3	53, 524	107, 161	2, 650	100, 106
Birmingham.....	2	27, 019	43, 468	1, 750	36, 108
New Orleans.....	1	24, 489	42, 649	2, 800	33, 856
Dallas.....	8	79, 302	138, 804	11, 900	116, 154
El Paso.....	3	14, 639	25, 956	1, 500	22, 030

TABLE No. 18.—Classification of national banks, according to capital stock, June 30, 1925—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					
Fort Worth.....	6	37,974	73,031	4,350	62,708
Galveston.....	4	18,219	30,063	1,800	25,879
Houston.....	10	76,072	132,594	8,050	113,873
San Antonio.....	8	28,442	51,955	4,750	42,257
Waco.....	5	12,616	21,415	1,950	16,664
Little Rock.....	3	6,685	9,581	700	8,314
Louisville.....	4	63,192	107,509	4,500	89,666
Memphis.....	2	11,586	18,386	1,100	15,659
Nashville.....	5	40,347	62,599	3,900	48,741
Cincinnati.....	7	80,823	159,173	13,100	123,356
Cleveland.....	3	63,235	115,051	4,800	92,738
Columbus.....	7	50,884	92,355	5,000	72,500
Toledo.....	1	5,556	13,784	500	10,539
Indianapolis.....	4	47,822	90,615	6,650	72,692
Chicago.....	18	31,392	84,383	4,225	75,026
Pecoria.....	4	18,029	36,059	2,100	27,804
Detroit.....	3	139,671	246,922	9,000	208,729
Grand Rapids.....	3	19,622	36,264	2,100	29,833
Milwaukee.....	7	101,605	159,048	9,400	133,625
Minneapolis.....	7	126,602	230,072	11,650	203,949
St. Paul.....	4	56,903	123,135	5,700	108,936
Cedar Rapids.....	2	12,896	26,487	1,000	23,423
Des Moines.....	3	23,265	42,888	2,700	37,079
Dubuque.....	2	4,928	11,298	700	9,793
Sioux City.....	5	18,928	33,919	2,050	26,943
Kansas City, Mo.....	10	81,190	152,013	7,200	136,425
St. Joseph.....	4	18,069	30,540	1,100	27,550
St. Louis.....	11	180,480	326,363	26,331	271,745
Lincoln.....	5	16,453	29,295	1,725	25,483
Omaha.....	8	65,111	122,832	6,150	110,255
Kansas City, Kans.....	2	6,416	12,735	800	10,550
Topeka.....	5	8,614	21,620	1,400	19,026
Wichita.....	4	15,951	38,935	2,400	34,853
Helena.....	2	3,530	7,773	450	6,733
Denver.....	9	72,331	157,521	5,400	148,677
Pueblo.....	2	5,574	18,140	600	15,805
Muskogee.....	3	8,375	15,317	950	12,616
Oklahoma City.....	8	35,144	75,148	4,600	68,593
Tulsa.....	6	45,651	87,658	4,950	80,296
Seattle.....	8	60,394	135,253	6,000	118,957
Spokane.....	4	27,195	43,109	2,900	35,694
Portland.....	6	45,105	107,756	7,000	96,355
Los Angeles.....	12	184,303	314,505	16,960	274,385
Oakland.....	2	17,707	29,774	1,500	24,861
San Francisco.....	5	177,856	320,743	19,500	257,336
Ogden.....	3	5,048	9,655	850	7,434
Salt Lake City.....	4	18,475	35,218	1,900	30,096
Total all other reserve cities.....	369	3,994,646	7,447,406	398,413	6,233,250
Total all reserve cities.....	416	6,689,568	13,059,986	629,513	10,872,572
COUNTRY BANKS					
Maine.....	58	64,473	137,676	7,370	112,019
New Hampshire.....	54	37,120	75,188	5,240	54,831
Vermont.....	46	32,715	63,887	5,069	47,307
Massachusetts.....	144	290,756	526,082	28,767	428,512
Rhode Island.....	17	41,633	79,301	6,320	57,159
Connecticut.....	62	149,903	272,601	20,002	212,408
Total New England States.....	381	616,600	1,154,735	72,759	912,286
New York.....	488	486,768	1,041,211	52,490	863,799
New Jersey.....	265	405,680	841,529	40,973	708,998
Pennsylvania.....	821	739,368	1,593,711	85,484	1,252,828
Delaware.....	18	11,085	24,145	1,735	17,660
Maryland.....	74	54,459	107,429	5,179	88,416
Total Eastern States.....	1,666	1,698,360	3,608,025	185,861	2,931,691

TABLE No. 18.—Classification of national banks, according to capital stock, June 30, 1925—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					
Virginia.....	175	201,233	296,830	23,979	214,900
West Virginia.....	124	128,641	197,666	13,416	148,864
North Carolina.....	83	129,806	187,712	14,065	130,748
South Carolina.....	75	80,842	129,513	11,230	98,798
Georgia.....	86	62,050	94,040	9,715	64,098
Florida.....	54	87,806	189,055	7,854	169,794
Alabama.....	100	72,686	123,612	11,320	90,648
Mississippi.....	36	46,316	80,802	5,285	64,170
Louisiana.....	32	49,511	76,251	6,225	60,960
Texas.....	598	272,667	470,537	46,937	355,386
Arkansas.....	83	50,320	89,323	7,205	71,059
Kentucky.....	135	106,710	168,718	14,096	125,528
Tennessee.....	98	98,258	150,881	12,369	114,719
Total Southern States.....	1,679	1,386,746	2,254,940	183,696	1,709,672
Ohio.....	338	287,754	533,004	38,880	411,248
Indiana.....	242	177,995	328,207	25,298	257,216
Illinois.....	465	297,566	562,050	36,973	454,646
Michigan.....	120	131,291	260,543	15,021	226,246
Wisconsin.....	150	148,666	271,064	17,605	226,395
Minnesota.....	309	161,421	308,504	20,369	261,175
Iowa.....	328	173,902	284,171	20,070	227,405
Missouri.....	106	52,198	93,431	7,492	73,620
Total Middle Western States.....	2,058	1,430,793	2,649,974	181,708	2,187,951
North Dakota.....	160	52,223	99,666	6,440	84,345
South Dakota.....	111	46,622	85,697	5,105	73,017
Nebraska.....	159	64,288	107,926	8,455	85,249
Kansas.....	247	97,925	179,490	13,588	146,499
Montana.....	83	36,729	75,005	5,335	63,381
Wyoming.....	32	22,553	43,036	2,725	36,343
Colorado.....	126	51,201	100,882	6,865	83,396
New Mexico.....	31	15,274	27,285	2,135	22,499
Oklahoma.....	376	106,420	224,246	16,855	190,790
Total Western States.....	1,325	493,235	943,233	67,503	785,519
Washington.....	166	65,605	131,981	8,665	112,757
Oregon.....	93	45,141	85,385	6,420	68,977
California.....	249	182,343	340,881	24,985	278,590
Idaho.....	57	30,412	53,836	3,840	43,572
Utah.....	14	6,222	9,560	800	7,331
Nevada.....	10	9,495	18,484	1,385	15,055
Arizona.....	18	15,098	27,811	1,500	23,851
Total Pacific States.....	541	354,816	667,938	47,595	550,142
Alaska (nonmember banks).....	4	1,291	3,693	200	3,196
Hawaii (nonmember banks).....	2	2,658	8,429	600	6,640
Total nonmember banks.....	6	3,949	12,032	800	9,836
Total country banks.....	7,656	5,984,499	11,290,877	739,922	9,037,097
Total United States.....	8,072	12,674,067	24,350,863	1,369,435	19,909,669

TABLE No. 19.—United States bonds on deposit to secure circulating notes of national banks in years ended October 31, from 1900 to 1925

Year	Number of banks	United States bonds held as security for circulation				Total
		2 per cent consols of 1930	4 per cent bonds	3 per cent bonds	5 per cent bonds	
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, 3, 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 Loans 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, 022, 940	-----	426, 544, 700
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, 257, 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, 856, 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
1925..	8, 118	591, 792, 150	-----	-----	74, 392, 980	666, 185, 130

TABLE No. 20.—Profit on national circulation, based upon a deposit of \$100,000 United States consols of 1930 and Panama Canal bonds, at the average net price, monthly, during the year ended October 31, 1925

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
November.....	\$103,989	\$100,000	\$2,000	\$5,700	\$7,700	\$500	\$62.50	\$634.40	\$1,196.90	\$6,503.10	\$6,239.34	\$263.76	0.254
December.....	103,308	100,000	2,000	5,700	7,700	500	62.50	535.77	1,098.27	6,601.73	6,198.48	403.25	.390
January.....	103,070	100,000	2,000	5,700	7,700	500	62.50	506.50	1,069.00	6,631.00	6,184.20	446.80	.433
February.....	103,367	100,000	2,000	5,700	7,700	500	62.50	566.01	1,128.51	6,571.49	6,202.02	369.47	.357
March.....	103,301	100,000	2,000	5,700	7,700	500	62.50	565.56	1,128.06	6,571.94	6,198.06	373.88	.362
April.....	103,028	100,000	2,000	5,700	7,700	500	62.50	528.88	1,091.38	6,608.62	6,181.68	426.94	.414
May.....	103,053	100,000	2,000	5,700	7,700	500	62.50	543.78	1,106.28	6,593.72	6,183.18	410.54	.398
June.....	103,202	100,000	2,000	5,700	7,700	500	62.50	581.75	1,144.25	6,555.75	6,192.12	363.63	.352
July.....	103,207	100,000	2,000	5,700	7,700	500	62.50	594.51	1,157.01	6,542.99	6,192.42	350.57	.340
August.....	102,981	100,000	2,000	5,700	7,700	500	62.50	564.03	1,126.63	6,573.47	6,178.86	394.61	.383
September.....	102,840	100,000	2,000	5,700	7,700	500	62.50	548.64	1,111.14	6,588.86	6,170.40	418.46	.407
October.....	102,659	100,000	2,000	5,700	7,700	500	62.50	524.63	1,087.13	6,612.87	6,159.54	453.33	.442

PANAMA TWOS, 1916-1936

November.....	\$103,473	\$100,000	\$2,000	\$5,700	\$7,700	\$500	\$62.50	\$206.29	\$768.79	\$6,931.21	\$6,208.38	\$722.83	0.699
December.....	102,274	100,000	2,000	5,700	7,700	500	62.50	126.66	689.16	7,010.84	6,136.44	874.40	.855
January.....	100,910	100,000	2,000	5,700	7,700	500	62.50	55.24	617.74	7,082.26	6,054.60	1,027.66	1.018
February.....	101,011	100,000	2,000	5,700	7,700	500	62.50	61.99	624.49	7,075.51	6,060.66	1,014.85	1.005
March.....	101,139	100,000	2,000	5,700	7,700	500	62.50	70.54	633.94	7,066.96	6,068.34	998.62	.987
April.....	101,040	100,000	2,000	5,700	7,700	500	62.50	65.06	627.56	7,072.44	6,062.40	1,010.04	1.000
May.....	101,210	100,000	2,000	5,700	7,700	500	62.50	76.47	638.97	7,061.03	6,072.60	988.43	.977
June.....	101,332	100,000	2,000	5,700	7,700	500	62.50	85.05	647.55	7,052.45	6,079.92	972.53	.960
July.....	101,322	100,000	2,000	5,700	7,700	500	62.50	85.28	647.78	7,052.22	6,079.32	972.90	.960
August.....	101,341	100,000	2,000	5,700	7,700	500	62.50	85.64	648.14	7,051.86	6,080.46	971.40	.959
September.....	101,125	100,000	2,000	5,700	7,700	500	62.50	74.09	636.59	7,063.41	6,067.50	995.91	.985
October.....	101,600	100,000	2,000	5,700	7,700	500	62.50	66.55	629.05	7,070.95	6,060.00	1,010.95	1.001

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
1925		<i>Per cent</i>		<i>Per cent</i>		<i>Per cent</i>
January.....	100.9699	1.912	100.0607		103.0697	1.388
April.....	101.0400	1.898	(1)	(1)	103.0275	1.368
July.....	101.3221	1.868	(1)	(1)	103.2067	1.297
October.....	101.0000	1.898	(1)	(1)	102.6587	1.384

¹ Matured Feb. 1, 1925.

TABLE No. 22.—United States bonds—Monthly range of prices in New York, November, 1924, to October, 1925, 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
1924					
November:					
Opening.....	100 $\frac{1}{4}$ @100 $\frac{1}{2}$	103 $\frac{3}{4}$ @104 $\frac{1}{4}$	Not quoted...	Not quoted...	103 @104
Highest.....	100 $\frac{1}{4}$ @100 $\frac{1}{2}$	103 $\frac{3}{4}$ @104 $\frac{1}{4}$	do.....	do.....	103 $\frac{3}{4}$ @104
Lowest.....	100 $\frac{1}{8}$ @100 $\frac{3}{8}$	103 $\frac{3}{4}$ @104 $\frac{1}{8}$	do.....	do.....	102 $\frac{3}{4}$ @103 $\frac{1}{2}$
Closing.....	100 $\frac{3}{8}$ @100 $\frac{3}{8}$	103 $\frac{3}{4}$ @104 $\frac{1}{4}$	do.....	do.....	102 $\frac{3}{4}$ @103 $\frac{1}{2}$
December:					
Opening.....	100 $\frac{3}{8}$ @100 $\frac{3}{8}$	103 $\frac{3}{4}$ @104 $\frac{1}{4}$	do.....	do.....	102 $\frac{3}{4}$ @103 $\frac{1}{2}$
Highest.....	100 $\frac{3}{8}$ @100 $\frac{3}{8}$	103 $\frac{3}{4}$ @104 $\frac{1}{4}$	do.....	do.....	103 $\frac{1}{4}$ @104
Lowest.....	100 @100 $\frac{3}{8}$	102 $\frac{1}{2}$ @103 $\frac{1}{4}$	do.....	do.....	101 @102
Closing.....	100 @100 $\frac{3}{8}$	102 $\frac{1}{2}$ @103 $\frac{1}{4}$	do.....	do.....	101 @102
1925					
January:					
Opening.....	100 @100 $\frac{3}{8}$	102 $\frac{1}{2}$ @103 $\frac{1}{4}$	do.....	do.....	101 @102
Highest.....	100 @100 $\frac{3}{8}$	103 $\frac{1}{4}$ @103 $\frac{3}{8}$	do.....	do.....	101 @102
Lowest.....	100 @100 $\frac{3}{8}$	102 $\frac{1}{4}$ @103 $\frac{1}{4}$	do.....	do.....	100 @101 $\frac{1}{8}$
Closing.....	100 @100 $\frac{3}{8}$	103 $\frac{1}{4}$ @103 $\frac{3}{8}$	do.....	do.....	100 $\frac{1}{4}$ @101 $\frac{1}{2}$
February:					
Opening.....	(1)	103 $\frac{1}{4}$ @103 $\frac{1}{2}$	(1)	do.....	100 $\frac{1}{4}$ @101 $\frac{1}{4}$
Highest.....		103 $\frac{1}{4}$ @103 $\frac{3}{8}$		do.....	101 @102
Lowest.....		103 $\frac{1}{4}$ @103 $\frac{1}{2}$		do.....	100 $\frac{1}{4}$ @101 $\frac{1}{4}$
Closing.....		103 $\frac{1}{4}$ @103 $\frac{3}{8}$		do.....	101 @102
March:					
Opening.....		103 $\frac{1}{4}$ @103 $\frac{3}{8}$		do.....	101 @101 $\frac{3}{4}$
Highest.....		103 $\frac{1}{4}$ @103 $\frac{3}{8}$		do.....	101 @101 $\frac{3}{4}$
Lowest.....		102 $\frac{3}{4}$ @103 $\frac{3}{8}$		do.....	100 $\frac{1}{2}$ @101 $\frac{1}{2}$
Closing.....		102 $\frac{3}{4}$ @103 $\frac{3}{8}$		do.....	100 $\frac{1}{2}$ @101 $\frac{1}{2}$
April:					
Opening.....		102 $\frac{3}{4}$ @103 $\frac{3}{8}$		do.....	100 $\frac{1}{2}$ @101 $\frac{1}{2}$
Highest.....		102 $\frac{3}{4}$ @103 $\frac{1}{4}$		do.....	100 $\frac{3}{4}$ @101 $\frac{3}{4}$
Lowest.....		102 $\frac{3}{4}$ @103 $\frac{3}{8}$		do.....	100 $\frac{1}{2}$ @101 $\frac{1}{2}$
Closing.....		102 $\frac{3}{4}$ @103 $\frac{1}{4}$		do.....	100 $\frac{3}{4}$ @101 $\frac{3}{4}$
May:					
Opening.....		102 $\frac{1}{2}$ @103 $\frac{1}{4}$		do.....	100 $\frac{3}{4}$ @101 $\frac{3}{4}$
Highest.....		103 @103 $\frac{3}{8}$		do.....	101 @101 $\frac{3}{4}$
Lowest.....		102 $\frac{3}{4}$ @103 $\frac{1}{4}$		do.....	100 $\frac{1}{2}$ @101 $\frac{1}{2}$
Closing.....		103 @103 $\frac{3}{8}$		do.....	100 $\frac{3}{4}$ @101 $\frac{3}{4}$
June:					
Opening.....		103 @103 $\frac{3}{8}$		do.....	100 $\frac{3}{4}$ @101 $\frac{3}{8}$
Highest.....		103 @103 $\frac{1}{2}$		do.....	101 @101 $\frac{3}{4}$
Lowest.....		103 @103 $\frac{3}{8}$		do.....	100 $\frac{3}{4}$ @101 $\frac{3}{4}$
Closing.....		103 @103 $\frac{3}{8}$		do.....	101 @101 $\frac{3}{4}$
July:					
Opening.....		103 @103 $\frac{3}{8}$		do.....	101 @101 $\frac{3}{4}$
Highest.....		103 @103 $\frac{1}{2}$		do.....	101 @101 $\frac{3}{4}$
Lowest.....		102 $\frac{3}{4}$ @103 $\frac{1}{2}$		do.....	100 $\frac{3}{4}$ @101 $\frac{3}{4}$
Closing.....		102 $\frac{3}{4}$ @103 $\frac{1}{2}$		do.....	100 $\frac{3}{4}$ @101 $\frac{3}{4}$

¹ Matured Feb. 1, 1925.

TABLE No. 22.—United States bonds—Monthly range of prices in New York, November, 1924, to October, 1925, 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
1925					
August:					
Opening.....		102 $\frac{1}{2}$ @108 $\frac{1}{2}$		Not quoted	100 $\frac{3}{4}$ @101 $\frac{3}{4}$
Highest.....		102 $\frac{3}{4}$ @103 $\frac{1}{4}$		do	101 @101 $\frac{3}{4}$
Lowest.....		102 $\frac{1}{2}$ @103		do	100 $\frac{3}{4}$ @101 $\frac{1}{4}$
Closing.....		102 $\frac{1}{2}$ @103 $\frac{1}{8}$		do	101 @101 $\frac{1}{4}$
September:					
Opening.....		102 $\frac{5}{8}$ @108 $\frac{3}{8}$		do	101 @101 $\frac{3}{4}$
Highest.....		102 $\frac{3}{4}$ @103 $\frac{1}{8}$		do	101 @101 $\frac{3}{4}$
Lowest.....		102 $\frac{1}{2}$ @103		do	100 $\frac{1}{2}$ @101 $\frac{1}{2}$
Closing.....		102 $\frac{1}{2}$ @103 $\frac{1}{8}$		do	100 $\frac{1}{2}$ @101 $\frac{1}{2}$
October:					
Opening.....		102 $\frac{1}{2}$ @103 $\frac{1}{8}$		do	100 $\frac{1}{2}$ @101 $\frac{1}{2}$
Highest.....		102 $\frac{3}{8}$ @103 $\frac{1}{8}$		do	100 $\frac{1}{2}$ @101 $\frac{1}{2}$
Lowest.....		102 @103		do	100 $\frac{1}{2}$ @101 $\frac{1}{2}$
Closing.....		102 $\frac{1}{2}$ @102 $\frac{1}{8}$		do	100 $\frac{1}{2}$ @101 $\frac{1}{2}$

TABLE No. 23.—Number, capital stock, and circulation outstanding of national banks in each State issuing and not issuing circulating notes, December 31, 1924, and April 6, 1925

[In thousands of dollars]

States	Dec. 31, 1924					Apr. 6, 1925				
	Number of banks	Capital	Circulation outstanding	Banks not issuing circulation		Number of banks	Capital	Circulation outstanding	Banks not issuing circulation	
				Number of banks	Capital				Number of banks	Capital
Maine.....	58	7,370	5,828			58	7,370	5,578	2	250
New Hampshire.....	54	5,240	4,845			54	5,240	4,632	2	200
Vermont.....	46	5,060	4,345			46	5,060	4,318		
Massachusetts.....	157	68,067	23,016	14	32,150	156	73,017	19,143	22	39,600
Rhode Island.....	17	6,320	4,691			17	6,320	4,710		
Connecticut.....	62	20,037	11,971	5	2,330	62	19,993	9,983	8	3,336
Total New England States.....	394	112,094	54,696	19	34,480	393	117,000	48,364	34	43,386
New York.....	533	227,169	79,644	43	32,475	533	242,030	65,066	55	38,560
New Jersey.....	253	38,980	20,740	48	5,973	258	39,938	20,852	58	6,661
Pennsylvania.....	868	141,939	94,442	34	16,035	866	142,339	81,221	41	20,295
Delaware.....	18	1,735	1,131			18	1,735	1,137		
Maryland.....	84	16,954	9,432	1	400	84	17,029	9,388	1	400
District of Columbia.....	13	9,327	5,097	2	3,000	13	9,327	4,491	3	3,200
Total Eastern States.....	1,769	436,104	210,486	128	57,883	1,772	452,398	182,155	158	69,116
Virginia.....	182	29,992	21,075	17	2,083	182	30,322	19,683	20	5,148
West Virginia.....	124	13,426	10,584	8	535	123	13,361	10,339	9	560
North Carolina.....	84	13,595	9,589	7	715	84	14,066	9,528	8	736
South Carolina.....	79	11,530	7,227	17	1,905	74	11,175	6,594	18	1,900
Georgia.....	93	16,190	9,666	10	1,340	91	16,140	8,496	13	2,140
Florida.....	55	10,190	5,859	8	1,300	56	10,330	5,221	9	1,440
Alabama.....	102	13,070	10,305	6	625	102	13,070	9,227	8	1,885
Mississippi.....	36	5,185	2,929	7	1,275	36	5,285	2,892	7	1,275
Louisiana.....	33	8,875	4,170	7	325	33	8,875	4,076	7	325
Texas.....	572	74,127	42,118	104	11,192	579	77,312	40,073	122	12,840
Arkansas.....	87	7,930	4,100	22	1,995	87	7,930	3,751	25	2,520
Kentucky.....	138	18,496	16,369	2	75	139	18,571	15,799	6	300
Tennessee.....	106	17,249	13,183	6	510	105	17,356	13,251	7	547
Total Southern States.....	1,691	239,855	157,174	221	23,875	1,691	243,793	148,925	259	31,616

Ohio.....	358	62,285	45,841	14	1,080	357	62,280	41,129	16	1,305
Indiana.....	247	31,873	27,300	9	1,545	246	31,948	25,318	10	2,045
Illinois.....	499	92,515	33,873	35	21,185	501	93,953	30,536	47	23,500
Michigan.....	122	25,360	13,978	8	2,458	124	25,827	13,557	13	4,727
Wisconsin.....	156	26,815	15,381	15	2,545	158	27,040	14,354	20	3,225
Minnesota.....	330	38,443	16,181	30	4,800	327	38,333	14,828	34	5,075
Iowa.....	344	26,630	18,750	19	1,940	341	26,443	17,064	28	2,793
Missouri.....	131	41,713	18,596	13	2,255	131	41,796	17,018	17	2,554
Total Middle Western States.....	2,187	345,634	189,900	143	37,835	2,185	347,620	174,404	185	45,224
North Dakota.....	165	6,590	4,468	22	730	161	6,490	4,337	23	755
South Dakota.....	114	5,230	3,512	18	550	113	5,170	2,939	24	965
Nebraska.....	173	16,420	8,552	13	3,225	172	16,370	8,425	13	3,225
Kansas.....	257	17,633	10,380	51	4,515	256	17,658	9,956	54	4,740
Montana.....	91	5,985	2,932	39	1,395	85	5,785	2,475	37	1,395
Wyoming.....	32	2,675	1,831	5	160	32	2,725	1,728	5	160
Colorado.....	140	13,065	5,880	28	2,405	137	12,865	5,539	31	2,605
New Mexico.....	33	2,310	1,355	12	775	33	2,310	1,329	12	775
Oklahoma.....	407	27,845	9,590	151	9,025	401	27,700	8,641	162	10,945
Total Western States.....	1,412	97,753	48,480	339	22,780	1,390	97,073	45,369	361	25,565
Washington.....	111	17,190	9,323	34	2,545	111	17,490	9,392	35	2,545
Oregon.....	98	13,220	3,751	20	1,280	99	13,389	3,399	24	3,580
California.....	263	61,031	32,533	52	7,044	263	61,531	30,205	62	9,269
Idaho.....	67	4,545	2,679	20	1,000	57	3,915	2,330	17	770
Utah.....	21	3,550	3,176	1	100	21	3,550	2,669	2	600
Nevada.....	11	1,460	1,218	1	25	10	1,385	1,180	1	25
Arizona.....	19	1,600	917	5	325	18	1,500	567	6	625
Total Pacific States.....	590	102,596	53,597	133	12,319	579	102,760	49,742	147	17,414
Alaska (nonmember banks).....	4	200	61	2	100	4	200	51	2	100
Hawaii (nonmember banks).....	2	600	450	1	100	2	600	437	1	100
Total (nonmember banks).....	6	800	511	3	200	6	800	488	3	200
Total United States.....	8,049	1,334,836	714,844	986	189,372	8,016	1,361,444	649,447	1,147	232,521

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, 1924, and April 6, 1925*

[In thousands of dollars]

Federal reserve districts	Dec. 31, 1924			Apr. 6, 1925		
	Number of banks	Capital	Circulating notes outstanding	Number of banks	Capital	Circulating notes outstanding
District No. 1:						
Banks not issuing circulation.....	17	33,330		32	42,236	
Banks issuing circulation.....	366	75,231	52,444	356	71,231	46,342
Total.....	383	108,561	52,444	382	113,467	46,342
District No. 2:						
Banks not issuing circulation.....	78	39,099		96	45,674	
Banks issuing circulation.....	633	220,984	96,453	618	230,130	81,746
Total.....	711	260,083	96,453	714	275,804	81,746
District No. 3:						
Banks not issuing circulation.....	44	16,234		53	17,092	
Banks issuing circulation.....	622	82,324	57,914	614	81,714	55,263
Total.....	666	98,558	57,914	667	98,806	55,263
District No. 4:						
Banks not issuing circulation.....	20	1,405		25	5,280	
Banks issuing circulation.....	732	126,160	98,881	726	122,605	83,898
Total.....	752	127,565	98,881	751	127,885	83,898
District No. 5:						
Banks not issuing circulation.....	52	8,638		59	11,944	
Banks issuing circulation.....	503	84,516	61,374	490	81,666	58,384
Total.....	555	93,154	61,374	549	93,610	58,384
District No. 6:						
Banks not issuing circulation.....	39	4,750		46	6,987	
Banks issuing circulation.....	343	58,410	42,610	335	56,495	39,720
Total.....	382	63,160	42,610	381	63,482	39,720
District No. 7:						
Banks not issuing circulation.....	66	23,395		91	33,910	
Banks issuing circulation.....	989	150,908	90,285	965	147,361	83,597
Total.....	1,055	179,303	90,285	1,056	181,271	83,597
District No. 8:						
Banks not issuing circulation.....	45	3,880		58	5,454	
Banks issuing circulation.....	447	66,043	42,492	434	64,552	39,566
Total.....	492	69,923	42,492	492	70,006	39,566
District No. 9:						
Banks not issuing circulation.....	118	7,825		131	9,040	
Banks issuing circulation.....	667	55,618	32,744	641	53,983	29,735
Total.....	785	63,443	32,744	772	63,023	29,735
District No. 10:						
Banks not issuing circulation.....	244	20,805		261	23,205	
Banks issuing circulation.....	789	66,123	40,534	762	63,483	38,053
Total.....	1,033	86,928	40,534	1,023	86,688	38,053
District No. 11:						
Banks not issuing circulation.....	128	12,592		146	14,185	
Banks issuing circulation.....	517	68,645	45,279	503	70,032	43,088
Total.....	645	81,237	45,279	649	84,217	43,088
District No. 12:						
Banks not issuing circulation.....	132	12,219		146	17,314	
Banks issuing circulation.....	452	89,902	53,323	428	85,071	49,567
Total.....	584	102,121	53,323	574	102,385	49,567

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, 1924, and April 6, 1925—Continued*

[In thousands of dollars]

Federal reserve districts	Dec. 31, 1924			Apr. 6, 1925		
	Number of banks	Capital	Circulating notes outstanding	Number of banks	Capital	Circulating notes outstanding
Nonmember national banks (Alaska and Hawaii):						
Banks not issuing circulation.....	3	200	-----	3	200	-----
Banks issuing circulation.....	3	600	511	3	600	488
Total.....	6	800	511	6	800	488
Total United States, all national banks:						
Banks not issuing circulation.....	986	189,372	-----	1,147	232,521	-----
Banks issuing circulation.....	7,063	1,145,464	714,844	6,869	1,128,923	649,447
Total.....	8,049	1,334,836	714,844	8,016	1,361,444	649,447

TABLE No. 25.—National-bank notes issued redeemed, and outstanding, by denominations and amounts, on October 31, in each year from 1914 to 1925, inclusive

[For prior years see annual report 1920]

Year		Ones	Twos	Fives	Tens	Twenties	Fifties	One hundreds	Five hundreds	One thousands	Total	Issued during current year
1914	Issued	\$23,169,677	\$15,495,038	\$1,878,699,460	\$2,895,206,210	\$1,699,697,920	\$268,555,450	\$403,231,450	\$11,947,000	\$7,379,000	\$7,203,381,205	\$818,227,830
	Redeemed	22,826,918	15,331,256	1,664,207,600	2,418,848,730	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	4,767,357,420	2,907,251,840	68,199,350	65,537,150	86,500	22,000	1,122,452,661	
1915	Issued	23,169,677	15,495,038	1,953,573,660	3,078,708,690	1,900,204,940	278,464,450	411,536,200	12,289,500	7,454,000	7,570,896,165	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	12,201,000	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	356,300,750
	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	325,570,430
	Redeemed	22,827,605	15,331,646	1,998,613,640	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	8,969,609,575	356,738,100
	Redeemed	22,827,605	15,331,646	2,134,883,895	3,370,458,250	1,900,338,700	280,299,960	402,042,300	12,201,500	7,433,000	8,145,816,836	
	Outstanding	342,072	163,392	142,272,305	282,460,640	234,433,120	30,856,450	33,206,800	88,000	21,000	827,843,739	
1920	Issued	23,169,677	15,495,038	2,383,521,060	3,863,905,000	2,256,235,520	321,370,450	442,267,100	12,289,500	7,454,000	9,325,707,345	456,046,770
	Redeemed	22,827,771	15,331,750	2,257,861,600	3,553,475,410	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	243,445,080	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	9,929,009,045	603,301,700
	Redeemed	22,827,833	15,331,848	2,399,196,590	3,826,073,620	2,173,273,160	304,103,200	421,019,300	12,202,000	7,433,000	9,181,460,551	
	Outstanding	341,844	163,190	131,768,150	318,473,350	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	456,449,900	12,289,500	7,454,000	10,498,453,185	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	9,929,009,045	
	Outstanding	341,844	163,190	140,181,445	322,938,620	248,991,650	26,728,350	26,696,700	87,500	21,000	766,150,299	
1923	Issued	23,169,677	15,495,038	2,839,923,800	4,647,494,460	2,705,631,630	353,112,650	463,738,500	12,289,500	7,454,000	11,068,309,255	569,856,070
	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	248,807,110	28,039,800	27,296,000	87,500	21,000	776,224,869	
1924	Issued	23,169,677	15,495,038	2,986,182,620	4,894,019,390	2,847,074,790	362,802,700	470,320,400	12,289,500	7,454,000	11,618,808,165	550,498,910
	Redeemed	22,828,230	15,332,144	2,836,625,360	4,568,745,090	2,599,117,260	335,219,000	443,579,000	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	
1925	Issued	23,169,677	15,495,038	3,116,207,920	5,114,894,580	2,975,540,250	370,484,550	475,441,600	12,289,500	7,454,000	12,110,927,111	492,110,950
	Redeemed	22,828,230	15,332,144	2,982,116,315	4,815,862,380	2,743,128,860	345,017,800	450,454,100	12,202,000	7,433,000	11,394,374,829	
	Outstanding	341,447	162,894	134,091,605	298,974,200	232,411,390	25,466,750	24,987,500	87,500	21,000	716,544,286	

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, 1924, to October 31, 1925, and since 1863

	Issued on account of redemptions	Issued on bonds	Total issued	Grand total issued
1924				
November.....	\$37,392,970	\$1,777,150	\$39,170,120	\$11,657,978,285
December.....	40,607,310	1,643,000	42,250,310	11,700,228,595
1925				
January.....	46,762,040	1,419,700	48,181,740	11,748,410,335
February.....	34,636,030	1,491,250	36,127,280	11,784,537,615
March.....	38,736,240	2,473,670	41,209,910	11,825,747,525
April.....	37,673,200	2,094,380	39,767,580	11,865,515,105
May.....	40,991,070	2,165,740	43,156,810	11,908,671,915
June.....	40,727,210	1,908,410	42,635,620	11,951,307,535
July.....	39,548,820	2,060,200	41,609,020	11,992,916,555
August.....	37,334,420	2,310,250	39,644,670	12,032,561,225
September.....	35,404,730	971,750	36,376,480	12,068,937,705
October.....	40,329,450	1,651,960	41,981,410	12,110,919,115
Total.....	470,143,490	21,967,460	492,110,950	-----

TABLE No. 27.—National-bank notes received monthly for redemption by the Comptroller of the Currency during year ended October 31, 1925¹

Months	Received by the Comptroller of the Currency			Total
	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	
1924				
November.....	\$2,217	\$36,809,530	\$2,491,440	\$39,303,187
December.....	6,850	41,402,150	2,943,050	44,352,050
1925				
January.....	19,150	46,621,470	3,747,570	50,388,155
February.....	7,345	34,150,465	7,952,595	42,110,405
March.....	2,800	39,213,850	10,639,850	49,856,500
April.....	260	37,881,098	9,671,090	47,552,448
May.....	3,950	41,172,440	9,836,770	51,013,160
June.....	3,100	40,681,625	8,154,290	48,839,015
July.....	3,900	40,265,700	8,149,810	48,419,410
August.....	4,550	36,209,363	6,323,445	42,537,358
September.....	10,550	35,903,997	6,201,040	42,115,587
October.....	36,000	39,734,650	6,331,905	46,102,555
Total.....	100,637	470,046,338	82,442,855	552,589,830
Received from June 20, 1874, to Oct. 31, 1924.....	58,343,363	9,053,144,320	1,569,829,910	10,681,317,594
Grand total.....	58,444,000	9,523,190,658	1,652,272,765	11,233,907,424

¹ Notes of gold banks not included in this table.

TABLE No. 28.—National-bank notes received at currency bureau and destroyed yearly since the 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
1860.....	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.....	24,344,047	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.....	76,913,963	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	1925.....	470,146,975
1893.....	44,895,466	Additional amount of insolvent and liquidating national-bank notes destroyed.....	1,662,991,092
1894.....	62,833,395	Gold notes.....	3,390,560
1895.....	46,997,527		
1896.....	53,613,811		
1897.....	83,159,973	Total.....	11,394,605,995

In addition \$46,115 destroyed in transit.

TABLE No. 29.—National-bank notes issued during each year from 1914 to 1925, 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	Percent 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	726,089,290	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	236,296,660	20,238,717	256,535,377	721,471,137	90.83	98.61
1919.....	356,733,100	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	20,417,625	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	99.73
1925.....	492,110,950	470,950,865	82,442,855	553,393,720	713,802,744	95.70	112.45

TABLE No. 30.—Amount, denomination, and cost of national-bank currency received from Bureau of Engraving and Printing, year ended October 31, 1925

Denominations	Amount	Cost of paper	Cost of printing, etc.	Total cost
5, 5, 5, 5.....	\$131,470,740	\$51,015.61	\$352,034.02	\$463,049.63
10, 10, 10, 10.....	27,002,000	5,245.35	36,056.95	41,306.30
10, 10, 10, 20.....	329,361,750	49,707.89	343,281.82	392,989.71
50, 50, 50, 100.....	12,607,000	391.09	2,703.00	3,094.09
Total.....	491,441,490	106,363.94	734,075.79	840,439.73

TABLE No. 31.—Vault account of currency received and issued by currency bureau during the year and the amount on hand October 31, 1925

National-bank currency in vaults at the close of business, Oct. 31, 1924.....	\$231,680,020
National-bank currency received from Bureau of Engraving and Printing during the year ended Oct. 31, 1925.....	491,441,490
Total to be accounted for.....	723,121,510
Amount issued to banks during year.....	\$492,110,950
Amount withdrawn from vaults and canceled.....	11,046,840
Total withdrawn.....	503,157,790
Amount in vaults at close of business, Oct. 31, 1925.....	219,963,720

TABLE No. 32.—Vault account of currency received and destroyed during year ended October 31, 1925

Amount in vault of redemption division of currency bureau, awaiting destruction at close of business Oct. 31, 1924.....	\$3,606,550
Amount received during year ended Oct. 31, 1925.....	552,589,830
Total.....	556,196,380
Withdrawn from vault and destroyed during the year.....	553,393,720
Balance in vaults Oct. 31, 1925.....	2,802,660

TABLE No. 33.—Amount of currency received for redemption by months, during the year ended June 30, 1925, and counted into the cash of the National Bank Redemption Agency

Months	National-bank notes	Federal reserve-bank notes	Federal reserve notes	United States currency	Total
1924					
July.....	\$47,819,451.00	\$402,625.00	\$1,824,840.00	\$10,816.02	\$50,057,732.02
August.....	43,122,333.50	391,829.00	1,602,477.50	7,493.21	45,124,133.21
September.....	43,593,159.00	347,049.00	886,090.00	9,675.61	44,835,973.61
October.....	44,402,216.00	315,059.00	598,550.00	7,556.02	45,323,411.02
November.....	37,080,555.00	243,066.00	1,258,249.00	9,169.34	38,591,030.34
December.....	43,682,160.00	315,511.00	2,064,305.00	2,979.96	46,064,955.96
1925					
January.....	53,173,590.00	216,064.00	1,823,980.00	10,066.86	55,223,730.86
February.....	42,112,397.00	283,419.00	1,249,130.00	10,915.04	43,655,861.04
March.....	48,374,911.00	219,581.00	1,538,910.00	4,563.25	50,132,965.25
April.....	49,568,876.50	205,044.00	1,378,870.00	10,732.14	51,163,272.64
May.....	51,185,532.00	204,354.00	1,214,055.00	10,209.69	52,614,150.69
June.....	50,635,164.00	170,998.00	1,294,405.00	3,924.19	52,104,491.19
Total.....	554,750,045.00	3,314,629.00	16,728,852.50	98,181.33	574,891,707.83

TABLE No. 34.—Amount of currency received by National Bank Redemption Agency for redemption during year ended June 30, 1925, from principal cities and other sources.

Boston.....	\$43,185,300.00	Kansas City.....	\$13,183,500.00
New York.....	101,834,400.00	Dallas.....	13,497,885.00
Philadelphia.....	47,396,753.50	San Francisco.....	17,024,901.00
Cleveland.....	19,740,500.00	Cincinnati.....	14,294,000.00
Richmond.....	27,928,460.00	Baltimore.....	10,702,400.00
Atlanta.....	14,159,255.00	New Orleans.....	6,575,970.00
Chicago.....	62,721,217.50	Other sources.....	157,039,806.02
St. Louis.....	13,956,900.00		
Minneapolis.....	11,678,550.00	Total.....	574,919,798.02

NOTE.—The difference of \$28,090.19 between the totals shown by this table and Table No. 33 represents the net adjustments for overs, shorts, and spurious issues found in remittances received.

The total amount of currency of all issues received by the national bank redemption agency and counted into cash from June 30, 1874, to June 30, 1925, exclusive of deductions for shortages and spurious issues, is \$15,940,080,927.09.

TABLE No. 35.—Classification of national and Federal reserve currency redemptions, the amount of each class redeemed, the rate per \$1,000, and the amount assessed on account of expenses, year ended June 30, 1925

Classes	Amount re- deemed	Rate per \$1,000	Amount of expenses
Federal reserve notes:			
Redeemed in regular course of business—			
Fit for use.....	\$851,800.00	\$0.63672223	\$542.36
Unfit for use.....	15,088,000.00	.44968451	6,784.84
Received from Federal reserve banks and branches—			
Canceled and uncanceled.....	1,296,422,050.00	.10546505	136,727.22
Federal reserve bank notes:			
Redeemed on retirement account.....	3,420,137.00	1.33362201	4,561.17
National bank notes:			
Redeemed out of 5 per cent fund—			
Fit for use.....	1,538,000.00	.84488296	1,299.43
Unfit for use.....	486,212,802.50	.85590463	416,151.79
Redeemed on retirement account.....	65,558,260.00	.64582571	42,339.21
Total.....	1,869,091,049.50	.32550903	608,406.02

NOTE.—The average cost per \$1,000 for all notes redeemed through cash was \$0.82. Average cost for redemption of national bank notes, \$0.83; Federal reserve bank notes, \$1.33; and Federal reserve notes \$0.46. Canceled Federal reserve notes amounting to \$1,296,422,050 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 of redemption. The average rate per \$1,000 for expense of redemption on the latter class was \$0.11.

TABLE No. 36.—Cost of redemption of Federal reserve and national currency for year ended June 30, 1925

Charges for transportation, including postage, insurance, and express charges.....	\$143,992.03	
Other charges:		
Office of Treasurer of the United States—		
Salaries.....	\$383,178.17	
Printing, binding, and stationery.....	5,998.77	
Contingent expenses.....	5,070.65	\$394,247.59
Office of Comptroller of the Currency—		
Salaries.....	67,903.99	
Printing, binding, and stationery.....	1,772.03	
Contingent expenses.....	490.38	70,166.40
Total.....		464,413.99
Total.....		608,406.02

TABLE No. 37.—Taxes assessed on national-bank circulation, years ended June 30, 1864, to 1925; cost of redemption, 1874 to 1925; cost of plates and examiners' fees, 1883 to 1925

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	2,592,021.33	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		138,969.39	1,480,215.63
1892	1,331,287.26	100,593.70	15,700	8,100		161,983.68	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	2,850		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	12,660		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	3,849,524.68
1909	3,190,543.04	396,743.15	31,475	10,500		510,928.07	4,140,489.26
1910	3,463,466.68	434,093.10	55,125	17,800		524,039.03	4,494,223.81
1911	3,567,037.21	443,380.12	27,875	22,375		492,269.05	4,552,936.38
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	² 594,168.70	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
1925	3,661,819.45	459,790.43	22,133			2,199,807.46	6,343,550.34
Total	170,885,643.47	15,288,848.50	1,097,802	759,141	162,466	24,840,208.78	213,034,109.75

¹ Tax collected on additional circulation under act May 30, 1908.

² Average cost per \$1,000 for national-bank notes redeemed in 1922, \$0.95; in 1923, \$0.95; in 1924, \$0.96; and in 1925, \$0.83.

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 5, 1924, to October 28, 1925

[In thousands of dollars]

Date	Federal reserve notes outstanding	Amounts secured by gold	Amounts secured by commercial and other paper
1924			
Nov. 5	\$2,252,367	\$1,989,213	\$263,154
12	2,255,532	1,970,011	285,521
19	2,254,425	1,993,981	320,444
26	2,248,213	1,926,215	321,998
Dec. 3	2,262,896	1,905,730	357,166
10	2,200,892	1,836,288	364,604
17	2,216,729	1,822,424	394,305
24	2,253,234	1,747,218	506,016
31	2,244,961	1,702,306	542,655
1925			
Jan. 7	2,202,002	1,729,267	472,735
14	2,144,712	1,744,250	400,462
21	2,099,962	1,744,722	355,240
28	2,073,168	1,730,679	342,489
Feb. 4	2,055,967	1,726,231	329,736
11	2,055,638	1,712,410	343,228
18	2,057,731	1,701,939	355,792
25	2,052,673	1,608,443	449,230
Mar. 4	2,050,319	1,597,655	452,664
11	2,040,508	1,612,227	428,281
18	2,031,838	1,623,983	407,855
25	2,018,223	1,600,051	418,172
Apr. 1	2,019,963	1,588,385	431,578
8	2,020,173	1,513,503	506,670
15	2,025,361	1,554,000	471,361
22	2,017,175	1,563,377	453,798
29	2,000,685	1,547,198	453,487
May 6	2,000,009	1,564,821	435,188
13	1,986,076	1,581,014	405,062
20	1,985,011	1,531,216	453,795
27	1,973,093	1,521,237	451,856
June 3	1,963,638	1,504,694	458,944
10	1,969,808	1,516,627	453,181
17	1,955,308	1,500,333	454,975
24	1,941,511	1,473,117	468,394
July 1	1,935,111	1,459,127	475,984
6	1,927,102	1,461,028	466,074
15	1,932,080	1,472,241	459,839
22	1,921,942	1,456,802	465,140
29	1,916,648	1,447,958	468,690
Aug. 5	1,913,243	1,436,480	476,763
12	1,909,113	1,447,740	461,373
19	1,906,941	1,437,985	468,956
26	1,915,606	1,444,444	471,162
Sept. 2	1,925,589	1,441,993	483,596
9	1,953,543	1,451,175	502,368
16	1,975,628	1,489,568	486,060
23	1,987,159	1,405,694	581,465
30	1,980,294	1,381,941	598,353
Oct. 7	1,994,942	1,365,341	629,601
14	2,010,747	1,372,943	637,804
21	2,012,503	1,399,178	613,325
28	2,007,072	1,377,127	629,945

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, 1925

VAULT BALANCE OCTOBER 31, 1925

	Fives	Tens	Twenties	Fifties	One hundreds	Five hundreds	One thousands	Five thousands	Ten thousands	Total
Total printed.....	\$4,099,500,000	\$4,784,720,000	\$5,177,440,000	\$1,099,400,000	\$786,400,000	\$161,000,000	\$325,600,000	\$108,000,000	\$184,000,000	\$16,726,060,000
Total shipped and canceled.....	3,795,460,000	4,424,160,000	4,768,480,000	998,000,000	700,400,000	107,800,000	234,800,000	76,000,000	184,000,000	15,287,100,000
Total on hand.....	306,040,000	360,560,000	408,960,000	101,400,000	86,000,000	53,200,000	90,800,000	32,000,000	-----	1,438,960,000

ISSUED, RETIRED, AND OUTSTANDING OCTOBER 31, 1925

Total issued.....	\$4,116,520,500	\$4,819,335,540	\$5,299,838,040	\$1,066,109,550	\$787,974,800	\$108,205,500	\$294,445,000	\$40,010,000	\$62,690,000	\$16,595,118,980
Total retired.....	3,633,782,000	4,394,701,800	4,707,921,500	891,291,800	599,887,500	75,189,500	206,035,000	33,565,000	48,430,000	14,590,804,100
Total outstanding.....	482,738,500	424,633,740	591,916,540	174,817,750	188,087,300	33,016,000	88,410,000	6,445,000	14,250,000	2,004,314,880

MUTILATED FEDERAL RESERVE NOTES, BY DENOMINATIONS, RECEIVED AND DESTROYED SINCE ORGANIZATION OF BANKS AND ON HAND IN VAULT OCTOBER 31, 1925

Boston.....	\$262,511,885	\$470,314,600	\$355,155,140	\$32,397,300	\$36,465,900	\$2,532,500	\$10,292,000	\$240,000	\$340,000	\$1,170,249,225
New York.....	856,926,725	1,182,895,670	795,391,080	158,802,430	167,776,200	28,934,000	64,073,000	365,000	1,870,000	3,227,034,075
Philadelphia.....	295,706,195	360,409,540	430,428,040	107,332,400	37,639,600	1,245,000	5,218,000	-----	-----	1,237,978,775
Cleveland.....	195,989,905	244,988,780	476,222,540	173,046,100	31,751,100	2,442,500	2,698,000	40,000	140,000	1,127,318,925
Richmond.....	160,267,550	182,220,450	227,076,300	52,357,300	25,861,500	257,000	4,627,000	10,000	30,000	652,707,100
Atlanta.....	155,802,680	156,839,270	181,888,820	15,802,150	12,579,500	872,500	2,315,000	-----	-----	526,099,920
Chicago.....	460,449,960	550,553,610	633,532,500	122,970,100	40,779,000	4,663,500	6,065,000	80,000	-----	1,819,033,670
St. Louis.....	153,403,265	160,272,860	160,077,040	18,806,750	9,039,400	858,500	1,760,000	10,000	230,000	504,457,845
Minneapolis.....	92,867,175	87,889,360	69,704,220	3,161,750	4,271,400	323,500	660,000	-----	-----	258,877,405
Kansas City.....	137,083,490	102,864,180	115,622,740	6,577,650	7,829,700	685,000	739,000	-----	-----	371,401,760
Dallas.....	82,998,115	82,333,020	83,646,060	6,480,400	5,598,400	317,000	652,000	-----	-----	262,024,595
San Francisco.....	281,614,355	239,825,290	403,757,180	36,209,150	50,404,500	2,711,500	5,045,000	100,000	90,000	1,019,756,975
Total received.....	3,135,621,300	3,791,406,660	3,932,501,660	733,943,350	429,996,200	45,842,500	104,084,000	845,000	2,700,000	12,176,940,670
Total destroyed.....	3,133,899,050	3,789,924,910	3,930,610,660	733,463,350	429,608,700	45,801,000	104,037,000	845,000	2,700,000	12,170,884,670
Balance on hand.....	1,722,250	1,481,750	1,891,000	480,000	392,500	41,500	47,000	-----	-----	6,056,000

NOTE.—During the year burned, badly mutilated, and fractional parts of Federal reserve notes amounting to \$25,694.00 have been identified, valued, and to 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, 1925

VAULT BALANCE OCTOBER 31, 1925

	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, 1925

Total issued.....	\$478,892,000	\$135,192,000	\$121,460,000	\$16,440,000	\$9,760,000	\$200,000	\$761,944,000
Total redeemed.....	475,578,000	133,884,000	120,388,000	16,098,000	9,245,000	169,000	755,362,000
Total outstanding.....	3,314,000	1,308,000	1,072,000	342,000	515,000	31,000	6,582,000

TABLE No. 41.—Taxes assessed on Federal reserve bank currency, cost of redemption, and cost of plates for years ended June 30, 1915 to 1925

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
1925.....		4,561.17			4,561.17
Total.....	3,041,284.67	759,629.35	28,200.00	366,950.00	4,196,064.02

TABLE NO. 42.—National banks in charge of receivers, year ended October 31, 1925, capital 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		Capital	Receiver appointed	Cause of failure			
469	Farmers and Drovers National Bank, Waynesburg, Pa.	839	Feb. 25, 1865	\$150,000	\$597,750.00	\$200,000	Dec. 12, 1906	A	\$100,000	\$100,000.00	\$1,047,580.00
513	First National Bank, Billings, Mont.	3097	Dec. 27, 1883	75,000	321,350.00	150,000	July 2, 1910	AB	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	200,000	Apr. 19, 1911	A	200,000	200,000.00	482,843.00
523	Second National Bank, Clarion, Pa.	3044	Sept. 12, 1883	50,000	92,000.00	50,000	June 21, 1912	A	49,000	49,000.00	376,639.00
531	Traders National Bank, Lowell, Mass.	4753	June 10, 1892	200,000	245,000.00	200,000	Oct. 20, 1913	AB	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	100,000	Nov. 29, 1913	A	100,000	100,000.00	444,609.00
542	First National Bank, Pensacola, Fla.	2490	Aug. 10, 1880	50,000	1,036,343.00	500,000	Jan. 22, 1914	A	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	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	100,000	Jan. 19, 1915	A	100,000	100,000.00	1,452,581.00
587	First National Bank, St. Cloud, Fla.	9707	Mar. 24, 1910	50,000	29,500.00	50,000	Jan. 2, 1918	A	17,100	17,100.00	380,776.00
590	First National Bank, Bluffton, Ohio.	5626	Nov. 19, 1900	25,000	48,500.00	50,000	Nov. 17, 1919	A	46,700	46,700.00	597,357.00
591	First National Bank, Newnan, Calif.	9760	May 25, 1910	50,000	25,500.00	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	50,000	Aug. 20, 1920	A	-----	-----	823,254.00
594	First National Bank, Fairfield, Idaho.	10162	Mar. 30, 1912	25,000	26,500.00	25,000	Aug. 26, 1920	A	5,850	5,850.00	353,781.00
596	First National Bank, Medina, N. Dak.	10581	Apr. 24, 1914	25,000	20,750.00	25,000	Dec. 20, 1920	A	-----	-----	170,529.00
597	First National Bank, Towner, N. Dak.	7955	Sept. 29, 1905	25,000	20,500.00	25,000	Dec. 28, 1920	A	-----	24,995.00	247,015.00
598	First National Bank, Hearne, Tex.	4976	July 5, 1894	50,000	178,000.00	50,000	Jan. 21, 1921	C	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	C	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	B	36,000	36,000.00	210,855.00
601	First National Bank, Cut Bank, Mont.	9574	Oct. 5, 1909	25,000	24,250.00	50,000	do	A	5,800	5,800.00	245,675.00
603	Commonwealth National Bank, Reedville, Va.	10827	Jan. 6, 1916	25,000	6,000.00	25,000	Feb. 16, 1921	A	23,700	23,700.00	210,603.00
605	Picher National Bank of Picher, Okla.	11624	Feb. 3, 1920	100,000	-----	100,000	Feb. 21, 1921	B	-----	-----	208,053.00
606	First National Bank of Ranger, Tex.	8072	Jan. 26, 1906	25,000	50,250.00	200,000	Mar. 2, 1921	C	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	50,000	Mar. 11, 1921	B	22,000	22,000.00	424,812.00
610	First National Bank, Beaver, Pa.	3850	Feb. 10, 1888	50,000	192,750.00	50,000	Mar. 26, 1921	A	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	25,000	Mar. 28, 1921	A	-----	-----	264,775.00
612	First National Bank of Ambia, Ind.	9510	July 30, 1909	25,000	11,250.00	25,000	Apr. 5, 1921	A	-----	24,600.00	24,796.00
613	First National Bank of Desdemona, Tex.	11452	Sept. 2, 1919	25,000	-----	25,000	Apr. 7, 1921	A	-----	-----	112,917.00
615	First National Bank of Sipe Springs, Tex.	11525	Nov. 6, 1919	25,000	-----	25,000	Apr. 18, 1921	A	-----	-----	95,627.00
616	First National Bank, Marcus, Iowa.	9819	June 22, 1910	100,000	56,500.00	50,000	May 18, 1921	B	-----	25,000.00	144,284.00
617	First National Bank, Sidney, Nebr.	6201	Mar. 12, 1902	25,000	46,125.00	50,000	May 27, 1921	B	23,200	23,200.00	265,763.00
619	First National Bank of Bridgeport, Nebr.	9711	Feb. 23, 1910	25,000	21,500.00	25,000	do	A	-----	21,100.00	112,121.00
620	Bannock National Bank of Pocatello, Idaho.	6347	July 15, 1902	50,000	49,000.00	100,000	June 11, 1921	A	-----	12,100.00	842,093.00

TABLE NO. 42.—National banks in charge of receivers, year ended October 31, 1925, capital 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		Capital	Receiver appointed	Cause of failure			
621	First National Bank, Crawford, Tex.	10400	May 19, 1913	\$30,000	\$5,400.00	\$30,000	July 16, 1921	A		\$7,500.00	\$37,367.00
622	First National Bank, Moran, Tex.	10874	June 5, 1916	25,000	6,250.00	25,000	Aug. 28, 1921	B			73,916.00
625	The Havre National Bank of Havre, Mont.	9782	May 18, 1910	50,000	30,500.00	50,000	Sept. 16, 1921	B		49,600.00	366,887.00
626	First National Bank of Joplin, Mont.	10929	Nov. 11, 1916	25,000		25,000	do	B			28,214.00
628	National Bank of Cleburne, Tex.	4935	May 6, 1889	75,000	429,375.00	150,000	Oct. 27, 1921	NA		75,000.00	2,787,817.00
630	Peoples National Bank, National City, Calif.	9512	June 21, 1909	28,000	6,500.00	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	75,000	Nov. 15, 1921	B		68,750.00	279,326.00
633	First National Bank, Vale, Oreg.	8528	Jan. 14, 1907	25,000	20,000.00	50,000	do	B		11,900.00	122,449.00
634	First National Bank, Burley, Idaho.	10841	Feb. 20, 1913	30,000	12,450.00	30,000	Nov. 30, 1921	B			503,626.00
635	Edwards National Bank, Booker, Tex.	11408	May 4, 1916	25,000		25,000	Dec. 12, 1921	B			52,387.00
638	Farmers National Bank, Big Sandy, Mont.	11063	July 25, 1917	50,000		25,000	Jan. 3, 1922	B			30,033.00
640	First National Bank, Wendell, Idaho.	9491	June 30, 1909	25,000	7,000.00	25,000	Jan. 5, 1922	B		24,300.00	91,984.00
642	Stockmen's National Bank, Poplar, Mont.	11027	Feb. 17, 1917	25,000		25,000	Jan. 28, 1922	A			39,430.00
643	Stillwater National Bank, Absarokee, Mont.	11066	Aug. 11, 1917	25,000	14,000.00	25,000	Jan. 30, 1922	A			170,037.00
644	First National Bank, Seeley, Calif.	10462	Sept. 5, 1913	25,000	6,000.00	25,000	do	B		6,250.00	36,307.00
645	National City Bank, Salt Lake City, Utah	10308	Nov. 19, 1912	250,000	122,500.00	250,000	Feb. 3, 1922	B	\$243,300	243,300.00	1,383,447.00
646	Second National Bank, Elkton, Md.	4162	Aug. 12, 1889	50,000	78,000.00	50,000	Feb. 18, 1922	C			232,926.00
648	First National Bank, Myton, Utah	11702	Apr. 10, 1920	25,000		25,000	Feb. 24, 1922	A		2,500.00	35,883.00
649	State National Bank, Ardmore, Okla.	10394	May 6, 1913	100,000	70,000.00	200,000	Mar. 4, 1922	A	99,995	99,995.00	975,659.00
650	Corydon National Bank, Corydon, Ind.	7760	May 23, 1905	125,000	216,250.00	125,000	Mar. 8, 1922	B	125,000	125,000.00	984,671.00
652	First National Bank, Oak Grove, La.	11650	Mar. 2, 1920	50,000		50,000	May 13, 1922	C			32,092.00
653	Farwell National Bank, Farwell, Tex.	12005	Aug. 5, 1921	25,000		25,000	June 26, 1922	A			47,916.00
654	First National Bank, Spencer, Nebr.	7325	June 18, 1904	25,000	280,750.00	100,100	July 14, 1922	AB		99,995.00	550,133.00
655	First National Bank, Ingomar, Mont.	11465	Aug. 16, 1919	25,000	2,500.00	25,000	Aug. 14, 1922	A			174,230.00
656	American National Bank, Billings, Mont.	11696	Oct. 5, 1920	150,000		150,000	Sept. 23, 1922	AC			499,259.00
657	First National Bank, Fresno, Mont.	11096	Apr. 3, 1917	25,000		25,000	Oct. 26, 1922	B		14,500.00	27,357.00
658	Merchants National Bank, Wimbledon, N. Dak.	8717	Sept. 17, 1907	30,000	15,000.00	25,000	Oct. 27, 1922	B		10,000.00	60,480.00
659	First National Bank, Hope, N. Mex.	9441	May 3, 1909	25,000	25,000.00	25,000	Oct. 30, 1922	A		17,730.00	82,308.00
660	First National Bank, Mountairain, N. Mex.	11329	Apr. 3, 1919	30,000	4,500.00	30,000	Nov. 2, 1922	B			205,020.00
661	First National Bank, Lawton, Okla.	5914	July 18, 1901	25,000	185,250.00	200,000	Nov. 18, 1922	A	147,500	147,500.00	906,443.00
662	First National Bank Colusa, Calif.	10072	July 1, 1911	75,000	34,500.00	150,000	Nov. 22, 1922	B		25,000.00	306,802.00
663	Commercial National Bank, Great Falls, Mont.	10530	Apr. 20, 1914	200,000	106,000.00	200,000	Dec. 9, 1922	B		200,000.00	1,067,638
664	Sterling National Bank, Sterling, Colo.	11972	May 2, 1921	150,000		150,000	Dec. 11, 1922	A			475,881
665	Payette National Bank, Payette, Idaho.	8075	Jan. 9, 1906	50,000	76,750.00	75,000	Dec. 13, 1922	A		75,000.00	201,514
666	First National Bank, Highwood, Mont.	11131	Dec. 29, 1917	25,000	7,500.00	25,000	Dec. 29, 1922	A		25,000.00	139,808
667	Citizens National Bank, Laurel, Mont.	5716	May 3, 1907	35,000	7,700.00	35,000	Jan. 4, 1923	C		35,000.00	215,867

668	First National Bank, Magdalena, N. Mex.	10268	Aug. 27, 1912	50,000	17,500.00	50,000	Jan. 18, 1923	B		50,000.00	344,244
669	First National Bank, Broadview, Mont.	10809	Nov. 26, 1915	25,000	11,500.00	25,000	Jan. 30, 1923	C			74,657
670	Commercial National Bank, Wilmington, N. C.	12176	Apr. 17, 1922	200,000		200,000	Jan. 31, 1923	AB		100,000.00	1,991,806
671	First National Bank, Winner, S. Dak.	11119	Dec. 15, 1917	30,000	9,000.00	30,000	do	A		20,000.00	186,104
672	First National Bank, Wessington Springs, S. Dak.	6446	Sept. 25, 1902	25,000	75,250.00	50,000	Feb. 5, 1923	AB		50,000.00	336,320
673	First National Bank, Rupert, Idaho.	10429	July 20, 1913	25,000	20,000.00	25,000	Feb. 7, 1923	A		25,000.00	140,968
674	First National Bank, Warren, Mass.	11567	Nov. 14, 1919	50,000	2,000.00	50,000	Feb. 23, 1923	A			292,995
675	First National Bank, Harlowton, Mont.	6270	Oct. 27, 1908	50,000	18,500.00	50,000	Mar. 7, 1923	B		12,100.00	334,115
676	First National Bank, American Falls, Idaho.	8869	Aug. 1, 1907	25,000	48,250.00	50,000	Mar. 26, 1923	B		25,000.00	265,380
677	First National Bank, Clifton, Ariz.	5821	May 14, 1901	30,000	157,750.00	100,000	Apr. 2, 1923	A		46,400.00	260,527
678	Springfield National Bank, Springfield, Ohio	2620	Jan. 17, 1882	100,000	161,500.00	100,000	Apr. 5, 1923	A	94,750	94,750.00	1,772,465
679	First National Bank, Roundup, Mont.	9165	May 22, 1908	25,000	34,750.00	50,000	do	C		24,400.00	487,262
680	First National Bank, Gregory, S. Dak.	8600	Feb. 22, 1907	25,000	89,490.00	50,000	Apr. 12, 1923	B		25,000.00	176,708
681	First National Bank, Bottineau, N. Dak.	6085	Dec. 17, 1901	25,000	66,000.00	50,000	do	AB		35,800.00	533,101
682	Llano National Bank, Llano, Tex.	5853	June 5, 1901	25,000	105,000.00	50,000	do	A		4,700.00	271,311
684	Farmers and Merchants National Bank, Jefferson, Iowa.	10123	Dec. 23, 1911	40,000	29,600.00	40,000	Apr. 27, 1923	C		40,000.00	99,553
685	City National Bank, Jerome, Idaho.	11578	Dec. 22, 1919	30,000		30,000	May 24, 1923	B			67,061
686	First National Bank, Nampa, Idaho.	9370	Sept. 15, 1906	25,000	126,563.00	200,000	June 1, 1923	B		105,500.00	575,738
687	First National Bank, Rock River, Wyo.	11342	Apr. 24, 1919	25,000		50,000	June 14, 1923	A		13,700.00	158,539
688	First National Bank, Highland, Wis.	10880	June 14, 1916	25,000		25,000	do	A			77,396
689	First National Bank, Joseph, Ore.	8048	Dec. 11, 1905	25,000	32,000.00	25,000	do	A		24,300.00	141,638
691	Peoples National Bank, Salisbury, N. C.	9076	Mar. 10, 1908	100,000	136,000.00	100,000	July 3, 1923	C		94,700.00	893,613
693	First National Bank, Big Sandy, Mont.	11004	May 9, 1917	25,000	10,000.00	25,000	July 7, 1923	A			37,800
694	First National Bank, Willow City, N. Dak.	6766	Apr. 18, 1903	25,000	44,750.00	25,000	July 12, 1923	AB		24,300.00	150,665
695	First National Bank, Granfield, Okla.	10006	Apr. 24, 1911	25,000	45,000.00	50,000	July 21, 1923	B		5,650.00	182,035
696	First National Bank, Sapulpa, Okla.	5951	Aug. 19, 1901	25,000	177,550.00	100,000	July 30, 1923	C		45,800.00	698,227
697	First National Bank, Chester, Mont.	11105	Nov. 15, 1917	25,000		25,000	do	AB		24,500.00	104,352
698	First National Bank, Henryetta, Okla.	6867	June 29, 1903	25,000	75,000.00	50,000	July 31, 1923	B		24,600.00	967,732
699	First National Bank, Carroll, Nebr.	5967	Aug. 21, 1901	25,000	73,750.00	50,000	Aug. 13, 1923	C		25,000.00	383,573
700	First National Bank, Colquitt, Ga.	6498	Oct. 3, 1902	25,000	73,427.00	50,000	Aug. 14, 1923	C		9,700.00	27,312
701	First National Bank, Shelby, Mont.	10953	Dec. 14, 1916	25,000		25,000	Aug. 27, 1923	C			227,840
702	Fairfield National Bank, Fairfield, Iowa.	8986	Dec. 24, 1907	60,000		60,000	Aug. 30, 1923	A			322,323
703	Howard National Bank, Howard, S. Dak.	10780	Aug. 13, 1915	25,000	2,500.00	25,000	Sept. 1, 1923	AB			143,305
704	Roundup National Bank, Roundup, Mont.	10675	Oct. 26, 1914	25,000	4,500.00	25,000	Sept. 6, 1923	AB			211,204
706	First National Bank, Oswego, Mont.	11134	Jan. 8, 1918	25,000		25,000	Oct. 5, 1923	C			46,982
707	First National Bank, Lovington, N. Mex.	11029	May 26, 1917	30,000	9,000.00	30,000	Oct. 8, 1923	B			126,305
708	First National Bank, Wells, Minn.	4669	Dec. 12, 1891	50,000	213,750.00	100,000	Oct. 22, 1923	A		97,000.00	745,030
709	First National Bank, Mitchell, S. Dak.	2645	Feb. 8, 1882	50,000	167,500.00	100,000	Oct. 23, 1923	AB		99,000.00	562,553
710	Cavalier County National Bank, Langdon, N. Dak.	9075	Jan. 28, 1908	25,000	52,000.00	25,000	Oct. 29, 1923	C		23,200.00	353,645
711	American National Bank, Three Forks, Mont.	10996	Apr. 30, 1917	40,000	4,000.00	25,000	do	A			63,477
713	Lehigh National Bank, Lehigh, Okla.	5755	Feb. 14, 1901	25,000	99,250.00	35,000	Nov. 8, 1923	C		12,250.00	159,610
714	City National Bank, Coalgate, Okla.	11676	Mar. 10, 1920	50,000		50,000	do	B			158,720
715	First National Bank, Greig Eagle, Minn.	8729	May 28, 1907	25,000	38,650.00	25,000	do	A			90,443
716	First National Bank, Fairview, Mont.	12015	Aug. 26, 1921	40,000		40,000	do	A		6,200.00	146,213
717	First National Bank, Carter, Mont.	10995	Apr. 25, 1917	25,000		25,000	Nov. 9, 1923	A		25,000.00	33,989
718	First National Bank, Hemingford, Nebr.	10242	July 27, 1912	25,000	18,300.00	25,000	Nov. 10, 1923	A		5,950.00	203,317
719	Union National Bank, Beloit, Kans.	6701	Mar. 24, 1903	25,000	149,875.00	50,000	Nov. 13, 1923	A		49,300.00	545,591
720	Texas County National Bank, Guymon, Okla.	12179	Mar. 24, 1922	25,000	5,000.00	25,000	do	A			173,619

TABLE NO. 42.—National banks in charge of receivers, year ended October 31, 1925, capital 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		Capital	Receiver appointed	Cause of failure			
721 Tucson National Bank, Tucson, Ariz.....	11159	Feb. 21, 1918	\$100,000		\$100,000	Nov. 14, 1923	B			
722 National Bank of Barnesville, Ohio.....	6621	Jan. 29, 1903	100,000	\$133,000.00	100,000	do	A	100,000.00	877,090	\$588,287
723 Citizens National Bank, Roswell, N. Mex.....	6777	Apr. 20, 1903	50,000	373,500.00	200,000	Nov. 16, 1923	B	188,200.00	497,195	877,090
724 First National Bank, Lancaster, Minn.....	11356	May 14, 1919	25,000	5,000.00	25,000	Nov. 19, 1923	BC	24,700.00	179,618	497,195
725 First National Bank, Tolley, N. Dak.....	7810	May 17, 1905	25,000	66,250.00	25,000	Nov. 21, 1923	B	6,250.00	87,434	179,618
726 Citizens National Bank, Crosby, N. Dak.....	10519	Apr. 14, 1914	25,000	27,500.00	25,000	do	B		146,380	87,434
727 First National Bank, Turtle Lake, N. Dak.....	8821	June 8, 1907	25,000	30,125.00	25,000	do	C	9,700.00	134,961	146,380
728 First National Bank, Soper, Okla.....	10366	Apr. 15, 1913	30,000	22,950.00	30,000	Nov. 22, 1923	B		98,891	134,961
729 First National Bank, Springfield, S. Dak.....	8942	Oct. 2, 1907	25,000	22,105.00	25,000	Nov. 28, 1923	C	17,750.00	150,326	98,891
731 Farmers National Bank, Tishomingo, Okla.....	10431	July 23, 1913	30,000	14,750.00	25,000	Dec. 6, 1923	C	24,400.00	132,277	150,326
732 First National Bank, Seale, Ala.....	10654	Sept. 28, 1914	60,000	28,800.00	25,000	Dec. 10, 1923	B		39,634	132,277
733 First National Bank, Manville, Wyo.....	11352	May 1, 1919	25,000	1,250.00	25,000	Dec. 11, 1923	C	25,000.00	64,463	39,634
734 First National Bank, Woodworth, N. Dak.....	11353	Apr. 26, 1919	25,000	3,750.00	25,000	do	B		47,881	64,463
735 First National Bank, Lenapah, Okla.....	11436	Aug. 18, 1919	25,000	1,500.00	25,000	Dec. 14, 1923	B		77,797	47,881
736 First National Bank, Poplar, Mont.....	10885	July 28, 1916	25,000		25,000	Dec. 17, 1923	B		106,628	77,797
737 First National Bank, Forsyth, N. Dak.....	8187	Mar. 16, 1906	25,000	63,000.00	25,000	do	B	6,500.00	124,405	106,628
738 First National Bank, Forsyth, Mont.....	7320	June 10, 1904	50,000	136,500.00	75,000	Dec. 18, 1923	A	33,700.00	352,127.00	124,405
739 Condon National Bank, Condon, Oreg.....	8261	Mar. 24, 1906	50,000	12,500.00	50,000	do	B	11,800.00	121,155.00	352,127.00
740 First National Bank, Moore, Mont.....	8539	Jan. 7, 1907	50,000	22,750.00	25,000	Dec. 20, 1923	B	24,500.00	144,127.00	121,155.00
741 Miners National Bank, Henryetta, Okla.....	10349	Feb. 20, 1913	25,000	42,250.00	50,000	Dec. 21, 1923	B	25,000.00	434,161.00	144,127.00
742 First National Bank, Schuller, Okla.....	10967	Mar. 5, 1917	25,000	12,500.00	25,000	do	A		51,164.00	434,161.00
743 Merchants National Bank, Mandan, N. Dak.....	10604	Aug. 24, 1914	50,000	5,000.00	50,000	Dec. 26, 1923	A	25,000.00	315,054.00	51,164.00
744 First National Bank, Webster, S. Dak.....	6502	Nov. 19, 1902	25,000	32,500.00	25,000	Jan. 2, 1924	B	24,700.00	224,512.00	315,054.00
745 First National Bank, Dodson, Mont.....	11086	Aug. 23, 1917	25,000		25,000	Jan. 21, 1924	B		72,899.00	224,512.00
746 Sioux Falls National Bank, Sioux Falls, S. Dak.....	2823	Nov. 14, 1882	50,000	240,500.00	150,000	Jan. 24, 1924	C	74,250.00	1,514,456.00	72,899.00
747 First National Bank, Sentinel Butte, N. Dak.....	10706	Feb. 10, 1915	25,000	10,000.00	25,000	do	B		102,160.00	1,514,456.00
748 First National Bank, Beach, N. Dak.....	9484	May 26, 1909	25,000	52,500.00	50,000	do	B	25,000.00	389,152.00	102,160.00
749 First National Bank, Bisbee, N. Dak.....	6733	Apr. 1, 1903	25,000	57,750.00	25,000	Jan. 28, 1924	B	23,300.00	216,114.00	389,152.00
751 National Bank of Carlsbad, N. Mex.....	6884	July 8, 1903	30,000	142,900.00	100,000	Feb. 6, 1924	B	11,800.00	446,659.00	216,114.00
752 Dakota National Bank, Dickinson, N. Dak.....	7663	Mar. 4, 1905	50,000	68,000.00	50,000	Feb. 7, 1924	C	47,100.00	176,986.00	446,659.00
753 First National Bank, Lusk, Wyo.....	11390	June 23, 1919	50,000		50,000	do	B	48,500.00	82,343.00	176,986.00
754 First National Bank, St. John, Wash.....	11172	Mar. 11, 1918	40,000	16,000.00	40,000	do	C		98,542.00	82,343.00
755 First National Bank, Warroad, Minn.....	11815	Aug. 4, 1920	25,000		25,000	Feb. 9, 1924	A		159,329.00	98,542.00
756 First National Bank, Brookings, S. Dak.....	3087	Nov. 15, 1883	50,000	270,500.00	100,000	do	B	99,200.00	623,164.00	159,329.00
757 First National Bank, Ronan, Mont.....	9864	Aug. 31, 1910	25,000	22,250.00	25,000	do	B	5,950.00	102,643.00	623,164.00

758	First National Bank, Harrison, Nebr	8888	June 28, 1907	50,000	109,000.00	50,000	Feb. 12, 1924	C	15,000.00	353,806.00
760	First National Bank, Clarkston, Wash	6742	Mar. 16, 1903	25,000	38,500.00	50,000	do	C	50,000.00	188,453.00
761	First National Bank, Carthage, S. Dak	10833	Mar. 20, 1916	25,000	23,500.00	25,000	do	A	25,000.00	228,933.00
762	First National Bank, Onida, S. Dak	11585	Jan. 17, 1920	25,000		25,000	do	C	25,000.00	112,045.00
763	Commercial National Bank, Miles City, Mont	5015	Aug. 15, 1895	80,000	277,000.00	250,000	Feb. 15, 1924	B	98,500.00	1,588,243.00
764	Nowata National Bank, Nowata, Okla	6367	July 23, 1902	25,000	112,000.00	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	25,000	do	A	24,600.00	164,542.00
767	First National Bank, Clovis, N. Mex	8784	June 14, 1907	35,000	50,100.00	100,000	Feb. 20, 1924	B	62,500.00	64,864.00
768	First National Bank, Charlo, Mont	11165	Feb. 26, 1918	25,000	1,500.00	25,000	do	B		46,276.00
770	First National Bank, Sidney, Mont	9004	Dec. 23, 1907	25,000	103,250.00	50,000	Feb. 26, 1924	C	39,000.00	395,764.00
771	Stockmens National Bank, Fort Benton, Mont	4194	Dec. 24, 1889	100,000	802,000.00	200,000	do	C	191,895.00	467,119.00
772	First National Bank, Fort Sumner, N. Mex	8617	Feb. 28, 1907	25,000	45,500.00	25,000	do	B	5,850.00	79,155.00
773	Wells National Bank, Wells, Minn	6788	Apr. 6, 1903	30,000	75,000.00	75,000	do	C	75,000.00	745,030.00
774	First National Bank, Gering, Nebr	8062	Dec. 28, 1905	50,000	59,750.00	25,000	do	A	11,500.00	265,790.00
775	Western National Bank, Mitchell, S. Dak	7455	Sept. 12, 1904	50,000	126,221.00	100,000	Feb. 27, 1924	B	93,400.00	289,727.00
776	First National Bank, Coalgate, Okla	5647	Dec. 8, 1900	25,000	175,850.00	100,000	do	C	27,300.00	493,803.00
777	First National Bank, McIntosh, S. Dak	9283	Oct. 16, 1908	25,000	32,076.84	25,000	Mar. 1, 1924	B	23,700.00	103,496.00
778	First National Bank, Clayton, N. Mex	5713	Dec. 29, 1900	25,000	150,500.00	75,000	do	B	50,000.00	197,525.00
779	First National Bank in Deming, N. Mex	6974	Aug. 5, 1903	25,000	55,400.00	40,000	Mar. 4, 1924	B	25,000.00	307,368.00
780	First National Bank, St. Anthony, Idaho	5764	Dec. 31, 1900	25,000	207,625.00	50,000	do	C	48,600.00	236,777.00
781	First National Bank, Huron, S. Dak	2819	May 19, 1882	50,000	166,350.00	65,000	Mar. 14, 1924	B	30,000.00	1,099,420.00
782	Farmers & Merchants National Bank, Fairbury, Nebr	10340	Feb. 8, 1913	60,000	23,400.00	60,000	Mar. 15, 1924	A	60,000.00	223,363.00
783	First National Bank, Golva, N. Dak	11346	Apr. 14, 1919	25,000		25,000	Mar. 18, 1924	A		50,234.00
784	First National Bank, Lingle, Wyo	11231	Aug. 19, 1918	25,000		25,000	Mar. 19, 1924	A		54,763.00
785	Torrington National Bank, Torrington, Wyo	11309	Feb. 3, 1919	35,000	8,750.00	35,000	do	B		67,468.00
786	Citizens National Bank, Jamestown, N. Dak	7820	June 16, 1905	50,000	60,500.00	50,000	Mar. 21, 1924	B	24,400.00	284,231.00
787	First National Bank, Polson, Mont	9449	Mar. 26, 1909	25,000	26,250.00	25,000	Mar. 22, 1924	B	24,700.00	114,786.00
788	Farmers National Bank, Parsons, Kans	11537	Nov. 18, 1919	100,000	3,000.00	100,000	Mar. 24, 1924	C	100,000.00	305,556.00
789	Merchants National Bank, Crookston, Minn	3262	Oct. 25, 1884	75,000	155,250.00	75,000	do	A	75,000.00	1,170,960.00
790	Citizens National Bank, Sisseton, S. Dak	6395	Aug. 18, 1902	50,000	173,000.00	50,000	do	C	40,000.00	450,944.00
791	First National Bank, Bristow, Nebr	9448	June 5, 1909	25,000	53,625.00	40,000	do	C	25,000.00	138,960.00
794	First National Bank, Lake Preston, S. Dak	10758	July 24, 1915	25,000	22,500.00	25,000	Mar. 28, 1924	B	24,200.00	275,947.00
795	First National Bank, Hayward, Wis	7831	June 9, 1905	25,000	58,750.00	50,000	Mar. 29, 1924	A	9,600.00	568,838.00
796	First National Bank, Plentywood, Mont	10438	May 12, 1913	25,000	22,500.00	50,000	Mar. 31, 1924	B	6,250.00	243,877.00
797	First National Bank, Sterling, Colo	5624	Oct. 29, 1900	25,000	342,986.05	100,000	Apr. 5, 1924	B	100,000.00	712,005.00
798	First National Bank, Rocky Ford, Colo	7082	Oct. 23, 1903	50,000	78,800.00	60,000	do	C	14,100.00	239,527.00
799	First National Bank of Fergus County, Lewis-town, Mont	7274	May 9, 1904	100,000	455,000.00	300,000	Apr. 12, 1924	A	124,500.00	2,866,963.00
801	State National Bank, Albuquerque, N. Mex	7186	Mar. 17, 1904	100,000	474,377.32	200,000	Apr. 14, 1924	C	167,400.00	1,645,675.00
802	First National Bank, Marysville, Kans	2791	Aug. 25, 1882	50,000	221,625.00	75,000	Apr. 15, 1924	A	74,200.00	591,816.00
803	First National Bank, Alexander, N. Dak	11297	Jan. 22, 1919	25,000	1,000.00	25,000	do	B	24,400.00	202,272.00
804	First National Bank, Pilger, Nebr	5937	Aug. 2, 1901	25,000	77,750.00	50,000	Apr. 22, 1924	B	48,600.00	202,998.00
805	First National Bank, Wilsall, Mont	11335	Apr. 11, 1919	25,000		25,000	do	B		23,019.00
806	National Bank of Commerce, Shawnee, Okla	12441	Aug. 18, 1923	100,000		100,000	Apr. 28, 1924	A	100,000.00	936,087.00
807	Citizens National Bank, Hankinson, N. Dak	8084	Jan. 18, 1906	30,000	31,900.00	30,000	Apr. 30, 1924	B	30,000.00	206,864.00
808	City National Bank, El Paso, Tex	7514	Oct. 14, 1904	100,000	471,000.00	500,000	May 8, 1924	C		3,384,059.00
809	Silver City National Bank, Silver City, N. Mex	3539	June 24, 1886	50,000	255,500.00	100,000	May 14, 1924	B	42,100.00	659,678.00
810	First National Bank, Carlsbad, N. Mex	5487	May 19, 1900	25,000	430,000.00	100,000	do	A	24,597.50	361,326.00
811	First National Bank, Baker, Mont	10443	Aug. 19, 1913	25,000	7,500.00	25,000	May 20, 1924	C	21,900.00	150,340.00
812	Farmers National Bank, Burlington, Kans	6955	Sept. 10, 1903	25,000	81,750.00	55,000	May 21, 1924	C	49,300.00	316,452.00

TABLE NO. 42.—National banks in charge of receivers, year ended October 31, 1925, capital 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		Capital	Receiver appointed	Cause of failure			
813	Drovers National Bank, East St. Louis, Ill.	10399	Apr. 30, 1913	\$200,000	\$57,000.00	\$200,000	May 22, 1924	B			\$433,685.00
814	First National Bank, Schuyler, Nebr.	2788	Sept. 4, 1882	50,000	214,750.00	50,000	May 24, 1924	C	\$47,200.00	524,922.00	
815	First National Bank, Morrystown, S. Dak.	9817	May 11, 1910	25,000	12,500.00	25,000	do	A	25,000.00	98,667.00	
816	City National Bank of Huron, Huron, S. Dak.	8781	June 8, 1907	50,000	44,750.00			B			
817	First National Bank, Newcastle, Wyo.	7198	Mar. 23, 1904	25,000	78,750.00	25,000	June 12, 1924	BC	24,300.00	442,668.00	
818	Citizens National Bank, Julesburg, Colo.	9603	Sept. 29, 1909	25,000	55,125.00	25,000	do	A	24,600.00	164,286.00	
819	First National Bank, Basin, Wyo.	10858	May 15, 1916	25,000	17,500.00	35,000	June 14, 1924	B	35,000.00	174,795.00	
820	First National Bank, Lidgerwood, N. Dak.	5772	Mar. 29, 1901	50,000	190,000.00	50,000	June 17, 1924	B	50,000.00	611,146.00	
821	First National Bank, Galata, Mont.	11089	Oct. 10, 1917	25,000	7,000.00	25,000	June 18, 1924	C			
822	Citizens National Bank, Worthington, Minn.	5910	June 7, 1901	25,000	50,500.00	25,000	June 19, 1924	A	18,000.00	421,059.00	
823	First National Bank, Poteau, Okla.	7118	Jan. 14, 1904	25,000	38,750.00	25,000	do	B	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	1,500,000	June 21, 1924	AB	459,897.50	198,498.00	
825	First National Bank, Alexandria, S. Dak.	5915	July 16, 1901	25,000	76,500.00	25,000	June 23, 1924	B	24,400.00	456,208.00	
826	First National Bank, Walhalla, N. Dak.	9133	Mar. 14, 1908	25,000	18,500.00	25,000	do	B	25,000.00	162,432.00	
827	Weiser National Bank, Weiser, Idaho.	8139	Feb. 19, 1906	50,000	118,584.67	75,000	do	A	65,000.00	574,356.00	
829	Citizens National Bank, Kans.	8081	Feb. 3, 1906	30,000	70,950.00	45,000	July 3, 1924	B			
830	First National Bank, Cheyenne, Wyo.	1800	Dec. 29, 1870	100,000	949,000.00	200,000	July 9, 1924	A	200,000.00	4,498,121.00	
831	First National Bank, Lambert, Mont.	11176	Apr. 20, 1918	25,000		25,000	July 16, 1924	B		63,073.00	
832	First National Bank, Bridgewater, S. Dak.	6925	July 23, 1903	25,000	86,750.00	25,000	July 18, 1924	B	6,500.00	228,891.00	
833	Citizens National Bank, Cheyenne, Wyo.	8089	Jan. 15, 1906	100,000	79,000.00	100,000	July 21, 1924	B	99,995.00	1,214,862.00	
834	Bristow National Bank, Bristow, Okla.	10115	Nov. 23, 1911	25,000	34,050.00	25,000	do	B	3,850.00		
835	First National Bank, Harrington, Wash.	9210	July 10, 1908	50,000	46,500.00	50,000	Aug. 6, 1924	B	19,200.00	198,499.00	
836	First National Bank, Minnesota Lake, Minn.	6204	Apr. 5, 1902	25,000	71,500.00	25,000	do	A	25,000.00	324,105.00	
837	First National Bank, Rexburg, Idaho.	7133	Jan. 19, 1904	50,000	120,500.00	50,000	Aug. 11, 1924	B	50,000.00	215,772.00	
838	First National Bank, Ririe, Idaho.	10920	Oct. 9, 1916	25,000	6,750.00	25,000	do	A	16,250.00	72,350.00	
839	First National Bank, Putnam, Conn.	448	Mar. 23, 1864	100,000	814,000.00	150,000	Aug. 13, 1924	A	50,000.00	1,478,076.00	
840	State National Bank, Carlsbad, N. Mex.	10962	Feb. 8, 1917	75,000	22,500.00	75,000	Aug. 25, 1924	B			
841	Northwestern National Bank of Livingston, Mont.	11000	Mar. 27, 1917	100,000	8,000.00	100,000	Aug. 30, 1924	B			159,538.00
842	First National Bank in Clovis, N. Mex.	12522	Feb. 28, 1924	50,000		50,000	Sept. 4, 1924	A		168,795.00	
843	First National Bank, Beaver Creek, Minn.	9321	Jan. 4, 1909	25,000	36,500.00	30,000	Sept. 20, 1924	B	25,000.00	114,075.00	
844	First National Bank, Rudyard, Mont.	11203	May 29, 1918	25,000		25,000	Oct. 4, 1924	A		16,520.00	
845	First National Bank, Grogan, Tex.	11447	Aug. 16, 1919	25,000		25,000	Oct. 6, 1924	AB		16,974.00	
846	First National Bank, Ozark, Ala.	7629	Feb. 13, 1905	25,000	85,737.22	35,000	Oct. 23, 1924	A	32,800.00	158,618.00	
847	First National Bank, Ulen, Minn.	7081	Dec. 12, 1903	25,000	42,500.00	25,000	Oct. 28, 1924	A	24,700.00	197,067.00	
848	Citizens National Bank, Centerville, Tenn.	9827	May 31, 1910	30,000	37,800.00	30,000	do	A	7,700.00	129,318.00	

849	National Border Bank of El Paso, Tex.	12487	Jan. 17, 1924	200, 000	200, 000	Oct. 30, 1924	A		1, 375, 409. 00	
850	First National Bank, Alma, Wis.	8338	May 16, 1906	25, 000	52, 500. 00	25, 000	Nov. 7, 1924	A	24, 995. 00	203, 559. 00
851	Merchants National Bank, Grinnell, Iowa.	2953	Apr. 28, 1883	50, 000	422, 500. 00	100, 000	Nov. 12, 1924	B	100, 000. 00	998, 975. 00
852	First National Bank, Morgan, Tex.	6247	May 3, 1902	35, 000	40, 750. 00	35, 000	Nov. 13, 1924	C	25, 000. 00	51, 912. 00
853	First National Bank, Abbeville, Ala.	5987	Aug. 17, 1901	27, 500	153, 600. 00	100, 000	Nov. 14, 1924	C	\$98, 500	145, 412. 00
854	First National Bank, Dodge Nebr.	7393	June 18, 1904	25, 000	68, 750. 00	50, 000	Nov. 22, 1924	C	6, 250. 00	401, 436. 00
855	First National Bank, Algona, Iowa.	3197	May 15, 1884	50, 000	142, 750. 00	50, 000	Nov. 24, 1924	A	6, 250	49, 600. 00
856	First National Bank, Boise City, Okla.	11084	Aug. 30, 1917	25, 000	6, 000. 00	25, 000	Nov. 25, 1924	A	10, 000. 00	136, 521. 00
857	First National Bank, Allendale, S. C.	11111	Nov. 30, 1917	50, 000	20, 000. 00	50, 000	Dec. 3, 1924	A-B	9, 600. 00	185, 016. 00
858	First National Bank, Barnwell, S. C.	11287	Jan. 9, 1919	50, 000	7, 000. 00	50, 000	do	A	48, 800. 00	96, 628. 00
859	First National Bank, Center, Tex.	5971	Sept. 10, 1901	30, 000	31, 000. 00	50, 000	do	A	48, 900. 00	245, 341. 00
860	Farmers National Bank, Dodge Center, Minn.	6623	Feb. 4, 1903	30, 000	43, 500. 00	30, 000	Dec. 9, 1924	A	29, 500. 00	611, 756. 00
861	First National Bank, Torrington, Wyo.	6289	Oct. 6, 1908	25, 000	90, 000. 00	50, 000	Dec. 16, 1924	B	6, 100. 00	234, 993. 00
862	Parkeburg National Bank, Parkeburg, Pa.	2464	Feb. 27, 1880	50, 000	171, 865. 00	50, 000	Dec. 26, 1924	A	42, 600. 00	329, 404. 00
863	First National Bank, Buffalo, Okla.	8896	Sept. 2, 1907	25, 000	40, 250. 00	25, 000	Dec. 27, 1924	A	9, 700. 00	144, 088. 00
864	First National Bank, Oldham, S. Dak.	10256	Aug. 30, 1912	25, 000	31, 750. 00	25, 000	Jan. 3, 1925	B	25, 000. 00	250, 598. 00
865	First National Bank, Savoy, Mont.	11199	May 29, 1918	25, 000	25, 000. 00	25, 000	do	B		7, 652. 90
866	First National Bank, Spring Hope, N. C.	11431	May 6, 1919	50, 000	9, 000. 00	50, 000	Jan. 7, 1925	A		264, 867. 00
867	Stockmans National Bank, Columbus, Mont.	11220	July 12, 1918	50, 000	50, 000. 00	50, 000	do	B		137, 464. 00
868	First National Bank, Alexandria, Minn.	2995	June 9, 1883	60, 000	264, 600. 00	60, 000	Jan. 8, 1925	C	59, 400. 00	843, 235. 00
869	First National Bank, Townsend, Mont.	9982	Jan. 31, 1911	50, 000	26, 000. 00	50, 000	do	A	12, 500. 00	80, 721. 00
870	First National Bank, Rigby, Idaho.	11385	June 13, 1919	30, 000	4, 800. 00	30, 000	Jan. 12, 1925	C		466, 517. 00
871	Peoples National Bank, Hot Springs, S. Dak.	9166	May 23, 1908	25, 000	27, 916. 00	25, 000	Jan. 15, 1925	B	5, 950. 00	156, 143. 00
872	First National Bank, Sylvester, Ga.	6180	Mar. 11, 1902	25, 000	49, 000. 00	50, 000	do	B	29, 300. 00	53, 269. 00
873	First National Bank, Salem, S. Dak.	5898	July 5, 1911	25, 000	114, 000. 00	25, 000	Jan. 16, 1925	A	24, 500. 00	158, 184. 00
874	Jefferson County National Bank, Rigby, Idaho.	11458	June 9, 1919	50, 000	50, 000. 00	50, 000	Jan. 17, 1925	A		
875	Neoga National Bank, Neoga, Ill.	7841	July 11, 1905	25, 000	12, 500. 00	25, 000	Jan. 21, 1925	B	24, 700. 00	123, 243. 00
876	First National Bank, Mohall, N. Dak.	7008	Sept. 17, 1903	25, 000	86, 250. 00	25, 000	Jan. 21, 1925	A	24, 700. 00	90, 934. 00
877	First National Bank, Excelsior Springs, Mo.	7741	May 5, 1905	25, 000	17, 000. 00	25, 000	Jan. 22, 1925	A	25, 000. 00	212, 986. 00
878	Logan County National Bank, Sterling, Colo.	7973	Oct. 11, 1905	50, 000	147, 000. 00	150, 000	Jan. 26, 1925	B	100, 000. 00	508, 452. 00
879	First National Bank, Buena Vista, Ga.	7963	Oct. 12, 1905	25, 000	70, 100. 00	50, 000	do	B	48, 400. 00	81, 597. 00
880	First National Bank, Hampton, Ga.	10089	July 13, 1911	30, 000	27, 200. 00	50, 000	Jan. 27, 1925	B	20, 000. 00	33, 214. 00
881	Perry National Bank, Perry, Iowa.	10130	Jan. 2, 1912	50, 000	54, 250. 00	75, 000	Feb. 5, 1925	A-C	72, 300. 00	645, 627. 00
882	Farmers National Bank, Hempstead, Tex.	4905	Apr. 15, 1893	50, 000	133, 000. 00	50, 000	Feb. 7, 1925	A	49, 197. 50	177, 720. 00
883	First National Bank, Crystal, N. Dak.	7918	Sept. 12, 1905	25, 000	36, 300. 00	25, 000	do	E	24, 600. 00	256, 939. 00
884	National Bank of Abbeville, S. C.	3421	Oct. 16, 1885	50, 000	209, 500. 00	75, 000	do	C	16, 250. 00	413, 542. 00
885	Commercial National Bank, Charleston, S. C.	10543	May 5, 1914	200, 000	140, 000. 00	200, 000	do	A		1, 003, 982. 00
886	First National Bank, Quincy, Fla.	7253	May 4, 1904	56, 000	127, 000. 00	100, 000	Feb. 11, 1925	C		348, 671. 00
887	National Bank of Commerce, Pierre, S. Dak.	4279	Feb. 13, 1890	75, 000	139, 048. 00	100, 000	do	A	79, 500. 00	683, 098. 00
888	Black Hawk National Bank, Waterloo, Iowa.	6854	Apr. 17, 1903	100, 000	145, 600. 00	200, 000	Feb. 13, 1925	B	189, 800	189, 800. 00
889	Lebanon National Bank, Lebanon, Tenn.	8714	Apr. 13, 1907	30, 000	110, 300. 00	80, 000	do	B-C	75, 600. 00	
890	First National Bank, Shelley, Idaho.	11434	July 15, 1919	25, 000	25, 000. 00	25, 000	do	B	19, 600. 00	84, 724. 00
891	First National Bank, Brinsmade, N. Dak.	8502	Dec. 11, 1906	25, 000	38, 000. 00	25, 000	do	B	24, 600. 00	118, 712. 90
892	First National Bank, Atwater, Minn.	10570	June 15, 1914	25, 000	31, 000. 00	25, 000	Feb. 14, 1925	A	10, 000. 00	488, 436. 00
893	First National Bank, Renville, Minn.	6583	Dec. 19, 1902	25, 000	88, 000. 00	25, 000	do	B	24, 600. 00	400, 700. 00
894	First National Bank, Idabel, Okla.	8486	Dec. 10, 1906	25, 000	99, 000. 00	80, 000	Feb. 18, 1925	A		264, 653. 00
895	First National Bank, Pleasantville, Iowa.	5564	Aug. 2, 1906	25, 000	23, 750. 00	25, 000	Feb. 21, 1925	A	24, 700. 00	213, 392. 00
896	First National Bank, Cavalier, N. Dak.	10116	Nov. 24, 1911	25, 000	29, 250. 00	25, 000	do	B	25, 000. 00	368, 224. 00
897	First National Bank, Stevensville, Mont.	10709	Feb. 4, 1915	25, 000	10, 750. 00	25, 000	Mar. 2, 1925	C	10, 000. 00	76, 421. 00
898	First National Bank, Wapanucka, Okla.	5950	Aug. 8, 1901	25, 000	82, 250. 00	25, 000	do	B	5, 550. 00	161, 142. 00
899	First National Bank, Matoaka, W. Va.	11264	Nov. 7, 1918	25, 000	16, 250. 00	50, 000	Mar. 3, 1925	A	50, 000. 00	571, 934. 00

TABLE NO. 42.—National banks in charge of receivers, year ended October 31, 1925, capital 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		Capital	Receiver appointed	Cause of failure			
900	First National Bank, Volant, Pa.	11834	June 14, 1920	\$25,000		\$25,000	Mar. 7, 1925	A		\$178,107.00	
901	City National Bank, Clarksville, Tex.	10643	Oct. 8, 1914	25,000	\$95,000.00	200,000	Mar. 9, 1925	B		108,596.00	
902	First National Bank, Montpelier, Idaho	7381	Aug. 9, 1904	25,000	75,250.00	50,000	Mar. 13, 1925	B	\$11,800.00	335,821.00	
903	First National Bank, Buhl, Idaho	11065	Aug. 10, 1917	50,600	25,000.00	100,000	Mar. 26, 1925	B	49,400.00	237,493.00	
904	First National Bank, Lemmon, S. Dak.	9289	Oct. 16, 1908	25,000	35,750.00	50,000	Apr. 2, 1925	B	25,000.00	418,485.00	
905	Commercial National Bank, Greenville, Tex.	7510	Nov. 24, 1904	100,000	158,000.00	150,000	Apr. 6, 1925	C	149,985.00	638,150.00	
906	Farmers National Bank, Chandler, Okla.	12060	Nov. 25, 1921	25,000		25,000	Apr. 10, 1925	A-B		319,134.00	
907	First National Bank, Bamberg, S. C.	11704	Apr. 19, 1920	30,000	7,500.00	45,000	do.	A-B		54,107.00	
908	First National Bank, Bandon, Oreg.	9718	Feb. 25, 1910	25,000	12,750.00	25,000	Apr. 13, 1925	A	15,000.00	181,264.00	
909	Georgia National Bank, Athens, Ga.	6525	Oct. 14, 1902	100,000	716,000.00	400,000	Apr. 17, 1925	B	200,000.00	1,200,239.00	
910	Osceloa National Bank, Osceloa, Iowa	6033	Oct. 8, 1901	25,000	15,000.00	25,000	Apr. 22, 1925	A	25,000.00	129,258.00	
911	First National Bank, Wimbledon, N. Dak.	6712	Feb. 7, 1903	25,000	39,500.00	25,000	Apr. 23, 1925	C	25,000.00	161,727.00	
912	First National Bank, Hedrick, Iowa	5540	Aug. 11, 1900	25,000	51,750.00	25,000	Apr. 24, 1925	B	\$19,800	147,483.00	
913	First National Bank, Jasper, Minn.	6523	Oct. 7, 1902	25,000	94,600.00	30,000	May 1, 1925	B	29,500.00	374,933.00	
914	First National Bank, Las Vegas, East Las Vegas, N. Mex.	2436	Aug. 25, 1879	50,000	506,500.00	200,000	May 4, 1925	A	200,000.00	825,256.00	
915	First National Bank, Conyers, Ga.	11255	Sept. 3, 1918	75,000		75,000	May 12, 1925	B	27,700.00	133,181.00	
916	Hugo National Bank, Hugo, Okla.	7747	Apr. 11, 1905	50,000	145,100.00	200,000	do.	B	19,800.00	968,533.00	
917	First National Bank, Carnegie, Pa.	4762	May 16, 1892	50,000	466,750.00	100,000	do.	A	95,000.00	1,448,397.00	
918	Burgettstown National Bank, Burgettstown, Pa.	2408	Jan. 25, 1879	50,000	444,500.00	100,000	May 14, 1925	A	98,400.00	1,698,546.00	
919	First National Bank, Selma, N. C.	10739	May 7, 1915	30,000	11,400.00	30,000	May 16, 1925	B	8,800.00	181,216.00	
920	First National Bank, Madison, S. Dak.	3149	Mar. 29, 1884	50,000	216,355.00	50,000	May 21, 1925	B-C	30,900.00	399,861.00	
921	Farmers National Bank, Louisburg, N. C.	10260	Aug. 1, 1912	50,000	11,000.00	25,000	May 22, 1925	A	23,200.00	76,255.00	
922	First National Bank, Florence, S. C.	9747	Mar. 23, 1910	100,000	167,000.00	150,000	do.	A	124,000	1,137,989.00	
923	First National Bank, Clear Lake, S. Dak.	6357	June 28, 1922	25,000	65,000.00	25,000	May 25, 1925	B	25,000.00	384,311.00	
924	First National Bank, Crandon, Wis.	9887	Mar. 16, 1909	25,000	49,125.00	50,000	May 29, 1925	A	45,200.00	350,144.00	
925	City National Bank, Hugo, Okla.	12136	Feb. 10, 1922	100,000		100,000	June 5, 1925	C		235,854.00	
926	First National Bank, Springler, N. Mex.	11565	Oct. 18, 1919	50,000	9,500.00	50,000	June 15, 1925	C		150,655.00	
927	Merchants National Bank, Detroit, Minn.	8122	Feb. 9, 1906	50,000	110,500.00	60,000	June 22, 1925	C	56,700.00	491,438.00	
928	First National Bank, St. Cloud, Minn.	2790	Sept. 25, 1882	50,000	401,000.00	250,000	June 24, 1925	A		1,682,525.00	
929	First National Bank, Simla, Colo.	11354	May 10, 1919	25,000		25,000	June 25, 1925	A		67,344.00	
930	First National Bank, Abercrombie, N. Dak.	8419	Aug. 25, 1906	25,000	11,750.00	25,000	June 30, 1925	B	24,100.00	224,370.00	
931	First National Bank, Wausa, Nebr.	9994	Mar. 27, 1911	50,000	87,500.00	75,000	July 9, 1925	B	50,000.00	511,612.00	
932	First National Bank, Redwood Falls, Minn.	5826	Mar. 11, 1901	25,000	94,550.00	70,000	July 29, 1925	A	24,400.00	377,128.00	
933	First National Bank, Lumberton, N. C.	7398	July 21, 1904	25,000	72,250.00	50,000	Aug. 4, 1925	A	46,600.00	392,492.00	

934	First National Bank, Walters, Okla.....	6612	Jan. 10, 1903	25,000	62,250.00	50,000	Aug. 6, 1925	B		159,040.00
935	First National Bank, Lake Park, Minn.....	7143	Feb. 10, 1904	25,000	33,500.00	25,000	Aug. 24, 1925	A	25,000.00	309,344.00
936	First National Bank, Sheyenne, N. Dak.....	8886	Aug. 28, 1907	25,000	28,750.00	25,000	Sept. 8, 1925	B	24,500.00	142,503.00
937	First National Bank, Devol, Okla.....	11535	Nov. 4, 1919	25,000		25,000	Sept. 17, 1925	B	9,600	29,765.00
938	First National Bank, Dell Rapids, S. Dak.....	3508	Apr. 21, 1880	50,000	198,775.00	60,000	Sept. 26, 1925	B	59,500.00	498,219.00
939	Globe National Bank, Denver, Colo.....	11623	Feb. 5, 1920	200,000	66,000.00	200,000	Oct. 1, 1925	A		4,020,485.00
940	First National Bank, Libby, Mont.....	9594	Oct. 25, 1909	25,000	52,800.00	40,000	Oct. 6, 1925	C	24,700.00	218,272.00
941	First National Bank, Warren, Minn.....	5866	May 18, 1901	25,000	81,250.00	50,000	Oct. 10, 1925	B	24,600.00	382,775.00
942	First National Bank, Winifred, Mont.....	11006	May 17, 1917	25,000	8,000.00	25,000	Oct. 15, 1925	B		62,483.00
943	First National Bank, Hallock, Minn.....	6934	Aug. 5, 1903	25,000	84,450.00	60,000	Oct. 16, 1925	C	24,600.00	350,056.00
944	First National Bank, Buffalo, Minn.....	11023	June 7, 1917	25,000	14,000.00	50,000	Oct. 17, 1925	A	34,600.00	668,508.00
945	Manilla National Bank, Manilla, Iowa.....	6041	Nov. 12, 1901	25,000	41,875.00	25,000	Oct. 20, 1925	A-B	18,450.00	127,950.00
946	Loveland National Bank, Loveland, Colo.....	8116	Feb. 14, 1906	100,000	133,000.00	100,000	Oct. 22, 1925	B	190,000.00	490,791.00
947	Winner National Bank, Winner, S. Dak.....	12024	Sept. 20, 1921	60,000		60,000	Oct. 24, 1925	B		71,852.00
	Total			15,452,500	30,412,020.10	23,105,000			2,770,642	12,158,502.00
										135,994,732.00

A = Fraudulent management.
 B = Local financial conditions.
 C = Closed by run.

AB = Fraudulent management and local financial conditions.
 AC = Fraudulent management and closed by run.
 BC = Local financial conditions and closed by run.

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, 1925

	Title and location of banks	Date of organization	Capital stock	Receiver appointed
469	Farmers & Drovers 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, 1806	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 16, 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, 1844	100,000	Jan. 19, 1915
589	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, Tower, 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, 1918	40,000	Jan. 29, 1921
601	First National Bank, Cut Bank, Mont.	Oct. 5, 1900	50,000	do.
603	Commonwealth National Bank, Reedville, 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. 26, 1906	200,000	Mar. 2, 1921
607	Emmetsburg National Bank, Emmetsburg, Iowa.	Dec. 23, 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.	July 30, 1909	25,000	Apr. 5, 1921
613	First National Bank, Desdemona, Tex.	Sept. 2, 1919	25,000	Apr. 7, 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, Sidney, Nebr.	Mar. 12, 1902	50,000	May 27, 1921
619	First National Bank, Bridgeport, Nebr.	Feb. 23, 1910	25,000	May 28, 1921
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	Stockmans National Bank, Poplar, Mont.	Feb. 17, 1917	25,000	Jan. 28, 1922
643	Stillwater Valley National Bank, Absarokee, Mont.	Aug. 11, 1917	25,000	Jan. 30, 1922
644	First National Bank, Seeley, 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
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, Wimbeldon, 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
667	Citizens National Bank, Laurel, Mont.	May 3, 1907	35,000	Jan. 4, 1923
668	First National Bank, Magdalena, N. 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, 1892	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

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					
\$814, 783	\$2, 013, 406	\$130, 499	\$2, 061, 287	\$5, 019, 975	\$546, 299	\$1, 422, 733	469
1, 087, 304	505, 016	552, 201	635, 679	2, 780, 290	213, 280	131, 667	513
158, 243	413, 533	199, 574	225, 464	996, 814	39, 047	594, 714	515
126, 110	294, 805	19, 305	54, 821	495, 041	43, 067	94, 935	523
1, 610, 082	1, 603, 429	30, 913	129, 702	3, 374, 126	148, 383	379, 443	531
200, 412	248, 785	165, 264	51, 967	666, 418	32, 124	208, 279	532
1, 488, 390	507, 052	407, 445	1, 072, 631	3, 469, 518	647, 368	690, 699	543
310, 050	80, 899	27, 210	35, 403	453, 562	12, 883	16, 668	549
1, 080, 785	2, 388, 710	47, 999	971, 020	4, 488, 514	330, 370	199, 098	554
98, 696	138, 332	210, 960	37, 527	485, 515	46, 714	27, 629	589
453, 226	121, 751	6, 352	96, 831	678, 160	117, 703	77, 275	590
280, 893	454, 549	510, 587	195, 438	1, 421, 467	195, 196	579, 534	591
750, 777	192, 169	32, 303	172, 182	1, 147, 431	96, 311	23, 818	593
279, 978	78, 894	125, 972	72, 763	557, 607	175, 417	191, 118	594
236, 201	124, 538	1, 553	43, 444	405, 736	25, 087	227, 181	596
40, 132	66, 665	222, 990	53, 364	383, 151	57, 561	132, 945	597
84, 309	273, 349	144, 913	81, 282	583, 853	20, 192	111, 955	598
633, 714	109, 437	149, 356	11, 160	903, 667	794, 387	56, 346	599
133, 615	27, 037	170, 366	68, 265	609, 973	30, 651	99, 152	600
91, 852	280, 553	59, 651	41, 948	474, 004	37, 971	25, 888	601
260, 982	20, 154	238	43, 458	324, 832	32, 640	17, 669	603
177, 077	133, 918	67, 741	15, 291	394, 027	11, 372	70, 338	605
741, 218	1, 864, 464	264, 810	78, 245	2, 948, 737	276, 996	410, 050	606
390, 467	251, 835	35, 790	25, 961	704, 053	23, 304	239, 477	607
426, 383	220, 623	75, 048	82, 856	804, 910	73, 110	29, 080	610
217, 255	198, 069	50, 999	59, 873	526, 196	53, 901	16, 136	611
91, 391	38, 298	18, 955	68, 111	216, 735	38, 133	67, 422	612
49, 505	55, 484	56, 700	11, 308	172, 997	4, 165	44, 269	613
33, 994	99, 097	30, 441	7, 250	170, 782	7, 422	20, 562	615
147, 933	139, 231	227, 297	105, 724	620, 185	10, 633	53, 585	616
203, 698	215, 324	20, 660	53, 604	493, 286	19, 598	232, 302	617
91, 326	72, 899	34, 264	28, 425	226, 914	12, 292	26, 109	619
678, 103	735, 340	307, 421	261, 312	1, 982, 176	89, 996	247, 839	620
9, 467	167, 320	38, 667	4, 729	220, 183	4, 668	120, 953	621
54, 232	40, 987	34, 323	4, 138	133, 680	3, 556	16, 652	623
298, 018	238, 211	189, 443	53, 637	779, 309	27, 322	20, 130	625
13, 361	8, 751	63, 552	7, 824	93, 488	1, 095	3, 903	626
1, 337, 969	483, 862	764, 506	122, 671	2, 709, 008	247, 725	388, 076	628
269, 826	100, 137	83, 668	48, 480	502, 051	74, 453	70, 650	630
184, 455	590, 820	154, 190	104, 479	1, 033, 944	17, 383	18, 123	632
29, 968	286, 691	76, 745	59, 845	453, 249	12, 774	29, 703	633
486, 036	412, 057	195, 347	48, 443	1, 141, 883	101, 936	51, 895	634
40, 627	99, 544	40, 852	27, 350	208, 373	13, 493	8, 233	635
14, 794	22, 211	41, 507	2, 465	80, 977	1, 490	49, 127	638
140, 281	26, 883	32, 406	17, 524	217, 094	14, 947	32, 953	640
15, 898	102, 418	41, 613	6, 421	166, 350	768	2, 823	642
101, 355	139, 877	14, 313	12, 971	268, 516	4, 015	-----	643
46, 108	44, 581	31, 417	10, 676	132, 782	7, 685	24, 864	644
2, 146, 734	1, 367, 227	80, 930	508, 979	4, 103, 870	149, 915	132, 741	645
144, 713	182, 485	98, 732	21, 188	447, 118	7, 128	39, 686	646
40, 431	36, 120	19, 985	14, 106	110, 642	5, 415	11, 129	648
640, 092	913, 996	26, 068	58, 010	1, 638, 156	112, 952	35, 082	649
930, 940	394, 591	351, 628	128, 275	1, 805, 434	81, 094	36, 083	650
39, 333	75, 957	19, 564	22, 086	156, 890	35, 352	31, 455	652
31, 362	21, 278	93, 956	21, 493	168, 089	27, 236	26, 160	653
559, 918	413, 718	247, 210	45, 276	1, 266, 122	46, 392	219, 939	654
48, 652	137, 880	119, 042	19, 617	325, 191	12, 409	11, 498	655
165, 067	270, 200	309, 219	63, 371	807, 857	13, 460	-----	656
6, 164	39, 358	22, 935	2, 978	71, 435	2, 424	27, 160	657
57, 132	118, 292	21, 981	26, 399	223, 804	14, 156	3, 211	658
121, 564	9, 461	37, 766	26, 344	195, 135	26, 203	78, 032	659
308, 039	22, 302	802	15, 441	347, 084	18, 551	-----	660
300, 994	408, 661	646, 628	94, 915	1, 451, 193	42, 620	727, 256	661
128, 697	405, 565	402, 098	105, 937	1, 042, 297	25, 548	112, 093	662
447, 804	1, 189, 442	424, 765	179, 053	2, 241, 044	192, 070	56, 616	663
241, 183	463, 971	270, 603	59, 486	1, 035, 243	60, 931	59, 016	664
63, 743	123, 049	168, 413	44, 161	399, 366	20, 117	28, 135	665
27, 638	187, 644	37, 428	15, 920	268, 630	3, 814	4, 415	666
63, 740	102, 694	205, 526	13, 413	385, 373	10, 247	-----	667
101, 460	354, 749	54, 724	22, 860	533, 793	40, 839	-----	668
40, 657	74, 842	39, 793	5, 243	160, 535	534	-----	669
928, 972	1, 226, 912	548, 872	140, 610	2, 843, 366	679, 038	146, 968	670
141, 052	149, 296	53, 935	28, 062	372, 285	21, 466	-----	671
106, 852	223, 691	382, 175	42, 451	755, 169	9, 368	61, 184	672
33, 782	198, 932	186, 403	13, 546	432, 663	5, 884	18, 720	673
129, 794	17, 771	2, 118	3, 448	153, 131	12, 733	9, 706	674

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, 1925—Continued

	Nominal value of remaining uncollected assets	Assets returned to stockholders' agent	Collected from assets	Collected from assessment upon shareholders	Total collections from all sources	Secured and preferred liabilities paid	Dividends paid	Legal expenses
469	\$1,454,409		\$1,596,534	\$149,271	\$1,745,805	\$283,600	\$1,286,325	\$51,748
513	558,696		1,871,557	7,500	1,879,057	301,469	1,387,675	26,404
515			363,053	82,730	445,783	92,561	281,281	41,395
523	51,871		299,168	29,271	328,439	8,107	269,707	9,228
531	157,731		2,688,519	91,072	2,779,591	31,588	2,660,220	15,851
533	105,652		320,363	35,135	355,498	28,192	239,033	6,383
542	318,593		1,812,858	73,748	1,886,606	293,584	1,472,354	32,454
549	29,255		394,756	25,180	419,936	24,132	315,272	39,166
554	572,540		3,386,506		3,386,506	1,029,350	1,665,598	92,013
589	253,426		157,746	45,160	202,906	25,282	139,774	4,454
590			483,182	47,900	531,082	32,792	422,775	10,631
591			646,737	44,821	691,558	224,189	415,511	10,395
593	234,920		792,382	28,750	821,132	801,442	423,101	37,922
594			191,072	9,234	200,306	34,042	99,016	9,868
596			153,468	6,220	159,688	117,040	22,040	2,758
597	93,793		98,852	16,200	115,052	33,396	53,238	5,450
598	230,881		220,825	34,345	255,171	126,569	63,642	9,440
599	46,883		6,051	46,900	52,951	46,900		3,152
600	199,147		272,023	19,798	291,821	200,727	46,467	6,537
601	282,886		127,259	5,150	132,409	73,895		3,071
603			274,523	17,470	291,993	109,967	156,131	2,018
605	164,793		147,524	29,188	176,712	55,246	70,989	4,046
606	754,168		1,507,523	17,120	1,524,643	1,188,008	222,015	34,073
607			441,272	30,528	471,800	181,875	258,060	6,653
610	255,480		447,240	40,613	487,853	57,821	380,926	2,555
611	213,448		242,621	15,314	257,935	97,855	53,985	13,462
612			111,180	19,266	130,446	51,477	47,400	6,148
613	81,511		43,052	3,724	46,776	21,794	12,312	1,131
615	93,552		49,256	12,991	62,247	22,820		3,689
616	191,218		364,749	20,274	385,023	297,630	43,850	9,297
617			241,386	9,819	251,205	86,464	132,529	6,487
619	75,640		112,873	3,000	115,873	53,433	33,695	4,718
620	706,329		938,012	40,409	978,421	783,157	114,572	13,489
621			94,562	3,600	98,162	84,128	2,745	804
622	48,532		64,940	10,318	75,258	29,501	28,000	842
625	416,474		315,353	12,975	328,328	213,169	50,946	5,243
626	52,102		36,328	6,258	42,586	22,973	5,006	589
628	907,935		1,165,272	46,546	1,211,818	1,007,795	147,603	10,581
630	89,851		267,097	10,000	277,097	67,210	172,416	285
632	530,540		467,898	9,200	477,098	398,159	38,024	2,864
633	237,876		172,896	11,759	184,655	142,830	15,476	2,824
634	685,000		303,052	11,348	314,400	242,300		3,160
635	57,567		129,080	9,613	138,693	93,012	21,315	2,967
638			30,360	10,048	40,408	19,961	5,404	739
640	51,605		117,589	5,176	122,765	85,662	12,419	765
642	118,539		44,220	614	44,834	37,136		265
643	145,331		119,170	3,625	122,795	95,693		1,007
644	32,172		68,061	9,854	77,915	56,581	8,799	2,037
645	1,284,384		2,536,830	185,330	2,722,160	1,683,456	950,250	10,473
646	130,414		269,890	21,600	291,490	102,328	151,149	5,846
648	65,532		28,566	12,466	41,032	16,766		461
649	766,950		723,172	72,596	795,768	489,675	235,080	3,500
650	502,254		1,186,003	29,546	1,215,549	112,049	662,095	7,078
652	41,224		48,859	10,308	59,167	25,194	8,596	974
653	40,771		73,862	3,960	77,822	57,123		932
654	580,209		419,582	7,646	427,228	304,818		7,723
655	199,125		102,159	4,797	106,956	92,922		994
656	630,926		163,471	45,908	209,379	79,644	57,990	6,001
657	23,803		18,048	7,812	25,860	8,028	4,746	1,812
658	146,344		60,093	10,397	70,490	44,802		1,887
659	6,990		83,910	8,350	92,260	63,640	15,508	572
660	235,739		92,794	7,900	100,694	47,506		4,393
661	172,289		509,033	14,800	523,833	181,857	152,940	4,354
662	390,930		513,736	136,212	649,948	447,041	107,595	3,494
663	1,316,345		676,013	171,069	847,082	433,581	216,879	6,802
664	520,564		394,732	58,681	453,413	384,259		5,968
665	218,893		128,221	40,413	168,634	80,273	46,426	5,471
666	180,538		79,863	3,428	83,291	46,240	17,173	568
667	268,856		106,270	3,900	110,170	64,717		1,189
668	331,493		161,461	9,692	171,153	127,101		2,040
669	123,186		36,740	12,500	49,240	26,438		133
670	1,623,677		393,683	84,382	478,065	128,142	150,166	15,639
671	194,016		156,808	14,000	170,803	144,461		1,553
672	396,520		288,097	2,400	290,497	200,909		2,105
673	279,529		128,530	3,369	131,899	94,692		433
674	3,348		127,344	19,500	146,844	1,610	111,702	9,677

appointment of receiver, and closing, with amounts of nominal and additional assets, assets, expenses of receiverships, claims proved, dividends paid, and remaining

Receivers' salary and other expenses	Balance in hands of comptroller and 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	
\$68,434	\$55,698		\$200,000	\$1,570,643	75			469
148,152	20,357		150,000	1,850,300	75			513
30,595			200,000	447,591	58.85		Sept. 30, 1925	515
23,476	17,921		50,000	323,761	82			523
68,124	3,808		200,000	2,830,343	94			531
30,321	51,569		100,000	478,085	50			533
68,592	19,622		500,000	1,882,658	77.50			542
25,864	15,502		50,000	350,303	90			549
135,279	144,266	\$350,000		1,395,738	100	100		554
22,420	10,976		50,000	346,509	40			589
32,653	32,231		50,000	497,496	85			590
41,463			50,000	839,436	49.50		Dec. 31, 1924	591
53,350	5,317		50,000	801,165	50			593
31,243	26,137		25,000	325,939	30			594
9,737	8,113		25,000	308,005	6.67			596
17,830	5,138		25,000	295,775	18			597
22,412	33,108		50,000	315,777	42			598
2,851	45		50,000	850,574				599
23,766	14,324		40,000	439,651	10			600
23,502	31,941		50,000	243,528				601
23,877			25,000	176,039	88.67		Oct. 27, 1925	603
24,233	22,198		100,000	249,613	30			605
40,113	40,434		100,000	1,230,185	17		Oct. 28, 1925	606
25,212			50,000	421,293	60.75			607
16,615	29,936		50,000	634,867	60			610
39,904	52,729		25,000	352,119	15			611
19,743	5,678		25,000	94,800	50			612
9,930	1,609		25,000	123,129	10			613
19,930	15,808		25,000	111,962				615
27,309	3,937		50,000	146,167	30			616
25,725			50,000	306,189	43.25		Jan. 13, 1925	617
13,612	10,415		25,000	112,324	30			619
62,196	15,007		100,000	1,527,475	7.50			620
9,922	563		30,000	137,258	2			621
11,243	5,672		200,000	70,054	40			623
29,430	29,570		50,000	510,631	10			625
13,135	883		25,000	44,650	10			626
35,453	10,386		150,000	2,960,568	5			628
25,289	11,897		25,000	172,416	50			630
23,397	14,654		75,000	759,704	5			632
18,517	5,008		50,000	310,432	5			633
21,158	47,782		30,000	887,338				634
19,906	1,493		25,000	57,865	20			635
14,304			25,000	51,487	10.50		Sept. 30, 1925	638
16,491	7,428		25,000	83,814	15			640
2,438	4,995		25,000	79,789				642
15,359	10,736		25,000	99,714				643
9,677	821		25,000	43,717	20			644
39,944	38,037		250,000	1,583,927	60			645
23,647	8,520		50,000	251,911	60			646
15,326	8,479		25,000	08,355				648
48,022	19,491		200,000	783,612	30			649
24,306	10,021		125,000	945,850	75			650
11,533	12,870		50,000	41,654	20			652
11,064	8,703		25,000	55,770				653
31,921	82,766		100,000	699,851				654
12,950	90		25,000	200,947				655
25,144	40,600		150,000	580,405	10			656
3,674	8,100		25,000	47,458	10			657
8,245	16,056		25,000	170,564				658
8,237	4,303		25,000	155,098	10			659
20,750	28,045		30,000	188,504				660
29,646	155,036		200,000	1,019,606	15			661
24,362	67,458		150,000	484,764	20			662
58,786	151,032		200,000	1,452,421	15			663
24,555	38,631		150,000	444,978				664
20,413	16,051		75,000	204,732	20			665
5,634	13,676		25,000	228,990	7.50			666
11,587	32,677		35,000	208,179				667
17,186	24,826		50,000	330,052				668
10,395	12,274		25,000	82,762				669
27,994	156,124		200,000	1,477,466	10			670
14,229	10,560		30,000	291,886				671
33,058	54,425		50,000	64,084				672
13,395	23,379		25,000	296,450				673
10,552	13,303		50,000	279,255	40			674

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, 1925—Continued

	Title and location of banks	Date of organization	Capital stock	Receiver appointed
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. 26, 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.
683	Llano National Bank, Llano, Tex.	Jan. 5, 1901	50,000	Apr. 18, 1923
684	Farmers & Merchants National Bank, Jefferson, Iowa.	Dec. 28, 1911	40,000	Apr. 27, 1923
685	City National Bank, Jerome, Idaho.	Dec. 23, 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
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
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.
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
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	23,000	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
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
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.

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					
\$81,571	\$90,142	\$405,582	\$41,383	\$618,678	\$20,643	\$154,715	675
30,701	371,762	191,894	26,653	621,015	2,047	13,366	676
210,374	194,391	211,101	40,401	656,267	54,355	192,817	677
1,314,132	167,913	43,730	263,112	1,788,887	218,567	77,122	678
213,681	112,832	451,201	35,112	812,826	44,972		679
45,299	257,777	63,798	11,617	378,491	20,221	500	680
182,688	230,932	36,049	25,198	474,867	30,804	43,872	681
112,936	172,844	141,126	152,944	579,850	159,195	148,676	683
63,691	117,029	33,066	23,847	237,633	7,904	28,961	684
58,182	37,312	42,676	13,738	151,908	14,224		685
	31,174	179,530	23,234	233,938	16,260	7,541	686
94,366	122,908	66,034	16,341	299,739	24,803	19,138	687
88,029	17,833	28,640	29,506	164,098	10,257		688
108,961	114,303	138,678	21,946	383,888	3,979	9,456	689
478,878	255,458	575,563	43,165	1,353,064	111,171	80,997	691
15,951	30,367	41,592	2,615	90,525	3,771	2,249	693
80,630	143,859	42,626	8,238	275,353	6,534	11,642	694
41,304	129,679	170,847	5,429	347,259	94,570	149,807	695
219,280	566,071	235,987	109,856	1,131,194	238,448	119,901	696
35,274	105,392	115,343	27,290	283,299	215	37,369	697
547,977	516,671	201,869	67,612	1,334,129	60,368	698,015	698
153,317	257,311	194,165	17,354	622,147	22,353	142,556	699
88,996	156,148	45,040	52,849	343,033	16,682	3,750	700
79,131	218,301	57,715	15,049	370,196	28,173	1,650	701
13,338	48,353	231,384	4,466	297,541		5,875	702
75,257	160,855	65,710	7,536	299,358	4,589	27,414	703
56,176	31,316	318,478	5,672	411,642	22,488		704
58,678	48,843	15,588	12,112	135,221	9,440		706
112,400	113,607	79,202	37,990	343,199	43,676	80,841	707
106,679	652,820	297,201	84,077	1,200,777	48,586	11,840	708
458,659	846,395	57,902	35,442	1,398,398	37,899	18,965	709
404,632	171,990	54,696	19,142	650,460	4,112		710
38,395	50,025	33,574	9,776	131,770	8,133	911	711
79,658	149,623	86,078	4,914	320,273	1,767	1,329	713
107,244	103,050	76,102	77,470	363,866	12,145	15,237	714
13,849	57,799	60,287	4,292	136,227	1,778	92,382	715
47,361	74,354	171,967	9,119	362,801	5,410	19,620	716
15,858	56,628	16,553	7,540	96,579	1,498	2,783	717
69,998	159,664	48,563	26,758	304,983	10,297	14,210	718
321,654	169,837	233,227	43,199	767,917	39,231	30,679	719
180,421	48,653	54,570	27,076	310,720	45,161		720
413,189	174,982	320,416	34,805	943,342	13,051	4,000	721
457,554	53,910	520,999	123,218	1,155,681	119,398	13,474	722
123,511	847,636	672,204	71,647	1,714,998	25,147	15,596	723
89,131	156,379	77,025	22,307	344,842	15,796	7,111	724
22,707	103,412	60,218	13,079	199,416	25,110	9,749	725
19,745	119,835	72,757	33,698	246,035	48,023	2,523	726
95,358	41,582	84,886	21,793	243,619	8,110	1,730	727
46,632	129,292	142,602	11,934	329,920	18,881	190,366	728
80,056	95,280	59,725	6,475	241,536	7,417	25,184	729
57,574	119,943	86,292	6,410	270,219	5,429	13,211	731
12,830	145,551	36,977	1,094	196,452	5,413	4,782	732
69,365	29,928	35,676	6,118	132,087	23,630	3,569	733
31,237	99,313	27,321	2,491	160,272	297		734
40,923	81,959	22,055	13,744	158,711	3,018	9,809	735
37,830	111,276	74,294	11,327	234,727	2,650		736
19,849	94,211	75,580	9,715	199,355	8,879	17,141	737
242,350	299,147	140,196	33,377	715,070	56,653	26,548	738
103,031	103,632	75,577	22,108	304,348	5,856		739
46,657	138,147	53,270	18,855	256,929	7,255	7,985	740
357,810	190,573	111,563	78,470	738,416	200,453	6,898	741
38,086	24,320	25,831	6,475	94,712	24,704	325	742
45,048	175,697	211,368	32,886	464,999	15,033	1,533	743
125,681	113,962	74,918	17,625	332,186	14,986	907	744
33,605	63,939	69,802	7,765	175,109	2,282		745
1,748,843	746,250	458,547	198,021	3,091,661	367,066	116,683	746
98,731	48,156	43,647	13,061	203,595	2,967	29,885	747
297,840	160,685	96,317	39,100	593,942	20,169	10,770	748
86,439	143,983	41,049	21,198	292,669	13,040	12	749
731,798	220,201	215,322	73,786	1,241,107	105,617	188,513	751
17,446	153,683	91,909	23,162	286,200	6,803	6,802	752
36,597	76,268	46,111	7,672	166,648	6,273	375	753
109,653	67,235	47,400	20,566	235,854	10,846	4,410	754
117,758	102,560	30,983	31,984	283,285	26,968	5,268	755
337,212	428,037	331,524	95,713	1,242,486	40,311	55,371	756

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, 1925—Continued

	Nominal value of remaining uncollected assets	Assets returned to stockholders' agent	Collected from assets	Collected from assessment upon shareholders	Total collections from all sources	Secured and preferred liabilities paid	Dividends paid	Legal expenses
675	\$312,308		\$131,012	\$29,969	\$160,981	\$97,855	\$30,157	\$692
676	396,306		209,296	10,700	219,996	163,822		3,628
677	177,162		231,933	48,183	280,116	208,088	44,555	1,205
678	150,521		1,342,677	100,000	1,442,677	238,577	1,072,668	2,009
679	533,397		234,457	16,284	250,721	177,739	47,901	431
680	261,227		96,543		96,543	68,429		1,653
681	241,467		158,724	5,048	163,772	45,134	94,956	850
683	146,601		125,378	9,075	134,453	61,417	40,578	3,168
684	95,592		105,176	21,600	126,776	65,635	46,844	1,212
685	49,520		88,164	5,272	93,436	53,932	22,700	687
686	181,382		44,855	3,400	48,255	11,161		3,637
687	169,601		86,197	19,809	106,006	53,683	20,170	3,180
688	71,786		82,055	6,300	88,355	20,473	50,508	592
689	209,725		160,728	10,975	171,703	132,802		1,025
691	692,076		498,820	62,256	561,076	207,800	244,902	5,885
693	57,756		26,749	500	27,249	17,802		60
694	191,827		65,350	2,525	67,875	35,976		903
695	12,789		90,093	8,452	98,545	55,290	33,648	1,426
696	481,215		291,630	42,000	333,630	171,612	61,933	9,866
697	186,190		59,525	2,000	61,525	49,590		1,214
698	15,369		560,377	27,373	587,750	277,920	225,074	5,684
699	261,585		195,673	4,000	199,673	152,648		130
700		\$182,645	139,956		139,956	103,104	20,877	2,951
701	187,813		152,560	2,478	155,038	57,112	62,022	594
702	263,163		28,503	58,425	86,928	78,223		3,267
703	161,487		105,868	13,660	119,528	77,042		850
704	305,632		83,522	5,369	88,891	59,438		496
706	72,619		53,162	8,659	61,821	31,712	10,522	103
707	112,545		106,137	13,137	119,274	82,585		45
708	770,343		370,008	26,492	396,500	201,903	88,778	1,891
709	788,022		553,512	31,449	584,961	451,902		13,998
710	487,418		158,930	2,745	161,676	135,662		66
711	82,949		39,727	7,343	47,073	30,613		290
713	235,612		81,565	3,800	85,365	54,373		362
714	251,915		84,569	2,780	87,349	55,897		778
715			42,067	7,800	49,867	17,883	9,984	825
716	220,324		57,447	21,900	79,347	42,529		507
717	68,787		23,511	11,660	35,171	13,823	12,226	123
718	155,713		124,763	11,000	135,763	26,694	90,594	2,404
719	415,405		282,372	28,600	310,972	100,931	98,017	8,946
720	99,978		165,581	18,429	184,010	108,675	43,423	1,023
721	451,670		474,621	25,846	500,467	412,063		4,774
722	548,956		473,853	98,400	572,253	79,509	407,288	3,841
723	1,048,091		626,174	38,824	664,998	508,548		4,204
724	239,540		82,395	5,225	87,620	40,992		759
725	113,563		50,994	9,000	59,994	35,651		
726	127,585		67,904	11,824	79,728	34,009	28,902	383
727	135,649		98,130	4,500	102,630	62,044	16,736	499
728			120,601	10,977	131,578	75,685	12,119	225
729	130,954		77,981	500	78,481	33,105		599
731	179,914		71,665	1,000	72,665	46,344		763
732	178,504		12,753	1,000	13,753	184		47
733	74,307		30,581	6,409	36,990	10,407	8,810	1,658
734	123,236		36,739	10,950	47,689	34,201		385
735	90,690		55,194	9,505	64,699	44,166		1,594
736	174,703		57,394	6,608	64,002	41,513		50
737	95,158		78,177	6,350	84,527	41,626	23,153	354
738	406,704		225,165	13,204	238,369	137,600	66,474	
739	172,750		125,742	24,260	150,002	111,099	23,415	158
740	139,648		102,041	8,091	110,132	42,418	19,545	25
741	361,513		169,552	12,035	181,587	117,536	31,379	573
742	54,081		15,602	979	16,581	4,507	4,415	25
743	300,214		148,199	6,800	154,999	61,701	51,559	3,354
744	216,572		99,721	6,152	105,873	47,550	36,882	319
745	135,181		37,646	1,750	39,396	29,558		893
746	1,455,311		1,152,601	43,500	1,196,101	595,360	463,427	19,106
747	128,491		42,312	8,500	50,812	28,824		148
748	390,420		172,583	12,880	185,463	98,900	44,893	1,521
749	206,167		73,450	12,000	85,450	66,582		1,242
751	574,015		372,962	19,955	392,917	193,556	78,216	2,559
752	197,027		76,508	18,775	95,283	30,595	21,357	1,206
753	100,082		59,918	10,600	70,518	34,187	13,478	1,003
754	101,750		118,848	14,903	133,751	70,084	31,885	1,953
755	145,310		105,749	16,047	121,796	58,378	32,084	3,970
756	835,139		281,665	74,623	356,288	212,674		1,505

appointment of receiver, and closing, with amounts of nominal and additional assets, assets, expenses of receiverships, claims proved, dividends paid, and remaining

Receivers' salary and other expenses	Balance in hands of comptroller and receiver	Amount returned to shareholders in cash	Amount of assessment upon shareholders	Amount of claims proved	Divi-dends (per cent)	Interest divi-dends (per cent)	Finally closed
\$17,599	\$14,678		\$50,000	\$458,148	6½		675
21,857	30,689		50,000	396,434			676
15,548	10,720		100,000	445,636	10		677
32,205	97,218		100,000	1,929,410	55.833		678
15,929	8,721		50,000	621,005	8		679
11,511	14,950		50,000	226,621			680
15,120	7,712		50,000	379,824	25		681
13,740	15,550		50,000	162,364	25		683
9,110	3,975		40,000	92,712	45		684
10,891	5,226		30,000	57,119	40		685
6,505	26,952		200,000	307,000			686
13,734	15,239		50,000	202,707	10		687
11,470	5,312		25,000	91,837	55		688
12,719	25,157		25,000	300,050			689
20,453	82,036		100,000	803,119	30		691
6,029	3,358		25,000	38,598			693
10,609	20,387		25,000	224,741			694
7,184	997		50,000	146,293	23		695
28,550	61,669		100,000	545,792	10		696
4,684	6,037		25,000	236,302			697
25,068	54,004		50,000	899,630	24		698
19,951	26,914		50,000	351,840			699
10,173		\$2,751		20,977	100	100	700
20,445	14,865		25,000	206,739	30		701
659	4,779		60,000	27,536			702
13,700	27,936		25,000	242,720			703
12,994	15,963		25,000	213,793			704
6,269	13,215		25,000	70,447	15		706
8,710	27,934		30,000	205,843			707
22,804	81,124		100,000	905,120	10		708
35,910	83,151		100,000	702,234			709
25,032	916		25,000	362,906			710
7,301	8,869		25,000	54,042			711
10,447	20,183		35,000	250,384			713
8,939	21,735		50,000	176,760			714
8,385	12,810		25,000	99,646	10		715
7,576	28,735		40,000	163,099			716
1,744	7,255		25,000	61,131	20		717
11,763	4,308		25,000	229,862	45		718
16,802	91,276		50,000	638,747	15		719
14,418	16,471		25,000	173,745	25		720
36,991	46,639		100,000	796,187			721
14,212	67,343		100,000	905,106	45		722
25,333	126,913		200,000	834,106			723
9,442	36,427		25,000	261,819			724
6,240	18,103		25,000	128,407			725
9,551	6,883		25,000	144,516	20		726
11,276	12,075		25,000	126,828	10		727
8,041	35,508		30,000	211,436	5		728
9,176	35,601		25,000	189,196			729
9,036	16,522		25,000	202,878			731
3,880	9,642		25,000	173,246			732
6,954	9,161		25,000	58,190	15		733
3,120	9,983		25,000	45,684			734
8,440	10,499		25,000	58,279			735
7,810	14,629		25,000	159,387			736
8,571	10,823		25,000	115,770	20		737
12,240	22,055		75,000	444,892	15		738
12,158	3,172		50,000	234,192	10		739
7,229	40,915		25,000	196,826	10		740
12,839	19,260		50,000	314,015	10		741
3,410	4,224		25,000	44,128	10		742
21,846	16,539		50,000	327,344	15		743
13,506	7,316		25,000	245,869	15		744
5,442	3,503		25,000	79,450			745
64,010	54,198		150,000	1,853,707	25		746
6,291	15,549		25,000	106,412			747
12,236	28,723		50,000	448,930	10		748
13,340	4,286		25,000	172,171			749
16,900	101,686		100,000	822,674	10		751
12,076	30,049		50,000	151,376	15		752
6,912	14,938		50,000	85,764	15		753
8,007	21,822		40,000	98,347	20		754
11,627	15,737		25,000	160,422	20		755
23,833	118,276		100,000	1,009,285			756

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, 1925—Continued

	Title and location of banks	Date of organization	Capital stock	Receiver appointed
757	First National Bank, Roman, Mont.	Aug. 31, 1910	\$25,000	Feb. 9, 1924
758	First National Bank, Harrison, Nebr.	June 28, 1907	50,000	Feb. 12, 1924
760	First National Bank, Clarkston, Wash.	Mar. 16, 1903	50,000	do
761	First National Bank, Carthage, S. Dak.	Mar. 26, 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. 29, 1902	25,000	Feb. 19, 1924
765	First National Bank, Castlewood, S. Dak.	Oct. 2, 1901	25,000	do
767	First National Bank of Clovis, N. Mex.	June 14, 1907	100,000	Feb. 20, 1924
768	First National Bank, Charlo, Mont.	Feb. 26, 1918	25,000	do
770	First National Bank, Sidney, Mont.	Dec. 23, 1907	50,000	Feb. 26, 1924
771	Stockmans National Bank, Fort Benton, Mont.	Dec. 24, 1880	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, 1905	40,000	Mar. 4, 1924
780	First National Bank, St. Anthony, Idaho.	Dec. 31, 1902	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.	Apr. 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. ¹	June 16, 1905	50,000	Mar. 21, 1924
787	First National Bank, Polson, Mont.	Nov. 26, 1909	25,000	Mar. 22, 1924
788	Farmers National Bank, Parsons, Kans.	Mar. 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. ¹	Aug. 18, 1902	50,000	do
791	First National Bank, Bristow, Nebr.	June 5, 1909	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 Ferguson County, Lewistown, Mont.	May 8, 1904	300,000	Apr. 12, 1924
801	State National Bank, Albuquerque, N. Mex.	Mar. 17, 1904	200,000	Apr. 14, 1924
802	First National Bank, Marysville, Kans.	Aug. 25, 1882	75,000	Apr. 15, 1924
803	First National Bank, Alexander, N. Dak.	Jan. 22, 1910	25,000	do
804	First National Bank, Pilger, Nebr.	Aug. 2, 1901	50,000	Apr. 22, 1924
805	First National Bank, Willsall, Mont.	Apr. 11, 1910	25,000	do
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. ¹	June 3, 1907	25,000	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, Lidgerwood, N. Dak.	May 29, 1901	50,000	June 17, 1924
821	First National Bank, Galata, Mont. ²	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, Waltham, N. Dak. ¹	Mar. 14, 1908	25,000	do
827	Weiser National Bank, Weiser, Idaho.	Feb. 19, 1906	75,000	do
829	Citizens National Bank, Ness City, Kans. ²	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 10, 1924
832	First National Bank, Bridgewater, S. Dak.	July 23, 1903	25,000	July 13, 1924
833	Citizens National Bank, Cheyenne, Wyo.	Jan. 15, 1906	100,000	July 21, 1924
834	Bristow National Bank, Bristow, Okla. ²	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. 13, 1924

¹ Restored to solvency.² Receiver appointed to complete unfinished liquidation.

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					
\$30,884	\$155,788	\$34,030	\$10,990	\$231,742	\$9,092	\$8,443	757
205,675	247,817	107,309	23,059	588,860	50,554		758
98,887	170,037	15,439	18,773	308,136	10,820	22,195	760
53,572	165,098	129,011	9,349	362,030	10,466	19,776	761
69,633	79,432	54,917	10,724	214,706	2,065		762
806,234	946,948	677,140	55,891	2,486,213	89,009	5,833	763
238,368	240,028	115,811	56,474	700,681	58,903	29,639	764
168,897	53,246	64,991	17,429	304,563	1,908	15,529	765
	28,000		243	28,243			767
27,339	52,561	2,521	3,554	85,975	5,178		768
470,454	32,690	290,148	37,539	830,831	10,329	1,400	770
252,126	798,011	453,156	38,730	1,542,023	19,030	546	771
85,609	61,865	20,170	5,421	173,065	10,236	563	772
393,700	901,924	15,871	64,286	1,375,781	66,058	67,006	773
50,628	253,229	113,727	36,208	453,792	31,609	11,344	774
196,375	509,732	261,195	52,892	1,020,194	16,399	11,939	775
463,871	345,544	161,521	50,704	1,021,700	31,224	6,108	776
59,230	103,589	48,945	17,881	229,645	14,490	9,780	777
75,621	217,934	93,915	18,151	405,621	9,607	35,309	778
106,843	252,457	156,092	13,241	528,633	4,781	78,668	779
193,783	206,458	218,988	35,241	654,470	5,321	900	780
938,783	851,487	265,511	38,905	2,094,776	74,341	1,819	781
192,379	91,506	148,925	25,629	428,430	27,804	34,123	782
22,914	76,454	35,842	792	136,092	1,625		783
47,111	52,914	67,224	5,639	172,838	3,455	3,885	784
48,570	46,686	50,498	7,449	153,203	8,110	124	785
56,400	109,949	51,548	42,929	260,828	18,308	5,738	787
313,273	112,264	107,450	55,289	588,286	29,348	82,609	788
752,444	557,258	344,707	70,405	1,724,814	150,687	76,257	789
							790
97,071	85,731	50,088	15,581	248,421	8,237	40,100	791
79,237	109,207	201,357	10,022	399,553	5,673	19,227	794
181,021	161,661	295,107	23,521	661,319	67,131	376,136	795
133,898	191,366	58,241	8,030	391,535	3,567		796
269,033	566,659	282,733	45,457	1,163,882	88,920	774	797
162,213	152,393	76,017	108,660	499,283	23,117	48,868	798
1,473,857	2,307,203	833,221	227,261	4,841,542	253,039	28,771	799
1,086,245	905,692	581,373	94,507	2,668,320	192,571	68,404	801
128,028	414,224	297,133	120,948	960,333	60,257	50,119	802
98,263	112,856	87,299	13,817	212,235	12,600	2,310	803
116,055	138,072	74,016	42,101	371,144	5,395	30,468	804
4,544	33,162	47,363	2,702	87,771	5,525	1,199	805
498,560	449,972	264,224	105,617	1,318,373	90,382	38,052	806
61,532	107,787	97,130	10,177	276,626	2,746	20,868	807
1,595,305	3,381,887	357,977	1,254,913	6,590,082	484,733	151,965	808
238,727	384,564	616,742	127,250	1,367,289	172,866	536,352	809
229,143	691,804	71,377	276,132	1,268,451	30,110	34,626	810
89,083	110,292	58,529	22,053	279,957	14,906	25	811
187,375	128,309	77,534	30,866	514,084	19,289	4,570	812
365,514	351,033	164,452	13,598	894,897	26,945	27,449	813
133,098	331,264	164,900	11,156	690,418	42,844	18,404	814
10,602	100,832	109,728	6,091	227,253	3,179	40	815
							816
231,640	320,876	143,383	45,960	741,859	29,926	7,989	817
90,751	97,738	86,930	15,622	291,041	18,345	2,280	818
181,300	116,219	44,739	28,736	370,994	33,686		819
152,343	504,763	200,587	42,104	899,797	19,355	370,118	820
							821
225,236	214,643	102,413	41,471	583,763	43,617	28,112	822
105,664	99,147	166,441	10,668	381,920	31,781	10,398	823
67,500	1,337,085	2,271,292	141,402	3,817,279		156,069	824
377,651	129,306	64,035	12,841	583,833	28,737	116,571	825
							826
131,765	433,357	551,491	34,505	1,151,118	15,326		827
							829
2,797,972	2,829,497	585,842	215,646	6,419,957	453,960	63,253	830
34,053	27,599	76,034	2,103	139,789	2,945	1,246	831
153,794	133,845	35,202	3,064	339,905	22,028	6,103	832
1,020,533	843,931	75,893	58,770	1,929,067	170,362	12,336	833
1,050			2,108	5,248			834
242,774	120,621	29,492	3,696	402,493	6,173		835
93,595	181,730	45,245	59,142	379,513	27,027	25	836
132,278	184,916	503,666	1,732	831,992	17,594	75,242	837
23,120	34,286	183,451	1,334	247,221	1,101	17,515	838
1,883,760	186,061	182,201	104,977	2,357,009	172,472	4,096	839

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, 1925—Continued

	Nominal value of remaining uncollected assets	Assets returned to stockholders' agent	Collected from assets	Collected from assessment upon shareholders	Total collections from all sources	Secured and preferred liabilities paid	Dividends paid	Legal expenses
757	\$148, 145	-----	\$66, 062	\$1, 262	\$67, 324	\$32, 752	\$12, 396	\$1, 286
758	315, 326	-----	222, 980	24, 000	246, 980	67, 516	147, 994	1, 534
760	158, 554	-----	111, 567	8, 546	120, 113	25, 764	60, 688	805
761	237, 986	-----	93, 802	11, 193	104, 995	62, 985	-----	450
762	151, 849	-----	60, 792	6, 000	66, 792	43, 066	-----	436
763	642, 155	-----	749, 186	41, 404	790, 590	548, 246	149, 649	3, 068
764	354, 652	-----	257, 437	22, 523	279, 960	139, 529	31, 361	4, 696
765	193, 048	-----	98, 078	9, 875	107, 953	58, 311	-----	1, 743
767	16, 800	-----	11, 443	-----	11, 443	509	-----	-----
768	48, 519	-----	32, 278	7, 460	39, 738	13, 461	16, 783	640
770	529, 612	-----	289, 490	20, 450	309, 940	205, 713	-----	2, 236
771	1, 123, 071	-----	399, 376	100, 275	499, 651	346, 983	-----	634
772	84, 990	-----	77, 276	14, 600	91, 876	54, 378	26, 177	844
773	661, 167	-----	581, 550	13, 900	595, 450	167, 326	153, 325	4, 979
974	304, 999	-----	105, 840	6, 284	112, 124	58, 852	32, 654	1, 520
775	603, 979	-----	387, 877	44, 675	432, 552	317, 896	-----	178
776	695, 736	-----	288, 632	4, 700	293, 332	223, 599	-----	5
777	157, 802	-----	47, 573	4, 000	51, 573	26, 979	-----	650
778	283, 999	-----	76, 715	11, 859	88, 574	51, 616	-----	934
779	293, 650	-----	151, 534	5, 548	157, 082	86, 426	-----	3, 193
780	519, 911	-----	128, 338	16, 391	144, 729	88, 495	-----	339
781	1, 480, 479	-----	538, 137	14, 100	552, 237	352, 992	-----	2, 238
782	138, 160	-----	228, 343	32, 209	260, 552	96, 864	105, 734	10, 371
783	105, 662	-----	23, 715	1, 850	30, 565	18, 703	-----	185
784	111, 887	-----	53, 631	1, 650	55, 281	34, 767	-----	1, 626
785	110, 079	-----	34, 890	14, 625	49, 515	31, 847	-----	741
786	-----	-----	-----	-----	-----	-----	-----	-----
787	180, 324	-----	56, 456	7, 375	63, 831	33, 795	-----	1, 167
788	122, 372	-----	353, 957	80, 200	434, 157	138, 972	249, 688	4, 971
789	572, 330	-----	925, 540	13, 957	939, 497	35, 825	743, 254	6, 048
790	-----	-----	-----	-----	-----	-----	-----	-----
791	110, 645	-----	89, 439	35, 060	124, 499	43, 691	47, 085	2, 800
794	254, 889	-----	120, 059	1, 932	121, 991	69, 061	27, 498	2, 835
795	67, 283	-----	150, 760	2, 000	152, 760	32, 738	-----	2, 196
796	343, 134	-----	44, 834	8, 000	52, 834	27, 028	-----	221
797	650, 126	-----	424, 062	24, 650	448, 712	237, 016	84, 879	3, 713
798	214, 571	-----	121, 727	16, 700	229, 427	75, 153	100, 271	752
799	2, 943, 889	-----	1, 515, 843	123, 686	1, 639, 529	545, 837	-----	8, 878
801	1, 143, 974	-----	1, 263, 371	139, 167	1, 402, 538	697, 260	437, 907	4, 351
802	454, 534	-----	395, 423	9, 367	404, 790	165, 594	213, 429	2, 582
803	232, 743	-----	64, 582	7, 215	71, 797	33, 695	-----	748
804	241, 135	-----	94, 146	7, 150	101, 296	75, 152	-----	1, 811
805	51, 660	-----	34, 887	1, 844	36, 231	25, 925	-----	258
806	679, 624	-----	510, 315	-----	510, 315	299, 481	176, 406	1, 825
807	137, 880	-----	115, 132	6, 337	121, 469	38, 180	60, 685	1, 788
808	3, 214, 685	-----	2, 738, 699	296, 461	3, 035, 160	1, 684, 948	789, 379	14, 694
809	-----	-----	658, 051	43, 263	701, 314	345, 174	340, 704	414
810	734, 775	-----	468, 940	76, 475	545, 415	289, 534	164, 739	1, 264
811	140, 566	-----	124, 460	14, 970	139, 430	68, 591	59, 233	354
812	296, 579	-----	193, 646	26, 499	220, 145	71, 444	72, 578	1, 289
813	426, 345	-----	414, 158	65, 980	480, 138	208, 085	247, 941	2, 584
814	390, 055	-----	239, 115	18, 000	257, 115	71, 287	124, 392	624
815	157, 493	-----	66, 541	10, 725	77, 266	49, 600	-----	249
816	-----	-----	-----	-----	-----	-----	-----	-----
817	451, 732	-----	252, 212	5, 760	257, 972	137, 655	80, 980	2, 771
818	177, 924	-----	92, 492	10, 015	102, 507	71, 125	-----	827
819	185, 830	-----	151, 478	11, 650	163, 128	37, 280	27, 706	-----
820	-----	-----	510, 344	22, 305	532, 649	176, 819	328, 403	3, 225
821	-----	-----	-----	-----	-----	-----	-----	-----
822	316, 081	-----	195, 953	8, 750	204, 703	101, 557	82, 919	1, 191
823	209, 220	-----	130, 521	8, 500	139, 021	90, 401	21, 836	405
824	3, 143, 827	-----	517, 383	-----	517, 383	500, 801	-----	3, 014
825	-----	-----	438, 525	10, 600	449, 125	80, 694	356, 766	2, 340
826	-----	-----	-----	-----	-----	-----	-----	-----
827	859, 316	-----	276, 476	10, 425	286, 901	185, 495	-----	2, 219
829	-----	-----	-----	-----	-----	-----	-----	-----
830	3, 735, 216	-----	2, 167, 528	65, 399	2, 232, 927	1, 024, 275	812, 976	1, 611
831	79, 274	-----	56, 324	2, 250	58, 574	42, 976	-----	316
832	171, 374	-----	131, 400	16, 025	147, 425	46, 826	84, 277	1, 474
833	976, 654	-----	839, 715	51, 559	891, 274	152, 423	675, 260	2, 974
834	1, 944	-----	1, 304	4, 200	5, 504	392	3, 591	-----
835	259, 928	-----	136, 392	31, 150	167, 542	122, 486	-----	7
836	99, 673	-----	252, 788	25, 000	277, 788	14, 388	193, 135	2, 251
837	589, 610	-----	149, 546	12, 619	162, 165	110, 184	-----	401
838	199, 103	-----	29, 502	7, 994	37, 496	24, 481	-----	511
839	822, 627	-----	1, 357, 814	136, 912	1, 494, 726	353, 695	918, 605	6, 301

appointemnt of receiver, and closing, with amounts of nominal and additional assets, assets, expenses of receiverships, claims proved, dividends paid, and remaining

Receivers' salary and other expenses	Balance in hands of comptroller and receiver	Amount returned to shareholders in cash	Amount of assessment upon shareholders	Amount of claims proved	Divi- dends (per cent)	Interest divi- dends (per cent)	Finally closed
\$7,847	\$13,043		\$25,000	\$123,964	10		757
7,052	22,884		50,000	477,795			758
13,423	10,433		50,000	174,210	40		760
11,156	30,404		25,000	298,192			761
8,194	15,096		25,000	123,271			762
21,091	58,596		25,000	1,482,412	10		763
17,722	86,652		25,000	376,160	10		764
11,693	36,206		25,000	245,413			765
366	10,568		100,000				767
4,371	4,483		25,000	41,653	40		768
10,461	91,530		50,000	620,931			770
15,853	136,181		200,000	359,563			771
6,560	3,917		25,000	74,297	35		772
20,800	249,620		75,000	1,026,997	15		773
10,716	8,382		25,000	324,466	10		774
26,677	87,801		100,000	597,393			775
18,454	51,274		100,000	662,274			776
8,411	15,533		25,000	164,765			777
14,698	21,306		75,000	292,114			778
15,988	51,535		50,000	361,764			779
19,753	36,142		50,000	538,518			780
25,404	171,603		65,000	893,835			781
13,809	33,774		60,000	211,326	50		782
3,659	8,018		25,000	47,510			783
7,527	11,361		25,000	65,857			784
8,593	8,334		35,000	102,101			785
							786
7,518	21,351		25,000	164,054			787
16,750	23,776		100,000	277,431	90		788
31,108	123,262		75,000	1,351,361	55		789
							790
7,254	23,669		40,000	140,035	30		791
11,151	11,386		25,000	274,962	10		794
11,005	106,821		50,000	621,017			795
7,701	17,884		50,000	319,170			796
19,546	103,558		100,000	667,600	10		797
17,475	35,776		60,000	226,838	45		798
54,580	1,030,234		300,000	2,657,111			799
37,244	225,776		200,000	1,457,555	30		801
14,857	8,328		75,000	533,601	40		802
7,146	30,208		25,000	143,304			803
10,275	14,058		50,000	190,430			804
5,220	4,828		25,000	41,377			805
17,518	15,085		100,000	705,659	25		806
11,372	9,444		30,000	205,572	30		807
66,940	479,199		500,000	3,617,082	20		808
15,022			100,000	453,432	50		809
18,233	71,645		100,000	463,371	40		810
7,798	3,454		25,000	132,253	45		811
10,308	64,526		55,000	362,394	20		812
15,064	6,464		200,000	450,514	55		813
12,237	48,575		50,000	496,926	25		814
7,845	19,572		25,000	87,792			815
							816
13,136	23,450		25,000	504,774	15		817
12,203	18,352		25,000	162,218			818
11,263	86,879		35,000	201,590	15		819
24,202			50,000	606,793	54		820
							821
8,683	10,353		25,000	392,699	20		822
12,108	14,271		25,000	262,956	10		823
12,224	1,344						824
9,325			25,000		82.45		825
							826
18,147	81,040		75,000	941,685			827
							829
50,332	343,733		200,000	3,251,935	25		830
7,249	8,033		25,000				831
9,389	5,459		25,000	210,696	40		832
33,719	26,898		200,000	1,350,533	50		833
175	1,346		25,000	3,413	100	100	834
7,944	37,105		50,000	262,757			835
8,338	59,676		25,000	324,529	60		836
9,243	42,337		50,000	656,312			837
4,422	8,082		25,000	200,247			838
23,636	192,589		150,000	1,601,094	55		839

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, 1925—Continued

	Title and location of banks	Date of organization	Capital stock	Receiver appointed
840	State National Bank, Carlsbad, N. Mex. ²	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, El Paso, Tex.	Jan. 17, 1924	200,000	Oct. 30, 1924
850	First National Bank, Alma, Wis.	May 16, 1906	25,000	Nov. 7, 1924
851	Merchants National Bank, Grinnell, Iowa.	Apr. 28, 1883	100,000	Nov. 12, 1924
852	First National Bank, Morgan, Tex.	May 3, 1902	35,000	Nov. 13, 1924
853	First National Bank, Abbeville, Ala.	Aug. 17, 1901	100,000	Nov. 14, 1924
854	First National Bank, Dodge, Nebr.	June 18, 1904	50,000	Nov. 22, 1924
855	First National Bank, Algona, Iowa.	May 15, 1884	50,000	Nov. 24, 1924
856	First National Bank, Boise City, Okla.	Aug. 30, 1917	25,000	Nov. 25, 1924
857	First National Bank, Allendale, S. C.	Nov. 30, 1917	50,000	Dec. 3, 1924
858	First National Bank, Barnwell, S. C.	Jan. 9, 1919	50,000	do.
859	First National Bank, Center, Tex.	Sept. 10, 1901	50,000	do.
860	Farmers National Bank, Dodge Center, Minn.	Feb. 4, 1903	30,000	Dec. 9, 1924
861	First National Bank, Torrington, Wyo.	Oct. 6, 1908	50,000	Dec. 16, 1924
862	Parkeburg National Bank, Parkeburg, Pa.	Feb. 27, 1880	50,000	Dec. 26, 1924
863	First National Bank, Buffalo, Okla.	Sept. 2, 1907	25,000	Dec. 27, 1924
864	First National Bank, Oldham, S. Dak.	Aug. 30, 1912	25,000	Jan. 3, 1925
865	First National Bank, Savoy, Mont.	May 20, 1918	25,000	do.
866	First National Bank, Spring Hope, N. C.	May 6, 1919	50,000	Jan. 7, 1925
867	Stockmans National Bank, Columbus, Mont.	July 12, 1918	50,000	do.
868	First National Bank, Alexandria, Minn.	June 9, 1883	60,000	Jan. 8, 1925
869	First National Bank, Townsend, Mont.	Jan. 31, 1911	50,000	do.
870	First National Bank, Rigby, Idaho.	June 13, 1919	80,000	Jan. 12, 1925
871	Peoples National Bank, Hot Springs, S. Dak.	May 23, 1908	25,000	Jan. 15, 1925
872	First National Bank, Sylvester, Ga.	Mar. 11, 1902	50,000	do.
873	First National Bank, Salem, S. Dak.	July 5, 1901	25,000	Jan. 16, 1925
874	Jefferson County National Bank, Rigby, Idaho ²	June 9, 1919	50,000	Jan. 17, 1925
875	Neoga National Bank, Neogo, Ill.	July 11, 1905	25,000	Jan. 21, 1925
876	First National Bank, Mohall, N. Dak.	Sept. 17, 1903	25,000	Jan. 22, 1925
877	First National Bank, Excelsior Springs, Mo.	May 5, 1905	25,000	Jan. 24, 1925
878	Logan County National Bank, Sterling, Colo.	Oct. 11, 1905	150,000	Jan. 26, 1925
879	First National Bank, Buena Vista, Ga.	Oct. 12, 1905	50,000	do.
880	First National Bank, Hampton, Ga.	July 13, 1911	50,000	Jan. 27, 1925
881	Perry National Bank, Perry, Iowa.	Jan. 2, 1912	75,000	Feb. 5, 1925
882	Farmers National Bank, Hempstead, Tex.	Apr. 5, 1893	50,000	Feb. 7, 1925
883	First National Bank, Crystal, N. Dak.	Sept. 12, 1905	25,000	do.
884	The National Bank of Abbeville, S. C.	Oct. 16, 1885	75,000	do.
885	Commercial National Bank, Charleston, S. C.	May 5, 1914	200,000	do.
886	First National Bank, Quincy, Fla.	May 4, 1904	100,000	Feb. 11, 1925
887	National Bank of Commerce, Pierre, S. Dak.	Feb. 13, 1890	100,000	do.
888	Black Hawk National Bank, Waterloo, Iowa ²	Apr. 17, 1903	200,000	Feb. 13, 1925
889	Lebanon National Bank, Lebanon, Tenn.	Apr. 13, 1907	80,000	do.
890	First National Bank, Shelley, Idaho.	July 15, 1919	25,000	do.
891	First National Bank, Brinsmade, N. Dak.	Dec. 11, 1906	25,000	do.
892	First National Bank, Atwater, Minn.	June 15, 1914	25,000	Feb. 14, 1925
893	First National Bank, Renville, Minn.	Dec. 19, 1902	25,000	do.
894	First National Bank, Idabel, Okla.	Dec. 10, 1906	80,000	Feb. 18, 1925
895	First National Bank, Pleasantville, Iowa.	Aug. 2, 1900	25,000	Feb. 21, 1925
896	First National Bank, Cavalier, N. Dak.	Nov. 24, 1911	25,000	do.
897	First National Bank, Stevensville, Mont.	Feb. 4, 1915	25,000	Mar. 2, 1925
898	First National Bank, Wapanucka, Okla.	Aug. 8, 1901	25,000	do.
899	First National Bank, Mataoka, W. Va.	Nov. 7, 1918	50,000	Mar. 3, 1925
900	First National Bank, Volant, Pa. ¹	June 14, 1920	25,000	Mar. 7, 1925
901	City National Bank, Clarksville, Tex.	Oct. 8, 1914	200,000	Mar. 9, 1925
902	First National Bank, Montpelier, Idaho.	Aug. 9, 1904	50,000	Mar. 13, 1925
903	First National Bank, Buhl, Idaho.	Aug. 10, 1917	100,000	Mar. 26, 1925
904	First National Bank, Lemmon, S. Dak.	Oct. 16, 1908	50,000	Apr. 2, 1925
905	Commercial National Bank, Greenville, Tex.	Nov. 24, 1904	150,000	Apr. 6, 1925
906	Farmers National Bank, Chandler, Okla.	Nov. 25, 1921	25,000	Apr. 10, 1925
907	First National Bank, Bamberg, S. C.	Apr. 19, 1920	45,000	do.
908	First National Bank, Bandon, Oreg.	Feb. 25, 1910	25,000	Apr. 13, 1925
909	Georgia National Bank, Athens, Ga.	Oct. 14, 1902	400,000	Apr. 17, 1925
910	Osceola National Bank, Osceola, Iowa.	Oct. 8, 1901	25,000	Apr. 22, 1925
911	First National Bank, Wimbledon, N. Dak.	Feb. 7, 1903	25,000	Apr. 23, 1925
912	First National Bank, Hedrick, Iowa ²	Aug. 11, 1900	25,000	Apr. 24, 1925
913	First National Bank, Jasper, Minn.	Oct. 7, 1902	30,000	May 1, 1925

¹ Receiver appointed to complete unfinished liquidation.

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, 1925—Continued

	Nominal value of remaining uncollected assets	Assets returned to stockholders' agent	Collected from assets	Collected from assessment upon shareholders	Total collections from all sources	Secured and preferred liabilities paid	Dividends paid	Legal expenses
840								
841	\$201,975		\$116,882	\$33,430	\$150,312	\$74,832	\$56,679	\$266
842			226,693	45,786	272,479	192,369	51,301	3,653
843	134,377		62,957	5,825	68,782	40,655		901
844	51,281		5,124	1,550	6,674	3,996		47
845	42,619		14,197	6,475	20,672	10,848		18
846	360,325		37,700	6,303	38,003	26,318		333
847	264,884		53,665	6,280	59,945	33,124		645
848			203,061	20,460	223,521	35,623	178,628	2,757
849			1,173,544	87,280	1,260,824	91,538	1,136,115	3,069
850	249,147		35,845	13,341	49,186	6,351		734
851	1,149,136		308,234	75,069	383,303	192,309		1,837
852	54,611		27,347	800	28,147	9,365	9,276	258
853	157,845		98,171	47,900	146,071	11,446	109,246	562
854			538,488	50,000	588,488	128,737	456,678	257
855	564,040		228,009	30,500	258,509	137,340		857
856	159,097		71,517	4,250	75,767	59,852		57
857	316,318		94,750	12,075	106,825	53,311		90
858	183,397		73,157	13,525	86,682	39,944		25
859	153,721		100,326	16,200	116,526	26,500	58,203	942
860	732,531		123,196	7,174	130,370	77,547		1,522
861	216,476		128,871	4,350	133,221	27,920	70,493	205
862	158,664		241,604	34,018	275,622	70,415	171,541	
863	235,935		100,718	1,500	102,218	36,396		453
864	174,490		97,229	15,561	112,790	30,731	52,876	439
865			14,656		14,656	6,644	7,035	51
866	238,722		97,763	39,433	137,196	10,641	77,864	2,866
867	169,370		25,625	12,650	38,275	10,237		2,038
868	706,437		271,055	40,930	311,985	72,019	82,160	1,772
869	160,258		29,595	5,493	35,088	18,994		203
870	740,812		224,183	40,319	264,502	180,620		903
871	220,296		43,999	11,837	55,836	5,942		381
872	211,261		32,300	5,800	38,100	17,158		
873	159,841		76,147	2,200	78,347	35,515		122
874								
875	133,400		69,611	15,650	85,261	47,761	15,991	110
876	144,988		13,838	1,000	14,838	4,031		88
877	131,522		121,068	4,500	125,568	1,788		242
878	595,473		252,435	72,535	324,970	188,741	82,792	484
879	169,703		39,442	2,860	42,292	30,410		26
880	141,027		7,699	18,850	26,549	5,577		
881	680,446		181,081	24,030	205,111	65,297		479
882	185,003		65,519	22,375	87,894	29,284		647
883	305,313		37,222	5,750	42,972	22,923		
884	243,258		266,293	47,567	313,860	20,784	274,568	579
885	1,084,077		94,950	98,100	193,050	60,995		824
886	350,680		194,093	58,564	252,657	113,253	65,719	309
887	738,802		405,854	38,350	444,204	38,902		2,716
888			6,702	94,974	101,676	94,974		
889	233,313		10,133	63,375	73,508			
890	115,512		44,990	15,904	60,894	30,500	12,292	40
891	150,874		17,914	1,000	18,914	9,321		
892	449,912		82,119	6,700	88,819	366		2
893	268,887		189,709	1,000	190,709	39,354	128,152	
894	262,828		70,432	1,050	71,482	41,595		1,067
895	306,179		95,872	7,500	103,372	62,076		34
896	331,782		66,565	17,050	83,615	1,589		
897	96,492		45,867	7,100	52,967	22,428		
898	313,624		28,247		28,247	11,852		33
899	430,824		250,405	34,450	284,855	45,838		
900								
901	376,338		55,890	43,750	99,640	27,126		140
902	452,294		124,848	40,894	165,742	69,843		68
903	367,126		165,286	5,125	170,411	93,726		551
904	371,036		213,540	1,800	215,340	870		120
905	654,993		259,659	52,825	312,484	51,163		1,609
906	318,023		42,642	4,425	47,067	63		68
907	157,502		29,947	12,340	42,287	28,692		
908	168,739		96,878	16,580	113,458	59,116		222
909	2,343,272		764,531	5,800	770,331	628,993		13
910	171,321		44,103	7,259	51,362	18,570		
911	169,458		21,191	7,225	28,416	35		
912								
913	422,064		92,138	6,728	98,866	52,338		

appointment of receiver, and closing, with amounts of nominal and additional assets, assets, expenses of receiverships, claims proved, dividends paid, and remaining

Receivers' salary and other expenses	Balance in hands of comptroller and 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	
								840
\$9,294	\$9,241		\$100,000	\$144,653	40			841
10,152	15,004		50,000	128,253	40			842
5,540	21,596		30,000	105,717				843
790	1,841		25,000	16,526				844
3,651	6,155		25,000	32,400				845
5,906	5,446		35,000	262,961				846
6,279	19,897		25,000	251,890				847
6,513			30,000	190,080	92.496		Sept. 30, 1925	848
30,102			200,000	658,013	75		June 28, 1925	849
7,723	34,378		25,000	255,519				850
9,399	179,758		100,000	1,057,671				851
3,850	5,398		35,000	46,437	20			852
6,799	18,018		100,000	145,661	75			853
2,816			50,000	6,023			Mar. 31, 1925	854
11,297	109,015		50,000	700,944				855
4,246	11,612		25,000	108,134				856
3,773	49,651		50,000	295,890				857
3,181	43,532		50,000	175,434				858
6,999	23,882		50,000	233,729	25			859
8,184	43,117		30,000	568,415				860
5,668	28,935		50,000	201,388	35			861
11,530	22,136		50,000	343,358	50			862
5,431	59,933		25,000	131,819				863
5,878	22,866		25,000	224,099	25			864
926			25,000	5,995	100	100	Sept. 30, 1925	865
8,418	37,407		50,000	283,276	30			866
4,431	21,569		50,000	63,251				867
10,558	145,476		60,000	821,596	10			868
3,545	12,341		50,000	71,317				869
9,272	73,707		80,000	607,111				870
4,781	44,732		25,000	150,330				871
2,098	18,844		50,000	51,821				872
5,486	37,224		25,000	141,833				873
								874
3,798	17,601		25,000	106,604	15			875
2,733	7,986		25,000	65,477				876
7,382	116,156		25,000	186,199				877
7,375	45,578		150,000	429,410	20			878
4,529	7,327		50,000	105,038				879
2,919	18,053		50,000	94,097				880
9,003	130,332		75,000	531,841				881
4,628	53,335		50,000	160,781				882
3,774	16,275		25,000	249,191				883
6,493	11,436		75,000	392,244	70			884
8,531	122,700		200,000	923,116				885
4,984	68,392		100,000	275,738	25			886
11,700	390,886		100,000	891,628				887
	6,702		200,000					888
	73,508		80,000	137,000				889
3,020	15,042		25,000	123,226	10			890
2,829	6,764		25,000	111,031				891
3,726	84,725		25,000	452,631				892
4,867	18,336		25,000	366,359	35			893
8,542	20,278		50,000	168,975				894
4,331	36,931		25,000	235,479				895
5,024	77,002		25,000	332,945				896
3,017	27,522		25,000	75,308				897
3,903	12,459		25,000	90,576				898
5,260	233,757		50,000	459,551				899
							July 15, 1925	900
8,981	63,393		200,000	118,801				901
6,126	89,705		50,000	249,950				902
4,364	71,770		100,000	233,036				903
5,870	208,480		50,000	517,785				904
10,836	248,876		150,000	390,895				905
4,431	42,505		25,000	207,996				906
1,332	12,263		45,000	102,197				907
3,134	50,986		25,000	145,052				908
12,971	128,354		400,000	7,410				909
2,352	30,440		25,000	188,168				910
1,498	26,883		25,000	72,096				911
								912
3,762	42,766		30,000	288,420				913

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, 1925—Continued

	Title and location of banks	Date of organization	Capital stock	Receiver appointed
914	First National Bank of Las Vegas, East Las Vegas, N. Mex.	Aug. 25, 1879	\$200,000	May 4, 1925
915	First National Bank, Conyers, Ga.	Sept. 3, 1913	75,000	May 12, 1925
916	Hugo National Bank, Hugo, Okla.	Apr. 11, 1905	200,000	do.
917	First National Bank, Carnegie, Pa.	May 16, 1892	100,000	do.
918	Burgettstown National Bank, Burgettstown, Pa.	Jan. 25, 1879	100,000	May 14, 1925
919	First National Bank, Selma, N. C.	May 7, 1915	30,600	May 16, 1925
920	First National Bank, Madison, S. Dak.	Mar. 29, 1884	50,000	May 21, 1925
921	Farmers National Bank, Louisburg, N. C.	Aug. 1, 1912	25,000	May 22, 1925
922	First National Bank, Florence, S. C.	Mar. 23, 1910	150,000	do.
923	First National Bank, Clear Lake, S. Dak.	June 28, 1922	25,000	May 25, 1925
924	First National Bank, Crandon, Wis.	Mar. 16, 1909	50,000	May 29, 1925
925	City National Bank, Hugo, Okla.	Feb. 16, 1922	100,000	June 5, 1925
925	First National Bank, Springer, N. Mex.	Oct. 13, 1919	50,000	June 15, 1925
927	Merchants National Bank, Detroit, Minn.	Feb. 9, 1905	60,000	June 22, 1925
928	First National Bank, St. Cloud, Minn.	Sept. 25, 1882	250,000	June 24, 1925
929	First National Bank, Simla, Colo.	May 10, 1919	25,000	June 25, 1925
930	First National Bank, Abercrombie, N. Dak.	Aug. 25, 1906	25,000	June 30, 1925
931	First National Bank, Wausa, Nebr.	Mar. 27, 1911	75,000	July 9, 1925
932	First National Bank, Redwood Falls, Minn.	Mar. 11, 1901	70,000	July 29, 1925
933	First National Bank, Lumberton, N. C.	July 21, 1904	50,000	Aug. 4, 1925
934	First National Bank, Walters, Okla.	Jan. 10, 1903	50,000	Aug. 6, 1925
935	First National Bank, Lake Park, Minn.	Feb. 10, 1904	25,000	Aug. 24, 1925
936	First National Bank, Sheyenne, N. Dak.	Aug. 28, 1907	25,000	Sept. 8, 1925
937	First National Bank, Devo, Okla.	Nov. 4, 1919	25,000	Sept. 17, 1925
938	First National Bank, Dell Rapids, S. Dak.	Apr. 21, 1880	60,000	Sept. 26, 1925
939	Globe National Bank, Denver, Colo.	Feb. 5, 1920	200,000	Oct. 1, 1925
940	First National Bank, Libby, Mont.	Oct. 25, 1909	40,000	Oct. 6, 1925
941	First National Bank, Warren, Minn.	May 18, 1901	50,000	Oct. 10, 1925
942	First National Bank, Winifred, Mont.	May 17, 1917	25,000	Oct. 15, 1925
943	First National Bank, Hallock, Minn.	Aug. 6, 1903	60,000	Oct. 16, 1925
944	First National Bank, Buffalo, Minn.	June 7, 1917	50,000	Oct. 17, 1925
945	Manilla National Bank, Manilla, Iowa	Nov. 12, 1901	25,000	Oct. 20, 1925
946	Loveland National Bank, Loveland, Colo.	Feb. 14, 1906	100,000	Oct. 22, 1925
947	Winner National Bank, Winner, S. Dak.	Sept. 20, 1921	60,000	Oct. 24, 1925
	Total.....		23,105,000	.....

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					
\$432, 119	\$321, 751	\$353, 190	\$21, 493	\$1, 128, 463	\$90, 351	\$16, 236	914
69, 206	155, 373	56, 230	1, 093	281, 902	179		915
402, 972	397, 029	494, 309	39, 250	1, 393, 590	86, 283		916
1, 138, 223	511, 485	317, 405	10, 628	1, 977, 741	80, 021		917
975, 738	497, 425	524, 290	11, 719	2, 009, 172	59, 976		918
165, 454	104, 954	29, 654	1, 409	301, 471	153		919
237, 384	207, 006	279, 242	3, 492	727, 124	8, 549		920
79, 087	50, 269		1, 661	131, 017	3, 222		921
1, 360, 861	87, 000	208, 973	14, 934	1, 671, 788	108, 945	68, 425	922
146, 042	165, 713	158, 704	10, 150	480, 609	3, 643		923
242, 760	232, 165	43, 489	8, 839	527, 253	7, 957		924
105, 551	107, 021	167, 571	7, 841	387, 984	6, 423		925
183, 276	30, 540	50, 267	2, 240	296, 323	4, 397		926
151, 253	273, 838	204, 814	3, 517	633, 422	15, 249		927
686, 888	1, 451, 826	398, 048	27, 096	2, 563, 858	38, 433		928
44, 506	35, 681	36, 148	632	115, 967	2, 848		929
106, 552	89, 517	58, 524	4, 593	259, 187	5, 804		930
221, 012	253, 375	305, 255	5, 256	784, 898	5, 654		931
88, 616	303, 046	127, 066	7, 805	526, 533	5, 820		932
398, 701	105, 297	124, 823	2, 953	631, 779	1, 356		933
94, 835	138, 374	63, 640	718	297, 567			934
							935
							936
							937
							938
							939
							940
							941
							942
							943
							944
							945
							946
							947
79, 534, 098	82, 287, 038	48, 870, 768	17, 459, 251	228, 151, 155	14, 947, 065	16, 914, 760	

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, 1925—Continued

	Nominal value of remaining uncollected assets	Assets returned to stockholders' agent	Collected from assets	Collected from assessment upon shareholders	Total collections from all sources	Secured and preferred liabilities paid	Dividends paid	Legal expenses
914	\$811, 687	-----	\$210, 189	\$19, 150	\$229, 339	\$37, 835	-----	\$373
915	263, 041	-----	18, 682	1, 803	20, 485	17, 291	-----	-----
916	1, 050, 796	-----	256, 481	24, 006	280, 487	164, 652	-----	301
917	1, 008, 239	-----	889, 481	500	889, 981	111, 119	\$566, 481	-----
918	1, 262, 883	-----	706, 313	500	706, 813	70, 460	-----	-----
919	265, 167	-----	36, 121	5, 487	41, 608	20, 264	-----	589
920	645, 158	-----	73, 417	9, 475	82, 892	41, 257	-----	-----
921	115, 195	-----	12, 600	275	12, 875	3, 208	-----	53
922	502, 761	-----	991, 637	-----	991, 637	325, 321	646, 758	40
923	443, 449	-----	33, 517	1, 725	35, 242	5, 440	-----	176
924	383, 783	-----	135, 513	14, 890	150, 403	49, 527	-----	343
925	336, 505	-----	45, 056	3, 098	48, 154	13, 173	-----	88
926	199, 200	-----	62, 726	2, 000	64, 726	40, 282	-----	-----
927	533, 925	-----	84, 248	19, 883	104, 131	52, 378	-----	-----
928	2, 305, 088	-----	220, 337	13, 325	233, 662	111, 512	-----	457
929	90, 658	-----	23, 461	5, 575	29, 036	4, 904	-----	17
930	193, 305	-----	60, 078	4, 100	64, 178	137	-----	12
931	722, 911	-----	56, 333	5, 500	61, 833	22, 537	-----	-----
932	458, 001	-----	62, 712	1, 016	63, 728	15, 215	-----	-----
933	469, 766	-----	160, 627	6, 640	167, 267	80, 054	-----	7
934	295, 112	-----	2, 455	-----	2, 455	-----	-----	-----
935	-----	-----	-----	-----	-----	-----	-----	-----
936	-----	-----	-----	-----	-----	-----	-----	-----
937	-----	-----	-----	-----	-----	-----	-----	-----
938	-----	-----	-----	-----	-----	-----	-----	-----
939	-----	-----	-----	-----	-----	-----	-----	-----
940	-----	-----	-----	-----	-----	-----	-----	-----
941	-----	-----	-----	-----	-----	-----	-----	-----
942	-----	-----	-----	-----	-----	-----	-----	-----
943	-----	-----	-----	-----	-----	-----	-----	-----
944	-----	-----	-----	-----	-----	-----	-----	-----
945	-----	-----	-----	-----	-----	-----	-----	-----
946	-----	-----	-----	-----	-----	-----	-----	-----
947	-----	-----	-----	-----	-----	-----	-----	-----
	111, 293, 121	\$182, 646	84, 813, 574	7, 099, 143	91, 912, 717	39, 114, 349	32, 653, 156	977, 317

appointment of receiver, and closing, with amounts of nominal and additional assets, assets, expenses of receiverships, claims proved, dividends paid, and remaining

Receivers' salary and other expenses	Balance in hands of comptroller and 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	
\$6,047	\$185,084		\$200,000	\$658,156				914
1,409	1,785		75,000	154,682				915
4,738	110,896		200,000	454,605				916
7,232	205,149		100,000	1,420,415	40			917
8,173	628,180		100,000	709,644				918
2,514	18,241		30,000	272,914				919
3,233	38,397		50,000					920
1,602	8,012		25,000	62,247				921
5,767	13,751				60			922
3,271	26,355		25,000					923
4,437	96,096		50,000	175,937				924
1,076	33,817		100,000	106,702				925
1,536	22,908		50,000	59,003				926
3,381	48,372		60,000					927
6,600	115,093		250,000	273,095				928
2,014	22,101		25,000	48,370				929
2,224	61,805		25,000	208,294				930
2,064	37,232		75,000					931
2,115	46,398		70,000	447,709				932
2,770	84,436		50,000	163,356				933
820	1,635		50,000					934
								935
								936
								937
								938
								939
								940
								941
								942
								943
								944
								945
								946
								947
4,605,034	14,210,110	\$352,751	20,150,000	125,566,586				

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, 1898	150,000
208	Citizens National Bank, Spokane Falls, Wash.	July 1, 1893	150,000
200	First National Bank, Phillipsburg, 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
224	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 22, 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, Pittsburg, 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, Sommerville, 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, 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
786	Citizens National Bank, Jamestown, N. Dak.	Mar. 21, 1924	50,000
790	Citizens National Bank, Sisseton, S. Dak.	Mar. 24, 1924	50,000
792	Farmers National Bank, Red Oak, Iowa.	Mar. 27, 1924	60,000
793	Powell National Bank, Powell, Wyo.	do.	40,000
826	First National Bank, Wauhalla, N. Dak.	June 23, 1924	25,000
828	City National Bank, McAlester, Okla.	June 24, 1924	50,000
900	First National Bank, Volant, Pa.	Mar. 7, 1925	25,000
	Total, 61 banks		11,680,000
NATIONAL BANKS WHICH FAILED SUBSEQUENT TO SOLVENCY			
271	Citizens National Bank, Spokane Falls, Wash. ¹	Dec. 3, 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
608	State National Bank, Carlsbad, N. Mex. ¹	Aug. 25, 1924	75,000
639	First National Bank, Mohall, N. Dak. ¹	Jan. 22, 1925	25,000
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, 9 banks		760,000

¹ Second failure.² Formerly "Third National Bank."

TABLE No. 45.—Dividends paid to creditors of insolvent national banks during the last year, with the total dividends in each case up to November 1, 1925

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, Abbeville, Ala.....	Nov. 14, 1924	Mar. 18, 1925	\$106,517.68	75	-----
National Bank of Abbeville, Abbeville, S. C.	Feb. 7, 1925	June 16, 1925	12,727.83	-----	75
		May 13, 1925	104,617.57	50	-----
		June 18, 1925	1,307.05	-----	-----
		July 8, 1925	39,184.50	10	-----
		Aug. 13, 1925	235.13	-----	-----
State National Bank, Albuquerque, N. Mex.	Apr. 14, 1924	Aug. 31, 1925	39,223.69	10	70
		Feb. 4, 1925	408,625.72	30	-----
First National Bank, Alexandria, S. Dak. ²	June 23, 1924	Apr. 9, 1925	123,714.38	-----	30
		July 24, 1925	5,567.07	-----	-----
First National Bank, Alexandria, Minn.....	Jan. 8, 1925	Jan. 6, 1925	10,586.66	2.4	-----
First National Bank, Alma, Wis.....	Nov. 7, 1924	Sept. 15, 1925	82,159.58	10	10
State National Bank, Ardmore, Okla.....	Dec. 5, 1922	Oct. 28, 1925	24,561.68	10	10
		Jan. 5, 1925	1,882.42	-----	-----
		Feb. 11, 1925	3,315.65	-----	-----
		Mar. 14, 1925	39,092.72	5	-----
		do	9.87	-----	-----
First National Bank, Baker, Mont.....	May 20, 1924	Sept. 11, 1925	1881.02	-----	30
		Oct. 27, 1925	151.41	-----	-----
		Mar. 11, 1925	45,729.67	35	-----
The National Bank of Barnesville, Ohio.....	Nov. 14, 1923	Aug. 13, 1925	13,162.88	10	-----
		do	340.44	-----	45
First National Bank, Basin, Wyo.....	June 14, 1924	do	8,195.12	-----	45
		do	135,790.62	15	15
First National Bank, Beach, N. Dak.....	Jan. 24, 1924	Aug. 13, 1925	27,706.16	15	-----
Union National Bank, Beloit, Kans.....	Nov. 13, 1923	Mar. 21, 1925	43,399.12	10	-----
		July 24, 1925	1,526.35	-----	10
		May 21, 1925	80,244.65	15	-----
		June 3, 1925	12,857.55	-----	-----
		July 24, 1925	1,589.45	-----	15
Farmers National Bank, Big Sandy, Mont.	Jan. 3, 1922	Oct. 23, 1925	1,200.00	-----	15
American National Bank, Billings, Mont.	Sept. 23, 1922	Sept. 30, 1925	5,404.03	10.5	16.5
		do	-----	-----	-----
Edwards National Bank, Booker, Tex.....	Dec. 12, 1921	Mar. 7, 1925	1,391.97	-----	10
First National Bank, Bottineau, N. Dak.....	Apr. 12, 1923	June 10, 1925	5,796.11	10	20
		Jan. 15, 1925	1,63.76	-----	-----
		Apr. 27, 1925	354.34	-----	-----
		Apr. 23, 1925	37,840.70	10	25
		Jan. 27, 1925	51,233.24	25	-----
First National Bank, Bridgewater S. Dak.	July 18, 1924	Feb. 13, 1925	1,064.04	-----	-----
		Apr. 10, 1925	169.39	-----	-----
		June 18, 1925	31,482.20	15	-----
		July 9, 1925	323.59	-----	40
		June 5, 1925	3,474.92	100	-----
Bristow National Bank, Bristow, Okla....	July 21, 1924	July 31, 1925	115.72	-----	100
		Mar. 14, 1925	132.76	-----	-----
First National Bank, Bristow, Nebr.....	Mar. 24, 1924	do	21,007.24	15	30
		do	35,592.93	10	-----
Farmers National Bank, Burlington, Kans	May 21, 1924	Jan. 29, 1925	1,435.49	-----	-----
		Apr. 6, 1925	36,224.97	10	-----
		do	197.54	-----	-----
First National Bank, Carlsbad, N. Mex....	Apr. 28, 1924	July 9, 1925	137.24	-----	20
		May 28, 1925	163,107.87	40	-----
		Aug. 17, 1925	1,639.88	-----	-----
National Bank of Carlsbad, N. Mex.....	Feb. 6, 1924	Oct. 15, 1925	20,616.97	-----	40
		Aug. 13, 1925	78,215.99	10	10
First National Bank, Carnegie, Pa.....	May 12, 1925	do	438,653.59	40	-----
		Sept. 22, 1925	77,827.01	-----	-----
		Oct. 27, 1925	142,398.45	10	-----
First National Bank, Carter, Mont.....	Nov. 9, 1923	do	3,109.23	-----	50
		do	12,225.90	25	20
First National Bank, Center, Tex.....	Dec. 3, 1924	July 29, 1925	56,204.56	25	-----
		July 6, 1925	56,204.56	-----	-----
		Aug. 5, 1925	1,779.11	-----	-----
		Sept. 4, 1925	240.56	-----	-----
		Oct. 15, 1925	1,253.45	-----	25
Citizens National Bank, Centerville, Tenn. ²	Oct. 28, 1924	Sept. 10, 1925	139,182.25	66.67	-----
		do	-----	-----	-----
Farmers National Bank, Chandler, Okla....	Apr. 10, 1925	Oct. 29, 1925	38,331.37	15	15
First National Bank, Charlo, Mont.....	Feb. 20, 1924	Jan. 2, 1925	10,342.39	25	-----
		Mar. 31, 1925	156.84	-----	-----
		Apr. 21, 1925	6,293.53	15	40

¹ Represents payments made during the year on additional claims on account of dividends previously declared.

² See page 266.

TABLE No. 45.—Dividends paid to creditors of insolvent national banks during the last year, with the total dividends in each case up to November 1, 1925—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	
Citizens National Bank, Cheyenne, Wyo	July 21, 1924	May 22, 1925 July 31, 1925	\$585,978.82 1 16,130.62	50	-----
First National Bank, Cheyenne, Wyo	July 9, 1924	Sept. 16, 1925	1 73,150.45		50
		June 3, 1925	734,465.99	25	-----
		June 30, 1925	1 33,288.43		-----
First National Bank, Clarkston, Wash	Feb. 12, 1924	Sept. 16, 1925	1 45,221.12		25
		Apr. 13, 1925	1 162.83		-----
		June 4, 1925	34,842.10	20	-----
National Bank of Cleburne, Tex	Oct. 27, 1921	Oct. 27, 1925	1 74.34		40
		Aug. 13, 1925	115,540.26		5
First National Bank, Clifton, Ariz	Apr. 2, 1923	Nov. 24, 1924	43,658.65	10	-----
		Apr. 10, 1925	1 896.67		10
First National Bank in Clovis, N. Mex	Sept. 4, 1924	Sept. 16, 1925	51,301.09	40	40
		Aug. 14, 1923	20,976.89	100	100
First National Bank, Colquitt, Ga	Nov. 22, 1922	Dec. 15, 1924	1 290.14		-----
		Feb. 25, 1925	48,473.80	10	20
Condon National Bank, Condon, Oreg	Dec. 18, 1923	Feb. 16, 1925	23,415.01	10	10
		Mar. 8, 1922	94,604.11	15	75
Corydon National Bank, Corydon, Ind	Apr. 7, 1922	Sept. 2, 1925	1 1,787.23		100
		July 16, 1921	2,745.19	2	2
First National Bank, Crawford, Tex	Mar. 24, 1924	Nov. 13, 1924	1 260.07		-----
		Nov. 25, 1924	138.50		-----
Merchants National Bank, Crookston, Minn		Jan. 2, 1925	201,356.90	15	-----
		Jan. 28, 1925	1 3,058.77		-----
Citizens National Bank, Crosby, N. Dak	Mar. 21, 1923	Mar. 10, 1925	134,817.66	10	-----
		May 19, 1925	1 1,207.00		55
Dakota National Bank, Dickinson, N. Dak	Feb. 7, 1924	June 4, 1925	28,902.37	20	20
		Jan. 14, 1925	21,356.92	15	-----
First National Bank, Dodge, Nebr. ²	Nov. 22, 1924	Oct. 15, 1925	1 1,347.54		-----
		do	15,135.88	10	25
Drovers National Bank, East St. Louis, Ill	May 22, 1924	Mar. 19, 1925	49,869.12	12.5	-----
		Dec. 5, 1924	154,051.24	35	-----
Second National Bank, Elkton, Md	Feb. 18, 1922	Feb. 3, 1925	1 2,649.54		-----
		May 14, 1925	1 680.22		-----
City National Bank, El Paso, Tex	May 8, 1924	May 28, 1925	89,927.48	20	-----
		Aug. 27, 1925	1 632.88		55
National Border Bank, El Paso, Tex. ²	Oct. 30, 1924	Apr. 20, 1925	75,541.20	30	-----
		May 13, 1925	1 66.42		60
Emmitsburg National Bank, Emmitsburg, Iowa	Mar. 11, 1921	Jan. 28, 1925	330,187.23	10	-----
		Feb. 7, 1925	1 28,573.02		-----
First National Bank, Eureka, S. Dak	Aug. 20, 1920	Mar. 23, 1925	1 30,543.46		-----
		June 16, 1925	1 3,733.25		-----
Farmers & Merchants National Bank, Fairbury, Nebr.	Mar. 15, 1924	June 29, 1925	389,120.32	10	-----
		Sept. 15, 1925	1 6,669.92		20
First National Bank, Fairfield, Idaho	Aug. 26, 1920	June 20, 1925	75,481.75	10	-----
		Mar. 5, 1925	1 18,181.81		20.75
First National Bank, Forsyth, Mont	Dec. 18, 1923	June 23, 1925	87,416.61	5	50
		Jan. 29, 1925	40,055.61	5	50
First National Bank, Fort Sumner, N. Mex	Feb. 26, 1924	May 14, 1925	40,055.61	5	50
		Dec. 24, 1924	50,030.32	25	-----
First National Bank, Gering, Nebr	do	July 7, 1925	52,679.63	25	-----
		do	1 215.69		50
First National Bank, Grandfield, Okla	July 21, 1923	Jan. 27, 1925	1 1,443.70		-----
		Aug. 31, 1925	1 7,270.33		7.7
Commercial National Bank, Great Falls, Mont	Dec. 9, 1922	Oct. 1, 1925	25,094.26		-----
		Oct. 23, 1925	1 61.90		37.7
First National Bank, Grey Eagle, Minn	Nov. 8, 1923	Mar. 6, 1925	68,014.85	15	15
		Feb. 4, 1925	17,817.89	25	-----
First National Bank, Grandfield, Okla	July 21, 1923	Mar. 16, 1925	1 587.38		-----
		Apr. 17, 1925	1 180.21		-----
First National Bank, Grandfield, Okla	July 21, 1923	May 25, 1925	1 11.06		-----
		June 18, 1925	1 17.53		-----
First National Bank, Grandfield, Okla	July 21, 1923	June 27, 1925	7,420.44	10	-----
		Aug. 17, 1925	1 26.48		35
First National Bank, Grandfield, Okla	July 21, 1923	Mar. 5, 1925	31,600.60	10	-----
		June 26, 1925	1 1,053.88		10
Commercial National Bank, Great Falls, Mont	Dec. 9, 1922	Mar. 23, 1925	1 409.77		-----
		July 27, 1925	1 66.69		-----
First National Bank, Grey Eagle, Minn	Nov. 8, 1923	Aug. 13, 1925	19,018.10	13	23
		Jan. 30, 1925	1 8,007.57		15
First National Bank, Grey Eagle, Minn	Nov. 8, 1923	Jan. 6, 1925	1 124.15		-----
		Feb. 25, 1925	1 367.20		10

¹ Represents payments made during the year on additional claims on account of dividends previously declared.

² See page 266.

TABLE NO. 45.—Dividends paid to creditors of insolvent national banks during the last year, with the total dividends in each case up to November 1, 1925—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	
Merchants National Bank, Grinnell, Iowa.	Nov. 12, 1924	Oct. 23, 1925	\$105,759.65	10	10
Texas County National Bank, Guymon, Okla.	Nov. 13, 1923	Apr. 6, 1925 July 24, 1925	42,444.32 1,978.49	25	25
Citizens National Bank, Hankinson, N. Dak.	Apr. 30, 1924	June 10, 1925 Sept. 23, 1925 do.	40,127.92 1,018.56 20,572.34	20	30
First National Bank, Harlowton, Mont.	Mar. 7, 1923	Jan. 2, 1925	1,64.78		6.5
Havre National Bank, Havre, Mont.	Sept. 16, 1921	Jan. 17, 1925 Apr. 13, 1925	1,388.97 8,417.25		10
First National Bank, Hearne, Tex.	Jan. 21, 1921	Nov. 3, 1924 Jan. 27, 1925 May 17, 1925	1,69.76 1,543.01 8,104.27	7	42
First National Bank, Hemingford, Nebr.	Nov. 10, 1923	Mar. 19, 1925 do.	40,263.91 1,570.81	20	45
Farmers National Bank, Hempstead, Tex.	Feb. 7, 1925	Oct. 28, 1925	48,185.09	30	30
First National Bank, Henryetta, Okla.	July 31, 1923	Nov. 14, 1924 Jan. 24, 1925 Mar. 26, 1925 June 5, 1925 July 29, 1925 do.	95,187.07 2,456.50 1,821.59 1,789.92 1,99.38 31,435.85	10	24
Miners National Bank, Henryetta, Okla.	Dec. 21, 1923	Apr. 2, 1925 May 23, 1925 June 12, 1925 July 31, 1925 Oct. 23, 1925	27,778.57 2,914.74 1,161.07 1,524.68 1,125.45	10	10
First National Bank, Highland, Wis.	June 14, 1923	July 20, 1925 do.	1,245.96 9,182.75	10	55
First National Bank, Highwood, Mont.	Dec. 29, 1922	June 4, 1925	17,172.97	7.5	7.5
First National Bank, Hope, N. Mex.	Oct. 30, 1922	Jan. 29, 1925 July 13, 1925	15,285.42 1,254.21	10	10
Peoples National Bank, Hot Springs, S. Dak.	Jan. 15, 1925	Oct. 21, 1925	37,646.94	25	25
Farmers & Merchants National Bank, Jefferson, Iowa.	Apr. 27, 1923	Feb. 7, 1925 June 26, 1925 July 6, 1925 Sept. 9, 1925	1,61.96 1,3.99 18,527.44 1,32.05	20	45
City National Bank, Jerome, Idaho.	May 24, 1923	Jan. 15, 1925 Mar. 11, 1925 July 31, 1925	11,349.81 1,69.16 27,497.96	20	40
First National Bank, Lake Preston, S. Dak.	Mar. 28, 1924	July 31, 1925	27,497.96	10	10
First National Bank, Lansford, N. Dak.	Dec. 17, 1923	Apr. 15, 1925	23,153.92	20	20
First National Bank, Lawton, Okla.	Nov. 18, 1922	June 26, 1925	1,398.87		15
First National Bank, Lidgerwood, N. Dak.	June 17, 1924	Oct. 7, 1925	24,325.98	4	
Northwestern National Bank, Livingston, Mont.	Aug. 30, 1924	Mar. 2, 1925 July 7, 1925 do.	41,843.78 1,665.23 14,169.67	30	
Llano National Bank, Llano, Tex.	Apr. 18, 1923	Oct. 23, 1925	1,182.32		40
First National Bank, Lovington, N. Mex.	Oct. 8, 1923	Feb. 17, 1925	1,816.43		25
Traders National Bank, Lowell, Mass.	Oct. 20, 1913	Oct. 23, 1925	20,582.53	10	10
First National Bank, Lusk, Wyo.	Feb. 7, 1924	Dec. 18, 1924 Jan. 15, 1925 May 28, 1925 Apr. 10, 1925	1,236.07 1,6.40 1,319.69 13,478.24	15	94
Merchants National Bank, Mandan, N. Dak.	Dec. 26, 1923	Oct. 23, 1925	1,232.42		15
First National Bank, Manville, Wyo.	Dec. 11, 1923	Apr. 9, 1925	51,558.70	15	15
First National Bank, Marcus, Iowa.	May 18, 1921	Dec. 24, 1925	8,512.74	15	
First National Bank, Marysville, Kans.	Apr. 15, 1924	Oct. 23, 1925 Oct. 28, 1925 May 7, 1925 Jan. 24, 1925 Feb. 25, 1925 Mar. 27, 1925 May 25, 1925 June 16, 1925 Aug. 25, 1925	1,3.35 11,642.51 14,616.72 130,062.66 1,2,701.45 1,465.47 1,86.07 79,989.44 1,123.34	20 10 25	35 30
First National Bank, Medina, N. Dak.	Dec. 20, 1920	June 30, 1925	20,530.76	6.67	40

¹Represents payments made during the year on additional claims on account of dividends previously declared.

TABLE No. 45.—Dividends paid to creditors of insolvent national banks during the last year, with the total dividends in each case up to November 1, 1925—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	
Commercial National Bank, Miles City, Mont.	Feb. 15, 1924	May 2, 1925	\$126,432.14	10	-----
		June 3, 1925	14,726.56		
		Aug. 13, 1925	118,504.32		
First National Bank, Minnesota Lake, Minn.	Aug. 6, 1924	May 27, 1925	193,135.59	60	10
		Oct. 15, 1925	11,588.91		
First National Bank, Moore, Mont.	Dec. 20, 1923	Jan. 24, 1925	15,360.56	10	60
		Mar. 16, 1925	14,184.74		
		Oct. 23, 1925	1141.96		
		Jan. 29, 1925	7,772.71	20	
		May 14, 1925	11,593.41		
Mount Vernon National Bank, Mount Vernon, N. Y.	Apr. 19, 1911	June 3, 1925	8,834.13	1.85	58.85
Neoga National Bank, Neoga, Ill.	Jan. 21, 1925	Aug. 28, 1925	15,990.54	15	-----
		Oct. 23, 1925	1,894.13		
First National Bank, Newcastle, Wyo.	June 12, 1924	Jan. 7, 1925	70,258.25	15	-----
		Feb. 11, 1925	17,920.71		
		May 19, 1925	11,095.70		
		July 13, 1925	11,638.07		
		Nov. 4, 1924	19.29		
First National Bank, Newman, Calif.	Jan. 31, 1920	Mar. 13, 1925	31,360.90	10	-----
		Oct. 27, 1925	16,305.94		
Nowata National Bank, Nowata, Okla.	Feb. 19, 1924	Mar. 10, 1925	8,214.45	20	10
		Oct. 13, 1925	1,382.05		
First National Bank, Oak Grove, La.	May 13, 1922	Aug. 13, 1925	1,382.05	25	20
		July 30, 1925	52,876.15		
		Sept. 16, 1925	13,148.45		
First National Bank, Oswego, Mont.	Oct. 5, 1923	June 30, 1925	10,501.06	50	25
		May 19, 1925	169,865.56		
Parkesburg National Bank, Parkesburg, Pa.	Dec. 26, 1924	June 23, 1925	1,845.76	15	-----
		Aug. 6, 1925	1,828.77		
		Oct. 23, 1925	1,209.82		
		Dec. 13, 1924	213,076.70	80	
Farmers National Bank, Parsons, Kans.	Mar. 24, 1924	Feb. 9, 1925	18,397.14	-----	
		Apr. 6, 1925	1,358.30		
		May 15, 1925	176.88		
		June 17, 1925	27,735.08		
		Sept. 3, 1925	173.94		
		Jan. 14, 1925	11,174.24		
		Jan. 7, 1925	1,802.72		
		Jan. 16, 1925	139,187.64		
		Oct. 27, 1925	165.32		
		May 7, 1925	21,049.26		
First National Bank, Poteau, Okla.	June 19, 1924	June 11, 1925	1,787.08	10	-----
		July 24, 1925	1,369.84		
		Jan. 16, 1925	656,849.44	40	
		Apr. 29, 1925	114,173.23		
		Apr. 30, 1925	232,358.13	15	
First National Bank, Putnam, Conn.	Aug. 13, 1924	June 10, 1925	1,445.12	-----	
		Aug. 31, 1925	123,576.68		
		Sept. 4, 1925	16,051.83		
		Oct. 15, 1925	12,094.49		
		Aug. 13, 1925	65,719.21		25
First National Bank, Quincy, Fla.	Feb. 11, 1925	Aug. 23, 1925	13,520.17	-----	
		Feb. 7, 1925	35,493.48		
		Feb. 7, 1925	35,493.48		22
Commonwealth National Bank, Reedville, Va.	Feb. 16, 1921	Feb. 7, 1925	35,493.48	22	88.67
First National Bank, Renville, Minn.	Feb. 14, 1925	Aug. 20, 1925	127,976.85	35	-----
		Sept. 15, 1925	1175.15		
		Oct. 5, 1925	140.00		
First National Bank, Rock River, Wyo.	June 14, 1923	Nov. 3, 1924	1,669.79	-----	
		Jan. 7, 1925	97,910.13		
First National Bank, Rocky Ford, Colo.	Apr. 5, 1924	Feb. 25, 1925	12,120.45	45	-----
		June 26, 1925	1,240.05		
		Oct. 2, 1925	11,896.31		
		July 30, 1925	12,396.44	10	
		Mar. 7, 1925	46,784.46	8	
First National Bank, Ronan, Mont.	Feb. 9, 1924	Apr. 23, 1925	11,116.30	-----	
		Oct. 27, 1925	11,812.21		
Peoples' National Bank, Salisbury, N. C.	Feb. 7, 1924	Jan. 3, 1925	32,359.74	20	20
		Jan. 29, 1925	11,935.20		
National City Bank, Salt Lake City, Utah.	Feb. 3, 1922	Feb. 4, 1925	80,356.51	10	30
		Mar. 26, 1925	158,371.99	10	
		do.	150.22		
First National Bank, Sapulpa, Okla.	July 30, 1923	May 7, 1925	110.04	-----	
		Nov. 29, 1924	1,831.04		
		May 8, 1925	1127.83		
		Sept. 4, 1925	158.91		10

¹ Represents payments made during the year on additional claims on account of dividends previously declared.

TABLE NO. 45.—Dividends paid to creditors of insolvent national banks during the last year, with the total dividends in each case up to November 1, 1925—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, Savoy, Mont.....	Jan. 3, 1925	July 7, 1925	\$6, 148. 11	100	-----
		Sept. 9, 1925	1 86. 67	-----	100
First National Bank, Schulter, Okla.....	Dec. 21, 1923	Feb. 21, 1925	3, 831. 42	10	-----
		May 9, 1925	1 441. 80	-----	-----
		June 11, 1925	1 12. 57	-----	-----
		Aug. 31, 1925	1 130. 05	-----	10
First National Bank, Sehuyler, Nebr.....	May 24, 1924	July 7, 1925	124, 194. 87	25	-----
		July 7, 1925	1 196. 97	-----	25
		May 15, 1925	1 450. 00	-----	15
Corn Belt National Bank, Scotland, S. Dak.	Mar. 28, 1921				
The National Bank of Commerce in Shawnee, Okla.	May 20, 1924	Feb. 2, 1925	68, 275. 24	10	-----
		Jan. 17, 1925	1 443. 81	-----	-----
		May 7, 1925	1 842. 43	-----	-----
		June 3, 1925	105, 844. 11	15	25
First National Bank, Shelby, Mont.....	Aug. 27, 1923	Jan. 3, 1925	20, 353. 43	10	-----
		Apr. 20, 1925	1 961. 34	-----	30
First National Bank, Shelley, Idaho.....	Feb. 13, 1925	June 13, 1925	11, 785. 55	10	-----
		July 30, 1925	1 501. 17	-----	10
First National Bank, Sidney, Nebr.....	May 27, 1921	Jan. 24, 1925	1 113. 74	-----	43. 25
Silver City National Bank, Silver City, N. Mex. ¹	May 14, 1924	Apr. 1, 1925	43, 262. 55	6. 35	-----
Sioux Falls National Bank, Sioux Falls, S. Dak.	Jan. 24, 1924	Nov. 21, 1925	1 16, 216. 80	-----	-----
		Feb. 25, 1925	1 2, 023. 94	-----	-----
		Apr. 4, 1925	182, 228. 13	10	-----
		June 18, 1925	1 776. 83	-----	-----
		do.....	1 517. 89	-----	-----
		July 27, 1925	1 290. 34	-----	-----
		Aug. 28, 1925	1 6, 271. 42	-----	25
First National Bank, Soper, Okla.....	Nov. 22, 1923	Jan. 20, 1925	1 467. 47	-----	-----
		Feb. 2, 1925	1 13. 62	-----	-----
		Mar. 26, 1925	1 228. 61	-----	5
First National Bank, Spring Hope, N. C.	Jan. 7, 1925	July 30, 1925	72, 132. 38	30	-----
		Sept. 5, 1925	1 13. 50	-----	-----
		Sept. 19, 1925	1 5, 716. 91	-----	-----
		Sept. 30, 1925	1 6, 074. 03	-----	30
First National Bank, Sterling, Colo.....	Apr. 5, 1924	Nov. 24, 1924	77, 922. 81	10	-----
		Jan. 5, 1925	1 6, 365. 31	-----	-----
		Jan. 6, 1925	1 886. 83	-----	-----
		Apr. 21, 1925	1 604. 98	-----	-----
		Sept. 17, 1925	1 217. 35	-----	-----
		Oct. 2, 1925	66, 759. 99	10	20
		Aug. 13, 1925	82, 812. 48	20	20
Logan County National Bank, Sterling, Colo.	Jan. 26, 1925				
First National Bank, Torrington, Wyo....	Dec. 6, 1924	Aug. 27, 1925	70, 492. 83	35	35
First National Bank, Turtle Lake, N. Dak.	Nov. 21, 1923	Apr. 1, 1925	16, 735. 93	10	-----
		July 27, 1925	1 30	-----	10
First National Bank, Uniontown, Pa.....	Jan. 19, 1915	Sept. 5, 1925	1 518. 96	-----	116. 12
First National Bank, Warroad, Minn.....	Feb. 9, 1924	Feb. 3, 1925	15, 950. 06	10	-----
		Apr. 13, 1925	1 92. 14	-----	-----
		May 25, 1925	10, 042. 19	10	20
First National Bank, Webster, S. Dak....	Jan. 2, 1924	Jan. 3, 1925	36, 716. 52	15	-----
		Apr. 24, 1925	1 105. 89	-----	15
First National Bank, Wells, Minn.....	Oct. 22, 1923	June 2, 1925	88, 778. 43	10	-----
		Oct. 24, 1925	1 3, 699. 29	-----	10
Wells National Bank, Wells, Minn.....	Feb. 26, 1924	Dec. 10, 1924	148, 089. 92	15	-----
		Feb. 12, 1925	1 3, 337. 22	-----	-----
		Apr. 20, 1925	1 1, 357. 90	-----	-----
		July 24, 1925	1 540. 34	-----	-----
		Sept. 25, 1925	1 737. 25	-----	-----
		Oct. 23, 1925	1 87. 39	-----	15
First National Bank, Wendell, Idaho.....	Jan. 5, 1922	Mar. 7, 1925	12, 418. 97	15	15
Commercial National Bank, Wilmington, N. C.	Jan. 31, 1923	Jan. 3, 1925	1 7, 553. 84	-----	-----
		Jan. 9, 1925	1 51. 40	-----	-----
		Feb. 3, 1925	1 2, 927. 28	-----	-----
		Mar. 2, 1925	1 149. 63	-----	-----
		Apr. 14, 1925	1 12. 73	-----	10
Citizens National Bank, Worthington, Minn.	June 19, 1924	Mar. 23, 1925	40, 852. 05	10	-----
		May 25, 1925	1 2, 333. 42	-----	-----
		Sept. 17, 1925	1 464. 05	-----	-----
		do.....	39, 269. 90	10	20
Total dividends paid by comptroller's checks.....			11, 971, 714. 33		

¹ Represents payments made during the year on additional claims on account of dividends previously declared.

TABLE NO. 45.—Dividends paid to creditors of insolvent national banks during the last year, with the total dividends in each case up to November 1, 1925—Con.

	Amount	Per cent	Total dividends paid to creditors (per cent)
Dividends paid by purchasing banks to creditors of insolvent national banks, assets of which were sold by order of court:			
First National Bank, Alexandria, S. Dak.....	\$346, 179. 18	80	82. 45
Citizens National Bank, Centerville, Tenn.....	39, 445. 46	25. 83	92. 49
First National Bank, Dodge, Nebr.....	406, 808. 05	87. 5	100
National Border Bank, El Paso, Tex.....	1, 060, 633. 35	65	75
First National Bank, Lidgerwood, N. Dak.....	304, 076. 71	50	54
Silver City National Bank, Silver City, N. Mex.....	297, 441. 79	43. 65	50
First National Bank, Florence, S. C.....	646, 758. 18	60	60
	3, 101, 342. 72		
Total dividends paid by comptroller's checks and purchasing banks.	15, 073, 057. 05		

TABLE 46.—Dates of reports of condition of national banks from 1914 to 1925

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
1925.....				6		30			28			31

TABLE No. 47.—Condition of foreign branches of National City Bank and Chase National Bank, New York, N. Y., and First National Bank, Boston, Mass., June 30, 1925

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	269						2	24	41	7	343
Caibarien	734	176					27	81	370	3	1,391
Camaguey	472						1	80	712	1	1,266
Cardenas	384					181	7	127	157		856
Ciego de Avila	598						10	33	138	2	781
Cienfuegos	750	87				1,073	114	69	238	3	2,334
Cuatro Caminos	954					1,036		105	142	3	2,301
Florida	1,853							11	202	203	2,269
Guantanamo	312				69			89	122		592
Habana	32,828	667	6,507	1,421	29		714	2,412	2,263	295	47,136
Habana (Galiano St.)	1,249	3			5,466				176	6	6,900
Habana (La Lonja)	374	27			833				65	1	1,300
Manzanillo	261				39			29	154		483
Mantanzas	650						4	68	110		832
Neuvitas	250						1	46	57	2	356
Pinar del Rio	230					229	1	28	115	2	605
Remedios	83					279	4	24	60	1	456
Sagua La Grande	582	11				217	5	37	93	3	948
Sancti Spiritus	758						12	8	186	4	968
Santa Clara	642					72		93	226	3	936
Santiago de Cuba	2,106	86			87		16	183	703	14	3,195
Vertientes						53		16	38		109
Yaquajay	776						1	5	63	8	853
Brazil:											
Pernambuco (Recife)	2,384					92	575	44	164	6	3,265
Rio de Janeiro	12,163	52	1,816	315	483	674	781	387	771	341	17,783
Sao Paulo	9,887	154	535			1,055	476	248	894	23	13,272
Argentina:											
Buenos Aires	26,816	25			577	2,046	5,787	727	856	52	36,886
Rosario	4,978				63	45	306	1	90	6	5,489
Belgium:											
Antwerp	1,706	1,531	986			249	240	9	19	10	4,750
Brussels	2,407	597	1,613			298	329	6	15	17	5,282

TABLE NO. 47.—Condition of foreign branches of National City Bank and Chase National Bank, New York, N. Y., and First National Bank, Boston, Mass., June 30, 1925—Continued

RESOURCES—Continued

[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.—											
Chile: continued											
Santiago.....	12, 128		111			67	170	195	100	6	12, 777
Valparaiso.....	5, 586				874	56	396	30	46	20	7, 008
Italy:											
Genoa.....	2, 770	579	1, 474		200	290	983	2	23	8	6, 329
Milan.....	2, 038	443	919		826	52	344	2	4	36	4, 664
England:											
London.....	51, 956	12, 342	4, 100		299	4, 544	7, 692	39	51	37	81, 060
Peru:											
Lima.....	3, 936	32	131		971	8	198	221	735	3	6, 235
Porto Rico:											
San Juan.....	2, 224	14	2, 261		204	1	205	198	117	17	5, 241
Uruguay:											
Montevideo.....	4, 801		3, 588			217	648	39	248	7	9, 548
Venezuela:											
Caracas.....	2, 384	30		39	801	27	358	86	525	12	4, 262
Total.....	195, 184	16, 856	24, 041	1, 775	5, 385	19, 297	20, 409	5, 863	11, 059	1, 162	301, 061
CHASE NATIONAL BANK OF NEW YORK, N. Y.											
Canal Zone:											
Cristobal.....	411			16	1, 028		109	15	153		1, 732
Panama.....	745		3		2, 958	213	110	60	332	400	4, 821
Cuba:											
Habana.....	7, 017	59		300			288	223	861		8, 748
Total.....	8, 173	59	3	316	3, 986	213	507	298	1, 346	400	15, 301
FIRST NATIONAL BANK OF BOSTON, MASS.											
Argentina:											
Buehios Aires.....	43, 827	134	6, 852	140			13, 607	945	554		66, 059
Cuba:											
Habana.....	3, 583	473		17			90	197	491	2	4, 853
Total.....	47, 410	607	6, 852	157			13, 697	1, 142	1, 045	2	70, 912

TABLE No. 47.—Condition of foreign branches of National City Bank and Chase National Bank, New York, N. Y., and First National Bank, Boston, Mass., June 30, 1925—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		1		182	10	149		1		
Caibarien		223		256	104	624		170	13	1
Camaguey		1		240	53	967		2		3
Cardenas		1			120	733				1
Ciego de Avila		1		25	33	712		10		
Cienfuegos		2			79	2,161		90		2
Cuatro Caminos		1			53	2,229		13		5
Florida		1		1,709	55	504				
Guantanamo		1			87	503				
Habana	1,000	61	3,497	7,815	6,554	20,117	5,758	2,267	18	49
Habana (Galiano St.)		2			11	6,866		18		3
Habana (La Lonja)					13	1,256		29		2
Manzanillo					49	432				1
Matanzas		1			109					
Neuvitas		1		37	43	678		7		
Pinar del Rio		1		20	43	292				
Remedios		1			44	559				1
Sagua La Grande		1			19	433		3		
Sancti Spiritus		1			58	876		11		2
Santa Clara		1		140	26	798				3
Santiago de Cuba		1			25	910				
Vertientes		3		60	75	2,948		107		2
Yaguajay					6	103				
					723	126				
Brazil:										
Pernambuco (Recife)		15	190	134	112	1,969	263	7		575
Rio de Janeiro	1,000	31	675	347	1,147	6,786	3,451	96		4,250
Sao Paulo		26	1,042	1,912	991	4,033	1,739	144	76	3,369
Argentina:										
Buenos Aires	960	274	6,331	6,849	4,897	9,788	3,921	125		3,741
Rosario	238	12	286	1,333	404	3,184		8		24
Belgium:										
Antwerp		23	615	189	94	1,202	1,075	1,538		14
Brussels		39	281	556	1,110	1,225	1,453	608		10

TABLE No. 47.—Condition of foreign branches of National City Bank and Chase National Bank, New York N. Y., and First National Bank, Boston, Mass., June 30, 1925—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.—contd.										
Chile:										
Santiago.....		10	3,082	651	1,765	2,742	2,473	48		2,006
Valparaiso.....	581	23	15	146	129	1,116	1,591	24		3,383
Italy:										
Genoa.....		27	507	1,305	2,398	1,217	262	582		31
Milan.....	1,000	8	413	1,341	827	408	197	446		24
England:										
London.....		218	19,154	1,141	8,339	22,612	16,201	12,445	194	756
Peru:										
Lima.....	820	11	9	210	722	2,305	490	50		1,618
Porto Rico:										
San Juan.....		10		2	558	4,604		48		19
Uruguay:										
Montevideo.....	469	52	4,546	1,024	17	2,430	451	21		538
Venezuela:										
Caracas.....		18		190	411	3,258	161	221		3
Total.....	6,068	1,103	40,643	28,537	31,551	113,855	39,486	19,141	301	20,376
CHASE NATIONAL BANK OF NEW YORK, N. Y.										
Canal Zone:										
Cristobal.....		13		22	114	1,583				
Panama.....		40			411	4,359		11		
Cuba:										
Habana.....		24	3,554		151	4,801	68	4	59	87
Total.....		77	3,554	22	676	10,743	68	15	59	87
FIRST NATIONAL BANK OF BOSTON, MASS.										
Argentina:										
Buenos Aires.....		353	12,208		17,122	22,849	12,926	281	258	62
Cuba:										
Habana.....		14	1,387		126	2,821	11	29	456	
Total.....		367	13,595		17,248	25,670	12,937	310	723	62

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 September 28, 1925, 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	16,028.2		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	1,082.2	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	7,518.8	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	8,066.0	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	20,178.6		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	1,317.0	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 September 28, 1925, 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	8,746.6	54.7	3.2	8.3
Oct. 10.....	8,074	1,332.5	723.5	23,323.1		54.3	3.1	
Dec. 31.....	8,049	1,334.8	714.8	24,381.2		53.6	2.9	
1925								
Apr. 6.....	8,016	1,361.4	649.4	23,832.4		47.7	2.7	
June 30.....	8,072	1,369.4	648.4	24,350.8	8,221.2	47.3	2.7	7.9
Sept. 28.....	8,085	1,375.0	649.2	24,569.5		47.2	2.6	

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 September 28, 1925

[In thousands of dollars]

	New York (32 banks) ¹	New York and Chicago (47 banks)	Other reserve city banks (366 banks)	Country banks (7,672 banks)	Aggregate (8,085) banks
RESOURCES					
Loans and discounts (including rediscoun- ts).....	2,195,431	2,825,393	4,168,509	6,140,559	13,134,461
Overdrafts.....	573	695	2,833	11,372	14,900
Customer's liability account of acceptances United States Government securities owned.....	123,595	130,024	64,217	6,842	201,083
Other bonds, stocks, securities, etc.....	511,657	568,609	764,041	1,179,375	2,512,025
Banking house, furniture, and fixtures.....	403,345	452,677	723,137	2,068,806	3,242,620
Other real estate owned.....	41,756	58,322	188,421	346,433	593,176
Lawful reserve with Federal reserve banks.....	214	373	20,499	85,805	114,677
Items with Federal reserve banks in pro- cess of collection.....	338,069	424,972	422,027	477,327	1,322,326
Cash in vault.....	75,230	94,360	290,721	71,585	456,606
Amount due from national banks.....	27,859	38,438	88,662	235,241	362,341
Amount due from State banks, bankers, and trust companies in the United States.....	14,290	67,019	355,218	698,688	1,120,925
Exchanges for clearing houses.....	16,561	37,821	207,650	148,398	393,869
Checks on other banks in the same place.....	526,569	564,736	142,045	27,035	733,816
Outside checks and other cash items.....	24,429	25,979	11,164	21,183	58,326
Redemption fund and due from United States Treasurer.....	5,191	7,373	27,258	19,463	54,094
Other assets.....	1,450	1,497	7,354	24,025	32,876
	125,036	147,254	51,347	20,745	219,346
Total.....	4,431,255	5,445,542	7,535,103	11,588,882	24,569,527

¹ Figures in this column included with New York and Chicago in the next column.

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 September 28, 1925—Continued

[In thousands of dollars]

	New York (32 banks)	New York and Chicago (47 banks)	Other reserve city banks (366 banks)	Country banks (7,672 banks)	Aggregate (8,085 banks)
LIABILITIES					
Capital stock paid in	182,850	233,800	397,932	743,277	1,375,609
Surplus fund	239,675	273,730	306,715	545,050	1,125,495
Undivided profits less expenses and taxes paid	113,802	131,678	142,041	269,845	543,564
Reserved for taxes, interest, etc., accrued ..	16,307	22,417	24,840	22,535	69,792
National-bank notes outstanding	28,570	29,505	145,176	474,540	649,221
Amount due to Federal reserve banks			7,121	24,699	31,820
Amount due to national banks	289,399	397,814	552,373	118,233	1,068,420
Amount due to State banks, bankers, and trust companies in the United States and foreign countries	510,729	670,744	808,277	287,687	1,766,708
Certified checks outstanding	211,293	218,639	17,218	15,648	251,505
Cashiers' checks outstanding	108,509	116,475	54,844	43,275	214,594
Demand deposits	2,024,512	2,543,059	3,330,316	4,549,169	10,427,544
Time deposits	318,576	385,142	1,390,056	4,219,176	5,994,374
United States deposits	37,158	39,963	88,431	46,703	175,097
United States Government securities bor- rowed	1,535	2,910	11,654	9,915	24,479
Bonds and securities other than United States borrowed			745	3,231	3,976
Agreements to repurchase United States Government or other securities sold	150	150	1,465	2,442	4,057
Bills payable, including all obligations rep- resenting money borrowed other than rediscounts	117,650	125,090	82,419	109,118	316,627
Notes and bills rediscounted	71,680	77,627	82,787	85,123	245,537
Letters of credit and travelers' checks sold for cash and outstanding	3,570	6,260	2,552	253	9,065
Acceptances executed for customers and to furnish dollar exchange less those pur- chased or discounted	114,233	121,196	64,767	5,910	191,873
Acceptances executed by other banks	19,449	21,114	6,137	1,291	23,542
Other liabilities	21,608	23,229	17,237	11,762	52,228
Total	4,431,255	5,445,542	7,535,103	11,588,882	24,569,527

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, 1920

[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	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	150	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	4,170,946
Country banks.....	7,612	429,364	385,169	107,677	3,252,839	651,275	676,623	73,495	123,121	24,718	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	135,902	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	96,318	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

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, 1923

[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.....	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	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	13,529	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	631,432	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	1,463,206	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	69,290	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	2,263	2,990	33	594,664
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	21,523	6,076	816	3,614,971
Country banks.....	7,673	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	215	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	20,122	74,535	9,031	26,543	91,026	33,998	1,397	11,978,728

JUNE 30, 1925

New York.....	33	30,193	582,472	48,185	837,112	410,402	73,865	17	588	21	1,549	-----	333	67,126	31,463	979	2,084,365
Chicago.....	14	30,614	156,641	43,030	237,908	95,336	36,954	67	9	250	94	-----	23	4,027	4,608	56	610,617
Other reserve city banks.....	369	212,796	618,114	115,746	1,911,418	640,909	365,122	9,212	46,459	12,583	19,603	1,602	5,464	27,798	5,895	1,925	3,994,646
Country banks.....	7,656	452,497	485,940	93,600	3,145,880	670,083	586,814	112,018	222,191	110,478	60,628	8,732	23,977	8,816	1,800	145	5,984,499
Total.....	8,072	726,100	1,843,167	300,561	6,132,318	1,817,730	1,062,755	122,214	269,247	123,332	81,874	10,334	29,797	107,767	43,766	3,105	12,674,067

NOTE.—St. Louis terminated as a central reserve city and designated other reserve city July 1, 1922.

TABLE 51.—Classification of deposits in national banks at date of each report during year ended September 28, 1925

DECEMBER 31, 1924

[In thousands of dollars]

Cities, States, and Territories	Demand deposits							Time deposits				Total
	Individual deposits subject to check	Certificates of deposit due in less than 30 days	State or other municipal deposits	Deposit 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	
New York.....	2,093,817	17,976	17,194	1,352	3,255	47,416	2,181,610	43,238	378	269,018	12,495	325,129
Chicago.....	494,318	9,125	13,507		1,902	1,670	520,822	6,153	6,215	33,069	1,710	47,147
Total central reserve cities.....	2,588,135	27,101	31,001	1,352	5,157	49,086	2,701,832	49,391	6,593	302,087	14,205	372,276
OTHER RESERVE CITIES												
Boston.....	401,150	1,147	50	2,425	1,165	2,595	408,532	12,413		82,476	4,046	93,985
Albany.....	23,923	55	11,186		75	9,453	44,695	850		10,323	24	11,197
Brooklyn and Bronx.....	40,187	305	379		108	569	41,543	311		3,251	1,549	5,111
Buffalo.....	30,949	80	616		93		31,738	2,462	1,090	20,263	97	23,912
Philadelphia.....	391,216	1,520	4,318	4,913	810	463	403,240	4,844		70,040	1,818	76,202
Pittsburgh.....	216,832	4,498	2,767	1,014	538	3,677	229,326	1,365	18	55,474	1,169	58,026
Baltimore.....	80,316	247	4,388		464	147	85,562	2,556	840	16,735	70	20,201
Washington.....	69,085	486	1,327		253	352	71,563	2,446	500	29,549	875	33,370
Richmond.....	33,755	298	1,618		281	86	35,968	283		19,169	76	19,528
Atlanta.....	44,376	1,258	865		127	16	46,642	95		22,044	36	22,175
Jacksonville.....	21,787	15	1,821		31	69	23,733	6,012	2,508	17,066	207	25,865
Birmingham.....	20,005	372	91		60	500	21,028	1,130		13,509	99	14,738
New Orleans.....	26,755	40	317		143		27,255	1,222	779		82	2,076
Dallas.....	53,850	167	198		215	50	54,480	491	1,674	11,203	122	13,490
El Paso.....	11,766	230	480		14		12,490	712	106	5,738	29	6,585
Fort Worth.....	21,785	218	1,170		143	4	23,320	598		7,029	78	7,705
Galveston.....	6,812	296			42	115	7,265	344		10,641	22	11,007
Houston.....	54,633	1,463	754		255	56	57,161	2,407		21,012	53	23,472
San Antonio.....	23,888	580	331		71		24,870	1,287	4,028	5,552	81	10,948
Waco.....	9,656	83	951		167		10,860	1,113		4,070	3	4,186
Little Rock.....	2,741	36	350		9		3,136	849		1,129	11	1,989
Louisville.....	41,251	432	82		225		42,040	8,055		13,902	134	22,091
Memphis.....	7,339	595			58		7,992	1,719		3,401	62	5,182
Nashville.....	18,191	14	1,852		46	33	20,136	3,685	145	8,549	33	12,412
Cincinnati.....	55,065	260	5,164		196	1	60,656	2,271	300	18,445	251	21,267
Cleveland.....	22,193	120	4,221		41	1,577	28,152	3,294	6,850	27,230	61	37,433

TABLE 51.—Classification of deposits in national banks at date of each report during year ended September 28, 1925—Continued

DECEMBER 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 or other municipal deposits	Deposit 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
OTHER RESERVE CITIES—continued												
Columbus.....	32,058	875	9,608	70	83	10	42,704	2,808	628	6,892	338	10,666
Toledo.....	3,270	143	178	-----	15	-----	3,606	-----	900	2,916	56	3,872
Indianapolis.....	42,456	318	6,340	-----	106	-----	49,220	3,639	-----	1,329	107	5,075
Chicago.....	22,463	442	1,831	7	1,831	63	24,923	1,176	368	41,883	551	43,778
Peoria.....	11,114	93	1,155	-----	90	22	11,474	4,201	5	5,631	27	9,864
Detroit.....	117,481	3,214	4,905	-----	376	-----	125,976	4,255	400	25,097	498	30,250
Grand Rapids.....	13,143	258	1,100	-----	76	-----	13,577	3,740	-----	8,452	30	12,222
Milwaukee.....	65,200	71	5,325	-----	98	270	70,894	9,156	-----	22,238	607	32,001
Minneapolis.....	78,844	811	5,172	-----	457	157	85,441	8,475	3,128	37,275	563	49,441
St. Paul.....	54,927	4,091	5,031	-----	176	19	64,244	5,735	-----	16,811	1,214	23,760
Cedar Rapids.....	5,113	168	278	219	19	-----	5,797	1,296	-----	4,874	10	6,180
Des Moines.....	15,029	99	2,242	-----	20	8	17,398	1,417	116	3,265	295	5,063
Dubuque.....	2,717	506	187	-----	32	-----	3,442	1,379	-----	3,702	13	5,094
Sioux City.....	9,309	826	500	-----	24	7	10,666	2,073	-----	5,350	382	7,805
Kansas City, Mo.....	57,855	5,383	2,150	-----	65	249	65,708	1,738	-----	6,215	621	5,092
St. Joseph.....	9,224	289	-----	-----	24	-----	9,537	1,468	-----	5,887	20	6,875
St. Louis.....	151,905	1,582	2,184	-----	282	49	156,002	9,716	515	49,033	408	59,672
Lincoln.....	8,939	464	1,000	-----	31	-----	11,034	159	-----	3,547	14	3,720
Omaha.....	48,115	1,260	2,715	-----	83	14	52,187	4,254	325	7,415	225	12,222
Kansas City, Kans.....	3,780	213	1,687	-----	14	3	5,697	632	7	520	181	1,840
Topeka.....	5,934	325	2,283	-----	26	-----	8,568	206	-----	75	124	405
Wichita.....	11,752	869	2,744	-----	24	-----	15,389	2,886	-----	2,325	98	5,809
Helena.....	3,015	100	468	-----	18	4	3,605	376	-----	1,110	70	1,556
Denver.....	60,723	793	4,513	-----	159	12	66,200	2,180	1,718	46,442	747	51,087
Pueblo.....	8,263	141	186	-----	5	-----	8,595	1,035	-----	2,807	215	3,557
Muskogee.....	5,845	-----	555	-----	55	53	6,508	1,641	636	1,805	16	4,098
Oklahoma City.....	21,904	958	4,707	-----	20	26	27,615	2,314	772	10,332	989	14,407
Tulsa.....	28,574	1,366	2,713	-----	20	35	32,708	3,426	493	8,225	34	12,178
Seattle.....	52,818	857	6,552	-----	224	325	60,776	2,620	30	28,983	3,278	34,911
Spokane.....	11,620	32	1,676	-----	26	21	13,375	4,156	-----	13,278	80	17,514
Portland.....	38,041	489	4,837	110	136	106	43,719	1,299	-----	35,974	1,034	38,307
Los Angeles.....	123,413	874	12,440	-----	295	745	137,767	5,707	5,046	55,364	371	66,488
Oakland.....	12,153	14	2,275	-----	45	-----	14,487	374	-----	1,951	184	2,509
San Francisco.....	130,972	1,511	4,886	-----	377	265	138,014	11,790	560	38,218	427	50,995

Ogden.....	4, 215	393	834				5, 442	968		1, 107	18	2, 093
Salt Lake City.....	15, 106	627	1, 867		11		17, 611	1, 804	100	4, 056	153	6, 113
Total other reserve cities.....	3, 016, 776	45, 256	151, 026	8, 758	9, 179	22, 229	3, 253, 224	171, 411	34, 650	1, 003, 507	25, 086	1, 234, 654
Total all reserve cities.....	5, 604, 911	72, 357	182, 027	10, 110	14, 336	71, 315	5, 955, 056	220, 802	41, 243	1, 305, 594	39, 291	1, 606, 930
COUNTRY BANKS												
Maine.....	32, 626	774	8		302	9	33, 719	5, 866	2	67, 498	107	73, 473
New Hampshire.....	33, 684	1, 533	3		201	59	35, 480	1, 670		12, 409	283	14, 562
Vermont.....	15, 810	351			218	47	16, 426	570	2	27, 967	52	28, 021
Massachusetts.....	209, 860	3, 222	130	3, 112	733	1, 036	218, 093	7, 041	411	165, 144	1, 075	173, 671
Rhode Island.....	36, 529	2, 708			138		39, 375	1, 362		12, 346	224	13, 982
Connecticut.....	127, 363	3, 752			577	483	132, 175	4, 727		59, 883	1, 181	65, 791
Total New England States.....	455, 872	12, 340	141	3, 112	2, 169	1, 634	475, 268	21, 236	415	344, 647	2, 952	369, 250
New York.....	306, 526	7, 229	29, 452	77	1, 651	1, 688	346, 623	40, 248	1, 585	415, 119	981	457, 933
New Jersey.....	321, 664	6, 490	650	1, 451	1, 781	375	332, 411	5, 829	934	307, 985	1, 718	316, 466
Pennsylvania.....	427, 016	11, 702	9, 248	10, 844	3, 647	8, 421	470, 878	114, 609	6, 354	612, 458	5, 478	738, 899
Delaware.....	10, 102				31		10, 183	155		5, 944	632	6, 731
Maryland.....	22, 395	190	2, 609	79	230	115	25, 618	2, 483	555	56, 359	14	59, 411
Total Eastern States.....	1, 087, 703	25, 611	41, 959	12, 451	7, 390	10, 599	1, 185, 713	163, 324	9, 428	1, 397, 865	8, 823	1, 579, 440
Virginia.....	83, 225	5, 137	1, 757	3	1, 235	86	91, 443	31, 350	1, 356	78, 823	116	111, 645
West Virginia.....	69, 782	2, 010	2, 806		654	206	75, 458	19, 433	126	44, 996	227	64, 782
North Carolina.....	65, 510	377	2, 838		543	14	69, 282	26, 453	688	28, 306	244	55, 691
South Carolina.....	38, 972	391	332		343	21	40, 059	11, 266	1, 035	42, 624	114	55, 039
Georgia.....	23, 453	2, 383	453		328	56	36, 673	10, 228	464	15, 620	79	26, 391
Florida.....	52, 875	1, 433	7, 908		272	4	62, 492	5, 835	2, 454	25, 692	502	34, 483
Alabama.....	55, 840	1, 527	1, 171	4	355	120	59, 017	6, 314	17	25, 666	100	32, 097
Mississippi.....	30, 933	1, 418	2, 998		217		35, 566	9, 488	35	13, 629	42	23, 194
Louisiana.....	34, 775	1, 680	3, 293		215	88	40, 051	2, 123	1, 112	12, 744	36	16, 015
Texas.....	258, 752	9, 258	17, 191	333	1, 361	701	287, 597	17, 164	4, 155	22, 060	415	43, 794
Arkansas.....	38, 185	4, 931	1, 068		193	1, 370	45, 747	6, 754	103	12, 395	127	19, 379
Kentucky.....	70, 200	1, 138	923	1	350	334	72, 946	25, 558	473	21, 712	56	47, 799
Tennessee.....	50, 218	1, 020	273	3	337	249	52, 105	23, 251	366	25, 260	19	48, 896
Total Southern States.....	882, 720	32, 703	43, 016	344	6, 403	3, 249	968, 435	195, 217	12, 384	369, 527	2, 077	579, 205
Ohio.....	180, 919	13, 432	22, 245	512	1, 155	487	218, 750	54, 226	5, 260	109, 506	666	169, 658
Indiana.....	112, 660	7, 163	8, 141	6	713	799	129, 482	43, 749	355	55, 675	521	100, 300
Illinois.....	193, 393	12, 017	5, 607	177	1, 153	1, 239	213, 586	68, 634	2, 045	114, 359	1, 212	186, 250
Michigan.....	64, 200	5, 142	4, 887	32	516	427	75, 204	25, 353	394	105, 779	681	132, 207
Wisconsin.....	74, 688	3, 947	3, 630	250	659	112	83, 286	47, 847	636	74, 949	390	123, 822
Minnesota.....	72, 942	10, 712	7, 889	7	507	373	92, 430	86, 733	969	56, 309	447	144, 458
Iowa.....	80, 149	11, 775	5, 127	121	298	397	97, 867	74, 000	631	36, 128	228	110, 987
Missouri.....	38, 813	2, 793	1, 946	1	148	31	43, 732	11, 720	100	7, 350	170	19, 340
Total Middle Western States.....	817, 764	66, 981	59, 472	1, 106	5, 149	3, 865	954, 337	412, 262	10, 390	560, 055	4, 315	987, 022

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TABLE 51.—Classification of deposits in national banks at date of each report during year ended September 28, 1925—Continued

DECEMBER 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 or other municipal deposits	Deposit 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												
North Dakota.....	33,043	4,583	3,262	9	57	85	41,039	32,896	1,196	9,301	272	43,665
South Dakota.....	25,736	4,205	3,388	77	39	72	33,517	24,837	251	6,802	394	32,284
Nebraska.....	30,975	6,485	2,654	3	46	136	40,299	30,851	105	3,859	34	34,849
Kansas.....	77,700	9,524	7,466	256	338	221	95,505	28,029	345	7,841	278	36,493
Montana.....	27,298	2,564	7,121	5	87	246	37,321	12,169	59	10,214	2,138	24,580
Wyoming.....	16,913	1,784	4,899	-----	20	318	23,934	4,848	293	6,534	782	12,457
Colorado.....	45,187	4,651	3,151	-----	66	383	53,438	12,395	430	16,488	568	29,881
New Mexico.....	13,763	1,250	2,457	-----	12	40	17,522	3,141	222	2,078	163	5,604
Oklahoma.....	122,346	5,417	19,949	67	237	174	148,190	22,615	3,122	11,032	510	37,279
Total Western States.....	392,961	40,463	54,347	417	902	1,675	490,765	171,781	6,023	74,149	5,139	257,092
Washington.....	46,140	1,811	10,352	31	269	44	58,647	8,313	1,966	35,217	2,348	47,844
Oregon.....	33,829	4,188	6,371	13	148	44	44,593	8,127	164	13,785	583	22,659
California.....	137,750	4,672	22,216	87	681	759	166,165	10,647	5,396	80,820	566	97,429
Idaho.....	22,446	1,825	7,019	338	52	25	31,705	5,988	159	7,991	1,381	15,519
Utah.....	3,258	249	1,147	-----	0	2	4,665	1,020	68	2,891	39	4,018
Nevada.....	5,915	385	990	-----	18	14	7,322	4,497	-----	4,997	183	5,583
Arizona.....	13,423	210	1,817	-----	12	37	15,504	1,786	818	4,930	247	7,781
Total Pacific States.....	262,766	13,340	49,912	469	1,189	925	328,601	36,284	8,571	150,631	5,347	200,833
Alaska (nonmember banks).....	1,695	20	27	-----	1	1	1,744	63	-----	681	121	865
The Territory of Hawaii (nonmember banks).....	2,379	17	921	-----	14	-----	3,331	333	-----	315	2	650
Total (nonmember banks).....	4,074	37	948	-----	15	1	5,075	396	-----	996	123	1,515
Total country banks.....	3,903,860	191,475	249,795	17,899	23,217	21,948	4,480,194	1,000,500	47,211	2,897,870	28,776	3,974,357
Total United States.....	9,508,771	263,832	431,822	28,009	37,553	93,263	10,363,250	1,221,302	83,454	4,203,464	68,067	5,581,287

CENTRAL RESERVE CITIES												
New York.....	1,803,661	15,142	11,720	82	649	43,967	1,875,221	47,583	1,376	281,822	12,025	342,806
Chicago.....	447,232	10,406	21,265	11	331	183	479,428	10,072	10,620	36,618	1,570	58,880
Total, central reserve cities.....	2,250,893	25,548	32,985	93	980	44,150	2,354,649	57,655	11,996	318,440	13,595	401,686
OTHER RESERVE CITIES												
Boston.....	363,811	5,451	50	70	203	1,073	370,658	21,955		90,448	3,833	116,236
Albany.....	23,734	6	11,819		71	16,074	51,704	2,253		10,980	27	13,260
Brooklyn and Bronx.....	38,358	80	377		5	531	39,351	360		3,644	1,310	5,314
Buffalo.....	90,710	69	681		10		31,470	2,767	1,370	22,277	83	26,497
Philadelphia.....	377,990	1,839	13,306	3,717	83	494	397,879	5,538		67,907	1,837	75,282
Pittsburgh.....	218,712	7,721	4,520	964	42	3,569	235,528	2,904	18	56,136	1,076	60,134
Baltimore.....	71,923	509	3,112		55	731	76,330	2,632	840	19,486	70	23,028
Washington.....	69,623	638	1,326	1	256	204	72,048	2,321	500	28,318	2,562	33,701
Richmond.....	31,438	379	1,415		17	66	33,315	335		20,232	70	20,637
Atlanta.....	46,146	1,308	4		4	12	47,912	132		22,468	39	22,639
Jacksonville.....	27,320	16	2,842		8	5	30,191	6,588	1,883	17,589	260	20,320
Birmingham.....	18,726	424	184			500	19,834	705		13,026	102	13,833
New Orleans.....	21,510	288	550		16		22,364	852	1,443	7	78	2,373
Dallas.....	59,775	168	1,105		49	59	61,156	355	2,384	13,058	137	15,934
El Paso.....	11,353	361	641				12,355	539	161	5,250	28	5,978
Fort Worth.....	30,720	207	2,168		4	2	33,101	634		8,595	90	9,319
Galveston.....	6,389	348			1	422	7,160	493		11,059	33	11,585
Houston.....	56,343	1,376	1,475		9	64	59,267	3,033		22,345	53	25,431
San Antonio.....	24,177	513	1,510		2	11	26,213	1,352	4,329	3,943	102	9,726
Waco.....	8,863	24	1,882		1		10,760	184		4,299	5	4,488
Little Rock.....	3,022	25	668		2	91	3,808	1,102		1,055	6	2,163
Louisville.....	42,519	361	87		34		43,001	8,427		14,189	136	22,752
Memphis.....	7,075	269			1		7,345	2,013		3,307	60	5,390
Nashville.....	17,757	14	1,737		6	34	19,548	3,763	28	9,473	32	13,296
Cincinnati.....	55,208	330	5,034		29	2	60,603	3,483	300	19,676	262	23,721
Cleveland.....	22,803	111	9,032		14	1,413	33,373	3,983	9,235	28,625	52	41,895
Columbus.....	34,822	803	10,869	70	15	37	46,616	3,432	3,489	7,387	363	14,671
Toledo.....	3,240	131	157		2		3,530		2,400	2,778	36	5,214
Indianapolis.....	36,540	401	5,091		18		42,050	2,687		1,302	126	4,115
Chicago.....	23,528	443	1,431	77	27	67	25,573	1,142	323	41,948	551	43,964
Peoria.....	10,596	103	235		101	23	12,058	4,484	15	5,730	30	10,259
Detroit.....	107,158	3,969	5,103		77		116,307	4,359	2,400	28,836	465	36,060
Grand Rapids.....	11,963	364	500		8		12,835	3,774		9,027	35	12,836
Milwaukee.....	59,826	1	8,626		17	64	68,534	8,094		22,983	494	31,571
Minneapolis.....	76,849	527	6,422		62	195	84,055	8,796	2,518	37,813	537	49,664
St. Paul.....	51,550	3,634	5,535	4	19	18	60,760	3,845		19,068	1,260	24,173
Cedar Rapids.....	5,479	134	507	239	2		6,361	1,170		5,069	15	6,254
Des Moines.....	16,756	394	2,218		3	1	19,372	1,170	18	3,749	530	5,467
Dubuque.....	2,363	404	546				3,313	1,572		3,574	9	5,165

TABLE 51.—Classification of deposits in national banks at date of each report during year ended September 28, 1925—Continued

APRIL 6, 1925—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 or other municipal deposits	Deposit 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
OTHER RESERVE CITIES—continued												
Sioux City.....	9,133	734	1,344	-----	-----	12	11,223	2,072	-----	5,339	385	7,796
Kansas City, Mo.....	56,695	5,574	2,583	-----	7	184	65,043	1,788	-----	2,828	661	5,277
St. Joseph.....	8,371	325	-----	-----	3	-----	8,699	1,231	-----	5,301	22	6,554
St. Louis.....	136,751	988	5,647	-----	60	800	144,246	10,399	1,730	42,043	412	54,634
Lincoln.....	9,572	472	1,430	-----	5	-----	11,479	193	-----	3,548	15	3,756
Omaha.....	48,842	1,408	2,294	-----	61	80	52,685	3,940	275	7,439	226	11,880
Kansas City, Kans.....	3,669	251	1,337	-----	3	628	5,188	630	-----	526	208	1,364
Topeka.....	6,400	379	1,139	-----	2	-----	7,920	192	-----	79	205	476
Wichita.....	11,900	977	1,667	-----	3	1	14,548	2,395	-----	2,739	112	5,246
Helena.....	2,578	102	289	-----	-----	-----	2,969	399	-----	1,135	82	1,616
Denver.....	60,175	782	8,721	-----	11	13	69,682	2,050	1,374	46,963	813	51,200
Pueblo.....	7,491	154	375	-----	-----	-----	8,020	1,113	5	2,444	218	3,780
Muskogee.....	5,099	-----	787	-----	9	56	5,951	1,472	906	2,053	19	4,450
Oklahoma City.....	24,579	666	6,239	-----	1	16	31,501	2,573	833	10,811	1,076	15,293
Tulsa.....	38,570	822	6,268	-----	5	27	45,692	4,125	393	8,968	43	13,529
Seattle.....	48,789	531	11,763	-----	47	354	62,434	3,205	50	27,919	3,068	34,262
Spokane.....	10,430	31	4,210	-----	1	32	14,704	4,258	-----	11,897	84	16,239
Portland.....	36,307	586	4,789	17	76	190	41,965	1,446	-----	36,179	977	38,602
Los Angeles.....	120,387	1,054	14,223	-----	40	1,909	137,613	6,566	9,698	60,581	395	77,240
Oakland.....	13,800	91	2,444	-----	-----	24	16,359	488	-----	2,527	175	3,190
San Francisco.....	125,325	2,106	7,837	-----	5	264	135,537	10,527	500	38,589	47	50,151
Ogden.....	3,622	433	696	-----	-----	7	4,758	993	-----	1,104	12	2,099
Salt Lake City.....	13,974	595	1,593	-----	18	-----	16,180	2,284	1,400	4,123	150	7,957
Total other reserve cities.....	2,931,074	53,184	200,178	5,159	1,580	30,359	3,221,534	187,557	50,928	1,031,784	26,657	1,296,926
Total, all reserve cities.....	5,181,967	78,732	233,163	5,252	2,560	74,509	5,576,183	245,212	62,924	1,350,224	40,252	1,698,612

COUNTRY BANKS												
Maine.....	31,656	720	21	12	2,032	34,441	907	87	72,563	104	73,661	
New Hampshire.....	31,902	1,474	1	18	58	33,453	1,666	1	12,969	296	14,381	
Vermont.....	14,266	317		8	35	14,626	645	1	27,450	82	28,178	
Massachusetts.....	202,510	2,962	48	55	2,187	207,857	7,767	35	171,733	1,040	180,575	
Rhode Island.....	35,598	2,698		13		38,309	1,352		12,856	203	14,411	
Connecticut.....	120,564	3,443		44	1,627	125,078	3,991		63,476	1,122	68,589	
Total New England States.....	436,496	11,614	70	55	190	5,939	454,364	16,328	123	361,047	2,847	380,345
New York.....	303,609	6,446	36,289	88	199	2,747	349,378	45,706	1,442	425,744	1,348	474,240
New Jersey.....	301,655	6,692	562	1,913	144	630	311,596	6,990	618	318,793	2,340	328,741
Pennsylvania.....	418,390	11,494	13,203	9,866	384	9,019	462,346	115,424	5,076	631,918	4,667	757,085
Delaware.....	9,113				6		9,119	164		6,718	100	6,982
Maryland.....	22,377	145	2,174	52	6	155	24,909	2,830	477	57,152	13	60,472
Total Eastern States.....	1,055,134	24,777	52,228	11,919	739	12,551	1,157,348	171,114	7,613	1,440,325	8,468	1,627,520
Virginia.....	80,529	5,157	1,085		64	264	87,099	32,287	1,521	80,360	114	114,282
West Virginia.....	70,428	1,550	3,665	1	48	92	75,784	20,590	103	45,548	207	66,448
North Carolina.....	64,081	325	3,396		14	32	67,848	25,177	563	29,447	54	55,241
South Carolina.....	35,922	388	500		10	186	37,006	10,364	514	43,237	149	54,264
Georgia.....	31,613	1,942	319		21	189	34,084	10,949	433	16,093	79	27,554
Florida.....	78,237	770	9,961		15	7	88,990	10,038	2,731	29,230	659	42,658
Alabama.....	54,027	1,213	1,031		21	80	56,372	6,470	11	26,613	97	33,191
Mississippi.....	27,062	1,451	6,529		5		35,047	2,424	1,089	12,987	39	16,539
Louisiana.....	33,120	1,393	3,155	6	21	84	37,779	10,421	2,323	13,493	43	26,280
Texas.....	243,597	7,294	29,240	382	47	621	281,181	20,175	5,772	22,821	520	49,288
Arkansas.....	36,365	3,438	1,854		11	1,382	43,050	8,496	130	12,760	545	21,931
Kentucky.....	68,999	1,052	861	1	32	160	71,105	26,683	389	23,178	59	50,369
Tennessee.....	50,519	789	322		34	481	52,145	24,565	5	25,291	19	49,880
Total Southern States.....	874,499	26,762	61,918	390	343	3,578	967,490	208,639	15,584	381,058	2,584	607,865
Ohio.....	180,325	11,793	29,038	253	69	718	222,196	54,287	5,740	109,950	703	170,680
Indiana.....	106,514	6,605	7,377		46	773	121,315	43,623	954	56,892	476	101,945
Illinois.....	207,454	11,897	6,549	139	64	1,244	227,347	71,159	1,560	116,138	1,300	190,157
Michigan.....	63,170	4,994	12,893	1	53	478	81,589	24,693	1,185	108,044	704	134,626
Wisconsin.....	77,334	3,626	11,619	204	47	82	92,912	48,254	1,737	74,450	408	124,849
Minnesota.....	70,274	9,114	8,547	11	10	316	88,272	89,733	1,786	57,029	504	149,052
Iowa.....	85,105	10,852	8,935	101	21	446	105,460	72,921	510	35,840	867	110,138
Missouri.....	36,709	2,451	2,184	55	4	34	41,437	12,137	139	7,500	190	19,966
Total Middle Western States.....	826,885	61,332	87,142	764	314	4,091	980,528	416,807	13,611	565,843	5,152	1,001,413
North Dakota.....	29,522	4,000	5,299	63	6	87	38,987	34,068	1,156	9,695	355	45,274
South Dakota.....	25,654	4,070	3,692	2	14	97	33,519	25,105	269	7,157	513	33,044
Nebraska.....	33,769	6,392	2,267	4	10	162	42,604	30,599	98	4,064	36	34,797
Kansas.....	75,098	9,312	5,792	337	2	189	90,730	29,586	228	8,104	377	38,295
Montana.....	26,004	2,385	4,962	4	1	251	33,607	13,070	63	10,619	2,273	26,025

TABLE 51.—Classification of deposits in national banks at date of each report during year ended September 28, 1925—Continued

APRIL 6, 1925—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 or other municipal deposits	Deposit 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												
Wyoming.....	14,751	1,368	3,530	-----	-----	134	19,783	5,171	284	6,318	933	12,706
Colorado.....	42,887	4,065	5,687	89	14	140	52,882	12,615	406	16,445	597	30,063
New Mexico.....	12,925	1,127	2,133	-----	-----	14	16,199	3,191	236	2,155	171	5,753
Oklahoma.....	114,453	4,424	22,346	35	10	140	141,408	25,999	3,505	11,824	577	41,905
Total Western States.....	375,063	37,143	55,708	534	57	1,214	469,719	179,404	6,245	76,381	5,832	267,862
Washington.....	43,432	1,580	18,014	66	4	30	63,126	8,799	1,644	33,956	2,323	46,722
Oregon.....	33,214	3,755	7,037	17	17	63	44,103	8,336	141	13,746	312	22,535
California.....	130,444	4,231	20,537	87	24	619	155,942	10,463	5,649	80,739	531	97,332
Idaho.....	18,399	1,508	4,411	342	1	8	24,669	5,819	140	7,833	1,355	15,147
Utah.....	2,490	273	583	-----	1	2	3,349	922	107	3,032	42	4,103
Nevada.....	5,590	297	757	-----	1	14	6,559	570	6	5,155	166	5,897
Arizona.....	13,461	100	1,536	-----	5	24	15,126	1,847	612	5,203	272	7,934
Total Pacific States.....	247,030	11,744	52,875	512	53	760	312,974	36,756	8,299	149,664	5,001	199,720
Alaska (nonmember banks).....	1,649	17	25	-----	-----	1	1,692	69	-----	751	147	967
The Territory of Hawaii (nonmember banks).....	2,299	23	623	-----	-----	-----	2,945	565	-----	340	2	907
Total (nonmember banks).....	3,948	40	648	-----	-----	1	4,637	634	-----	1,091	149	1,874
Total country banks.....	3,819,055	173,412	310,589	14,174	1,696	28,134	4,347,060	1,029,632	51,475	2,975,409	30,033	4,086,599
Total United States.....	9,001,022	252,144	643,752	19,426	4,256	102,643	9,923,243	1,274,894	114,399	4,325,633	70,235	5,785,211

CENTRAL RESERVE CITIES												
New York.....	2,070,500	8,340	12,952	302	2,609	48,645	2,143,348	34,739	299	279,627	10,912	325,577
Chicago.....	452,991	8,656	57,987	-----	2,046	562	522,242	6,488	12,640	43,519	1,576	64,223
Total central reserve cities.....	2,523,491	16,996	70,939	302	4,655	49,207	2,665,590	41,227	12,939	323,146	12,488	389,800
OTHER RESERVE CITIES												
Boston.....	408,690	2,512	50	200	1,375	2,800	410,627	25,415	-----	98,516	3,793	127,724
Albany.....	22,387	6	14,889	-----	38	28,638	65,958	2,461	-----	11,541	28	14,030
Brooklyn and Bronx.....	38,802	101	397	-----	63	532	39,895	602	-----	3,639	1,341	5,582
Buffalo.....	41,287	128	452	-----	87	-----	41,924	3,726	1,372	22,569	76	27,743
Philadelphia.....	399,410	1,703	4,250	3,446	728	496	410,033	4,775	-----	70,218	1,968	76,961
Pittsburgh.....	228,120	4,624	5,358	1,055	543	3,464	243,169	6,741	225	60,398	1,090	68,454
Baltimore.....	77,418	240	2,472	-----	476	718	81,324	4,688	840	26,001	68	31,597
Washington.....	66,882	840	1,330	-----	233	236	69,521	1,972	500	31,567	779	34,818
Richmond.....	32,911	301	1,184	-----	229	61	34,686	363	-----	20,553	63	20,979
Atlanta.....	45,439	1,257	544	-----	127	74	47,441	172	-----	23,361	56	23,589
Jacksonville.....	28,923	15	4,325	-----	28	59	33,350	5,936	3,514	21,080	270	30,800
Birmingham.....	17,436	279	152	-----	60	500	18,427	4	-----	13,730	104	13,838
New Orleans.....	22,096	72	405	-----	101	-----	22,674	1,370	1,550	-----	76	2,996
Dallas.....	64,975	109	1,085	-----	259	6	66,434	891	1,473	14,931	133	17,428
El Paso.....	12,007	341	398	-----	60	14	12,810	435	675	5,439	61	6,610
Fort Worth.....	32,428	191	2,174	-----	150	2	34,945	808	-----	8,994	101	9,903
Galveston.....	5,612	346	260	-----	33	32	6,288	432	-----	11,433	26	11,891
Houston.....	57,332	1,391	2,444	-----	39	74	61,280	3,410	-----	23,102	53	26,565
San Antonio.....	23,673	528	1,471	-----	48	17	25,742	1,189	4,156	4,040	104	9,489
Waco.....	8,077	96	1,446	-----	75	-----	9,694	119	-----	4,525	7	4,651
Little Rock.....	2,783	27	1,097	-----	-----	-----	3,907	893	-----	1,148	5	2,046
Louisville.....	37,739	400	92	-----	211	-----	38,442	9,164	-----	15,016	125	24,305
Memphis.....	6,402	516	-----	-----	49	-----	6,967	2,131	-----	3,379	64	5,574
Nashville.....	19,217	14	2,091	-----	96	45	21,463	3,712	28	10,260	34	14,034
Cincinnati.....	57,699	416	4,697	-----	165	1	62,978	3,593	300	20,631	276	24,800
Cleveland.....	25,638	125	8,860	-----	92	890	35,605	4,227	9,608	31,369	39	45,243
Columbus.....	36,598	913	8,337	70	74	4	45,996	3,282	3,228	7,441	334	14,285
Toledo.....	3,898	122	604	-----	15	-----	4,639	-----	1,435	2,917	39	4,391
Indianapolis.....	39,515	589	5,417	-----	113	-----	45,634	3,011	-----	2,069	121	5,201
Chicago.....	24,801	447	2,260	-----	90	75	27,673	1,158	298	43,087	558	45,101
Peoria.....	11,712	199	350	-----	140	27	12,428	3,955	15	5,861	29	9,860
Detroit.....	118,896	8,133	4,477	-----	319	-----	131,825	9,042	1,400	34,286	490	45,218
Grand Rapids.....	12,676	530	800	-----	76	-----	14,082	3,909	-----	9,080	33	13,022
Milwaukee.....	58,014	-----	7,330	-----	115	5,261	70,720	8,678	572	22,771	464	32,485
Minneapolis.....	87,701	398	7,713	-----	295	143	96,250	9,499	1,265	37,956	541	49,261
St. Paul.....	46,124	939	9,010	-----	151	13	56,237	3,278	-----	19,524	1,249	24,051
Cedar Rapids.....	5,144	112	181	252	19	-----	5,708	1,280	-----	4,939	17	6,236
Des Moines.....	16,474	295	442	-----	14	1	17,226	1,180	95	3,232	507	5,014
Dubuque.....	2,849	559	-----	-----	36	-----	3,444	1,417	-----	3,784	19	5,220

TABLE 51.—Classification of deposits in national banks at date of each report during year ended September 28, 1925—Continued

JUNE 30, 1925—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 or other municipal deposits	Deposit 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
OTHER RESERVE CITIES—continued												
Sioux City.....	9, 149	604	181	-----	35	9	9, 978	2, 347	-----	5, 491	362	8, 200
Kansas City, Mo.....	57, 324	5, 512	2, 462	-----	33	298	65, 629	1, 795	-----	2, 984	722	5, 501
St. Joseph.....	6, 939	354	-----	-----	14	-----	7, 307	1, 237	-----	5, 789	24	7, 050
St. Louis.....	135, 516	1, 122	3, 634	-----	478	70	140, 820	11, 839	1, 736	44, 325	414	58, 314
Lincoln.....	9, 363	452	2, 048	-----	43	-----	11, 906	201	-----	3, 717	16	3, 934
Omaha.....	50, 707	1, 215	4, 111	-----	72	375	56, 480	4, 055	390	7, 352	233	12, 030
Kansas City, Kans.....	3, 082	246	2, 050	-----	16	256	5, 650	620	-----	562	200	1, 382
Topeka.....	9, 002	281	3, 612	-----	26	-----	12, 921	940	-----	351	214	1, 505
Wichita.....	12, 749	878	2, 536	-----	13	-----	16, 176	2, 118	-----	3, 233	111	5, 462
Helena.....	2, 727	104	350	-----	19	-----	3, 200	409	-----	1, 177	85	1, 671
Denver.....	62, 769	1, 270	6, 504	-----	123	11	70, 677	1, 627	1, 612	46, 298	864	50, 401
Pueblo.....	8, 555	151	163	-----	5	-----	8, 874	1, 087	5	2, 633	202	3, 927
Muskogee.....	4, 622	-----	835	-----	28	60	5, 545	1, 608	747	2, 096	19	4, 470
Oklahoma City.....	24, 945	789	6, 870	-----	42	11	32, 657	2, 611	461	11, 214	1, 109	15, 395
Tulsa.....	43, 524	1, 823	5, 173	-----	29	29	50, 549	3, 841	392	9, 383	43	13, 659
Seattle.....	51, 293	419	9, 381	15	204	480	61, 792	2, 934	80	28, 314	3, 073	34, 401
Spokane.....	10, 244	6	3, 297	-----	15	37	13, 599	4, 124	-----	12, 259	82	16, 465
Portland.....	36, 567	569	5, 530	1	137	159	42, 963	1, 655	-----	37, 630	1, 001	40, 286
Los Angeles.....	125, 011	1, 043	18, 186	-----	294	2, 105	141, 639	7, 574	6, 671	63, 438	386	78, 069
Oakland.....	14, 411	14	3, 106	-----	50	29	17, 610	895	-----	2, 557	170	3, 622
San Francisco.....	129, 336	1, 653	9, 602	-----	374	695	141, 960	11, 572	890	38, 547	447	51, 426
Ogden.....	3, 417	538	872	-----	-----	3	4, 830	674	-----	1, 081	13	1, 768
Salt Lake City.....	13, 737	662	1, 170	-----	5	-----	15, 574	1, 917	800	4, 224	137	7, 073
Total other reserve cities.....	3, 067, 779	49, 519	195, 017	5, 039	8, 818	48, 810	3, 374, 982	206, 598	46, 303	1, 089, 042	25, 068	1, 367, 011
Total, all reserve cities.....	5, 591, 270	66, 515	265, 956	5, 341	13, 473	98, 017	6, 040, 572	247, 825	59, 242	1, 412, 188	37, 556	1, 756, 811

COUNTRY BANKS												
Maine.....	31,621	792	9		298		32,720	1,101		74,996	99	76,196
New Hampshire.....	33,385	1,594	2		184	466	35,631	1,425		13,273	282	14,980
Vermont.....	16,186	389			204	35	16,814	434	3	28,128	76	28,641
Massachusetts.....	217,611	3,360	45	40	780	233	222,069	7,736	146	178,225	1,000	187,107
Rhode Island.....	36,105	3,013			135		39,253	1,479		13,358	190	15,027
Connecticut.....	127,162	3,504			531	581	131,778	4,720		63,609	1,078	69,407
Total New England States.....	462,070	12,652	56	40	2,132	1,315	478,265	16,895	149	371,589	2,725	391,358
New York.....	312,158	7,027	34,930	197	1,711	1,757	357,780	41,998	3,111	441,613	1,033	487,755
New Jersey.....	327,088	6,530	709	1,830	1,571	1,484	339,212	7,753	504	333,115	1,583	342,955
Pennsylvania.....	415,384	10,708	16,343	9,664	3,655	8,254	464,008	115,933	6,306	638,939	5,153	766,331
Delaware.....	9,863				68	2	9,933	157		6,859	86	7,102
Maryland.....	23,609	134	2,373	86	231	110	26,543	2,826	290	57,389	427	60,932
Total Eastern States.....	1,088,102	24,399	54,355	11,777	7,236	11,607	1,197,476	168,667	10,211	1,477,915	8,282	1,665,075
Virginia.....	79,173	4,846	1,069	11	1,176	146	86,421	31,686	1,891	81,028	110	114,715
West Virginia.....	67,812	1,766	2,805		621	95	73,099	46,653	83	46,653	213	67,487
North Carolina.....	58,514	750	3,522		480	38	63,304	23,580	513	28,623	61	52,777
South Carolina.....	32,731	243	1,249		333	55	34,611	10,443	651	44,097	172	55,363
Georgia.....	29,430	1,777	376	120	282	244	32,229	10,186	402	15,624	81	26,293
Florida.....	84,526	1,265	11,365		250	16	97,422	12,529	2,574	30,702	662	46,467
Alabama.....	49,019	1,067	1,151		247	74	51,558	6,571	6	27,378	99	34,054
Mississippi.....	26,264	1,369	4,828		177		32,658	9,854	3,024	14,136	44	27,058
Louisiana.....	31,730	1,253	2,615		142	38	35,778	2,650	890	14,114	45	17,699
Texas.....	236,717	8,003	25,134	300	744	784	271,682	21,392	5,767	25,051	593	52,803
Arkansas.....	34,764	3,053	2,742		101	1,282	41,942	8,880	146	13,402	140	22,568
Kentucky.....	65,728	953	920		364	1,582	69,547	26,779	52	24,460	394	51,685
Tennessee.....	49,593	840	337		314	13	51,097	24,808	18	26,861	24	51,711
Total Southern States.....	846,001	27,185	58,113	431	5,231	4,367	941,328	209,896	16,017	392,129	2,638	620,680
Ohio.....	185,389	11,228	29,088	469	1,023	526	227,723	54,290	5,623	111,636	696	172,245
Indiana.....	111,631	6,749	10,900		758	912	130,950	45,753	236	59,102	490	105,581
Illinois.....	208,267	11,361	8,290	132	970	1,160	230,180	73,130	1,413	119,121	1,302	194,966
Michigan.....	65,600	4,791	9,370		516	938	81,215	25,887	899	110,532	680	137,998
Wisconsin.....	75,288	3,524	8,339		558	102	88,027	47,336	1,785	76,855	400	126,376
Minnesota.....	70,407	8,776	15,513	19	351	435	95,501	86,833	1,761	56,306	536	145,436
Iowa.....	82,024	10,188	3,160	141	239	471	96,223	73,918	123	38,068	472	112,581
Missouri.....	38,011	2,407	2,146	228	131	17	42,940	12,685	171	8,219	199	21,274
Total Middle Western States.....	836,617	59,024	86,806	1,205	4,546	4,561	992,759	419,832	12,011	579,839	4,775	1,016,457
North Dakota.....	26,471	4,560	3,075	1	19	66	34,192	33,289	1,175	9,790	372	44,626
South Dakota.....	23,981	4,048	4,077	2	9	83	32,200	24,855	153	7,178	558	32,744
Nebraska.....	31,975	6,142	2,921	54	39	118	41,249	31,730	183	4,010	150	36,073
Kansas.....	76,411	9,587	7,686	482	258	236	94,660	30,025	199	8,590	388	39,202
Montana.....	25,255	2,545	5,787	4	42	218	33,851	12,589	113	11,131	2,283	26,116
Wyoming.....	15,573	1,289	4,215		31	119	21,227	4,899	196	6,433	1,039	12,567

TABLE 51.—Classification of deposits in national banks at date of each report during year ended September 28, 1925—Continued

JUNE 30, 1925—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 or other municipal deposits	Deposit 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												
Colorado.....	40,592	3,976	3,488	93	74	130	48,353	13,100	422	17,383	646	31,551
New Mexico.....	11,998	1,253	2,869	10	5	11	16,146	2,595	228	1,842	194	4,859
Oklahoma.....	105,730	5,066	24,417	48	119	216	135,596	25,788	3,749	11,758	626	41,921
Total Western States.....	357,986	33,466	58,535	694	596	1,197	457,474	173,870	6,418	78,115	6,256	269,659
Washington.....	43,265	1,599	15,974	36	180	50	61,104	8,461	1,402	35,252	2,257	47,372
Oregon.....	32,522	3,607	7,808	11	131	73	44,152	8,073	166	14,046	541	22,826
California.....	133,155	4,059	22,762	74	605	703	161,358	10,309	5,981	82,984	587	99,861
Idaho.....	17,912	1,708	5,938	347	31	16	25,952	5,607	101	7,959	1,366	15,093
Utah.....	2,387	262	406	-----	6	33	3,094	982	87	2,990	40	4,099
Nevada.....	5,782	353	969	-----	20	13	7,137	433	-----	5,311	181	5,925
Arizona.....	12,741	105	1,686	-----	21	48	14,601	1,452	925	5,157	286	7,820
Total Pacific States.....	247,764	11,693	55,543	468	994	936	317,398	35,317	8,662	153,699	5,258	202,936
Alaska (nonmember banks).....	1,713	16	25	-----	3	1	1,758	75	-----	789	156	1,020
Hawaii (nonmember banks).....	2,152	28	1,027	-----	17	-----	3,224	322	-----	338	2	662
Total (nonmember banks).....	3,865	44	1,052	-----	20	1	4,982	397	-----	1,127	158	1,682
Total country banks.....	3,842,405	173,463	314,460	14,615	20,755	23,984	4,389,682	1,029,874	53,468	3,054,413	30,092	4,167,847
Total United States.....	9,433,675	239,978	580,416	19,956	34,228	122,001	10,430,254	1,277,699	112,710	4,466,601	67,648	5,924,658

SEPTEMBER 28, 1925

CENTRAL RESERVE CITIES												
New York	1,963,549	5,481	7,478	767	719	46,518	2,024,512	23,991	299	283,963	10,323	318,576
Chicago	489,309	6,710	26,303		45	1,180	523,547	5,381	12,640	47,017	1,528	66,566
Total central reserve cities	2,452,858	12,191	33,781	767	764	47,698	2,548,059	29,372	12,939	330,980	11,851	385,142
OTHER RESERVE CITIES												
Boston	394,373	2,337	50	205	276	2,031	399,272	19,021		99,774	3,610	122,405
Albany	24,290	6	10,428		1	9,000	43,725	1,723		12,838	33	14,594
Brooklyn and Bronx	39,488	118			30	551	40,674	673		3,744	1,421	5,838
Buffalo	33,768	31	464		1		34,264	4,029	820	22,893	91	27,833
Philadelphia	1,791	4,675		4,948	504	602	409,378	4,568		78,906	2,022	85,495
Pittsburgh	230,181	4,653	4,751	1,046	182	3,300	244,113	10,572	125	58,585	1,154	70,436
Baltimore	73,455	799	4,809		12	900	79,975	3,814	340	24,024	59	28,237
Washington	67,805	586	1,290		203	370	70,254	2,200	500	30,989	777	34,466
Richmond	41,708	299	794		1	50	42,852	618		20,144	61	20,821
Atlanta	47,599	1,255	808		4		49,666	66		22,128	71	22,265
Jacksonville	34,782	15	4,409		1	75	39,282	8,367	3,984	20,412	289	33,052
Birmingham	18,612	278	202			500	19,592	5		13,425	110	13,540
New Orleans	20,024	6	476		4		20,510	1,371	1,431		65	2,867
Dallas	66,443	377	174		4	15	67,013	640	1,176	14,817	141	16,774
El Paso	11,509	233	307				12,049	515		5,223	47	6,402
Fort Worth	31,649	253	1,535			1	33,438	1,006	617	8,545	115	9,666
Galveston	5,535	236	106			30	5,907	532		10,864	28	11,424
Houston	55,371	1,329	789		1	63	57,553	3,190		23,625	53	26,868
San Antonio	24,302	498	1,198			10	26,008	1,319	3,902	4,084	114	9,419
Waco	7,379	76	1,009		1		8,465	142		4,612	7	4,761
Little Rock	2,344	38	383				2,765	586		1,178	11	1,775
Louisville	42,761	320	261		2		43,344	7,462		15,074	122	22,658
Memphis	7,127	608			19	12	7,766	1,907		3,398	62	5,397
Nashville	19,114	14	1,925		2	47	21,500	3,511		10,589	37	14,137
Cincinnati	57,751	924	6,317		5	5	65,002	4,726		20,634	275	25,935
Cleveland	23,958	122	18,337		2	1,103	38,522	4,565	10,434	30,226	40	45,275
Columbus	35,706	878	9,699	70	3	5	46,363	3,678	5,022	7,879	311	16,590
Toledo	3,812	94	522				4,418	102	2,400	3,285	52	5,819
Indianapolis	37,315	609	3,130		3		41,057	3,275		2,254	112	5,041
Chicago	23,524	539	2,646		31	43	26,783	1,283	413	42,721	529	44,946
Peoria	11,013	160	525		50	22	11,770	4,089	65	5,722	29	9,005
Detroit	110,794	8,403	2,300		62		121,559	9,422		27,788	525	37,735
Grand Rapids	14,285	588	300		27		15,200	4,044		8,803	29	12,876
Milwaukee	63,748		4,418		24	379	68,569	8,940		23,483	434	32,857
Minneapolis	83,188	462	5,487		11	129	89,277	9,553	1,381	37,479	551	45,964
St. Paul	50,816	687	5,346		2	10	56,861	7,153		19,508	1,359	28,000
Cedar Rapids	5,500	85		233			5,818	1,340		5,019	16	6,375
Des Moines	15,173	294	1,190		1	1	16,659	1,131	55	3,135	531	4,852
Dubuque	2,680	453				2	3,135	1,458		3,666	19	5,133

TABLE 51.—Classification of deposits in national banks at date of each report during year ended September 28, 1925—Continued

SEPTEMBER 28, 1925—Continued

[In thousands of dollars]

Cities, States, and Territories	Demand deposits							Time deposits				Total
	Individual deposits subject to check	Certificates of deposit due in less than 30 day	State or other municipal deposits	Deposit 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	
OTHER RESERVE CITIES—continued												
Sioux City.....	9, 150	553	197			6	9, 906	2, 428		5, 422	351	8, 201
Kansas City, Mo.....	57, 736	5, 485	3, 169			419	66, 809	1, 759		2, 966	750	5, 475
St. Joseph.....	7, 198	397					7, 595	1, 162		4, 977	27	6, 166
St. Louis.....	133, 177	1, 366	3, 370		219	85	138, 217	13, 667	1, 700	44, 037	406	59, 810
Lincoln.....	10, 272	465	1, 231		1		11, 969	199		3, 712	17	3, 928
Omaha.....	46, 966	1, 661	3, 401		31	10	52, 069	3, 321	290	7, 419	226	11, 256
Kansas City, Kans.....	3, 257	250	900			148	4, 555	623		572	219	1, 414
Topeka.....	10, 798	290	1, 068				12, 156	978		344	220	1, 542
Wichita.....	12, 607	531	1, 807		1	3	14, 949	1, 338		4, 085	115	5, 538
Helena.....	3, 033	100	190			5	3, 329	404		1, 166	86	1, 656
Denver.....	59, 286	1, 223	6, 879		53	14	67, 455	2, 083	1, 158	48, 579	945	52, 765
Pueblo.....	7, 211	142	214				7, 567	1, 029	5	2, 527	195	3, 756
Muskogee.....	5, 311		731			57	6, 099	1, 641	929	1, 664	13	4, 247
Oklahoma City.....	25, 843	699	8, 263			100	34, 905	2, 506	443	8, 906	1, 135	12, 890
Tulsa.....	51, 912	1, 050	4, 077			26	57, 066	3, 043	200	11, 190	44	14, 477
Seattle.....	53, 161	439	5, 969		1	946	60, 516	2, 582	81	28, 939	3, 075	34, 677
Spokane.....	11, 687	7	2, 063			40	13, 797	3, 955		12, 153	93	16, 291
Portland.....	49, 371	633	3, 713	12	72	159	53, 960	2, 732		45, 183	1, 270	49, 185
Los Angeles.....	126, 149	1, 165	9, 818		2	2, 085	139, 219	8, 195	8, 312	60, 893	377	77, 777
Oakland.....	14, 538	12	2, 610			31	17, 191	558		2, 989	168	3, 715
San Francisco.....	130, 725	2, 044	6, 879			668	140, 322	10, 060	1, 660	53, 244	484	65, 448
Ogden.....	3, 379	506	137			3	4, 025	692		610	13	1, 315
Salt Lake City.....	14, 828	469	968		17		16, 282	1, 829	100	4, 223	132	6, 284
Total other reserve cities.....	3, 083, 735	49, 931	164, 201	6, 514	1, 874	24, 061	3, 330, 316	209, 408	47, 843	1, 107, 172	25, 633	1, 390, 056
Total all reserve cities.....	5, 536, 593	62, 122	197, 982	7, 281	2, 638	71, 759	5, 878, 375	238, 780	60, 782	1, 438, 152	37, 484	1, 775, 198

COUNTRY BANKS												
Maine.....	36,968	752	30	8	44	37,802	1,273			76,295	100	77,668
New Hampshire.....	36,463	1,601	1	8	59	38,142	1,160			14,818	289	15,767
Vermont.....	17,643	355			165	18,175	659	4		28,218	73	28,954
Massachusetts.....	226,115	3,635	37	54	572	230,432	7,508	35		181,060	954	189,557
Rhode Island.....	37,900	3,710				41,012	1,628			13,803	154	15,585
Connecticut.....	127,166	4,123			10	599	131,898	5,840		66,165	1,042	73,047
Total New England States.....	481,655	14,176	68	62	111	1,439	497,511	18,068	39	379,859	2,612	400,578
New York.....	331,992	6,981	34,525	40	148	1,813	375,499	41,628	3,439	454,561	912	500,540
New Jersey.....	329,690	6,455	657	1,525	84	780	339,191	9,391	50	341,880	1,601	352,922
Pennsylvania.....	428,787	11,676	15,406	8,939	193	9,925	474,926	117,297	4,924	637,899	4,235	764,355
Delaware.....	10,233				1	2	10,236	156		7,069	80	7,305
Maryland.....	23,780	132	2,699	38	5	34	26,688	2,901	449	58,794	21	62,165
Total Eastern States.....	1,124,482	25,244	53,287	10,542	431	12,554	1,226,540	171,373	8,862	1,500,203	6,849	1,687,287
Virginia.....	82,577	4,784	1,535		61	112	89,069	32,003	1,628	81,795	108	115,534
West Virginia.....	68,889	1,635	2,804	200	20	102	73,650	21,141	74	46,267	240	67,722
North Carolina.....	62,234	473	5,246		9	34	67,996	24,263	807	28,961	59	54,090
South Carolina.....	33,783	464	1,724	23	7	61	36,062	10,303	551	43,605	1,218	55,677
Georgia.....	36,086	1,812	401		5	80	38,384	10,466	949	15,327	88	26,830
Florida.....	114,239	1,094	10,254		9	1,186	126,782	14,435	3,814	33,641	755	52,645
Alabama.....	60,248	1,032	790		37	80	62,187	6,517	141	26,845	102	33,605
Mississippi.....	33,335	378	3,902	989	2	17	38,623	10,574	3,035	15,430	43	29,082
Louisiana.....	35,922	1,182	2,183		13	159	39,459	3,056	593	14,165	45	17,859
Texas.....	263,921	7,899	21,965	257	36	684	294,762	20,996	5,306	25,000	694	51,996
Arkansas.....	38,685	2,348	2,463		5	1,421	44,922	10,257	55	13,559	144	24,015
Kentucky.....	64,704	869	628		10	137	66,348	27,243	46	24,142	367	51,798
Tennessee.....	52,467	874	200		11	3	53,555	25,769	357	26,970	29	53,125
Total Southern States.....	947,090	24,844	54,095	1,469	225	4,076	1,031,799	217,023	17,356	395,707	3,892	633,978
Ohio.....	188,706	10,430	31,479	352	53	559	231,579	56,846	4,560	111,753	661	173,820
Indiana.....	112,339	6,387	8,493		39	1,032	128,290	46,492	3,405	56,694	404	106,995
Illinois.....	204,476	11,460	7,845	111	35	1,264	225,191	74,758	1,465	120,904	1,844	198,971
Michigan.....	67,139	5,314	8,467		15	727	81,662	26,989	317	110,687	675	138,668
Wisconsin.....	77,056	3,729	6,088	230	20	110	87,233	47,820	832	77,757	401	126,810
Minnesota.....	73,285	8,830	7,288	3	3	393	89,803	84,973	1,870	56,417	571	143,831
Iowa.....	85,699	10,146	2,039	132	24	497	98,537	73,812	282	38,088	515	112,697
Missouri.....	39,656	3,133	1,424	1	3	5	44,222	13,387	156	8,540	195	22,278
Total Middle Western States.....	848,356	59,429	73,123	829	192	4,587	986,516	425,077	12,887	580,840	5,266	1,024,070
North Dakota.....	32,136	4,647	2,665	1	2	89	39,540	33,197	1,207	9,832	420	44,656
South Dakota.....	26,717	4,244	2,807	2	3	107	33,880	24,144	165	7,257	628	32,194
Nebraska.....	31,496	5,956	2,136	206	1	96	39,891	30,981	88	4,485	42	35,596
Kansas.....	80,746	9,641	5,669	218	2	297	96,573	80,662	219	8,491	395	39,707
Montana.....	28,765	2,509	4,933	11		238	36,456	12,500	170	11,227	2,442	26,339

TABLE 51.—Classification of deposits in national banks at date of each report during year ended September 28, 1925—Continued

SEPTEMBER 28, 1925—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 or other municipal deposits	Deposit 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												
Wyoming.....	16,855	1,249	4,034	-----	-----	121	22,259	4,981	82	6,547	1,084	12,694
Colorado.....	42,024	3,893	5,016	-----	3	105	51,041	12,888	471	16,922	643	30,924
New Mexico.....	11,525	903	3,164	-----	-----	12	15,604	2,700	165	1,749	269	4,883
Oklahoma.....	109,203	4,878	20,646	35	7	366	135,135	24,426	3,743	11,817	654	40,640
Total Western States.....	379,467	37,920	51,070	473	18	1,431	470,379	176,419	6,310	78,327	6,577	267,633
Washington.....	49,434	1,595	12,555	19	1	214	63,818	8,248	1,017	35,949	2,247	47,461
Oregon.....	37,137	3,594	6,245	18	17	66	47,077	7,946	199	14,387	557	23,089
California.....	142,778	3,890	20,041	100	15	504	167,337	10,502	5,825	83,497	919	100,743
Idaho.....	21,617	1,751	4,450	383	-----	6	28,207	5,383	127	8,006	1,438	14,954
Utah.....	2,833	198	270	-----	-----	38	3,340	982	69	3,032	41	4,124
Nevada.....	6,787	323	755	-----	1	13	7,859	444	6	5,372	188	6,010
Arizona.....	12,398	177	1,376	-----	-----	45	13,996	1,361	919	5,084	293	7,657
Total Pacific States.....	272,964	11,537	45,692	520	35	886	331,634	34,866	8,162	155,327	5,683	204,038
Alaska (nonmember banks).....	2,001	11	27	-----	-----	1	2,040	79	-----	840	177	1,096
The Territory of Hawaii (nonmember banks).....	2,071	188	491	-----	-----	-----	2,750	154	-----	340	2	496
Total (nonmember banks).....	4,072	199	518	-----	-----	1	4,790	233	-----	1,180	179	1,592
Total country banks.....	4,058,086	173,349	277,853	13,895	1,012	24,974	4,549,169	1,043,059	53,616	3,091,443	31,058	4,219,176
Total United States.....	9,594,679	235,471	475,835	21,176	3,650	96,733	10,427,544	1,281,839	114,398	4,529,595	68,542	5,994,374

TABLE No. 52.—Cash in vaults of national banks at date of each report during year ended September 28, 1925

DECEMBER 31, 1924

[In thousands of dollars]

Banks in—	Gold coin	Gold certificates	Silver and minor coin	Paper currency (other than gold certificates)	Total cash
CENTRAL RESERVE CITIES					
New York.....	755	7,505	1,962	25,369	35,593
Chicago.....	1,725	4,058	1,373	10,478	17,634
Total central reserve cities.....	2,480	11,565	3,335	35,847	53,227
OTHER RESERVE CITIES					
Boston.....	137	93	548	7,533	8,311
Albany.....	26	287	86	810	1,209
Brooklyn and Bronx.....	26	372	174	1,183	1,755
Buffalo.....	20	13	63	826	922
Philadelphia.....	215	360	1,144	10,610	12,329
Pittsburgh.....	169	767	618	5,175	6,729
Baltimore.....	65	10	201	2,195	2,471
Washington.....	86	1,668	240	1,359	3,353
Richmond.....	18	6	89	776	889
Atlanta.....	47	36	128	1,058	1,269
Jacksonville.....	17	45	96	743	901
Birmingham.....	11	14	55	643	723
New Orleans.....	10	8	41	580	639
Dallas.....	27		141	1,079	1,247
El Paso.....	50	1	106	218	375
Fort Worth.....	28	2	136	1,002	1,168
Galveston.....	53	28	34	473	588
Houston.....	35	25	166	1,679	1,905
San Antonio.....	128	77	184	1,538	1,927
Waco.....	7	17	16	371	489
Little Rock.....	3	4	76	75	86
Louisville.....	17	36	73	756	882
Memphis.....	4	15	26	344	389
Nashville.....	10	15	82	271	378
Cincinnati.....	36	86	136	2,225	2,483
Cleveland.....	18	110	181	718	927
Columbus.....	51	113	151	2,190	2,505
Toledo.....	3		13	248	264
Indianapolis.....	423	570	254	3,073	4,320
Chicago.....	96	353	137	1,446	2,052
Peoria.....	67	55	70	640	832
Detroit.....	10	505	168	580	1,203
Grand Rapids.....	55	187	88	568	586
Milwaukee.....	101	320	204	1,751	2,436
Minneapolis.....	27	136	305	1,640	2,088
St. Paul.....	19	26	201	1,452	1,698
Cedar Rapids.....	2	38	15	146	201
Des Moines.....	49	296	114	683	1,112
Dubuque.....	43	85	41	143	312
Sioux City.....	21	193	78	484	776
Kansas City, Mo.....	44	89	144	1,110	1,387
St. Joseph.....	55	56	83	521	715
St. Louis.....	30	52	228	2,176	2,486
Lincoln.....	17	1	79	402	499
Omaha.....	47	36	179	1,333	1,585
Kansas City, Kans.....	12	16	27	196	251
Topeka.....	14	3	53	272	342
Wichita.....	43	5	49	505	602
Helena.....	5	2	11	85	103
Denver.....	1,078	267	294	1,460	3,099
Pueblo.....	187	90	43	326	616
Muskogee.....	6	47	42	266	361
Oklahoma City.....	40	20	147	580	787
Tulsa.....	14	147	146	802	1,109
Seattle.....	86	16	443	1,650	2,195
Spokane.....	10	2	100	356	468
Portland.....	60	4	254	905	1,223
Los Angeles.....	537	86	579	2,916	4,118
Oakland.....	52	10	67	343	472
San Francisco.....	65	107	356	2,278	2,806
Ogden.....	32		57	137	226
Salt Lake City.....	26	2	71	185	284
Total other reserve cities.....	4,660	7,990	10,129	78,088	100,867
Total all reserve cities.....	7,140	19,555	13,464	113,935	154,094

1 Includes items reported as clearing-house certificates.

TABLE No. 52.—Cash in vaults of national banks at date of each report during year ended September 28, 1925—Continued

DECEMBER 31, 1924—Continued

[In thousands of dollars]

Banks in—	Gold coin	Gold certificates	Silver and minor coin	Paper currency (other than gold certificates)	Total cash
COUNTRY BANKS					
Maine.....	80	63	180	1,728	2,051
New Hampshire.....	99	58	185	1,635	1,977
Vermont.....	50	50	107	947	1,154
Massachusetts.....	402	388	1,934	11,179	12,903
Rhode Island.....	73	34	131	1,778	2,016
Connecticut.....	206	897	439	5,670	7,212
Total New England States.....	910	1,490	1,976	22,937	27,313
New York.....	582	3,792	1,519	11,868	17,761
New Jersey.....	667	3,128	1,243	12,244	17,282
Pennsylvania.....	1,756	2,464	2,939	26,790	33,949
Delaware.....	26	27	66	462	581
Maryland.....	95	217	175	1,393	1,880
Total Eastern States.....	3,126	9,628	5,942	52,757	71,453
Virginia.....	295	343	621	5,052	6,311
West Virginia.....	167	203	307	3,713	4,390
North Carolina.....	121	137	442	3,674	4,374
South Carolina.....	45	73	331	2,376	2,825
Georgia.....	111	34	313	2,204	2,662
Florida.....	92	153	275	3,297	3,817
Alabama.....	260	162	407	3,227	4,056
Mississippi.....	37	71	187	1,357	1,652
Louisiana.....	47	16	170	1,713	1,946
Texas.....	410	173	1,693	9,900	12,176
Arkansas.....	87	106	300	1,937	2,430
Kentucky.....	221	271	336	2,683	3,511
Tennessee.....	215	338	331	3,241	4,125
Total Southern States.....	2,108	2,080	5,713	44,374	54,275
Ohio.....	451	795	1,230	10,762	13,238
Indiana.....	485	1,305	876	6,627	9,293
Illinois.....	663	1,639	1,202	8,830	12,334
Michigan.....	335	1,017	513	3,942	5,807
Wisconsin.....	322	1,031	590	3,730	5,673
Minnesota.....	427	331	845	4,247	5,850
Iowa.....	438	925	846	3,314	5,523
Missouri.....	200	140	342	1,451	2,133
Total Middle Western States.....	3,321	7,183	6,444	42,903	59,851
North Dakota.....	83	246	387	1,541	2,257
South Dakota.....	68	148	344	1,476	2,036
Nebraska.....	159	125	367	1,260	1,911
Kansas.....	272	336	706	2,656	3,970
Montana.....	137	127	1,305	2,233	2,802
Wyoming.....	84	85	194	1,635	1,998
Colorado.....	281	256	423	2,050	3,010
New Mexico.....	34	34	140	4,782	990
Oklahoma.....	167	266	914	4,603	5,950
Total Western States.....	1,285	1,623	3,780	18,236	24,924
Washington.....	341	32	539	2,330	3,242
Oregon.....	393	51	414	1,733	2,591
California.....	445	78	1,198	5,358	7,079
Idaho.....	75	36	299	1,038	1,448
Utah.....	37	2	34	122	195
Nevada.....	47	7	75	439	568
Arizona.....	64	17	231	922	1,234
Total Pacific States.....	1,402	223	2,700	11,942	16,357
Alaska (nonmember banks).....	68	5	11	171	255
The Territory of Hawaii (nonmember banks).....	8	-----	53	983	1,044
Total (nonmember banks).....	76	5	64	1,154	1,299
Total country banks.....	12,228	22,232	26,709	194,303	255,472
Total United States.....	19,368	41,787	40,173	308,238	409,566

¹ Includes items reported as clearing-house certificates.

TABLE No. 52.—Cash in vaults of national banks at date of each report during year ended September 28, 1925—Continued.

APRIL 6, 1925

[In thousands of dollars]

Banks in—	Gold coin	Gold certificates	Silver and minor coin	Paper currency (other than gold certificates)	Total cash
CENTRAL RESERVE CITIES					
New York.....	535	6,868	1,576	21,910	30,889
Chicago.....	615	2,680	1,268	9,516	14,079
Total central reserve cities.....	1,150	9,548	2,844	31,426	44,968
OTHER RESERVE CITIES					
Boston.....	90	85	465	6,053	6,693
Albany.....	18	354	83	965	1,420
Brooklyn and Bronx.....	24	225	116	1,116	1,481
Buffalo.....	15	49	63	739	866
Philadelphia.....	146	334	808	7,241	8,529
Pittsburgh.....	142	242	524	6,024	6,932
Baltimore.....	55	5	162	1,928	2,150
Washington.....	68	1,737	199	1,481	3,485
Richmond.....	16	13	62	731	822
Atlanta.....	30	35	103	913	1,081
Jacksonville.....	23	26	88	666	803
Birmingham.....	19	8	59	530	616
New Orleans.....	6	22	69	520	617
Dallas.....	30	2	114	1,385	1,531
El Paso.....	51	3	86	265	405
Fort Worth.....	29	1	119	847	996
Galveston.....	58	22	49	361	490
Houston.....	40	31	141	1,063	1,575
San Antonio.....	156	53	157	1,463	1,584
Waco.....	13	9	115	815	452
Little Rock.....	4	9	21	64	98
Louisville.....	21	51	81	680	833
Memphis.....	6	23	35	290	354
Nashville.....	12	4	72	469	557
Cincinnati.....	59	145	130	1,577	1,911
Cleveland.....	26	218	66	723	1,033
Columbus.....	78	93	114	1,938	2,223
Toledo.....	6	-----	20	173	199
Indianapolis.....	463	137	214	2,044	2,858
Chicago.....	98	333	174	1,148	1,753
Peoria.....	77	36	65	597	775
Detroit.....	14	675	93	616	1,398
Grand Rapids.....	45	128	73	608	854
Milwaukee.....	58	259	222	1,719	2,258
Minneapolis.....	33	22	236	1,614	1,906
St. Paul.....	22	22	173	1,288	1,505
Cedar Rapids.....	5	40	13	254	317
Des Moines.....	68	212	101	658	1,039
Dubuque.....	16	67	36	139	258
Sioux City.....	25	161	64	493	743
Kansas City, Mo.....	35	73	142	1,137	1,387
St. Joseph.....	71	45	69	371	556
St. Louis.....	15	32	186	1,689	1,922
Lincoln.....	17	1	78	289	385
Omaha.....	49	53	145	1,186	1,431
Kansas City, Kans.....	16	14	15	106	151
Topeka.....	15	7	36	319	377
Wichita.....	48	21	82	375	526
Helena.....	5	2	9	74	90
Denver.....	1,118	277	241	1,472	3,108
Pueblo.....	120	91	32	327	570
Muskogee.....	5	30	35	213	292
Oklahoma City.....	47	18	133	551	749
Tulsa.....	23	125	115	700	963
Seattle.....	73	22	376	1,750	2,221
Spokane.....	8	1	110	130	152
Portland.....	125	14	248	1,160	1,547
Los Angeles.....	604	75	495	2,586	3,758
Oakland.....	12	17	69	408	506
San Francisco.....	54	38	383	2,263	2,738
Ogden.....	39	-----	62	104	205
Salt Lake City.....	31	1	50	244	326
Total other reserve cities.....	4,695	6,865	8,697	69,952	90,209
Total all reserve cities.....	5,845	16,413	11,541	101,378	135,177

* Includes items reported as clearing-house certificates.

TABLE NO. 52.—Cash in vaults of national banks at date of each report during year ended September 28, 1925—Continued

APRIL 6, 1925—Continued

[In thousands of dollars]

Banks in—	Gold coin	Gold certificates	Silver and minor coin	Paper currency (other than gold certificates)	Total cash
COUNTRY BANKS					
Maine.....	83	58	148	1,783	2,072
New Hampshire.....	106	57	166	1,613	1,942
Vermont.....	61	37	91	744	933
Massachusetts.....	302	243	1,667	10,184	11,486
Rhode Island.....	66	39	110	1,655	1,870
Connecticut.....	217	540	343	5,413	6,513
Total New England States.....	925	974	1,525	21,392	24,816
New York.....	753	3,184	1,259	11,072	16,268
New Jersey.....	638	2,707	1,047	10,612	15,064
Pennsylvania.....	1,926	2,186	2,568	24,841	31,571
Delaware.....	24	26	49	311	410
Maryland.....	120	216	151	1,162	1,649
Total Eastern States.....	3,511	8,319	5,074	47,993	64,902
Virginia.....	354	352	534	4,343	5,583
West Virginia.....	195	159	292	3,498	4,134
North Carolina.....	158	137	379	2,897	3,561
South Carolina.....	53	77	262	1,848	2,240
Georgia.....	125	35	285	1,855	2,300
Florida.....	104	164	250	3,290	3,808
Alabama.....	279	158	373	2,514	3,324
Mississippi.....	53	42	153	1,107	1,355
Louisiana.....	59	28	166	1,379	1,634
Texas.....	462	183	1,764	8,378	10,787
Arkansas.....	96	80	264	1,436	1,922
Kentucky.....	236	197	333	2,482	3,248
Tennessee.....	133	229	294	2,373	3,079
Total Southern States.....	2,354	1,841	5,351	37,430	46,976
Ohio.....	543	652	1,053	8,922	11,170
Indiana.....	540	1,117	756	5,892	8,305
Illinois.....	773	1,638	1,140	7,473	10,985
Michigan.....	394	726	447	2,951	4,538
Wisconsin.....	394	933	504	2,383	4,704
Minnesota.....	454	331	754	3,352	5,421
Iowa.....	475	1,063	811	3,825	6,174
Missouri.....	212	1,571	285	1,273	1,921
Total Middle Western States.....	3,765	6,531	5,736	37,130	53,168
North Dakota.....	81	187	385	1,466	2,139
South Dakota.....	74	147	325	1,394	1,940
Nebraska.....	169	124	398	1,260	1,891
Kansas.....	277	355	642	2,380	3,654
Montana.....	139	116	259	2,023	2,537
Wyoming.....	89	91	216	1,165	1,561
Colorado.....	309	262	374	1,843	2,788
New Mexico.....	39	23	124	784	970
Oklahoma.....	179	305	848	3,447	4,779
Total Western States.....	1,356	1,610	3,511	15,782	22,259
Washington.....	321	27	431	1,861	2,640
Oregon.....	369	43	378	1,438	2,288
California.....	460	67	1,135	4,336	5,998
Idaho.....	81	27	265	806	1,179
Utah.....	30	2	27	102	161
Nevada.....	44	2	78	357	481
Arizona.....	82	21	193	654	950
Total Pacific States.....	1,407	189	2,507	9,604	13,707
Alaska (nonmember banks).....	80	3	17	186	286
The Territory of Hawaii (nonmember banks).....	3	.....	80	297	380
Total (nonmember banks).....	83	3	97	483	666
Total country banks.....	13,401	19,467	23,801	169,825	226,494
Total United States.....	19,246	35,880	35,342	271,203	361,671

1 Includes items reported as clearing-house certificates.

TABLE No. 52.—Cash in vaults of national banks at date of each report during year ended September 28, 1925—Continued

JUNE 30, 1925

[In thousands of dollars]

Banks in—	Gold coin	Gold certificates	Standard silver dollars	Subsidiary silver and minor coin	Silver certificates	Legal tender notes	National bank notes	Federal reserve and Federal reserve bank notes	Total cash
CENTRAL RESERVE CITIES									
New York.....	424	7,357	8	1,536	2,075	2,635	1,923	12,157	28,115
Chicago.....	232	4,410	77	1,296	742	1,395	697	3,464	12,313
Total central reserve cities.....	656	11,767	85	2,832	2,817	4,030	2,620	15,621	40,428
OTHER RESERVE CITIES									
Boston.....	80	615	8	521	468	1,158	486	2,711	6,047
Albany.....	14	251	1	95	126	93	322	472	1,374
Brooklyn and Bronx.....	16	228	2	191	142	108	144	674	1,565
Buffalo.....	10	67	1	76	86	56	92	487	825
Philadelphia.....	168	474	94	800	1,219	543	566	4,980	8,844
Pittsburgh.....	148	237	42	512	312	463	1,026	2,755	5,495
Baltimore.....	57	20	8	179	346	111	908	1,191	2,224
Washington.....	61	1,369	8	229	347	298	119	747	3,178
Richmond.....	17	12	3	105	94	64	221	372	888
Atlanta.....	31	24	15	101	111	62	395	265	1,004
Jacksonville.....	23	67	10	99	79	115	107	280	780
Birmingham.....	16	40	5	60	24	85	241	201	672
New Orleans.....	3	4	6	44	29	10	9	507	612
Dallas.....	36	16	20	129	182	69	546	510	1,510
El Paso.....	36	2	25	69	9	4	57	197	399
Fort Worth.....	33	24	18	78	70	18	356	327	924
Galveston.....	66	21	22	44	38	27	250	157	625
Houston.....	44	28	23	139	156	32	603	569	1,594
San Antonio.....	113	97	76	121	178	29	745	571	1,930
Waco.....	15	5	24	71	37	78	154	81	465
Little Rock.....	7	9	1	9	13	22	12	12	85
Louisville.....	19	73	21	54	54	65	117	263	666
Memphis.....	5	36	3	43	44	52	34	97	314
Nashville.....	11	17	9	77	62	35	157	90	458
Cincinnati.....	49	118	13	159	207	210	471	781	2,008
Cleveland.....	8	49	5	66	42	87	161	370	788
Columbus.....	49	112	24	95	138	221	488	938	2,065
Toledo.....	10	1	1	12	11	20	57	45	156
Indianapolis.....	380	635	50	106	252	149	622	737	2,991
Chicago.....	89	541	5	156	99	108	251	375	1,624
Peoria.....	80	128	10	54	105	55	152	140	724
Detroit.....	12	785	5	146	96	78	148	157	1,427
Grand Rapids.....	54	355	6	66	63	22	129	172	667
Milwaukee.....	77	795	45	184	180	106	395	431	2,213
Minneapolis.....	24	83	185	115	110	58	352	977	1,904
St. Paul.....	21	50	81	51	151	85	191	739	1,369
Cedar Rapids.....	5	40	11	22	15	10	87	70	260
Des Moines.....	44	157	45	51	76	63	186	185	807
Dubuque.....	17	53	12	28	24	27	61	34	256
Sioux City.....	24	229	32	37	39	22	148	124	655
Kansas City, Mo.....	42	169	29	115	158	73	179	765	1,580
St. Joseph.....	76	76	35	143	42	21	130	193	616
St. Louis.....	15	85	12	187	194	154	372	1,000	2,019
Lincoln.....	24	11	21	50	22	16	67	205	416
Omaha.....	59	88	57	121	75	83	246	764	1,493
Kansas City, Kans.....	14	28	5	17	10	11	51	50	186
Topeka.....	48	58	28	54	31	20	163	136	538
Wichita.....	37	82	61	48	19	27	55	218	542
Helena.....	6	9	6	3	2	3	35	34	98
Denver.....	1,005	386	105	147	48	134	512	1,147	3,494
Pueblo.....	136	109	16	19	13	19	132	109	553
Muskogee.....	7	42	16	33	35	32	63	78	306
Oklahoma City.....	53	51	38	77	47	26	156	246	694
Tulsa.....	29	212	54	78	152	138	97	361	1,121
Seattle.....	56	39	164	222	38	29	195	1,403	2,146
Spokane.....	8	2	42	71	8	10	181	196	518
Portland.....	186	19	51	144	17	13	101	857	1,383
Los Angeles.....	658	209	193	272	166	187	562	1,606	3,853
Oakland.....	34	16	32	78	5	17	65	184	431
San Francisco.....	39	101	126	140	49	48	382	1,562	2,447
Ogden.....	25	2	24	37	5	1	62	27	183
Salt Lake City.....	25	2	23	42	5	2	57	103	259
Total other reserve cities.....	4,554	9,671	2,113	7,247	6,975	5,982	14,826	35,985	87,353
Total all reserve cities.....	5,210	21,438	2,198	10,079	9,792	10,012	17,446	51,606	127,781

1 Includes items reported as clearing-house certificates.

TABLE No. 52.—Cash in vaults of national banks at date of each report during year ended September 28, 1925—Continued

JUNE 30, 1925—Continued

[In thousands of dollars]

Banks in—	Gold coin	Gold certificates	Standard silver dollars	Subsidiary silver and minor coin	Silver certificates	Legal tender notes	National bank notes	Federal reserve and Federal reserve bank notes	Total cash
COUNTRY BANKS									
Maine.....	81	171	6	144	167	135	486	825	2,015
New Hampshire.....	107	166	11	163	197	197	359	739	1,939
Vermont.....	62	116	9	83	99	74	270	314	1,027
Massachusetts.....	365	1,424	30	1,786	865	1,139	1,511	5,772	11,822
Rhode Island.....	99	239	2	137	140	191	265	889	1,962
Connecticut.....	200	1,240	11	400	581	474	895	2,293	6,094
Total New England States.....	914	3,356	69	1,713	2,049	2,210	3,786	10,832	24,929
New York.....	736	4,864	65	1,299	1,549	1,077	2,550	4,968	17,108
New Jersey.....	694	3,949	43	1,100	1,530	1,126	1,971	5,308	15,716
Pennsylvania.....	2,022	3,205	300	2,299	2,956	2,170	6,261	11,193	30,406
Delaware.....	24	41	3	53	44	51	57	191	464
Maryland.....	117	220	8	154	299	122	279	461	1,660
Total Eastern States.....	3,593	12,279	419	4,905	6,378	4,546	11,118	22,116	65,354
Virginia.....	366	420	75	582	608	351	1,665	1,460	5,527
West Virginia.....	196	195	31	285	347	234	1,113	1,205	3,606
North Carolina.....	172	159	103	342	367	240	1,123	1,102	3,608
South Carolina.....	65	94	36	281	224	109	806	655	2,270
Georgia.....	124	66	48	264	233	196	678	571	2,180
Florida.....	105	518	27	256	377	519	717	2,197	4,716
Alabama.....	277	195	85	314	309	288	1,059	695	3,222
Mississippi.....	54	71	40	162	147	200	231	400	1,305
Louisiana.....	60	35	57	123	158	89	325	622	1,469
Texas.....	480	241	540	1,381	830	354	4,188	2,721	10,735
Arkansas.....	89	178	72	193	203	223	487	407	1,852
Kentucky.....	234	227	68	301	303	277	1,138	689	3,227
Tennessee.....	202	185	82	305	372	256	1,142	842	3,366
Total Southern States.....	2,424	2,584	1,254	4,789	4,478	3,336	14,672	13,666	47,103
Ohio.....	576	861	155	977	1,163	1,036	3,049	4,200	12,017
Indiana.....	560	1,789	178	627	787	555	1,981	1,731	8,208
Illinois.....	762	2,684	236	939	1,116	911	2,604	2,479	11,731
Michigan.....	400	1,575	71	380	428	455	1,006	1,453	5,798
Wisconsin.....	372	1,514	136	365	377	286	1,005	1,131	5,166
Minnesota.....	461	583	311	452	287	300	1,299	1,848	5,541
Iowa.....	486	1,375	332	503	368	312	1,359	1,111	5,846
Missouri.....	219	206	106	190	169	162	542	478	2,072
Total Middle Western States.....	3,836	10,587	1,525	4,433	4,695	3,997	12,845	14,431	56,349
North Dakota.....	83	227	146	209	57	61	427	502	1,712
South Dakota.....	75	292	134	178	69	89	342	614	1,733
Nebraska.....	183	163	156	205	73	64	579	486	1,909
Kansas.....	280	487	295	1,407	204	260	890	986	3,809
Montana.....	135	138	129	156	46	45	239	1,828	2,716
Wyoming.....	98	98	102	102	26	42	296	623	1,387
Colorado.....	310	316	168	197	58	142	606	1,252	3,049
New Mexico.....	37	38	65	73	22	29	258	422	944
Oklahoma.....	185	429	275	580	316	253	1,216	1,319	4,573
Total Western States.....	1,386	2,188	1,470	2,107	871	985	4,853	8,032	21,892
Washington.....	326	65	218	268	51	38	502	1,828	3,266
Oregon.....	399	91	138	241	33	33	492	959	2,386
California.....	453	221	359	785	262	260	1,283	2,947	6,570
Idaho.....	86	35	101	147	22	27	227	541	1,186
Utah.....	28	3	13	16	3	1	44	53	161
Nevada.....	45	22	45	40	6	11	101	248	518
Arizona.....	82	31	87	99	23	15	208	628	1,173
Total Pacific States.....	1,419	468	961	1,596	400	385	2,857	7,204	15,290
Alaska (nonmember banks).....	73	3	9	13	1	2	12	167	280
The Territory of Hawaii (nonmember banks).....	2	1	14	30	2	28	20	530	627
Total (nonmember banks).....	75	4	23	43	3	30	32	697	907
Total country banks.....	13,647	31,466	5,721	19,586	18,874	15,489	50,163	76,878	231,824
Total United States.....	18,857	52,904	7,919	29,665	28,666	25,501	67,609	128,484	359,605

1 Includes items reported as clearing-house certificates.

TABLE No. 52.—Cash in vaults of national banks at date of each report during year ended September 28, 1925—Continued

SEPTEMBER 28, 1925

[In thousands of dollars]

Banks in—	Gold coin	Silver and minor coin	United States and bank currency	Total cash
CENTRAL RESERVE CITIES				
New York.....	703	1,574	25,582	27,859
Chicago.....	213	1,137	9,229	10,579
Total central reserve cities.....	916	2,711	34,811	38,438
OTHER RESERVE CITIES				
Boston.....	77	403	4,663	5,143
Albany.....	19	75	1,066	1,160
Brooklyn and Bronx.....	21	176	1,013	1,210
Buffalo.....	11	58	897	966
Philadelphia.....	180	763	7,271	8,214
Pittsburgh.....	157	527	5,309	5,993
Baltimore.....	57	144	1,665	1,866
Washington.....	54	198	2,997	3,249
Richmond.....	8	108	721	837
Atlanta.....	31	114	908	1,053
Jacksonville.....	25	88	779	892
Birmingham.....	18	41	615	674
New Orleans.....	5	59	465	529
Dallas.....	29	155	1,434	1,618
El Paso.....	54	64	262	380
Fort Worth.....	37	117	801	955
Galveston.....	70	46	532	648
Houston.....	38	266	1,602	1,906
San Antonio.....	113	234	1,806	2,153
Waco.....	12	128	401	541
Little Rock.....	8	13	73	94
Louisville.....	19	77	645	741
Memphis.....	5	39	342	386
Nashville.....	15	78	476	569
Cincinnati.....	71	168	1,847	2,086
Cleveland.....	17	70	837	924
Columbus.....	72	149	1,808	2,029
Toledo.....	10	31	179	220
Indianapolis.....	390	213	2,455	3,058
Chicago.....	81	153	1,481	1,715
Peoria.....	29	61	550	640
Detroit.....	7	144	1,232	1,383
Grand Rapids.....	38	84	790	912
Milwaukee.....	80	253	1,734	2,067
Minneapolis.....	32	302	1,616	1,950
St. Paul.....	19	162	1,196	1,377
Cedar Rapids.....	11	17	287	315
Des Moines.....	51	69	687	807
Dubuque.....	22	41	184	247
Sioux City.....	23	84	718	825
Kansas City, Mo.....	37	135	1,414	1,586
St. Joseph.....	71	66	503	640
St. Louis.....	18	182	1,544	1,744
Lincoln.....	27	111	331	469
Omaha.....	66	178	1,255	1,499
Kansas City, Kans.....	12	23	117	152
Topeka.....	49	99	528	676
Wichita.....	39	104	441	584
Helena.....	7	14	72	93
Denver.....	1,039	285	2,428	3,752
Pueblo.....	150	41	417	608
Muskogee.....	8	49	308	365
Oklahoma City.....	49	147	653	849
Tulsa.....	34	111	1,035	1,180
Seattle.....	56	383	1,739	2,178
Spokane.....	10	127	346	483
Portland.....	274	241	1,345	1,860
Los Angeles.....	695	452	2,833	3,980
Oakland.....	6	71	406	483
San Francisco.....	39	407	2,252	2,698
Ogden.....	13	33	104	150
Salt Lake City.....	25	81	195	301
Total other reserve cities.....	4,740	9,312	74,610	88,662
Total all reserve cities.....	5,656	12,023	109,421	127,100

TABLE NO. 52.—Cash in vaults of national banks at date of each report during year ended September 28, 1925—Continued

SEPTEMBER 28, 1925—Continued

[In thousands of dollars]

Banks in—	Gold coin	Silver and minor coin	United States and bank currency	Total cash
COUNTRY BANKS				
Maine.....	86	169	1,774	2,029
New Hampshire.....	111	179	1,689	1,979
Vermont.....	63	104	805	972
Massachusetts.....	369	762	10,465	11,596
Rhode Island.....	90	128	1,628	1,846
Connecticut.....	221	417	5,613	6,251
Total New England States.....	940	1,759	21,974	24,673
New York.....	789	1,408	14,666	16,863
New Jersey.....	684	1,145	12,660	14,489
Pennsylvania.....	2,059	2,666	25,992	30,717
Delaware.....	25	52	328	405
Maryland.....	124	179	1,292	1,595
Total Eastern States.....	3,681	5,450	54,938	64,069
Virginia.....	382	586	4,595	5,563
West Virginia.....	204	308	3,592	4,104
North Carolina.....	164	403	3,050	3,617
South Carolina.....	71	402	2,247	2,720
Georgia.....	133	311	2,015	2,459
Florida.....	106	292	4,047	4,445
Alabama.....	280	358	3,196	3,834
Mississippi.....	55	191	1,520	1,766
Louisiana.....	66	180	1,546	1,792
Texas.....	502	1,770	10,465	12,737
Arkansas.....	85	235	2,002	2,322
Kentucky.....	239	362	2,695	3,296
Tennessee.....	203	350	2,873	3,426
Total Southern States.....	2,490	5,798	43,843	52,131
Ohio.....	583	1,088	9,954	11,625
Indiana.....	568	719	6,486	7,773
Illinois.....	809	1,204	10,076	12,089
Michigan.....	426	498	4,813	5,737
Wisconsin.....	389	508	4,201	5,098
Minnesota.....	479	733	4,132	5,344
Iowa.....	457	832	4,413	5,702
Missouri.....	212	374	1,744	2,330
Total Middle Western States.....	3,923	5,956	45,819	55,698
North Dakota.....	85	336	1,207	1,628
South Dakota.....	84	304	1,460	1,848
Nebraska.....	188	373	1,328	1,889
Kansas.....	290	690	2,902	3,901
Montana.....	129	287	2,171	2,587
Wyoming.....	98	158	1,188	1,444
Colorado.....	309	388	2,315	3,012
New Mexico.....	54	114	735	903
Oklahoma.....	193	893	4,887	5,423
Total Western States.....	1,449	3,513	17,643	22,605
Washington.....	345	445	2,366	3,156
Oregon.....	394	396	1,591	2,381
California.....	444	1,078	5,149	6,671
Idaho.....	93	216	963	1,272
Utah.....	28	30	121	179
Nevada.....	23	59	319	401
Arizona.....	61	164	850	1,075
Total Pacific States.....	1,388	2,388	11,359	15,135
Alaska (nonmember banks).....	71	24	169	264
The Territory of Hawaii (nonmember banks).....	2	88	576	666
Total (nonmember banks).....	73	112	745	930
Total country banks.....	13,944	24,976	196,321	235,241
Total United States.....	19,600	36,999	305,742	362,341

TABLE No. 53.—Circulation of national banks at date of each report during year ended September 28, 1925

[In thousands of dollars]

Banks in—	Dec. 31, 1924			Apr. 6, 1925			June 30, 1925			Sept. 28, 1925		
	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
CENTRAL RESERVE CITIES												
New York.....	40,685	801	39,884	27,706	804	26,902	28,579	399	28,180	29,001	431	28,570
Chicago.....	2,850	7	2,843	950	8	942	950	6	944	950	15	935
Total central reserve cities.....	43,535	808	42,727	28,656	812	27,844	29,529	405	29,124	29,951	446	29,505
OTHER RESERVE CITIES												
Boston.....	4,949	80	4,869	2,300	11	2,289	3,510	47	3,463	3,185	43	3,142
Albany.....	1,850	168	1,682	1,750	68	1,682	1,750	108	1,642	1,750	72	1,678
Brooklyn and Bronx.....	1,060	10	1,040	850	1	849	850	9	841	850	9	841
Buffalo.....	2,300	41	2,259	2,300	91	2,249	2,300	91	2,209	2,300	32	2,268
Philadelphia.....	6,857	80	6,777	6,782	65	6,717	6,835	168	6,667	6,907	102	6,805
Pittsburgh.....	28,265	726	22,539	12,450	210	12,240	12,450	225	12,225	13,400	133	13,267
Baltimore.....	5,511	62	5,449	5,511	133	5,378	5,710	116	5,594	5,810	150	5,660
Washington.....	5,173	76	5,097	4,873	82	4,491	4,523	97	4,426	4,523	74	4,449
Richmond.....	1,877	19	1,858	1,851	19	1,832	1,851	19	1,811	1,851	2	1,849
Atlanta.....	2,700	38	2,662	2,500	39	2,461	2,500	58	2,442	2,500	53	2,447
Jacksonville.....	1,902	25	1,877	1,460	26	1,434	1,460	26	1,440	1,460	29	1,431
Birmingham.....	1,650	26	1,624	1,650	4	1,646	1,650	37	1,613	1,650	38	1,612
New Orleans.....	1,520	16	1,504	1,520	15	1,505	1,520	21	1,499	1,520	19	1,501
Dallas.....	4,508	32	4,476	4,105	28	4,077	4,005	31	3,974	4,755	42	4,713
El Paso.....	755	19	755	755	12	743	755	10	745	755	9	755
Fort Worth.....	2,000	19	1,981	2,000	31	1,969	2,000	19	1,981	2,000	9	1,991
Galveston.....	1,355	19	1,336	1,355	41	1,314	1,355	35	1,320	1,355	19	1,336
Houston.....	3,600	35	3,565	3,500	44	3,456	3,600	79	3,521	3,600	50	3,550
San Antonio.....	4,050	70	3,980	3,000	32	2,968	2,500	25	2,475	2,500	29	2,471
Waco.....	1,300	58	1,242	1,700	28	1,672	1,700	10	1,690	1,700	13	1,687
Little Rock.....	200	4	196	200	1	200	200	1	200	200	1	200
Louisville.....	4,160	15	4,145	3,610	10	3,600	3,610	5	3,605	3,610	4	3,606
Memphis.....	200	1	200	200	1	199	200	1	200	200	1	200
Nashville.....	2,470	14	2,456	2,630	7	2,623	2,630	30	2,600	2,630	20	2,610
Cincinnati.....	7,708	14	7,694	5,828	11	5,817	5,837	16	5,821	5,837	27	5,810
Cleveland.....	4,600	16	4,584	3,600	61	3,539	3,600	113	3,487	3,600	68	3,532
Columbus.....	3,330	13	3,317	3,005	11	2,994	3,005	13	2,992	3,005	33	2,972
Toledo.....	500	12	488	500	8	492	500	18	482	500	18	482
Indianapolis.....	6,337	22	6,315	5,178	11	5,178	5,028	91	4,937	5,028	45	4,983
Chicago.....	2,198	9	2,189	1,810	18	1,792	1,810	8	1,802	1,810	9	1,801

TABLE No. 53.—Circulation of national banks at date of each report during year ended September 28, 1925—Continued

[In thousands of dollars]

Banks at—	Dec. 31, 1924			Apr. 6, 1925			June 30, 1925			Sept. 28, 1925		
	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												
Peoria.....	1,850	36	1,814	1,850	24	1,826	1,850	5	1,845	1,850	20	1,830
Detroit.....	1,277	.....	1,277	1,132	32	1,100	1,132	.....	1,132	1,132	.....	1,132
Grand Rapids.....	2,000	.....	2,000	2,000	31	1,969	2,000	47	1,953	2,000	.....	2,000
Milwaukee.....	3,730	8	3,722	3,430	.....	3,430	3,555	34	3,521	3,555	14	3,541
Minneapolis.....	3,615	77	3,538	2,741	2	2,739	2,741	35	2,706	2,741	93	2,648
St. Paul.....	810	7	803	600	13	587	600	1	599	600	12	588
Cedar Rapids.....	1,000	14	986	1,000	28	972	1,000	33	967	1,000	28	972
Des Moines.....	755	.....	755	556	.....	556	556	3	553	556	3	553
Dubuque.....	400	.....	400	400	.....	400	400	4	396	400	4	396
Sioux City.....	1,020	9	1,011	1,075	12	1,063	1,075	5	1,070	1,075	11	1,064
Kansas City, Mo.....	1,838	23	1,815	1,624	2	1,622	1,449	5	1,444	1,100	2	1,098
St. Joseph.....	844	8	836	520	9	511	520	7	513	520	14	50
St. Louis.....	10,168	26	10,142	9,624	78	9,546	9,624	125	9,499	9,623	174	9,449
Lincoln.....	571	.....	567	570	2	568	571	5	566	571	6	565
Omaha.....	1,200	.....	1,200	1,200	5	1,198	1,200	6	1,194	1,200	10	1,190
Kansas City, Kans.....	800	12	788	800	12	788	800	4	796	800	7	793
Topeka.....	600	9	591	600	6	594	600	3	597	600	7	593
Wichita.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Helena.....	300	.....	300	200	.....	200	200	.....	200	200	.....	200
Denver.....	900	4	896	930	.....	930	930	.....	930	830	11	819
Pueblo.....	400	7	393	400	1	399	400	3	397	400	10	390
Muskogee.....	850	8	842	775	4	771	775	4	771	750	.....	750
Oklahoma City.....	600	9	591	300	.....	300	300	5	295	300	.....	300
Tulsa.....	738	.....	738	738	3	735	738	5	733	750	1	749
Seattle.....	3,357	.....	3,357	3,357	1	3,356	3,357	1	3,356	3,357	1	3,356
Spokane.....	2,503	28	2,475	2,600	23	2,577	2,650	44	2,606	2,650	19	2,631
Portland.....	160	.....	160	110	.....	110	160	.....	160	160	.....	160
Los Angeles.....	6,125	131	5,994	6,125	156	5,969	6,125	113	6,012	6,125	118	6,007
Oakland.....	1,000	21	979	1,000	15	985	1,100	.....	1,100	1,100	11	1,089
San Francisco.....	9,250	46	9,204	9,250	91	9,159	9,250	89	9,161	9,250	110	9,140
Ogden.....	775	1	774	775	7	768	775	10	765	675	7	668
Salt Lake City.....	1,850	36	1,814	1,330	18	1,312	1,050	13	1,037	1,050	.....	1,050
Total other reserve cities.....	170,861	2,224	168,637	145,385	1,632	143,753	146,027	2,089	143,938	147,011	1,835	145,176
Total all reserve cities.....	214,396	3,032	211,364	174,041	2,444	171,597	175,556	2,494	173,062	176,962	2,281	174,681

COUNTRY BANKS												
Maine.....	5,900	72	5,828	5,710	132	5,578	5,710	140	5,570	5,710	119	5,591
New Hampshire.....	4,893	48	4,845	4,693	61	4,632	4,692	41	4,651	4,693	62	4,631
Vermont.....	4,375	30	4,345	4,369	51	4,318	4,349	50	4,299	4,349	60	4,289
Massachusetts.....	18,395	248	18,147	17,102	248	16,854	17,067	277	16,790	16,817	344	16,473
Rhode Island.....	4,773	82	4,691	4,772	62	4,710	5,172	71	5,101	5,272	107	5,165
Connecticut.....	12,113	142	11,971	10,333	350	9,983	9,923	224	9,699	9,888	195	9,693
Total New England States.....	50,449	622	49,827	46,979	904	46,075	46,913	803	46,110	46,729	887	45,842
New York.....	35,178	399	34,779	33,869	485	33,384	32,941	439	32,502	32,802	602	32,200
New Jersey.....	21,028	288	20,740	21,207	355	20,852	21,096	494	20,602	21,251	431	20,820
Pennsylvania.....	65,749	623	65,126	63,064	800	62,264	63,102	1,011	62,091	63,114	955	62,159
Delaware.....	1,153	22	1,131	1,153	16	1,137	1,153	29	1,124	1,153	24	1,129
Maryland.....	4,012	29	3,983	4,062	52	4,010	3,960	49	3,911	3,936	36	3,900
Total Eastern States.....	127,120	1,361	125,759	123,355	1,708	121,647	122,252	2,022	120,230	122,256	2,048	120,208
Virginia.....	19,618	120	19,498	18,733	182	18,551	18,727	134	18,593	18,897	182	18,715
West Virginia.....	10,682	96	10,584	10,477	138	10,339	10,427	168	10,259	10,427	138	10,289
North Carolina.....	9,703	114	9,589	9,667	144	9,523	9,633	143	9,490	9,633	101	9,532
South Carolina.....	7,314	87	7,227	6,738	144	6,594	6,632	171	6,461	6,849	89	6,760
Georgia.....	7,045	41	7,004	6,092	57	6,035	5,912	77	5,835	5,822	62	5,760
Florida.....	4,090	48	3,982	3,859	72	3,787	3,810	31	3,779	4,024	105	3,919
Alabama.....	8,753	72	8,681	7,659	78	7,581	7,709	122	7,587	7,784	126	7,658
Mississippi.....	2,969	40	2,929	2,929	37	2,892	2,954	34	2,920	2,979	47	2,932
Louisiana.....	2,693	27	2,666	2,618	47	2,571	2,618	41	2,577	2,769	33	2,736
Texas.....	25,054	271	24,783	24,180	306	23,874	24,125	196	23,929	23,740	235	23,505
Arkansas.....	3,926	22	3,904	3,591	40	3,551	3,591	34	3,557	3,591	27	3,564
Kentucky.....	12,302	78	12,224	12,325	136	12,189	12,315	69	12,246	12,374	147	12,227
Tennessee.....	10,574	47	10,527	10,503	74	10,429	10,433	46	10,387	10,433	99	10,334
Total Southern States.....	124,663	1,065	123,598	119,371	1,455	117,916	118,886	1,266	117,620	119,322	1,391	117,931
Ohio.....	29,993	235	29,758	28,631	344	28,287	28,431	387	28,044	28,554	448	28,106
Indiana.....	21,138	153	20,985	20,355	215	20,140	20,359	222	20,137	20,323	231	20,092
Illinois.....	27,294	207	27,027	26,260	284	25,976	26,199	307	25,892	26,262	268	25,994
Michigan.....	10,842	141	10,701	10,689	201	10,488	10,726	174	10,552	10,855	238	10,617
Wisconsin.....	11,733	74	11,659	11,040	116	10,924	10,940	101	10,839	10,990	103	10,887
Minnesota.....	11,919	79	11,840	11,618	116	11,502	11,538	69	11,469	11,392	97	11,295
Iowa.....	15,699	101	15,598	14,801	128	14,673	14,867	109	14,758	14,647	99	14,548
Missouri.....	5,829	26	5,803	5,384	45	5,339	5,454	26	5,428	5,754	42	5,712
Total Middle Western States.....	134,387	1,016	133,371	128,778	1,449	127,329	128,514	1,395	127,119	128,777	1,526	127,251
North Dakota.....	4,492	24	4,468	4,390	53	4,337	4,345	26	4,319	4,244	52	4,192
South Dakota.....	3,528	17	3,512	2,955	16	2,939	2,898	19	2,879	2,839	27	2,812
Nebraska.....	6,822	36	6,785	6,716	54	6,662	6,724	50	6,674	6,594	48	6,546
Kansas.....	9,062	61	9,001	8,641	67	8,574	8,626	58	8,568	8,616	67	8,549
Montana.....	2,648	16	2,632	2,292	17	2,275	2,292	6	2,286	2,267	17	2,250

TABLE No. 53.—Circulation of national banks at date of each report during year ended September 28, 1925—Continued

[In thousands of dollars]

Banks in—	Dec. 31, 1924			Apr. 6, 1925			June 30, 1925			Sept. 28, 1925		
	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
COUNTRY BANKS—continued												
Wyoming.....	1,849	18	1,831	1,749	21	1,728	1,749	11	1,738	1,749	18	1,731
Colorado.....	4,824	33	4,891	4,247	37	4,210	4,225	25	4,200	3,952	41	3,911
New Mexico.....	1,344	9	1,335	1,345	16	1,329	1,120	7	1,113	1,119	7	1,112
Oklahoma.....	7,479	60	7,419	6,899	64	6,835	6,762	36	6,726	6,584	68	6,516
Total Western States.....	41,848	274	41,574	39,234	345	38,889	38,741	238	38,503	37,064	345	37,619
Washington.....	3,803	112	3,491	3,514	55	3,459	3,480	50	3,440	3,615	55	3,560
Oregon.....	3,026	35	3,591	3,325	35	3,289	3,225	36	3,189	3,130	31	3,069
California.....	16,563	207	16,358	14,395	203	14,092	14,210	201	14,009	14,065	160	13,925
Idaho.....	2,712	33	2,679	2,374	44	2,330	2,399	41	2,358	2,339	30	2,309
Utah.....	595	7	588	595	5	589	595	6	589	545	7	538
Nevada.....	1,229	11	1,218	1,204	24	1,180	1,204	3	1,198	1,204	12	1,192
Arizona.....	922	5	917	870	3	867	870	3	867	870	6	864
Total Pacific States.....	29,250	410	28,840	25,877	371	25,506	25,693	343	25,350	25,488	301	25,187
Alaska (nonmember banks).....	63	2	61	63	12	51	63	13	50	62	2	60
The Territory of Hawaii (nonmember banks).....	450	-----	450	450	13	437	450	-----	450	450	8	442
Total (nonmember banks).....	513	2	511	513	25	488	513	13	500	512	10	502
Total country banks.....	508,230	4,750	503,480	484,107	6,257	477,830	481,512	6,080	475,432	481,048	6,508	474,540
Total United States.....	722,626	7,782	714,844	658,148	8,701	649,447	657,068	8,574	648,494	655,010	8,739	649,221

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 September 23, 1925

[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	24,364	201,429		981,919
Mar. 4.....	153,438	334,612	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	74,069	63,115	12,427	110,529	21,192	111,240		789,781
Sept. 2.....	119,950	327,673	64,569	56,170	12,094	118,528	20,860	122,765		842,609
Nov. 10.....	127,118	349,984	59,568	51,605	11,473	111,074	20,975	114,978		846,775
Dec. 31.....	118,416	295,410	83,964	54,960	11,778	103,860	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	118,890		777,455
June 30.....	117,199	284,089	66,971	40,735	11,812	98,505	21,168	117,524		758,003
Sept. 12.....	122,079	286,418	77,546	43,684	11,762	100,664	20,869	105,101		788,123
Nov. 17.....	127,599	320,574	65,623	41,738	11,991	97,921	21,402	101,496		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		813,932
May 1.....	116,897	305,597	59,746	37,270	13,339	102,612	23,980	103,828		763,329
June 20.....	116,983	224,515	55,985	16,695	13,434	105,336	23,738	105,147		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 September 28, 1925—Continued

[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	Silver dollar	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	()	()	210,115	440,719
May 10.....	44,202	()	12,098	.....	\$ 43,759	()	()	()	363,425	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	()	11,884	.....	\$ 37,978	()	()	()	283,857	364,136
Nov. 1.....	27,671	()	11,530	.....	\$ 42,521	()	()	()	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	()	11,229	.....	\$ 46,018	()	()	()	353,002	435,839
May 12.....	25,348	()	11,151	.....	\$ 43,515	()	()	()	375,355	455,369
June 30.....	25,893	28,201	10,940	.....	\$ 11,025	42,564	31,328	35,818	238,686	424,455
Sept. 12.....	25,130	()	10,872	.....	\$ 43,358	()	()	()	359,851	439,211
Nov. 17.....	24,336	()	10,859	.....	\$ 43,473	()	()	()	371,373	450,041
Dec. 31.....	21,236	()	10,878	.....	\$ 45,431	()	()	()	431,060	508,605
1920										
Feb. 28.....	22,234	()	10,862	.....	\$ 40,839	()	()	()	302,816	376,751
May 4.....	22,357	()	10,836	.....	\$ 43,215	()	()	()	379,875	456,283
June 30.....	21,532	27,259	9,865	.....	\$ 10,424	30,917	33,193	34,300	282,861	450,351
Sept. 8.....	22,516	()	8,858	.....	\$ 42,350	()	()	()	397,822	471,546
Nov. 15.....	23,510	()	9,658	.....	\$ 44,003	()	()	()	370,866	448,037
Dec. 29.....	20,686	()	3,813	.....	\$ 47,991	()	()	()	421,910	494,400
1921										
Feb. 21.....	21,745	()	10	.....	\$ 43,880	()	()	()	332,138	397,773
Apr. 28.....	21,433	()	20	.....	\$ 43,735	()	()	()	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	()	()	()	280,801	357,798
Dec. 31.....	19,360	17,389	9	.....	\$ 36,949	()	()	()	268,104	341,811
1922										
Mar. 10.....	20,347	17,013	25	.....	\$ 36,182	()	()	()	262,498	336,065
May 5.....	20,851	17,520	12	.....	\$ 35,153	()	()	()	260,068	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	()	()	()	259,572	331,951
Dec. 29.....	19,054	15,044	108	.....	\$ 37,265	()	()	()	320,369	391,840

1923										
Apr. 3	19,995	16,903	182	\$ 34,868	(¹)	(¹)	(¹)	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	(¹)	(¹)	(¹)	284,963	361,485	
Dec. 31	18,169	23,787	5	\$ 39,002	(¹)	(¹)	(¹)	305,465	386,428	
1924										
Mar. 31	19,121	27,095	5	35,629	(¹)	(¹)	(¹)	261,119	342,969	
June 30	19,253	37,484	38	7,254	26,662	28,277	23,879	202,372	345,219	
Oct. 10	19,678	37,288	66	\$ 35,293	(¹)	(¹)	(¹)	267,776	360,101	
Dec. 31	19,368	41,787	50	\$ 40,123	(¹)	(¹)	(¹)	308,238	409,566	
1925										
Apr. 6	19,246	35,880	8	\$ 35,334	(¹)	(¹)	(¹)	271,203	361,671	
June 30	18,857	52,904	25	7,919	28,666	29,640	25,501	196,093	359,605	
Sept. 28	19,600	(¹)		\$ 36,999	(¹)	(¹)	(¹)	305,742	362,341	

¹ Included with paper currency.

² 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 September 28, 1925*

[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, 890	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, 109	-----	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, 135	-----	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, 310	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.....	8, 283	(1)	(1)	8, 400	¹ 1, 741	(1)	-----	64, 421	72, 845
Nov. 20.....	8, 123	(1)	(1)	11, 270	² 2, 029	-----	-----	69, 792	86, 214
Dec. 31.....	8, 079	(1)	(1)	11, 010	² 4, 572	(1)	-----	67, 513	86, 174
1918									
Mar. 4.....	2, 218	15, 448	(1)	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, 900	14, 988	(1)	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
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	1, 569	-----	37, 273

1919									
Mar. 4	1,961	(1)	(1)	10,800	\$ 2,175	(1)		52,389	67,345
May 12	1,872	(1)	(1)	10,800	\$ 2,094	(1)		54,158	68,914
June 30	1,860	11,910	(3)	10,803	60	9,284	1,504	29,322	64,843
Sept. 12	1,770	(1)	(1)	10,800	\$ 2,060	(1)		53,865	67,495
Nov. 17	1,556	(1)	(1)	10,800	\$ 2,528	(1)		55,430	70,314
Dec. 31	1,322	(1)	(1)	10,800	\$ 2,330	(1)		62,057	76,509
1920									
Feb. 28	1,289	(1)	(1)	10,800	\$ 1,993	(1)		47,096	61,178
May 4	1,162	(1)	(1)	10,800	\$ 2,152	(1)		50,601	64,715
June 30	1,134	13,186	(3)	9,814	43	5,808	2,319	36,661	63,965
Sept. 8	1,296	(1)	(1)	8,800	\$ 2,424	(1)		59,438	71,958
Nov. 15	1,980	(1)	(1)	9,630	\$ 2,496	(1)		53,498	67,554
Dec. 29	1,480	(1)	(1)	3,800	\$ 3,052	(1)		58,702	66,984
1921									
Feb. 21	1,141	(1)	(1)		\$ 2,069	(1)		47,119	50,329
Apr. 28	1,103	(1)	(1)		\$ 2,537	(1)		52,710	56,350
June 30	1,053	12,503	(3)		17	5,773	1,758	31,989	53,093
Sept. 6	945	10,359	(3)		\$ 1,516	(1)		33,194	46,014
Dec. 31	934	8,763	(3)		\$ 1,791	(1)		33,424	44,912
1922									
Mar. 10	942	8,677	(3)		\$ 1,739	(1)		33,091	44,499
May 5	999	8,663	(3)		\$ 1,825	(1)		31,442	42,919
June 30	764	8,576	(3)		18	3,764	1,690	25,539	40,351
Sept. 15	729	8,106	(3)		\$ 1,701	(1)		28,068	38,604
Dec. 29	936	5,003	(3)		\$ 1,801	(1)		31,214	38,954
1923									
Apr. 3	642	7,218	(3)		\$ 1,420	(1)		23,901	33,181
June 30	614	6,328	(3)		11	2,638	1,314	14,793	25,698
Sept. 14	621	6,383	(3)		\$ 1,606	(1)		19,109	27,719
Dec. 31	689	6,401	(3)		\$ 1,495	(1)		21,834	30,419
1924									
Mar. 31	471	6,757	(3)		\$ 1,381	(1)		19,618	28,227
June 30	429	8,282	(3)	5	7	2,685	1,670	15,092	28,070
Oct. 10	426	8,922	(3)		\$ 1,479	(1)		19,450	30,277
Dec. 31	755	7,507	(3)		\$ 1,962	(1)		25,369	35,593
1925									
Apr. 6	585	6,868	(3)	4	\$ 1,572	(1)		21,910	30,889
June 30	424	7,357	(3)	4	8	2,075	1,532	16,715	28,115
Sept. 28	703	(1)			\$ 1,574	(1)		25,582	27,859

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 September 28, 1925

(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, 806	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, 288	1, 131, 674	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, 533	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, 213	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, 458, 042	1, 152, 236	1, 182, 863	9.49
Mar. 31, 1924.....	8, 145	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
Dec. 31, 1924.....	8, 049	13, 881, 648	1, 306, 709	1, 397, 532	10.07
Apr. 6, 1925.....	8, 016	13, 516, 688	1, 260, 747	1, 275, 496	9.44
June 30, 1925.....	8, 072	13, 774, 795	1, 289, 009	1, 329, 081	9.65
Sept. 28, 1925.....	8, 085	13, 960, 502	1, 300, 635	1, 326, 534	9.50

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 September 28, 1925

[In thousands of dollars]

Banks in—	Dec. 31, 1924					Apr. 6, 1925				
	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
CENTRAL RESERVE CITIES										
New York.....	25,332	2,780,022	361,403	384,464	13.83	12,740	2,497,192	324,635	307,431	12.31
Chicago.....	1,114	686,929	89,301	95,300	13.87	904	644,699	83,811	90,340	14.01
Total central reserve cities.....	26,446	3,466,951	450,704	479,764	13.84	13,644	3,141,891	408,446	397,771	12.66
OTHER RESERVE CITIES										
Boston.....	5,621	476,352	47,635	53,015	11.13	1,082	453,774	45,377	45,536	10.03
Albany.....		58,828	5,883	5,983	10.17		65,930	6,593	6,793	10.30
Brooklyn and Bronx.....	331	46,001	4,600	4,530	9.85	398	44,874	4,488	4,222	9.41
Buffalo.....	1,618	38,912	3,891	4,049	10.41	1,118	39,419	3,942	3,944	10.01
Philadelphia.....	7,678	490,873	49,087	51,787	10.55	1,893	485,733	48,573	40,875	8.42
Pittsburgh.....	1,263	325,592	32,559	32,647	10.03		324,249	32,425	34,235	10.56
Baltimore.....	4,037	95,398	9,540	9,526	9.99	1,887	91,103	9,110	9,139	10.03
Washington.....	5,624	82,476	8,248	8,254	10.01	4,973	84,859	8,486	8,443	9.95
Richmond.....	258	50,201	5,020	5,174	10.31	24	49,663	4,967	4,442	8.94
Atlanta.....	6,749	53,295	5,329	5,645	10.59	5,475	56,552	5,655	5,264	9.31
Jacksonville.....	18	33,801	3,380	3,380	10.00		48,446	4,845	5,006	10.33
Birmingham.....	2,141	25,449	2,545	2,190	8.61	1,693	23,984	2,398	2,269	9.46
New Orleans.....		29,423	2,942	2,718	9.24		25,050	2,505	2,960	11.82
Dallas.....	749	78,174	7,817	8,320	10.64	284	76,930	7,693	7,121	9.26
El Paso.....	1,781	14,465	1,447	1,549	10.71	1,359	14,149	1,415	1,422	10.05
Fort Worth.....		47,241	4,724	5,066	10.72		46,834	4,683	5,116	10.92
Galveston.....	1,373	19,215	1,922	1,658	8.63	722	18,001	1,800	2,079	11.55
Houston.....	1,854	79,425	7,942	9,177	11.55	424	77,429	7,743	8,427	10.88
San Antonio.....	1,099	29,348	2,935	3,294	11.22	1,049	30,092	3,009	3,068	10.20
Waco.....	1,455	12,623	1,262	1,270	10.06	990	12,604	1,261	1,378	10.93
Little Rock.....	384	5,340	534	536	10.04	197	6,165	616	610	9.89
Louisville.....	754	57,029	5,703	5,925	10.39	4	59,418	5,942	5,722	9.63
Memphis.....	461	10,025	1,003	1,032	10.29		9,550	955	1,031	10.80
Nashville.....	443	28,948	2,895	2,977	10.28	482	28,661	2,866	2,857	9.97
Cincinnati.....	2,327	77,101	7,710	8,617	11.18	1,536	81,280	8,128	8,517	10.48

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 cashier's checks are now included with amount due to banks in the reserve calculation.

TABLE No. 57.—Reserve computation of national banks at date of each report during year ended September 28, 1925—Continued

[In thousands of dollars]

Banks in—	Dec. 31, 1924					Apr. 6, 1925				
	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.....	1, 010	41, 210	4, 121	3, 661	8. 88	344	46, 924	4, 692	4, 598	9. 79
Columbus.....	1, 055	51, 866	5, 187	6, 271	12. 09	1, 542	54, 731	5, 473	5, 882	10. 75
Toledo.....	.....	5, 039	504	545	10. 82	.....	5, 495	550	872	15. 87
Indianapolis.....	947	53, 710	5, 371	4, 159	7. 74	.....	48, 760	4, 876	3, 882	7. 96
Chicago.....	5, 748	38, 269	3, 827	3, 996	10. 44	5, 173	39, 004	3, 900	3, 963	10. 16
Peoria.....	.....	16, 535	1, 654	1, 693	10. 24	.....	17, 539	1, 754	1, 807	10. 30
Detroit.....	11, 899	135, 898	13, 590	11, 749	8. 65	1, 322	130, 009	13, 001	13, 845	10. 65
Grand Rapids.....	924	17, 652	1, 765	1, 756	9. 95	1, 460	16, 686	1, 669	1, 707	10. 23
Milwaukee.....	1, 923	86, 678	8, 668	9, 227	10. 65	901	92, 475	9, 247	9, 290	10. 06
Minneapolis.....	241	142, 629	14, 263	12, 734	8. 93	271	133, 273	13, 327	12, 801	9. 61
St. Paul.....	214	89, 955	8, 996	8, 966	9. 97	175	80, 488	8, 049	8, 460	10. 51
Cedar Rapids.....	.....	15, 572	1, 557	2, 112	13. 56	.....	16, 950	1, 695	1, 573	9. 28
Des Moines.....	477	24, 579	2, 458	2, 959	12. 04	.....	30, 510	3, 051	2, 431	7. 97
Dubuque.....	.....	5, 532	553	591	10. 68	.....	5, 412	541	570	10. 53
Sioux City.....	.....	19, 213	1, 921	1, 909	9. 94	424	21, 248	2, 125	2, 180	10. 26
Kansas City, Mo.....	61	110, 995	11, 099	13, 234	11. 92	171	102, 284	10, 229	11, 509	11. 25
St. Joseph.....	94	19, 012	1, 901	2, 430	12. 78	113	17, 420	1, 742	1, 818	10. 44
St. Louis.....	2, 850	204, 784	20, 478	21, 943	10. 71	2, 442	191, 690	19, 169	20, 223	10. 55
Lincoln.....	368	16, 093	1, 609	1, 728	10. 74	44	17, 939	1, 794	1, 832	10. 21
Omaha.....	380	71, 149	7, 115	8, 469	11. 81	262	73, 566	7, 357	6, 879	9. 35
Kansas City, Kans.....	47	7, 041	704	760	10. 79	.....	7, 914	792	646	8. 16
Topeka.....	1, 606	9, 798	980	1, 002	10. 22	1, 322	10, 052	1, 005	1, 023	10. 17
Wichita.....	349	23, 637	2, 364	2, 194	9. 28	59	22, 384	2, 238	2, 682	10. 64
Helena.....	.....	4, 914	491	454	13. 31	.....	4, 232	423	412	9. 74
Denver.....	1, 439	90, 405	9, 041	11, 770	13. 02	2, 777	92, 004	9, 200	9, 950	10. 81
Pueblo.....	1, 925	9, 662	966	1, 016	10. 52	596	9, 154	915	993	10. 85
Muskogee.....	.....	9, 214	922	943	10. 23	.....	8, 502	850	829	9. 75
Oklahoma City.....	256	39, 001	3, 900	3, 472	8. 90	163	41, 677	4, 168	3, 782	9. 07
Tulsa.....	740	46, 474	4, 647	4, 388	9. 44	2, 313	53, 271	5, 327	5, 503	10. 33
Seattle.....	8, 291	72, 066	7, 207	7, 674	10. 65	2, 723	74, 357	7, 436	8, 060	10. 84
Spokane.....	75	20, 464	2, 046	2, 130	10. 41	113	20, 780	2, 078	2, 145	10. 32
Portland.....	3, 503	55, 716	5, 572	6, 060	10. 88	.....	54, 925	5, 492	5, 377	9. 79
Los Angeles.....	2, 312	162, 873	16, 287	18, 319	11. 25	3, 636	168, 165	16, 816	16, 758	9. 97
Oakland.....	934	15, 240	1, 524	1, 432	9. 40	39	18, 335	1, 834	1, 959	10. 68

San Francisco.....	3, 105	186, 990	18, 699	20, 688	11. 06	2, 434	175, 528	17, 553	17, 630	10. 04
Ogden.....	251	6, 101	610	644	10. 56	150	5, 628	563	577	10. 25
Salt Lake City.....	880	22, 155	2, 216	2, 211	9. 98	465	20, 525	2, 082	2, 000	9. 89
Total other reserve cities.....	101, 909	4, 213, 656	421, 366	443, 742	10. 53	58, 086	4, 184, 885	418, 488	416, 679	9. 95
Total all reserve cities.....	128, 348	7, 680, 607	872, 070	923, 506	12. 02	71, 730	7, 326, 776	826, 984	814, 450	11. 12
COUNTRY BANKS										
Maine.....	5, 871	65, 324	4, 573	4, 813	7. 37	4, 270	66, 292	4, 640	4, 727	7. 13
New Hampshire.....	2, 376	42, 217	2, 955	3, 464	8. 21	2, 137	40, 522	2, 837	3, 198	7. 89
Vermont.....	1, 858	29, 072	2, 035	2, 318	7. 97	1, 533	27, 611	1, 933	2, 033	7. 36
Massachusetts.....	12, 426	294, 707	20, 629	21, 258	7. 23	8, 922	288, 855	20, 220	20, 370	7. 05
Rhode Island.....	3, 160	46, 009	3, 221	3, 314	7. 30	1, 864	44, 990	3, 149	3, 318	7. 37
Connecticut.....	16, 153	160, 758	11, 253	10, 806	6. 72	10, 018	156, 119	10, 928	11, 081	7. 10
Total New England States.....	41, 844	638, 087	44, 666	46, 013	7. 21	28, 744	624, 389	43, 707	44, 727	7. 16
New York.....	35, 381	544, 097	38, 087	41, 195	7. 57	35, 292	554, 113	38, 788	41, 287	7. 45
New Jersey.....	28, 899	470, 026	32, 902	37, 489	7. 98	21, 586	455, 704	31, 899	33, 163	7. 28
Pennsylvania.....	67, 245	788, 921	55, 224	59, 968	7. 60	65, 684	788, 067	55, 166	59, 408	7. 54
Delaware.....	984	13, 068	915	1, 217	9. 31	419	12, 111	848	889	7. 34
Maryland.....	3, 410	51, 211	3, 585	3, 860	7. 54	3, 641	50, 849	3, 559	3, 805	7. 49
Total Eastern States.....	135, 919	1, 867, 323	130, 713	143, 749	7. 70	126, 622	1, 860, 864	130, 260	138, 552	7. 45
Virginia.....	10, 418	140, 908	9, 364	10, 910	7. 74	8, 562	136, 674	9, 567	10, 460	7. 65
West Virginia.....	6, 709	105, 808	7, 407	8, 359	7. 90	7, 569	106, 812	7, 477	8, 193	7. 67
North Carolina.....	8, 918	96, 288	6, 950	8, 058	8. 12	7, 972	96, 522	6, 757	6, 427	6. 66
South Carolina.....	7, 669	65, 312	4, 572	5, 261	8. 10	7, 427	61, 269	4, 291	4, 739	7. 73
Georgia.....	6, 135	49, 776	3, 484	4, 029	8. 09	5, 422	47, 546	3, 328	3, 625	7. 62
Florida.....	11, 664	79, 227	5, 546	6, 089	7. 09	22, 368	111, 409	7, 799	8, 633	7. 75
Alabama.....	12, 255	73, 027	5, 112	5, 897	8. 08	11, 432	70, 887	4, 962	5, 630	7. 94
Mississippi.....	5, 991	46, 153	3, 231	3, 621	7. 85	5, 376	46, 841	3, 279	3, 341	7. 13
Louisiana.....	5, 383	47, 493	3, 325	3, 381	7. 12	3, 836	46, 187	3, 233	3, 348	7. 25
Texas.....	67, 675	311, 978	21, 838	24, 224	7. 76	62, 251	310, 848	21, 759	23, 650	7. 61
Arkansas.....	10, 942	54, 621	3, 823	4, 282	7. 84	9, 926	53, 073	3, 715	3, 982	7. 50
Kentucky.....	10, 474	93, 977	6, 578	6, 784	7. 22	10, 152	93, 309	6, 532	7, 092	7. 60
Tennessee.....	6, 195	74, 705	5, 229	6, 543	8. 76	6, 616	75, 915	5, 314	6, 022	7. 93
Total Southern States.....	170, 428	1, 242, 273	86, 959	97, 468	7. 85	169, 409	1, 257, 322	88, 013	95, 142	7. 57
Ohio.....	25, 615	392, 198	20, 454	21, 964	7. 52	24, 729	395, 877	20, 711	21, 643	7. 31
Indiana.....	14, 781	176, 658	12, 366	13, 409	7. 59	11, 980	170, 374	11, 919	12, 419	7. 29
Illinois.....	31, 559	305, 357	21, 375	22, 795	7. 47	32, 865	317, 853	22, 250	23, 177	7. 29
Michigan.....	13, 587	132, 216	9, 255	9, 763	7. 38	14, 085	140, 493	9, 834	10, 506	7. 48
Wisconsin.....	16, 346	138, 694	9, 709	9, 891	7. 13	15, 970	150, 019	10, 501	11, 096	7. 40
Minnesota.....	17, 573	160, 007	11, 201	11, 836	7. 40	13, 472	158, 141	11, 070	11, 879	7. 51
Iowa.....	16, 407	151, 862	10, 680	11, 426	7. 52	15, 231	158, 722	11, 111	11, 716	7. 38
Missouri.....	5, 835	54, 077	3, 785	4, 093	7. 57	4, 074	51, 998	3, 640	3, 779	7. 27
Total Middle Western States.....	141, 706	1, 411, 064	98, 775	105, 177	7. 45	132, 406	1, 443, 377	101, 036	106, 215	7. 36

TABLE No. 57.—Reserve computation of national banks at date of each report during year ended September 28, 1925—Continued

[In thousands of dollars]

Banks in—	Dec. 31, 1924					Apr. 6, 1925				
	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.....	12,096	61,193	4,283	4,784	7.82	6,472	59,755	4,183	4,524	7.57
South Dakota.....	6,390	50,243	3,517	3,556	7.67	5,951	50,586	3,541	3,789	7.49
Nebraska.....	7,275	57,083	3,992	4,408	7.73	7,481	59,659	4,176	4,594	7.70
Kansas.....	23,541	112,835	7,898	8,393	7.44	17,561	109,712	7,680	8,194	7.47
Montana.....	10,951	48,123	3,369	3,845	7.99	6,662	44,887	3,142	3,455	7.70
Wyoming.....	12,324	35,067	2,455	2,496	7.12	3,251	25,404	1,778	1,983	7.81
Colorado.....	12,445	66,492	4,654	4,981	7.49	12,559	65,980	4,619	4,885	7.40
New Mexico.....	4,008	19,924	1,395	1,510	7.58	2,226	18,691	1,308	1,387	7.42
Oklahoma.....	44,355	165,167	11,562	13,059	7.91	37,975	160,178	11,213	12,127	7.57
Total Western States.....	133,387	616,077	43,125	47,332	7.68	100,138	594,852	41,640	44,938	7.55
Washington.....	10,323	79,165	5,541	5,941	7.50	9,466	83,228	5,826	6,081	7.31
Oregon.....	6,821	54,595	3,822	4,065	7.45	6,970	53,951	3,777	3,934	7.29
California.....	21,160	211,026	14,772	15,576	7.38	17,493	200,797	14,056	14,599	7.27
Idaho.....	6,711	38,380	2,686	2,891	7.53	3,401	31,257	2,188	2,271	7.27
Utah.....	2,161	6,955	487	513	7.38	538	5,107	357	393	7.70
Nevada.....	1,568	10,182	713	744	7.31	901	9,722	680	696	7.16
Arizona.....	2,991	18,839	1,319	1,411	7.49	2,822	18,553	1,299	1,276	6.88
Total Pacific States.....	51,735	419,142	29,340	31,141	7.43	41,591	402,615	28,183	29,250	7.27
Alaska (nonmember banks).....	11	2,602	390	¹ 1,009	38.79	8	2,619	393	² 696	26.58
Hawaii (nonmember banks).....	4,473	4,473	671	² 2,137	47.78	419	3,874	581	¹ 1,526	39.39
Total nonmember banks.....	11	7,075	1,061	² 3,146	44.47	427	6,493	974	² 2,222	34.22
Total country banks.....	675,030	6,201,041	434,639	474,026	7.64	599,337	6,189,912	433,813	461,046	7.45
Total United States.....	803,378	13,881,648	1,306,709	1,397,582	10.07	671,067	13,516,688	1,260,747	1,275,496	9.44

¹ The cash in vault (exclusive of national-bank notes) and due from approved reserve agents.

Banks in—	June 30, 1925					Sept. 28, 1925				
	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
CENTRAL RESERVE CITIES										
New York.....	24,745	2,620,743	340,697	334,034	12.75	5,578	2,566,459	333,639	338,069	13.17
Chicago.....	1,183	668,781	86,941	88,406	13.22	2,106	691,920	89,950	86,903	12.56
Total central reserve cities.....	25,928	3,289,524	427,638	422,440	12.84	7,684	3,258,379	423,589	424,972	13.04
OTHER RESERVE CITIES										
Boston.....	1,470	476,233	47,623	48,436	10.17	1,544	465,664	46,566	45,986	9.88
Albany.....	3,541	72,326	7,233	6,057	8.37	56,747	5,675	4,799	8.46	
Brooklyn and Bronx.....	203	44,175	4,417	4,343	9.83	104	44,842	4,484	4,560	10.17
Buffalo.....	3,100	50,247	5,025	3,886	7.73	1,266	42,614	4,261	4,139	9.71
Philadelphia.....	5,789	490,603	49,060	53,496	10.90	5,228	495,166	49,517	49,955	10.09
Pittsburgh.....	330	317,393	31,739	30,975	9.76	482	322,747	32,274	36,132	11.20
Baltimore.....	1,949	94,547	9,455	7,641	8.08	1,520	95,339	9,534	10,715	11.24
Washington.....	2,569	80,321	8,032	7,979	9.93	3,159	82,076	8,208	8,269	10.07
Richmond.....	104	48,950	4,895	4,488	9.17	98	57,324	5,732	5,671	9.89
Atlanta.....	3,680	56,660	5,666	5,936	10.48	65,459	6,546	6,172	9.43	
Jacksonville.....	54,751	5,475	5,475	6,539	11.94	67,377	6,738	7,060	10.48	
Birmingham.....	2,594	22,578	2,258	1,946	8.62	2,013	23,654	2,365	2,306	9.75
New Orleans.....	2,594	26,724	2,672	2,474	9.26	2,474	24,730	2,473	2,121	8.58
Dallas.....	832	78,390	7,839	7,935	10.12	405	85,626	8,563	8,397	9.81
El Paso.....	943	14,793	1,479	1,845	12.47	2,221	13,970	1,397	1,334	9.55
Fort Worth.....	6	40,397	4,040	4,494	11.12	225	39,592	3,959	3,816	9.64
Galveston.....	6	14,067	1,407	1,288	9.16	307	14,845	1,484	1,022	6.88
Houston.....	1,773	74,895	7,489	7,618	10.17	738	75,495	7,550	8,261	10.94
San Antonio.....	1,521	28,964	2,896	3,231	11.16	1,407	29,443	2,944	3,086	10.48
Waco.....	446	11,177	1,118	1,258	11.26	385	10,150	1,015	1,092	10.76
Little Rock.....	341	6,104	611	609	9.98	236	4,609	461	517	11.22
Louisville.....	804	56,608	5,661	4,672	8.25	244	56,149	5,615	5,347	9.52
Memphis.....	9,052	9,052	905	877	9.69	122	10,118	1,012	1,002	9.90
Nashville.....	296	30,480	3,048	3,988	13.08	394	29,885	2,989	2,887	9.66
Cincinnati.....	1,723	84,618	8,462	7,994	9.45	1,748	86,429	8,643	8,938	10.34
Cleveland.....	1,978	49,835	4,983	4,349	8.73	589	52,436	5,244	4,642	8.85
Columbus.....	1,357	53,078	5,308	5,771	10.87	432	54,704	5,471	5,969	10.91

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 amount due to banks in the reserve calculation.

TABLE NO. 57.—Reserve computation of national banks at date of each report during year ended September 28, 1925—Continued

[In thousands of dollars]

Banks in—	June 30, 1925					Sept. 28, 1925				
	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										
Toledo.....	140	5,956	590	576	9.67	122	6,164	616	619	10.04
Indianapolis.....		53,833	5,324	4,078	7.58		48,613	4,802	3,987	8.20
Chicago.....	5,270	41,262	4,126	4,382	10.62	3,733	40,431	4,043	4,046	10.01
Peoria.....		18,034	1,804	1,831	10.15		16,553	1,653	1,735	10.49
Detroit.....	2,943	140,022	14,603	21,029	14.40	7,380	133,823	13,582	10,217	7.63
Grand Rapids.....	1,740	17,989	1,798	1,785	9.92	1,096	19,536	1,954	1,978	10.13
Milwaukee.....	1,350	90,431	9,048	8,917	9.86	670	81,288	8,129	9,057	9.92
Minneapolis.....	229	136,693	13,669	13,179	11.10	465	130,036	13,604	14,279	10.50
St. Paul.....	204	73,428	7,343	7,059	9.61	811	75,590	7,589	7,621	10.08
Cedar Rapids.....		14,760	1,470	1,363	9.23		15,084	1,509	1,408	9.33
Des Moines.....		28,272	2,827	2,831	10.01		27,049	2,706	2,287	8.46
Dubuque.....		5,419	542	585	10.80		5,033	503	528	10.49
Sioux City.....		19,693	1,969	1,928	10.16		18,751	1,875	1,850	9.87
Kansas City, Mo.....		100,456	10,046	11,682	11.63	18	97,082	9,708	10,341	10.65
St. Joseph.....		16,046	1,604	1,901	11.85		15,668	1,567	1,511	9.64
St. Louis.....	1,512	184,215	18,421	17,639	9.58	1,276	185,034	18,505	17,557	9.49
Lincoln.....	75	18,439	1,843	1,817	9.86		18,255	1,826	1,778	9.74
Omaha.....	1,464	76,112	7,611	8,683	11.41	135	70,189	7,019	6,988	9.96
Kansas City, Kans.....		7,169	716	718	9.99		7,181	713	689	9.66
Topeka.....	1,096	14,370	1,437	1,460	10.16	953	14,604	1,460	1,443	9.83
Wichita.....	1,023	22,508	2,251	2,286	10.16	635	20,957	2,096	1,894	9.04
Helena.....		3,989	399	602	15.09		4,227	423	595	14.08
Denver.....	2,087	87,119	8,712	9,397	10.79	2,517	86,847	8,685	9,005	10.37
Pueblo.....	1,800	10,082	1,008	1,069	10.60	528	8,722	872	896	10.27
Muskogee.....	7	7,631	763	663	8.69	38	8,141	814	765	9.40
Oklahoma City.....	27	40,819	4,082	4,194	10.27	580	41,655	4,165	3,772	9.06
Tulsa.....	2,170	55,550	5,555	5,842	10.52	1,706	63,382	6,338	7,217	11.39
Seattle.....	1,643	73,007	7,301	6,812	9.33	2,737	72,331	7,233	7,465	10.32
Spokane.....	123	19,354	1,936	1,945	10.05	201	19,400	1,941	1,991	10.26
Portland.....	1,908	55,229	5,523	5,284	9.57	2,897	69,434	6,943	5,933	8.54
Los Angeles.....	2,226	170,461	17,046	17,730	10.40	2,328	168,798	16,880	16,049	10.04
Oakland.....	132	19,773	1,977	2,088	10.56	194	20,190	2,019	2,111	10.46
San Francisco.....	814	179,471	17,947	15,750	8.78	9,386	186,891	18,689	16,801	8.99

Ogden.....	112	5,051	505	534	10.57	69	4,661	466	402	8.63
Salt Lake City.....	696	20,440	2,044	2,159	10.56	355	20,803	2,080	2,117	10.18
Total other reserve cities.....	68,240	4,237,079	422,708	431,989	10.22	65,192	4,245,500	424,556	422,027	9.94
Total all reserve cities.....	94,168	7,516,603	850,346	854,429	11.37	72,876	7,503,939	848,145	846,969	11.20
COUNTRY BANKS										
Maine.....	3,695	65,531	4,587	5,078	7.75	4,962	71,269	4,989	5,244	7.36
New Hampshire.....	1,766	42,927	3,005	3,372	7.86	2,525	45,931	3,215	3,546	7.72
Vermont.....	1,931	29,501	2,065	2,252	7.63	2,169	30,933	2,165	2,395	7.74
Massachusetts.....	9,614	304,564	21,320	23,081	7.56	11,298	315,379	22,077	22,445	7.02
Rhode Island.....	1,510	46,087	3,226	3,278	7.11	1,865	48,040	3,363	3,377	7.13
Connecticut.....	13,831	161,946	11,336	11,173	6.90	10,153	163,387	11,437	11,743	7.19
Total New England States.....	31,787	650,556	45,539	48,184	7.41	32,967	674,939	47,246	48,750	7.22
New York.....	31,449	568,371	39,786	44,572	7.84	34,343	592,666	41,486	45,089	7.61
New Jersey.....	24,723	488,020	34,162	37,148	7.61	19,343	495,586	34,551	35,515	7.20
Pennsylvania.....	57,265	793,488	55,644	60,793	7.66	61,181	804,163	56,292	58,761	7.31
Delaware.....	616	12,977	908	1,109	8.55	621	13,367	936	1,014	7.59
Maryland.....	4,193	62,712	3,690	4,078	7.74	3,916	63,488	3,744	3,975	7.43
Total Eastern States.....	118,246	1,915,568	134,090	147,700	7.71	119,404	1,967,274	137,009	144,354	7.38
Virginia.....	7,461	136,140	9,530	11,147	8.19	9,627	139,609	9,773	10,938	7.53
West Virginia.....	6,741	108,773	7,264	7,828	7.54	7,455	104,498	7,315	7,764	7.43
North Carolina.....	6,327	89,564	6,269	6,573	7.34	8,606	96,251	6,738	7,462	7.74
South Carolina.....	6,762	59,569	4,170	4,469	7.50	6,614	61,768	4,324	5,023	8.13
Georgia.....	4,771	44,677	3,127	3,173	7.10	7,040	52,225	3,656	4,177	8.00
Florida.....	20,491	122,326	8,563	9,329	7.63	26,250	156,326	10,943	11,312	7.24
Alabama.....	8,437	66,694	4,669	5,363	8.04	11,637	76,798	5,376	6,158	8.02
Mississippi.....	5,200	44,945	3,146	3,498	7.78	7,804	51,463	3,602	3,985	7.74
Louisiana.....	2,998	44,181	3,089	3,410	7.73	2,636	50,435	3,530	3,779	7.49
Texas.....	45,928	297,860	20,850	22,019	7.39	56,294	321,787	22,525	24,090	7.49
Arkansas.....	8,668	52,337	3,664	3,925	7.50	9,162	57,135	3,999	4,381	7.67
Kentucky.....	9,096	92,051	6,443	6,860	7.45	6,542	89,369	6,256	6,455	7.22
Tennessee.....	6,452	74,825	5,238	6,058	8.10	5,343	77,518	5,426	6,183	7.98
Total Southern States.....	139,331	1,228,891	80,022	93,652	7.62	165,010	1,335,182	93,463	101,697	7.62
Ohio.....	27,877	801,857	21,130	22,104	7.32	28,511	306,562	21,459	22,111	7.21
Indiana.....	14,741	181,489	12,704	13,441	7.41	12,725	179,927	12,595	13,412	7.45
Illinois.....	30,691	327,058	22,894	24,905	7.61	28,577	323,363	22,635	23,158	7.16
Michigan.....	12,913	140,708	9,850	10,609	7.54	10,508	142,069	9,945	10,767	7.57
Wisconsin.....	12,885	145,308	10,172	10,798	7.43	14,170	145,571	10,190	10,537	7.24
Minnesota.....	15,926	163,232	11,426	12,021	7.36	12,496	156,052	10,924	11,202	7.18
Iowa.....	14,671	151,271	10,589	10,973	7.26	13,401	153,443	10,741	11,153	7.27
Missouri.....	4,096	54,321	3,802	4,007	7.38	4,910	57,073	3,995	4,120	7.22
Total Middle Western States.....	133,800	1,465,244	102,567	108,863	7.43	125,298	1,464,060	102,484	106,450	7.27

TABLE NO. 57.—Reserve computation of national banks at date of each report during year ended September 28, 1925—Continued

[In thousands of dollars]

Banks in—	June 30, 1925					Sept. 28, 1925				
	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.....	4, 674	54, 281	3, 800	3, 988	7. 35	6, 861	59, 065	4, 135	4, 496	7. 61
South Dakota.....	5, 278	48, 849	3, 419	3, 632	7. 44	5, 204	50, 126	3, 509	3, 738	7. 46
Nebraska.....	8, 010	59, 067	4, 135	4, 507	7. 63	6, 707	57, 821	4, 048	4, 352	7. 53
Kansas.....	17, 273	112, 478	7, 873	8, 517	7. 57	16, 622	115, 397	8, 078	8, 869	7. 69
Montana.....	6, 096	45, 187	3, 163	3, 282	7. 26	7, 749	47, 748	3, 342	3, 486	7. 30
Wyoming.....	3, 685	26, 643	1, 865	2, 085	7. 83	4, 271	28, 029	1, 962	2, 037	7. 27
Colorado.....	9, 517	62, 496	4, 375	4, 842	7. 75	8, 937	64, 533	4, 517	4, 804	7. 44
New Mexico.....	1, 969	18, 231	1, 276	1, 273	6. 98	1, 288	17, 704	1, 289	1, 233	6. 96
Oklahoma.....	31, 485	154, 268	10, 799	11, 766	7. 63	25, 056	153, 912	10, 774	11, 593	7. 53
Total.....	87, 987	581, 500	40, 705	43, 892	7. 55	82, 695	594, 335	41, 604	44, 608	7. 51
Washington.....	8, 291	81, 441	5, 701	6, 000	7. 37	10, 805	84, 184	5, 893	6, 141	7. 29
Oregon.....	6, 608	54, 142	3, 790	4, 064	7. 51	7, 854	57, 567	4, 030	4, 236	7. 36
California.....	18, 473	207, 725	14, 541	14, 998	7. 22	20, 830	214, 729	15, 031	16, 008	7. 46
Idaho.....	3, 355	32, 417	2, 269	2, 510	7. 74	5, 474	34, 616	2, 423	2, 727	7. 88
Utah.....	390	4, 868	341	395	8. 12	524	5, 107	357	362	7. 09
Nevada.....	1, 135	10, 514	736	779	7. 41	1, 362	10, 642	745	785	7. 38
Arizona.....	1, 723	17, 953	1, 256	1, 398	7. 79	2, 031	17, 303	1, 211	1, 209	6. 99
Total Pacific States.....	39, 975	409, 060	28, 634	30, 144	7. 37	48, 880	424, 148	29, 690	31, 468	7. 42
Alaska (nonmember banks).....	10	2, 749	412	² 772	28. 08	14	3, 107	466	² 1, 111	35. 76
The Territory of Hawaii (nonmember banks).....		4, 624	694	² 1, 445	31. 25	93	3, 518	528	² 1, 097	31. 18
Total (nonmember banks).....	10	7, 373	1, 106	² 2, 217	30. 07	107	6, 625	994	² 2, 208	33. 33
Total country banks.....	551, 136	6, 258, 192	438, 663	474, 652	7. 58	574, 361	6, 456, 563	452, 490	479, 535	7. 43
Total United States.....	645, 304	13, 774, 795	1, 289, 009	1, 329, 081	9. 65	647, 237	13, 960, 502	1, 300, 635	1, 326, 534	9. 50

² The cash in vault (exclusive of national-bank notes) and due from approved reserve agents.

TABLE No. 58.—Aggregate resources and liabilities of national banks from January, 1914, to September, 1925

[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
United States 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.	1,020,494,711.08	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	39,042,865.78	40,787,222.13
Due from national banks (not reserve agents)	482,036,437.64	513,728,136.83	421,754,572.17	410,376,729.94
Due from State banks and bankers	251,113,818.01	230,776,241.19	191,921,682.48	191,968,078.31
Due from approved reserve agents	802,786,844.06	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
Fractional currency, nickels and cents	3,959,837.04	3,964,617.42	3,828,925.17	3,591,586.83
Specie	780,490,209.56	792,694,095.14	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	35,371,589.64	35,402,097.42	35,500,539.22	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	11,296,355,138.70	11,564,497,260.26	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	18,797,351.32	15,798,224.76
United States bonds to secure circulation	739,586,391.26	739,160,346.66
Miscellaneous securities to secure circulation	504,514,045.49	209,400,606.20
United States bonds to secure United States deposits	47,873,491.40	47,830,427.39
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
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	43,258,037.97
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	172,300,611.00	128,370,974.00
Five per cent redemption fund	52,349,623.24	43,782,166.74
Due from Treasurer United States	5,377,379.92	12,616,157.05
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	11,402,452,722.38	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 September, 1925—Continued

[For prior years see annual report 1920]

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.....	\$1,057,676,054.00	\$1,056,482,120.00	\$1,058,192,335.00	\$1,060,332,072.50
Surplus fund.....	732,442,759.67	731,273,006.23	723,338,266.50	724,138,519.46
Undivided profits, less expenses and taxes.....	259,664,337.83	272,703,334.17	268,184,165.18	287,343,679.28
National-bank notes outstanding.....	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	27,693.00	27,693.00
Due to other national banks.....	1,061,266,991.82	1,201,467,775.86	1,017,820,892.71	904,331,571.01
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	43,937,037.70	42,660,616.15	39,871,080.85
Dividends unpaid.....	4,264,129.89	1,337,166.00	18,660,220.51	1,250,322.87
Individual deposits.....	6,073,064,752.60	6,111,328,457.16	6,268,692,429.72	6,139,081,279.77
United States deposits.....	76,815,818.69	58,609,788.39	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 disbursing 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	53,862,873.42
Notes and bills rediscounted.....	11,701,475.41	8,772,534.57	13,436,527.21	25,961,950.00
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	6,443,067.95
Total	11,296,355,138.70	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	726,935,755.25
Undivided profits, less expenses and taxes.....	293,261,154.09	281,924,667.96
National-bank notes outstanding.....	1,018,198,636.50	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	26,308,909.94
Securities borrowed.....	3,065,024.40	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 September, 1925

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	7,357,732
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	783,463,730.42	781,726,220.41	777,765	774,639
Miscellaneous securities to secure circulation.....	44,160,285.13					
United States bond to secure United States deposits.....	41,839,758.30					
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	98,787,521.06	92,594,892.32		
Stocks other than Federal reserve bank stock.....					39,273	40,036
Stock of Federal reserve bank.....					53,518	58,689
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.....					31,908	31,434
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	366,185	403,985
Due from approved reserve agents.....	747,156,893.66	748,541,471.73	737,894,995.04	811,379,518.47	895,830	834,392
Due from banks and bankers.....	598,816,796.92	565,792,955.73	533,425,712.84	507,832,441.62	707,394	698,921
Checks on banks in same place.....	18,361,862.09	41,948,265.55	16,400,445.98	21,792,640.67	23,189	38,588
Exchanges for clearing house.....	194,977,980.69	335,123,239.93	213,005,965.71	237,289,183.13	347,418	449,828
Outside checks, cash items, etc.....	22,566,644.58	30,242,625.09	20,870,932.37	23,008,077.40	33,585	43,800
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	12,267,090,420.00	13,236,331	13,467,887

TABLE No. 58.—Aggregate resources and liabilities of national banks from January, 1914, to September, 1925—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	725,554
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	727,798,361.50	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 September, 1925—Continued

1916

[In thousands of dollars]

	Mar. 7 (7,586 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	731,205	729,777	724,473	716,950
Other bonds, securities, etc.....	1,404,787	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	37,888	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	262,459
Furniture and fixtures.....	31,506	31,800	31,634	31,908	32,068	32,392
Other real estate owned.....	47,320	47,787	47,736	47,627	48,221	48,064
Due from approved reserve agents.....	1,022,642	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	41,884	32,817	37,233	38,550
Notes of other national banks.....	61,908	59,196	54,120	62,238	56,003	77,049
Federal reserve bank notes.....				1,634	1,377	2,083
Federal reserve notes.....	8,940	² 9,077	² 7,480	13,190	12,549	16,623
Coin and certificates.....	708,780	663,565	640,479	663,022	686,848	677,099
Legal-tender notes.....	124,833	113,890	117,524	105,101	101,496	103,847
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	8,614	15,246	14,912	21,652
Total	13,833,681	14,195,595	13,926,868	14,411,537	15,520,205	15,333,552
LIABILITIES						
Capital stock paid in.....	1,067,289	1,067,481	1,066,049	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.....	7,842	9,383	10,184	7,134	9,124	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 ³	105,171	102,653	85,943	81,182	31,372	35,009
Acceptances ⁴	42,677	59,836	69,303	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	13,833,681	14,195,595	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 September, 1925—Continued

1917

[In thousands of dollars]

	Mar. 5 (7,581 banks)	May 1 (7,659 banks)	June 20 (7,604 banks)	Sept. 11 (7,635 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	9,407	15,044	15,073
Customers' liability under letters of credit.....	26,708	21,136	24,512	29,469	26,944	25,052
Customers' liability account of acceptances.....	94,421	105,653	135,734	132,948	147,992	211,453
United States bonds.....	714,523	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	699,626
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	32,286
Other real estate owned.....	48,277	47,212	46,656	46,273	40,112	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.....				129,708	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	582,126
Net amount due from national banks.....				1,292,192	1,309,591	1,429,016
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	400,598	377,576
Exchanges for clearing house.....	419,204	578,145	445,471	401,742	399,974	656,087
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	41,363	48,496	40,407	42,649
Interest earned but not collected.....					31,981	17,121
Other assets.....	26,779	25,884	18,304	23,721	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	1,082,779	1,090,318	1,062,207	1,092,606
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	9,880
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.....	1,153	4,741	2,464	(*)		
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	2,073,448	2,090,619	2,295,982	2,281,865	2,298,282
United States deposits.....			132,965	210,395	1,352,006	517,815
Postal-savings deposits.....			89,142	(*)		
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.....	2,969	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

* Includes United States certificates of indebtedness and excludes Liberty loan bonds.

† Included under heading "Cash in vault."

‡ This item formerly included amounts due from national banks other than approved reserve agents.

§ Included with demand deposits.

¶ Prior to June 20, 1917, included with demand deposits.

‡ Included with time deposits.

TABLE No. 58.—Aggregate resources and liabilities of national banks from January, 1914, to September, 1925—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	10,086,940	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	1,682,071
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	57,259	57,427	58,100
Banking house.....	276,502	277,315	277,941	280,615	282,012	281,904
Furniture and fixtures.....	32,689	32,340	33,495	34,027	34,653	34,518
Other real estate owned.....	45,871	45,639	46,306	46,642	46,766	45,034
Lawful reserve with Federal reserve banks.....	1,071,155	1,108,895	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	282,384
Cash in vault.....	449,719	463,494	382,701	364,136	443,328	526,063
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	340,385
Exchanges for clearing house.....	599,539	435,926	310,227	293,572	533,435	816,465
Checks on other banks in the same place.....	52,318	42,973	46,545	46,262	68,718	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.....	12,682	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	20,869	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.....	1,094,338	1,066,932	1,098,556	1,101,839	1,107,760	1,100,735
Surplus fund.....	861,165	808,143	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	27,965	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	4,691	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	1,766,059	1,917,775
Demand deposits.....	8,084,146	8,094,686	7,838,150	8,095,739	8,640,818	9,460,577
Time deposits.....	2,370,679	2,342,747	2,343,589	2,397,491	2,372,612	2,473,868
United States deposits.....	682,712	1,060,086	1,037,787	506,583	1,136,884	313,381
United States bonds borrowed.....	66,795	77,865	162,620	104,711	228,401	184,929
Other bonds borrowed.....	26,534	29,781	27,578	19,984	15,136	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	3,907	2,885	6,419
Liabilities other than those above stated.....	23,008	95,917	66,965	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	469,208	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 September, 1925—Continued

1919

(In thousands of dollars)

	Mar. 4 (7,761 banks)	May 12 (7,733 banks)	June 30 (7,735 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	1,029,253	1,003,522	1,449,518	(²)		
United States Government securities owned ³				3,206,593	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	1,874,028
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	286,016	287,598	289,908	295,332	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	45,883	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	439,211	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	1,350,320
Net amount due from other banks, bankers, and trust companies	344,554	237,108	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 U. S. Treasurer	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	(⁴)		
Other assets	23,003	27,815	42,680	48,430	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	1,118,608	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	39,387	40,658	44,886	45,987	40,127
Amount reserved for all interest accrued	14,323	17,149	13,794	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	13,598	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 ⁵	159,339	269,374	275,106	217,125	296,795	318,828
Cashier's checks outstanding ⁵	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	3,139,542
United States deposits	591,318	530,551	566,793	518,903	270,390	448,863
United States Government securities borrowed ⁶	171,205	168,271	233,738	190,163	167,328	182,765
Other bonds borrowed	6,368	5,956	6,193	5,062	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	1,014,629	1,152,291	981,117	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	13,879	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	973,490

¹Included United States certificates of indebtedness owned.²Includes Victory notes.³Now included with United States Government securities.⁴Includes Liberty loan bonds, Victory notes, United States certificates of indebtedness, and all other issues of United States Government securities.⁵Formerly included with demand deposits.⁶Prior 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 September, 1925—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.....	11,994,523	12,288,582	12,396,900	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	8,710	(¹)	(¹)
Customers' liability account of acceptances.....	410,679	425,390	416,417	396,661	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	1,864,758
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	68,273	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	43,975	44,960	45,931	45,022	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	422,602
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	1,076,050	942,174
Net amount due from other banks, bankers, and trust companies.....	345,961	316,882	321,637	313,451	298,913	255,990
Exchanges for clearing house.....	435,615	552,052	766,215	511,375	796,068	620,405
Checks on other banks in the same place.....	69,010	68,979	78,350	62,829	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	45,681	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	688,460	688,178	693,270	697,886	693,910
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	1,807,718	1,694,249	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.....	213,801	169,880	255,486	174,259	208,055	204,318
Demand deposits.....	10,044,189	10,123,428	10,219,824	10,035,636	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	212,123
Total deposits.....	16,965,122	16,924,543	17,155,421	16,751,966	16,961,702	16,277,767
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	876,095	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	31,456	25,443	18,835	17,486	29,522
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.....	1,096,500	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 September, 1925—Continued

1921

[In thousands of dollars]

	Feb. 21 (8,143 banks)	Apr. 28 (8,152 banks)	June 30 (8,154 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	206,663
United States Government securities owned.....	2,047,234	2,001,811	2,019,497	1,861,977	1,975,896
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.....	46,016	37,101	60,478	54,973	69,236
Outside checks and other cash items.....	46,066	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	496,155	538,784	464,732
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.....	122,396	108,338	147,003	124,876	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	8,606,943
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.....	15,478,554	14,851,859	15,142,531	14,560,852	15,076,102
United States Government securities bor- rowed.....	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 out- standing.....	5,726	5,317	6,188	4,976	3,951
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	² 345,644	267,177	239,682	296,507	262,378
Acceptances executed by other banks.....	23,403	17,054	11,243	11,673	16,558
Liabilities other than those stated above.....	23,403	55,590	42,947	48,320	55,063
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 September, 1925—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 United States Government securities owned.....	169,887	168,935	176,238	171,190	208,465
Other bonds, stocks, securities, etc.....	2,081,564	2,124,691	2,285,459	2,402,492	2,656,560
Banking house, furniture, and fixtures.....	2,086,596	2,162,587	2,277,866	2,289,782	2,347,479
Other real estate owned.....	440,296	444,368	452,434	459,020	470,644
Lawful reserve with Federal reserve banks. Items with Federal reserve banks in process of collection.....	57,598	62,531	64,383	67,789	75,178
Cash in vault.....	1,124,707	1,150,885	1,151,605	1,232,104	1,220,847
Amount due from national banks.....	312,900	330,917	355,666	418,923	455,792
Amount due from other banks, bankers, and trust companies.....	336,065	334,504	326,181	331,951	391,840
Exchanges for clearing house.....	987,816	974,375	974,975	1,063,695	1,065,820
Checks on other banks in the same place.....	248,578	244,707	267,050	299,541	316,956
Outside checks and other cash items.....	481,368	681,269	767,096	614,771	777,572
Redemption fund and due from United States Treasurer.....	38,207	45,215	63,394	54,623	70,088
Other assets.....	41,205	44,053	64,928	63,112	62,221
	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	1,049,249	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	196,877	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).....	3,837,759	3,918,282	4,111,951	4,169,220	4,318,736
United States deposits.....	215,347	141,844	103,374	145,132	304,176
Total deposits.....	15,590,438	15,766,988	16,320,564	16,598,762	17,420,431
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	199,844
Acceptances executed by other banks.....	18,869	14,748	16,494	17,654	23,631
Liabilities other than those stated above.....	57,551	55,715	59,481	51,786	70,049
Total.....	19,850,402	20,176,648	20,706,010	20,926,099	21,974,957

¹ Includes customers' liability under letter of credit.

TABLE No. 58.—Aggregate resources and liabilities of national banks from January, 1914, to September, 1925—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.....	82,130	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	463,456	460,173
Cash in vault.....	359,147	291,108	361,485	386,428
Amount due from national banks.....	1,033,749	910,014	960,769	1,029,342
Amount due from other banks, bankers, and trust companies.....	300,990	295,660	292,974	219,992
Exchanges for clearing house.....	525,224	486,333	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	36,746
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	136,434
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.....	17,056,821	16,897,080	17,040,530	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 indorsement).....	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 September, 1925—Continued

1924

[In thousands of dollars]

	Mar. 31, 1924 (8,115 banks)	June 30, 1924 (8,065 banks)	Oct. 10, 1924 (8,074 banks)	Dec. 31, 1924 (8,049 banks)
RESOURCES				
Loans and discounts (including rediscounts) ¹	11,952,287	11,978,728	12,210,148	12,319,680
Overdrafts.....	10,815	10,075	12,242	9,802
Customers' liability account of acceptances.....	202,572	135,829	145,666	244,728
United States Government securities owned.....	2,494,313	2,481,778	2,579,190	2,586,697
Other bonds, stocks, securities, etc.....	2,511,637	2,660,550	2,897,040	3,075,999
Banking house, furniture, and fixtures.....	525,335	532,728	541,852	551,371
Other real estate owned.....	100,098	104,630	107,459	108,966
Lawful reserve with Federal reserve banks.....	1,160,766	1,198,670	1,303,631	1,394,386
Items with Federal reserve banks in process of collection.....	379,307	397,340	427,894	486,933
Cash in vault.....	342,969	345,219	360,101	409,566
Amount due from national banks.....	938,804	1,099,763	1,412,807	1,349,859
Amount due from other banks, bankers, and trust companies.....	283,386	345,020	439,356	431,043
Exchanges for clearing house.....	842,719	925,568	575,360	996,615
Checks on other banks in the same place.....	67,063	75,925	53,871	85,225
Outside checks and other cash items.....	56,420	69,687	52,898	70,635
Redemption fund and due from U. S. Treasurer.....	37,167	37,129	36,726	36,310
Other assets.....	157,210	167,280	166,820	223,466
Total	22,062,888	22,565,919	23,323,061	24,381,281
LIABILITIES				
Capital stock paid in.....	1,335,572	1,334,011	1,332,527	1,334,836
Surplus fund.....	1,073,363	1,080,578	1,074,268	1,088,880
Undivided profits, less expenses and taxes paid.....	507,905	501,656	556,792	442,484
Reserved for taxes, interest, etc., accrued.....				60,784
National bank notes outstanding.....	726,483	729,686	723,530	714,844
Due to Federal reserve banks.....	25,328	26,445	27,342	33,188
Amount due to national banks.....	886,435	1,035,000	1,338,309	1,239,923
Amount due to other banks, bankers, and trust companies.....	1,653,347	1,759,556	1,933,857	2,029,671
Certified checks outstanding.....	187,704	226,714	147,404	184,363
Cashier's checks outstanding.....	261,785	323,621	217,231	415,260
Demand deposits.....	9,292,127	9,593,250	9,795,580	10,363,250
Time deposits (including postal savings).....	5,108,970	5,259,933	5,460,877	5,581,287
United States deposits.....	183,000	123,318	188,398	153,266
Total deposits.....	17,698,696	18,347,887	19,108,798	20,000,208
United States Government securities borrowed.....	35,684	32,542	28,729	28,930
Bonds and securities (other than United States) borrowed.....	2,532	2,565	3,581	3,405
Bills payable (including all obligations representing borrowed money other than rediscounts).....	238,888	143,847	123,611	202,304
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	196,396
Letters of credit and travelers' checks outstanding.....	6,225	9,456	6,135	6,124
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	193,240	131,411	140,574	235,232
Acceptances executed by other banks.....	25,455	17,381	18,435	26,564
Liabilities other than those stated above.....	47,200	38,171	35,662	40,290
Total	22,062,888	22,565,919	23,323,061	24,381,281

¹Includes customers' liability under letters of credit.

TABLE No. 58.—Aggregate resources and liabilities of national banks from January, 1914, to September, 1925—Continued

1925

[In thousands of dollars]

	Apr. 6, 1925 (8,016 banks)	June 30, 1925 (8,072 banks)	Sept. 28, 1925 (8,085 banks)
RESOURCES			
Loans and discounts (including rediscounts) ¹	12,468,836	12,674,067	13,134,461
Overdrafts.....	11,419	9,352	14,900
Customers' liability account of acceptances.....	240,962	176,583	201,083
United States Government securities owned.....	2,614,185	2,536,767	2,512,025
Other bonds, stocks, securities, etc.....	3,139,255	3,193,677	3,242,620
Total investments.....	18,474,648	18,590,446	19,106,089
Banking house, furniture, and fixtures.....	564,103	585,267	593,176
Other real estate owned.....	112,481	111,191	114,677
Lawful reserve with Federal reserve banks.....	1,273,274	1,326,864	1,324,326
Items with Federal reserve banks in process of collection.....	411,539	466,787	456,066
Cash in vault.....	361,671	359,605	362,341
Amount due from national banks.....	1,192,049	1,096,768	1,120,923
Amount due from other banks, bankers, and trust companies.....	395,655	463,366	398,869
Exchanges for clearing house.....	665,288	988,294	733,816
Checks on other banks in the same place.....	67,708	90,727	58,326
Outside checks and other cash items.....	54,541	69,517	54,094
Redemption fund and due from U. S. Treasurer.....	33,120	33,038	32,876
Other assets.....	226,386	238,963	219,346
Total.....	23,832,463	24,350,863	24,569,527
LIABILITIES			
Capital stock paid in.....	1,361,444	1,369,435	1,375,009
Surplus fund.....	1,106,544	1,118,923	1,125,495
Undivided profits, less expenses and taxes paid.....	490,457	481,711	543,564
Reserved for taxes, interest, etc., accrued.....	60,224	60,078	69,792
National bank notes outstanding.....	649,447	648,494	649,221
Due to Federal reserve banks.....	29,323	30,740	31,820
Amount due to national banks.....	1,147,628	1,028,168	1,068,420
Amount due to other banks, bankers, and trust companies.....	1,839,935	1,827,492	1,766,708
Certified checks outstanding.....	197,508	224,089	251,505
Cashier's checks outstanding.....	204,447	336,167	214,594
Demand deposits.....	9,923,243	10,430,254	10,427,544
Time deposits (including postal savings).....	5,785,211	5,924,658	5,994,374
United States deposits.....	255,652	108,101	175,097
Total deposits.....	19,882,947	19,909,669	19,930,062
United States Government securities borrowed.....	21,747	21,684	24,479
Bonds and securities (other than United States) borrowed.....	3,821	3,530	3,976
Agreements to repurchase United States Government or other securities sold.....		3,413	4,057
Bills payable (including all obligations representing borrowed money other than rediscounts).....	219,198	245,107	316,627
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	226,597	233,874	245,537
Letters of credit and travelers' checks outstanding.....	6,537	12,127	9,065
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	232,761	164,569	191,873
Acceptances executed by other banks.....	29,502	28,773	28,542
Liabilities other than those stated above.....	41,237	49,471	52,228
Total.....	23,832,463	24,350,863	24,569,527

¹ Includes customers' liability under letters of credit.

TABLE No. 59

ABSTRACT OF CONDITION OF NATIONAL BANKS
ON DECEMBER 31, 1924, APRIL 6, JUNE 30
AND SEPTEMBER 28, 1925

(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

Abstract of reports since October 10, 1924, arranged by States and reserve cities

ALABAMA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	100 banks	100 banks	100 banks	101 banks
RESOURCES				
Loans and discounts (including rediscounts).....	69, 285	70, 904	72, 686	75, 023
Overdrafts.....	122	75	54	421
Customer's liability account of "acceptances".....	70	99	35	48
United States Government securities.....	14, 058	14, 462	12, 790	13, 459
Other bonds, stocks, securities, etc.....	12, 175	11, 558	12, 082	13, 991
Banking house, furniture, and fixtures.....	3, 785	3, 807	3, 844	3, 871
Other real estate owned.....	1, 004	1, 019	1, 010	1, 010
Lawful reserve with Federal reserve bank.....	5, 897	5, 630	5, 363	6, 158
Items with Federal reserve bank in process of collection.....	399	361	802	461
Cash in vault and amount due from national banks.....	17, 765	15, 696	11, 115	17, 700
Amount due from State banks, bankers, and trust companies.....	3, 235	3, 396	2, 648	4, 031
Exchanges for clearing house.....	366	306	236	234
Checks on other banks in the same place.....	493	311	220	435
Outside checks and other cash items.....	397	235	273	306
Redemption fund and due from U. S. Treasurer.....	438	383	385	389
Other assets.....	101	54	69	111
Total.....	129, 590	128, 296	123, 612	137, 648
LIABILITIES				
Capital stock paid in.....	11, 320	11, 320	11, 320	11, 370
Surplus fund.....	6, 709	6, 736	6, 799	6, 807
All other undivided profits, less expenses and taxes paid.....	2, 321	3, 062	2, 955	3, 245
Reserved for taxes, interest, etc., accrued.....	144	194	174	284
National-bank notes outstanding.....	8, 681	7, 581	7, 587	7, 658
Due to Federal reserve banks.....	121	276	150	255
Amount due to national banks.....	1, 961	1, 928	1, 494	2, 526
Amount due to State banks, bankers, and trust companies.....	3, 377	2, 787	1, 932	4, 340
Certified checks outstanding.....	67	242	59	74
Cashier's checks outstanding.....	675	371	268	404
Demand deposits.....	59, 017	56, 372	51, 558	62, 187
Time deposits (including postal savings deposits).....	32, 097	33, 191	34, 054	33, 605
United States deposits.....	1, 326	2, 145	1, 133	1, 770
United States Government securities borrowed.....	40	40	33	114
Bonds and securities, other than United States, borrowed.....	10	10		
Agreements to repurchase United States Government or other securities sold.....				300
Bills payable (including all obligations representing money borrowed other than rediscounts).....	359	499	1, 015	1, 109
Notes and bills rediscounted.....	1, 243	1, 366	2, 992	1, 507
Acceptances executed for customers, etc.....	70	99	35	48
Acceptances executed by other banks for account of this bank.....				
Liabilities other than those above stated.....	52	77	54	45
Total.....	129, 590	128, 296	123, 612	137, 648

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

ALABAMA—Continued

BIRMINGHAM

[In thousands of dollars]

	Dec. 31, 1924	April 6, 1925	June 30, 1925	Sept. 28, 1925
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	29,139	28,714	27,019	29,877
Overdrafts.....	8	8	7	9
United States Government securities.....	3,221	3,284	2,966	3,103
Other bonds, stocks, securities, etc.....	4,292	3,544	3,241	3,778
Banking house, furniture, and fixtures.....	497	281	588	538
Other real estate owned.....	231	492	260	269
Lawful reserve with Federal reserve bank.....	2,190	2,269	1,946	2,306
Items with Federal reserve bank in process of collection.....	2,602	1,997	1,991	2,824
Cash in vault and amount due from national banks.....	5,696	4,010	3,671	4,485
Amount due from State banks, bankers, and trust companies.....	1,427	1,594	926	1,855
Exchanges for clearing house.....	571	367	354	352
Outside checks and other cash items.....	357	444	367	299
Redemption fund and due from United States Treasurer.....	82	83	82	83
Other assets.....	124	88	100	-----
Total.....	50,437	47,175	43,468	49,679
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.....	1,789	1,909	2,045	2,205
Reserved for taxes, interest, etc., accrued.....	130	279	160	365
National-bank notes outstanding.....	1,624	1,646	1,613	1,612
Amount due to national banks.....	3,207	2,383	1,489	2,711
Amount due to State banks, bankers, and trust companies.....	4,016	3,179	2,035	3,797
Certified checks outstanding.....	63	51	49	216
Cashier's checks outstanding.....	146	46	103	105
Demand deposits.....	21,028	19,834	18,427	19,592
Time deposits (including postal savings deposits).....	14,738	13,833	13,838	13,540
United States deposits.....	170	280	167	88
Bills payable (including all obligations representing money borrowed other than rediscounts).....	-----	200	-----	1,930
Liabilities other than those above stated.....	226	235	242	218
Total.....	50,437	47,175	43,468	49,679

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

ALASKA

[In thousands of dollars]

	Dec. 31, 1924	April 6, 1925	June 30, 1925	Sept. 23, 1925
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	1, 130	1, 230	1, 291	1, 219
Overdrafts.....	8	2	3	7
United States Government securities.....	1, 021	1, 055	1, 049	1, 045
Other bonds, stocks, securities, etc.....	115	299	304	403
Banking house, furniture, and fixtures.....	76	64	81	81
Other real estate owned.....	10	25	8	7
Cash in vault and amount due from national banks.....	1, 018	764	805	1, 146
Amount due from State banks, bankers, and trust companies.....	36	22	16	44
Checks on other banks in the same place.....	4	5	16	6
Outside checks and other cash items.....	22	7	20	5
Redemption fund and due from United States Treasurer.....	3	3	3	3
Other assets.....	15	5	7	2
Total.....	3, 458	3, 481	3, 603	3, 968
LIABILITIES				
Capital stock paid in.....	200	200	200	200
Surplus fund.....	90	120	120	120
All other undivided profits, less expenses and taxes paid.....	77	33	36	56
Reserved for taxes, interest, etc., accrued.....			1	
National-bank notes outstanding.....	61	51	50	60
Amount due to National banks.....	1	22	2	1
Amount due to State banks, bankers, and trust companies.....	18	15	16	17
Certified checks outstanding.....	1	4	2	2
Cashier's checks outstanding.....	13	9	9	25
Demand deposits.....	1, 744	1, 692	1, 758	2, 040
Time deposits (including postal savings deposits).....	865	967	1, 020	1, 096
United States deposits.....	388	368	389	351
Total.....	3, 458	3, 481	3, 603	3, 968

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

ARIZONA

[In thousands of dollars]

	Dec. 31, 1924	April 6, 1925	June 30, 1925	Sept. 28, 1925
	19 banks	18 banks	18 banks	18 banks
RESOURCES				
Loans and discounts (including rediscounts)	15, 152	14, 886	15, 098	14, 782
Overdrafts	60	123	54	94
Customer's liability account of "acceptances,"	70	85	12	162
United States Government securities	2, 942	2, 702	2, 637	2, 713
Other bonds, stocks, securities, etc	1, 435	1, 784	1, 844	1, 956
Banking house, furniture, and fixtures	921	949	947	1, 034
Other real estate owned	887	958	1, 117	1, 074
Lawful reserve with Federal reserve bank	1, 411	1, 276	1, 398	1, 209
Items with Federal reserve bank in process of collection	44	57	22	20
Cash in vault and amount due from national banks	4, 208	3, 716	3, 260	2, 956
Amount due from State banks, bankers, and trust companies	1, 191	875	697	813
Exchanges for clearing house	255	268	208	192
Checks on other banks in the same place	81	42	24	83
Outside checks and other cash items	200	156	195	91
Redemption fund and due from United States Treasurer	49	33	34	34
Other assets	322	169	264	278
Total	29, 228	28, 079	27, 811	27, 491
LIABILITIES				
Capital stock paid in	1, 600	1, 500	1, 500	1, 500
Surplus fund	846	621	622	622
All other undivided profits, less expenses and taxes paid	175	416	200	252
Reserved for taxes, interest, etc., accrued	22	36	31	108
National bank notes outstanding	917	567	567	564
Due to Federal Reserve banks	47	18	87	115
Amount due to National banks	231	150	182	196
Amount due to State banks, bankers, and trust companies	837	441	487	374
Certified checks outstanding	14	62	17	31
Cashier's checks outstanding	425	542	542	267
Demand deposits	15, 504	15, 126	14, 601	13, 996
Time deposits (including postal savings deposits)	7, 781	7, 934	7, 820	7, 657
United States deposits	100	130	115	110
United States Government securities borrowed	32	7	6	6
Bills payable (including all obligations representing money borrowed other than rediscounts)	320	188	526	867
Notes and bills rediscounted	111	133	331	496
Letters of credit and travelers' checks sold for cash and outstanding	3	-----	-----	-----
Acceptances executed for customers, etc	70	85	12	162
Liabilities other than those above stated	193	123	165	168
Total	29, 228	28, 079	27, 811	27, 491

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

ARKANSAS

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	84 banks	84 banks	83 banks	84 banks
RESOURCES				
Loans and discounts (including rediscounts)	47, 054	47, 466	50, 320	56, 569
Overdrafts	70	90	67	217
United States Government securities	9, 898	10, 731	10, 826	10, 136
Other bonds, stocks, securities, etc.	4, 942	5, 813	4, 575	4, 439
Banking house, furniture, and fixtures ..	1, 772	1, 837	1, 942	2, 020
Other real estate owned	779	857	880	890
Lawful reserve with Federal reserve bank ..	4, 282	3, 982	3, 925	4, 381
Items with Federal reserve bank in process of collection ..	70	106	103	102
Cash in vault and amount due from national banks ..	14, 085	11, 012	9, 444	13, 564
Amount due from State banks, bankers, and trust companies	9, 768	7, 686	6, 254	7, 448
Exchanges for clearing house	145	124	104	193
Checks on other banks in the same place	315	295	262	332
Outside checks and other cash items	171	166	178	273
Redemption fund and due from United States Treasurer ..	196	180	180	179
Other assets	257	288	263	314
Total	93, 804	90, 133	89, 323	101, 047
LIABILITIES				
Capital stock paid in	7, 230	7, 230	7, 205	7, 225
Surplus fund	3, 082	3, 117	3, 082	3, 085
All other undivided profits, less expenses and taxes paid ..	1, 669	2, 004	1, 824	2, 122
Reserved for taxes, interest, etc., accrued	138	111	116	124
National bank notes outstanding	3, 904	3, 551	3, 557	3, 564
Amount due to national banks	3, 663	2, 223	1, 815	3, 110
Amount due to State banks, bankers, and trust companies ..	7, 296	5, 137	3, 898	8, 290
Certified checks outstanding	10	22	13	25
Cashier's checks outstanding	611	616	644	591
Demand deposits	45, 747	43, 050	41, 942	44, 922
Time deposits (including postal savings deposits)	19, 379	21, 931	22, 568	24, 015
United States deposits	187	324	179	207
United States Government securities borrowed	10	71	65	62
Agreements to repurchase United States Government or other securities sold			400	400
Bills payable (including all obligations representing money borrowed other than rediscounts)	85	213	524	876
Notes and bills rediscounted	733	474	1, 441	2, 379
Letters of credit and travelers' checks sold for cash and outstanding	4	1	2	1
Liabilities other than those above stated	56	58	48	49
Total	93, 804	90, 133	89, 323	101, 047

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

ARKANSAS—Continued

LITTLE ROCK

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	5,819	6,668	6,685	6,379
Overdrafts.....	10	12	8	63
United States Government securities.....	400	621	419	344
Other bonds, stocks, securities, etc.....	354	151	115	160
Banking house, furniture, and fixtures.....	567	569	574	573
Other real estate owned.....	48	50	56	58
Lawful reserve with Federal reserve bank.....	536	610	609	517
Items with Federal reserve bank in process of collection.....	725	427	270	281
Cash in vault and amount due from national banks.....	583	692	491	486
Amount due from State banks, bankers, and trust companies.....	948	419	219	358
Exchanges for clearing house.....	190	192	65	156
Outside checks and other cash items.....	47	56	55	78
Redemption fund and due from United States treasurer.....	10	10	10	10
Other assets.....	4	5	5	13
Total.....	10,246	10,482	9,581	9,476
LIABILITIES				
Capital stock paid in.....	700	700	700	700
Surplus fund.....	270	270	270	270
All other undivided profits, less expenses and taxes paid.....	89	71	96	71
Reserved for taxes, interest, etc., accrued.....		1	1	
National-bank notes outstanding.....	196	200	200	200
Amount due to National banks.....	1,112	874	599	555
Amount due to State banks, bankers, and trust companies.....	2,282	2,220	1,571	1,653
Certified checks outstanding.....		1	1	6
Cashier's checks outstanding.....	182	48	31	48
Demand deposits.....	3,136	3,808	3,907	2,765
Time deposits (including postal savings deposits).....	1,989	2,163	2,046	1,775
United States deposits.....	114	126	159	103
Bills payable (including all obligations representing money borrowed other than rediscounts).....				781
Notes and bills rediscounted.....	176			549
Total.....	10,246	10,482	9,581	9,476

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

CALIFORNIA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	246 banks	245 banks	249 banks	252 banks
RESOURCES				
Loans and discounts (including rediscounts)	175, 842	175, 860	182, 843	183, 065
Overdrafts	272	248	273	327
Customer's liability account of "acceptances"	6	28	55	20
United States Government securities	35, 944	33, 479	32, 102	32, 197
Other bonds, stocks, securities, etc	54, 750	53, 207	53, 722	57, 682
Banking house, furniture, and fixtures	12, 557	12, 671	12, 491	12, 648
Other real estate owned	2, 499	2, 471	2, 568	2, 798
Lawful reserve with Federal reserve bank	15, 576	14, 599	14, 998	16, 008
Items with Federal reserve bank in process of collection	967	1, 358	1, 124	1, 322
Cash in vault and amount due from national banks	32, 772	27, 240	27, 420	30, 174
Amount due from State banks, bankers, and trust companies	8, 106	5, 559	7, 163	7, 910
Exchanges for clearing house	2, 634	2, 029	2, 112	1, 792
Checks on other banks in the same place	868	730	751	693
Outside checks and other cash items	1, 650	1, 001	1, 864	898
Redemption fund and due from United States Treasurer	830	713	711	706
Other assets	606	692	684	891
Total	345, 279	331, 405	340, 881	349, 131
LIABILITIES				
Capital stock paid in	24, 531	24, 331	24, 985	25, 183
Surplus fund	10, 792	10, 953	10, 882	10, 872
All other undivided profits, less expenses and taxes paid	5, 642	6, 072	5, 775	6, 702
Reserved for taxes, interest, etc., accrued	380	514	432	470
National-bank notes outstanding	16, 356	14, 092	14, 009	13, 925
Due to Federal reserve banks	267	334	117	363
Amount due to national banks	3, 857	3, 146	3, 760	4, 619
Amount due to State banks, bankers, and trust companies	9, 064	8, 428	8, 271	9, 219
Certified checks outstanding	175	272	208	210
Cashier's checks outstanding	6, 251	4, 365	4, 631	4, 195
Demand deposits	166, 165	155, 942	161, 358	167, 337
Time deposits (including Postal Savings deposits)	97, 429	97, 382	99, 861	100, 743
United States deposits	855	468	283	398
United States Government securities borrowed	53	45	46	46
Bonds and securities, other than United States, borrowed	188	208	173	149
Bills payable (including all obligations representing money borrowed other than rediscounts)	1, 891	2, 425	2, 398	2, 199
Notes and bills rediscounted	1, 309	2, 311	3, 382	2, 221
Letters of credit and travelers' checks sold for cash and outstanding	8	20	38	24
Acceptances executed for customers, etc	6	8	45	-----
Acceptances executed by other banks for account of this bank	-----	20	10	20
Liabilities other than those above stated	60	69	107	236
Total	345, 279	331, 405	340, 881	349, 131

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

CALIFORNIA—Continued

LOS ANGELES

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	11 banks	11 banks	12 banks	12 banks
RESOURCES				
Loans and discounts (including rediscounts).....	174,230	182,711	184,303	183,049
Overdrafts.....	201	278	170	205
Customer's liability account of "acceptances".....	473	1,832	909	2,000
United States Government securities.....	29,305	35,324	34,716	33,986
Other bonds, stocks, securities, etc.....	15,268	15,124	16,633	18,689
Banking house, furniture, and fixtures.....	2,614	2,735	2,729	2,826
Other real estate owned.....	213	368	386	422
Lawful reserve with Federal reserve bank.....	18,319	16,758	17,730	16,949
Items with Federal reserve bank in process of collection.....	9,207	7,957	9,896	7,859
Cash in vault and amount due from national banks.....	23,649	24,470	22,128	19,142
Amount due from State banks, bankers, and trust companies.....	13,668	12,135	11,300	13,712
Exchanges for clearing house.....	11,593	6,567	9,078	7,232
Checks on other banks in the same place.....	644	394	478	424
Outside checks and other cash items.....	2,058	2,147	1,577	1,771
Redemption fund and due from United States Treasurer.....	306	306	306	306
Other assets.....	1,629	1,519	2,166	3,099
Total.....	302,797	310,625	314,505	311,671
LIABILITIES				
Capital stock paid in.....	16,200	16,200	16,950	16,650
Surplus fund.....	6,910	6,860	7,210	7,150
All other undivided profits, less expenses and taxes paid.....	4,186	4,364	4,574	5,749
Reserved for taxes, interest, etc., accrued.....	532	843	558	723
National-bank notes outstanding.....	5,994	5,969	6,012	6,007
Amount due to national banks.....	16,091	13,710	14,547	15,441
Amount due to State banks, bankers, and trust companies.....	32,993	33,837	31,586	28,755
Certified checks outstanding.....	309	423	547	467
Cashier's checks outstanding.....	7,518	3,489	5,522	3,644
Demand deposits.....	137,767	137,613	141,639	139,219
Time deposits (including Postal Savings deposits).....	66,488	77,240	78,069	77,777
United States deposits.....	2,755	5,986	2,455	4,881
United States Government securities borrowed.....	785	650	615	735
Bonds and securities other than United States, borrowed.....	406	405	406	305
Bills payable (including all obligations representing money borrowed other than rediscounts).....			1,092	605
Notes and bills rediscounted.....	1,594	298	825	419
Letters of credit and travelers' checks sold for cash and outstanding.....	108	175	199	145
Acceptances executed for customers, etc.....	678	1,905	913	2,002
Acceptances executed by other banks for account of this bank.....	54			2
Liabilities other than those above stated.....	1,429	658	786	995
Total.....	302,797	310,625	314,505	311,671

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

CALIFORNIA—Continued

OAKLAND

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	1 bank	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	12, 631	15, 921	17, 707	17, 829
Overdrafts.....	2	27	8	7
Customer's liability account of "acceptances".....		105	14	14
United States Government securities.....	3, 617	4, 059	4, 705	4, 399
Other bonds, stocks, securities, etc.....	1, 385	1, 868	1, 723	2, 171
Banking house, furniture, and fixtures.....	139	248	285	272
Lawful reserve with Federal reserve bank.....	1, 432	1, 959	2, 088	2, 111
Cash in vault and amount due from national banks.....	3, 495	1, 789	1, 448	1, 612
Amount due from State banks, bankers, and trust companies.....	990	794	1, 190	490
Exchanges for clearing house.....	474	373	452	403
Checks on other banks in the same place.....	3	2	8	30
Outside checks and other cash items.....	129	28	68	23
Redemption fund and due from United States Treasurer.....	50	50	55	55
Other assets.....	45	50	23	9
Total	24, 392	27, 273	29, 774	29, 625
LIABILITIES				
Capital stock paid in.....	1, 000	1, 500	1, 500	1, 500
Surplus fund.....	1, 200	1, 225	1, 227	1, 227
All other undivided profits, less expenses and taxes paid.....	188	240	326	410
Reserved for taxes, interest, etc., accrued.....	13		23	2
National bank notes outstanding.....	979	985	1, 100	1, 089
Amount due to national banks.....	112	230	212	484
Amount due to State banks, bankers, and trust companies.....	3, 175	2, 847	3, 014	2, 983
Certified checks outstanding.....	62	88	169	169
Cashier's checks outstanding.....	207	267	216	307
Demand deposits.....	14, 487	16, 359	17, 610	17, 191
Time deposits (including postal savings deposits).....	2, 509	3, 190	3, 622	3, 715
United States deposits.....		200	18	
Notes and bills rediscounted.....	452		690	528
Letters of credit and travelers' checks sold for cash and outstanding.....		16	15	6
Acceptances executed for customers, etc.....		105	14	14
Liabilities other than those above stated.....	8	21	18	
Total	24, 392	27, 273	29, 774	29, 625

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

CALIFORNIA—Continued

SAN FRANCISCO

(In thousands of dollars)

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts).....	169,997	169,557	177,856	193,958
Overdrafts.....	92	301	398	542
Customers' liability account of "acceptances".....	5,657	8,649	7,705	9,850
United States Government securities.....	41,784	41,471	40,175	41,929
Other bonds, stocks, securities, etc.....	20,534	19,316	18,925	17,748
Banking house, furniture, and fixtures.....	8,259	8,357	8,414	8,506
Other real estate owned.....	851	846	795	835
Lawful reserve with Federal reserve bank.....	20,688	17,630	15,750	16,801
Items with Federal reserve bank in process of collection.....	4,738	3,636	4,737	4,724
Cash in vault and amount due from national banks.....	19,934	16,184	18,056	20,735
Amount due from State banks, bankers, and trust companies.....	15,323	11,532	12,244	14,049
Exchanges for clearing house.....	8,288	7,611	8,576	7,868
Checks on other banks in the same place.....	309	406	330	377
Outside checks and other cash items.....	2,916	1,733	2,423	1,986
Redemption fund and due from United States Treasurer.....	462	462	462	463
Other assets.....	7,094	5,450	3,897	5,789
Total.....	326,926	313,141	320,743	346,160
LIABILITIES				
Capital stock paid in.....	19,300	19,500	19,500	19,500
Surplus fund.....	16,660	16,700	16,700	16,700
All other undivided profits, less expenses and taxes paid.....	6,156	5,863	6,548	6,376
Reserved for taxes, interest, etc., accrued.....	480	245	315	186
National-bank notes outstanding.....	9,204	9,159	9,161	9,140
Due to Federal reserve banks.....			453	
Amount due to national banks.....	31,576	21,901	19,948	23,124
Amount due to State banks, bankers, and trust companies.....	41,951	33,682	38,728	36,436
Certified checks outstanding.....	809	1,046	930	1,104
Cashier's checks outstanding.....	2,022	2,514	3,006	1,939
Demand deposits.....	138,014	135,537	141,660	140,322
Time deposits (including postal savings deposits).....	50,995	50,151	51,426	65,448
United States deposits.....	1,759	2,197	1,185	1,465
Bills payable (including all obligations representing money borrowed other than rediscounts).....		1,961	650	10,550
Notes and bills rediscounted.....	69	1,383	48	1,586
Letters of credit and travelers' checks sold for cash and outstanding.....	92	151	163	109
Acceptances executed for customers, etc.....	6,175	9,368	9,085	10,518
Acceptances executed by other banks for account of this bank.....	165	137	71	255
Liabilities other than those above stated.....	1,499	1,646	1,166	1,402
Total.....	326,926	313,141	320,743	346,160

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

COLORADO

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	129 banks	126 banks	126 banks	125 banks
RESOURCES				
Loans and discounts (including rediscounts)	53, 790	51, 640	51, 201	53, 349
Overdrafts	70	80	73	110
United States Government securities	9, 528	10, 072	11, 571	10, 906
Other bonds, stocks, securities, etc.	13, 096	13, 380	13, 011	13, 233
Banking house, furniture, and fixtures	2, 919	2, 814	2, 881	2, 843
Other real estate owned	1, 467	1, 448	1, 467	1, 683
Lawful reserve with Federal reserve bank	4, 981	4, 885	4, 842	4, 804
Items with Federal reserve bank in process of collection	22	13	45	27
Cash in vault and amount due from national banks	18, 006	17, 839	14, 309	13, 836
Amount due from State banks, bankers, and trust companies	918	886	658	780
Exchanges for clearing house	141	170	115	144
Checks on other banks in the same place	318	395	256	262
Outside checks and other cash items	255	288	227	235
Redemption fund and due from United States Treasurer	234	212	211	197
Other assets	67	61	65	64
Total	105, 812	104, 183	100, 882	102, 473
LIABILITIES				
Capital stock paid in	7, 065	6, 865	6, 865	6, 765
Surplus fund	4, 046	3, 988	4, 002	3, 942
All other undivided profits, less expenses and taxes paid	647	715	682	867
Reserved for taxes, interest, etc., accrued	194	164	158	98
National-bank notes outstanding	4, 591	4, 210	4, 200	3, 911
Due to Federal reserve banks	1			
Amount due to national banks	1, 452	1, 876	1, 036	900
Amount due to State banks, bankers, and trust companies	1, 613	1, 397	1, 449	1, 588
Certified checks outstanding	34	45	50	61
Cashier's checks outstanding	1, 098	852	903	790
Demand deposits	53, 438	52, 882	48, 353	51, 041
Time deposits (including postal savings deposits)	29, 881	30, 063	31, 551	30, 924
United States deposits	69	81	54	25
United States Government securities borrowed	189	58	58	118
Bills payable (including all obligations representing money borrowed other than rediscounts)	466	134	313	244
Notes and bills rediscounted	1, 022	848	1, 194	1, 181
Letters of credit and travelers' checks sold for cash and outstanding	3	3	3	7
Liabilities other than those above stated	3	2	11	11
Total	105, 812	104, 183	100, 882	102, 473

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

COLORADO—Continued

DENVER

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	9 banks	9 banks	9 banks	8 banks
RESOURCES				
Loans and discounts (including rediscounts)	74, 737	75, 387	72, 331	73, 579
Overdrafts	94	120	77	121
Customer's liability account of "acceptances"		100		
United States Government securities	23, 550	23, 614	23, 408	22, 545
Other bonds, stocks, securities, etc.	23, 091	23, 789	23, 104	23, 599
Banking house, furniture, and fixtures	1, 380	1, 409	1, 484	1, 618
Other real estate owned	194	191	201	183
Lawful reserve with Federal reserve bank	11, 770	9, 950	9, 397	9, 005
Items with Federal reserve bank in process of collection	5, 166	4, 181	3, 804	5, 448
Cash in vault and amount due from national banks	13, 888	14, 376	12, 762	12, 949
Amount due from State banks, bankers, and trust companies	4, 842	4, 349	4, 904	5, 110
Exchanges for clearing house	2, 890	2, 794	3, 899	2, 512
Checks on other banks in the same place	1, 091	701	890	825
Outside checks and other cash items	860	755	861	662
Redemption fund and due from United States Treasurer	45	46	46	41
Other assets	190	580	353	367
Total	163, 788	162, 342	157, 521	158, 564
LIABILITIES				
Capital stock paid in	5, 400	5, 400	5, 400	5, 200
Surplus fund	4, 382	4, 369	4, 374	4, 361
All other undivided profits, less expenses and taxes paid	2, 010	2, 019	2, 143	2, 351
Reserved for taxes, interest, etc., accrued	776	160	467	58
National-bank notes outstanding	896	930	930	819
Amount due to national banks	20, 109	15, 144	11, 870	11, 844
Amount due to State banks, bankers, and trust companies	9, 926	10, 536	7, 760	9, 479
Certified checks outstanding	186	237	433	193
Cashier's checks outstanding	1, 997	1, 561	1, 947	2, 622
Demand deposits	66, 200	69, 682	70, 677	67, 455
Time deposits (including postal savings deposits)	51, 087	51, 200	50, 401	52, 765
United States deposits	666	881	589	1, 043
Bills payable (including all obligations representing money borrowed other than rediscounts)	100	130	285	300
Notes and bills rediscounted			201	33
Letters of credit and travelers' check sold for cash and outstanding	13	12	6	10
Acceptances executed for customers, etc.		100		
Liabilities other than those above stated	40	31	38	31
Total	163, 788	162, 342	157, 521	158, 564

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

COLORADO—Continued

PUEBLO

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	4, 779	5, 750	5, 574	5, 642
Overdrafts	11	68	44	35
United States Government securities	2, 239	2, 111	2, 058	2, 084
Other bonds, stocks, securities, etc.	3, 558	3, 751	3, 765	3, 660
Banking house, furniture, and fixtures	308	305	302	309
Lawful reserve with Federal reserve bank	1, 016	993	1, 069	896
Cash in vault and amount due from national banks	6, 868	5, 210	4, 733	4, 481
Amount due from State banks, bankers, and trust companies	621	894	459	448
Exchanges for clearing house	131	141	109	90
Outside checks and other cash items	9	3	7	9
Redemption fund and due from United States Treasurer	20	34	20	20
Total	19, 560	19, 260	18, 140	17, 674
LIABILITIES				
Capital stock paid in	600	600	600	600
Surplus fund	1, 150	1, 150	1, 150	1, 150
All other undivided profits, less expenses and taxes paid	28	56	70	154
Reserved for taxes, interest, etc., accrued	118	149	110	115
National bank notes outstanding	393	399	397	390
Amount due to national banks	2, 416	2, 460	1, 254	2, 043
Amount due to State banks, bankers, and trust companies	2, 521	2, 547	1, 612	1, 822
Certified checks outstanding	4	10	7	7
Cashier's checks outstanding	138	62	105	39
Demand deposits	8, 595	8, 020	8, 874	7, 567
Time deposits (including postal savings deposits)	3, 557	3, 780	3, 927	3, 756
United States deposits	30	17	26	22
Liabilities other than those above stated	10	10	8	9
Total	19, 560	19, 260	18, 140	17, 674

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

CONNECTICUT

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	62 banks	62 banks	62 banks	62 banks
RESOURCES				
Loans and discounts (including rediscounts).....	142,415	146,950	149,903	155,636
Overdrafts.....	88	75	69	87
Customer's liability account of "acceptances".....	12	18	17	13
United States Government securities.....	32,766	30,568	29,383	30,935
Other bonds, stocks, securities, etc.....	36,775	37,947	38,335	39,618
Banking house, furniture, and fixtures.....	9,180	9,501	9,579	9,614
Other real estate owned.....	2,878	2,790	2,786	2,792
Lawful reserve with Federal reserve bank.....	10,806	11,081	11,173	11,743
Items with Federal reserve bank in process of collection.....	8,255	4,904	7,429	5,063
Cash in vault and amount due from national banks.....	19,577	18,014	16,585	18,280
Amount due from State banks, bankers, and trust companies.....	2,102	1,659	2,220	1,343
Exchanges for clearing house.....	2,919	1,272	2,562	1,148
Checks on other banks in the same place.....	475	526	715	422
Outside checks and other cash items.....	1,160	356	736	325
Redemption fund and due from United States Treasurer.....	608	510	497	500
Other assets.....	796	575	612	677
Total.....	270,812	266,746	272,601	278,196
LIABILITIES				
Capital stock paid in.....	20,037	19,993	20,002	20,002
Surplus fund.....	16,443	16,517	16,679	16,709
All other undivided profits, less expenses and taxes paid.....	8,938	9,559	9,403	10,385
Reserved for taxes, interest, etc., accrued.....	1,153	922	1,046	1,139
National-bank notes outstanding.....	11,971	9,983	9,699	9,693
Due to Federal reserve banks.....	1,714	1,640	1,744	1,908
Amount due to National banks.....	796	697	701	900
Amount due to State banks, bankers, and trust companies.....	6,751	7,240	6,323	5,261
Certified checks outstanding.....	369	724	882	521
Cashier's checks outstanding.....	720	589	858	1,445
Demand deposits.....	132,175	125,678	131,778	131,898
Time deposits (including postal savings deposits).....	65,791	68,589	69,407	73,047
United States deposits.....	1,364	1,473	715	1,353
Agreements to repurchase United States Government or other securities sold.....				499
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,762	2,386	2,331	2,543
Notes and bills rediscounted.....	270	197	513	404
Letters of credit and travelers' checks sold for cash and outstanding.....	16	25	25	25
Acceptances executed for customers, etc.....	1			
Acceptances executed by other banks for account of this bank.....	11	18	17	13
Liabilities other than those above stated.....	530	516	478	451
Total.....	270,812	266,746	272,601	278,196

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

DELAWARE

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	18 banks	18 banks	18 banks	18 banks
RESOURCES				
Loans and discounts (including rediscounts)	10, 203	10, 559	11, 085	11, 988
Overdrafts	9	8	8	10
United States Government securities	2, 393	2, 391	2, 384	2, 384
Other bonds, stocks, securities, etc.	6, 836	7, 081	7, 069	6, 639
Banking house, furniture, and fixtures	599	614	630	662
Other real estate owned	116	120	158	156
Lawful reserve with Federal reserve bank	1, 217	889	1, 109	1, 014
Items with Federal reserve bank in process of collection	145	130	188	181
Cash in vault and amount due from national banks	1, 596	899	1, 192	1, 088
Amount due from State banks, bankers, and trust companies	202	56	110	84
Exchanges for clearing house	125	135	103	62
Checks on other banks in the same place	20	16	15	12
Outside checks and other cash items	36	21	31	19
Redemption fund and due from United States Treasurer	57	57	58	58
Other assets	20	1	5	23
Total	23, 574	22, 977	24, 145	24, 380
LIABILITIES				
Capital stock paid in	1, 735	1, 735	1, 735	1, 735
Surplus fund	1, 992	2, 002	2, 052	2, 052
All other undivided profits, less expenses and taxes paid	934	1, 037	983	1, 083
Reserved for taxes, interest, etc., accrued	25	12	31	17
National-bank notes outstanding	1, 131	1, 137	1, 124	1, 129
Due to Federal reserve banks	93	58	100	71
Amount due to National banks	8	6	5	9
Amount due to State banks, bankers, and trust companies	384	318	365	274
Certified checks outstanding	27	18	43	34
Cashier's checks outstanding	11	7	15	13
Demand deposits	10, 183	9, 119	9, 933	10, 236
Time deposits (including postal savings deposits)	6, 731	6, 982	7, 102	7, 305
United States deposits	139	97	87	90
United States Government securities borrowed	11	11	11	11
Bills payable (including all obligations representing money borrowed other than rediscounts)	55	228	267	110
Notes and bills rediscounted	105	198	281	200
Liabilities other than those above stated	10	12	11	11
Total	23, 574	22, 977	24, 145	24, 380

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

DISTRICT OF COLUMBIA

WASHINGTON

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	13 banks	13 banks	13 banks	13 banks
RESOURCES				
Loans and discounts (including rediscounts).....	72,005	74,027	77,671	79,193
Overdrafts.....	52	51	41	50
Customer's liability account of "acceptances".....	165	223	313	343
United States Government securities.....	21,384	21,851	18,682	19,170
Other bonds, stocks, securities, etc.....	12,580	13,603	13,555	13,570
Banking house, furniture, and fixtures.....	8,406	8,426	8,531	8,542
Other real estate owned.....	1,030	1,152	1,286	1,410
Lawful reserve with Federal reserve bank.....	8,254	8,443	7,979	8,289
Items with Federal reserve bank in process of collection.....	3,116	2,921	2,608	1,886
Cash in vault and amount due from national banks.....	9,510	9,760	8,342	9,415
Amount due from State banks, bankers, and trust companies.....	2,489	2,324	1,564	1,608
Exchanges for clearing house.....	3,276	2,925	4,123	2,416
Checks on other banks in the same place.....	1,189	645	1,014	601
Outside checks and other cash items.....	401	428	394	265
Redemption fund and due from United States Treasurer.....	317	236	260	229
Other assets.....	311	420	316	237
Total.....	144,485	147,435	146,679	147,204
LIABILITIES				
Capital stock paid in.....	9,327	9,327	9,427	9,427
Surplus fund.....	5,713	5,813	5,913	5,913
All other undivided profits, less expenses and taxes paid.....	2,494	2,618	2,488	2,818
Reserved for taxes, interest, etc., accrued.....	342	348	258	348
National-bank notes outstanding.....	5,097	4,491	4,426	4,449
Due to Federal reserve banks.....	1,658	1,223	1,626	1,102
Amount due to national banks.....	3,825	3,997	3,228	3,583
Amount due to State banks, bankers, and trust companies.....	5,584	6,882	5,844	5,683
Certified checks outstanding.....	195	264	648	341
Cashier's checks outstanding.....	303	452	912	291
Demand deposits.....	71,503	72,048	69,521	70,254
Time deposits (including postal saving deposits).....	33,370	33,701	34,818	34,466
United States deposits.....	3,143	3,823	3,287	3,306
United States Government securities borrowed.....	107	207	275	245
Bonds and securities, other than United States, borrowed.....	100	-----	37	27
Agreements to repurchase United States Government or other securities sold.....	-----	-----	803	505
Bills payable (including all obligations representing money borrowed other than rediscounts).....	230	1,330	1,962	3,517
Notes and bills rediscounted.....	1,002	398	563	268
Letters of credit and travelers' checks sold for cash and outstanding.....	240	240	273	262
Acceptances executed by other banks for account of this bank.....	165	223	313	343
Liabilities other than those above stated.....	87	50	57	56
Total.....	144,485	147,435	146,679	147,204

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

FLORIDA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	52 banks	53 banks	54 banks	54 banks
RESOURCES				
Loans and discounts (including rediscounts).....	61,612	78,169	87,806	111,585
Overdrafts.....	25	39	28	67
Customer's liability account of "acceptances".....	20	24	5	32
United States Government securities.....	11,245	13,416	14,105	19,566
Other bonds, stocks, securities, etc.....	19,240	23,954	27,283	31,824
Banking house, furniture, and fixtures.....	3,466	3,533	3,600	3,745
Other real estate owned.....	519	492	433	401
Lawful reserve with Federal reserve bank.....	6,089	8,633	9,329	11,312
Items with Federal reserve bank in process of collection.....	87	135	91	158
Cash in vault and amount due from national banks.....	20,888	38,483	37,358	48,653
Amount due from State banks, bankers, and trust companies.....	3,966	6,095	6,269	5,411
Exchanges for clearing house.....	750	1,152	1,415	1,367
Checks on other banks in the same place.....	474	673	666	758
Outside checks and other cash items.....	264	183	378	701
Redemption fund and due from United States Treasurer.....	203	193	193	201
Other assets.....	94	96	96	65
Total.....	128,942	175,270	189,055	235,846
LIABILITIES				
Capital stock paid in.....	7,540	7,680	7,854	8,090
Surplus fund.....	3,659	3,745	4,369	4,629
All other undivided profits, less expenses and taxes paid.....	1,343	1,914	1,804	3,014
Reserved for taxes, interest, etc., accrued.....	176	177	174	218
National-bank notes outstanding.....	3,982	3,787	3,779	3,919
Due to Federal reserve banks.....	104	86	61	204
Amount due to national banks.....	3,106	6,702	6,053	8,547
Amount due to State banks, bankers, and trust companies.....	7,876	14,890	16,138	19,910
Certified checks outstanding.....	215	929	1,030	1,493
Cashier's checks outstanding.....	1,340	1,892	2,299	2,479
Demand deposits.....	62,492	88,990	97,422	126,782
Time deposits (including postal-savings deposits).....	34,483	42,658	46,467	52,645
United States deposits.....	189	557	324	1,128
United States Government securities borrowed.....	145	146	215	290
Bonds and securities, other than United States, borrowed.....	782	782	797	1,397
Bills payable (including all obligations representing money borrowed other than rediscounts).....	281	35	10	43
Notes and bills rediscounted.....	1,092	121	176	144
Letters of credit and travelers' checks sold for cash and outstanding.....	1	—	—	1
Acceptances executed for customers, etc.....	16	20	—	32
Acceptances executed by other banks for account of this bank.....	4	4	5	—
Liabilities other than those above stated.....	116	155	78	881
Total.....	128,942	175,270	189,055	235,846

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

FLORIDA—Continued

JACKSONVILLE

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	35,082	47,752	53,524	63,359
Overdrafts	2	5	2	7
Customer's liability account of "acceptances"	100	-----	133	149
United States Government securities	8,038	7,977	7,982	9,137
Other bonds, stocks, securities, etc	9,733	11,508	13,213	16,700
Banking house, furniture, and fixtures	1,454	1,457	1,458	1,452
Other real estate owned	84	85	69	55
Lawful reserve with Federal reserve bank	3,380	5,006	6,539	7,060
Items with Federal reserve bank in process of collection	2,484	3,230	2,219	3,463
Cash in vault and amount due from national banks	5,988	9,184	10,185	9,599
Amount due from State banks, bankers, and trust companies	6,641	9,164	10,720	11,744
Exchanges for clearing house	1,049	966	742	854
Outside checks and other cash items	183	250	198	482
Redemption fund and due from United States Treasurer	95	73	73	73
Other assets	89	96	94	201
Total	74,402	96,813	107,161	124,335
LIABILITIES				
Capital stock paid in	2,650	2,650	2,650	2,650
Surplus fund	1,000	1,350	1,350	1,850
All other undivided profits, less expenses and taxes paid	1,039	831	1,056	1,084
Reserved for taxes, interest, etc., accrued	126	190	234	225
National-bank notes outstanding	1,877	1,434	1,460	1,431
Amount due to national banks	4,257	9,108	10,177	10,378
Amount due to State banks, bankers, and trust companies	12,637	22,585	24,281	31,760
Certified checks outstanding	46	47	129	319
Cashier's checks outstanding	622	420	670	491
Demand deposits	23,723	30,191	33,350	39,282
Time deposits (including postal-savings deposits)	25,865	26,320	30,800	33,052
United States deposits	273	1,492	699	1,476
United States Government securities borrowed	100	100	100	100
Notes and bills rediscounted	15	6	5	3
Letters of credit and travelers' checks sold for cash and outstanding	-----	-----	4	3
Acceptances executed for customers, etc	-----	-----	133	149
Acceptances executed by other banks for account of this bank	100	-----	-----	-----
Liabilities other than those above stated	67	89	63	82
Total	74,402	96,813	107,161	124,335

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

GEORGIA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	90 banks	88 banks	86 banks	85 banks
RESOURCES				
Loans and discounts (including rediscounts).....	62, 778	63, 267	62, 050	62, 501
Overdrafts.....	200	247	146	618
Customer's liability account of "acceptances".....	375	292	118	95
United States Government securities.....	9, 760	8, 897	8, 382	8, 395
Other bonds, stocks, securities, etc.....	3, 074	3, 081	2, 835	3, 128
Banking house, furniture, and fixtures.....	2, 955	3, 175	3, 151	3, 272
Other real estate owned.....	2, 075	2, 179	2, 010	2, 059
Lawful reserve with Federal reserve bank.....	4, 029	3, 625	3, 173	4, 177
Items with Federal reserve bank in process of collection	314	337	345	228
Cash in vault and amount due from national banks.....	8, 330	7, 989	7, 143	9, 825
Amount due from State banks, bankers, and trust				
companies.....	3, 765	3, 046	3, 115	4, 672
Exchanges for clearing house.....	484	334	297	313
Checks on other banks in the same place.....	303	249	167	239
Outside checks and other cash items.....	313	261	154	270
Redemption fund and due from United States Treasurer	357	305	295	291
Other assets.....	682	704	659	651
Total.....	99, 794	97, 988	94, 040	100, 714
LIABILITIES				
Capital stock paid in.....	10, 240	10, 190	9, 715	9, 560
Surplus fund.....	6, 891	6, 873	6, 464	6, 307
All other undivided profits, less expenses and taxes paid	1, 805	2, 149	2, 022	2, 163
Reserved for taxes, interest, etc., accrued.....	39	78	114	95
National-bank notes outstanding.....	7, 004	6, 035	5, 835	5, 760
Due to Federal reserve banks.....	42	38	26	32
Amount due to national banks.....	1, 468	1, 354	1, 319	1, 923
Amount due to State banks, bankers, and trust				
companies.....	4, 355	4, 198	3, 439	5, 791
Certified checks outstanding.....	41	38	78	68
Cashier's checks outstanding.....	286	258	434	307
Demand deposits.....	36, 673	34, 084	32, 229	38, 384
Time deposits (including postal savings deposits).....	26, 391	27, 554	26, 293	26, 830
United States deposits.....	423	789	280	488
United States Government securities borrowed.....	160	159	159	159
Bills payable (including all obligations representing				
money borrowed other than rediscounts).....	1, 626	1, 587	1, 512	1, 540
Notes and bills rediscounted.....	1, 948	2, 256	3, 974	1, 181
Acceptances executed for customers, etc.....	245	162	118	95
Acceptances executed by other banks for account of this				
bank.....	130	130	-----	-----
Liabilities other than those above stated.....	27	56	29	31
Total.....	99, 794	97, 988	94, 040	100, 714

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

GEORGIA—Continued

ATLANTA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	60,747	65,229	61,644	73,280
Overdrafts.....	13	4	9	8
Customer's liability account of "Acceptances".....	352	60	257	1,303
United States Government securities.....	5,164	7,616	10,797	13,386
Other bonds, stocks, securities, etc.....	1,507	2,342	3,011	2,480
Banking house, furniture, and fixtures.....	3,251	3,238	3,224	3,209
Other real estate owned.....	293	306	365	369
Lawful reserve with Federal Reserve bank.....	5,645	5,264	5,936	6,172
Items with Federal Reserve bank in process of collection.....	6,251	6,033	5,770	6,739
Cash in vault and amount due from national banks.....	10,271	7,584	6,730	5,984
Amount due from State banks, bankers, and trust companies.....	8,929	10,971	6,614	6,613
Exchanges for clearing house.....	2,076	1,826	1,427	2,169
Checks on other banks in the same place.....	46	76	61	47
Outside checks and other cash items.....	839	517	578	1,353
Redemption fund and due from United States Treasurer.....	135	125	125	125
Other assets.....	29	17	49	83
Total	105,548	111,208	106,597	123,320
LIABILITIES				
Capital stock paid in.....	5,950	5,950	5,950	5,950
Surplus fund.....	4,550	4,550	4,550	4,550
All other undivided profits, less expenses and taxes paid.....	1,639	1,928	1,726	2,059
Reserved for taxes, interest, etc., accrued.....	237	373	261	397
National bank notes outstanding.....	2,662	2,461	2,442	2,447
Amount due to national banks.....	8,951	10,666	8,377	12,945
Amount due to State banks, bankers, and trust companies.....	9,983	10,889	9,250	16,019
Certified checks outstanding.....	59	80	165	138
Cashier's checks outstanding.....	562	148	268	510
Demand deposits.....	46,642	47,912	47,441	49,666
Time deposits (including postal savings deposits).....	22,175	22,639	23,589	22,265
United States deposits.....	1,327	3,071	1,828	4,607
United States Government securities borrowed.....	379	379	379	379
Bonds and securities, other than United States, borrowed.....	80	80	80	80
Letters of credit and travelers' checks sold for cash and outstanding.....			7	5
Acceptances executed for customers, etc.....	352	60	257	1,303
Liabilities other than those above stated.....		22	27	
Total	105,548	111,208	106,597	123,320

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

HAWAII

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	\$2, 495	\$2, 418	\$2, 658	\$2, 568
Overdrafts	1	1	1	3
United States Government securities	2, 174	2, 352	1, 952	1, 775
Other bonds, stocks, securities, etc.	1, 119	1, 226	1, 517	1, 622
Banking house, furniture, and fixtures	120	183	264	364
Cash in vault and amount due from national banks	2, 139	1, 541	1, 465	1, 113
Amount due from State banks, bankers, and trust companies	503	931	304	529
Checks on other banks in the same place	243	95	215	50
Outside checks and other cash items	2	6	5	-----
Redemption fund and due from United States Treasurer	23	23	22	23
Other assets	13	14	26	12
Total	8, 832	8, 790	8, 429	8, 059
LIABILITIES				
Capital stock paid in	600	600	600	600
Surplus fund	570	590	590	600
All other undivided profits, less expenses and taxes paid	118	110	133	139
Reserved for taxes, interest, etc., accrued	9	8	9	5
National-bank notes outstanding	450	437	450	442
Amount due to State banks, bankers, and trust companies	883	557	1, 175	694
Certified checks outstanding	25	19	5	16
Cashier's checks outstanding	355	91	119	87
Demand deposits	3, 331	2, 945	3, 224	2, 750
Time deposits (including postal savings deposits)	650	907	662	496
United States deposits	1, 837	2, 523	1, 455	2, 171
Bonds and securities, other than United States, borrowed	-----	-----	-----	50
Letters of credit and travelers' checks sold for cash and outstanding	4	3	5	9
Liabilities other than those above stated	-----	-----	2	-----
Total	8, 832	8, 790	8, 429	8, 059

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

IDAHO

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	67 banks	57 banks	57 banks	56 banks
RESOURCES				
Loans and discounts (including rediscounts).....	\$31, 778	\$29, 178	\$30, 412	\$29, 280
Overdrafts.....	62	80	77	164
United States Government securities.....	7, 253	6, 689	6, 758	7, 053
Other bonds, stocks, securities, etc.....	4, 874	3, 412	3, 927	3, 634
Banking house, furniture, and fixtures.....	2, 170	1, 902	1, 833	1, 842
Other real estate owned.....	1, 260	1, 098	1, 048	1, 021
Lawful reserve with Federal reserve bank.....	2, 891	2, 271	2, 510	2, 727
Items with Federal reserve bank in process of collection.....	236	218	257	298
Cash in vault and amount due from national banks.....	9, 823	5, 644	5, 531	8, 718
Amount due from State banks, bankers, and trust companies.....	1, 239	865	962	1, 043
Exchanges for clearing house.....	130	131	134	154
Checks on other banks in the same place.....	149	116	92	128
Outside checks and other cash items.....	164	175	148	221
Redemption fund and due from United States Treasurer.....	135	120	120	117
Other assets.....	98	115	27	51
Total.....	62, 262	52, 014	53, 836	56, 451
LIABILITIES				
Capital stock paid in.....	4, 545	3, 915	3, 840	3, 760
Surplus fund.....	1, 827	1, 661	1, 642	1, 643
All other undivided profits, less expenses and taxes paid.....	313	325	332	573
Reserved for taxes, interest, etc., accrued.....	76	59	82	80
National bank notes outstanding.....	2, 679	2, 330	2, 358	2, 309
Due to Federal reserve banks.....	202	137	76	211
Amount due to national banks.....	1, 365	714	854	1, 069
Amount due to State banks, bankers, and trust companies.....	1, 213	1, 159	1, 033	1, 826
Certified checks outstanding.....	28	35	30	43
Cashier's checks outstanding.....	634	446	464	446
Demand deposits.....	31, 705	24, 669	25, 952	28, 207
Time deposits (including postal savings deposits).....	15, 519	15, 147	15, 033	14, 954
United States deposits.....	122	129	130	168
United States Government securities borrowed.....	9	9	9	9
Bonds and securities, other than United States, borrowed.....	30	-----	55	5
Agreements to repurchase United States Government or other securities sold.....	-----	-----	55	-----
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1, 623	843	1, 083	779
Notes and bills rediscounted.....	361	395	862	367
Liabilities other than those above stated.....	1	41	1	2
Total.....	62, 262	52, 014	53, 836	56, 451

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

ILLINOIS

In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	464 banks	465 banks	465 banks	467 banks
RESOURCES				
Loans and discounts (including rediscounts)	277, 024	284, 566	297, 566	298, 830
Overdrafts	565	644	575	694
Customer's liability account of "acceptances"	77	29	-----	12
United States Government securities	70, 923	72, 477	71, 667	70, 166
Other bonds, stocks, securities, etc.	84, 679	87, 882	84, 975	88, 038
Banking house, furniture, and fixtures	16, 626	17, 309	17, 319	18, 413
Other real estate owned	3, 652	4, 228	4, 534	4, 683
Lawful reserve with Federal reserve bank	22, 795	23, 177	24, 905	23, 158
Items with Federal reserve bank in process of collection	3, 588	3, 450	3, 339	3, 514
Cash in vault and amount due from national banks	45, 293	46, 672	43, 318	42, 905
Amount due from State banks, bankers, and trust companies	8, 779	8, 818	8, 172	7, 924
Exchanges for clearing house	1, 463	1, 396	1, 434	1, 203
Checks on other banks in the same place	1, 427	1, 512	1, 335	1, 162
Outside checks and other cash items	1, 144	996	1, 090	1, 038
Redemption fund and due from United States Treasurer	1, 355	1, 314	1, 313	1, 314
Other assets	509	487	508	537
Total	539, 899	554, 957	562, 050	563, 591
LIABILITIES				
Capital stock paid in	36, 640	36, 878	36, 973	37, 373
Surplus fund	24, 169	24, 314	24, 355	24, 513
All other undivided profits, less expenses and taxes paid	12, 700	13, 438	12, 922	15, 269
Reserved for taxes, interest, etc., accrued	1, 070	1, 103	727	924
National-bank notes outstanding	27, 027	25, 976	25, 892	25, 994
Due to Federal reserve banks	11	6	-----	-----
Amount due to national banks	4, 658	4, 276	4, 535	4, 690
Amount due to State banks, bankers, and trust companies	22, 377	20, 674	21, 960	22, 318
Certified checks outstanding	396	847	613	646
Cashier's checks outstanding	1, 165	1, 255	1, 389	1, 287
Demand deposits	213, 586	227, 347	230, 180	225, 191
Time deposits (including postal-savings deposits)	186, 250	190, 157	194, 966	198, 971
United States deposits	2, 220	2, 246	1, 003	1, 116
United States Government securities borrowed	568	598	460	462
Bonds and securities, other than United States, borrowed	56	49	66	60
Agreements to repurchase United States Government or other securities sold	-----	-----	182	182
Bills payable (including all obligations representing money borrowed other than rediscounts)	3, 580	3, 023	2, 467	1, 909
Notes and bills rediscounted	3, 048	2, 458	3, 060	2, 360
Letters of credit and travelers' checks sold for cash and outstanding	24	30	26	29
Acceptances executed for customers, etc.	77	29	-----	12
Liabilities other than those above stated	277	253	274	285
Total	539, 899	554, 957	562, 050	563, 591

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

ILLINOIS—Continued

CHICAGO (CENTRAL RESERVE CITY BANKS)

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	13 banks	14 banks	14 banks	15 banks
RESOURCES				
Loans and discounts (including rediscounts)	579, 609	595, 549	610, 617	629, 962
Overdrafts	232	109	141	122
Customer's liability account of "acceptances"	10, 157	9, 200	5, 351	6, 429
United States Government securities	73, 673	69, 320	57, 342	56, 952
Other bonds, stocks, securities, etc.	51, 512	48, 319	52, 007	49, 332
Banking house, furniture, and fixtures	12, 269	12, 495	16, 227	16, 566
Other real estate owned	74	101	130	159
Lawful reserve with Federal reserve bank	95, 300	90, 340	88, 406	86, 903
Items with Federal reserve bank in process of collection	24, 511	19, 148	21, 872	19, 130
Cash in vault and amount due from national banks	70, 809	63, 099	68, 118	63, 308
Amount due from State banks, bankers, and trust companies	24, 459	36, 781	47, 346	21, 260
Exchanges for clearing house	44, 660	32, 773	35, 076	38, 167
Checks on other banks in the same place	1, 972	1, 715	1, 893	1, 550
Outside checks and other cash items	3, 289	2, 277	2, 637	2, 182
Redemption fund and due from United States Treasurer	142	47	47	47
Other assets	11, 051	12, 782	11, 746	22, 218
Total	1, 003, 729	994, 055	1, 018, 956	1, 014, 287
LIABILITIES				
Capital stock paid in	47, 750	50, 750	50, 750	50, 950
Surplus fund	33, 760	34, 010	34, 005	34, 055
All other undivided profits, less expenses and taxes paid	13, 954	16, 086	15, 660	17, 876
Reserved for taxes, interest, etc., accrued	6, 121	5, 708	5, 368	6, 110
National-bank notes outstanding	2, 843	942	944	935
Amount due to national banks	134, 827	118, 553	132, 063	108, 415
Amount due to State banks, bankers, and trust companies	155, 888	158, 136	149, 255	160, 015
Certified checks outstanding	5, 904	6, 523	5, 162	7, 346
Cashier's checks outstanding	6, 271	7, 004	6, 047	7, 966
Demand deposits	520, 822	479, 428	522, 242	523, 547
Time deposits (including postal savings deposits)	47, 147	58, 880	64, 223	66, 566
United States deposits	5, 929	15, 692	3, 467	2, 805
United States Government securities borrowed			1, 375	1, 375
Bills payable (including all obligations representing money borrowed other than rediscounts)	225	4, 300	6, 878	7, 440
Notes and bills rediscounted	1, 289	23, 847	7, 462	5, 947
Letters of credit and travelers' checks sold for cash and outstanding	1, 829	1, 522	3, 522	2, 690
Acceptances executed for customers, etc.	11, 789	10, 320	5, 434	6, 963
Acceptances executed by other banks for account of this bank	1, 638	1, 124	636	1, 665
Liabilities other than those above stated	3, 743	1, 230	4, 463	1, 621
Total	1, 003, 729	994, 055	1, 018, 956	1, 014, 287

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

ILLINOIS—Continued

CHICAGO

OTHER RESERVE CITY BANKS

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	18 banks	18 banks	18 banks	18 banks
RESOURCES				
Loans and discounts (including rediscounts)	27, 405	29, 969	31, 392	33, 575
Overdrafts	12	12	11	20
Customer's liability account of "acceptances"	8	-----	4	4
United States Government securities	13, 313	11, 872	11, 634	11, 105
Other bonds, stocks, securities, etc	22, 817	23, 743	24, 511	24, 607
Banking house, furniture, and fixtures	2, 044	2, 200	2, 221	2, 318
Other real estate owned	598	665	722	584
Lawful reserve with Federal reserve bank	3, 996	3, 963	4, 382	4, 046
Items with Federal reserve bank in process of collection	377	502	491	473
Cash in vault and amount due from national banks	7, 777	6, 518	7, 161	5, 365
Amount due from State banks, bankers, and trust companies	578	1, 048	672	839
Exchanges for clearing house	413	860	513	730
Checks on other banks in the same place	156	43	68	62
Outside check and other cash items	131	123	96	97
Redemption fund and due from United States Treasurer	110	91	90	90
Other assets	325	356	415	397
Total	80, 060	81, 965	84, 383	84, 312
LIABILITIES				
Capital stock paid in	4, 025	4, 225	4, 225	4, 225
Surplus fund	1, 530	1, 615	1, 655	1, 685
All other undivided profits, less expenses and taxes paid	969	1, 078	1, 127	1, 367
Reserved for taxes, interest, etc., accrued	175	410	155	376
National-bank notes outstanding	2, 189	1, 792	1, 802	1, 801
Amount due to national banks	151	94	115	172
Amount due to State banks, bankers, and trust companies	679	798	955	970
Certified checks outstanding	199	261	176	170
Cashier's checks outstanding	685	1, 134	824	873
Demand deposits	24, 923	25, 573	27, 673	26, 783
Time deposits (including postal savings deposits)	43, 778	43, 964	45, 101	44, 946
United States deposits	206	565	182	208
Bills payable (including all obligations representing money borrowed other than rediscounts)	400	270	190	515
Acceptances executed for customers, etc	8	-----	9	1
Acceptances executed by other banks for account of this bank	-----	-----	-----	3
Liabilities other than those above stated	143	186	194	217
Total	80, 060	81, 965	84, 383	84, 312

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

ILLINOIS—Continued

PEORIA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	17,811	18,047	18,029	16,757
Overdrafts	4	6	10	6
Customer's liability account of "acceptances"	1	1	1	2
United States Government securities	5,499	5,798	5,620	5,765
Other bonds, stocks, securities, etc.	4,776	5,508	5,415	5,138
Banking house, furniture, and fixtures	935	1,045	1,294	1,557
Other real estate owned	351	341	340	340
Lawful reserve with Federal reserve bank	1,693	1,807	1,831	1,735
Items with Federal reserve bank in process of collection	526	418	426	373
Cash in vault and amount due from national banks	2,474	2,255	2,128	2,042
Amount due from State banks, bankers, and trust companies	509	446	380	346
Exchanges for clearing house	521	459	443	397
Checks on other banks in the same place	1	1	1	1
Outside checks and other cash items	30	23	48	45
Redemption fund and due from United States Treasurer	92	93	93	92
Other assets	1	60		
Total	35,224	36,308	36,059	34,596
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	736	888	921	890
Reserved for taxes, interest, etc., accrued	246	93	71	263
National-bank notes outstanding	1,814	1,826	1,845	1,830
Amount due to national banks	827	1,039	1,049	764
Amount due to State banks, bankers, and trust companies	4,224	3,914	3,608	3,333
Certified checks outstanding	46	36	500	82
Cashier's checks outstanding	204	218	145	132
Demand deposits	11,474	12,058	12,428	11,770
Time deposits (including postal savings deposits)	9,864	10,259	9,860	9,905
United States deposits	374	557	214	210
Agreements to repurchase United States Government or other securities sold			60	60
Bills payable (including all obligations representing money borrowed other than rediscounts)	60			
Letters of credit and travelers' checks sold for cash and outstanding				3
Acceptances executed by other banks for account of this bank	1	1	1	2
Liabilities other than those above stated	4	69	7	2
Total	35,224	36,308	36,059	34,596

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

INDIANA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	243 banks	242 banks	242 banks	242 banks
RESOURCES				
Loans and discounts (including rediscounts)	170, 297	171, 200	177, 995	178, 931
Overdrafts	226	237	208	290
United States Government securities	39, 390	39, 010	38, 267	38, 535
Other bonds, stocks, securities, etc.	45, 006	43, 513	44, 151	46, 355
Banking house, furniture, and fixtures	11, 235	11, 549	11, 797	11, 972
Other real estate owned	2, 027	2, 324	2, 744	2, 895
Lawful reserve with Federal reserve bank	13, 409	12, 419	13, 441	13, 412
Items with Federal reserve bank in process of collection	2, 365	2, 374	2, 779	3, 161
Cash in vault and amount due from national banks	29, 438	24, 380	28, 552	24, 776
Amount due from State banks, bankers, and trust companies	4, 053	3, 737	3, 182	3, 304
Exchanges for clearing house	2, 014	1, 387	1, 688	1, 069
Checks on other banks in the same place	1, 112	906	1, 356	896
Outside checks and other cash items	561	415	592	503
Redemption fund and due from United States Treasurer	1, 058	1, 016	1, 014	1, 008
Other assets	448	341	411	411
Total	320, 639	314, 808	328, 207	327, 518
LIABILITIES				
Capital stock paid in	25, 223	25, 298	25, 298	25, 298
Surplus fund	13, 668	13, 680	13, 690	13, 759
All other undivided profits, less expenses and taxes paid	4, 885	5, 124	5, 278	6, 176
Reserved for taxes, interest, etc., accrued	394	474	334	479
National-bank notes outstanding	20, 985	20, 140	20, 137	20, 092
Due to Federal reserve banks	343	464	514	453
Amount due to national banks	2, 731	2, 635	3, 266	3, 083
Amount due to State banks, bankers, and trust companies	14, 686	13, 084	14, 542	13, 689
Certified checks outstanding	211	349	326	381
Cashier's checks outstanding	1, 122	1, 235	1, 250	884
Demand deposits	129, 482	121, 315	130, 950	128, 290
Time deposits (including postal savings deposits)	100, 300	101, 945	105, 581	106, 995
United States deposits	1, 469	1, 727	787	1, 392
United States Government securities borrowed	1, 316	1, 227	1, 224	1, 251
Bonds and securities, other than United States, borrowed	5	295	5	5
Bills payable (including all obligations representing money borrowed other than rediscounts)	2, 270	3, 296	1, 866	2, 341
Notes and bills rediscounted	1, 265	2, 191	2, 835	2, 600
Letters of credit and travelers' checks sold for cash and outstanding	7	3	16	24
Liabilities other than those above stated	277	326	308	326
Total	320, 639	314, 808	328, 207	327, 518

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

INDIANA—Continued

INDIANAPOLIS

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	45,477	46,366	47,822	47,280
Overdrafts	23	16	12	26
Customer's liability account of "acceptances"	610	769	214	1,063
United States Government securities	13,074	10,416	9,733	9,544
Other bonds, stocks, securities, etc.	6,780	6,719	6,890	6,793
Banking house, furniture, and fixtures	3,462	3,490	3,492	3,493
Other real estate owned	121	141	145	141
Lawful reserve with Federal reserve bank	4,159	3,882	4,078	3,987
Items with Federal reserve bank in process of collection	5,110	3,350	4,041	3,752
Cash in vault and amount due from national banks	13,012	7,661	8,014	7,336
Amount due from State banks, bankers, and trust companies	4,836	3,250	3,277	2,693
Exchanges for clearing house	1,567	1,030	1,275	895
Checks on other banks in the same place	947	664	621	446
Outside checks and other cash items	599	157	539	464
Redemption fund and due from United States Treasurer	317	259	252	251
Other assets	214	221	209	302
Total	100,308	88,391	90,615	88,466
LIABILITIES				
Capital stock paid in	6,650	6,650	6,650	6,650
Surplus fund	2,725	2,725	2,725	2,725
All other undivided profits, less expenses and taxes paid	2,179	2,262	2,298	2,414
Reserved for taxes, interest, etc., accrued	145	114	123	185
National bank notes outstanding	6,315	5,178	4,937	4,983
Due to Federal reserve banks	129	123	229	153
Amount due to national banks	5,324	4,384	4,868	5,190
Amount due to State banks, bankers, and trust companies	16,273	13,336	14,865	11,920
Certified checks outstanding	313	172	315	142
Cashier's checks outstanding	1,134	557	599	528
Demand deposits	49,220	42,050	45,634	41,057
Time deposits (including postal savings deposits)	5,075	4,115	5,201	5,641
United States deposits	3,091	1,788	981	1,295
United States Government securities borrowed	1,024	859	711	691
Bills payable (including all obligations representing money borrowed other than rediscounts)				101
Notes and bills rediscounted		3,212		3,585
Letters of credit and travelers' checks sold for cash and outstanding	16	20	40	20
Acceptances executed for customers, etc.	610	770	340	1,083
Liabilities other than those above stated	85	87	99	103
Total	100,308	88,391	90,615	88,466

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

IOWA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	332 banks	329 banks	328 banks	327 banks
RESOURCES				
Loans and discounts (including rediscounts)	180,707	179,370	173,902	173,619
Overdrafts	405	539	347	542
United States Government securities	27,531	29,451	29,341	29,604
Other bonds, stocks, securities, etc.	14,971	17,737	18,477	20,619
Banking house, furniture, and fixtures	8,491	8,514	8,728	8,806
Other real estate owned	8,644	8,569	8,728	9,121
Lawful reserve with Federal reserve bank	11,426	11,716	10,978	11,153
Items with Federal reserve bank in process of collection	1,300	1,268	1,303	1,124
Cash in vault and amount due from national banks	30,050	28,549	27,174	24,996
Amount due from State banks, bankers, and trust companies	2,723	2,599	2,416	2,220
Exchanges for clearing house	580	560	381	378
Checks on other banks in the same place	877	757	623	630
Outside checks and other cash items	592	713	502	481
Redemption fund and due from United States Treasurer	785	742	748	728
Other assets	218	351	523	506
Total	289,300	291,435	284,171	284,527
LIABILITIES				
Capital stock paid in	20,180	19,993	20,070	20,070
Surplus fund	10,771	10,478	10,213	10,068
All other undivided profits, less expenses and taxes paid	2,819	3,563	3,080	3,460
Reserved for taxes, interest, etc., accrued	375	352	272	327
National-bank notes outstanding	15,598	14,673	14,758	14,548
Due to Federal reserve banks	4	24	—	88
Amount due to national banks	3,293	2,915	3,173	2,684
Amount due to State banks, bankers, and trust companies	14,895	13,899	13,422	12,087
Certified checks outstanding	179	252	449	517
Cashier's checks outstanding	1,658	1,298	1,135	1,476
Demand deposits	97,867	105,460	96,233	98,537
Time deposits (including postal savings deposits)	110,987	110,138	112,581	112,697
United States deposits	276	691	422	460
United States Government securities borrowed	279	184	176	179
Bills payable (including all obligations representing money borrowed other than rediscounts)	1,303	799	826	979
Notes and bills rediscounted	8,660	6,209	6,845	5,818
Letters of credit and travelers' checks sold for cash and outstanding	2	1	1	1
Liabilities other than those above stated	154	506	525	531
Total	289,300	291,435	284,171	284,527

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

IOWA—Continued

CEDAR RAPIDS

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	12,021	14,635	12,896	13,660
Overdrafts.....	2	3	2	5
Customer's liability account of "acceptances".....	6	6	14	12
United States Government securities.....	3,088	3,468	2,570	2,153
Other bonds, stocks, securities, etc.....	4,919	4,266	4,543	4,968
Banking house, furniture, and fixtures.....	275	275	275	275
Other real estate owned.....	200	216	234	345
Lawful reserve with Federal reserve bank.....	2,112	1,573	1,362	1,408
Items with Federal reserve bank in process of collection.....	1,341	1,344	1,248	1,344
Cash in vault and amount due from national banks.....	1,885	2,037	1,924	2,021
Amount due from State banks, bankers, and trust companies.....	1,062	1,143	949	903
Exchanges for clearing house.....	328	304	358	241
Checks on other banks in the same place.....			24	17
Outside checks and other cash items.....	136	49	38	16
Redemption fund and due from United States Treasurer.....	50	50	50	50
Total	27,425	29,369	26,487	27,418
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.....	99	197	192	234
Reserved for taxes, interest, etc., accrued.....	202	238	191	235
National-bank notes outstanding.....	986	972	967	972
Amount due to national banks.....	3,148	3,123	2,272	2,405
Amount due to State banks, bankers, and trust companies.....	9,101	10,020	9,017	9,107
Certified checks outstanding.....	4	9	16	6
Cashier's checks outstanding.....	83	72	119	47
Demand deposits.....	5,797	6,361	5,708	5,818
Time deposits (including postal savings deposits).....	6,180	6,254	6,236	6,375
United States deposits.....	119	417	55	7
Bills payable (including all obligations representing money borrowed other than rediscounts).....				500
Acceptances executed for customers, etc.....	6	6	14	12
Total	27,425	29,369	26,487	27,418

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

IOWA—Continued

DES MOINES

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	22, 841	26, 075	23, 265	23, 047
Overdrafts	28	32	38	60
United States Government securities	3, 827	6, 182	5, 571	4, 563
Other bonds, stocks, securities, etc	2, 670	3, 809	4, 490	4, 413
Banking house, furniture, and fixtures	825	842	575	575
Other real estate owned	101	99	490	584
Lawful reserve with Federal reserve bank	2, 959	2, 431	2, 831	2, 287
Items with Federal reserve bank in process of collection	1, 710	1, 773	1, 379	1, 465
Cash in vault and amount due from national banks	8, 570	3, 430	2, 914	2, 434
Amount due from State banks, bankers, and trust companies	1, 707	946	655	697
Exchanges for clearing house	682	654	546	424
Checks on other banks in the same place	81	22	42	12
Outside checks and other cash items	114	91	64	75
Redemption fund and due from United States Treasurer	38	28	28	28
Total	45, 353	46, 414	42, 888	41, 564
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	230	303	227	318
Reserved for taxes, interest, etc., accrued	135	170	142	160
National bank notes outstanding	755	556	553	553
Amount due to national banks	4, 251	4, 012	3, 650	3, 214
Amount due to State banks, bankers, and trust companies	11, 865	10, 808	10, 164	9, 422
Certified checks outstanding	159	97	97	123
Cashier's checks outstanding	539	367	360	400
Demand deposits	17, 398	19, 372	17, 226	16, 659
Time deposits (including postal savings deposits)	5, 093	5, 467	5, 014	4, 852
United States deposits	589	927	568	1, 026
United States Government securities borrowed	439	435	487	487
Bills payable (including all obligations representing money borrowed other than rediscounts)			375	450
Liabilities other than those above stated			125	
Total	45, 353	46, 414	42, 888	41, 564

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

IOWA—Continued

DUBUQUE

[In thousands of dollars]

	Dec. 31, 1924	April 6, 1925	June 30, 1925	Sept. 28, 1925
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	4,526	4,513	4,928	4,654
Overdrafts.....	4	2	4	2
United States Government securities.....	2,615	2,619	2,318	1,912
Other bonds, stocks, securities, etc.....	2,185	2,307	2,205	2,513
Banking house, furniture, and fixtures.....	194	195	196	197
Other real estate owned.....			13	13
Lawful reserve with Federal reserve bank.....	591	570	555	528
Items with Federal reserve bank in process of collection.....	90	97	80	58
Cash in vault and amount due from national banks.....	1,110	795	790	941
Amount due from State banks, bankers, and trust companies.....	65	56	44	51
Exchanges for clearing house.....	95	58	59	42
Outside checks and other cash items.....	24	21	10	16
Redemption fund and due from United States Treasurer.....	20	20	20	20
Other assets.....	118	69	46	79
Total.....	11,637	11,322	11,298	11,026
LIABILITIES				
Capital stock paid in.....	700	700	700	700
Surplus fund.....	300	300	300	300
All other undivided profits, less expenses and taxes paid.....	81	142	108	156
Reserved for taxes, interest, etc., accrued.....	6			
National-bank notes outstanding.....	400	400	396	396
Amount due to national banks.....	177	155	108	117
Amount due to State banks, bankers, and trust companies.....	1,332	1,055	949	1,027
Certified checks outstanding.....	1	1	8	14
Cashier's checks outstanding.....	100	87	61	45
Demand deposits.....	3,442	3,313	3,444	3,135
Time deposits (including postal savings deposits).....	5,094	5,165	5,220	5,133
United States deposits.....	3	3	3	3
Liabilities other than those above stated.....	1	1	1	
Total.....	11,637	11,322	11,298	11,026

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

IOWA—Continued

SIOUX CITY

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts).....	18, 570	19, 611	18, 928	18, 801
Overdrafts.....	28	22	22	17
United States Government securities.....	3, 307	3, 898	3, 806	3, 352
Other bonds, stocks, securities, etc.....	2, 088	2, 122	2, 230	2, 444
Banking house, furniture, and fixtures.....	710	710	718	823
Other real estate owned.....	641	666	667	694
Lawful reserve with Federal reserve bank.....	1, 909	2, 180	1, 998	1, 850
Items with Federal reserve bank in process of collection.....	496	610	478	535
Cash in vault and amount due from national banks.....	3, 131	3, 257	2, 884	2, 684
Amount due from State banks, bankers, and trust companies.....	1, 177	1, 014	1, 161	930
Exchanges for clearing house.....	550	1, 039	568	389
Checks on other banks in the same place.....	16	8	13	5
Outside checks and other cash items.....	472	411	377	284
Redemption fund and due from United States Treasurer.....	51	54	54	54
Other assets.....	15	23	15	32
Total.....	33, 155	35, 625	33, 919	32, 394
LIABILITIES				
Capital stock paid in.....	2, 050	2, 050	2, 050	2, 050
Surplus fund.....	700	700	705	705
All other undivided profits, less expenses and taxes paid.....	39	92	118	139
Reserved for taxes, interest, etc., accrued.....	4	1	10	15
National-bank notes outstanding.....	1, 011	1, 063	1, 070	1, 064
Amount due to national banks.....	2, 972	3, 596	3, 157	2, 576
Amount due to State banks, bankers, and trust companies.....	7, 260	8, 234	8, 081	7, 263
Certified checks outstanding.....	8	55	50	31
Cashier's checks outstanding.....	553	562	416	233
Demand deposits.....	10, 666	11, 223	9, 978	9, 906
Time deposits (including postal savings deposits).....	7, 805	7, 796	8, 200	8, 201
United States deposits.....	63	61	61	61
Bills payable (including all obligations representing money borrowed other than rediscounts).....		180		
Notes and bills rediscounted.....				119
Liabilities other than those above stated.....	24	12	23	31
Total.....	33, 155	35, 625	33, 919	32, 394

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

KANSAS

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	247 banks	246 banks	247 banks	248 banks
RESOURCES				
Loans and discounts (including rediscounts).....	93,909	95,570	97,925	98,481
Overdrafts.....	277	282	263	356
United States Government securities.....	16,834	19,547	18,987	21,222
Other bonds, stocks, securities, etc.....	11,076	11,252	12,243	12,939
Banking house, furniture, and fixtures.....	5,546	5,569	5,629	5,699
Other real estate owned.....	2,531	2,733	2,942	3,017
Lawful reserve with Federal reserve bank.....	8,393	8,194	8,517	8,869
Items with Federal reserve bank in process of collection.....	251	183	190	245
Cash in vault and amount due from national banks.....	33,405	25,555	25,871	24,297
Amount due from State banks, bankers, and trust companies.....	7,398	5,943	5,394	5,521
Exchanges for clearing house.....	261	341	309	272
Checks on other banks in the same place.....	502	457	397	387
Outside checks and other cash items.....	307	219	257	256
Redemption fund and due from United States Treasurer.....	453	433	430	431
Other assets.....	214	195	136	181
Total.....	181,357	176,473	179,490	182,173
LIABILITIES				
Capital stock paid in.....	13,533	13,558	13,588	13,588
Surplus fund.....	7,127	7,032	7,030	6,993
All other undivided profits, less expenses and taxes paid.....	2,103	2,230	2,132	2,609
Reserved for taxes, interest, etc., accrued.....	142	170	199	185
National bank notes outstanding.....	9,001	8,574	8,568	8,549
Due to Federal reserve banks.....			51	
Amount due to national banks.....	4,284	3,419	2,979	2,538
Amount due to State banks, bankers, and trust companies.....	10,547	9,288	8,001	8,649
Certified checks outstanding.....	56	85	73	69
Cashier's checks outstanding.....	1,109	1,042	992	759
Demand deposits.....	95,505	90,730	94,600	96,573
Time deposits (including postal savings deposits).....	36,493	38,295	39,202	39,707
United States deposits.....	392	1,167	541	996
United States Government securities borrowed.....	158	110	82	80
Bonds and securities, other than United States borrowed.....	3		25	2
Agreements to repurchase United States Government or other securities sold.....			16	100
Bills payable (including all obligations representing money borrowed other than rediscounts).....	189	143	162	32
Notes and bills rediscounted.....	565	444	1,109	657
Letters of credit and travelers' checks sold for cash and outstanding.....	4	1	1	4
Liabilities other than those above stated.....	146	185	79	83
Total.....	181,357	176,473	179,490	182,173

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

KANSAS—Continued

KANSAS CITY

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 23, 1925
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts)	6, 685	7, 083	6, 416	6, 170
Overdrafts	12	5	9	8
United States Government securities	1, 670	1, 902	1, 920	1, 914
Other bonds, stocks, securities, etc.	709	806	755	782
Banking house, furniture, and fixtures	239	260	326	450
Other real estate owned	18	22	22	22
Lawful reserve with Federal reserve bank	760	646	715	689
Items with Federal reserve bank in process of collection ..	716	576	618	789
Cash in vault and amount due from national banks	3, 333	1, 440	1, 136	575
Amount due from State banks, bankers, and trust com- panies	475	128	445	239
Exchanges for clearing house	377	189	286	169
Checks on other banks in the same place	4	1	4	15
Outside checks and other cash items	45	52	43	22
Redemption fund and due from United States Treas- urer	40	40	40	40
Other assets				40
Total	15, 083	13, 150	12, 735	11, 924
LIABILITIES				
Capital stock paid in	800	800	800	800
Surplus fund	370	320	320	320
All other undivided profits, less expenses and taxes paid ..	42	10	33	31
Reserved for taxes, interest, etc., accrued		9	18	24
National-bank notes outstanding	788	788	796	793
Amount due to national banks	1, 756	2, 057	955	827
Amount due to State banks, bankers, and trust com- panies	3, 679	2, 352	2, 372	2, 835
Certified checks outstanding	47	2	4	3
Cashier's checks outstanding	67	89	66	122
Demand deposits	5, 697	5, 188	5, 650	4, 555
Time deposits (including postal savings deposits)	1, 340	1, 364	1, 382	1, 414
United States deposits	497	171	121	99
Bills payable (including all obligations representing money borrowed other than rediscounts)			188	83
Notes and bills rediscounted			30	18
Total	15, 083	13, 150	12, 735	11, 924

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

KANSAS—Continued

TOPEKA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	4 banks	4 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts)	4, 739	5, 027	8, 614	8, 240
Overdrafts	2	3	6	4
United States Government securities	2, 575	3, 331	3, 087	3, 215
Other bonds, stocks, securities, etc.	1, 708	1, 654	3, 099	3, 528
Banking house, furniture, and fixtures	327	328	571	571
Other real estate owned	18	19	9	18
Lawful reserve with Federal reserve bank	1, 002	1, 023	1, 400	1, 443
Items with Federal reserve bank in process of collection	9	8	8	5
Cash in vault and amount due from national banks	3, 587	2, 453	2, 977	2, 802
Amount due from State banks, bankers, and trust companies	564	432	1, 387	876
Exchanges for clearing house	272	205	245	245
Checks on other banks in the same place	55	43	87	61
Outside checks and other cash items	7	4	7	3
Redemption fund and due from United States Treasurer	30	30	30	30
Other assets	13	15	33	27
Total	14, 908	14, 575	21, 620	21, 068
LIABILITIES				
Capital stock paid in	900	900	1, 400	1, 400
Surplus fund	245	225	425	425
All other undivided profits, less expenses and taxes paid	76	81	153	218
Reserved for taxes, interest, etc., accrued	1	7	1	6
National-bank notes outstanding	591	594	597	598
Amount due to national banks	1, 898	1, 915	1, 592	1, 873
Amount due to State banks, bankers, and trust companies	1, 613	1, 401	2, 344	2, 238
Certified checks outstanding	7	22	32	47
Cashier's checks outstanding	130	93	100	187
Demand deposits	8, 568	7, 920	12, 921	12, 156
Time deposits (including postal savings deposits)	405	476	1, 505	1, 542
United States deposits	458	925	532	367
Liabilities other than those above stated	16	16	18	16
Total	14, 908	14, 575	21, 620	21, 068

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

KANSAS—Continued

WICHITA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	17, 910	17, 793	15, 951	15, 097
Overdrafts	6	12	10	7
United States Government securities	859	823	875	995
Other bonds, stocks, securities, etc.	7, 240	6, 547	7, 138	7, 723
Banking house, furniture, and fixtures	2, 455	2, 455	2, 455	2, 214
Other real estate owned	7	5	5	7
Lawful reserve with Federal reserve bank	2, 194	2, 382	2, 286	1, 894
Items with Federal reserve bank in process of collection	1, 073	851	1, 285	845
Cash in vault and amount due from national banks	7, 932	5, 828	5, 753	3, 531
Amount due from State banks, bankers, and trust companies	3, 274	2, 125	2, 157	1, 512
Exchanges for clearing house	390	383	743	329
Checks on other banks in the same place	65	39	59	156
Outside checks and other cash items	219	151	212	27
Other assets	9	6	6	2
Total	43, 633	39, 400	38, 935	34, 339
LIABILITIES				
Capital stock paid in	2, 400	2, 400	2, 400	2, 400
Surplus fund	1, 265	1, 265	1, 265	1, 266
All other undivided profits, less expenses and taxes paid	73	53	90	159
Reserved for taxes, interest, etc., accrued	188	290	284	264
Amount due to national banks	9, 527	6, 639	5, 937	4, 759
Amount due to State banks, bankers, and trust companies	8, 610	8, 030	6, 715	4, 527
Certified checks outstanding	24	16	43	26
Cashier's checks outstanding	277	218	430	189
Demand deposits	15, 389	14, 548	16, 176	14, 949
Time deposits (including postal savings deposits)	5, 309	5, 246	5, 462	5, 538
United States deposits	154	330	90	177
United States Government securities borrowed	378	320	-----	15
Letters of credit and travelers' checks sold for cash and outstanding	-----	-----	-----	2
Liabilities other than those above stated	39	45	43	68
Total	43, 633	39, 400	38, 935	34, 339

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

KENTUCKY

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	134 banks	135 banks	135 banks	135 banks
RESOURCES				
Loans and discounts (including rediscounts)	106, 651	106, 193	106, 710	107, 910
Overdrafts	205	242	194	374
Customer's liability account of "acceptances"	291	178	146	260
United States Government securities	19, 376	20, 115	18, 938	18, 736
Other bonds, stocks, securities, etc.	11, 413	12, 000	12, 798	13, 354
Banking house, furniture, and fixtures	5, 420	5, 522	5, 598	5, 715
Other real estate owned	585	578	545	575
Lawful reserve with Federal reserve bank	6, 784	7, 092	6, 860	6, 455
Items with Federal reserve bank in process of collection	272	296	311	215
Cash in vault and amount due from national banks	14, 503	14, 933	14, 047	10, 745
Amount due from State banks, bankers, and trust companies	1, 526	1, 006	957	925
Exchanges for clearing house	262	163	183	131
Checks on other banks in the same place	559	400	434	301
Outside checks and other cash items	275	185	274	213
Redemption fund and due from United States Treasurer	615	615	616	617
Other assets	92	103	107	95
Total	168, 829	169, 621	168, 718	166, 621
LIABILITIES				
Capital stock paid in	13, 996	14, 071	14, 096	14, 096
Surplus fund	9, 268	9, 331	9, 427	9, 416
All other undivided profits, less expenses and taxes paid	2, 568	3, 478	2, 820	3, 527
Reserved for taxes, interest, etc., accrued	668	476	634	587
National-bank notes outstanding	12, 224	12, 189	12, 246	12, 227
Due to Federal reserve banks		2		
Amount due to national banks	1, 096	1, 429	1, 301	1, 117
Amount due to State banks, bankers, and trust companies	2, 181	2, 209	2, 006	1, 674
Certified checks outstanding	101	143	305	191
Cashier's checks outstanding	304	258	351	319
Demand deposits	72, 946	71, 105	69, 547	66, 348
Time deposits (including postal savings deposits)	47, 799	50, 309	51, 685	51, 798
United States deposits	514	793	333	378
United States Government securities borrowed	583	267	263	228
Bonds and securities, other than United States, borrowed		1		
Bills payable (including all obligations representing money borrowed other than rediscounts)	2, 210	1, 409	1, 771	2, 748
Notes and bills rediscounted	1, 942	1, 855	1, 651	1, 582
Letters of credit and travelers' checks sold for cash and outstanding	10	11	10	20
Acceptances executed for customers, etc.	291	178	146	260
Liabilities other than those above stated	128	107	126	105
Total	168, 829	169, 621	168, 718	166, 621

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

KENTUCKY—Continued

LOUISVILLE

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	61, 450	67, 525	63, 192	66, 630
Overdrafts.....	30	51	69	150
Customer's liability account of "acceptances".....	306	14	151	406
United States Government securities.....	6, 692	7, 066	7, 412	7, 725
Other bonds, stocks, securities, etc.....	13, 396	11, 434	13, 157	13, 422
Banking house, furniture, and fixtures.....	418	424	419	418
Other real estate owned.....	73	73	73	73
Lawful reserve with Federal reserve bank.....	5, 925	5, 722	4, 672	5, 347
Items with Federal reserve bank in process of collection.....	6, 052	4, 944	5, 706	5, 736
Cash in vault and amount due from national banks.....	5, 860	7, 461	5, 829	3, 659
Amount due from State banks, bankers, and trust companies.....	3, 530	2, 699	4, 039	2, 464
Exchanges for clearing house.....	2, 263	1, 154	1, 674	822
Checks on other banks in the same place.....		7	10	43
Outside checks and other cash items.....	709	690	679	791
Redemption fund and due from United States Treasurer.....	208	181	180	180
Other assets.....	254	208	247	317
Total	107, 161	109, 653	107, 509	108, 183
LIABILITIES				
Capital stock paid in.....	4, 500	4, 500	4, 500	4, 500
Surplus fund.....	4, 450	4, 450	4, 450	4, 450
All other undivided profits, less expenses and taxes paid.....	2, 744	2, 811	2, 762	3, 189
Reserved for taxes, interest, etc., accrued.....	580	669	677	704
National-bank notes outstanding.....	4, 145	3, 610	3, 605	3, 606
Amount due to National banks.....	9, 072	8, 229	8, 695	5, 295
Amount due to State banks, bankers, and trust companies.....	14, 097	15, 850	14, 470	12, 154
Certified checks outstanding.....	75	808	619	126
Cashier's checks outstanding.....	1, 187	132	2, 878	172
Demand deposits.....	42, 040	43, 001	38, 442	43, 344
Time deposits (including postal savings deposits).....	22, 091	22, 752	24, 305	22, 658
United States deposits.....	197	807	257	642
United States Government securities borrowed.....	283	300	461	202
Agreement to repurchase United States Government or other securities sold.....			750	650
Bills payable (including all obligations representing money borrowed other than rediscounts).....	575	885		1, 426
Notes and bills rediscounted.....	550	556	60	4, 145
Acceptances executed for customers, etc.....	308	14	150	406
Acceptances executed by other banks for account of this bank.....			2	514
Liabilities other than those above stated.....	269	279	426	514
Total	107, 161	109, 653	107, 509	108, 183

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

LOUISIANA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	32 banks	32 banks	32 banks	32 banks
RESOURCES				
Loans and discounts (including rediscounts)	46,496	49,771	49,511	55,188
Overdrafts	90	50	38	80
Customer's liability account of "acceptances"				102
United States Government securities	4,193	4,677	4,154	4,608
Other bonds, stocks, securities, etc.	4,150	3,300	3,391	3,522
Banking house, furniture, and fixtures	3,422	3,546	3,270	3,790
Other real estate owned	776	745	719	849
Lawful reserve with Federal reserve bank	3,381	3,348	3,410	3,779
Items with Federal reserve bank in process of collection	606	578	584	489
Cash in vault and amount due from national banks	10,742	8,224	6,603	8,431
Amount due from State banks, bankers, and trust companies	4,237	2,988	2,887	3,838
Exchanges for clearing house	633	383	427	353
Checks on other banks in the same place	201	193	175	128
Outside checks and other cash items	188	110	240	216
Redemption fund and due from United States Treasurer	136	130	132	139
Other assets	178	114	710	137
Total	79,429	78,157	76,251	85,679
LIABILITIES				
Capital stock paid in	6,075	6,075	6,225	6,375
Surplus fund	2,714	2,721	2,844	2,855
All other undivided profits, less expenses and taxes paid	491	777	732	974
Reserved for taxes, interest, etc., accrued	202	154	175	199
National-bank notes outstanding	2,666	2,571	2,577	2,736
Due to Federal reserve banks	176	222	383	338
Amounts due to national banks	2,304	2,895	2,262	3,392
Amount due to State banks, bankers, and trust companies	6,596	4,506	3,964	7,936
Certified checks outstanding	45	50	24	33
Cashier's checks outstanding	547	543	344	464
Demand deposits	40,051	37,779	35,778	39,459
Time deposits (including postal savings deposits)	16,015	16,539	17,699	17,869
United States deposits	214	771	506	614
United States Government securities borrowed		13	13	13
Bonds and securities, other than United States, borrowed		21	71	21
Bills payable (including all obligations representing money borrowed other than rediscounts)	250	227	206	162
Notes and bills rediscounted	465	1,397	1,851	1,566
Letters of credit and travelers' checks sold for cash and outstanding			2	
Acceptances executed for customers, etc.		300		102
Liabilities other than those above stated	618	596	595	581
Total	79,429	78,157	76,251	85,679

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

LOUISIANA—Continued

NEW ORLEANS

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	1 bank	1 bank	1 bank	1 bank
RESOURCES				
Loans and discounts (including rediscounts).....	29,066	26,236	24,489	26,808
Overdrafts.....	69	110	31	36
Customer's liability account of "acceptances".....	1,099	813	684	716
United States Government securities.....	3,102	4,499	4,815	4,492
Other bonds, stocks, securities, etc.....	1,762	1,067	983	1,069
Banking house, furniture, and fixtures.....	3,763	3,785	3,919	3,920
Lawful reserve with Federal reserve bank.....	2,718	2,960	2,474	2,121
Items with Federal reserve bank in process of collection.....	1,061	630	837	1,001
Cash in vault and amount due from national banks.....	1,782	1,878	1,706	1,696
Amount due from State banks, bankers, and trust companies.....	1,394	1,339	966	1,176
Exchanges for clearing house.....	2,365	1,846	1,380	1,636
Checks on other banks in the same place.....	474	215	231	289
Outside checks and other cash items.....	21	24	12	14
Redemption fund and due from United States Treasurer.....	76	76	76	76
Other assets.....	60	87	46	257
Total.....	48,812	45,565	42,649	45,307
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.....	602	683	610	680
Reserved for taxes, interest, etc., accrued.....	218	201	215	122
National-bank notes outstanding.....	1,504	1,505	1,499	1,501
Amount due to national banks.....	2,417	2,535	1,716	3,001
Amount due to State banks, bankers, and trust companies.....	5,385	4,332	5,741	5,309
Certified checks outstanding.....	103	227	156	241
Cashier's checks outstanding.....	77	171	46	78
Demand deposits.....	27,255	22,364	22,674	20,510
Time deposits (including postal-savings deposits).....	2,076	2,373	2,996	2,867
United States deposits.....	404	1,517	527	1,030
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,600	1,462	450	372
Notes and bills rediscounted.....	-----	1,556	-----	3,026
Acceptances executed for customers, etc.....	2,091	1,825	1,218	1,770
Acceptances executed by other banks for account of this bank.....	280	14	-----	-----
Liabilities other than those above stated.....	-----	-----	1	-----
Total.....	48,812	45,565	42,649	45,307

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

MAINE

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	58 banks	58 banks	58 banks	58 banks
RESOURCES				
Loans and discounts (including rediscounts).....	61,039	63,047	64,473	67,742
Overdrafts.....	39	37	41	43
United States Government securities.....	14,074	14,614	13,869	13,928
Other bonds, stocks, securities, etc.....	41,566	42,316	42,476	43,669
Banking house, furniture, and fixtures.....	2,229	2,308	2,319	2,326
Other real estate owned.....	365	346	359	361
Lawful reserve with Federal reserve bank.....	4,813	4,727	5,078	5,244
Items with Federal Reserve bank in process of collection.....	1,264	731	874	710
Cash in vault and amount due from national banks.....	8,637	7,458	6,471	7,488
Amount due from State banks, bankers, and trust companies.....	268	332	273	1,028
Exchanges for clearing house.....	964	398	623	306
Checks on other banks in the same place.....	139	120	101	154
Outside checks and other cash items.....	368	310	371	310
Redemption fund and due from United States Treasurer.....	295	285	285	285
Other assets.....	131	142	63	88
Total.....	136,191	137,171	137,676	143,682
LIABILITIES				
Capital stock paid in.....	7,370	7,370	7,370	7,370
Surplus fund.....	5,621	5,711	5,716	5,716
All other undivided profits, less expenses and taxes paid.....	3,887	4,322	4,250	4,871
Reserved for taxes, interest, etc., accrued.....	324	482	369	385
National-bank notes outstanding.....	5,828	5,578	5,570	5,591
Due to Federal reserve banks.....	164	105	160	136
Amount due to national banks.....	400	333	351	51
Amount due to States banks, bankers, and trust companies.....	2,510	2,163	1,884	1,807
Certified checks outstanding.....	55	77	107	45
Cashier's checks outstanding.....	337	301	346	387
Demand deposits.....	33,719	34,441	32,720	37,802
Time deposits (including postal-savings deposits).....	73,473	73,661	76,196	77,668
United States deposits.....	350	557	255	331
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,291	1,223	1,323	424
Notes and bills rediscounted.....	857	843	1,054	645
Liabilities other than those above stated.....	5	4	5	3
Total.....	136,191	137,171	137,676	143,682

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

MARYLAND

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	74 banks	74 banks	74 banks	74 banks
RESOURCES				
Loans and discounts (including rediscounts)	52, 295	53, 531	54, 459	56, 145
Overdrafts	33	31	38	45
Customer's liability account of "acceptances"	6	6	3	7
United States Government securities	9, 102	9, 105	8, 786	8, 706
Other bonds, stocks, securities, etc.	29, 598	30, 097	30, 096	30, 955
Banking house, furniture, and fixtures	2, 303	2, 341	2, 373	2, 430
Other real estate owned	420	425	475	482
Lawful reserve with Federal reserve bank	3, 860	3, 805	4, 078	3, 975
Items with Federal reserve bank in process of collection	21	21	23	16
Cash in vault and amount due from national banks	5, 219	5, 260	5, 682	5, 340
Amount due from State banks, bankers, and trust companies	711	663	773	820
Exchanges for clearing house	59	45	69	37
Checks on other banks in the same place	177	131	149	189
Outside checks and other cash items	126	81	131	87
Redemption fund and due from United States Treasurer	201	320	223	196
Other assets	68	44	71	63
Total	104, 199	105, 906	107, 429	109, 493
LIABILITIES				
Capital stock paid in	5, 104	5, 179	5, 179	5, 239
Surplus fund	6, 048	6, 078	6, 251	6, 292
All other undivided profits, less expenses and taxes paid	1, 741	2, 286	1, 944	2, 451
Reserved for taxes, interest, etc., accrued	77	199	183	267
National-bank notes outstanding	3, 983	4, 010	3, 911	3, 900
Due to Federal reserve banks	114	33	43	21
Amount due to national banks	163	122	135	171
Amount due to State banks, bankers, and trust companies	528	481	449	644
Certified checks outstanding	122	104	80	94
Cashier's checks outstanding	101	113	191	119
Demand deposits	25, 618	24, 909	26, 543	26, 688
Time deposits (including postal savings deposits)	59, 411	60, 472	60, 932	62, 165
United States deposits	102	134	43	43
United States Government securities borrowed		9	13	11
Bills payable (including all obligations representing money borrowed other than rediscounts)	925	1, 535	1, 318	1, 319
Notes and bills rediscounted	93	210	181	37
Acceptances executed by other banks for account of this bank	6	6	3	7
Liabilities other than those above stated	63	26	30	25
Total	104, 199	105, 906	107, 429	109, 493

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

MARYLAND—Continued

BALTIMORE

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	10 banks	10 banks	10 banks	10 banks
RESOURCES				
Loans and discounts (including rediscounts).....	89, 191	92, 383	97, 729	102, 217
Overdrafts.....	6	9	8	15
Customer's liability account of "acceptances".....	1, 155	500	210	562
United States Government securities.....	21, 977	24, 904	26, 330	20, 042
Other bonds, stocks, securities, etc.....	18, 238	17, 011	17, 871	17, 118
Banking house, furniture, and fixtures.....	3, 337	3, 585	6, 018	5, 748
Other real estate owned.....	2, 862	2, 875	404	546
Lawful reserve with Federal reserve bank.....	9, 526	9, 139	7, 641	10, 715
Items with Federal reserve bank in process of collection.....	13, 440	10, 964	13, 038	11, 962
Cash in vault and amount due from national banks.....	12, 092	8, 146	9, 819	7, 682
Amount due from State banks, bankers, and trust companies.....	2, 608	1, 843	2, 792	2, 523
Exchanges for clearing house.....	11, 222	5, 472	8, 467	4, 790
Checks on other banks in the same place.....	728	436	822	521
Outside checks and other cash items.....	753	218	810	263
Redemption fund and due from United States Treasurer.....	276	276	286	291
Other assets.....	310	255	474	420
Total.....	187, 721	178, 016	192, 719	186, 415
LIABILITIES				
Capital stock paid in.....	11, 850	11, 850	12, 100	12, 100
Surplus fund.....	10, 680	10, 680	10, 830	10, 830
All other undivided profits, less expenses and taxes paid.....	4, 337	4, 572	4, 706	5, 425
Reserved for taxes, interest, etc., accrued.....	279	350	482	394
National-bank notes outstanding.....	5, 449	5, 378	5, 594	5, 660
Amount due to national banks.....	8, 971	11, 134	11, 315	9, 723
Amount due to State banks, bankers, and trust companies.....	25, 807	17, 964	21, 641	19, 827
Certified checks outstanding.....	1, 165	1, 022	994	922
Cashier's checks outstanding.....	1, 414	568	559	513
Demand deposits.....	85, 562	76, 330	81, 324	79, 975
Time deposits (including postal savings deposits).....	20, 201	23, 028	31, 597	28, 237
United States deposits.....	3, 500	10, 889	3, 858	3, 569
United States Government securities borrowed.....	195	503	10	10
Bills payable (including all obligations representing money borrowed other than rediscounts).....	6, 090	1, 810	5, 525	5, 325
Notes and bills rediscounted.....	432	594	1, 300	1, 423
Letters of credit and travelers' checks sold for cash and outstanding.....	1	3	37	3
Acceptances executed for customers, etc.....	1, 155	500	210	562
Acceptances executed by other banks for account of this bank.....	149			
Liabilities other than those above stated.....	484	841	637	917
Total.....	187, 721	178, 016	192, 719	186, 415

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

MASSACHUSETTS

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	145 banks	144 banks	144 banks	144 banks
RESOURCES				
Loans and discounts (including rediscounts).....	267, 069	277, 543	290, 756	303, 639
Overdrafts.....	90	55	71	92
Customer's liability account of "acceptances".....	28	119	186	32
United States Government securities.....	59, 920	56, 859	54, 887	53, 230
Other bonds, stocks, securities, etc.....	104, 293	101, 474	104, 476	105, 991
Banking house, furniture, and fixtures.....	12, 039	12, 532	12, 786	13, 131
Other real estate owned.....	1, 341	1, 059	1, 244	1, 169
Lawful reserve with Federal reserve bank.....	21, 298	20, 370	23, 031	22, 445
Items with Federal reserve bank in process of collection.....	7, 462	6, 139	7, 772	7, 125
Cash in vault and amount due from national banks.....	30, 051	26, 673	25, 156	25, 106
Amount due from State banks, bankers, and trust companies.....	1, 255	939	1, 083	1, 136
Exchanges for clearing house.....	1, 657	1, 788	1, 973	1, 839
Checks on other banks in the same place.....	651	567	516	438
Outside checks and other cash items.....	787	862	861	708
Redemption fund and due from United States Treasurer.....	922	856	855	829
Other assets.....	500	513	429	519
Total.....	509, 363	508, 348	526, 082	537, 429
LIABILITIES				
Capital stock paid in.....	28, 117	28, 067	28, 767	28, 793
Surplus fund.....	22, 715	23, 361	25, 381	25, 362
All other undivided profits, less expenses and taxes paid.....	14, 931	15, 554	15, 281	17, 199
Reserved for taxes, interest, etc., accrued.....	1, 122	952	1, 171	1, 250
National-bank notes outstanding.....	18, 147	16, 854	16, 790	16, 473
Due to Federal reserve banks.....	2, 191	1, 586	2, 043	1, 834
Amount due to national banks.....	479	435	501	1, 084
Amount due to State banks, bankers, and trust companies.....	13, 436	15, 723	12, 521	11, 566
Certified checks outstanding.....	756	609	1, 163	810
Cashier's checks outstanding.....	1, 069	954	1, 072	1, 119
Demand deposits.....	218, 093	207, 857	222, 069	230, 482
Time deposits (including postal savings deposits).....	173, 671	180, 575	187, 107	189, 557
United States deposits.....	2, 909	4, 816	2, 036	2, 717
United States Government securities borrowed.....	21			
Bills payable (including all obligations representing money borrowed other than rediscounts).....	9, 138	7, 180	7, 450	5, 050
Notes and bills rediscounted.....	2, 224	3, 397	2, 181	2, 063
Letters of credit and travelers' checks sold for cash and outstanding.....				4
Acceptances executed for customers, etc.....	6	92	109	67
Acceptances executed by other banks for account of this bank.....	22	87	77	
Liabilities other than those above stated.....	316	249	363	1, 999
Total.....	509, 363	508, 348	526, 082	537, 429

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

MASSACHUSETTS—Continued

BOSTON

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	12 banks	12 banks	12 banks	11 banks
RESOURCES				
Loans and discounts (including rediscounts)	484,411	490,898	493,695	504,912
Overdrafts.....	54	47	48	57
Customer's liability account of "acceptances"	47,548	46,947	31,210	28,043
United States Government securities.....	47,594	45,856	40,917	39,139
Other bonds, stocks, securities, etc.....	56,345	55,564	60,103	56,663
Banking house, furniture, and fixtures.....	22,486	22,745	22,907	21,184
Other real estate owned.....	960	940	939	937
Lawful reserve with Federal reserve bank.....	53,015	45,536	48,436	45,986
Items with Federal reserve bank in process of collection.....	30,091	25,914	30,110	28,906
Cash in vault and amount due from national banks.....	33,277	24,455	31,603	24,677
Amount due from State banks, bankers, and trust companies.....	7,241	6,947	5,556	8,711
Exchanges for clearing house.....	31,857	18,614	26,355	22,233
Checks on other banks in the same place.....	141	28	17	10
Outside checks and other cash items.....	4,471	2,737	4,157	1,268
Redemption fund and due from United States Treasurer.....	247	115	164	159
Other assets.....	28,380	27,691	35,638	19,720
Total.....	848,118	815,034	831,855	802,614
LIABILITIES				
Capital stock paid in.....	39,950	44,950	45,450	44,450
Surplus fund.....	31,775	36,775	37,275	36,275
All other undivided profits, less expenses and taxes paid.....	13,736	13,833	13,081	13,809
Reserved for taxes, interest, etc., accrued.....	1,723	2,344	2,262	2,327
National-bank notes outstanding.....	4,869	2,289	3,463	3,142
Amount due to national banks.....	42,286	36,613	35,341	37,380
Amount due to State banks, bankers, and trust companies.....	74,252	71,948	66,769	61,247
Certified checks outstanding.....	3,672	3,539	3,002	4,041
Cashier's checks outstanding.....	6,604	4,328	8,301	4,852
Demand deposits.....	408,532	370,658	410,627	399,272
Time deposits (including postal savings deposits).....	98,935	116,236	127,724	122,405
United States deposits.....	25,987	22,624	5,822	6,980
United States Government securities borrowed.....			150	
Bills payable (including all obligations representing money borrowed other than rediscounts).....	7,275	3,900	3,235	3,755
Notes and bills rediscounted.....	35,378	29,914	29,667	28,978
Letters of credit and travelers' checks sold for cash and outstanding.....	823	919	1,742	859
Acceptances executed for customers, etc.....	47,269	49,933	31,980	29,179
Acceptances executed by other banks for account of this bank.....	2,933	1,921	2,154	1,574
Liabilities other than those above stated.....	2,119	2,310	3,750	2,089
Total.....	848,118	815,034	831,855	802,614

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

MICHIGAN

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 23, 1925
	116 banks	118 banks	120 banks	120 banks
RESOURCES				
Loans and discounts (including rediscounts)	122,450	128,928	131,291	134,189
Overdrafts	84	116	110	135
United States Government securities	23,487	24,713	24,310	24,791
Other bonds, stocks, securities, etc.	64,068	65,940	66,566	67,366
Banking house, furniture, and fixtures	8,597	9,163	9,572	9,933
Other real estate owned	932	1,040	1,200	1,399
Lawful reserve with Federal reserve bank	9,763	10,506	10,609	10,757
Items with Federal reserve bank in process of collection	240	226	214	262
Cash in vault and amount due from national banks	19,480	17,780	17,474	17,313
Amount due from State banks, bankers, and trust companies	4,618	5,639	5,409	4,251
Exchanges for clearing house	968	974	1,136	817
Checks on other banks in the same place	361	306	363	280
Outside checks and other cash items	428	465	480	455
Redemption fund and due from United States Treasurer	542	535	536	542
Other assets	333	271	273	288
Total	256,351	266,602	269,543	272,778
LIABILITIES				
Capital stock paid in	14,260	14,727	15,021	15,083
Surplus fund	9,053	9,239	9,505	9,543
All other undivided profits, less expenses and taxes paid	4,145	4,827	4,759	5,817
Reserved for taxes, interest, etc., accrued	627	719	580	639
National-bank notes outstanding	10,701	10,488	10,552	10,617
Due to Federal reserve banks	33	20	-----	91
Amount due to national banks	831	1,281	869	1,162
Amount due to State banks, bankers, and trust companies	4,924	5,416	4,229	5,515
Certified checks outstanding	128	114	336	197
Cashier's checks outstanding	709	679	832	691
Demand deposits	75,204	81,589	81,215	81,662
Time deposits (including postal savings deposits)	132,207	134,626	137,998	138,668
United States deposits	959	1,131	767	1,442
United States Government securities borrowed	118	50	32	132
Bonds and securities, other than United States, borrowed	-----	-----	100	-----
Agreements to repurchase United States Government or other securities sold	-----	-----	100	94
Bills payable (including all obligations representing money borrowed other than rediscounts)	1,876	1,296	1,776	892
Notes and bills rediscounted	454	248	721	376
Letters of credit and travelers' checks sold for cash and outstanding	5	7	5	4
Liabilities other than those above stated	117	145	146	153
Total	256,351	266,602	269,543	272,778

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

MICHIGAN—Continued

DETROIT

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	117, 573	121, 540	139, 671	128, 088
Overdrafts.....	86	57	18	165
Customer's liability account of "acceptances".....	100	300	372	283
United States Government securities.....	14, 279	16, 604	17, 689	14, 473
Other bonds, stocks, securities, etc.....	16, 908	16, 600	25, 648	23, 755
Banking house, furniture, and fixtures.....	6, 724	6, 902	6, 868	6, 846
Other real estate owned.....	216	386	278	278
Lawful reserve with Federal reserve bank.....	11, 749	13, 845	21, 029	10, 217
Items with Federal reserve bank in process of collection.....	11, 144	6, 471	10, 354	14, 684
Cash in vault and amount due from national banks.....	10, 621	8, 439	8, 020	8, 994
Amount due from State banks, bankers, and trust companies.....	7, 972	7, 529	8, 281	6, 312
Exchanges for clearing house.....	9, 447	3, 134	5, 982	4, 305
Outside checks and other cash items.....	834	584	697	609
Redemption fund and due from United States Treasurer.....	64	57	57	57
Other assets.....	2, 061	1, 521	1, 968	2, 058
Total.....	209, 778	203, 969	246, 922	221, 124
LIABILITIES				
Capital stock paid in.....	9, 000	9, 000	9, 000	9, 000
Surplus fund.....	8, 000	8, 000	8, 000	8, 000
All other undivided profits, less expenses and taxes paid.....	2, 346	2, 548	2, 826	3, 206
Reserved for taxes, interest, etc., accrued.....	200	441	507	1, 017
National-bank notes outstanding.....	1, 277	1, 100	1, 132	1, 132
Amount due to national banks.....	6, 348	6, 041	6, 145	5, 801
Amount due to State banks, bankers, and trust companies.....	18, 545	18, 673	21, 092	19, 148
Certified checks outstanding.....	584	475	612	588
Cashier's checks outstanding.....	1, 392	548	1, 049	938
Demand deposits.....	125, 976	116, 307	131, 825	121, 559
Time deposits (including postal savings deposits).....	30, 250	36, 060	45, 218	37, 735
United States deposits.....	1, 644	3, 398	2, 788	4, 571
Bills payable (including all obligations representing money borrowed other than rediscounts).....	3, 400	-----	10, 700	3, 050
Notes and bills rediscounted.....	84	374	4, 917	4, 428
Letters of credit and travelers' checks sold for cash and outstanding.....	28	60	88	75
Acceptances executed for customers, etc.....	100	300	372	283
Acceptances executed by other banks for account of this bank.....	100	100	33	-----
Liabilities other than those above stated.....	504	544	618	593
Total.....	209, 778	203, 969	246, 922	221, 124

Abstract of reports since October '0, 1924, arranged by States and reserve cities—
Continued

MICHIGAN—Continued

GRAND RAPIDS

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts).....	20, 114	19, 931	19, 622	22, 650
Overdrafts.....	2	42	12	7
Customer's liability account of "acceptances".....			26	22
United States Government securities.....	3, 908	3, 803	4, 367	4, 145
Other bonds, stocks, securities, etc.....	3, 565	3, 060	3, 331	2, 839
Banking house, furniture, and fixtures.....	1, 601	1, 732	1, 728	1, 765
Other real estate owned.....	32	11	13	12
Lawful reserve with Federal reserve bank.....	1, 756	1, 707	1, 785	1, 978
Items with Federal reserve bank in process of collection.....	572	490	760	622
Cash in vault and amount due from national banks.....	2, 102	2, 998	2, 540	3, 107
Amount due from State banks, bankers, and trust companies.....	1, 226	1, 397	1, 354	1, 383
Exchanges for clearing house.....	636	504	603	523
Checks on other banks in the same place.....	5	2	4	1
Outside checks and other cash items.....	28	16	27	14
Redemption fund and due from United States Treasurer.....	100	100	100	100
Other assets.....	79	86	92	105
Total	35, 726	35, 879	36, 364	39, 273
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.....	973	921	825	948
Reserved for taxes, interest, etc., accrued.....	45	42	93	25
National-bank notes outstanding.....	2, 000	1, 969	1, 953	2, 000
Amount due to national banks.....	452	595	456	673
Amount due to State banks, bankers, and trust companies.....	2, 564	2, 462	2, 157	3, 354
Certified checks outstanding.....	108	19	37	74
Cashier's checks outstanding.....	3	1	4	
Demand deposits.....	13, 577	12, 835	14, 082	15, 200
Time deposits (including postal savings deposits).....	12, 222	12, 836	13, 022	12, 876
United States deposits.....	156	138	75	68
Bills payable (including all obligations representing money borrowed other than rediscounts).....		100		
Notes and bills rediscounted.....		329		400
Letters of credit and travelers' checks sold for cash and outstanding.....			4	3
Acceptances executed for customers, etc.....			26	22
Liabilities other than those above stated.....	226	232	230	230
Total	35, 726	35, 879	36, 364	39, 273

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

MINNESOTA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	318 banks	315 banks	309 banks	307 banks
RESOURCES				
Loans and discounts (including rediscounts)	166, 253	164, 416	161, 421	156, 324
Overdrafts	190	232	208	261
Customer's liability account of "acceptances"	42	24	39	35
United States Government securities	28, 974	31, 057	30, 887	30, 739
Other bonds, stocks, securities, etc.	46, 613	50, 344	52, 148	54, 518
Banking house, furniture, and fixtures	8, 329	8, 250	8, 178	8, 157
Other real estate owned	5, 841	6, 010	6, 179	6, 286
Lawful reserve with Federal reserve bank	11, 836	11, 879	12, 021	11, 202
Items with Federal reserve bank in process of collection	314	316	378	493
Cash in vault and amount due from national banks	37, 618	29, 020	31, 129	27, 189
Amount due from State banks, bankers, and trust companies	3, 775	4, 031	2, 732	2, 933
Exchanges for clearing house	578	540	642	546
Checks on other banks in the same place	498	401	429	351
Outside checks and other cash items	764	529	668	529
Redemption fund and due from United States Treasurer	614	600	601	576
Other assets	760	857	844	1, 002
Total	312, 999	308, 506	308, 504	301, 141
LIABILITIES				
Capital stock paid in	20, 893	20, 783	20, 369	20, 283
Surplus fund	10, 416	10, 088	9, 922	9, 862
All other undivided profits, less expenses and taxes paid	3, 667	3, 212	3, 312	3, 866
Reserved for taxes, interest, etc., accrued	838	531	529	611
National-bank notes outstanding	11, 840	11, 502	11, 469	11, 295
Amount due to national banks	9, 824	7, 258	6, 476	6, 565
Amount due to State banks, bankers, and trust companies	12, 525	11, 597	9, 907	9, 319
Certified checks outstanding	114	186	229	134
Cashier's checks outstanding	2, 560	2, 364	2, 632	2, 262
Demand deposits	92, 430	88, 272	95, 501	89, 802
Time deposits (including postal savings deposits)	144, 458	149, 052	145, 436	143, 831
United States deposits	1, 451	1, 882	994	1, 479
United States Government securities borrowed	30	45	60	59
Bills payable (including all obligations representing money borrowed other than rediscounts)	323	371	675	710
Notes and bills rediscounted	1, 420	1, 182	807	890
Letters of credit and travelers' checks sold for cash and outstanding	3	3	8	3
Acceptances executed for customers, etc.			3	
Acceptances executed by other banks for account of this bank	42	24	36	35
Liabilities other than those above stated	165	154	139	135
Total	312, 999	308, 506	308, 504	301, 141

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

MINNESOTA—Continued

MINNEAPOLIS

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	7 banks	7 banks	7 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts)	137,563	128,131	126,602	127,409
Overdrafts	39	28	46	76
Customer's liability account of "acceptances"	2,342	684	153	717
United States Government securities	30,650	30,247	27,648	28,976
Other bonds, stocks, securities, etc.	14,366	14,634	17,768	17,455
Banking house, furniture and fixtures	2,015	2,007	2,011	2,009
Other real estate owned	654	758	833	866
Lawful reserve with Federal reserve bank	12,734	12,801	15,179	14,279
Items with Federal reserve bank in process of collection	4,636	3,890	3,607	3,932
Cash in vault and amount due from national banks	12,941	15,521	12,306	11,974
Amount due from State banks, bankers, and trust companies	10,752	9,112	11,171	11,775
Exchanges for clearing house	6,947	4,596	5,448	5,636
Checks on other banks in the same place	138	110	141	68
Outside checks and other cash items	3,636	3,674	4,171	5,889
Redemption fund and due from United States Treasurer	181	137	137	137
Other assets	1,595	1,981	2,851	2,259
Total	241,189	228,311	230,072	233,457
LIABILITIES				
Capital stock paid in	11,650	11,650	11,650	11,650
Surplus fund	7,700	7,690	7,700	7,700
All other undivided profits, less expenses and taxes paid	1,450	1,272	1,408	1,729
Reserved for taxes, interest, etc., accrued	1,225	632	852	1,162
National bank notes outstanding	3,538	2,739	2,706	2,648
Amount due to national banks	26,642	21,334	18,448	20,844
Amount due to State banks, bankers, and trust companies	42,801	38,765	31,457	35,956
Certified checks outstanding	265	365	708	406
Cashier's checks outstanding	5,723	4,908	5,592	5,834
Demand deposits	85,441	84,055	96,250	89,277
Time deposits (including postal savings deposits)	49,441	49,664	49,261	48,964
United States deposits	2,090	3,327	2,233	3,423
United States Government securities borrowed	60	60	60	60
Bills payable (including all obligations representing money borrowed other than rediscounts)	50	50	598	930
Notes and bills rediscounted	68	364	366	1,106
Letters of credit and travelers' checks sold for cash and outstanding	17	13	19	14
Acceptances executed for customers, etc.	2,078	372	72	676
Acceptances executed by other banks for account of this bank	264	313	81	41
Liabilities other than those above stated	686	738	611	1,037
Total	241,189	228,311	230,072	233,457

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

MINNESOTA—Continued

ST. PAUL

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	5 banks	5 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	73,463	63,312	56,903	65,554
Overdrafts	19	24	32	25
Customer's liability account of "acceptances"	747	373	37	375
United States Government securities	27,154	27,304	26,116	23,911
Other bonds, stocks, securities, etc.	6,763	8,456	9,368	8,949
Banking house, furniture, and fixtures	1,893	1,780	1,755	1,756
Other real estate owned	5	84	91	105
Lawful reserve with Federal reserve bank	8,966	8,460	7,059	7,621
Items with Federal reserve bank in process of collection	2,691	2,409	2,588	3,008
Cash in vault and amount due from national banks	14,853	12,900	9,684	9,732
Amount due from State banks, bankers, and trust companies	5,667	4,802	5,832	5,919
Exchanges for clearing house	2,350	1,674	1,884	1,590
Checks on other banks in the same place	37	45	56	26
Outside checks and other cash items	1,004	695	1,255	716
Redemption fund and due from United States Treasurer	40	30	30	30
Other assets	226	752	445	99
Total	145,878	133,100	123,135	129,413
LIABILITIES				
Capital stock paid in	5,900	5,900	5,700	5,700
Surplus fund	3,758	3,758	3,700	3,700
All other undivided profits, less expenses and taxes paid	2,503	2,464	2,273	2,802
Reserved for taxes, interest, etc., accrued	1,334	1,223	1,373	1,419
National bank notes outstanding	803	587	599	588
Amount due to national banks	19,023	14,408	11,419	13,473
Amount due to State banks, bankers, and trust companies	22,231	17,392	15,751	14,892
Certified checks outstanding	142	201	246	173
Cashier's checks outstanding	873	625	1,030	331
Demand deposits	64,244	60,760	56,237	56,861
Time deposits (including postal savings deposits)	23,760	24,173	24,051	28,000
United States deposits	335	649	202	419
Bills payable (including all obligations representing money borrowed other than rediscounts)	50	65	-----	155
Notes and bills rediscounted	-----	56	46	14
Letters of credit and travelers' checks sold for cash and outstanding	14	15	21	32
Acceptances executed for customers, etc.	747	373	37	375
Liabilities other than those above stated	161	451	450	429
Total	145,878	133,100	123,135	129,413

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

MISSISSIPPI

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	36 banks	36 banks	36 banks	37 banks
RESOURCES				
Loans and discounts (including rediscounts).....	44, 021	44, 687	46, 316	51, 451
Overdrafts.....	205	163	121	501
Customer's liability account of "acceptances".....	267	207	25	200
United States Government securities.....	4, 716	6, 613	6, 146	6, 376
Other bonds, stocks, securities, etc.....	10, 942	11, 995	12, 006	12, 075
Banking house, furniture, and fixtures.....	1, 827	1, 857	1, 944	2, 023
Other real estate owned.....	413	465	422	389
Lawful reserve with Federal reserve bank.....	3, 621	3, 341	3, 498	3, 985
Items with Federal reserve bank in process of collection.....	178	134	113	131
Cash in vault and amount due from national banks.....	5, 804	5, 688	4, 653	7, 283
Amount due from State banks, bankers, and trust companies.....	6, 336	5, 512	4, 634	8, 005
Exchanges for clearing house.....	139	62	95	124
Checks on other banks in the same place.....	507	377	407	358
Outside checks and other cash items.....	338	201	181	167
Redemption fund and due from United States Treasurer.....	147	147	148	149
Other assets.....	21	50	93	60
Total.....	79, 482	81, 499	80, 802	93, 277
LIABILITIES				
Capital stock paid in.....	5, 185	5, 285	5, 285	5, 410
Surplus fund.....	3, 083	3, 108	3, 114	3, 204
All other undivided profits, less expenses and taxes paid.....	798	1, 019	840	1, 195
Reserved for taxes, interest, etc., accrued.....	110	170	218	268
National-bank notes outstanding.....	2, 929	2, 892	2, 920	2, 932
Due to Federal reserve banks.....	40	52	40	52
Amount due to national banks.....	777	882	604	900
Amount due to State banks, bankers, and trust companies.....	4, 367	3, 620	3, 020	5, 175
Certified checks outstanding.....	33	22	32	21
Cashier's checks outstanding.....	751	497	412	560
Demand deposits.....	35, 566	35, 047	32, 638	38, 623
Time deposits (including postal savings deposits).....	23, 194	26, 280	27, 058	29, 082
United States deposits.....	339	571	366	546
United States Government securities borrowed.....	24	27	23	22
Bonds and securities, other than United States, borrowed.....	69	59	150	85
Agreements to repurchase United States Government or other securities sold.....				175
Bills payable (including all obligations representing money borrowed other than rediscounts).....	490	285	515	1, 598
Notes and bills rediscounted.....	1, 441	1, 444	3, 502	3, 101
Acceptances executed for customers, etc.....	267	207	25	290
Liabilities other than those above stated.....	79	32	40	38
Total.....	79, 482	81, 499	80, 802	93, 277

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

MISSOURI

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	107 banks	106 banks	106 banks	110 banks
RESOURCES				
Loans and discounts (including rediscounts)-----	49, 281	50, 118	52, 198	52, 630
Overdrafts-----	113	124	94	166
United States Government securities-----	12, 043	12, 978	12, 144	12, 861
Other bonds, stocks, securities, etc.-----	7, 502	7, 512	8, 298	9, 234
Banking house, furniture, and fixtures-----	1, 994	2, 011	2, 107	2, 199
Other real estate owned-----	936	974	983	1, 031
Lawful reserve with Federal reserve bank-----	4, 093	3, 779	4, 007	4, 120
Items with Federal reserve bank in process of collection-----	383	356	297	286
Cash in vault and amount due from national banks-----	12, 190	9, 600	9, 926	10, 986
Amount due from State banks, bankers, and trust companies-----	2, 381	2, 472	2, 220	2, 483
Exchanges for clearing house-----	289	259	526	330
Checks on other banks in the same place-----	197	194	168	172
Outside checks and other cash items-----	134	149	128	166
Redemption fund and due from United States Treasurer-----	292	264	272	285
Other assets-----	52	61	63	88
Total-----	91, 880	90, 851	93, 431	97, 037
LIABILITIES				
Capital stock paid in-----	7, 263	7, 237	7, 492	7, 843
Surplus fund-----	3, 392	3, 354	3, 381	3, 517
All other undivided profits, less expenses and taxes paid-----	1, 213	1, 484	1, 379	1, 586
Reserved for taxes, interest, etc., accrued-----	56	43	82	90
National-bank notes outstanding-----	5, 803	5, 339	5, 428	5, 712
Due to Federal reserve banks-----			3	
Amount due to national banks-----	1, 449	2, 360	1, 489	2, 959
Amount due to State banks, bankers, and trust companies-----	7, 748	6, 237	7, 465	7, 119
Certified checks outstanding-----	58	21	10	9
Cashier's checks outstanding-----	274	272	266	233
Demand deposits-----	43, 732	41, 437	42, 940	44, 222
Time deposits (including postal savings deposits)-----	19, 340	19, 966	21, 274	22, 278
United States deposits-----	359	1, 341	173	195
United States Government securities borrowed-----	359	372	368	344
Bonds and securities, other than United States, borrowed-----				
Agreements to repurchase United States Government or other securities sold-----			10	50
Bills payable (including all obligations representing money borrowed other than rediscounts)-----	407	496	512	283
Notes and bills rediscounted-----	411	874	1, 122	564
Letters of credit and travelers' checks sold for cash and outstanding-----	1		1	1
Liabilities other than those above stated-----	15	18	36	32
Total-----	91, 880	90, 851	93, 431	97, 037

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

MISSOURI—Continued

KANSAS CITY

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	10 banks	10 banks	10 banks	10 banks
RESOURCES				
Loans and discounts (including rediscounts)	90,363	85,183	81,190	79,974
Overdrafts	15	37	27	49
Customer's liability account of "acceptances"				
United States Government securities	15,582	16,659	14,714	13,794
Other bonds, stocks, securities, etc.	7,962	7,954	8,298	8,150
Banking house, furniture, and fixtures	1,739	1,744	1,960	2,076
Other real estate owned	485	509	521	479
Lawful reserve with Federal reserve bank	13,234	11,509	11,632	10,341
Items with Federal reserve bank in process of collection	9,607	8,838	9,269	10,965
Cash in vault and amount due from national banks	23,612	15,441	14,012	11,885
Amount due from State banks, bankers, and trust companies	8,396	6,396	5,847	6,213
Exchanges for clearing house	4,590	2,746	3,348	2,379
Checks on other banks in the same place	155	72	102	41
Outside checks and other cash items	984	506	735	483
Redemption fund and due from United States Treasurer	92	81	72	55
Other assets	109	111	236	256
Total	176,925	157,786	152,013	147,140
LIABILITIES				
Capital stock paid in	7,200	7,200	7,200	6,800
Surplus fund	3,037	3,021	3,022	3,072
All other undivided profits, less expenses and taxes paid	3,243	3,603	3,470	3,848
Reserved for taxes, interest, etc., accrued	31	82	111	56
National-bank notes outstanding	1,815	1,622	1,444	1,098
Due to Federal reserve banks				
Amount due to national banks	49,131	35,418	34,222	26,706
Amount due to State banks, bankers, and trust companies	35,496	30,662	28,275	29,651
Certified checks outstanding	114	114	90	91
Cashier's checks outstanding	3,930	1,399	1,638	2,061
Demand deposits	65,708	65,043	65,629	66,809
Time deposits (including postal savings deposits)	5,092	5,277	5,501	5,475
United States deposits	1,619	3,924	1,070	1,097
United States Government securities borrowed	50	60	60	60
Letters of credit and travelers' checks sold for cash and outstanding	7	15	31	20
Liabilities other than those above stated	452	346	250	296
Total	176,925	157,786	152,013	147,140

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

MISSOURI—Continued

ST. JOSEPH

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	20,058	20,046	18,069	17,842
Overdrafts	23	19	25	9
Customer's liability account of "acceptances"	1	11	9	1
United States Government securities	2,058	1,840	1,637	1,455
Other bonds, stocks, securities, etc.	1,143	701	1,050	1,074
Banking house, furniture, and fixtures	398	397	398	396
Other real estate owned	92	92	90	90
Lawful reserve with Federal reserve bank	2,430	1,818	1,901	1,511
Items with Federal reserve bank in process of collection	1,141	786	528	690
Cash in vault and amount due from national banks	6,157	4,117	4,827	3,177
Amount due from State banks, bankers, and trust companies	1,278	1,106	1,082	996
Exchanges for clearing house	530	298	546	379
Checks on other banks in the same place	257	622	143	17
Outside checks and other cash items	71	22	36	23
Redemption fund and due from United States Treasurer	42	26	26	26
Other assets	12	11	173	14
Total	35,691	31,912	30,540	27,700
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	241	267	269	310
Reserved for taxes, interest, etc., accrued	17	77	24	59
National bank notes outstanding	836	511	513	506
Amount due to National banks	4,947	3,589	3,701	2,668
Amount due to State banks, bankers, and trust companies	10,895	9,311	9,303	7,937
Certified checks outstanding	4	2	2	8
Cashier's checks outstanding	120	113	128	229
Demand deposits	9,537	8,699	7,307	7,595
Time deposits (including postal saving deposits)	6,875	6,554	7,050	6,166
United States deposits	51	308	59	34
Bills payable (including all obligations representing money borrowed other than rediscounts)		300		
Letters of credit and travelers' checks sold for cash and outstanding	3	1	2	1
Acceptances executed for customers, etc.	1	11	11	2
Liabilities other than those above stated	114	119	121	135
Total	35,691	31,912	30,540	27,700

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

MISSOURI—Continued

ST. LOUIS

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	10 banks	11 banks	11 banks	11 banks
RESOURCES				
Loans and discounts (including rediscounts)	209,077	197,658	186,480	197,643
Overdrafts	122	33	15	30
Customer's liability account of "acceptances"	125	231	83	218
United States Government securities	21,953	25,034	22,639	23,560
Other bonds, stocks, securities, etc.	34,894	34,848	40,735	35,786
Banking house, furniture, and fixtures	6,648	6,234	6,721	6,775
Other real estate owned	1,384	1,381	305	303
Lawful reserve with Federal reserve bank	21,943	20,223	17,639	17,557
Items with Federal reserve bank in process of collection	16,400	16,265	15,188	16,181
Cash in vault and amount due from national banks	22,304	19,606	16,608	15,342
Amount due from State banks, bankers, and trust companies	13,370	9,898	8,947	10,990
Exchanges for clearing house	9,596	6,830	7,749	5,138
Checks on other banks in the same place	131	24	59	32
Outside checks and other cash items	382	251	288	342
Redemption fund and due from United States Treasurer	509	481	481	481
Other assets	605	877	2,426	508
Total	359,443	339,874	326,363	330,886
LIABILITIES				
Capital stock paid in	26,150	26,259	26,331	26,350
Surplus fund	9,451	9,491	9,532	9,535
All other undivided profits, less expenses and taxes paid	4,781	4,939	4,485	5,316
Reserved for taxes, interest, etc., accrued	845	1,295	1,335	1,567
National bank notes outstanding	10,142	9,546	9,499	9,449
Amount due to national banks	41,967	37,157	33,696	34,720
Amount due to State banks, bankers, and trust companies	43,410	40,719	35,442	37,207
Certified checks outstanding	47	94	63	18
Cashier's checks outstanding	1,921	1,343	1,720	1,612
Demand deposits	156,002	144,246	140,820	138,217
Time deposits (including postal savings deposits)	59,672	54,634	58,314	59,810
United States deposits	2,923	7,038	1,690	2,346
United States Government securities borrowed	668	589	573	563
Agreements to repurchase United States Government or other securities sold			200	
Bills payable (including all obligations representing money borrowed other than rediscounts)	90	1,040	300	495
Notes and bills rediscounted	192		1,162	2,209
Letters of credit and travelers' checks sold for cash and outstanding	12	35	58	41
Acceptances executed for customers, etc.	125	233	83	226
Liabilities other than those above stated	1,045	1,216	1,060	1,205
Total	359,443	339,874	326,363	330,886

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

MONTANA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	89 banks	83 banks	83 banks	82 banks
RESOURCES				
Loans and discounts (including rediscounts).....	34,960	36,026	36,729	37,516
Overdrafts.....	64	63	70	105
United States Government securities.....	9,688	9,940	10,076	9,902
Other bonds, stocks, securities, etc.....	7,551	8,319	8,488	8,850
Banking house, furniture, and fixtures.....	2,650	2,582	2,589	2,626
Other real estate owned.....	1,134	1,174	1,261	1,280
Lawful reserve with Federal reserve bank.....	3,845	3,455	3,282	3,486
Items with Federal reserve bank in process of collection.....	208	350	208	272
Cash in vault and amount due from national banks.....	14,663	9,997	9,634	11,390
Amount due from State banks, bankers, and trust companies.....	2,442	2,232	1,819	1,971
Exchanges for clearing house.....	178	188	161	197
Checks on other banks in the same place.....	101	101	80	103
Outside checks and other cash items.....	310	299	312	282
Redemption fund and due from United States Treasurer.....	132	117	116	118
Other assets.....	194	179	180	202
Total.....	78,120	75,022	75,005	78,300
LIABILITIES				
Capital stock paid in.....	5,535	5,335	5,335	5,295
Surplus fund.....	2,287	2,252	2,236	2,197
All other undivided profits, less expenses and taxes paid.....	1,009	888	792	1,061
Reserved for taxes, interest, etc., accrued.....	16	91	81	83
National-bank notes outstanding.....	2,632	2,275	2,286	2,250
Amount due to national banks.....	975	835	697	851
Amount due to State banks, bankers, and trust companies.....	2,313	2,273	1,855	2,118
Certified checks outstanding.....	15	40	58	30
Cashier's checks outstanding.....	804	647	623	622
Demand deposits.....	37,321	33,607	33,851	36,456
Time deposits (including postal savings deposits).....	24,580	26,025	26,116	26,339
United States deposits.....	138	228	181	264
United States Government securities borrowed.....	3	3	3	3
Bills payable (including all obligations representing money borrowed other than rediscounts).....	199	185	298	312
Notes and bills rediscounted.....	287	325	586	412
Letters of credit and travelers' checks sold for cash and outstanding.....	1	7	1	-----
Liabilities other than those above stated.....	5	6	6	7
Total.....	78,120	75,022	75,005	78,300

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

MONTANA—Continued

HELENA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	3, 932	3, 533	3, 530	3, 816
Overdrafts.....	16	14	28	23
United States Government securities.....	1, 162	969	769	765
Other bonds, stocks, securities, etc.....	1, 106	1, 277	1, 036	1, 035
Banking house, furniture, and fixtures.....	96	96	96	95
Other real estate owned.....	45	45	45	45
Lawful reserve with Federal reserve bank.....	654	412	602	595
Items with Federal reserve bank in process of collection.....	282	148	247	238
Cash in vault and amount due from national banks.....	1, 516	1, 121	1, 193	1, 267
Amount due from State banks, bankers, and trust companies.....	144	92	150	115
Exchanges for clearing house.....	58	54	30	21
Outside checks and other cash items.....	48	7	37	11
Redemption fund and due from United States Treasurer.....	16	10	10	10
Total.....	9, 075	7, 778	7, 773	8, 036
LIABILITIES				
Capital stock paid in.....	450	450	450	450
Surplus fund.....	325	325	325	325
All other undivided profits, less expenses and taxes paid.....	50	64	65	96
National-bank notes outstanding.....	300	200	200	200
Amount due to national banks.....	1, 350	901	764	925
Amount due to State banks, bankers, and trust companies.....	1, 254	1, 127	926	945
Certified checks outstanding.....		2	5	1
Cashier's checks outstanding.....	135	73	115	78
Demand deposits.....	3, 605	2, 969	3, 200	3, 329
Time deposits (including postal savings deposits).....	1, 556	1, 616	1, 671	1, 656
United States deposits.....	50	51	52	31
Total.....	9, 075	7, 778	7, 773	8, 036

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

NEBRASKA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	160 banks	159 banks	159 banks	157 banks
RESOURCES				
Loans and discounts (including rediscounts).....	67, 161	65, 404	64, 288	64, 470
Overdrafts.....	213	237	175	245
Customer's liability account of "acceptances".....				32
United States Government securities.....	10, 329	10, 885	11, 220	11, 012
Other bonds, stocks, securities, etc.....	4, 434	5, 647	5, 804	5, 974
Banking house, furniture, and fixtures.....	2, 948	2, 958	2, 963	2, 972
Other real estate owned.....	2, 591	2, 794	2, 916	2, 877
Lawful reserve with Federal reserve bank.....	4, 408	4, 594	4, 507	4, 352
Items with Federal reserve bank in process of collection.....	31	29	20	20
Cash in vault and amount due from national banks.....	13, 336	14, 386	14, 595	12, 109
Amount due from State banks, bankers, and trust companies.....	701	503	460	437
Exchanges for clearing house.....	143	129	136	91
Checks on other banks in the same place.....	284	274	229	217
Outside checks and other cash items.....	237	204	180	219
Redemption fund and due from United States Treasurer.....	341	336	337	330
Other assets.....	80	81	96	90
Total.....	107, 737	108, 461	107, 926	105, 447
LIABILITIES				
Capital stock paid in.....	8, 545	8, 495	8, 455	8, 340
Surplus fund.....	4, 871	4, 678	4, 643	4, 547
All other undivided profits, less expenses and taxes paid.....	1, 589	1, 417	1, 579	1, 759
Reserved for taxes, interest, etc., accrued.....	344	335	228	222
National-bank notes outstanding.....	6, 785	6, 662	6, 674	6, 546
Due to Federal reserve banks.....	1			
Amount due to national banks.....	639	778	882	764
Amount due to State banks, bankers, and trust companies.....	6, 214	6, 617	6, 404	5, 660
Certified checks outstanding.....	24	56	37	38
Cashier's checks outstanding.....	730	640	556	491
Demand deposits.....	40, 299	42, 604	41, 249	39, 891
Time deposits (including postal savings deposits).....	34, 849	34, 797	36, 073	35, 596
United States deposits.....	57	139	48	12
United States Government securities borrowed.....	22	24	22	22
Bills payable (including all obligations representing money borrowed other than rediscounts).....	414	57	57	387
Notes and bills rediscounted.....	2, 326	1, 155	1, 012	1, 132
Letters of credit and travelers' checks sold for cash and outstanding.....	1	1	1	2
Acceptances executed for customers, etc.....				32
Liabilities other than those above stated.....	27	6	6	6
Total.....	107, 737	108, 461	107, 926	105, 447

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

NEBRASKA—Continued

LINCOLN

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts).....	14,310	15,735	16,453	16,438
Overdrafts.....	7	12	12	27
United States Government securities.....	1,407	1,980	1,795	1,710
Other bonds, stocks, securities, etc.....	2,693	3,042	3,236	3,039
Banking house, furniture, and fixtures.....	906	908	928	936
Other real estate owned.....	133	152	160	168
Lawful reserve with Federal reserve bank.....	1,728	1,832	1,817	1,778
Items with Federal reserve bank in process of collection.....	451	417	442	353
Cash in vault and amount due from national banks.....	3,929	3,171	2,516	1,953
Amount due from State banks, bankers, and trust companies.....	1,102	1,204	1,341	1,038
Exchange for clearing house.....	501	378	424	363
Checks on other banks in the same place.....	17	14	11	18
Outside checks and other cash items.....	148	133	131	105
Redemption fund and due from United States Treasurer.....	28	28	29	29
Other assets.....				2
Total.....	27,360	29,006	29,295	27,957
LIABILITIES				
Capital stock paid in.....	1,725	1,725	1,725	1,725
Surplus fund.....	834	835	837	837
All other undivided profits, less expenses and taxes paid.....	239	267	328	418
Reserved for taxes, interest, etc., accrued.....	137	126	39	73
National-bank notes outstanding.....	567	568	566	565
Amount due to national banks.....	2,255	2,605	2,355	2,134
Amount due to State banks, bankers, and trust companies.....	6,648	7,259	7,029	6,013
Certified checks outstanding.....	30	34	33	49
Cashier's checks outstanding.....	143	190	169	168
Demand deposits.....	11,034	11,479	11,906	11,969
Time deposits (including postal savings deposits).....	3,720	3,756	3,934	3,928
United States deposits.....	22	150	57	71
Bills payable (including all obligations representing money borrowed other than rediscount).....			300	
Letters of credit and travelers checks sold for cash and outstanding.....	6	12	17	7
Total.....	27,360	29,006	29,295	27,957

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

NEBRASKA—Continued

OMAHA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	8 banks	8 banks	8 banks	8 banks
RESOURCES				
Loans and discounts (including rediscounts)	63,197	66,354	65,111	63,643
Overdrafts	58	116	87	68
United States Government securities	6,622	7,600	5,566	5,078
Other bonds, stocks, securities, etc.	7,486	8,588	9,813	9,857
Banking house, furniture, and fixtures	3,300	3,307	3,341	3,435
Other real estate owned	970	1,009	1,030	1,098
Lawful reserve with Federal reserve bank	8,403	6,879	8,683	6,988
Items with Federal reserve bank in process of collection	3,455	4,003	3,116	3,945
Cash in vault and amount due from national banks	13,207	9,970	13,279	10,054
Amount due from State banks, bankers, and trust companies	8,027	7,209	8,452	6,705
Exchanges for clearing house	3,357	2,720	2,571	1,890
Checks on other banks in the same place	475	594	840	358
Outside checks and other cash items	522	913	819	756
Redemption fund and due from United States Treasurer	70	60	60	60
Other assets	62	79	64	71
Total	119,214	119,501	122,832	114,006
LIABILITIES				
Capital stock paid in	6,150	6,150	6,150	6,150
Surplus fund	3,050	3,050	3,050	3,050
All other undivided profits, less expenses and taxes paid	1,067	1,127	1,396	1,570
Reserved for taxes, interest, etc., accrued	963	763	607	454
National-bank notes outstanding	1,200	1,195	1,194	1,190
Amount due to national banks	17,077	14,926	14,845	13,617
Amount due to State banks, bankers, and trust companies	22,896	23,566	24,589	21,206
Certified checks outstanding	169	139	145	110
Cashier's checks outstanding	1,699	1,489	1,745	1,128
Demand deposits	52,187	52,685	56,480	52,069
Time deposits (including postal savings deposits)	12,222	11,880	12,030	11,256
United States deposits	437	524	419	430
United States Government securities borrowed	86	85	142	78
Bills payable (including all obligations representing money borrowed other than rediscounts)	2	1,900	1	501
Notes and bills rediscounted				1,170
Letters of credit and travelers' checks sold for cash and outstanding	9	22	38	27
Liabilities other than those above stated			1	
Total	119,214	119,501	122,832	114,006

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

NEVADA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	11 banks	10 banks	10 banks	10 banks
RESOURCES				
Loans and discounts (including rediscounts)	8,707	8,755	9,495	9,514
Overdrafts	23	24	33	26
United States Government securities	2,562	2,847	2,719	2,749
Other bonds, stocks, securities, etc.	1,825	1,874	1,771	1,863
Banking house, furniture, and fixtures	818	800	797	802
Other real estate owned	97	95	93	87
Lawful reserve with Federal reserve bank	744	696	779	785
Items with Federal reserve bank in process of collection	5	39	44	48
Cash in vault and amount due from national banks	3,041	1,579	2,210	2,383
Amount due from State banks, bankers, and trust companies	557	364	420	462
Exchanges for clearing house	7	10	22	8
Checks on other banks in the same place	22	27	19	22
Outside checks and other cash items	12	14	21	9
Redemption fund and due from United States Treasurer	61	60	60	60
Other assets		1	1	1
Total	18,481	17,185	18,484	18,819
LIABILITIES				
Capital stock paid in	1,460	1,385	1,385	1,385
Surplus fund	655	640	645	645
All other undivided profits, less expenses and taxes paid	120	129	151	167
Reserved for taxes, interest, etc., accrued	65	29	49	24
National-bank notes outstanding	1,218	1,180	1,198	1,192
Due to Federal reserve banks	90	28	43	44
Amount due to national banks	251	133	191	264
Amount due to State banks, bankers, and trust companies	1,514	889	1,356	913
Certified checks outstanding	4	16	24	6
Cashier's checks outstanding	104	107	286	140
Demand deposits	7,322	6,659	7,137	7,859
Time deposits (including postal savings deposits)	5,683	5,897	5,925	6,010
United States deposits	95	93	93	92
Notes and bills rediscounted				78
Liabilities other than those above stated			1	
Total	18,481	17,185	18,484	18,819

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

NEW HAMPSHIRE

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	54 banks	54 banks	54 banks	54 banks
RESOURCES				
Loans and discounts (including redcounts)	35, 188	35, 207	37, 120	37, 741
Overdrafts	28	23	29	34
United States Government securities	12, 027	12, 190	11, 885	12, 432
Other bonds, stocks, securities, etc.	12, 723	12, 894	13, 182	14, 361
Banking house, furniture, and fixtures ..	2, 187	2, 275	2, 278	2, 309
Other real estate owned	70	71	67	75
Lawful reserve with Federal reserve bank ..	3, 464	3, 198	3, 372	3, 546
Items with Federal reserve bank in process of collection ..	1, 233	1, 019	1, 485	1, 168
Cash in vault and amount due from national banks ..	5, 750	5, 301	4, 646	5, 771
Amount due from State banks, bankers, and trust companies ..	207	316	213	119
Exchanges for clearing house	294	124	176	142
Checks on other banks in the same place ..	176	140	180	129
Outside checks and other cash items	338	187	303	198
Redemption fund and due from United States Treasurer ..	245	232	232	233
Other assets	26	29	20	20
Total	73, 956	73, 206	75, 188	78, 278
LIABILITIES				
Capital stock paid in	5, 240	5, 240	5, 240	5, 240
Surplus fund	4, 620	4, 625	4, 637	4, 642
All other undivided profits, less expenses and taxes paid ..	2, 783	3, 051	3, 012	3, 240
Reserved for taxes, interest, etc., accrued ..	46	44	63	36
National-bank notes outstanding	4, 845	4, 632	4, 651	4, 631
Due to Federal reserve banks	367	276	413	418
Amount due to national banks	445	276	267	623
Amount due to State banks, bankers, and trust companies ..	2, 668	2, 544	2, 795	2, 438
Certified checks outstanding	32	47	88	67
Cashier's checks outstanding	377	348	308	311
Demand deposits	35, 480	33, 453	35, 631	38, 142
Time deposits (including postal savings deposits) ..	14, 362	14, 931	14, 980	15, 767
United States deposits	480	822	399	470
United States Government securities borrowed ..	98	50	119	121
Bonds and securities, other than United States, borrowed ..		72		
Bills payable (including all obligations representing money borrowed other than rediscounts) ..	1, 906	2, 485	1, 925	1, 931
Notes and bills rediscounted	224	308	656	199
Letters of credit and travelers' checks sold for cash and outstanding ..			2	
Liabilities other than those above stated	3	2	2	2
Total	73, 956	73, 206	75, 188	78, 278

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

NEW JERSEY

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	253 banks	258 banks	265 banks	268 banks
RESOURCES				
Loans and discounts (including rediscounts)	370,960	382,020	406,680	426,630
Overdrafts	65	86	125	152
Customer's liability account of "acceptances"	536	637	439	512
United States Government securities	75,702	79,996	75,574	74,456
Other bonds, stock, securities, etc.	224,558	224,406	230,055	238,498
Banking house, furniture, and fixtures	20,992	21,743	22,359	22,877
Other real estate owned	2,111	2,360	1,998	2,643
Lawful reserve with Federal reserve bank	37,489	33,163	37,148	35,515
Items with Federal reserve bank in process of collection	12,222	11,874	13,311	11,182
Cash in vault and amount due from national banks	40,713	34,019	36,745	31,195
Amount due from State banks, bankers, and trust companies	7,373	5,241	6,145	4,634
Exchanges for clearing house	4,383	2,481	4,045	2,216
Checks on other banks in the same place	1,877	1,290	1,952	980
Outside checks and other cash items	1,449	785	1,306	1,128
Redemption fund and due from United States Treasurer	1,052	1,060	1,057	1,063
Other assets	2,069	1,933	2,590	2,193
Total	803,551	803,094	841,529	855,874
LIABILITIES				
Capital stock paid in	38,980	39,938	40,973	41,464
Surplus fund	36,251	36,859	38,180	38,740
All other undivided profits, less expenses and taxes paid	14,560	16,927	15,821	18,841
Reserved for taxes, interest, etc., accrued	1,082	2,006	1,189	2,185
National-bank notes outstanding	20,740	20,852	20,602	20,820
Due to Federal reserve banks	3,916	3,556	4,049	3,250
Amount due to national banks	1,643	1,912	2,202	2,086
Amount due to State banks, bankers, and trust companies	13,360	11,715	12,121	9,454
Certified checks outstanding	1,795	2,222	2,648	3,138
Cashier's checks outstanding	1,660	2,129	2,566	1,589
Demand deposits	332,411	311,596	339,212	339,191
Time deposits (including postal savings deposits)	316,466	328,741	342,955	352,922
United States deposits	5,143	6,460	3,245	5,089
United States Government securities borrowed		77	32	152
Bonds and securities, other than United States, borrowed	100	100		
Agreements to repurchase United States Government or other securities sold				290
Bills payable (including all obligations representing money borrowed other than rediscounts)	11,522	12,256	9,861	11,831
Notes and bills rediscounted	2,005	3,388	3,835	2,730
Letters of credit and travelers' checks sold for cash and outstanding	23	43	20	30
Acceptances executed for customers, etc.	478	580	389	479
Acceptances executed by other banks for account of this bank	58	57	50	41
Liabilities other than those above stated	1,358	1,680	1,579	1,552
Total	803,551	803,094	841,529	855,874

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

NEW MEXICO

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	33 banks	33 banks	31 banks	31 banks
RESOURCES				
Loans and discounts (including rediscounts)	15,493	15,793	15,274	15,186
Overdrafts	10	62	9	25
United States Government securities	3,075	3,481	3,674	4,007
Other bonds, stocks, securities, etc.	1,072	1,153	900	978
Banking house, furniture, and fixtures	1,191	1,193	1,161	1,164
Other real estate owned	504	551	482	471
Lawful reserve with Federal reserve bank	1,510	1,387	1,273	1,233
Items with Federal reserve bank in process of collection	163	146	145	124
Cash in vault and amount due from national banks	5,868	4,045	3,548	2,970
Amount due from State banks, bankers, and trust companies	656	356	474	202
Exchanges for clearing house	42	6	-----	2
Checks on other banks in the same place	104	106	104	96
Outside checks and other cash items	90	77	68	57
Redemption fund and due from United States Treasurer	67	67	56	56
Other assets	86	83	57	58
Total	29,931	28,506	27,285	26,629
LIABILITIES				
Capital stock paid in	2,310	2,310	2,135	2,135
Surplus fund	959	950	912	914
All other undivided profits, less expenses and taxes paid	51	125	150	192
Reserved for taxes, interest, etc., accrued	8	6	5	3
National bank notes outstanding	1,335	1,329	1,113	1,112
Due to Federal reserve banks	31	32	32	32
Amount due to national banks	607	421	368	278
Amount due to State banks, bankers, and trust companies	620	596	493	476
Certified checks outstanding	23	15	41	40
Cashier's checks outstanding	554	425	427	384
Demand deposits	17,522	16,199	16,146	15,604
Time deposits (including postal savings deposits)	5,604	5,753	4,859	4,883
United States deposits	133	143	133	129
United States Government securities borrowed	9	6	4	5
Bills payable (including all obligations representing money borrowed other than rediscounts)	30	26	40	142
Notes and bills rediscounted	114	149	406	283
Letters of credit and travelers' checks sold for cash and outstanding	1	-----	1	-----
Liabilities other than those above stated	20	21	20	17
Total	29,931	28,506	27,285	26,629

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

NEW YORK

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	485 banks	486 banks	488 banks	494 banks
RESOURCES				
Loans and discounts (including rediscounts)	446,854	466,667	486,768	503,455
Overdrafts	187	175	221	253
Customer's liability account of "Acceptances"	408	584	795	387
United States Government securities	98,517	98,582	95,764	96,023
Other bonds, stocks, securities, etc.	312,386	317,166	321,560	334,312
Banking house, furniture, and fixtures	20,064	20,515	20,864	21,403
Other real estate owned	1,921	2,070	2,160	2,553
Lawful reserve with Federal reserve bank	41,195	41,287	44,572	45,089
Items with Federal reserve bank in process of collection	8,946	8,429	9,076	9,035
Cash in vault and amount due from national banks	45,566	44,051	42,173	43,270
Amount due from State banks, bankers, and trust companies	10,596	10,369	8,848	9,785
Exchanges for clearing house	1,025	802	1,108	839
Checks on other banks in the same place	1,973	1,997	2,162	1,844
Outside checks and other cash items	1,294	929	1,138	1,115
Redemption fund and due from United States Treasurer	1,766	1,692	1,658	1,635
Other assets	1,394	1,126	1,744	1,398
Total	994,092	1,016,441	1,041,211	1,072,396
LIABILITIES				
Capital stock paid in	51,169	52,030	52,490	53,081
Surplus fund	42,901	43,593	44,415	44,946
All other undivided profits, less expenses and taxes paid	21,562	25,476	24,323	28,759
Reserved for taxes, interest, etc., accrued	1,603	2,681	1,639	2,770
National-bank notes outstanding	34,779	33,384	32,502	32,200
Due to Federal reserve banks	3,233	2,363	2,999	2,863
Amount due to national banks	2,713	3,159	2,798	3,606
Amount due to State banks, bankers, and trust companies	7,112	7,348	7,349	6,822
Certified checks outstanding	1,661	1,781	2,352	1,897
Cashier's checks outstanding	1,457	926	1,465	1,029
Demand deposits	346,623	349,373	357,780	375,499
Time deposits (including postal savings deposits)	457,933	474,240	487,755	500,540
United States deposits	4,127	4,117	1,301	2,924
United States Government securities borrowed	813	312	105	129
Bonds and securities, other than United States, borrowed	50	50	50	50
Bills payable (including all obligations representing money borrowed other than rediscounts)	10,732	10,217	14,781	10,133
Notes and bills rediscounted	4,602	4,169	5,667	3,982
Letters of credit and travelers' checks sold for cash and outstanding	4	14	6	4
Acceptances executed for customers, etc.	276	367	663	269
Acceptances executed by other banks for account of this bank	152	231	160	138
Liabilities other than those above stated	585	605	611	755
Total	994,092	1,016,441	1,041,211	1,072,396

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

NEW YORK—Continued

ALBANY

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	44,749	51,110	55,546	46,528
Overdrafts	9	4	9	14
Customer's liability account of "Acceptances"		5	4	
United States Government securities	9,396	8,363	9,057	9,345
Other bonds, stocks, securities, etc	16,340	17,473	16,534	15,555
Banking house, furniture, and fixtures	1,407	1,407	1,407	1,404
Other real estate owned	454	444	444	445
Lawful reserve with Federal reserve bank	5,983	6,793	6,057	4,799
Items with Federal reserve bank in process of collection	5,273	3,723	13,644	6,613
Cash in vault and amount due from national banks	5,515	5,622	5,697	4,723
Amount due from State banks, bankers, and trust companies	2,126	1,966	3,027	2,049
Exchanges for clearing house	1,108	490	514	364
Checks on other banks in same place		4		
Outside checks and other cash items	226	192	273	169
Redemption fund and due from United States Treasurer	92	88	88	88
Other assets	282	191	305	294
Total	92,960	97,875	112,606	92,390
LIABILITIES				
Capital stock paid in	3,100	3,100	3,350	3,350
Surplus fund	3,650	3,650	4,150	4,150
All other undivided profits, less expenses and taxes paid	2,525	2,664	2,769	2,962
Reserved for taxes, interest, etc., accrued	237	242	278	391
National-bank notes outstanding	1,682	1,682	1,642	1,678
Due to Federal reserve banks	3,669	2,240	2,712	2,354
Amount due to national banks	8,237	9,156	7,798	9,534
Amount due to State banks, bankers, and trust companies	10,977	8,789	8,657	8,406
Certified checks outstanding	424	332	694	758
Cashier's checks outstanding	280	116	265	181
Demand deposits	44,695	51,704	65,958	43,725
Time deposits (including postal savings deposits)	11,197	13,260	14,030	14,594
United States deposits	175	73	73	91
Bills payable (including all obligations representing money borrowed other than rediscounts)	1,500			
Notes and bills rediscounted	415			
Acceptances executed by other banks for account of this bank		5	4	
Liabilities other than those above stated	197	862	226	216
Total	92,960	97,875	112,606	92,390

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

NEW YORK—Continued
BROOKLYN AND BRONX
[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts).....	35,243	34,995	34,660	36,170
Overdrafts.....	5	9	10	9
Customer's liability account of "acceptances".....	93	133	326	136
United States Government securities.....	6,464	6,648	5,904	5,928
Other bonds, stocks, securities, etc.....	8,159	8,325	8,845	8,773
Banking house, furniture, and fixtures.....	529	525	511	518
Other real estate owned.....	171	396	396	400
Lawful reserve with Federal reserve bank.....	4,530	4,222	4,343	4,560
Items with Federal reserve bank in process of collection.....	1,379	1,205	1,349	981
Cash in vault and amount due from national banks.....	2,200	2,170	2,049	1,748
Amount due from State banks, bankers, and trust companies.....	426	277	273	367
Exchanges for clearing house.....	1,433	1,021	1,148	676
Checks on other banks in the same place.....	134	163	465	316
Outside checks and other cash items.....	694	753	188	181
Redemption fund and due from United States Treasurer.....	53	43	43	42
Other assets.....	196	179	237	155
Total.....	61,709	61,064	60,747	60,960
LIABILITIES				
Capital stock paid in.....	2,200	2,200	2,200	2,200
Surplus fund.....	2,200	2,200	2,200	2,200
All other undivided profits, less expenses and taxes paid.....	1,745	1,843	1,733	1,832
Reserved for taxes, interest, etc., accrued.....	60	96	54	192
National-bank notes outstanding.....	1,040	849	841	841
Amount due to national banks.....	111	113	191	256
Amount due to State banks, bankers, and trust companies.....	5,238	6,026	4,445	4,064
Certified checks outstanding.....	558	483	630	499
Cashier's checks outstanding.....	499	264	916	371
Demand deposits.....	41,548	39,351	39,895	40,674
Time deposits (including postal savings deposits).....	5,111	5,314	5,582	5,838
United States deposits.....	680	813	468	478
Bills payable (including all obligations representing money borrowed other than rediscounts).....	400	1,120	977	1,100
Notes and bills rediscounted.....	61	86	48	45
Letters of credit and travelers' checks sold for cash and outstanding.....	10	8	18	25
Acceptances executed for customers, etc.....	30	30	93	134
Acceptances executed by other banks for account of this bank.....	63	103	233	2
Liabilities other than those above stated.....	155	165	223	209
Total.....	61,709	61,064	60,747	60,960

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

NEW YORK—Continued

BUFFALO

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	5 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	34,899	36,734	42,007	41,486
Overdrafts.....	2	3	3	2
Customer's liability account of "acceptances".....	58	81	96	41
United States Government securities.....	13,081	13,403	12,047	12,369
Other bonds, stocks, securities, etc.....	9,230	10,985	10,386	12,068
Banking house, furniture, and fixtures.....	1,376	1,374	1,372	1,376
Other real estate owned.....	41	55	55	135
Lawful reserve with Federal reserve bank.....	4,049	3,944	3,886	4,139
Items with Federal reserve bank in process of collection.....	1,760	1,596	2,054	1,757
Cash in vault and amount due from national banks.....	3,732	3,242	3,583	3,457
Amount due from State banks, bankers, and trust companies.....	1,741	1,389	1,498	1,374
Exchanges for clearing house.....	1,092	856	877	822
Checks on other banks in the same place.....	3	8	33	5
Outside checks and other cash items.....	238	247	5,298	233
Redemption fund and due from United States Treasurer.....	115	115	115	115
Other assets.....	566	583	598	349
Total.....	71,983	74,615	83,908	79,728
LIABILITIES				
Capital stock paid in.....	2,950	2,950	2,950	2,950
Surplus fund.....	1,850	1,850	1,950	1,950
All other undivided profits, less expenses and taxes paid.....	1,104	1,136	1,092	1,290
Reserved for taxes, interest, etc., accrued.....	182	170	188	198
National-bank notes outstanding.....	2,259	2,249	2,209	2,268
Amount due to national banks.....	2,275	2,522	1,923	2,406
Amount due to State banks, bankers, and trust companies.....	2,991	2,390	1,886	2,545
Certified checks outstanding.....	231	96	114	95
Cashier's checks outstanding.....	291	99	197	137
Demand deposits.....	31,738	31,470	41,924	34,264
Time deposits (including postal savings deposits).....	23,912	26,497	27,743	27,833
United States deposits.....	588	610	282	736
United States Government securities borrowed.....	200			
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,345	2,480	1,312	2,978
Notes and bills rediscounted.....			37	19
Acceptances executed for customers, etc.....	54	76	91	30
Acceptances executed by other banks for account of this bank.....	4	5	5	11
Liabilities other than those above stated.....	9	15	5	18
Total.....	71,983	74,615	83,908	79,728

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

NEW YORK—Continued

NEW YORK CITY

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	35 banks	35 banks	33 banks	32 banks
RESOURCES				
Loans and discounts (including rediscounts)	2, 126, 818	2, 035, 020	2, 084, 305	2, 195, 431
Overdrafts	290	791	497	573
Customer's liability account of "acceptances"	137, 740	139, 474	107, 075	123, 595
United States Government securities	547, 439	523, 437	531, 679	511, 657
Other bonds, stocks, securities, etc	409, 152	426, 473	418, 508	403, 345
Banking house, furniture, and fixtures	37, 373	37, 981	41, 325	41, 756
Other real estate owned	472	135	430	214
Lawful reserve with Federal reserve bank	384, 464	307, 431	334, 034	338, 069
Items with Federal reserve bank in process of collection	88, 308	72, 349	37, 041	75, 230
Cash in vault and amount due from national banks	49, 687	46, 375	42, 395	42, 149
Amount due from State banks, bankers, and trust companies	18, 162	13, 765	19, 016	16, 561
Exchanges for clearing house	699, 153	454, 717	742, 753	526, 569
Checks on other banks in the same place	36, 269	30, 160	37, 443	24, 429
Outside checks and other cash items	9, 226	7, 808	7, 856	5, 191
Redemption fund and due from United States Treasurer	2, 034	1, 385	1, 445	1, 450
Other assets	134, 985	142, 883	137, 822	125, 036
Total	4, 681, 572	4, 240, 184	4, 593, 624	4, 431, 255
LIABILITIES				
Capital stock paid in	167, 750	181, 750	180, 350	182, 850
Surplus fund	223, 290	236, 297	236, 125	239, 675
All other undivided profits, less expenses and taxes paid	94, 450	102, 166	107, 410	113, 802
Reserved for taxes, interest, etc., accrued	13, 510	10, 879	15, 090	16, 307
National-bank notes outstanding	39, 884	26, 902	28, 180	28, 570
Amount due to national banks	296, 266	315, 020	266, 508	289, 399
Amount due to State banks, bankers, and trust companies	653, 492	541, 924	612, 644	510, 729
Certified checks outstanding	150, 411	160, 100	182, 487	211, 293
Cashier's checks outstanding	254, 467	99, 555	216, 411	108, 509
Demand deposits	2, 181, 010	1, 875, 221	2, 143, 348	2, 024, 512
Time deposits (including postal savings deposits)	325, 129	342, 806	325, 577	318, 576
United States deposits	17, 214	36, 117	9, 888	37, 158
United States Government securities borrowed	995	970	970	1, 535
Agreements to repurchase United States Government or other securities sold			259	150
Bills payable (including all obligations representing money borrowed other than rediscounts)	41, 851	78, 243	66, 642	117, 650
Notes and bills rediscounted	61, 490	66, 616	62, 773	71, 680
Letters of credit and travelers' checks sold for cash and outstanding	2, 350	2, 559	4, 527	3, 570
Acceptances executed for customers, etc	129, 312	129, 060	95, 824	114, 233
Acceptances executed by other banks for account of this bank	15, 316	19, 678	20, 653	19, 449
Liabilities other than those above stated	3, 395	14, 321	17, 958	21, 608
Total	4, 681, 572	4, 240, 184	4, 593, 624	4, 431, 255

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

NORTH CAROLINA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	84 banks	84 banks	83 banks	82 banks
RESOURCES				
Loans and discounts (including rediscounts)	124, 423	128, 717	129, 806	132, 066
Overdrafts	97	125	111	222
Customer's liability account of "acceptances"	2, 214	2, 174	844	668
United States Government securities	15, 230	16, 427	15, 390	15, 522
Other bonds, stocks, securities, etc.	4, 668	4, 434	4, 062	4, 116
Banking house, furniture, and fixtures	7, 936	8, 131	8, 294	8, 406
Other real estate owned	553	755	857	895
Lawful reserve with Federal reserve bank	8, 058	6, 427	6, 573	7, 452
Items with Federal reserve bank in process of collection	2, 625	2, 615	1, 755	3, 389
Cash in vault and amount due from national banks	16, 352	14, 350	13, 145	16, 521
Amount due from State banks, bankers, and trust companies	6, 307	5, 742	4, 156	7, 138
Exchanges for clearing house	681	423	535	411
Checks on other banks in the same place	943	889	766	832
Outside checks and other cash items	622	648	612	753
Redemption fund and due from United States Treasurer	506	496	493	462
Other assets	182	36	313	252
Total	191, 397	192, 419	187, 712	199, 105
LIABILITIES				
Capital stock paid in	13, 595	14, 066	14, 065	14, 185
Surplus fund	8, 614	8, 672	8, 826	8, 959
All other undivided profits, less expenses and taxes paid	3, 169	3, 553	3, 491	3, 920
Reserved for taxes, interest, etc., accrued	962	797	692	743
National bank notes outstanding	9, 589	9, 523	9, 490	9, 532
Due to Federal reserve banks	3, 394	2, 506	1, 724	3, 114
Amount due to national banks	3, 965	4, 057	3, 568	4, 757
Amount due to State banks, bankers, and trust companies	10, 767	9, 702	7, 442	11, 986
Certified checks outstanding	114	307	433	464
Cashier's checks outstanding	1, 514	943	846	820
Demand deposits	69, 282	67, 848	63, 304	67, 996
Time deposits (including postal savings deposits)	55, 691	55, 241	52, 777	54, 090
United States deposits	819	775	604	750
United States Government securities borrowed	926	671	721	984
Bonds and securities, other than United States, borrowed	184	505	305	130
Bills payable (including all obligations representing money borrowed other than rediscounts)	1, 950	2, 501	5, 502	4, 753
Notes and bills rediscounted	4, 452	8, 350	12, 809	11, 038
Acceptances executed for customers, etc.	1, 514	1, 674	844	368
Acceptances executed by other banks for account of this bank	700	500	-----	300
Liabilities other than those above stated	196	228	219	216
Total	191, 397	192, 419	187, 712	199, 105

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

NORTH DAKOTA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	165 banks	161 banks	160 banks	158 banks
RESOURCES				
Loans and discounts (including rediscounts).....	53, 158	53, 309	52, 223	53, 519
Overdrafts.....	79	85	90	193
United States Government securities.....	13, 638	15, 805	14, 106	13, 540
Other bonds, stocks, securities, etc.....	9, 557	11, 578	11, 423	12, 200
Banking house, furniture, and fixtures.....	2, 988	2, 943	2, 958	2, 942
Other real estate owned.....	3, 046	3, 356	3, 399	3, 334
Lawful reserve with Federal reserve bank.....	4, 784	4, 524	3, 988	4, 496
Items with Federal reserve bank in process of collection.....	115	151	104	156
Cash in vault and amount due from national banks.....	21, 674	12, 692	9, 388	12, 196
Amount due from State banks, bankers, and trust companies.....	1, 872	1, 129	948	1, 584
Exchanges for clearing house.....	310	290	256	284
Checks on other banks in the same place.....	93	55	42	121
Outside checks and other cash items.....	231	220	172	268
Redemption fund and due from United States Treasurer.....	225	219	217	214
Other assets.....	331	378	372	607
Total	112, 101	106, 734	99, 666	105, 654
LIABILITIES				
Capital stock paid in.....	6, 590	6, 490	6, 440	6, 390
Surplus fund.....	3, 163	3, 019	2, 922	2, 932
All other undivided profits, less expenses and taxes paid.....	927	654	686	690
Reserved for taxes, interest, etc., accrued.....	64	26	20	17
National-bank notes outstanding.....	4, 468	4, 337	4, 319	4, 192
Due to Federal reserve banks.....	9	—	—	—
Amount due to national banks.....	3, 450	1, 930	1, 342	1, 717
Amount due to State banks, bankers, and trust companies.....	6, 831	4, 323	3, 248	3, 665
Certified checks outstanding.....	63	82	129	86
Cashier's checks outstanding.....	796	736	597	771
Demand deposits.....	41, 039	38, 987	34, 192	39, 540
Time deposits (including postal savings deposits).....	43, 665	45, 274	44, 626	44, 656
United States deposits.....	214	207	211	155
United States Government securities borrowed.....	65	64	64	—
Bills payable (including all obligations representing money borrowed other than rediscounts).....	395	239	318	322
Notes and bills rediscounted.....	352	350	559	503
Liabilities other than those above stated.....	10	16	13	18
Total	112, 101	106, 734	99, 666	105, 654

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

OHIO

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	340 banks	339 banks	338 banks	336 banks
RESOURCES				
Loans and discounts (including rediscounts).....	280,645	288,291	287,754	298,080
Overdrafts.....	277	323	313	326
Customer's liability account of "acceptances".....	50		15	
United States Government securities.....	56,231	55,672	54,107	55,224
Other bonds, stocks, securities, etc.....	92,599	91,911	90,477	91,261
Banking house, furniture, and fixtures.....	18,524	19,847	21,721	21,870
Other real estate owned.....	2,962	2,958	3,087	3,168
Lawful reserve with Federal reserve bank.....	21,964	21,643	22,104	22,111
Items with Federal reserve bank in process of collection.....	1,661	1,791	1,518	1,361
Cash in vault and amount due from national banks.....	35,821	31,891	35,468	36,876
Amount due from State banks, bankers, and trust companies.....	9,493	9,834	10,169	10,310
Exchanges for clearing house.....	2,214	1,855	1,865	1,606
Checks on other banks in the same place.....	1,333	1,209	1,029	896
Outside checks and other cash items.....	844	699	790	729
Redemption fund and due from United States Treasurer.....	1,489	1,428	1,421	1,422
Other assets.....	1,013	946	1,176	1,061
Total	527,120	530,248	533,004	541,310
LIABILITIES				
Capital stock paid in.....	39,185	39,180	38,880	38,815
Surplus fund.....	27,689	27,782	27,432	27,491
All other undivided profits, less expenses and taxes paid.....	13,726	15,258	14,248	15,664
Reserved for taxes, interest, etc., accrued.....	437	484	433	472
National-bank notes outstanding.....	29,758	28,287	28,044	28,106
Due to Federal reserve banks.....	554	659	750	567
Amount due to national banks.....	1,203	1,262	1,022	1,708
Amount due to State banks, bankers, and trust companies.....	6,897	7,273	6,663	7,113
Certified checks outstanding.....	680	726	640	918
Cashier's checks outstanding.....	3,072	1,243	1,385	1,096
Demand deposits.....	218,750	222,196	227,723	231,579
Time deposits (including postal savings deposits).....	169,658	170,680	172,245	173,820
United States deposits.....	1,279	1,590	820	1,297
United States Government securities borrowed.....	2,338	2,610	2,629	2,550
Bonds and securities, other than United States, borrowed.....	156	206	242	244
Agreements to repurchase United States Government or other securities sold.....			32	3
Bills payable (including all obligations representing money borrowed other than rediscounts).....	6,874	5,940	6,040	6,467
Notes and bills rediscounted.....	3,516	4,493	3,439	3,065
Letters of credit and travelers' checks sold for cash and outstanding.....	15	22	23	14
Acceptances executed for customers, etc.....	50		12	
Acceptances executed by other banks for account of this bank.....			3	
Liabilities other than those above stated.....	783	357	299	321
Total	527,120	530,248	533,004	541,310

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

OHIO—Continued

CINCINNATI

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	7 banks	7 banks	7 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts)	77,888	80,751	80,823	88,266
Overdrafts	9	5	2	6
Customer's liability account of "acceptances"	84	56	86	-----
United States Government securities	21,009	20,857	19,947	19,220
Other bonds, stocks, securities, etc.	20,356	20,272	21,663	20,685
Banking house, furniture, and fixtures	3,384	3,547	3,564	3,542
Other real estate owned	101	94	93	93
Lawful reserve with Federal reserve bank	8,617	8,517	7,994	8,938
Items with Federal reserve bank in process of collection	10,546	9,634	9,740	9,916
Cash in vault and amount due from national banks	14,248	8,588	8,480	7,825
Amount due from State banks, bankers, and trust companies	2,858	2,969	2,652	2,357
Exchanges for clearing house	2,984	2,491	3,221	2,536
Checks on other banks in the same place	213	363	218	77
Outside checks and other cash items	228	164	179	177
Redemption fund and due from United States Treasurer	386	291	292	292
Other assets	237	240	219	363
Total	163,148	158,839	159,173	164,293
LIABILITIES				
Capital stock paid in	13,100	13,100	13,100	13,100
Surplus fund	6,950	6,950	6,950	6,950
All other undivided profits, less expenses and taxes paid	5,592	6,248	5,723	6,386
Reserved for taxes, interest, etc., accrued	352	263	453	499
National-bank notes outstanding	7,694	5,817	5,821	5,810
Amount due to national banks	14,162	14,623	14,292	14,098
Amount due to State banks, bankers, and trust companies	18,317	17,782	18,692	17,110
Certified checks outstanding	2,057	503	600	447
Cashier's checks outstanding	1,568	1,251	1,196	869
Demand deposits	60,656	60,603	62,978	65,002
Time deposits (including postal savings deposits)	21,267	23,721	24,800	25,935
United States deposits	2,305	3,430	793	1,603
United States Government securities borrowed	3,256	1,863	1,073	1,973
Bills payable (including all obligations representing money borrowed other than rediscounts)	350	955	2,300	2,695
Notes and bills rediscounted	1,397	1,562	203	1,672
Letters of credit and travelers' checks sold for cash and outstanding	-----	1	8	-----
Acceptances executed for customers, etc.	168	90	86	123
Liabilities other than those above stated	3,956	27	100	21
Total	163,148	158,839	159,173	164,293

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

OHIO—Continued

CLEVELAND

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	58, 683	64, 890	63, 235	71, 387
Overdrafts	15	17	45	74
Customer's liability account of "acceptances"	1, 614	1, 659	1, 687	1, 714
United States Government securities	15, 722	18, 056	16, 128	19, 879
Other bonds, stocks, securities, etc.	15, 397	15, 882	16, 373	12, 954
Banking house, furniture, and fixtures	1, 541	1, 548	1, 554	1, 595
Other real estate owned				38
Lawful reserve with Federal reserve bank	3, 661	4, 593	4, 349	4, 642
Items with Federal reserve bank in process of collection	2, 255	1, 905	2, 671	2, 491
Cash in vault and amount due from national banks	3, 418	3, 843	4, 056	3, 881
Amount due from State banks, bankers, and trust companies	1, 466	1, 131	1, 196	1, 157
Exchanges for clearing house	1, 594	1, 060	2, 318	861
Checks on other banks in the same place	1			
Outside checks and other cash items	95	469	330	318
Redemption fund and due from United States Treasurer	230	180	180	180
Other assets	1, 036	1, 194	929	882
Total	106, 728	116, 427	115, 051	122, 053
LIABILITIES				
Capital stock paid in	4, 800	4, 800	4, 800	4, 800
Surplus fund	3, 025	3, 025	3, 040	3, 040
All other undivided profits, less expenses and taxes paid	1, 571	1, 650	1, 639	1, 769
Reserved for taxes, interest, etc., accrued	565	775	460	863
National-bank notes outstanding	4, 584	3, 539	3, 487	3, 532
Amount due to national banks	1, 669	1, 691	2, 023	1, 954
Amount due to State banks, bankers, and trust companies	4, 421	4, 760	5, 485	4, 705
Certified checks outstanding	62	266	155	214
Cashier's checks outstanding	2, 473	828	469	335
Demand deposits	28, 152	33, 373	35, 605	38, 522
Time deposits (including postal-savings deposits)	37, 435	41, 895	45, 243	45, 275
United States deposits	4, 159	7, 516	3, 758	5, 201
United States Government securities borrowed	3, 335	2, 436	1, 920	2, 760
Bonds and securities, other than United States, borrowed	125	125	125	125
Bills payable (including all obligations representing money borrowed other than rediscounts)	2, 350			
Notes and bills rediscounted	6, 161	7, 780	4, 800	6, 945
Letters of credit and travelers' checks sold for cash and outstanding	12	11	3	3
Acceptances executed for customers, etc.	1, 654	1, 679	1, 804	1, 789
Acceptances executed by other banks for account of this bank	29	87	42	48
Liabilities other than those above stated	146	191	193	173
Total	106, 728	116, 427	115, 051	122, 053

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

OHIO—Continued

COLUMBUS

[In thousands of dollars]

	Dec. 31, 1924	April 6, 1925	June 30, 1925	Sept. 28, 1925
	7 banks	7 banks	7 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts)-----	47, 626	50, 471	50, 884	55, 994
Overdrafts-----	15	7	5	9
Customer's liability account of "acceptances"-----	345	500	630	428
United States Government securities-----	7, 657	10, 107	7, 784	7, 728
Other bonds, stocks, securities, etc-----	9, 637	10, 745	9, 927	10, 550
Banking house, furniture, and fixtures-----	3, 060	3, 185	3, 991	4, 033
Other real estate owned-----	652	652	245	252
Lawful reserve with Federal reserve bank-----	6, 271	5, 882	5, 771	5, 969
Items with Federal reserve bank in process of collection-----	817	1, 023	1, 705	1, 815
Cash in vault and amount due from national banks-----	6, 240	6, 211	6, 488	6, 281
Amount due from State banks, bankers, and trust companies-----	2, 536	2, 132	2, 581	2, 727
Exchanges for clearing house-----	1, 618	1, 172	1, 164	804
Checks on other banks in the same place-----	227	189	108	51
Outside checks and other cash items-----	129	102	211	148
Redemption fund and due from United States Treasurer-----	166	150	150	150
Other assets-----		15	701	593
Total-----	86, 996	92, 543	92, 355	97, 532
LIABILITIES				
Capital stock paid in-----	4, 700	4, 700	5, 000	5, 000
Surplus fund-----	5, 175	5, 175	5, 650	5, 650
All other undivided profits, less expenses and taxes paid-----	1, 445	1, 597	1, 649	1, 873
Reserved for taxes, interest, etc., accrued-----	121	118	117	103
National-bank notes outstanding-----	3, 317	2, 994	2, 992	2, 972
Due to Federal reserve banks-----	176	188	561	699
Amount due to national banks-----	3, 646	2, 901	3, 973	3, 921
Amount due to State banks, bankers, and trust companies-----	6, 867	6, 994	6, 438	7, 472
Certified checks outstanding-----	826	206	117	182
Cashier's checks outstanding-----	2, 325	387	331	217
Demand deposits-----	42, 704	46, 616	45, 996	46, 363
Time deposits (including postal savings deposits)-----	10, 666	14, 671	14, 285	16, 890
United States deposits-----	1, 469	1, 947	799	2, 130
United States Government securities borrowed-----	1, 129	755	589	624
Bills payable (including all obligations representing money borrowed other than rediscounts)-----	819	1, 450	700	1, 591
Notes and bills rediscounted-----	1, 266	1, 334	1, 826	824
Acceptances executed for customers, etc-----	345	510	631	428
Liabilities other than those above stated-----			701	593
Total-----	86, 996	92, 543	92, 355	97, 532

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

OHIO—Continued

TOLEDO

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	1 bank	1 bank	1 bank	1 bank
RESOURCES				
Loans and discounts (including rediscounts)	5,192	5,431	5,556	6,474
United States Government securities	3,159	3,600	3,600	3,600
Other bonds, stocks, securities, etc.	2,444	2,558	1,850	1,925
Banking house, furniture, and fixtures	403	483	439	439
Other real estate owned				22
Lawful reserve with Federal reserve bank	545	872	576	619
Items with Federal reserve bank in process of collection	361	90	535	204
Cash in vault and amount due from national banks	952	821	715	628
Amount due from State banks, bankers, and trust companies	108	93	247	126
Exchanges for clearing house	172	172	203	88
Outside checks and other cash items	23	8	19	17
Redemption fund and due from United States Treasurer	25	25	25	25
Other assets	13	18	19	29
Total	13,397	14,181	13,784	14,196
LIABILITIES				
Capital stock paid in	500	500	500	500
Surplus fund	1,000	1,000	1,000	1,000
All other undivided profits, less expenses and taxes paid	560	539	586	622
Reserved for taxes, interest, etc., accrued	77	83	25	55
National-bank notes outstanding	488	492	482	482
Due to Federal reserve banks	381	329	550	207
Amount due to national banks	114	99	114	30
Amount due to State banks, bankers, and trust companies	618	925	723	452
Certified checks outstanding	56	2	1	2
Cashier's checks outstanding	431	23	16	13
Demand deposits	3,606	3,530	4,639	4,418
Time deposits (including postal savings deposits)	3,872	5,214	4,391	5,819
United States deposits	99	642	105	93
Bills payable (including all obligations representing money borrowed other than rediscounts)	1,595	800	650	500
Liabilities other than those above stated		3	2	3
Total	13,397	14,181	13,784	14,196

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

OKLAHOMA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	390 banks	384 banks	376 banks	369 banks
RESOURCES				
Loans and discounts (including rediscounts).....	99,947	103,271	106,420	109,352
Overdrafts.....	407	507	346	575
Customer's liability account of "acceptances".....				2
United States Government securities.....	22,855	26,701	27,095	29,110
Other bonds, stocks, securities, etc.....	20,731	20,212	19,156	19,069
Banking house, furniture, and fixtures.....	7,181	7,209	6,965	7,014
Other real estate owned.....	3,273	3,300	3,203	3,138
Lawful reserve with Federal reserve bank.....	13,059	12,127	11,766	11,593
Items with Federal reserve bank in process of collection.....	303	226	256	224
Cash in vault and amount due from national banks.....	68,456	52,785	43,991	37,594
Amount due from State banks, bankers, and trust companies.....	3,118	3,448	3,153	2,759
Exchanges for clearing house.....	640	374	305	304
Checks on other banks in the same place.....	1,166	741	674	784
Outside checks and other cash items.....	507	414	297	333
Redemption fund and due from United States Treasurer.....	377	344	359	330
Other assets.....	661	352	300	386
Total	242,681	232,011	224,246	222,617
LIABILITIES				
Capital stock paid in.....	17,595	17,450	16,855	16,595
Surplus fund.....	4,747	4,692	4,555	4,475
All other undivided profits, less expenses and taxes paid.....	664	2,057	1,622	1,961
Reserved for taxes, interest, etc., accrued.....	405	233	151	83
National bank notes outstanding.....	7,419	6,835	6,726	6,516
Due to Federal reserve banks.....	90	472	33	21
Amount due to national banks.....	9,321	7,436	5,616	5,791
Amount due to State banks, bankers, and trust companies.....	7,359	4,751	4,207	4,272
Certified checks outstanding.....	32	69	150	71
Cashier's checks outstanding.....	7,562	2,902	3,001	2,391
Demand deposits.....	148,190	141,408	135,596	135,135
Time deposits (including postal savings deposits).....	37,279	41,905	41,921	40,640
United States deposits.....	354	343	266	382
United States Government securities borrowed.....	284	238	208	284
Bonds and securities, other than United States, borrowed.....	367	131	177	165
Agreements to repurchase United States Government or other securities sold.....				23
Bills payable (including all obligations representing money borrowed other than rediscounts).....	158	314	752	1,330
Notes and bills rediscounted.....	544	694	2,336	2,419
Letters of credit and travelers' checks sold for cash and outstanding.....	6	5	8	7
Acceptances executed for customers, etc.....	63	8		2
Liabilities other than those above stated.....	228	68	66	45
Total	242,681	232,011	224,246	222,617

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

OKLAHOMA—Continued

MUSKOGEE

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	3 banks	3 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	8, 774	8, 669	8, 375	8, 636
Overdrafts	4	6	7	12
United States Government securities	2, 955	2, 922	2, 849	2, 886
Other bonds, stocks, securities, etc.	599	614	579	555
Banking house, furniture, and fixtures	382	382	393	393
Other real estate owned	272	310	300	299
Lawful reserve with Federal reserve bank	943	829	663	765
Items with Federal reserve bank in process of collection	165	138	289	188
Cash in vault and amount due from national banks	2, 503	1, 270	1, 518	1, 566
Amount due from State banks, bankers, and trust companies	209	296	146	268
Exchanges for clearing house	158	113	81	64
Checks on other banks in the same place			21	39
Outside checks and other cash items	50	35	93	63
Redemption fund and due from United States Treasurer	43	39	39	37
Other assets	4	1	4	184
Total	17, 061	15, 624	15, 317	15, 925
LIABILITIES				
Capital stock paid in	950	950	950	950
Surplus fund	300	302	305	305
All other undivided profits, less expenses and taxes paid	41	92	52	116
Reserved for taxes, interest, etc., accrued	36	20	8	4
National-bank notes outstanding	842	771	771	750
Amount due to national banks	2, 562	1, 755	1, 658	1, 675
Amount due to State banks, bankers, and trust companies	924	505	458	558
Certified checks outstanding	16	18	14	14
Cashier's checks outstanding	649	463	357	243
Demand deposits	6, 508	5, 951	5, 545	6, 099
Time deposits (including postal savings deposits)	4, 098	4, 450	4, 470	4, 247
United States deposits	134	127	114	125
Bills payable (including all obligations representing money borrowed other than rediscounts)				185
Notes and bills rediscounted		220	614	653
Letters of credit and travelers' checks sold for cash and outstanding	1		1	1
Total	17, 061	15, 624	15, 317	15, 925

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

OKLAHOMA—Continued

OKLAHOMA CITY

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	8 banks	8 banks	8 banks	8 banks
RESOURCES				
Loans and discounts (including rediscounts)	34,138	33,909	35,144	32,110
Overdrafts	16	23	33	83
United States Government securities	5,810	8,365	9,343	9,601
Other bonds, stocks, securities, etc.	6,977	8,248	5,520	6,651
Banking house, furniture, and fixtures	2,087	2,147	2,674	2,673
Other real estate owned	1,071	1,263	664	706
Lawful reserve with Federal reserve bank	3,472	3,782	4,194	3,772
Items with Federal reserve bank in process of collection	6,905	4,820	5,202	4,595
Cash in vault and amount due from national banks	22,367	11,155	8,869	7,390
Amount due from State banks, bankers, and trust companies	3,106	2,745	1,813	1,122
Exchanges for clearing house	1,210	870	1,333	927
Checks on other banks in the same place	5	7	12	10
Outside checks and other cash items	1,412	786	321	804
Redemption fund and due from United States Treasurer	30	15	15	15
Other assets			11	1
Total	88,606	78,135	75,148	70,460
LIABILITIES				
Capital stock paid in	4,350	4,350	4,600	4,600
Surplus fund	1,145	1,155	1,105	1,105
All other undivided profits, less expenses and taxes paid	130	350	156	323
Reserved for taxes, interest, etc., accrued	70	71	164	179
National-bank notes outstanding	591	300	295	300
Amount due to national banks	28,147	17,798	14,084	10,703
Amount due to State banks, bankers, and trust companies	7,800	5,228	4,423	3,939
Certified checks outstanding	19	24	44	40
Cashier's checks outstanding	3,668	1,223	1,500	816
Demand deposits	27,615	31,501	32,657	34,905
Time deposits (including postal savings deposits)	14,407	15,293	15,395	12,890
United States deposits	444	619	490	18
Bonds and securities, other than United States, borrowed	208	208	208	208
Bills payable (including all obligations representing money borrowed other than rediscounts)				425
Letters of credit and travelers' checks sold for cash and outstanding			11	
Liabilities other than those above stated	12	15	16	9
Total	88,606	78,135	75,148	70,460

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

OKLAHOMA—Continued

TULSA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	6 banks	6 banks	6 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts)	43,988	46,011	48,651	55,826
Overdrafts	26	85	16	36
United States Government securities	3,439	5,388	6,937	7,158
Other bonds, stocks, securities, etc	3,401	3,274	2,963	2,942
Banking house, furniture, and fixtures	4,149	4,431	4,497	4,729
Other real estate owned	707	638	360	368
Lawful reserve with Federal reserve bank	4,388	5,503	5,842	7,217
Items with Federal reserve bank in process of collection	823	920	1,172	954
Cash in vault and amount due from national banks	11,518	11,031	11,741	8,776
Amount due from State banks, bankers, and trust companies	3,237	2,999	4,310	3,842
Exchanges for clearing house	1,102	937	935	910
Checks on other banks in the same place	67	55	51	68
Outside checks and other cash items	346	689	146	80
Redemption fund and due from United States Treasurer	37	37	37	37
Total	77,228	82,898	87,658	92,943
LIABILITIES				
Capital stock paid in	4,950	4,950	4,950	4,950
Surplus fund	1,310	1,310	1,310	1,310
All other undivided profits, less expenses and taxes paid	164	219	423	546
Reserved for taxes, interest, etc., accrued	37	35	35	106
National-bank notes outstanding	738	735	733	749
Amount due to national banks	12,379	12,443	11,172	9,590
Amount due to State banks, bankers, and trust companies	7,812	2,691	3,748	3,287
Certified checks outstanding	42	52	95	54
Cashier's checks outstanding	4,778	1,000	806	706
Demand deposits	32,708	45,692	50,549	57,066
Time deposits (including postal savings deposits)	12,178	13,529	13,659	14,477
United States deposits	132	242	177	101
Letters of credit and travelers' checks sold for cash and outstanding			1	1
Total	77,228	82,898	87,658	92,943

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

OREGON

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 23, 1925
	93 banks	93 banks	93 banks	93 banks
RESOURCES				
Loans and discounts (including rediscounts).....	42,998	43,614	45,141	45,679
Overdrafts.....	56	76	90	148
Customer's liability account of "acceptances".....	10	8	3	66
United States Government securities.....	9,840	9,743	9,601	9,713
Other bonds, stocks, securities, etc.....	11,078	11,487	10,756	11,679
Banking house, furniture, and fixtures.....	3,250	3,312	3,396	3,428
Other real estate owned.....	1,311	1,276	1,262	1,233
Lawful reserve with Federal reserve bank.....	4,065	3,034	4,064	4,235
Items with Federal reserve bank in process of collection.....	23	39	24	40
Cash in vault and amount due from national banks.....	9,471	9,231	8,779	10,241
Amount due from State banks, bankers, and trust companies.....	1,519	1,301	1,606	1,346
Exchanges for clearing house.....	64	97	72	118
Checks on other banks in the same place.....	200	243	195	234
Outside checks and other cash items.....	157	166	155	150
Redemption fund and due from United States Treasurer.....	194	164	166	155
Other assets.....	68	67	75	75
Total.....	84,304	84,758	85,385	88,542
LIABILITIES				
Capital stock paid in.....	6,420	6,420	6,420	6,420
Surplus fund.....	3,206	3,225	3,253	3,253
All other undivided profits, less expenses and taxes paid.....	994	949	990	1,383
Reserved for taxes, interest, etc., accrued.....	103	182	115	104
National-bank notes outstanding.....	3,591	3,289	3,189	3,099
Amount due to national banks.....	349	345	437	438
Amount due to State banks, bankers, and trust companies.....	1,150	751	758	1,305
Certified checks outstanding.....	59	75	117	70
Cashier's checks outstanding.....	598	662	578	526
Demand deposits.....	44,598	44,103	44,152	47,077
Time deposits (including postal savings deposits).....	22,659	22,535	22,826	23,089
United States deposits.....	45	90	109	110
Bills payable (including all obligations representing money borrowed other than rediscounts).....	211	1,059	829	502
Notes and bills rediscounted.....	308	1,057	1,582	1,065
Letters of credit and travelers' checks sold for cash and outstanding.....	1	1	1	1
Acceptances executed for customers, etc.....	10	8	3	37
Acceptances executed by other banks for account of this bank.....				40
Liabilities other than those above stated.....	7	7	26	23
Total.....	84,304	84,758	85,385	88,542

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

OREGON—Continued

PORTLAND

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	5 banks	6 banks	6 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts).....	46,765	47,630	45,105	63,250
Overdrafts.....	25	64	65	47
Customer's liability account of "acceptances".....	283	60	40	525
United States Government securities.....	19,607	20,555	20,226	22,700
Other bonds, stocks, securities, etc.....	13,103	13,633	14,997	15,580
Banking house, furniture, and fixtures.....	2,897	4,491	4,589	4,695
Other real estate owned.....	284	237	234	266
Lawful reserve with Federal reserve bank.....	6,060	5,377	5,284	5,933
Items with Federal reserve bank in process of collection.....	2,014	2,195	3,278	2,814
Cash in vault and amount due from national banks.....	8,813	6,737	6,595	11,329
Amount due from State banks, bankers, and trust companies.....	5,249	3,624	3,785	6,025
Exchanges for clearing house.....	3,333	2,286	2,358	2,449
Checks on other banks in the same place.....	184	206	55	39
Outside checks and other cash items.....	248	289	359	397
Redemption fund and due from United States Treasurer.....	11	6	8	8
Other assets.....	141	381	778	952
Total	109,017	107,771	107,756	137,009
LIABILITIES				
Capital stock paid in.....	6,800	6,969	7,000	7,600
Surplus fund.....	2,500	2,553	2,553	2,554
All other undivided profits, less expenses and taxes paid.....	1,419	1,333	1,460	1,900
Reserved for taxes, interest, etc., accrued.....	136	239	149	509
National-bank notes outstanding.....	160	110	160	160
Amount due to national banks.....	6,623	6,417	5,399	7,364
Amount due to State banks, bankers, and trust companies.....	6,506	5,497	6,534	9,660
Certified checks outstanding.....	148	209	302	293
Cashier's checks outstanding.....	2,095	1,199	720	1,300
Demand deposits.....	43,719	41,965	42,963	53,960
Time deposits (including postal savings deposits).....	38,307	38,602	40,286	49,185
United States deposits.....	150	87	152	142
Bills payable (including all obligations representing money borrowed other than rediscounts).....		1,500		1,125
Notes and bills rediscounted.....	154	28	7	622
Letters of credit and travelers' checks sold for cash and outstanding.....	9	3	18	51
Acceptances executed for customers, etc.....	278	56	40	576
Acceptances executed by other banks for account of this bank.....	13	4		8
Liabilities other than those above stated.....			13	
Total	109,017	107,771	107,756	137,009

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

PENNSYLVANIA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	822 banks	820 banks	821 banks	822 banks
RESOURCES				
Loans and discounts (including rediscounts)	702, 047	719, 914	739, 368	753, 101
Overdrafts	241	289	257	373
Customer's liability account of "acceptances"	695	697	553	739
United States Government securities	178, 840	178, 212	170, 947	171, 228
Other bonds, stocks, securities, etc	450, 076	452, 469	455, 402	455, 987
Banking house, furniture, and fixtures	45, 229	45, 878	47, 163	48, 050
Other real estate owned	6, 131	6, 155	6, 539	6, 676
Lawful reserve with Federal reserve bank	59, 988	59, 408	60, 793	58, 761
Items with Federal reserve bank in process of collection	4, 853	5, 391	5, 353	5, 404
Cash in vault and amount due from national banks	100, 129	97, 899	89, 115	93, 054
Amount due from State banks, bankers, and trust companies	7, 760	6, 906	5, 941	5, 841
Exchanges for clearing house	3, 755	2, 779	3, 596	2, 278
Checks on other banks in the same place	1, 707	1, 545	1, 689	1, 535
Outside checks and other cash items	1, 831	1, 503	1, 881	1, 455
Redemption fund and due from United State Treasurer	3, 314	3, 212	3, 175	3, 152
Other assets	1, 172	1, 937	1, 939	2, 248
Total	1, 567, 768	1, 584, 194	1, 593, 711	1, 609, 882
LIABILITIES				
Capital stock paid in	84, 409	84, 809	85, 484	85, 884
Surplus fund	116, 652	117, 470	119, 989	121, 862
All other undivided profits, less expenses and taxes paid	40, 363	46, 195	43, 328	48, 918
Reserved for taxes, interest, etc., accrued	2, 593	3, 020	2, 342	2, 736
National bank notes outstanding	65, 126	62, 264	62, 091	62, 159
Due to Federal reserve banks	2, 332	2, 400	2, 343	2, 549
Amount due to national banks	2, 813	2, 477	2, 213	2, 546
Amount due to State banks, bankers, and trust companies	8, 598	8, 553	9, 005	8, 041
Certified checks outstanding	1, 088	1, 401	1, 673	1, 260
Cashier's checks outstanding	3, 551	3, 710	3, 842	3, 479
Demand deposits	470, 878	462, 346	464, 008	474, 926
Time deposits (including postal savings deposits)	738, 899	757, 085	766, 331	764, 355
United States deposits	4, 187	8, 394	3, 413	4, 778
United States Government securities borrowed	525	421	377	348
Bonds and securities, other than United States, borrowed				200
Agreements to repurchase United States Government or other securities sold			7	6
Bills payable (including all obligations representing money borrowed other than rediscounts)	19, 306	17, 791	20, 372	20, 082
Notes and bills rediscounted	4, 964	4, 337	5, 584	4, 136
Letters of credit and travelers' checks sold for cash and outstanding	21	47	55	27
Acceptances executed for customers, etc	262	245	155	331
Acceptances executed by other banks for account of this bank	457	477	398	524
Liabilities other than those above stated	744	752	701	685
Total	1, 567, 768	1, 584, 194	1, 593, 711	1, 609, 882

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

PENNSYLVANIA—Continued

PHILADELPHIA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	32 banks	32 banks	32 banks	32 banks
RESOURCES				
Loans and discounts (including rediscounts)	455,797	467,023	459,927	492,064
Overdrafts	13	22	68	19
Customer's liability account of "acceptances"	17,407	14,559	11,024	11,595
United States Government securities	48,910	55,184	46,501	40,647
Other bonds, stocks, securities, etc.	87,131	92,084	90,980	91,331
Banking house, furniture, and fixtures	10,986	10,921	11,001	11,066
Other real estate owned	645	767	696	775
Lawful reserve with Federal reserve bank	51,787	40,875	53,496	49,955
Items with Federal reserve bank in process of collection	45,301	36,679	39,844	40,795
Cash in vault and amount due from national banks	52,131	51,330	44,069	42,739
Amount due from State banks, bankers, and trust companies	14,214	14,781	16,625	13,432
Exchanges for clearing house	39,957	31,971	34,085	29,297
Checks on other banks in the same place	8,978	4,758	9,068	4,078
Outside checks and other cash items	3,376	1,227	4,195	1,549
Redemption fund and due from United States Treasurer	338	339	342	345
Other assets	6,507	3,137	7,144	6,082
Total	843,488	825,657	829,065	835,819
LIABILITIES				
Capital stock paid in	28,980	28,980	29,105	29,705
Surplus fund	61,755	62,175	63,280	63,650
All other undivided profits, less expenses and taxes paid	15,572	16,794	16,174	18,078
Reserved for taxes, interest, etc., accrued	1,528	1,755	1,806	2,224
National-bank notes outstanding	6,777	6,717	6,667	6,805
Due to Federal reserve banks	339	247	209	193
Amount due to national banks	62,964	66,454	59,845	60,232
Amount due to State banks, bankers, and trust companies	134,754	119,389	118,963	108,158
Certified checks outstanding	1,534	2,032	1,784	1,360
Cashier's checks outstanding	5,756	6,744	5,739	7,096
Demand deposits	403,240	397,379	410,033	409,378
Time deposits (including postal savings deposits)	76,202	75,282	76,901	85,495
United States deposits	8,362	14,286	5,875	6,073
United States Government securities borrowed	122	122	179	553
Bills payable (including all obligations representing money borrowed other than rediscounts)	9,220	6,878	14,310	16,268
Notes and bills rediscounted	6,112	2,144	3,154	5,598
Letters of credit and travelers' checks sold for cash and outstanding	56	85	235	111
Acceptances executed for customers, etc.	14,864	12,488	8,485	9,464
Acceptances executed by other banks for account of this bank	3,533	3,816	3,635	3,576
Liabilities other than those above stated	1,748	1,890	2,626	1,874
Total	843,488	825,657	829,065	835,819

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

PENNSYLVANIA—Continued

PITTSBURGH

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	14 banks	14 banks	14 banks	14 banks
RESOURCES				
Loans and discounts (including rediscounts).....	192,325	199,280	199,774	205,715
Overdrafts.....	10	9	9	7
Customer's liability account of "acceptances".....	702	969	1,043	227
United States Government securities.....	147,886	122,875	119,552	114,450
Other bonds, stocks, securities, etc.....	71,226	81,299	85,795	96,044
Banking house, furniture, and fixtures.....	19,498	19,539	19,550	19,538
Other real estate owned.....	1,858	1,316	1,318	1,586
Lawful reserve with Federal reserve bank.....	32,647	34,255	30,975	36,132
Items with Federal reserve bank in process of collection.....	20,402	16,210	22,822	19,759
Cash in vault and amount due from national banks.....	22,040	23,290	21,690	20,522
Amount due from State banks, bankers, and trust companies.....	6,949	8,150	7,315	8,901
Exchanges for clearing house.....	12,519	9,816	9,315	5,599
Checks on other banks in the same place.....	132	77	97	78
Outside checks and other cash items.....	707	579	1,028	660
Redemption fund and due from United States Treasurer.....	1,163	623	632	670
Other assets.....	3,041	2,666	3,292	2,574
Total	532,605	520,933	524,187	532,422
LIABILITIES				
Capital stock paid in.....	28,550	28,550	28,550	28,550
Surplus fund.....	29,250	29,750	29,750	29,750
All other undivided profits, less expenses and taxes paid.....	11,361	12,599	13,423	13,939
Reserved for taxes, interest, etc., accrued.....	2,687	2,163	1,883	2,303
National-bank notes outstanding.....	22,539	12,240	12,225	13,267
Amount due to national banks.....	67,508	58,270	51,718	47,637
Amount due to State banks, bankers, and trust companies.....	61,203	59,265	55,072	56,107
Certified checks outstanding.....	582	715	615	628
Cashier's checks outstanding.....	3,615	2,588	1,697	1,495
Demand deposits.....	229,326	235,523	243,169	244,113
Time deposits (including postal savings deposits).....	58,026	60,134	68,454	70,436
United States deposits.....	3,806	12,387	6,971	10,389
Bills payable (including all obligations representing money borrowed other than rediscounts).....	12,054	3,870	6,910	10,721
Notes and bills rediscounted.....	425	824	1,365	917
Letters of credit and travelers' checks sold for cash and outstanding.....	238	285	576	478
Acceptances executed for customers, etc.....	702	792	1,043	227
Acceptances executed by other banks for account of this bank.....		177		
Liabilities other than those above stated.....	723	796	766	1,465
Total	532,605	520,933	524,187	532,422

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

RHODE ISLAND

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	17 banks	17 banks	17 banks	17 banks
RESOURCES				
Loans and discounts (including rediscounts).....	40,502	40,883	41,633	45,668
Overdrafts.....	5	7	3	10
Customer's liability account of "acceptances".....	291	256	66	152
United States Government securities.....	3,071	8,873	9,961	9,164
Other bonds, stocks, securities, etc.....	17,257	17,197	17,219	15,931
Banking house, furniture, and fixtures.....	1,070	1,069	1,069	1,070
Other real estate owned.....	1	1	1	10
Lawful reserve with Federal reserve bank.....	3,314	3,318	3,278	3,377
Items with Federal reserve bank in process of collection.....	390	420	495	530
Cash in vault and amount due from national banks.....	5,475	4,927	4,175	4,117
Amount due from State banks, bankers, and trust companies.....	271	209	167	168
Exchange for clearing house.....	801	707	764	603
Checks on other banks in the same place.....	37	23	27	22
Outside checks and other cash items.....	17	6	34	15
Redemption fund and due from United States Treasurer.....	239	239	259	264
Other assets.....	160	88	150	114
Total.....	77,901	78,223	79,301	81,215
LIABILITIES				
Capital stock paid in.....	6,320	6,320	6,320	6,320
Surplus fund.....	5,090	5,090	5,340	5,340
All other undivided profits, less expenses and taxes paid.....	4,075	4,305	4,117	4,519
Reserved for taxes, interest, etc., accrued.....	358	377	389	365
National-bank notes outstanding.....	4,691	4,710	5,101	5,165
Due to Federal reserve banks.....	232	111	39	170
Amount due to National banks.....	269	307	164	210
Amount due to State banks, bankers, and trust companies.....	1,695	1,944	1,801	1,320
Certified checks outstanding.....	113	350	214	219
Cashier's checks outstanding.....	152	345	332	159
Demand deposits.....	39,375	38,309	39,253	41,012
Time deposits (including postal savings deposits).....	13,932	14,411	15,027	15,585
United States deposits.....	418	542	329	332
Bills payable (including all obligations representing money borrowed other than rediscounts).....	539	514	405	80
Notes and bills rediscounted.....	316	289	367	224
Letters of credit and travelers' checks sold for cash and outstanding.....		3	8	
Acceptances executed for customers, etc.....	283	260	61	98
Acceptances executed by other banks for account of this bank.....	18	7	5	58
Liabilities other than those above stated.....	25	29	29	39
Total.....	77,901	78,223	79,301	81,215

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

SOUTH CAROLINA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	79 banks	74 banks	75 banks	76 banks
RESOURCES				
Loans and discounts (including rediscounts).....	82,821	81,641	80,842	80,837
Overdrafts.....	69	81	65	208
Customer's liability account of "acceptances".....	1,755	1,670	508	2,798
United States Government securities.....	11,948	11,151	11,378	11,888
Other bonds, stocks, securities, etc.....	7,670	6,783	6,914	7,955
Banking house, furniture, and fixtures.....	4,239	4,532	4,723	4,530
Other real estate owned.....	1,893	1,836	1,935	2,071
Lawful reserve with Federal reserve bank.....	5,291	4,739	4,469	5,023
Items with Federal reserve bank in process of collection.....	782	1,257	779	1,321
Cash in vault and amount due from national banks.....	11,870	11,016	10,173	11,879
Amount due from State banks, bankers, and trust companies.....	5,671	4,461	3,963	4,415
Exchanges for clearing house.....	1,037	886	675	802
Checks on other banks in the same place.....	436	361	334	389
Outside checks and other cash items.....	419	286	264	417
Redemption fund and due from United States Treasurer.....	363	337	335	349
Other assets.....	2,670	1,804	2,156	2,453
Total.....	138,984	132,841	129,513	137,635
LIABILITIES				
Capital stock paid in.....	11,530	11,175	11,230	11,294
Surplus fund.....	5,434	5,408	5,446	5,457
All other undivided profits, less expenses and taxes paid.....	1,361	2,129	1,770	2,112
Reserved for taxes, interest, etc., accrued.....	435	272	329	326
National-bank notes outstanding.....	7,227	6,594	6,461	6,760
Due to Federal reserve banks.....	1,046	1,303	500	1,421
Amount due to national banks.....	3,023	2,468	2,172	3,647
Amount due to State banks, bankers, and trust companies.....	5,607	4,995	4,619	5,571
Certified checks outstanding.....	104	143	229	232
Cashier's checks outstanding.....	1,187	442	603	446
Demand deposits.....	40,059	37,006	34,611	36,062
Time deposits (including postal savings deposits).....	55,039	54,264	55,363	55,677
United States deposits.....	525	1,294	701	1,019
United States Government securities borrowed.....	93	87	96	92
Bonds and securities, other than United States, borrowed.....		1		146
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,563	876	1,204	1,497
Notes and bills rediscounted.....	2,303	2,245	3,082	2,482
Acceptances executed for customers, etc.....	1,755	1,670	508	2,758
Acceptances executed by other banks for account of this bank.....			75	115
Liabilities other than those above stated.....	643	469	514	521
Total.....	138,984	132,841	129,513	137,635

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

SOUTH DAKOTA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	114 banks	113 banks	111 banks	112 banks
RESOURCES				
Loans and discounts (including rediscounts)	48,737	47,739	46,622	45,936
Overdrafts	100	107	97	162
United States Government securities	10,518	11,375	10,925	11,759
Other bonds, stocks, securities, etc.	6,311	6,848	7,227	7,833
Banking house, furniture, and fixtures	2,322	2,290	2,285	2,284
Other real estate owned	2,178	2,150	2,196	2,025
Lawful reserve with Federal reserve bank	3,856	3,789	3,632	3,738
Items with Federal reserve bank in process of collection	207	297	292	317
Cash in vault and amount due from national banks	14,577	13,409	10,658	11,233
Amount due from State banks, bankers, and trust companies	995	991	920	1,041
Exchanges for clearing house	246	220	222	184
Checks on other banks in the same place	130	93	92	82
Outside checks and other cash items	273	287	230	224
Redemption fund and due from United States Treasurer	178	147	144	142
Other assets	184	176	155	172
Total	90,811	89,916	85,697	87,162
Capital stock paid in	5,230	5,170	5,105	5,094
Surplus fund	2,505	2,403	2,331	2,325
All other undivided profits, less expenses and taxes paid	687	667	641	647
Reserved for taxes, interest, etc., accrued	133	72	103	89
National-bank notes outstanding	3,512	2,939	2,879	2,812
Amount due to national banks	2,262	2,287	1,578	1,870
Amount due to State banks, bankers, and trust companies	7,307	7,036	5,432	5,738
Certified checks outstanding	78	107	116	46
Cashier's checks outstanding	972	594	603	599
Demand deposits	33,517	33,519	32,200	33,880
Time deposits (including postal-savings deposits)	32,284	33,044	32,744	32,194
United States deposits	399	444	344	473
United States Government securities borrowed	6		6	6
Bonds and securities, other than United States, borrowed		6		
Bills payable (including all obligations representing money borrowed other than rediscounts)	234	190	204	230
Notes and bills rediscounted	1,665	1,420	1,403	1,099
Liabilities other than those above stated	20	18	8	9
Total	90,811	89,916	85,697	87,162

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

TENNESSEE

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	99 banks	98 banks	98 banks	99 banks
RESOURCES				
Loans and discounts (including rediscounts)	95,677	96,533	98,258	101,859
Overdrafts	119	178	111	257
United States Government securities	13,225	14,491	12,825	12,842
Other bonds, stocks, securities, etc	7,023	7,077	6,695	7,099
Banking house, furniture, and fixtures	5,437	5,462	5,506	5,577
Other real estate owned	692	703	795	798
Lawful reserve with Federal reserve bank	6,543	6,022	6,058	6,183
Items with Federal reserve bank in process of collection	670	1,049	930	1,133
Cash in vault and amount due from national banks	18,505	18,169	16,230	17,244
Amount due from State banks, bankers, and trust companies	1,662	1,379	1,340	1,580
Exchanges for clearing house	926	947	789	578
Checks on other banks in the same place	467	308	410	391
Outside checks and other cash items	436	252	314	263
Redemption fund and due from United States Treasurer	529	524	526	525
Other assets	87	80	94	65
Total	151,998	153,234	150,881	156,399
LIABILITIES				
Capital stock paid in	12,349	12,356	12,369	12,519
Surplus fund	6,210	6,116	6,129	6,150
All other undivided profits, less expenses and taxes paid	1,766	2,165	1,977	2,595
Reserved for taxes, interest, etc., accrued	421	302	306	220
National-bank notes outstanding	10,527	10,429	10,387	10,334
Due to Federal reserve banks	557	671	907	523
Amount due to national banks	5,037	5,858	4,225	4,751
Amount due to State banks, bankers, and trust companies	7,371	7,611	5,961	7,621
Certified checks outstanding	37	57	43	136
Cashier's checks outstanding	553	413	291	321
Demand deposits	52,105	52,145	51,697	53,555
Time deposits (including postal savings deposits)	48,896	49,880	51,711	53,125
United States deposits	592	1,653	484	756
United States Government securities borrowed	266	316	316	320
Bonds and securities, other than United States, borrowed	307	321	321	388
Agreements to repurchase United States Government or other securities sold				60
Bills payable (including all obligations representing money borrowed other than rediscounts)	1,749	1,284	1,682	1,307
Notes and bills rediscounted	3,153	1,514	2,478	1,595
Letters of credit and travelers' checks sold for cash and outstanding				1
Liabilities other than those above stated	102	143	137	120
Total	151,998	153,234	150,881	156,399

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

TENNESSEE—Continued

MEMPHIS

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	2 banks	2 banks	2 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	11, 681	11, 602	11, 586	12, 618
Overdrafts.....	3	3	3	4
United States Government securities.....	996	1, 442	1, 443	1, 721
Other bonds, stocks, securities, etc.....	897	640	522	1, 140
Banking house, furniture, and fixtures.....	933	921	921	921
Other real estate owned.....	5	5	16	16
Lawful reserve with Federal reserve bank.....	1, 032	1, 031	877	1, 002
Items with Federal reserve bank in process of collection.....	782	629	507	820
Cash in vault and amount due from national banks.....	2, 966	2, 197	1, 495	1, 822
Amount due from State banks, bankers, and trust companies.....	1, 220	880	678	1, 776
Exchanges for clearing house.....	623	389	292	947
Checks on other banks in the same place.....	2	1	1	2
Outside checks and other cash items.....	32	79	35	54
Redemption fund and due from United States Treasurer.....	10	10	10	10
Total.....	21, 182	19, 829	18, 386	22, 853
LIABILITIES				
Capital stock paid in.....	1, 100	1, 100	1, 100	1, 100
Surplus fund.....	1, 000	1, 000	1, 050	1, 050
All other undivided profits, less expenses and taxes paid.....	385	327	285	273
Reserved for taxes, interest, etc., accrued.....	17	62	33	61
National-bank notes outstanding.....	200	199	200	200
Amount due to national banks.....	1, 112	801	719	1, 114
Amount due to State banks, bankers, and trust companies.....	3, 962	3, 443	2, 251	4, 262
Certified checks outstanding.....	27	13	19	47
Cashier's checks outstanding.....	121	76	83	169
Demand deposits.....	7, 992	7, 345	6, 967	7, 766
Time deposits (including postal savings deposits).....	5, 182	5, 380	5, 574	5, 397
United States deposits.....	52	36	46	37
Bills payable (including all obligations representing money borrowed other than rediscounts).....				810
Notes and bills rediscounted.....				500
Liabilities other than those above stated.....	32	47	59	67
Total.....	21, 182	19, 829	18, 386	22, 853

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

TENNESSEE—Continued

NASHVILLE

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts).....	36,240	37,345	40,347	43,426
Overdrafts.....	11	26	31	28
Customer's liability account of "acceptances".....	63	88	74	233
United States Government securities.....	2,882	3,045	3,709	3,517
Other bonds, stocks, securities, etc.....	3,241	2,211	2,941	2,979
Banking house, furniture, and fixtures.....	1,531	1,557	1,872	1,900
Other real estate owned.....	127	133	126	146
Lawful reserve with Federal reserve bank.....	2,977	2,857	3,988	2,887
Items with Federal reserve bank in process of collection.....	3,248	3,255	3,031	3,432
Cash in vault and amount due from national banks.....	2,896	3,521	3,628	3,256
Amount due from State banks, bankers, and trust companies.....	1,795	1,700	1,545	2,011
Exchanges for clearing house.....	617	680	564	507
Checks on other banks in the same place.....	176	97	246	134
Outside checks and other cash items.....	203	203	290	179
Redemption fund and due from United States Treasurer.....	123	132	131	132
Other assets.....	75	43	76	85
Total.....	56,205	56,893	62,599	64,852
LIABILITIES				
Capital stock paid in.....	3,800	3,900	3,900	3,900
Surplus fund.....	2,800	2,900	2,950	2,950
All other undivided profits, less expenses and taxes paid.....	534	413	379	588
Reserved for taxes, interest, etc., accrued.....	133	156	201	198
National-bank notes outstanding.....	2,456	2,623	2,600	2,610
Amount due to national banks.....	3,835	3,817	3,129	3,041
Amount due to State banks, bankers, and trust companies.....	8,961	9,314	9,253	8,498
Certified checks outstanding.....	56	118	60	815
Cashier's checks outstanding.....	147	89	625	167
Demand deposits.....	20,136	19,548	21,463	21,500
Time deposits (including postal savings deposits).....	12,412	13,296	14,024	14,137
United States deposits.....	161	312	177	43
United States Government securities borrowed.....			894	773
Bills payable (including all obligations representing money borrowed other than rediscounts).....	80		675	2,177
Notes and bills rediscounted.....	429	77	1,930	2,036
Acceptances executed for customers, etc.....	7	9	7	2
Acceptances executed by other banks for account of this bank.....	56	79	67	231
Liabilities other than those above stated.....	202	242	255	286
Total.....	56,205	56,893	62,599	64,852

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

TEXAS

[In thousands of dollars]

	Dec. 31 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	531 banks	537 banks	598 banks	608 banks
RESOURCES				
Loans and discounts (including rediscounts).....	250,554	257,790	272,567	282,973
Overdrafts.....	984	922	794	1,654
Customer's liability account of "acceptances".....	91	7	8	34
United States Government securities.....	45,910	53,296	52,048	51,700
Other bonds, stocks, securities, etc.....	16,334	14,946	15,198	15,602
Banking house, furniture, and fixtures.....	13,595	13,702	14,915	15,177
Other real estate owned.....	7,204	7,431	7,937	7,936
Lawful reserve with Federal reserve bank.....	24,224	23,650	22,019	24,090
Items with Federal reserve bank in process of collection.....	2,595	1,930	1,548	2,150
Cash in vault and amount due from national bank.....	112,201	95,705	72,682	89,655
Amount due from State banks, bankers, and trust companies.....	7,863	7,113	6,300	6,838
Exchanges for clearing house.....	413	513	523	463
Checks on other banks in the same place.....	2,319	1,316	1,190	1,484
Outside checks and other cash items.....	1,608	1,227	1,029	1,478
Redemption fund and due from United States Treasurer.....	1,256	1,210	1,214	1,187
Other assets.....	524	443	565	500
Total.....	487,675	481,201	470,537	502,930
LIABILITIES				
Capital stock paid in.....	43,477	43,462	46,937	47,371
Surplus fund.....	24,399	24,483	25,091	24,992
All other undivided profits, less expenses and taxes paid.....	8,068	10,770	10,684	11,894
Reserved for taxes, interest, etc., accrued.....	672	354	390	449
National bank notes outstanding.....	24,783	23,674	23,929	23,505
Due to Federal reserve banks.....	490	409	229	991
Amount due to State banks, bankers, and trust companies.....	21,286	20,281	14,385	18,141
Certified checks outstanding.....	21,637	17,619	11,187	14,002
Cashier's checks outstanding.....	175	201	275	91
Cashier's checks outstanding.....	7,565	3,573	3,052	3,075
Demand deposits.....	287,596	281,181	271,682	294,762
Time deposits (including postal savings deposits).....	43,794	49,288	52,803	51,096
United States deposits.....	1,237	2,988	1,773	2,959
United States Government securities borrowed.....	150	198	240	280
Bonds and securities, other than United States, borrowed.....	131	126	76	76
Agreements to repurchase United States Government or other securities sold.....			189	233
Bills payable (including all obligations representing money borrowed other than rediscounts).....	1,432	1,466	4,117	4,796
Notes and bills rediscounted.....	245	710	3,281	3,037
Letters of credit and travelers' checks sold for cash and outstanding.....	6	8	13	6
Acceptances executed for customers, etc.....	91	7	8	34
Liabilities other than those above stated.....	441	203	246	240
Total.....	487,675	481,201	470,537	502,930

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

TEXAS—Continued

DALLAS

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	6 banks	7 banks	8 banks	8 banks
RESOURCES				
Loans and discounts (including rediscounts)	78, 379	78, 867	79, 302	86, 864
Overdrafts	134	377	72	63
Customer's liability account of "acceptances"	1, 302	258	-----	1, 055
United States Government securities	13, 926	21, 910	18, 552	20, 097
Other bonds, stocks, securities, etc.	3, 780	3, 863	3, 545	5, 245
Banking house, furniture, and fixtures	3, 578	4, 210	4, 561	4, 672
Other real estate owned	208	163	160	299
Lawful reserve with Federal reserve bank	8, 320	7, 121	7, 935	8, 397
Items with Federal reserve bank in process of collection	11, 035	8, 204	7, 557	10, 713
Cash in vault and amount due from national banks	11, 267	11, 299	10, 621	12, 234
Amount due from State banks, bankers, and trust companies	5, 838	3, 972	3, 403	3, 992
Exchanges for clearing house	3, 620	2, 119	2, 211	2, 688
Checks on other banks in same place	96	22	33	8
Outside checks and other cash items	609	423	506	867
Redemption fund and due from United States Treasurer	225	205	205	238
Other assets	142	142	141	148
Total	142, 459	143, 160	138, 804	157, 580
LIABILITIES				
Capital stock paid in	9, 150	12, 150	11, 900	11, 900
Surplus fund	2, 573	2, 923	3, 150	3, 150
All other undivided profits, less expenses and taxes paid	2, 514	2, 851	3, 125	3, 758
Reserved for taxes, interest, etc., accrued	444	344	467	493
National-bank notes outstanding	4, 476	4, 077	3, 974	4, 713
Amount due to national banks	28, 024	19, 833	15, 398	23, 827
Amount due to State banks, bankers, and trust companies	15, 805	12, 991	10, 522	14, 379
Certified checks outstanding	170	102	71	110
Cashier's checks outstanding	5, 508	1, 869	2, 120	2, 877
Demand deposits	54, 480	61, 155	66, 434	67, 013
Time deposits (including postal savings deposits)	13, 490	15, 934	17, 428	16, 774
United States deposits	3, 653	8, 474	4, 181	7, 413
Bills payable (including all obligations representing money borrowed other than rediscounts)	275	-----	-----	-----
Notes and bills rediscounted	590	88	-----	-----
Letters of credit and travelers' checks sold for cash and outstanding	5	10	34	117
Acceptances executed for customers, etc.	1, 302	258	-----	1, 055
Liabilities other than those above stated	-----	-----	-----	1
Total	142, 459	143, 160	138, 804	157, 580

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

TEXAS—Continued

EL PASO

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	2 banks	2 banks	3 banks	3 banks
RESOURCES				
Loans and discounts (including rediscounts)	13, 047	13, 232	14, 639	13, 385
Overdrafts	13	8	3	7
Customer's liability account of "acceptances"	649	366	297	364
United States Government securities	2, 216	2, 308	2, 784	2, 477
Other bonds, stocks, securities, etc.	1, 783	1, 514	1, 350	2, 009
Banking house, furniture, and fixtures	1, 301	1, 278	1, 287	1, 289
Other real estate owned	52	59	97	108
Lawful reserve with Federal reserve bank	1, 549	1, 422	1, 845	1, 334
Items with Federal reserve bank in process of collection	1, 030	664	602	730
Cash in vault and amount due from national banks	2, 804	2, 936	2, 147	3, 019
Amount due from State banks, bankers, and trust companies	619	461	267	415
Exchanges for clearing house	243	137	216	149
Checks on other banks in the same place	191	127	109	100
Outside checks and other cash items	180	260	198	48
Redemption fund and due from United States Treasurer	38	38	38	38
Other assets	13	7	77	30
Total	25, 728	24, 817	25, 956	25, 502
LIABILITIES				
Capital stock paid in	1, 300	1, 300	1, 500	1, 500
Surplus fund	350	350	370	370
All other undivided profits, less expenses and taxes paid	142	138	150	179
Reserved for taxes, interest, etc., accrued	2	19	2	18
National-bank notes outstanding	755	743	745	755
Amount due to national banks	814	860	918	631
Amount due to State banks, bankers, and trust companies	1, 553	1, 557	778	897
Certified checks outstanding	17	4	19	15
Cashier's checks outstanding	347	340	284	269
Demand deposits	12, 490	12, 355	12, 810	12, 049
Time deposits (including postal savings deposits)	6, 585	5, 978	6, 610	6, 402
United States deposits	119	998	611	1, 019
Bills payable (including all obligations representing money borrowed other than rediscounts)	490	-----	853	1, 025
Notes and bills rediscounted	114	-----	-----	-----
Letters of credit and travelers' checks sold for cash and outstanding	1	9	9	9
Acceptances executed for customers, etc.	649	366	297	364
Total	25, 728	24, 817	25, 956	25, 502

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

TEXAS—Continued

FORT WORTH

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	6 banks	6 banks	6 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts)	44, 733	43, 208	37, 974	37, 738
Overdrafts	117	126	65	140
Customer's liability account of "acceptances"	663	210		
United States Government securities	5, 111	8, 513	8, 380	8, 217
Other bonds, stocks, securities, etc.	1, 868	2, 404	2, 166	3, 078
Banking house, furniture, and fixtures	2, 638	2, 689	2, 639	3, 022
Other real estate owned	923	799	904	618
Lawful reserve with Federal reserve bank	5, 666	5, 116	4, 494	3, 816
Items with Federal reserve bank in process of collection	7, 778	5, 209	4, 462	5, 681
Cash in vault and amount due from national banks	11, 928	9, 348	8, 675	7, 355
Amount due from State banks, bankers, and trust companies	2, 864	1, 820	1, 811	1, 156
Exchanges for clearing house	911	531	998	653
Checks on other banks in the same place	226	139	122	198
Outside checks and other cash items	329	225	226	314
Redemption fund and due from United States Treasurer	100	100	100	100
Other assets	78	18	15	25
Total	85, 333	80, 455	73, 031	72, 111
LIABILITIES				
Capital stock paid in	3, 950	3, 950	4, 350	4, 450
Surplus fund	2, 350	2, 450	2, 500	2, 500
All other undivided profits, less expenses and taxes paid	724	807	274	454
Reserved for taxes, interest, etc., accrued	59	131	93	194
National bank notes outstanding	1, 981	1, 969	1, 981	1, 991
Due to Federal reserve banks	455	366	395	443
Amount due to national banks	20, 789	15, 231	11, 011	9, 984
Amount due to State banks, bankers, and trust companies	15, 037	10, 803	5, 384	6, 028
Certified checks outstanding	15	15	10	10
Cashier's checks outstanding	7, 852	573	825	652
Demand deposits	23, 320	33, 101	34, 945	33, 438
Time deposits (including postal savings deposits)	7, 705	9, 319	9, 903	9, 666
United States deposits	306	672	235	218
United States Government securities borrowed		726	701	701
Bills payable (including all obligations representing money borrowed other than rediscounts)			297	850
Notes and bills rediscounted				392
Letters of credit and travelers' checks sold for cash and outstanding	1	1	3	2
Acceptances executed for customers, etc.	663	210		
Liabilities other than those above stated	126	131	124	138
Total	85, 333	80, 455	73, 031	72, 111

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

TEXAS—Continued

GALVESTON

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts).....	21,437	20,929	18,219	18,961
Overdrafts.....	54	14	22	45
Customer's liability account of "acceptances".....	24	12		
United States Government securities.....	3,718	3,808	4,068	4,330
Other bonds, stocks, securities, etc.....	958	1,388	1,204	1,385
Banking house, furniture, and fixtures.....	768	923	975	978
Other real estate owned.....	76	76	74	74
Lawful reserve with Federal reserve bank.....	1,658	2,079	1,288	1,022
Items with Federal reserve bank in process of collection.....	1,198	499	571	641
Cash in vault and amount due from national banks.....	2,889	3,261	2,291	3,280
Amount due from State banks, bankers, and trust companies.....	1,461	1,201	474	1,104
Exchanges for clearing house.....	1,600	560	610	1,075
Outside checks and other cash items.....	82	49	46	86
Redemption fund and due from United States Treasurer.....	68	67	68	66
Other assets.....	15	41	33	14
Total.....	36,006	34,907	30,063	33,063
LIABILITIES				
Capital stock paid in.....	1,600	1,800	1,800	1,800
Surplus fund.....	600	600	610	610
All other undivided profits, less expenses and taxes paid.....	205	174	154	218
Reserved for taxes, interest, etc., accrued.....	101	62		225
National bank notes outstanding.....	1,336	1,314	1,320	1,336
Due to Federal reserve banks.....	298	182	234	228
Amount due to national banks.....	7,488	5,553	3,359	5,298
Amount due to State banks, bankers, and trust companies.....	5,896	5,809	3,812	5,050
Certified checks outstanding.....	2	15	5	4
Cashier's checks outstanding.....	151	116	117	76
Demand deposits.....	7,265	7,160	6,288	5,907
Time deposits (including postal savings deposits).....	11,007	11,585	11,391	11,424
United States deposits.....	33	375	172	262
United States Government securities borrowed.....		150	150	150
Bills payable (including all obligations representing money borrowed other than rediscounts).....				375
Notes and bills rediscounted.....				100
Acceptances executed for customers, etc.....	24	12		
Total.....	36,006	34,907	30,063	33,063

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

TEXAS—Continued

HOUSTON

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	10 banks	10 banks	10 banks	10 banks
RESOURCES				
Loans and discounts (including rediscounts)	77, 825	77, 631	76, 072	78, 084
Overdrafts	73	61	76	39
Customer's liability account of "acceptances"	1, 242	308		328
United States Government securities	11, 869	12, 761	11, 351	10, 396
Other bonds, stocks, securities, etc.	7, 014	7, 428	7, 699	8, 011
Banking house, furniture, and fixtures	5, 221	5, 363	5, 554	5, 583
Other real estate owned	513	340	308	321
Lawful reserve with Federal reserve bank	9, 177	8, 427	7, 618	8, 261
Items with Federal reserve bank in process of collection	6, 543	5, 771	5, 722	6, 545
Cash in vault and amount due from national banks	14, 226	14, 943	11, 095	10, 118
Amount due from State banks, bankers, and trust companies	2, 751	2, 859	3, 195	3, 950
Exchanges for clearing house	3, 319	1, 488	2, 428	2, 300
Checks on other banks in the same place	1, 501	709	778	954
Outside checks and other cash items	379	232	291	485
Redemption fund and due from United States Treasurer	180	175	180	180
Other assets	144	193	227	196
Total	141, 977	138, 689	132, 594	141, 771
LIABILITIES				
Capital stock paid in	7, 950	7, 950	8, 050	8, 050
Surplus fund	3, 650	3, 630	3, 945	3, 950
All other undivided profits, less expenses and taxes paid	2, 116	2, 620	2, 190	2, 471
Reserved for taxes, interest, etc., accrued	324	379	422	391
National bank notes outstanding	3, 565	3, 456	3, 521	3, 550
Amount due to national banks	18, 573	15, 222	11, 176	17, 373
Amount due to State banks, bankers, and trust companies	18, 245	17, 276	12, 031	17, 309
Certified checks outstanding	76	59	52	116
Cashier's checks outstanding	2, 909	1, 447	2, 237	2, 367
Demand deposits	57, 161	59, 267	61, 230	57, 533
Time deposits (including postal savings deposits)	23, 472	25, 431	26, 565	26, 868
United States deposits	292	1, 123	532	730
United States Government securities borrowed	500			
Agreements to repurchase United States Government or other securities sold			250	250
Bills payable (including all obligations representing money borrowed other than rediscounts)	1, 050	300	50	200
Notes and bills rediscounted	642			
Letters of credit and traveler's checks sold for cash and standing			3	2
Acceptances executed for customers, etc.	1, 242	308		328
Liabilities other than those above stated	320	221	290	283
Total	141, 977	138, 689	132, 594	141, 771

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

TEXAS—Continued

SAN ANTONIO

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	8 banks	8 banks	8 banks	8 banks
RESOURCES				
Loans and discounts (including rediscounts)	29, 012	30, 162	28, 442	29, 316
Overdrafts	220	45	63	53
Customer's liability account of "acceptances"	21	12	9	1
United States Government securities	6, 620	5, 627	4, 849	4, 821
Other bonds, stocks, securities, etc.	1, 966	1, 620	1, 247	1, 083
Banking house, furniture, and fixtures	3, 214	3, 210	3, 341	3, 381
Other real estate owned	786	834	703	710
Lawful reserve with Federal reserve bank	3, 294	3, 068	3, 231	3, 086
Items with Federal reserve bank in process of collection	1, 241	1, 103	782	893
Cash in vault and amount due from national banks	7, 461	7, 093	6, 765	7, 308
Amount due from State banks, bankers, and trust companies	1, 700	1, 418	1, 605	1, 519
Exchanges for clearing house	773	686	590	455
Checks on other banks in the same place	19	31	16	18
Outside checks and other cash items	87	62	76	73
Redemption fund and due from United States Treasurer	202	150	126	125
Other assets	76	113	110	123
Total	56, 692	55, 234	51, 955	52, 965
LIABILITIES				
Capital stock paid in	4, 750	4, 750	4, 750	4, 750
Surplus fund	1, 715	1, 715	1, 715	1, 715
All other undivided profits, less expenses and taxes paid	421	587	525	686
Reserved for taxes, interest, etc., accrued	133	164	104	156
National-bank notes outstanding	3, 980	2, 968	2, 475	2, 471
Due to Federal reserve banks	210	182	192	158
Amount due to national banks	3, 288	3, 201	2, 378	2, 798
Amount due to State banks, bankers, and trust companies	5, 126	4, 630	3, 524	3, 933
Certified checks outstanding	34	42	29	31
Cashier's checks outstanding	704	354	559	322
Demand deposits	24, 870	26, 213	25, 742	26, 008
Time deposits (including postal savings deposits)	10, 948	9, 726	9, 480	9, 419
United States deposits	364	494	344	392
Notes and bills rediscounted	11	45	-----	48
Letters of credit and travelers' checks sold for cash and outstanding	-----	-----	18	2
Acceptances executed for customers, etc.	21	12	9	1
Liabilities other than those above stated	117	151	102	75
Total	56, 692	55, 234	51, 955	52, 965

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

TEXAS—Continued

WACO

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	5 banks	5 banks	5 banks	5 banks
RESOURCES				
Loans and discounts (including rediscounts)	12,047	13,110	12,616	12,297
Overdrafts	17	37	33	32
United States Government securities	2,673	2,767	2,455	2,555
Other bonds, stocks, securities, etc.	708	781	995	945
Banking house, furniture, and fixtures	475	490	504	511
Other real estate owned	201	207	219	202
Lawful reserve with Federal reserve bank	1,270	1,378	1,258	1,092
Items with Federal reserve bank in process of collection	806	660	348	625
Cash in vault and amount due from national banks	4,637	3,405	2,379	2,389
Amount due from State banks, bankers, and trust companies	406	313	225	404
Exchanges for clearing house	527	247	159	211
Checks on other banks in the same place	20	10	13	50
Outside checks and other cash items	197	57	44	31
Redemption fund and due from United States Treasurer	65	85	85	85
Other assets	62	66	82	77
Total	24,111	23,613	21,415	21,506
LIABILITIES				
Capital stock paid in	1,950	1,950	1,950	1,950
Surplus fund	515	515	515	515
All other undivided profits, less expenses and taxes paid	310	450	440	526
Reserved for taxes, interest, etc., accrued	14	12	16	18
National-bank notes outstanding	1,242	1,672	1,690	1,687
Due to Federal reserve banks	211	75	79	229
Amount due to national banks	2,919	2,412	1,632	1,967
Amount due to State banks, bankers, and trust companies	1,399	1,129	480	666
Certified checks outstanding	8	21	8	4
Cashier's checks outstanding	422	53	102	144
Demand deposits	10,860	10,760	9,694	8,465
Time deposits (including postal savings deposits)	4,186	4,488	4,651	4,761
United States deposits	35	30	18	20
Bills payable (including all obligations representing money borrowed other than rediscounts)	40	40	140	190
Notes and bills rediscounted				364
Liabilities other than those above stated		6		
Total	24,111	23,613	21,415	21,506

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

UTAH

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	14 banks	14 banks	14 banks	14 banks
RESOURCES				
Loans and discounts (including rediscounts).....	5,932	6,124	6,222	6,076
Overdrafts.....	6	8	7	9
United States Government securities.....	1,163	1,164	1,166	1,118
Other bonds, stocks, securities, etc.....	586	518	556	619
Banking house, furniture, and fixtures.....	335	392	395	396
Other real estate owned.....	108	102	107	110
Lawful reserve with Federal reserve bank.....	513	393	395	362
Cash in vault and amount due from national banks.....	1,542	619	520	722
Amount due from State banks, bankers, and trust companies.....	389	149	138	132
Checks on other banks in the same place.....	28	24	14	31
Outside checks and other cash items.....	10	14	12	15
Redemption fund and due from United States Treasurer.....	30	30	28	27
Other assets.....	13	4		1
Total.....	10,705	9,541	9,560	9,618
LIABILITIES				
Capital stock paid in.....	800	800	800	800
Surplus fund.....	348	328	330	331
All other undivided profits, less expenses and taxes paid.....	94	100	119	138
Reserved for taxes, interest, etc., accrued.....	9	11	7	11
National-bank notes outstanding.....	588	589	589	538
Amount due to national banks.....	62	1	11	
Amount due to State banks, bankers, and trust companies.....	46	57	74	113
Certified checks outstanding.....	1		5	3
Cashier's checks outstanding.....	62	35	48	66
Demand deposits.....	4,665	3,349	3,094	3,340
Time deposits (including postal savings deposits).....	4,018	4,103	4,099	4,124
Bills payable (including all obligations representing money borrowed other than rediscounts).....		151	272	60
Notes and bills rediscounted.....	12	17	112	94
Total.....	10,705	9,541	9,560	9,618

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

UTAH—Continued

OGDEN

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	3 banks	3 banks	3 banks	2 banks
RESOURCES				
Loans and discounts (including rediscounts).....	5,447	5,253	5,048	4,481
Overdrafts.....	9	4	10	8
United States Government securities.....	1,175	1,175	1,210	941
Other bonds, stocks, securities, etc.....	1,139	1,037	570	755
Banking house, furniture, and fixtures.....	470	470	472	393
Other real estate owned.....	300	300	312	314
Lawful reserve with Federal reserve bank.....	644	577	534	402
Items with Federal reserve bank in process of collection.....	198	253	153	366
Cash in vault and amount due from national banks.....	1,093	944	936	1,041
Amount due from State banks, bankers, and trust companies.....	783	242	216	338
Exchanges for clearing house.....	216	132	136	156
Checks on other banks in the same place.....	1	2	-----	-----
Outside checks and other cash items.....	7	13	12	10
Redemption fund and due from United States Treasurer.....	39	39	39	34
Other assets.....	4	4	7	2
Total.....	11,516	10,445	9,655	9,241
LIABILITIES				
Capital stock paid in.....	850	850	850	750
Surplus fund.....	250	250	250	150
All other undivided profits, less expenses and taxes paid.....	262	59	83	79
Reserved for taxes, interest, etc., accrued.....	-----	212	207	223
National-bank notes outstanding.....	774	768	765	668
Amount due to national banks.....	825	586	461	972
Amount due to State banks, bankers, and trust companies.....	927	795	809	901
Certified checks outstanding.....	9	6	10	3
Cashier's checks outstanding.....	84	71	56	47
Demand deposits.....	5,442	4,758	4,330	4,025
Time deposits (including postal savings deposits).....	2,093	2,099	1,768	1,315
Notes and bills rediscounted.....	-----	-----	66	103
Total.....	11,516	10,445	9,655	9,241

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

UTAH—Continued

SALT LAKE CITY

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	18,431	19,465	18,475	18,133
Overdrafts	24	31	20	33
United States Government securities	4,519	4,322	3,912	3,819
Other bonds, stocks, securities, etc.	3,794	3,428	3,704	3,717
Banking house, furniture, and fixtures	999	1,005	1,007	1,007
Other real estate owned	145	168	177	140
Lawful reserve with Federal reserve bank	2,211	2,060	2,159	2,117
Items with Federal reserve bank in process of collection	2,027	1,598	2,088	2,258
Cash in vault and amount due from national banks	3,848	3,026	1,778	3,018
Amount due from State banks, bankers, and trust companies	1,125	716	861	657
Exchanges for clearing house	1,817	733	815	568
Checks on other banks in the same place	51	77	80	117
Outside checks and other cash items	94	40	33	32
Redemption fund and due from United States Treasurer	93	68	53	53
Other assets	59	58	56	55
Total	39,237	36,795	35,218	35,724
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	382	428	457	558
Reserved for taxes, interest, etc., accrued	26	40	65	78
National-bank notes outstanding	1,814	1,312	1,037	1,050
Amount due to national banks	3,235	1,626	1,615	2,737
Amount due to State banks, bankers, and trust companies	6,564	5,679	5,380	5,618
Certified checks outstanding	94	15	88	17
Cashier's checks outstanding	521	297	327	226
Demand deposits	17,611	16,180	15,574	16,282
Time deposits (including postal savings deposits)	6,113	7,957	7,078	6,284
United States deposits	35	28	34	31
Bills payable (including all obligations representing money borrowed other than rediscounts)		250	300	
Notes and bills rediscounted		150	417	
Letters of credit and travelers' checks sold for cash and outstanding			21	24
Liabilities other than those above stated	32	23	15	9
Total	39,237	36,795	35,218	35,724

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

VERMONT

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	46 banks	46 banks	46 banks	46 banks
RESOURCES				
Loans and discounts (including rediscounts)	30, 873	31, 330	32, 715	32, 979
Overdrafts	22	21	28	52
United States Government securities	6, 153	6, 132	6, 015	6, 033
Other bonds, stocks, securities, etc.	16, 641	16, 610	16, 727	17, 568
Banking house, furniture, and fixtures	1, 061	1, 080	1, 089	1, 102
Other real estate owned	74	83	82	88
Lawful reserve with Federal reserve bank	2, 318	2, 033	2, 252	2, 395
Items with Federal reserve bank in process of collection	569	561	792	611
Cash in vault and amount due from national banks	3, 674	2, 957	3, 197	3, 261
Amount due from State banks, bankers, and trust companies	195	139	201	251
Exchanges for clearing house			2	2
Checks on other banks in the same place	104	96	101	102
Outside checks and other cash items	158	144	186	153
Redemption fund and due from United States Treasurer	219	219	218	217
Other assets	331	238	282	302
Total	62, 392	61, 643	63, 887	65, 116
LIABILITIES				
Capital stock paid in	5, 060	5, 060	5, 000	5, 060
Surplus fund	2, 812	2, 827	2, 908	2, 908
All other undivided profits, less expenses and taxes paid	1, 891	2, 224	1, 968	2, 317
Reserved for taxes, interest, etc., accrued	50	83	43	74
National-bank notes outstanding	4, 345	4, 318	4, 299	4, 289
Due to Federal reserve banks	170	150	138	136
Amount due to national banks	10	21	15	28
Amount due to State banks, bankers, and trust companies	1, 720	1, 555	1, 285	981
Certified checks outstanding	53	23	50	22
Cashier's checks outstanding	214	446	259	268
Demand deposits	16, 426	14, 626	16, 814	18, 175
Time deposits (including postal savings deposits)	28, 021	28, 178	28, 641	28, 954
United States deposits	146	151	105	97
United States Government securities borrowed	10	10	10	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, 027	1, 339	1, 308	868
Notes and bills rediscounted	299	477	833	776
Letters of credit and travelers' checks sold for cash and outstanding		1		
Liabilities other than those above stated	111	127	124	126
Total	62, 392	61, 643	63, 887	65, 116

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

VIRGINIA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	176 banks	176 banks	175 banks	175 banks
RESOURCES				
Loans and discounts (including rediscounts).....	198, 745	200, 497	201, 233	206, 546
Overdrafts.....	132	131	127	157
Customer's liability account of "acceptances".....	1, 884	1, 444	978	417
United States Government securities.....	28, 200	28, 322	27, 956	28, 206
Other bonds, stocks, securities, etc.....	17, 005	16, 561	16, 944	17, 350
Banking house, furniture, and fixtures.....	9, 636	9, 903	10, 010	10, 180
Other real estate owned.....	1, 547	1, 824	1, 808	1, 822
Lawful reserve with Federal reserve bank.....	10, 910	10, 460	11, 147	10, 938
Items with Federal reserve bank in process of collection.....	4, 811	4, 716	4, 448	4, 956
Cash in vault and amount due from national banks.....	21, 591	18, 591	16, 237	17, 649
Amount due from State banks, bankers, and trust companies.....	2, 365	2, 530	1, 979	2, 344
Exchanges for clearing house.....	1, 239	999	1, 123	1, 339
Checks on other banks in the same place.....	675	664	688	549
Outside checks and other cash items.....	966	597	900	625
Redemption fund and due from United States Treasurer.....	989	934	938	945
Other assets.....	280	245	314	269
Total.....	300, 975	298, 418	296, 830	304, 322
LIABILITIES				
Capital stock paid in.....	23, 692	24, 022	23, 979	24, 079
Surplus fund.....	17, 424	17, 814	17, 786	17, 695
All other undivided profits, less expenses and taxes paid.....	4, 753	5, 910	5, 211	6, 401
Reserved for taxes, interest, etc., accrued.....	1, 076	1, 096	1, 007	1, 089
National-bank notes outstanding.....	19, 498	18, 551	18, 593	18, 715
Due to Federal reserve banks.....	1, 729	1, 683	1, 885	1, 644
Amount due to national banks.....	5, 512	4, 791	4, 113	4, 351
Amount due to State banks, bankers, and trust companies.....	6, 914	6, 188	4, 573	5, 581
Certified checks outstanding.....	532	479	519	432
Cashier's checks outstanding.....	882	811	952	664
Demand deposits.....	91, 443	87, 099	86, 421	89, 069
Time deposits (including postal savings deposits).....	111, 645	114, 282	114, 715	115, 534
United States deposits.....	1, 987	2, 247	1, 722	2, 210
United States Government securities borrowed.....	666	361	445	421
Bonds and securities, other than United States, borrowed.....	21	13	13	13
Bills payable (including all obligations representing money borrowed other than rediscounts).....	3, 734	3, 831	4, 856	6, 136
Notes and bills rediscounted.....	6, 833	7, 304	8, 755	9, 595
Letters of credit and travelers' checks sold for cash and outstanding.....	2	2	2	1
Acceptances executed for customers, etc.....	2, 341	1, 664	1, 003	417
Liabilities other than those above stated.....	291	270	280	295
Total.....	300, 975	298, 418	296, 830	304, 322

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

VIRGINIA—Continued

RICHMOND

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	6 banks	6 banks	6 banks	6 banks
RESOURCES				
Loans and discounts (including rediscounts)	66,087	71,744	67,754	78,459
Overdrafts	8	24	14	14
Customer's liability account of "acceptances"	1,688	2,093	1,260	1,022
United States Government securities	5,126	4,725	3,449	3,542
Other bonds, stocks securities, etc.	4,714	4,597	4,342	4,845
Banking house, furniture, and fixtures	1,877	1,898	1,883	1,934
Other real estate owned	244	223	200	177
Lawful reserve with Federal reserve bank	5,174	4,442	4,488	5,071
Items with Federal reserve bank in process of collection	9,407	11,095	8,260	12,541
Cash in vault and amount due from national banks	5,388	3,623	3,878	4,352
Amount due from State banks, bankers, and trust companies	3,810	2,539	2,569	3,149
Exchanges for clearing house	3,293	1,236	1,428	914
Checks on other banks in the same place	30	32	36	55
Outside checks and other cash items	95	40	69	89
Redemption fund and due from United States Treasurer	79	58	58	58
Other assets	130	120	118	146
Total	107,210	108,789	99,816	116,968
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	2,317	2,519	2,494	2,091
Reserved for taxes, interest, etc., accrued	353	472	332	404
National-bank notes outstanding	1,577	1,132	1,151	1,149
Amount due to national banks	14,795	14,508	12,014	13,729
Amount due to State banks, bankers, and trust companies	12,995	12,727	10,025	13,800
Certified checks outstanding	958	461	937	381
Cashier's checks outstanding	468	140	174	397
Demand deposits	35,968	33,315	34,686	42,852
Time deposits (including postal savings deposits)	19,528	20,637	20,979	20,821
United States deposits	840	1,855	668	871
United States Government securities borrowed	440	15	15	-----
Bills payable (including all obligations representing money borrowed other than rediscounts)	1,300	3,325	1,500	2,215
Notes and bills rediscounted	1,126	2,693	699	3,732
Acceptances executed for customers, etc.	1,688	2,093	1,260	1,022
Liabilities other than those above stated	317	357	342	364
Total	107,210	108,789	99,816	116,968

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

WASHINGTON

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	99 banks	99 banks	100 banks	101 banks
RESOURCES				
Loans and discounts (including rediscounts).....	60,908	64,339	65,605	65,557
Overdrafts.....	195	66	46	91
Customer's liability account of "acceptances".....	9	4	12	8
United States Government securities.....	16,169	16,685	16,027	16,128
Other bonds, stocks, securities, etc.....	21,038	21,839	21,683	22,108
Banking house, furniture, and fixtures.....	4,806	5,207	5,223	5,277
Other real estate owned.....	1,393	1,173	1,148	1,171
Lawful reserve with Federal reserve bank.....	5,941	6,081	6,000	6,141
Items with Federal reserve bank in process of collection.....	77	81	74	132
Cash in vault and amount due from national banks.....	14,570	13,433	12,913	14,842
Amount due from State banks, bankers, and trust companies.....	1,903	1,621	1,556	1,810
Exchanges for clearing house.....	481	545	461	555
Checks on other banks in the same place.....	415	478	333	359
Outside checks and other cash items.....	363	227	486	267
Redemption fund and due from United States Treasurer.....	181	176	174	182
Other assets.....	243	211	240	304
Total.....	128,692	132,166	131,981	134,932
LIABILITIES				
Capital stock paid in.....	8,290	8,590	8,665	8,865
Surplus fund.....	3,798	3,541	3,578	3,615
All other undivided profits, less expenses and taxes paid.....	1,032	1,019	991	1,708
Reserved for taxes, interest, etc., accrued.....	194	219	155	179
National-bank notes outstanding.....	3,491	3,459	3,440	3,560
Due to Federal reserve banks.....			35	2
Amount due to national banks.....	1,187	993	845	961
Amount due to State banks, bankers, and trust companies.....	1,929	2,302	1,797	2,012
Certified checks outstanding.....	112	227	484	92
Cashier's checks outstanding.....	667	608	624	696
Demand deposits.....	58,647	63,126	61,104	63,818
Time deposits (including postal savings deposits).....	47,844	46,722	47,372	47,461
United States deposits.....	601	636	496	461
United States Government securities borrowed.....	218	60		20
Bonds and securities, other than United States, borrowed.....		20	76	
Agreements to repurchase United States Government or other securities sold.....			92	27
Bills payable (including all obligations representing money borrowed other than rediscounts).....	217	331	1,548	693
Notes and bills rediscounted.....	423	227	638	731
Letters of credit and travelers' checks sold for cash and outstanding.....	1	6	1	1
Acceptances executed for customers, etc.....	9	14	12	8
Liabilities other than those above stated.....	32	66	28	22
Total.....	128,692	132,166	131,981	134,932

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

WASHINGTON—Continued

SEATTLE

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	8 banks	8 banks	8 banks	8 banks
RESOURCES				
Loans and discounts (including rediscounts)	54, 878	61, 063	60, 394	63, 683
Overdrafts	41	59	44	51
Customer's liability account of "acceptances"	472	507	180	377
United States Government securities	19, 908	23, 636	24, 387	23, 332
Other bonds, stocks, securities, etc.	16, 372	14, 587	14, 877	13, 685
Banking house, furniture, and fixtures	3, 081	3, 254	3, 385	3, 333
Other real estate owned	336	323	301	301
Lawful reserve with Federal reserve bank	7, 674	8, 060	6, 812	7, 465
Items with Federal reserve bank in process of collection ..	3, 416	2, 945	3, 432	3, 229
Cash in vault and amount due from national banks	11, 816	10, 385	9, 741	10, 335
Amount due from State banks, bankers, and trust companies	9, 266	5, 183	5, 883	5, 963
Exchanges for clearing house	3, 660	3, 438	4, 350	3, 816
Checks on other banks in the same place	282	244	205	182
Outside checks and other cash items	390	735	438	384
Redemption fund and due from United States Treasurer ..	168	168	168	168
Other assets	485	581	608	589
Total	132, 245	135, 168	135, 253	136, 893
LIABILITIES				
Capital stock paid in	6, 000	6, 000	6, 000	6, 200
Surplus fund	2, 843	2, 943	2, 945	2, 997
All other undivided profits, less expenses and taxes paid ..	1, 810	1, 779	1, 842	2, 427
Reserved for taxes, interest, etc., accrued	349	313	262	334
National-bank notes outstanding	3, 357	3, 356	3, 356	3, 356
Amount due to national banks	6, 490	6, 175	6, 258	7, 212
Amount due to State banks, bankers, and trust companies	10, 451	10, 215	10, 564	10, 576
Certified checks outstanding	361	434	1, 357	384
Cashier's checks outstanding	1, 469	2, 071	2, 588	1, 850
Demand deposits	60, 776	62, 434	61, 792	60, 516
Time deposits (including postal savings deposits)	34, 911	34, 262	34, 401	34, 677
United States deposits	1, 794	3, 791	1, 997	3, 918
United States Government securities borrowed	740	600	495	495
Bills payable (including all obligations representing money borrowed other than rediscounts)			850	900
Notes and bills rediscounted	202	39	4	214
Letters of credit and travelers' checks sold for cash and outstanding	19	22	36	49
Acceptances executed for customers, etc.	532	581	354	604
Acceptances executed by other banks for account of this bank	8			
Liabilities other than those above stated	133	153	152	184
Total	132, 245	135, 168	135, 253	136, 893

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

WASHINGTON—Continued

SPOKANE

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	4 banks	4 banks	4 banks	4 banks
RESOURCES				
Loans and discounts (including rediscounts)	28, 027	27, 599	27, 195	27, 127
Overdrafts	49	53	27	35
Customer's liability account of "acceptances"		24	11	47
United States Government securities	3, 483	3, 711	3, 513	3, 466
Other bonds, stocks, securities, etc.	2, 862	3, 113	3, 040	2, 647
Banking house, furniture, and fixtures	1, 573	1, 570	1, 560	1, 566
Other real estate owned	122	108	114	116
Lawful reserve with Federal reserve bank	2, 130	2, 145	1, 945	1, 991
Items with Federal reserve bank in process of collection	1, 431	1, 091	1, 170	1, 539
Cash in vault and amount due from national banks	3, 762	3, 142	3, 330	3, 834
Amount due from State banks, bankers, and trust companies	490	461	465	849
Exchanges for clearing house	636	481	443	477
Checks on other banks in the same place	8	12	6	11
Outside checks and other cash items	31	22	41	37
Redemption fund and due from United States Treasurer	125	130	132	132
Other assets	149	100	117	171
Total	44, 878	43, 762	43, 109	44, 044
LIABILITIES				
Capital stock paid in	2, 900	2, 900	2, 900	2, 900
Surplus fund	642	642	642	643
All other undivided profits, less expenses and taxes paid	83	125	110	286
Reserved for taxes, interest, etc., accrued	213	243	252	219
National-bank notes outstanding	2, 475	2, 577	2, 606	2, 631
Amount due to national banks	2, 960	2, 003	1, 442	2, 645
Amount due to State banks, bankers, and trust companies	4, 402	3, 610	3, 901	3, 867
Certified checks outstanding	33	35	57	34
Cashier's checks outstanding	224	179	189	229
Demand deposits	13, 375	14, 704	13, 599	13, 797
Time deposits (including postal savings deposits)	17, 514	16, 239	16, 405	16, 201
United States deposits	51	65	41	29
Notes and bills rediscounted		403	894	516
Letters of credit and travelers' checks sold for cash and outstanding	6	13		47
Acceptances executed for customers, etc.		24	11	
Total	44, 878	43, 762	43, 109	44, 044

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

WEST VIRGINIA

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	124 banks	123 banks	124 banks	124 banks
RESOURCES				
Loans and discounts (including rediscounts)	133, 413	128, 173	128, 641	128, 610
Overdrafts	126	106	92	133
United States Government securities	20, 326	20, 344	19, 513	19, 462
Other bonds, stocks, securities, etc.	15, 386	15, 648	16, 007	15, 981
Banking house, furniture, and fixtures ..	7, 048	7, 115	7, 447	7, 701
Other real estate owned	759	795	754	749
Lawful reserve with Federal reserve bank ..	8, 359	8, 193	7, 823	7, 764
Items with Federal reserve bank in process of collection ..	2, 409	1, 383	1, 795	1, 708
Cash in vault and amount due from national banks ..	12, 880	15, 260	12, 319	14, 659
Amount due from State banks, bankers, and trust companies ..	1, 369	1, 249	1, 201	1, 268
Exchanges for clearing house	604	382	387	370
Checks on other banks in the same place ..	407	369	360	346
Outside checks and other cash items	471	298	339	300
Redemption fund and due from United States Treasurer ..	546	525	526	522
Other assets	402	402	407	420
Total	204, 505	200, 242	197, 666	199, 988
LIABILITIES				
Capital stock paid in	13, 426	13, 361	13, 416	13, 505
Surplus fund	11, 256	11, 239	11, 756	11, 733
All other undivided profits, less expenses and taxes paid ..	4, 516	5, 263	4, 596	5, 472
Reserved for taxes, interest, etc., accrued ..	460	479	536	501
National-bank notes outstanding	10, 584	10, 339	10, 259	10, 289
Due to Federal reserve banks	966	758	642	748
Amount due to national banks	2, 473	2, 585	1, 858	2, 437
Amount due to State banks, bankers, and trust companies ..	4, 148	5, 312	3, 643	4, 494
Certified checks outstanding	253	301	293	241
Cashier's checks outstanding	1, 316	534	1, 030	601
Demand deposits	75, 458	75, 784	73, 099	73, 650
Time deposits (including postal savings deposits) ..	64, 782	66, 448	67, 487	67, 722
United States deposits	935	1, 279	812	479
United States Government securities borrowed ..	2, 510	566	551	540
Bonds and securities, other than United States, borrowed ..				18
Agreements to repurchase United States Government or other securities sold ..			8	
Bills payable (including all obligations representing money borrowed other than rediscounts) ..	8, 978	4, 469	5, 545	5, 962
Notes and bills rediscounted	2, 340	1, 413	2, 073	1, 452
Liabilities other than those above stated	104	112	62	54
Total	204, 505	200, 242	197, 666	199, 988

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

WISCONSIN

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	150 banks	151 banks	150 banks	150 banks
RESOURCES				
Loans and discounts (including rediscounts).....	141, 749	150, 578	148, 666	146, 470
Overdrafts.....	127	178	147	173
Customer's liability account of "acceptances".....	6	4	10	9
United States Government securities.....	27, 297	26, 646	25, 748	26, 428
Other bonds, stocks, securities, etc.....	43, 215	46, 051	47, 363	49, 287
Banking house, furniture, and fixtures.....	8, 937	9, 003	8, 852	8, 944
Other real estate owned.....	1, 647	1, 763	1, 957	2, 028
Lawful reserve with Federal reserve bank.....	9, 891	11, 096	10, 798	10, 537
Items with Federal reserve bank in process of collection.....	1, 191	937	919	653
Cash in vault and amount due from national banks.....	23, 902	24, 178	21, 113	22, 150
Amount due from State banks, bankers, and trust companies.....	3, 094	3, 406	2, 731	2, 812
Exchanges for clearing house.....	577	626	515	455
Checks on other banks in the same place.....	1, 022	950	804	653
Outside checks and other cash items.....	538	381	462	393
Redemption fund and due from United States Treasurer.....	586	549	547	549
Other assets.....	377	439	432	378
Total.....	264, 156	276, 785	271, 064	271, 949
LIABILITIES				
Capital stock paid in.....	17, 615	17, 640	17, 605	17, 605
Surplus fund.....	8, 694	8, 747	8, 730	8, 711
All other undivided profits, less expenses and taxes paid.....	4, 317	4, 845	4, 663	5, 430
Reserved for taxes, interest, etc., accrued.....	727	773	542	839
National-bank notes outstanding.....	11, 659	10, 924	10, 839	10, 887
Due to Federal reserve banks.....	42	83	39	34
Amount due to national banks.....	685	1, 788	1, 067	1, 055
Amount due to State banks, bankers, and trust companies.....	8, 280	9, 824	8, 965	9, 391
Certified checks outstanding.....	121	436	298	289
Cashier's checks outstanding.....	980	892	732	697
Demand deposits.....	83, 286	92, 912	88, 027	87, 233
Time deposits (including postal savings deposits).....	123, 822	124, 849	126, 376	126, 810
United States deposits.....	1, 015	1, 111	841	1, 385
United States Government securities borrowed.....	40	41	36	32
Bills payable (including all obligations representing money borrowed other than rediscounts).....	683	457	781	440
Notes and bills rediscounted.....	1, 693	893	951	582
Letters of credit and travelers' checks sold for cash and outstanding.....			2	2
Acceptances executed for customers, etc.....	6	4	10	9
Liabilities other than those above stated.....	491	566	510	508
Total.....	264, 156	276, 785	271, 064	271, 949

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

WISCONSIN—Continued

MILWAUKEE

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	6 banks	7 banks	7 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts).....	93, 655	103, 858	101, 605	102, 581
Overdrafts.....	32	74	33	34
Customer's liability account of "acceptances".....	113	176	19	41
United States Government securities.....	12, 018	10, 721	10, 667	11, 513
Other bonds, stocks, securities, etc.....	8, 185	9, 013	9, 994	10, 275
Banking house, furniture, and fixtures.....	4, 196	4, 244	4, 254	4, 254
Other real estate owned.....	227	227	232	232
Lawful reserve with Federal reserve bank.....	9, 227	9, 290	8, 917	9, 057
Items with Federal reserve bank in process of collection.....	4, 274	2, 356	3, 119	2, 760
Cash in vault and amount due from national banks.....	13, 555	10, 035	11, 314	9, 636
Amount due from State banks, bankers, and trust companies.....	5, 614	5, 242	5, 381	5, 227
Exchanges for clearing house.....	3, 734	2, 974	2, 676	2, 054
Outside checks and other cash items.....	212	75	104	74
Redemption fund and due from United States Treasurer.....	538	543	728	602
Other assets.....	187	171	178	178
	866	360	427	456
Total	156, 633	159, 359	159, 648	158, 974
LIABILITIES				
Capital stock paid in.....	9, 200	9, 400	9, 400	9, 400
Surplus fund.....	6, 000	6, 040	6, 050	6, 050
All other undivided profits, less expenses and taxes paid.....	1, 821	2, 178	2, 247	2, 662
Reserved for taxes, interest, etc., accrued.....	738	739	683	871
National-bank notes outstanding.....	3, 722	3, 430	3, 521	3, 541
Due to Federal reserve banks.....	746	1, 607	1, 102	1, 355
Amount due to national banks.....	7, 977	8, 669	7, 327	7, 680
Amount due to State banks, bankers, and trust companies.....	19, 665	20, 932	19, 748	20, 155
Certified checks outstanding.....	164	187	257	209
Cashier's checks outstanding.....	662	598	613	477
Demand deposits.....	70, 894	68, 534	70, 720	68, 569
Time deposits (including postal savings deposits).....	32, 001	31, 571	32, 485	32, 857
United States deposits.....	1, 182	902	1, 373	1, 113
Bills payable (including all obligations representing money borrowed other than rediscounts).....	760	260	285	810
Notes and bills rediscounted.....	413	3, 229	3, 155	2, 580
Letters of credit and travelers' checks sold for cash and outstanding.....	20	31	30	30
Acceptances executed for customers, etc.....	20	222	15	-----
Acceptances executed by other banks for account of this bank.....	93	154	4	41
Liabilities other than those above stated.....	555	676	633	574
Total	156, 633	159, 359	159, 648	158, 974

Abstract of reports since October 10, 1924, arranged by States and reserve cities—
Continued

WYOMING

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	32 banks	32 banks	32 banks	32 banks
RESOURCES				
Loans and discounts (including rediscounts)	22,363	22,493	22,553	23,095
Overdrafts	33	28	33	55
United States Government securities	4,824	4,952	5,574	5,654
Other bonds, stocks, securities, etc.	3,207	3,179	3,272	3,491
Banking house, furniture, and fixtures	1,433	1,432	1,431	1,433
Other real estate owned	334	400	433	439
Lawful reserve with Federal reserve bank	2,496	1,983	2,085	2,037
Items with Federal reserve bank in process of collection	7	11	22	25
Cash in vault and amount due from national banks	11,001	6,472	6,721	7,050
Amount due from State banks, bankers, and trust companies	734	470	505	655
Exchanges for clearing house	205	199	175	154
Checks on other banks in the same place	96	78	52	86
Outside checks and other cash items	66	66	52	89
Redemption fund and due from United States Treasurer	93	87	87	88
Other assets	4	55	41	62
Total	46,896	41,905	43,036	44,413
LIABILITIES				
Capital stock paid in	2,675	2,725	2,725	2,725
Surplus fund	1,745	1,701	1,701	1,701
All other undivided profits, less expenses and taxes paid	438	433	406	456
Reserved for taxes, interest, etc., accrued	12	22	36	36
National-bank notes outstanding	1,831	1,728	1,738	1,731
Amount due to national banks	1,302	885	850	697
Amount due to State banks, bankers, and trust companies	1,852	1,500	1,285	1,518
Certified checks outstanding	21	31	75	35
Cashier's checks outstanding	341	178	223	335
Demand deposits	23,934	19,783	21,227	22,259
Time deposits (including postal savings deposits)	12,457	12,706	12,567	12,694
United States deposits	103	111	116	110
United States Government securities borrowed	12			
Bills payable (including all obligations representing money borrowed other than rediscounts)	90	45	34	41
Notes and bills rediscounted	82	57	51	75
Letters of credit and travelers' checks sold for cash and outstanding	1		2	
Total	46,896	41,905	43,036	44,413

TABLE No. 60.—Abstract of reports of condition of national banks in each Federal reserve district at date of each report during year ended September 28, 1925

DECEMBER 31, 1924

[In thousands of dollars]

	District No. 1 (383 banks)	District No. 2 (711 banks)	District No. 3 (666 banks)	District No. 4 (752 banks)	District No. 5 (555 banks)	District No. 6 (382 banks)	District No. 7 (1,055 banks)	District No. 8 (492 banks)	District No. 9 (785 banks)	District No. 10 (1,033 banks)	District No. 11 (845 banks)	District No. 12 (584 banks)	Total United States (8,043 banks)
RESOURCES													
Loans and discounts (including rediscounts).....	1,036,013	2,981,994	1,007,327	1,008,201	804,664	525,442	1,675,619	546,655	575,670	731,632	577,097	845,741	12,316,055
Overdrafts.....	321	542	185	553	516	684	1,553	767	566	1,270	1,740	1,096	9,793
Customer's liability account of acceptances.....	47,878	138,831	18,107	3,086	8,867	2,079	11,023	753	3,131	1	4,062	6,910	244,728
United States Government securities, etc.....	172,725	738,945	192,851	323,371	129,453	74,078	293,090	90,496	135,826	136,350	98,242	198,075	2,583,502
Other bonds, stocks, and securities, etc.....	273,541	946,046	440,075	370,641	106,839	71,535	299,065	119,775	118,513	119,399	39,964	169,369	3,074,765
Banking house, furniture, and fixtures.....	48,742	76,521	45,461	69,030	44,020	28,031	76,780	21,284	23,472	38,266	35,052	44,576	551,175
Other real estate owned.....	4,596	5,641	5,332	7,633	9,261	5,785	17,505	4,847	13,472	13,899	11,300	9,685	108,956
Lawful reserve with Federal reserve banks.....	96,637	470,645	100,034	101,262	58,573	42,917	187,856	51,356	51,130	85,305	58,882	89,789	1,394,386
Items with Federal reserve banks in process of collection.....	47,587	117,322	52,310	36,839	36,186	17,467	57,048	26,397	8,463	29,987	32,946	24,381	486,933
Cash in vault.....	33,864	71,144	39,225	41,534	25,967	20,284	61,876	15,944	19,593	28,546	22,544	27,766	408,267
Amount due from national banks.....	68,114	67,958	82,484	96,060	67,567	76,988	186,246	70,674	111,384	236,821	161,322	122,383	1,348,001
Amount due from State banks, bankers, and trust companies in the United States.....	11,328	39,485	19,763	27,895	25,206	38,309	66,354	37,451	27,906	48,557	27,366	60,884	430,504
Exchanges for clearing house.....	38,289	706,422	44,739	22,623	21,092	9,313	67,788	13,586	10,751	16,942	12,098	32,972	996,615
Checks on other banks in the same place.....	1,460	40,275	10,212	2,909	4,559	2,911	7,267	1,635	4,540	4,639	3,204	8,204	84,978
Outside checks and other cash items.....	7,239	12,942	5,050	2,607	3,838	3,374	8,712	2,092	6,572	6,089	3,677	8,419	70,611
Redemption fund and due from United States Treasurer.....	2,661	4,912	2,946	5,000	3,194	2,153	4,538	2,139	1,669	2,058	2,297	2,717	36,284
Other assets.....	30,113	139,373	7,555	5,865	4,353	1,438	16,086	1,446	3,573	1,079	1,886	10,671	223,438
Total.....	1,921,108	6,558,968	2,073,659	2,125,109	1,354,155	922,768	3,038,406	1,007,297	1,113,058	1,500,681	1,095,114	1,658,638	24,368,991
LIABILITIES													
Capital stock paid in.....	108,561	260,033	98,558	127,565	93,154	63,160	179,303	69,923	63,443	86,928	81,337	102,121	1,334,036
Surplus fund.....	85,639	306,615	155,705	117,118	69,954	38,585	112,722	34,338	34,189	41,561	38,932	52,862	1,088,220
Undivided profits less expenses, interest, and taxes paid.....	48,940	132,649	46,491	51,181	24,309	13,493	45,590	16,452	12,432	13,083	14,585	22,811	442,289
Reserved for taxes, interest, etc., accrued.....	4,576	16,639	3,282	5,770	3,960	1,729	10,276	2,380	4,117	3,493	1,963	2,590	60,775
National bank notes outstanding.....	52,444	96,453	57,914	95,881	61,374	42,610	90,285	42,492	32,744	40,534	45,279	53,323	714,333
Amount due to Federal reserve banks.....	4,260	10,553	3,597	1,235	8,793	864	1,124	184	9	29	1,980	560	33,188

TABLE NO. 60.—Abstract of reports of condition of national banks in each Federal reserve district at date of each report during year ended September 28, 1925—Continued

DECEMBER 31, 1924—Continued

[In thousands of dollars]

	District No. 1 (383 banks)	District No. 2 (711 banks)	District No. 3 (666 banks)	District No. 4 (752 banks)	District No. 5 (555 banks)	District No. 6 (382 banks)	District No. 7 (1,055 banks)	District No. 8 (492 banks)	District No. 9 (645 banks)	District No. 10 (1,083 banks)	District No. 11 (584 banks)	District No. 12 (584 banks)	Total United States (8,043 banks)
LIABILITIES—continued													
Amount due to national banks.....	44,561	311,065	65,104	90,664	41,910	35,135	174,236	62,645	63,928	169,420	106,072	75,182	1,239,922
Amount due to State banks, bankers, and trust companies in the United States and foreign countries.....	101,254	693,342	142,550	103,210	71,265	66,296	295,397	96,107	97,841	147,508	91,467	122,533	2,028,770
Certified checks outstanding.....	4,876	154,867	2,649	4,734	3,429	748	8,345	360	744	834	542	2,209	184,337
Cashiers' checks outstanding.....	9,345	258,416	8,568	14,855	7,147	5,090	15,795	5,331	12,498	28,203	26,883	22,761	414,892
Demand deposits.....	859,055	2,913,049	791,789	818,904	487,379	385,042	1,327,749	423,336	389,982	678,662	529,087	754,141	10,358,175
Time deposits (including postal savings deposits).....	449,567	1,087,662	621,899	608,078	411,426	242,978	708,039	234,919	385,004	275,647	138,056	416,497	5,579,772
United States deposits.....	31,333	25,630	14,869	13,982	11,614	5,102	16,539	5,766	5,929	5,619	6,340	8,318	151,041
United States Government securities borrowed.....	129	2,008	645	11,603	4,388	1,060	2,776	2,201	196	1,424	688	1,812	28,930
Bonds and securities other than United States borrowed.....	27	50	100	281	305	1,244	49	16	-----	540	169	624	3,405
Bills payable (including all obligations representing money borrowed other than rediscounts).....	22,762	63,328	27,320	32,254	23,321	6,049	11,548	4,734	1,819	1,479	3,743	3,947	202,304
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	39,568	67,830	10,868	15,348	18,526	9,356	15,869	3,684	3,951	4,513	1,919	4,964	196,396
Letters of credit and travelers' checks sold for cash and outstanding.....	839	2,375	84	280	243	1	1,931	17	35	54	17	244	6,120
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	47,558	130,146	15,131	3,210	8,453	2,781	12,561	753	2,825	64	4,062	7,688	235,232
Acceptances executed by other banks.....	2,984	15,593	3,990	29	1,020	570	1,832	-----	306	-----	-----	240	26,564
Liabilities other than those stated.....	2,830	10,645	2,546	5,927	2,185	875	6,440	1,659	1,066	1,086	1,820	3,211	40,290
Total.....	1,921,108	6,558,998	2,073,659	2,125,109	1,354,155	922,768	3,038,406	1,007,297	1,113,058	1,500,681	1,095,114	1,658,638	24,368,991
Oct. 10, 1924.....	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
Increase.....	79,880	598,137	39,918	32,942	38,360	56,368	29,514	45,598	31,595	54,379	50,391	123	1,057,205

	District No. 1 (382 banks)	District No. 2 (714 banks)	District No. 3 (667 banks)	District No. 4 (751 banks)	District No. 5 (549 banks)	District No. 6 (381 banks)	District No. 7 (1,056 banks)	District No. 8 (492 banks)	District No. 9 (772 banks)	District No. 10 (1,023 banks)	District No. 11 (649 banks)	District No. 12 (574 banks)	Total United States (8,010 banks)
RESOURCES													
Loans and discounts (including rediscounts).....	1,059,568	2,922,945	1,037,285	1,040,673	816,952	562,082	1,735,058	543,513	557,673	736,995	586,525	865,919	12,465,188
Overdrafts.....	262	1,052	197	649	551	806	1,718	760	624	1,641	1,785	1,362	11,407
Customer's liability account of acceptances.....	47,340	140,890	15,280	3,362	8,110	1,508	10,480	325	1,081	1,111	1,258	11,217	240,962
United States Government securities, etc.....	167,213	716,485	200,588	304,171	132,775	82,461	293,237	96,479	140,644	152,216	118,087	206,472	2,610,778
Other bonds, stocks, and securities, etc.....	271,554	973,051	445,286	382,751	106,027	76,444	304,839	120,645	129,798	123,137	38,631	165,567	3,137,730
Banking house, furniture, and fixtures.....	50,006	77,950	46,769	70,545	45,139	28,339	79,244	20,997	23,160	38,620	36,106	46,981	563,856
Other real estate owned.....	4,290	5,848	5,558	7,487	9,816	6,156	18,498	5,332	14,127	14,747	11,196	9,401	112,456
Lawful reserve with Federal reserve banks.....	87,933	390,343	88,093	103,500	54,781	45,699	185,436	48,510	50,119	79,810	56,079	83,421	1,273,274
Items with Federal reserve banks in process of collection.....	38,299	98,940	43,499	31,273	34,748	17,322	43,310	24,474	7,569	25,957	24,693	21,455	411,539
Cash in vault.....	30,128	63,077	32,822	37,868	23,103	17,617	53,612	13,631	17,801	25,619	20,563	25,164	361,005
Amount due from national banks.....	56,585	63,858	86,178	90,682	60,903	93,916	165,229	65,040	88,644	178,688	139,355	101,332	1,190,410
Amount due from State banks, bankers, and trust companies in the United States.....	10,231	32,340	19,885	27,787	21,292	43,883	76,874	29,566	24,124	41,773	21,973	44,974	394,702
Exchanges for clearing house.....	22,849	459,837	34,423	17,734	12,307	8,481	48,383	9,228	7,647	13,026	6,716	24,657	665,288
Checks on other banks in the same place.....	1,213	33,821	5,821	2,640	3,508	2,402	6,061	1,376	1,106	4,116	2,571	2,973	67,608
Outside checks and other cash items.....	4,561	10,583	2,574	2,476	2,580	2,591	6,628	1,834	5,978	5,281	2,709	6,733	54,528
Redemption fund and due from United States Treasurer.....	2,349	4,175	2,862	4,238	3,099	2,007	4,223	1,994	1,521	1,925	2,187	2,511	33,094
Other assets.....	29,053	146,808	4,293	6,228	3,326	1,347	16,887	1,689	4,591	1,454	1,430	9,261	226,367
Total.....	1,883,434	6,142,003	2,071,413	2,133,614	1,339,017	993,061	3,049,717	985,393	1,076,207	1,445,119	1,071,814	1,629,400	23,820,192
LIABILITIES													
Capital stock paid in.....	113,467	275,804	98,806	127,885	93,610	63,482	181,271	70,006	63,023	86,688	84,217	102,385	1,360,644
Surplus fund.....	91,419	315,812	156,835	118,053	70,489	39,064	113,116	34,464	33,582	41,001	39,347	52,652	1,105,934
Undivided profits less expenses, interest and taxes paid.....	51,484	146,021	52,578	57,510	28,385	16,071	51,182	17,926	14,603	15,221	19,410	22,923	490,314
Reserved for taxes, interest, etc., accrued.....	5,129	15,660	3,870	5,574	3,971	2,204	10,352	2,850	3,157	2,721	1,556	3,172	60,216
National-bank notes outstanding.....	46,342	81,746	55,263	83,898	58,384	39,720	83,597	39,566	29,735	38,053	43,088	49,567	648,959
Amount due to Federal reserve banks.....	3,450	7,900	3,355	1,251	7,460	1,123	2,103	224	-----	438	1,502	517	29,323
Amount due to national banks.....	38,547	331,555	68,667	81,164	42,879	45,455	158,867	55,814	49,430	131,533	85,612	58,083	1,147,606
Amount due to State banks, bankers, and trust companies in the United States and foreign countries.....	101,031	579,017	126,980	101,484	63,146	82,059	295,123	89,189	85,256	128,818	76,222	111,038	1,839,363
Certified checks outstanding.....	5,154	164,636	3,369	3,259	3,022	1,818	9,552	1,222	1,039	966	539	2,909	197,485
Cashiers' checks outstanding.....	7,158	103,055	9,431	7,765	3,977	4,317	15,240	3,278	10,478	13,585	9,509	16,554	204,347

TABLE No. 60.—Abstract of reports of condition of national banks in each Federal reserve district at date of each report during year ended September 28, 1925—Continued

APRIL 6, 1925—Continued

[In thousands of dollars]

	District No. 1 (382 banks)	District No. 2 (714 banks)	District No. 3 (667 banks)	District No. 4 (751 banks)	District No. 5 (549 banks)	District No. 6 (381 banks)	District No. 7 (1,056 banks)	District No. 8 (492 banks)	District No. 9 (772 banks)	District No. 10 (1,023 banks)	District No. 11 (649 banks)	District No. 12 (674 banks)	Total United States (8,010 banks)
LIABILITIES—continued													
Demand deposits.....	802,698	2,595,294	776,663	832,813	466,582	407,480	1,293,730	408,330	377,915	682,111	537,682	737,308	9,918,606
Time deposits (including postal savings deposits).....	476,958	1,138,098	635,612	630,904	419,563	258,170	730,990	237,684	394,985	284,659	149,736	425,978	5,783,337
United States deposits.....	30,663	45,156	25,292	29,154	21,804	12,137	28,566	11,729	8,231	10,081	16,123	13,825	252,761
United States Government securities borrowed.....	60	1,314	436	8,027	2,419	1,123	2,325	2,238	199	1,151	1,084	1,371	21,747
Bonds and securities other than United States borrowed.....	99	50	100	331	519	1,273	339	6	6	301	164	633	3,821
Bills payable (including all obligations representing money borrowed other than rediscounts).....	18,156	98,443	26,307	20,297	18,788	5,304	11,878	4,972	1,280	3,078	1,987	8,708	219,198
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	35,425	72,022	7,987	18,748	23,091	8,672	42,074	3,729	3,760	3,680	1,018	6,441	226,597
Letters of credit and travelers' checks sold for cash and outstanding.....	948	2,618	127	340	245	-----	1,674	37	38	72	28	407	6,534
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	50,285	130,089	12,757	3,249	7,601	2,307	11,655	327	745	119	1,558	12,069	232,761
Acceptances executed by other banks.....	2,033	20,079	4,293	264	729	227	1,379	-----	337	-----	-----	161	29,502
Liabilities other than those stated.....	2,928	17,634	2,735	1,644	2,353	1,055	4,704	1,802	1,408	843	1,432	2,699	41,237
Total.....	1,883,434	6,142,003	2,071,413	2,133,614	1,339,017	993,061	3,049,717	985,393	1,076,207	1,445,119	1,071,814	1,629,400	23,820,192
Dec. 31, 1924.....	1,921,108	6,558,998	2,073,659	2,125,109	1,354,155	922,768	3,033,406	1,007,297	1,113,058	1,500,681	1,095,114	1,658,638	24,368,991
Increase.....	-----	-----	-----	8,505	-----	70,293	11,311	-----	-----	-----	-----	-----	-----
Decrease.....	37,674	416,995	2,246	-----	15,138	-----	-----	21,904	36,851	55,562	23,300	29,238	548,799

	District No. 1 (382 banks)	District No. 2 (720 banks)	District No. 3 (671 banks)	District No. 4 (748 banks)	District No. 5 (549 banks)	District No. 6 (380 banks)	District No. 7 (1,057 banks)	District No. 8 (492 banks)	District No. 9 (761 banks)	District No. 10 (1,015 banks)	District No. 11 (711 banks)	District No. 12 (580 banks)	Total United States (8,066 banks)
RESOURCES													
Loans and discounts (including rediscounts).....	1,082,892	3,022,419	1,051,848	1,042,919	824,273	577,113	1,775,596	539,336	543,885	734,139	590,776	884,922	12,670,118
Overdrafts.....	286	853	249	599	493	503	1,372	625	629	1,244	1,207	1,288	9,348
Customers' liability account of acceptances.....	31,479	108,735	11,677	3,607	4,116	1,306	6,011	259	229	9	326	8,929	176,583
United States Government securities, etc.....	159,225	717,397	185,173	291,467	127,455	83,091	277,821	92,755	133,346	151,739	111,431	202,866	2,533,766
Other bonds, stocks, securities, etc.....	280,249	974,974	446,890	385,634	106,834	82,888	320,501	127,998	136,385	123,647	37,869	167,987	3,191,856
Banking house, furniture, and fixtures.....	50,526	82,172	47,784	73,703	48,479	28,881	83,606	21,870	23,054	39,675	38,028	47,144	584,922
Other real estate owned.....	4,448	5,925	5,728	7,352	7,664	5,726	19,938	4,377	14,608	14,354	11,605	9,457	111,183
Lawful reserve with Federal reserve banks.....	93,981	423,170	102,986	98,599	53,216	48,376	192,216	45,694	50,343	82,232	53,826	81,865	1,326,864
Items with Federal reserve banks in process of collection.....	47,410	125,751	47,897	39,878	32,323	16,266	51,129	23,886	7,441	26,276	22,183	26,347	466,787
Cash in vault.....	29,453	61,681	32,597	36,539	22,498	18,352	53,077	13,786	17,660	26,670	20,336	26,099	358,698
Amount due from national banks.....	58,621	64,260	71,788	90,533	55,763	83,420	167,436	57,654	77,048	165,455	106,287	97,140	1,095,405
Amount due from State banks, bankers, and trust companies in the United States.....	9,332	38,047	21,011	27,536	18,915	37,868	88,020	27,740	25,178	43,085	20,145	48,174	403,046
Exchanges for clearing house.....	32,360	749,655	37,482	19,530	16,673	7,282	52,782	10,805	8,743	15,603	8,203	29,176	988,294
Checks on other banks in the same place.....	1,132	42,341	10,184	2,393	4,162	2,459	6,382	1,349	1,153	3,877	2,440	2,574	80,496
Outside checks and other cash items.....	6,607	15,900	5,900	3,229	3,543	2,801	7,622	1,911	7,186	4,431	2,679	7,783	69,492
Redemption fund and due from United States Treasurer.....	2,398	4,203	2,832	4,237	3,087	1,999	4,227	2,001	1,516	1,889	2,172	2,502	33,013
Other assets.....	36,973	143,124	8,665	7,213	4,169	1,988	16,566	3,326	5,094	1,409	1,720	8,713	238,960
Total.....	1,927,422	6,580,608	2,060,491	2,135,328	1,333,613	1,000,319	3,122,302	975,322	1,053,493	1,435,734	1,031,233	1,652,966	24,338,831
LIABILITIES													
Capital stock paid in.....	114,676	276,996	99,934	127,710	94,026	63,344	181,737	70,383	62,259	86,808	87,942	103,820	1,368,635
Surplus fund.....	94,444	317,871	160,682	118,635	71,593	39,521	113,142	34,613	33,187	40,967	40,574	52,989	1,118,218
Undivided profits less expenses, interest, and taxes paid.....	49,716	149,636	49,517	55,345	26,238	15,395	49,864	16,837	11,646	15,215	18,241	23,892	481,542
Reserved for taxes, interest, etc., accrued.....	5,176	18,181	3,494	4,781	3,785	2,187	8,982	2,916	3,440	2,670	1,764	2,692	60,068
National-bank notes outstanding.....	47,392	82,067	55,191	83,313	58,286	39,430	83,528	39,649	29,594	37,563	42,606	49,373	647,994
Amount due to Federal reserve banks.....	4,045	8,757	4,115	2,030	6,283	1,184	1,606	281	-----	51	1,658	730	30,740
Amount due to national banks.....	37,202	281,007	62,086	75,052	37,784	38,706	169,286	51,617	41,079	115,485	62,718	56,144	1,028,166
Amount due to State banks, bankers, and trust companies in the United States and foreign countries.....	91,399	647,887	126,589	97,720	57,379	80,137	285,660	81,168	71,139	121,315	51,737	114,171	1,826,301
Certified checks outstanding.....	5,104	188,820	3,180	3,271	4,135	1,810	8,948	968	1,586	1,366	496	4,399	224,082
Cashier's checks outstanding.....	11,296	221,810	8,338	6,806	5,232	5,421	14,156	6,712	11,713	14,694	10,341	19,520	336,039

TABLE No. 60.—Abstract of reports of condition of national banks in each Federal reserve district at date of each report during year ended September 28, 1925—Continued

JUNE 30, 1925—Continued

[In thousands of dollars]

	District No. 1 (382 banks)	District No. 2 (720 banks)	District No. 3 (671 banks)	District No. 4 (748 banks)	District No. 5 (549 banks)	District No. 6 (380 banks)	District No. 7 (1,057 banks)	District No. 8 (492 banks)	District No. 9 (761 banks)	District No. 10 (1,015 banks)	District No. 11 (711 banks)	District No. 12 (580 banks)	Total United States (8,066 banks)
LIABILITIES—continued													
Demand deposits.....	864,497	2,921,560	795,235	850,983	462,076	409,494	1,354,734	402,858	384,662	694,685	533,328	751,160	10,425,272
Time deposits (including postal savings deposits).....	498,978	1,149,699	649,427	643,852	429,951	271,617	761,957	247,629	390,196	289,775	157,323	432,572	5,922,976
United States deposits.....	9,559	13,224	11,190	13,891	11,540	5,922	12,429	3,094	5,022	4,808	8,529	7,049	106,257
United States Government securities borrowed.....	279	1,107	554	6,424	2,126	2,076	3,523	2,285	217	823	1,099	1,171	21,684
Bonds and securities other than United States borrowed.....	27	50	-----	367	355	1,419	166	5	-----	363	123	655	3,530
Agreements to repurchase United States Government or other securities sold.....	-----	259	7	32	811	-----	342	1,350	-----	26	439	147	3,413
Bills payable (including all obligations representing money borrowed other than rediscounts).....	17,706	89,446	34,109	24,482	25,989	5,465	24,520	3,683	2,385	1,922	6,102	9,298	245,107
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	35,271	70,007	10,407	13,901	29,355	14,420	29,051	7,133	3,838	6,406	4,278	9,807	233,874
Letters of credit and travelers' checks sold for cash and outstanding.....	1,777	4,565	283	633	312	11	3,733	61	49	123	83	492	12,122
Acceptances executed for customers and to furnish dollar exchange less those purchased or discounted.....	32,150	97,060	8,640	3,722	3,825	1,768	6,220	258	112	11	326	10,477	164,569
Acceptances executed by other banks.....	2,253	21,105	4,033	45	391	72	674	2	117	-----	-----	81	28,773
Liabilities other than those above stated.....	4,475	20,494	3,480	2,331	2,141	920	8,044	1,820	1,252	658	1,527	2,327	49,469
Total.....	1,927,422	6,580,608	2,090,491	2,135,328	1,333,613	1,000,319	3,122,302	975,322	1,053,493	1,435,734	1,031,233	1,652,966	24,338,831
Apr. 6, 1925.....	1,883,434	6,142,003	2,071,413	2,133,614	1,339,017	993,061	3,049,717	985,393	1,076,207	1,445,119	1,071,814	1,629,400	23,820,192
Increase.....	43,988	438,605	19,078	1,714	-----	7,258	72,585	-----	-----	-----	-----	23,566	518,639
Decrease.....	-----	-----	-----	-----	5,404	-----	-----	10,071	22,714	9,385	40,581	-----	-----

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	District No. 1 (381 banks)	District No. 2 (727 banks)	District No. 3 (671 banks)	District No. 4 (748 banks)	District No. 5 (549 banks)	District No. 6 (380 banks)	District No. 7 (1,059 banks)	District No. 8 (498 banks)	District No. 9 (757 banks)	District No. 10 (1,005 banks)	District No. 11 (722 banks)	District No. 12 (582 banks)	Total United States (8,079 banks)
RESOURCES													
Loans and discounts (including rediscounts).....	1,119,058	3,159,215	1,100,799	1,078,621	850,356	639,584	1,792,407	565,121	549,006	741,114	616,062	919,331	13,130,674
Overdrafts.....	369	990	275	810	865	1,709	1,916	1,338	918	1,795	2,153	1,752	14,890
Customers' liability account of acceptances.....	28,240	124,671	12,334	2,629	5,817	2,578	7,865	836	1,127	35	2,044	12,907	201,083
United States Government securities, etc.....	157,164	698,260	178,872	289,988	122,504	92,998	271,699	93,872	133,090	153,491	112,056	205,211	2,509,205
Other bonds, stocks, securities, etc.....	280,967	979,802	449,433	393,849	108,970	93,587	324,318	126,077	140,719	127,120	42,002	173,751	3,240,595
Banking house, furniture, and fixtures.....	49,234	83,621	48,471	74,404	48,934	29,752	86,042	22,309	23,104	40,303	38,912	47,645	592,731
Other real estate owned.....	4,384	6,376	6,409	7,758	8,114	5,829	20,931	4,591	14,527	14,602	11,492	9,657	114,670
Lawful reserve with Federal reserve banks.....	92,051	425,678	97,245	105,207	58,743	52,117	177,587	46,844	49,985	78,633	55,471	84,765	1,324,326
Items with Federal reserve banks in process of collection.....	42,448	104,360	48,108	36,332	37,412	19,597	52,474	24,997	8,422	29,328	28,546	24,642	456,666
Cash in vault.....	28,404	59,678	31,840	37,177	23,059	19,366	50,879	14,902	17,385	28,390	23,439	26,892	361,411
Amount due from national banks.....	56,342	60,594	74,150	88,144	62,953	104,587	157,065	57,427	78,091	137,499	129,457	113,287	1,119,596
Amount due from State banks, bankers, and trust companies in the United States.....	12,409	34,077	17,778	28,922	23,187	45,946	56,524	30,693	26,566	39,005	22,885	55,304	393,296
Exchanges for clearing house.....	26,209	530,926	31,545	12,405	10,976	8,056	51,823	7,837	8,530	11,192	8,529	25,788	733,816
Checks on other banks in the same place.....	1,017	27,733	5,132	1,864	3,476	2,573	5,147	1,246	1,011	3,309	3,103	2,659	58,270
Outside checks and other cash items.....	2,912	7,904	2,774	2,622	2,785	3,947	6,610	2,180	8,212	4,227	3,642	6,274	54,089
Redemption fund and due from United States Treasurer.....	2,375	4,190	2,816	4,273	2,969	2,017	4,212	2,008	1,488	1,838	2,177	2,487	32,850
Other assets.....	21,210	129,277	7,621	6,871	4,260	1,619	27,264	1,530	4,601	1,621	1,630	12,028	219,332
Total.....	1,924,793	6,437,352	2,115,602	2,171,676	1,375,380	1,125,862	3,094,763	1,003,808	1,066,782	1,413,502	1,103,600	1,724,380	24,557,500
LIABILITIES													
Capital stock paid in.....	113,702	279,525	100,754	127,875	94,459	63,550	182,399	70,948	62,072	85,708	88,676	104,538	1,374,209
Surplus fund.....	93,430	322,451	162,079	119,621	71,664	40,164	113,292	34,854	33,099	40,734	40,475	52,912	1,124,775
Undivided profits less expenses, interest and taxes paid.....	54,811	163,113	56,325	60,626	30,748	18,772	57,731	19,820	13,649	17,997	21,142	28,635	543,369
Reserved for taxes, interest, etc., accrued.....	5,356	21,674	4,268	5,935	4,018	2,461	11,505	3,249	3,939	2,055	2,146	3,181	69,787
National bank notes outstanding.....	46,781	82,426	55,473	84,392	58,839	39,666	83,573	39,906	29,139	36,418	42,991	49,115	648,719
Amount due to Federal reserve banks.....	3,919	8,364	3,558	1,655	7,909	1,066	1,941	233	233	233	2,552	623	31,820
Amount due to national banks.....	40,350	307,031	62,866	71,228	41,747	50,754	144,960	52,421	46,627	99,290	83,694	67,451	1,068,419
Amount due to State banks, bankers, and trust companies in the United States and foreign countries.....	83,178	542,087	115,045	97,484	66,624	106,593	290,898	88,020	75,249	116,296	70,188	114,385	1,765,997
Certified checks outstanding.....	5,492	217,310	2,710	3,147	3,053	3,543	10,588	400	976	913	435	2,920	251,487

TABLE No. 60.—Abstract of reports of condition of national banks in each Federal reserve district at date of each report during year ended September 28, 1925—Continued

SEPTEMBER 28, 1925—Continued

[In thousands of dollars]

	District No. 1 (381 banks)	District No. 2 (727 banks)	District No. 3 (671 banks)	District No. 4 (748 banks)	District No. 5 (549 banks)	District No. 6 (380 banks)	District No. 7 (1,050 banks)	District No. 8 (498 banks)	District No. 9 (787 banks)	District No. 10 (1,005 banks)	District No. 11 (722 banks)	District No. 12 (582 banks)	Total United States (8,079 banks)
LIABILITIES—continued													
Cashier's checks outstanding.....	7,827	112,350	9,661	5,404	3,909	5,465	15,338	3,750	11,046	13,377	10,552	15,803	214,482
Demand deposits.....	870,826	2,790,911	803,722	863,249	479,607	468,976	1,336,408	406,397	381,483	699,012	553,072	772,091	10,422,754
Time deposits (including postal savings deposits).....	502,040	1,164,069	663,215	648,606	429,840	280,998	763,337	251,462	391,673	287,029	155,338	455,175	5,992,782
United States deposits.....	12,152	44,105	12,999	21,420	12,122	11,831	14,918	4,397	7,961	5,141	13,789	11,740	172,575
United States Government securities bor- rowed.....	131	1,816	899	8,090	2,303	2,115	3,621	2,005	152	886	1,150	1,311	24,479
Bonds and securities other than United States borrowed.....	27	50	200	369	334	1,971	42	23	-----	328	123	459	3,926
Agreements to repurchase United States Government or other securities sold.....	499	440	6	3	505	535	336	1,100	-----	123	483	27	4,057
Bills payable (including all obligations representing money borrowed other than rediscounts).....	14,603	139,720	34,692	31,098	29,158	9,295	17,825	7,965	2,836	3,321	8,374	17,740	316,627
Notes and bills rediscounted (including acceptances of other banks and foreign bills of exchange or drafts sold with indorsement).....	33,289	77,369	10,579	15,058	29,935	12,680	28,030	13,924	4,049	7,041	4,742	8,851	245,537
Letters of credit and travelers' checks sold for cash and outstanding.....	888	3,619	145	518	266	10	2,881	43	49	89	138	410	9,056
Acceptances executed for customers and to furnish dollar exchange less those pur- chased or discounted.....	29,344	115,138	9,792	2,827	5,127	3,491	8,373	844	1,051	36	2,044	13,806	191,873
Acceptances executed by other banks.....	1,645	19,641	3,984	164	765	231	1,711	-----	76	-----	-----	325	28,542
Liabilities other than those above stated.....	4,503	24,200	2,630	2,907	2,448	1,695	5,056	2,047	1,656	708	1,496	2,882	52,228
Total.....	1,924,793	6,437,352	2,115,602	2,171,676	1,375,380	1,125,862	3,094,763	1,003,808	1,066,782	1,413,502	1,103,600	1,724,380	24,557,500
June 30, 1925.....	1,927,422	6,580,608	2,090,491	2,135,328	1,333,613	1,000,319	3,122,302	975,322	1,053,493	1,435,734	1,031,233	1,652,966	24,338,831
Increase.....	-----	-----	25,111	36,348	41,767	125,543	-----	28,486	13,289	-----	72,367	71,414	218,669
Decrease.....	2,629	143,256	-----	-----	-----	-----	27,539	-----	-----	22,232	-----	-----	-----

TABLE No. 61.—Classification of loans, investments, and deposits of national banks in June of each year from 1914 to 1925, inclusive

Year	Number banks	Loans													Total		
		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 loans on realty not in accordance with sec. 24, Federal reserve act, as amended		Acceptances of other banks discounted	Acceptances reporting bank purchased or discounted		Customers' liability on account of drafts paid under letters of credit	
		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.	Secured by improved real estate under authority of sec. 24 Federal reserve act, as amended		Secured by real estate mortgages or other loans on realty not in accordance with sec. 24, Federal reserve act, as amended							
								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, 036, 977	3, 403, 353	1, 372, 828	697, 930											6, 430, 069
June 23 1915...	7, 605	611, 698	883, 812	3, 264, 347	866, 767	697, 930											6, 659, 971
June 30, 1916...	7, 579	660, 213	1, 159, 007	3, 760, 225	1, 029, 612	661, 338											7, 679, 167
June 20, 1917...	7, 604	700, 198	1, 261, 631	4, 561, 790	1, 064, 254	772, 963											8, 957, 678
June 29, 1918...	7, 705	620, 765	1, 150, 073	5, 297, 356	1, 428, 094	959, 904											10, 135, 842
June 30, 1919...	7, 785	597, 560	1, 307, 787	5, 251, 324	2, 130, 598	1, 014, 073											11, 010, 206
June 30, 1920...	8, 030	707, 229	1, 261, 984	7, 604, 971	1, 855, 906	1, 390, 122											13, 611, 416
June 30, 1921...	8, 154	679, 704	1, 151, 114	6, 564, 444	1, 548, 053	1, 320, 323	93, 042	60, 024	60, 895	45, 695	5, 899	14, 632	94, 470	16, 429	7, 347		12, 004, 515
June 30, 1922...	8, 249	657, 298	1, 408, 369	5, 818, 207	1, 499, 092	1, 112, 434	101, 795	87, 036	100, 784	60, 351	6, 522	14, 804	75, 906	31, 911	3, 123		11, 243, 214
June 30, 1923...	8, 241	733, 536	1, 463, 203	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...	8, 085	737, 559	1, 545, 625	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
June 30, 1925...	8, 072	726, 100	1, 843, 167	6, 132, 318	1, 817, 730	1, 062, 755	122, 214	269, 247	123, 332	81, 874	10, 334	29, 797	107, 767	43, 766	3, 105		12, 874, 067

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 in June of each year from 1914 to 1925, inclusive—Contd.

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 investments
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	320,384	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	8,030	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	399,632	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	91,230	5,069,703
June 30, 1924	8,085	2,481,778	505,528	573,571	397,560	575,743	343,623	179,470	85,065	5,142,328
June 30, 1925	8,072	2,536,767	594,700	673,950	493,239	698,235	368,628	240,762	122,163	5,730,444

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 deposit 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 30, 1915.....	7, 605	4, 517, 697	519, 513	64, 083	512, 827	772, 600	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	7, 850, 615	39, 457	2, 987, 015	10, 877, 087
June 30, 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
June 30, 1918.....	7, 705	7, 161, 268	381, 444	143, 127	838, 051	1, 405, 178	100, 360	10, 029, 428	1, 057, 787	2, 954, 394
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
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
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
June 30, 1922.....	8, 249	8, 504, 104	319, 800	328, 511	1, 080, 828	2, 998, 180	32, 943	13, 294, 366	103, 374	2, 952, 824
June 30, 1923.....	8, 241	8, 385, 346	302, 501	600, 451	1, 135, 174	3, 575, 336	44, 652	14, 043, 460	192, 155	2, 662, 385
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
June 30, 1925.....	8, 072	9, 433, 675	259, 934	736, 645	1, 277, 699	4, 579, 311	67, 648	16, 354, 912	108, 101	3, 446, 656

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925

[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 ¹	Circulation	Total deposits	Bills payable and rediscounts
ALABAMA										
Autauga.....	1	491	17	70	601	50	29	12	509	.....
Barbour.....	2	1,112	197	197	1,561	250	126	171	784	230
Blount.....	1	135	72	213	430	25	19	19	367	.....
Bullock.....	1	434	97	246	794	50	81	25	638	.....
Butler.....	1	604	363	341	1,322	125	189	100	978	.....
Calhoun.....	6	5,264	2,451	1,329	9,384	900	550	397	7,528	.....
Chilton.....	1	383	48	83	519	50	24	30	415	.....
Clay.....	2	355	248	51	699	125	57	99	412	.....
Coffee.....	3	1,693	262	269	2,344	325	281	249	1,236	253
Colbert.....	2	1,160	281	258	1,818	125	94	88	1,511	.....
Conecuh.....	1	370	82	68	544	25	27	25	467	.....
Covington.....	4	3,267	685	556	4,852	600	373	550	2,901	327
Crenshaw.....	4	753	74	420	1,299	130	116	28	1,025	.....
Cullman.....	1	467	111	244	834	100	28	99	594	.....
Dale.....	1	108	46	38	206	35	15	35	121	.....
Dallas.....	2	2,594	1,269	1,205	5,215	600	669	586	3,100	232
De Kalb.....	2	646	115	421	1,228	100	48	100	980	.....
Elmore.....	2	746	233	502	1,512	50	156	44	1,261	.....
Escambia.....	1	180	32	34	265	50	11	23	171	10
Etowah.....	2	1,922	875	441	3,598	225	176	220	2,882	95
Fayette.....	1	530	150	71	813	100	30	98	586	.....
Franklin.....	2	573	32	106	754	125	82	18	469	111
Geneva.....	4	683	251	402	1,361	140	146	75	947	52
Greene.....	1	620	119	49	851	100	92	100	485	74
Hale.....	1	593	152	74	839	100	51	100	463	116
Henry.....	4	1,231	170	224	1,669	265	121	150	1,052	82
Houston.....	4	3,488	513	813	5,048	825	387	233	3,545	51
Jackson.....	3	716	168	1,085	1,000	74	69	69	812	26
Jefferson.....	5	30,746	8,196	11,062	51,583	2,000	3,649	1,769	43,419	212
Lauderdale.....	1	1,482	700	873	3,182	300	299	99	2,484	.....
Lee.....	4	2,535	1,258	784	4,718	465	491	444	3,173	145
Limestone.....	1	194	52	51	351	50	4	50	247	.....
Madison.....	2	1,825	407	975	3,375	200	425	196	2,435	.....
Marengo.....	2	661	155	289	1,142	125	105	115	798	.....
Marshall.....	4	1,064	350	720	2,206	200	123	124	1,758	.....
Mobile.....	1	9,867	4,289	3,318	17,728	300	1,450	300	15,584	.....

Montgomery.....	3	8,758	3,382	4,391	17,985	1,800	892	779	14,479	-----
Morgan.....	4	2,028	1,346	787	4,390	700	178	600	2,900	-----
Pike.....	3	1,614	1,472	876	4,003	300	586	273	2,833	-----
Talladega.....	6	2,501	960	1,031	4,574	350	495	325	3,402	20
Tallapoosa.....	1	630	81	592	1,318	100	112	50	1,056	-----
Tuscaloosa.....	2	3,695	930	1,048	5,659	300	440	300	4,920	-----
Walker.....	1	501	178	165	906	100	38	50	719	-----
Wilcox.....	1	155	26	74	265	30	25	10	200	-----
Winston.....	1	244	1	8	271	25	5	-----	212	29
Total.....	102	99,618	32,848	35,937	175,471	13,070	13,257	9,227	136,918	2,065
ARIZONA										
Cochise.....	2	898	227	511	1,765	125	106	20	1,513	-----
Cocoonino.....	1	202	137	266	643	50	2	48	534	-----
Maricopa.....	6	7,127	1,922	2,963	13,125	750	315	162	11,863	-----
Navajo.....	2	360	190	174	756	75	3	60	599	18
Pima.....	1	3,014	864	712	4,921	100	402	100	4,319	-----
Pinal.....	2	169	107	73	380	50	-----	24	286	20
Santa Cruz.....	2	1,644	659	1,348	4,042	150	161	55	3,471	-----
Yuma.....	2	1,472	380	187	2,447	200	48	98	1,818	283
Total.....	18	14,886	4,486	6,234	28,079	1,500	1,037	567	24,403	321
ARKANSAS										
Arkansas.....	3	1,193	175	623	2,209	200	121	75	1,734	71
Benton.....	7	2,333	562	849	3,967	310	283	303	3,070	41
Boone.....	2	984	130	245	1,404	75	58	50	1,205	16
Carroll.....	3	714	279	289	1,348	135	72	96	1,045	-----
Chicot.....	1	291	176	209	713	50	19	50	594	-----
Clark.....	1	280	43	96	437	50	15	40	332	-----
Clay.....	2	720	69	100	949	75	90	25	728	30
Cleburne.....	1	167	3	144	320	25	9	-----	287	-----
Conway.....	1	481	187	475	1,226	50	103	49	1,024	-----
Craighead.....	2	751	58	55	1,018	150	9	40	642	178
Crawford.....	1	433	300	237	1,007	100	32	100	774	-----
Cross.....	1	151	54	324	52	25	17	-----	282	-----
Dallas.....	1	437	299	111	880	100	51	25	698	-----
Garland.....	2	1,600	888	862	3,540	300	278	25	2,926	-----
Greene.....	2	846	358	440	1,736	175	208	99	1,243	11
Hempstead.....	2	1,354	114	462	2,047	350	99	100	1,497	-----
Hot Springs.....	1	243	44	119	415	25	9	25	356	-----
Howard.....	1	86	1	73	168	25	4	-----	139	-----
Independence.....	2	774	425	292	1,563	150	74	125	1,118	25
Jackson.....	2	655	119	918	1,728	100	241	42	1,335	10
Jefferson.....	2	4,372	1,582	2,915	8,963	300	630	145	7,803	80
Johnson.....	3	893	111	182	1,225	185	69	69	903	-----
Lafayette.....	1	179	77	58	322	25	30	25	242	-----
Lawrence.....	2	241	81	138	473	50	18	25	379	-----

1 Exclusive of reserve for taxes, interest, etc., accrued.

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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
ARKANSAS—continued										
Lee.....	1	430	54	228	767	80	38		649	
Little River.....	1	338	49	55	463	25	41	24	335	38
Logan.....	1	248	244	237	747	80	34	80	547	
Madison.....	1	362	21	201	598	50	29	19	501	
Miller.....	1	2,913	416	1,660	5,329	400	160		4,749	
Mississippi.....	1	648	7	311	1,074	150	54		870	
Monroe.....	1	100	28	14	145	25	7	10	103	
Ouachita.....	1	926	499	445	1,896	100	28	12	1,756	
Phillips.....	2	2,747	376	745	4,107	700	347	50	3,010	
Poinsett.....	2	358	62	81	571	85	3	48	303	132
Polk.....	1	234	87	99	458	50	12	49	348	
Prairie.....	1	57	3	14	98	25	10		41	17
Pulaski.....	3	6,668	772	2,341	10,482	700	341	200	9,240	
St. Francis.....	2	410	178	444	1,075	80	89	49	856	
Saline.....	2	445	45	141	656	50	49	25	531	
Scott.....	2	357	99	184	664	50	25	44	545	
Sebastian.....	6	10,275	4,872	4,492	19,850	1,300	1,198	1,245	16,087	
Sevier.....	1	78	8	13	126	25	4	6	55	35
Union.....	4	4,003	2,278	2,852	9,378	500	329	69	8,387	3
Washington.....	5	2,086	519	898	3,724	375	166	288	2,893	
Woodruff.....	1	127	3	38	176	25	3		148	
Yell.....	1	146	5	106	264	25	6		233	
Total.....	87	54,134	16,816	25,545	100,615	7,930	5,462	3,751	82,543	687
CALIFORNIA										
Alameda.....	8	19,063	7,540	6,225	33,784	2,225	1,647	1,615	28,109	19
Butte.....	2	1,944	1,110	397	3,714	200	140	62	3,310	
Contra Costa.....	7	1,258	1,241	417	3,118	375	61	297	2,355	30
El Dorado.....	1	109	246	37	405	50	14	48	293	
Fresno.....	15	5,264	1,824	1,215	9,142	999	290	605	6,830	407
Glenn.....	2	555	408	134	1,134	125	54	74	881	
Humboldt.....	3	2,807	1,670	550	5,101	410	578	371	3,729	13
Imperial.....	2	1,883	274	724	3,244	350	199	82	2,562	51

Inyo.....	1	538	105	141	793	50	23	628	42	
Kern.....	4	1,104	519	281	2,324	250	32	1,796	63	
Kings.....	4	2,990	919	536	4,830	325	206	3,818	298	
Lassen.....	1	206	640	71	921	50	23	848	.....
Los Angeles.....	60	223,228	68,171	82,027	386,549	21,012	14,177	8,299	337,172	1,171
Madera.....	3	1,035	284	201	1,767	175	53	50	1,390	70
Marin.....	1	155	78	93	339	50	4	35	248	.....
Mendocino.....	3	1,368	1,163	278	2,621	250	94	124	2,398	54
Merced.....	1	1,102	147	88	1,431	100	27	.....	1,100	205
Modoc.....	1	451	181	75	795	85	42	85	1,582	.....
Monterey.....	1	998	211	228	1,584	100	65	24	1,394	.....
Napa.....	3	2,210	1,843	441	4,630	225	186	175	4,012	30
Nevada.....	1	75	226	169	499	50	5	50	394	.....
Orange.....	16	13,237	4,174	2,755	21,172	1,675	1,154	994	16,890	476
Placer.....	2	403	268	155	882	100	36	75	631	40
Riverside.....	13	5,929	3,216	2,576	12,186	975	561	535	9,985	140
Sacramento.....	4	19,553	10,197	7,485	39,326	2,200	2,059	1,888	33,077	.....
San Benito.....	1	293	252	106	694	100	148	100	827	20
San Bernardino.....	14	7,538	3,891	2,293	14,390	875	849	765	11,760	104
San Diego.....	5	12,892	6,540	3,611	24,045	1,500	1,006	244	21,574	.....
San Francisco.....	5	169,557	60,787	56,999	313,141	19,500	22,563	9,159	247,028	3,344
San Joaquin.....	6	4,028	2,778	1,191	8,313	825	882	555	5,937	113
San Luisobispo.....	1	441	67	85	649	100	21	50	472	.....
San Mateo.....	4	1,759	1,309	633	3,763	325	355	149	2,921	10
Santa Barbara.....	3	6,550	2,061	1,450	10,607	650	681	444	8,804	.....
Santa Clara.....	6	6,998	5,732	1,412	14,690	825	924	501	12,227	155
Santa Cruz.....	5	3,702	2,096	1,115	7,259	550	634	273	5,802	.....
Shasta.....	2	1,119	723	312	2,291	200	112	198	1,781	.....
Siskiyou.....	3	923	1,382	683	3,026	125	158	98	2,606	38
Solano.....	7	2,661	3,198	747	6,891	550	411	369	5,392	157
Sonoma.....	8	4,734	1,735	778	7,674	975	560	596	5,120	368
Stanislaus.....	6	2,450	733	675	4,177	400	220	141	3,285	110
Sutter.....	1	1,010	85	93	1,220	50	89	25	1,007	50
Tehama.....	1	569	326	97	1,052	100	28	89	762	73
Tulare.....	11	4,883	1,320	1,001	7,784	675	488	254	5,845	521
Tuolumne.....	2	1,656	993	759	3,486	175	138	175	2,998	.....
Ventura.....	1	978	408	165	1,676	300	79	160	1,025	80
Yolo.....	2	991	199	121	1,403	275	98	69	834	126
Yuma.....	1	342	578	87	1,022	50	43	24	905	.....
Total	263	543,569	203,848	181,712	982,444	61,531	52,277	30,205	812,844	8,378
COLORADO										
Adams.....	2	824	53	404	1,326	65	22	.....	1,239	.....
Alamosa.....	2	656	322	454	1,515	75	33	56	1,343	.....
Arapahoe.....	5	1,458	440	402	2,411	125	78	74	2,112	20
Archuleta.....	1	90	8	10	137	25	3	.....	86	23
Baca.....	1	155	20	99	289	25	7	.....	257	.....
Bent.....	1	233	102	151	505	50	1	48	405	.....
Boulder.....	8	4,450	1,943	1,231	8,376	550	618	267	6,877	63

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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
COLORADO—continued										
Chaffee.....	3	762	736	308	1,857	175	51	47	1,579	-----
Clear Creek.....	1	226	169	54	471	50	13	50	358	-----
Conejos.....	1	197	35	84	326	40	11	6	269	-----
Crowley.....	1	131	241	116	507	25	35	10	437	-----
Delta.....	4	922	259	363	1,638	125	58	124	1,329	-----
Denver.....	9	75,387	47,403	36,351	162,342	5,400	6,388	930	149,192	130
Douglas.....	1	397	58	61	551	50	28	13	431	27
Eagle.....	1	167	66	143	390	50	3	25	301	-----
Elbert.....	1	97	2	7	119	25	1	-----	79	14
El Paso.....	5	8,330	3,421	3,344	15,259	775	761	421	13,299	-----
Fremont.....	4	1,571	1,844	1,416	5,066	225	93	181	4,523	-----
Garfield.....	4	1,604	588	581	2,853	225	185	148	2,223	58
Gilpin.....	1	34	218	76	336	25	10	25	274	-----
Gunnison.....	1	292	249	398	956	60	70	50	784	-----
Huerfano.....	2	996	709	452	2,194	85	115	-----	1,969	-----
Jefferson.....	2	795	252	456	1,552	75	86	19	1,368	-----
Kiowa.....	1	268	6	48	349	25	38	-----	249	37
Kit Carson.....	3	280	53	107	484	80	13	-----	385	6
Lake.....	2	204	973	700	1,908	200	43	150	1,510	-----
La Plata.....	2	918	650	643	2,303	200	37	79	1,967	-----
Larimer.....	8	5,748	1,345	2,409	9,931	650	404	621	8,193	63
Las Animas.....	2	2,663	2,613	1,674	7,191	300	160	299	6,431	-----
Lincoln.....	4	742	114	150	1,082	115	63	59	794	40
Logan.....	2	191	33	63	342	55	11	14	230	31
Mesa.....	3	1,699	459	723	3,047	150	71	150	2,674	-----
Moffat.....	2	580	110	171	927	60	32	10	775	54
Montezuma.....	3	638	199	302	1,190	105	63	79	941	-----
Montrose.....	3	1,090	358	420	1,947	225	65	114	1,511	-----
Morgan.....	4	1,582	306	734	2,871	210	198	169	2,187	107
Otero.....	3	945	286	568	1,897	125	129	107	1,535	-----
Phillips.....	2	509	81	60	755	100	21	62	476	95
Prowers.....	3	836	334	594	1,827	125	104	73	1,521	-----
Pueblo.....	2	5,750	5,862	7,238	19,260	600	1,206	399	16,896	-----
Rio Blanco.....	1	445	17	60	577	40	20	10	488	19

Rio Grande.....	1	326	36	48	479	50	1	25	386	18
Routt.....	2	744	30	111	913	50	33	10	787	33
Saguache.....	2	305	28	106	484	90	50	15	282	63
San Juan.....	1	117	319	195	633	50	60	13	509	.....
Sedgwick.....	2	401	78	80	655	75	15	75	448	41
Teller.....	1	390	999	755	2,159	50	22	.....	2,037	.....
Washington.....	3	637	146	135	999	95	62	44	712	86
Weld.....	11	4,357	1,768	2,319	9,068	615	602	384	7,438	8
Yuma.....	3	638	386	403	1,551	120	74	84	1,188	81
Total.....	137	132,777	76,717	67,777	285,785	12,865	12,297	5,539	253,283	1,112
CONNECTICUT										
Fairfield.....	11	26,290	20,327	7,442	56,937	3,533	4,851	2,022	45,276	871
Hartford.....	7	39,358	9,181	10,781	63,676	4,966	7,522	2,334	47,710	691
Litchfield.....	8	6,737	3,420	1,388	11,796	1,055	708	708	8,922	55
Middlesex.....	7	6,541	3,842	1,477	12,351	1,069	808	804	9,379	201
New Haven.....	14	55,605	20,419	12,217	92,878	6,750	8,537	2,839	73,638	560
New London.....	8	8,234	6,146	2,345	17,415	2,050	2,362	745	12,170	50
Tolland.....	3	1,256	821	650	2,913	250	402	196	1,905	155
Windham.....	4	3,029	4,359	1,156	8,780	320	597	195	7,630	.....
Total.....	62	146,950	68,515	37,456	266,746	19,993	26,076	9,983	206,630	2,583
DELAWARE										
Kent.....	6	2,937	4,017	497	7,611	622	1,145	363	5,301	177
New Castle.....	7	5,593	4,052	1,316	11,472	813	1,502	651	8,329	161
Sussex.....	5	2,029	1,403	312	3,894	300	392	123	2,975	85
Total.....	18	10,559	9,472	2,125	22,977	1,735	3,039	1,137	16,605	426
DISTRICT OF COLUMBIA										
Washington.....	13	74,027	35,454	27,018	147,435	9,327	8,431	4,491	122,390	1,728
FLORIDA										
Alachua.....	2	806	1,352	735	2,933	125	154	122	2,513	.....
Bay.....	1	961	164	178	1,339	250	86	125	877	.....
Broward.....	1	677	268	688	1,644	50	26	15	1,553	.....
Charlotte.....	1	421	55	222	725	25	22	21	654	.....
Columbia.....	1	399	204	137	801	50	58	37	649	.....
Dade.....	2	12,983	10,408	18,022	41,666	700	721	.....	40,145	.....
De Soto.....	2	1,385	578	809	2,873	175	.....	119	2,354	.....
Duval.....	3	47,752	19,455	27,610	96,813	2,650	2,181	1,434	90,163	6
Escambia.....	2	3,535	3,722	1,589	9,264	1,000	366	630	7,217	4
Hamilton.....	1	233	51	39	330	30	11	29	236	24
Hardee.....	1	386	36	109	573	30	30	.....	493	.....
Hernando.....	1	452	96	301	888	50	17	49	771	.....
Highlands.....	2	926	93	838	1,934	150	51	16	1,710	.....
Hillsborough.....	3	20,789	7,252	9,615	38,397	2,000	1,296	1,093	33,893	.....

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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—continued										
Jackson.....	2	694	173	115	1,029	85	35	84	799	27
Lake.....	2	575	264	470	1,374	75	46	75	1,177	.....
Lee.....	1	908	467	908	2,363	100	127	49	2,088	.....
Manatee.....	1	1,045	656	1,309	3,122	120	63	38	2,898	.....
Marion.....	2	1,198	1,687	1,460	4,472	175	111	121	4,064	.....
Monroe.....	1	737	450	1,013	2,306	100	56	99	2,046	.....
Nassau.....	1	726	609	199	1,558	100	103	98	1,253	.....
Orange.....	2	1,147	281	1,165	2,673	125	60	75	2,392	19
Palm Beach.....	2	933	274	1,581	2,850	100	26	35	2,689	.....
Pinellas.....	4	12,573	3,687	6,046	23,173	790	1,006	216	21,124	.....
Polk.....	4	4,409	245	2,525	7,438	475	299	90	6,548	.....
Putnam.....	1	1,971	1,079	362	3,484	50	162	47	2,455	.....
St. Johns.....	2	2,952	1,821	2,663	7,634	180	142	160	7,084	.....
Santa Rosa.....	1	350	214	137	738	50	39	24	591	34
Seminole.....	1	1,147	326	795	2,479	150	66	47	2,216	.....
Suwannee.....	1	633	134	198	992	50	102	40	800	.....
Taylor.....	1	521	146	143	859	50	55	50	669	36
Volusia.....	2	1,273	396	586	2,485	150	127	99	2,109	.....
Walton.....	1	226	116	163	523	50	20	34	415	.....
Washington.....	1	198	66	51	351	50	21	50	217	12
Total.....	56	125,921	56,855	82,781	272,083	10,330	7,840	5,221	246,867	162
GEORGIA										
Baldwin.....	1	375	179	73	650	75	65	74	436	.....
Banks.....	1	133	28	14	207	35	2	25	107	37
Barrow.....	1	639	124	128	1,025	200	109	100	606	.....
Bartow.....	2	942	342	365	1,676	200	106	49	1,321	.....
Ben Hill.....	2	1,565	293	362	2,468	225	213	199	1,801	18
Bibb.....	3	12,348	394	3,734	17,167	850	923	.....	14,699	695
Brooks.....	2	859	268	131	1,353	200	124	175	802	52
Bryan.....	1	137	47	42	228	25	22	25	156	.....
Bulloch.....	1	547	115	71	791	100	149	100	442	.....
Burke.....	1	685	55	346	1,096	50	130	25	865	.....

Butts	1	307	84	62	562	75	75	73	339	
Calhoun	1	124	11	34	181	30	9	10	107	24
Carroll	1	672	117	78	1,043	100	133	100	634	75
Clarke	2	3,584	577	967	5,818	650	971	442	3,026	599
Clay	1	115	17	14	152	55	8	14	49	26
Cobb	1	1,011	126	216	1,420	100	96	74	1,150	
Colquitt	1	377	4	71	531	100	10		369	52
Coweta	2	1,650	242	216	2,179	375	472	145	1,188	
Decatur	1	444	151	121	787	125	71	125	466	
Dougherty	2	3,763	686	501	6,101	450	410	439	3,904	741
Early	1	217	45	124	401	100	31	40	229	
Elbert	1	547	134	73	964	120	47	80	665	51
Evans	1	209	9	24	256	50	22	6	168	
Floyd	3	3,489	1,082	1,075	6,076	500	747	496	4,333	10
Franklin	1	350	339	98	514	80	56	80	599	
Fulton	3	65,229	9,958	31,755	111,208	5,950	6,478	2,461	95,405	
Glynn	1	1,216	611	293	2,203	150	244	150	1,658	
Gordon	1	578	126	191	967	75	31	37	823	
Greene	1	271	2	18	325	50	8		206	62
Gwinnett	1	135	2	115	260	50	9		202	
Habersham	1	198	31	21	267	30		30	179	19
Hall	2	1,006	206	226	1,533	225	135	100	1,073	
Hancock	1	199	61	61	334	25	11	25	273	
Hart	1	315	82	31	446	75	39	75	258	
Henry	1	441	74	48	586	80	90	68	348	
Irwin	1	224	60	49	375	75	21	50	229	
Jackson	2	504	235	65	846	250	98	133	366	
Jasper	2	309	425	305	1,072	100	123	100	749	
Jefferson	1	149	109	86	364	50	61	11	243	
Jenkins	1	188	28	32	262	25	14	25	188	10
Lamar	2	504	209	95	863	100	140	59	542	22
Laurens	1	1,454	254	245	2,226	200	105	197	1,352	303
Lowndes	1	1,846	154	339	2,391	125	171	125	1,882	87
McDuffie	1	266	100	80	479	90	48	25	316	
Macon	1	272	10	47	348	100	25		196	21
Mitchell	1	241	38	50	334	40	25	20	250	
Morgan	1	354	323	61	771	150	68	150	404	
Muscogee	3	4,523	455	1,545	6,974	1,000	972	200	4,502	
Newton	1	210	43	20	289	50	20	40	150	29
Paulding	1	119	35	26	187	25	8		154	
Polk	2	426	58	102	675	140	26	25	459	25
Randolph	1	133	63	13	226	35	37	25	110	20
Richmond	1	2,817	696	673	4,411	400	236	400	3,354	
Rockdale	1	181	53	8	317	75	10	30	144	58
Screven	1	155	41	157	357	25	11	25	296	
Spalding	2	722	182	112	1,059	170	65	167	639	17
Stewart	1	109	1	11	128	25	2		78	22
Taylor	1	255	27	21	308	25	40	25	196	22
Terrell	2	1,034	226	130	1,511	300	239	200	489	284
Thomas	1	493	55	58	613	100	57	49	356	50
Tift	1	692	67	111	920	100	103	50	562	105

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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										
Toombs.....	2	643	68	87	886	60	51	60	625	41
Troup.....	2	1,848	369	359	2,743	250	335	190	1,764	50
Ware.....	1	1,128	183	167	1,795	200	88	50	1,364	97
Washington.....	1	425	37	152	652	50	63	25	514	—
Whitfield.....	1	735	579	291	1,660	100	58	98	1,354	49
Wilkes.....	2	770	131	138	1,129	125	180	100	705	70
Total.....	91	128,496	21,936	47,334	209,196	16,140	15,500	8,496	163,718	3,843
IDAHO										
Ada.....	3	7,758	3,211	3,379	15,104	850	630	840	12,753	—
Bannock.....	4	2,128	655	544	3,504	300	235	12	2,938	—
Benewah.....	1	322	133	133	601	25	10	25	535	—
Bingham.....	1	570	104	101	858	25	52	21	602	150
Blaine.....	2	470	143	120	804	100	41	69	580	15
Bonner.....	2	1,170	465	260	1,988	100	60	25	1,749	—
Bonneville.....	2	1,044	579	335	2,203	250	53	124	1,595	182
Boundary.....	1	103	37	37	469	25	16	24	404	—
Camas.....	1	191	6	6	207	25	8	—	138	35
Canyon.....	5	1,653	584	631	3,107	325	95	79	2,529	63
Cassia.....	2	430	242	166	897	100	28	—	769	—
Clark.....	1	148	43	18	220	25	5	25	119	46
Custer.....	1	91	26	42	164	25	8	—	136	—
Elmore.....	1	390	111	82	625	100	50	25	450	—
Franklin.....	1	410	56	33	529	50	8	25	358	87
Fremont.....	2	505	104	58	748	75	6	54	502	112
Gem.....	1	139	70	51	268	50	1	—	237	—
Gooding.....	3	370	193	106	729	20	21	46	572	—
Idaho.....	2	548	133	203	947	75	35	75	761	—
Jefferson.....	1	92	52	24	203	40	—	—	149	13
Jerome.....	2	458	153	195	919	100	62	48	798	—
Kootenai.....	1	639	282	179	1,167	100	15	100	952	—
Latah.....	1	645	171	166	1,066	50	43	20	952	—
Lemhi.....	1	241	166	60	570	100	—	99	281	90

Lincoln	2	261	184	141	613	70	40	69	433	
Minidoka	1	41	14	20	86	25	7		54	
Nez Perce	2	3,945	577	835	5,580	200	249	197	4,034	
Oneida	1	216	70	37	244	30	27	28	250	8
Payette	1	250	143	84	577	80		59	334	64
Shoshone	3	1,918	837	802	3,732	150	99	117	3,366	
Teton	1	231	42	10	373	50		25	154	150
Twin Falls	4	1,038	404	392	2,857	325		99	2,122	223
Total	57	29,178	10,101	9,245	52,014	3,915	1,986	2,330	42,436	1,238
ILLINOIS										
Adams	1	3,329	2,139	868	6,661	500	136	493	5,501	
Alexander	2	1,565	817	500	3,080	200	141	65	2,669	
Bond	3	909	372	157	1,474	165	70	140	1,094	5
Boone	3	1,191	558	170	1,968	200	144	137	1,464	23
Brown	1	803	134	73	1,108	100	74	100	695	135
Bureau	6	3,078	920	742	4,924	390	419	361	3,751	
Carroll	3	1,506	674	276	2,519	200	211	196	1,909	
Cass	3	1,654	1,281	306	3,323	250	308	231	2,496	14
Champion	9	3,471	1,513	1,402	6,721	395	505	267	5,538	7
Christian	8	4,273	1,273	1,116	7,047	742	310	609	5,193	102
Clark	5	1,671	828	447	3,079	250	195	199	2,395	39
Clay	3	813	336	181	1,426	140	37	136	965	41
Clinton	3	315	1,185	186	1,754	125	59	119	1,341	110
Coles	6	4,924	1,153	939	7,368	553	599	309	5,729	179
Cook	46	636,718	161,623	260,776	1,069,127	56,138	53,824	3,186	936,699	28,692
Crawford	5	1,796	540	384	2,544	225	168	153	2,303	
Cumberland	3	851	331	126	1,374	175	51	152	991	
De Kalb	5	3,946	1,021	805	5,960	325	432	219	4,935	
De Witt	3	1,373	406	336	2,373	240	225	173	1,363	
Douglas	6	1,681	770	754	3,347	295	263	272	2,500	10
Du Page	5	2,732	1,391	660	4,969	325	220	84	4,275	56
Edgar	9	4,219	1,220	917	6,630	555	584	516	5,778	196
Edwards	3	1,093	364	106	1,620	125	64	123	1,109	140
Effingham	3	800	422	265	1,558	100	66	75	1,317	
Fayette	5	1,005	865	245	2,205	200	138	145	1,712	10
Franklin	6	2,718	1,751	1,007	5,826	270	334	190	4,964	54
Ford	3	996	938	249	2,261	205	132	204	1,360	
Fulton	4	2,556	1,513	778	5,072	325	490	297	3,959	
Galatin	4	696	126	211	1,198	110	54	97	909	26
Greene	4	1,930	830	253	3,140	305	163	164	2,377	131
Grundy	7	3,625	1,750	740	6,230	625	698	661	4,277	
Hamilton	3	1,124	202	105	1,675	105	71	79	1,376	5
Hancock	6	2,272	475	442	3,488	400	170	197	2,620	50
Henderson	2	678	112	44	934	125	41	99	511	158
Henry	7	5,359	2,112	1,228	9,092	510	873	377	7,268	36
Iroquois	5	1,463	502	332	2,377	200	113	187	1,855	42
Jackson	6	2,129	1,467	1,117	4,906	310	258	234	4,081	23
Jasper	1	435	206	126	794	50	46	49	649	
Jefferson	4	2,253	1,038	545	4,126	280	277	254	3,250	

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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										
Jersey.....	1	429	46	38	548	50	12	25	387	74
Jo Davies.....	3	1,192	1,475	253	2,990	250	351	89	1,793	.....
Johnson.....	2	457	124	46	699	85	56	49	449	51
Kane.....	15	16,314	7,382	4,383	29,822	1,680	2,228	1,366	24,408	180
Kankakee.....	3	1,690	332	510	3,018	175	312	124	2,406	.....
Kendall.....	1	194	68	46	318	25	37	13	243	.....
Knox.....	7	5,862	2,200	1,277	9,928	530	1,190	483	7,667	57
Lake.....	6	4,507	3,428	1,532	9,710	510	583	418	8,142	33
La Salle.....	16	13,632	6,735	3,094	24,354	1,355	2,096	726	19,996	125
Lawrence.....	4	1,709	955	681	3,602	245	226	150	2,854	30
Lee.....	5	3,932	2,376	706	7,278	375	582	221	6,082	18
Livingston.....	7	2,673	1,219	515	4,583	265	291	250	3,662	113
Logan.....	5	3,986	985	749	5,984	490	644	346	4,352	149
Macon.....	4	6,524	5,500	3,464	17,102	1,075	828	1,011	14,084	54
Macoupin.....	10	2,880	3,787	1,008	7,983	420	562	236	6,800	14
Madison.....	13	7,398	10,852	5,381	24,581	1,095	1,456	646	21,704	.....
Marion.....	6	1,884	1,943	745	4,730	365	309	289	3,723	10
Marshall.....	5	2,041	610	355	3,172	240	240	115	2,556	22
Mason.....	1	601	801	529	1,966	100	226	.....	1,639	.....
Massac.....	4	1,333	819	221	2,468	185	305	173	1,697	104
McDonough.....	5	2,337	968	586	4,016	330	353	317	3,016	.....
McHenry.....	3	1,354	639	290	2,333	150	184	58	1,930	.....
McLean.....	4	4,824	551	756	6,432	640	407	126	5,042	213
Menard.....	2	549	235	107	940	125	117	84	610	.....
Mercer.....	4	1,806	167	219	2,355	205	123	109	1,816	102
Monroe.....	2	622	739	204	1,590	75	90	75	1,350	.....
Montgomery.....	12	3,844	2,080	743	7,056	795	283	624	5,142	146
Morgan.....	2	3,757	2,762	1,157	7,761	300	697	296	6,393	75
Moultrie.....	1	352	106	77	582	50	25	49	458	.....
Ogle.....	2	968	188	296	1,546	115	101	85	1,245	.....
Peoria.....	6	18,499	11,442	5,599	37,179	2,160	4,202	1,876	28,778	.....
Perry.....	4	1,719	1,079	433	3,296	165	265	124	2,741	.....
Pike.....	4	1,995	494	475	3,047	260	481	146	2,117	41
Pope.....	1	245	92	55	414	50	15	50	299	.....

Pratt.....	4	1,523	376	326	2,334	210	126	170	1,778	50
Pulaski.....	3	390	164	84	712	75	39	26	648	23
Putnam.....	1	397	130	43	585	50	38		496	
Randolph.....	3	469	602	241	1,366	100	86	90	1,077	
Richland.....	2	652	330	195	1,239	80	30	97	945	15
Rock Island.....	1	596	105	122	984	100	47	54	784	
St. Clair.....	11	15,710	12,115	5,946	34,729	1,810	1,789	1,075	29,332	220
Saline.....	4	1,844	1,279	301	3,685	250	120	249	2,839	80
Sangamon.....	2	6,479	2,490	2,148	11,905	800	339	398	10,342	
Shelby.....	7	1,940	452	271	2,901	325	127	299	1,931	217
Stark.....	1	510	63	37	641	50	26	50	494	21
Stephenson.....	2	2,826	1,139	831	5,186	300	610	148	4,117	
Tazewell.....	8	4,047	2,468	1,237	8,048	590	953	545	5,913	
Union.....	5	1,231	855	267	2,484	200	151	111	1,904	115
Vermilion.....	14	7,998	3,563	2,316	14,729	1,520	786	1,396	10,770	180
Wabash.....	3	1,453	1,663	574	3,958	228	228	223	3,147	125
Warren.....	5	4,248	1,697	920	7,127	435	704	384	5,572	16
Washington.....	4	679	1,636	393	2,731	225	120	224	2,095	
Wayne.....	7	867	415	182	1,556	160	81	96	1,127	92
White.....	7	1,733	877	472	3,307	295	196	268	2,515	33
Whiteside.....	7	3,813	2,236	1,177	7,695	575	592	319	6,136	73
Will.....	8	9,198	11,899	7,116	28,983	965	1,630	455	25,599	111
Williams.....	4	3,178	2,382	972	6,750	250	473	245	5,767	15
Winnebago.....	7	18,831	7,495	4,340	32,822	2,475	2,387	1,153	26,142	500
Woodford.....	4	1,265	277	209	1,937	200	111	174	1,385	66
Total.....	501	928,131	324,919	347,201	1,667,285	93,953	94,679	30,536	1,391,494	33,898
INDIANA										
Adams.....	1	666	145	93	916	100	22	99	695	
Allen.....	3	17,849	7,173	5,251	32,124	1,800	1,546	1,636	26,914	159
Bartholomew.....	3	1,232	155	205	1,652	108	94	94	1,246	49
Benton.....	3	902	60	131	1,151	125	102	34	831	58
Blackford.....	2	741	271	145	1,218	99	53	99	941	
Boon.....	2	888	165	146	1,445	130	118	129	910	105
Carroll.....	2	654	449	110	1,237	100	30	94	1,012	
Cass.....	2	2,918	1,534	649	5,304	450	194	448	4,177	
Clark.....	2	1,136	404	185	1,818	126	175	175	1,340	
Clay.....	5	1,363	1,118	386	3,021	300	152	295	2,256	17
Clinton.....	4	2,097	449	340	3,036	400	166	376	2,032	55
Crawford.....	1	218	43	46	316	25	14	17	260	
Daviess.....	3	1,246	770	440	2,572	250	287	239	1,776	20
Dearborn.....	4	1,478	1,261	505	3,347	300	245	296	2,477	29
Decatur.....	4	1,596	359	540	2,654	355	150	250	1,860	31
De Kalb.....	2	971	115	153	1,286	75	64	50	1,092	5
Delaware.....	2	4,788	1,616	1,277	8,114	700	485	670	6,259	
Dubois.....	3	489	218	120	876	100	59	75	638	1
Elkhart.....	4	3,027	2,289	1,088	6,783	365	346	261	5,807	
Fayette.....	1	1,160	560	134	1,982	200	63	198	1,351	170
Floyd.....	2	2,707	1,173	393	4,310	400	306	386	3,205	
Fountain.....	3	1,117	415	197	1,845	205	85	203	1,284	68

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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—continued										
Franklin.....	3	898	428	261	1,641	175	181	149	1,131	5
Fulton.....	2	1,037	336	179	1,612	75	65	75	1,898	.....
Gilson.....	6	3,151	329	998	5,166	350	279	320	3,072	51
Grant.....	3	4,530	1,071	553	6,967	500	380	447	5,295	225
Green.....	2	1,064	910	308	2,491	150	122	148	1,980	.....
Hamilton.....	7	2,266	543	366	3,395	328	177	315	2,310	173
Hancock.....	2	293	74	78	480	50	45	49	336	.....
Hendricks.....	4	771	289	198	1,357	175	111	173	884	13
Henry.....	4	2,236	483	584	3,516	335	354	294	2,413	26
Howard.....	3	3,888	935	1,034	6,217	475	476	422	4,700	63
Huntington.....	2	1,976	581	242	2,865	225	149	124	2,329	38
Jackson.....	3	1,524	672	476	2,760	250	207	247	2,056	.....
Jasper.....	3	723	85	86	1,014	225	34	55	654	45
Jay.....	1	527	162	158	870	50	28	49	744	.....
Jefferson.....	2	969	1,269	368	2,623	250	261	246	1,836	.....
Jennings.....	3	853	503	156	1,644	160	167	160	1,151	5
Johnson.....	7	1,878	470	406	2,933	350	204	296	1,979	95
Knox.....	3	5,061	1,529	1,238	8,245	730	397	421	5,995	365
Lagrange.....	1	763	58	77	933	100	28	50	693	63
Lake.....	12	12,226	9,008	3,681	26,575	1,275	1,273	858	21,884	1,198
Laporte.....	3	2,911	2,662	915	6,774	475	297	248	5,740	.....
Lawrence.....	3	1,474	1,148	704	3,446	225	256	220	2,725	.....
Madison.....	2	1,104	399	230	1,794	150	66	144	1,339	95
Marion.....	4	46,366	17,135	19,837	88,391	6,650	4,987	5,178	66,505	3,212
Marshall.....	2	1,367	111	116	1,679	90	162	90	1,294	29
Martin.....	1	188	87	45	265	25	22	12	226	.....
Miami.....	3	2,268	396	405	3,329	240	188	192	2,679	18
Monroe.....	2	2,206	1,357	433	4,039	220	199	218	2,962	144
Montgomery.....	3	1,777	857	572	3,343	300	484	298	2,223	15
Morgan.....	5	2,027	526	259	3,045	315	240	264	1,860	201
Newton.....	1	202	55	35	335	50	15	49	221	.....
Noble.....	2	344	131	137	681	105	56	10	510	.....
Ohio.....	1	425	186	76	745	100	31	100	514	.....
Orange.....	2	624	133	262	1,065	105	73	39	848	.....

Owen	1	548	92	85	793	50	25	34	576	108
Parke	3	643	309	192	1,196	100	87	100	894	15
Perry	4	1,344	876	208	2,501	225	168	195	1,724	190
Pike	3	858	454	267	1,645	100	94	59	1,390	
Porter	1	806	194	144	1,267	100	54	18	1,003	
Posey	6	1,873	1,030	577	3,652	275	130	274	2,931	42
Pulaski	3	967	437	102	1,536	100	96	80	1,240	20
Putnam	3	1,469	576	252	2,453	225	148	206	1,681	192
Randolph	4	525	186	220	1,088	165	33	32	747	61
Ripley	2	328	338	97	844	55	56	53	678	
Rush	2	2,066	613	494	3,187	375	377	298	2,137	
St. Joseph	5	8,445	2,460	3,192	14,910	1,975	938	768	10,728	501
Shelby	4	1,772	621	466	3,193	625	416	294	1,933	169
Spencer	1	171	183	54	367	35	22	55	276	
Steuben	2	980	324	115	1,522	100	113	75	1,196	39
Sullivan	2	1,108	191	243	1,606	185	71	134	1,168	43
Switzerland	1	309	144	31	399	50	29	50	221	24
Tippecanoe	3	4,107	3,133	1,324	8,919	525	433	432	7,439	85
Tipton	2	1,510	465	209	2,248	200	119	200	1,550	15
Union	1	714	222	146	1,060	50	155	50	835	
Vanderburg	3	11,462	9,867	4,153	26,901	1,500	797	972	23,628	
Vermillion	3	1,065	710	336	2,152	79	182	179	1,790	
Vigo	3	5,936	4,609	1,947	12,918	1,500	1,345	1,273	8,638	100
Wabash	3	2,134	1,123	513	3,968	450	286	436	2,791	25
Warriek	4	1,404	441	239	2,146	200	165	200	1,519	46
Wayne	7	4,781	3,201	1,293	9,751	725	768	637	7,540	76
White	1	276	55	55	398	50	29	50	269	
Whitley	1	950	194	78	1,408	100	18	100	1,088	102
Total	246	217,566	99,658	65,040	403,199	31,948	23,791	25,318	309,259	8,699
IOWA										
Adair	3	753	135	180	1,172	110	51	58	826	127
Adams	3	1,169	421	552	2,196	150	66	98	1,871	2
Allamakee	1	860	128	51	1,146	100	26	99	817	103
Appanoose	3	1,387	600	552	2,711	185	78	133	2,288	27
Audubon	3	1,050	457	298	1,822	185	66	46	1,509	64
Benton	4	2,476	303	278	3,411	200	133	168	2,910	
Black Hawk	6	9,288	3,120	2,574	15,535	1,015	596	398	13,424	25
Boone	2	1,590	934	402	3,252	250	95	59	2,818	31
Bremer	2	1,695	606	316	2,714	150	209	146	2,208	
Buchanan	2	1,724	405	397	2,828	175	290	172	2,182	
Buena Vista	7	2,410	371	659	3,705	300	137	191	2,962	111
Butler	1	361	6	17	420	50			235	135
Cashou	5	1,844	345	339	2,737	230	155	191	2,138	22
Carroll	3	1,784	668	351	2,885	150	101	170	2,483	
Cass	3	1,605	319	684	2,772	175	87	86	2,368	52
Cedar	2	810	142	92	1,132	80	76	74	798	103
Cerro Gordo	6	6,292	1,602	1,819	10,438	460	426	425	9,024	95
Cherokee	4	2,001	486	461	3,100	225	141	174	2,485	40
Chickasaw	4	2,312	570	418	3,468	230	93	229	2,901	

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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	158	31	17	255	25	5	25	142	57
Clay.....	6	2,552	386	496	3,818	350	182	224	2,944	181
Clayton.....	3	1,111	636	500	2,339	125	100	72	2,034	.....
Clinton.....	6	7,403	2,073	1,791	11,375	650	760	520	9,309	108
Crawford.....	4	1,136	347	335	1,917	190	104	172	1,430	18
Dallas.....	2	965	362	314	1,804	100	29	100	1,576	.....
Davis.....	1	714	69	79	909	55	31	55	710	59
Decatur.....	2	487	126	51	763	60	12	59	546	82
Delaware.....	1	743	98	189	1,051	50	20	40	939	.....
Des Moines.....	1	1,832	373	325	2,599	100	107	99	2,204	89
Dickinson.....	6	2,329	306	560	3,598	208	122	173	2,684	411
Dubuque.....	3	5,144	4,979	1,757	12,203	750	492	435	10,526	.....
Emmet.....	2	1,087	190	104	1,650	150	11	150	940	400
Fayette.....	5	1,484	714	330	2,682	225	186	143	2,175	.....
Floyd.....	6	2,739	1,057	1,003	4,939	325	179	206	4,171	48
Franklin.....	2	1,287	464	327	2,206	140	156	119	1,891	.....
Fremont.....	5	1,702	191	399	2,435	210	101	107	1,837	173
Greene.....	3	868	194	226	1,383	100	60	62	1,084	78
Grundy.....	3	1,017	190	421	1,716	125	109	125	1,323	34
Guthrie.....	5	2,235	349	477	3,335	235	134	188	2,732	17
Hamilton.....	4	3,206	435	444	4,406	200	282	179	3,364	316
Hancock.....	6	2,601	403	640	3,903	250	122	200	3,247	84
Hardin.....	7	3,195	1,064	917	5,632	350	276	246	4,696	63
Harrison.....	4	1,448	603	585	2,878	190	140	178	2,448	22
Henry.....	3	1,458	324	290	2,315	175	71	149	1,873	13
Howard.....	2	410	214	172	891	75	55	74	687	.....
Humboldt.....	4	904	274	229	1,543	125	37	44	1,271	66
Ida.....	1	191	68	37	354	50	6	50	228	20
Iowa.....	1	797	58	126	1,107	65	31	50	961	.....
Jackson.....	3	1,439	456	236	2,296	150	174	52	1,847	71
Jasper.....	5	2,813	496	731	4,360	250	198	121	3,791	.....
Jefferson.....	1	925	591	243	1,792	100	111	99	1,482	.....
Johnson.....	1	1,018	1,177	253	2,562	100	102	.....	2,360	.....
Jones.....	3	1,527	229	156	2,028	175	82	175	1,448	149

Keokuk.....	3	831	361	344	1,750	165	69	124	1,375	16
Kossuth.....	6	1,862	308	297	2,736	190	107	193	1,967	283
Lee.....	1	887	546	691	2,235	150	163	45	1,874	-----
Lein.....	3	14,826	7,844	6,538	29,839	1,050	924	1,022	26,590	-----
Louisa.....	1	205	53	65	366	50	25	50	242	-----
Lucas.....	2	1,579	290	266	2,249	150	96	97	1,787	120
Lyon.....	7	2,633	573	476	3,981	365	133	334	2,955	187
Madison.....	2	962	371	223	1,656	250	62	250	1,094	-----
Mahaska.....	3	1,997	205	523	2,921	250	207	50	2,369	45
Marion.....	5	3,698	550	516	5,180	335	349	329	3,780	367
Marshall.....	2	2,040	217	662	3,111	225	87	59	2,739	-----
Mills.....	4	1,307	204	189	1,904	190	110	90	1,472	25
Mitchell.....	4	1,425	905	490	2,883	150	225	75	2,433	-----
Monona.....	2	273	62	91	452	75	22	25	329	-----
Monroe.....	2	527	304	262	1,141	125	47	70	899	-----
Montgomery.....	7	4,190	761	866	3,368	445	360	371	5,132	38
Muscatine.....	1	794	289	271	1,443	100	92	25	1,225	-----
O'Brien.....	5	2,976	824	834	4,850	375	189	248	3,795	242
Osceola.....	3	779	31	402	1,288	100	87	25	1,067	10
Page.....	9	4,713	670	804	6,554	450	415	313	4,648	633
Palo Alto.....	5	2,441	166	445	3,327	180	195	105	2,774	72
Plymouth.....	5	2,783	714	1,177	4,845	255	271	186	4,152	-----
Pocahontas.....	5	1,767	177	207	2,252	225	114	99	1,251	245
Polk.....	4	26,469	10,205	9,320	47,121	2,725	1,535	581	41,670	-----
Pottawattamie.....	3	4,461	2,127	1,771	8,907	420	227	400	7,784	-----
Poweshiek.....	4	2,162	401	424	3,267	175	106	139	2,757	90
Ringgold.....	1	100	125	86	332	25	33	24	250	-----
Sac.....	2	1,481	412	246	2,248	190	117	149	1,686	104
Scott.....	2	6,810	2,193	1,644	12,167	550	656	545	10,017	-----
Shelby.....	1	592	15	152	806	50	43	13	701	-----
Sioux.....	5	1,685	229	548	2,673	210	150	131	2,174	-----
Story.....	7	3,344	669	662	5,088	410	229	385	3,742	298
Tama.....	7	3,212	798	825	5,175	430	168	381	4,144	51
Taylor.....	4	1,455	227	388	2,145	150	92	110	1,778	14
Union.....	5	1,408	477	635	2,699	285	146	166	2,092	10
Van Buren.....	2	770	62	115	1,005	125	30	32	723	94
Wapello.....	4	2,641	1,443	1,554	5,876	525	387	424	4,541	-----
Warren.....	1	334	30	153	566	50	16	500	500	-----
Washington.....	1	1,058	129	157	1,420	100	108	98	996	118
Wayne.....	5	1,210	312	133	1,875	240	27	229	1,289	89
Webster.....	6	6,007	1,713	1,414	9,881	585	889	577	7,798	24
Winnebago.....	6	2,399	391	315	3,509	300	108	274	2,511	314
Winneshiek.....	1	402	88	57	584	50	21	50	441	23
Woodbury.....	5	19,611	6,019	8,109	35,625	2,050	792	1,063	31,526	180
Worth.....	1	436	65	131	687	50	20	50	567	-----
Wright.....	1	346	155	112	630	50	13	50	517	-----
Total.....	341	244,204	75,859	70,790	414,165	26,443	17,675	17,664	343,289	7,188

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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										
Allen.....	3	820	285	244	1,414	105	64	105	1,139	-----
Anderson.....	2	532	139	177	895	50	35	50	761	-----
Atchison.....	2	1,864	577	1,158	3,727	300	180	100	3,062	----- 2
Barber.....	2	457	89	79	673	50	29	25	589	-----
Barton.....	5	1,843	771	631	3,506	375	108	269	2,751	-----
Bourbon.....	1	1,356	535	433	2,368	100	120	100	2,048	-----
Brown.....	3	868	153	254	1,331	130	41	105	1,104	-----
Butler.....	4	2,168	682	722	3,743	160	241	126	3,226	-----
Chase.....	2	761	106	90	1,091	178	77	75	653	----- 95
Chautauqua.....	3	753	176	215	1,270	180	69	131	853	----- 76
Cherokee.....	4	1,094	665	760	2,631	175	122	149	2,181	-----
Cheyenne.....	1	220	66	89	418	25	29	-----	864	-----
Clark.....	2	548	5	157	770	75	38	-----	657	-----
Clay.....	3	1,083	352	562	2,068	160	220	125	1,694	-----
Cloud.....	3	992	231	394	1,685	175	107	46	1,358	-----
Coffee.....	3	877	516	506	1,965	125	53	100	1,686	-----
Comanche.....	1	180	23	100	331	25	25	25	255	-----
Cowley.....	4	5,516	1,264	2,982	10,262	500	462	394	8,896	-----
Crawford.....	6	3,712	1,322	1,373	5,000	505	505	285	5,972	----- 1
Decatur.....	3	1,216	257	397	1,931	125	109	124	1,572	-----
Dickinson.....	5	1,438	410	672	2,647	200	185	147	2,115	-----
Doniphan.....	2	483	118	140	766	75	56	31	605	-----
Douglas.....	3	2,905	769	1,279	5,132	300	394	297	4,083	----- 58
Edwards.....	2	266	69	241	603	55	44	54	450	-----
Elk.....	5	973	207	393	1,671	200	65	161	1,117	----- 128
Ellis.....	3	547	49	262	954	125	13	-----	806	----- 8
Ellsworth.....	2	1,120	76	315	1,625	125	111	25	1,363	-----
Finney.....	2	862	44	159	1,151	100	21	25	966	----- 38
Ford.....	2	923	217	494	1,737	130	36	69	1,500	-----
Franklin.....	3	1,567	1,045	1,040	3,738	225	97	222	3,189	-----
Gary.....	2	1,495	350	534	2,555	175	219	173	1,968	-----
Gove.....	1	130	9	58	210	25	7	-----	178	-----
Greeley.....	1	74	2	24	106	25	1	-----	80	-----
Greenwood.....	5	1,288	192	557	2,140	175	107	91	1,733	----- 29

Hamilton	1	168	79	52	316	60	15	24	227
Harper	4	757	530	533	1,944	250	49	112	1,533
Harvey	2	743	371	620	1,851	100	107	99	1,543
Jackson	2	462	63	171	728	75	37	6	609
Jefferson	2	270	90	91	498	50	23	50	375
Jewell	6	1,032	481	555	2,180	225	157	175	1,622
Johnson	1	451	179	286	927	50	57	49	769
Kingman	2	467	152	155	814	75	12	10	701
Kiowa	2	422	108	245	834	90	13	10	694
Labette	4	835	322	340	1,723	125	48	87	1,453
Lane	1	215	58	86	371	40	36	25	270
Leavenworth	4	3,463	2,653	2,063	8,303	425	471	323	7,022
Lincoln	2	393	157	143	747	50	49	50	598
Linn	1	135	25	39	200	25	12	6	157
Logan	1	357	14	70	461	49	42	10	369
Lyon	3	2,820	585	947	4,429	325	264	321	3,368
McPherson	1	279	53	63	428	50	11	50	317
Marion	4	731	324	352	1,421	125	108	62	1,126
Marshall	5	647	105	201	1,018	150	57	77	812
Meade	2	338	183	133	683	50	66	49	518
Miami	3	1,787	560	689	3,093	225	72	174	2,622
Mitchell	1	754	161	296	1,241	75	77	75	1,014
Montgomery	8	9,319	3,985	3,147	17,471	1,015	845	719	14,776
Morris	2	486	193	214	913	75	85	62	682
Morton	1	142	1	59	224	25	6	10	193
Nemaha	5	1,302	421	459	2,298	198	148	163	1,789
Neosho	2	905	299	369	1,660	125	153	124	1,258
Ness	1	410	99	143	696	25	37	25	610
Norton	2	949	177	556	1,763	125	70	100	1,467
Osage	3	702	112	371	1,237	100	46	76	1,016
Osborne	5	1,672	295	227	1,799	205	114	174	1,283
Ottawa	3	819	237	318	1,440	135	96	114	1,094
Pawnee	1	574	305	182	1,146	100	23	50	973
Phillips	5	1,013	147	463	1,717	175	129	92	1,311
Pottawatomie	4	995	312	366	1,776	200	67	99	1,410
Pratt	2	666	560	190	1,488	130	22	26	1,301
Rawlins	1	155	42	137	373	25	6	6	342
Reno	3	2,329	1,085	1,231	4,835	425	186	120	4,221
Republic	2	712	132	205	1,103	90	30	90	887
Rice	2	363	76	173	640	100	27	34	478
Riley	2	1,272	390	610	2,492	200	127	150	2,015
Rooks	4	906	178	390	1,627	215	116	114	1,181
Russell	2	356	69	124	587	90	22	65	410
Saline	3	3,280	659	1,183	5,798	425	339	224	4,797
Scott	1	338	28	62	435	50	21	25	339
Sedgwick	6	18,398	7,475	11,966	40,538	2,525	1,846	1,200	35,963
Seward	1	333	32	123	533	50	27	24	431
Shawnee	4	5,027	4,985	4,164	14,575	900	306	594	12,752
Sheridan	1	249	86	142	497	50	68	50	328
Sherman	3	781	132	299	1,261	100	70	50	1,041
Smith	4	1,000	271	380	1,720	125	121	68	1,403

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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										
Stafford.....	3	1,196	114	490	1,870	100	117	62	1,590	-----
Stevens.....	1	103	2	21	139	25	3	-----	111	-----
Sumner.....	4	1,145	294	376	1,905	200	104	90	1,500	-----
Thomas.....	1	123	37	68	246	40	9	-----	197	-----
Trego.....	1	73	200	55	341	50	13	-----	269	-----
Wabaunsee.....	3	433	101	265	840	100	41	44	655	-----
Washington.....	5	1,039	488	433	2,026	125	88	67	1,745	-----
Wilson.....	2	699	150	312	1,232	100	67	99	965	-----
Woodson.....	1	159	29	124	317	25	19	25	249	-----
Wyandotte.....	3	7,244	2,746	3,007	13,386	825	338	812	11,402	-----
Total.....	256	125,473	45,862	59,425	243,598	17,658	11,216	9,956	203,028	587
KENTUCKY										
Adair.....	1	262	43	73	395	25	74	25	271	-----
Allen.....	1	334	71	140	574	50	8	-----	512	-----
Anderson.....	2	1,653	277	272	2,247	225	379	189	1,450	-----
Barren.....	4	2,478	582	402	3,545	285	185	239	2,786	50
Bell.....	2	1,785	234	444	2,642	200	154	121	2,116	50
Bourbon.....	1	699	387	142	1,252	100	132	99	644	275
Boyd.....	4	6,732	1,548	1,325	10,070	1,075	676	1,012	7,506	646
Boyle.....	2	1,260	948	321	2,571	200	203	100	1,927	50
Bracken.....	2	1,039	640	300	2,000	100	205	72	1,617	-----
Breathitt.....	1	418	106	69	634	50	15	48	462	59
Caldwell.....	2	1,562	922	461	3,074	375	193	360	2,130	-----
Calloway.....	1	725	260	329	1,341	50	62	49	1,177	-----
Campbell.....	2	2,816	1,514	384	4,835	200	467	198	3,750	219
Carlisle.....	1	254	27	73	366	25	30	25	283	-----
Carroll.....	2	1,832	417	198	2,474	160	141	114	2,020	30
Christian.....	1	750	139	291	1,241	100	38	74	1,029	-----
Clark.....	2	2,338	617	430	3,502	300	373	292	2,459	-----
Clay.....	1	335	71	70	494	50	31	37	375	-----
Davies.....	2	2,898	1,137	558	4,850	463	372	454	3,489	32
Fayette.....	4	11,258	3,488	2,113	17,799	2,260	1,545	1,968	11,145	574

Floyd.....	1	222	247	114	604	25	31	6	542	-----
Franklin.....	2	1,317	1,150	268	2,823	250	300	247	1,921	-----
Gault.....	2	743	230	252	1,257	130	91	130	859	----- 10
Garrard.....	2	580	259	231	1,093	100	159	100	725	-----
Grant.....	1	454	105	35	604	50	46	50	423	----- 85
Graves.....	2	1,561	570	622	2,867	250	404	230	1,927	-----
Greenup.....	2	602	253	213	1,101	100	60	37	899	-----
Hardin.....	1	1,622	190	216	2,101	150	104	50	1,775	-----
Harlan.....	4	1,623	516	544	2,869	275	82	210	2,254	----- 38
Harrison.....	2	1,591	557	255	2,471	200	265	198	1,779	-----
Hart.....	2	436	116	111	700	50	32	25	593	-----
Henderson.....	1	1,477	277	263	2,132	200	72	100	1,602	----- 136
Hickman.....	1	224	102	114	448	50	26	49	323	-----
Hopkins.....	2	770	518	386	1,710	75	26	74	1,515	-----
Jefferson.....	4	67,525	18,500	21,986	109,653	4,500	7,261	3,610	91,579	----- 1,441
Jessamine.....	2	654	159	125	1,057	127	91	99	701	----- 6
Johnson.....	1	1,571	386	300	2,319	200	238	200	1,625	-----
Kenton.....	5	11,322	2,639	1,452	15,898	1,100	1,066	1,086	12,344	----- 303
Knox.....	2	1,233	80	131	1,606	80	148	37	1,315	----- 26
Larue.....	2	1,044	232	142	1,480	135	46	114	1,185	-----
Laurel.....	2	616	122	245	1,005	50	54	50	850	-----
Lawrence.....	2	1,155	188	322	1,685	80	152	79	1,366	-----
Letcher.....	3	1,619	540	456	2,675	150	180	150	2,097	----- 85
Lincoln.....	3	1,206	224	198	1,717	150	177	150	1,213	----- 25
Logan.....	2	394	106	152	678	50	42	50	535	-----
McCracken.....	2	4,904	2,018	1,651	9,145	450	524	398	7,724	-----
Madison.....	4	2,210	704	495	3,506	350	303	293	2,550	-----
Magoffin.....	1	480	65	85	642	25	35	25	558	-----
Marion.....	3	1,433	792	194	2,489	300	224	297	1,468	----- 121
Mason.....	1	1,188	388	1,406	3,055	150	127	113	2,661	-----
Mercer.....	2	1,258	260	229	1,791	150	106	99	1,428	-----
Montgomery.....	3	1,363	240	506	2,207	200	334	147	1,496	----- 25
Morgan.....	1	293	27	34	358	25	31	25	277	-----
Muhlenberg.....	2	1,415	904	378	2,741	90	203	79	2,276	----- 80
Nicholas.....	1	119	190	90	404	25	32	-----	348	-----
Owen.....	2	752	128	79	994	123	71	123	651	----- 26
Pendleton.....	1	201	237	70	520	60	9	20	430	-----
Perry.....	1	1,100	110	130	1,385	100	83	100	957	----- 145
Pike.....	4	2,850	449	504	4,028	450	216	304	2,876	----- 116
Powell.....	1	337	219	59	617	25	59	25	508	-----
Pulaski.....	4	2,992	602	510	4,231	325	261	271	3,292	----- 80
Russell.....	1	176	30	32	247	25	5	25	192	-----
Scott.....	2	1,254	183	319	1,867	125	150	125	1,452	-----
Taylor.....	1	272	71	52	398	25	13	25	336	-----
Union.....	1	360	168	104	691	100	25	97	466	-----
Warren.....	2	3,097	462	458	4,206	375	308	337	3,177	-----
Washington.....	1	426	82	90	611	50	89	50	421	-----
Wayne.....	1	206	61	31	307	25	25	222	----- 10	
Webster.....	3	592	403	320	1,355	90	77	90	1,098	-----
Whitley.....	3	1,441	128	438	2,120	100	99	71	1,838	----- 12
Total.....	139	173,718	50,615	45,877	279,274	18,571	20,070	15,799	217,827	----- 4,705

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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
LOUISIANA										
Acadia.....	1	714	183	115	1,040	100	61	100	699	80
Allen.....	1	220	19	127	376	25	13	-----	337	-----
Beauregard.....	1	1,231	49	288	1,655	100	47	25	1,481	-----
Blenville.....	2	662	129	79	991	150	34	-----	654	96
Caddo.....	4	22,657	4,255	8,168	36,450	2,350	1,161	1,249	31,215	-----
Calcasieu.....	3	11,903	512	2,474	16,462	1,225	397	220	12,605	928
Clairborne.....	1	990	180	882	2,179	150	104	30	1,890	-----
DeSota.....	1	259	2	34	303	50	15	-----	238	-----
East Baton Rouge.....	1	1,955	388	1,053	3,830	150	258	149	3,271	-----
East Carroll.....	1	236	259	350	889	50	109	49	678	-----
Evangeline.....	1	134	28	16	187	25	5	23	117	18
Iberia.....	4	1,557	1,116	458	3,301	400	538	248	2,095	20
Jefferson Davis.....	2	697	8	67	961	150	19	-----	460	230
Lafayette.....	1	1,146	164	218	1,675	200	112	97	1,125	140
Lincoln.....	1	642	44	301	1,018	50	60	23	878	-----
Orleans.....	1	26,236	5,566	8,968	45,565	2,800	2,683	1,505	33,519	3,018
Ouachita.....	1	2,645	239	536	4,661	600	348	112	3,126	-----
Rapids.....	1	105	2	58	179	50	5	-----	101	22
Richland.....	1	152	14	61	248	35	7	12	204	-----
Tangipahoa.....	1	354	193	184	824	100	33	98	484	70
Vermilion.....	1	643	102	103	881	50	134	32	665	-----
Webster.....	1	490	89	100	717	50	8	48	611	-----
Winn.....	1	379	2	42	440	25	24	-----	371	20
Total.....	33	76,007	13,543	24,582	123,722	8,875	6,181	4,076	96,824	4,642
MAINE										
Androscoggin.....	3	7,266	6,667	1,311	15,597	800	1,308	616	12,658	100
Aroostook.....	7	5,470	1,081	660	7,766	440	717	161	5,937	475
Cumberland.....	8	19,072	10,694	4,785	35,211	2,000	2,393	1,595	28,552	514
Franklin.....	3	906	1,284	325	2,571	150	186	90	2,146	-----
Hancock.....	2	1,131	1,973	269	3,429	100	221	62	2,947	100
Kennebec.....	4	5,813	7,088	1,084	14,464	660	647	685	12,253	320
Knox.....	5	2,068	4,322	692	7,769	405	448	360	6,501	10
Lincoln.....	4	1,657	1,467	324	3,498	175	264	129	2,919	10
Oxford.....	3	1,284	1,907	412	3,686	150	281	88	3,137	-----

Penobscot.....	2	5,242	4,182	1,059	10,804	500	711	477	8,870	247
Sagadahoc.....	2	934	2,978	405	4,369	525	624	468	2,706	44
Somerset.....	2	2,085	2,722	285	5,156	200	534	190	4,214	-----
Waldo.....	2	2,397	2,673	319	5,442	250	304	107	4,697	-----
Washington.....	2	589	2,194	209	3,049	200	141	147	2,560	-----
York.....	9	7,153	5,208	1,627	14,360	825	1,254	494	11,541	246
Total.....	58	63,047	56,930	13,766	137,171	7,370	10,033	5,578	111,638	2,066
MARYLAND										
Allegany.....	9	10,710	4,068	1,837	17,258	690	1,527	587	13,957	480
Anne Arundel.....	1	2,113	637	297	3,190	252	232	95	2,595	-----
Baltimore.....	16	96,823	45,628	37,186	187,587	12,215	15,690	5,684	149,231	2,529
Caroline.....	2	1,152	243	139	1,594	125	182	72	1,204	11
Carroll.....	7	3,009	4,010	510	7,679	552	663	504	5,794	150
Cecil.....	5	1,766	3,011	404	5,415	225	507	220	4,311	141
Charles.....	1	288	369	79	753	25	52	21	655	-----
Dorchester.....	2	1,159	595	190	1,996	110	131	107	1,648	-----
Frederick.....	4	4,878	8,078	1,079	14,232	400	1,119	382	12,078	157
Garrett.....	5	1,507	1,476	378	3,494	225	317	225	2,669	55
Herford.....	5	2,903	1,728	524	5,323	265	392	182	4,428	55
Howard.....	1	730	833	99	1,683	100	138	49	1,396	-----
Kent.....	1	616	748	119	1,537	50	56	13	1,364	75
Montgomery.....	6	3,141	1,561	556	5,375	325	415	214	4,356	65
Prince George.....	4	3,197	1,192	449	4,923	165	293	125	4,181	142
Queen Annes.....	2	1,386	636	111	2,096	150	147	36	1,641	121
St. Marys.....	1	923	563	119	1,686	50	87	25	1,482	40
Talbot.....	1	1,241	1,273	183	2,778	200	241	200	2,137	-----
Washington.....	6	4,650	3,573	1,024	9,650	505	930	499	7,687	20
Wicomico.....	1	1,679	391	306	2,422	100	247	49	2,009	-----
Worcester.....	4	2,044	614	336	3,231	300	241	99	2,480	108
Total.....	84	145,914	81,117	45,925	283,922	17,029	23,616	9,388	227,303	4,149
MASSACHUSETTS										
Barnstable.....	3	1,794	1,388	384	3,616	250	303	173	2,827	63
Berkshire.....	11	12,099	10,961	2,881	26,605	1,475	3,254	837	20,467	456
Bristol.....	11	46,306	16,855	7,513	72,795	4,420	6,324	2,978	54,177	4,590
Dukes.....	2	980	514	133	1,675	75	149	75	1,274	85
Essex.....	25	37,823	24,170	8,154	73,228	4,205	5,803	2,361	59,871	865
Franklin.....	6	5,489	3,021	939	9,667	675	1,086	663	7,080	161
Hampden.....	11	47,906	20,834	9,074	81,840	4,050	6,044	1,833	68,086	1,593
Hampshire.....	4	7,478	2,736	1,613	12,038	750	1,413	345	9,483	25
Middlesex.....	28	40,898	32,379	9,089	81,954	4,400	4,976	2,833	68,741	815
Nantucket.....	1	488	202	149	880	100	87	49	619	25
Norfolk.....	8	4,211	7,739	1,537	13,995	802	960	488	11,590	145
Plymouth.....	7	13,110	8,933	3,061	25,716	1,735	1,948	488	21,392	50
Suffolk.....	16	500,496	101,923	123,883	830,395	45,600	51,767	2,436	639,210	33,862
Worcester.....	23	49,363	28,093	9,560	88,978	4,480	5,409	3,584	73,684	1,656
Total.....	156	768,441	259,753	177,970	1,323,382	73,017	89,523	19,143	1,038,501	44,391

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—Continued.

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including law-ful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and redis-counts
MICHIGAN										
Alger	1	912	465	219	1,680	100	149	60	1,347	-----
Allegan	1	830	142	178	1,240	50	21	49	1,016	104
Alpena	1	1,319	1,321	229	2,909	50	93	49	2,807	-----
Baraga	1	405	263	102	784	50	25	6	703	-----
Barry	1	609	386	136	1,157	50	131	50	925	-----
Bay	1	3,332	2,899	678	7,122	400	281	190	6,225	-----
Berrien	5	5,034	2,937	1,382	9,875	530	371	460	8,463	50
Branch	5	2,176	1,490	560	4,381	415	309	395	3,221	35
Calhoun	4	11,666	11,329	3,651	27,399	1,200	979	1,164	24,056	-----
Cass	2	850	765	245	1,891	100	94	70	1,597	30
Charlevoix	1	261	199	39	559	50	2	50	457	-----
Cheboygan	1	416	692	105	1,249	50	48	49	1,102	-----
Chippewa	1	1,238	773	384	2,453	100	98	100	2,141	-----
Clinton	1	318	134	74	575	50	67	15	443	-----
Delta	3	3,349	1,502	962	5,993	250	240	248	5,166	-----
Dickinson	3	2,184	2,567	634	5,731	275	216	219	4,844	50
Eaton	2	1,093	685	247	2,082	150	126	100	1,706	-----
Emmet	1	484	817	222	1,556	100	73	94	1,289	-----
Genesee	1	2,679	2,673	485	6,379	200	494	96	5,372	217
Gogebic	5	3,174	3,526	1,185	8,213	450	289	224	7,250	-----
Grand Traverse	1	1,060	434	198	1,778	100	49	-----	1,599	15
Gratiot	2	778	395	162	1,350	60	62	59	1,149	20
Hillsdale	1	979	172	102	1,318	55	32	53	1,178	-----
Houghton	8	8,815	6,542	2,537	18,405	950	1,453	835	15,150	-----
Ingham	2	9,346	6,164	3,300	19,642	850	1,339	850	16,486	-----
Ionia	1	1,685	184	396	2,364	100	108	98	2,058	-----
Iron	5	1,146	1,937	492	3,747	300	115	157	3,163	-----
Jackson	2	7,693	2,522	1,973	12,820	550	501	548	10,949	212
Kalamazoo	2	8,440	2,379	1,910	13,915	800	634	99	12,273	-----
Kent	3	19,931	6,863	7,098	35,879	2,100	2,221	1,969	28,886	429
Lapeer	1	642	236	225	1,158	75	87	-----	970	-----
Lenawee	3	1,449	747	319	2,709	210	106	183	2,176	33
Livingston	1	372	252	101	730	100	23	-----	607	-----
Mackinac	1	422	560	206	1,209	50	70	50	1,033	-----

Macomb	3	971	566	203	1,807	116	89	74	1,512	10
Manistee	1	577	523	148	1,297	100	4	25	1,168	
Marquette	5	6,559	6,391	1,766	15,037	600	909	582	12,833	
Mason	1	949	483	232	1,866	100	35	100	1,625	6
Menominee	3	1,142	2,104	587	3,948	325	139	297	3,144	
Monroe	1	1,270	1,150	209	2,683	200	103	49	2,282	50
Montcalm	1	256	186	25	486	50	6	49	381	
Muskegon	3	7,383	3,840	1,504	13,857	1,050	1,051	800	10,755	186
Oakland	4	4,830	2,696	1,135	9,649	601	293	533	8,105	102
Oceana	1	270	326	29	710	30	54	597	597	
Ontonagon	2	455	250	121	903	75	51	49	708	20
Osceola	3	1,546	646	195	2,443	110	83	49	2,175	27
Saginaw	2	7,869	5,229	3,188	17,024	1,300	1,550	374	13,691	28
St. Clair	5	3,787	3,161	1,274	8,496	290	348	230	7,525	80
St. Joseph	3	1,430	592	208	2,306	185	122	183	1,770	47
Schoolcraft	1	362	151	80	660	100	13	60	486	
Tuscola	1	133	7	25	175	25	9	6	135	
Van Buren	3	693	795	120	1,654	150	79	61	1,343	20
Washtenaw	2	2,979	2,080	589	5,862	400	329	203	4,798	42
Wayne	4	121,851	34,092	39,495	205,245	9,100	10,662	1,100	182,404	534
Total	124	270,399	130,720	81,947	506,450	25,827	26,835	13,557	435,244	2,347
MINNESOTA										
Aitkin	3	1,124	547	385	2,217	100	113	25	1,979	
Anoka	1	850	113	166	1,170	50	7	13	1,101	
Becker	4	1,686	516	354	2,836	165	74	164	2,413	20
Beltrami	3	1,055	714	326	2,230	125	36	93	1,971	
Benton	3	882	125	121	1,189	75	29	25	1,060	
Big Stone	5	1,414	472	645	2,674	125	50	110	2,389	
Blue Earth	8	7,100	3,160	2,033	12,868	685	411	515	11,247	
Brown	3	994	631	231	1,980	115	68	115	1,682	1
Carlton	3	843	1,431	431	2,783	150	114	119	2,382	
Carver	4	824	1,007	197	2,057	100	74	74	1,812	
Cass	2	312	300	143	807	50	20	42	694	
Chippewa	1	714	68	115	1,037	50	10	29	947	
Chisago	1	430	61	34	556	50	10	49	418	28
Clay	5	2,516	530	540	3,827	260	124	165	3,234	29
Clearwater	3	623	159	99	963	75	15	75	794	5
Cottonwood	4	1,947	1,040	328	3,660	165	243	134	3,067	50
Crow Wing	5	1,966	1,369	602	4,215	205	130	145	3,690	17
Dakota	6	4,328	2,326	1,070	7,897	535	197	69	7,054	
Dodge	3	1,220	428	224	1,973	120	76	110	1,667	
Douglas	3	1,600	362	256	2,391	150	83	149	2,009	
Fairbault	8	1,989	644	600	3,429	285	125	189	2,828	
Fillmore	7	2,274	1,276	607	4,343	250	153	243	3,674	21
Freeborn	4	2,607	994	682	4,478	240	146	203	3,888	
Goodhue	4	2,235	1,428	467	4,309	350	236	158	3,547	17
Grant	3	734	259	170	1,250	125	37	68	1,020	
Hennepin	10	128,864	45,788	46,238	230,189	11,750	8,995	2,838	204,064	414
Houston	1	202	77	27	330	25	27	12	266	

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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—continued										
Hubbard	1	366	300	110	813	50	17	25	721	-----
Isanti	3	911	805	153	1,473	100	18	98	1,257	-----
Itasca	8	1,292	1,737	537	3,822	225	163	179	3,243	10
Jackson	5	2,058	629	235	3,552	306	87	149	2,791	20
Kanabec	1	457	166	132	792	25	26	25	716	-----
Kandiyohi	2	1,065	361	150	1,733	125	30	124	1,454	-----
Kittson	1	409	37	43	506	60	26	25	430	31
Koochiching	2	470	399	238	1,147	75	19	42	1,012	-----
Lac Qui Parie	2	716	171	155	1,128	55	58	55	961	-----
Lake	1	375	447	94	944	50	22	49	828	-----
Lake of the Woods	1	290	73	86	487	25	11	24	425	-----
Le Sueur	6	1,644	1,293	454	3,520	175	76	112	3,142	-----
Lincoln	7	2,366	455	616	3,727	185	131	185	3,227	-----
Lyon	6	3,719	944	712	5,828	245	147	170	5,235	28
McLeod	2	1,152	600	332	2,160	100	38	75	1,930	-----
Marshall	4	1,180	235	202	1,917	175	55	75	1,421	191
Martin	10	3,482	1,522	694	6,384	480	172	298	5,421	8
Meeke	1	1,239	240	123	1,776	75	41	74	1,586	-----
Mille Lacs	2	367	254	178	837	65	22	54	702	-----
Morrison	5	1,970	1,188	425	3,819	225	80	206	3,281	24
Mower	6	3,708	2,206	946	7,105	280	453	236	6,137	-----
Murray	5	1,167	206	256	1,925	125	58	68	1,664	10
Nicollet	1	325	436	136	944	50	57	15	822	-----
Nobles	7	1,812	330	309	2,746	210	107	142	2,124	163
Norman	4	963	352	497	1,928	125	70	81	1,652	-----
Olmsted	3	3,066	1,630	1,112	6,065	200	279	114	5,467	-----
Otter Tail	8	2,790	2,445	936	6,478	350	177	345	5,604	-----
Pennington	1	365	318	84	871	50	24	50	741	-----
Pine	2	437	222	135	838	75	19	49	698	-----
Pipestone	5	2,227	555	569	3,665	180	86	145	3,085	167
Polk	5	1,812	814	574	3,489	210	34	191	3,050	-----
Pope	3	610	224	104	1,029	85	7	35	901	-----
Ramsey	7	64,197	36,480	30,474	135,007	6,125	6,287	687	119,709	121
Red Lake	1	177	106	23	320	25	5	25	214	48
Redwood	2	671	97	175	1,100	120	18	50	913	-----
Renville	2	562	181	127	965	50	21	31	838	44

Rice	4	4,375	1,784	1,142	7,672	455	314	324	6,575	---
Rock	3	2,666	171	355	3,333	175	118	82	2,918	40
Roseau	2	988	94	73	602	65	10	40	487	---
St. Louis	19	39,399	22,098	14,679	79,344	7,077	5,696	2,207	63,909	35
Scott	4	1,041	984	243	2,346	125	80	61	2,044	10
Sherburne	2	481	188	74	804	50	16	20	705	14
Sibley	1	229	161	56	483	25	15	25	418	---
Stearns	8	5,065	1,476	1,045	7,944	600	206	210	6,494	427
Steele	3	2,152	1,288	693	4,639	225	62	223	4,100	---
Stevens	2	467	268	186	975	65	22	50	836	---
Swift	3	679	420	167	1,387	75	33	75	1,159	45
Todd	8	2,003	766	576	3,519	200	119	174	3,026	---
Traverse	3	866	425	251	1,623	75	46	67	1,445	---
Wabasha	2	1,195	569	354	2,140	75	76	75	1,904	---
Wadena	4	1,470	773	551	2,948	200	88	150	2,509	---
Waseca	3	1,647	718	344	2,890	225	110	99	2,455	---
Washington	2	2,510	1,448	619	4,572	875	287	170	3,717	---
Watonwan	3	1,316	330	236	2,048	155	76	124	1,667	25
Wilkin	3	821	104	221	1,314	100	25	43	1,146	---
Winona	3	3,251	2,686	1,085	7,422	350	469	229	6,342	25
Wright	3	1,139	365	187	1,781	105	16	51	1,609	---
Yellow Medicine	3	979	374	263	1,742	100	75	100	1,468	---
Total	327	355,650	162,042	122,507	669,917	38,333	28,484	14,828	581,237	2,088
MISSISSIPPI										
Adams	1	939	780	413	2,266	100	164	---	2,003	---
Alcorn	1	1,138	49	100	1,375	100	22	34	1,125	94
Bolivar	1	287	43	39	386	85	9	25	199	67
Choctaw	1	91	---	46	171	25	---	---	146	---
Clay	1	442	206	151	831	100	80	50	697	---
Coalitiona	1	1,641	647	410	2,665	500	123	---	1,720	447
Forrest	2	4,498	1,068	1,129	6,829	480	177	245	5,709	216
Harrison	2	3,523	3,093	1,465	8,165	360	146	349	7,231	40
Hinds	3	4,980	2,128	3,024	10,796	600	696	293	9,089	---
Jackson	1	582	472	145	1,259	75	18	74	1,057	33
Jones	2	4,046	694	994	6,034	200	336	194	5,292	---
Lafayette	1	144	390	93	648	50	10	30	557	---
Lamar	1	535	265	96	929	50	48	50	764	---
Lauderdale	2	6,305	1,037	1,961	10,081	410	530	248	8,841	45
Leflore	2	3,351	352	518	4,420	450	247	294	2,876	553
Lincoln	1	822	294	245	1,376	100	66	75	1,135	---
Lowndes	2	1,244	835	736	2,943	200	120	148	2,474	---
Madison	1	396	181	264	863	65	68	50	668	---
Monroe	1	390	505	329	1,255	100	65	98	989	---
Pike	1	459	326	306	1,115	50	38	49	928	---
Pontotoc	1	397	374	51	879	125	8	125	605	---
Warren	5	6,008	4,114	1,708	12,301	850	854	336	9,960	234
Washington	1	1,399	243	185	1,861	100	237	100	1,424	---
Yazoo	1	569	602	666	1,850	150	65	25	1,602	---
Total	36	44,687	18,608	15,114	81,499	5,285	4,127	2,892	66,971	1,729

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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	1,260	426	342	2,088	150	107	147	1,666	-----
Andrew.....	1	341	56	82	508	50	9	50	399	-----
Atchison.....	1	286	48	80	423	50	56	44	265	9
Audrain.....	1	390	186	235	825	50	70	50	655	-----
Barry.....	3	962	349	260	1,648	135	41	110	1,361	-----
Barton.....	3	501	413	237	1,214	150	34	149	881	-----
Bates.....	1	72	1	16	103	25	-----	-----	58	20
Boone.....	3	1,774	1,066	513	3,505	250	465	247	2,340	100
Buchanan.....	4	20,046	2,541	8,747	31,912	1,100	1,217	511	28,575	300
Caldwell.....	3	1,134	207	170	1,614	255	106	160	1,021	72
Callaway.....	1	542	116	57	767	100	40	98	371	158
Camden.....	2	277	122	41	445	50	36	25	307	27
Cape Girardeau.....	2	824	349	239	1,529	140	24	-----	1,358	-----
Carroll.....	2	823	205	165	1,244	150	130	130	825	-----
Cass.....	2	319	78	100	529	60	26	16	426	-----
Cedar.....	1	406	52	61	539	50	11	50	364	64
Chariton.....	1	295	24	24	361	50	16	12	261	22
Clay.....	2	635	267	241	1,322	75	172	25	1,050	-----
Clinton.....	2	1,318	225	168	1,789	150	154	122	1,011	322
Cole.....	1	2,004	1,426	359	3,891	200	121	197	3,373	-----
Cooper.....	1	1,134	241	206	1,700	200	83	175	1,242	-----
Crawford.....	1	242	30	45	328	25	32	6	265	-----
Davies.....	1	268	27	49	358	25	29	26	269	10
De Kalb.....	1	243	53	57	360	50	57	50	203	-----
Dent.....	1	153	30	28	232	25	4	12	191	-----
Dunklin.....	2	311	16	71	483	90	16	7	311	60
Franklin.....	1	154	596	75	830	25	41	-----	765	-----
Gentry.....	2	459	138	82	716	80	55	80	501	-----
Greene.....	2	6,670	1,583	3,223	11,623	600	222	196	10,605	-----
Grundy.....	1	380	175	172	776	75	36	75	590	-----
Harrison.....	3	661	153	94	969	125	69	95	615	65
Henry.....	3	1,128	202	300	1,705	150	105	150	1,285	15
Howell.....	1	432	169	161	790	50	89	13	689	-----
Jackson.....	12	86,121	24,970	45,443	159,622	7,350	6,636	1,724	143,409	-----

Jasper.....	6	3,841	1,575	1,552	7,271	550	333	548	5,609	1
Johnson.....	2	403	320	136	880	105	96	55	624	
Laclede.....	1	205	68	80	368	30	17		320	
Lawrence.....	1	283	141	126	569	50	19	49	452	
Linn.....	1	413	18	68	620	25	38	15	443	
Livingston.....	4	1,968	430	695	3,272	285	192	284	2,457	54
Marion.....	1	632	1,462	302	2,428	200	175	198	1,854	
Moniteau.....	1	287	141	75	615	50	49	20	396	
Monroe.....	1	326	300	69	728	70	61	69	528	
Montgomery.....	1	256	43	29	340	75	17		247	
Morgan.....	1	286	62	55	458	50	5	50	297	56
Newton.....	2	679	167	252	1,202	75	104	74	920	25
Nodaway.....	2	858	133	219	1,263	125	62	106	964	5
Pemiscot.....	2	523	80	372	999	75	47	49	827	
Perry.....	1	86	19	26	136	25	5		106	
Pettis.....	3	2,926	735	1,119	4,915	300	509	298	3,803	
Phelps.....	1	498	171	79	783	50	66	50	617	
Polk.....	1	156	46	25	270	25	13	25	199	9
Putnam.....	2	516	266	203	1,013	100	31	99	783	
St. Charles.....	1	625	628	75	1,377	100	121	100	1,053	
St. Clair.....	1	268	29	110	423	55	32	12	324	
St. Louis.....	15	201,302	63,232	74,455	348,629	26,696	14,656	9,794	292,948	1,155
Saline.....	1	121	2	60	188	50	2		136	
Scotland.....	1	75	53	89	255	50	20	21	164	
Scott.....	1	254	88	55	422	50	22	25	322	
Stoddard.....	1	256	147	87	507	49	30	49	378	
Sullivan.....	2	622	57	126	895	120	33	45	591	105
Vernon.....	2	1,415	544	523	2,569	200	83	197	2,084	
Webster.....	1	150	25	13	204	25	2	23	118	35
Wright.....	1	210	14	26	276	25	10	12	207	22
Total.....	131	353,005	107,526	143,255	620,423	41,796	27,109	17,018	527,278	2,710
MONTANA										
Beaverhead.....	2	2,454	125	1,087	3,724	225	220	74	3,204	
Big Horn.....	1	433	54	72	616	65	16	24	487	24
Blaine.....	3	849	166	267	1,485	155	80	32	1,218	
Carbon.....	2	604	473	153	1,303	105	48	59	1,091	
Carter.....	1	81	23	29	145	25	2		111	7
Cascade.....	5	5,133	2,551	3,497	12,152	605	391	275	10,873	7
Chouteau.....	1	60	47	25	148	25	3	25	95	7
Custer.....	2	1,270	364	378	2,197	185	113	60	1,839	
Daniels.....	2	304	168	98	671	55	5	30	579	
Dawson.....	4	985	590	502	2,192	200	88	12	1,883	8
Deer Lodge.....	1	606	420	264	1,342	100	42	50	1,151	
Fallon.....	1	86	9	26	129	25	2		101	
Fergus.....	5	697	205	559	1,556	255	39	60	1,167	35
Flathead.....	3	2,324	1,163	760	4,536	475	154	446	3,446	
Gallatin.....	3	1,651	643	570	3,272	235	330	76	2,631	
Garfield.....	1	126	31	42	206	25	1		180	
Glacier.....	1	67	34	21	138	25	6		98	9

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6 1925—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—continued										
Hill	1	185	115	143	491	50	8		433	
Judith Basin	3	334	104	102	622	90	7	45	478	
Lewis & Clark	2	3,533	2,246	1,827	7,778	450	389	200	6,739	
Lincoln	1	257	41	34	362	40	1	25	295	
Madison	1	99	31	25	181	25	2		153	
Meagher	1	199	235	81	530	50	56	25	399	
Missoula	2	3,141	1,723	1,344	6,429	400	248	284	5,497	
Park	1	2,455	454	1,203	4,154	100	248	25	3,781	
Phillips	3	381	137	100	749	140	9	15	466	120
Pondera	2	407	84	54	618	100	16	19	374	109
Powder River	1	37	27	23	104	25	4		75	
Powell	1	469	157	160	823	100	40	12	671	
Ravalli	1	117	60	31	261	50	4	38	143	27
Richland	2	305	175	194	726	55	12		594	62
Roosevelt	3	861	182	168	767	100	20		635	11
Rosebud	1	124	53	71	258	25			233	
Sanders	1	196	125	75	411	25	10	25	350	
Sheridan	2	113	131	33	309	50	8	35	210	7
Silver Bow	1	4,506	5,075	2,800	11,958	300	620	200	10,758	
Stillwater	2	321	55	29	449	50	2	25	335	37
Teton	2	193	132	89	439	75	16		348	
Treasure	1	84	130	78	300	25	7		268	
Valley	4	652	568	427	1,816	175	103	100	1,438	
Welcome	1	197	1	14	230	25	7		186	13
Wheatland	2	111	67	29	271	50	5	25	187	4
Wibaux	2	281	79	45	461	100	10	6	329	16
Yellowstone	3	2,781	1,252	1,131	5,491	325	137	148	4,865	14
Total	85	39,559	20,505	18,150	82,800	5,785	3,529	2,475	70,394	510

NEBRASKA

Adams.....	8	2,841	1,000	908	5,168	400	187	\$41	4,260	
Antelope.....	1	184	58	41	297	50	13	50	183	
Bacon.....	3	1,213	165	306	1,801	160	132	100	1,388	20
Box Butte.....	2	1,613	207	475	2,536	125	115	99	2,015	
Boyd.....	2	446	69	114	672	75	19	60	519	
Brown.....	1	215	38	22	330	36	6	35	241	14
Buffalo.....	3	2,682	160	540	3,601	175	93	124	3,181	26
Burt.....	6	2,351	683	431	3,661	325	138	297	2,868	21
Butler.....	3	1,341	301	410	2,141	173	113	149	1,698	
Cass.....	3	842	167	145	1,239	125	47	124	892	49
Cedar.....	10	3,148	561	525	4,704	450	211	352	3,387	292
Chase.....	1	189	27	78	279	25	14	25	215	
Cherry.....	2	310	33	55	454	85	15	25	287	39
Colfax.....	1	590	40	87	756	50	24	38	645	
Cuming.....	6	2,556	804	500	4,037	275	378	205	3,139	18
Dawes.....	2	1,135	117	182	1,492	125	89	56	1,175	46
Dixon.....	2	715	128	174	1,112	80	60	80	864	25
Dodge.....	5	3,100	774	839	5,172	550	292	528	3,804	
Douglas.....	8	66,364	16,289	31,374	119,501	6,180	4,177	1,195	105,209	1,900
Furnas.....	1	490	34	161	709	25	46	24	611	
Gage.....	4	2,135	905	790	3,964	300	174	258	3,321	
Gosper.....	1	207	27	109	351	25	17	25	284	
Greeley.....	1	464	8	40	554	25	29	7	420	73
Hall.....	3	2,561	887	650	4,228	240	284	209	3,470	
Hamilton.....	3	946	170	131	1,321	105	64	41	1,111	
Hayes.....	1	148	44	34	246	25	8	25	178	
Holt.....	4	1,290	853	804	3,006	175	225	124	2,448	
Jefferson.....	1	1,037	287	492	1,919	100	42	100	1,065	
Kearney.....	3	642	102	373	1,153	125	61	52	912	
Knox.....	4	1,790	120	254	2,350	175	80	106	1,758	228
Lancaster.....	7	16,034	5,163	7,113	29,612	1,790	1,113	615	25,957	
Lincoln.....	2	835	178	522	1,628	125	92	100	1,812	
Madison.....	8	3,707	763	878	5,864	550	298	310	4,568	134
Merrick.....	1	501	30	106	688	50	51	25	522	29
Morrill.....	1	97	124	41	287	50	10	25	189	13
Nance.....	4	1,151	343	427	2,047	200	78	173	1,588	
Nemaha.....	3	694	288	379	1,404	135	91	132	1,041	
Otoe.....	5	1,246	949	963	3,255	275	148	198	2,624	
Phelps.....	3	1,275	294	538	2,183	110	242	67	1,749	5
Pierce.....	1	449	45	100	664	40	35	40	512	37
Platte.....	4	2,268	487	597	3,709	285	228	260	2,925	
Polk.....	2	665	155	360	1,231	100	48	99	976	
Red Willow.....	2	825	521	521	1,895	125	66	100	1,587	
Richardson.....	2	615	144	370	1,163	80	41	78	953	10
Rock.....	1	126	4	14	151	30	6		114	
Saline.....	2	999	538	408	2,024	100	103	100	1,716	
Saunders.....	3	1,701	431	301	2,679	190	162	162	2,122	14
Scotts Bluff.....	4	1,468	127	795	2,609	165	74	91	2,229	42
Seward.....	3	1,221	470	397	2,247	130	121	129	1,860	
Sheridan.....	3	1,020	98	477	1,677	110	85	70	1,405	

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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
NEBRASKA—continued										
Sherman.....	2	897	55	117	1,106	50	122	17	917	-----
Sioux.....	1	200	30	82	325	35	17	-----	272	-----
Stanton.....	2	790	484	341	1,728	100	391	99	1,111	10
Thurston.....	4	911	186	127	1,280	150	64	150	857	32
Valley.....	1	748	162	92	1,078	100	36	100	842	-----
Washington.....	1	136	49	69	263	25	8	25	205	-----
Wayne.....	2	1,087	152	216	1,486	135	76	78	1,154	35
Webster.....	1	233	34	95	366	50	24	12	280	-----
York.....	5	2,089	546	826	3,755	330	382	318	2,678	-----
Total.....	172	147,498	37,842	58,306	256,968	16,370	11,374	8,425	216,313	3,112
NEVADA										
Elko.....	1	630	480	251	1,427	100	135	100	1,092	-----
Eureka.....	1	337	100	77	525	25	17	-----	483	-----
Humboldt.....	1	1,847	148	300	2,591	100	201	82	2,208	-----
Nye.....	1	466	151	213	878	100	50	25	703	-----
Pershing.....	1	353	107	168	663	60	32	32	539	-----
Washoe.....	2	3,822	2,788	1,301	8,430	900	243	848	6,410	-----
White Pine.....	3	1,300	947	400	2,671	100	91	93	2,387	-----
Total.....	10	8,755	4,721	2,715	17,185	1,385	769	1,180	13,822	-----
NEW HAMPSHIRE										
Belknap.....	4	1,549	1,581	524	3,792	270	361	259	2,581	321
Carroll.....	1	493	1,048	153	1,725	60	63	59	1,542	-----
Cheshire.....	5	4,015	1,913	758	6,897	775	1,021	759	3,909	422
Coos.....	7	2,230	1,850	502	4,851	500	501	444	3,151	252
Grafton.....	6	2,494	911	789	4,340	400	553	307	2,970	110
Hillsborough.....	9	10,961	8,748	3,863	24,507	1,150	2,188	1,116	19,340	705
Merrimack.....	5	5,453	2,499	1,361	9,676	675	1,394	547	6,681	301
Rockingham.....	6	2,658	2,453	819	6,305	485	386	461	4,762	208
Strafford.....	6	2,664	2,164	782	5,829	550	659	309	4,102	195
Sullivan.....	5	2,690	1,917	547	5,284	375	517	371	3,659	279
Total.....	54	35,207	25,084	10,098	73,206	5,240	7,676	4,632	52,697	2,793

NEW JERSEY										
Atlantic.....	12	21,457	9,140	3,449	36,268	1,500	3,150	574	27,558	3,185
Bergen.....	30	21,314	21,274	5,043	49,370	2,075	2,258	1,063	43,095	744
Burlington.....	14	6,765	6,340	1,464	14,905	1,050	1,292	708	11,485	360
Camden.....	14	24,637	9,658	5,726	41,077	1,725	2,697	811	34,307	1,200
Cape May.....	7	5,287	3,102	723	9,569	725	1,149	505	6,468	649
Cumberland.....	7	8,244	5,510	1,702	16,263	800	1,977	519	12,224	705
Essex.....	26	72,600	61,531	20,621	159,318	8,625	9,785	2,887	135,941	994
Glouster.....	11	6,551	5,377	1,318	13,830	700	1,859	426	10,902	426
Hudson.....	14	46,510	36,791	10,647	98,194	4,850	5,544	3,317	81,598	1,906
Hunterdon.....	11	3,615	9,155	1,333	14,352	707	1,191	577	11,855	15
Mercer.....	8	28,221	18,460	7,820	57,036	2,147	4,258	1,979	46,749	1,717
Middlesex.....	18	25,222	16,450	9,984	47,853	2,175	2,572	539	42,139	187
Monmouth.....	22	19,555	13,866	3,263	38,338	1,780	2,426	665	31,889	1,525
Morris.....	9	14,659	9,375	2,811	27,525	1,000	1,597	587	23,990	255
Ocean.....	8	4,179	3,731	790	8,940	425	668	228	7,150	458
Passaic.....	12	37,286	32,843	7,331	81,199	5,339	5,611	2,903	66,010	528
Salem.....	7	4,550	4,730	725	10,319	625	1,129	444	7,826	281
Somerset.....	4	3,141	5,330	982	9,626	305	518	75	8,694	30
Sussex.....	2	2,804	4,554	504	8,116	500	679	394	6,484	50
Union.....	13	20,333	17,417	5,389	44,362	2,075	2,351	906	38,659	269
Warren.....	9	5,090	9,768	1,443	16,634	810	1,575	745	13,308	160
Total.....	258	382,020	304,402	88,068	803,094	39,938	53,786	20,852	668,331	15,644
NEW MEXICO										
Bernalillo.....	2	4,390	1,237	1,679	8,040	650	229	394	6,751	-----
Chaves.....	2	1,840	259	888	3,094	125	164	124	2,680	-----
Colfax.....	4	2,174	809	571	3,744	225	215	161	3,086	55
Curry.....	3	491	215	288	1,054	100	46	50	859	-----
Dona Ana.....	1	473	152	326	1,024	50	44	13	917	-----
Eddy.....	3	808	104	429	1,391	125	41	50	1,174	-----
Grant.....	1	509	134	246	960	50	57	50	803	-----
Guadalupe.....	1	168	53	42	336	50	-----	50	214	23
Harding.....	1	96	7	40	165	50	1	-----	114	-----
Hidalgo.....	1	226	34	67	350	35	29	24	256	-----
Lincoln.....	1	141	3	16	203	50	1	-----	153	-----
McKinley.....	1	354	232	100	732	50	11	50	579	42
Quay.....	3	609	46	290	1,075	175	39	19	836	6
Roosevelt.....	2	384	121	243	789	75	21	75	614	-----
San Juan.....	2	266	108	116	530	50	16	24	439	-----
San Miguel.....	1	757	303	142	1,388	200	51	196	890	49
Santa Fe.....	1	1,608	661	422	2,777	150	93	-----	2,534	-----
Sierra.....	1	76	16	21	123	25	-----	-----	98	-----
Union.....	1	61	30	30	134	25	10	-----	98	-----
Valencia.....	1	362	110	90	597	50	7	49	489	-----
Total.....	33	15,798	4,634	6,046	28,506	2,310	1,075	1,329	23,584	175

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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										
Albany.....	7	53,458	31,666	19,509	107,234	3,500	7,008	2,082	93,391	115
Allegany.....	7	2,684	1,379	526	4,838	475	463	437	3,455	5
Bronx.....	1	3,064	2,208	1,399	6,816	300	223	50	6,229	-----
Broome.....	7	11,903	6,130	2,712	21,240	775	1,255	225	18,829	102
Cattaraugus.....	5	10,938	3,531	1,664	16,881	1,400	1,521	868	12,843	241
Cayuga.....	8	4,954	6,518	1,765	13,447	680	1,027	624	10,906	167
Chautauqua.....	16	23,373	8,940	4,784	33,250	1,958	2,637	1,003	31,606	928
Chemung.....	3	8,877	3,986	1,616	14,715	700	1,213	529	11,904	288
Chenango.....	10	6,406	6,747	1,119	14,617	1,025	1,065	731	11,568	205
CClinton.....	5	8,516	5,139	1,622	15,810	700	983	586	13,126	400
Columbia.....	5	3,843	6,371	931	11,383	700	860	426	9,255	95
Cortland.....	4	5,297	4,199	1,583	11,279	450	541	418	9,803	65
Delaware.....	15	8,182	5,707	1,249	15,574	950	1,381	760	11,750	714
Dutchess.....	14	10,980	11,748	2,972	26,337	1,645	2,240	831	21,373	200
Erie.....	9	41,574	23,241	12,023	84,507	3,415	3,305	2,657	72,282	2,570
Essex.....	5	2,087	2,196	845	5,208	300	509	260	4,121	-----
Franklin.....	8	4,790	1,357	925	7,287	575	842	178	5,373	287
Fulton.....	2	8,008	3,166	1,066	12,778	1,000	883	690	9,945	-----
Genesee.....	2	2,900	1,998	532	5,542	200	390	148	4,788	75
Greene.....	7	2,146	2,590	908	5,773	550	517	214	4,263	220
Herkimer.....	13	12,409	7,528	1,989	22,872	1,125	1,718	1,001	18,784	173
Jefferson.....	12	12,713	8,963	2,230	23,090	1,585	1,573	1,090	20,241	546
Kings.....	7	36,256	14,639	3,893	62,108	2,050	4,158	971	52,425	1,410
Lewis.....	5	1,191	1,981	802	4,134	200	391	166	3,415	12
Livingston.....	4	2,319	2,760	629	5,779	350	250	239	4,941	-----
Madison.....	5	3,104	3,809	1,067	8,208	300	432	309	7,075	20
Monroe.....	5	17,585	3,262	2,788	24,657	1,460	684	1,162	20,313	843
Montgomery.....	9	5,866	15,525	2,186	23,660	1,200	2,363	953	19,177	189
Nassau.....	25	16,426	16,568	3,893	38,189	1,610	1,840	618	33,549	497
New York.....	27	2,024,490	944,340	922,071	4,220,410	180,000	337,640	26,550	3,354,335	144,580
Niagara.....	8	17,933	8,192	3,375	30,195	1,875	1,940	1,388	24,844	14
Oneida.....	17	30,488	12,168	5,371	49,488	3,605	4,267	1,861	38,852	254
Onondaga.....	9	15,117	8,433	2,998	27,065	1,985	1,625	836	22,044	307
Ontario.....	5	4,593	4,885	901	10,583	525	647	162	9,219	-----

Orange.....	23	17,444	19,634	3,872	41,974	2,301	3,374	2,008	33,521	639
Orleans.....	1	2,736	1,189	428	4,450	100	168	49	4,133	---
Oswego.....	8	5,123	1,770	625	14,558	675	452	12,615	148	---
Otsego.....	13	6,907	12,096	1,889	21,386	950	1,802	755	17,732	106
Putnam.....	3	379	464	464	1,888	900	150	110	1,432	---
Queens.....	11	13,065	12,303	3,476	30,788	1,725	1,256	627	26,711	375
Rensselaer.....	8	15,686	37,334	6,806	60,633	2,315	3,702	1,201	51,272	1,820
Richmond.....	5	3,124	3,379	960	7,759	575	579	193	6,247	147
Rockland.....	6	5,898	6,956	1,432	14,648	600	995	155	12,804	25
St. Lawrence.....	15	7,119	7,642	1,669	17,117	875	1,369	735	13,470	635
Saratoga.....	8	6,231	7,636	1,653	15,874	690	880	559	13,714	150
Schenectady.....	2	9,531	3,882	1,840	15,797	700	1,133	290	13,380	---
Schoharie.....	3	813	3,533	382	4,772	175	288	159	4,150	---
Schuyler.....	2	462	1,240	228	2,006	75	131	74	1,726	---
Seneca.....	3	934	1,424	482	2,903	100	129	79	2,396	---
Steuben.....	10	6,460	6,239	1,920	15,089	625	1,060	500	12,803	28
Suffolk.....	22	9,121	10,639	2,448	22,934	1,050	1,571	600	19,340	340
Sullivan.....	11	6,298	6,594	1,091	14,341	700	939	424	11,417	838
Tioga.....	6	2,464	2,978	685	6,211	450	411	300	4,952	117
Tompkins.....	5	4,235	3,563	1,107	9,033	625	620	319	7,416	45
Ulster.....	13	7,351	6,728	1,581	16,090	1,175	1,955	791	11,750	370
Warren.....	5	11,732	5,609	1,976	19,513	401	2,335	810	16,311	65
Washington.....	14	8,263	7,798	1,773	18,251	835	1,158	522	15,646	25
Wayne.....	12	6,102	8,273	1,614	16,335	830	759	624	13,813	304
Westchester.....	26	38,974	45,001	9,495	95,725	3,225	4,762	1,925	84,129	1,205
Wyoming.....	6	2,777	3,942	650	7,460	300	415	299	6,373	12
Yates.....	1	225	134	74	744	60	17	13	866	---
Total.....	533	2,624,526	1,430,855	1,070,423	5,490,179	242,030	420,875	65,066	4,415,773	162,931
NORTH CAROLINA										
Alamance.....	3	1,789	241	393	2,557	235	116	208	1,957	30
Anson.....	1	1,076	250	166	1,521	100	117	77	992	180
Ashe.....	1	314	21	38	381	25	25	266	59	---
Beaufort.....	1	1,233	175	277	1,821	100	127	99	1,469	27
Buncombe.....	2	3,065	373	806	4,462	300	120	199	3,555	251
Burke.....	1	1,224	141	556	1,980	55	117	19	1,789	---
Cabarrus.....	1	1,261	198	267	1,762	100	159	100	1,391	---
Caldwell.....	1	535	28	108	682	50	38	12	523	60
Catawba.....	2	2,833	325	641	4,003	400	245	112	2,945	242
Cleveland.....	2	4,082	350	570	5,141	350	438	258	3,761	269
Craven.....	1	2,728	97	265	3,232	250	67	25	2,596	294
Cumberland.....	1	2,079	80	515	3,005	100	90	50	2,324	440
Davidson.....	1	877	304	186	1,501	100	114	97	1,178	11
Duplin.....	1	289	52	105	471	50	14	40	336	32
Durham.....	2	5,681	1,399	1,908	9,698	700	553	700	7,131	155
Edgecombe.....	3	4,136	604	632	5,600	425	359	125	4,143	292
Forsyth.....	2	2,671	949	949	4,755	450	85	450	3,485	185
Franklin.....	2	534	88	163	863	75	30	75	661	91
Gaston.....	4	9,087	1,254	1,399	12,376	1,350	951	936	7,676	125

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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 CAROLINA—continued										
Granville	2	2,395	326	468	3,255	160	261	86	2,718	
Guilford	2	14,306	2,821	3,401	22,569	1,250	1,005	1,237	16,420	1,914
Halifax	1	603	144	899	107	100	36	100	601	63
Harnett	1	444	77	120	727	50	22	40	519	92
Haywood	1	346	88	57	529	50	84	50	340	
Henderson	1	977	103	232	1,437	50	80	49	1,253	
Hertford	1	253	109	11	431	100	3	100	130	98
Iredell	3	2,419	313	457	3,332	250	169	250	2,374	269
Johnston	3	1,497	241	232	2,152	305	97	66	1,413	259
Lenoir	3	2,959	173	442	3,825	391	221	49	3,021	139
Lincoln	2	1,930	199	287	2,586	200	206	150	1,947	80
McDowell	1	930	102	193	1,259	100	93	49	1,016	
Mecklenburg	5	14,735	3,348	3,006	22,209	1,575	2,865	1,428	14,536	1,447
Nash	1	1,736	312	277	2,402	200	177	24	1,975	
New Hanover	1	11,616	941	3,317	17,610	1,000	1,193	680	11,815	1,631
Pasquotank	1	3,007	451	311	3,966	200	231	195	2,859	296
Person	1	901	55	73	1,074	150	41		699	182
Pitt	2	1,235	66	408	1,855	175	74	25	1,522	59
Randolph	1	501	118	399	1,063	50	59	48	903	
Robeson	3	1,925	169	265	2,427	190	108	50	1,947	131
Rockingham	2	940	87	211	1,299	140	50	75	1,025	
Rowan	1	969	145	160	1,434	100	66	100	1,168	
Rutherford	1	197	28	317	25	65	7	25	191	29
Scotland	1	192	26	43	285	25	28	25	207	
Stanly	1	338	19	94	466	50	19		392	5
Surry	2	1,380	163	403	2,052	150	84	74	1,632	102
Vance	2	1,768	344	210	2,610	300	101	297	1,771	140
Wake	2	7,766	1,944	3,730	14,319	900	420	321	12,368	
Wayne	3	3,852	872	765	6,092	475	418	317	4,701	124
Wilson	1	1,116	253	746	2,127	100	242	25	1,738	
Total	84	128,717	20,861	30,476	192,419	14,066	12,225	9,523	141,379	10,851

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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.....	2	748	204	85	1,074	90	81	64	814	25
Allen.....	3	2,856	767	621	4,228	325	144	203	3,742	10
Ashland.....	1	588	414	297	1,373	100	160	50	1,063	-----
Ashtabula.....	5	3,684	2,845	850	7,472	600	667	409	5,495	293
Athens.....	5	2,632	1,818	542	5,037	450	419	145	3,645	205
Auglaize.....	5	4,021	1,104	661	6,098	510	355	508	4,635	-----
Belmont.....	12	11,683	6,702	2,829	21,710	1,125	1,901	847	17,271	505
Brown.....	7	2,060	1,008	374	3,601	385	393	351	2,274	175
Butler.....	3	3,202	5,344	2,294	16,824	1,175	1,555	841	13,174	27
Carroll.....	1	281	574	88	940	100	43	98	699	-----
Champaign.....	5	2,768	969	466	4,469	502	668	499	2,632	168
Clark.....	6	10,304	1,667	1,771	15,416	1,175	1,022	787	11,652	778
Clermont.....	5	1,160	1,191	434	2,950	280	256	264	2,149	-----
Clinton.....	7	3,418	1,372	533	5,734	550	467	519	3,653	207
Columbiana.....	7	7,663	4,918	2,396	15,565	775	1,765	734	11,971	259
Coshocton.....	2	2,206	1,461	483	4,290	200	472	149	3,326	150
Crawford.....	5	2,923	1,489	733	5,494	475	446	358	4,106	98
Cuyahoga.....	5	65,953	34,413	12,626	118,079	4,950	4,717	3,539	91,780	7,780
Darke.....	9	3,772	1,023	377	5,721	715	736	430	3,463	363
Defiance.....	4	1,695	1,106	392	3,410	275	202	273	2,294	276
Delaware.....	2	1,178	667	245	2,137	250	145	199	1,477	66
Erie.....	1	2,765	1,094	464	4,400	200	360	98	3,697	50
Fairfield.....	5	2,567	1,599	921	5,405	500	448	279	4,093	13
Fayette.....	1	1,352	174	121	1,659	100	68	49	1,071	272
Franklin.....	9	50,770	20,970	16,704	93,106	4,750	6,805	3,006	74,338	2,823
Fulton.....	1	434	351	201	1,044	50	49	49	895	-----
Gallia.....	1	496	287	76	898	100	69	100	622	-----
Geauga.....	2	845	959	243	2,112	100	157	50	1,805	-----
Greene.....	4	999	750	735	2,585	250	423	214	1,698	-----
Guernsey.....	7	2,927	2,249	1,029	6,521	440	604	337	5,091	44
Hamilton.....	16	88,100	47,818	35,532	176,323	13,975	14,139	6,308	137,098	2,517
Hancock.....	1	2,384	1,054	309	4,102	250	165	224	3,409	27
Hardin.....	6	1,560	911	433	2,982	225	306	223	2,205	18
Harrison.....	5	2,599	1,194	454	4,356	375	305	357	3,169	134
Henry.....	1	838	186	145	1,207	50	57	50	1,051	-----
Highland.....	4	1,782	1,077	345	3,295	310	264	178	2,512	32
Hocking.....	2	822	1,027	223	2,126	100	154	99	1,516	257

Huron	4	2,783	1,428	426	4,972	275	336	143	4,188	30
Jackson	2	715	1,298	335	2,387	200	184	102	1,901	145
Jefferson	6	7,657	7,007	2,068	17,588	1,125	1,094	844	14,280	360
Knox	4	1,199	1,366	460	3,185	225	249	187	2,094	50
Lake	2	1,881	2,452	718	5,190	250	290	200	4,858	362
Lawrence	2	3,113	1,060	412	4,943	800	309	511	2,873	231
Licking	4	3,771	1,895	702	6,467	500	682	389	4,686	35
Logan	1	712	129	167	1,089	100	65	100	791	55
Lorain	2	1,488	1,493	843	3,508	210	140	97	2,980	800
Lucas	1	5,431	6,167	2,049	14,181	500	1,539	492	10,765	223
Madison	5	2,612	551	299	3,783	345	341	817	2,536	380
Mahoning	5	23,008	6,987	5,576	39,001	4,250	3,676	1,987	28,126	114
Marion	3	2,700	775	498	4,314	530	213	429	3,025	104
Medina	4	2,993	1,537	525	5,156	265	285	187	4,805	73
Meigs	3	766	530	296	1,643	180	154	71	1,269	280
Mercer	4	2,225	422	267	3,057	225	242	126	2,892	52
Miami	8	5,242	3,138	1,564	10,444	940	1,190	887	6,861	596
Monroe	5	1,483	898	300	2,742	163	211	130	2,185	58
Montgomery	8	19,796	6,135	6,008	34,442	2,475	1,964	1,809	27,465	32
Morgan	5	1,223	841	313	2,473	300	206	289	1,613	86
Morrow	3	1,111	430	122	1,733	180	183	157	1,200	44
Muskingum	3	6,445	3,707	1,633	12,040	525	1,201	518	9,775	41
Noble	3	1,107	1,174	206	2,565	145	232	142	1,989	25
Ottawa	3	1,828	1,352	323	3,581	160	161	55	3,096	120
Paulding	3	1,073	226	197	1,595	140	66	93	1,284	12
Perry	1	398	430	127	1,050	75	82	75	628	10
Pickaway	5	2,188	880	554	3,774	435	415	291	2,653	44
Pike	2	503	429	333	1,290	125	112	125	884	294
Portage	4	3,063	2,727	969	6,902	430	590	338	5,545	130
Preble	5	2,407	975	502	3,983	235	341	151	3,214	150
Putnam	2	432	208	143	830	60	39	55	651	25
Richland	3	2,189	1,895	582	4,872	200	381	198	4,093	294
Ross	5	3,610	2,160	802	6,984	600	792	528	4,769	130
Sandusky	1	1,619	1,299	333	3,350	200	95	100	2,826	150
Scioto	2	6,244	2,416	1,342	10,482	600	1,144	498	7,677	25
Seneca	6	5,661	2,866	1,400	10,923	800	1,064	608	7,732	204
Shelby	3	1,885	623	457	3,086	233	353	229	2,057	45
Stark	5	18,128	7,019	3,283	29,653	1,750	2,504	1,286	23,847	119
Summit	2	7,078	4,455	1,542	13,570	440	760	446	12,203	187
Trumbull	4	6,893	3,475	1,332	12,338	700	814	446	10,179	50
Tuscarawas	6	4,051	3,430	1,394	9,053	475	571	298	7,612	45
Union	1	445	88	50	609	40	27	39	457	40
Van Wert	3	1,961	593	511	3,278	300	417	187	2,222	238
Vinton	1	195	296	114	616	50	77	25	464	577
Warren	9	2,613	1,141	444	4,430	600	503	404	2,630	385
Washington	6	7,444	3,115	1,114	12,297	1,050	1,038	998	8,565	49
Wayne	4	3,372	1,446	905	5,904	425	455	324	4,311	7
Williams	4	2,957	1,116	469	4,681	435	244	385	3,375	7
Wood	3	559	498	215	1,298	110	83	105	992	7
Wyandot	3	1,004	320	315	1,686	180	151	77	1,278	7
Total	357	489,834	249,670	131,924	912,238	62,280	69,224	41,129	702,595	24,314

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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
OKLAHOMA										
Adair.....	2	273	177	129	623	50	16	50	508	-----
Alfalfa.....	6	972	400	515	1,980	170	34	40	1,734	-----
Atoka.....	1	86	63	14	193	25	6	25	128	9
Beaver.....	2	230	61	90	409	50	11	-----	348	-----
Beckham.....	7	1,739	387	2,280	4,526	225	99	89	4,108	-----
Blaine.....	4	731	159	252	1,212	125	19	31	1,037	-----
Bryan.....	8	2,101	780	714	3,996	425	118	136	3,316	-----
Caddo.....	11	2,044	983	1,696	4,883	305	172	102	4,302	-----
Canadian.....	6	1,480	601	1,017	3,243	200	59	148	2,826	-----
Carter.....	5	3,890	1,904	1,550	7,803	650	256	106	6,775	-----
Cherokee.....	4	522	448	210	1,262	140	28	114	918	3
Choctaw.....	4	1,516	374	156	2,418	390	58	25	1,842	112
Cleveland.....	5	1,346	478	1,078	3,152	250	97	81	2,723	-----
Coal.....	2	220	89	65	402	50	11	-----	333	8
Comanche.....	5	1,632	1,027	1,013	3,850	300	80	97	3,352	-----
Cotton.....	5	915	226	312	1,602	180	37	20	1,233	131
Craig.....	3	810	497	592	1,967	180	35	148	1,594	-----
Creek.....	8	2,508	959	1,754	5,425	325	113	75	4,896	16
Custer.....	9	1,551	696	1,144	3,601	275	82	112	3,128	-----
Delaware.....	1	92	46	9	159	25	1	-----	104	29
Dewey.....	4	567	151	134	903	100	17	31	746	8
Ellis.....	1	243	73	233	567	30	10	7	520	-----
Garfield.....	7	3,519	2,309	3,455	9,640	705	452	130	8,342	-----
Garvin.....	9	1,938	1,210	1,101	4,475	465	229	323	3,457	-----
Grady.....	11	3,342	1,638	2,279	7,708	755	252	332	6,364	-----
Grant.....	3	480	212	232	973	75	18	75	794	-----
Greer.....	4	587	482	1,386	2,498	180	107	62	2,147	-----
Harmon.....	2	354	143	723	1,263	60	19	14	1,160	-----
Harper.....	2	180	36	151	395	50	3	-----	342	-----
Haskell.....	3	439	295	166	979	105	24	74	750	21
Hughes.....	7	1,905	914	2,308	5,355	245	107	97	4,905	-----
Jackson.....	5	972	710	2,824	4,645	235	196	80	4,132	-----
Jefferson.....	8	876	508	791	2,292	250	74	107	1,848	-----
Johnston.....	3	426	233	227	955	100	29	66	759	-----

Kay	11	3, 218	1, 900	2, 055	7, 458	430	186	177	6, 645	20
Kingfisher	5	935	558	369	1, 980	165	45	90	1, 631	37
Kiowa	6	869	520	996	2, 469	175	38	70	2, 157	
Le Flore	6	838	419	318	1, 760	150	50	29	1, 508	
Lincoln	9	1, 122	1, 270	1, 858	4, 396	275	82	162	3, 863	
Logan	2	1, 223	1, 102	1, 261	3, 712	125	86	124	3, 348	
Love	3	474	308	597	1, 424	135	51	27	1, 204	
McClain	4	891	291	509	1, 744	180	106	146	1, 310	
McCurtain	5	818	312	354	1, 637	180	41	6	1, 305	61
McIntosh	4	884	504	569	2, 062	175	70	150	1, 666	
Major	1	158	29	79	287	95	6	6	250	
Marshall	5	813	245	290	1, 460	210	63	65	1, 097	21
Mayer	3	461	257	119	1, 889	100	38	19	1, 718	12
Murray	4	604	358	417	1, 446	150	35	75	1, 184	
Muskogee	10	9, 692	3, 884	2, 955	17, 470	1, 225	494	952	14, 511	259
Noble	3	1, 023	120	484	1, 677	100	28	25	1, 523	
Nowata	2	544	376	303	1, 314	100	52	99	1, 062	
Okfuskee	5	1, 472	768	1, 311	3, 627	160	75	85	3, 272	
Oklahoma	16	34, 881	17, 062	23, 934	80, 187	4, 559	1, 559	376	73, 382	
Okmulgee	9	5, 468	2, 654	2, 379	11, 499	960	377	145	9, 973	10
Osage	16	7, 196	1, 880	4, 665	14, 535	735	424	295	13, 037	16
Ottawa	6	3, 219	1, 051	1, 835	6, 355	350	117	239	5, 648	
Pawnee	6	1, 677	902	1, 151	3, 902	250	104	200	3, 341	7
Payne	8	2, 690	1, 552	2, 259	6, 815	350	163	106	6, 174	20
Pittsburg	6	2, 378	1, 797	913	5, 468	355	90	264	4, 609	143
Pontotoc	6	1, 016	334	673	2, 163	240	66	93	1, 732	19
Pottowatomie	7	3, 362	1, 226	1, 626	6, 525	450	143	216	5, 600	47
Pushmataha	1	471	206	298	1, 017	100	45	40	832	
Roger Mills	1	147	11	100	270	25	7		228	
Rogers	3	1, 006	442	410	1, 941	125	37	69	1, 679	
Seminole	3	916	255	384	1, 624	90	29	37	1, 467	
Sequoyah	5	979	441	228	1, 778	160	51	130	1, 376	52
Stephens	8	2, 597	712	1, 845	5, 383	435	147	87	4, 697	2
Texas	8	1, 196	395	794	2, 546	215	135	58	2, 101	26
Tillman	4	945	263	1, 401	2, 812	175	28	36	2, 567	
Tulsa	13	48, 511	8, 937	21, 916	85, 457	5, 150	1, 640	841	77, 687	92
Wagoner	5	830	389	561	1, 831	180	71	100	1, 479	
Washington	6	4, 866	1, 948	1, 898	9, 596	750	445	75	8, 316	
Washita	5	692	287	1, 084	2, 146	135	42	50	1, 917	
Woods	3	943	286	720	2, 101	125	52	31	1, 851	42
Woodward	1	201	174	155	551	50	10	49	442	
Total	401	192, 760	75, 724	117, 171	408, 668	27, 700	10, 177	8, 641	359, 890	1, 228

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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
OREGON										
Baker.....	3	1,800	885	1,380	4,186	325	215	133	3,478	7
Benton.....	1	658	569	332	1,704	60	108	48	1,489	-----
Clackamas.....	3	476	865	255	1,543	100	39	38	1,361	5
Clatsop.....	2	1,957	579	485	3,306	300	96	88	2,441	356
Columbia.....	3	525	414	151	1,133	75	22	50	985	41
Coos.....	4	1,470	1,103	754	3,679	300	127	160	3,089	-----
Crook.....	2	480	94	295	939	100	59	3	759	14
Deschutes.....	2	1,302	254	219	1,981	125	35	22	1,692	85
Douglas.....	3	1,183	312	509	2,618	175	127	49	2,185	80
Gilliam.....	2	756	99	116	1,110	125	62	25	841	57
Grant.....	2	240	82	156	489	65	16	6	402	-----
Harney.....	2	602	307	290	1,204	100	116	83	822	84
Hood River.....	1	594	345	182	1,153	100	30	-----	1,023	-----
Jackson.....	3	1,874	1,720	766	4,623	300	119	297	3,907	-----
Jefferson.....	1	54	23	25	116	25	-----	91	-----	-----
Josephine.....	1	458	614	149	1,250	50	79	50	1,072	-----
Klamath.....	3	2,139	376	1,171	4,349	325	60	225	3,731	-----
Lake.....	4	1,823	472	360	2,300	265	174	85	1,704	64
Lane.....	4	3,196	1,919	1,155	6,673	393	393	217	5,755	-----
Lincoln.....	1	142	59	95	313	25	3	-----	286	-----
Linn.....	5	1,650	555	379	2,829	285	92	165	2,229	55
Malheur.....	3	790	306	223	1,501	160	85	73	1,184	-----
Marion.....	7	2,239	2,045	990	5,661	365	211	152	4,860	13
Morrow.....	2	754	97	124	1,084	150	58	24	743	108
Multnomah.....	8	43,369	34,971	21,079	110,579	7,194	3,946	-----	97,375	1,618
Polk.....	3	542	361	300	1,326	110	74	52	1,090	-----
Tillamook.....	2	1,105	280	265	1,683	75	77	-----	1,448	84
Umatilla.....	5	6,011	1,180	989	8,455	675	816	343	5,787	803
Union.....	4	2,554	846	607	4,327	375	129	359	3,464	-----
Wallowa.....	2	608	198	122	1,024	100	72	37	790	25
Wasco.....	2	1,715	366	366	3,114	260	179	100	2,406	145
Washington.....	3	936	510	411	2,066	135	112	110	1,644	-----
Yamhill.....	6	2,282	1,352	520	4,331	300	329	270	3,424	-----
Total.....	99	91,244	55,418	35,370	192,529	13,389	8,060	3,399	163,537	3,644

PENNSYLVANIA

Adams	9	5,598	3,096	713	9,819	525	813	486	7,707	277
Allegheny	52	247,673	259,649	107,301	645,034	33,225	51,744	15,709	534,047	5,444
Armstrong	11	5,909	6,191	1,323	13,841	835	781	781	10,955	222
Beaver	15	8,916	8,588	2,630	20,708	1,200	1,754	1,084	16,270	345
Bedford	7	1,745	1,409	400	3,713	205	250	250	2,944	151
Berks	20	32,193	15,418	5,635	55,662	2,950	7,764	1,891	40,785	2,034
Blair	13	9,592	3,970	3,112	17,977	975	1,900	697	14,312	74
Bradford	17	6,319	7,046	1,535	15,394	1,010	1,335	926	11,891	231
Bucks	12	5,320	10,060	1,723	17,514	957	2,669	650	13,056	173
Butler	13	12,355	3,829	2,288	19,430	1,290	1,968	814	15,023	186
Cambridg	20	29,838	12,563	6,278	50,601	2,470	4,426	2,201	40,935	375
Cameron	1	1,490	754	231	2,570	200	211	197	1,854	99
Carbon	10	5,935	8,122	1,277	15,679	1,000	1,406	795	12,367	87
Center	10	6,555	3,712	1,821	12,724	775	1,126	561	9,902	285
Chester	20	14,778	13,971	3,334	33,175	2,290	4,571	1,650	24,058	552
Clarion	8	6,790	4,114	1,514	12,605	530	995	387	10,547	50
Clearfield	14	12,347	8,254	2,899	24,247	1,750	2,642	1,380	18,062	278
Clinton	3	2,151	2,657	751	5,688	255	969	137	4,287	40
Columbia	12	5,502	7,016	1,376	14,412	860	1,274	556	11,613	73
Crawford	10	6,344	4,259	1,687	12,742	900	1,214	865	9,614	125
Cumberland	8	3,479	2,995	778	7,523	725	641	343	5,754	38
Dauphin	10	3,961	5,326	2,475	12,041	725	1,682	422	9,134	75
Delaware	14	16,553	13,692	3,867	35,673	1,950	3,691	1,365	27,589	995
Elk	4	2,905	4,616	1,342	9,063	650	1,129	527	6,730	---
Erie	14	23,416	12,588	5,206	43,033	1,855	3,818	1,348	35,695	228
Fayette	26	22,787	17,570	7,668	50,943	2,275	6,013	1,731	40,498	372
Forest	3	1,014	598	2,033	150	150	341	147	1,395	---
Franklin	10	8,093	7,743	1,626	18,128	1,355	2,183	907	13,614	25
Fulton	1	231	274	79	618	25	59	25	509	---
Greene	5	5,932	1,694	936	9,628	625	1,546	398	6,909	147
Huntingdon	10	4,447	3,597	1,129	9,458	635	850	552	7,071	319
Indiana	12	10,319	7,196	1,910	20,021	980	1,545	829	16,247	334
Jefferson	12	5,454	5,062	1,925	12,798	845	1,443	761	9,742	---
Juniata	7	2,319	1,262	418	4,126	285	546	243	2,962	90
Lackawanna	14	29,384	45,914	8,762	86,963	3,885	7,526	2,151	72,140	1,097
Lancaster	35	23,517	20,688	5,919	52,365	3,355	6,274	2,362	39,066	1,193
Lawrence	9	9,214	9,895	3,306	23,147	1,100	4,376	877	16,729	8
Lebanon	8	5,255	5,711	1,386	12,737	900	1,436	454	9,765	150
Lehigh	12	19,202	17,750	3,487	41,688	2,700	5,064	1,765	31,795	55
Luzerne	21	32,161	47,143	8,095	90,720	4,300	9,955	2,173	73,583	564
Lycoming	13	16,409	5,767	2,527	26,031	1,785	4,085	1,597	17,499	909
McKean	8	9,155	4,923	2,072	16,582	1,290	1,207	556	13,369	25
Mercer	13	15,447	11,444	3,570	31,480	1,685	2,311	1,265	25,814	295
Mifflin	8	4,688	2,333	662	7,949	600	613	491	5,378	837
Monroe	4	4,579	2,207	739	7,942	500	875	248	5,558	682
Montgomery	27	23,581	24,396	4,907	54,769	2,902	6,374	2,390	42,224	604
Montour	3	1,290	3,405	477	5,414	375	677	399	3,939	50
Northampton	16	20,419	26,386	5,317	54,056	2,920	3,872	2,270	43,962	912
Northumberland	14	11,824	10,990	2,550	26,814	1,400	3,773	1,064	19,878	304
Perry	9	2,416	2,367	572	5,508	340	655	302	4,071	130

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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										
Philadelphia.....	32	467,023	147,268	180,394	825,657	28,980	78,969	6,717	681,813	9,022
Pike.....	1	146	596	89	839	25	81	25	769	-----
Potter.....	6	1,389	568	312	2,387	225	218	221	1,683	39
Schuylkill.....	29	24,179	29,283	5,385	60,600	2,770	6,788	1,655	48,873	387
Snyder.....	6	2,455	1,402	534	4,483	225	602	222	3,368	50
Somerset.....	24	7,769	8,063	2,122	18,873	1,060	1,963	919	14,707	194
Sullivan.....	3	486	1,031	161	1,703	100	137	98	1,369	-----
Susquehanna.....	9	4,190	4,685	1,024	10,204	550	612	458	8,514	60
Tioga.....	9	5,028	3,284	728	9,566	500	660	432	7,478	487
Union.....	4	913	1,458	281	2,742	250	484	150	1,835	-----
Venango.....	6	14,597	1,862	2,291	19,281	700	1,667	642	15,733	460
Warren.....	5	12,145	3,784	1,688	18,154	825	1,210	788	15,172	140
Washington.....	27	24,138	21,791	5,817	53,933	2,350	5,295	1,992	43,282	893
Wayne.....	3	1,375	2,866	356	4,683	250	404	242	3,767	15
Westmoreland.....	40	29,113	23,572	7,705	62,871	2,535	6,088	1,952	50,583	1,564
Wyoming.....	6	1,433	2,942	519	5,007	305	541	287	3,863	10
York.....	29	22,987	17,433	4,819	47,015	3,310	4,671	2,556	35,480	984
Total.....	866	1,386,217	982,123	446,100	2,930,784	142,339	284,983	81,221	2,357,066	35,844
RHODE ISLAND										
Kent.....	1	252	502	368	1,135	100	187	49	799	-----
Newport.....	3	2,069	2,119	616	4,953	420	387	407	3,679	60
Providence.....	12	38,454	23,400	8,593	71,949	5,700	8,788	4,229	51,813	743
Washington.....	1	108	49	27	186	100	33	25	28	-----
Total.....	17	40,883	26,070	9,604	78,223	6,320	9,395	4,710	56,319	803
SOUTH CAROLINA										
Aiken.....	1	229	11	15	280	50	10	6	168	46
Allendale.....	1	89	16	25	131	15	5	-----	41	52
Anderson.....	3	3,138	243	513	3,994	525	72	61	3,201	-----
Calhoun.....	1	612	6	101	809	160	196	-----	494	83

Charleston	4	14,572	6,906	5,025	28,889	2,400	1,499	1,867	20,679	847
Cherokee	2	1,722	395	488	2,676	275	252	137	2,007	---
Chester	2	1,223	258	316	1,926	150	145	100	1,516	---
Chesterfield	1	277	52	46	391	50	20	220	50	50
Clarendon	1	297	35	53	441	50	15	24	270	80
Colleton	1	504	78	56	633	75	16	75	434	83
Darlington	3	1,156	151	193	1,629	150	50	135	1,196	98
Dillon	1	496	51	64	674	100	9	12	470	83
Dorchester	1	368	2	50	441	50	21	35	355	15
Florence	2	867	166	145	1,558	150	39	125	900	146
Greenville	5	11,566	1,214	2,647	16,209	950	1,447	198	12,581	443
Greenwood	1	1,389	134	74	1,933	100	71	98	1,865	---
Hampton	1	106	26	19	162	25	25	25	89	22
Horry	2	410	251	105	788	75	53	75	570	15
Kershaw	1	485	110	177	812	75	51	49	637	---
Laurens	3	1,195	150	171	1,631	200	122	100	1,096	104
Lee	2	1,563	310	298	2,288	175	283	50	1,778	---
Lexington	3	1,720	581	312	2,709	225	139	127	2,168	49
Marion	2	1,171	175	109	1,533	150	69	100	1,100	90
Marlboro	2	837	139	107	1,149	100	63	97	703	131
Newberry	1	1,541	110	191	1,865	100	79	100	1,517	72
Orangeburg	7	5,052	782	774	7,269	510	522	322	5,858	48
Richland	4	11,156	2,854	6,046	24,213	1,500	519	1,169	20,580	340
Saluda	1	711	3	88	810	100	25	680	865	19
Spartanburg	5	7,671	980	2,087	11,058	1,300	800	574	8,276	---
Sumter	4	4,967	1,056	704	7,073	750	585	574	5,061	104
Union	1	612	28	38	741	100	10	25	505	101
York	5	3,939	663	1,447	6,271	490	375	188	5,115	---
Total	74	81,641	17,934	22,720	132,841	11,175	7,537	6,594	101,915	3,121
SOUTH DAKOTA										
Aurora	1	400	39	106	553	25	37	10	481	---
Beadle	2	1,134	1,227	499	2,956	125	64	74	2,693	---
Bon Homme	1	469	40	286	831	40	16	25	750	---
Brookings	4	1,657	461	589	2,848	125	67	106	2,488	62
Brown	6	4,087	2,850	2,152	9,497	275	384	185	8,617	---
Brule	2	655	146	184	1,022	75	23	25	793	107
Butte	1	765	31	79	921	25	60	6	561	269
Campbell	1	177	39	54	314	25	5	---	284	---
Clark	2	316	184	108	622	50	35	49	488	---
Clay	2	1,287	378	415	2,164	100	90	47	1,921	---
Codington	5	2,593	1,750	1,179	5,737	350	178	247	4,951	---
Custer	1	130	16	26	209	25	4	---	161	13
Davison	2	1,900	593	755	3,354	150	130	124	2,934	16
Day	3	990	197	445	1,735	100	25	56	1,632	21
Deuel	6	1,870	174	326	2,629	150	107	100	2,209	62
Faulk	1	120	7	31	170	25	---	---	133	---
Grant	2	1,154	361	423	2,024	125	28	52	1,818	---
Gregory	2	638	168	88	1,002	100	16	99	654	133
Haakon	1	224	18	45	309	25	11	12	262	---

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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
SOUTH DAKOTA—continued										
Hamlin	2	338	42	109	628	60	15	85	518	-----
Hand	2	806	471	553	1,891	75	98	74	1,643	-----
Hanson	4	807	144	220	1,305	127	34	35	1,090	16
Hughes	2	772	811	365	2,045	100	40	100	1,805	-----
Hutchinson	2	517	276	167	1,015	60	45	31	875	-----
Hyde	1	407	175	320	919	50	40	25	804	-----
Jerauld	1	60	1	58	122	18	4	-----	94	-----
Kingsbury	4	1,027	140	202	1,459	150	55	75	1,065	114
Lake	2	1,099	192	164	1,660	125	22	96	1,157	259
Lawrence	3	2,012	1,611	1,013	4,733	275	230	158	4,109	-----
Lincoln	2	804	107	262	1,256	80	90	80	968	36
Lyman	1	144	40	18	247	50	-----	25	94	78
McCook	1	285	12	216	543	25	33	6	479	-----
McPherson	1	86	27	15	143	25	5	25	88	-----
Marshall	3	794	107	107	1,066	115	16	39	748	168
Meade	1	325	239	78	666	50	52	25	538	-----
Miner	1	392	35	109	591	50	2	12	527	-----
Minnehaha	6	5,706	2,466	3,234	12,174	510	380	166	11,054	64
Moody	3	1,120	265	311	1,738	90	50	90	1,480	78
Pennington	1	1,145	283	249	1,752	100	92	49	1,507	-----
Potter	1	239	75	91	441	25	21	23	373	-----
Roberts	5	1,257	497	350	2,289	225	89	120	1,855	-----
Sanborn	2	483	65	112	730	75	33	40	569	12
Spink	3	1,452	735	850	3,190	115	90	57	2,899	23
Stanley	1	198	24	83	346	25	6	10	304	-----
Tripp	1	112	5	10	147	60	0	-----	59	22
Turner	4	1,675	150	630	2,601	190	78	58	2,275	-----
Union	3	1,391	147	525	2,201	125	52	50	1,974	-----
Walworth	3	799	140	225	1,302	130	17	70	1,029	57
Yankton	2	861	241	365	1,699	150	78	150	1,321	-----
Total	113	47,739	18,231	18,799	89,916	5,170	3,070	2,939	77,031	1,610

TENNESSEE

Anderson	2	369	112	102	634	65	50	50	470	-----
Bedford	2	1,252	246	282	1,778	200	157	198	1,165	53
Bledsoe	1	359	15	27	449	60	25	7	307	49
Blount	1	523	340	191	1,174	100	33	98	944	-----
Bradley	1	1,292	249	250	1,810	150	168	150	1,330	-----
Campbell	4	1,289	86	262	1,718	200	83	37	1,366	24
Carter	2	843	189	150	1,294	100	17	99	1,025	53
Cooke	1	282	55	85	489	50	-----	49	1,372	19
Coffee	3	836	337	327	1,548	125	159	106	1,158	-----
Cumberland	1	290	17	75	396	50	11	15	318	-----
Davidson	5	37,345	5,266	12,110	56,893	3,900	3,313	2,623	46,494	77
Dickson	2	1,296	327	361	2,047	150	62	97	1,712	-----
Dyer	1	1,053	180	539	2,055	300	131	100	1,491	-----
Franklin	3	792	231	261	1,340	110	72	104	1,042	-----
Gibson	2	304	168	166	661	100	13	81	404	63
Greene	1	631	131	388	1,175	60	64	19	1,032	-----
Grundy	1	244	60	83	396	25	22	25	324	-----
Hamblen	1	462	159	117	776	150	38	150	439	-----
Hamilton	3	24,496	4,910	8,187	39,267	2,600	1,972	2,575	31,863	110
Hardin	1	136	125	100	372	50	27	30	266	-----
Henderson	1	164	33	158	361	25	12	323	323	-----
Henry	1	654	60	218	945	50	35	50	809	-----
Hickman	1	295	45	143	489	50	39	12	358	-----
Jefferson	1	193	32	20	253	25	16	25	173	15
Knox	5	25,383	4,502	6,746	38,563	2,900	2,077	2,476	29,273	1,098
Lauderdale	1	220	29	100	357	25	13	15	304	-----
Lawrence	1	705	65	113	957	75	28	60	793	-----
Lewis	1	130	46	29	224	35	5	35	148	-----
Lincoln	4	1,764	241	244	2,337	215	156	214	1,585	166
Loudon	2	692	123	193	1,063	150	36	72	767	37
McMinn	3	1,655	316	440	2,554	118	225	118	1,953	29
McNairy	1	115	95	192	411	30	37	8	336	-----
Madison	3	3,402	1,953	1,470	6,918	400	229	397	5,892	-----
Marion	1	631	309	114	1,072	100	44	100	804	25
Marshall	1	527	93	238	871	80	106	78	607	-----
Maury	3	1,993	626	549	3,268	450	225	323	2,236	35
Monroe	1	196	54	21	283	60	3	40	144	36
Montgomery	2	1,557	581	539	2,769	200	281	199	2,087	-----
Obion	2	841	209	298	1,428	159	70	80	1,119	-----
Perry	1	119	36	61	224	25	17	25	157	-----
Polk	1	327	74	107	535	25	26	24	460	-----
Putnam	1	549	154	184	905	50	44	50	761	-----
Rhea	1	527	136	55	771	25	90	25	595	34
Roane	6	2,473	423	514	3,606	325	134	209	2,835	101
Robertson	1	53	24	149	247	37	11	-----	186	-----
Rutherford	2	886	117	158	1,189	225	76	94	780	-----
Scott	2	458	119	120	735	50	38	31	589	26
Sevier	1	231	6	32	301	60	10	-----	214	17
Shelby	2	11,602	2,082	5,127	19,829	1,100	1,327	199	17,094	-----

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—Continued

[Amounts in thousands of dollars]

States and counties	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 payable and redis-counts
TENNESSEE—continued										
Sullivan.....	2	2,965	940	945	5,078	300	311	295	3,944	229
Sumner.....	1	667	191	129	1,089	100	24	100	815	.....
Unicoi.....	1	291	7	64	388	25	13	.....	338	12
Warren.....	2	1,313	526	623	2,613	235	252	231	1,888	.....
Washington.....	3	4,371	835	501	6,200	625	308	547	4,478	311
White.....	2	379	177	286	1,343	125	140	124	952	.....
Williamson.....	2	1,511	242	105	1,944	175	130	173	1,332	132
Wilson.....	1	1,057	207	193	1,524	50	23	102	1,225	124
Total.....	105	145,480	28,906	45,171	229,956	17,356	12,921	13,251	181,876	2,875
TEXAS										
Anderson.....	3	1,980	968	494	3,624	325	407	174	2,719	.....
Angelina.....	1	898	132	490	1,653	100	79	72	1,402	.....
Aransas.....	1	99	33	60	216	25	15	23	154	.....
Armstrong.....	1	81	27	52	195	25	25	25	119	.....
Atascosa.....	1	167	15	48	265	50	4	12	199	.....
Austin.....	2	396	133	166	756	110	24	99	518	5
Bandera.....	1	31	1	17	57	25	.....	.....	31	.....
Bastrop.....	3	888	347	621	1,983	125	242	62	1,555	.....
Baylor.....	2	753	52	564	1,424	125	148	38	1,113	.....
Bee.....	2	1,030	124	279	1,501	200	261	96	838	106
Bell.....	9	3,871	1,145	1,915	7,502	750	366	374	5,999	.....
Bexar.....	8	30,162	7,247	13,399	55,234	4,750	2,302	2,968	44,842	45
Blanco.....	1	105	56	118	293	25	37	25	206	.....
Bosque.....	2	263	26	166	552	80	32	23	417	.....
Bowie.....	5	6,633	3,684	2,360	13,214	685	623	122	11,681	.....
Brazoria.....	2	210	87	140	461	75	27	11	347	.....
Brazos.....	2	1,577	132	969	2,874	250	366	95	2,159	.....
Brewster.....	2	519	170	246	960	105	100	90	635	30
Briscoe.....	2	431	11	278	697	55	167	8	467	.....
Brooks.....	1	292	48	223	603	50	4	40	509	.....
Brown.....	4	2,023	770	809	3,851	325	571	247	2,709	.....
Burleson.....	1	437	122	221	821	100	70	100	551	.....

Burnet	2	140	80	60	295	55	12	54	167	7
Caldwell	2	1,028	73	879	2,094	300	225	49	1,520	-----
Callahan	3	714	43	425	1,246	100	72	37	1,037	-----
Cameron	4	3,038	849	2,039	6,323	425	429	394	5,032	5
Camp	3	534	341	108	1,127	225	68	220	597	18
Carson	1	130	2	9	146	45	12	-----	75	14
Cass	4	808	547	749	2,180	175	245	119	1,641	-----
Cherokee	1	646	103	267	1,109	75	139	74	816	-----
Childress	1	684	175	493	1,377	50	63	-----	1,264	-----
Clay	2	417	68	162	574	55	54	55	510	-----
Coleman	3	1,342	55	816	2,457	340	202	-----	1,885	30
Collin	11	3,813	1,637	1,441	7,378	397	397	498	5,722	7
Collingsworth	2	797	132	556	1,533	125	150	-----	1,258	-----
Colorado	1	310	77	141	545	75	25	21	424	-----
Comal	1	356	297	445	1,108	100	151	49	807	-----
Comanche	3	965	346	346	1,758	250	82	185	1,241	-----
Cooke	3	1,698	916	1,793	4,508	475	362	120	3,545	-----
Coryell	3	841	307	619	1,818	225	197	125	1,271	-----
Cottle	1	430	194	293	952	50	80	40	780	-----
Crockett	1	523	79	74	695	100	111	75	359	50
Crosby	2	354	39	212	668	100	43	23	501	-----
Dallam	1	314	83	54	554	75	49	75	332	23
Dallas	12	79,864	26,002	33,244	145,031	12,425	5,955	4,277	121,667	88
Dawson	1	455	8	698	1,227	50	36	6	1,135	-----
Deaf Smith	2	377	105	144	684	100	37	99	446	-----
Delta	2	616	169	398	1,283	125	33	95	1,030	-----
Denton	7	1,966	450	940	3,664	345	297	185	2,838	-----
De Witt	4	1,696	336	793	2,977	275	270	90	2,339	-----
Dickens	2	839	48	309	1,285	140	80	35	1,030	-----
Donley	1	259	53	68	389	50	36	49	254	-----
Eastland	3	511	72	291	943	105	39	55	744	-----
Ector	1	111	37	87	250	50	14	34	152	-----
Edwards	1	111	1	14	156	35	2	-----	104	15
Ellis	8	4,197	1,476	2,134	8,311	1,015	603	706	5,981	-----
El Paso	3	13,465	3,824	5,873	25,209	1,350	519	743	22,204	-----
Erath	2	383	154	110	865	110	104	64	587	-----
Falls	5	1,757	497	1,545	4,047	350	493	290	2,898	-----
Fannin	9	2,946	733	1,184	5,218	436	332	332	3,345	235
Fayette	3	1,090	582	670	2,406	125	151	109	2,020	-----
Fisher	1	218	15	83	351	50	2	12	286	-----
Floyd	2	643	28	515	1,251	75	81	23	1,072	-----
Fort Bend	1	372	255	378	1,009	50	53	25	878	-----
Franklin	2	438	57	199	753	200	55	41	457	-----
Freestone	3	1,056	149	538	1,837	135	220	58	1,424	-----
Frio	2	374	140	183	730	100	39	99	490	-----
Galveston	6	21,300	5,281	7,851	35,599	1,875	811	1,349	31,339	-----
Garza	1	416	52	201	746	50	38	50	608	-----
Goliad	1	336	83	117	570	50	73	49	397	-----
Gonzales	2	796	116	578	1,568	150	136	100	1,166	16
Gray	2	450	10	234	751	75	39	6	631	-----
Grayson	12	3,091	3,600	3,444	15,877	1,680	1,310	1,127	11,619	-----

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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										
Gregg.....	2	746	343	369	1,584	160	83	60	1,250	30
Grimes.....	3	1,106	182	633	2,063	250	283	114	1,436	-----
Guadalupe.....	2	490	26	263	836	75	49	19	693	-----
Hale.....	2	1,708	140	1,606	3,438	200	114	120	3,204	-----
Hall.....	3	872	129	862	2,034	175	161	96	1,602	-----
Hamilton.....	4	750	397	652	1,937	310	238	50	1,339	-----
Hansford.....	1	218	2	39	282	25	25	-----	229	-----
Hardeman.....	3	1,327	69	1,070	2,466	175	184	50	2,055	-----
Hardin.....	1	92	92	132	560	50	1	49	460	-----
Harris.....	11	77,720	20,190	34,236	138,323	7,975	6,254	3,456	119,931	300
Harrison.....	2	2,058	1,288	1,008	4,548	300	335	197	3,052	25
Hartley.....	1	73	48	15	142	25	-----	-----	117	-----
Haskell.....	2	378	60	382	861	90	68	53	650	-----
Hays.....	2	331	166	469	1,014	90	71	90	763	-----
Hemphill.....	2	440	78	181	811	200	58	24	527	-----
Henderson.....	3	976	155	286	1,503	175	103	62	1,163	-----
Hidalgo.....	5	1,117	229	668	2,207	275	22	149	1,751	10
Hill.....	10	3,132	749	1,538	5,691	630	682	477	3,900	-----
Hood.....	3	622	188	208	1,120	175	132	175	639	-----
Hopkins.....	2	1,570	176	333	2,163	200	385	124	1,454	-----
Houston.....	2	1,100	64	350	1,528	125	247	6	1,130	20
Howard.....	3	1,683	143	741	2,700	150	258	114	2,178	-----
Hunt.....	9	4,769	815	1,853	7,748	745	655	498	5,850	-----
Irion.....	1	182	10	88	284	25	60	6	191	-----
Jack.....	3	905	316	314	1,614	225	93	168	1,128	-----
Jasper.....	1	207	2	87	315	25	22	-----	267	-----
Jefferson.....	7	15,217	4,418	7,257	27,589	1,375	1,706	560	23,898	3
Johnson.....	7	1,465	273	703	2,730	430	185	193	1,846	77
Jones.....	3	899	187	1,419	2,622	190	193	107	2,131	-----
Karnes.....	5	1,497	168	862	2,622	325	187	117	2,000	31
Kaufman.....	10	5,365	1,003	1,338	8,140	900	1,063	783	5,144	250
Kent.....	1	183	15	102	337	40	22	10	265	-----
Kimble.....	1	170	3	40	222	40	-----	-----	155	12
Knox.....	4	873	82	501	1,622	140	137	66	1,278	-----

Lamar	7	3,880	1,083	1,711	7,319	777	468	455	5,619	
Lamb	1	30	1	130	163	25	3		135	
Lampasas	8	791	155	835	1,320	126	87	25	4,070	13
La Salle	1	293	98	143	553	75	81	59	338	
Lavaca	2	920	432	557	1,986	110	124	99	1,652	
Lee	1	191	121	134	460	60	67	15	319	
Leon	1	144	36	62	244	25	26	25	168	
Liberty	1	141	37	61	272	25	7	6	231	3
Limestone	6	2,014	1,460	3,729	7,407	435	276	240	6,449	16
Lipscomb	4	526	26	407	1,035	100	32	20	882	1
Llano	1	120	53	105	306	75	1		230	
Lubbock	1	617	103	261	1,075	100	48	25	902	
Lynn	1	317	16	410	774	50	55	12	656	
McCulloch	2	763	168	477	1,453	230	178	50	995	
McLennan	12	14,935	3,900	6,683	20,618	2,280	1,368	1,904	21,005	40
Madison	1	256	15	29	297	50	12	12	197	25
Marion	2	354	88	72	544	55	50	27	403	10
Martin	2	216	55	275	569	60	94	50	375	
Mason	1	125	39	80	297	60	45	25	171	
Matagorda	1	554	95	276	966	100	349	100	820	
Maverick	1	1,208	821	1,604	3,769	150	125	25	3,029	
Medina	9	448	354	363	1,243	125	83	124	993	9
Menard	2	617	5	86	775	108	108		455	57
Midland	2	673	73	228	1,009	175	136	65	634	
Milam	4	1,770	692	1,041	3,663	300	292	215	2,831	
Mills	1	36	1	77	126	25	5		96	
Mitchell	2	1,042	96	834	2,077	160	210	40	1,667	
Montague	7	1,586	158	1,308	3,148	355	249	110	2,484	
Morris	9	823	243	170	794	130	91	96	476	
Motley	1	84	1	244	345	30	9		304	
Nacogdoches	1	618	154	264	1,078	75	109	25	869	
Navarro	12	7,873	3,039	3,210	14,671	1,285	1,149	868	11,335	30
Nolan	2	717	103	1,161	2,036	180	49		1,807	
Nueces	5	4,163	1,646	2,855	8,951	625	272	100	7,860	45
Ochiltree	2	330	67	148	687	55	47		477	
Orange	2	3,707	345	1,738	5,968	800	356	74	5,197	6
Palo Pinto	6	1,229	333	353	2,225	335	76	102	1,711	
Panola	1	164	42	146	390	50	25	12	303	
Parker	2	980	710	608	2,342	200	159	199	1,783	
Pecos	1	352	37	28	439	50	36	25	329	
Polk	2	482	23	303	830	75	71	13	671	
Potter	3	5,135	832	2,697	9,340	550	341	468	7,979	
Presidio	1	322	120	77	546	70	78	70	325	
Rains	1	125	34	125	295	25	49	6	213	
Randall	1	297	56	92	627	50	1	50	414	
Red River	7	2,689	235	516	3,633	673	306	127	2,481	46
Reeves	1	189	54	112	372	50	55	50	216	
Refugio	2	670	41	153	873	125	75		705	14
Robertson	1	204	79	173	466	50	57	50	309	
Rockwall	2	419	71	241	789	100	36		590	
Runnels	4	894	41	745	1,782	200	107	25	1,450	

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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										
Rusk	2	752	181	402	1,405	150	129	150	976	
Sabine	1	255	126	60	465	25	26	24	394	
San Augustine	1	203	18	134	447	65	5	16	361	
San Patricio	4	556	21	153	766	137	61	12	537	17
San Saba	3	747	48	194	1,083	185	53	39	725	77
Schleicher	1	277	23	59	368	75	42	20	231	
Scurry	2	673	88	441	1,401	160	91	74	1,076	
Shackelford	2	776	270	725	1,855	155	65	83	1,552	
Sherman	1	85	1	54	145	25	4		116	
Smith	2	1,764	418	522	3,101	275	520	208	2,098	
Somervell	1	250	35	34	324	25	59	6	234	
Starr	1	77	12	21	119	25		10	74	10
Stephens	2	2,631	186	2,164	5,381	225	132	10	5,014	
Sterling	1	206	18	75	319	60	78	15	166	
Stonewall	2	278	27	130	458	50	59	8	342	
Sutton	1	499	126	168	808	100	132	70	500	
Swisher	1	310	53	174	563	50	60	50	402	
Tarrant	9	43,732	11,011	22,260	81,266	4,125	3,305	2,041	70,577	19
Taylor	3	3,708	1,050	2,665	7,693	450	242	155	6,846	
Terry	1	167	2	194	383	50	13		320	
Throckmorton	1	163	132	253	580	75	40	49	416	
Titus	2	570	62	80	779	100	39	49	484	107
Tom Green	3	3,910	1,137	1,791	7,218	850	874	109	4,717	95
Travis	4	16,211	2,820	3,717	23,275	740	1,541	720	20,252	
Trinity	2	764	96	262	1,174	150	137	61	823	
Upshur	2	634	90	356	1,148	150	67	75	857	
Uvalde	2	987	136	96	1,346	200	149	109	811	70
Valverde	2	2,123	274	341	2,905	250	162	172	1,993	322
Van Zandt	6	1,442	155	473	2,189	315	193	95	1,586	
Victoria	2	2,139	965	612	3,794	550	261	493	2,490	
Walker	1	232	265	197	715	50	27	49	588	
Washington	2	1,987	976	616	3,804	250	276	249	2,930	80
Webb	1	2,228	245	197	3,208	200	324	197	2,480	
Wharton	1	484	106	251	876	100	119	100	555	

Wheeler.....	2	528	12	174	760	50	97	8	606	
Wichita.....	7	16,100	4,899	8,389	34,049	2,750	1,283	1,920	27,998	5
Wilbarger.....	2	1,421	146	1,417	3,088	225	254	123	2,487	
Williamson.....	8	3,281	677	1,617	5,825	620	493	303	4,407	
Wilson.....	3	640	148	570	1,405	135	90	106	1,084	
Wise.....	7	1,475	249	640	2,519	285	146	134	1,950	5
Wood.....	5	1,153	248	515	1,943	295	287	120	1,211	30
Young.....	4	1,283	568	1,570	3,664	250	160	93	3,161	
Total.....	579	534,929	144,939	252,083	982,076	77,312	55,163	40,073	802,301	2,649
UTAH										
Box Elder.....	1	1,133	41	122	1,383	100	4	20	1,259	
Cache.....	2	1,237	394	156	1,898	125	93	122	1,548	
Carbon.....	1	620	190	185	1,030	50	76	49	856	
Davis.....	1	307	42	49	408	25	41	25	316	
Grand.....	1	160	58	41	296	50	12	49	186	
Juab.....	2	965	243	121	1,355	100	94	100	912	143
Morgan.....	1	156	51	29	248	25	17	24	165	16
Salt Lake.....	6	19,924	8,029	8,415	37,937	2,100	1,390	1,412	32,571	400
Summit.....	2	893	357	222	1,496	100	32	75	1,285	
Utah.....	1	194	27	55	285	25	7	7	229	
Weber.....	3	5,253	2,212	2,150	10,445	850	300	768	8,315	
Total.....	21	30,842	11,644	11,545	56,781	3,550	2,066	2,669	47,642	568
VERMONT										
Addison.....	4	1,194	985	191	2,425	325	256	318	1,475	50
Bennington.....	4	2,893	2,155	563	5,705	435	459	430	4,282	65
Caledonia.....	3	1,976	1,273	397	3,774	450	262	363	2,605	89
Chittenden.....	2	3,176	1,160	539	5,021	650	546	648	2,751	400
Essex.....	1	652	310	55	1,033	75	63	34	814	25
Franklin.....	3	2,045	1,058	296	3,477	175	135	116	2,780	271
Orange.....	4	2,331	1,333	263	4,016	475	320	394	2,707	120
Orleans.....	2	1,236	1,374	203	2,984	200	218	160	2,407	
Rutland.....	10	4,967	4,700	1,180	11,341	825	871	688	8,537	302
Washington.....	4	3,341	5,005	725	9,160	400	477	374	7,672	211
Windham.....	2	3,871	963	550	5,681	500	959	345	3,743	117
Windsor.....	7	3,648	2,426	824	7,026	550	485	448	5,377	166
Total.....	46	31,330	22,742	5,786	61,643	5,060	5,051	4,318	45,150	1,816
VIRGINIA										
Accomac.....	4	2,096	698	198	3,088	235	402	185	1,644	622
Albermarle.....	5	7,828	2,352	1,027	11,873	950	702	843	9,006	340
Alexandria.....	3	4,563	1,534	879	7,318	500	780	392	5,623	
Alleghany.....	4	5,105	1,186	601	7,295	400	382	395	5,939	161
Appomattox.....	1	464	121	68	671	50	15	50	418	65
Augusta.....	5	4,909	1,474	936	7,738	550	1,006	345	5,715	42
Bath.....	1	460	63	117	688	50	41	50	547	

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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—continued										
Bedford.....	2	1,977	209	214	2,449	150	164	55	1,844	200
Botetourt.....	2	690	233	63	998	85	94	85	657	61
Brunswick.....	1	567	42	38	705	40	36	39	489	96
Buchanan.....	1	337	134	98	569	50	23	50	442	34
Buckingham.....	2	449	6	41	522	100	25	-----	373	24
Campbell.....	6	15,178	2,596	3,023	21,772	2,650	3,008	1,191	14,366	187
Clarke.....	1	415	55	43	519	25	52	8	401	30
Craig.....	1	252	33	25	324	25	23	24	247	5
Culpeper.....	2	2,189	337	264	2,907	200	231	99	2,175	196
Dinwiddie.....	2	7,498	2,254	973	11,123	1,600	454	1,600	7,203	160
Elizabeth City.....	3	1,531	1,245	337	3,299	200	226	200	2,528	141
Fairfax.....	3	798	348	426	1,624	125	101	83	1,303	12
Fauquier.....	3	2,404	211	305	3,118	200	295	138	2,395	63
Franklin.....	3	2,182	264	199	2,679	200	120	144	2,079	105
Frederick.....	2	5,369	894	454	6,999	600	927	594	4,192	670
Giles.....	2	1,188	197	148	1,586	150	133	150	1,150	-----
Gloucester.....	1	137	138	27	323	35	15	35	238	-----
Grayson.....	4	1,235	123	158	1,650	150	85	95	1,205	111
Greensville.....	2	2,454	231	311	3,108	280	305	115	2,353	30
Halifax.....	3	3,105	788	442	4,570	375	192	297	3,558	114
Hanover.....	2	765	30	75	888	75	22	8	765	14
Henrico.....	6	71,744	9,622	22,967	108,789	6,300	8,759	1,132	83,643	6,018
Henry.....	3	2,988	418	515	4,050	229	229	200	3,038	289
Highland.....	1	415	27	27	489	25	58	25	309	69
James City.....	1	327	101	136	501	30	43	-----	505	-----
Lancaster.....	1	903	93	69	481	25	34	25	397	-----
Lee.....	1	184	10	29	241	25	9	10	185	13
Loudoun.....	6	3,723	1,217	616	5,815	365	491	260	4,595	38
Louisa.....	1	551	89	57	737	50	27	48	612	-----
Lunenburg.....	2	369	80	38	520	71	21	62	311	44
Mecklenburg.....	1	711	56	75	850	100	148	50	551	-----
Montgomery.....	4	2,219	288	371	2,996	335	221	172	2,097	154
Nelson.....	1	546	39	34	639	50	34	10	525	12
Norfolk.....	6	42,005	7,393	9,875	63,335	4,500	4,546	3,986	44,235	4,328

Nottoway.....	2	1,248	246	117	1,698	170	123	146	1,164	95
Orange.....	3	1,811	571	258	2,736	225	225	223	2,010	50
Page.....	4	1,262	405	248	1,955	180	164	74	1,532	5
Patrick.....	1	231	84	28	365	50	8	50	327	28
Pittsylvania.....	3	7,942	1,697	866	10,799	650	1,089	611	7,994	286
Prince Edward.....	2	1,505	326	207	2,105	150	160	124	1,585	81
Prince William.....	3	939	233	257	1,482	105	87	51	1,230	---
Pulaski.....	2	1,550	409	268	2,340	250	171	248	1,422	257
Rappahannock.....	2	370	94	50	526	75	29	20	401	---
Roanoke.....	6	17,690	5,132	6,185	30,770	1,950	2,251	1,672	24,739	10
Rockbridge.....	4	2,847	516	556	4,147	350	236	87	3,404	---
Rockingham.....	2	4,405	639	517	5,986	575	524	401	3,996	414
Russell.....	4	836	118	116	1,198	95	47	85	873	37
Scott.....	2	764	108	156	1,061	54	48	55	881	20
Shenandoah.....	6	2,228	360	313	3,002	255	275	159	2,132	176
Smyth.....	3	1,808	249	247	2,406	210	237	155	1,758	28
Spotsylvania.....	2	1,096	825	456	2,426	150	128	125	2,023	---
Suffolk.....	1	2,009	466	248	2,924	500	208	350	1,615	213
Sussex.....	1	241	26	34	316	25	14	25	216	35
Tazewell.....	6	2,395	541	502	3,561	310	363	251	2,530	98
Warren.....	1	638	91	58	803	50	59	38	568	72
Washington.....	3	3,772	586	497	5,245	600	304	397	3,699	218
Warwick.....	2	7,280	2,226	1,405	11,538	400	582	393	9,600	464
Wise.....	7	3,853	722	717	5,604	525	442	452	4,036	118
Wythe.....	3	947	273	190	1,495	192	184	147	959	---
York.....	2	379	339	122	864	50	46	47	716	---
Total.....	182	272,241	54,505	60,927	407,207	30,322	32,483	19,683	301,223	17,153
WASHINGTON										
Adams.....	3	772	194	135	1,221	185	56	70	855	29
Benton.....	1	322	109	571	50	8	25	488	---	---
Chelan.....	1	1,266	206	342	1,970	100	58	50	1,762	---
Clallam.....	1	564	452	204	1,267	75	20	6	1,160	---
Clarke.....	3	1,640	1,942	953	4,844	250	123	250	4,212	9
Columbia.....	2	1,173	345	263	1,852	200	207	114	1,206	30
Cowlitz.....	2	895	561	688	2,336	225	61	50	1,933	67
Franklin.....	1	309	180	76	598	50	10	49	464	---
Garfield.....	1	206	58	34	321	50	10	20	226	5
Grant.....	1	63	53	13	138	25	1	---	112	---
Grays Harbor.....	4	2,093	3,062	864	6,188	275	325	132	5,446	5
Jefferson.....	1	410	973	153	1,573	75	53	13	1,424	---
King.....	17	63,836	40,590	31,085	141,333	6,400	4,867	3,356	125,053	39
Kitsap.....	2	555	966	229	1,806	125	40	20	1,613	---
Kittitas.....	3	1,162	929	416	2,661	200	59	132	2,285	28
Klickitat.....	1	233	49	45	340	50	5	---	236	---
Lewis.....	1	372	528	194	1,128	50	56	35	988	---
Lincoln.....	4	1,825	197	277	2,461	220	56	24	1,968	193
Okanogan.....	4	621	359	285	1,364	150	30	97	1,045	43
Pacific.....	2	569	456	250	1,308	125	29	50	1,099	---
Pierce.....	3	12,594	7,074	4,082	25,012	1,325	606	671	22,362	---

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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
WASHINGTON—continued										
Skagit.....	7	2, 013	1, 755	744	4, 692	300	107	129	4, 146	6
Snohomish.....	6	7, 977	4, 230	2, 502	15, 335	775	304	194	14, 021	.....
Spokane.....	8	28, 523	7, 374	7, 595	45, 597	3, 000	826	2, 677	35, 399	413
Stevens.....	2	751	307	171	1, 305	85	25	84	1, 110	.....
Thurston.....	2	2, 615	800	1, 477	5, 256	200	275	100	4, 681	.....
Walla Walla.....	4	4, 947	2, 223	1, 523	9, 250	450	685	244	7, 824	.....
Whatcom.....	6	5, 251	5, 061	2, 453	13, 328	975	651	198	11, 374	42
Whitman.....	9	4, 283	822	714	6, 110	625	132	408	4, 852	91
Yakima.....	9	5, 161	1, 716	1, 935	9, 878	875	364	194	8, 387	.....
Total.....	111	153, 001	83, 571	59, 826	311, 096	17, 490	10, 049	9, 392	270, 831	1, 000
WEST VIRGINIA										
Barbour.....	3	1, 825	1, 006	361	3, 387	140	201	119	2, 803	119
Berkeley.....	2	2, 151	726	400	3, 458	200	260	195	2, 774	29
Boone.....	1	726	201	125	1, 150	50	109	50	824	110
Braxton.....	1	680	94	110	925	60	27	60	779	.....
Brooke.....	1	887	296	158	1, 531	100	83	100	1, 248	.....
Cabell.....	1	13, 447	2, 122	1, 848	18, 550	2, 000	1, 396	1, 424	12, 121	1, 390
Doddridge.....	1	430	32	87	591	50	10	.....	517	13
Fayette.....	8	3, 748	884	908	6, 000	390	397	389	4, 596	228
Grant.....	1	60	70	171	25	25	11	25	110	.....
Greenbrier.....	3	1, 009	99	156	1, 359	100	74	75	1, 083	28
Hampshire.....	1	274	167	72	529	50	39	49	390	.....
Hancock.....	2	975	434	117	1, 572	100	145	99	993	235
Hardy.....	1	401	146	61	635	100	46	94	351	44
Harrison.....	6	11, 030	3, 227	2, 282	17, 274	1, 050	1, 280	929	13, 774	164
Jackson.....	2	581	68	164	843	70	31	34	692	15
Jefferson.....	1	253	188	40	489	50	47	49	344	.....
Kanawha.....	6	12, 475	2, 626	3, 352	19, 368	960	2, 259	924	14, 217	705
Lewis.....	1	1, 180	268	283	1, 893	60	174	57	1, 562	20
Lincoln.....	2	516	97	206	848	32	100	32	666	.....
Logan.....	1	1, 935	241	482	2, 884	150	215	12	2, 502	.....

McDowell.....	10	7,712	1,265	1,506	10,067	725	963	468	8,581	194
Marion.....	6	7,550	4,187	2,127	14,435	745	1,294	730	11,580	-----
Marshall.....	2	1,112	820	291	2,285	100	161	99	1,923	-----
Mason.....	2	1,223	136	198	1,580	150	124	129	1,110	58
Mercer.....	4	8,823	978	1,829	12,224	1,100	1,131	346	9,043	587
Mineral.....	4	1,786	1,934	515	4,416	230	270	206	3,691	15
Mingo.....	3	3,420	339	1,013	4,892	350	249	250	4,043	-----
Monongalia.....	1	2,021	304	192	2,569	80	234	78	1,936	241
Monroe.....	3	1,328	247	267	1,908	150	171	112	1,474	-----
Nicholas.....	1	479	164	69	726	40	37	25	624	-----
Ohio.....	3	7,926	4,984	1,987	15,483	1,100	1,241	1,089	11,314	720
Pleasants.....	1	1,190	172	99	1,485	100	102	98	1,088	97
Pocahontas.....	1	414	115	53	607	25	45	25	513	-----
Preston.....	5	1,250	543	275	2,147	125	119	105	1,795	-----
Putnam.....	1	201	81	22	313	50	8	50	206	-----
Raleigh.....	2	2,004	146	508	2,990	300	222	127	2,341	-----
Randolph.....	3	1,865	452	327	2,734	250	226	44	2,214	-----
Ritchie.....	2	1,126	222	248	1,715	100	77	99	1,409	15
Roane.....	2	915	167	212	1,336	75	110	66	1,084	-----
Summers.....	3	3,587	864	517	5,228	200	393	200	3,894	405
Taylor.....	1	1,566	606	572	2,956	200	250	250	2,452	-----
Tucker.....	3	549	685	131	1,394	125	130	87	1,028	20
Tyler.....	2	2,040	356	483	2,936	205	172	197	2,342	-----
Upshur.....	1	895	248	133	1,305	50	140	49	864	143
Wayne.....	2	667	172	174	1,057	90	81	90	794	-----
Webster.....	2	482	35	61	677	50	34	6	585	-----
Wetzel.....	1	821	171	224	1,242	65	118	50	958	50
Wood.....	5	10,083	2,577	1,457	14,529	796	1,466	773	11,235	227
Wyoming.....	2	506	30	85	649	50	30	25	534	10
Total.....	123	128,173	35,992	26,836	200,242	13,361	16,502	10,339	153,001	5,882
WISCONSIN										
Ashland.....	2	2,782	1,141	549	4,791	200	251	198	4,133	-----
Barron.....	2	1,097	408	141	1,760	75	60	49	1,574	-----
Bayfield.....	2	405	92	192	733	60	26	25	622	-----
Brown.....	4	7,517	2,187	1,477	11,570	1,150	712	674	8,750	268
Buffalo.....	2	913	311	192	1,444	75	19	13	1,336	1
Burnett.....	1	371	170	72	625	25	31	25	544	-----
Calumet.....	2	960	251	92	1,385	100	58	99	1,058	69
Chippewa.....	2	1,552	1,171	632	3,483	200	306	174	2,803	-----
Clark.....	1	259	200	148	631	50	17	49	513	-----
Columbia.....	3	1,223	2,006	435	3,753	175	131	99	3,348	-----
Dane.....	6	10,350	2,939	2,938	17,499	1,155	475	605	14,786	-----
Dodge.....	5	1,635	2,606	648	5,034	310	273	278	4,148	-----
Douglas.....	2	2,649	2,827	1,419	7,083	400	296	221	6,114	-----
Dunn.....	3	2,511	887	719	4,324	250	89	225	3,750	-----
Eau Claire.....	3	4,439	749	1,652	7,140	375	133	357	6,269	-----
Fond du Lac.....	4	7,400	3,840	2,687	14,523	975	794	645	12,073	-----
Forest.....	1	447	53	26	579	50	10	49	377	93
Grant.....	3	1,187	400	207	1,939	175	81	100	1,503	81

TABLE No. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—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										
Green.....	1	1,012	751	324	2,251	100	139	99	1,889	-----
Green Lake.....	2	930	765	240	2,034	140	82	25	1,788	-----
Iowa.....	1	815	421	123	1,463	100	80	100	1,160	-----
Iron.....	1	223	507	70	810	50	15	49	697	-----
Jackson.....	1	796	311	189	1,335	50	63	12	1,210	-----
Jefferson.....	3	1,626	1,766	556	4,104	375	324	290	3,106	-----
Kenosha.....	3	9,140	4,895	2,928	17,372	850	558	112	15,735	-----
La Crosse.....	2	5,816	3,553	1,716	11,287	900	920	250	9,135	-----
La Fayette.....	4	1,735	835	770	3,487	200	244	187	2,856	-----
Langlade.....	2	2,180	946	426	3,666	200	212	197	3,047	-----
Lincoln.....	1	1,044	631	159	1,900	100	90	99	1,518	75
Manitowoc.....	1	1,459	829	472	2,849	200	177	150	2,301	-----
Marathon.....	2	6,193	540	689	7,712	650	423	397	6,058	162
Marinette.....	4	2,385	2,158	733	5,414	250	352	215	4,550	-----
Milwaukee.....	9	105,954	22,020	30,457	164,413	9,650	8,308	3,676	137,323	3,629
Monroe.....	1	226	255	85	620	50	29	40	495	-----
Oconto.....	2	1,130	787	243	2,185	125	63	109	1,887	-----
Oneida.....	2	1,168	372	268	1,944	200	93	150	1,501	-----
Outagamie.....	5	7,575	1,935	1,704	11,624	885	560	583	9,501	19
Ozaukee.....	1	137	502	73	733	50	55	50	579	-----
Pepin.....	2	842	79	220	1,251	100	59	39	1,052	-----
Pierce.....	3	694	367	143	1,238	75	44	31	1,088	-----
Polk.....	2	446	104	103	677	50	16	25	587	-----
Portage.....	2	1,966	1,601	617	4,428	300	149	167	3,691	100
Price.....	2	700	583	307	1,653	50	35	50	1,517	-----
Racine.....	3	9,296	3,523	2,340	15,718	850	871	150	13,800	-----
Richland.....	1	644	54	23	869	50	50	50	563	138
Rock.....	4	4,361	2,205	1,508	8,323	400	521	268	7,116	-----
Rusk.....	1	275	4	34	343	50	1	-----	292	-----
Saint Croix.....	5	1,529	934	539	3,092	175	121	125	2,670	-----
Sauk.....	1	930	345	269	1,593	100	72	99	1,319	-----
Sawyer.....	2	44	22	97	199	50	5	6	133	4
Shawano.....	3	1,345	352	387	2,189	215	54	123	1,795	-----
Sheboygan.....	1	4,539	1,405	1,003	7,396	500	614	-----	6,241	-----

Taylor.....	2	710	101	118	1,017	60	27	59	855	
Trempealeau.....	1	180	50	43	292	25	5	25	237	
Vernon.....	1	467	215	99	822	50	17	49	706	
Vilas.....	1	207	144	27	412	25	10	25	352	
Walworth.....	4	2,152	1,070	502	3,891	250	254	234	3,147	
Washington.....	2	1,234	690	267	2,299	125	143	124	1,902	
Waukesha.....	3	4,377	3,337	1,301	9,416	550	558	497	7,788	
Waupaca.....	6	2,560	1,202	809	4,804	260	129	195	4,206	
Winnebago.....	5	9,672	5,569	2,909	19,375	1,105	1,050	648	16,499	10
Wood.....	5	6,052	1,485	1,049	9,348	700	456	690	7,293	190
Total.....	158	254,436	92,431	71,165	436,144	27,040	21,810	14,354	364,895	4,839
WYOMING										
Albany.....	2	2,707	459	743	4,115	200	291	198	3,422	
Big Horn.....	2	172	292	152	682	55	27	25	575	
Carbon.....	4	2,041	919	691	3,877	315	225	148	3,179	
Converse.....	1	369	161	191	745	50	11	50	634	
Goshen.....	1	170	44	100	332	25	10		297	
Johnson.....	1	306	140	101	596	50	54	49	443	
Laramie.....	3	3,993	1,613	2,398	8,237	700	298	168	7,057	15
Lincoln.....	1	1,177	915	449	2,569	100	164	98	2,202	
Natrona.....	4	5,359	1,268	1,913	9,020	450	399	348	7,780	42
Park.....	5	825	304	546	1,796	150	107	78	1,413	45
Sheridan.....	2	1,257	536	360	2,264	175	79	149	1,862	
Sweetwater.....	3	3,090	905	1,171	5,580	280	335	267	4,698	
Tremont.....	1	255	148	162	604	75	31	50	447	
Uinta.....	2	772	427	222	1,488	100	103	100	1,185	
Total.....	32	22,493	8,131	9,213	41,905	2,725	2,134	1,728	35,194	102

TABLE NO. 62.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, April 6, 1925—Continued

RECAPITULATION BY STATES

[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 ¹	Circulation	Total deposits	Bills payable and rediscounts
Maine.....	58	63,047	56,930	13,766	137,171	7,370	10,033	5,578	111,638	2,066
New Hampshire.....	54	35,207	25,084	10,098	73,206	5,240	7,676	4,632	52,697	2,793
Vermont.....	46	31,330	22,742	5,786	61,643	5,060	5,051	4,318	45,150	1,816
Massachusetts.....	156	768,441	259,753	177,970	1,223,362	73,017	89,523	19,143	1,038,501	44,391
Rhode Island.....	17	40,883	26,070	9,604	78,223	6,320	9,395	4,710	56,319	803
Connecticut.....	62	146,950	68,515	37,456	266,746	19,993	26,076	9,983	206,630	2,583
Total New England States.....	393	1,085,858	459,094	254,680	1,940,371	117,000	147,754	48,364	1,510,935	54,452
New York.....	533	2,624,526	1,430,855	1,070,423	5,490,179	242,030	420,875	65,066	4,415,773	162,931
New Jersey.....	258	382,020	304,402	88,068	803,094	39,938	53,786	20,852	668,331	15,644
Pennsylvania.....	866	1,386,217	982,123	446,100	2,930,784	142,339	284,983	81,221	2,357,066	35,844
Delaware.....	18	10,559	9,472	2,125	22,977	1,735	3,039	1,137	10,605	426
Maryland.....	84	145,914	81,117	45,925	283,922	17,029	23,616	9,388	227,303	4,149
District of Columbia.....	13	74,027	35,454	27,018	147,435	9,327	8,431	4,491	122,390	1,728
Total Eastern States.....	1,772	4,623,263	2,843,423	1,679,659	9,678,391	452,398	794,730	182,155	7,807,468	220,722
Virginia.....	182	272,241	54,505	60,927	407,207	30,322	32,483	19,683	301,223	17,153
West Virginia.....	123	128,173	35,992	26,836	200,242	13,361	16,502	10,339	153,001	5,882
North Carolina.....	84	128,717	20,861	30,476	192,419	14,066	12,225	9,523	141,379	10,851
South Carolina.....	74	81,641	17,934	22,720	132,841	11,175	7,537	6,594	101,915	3,121
Georgia.....	91	128,496	21,936	47,334	209,196	16,140	15,500	8,496	163,718	3,843
Florida.....	56	125,921	56,855	82,781	327,083	10,330	7,840	5,221	246,867	162
Alabama.....	102	99,618	32,848	35,937	175,471	13,070	13,257	9,227	136,918	2,065
Mississippi.....	36	44,687	15,608	15,114	81,499	5,285	4,127	2,892	66,971	1,729
Louisiana.....	33	76,007	13,543	24,582	123,722	8,875	6,181	4,076	96,824	4,642
Texas.....	579	534,929	144,939	252,063	982,776	77,312	55,163	40,073	802,301	2,649
Arkansas.....	87	54,134	16,816	25,545	100,615	7,930	5,462	3,751	82,543	687
Kentucky.....	139	173,718	50,615	45,877	279,274	18,571	20,070	15,799	217,827	4,705
Tennessee.....	105	145,480	28,906	45,171	229,956	17,356	12,921	13,251	181,876	2,875
Total Southern States.....	1,691	1,993,762	514,358	715,383	3,386,601	243,793	209,268	148,925	2,693,363	60,364

Ohio.....	357	489,834	249,670	131,924	912,238	62,280	69,224	41,129	702,595	24,314
Indiana.....	246	217,566	99,658	65,040	403,199	31,948	23,791	25,318	309,259	8,699
Illinois.....	501	928,131	324,919	347,201	1,667,285	93,953	94,679	30,536	1,391,494	33,898
Michigan.....	124	270,399	130,720	81,947	506,450	25,827	26,835	13,557	435,244	2,347
Wisconsin.....	158	254,436	92,431	71,165	436,144	27,040	21,810	14,354	364,895	4,839
Minnesota.....	327	355,859	162,042	122,507	669,917	38,333	28,484	14,828	581,237	2,088
Iowa.....	341	244,204	75,859	70,790	414,165	26,443	17,675	17,664	343,289	7,188
Missouri.....	131	353,005	107,526	143,255	620,423	41,796	27,109	17,018	527,278	2,710
Total Middle Western States.....	2,185	3,113,434	1,242,825	1,033,829	5,629,821	347,620	309,607	174,404	4,655,291	86,083
North Dakota.....	161	53,309	27,383	18,841	106,734	6,490	3,673	4,337	91,539	589
South Dakota.....	113	47,739	18,221	18,799	89,916	5,170	3,070	2,939	77,031	1,610
Nebraska.....	172	147,493	37,842	58,306	256,968	16,370	11,374	8,425	216,313	3,112
Kansas.....	256	125,473	45,862	59,425	243,598	17,658	11,216	9,956	203,028	587
Montana.....	85	39,559	20,505	18,150	82,800	5,785	3,529	2,475	70,394	510
Wyoming.....	32	22,493	8,131	9,213	41,905	2,725	2,134	1,728	35,194	102
Colorado.....	137	132,777	76,717	67,777	285,785	12,865	12,297	5,539	253,283	1,112
New Mexico.....	33	15,793	4,634	6,046	28,506	2,310	1,075	1,329	23,584	175
Oklahoma.....	401	192,760	75,724	117,171	408,668	27,700	10,177	8,641	359,890	1,228
Total Western States.....	1,390	777,396	315,019	373,728	1,544,880	97,073	58,545	45,369	1,330,256	9,025
Washington.....	111	153,001	83,571	59,826	311,096	17,490	10,049	9,392	270,831	1,000
Oregon.....	99	91,244	55,418	35,270	192,529	13,389	8,060	3,399	163,537	3,644
California.....	263	543,569	203,848	181,712	982,444	61,531	52,277	30,205	812,844	8,378
Idaho.....	57	29,178	10,101	9,245	52,014	3,915	1,986	2,330	42,436	1,238
Utah.....	21	30,842	11,644	11,545	56,781	3,550	2,066	2,669	47,642	568
Nevada.....	10	8,755	4,721	2,715	17,185	1,385	799	1,180	13,822	-----
Arizona.....	18	14,886	4,486	6,234	28,079	1,500	1,037	567	24,403	321
Total Pacific States.....	579	871,475	373,789	306,547	1,640,128	102,760	76,244	49,742	1,375,515	15,149
Total United States.....	8,010	12,465,188	5,748,508	4,363,826	23,820,192	1,360,644	1,596,148	648,959	19,372,828	445,795

¹ Exclusive of reserve for taxes, interest, etc., accrued.

TABLE NO. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925

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 ¹	Circulation	Total deposits	Bills payable and rediscounts
CONNECTICUT										
Hartford.....	7	39,358	9,181	10,781	63,676	4,966	7,522	2,334	47,710	691
Litchfield.....	8	6,737	3,420	1,388	11,796	1,055	997	708	8,922	55
Middlesex.....	7	6,541	3,842	1,477	12,351	1,069	808	894	9,379	201
New Haven.....	14	55,505	20,419	12,217	92,878	6,760	8,537	2,889	73,638	560
New London.....	8	8,234	6,146	2,345	17,415	2,050	2,362	745	12,170	50
Tolland.....	3	1,266	821	650	2,913	250	403	196	1,905	155
Windham.....	4	3,029	4,359	1,156	8,780	320	597	195	7,630	-----
Total.....	51	120,660	48,188	30,014	209,809	16,460	21,225	7,961	161,354	1,712
MAINE										
Androscoggin.....	3	7,266	6,667	1,311	15,597	800	1,308	616	12,658	100
Aroostook.....	7	5,470	1,081	7,766	15,597	440	717	161	5,937	475
Cumberland.....	8	19,072	10,684	4,785	35,211	2,000	2,393	1,595	28,552	514
Franklin.....	3	906	1,284	325	2,571	150	186	90	2,146	-----
Hancock.....	2	1,131	1,973	269	3,429	100	221	68	2,947	100
Kennebec.....	4	5,813	7,088	1,084	14,464	650	647	585	12,253	320
Knox.....	5	2,068	4,822	692	7,769	405	448	360	6,501	10
Lincoln.....	4	1,657	1,467	324	3,498	175	264	129	2,919	10
Oxford.....	3	1,284	1,907	412	3,686	150	281	88	3,137	-----
Penobscot.....	2	5,242	4,182	1,059	10,804	500	711	477	8,870	247
Sagadahoc.....	2	934	2,978	405	4,369	525	624	468	2,706	44
Somerset.....	2	2,065	2,722	285	5,156	200	534	199	4,214	-----
Waldo.....	2	2,397	2,673	319	5,442	250	304	107	4,697	-----
Washington.....	2	589	2,194	309	3,049	200	141	147	2,560	-----
York.....	9	7,153	5,208	1,627	14,360	825	1,254	494	11,541	246
Total.....	58	63,047	56,930	13,766	137,171	7,370	10,033	5,578	111,638	2,066
MASSACHUSETTS										
Barnstable.....	3	1,794	1,388	384	3,616	350	303	173	2,827	66
Berkshire.....	11	12,099	10,961	2,881	26,005	1,475	3,254	837	20,467	456
Bristol.....	11	46,306	16,855	7,513	72,795	4,420	6,324	2,978	54,177	4,590

Dukes.....	2	980	514	133	1,675	75	149	75	1,274	85
Essex.....	25	37,823	24,170	8,154	73,228	4,205	5,803	2,301	59,871	865
Franklin.....	6	5,489	3,021	939	9,667	675	1,036	663	7,080	161
Hampden.....	11	47,905	20,834	9,074	81,840	4,050	6,044	1,833	63,086	1,593
Hampshire.....	4	7,478	2,736	1,613	12,038	750	1,413	345	9,483	25
Middlesex.....	28	40,898	32,379	9,069	81,954	4,400	4,976	2,833	68,741	815
Nantucket.....	1	488	202	149	880	100	87	49	619	25
Norfolk.....	8	4,211	7,739	1,537	13,995	802	960	488	11,590	145
Plymouth.....	7	13,110	8,933	3,061	25,716	1,735	1,948	488	21,392	50
Suffolk.....	16	500,495	101,923	123,883	830,395	45,600	51,767	2,436	630,210	33,862
Worcester.....	23	49,363	28,098	9,360	88,978	4,480	5,409	3,584	73,684	1,656
Total.....	156	768,441	259,753	177,970	1,323,382	73,017	89,523	19,143	1,033,501	44,391
NEW HAMPSHIRE										
Belknap.....	4	1,549	1,581	524	3,792	270	361	259	2,581	321
Carroll.....	1	493	1,048	153	1,725	60	63	59	1,542	-----
Cheshire.....	5	4,015	1,913	758	6,897	775	1,021	759	3,909	422
Coos.....	7	2,230	1,850	502	4,851	500	501	444	3,151	252
Grafton.....	6	2,494	911	789	4,340	400	553	307	2,970	110
Hillsborough.....	9	10,961	8,748	3,863	24,507	1,150	2,188	1,116	19,340	705
Merrimack.....	5	5,453	2,499	1,361	9,676	675	1,394	547	6,681	301
Rockingham.....	6	2,658	2,453	819	6,305	485	386	461	4,762	208
Strafford.....	6	2,664	2,164	782	5,829	550	659	309	4,102	195
Sullivan.....	5	2,690	1,917	547	5,284	375	550	371	3,659	279
Total.....	54	35,207	25,084	10,098	73,206	5,240	7,676	4,632	52,697	2,793
RHODE ISLAND										
Kent.....	1	252	502	368	1,135	100	187	49	-----	-----
Newport.....	8	2,069	2,119	616	4,953	420	387	407	3,679	60
Providence.....	12	38,454	23,400	8,593	71,949	5,700	8,788	4,229	51,813	743
Washington.....	1	108	49	27	186	100	33	25	28	-----
Total.....	17	40,883	26,070	9,604	78,223	6,320	9,395	4,710	56,319	803
VERMONT										
Addison.....	4	1,194	985	191	2,425	325	256	318	1,475	50
Bennington.....	4	2,893	2,155	563	5,705	435	459	430	4,282	65
Caledonia.....	3	1,976	1,273	397	3,774	450	262	363	2,605	89
Chittenden.....	2	3,176	1,160	539	5,021	650	546	648	2,751	400
Essex.....	1	652	310	55	1,033	75	63	34	814	25
Franklin.....	3	2,045	1,058	296	3,477	175	135	116	2,750	271
Orange.....	4	2,331	1,333	263	4,016	475	320	394	2,707	120
Orleans.....	2	1,236	1,374	203	2,984	200	218	160	2,407	-----
Rutland.....	10	4,967	4,700	1,180	11,341	825	781	688	8,537	302
Washington.....	4	3,341	5,005	725	9,160	400	477	374	7,672	211
Windham.....	2	3,871	963	550	5,681	500	959	345	3,743	117
Windsor.....	7	3,648	2,426	824	7,026	550	485	448	5,377	166
Total.....	46	31,330	22,742	5,786	61,643	5,060	5,051	4,318	45,150	1,816

¹ Exclusive of reserve for taxes, interest, etc., accrued.

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—Continued

FEDERAL RESERVE DISTRICT NO. 2

[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										
Fairfield.....	11	26,290	20,327	7,442	56,937	3,533	4,851	2,022	45,276	871
NEW JERSEY										
Bergen.....	30	21,314	21,274	5,043	49,370	2,075	2,258	1,063	43,095	744
Essex.....	26	72,600	61,531	20,621	159,318	8,625	9,785	2,887	135,941	994
Hudson.....	14	46,510	36,791	10,647	98,194	4,850	5,544	3,317	81,598	1,006
Hunterdon.....	11	3,615	9,155	1,333	14,352	707	1,191	577	11,855	15
Middlesex.....	18	25,222	16,450	4,984	47,853	2,175	2,572	539	42,139	187
Monmouth.....	22	19,555	13,866	3,263	38,338	1,780	2,426	665	31,889	1,525
Morris.....	9	14,659	9,375	2,811	27,525	1,000	1,507	587	23,990	255
Passaic.....	12	37,286	32,843	7,331	81,199	5,339	5,611	2,903	66,010	528
Somerset.....	4	3,141	5,390	982	9,626	305	518	75	8,694	30
Sussex.....	2	2,804	4,554	504	8,116	500	679	394	6,484	50
Union.....	13	20,333	17,417	5,389	44,362	2,075	2,351	906	38,659	269
Warren.....	9	5,090	9,768	1,443	16,634	810	1,575	745	13,308	160
Total.....	170	272,129	238,354	64,351	594,887	30,241	36,107	14,658	503,662	6,663
NEW YORK										
Albany.....	7	53,468	31,666	19,509	107,234	3,500	7,008	2,082	93,391	115
Allegany.....	7	2,684	1,379	526	4,838	475	437	437	3,455	5
Bronx.....	1	3,054	2,208	1,399	6,816	300	223	50	6,223	-----
Broome.....	7	11,903	6,130	2,712	21,240	775	1,255	225	18,829	102
Cattaraugus.....	5	10,938	3,531	1,664	16,881	1,400	1,521	868	12,843	241
Cayuga.....	8	4,954	6,518	1,765	13,447	680	1,027	624	10,906	167
Chautauqua.....	16	23,373	8,930	4,784	38,250	1,958	2,637	1,003	31,606	928
Chemung.....	3	8,877	3,986	1,616	14,715	700	1,213	529	11,904	288
Chenango.....	10	6,406	6,747	1,119	14,617	1,025	1,065	721	11,568	205
Clinton.....	5	8,516	5,139	1,622	15,810	700	983	586	13,126	400
Columbia.....	5	3,843	6,371	931	11,383	700	860	426	9,255	95
Cortland.....	4	5,297	4,199	1,583	11,279	450	541	418	9,803	65
Delaware.....	15	8,182	5,767	1,249	15,574	950	1,381	760	11,750	714

Dutchess	14	0,990	11,748	2,972	26,337	1,645	2,240	831	21,373	7	200
Erie	9	41,574	28,241	12,023	84,507	3,415	3,305	2,657	72,282		2,570
Essex	5	2,087	2,196	845	5,208		300	509	4,121		
Franklin	8	4,790	1,357	925	7,287		575	842	5,373		287
Fulton	2	8,003	3,166	1,068	12,773	1,000	883	690	9,945		
Genesee	2	2,900	1,998	532	5,542		200	330	4,758		75
Greene	7	2,146	2,550	908	5,773		550	517	4,263		220
Herkimer	13	12,409	7,528	1,989	22,872	1,125	1,718	1,001	18,784		173
Jefferson	12	12,713	8,963	2,230	25,090	1,555	1,573	1,090	20,241		546
Kings	7	36,256	14,639	8,593	62,108	2,650	4,158	971	52,425		1,410
Lewis	5	1,191	1,961	802	4,134		200	331	3,415		12
Livingston	4	2,319	2,760	629	5,779		350	229	4,941		
Madison	5	3,164	3,809	1,067	8,208		360	432	7,075		20
Monroe	5	17,585	3,262	2,798	24,657	1,450	634	1,162	20,313		843
Montgomery	9	5,856	15,525	2,186	23,960	1,200	2,363	953	19,177		189
Nassau	25	16,426	16,566	3,893	38,189	1,610	1,840	618	33,649		497
New York	27	2,024,490	944,340	922,071	4,220,410	180,000	337,640	26,550	3,354,335		144,580
Niagara	8	17,682	8,192	3,375	30,195	1,875	1,940	1,388	24,844		14
Oneida	17	30,488	12,168	5,371	49,488	3,605	4,267	1,861	38,852		254
Onondaga	9	15,117	8,433	2,998	27,065	1,955	1,826	826	22,044		307
Ontario	5	4,593	4,885	901	10,583	525	647	162	9,219		
Orange	23	17,444	19,634	3,872	41,974	2,301	3,374	2,008	33,521		639
Orleans	1	2,736	1,189	428	4,450	100	168	49	4,133		
Oswego	8	5,123	7,268	1,770	14,558	625	452	452	12,615		148
Otsego	13	6,907	12,096	1,889	21,336	950	1,802	755	17,722		106
Putnam	3	379	1,024	404	1,883	200	150	110	1,422		
Queens	11	13,665	12,303	3,476	30,788	1,725	1,256	627	26,711		375
Rensselaer	8	15,636	37,354	6,606	60,633	2,315	3,702	1,201	51,272		1,820
Richmond	5	3,124	3,379	980	7,759	575	570	193	6,247		147
Rockland	6	5,838	6,956	1,432	14,648	600	995	155	12,804		25
St. Lawrence	15	7,119	7,642	1,669	17,117	875	1,369	735	13,476		635
Saratoga	8	6,231	7,636	1,653	15,874	660	880	559	13,714		15
Schenectady	2	9,531	3,882	1,840	15,797	700	1,133	290	13,380		150
Schoharie	3	813	3,533	382	4,772	175	288	159	4,150		
Schuyler	2	462	1,240	228	2,006	75	131	74	1,726		
Seneca	3	934	1,424	462	2,903	100	129	79	2,596		
Steuben	10	6,490	6,259	1,920	15,089	625	1,090	500	12,803		28
Suffolk	22	9,121	10,639	2,448	22,934	1,050	1,571	600	19,340		340
Sullivan	11	6,298	6,594	1,091	14,341	700	939	424	11,417		838
Tioga	6	2,454	2,978	585	6,211	450	300	300	4,932		117
Tompkins	5	4,233	3,563	1,107	9,038	625	620	319	7,416		45
Ulster	13	7,351	6,728	1,175	16,090	1,175	1,955	791	11,750		370
Warren	5	11,732	5,509	1,976	19,513	401	2,335	310	16,311		65
Washington	14	8,263	7,798	1,778	18,251	835	1,158	522	15,646		25
Wayne	12	6,102	8,272	1,614	16,335	830	759	624	13,313		304
Westchester	26	38,974	45,001	9,495	95,725	3,225	4,762	1,925	84,129		1,205
Wyoming	6	2,777	3,942	660	7,460	300	415	299	6,373		12
Yates	1	225	134	74	445	50	17	13	366		
Total	533	2,624,526	1,430,855	1,070,423	5,490,179	242,030	420,875	65,066	4,415,773		162,931

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—Continued

FEDERAL RESERVE DISTRICT NO. 3

[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
DELAWARE										
Kent.....	6	2,937	4,017	497	7,611	622	1,145	363	5,301	177
New Castle.....	7	5,593	4,052	1,316	11,472	813	1,502	651	8,329	161
Sussex.....	5	2,029	1,403	812	3,894	300	392	123	2,975	88
Total.....	18	10,559	9,472	2,125	22,977	1,735	3,039	1,137	16,605	426
NEW JERSEY										
Atlantic.....	12	21,457	9,140	3,449	36,268	1,500	3,150	574	27,558	3,185
Burlington.....	14	6,765	6,340	1,464	14,905	1,050	1,292	708	11,485	360
Camden.....	14	24,637	9,658	5,726	41,077	1,725	2,697	811	34,307	1,200
Cape May.....	7	5,287	3,102	723	9,569	725	1,149	505	6,468	649
Cumberland.....	7	8,244	5,510	1,702	16,263	800	1,977	519	12,224	705
Gloucester.....	11	6,551	5,377	1,318	13,330	700	1,359	426	10,902	426
Mercer.....	8	28,221	18,460	7,820	57,036	2,147	4,253	1,979	46,749	1,717
Ocean.....	8	4,179	3,731	790	8,940	425	668	228	7,150	458
Salem.....	7	4,550	4,730	725	10,319	625	1,129	444	7,826	261
Total.....	88	109,891	66,048	23,717	208,207	9,697	17,679	6,194	164,669	8,981
PENNSYLVANIA										
Adams.....	9	5,598	3,096	713	9,819	525	813	486	7,707	277
Bedford.....	7	1,745	1,409	400	3,713	205	250	162	2,944	151
Berks.....	20	32,193	15,418	5,635	55,662	2,950	7,764	1,891	40,785	2,034
Blair.....	13	9,592	3,970	3,112	17,977	975	1,900	697	14,312	74
Bradford.....	17	6,319	7,046	1,535	15,394	1,010	1,335	926	11,891	231
Bucks.....	12	5,320	10,060	1,723	17,514	957	2,669	650	13,056	173
Cambria.....	20	29,838	12,563	6,278	50,601	2,470	4,426	2,201	40,935	375
Cameron.....	1	1,490	754	231	2,570	200	211	197	1,854	99
Carbon.....	10	5,935	8,122	1,277	15,679	1,000	1,406	795	12,367	87
Center.....	10	6,555	3,712	1,821	12,724	775	1,126	561	9,902	285

Chester	20	14,778	13,971	3,334	33,175	2,290	4,571	1,650	24,058	552
Clearfield	14	12,347	8,254	2,899	24,247	1,750	2,642	1,380	18,062	273
Clinton	3	2,151	2,567	751	5,688	255	969	137	4,287	49
Columbia	12	5,502	7,016	1,376	14,412	890	1,274	556	11,613	73
Cumberland	8	3,479	2,965	778	7,523	725	641	343	5,754	38
Dauphin	10	3,961	5,326	2,475	12,041	725	1,682	422	9,134	75
Delaware	14	16,553	13,692	3,867	35,673	1,960	3,691	1,365	27,589	995
Elk	4	2,905	4,616	1,342	9,063	650	1,129	527	6,730	---
Franklin	10	8,093	7,748	1,626	18,128	1,355	2,188	907	13,614	25
Fulton	1	231	274	79	618	26	59	25	509	---
Huntingdon	10	4,447	3,597	1,129	9,458	635	850	552	7,071	319
Juniata	7	2,319	1,262	418	4,126	285	546	243	2,962	90
Lackawanna	14	29,384	45,914	8,762	86,963	3,885	7,526	2,151	72,140	1,097
Lancaster	35	23,517	20,688	5,919	52,365	3,355	6,274	2,362	39,066	1,193
Lebanon	8	5,255	5,711	1,386	12,737	900	1,436	454	9,765	150
Lehigh	12	19,202	17,750	3,487	41,688	2,700	5,064	1,765	31,795	55
Luzerne	21	32,161	47,143	8,995	90,720	4,300	9,955	2,173	73,583	56
Lycoming	13	16,409	5,767	2,527	26,031	1,785	4,085	1,597	17,499	909
McKean	8	9,155	4,923	2,072	16,582	1,290	1,207	556	13,359	25
Mifflin	8	4,688	2,333	662	7,949	600	613	491	5,378	837
Monroe	4	4,579	2,207	739	7,942	500	875	243	5,558	682
Montgomery	27	23,581	24,396	4,907	54,769	2,902	6,374	2,390	42,224	604
Montour	3	1,290	3,405	477	5,414	375	677	373	3,939	50
Northampton	16	20,419	26,386	5,317	54,056	2,920	3,872	2,270	43,962	912
Northumberland	14	11,824	10,990	2,556	26,814	1,460	3,773	1,064	19,878	304
Perry	9	2,416	2,367	572	5,508	340	655	302	4,071	130
Philadelphia	32	467,023	147,268	180,394	825,657	28,980	78,969	6,717	681,813	9,022
Pike	1	146	596	89	839	25	81	25	709	---
Potter	6	1,389	568	312	2,387	225	218	221	1,683	39
Schuylkill	29	24,179	29,283	5,385	60,600	2,770	6,788	1,655	48,873	387
Snyder	6	2,455	1,402	534	4,453	225	602	222	3,358	50
Sullivan	3	486	1,031	161	1,703	100	137	98	1,369	---
Susquehanna	9	4,190	4,685	1,024	10,204	550	612	458	8,514	60
Tioga	9	5,028	3,284	728	9,566	500	680	432	7,478	487
Union	4	913	1,458	281	2,742	250	484	150	1,835	---
Wayne	3	1,375	2,866	356	4,683	250	404	242	3,767	15
York	6	1,433	2,942	519	5,007	305	541	287	3,863	10
York	29	22,987	17,433	4,819	47,015	3,310	4,671	2,556	35,480	984
Total	561	916,835	570,354	284,879	1,840,229	87,374	188,695	47,932	1,468,095	24,837

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—Continued

FEDERAL RESERVE DISTRICT NO. 4

[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
KENTUCKY										
Bell.....	2	1,785	234	444	2,642	200	154	121	2,116	50
Bourbon.....	1	699	387	142	1,252	100	132	99	644	275
Boyd.....	4	6,732	1,548	1,325	10,970	1,075	678	1,012	7,506	646
Bracken.....	2	1,089	640	300	2,000	100	205	72	1,617	.....
Breathitt.....	1	418	106	69	634	50	15	48	462	59
Campbell.....	2	2,816	1,514	384	4,835	200	467	198	3,750	219
Clark.....	2	2,338	617	430	3,502	300	373	292	2,459	.....
Clay.....	1	335	71	70	494	50	31	37	375	.....
Fayette.....	4	11,258	3,488	2,113	17,799	2,250	1,545	1,998	11,145	574
Floyd.....	1	222	247	114	604	25	31	6	542	.....
Garrard.....	2	580	259	231	1,093	100	159	100	725	.....
Grant.....	1	454	105	35	604	50	46	50	423	35
Greenup.....	2	602	253	213	1,101	100	60	37	899	.....
Harlan.....	4	1,623	516	544	2,869	275	92	210	2,254	38
Harrison.....	2	1,591	557	255	2,471	200	265	196	1,779	.....
Jessamine.....	2	654	159	210	1,057	125	127	99	701	6
Johnson.....	1	1,571	386	300	2,319	200	238	200	1,625	.....
Kenton.....	5	11,322	2,639	1,452	15,898	1,110	1,065	1,086	12,344	303
Knox.....	2	1,233	80	131	1,606	80	148	37	1,315	26
Laurel.....	2	616	122	245	1,005	50	54	50	850	.....
Lawrence.....	2	1,155	188	322	1,685	80	152	150	1,366	.....
Letcher.....	3	1,619	540	456	2,675	150	180	150	2,097	85
Lincoln.....	3	1,206	224	198	1,717	150	177	150	1,213	25
Madison.....	4	2,210	704	495	3,506	350	303	293	2,550	.....
Magoffin.....	1	480	65	85	642	25	35	25	558	.....
Mason.....	1	1,188	388	1,406	3,055	150	127	113	2,661	.....
Montgomery.....	3	1,363	240	506	2,207	200	334	147	1,496	25
Morgan.....	1	293	27	34	358	25	31	25	277	.....
Nicholas.....	1	119	190	90	404	25	32	.....	348	.....
Pendleton.....	1	201	237	70	520	60	9	20	450	.....
Perry.....	1	1,100	110	130	1,385	100	53	100	957	145
Pike.....	4	2,850	449	504	4,028	450	216	304	2,876	116

Powell.....	1	337	219	59	617	25	59	25	508	-----
Pulaski.....	4	2,992	602	510	4,231	325	261	271	3,292	80
Scott.....	2	1,254	183	319	1,867	125	150	125	1,452	-----
Whitley.....	3	1,441	128	438	2,120	100	99	71	1,838	12
Total.....	78	67,696	18,422	14,629	105,772	8,970	8,131	7,846	77,450	2,719
OHIO										
Adams.....	2	748	204	85	1,074	90	81	64	814	25
Allen.....	3	2,856	767	621	4,428	325	144	203	3,742	10
Ashland.....	1	588	414	297	1,373	100	160	50	1,063	-----
Ashtabula.....	5	3,584	2,845	850	7,472	600	667	409	5,493	293
Athens.....	5	2,532	1,818	542	5,037	450	419	145	3,645	205
Auglaize.....	5	4,021	1,104	631	6,008	510	355	509	4,633	-----
Belmont.....	12	11,583	6,702	2,529	21,710	1,125	1,901	847	17,271	505
Brown.....	7	2,060	1,008	374	3,601	385	395	351	2,274	175
Butler.....	8	8,202	5,344	2,294	16,824	1,175	1,555	841	13,174	27
Carroll.....	1	261	574	88	940	100	43	98	699	-----
Champaign.....	5	2,768	969	466	4,469	502	668	499	2,632	168
Clark.....	6	10,304	1,667	1,771	15,416	1,175	1,022	787	11,652	778
Clermont.....	5	1,160	1,191	434	2,950	280	256	264	2,149	-----
Clinton.....	7	3,416	1,372	533	5,734	550	467	519	3,653	207
Columbiana.....	7	7,563	4,918	2,396	15,565	775	1,765	734	11,971	259
Coshocton.....	2	2,206	1,461	483	4,296	200	472	149	3,326	150
Crawford.....	5	2,923	1,489	733	5,494	475	446	358	4,106	98
Cuyahoga.....	5	65,953	34,413	12,626	118,079	4,950	4,717	3,539	91,780	7,780
Darke.....	9	3,772	1,033	577	5,721	715	736	430	3,463	363
Defiance.....	4	1,695	1,106	392	3,410	202	202	273	2,294	276
Delaware.....	2	1,175	667	245	2,137	250	145	199	1,477	66
Erie.....	1	2,765	1,094	464	4,406	360	98	3,697	3,697	50
Fairfield.....	5	2,567	1,599	921	5,405	500	448	279	4,093	13
Fayette.....	1	1,352	174	121	1,659	100	68	49	1,071	272
Franklin.....	9	50,770	20,970	16,704	93,106	4,750	6,805	3,006	74,338	2,823
Fulton.....	1	434	351	201	1,044	50	49	895	-----	-----
Gallia.....	1	496	287	76	893	100	69	100	622	-----
Geauga.....	2	845	959	243	2,112	100	157	50	1,805	-----
Greene.....	4	999	750	735	2,585	250	423	214	1,698	-----
Guernsey.....	7	2,927	2,249	1,029	6,521	440	604	337	5,091	44
Hamilton.....	16	88,100	47,818	35,532	176,323	13,975	14,139	6,308	137,098	2,517
Hancock.....	1	2,384	1,054	399	4,102	250	165	224	3,400	27
Hardin.....	6	1,560	911	433	2,982	225	306	223	2,205	18
Harrison.....	5	2,599	1,194	454	4,356	375	305	357	3,169	134
Henry.....	1	838	186	145	1,207	50	57	50	1,051	-----
Highland.....	4	1,762	1,077	345	3,295	310	264	178	2,512	32
Hocking.....	2	822	1,027	223	2,126	100	154	99	1,516	257
Huron.....	4	2,783	1,428	426	4,972	375	336	143	4,188	30
Jackson.....	2	715	1,298	335	2,387	200	184	102	1,901	-----
Jefferson.....	8	7,657	7,007	2,066	17,588	1,125	1,094	844	14,280	145
Knox.....	4	1,199	1,366	460	3,165	225	249	187	2,094	360
Lake.....	2	1,881	2,452	713	5,190	200	290	200	4,358	50
Lawrence.....	2	3,113	1,060	412	4,943	800	309	511	2,873	362

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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 law-ful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and redis-counts
OHIO—continued										
Licking.....	4	3,771	1,895	702	6,467	500	682	389	4,666	231
Logan.....	1	712	129	167	1,089	100	63	100	791	35
Lorain.....	2	1,488	1,493	343	3,608	210	140	97	2,986	55
Lucas.....	1	5,431	6,167	2,049	14,181	500	1,539	492	10,765	800
Madison.....	5	2,612	551	299	3,783	345	341	317	2,535	223
Mahoning.....	5	23,008	6,987	5,876	39,001	4,250	3,676	1,987	28,125	380
Marion.....	3	2,700	775	498	4,314	530	215	429	3,025	114
Medina.....	4	2,993	1,537	525	5,156	265	285	187	4,305	104
Meigs.....	3	756	530	296	1,643	150	154	71	1,269	.....
Mercer.....	4	2,225	422	267	3,057	225	242	125	2,392	73
Miami.....	8	5,242	3,138	1,564	10,444	940	1,190	887	6,861	280
Monroe.....	5	1,483	888	800	2,742	165	211	130	2,185	52
Montgomery.....	8	19,796	6,135	6,008	34,442	2,475	1,964	1,809	27,455	595
Morgan.....	5	1,223	841	313	2,473	300	206	289	1,613	58
Morrow.....	3	1,111	430	122	1,733	160	183	157	1,200	32
Muskingum.....	3	6,445	3,707	1,533	12,040	525	1,201	518	9,775	.....
Noble.....	3	1,107	1,174	206	2,565	145	232	142	1,969	85
Ottawa.....	3	1,828	1,352	323	3,581	150	161	55	3,095	120
Paulding.....	3	1,073	226	197	1,595	140	93	93	1,284	12
Perry.....	1	398	430	127	1,030	75	52	75	828	.....
Pickaway.....	5	2,185	880	554	3,774	435	415	291	2,623	10
Pike.....	2	503	429	333	1,290	125	112	125	884	44
Portage.....	4	3,063	2,727	969	6,902	430	590	338	5,545	.....
Preble.....	5	2,407	975	502	3,883	235	341	151	3,214	41
Putnam.....	2	432	208	143	830	60	30	55	651	25
Richland.....	3	2,189	1,895	582	4,872	200	381	193	4,093	.....
Ross.....	5	3,616	2,160	802	6,984	600	792	528	4,769	294
Sandusky.....	1	1,619	1,299	333	3,350	200	95	100	2,826	130
Scioto.....	2	6,244	2,416	1,342	10,482	600	1,144	493	7,677	150
Seneca.....	6	5,661	2,886	1,400	10,323	800	1,064	698	7,732	25
Shelby.....	3	1,885	623	457	3,086	233	353	229	2,057	204
Stark.....	5	18,128	7,019	3,283	29,653	1,750	2,504	1,286	23,847	45

Summit.....	2	7, 078	4, 455	1, 542	13, 570	440	760	119	12, 203	-----
Trumbull.....	4	6, 893	3, 475	1, 332	12, 338	700	814	446	10, 179	187
Tuscarawas.....	6	4, 051	3, 436	1, 394	9, 053	475	571	298	7, 612	50
Union.....	1	445	88	50	609	40	27	39	457	45
Van Wert.....	3	1, 961	593	511	3, 278	300	417	187	2, 222	40
Vinton.....	1	185	296	114	616	50	77	25	464	-----
Warren.....	9	2, 613	1, 141	444	4, 430	600	503	404	2, 630	238
Washington.....	6	7, 444	3, 115	1, 114	12, 297	1, 050	1, 038	998	8, 565	577
Wayne.....	4	3, 372	1, 446	905	5, 904	425	455	324	4, 311	385
Williams.....	4	2, 957	1, 116	469	4, 681	435	244	385	3, 375	49
Wood.....	3	559	498	215	1, 298	110	83	105	962	7
Wyandot.....	3	1, 004	320	315	1, 686	180	151	77	1, 278	-----
Total.....	357	489, 834	249, 670	131, 924	912, 238	62, 280	69, 224	41, 129	702, 595	24, 314
PENNSYLVANIA										
Allegheny.....	52	247, 673	259, 649	107, 301	645, 064	33, 225	51, 744	15, 709	534, 047	5, 444
Armstrong.....	11	5, 909	6, 191	1, 323	13, 841	835	997	781	10, 955	222
Beaver.....	15	3, 916	8, 588	2, 630	20, 768	1, 200	1, 754	1, 084	16, 279	345
Butler.....	13	12, 355	3, 829	2, 288	19, 430	1, 290	1, 968	814	15, 023	186
Clarion.....	8	6, 790	4, 114	1, 514	12, 605	530	995	387	10, 547	50
Crawford.....	10	6, 344	4, 250	1, 087	12, 742	900	1, 214	865	9, 614	125
Erie.....	14	23, 416	12, 588	5, 206	43, 033	1, 855	3, 818	1, 348	35, 695	228
Fayette.....	26	22, 787	17, 670	7, 668	50, 943	2, 275	6, 013	1, 731	40, 498	372
Forest.....	3	1, 014	598	355	2, 033	150	341	147	1, 395	-----
Greene.....	5	5, 982	1, 664	936	9, 628	625	1, 546	398	6, 909	147
Indiana.....	12	10, 319	7, 196	1, 910	20, 021	980	1, 545	820	16, 247	334
Jefferson.....	12	5, 454	5, 062	1, 925	12, 798	845	1, 443	781	9, 742	-----
Lawrence.....	9	9, 214	9, 895	3, 306	23, 147	1, 100	4, 376	877	16, 729	8
Mercer.....	13	15, 447	11, 444	3, 579	31, 480	1, 685	2, 311	1, 265	25, 814	295
Somerset.....	24	7, 769	8, 083	2, 122	18, 873	1, 060	1, 963	919	14, 707	194
Venango.....	6	14, 597	1, 802	2, 291	19, 281	700	1, 667	642	15, 733	460
Warren.....	5	12, 145	3, 784	1, 658	18, 154	825	1, 210	738	15, 172	140
Washington.....	27	24, 138	21, 791	5, 817	53, 933	2, 350	5, 295	1, 692	43, 282	893
Westmoreland.....	40	29, 113	23, 572	7, 705	62, 871	2, 535	6, 083	1, 952	53, 583	1, 564
Total.....	305	469, 382	411, 769	161, 221	1, 090, 555	54, 965	96, 288	33, 289	888, 971	11, 007
WEST VIRGINIA										
Brooke.....	1	887	296	158	1, 531	100	83	100	1, 248	-----
Hancock.....	2	975	434	117	1, 572	100	145	99	993	235
Marshall.....	1	1, 112	820	291	2, 285	100	161	99	1, 923	-----
Ohio.....	3	7, 926	4, 984	1, 987	15, 483	1, 100	1, 241	1, 089	11, 314	720
Tyler.....	2	2, 040	356	483	2, 936	205	172	197	2, 342	-----
Wetzel.....	1	821	171	224	1, 242	65	118	50	958	50
Total.....	11	13, 761	7, 061	3, 260	25, 049	1, 670	1, 920	1, 634	18, 778	1, 005

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—Continued

FEDERAL RESERVE DISTRICT NO. 5

[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
DISTRICT OF COLUMBIA										
Washington.....	13	74,027	35,454	27,018	147,435	9,327	8,431	4,491	122,390	1,728
MARYLAND										
Allegany.....	9	10,710	4,098	1,837	17,258	690	1,527	587	13,957	480
Anne Arundel.....	1	2,113	637	297	3,100	252	232	95	2,595	.....
Baltimore.....	16	96,822	45,628	37,186	187,587	12,215	15,690	5,684	149,231	2,529
Caroline.....	2	1,152	248	139	1,594	125	182	72	1,204	11
Carroll.....	7	3,009	4,010	510	7,679	552	683	504	5,794	150
Cecil.....	5	1,766	3,011	404	5,415	225	507	220	4,311	141
Charles.....	1	288	369	79	753	25	52	21	1,655	.....
Dorchester.....	2	1,159	585	190	1,996	110	131	107	1,648	.....
Frederick.....	4	4,878	8,078	1,079	14,232	400	1,110	382	12,078	157
Garrett.....	5	1,507	1,476	378	3,494	225	317	225	2,669	55
Herford.....	5	2,903	1,728	524	5,323	265	392	182	4,428	55
Howard.....	1	730	833	99	1,683	100	138	49	1,396	.....
Kent.....	1	616	748	119	1,557	50	56	13	1,364	75
Montgomery.....	6	3,141	1,561	556	5,375	325	415	214	4,356	65
Prince Georges.....	4	3,197	1,192	449	4,923	165	293	125	4,181	142
Queen Annes.....	2	1,386	491	111	2,096	150	147	36	1,641	121
St. Marys.....	1	923	563	119	1,696	50	87	25	1,482	40
Talbot.....	1	1,241	1,273	183	2,778	200	241	200	2,137	.....
Washington.....	6	4,650	3,573	1,024	9,650	505	939	499	7,687	20
Wicomico.....	1	1,679	391	306	2,422	100	247	49	2,009	.....
Worcester.....	4	2,044	614	336	3,231	300	241	99	2,480	108
Total.....	84	145,914	81,117	45,925	283,922	17,029	23,616	9,388	227,303	4,149

NORTH CAROLINA										
Alamance	3	1,789	241	393	2,557	235	116	208	1,957	30
Anson	1	1,076	250	166	1,521	100	117	77	992	180
Ashe	1	314	21	38	381	25	25	6	266	59
Beaufort	1	1,233	175	277	1,821	100	127	99	1,469	27
Buncombe	2	3,065	873	806	4,462	300	120	199	3,555	251
Burke	1	1,224	141	556	1,980	55	117	19	1,789	
Cabarrus	1	1,261	198	267	1,762	100	159	100	1,391	
Caldwell	1	535	28	108	682	50	38	12	523	60
Catawba	2	2,833	325	641	4,003	400	245	112	2,945	242
Cleveland	2	4,082	350	570	5,141	350	438	258	3,761	269
Craven	1	2,728	97	265	3,232	25	67	25	2,596	294
Cumberland	1	2,079	80	515	3,005	100	90	50	2,324	440
Davidson	1	877	304	186	1,501	100	114	97	1,178	11
Duplin	1	289	52	105	471	50	14	40	336	32
Durham	2	5,681	1,399	1,908	9,698	700	553	700	7,131	155
Edgecomb	3	4,136	604	632	5,600	425	359	125	4,143	292
Forsyth	2	2,671	844	949	4,755	450	85	450	3,485	185
Franklin	2	534	88	168	863	75	30	75	661	19
Gaston	4	9,087	1,254	1,399	12,376	1,350	951	936	7,676	1,245
Granville	2	2,395	326	468	3,255	160	261	86	2,718	
Guilford	2	14,306	2,821	3,401	22,569	1,250	1,005	1,237	16,420	1,914
Halifax	1	603	144	107	899	100	36	100	601	63
Harnett	1	444	77	120	727	50	22	40	519	92
Haywood	1	346	88	77	529	50	84	50	340	
Henderson	1	977	103	232	1,437	50	80	49	1,253	
Hertford	1	253	109	11	431	100	3	100	130	98
Iredell	3	2,419	313	457	3,332	250	169	250	2,374	269
Johnston	3	1,497	241	232	2,152	305	97	66	1,413	259
Lenoir	3	2,959	173	412	3,825	391	221	49	3,021	139
Lincoln	2	1,930	199	287	2,586	200	206	150	1,947	80
McDowell	1	930	102	193	1,259	100	93	49	1,016	
Mecklenburg	5	14,735	3,348	3,006	22,209	1,575	2,865	1,428	14,536	1,447
Nash	1	1,736	312	277	2,402	200	177	24	1,975	
New Hanover	1	11,616	941	3,317	17,610	1,000	1,193	680	11,815	1,631
Pasquotank	1	3,007	451	311	3,966	200	231	195	2,359	296
Person	1	901	55	73	1,074	150	41		699	182
Pitt	2	1,235	66	408	1,855	175	74	25	1,522	59
Randolph	1	501	118	399	1,063	50	59	48	903	
Robeson	3	1,925	169	265	2,427	190	108	50	1,947	131
Rockingham	2	940	87	211	1,299	140	50	75	1,025	
Rowan	1	969	145	160	1,434	100	66	100	1,168	
Rutherford	1	197	28	82	317	65	7	25	191	29
Scotland	1	192	26	43	285	25	28	25	207	
Stanly	1	338	19	94	466	50	19		392	5
Surry	2	1,380	163	403	2,052	150	84	74	1,632	102
Vance	2	1,758	344	210	2,610	300	101	297	1,771	140
Wake	2	7,766	1,944	3,730	14,319	900	420	321	12,368	
Wayne	3	3,852	872	765	6,092	475	418	317	4,701	124
Wilson	1	1,116	253	746	2,127	100	242	25	1,738	
Total	84	128,717	20,861	30,476	192,419	14,066	12,225	9,523	141,379	10,851

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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
SOUTH CAROLINA										
Aiken.....	1	229	11	15	280	50	10	6	168	46
Allendale.....	1	99	16	25	131	15	5	-----	41	52
Anderson.....	3	3,138	243	513	3,994	525	72	61	3,201	-----
Calhoun.....	1	612	6	101	809	160	196	-----	494	83
Charleston.....	4	14,572	6,906	5,025	28,889	2,400	1,499	1,867	20,679	847
Cherokee.....	2	1,722	395	488	2,676	275	252	-----	2,007	-----
Chester.....	2	1,223	258	416	1,926	150	145	100	1,516	-----
Chesterfield.....	1	277	52	391	50	20	20	50	220	50
Clarendon.....	1	297	83	53	441	50	15	24	270	80
Colleton.....	1	504	78	56	683	75	16	75	434	83
Darlington.....	3	1,156	151	193	1,629	150	50	135	1,196	98
Dillon.....	1	496	51	64	674	100	9	12	470	83
Dorchester.....	1	368	2	50	441	50	21	-----	355	15
Florence.....	2	897	166	145	1,358	150	39	125	900	146
Greenville.....	5	11,566	1,214	2,647	16,209	980	1,447	198	12,581	443
Greenwood.....	1	1,389	134	310	1,933	100	71	98	1,665	-----
Hampton.....	1	106	26	19	162	25	-----	25	89	22
Horry.....	2	410	251	105	788	75	53	75	570	15
Kershaw.....	1	485	110	177	812	75	51	49	637	-----
Laurens.....	3	1,195	150	171	1,631	200	122	100	1,096	104
Lee.....	2	1,563	310	298	2,263	175	268	50	1,778	-----
Lexington.....	3	1,720	581	312	2,709	225	129	127	2,168	49
Marion.....	2	1,171	175	109	1,533	150	69	125	1,100	90
Marlboro.....	2	837	139	107	1,149	150	63	100	703	131
Newberry.....	1	1,541	110	191	1,865	100	79	97	1,517	72
Orangeburg.....	7	5,052	782	7,269	510	522	322	5,868	48	-----
Richland.....	4	11,156	2,854	6,046	24,218	1,500	519	1,169	20,580	340
Saluda.....	3	711	3	88	810	100	25	-----	665	19
Spartanburg.....	5	7,671	980	2,087	11,058	1,300	800	680	8,276	-----
Sumter.....	4	4,967	1,056	704	7,073	750	585	574	5,061	104
Union.....	1	612	28	38	741	100	10	25	505	101
York.....	5	3,939	663	1,447	6,271	490	375	188	5,115	-----
Total.....	74	81,641	17,934	22,720	132,841	11,175	7,537	6,594	101,915	3,121

VIRGINIA

Accomac	4	2,096	698	198	3,088	235	402	185	1,644	622
Albemarle	5	7,828	2,352	1,027	11,873	950	702	843	9,006	340
Alexandria	3	4,553	1,534	879	7,318	500	780	392	5,623	-----
Alleghany	4	5,105	1,186	601	7,295	400	382	395	5,939	161
Appomatox	1	464	121	68	671	50	15	50	418	65
Augusta	5	4,909	1,474	936	7,738	550	1,006	345	5,715	42
Bath	1	460	63	117	688	50	41	50	5,547	-----
Bedford	2	1,977	209	214	2,449	150	164	55	1,844	200
Botetourt	2	680	233	63	998	85	94	85	657	61
Brunswick	1	567	42	38	705	40	36	39	489	96
Buchanan	1	337	134	98	599	50	23	50	442	34
Buckingham	2	449	6	41	522	100	25	25	373	24
Campbell	6	15,178	2,586	3,023	21,772	2,650	3,008	1,191	14,366	187
Clarke	1	415	55	43	519	25	52	8	401	30
Craig	1	252	33	25	324	25	23	24	247	5
Culpeper	2	2,189	337	264	2,907	200	231	99	2,175	196
Dinwiddie	2	7,498	2,254	973	11,123	1,600	454	1,600	7,203	160
Elizabeth City	3	1,531	1,245	337	3,299	200	226	200	2,528	141
Fairfax	3	798	428	428	1,624	125	101	83	1,303	12
Fauquier	3	2,404	211	305	3,118	200	295	138	2,395	63
Franklin	3	2,182	264	199	2,679	200	120	144	2,079	105
Frederick	2	5,369	894	454	6,999	600	927	594	4,192	670
Giles	2	1,188	197	148	1,586	150	133	150	1,150	-----
Gloucester	1	137	138	27	323	35	15	35	238	-----
Grayson	4	1,235	123	158	1,650	150	85	95	1,205	111
Greensville	2	2,454	231	311	3,108	280	305	115	2,353	30
Halifax	3	3,105	788	442	4,570	375	192	297	3,558	114
Hanover	2	765	30	75	888	75	22	8	765	14
Henrico	6	71,744	9,622	22,967	108,789	6,300	8,759	1,132	83,643	6,018
Henry	3	2,983	418	515	4,050	250	229	229	3,033	289
Highland	1	415	27	489	68	25	58	25	309	69
James City	1	327	101	136	581	30	43	-----	505	-----
Lancaster	1	803	93	69	481	30	34	-----	897	-----
Lee	1	184	14	29	241	25	9	25	185	13
Loudoun	6	3,723	1,217	616	5,815	365	491	280	4,595	38
Louisa	1	551	89	57	737	50	27	48	612	-----
Lunenburg	2	369	80	38	520	71	21	62	311	44
Mecklenburg	1	711	56	75	850	100	148	50	551	-----
Montgomery	4	2,219	288	371	2,996	335	221	172	2,097	154
Nelson	1	546	39	34	639	50	34	10	525	12
Norfolk	6	42,005	7,393	9,875	63,335	4,500	4,546	3,986	44,235	4,328
Nottoway	2	1,248	246	117	1,698	170	123	146	1,164	95
Orange	3	1,811	571	258	2,736	225	225	223	2,010	50
Page	4	1,262	405	248	1,955	180	164	74	1,532	5
Patrick	1	231	84	28	365	50	8	50	227	28
Pittsylvania	3	7,942	1,697	866	10,799	650	1,089	611	7,994	286
Prince Edward	2	1,505	326	207	2,105	150	160	124	1,585	81
Prince William	3	939	233	287	1,482	105	87	51	1,230	-----
Pulaski	2	1,550	409	268	2,349	250	171	248	1,422	257
Rappahannock	2	370	94	50	626	75	29	20	401	-----

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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—continued										
Roanoke.....	6	17,690	5,132	6,195	30,770	1,950	2,251	1,672	24,739	10
Rockridge.....	4	2,847	516	556	4,147	350	236	87	3,464	-----
Rockingham.....	4	4,405	639	517	5,936	575	524	401	3,996	414
Russell.....	2	836	118	116	1,138	95	47	85	873	37
Scott.....	2	764	108	156	1,061	54	48	53	881	20
Shenandoah.....	6	2,228	360	313	3,002	255	275	159	2,132	176
Smyth.....	3	1,803	249	247	2,406	210	237	155	1,758	28
Spotsylvania.....	2	1,096	825	456	2,426	150	128	125	2,023	-----
Suffolk.....	1	2,009	466	248	2,924	500	208	350	1,615	213
Sussex.....	1	241	26	34	316	25	14	25	216	35
Tazewell.....	6	2,395	541	502	3,561	310	363	251	2,530	98
Warren.....	1	633	91	58	803	50	59	38	568	72
Washington.....	3	3,772	586	497	5,245	600	304	397	3,699	218
Warwick.....	2	7,280	2,226	1,405	11,538	400	582	393	9,600	464
Wise.....	7	3,853	722	717	5,604	525	442	452	4,036	118
Wythe.....	3	947	273	190	1,495	192	184	147	959	-----
York.....	2	379	339	122	864	50	46	47	716	-----
Total.....	182	272,241	54,505	60,927	407,207	30,322	32,483	19,683	301,223	17,153
WEST VIRGINIA										
Barbour.....	3	1,825	1,006	361	3,387	140	201	119	2,803	119
Berkeley.....	2	2,151	726	400	3,458	200	260	195	2,774	29
Boone.....	1	726	201	125	1,150	50	109	50	824	110
Braxton.....	1	680	94	110	925	60	27	60	779	-----
Cabell.....	1	13,447	2,122	1,848	18,550	2,000	1,396	1,424	12,121	1,390
Doddridge.....	1	430	32	87	591	50	10	-----	517	13
Fayette.....	8	3,748	894	908	6,000	390	397	389	4,596	228
Grant.....	1	60	70	19	171	25	11	25	110	-----
Greenbrier.....	3	1,009	99	156	1,359	100	74	75	1,083	28
Hampshire.....	1	274	167	72	529	50	39	49	390	-----
Hardy.....	1	401	146	61	635	100	46	94	351	44
Harrison.....	6	11,030	3,227	2,282	17,274	1,050	1,280	929	13,774	164

Jackson	2	581	68	164	843	70	31	34	692	15
Jefferson	1	253	188	40	489	50	47	49	344	.....
Kanawha	6	12,475	2,626	3,352	19,368	960	2,259	924	14,217	705
Lewis	1	1,180	268	283	1,893	60	174	57	1,562	20
Lincoln	2	516	97	206	848	80	100	32	666	.....
Logan	1	1,935	241	482	2,884	150	215	12	2,502	.....
McDowell	10	7,712	1,265	1,506	10,967	725	963	468	8,581	194
Marion	6	7,550	4,187	2,127	14,435	745	1,294	730	11,580	.....
Mason	2	1,223	136	198	1,580	130	124	129	1,110	58
Mercer	4	8,872	978	1,829	12,224	1,100	1,131	346	9,043	587
Mineral	4	1,786	1,934	4,416	2,700	230	206	3,691	3,691	15
Mingo	3	3,420	339	1,013	4,892	350	249	250	4,404	.....
Monongalia	1	2,021	304	192	2,569	80	234	78	1,936	241
Monroe	3	1,328	247	267	1,908	150	171	112	1,474	.....
Nicholas	1	479	164	69	726	40	37	25	624	.....
Pleasants	1	1,190	172	99	1,485	100	102	98	1,088	97
Pocahontas	1	414	115	53	607	25	45	25	513	.....
Preston	5	1,250	543	275	2,147	125	119	105	1,795	.....
Putnam	1	201	91	22	313	50	8	50	206	.....
Raleigh	2	2,004	146	508	2,990	300	222	127	2,341	.....
Randolph	3	1,865	452	327	2,734	250	226	44	2,214	.....
Ritchie	2	1,126	222	248	1,715	100	77	99	1,409	15
Roane	2	915	167	212	1,336	75	110	66	1,084	.....
Summers	3	3,587	864	517	5,228	200	393	200	3,894	405
Taylor	1	1,566	606	572	2,956	200	250	.....	2,452	.....
Tucker	3	549	685	131	1,394	125	130	87	1,028	20
Upshur	1	895	248	133	1,305	50	140	49	864	143
Wayne	2	667	172	174	1,057	90	84	90	794	.....
Webster	2	482	35	91	677	50	34	6	585	.....
Wood	5	10,083	2,577	1,457	14,329	796	1,466	773	11,235	227
Wyoming	2	506	30	85	649	50	30	25	534	10
Total	112	114,412	28,931	23,576	175,193	11,691	14,582	8,705	134,223	4,877

FEDERAL RESERVE DISTRICT NO. 6

ALABAMA										
Autauga	1	491	17	70	601	50	29	12	509	.....
Barbour	2	1,112	197	197	1,661	250	126	171	784	230
Blount	1	135	72	213	430	25	19	19	367	.....
Bullock	1	434	97	246	794	50	81	25	638	.....
Butler	1	604	363	341	1,392	125	189	100	978	.....
Calhoun	6	5,264	2,451	1,329	9,384	900	550	397	7,528	.....
Chilton	1	383	48	83	619	50	24	30	415	.....
Clay	2	355	248	51	699	125	57	99	412	.....
Coffee	3	1,693	282	269	2,344	325	281	249	1,236	253
Colbert	2	1,160	281	258	1,818	125	94	88	1,511	.....
Conecuh	1	370	82	68	544	25	27	25	467	.....

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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
ALABAMA—continued										
Covington.....	4	3,267	685	556	4,852	600	373	550	2,961	327
Crenshaw.....	4	763	74	420	1,299	130	116	28	1,025	-----
Cullman.....	1	467	111	244	834	100	28	99	594	-----
Dale.....	1	108	46	38	206	35	15	35	121	-----
Dallas.....	2	2,594	1,263	1,205	5,215	600	669	586	3,100	232
Dekalb.....	2	646	115	421	1,228	100	48	100	980	-----
Elmore.....	2	746	233	502	1,512	50	156	44	1,261	-----
Escambia.....	1	180	32	84	265	50	11	23	171	10
Etowah.....	2	1,022	875	441	3,598	225	176	220	2,882	95
Fayette.....	1	530	160	71	813	100	30	98	586	-----
Franklin.....	2	573	32	106	754	125	32	18	469	111
Geneva.....	4	683	251	402	1,361	140	146	75	947	52
Greene.....	1	620	119	49	851	100	92	100	485	74
Hale.....	1	593	162	74	839	100	51	100	463	116
Henry.....	4	1,231	170	224	1,669	265	121	150	1,052	82
Houston.....	4	3,488	513	813	5,048	825	387	233	3,545	51
Jackson.....	3	716	106	168	1,085	100	74	69	812	26
Jefferson.....	5	30,746	8,196	11,082	51,533	2,000	3,640	1,769	43,419	212
Lauderdale.....	1	1,482	700	873	300	290	99	99	2,484	-----
Lee.....	4	2,538	1,253	784	4,718	465	491	444	3,173	145
Limestone.....	1	194	52	51	351	50	4	50	247	-----
Madison.....	2	1,825	407	975	3,375	200	425	196	2,435	-----
Marengo.....	2	661	155	289	1,142	125	105	115	798	-----
Marshall.....	4	1,064	350	720	2,206	200	123	124	1,758	-----
Mobile.....	1	9,867	4,289	3,318	17,728	300	1,450	300	15,584	-----
Montgomery.....	3	8,768	3,382	4,391	17,985	1,800	892	779	14,479	-----
Morgan.....	4	2,028	1,346	787	4,390	700	176	600	2,900	-----
Pike.....	3	1,614	1,472	876	4,003	300	586	273	2,833	-----
Talladega.....	6	2,501	960	1,031	4,574	330	435	325	3,402	20
Tallapoosa.....	1	630	81	592	1,318	100	112	50	1,056	-----
Tuscaloosa.....	2	3,695	930	1,048	5,959	300	440	300	4,920	-----
Walker.....	1	501	178	165	906	100	38	50	719	-----

Wilcox.....	1	155	26	74	265	30	25	10	200	
Winston.....	1	244	1	8	271	25	5		212	29
Total	102	99,618	32,848	35,937	175,471	13,070	13,257	9,227	136,918	2,055
FLORIDA										
Alachua.....	2	806	1,352	735	2,933	125	154	122	2,513	
Bay.....	1	961	164	178	1,339	260	86	125	877	
Broward.....	1	677	268	688	1,644	50	26	15	1,553	
Charlotte.....	1	421	55	222	725	25	22	21	654	
Columbia.....	1	399	204	137	801	50	58	37	649	
Dade.....	2	12,983	10,408	18,022	41,666	700	721		40,145	
De Soto.....	2	1,385	578	809	2,873	175	155	119	2,354	
Duval.....	3	47,752	19,485	27,610	96,813	2,650	2,181	1,434	90,163	6
Escambia.....	2	3,535	3,722	1,589	9,264	1,000	366	630	7,217	4
Hamilton.....	1	233	51	39	330	30	11	29	236	24
Hardee.....	1	386	36	109	573	50	30		493	
Hernando.....	1	452	96	301	888	50	17	49	771	
Highlands.....	2	926	93	838	1,934	150	51	16	1,710	
Hillsborough.....	3	20,789	7,252	9,615	38,397	2,000	1,296	1,093	33,893	
Jackson.....	2	694	173	115	1,029	85	35	84	799	27
Lake.....	2	575	264	470	1,374	75	46	75	1,177	
Lee.....	1	908	467	908	2,363	100	127	49	2,088	
Manatee.....	1	1,045	656	1,309	3,122	120	63	38	2,898	
Marion.....	2	1,198	1,687	1,460	4,472	175	111	121	4,064	
Monroe.....	1	737	450	1,013	2,306	100	56	99	2,046	
Nassau.....	1	726	609	199	1,558	100	103	98	1,258	
Orange.....	2	1,147	281	1,165	2,673	125	60	75	2,392	19
Palm Beach.....	2	933	274	1,581	2,850	100	26	35	2,669	
Pinellas.....	4	12,573	3,687	6,046	23,173	790	1,006	216	21,124	
Polk.....	4	4,409	245	2,525	7,438	475	299	90	6,548	
Putnam.....	1	1,971	1,079	362	3,484	50	162	47	2,455	
St. Johns.....	2	2,952	1,821	2,663	7,634	180	142	160	7,084	
Santa Rosa.....	1	350	214	137	738	50	39	24	591	34
Seminole.....	1	1,147	326	795	2,479	150	66	47	2,216	
Suwanee.....	1	633	134	198	992	50	102	40	800	
Taylor.....	1	521	146	143	859	50	55	50	669	36
Volusia.....	2	1,273	396	586	2,485	150	127	99	2,109	
Walton.....	1	226	116	163	523	50	20	34	415	
Washington.....	1	198	66	51	351	50	21	50	217	12
Total	56	125,921	56,855	82,781	272,083	10,330	7,840	5,221	246,867	162
GEORGIA										
Baldwin.....	1	375	179	73	650	75	65	74	436	
Banks.....	1	133	28	14	207	35	2	25	107	37
Barrow.....	1	639	124	128	1,025	200	109	100	606	
Bartow.....	2	942	842	365	1,676	200	106	49	1,321	
Ben Hill.....	2	1,565	293	362	2,468	225	213	199	1,801	18
Bibb.....	3	12,348	394	3,734	17,167	850	923		14,699	695

TABLE NO. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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										
Brooks.....	2	859	268	131	1,353	200	124	175	802	52
Bryan.....	1	137	47	42	228	25	22	25	156	.....
Bulloch.....	1	547	115	71	791	100	149	100	442	.....
Burke.....	1	685	55	346	1,096	50	130	25	865	.....
Butts.....	1	397	84	62	562	75	75	73	339	.....
Calhoun.....	1	124	11	34	181	30	9	10	107	24
Carroll.....	1	672	117	78	1,043	100	133	100	634	75
Clarke.....	2	3,584	577	967	5,818	650	971	442	3,026	599
Clay.....	1	115	17	14	152	55	8	14	49	26
Cobb.....	1	1,011	126	216	1,420	100	96	74	1,150	.....
Colquitt.....	1	377	4	71	531	100	10	.....	369	52
Coweta.....	2	1,650	242	216	2,179	375	472	145	1,188	.....
Decatur.....	1	444	151	121	737	125	71	125	466	.....
Dougherty.....	2	3,763	686	501	6,101	450	410	439	3,904	741
Early.....	1	217	45	124	401	100	31	40	229	.....
Elbert.....	1	547	134	73	964	120	47	80	665	51
Evans.....	1	209	9	24	256	50	22	6	168	10
Floyd.....	3	3,489	1,082	1,075	6,076	500	747	496	4,333	.....
Franklin.....	1	350	339	98	814	80	56	80	599	.....
Fulton.....	3	65,229	9,958	31,755	111,208	5,950	6,478	2,461	95,405	.....
Glynn.....	1	1,216	611	293	2,203	150	244	150	1,658	.....
Gordon.....	1	578	126	191	967	75	31	37	823	.....
Greene.....	1	271	2	18	325	50	8	.....	206	62
Gwinnett.....	1	135	2	115	260	50	9	.....	202	.....
Habersham.....	1	198	31	21	267	30	9	30	179	19
Hall.....	2	1,006	206	226	1,533	225	135	100	1,073	.....
Hancock.....	1	199	61	61	334	25	11	25	273	.....
Hart.....	1	315	82	31	446	75	39	75	258	.....
Henry.....	1	441	74	48	586	80	90	68	348	.....
Irwin.....	1	224	60	49	375	75	21	50	229	.....
Jackson.....	2	504	235	65	846	250	98	133	366	.....
Jasper.....	2	309	425	305	1,072	100	123	100	749	.....

Jefferson	1	149	109	86	364	50	61	11	243	
Jenkins	1	188	28	32	262	25	14	25	188	10
Lamar	2	504	200	95	863	100	140	59	542	22
Laurens	1	1,454	254	245	2,226	200	105	197	1,352	303
Lowndes	1	1,846	154	339	2,391	125	171	125	1,882	87
McDuffie	1	266	100	80	479	90	48	25	316	
Macon	1	272	10	47	348	100	25		196	21
Mitchell	1	241	38	50	334	40	35	20	250	
Morgan	1	354	323	61	771	150	68	150	404	
Muscogee	3	4,523	455	1,545	6,974	1,000	972	200	4,502	
Newton	1	210	43	20	289	50	20	40	150	29
Paulding	1	119	35	26	187	25	8		154	
Polk	2	426	58	102	675	140	26	25	459	25
Randolph	1	133	63	13	226	35	37	25	110	20
Richmond	1	2,817	696	673	4,411	400	236	400	3,354	
Rockdale	1	181	53	8	317	75	10	30	144	58
Screven	1	155	41	157	357	25	11	25	296	
Spalding	2	722	182	112	1,059	170	65	167	639	17
Stewart	1	109	1	11	128	25	2		78	22
Taylor	1	255	27	25	308	25	40	25	196	22
Terrell	2	1,034	226	130	1,511	300	239	200	489	284
Thomas	1	493	55	58	613	100	57	49	356	50
Tift	1	692	67	111	920	100	103	50	562	105
Toombs	2	643	68	87	836	60	51	60	625	41
Troup	2	1,848	369	359	2,743	250	335	190	1,764	50
Ware	1	1,128	183	167	1,795	200	83	50	1,364	97
Washington	1	425	37	152	652	50	63	25	514	
Whitfield	1	735	579	291	1,660	100	58	98	1,354	49
Wilkes	2	770	131	138	1,129	125	130	100	705	70
Total	91	128,496	21,936	47,334	269,196	16,140	15,500	8,496	163,718	3,843
LOUISIANA										
Acadia	1	714	183	115	1,040	100	61	100	699	80
Allen	1	220	19	127	376	25	13		337	
Beauregard	1	1,231	49	288	1,655	100	47	25	1,481	
Calcasieu	3	11,003	512	2,474	15,452	1,225	397	220	12,605	928
East Baton Rouge	1	1,955	383	1,053	3,830	150	258	149	3,271	
Evangeline	1	134	28	16	187	25	5	23	117	18
Iberia	4	1,557	1,116	458	3,301	400	538	248	2,095	20
Jefferson Davis	2	697	8	67	861	150	19		460	230
Lafayette	1	1,146	164	218	1,675	200	112	97	1,125	140
Orleans	1	26,236	5,566	8,868	45,565	2,800	2,683	1,505	33,519	3,018
Rapides	1	105	2	58	179	50	5		101	22
Tangipahoa	1	354	193	184	824	100	33	98	484	70
Vermilion	1	643	102	103	881	50	134	32	665	
Total	19	46,895	8,330	14,029	75,826	5,375	4,305	2,497	56,959	4,526

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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 law-ful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and redis-counts
MISSISSIPPI										
Adams.....	1	939	780	413	2,266	100	164		2,003	
Forrest.....	2	4,498	1,068	1,129	6,829	450	177	245	5,709	216
Harrison.....	2	3,523	3,003	1,485	8,165	350	146	349	7,231	40
Hinds.....	3	4,980	2,128	3,624	10,798	600	696	293	9,069	
Jackson.....	1	583	472	145	1,259	75	18	74	1,057	33
Jones.....	2	4,046	694	994	6,034	200	336	194	5,292	
Lamar.....	1	535	265	96	929	50	48	50	764	
Lauderdale.....	2	6,805	1,037	1,961	10,081	410	530	248	8,841	45
Lincoln.....	1	822	294	245	1,376	100	66	75	1,135	
Madison.....	1	396	181	264	863	65	68	50	668	
Pike.....	1	459	326	306	1,115	50	33	49	928	
Warren.....	5	6,008	4,114	1,708	12,301	850	854	336	9,960	234
Yazoo.....	1	589	602	666	1,850	150	65	25	1,602	
Total.....	23	34,163	14,964	12,436	63,806	3,450	3,206	1,988	54,259	568
TENNESSEE										
Anderson.....	2	369	112	102	634	65	50	50	470	
Bedford.....	2	1,252	246	232	1,778	200	157	198	1,165	53
Bledsoe.....	1	399	15	27	449	60	25	7	307	49
Blount.....	1	523	340	191	1,174	100	33	98	944	
Bradley.....	1	1,292	249	250	1,810	160	168	150	1,330	
Campbell.....	4	1,289	86	262	1,718	200	83	37	1,366	24
Carter.....	2	843	189	150	1,294	100	17	99	1,025	53
Cocke.....	1	282	55	85	469	50		99	372	19
Coffee.....	3	836	337	327	1,648	125	199	106	1,158	
Cumberland.....	1	290	17	75	396	60	11	15	318	
Davidson.....	5	37,345	5,256	12,110	56,893	3,900	3,313	2,623	46,494	77
Dickson.....	2	1,296	327	361	2,047	150	62	97	1,712	
Franklin.....	3	792	231	261	1,340	110	72	104	1,042	
Greene.....	1	631	131	388	1,175	60	64	19	1,032	
Grundy.....	1	244	60	83	396	25	22	25	324	
Hamblen.....	1	462	159	117	776	150	38	150	439	

Hamilton	3	24,486	4,910	8,187	39,267	2,600	1,972	2,575	31,863	110
Hickman	1	295	45	143	459	50	39	12	358	
Jefferson	1	193	32	20	253	25	16	25	173	15
Knox	5	25,383	4,502	6,746	38,563	2,900	2,077	2,476	29,273	1,098
Lawrence	1	705	65	113	957	73	28	60	793	
Lewis	1	130	46	29	224	35	5	35	148	
Lincoln	4	1,764	241	244	2,537	215	156	214	1,585	166
Loudon	2	692	128	193	1,063	150	36	72	767	37
McMinn	3	1,655	316	440	2,554	225	118	225	1,953	29
Marion	1	681	309	114	1,072	100	44	100	804	25
Marshall	1	527	93	238	871	80	106	78	607	
Maury	3	1,993	626	549	3,268	450	225	323	2,236	35
Monroe	1	196	64	21	283	60	3	40	144	36
Montgomery	2	1,557	581	539	2,769	200	281	199	2,087	
Perry	1	119	36	61	224	25	17	25	157	
Polk	1	327	74	107	535	25	26	24	460	
Putnam	1	549	154	184	905	50	44	50	761	
Rhea	1	527	136	55	771	25	90	50	595	34
Roane	6	2,473	423	514	3,606	325	134	209	2,835	101
Robertson	1	53	24	149	247	37	11		186	
Rutherford	2	886	117	153	1,189	225	76	94	780	
Scott	2	458	119	120	735	50	38	31	589	26
Sevier	1	231	6	32	301	60	10		214	17
Sullivan	2	2,965	940	945	5,078	300	311	295	3,944	229
Sumner	1	667	191	129	1,039	100	24	100	815	
Unicoi	1	291	7	64	388	25	13		338	12
Warren	2	1,313	526	623	2,613	235	252	231	1,888	
Washington	3	4,371	835	501	6,290	625	308	547	4,478	311
White	2	879	177	266	1,343	125	140	124	952	
Williamson	2	1,511	242	105	1,944	175	130	173	1,332	132
Wilson	1	1,057	207	193	1,524	50	23	102	1,225	124
Total	90	126,989	23,972	36,803	196,619	15,117	11,027	12,291	153,838	2,812

FEDERAL RESERVE DISTRICT NO. 7

ILLINOIS										
Boone	3	1,191	558	170	1,998	200	144	137	1,464	23
Bureau	6	3,078	920	742	4,924	390	419	361	3,751	
Carroll	3	1,506	674	276	2,519	200	211	196	1,909	
Cass	3	1,654	306	306	3,323	250	308	231	2,496	14
Champion	9	3,471	1,513	1,402	6,721	395	505	267	5,538	7
Christian	8	4,273	1,273	1,116	7,047	742	310	609	5,193	102
Clark	5	1,671	828	447	3,079	250	195	199	2,395	39
Coles	6	4,924	1,153	939	7,368	553	599	309	5,729	179
Cook	46	636,718	161,623	260,776	1,099,127	56,138	53,824	3,186	936,699	28,692
Cumberland	3	851	331	126	1,374	175	51	152	992	
De Kalb	5	3,946	1,021	805	5,960	325	432	219	4,935	

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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
ILLINOIS—continued										
De Witt.....	3	1,573	406	336	2,373	240	225	173	1,363	.....
Douglas.....	6	1,681	770	754	3,347	295	263	272	2,500	.....
Du Page.....	5	2,722	1,391	660	4,969	325	220	84	4,275	56
Edgar.....	9	4,219	1,220	917	6,630	555	584	516	5,778	196
Ford.....	3	996	938	249	2,261	205	132	204	1,360	.....
Fulton.....	4	2,556	1,513	778	5,072	325	490	297	3,959	.....
Grundy.....	7	3,625	1,750	740	6,230	625	698	661	4,277	.....
Hancock.....	6	2,272	475	442	3,488	400	170	197	2,620	50
Henderson.....	2	678	112	44	934	125	41	99	511	158
Henry.....	7	5,359	2,112	1,228	9,092	510	873	377	7,268	36
Iroquois.....	5	1,463	502	332	2,377	200	113	187	1,835	42
Jo Daviess.....	3	1,192	1,475	253	2,990	250	351	89	1,793	.....
Kane.....	15	16,314	7,382	4,383	29,822	1,680	2,228	1,680	24,408	180
Kankakee.....	3	1,690	332	510	3,018	175	312	124	2,406	.....
Kendall.....	1	194	68	46	318	25	37	13	243	.....
Knox.....	7	5,862	2,200	1,277	9,928	530	1,190	483	7,667	57
Lake.....	6	4,507	3,428	1,532	9,710	510	583	418	8,142	33
La Salle.....	16	13,632	6,735	3,094	24,354	1,355	2,096	726	19,996	125
Lee.....	5	3,932	2,376	706	7,278	375	582	221	6,082	18
Livingston.....	7	2,673	1,219	515	4,583	265	291	250	3,662	113
Logan.....	5	3,986	985	749	5,984	490	644	346	4,352	149
Macon.....	4	6,524	5,300	3,464	17,102	1,075	828	1,011	14,084	54
Marshall.....	5	2,041	610	355	3,172	240	240	115	2,556	22
Mason.....	1	601	801	529	1,966	100	226	.....	1,639	.....
McDonough.....	5	2,337	968	586	4,016	330	353	317	3,016	.....
McHenry.....	3	1,354	639	290	2,333	150	184	38	1,930	.....
McLean.....	4	4,824	551	756	6,432	640	407	126	5,042	213
Menard.....	2	549	235	107	940	125	117	84	610	.....
Mercer.....	4	1,806	167	219	2,355	205	123	109	1,816	102
Moultrie.....	1	352	106	77	582	50	25	49	458	.....
Ogle.....	2	968	188	296	1,546	115	101	85	1,245	.....
Peoria.....	6	18,499	11,442	5,599	37,179	2,160	4,202	1,876	28,778	.....

Pratt	4	1,528	376	326	2,334	210	126	170	1,778	50
Putnam	1	397	130	43	585	50	38		496	
Rock Island	1	596	105	122	984	100	47	54	784	
Sangamon	2	6,479	2,490	2,145	11,005	800	339	398	10,342	
Shelby	7	1,940	452	271	2,901	325	127	299	1,931	217
Stark	1	510	63	37	641	50	26	50	494	21
Stephenson	2	2,826	1,139	831	5,186	300	610	148	4,117	
Tazewell	8	4,047	2,468	1,237	8,048	590	953	545	5,913	
Vermilion	14	7,998	3,563	2,316	14,729	1,520	786	1,596	10,770	180
Warren	5	4,248	1,697	920	7,127	435	704	384	5,572	16
Whiteside	7	3,813	2,236	1,177	7,695	575	592	319	6,136	73
Will	8	9,198	11,899	7,116	28,983	965	1,630	455	25,599	111
Winnebago	7	18,831	7,495	4,340	32,822	2,475	2,387	1,153	26,142	500
Woodford	4	1,265	277	209	1,937	200	111	174	1,385	66
Total	330	847,940	263,961	320,021	1,491,698	82,863	84,403	22,324	1,248,231	31,904
INDIANA										
Adams	1	666	145	93	916	100	22	99	695	
Allen	3	17,849	7,173	5,251	32,124	1,800	1,546	1,636	26,914	159
Bartholomew	3	1,232	155	205	1,652	155	108	94	1,246	49
Benton	3	902	60	131	1,151	125	102	34	831	58
Blackford	2	741	271	145	1,218	125	53	99	941	
Boone	2	888	165	146	1,445	130	118	129	910	105
Carrroll	2	654	449	110	1,237	100	30	94	1,012	
Cass	2	2,918	1,534	649	5,304	450	194	448	4,177	
Clay	5	1,363	1,118	386	3,021	300	152	295	2,256	17
Clinton	4	2,097	449	340	3,036	400	166	376	2,032	55
Dearborn	4	1,478	1,261	505	3,347	300	245	296	2,477	29
Decatur	4	1,596	359	540	2,654	355	150	250	1,860	31
De Kalb	2	971	115	153	1,286	75	64	50	1,092	5
Delaware	2	4,788	1,616	1,277	8,114	700	485	670	6,259	
Elkhart	4	3,027	2,289	1,088	6,783	365	346	261	5,807	
Fayette	1	1,160	560	134	1,982	200	63	198	1,351	170
Fountain	3	1,117	415	197	1,845	205	85	203	1,284	68
Franklin	3	898	428	261	1,641	175	181	149	1,131	5
Fulton	2	1,037	336	179	1,612	75	65	75	1,398	
Grant	3	4,530	1,071	553	6,967	500	390	447	5,295	225
Hamilton	7	2,256	543	356	3,395	328	177	315	2,310	173
Hancock	2	298	74	78	480	50	45	49	336	
Hendricks	4	771	289	198	1,357	175	111	173	884	13
Henry	4	2,236	483	584	3,516	335	354	294	2,413	26
Howard	3	3,888	935	1,034	6,217	475	476	422	4,700	63
Huntington	2	1,976	581	242	2,865	225	149	124	2,329	38
Jasper	3	723	85	86	1,014	225	34	55	654	45
Jay	1	527	162	158	870	50	28	49	744	
Jennings	3	853	503	156	1,644	160	167	160	1,151	5
Johnson	7	1,878	470	406	2,933	350	204	296	1,979	95
Lagrange	1	763	58	77	933	100	28	50	693	63
Lake	12	12,226	9,608	3,681	26,575	1,275	1,273	858	21,884	1,198
Laporte	3	2,911	2,662	915	6,774	475	297	248	5,740	

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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—continued										
Madison.....	2	1,104	399	230	1,794	150	66	144	1,339	95
Marion.....	4	46,366	17,135	19,837	83,391	6,650	4,987	5,178	66,505	3,212
Marshall.....	2	1,357	111	116	1,679	90	162	90	1,294	29
Miami.....	3	2,258	396	405	3,329	240	188	192	2,679	18
Monroe.....	2	2,206	1,357	433	4,039	220	199	218	2,962	144
Montgomery.....	3	1,777	857	572	3,343	300	484	298	2,223	15
Morgan.....	5	2,027	526	259	3,045	315	240	284	1,860	201
Newton.....	1	202	65	56	335	50	15	49	221	-----
Noble.....	2	344	131	137	681	105	56	10	510	-----
Ohio.....	1	425	186	76	745	100	31	100	514	-----
Owen.....	1	548	92	85	793	60	25	34	576	108
Parke.....	3	843	309	192	1,196	100	87	100	894	15
Porter.....	1	806	194	144	1,267	100	54	98	1,003	-----
Pulaski.....	3	967	437	102	1,536	100	96	80	1,240	20
Putnam.....	3	1,469	576	252	2,453	225	148	206	1,681	192
Randolph.....	4	525	180	220	1,038	165	33	32	747	61
Ripley.....	2	328	393	97	844	55	56	53	678	-----
Rush.....	5	2,066	513	494	3,187	375	277	298	2,137	-----
St. Joseph.....	5	8,445	2,460	3,192	14,910	1,976	938	768	10,728	501
Shelby.....	4	1,772	621	466	3,193	325	416	294	1,933	169
Stuben.....	2	960	324	115	1,522	100	113	75	1,196	39
Tiptecanoe.....	3	4,107	3,132	1,324	8,919	525	423	432	7,439	85
Tipton.....	2	1,510	465	209	2,248	200	119	200	1,550	15
Vernon.....	1	714	222	146	1,080	50	155	50	855	-----
Vermilion.....	3	1,065	710	336	2,152	85	182	79	1,790	-----
Vigo.....	3	5,986	4,009	1,947	12,918	1,500	1,845	1,273	8,658	100
Wabash.....	3	2,134	1,123	513	3,988	450	286	436	2,791	25
Wayne.....	7	4,781	3,201	1,298	9,751	725	798	637	7,549	76
White.....	1	276	55	55	398	50	29	50	269	-----
Whitley.....	1	950	194	78	1,408	100	18	100	1,088	102
Total.....	189	179,286	77,396	53,695	328,100	26,343	20,004	20,854	249,645	7,917

IOWA

Adair	3	753	135	180	1,172	110	51	58	826	127
Adams	3	1,169	421	552	2,196	150	66	98	1,871	2
Allamakee	1	860	123	51	1,146	100	26	99	817	103
Appanoose	3	1,387	600	552	2,711	135	78	133	2,288	27
Audubon	3	1,050	457	298	1,882	185	66	46	1,509	64
Benton	4	2,476	320	278	3,411	200	133	168	2,910	-----
Black Hawk	6	9,268	3,120	2,574	15,535	1,015	596	398	13,424	25
Boone	2	1,590	934	402	3,252	250	95	59	2,818	31
Bremer	2	1,695	606	316	2,714	160	209	146	2,208	-----
Buchanan	2	1,724	405	397	2,828	175	290	172	2,182	-----
Buena Vista	7	2,410	371	659	3,705	300	137	191	2,962	111
Butler	1	361	6	17	420	50	-----	-----	235	135
Calhoun	5	1,844	345	339	2,737	230	155	191	2,138	22
Carroll	3	1,784	668	351	2,885	150	101	170	2,483	-----
Cass	3	1,605	319	684	2,772	175	87	86	2,368	52
Cedar	2	810	142	92	1,132	80	76	74	798	103
Cerro Gordo	6	6,292	1,602	1,819	10,438	460	426	425	9,024	95
Cherokee	4	2,001	486	461	3,100	225	141	174	2,485	40
Chickasaw	4	2,312	570	418	3,468	280	93	229	2,901	-----
Clarke	1	168	31	17	255	25	5	25	142	57
Clay	6	2,552	386	496	3,818	350	182	224	2,944	181
Clayton	3	1,111	636	500	2,339	125	100	72	2,034	-----
Clinton	6	7,403	2,073	1,791	11,375	650	780	520	9,309	108
Crawford	4	1,186	347	335	1,917	190	104	172	1,430	18
Dallas	2	965	362	314	1,804	100	29	100	1,576	-----
Davis	1	714	69	79	909	55	31	55	710	59
Decatur	2	487	126	51	763	60	12	59	546	82
Delaware	1	743	98	189	1,051	50	20	40	939	-----
Des Moines	1	1,832	373	325	2,599	100	107	99	2,204	89
Dickinson	6	2,329	306	560	3,598	208	122	173	2,684	411
Dubuque	3	5,144	4,979	1,757	12,203	760	492	435	10,526	-----
Emmet	2	1,087	190	104	1,650	160	11	150	940	400
Fayette	5	1,484	714	330	2,682	225	186	143	2,175	-----
Floyd	6	2,739	1,057	1,003	4,939	325	179	206	4,171	48
Franklin	2	1,287	464	327	2,206	140	156	119	1,891	-----
Fremont	5	1,702	175	399	2,435	210	101	107	1,837	173
Greene	3	868	194	226	1,383	100	60	62	1,084	78
Grundy	3	1,017	190	421	1,716	125	109	125	1,323	34
Guthrie	5	2,235	349	477	3,335	235	134	188	2,732	17
Hamilton	4	3,206	435	444	4,406	200	282	179	3,364	316
Hancock	6	2,601	403	640	3,903	250	122	200	3,247	84
Hardin	7	3,195	1,064	917	5,632	350	276	246	4,696	63
Harrison	4	1,448	603	585	2,878	190	140	178	2,448	22
Henry	3	1,458	324	290	2,315	175	71	149	1,873	13
Howard	2	410	214	172	891	75	55	74	687	-----
Humboldt	4	904	274	229	1,543	125	37	44	1,271	66
Ida	1	191	68	37	354	50	6	50	228	20
Iowa	1	797	58	126	1,107	65	31	50	961	-----
Jackson	3	1,439	456	236	2,296	150	174	52	1,847	71
Jasper	5	2,813	496	731	4,360	250	198	121	3,791	-----

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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										
Jefferson.....	1	925	591	243	1,792	100	111	99	1,482	-----
Johnson.....	1	1,018	1,177	253	2,562	100	102	-----	2,360	-----
Jones.....	3	1,527	229	156	2,028	175	82	175	1,448	149
Keokuk.....	3	831	361	344	1,750	165	69	124	1,375	16
Kossuth.....	6	1,862	308	297	2,736	190	107	193	1,967	283
Lee.....	1	887	546	691	2,235	150	163	45	1,874	-----
Linn.....	3	14,826	7,844	6,538	29,839	1,050	924	1,022	26,599	-----
Louisa.....	1	205	53	65	366	50	25	50	242	-----
Lucas.....	2	1,579	290	266	2,249	150	96	97	1,787	120
Lyon.....	7	2,633	573	476	3,981	365	133	334	2,955	187
Madison.....	2	962	371	223	1,656	250	62	250	1,094	-----
Mahaska.....	3	1,997	205	523	2,921	250	207	50	2,369	45
Marion.....	5	3,698	580	516	5,180	335	349	329	3,780	367
Marshall.....	2	2,040	217	662	3,111	225	87	59	2,739	-----
Mills.....	4	1,307	204	189	1,904	190	110	90	1,472	25
Mitchell.....	4	1,425	905	490	2,883	150	225	75	2,433	-----
Monona.....	2	273	62	91	452	75	22	25	329	-----
Monroe.....	2	527	304	262	1,141	125	47	70	899	-----
Montgomery.....	7	4,190	761	866	6,368	445	360	371	5,132	38
Muscatine.....	1	794	289	271	1,443	100	92	25	1,225	-----
O'Brien.....	5	2,976	824	834	4,850	375	189	248	3,795	242
Osceola.....	3	779	31	402	1,288	100	87	25	1,067	10
Page.....	9	4,713	670	804	6,554	450	415	313	4,638	633
Palo Alto.....	5	2,441	166	445	3,327	180	195	105	2,774	72
Plymouth.....	5	2,783	714	1,177	4,845	255	271	186	4,132	-----
Pocahontas.....	5	1,767	177	207	2,252	225	114	99	1,251	245
Polk.....	4	26,469	10,205	9,320	47,121	2,725	1,585	581	41,670	-----
Pottawattamie.....	3	4,461	2,127	1,771	8,907	420	227	400	7,784	-----
Poweshiek.....	4	2,162	401	424	3,267	175	106	139	2,757	90
Ringgold.....	1	100	125	86	332	25	33	24	250	-----
Sac.....	2	1,481	412	246	2,248	190	117	149	1,686	104
Scott.....	2	6,810	2,193	1,644	12,167	550	656	545	10,017	-----

Shelby	1	592	15	152	806	50	43	13	701	
Sioux	5	1,685	229	545	2,673	210	150	131	2,174	
Story	7	3,344	669	662	5,088	410	229	385	3,742	298
Tama	7	3,212	798	825	5,175	420	168	381	4,144	51
Taylor	4	1,455	227	388	2,145	157	92	110	1,778	14
Union	5	1,408	477	635	2,899	285	146	166	2,092	10
Van Buren	2	770	52	115	1,005	125	30	32	723	94
Wapello	4	2,641	1,443	1,554	5,876	525	387	424	4,541	
Warren	1	334	30	153	566	50	16	500	996	118
Washington	1	1,058	129	157	1,420	100	108	98	1,289	89
Wayne	5	1,210	312	133	1,875	240	27	229	7,798	24
Webster	6	6,007	1,713	1,414	9,881	585	889	577	2,511	314
Winnebago	6	2,899	391	315	3,509	300	108	274	441	23
Winneshiek	1	302	58	57	584	50	21	50	667	180
Woodbury	5	19,611	6,019	8,109	35,625	2,050	792	1,063	31,526	
Worth	1	436	65	131	687	50	20	50	517	
Wright	1	346	155	112	630	50	13	50		
Total	341	244,204	75,859	70,790	414,165	26,443	17,675	17,664	343,289	7,188
MICHIGAN										
Allegan	1	830	142	178	1,240	50	21	49	1,016	104
Alpena	1	1,319	1,321	229	2,999	50	93	49	2,807	
Barry	1	609	386	136	1,157	50	131	50	925	
Bay	1	3,332	2,899	678	7,122	400	281	190	6,225	
Berrien	5	5,034	2,937	1,382	9,875	530	371	460	8,463	50
Branch	5	2,176	1,490	560	4,381	415	309	395	3,221	35
Calhoun	4	11,666	11,329	3,651	27,399	1,200	979	1,164	24,056	
Cass	2	850	765	245	1,891	100	94	70	1,597	30
Charlevoix	1	261	199	39	559	50	2	50	457	
Cheboygan	1	416	692	105	1,249	50	48	49	1,102	
Clinton	1	318	134	74	575	50	67	15	443	
Eaton	2	1,093	685	247	2,082	150	126	100	1,706	
Emmet	1	484	817	222	1,556	100	73	94	1,289	
Genesee	1	2,679	2,673	485	6,379	200	494	96	5,372	217
Grand Traverse	1	1,060	434	198	1,778	100	49		1,599	15
Gratiot	2	778	395	162	1,350	60	62	59	1,149	20
Hillsdale	1	979	102	102	1,318	55	32	53	1,178	
Ingham	2	9,346	6,164	3,300	19,642	850	1,339	850	16,486	
Ionia	1	1,685	184	396	2,364	100	108	98	2,058	
Jackson	2	7,693	2,522	1,973	12,820	550	501	548	10,949	212
Kalamazoo	2	8,440	2,879	1,910	13,915	800	634	99	12,273	
Kent	3	19,931	6,863	7,098	35,879	2,100	2,221	1,969	28,886	429
Lapeer	1	642	236	225	1,158	75	87	25	970	
Lenawee	3	1,449	747	319	2,709	210	106	183	2,176	33
Livingston	1	372	252	101	730	100	23		607	
Macomb	3	971	566	203	1,807	116	89	74	1,512	10
Manistee	1	577	523	148	1,297	100	4	25	1,168	
Mason	1	949	483	232	1,866	100	35	100	1,625	6
Monroe	1	1,270	1,150	209	2,683	200	103	49	2,282	50
Montcalm	1	256	186	25	486	50	6	49	381	

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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—continued										
Muskegon.....	3	7,383	3,840	1,504	13,857	1,050	1,051	800	10,755	186
Oakland.....	4	4,830	2,696	1,135	9,649	601	293	533	8,105	102
Oceana.....	1	270	326	107	710	30	54	29	597	-----
Oscoda.....	3	1,546	646	195	2,443	110	83	49	2,175	27
Saginaw.....	2	7,899	5,229	3,188	17,024	1,300	1,550	374	13,691	28
St. Clair.....	5	3,787	3,161	1,274	8,496	290	348	230	7,525	80
St. Joseph.....	3	1,420	592	208	2,306	185	122	183	1,770	47
Tuscola.....	1	133	7	25	175	25	9	6	135	-----
Van Buren.....	3	693	795	120	1,654	150	79	61	1,343	20
Washtenaw.....	3	2,979	2,080	589	5,862	400	329	293	4,798	42
Wayne.....	4	121,851	34,092	39,495	205,245	9,190	10,662	1,100	182,404	534
Total.....	85	240,236	103,689	72,672	437,687	22,202	23,068	10,670	377,276	2,277
WISCONSIN										
Brown.....	4	7,517	2,187	1,477	11,570	1,150	712	674	8,750	268
Calumet.....	2	960	251	92	1,385	100	58	99	1,058	69
Clark.....	1	259	200	148	631	50	17	49	513	-----
Columbia.....	3	1,223	2,006	435	3,753	175	131	99	3,348	-----
Dane.....	6	10,350	2,939	2,938	17,499	1,155	475	605	14,780	-----
Dodge.....	5	1,635	2,606	648	5,034	310	273	278	4,148	-----
Fond du Lac.....	4	7,400	3,840	2,687	14,823	975	794	645	12,073	-----
Grant.....	3	1,187	400	207	1,939	175	81	100	1,503	81
Green.....	1	1,012	751	324	2,251	100	139	99	1,889	-----
Green Lake.....	2	930	765	240	2,034	140	82	25	1,788	-----
Iowa.....	1	818	421	123	1,463	100	80	100	1,160	-----
Jackson.....	1	796	311	189	1,335	50	63	12	1,210	-----
Jefferson.....	3	1,626	766	556	4,104	375	324	290	3,106	-----
Kenosha.....	3	9,140	4,895	2,928	17,872	850	558	112	15,735	-----
La Fayette.....	4	1,735	838	770	3,487	200	244	187	2,866	-----
Langlade.....	2	2,180	946	426	3,666	200	212	197	3,047	-----
Manitowoc.....	1	1,459	829	472	2,849	200	177	150	2,301	-----

Marathon.....	2	6,193	540	689	7,712	650	423	397	6,058	162
Marquette.....	4	2,355	2,158	735	5,414	250	352	215	4,550	-----
Milwaukee.....	9	105,954	22,020	30,457	164,413	9,650	8,308	3,676	137,323	3,629
Monroe.....	1	226	255	85	620	50	29	40	495	-----
Oconto.....	2	1,130	767	243	2,185	125	63	109	1,887	-----
Outagamie.....	5	7,575	1,935	1,704	11,624	885	500	583	9,501	19
Ozaukee.....	1	137	502	73	783	50	55	50	579	-----
Portage.....	2	1,066	1,601	617	4,428	300	149	167	3,691	100
Racine.....	3	9,296	3,523	2,340	15,718	850	871	150	13,800	-----
Richland.....	1	644	54	23	869	50	50	50	563	138
Rock.....	4	4,361	2,205	1,508	8,323	400	521	268	7,116	-----
Sauk.....	1	930	345	269	1,593	100	72	99	1,319	-----
Shawano.....	3	1,345	352	387	2,189	215	54	123	1,795	-----
Sheboygan.....	1	4,539	1,405	1,003	7,396	500	614	-----	6,241	-----
Vernon.....	1	467	215	99	822	50	17	49	766	-----
Walworth.....	4	2,152	1,070	502	3,891	250	254	234	3,147	-----
Washington.....	2	1,234	680	267	2,299	125	143	124	1,902	-----
Waukesha.....	3	4,377	3,337	1,301	9,416	550	548	497	7,788	-----
Waupaca.....	6	2,560	1,202	809	4,804	260	129	195	4,206	-----
Winnebago.....	5	9,672	5,569	2,909	19,375	1,105	1,050	643	16,499	10
Wood.....	5	6,052	1,485	1,049	9,348	700	456	690	7,293	190
Total.....	111	223,392	77,171	61,727	378,067	23,420	19,143	12,085	315,730	4,666

FEDERAL RESERVE DISTRICT NO. 8

ARKANSAS										
Arkansas.....	3	1,193	175	623	2,209	200	121	75	1,734	71
Benton.....	7	2,333	562	849	3,957	310	233	303	3,070	41
Boone.....	2	984	130	245	1,404	75	58	50	1,205	16
Carroll.....	3	714	279	289	1,348	135	72	96	1,045	-----
Chicot.....	1	291	175	209	713	50	19	50	594	-----
Clark.....	1	280	43	96	437	50	15	40	332	-----
Clay.....	2	720	69	100	949	75	90	25	723	30
Cleburne.....	1	167	3	144	320	25	9	-----	287	-----
Conway.....	1	481	187	475	1,226	50	103	49	1,024	-----
Craighead.....	2	751	58	55	1,018	150	9	40	642	178
Crawford.....	1	433	300	237	1,007	100	32	100	774	-----
Cross.....	1	151	111	54	324	25	17	-----	282	-----
Dallas.....	1	437	299	111	880	100	51	25	698	-----
Garland.....	2	1,600	888	862	3,540	300	278	25	2,926	-----
Greene.....	2	846	358	440	1,736	175	208	99	1,243	11
Hampstead.....	2	1,354	114	462	2,047	350	99	100	1,497	-----
Hot Springs.....	1	243	44	119	415	25	9	25	356	-----
Howard.....	1	86	1	73	168	25	4	-----	139	-----
Independence.....	2	774	425	292	1,563	150	74	125	1,118	25
Jackson.....	2	655	419	918	1,728	100	241	42	1,335	10
Jefferson.....	2	4,372	1,582	2,915	8,963	300	630	145	7,803	80

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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
ARKANSAS—continued										
Johnson.....	3	893	111	182	1,225	185	69	69	903	-----
Lafayette.....	1	179	77	58	322	25	30	25	242	-----
Lawrence.....	2	241	81	138	473	50	18	25	379	-----
Lee.....	1	430	54	228	767	80	38	-----	649	-----
Little River.....	1	338	49	55	463	25	41	24	335	38
Logan.....	1	248	244	237	747	80	34	80	547	-----
Madison.....	1	362	21	201	598	50	29	19	501	-----
Miller.....	1	2,913	416	1,660	5,329	400	160	-----	4,749	-----
Mississippi.....	1	648	7	311	1,074	150	54	-----	870	-----
Monroe.....	1	100	28	14	145	25	7	10	103	-----
Ouachita.....	1	926	499	445	1,896	100	28	12	1,756	-----
Phillips.....	2	2,747	376	745	4,107	700	347	50	3,010	-----
Poinsett.....	2	358	62	81	571	85	3	48	303	132
Polk.....	1	234	87	99	458	50	12	49	348	-----
Prairie.....	1	57	3	14	93	25	10	-----	41	17
Pulaski.....	3	6,668	772	2,341	10,482	700	341	200	9,240	-----
St. Francis.....	2	410	178	444	1,075	80	89	49	856	-----
Saline.....	2	445	45	141	656	50	49	25	531	-----
Scott.....	2	357	99	184	664	50	25	44	545	-----
Sebastian.....	6	10,275	4,872	4,492	19,850	1,300	1,198	1,245	16,087	-----
Sevier.....	1	78	8	13	126	6	4	-----	55	35
Union.....	4	4,003	2,278	2,852	9,378	500	329	69	8,387	3
Washington.....	5	2,086	519	898	3,724	375	166	288	2,893	-----
Woodruff.....	1	127	3	38	176	25	3	-----	148	-----
Yell.....	1	146	5	106	264	25	6	-----	233	-----
Total.....	87	54,134	16,816	25,545	100,615	7,930	5,462	3,751	82,543	687
ILLINOIS										
Adams.....	1	3,329	2,139	808	6,661	500	136	493	5,501	-----
Alexander.....	2	1,565	817	500	3,080	200	141	65	2,669	-----
Bond.....	3	909	372	157	1,474	165	70	140	1,094	5
Brown.....	1	803	134	73	1,108	100	74	100	695	135

Clay	3	813	336	181	1,425	140	37	136	965	41
Clinton	3	315	1,185	186	1,754	125	59	119	1,341	110
Crawford	5	1,796	540	384	2,845	225	168	153	2,303	.....
Edwards	3	1,093	364	106	1,620	125	64	123	1,109	.....
Effingham	3	800	422	265	1,558	100	66	75	1,317	140
Fayette	5	1,005	865	245	2,205	200	138	145	1,712	.....
Franklin	6	2,718	1,751	1,007	5,826	270	334	190	4,964	10
Gallatin	4	696	126	211	1,198	110	54	97	909	54
Greene	4	1,930	830	253	3,140	305	163	164	2,377	26
Hamilton	3	1,124	276	202	1,675	105	71	79	1,376	131
Jackson	6	2,129	1,407	1,117	4,906	310	258	234	4,081	5
Jasper	1	435	206	126	794	50	46	49	649	23
Jefferson	4	2,253	1,038	545	4,126	280	277	254	3,250	.....
Jersey	1	429	46	38	548	50	12	25	387	51
Johnson	2	457	124	46	699	85	56	58	449	74
Lawrence	4	1,709	955	681	3,502	245	226	150	2,854	30
Macoupin	10	2,880	3,787	1,008	7,983	420	562	236	6,800	14
Madison	13	7,398	10,852	5,381	24,581	1,095	1,456	646	21,704	.....
Marion	6	1,884	1,943	745	4,730	365	309	289	3,723	10
Massac	4	1,333	819	221	2,468	185	305	173	1,697	104
Monroe	2	622	739	204	1,590	75	90	75	1,350	.....
Montgomery	12	3,844	2,080	743	7,056	795	283	624	5,142	146
Morgan	2	3,757	2,762	1,157	7,761	300	697	296	6,393	75
Perry	4	1,719	1,079	433	3,296	165	265	124	2,741	.....
Pike	4	1,995	494	475	3,047	260	481	146	2,117	41
Pope	1	245	92	55	414	50	15	50	299	.....
Pulaski	3	390	164	84	712	75	39	26	548	23
Randolph	3	469	602	241	1,366	100	86	90	1,077	.....
Richland	2	652	330	195	1,239	100	80	97	945	15
St. Clair	11	15,710	12,115	5,946	34,729	1,810	1,789	1,075	29,332	220
Saline	4	1,844	1,279	301	3,685	250	120	249	2,839	80
Union	5	1,231	855	267	2,484	200	151	111	1,904	115
Wabash	3	1,453	1,663	574	3,958	225	228	223	3,147	125
Washington	4	679	1,636	393	2,731	225	120	224	2,095	.....
Wayne	3	867	415	182	1,556	160	81	96	1,127	92
White	7	1,733	877	472	3,307	295	196	268	2,515	33
Williams	4	3,178	2,382	972	6,750	250	473	245	5,766	15
Total	171	80,191	60,958	27,180	175,587	11,090	10,276	8,212	143,263	1,994
INDIANA										
Clark	2	1,136	404	185	1,818	175	128	175	1,340	.....
Crawford	1	218	43	46	316	25	14	17	260	.....
Daviss	3	1,246	770	440	2,572	250	287	239	1,776	20
Dubois	3	489	218	120	876	100	59	75	638	1
Floyd	2	2,707	1,173	333	4,310	400	306	386	3,205	.....
Gibson	6	3,151	820	998	5,166	350	279	320	3,872	51
Greene	2	1,084	910	303	2,401	150	122	148	1,980	.....
Jackson	3	1,524	672	476	2,760	250	207	247	2,056
Jefferson	2	959	1,269	368	2,623	250	261	246	1,836

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TABLE NO. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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
INDIANA—continued										
Knox.....	3	5,051	1,529	1,238	8,245	730	397	421	5,995	365
Lawrence.....	3	1,474	1,145	704	3,445	225	256	220	2,725	.....
Martin.....	1	188	37	45	285	25	22	12	226	.....
Orange.....	2	624	133	262	1,065	105	73	39	848	.....
Perry.....	4	1,344	876	203	2,501	225	102	195	1,724	190
Pike.....	3	858	454	267	1,645	100	94	59	1,390	.....
Posey.....	6	1,873	1,030	577	3,552	273	130	274	2,931	42
Spencer.....	1	171	133	54	367	35	22	35	276	.....
Sullivan.....	2	1,108	191	243	1,606	135	71	124	1,168	43
Switzerland.....	1	209	144	31	399	50	29	50	221	24
Vanderburg.....	3	11,462	9,807	4,153	26,901	1,500	797	972	23,528	.....
Warrick.....	4	1,404	441	239	2,146	200	105	200	1,519	46
Total.....	57	38,280	22,262	11,345	75,099	5,605	3,787	4,464	59,614	78
KENTUCKY										
Adair.....	1	262	43	73	365	25	74	25	271	.....
Allen.....	1	334	71	140	574	50	8	.....	512	.....
Anderson.....	2	1,658	277	272	2,247	225	379	189	1,450	.....
Barren.....	4	2,478	532	402	3,545	285	185	239	2,786	50
Boyle.....	2	1,260	948	321	2,671	200	293	100	1,927	50
Caldwell.....	2	1,562	922	461	3,074	375	183	360	2,130	.....
Calloway.....	1	725	260	329	1,341	50	62	49	1,177	.....
Carlisle.....	1	254	27	73	366	25	30	25	283	.....
Carroll.....	2	1,832	417	198	2,474	160	141	114	2,020	30
Christian.....	1	760	139	291	1,241	100	38	74	1,029	.....
Davless.....	2	2,898	1,137	558	4,650	463	372	454	3,489	32
Franklin.....	2	1,317	1,150	268	2,823	250	390	247	1,821	.....
Fulton.....	2	743	230	252	1,257	130	91	130	859	10
Graves.....	2	1,581	570	622	2,667	250	404	230	1,927	.....
Hardin.....	1	1,622	190	216	2,101	150	104	50	1,775	.....
Hart.....	2	436	116	111	700	50	32	25	593	.....

Henderson	1	1,477	277	263	2,132	200	72	100	1,602	136
Hickman	1	224	102	114	448	50	26	49	323	
Hopkins	2	770	518	386	1,710	75	26	74	1,515	
Jefferson	4	67,525	18,500	21,988	109,653	4,500	7,261	3,610	91,579	1,441
Larue	2	1,044	232	142	1,480	135	46	114	1,185	
Logan	2	394	105	152	1,678	50	42	50	535	
McCracken	2	4,904	2,018	1,651	9,145	450	524	398	7,724	
Marion	3	1,433	792	194	2,459	300	224	297	1,468	121
Mercer	2	1,266	260	228	1,791	150	106	99	1,428	
Muhlenberg	2	1,415	904	378	2,741	90	208	79	2,276	80
Owen	2	732	128	79	994	123	71	123	651	26
Russell	1	176	30	32	247	25	5	25	192	
Taylor	1	372	71	52	395	25	13	25	336	
Union	1	360	108	104	691	100	25	97	466	
Warren	2	3,097	462	458	4,206	375	308	337	3,177	
Washington	1	426	82	90	611	50	89	50	421	
Wayne	1	206	61	31	307	25	25	25	222	10
Webster	3	592	403	320	1,355	90	77	90	1,098	
Total	61	106,022	32,198	31,248	173,502	9,601	11,939	7,953	140,377	1,986
MISSISSIPPI										
Alcorn	1	1,138	49	100	1,375	100	22	34	1,125	94
Bolivar	1	287	43	39	385	85	9	25	199	67
Choctaw	1	91		46	171	25			146	
Clay	1	442	206	151	831	100	80	50	597	
Coahoma	1	1,641	647	410	2,865	500	123		1,720	447
Lafayette	1	144	390	93	648	50	10	30	557	
LeFlore	2	3,351	352	518	4,420	450	247	294	2,876	553
Lowndes	2	1,244	835	756	2,943	200	120	148	2,474	
Monroe	1	390	505	329	1,255	100	65	98	989	
Pontotoc	1	397	374	51	879	125	8	125	605	
Washington	1	1,399	243	185	1,861	100	237	100	1,424	
Total	13	10,524	3,644	2,678	17,633	1,835	921	904	12,712	1,161
MISSOURI										
Adair	2	1,260	426	342	2,088	150	107	147	1,666	
Audrain	1	390	186	235	825	50	70	50	655	
Barry	3	962	349	260	1,648	135	41	110	1,361	
Boone	3	1,774	1,066	513	3,505	250	465	247	2,340	100
Caldwell	3	1,134	207	170	1,614	255	106	160	1,021	72
Callaway	1	542	116	57	767	100	40	98	371	158
Camden	2	277	112	41	445	50	36	25	307	27
Cape Girardeau	2	824	349	239	1,529	140	24		1,358	
Carroll	2	823	205	165	1,244	150	130	130	825	
Cedar	1	406	52	61	539	50	11	50	364	64
Chariton	1	295	24	24	361	50	16	12	261	22
Cole	1	2,004	1,426	359	3,891	200	121	197	3,373	
Cooper	1	1,134	241	206	1,700	200	83	175	1,242	

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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—continued										
Crawford	1	242	30	45	328	25	32	6	265	.....
Daviss	1	268	27	49	358	25	29	25	269	10
Dent	1	153	30	28	232	25	4	12	191	.....
Dunklin	2	311	16	71	483	90	16	7	311	60
Franklin	1	154	596	75	830	25	41	.....	765	.....
Greene	2	6,670	1,583	3,223	11,623	600	222	196	10,605	.....
Grundy	1	380	175	172	776	75	36	75	590	.....
Harrison	3	661	153	94	969	125	69	95	615	65
Henry	3	1,128	202	300	1,705	150	105	150	1,285	15
Howell	1	432	169	161	790	50	39	13	689	.....
Johnson	2	403	320	136	860	105	96	55	624	.....
Laclede	1	205	68	80	368	30	17	.....	320	.....
Lawrence	1	283	141	126	569	50	17	49	452	.....
Linn	1	413	18	68	520	25	38	15	443	.....
Livingston	4	1,968	430	695	3,272	285	192	284	2,457	54
Marion	1	632	1,462	302	2,962	200	175	198	1,854	.....
Monteau	1	287	141	75	515	50	49	20	396	.....
Monroe	1	326	300	69	728	70	61	69	528	.....
Montgomery	1	256	43	29	340	75	17	.....	247	.....
Morgan	1	286	62	55	458	50	5	50	297	56
Pemiscot	2	523	80	372	999	75	47	49	827	.....
Perry	1	86	19	26	136	25	5	.....	106	.....
Pettis	3	2,926	735	1,119	4,915	300	509	298	3,803	.....
Phelps	1	498	171	79	783	50	66	50	617	.....
Polk	1	156	46	41	270	25	13	25	199	8
Putnam	2	516	266	203	1,013	100	31	99	783	.....
St. Charles	1	625	628	75	1,377	100	121	100	1,053	.....
St. Clair	1	268	29	110	423	55	32	12	324	.....
St. Louis	15	201,302	63,232	74,455	348,629	26,696	14,656	9,794	292,948	1,155
Saline	1	121	2	60	188	50	2	.....	136	.....
Scotland	1	75	53	89	255	50	20	21	164	.....
Scott	1	254	88	55	422	50	22	25	322	.....

Stoddard.....	1	256	147	87	507	50	30	49	378	-----
Sullivan.....	2	622	57	126	895	120	33	45	591	105
Webster.....	1	150	25	13	204	25	2	23	118	35
Wright.....	1	210	14	26	276	25	10	12	207	22
Total.....	88	235,871	76,317	85,461	409,620	31,706	18,111	13,322	340,923	2,028
TENNESSEE										
Dyer.....	1	1,053	180	539	2,055	300	131	100	1,491	-----
Gibson.....	2	304	168	166	661	100	13	81	404	63
Hardin.....	1	136	125	100	372	50	27	30	266	-----
Henderson.....	1	164	33	158	361	25	12	-----	323	-----
Henry.....	1	654	60	218	945	50	35	50	809	-----
Lauderdale.....	1	220	29	100	357	25	13	15	304	-----
McNairy.....	1	115	95	192	411	30	37	8	336	-----
Madison.....	3	3,402	1,953	1,470	6,918	400	229	397	5,892	-----
Obion.....	2	841	209	298	1,428	159	70	80	1,119	-----
Shelby.....	2	11,602	2,082	5,127	19,829	1,100	1,327	199	17,064	-----
Total.....	15	18,491	4,934	8,368	33,337	2,239	1,894	960	28,038	63

FEDERAL RESERVE DISTRICT NO. 9

MICHIGAN										
Alger.....	1	912	465	219	1,680	100	149	60	1,347	-----
Baraga.....	1	405	263	102	784	50	25	6	703	-----
Chippewa.....	1	1,238	773	384	2,453	100	98	100	2,141	-----
Delta.....	3	3,349	1,502	962	5,993	250	240	248	5,166	-----
Dickinson.....	3	2,184	2,567	634	5,731	275	216	219	4,844	50
Gogebic.....	5	3,174	3,526	1,186	8,213	450	289	224	7,250	-----
Houghton.....	8	8,815	6,542	2,537	18,405	950	1,453	835	15,150	-----
Iron.....	5	1,146	1,937	492	3,747	300	115	157	3,163	-----
Mackinac.....	1	422	560	206	1,209	50	70	50	1,033	-----
Marquette.....	5	6,559	6,391	1,766	15,037	600	909	582	12,833	-----
Menominee.....	3	1,142	2,104	587	3,948	325	139	297	3,144	-----
Ontonagon.....	2	455	250	121	903	75	51	49	708	20
Schoolcraft.....	1	362	151	80	660	100	13	60	486	-----
Total.....	39	30,163	27,031	9,275	68,763	3,625	3,767	2,887	57,968	70
MINNESOTA										
Aitkin.....	3	1,124	547	385	2,217	100	113	25	1,979	-----
Anoka.....	1	850	113	166	1,170	50	7	13	1,101	-----
Becker.....	4	1,686	516	354	2,836	165	74	164	2,413	20
Beltrami.....	3	1,055	714	326	2,230	125	36	93	1,971	-----
Benton.....	3	882	125	121	1,189	75	29	25	1,060	-----
Big Stone.....	5	1,414	472	645	2,674	125	50	110	2,389	-----

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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—continued										
Blue Earth	8	7,100	3,160	2,083	12,868	685	411	515	11,247	
Brown	3	994	631	231	1,960	115	68	116	1,682	1
Carlton	3	848	1,431	431	2,788	150	114	119	2,382	
Carver	4	824	1,007	197	2,057	100	70	74	1,812	
Cass	2	312	300	143	807	50	20	42	694	
Chippewa	1	724	68	115	1,037	50	10	29	947	
Chisago	1	430	61	34	556	50	10	49	418	28
Clay	5	2,516	530	540	3,827	260	124	165	3,234	29
Clearwater	3	623	159	99	963	75	15	76	794	5
Cottonwood	4	1,947	1,040	328	3,660	165	243	134	3,067	50
Crow Wing	5	1,966	1,369	602	4,215	205	130	145	3,690	17
Dakota	6	4,328	2,323	1,070	7,897	535	197	69	7,054	
Dodge	3	1,220	428	224	1,973	120	76	110	1,667	
Douglas	3	1,600	362	256	2,391	150	83	149	2,009	
Faribault	8	1,989	644	600	3,429	285	125	189	2,828	
Fillmore	7	2,274	1,276	607	4,343	250	153	243	3,674	21
Freeborn	4	2,607	994	682	4,478	240	146	203	3,888	
Goodhue	4	2,235	1,423	467	4,309	350	236	158	3,547	17
Grant	3	734	259	170	1,250	125	87	68	1,020	
Hennepin	10	128,864	45,788	46,238	230,189	11,750	8,965	2,838	204,064	414
Houston	1	202	77	27	300	25	27	12	266	
Hubbard	1	366	300	110	813	50	17	25	721	
Isanti	3	911	305	153	1,473	100	18	98	1,257	
Itasca	8	1,292	1,737	537	3,832	225	163	179	3,243	10
Jackson	5	2,058	629	235	3,352	306	87	149	2,791	20
Kanabec	1	457	166	132	792	25	26	25	716	
Kandiyohi	2	1,065	361	150	1,733	125	30	124	1,454	
Kittson	1	409	37	43	566	60	20	25	430	31
Koochiching	2	470	399	238	1,147	75	19	42	1,012	
Lac qui Parle	2	716	171	155	1,128	55	58	55	961	
Lake	1	375	447	94	944	50	22	49	823	
Lake of the Woods	1	290	73	86	487	25	11	24	425	

Le Sueur	6	1,644	1,293	454	3,520	175	76	112	3,142	
Lincoln	7	2,366	455	616	3,727	185	181	185	3,227	
Lyon	6	3,719	944	712	5,828	245	147	170	5,235	28
McLeod	2	1,152	600	332	2,160	100	38	75	1,930	
Marshall	4	1,180	235	202	1,917	175	65	75	1,421	191
Martin	10	3,462	1,522	694	6,384	480	172	298	5,421	8
Meeker	1	1,239	240	123	1,776	75	41	74	1,586	
Mille Laes	2	367	254	178	837	55	22	54	702	
Morrison	5	1,970	1,188	425	3,819	225	80	206	3,281	24
Mower	6	3,708	2,206	946	7,105	280	453	236	6,137	
Murray	5	1,167	206	256	1,925	125	58	68	1,664	10
Nicollet	1	325	436	136	944	50	57	15	822	
Nobles	7	1,812	850	309	2,746	210	107	142	2,124	163
Norman	4	963	352	497	1,928	125	170	81	1,652	
Olmsted	3	3,096	1,630	1,112	6,065	200	279	114	5,467	
Otter Tail	8	2,790	2,445	986	6,478	350	177	345	5,604	
Pennington	1	365	318	84	871	50	24	50	741	
Pine	2	437	222	135	838	75	16	49	698	
Pipestone	5	2,227	555	569	3,665	180	86	145	3,085	167
Polk	5	1,812	814	574	3,459	210	34	191	3,050	
Pope	3	610	224	104	1,029	85	7	35	901	
Ramsey	7	64,197	36,460	30,474	135,007	6,125	6,287	687	119,709	121
Red Lake	1	177	106	23	320	25	5	25	214	48
Redwood	2	671	97	175	1,100	120	18	50	913	
Renville	2	562	161	127	985	50	21	31	838	44
Rice	4	4,375	1,784	1,142	7,672	455	314	324	6,575	
Rock	3	2,656	171	355	3,333	175	118	82	2,918	40
Roseau	2	388	94	73	602	55	10	40	497	
St. Louis	19	39,399	22,908	14,679	79,344	7,077	5,690	2,207	63,909	35
Scott	4	1,041	984	243	2,346	125	80	61	2,044	10
Sherburne	2	481	183	74	804	50	16	20	705	14
Sibley	1	229	161	56	483	25	15	25	418	
Stearns	8	5,065	1,475	1,045	7,944	600	206	210	6,494	427
Steele	3	2,152	1,288	693	4,639	225	62	223	4,100	
Stevens	2	467	258	186	975	65	22	50	836	
Swift	3	679	420	157	1,387	75	33	75	1,159	45
Todd	8	2,003	766	576	3,519	200	119	174	3,023	
Traverse	3	866	425	251	1,623	75	46	57	1,445	
Wabasha	2	1,195	559	354	2,140	75	76	75	1,904	
Wadena	4	1,470	773	551	2,948	200	88	150	2,509	
Waseca	3	1,647	718	344	2,890	225	110	99	2,455	
Washington	2	2,510	1,443	519	4,572	375	287	170	3,717	
Watsonwan	3	1,316	330	236	2,048	165	76	124	1,667	25
Wilkin	3	821	104	221	1,314	100	25	43	1,146	
Winona	3	3,251	2,686	1,085	7,423	350	469	229	6,342	25
Wright	3	1,139	365	187	1,781	105	16	51	1,609	
Yellow Medicine	3	979	374	263	1,742	100	75	100	1,468	
Total	327	355,859	162,042	122,507	669,917	38,333	28,484	14,828	581,237	2,088

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—Continued

FEDERAL RESERVE DISTRICT NO. 9

[Amounts in thousands of dollars]

States and counties	Number of banks	Loans and discounts	Bonds and securities	Due from banks, including law-ful reserve and cash in vault	Total resources	Capital stock	Surplus and undivided profits	Circulation	Total deposits	Bills payable and redis-counts
MONTANA										
Beaverhead.....	2	2,454	125	1,087	3,724	225	220	74	3,204	.....
Big Horn.....	1	433	54	72	616	65	16	24	487	24
Blaine.....	3	849	166	267	1,485	155	80	32	1,218	.....
Carbon.....	2	604	473	153	1,303	105	48	59	1,091	.....
Carter.....	1	81	23	29	145	25	2	.....	111	7
Cascade.....	5	5,133	2,551	3,497	12,152	605	391	275	10,873	7
Chouteau.....	1	60	47	25	148	25	3	25	95	.....
Custer.....	2	1,270	364	378	2,197	185	113	60	1,839	.....
Daniels.....	2	304	168	98	671	55	5	30	579	.....
Dawson.....	4	985	590	502	2,192	200	88	12	1,883	8
Deer Lodge.....	1	606	420	264	1,342	100	42	50	1,151	.....
Fallon.....	1	86	9	26	129	25	2	.....	101	.....
Fergus.....	5	697	205	559	1,556	255	39	60	1,167	35
Flathead.....	3	2,324	1,163	750	4,536	475	154	446	3,446	.....
Gallatin.....	3	1,651	643	570	3,272	235	330	78	2,631	.....
Garfield.....	1	126	31	42	206	25	1	.....	180	.....
Glacier.....	1	67	34	21	138	25	6	.....	98	9
Hill.....	1	185	115	143	491	50	8	.....	433	.....
Judith Basin.....	3	334	104	102	622	90	7	45	478	.....
Lewis and Clark.....	2	3,533	2,246	1,827	7,778	450	389	200	6,739	.....
Lincoln.....	1	257	41	34	362	40	1	25	295	.....
Madison.....	1	99	31	25	181	25	2	.....	153	.....
Meagher.....	1	199	235	81	530	50	56	25	399	.....
Missoula.....	2	3,141	1,723	1,344	6,429	400	248	284	5,497	.....
Park.....	1	2,455	454	1,203	4,154	100	248	25	3,781	.....
Phillips.....	3	381	137	100	749	140	9	15	466	120
Pondera.....	2	407	84	54	618	100	16	19	374	109
Powder River.....	1	37	27	25	104	25	4	.....	75	.....
Powell.....	1	469	157	160	823	100	40	12	671	.....
Ravalli.....	1	117	60	31	261	50	4	38	143	27
Richland.....	2	305	175	194	726	55	12	.....	594	62
Roosevelt.....	3	361	182	168	767	100	20	.....	635	11
Rosebud.....	1	124	53	71	258	25	.....	.....	233	.....
Sanders.....	1	186	125	75	411	25	10	25	350	.....
Sheridan.....	2	113	131	33	309	50	8	36	210	7

Silver Bow	1	4,506	5,075	2,300	11,958	300	620	200	10,758	
Stillwater	2	321	55	29	449	50	2	25	335	37
Teton	2	193	132	89	439	75	16		348	
Treasure	1	84	130	78	300	25	7		268	
Valley	4	652	508	427	1,816	175	103	100	1,438	
Welcome	1	197	1	14	230	25	7		186	13
Wheatland	2	111	67	29	271	50	5	25	187	4
Wibaux	2	281	79	45	461	100	10	6	329	16
Yellowstone	3	2,781	1,252	1,131	5,491	325	137	143	4,865	14
Total	85	39,559	20,505	18,150	82,800	5,785	3,529	2,475	70,394	510
NORTH DAKOTA										
Adams	3	575	73	226	985	75	55	50	805	
Barnes	6	1,970	867	654	3,886	250	146	174	3,317	
Benson	2	300	81	98	525	50	10	49	402	14
Bottineau	4	527	228	145	1,037	100	29	46	826	37
Bowman	2	663	119	125	981	50	45	35	851	
Burke	1	65	251	100	422	25	9	25	363	
Burleigh	2	2,390	1,278	969	4,889	150	288	124	4,316	
Cass	11	9,561	4,433	3,009	17,794	880	714	705	15,495	
Cavalier	4	679	285	317	1,404	125	22	68	1,194	
Dickey	6	1,484	350	524	2,575	175	131	147	2,099	17
Divide	2	219	25	45	332	50	6	7	245	24
Dunn	1	194	164	87	483	50	10		423	
Eddy	2	561	213	158	963	50	46	50	837	
Emmons	2	531	249	111	954	50	37	6	861	
Foster	2	547	99	63	785	75	30	50	578	52
Grand Forks	6	4,302	2,344	2,504	9,745	525	166	342	8,632	15
Griggs	3	747	166	116	1,192	100	86	86	855	64
Hettinger	2	556	302	189	1,144	50	39	26	1,029	
Kidder	1	230	36	65	361	25	15	25	296	
La Motre	6	1,409	503	378	2,613	275	67	177	1,976	118
Logan	1	195	140	55	441	25	10		406	
McHenry	2	459	90	70	658	50	27	50	515	16
McIntosh	1	80	102	49	264	25	4	24	211	
McLean	5	990	220	198	1,538	125	57	57	1,300	
Morton	2	1,496	1,172	739	3,610	125	94	50	3,341	
Mountrail	3	499	103	100	795	75	22	41	632	25
Nelson	6	862	477	325	1,776	150	62	75	1,488	
Pembina	5	1,187	695	484	2,557	150	98	124	2,183	
Ramsey	7	2,012	1,464	1,129	4,718	250	184	172	4,111	
Ransom	1	517	108	128	840	50	10	49	730	
Richland	0	2,219	940	698	4,237	335	127	205	3,543	10
Rolette	2	392	93	84	649	50	24	37	532	6
Sargent	3	768	74	269	1,193	80	31	23	1,048	11
Sheridan	2	306	63	141	544	50	25	27	443	
Slope	1	169	37	88	350	25	27	25	257	16
Starke	5	1,561	2,247	526	4,514	250	125	184	3,952	
Steele	4	958	307	193	1,705	195	56	150	1,270	34
Stutsman	6	1,748	1,385	536	3,867	250	85	57	3,475	
Towner	4	1,122	199	163	1,638	100	67	51	1,290	130
Traill	9	2,039	1,172	616	4,163	300	126	203	3,533	

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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										
Walsh.....	3	1,347	1,000	422	2,903	175	128	175	2,424	-----
Ward.....	8	2,651	2,796	1,259	7,104	350	184	265	6,305	-----
Wells.....	3	1,167	238	386	1,939	100	124	69	1,646	-----
Williams.....	1	1,055	189	300	1,641	75	25	37	1,504	-----
Total.....	161	53,309	27,383	18,341	106,734	6,490	3,673	4,337	91,539	589
SOUTH DAKOTA										
Aurora.....	1	400	39	106	553	25	37	10	481	-----
Beadle.....	2	1,134	1,227	499	2,956	125	64	74	2,693	-----
Bon Homme.....	1	469	40	286	831	40	16	25	750	-----
Brookings.....	4	1,657	461	589	2,948	125	67	106	2,488	62
Brown.....	6	4,087	2,850	2,152	9,497	275	384	185	8,617	-----
Brule.....	2	655	146	184	1,022	75	23	25	793	107
Butte.....	1	765	81	79	921	25	60	6	561	269
Campbell.....	1	177	39	54	314	25	5	5	284	-----
Clark.....	2	316	184	108	622	50	35	49	488	-----
Clay.....	2	1,287	378	415	2,164	100	90	47	1,921	-----
Codington.....	5	2,593	1,750	1,179	5,737	350	178	247	4,951	-----
Custer.....	1	130	16	26	209	25	4	4	181	13
Davison.....	2	1,900	593	755	3,354	150	130	124	2,934	16
Day.....	3	990	197	445	1,735	100	25	56	1,532	21
Deuel.....	6	1,870	174	326	2,629	150	107	100	2,209	62
Faulk.....	1	120	7	31	170	25	11	-----	133	-----
Grant.....	2	1,154	361	423	2,024	125	28	52	1,818	-----
Gregory.....	2	638	168	88	1,002	100	16	99	654	133
Haakon.....	1	224	18	45	300	25	11	12	262	-----
Hamlin.....	2	338	42	109	628	60	15	35	518	-----
Hand.....	2	806	471	553	1,891	75	98	74	1,643	-----
Hanson.....	4	867	144	220	1,305	127	34	35	1,090	16
Hughes.....	2	772	811	365	2,045	100	40	100	1,805	-----
Hutchinson.....	2	617	276	167	1,015	60	45	31	875	-----
Hyde.....	1	407	175	320	919	50	40	25	804	-----
Jerauld.....	1	60	1	58	122	18	4	-----	94	-----

Kingsbury	4	1,027	140	202	1,459	150	55	75	1,065	114
Lake	2	1,039	192	164	1,660	125	22	96	1,157	259
Lawrence	2	2,012	1,611	1,013	4,783	275	230	156	4,109	
Lincoln	2	804	107	262	1,256	80	90	80	94	36
Lyman	1	144	40	18	247	50		25	98	78
McCook	1	285	12	216	543	25	33	6	479	
McPherson	1	86	27	15	143	25	5	25	88	
Marshall	3	794	107	107	1,086	115	16	39	748	168
Meade	1	325	238	76	666	50	52	25	538	
Miner	1	392	35	109	591	50	2	12	527	
Minnehaha	6	5,705	2,466	3,234	12,174	510	380	166	11,054	64
Moody	3	1,120	285	311	1,738	90	50	90	1,480	78
Pennington	1	1,145	283	249	1,752	100	92	49	1507	
Potter	1	239	75	91	441	25	21	23	373	
Roberts	5	1,257	497	350	2,289	225	89	120	1,855	
Sanborn	2	483	65	112	730	75	33	40	569	12
Spink	3	1,452	735	850	3,190	115	96	57	2,899	23
Stanley	1	198	24	83	346	25	6	10	304	
Tripp	1	112	5	10	147	60	6	59	222	
Turner	4	1,675	150	630	2,601	190	73	58	2,275	
Union	3	1,391	147	525	2,201	125	52	70	1,974	
Walworth	3	799	140	225	1,302	130	17	50	1,029	57
Wankton	2	861	241	365	1,699	150	78	150	1,321	
Total	113	47,739	13,221	18,799	89,916	5,170	3,070	2,939	77,031	1,610
WISCONSIN										
Ashtland	2	2,782	1,141	549	4,791	200	251	198	4,133	
Barron	2	1,097	408	141	1,760	75	60	49	1,574	
Bayfield	2	405	92	192	733	60	28	25	622	
Buffalo	2	913	311	192	1,444	75	19	13	1,336	1
Burnett	1	371	170	72	625	25	31	25	544	
Chippewa	2	1,552	1,171	632	3,433	200	306	174	2,803	
Douglas	2	2,649	2,827	1,419	7,083	400	296	221	6,114	
Dunn	3	2,511	887	719	4,324	250	89	225	3,759	
Eau Claire	3	4,439	749	1,652	7,140	375	133	357	6,269	
Forest	1	447	53	426	579	50	10	49	377	93
Iron	1	223	507	70	810	50	15	49	697	
La Crosse	2	5,816	3,553	1,716	11,287	900	920	250	9,135	
Lincoln	1	1,044	631	159	1,900	100	90	99	1,518	75
Oneida	2	1,168	372	268	1,944	200	93	150	1,501	
Pepin	2	842	79	220	1,251	100	59	39	1,052	
Pierce	3	694	367	143	1,238	75	44	31	1,088	
Polk	2	446	104	103	677	50	16	25	557	
Price	2	700	583	307	1,653	50	35	50	1,517	
Rusk	1	275	4	34	343	50	1	292	292	
St. Croix	5	1,529	934	539	3,092	175	121	125	2,670	
Sawyer	2	44	22	97	199	50	5	6	133	4
Taylor	2	710	101	118	1,017	60	27	59	855	
Trempealeau	1	180	50	43	292	25	5	25	237	
Vilas	1	207	144	27	412	25	10	25	352	
Total	47	31,044	15,260	9,438	58,077	3,620	2,662	2,269	49,165	173

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—Continued

FEDERAL RESERVE DISTRICT NO. 10

[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
COLOREADO										
Adams.....	2	824	53	404	1,326	65	22		1,239	
Alamosa.....	2	656	322	454	1,515	75	33	56	1,343	
Arapahoe.....	5	1,458	440	402	2,411	125	78	74	2,112	20
Archuleta.....	1	90	8	10	137	25	3		86	23
Baca.....	1	155	20	99	289	25	7		257	
Bent.....	1	233	102	151	505	50	1	48	405	
Boulder.....	8	4,450	1,943	1,231	8,376	550	618	267	6,877	63
Chaffee.....	3	762	736	308	1,857	175	51	47	1,579	
Clear Creek.....	1	226	169	54	471	50	13	50	358	
Conejos.....	1	197	35	84	326	40	11	6	269	
Crowley.....	1	131	241	116	507	25	35	10	437	
Delta.....	4	922	259	363	1,638	125	58	124	1,329	
Denver.....	9	75,387	47,403	36,351	162,342	5,400	6,388	930	149,192	130
Douglas.....	1	397	58	61	551	50	28	13	431	27
Eagle.....	1	167	56	143	380	50	3	25	301	
Elbert.....	1	97		7	119	25	1		79	14
El Paso.....	5	8,330	3,421	3,344	15,259	775	761	421	13,299	
Fremont.....	4	1,571	1,844	1,416	5,056	225	93	181	4,522	
Garfield.....	4	1,604	588	581	2,853	225	185	148	2,223	58
Gilpin.....	1	34	218	76	336	25	10	25	274	
Gunnison.....	1	292	249	398	956	50	70	50	784	
Huerfano.....	2	996	709	452	2,194	85	115		1,969	
Jefferson.....	2	795	252	456	1,552	75	86	19	1,368	
Kiowa.....	1	268	6	48	349	25	38		249	37
Kit Carson.....	3	280	53	107	484	80	13		385	6
Lake.....	2	204	973	700	1,908	200	43	150	1,510	
La Plata.....	2	918	650	643	2,303	200	37	79	1,987	
Larimer.....	8	5,748	1,345	2,409	9,931	650	404	621	8,193	63
Las Animas.....	2	2,663	2,613	1,674	7,191	300	160	299	6,431	
Lincoln.....	4	742	114	150	1,082	115	63	59	794	40
Logan.....	2	191	33	63	342	55	11	14	230	31
Mesa.....	3	1,699	459	723	3,047	150	71	150	2,674	

Moffat.....	2	550	410	171	927	50	32	10	775	54
Montezuma.....	3	638	199	302	1,190	105	63	79	941	-----
Montrose.....	3	1,060	358	420	1,947	225	95	114	1,511	-----
Morgan.....	4	1,582	306	734	2,871	210	198	169	2,187	107
Otero.....	3	945	286	568	1,897	125	129	107	1,535	-----
Phillips.....	2	509	81	60	1,755	100	21	62	1,476	95
Powers.....	3	836	334	594	1,527	125	104	73	1,521	-----
Pueblo.....	2	5,750	5,862	7,238	19,260	600	1,206	399	16,896	-----
Rio Blanco.....	1	445	17	60	577	40	20	10	488	19
Rio Grande.....	1	326	36	45	479	50	1	25	386	18
Routt.....	2	744	30	111	913	50	33	10	787	33
Saguache.....	2	305	28	106	484	90	50	15	262	63
San Juan.....	1	117	319	195	633	50	60	13	509	-----
Sedgwick.....	2	401	78	80	655	75	15	75	448	41
Teller.....	1	390	999	755	2,159	50	22	-----	2,037	-----
Washington.....	3	637	146	135	999	62	-----	44	712	86
Weld.....	11	4,357	1,708	2,319	9,068	615	602	384	7,438	3
Yuma.....	3	638	376	403	1,551	120	74	84	1,183	81
Total.....	137	132,777	76,717	67,777	285,785	12,865	12,297	5,539	253,283	1,112
KANSAS										
Allen.....	3	830	285	244	1,414	105	64	105	1,139	-----
Anderson.....	2	532	139	177	895	50	35	50	761	-----
Atchison.....	2	1,864	577	1,158	3,727	300	180	100	3,062	2
Barber.....	2	457	89	79	673	50	29	25	569	-----
Barton.....	5	1,843	771	631	3,506	375	108	269	2,751	-----
Bourbon.....	1	1,356	535	433	2,368	100	120	100	2,048	-----
Brown.....	3	868	153	254	1,381	130	41	105	1,104	-----
Butler.....	4	2,168	582	722	3,743	150	241	126	3,226	-----
Chase.....	2	761	108	90	1,091	175	77	75	653	95
Chautauqua.....	3	753	176	215	1,270	150	59	131	853	76
Cherokee.....	4	1,094	665	780	2,631	175	122	149	2,181	-----
Cheyenne.....	1	220	68	89	418	25	-----	-----	364	-----
Clark.....	2	548	5	157	770	75	38	-----	657	-----
Clay.....	3	1,033	352	562	2,088	150	220	125	1,594	-----
Cloud.....	3	992	231	394	1,685	175	107	46	1,358	-----
Coffee.....	3	877	516	506	1,965	125	53	100	1,686	-----
Comanche.....	1	180	28	100	331	25	26	25	255	-----
Cowley.....	4	5,516	1,254	2,982	10,262	500	462	394	8,896	-----
Crawford.....	6	3,712	1,322	1,873	7,270	500	505	285	5,972	1
Decatur.....	3	1,216	257	397	1,931	125	109	124	1,572	-----
Dickinson.....	5	1,438	410	672	2,647	200	185	147	2,115	-----
Doniphan.....	2	483	118	140	766	75	56	31	605	-----
Douglas.....	3	2,905	769	1,279	5,132	300	394	297	4,083	58
Edwards.....	2	266	69	241	603	55	44	54	450	-----
Elk.....	5	973	207	393	1,671	200	65	161	1,117	128
Ellis.....	3	547	49	262	954	125	13	-----	806	8
Ellsworth.....	2	1,120	76	315	1,625	125	111	25	1,363	-----
Finney.....	2	862	44	159	1,151	100	21	25	966	38
Ford.....	2	923	217	494	1,737	130	36	69	1,500	-----

TABLE No. 63—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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										
Franklin.....	3	1,567	1,045	1,040	3,788	225	97	222	3,189	.....
Geary.....	2	1,495	350	634	2,555	175	219	173	1,988	.....
Gove.....	1	180	9	58	210	25	7	.....	178	.....
Greeley.....	1	74	2	24	106	25	1	.....	80	.....
Greenwood.....	5	1,288	192	557	2,140	175	107	91	1,733	29
Hamilton.....	1	168	79	52	816	50	15	24	227	.....
Harper.....	4	757	530	533	1,944	250	49	112	1,533	.....
Harvey.....	2	743	371	620	1,851	100	107	99	1,543	.....
Jackson.....	2	462	63	171	728	75	37	6	609	.....
Jefferson.....	2	270	90	91	498	50	23	50	375	.....
Jewell.....	6	1,032	481	555	2,180	225	157	175	1,623	.....
Johnson.....	1	451	179	236	927	50	57	49	769	.....
Kingman.....	2	467	152	155	814	75	12	.....	701	.....
Kiowa.....	2	422	103	245	834	90	13	10	694	.....
Labette.....	4	835	322	340	1,723	125	48	87	1,453	8
Lone.....	1	215	58	36	371	40	36	25	270	.....
Leavenworth.....	4	3,463	2,653	2,063	8,303	425	471	323	7,022	.....
Lincoln.....	2	393	157	143	747	50	49	50	598	.....
Linn.....	1	135	25	29	200	25	12	6	157	.....
Logan.....	1	357	14	70	461	40	42	10	369	.....
Lyon.....	3	2,820	595	947	4,429	325	204	321	3,368	100
McPherson.....	1	277	53	63	428	50	11	50	317	.....
Marion.....	4	721	324	262	1,421	125	108	62	1,126	.....
Marshall.....	5	647	105	201	1,018	150	57	.....	812	.....
Meade.....	2	338	183	133	683	50	66	49	518	.....
Miami.....	3	1,787	560	689	3,095	225	72	174	2,622	.....
Mitchell.....	1	754	161	296	1,241	75	77	75	1,014	.....
Montgomery.....	8	9,319	3,985	3,147	17,471	1,015	845	719	14,776	.....
Morris.....	2	496	193	214	913	75	85	71	682	.....
Morton.....	1	142	1	59	224	25	6	.....	193	.....
Nemaha.....	5	1,302	421	459	2,298	198	148	163	1,789	.....
Neosho.....	2	905	299	369	1,660	125	153	124	1,258	.....
Ness.....	1	410	99	143	696	25	37	25	610	.....
Norton.....	2	949	177	586	1,763	125	70	100	1,467	.....
Osage.....	3	702	112	371	1,237	100	46	76	1,016	.....

Osborne	5	1,072	295	227	1,799	205	114	174	1,283	23
Ottawa	3	819	237	318	1,440	135	96	114	1,094	
Pawnee	1	574	305	182	1,146	100	23	50	973	
Phillips	5	1,013	147	463	1,717	175	129	92	1,311	11
Pollawatomie	4	995	312	366	1,776	200	67	99	1,410	
Pratt	2	605	560	190	1,488	130	22	26	1,301	10
Rawlins	1	155	42	137	373	25	6		342	
Reno	3	2,329	1,085	1,231	4,985	425	186		4,221	
Republic	2	712	132	205	1,108	90	30	90	887	
Rice	2	363	76	173	640	100	27	34	478	
Riley	2	1,272	390	610	2,492	200	127	150	2,015	
Rooks	4	906	178	390	1,627	215	116	114	1,181	
Russell	2	356	69	124	687	90	22	65	410	
Saline	3	3,280	659	1,188	5,798	425	339	224	4,797	
Scott	1	338	28	62	435	50	21	25	359	
Sedwick	6	18,398	7,475	11,966	40,538	2,525	1,346	50	35,963	
Seward	1	335	82	123	533	50	27	24	431	
Shawnee	4	5,027	4,985	4,164	14,575	900	306	594	12,752	
Sheridan	1	249	86	142	497	50	68	50	328	
Sherman	3	781	132	239	1,261	100	50	50	1,041	
Smith	4	1,000	271	380	1,720	125	121	68	1,403	
Stafford	3	1,196	114	490	1,870	100	117	62	1,590	
Stevens	1	103	2	21	139	25	3		111	
Sumner	4	1,145	294	376	1,905	200	104	90	1,500	
Thomas	1	123	37	68	246	40	9		197	
Trego	1	73	200	55	331	50	13		269	
Wabausee	3	433	101	265	840	100	41	44	655	
Washington	5	1,039	488	433	2,026	125	88	67	1,745	
Wilson	2	699	150	312	1,232	100	67	99	965	
Woodson	1	159	29	124	317	25	19	25	249	
Wyandotte	3	7,244	2,746	3,007	13,386	825	338	812	11,402	
Total	256	125,473	45,862	59,425	243,598	17,658	11,216	9,956	203,028	587
MISSOURI										
Andrew	1	341	56	82	508	50	9	50	399	
Atchison	1	286	48	80	423	50	56	44	265	9
Barton	3	501	413	237	1,214	150	34	149	881	
Bates	1	72	1	16	103	25			58	20
Buchanan	4	20,046	2,541	8,747	31,912	1,100	1,217	511	28,575	300
Cass	2	319	78	100	629	60	26	16	426	
Clay	2	635	267	241	1,322	75	172	25	1,050	
Clinton	2	1,318	225	163	1,789	150	164	122	1,011	322
Dekalb	1	243	53	57	360	50	57	50	203	
Gentry	2	459	138	82	716	80	55	80	501	
Jackson	12	86,121	24,970	45,443	159,622	7,350	6,636	1,724	143,409	
Jasper	6	3,841	1,575	1,552	7,271	550	333	548	5,609	1
Newton	2	679	167	252	1,202	75	104	74	920	25
Nodaway	2	858	133	219	1,263	125	62	106	964	5
Vernon	2	1,415	544	523	2,569	200	83	197	2,084	
Total	43	117,134	31,209	57,794	210,803	10,090	8,998	3,666	186,355	682

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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
NEBRASKA										
Adams.....	3	2,841	1,000	908	5,168	400	167	341	4,260	.....
Antelope.....	1	184	58	41	297	50	13	50	183	.....
Boone.....	3	1,213	165	306	1,801	160	132	100	1,388	20
Box Butte.....	3	1,613	207	475	2,356	125	115	99	2,015	.....
Boyd.....	2	446	69	114	672	75	19	60	519	.....
Brown.....	1	215	38	22	330	35	6	35	241	14
Buffalo.....	3	2,682	160	540	3,601	175	93	124	3,181	26
Burt.....	6	2,351	683	421	3,661	325	138	297	2,868	21
Butler.....	3	1,341	301	410	2,141	175	113	149	1,698	.....
Cass.....	3	842	167	145	1,239	125	47	124	892	49
Cedar.....	10	3,148	561	525	4,704	450	211	352	3,387	292
Chase.....	1	159	27	78	279	25	14	25	215	.....
Cherry.....	2	310	33	55	454	85	15	25	287	39
Colfax.....	1	590	40	87	756	50	24	38	645	.....
Cuming.....	6	2,556	804	500	4,037	275	378	205	3,139	18
Dawes.....	2	1,135	117	182	1,492	125	89	56	1,175	46
Dixon.....	2	715	128	174	1,112	80	60	864	864	25
Dodge.....	5	3,100	774	839	5,172	550	292	526	3,804	.....
Douglas.....	8	66,354	16,289	31,374	119,501	6,150	4,177	1,195	105,209	1,900
Furnas.....	1	490	34	161	709	25	46	24	611	.....
Gage.....	4	2,135	905	790	3,964	300	174	258	3,221	.....
Gosper.....	1	207	27	109	351	25	17	25	284	.....
Greeley.....	1	464	8	40	554	25	29	7	420	73
Hall.....	3	2,561	887	650	4,228	240	284	209	3,470	.....
Hamilton.....	3	946	170	131	1,321	105	64	41	1,111	.....
Hayes.....	1	148	44	34	236	25	8	25	178	.....
Holt.....	4	1,290	853	804	3,006	175	225	124	2,448	.....
Jefferson.....	1	1,037	287	492	1,919	100	42	100	1,665	.....
Kearney.....	3	642	102	373	1,153	125	61	52	912	.....
Knox.....	4	1,790	120	254	2,350	175	80	106	1,758	228
Lancaster.....	7	16,034	5,163	7,113	29,612	1,790	1,113	615	25,957	.....
Lincoln.....	2	835	178	522	1,628	125	92	100	1,312	.....

Madison.....	8	3,707	763	878	5,964	550	298	310	4,568	134
Merrick.....	1	501	30	106	688	50	51	25	522	29
Morrill.....	1	97	124	41	287	50	10	25	189	13
Nance.....	4	1,151	343	427	2,047	200	78	173	1,588	
Nemaha.....	3	694	288	379	1,404	135	91	182	1,041	
Otoe.....	5	1,246	949	963	3,255	275	148	198	2,624	
Phelps.....	3	1,275	294	538	2,183	110	242	67	1,749	5
Pierce.....	1	449	45	100	564	40	35	40	512	37
Platte.....	4	2,268	487	597	3,709	285	228	260	2,925	
Polk.....	3	665	155	360	1,231	100	48	99	876	
Red Willow.....	2	825	455	521	1,895	125	66	100	1,587	
Richardson.....	2	615	144	370	1,163	80	41	78	953	10
Rock.....	1	126	4	14	151	6	1	6	114	
Saline.....	2	999	538	408	2,024	300	103	100	1,716	
Saunders.....	3	1,701	431	301	2,679	190	191	162	2,122	14
Scotts Bluff.....	4	1,468	127	795	2,609	165	74	91	2,229	42
Seward.....	3	1,221	470	397	2,247	130	121	129	1,860	
Sheridan.....	3	1,020	98	477	1,677	110	85	70	1,405	
Sherman.....	2	897	55	117	1,106	50	122	17	917	
Stoux.....	1	200	30	82	325	35	17	272	100	
Stanton.....	2	790	484	341	1,728	100	391	99	1,111	10
Thurston.....	4	911	186	127	1,280	150	64	150	857	32
Valley.....	1	748	162	92	1,078	100	36	100	842	
Washington.....	1	136	49	69	263	25	8	25	205	
Wayne.....	2	1,087	152	216	1,486	135	76	78	1,154	35
Webster.....	1	233	34	95	366	50	24	12	280	
York.....	5	2,089	546	826	3,755	330	332	318	2,678	
Total.....	172	147,493	37,842	58,306	256,968	16,370	11,374	8,425	216,313	3,112
NEW MEXICO										
Colfax.....	4	2,174	809	571	3,744	225	215	161	3,086	55
Harding.....	1	96	7	40	165	50	1		114	
McKinley.....	1	354	232	100	732	50	11	50	579	42
San Juan.....	2	266	108	116	530	50	16	24	439	
San Miguel.....	1	757	303	142	1,388	200	51	196	890	49
Santa Fe.....	1	1,608	661	422	2,777	150	93		2,534	
Union.....	1	61	30	30	134	25	10		98	
Total.....	11	5,316	2,150	1,421	9,470	750	397	431	7,740	146
OKLAHOMA										
Adair.....	2	273	177	129	623	50	16	50	508	
Alfalfa.....	6	972	400	515	1,980	170	34	40	1,734	
Beaver.....	2	230	61	90	409	50	11		348	
Beckham.....	7	1,739	387	2,280	4,526	225	99	89	4,108	
Blaine.....	4	731	159	252	1,212	125	19	31	1,037	
Caddo.....	11	2,044	983	1,696	4,883	305	172	102	4,362	
Canadian.....	6	1,480	601	1,017	3,243	200	59		2,826	
Carter.....	5	3,890	1,904	1,550	7,803	650	256	106	6,775	

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TABLE NO. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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
OKLAHOMA—continued										
Cherokee.....	4	522	448	210	1,262	140	98	114	918	3
Cleveland.....	5	1,346	478	1,078	3,152	250	97	81	2,723	-----
Comanche.....	5	1,632	1,027	1,013	3,850	300	80	97	3,352	-----
Cotton.....	5	915	226	312	1,602	180	37	20	1,233	131
Craig.....	3	810	497	592	1,907	180	35	148	1,594	-----
Creek.....	8	2,508	959	1,754	5,425	325	113	75	4,896	16
Custer.....	9	1,551	696	1,144	3,601	275	82	112	3,128	-----
Delaware.....	1	92	46	9	159	25	1	-----	104	29
Dewey.....	4	567	151	134	903	100	17	31	746	8
Ellis.....	1	243	73	233	567	80	10	7	520	-----
Garfield.....	7	3,519	2,309	3,455	9,640	705	452	130	8,842	-----
Garvin.....	9	1,988	1,210	1,101	4,475	465	229	323	3,457	-----
Grady.....	11	3,842	1,688	2,279	7,708	755	252	332	6,364	-----
Grant.....	3	480	212	232	973	75	18	75	794	-----
Greer.....	4	587	482	1,386	2,498	180	107	62	2,147	-----
Harmon.....	2	354	143	723	1,263	60	19	14	1,160	-----
Harper.....	2	180	86	151	395	50	3	-----	342	-----
Haskell.....	3	439	295	166	979	105	24	74	750	21
Hughes.....	7	1,905	914	2,308	5,355	245	107	97	4,905	-----
Jackson.....	5	972	710	2,824	4,645	235	196	80	4,132	-----
Jefferson.....	8	876	508	791	2,292	250	74	107	1,848	-----
Kay.....	11	3,218	1,900	2,055	7,458	430	186	177	6,645	20
Kingfisher.....	5	935	558	369	1,980	165	45	90	1,631	37
Kiowa.....	6	869	520	996	2,469	175	38	70	2,187	-----
Le Flore.....	6	386	419	316	1,760	150	50	29	1,508	-----
Lincoln.....	9	1,122	1,370	1,858	4,896	275	82	162	3,863	-----
Logan.....	2	1,293	1,102	1,261	3,712	125	86	124	3,348	-----
Love.....	3	474	308	597	1,424	135	51	27	1,204	-----
McClain.....	4	891	291	509	1,744	180	106	146	1,310	-----
McIntosh.....	4	884	504	569	2,062	175	70	150	1,666	-----
Major.....	1	158	29	79	267	25	6	-----	250	-----
Mayes.....	3	461	257	119	889	100	38	19	718	12

Murray	4	604	358	417	1,446	150	35	75	1,184	
Muskogee	10	9,692	3,884	2,955	17,470	1,225	494	952	14,511	259
Noble	3	1,023	120	484	1,677	100	28	2	1,523	
Nowata	2	544	376	303	1,314	100	52	99	1,062	
Okfuskee	5	1,472	768	1,311	3,027	160	75	85	3,272	
Oklahoma	18	34,881	17,062	23,984	80,187	4,560	1,559	278	73,852	
Oklmulgee	9	5,467	2,654	2,879	11,499	960	357	145	9,973	10
Osage	16	7,199	1,880	4,865	14,585	735	424	295	13,087	16
Ottawa	6	3,219	1,051	1,835	6,355	350	117	239	5,648	
Pawnee	6	1,677	902	1,151	3,902	250	104	200	3,841	7
Payne	8	2,660	1,552	2,259	6,815	350	183	106	6,174	20
Pittsburg	6	2,378	1,797	913	5,468	355	90	264	4,609	148
Pontotoc	6	1,016	334	673	2,163	240	66	93	1,732	19
Pottawatomie	7	3,362	1,226	1,626	6,525	450	143	216	5,600	47
Roger Mills	1	147	11	100	270	7		228		
Rogers	3	1,006	442	410	1,941	125	37	69	1,679	
Seminole	3	916	255	384	1,624	90	29	87	1,467	
Sequoyah	5	979	441	228	1,778	160	51	190	1,376	52
Stephens	8	2,597	712	1,845	5,383	435	147	87	4,697	2
Texas	8	1,196	395	794	2,546	215	135	88	2,101	26
Tillman	4	945	263	1,401	2,812	175	28	36	2,567	
Tulsa	13	48,511	8,987	21,916	85,457	5,150	1,640	841	77,687	92
Wagoner	5	830	389	561	1,831	180	71	100	1,479	
Washington	6	4,866	1,948	1,898	9,596	750	445	75	8,316	
Washita	5	692	287	1,084	2,146	135	42	50	1,917	
Woods	3	943	286	720	2,101	125	52	31	1,851	42
Woodward	1	201	174	155	551	50	10	49	442	
Total	372	186,309	78,442	115,053	396,590	26,230	9,806	8,278	350,278	1,017
WYOMING										
Albany	2	2,707	459	748	4,115	200	291	198	3,422	
Big Horn	2	172	292	152	682	55	27	25	575	
Carbon	4	2,041	919	691	3,877	315	225	148	3,179	
Converse	1	369	161	191	745	50	11	50	634	
Goshen	1	170	44	109	332	25	10	297		
Johnson	1	306	140	101	596	50	54	49	443	
Laramie	3	3,993	1,613	2,398	8,237	700	298	168	7,057	16
Lincoln	1	1,177	915	449	2,569	100	164	98	2,202	
Natrona	4	5,359	1,268	1,913	9,020	450	399	348	7,780	42
Park	5	825	304	546	1,796	150	107	78	1,413	45
Sheridan	2	1,257	536	360	2,264	175	79	149	1,862	
Sweetwater	3	3,090	905	1,171	5,580	280	335	267	4,698	
Tremont	1	255	148	604	1,462	75	31	50	447	
Uinta	2	772	427	222	1,488	100	103	100	1,185	
Total	32	22,463	8,131	9,213	41,905	2,725	2,134	1,728	35,194	102

TABLE NO. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—Continued

FEDERAL RESERVE DISTRICT NO. 11

[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
ARIZONA										
Cochise.....	2	898	227	511	1,765	125	106	20	1,513	.....
Pima.....	1	3,014	864	712	4,921	100	402	100	4,319	.....
Santa Cruz.....	2	1,644	659	1,348	4,042	150	161	55	3,471	.....
Total.....	5	5,556	1,750	2,571	10,728	375	669	175	9,303	.....
LOUISIANA										
Bienville.....	2	662	129	79	991	150	34	56	654	96
Caddo.....	4	22,657	4,255	8,168	36,450	2,350	1,161	1,249	31,215	.....
Clairborne.....	1	990	180	882	2,179	150	104	30	1,890	.....
DeSota.....	1	259	2	34	303	50	15	.....	238	.....
East Carroll.....	1	236	259	350	889	50	109	49	678	.....
Lincoln.....	1	642	44	301	1,018	50	66	23	878	.....
Ouachita.....	1	2,645	239	536	4,661	600	348	112	3,126	.....
Richland.....	1	152	14	61	248	25	7	12	204	.....
Webster.....	1	490	89	100	717	50	8	48	611	.....
Winn.....	1	379	2	42	440	25	24	.....	371	20
Total.....	14	29,112	5,213	10,553	47,896	3,500	1,876	1,579	39,865	116
NEW MEXICO										
Bernalillo.....	2	4,390	1,237	1,679	8,040	650	229	394	6,751	.....
Chaves.....	2	1,840	259	888	3,094	125	164	124	2,680	.....
Curry.....	3	491	215	288	1,054	100	46	50	859	.....
Dona Ana.....	1	473	152	326	1,024	50	44	13	917	.....
Eddy.....	3	808	104	429	1,391	125	41	50	1,174	.....
Grant.....	1	509	134	246	960	50	57	50	803	.....
Guadalupe.....	1	168	53	42	336	50	.....	50	214	23
Hidalgo.....	1	226	34	67	350	35	29	24	256	.....
Lincoln.....	1	141	3	16	203	50	1	.....	153	.....
Quay.....	3	609	46	290	1,075	175	39	19	836	6

Roosevelt.....	2	384	121	243	789	75	21	75	614	
Sierras.....	1	76	16	21	123	25			98	
Valencia.....	1	362	110	90	597	50	7	49	489	
Total.....	22	10,477	2,484	4,625	19,036	1,580	678	898	15,844	29
OKLAHOMA										
Aloka.....	1	86	63	14	193	25	6	25	128	9
Bryan.....	8	2,101	760	714	3,996	425	118	136	3,316	
Choctaw.....	4	1,516	374	156	2,418	380	58	25	1,842	112
Coal.....	2	220	89	65	402	50	11		333	8
Johnston.....	3	426	233	227	955	100	29	66	759	
McCurtain.....	5	818	312	354	1,637	180	41	6	1,305	61
Marshall.....	5	813	245	290	1,460	210	63	65	1,097	21
Pushmataha.....	1	471	206	298	1,017	100	45	40	832	
Total.....	29	6,451	2,282	2,118	12,078	1,470	371	363	9,612	211
TEXAS										
Anderson.....	3	1,980	968	494	3,624	325	407	174	2,719	
Angelina.....	1	898	132	490	1,653	100	79	72	1,402	
Aransas.....	1	99	33	60	216	25	15	23	154	
Armstrong.....	1	81	27	52	195	25	25	25	119	
Atascosa.....	1	167	15	48	265	50	4	12	199	
Austin.....	2	396	133	166	756	110	24	99	518	5
Bandera.....	1	31	1	17	57	25			31	
Bastrop.....	3	888	347	621	1,983	125	242	62	1,555	
Baylor.....	2	753	52	564	1,424	125	148	38	1,113	
Bee.....	2	1,030	124	279	1,501	200	261	96	838	108
Bell.....	9	3,871	1,145	1,915	7,502	750	366	374	5,999	
Bexar.....	8	30,162	7,247	13,399	55,234	4,750	2,302	2,968	44,842	45
Blanco.....	1	105	56	118	293	25	37	25	206	
Bosque.....	2	263	26	82	552	80	32	23	417	
Bowie.....	5	6,633	3,684	2,360	13,214	685	623	122	11,681	
Brazoria.....	2	210	87	140	461	75	27	11	347	
Brazos.....	2	1,577	132	969	2,874	250	366	95	2,159	
Brewster.....	2	519	170	246	1,060	105	100	90	635	30
Briscoe.....	2	331	11	278	697	55	167	8	467	
Brook.....	1	292	48	223	603	50	4	40	509	
Brown.....	4	2,023	770	809	3,851	325	571	247	2,709	
Burleson.....	1	437	122	231	821	100	70	100	551	
Burnet.....	2	140	80	60	295	55	12	54	167	7
Caldwell.....	2	1,028	73	879	2,094	300	225	49	1,520	
Callahan.....	3	714	43	425	1,246	100	72	37	1,037	
Cameron.....	4	3,038	849	2,039	6,323	425	429	394	5,032	5
Camp.....	3	534	341	108	1,127	225	68	220	597	18
Carson.....	1	130	2	9	146	45	12	75	14	
Cass.....	4	808	547	749	2,180	175	245	119	1,641	
Cherokee.....	1	646	103	287	1,109	75	139	74	816	
Childress.....	1	684	175	493	1,377	50	63		1,264	

TABLE NO. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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										
Clay	2	417	68	162	674	55	54	55	510	
Coleman	3	1,342	55	816	2,457	340	202		1,885	30
Collin	11	3,813	1,637	1,441	7,378	755	397	49 ^a	5,722	7
Collingsworth	2	797	132	556	1,533	125	150		1,258	
Colorado	1	310	77	141	545	75	25	21	424	
Comal	1	366	297	445	1,108	100	151	49	807	
Comanche	3	965	346	346	1,758	250	82	185	1,241	
Cooke	3	1,698	916	1,793	4,508	475	362	120	3,545	
Coryell	3	841	307	619	1,818	225	197	125	1,271	
Cottle	1	480	194	293	952	50	80	40	780	
Crockett	1	523	79	74	695	100	111	75	359	50
Crosby	2	354	39	212	668	100	43	23	501	
Dallas	1	314	83	54	554	75	49	75	332	23
Dallas	12	79,864	26,002	33,244	145,031	12,425	5,955	4,277	121,667	88
Dawson	1	455	8	698	1,227	50	36	6	1,135	
Deaf Smith	2	377	105	144	684	100	107	9	446	
Delta	2	616	169	398	1,283	125	33	95	1,030	
Denton	7	1,966	450	940	3,664	345	297	185	2,838	
DeWitt	4	1,696	336	793	2,977	275	270	90	2,339	
Dickens	2	839	48	309	1,285	140	80	35	1,030	
Donley	1	259	63	68	389	50	36	49	254	
Eastland	3	511	72	291	943	105	39	55	744	
Ector	1	111	37	87	250	50	14	34	152	
Edwards	1	111	14	156	35	2			104	16
Ellis	8	4,197	1,476	2,134	8,311	1,015	603	708	5,981	
El Paso	3	13,465	3,824	5,873	25,209	1,350	519	743	22,204	
Erath	2	383	154	274	865	110	104	64	587	
Falls	5	1,757	497	1,545	4,047	350	493	290	2,898	
Fannin	9	2,946	733	1,184	5,218	870	436	332	3,345	235
Fayette	3	1,090	582	670	2,406	125	151	109	2,020	
Fisher	1	218	15	83	351	50	2	12	286	
Floyd	2	643	28	515	1,251	75	81	23	1,072	
Fort Bend	1	372	255	378	1,009	50	53	25	878	

Franklin.....	2	438	57	199	753	200	55	41	457	---
Freestone.....	3	1,056	149	538	1,837	135	220	58	1,424	---
Frio.....	2	374	140	183	730	100	39	99	490	---
Galveston.....	6	21,300	5,281	7,851	35,599	1,875	811	1,349	31,339	---
Garza.....	1	418	52	201	746	50	23	50	608	---
Goliad.....	1	338	83	117	570	50	73	49	297	---
Gonzales.....	2	798	118	578	1,568	150	138	100	1,166	16
Gray.....	2	450	10	234	751	75	39	6	651	---
Grayson.....	13	8,091	3,600	3,444	15,877	1,680	1,310	1,127	11,619	---
Gregg.....	2	746	343	369	1,584	160	83	60	1,250	30
Grimes.....	3	1,106	182	633	2,083	250	283	114	1,436	---
Guadalupe.....	2	490	26	268	836	75	49	19	693	---
Hale.....	2	1,708	140	1,606	3,636	200	114	120	3,204	---
Hall.....	3	872	129	862	2,034	175	161	96	1,602	---
Hamilton.....	4	750	397	652	1,887	310	238	50	1,339	---
Hansford.....	1	215	2	39	282	25	25	229	229	---
Hardeman.....	3	1,227	69	1,070	2,466	175	184	50	2,055	---
Hardin.....	1	247	92	132	560	50	1	49	460	---
Harris.....	11	77,730	20,190	34,236	138,823	7,975	6,254	3,456	119,931	300
Harrison.....	2	2,058	1,238	1,008	4,548	300	335	197	3,652	25
Hartley.....	1	73	48	15	142	25	---	---	117	---
Haskell.....	1	378	60	382	861	90	68	53	650	---
Hays.....	2	331	166	469	1,014	90	71	90	763	---
Hemphill.....	2	440	78	181	611	200	58	24	527	---
Henderson.....	3	976	155	286	1,503	175	108	62	1,163	---
Hidalgo.....	5	1,117	229	668	2,207	275	22	149	1,751	10
Hill.....	10	3,132	749	1,538	5,091	630	682	477	3,900	---
Hood.....	3	622	208	208	1,120	175	132	175	639	---
Hopkins.....	2	1,570	176	333	2,163	200	385	124	1,454	---
Houston.....	2	1,100	54	350	1,528	125	247	6	1,130	20
Howard.....	3	1,693	143	741	2,700	150	258	114	2,178	---
Hunt.....	9	4,709	815	1,853	7,745	745	655	498	5,850	---
Irion.....	1	182	88	88	284	25	60	6	191	---
Jack.....	3	905	316	314	1,614	225	93	168	1,128	---
Jasper.....	1	207	2	87	315	25	22	267	267	---
Jefferson.....	7	15,217	4,418	7,257	27,589	1,375	1,706	560	23,898	3
Johnson.....	7	1,405	273	703	2,730	430	185	193	1,846	77
Jones.....	3	899	187	1,419	2,622	190	193	107	2,131	---
Karnes.....	5	1,497	168	862	2,662	325	187	117	2,000	31
Kaufman.....	10	5,365	1,003	1,338	8,140	900	1,063	783	5,144	250
Kent.....	1	183	15	102	337	40	22	10	265	---
Kimble.....	1	170	3	40	222	40	14	155	155	12
Knox.....	4	873	82	501	1,622	140	137	66	1,278	---
Lamar.....	7	3,880	1,083	1,711	7,319	777	468	455	5,619	---
Lamb.....	1	30	1	130	163	25	3	135	135	---
Lampasas.....	3	731	155	335	1,320	125	87	25	1,070	13
La Salle.....	1	293	98	143	553	75	81	59	338	---
Lavaca.....	2	920	432	557	1,986	110	124	99	1,652	---
Lee.....	1	191	121	134	460	60	67	15	319	---
Leon.....	1	144	36	52	244	25	26	25	168	---
Liberty.....	1	141	37	61	272	25	7	6	231	3
Limestone.....	6	2,014	1,460	3,729	7,407	425	276	240	6,449	16
Lipscomb.....	4	526	26	407	1,035	100	32	20	882	1

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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										
Llano	1	120	53	105	306	75	1		230	
Lubbock	1	617	103	261	1,075	100	48	25	902	
Lynn	1	317	16	410	774	50	55	12	656	
McCulloch	2	703	168	477	1,453	230	178	50	995	
McLennon	12	14,935	3,900	6,683	26,618	2,280	1,368	1,904	21,005	40
Madison	1	228	15	29	297	50	12		197	25
Marion	2	354	88	72	544	55	50	27	403	10
Martin	2	216	55	275	569	50	94	50	375	
Mason	1	125	39	80	297	50	45	25	171	
Matagorda	1	554	95	276	966	100	22	25	820	
Maverick	1	1,208	821	1,604	3,769	150	342	100	3,029	
Medina	3	448	354	363	1,243	125	83	124	903	9
Menard	2	617	5	86	775	125	108		485	57
Midland	2	673	73	223	1,009	175	136	65	634	
Milan	4	1,770	692	1,041	3,663	300	292	215	2,831	
Mills	1	36	1	77	126	25	5		96	
Mitchell	2	1,042	96	834	2,077	160	210	40	1,667	
Montague	7	1,536	188	1,305	3,148	355	249	110	2,434	
Morris	3	322	243	170	794	130	91	96	476	
Motley	1	64	1	244	343	30	9		304	
Nacogedoches	1	618	154	264	1,078	75	109	25	869	
Navarro	12	7,873	3,039	3,210	14,671	1,285	1,149	868	11,335	30
Nolan	2	717	103	1,164	2,036	49	49		1,807	
Nueces	5	4,163	1,646	2,855	8,951	625	272	100	7,860	45
Ochiltree	2	330	67	148	587	55	47	8	477	
Orange	2	3,707	345	1,733	5,998	300	356	74	5,197	6
Palo Pinto	6	1,229	353	383	2,225	335	76	102	1,711	
Panola	1	164	42	146	390	50	25	12	303	
Parker	2	930	710	603	2,342	200	159	199	1,783	
Pecos	1	352	37	28	439	50	36	25	329	
Polk	2	482	23	303	830	75	71	13	671	
Potter	3	5,135	832	2,697	9,340	550	341	468	7,979	
Presidio	1	322	120	77	546	70	78	70	328	
Rains	1	125	34	125	295	25	49	6	213	

Randall.....	1	297	56	92	527	50	1	50	414	-----
Red River.....	7	2,689	235	516	3,633	673	308	127	2,481	46
Reeves.....	1	189	57	112	372	50	56	50	216	-----
Refugio.....	2	670	41	153	873	125	29	57	705	14
Robstown.....	1	204	79	173	466	50	57	50	309	-----
Rockwall.....	2	419	71	241	789	100	36	62	590	-----
Runnels.....	4	894	41	748	1,782	200	107	25	1,450	-----
Rusk.....	2	762	181	402	1,405	150	129	150	976	-----
Sabine.....	1	255	126	60	468	25	28	24	394	-----
San Augustine.....	1	203	18	134	447	65	5	16	361	-----
San Patricio.....	4	556	21	153	766	137	61	12	537	17
San Saba.....	3	747	48	194	1,083	188	53	39	725	77
Schlicher.....	1	277	23	59	368	75	42	20	231	-----
Scurry.....	2	673	88	441	1,401	160	91	74	1,076	-----
Shackelford.....	2	776	270	725	1,855	155	65	83	1,552	-----
Sherman.....	1	85	1	54	145	25	4	116	2,098	-----
Smith.....	2	1,764	418	522	3,101	275	520	208	6	-----
Somervell.....	1	250	35	34	324	25	59	234	234	-----
Starr.....	1	77	12	21	119	25	10	10	74	10
Stephens.....	2	2,631	186	2,164	5,331	225	132	10	5,014	-----
Sterling.....	1	206	18	75	319	60	78	15	166	-----
Stonewall.....	2	278	27	130	458	50	59	8	342	-----
Sutton.....	1	499	126	168	808	100	132	70	500	-----
Swisher.....	1	310	53	174	563	50	60	50	402	-----
Tarrant.....	9	43,732	11,011	22,260	81,266	4,125	3,305	2,041	70,577	19
Taylor.....	3	3,708	1,050	2,665	7,693	450	242	155	6,846	-----
Terry.....	1	167	2	194	383	50	13	320	320	-----
Throckmorton.....	1	163	132	253	580	75	40	49	416	-----
Titus.....	2	570	62	80	779	100	39	49	484	107
Tom Green.....	3	3,910	1,137	1,791	7,218	850	874	681	4,717	95
Travis.....	4	16,211	2,820	3,717	23,275	740	1,541	720	20,252	-----
Trinity.....	2	764	96	262	1,174	150	137	61	823	-----
Upshur.....	2	634	90	356	1,148	150	67	75	857	-----
Uvalde.....	2	987	136	96	1,346	200	149	109	811	70
Valverde.....	2	2,123	274	341	2,905	250	162	172	1,993	322
Van Zandt.....	6	1,442	155	473	2,189	315	193	95	1,586	-----
Victoria.....	2	2,139	965	612	3,794	550	261	493	2,490	-----
Walker.....	1	232	265	197	715	50	27	49	588	-----
Washington.....	2	1,987	976	616	3,804	250	276	249	2,930	80
Webb.....	1	2,228	245	637	3,208	200	324	197	2,480	-----
Wharton.....	1	484	106	251	876	100	119	100	555	-----
Wheeler.....	2	528	12	174	760	50	97	8	606	-----
Whichita.....	7	19,100	4,899	8,389	34,049	2,750	1,283	1,920	27,998	50
Welberger.....	2	1,421	146	1,417	3,088	225	254	123	2,487	-----
Williamson.....	8	3,281	677	1,617	5,825	620	493	303	4,407	-----
Wilson.....	3	640	148	570	1,405	125	90	106	1,084	-----
Wise.....	7	1,475	249	640	2,519	285	146	134	1,950	5
Wood.....	5	1,153	248	515	1,943	295	287	120	1,211	30
Young.....	4	1,283	568	1,570	3,664	250	160	93	3,161	-----
Total.....	579	534,929	144,839	252,068	982,076	77,312	55,163	40,073	802,301	2,649

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—Continued

FEDERAL RESERVE DISTRICT NO. 12

[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
ARIZONA										
Cocconino.....	1	202	137	266	643	50	2	48	534	-----
Maricopa.....	6	7,127	1,922	2,963	13,125	750	315	162	11,863	-----
Navajo.....	2	360	190	174	756	75	3	60	599	18
Pinal.....	2	169	107	73	330	50	-----	24	286	20
Yuma.....	2	1,472	380	187	2,447	200	48	93	1,818	283
Total.....	13	9,330	2,736	3,663	17,351	1,125	368	392	15,100	321
CALIFORNIA										
Alameda.....	8	19,063	7,540	6,225	33,784	2,225	1,647	1,615	28,109	19
Butte.....	2	1,944	1,110	397	3,714	200	140	62	3,310	-----
Contra Costa.....	7	1,265	1,241	417	3,118	375	61	297	2,355	30
El Dorado.....	1	109	246	87	405	50	14	48	293	-----
Fresno.....	15	5,264	1,824	1,215	9,142	999	290	605	6,830	407
Glenn.....	2	555	408	134	1,134	125	54	74	881	-----
Humboldt.....	3	2,807	1,670	550	5,101	410	578	371	3,729	13
Imperial.....	2	1,883	274	724	3,244	350	199	82	2,562	51
Inyo.....	1	538	105	141	793	50	23	-----	628	42
Kern.....	4	1,104	519	281	2,324	250	32	183	1,796	63
Kings.....	4	2,990	919	536	4,830	325	296	93	3,818	298
Lassen.....	1	206	640	71	921	50	23	-----	848	-----
Los Angeles.....	69	223,228	68,171	82,027	396,549	21,012	14,177	8,299	337,172	1,171
Madera.....	3	1,035	284	201	1,767	175	53	50	1,390	70
Marin.....	1	155	78	93	339	50	4	38	248	-----
Mendocino.....	3	1,368	1,163	278	2,921	250	94	124	2,398	54
Merced.....	1	1,102	147	88	1,431	100	27	-----	1,100	205
Modoc.....	1	481	181	75	795	85	42	85	582	-----
Monterey.....	1	995	211	223	1,584	100	65	24	1,394	-----
Napa.....	8	2,210	1,843	441	4,630	225	186	175	4,012	30
Nevada.....	1	75	226	169	499	50	5	50	394	-----
Orange.....	16	13,237	4,174	2,755	21,172	1,675	1,134	994	16,890	476
Placer.....	2	408	268	155	882	100	36	75	631	40

Riverside	13	5,929	3,216	2,576	12,186	975	551	535	9,985	140
Sacramento	4	19,553	10,197	7,485	39,326	2,200	2,059	1,888	33,077	
San Benito	1	293	252	106	694	100	148	100	327	20
San Bernardino	14	7,538	3,891	2,293	14,390	875	849	765	11,760	104
San Diego	5	12,892	6,540	3,611	24,645	1,500	1,066	244	21,574	
San Francisco	5	169,557	60,787	56,969	313,141	19,500	22,563	9,159	247,028	3,344
San Joaquin	6	4,028	2,778	1,191	8,313	825	882	555	5,937	113
San Luisobispo	1	441	67	85	649	100	21	50	472	
San Mateo	4	1,759	1,309	633	3,763	325	355	149	2,921	10
Santa Barbara	3	6,550	2,061	1,450	10,607	650	681	444	8,804	
Santa Clara	6	6,998	5,732	1,412	14,690	825	924	601	12,227	155
Santa Cruz	5	3,702	2,096	1,115	7,259	550	634	273	5,802	
Shasta	2	1,119	723	312	2,291	200	112	198	1,781	
Siskiyou	3	923	1,382	683	3,026	125	158	98	2,606	38
Solano	7	2,661	3,198	747	6,891	550	411	369	5,392	157
Sonoma	8	4,734	1,735	778	7,674	975	596	596	5,120	368
Stanislaus	6	2,450	733	675	4,177	400	220	141	3,285	110
Sutter	1	1,010	85	98	1,220	60	89	25	1,007	50
Tehama	1	569	326	97	1,052	100	28	89	762	73
Tulare	11	4,383	1,320	1,001	7,784	675	488	254	5,845	521
Tuolumne	2	1,656	993	759	3,486	175	138	175	2,998	
Ventura	1	978	408	165	1,676	300	79	160	1,025	80
Yolo	2	991	199	121	1,403	275	98	69	884	126
Yuma	1	342	573	87	1,022	50	43	24	905	
Total	263	543,569	203,848	181,712	982,444	61,531	52,277	30,205	812,844	8,378
IDAHO										
Ada	3	7,758	3,211	3,379	15,104	850	630	840	12,753	
Bannock	4	2,128	655	544	3,504	300	235	12	2,968	
Benewah	1	322	133	133	601	25	10	25	635	
Bingham	1	570	104	101	858	25	52	21	602	150
Blaine	2	470	143	120	804	100	41	69	680	15
Bonner	2	1,170	465	260	1,938	100	60	25	1,749	
Bonneville	2	1,044	579	335	2,203	250	53	124	1,595	182
Boundary	1	271	103	37	469	25	16	24	404	
Camas	1	181	1	6	207	25	8		138	35
Canyon	5	1,658	584	631	3,107	325	95	79	2,529	63
Cassia	2	430	242	166	897	100	28		769	
Clark	1	148	43	13	220	25	5	25	119	46
Custer	1	91	26	42	164	25	3		136	
Elmore	1	390	111	82	625	100	50	25	450	
Franklin	1	410	56	33	529	50	8	25	358	87
Fremont	2	505	104	58	748	75	6	54	502	112
Gem	1	139	70	51	268	30	1		237	
Gooding	3	370	193	106	729	90	21	46	572	
Idaho	2	548	133	203	947	75	35	75	761	
Jefferson	1	92	52	24	203	40			149	13
Jerome	2	453	153	195	919	100	62	48	708	
Kootenai	1	639	282	179	1,167	100	15	100	952	

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—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
IDAHO—continued										
Latah.....	1	645	171	166	1,066	50	43	20	952	.....
Lemhi.....	1	241	166	60	570	100	.....	99	281	90
Lincoln.....	2	261	184	141	613	70	40	69	433	.....
Minidoka.....	1	41	14	20	86	25	.....	.....	54	.....
Nez Perce.....	2	3,945	577	835	5,580	200	249	197	4,934	.....
Oneida.....	1	216	70	37	344	30	27	28	250	8
Payette.....	1	250	143	84	577	80	.....	59	334	64
Shoshone.....	3	1,918	887	802	3,732	150	99	117	3,366	.....
Teton.....	1	231	42	10	378	50	.....	25	154	150
Twin Falls.....	4	1,633	404	392	2,857	325	87	99	2,122	223
Total.....	57	29,173	10,101	9,245	52,014	3,915	1,986	2,330	42,436	1,238
NEVADA										
Elko.....	1	630	480	251	1,427	100	135	.....	1,092	.....
Eureka.....	1	337	100	77	525	25	17	100	483	.....
Humboldt.....	1	1,847	148	300	2,591	100	201	82	2,208	.....
Nye.....	1	466	151	218	878	100	50	25	703	.....
Pershing.....	1	353	107	168	663	60	32	32	539	.....
Washoe.....	2	3,822	2,788	1,301	8,430	900	243	848	6,410	.....
White Pine.....	3	1,300	947	400	2,671	100	91	93	2,387	.....
Total.....	10	8,755	4,721	2,715	17,185	1,385	769	1,180	13,822	.....
OREGON										
Baker.....	3	1,800	885	1,380	4,186	325	215	133	3,478	7
Benton.....	1	658	569	332	1,704	50	108	48	1,489	.....
Clackamas.....	3	476	665	355	1,543	100	39	38	1,361	5
Clatsop.....	2	1,957	579	485	3,306	300	96	88	2,441	356
Columbia.....	3	525	414	151	1,153	75	22	50	965	41

Coos.....	4	1,470	1,103	754	3,679	300	127	160	3,089	-----
Crook.....	2	480	94	295	939	100	59	3	750	14
Deschutes.....	2	1,302	254	219	1,961	125	22	35	1,692	85
Douglas.....	3	1,183	812	509	2,618	175	127	49	2,185	80
Gilliam.....	2	756	99	116	1,110	125	62	25	841	57
Grant.....	2	240	82	156	489	65	16	6	402	-----
Harney.....	2	602	307	250	1,204	100	116	83	822	84
Hood River.....	1	554	345	182	1,153	100	30	-----	1,023	-----
Jackson.....	3	1,874	1,720	756	4,623	300	119	297	3,907	-----
Jefferson.....	1	54	23	25	116	25	-----	-----	91	-----
Josephine.....	1	458	614	149	1,250	50	79	50	1,072	-----
Klamath.....	3	2,139	876	1,171	4,349	325	90	225	3,731	-----
Lake.....	4	1,323	472	360	2,300	255	174	85	1,704	64
Lane.....	4	3,196	1,919	1,155	6,673	273	393	217	5,755	-----
Lincoln.....	1	142	69	95	613	25	3	-----	286	-----
Linn.....	5	1,650	535	379	2,829	285	92	165	2,229	55
Malheur.....	3	790	306	223	1,601	160	85	73	1,184	-----
Marion.....	7	2,239	2,045	990	5,601	365	211	152	4,860	13
Morrow.....	2	754	97	124	1,084	150	58	24	743	108
Multnomah.....	8	48,869	34,971	21,079	110,579	7,194	3,946	135	97,375	1,618
Polk.....	3	542	361	300	1,326	110	74	52	1,090	-----
Tillamook.....	2	1,105	280	265	1,683	75	77	-----	1,448	84
Umatilla.....	5	6,011	1,160	989	8,455	675	816	343	5,787	803
Union.....	4	2,554	846	607	4,327	375	129	359	3,464	-----
Wallowa.....	2	608	198	122	1,024	100	72	37	790	25
Wasco.....	2	1,715	866	366	3,114	260	179	100	2,406	145
Washington.....	3	936	510	411	2,006	135	112	110	1,644	-----
Yamhill.....	6	2,282	1,352	520	4,331	300	329	270	3,424	-----
Total.....	99	91,244	55,418	35,270	192,529	13,389	8,060	3,399	163,537	3,644
UTAH										
Box Elder.....	1	1,133	41	122	1,383	100	4	20	1,259	-----
Cache.....	2	1,237	394	156	1,898	125	93	122	1,548	9
Carbon.....	1	620	190	185	1,030	50	76	49	856	-----
Davis.....	1	307	42	49	408	25	41	25	316	-----
Grand.....	1	160	58	41	296	50	12	49	186	-----
Juab.....	2	965	243	121	1,355	100	94	100	912	143
Morgan.....	1	156	51	29	248	25	17	24	165	16
Salt Lake.....	6	19,924	8,029	8,415	37,937	2,100	1,390	1,412	32,571	400
Summit.....	2	893	357	100	1,496	32	75	-----	1,285	-----
Utah.....	1	194	27	55	285	25	7	25	229	-----
Weber.....	3	5,253	2,212	2,150	10,445	850	300	768	8,315	-----
Total.....	21	30,842	11,644	11,545	56,781	3,550	2,066	2,669	47,642	568

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—Continued

FEDERAL RESERVE DISTRICT NO. 12

[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
WASHINGTON										
Adams.....	3	772	194	135	1,221	184	56	70	855	29
Benton.....	1	322	94	50	571	50	8	25	458	.....
Chelan.....	1	1,266	206	342	1,970	100	58	50	1,762	.....
Clallam.....	1	564	452	204	1,267	75	20	6	1,190	.....
Clarke.....	3	1,640	1,942	953	4,544	250	123	250	4,212	9
Columbia.....	2	1,173	345	293	1,852	200	207	114	1,296	30
Cowlitz.....	2	895	561	688	2,336	225	61	50	1,933	67
Franklin.....	1	309	180	78	698	50	10	49	464	.....
Garfield.....	1	206	59	34	321	50	10	20	236	5
Grant.....	1	53	53	16	138	25	1	.....	112	.....
Grays Harbor.....	4	2,093	3,092	864	6,188	275	325	132	5,446	5
Jefferson.....	1	410	973	153	1,573	75	53	13	1,424	.....
King.....	17	63,836	40,590	31,085	141,383	6,400	4,867	3,358	125,053	30
Kitsap.....	2	555	908	229	1,806	125	40	20	1,613	.....
Kittitas.....	3	1,162	929	416	2,661	200	59	132	2,236	28
Klickitat.....	1	238	49	45	340	50	5	.....	235	.....
Lewis.....	1	372	528	104	1,128	50	56	35	968	.....
Lincoln.....	4	1,825	197	277	2,401	220	56	24	1,968	193
Okunogan.....	4	621	359	285	1,364	150	30	97	1,045	43
Pacific.....	2	599	450	250	1,308	125	29	50	1,099	.....
Pierce.....	3	12,594	7,074	4,082	26,012	1,325	606	671	22,362	.....
Skagit.....	7	2,013	1,735	744	4,692	300	107	139	4,146	6
Snohomish.....	6	7,977	4,230	2,502	15,338	775	304	194	14,021	.....
Spokane.....	8	28,523	7,374	7,595	45,597	3,000	826	2,677	38,399	413
Stevens.....	2	751	391	171	1,305	85	25	.....	1,110	.....
Thurston.....	2	2,615	800	1,477	5,256	200	275	100	4,681	.....
Walla Walla.....	4	4,947	2,223	1,523	9,250	450	685	244	7,824	.....
Whitman.....	6	5,251	5,061	2,453	13,323	975	651	198	11,374	42
Whitman.....	9	4,283	822	714	6,110	625	132	408	4,852	91
Yakima.....	9	5,161	1,716	1,935	9,878	875	364	194	8,387	.....
Total.....	111	153,001	83,571	59,826	311,096	17,490	10,049	9,392	270,831	1,000

TABLE 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—Continued

RECAPITULATION BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

States and Federal reserve districts	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 ¹	Circulation	Total deposits	Bills payable and rediscounts
DISTRICT NO. 1										
Maine.....	58	63,047	56,930	13,766	137,171	7,370	10,033	5,578	111,638	2,066
New Hampshire.....	54	35,207	25,084	10,098	73,206	5,240	7,676	4,632	52,697	2,793
Vermont.....	46	31,330	22,742	5,786	61,643	5,060	5,051	4,318	45,150	1,816
Massachusetts.....	156	768,441	259,753	177,970	1,323,382	73,017	39,523	19,143	1,038,501	44,391
Rhode Island.....	17	40,833	26,070	9,604	78,223	6,320	9,395	4,710	56,319	803
Connecticut.....	51	120,660	48,188	30,014	209,809	16,460	21,225	7,961	161,354	1,712
Total.....	382	1,059,568	438,767	247,238	1,883,434	113,467	142,903	46,342	1,465,659	53,581
DISTRICT NO. 2										
Connecticut.....	11	26,290	20,327	7,442	56,937	3,533	4,851	2,022	45,276	871
New York.....	533	2,624,526	1,430,855	1,070,423	5,490,179	242,030	420,875	65,066	4,415,773	162,931
New Jersey.....	170	272,129	235,354	64,351	594,857	30,241	36,107	14,658	503,662	6,663
Total.....	714	2,922,945	1,689,536	1,142,216	6,142,003	275,804	461,833	81,746	4,964,711	170,465
DISTRICT NO. 3										
Pennsylvania.....	561	916,835	570,354	284,879	1,840,229	87,374	188,695	47,932	1,468,095	24,83
New Jersey.....	88	109,891	66,048	23,717	208,207	9,697	17,679	6,194	164,669	8,981
Delaware.....	18	10,559	9,472	2,125	22,977	1,735	3,039	1,137	16,605	426
Total.....	667	1,037,285	645,874	310,721	2,071,413	98,806	209,413	55,263	1,649,369	34,244
DISTRICT NO. 4										
Pennsylvania.....	305	469,382	411,769	161,221	1,090,555	54,965	96,288	33,289	858,971	11,007
Ohio.....	357	439,834	249,670	131,924	912,238	62,280	69,224	41,129	702,595	24,314
West Virginia.....	11	13,761	7,061	3,260	25,049	1,670	1,920	1,634	18,778	1,005
Kentucky.....	78	67,696	18,422	14,629	105,772	8,970	8,131	7,846	77,450	2,719
Total.....	751	1,040,673	686,922	311,034	2,133,614	127,885	175,563	83,898	1,687,794	39,045

¹ Exclusive of reserve for taxes, interest, etc., accrued.

TABLE No. 63.—Principal items of resources and liabilities of national banks, arranged alphabetically by counties in each State, by Federal reserve districts, April 6, 1925—Continued

RECAPITULATION BY FEDERAL RESERVE DISTRICTS—Continued

[Amounts in thousands of dollars]

States and Federal reserve districts	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
DISTRICT NO. 5										
Maryland.....	84	145,914	81,117	45,925	283,922	17,029	23,616	9,388	227,303	4,149
District of Columbia.....	13	74,027	35,454	27,018	147,435	9,327	8,431	4,491	122,390	1,728
Virginia.....	182	272,241	54,505	60,927	407,207	30,322	32,483	19,683	301,223	17,153
North Carolina.....	84	128,717	20,861	30,476	192,419	14,066	12,225	9,523	141,379	10,851
South Carolina.....	74	81,641	17,934	22,720	132,841	11,175	7,537	6,594	101,915	3,121
West Virginia.....	112	114,412	28,931	23,576	175,193	11,691	14,582	8,705	134,223	4,877
Total.....	549	816,952	238,802	210,642	1,339,017	93,610	98,874	58,384	1,028,433	41,879
DISTRICT NO. 6										
Alabama.....	102	99,618	32,848	35,937	175,471	13,070	13,257	9,227	136,918	2,065
Florida.....	56	125,921	56,855	82,781	272,083	10,330	7,840	5,221	246,867	162
Georgia.....	91	128,496	21,936	47,334	209,196	16,140	15,500	8,496	163,718	3,843
Louisiana.....	19	46,895	8,330	14,029	75,826	5,375	4,305	2,497	56,950	4,523
Mississippi.....	23	34,163	14,964	12,436	63,866	3,450	3,206	1,988	54,259	568
Tennessee.....	90	126,989	23,972	36,803	196,619	15,117	11,027	12,291	153,838	2,812
Total.....	381	562,082	158,905	229,320	993,061	63,482	55,135	39,720	812,559	13,976
DISTRICT NO. 7										
Illinois.....	330	847,940	263,961	320,021	1,491,698	82,863	84,403	22,324	1,248,231	31,904
Indiana.....	189	179,286	77,396	53,695	328,100	26,343	20,004	20,854	249,645	7,917
Iowa.....	341	244,204	75,859	70,790	414,165	26,443	17,675	17,664	343,289	7,188
Michigan.....	85	240,236	103,689	72,672	437,687	22,202	23,068	10,670	377,276	2,277
Wisconsin.....	111	223,392	77,171	61,727	378,067	23,420	19,148	12,085	315,730	4,666
Total.....	1,056	1,735,058	598,076	578,905	3,049,717	181,271	164,298	83,597	2,534,171	53,952
DISTRICT NO. 8										
Arkansas.....	87	54,134	16,816	25,545	100,615	7,930	5,462	3,751	82,543	68
Illinois.....	171	80,191	60,958	27,180	175,587	11,090	10,276	8,212	143,263	1,994
Indiana.....	246	38,280	22,262	11,345	75,099	5,605	3,787	4,464	59,614	782

Kentucky.....	61	106,022	32,193	31,248	173,502	9,601	11,939	7,953	140,377	1,986
Mississippi.....	13	10,524	3,644	2,678	17,633	1,835	921	904	12,712	1,161
Missouri.....	88	235,871	76,317	85,461	409,620	31,706	18,111	13,322	340,923	2,028
Tennessee.....	15	18,491	4,934	8,368	33,337	2,239	1,894	960	28,038	63
Total.....	492	543,513	217,124	191,825	985,393	70,006	52,390	39,566	807,470	8,701
DISTRICT NO. 9										
Michigan.....	39	30,163	27,031	9,275	68,763	3,625	3,767	2,887	57,968	70
Minnesota.....	327	355,859	162,042	122,507	669,917	38,333	28,484	14,828	581,237	2,088
Montana.....	85	39,559	20,505	18,150	82,800	5,785	3,529	2,475	70,394	510
North Dakota.....	161	53,309	27,383	18,841	106,734	6,490	4,673	4,337	91,539	589
South Dakota.....	113	47,739	18,221	18,799	89,916	5,170	3,070	2,939	77,031	1,610
Wisconsin.....	47	31,044	15,260	9,438	58,077	3,620	2,662	2,269	49,165	173
Total.....	772	557,673	270,442	197,010	1,076,207	63,023	45,185	29,735	927,334	5,040
DISTRICT NO. 10										
Colorado.....	137	132,777	76,717	67,777	285,785	12,865	12,297	5,539	253,283	1,112
Kansas.....	256	125,473	45,862	59,425	243,598	17,658	11,216	9,956	203,028	587
Nebraska.....	172	147,493	37,842	58,306	256,968	16,370	11,374	8,425	216,513	3,112
Wyoming.....	32	22,493	8,131	9,213	41,905	2,725	2,134	1,728	35,194	102
Missouri.....	43	117,134	31,209	57,794	210,803	10,090	8,998	3,696	186,355	682
New Mexico.....	11	5,316	2,150	1,421	9,470	750	397	431	7,740	146
Oklahoma.....	372	186,309	73,442	115,053	396,590	26,230	9,806	8,278	350,278	1,017
Total.....	1,023	736,995	275,353	368,989	1,445,119	86,688	56,222	38,053	1,252,191	6,758
DISTRICT NO. 11										
Texas.....	579	534,929	144,939	252,083	982,076	77,312	55,163	40,073	802,301	2,649
Arizona.....	5	5,556	1,750	2,571	10,728	375	669	175	9,303	-----
Louisiana.....	14	29,112	5,213	10,553	47,896	3,500	1,876	1,579	39,865	116
New Mexico.....	22	10,477	2,484	4,625	19,036	1,560	678	898	15,844	29
Oklahoma.....	29	6,451	2,282	2,118	12,078	1,470	371	363	9,612	211
Total.....	649	586,525	156,668	271,950	1,071,814	84,217	58,757	43,088	876,925	3,005
DISTRICT NO. 12										
California.....	263	543,569	203,848	181,712	982,444	61,531	52,277	30,205	812,844	8,378
Idaho.....	57	29,178	10,101	9,245	52,014	3,915	1,986	2,330	42,436	1,238
Nevada.....	10	8,755	4,721	2,715	17,185	1,385	769	1,180	13,822	-----
Oregon.....	99	91,244	55,418	35,270	192,529	13,389	8,060	3,399	163,537	3,644
Utah.....	21	30,842	11,644	11,545	56,781	3,550	2,066	2,669	47,642	568
Washington.....	111	153,001	83,571	59,826	311,096	17,490	10,049	9,392	270,831	1,000
Arizona.....	13	9,330	2,736	3,663	17,351	1,125	368	392	15,100	321
Total.....	574	865,919	372,039	303,976	1,629,400	102,385	75,575	49,567	1,366,212	15,149
Grand total.....	8,010	12,465,188	5,748,508	4,363,826	23,820,192	1,360,644	1,596,148	648,959	19,372,828	445,795

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TABLE No. 64.—Abstract of reports of savings and State banks in the District of Columbia at date of each report during year ended September 28, 1925

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	24 banks	24 banks	24 banks	24 banks
RESOURCES				
Loans and discounts (including rediscounts).....	24, 057	24, 461	25, 663	26, 697
Overdrafts.....	14	17	10	11
United States Government securities.....	645	651	505	511
Other bonds, stocks, securities, etc.....	5, 400	5, 725	5, 947	5, 810
Banking house, furniture, and fixtures.....	2, 232	2, 175	2, 145	2, 206
Other real estate owned.....	156	186	170	166
Cash in vault and amount due from national banks.....	2, 753	3, 767	2, 752	3, 010
Amount due from State banks, bankers, and trust companies.....	218	298	365	372
Exchanges for clearing house.....	338	370	308	184
Checks on other banks in the same place.....	84	43	80	60
Outside checks and other cash items.....	26	32	60	28
Other assets.....	330	319	228	162
Total.....	36, 253	38, 044	38, 233	39, 217
LIABILITIES				
Capital stock paid in.....	2, 340	2, 450	2, 551	2, 554
Surplus fund.....	1, 306	1, 403	1, 464	1, 460
All other undivided profits, less expenses and taxes paid.....	454	510	469	660
Reserved for taxes, interest, etc., accrued.....	54	61	54	73
Amount due to national banks.....	87	77	83	86
Amount due to State banks, bankers, and trust companies.....	43	33	28	59
Certified checks outstanding.....	59	35	55	48
Cashier's checks outstanding.....	103	52	165	91
Demand deposits.....	14, 337	13, 909	13, 474	13, 813
Time deposits (including postal-savings deposits).....	16, 777	19, 046	19, 374	19, 877
United States deposits.....	7			
Bills payable (including all obligations representing money borrowed other than rediscounts).....	519	385	491	447
Notes and bills rediscounted.....			19	33
Liabilities other than those above stated.....	167	83	16	16
Total.....	36, 253	38, 044	38, 233	39, 217

TABLE No. 65.—Abstract of reports of loan and trust companies in the District of Columbia at date of each report during year ended September 28, 1925

[In thousands of dollars]

	Dec. 31, 1924	Apr. 6, 1925	June 30, 1925	Sept. 28, 1925
	7 banks	7 banks	7 banks	7 banks
RESOURCES				
Loans and discounts (including rediscounts).....	52, 023	55, 284	54, 274	54, 974
Overdrafts.....	11	17	32	21
Customer's liability account of "acceptances".....	48	165	197	201
United States Government securities.....	6, 203	6, 226	6, 083	6, 047
Other bonds, stocks, securities, etc.....	15, 522	16, 426	16, 533	16, 166
Banking house, furniture, and fixtures.....	8, 421	8, 349	8, 246	8, 478
Other real estate owned.....	394	395	401	401
Lawful reserve with Federal reserve bank.....	172	219	144	-----
Items with Federal reserve bank in process of collection.....	29	33	8	-----
Cash in vault and amount due from national banks.....	6, 188	7, 328	6, 671	5, 648
Amount due from State banks, bankers, and trust companies.....	4, 898	3, 845	2, 950	3, 055
Exchanges for clearing house.....	1, 471	522	2, 170	478
Checks on other banks in the same place.....	335	100	798	240
Outside checks and other cash items.....	473	603	311	908
Redemption fund and due from United States Treasurer.....	5	-----	1	-----
Other assets.....	594	542	746	643
Total.....	96, 787	100, 054	99, 665	97, 260
LIABILITIES				
Capital stock paid in.....	11, 400	11, 400	11, 400	11, 400
Surplus fund.....	6, 500	6, 500	6, 500	6, 650
All other undivided profits, less expenses and taxes paid.....	2, 910	2, 955	3, 155	3, 191
Reserved for taxes, interest, etc., accrued.....	432	491	305	413
Amount due to national banks.....	352	360	709	374
Amount due to State banks, bankers, and trust companies.....	1, 841	2, 462	2, 584	903
Certified checks outstanding.....	63	98	272	86
Cashier's checks outstanding.....	253	229	367	179
Demand deposits.....	46, 281	48, 165	46, 575	45, 970
Time deposits (including postal savings deposits).....	25, 273	26, 068	26, 228	26, 378
United States deposits.....	42	44	8	-----
Agreements to repurchase United States Government or other securities sold.....	-----	-----	5	5
Bills payable (including all obligations representing money borrowed other than rediscounts).....	405	205	500	700
Letters of credit and travelers' checks sold for cash and outstanding.....	7	7	34	27
Acceptances executed by other banks for account of this bank.....	48	165	197	201
Liabilities other than those above stated.....	980	905	826	783
Total.....	96, 787	100, 054	99, 665	97, 260

TABLE 66.—Principal items of resources and liabilities of each savings and State bank in the District of Columbia, September 28, 1925

[Amounts in even dollars]

Title	President	Cashier	Loans, dis- counts, and overdrafts	United States Government securities	Other bonds, investments, and real estate	Cash and exchange
Anacostia Bank	Maurice Otterback	W. L. Koontz	918,061		258,576	81,229
Bank of Commerce and Savings	M. D. Rosenburg	John M. Riordan	1,100,745	129,897	266,012	372,714
Bank of Brightwood	R. L. Schreiner	R. L. Schreiner	356,143	400	123,957	27,999
Central Savings Bank	Francis M. Savage	Franklin F. Kidd	309,814		36,986	12,287
Chevy Chase Savings Bank	F. E. Farrington	J. Ezra Troth	288,551	15,806	135,049	63,288
Citizens Savings Bank	L. E. Breuninger	Fernand Petit	1,168,065		274,484	133,045
Departmental Bank	J. T. Exnicious	H. C. Bock	521,026	27,768	120,086	39,513
East Washington Savings Bank	John C. Yost	Chas. A. McCarthy	879,050	10,000	270,045	39,630
Industrial Savings Bank	Walter S. Carter	W. A. Bowie	189,407	2,150	261,369	70,857
International Exchange Bank	J. Schiavone		468,938		272,207	73,143
McLachlen Banking Corporation	L. P. McLachlen	J. A. Massie	816,342	6,900	936,508	141,805
Morris Plan Savings Bank	Wallace D. McLean	L. F. Ferguson	579,382		18,914	90,921
Mount Vernon Savings Bank	Wm. Muebleisen	Wm. R. Baum	2,797,134		804,373	271,989
North Capitol Savings Bank	Theodore Michael	E. S. Burgess	1,054,022	8,100	305,088	189,950
Northeast Savings Bank	L. P. Stewart	W. R. Lewis	554,326	388	709,475	125,388
Park Savings Bank	T. Somerville	R. S. Stunz	2,390,580	126,513	329,368	293,693
Potomac Savings Bank	H. W. Offutt	B. A. Bowles	2,966,312		588,211	420,502
Prudential Bank	John R. Hawkins	E. A. Baker	111,349	31,297	148,456	44,153
Security Savings and Commercial Bank	J. I. Peyser	S. R. Baulsir	3,954,038	52,875	859,214	389,681
Seventh Street Savings Bank	S. R. Waters	J. D. Howard	1,499,825	850	132,161	173,022
United States Savings Bank	Wade H. Cooper	Wm. R. De Lashmutt	1,652,113		679,550	229,067
Washington Mechanic's Savings Bank	Ezra Gould	R. H. Bagby	1,354,525	98,724	200,607	235,291
Washington Savings Bank	Thos. E. Jarrell	J. D. Leonard	515,187		248,525	69,808
Woodridge-Langdon Savings and Commercial Bank	A. S. Henderson	Eppa L. Norris	263,308		142,813	64,373

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		1,257,866	50,000	91,252	2,477	359,897	746,240	
Bank of Commerce and Savings		1,869,367	100,000	134,763	34,296	710,579	886,999	
Bank of Brightwood	6,652	515,152	100,000	20,353	6,064	147,901	215,072	2,033
Central Savings Bank	4,673	363,761	200,000	61,980	5,000		91,482	298
Chevy Chase Savings Bank	154	502,849	50,000	15,845	8,238	247,380	181,386	
Citizens Savings Bank	584	1,576,178	200,000	95,145	8,677	706,926	561,768	
Departmental Bank	203	708,596	103,920	44,904	2,893	113,240	408,257	12,382
East Washington Savings Bank		1,198,724	100,000	109,551			989,173	
Industrial Savings Bank		523,783	49,421	12,831	2,038	155,429	304,064	
International Exchange Bank	59,227	873,515	103,630	20,018	22,068	335,523	357,713	1,166
McLachlin Banking Corporation		1,901,553	150,000	157,966	14,496	1,051,638	527,456	
Morris Plan Savings Bank	6,100	695,317	200,000	64,415			421,255	
Mount Vernon Savings Bank	19,995	3,893,491	160,000	124,034	40,081	1,595,958	1,888,333	
North Capitol Savings Bank		1,557,160	90,000	60,560	2,285	569,188	835,128	
Northeast Savings Bank		1,449,577	100,000	52,133	1,686	364,991	930,766	
Park Savings Bank		3,140,154	50,000	195,208	7,998	1,248,912	1,558,036	
Potomac Savings Bank	408	3,975,433	100,000	155,458	14,684	1,444,902	2,215,389	
Prudential Bank	2,047	337,301	47,664	800	1,036	120,330	142,472	
Security Savings and Commercial Bank	60,855	5,316,663	200,000	243,828	15,950	2,230,532	2,617,601	
Seventh Street Savings Bank		1,805,859	100,000	113,837	4,642	730,092	857,287	
United States Savings Bank		2,560,729	100,000	222,606	38,772	644,057	1,405,295	
Washington Mechanic's Savings Bank	888	1,890,036	50,000	62,777	19,151	577,238	1,180,869	
Washington Savings Bank		833,520	100,000	28,468	3,275	272,045	380,033	
Woodridge-Langdon Savings and Commercial Bank		470,496	50,000	31,330	27,802	186,433	174,931	

TABLE No. 67.—Principal items of resources and liabilities of each loan and trust company in the District of Columbia, September 28, 1925

[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.....	17,847,035	4,480,135	8,625,663	4,209,371
Continental Trust Co.....	Wade H. Cooper.....	H. W. Barr.....	2,182,825	75,100	1,338,520	433,334
Merchants Bank & Trust Co.....	Peter A. Drury.....	E. J. Emrich.....	5,979,336		1,515,674	665,127
Munsey Trust Co.....	Frank A. Munsey.....	C. H. Pope.....	4,892,637	155	3,275,465	480,251
National Savings & Trust Co.....	Wm. D. Hoover.....	C. C. Lamborn.....	9,684,545	427,045	2,492,419	1,794,413
Union Trust Co.....	E. J. Stellwagen.....	E. B. Olds.....	3,740,084	521,468	4,182,894	986,710
Washington Loan & Trust Co.....	J. B. Lerner.....	Harry G. Meem.....	10,667,988	543,636	3,614,644	1,756,490

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.....	333,878	35,496,916	3,400,000	3,305,942	432,933	14,860,092	13,214,205	4,281
Continental Trust Co.....	50,461	4,280,474	1,000,000	169,021	233,157	1,182,049	1,486,301	2,165
Merchants Bank & Trust Co.....	130,647	8,290,785	1,000,000	284,277	265,999	3,526,134	2,500,869	37
Munsey Trust Co.....	25,049	8,673,557	2,000,000	674,429	92,358	4,144,779	934,443	761,159
National Savings & Trust Co.....		14,398,421	1,000,000	2,404,017	21,873	7,951,684	3,020,847	
Union Trust Co.....	5,684	9,436,780	2,000,000	934,096	140,366	4,458,756	1,861,643	15,000
Washington Loan & Trust Co.....	97,613	16,683,321	1,000,000	2,069,016	355,148	9,546,416	3,359,313	

TABLE No. 68.—*Principal items of resources and liabilities of loan and trust companies in the District of Columbia on or about October 1, 1914, to 1925*

[For prior years see annual report 1920]

[In thousands of dollars]

Date	Number of companies	Loans and discounts ¹	United States Government securities	Cash	Capital	Surplus	Individual deposits (time and demand) ²
1914.....	6	23,043	-----	1,404	10,000	4,600	³ 28,150
1915.....	6	24,796	-----	837	10,000	4,800	³ 29,972
1916.....	6	27,150	-----	931	10,000	4,900	³ 33,340
1917.....	6	28,302	771	1,127	10,000	5,000	³ 35,366
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	54,333
1920.....	6	42,780	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	42,049	4,666	1,449	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
1925.....	7	54,995	6,047	1,516	11,400	6,650	72,348

¹ Includes overdrafts.² Includes dividends unpaid and postal-savings deposits.³ Includes certified checks and cashiers' checks.TABLE No. 69.—*Principal items of resources and liabilities of savings and State banks in the District of Columbia on or about October 1, 1914, to 1925*

[For prior years see annual report 1920]

[In thousands of dollars]

Date	Number of banks	Loans and discounts ¹	United States Government 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	22,703	1,040	896	3,700	1,105	29,401
1924.....	24	23,075	728	963	2,332	1,211	31,396
1925.....	24	26,708	511	1,017	2,554	1,460	33,690

¹ Includes overdrafts.² Includes dividends unpaid and postal-savings deposits.³ Includes certified checks and cashiers' checks.

TABLE No. 70.—*Summary of resources and liabilities, receipts and disbursements of the 24 building and loan associations in the District of Columbia for the six months' period ended on or about December 31, 1924*

[In thousands of dollars]

Assets		Amount	Liabilities		Amount
Loans on real estate		39,752	Installment dues paid in on stock		34,663
Loans on stock pledged		420	Installment dues paid in advance		9
Interest and fines, due and unpaid		47	Installment dues due and unpaid		12
Installment on stock due and unpaid		12	Interest due on installment stock		1,210
Real estate:			Advance stock		1,893
Office building	358		Advance payments		12
Other	8		Special deposits		36
		366	Special payments		164
Real estate sold on contract		3	Interest due on special payments		4
Bills receivable		1	Interest paid in advance		1
Insurance premiums advanced		3	Bills payable		514
Taxes advanced		3	Interest due on bills payable		1
Furniture		16	Matured stock		115
Cash in hands of treasurer		722	Profit (divided)		68
Cash in hands of secretary		139	Profit (undivided)		1,323
United States securities		318	Surplus		2,007
Time deposits		230			
Total assets		42,032	Total liabilities		42,032

RECEIPTS AND DISBURSEMENTS FOR SIX MONTHS

Receipts		Amount	Disbursements		Amount
Cash in treasury at commencement of six months		368	Loans on real estate		6,019
Cash in hands of Secretary at commencement of six months		130	Loans on stock pledged		208
Installment dues received during six months		7,941	Installment dues withdrawn		6,401
Advance stock		112	Installment stock matured		536
Advance payments		95	Advance stock withdrawn		238
Special deposits		1	Special deposits withdrawn		31
Special payments		31	Special payments withdrawn		50
Interest received during six months		1,199	Interest or profit on stock withdrawn		257
Transfer fees		3	Bills payable		485
Fines		2	Interest on bills payable		12
Loans repaid		4,926	Real estate		2
Loans matured		97	Taxes advanced		1
Taxes repaid		3	Insurance premiums advanced		17
Insurance premiums repaid		19	Matured stock		5
Rents		8	Bills receivable		31
Bills payable		547	Dividends		175
Bills receivable		31	Expenses:		
Matured stock		10	General	28	
Commission on insurance		3	Salaries	124	
Other receipts		6	Stationery, postage, printing	11	
			Cash in hands of treasurer		163
			Cash in hands of secretary		138
			Other disbursements		31
Total receipts		15,532	Total disbursements		15,532

TABLE No. 71.—*Summary of resources and liabilities, receipts and disbursements of the 24 building and loan associations in the District of Columbia for the six months' period ended on or about June 30, 1925*

[In thousands of dollars]

Assets		Amount	Liabilities		Amount
Loans on real estate.....		42,133	Installment dues paid in on stock.....		36,730
Loans on stock pledged.....		349	Installment dues paid in advance.....		10
Interest and fines due and unpaid.....		35	Installment dues due and unpaid.....		14
Installment on stock due and unpaid.....		14	Interest due on installment stock.....		1,293
Real estate:			Advance stock.....		1,899
Office building.....	409		Interest due on advanced stock.....		34
Other.....	12		Advance payments.....		12
		421	Special deposits.....		21
Real estate sold on contract.....		2	Special payments.....		155
Insurance premiums advanced.....		1	Interest due on special payments.....		4
Taxes advanced.....		4	Interest paid in advance.....		1
Furniture.....		16	Bills payable.....		466
Cash in hands of treasurer.....		424	Matured stock.....		139
Cash in hands of secretary.....		108	Profit (divided).....		89
United States securities.....		319	Profit (undivided).....		911
Time deposits.....		150	Surplus.....		2,163
Other assets.....		1	Other liabilities.....		1
Total assets.....		43,977	Total liabilities.....		43,977

RECEIPTS AND DISBURSEMENTS FOR SIX MONTHS

Receipts		Amount	Disbursements		Amount
Cash in treasury at commencement of six months.....		727	Loans on real estate.....		7,270
Cash in hands of secretary at commencement of six months.....		131	Loans on stock pledged.....		173
Installment dues received during six months.....		8,350	Installment dues withdrawn.....		6,633
Advance stock.....		153	Advance stock withdrawn.....		356
Advance payments.....		78	Advance payments withdrawn.....		3
Special deposits.....		151	Special deposits withdrawn.....		2
Special payments.....		46	Special payments withdrawn.....		24
Interest received during six months.....		1,261	Interest or profit on stock withdrawn.....		322
Loans repaid.....		5,028	Bills payable.....		438
Loans matured.....		112	Interest on bills payable.....		11
Taxes repaid.....		1	Real estate.....		6
Insurance premiums repaid.....		23	Taxes advanced.....		5
Real estate.....		4	Insurance premiums advanced.....		23
Rents.....		10	Matured stock.....		38
Bills payable.....	390		Bills receivable.....		2
Bills receivable.....	2		Dividends.....		308
Matured stock.....	2		Expenses:		
Commission on insurance.....	5		General.....	58	
Other receipts.....	22		Salaries.....	130	
			Stationery, postage, printing.....	3	
Total receipts.....		16,496	Cash in hands of treasurer.....		191
			Cash in hands of secretary.....		420
			Other disbursements.....		108
			Total disbursements.....		157
					16,496

TABLE No. 72.—Abstract of resources and liabilities of 16,983 State (commercial) banks, June 30, 1925

[In thousands of dollars]

States, Territories, etc.	Number of banks	Resources										Aggregate resources and liabilities	
		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
Rhode Island.....	13	3,632	1	1,108	197	48	180	298	1	85	238	53	5,841
New York.....	264	905,706	341	400,137	37,190	27,676	139,654	249,767	41,125	47,169	1,857,774		
New Jersey.....	35	52,042	7	28,686	2,381	2,901	3,178	383	2,177	641	92,831		
Pennsylvania.....	297	284,772	54	175,233	14,747	2,635	32,213	608	2,090	10,042	1,864	478,819	
Delaware.....	9	8,454	-----	8,516	4,465	554	269	752	36	84	207	9	19,346
Maryland.....	118	81,422	41	32,142	3,985	544	842	6,063	397	471	2,914	231	129,052
Total Eastern States.....	723	1,282,396	443	653,714	58,777	3,934	36,249	181,860	251,194	2,879	56,465	49,914	2,577,822
Virginia ³	336	177,849	150	17,017	7,371	2,540	17,347	1,717	4,155	16,018	244,164		
West Virginia ³	221	172,428	320	24,239	10,092	1,731	21,855	194	5,478	238,088			
North Carolina ³	1,507	214,634	336	16,687	9,312	2,580	33,847	276	2,554	6,475	796	287,477	
South Carolina ³	1,298	102,783	664	12,770	3,335	2,937	15,045	757	409	2,590	2,029	143,360	
Georgia ³	1,543	195,879	414	16,093	10,101	6,640	27,191	8,826	512	2,921	5,516	4,632	278,725
Florida.....	200	94,206	90	14,106	3,669	995	51,813	2,184	4,667	4,851	343	172,257	
Alabama ³	1,252	105,118	96	11,705	4,172	2,480	18,105	1,540	4,667	1,085	149,977		
Mississippi ³	323	105,581	572	22,616	3,192	1,520	25,479	68	536	3,436	4,726	167,736	
Louisiana ³	214	246,390	1,156	36,926	15,529	4,025	46,345	10,569	3,336	6,081	6,402	8,345	379,704
Texas.....	771	133,601	499	9,016	7,207	4,756	5,763	30,188	7,345	11,851	210,226		
Arkansas ³	396	117,809	488	10,034	4,495	3,478	25,755	3,195	1,130	3,851	1,053	171,348	
Kentucky ³	470	135,572	478	36,522	6,381	1,554	28,232	503	1,428	5,863	3,198	269,731	
Tennessee ³	1,745	176,432	741	18,013	9,787	3,646	41,868	4,703	5,039	11,619	271,878		
Total Southern States.....	4,976	2,029,352	6,004	245,744	94,613	38,912	352,645	52,778	16,989	15,791	65,668	66,184	2,984,680
Ohio.....	662	1,218,343	426	319,841	61,982	12,157	26,478	124,756	1,711	46,106	35,017	36,073	1,882,895
Indiana.....	541	181,710	329	37,676	9,246	2,790	31,605	1,930	7,146	6,155	278,487		
Illinois ³	1,399	1,523,800	1,143	557,740	55,659	9,309	286,430	83,523	8,179	77,590	42,684	36,134	2,682,196
Michigan.....	583	393,678	373	650,419	35,315	4,444	98,166	18,314	10,399	22,294	24,434	24,404	1,282,240

Wisconsin.....	811	341,294	431	109,501	11,821	4,569	2,168	53,958	2,464	3,642	10,495	876	541,219
Minnesota.....	1,027	250,239	598	60,308	10,441	12,459	⁸ 30,428	1,186	2,219	-----	⁸ 15,865	1,224	384,967
Iowa.....	⁹ 373	174,763	353	9,724	6,044	5,973	24,909	-----	-----	-----	5,507	256	227,529
Missouri.....	1,304	336,476	619	83,778	12,401	6,043	70,851	-----	4,101	-----	9,607	5,737	529,613
Total Middle Western States.....	6,698	4,420,308	4,277	1,828,987	202,909	57,744	570,935	281,737	31,003	149,632	150,755	110,859	7,809,146
North Dakota.....	494	64,355	147	8,651	3,044	6,214	535	10,771	337	-----	1,544	418	96,016
South Dakota.....	405	85,696	458	7,544	3,634	6,833	⁸ 19,015	-----	91	609	⁸ 2,257	1,134	127,271
Nebraska.....	900	217,313	1,104	18,590	7,351	11,085	52,983	-----	-----	-----	9,857	1,507	319,790
Kansas.....	¹⁰ 1,004	188,938	641	24,576	7,743	5,822	49,044	-----	335	1,413	6,146	2,666	287,324
Montana.....	194	20,997	91	4,637	1,350	1,590	⁴ 4,648	-----	96	-----	1,108	582	35,099
Wyoming ³	64	15,520	46	2,144	702	432	3,532	-----	172	-----	904	7	23,459
Colorado.....	181	30,106	92	6,950	1,476	957	248	7,417	420	-----	1,836	104	49,606
New Mexico ²	35	6,153	13	1,128	307	260	1,272	-----	92	-----	432	46	9,719
Oklahoma ²	380	48,166	231	14,085	2,232	1,651	21,851	-----	326	565	2,425	129	91,561
Total Western States.....	3,597	677,244	2,823	88,305	27,839	34,844	153,128	18,204	1,869	2,587	26,509	6,593	1,039,945
Washington.....	243	71,828	95	32,884	5,291	1,128	1,066	17,493	418	918	3,559	351	135,031
Oregon.....	169	63,441	135	22,381	2,974	1,054	5,851	11,038	518	948	3,815	2,288	114,443
California.....	¹¹ 287	509,508	1,341	129,924	29,673	1,614	72,703	39,789	18,175	22,325	24,246	28,167	877,465
Idaho.....	92	14,989	15	4,124	851	814	3,278	414	110	-----	683	462	25,740
Utah.....	87	45,038	302	9,625	1,487	1,349	7,626	2,036	369	564	1,180	308	69,384
Nevada.....	23	13,012	63	2,035	683	392	2,968	-----	75	88	802	173	20,291
Arizona.....	34	25,483	35	7,898	1,125	1,617	5,419	1,778	96	237	2,340	656	46,684
Total Pacific States.....	935	743,299	1,986	208,871	42,084	7,968	98,911	72,548	19,761	25,080	36,625	32,405	1,289,538
Alaska ³	13	3,266	18	2,414	223	116	1,217	-----	15	37	644	-----	7,950
The Territory of Hawaii.....	10	35,559	615	11,854	1,198	436	6,933	-----	963	-----	3,768	3,876	65,002
Porto Rico ³	17	32,985	60	4,606	1,091	338	5,134	36	1,145	1,500	4,259	1,620	52,774
Philippines ³	11	54,798	19,592	6,569	1,347	320	18,275	-----	428	1,278	13,029	30,904	146,540
Total Alaska and insular possessions.....	51	126,608	20,285	25,443	3,859	1,210	31,559	36	2,551	2,815	21,700	36,200	272,266
Total United States and insular possessions.....	16,983	9,282,839	35,819	3,052,172	430,278	144,660	1,243,607	607,461	323,365	198,869	357,960	302,208	15,979,233

¹ Includes branches.² Includes other real estate.³ All banks in the State or Territory other than national.⁴ Includes lawful reserve.⁵ Includes exchanges for clearing house.⁶ June 23, 1925.⁷ Apr. 6, 1925.⁸ Estimated.⁹ May 1, 1925.¹⁰ June 2, 1925.¹¹ Includes commercial business of departmental banks.

TABLE No. 72.—Abstract of resources and liabilities of 16,983 State (commercial) banks, June 30, 1925—Continued

[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 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 deposit representing money borrowed)	Other liabilities
Rhode Island.....	370	330	94	173	41	4,782				51
New York.....	73,005	¹ 91,402		123,282		1,495,291		2,448	22,971	49,375
New Jersey.....	4,675	3,762	1,870	445	647	78,636	164	191	1,717	724
Pennsylvania.....	26,996	32,299	12,258	5,311	1,862	390,648	188	789	5,099	3,369
Delaware.....	1,005	657	1,095	257	20	15,669		12	350	281
Maryland.....	6,457	6,567	2,041	553		110,512		128	2,175	619
Total Eastern States.....	112,138	134,687	17,264	129,848	2,529	2,090,756	352	3,568	32,312	54,368
Virginia.....	27,601	15,449	4,923	5,917	1,812	154,850		4,507	10,498	18,607
West Virginia.....	21,389	13,860	6,245	3,879	1,077	180,855		2,450	7,763	570
North Carolina.....	22,881	12,049	4,524	13,958	3,587	202,272		3,341	21,363	3,502
South Carolina.....	13,830	6,737	2,726	3,325	529	104,354		2,063	7,843	1,962
Georgia.....	30,671	15,356	7,807	23,989	1,013	178,856		4,904	13,259	2,870
Florida.....	7,893	2,818	1,557	4,947	5,384	147,946		46	325	1,341
Alabama.....	13,828	6,912	4,182			116,229		1,229	5,867	1,330
Mississippi.....	11,845	6,237	1,866	4,789	584	129,505		1,419	7,130	4,361
Louisiana.....	23,514	13,600	4,858	32,543	2,501	279,047		556	7,728	15,357
Texas.....	24,970	7,619	3,029	4,012	1,224	160,156		955	4,403	3,858
Arkansas.....	16,281	6,223	2,684	11,985	1,004	123,564		1,971	6,628	1,008
Kentucky.....	23,001	14,639	3,961	3,673	1,385	202,926		707	3,273	16,166
Tennessee.....	24,604	¹ 12,783				215,544			² 4,311	14,636
Total Southern States.....	262,308	134,282	48,362	113,017	20,100	2,196,504		24,148	100,391	85,568
Ohio.....	111,919	74,020	20,248	63,930	14,104	1,533,990	7,273	3,928	12,863	40,620
Indiana.....	22,988	9,157	4,155	3,153	1,029	226,784		1,072	4,243	5,906

Illinois.....	160,024	111,720	68,850	135,746	27,903	2,118,778	-----	5,881	12,826	40,468
Michigan.....	59,812	45,121	13,189	21,646	9,031	1,082,537	7,179	1,852	14,758	27,115
Wisconsin.....	32,844	14,347	8,941	10,487	2,966	465,563	194	1,063	4,243	571
Minnesota.....	24,754	9,552	2,140	4,384	3,598	335,432	-----	806	3,780	521
Iowa.....	17,234	6,728	2,450	-----	-----	191,920	-----	-----	27,362	1,835
Missouri.....	42,645	22,994	8,963	15	4,728	430,026	-----	2,819	11,096	6,327
Total Middle Western States.....	472,220	293,639	128,936	239,361	63,359	6,385,030	14,646	17,421	71,171	123,363
North Dakota.....	8,381	2,729	-----	201	744	79,880	-----	65	4,014	2
South Dakota.....	8,801	3,381	-----	1,492	689	108,227	-----	691	3,659	331
Nebraska.....	23,668	6,952	1,871	10,894	-----	272,533	-----	-----	2,844	1,028
Kansas.....	24,293	13,273	3,801	10,287	1,546	230,577	-----	2,420	659	468
Montana.....	4,485	1,022	248	153	277	27,372	-----	-----	1,176	366
Wyoming.....	1,960	857	159	257	172	19,455	-----	308	291	-----
Colorado.....	4,666	2,087	353	289	505	40,782	-----	94	765	65
New Mexico.....	1,325	337	61	54	-----	7,570	-----	117	253	2
Oklahoma.....	7,489	1,437	737	2,085	983	76,770	-----	1,677	423	60
Total Western States.....	85,068	32,075	7,230	25,712	4,916	863,166	-----	5,372	14,084	2,322
Washington.....	10,883	3,281	1,558	3,576	1,151	112,144	-----	1,165	870	403
Oregon.....	8,510	3,328	1,689	4,189	918	91,523	31	1,362	720	2,173
California.....	73,197	29,728	15,733	72,773	-----	643,378	4,375	2,906	19,508	18,867
Idaho.....	2,347	620	346	71	258	20,688	-----	512	883	15
Utah.....	5,423	3,061	707	2,341	664	55,252	-----	743	1,041	652
Nevada.....	1,611	524	232	166	474	16,964	-----	36	155	129
Arizona.....	3,474	1,862	570	1,546	574	37,088	-----	260	987	323
Total Pacific States.....	105,445	42,404	20,835	84,662	4,039	977,037	1,406	6,984	24,164	22,562
Alaska.....	630	140	148	89	34	6,896	-----	6	-----	7
The Territory of Hawaii.....	3,500	2,247	725	406	185	53,948	-----	1	-----	3,990
Port Rico.....	8,310	1,206	879	1,237	3	36,729	522	1,624	15	1,808
Philippines.....	12,275	3,320	2,515	11,988	288	67,905	-----	-----	2,645	45,604
Total Alaska and insular possessions.....	24,715	7,003	4,267	13,720	861	165,478	522	1,631	2,660	51,409
Total United States and insular possessions.....	1,062,264	644,420	226,988	606,493	95,845	12,682,753	16,926	59,124	244,782	339,643

¹ Includes undivided profits.² Includes rediscounts.³ Includes guaranty fund.⁴ Includes postal savings.⁵ Includes trust funds.

TABLE NO. 72.—Abstract of resources and liabilities of 16,983 State (commercial) banks, June 30, 1925—Continued

[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, warrant, etc.
Rhode Island.....	9	46	814	1,590	-----	1,173	-----	42	162	29	864	11
New York.....	-----	-----	-----	-----	-----	-----	905,706	-----	-----	-----	-----	409,137
New Jersey.....	10,544	3,125	2,624	23,217	236	11,132	1,164	4,893	3,651	8,491	3,644	8,007
Pennsylvania.....	34,893	21,620	24,912	71,690	3,093	78,564	-----	22,300	8,199	42,898	30,102	71,734
Delaware.....	4,413	476	432	1,482	290	1,361	-----	1,552	1,638	1,712	1,017	2,597
Maryland.....	9,450	6,254	8,450	31,487	-----	2,826	-----	2,926	1,771	6,417	6,966	14,062
Total Eastern States.....	59,300	31,475	36,418	127,876	3,619	93,883	929,825	31,671	15,259	59,518	41,729	505,537
Virginia.....	-----	-----	-----	-----	-----	-----	177,849	-----	-----	-----	-----	17,017
West Virginia.....	-----	-----	-----	-----	-----	-----	172,428	5,454	-----	-----	-----	18,785
North Carolina.....	4,400	4,151	43,447	123,231	-----	-----	39,405	8,159	2,584	329	29	5,586
South Carolina.....	-----	-----	-----	-----	-----	-----	102,783	-----	-----	-----	-----	12,770
Georgia.....	-----	-----	-----	-----	-----	-----	195,879	-----	-----	-----	-----	16,093
Florida.....	-----	-----	-----	-----	-----	-----	94,206	-----	-----	-----	-----	14,106
Alabama.....	-----	-----	-----	-----	-----	-----	106,118	1,013	-----	-----	-----	10,692
Mississippi.....	-----	-----	-----	-----	-----	-----	105,591	3,897	-----	-----	-----	18,719
Louisiana.....	-----	-----	-----	-----	-----	-----	246,390	7,201	30	-----	-----	29,695
Texas.....	5,042	3,716	71,366	37,583	6,434	4,753	4,707	4,700	1,576	54	217	2,409
Arkansas.....	-----	-----	-----	-----	-----	-----	117,869	4,720	-----	-----	-----	5,314
Kentucky.....	-----	-----	-----	-----	-----	-----	185,572	-----	-----	-----	-----	36,522
Tennessee.....	-----	-----	-----	-----	-----	-----	176,432	-----	-----	-----	-----	18,013
Total Southern States.....	9,442	7,867	114,813	160,814	6,434	4,753	1,725,229	35,204	4,190	383	246	205,721
Ohio.....	-----	-----	-----	-----	-----	-----	1,218,348	91,266	72,249	-----	-----	156,326
Indiana.....	-----	-----	-----	-----	-----	-----	181,710	12,327	-----	-----	-----	25,349
Illinois.....	-----	-----	-----	-----	-----	-----	1,523,800	207,909	102,067	-----	75,501	172,263
Michigan.....	-----	-----	-----	-----	-----	-----	393,678	-----	-----	-----	-----	650,419

Wisconsin.....	18,580	18,629	49,047	157,593	97,053		392	28,586	19,027	5,805	20,715	35,368
Minnesota.....							250,239	19,109				41,199
Iowa.....							174,763					9,724
Missouri.....							336,476					83,778
Total Middle Western States.....	18,580	18,629	49,047	157,593	97,053		4,079,406	359,197	193,343	5,805	96,216	1,174,426
North Dakota.....							64,355	3,855				4,796
South Dakota.....							85,696					7,544
Nebraska.....	5,300	13,648	45,515	91,547	22,004	9,271	30,028	7,621	1,672	790	1,771	6,736
Kansas.....	161,987				26,951			9,813				14,763
Montana.....	1,553	1,626	9,439	4,083		4,287	9	2,234				2,403
Wyoming.....	438	170	8,090	3,199			3,623	1,031	130	21	76	886
Colorado.....							30,106	1,840				5,110
New Mexico.....	77	73	2,109	2,296	525	963	110	766	87	28	14	233
Oklahoma.....							48,166					14,085
Total Western States.....	169,355	15,517	65,153	101,125	49,480	14,521	262,063	27,160	1,889	839	1,861	56,556
Washington.....							71,828					32,884
Oregon.....							63,441	7,247				15,134
California.....							509,508	53,353				76,571
Idaho.....							14,989				48	4,076
Utah.....	1,077	1,707	11,306	10,206	4,098	15,709	1,935	1,972	1,747	613	1,265	4,028
Nevada.....	7,310	1,008	1,161	18	2,082	1,433	433	511	607	58	118	741
Arizona.....	4,515	863	8,112	6,731	1,704	3,453	105	3,181	1,247	196	316	2,958
Total Pacific States.....	13,902	2,578	20,579	16,955	7,884	20,595	660,806	66,264	3,601	867	1,747	126,392
Alaska.....						882	2,384	877	522	176	234	605
The Territory of Hawaii.....	9,038	4,120	7,979	2,104	284	11,675	359	3,291	1,469	618	2,083	4,393
Porto Rico.....	2,577	4,199	5,762	16,860	690	2,704	193	1,308	1,040	120		2,138
Philippines.....	2,540	262	3,275	1,558	52	2,057	45,054	219	20	234	75	6,021
Total Alaska and insular possessions.....	14,155	8,581	17,016	20,522	1,026	17,318	47,990	5,695	3,051	1,148	2,392	13,157
Total United States and insular possessions.....	284,743	84,693	303,840	586,475	165,496	152,243	7,705,349	525,233	221,495	68,589	145,055	2,091,800

¹ Estimated.

TABLE No. 72.—Abstract of resources and liabilities of 16,983 State (commercial) banks, June 30, 1925—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.....	4	17	213	4	-----	2,320	158	-----	2,299	5	-----	-----
New York.....	-----	-----	29,850	-----	11,275	-----	-----	-----	-----	-----	-----	1,495,291
New Jersey.....	124	122	1,893	36	2	37,365	381	103	40,103	506	42	136
Pennsylvania.....	715	624	8,580	123	-----	121,715	1,414	486	246,835	19,961	237	-----
Delaware.....	10	14	181	2	-----	9,111	1	4	6,352	201	-----	-----
Maryland.....	170	287	2,457	-----	-----	37,099	-----	182	73,151	-----	-----	80
Total Eastern States.....	1,019	1,047	42,961	161	11,277	205,290	1,796	775	366,441	20,668	279	1,495,507
Virginia.....	-----	-----	-----	-----	4,155	67,930	2,901	663	54,008	29,348	-----	-----
West Virginia.....	-----	-----	-----	-----	5,478	94,542	908	506	52,965	30,229	-----	1,705
North Carolina.....	398	861	5,216	-----	-----	100,712	10,099	307	56,440	33,567	-----	1,147
South Carolina.....	90	1,348	2,152	-----	-----	46,860	550	221	37,566	19,157	-----	-----
Georgia.....	-----	-----	-----	-----	5,516	85,010	11,268	301	47,157	35,120	-----	-----
Florida.....	-----	-----	-----	-----	4,851	110,759	-----	101	27,748	9,338	-----	-----
Alabama.....	-----	-----	-----	-----	4,687	71,409	-----	-----	45,131	-----	89	-----
Mississippi.....	191	1,557	2,688	-----	-----	49,151	-----	56	27,483	30,622	-----	22,193
Louisiana.....	294	950	5,158	-----	-----	159,969	3,438	639	80,419	24,495	-----	10,087
Texas.....	351	881	5,854	126	33	144,693	-----	117	1,008	14,340	-----	-----
Arkansas.....	237	618	2,996	-----	-----	57,676	5,165	157	22,414	18,297	47	19,808
Kentucky.....	-----	-----	-----	-----	5,863	101,581	-----	-----	41,332	-----	-----	60,013
Tennessee.....	-----	-----	-----	-----	5,039	-----	131,722	-----	83,822	-----	-----	-----
Total Southern States.....	1,561	4,215	24,164	126	35,602	1,090,292	166,051	3,068	577,491	244,513	136	114,953
Ohio.....	2,166	2,056	30,220	495	80	498,588	25,307	1,749	728,556	107,569	1,058	171,163
Indiana.....	-----	-----	-----	-----	7,146	114,863	63,785	100	45,269	-----	-----	2,767
Illinois.....	2,628	13,657	36,399	-----	-----	1,063,080	40,531	3,301	845,584	166,282	-----	-----
Michigan.....	-----	-----	-----	-----	24,434	-----	-----	-----	-----	-----	-----	1,082,537
Wisconsin.....	1,340	1,227	7,708	220	-----	163,197	19,718	452	143,547	138,435	214	-----
Minnesota.....	-----	-----	-----	-----	15,865	100,659	318	42	54,336	179,971	47	59
Iowa.....	-----	-----	-----	-----	5,507	-----	-----	-----	-----	-----	-----	191,920

Missouri.....					9, 607							430, 026
Total Middle Western States.....	6, 134	6, 940	74, 327	715	62, 639	1, 940, 387	149, 659	5, 644	1, 817, 292	592, 257	1, 319	1, 878, 472
North Dakota.....					1, 544	27, 746	380		2, 254	49, 122		378
South Dakota.....					2, 257	41, 525	356	79	4, 902	61, 355	10	
Nebraska.....					9, 857	106, 066	7, 732	19	10, 864	147, 852		
Kansas.....	579	1, 349	4, 218			132, 527	10, 684	22		71, 952		15, 392
Montana.....	122	157	829			16, 236	213	1	2, 082	8, 792	48	
Wyoming.....	48	93	755	8		10, 876	71		3, 092	5, 416		
Colorado.....	292	1, 292	1, 252			22, 690	930	18	10, 911	6, 129	89	15
New Mexico.....	14	74	339	5		4, 752	157		1, 354	1, 172	75	60
Oklahoma.....					2, 425							76, 770
Total Western States.....	1, 055	1, 965	7, 393	13	16, 083	362, 418	20, 523	139	35, 459	351, 790	222	92, 615
Washington.....					3, 559	44, 478	1, 143	49	36, 541	11, 992	627	17, 314
Oregon.....					3, 815	54, 510	402	25	26, 007	10, 199	380	
California.....	2, 282				21, 964	605, 385						37, 993
Idaho.....					683	13, 630	160	12	2, 271	4, 615		
Utah.....	272	232	676			27, 116	35	79	21, 929	5, 848	245	
Nevada.....	175	81	545	1		8, 964	16	27	6, 632	1, 110	59	156
Arizona.....	226	193	1, 899	9	13	23, 554	190	21	9, 363	3, 473	352	135
Total Pacific States.....	2, 955	506	3, 120	10	30, 034	777, 637	1, 946	213	102, 743	37, 237	1, 663	55, 598
Alaska.....	77	53	502	2	10	3, 353	78	8	2, 632	345	480	
The Territory of Hawaii.....	133	285	3, 147	8	195	24, 613	659	66	21, 519	6, 656	20	418
Porto Rico.....	209	420	3, 528	65	37	20, 850	957	39	11, 843	1, 667	688	685
Philippines.....	97	63	8, 439	18	4, 412	20, 018	851		8, 617	9, 680		28, 739
Total Alaska and insular possessions.....	516	821	15, 616	93	4, 654	68, 834	2, 545	113	44, 611	18, 348	1, 188	29, 839
Total United States and insular possessions.....	13, 244	15, 511	167, 794	1, 122	160, 289	4, 447, 178	342, 678	9, 952	2, 946, 336	1, 264, 818	4, 807	3, 666, 984

¹ Includes nickels and cents.

² Includes demand certificates.

³ Includes all deposit liabilities other than savings and postal savings

TABLE No. 73.—Abstract of resources and liabilities of 1,680 loan and trust companies, June 30, 1925

[In thousands of dollars]

States, Territories, etc.	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
Maine.....	153	82,807	104	63,529	2,312	643	7,612				2,824	449	160,280
New Hampshire.....	15	14,066	3	8,908	265	47	1,662			84	377		25,412
Vermont.....	40	57,098	30	17,402	906	497	3,425		130		864	1,251	81,603
Massachusetts.....	95	567,623	241	138,422	17,174	562	29,650	61,222	14,494		13,077	6,825	849,990
Rhode Island.....	11	124,009	6	107,739	2,882	1,146	1,921	14,836		1,770	6,818	4,388	265,932
Connecticut.....	86	122,067	143	132,700	9,404	885	16,344	692		3,631	6,742	679	293,287
Total New England States.....	300	967,670	527	468,700	32,943	3,780	60,614	76,750	18,747	1,779	30,702	13,592	1,675,804
New York.....	109	2,541,312	1,303	952,924	765,034		162,805	433,626	422,262		37,465	281,527	4,898,258
New Jersey.....	168	550,614	68	277,010	22,468	4,385	42,705	26,456	2,397	6,160	16,653	8,641	957,557
Pennsylvania.....	414	1,075,970	360	693,409	72,572	19,840	34,552	139,358	2,566	19,252	40,230	35,749	2,133,858
Delaware.....	29	35,380	23	15,861	1,871	348	808	4,391	83		1,039	1,277	61,439
Maryland.....	27	140,341	103	69,654	6,695	957	10,407	23,657	682	5,198	2,697	4,434	264,825
District of Columbia.....	7	54,471	32	22,716	8,246	401	8,153	144	1,109	2,170	1,476	747	99,665
Total Eastern States.....	754	4,398,088	1,889	2,031,574	176,886	25,931	269,430	627,632	429,099	33,138	99,560	332,375	8,415,602
Florida.....	58	96,383	53	24,336	3,770	544	52,498		3,736		4,251	403	187,974
Texas.....	75	68,982	117	11,255	1,692	2,036	2,475	13,849			2,834	3,464	96,704
Total Southern States.....	133	157,365	170	35,591	5,462	2,580	54,973	13,849	3,736		7,085	3,867	284,678
Indiana.....	175	173,602	138	43,944	11,957	2,080	30,715		2,847		5,599	64,295	334,677
Michigan.....	16	63,665		27,004	3,369	1,247	3,579	17,852	50		222	139	117,127
Wisconsin.....	15	7,269		5,245	1,733	107	303	2,986	132	10	77	174	18,666
Minnesota.....	21	20,951	6	22,467	310	1,544	9,999				3,868	1,453	60,533
Iowa.....	19	28,163	34	1,114	858	1,679	2,392				1,107	381	35,253
Missouri.....	124	226,635	152	124,124	9,637	4,708	62,915		12,434		8,530	11,005	460,140
Total Middle Western States.....	370	520,285	330	223,898	27,394	11,365	109,903	20,838	14,963	10	19,338	77,447	1,025,771

North Dakota.....	4	970		986	118	100	29	190	7		19	14	2,433
South Dakota.....	6	2,977	2	837	127	168	⁴ 1,019		2	36	⁵ 121	65	5,354
Kansas.....	¹⁰ 15	6,933	2	2,907	418	432	1,638		25	15		955	13,372
Montana.....	14	15,212	34	9,711	723	296	⁴ 5,674		218			1,409	33,288
Colorado.....	14	18,593	55	9,033	1,136	335	111	9,654	840			835	40,628
Total Western States.....	53	44,685	93	23,474	2,522	1,331	8,471	9,844	1,092	51	2,431	1,081	95,075
Washington.....	5	2,358		1,774	173	795		57		5	206	111	5,479
Oregon.....	5	4,914	34	2,199	714	31	1,996		88	34	142	112	10,264
California.....	¹¹ 35	3,489		7,402	1,381	6	969		45		20	294	13,606
Idaho.....	10	4,776	8	4,279	315	329	1,582	113	98		588	63	12,151
Utah.....	4	12,600		504	58	515	212	26	15		18	187	14,135
Total Pacific States.....	59	28,137	42	16,158	2,641	1,676	4,759	196	246	39	974	767	55,635
The Territory of Hawaii (total insular possession).....	¹² 11	6,555	671	1,951	373	113	1,834		86		15	1,386	12,984
Total United States and insular possession.....	1,680	6,122,785	3,722	2,801,346	248,221	46,776	499,984	749,109	467,969	35,017	160,105	430,515	11,565,549

¹ June 27, 1925.

² Includes savings departments or other banks.

³ Includes cash items.

⁴ Includes branches.

⁵ Estimated.

⁶ Includes exchanges for clearing house.

⁷ Includes other real estate.

⁸ Includes lawful reserve.

⁹ May 1, 1925.

¹⁰ June 2, 1925.

¹¹ Includes trust business of departmental banks.

¹² June 30, 1924.

TABLE No. 73.—Abstract of resources and liabilities of 1,680 loan and trust companies, June 30, 1925—Continued

[In thousands of dollars]

States, territories, etc.	Liabilities									
	Capital stock paid in	Surplus	Undivided profits (less expenses and taxes paid)	Due to 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 deposit representing money borrowed)	Other liabilities
Maine.....	5,466	4,461	4,762	1,491	307	137,701		573	4,557	962
New Hampshire.....	1,055	1,225	868	660		20,733				871
Vermont.....	2,666	2,809	2,761	18	239	70,941		49	1,842	278
Massachusetts.....	38,818	40,265	19,410	28,628	7,149	687,705		13,340	4,007	9,968
Rhode Island.....	9,030	14,237	4,356	1,967	839	228,011	193			7,299
Connecticut.....	16,566	14,810	8,324	3,162		246,405			3,386	634
Total New England States.....	73,601	77,807	40,481	35,926	8,534	1,391,496	193	13,962	13,792	20,012
New York.....	212,025	274,745		724,936		3,445,340		5,239	20,024	215,949
New Jersey.....	49,459	37,660	18,223	12,366	5,189	805,135	1,769	2,593	9,865	15,298
Pennsylvania.....	147,640	241,829	55,488	49,143	12,790	1,528,281	13,338	4,783	29,472	51,094
Delaware.....	6,583	3,919	2,373	4,246	236	42,032	433	8	250	1,359
Maryland.....	16,478	19,740	4,865	11,431		203,924		448	1,844	6,095
District of Columbia.....	11,400	6,500	3,155	3,293	639	72,803	8		500	1,367
Total Eastern States.....	443,585	584,393	84,104	805,415	18,854	6,097,515	15,548	13,071	61,955	291,162
Florida.....	7,525	3,751	2,383	10,775	5,434	156,509		51	732	814
Texas.....	11,900	3,422	2,079	4,911	1,004	69,762		1,197	604	1,825
Total Southern States.....	19,425	7,173	4,462	15,686	6,438	226,271		1,248	1,336	2,639
Indiana.....	22,592	10,046	7,122	8,416	1,949	215,072		4,986	2,913	61,581
Michigan.....	9,253	8,052	4,080	144	5	67,768			494	27,331
Wisconsin.....	2,460	1,352	1,478		6	8,599			43	4,098

Minnesota.....	5,385	2,452	1,528	17	516	45,166	487	3,811	1,171
Iowa.....	3,460	988	1,028	-----	-----	25,803	-----	3,884	3,125
Missouri.....	38,894	23,612	8,361	231	3,700	361,681	286	7,695	15,680
Total Middle Western States.....	82,044	46,472	23,597	8,808	6,176	724,089	5,759	15,840	112,986
North Dakota.....	400	192	25	-----	2	1,814	-----	-----	-----
South Dakota.....	360	1,114	43	853	28	3,837	-----	-----	119
Kansas.....	2,050	545	530	1,227	204	5,991	-----	514	2,311
Montana.....	2,200	820	404	2,424	298	27,073	-----	33	26
Colorado.....	2,115	1,096	916	1,053	506	34,449	-----	125	368
Total Western States.....	7,125	2,777	1,918	5,557	1,038	73,164	-----	672	2,824
Washington.....	1,500	932	179	-----	-----	492	-----	376	2,000
Oregon.....	1,550	456	346	158	184	6,426	-----	1,113	31
California.....	9,000	1,340	2,816	-----	-----	-----	-----	-----	450
Idaho.....	335	256	60	71	83	10,262	128	267	189
Utah.....	880	336	130	82	-----	850	-----	315	4,115,542
Total Pacific States.....	13,765	3,320	3,531	311	267	18,030	128	2,071	14,212
The Territory of Hawaii (total insular possession).....	3,906	1,267	943	17	-----	6,295	76	121	359
Total United States and insular possessions.....	643,451	723,209	159,036	871,720	41,307	8,536,860	15,741	34,244	444,194

¹ Includes guaranty fund.

² Includes undivided profits.

³ Includes rediscounts.

⁴ Includes trust funds.

TABLE No. 73.—Abstract of resources and liabilities of 1,680 loan and trust companies, June 30, 1925—Continued

[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 interurban railway bonds)	Other bonds, stocks, warrants, etc.
Maine.....							82,807	6,637				56,892
New Hampshire.....						7,162	6,904	1,327		1,351	2,802	3,267
Vermont.....						37,083	20,015	4,147	1,573	1,332	7,757	2,593
Massachusetts.....	92,165	26,990	83,300	187,459		146,377	31,323	43,517	1,391	11,397	6,173	75,944
Rhode Island.....	13,893	3,808	20,613	48,346		37,349		46,138	3,927	16,059	23,824	17,791
Connecticut.....							122,067	5,790				126,910
Total New England States.....	106,058	30,798	103,922	235,805		227,971	263,116	107,556	7,052	30,139	40,556	283,397
New York.....							2,541,312					952,924
New Jersey.....	121,740	23,886	25,278	224,283	1,564	142,216	11,647	54,469	37,106	80,700	32,151	72,584
Pennsylvania.....	363,951	95,447	99,798	258,500	5,952	252,322		133,198	32,003	158,881	93,160	276,167
Delaware.....	11,769	1,894	5,148	9,826	1,532	5,191		1,988	559	3,418	2,703	7,193
Maryland.....	44,084	9,005	26,983	89,582		8,754		13,580	8,479	13,111	7,777	26,707
District of Columbia.....	22,281	1,682	3,273	6,800	4	20,234	197	6,083	1,023	4,660	3,201	7,659
Total Eastern States.....	563,825	131,914	160,480	598,991	9,072	423,717	2,565,089	209,318	79,170	260,770	139,082	1,343,234
Florida.....							98,383					24,336
Texas.....	4,555	3,006	19,555	12,231	4,111	14,933	591	5,167	1,502	472	674	3,440
Total Southern States.....	4,555	3,006	19,555	12,231	4,111	14,933	98,974	5,167	1,502	472	674	27,776
Indiana.....							173,602	9,746				34,198
Michigan.....							63,666					27,004
Wisconsin.....	135		1,822				5,312	677	350	427	1,536	2,255
Minnesota.....							20,951	5,186				17,281
Iowa.....							28,163					1,114

Missouri.....							226,635					124,124
Total Middle Western States.....	135		1,822				518,328	15,609	350	427	1,536	205,976
North Dakota.....							970					986
South Dakota.....							2,977					837
Kansas.....	2,910				4,023			556				2,351
Montana.....	3,170	1,788	4,991	3,505		1,758		3,410				6,301
Colorado.....							18,593	4,549				4,484
Total Western States.....	6,080	1,788	4,991	3,505	4,023	1,758	22,540	8,515				14,959
Washington.....							2,358					1,774
Oregon.....							4,914	569				1,630
California.....							3,489	1,898				5,504
Idaho.....							4,776					4,279
Utah.....	1,582	1,198	1,3,163	1,2,855	1,1,147	1,4,395	1,260	103	91	33	66	211
Total Pacific States.....	582	198	3,163	2,855	1,147	4,395	15,797	2,570	91	33	66	13,398
The Territory of Hawaii (total insular possession).....	2,708	102	264	70		3,403	8	409	149	60	75	1,258
Total United States and insular possession..	683,943	167,806	294,197	793,457	18,353	681,177	3,483,852	349,144	88,314	291,901	181,989	1,889,998

1 Estimated.

TABLE No. 73.—Abstract of resources and liabilities of 1,680 loan and trust companies, June 30, 1925—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	
Maine.....					2,824	35,618	1,500	9	79,908	813		19,853
New Hampshire.....					377	3,919			16,814			
Vermont.....					864	9,776	509	67	60,589			
Massachusetts.....					13,077	592,008	8,480	650	5,005	39,121		42,441
Rhode Island.....	512	321	5,928	57		87,712	2,894	27	120,362	16,556	460	
Connecticut.....					6,742	143,677		360	102,368			
Total New England States.....	512	321	5,928	57	23,884	872,710	13,383	1,113	385,046	56,400	460	62,294
New York.....			31,245		6,220							3,445,340
New Jersey.....	714	886	14,788	225	40	378,798	9,279	1,281	407,449	6,096	1,042	1,190
Pennsylvania.....	2,510	2,321	35,074	325		857,751	6,152	2,891	593,090	66,543	1,854	
Delaware.....	32	62	931	14		27,294		116	14,079	476	61	6
Maryland.....	83	212	2,402			134,495		296	67,079			2,054
District of Columbia.....	43	2	1,345	86		43,366	180	62	25,727	441	60	2,967
Total Eastern States.....	3,382	3,483	85,785	650	6,260	1,441,704	15,611	4,646	1,107,424	73,556	3,017	3,451,557
Florida.....					4,251	115,662		209	27,739			2,247
Texas.....	172	404	2,224	28	6	47,945		174	10,064	11,589		
Total Southern States.....	172	404	2,224	28	4,257	163,607		383	37,793	22,241		2,247
Indiana.....					5,599	80,129	34,360	233	83,288			17,062
Michigan.....					222			20				67,748
Wisconsin.....	12	3	62					4	3,781	4,814		
Minnesota.....					3,803	12,305	5		9,501	9,770		13,585
Iowa.....					1,107							25,803
Missouri.....					8,530							361,681
Total Middle Western States.....	12	3	62		19,261	92,434	34,365	257	96,570	14,584		485,879
North Dakota.....					19	608	167		580	448		11

South Dakota.....				121	1,448	9		1,377	924	79		
Kansas.....	3	20	24		1,180	1,550			3,099		162	
Montana.....	47	1,251	111		14,327	150		8,712	2,357	1,527		
Colorado.....	90	282	663		16,227	217	26	14,389	799	103	2,688	
Total Western States.....	140	1,353	798	140	33,790	2,093	26	25,058	7,627	1,709	2,861	
Washington.....				206			6	486				
Oregon.....				142	3,886	306	24	2,093	117			
California.....	1			19								
Idaho.....				588	6,560	11	12	1,887	1,750		42	
Utah.....	6	1	11					669	181			
Total Pacific States.....	7	1	11	955	10,446	317	42	5,135	2,048		42	
The Territory of Hawaii (total insular possession).....		1	7	7	824	5	3	2,154	1		3,308	
Total United States and insular possession.....	4,225	5,566	94,815	735	54,764	2,615,515	65,774	6,470	1,659,180	176,547	5,186	4,008,188

¹ Includes demand certificates of deposit.

² Includes nickels and cents.

TABLE No. 74.—Abstract of resources and liabilities of 972 stock savings banks, June 30, 1925

[In thousands of dollars]

States	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
New Hampshire.....	11	10,195		9,158	147		423			144	52	20,019
New Jersey.....	1	8,572		15,668	405		758		22	31	307	25,763
Pennsylvania.....	1	1,999		428	46			172		19		2,667
District of Columbia.....	24	25,663	10	6,452	2,145	170	2,135		140	308	228	38,233
Total Eastern States.....	26	36,234	10	22,548	2,596	170	2,893	172	162	311	1,032	66,663
Florida.....	3	1,119		388	23	8	275		3		62	1,888
Michigan.....	4	413		12,242	355	32	924	1,900	5	50	65	16,048
Minnesota.....	2	7,485		4,271	172	390	656		114		343	13,434
Iowa.....	825	346,172	526	16,553	12,815	9,623	50,129				11,120	447,272
Total Middle Western States.....	831	354,070	526	33,066	13,342	10,045	51,709	1,900	119	50	11,528	476,754
Nebraska.....	15	3,038		884	22	137	675				22	4,784
Oregon.....	6	3,039		1,225	53	131	466	8	1	183	2	5,108
California.....	71	936,681		353,665	39,433	9,874	63,748	29,874	10,725	4,000	16,183	1,482,657
Utah.....	3	12,808		7,381	478	817	1,840	183	28		112	23,648
Nevada.....	1	2,576		442		16	672		8		189	3,903
Arizona.....	5	4,961		1,077	54	337	1,166		5	7	70	7,701
Total Pacific States.....	86	960,065		363,790	40,018	11,175	67,892	30,065	10,767	4,007	16,737	1,523,017
Total United States.....	972	1,364,721	536	429,834	56,148	21,535	123,867	32,137	11,051	4,368	29,425	2,093,125

¹ Includes cash items.² Includes lawful reserve.³ Includes exchanges for clearing house.⁴ Estimated.⁵ May 1, 1925.⁶ Includes savings business of departmental banks.

States	Capital stock paid in	Liabilities							Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed)	Other liabilities
		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		
New Hampshire.....	1,517		870			17,627				5
New Jersey.....	1,000	1,671			4	22,909				179
Pennsylvania.....	10	400	111			2,146				
District of Columbia.....	2,551	1,454	469	111	220	32,848		19	491	70
Total Eastern States.....	3,561	3,525	580	111	224	57,903		19	491	249
Florida.....	75	29	54		2	1,713			8	7
Michigan.....	880	373	258			14,463				74
Minnesota.....	600	350	35	98	188	11,949				214
Iowa.....	30,258	14,269	7,331			385,500			8,233	1,681
Total Middle Western States.....	31,738	14,992	7,624	98	188	411,912			8,233	1,969
Nebraska.....	256	113	49	3		4,948				15
Oregon.....	306	91	37		51	4,621				
California.....	44,123	24,800	11,920	640		1,389,393	6,452	22		5,307
Utah.....	1,750	900	198	106	219	20,247				228
Nevada.....	100	40	6		3	3,754				
Arizona.....	330	403	149		9	6,712				98
Total Pacific States.....	46,611	26,294	12,310	746	282	1,424,727	6,452	22		5,633
Total United States.....	83,758	44,893	21,487	958	696	1,918,230	6,452	41	8,732	7,878

¹ Includes guaranty fund.² Includes rediscounts.³ Includes Postal Savings deposits.

TABLE No. 74.—Abstract of resources and liabilities of 972 stock savings banks. June 30, 1925—Continued

[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.....						8,815	1,380	1,763	239	818	3,476	2,862
New Jersey.....	1,833			200		6,539		239	2,916	8,633	1,051	2,829
Pennsylvania.....			6			1,993		219	209			
District of Columbia.....	3,807	812	3,041	10,563	19	7,411	10	505	103	1,485	1,431	2,928
Total Eastern States.....	5,640	812	3,047	10,763	19	15,943	10	963	3,228	10,118	2,482	5,757
Florida.....							1,119					388
Michigan.....							413					12,242
Minnesota.....							7,485	563				3,708
Iowa.....							346,172					16,553
Total Middle Western States.....							354,070	563				32,503
Nebraska.....	40		299	4	1,802	863	30	74	235	60	134	381
Oregon.....							3,039	26				1,199
California.....							936,681	156,344				197,321
Utah.....	1,591	202	3,215	2,901	1,166	4,469	264	1,512	1,340	470	970	3,089
Nevada.....	517		1,125		613	321			35		8	399
Arizona.....	275	142	505	451	1,117	2,446	25	287	169	101	459	61
Total Pacific States.....	1,383	344	4,845	3,352	2,896	7,236	940,009	158,169	1,544	571	1,437	202,069
Total United States.....	7,063	1,156	8,191	14,119	4,717	32,857	1,296,618	161,532	5,246	11,567	7,529	243,960

¹ Classification of loans estimated.

	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.....					44				17,627			
New Jersey.....	2		29			132	355		22,422			
Pennsylvania.....	5	1	13						2,146			
District of Columbia.....	16	2	901	63		12,909	229	58	17,033	2,341		278
Total Eastern States.....	23	3	943	63	44	13,041	584	58	41,601	2,341		278
Florida.....					62	160			1,440	113		
Michigan.....					65				14,463			
Minnesota.....					343	1,750			9,630	569		
Iowa.....					11,120				385,500			
Total Middle Western States.....					11,528	1,750			409,593	569		
Nebraska.....					22	1,354	9		1,765	1,220		
Oregon.....					183	485	3	13	3,281	839		
California.....	2,924				13,259				1,279,958			109,435
Utah.....	57	14	51			13		3	19,816	272	143	
Nevada.....	39		150			13			3,731			10
Arizona.....	11	6	52	1		285	50		5,856	492		29
Total Pacific States.....	3,031	40	253	1	13,442	796	53	16	1,312,642	1,603	143	109,474
Total United States.....	3,054	13	1,196	64	25,098	17,101	646	74	1,784,668	5,846	143	109,752

1 Includes minor coin.

TABLE No. 75.—Abstract of resources and liabilities of 611 mutual savings banks, June 30, 1925

[In thousands of dollars]

States	Number of banks	Resources								Aggregate resources and liabilities	
		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
Maine.....	138	28,642	87,638	1,927	-----	2,151	-----	-----	236	23	119,617
New Hampshire.....	42	65,022	86,315	1,386	-----	2,309	-----	3,848	22	22	155,402
Vermont.....	19	59,170	28,337	574	647	2,352	46	-----	349	2,363	93,838
Massachusetts.....	196	1,060,870	645,489	14,666	223	30,555	-----	3,874	131	1,755,813	
Rhode Island.....	14	63,761	87,212	903	111	4,546	-----	708	1	157,242	
Connecticut.....	76	285,766	251,412	4,399	569	-----	-----	11,713	253	554,112	
Total New England States.....	385	1,563,231	1,186,403	22,855	1,555	41,913	46	-----	17,228	2,793	2,836,024
New York.....	147	2,243,821	1,492,376	40,963	2,912	116,771	-----	-----	16,047	46,844	3,959,734
New Jersey.....	27	111,500	118,296	3,383	72	5,077	201	10	938	2,261	241,738
Pennsylvania.....	9	73,378	292,069	3,749	483	19,819	430	-----	1,477	196	391,601
Delaware.....	2	8,860	14,606	637	304	812	8	-----	22	2	25,251
Maryland.....	16	55,143	105,727	1,453	340	4,710	-----	-----	575	21	167,969
Total Eastern States.....	201	2,492,702	2,023,074	50,185	4,111	147,189	639	10	19,059	49,324	4,786,293
Ohio.....	3	36,830	36,935	1,359	-----	6,948	113	114	1,567	584	84,450
Indiana.....	5	15,926	4,289	122	22	1,435	24	-----	647	-----	22,465
Wisconsin.....	7	2,962	2,662	42	2	471	14	4	52	-----	6,209
Minnesota.....	5	6,075	51,025	238	169	1,143	65	-----	594	6	59,315
Total middle western States.....	20	61,793	94,911	1,761	193	9,997	216	118	2,860	590	172,439
Washington.....	4	23,658	10,733	470	18	460	-----	1	350	523	36,213
California.....	1	41,687	36,041	1,019	140	2,238	-----	83	862	-----	82,070
Total Pacific States.....	5	65,345	46,774	1,489	158	2,698	-----	84	1,212	523	118,283
Total United States.....	611	4,183,071	3,351,162	76,290	6,017	201,797	901	212	40,359	53,230	7,913,039

¹ June 27, 1925.

² Includes other real estate owned.

³ Includes cash items.

⁴ Includes branches.

⁵ Includes due from banks.

⁶ Estimated.

States	Liabilities						
	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)	Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed)	Other liabilities
Maine.....	6,375	4,446			108,715		81
New Hampshire.....	19,176	4,809			141,092		325
Vermont.....	6,129	3,384		9	84,047	52	217
Massachusetts.....	75,552	70,495			1,608,380		1,386
Rhode Island.....	2,768	3,249	4,100	563	146,491		11
Connecticut.....	27,803	20,657			505,394	251	7
Total New England States.....	127,803	107,040	4,100	572	2,594,119	303	2,027
New York.....	421,699				3,531,458		6,577
New Jersey.....	21,871			8	218,605	190	1,064
Pennsylvania.....	27,401	6,865			356,197		1,138
Delaware.....	2,959	488			21,804		
Maryland.....	113,759				154,156	25	29
Total Eastern States.....	487,689	7,353		8	4,282,220	215	8,808
Ohio.....	6,375	722		3	77,346		4
Indiana.....	2,460	376	105		19,524		
Wisconsin.....	292	153			5,764		
Minnesota.....	1,606	702		4	56,985		18
Total Middle Western States.....	10,733	1,953	105	7	159,619		22
Washington.....	778	177			35,099		159
California.....	6,173				75,894		3
Total Pacific States.....	6,951	177			110,993		162
Total United States.....	633,176	116,523	4,265	587	7,146,951	518	11,019

¹ Includes guaranty fund.

TABLE No. 75.—Abstract of resources and liabilities of 611 mutual savings banks, June 30, 1925—Continued

[In thousands of dollars]

States	Loans and discounts						Investments				
	On demand, secured by collateral other than real estate	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.
Maine.....		1,667				26,975	26,200	5,237	18,884	24,646	12,671
New Hampshire.....					1 54,358	10,664	17,771	4,248	19,779	24,537	19,980
Vermont.....					1 52,932	6,238	6,937	1,712	885	15,165	3,638
Massachusetts.....						1,060,870	317,197		224,986	83,599	19,707
Rhode Island.....		5,342	6,965		51,454		13,988	3,327	19,177	40,456	10,264
Connecticut.....						285,766	46,503	27,797	104,088	18,464	54,560
Total New England States.....		7,009	6,965		158,744	1,390,513	428,596	42,321	387,799	206,867	120,820
New York.....						2,243,821					1,492,376
New Jersey.....	629	48		151	110,644	28	23,923	34,762	56,017		3,594
Pennsylvania.....	1,352			369	71,657		99,536	53,262	133,813	5,087	371
Delaware.....	550				8,310		1,078	3,360	5,937	3,858	373
Maryland.....	1,868	150			50	53,075	24,852	8,857	50,856	17,747	3,415
Total Eastern States.....	4,399	198		520	190,661	2,296,924	149,389	100,241	246,623	26,692	1,500,129
Ohio.....						36,830	4,233	12,779			19,923
Indiana.....						15,926	2,369				1,920
Wisconsin.....		34	33			2,895	545	1,147	90	9	871
Minnesota.....						6,075	7,921				43,104
Total Middle Western States.....		34	33			61,726	15,068	13,926	90	9	65,818
Washington.....						23,658					10,733
California.....						41,687	10,697				25,344
Total Pacific States.....						65,345	10,697				36,077
Total United States.....	4,399	7,241	6,998	520	349,405	3,814,598	603,750	156,488	634,512	233,568	1,722,844

1 Includes all real estate loans.

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 deposits	
Maine.....					236		108,715		
New Hampshire.....					348		141,092		
Vermont.....					349	179	83,868		
Massachusetts.....					3,874		1,608,380		
Rhode Island.....					708		146,491		
Connecticut.....					11,713		505,394		
Total New England States.....					17,228	179	2,593,940		
New York.....					16,047		3,531,458		
New Jersey.....	73	15	846	3	1	740	217,520		345
Pennsylvania.....	255	21	1,196	5		5,757	350,440		
Delaware.....		1	21				21,804		
Maryland.....	17	18	455	5	80		154,156		
Total Eastern States.....	345	55	2,518	13	16,128	6,497	4,275,378		345
Ohio.....	¹ 242	11	1,312	2			76,962	384	
Indiana.....					647	420	19,104		
Wisconsin.....	6	2	44				5,764		
Minnesota.....					594		56,969	16	
Total Middle Western States.....	248	13	1,356	2	1,241	420	158,799	400	
Washington.....					350		35,099		
California.....	403				459		75,894		
Total Pacific States.....	403				809		110,993		
Total United States.....	996	68	3,874	15	35,406	7,096	7,139,110	400	345

¹ Includes gold certificates.

TABLE No. 76.—Abstract of resources and liabilities of 523 private banks, June 30, 1925

[In thousands of dollars]

State	Resources												Aggregate resources and liabilities
	Number of banks	Loans and discounts (including rediscounts)	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	Exchanges for clearing house	Cash on hand	Other resources	
New York.....	75	9,815	13	18,925	1,629	-----	6,971	-----	348	-----	652	424	38,777
New Jersey.....	13	657	1	1,127	205	901	1,098	-----	28	-----	98	82	4,197
Pennsylvania.....	64	1,246	-----	1,748	698	1,288	586	92	19	1	169	225	6,072
Total Eastern States.....	152	11,718	14	21,800	2,532	2,189	8,655	92	395	1	919	731	49,046
Texas.....	¹ 26	4,963	323	242	119	347	937	-----	41	67	228	86	7,353
Ohio.....	78	18,060	21	3,050	588	421	23	3,112	15	113	793	33	26,229
Indiana.....	130	18,127	38	2,342	519	263	3,684	-----	70	-----	636	98	25,777
Michigan.....	¹ 57	6,064	27	958	482	322	854	3	41	9	305	925	9,990
Iowa.....	¹ 67	17,172	140	2,014	510	1,444	2,552	93	47	5	440	160	24,877
Missouri.....	1	112	-----	-----	7	-----	23	-----	-----	-----	3	-----	145
Total Middle Western States.....	333	59,535	226	8,364	2,106	2,450	7,436	3,208	173	127	2,177	1,216	87,018
South Dakota.....	4	1,068	2	13	58	42	² 307	-----	1	5	² 36	12	1,574
Kansas.....	² 2	231	-----	71	8	-----	134	-----	-----	-----	13	-----	457
Montana.....	2	1,869	263	4,647	67	276	1,817	-----	37	-----	442	-----	9,418
Colorado.....	2	113	2	13	2	3	-----	39	-----	-----	12	-----	184
Total Western States.....	10	3,311	267	4,744	135	321	2,258	39	38	5	503	12	11,633
Idaho.....	2	140	-----	5	3	-----	20	-----	-----	-----	5	-----	173
Total United States.....	523	79,667	830	35,155	4,895	5,307	19,306	3,339	647	200	3,832	2,045	155,223

¹ Not under State supervision.² Estimated.³ June 2, 1925.

State	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)	Notes and bills rediscounted	Bills payable (including advances received from War Finance Corporation and certificates of deposit representing money borrowed)	Other liabilities
New York.....	1,666	14,439		212		31,002		257	1,141
New Jersey.....		1,213		87		2,279		46	572
Pennsylvania.....	² 2,222			237	7	2,926	1	110	569
Total Eastern States.....	3,888	5,652		536	7	36,267	1	413	2,282
Texas.....	893	309	95	16	7	5,557	74	316	86
Ohio.....	1,527	955	673	98	48	21,923	195	749	61
Indiana.....	1,885	885	304	44	63	21,901	138	465	97
Michigan.....	746	281	149	268	15	8,180	60	200	141
Iowa.....	1,409	499	401	44	10	21,262	153	294	805
Missouri.....	10	15	1			105		14	
Total Middle Western States.....	5,577	2,585	1,528	454	136	73,371	541	1,722	1,104
South Dakota.....	45	³ 89			2	1,438			
Kansas.....	25	43	4			385			
Montana.....	330		65	67	17	8,939			
Colorado.....	25	26	1			132			
Total Western States.....	425	158	70	67	19	10,894			
Idaho.....	20	4	1		1	147			
Total United States.....	10,803	8,703	1,694	1,073	170	126,236	616	2,451	3,472

¹ Includes undivided profits.² Includes surplus and profits.³ Includes Guaranty Funds.

TABLE No. 76.—Abstract of resources and liabilities of 523 private banks, June 30, 1925—Continued

[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	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.....							9,815					18,925
New Jersey.....	109	8	26	20		494		112	15	160	54	786
Pennsylvania.....	120	134	211	237	1	543		437	71	242	216	782
Total Eastern States.....	229	142	237	257	1	1,037	9,815	549	86	402	270	20,493
Texas.....	51	97	1,359	479	430	204	2,343	65	9		2	166
Ohio.....							18,060	760	625			1,665
Indiana.....							18,127	662				1,680
Michigan.....	187	283	881	1,475	791	266	2,181	38	155	16	210	539
Iowa.....	491	470	1,173	5,116	2,881	149	6,892	1,038	92	22	78	784
Missouri.....							112					
Total Middle Western States.....	678	753	2,054	6,591	3,672	415	45,372	2,498	872	38	288	4,668
South Dakota.....							1,098					13
Kansas.....	221				10			46				25
Montana.....	8	1	1,832	28				2,571				2,076
Colorado.....							113	7				6
Total Western States.....	229	1	1,832	28	10		1,211	2,624				2,120
Idaho.....							140					5
Total United States.....	1,187	993	5,482	7,355	4,113	1,656	58,881	5,736	967	440	560	27,452

States	Cash					Demand deposits			Time deposits		
	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	Deposits not classified
New York.....			570		82						31,062
New Jersey.....	2	1	81	1	13	417	522		1,308	22	10
Pennsylvania.....	6	5	157	1		746	25		2,150	5	
Total Eastern States.....	8	6	808	2	95	1,163	547		3,458	27	31,072
Texas.....	10	23	94	2	99	2,818	594		111	225	1,809
Ohio.....	101	71	606	15		11,184	1,978	2	2,839	5,920	
Indiana.....					636	12,951	7,703	4	1,242		1
Michigan.....	11	21	208	5	60	1,788	1,425	9	3,446	1,015	497
Iowa.....	21	39	160	5	215	7,192	626		1,515	9,145	2,784
Missouri.....					3						105
Total Middle Western States.....	133	131	974	25	914	33,115	11,732	15	9,042	16,080	3,387
South Dakota.....					36	533	2		10	893	
Kansas.....	1	3	9			308	5			72	
Montana.....	85	10	347			4,580	22		60	4,327	
Colorado.....	1	12	9			106	10			16	
Total Western States.....	87	15	365		36	5,477	39		70	5,308	
Idaho.....					5	63				84	
Total United States.....	238	175	2,241	29	1,149	42,636	12,912	15	12,681	21,724	36,268

¹ Includes nickels and cents.

TABLE No. 77.—Abstract of resources and liabilities of 20,769 State (commercial), savings, private banks, and loan and trust companies, June 30, 1925

[In thousands of dollars]

States, Territories, etc.	Number of banks	Resources										Aggregate resources and liabilities		
		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.....	191	111,449	104	151,167	13,230	643	9,763					3,060	472	279,897
New Hampshire.....	68	89,283	3	104,381	1,798	47	4,394					4,769	74	200,833
Vermont.....	59	116,288	30	45,739	1,480	1,144	5,777					1,213	3,614	175,441
Massachusetts.....	291	1,628,493	241	783,911	31,840	1,900	60,205	61,222	14,494			16,951	6,956	2,605,103
Rhode Island.....	428	191,402	7	196,059	3,982	1,305	6,647	15,134	409		1,864	7,764	4,442	429,015
Connecticut.....	162	407,833	143	384,112	13,303	1,454	16,344	692		3,631		18,455	932	847,399
Total New England States.....	699	2,544,728	528	1,665,369	56,142	5,383	103,130	77,048	18,794	1,864		48,212	16,490	4,537,688
New York.....	595	5,700,654	1,657	2,873,362	144,825	2,912	314,223	573,280	672,377			95,289	375,964	10,754,543
New Jersey.....	244	723,385	76	440,787	28,842	5,589	52,539	29,634	3,031		6,404	19,897	11,932	1,322,066
Pennsylvania.....	785	1,387,365	414	1,162,887	91,812	24,246	59,518	171,835	3,623		21,346	51,937	38,034	3,013,017
Delaware.....	40	62,694	23	38,983	2,973	1,206	1,899	5,143	127		442	1,268	1,288	106,036
Maryland.....	161	276,906	144	207,523	12,183	1,841	15,959	29,720	1,079		5,669	6,196	4,686	561,846
District of Columbia.....	31	80,134	42	29,168	10,391	571	10,288	144			1,249	2,478	975	137,898
Total Eastern States.....	1,856	8,221,138	2,356	4,752,710	290,976	36,335	454,416	809,756	681,486	36,339		177,035	432,879	15,895,426
Virginia.....	336	177,849	150	17,017	7,371	2,540	17,347			1,717		4,155	16,018	244,164
West Virginia.....	221	172,428	320	24,239	10,092	1,731	21,855			194		1,262	489	238,088
North Carolina.....	4507	214,684	336	16,687	9,312	2,560	33,847			276		2,554	6,478	796
South Carolina.....	4298	102,783	664	12,770	3,335	2,987	15,045			757		409	2,029	143,369
Georgia.....	4543	195,879	414	16,093	10,101	6,640	27,191	8,826		512		2,921	5,516	4,632
Florida.....	261	193,708	143	38,830	7,402	1,547	104,586			5,923			9,164	362,119
Alabama.....	7252	106,118	96	11,705	4,172	2,480	13,105			1,549			4,667	1,085
Mississippi.....	323	105,691	572	22,616	3,192	1,520	25,479			68		536	3,436	4,726
Louisiana.....	214	246,390	1,156	36,926	15,529	4,023	40,345	10,569		3,336		6,681	6,402	8,345
Texas.....	872	197,546	939	20,513	9,018	7,189	9,175	44,037		41		67	10,407	15,401
Arkansas.....	396	117,869	488	10,034	4,495	3,478	25,755	3,195		1,130			3,851	1,053
Kentucky.....	470	185,572	478	36,522	6,381	1,554	28,232			503		1,428	5,863	3,198
Tennessee.....	4545	176,432	741	18,013	9,757	3,646	41,868			4,763			5,039	11,619
Total Southern States.....	5,138	2,192,799	6,497	281,965	100,217	41,847	408,830	66,627	20,769	15,858		73,043	70,147	3,278,599

Ohio.....	743	1,273,238	447	359,826	63,929	12,578	33,449	127,868	1,839	46,333	37,377	36,690	1,993,574
Indiana.....	851	389,365	505	88,251	21,844	5,155	67,339	-----	4,371	-----	14,028	70,548	661,406
Illinois.....	1,399	1,523,900	1,148	557,740	55,659	9,309	286,430	83,523	8,179	77,590	42,684	36,134	2,682,196
Michigan.....	660	463,820	400	690,623	39,521	6,045	103,523	38,069	10,495	22,353	25,026	25,530	1,425,405
Wisconsin.....	833	351,625	431	117,408	13,596	4,678	2,042	56,944	2,610	3,656	10,624	1,050	565,464
Minnesota.....	1,055	284,750	604	138,071	11,161	14,562	42,226	1,186	2,398	-----	20,605	2,686	518,249
Iowa.....	1,284	566,270	1,053	29,405	19,757	18,719	80,282	93	47	5	18,174	1,131	734,936
Missouri.....	1,427	563,223	771	207,902	22,045	10,751	133,789	-----	16,535	-----	18,140	16,742	989,898
Total Middle Western States.....	8,252	5,415,961	5,359	2,189,226	247,512	81,797	749,980	307,683	46,474	149,937	186,658	190,511	9,571,128
North Dakota.....	498	65,325	147	9,637	3,162	6,314	564	10,961	344	-----	1,563	432	98,440
South Dakota.....	415	89,771	462	8,394	3,819	7,043	20,341	-----	94	650	2,414	1,211	134,199
Nebraska.....	915	220,351	1,104	19,474	7,373	11,222	53,858	-----	-----	-----	9,879	1,513	324,574
Kansas.....	11 1,021	196,102	643	27,554	8,169	6,254	50,816	-----	360	1,428	6,206	3,621	301,153
Montana.....	150	38,078	388	18,995	2,140	2,162	12,189	-----	351	-----	2,959	593	77,805
Wyoming.....	64	15,520	46	2,144	702	432	3,532	-----	172	-----	904	7	23,459
Colorado.....	197	48,812	149	15,996	2,614	1,295	359	17,110	1,260	-----	2,683	140	90,418
New Mexico.....	35	6,153	13	1,128	307	260	1,272	16	92	-----	432	46	9,719
Oklahoma.....	380	48,166	231	14,085	2,232	1,651	21,851	-----	326	-----	565	2,425	91,661
Total Western States.....	3,675	728,278	3,183	117,407	30,518	36,633	164,532	28,087	2,999	2,643	29,465	7,692	1,151,437
Washington.....	252	97,844	95	45,891	5,934	1,941	1,526	17,550	418	924	4,115	985	176,723
Oregon.....	180	71,394	169	25,805	3,741	1,216	8,313	11,046	607	982	4,140	2,402	129,815
California.....	394	1,491,365	1,341	527,032	71,566	11,634	139,658	69,663	28,945	26,408	41,311	46,935	2,455,798
Idaho.....	104	19,965	23	8,408	1,169	1,143	4,880	527	208	-----	1,276	525	38,064
Utah.....	94	70,446	302	17,510	2,023	2,681	9,678	2,245	412	564	1,310	496	107,667
Nevada.....	24	15,588	63	2,477	683	408	3,640	-----	83	88	991	173	24,194
Arizona.....	39	30,444	35	8,975	1,179	1,954	6,585	1,778	101	244	2,410	680	54,385
Total Pacific States.....	1,087	1,796,986	2,028	635,598	86,235	20,977	174,280	102,809	30,774	29,210	55,553	52,196	2,986,646
Alaska.....	13	3,266	18	2,414	223	116	1,217	-----	15	37	644	-----	7,950
The Territory of Hawaii.....	12 21	42,114	1,286	13,805	1,571	549	8,767	-----	1,049	-----	3,783	5,062	77,986
Porto Rico.....	17	32,985	60	4,606	1,091	338	5,134	36	1,145	1,500	4,259	1,620	52,774
Philippines.....	11	54,798	19,592	6,569	1,347	320	18,275	-----	428	1,278	13,029	30,904	146,540
Total Alaska and insular possessions.....	62	133,163	20,956	27,394	4,232	1,323	33,393	36	2,637	2,815	21,715	37,586	285,250
Total United States and insular possessions.....	20,769	21,083,083	40,907	9,669,669	815,832	224,295	2,088,561	1,392,046	803,933	238,666	591,681	807,501	37,706,174

¹ June 27, 1925.² Includes other real estate.³ Includes cash items.⁴ Includes branches.⁵ Includes exchanges for clearing house.⁶ Includes lawful reserve.⁷ June 23, 1925.⁸ April 6, 1925.⁹ Estimated.¹⁰ May 1, 1925.¹¹ June 2, 1925.¹² Figures for trust companies as of June 30, 1924.

TABLE No. 77.—Abstract of resources and liabilities of 20,769 State (commercial), savings, private banks, and loan and trust companies, June 30, 1925—Continued

[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 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 deposit representing money borrowed)	Other liabilities
Maine.....	5,466	10,836	9,208	1,491	307	246,416		573	4,557	1,043
New Hampshire.....	2,572	10,401	6,547	660		179,452				1,201
Vermont.....	2,666	8,938	6,145	18	248	154,988		49	1,894	495
Massachusetts.....	38,818	115,817	89,905	28,628	7,149	2,296,085		13,340	4,007	11,354
Rhode Island.....	9,400	17,335	7,639	6,300	1,443	379,284	193			7,361
Connecticut.....	16,566	42,613	28,981	3,162		751,799			3,637	641
Total New England States.....	75,488	205,940	148,485	40,259	9,147	4,008,024	193	13,962	14,095	22,095
New York.....	286,696	792,285		848,430		8,503,151		7,687	43,252	273,042
New Jersey.....	55,134	46,177	20,093	12,898	5,848	1,127,584	1,933	2,784	11,818	17,837
Pennsylvania.....	176,868	301,929	74,722	54,691	14,659	2,280,198	13,526	5,573	34,681	56,170
Delaware.....	7,588	7,535	3,956	4,503	256	79,505	433	20	600	1,640
Maryland.....	22,935	40,066	6,906	11,984		468,592		576	4,044	6,743
District of Columbia.....	13,951	7,954	3,624	3,404	859	105,651	8	19	991	1,437
Total Eastern States.....	563,172	1,215,946	100,301	935,910	21,622	12,564,661	15,900	16,659	95,386	356,869
Virginia.....	27,601	15,449	4,923	5,917	1,812	154,850		4,507	10,498	18,607
West Virginia.....	21,389	13,860	6,245	3,879	1,077	180,855		2,450	7,763	670
North Carolina.....	22,881	12,048	4,524	13,958	3,587	202,272		3,341	21,863	3,502
South Carolina.....	13,880	6,737	2,726	3,325	529	104,354		2,063	7,843	1,962
Georgia.....	30,671	15,356	7,807	23,989	1,013	178,856		4,304	13,259	2,870
Florida.....	15,493	6,598	3,994	15,722	10,820	306,168		97	1,065	2,162
Alabama.....	13,828	6,912	4,182			116,629		1,229	5,867	1,330
Mississippi.....	11,845	6,237	1,866	4,789	584	129,505		1,419	7,130	4,361
Louisiana.....	23,514	13,600	4,858	32,543	2,501	279,047		556	7,728	15,857
Texas.....	37,763	11,350	5,208	8,939	2,235	235,475		2,226	5,328	5,769

Arkansas.....	16,281	6,223	2,684	11,985	1,004	123,564		1,971	6,628	1,008
Kentucky.....	23,001	14,639	3,961	3,673	1,385	202,926		707	3,273	16,166
Tennessee.....	24,604	12,783				215,544			4,311	14,636
Total Southern States.....	282,701	141,793	52,973	128,719	26,547	2,430,045		25,470	102,051	88,300
Ohio.....	113,446	81,350	21,643	64,028	14,155	1,633,259	7,273	4,123	13,612	40,685
Indiana.....	47,465	22,548	11,957	11,718	3,041	483,281		6,191	7,621	67,584
Illinois.....	160,024	111,720	68,850	135,746	27,903	2,118,778		5,881	12,826	40,468
Michigan.....	70,691	53,777	17,676	22,058	9,051	1,172,948	7,179	1,912	15,452	54,661
Wisconsin.....	35,904	13,991	10,572	10,487	2,972	479,926	194	1,063	4,286	4,669
Minnesota.....	30,739	13,960	4,405	4,499	4,306	449,532		1,293	7,591	1,924
Iowa.....	52,361	22,454	11,210	44	10	624,485		3,153	16,773	7,446
Missouri.....	81,549	46,621	17,325	246	8,428	791,812		3,105	18,805	22,007
Total Middle Western States.....	591,579	368,421	163,638	248,826	69,866	7,754,021	14,646	23,721	96,966	239,444
North Dakota.....	8,781	2,921	25	201	746	81,694		65	4,014	2
South Dakota.....	9,206	3,584	43	2,345	719	113,502		691	3,659	450
Nebraska.....	23,924	7,065	1,920	10,897		276,881			2,844	1,043
Kansas.....	26,368	13,861	4,335	11,514	1,750	236,953	2,420		1,173	2,779
Montana.....	7,015	1,852	717	2,644	592	63,584			1,209	392
Wyoming.....	1,960	857	159	257	172	19,455		308	291	
Colorado.....	6,806	3,209	1,270	1,342	1,011	75,363		94	890	433
New Mexico.....	1,325	337	61	54		7,570		117	253	2
Oklahoma.....	7,489	1,437	737	2,085	983	76,770		1,677	423	60
Total Western States.....	92,874	35,123	9,267	31,339	5,973	951,572		5,372	14,756	5,161
Washington.....	12,383	4,991	1,914	3,576	1,151	147,735		1,165	1,246	2,562
Oregon.....	10,368	3,875	2,072	4,347	1,153	102,570	31	1,362	1,833	2,204
California.....	126,320	62,041	30,469	73,413		2,108,665	7,827	2,928	19,508	24,627
Idaho.....	3,202	880	407	142	342	31,097		640	1,150	204
Utah.....	8,053	4,297	1,035	2,529	883	76,349		743	1,356	5,122
Nevada.....	1,711	564	238	166	477	20,718		36	155	129
Arizona.....	3,804	2,265	719	1,546	583	43,800		260	987	421
Total Pacific States.....	165,841	78,913	36,854	85,719	4,589	2,530,934	7,858	7,134	26,235	42,569
Alaska.....	630	140	148	89	34	6,896		6		7
The Territory of Hawaii.....	7,406	3,514	1,668	423	185	60,243		77	121	4,349
Porto Rico.....	8,310	1,296	879	1,237	354	36,729	522	1,624	15	1,808
Philippines.....	12,275	3,320	2,515	11,988	288	67,905			2,645	45,604
Total Alaska and insular possessions.....	28,621	8,270	5,210	13,737	861	171,773	522	1,707	2,781	51,768
Total United States and insular possessions.....	1,800,276	2,054,406	525,728	1,484,509	138,605	30,411,030	39,119	94,025	352,270	806,206

¹ Includes guaranty fund.

² Includes surplus and profits of private banks.

³ Includes undivided profits.

⁴ Includes rediscounts.

⁵ Includes trust funds.

TABLE NO. 77.—Abstract of resources and liabilities of 20,769 State (commercial), savings, private banks, and loan and trust companies, June 30, 1925—Continued

[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.....			1,667				109,782	32,837	5,237	18,884	24,646	69,563
New Hampshire.....							70,335	18,948	4,648	21,948	30,815	26,109
Vermont.....							90,015	26,253	3,285	2,217	22,922	6,231
Massachusetts.....	92,165	26,990	83,309	187,459			146,377	1,092,193	1,391	236,383	89,772	95,651
Rhode Island.....	13,902	3,854	26,769	56,901			89,976		7,416	85,265	65,144	28,066
Connecticut.....							407,833	52,293	27,797	104,088	18,464	181,470
Total New England States.....	106,067	30,844	111,745	244,360		396,703	1,655,009	537,957	49,774	418,785	251,763	407,090
New York.....							5,700,654					2,873,362
New Jersey.....	134,855	27,019	27,976	247,720	1,961	271,025	12,839	83,636	78,450	154,001	36,900	87,800
Pennsylvania.....	400,316	117,201	124,927	330,427	9,415	405,079		255,690	98,744	335,834	128,565	349,054
Delaware.....	16,732	2,370	5,580	11,308	1,842	14,862		4,618	5,557	11,067	7,578	10,163
Maryland.....	55,402	15,259	35,583	71,069		11,630		87,963	41,358	19,107	70,384	32,490
District of Columbia.....	26,088	2,494	6,314	17,363	23	27,645		207	1,126	6,145	4,722	10,887
Total Eastern States.....	633,393	164,343	200,380	677,887	13,231	730,241	5,801,663	391,890	197,984	577,431	210,255	3,375,150
Virginia.....							177,849					17,017
West Virginia.....							172,428	5,454				18,785
North Carolina.....	4,400	4,151	43,447	123,231			39,405	8,159	2,584	329	29	5,586
South Carolina.....							102,783					12,770
Georgia.....							195,879					16,093
Florida.....							193,708					38,830
Alabama.....							106,118	1,013				10,692
Mississippi.....							105,691	3,897				18,719
Louisiana.....							246,890	7,201	30			29,695
Texas.....	9,648	6,819	92,280	50,293	10,975	19,890	7,641	9,992	3,087	526	893	6,015

Arkansas.....							117,869	4,720					5,314
Kentucky.....							185,572						36,522
Tennessee.....							176,432						18,013
Total Southern States.....	14,048	10,970	135,727	173,524	10,975	19,890	1,827,665	40,436	5,701	855	922		234,051
Ohio.....							1,273,238	96,259	85,653				177,914
Indiana.....							389,365	25,104					63,147
Illinois.....							1,523,900	207,909	102,067		75,501		172,263
Michigan.....	187	283	881	1,475	791	266	459,937	38	155	16			690,204
Wisconsin.....	18,715	18,629	50,903	157,626	97,053		8,599	29,808	20,524	6,322		22,260	35,494
Minnesota.....							284,750	32,779					105,292
Iowa.....	491	470	1,173	5,116	2,881	149	555,990	1,038		92	22	78	28,175
Missouri.....							563,223						207,902
Total Middle Western States.....	19,398	19,382	52,957	164,217	100,725	415	5,058,902	392,935	208,491	6,360	98,049		1,483,391
North Dakota.....							65,325	3,855					5,782
South Dakota.....							89,771						8,394
Nebraska.....	5,340	13,648	45,814	91,551	23,806	10,134	30,058	7,695	1,907	850		1,905	7,117
Kansas.....	165,118				30,984			10,415					17,139
Montana.....	4,731	3,415	16,262	7,616		6,045	9	8,215					10,780
Wyoming.....	438	170	8,090	3,199			3,623	1,031	130	21		76	886
Colorado.....							48,812	6,396					9,600
New Mexico.....	77	73	2,109	2,296	525	963	110	766	87	28	14		233
Oklahoma.....							48,166						14,085
Total Western States.....	175,704	17,306	72,275	104,662	55,315	17,142	285,874	38,373	2,124	899	1,995		74,016
Washington.....							97,844						45,391
Oregon.....							71,394	7,842					17,963
California.....							1,493,365	222,292					304,740
Idaho.....							19,905					48	8,360
Utah.....	3,250	1,107	17,684	15,962	6,411	24,573	1,459	3,587	3,178	1,116	2,301	48	7,328
Nevada.....	7,827	1,008	2,286	18	2,695	1,754		511	642	58		126	1,140
Arizona.....	4,790	1,005	8,617	7,182	2,821	5,899	130	3,468	1,416	297		775	3,019
Total Pacific States.....	15,867	3,120	28,587	23,162	11,927	32,226	1,682,097	237,700	5,236	1,471	3,250		387,941
Alaska.....							882	877	522			176	234
The Territory of Hawaii.....							367	3,700	1,618			678	2,158
Porto Rico.....	11,746	4,222	8,243	2,174	284	15,078		1,308	1,040			120	5,651
Philippines.....	2,577	4,199	5,762	10,860	690	2,704		219	20			234	2,138
	2,540	262	3,275	1,558	52	2,057	45,054						6,021
Total Alaska and insular possessions.....	16,863	8,683	17,280	20,592	1,026	20,721	47,998	6,104	3,200	1,208	2,467		14,415
Total United States and insular possessions.....	981,335	254,648	618,951	1,408,404	193,199	1,217,338	16,359,208	1,645,395	472,510	1,007,009	568,701		5,976,054

TABLE No. 77.—Abstract of resources and liabilities of 20,769 State (commercial), savings, private banks, and loan and trust companies, June 30, 1925—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	
Maine.....					3,060	35,618	1,500	9	188,623	813		19,853
New Hampshire.....					760	3,919			175,533			
Vermont.....					1,213	9,955	509	67	144,457			
Massachusetts.....					16,951	592,008	8,480	650	1,613,385	39,121		42,441
Rhode Island.....	516	338	6,141	61	708	90,032	3,052	27	269,152	16,561	460	
Connecticut.....					18,455	143,677		360	607,762			
Total New England States.....	516	338	6,141	61	41,156	875,209	13,541	1,113	2,998,912	56,495	460	62,294
New York.....			61,665		33,624				3,531,458			4,971,693
New Jersey.....	915	1,024	17,637	265	56	417,452	10,537	1,384	688,802	6,624	1,064	1,681
Pennsylvania.....	3,491	2,972	45,020	454		985,969	7,591	3,377	1,194,661	86,509	2,091	
Delaware.....	42	77	1,133			36,405	1	120	42,235	677	61	6
Maryland.....	270	517	5,314	5	80	171,594		478	294,386			2,134
District of Columbia.....	59	4	2,246	149		56,275	409	120	42,760	2,782	60	3,245
Total Eastern States.....	4,777	4,594	133,015	889	33,760	1,667,695	18,538	5,479	5,794,302	96,592	3,296	4,978,759
Virginia.....					4,155	67,930	2,901	663	54,008	29,348		
West Virginia.....					5,478	94,542	908	506	52,965	30,229		1,705
North Carolina.....	398	861	5,216			100,712	10,099	307	56,440	38,567		1,147
South Carolina.....	90	1,348	2,152			46,860	550	221	37,566	19,157		
Georgia.....					5,516	85,010		301	47,157	35,120		
Florida.....					9,164	226,581		310	56,927	20,103		2,247
Alabama.....					4,667	71,409			45,131		89	
Mississippi.....	191	557	2,688			49,151		56	27,483	30,622		22,193
Louisiana.....	294	1,950	5,158			159,969	3,438	639	80,419	24,495		10,087
Texas.....	533	1,308	8,272	156	138	195,456	594	291	11,171	26,154		1,809
Arkansas.....	237	618	2,996			57,676	5,165	157	22,414	18,297	47	19,808
Kentucky.....					5,863	101,581			41,332			60,013
Tennessee.....					5,039		131,722		83,822			
Total Southern States.....	1,743	4,642	26,482	156	40,020	1,256,877	166,645	3,451	616,835	267,092	136	119,009

Ohio.....	2,509	2,138	32,138	512	80	509,772	27,285	1,751	808,357	113,873	1,058	171,163
Indiana.....					14,028	208,363	105,848	337	148,903			19,830
Illinois.....	2,628	3,657	36,399			1,063,080	40,531	3,301	845,584	166,282		
Michigan.....	11	21	208	5	24,781	1,788	1,425	29	17,909	1,015		1,150,782
Wisconsin.....	1,358	1,232	7,814	220		163,197	19,718	456	153,092	143,249	214	
Minnesota.....					20,605	114,714	323	42	130,436	190,326	47	13,644
Iowa.....	21	39	160	5	17,949	7,192	626		387,015	9,145		220,507
Missouri.....					18,140							791,812
Total Middle Western States.....	6,527	7,087	76,719	742	95,583	2,068,106	195,756	5,916	2,491,296	623,890	1,319	2,367,738
North Dakota.....					1,563	28,354	547		2,834	49,570		389
South Dakota.....					2,414	43,506	367	79	6,289	63,172	89	
Nebraska.....					9,879	107,420	7,741	19	12,629	149,072		
Kansas.....	583	1,372	4,251			134,015	12,239	22		75,123		15,554
Montana.....	254	1,418	1,287			35,093	385	1	10,854	15,476	1,575	
Wyoming.....	48	93	755	8		10,876	71		3,092	5,416		
Colorado.....	383	1,376	1,924			39,023	1,157	44	25,300	6,944	192	2,703
New Mexico.....	14	74	339	5		4,752	1,157		1,354	1,172	75	60
Oklahoma.....					2,425							76,770
Total Western States.....	1,282	3,333	8,556	13	16,281	403,039	22,664	165	62,352	365,945	1,931	95,476
Washington.....					4,115	44,478	1,143	55	72,126	11,992	627	17,314
Oregon.....					4,140	58,881	711	62	31,381	11,155	380	
California.....	5,610				35,701	605,385			1,355,852			147,428
Idaho.....					1,276	20,253	171	24	4,158	6,449		42
Utah.....	335	237	738			27,129	35	82	42,414	6,301	388	
Nevada.....	214	81	695	1		8,977	16	27	10,363	1,110	59	166
Arizona.....	237	199	1,951	10	13	23,839	240	21	15,219	3,965	352	164
Total Pacific States.....	6,396	517	3,384	11	45,245	788,942	2,316	271	1,531,513	40,972	1,806	165,114
Alaska.....	77	53	502	2	10	3,353	78	8	2,632	345	480	
The Territory of Hawaii.....	133	286	3,154	8	202	25,437	664	69	23,673	6,657	20	3,723
Porto Rico.....	209	420	3,528	65	37	20,850	957	39	11,843	1,667	688	685
Philippines.....	97	63	8,439	18	4,412	20,018	851		8,617	9,680		28,739
Total Alaska and insular possessions.....	516	822	15,623	93	4,661	69,658	2,550	116	46,765	18,349	1,188	33,147
Total United States and insular possessions.....	21,757	21,333	269,920	1,965	276,706	7,129,526	422,010	16,511	13,541,975	1,469,335	10,136	7,821,537

1 Includes nickels and cents.
 2 Includes demand certificates of deposit.
 3 Includes all deposit liabilities other than savings and postal savings.

TABLE No. 78.—Abstract of resources and liabilities of 8,072 national banks, June 30, 1925

[In thousands of dollars]

States, Territories, etc.	Number of banks	Resources											Total resources
		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 banks	Checks and other cash items	Exchanges for clearing house	Cash on hand	Other resources	
Maine.....	58	64,478	41	56,345	2,319	259	5,608	5,078	472	623	2,015	349	137,676
New Hampshire.....	54	37,120	29	25,067	2,278	67	4,405	3,372	483	176	1,939	252	75,188
Vermont.....	46	32,715	28	22,742	1,089	32	3,163	2,252	287	2	1,027	500	63,887
Massachusetts.....	156	815,847	119	260,383	35,693	2,183	83,341	71,467	5,551	28,328	17,939	37,086	1,357,937
Rhode Island.....	17	41,699	3	27,180	1,069	1	2,875	3,278	61	764	1,962	409	79,301
Connecticut.....	62	149,920	69	67,718	9,579	2,786	20,140	11,173	1,451	2,562	6,094	1,109	272,601
Total New England States.....	393	1,141,774	289	459,435	52,027	5,478	119,527	96,620	8,305	32,455	30,976	39,704	1,986,590
New York.....	533	2,811,582	740	1,430,284	65,479	3,485	193,306	392,892	54,856	746,400	48,927	144,055	5,892,096
New Jersey.....	265	407,119	125	305,029	22,359	1,998	40,485	37,148	3,258	4,045	15,716	3,647	841,529
Pennsylvania.....	867	1,411,689	334	969,177	77,694	8,553	208,029	145,264	17,958	46,906	44,745	16,524	2,946,963
Delaware.....	18	11,085	8	9,453	630	158	1,026	1,109	46	103	464	63	24,145
Maryland.....	84	152,401	46	83,083	8,391	879	28,243	11,719	1,912	8,536	3,884	1,054	300,143
District of Columbia.....	13	77,984	41	32,237	8,531	1,286	9,336	7,979	1,408	4,123	3,178	576	146,979
Total Eastern States.....	1,780	4,871,860	1,294	2,829,863	183,084	16,359	480,515	596,111	79,438	810,203	116,914	165,919	10,151,560
Virginia.....	181	271,225	141	52,691	11,903	2,008	30,956	15,635	1,693	2,551	6,415	1,428	396,646
West Virginia.....	124	128,641	92	35,520	7,447	754	11,709	7,828	749	387	3,606	933	197,666
North Carolina.....	83	130,650	111	19,452	8,294	857	15,448	6,573	1,378	535	3,608	808	187,712
South Carolina.....	75	81,350	65	18,292	4,723	1,935	12,045	4,469	598	675	2,270	2,491	129,513
Georgia.....	89	124,069	155	25,225	6,375	2,375	23,553	9,109	960	1,724	3,184	1,128	200,637
Florida.....	107	141,468	30	62,583	5,058	502	61,356	15,868	1,242	2,157	5,496	456	296,216
Alabama.....	52	99,740	61	31,079	4,382	1,270	17,259	7,309	860	590	3,804	636	167,080
Mississippi.....	36	46,341	121	18,152	1,944	422	8,095	3,498	688	95	1,305	241	80,802
Louisiana.....	33	74,684	69	13,343	7,189	719	11,502	5,884	658	1,807	2,061	964	118,900
Texas.....	642	540,145	1,128	138,011	33,776	10,402	137,345	49,688	4,677	7,735	13,182	3,266	944,355
Arkansas.....	86	57,005	75	15,935	2,516	936	14,844	4,834	495	169	1,937	458	98,904
Kentucky.....	139	170,190	263	52,305	6,017	618	26,996	11,532	1,397	1,857	3,803	1,150	276,227
Tennessee.....	105	150,265	145	28,135	8,299	937	25,226	10,923	1,296	1,645	4,158	837	231,893
Total Southern States.....	1,752	2,015,782	2,456	510,628	107,923	23,735	399,914	152,850	16,591	21,927	60,029	14,794	3,326,524

Ohio.....	356	490,670	365	241,866	31,269	3,425	71,187	40,794	2,884	8,761	17,034	5,112	913,367
Indiana.....	246	226,031	220	99,071	15,290	2,889	38,646	17,519	3,108	2,963	11,199	1,886	418,822
Illinois.....	501	962,960	737	313,171	37,061	5,726	177,031	119,524	7,188	27,466	26,392	14,212	1,701,448
Michigan.....	126	290,982	140	141,911	18,158	1,491	46,344	33,423	1,571	7,721	8,062	3,026	552,829
Wisconsin.....	157	250,300	180	93,772	13,106	2,189	37,198	19,715	2,098	3,191	7,379	1,584	430,712
Minnesota.....	320	345,155	286	163,985	11,944	7,193	79,613	34,259	6,720	8,814	4,908	661,711	
Iowa.....	340	233,933	413	75,551	10,492	10,132	37,875	17,754	1,693	1,912	7,824	1,484	398,763
Missouri.....	131	338,029	161	109,515	11,186	1,839	82,514	35,229	1,659	12,109	6,237	3,749	602,347
Total Middle Western States.....	2,177	3,138,060	2,502	1,238,792	148,506	34,854	561,108	318,217	26,901	82,157	92,941	35,961	5,679,999
North Dakota.....	160	52,223	90	25,529	2,938	3,399	8,728	3,988	214	256	1,712	589	99,666
South Dakota.....	111	46,622	97	18,152	2,285	2,196	10,077	3,632	322	222	1,793	299	85,697
Nebraska.....	172	145,852	274	37,434	7,232	4,106	40,403	15,007	2,210	3,131	3,818	586	290,653
Kansas.....	258	128,906	288	48,104	8,981	2,978	42,146	12,978	1,066	1,583	5,075	675	252,780
Montana.....	85	40,259	98	20,369	2,685	1,306	10,437	3,884	429	191	2,814	306	82,778
Wyoming.....	32	22,553	33	8,846	1,431	433	5,861	2,085	104	175	1,387	128	43,036
Colorado.....	137	129,106	194	76,917	4,617	1,668	34,588	15,308	2,241	4,123	7,086	695	276,543
New Mexico.....	31	15,274	9	4,634	1,161	482	3,223	1,273	172	-----	944	113	27,285
Oklahoma.....	393	198,590	402	74,442	14,529	4,527	75,746	22,465	1,575	2,654	6,694	745	402,369
Total Western States.....	1,379	779,385	1,485	314,427	45,859	21,095	231,209	80,620	8,333	12,335	31,323	4,136	1,530,207
Washington.....	112	153,397	117	83,527	10,168	1,563	32,654	14,757	1,507	5,254	5,960	1,439	310,343
Oregon.....	99	90,289	155	55,580	7,985	1,496	20,293	9,348	764	2,430	3,774	1,027	193,141
California.....	268	571,392	849	202,701	23,919	3,749	103,405	50,566	7,499	20,218	13,301	8,304	1,005,903
Idaho.....	57	30,412	77	10,685	1,833	1,048	5,564	2,510	240	134	1,186	147	53,836
Utah.....	21	29,745	37	11,118	1,874	596	6,087	3,088	151	951	603	183	54,433
Nevada.....	10	9,495	33	4,490	797	93	2,156	779	40	22	518	61	18,484
Arizona.....	18	15,110	54	4,481	947	1,117	2,806	1,398	219	208	1,173	298	27,811
Total Pacific States.....	585	899,840	1,322	372,582	47,523	9,662	172,965	82,446	10,420	29,217	26,515	11,459	1,663,951
Alaska.....	4	1,291	3	1,353	81	8	541	-----	36	-----	280	10	3,603
The Territory of Hawaii.....	2	2,658	1	3,469	264	-----	1,142	-----	220	-----	627	48	8,429
Total possessions.....	6	3,949	4	4,822	345	8	1,683	-----	256	-----	907	58	12,032
Total United States and pos- sessions.....	8,072	12,850,650	9,352	5,730,444	585,267	111,191	1,966,921	1,326,864	150,244	988,294	359,605	272,031	24,350,863

TABLE No. 78.—Abstract of resources and liabilities of 8,072 national banks, June 30, 1925—Continued

[In thousands of dollars]

States, Territories, etc.	Liabilities											
	Capital stock paid in	Surplus	Undivided profits (less expenses and taxes paid)	Reserved for taxes, interest, etc., accrued	National bank circulation	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 deposit representing money borrowed)	Other liabilities
Maine.....	7,370	5,716	4,250	369	5,570	2,395	453	108,916	255	1,054	1,323	5
New Hampshire.....	5,240	4,637	3,012	63	4,651	3,475	396	50,611	399	656	1,925	123
Vermont.....	5,060	2,908	1,968	43	4,269	1,438	309	45,455	105	833	1,308	161
Massachusetts.....	74,217	62,656	28,362	3,433	20,253	117,175	13,538	947,327	7,868	31,848	10,735	40,325
Rhode Island.....	6,320	5,340	4,117	389	5,101	2,004	546	54,280	329	367	405	103
Connecticut.....	20,002	16,679	9,403	1,046	9,699	8,768	1,740	201,185	715	513	2,331	520
Total New England States.....	118,209	97,936	51,112	5,343	49,573	135,255	16,982	1,407,974	9,671	35,271	18,027	41,237
New York.....	241,340	288,840	137,327	17,249	65,374	919,910	405,531	3,509,592	12,012	68,525	83,712	142,684
New Jersey.....	40,973	39,180	15,821	1,189	20,602	18,372	5,214	682,167	3,245	3,835	9,861	2,070
Pennsylvania.....	143,139	213,019	72,825	6,081	80,983	299,368	15,350	2,028,956	16,259	10,103	41,592	19,238
Delaware.....	1,735	2,052	983	31	1,124	470	58	17,035	87	281	267	22
Maryland.....	17,279	17,081	6,650	665	9,505	33,583	1,824	200,396	3,901	1,481	6,843	940
District of Columbia.....	9,427	5,913	2,488	258	4,426	10,698	1,560	104,339	3,287	563	1,962	1,758
Total Eastern States.....	453,893	565,085	236,194	25,423	182,014	1,282,401	429,537	6,542,485	38,791	84,788	144,237	166,712
Virginia.....	30,279	24,026	7,705	1,339	19,744	32,610	2,582	256,801	2,390	9,454	6,356	3,360
West Virginia.....	13,416	11,756	4,596	536	10,259	6,143	1,323	140,586	812	2,073	5,545	621
North Carolina.....	14,065	8,826	3,491	692	9,490	12,734	1,329	116,081	604	12,809	5,602	2,089
South Carolina.....	11,230	5,446	1,770	329	6,461	7,291	832	89,974	701	3,082	1,204	1,193
Georgia.....	15,665	11,014	3,748	375	8,277	22,411	945	129,552	2,108	3,974	1,512	1,056
Florida.....	10,504	5,719	2,860	408	5,239	56,710	4,128	208,039	1,023	181	10	1,395
Alabama.....	13,070	8,349	5,000	334	9,200	7,100	479	117,877	1,300	2,992	1,015	364
Mississippi.....	5,285	3,114	840	218	2,920	3,664	444	59,696	366	3,502	615	238

Louisiana.....	9,025	4,844	1,342	300	4,076	14,066	570	79,147	1,033	1,851	656	1,900
Texas.....	81,237	37,896	17,492	1,645	39,635	109,104	9,765	628,215	7,866	3,281	5,457	2,762
Arkansas.....	7,905	3,352	1,920	117	3,757	7,883	689	70,463	338	1,441	524	515
Kentucky.....	18,596	13,877	5,582	1,311	15,851	26,472	4,153	183,979	590	1,711	1,771	2,334
Tennessee.....	17,369	10,129	2,641	600	13,187	26,445	1,121	150,846	707	4,408	2,357	2,056
Total Southern States.....	247,646	148,348	58,987	8,294	148,096	332,633	28,360	2,231,256	19,838	50,759	32,424	19,883
Ohio.....	62,280	44,072	23,845	1,488	40,826	61,286	4,910	637,905	6,280	10,268	9,690	10,517
Indiana.....	31,948	16,415	7,576	457	25,074	38,264	2,490	287,366	1,768	2,835	1,866	2,743
Illinois.....	94,048	63,265	30,630	6,321	30,483	313,540	14,856	1,106,673	4,896	10,522	9,535	16,709
Michigan.....	26,121	18,805	8,410	1,180	13,637	34,948	2,870	423,360	3,630	5,638	12,476	1,754
Wisconsin.....	27,005	14,780	6,910	1,225	14,360	38,248	1,950	317,608	2,214	4,106	1,066	1,240
Minnesota.....	37,719	21,322	6,993	2,754	14,774	93,458	10,437	466,736	3,429	1,219	1,273	1,537
Iowa.....	26,520	13,118	3,725	615	17,744	53,993	2,711	269,830	1,109	6,845	1,201	1,852
Missouri.....	42,123	16,885	9,603	1,552	16,884	153,596	3,917	348,835	2,992	2,284	801	2,864
Total Middle Western States.....	347,764	208,662	97,692	15,592	173,782	787,353	44,141	3,858,313	26,288	43,717	37,919	38,776
North Dakota.....	6,440	2,922	686	20	4,319	4,590	726	78,818	211	539	318	77
South Dakota.....	5,105	2,331	641	103	2,879	7,010	719	64,944	344	1,403	204	14
Nebraska.....	16,330	8,530	3,303	874	8,434	56,104	2,685	161,672	524	1,012	358	227
Kansas.....	18,188	9,040	2,408	502	9,961	30,946	1,740	176,958	1,284	1,139	350	264
Montana.....	5,785	2,561	857	81	2,486	4,242	801	64,838	233	586	298	16
Wyoming.....	2,725	1,701	406	36	1,738	2,135	298	33,794	116	51	34	2
Colorado.....	12,865	9,526	2,895	735	5,527	24,981	3,445	213,783	669	1,395	598	124
New Mexico.....	2,135	912	150	5	1,113	893	468	21,005	133	406	40	25
Oklahoma.....	27,355	7,275	2,253	358	8,525	45,399	5,967	299,792	1,047	2,950	752	696
Total Western States.....	96,928	44,798	13,599	2,714	44,982	176,300	16,849	1,115,604	4,561	9,481	2,952	1,439
Washington.....	17,565	7,165	2,943	669	9,402	24,842	5,299	234,733	2,534	1,636	2,398	1,257
Oregon.....	13,420	5,806	2,450	264	3,349	13,128	1,717	150,227	261	1,589	829	101
California.....	62,935	36,019	17,223	1,328	30,282	120,636	15,339	695,245	3,941	4,945	4,140	13,870
Idaho.....	3,840	1,642	332	82	2,358	1,963	494	40,985	130	862	1,083	65
Utah.....	3,550	1,490	659	279	2,391	8,350	534	35,943	34	595	572	36
Nevada.....	1,385	645	151	49	1,198	1,590	310	13,062	93	-----	-----	1
Arizona.....	1,500	622	200	31	567	756	559	22,421	115	331	526	183
Total Pacific States.....	104,195	53,389	23,958	2,702	49,547	171,265	24,252	1,192,616	7,168	9,858	9,548	15,513
Alaska.....	200	120	36	1	50	18	11	2,778	389	-----	-----	-----
The Territory of Hawaii.....	600	590	133	9	450	1,175	124	3,886	1,455	-----	-----	7
Total possessions.....	800	710	169	10	500	1,193	135	6,664	1,844	-----	-----	7
Total United States and possessions.....	1,369,435	1,118,928	481,711	60,078	648,494	2,886,400	560,256	16,354,912	108,101	223,874	245,107	283,567

TABLE No. 78.—Abstract of resources and liabilities of 8,072 national banks, June 30, 1925—Continued

[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 interurban railway bonds)	Other bonds, stocks, warrants, etc.
Maine.....	10,178	7,722	8,990	31,758	1,214	4,435	176	13,869	2,699	6,047	16,324	17,466
New Hampshire.....	8,783	5,879	4,110	16,832	302	1,067	147	11,885	430	2,481	4,968	5,273
Vermont.....	4,229	5,883	3,721	15,968	1,082	1,818	14	6,015	162	2,958	5,281	8,336
Massachusetts.....	134,346	49,419	155,979	393,923	1,449	36,599	44,132	95,804	6,778	24,887	43,222	89,692
Rhode Island.....	4,000	1,528	8,857	26,033	7	1,106	168	9,961	1,876	1,571	7,194	6,578
Connecticut.....	27,041	10,199	29,955	74,388	272	7,980	85	29,383	1,883	11,248	8,921	16,283
Total New England States.....	188,577	80,630	211,612	558,902	4,326	53,005	44,722	166,917	13,818	49,192	85,940	143,568
New York.....	755,497	80,960	555,908	1,166,936	6,325	36,591	209,065	654,451	131,747	214,287	103,636	326,163
New Jersey.....	76,024	36,920	36,755	218,143	1,462	37,043	772	75,574	37,625	73,370	41,684	77,376
Pennsylvania.....	284,364	136,411	200,502	701,845	6,781	64,810	16,976	337,000	44,025	197,396	108,397	262,359
Delaware.....	2,131	1,523	602	5,785	694	378	4	2,384	775	2,007	2,036	2,261
Maryland.....	26,812	10,021	22,418	87,665	2,163	3,046	276	35,116	6,908	8,762	10,026	22,271
District of Columbia.....	25,287	3,612	8,595	37,946	208	1,959	377	18,682	1,127	2,874	2,714	6,840
Total Eastern States.....	1,170,115	260,447	824,780	2,218,320	17,603	144,125	227,470	1,123,207	222,207	498,696	268,493	717,260
Virginia.....	12,321	10,338	71,213	162,011	5,285	7,789	2,288	31,405	4,329	2,794	1,752	12,411
West Virginia.....	7,486	4,437	31,318	79,308	1,207	4,885	—	19,513	1,229	1,772	2,685	19,371
North Carolina.....	2,575	2,923	34,844	83,786	2,918	2,700	844	15,390	1,753	53	67	2,189
South Carolina.....	4,376	2,748	30,506	69,369	4,121	2,683	647	11,378	2,111	828	656	3,319
Georgia.....	7,298	4,778	33,729	69,358	5,581	2,862	463	19,179	1,033	680	412	3,721
Florida.....	21,594	3,168	41,283	69,283	1,372	4,539	224	22,087	14,528	5,747	6,153	14,063
Alabama.....	7,515	3,093	29,284	53,461	3,399	2,698	290	15,750	4,370	2,717	1,160	7,130
Mississippi.....	563	560	16,055	23,342	2,941	2,853	25	6,146	7,736	752	398	3,123
Louisiana.....	6,731	4,704	17,867	39,821	3,070	1,742	749	8,969	1,709	40	117	2,568
Texas.....	62,537	20,995	158,016	237,429	17,544	11,715	3,909	104,517	7,437	2,197	2,313	21,545
Arkansas.....	2,635	1,014	16,672	31,966	3,429	1,853	36	11,245	1,863	12	57	2,758
Kentucky.....	16,320	8,992	37,900	97,438	5,245	3,990	324	26,350	2,976	4,261	3,058	15,960

Tennessee.....	5,053	3,997	37,731	97,170	2,616	3,623	75	17,977	2,455	620	757	6,326
Total Southern States.....	156,406	71,737	584,418	1,080,647	58,728	53,992	9,854	309,912	53,529	22,473	19,450	105,129
Ohio.....	81,623	58,290	93,911	211,400	11,495	26,242	7,709	101,576	42,668	17,811	12,727	67,084
Indiana.....	7,526	10,408	42,709	144,814	10,539	9,375	660	48,030	9,865	8,371	10,356	22,449
Illinois.....	226,979	60,520	187,902	447,947	16,223	8,096	15,293	146,263	40,299	14,969	22,539	89,101
Michigan.....	17,336	4,617	90,446	149,369	5,529	20,717	2,968	46,366	31,594	10,212	12,572	41,167
Wisconsin.....	17,431	12,950	57,855	147,151	7,284	7,163	466	36,415	12,589	6,200	13,736	24,832
Minnesota.....	53,218	21,769	86,836	151,029	22,077	7,800	2,426	84,651	19,436	12,954	7,739	39,155
Iowa.....	9,381	11,571	50,726	132,936	23,244	5,704	371	43,606	5,734	2,306	6,939	16,966
Missouri.....	57,724	24,600	110,544	135,648	4,110	4,269	1,134	51,134	22,817	7,336	6,054	22,174
Total Middle Western States.....	471,218	204,725	720,929	1,520,294	100,501	89,366	31,027	558,041	185,002	80,159	92,662	322,928
North Dakota.....	1,645	2,462	20,518	17,166	8,372	2,655	5	14,106	1,502	976	2,076	6,869
South Dakota.....	1,232	850	17,779	20,311	5,241	1,209	-----	10,925	686	576	1,183	4,782
Nebraska.....	7,714	5,600	55,056	68,962	6,171	1,428	921	18,581	4,048	3,627	1,834	9,344
Kansas.....	8,626	6,020	45,321	58,503	7,218	3,117	101	24,869	16,005	412	362	6,456
Montana.....	5,297	4,006	13,166	14,076	2,782	904	28	10,845	1,935	714	926	5,949
Wyoming.....	847	373	10,653	8,016	1,886	778	-----	5,574	649	288	359	1,976
Colorado.....	8,864	1,771	61,913	46,620	6,347	2,421	1,170	37,037	15,707	4,192	4,641	15,340
New Mexico.....	463	608	6,373	6,627	673	565	65	3,674	281	17	47	615
Oklahoma.....	15,668	6,281	87,558	76,615	7,134	5,254	80	46,224	12,617	379	1,185	14,037
Total Western States.....	50,356	27,871	318,337	316,896	45,824	17,731	2,370	171,835	53,430	11,181	12,613	65,368
Washington.....	10,553	5,604	43,868	86,260	4,059	2,446	607	43,927	12,441	4,789	3,935	18,435
Oregon.....	5,159	8,562	25,659	45,253	3,436	2,051	169	29,827	10,243	2,323	1,468	11,714
California.....	83,346	52,789	123,999	266,301	14,485	15,747	14,725	111,698	39,579	4,269	9,883	37,242
Idaho.....	1,092	637	10,965	14,144	2,949	625	-----	6,758	781	27	169	2,950
Utah.....	2,675	1,052	10,150	1,163	1,268	791	-----	6,288	1,263	569	469	2,529
Nevada.....	1,690	2,166	1,287	2,685	1,277	390	-----	2,719	818	117	55	781
Arizona.....	631	155	4,285	7,834	1,521	407	277	2,637	576	80	22	1,166
Total Pacific States.....	105,146	70,965	220,213	436,391	28,890	22,457	15,778	203,854	65,706	12,204	16,001	74,817
Alaska.....	26	251	79	783	3	149	-----	1,049	32	45	50	177
The Territory of Hawaii.....	1,884	474	117	85	5	93	-----	1,952	976	-----	-----	541
Total possessions.....	1,910	725	196	868	8	242	-----	3,001	1,003	45	50	718
Total United States and possessions.....	2,143,728	726,100	2,880,485	6,132,318	255,880	380,918	331,221	2,536,767	594,700	673,950	495,239	1,429,788

TABLE No. 78.—Abstract of resources and liabilities of 8,072 national banks, June 30, 1925—Continued

[In thousands of dollars]

States, Territories, etc.	Cash			Demand deposits			Time deposits			Deposits not classified
	Gold coin	Silver and minor coin	Paper currency	Individual deposits subject to check	Demand certificates of deposit	Dividends unpaid	Other time deposits	Time certificates of deposit	Postal savings deposits	
Maine.....	81	150	1,784	31,621	792	298	74,996	1,101	99	9
New Hampshire.....	107	174	1,668	33,385	1,594	184	13,273	1,425	282	468
Vermont.....	62	92	873	16,186	389	204	28,128	434	76	38
Massachusetts.....	445	1,345	16,149	621,301	5,872	2,155	276,741	33,151	4,793	3,514
Rhode Island.....	99	139	1,724	36,105	3,013	135	13,358	1,479	190	-----
Connecticut.....	200	411	5,483	127,162	3,504	531	63,609	4,720	1,078	581
Total New England States.....	994	2,311	27,671	865,760	15,164	3,507	470,105	42,310	6,518	4,610
New York.....	1,200	3,274	44,453	2,485,134	15,602	4,478	758,989	83,526	13,390	148,473
New Jersey.....	694	1,143	13,879	327,088	6,530	1,571	333,115	7,753	1,583	4,527
Pennsylvania.....	2,338	4,047	38,360	1,042,914	17,035	4,931	769,555	127,449	8,211	58,861
Delaware.....	24	56	384	9,863	-----	68	6,859	157	86	2
Maryland.....	174	349	3,361	101,027	374	707	83,390	7,514	495	6,889
District of Columbia.....	61	237	2,880	66,882	840	233	31,567	1,972	779	2,066
Total Eastern States.....	4,491	9,106	103,317	4,032,908	40,381	11,988	1,963,475	228,371	24,544	220,818
Virginia.....	383	765	5,267	112,084	5,147	1,405	101,581	32,049	173	4,362
West Virginia.....	196	316	3,094	67,812	1,766	621	46,653	20,538	213	2,983
North Carolina.....	172	445	2,991	58,514	750	480	62,623	23,580	61	4,073
South Carolina.....	65	317	1,888	32,731	243	333	44,097	10,443	172	1,955
Georgia.....	155	428	2,601	74,869	3,034	409	38,985	10,358	137	1,760
Florida.....	128	392	4,976	113,449	1,280	278	51,782	18,465	932	21,553
Alabama.....	293	464	3,137	66,455	1,346	307	41,108	6,575	203	1,883
Mississippi.....	54	202	1,049	26,264	1,369	177	14,136	9,854	44	7,852
Louisiana.....	63	230	1,788	53,526	1,325	243	14,114	4,020	121	5,498
Texas.....	823	2,780	14,579	440,828	11,005	1,403	97,515	28,676	1,078	47,712
Arkansas.....	96	275	1,566	37,547	3,080	101	14,560	9,773	145	5,267
Kentucky.....	253	434	3,206	103,467	1,353	575	39,476	35,943	519	2,646
Tennessee.....	218	519	3,421	75,212	1,370	459	40,500	30,651	122	2,532
Total Southern States.....	2,899	7,567	49,563	1,263,056	33,068	6,791	573,120	240,925	3,920	110,376

Ohio.....	692	1,507	14,835	309,222	12,804	1,369	173,994	65,392	1,384	73,740
Indiana.....	940	1,021	9,238	151,146	7,338	871	61,171	48,764	611	17,465
Illinois.....	1,163	2,773	22,456	697,771	20,663	3,246	211,588	84,731	3,465	85,209
Michigan.....	466	674	6,922	197,172	13,454	911	153,898	38,838	1,203	17,884
Wisconsin.....	449	730	6,200	133,302	3,524	673	99,626	56,014	864	23,605
Minnesota.....	506	1,195	7,113	204,232	10,113	797	113,786	99,610	2,326	35,872
Iowa.....	576	1,073	6,175	115,640	11,758	343	55,514	80,142	1,377	8,056
Missouri.....	352	717	5,168	237,790	9,895	656	61,317	27,556	1,359	10,762
Total Middle Western States.....	5,144	9,690	78,107	2,046,275	89,049	8,866	930,894	501,047	12,589	269,593
North Dakota.....	83	355	1,274	26,471	4,560	19	9,790	33,289	372	4,317
South Dakota.....	75	312	1,406	23,981	4,048	9	7,178	24,855	558	4,315
Nebraska.....	266	610	2,942	92,045	7,809	154	15,079	35,986	399	10,200
Kansas.....	379	910	3,786	101,244	10,992	313	12,736	33,703	913	17,057
Montana.....	141	294	2,379	27,982	2,649	61	12,308	12,988	2,368	6,472
Wyoming.....	98	204	1,085	15,573	1,289	31	6,433	4,899	1,039	4,530
Colorado.....	1,451	652	4,983	111,916	5,397	202	66,314	15,314	1,712	12,428
New Mexico.....	37	138	769	11,998	1,253	5	1,842	2,595	194	3,118
Oklahoma.....	274	1,151	5,269	178,821	7,678	189	34,451	33,848	1,797	43,008
Total Western States.....	2,804	4,626	23,893	590,631	45,675	983	166,131	197,987	9,352	105,445
Washington.....	390	985	4,585	104,802	2,024	399	75,825	15,519	5,412	30,752
Oregon.....	585	574	2,615	69,089	4,176	268	51,676	3,728	1,542	13,748
California.....	1,184	1,985	10,132	401,913	6,769	1,323	187,526	30,350	1,590	65,774
Idaho.....	86	248	852	17,912	1,708	31	7,959	5,607	1,366	6,402
Utah.....	78	155	370	19,541	1,462	11	8,295	3,573	190	2,871
Nevada.....	45	85	388	5,782	353	20	5,311	433	181	982
Arizona.....	82	186	905	12,741	105	21	5,157	1,452	286	2,659
Total Pacific States.....	2,450	4,218	19,847	631,780	16,597	2,073	341,749	66,662	10,567	123,188
Alaska.....	73	22	185	1,713	16	3	789	75	156	26
The Territory of Hawaii.....	2	44	581	2,152	28	17	338	322	2	1,027
Total possessions.....	75	66	766	3,865	44	20	1,127	397	158	1,053
Total United States and possessions.....	18,857	37,584	303,164	9,433,675	239,978	34,228	4,466,601	1,277,699	67,648	835,083

¹ Includes clearing-house certificates and minor coin.

TABLE No. 79.—Aggregate resources and liabilities of State (commercial) banks, June, 1921 to 1925

[In thousands of dollars]

Classification	1921—18,875 banks	1922—18,232 banks	1923—18,043 banks	1924—17,436 banks	1925—16,983 banks
RESOURCES					
Loans.....	9,070,958	7,934,123	8,723,666	8,865,968	9,282,839
Overdrafts.....	65,243	60,225	41,120	40,089	35,819
Investments.....	2,438,057	2,304,891	2,587,002	2,718,155	3,052,172
Due from other banks.....	1,393,783	1,443,117	1,559,055	1,638,885	1,851,063
Real estate, furniture, etc.....	385,349	401,528	460,044	521,799	574,933
Checks and other cash items ¹	278,293	354,874	277,266	428,635	522,234
Cash on hand.....	346,589	309,584	314,057	346,641	357,960
Other resources.....	217,827	266,064	290,632	255,839	302,208
Total.....	14,199,099	13,064,406	14,162,862	14,816,011	15,979,238
LIABILITIES					
Capital stock.....	1,063,045	1,014,248	1,041,413	1,061,619	1,062,264
Surplus fund.....	579,830	561,131	571,461	602,786	644,429
Undivided profits.....	211,882	210,536	217,377	208,756	226,988
Certified checks and cashiers' checks.....	134,331	69,803	75,579	83,217	95,845
Individual deposits.....	10,675,467	10,107,587	11,130,142	11,755,233	12,677,946
United States deposits.....	40,019	7,734	16,696	7,890	16,825
Postal savings deposits.....					4,807
Due to other banks.....	337,373	387,657	445,817	468,373	606,493
Other liabilities.....	1,157,162	705,700	664,377	630,137	643,549
Total.....	14,199,099	13,064,406	14,162,862	14,816,011	15,979,238

¹ Includes exchanges for clearing house.

TABLE No. 80.—Aggregate resources and liabilities of loan and trust companies, June, 1921 to 1925

[In thousands of dollars]

Classification	1921—1,474 banks	1922—1,550 banks	1923—1,643 banks	1924—1,664 banks	1925—1,680 banks
RESOURCES					
Loans.....	4,274,581	4,342,895	5,058,954	5,293,820	6,122,785
Overdrafts.....	2,541	2,603	5,146	5,196	3,722
Investments.....	1,942,676	2,311,101	2,423,863	2,748,425	2,801,346
Due from other banks.....	780,214	895,922	954,033	1,073,974	1,249,693
Real estate, furniture, etc.....	215,036	236,691	256,377	278,185	294,997
Checks and other cash items ¹	230,765	315,381	278,045	477,008	502,997
Cash on hand.....	172,717	117,079	123,438	148,362	160,105
Other resources.....	562,562	312,178	399,463	300,807	430,515
Total.....	8,181,092	8,533,850	9,499,259	10,323,777	11,565,549
LIABILITIES					
Capital stock.....	515,533	532,316	591,431	621,015	643,451
Surplus fund.....	537,947	562,731	606,648	672,265	723,239
Undivided profits.....	111,614	117,513	133,346	140,948	159,936
Certified checks and cashiers' checks.....	143,144	31,109	27,088	30,273	41,307
Individual deposits.....	5,611,787	6,495,928	6,831,018	7,785,331	8,531,674
United States deposits.....	100,951	13,800	24,919	16,782	15,741
Postal savings deposits.....					5,186
Due to other banks and bankers.....	319,160	351,547	744,674	638,348	871,729
Other liabilities.....	840,956	428,906	540,135	418,815	574,225
Total.....	8,181,092	8,533,850	9,499,259	10,323,777	11,565,549

¹ Includes exchanges for clearing house.

TABLE No. 81.—Aggregate resources and liabilities of stock savings banks, June, 1921 to 1925

[In thousands of dollars]

Classification	1921—978 banks	1922—1,066 banks	1923—1,029 banks	1924—900 banks	1925—972 banks
RESOURCES					
Loans.....	429,587	1,051,310	1,181,848	1,362,110	1,364,721
Overdrafts.....	361	498	505	446	536
Investments.....	57,777	325,687	370,077	367,243	429,834
Due from other banks.....	42,145	116,382	131,550	134,895	156,094
Real estate, furniture, etc.....	16,111	50,607	62,004	71,686	77,633
Checks and other cash items ¹	391	6,576	12,263	13,679	15,419
Cash on hand.....	11,013	28,001	24,854	29,113	29,425
Other resources.....	525	4,861	7,582	4,212	19,503
Total.....	557,910	1,583,922	1,790,683	1,923,384	2,093,125
LIABILITIES					
Capital stock.....	39,902	79,850	81,120	86,387	83,738
Surplus fund.....	18,210	41,180	41,362	44,330	44,893
Undivided profits.....	9,216	18,995	17,325	19,043	21,437
Certified checks and cashiers' checks.....	225	557	1,982	826	693
Individual deposits.....	442,851	1,401,742	1,609,358	1,746,205	1,918,087
United States deposits.....	110	3,736	4,658	4,310	6,452
Postal savings deposits.....				404	143
Due to other banks.....	393	1,336	8,454	957	958
Other liabilities.....	46,002	36,526	26,424	20,922	16,651
Total.....	557,910	1,583,922	1,790,683	1,923,384	2,093,125

¹ Includes exchanges for clearing house.

TABLE No. 82.—Aggregate resources and liabilities of mutual savings banks, June, 1921 to 1925

[In thousands of dollars]

Classification	1921—623 banks	1922—619 banks	1923—618 banks	1924—613 banks	1925—611 banks
RESOURCES					
Loans.....	2,809,798	3,001,425	3,360,898	3,775,746	4,183,071
Overdrafts.....	7	1,321			
Investments.....	2,888,971	3,007,293	3,186,872	3,217,543	3,351,162
Due from other banks.....	171,742	185,903	181,655	208,547	201,797
Real estate, furniture, etc.....	57,871	59,714	62,932	71,802	82,307
Checks and other cash items ¹	2,699	1,353	1,313	1,272	1,113
Cash on hand.....	37,429	44,883	39,411	40,297	40,359
Other resources.....	71,604	49,756	71,744	48,449	53,230
Total.....	6,040,121	6,351,648	6,904,825	7,364,656	7,913,039
LIABILITIES					
Surplus fund.....	366,420	468,193	496,513	558,786	633,176
Undivided profits.....	79,920	92,196	107,973	99,854	116,523
Certified checks and cashiers' checks.....	34	24	35	18	537
Individual deposits.....	5,575,147	5,779,506	6,288,551	6,693,246	7,146,951
United States deposits.....	2	1			
Postal savings deposits.....					
Due to other banks.....	135	264	317	131	4,265
Other liabilities.....	18,463	11,464	11,436	12,621	11,537
Total.....	6,040,121	6,351,648	6,904,825	7,364,656	7,913,039

¹ Includes exchanges for clearing house.

TABLE No. 83.—Aggregate resources and liabilities of private banks, June, 1921 to 1925

[In thousands of dollars]

Classification	1921—708 banks	1922—673 banks	1923—604 banks	1924—560 banks	1925—523 banks
RESOURCES					
Loans.....	104,285	106,238	86,409	75,516	79,667
Overdrafts.....	727	755	781	528	830
Investments.....	29,361	35,270	35,090	35,051	35,155
Due from other banks.....	21,597	23,621	25,536	23,999	22,645
Real estate, furniture, etc.....	11,020	11,274	10,403	9,429	10,202
Checks and other items ¹	710	1,006	994	596	847
Cash on hand.....	4,470	4,164	4,233	3,868	3,832
Other resources.....	3,136	3,203	2,070	1,956	2,045
Total.....	175,306	185,531	165,516	150,943	155,223
LIABILITIES					
Capital stock.....	11,601	10,320	9,512	11,171	10,803
Surplus fund.....	12,369	13,368	12,894	8,614	8,708
Undivided profits.....	1,956	2,169	1,919	1,473	1,694
Certified checks and cashier's checks.....	208	239	239	188	170
Individual deposits.....	133,639	145,179	131,666	120,519	126,236
United States deposits.....	109	242	31	2	.....
Due to other banks and bankers.....	1,342	1,531	1,751	1,482	1,073
Other liabilities.....	14,032	10,483	7,504	7,494	6,539
Total.....	175,306	185,531	165,516	150,943	155,223

¹Includes exchanges for clearing house.

TABLE No. 84.—Gold, silver, etc., held by banks other than national June, 1914 to 1925, inclusive

Year	Gold ¹	Silver ²	Minor coins	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.....	293,381,637	86,473,553	3,067,305	143,474,786	73,548,011	599,945,292
1916.....	.....	.....	³ 312,658,287	190,517,213	163,339,822	666,515,322
1917.....	338,131,920	37,921,850	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	39,962,000	⁴ 275,975,000	203,670,000	572,218,000
1922.....	19,778,000	17,562,000	6,496,000	⁴ 192,089,000	267,786,000	503,711,000
1923.....	24,077,000	16,866,000	1,883,000	⁴ 225,292,000	237,875,000	505,993,000
1924.....	25,861,000	15,809,000	1,689,000	⁴ 252,834,000	270,083,000	566,281,000
1925.....	21,757,000	21,333,000	1,965,000	⁴ 269,920,000	276,706,000	591,681,000

NOTE: Exclusive of Federal reserve banks.

¹Includes gold certificates.²Includes silver certificates.³Includes gold and silver.⁴Includes all paper currency.

TABLE No. 85.—Statement showing the condition of the 14 chartered banks of Canada, September 30, 1925

RESOURCES	
Specie.....	\$56,924,858
Dominion notes.....	123,344,163
Deposits with Dominion Government, for security of note circulation, and in central gold reserves.....	66,559,028
Notes and checks of other banks.....	177,850,967
Deposits made with and balances due from other banks in Canada.....	5,606,062
Balances due from agencies of the bank or from banks or agencies in the United Kingdom.....	8,330,792
Balances due from agencies of the bank or from agencies elsewhere than in Canada and the United Kingdom.....	54,477,669
Dominion and provincial securities.....	367,947,381
Canadian municipal securities and British or foreign or colonial public securities other than in Canada.....	140,217,663
Railway and other bonds, debentures, and stocks.....	55,699,530
Call and short loans on stocks and bonds in Canada.....	119,730,033
Call and short loans elsewhere than in Canada.....	250,825,205
Other current loans and discounts in Canada.....	903,717,736
Other current loans and discounts elsewhere than in Canada.....	224,364,128
Loans to Canada and provincial governments.....	19,682,949
Loans to cities, towns, municipalities, and school districts.....	67,174,446
Overdue debts.....	10,828,596
Real estate other than bank premises.....	8,819,697
Mortgages on real estate sold by the bank.....	4,637,728
Bank premises.....	73,386,692
Liabilities of customers under letters of credit.....	62,456,232
Other assets.....	3,462,652
Total.....	2,805,942,207

LIABILITIES

Capital stock (paid up).....	116,164,660
Reserve fund.....	124,441,700
Notes in circulation.....	170,080,038
Balance due to Dominion Government after deducting advances for credits, pay lists, etc.....	40,882,718
Balance due to provincial governments.....	21,181,078
Deposits by the public payable on demand in Canada.....	589,946,106
Deposits by the public payable after notice or on a fixed day in Canada.....	1,268,546,097
Deposits elsewhere than in Canada.....	350,231,587
Deposits made by and balances due to other banks in Canada.....	14,458,068
Balances due to agencies, etc., of banks in the United Kingdom.....	3,324,441
Balances due to agencies, etc., of banks elsewhere than in the United Kingdom or Canada.....	33,192,978
Bills payable.....	9,774,566
Acceptance under letters of credit.....	62,456,232
Other liabilities.....	1,253,938
Total.....	2,805,942,207

TABLE No. 86.—Comparative statement, October, 1924, to September, 1925, 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
1924							
October.....	14	\$121,909,560	\$122,875,000	\$172,860,810	\$2,788,831,472	\$168,055,943	\$59,428,754
November.....	14	121,909,560	122,875,000	176,561,298	2,738,488,420	161,944,919	69,413,937
December.....	14	121,909,560	122,875,000	165,672,143	2,795,421,678	182,188,169	56,937,426
1925							
January.....	12	120,164,660	122,191,700	155,303,093	2,668,243,809	158,724,307	56,981,590
February.....	12	120,164,660	122,191,700	157,932,369	2,729,962,121	151,421,247	56,799,517
March.....	12	120,164,660	122,191,700	157,888,900	2,733,554,367	134,773,317	57,135,318
April.....	12	120,164,660	122,191,700	150,761,459	2,735,591,870	135,549,867	56,744,177
May.....	12	120,164,660	122,191,700	162,045,843	2,716,072,100	132,479,228	56,579,526
June.....	12	120,164,660	122,191,700	163,146,336	2,744,040,164	135,440,112	57,548,461
July.....	12	120,164,660	122,191,700	157,710,616	2,703,153,108	136,963,331	58,534,907
August.....	12	120,164,660	122,191,700	164,252,845	2,709,820,183	134,925,741	56,915,655
September.....	11	119,164,660	124,441,700	170,080,038	2,818,051,713	123,344,163	56,924,858

TABLE No. 87.—Comparative statement of the transactions of the New York Clearing House for 72 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 cent.
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	67,148,018	4,756,664,386	314,238,911	15,391,736	1,616,954		6.66
1859	47	67,921,714	6,448,005,956	363,984,653	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	353,363,944	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	14,867,507,849	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	56	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	82,417,490	27,804,539,406	1,036,484,822	90,274,479	3,365,210		3.72
1871	62	83,420,200	29,300,986,682	1,209,721,029	95,133,074	3,927,666		4.12
1872	61	83,420,200	33,844,369,568	1,428,582,708	109,884,817	4,638,256		4.22
1873	59	85,070,200	35,461,052,826	1,474,508,025	115,885,794	4,518,654		4.15
1874	59	81,635,200	22,855,927,656	1,296,753,176	74,692,574	4,205,076		5.62
1875	59	80,435,200	25,061,237,902	1,408,608,777	81,899,470	4,608,297		5.62
1876	59	78,535,200	21,597,274,247	1,295,042,029	70,340,428	4,218,378		5.99
1877	58	73,435,200	23,289,243,701	1,373,996,302	76,358,176	4,504,966		5.89
1878	57	63,611,500	22,508,438,442	1,307,843,857	73,785,747	4,274,000		5.81
1879	59	60,800,200	25,178,770,691	1,400,111,063	82,015,540	4,560,622		5.56
1880	59	60,475,200	37,182,128,621	1,516,538,631	121,510,224	4,956,099		4.07
1881	61	61,162,700	45,565,818,212	1,776,018,242	159,232,191	5,823,010		3.06
1882	62	60,962,700	46,552,846,161	1,595,000,265	151,637,935	5,195,441		3.42
1883	64	61,312,700	40,293,168,258	1,568,983,196	132,543,307	5,161,129		3.89
1884	62	60,412,700	34,092,037,338	1,524,990,994	111,048,982	4,967,202		4.47
1885	64	58,612,700	25,250,791,440	1,295,356,252	82,789,480	4,247,969		5.12
1886	64	59,312,700	33,374,682,216	1,519,565,385	109,067,589	4,965,060		4.55
1887	65	60,812,700	34,872,848,786	1,569,626,325	114,337,209	5,146,316		4.49
1888	64	60,762,700	30,863,686,609	1,570,198,528	101,192,415	5,148,192		5.08
1889	64	60,762,700	34,796,465,529	1,757,637,473	114,839,820	5,800,784		5.05
1890	65	60,812,700	37,660,686,572	1,753,040,145	123,074,139	5,728,589		4.65
1891	64	60,772,700	34,053,698,770	1,584,635,500	111,651,471	5,195,526		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	1,696,207,163	113,978,082	5,616,580		4.92
1894	66	61,622,700	24,230,145,368	1,585,241,674	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	6,300,006		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	37,368,230,771	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	59,672,796,804	3,105,858,576	195,648,514	10,183,143		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	313,537,570	12,545,510		4.00
1908	50	126,250,000	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	4,194,484,023	326,565,468	13,797,644		4.22
1910	50	132,350,000	102,553,959,069	4,195,293,967	338,461,911	13,845,855		4.09
1911	67	170,275,000	92,420,120,092	4,388,563,113	305,016,898	14,483,707		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	323,833,400	16,977,328		5.24
1914	62	175,300,000	89,760,244,971	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	185,500,000	147,180,709,461	8,561,624,447	484,147,070	28,163,238		5.82
1917	62	200,750,000	181,534,031,388	12,147,791,433	601,106,064	40,224,475		6.09
1918	59	205,850,000	174,524,179,629	17,255,062,671	575,987,390	56,947,402		9.88
1919	60	220,350,000	214,705,444,468	20,950,477,483	708,592,226	69,143,490		9.75
1920	55	261,650,000	252,338,249,466	25,216,212,386	830,060,031	82,948,067		9.99
1921	52	286,150,000	204,082,339,376	20,860,245,122	673,539,074	63,845,693		10.22
1922	43	288,100,000	213,326,385,752	21,032,674,952	706,378,761	69,644,619		9.86
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
1925	36	326,350,000	276,873,934,638	29,721,103,273	913,775,362	98,089,450		10.73
Total		¹ 2,108,231,000	² 4,714,560,102,207	³ 328,554,795,901	⁴ 214,590,810	⁵ 14,954,702		⁶ 6.96

¹ The capital is for various dates, the amounts at a uniform date in each year not being obtainable.

² Yearly average for 72 years.

³ Totals for 72 years.

TABLE No. 88.—Comparative statement for 1925 and 1924 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	
	1925	1924		1925	1924
Aggregate clearings.....	\$276, 873, 934, 638	\$235, 498, 640, 045	\$41, 375, 285, 593	-----	-----
Aggregate balances.....	29, 721, 103, 273	26, 389, 851, 778	3, 331, 251, 495	-----	-----
Settled through Federal reserve bank.	29, 721, 103, 273	26, 389, 851, 778	3, 331, 251, 495	100.00	100.00

TABLE No. 89.—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 1925, inclusive

Year ended Sept. 30—	Exchanges	Balances	Per cent of balances to exchanges	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, 574, 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, 338, 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, 964, 588, 564.00	2, 730, 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, 189, 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, 969, 059.28	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, 130, 385.00	5.24	52.00	48.00	-----
1914.....	89, 760, 344, 971.00	5, 128, 647, 362.00	5.71	27.50	72.50	-----
1915.....	90, 842, 707, 724.00	5, 340, 846, 740.00	5.87	12.90	87.10	-----
1916.....	147, 180, 709, 461.00	8, 561, 624, 447.00	5.82	17.40	82.60	-----
1917.....	181, 534, 031, 388.00	12, 147, 791, 433.00	6.69	33.00	28.80	38.20
1918.....	174, 524, 179, 029.00	17, 255, 062, 671.00	9.88	.05	-----	99.95
1919.....	214, 703, 444, 468.00	20, 950, 477, 483.00	9.75	-----	-----	100.00
1920.....	252, 338, 240, 466.00	25, 216, 212, 386.00	9.99	-----	-----	100.00
1921.....	204, 082, 339, 375.84	20, 860, 245, 122.05	10.22	-----	-----	100.00
1922.....	213, 826, 385, 751.57	21, 032, 074, 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
1925.....	276, 873, 934, 638.08	29, 721, 103, 273.49	10.73	-----	-----	100.00

TABLE NO. 90.—Comparative statement of the exchanges of the clearing houses of the United States for years ended September 30, 1925 and 1924

	Clearing house at—	Exchanges for year ended Sept. 30, 1925	Exchanges for year ended Sept. 30, 1924	Comparisons	
				Increase	Decrease
1	New York, N. Y.	\$276, 873, 935, 000	\$235, 498, 649, 000	\$41, 375, 286, 000	-----
2	Chicago, Ill.	34, 727, 982, 000	31, 180, 704, 000	3, 547, 278, 000	-----
3	Philadelphia, Pa.	28, 285, 776, 000	25, 063, 291, 000	3, 222, 485, 000	-----
4	Boston, Mass.	21, 974, 044, 000	20, 526, 622, 000	1, 447, 422, 000	-----
5	San Francisco, Calif.	9, 023, 922, 000	8, 297, 725, 000	726, 197, 000	-----
6	Pittsburgh, Pa.	8, 628, 007, 000	8, 002, 869, 000	625, 138, 000	-----
7	Detroit, Mich.	8, 015, 284, 000	7, 219, 610, 000	795, 674, 000	-----
8	Los Angeles, Calif.	7, 645, 286, 000	7, 295, 001, 000	350, 285, 000	-----
9	St. Louis, Mo.	7, 503, 507, 000	6, 982, 180, 000	521, 327, 000	-----
10	Kansas City, Mo.	6, 957, 535, 000	6, 474, 144, 000	483, 391, 000	-----
11	Cleveland, Ohio	5, 859, 734, 000	5, 392, 576, 000	467, 158, 000	-----
12	Baltimore, Md.	5, 573, 756, 000	4, 945, 167, 000	628, 589, 000	-----
13	Minneapolis, Minn.	4, 601, 381, 000	3, 613, 980, 000	987, 401, 000	-----
14	Cincinnati, Ohio.	3, 616, 728, 000	3, 419, 566, 000	197, 162, 000	-----
15	Atlanta, Ga. ¹	3, 370, 386, 000	2, 836, 201, 000	534, 185, 000	-----
16	New Orleans, La.	3, 111, 495, 000	2, 997, 558, 000	113, 937, 000	-----
17	Richmond, Va.	2, 834, 644, 000	2, 770, 518, 000	64, 126, 000	-----
18	Buffalo, N. Y.	2, 645, 575, 000	2, 292, 252, 000	353, 323, 000	-----
19	Dallas, Tex.	2, 486, 060, 000	2, 059, 263, 000	426, 797, 000	-----
20	Omaha, Nebr.	2, 151, 996, 000	1, 973, 597, 000	178, 399, 000	-----
21	Seattle, Wash.	2, 126, 008, 000	2, 041, 982, 000	84, 026, 000	-----
22	Milwaukee, Wis.	2, 033, 259, 000	1, 897, 806, 000	135, 453, 000	-----
23	Portland, Oreg.	1, 962, 033, 000	1, 926, 556, 000	35, 477, 000	-----
24	Houston, Tex.	1, 774, 914, 000	1, 545, 587, 000	229, 327, 000	-----
25	Louisville, Ky.	1, 731, 217, 000	1, 569, 027, 000	162, 190, 000	-----
26	Northern New Jersey ²	1, 713, 219, 000	1, 912, 445, 000	-----	\$199, 226, 000
27	Denver, Colo.	1, 706, 233, 000	1, 603, 271, 000	102, 962, 000	-----
28	St. Paul, Minn.	1, 628, 354, 000	1, 659, 929, 000	-----	31, 575, 000
29	Oklahoma, Okla.	1, 430, 223, 000	1, 170, 788, 000	259, 435, 000	-----
30	Birmingham, Ala.	1, 378, 765, 000	1, 344, 847, 000	33, 918, 000	-----
31	Washington, D. C.	1, 304, 320, 000	1, 143, 562, 000	160, 758, 000	-----
32	Memphis, Tenn.	1, 223, 312, 000	1, 084, 922, 000	138, 390, 000	-----
33	Jacksonville, Fla.	1, 180, 019, 000	765, 188, 000	414, 831, 000	-----
34	Nashville, Tenn.	1, 105, 845, 000	1, 007, 111, 000	98, 734, 000	-----
35	Newark, N. J.	1, 066, 082, 000	964, 284, 000	101, 798, 000	-----
36	Oakland, Calif. ¹	1, 000, 212, 000	828, 461, 000	171, 751, 000	-----
37	Indianapolis, Ind.	888, 943, 000	1, 012, 317, 000	-----	123, 374, 000
38	Salt Lake City, Utah ¹	860, 375, 000	801, 711, 000	58, 664, 000	-----
39	Miami, Fla.	816, 788, 000	1, 141, 737, 000	675, 051, 000	-----
40	Columbus, Ohio.	779, 354, 000	729, 225, 000	50, 129, 000	-----
41	Savannah, Ga.	739, 399, 000	613, 624, 000	125, 775, 000	-----
42	Little Rock, Ark.	722, 402, 000	614, 595, 000	107, 807, 000	-----
43	Hartford, Conn.	713, 844, 000	634, 239, 000	79, 605, 000	-----
44	Providence, R. I.	691, 243, 000	624, 918, 000	66, 325, 000	-----
45	Camden, N. J.	685, 314, 000	603, 391, 000	81, 923, 000	-----
46	Rochester, N. Y.	651, 077, 000	581, 333, 000	69, 744, 000	-----
47	Fort Worth, Tex.	646, 034, 000	603, 311, 000	42, 723, 000	-----
48	Davenport, Iowa	604, 867, 000	545, 735, 000	59, 132, 000	-----
49	Charlotte, N. C.	583, 577, 000	509, 700, 000	73, 877, 000	-----
50	Spokane, Wash.	583, 284, 000	573, 568, 000	9, 716, 000	-----
51	Des Moines, Iowa	572, 224, 000	556, 726, 000	15, 498, 000	-----
52	Duluth, Minn.	555, 677, 000	394, 305, 000	161, 372, 000	-----
53	Galveston, Tex.	540, 317, 000	415, 338, 000	124, 979, 000	-----
54	San Antonio, Tex.	466, 821, 000	403, 846, 000	62, 975, 000	-----
55	Toledo, Ohio.	444, 465, 000	134, 805, 000	309, 660, 000	-----
56	Sacramento, Calif.	439, 408, 000	424, 932, 000	14, 476, 000	-----
57	Norfolk, Va.	425, 435, 000	422, 658, 000	2, 777, 000	-----
58	Tulsa, Okla.	409, 510, 000	347, 741, 000	61, 769, 000	-----
59	Wichita, Kans.	403, 157, 000	392, 906, 000	10, 251, 000	-----
60	Erie, Pa.	402, 902, 000	378, 917, 000	23, 985, 000	-----
61	St. Joseph, Mo.	390, 993, 000	363, 211, 000	27, 782, 000	-----
62	Grand Rapids, Mich.	383, 237, 000	347, 170, 000	36, 067, 000	-----
63	Sioux City, Iowa	366, 569, 000	329, 432, 000	37, 137, 000	-----
64	New Haven, Conn.	363, 366, 000	356, 640, 000	6, 726, 000	-----
65	Tampa, Fla.	360, 730, 000	178, 119, 000	182, 611, 000	-----
66	Chattanooga, Tenn.	358, 027, 000	325, 030, 000	32, 997, 000	-----
67	Akron, Ohio.	350, 149, 000	373, 987, 000	-----	23, 838, 000
68	Long Beach, Calif.	346, 515, 000	399, 850, 000	-----	53, 335, 000
69	Dayton, Ohio.	337, 187, 000	303, 454, 000	33, 733, 000	-----
70	Albany, N. Y.	325, 777, 000	281, 478, 000	44, 299, 000	-----
71	Scranton, Pa.	323, 169, 000	296, 576, 000	26, 593, 000	-----
72	Roanoke, Va.	320, 221, 000	290, 377, 000	29, 844, 000	-----
73	Trenton, N. J.	309, 664, 000	272, 014, 000	37, 650, 000	-----
74	Pasadena, Calif.	305, 198, 000	294, 317, 000	10, 881, 000	-----
75	Youngstown, Ohio.	300, 814, 000	226, 531, 000	74, 283, 000	-----
76	Springfield, Mass.	300, 163, 000	275, 525, 000	24, 638, 000	-----
77	Syracuse, N. Y. ¹	289, 365, 000	256, 718, 000	32, 647, 000	-----
78	Terre Haute, Ind.	288, 997, 000	292, 793, 000	-----	3, 796, 000
79	Evansville, Ind.	277, 691, 000	255, 104, 000	21, 987, 000	-----

¹ Figures taken from the Commercial and Financial Chronicle.

² Composed of banks and trust companies in northern New Jersey, Jersey City, Hoboken, Bayonne, and the town of Union.

³ 9 months.

TABLE No. 90.—Comparative statement of the exchanges of the clearing houses of the United States for years ended September 30, 1925 and 1924—Continued

	Clearing house at—	Exchanges for year ended Sept. 30, 1925	Exchanges for year ended Sept. 30, 1924	Comparisons	
				Increase	Decrease
80	Gary, Ind.	\$270,721,000	\$203,567,000	\$67,154,000	-----
81	Shreveport, La. ¹	268,869,000	249,593,000	19,276,000	-----
82	Peoria, Ill.	258,716,000	233,372,000	25,344,000	-----
83	San Diego, Calif.	253,580,000	210,179,000	43,401,000	-----
84	Harrisburg, Pa.	249,135,000	228,892,000	20,243,000	-----
85	Lincoln, Nebr.	248,111,000	209,989,000	38,122,000	-----
86	El Paso, Tex.	243,426,000	240,115,000	3,311,000	-----
87	Canton, Ohio	238,439,000	239,254,000	-----	\$815,000
88	Springfield, Ohio	232,070,000	235,514,000	-----	3,444,000
89	Wheeling, W. Va.	222,822,000	218,353,000	4,469,000	-----
90	Kansas City, Kans.	214,408,000	251,211,000	-----	36,803,000
91	Berkeley, Calif.	213,645,000	213,288,000	357,000	-----
92	Wilkes-Barre, Pa.	208,472,000	196,064,000	12,408,000	-----
93	Bethlehem, Pa. ¹	208,066,000	196,864,000	11,202,000	-----
94	Greensboro, N. C.	197,308,000	202,163,000	-----	4,855,000
95	Hammond, Ind.	194,987,000	219,719,000	-----	24,732,000
96	Reading, Pa.	190,871,000	178,051,000	12,820,000	-----
97	Fresno, Calif.	190,677,000	206,360,000	-----	15,683,000
98	Worcester, Mass.	190,066,000	182,117,000	7,949,000	-----
99	Charleston, W. Va.	189,926,000	187,615,000	2,311,000	-----
100	Paducah, Ky. ¹	186,682,000	118,528,000	68,154,000	-----
101	Stamford, Conn.	177,788,000	158,153,000	19,635,000	-----
102	Topeka, Kans.	176,444,000	156,700,000	19,744,000	-----
103	Oil City, Pa.	172,486,000	158,599,000	13,887,000	-----
104	Portland, Me.	171,034,000	156,636,000	14,398,000	-----
105	Knoxville, Tenn. ¹	161,469,000	164,179,000	-----	2,710,000
106	Madison, Wis.	160,093,000	139,461,000	20,632,000	-----
107	Helena, Mont.	154,820,000	144,960,000	9,860,000	-----
108	Allentown, Pa.	152,545,000	119,988,000	32,557,000	-----
109	Waco, Tex. ¹	146,273,000	169,645,000	-----	23,372,000
110	South Bend, Ind.	144,094,000	120,830,000	23,264,000	-----
111	Fort Wayne, Ind.	143,791,000	123,707,000	20,084,000	-----
112	Stockton, Calif.	143,670,000	134,866,000	8,804,000	-----
113	Wilmington, Del.	143,528,000	135,861,000	7,667,000	-----
114	Rockford, Ill.	141,766,000	127,940,000	13,826,000	-----
115	Springfield, Ill.	140,874,000	131,351,000	9,523,000	-----
116	Raleigh, N. C. ¹	139,611,000	120,359,000	10,252,000	-----
117	San Jose, Calif.	139,428,000	120,969,000	18,459,000	-----
118	Lansing, Mich. ¹	137,688,000	128,520,000	9,168,000	-----
119	Charleston, S. C.	137,235,000	134,099,000	3,136,000	-----
120	Cedar Rapids, Iowa	135,024,000	126,318,000	8,706,000	-----
121	Waterbury, Conn.	125,806,000	104,258,000	21,548,000	-----
122	Wichita Falls, Tex.	125,735,000	82,800,000	42,935,000	-----
123	Flint, Mich.	123,648,000	120,820,000	2,828,000	-----
124	Greenville, S. C.	119,890,000	113,412,000	6,478,000	-----
125	Phoenix, Ariz. ¹	118,656,000	109,025,000	9,631,000	-----
126	Fall River, Mass.	116,919,000	113,240,000	3,679,000	-----
127	Augusta, Ga.	108,679,000	104,869,000	3,810,000	-----
128	Austin, Tex.	104,463,000	84,568,000	19,895,000	-----
129	Fargo, N. Dak.	104,406,000	103,422,000	984,000	-----
130	Mobile, Ala. ¹	103,791,000	96,733,000	7,058,000	-----
131	Santa Monica, Calif.	103,344,000	110,372,000	-----	7,028,000
132	Columbia, S. C. ¹	101,051,000	103,392,000	-----	2,341,000
133	Mansfield, Ohio	100,867,000	95,721,000	5,146,000	-----
134	York, Pa.	100,688,000	86,478,000	14,210,000	-----
135	Lancaster, Pa.	99,651,000	153,348,000	-----	53,697,000
136	Lexington, Ky. ¹	98,264,000	90,550,000	7,714,000	-----
137	Pensacola, Fla.	96,577,000	85,257,000	11,320,000	-----
138	Grand Forks, N. Dak.	95,878,000	79,146,000	16,732,000	-----
139	San Bernardino, Calif.	95,822,000	96,022,000	-----	200,000
140	Montgomery, Ala.	92,780,000	90,365,000	2,415,000	-----
141	Passaic, N. J.	91,567,000	81,433,000	10,134,000	-----
142	Macon, Ga.	88,885,000	76,703,000	12,182,000	-----
143	Jackson, Mich.	87,995,000	88,782,000	-----	787,000
144	Huntington, W. Va.	85,723,000	97,970,000	-----	12,247,000
145	Joplin, Mo.	85,504,000	75,100,000	10,404,000	-----
146	South St. Paul, Minn.	85,221,000	64,611,000	20,610,000	-----
147	Bloomington, Ill.	85,050,000	74,264,000	10,786,000	-----
148	Hattiesburg, Miss. ¹	84,414,000	78,299,000	6,115,000	-----
149	Greensburg, Pa.	82,557,000	66,686,000	15,871,000	-----
150	Quincy, Ill.	82,239,000	73,498,000	8,741,000	-----
151	New Bedford, Mass.	79,399,000	74,176,000	5,223,000	-----
152	Yakima, Wash.	78,626,000	67,191,000	11,435,000	-----
153	Decatur, Ill.	78,266,000	69,875,000	8,391,000	-----
154	Aberdeen, S. Dak.	77,642,000	66,400,000	11,242,000	-----
155	Altoona, Pa.	75,817,000	73,541,000	2,276,000	-----
156	Ogden, Utah ¹	75,731,000	77,444,000	-----	1,713,000
157	Chester, Pa.	75,473,000	69,076,000	6,397,000	-----
158	Green Bay, Wis.	74,931,000	74,463,000	468,000	-----
159	Jamestown, N. Y.	73,816,000	62,273,000	11,543,000	-----
160	Jackson, Miss. ¹	73,582,000	54,065,000	19,517,000	-----

¹ Figures taken from the Commercial and Financial Chronicle.

TABLE No. 90.—Comparative statement of the exchanges of the clearing houses of the United States for years ended September 30, 1925 and 1924—Continued

	Clearing house at—	Exchanges for year ended Sept. 30, 1925	Exchanges for year ended Sept. 30, 1924	Comparisons	
				Increase	Decrease
161	Aurora, Ill.	\$73,507,000	\$63,903,000	\$9,604,000	
162	Waterloo, Iowa	72,770,000	77,009,000		\$4,239,000
163	Beaumont, Tex.	71,848,000	70,816,000	1,032,000	
164	Albany, Ga.	70,200,000	59,800,000	10,400,000	
165	Pittsburg, Kans.	69,805,000	65,746,000	4,059,000	
166	Orange, N. J.	66,463,000	58,477,000	7,986,000	
167	Santa Barbara, Calif.	66,455,000	61,937,000	4,468,000	
168	Colorado Springs, Colo.	62,140,000	56,426,000	5,714,000	
169	Williamsport, Pa.	59,848,000	55,381,000	4,467,000	
170	Sioux Falls, S. Dak.	58,861,000	68,464,000		9,603,000
171	Binghamton, N. Y.	57,905,000	53,449,000	4,456,000	
172	Pueblo, Colo.	57,414,000	48,028,000	9,386,000	
173	Bakersfield, Calif.	56,220,000	48,486,000	7,734,000	
174	Lowell, Mass.	55,498,000	61,760,000		6,262,000
175	Boise, Idaho ¹	55,218,000	55,922,000		704,000
176	Columbus, Ga.	53,804,000	46,679,000	7,125,000	
177	Niagara Falls, N. Y.	52,049,000	44,349,000	7,700,000	
178	Norristown, Pa. ¹	51,737,000	46,156,000	5,581,000	
179	Muskegon, Mich.	50,302,000	42,630,000	7,672,000	
180	Ann Arbor, Mich.	49,552,000	44,167,000	5,385,000	
181	Holyoke, Mass. ¹	49,057,000	47,727,000	1,330,000	
182	Elmira, N. Y. ¹	47,560,000	41,754,000	5,806,000	
183	Hamilton, Ohio ¹	45,089,000	41,107,000	3,982,000	
184	Meridian, Miss. ¹	44,302,000	44,705,000		403,000
185	Bellingham, Wash.	43,687,000	41,295,000	2,392,000	
186	Modesto, Calif.	42,914,000	38,491,000	4,423,000	
187	Riverside, Calif. ¹	42,488,000	39,582,000	2,906,000	
188	Carthage, Mo.	41,119,000	36,611,000	4,508,000	
189	Texarkana, Ark.	41,039,000	34,821,000	6,218,000	
190	Danville, Ill.	40,134,000	39,735,000	409,000	
191	Hagerstown, Md.	39,800,000	39,819,000		19,000
192	Great Falls, Mont.	39,609,000	33,030,000	6,579,000	
193	New Brighton, Pa.	39,180,000	39,472,000		292,000
194	Okmulgee, Okla.	38,799,000	29,319,000	9,480,000	
195	Bangor, Me.	37,798,000	41,436,000		3,638,000
196	Bartlesville, Okla.	35,471,000	34,999,000	1,072,000	
197	Pontiac, Mich.	35,248,000	26,294,000	8,954,000	
198	Reno, Nev.	34,209,000	33,166,000	1,043,000	
199	Oshkosh, Wis.	32,305,000	37,638,000		5,333,000
200	Montclair, N. J.	32,263,000	29,703,000	2,560,000	
201	Lebanon, Pa.	32,232,000	30,700,000	1,532,000	
202	Hastings, Nebr. ¹	31,959,000	26,754,000	5,205,000	
203	Billings, Mont.	31,880,000	26,945,000	4,935,000	
204	Cheyenne, Wyo.	31,699,000	67,377,000		35,678,000
205	Lorain, Ohio ¹	27,508,000	19,873,000	7,635,000	
206	Santa Rosa, Calif.	26,235,000	25,938,000	297,000	
207	Port Arthur, Tex.	26,215,000	26,714,000		499,000
208	Eugene, Ore.	26,086,000	22,079,000	4,007,000	
209	Mason City, Iowa. ¹	24,094,000	27,102,000		3,008,000
210	Fredrick Md.	23,960,000	21,773,000	2,187,000	
211	Vicksburg, Miss.	23,895,000	20,492,000	3,403,000	
212	Fremont, Mich. ¹	22,792,000	21,003,000	1,789,000	
213	Iowa City, Iowa	22,779,000	26,152,000		3,373,000
214	Rochester, Minn. ¹	22,148,000	20,456,000	1,692,000	
215	Lawrence, Kans.	22,011,000	20,702,000	1,309,000	
216	Owensboro, Ky.	21,978,000	23,630,000		1,652,000
217	Jacksonville, Ill.	20,976,000	17,561,000	3,415,000	
218	Atchison, Kans.	19,884,000	22,051,000		2,167,000
219	Watertown, S. Dak.	16,543,000	⁴ 3,545,000	12,998,000	
220	Manhattan, Kans.	15,738,000	15,053,000	685,000	
221	Franklin, Pa.	15,701,000	16,178,000		477,000
222	McAlester, Okla.	14,580,000	15,623,000		1,043,000
223	Huntington Park, Calif.	13,551,000	³ 9,488,000	4,113,000	
224	Watsonville, Calif.	13,464,000	9,592,000	3,872,000	
225	Faribault, Minn.	12,979,000	12,668,000	311,000	
226	Adrian, Mich.	12,906,000	11,888,000	1,018,000	
227	Charles City, Iowa	12,011,000	⁵ 3,018,000	8,993,000	
228	Red Wing, Minn.	11,662,000	10,928,000	734,000	
229	Parsons, Kans.	11,496,000	12,783,000		1,287,000
230	Minot, N. Dak.	9,387,000	8,016,000	1,371,000	
231	New Albany, Ind. ¹	8,650,000	8,096,000	554,000	
232	Derby, Conn.	8,439,000	7,990,000	449,000	
233	Jamestown, N. Dak.	8,320,000	6,590,000	1,730,000	
234	Emporia, Kans.	7,424,000	6,635,000	789,000	
235	Oelwein, Iowa	6,323,000	5,454,000	869,000	
236	Cheraw, N. C.	3,003,000	3,520,000		517,000
	Total	505,295,883,000	442,693,736,000	63,310,362,000	705,765,000
	Increase	62,605,097,000		62,605,097,000	

¹ Figures taken from the Commercial and Financial Chronicle.² 9 months.³ 3 months.⁴ 4½ months.

TABLE No. 91.—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 and over in years ended September 30, 1925 and 1924

[In thousands of dollars]

	Clearing house at—	1925	1924	Increase	Decrease
1	Boston, Mass.....	21, 974, 044	20, 526, 622	1, 447, 422	
2	New York, N. Y.....	276, 873, 935	235, 498, 649	41, 375, 286	
3	Philadelphia, Pa.....	28, 285, 776	25, 063, 291	3, 222, 485	
4	Cleveland, Ohio.....	5, 859, 734	5, 392, 576	467, 158	
5	Richmond, Va.....	2, 834, 644	2, 770, 518	64, 126	
6	Atlanta, Ga. ¹	3, 370, 386	2, 836, 201	534, 185	
7	Chicago, Ill.....	34, 727, 982	31, 180, 704	3, 547, 278	
8	St. Louis, Mo.....	7, 503, 507	6, 982, 180	521, 327	
9	Minneapolis, Minn.....	4, 601, 881	3, 613, 980	987, 401	
10	Kansas City, Mo.....	6, 957, 535	6, 474, 144	483, 391	
11	Dallas, Tex.....	2, 486, 060	2, 059, 263	426, 797	
12	San Francisco, Calif.....	9, 023, 922	8, 297, 725	726, 197	
	Total 12 Federal reserve bank cities.....	404, 498, 906	350, 695, 853	53, 803, 053	
	OTHER CITIES				
	Pittsburgh, Pa.....	8, 628, 007	8, 002, 869	625, 138	
	Detroit, Mich.....	8, 015, 284	7, 219, 610	795, 674	
	Los Angeles, Calif.....	7, 645, 286	7, 295, 001	350, 285	
	Baltimore, Md.....	5, 573, 756	4, 945, 167	628, 589	
	Cincinnati, Ohio.....	3, 616, 728	3, 419, 566	197, 162	
	New Orleans, La.....	3, 111, 495	2, 997, 558	113, 937	
	Buffalo, N. Y.....	2, 645, 575	2, 292, 252	353, 323	
	Omaha, Nebr.....	2, 151, 996	1, 973, 597	178, 399	
	Seattle, Wash.....	2, 126, 008	2, 041, 982	84, 026	
	Milwaukee, Wis.....	2, 053, 259	1, 897, 806	135, 453	
	Portland, Oreg.....	1, 962, 033	1, 926, 556	35, 477	
	Houston, Tex.....	1, 774, 914	1, 545, 587	229, 327	
	Louisville, Ky.....	1, 731, 217	1, 569, 027	162, 190	
	Northern New Jersey, N. J. ²	1, 713, 219	1, 912, 445		199, 226
	Denver, Colo.....	1, 706, 233	1, 603, 271	102, 962	
	St. Paul, Minn.....	1, 628, 354	1, 659, 929		31, 575
	Oklahoma, Okla.....	1, 430, 223	1, 170, 788	259, 435	
	Birmingham, Ala.....	1, 378, 765	1, 344, 847	33, 918	
	Washington, D. C.....	1, 304, 320	1, 143, 562	160, 758	
	Memphis, Tenn.....	1, 223, 312	1, 084, 922	138, 390	
	Jacksonville, Fla.....	1, 180, 019	765, 188	414, 831	
	Nashville, Tenn.....	1, 105, 845	1, 007, 111	98, 734	
	Newark, N. J.....	1, 066, 082	964, 284	101, 798	
	Oakland, Calif. ¹	1, 000, 212	828, 461	171, 751	
	Total of 24 other principal cities.....	65, 752, 142	60, 611, 386	5, 371, 557	230, 801
	Total.....	470, 251, 048	411, 307, 239	59, 174, 610	230, 801
	Total other cities (200).....	35, 047, 835	31, 386, 547	4, 136, 252	474, 964
	Grand total of all cities.....	505, 298, 883	442, 693, 786	63, 310, 862	705, 765

¹ Figures taken from the Commercial and Financial Chronicle.² Composed of banks and trust companies in northern New Jersey, Jersey City, Hoboken, Bayonne, and the Town of Union.

TABLE No. 92.—State, private, and national bank failures, year ended June 30, 1925

Cents omitted]

States, etc.	State banks *		Private banks		Total State and private banks		National banks		Grand total all banks	
	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities	Number	Liabilities
New Hampshire.....	1	\$1,009,139			1	\$1,009,139			1	\$1,009,139
Massachusetts.....										
Rhode Island.....	1	158,000			1	158,000			1	158,000
Connecticut.....							1	\$1,954,773	1	1,954,773
Total New England States.....	2	1,167,139			2	1,167,139	1	1,954,773	3	3,121,912
New York.....										
New Jersey.....										
Pennsylvania.....	3	5,722,184	2	\$3,656,238	5	9,378,422	4	4,081,326	9	13,459,748
Delaware.....										
Maryland.....										
Total Eastern States.....	3	5,722,184	2	3,656,238	5	9,378,422	4	4,081,326	9	13,459,748
Virginia.....	3	653,059			3	653,059			3	653,059
West Virginia.....	3	995,895			3	995,895	1	693,427	4	1,689,322
North Carolina.....	19	13,560,000			19	3,560,000	3	692,519	22	4,252,519
South Carolina.....	32	4,103,959			32	6,103,959	6	3,785,878	38	9,889,837
Georgia.....	24	4,984,347			24	4,984,347	5	3,113,377	29	8,097,724
Florida.....	2	1 ² 48,874			2	48,874	1	485,519	3	534,303
Alabama.....	6	641,477			6	641,477	2	486,897	8	1,128,374
Mississippi.....	3	1,677,983			3	1,677,983			3	1,677,983
Louisiana.....	3	571,988			3	571,988			3	571,988
Texas.....	22	6,485,000	3	1,018,170	25	7,503,170	7	3,273,686	32	10,776,856
Arkansas.....	10	4,833,700			10	4,833,700			10	4,833,700
Kentucky.....	7	924,700			7	924,700			7	924,700
Tennessee.....	8	726,318			8	726,318	2	1,176,231	10	902,549
Total Southern States.....	142	32,207,300	3	1,018,170	145	33,225,470	27	12,707,534	172	45,933,004
Ohio.....										
Indiana.....	3	(⁶)			3	(⁶)			3	
Illinois.....	7	1,970,000			4	970,000	1	200,089	5	1,170,089
Michigan.....			4	1,343,250	4	343,250			4	343,250
Wisconsin.....	6	1,799,017			6	1,799,017	2	742,708	8	2,541,725
Minnesota.....	36	8,055,900			36	8,055,900	10	6,890,807	46	14,946,707

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Iowa.....	¹⁰ 52	31, 531, 839	⁹ 9	⁹ 1, 335, 360	61	32, 867, 199	7	⁴ 3, 582, 007	68	36, 449, 206
Missouri.....	30	¹¹ 3, 427, 814	1	74, 475	31	3, 502, 289	1	221, 914	32	3, 724, 203
Total Middle Western States.....	131	45, 784, 570	14	1, 753, 085	145	47, 537, 655	21	11, 637, 525	166	59, 175, 180
North Dakota.....	31	6, 474, 552			31	6, 474, 552	6	1, 370, 364	37	7, 844, 916
South Dakota.....	¹² 31	⁵ 5, 303, 900			31	5, 303, 900	8	3, 714, 073	39	9, 017, 973
Nebraska.....	11	1, 781, 457			11	1, 781, 457	1	¹³ 547, 251	12	2, 328, 708
Kansas.....	13	2, 378, 320			13	2, 378, 320	1		14	3, 378, 320
Montana.....	5	¹ 556, 085			5	556, 085	7	264, 598	12	1, 320, 683
Wyoming.....	² 15	2, 381, 000			15	2, 381, 000	3	7, 772, 291	18	10, 153, 291
Colorado.....	¹ 5	1, 240, 171			5	1, 240, 171	2	826, 457	7	2, 066, 628
New Mexico.....	7	1, 670, 918			7	1, 670, 918	4	¹ 1, 483, 163	11	3, 154, 081
Oklahoma.....	8	1, 323, 400			8	1, 323, 400	8	² 2, 917, 736	16	4, 241, 136
Total Western States.....	126	23, 109, 803			126	23, 109, 803	40	19, 395, 933	166	42, 505, 736
Washington.....	² 5	¹ 519, 000			5	519, 000	1	330, 503	6	849, 503
Oregon.....	2	747, 997			2	747, 997	1	243, 398	3	991, 395
California.....	2	356, 721			2	356, 721			2	356, 721
Idaho.....	5	802, 410			5	802, 410	7	¹ 2, 964, 359	12	3, 766, 769
Utah.....	1	221, 964			1	221, 964			1	221, 964
Nevada.....										
Arizona.....	2	1, 661, 465			2	1, 661, 465			2	1, 661, 465
Total Pacific States.....	17	4, 309, 557			17	4, 309, 557	9	3, 538, 260	26	7, 847, 817
Total United States.....	421	112, 300, 553	19	6, 427, 493	440	118, 728, 046	102	53, 315, 351	542	172, 043, 397

* Includes all classes of banks under State supervision, other than private banks.
¹ Liabilities of one bank not included.
² One bank reopened.
³ Not under State supervision; liabilities obtained from bankers' directory.
⁴ Liabilities of two banks not included.
⁵ Liabilities of four banks not included.
⁶ Not available.
⁷ Two banks reopened.

⁸ Six banks reopened.
⁹ Liabilities of three banks not included.
¹⁰ Three banks reopened.
¹¹ Liabilities of sixteen banks not available.
¹² Four banks reopened.
¹³ Stock assessment only.

TABLE No. 93.—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, 1925

[For prior years, see annual report, 1920]

[In thousands of dollars]

Year ended June 30—	State institutions															National banks		
	State (commercial) banks			Savings banks			Loan and trust companies			Private banks			Total State and private institutions			Number	Assets— nominal value	Liabilities
	Number	Assets	Liabilities	Number	Assets	Liabilities	Number	Assets	Liabilities	Number	Assets	Liabilities	Number	Assets	Liabilities			
1914	53	8,947	11,511	7	643	769	9	7,948	8,752	27	3,063	11,027	96	20,601	32,059	21	12,038	9,774
1915	57	3,600	4,820	5	4,255	4,335	9	988	1,941	39	7,652	17,370	110	16,495	27,866	14	16,832	12,767
1916	23	2,148	2,991	3	7,750	11,885	3	256	257	12	358	877	41	10,512	16,010	13	3,868	3,020
1917	15	2,539	3,351	1	75	100	4	1,470	2,371	15	2,668	5,478	35	6,752	11,300	7	6,895	5,282
1918	12	861	1,094	1	60	80	2	1,845	1,898	10	6,429	7,186	25	9,195	10,258	2	2,300	2,359
1919	35	-----	7,775	2	-----	85	4	-----	1,651	1	-----	100	42	-----	9,611	1	535	496
1920	32	-----	11,945	-----	-----	-----	3	-----	3,978	9	-----	3,031	44	-----	18,955	5	2,739	1,930
1921	263	-----	24,810	13	-----	2,736	26	-----	65,535	28	-----	3,044	330	-----	96,124	28	18,806	17,301
1922	306	-----	73,044	11	-----	2,248	35	-----	17,641	12	-----	3,000	364	-----	95,933	33	21,679	20,287
1923	202	-----	53,886	17	-----	5,607	7	-----	2,818	11	-----	2,239	237	-----	64,550	37	21,602	30,073
1924	699	-----	182,136	33	-----	11,708	14	-----	23,868	31	-----	5,476	777	-----	223,188	138	84,974	74,748
1925	421	-----	112,301	-----	-----	-----	-----	-----	-----	19	-----	6,427	440	-----	118,728	102	-----	53,315
Total	2,118	18,095	489,664	93	12,783	39,553	116	12,507	130,110	214	20,170	65,255	2,541	63,555	724,582	401	192,263	221,350

¹ Does not include assets or liabilities of five banks.

² Includes all classes of banks under State supervision, other than private banks.

NOTE.—For explanatory footnotes relative 1925 figures, see Table No. 91.

TABLE No. 94
SHOWING INDIVIDUAL STATEMENTS
OF RESOURCES AND LIABILITIES OF EACH NATIONAL BANK
(States, Territories, and Towns Arranged Alphabetically)
AT CLOSE OF BUSINESS SEPTEMBER 28, 1925
IS OMITTED FROM THIS REPORT
AND PUBLISHED AS A SEPARATE TABLE

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