MONEY. BANKING, AND INSURANCE.

No. 313.—COINAGE OF THE UNITED STATES MINTS: 1858 TO 1912.

[Source: Annual reports of the Director of the Mint, Treasury Department.]

Calendar year.	Gold.	Silver.	Minor.	Total.
	Dollars.	*Dollars.*	*Dollars.*	*Dollars.*
1858	22,938,413.50	8,495,370.00	246,000.00	31,679,783.50
1859	14,780,570.00	3,284,450.00	364,000.00	18,429,020.00
1860	23,473,654.00	2,259,390.00	205,660.00	25,938,704.00
1861	83,395,530.00	3,783,740.00	101,000.00	87,280,270.00
1862	20,875,997.50	1,252,516.50	280,750.00	22,409,264.00
1863	22,445,482.00	809,267.80	498,400.00	23,753,149.80
1864	20,081,415.00	609,917.10	926,687.14	21,618,019.24
1865	28,295,107.50	691,005.00	968,552.86	29,954,665.36
1866	31,435,945.00	982,409.25	1,042,960.00	33,461,314.25
1867	23,828,625.00	908,876.25	1,819,910.00	26,557,411.25
1868	19,371,387.50	1,074,343.00	1,697,150.00	22,142,880.50
1869	17,582,987.50	1,266,143.00	963,000.00	19,812,130.50
1870	23,198,787.50	1,378,255.50	350,325.00	24,927,368.00
1871	21,032,685.00	3,104,038.30	99,890.00	24,236,613.30
1872	21,812,645.00	2,504,488.50	369,380.00	24,686,513.50
1873	57,022,747.50	4,024,747.60	379,455.00	61,426,950.10
1874	35,254,630.00	6,851,776.70	342,475.00	42,448,881.70
1875	32,951,940.00	15,347,893.00	246,970.00	48,546,803.00
1876	46,579,452.50	24,503,307.50	210,800.00	71,293,560.00
1877	43,999,864.00	28,393,045.50	8,525.00	72,401,434.50
1878	49,786,052.00	28,518,850.00	58,186.50	78,363,088.50
1879	39,080,080.00	27,569,776.00	165,003.00	66,814,859.00
1880	62,308,279.00	27,411,693.75	391,395.95	90,111,368.70
1881	96,850,890.00	27,940,163.75	428,151.75	125,219,205.50
1882	65,887,685.00	27,973,132.00	960,400.00	94,821,217.00
1883	29,241,990.00	29,246,968.45	1,604,770.41	60,093,728.86
1884	23,991,756.50	28,534,866.15	796,483.78	53,323,106.43
1885	27,773,012.50	28,962,176.20	191,622.04	56,926,810.74
1886	28,945,542.00	32,086,709.90	343,186.10	61,375,438.00
1887	23,972,383.00	35,191,081.40	1,215,686.26	60,379,150.66
1888	31,380,808.00	33,025,606.45	912,200.78	65,318,615.23
1889	21,413,931.00	35,496,683.15	1,283,408.49	58,194,022.64
1890	20,467,182.50	39,202,908.20	1,384,792.14	61,054,882.84
1891	29,222,005.00	27,518,856.60	1,312,441.00	58,053,302.60
1892	34,787,222.50	12,641,078.00	961,480.42	48,389,780.92
1893	56,997,020.00	8,801,739.05	1,134,931.70	66,933,690.75
1894	79,546,160.00	9,200,350.85	438,177.92	89,184,688.77
1895	59,616,357.50	5,698,010.25	882,430.56	66,196,798.31
1896	47,053,060.00	23,089,899.05	832,718.93	70,975,677.98
1897	76,028,485.00	18,487,297.30	1,526,100.05	96,041,882.35
1898	77,985,757.00	23,034,033.45	1,124,835.14	102,144,625.59
1899	111,344,220.00	26,061,519.90	1,837,451.86	139,243,191.76
1900	99,272,942.50	36,345,321.45	2,031,137.39	137,649,401.34
1901	101,735,187.50	30,838,460.75	2,120,122.08	134,693,770.33
1902	47,184,852.50	30,028,167.20	2,447,796.17	79,660,815.87
1903	43,683,792.50	19,874,440.00	2,251,281.18	65,809,513.68
1904	233,402,400.00	15,695,609.95	1,633,529.35	250,781,539.30
1905	49,638,400.00	6,332,180.90	2,298,555.43	58,269,136.33
1906	77,538,045.00	10,651,087.85	2,890,908.80	91,080,041.65
1907	131,907,490.00	13,178,435.75	3,042,126.18	148,128,051.93
1908	131,638,632.50	12,391,777.25	1,468,738.72	145,499,148.47
1909	88,776,907.50	8,087,852.50	1,756,388.93	98,621,148.93
1910	104,723,735.00	3,740,468.35	3,036,929.83	111,501,133.18
1911	56,176,322.50	6,457,301.55	3,156,726.47	65,790,850.52
1912	17,498,522.50	7,340,995.00	2,577,386.30	27,416,903.80

No. 314.—GOLD AND SILVER, CURRENCY, AND TOTAL MONEY IN THE TREASURY AND IN CIRCULATION: JULY 1, 1889 TO 1912.

[Source: Annual reports of the Secretary of the Treasury.]

GOLD AND SILVER.

July 1—	Gold.				Silver.						
	Coin and bullion.		Certificates in circulation.[1]	Total.	Standard dollars.		Certificates in circulation.[2]	Total.	Subsidiary coin.[3]		
	In Treasury.	Coin in circulation.			In Treasury.	In circulation.			In Treasury.	In circulation.	Total.
	Dollars.	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
1889	186,451,708	376,481,568	117,130,229	680,063,505	32,334,229	54,457,299	257,155,565	343,947,093	25,124,672	51,477,164	76,601,836
1890	190,473,247	374,258,923	130,830,859	695,563,029	26,243,317	56,278,749	297,556,238	380,088,304	22,792,718	54,032,587	76,825,305
1891	119,200,620	407,319,163	120,063,069	646,582,852	22,462,940	58,826,179	307,235,966	388,525,085	19,629,480	58,219,220	77,848,700
1892	114,612,892	408,563,824	141,093,619	664,275,335	5,834,520	56,817,462	326,693,465	389,345,447	14,227,774	63,293,704	77,521,478
1893	96,519,833	408,535,663	92,642,139	597,697,685	7,357,028	56,929,673	326,823,848	391,110,549	11,945,257	65,469,866	77,415,123
1894	64,976,622	495,976,730	66,339,849	627,293,201	15,860,217	52,564,662	326,990,736	395,415,615	17,738,968	58,510,957	76,249,925
1895	103,236,753	479,637,961	48,381,309	636,256,023	30,079,665	51,986,043	319,622,941	401,688,649	16,604,420	60,350,014	76,954,434
1896	102,494,781	454,905,064	42,198,119	599,597,964	39,266,624	52,116,904	330,657,191	422,040,719	15,767,056	60,204,451	75,971,507
1897	141,363,989	517,589,688	37,285,339	696,239,016	31,933,311	51,940,281	357,849,312	441,722,904	16,201,960	59,616,409	75,818,369
1898	167,752,728	657,950,463	35,811,589	861,514,780	11,534,103	58,482,966	390,126,510	460,143,579	12,070,690	64,056,920	76,127,610
1899	251,104,415	679,738,050	32,655,919	963,498,384	6,560,759	61,481,426	402,136,617	470,178,802	5,800,728	69,065,824	74,866,552
1900	222,844,953	610,806,472	200,733,019	1,034,384,444	15,749,107	65,889,346	408,465,574	490,104,027	6,702,754	76,160,988	82,863,742
1901	247,811,938	629,790,765	247,036,359	1,124,639,062	23,835,062	66,921,323	429,643,556	520,399,941	10,587,557	79,235,214	89,822,771
1902	253,801,291	632,394,289	306,399,009	1,192,594,589	24,830,189	68,747,349	446,557,662	540,135,200	11,462,534	85,721,228	97,183,762
1903	254,162,230	617,260,739	377,258,559	1,248,681,528	27,275,973	72,391,240	454,733,013	554,400,226	9,307,873	92,726,694	102,034,567
1904	216,183,723	645,817,576	465,655,099	1,327,656,398	27,439,081	71,313,826	461,133,698	559,891,605	11,533,678	95,528,343	107,062,021
1905	221,381,650	651,063,589	485,210,749	1,357,655,988	30,366,821	73,584,336	454,864,708	558,815,865	13,386,482	101,437,707	114,824,189
1906	290,489,841	668,655,075	516,561,849	1,475,706,765	12,344,108	77,001,368	471,520,054	560,865,530	6,595,416	111,629,504	118,224,920
1907	304,619,431	[4] 561,697,371	690,672,299	41,466,389,101	10,340,313	81,710,444	470,211,225	562,261,982	8,674,817	121,777,401	130,452,218
1908	221,912,063	613,244,310	782,976,619	1,618,133,492	21,670,450	76,328,657	465,278,705	563,277,812	23,177,618	124,178,165	147,355,783
1909	227,698,852	599,337,698	815,005,449	1,642,041,999	14,356,495	71,987,900	477,717,324	564,061,719	27,076,748	132,331,798	159,408,546
1910	242,411,286	590,877,993	802,754,199	1,636,043,478	13,575,756	72,432,514	478,597,238	564,605,508	19,575,017	[5] 135,583,731	[5] 155,158,748
1911	233,533,255	589,295,538	930,367,929	1,753,196,722	39,043,622	72,446,049	453,543,696	565,033,367	21,185,641	138,421,723	159,607,364
1912	264,028,646	610,724,154	943,435,618	1,818,188,418	25,785,046	70,339,574	469,224,400	565,349,020	25,554,007	145,034,198	170,588,205

PAPER CURRENCY.

July 1—	Certificates, act of June 8, 1872, in circulation.	United States notes.			National-bank notes.			Treasury notes, act of July 14, 1890.		
		In Treasury.	In circulation.	Total.	In Treasury.	In circulation.	Total.	In Treasury.	In circulation.	Total.
	Dollars.	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
1889	16,955,000	30,241,825	299,484,191	346,681,016	4,158,330	207,220,633	211,378,963	.....	.....	.....
1890	11,890,000	11,992,039	322,798,977	346,681,016	4,365,838	181,604,937	185,970,775	.....	.....	.....
1891	21,875,000	3,473,656	321,332,360	346,681,016	5,706,928	162,220,646	167,927,574	9,879,713	40,348,704	50,228,417
1892	29,840,000	7,281,112	309,559,904	346,681,016	5,462,333	167,221,517	172,683,850	3,453,379	98,258,692	101,712,071
1893	11,735,000	15,906,590	319,059,426	346,681,016	4,043,906	174,669,786	178,713,692	6,334,613	140,855,614	147,190,227
1894	58,935,000	21,156,414	266,589,602	346,681,016	6,635,044	200,718,200	207,353,244	17,902,988	134,681,429	152,584,417
1895	55,445,000	27,587,031	263,648,985	346,681,016	4,737,984	206,953,051	211,691,035	30,145,231	115,943,169	146,088,400
1896	31,890,000	90,541,148	224,249,868	346,681,016	10,332,425	215,168,122	226,000,547	34,638,033	95,045,247	129,683,280
1897	60,960,000	39,766,394	245,954,622	346,681,016	5,123,683	226,318,003	231,441,686	31,397,763	83,469,517	114,867,280
1898	25,565,000	36,546,994	284,569,022	346,681,016	4,909,189	222,990,987	227,900,176	2,900,843	98,306,437	101,207,280
1899	20,275,000	18,054,174	308,351,842	346,681,016	3,545,432	237,805,439	241,350,871	956,516	92,561,764	93,518,280
1900	3,705,000	29,004,471	313,971,545	346,681,016	9,525,332	300,115,111	309,640,443	723,058	75,303,942	76,027,000
1901	.....	16,635,610	330,045,406	346,681,016	8,631,386	345,110,800	353,742,186	258,462	47,524,538	47,783,000
1902	.....	12,389,294	334,291,722	346,681,016	11,195,575	345,476,516	356,672,091	197,224	29,802,776	30,000,000
1903	.....	12,432,449	334,248,567	346,681,016	13,673,941	399,996,709	413,670,650	166,352	19,076,648	19,243,000
1904	.....	12,921,591	333,759,425	346,681,016	16,207,259	433,027,835	449,235,094	75,943	12,902,057	12,978,000
1905	.....	14,260,319	332,420,697	346,681,016	15,690,957	480,028,849	495,719,806	140,982	9,272,018	9,413,000
1906	.....	10,740,796	335,940,220	346,681,016	13,111,122	548,001,238	561,112,360	48,680	7,337,320	7,386,000
1907	.....	4,410,961	342,270,055	346,681,016	14,546,565	589,242,125	603,788,690	12,465	5,975,535	5,988,000
1908	.....	7,284,694	339,396,322	346,681,016	66,685,237	631,648,680	698,333,917	18,470	4,963,530	4,982,000
1909	.....	6,562,749	340,118,267	346,681,016	24,381,268	665,538,806	689,920,074	11,585	4,203,415	4,215,000
1910	.....	11,893,146	334,787,870	346,681,016	29,771,198	683,659,535	713,430,733	9,475	3,662,525	3,672,000
1911	.....	7,691,894	338,989,122	346,681,016	40,493,225	687,701,283	728,194,508	8,744	3,237,256	3,246,000
1912	.....	8,983,695	337,697,321	346,681,016	39,992,733	705,142,259	745,134,992	13,430	2,915,570	2,929,000

[1] Gold coin became available for circulation Jan. 1, 1879, as a result of the resumption act of Jan. 14, 1875.
[2] Silver certificates were authorized by acts of Feb. 28, 1878, and Aug. 4, 1886.
[3] Subsidiary silver, which disappeared from circulation in 1862, was reintroduced under operation of the act of Jan. 14, 1875.
[4] As the result of special investigation by the Director of the Mint, a reduction of $135,000,000 was made in the estimate of gold coin in circulation on July 1, 1907, as compared with the basis of previous years.
[5] The Director of the Mint made a revised estimate of the stock of subsidiary silver coin Sept. 1, 1910; as a consequence of such revision there was a reduction of $9,700,000.

NOTE 1.—For redemption of outstanding certificates an exact equivalent in amount of the appropriate kinds of money is held in the Treasury, and is not included in the account of money held as assets of the Government.

No. 314.—Gold and Silver, Currency, and Total Money in the Treasury and in Circulation July 1, 1889 to 1912—Continued.

TOTAL MONEY.

July 1—	Money in Treasury.	Money in circulation.				Population July 1.[2]
		Money.	Certificates.[1]	Total.	Per capita.	
	Dollars.	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	
1889	278,310,764	989,120,855	391,240,794	1,380,361,649	22.52	61,289,000
1890	255,872,159	988,974,173	440,277,097	1,429,251,270	22.82	62,622,250
1891	180,353,337	1,048,266,272	449,174,035	1,497,440,307	23.45	63,844,000
1892	150,872,010	1,103,720,103	497,627,084	1,601,347,187	24.60	65,086,000
1893	142,107,227	1,165,520,028	431,181,037	1,596,701,065	24.06	66,349,000
1894	144,270,253	1,209,041,580	452,265,585	1,661,307,165	24.56	67,632,000
1895	217,391,034	1,178,519,223	423,449,250	1,601,968,473	23.24	68,934,000
1896	293,540,067	1,101,689,656	404,745,310	1,506,434,966	21.44	70,254,000
1897	265,787,100	1,184,888,520	456,094,651	1,640,983,171	22.92	71,592,000
1898	235,714,547	1,386,356,795	451,503,099	1,837,859,894	25.19	72,947,000
1899	286,022,024	1,449,004,345	455,067,536	1,904,071,881	25.62	74,318,000
1900	284,549,675	1,442,247,404	612,903,593	2,055,150,997	26.93	76,303,387
1901	307,760,015	1,498,628,046	676,679,915	2,175,307,961	27.98	77,754,000
1902	313,876,107	1,496,433,880	752,956,671	2,249,390,551	28.43	79,117,000
1903	317,018,818	1,535,700,597	831,991,572	2,367,692,169	29.42	80,487,000
1904	284,361,275	1,592,349,062	926,793,797	2,519,142,859	30.77	81,867,000
1905	295,227,211	1,647,807,196	940,075,457	2,587,882,653	31.08	83,260,000
1906	333,329,963	1,748,564,725	988,081,903	2,736,646,628	32.32	84,662,000
1907	342,604,552	[3] 1,702,672,931	1,070,283,524	[3] 2,772,956,455	[3] 32.22	86,074,000
1908	340,748,532	1,789,760,164	1,248,255,324	3,038,015,488	34.72	87,496,000
1909	300,087,697	1,813,517,884	1,292,722,773	3,106,240,657	34.93	88,926,000
1910	317,235,878	[4] 1,821,004,168	1,281,351,437	[4] 3,102,355,605	34.33	90,363,000
1911	341,956,381	1,830,090,971	1,383,911,625	3,214,002,596	34.20	93,983,000
1912	364,357,557	1,871,853,076	1,412,660,018	3,284,513,094	34.34	95,656,000

[1] Currency certificates, act June 8, 1872, are included.

[2] Estimated by the Actuary of the Treasury for other than census years, which are for June 1.

[3] As the result of special investigation by the Director of the Mint, a reduction of $135,000,000 was made in the estimate of gold coin in circulation on July 1, 1907, as compared with the basis of previous years.

[4] The Director of the Mint made a revised estimate of the stock of subsidiary silver coin, Sept. 1, 1910, and as a consequence of such revision there was a reduction of $9,700,000 as compared with the basis of previous years.

Note 2.—This table has been revised and shows slight changes from previous figures in some of the items.

No. 315.—RESOURCES AND LIABILITIES OF NATIONAL BANKS IN OPERATION AT DATES NAMED: 1901 TO 1912.

[Source: Annual reports of the Comptroller of the Currency, Treasury Department.]

Resources and liabilities.	Sept. 30, 1901	Sept. 15, 1902	Sept. 9, 1903.	Sept. 6, 1904.	Aug. 25, 1905	Sept. 4, 1906.	Aug. 22, 1907.	July 15, 1908.	Sept. 1, 1909.	Sept. 1, 1910.	Sept. 1, 1911.	Sept. 4, 1912.
	4,221 banks.	4,601 banks.	5,042 banks.	5,412 banks.	5,757 banks.	6,137 banks.	6,544 banks.	6,824 banks.	6,977 banks.	7,173 banks.	7,301 banks.	7,397 banks.
RESOURCES.	*Million dollars.*	*Million dollars.*	*Million dollars.*	*Million dollars.*	*Million dollars.*	*Million dollars.*	*Million dollars.*	*Million dollars.*	*Million dollars.*	*Million dollars.*	*Million dollars.*	*Million dollars.*
Loans and discounts[1]	3,051.7	3,314.2	3,508.6	3,757.9	4,028.4	4,331.5	4,709.0	4,640.4	5,158.4	5,496.7	5,690.6	6,061.0
Bonds for circulation	329.4	324.2	381.6	418.4	477.6	524.0	557.3	624.7	668.7	685.7	707.2	724.0
Other United States bonds and other bonds for deposits	115.0	132.7	163.2	133.5	80.2	117.4	171.2	165.9	80.4	65.8	74.7	78.7
Bonds, securities, etc	448.6	493.1	518.7	589.2	667.2	674.9	700.4	765.9	898.4	854.1	1,018.0	1,039.9
Due from banks and reserve agents	785.0	820.2	820.1	962.3	1,039.7	1,073.8	1,072.1	1,104.5	1,227.2	1,214.9	1,306.4	1,453.0
Real estate, banking house, etc	109.2	114.2	128.5	140.1	152.9	164.0	181.1	198.3	221.3	236.8	256.4	268.5
Specie	376.7	366.2	397.6	504.7	495.5	464.4	531.1	656.5	666.4	672.6	711.5	713.4
Legal-tender notes	151.0	141.8	156.7	156.7	170.1	161.6	170.5	192.6	187.7	179.1	183.9	182.5
Bills of other banks	23.7	22.9	26.5	26.8	29.2	28.4	31.2	37.5	40.2	41.5	42.6	48.5
Clearing-house exchanges	236.7	327.8	147.7	213.2	265.1	395.3	190.6	244.6	329.7	285.0	298.2	296.0
United States certificates of deposit	11.9	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Due from United States Treasurer	17.8	18.2	21.3	23.6	27.3	28.6	32.0	37.6	39.8	40.8	42.5	41.9
Other resources	38.6	38.3	39.9	48.7	39.2	52.1	43.8	45.6	55.8	53.2	47.4	56.0
Total	5,695.3	6,113.9	6,310.4	6,975.1	7,472.4	8,016.0	8,390.3	8,714.1	9,574.0	9,826.2	10,379.4	10,963.4
LIABILITIES.												
Capital stock	655.3	705.5	753.7	770.8	799.9	835.1	896.5	919.1	944.6	1,002.7	1,025.4	1,046.0
Surplus fund	279.5	326.4	370.4	396.5	417.8	490.2	548.3	564.0	598.0	648.3	670.0	701.0
Undivided profits	151.0	169.2	186.0	186.6	202.5	180.6	186.6	184.7	203.3	225.8	234.4	242.7
National-bank circulation	323.9	318.0	375.0	411.2	469.0	517.9	551.9	613.7	658.0	674.8	697.0	713.8
Individual deposits	2,937.8	3,209.3	3,156.3	3,458.2	3,882.8	4,199.9	4,319.0	4,374.6	5,009.9	5,145.7	5,490.0	5,891.6
Due to banks and reserve agents	1,185.3	1,200.3	1,226.5	1,561.3	1,624.9	1,589.0	1,595.5	1,822.9	2,018.8	1,943.7	2,088.2	2,177.4
Other liabilities	162.5	185.2	242.5	190.5	75.5	203.3	292.5	235.1	140.9	185.2	174.4	190.9
Total	5,695.3	6,113.9	6,310.4	6,975.1	7,472.4	8,016.0	8,390.3	8,714.1	9,574.0	9,826.2	10,379.4	10,963.4

[1] Includes overdrafts.

No. 316.—LIABILITIES OF NATIONAL BANKS, AND RESERVE REQUIRED AND HELD ON DATES INDICATED: 1903 TO 1912.

[Source: Annual reports of the Comptroller of the Currency, Treasury Department.]

NEW YORK CITY.

Date.	Number of banks.	Net deposits.	Reserve required.	Reserve held.		Classification of reserve.	
				Amount.	Ratio to deposits.	Lawful money.	Redemption fund.
		Million dollars.	*Million dollars.*	*Million dollars.*	*Per cent.*	*Million dollars.*	*Million dollars.*
1903, June 9	43	701.5	175.4	192.2	27.4	189.9	2.2
Sept. 9	43	741.0	185.3	205.4	27.7	203.1	2.3
1904, Mar. 28	41	846.0	211.5	249.2	29.5	247.3	1.9
June 9	41	925.5	231.4	266.5	28.8	264.5	2.0
Sept. 6	41	1,034.3	258.6	289.9	28.03	287.9	2.0
1905, Mar. 14	43	992.0	248.0	256.4	25.8	254.1	2.3
May 29	42	972.8	243.2	247.4	25.4	244.9	2.5
Aug. 25	42	993.8	248.4	256.0	25.8	253.2	2.8
1906, Apr. 6	41	813.6	203.4	203.7	25.0	201.0	2.7
June 18	41	855.3	213.8	226.2	26.5	223.7	2.5
Sept. 4	40	827.4	206.8	201.5	24.4	199.2	2.3
1907, Mar. 22	37	803.6	200.9	211.4	26.3	208.8	2.6
May 20	39	866.3	216.6	233.2	26.9	230.7	2.6
Aug. 22	38	825.7	206.4	221.3	26.8	218.8	2.6
1908, Feb. 14	37	902.2	225.5	261.6	29.0	258.1	3.5
May 14	37	1,053.1	263.3	321.4	30.5	318.4	3.0
July 15	37	1,121.5	280.4	318.1	28.4	315.2	2.9
1909, Feb. 5	37	1,155.3	288.8	295.5	25.5	292.9	2.5
June 23	38	1,191.9	297.9	325.0	27.2	322.4	2.5
Sept. 1	38	1,179.3	294.8	304.6	25.8	301.9	2.6
1910, Mar. 29	38	1,049.6	262.4	270.3	25.8	267.8	2.5
June 30	39	1,016.4	254.1	256.9	25.3	254.4	2.5
Sept. 1	39	1,070.2	267.5	294.1	27.4	291.6	2.5
1911, Mar. 7	39	1,157.3	289.3	321.7	27.8	319.3	2.4
June 7	40	1,184.6	296.1	332.2	28.0	329.8	2.4
Sept. 1	40	1,150.6	287.6	305.9	26.6	303.3	2.5
1912, Feb. 20	39	1,243.3	310.8	336.1	27.0	333.5	2.7
June 14	37	1,213.6	303.4	323.9	26.7	321.5	2.4
Sept. 4	37	1,162.2	290.5	288.5	24.8	286.1	2.4

CHICAGO.

1903, June 9	12	204.0	51.0	51.6	25.3	51.4	.2
Sept. 9	12	198.1	49.5	47.3	23.9	47.1	.2
1904, Mar. 28	12	204.1	51.0	50.5	24.72	50.3	.2
June 9	12	209.3	52.3	54.7	26.15	54.5	.2
Sept. 6	13	217.9	54.5	54.1	24.84	53.9	.2
1905, Mar. 14	12	243.5	60.9	57.5	23.6	57.3	.2
May 29	12	236.7	59.2	57.8	24.4	57.6	.2
Aug. 25	12	247.9	62.0	60.9	24.6	60.6	.2
1906, Apr. 6	13	240.1	60.0	56.3	23.4	55.8	.5
June 18	13	238.4	59.6	59.3	24.9	58.8	.5
Sept. 4	13	244.4	61.1	60.0	24.4	59.5	.5
1907, Mar. 22	14	257.9	64.5	58.2	22.6	57.7	.5
May 20	14	261.5	65.4	65.5	25.0	65.0	.5
Aug. 22	14	262.9	65.7	66.6	25.3	66.1	.5

No. 316.—LIABILITIES AND RESERVES OF NATIONAL BANKS, ETC.—Continued.

CHICAGO—Continued.

Date.	Number of banks.	Net deposits.	Reserve required.	Reserve held.		Classification of reserve.	
				Amount.	Ratio to deposits.	Lawful money.	Redemption fund.
		Million dollars.	*Million dollars.*	*Million dollars.*	*Per cent.*	*Million dollars.*	*Million dollars.*
1908, Feb. 14	14	255.4	63.9	69.3	27.1	68.6	0.7
May 14	14	269.2	67.3	72.2	26.8	71.6	.6
July 15	14	279.4	69.8	74.3	26.6	73.7	.6
1909, Feb. 5	14	308.5	77.1	80.2	25.9	79.5	.6
June 23	14	319.3	79.8	82.1	25.7	81.4	.7
Sept. 1	13	318.5	79.6	77.4	24.3	76.6	.7
1910, Mar. 29	12	346.3	86.6	80.8	23.3	80.0	.8
June 30	13	326.2	81.5	78.1	23.9	77.3	.8
Sept. 1	11	329.1	82.3	82.9	25.2	82.0	.9
1911, Mar. 7	11	356.9	89.2	85.7	24.0	84.8	.8
June 7	11	366.6	91.6	94.7	25.8	93.9	.7
Sept. 1	11	364.1	91.0	89.8	24.6	89.0	.7
1912, Feb. 20	10	371.6	92.9	92.3	24.8	91.5	.7
June 14	10	390.3	97.6	97.3	25.0	97.0	.7
Sept. 4	10	370.3	92.6	89.7	24.2	89.0	.7

ST. LOUIS.

1903, June 9	7	85.6	21.4	22.1	27.4	21.6	.5
Sept. 9	7	82.5	20.6	18.5	22.4	17.9	.6
1904, Mar. 28	7	92.0	23.0	24.3	26.4	23.7	.6
June 9	8	92.3	23.1	24.5	26.5	23.9	.6
Sept. 6	8	88.5	22.1	21.7	24.54	21.1	.6
1905, Mar. 14	8	99.0	24.7	23.0	23.2	22.3	.7
May 29	7	100.1	25.0	25.5	25.4	24.8	.6
Aug. 25	8	100.5	25.1	27.1	27.0	26.4	.7
1906, Apr. 6	8	107.8	26.9	25.7	23.9	25.0	.7
June 18	8	102.6	25.6	25.0	24.4	24.3	.7
Sept. 4	8	100.7	25.2	24.2	24.1	23.5	.7
1907, Mar. 22	8	118.4	29.6	28.4	24.0	27.7	.7
May 20	8	113.8	28.4	30.2	26.5	29.5	.7
Aug. 22	8	116.8	29.2	27.6	23.6	26.8	.7
1908, Feb. 14	8	101.5	25.4	29.4	29.0	28.5	.9
May 14	8	102.4	25.6	29.6	28.9	28.7	.9
July 15	8	100.7	25.2	25.7	25.5	24.8	.9
1909, Feb. 5	9	122.0	30.5	32.3	26.5	31.5	.7
June 23	9	124.3	31.0	31.3	25.2	30.5	.7
Sept. 1	10	126.7	31.6	31.3	24.7	30.4	.9
1910, Mar. 29	10	131.8	32.9	29.4	22.3	28.6	.8
June 30	10	120.1	30.0	30.0	25.0	29.2	.8
Sept. 1	10	116.2	29.0	27.3	23.5	26.5	.8
1911, Mar. 7	8	133.2	33.3	33.7	25.3	32.9	.8
June 7	8	128.4	32.1	32.7	25.5	31.9	.8
Sept. 1	8	126.1	31.5	30.9	24.5	30.1	.8
1912, Feb. 20	8	126.4	31.6	32.8	26.0	32.1	.7
June 14	8	121.9	30.5	30.3	24.9	29.6	.7
Sept. 4	8	115.0	28.8	29.4	25.6	28.6	.8

No. 316.—Liabilities and Reserves of National Banks, etc.—Continued.

OTHER RESERVE CITIES.

Date.	Number of banks.	Net deposits.	Reserve required.	Reserve held.		Classification of reserve.		
				Amount.	Ratio to deposits.	Lawful money.	Due from agents.	Redemption fund.
		Million dollars.	*Million dollars.*	*Million dollars.*	*Per cent.*	*Million dollars.*	*Million dollars.*	*Million dollars.*
1903, June 9	291	1,049.6	262.4	263.6	25.1	140.2	119.8	3.6
Sept. 9	289	1,032.5	258.1	261.2	25.3	135.4	122.1	3.8
1904, Mar. 28	290	1,084.6	271.1	278.3	25.6	146.5	127.8	4.0
June 9	287	1,102.4	275.6	289.1	26.2	156.8	127.9	4.3
Sept. 6	285	1,155.7	288.9	293.4	25.4	147.7	141.4	4.4
1905, Mar. 14	288	1,232.7	308.2	306.5	24.9	150.2	151.6	4.6
May 29	289	1,253.7	313.4	317.1	25.3	160.1	152.1	4.9
Aug. 25	283	1,275.8	319.0	322.7	25.3	161.1	156.6	5.1
1906, Apr. 6	295	1,324.4	331.1	327.0	24.7	161.6	159.9	5.5
June 18	295	1,332.7	333.2	338.8	25.4	172.8	160.3	5.7
Sept. 4	295	1,370.4	342.6	336.0	24.5	166.2	164.0	5.8
1907, Mar. 22	299	1,405.4	351.3	341.6	24.3	172.1	163.3	6.3
May 20	304	1,425.4	356.3	354.3	24.9	177.8	170.1	6.3
Aug. 22	306	1,423.4	355.9	362.3	25.5	190.3	165.7	6.3
1908, Feb. 14	309	1,316.9	329.2	360.5	27.4	200.4	152.8	7.3
May 14	312	1,397.4	349.3	389.4	27.9	217.2	164.9	7.3
July 15	310	1,457.8	364.4	400.1	27.4	219.3	173.6	7.2
1909, Feb. 5	309	1,614.8	403.7	438.2	27.1	233.6	197.5	7.0
June 23	318	1,681.8	420.4	442.0	26.2	229.3	205.2	7.3
Sept. 1	321	1,718.8	429.7	440.8	25.6	225.3	207.9	7.5
1910, Mar. 29	327	1,768.4	442.1	446.9	25.3	226.0	213.2	7.7
June 30	325	1,724.0	431.0	436.1	25.3	224.8	203.5	7.8
Sept. 1	322	1,714.6	428.6	434.0	25.3	221.6	204.6	7.8
1911, Mar. 7	324	1,820.9	455.2	464.2	25.5	334.0	222.3	7.8
June 7	322	1,849.5	462.4	481.4	26.0	246.4	227.0	8.0
Sept. 1	323	1,850.2	462.5	471.0	25.5	238.5	224.4	8.1
1912, Feb. 20	324	1,917.0	479.2	490.6	25.6	250.1	232.4	8.1
June 14	320	1,933.8	483.4	492.8	25.5	250.5	234.2	8.1
Sept. 4	316	1,960.5	490.1	488.6	24.9	243.5	236.8	8.2

STATES EXCLUSIVE OF RESERVE CITIES.

1903, June 9	4,586	1,776.2	266.4	313.5	17.7	149.1	153.1	11.3
Sept. 9	4,691	1,809.4	271.4	318.4	17.6	150.8	155.8	11.8
1904, Mar. 28	4,882	1,843.7	276.5	320.7	17.40	149.9	158.5	12.3
June 9	4,983	1,854.9	278.2	330.8	17.83	158.8	159.3	12.7
Sept. 6	5,065	1,904.5	285.7	327.8	17.21	150.9	163.9	13.1
1905, Mar. 14	5,236	2,019.0	302.8	344.4	17.1	157.2	173.5	13.7
May 29	5,318	2,047.8	307.2	351.7	17.2	161.8	176.0	14.0
Aug. 25	5,412	2,117.4	317.6	360.6	17.0	164.2	181.9	14.5
1906, Apr. 6	5,618	2,270.6	340.6	387.6	17.1	177.1	195.0	15.6
June 18	5,696	2,290.3	343.5	384.2	16.8	171.7	196.6	15.9
Sept. 4	5,781	2,385.1	357.8	398.4	16.7	177.5	204.7	16.2
1907, Mar. 22	5,986	2,555.6	383.4	426.7	16.7	190.0	219.9	16.8
May 20	6,064	2,558.1	383.7	425.6	16.6	188.6	220.0	16.9
Aug. 22	6,178	2,627.2	394.1	443.5	16.9	199.6	226.7	17.2

No. 316.—LIABILITIES AND RESERVES OF NATIONAL BANKS, ETC.—Continued.

STATES EXCLUSIVE OF RESERVE CITIES—Continued.

Date.	Number of banks.	Net deposits.	Reserve required.	Reserve held.		Classification of reserve.		
				Amount.	Ratio to deposits.	Lawful money.	Due from agents.	Redemption fund.
		Million dollars.	*Million dollars.*	*Million dollars.*	*Per cent.*	*Million dollars.*	*Million dollars.*	*Million dollars.*
1908, Feb. 14	6,330	2,461.9	369.3	461.6	18.8	232.8	210.6	18.2
May 14	6,407	2,473.9	371.1	455.2	18.4	225.4	211.2	18.6
July 15	6,455	2,505.2	375.8	449.0	17.9	216.0	214.1	18.9
1909, Feb. 5	6,518	2,697.6	404.6	472.7	17.5	222.4	231.4	18.9
June 23	6,547	2,756.9	413.5	478.1	17.3	222.0	236.0	20.0
Sept. 1	6,595	2,821.2	423.1	481.8	17.1	219.7	241.5	20.6
1910, Mar. 29	6,695	3,023.7	453.5	512.8	16.9	232.2	259.9	20.7
June 30	6,758	3,009.3	451.4	513.8	17.1	235.0	257.8	21.0
Sept. 1	6,791	3,017.1	452.5	509.3	16.9	229.9	258.3	21.1
1911, Mar. 7	6,834	3,150.1	472.5	528.9	16.8	237.0	270.8	21.1
June 7	6,896	3,159.8	474.0	537.1	17.0	241.2	271.2	21.7
Sept. 1	6,919	3,194.0	479.1	530.5	16.6	234.5	273.8	22.1
1912, Feb. 20	6,908	3,372.2	505.8	555.6	16.5	243.2	290.1	22.4
June 14	6,997	3,390.6	508.6	560.4	16.5	246.6	291.3	22.5
Sept. 4	7,026	3,485.3	522.8	571.5	16.4	248.7	299.9	22.9

TOTAL UNITED STATES.

1903, June 9	4,939	3,817.0	776.6	842.9	22.1	552.2	272.9	17.8
Sept. 9	5,042	3,863.5	784.9	850.8	22.0	554.3	277.9	18.6
1904, Mar. 28	5,232	4,370.3	833.2	923.0	21.12	617.5	286.4	19.1
June 9	5,331	4,184.4	860.6	965.5	23.07	658.4	287.2	19.9
Sept. 6	5,412	4,400.9	909.8	987.1	22.43	661.5	305.2	20.4
1905, Mar. 14	5,587	4,586.0	944.6	987.7	21.5	641.2	325.1	21.5
May 29	5,668	4,611.1	948.0	999.5	21.7	649.3	328.0	22.2
Aug. 25	5,757	4,735.5	972.1	1,027.3	21.7	665.6	338.4	23.3
1906, Apr. 6	5,975	4,756.5	962.1	1,000.3	21.0	620.5	354.8	25.0
June 18	6,053	4,819.2	975.8	1,033.4	21.4	651.2	356.9	25.2
Sept. 4	6,137	4,927.9	993.5	1,020.2	20.7	626.0	368.6	25.5
1907, Mar. 22	6,344	5,140.9	1,029.7	1,066.3	20.7	656.2	382.2	26.9
May 20	6,429	5,225.1	1,050.5	1,108.8	21.2	691.6	390.1	27.1
Aug. 22	6,544	5,256.1	1,051.3	1,121.4	21.3	701.6	392.4	27.3
1908, Feb. 14	6,698	5,037.9	1,013.3	1,182.4	23.5	788.4	363.4	30.6
May 14	6,778	5,296.0	1,076.6	1,267.8	23.9	861.3	376.1	30.4
July 15	6,824	5,464.6	1,115.6	1,267.2	23.2	849.0	387.7	30.5
1909, Feb. 5	6,887	5,898.4	1,204.8	1,319.1	22.3	860.1	429.0	29.9
June 23	6,926	6,074.5	1,242.9	1,358.7	22.3	885.8	441.3	31.5
Sept. 1	6,977	6,164.6	1,259.0	1,336.0	21.6	854.0	449.5	32.4
1910, Mar. 29	7,082	6,320.0	1,277.6	1,340.4	21.2	834.9	473.0	32.5
June 30	7,145	6,196.1	1,248.1	1,314.9	21.2	820.7	461.2	33.0
Sept. 1	7,173	6,247.2	1,260.1	1,347.7	21.5	851.7	462.9	33.1
1911, Mar. 7	7,216	6,618.5	1,339.6	1,434.2	21.7	908.0	493.1	33.0
June 7	7,277	6,689.0	1,356.3	1,478.1	22.1	946.3	498.2	33.6
Sept. 1	7,301	6,684.8	1,351.8	1,428.1	21.4	895.5	498.2	34.4
1912, Feb. 20	7,339	7,030.6	1,420.4	1,507.5	21.4	950.5	522.4	34.6
June 14	7,372	7,050.1	1,423.5	1,505.1	21.3	945.2	525.4	34.5
Sept. 4	7,397	7,093.3	1,424.8	1,467.7	20.7	895.9	536.8	35.0

No. 317.—COIN AND COIN CERTIFICATES HELD BY NATIONAL BANKS, 1908 TO 1912: By Classification, in New York City Banks, in Banks Elsewhere, and Total Amounts Held.

[Source: Annual reports of the Comptroller of the Currency, Treasury Department.]

	July 15, 1908.	Sept. 1, 1909.	Sept. 1, 1910.	Sept. 1, 1911.	Sept. 4, 1912.
New York City:	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
Gold coin	4,365,354.00	4,437,373.45	4,680,752.50	6,078,148.50	4,389,458.00
Treasury certificates	167,351,880.00	152,862,730.00	147,089,540.00	148,208,880.00	140,183,800.00
Clearing-house certificates	41,010,000.00	48,235,000.00	51,755,000.00	48,980,000.00	50,920,000.00
Silver coin—					
Dollars	41,609.00	50,127.00	37,439.00	37,968.00	42,504.00
Fractional	894,233.21	1,047,553.52	1,048,166.26	1,213,123.70	1,239,115.85
Silver Treasury certificates	41,976,109.00	38,241,858.00	38,616,402.00	43,665,050.00	39,297,541.00
Total	255,639,185.21	244,874,641.97	243,227,299.76	248,183,170.20	236,077,418.85
United States, exclusive of New York City:					
Gold coin	149,217,642.07	143,395,535.43	143,154,270.48	140,219,434.38	146,287,700.16
Treasury certificates	125,683,520.00	145,380,970.00	148,649,880.00	174,683,300.00	179,799,490.00
Clearing-house certificates	16,314,000.00	25,128,500.00	23,668,000.00	35,522,000.00	34,786,500.00
Silver coin—					
Dollars	13,479,392.00	12,703,463.00	13,270,982.00	13,606,232.00	12,062,682.00
Fractional	14,621,601.29	15,453,788.98	17,412,892.89	17,087,840.23	17,000,791.22
Silver Treasury certificates	81,502,532.00	79,455,998.00	83,843,271.00	82,220,368.00	87,446,018.00
Total	400,818,687.36	421,523,255.41	429,399,246.37	463,339,174.61	477,383,181.38
United States:					
Gold coin	153,582,996.07	147,832,908.88	147,835,022.98	146,297,582.88	150,677,158.16
Treasury certificates	293,035,400.00	298,243,700.00	295,139,370.00	322,892,180.00	319,988,290.00
Clearing-house certificates	57,324,000.00	73,363,500.00	75,423,000.00	84,502,000.00	85,706,500.00
Silver coin—					
Dollars	13,521,001.00	12,753,590.00	13,308,421.00	13,644,200.00	12,105,186.00
Fractional	15,515,834.50	16,506,342.50	18,461,059.15	18,300,963.93	18,239,907.07
Silver Treasury certificates	123,478,641.00	117,697,856.00	122,459,673.00	125,885,418.00	126,743,559.00
Total	656,457,872.57	666,397,897.38	672,626,546.13	711,522,344.81	713,460,600.23

No. 318.—COIN AND COIN CERTIFICATES HELD BY NATIONAL BANKS AT THE DATES OF THEIR REPORTS: 1897 TO 1912.

[Source: Annual reports of the Comptroller of the Currency, Treasury Department.]

Date.	Held by national banks in New York City.				Held by other national banks.	Total specie.
	Coin.	United States coin certificates.	Gold clearing-house certificates.	Total.		
	Dollars.	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
1897, Dec. 15	17,935,802.65	13,388,823	61,205,000	92,529,625.65	159,633,927.28	252,163,552.93
1898, Feb. 18	21,182,305.26	14,001,381	72,130,000	107,313,686.26	164,064,239.35	271,377,925.61
May 5	24,648,692.93	10,983,887	105,907,000	141,539,579.93	175,643,192.91	317,182,772.84
July 14	20,331,602.94	13,805,341	118,270,000	152,406,948.94	183,270,187.01	335,677,130.95
Sept. 20	16,818,211.54	11,826,974	85,920,000	114,565,185.54	179,308,972.85	293,874,158.39
Dec. 1	15,977,942.42	11,686,501	115,295,000	142,959,443.42	185,641,268.03	328,600,711.45
1899, Feb. 4	20,010,625.76	13,644,663	143,324,000	176,979,288.76	194,864,206.19	371,843,494.95
Apr. 5	14,431,673.61	12,000,748	140,770,000	167,202,421.61	196,960,131.28	364,162,552.89
June 30	16,022,426.47	18,322,926	124,017,000	158,362,352.47	198,459,693.72	356,822,046.19
Sept. 7	12,211,663.68	17,435,846	111,034,500	140,682,009.68	197,889,374.15	338,571,383.83
Dec. 2	8,954,164.56	34,155,284	85,290,000	128,399,448.56	186,425,928.04	314,825,376.60
1900, Feb. 13	9,419,845.28	62,408,119	76,675,000	148,502,964.28	191,084,860.42	339,587,824.70
Apr. 26	9,744,532.94	66,405,799	74,980,000	151,130,331.94	206,920,737.33	358,051,069.27
June 29	7,433,297.10	68,530,662	71,450,000	147,413,959.10	208,599,749.98	356,013,709.08
Sept. 5	7,060,646.46	82,786,423	74,390,000	164,237,069.46	200,091,341.25	373,328,410.71
Dec. 13	9,778,591.62	57,448,992	75,895,000	143,122,583.62	216,549,640.44	359,672,224.06
1901, Feb. 5	9,882,647.78	93,945,919	73,120,000	176,948,566.78	223,007,577.15	399,956,143.93
Apr. 24	10,076,482.57	86,024,583	68,395,000	164,496,065.57	222,277,626.64	386,773,692.21
July 15	7,866,546.13	72,361,535	71,980,000	152,208,081.13	218,877,461.89	371,085,543.02
Sept. 30	6,749,890.57	79,299,487	76,305,000	162,354,377.57	214,327,493.56	376,681,871.13
Dec. 10	8,176,806.07	65,052,093	71,370,000	144,598,899.07	225,053,599.17	369,652,498.24
1902, Apr. 30	6,339,871.35	81,573,828	71,925,000	159,838,699.35	238,921,861.70	398,760,561.05
July 16	5,363,952.93	82,283,594	69,160,000	156,807,546.93	247,956,421.27	404,763,968.20
Sept. 15	5,519,946.57	62,240,404	69,170,000	136,930,350.57	229,305,769.45	366,236,120.02
1903, Apr. 9	5,810,621.03	81,867,941	58,145,000	145,823,562.03	243,257,958.97	389,081,521.00
June 9	6,127,453.59	79,350,310	53,514,000	138,991,763.59	249,624,614.26	388,616,377.85
Sept. 9	5,574,657.33	97,977,078	51,925,000	155,476,735.33	242,079,432.61	397,556,167.94
1904, Mar. 28	6,609,426.27	125,497,875	71,045,000	203,062,301.27	261,354,969.03	464,417,270.30
June 9	6,063,516.32	138,253,126	69,325,000	213,641,642.32	275,022,502.93	488,664,145.25
Sept. 6	5,711,787.99	167,236,329	68,290,000	241,238,116.99	263,510,818.54	504,748,935.53
1905, Mar. 14	4,982,388.41	134,139,306	65,320,000	204,391,694.41	278,857,365.98	483,249,060.39
May 29	5,445,419.67	122,714,388	63,400,500	191,560,307.67	288,074,763.11	479,635,070.78
Aug. 25	5,780,215.32	127,383,181	66,815,000	199,978,396.32	295,501,056.61	495,479,452.93
1906, Apr. 6	5,699,758.15	89,631,179	58,122,000	153,452,937.15	305,726,463.41	459,179,400.56
June 18	4,595,741.92	115,489,178	54,715,000	174,799,919.92	311,187,336.96	485,987,256.88
Sept. 4	5,033,922.55	95,817,601	51,920,000	152,771,523.55	311,665,767.29	464,437,290.84
1907, Mar. 22	4,913,900.69	110,239,109	51,555,000	166,708,009.69	333,377,904.09	500,085,913.78
May 20	4,579,218.31	137,600,039	48,670,000	190,849,252.31	339,864,656.79	530,713,909.10
Aug. 22	4,459,431.14	114,786,576	53,975,000	173,221,007.14	357,886,743.38	531,107,750.52
1908, Feb. 14	6,124,677.43	177,871,926	35,430,000	219,426,603.43	394,958,265.83	614,384,869.26
May 14	5,315,164.11	223,548,381	38,245,000	267,108,545.11	410,033,750.67	677,142,295.78
July 15	5,301,196.21	209,327,989	41,010,000	255,639,185.21	400,818,687.36	656,457,872.57
1909, Feb. 5	6,402,746.99	179,079,510	47,035,000	232,517,256.99	432,065,969.88	664,583,226.87
June 23	6,518,006.99	207,446,746	49,330,000	263,294,752.99	430,846,257.15	694,141,010.14
Sept. 1	5,535,053.97	191,104,588	48,235,000	244,874,641.97	421,523,255.41	666,397,897.38
1910, Mar. 29	6,160,452.32	164,528,256	50,540,000	221,228,708.32	440,571,063.61	661,799,771.93
June 30	5,779,705.94	154,296,044	47,295,000	207,370,749.94	436,973,104.83	644,343,854.77
Sept. 1	5,766,357.76	185,705,942	51,755,000	243,227,299.76	429,399,246.37	672,626,546.13
1911, Mar. 7	6,567,540.20	208,565,633	52,950,000	268,083,173.20	467,678,776.28	735,761,949.48
June 7	7,183,790.91	214,972,492	54,325,000	276,481,282.91	484,630,224.56	761,111,507.47
Sept. 1	7,329,240.20	191,873,930	48,980,000	248,183,170.20	463,339,174.61	711,522,344.81
1912, Feb. 20	6,040,535.62	213,286,953	58,770,000	278,097,488.62	490,931,688.44	769,029,177.06
June 14	5,832,494.44	220,194,849	43,265,000	269,292,343.44	487,470,344.69	756,762,688.13
Sept. 4	5,671,077.85	179,486,341	50,920,000	236,077,418.85	477,383,181.38	713,460,600.23

No. 319.—LOANS, CAPITAL, SURPLUS, NET DEPOSITS, ETC., OF NATIONAL BANKS, WITH RATIOS OF LOANS TO CAPITAL, SURPLUS, AND NET DEPOSITS, AND OF CASH TO NET DEPOSITS: 1891 TO 1912.

[Source: Annual reports of the Comptroller of the Currency, Treasury Department.]

Date.	Number of banks.	Loans.	Capital.	Surplus.	Net deposits.	Specie.	Legal-tender notes and United States certificates.[1]	Ratios of— Loans to capital, surplus, and net deposits.	Ratios of— Cash to net deposits.
		Million dollars.	*Million dollars.*	*Million dollars.*	*Million dollars.*	*Million dollars.*	*Million dollars.*	*Per cent.*	*Percent.*
NEW YORK CITY.									
Sept. 25, 1891	49	301.6	50.9	38.1	327.8	53.8	32.0	72.3	26.2
Sept. 30, 1892	48	344.2	49.6	40.5	391.9	62.6	40.6	71.4	26.3
Oct. 3, 1893	49	281.0	51.2	41.6	309.9	75.7	32.5	69.8	34.9
Oct. 2, 1894	49	360.7	50.8	42.3	489.7	82.8	88.9	61.9	35.1
Sept. 28, 1895	50	363.8	50.9	42.1	441.6	50.7	73.9	68.0	28.2
Oct. 6, 1896	49	314.4	50.5	42.3	372.8	49.6	58.6	67.5	29.0
Oct. 5, 1897	48	408.3	48.6	42.8	506.8	82.4	54.1	68.2	26.9
Sept. 20, 1898	47	441.7	48.7	43.0	596.0	114.5	38.2	64.2	25.6
Sept. 7, 1899	44	541.8	47.7	43.5	707.7	140.7	36.9	67.8	25.1
Sept. 5, 1900	44	569.6	62.8	47.4	769.6	164.2	49.9	64.7	27.8
Sept. 30, 1901	42	610.9	70.5	52.1	811.4	162.3	53.2	65.4	26.6
Sept. 15, 1902	44	607.1	90.6	63.5	753.4	136.9	47.4	66.9	24.5
Sept. 9, 1903	43	631.6	100.6	72.5	741.0	155.5	47.6	69.1	27.4
Sept. 6, 1904	41	807.3	106.4	78.8	1,034.3	241.2	46.7	66.2	27.8
Aug. 25, 1905	42	805.7	106.6	79.6	993.8	200.0	53.3	68.3	25.5
Sept. 4, 1906	40	702.1	105.8	102.0	827.4	155.8	46.5	67.8	24.5
Aug. 22, 1907	38	712.1	114.6	109.8	825.7	173.2	45.6	67.8	26.5
July 15, 1908	37	867.0	112.8	110.0	1,121.5	255.6	59.6	64.5	28.1
Sept. 1, 1909	38	925.6	114.5	116.3	1,179.3	244.8	57.0	65.6	25.6
Sept. 1, 1910	39	873.9	119.9	125.0	1,070.2	243.2	48.4	66.4	27.2
Sept. 1, 1911	40	885.6	121.4	121.1	1,150.6	248.2	55.2	63.6	26.4
Sept. 4, 1912	37	950.9	120.2	128.2	1,162.2	236.1	50.1	64.2	64.2
OTHER RESERVE CITIES.									
Sept. 25, 1891	295	612.7	193.1	65.6	569.0	69.4	44.5	74.0	20.0
Sept. 30, 1892	295	673.5	195.7	68.6	655.0	79.9	38.7	73.3	18.1
Oct. 3, 1893	298	558.8	194.6	72.3	496.3	73.0	48.0	73.2	24.4
Oct. 2, 1894	295	586.9	187.7	67.1	652.8	82.1	40.3	64.7	18.8
Sept. 28, 1895	297	632.6	189.2	73.4	637.1	73.4	39.5	70.3	17.7
Oct. 6, 1896	298	593.7	188.0	74.2	572.9	71.4	44.6	71.1	20.2
Oct. 5, 1897	261	536.8	153.5	63.0	586.4	56.5	38.0	66.9	16.1
Sept. 20, 1898	256	558.6	151.7	63.1	655.5	71.5	32.1	64.2	15.8
Sept. 7, 1899	255	857.4	174.3	76.0	1,052.9	111.6	35.2	65.8	14.4
Sept. 5, 1900	287	916.1	181.2	82.7	1,150.2	124.7	59.4	64.8	16.0
Sept. 30, 1901	294	1,042.5	188.6	90.1	1,293.6	127.0	66.4	66.3	15.0
Sept. 15, 1902	289	1,136.7	200.9	109.9	1,347.7	137.1	51.9	68.5	14.0
Sept. 9, 1903	308	1,171.1	217.9	129.2	1,313.0	139.6	60.8	70.5	15.3
Sept. 6, 1904	306	1,202.3	212.0	136.0	1,462.2	160.1	62.1	66.4	15.2
Aug. 25, 1905	303	1,343.9	223.9	143.7	1,624.3	184.2	63.9	67.5	15.3
Sept. 4, 1906	316	1,476.7	235.4	161.9	1,715.4	189.5	59.7	69.9	14.5
Aug. 22, 1907	328	1,591.5	257.7	180.3	1,803.2	219.3	63.9	71.0	15.7
July 15, 1908	332	1,504.4	263.6	181.2	1,837.9	241.9	76.0	65.9	17.3
Sept. 1, 1909	344	1,753.4	272.4	187.8	2,164.1	256.1	76.3	66.8	15.3
Sept. 1, 1910	343	1,857.5	305.4	217.6	2,159.9	253.6	76.5	69.1	15.3
Sept. 1, 1911	342	1,958.9	315.6	214.5	2,340.3	282.4	75.2	68.2	15.3
Sept. 4, 1912	334	2,056.5	324.9	218.8	2,445.8	284.7	76.4	68.8	14.8

[1] Legal tenders only since Sept. 30, 1901.

No. 319.—LOANS, CAPITAL, SURPLUS, NET DEPOSITS, ETC., OF NATIONAL BANKS, ETC., 1891 TO 1912—Continued.

STATES EXCLUSIVE OF RESERVE CITIES.

Date.	Number of banks.	Loans.	Capital.	Surplus.	Net deposits.	Specie.	Legal-tender notes and United States certificates.	Ratios of— Loans to capital, surplus, and net deposits.	Ratios of— Cash to net deposits.
		Million dollars.	*Million dollars.*	*Million dollars.*	*Million dollars.*	*Million dollars.*	*Million dollars.*	*Per cent.*	*Percent.*
Sept. 25, 1891	3,333	1,074.9	433.4	123.9	861.8	60.3	36.8	75.7	11.3
Sept. 30, 1892	3,430	1,135.8	441.2	129.7	975.5	66.6	38.9	73.4	10.8
Oct. 3, 1893	3,434	990.8	432.7	132.9	767.5	76.0	41.2	74.3	15.5
Oct. 2, 1894	3,411	1,012.4	427.0	130.8	876.7	72.2	34.5	70.6	12.2
Sept. 28, 1895	3,365	1,029.6	416.8	130.9	910.5	72.0	30.2	70.6	11.2
Oct. 6, 1896	3,329	985.1	410.1	131.1	853.1	79.8	30.2	70.7	13.9
Oct. 5, 1897	3,276	1,000.6	401.3	130.5	963.6	76.4	35.4	66.9	11.6
Sept. 20, 1898	3,259	1,015.0	393.3	130.3	1,062.9	80.1	36.3	64.0	10.9
Sept. 7, 1899	3,274	1,097.5	383.7	128.9	1,270.8	84.2	39.4	61.5	9.1
Sept. 5, 1900	3,540	1,201.1	386.3	131.8	1,361.2	84.4	37.8	63.9	9.0
Sept. 30, 1901	3,885	1,365.1	396.2	137.3	1,556.7	87.3	43.2	65.3	8.4
Sept. 15, 1902	4,268	1,536.4	414.0	153.0	1,743.3	92.2	42.5	66.5	7.7
Sept. 9, 1903	4,691	1,678.8	435.2	168.7	1,809.5	102.5	48.3	69.6	8.3
Sept. 6, 1904	5,065	1,716.5	452.3	181.6	1,904.5	103.0	47.9	67.6	7.9
Aug. 25, 1905	5,412	1,849.0	469.4	194.5	2,117.4	111.3	52.9	66.3	7.8
Sept. 4, 1906	5,781	2,120.2	494.0	226.3	2,385.1	122.1	55.4	68.2	7.4
Aug. 22, 1907	6,178	2,374.9	524.2	258.2	2,627.2	138.5	61.0	69.7	7.6
July 15, 1908	6,455	2,244.3	542.7	272.8	2,505.2	150.0	57.0	67.6	8.6
Sept. 1, 1909	6,595	2,449.7	557.6	293.8	2,821.2	165.4	54.3	66.7	7.8
Sept. 1, 1910	6,791	2,735.7	577.3	315.6	3,017.1	175.7	54.1	70.0	7.6
Sept. 1, 1911	6,919	2,818.9	588.4	334.3	3,194.0	180.9	53.6	68.5	7.3
Sept. 4, 1912	7,026	3,033.4	600.9	353.9	3,485.3	192.6	56.0	68.3	7.1

TOTAL UNITED STATES.

Sept. 25, 1891	3,677	1,989.2	677.4	227.6	1,758.6	183.5	113.3	74.7	16.9
Sept. 30, 1892	3,773	2,153.5	686.6	238.9	2,022.5	209.1	118.3	74.1	16.3
Oct. 3, 1893	3,781	1,830.6	678.5	246.8	1,573.7	224.7	121.7	73.3	22.0
Oct. 2, 1894	3,755	2,007.1	668.9	245.2	2,019.3	237.3	165.6	68.4	19.9
Sept. 28, 1895	3,712	2,041.8	657.1	246.4	1,989.3	196.2	143.8	70.5	17.1
Oct. 6, 1896	3,676	1,893.3	648.5	247.7	1,798.8	200.8	142.3	70.0	19.1
Oct. 5, 1897	3,610	2,066.8	631.5	246.3	2,195.7	239.4	149.5	67.2	17.7
Sept. 20, 1898	3,585	2,156.0	621.5	247.6	2,479.7	293.9	126.8	64.4	16.9
Sept. 7, 1899	3,595	2,496.7	605.7	248.4	3,031.4	338.5	127.7	64.3	15.4
Sept. 5, 1900	3,871	2,686.7	630.3	261.9	3,281.0	373.3	147.1	64.4	15.9
Sept. 30, 1901	4,221	3,018.6	655.3	279.5	3,661.6	376.7	162.9	65.7	14.7
Sept. 15, 1902	4,601	3,280.1	705.5	326.4	3,844.4	366.2	141.8	67.3	13.2
Sept. 9, 1903	5,042	3,481.4	753.7	370.4	3,863.5	397.6	156.7	69.8	14.3
Sept. 6, 1904	5,412	3,726.2	770.8	396.5	4,400.9	504.7	156.7	66.9	15.0
Aug. 25, 1905	5,757	3,998.5	799.9	417.8	4,735.5	495.5	170.1	67.2	14.1
Sept. 4, 1906	6,137	4,299.0	835.1	490.2	4,927.9	464.4	161.6	68.7	12.7
Aug. 22, 1907	6,544	4,678.6	896.5	548.3	5,256.1	531.1	170.5	69.8	13.3
July 15, 1908	6,824	4,615.7	919.1	564.0	5,464.6	656.5	192.6	66.4	15.5
Sept. 1, 1909	6,977	5,128.8	944.6	597.9	6,164.6	666.3	187.6	66.5	13.8
Sept. 1, 1910	7,173	5,467.1	1,002.7	648.2	6,247.3	672.6	179.1	69.2	13.6
Sept. 1, 1911	7,301	5,663.4	1,025.4	670.0	6,684.8	711.5	183.9	67.6	13.4
Sept. 4, 1912	7,397	6,040.8	1,046.0	701.0	7,093.3	713.5	182.5	68.3	12.6

No. 320.—LOANS AND DISCOUNTS OF NATIONAL BANKS ON JUNE 14, 1912: By Reserve Cities and by States.

[Source: Annual reports of the Comptroller of the Currency, Treasury Department.]

Reserve city or State.	Number of banks.	On demand, paper with one or more individual or firm names.	On demand, secured by stocks, bonds, and other personal securities.	On time, paper with two or more individual or firm names.	On time, single-name paper (one person or firm), without other security.	On time, secured by stocks, bonds, and other personal securities, or on mortgages or other real-estate security.	Total.
CENTRAL RESERVE CITIES.		*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
New York City	37	17,796,847	326,897,301	171,791,524	219,172,889	223,410,194	959,068,755
Chicago	10	22,589,835	48,637,670	110,601,822	84,216,690	68,651,357	334,697,374
St. Louis	8	8,751,895	19,803,657	40,898,060	18,453,821	28,277,207	116,184,640
Total	55	49,138,577	395,338,628	323,291,406	321,843,400	320,338,758	1,409,950,769
OTHER RESERVE CITIES.							
Boston	20	13,370,815	53,910,167	47,326,365	62,317,315	33,453,441	210,378,103
Albany	3	2,299,842	11,234,006	5,201,176	3,448,779	1,486,522	23,670,325
Brooklyn	6	828,293	3,658,551	8,969,284	2,622,577	838,283	16,916,988
Philadelphia	32	5,640,108	51,545,550	57,455,951	71,419,080	42,838,436	228,899,125
Pittsburgh	24	12,711,511	37,012,099	43,919,152	16,188,742	28,138,033	137,969,537
Baltimore	17	3,341,819	12,806,531	15,041,901	17,092,690	12,786,141	61,069,082
Washington	10	1,001,772	8,891,081	8,455,171	1,774,749	2,281,713	22,404,486
Savannah	2	45,600	733,790	1,149,322	319,896	928,997	3,177,605
New Orleans	5	3,019,852	4,113,193	8,405,384	2,342,899	5,303,955	23,185,283
Dallas	4	906,914	1,009,987	6,300,800	2,562,760	6,268,822	17,049,283
Fort Worth	8	580,346	302,750	3,857,670	2,380,587	4,370,447	11,491,800
Galveston	2	58,371	728,900	733,671	943,993	973,065	3,438,000
Houston	5	1,251,707	426,915	5,415,678	5,964,159	8,227,927	21,286,386
San Antonio	7	304,796	118,884	2,750,200	2,616,487	3,093,502	8 892,869
Waco	6	510,250	264,411	1,970,872	1,133,023	1,671,198	5,549,754
Louisville	8	1,827,027	4,620,789	9,220,587	3,533,349	6,135,604	25,337,356
Cincinnati	8	7,432,284	13,000,598	14,041,653	11,813,700	8,699,209	54,987,444
Cleveland	7	4,387,791	9,845,868	15,016,609	16,939,572	9,563,524	55,753,364
Columbus	8	2,147,569	3,727,246	3,975,654	2,618,489	3,705,308	16,174,266
Indianapolis	6	1,032,468	2,573,487	14,204,756	5,729,469	6,012,218	29,552,398
Detroit	3	1,146,502	3,027,995	16,412,581	6,176,772	9,174,968	35,938,818
Milwaukee	6	3,725,141	6,035,650	13,770,037	9,780,139	7,494,990	40,805,957
Minneapolis	5	8,026,052	6,485,592	24,640,126	5,886,554	8,711,889	53,750,213
St. Paul	6	3,336,353	3,236,242	10,688,022	6,754,078	5,389,126	29,403,821
Cedar Rapids	3	526,321	708,246	2,880,824	1,258,878	2,653,449	8,027,718
Des Moines	4	2,111,913	735,231	4,342,169	2,914,484	3,547,825	13,651,622
Dubuque	3	60,754	5,800	1,205,663	708,496	706,031	2,686,744
Sioux City	5	430,969	411,661	3,595,021	2,919,461	2,546,260	9,903,372
Kansas City, Mo.	12	5,671,828	7,367,558	15,098,370	7,733,780	26,886,335	62,757,871
St. Joseph	4	988,773	302,313	4,576,897	2,740,432	1,519,056	10,127,471
Lincoln	4	254,506	152,497	2,351,184	1,617,737	2,322,835	6,698,759
Omaha	7	2,437,529	3,270,556	11,215,600	9,573,601	8,144,264	34,641,550
South Omaha	3	121,681	295,976	483,219	731,121	5,489,819	7,121,816
Kansas City, Kans.	2	100,631	199,755	976,789	515,705	2,005,619	3,798,499
Topeka	2	263,799	73,885	433,501	533,623	694,274	1,999,082

No. 320.—LOANS AND DISCOUNTS OF NATIONAL BANKS ON JUNE 14, 1912, ETC.—Con.

Reserve city or State.	Number of banks.	On demand, paper with one or more individual or firm names.	On demand, secured by stocks, bonds, and other personal securities.	On time, paper with two or more individual or firm names.	On time, single-name paper (one person or firm), without other security.	On time, secured by stocks, bonds, and other personal securities, or on mortgages or other real-estate security.	Total.
OTHER RESERVE CITIES—continued.		*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
Wichita	3	216,281	153,560	1,555,632	1,106,002	1,376,037	4,407,512
Denver	6	710,002	4,125,529	6,606,622	7,043,482	9,950,013	28,435,648
Pueblo	3	192,216	56,535	1,288,866	1,642,620	1,418,090	4,598,327
Muskogee	5	233,934	160,742	1,181,594	442,748	2,077,481	4,096,549
Oklahoma	6	559,822	224,091	1,522,413	1,087,068	2,002,637	5,396,031
Seattle	6	7,304,758	4,009,150	6,166,156	4,084,866	4,748,609	26,313,539
Spokane	5	1,583,696	950,956	4,522,630	4,433,118	4,188,544	15,678,944
Tacoma	2	1,068,411	584,375	1,461,777	574,024	1,385,766	5,074,353
Portland	4	8,241,977	2,694,458	2,873,149	3,805,144	1,760,402	19,375,130
Los Angeles	9	20,250,335	8,914,212	5,411,823	5,338,128	4,872,859	44,787,357
San Francisco	9	49,410,096	35,438,627	9,009,324	11,354,424	8,303,684	113,516,155
Salt Lake City	5	1,427,919	1,533,208	2,100,449	2,273,275	2,908,374	10,243,225
Total	320	183,101,384	311,679,203	429,791,294	336,792,075	319,055,581	1,580,419,537
Total, res. cities	375	232,239,961	707,017,831	753,082,700	658,635,475	639,394,339	2,990,370,306
STATES (RESERVED CITIES INCLUDED).							
Maine	70	3,951,690	3,708,046	19,185,720	3,766,880	4,068,982	34,681,318
New Hampshire	56	3,723,909	3,917,169	7,326,679	1,523,555	1,463,074	17,954,386
Vermont	50	4,503,160	3,226,058	6,988,010	1,823,766	2,232,892	18,773,886
Massachusetts	163	8,102,225	13,712,333	54,427,672	31,136,135	23,734,996	131,113,361
Rhode Island	22	962,345	2,760,757	12,621,879	10,450,100	4,362,948	31,158,029
Connecticut	78	6,522,884	11,737,247	28,953,840	11,767,222	10,850,071	69,831,264
N. England States	444	27,766,213	39,061,610	129,503,800	60,467,658	46,712,963	303,512,244
New York	421	28,854,906	36,862,346	135,059,044	42,570,399	28,489,775	271,836,470
New Jersey	197	9,295,924	25,378,325	78,795,041	18,355,332	12,137,712	143,962,334
Pennsylvania	773	27,347,463	35,536,661	173,181,750	45,879,476	60,701,932	342,647,282
Delaware	28	797,139	814,715	5,867,549	853,008	1,678,409	10,010,820
Maryland	90	2,776,068	2,584,676	16,859,965	1,734,981	4,937,550	28,893,240
District of Columbia	1	23,022	430,514	246,034	.....	30,167	729,737
Eastern States	1,510	69,094,522	101,607,237	410,009,383	109,393,196	107,975,545	798,079,883
Virginia	132	4,699,864	7,018,474	57,454,916	10,070,429	21,691,137	100,934,820
West Virginia	110	3,152,025	3,056,831	28,271,637	2,521,567	10,745,654	47,747,714
North Carolina	73	1,199,887	1,430,140	21,634,950	2,834,333	12,019,984	39,119,294
South Carolina	46	445,588	690,309	11,397,439	3,902,469	8,747,711	25,183,516
Georgia	113	2,948,443	2,999,996	25,004,206	13,070,792	16,614,560	60,637,997
Florida	46	1,489,189	1,699,936	13,157,890	7,893,441	8,973,322	33,213,778
Alabama	85	1,815,805	1,948,984	10,819,773	9,608,216	13,403,487	37,596,265
Mississippi	31	680,777	900,761	4,748,626	1,810,436	3,224,430	11,365,030
Louisiana	28	863,770	1,035,472	7,724,236	3,363,969	4,812,087	17,799,534
Texas	483	7,565,287	3,646,233	37,337,690	34,549,290	35,958,315	119,056,815

No. 320.—LOANS AND DISCOUNTS OF NATIONAL BANKS ON JUNE 14, 1912, ETC.—Con.

Reserve city or State.	Number of banks.	On demand, paper with one or more individual or firm names.	On demand, secured by stocks, bonds, and other personal securities.	On time, paper with two or more individual or firm names.	On time, single-name paper (one person or firm), without other security.	On time, secured by stocks, bonds, and other personal securities, or on mortgages or other real-estate security.	Total.
STATES (RESERVED CITIES INCLUDED)—continued.		*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
Arkansas	50	977,012	940,654	7,883,178	4,383,222	5,324,070	19,508,136
Kentucky	136	4,842,867	4,221,352	21,358,122	5,570,260	8,320,962	44,313,563
Tennessee	104	2,574,347	2,985,424	27,383,885	13,506,659	15,586,600	62,036,915
Southern States	1,437	33,254,861	32,574,566	274,176,548	113,085,083	165,422,319	618,513,377
Ohio	355	28,215,862	24,612,794	64,095,738	25,454,350	30,836,158	173,214,902
Indiana	249	12,699,996	6,514,438	51,414,155	13,598,133	18,119,757	102,346,479
Illinois	437	30,482,301	10,457,009	68,540,112	34,658,200	28,146,434	172,284,056
Michigan	96	6,770,337	11,069,798	26,610,889	11,583,411	13,859,379	69,893,814
Wisconsin	123	5,010,475	2,783,749	29,220,554	17,382,514	11,971,245	66,368,537
Minnesota	261	9,573,246	4,983,049	26,963,029	23,432,213	20,130,045	85,081,582
Iowa	318	17,118,613	4,239,773	31,677,677	31,720,202	15,618,925	100,375,190
Missouri	110	4,445,724	1,530,056	11,375,305	5,975,801	4,657,718	27,984,604
Middle States	1,949	114,316,554	66,190,666	309,897,459	163,804,824	143,339,661	797,549,164
North Dakota	146	2,251,812	1,129,393	4,799,157	6,101,892	12,798,945	27,081,199
South Dakota	103	1,210,958	579,926	6,365,079	6,487,954	9,865,084	24,509,001
Nebraska	231	4,016,396	733,741	15,618,982	17,912,423	15,266,395	53,547,937
Kansas	204	2,655,187	1,001,532	16,657,450	13,549,768	17,966,688	51,830,625
Montana	58	5,491,705	1,102,755	5,915,009	7,475,939	6,562,248	26,547,656
Wyoming	29	347,826	237,189	2,729,448	2,878,845	5,495,871	11,689,179
Colorado	118	3,080,682	1,861,515	7,535,667	7,839,559	8,529,752	28,847,175
New Mexico	39	2,606,888	1,258,809	2,633,213	2,368,517	3,496,851	12,364,278
Oklahoma	282	1,978,021	779,734	9,635,351	6,549,890	20,775,756	39,718,752
Western States	1,210	23,639,475	8,684,594	71,889,356	71,164,787	100,757,590	276,135,802
Washington	67	6,574,760	3,192,013	4,563,326	3,906,173	3,200,758	21,437,030
Oregon	76	8,689,254	2,067,807	3,554,150	3,345,003	2,747,736	20,403,950
California	209	46,719,106	19,500,061	9,640,056	8,569,409	9,936,761	94,365,393
Idaho	48	3,250,294	1,580,849	3,352,585	3,581,132	3,086,173	14,851,033
Utah	17	1,955,640	909,159	1,611,198	873,431	966,388	6,315,816
Nevada	11	2,172,107	1,093,484	628,691	815,587	484,191	5,194,060
Arizona	13	1,269,774	880,815	1,428,427	772,488	894,881	5,246,385
Alaska	2	112,243	34,465	46,581	67,083	79,281	339,653
Pacific States	443	70,743,178	29,258,653	24,825,014	21,930,306	21,396,169	168,153,320
Hawaii	4	290,917	1,026,419	68,985	24,360	179,654	1,590,335
United States	7,372	571,345,681	985,421,576	1,973,453,245	1,198,505,689	1,225,178,240	5,953,904,431

No. 321.—CAPITAL, SURPLUS, DIVIDENDS, AND TOTAL EARNINGS OF ALL NATIONAL BANKS: By Periods of Six Months, 1888 to 1912.

[Source: Annual reports of the Comptroller of the Currency, Treasury Department.]

Period of six months ended—	Number of banks.	Capital.	Surplus.	Total dividends.	Net earnings.	Ratios.		
						Dividends to capital.	Dividends to capital and surplus.	Earnings to capital and surplus.
		Dollars.	*Dollars.*	*Dollars.*	*Dollars.*	*Per ct.*	*Per ct.*	*Per ct.*
1888, Sept. 1	3,093	583,539,145	184,416,991	23,443,051	32,759,192	4.02	3.05	4.26
1889, Mar. 1	3,147	593,153,850	192,507,500	23,293,473	35,109,889	3.93	2.96	4.47
Sept. 1	3,194	599,451,185	197,128,884	23,325,587	34,508,376	3.89	2.93	4.33
1890, Mar. 1	3,294	615,405,545	204,546,434	26,249,768	35,248,539	4.27	3.20	4.30
Sept. 1	3,412	634,773,746	211,869,139	24,909,117	36,807,024	3.92	2.94	4.35
1891, Mar. 1	3,542	652,586,585	219,430,741	25,768,776	40,145,974	3.95	2.96	4.60
Sept. 1	3,612	667,629,937	226,102,597	25,026,235	35,617,640	3.75	2.80	3.99
1892, Mar. 1	3,671	675,356,310	234,676,901	25,546,854	34,363,090	3.78	2.81	3.78
Sept. 1	3,701	679,076,650	237,761,865	24,853,860	32,294,925	3.66	2.71	3.52
1893, Mar. 1	3,759	686,874,375	245,714,438	26,474,210	36,091,708	3.85	2.84	3.87
Sept. 1	3,758	681,809,673	248,122,908	23,158,985	32,689,243	3.40	2.49	3.51
1894, Mar. 1	3,770	680,449,735	247,342,295	23,231,360	19,762,826	3.40	2.50	2.10
Sept. 1	3,741	665,453,165	244,660,362	22,101,910	22,192,422	3.30	2.40	2.40
1895, Mar. 1	3,729	663,971,565	246,552,149	24,150,634	23,367,885	3.64	2.65	2.57
Sept. 1	3,703	657,827,565	251,849,404	21,819,028	23,498,671	3.32	2.40	2.57
1896, Mar. 1	3,694	655,319,145	248,027,226	23,732,644	25,068,123	3.62	2.63	2.78
Sept. 1	3,671	650,132,355	248,443,420	21,793,303	24,674,195	3.35	2.43	2.75
1897, Mar. 1	3,648	644,673,395	250,030,256	21,422,515	23,938,732	3.32	2.39	2.68
Sept. 1	3,592	631,674,395	248,059,638	20,971,725	20,334,581	3.32	2.38	2.31
1898, Mar. 1	3,586	626,097,395	248,166,708	22,843,928	25,233,450	3.65	2.61	2.89
Sept. 1	3,576	605,540,055	240,397,051	21,448,043	24,799,522	3.54	2.54	2.93
1899, Mar. 1	3,568	615,319,195	248,251,704	23,487,081	24,515,918	3.82	2.72	2.84
Sept. 1	3,555	602,036,595	247,610,237	23,204,421	29,830,772	3.85	2.73	3.51
1900, Mar. 1	3,587	604,756,505	253,475,898	24,228,936	40,151,038	4.01	2.82	4.68
Sept. 1	3,632	613,053,695	250,914,856	23,766,088	47,142,447	3.88	2.75	5.46
1901, Mar. 1	3,909	631,979,492	265,470,791	26,414,956	40,548,375	4.18	2.94	4.52
Sept. 1	4,030	639,043,080	271,432,304	26,201,822	41,305,420	4.10	2.88	4.54
1902, Mar. 1	4,232	680,173,259	299,814,593	39,517,620	57,797,747	5.80	4.03	5.90
Sept. 1	4,306	667,354,275	305,211,716	28,681,874	48,783,730	4.30	2.95	5.02
1903, Mar. 1	4,596	710,281,395	343,713,237	31,441,748	53,959,990	4.43	2.98	5.12
Sept. 1	4,805	735,314,217	362,497,812	32,124,099	55,921,540	4.37	2.93	5.09
1904, Mar. 1	5,024	757,416,659	382,605,619	41,516,024	60,553,595	5.48	3.64	5.31
Sept. 1	5,244	765,948,330	398,299,071	34,072,866	52,382,832	4.45	2.93	4.50
1905, Mar. 1	5,429	770,280,133	406,362,709	36,923,456	52,813,322	4.79	3.14	4.49
Sept. 1	5,582	782,071,020	408,923,609	36,214,718	53,096,063	4.63	3.04	4.46
1906, Mar. 1	5,787	777,017,473	420,675,516	44,616,844	60,566,466	5.74	3.73	5.06
Sept. 1	5,966	825,635,706	460,557,864	44,648,006	66,960,370	5.41	3.47	5.21
1907, Jan. 1[1]	5,780	816,428,634	506,685,707	51,281,258	75,371,556	6.28	3.88	5.70
July 1	6,306	868,943,244	538,079,788	48,446,981	76,863,878	5.58	3.44	5.46
1908, Jan. 1	6,467	886,631,425	538,858,424	43,883,151	65,088,793	4.95	3.08	4.57
July 1	6,432	901,232,595	558,842,528	53,458,131	66,246,493	5.93	3.66	4.54
1909, Jan. 1	6,779	919,150,875	579,904,988	47,086,082	65,100,767	5.12	3.14	4.34
July 1	6,797	919,136,775	590,909,979	45,907,368	66,084,983	4.99	3.04	4.38
1910, Jan. 1	6,925	950,216,335	615,595,925	53,689,980	73,682,950	5.65	3.43	4.71
July 1	7,043	976,698,764	644,723,512	52,208,642	80,484,539	5.35	3.21	4.96
1911, Jan. 1	7,140	1,005,740,915	662,090,882	62,355,256	84,486,933	6.20	3.74	5.07
July 1	7,186	1,010,619,535	677,772,638	52,330,157	72,498,580	5.18	3.10	4.29
1912, July 1[2]	7,307	1,031,383,425	704,346,706	120,300,872	149,056,603	11.66	6.93	8.59

[1] Sept. 1, 1906, to Jan. 1, 1907.

[2] Year ended July 1, 1912; abstracts for semiannual periods discontinued.

No. 322.—RESOURCES AND LIABILITIES OF SAVINGS, STATE, AND PRIVATE BANKS AND LOAN AND TRUST COMPANIES: YEARS ENDED JUNE 30, 1908 TO 1912.

[Source: Annual reports of the Comptroller of the Currency, Treasury Department.]

SAVINGS BANKS.

Classification.	1908	1909	1910	1911	1912
	1,453 banks.	1,703 banks.	1,759 banks.	1,884 banks.	1,922 banks.
RESOURCES.	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
Loans on real estate	1,440,061,503	[1] 1,620,131,445.62		1,963,906,841.51	2,087,677,677.90
Loans on other collateral security	66,624,785	232,893,152.92	2,294,417,426.79	205,912,380.77	240,472,906.77
Other loans and discounts	364,362,059	177,977,493.04		243,857,140.37	259,374,577.22
Overdrafts	1,059,343	2,266,509.26		1,595,816.33	1,978,070.99
United States bonds	13,860,545	43,566,428.18		13,226,534.10	29,031,138.45
State, county, and municipal bonds	587,155,390	710,159,543.86		773,927,236.80	776,431,140.75
Railroad bonds and stocks	618,193,415	769,980,508.90		792,998,933.33	794,083,005.58
Bonds of other public-service corporations	.....	.....	1,797,111,826.05	101,139,974.97	143,565,265.60
Bank stocks	24,265,271	.....		.....	.....
Other stocks, bonds, and securities	343,465,167	[2] 189,564,433.53		161,976,217.67	179,809,612.84
Due from other banks and bankers	163,616,708	218,477,832.87	214,327,121.92	242,389,433.46	258,280,430.86
Real estate, furniture, and fixtures	57,010,988	68,123,675.81	73,955,091.77	75,866,650.82	[3] 80,830,846.65
Checks and other cash items	779,228	3,944,728.46	5,307,201.49	4,552,812.46	[4] 4,594,881.48
Cash on hand	43,483,533	32,697,021.94	50,880,340.23	42,408,336.78	45,452,063.85
Other resources	85,604,217	2,927,330.95	45,782,436.65	22,554,993.25	21,141,671.69
Total	3,809,533,152	4,072,710,105.34	4,481,871,444.90	4,652,313,302.62	4,922,723,290.63
LIABILITIES.					
Capital stock	36,013,455	59,506,420.00	68,320,822.30	72,177,899.09	76,871,811.79
Surplus fund	244,711,801	224,424,711.93	276,229,027.77	261,834,083.46	280,036,025.43
Other undivided profits	39,412,250	62,160,100.11	53,724,408.38	77,264,792.69	89,595,370.89
Dividends unpaid	.....	92,707.96	455,009.93	51,294.48	262,835.16
Individual deposits	3,479,192,891	3,713,405,709.80	4,070,486,246.70	4,212,583,598.53	4,451,555,687.72
Due to other banks and bankers	3,187,417	8,234,513.44	6,690,451.96	8,084,294.10	10,181,417.50
Other liabilities	7,015,338	4,885,942.10	5,965,477.86	20,317,340.27	14,220,142.14
Total	3,809,533,152	4,072,710,105.34	4,481,871,444.90	4,652,313,302.62	4,922,723,290.63

[1] Includes mortgages owned.
[2] Railroad and bank stocks included.
[3] Includes banking house.
[4] Includes exchanges for clearing house.

No. 322.—Resources and Liabilities of Savings, State, and Private Banks and Loan and Trust Companies: Years Ended June 30, 1908 to 1912—Contd.

STATE BANKS.

Classification.	1908	1909	1910	1911	1912
	11,220 banks.	11,319 banks.	12,166 banks.	12,843 banks.	13,381 banks.
RESOURCES.	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
Loans on real estate	188,352,185	[1] 414,820,580.12	2,406,466,674.48	489,660,852.27	572,934,870.29
Loans on other collateral security	127,270,669	559,690,457.10		606,377,489.15	563,942,284.11
Other loans and discounts	2,090,944,681	1,112,841,061.34		1,311,054,107.83	1,379,585,928.04
Overdrafts	29,447,901	34,316,574.20		32,322,218.37	32,860,093.94
United States bonds	2,888,514	5,221,710.94	303,624,801.49	2,848,777.50	4,330,539.47
State, county, and municipal bonds	3,729,479	65,892,211.21		55,096,142.18	81,967,470.56
Railroad bonds and stocks	2,698,260	75,036,949.01		75,753,959.38	71,549,647.21
Bonds of other public-service corporations	.....	.....		52,742,087.88	53,609,977.26
Bank stocks	184,385	.....		.....	.....
Other stocks, bonds, etc	492,935,533	[2] 146,870,309.97		129,109,896.91	130,339,491.98
Due from other banks and bankers	549,297,603	491,961,365.43	485,361,856.14	525,822,785.89	530,161,901.29
Real estate, furniture, etc	136,146,988	119,702,242.64	130,844,382.91	135,115,589.73	[3] 138,428,757.38
Checks and other cash items	71,251,438	75,096,440.72	105,187,734.98	77,855,345.68	[4] 77,752,380.52
Cash on hand	308,736,342	227,039,134.90	240,580,836.12	236,662,497.38	241,756,724.48
Other resources	28,754,507	10,180,096.61	22,892,480.69	17,364,546.20	18,550,760.18
Total	4,032,638,485	3,338,669,134.19	3,694,958,766.81	3,747,786,296.35	3,897,770,826.71
LIABILITIES.					
Capital stock	592,513,303	416,059,900.00	435,822,833.58	452,944,684.44	459,067,206.81
Surplus fund	217,112,085	152,639,305.36	187,571,005.45	170,566,937.42	177,307,042.02
Other undivided profits	86,503,972	91,213,767.57	65,678,941.67	92,785,739.26	94,066,902.16
Dividends unpaid	682,749	1,039,492.86	2,441,796.41	1,235,652.15	829,045.40
Individual deposits	2,937,129,598	2,466,958,665.76	2,727,926,986.03	2,777,566,835.81	2,919,977,897.99
Due to other banks and bankers	297,432,987	158,958,540.87	129,768,527.09	144,578,103.41	142,644,643.99
Other liabilities	81,263,791	51,799,452.77	145,748,676.58	108,108,343.86	103,878,088.34
Total	4,032,638,485	3,338,669,134.19	3,694,958,766.81	3,747,786,296.35	3,897,770,826.71

[1] Includes mortgages owned.
[2] Railroad and bank stocks included.
[3] Includes banking house.
[4] Includes exchanges for clearing house.

No. 322.—Resources and Liabilities of Savings, State, and Private Banks and Loan and Trust Companies: Years Ended June 30, 1908 to 1912—Contd.

PRIVATE BANKS.

Classification.	1908	1909	1910	1911	1912
	1,007 banks.	1,497 banks.	934 banks.	1,116 banks.	1,091 banks.
RESOURCES.	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
Loans on real estate.	19,610,740	[1] 36,636,702.07		37,536,422.83	39,531,511.77
Loans on other collateral security	7,521,699	21,096,873.66	108,449,464.30	16,316,121.32	19,775,745.64
Other loans and discounts	80,226,816	103,569,194.24		71,559,680.21	68,106,577.60
Overdrafts	1,796,144	4,616,218.90		2,633,647.85	2,370,427.64
United States bonds.	297,157	609,219.30		410,282.47	422,117.74
State, county, and municipal bonds	1,100,443	3,228,802.32		2,466,506.72	2,436,189.39
Railroad bonds and stocks	550,901	1,213,577.66		448,547.28	1,424,808.27
Bonds of other public-service corporations	.....	.....	10,409,581.40	1,418,865.04	1,986,993.67
Bank stocks	265,348	.....		.....	.....
Other stocks, bonds, etc	5,821,879	[2] 7,947,704.60		5,125,443.71	7,843,349.26
Due from other banks and bankers	27,298,378	40,832,891.79	24,069,188.01	26,168,941.51	29,446,992.36
Real estate, furniture, etc	6,448,497	13,026,388.49	7,482,500.61	9,621,350.43	[3] 14,216,502.19
Checks and other cash items	1,529,589	1,387,731.95	704,623.55	1,039,498.54	[4] 845,456.57
Cash on hand	8,497,540	11,053,706.52	6,764,890.90	7,189,327.84	7,450,404.38
Other resources	636,349	1,037,343.91	2,135,304.04	889,584.93	1,083,320.94
Total	161,541,480	246,256,355.41	160,015,552.81	182,824,220.68	196,940,397.42
LIABILITIES.					
Capital stock	21,122,836	27,726,922.00	18,899,561.74	21,872,416.34	22,348,040.33
Surplus fund	5,556,239	10,195,237.01	6,541,431.06	7,329,974.38	9,333,680.83
Other undivided profits	3,475,238	5,533,006.44	3,160,559.55	3,421,956.92	4,250,634.46
Dividends unpaid	35,160	62,003.43	62,448.49	189,643.09	74,638.22
Individual deposits	126,673,158	193,263,224.31	124,644,003.22	142,277,224.21	152,494,618.90
Due to other banks and bankers	1,561,453	3,404,236.54	1,644,318.25	1,583,296.84	1,707,139.16
Other liabilities	3,117,396	6,071,725.68	5,063,230.50	6,149,708.90	6,731,645.52
Total	161,541,480	246,256,355.41	160,015,552.81	182,824,220.68	196,940,397.42

[1] Includes mortgages owned.
[2] Railroad and bank stocks included.
[3] Includes banking house.
[4] Includes exchanges for clearing house.

No. 322.—Resources and Liabilities of Savings, State, and Private Banks and Loan and Trust Companies: Years Ended June 30, 1908 to 1912—Contd.

LOAN AND TRUST COMPANIES.

Classification.	1908	1909	1910	1911	1912
	842 companies.	1,079 companies.	1,089 companies.	1,251 companies.	1,410 companies.
RESOURCES.	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
Loans on real estate	153,727,485	[1] 377,318,280.19		467,531,456.44	526,509,702.69
Loans on other collateral security	821,341,681	1,222,881,129.16	2,256,572,910.64	1,289,452,721.54	1,279,983,539.16
Other loans and discounts	404,412,308	460,550,859.39		668,650,649.78	900,350,885.96
Overdrafts	860,744	3,916,235.40		3,786,253.54	4,397,620.37
United States bonds	555,303	3,222,380.20		2,224,692.43	5,985,094.59
State, county, and municipal bonds	89,639,659	155,647,931.87		187,123,910.87	202,293,176.75
Railroad bonds and stocks	29,576,312	362,404,241.30	1,000,263,549.84	371,707,846.78	380,190,967.79
Bonds of other public-service corporations	.....	.....		212,593,716.76	212,869,282.55
Bank stocks	4,805,843	.....		.....	.....
Other stocks, bonds, and securities	651,298,154	[2] 468,914,756.87		341,128,520.22	419,789,848.91
Due from other banks and bankers	391,573,223	578,243,506.14	467,643,271.31	617,605,590.28	601,143,611.33
Real estate, furniture, and fixtures	97,112,461	127,216,448.81	125,486,325.05	143,081,102.71	[3] 159,779,215.94
Checks and other cash items	5,878,676	19,129,908.47	26,374,390.56	21,763,736.38	[4] 51,623,979.84
Cash on hand	118,398,874	254,447,910.16	260,129,890.91	269,825,566.23	282,151,463.26
Other resources	96,452,153	34,641,394.69	80,379,723.21	68,635,104.75	80,375,993.13
Total	2,865,632,876	4,068,534,982.65	4,216,850,061.52	4,665,110,868.71	5,107,444,382.27
LIABILITIES.					
Capital stock	278,408,759	362,763,223.00	367,333,556.37	385,782,933.44	418,985,771.77
Surplus fund	370,145,308	351,699,101.89	432,718,233.98	400,406,067.99	424,313,939.08
Other undivided profits	45,894,591	141,683,091.23	65,448,601.52	138,464,384.81	136,428,039.39
Dividends unpaid	467,115	985,990.44	2,842,956.53	2,360,771.04	850,048.81
Individual deposits	1,866,964,314	2,835,835,180.79	3,073,122,706.20	3,295,855,895.27	3,674,578,238.92
Due to other banks and bankers	163,014,678	276,753,308.05	187,141,876.31	319,368,254.43	299,938,456.82
Other liabilities	140,738,111	98,815,087.25	88,242,130.61	122,872,561.73	152,349,887.48
Total	2,865,632,876	4,068,534,982.65	4,216,850,061.52	4,665,110,868.71	5,107,444,382.27

[1] Includes mortgages owned.
[2] Railroad and bank stocks included.
[3] Includes banking house.
[4] Includes exchanges for clearing house.

No. 323.—AGGREGATE SAVINGS DEPOSITS OF SAVINGS BANKS, NUMBER OF DEPOSITORS, AND AVERAGE AMOUNT DUE TO EACH DEPOSITOR: YEARS ENDED JUNE 30, 1911 AND 1912, BY STATES AND BY GEOGRAPHIC DIVISIONS.

[Source: Annual reports of the Comptroller of the Currency, Treasury Department.]

State.	1911				1912[1,2]			
	Number of banks.	Number of depositors.[3]	Amount of deposits.	Average to each depositor.	Number of banks.	Number of depositors.[4]	Amount of deposits.	Average to each depositor.
			Dollars.	*Dolls.*			*Dollars.*	*Dolls.*
Alabama	2	4,000	504,067.91	126.01	11	24,925	2,652,784.50	106.43
Arizona	1	700	389,995.92	557.14	1	798	429,789.14	538.58
Arkansas	3	3,713	928,018.13	249.93	5	2,015	331,063.13	164.29
California	123	688,168	362,965,698.41	527.44	132	597,519	407,006,665.52	681.16
Colorado	9	17,146	3,342,389.94	194.93	8	14,955	2,816,070.85	188.30
Connecticut	87	587,175	284,807,844.03	485.04	85	595,360	295,517,738.43	496.36
Delaware	2	33,336	10,273,475.63	308.18	2	33,575	10,800,113.45	321.67
Dist. of Col.	15	70,746	12,205,693.81	172.58	12	61,165	8,911,160.62	145.69
Florida	4	7,654	1,269,268.62	165.83	3	5,311	1,244,731.39	234.36
Georgia	29	49,789	11,187,058.46	224.68	24	42,184	10,665,118.56	252.82
Idaho	3	1,765	226,349.84	128.24	4	1,489	355,565.80	238.79
Illinois[5]								
Indiana	5	33,873	12,356,715.57	365.18	5	33,583	12,677,454.80	377.49
Iowa	697	497,260	168,068,098.53	337.99	728	539,763	187,363,040.37	347.12
Kansas	11	20,863	3,709,286.29	177.79	13	19,668	4,137,242.16	210.35
Kentucky	15	35,174	5,375,307.16	152.82	13	33,416	5,786,782.57	173.17
Louisiana	9	59,754	16,825,931.64	281.58	11	72,434	19,059,912.97	263.13
Maine	49	224,406	88,690,336.41	395.22	49	224,665	92,209,826.61	410.43
Maryland	46	264,888	99,428,408.68	375.36	51	269,311	103,679,889.94	384.93
Massachusetts	192	2,138,838	790,931,542.57	370.26	193	2,179,973	824,778,925.86	378.33
Michigan[6]	23	119,733	44,612,277.50	372.60	25	156,655	55,879,088.22	356.70
Minnesota	9	103,115	25,506,294.51	247.36	11	109,739	27,885,860.13	254.11
Mississippi	20	11,693	2,631,555.77	225.05	20	15,117	4,283,195.51	283.33
Montana	2	3,468	2,300,772.58	663.42	2	4,826	2,410,181.04	499.41
Nebraska	19	14,040	2,336,273.36	166.40	19	17,730	2,849,551.12	160.71
Nevada	1	1,301	914,286.98	702.76	1	1,466	1,162,793.26	793.17
New Hampshire	55	190,669	87,383,225.61	458.29	54	197,724	92,123,970.88	465.92
New Jersey	27	317,925	111,403,370.26	350.41	27	324,748	117,278,834.49	361.13
New Mexico	9	2,877	558,487.08	194.12	10	3,406	658,296.47	193.27
New York	141	2,957,650	1,561,168,449.10	527.84	140	3,024,746	1,633,495,812.16	540.04
North Carolina	25	32,139	7,328,035.28	228.01	26	41,149	7,269,464.73	176.66
North Dakota					2	4,197	651,073.36	155.12
Ohio	66	253,646	89,260,972.17	351.91	63	302,350	105,907,535.41	350.28
Oklahoma	2	1,399	231,936.33	165.78	2	1,345	229,340.88	170.51
Oregon	12	36,303	11,997,744.12	326.00	13	32,984	13,545,007.66	410.65
Pennsylvania	11	474,709	186,533,659.91	392.94	12	480,113	196,140,892.80	408.53
Rhode Island	17	143,145	75,459,963.11	527.15	17	141,619	76,791,462.05	542.23
South Carolina	27	38,588	11,341,101.52	293.90	25	36,340	10,473,691.22	288.21
South Dakota								
Tennessee	20	38,000	11,226,854.95	295.44	13	31,028	8,621,000.67	277.84
Utah	5	33,890	8,711,020.65	257.04	11	52,100	12,931,603.83	248.20
Vermont	21	110,644	44,610,453.82	403.18	19	124,742	45,383,859.12	363.82
Virginia[7]	35	62,039	19,956,340.10	321.67	20	31,213	9,484,506.68	303.86
Washington	9	24,189	8,689,447.52	359.23	10	25,451	9,578,696.09	376.35
West Virginia	8	25,241	4,441,159.17	175.94	8	31,065	4,666,786.48	150.22
Wisconsin	16	57,149	18,895,298.32	330.63	20	64,877	21,065,419.84	324.69
Wyoming	2	1,347	599,140.26	444.79	2	1,465	626,722.06	427.79
Total	1,884	9,794,647	4,212,583,598.53	430.09	1,922	10,010,304	4,451,818,522.88	444.72
Geographic divisions.[8]								
New England	421	3,394,877	1,372,883,365.55	404.39	417	3,464,083	1,426,805,782.95	411.88
Eastern	242	3,921,792	1,981,013,057.39	480.92	244	4,193,658	2,070,306,703.46	493.67
Southern	197	367,784	93,014,689.71	252.91	179	366,197	84,539,038.46	230.85
Middle	816	1,064,776	358,699,656.60	336.88	852	1,206,967	410,778,398.77	340.33
Western	54	61,140	13,078,285.84	213.90	58	67,592	14,378,477.94	212.72
Pacific	154	786,816	393,894,543.44	500.62	172	711,807	445,010,121.30	625.18

[1] This compilation includes statements as of June 14, 1912 (Georgia, May 29; Kentucky, May 18; Maryland, June 29), from 630 mutual savings banks and 1,292 stock savings banks. Many of the stock savings banks receive commercial deposits, and included with the figures for 1912 are $178,127,748.36 reported as subject to check without notice in such banks to the credit of 412,512 depositors. [2] Figures for 1912 include also dividends unpaid, the total of which amounted to $262,835.16. [3] Depositors in the following number of banks for the States named have been estimated: 1 bank each in Maryland and Washington; 2 in Mississippi; 3 each in North Carolina, Georgia, and Ohio; 8 in Tennessee; and 128 in Iowa. [4] Depositors in the following number of banks for the States named have been estimated: 1 in Nebraska, 2 each in Mississippi and Tennessee; 4 in Georgia; 6 in Kentucky, and 131 in Iowa. [5] Included in reports of the Comptroller of the Currency in abstract of State banks having savings departments. [6] Does not include commercial banks having the word "Savings" in their title. [7] Fifteen commercial banks, with deposits of over $10,000,000, included in the figures for 1911 by the State banking department, are excluded in 1912. [8] New England division: Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, and Connecticut. Eastern division: New York, New Jersey, Pennsylvania, Delaware, Maryland, and District of Columbia. Southern division: Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana, Arkansas, Kentucky, and Tennessee. Middle division: Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, and Iowa. Western division: North Dakota, South Dakota, Nebraska, Kansas, Montana, Wyoming, Colorado, New Mexico, and Oklahoma. Pacific division: California, Washington, Oregon, Idaho, Utah, Nevada, and Arizona.

No. 324.—SUMMARY OF TRANSACTIONS OF THE POSTAL SAVINGS SYSTEM IN 1911 and 1912: By Months.

[Source: Post Office Department.]

Month.	Number of offices in operation at close of month.	Deposits.	Withdrawals.	Balance to credit of depositors.	Savings cards and stamps.			Net cash receipts to close of month.	Balance on deposit in banks.
					Sold.	Converted into deposits.	Outstanding at close of month.		
1911.		*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
January	48	61,805.00	1,704.00	60,101.00	980.40	429.00	551.40	60,652.40	.....
February	48	81,758.00	7,990.00	133,869.00	822.50	402.00	971.90	134,922.90	110,844.38
March	48	80,701.00	12,609.00	201,961.00	652.80	498.00	1,126.70	203,287.00	191,878.97
April	48	82,646.00	16,165.00	268,442.00	398.30	338.00	1,187.00	269,814.00	264,508.32
May	93	154,505.00	28,016.00	394,931.00	735.10	581.00	1,341.10	396,440.10	381,977.90
June	400	316,714.00	34,500.00	677,145.00	1,236.60	690.00	1,887.70	679,310.40	571,670.90
July	1,000	578,817.00	73,907.00	1,182,055.00	2,911.90	1,851.00	2,948.60	1,189,384.73	973,390.73
August	1,280	1,175,618.00	184,819.00	2,172,854.00	7,689.30	3,936.00	6,701.90	2,184,542.91	1,535,137.50
September	1,973	2,185,438.00	282,645.00	4,075,647.00	12,891.70	6,720.00	12,873.60	4,095,768.66	2,993,018.77
October	3,148	2,837,918.00	473,304.00	6,440,261.00	17,216.50	11,330.00	18,760.10	6,465,399.84	5,439,713.24
November	4,185	2,911,476.00	671,763.00	8,679,974.00	18,139.40	12,844.00	24,055.50	8,714,249.44	8,026,847.08
December	5,185	2,919,872.00	985,170.00	10,614,676.00	14,429.20	14,725.00	23,759.70	11,073,236.77	9,668,301.52
1912.									
January	6,167	3,109,703.00	985,607.00	12,738,772.00	17,793.20	13,859.00	27,873.90	12,834,521.23	11,970,140.27
February	6,666	3,032,951.00	1,460,357.00	14,311,366.00	16,587.00	14,213.00	30,247.90	14,417,264.82	14,090,391.01
March	7,163	3,065,452.00	1,358,040.00	16,018,778.00	17,386.00	15,356.00	32,277.90	16,139,113.53	15,851,145.64
April	7,866	2,980,563.00	1,532,912.00	17,466,429.00	15,093.80	13,968.00	33,403.70	17,588,425.84	16,686,291.88
May	8,865	2,972,903.00	1,559,023.00	18,880,309.00	13,494.30	12,887.00	34,011.00	19,045,792.61	18,111,085.92
June	9,907	2,961,646.00	1,604,871.00	20,237,084.00	12,666.70	12,657.00	34,020.70	20,375,202.48	18,586,042.32
July	11,037	3,271,396.00	1,736,495.00	21,771,985.00	12,893.80	12,756.00	34,158.50	22,086,518.31	20,297,069.84
August	12,111	3,536,960.00	2,563,517.00	22,745,428.00	16,855.40	13,836.00	37,177.90	23,073,529.17	21,979,129.43
September	12,134	3,323,733.00	1,912,360.00	24,156,801.00	12,787.80	11,999.00	37,966.70	24,487,849.47	23,482,125.77
October	12,130	.....	.....	.....	.....	.....	.....	.....	.....
November	12,166	.....	.....	.....	.....	.....	.....	.....	.....
December	12,177	.....	.....	.....	.....	.....	.....	.....	.....

No. 325.—TRANSACTIONS OF THE NEW YORK CLEARING HOUSE: 1863 TO 1912.

[Source: Annual reports of the Comptroller of the Currency, Treasury Department.]

Year ended Sept. 30—	Number of banks.	Capital.[1]	Clearings.	Balances paid in money.	Average daily clearings.	Average daily balances paid in money.	Balances to clearings.
		Dollars.	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Per ct.*
1863	50	68,972,508	14,867,597,849	677,626,483	48,428,657	2,207,252	4.6
1864	49	68,586,763	24,097,196,656	885,719,205	77,984,455	2,866,405	3.7
1865	55	80,363,013	26,032,384,342	1,035,765,108	84,796,040	3,373,828	4.0
1866	58	82,370,200	28,717,146,914	1,066,135,106	93,541,195	3,472,753	3.7
1867	58	81,770,200	28,675,159,472	1,144,963,451	93,101,167	3,717,414	4.0
1868	59	82,270,200	28,484,288,637	1,125,455,237	92,182,164	3,642,250	4.0
1869	59	82,720,200	37,407,028,987	1,120,318,308	121,451,393	3,637,397	3.0
1870	61	83,620,200	27,804,539,406	1,036,484,822	90,274,479	3,365,210	3.7
1871	62	84,420,200	29,300,986,682	1,209,721,029	95,133,074	3,927,666	4.1
1872	61	84,420,200	33,844,369,568	1,428,582,707	109,884,317	4,638,256	4.2
1873	59	83,370,200	35,461,052,826	1,474,508,025	115,885,794	4,818,654	4.1
1874	59	81,635,200	22,855,927,636	1,286,753,176	74,692,574	4,205,076	5.6
1875	59	80,435,200	25,061,237,902	1,408,608,777	81,899,470	4,603,297	5.6
1876	59	81,731,200	21,597,274,247	1,295,042,029	70,349,428	4,218,378	6.0
1877	58	71,085,200	23,289,243,701	1,373,996,302	76,358,176	4,504,906	5.9
1878	57	63,611,500	22,508,438,442	1,307,843,857	73,785,747	4,274,000	5.8
1879	59	60,800,200	25,178,770,691	1,400,111,063	82,015,540	4,560,622	5.6
1880	59	60,475,200	37,182,128,621	1,516,538,631	121,510,224	4,956,009	4.1
1881	61	61,162,700	48,565,818,212	1,776,018,162	159,232,191	5,823,010	3.6
1882	62	60,962,700	46,552,846,161	1,595,000,245	151,637,935	5,195,440	3.4
1883	64	61,162,700	40,293,165,258	1,568,983,196	132,543,307	5,161,129	3.9
1884	62	60,412,700	34,092,037,338	1,524,930,994	111,048,982	4,967,202	4.5
1885	64	58,612,700	25,250,791,440	1,295,355,252	82,789,480	4,247,069	5.1
1886	64	59,312,700	33,374,682,216	1,519,565,385	109,067,589	4,965,900	4.6
1887	65	60,862,700	34,872,848,786	1,569,626,325	114,337,209	5,146,316	4.5
1888	64	60,762,700	30,863,686,609	1,570,198,528	101,192,415	5,148,192	5.1
1889	64	60,762,700	34,796,465,529	1,757,637,473	114,839,820	5,800,784	5.0
1890	65	60,812,700	37,660,686,572	1,753,040,145	123,074,139	5,728,889	4.7
1891	64	60,772,700	34,053,698,770	1,584,635,500	111,651,471	5,195,526	4.7
1892	65	60,422,700	36,279,905,236	1,861,500,575	118,561,782	6,083,335	5.1
1893	65	60,922,700	34,421,379,870	1,696,207,176	113,978,082	5,616,580	4.9
1894	66	61,622,700	24,230,145,368	1,585,241,634	79,704,426	5,214,611	6.5
1895	67	62,622,700	28,264,379,126	1,896,574,349	92,670,095	6,218,277	6.7
1896	66	60,662,700	29,350,894,884	1,843,289,239	96,232,442	6,043,571	6.3
1897	66	59,022,700	31,337,760,948	1,908,901,898	103,424,954	6,300,006	6.0
1898	65	59,022,700	39,853,413,948	2,338,529,016	131,529,419	7,717,918	5.9
1899	64	58,922,700	57,368,230,771	3,085,971,371	189,961,029	10,218,448	5.4
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	254,193,639	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	12,545,810	4.00
1908	50	126,350,000	73,630,971,913	3,409,632,271	241,413,023	11,179,122	4.63
1909	51	127,350,000	99,257,662,411	4,194,484,028	326,505,468	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
Total or average		[2]79,097,452	[3]2,321,152,175,785	[3]107,524,362,571	[2]128,724,056	[2]5,962,975	4.63

[1] The capital is for various dates, the amounts at a uniform date in each year not being obtainable.
[2] Yearly average for 59 years.
[3] Totals for 59 years.

No. 326.—AMOUNT OF EXCHANGES OF THE CLEARING HOUSES OF THE UNITED STATES: YEARS ENDED SEPT. 30, 1904 TO 1912, BY SPECIFIED CLEARING HOUSES.[1]

[Source: Annual reports of the Comptroller of the Currency, Treasury Department, the data being furnished by the New York Clearing House.]

Locality of clearing house.	1904	1905	1906	1907	1908	1909	1910	1911	1912
NEW ENGLAND DIVISION.	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
Bangor	.....	.....	.....	.....	.....	[2]14,405,000	20,145,000	22,333,000	24,969,000
Portland, Me	77,895,195	85,812,204	97,632,188	99,439,818	94,252,766	90,287,000	99,445,000	102,903,000	113,317,000
Boston	6,419,272,150	7,469,812,036	8,149,377,513	8,548,822,227	7,096,412,351	8,232,992,100	8,414,462,000	8,306,738,000	8,865,807,000
Fall River	42,446,914	35,270,639	47,364,179	56,161,297	48,854,288	59,159,200	61,031,000	58,526,000	59,372,000
Holyoke	24,439,242	25,002,308	24,295,496	26,301,027	23,151,956	25,266,300	28,681,000	30,154,000	33,891,000
Lowell	24,322,854	23,686,883	25,279,975	26,891,627	24,685,827	24,564,300	25,186,000	28,220,000	[3]29,579,000
New Bedford	25,925,060	28,796,717	33,884,793	38,400,679	38,806,146	48,529,800	57,248,000	53,645,000	51,846,000
Springfield, Mass	75,207,965	84,910,287	94,571,838	105,987,187	91,416,940	102,881,400	114,696,000	111,732,000	119,104,000
Worcester	60,585,957	75,354,224	78,505,660	84,435,969	75,015,954	84,108,700	111,083,000	119,591,000	136,129,000
Providence	347,517,600	367,488,000	398,178,900	404,963,800	332,669,600	375,092,400	420,118,000	413,098,000	426,301,000
Hartford	135,876,108	159,350,582	174,213,286	190,162,961	165,797,679	179,705,000	211,214,000	219,709,000	239,205,000
New Haven	97,612,590	111,383,291	121,218,524	130,699,939	124,149,821	134,545,800	143,282,000	149,695,000	152,301,000
Total	7,331,101,635	8,466,867,171	9,244,522,352	9,712,266,531	8,115,213,328	9,371,537,000	9,706,591,000	9,616,344,000	10,251,821,000
EASTERN DIVISION.									
Albany	186,320,241	214,172,866	272,657,468	359,942,281	272,076,104	287,321,200	307,519,000	[3]309,404,000	[3]317,708,000
Binghamton	22,117,000	24,806,100	26,061,200	27,890,900	24,049,800	23,528,900	23,811,000	26,856,000	30,611,000
Buffalo	324,623,385	341,132,654	386,625,687	435,239,183	408,346,658	447,834,100	501,876,000	510,318,000	554,195,000
New York	59,672,796,804	91,879,318,369	103,754,100,091	95,315,421,238	73,630,971,913	99,257,662,400	102,553,959,000	92,420,120,000	96,672,301,000
Rochester	140,511,746	182,958,093	198,038,244	191,313,765	175,653,691	194,385,300	209,802,000	213,144,000	241,120,000
Syracuse	63,977,599	73,489,965	84,508,214	105,605,330	114,215,492	104,863,300	120,409,000	124,025,000	131,254,000
Trenton	.....	.....	.....	.....	.....	74,690,900	81,903,000	82,028,000	83,384,000
Altoona	.....	.....	.....	.....	.....	20,554,200	23,164,000	24,200,000	26,080,000
Chester	22,571,136	23,388,574	24,425,237	27,333,635	24,318,690	24,352,100	28,578,000	28,560,000	30,245,000
Erie	24,165,287	26,875,865	30,955,564	36,490,954	31,461,573	35,013,200	43,209,000	43,717,000	48,809,000
Franklin	12,178,582	13,027,443	13,516,396	15,641,914	13,864,608	13,275,700	[3]13,200,000	[3]12,336,000	[3]12,343,000
Greensburg	19,925,623	22,824,464	25,383,436	30,382,782	26,417,194	27,628,100	26,680,000	[3]29,273,000	[3]29,914,000
Danville, Ill	.....	.....	.....	.....	.....	.....	23,174,000	[3]21,728,000	22,600,000

[1] Exclusive of the transactions of certain clearing houses which were late in reporting and whose clearings averaged less than $1,000,000 per month.
[2] Nine months.
[3] From the Commercial and Financial Chronicle.

No. 326.—Amount of Exchanges of the Clearing Houses of the United States: Years Ended Sept. 30, 1904 to 1912, etc.—Continued.

Locality of clearing house.	1904	1905	1906	1907	1908	1909	1910	1911	1912
EASTERN DIVISION—contd.	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
Beaver County, Pa								25,461,000	25,628,000
Harrisburg			[1] 19,227,558	57,569,313	52,955,477	61,552,400	64,925,000	66,682,000	67,937,000
Lancaster [2]							38,345,000	[3] 55,856,000	72,786,000
Philadelphia	5,492,236,566	6,766,147,857	7,553,273,999	7,161,060,440	6,528,291,691	6,615,109,300	7,760,337,000	7,683,683,000	7,878,577,000
Pittsburgh	1,986,720,497	2,431,366,780	2,630,996,408	2,761,441,799	2,190,479,976	2,223,334,800	2,604,070,000	2,539,143,000	2,687,970,000
Reading	40,130,486	[4] 55,445,939	65,113,480	71,767,695	64,544,435	72,157,600	81,827,000	79,485,000	[5] 88,361,000
Scranton	91,117,993	92,117,782	102,216,004	113,515,799	116,626,613	125,731,500	137,636,000	141,192,000	[5] 140,079,000
Wilkes-Barre	46,312,951	50,121,494	54,977,268	61,269,426	59,749,435	64,509,800	71,838,000	70,929,000	75,038,000
York						42,691,700	48,649,000	48,888,000	50,549,000
Wilmington, Del	57,317,990	57,863,557	65,309,310	70,959,349	62,588,340	66,982,900	78,903,000	78,148,000	81,300,000
Baltimore	1,086,861,764	1,249,411,909	1,432,070,248	1,499,394,522	1,265,049,236	1,386,020,000	1,581,555,000	1,740,368,000	1,893,003,000
Frederick	8,585,983	9,192,427	10,085,777	10,453,055	11,176,939	12,698,900	13,148,000	13,977,000	[5] 14,726,000
Washington, D. C	208,539,093	246,121,606	284,214,806	309,319,104	270,164,420	319,341,200	363,185,000	368,938,000	387,513,000
Total	69,507,010,726	103,764,783,744	117,033,755,895	108,662,012,484	85,343,002,285	111,501,234,500	116,801,707,000	106,763,459,000	111,669,031,000
SOUTHERN DIVISION.									
Norfolk	66,483,229	98,484,550	118,284,221	140,536,336	110,457,599	138,083,900	156,644,000	166,233,000	167,130,000
Richmond	228,320,342	256,241,644	293,068,746	319,596,433	297,504,102	342,016,400	385,865,000	380,807,000	424,316,000
Wheeling, W. Va	35,794,938	39,993,205	50,917,735	55,456,488	68,488,653	77,775,700	90,263,000	89,315,000	100,118,000
Wilmington, N. C			[4] 19,483,979	25,004,145	17,138,490	19,563,000	28,259,000	[5] 39,622,000	[5] 39,316,000
Charleston, S. C	40,227,838	[4] 44,052,655	68,415,109	70,247,342	67,952,295	66,882,400	87,883,000	93,888,000	99,462,000
Columbia, S. C								47,400,000	[5] 48,394,000
Augusta, Ga	74,084,536	88,418,976	87,297,830	89,041,211	88,498,496	91,484,300	114,128,000	128,893,000	124,570,000
Columbus, Ga			16,982,499	18,249,183	17,845,610	18,331,500	19,068,000	[5] 22,453,000	[5] 23,476,000
Savannah	201,246,244	219,630,210	238,848,183	233,479,233	205,737,604	218,720,500	254,894,000	295,773,000	295,472,000
Macon	40,161,000	28,549,691	29,195,147	36,047,892	34,363,546	40,978,300	54,250,000	146,584,000	212,292,000
Atlanta	154,021,490	174,687,063	222,376,089	258,404,934	226,244,818	307,065,600	548,851,000	633,720,000	693,934,000
Jacksonville, Fla	40,959,437	55,942,473	65,553,771	75,352,472	70,654,558	85,635,100	117,082,000	[5] 141,430,000	[5] 165,429,000
Birmingham	62,416,705	72,153,778	97,456,186	114,744,547	94,497,320	103,831,900	127,555,000	[5] 129,680,000	[5] 144,015,000
Mobile			74,918,539	87,485,423	65,864,534	68,352,200	74,117,000	[5] 76,020,000	[5] 70,204,000

New Orleans	961,992,245	953,995,496	984,264,235	1,030,268,162	815,937,419	840,444,100	987,504,000	1,024,366,000	[5] 1,031,673,000
Beaumont	23,198,749	18,995,733	19,238,858	15,277,566	26,985,198	32,549,000	32,688,000	[5] 29,660,000	[5] 30,097,000
Austin						35,257,800	70,027,000	114,217,000	113,598,000
Fort Worth	81,288,911	125,911,838	104,607,463	195,249,858	223,878,158	317,832,300	341,168,000	324,181,000	[5] 351,164,000
Galveston	237,688,000	289,360,500	318,047,000	375,709,000	332,899,500	234,515,500	259,122,000	298,757,000	[5] 507,613,000
Houston	343,144,076	351,861,891	464,350,211	588,325,781	490,704,814	652,088,100	647,458,000	653,562,000	[5] 895,665,000
Jackson, Miss.						18,962,200	23,946,000	26,163,000	23,296,000
Little Rock	48,780,550	52,337,557	62,607,674	75,232,300	65,782,806	83,410,700	88,944,000	98,367,000	102,619,000
Lexington	32,096,577	31,759,612	33,716,980	34,144,007	32,233,515	33,526,200	43,270,000	50,624,000	[5] 49,356,000
Louisville	539,702,428	594,392,208	641,346,149	670,976,653	562,448,145	633,898,400	682,371,000	679,696,000	[5] 707,977,000
Chattanooga	40,458,431	44,583,483	67,392,891	74,419,191	73,833,075	73,891,200	94,322,000	98,297,000	116,057,000
Knoxville	61,487,021	62,211,301	71,369,924	82,161,852	71,915,863	76,870,000	86,377,000	[5] 88,016,000	98,974,000
Memphis	253,425,364	262,576,916	267,672,767	249,854,207	248,830,073	265,936,600	313,342,000	356,739,000	403,696,000
Meridian						12,802,700	15,441,000	17,339,000	[5] 19,036,000
Nashville	128,119,706	149,651,793	188,483,576	197,770,393	174,546,683	181,600,500	168,641,000	217,029,000	277,171,000
Owensboro						18,719,200	21,293,000	22,136,000	23,279,000
Vicksburg						16,775,000	16,466,000	16,866,000	15,979,000
Aberdeen							26,575,000	20,075,000	17,317,000
Total	3,695,097,817	4,015,842,573	4,605,895,762	5,113,034,609	4,485,237,874	5,107,845,300	5,977,814,000	6,527,908,000	7,392,695,000
MIDDLE WESTERN DIVISION.									
Akron	30,554,500	27,070,650	30,056,257	36,260,531	29,375,965	36,291,000	41,622,000	55,029,000	[5] 86,100,000
Canton	28,849,616	26,087,561	24,018,947	26,663,038	22,761,606	36,129,700	48,168,000	53,436,000	62,220,000
Cincinnati	1,196,854,400	1,192,662,600	1,291,921,250	1,399,770,100	1,202,794,250	1,326,713,300	1,277,997,000	1,276,279,000	1,347,123,000
Cleveland	700,078,208	754,739,346	812,973,376	914,658,049	766,518,416	825,245,700	992,803,000	1,001,569,000	1,101,007,000
Columbus, Ohio	225,214,100	253,480,300	267,940,200	292,307,900	251,622,200	293,338,900	313,390,000	297,062,000	[5] 310,615,000
Dayton	86,328,718	83,383,848	95,634,566	105,210,587	79,230,275	94,982,400	111,063,000	[5] 112,582,000	110,201,000
Lima						15,188,800	17,541,000	19,379,000	20,962,000
Lorain								6,012,000	6,013,000
Mansfield	10,851,317	14,681,045	17,672,949	18,936,855	15,739,005	18,003,100	20,748,000	[5] 21,400,000	24,039,000
Springfield, Ohio	20,142,502	19,889,685	19,861,937	22,356,366	21,012,857	24,613,500	27,198,000	28,951,000	28,862,000
Toledo	162,417,629	192,444,100	207,218,988	220,374,410	191,676,294	199,005,300	220,269,000	246,682,000	238,439,000
Youngstown	23,808,728	28,466,683	33,461,724	41,018,392	35,785,670	44,487,000	56,467,000	60,938,000	73,341,000

[1] Five months. [2] Organized Feb. 1, 1910. [3] Eight months. [4] Nine months. [5] From the Commercial and Financial Chronicle.

No. 326.—Amount of Exchanges of the Clearing Houses of the United States: Years Ended Sept. 30, 1904 to 1912, etc.—Continued.

Locality of clearing house.	1904	1905	1906	1907	1908	1909	1910	1911	1912
MIDDLE WESTERN DIVISION—continued.	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
Evansville	69,725,608	81,365,883	87,506,891	104,854,837	94,444,010	102,002,700	113,782,000	[1] 121,475,000	120,480,000
Fort Wayne			39,306,123	41,551,257	39,802,677	45,878,200	51,757,000	53,736,000	56,587,000
Gary								7,884,000	[1 2] 13,480,000
Indianapolis	313,049,570	334,013,297	362,911,720	411,412,111	364,101,128	412,062,700	468,130,000	447,203,000	433,698,000
South Bend			21,773,177	25,639,623	21,282,185	23,490,700	27,161,000	28,328,000	34,144,000
Bloomington	20,455,049	21,222,209	22,618,984	24,546,598	24,469,179	26,024,100	30,963,000	33,805,000	35,780,000
Chicago	8,808,093,268	9,821,718,562	10,873,546,258	12,265,923,407	11,425,304,804	13,413,973,100	14,031,259,000	13,821,387,000	14,864,498,000
Decatur	14,634,876	15,334,127	17,149,258	19,883,701	20,272,215	21,552,500	24,627,000	22,900,000	25,276,000
Jacksonville, Ill	11,633,588	13,127,434	13,695,458	13,361,424	12,851,101	14,428,600	14,693,000	15,488,000	[1] 14,241,000
Waterloo							44,799,000	59,708,000	[1] 67,192,000
Peoria	142,689,768	149,204,669	155,206,410	150,862,321	125,931,136	145,848,000	156,462,000	161,238,000	173,022,000
Quincy	15,297,823	17,626,011	21,145,150	24,602,246	25,173,433	27,887,600	30,428,000	34,082,000	35,936,000
Rockford	23,717,079	25,629,639	29,392,072	33,328,809	30,177,726	33,823,500	39,897,000	40,747,000	[1] 43,603,000
Springfield, Ill	37,460,547	40,927,596	41,831,574	43,096,909	42,255,700	46,092,500	51,929,000	[1] 53,861,000	58,749,000
Detroit	516,588,762	575,309,586	646,411,373	726,744,658	667,397,268	732,171,000	886,086,000	943,717,000	1,087,893,000
Duluth						127,609,000	217,092,000	167,356,000	196,870,000
Flint						15,221,300	23,333,000	19,915,000	20,018,000
Grand Rapids	100,362,602	105,655,846	115,040,916	124,757,554	107,585,662	117,887,700	136,445,000	136,004,000	147,853,000
Jackson, Mich	11,507,152	11,771,882	12,849,553	16,672,453	15,853,002	17,370,900	21,970,000	24,213,000	24,791,000
Kalamazoo	37,104,362	41,463,978	46,331,684	60,505,596	48,788,238	59,820,300	45,824,000	[1] 35,664,000	37,831,000
Milwaukee	406,061,784	420,836,949	476,708,957	556,495,336	537,826,120	590,078,500	648,210,000	690,135,000	712,965,000
Minneapolis	793,558,708	901,693,286	976,122,113	1,120,680,545	1,077,894,272	989,199,600	1,173,569,000	1,063,638,000	1,109,627,000
St. Paul	309,064,922	329,948,929	426,991,158	469,207,920	490,349,143	494,896,000	573,564,000	543,201,000	558,153,000
Cedar Rapids	[2] 16,178,595	24,185,945	28,914,846	33,775,227	40,101,787	50,393,000	64,952,000	67,576,000	69,064,000
Davenport[1]	47,826,447	44,384,181	50,852,223	57,313,282	53,722,587	64,111,100	77,333,000	[1] 80,106,000	81,547,000
Des Moines[1]	113,695,594	130,313,624	136,003,193	153,440,145	149,054,932	175,548,700	205,158,000	206,781,000	223,100,000
Adrian								2,014,000	1,949,000
Ann Arbor								9,433,000	9,785,000

Saginaw						28,116,200	30,878,000	(3)	(3)
Sioux City	63,982,744	82,108,527	93,219,588	111,203,646	106,432,185	135,094,400	150,914,000	121,364,000	147,789,000
Joplin							12,110,000	24,676,000	32,252,000
Lansing							[2]24,736,000	19,196,000	23,058,000
Kansas City, Mo.	1,096,400,926	1,167,294,894	1,184,893,262	1,605,752,939	1,733,550,111	2,244,344,400	2,618,735,000	2,591,012,000	2,630,704,000
St. Joseph	229,531,451	234,995,906	254,547,887	284,684,167	245,669,853	293,472,500	346,561,000	353,765,000	377,712,000
St. Louis	2,682,218,323	2,907,886,282	2,934,576,680	3,180,598,102	3,020,989,964	3,310,455,100	3,704,264,000	3,827,444,000	3,978,870,000
Total	18,375,743,243	20,096,747,017	21,876,776,603	24,745,787,433	23,145,132,714	26,682,286,100	29,124,887,000	29,039,905,000	30,862,439,000
WESTERN DIVISION.									
Fargo	26,968,224	30,624,262	29,696,900	28,500,069	28,971,837	37,231,700	33,175,000	38,063,000	[1]33,726,000
Sioux Falls	13,902,470	14,696,392	18,554,078	24,092,314	28,045,989	33,250,100	47,581,000	26,424,000	27,631,000
Boise							41,394,000	41,194,000	40,465,000
Fremont	9,404,656	11,242,571	14,291,189	17,586,547	16,355,283	19,655,800	(3)	16,513,000	[1]16,449,000
Lincoln			[2]23,473,900	65,438,904	63,396,445	72,203,900	80,584,000	81,026,000	87,359,000
Omaha	390,721,075	431,638,815	487,181,910	562,071,243	580,707,241	703,929,000	824,035,000	767,118,000	[1]817,300,000
Topeka	53,226,356	44,924,500	42,499,937	50,910,084	50,486,086	67,456,700	67,332,000	78,618,000	79,489,000
Wichita	49,786,930	54,723,151	57,032,720	66,196,612	69,160,660	112,069,500	152,509,000	164,778,000	174,830,000
Hastings								9,637,000	[1]10,073,000
Billings								7,536,000	[1]17,171,000
Helena	32,945,006	35,924,172	42,112,731	47,864,730	41,111,381	47,382,500	47,903,000	47,939,000	49,655,000
Colorado Springs	23,571,669	32,193,818	35,413,356	35,938,755	33,680,921	35,930,100	36,848,000	34,098,000	34,649,000
Denver	229,225,665	307,857,062	334,893,496	404,146,694	397,541,355	452,209,600	494,445,000	460,587,000	455,769,000
Pueblo			24,719,972	29,338,660	26,523,333	28,486,600	31,387,000	33,609,000	33,803,000
Muskogee								[2]24,875,000	[1]39,554,000
Tulsa								[2]23,763,000	[1]35,017,000
Oklahoma				51,624,135	46,317,302	79,937,700	120,489,000	110,841,000	84,363,000
Reno						13,818,300	13,892,000	14,084,000	14,833,000
Guthrie							17,190,000	12,740,000	[1]9,022,000
Total	829,752,051	963,824,743	1,109,870,189	1,383,708,747	1,382,297,832	1,713,685,000	2,008,764,000	1,993,443,000	2,061,158,000

[1] From the Commercial and Financial Chronicle. [2] Nine months. [3] No report received.

No. 326.—Amount of Exchanges of the Clearing Houses of the United States: Years Ended Sept. 30, 1904 to 1912, etc.—Continued.

Locality of clearing house.	1904	1905	1906	1907	1908	1909	1910	1911	1912
PACIFIC DIVISION.	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
Fresno						27,704,300	36,257,000	37,943,000	47,223,000
North Yakima						17,690,100	22,986,000	24,296,000	21,303,000
Seattle	214,489,689	272,752,603	441,855,520	507,421,363	424,746,625	539,245,700	616,843,000	548,605,000	584,350,000
Spokane	117,256,800	150,066,962	207,858,220	293,608,346	296,291,983	188,236,100	242,833,000	223,903,000	220,676,000
Tacoma	104,339,779	154,759,508	193,431,665	244,243,882	218,915,635	264,724,900	213,653,000	161,721,000	165,086,000
Portland, Oreg	181,105,133	219,924,622	192,803,123	362,941,710	298,602,053	358,614,300	495,651,000	544,717,000	585,726,000
Los Angeles	332,715,240	449,953,040	549,648,224	623,170,919	481,851,177	630,620,100	777,220,000	909,998,000	1,093,542,000
Sacramento						51,122,200	65,246,000	76,145,000	86,554,000
Oakland, Cal			[2] 74,882,226	162,809,676	79,001,377	92,671,200	140,196,000	169,719,000	189,520,000
Pasadena							[3] 30,685,000	41,167,000	43,862,000
San Diego						49,096,900	62,838,000	78,408,000	[1] 120,971,000
San Francisco	1,513,927,257	1,753,010,570	1,875,314,042	2,319,411,062	1,711,329,602	1,903,045,900	2,268,679,000	2,372,725,000	2,621,035,000
Stockton						26,614,000	31,602,000	37,356,000	44,251,000
San Jose			[2] 6,684,958	22,937,762	23,286,080	23,890,300	28,117,000	27,293,000	36,389,000
Salt Lake City	153,895,677	193,309,404	267,961,220	323,476,013	233,785,832	322,327,200	334,095,000	324,170,000	373,560,000
Ogden								[2] 20,314,000	[1] 35,170,000
Total	2,617,729,575	3,193,776,709	3,810,439,198	4,860,020,733	3,767,810,364	4,500,604,200	5,366,901,000	5,598,480,000	6,269,218,000
Grand total	102,356,435,047	140,501,841,957	157,681,259,999	154,476,830,537	126,238,694,398	158,877,192,100	168,986,664,000	159,539,539,000	168,506,362,000

[1] From the Commercial and Financial Chronicle. [2] Nine months. [3] Organized Dec. 22, 1909.

No. 327.—WEEKLY RANGE AND AVERAGE WEEKLY RATES FOR CALL MONEY, WEEKLY RANGE OF RATES FOR TIME FUNDS, AND SURPLUS HOLDINGS OF CLEARING-HOUSE BANKS: JAN. 8, 1910, TO DEC. 31, 1912.

[Source: Mr. Osmund Phillips, financial editor, New York Times.]

Week ended—	Money market: New York, N. Y.				Surplus holdings of N. Y. clearing-house banks above 25 per cent required on deposits.
	On call, weekly range.	Average rate for the week.	Time funds.		
			60-90 days.	6 months.	
1910.	*Per cent.*	*Per cent.*	*Per cent.*	*Per cent.*	*Dollars.*
January 8	4 -14	7	4⅛-4⅜	4⅛	4,765,325
January 15	3 - 6	5	4¼-4⅜	4½-4⅝	22,005,600
January 22	2½- 4	3¼	4 -4½	4¼-4⅝	30,398,650
January 29	1¾- 3½	3⅛	3¾-4	4 -4½	33,662,750
February 5	2 - 3	2⅜	3¾	4 -4¼	26,722,875
February 12	2¼- 3	2¾	3⅛-3¾	4	24,173,050
February 19	2¼- 3	2¾	3½-3⅞	3¾-4	25,680,325
February 26	2 - 3	2⅞	3½-3⅞	3¾-4	22,701,450
March 5	1½- 3	2⅞	3⅜-3½	3⅜-4	14,815,825
March 12	2½- 3	2⅞	3¾-4	4	10,006,750
March 19	2 - 3¼	2 15/16	4 -4¼	4 -4½	9,449,425
March 26	2½- 3	2⅞	3¾-4	4 -4¼	14,242,700
April 2	2½- 3½	2⅞	3¾-4	4 -4¼	10,709,425
April 9	1 - 4	3½	4 -4¼	4 -4¼	6,530,650
April 16	2½- 3½	3⅜	4 -4½	4¼-4⅜	10,980,000
April 23	2½- 3	2⅞	3½-3¾	4	15,015,625
April 30	2½- 7	3⅞	4 -4¼	4¾-5	6,771,150
May 7	3 - 6	4⅛	4 -4½	4 -4½	10,772,525
May 14	3 - 4	3¾	3¾-4	4 -4¼	17,104,950
May 21	2 - 4	3½	3¾-4	4 -4½	23,823,975
May 28	2½- 3½	3¼	3½-3¾	4 -4¼	26,236,000
June 4	2½- 3½	3⅛	3½-3¾	4 -4¼	20,559,925
June 11	2 - 3	2⅞	3¼-3½	4 -4¼	23,099,775
June 18	1¾- 3	2⅞	3 -3¼	4 -4¼	26,084,850
June 25	2 - 3	2⅞	3 -3¼	4¼	28,874,625
July 2	2¼- 3½	3	3 -3¾	4½	18,918,450
July 9	2 - 3¼	2⅞	3½-3¾	4¾-5	11,326,550
July 16	2 - 3	2⅝	3½-4½	5¼	27,142,650
July 23	1½- 2⅞	2½	3¾-4	5 -5⅛	40,313,425
July 30	1 - 2¼	1⅞	3¾-4	5 -5¼	48,511,925
August 6	1 - 2	1½	3 -4	4⅞-5	49,041,400
August 13	1 - 2	1⅝	3 -3½	4½-5	53,259,875
August 20	1 - 1⅞	1⅛	2¾-3½	4½-4⅞	52,832,575
August 27	1 - 1½	1⅜	3 -4	4⅝-4⅞	50,059,100
September 3	1¼- 2	1⅞	3½-3¾	4¾-5	41,669,250
September 10	1⅜- 2	1⅞	3½-4¼	4½-4¾	29,842,675
September 17	1½- 2¼	1⅞	3½-4½	4½-4⅝	23,463,025
September 24	1½- 2	1⅞	3½-4½	4½-4¾	18,825,525
October 1	1⅜- 3	2⅜	4¼-4½	4½-4¾	10,280,400
October 8	2 - 3	2¾	4 -4¾	4½-4¾	5,945,300
October 15	1½- 3¾	3⅛	4 -4¾	4½-4¾	7,417,300
October 22	2½- 3½	3¼	4⅝-5	4⅝-4¾	10,800,075
October 29	2½- 4	3⅜	4⅝-5	4¾-5	10,463,625
November 5	3¼- 4¾	3⅞	5 -5¼	4¾-5	4,898,350
November 12	2½- 4⅞	4½	4⅝-5¼	4½-4¾	7,481,325
November 19	2 - 3½	3⅛	4½-4¾	4¼-4½	17,773,235
November 26	2 - 2¾	2 5/16	4 -4¼	4¼	18,269,900
December 3	2 - 2½	2⅛	4 -4¼	4 -4¼	11,877,050
December 10	2½- 3⅝	3¼	4	4 -4½	3,658,825
December 17	2½- 3½	3⅛	4 -4¼	4 -4¼	6,899,600
December 24	2½- 3⅝	3⅜	3¾-4¼	3¾-4¼	10,067,950
December 31	2¾- 7	3½	3¾-4	3¾-4	7,832,600

No. 327.—Weekly Range and Average Weekly Rates for Call Money, Weekly Range of Rates for Time Funds, etc.—Continued.

Week ended—	Money market: New York, N. Y.				Surplus holdings of N. Y. clearing-house banks above 25 per cent required on deposits.
	On call, weekly range.	Average rate for the week.	Time funds.		
			60-90 days.	6 months.	
1911.	*Per cent.*	*Per cent.*	*Per cent.*	*Per cent.*	*Dollars.*
January 7	2¼-6	5	-3¾	3¾-4	9,502,400
January 14	2¼-4	3¼	-3½	3¾-4	27,398,250
January 21	1½-3	2⅜	3 -3¼	-3⅜	36,098,675
January 28	2⅛-2¾	2½	-3	3½-3¾	39,365,425
February 4	1½-2½	2⅜	3 -3¼	-3⅜	35,624,850
February 11	1½-2½	2¼	3 -3¼	3¾-4	36,356,600
February 18	2 -2½	2⅜	2⅞-3¼	3½-3¾	35,843,400
February 25	1¾-2⅜	2¼	2¾-3¼	-3½	40,358,000
March 4	1 -2½	2¼	2¾-3	3¼-3½	38,465,000
March 11	2 -2½	2¼	2¾-3	3¼-3½	34,629,375
March 18	1¾-2½	2⅜	2½-2¾	3 -3¼	31,375,275
March 25	2 -2½	2¼	2½-2¾	3 -3¼	31,049,975
April 1	2 -2½	2¼	2½-3	3 -3¼	29,415,300
April 8	2 -2½	2¼	2½-3	3 -3¼	26,478,325
April 15	2 -2½	2¼	2½-3	3 -3¼	31,606,850
April 22	2 -2½	2¼	2½-2¾	3	36,298,200
April 29	2 -2½	2¼	2½-2¾	3 -3¼	40,683,175
May 6	2 -2½	2¼	2½-2¾	3	38,809,075
May 13	2 -5½	2¼	2½-2¾	3 -3¼	43,894,025
May 20	2 -2½	2¼	2¾-3	3¼-3½	45,674,575
May 27	2 -2½	2¼	2½-2¾	3 -3¼	46,346,975
June 3	2 -2½	2⅜	2¾-3	3¼-3½	37,249,350
June 10	2 -2½	2⅜	2½-3	3¼-3½	38,840,200
June 17	2¼-2½	2⅜	2½-2¾	3¼-3½	44,882,250
June 24	2 -2½	2⅜	2½-2¾	3¼-3½	47,342,000
July 1	2¼-2½	2⅜	2½-3	3¼-3½	45,530,500
July 8	2 -2½	2⅜	2½-2¾	3½-3⅝	9,393,750
July 15	2 -2½	2⅜	2½-3	3½-3⅝	5,730,750
July 22	2 -2½	2⅜	2¾-3	3⅝-3¾	13,860,000
July 29	2 -2½	2⅜	2½-3	3⅝-3¾	15,451,750
August 3	2 -2½	2⅜	2¾-3¼	3⅞-4	14,005,000
August 12	2 -2½	2⅜	2¾-3½	3⅞-4¼	19,743,500
August 19	2 -2½	2⅜	2¾-3½	-3	31,017,750
August 26	1¾-2½	2¼	2¾-3½	3½-3¾	35,042,250
September 2	2 -2½	2¼	3 -3¼	3¾-4¾	31,266,750
September 9	2⅛-2½	2¼	2¾-3½	3¾-3⅞	22,437,750
September 16	1¾-2½	2⅜	3 -3½	3¾-4	22,652,000
September 23	2 -2½	2¼	3¼-3¾	3⅞-4	23,906,000
September 30	2 -2⅜	2¼	3¼-3¾	3⅞-4	22,233,500
October 7	1¾-2½	2⅛	3 3¾	3¾-4	13,759,500
October 14	1¾-2½	2¼	3 -3¾	3¾-4	10,371,250
October 21	2¼-2½	2⅜	3 -3¾	3½-3¾	12,978,000
October 28	2 -2½	2⅜	3 -3¾	3½-3¾	16,273,000
November 4	2 -3	2½	3⅛-3¾	3½-3¾	13,148,750
November 11	2⅛-2½	2⅜	3¼-3¾	3½-3¾	10,803,500
November 18	2¼-2½	2⅜	3¼-3¾	3⅜-3¾	12,131,750
November 25	2⅛-2½	2⅜	3¼-3⅝	3½-3¾	7,649,750
December 2	2⅜-6	3¾	3½-4	3½-4	2,470,000
December 9	4 -5½	5	-4½	4 -4½	3,906,250
December 16	2½-4½	4	4 -4½	4 -4½	14,114,750
December 23	3 -4	3¾	3¾-4½	3¾-4½	10,825,750
December 30	3 -4	3¾	3¾-4½	3¾-4½	15,202,750

No. 327.—Weekly Range and Average Weekly Rates for Call Money, Weekly Range of Rates for Time Funds, etc.—Continued.

Week ended—	Money market: New York, N. Y.				Surplus holdings of N. Y. clearing-house banks above 25 per cent required on deposits.
	On call, weekly range.	Average rate for the week.	Time funds.		
			60–90 days.	6 months.	
1912.	*Per cent.*	*Per cent.*	*Per cent.*	*Per cent.*	*Dollars.*
January 6	2¼– 4	3¼	3 –3½	3½–3¾	20,296,500
January 13	2 – 2¾	2⅜	3 –3⅛	3½–3¾	25,250,250
January 20	1¾– 2½	2¼	2 –2¾	3 –3¾	35,530,000
January 27	2 – 2⅜	2⅛	2½–2¾	3 –3¼	43,870,750
February 3	1¾– 3⅜	2½	2¼–2¾	3 –3¼	44,057,250
February 10	2 – 2½	2¼	2¼–2¾	3 –3¼	39,336,250
February 17	2 – 2½	2¼	2½–3	3 –3¼	34,644,000
February 24	2 – 2½	2¼	2½–3	3¼–3½	28,668,250
March 2	2 – 2½	2⅜	2¾–3½	3¼–3½	24,738,500
March 9	1¾– 2½	2⅜	3 –3¼	3¼–3½	19,295,750
March 16	2¼– 2½	2⅜	3 –3½	3½	13,752,000
March 23	2¼– 3	2 7/16	3 –3½	3¾	12,315,000
March 30	2⅜– 3	2½	3¼–3¾	3¾–4	5,745,750
April 6	2½– 5	3	3¼–3¾	3¾–4	13,500
April 13	3 – 4	3½	3½–3¾	3½–4	6,765,250
April 20	2 – 3½	3	3½–3¾	3¾	16,664,500
April 27	2¼– 3	2¾	3 –3¼	3¼–3½	18,112,000
May 4	2¼– 3	2¾	3 –3¼	3½	15,247,500
May 11	2½– 3	2¾	3 –3¼	3½–3¾	12,697,250
May 18	2¼– 3	2¾	3 –3¼	3½–3¾	16,788,500
May 25	2¼– 3	2¾	3 –3¼	3½	22,054,250
June 1	2¼– 3	2¾	2¾–3¼	3½	27,499,000
June 8	2¼– 3	2¾	3 –3¼	3½	25,901,750
June 15	2 – 3	2¾	3	3½–3¾	25,716,750
June 22	2 – 3	2¾	3 –3¼	3¾	27,603,500
June 29	2½– 3	2¾	3 –3¼	3¾–4	20,343,250
July 6	2⅜– 3	2⅞	3 –3½	4 –4½	[1] 213,000
July 13	2½– 3½	3⅛	3¼–3¾	4¼–4½	1,222,250
July 20	2 – 3	2⅞	3¼–3½	4¼	14,478,750
July 27	2¼– 3	2¾	3¼–3¾	4½–4¾	17,016,750
August 3	2 – 3	2¾	3½–4	4¾–5	19,261,000
August 10	2¼– 3	2¾	3½–4	4¾	18,544,500
August 17	2½– 3	2¾	3½–4	4⅝–4¾	20,889,750
August 24	2¼– 3	2⅞	3½–4	4⅝–4¾	17,686,750
August 31	2½– 3½	3	3¾–4¾	5	9,302,250
September 7	3 – 4⅜	3⅝	4¾–5	5 –5½	2,850,250
September 14	3 – 5½	4½	5¼–5¾	5¼–5½	814,000
September 21	4½– 5½	4⅞	5¼–5½	5¼–5½	6,237,250
September 28	3 – 7	5½	5¾–6	5½–6	6,385,250
October 5	3 – 7½	5½	5½	5¼–5½	4,577,500
October 12	3½– 6	5	5¼–5¾	5½	5,808,500
October 19	3 – 5	4⅞	5½–5¾	5¼–5½	7,106,750
October 26	4 – 6½	5	5¾–6	5½–5¾	4,699,750
November 2	4½– 9	5¾	6 –6	5½–6	4,268,500
November 9	3 – 7	5¼	5¾–6¼	5½–5¾	3,142,250
November 16	4¾– 6	5¾	5¾–6¼	5¼–5¾	4,689,250
November 23	4 – 6	5¾	5½–6	5¼–5½	6,220,000
November 30	3 –20	8	5½–6½	5½–6½	[1] 130,500
December 7	3 –16	8	6 –7½	5½–6	[1] 70,250
December 14	3½– 6	4¾	6 –6½	5½–6	4,845,250
December 21	3½– 5½	4½	6 –6½	5¼–6	6,333,500
December 28	1½–12	8	5¾–6	5 –5½	4,999,250
December 30–31	3 – 7	6	5½–6	5 –5½	.....

[1] Deficit.

No. 328.—BUILDING AND LOAN ASSOCIATIONS: NUMBER AND ASSETS, 1901 TO 1911, AND MEMBERSHIP, CALENDAR YEARS 1905 TO 1911, BY STATES.

[Sources: Bureau of Labor, Department of Commerce and Labor, and United States League of Building and Loan Associations.]

NUMBER.

State.	1901	1902	1903	1904	1905	1906	1907	1908	1909	1910	1911
California	138	138	133	141	142	131	110	107	105	107	96
Connecticut	16	16	16	16	13	13	13	13	11	12	12
District of Columbia[1]	.....	.....	.....	.....	.....	.....	.....	.....	22	19	20
Illinois	546	514	500	502	505	501	502	517	524	540	568
Indiana	403	392	379	377	357	349	334	342	327	339	351
Iowa	82	72	[2] 72	60	60	56	[3] 56	48	48	49	49
Kansas[1]	.....	.....	.....	.....	.....	48	51	58	58	58	58
Kentucky[1]	.....	.....	.....	.....	.....	.....	.....	.....	.....	97	104
Louisiana[1]	.....	.....	.....	.....	.....	46	50	53	59	60	66
Maine	34	34	35	35	35	35	35	35	35	35	37
Massachusetts	128	130	130	129	130	133	135	137	140	147	160
Michigan	63	60	58	53	53	53	55	58	59	63	65
Minnesota	21	21	18	21	21	19	[3] 19	67	67	59	62
Missouri	148	138	134	127	125	123	118	123	128	130	134
Montana[1]	.....	.....	.....	.....	.....	.....	.....	.....	.....	10	10
Nebraska	56	55	55	60	60	61	66	68	70	70	69
New Hampshire	17	16	17	15	16	16	16	17	17	17	17
New Jersey	341	351	361	373	386	392	417	449	477	511	563
New York	321	305	300	290	272	262	262	256	252	253	245
North Carolina[1]	.....	.....	.....	.....	.....	75	81	87	98	112	113
North Dakota	6	5	5	5	7	7	7	9	9	9	9
Ohio	757	737	731	699	674	654	644	645	647	641	643
Pennsylvania	1,168	1,178	1,196	1,223	1,257	1,321	1,400	1,423	1,466	1,536	1,570
Tennessee	25	22	21	17	18	17	16	15	15	15	14
West Virginia[1]	.....	.....	.....	.....	.....	29	39	38	38	38	43
Wisconsin	50	55	53	55	54	54	52	50	53	60	57
Other States	1,083	1,139	1,136	1,133	1,141	956	981	1,015	1,012	950	978
Total	5,403	5,378	5,350	5,331	5,326	5,351	5,459	5,629	5,737	5,937	6,113

ASSETS.

State.	1901	1902	1903	1904	1905	1906
	Dollars.	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
California	17,881,576	18,199,867	19,863,852	21,306,042	22,586,871	19,228,938
Connecticut	4,245,648	4,145,197	3,851,539	3,712,383	1,446,535	1,605,712
District of Columbia[1]	.....	.....	.....	.....	.....	.....
Illinois	43,684,290	40,303,852	39,432,282	40,975,601	42,897,266	46,022,332
Indiana	29,292,668	30,018,407	30,035,098	29,988,987	31,073,129	32,201,253
Iowa	6,910,866	5,656,469	[2] 5,656,469	4,700,000	4,746,627	4,577,214
Kansas[1]	.....	.....	.....	.....	.....	7,047,927
Kentucky[1]	.....	.....	.....	.....	.....	.....
Louisiana[1]	.....	.....	.....	.....	.....	9,004,960
Maine	2,865,381	2,854,627	2,932,206	3,097,237	3,192,473	3,434,726
Massachusetts	28,674,208	30,391,666	32,919,739	35,614,047	38,725,081	42,557,575
Michigan	9,386,764	9,906,074	10,746,299	11,410,575	12,121,325	13,031,682
Minnesota	2,963,839	2,409,275	1,548,983	2,364,604	[3] 2,364,604	2,296,961
Missouri	9,394,373	8,228,266	7,771,791	7,782,018	7,580,608	8,186,945
Montana[1]	.....	.....	.....	.....	.....	.....
Nebraska	4,314,745	4,758,294	5,343,429	6,217,350	7,269,297	8,961,788
New Hampshire	1,874,219	1,805,117	1,753,560	1,728,275	1,799,363	1,836,334
New Jersey	52,891,594	52,870,672	54,767,687	56,892,122	59,369,216	63,489,642
New York	56,726,941	53,952,387	43,699,606	41,883,842	42,527,841	43,476,877
North Carolina[1]	.....	.....	.....	.....	.....	4,346,242
North Dakota	438,684	463,544	570,941	696,337	801,052	991,303
Ohio	105,374,307	110,951,257	101,221,442	102,578,670	109,741,189	121,094,217
Pennsylvania	110,817,281	113,886,020	117,861,779	123,448,958	128,053,425	137,640,602
Tennessee	3,419,319	3,186,577	3,066,696	2,978,213	2,796,342	2,638,791
West Virginia[1]	.....	.....	.....	.....	.....	3,400,450
Wisconsin	3,462,630	3,595,934	3,819,769	4,021,485	4,191,603	4,171,477
Other States	111,347,509	112,015,594	112,687,688	117,398,668	123,481,200	108,236,000
Total	605,966,842	609,599,096	599,550,855	618,795,414	646,765,047	689,479,998

[1] Included in "Other States" for years for which no figures are shown. [2] 1902. [3] 1906.

No. 328.—Building and Loan Associations: Number and Assets, 1901 to 1911, and Membership, Calendar Years 1905 to 1911, by States—Continued.

ASSETS—Continued.

State.	1907	1908	1909	1910	1911
	Dollars.	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
California	1,522,896	19,635,667	20,228,116	21,255,176	23,340,012
Connecticut	1,804,857	1,898,830	2,096,523	2,339,138	2,655,758
District of Columbia[1]	.....	.....	14,393,927	15,250,731	16,401,243
Illinois	50,074,144	54,313,466	58,444,972	63,200,354	68,975,451
Indiana	34,040,117	34,131,416	35,934,418	38,416,322	44,060,128
Iowa	[2] 4,577,214	4,390,443	4,390,443	4,863,729	[3] 4,863,729
Kansas	8,016,351	8,908,118	10,107,663	11,457,558	13,070,170
Kentucky[1]	.....	.....	.....	15,395,504	[3] 16,816,741
Louisiana	10,328,307	11,523,654	13,461,091	15,866,563	18,117,329
Maine	3,676,453	3,869,142	4,085,811	4,343,975	4,645,137
Massachusetts	47,220,074	51,339,903	55,945,634	61,498,838	67,573,380
Michigan	14,157,529	15,056,493	16,304,383	18,124,731	20,119,823
Minnesota	[2] 2,296,961	4,559,027	4,559,027	5,075,947	5,364,224
Missouri	8,839,903	9,300,661	10,168,631	11,431,451	12,633,297
Montana[1]	.....	.....	.....	886,994	[3] 886,994
Nebraska	11,422,890	13,415,822	17,094,771	21,327,766	24,885,235
New Hampshire	1,915,187	1,978,127	2,016,861	2,072,233	2,191,623
New Jersey	67,972,108	73,697,889	78,788,161	86,602,359	96,448,627
New York	45,814,138	46,994,128	49,631,104	53,456,837	57,634,054
North Carolina	5,355,536	6,021,421	6,791,619	7,488,232	8,375,305
North Dakota	1,286,681	1,497,822	1,785,782	2,149,852	[3] 2,149,852
Ohio	132,714,147	139,340,424	153,504,501	170,750,527	187,434,123
Pennsylvania	146,915,600	158,510,745	168,043,443	181,302,088	197,240,000
Tennessee	2,668,936	2,728,303	2,800,917	2,766,399	2,831,038
West Virginia	3,834,544	4,113,884	4,283,728	4,984,351	5,457,997
Wisconsin	4,490,486	4,730,694	5,268,853	6,180,606	7,347,683
Other States	117,048,339	125,042,740	120,652,232	117,080,646	128,788,710
Total	745,993,398	796,998,819	860,782,611	945,568,907	1,040,307,713

MEMBERSHIP.

State.	1905	1906	1907	1908	1909	1910	1911
California	55,055	36,180	33,565	31,142	30,839	32,119	34,685
Connecticut	3,016	3,331	2,731	2,891	2,864	3,041	3,344
District of Columbia[1]	.....	.....	.....	.....	27,125	29,233	31,143
Illinois	83,425	93,625	100,680	108,734	118,994	135,024	155,320
Indiana	106,779	97,528	117,974	120,078	120,500	129,583	133,331
Iowa	16,550	15,950	[2] 15,950	15,300	15,300	16,500	[3] 16,500
Kansas[1]	.....	29,200	32,110	33,629	39,114	37,776	41,216
Kentucky[1]	.....	.....	.....	.....	.....	41,417	44,500
Louisiana[1]	.....	23,380	25,437	27,363	29,800	34,688	38,200
Maine	8,694	8,966	9,345	9,429	9,691	10,949	10,611
Massachusetts	95,287	104,482	114,705	120,575	129,619	142,355	158,365
Michigan	32,016	35,958	39,958	39,182	41,188	44,994	44,162
Minnesota	5,044	4,243	[2] 4,243	11,022	11,022	11,536	12,110
Missouri	17,700	19,100	20,625	21,698	23,717	24,594	26,950
Montana[1]	.....	.....	.....	.....	.....	1,552	[3] 1,552
Nebraska	28,999	31,789	39,898	42,683	49,441	54,701	58,191
New Hampshire	5,280	5,475	7,110	7,250	7,400	7,650	7,800
New Jersey	128,984	137,896	144,876	157,354	164,569	178,622	198,057
New York	108,519	118,797	121,381	121,711	127,973	138,538	142,292
North Carolina[1]	.....	16,905	21,469	26,276	23,789	26,680	25,174
North Dakota	1,450	1,700	2,200	2,600	3,125	3,802	[3] 3,802
Ohio	299,904	310,835	321,780	327,662	328,866	362,318	384,257
Pennsylvania	329,852	346,375	374,950	389,446	394,860	426,479	443,180
Tennessee	4,423	4,326	4,808	5,215	5,360	5,362	4,602
West Virginia[1]	.....	9,300	10,495	11,230	11,460	11,645	12,200
Wisconsin	11,800	11,195	12,200	12,515	14,517	20,888	20,945
Other States	343,834	277,452	298,477	314,594	298,794	284,866	302,527
Total	1,686,611	1,743,988	1,876,967	1,959,579	2,029,927	2,216,912	2,365,066

[1] Included in "Other States" for years for which no figures are shown.
[2] 1906.
[3] Reports issued biennially. Figures for 1910 used.

No. 329.—LIFE INSURANCE: Number of Policies and Amount of Insurance in Force in Ordinary and Industrial Companies, and Income, Payments, Assets, Liabilities, and Surplus, Decennially from 1850 to 1890, and Annually from 1892 to 1911.

[Source: Frederick L. Hoffman, insurance statistician, Newark, N. J.]

INSURANCE IN FORCE FROM 1850 TO 1911.

Calendar year.	Ordinary.		Industrial.		Total.	
	Number of policies.	Amount.	Number of policies.	Amount.	Number of policies.	Amount.
		Dollars.		*Dollars.*		*Dollars.*
1850	29,407	68,614,189	.....	.....	.....	.....
1860	60,000	180,000,000	.....	.....	.....	.....
1870	839,226	2,262,847,000	.....	.....	.....	.....
1880	685,531	1,581,841,706	236,674	20,533,469	922,205	1,602,375,175
1890	1,319,561	3,620,057,439	3,882,914	428,789,342	5,202,475	4,048,846,787
1892	1,531,231	4,314,204,343	5,125,866	583,533,745	6,657,097	4,897,738,088
1893	1,754,303	4,629,774,861	5,756,746	662,647,364	7,511,049	5,292,422,225
1894	1,868,954	4,765,220,494	6,858,238	803,067,595	8,727,192	5,568,288,089
1895	1,940,945	4,917,694,131	6,952,794	820,746,562	8,893,739	5,738,440,693
1896	2,024,927	5,054,800,906	7,386,095	888,267,912	9,411,022	5,942,068,818
1897	2,201,193	5,329,980,648	8,005,417	996,144,739	10,206,610	6,326,125,387
1898	2,419,850	5,714,964,251	8,798,512	1,110,078,702	11,218,362	6,825,042,953
1899	2,820,950	6,481,154,483	10,052,833	1,293,329,995	12,873,783	7,774,484,478
1900	3,176,051	7,093,152,380	11,219,296	1,468,928,342	14,395,347	8,562,080,722
1901	3,693,702	7,952,989,395	12,337,019	1,640,827,454	16,030,721	9,593,816,849
1902	4,160,088	8,701,587,912	13,448,147	1,806,894,473	17,608,235	10,508,482,385
1903	4,694,021	9,593,008,148	14,606,635	1,978,241,009	19,300,656	11,571,249,157
1904	5,507,759	10,412,078,338	15,674,384	2,135,859,103	21,182,143	12,547,937,441
1905	5,621,417	11,054,255,524	16,872,583	2,309,754,235	22,494,000	13,364,009,759
1906	5,792,956	11,253,194,077	17,841,396	2,453,616,207	23,634,352	13,706,810,284
1907	5,945,780	11,486,518,261	18,849,357	2,577,896,941	24,795,137	14,064,415,202
1908	6,164,730	11,850,032,581	19,687,675	2,668,919,696	25,852,405	14,518,952,277
1909	6,534,983	12,513,125,180	21,552,344	2,967,596,031	28,087,327	15,480,721,211
1910	6,954,119	13,227,213,168	23,044,162	3,179,489,541	29,998,281	16,406,702,709
1911	7,693,263	14,578,989,903	24,708,499	3,423,790,536	32,401,762	18,002,780,439

INCOME, PAYMENTS, ASSETS, ETC., FROM 1880 TO 1911.

Calendar year.	Total income.	Total payments to policy holders.	Assets.	Liabilities.	Surplus.
	Dollars.	*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*
1880	80,537,990	55,881,794	452,680,651	.....	.....
1890	196,938,069	90,007,819	770,972,061	678,681,309	92,290,752
1892	227,622,955	104,506,880	919,310,131	802,676,456	116,633,675
1893	241,727,505	112,658,941	987,946,922	868,600,298	119,346,624
1894	261,959,111	118,423,247	1,073,156,679	930,937,755	142,218,924
1895	271,928,709	125,136,443	1,159,873,889	997,668,526	162,205,363
1896	283,726,855	136,179,008	1,243,561,111	1,066,541,285	177,019,826
1897	304,945,675	139,405,708	1,344,903,198	1,157,010,946	187,892,252
1898	325,452,134	146,804,522	1,462,651,318	1,245,786,245	216,865,073
1899	365,368,062	159,987,686	1,595,208,408	1,365,873,943	229,334,465
1900	400,603,257	168,687,601	1,742,414,173	1,493,378,709	249,035,464
1901	457,965,754	192,398,489	1,910,784,985	1,640,289,306	270,495,679
1902	504,527,705	199,883,721	2,091,822,851	1,798,136,861	293,685,990
1903	553,639,900	225,842,072	2,265,221,193	1,978,823,571	286,397,622
1904	599,081,882	247,052,831	2,498,960,968	2,168,468,541	330,492,427
1905	642,058,530	264,968,883	2,706,186,867	2,372,573,020	333,613,847
1906	667,185,592	287,325,629	2,924,253,848	2,557,049,863	367,203,985
1907	678,656,595	309,696,977	3,052,732,353	2,736,329,746	316,402,607
1908	703,930,149	335,777,925	3,380,294,090	2,895,683,950	484,610,140
1909	748,027,892	360,730,904	3,643,557,971	3,103,074,297	540,783,674
1910	781,011,249	387,302,073	3,875,877,059	3,325,878,366	549,998,693
1911	836,160,804	414,268,448	4,164,491,688	3,645,906,544	518,585,144

No. 330.—FIRE AND MARINE AND CASUALTY AND MISCELLANEOUS INSURANCE IN THE UNITED STATES: TOTAL INCOME OF COMPANIES AND PAYMENTS TO POLICY HOLDERS IN 1890, AND FROM 1898 TO 1911.

[Source: The Spectator Co., New York, N. Y.]

FIRE AND MARINE INSURANCE.

Calendar year.	Stock and mutual companies.				
	Number of companies.	Total income.	Payments to policy holders.		
			Losses.	Returned.[1]	Total.
		Dollars.	*Dollars.*	*Dollars.*	*Dollars.*
1890	580	157,857,983	75,334,517	5,433,495	80,768,012
1898	504	178,320,217	90,051,512	7,923,170	97,974,682
1899	484	184,142,217	106,726,658	7,892,714	114,619,372
1900	493	198,312,577	108,307,171	8,446,110	116,753,281
1901	482	216,452,381	112,008,998	9,011,926	121,020,924
1902	489	239,468,206	113,147,727	10,184,285	123,302,012
1903	526	258,340,036	112,817,357	11,559,470	124,376,827
1904	515	278,340,036	151,264,900	12,855,153	164,120,053
1905	575	293,224,649	125,074,600	14,379,174	139,453,774
1906	597	350,285,740	276,795,627	15,412,212	292,207,839
1907	618	338,232,409	145,597,362	16,223,261	161,820,623
1908	598	334,490,040	165,489,578	17,808,367	183,297,945
1909	598	360,545,341	154,430,781	19,091,596	173,522,377
1910	597	381,545,814	166,789,763	20,709,261	187,499,024
1911	593	388,462,193	183,476,741	18,771,959	202,248,700

Calendar year.	Lloyd's and interinsurance associations.			Total.		
	Number of associations.	Total income.	Losses paid.	Number of companies.	Total income.	Payments to policy holders.
		Dollars.	*Dollars.*		*Dollars.*	*Dollars.*
1890	.....	.....	.....	580	157,857,983	80,768,012
1898	.....	.....	.....	504	178,320,217	97,974,682
1899	.....	.....	.....	484	184,142,217	114,619,372
1900	.....	.....	.....	493	198,312,577	116,753,281
1901	.....	.....	.....	482	216,452,381	121,020,924
1902	.....	.....	.....	489	239,468,206	123,332,012
1903	37	2,972,800	1,057,238	563	261,431,401	125,434,065
1904	35	2,888,366	1,538,505	550	281,228,402	165,658,558
1905	37	3,337,939	1,371,417	612	296,562,588	140,825,191
1906	35	3,637,254	1,441,353	632	353,922,994	293,649,192
1907	36	4,298,640	1,616,001	654	342,531,049	163,436,624
1908	38	4,578,875	1,865,181	636	339,068,915	185,163,126
1909	38	4,719,072	1,938,834	636	365,264,413	175,461,211
1910	31	4,111,214	1,644,002	628	385,657,028	189,143,026
1911	28	4,504,793	1,440,809	621	392,966,986	203,689,509

[1] By mutual companies—profits or excess payments.

CASUALTY AND MISCELLANEOUS INSURANCE (STOCK COMPANIES).

Calendar year.	Number of companies.	Total income.	Payments to policy holders.
		Dollars.	*Dollars.*
1890	34	9,758,413	2,933,306
1898	50	22,296,122	7,351,529
1899	58	25,494,154	8,465,632
1900	57	30,347,507	12,754,837
1901	62	35,837,280	12,390,500
1902	67	43,980,061	14,363,835
1903	73	49,716,644	16,679,975
1904	82	55,685,447	19,332,539
1905	95	63,190,680	21,646,844
1906	124	78,167,255	24,876,764
1907	144	84,474,354	28,182,004
1908	141	84,295,656	30,404,759
1909	175	87,504,511	32,334,731
1910	177	111,041,748	41,465,472
1911	196	118,981,773	47,668,648

No. 331.—FIRES: Number, Estimated Value of Property Involved, Insurance Thereon, Insurance Loss and Estimated Total Loss, Calendar Year 1911, with Population and Number of Fires per 1,000 of Population, by Cities Having a Population of 100,000 and Upward, and by States.

[Source: Annual report of the committee on statistics, National Board of Fire Underwriters.]

State and city.	Population.[1]	Number of fires.	Total estimated value of property involved in fires on which claim for loss is made.	Total insurance thereon.	Total insurance loss.	Total estimated loss (insured and uninsured).	Fires to 1,000 of population.	Loss per capita.[2]
Alabama:			*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*		*Dollars.*
Birmingham	135,000	1,489	10,105,394	6,517,719	625,541	706,903	11.03	5.24
California:								
Los Angeles	330,000	1,352	.....	.....	.....	918,209	4.10	2.78
Oakland	165,000	467	643,250	482,530	116,422	148,312	2.83	.90
San Francisco	430,000	1,704	.....	5,882,094	552,303	841,380	3.96	1.96
Colorado:								
Denver	225,000	1,015	.....	6,022,915	365,020	419,205	4.51	1.81
Connecticut:								
Bridgeport	105,000	408	3,441,024	2,776,524	52,074	56,404	3.89	.54
New Haven	138,000	828	4,012,411	2,680,685	392,055	487,179	6.00	3.53
District of Columbia:								
Washington	350,000	1,139	.....	5,041,718	.....	653,515	3.26	1.87
Georgia:								
Atlanta	160,000	888	8,355,885	6,312,449	530,028	542,695	5.54	3.39
Illinois:								
Chicago	2,300,000	9,130	.....	47,755,897	5,954,601	5,954,601	3.97	2.59
Indiana:								
Indianapolis	235,000	1,598	.....	.....	.....	325,000	6.80	1.38
Kentucky:								
Louisville	230,000	460	10,204,595	8,163,676	760,894	760,894	2.00	3.31
Louisiana:								
New Orleans	345,000	555	.....	3,074,855	.....	406,765	1.61	1.18
Maryland:								
Baltimore	565,000	1,606	.....	3,862,566	492,817	525,141	2.84	.93
Massachusetts:								
Boston	685,000	3,606	.....	33,335,780	2,130,189	2,232,267	5.26	3.26
Cambridge	106,000	555	1,673,622	1,198,199	108,430	150,541	5.23	1.42
Fall River	122,000	384	6,651,875	6,450,567	60,943	66,394	3.15	.54
Lowell	108,000	940	3,759,673	3,165,017	83,063	102,359	8.70	.95
Worcester	150,500	1,325	5,229,193	3,623,869	251,633	269,376	8.83	1.80
Michigan:								
Detroit	485,000	2,371	14,279,956	8,595,272	1,225,243	1,225,243	4.89	2.53
Grand Rapids	120,000	453	4,734,637	3,217,244	.....	244,689	3.77	2.04
Minnesota:								
Minneapolis	315,000	2,029	33,638,187	25,112,979	2,018,361	2,123,648	6.44	6.74
St. Paul	220,000	1,272	13,950,000	8,600,479	750,000	850,000	5.78	3.87
Missouri:								
Kansas City	260,000	2,879	21,666,966	16,663,820	896,395	973,617	11.07	3.74
St. Louis	710,000	3,715	18,344,035	12,692,972	2,205,568	2,349,289	5.23	3.31
Nebraska:								
Omaha	126,000	988	19,766,902	12,913,161	345,746	381,962	7.84	3.03
New Jersey:								
Jersey City	275,000	968	3,000,000	2,101,110	591,861	658,771	3.52	2.40
Newark	360,000	956	10,281,277	8,225,013	803,406	859,556	2.66	2.39
Paterson	130,000	580	.....	5,673,310	229,267	233,580	4.46	1.80
Trenton	100,000	308	.....	.....	261,394	263,879	3.08	2.64

[1] Estimated.

[2] Where no total loss is given, the loss per capita is based on insurance loss.

No. 331.—FIRES: NUMBER, ESTIMATED VALUE OF PROPERTY INVOLVED, INSURANCE THEREON, INSURANCE LOSS AND ESTIMATED TOTAL LOSS, CALENDAR YEAR 1911, WITH POPULATION AND NUMBER OF FIRES PER 1,000 OF POPULATION, BY CITIES HAVING A POPULATION OF 100,000 AND UPWARD, AND BY STATES—Continued.

State and city.	Population.	Number of fires.	Total estimated value of property involved in fires on which claim for loss is made.	Total insurance thereon.	Total insurance loss.	Total estimated loss (insured and uninsured).	Fires to 1,000 of population.	Loss per capita.
New York:			*Dollars.*	*Dollars.*	*Dollars.*	*Dollars.*		*Dollars.*
Albany	102,000	827	.....	3,245,602	250,815	282,696	8.11	2.77
Buffalo	425,000	1,832	13,840,553	7,800,404	1,044,716	1,044,716	4.31	2.46
New York	5,076,976	14,574	.....	331,245,510	10,771,427	12,470,806	2.87	2.45
Manhattan and Bronx	2,920,121	9,463	.....	273,071,745	6,984,594	7,333,518	3.24	2.51
Brooklyn and Queens	2,065,747	4,788	.....	57,539,915	3,737,270	5,071,955	2.31	2.45
Borough of Richmond	91,108	328	.....	633,850	49,563	65,333	3.60	.72
Rochester	225,000	940	.....	.....	26,276	467,670	4.18	2.08
Syracuse	142,000	484	.....	2,564,677	212,147	225,102	3.41	1.59
Ohio:								
Cincinnati	378,728	1,623	11,899,574	4,108,855	1,000,150	1,391,413	4.28	3.67
Cleveland	600,000	2,108	.....	6,266,940	547,804	644,918	3.51	1.07
Columbus	190,000	709	3,297,039	1,641,227	157,186	196,482	3.73	1.03
Dayton	120,000	564	2,126,589	1,180,555	190,194	205,018	4.53	1.71
Toledo	175,000	668	3,240,523	2,505,214	282,998	311,843	3.82	1.78
Oregon:								
Portland	225,000	1,116	5,749,984	4,229,441	565,256	824,667	4.96	3.66
Pennsylvania:								
Pittsburgh	550,000	1,785	.....	11,034,238	.....	947,905	3.25	1.72
Philadelphia	1,575,000	3,878	.....	70,963,650	2,018,451	2,154,051	2.46	1.37
Scranton	132,000	456	.....	858,125	178,452	188,332	3.45	1.43
Rhode Island:								
Providence	230,000	2,027	.....	9,221,735	231,970	232,813	8.81	1.01
Tennessee:								
Memphis	140,000	1,026	3,801,297	2,775,747	366,367	506,815	7.33	3.62
Nashville	114,000	563	.....	.....	509,593	509,593	4.94	4.47
Virginia:								
Richmond	130,000	550	9,604,407	4,104,590	181,040	207,992	4.23	1.60
Washington:								
Seattle	250,000	998	7,007,496	3,400,930	.....	754,617	3.99	3.02
Spokane	110,000	578	5,001,967	2,936,343	200,689	231,117	5.25	2.10
Wisconsin:								
Milwaukee	385,000	1,685	25,717,703	18,741,238	1,121,013	1,214,792	4.38	3.16
Texas:								
Dallas	100,000	556	5,713,153	3,125,050	572,851	707,527	5.56	7.07
San Antonio	100,000	428	1,701,354	1,120,877	248,242	325,948	4.28	3.26

No. 332.—FIRES, URBAN AND RURAL, IN THE UNITED STATES: Number, Loss on Buildings and Contents, by Kinds of Buildings, and Loss per Capita, Calendar Year 1907.

[Source: Report of the Geological Survey, Department of the Interior.]

	Urban.	Rural.	Total.
Fire loss:			
Brick, etc., buildings—			
Buildings	*Dollars.* 19,816,474	*Dollars.* 11,276,213	*Dollars.* 31,092,687
Contents	29,092,270	8,240,310	37,332,580
Total	48,908,744	19,516,523	68,425,267
Frame buildings—			
Buildings	30,357,151	47,707,056	78,064,207
Contents	27,827,388	40,767,847	68,595,235
Total	58,184,539	88,474,903	146,659,442
Totals:			
Buildings	50,173,625	58,983,269	109,156,894
Contents	56,919,658	49,008,157	105,927,815
Grand total	107,093,283	107,991,426	215,084,709
Number of fires:			
In brick, etc., buildings	25,297	10,843	36,140
In frame buildings	80,109	49,008	129,117
Total	105,406	59,851	165,257
Loss per capita	2.54	2.49	2.51

No. 333.—FIRES IN THE UNITED STATES: Population, Loss, and per Capita Loss, by Geographic Divisions, Calendar Year 1907.

[Source: Report of the Geological Survey, Department of the Interior.]

Geographic division.	Total population.	Total fire loss.	Fire loss per capita.
North Atlantic:			
Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania	23,779,013	*Dollars.* 59,447,532	*Dollars.* 2.50
South Atlantic:			
Delaware, Maryland, District of Columbia, Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida	11,574,988	25,349,223	2.19
North Central:			
Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, Iowa, Missouri, North Dakota, South Dakota, Nebraska, Kansas	29,026,645	68,793,148	2.37
South Central:			
Kentucky, Tennessee, Alabama, Mississippi, Louisiana, Texas, Oklahoma, Arkansas	16,368,558	59,908,922	3.66
Western:			
Montana, Wyoming, Colorado, New Mexico, Arizona, Utah, Nevada, Idaho, Washington, Oregon, and California	4,783,557	12,676,426	2.65

No. 334.—FIRE LOSSES IN THE UNITED STATES: Estimated Value, Calendar Years 1875 to 1911.

[Source: Annual report of the National Board of Fire Underwriters.]

Year.	Loss.	Year.	Loss.	Year.	Loss.
	Dollars.		*Dollars.*		*Dollars.*
1875	78,102,285	1888	110,885,665	1901	165,817,810
1876	64,630,600	1889	123,046,833	1902	161,078,040
1877	68,265,800	1890	108,993,792	1903	145,302,155
1878	64,315,900	1891	143,764,967	1904	229,198,050
1879	77,703,700	1892	151,516,098	1905	165,221,650
1880	74,643,400	1893	167,544,370	1906	518,611,800
1881	81,280,900	1894	140,006,484	1907	215,084,709
1882	84,505,024	1895	142,110,233	1908	217,885,850
1883	100,149,228	1896	118,737,420	1909	188,705,150
1884	110,008,611	1897	116,354,575	1910	214,003,300
1885	102,818,796	1898	130,593,905	1911	217,004,575
1886	104,924,750	1899	153,597,830		
1887	120,283,055	1900	160,929,805		