



MEMBER BANK

CALL REPORT

NUMBER 157

CONDITION OF MEMBER BANKS

October 3, 1960

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

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These statistics are tabulated from condition reports submitted by member banks following each official call, a minimum of three of which are required by law each year. The Comptroller of the Currency tabulates the national bank reports and publishes the results in the *Abstract of Reports of Condition of National Banks*. The Board of Governors of the Federal Reserve System tabulates the reports of State member banks and publishes the combined statistics of national and State member banks in the *Member Bank Call Report*.

Member banks are classified according to their reserve requirements as central reserve city banks, reserve city banks, or nonreserve city ("country") banks. A member bank that has an office in a central reserve city is classified as a central reserve city bank; a member bank that has an office in a reserve city, but not in a central reserve city, is classified as a reserve city bank; a member bank that does not have an office in a reserve or central reserve city is classified as a country bank. However, some banks in outlying sections of central reserve cities have permission to maintain the reserves required of reserve city banks or country banks; and some banks in outlying sections of reserve cities have permission to maintain the reserves required of country banks. Condition reports of member banks are tabulated in accordance with the reserve classifications of the banks. Since a member bank that has two or more offices, whether in the same city or in different cities, submits a consolidated condition report, the report is tabulated according to a single location (that of the bank's head office, unless it has a branch in a city where banks are subject to higher reserve requirements).

The comparability of figures for succeeding call dates is affected somewhat by changes in Federal Reserve membership, mergers, etc., and by changes in the reserve classification of cities or individual banks.

MEMBER BANK CALL REPORT

ASSETS AND LIABILITIES OF MEMBER BANKS ON OCTOBER 3, 1960 COMPARED WITH JUNE 15, 1960 AND OCTOBER 6, 1959

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	October 3, 1960	June 15, 1960	October 6, 1959	June 15, 1960	October 6, 1959
ASSETS					
Loans and investments.....	160,864,644	157,657,452	155,941,624	+3,207,192	+4,923,020
Loans (including overdrafts).....	98,814,831	98,344,016	92,471,263	+470,815	+6,343,568
United States Government direct obligations.....	45,874,904	43,452,704	46,770,917	+2,422,200	-896,013
Obligations guaranteed by United States Government.....	94,469	72,923	25,361	+21,546	+69,108
Obligations of States and political subdivisions.....	13,897,179	13,473,285	13,977,814	+423,894	-80,635
Other bonds, notes, and debentures.....	1,656,472	1,796,433	2,204,295	-139,961	-547,823
Corporate stocks (including Federal Reserve Bank stock).....	526,789	518,091	491,974	+8,698	+34,815
Reserves, cash, and bank balances.....	41,424,227	41,874,795	38,948,017	-450,568	+2,476,210
Reserve with Federal Reserve Banks.....	17,552,060	17,918,423	18,290,726	-366,363	-738,666
Cash in vault.....	2,248,799	2,426,609	2,201,206	-177,810	+47,593
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	7,234,065	6,880,318	6,668,002	+353,747	+566,063
Other balances with banks in United States.....	40,490	32,189	32,052	+8,301	+8,438
Balances with banks in foreign countries.....	139,828	93,728	86,387	+46,100	+53,441
Cash items in process of collection.....	14,208,985	14,523,528	11,669,644	-314,543	+2,539,341
Bank premises owned and furniture and fixtures.....	2,412,683	2,318,853	2,158,563	+93,830	+254,120
Other real estate owned.....	63,759	66,292	49,732	-2,533	+14,027
Investments and other assets indirectly representing bank premises or other real estate.....	222,995	211,217	183,536	+11,778	+39,459
Customers' liability on acceptances.....	1,249,936	970,158	686,684	+279,778	+563,252
Other assets.....	1,164,012	1,068,282	1,116,237	+95,730	+47,775
Total assets.....	207,402,256	204,167,049	199,084,393	+3,235,207	+8,317,863
LIABILITIES					
Demand deposits.....	125,051,946	124,677,752	122,244,691	+374,194	+2,807,255
Individuals, partnerships, and corporations.....	92,147,348	93,896,479	92,891,526	-1,749,131	-744,178
United States Government.....	6,715,237	5,744,931	4,298,273	+970,306	+2,416,964
States and political subdivisions.....	8,563,111	8,303,739	8,218,124	+259,372	+344,987
Banks in United States.....	12,648,195	11,980,087	12,090,936	+668,108	+557,259
Banks in foreign countries.....	1,433,736	1,386,728	1,457,644	+47,008	-23,908
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	3,544,319	3,365,788	3,288,188	+178,531	+256,131
Time deposits.....	57,228,105	54,841,222	54,429,134	+2,386,883	+2,798,971
Individuals, partnerships, and corporations.....	52,327,879	50,533,516	50,094,015	+1,794,363	+2,233,864
United States Government.....	224,632	221,804	251,760	+2,828	-27,128
Postal savings.....	12,193	12,556	13,635	-363	-1,442
States and political subdivisions.....	3,116,543	2,768,076	2,472,814	+348,467	+643,729
Banks in United States.....	129,221	97,671	105,123	+31,550	+24,098
Banks in foreign countries.....	1,417,637	1,207,599	1,491,787	+210,038	-74,150
Total deposits.....	182,280,051	179,518,974	176,673,825	+2,761,077	+5,606,226
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,828,868	2,503,268	2,385,369	-674,400	-556,501
Acceptances outstanding.....	1,277,739	1,010,405	727,158	+267,334	+550,581
Other liabilities.....	4,748,067	4,305,097	3,042,001	+442,970	+1,706,066
Total liabilities.....	190,134,725	187,337,744	182,828,353	+2,796,981	+7,306,372
CAPITAL ACCOUNTS					
Capital.....	5,151,002	5,104,988	4,880,478	+46,014	+270,524
Surplus.....	8,311,531	8,208,071	7,930,230	+103,460	+381,301
Undivided profits.....	3,444,033	3,176,479	3,093,204	+267,554	+350,829
Other capital accounts.....	360,965	339,767	352,128	+21,198	+8,837
Total capital accounts.....	17,267,531	16,829,305	16,256,040	+438,226	+1,011,491
Total liabilities and capital accounts.....	207,402,256	204,167,049	199,084,393	+3,235,207	+8,317,863
MEMORANDA					
Net demand deposits subject to reserve ¹	103,610,635	103,275,582	103,908,713	+335,053	-298,078
Demand deposits adjusted ¹	90,045,793	91,042,478	92,728,194	-996,685	-2,682,401
Pledged assets (and securities loaned).....	25,489,944	23,788,793	23,911,299	+1,701,151	+1,578,645
Number of banks.....	6,197	6,217	6,246	-20	-49

¹ Gross demand deposits minus cash items reported as in process of collection and demand balances due from domestic banks. Any differences between the figures shown against this item and those compiled from figures shown against the corresponding captions under "assets" are accounted for, by an excess of allowable deductions over gross demand deposits at a number of banks.

² Demand deposits other than interbank and United States Government, less cash items reported as in process of collection.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES

OCTOBER 5, 1955 TO OCTOBER 3, 1960

[Amounts in thousands of dollars]

	1955 Oct. 5	1956 Sept. 26	1957 Oct. 11	1958 Sept. 24	1959 Oct. 6	1960 June 15	1960 Oct. 3
ASSETS							
Loans and investments	132,342,648	136,153,804	140,338,246	150,683,798	155,941,624	157,657,452	160,864,644
Loans (including overdrafts)	67,381,309	76,305,264	80,308,410	80,798,395	92,471,263	98,344,016	98,814,831
United States Government direct obligations	50,921,728	46,343,006	46,234,383	53,280,224	46,770,917	43,452,704	45,874,904
Obligations guaranteed by United States Government	9,647	11,429	6,480	5,115	25,361	72,923	94,469
Obligations of States and political subdivisions	10,746,513	10,686,714	11,086,349	13,393,111	13,977,814	13,473,285	13,897,179
Other bonds, notes, and debentures	2,895,173	2,396,803	2,276,654	2,748,236	2,204,295	1,796,433	1,656,472
Corporate stocks (including Federal Reserve Bank stock)	388,278	410,588	425,970	458,717	491,974	518,091	526,789
Reserves, cash, and bank balances	35,836,289	36,817,477	37,775,786	36,190,551	38,948,017	41,874,795	41,424,227
Reserve with Federal Reserve Banks	18,437,008	18,501,710	19,202,939	17,953,288	18,290,726	17,918,423	17,552,060
Cash in vault	2,003,193	2,295,875	1,889,126	2,370,471	2,201,206	2,426,609	2,248,799
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,417,372	6,400,835	6,560,008	6,581,543	6,668,002	6,880,318	7,234,065
Other balances with banks in United States	29,338	27,845	25,701	43,679	32,052	32,189	40,490
Balances with banks in foreign countries	77,620	120,300	62,818	116,056	86,387	93,728	139,828
Cash items in process of collection	8,871,758	9,470,912	10,035,194	9,125,514	11,669,644	14,523,528	14,208,985
Bank premises owned and furniture and fixtures	1,394,415	1,568,332	1,753,134	1,912,498	2,158,563	2,318,853	2,412,683
Other real estate owned	26,373	39,584	44,104	45,239	49,732	66,292	63,759
Investments and other assets indirectly representing bank premises or other real estate	108,275	111,886	141,763	174,575	183,536	211,217	222,995
Customers' liability on acceptances	437,266	589,127	957,930	847,518	686,684	970,158	1,249,936
Other assets	674,284	703,106	824,693	930,111	1,116,237	1,068,282	1,164,012
Total assets	170,819,550	175,983,316	181,835,656	190,784,290	199,084,393	204,167,049	207,402,256
LIABILITIES							
Demand deposits	113,720,115	115,791,920	115,920,574	117,005,183	122,244,691	124,677,752	125,051,946
Individuals, partnerships, and corporations	87,090,673	87,859,063	89,135,916	89,325,557	92,891,526	93,896,479	92,147,348
United States Government	3,257,687	4,537,963	3,575,240	3,782,453	4,298,273	5,744,931	6,715,237
States and political subdivisions	7,461,650	7,683,727	7,633,723	7,991,828	8,218,124	8,303,739	8,563,111
Banks in United States	11,719,648	11,400,253	11,449,790	11,994,306	12,090,936	11,980,087	12,648,195
Banks in foreign countries	1,512,627	1,615,194	1,759,804	1,464,015	1,457,644	1,386,728	1,433,736
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,677,830	2,695,720	2,366,101	2,447,024	3,288,188	3,365,788	3,544,319
Time deposits	40,441,905	41,823,096	45,950,029	53,025,757	54,429,134	54,841,222	57,228,105
Individuals, partnerships, and corporations	36,775,923	38,263,540	42,253,120	47,468,143	50,094,015	50,533,516	52,327,879
United States Government	305,686	281,828	275,473	264,170	251,760	221,804	224,632
Postal savings	19,451	19,240	16,688	14,780	13,635	12,556	12,193
States and political subdivisions	1,874,881	1,912,765	2,127,737	3,104,438	2,472,814	2,768,076	3,116,543
Banks in United States	38,447	41,828	33,917	144,131	105,123	97,671	129,221
Banks in foreign countries	1,427,517	1,303,895	1,243,094	2,030,095	1,491,787	1,207,599	1,417,637
Total deposits	154,162,020	157,615,016	161,870,603	170,030,940	176,673,825	179,518,974	182,280,051
Bills payable, rediscounts, and other liabilities for borrowed money	1,196,576	1,532,125	1,759,126	1,513,592	2,385,369	2,503,268	1,828,868
Acceptances outstanding	459,816	614,515	1,003,115	874,018	727,158	1,010,405	1,277,739
Other liabilities	2,267,615	2,652,082	2,735,642	2,990,566	3,042,001	4,305,097	4,748,067
Total liabilities	158,086,027	162,413,738	167,368,486	175,409,116	182,828,353	187,337,744	190,134,725
CAPITAL ACCOUNTS							
Capital	3,815,801	4,053,539	4,314,654	4,517,071	4,880,478	5,104,988	5,151,002
Surplus	6,144,409	6,625,101	7,006,585	7,413,516	7,930,230	8,208,071	8,311,531
Undivided profits	2,406,587	2,533,069	2,814,319	3,047,427	3,093,204	3,176,479	3,444,033
Other capital accounts	366,726	357,869	331,612	397,160	352,128	339,767	360,965
Total capital accounts	12,733,523	13,569,578	14,467,170	15,375,174	16,256,040	16,829,305	17,267,531
Total liabilities and capital accounts	170,819,550	175,983,316	181,835,656	190,784,290	199,084,393	204,167,049	207,402,256
MEMORANDA							
Par or face value of capital	3,815,801	4,053,539	4,314,654	4,517,071	4,880,478	5,104,988	5,151,002
Capital notes and debentures	22,896	22,021	20,877	20,179	18,836	17,845	17,547
Preferred stock	11,322	10,178	10,115	9,928	8,735	6,587	6,583
Common stock	3,781,583	4,021,340	4,283,662	4,486,964	4,852,907	5,080,556	5,126,872
Retirable value of preferred stock	15,926	14,621	14,558	13,837	11,097	7,464	7,450
Net demand deposits subject to reserve (see page 1)	98,432,109	99,922,093	99,326,800	101,299,341	103,908,713	103,275,582	103,610,635
Demand deposits adjusted (see footnote on page 1)	88,358,395	88,767,598	89,100,546	90,638,895	92,728,194	91,042,478	90,045,793
Pledged assets (and securities loaned)	19,143,044	20,128,361	21,387,721	22,881,034	23,911,299	23,788,793	25,489,944
Number of banks	6,571	6,488	6,418	6,339	6,246	6,217	6,197

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 3, 1960

BY CLASS OF BANK

[Amounts in thousands of dollars]

	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹	All member banks	All national member banks	All State member banks
	New York	Chicago					
ASSETS							
Loans and investments	26,385,711	6,801,542	61,144,234	66,533,157	160,864,644	104,421,697	56,442,947
Loans (including overdrafts).....	17,759,579	4,422,452	39,819,715	36,813,085	98,814,831	63,137,178	35,677,653
United States Government direct obligations.....	6,352,678	1,777,814	15,904,483	21,839,929	45,874,904	30,507,592	15,367,312
Obligations guaranteed by United States Government.....	822	13	88,591	5,043	94,469	91,209	3,260
Obligations of States and political subdivisions.....	1,996,487	526,034	4,663,088	6,711,570	13,897,179	9,123,621	4,773,558
Other bonds, notes, and debentures.....	142,676	55,412	457,198	1,001,186	1,656,472	1,245,349	411,123
Corporate stocks (including Federal Reserve Bank stock).....	133,469	19,817	211,159	162,344	526,789	316,748	210,041
Reserves, cash, and bank balances	9,222,632	1,893,673	16,430,471	13,877,451	41,424,227	25,846,362	15,577,865
Reserve with Federal Reserve Banks.....	4,031,149	1,073,682	7,147,717	5,299,512	17,552,060	10,833,627	6,718,433
Cash in vault.....	144,084	29,659	683,807	1,391,249	2,248,799	1,546,553	702,246
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	75,482	115,276	2,110,785	4,932,522	7,234,065	5,527,728	1,706,337
Other balances with banks in United States.....	2,146	1,574	19,426	17,344	40,490	29,216	11,274
Balances with banks in foreign countries.....	75,906	12,302	47,343	4,277	139,288	60,916	78,912
Cash items in process of collection.....	4,893,865	661,180	6,421,393	2,232,547	14,208,985	7,848,322	6,360,663
Bank premises owned and furniture and fixtures.....	365,833	22,482	900,094	1,124,274	2,412,683	1,640,168	772,515
Other real estate owned.....	2,564	.....	17,936	43,259	63,759	53,467	10,292
Investments and other assets indirectly representing bank premises or other real estate.....	4,046	9,400	151,093	58,456	222,995	169,502	53,493
Customers' liability on acceptances.....	943,371	30,101	269,123	7,341	1,249,936	419,342	830,594
Other assets.....	381,968	57,626	449,829	274,589	1,164,012	689,799	474,213
Total assets	37,306,125	8,814,824	79,362,780	81,918,527	207,402,256	133,240,337	74,161,919
LIABILITIES							
Demand deposits	25,789,791	6,265,176	48,261,199	44,735,780	125,051,946	78,998,753	46,053,193
Individuals, partnerships, and corporations.....	16,867,194	4,025,522	35,240,348	36,014,284	92,147,348	59,025,547	33,121,801
United States Government.....	1,947,153	530,339	2,512,474	1,725,271	6,715,237	3,906,978	2,808,259
States and political subdivisions.....	306,576	365,964	2,904,307	4,986,264	8,563,111	6,246,435	2,316,676
Banks in United States.....	3,508,722	1,200,440	6,540,117	1,398,916	12,648,195	7,804,570	4,843,625
Banks in foreign countries.....	1,107,949	39,374	268,092	18,321	1,433,736	506,089	927,647
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	2,052,197	103,537	795,861	592,724	3,544,319	1,509,134	2,035,185
Time deposits	4,858,343	1,526,683	22,089,613	28,753,466	57,228,105	38,964,430	18,263,675
Individuals, partnerships, and corporations.....	3,536,310	1,457,585	20,209,244	27,124,740	52,327,879	35,972,754	16,355,125
United States Government.....	24,564	3,500	78,160	118,408	224,632	180,822	43,810
Postal savings.....	.....	.....	3,299	8,894	12,193	8,297	3,896
States and political subdivisions.....	157,017	7,050	1,485,262	1,467,214	3,116,543	2,227,530	889,013
Banks in United States.....	61,762	4,550	40,756	22,153	129,221	65,033	64,188
Banks in foreign countries.....	1,078,690	53,998	272,892	12,057	1,417,637	509,994	907,643
Total deposits	30,648,134	7,791,859	70,350,812	73,489,246	182,280,051	117,963,183	64,316,868
Bills payable, rediscounts, and other liabilities for borrowed money.....	748,769	80,675	697,327	302,097	1,828,868	1,013,323	815,545
Acceptances outstanding.....	968,042	30,566	271,785	7,346	1,277,739	426,827	850,912
Other liabilities.....	1,448,174	125,810	1,699,392	1,474,691	4,748,067	2,827,551	1,920,516
Total liabilities	33,813,119	8,028,910	73,019,316	75,273,380	190,134,725	122,230,884	67,903,841
CAPITAL ACCOUNTS							
Capital.....	1,050,918	290,125	1,871,820	1,938,139	5,151,002	3,308,077	1,842,925
Surplus.....	1,779,044	368,625	3,200,682	2,963,180	8,311,531	5,250,859	3,060,672
Undivided profits.....	627,633	83,198	1,196,068	1,537,134	3,444,033	2,201,129	1,242,904
Other capital accounts.....	35,411	43,966	74,894	206,694	360,965	249,388	111,577
Total capital accounts	3,493,006	785,914	6,343,464	6,645,147	17,267,531	11,009,453	6,258,078
Total liabilities and capital accounts ...	37,306,125	8,814,824	79,362,780	81,918,527	207,402,256	133,240,337	74,161,919
MEMORANDA							
Par or face value of capital.....	1,050,918	290,125	1,871,820	1,938,139	5,151,002	3,308,077	1,842,925
Capital notes and debentures.....	400	.....	3,800	13,347	17,547	.....	17,547
Preferred stock.....	.....	.....	2,000	4,583	6,583	1,530	5,053
Common stock.....	1,050,518	290,125	1,866,020	1,920,209	5,126,872	3,306,547	1,820,325
Retirable value of preferred stock.....	.....	.....	2,000	5,450	7,450	1,712	5,738
Net demand deposits subject to reserve (see page 1)...	20,820,444	5,488,720	39,729,222	37,572,249	103,610,635	65,623,442	37,987,193
Demand deposits adjusted (see footnote on page 1)...	14,332,102	3,833,843	32,519,123	39,360,725	90,045,793	58,932,794	31,112,999
Pledged assets (and securities loaned).....	3,679,342	1,229,321	10,824,326	9,756,955	25,489,944	17,952,128	7,537,816
Number of banks.....	15	11	218	5,953	6,197	4,535	1,662

¹ Banks are classified according to their reserve requirements and not necessarily according to location; see contents page for basis of classification of member banks.

ALL MEMBER BANKS—ASSETS AND LIABILITIES OCTOBER 3, 1960 **BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments.....	160,864,644	7,073,431	40,480,834	8,540,283	13,437,877	7,162,980	8,607,782
Loans (including overdrafts).....	98,814,831	4,595,713	26,212,467	5,332,331	7,826,522	4,256,981	5,002,806
United States Government direct obligations.....	45,874,904	1,787,496	10,085,376	2,292,709	4,182,429	2,281,428	2,732,381
Obligations guaranteed by United States Government.....	94,469	609	2,567	128	907	50	358
Obligations of States and political subdivisions.....	13,897,179	617,577	3,687,724	723,811	1,263,923	496,999	765,086
Other bonds, notes, and debentures.....	1,656,472	47,611	318,669	157,966	125,687	108,589	84,627
Corporate stocks (including Federal Reserve Bank stock).....	526,789	24,425	174,031	33,338	38,409	18,933	22,524
Reserves, cash, and bank balances.....	41,424,227	1,751,718	11,671,187	2,012,282	2,823,506	1,975,213	2,556,026
Reserve with Federal Reserve Banks.....	17,552,060	690,924	5,078,930	851,554	1,286,121	750,809	903,936
Cash in vault.....	2,248,799	140,958	417,352	159,589	233,662	169,104	163,644
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	7,234,065	272,034	568,385	378,220	544,821	467,237	785,981
Other balances with banks in United States.....	40,490	2,387	4,952	2,399	438	2,031	2,878
Balances with banks in foreign countries.....	139,828	7,866	78,600	4,697	3,862	1,138	794
Cash items in process of collection.....	14,208,985	637,549	5,522,968	615,823	754,602	584,894	698,793
Bank premises owned and furniture and fixtures.....	2,412,683	108,850	583,989	144,366	185,080	128,444	171,638
Other real estate owned.....	63,759	2,835	7,137	3,671	2,815	2,756	6,580
Investments and other assets indirectly representing bank premises or other real estate.....	222,995	3,195	11,649	11,628	6,524	12,498	20,262
Customers' liability on acceptances.....	1,249,936	40,308	947,069	13,951	437	308	1,922
Other assets.....	1,164,012	38,511	460,915	38,464	73,326	32,913	44,336
Total assets.....	207,402,256	9,018,848	54,162,780	10,764,645	16,529,565	9,315,112	11,408,546
LIABILITIES							
Demand deposits.....	125,051,946	6,099,686	34,075,446	6,163,955	9,069,713	5,882,983	7,451,262
Individuals, partnerships, and corporations.....	92,147,348	4,783,306	23,271,222	4,805,243	7,043,238	4,545,259	5,245,998
United States Government.....	6,715,237	328,166	2,331,042	328,058	554,322	251,022	264,770
States and political subdivisions.....	8,563,111	406,818	1,469,913	427,295	749,017	447,746	882,419
Banks in United States.....	12,648,195	466,587	3,676,397	503,094	586,688	578,147	985,381
Banks in foreign countries.....	1,433,736	30,806	1,121,338	30,839	10,875	8,714	11,618
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	3,544,319	84,003	2,205,534	69,426	125,573	52,095	61,076
Time deposits.....	57,228,105	1,684,847	11,684,254	3,345,568	5,560,171	2,401,608	2,762,653
Individuals, partnerships, and corporations.....	52,327,879	1,633,037	9,965,850	3,208,703	5,362,497	2,253,113	2,567,230
United States Government.....	224,632	8,195	32,815	6,289	2,396	41,458	15,832
Postal savings.....	12,193	886	15	535	928	1,804	2,149
States and political subdivisions.....	3,116,543	18,642	538,097	104,619	193,167	100,925	167,889
Banks in United States.....	129,221	175	65,465	2,489	1,183	1,858	7,753
Banks in foreign countries.....	1,417,637	23,912	1,082,012	22,933	.....	2,450	1,800
Total deposits.....	182,280,051	7,784,533	45,759,700	9,509,523	14,629,884	8,284,591	10,213,915
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,828,868	67,380	833,886	38,365	51,019	36,921	75,675
Acceptances outstanding.....	1,277,739	41,003	971,740	14,490	437	308	2,102
Other liabilities.....	4,748,067	285,161	1,856,573	206,717	311,020	205,397	186,129
Total liabilities.....	190,134,725	8,178,077	49,421,899	9,769,095	14,992,360	8,527,217	10,477,821
CAPITAL ACCOUNTS							
Capital.....	5,151,002	231,976	1,447,645	249,050	427,468	211,889	286,860
Surplus.....	8,311,531	433,983	2,369,179	535,873	820,024	403,459	432,578
Undivided profits.....	3,444,033	149,143	869,172	196,399	277,881	148,032	173,599
Other capital accounts.....	360,965	25,669	54,885	14,228	11,832	24,515	37,688
Total capital accounts.....	17,267,531	840,771	4,740,881	995,550	1,537,205	787,895	930,725
Total liabilities and capital accounts.....	207,402,256	9,018,848	54,162,780	10,764,645	16,529,565	9,315,112	11,408,546
MEMORANDA							
Par or face value of capital.....	5,151,002	231,976	1,447,645	249,050	427,468	211,889	286,860
Capital notes and debentures.....	17,547	.....	16,757	.....	.....	.....	.....
Preferred stock.....	6,583	1,000	633	50	.....	25	200
Common stock.....	5,126,872	230,976	1,430,255	249,000	427,468	211,864	286,660
Retirable value of preferred stock.....	7,450	1,000	1,499	50	.....	25	200
Net demand deposits subject to reserve (see page 1).	103,610,635	5,190,171	27,984,093	5,169,912	7,770,290	4,830,852	5,966,488
Demand deposits adjusted (see footnote on page 1).	90,045,793	4,636,578	21,423,701	4,686,141	7,163,226	4,460,206	5,490,700
Pledged assets (and securities loaned).....	25,489,944	681,266	5,365,026	1,221,831	2,326,018	1,255,545	2,015,363
Number of banks.....	6,197	270	496	493	568	438	415

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 3, 1960 **BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	25,023,723	5,522,995	4,211,245	6,892,521	8,184,703	25,726,270
Loans (including overdrafts)	13,841,758	3,215,879	2,496,611	3,943,865	4,956,005	17,133,893
United States Government direct obligations	8,533,183	1,776,543	1,294,569	2,251,888	2,310,913	6,345,989
Obligations guaranteed by United States Government	396	170	3	371	86,710	2,200
Obligations of States and political subdivisions	2,317,395	446,674	329,052	611,878	709,154	1,927,906
Other bonds, notes, and debentures	273,906	68,304	81,432	66,390	98,200	225,091
Corporate stocks (including Federal Reserve Bank stock)	57,085	15,425	9,578	18,129	23,721	91,191
Reserves, cash, and bank balances	5,698,575	1,623,005	1,052,771	2,145,625	2,749,517	5,364,802
Reserve with Federal Reserve Banks	2,694,416	632,322	393,866	809,686	979,922	2,479,574
Cash in vault	336,098	88,178	52,098	91,016	129,479	267,621
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,110,293	467,903	275,316	737,008	1,086,238	540,629
Other balances with banks in United States	5,274	626	398	3,012	11,922	4,173
Balances with banks in foreign countries	25,914	312	2,824	291	2,832	10,698
Cash items in process of collection	1,526,580	433,664	328,269	504,612	539,124	2,062,107
Bank premises owned and furniture and fixtures	234,894	64,488	62,464	90,688	210,743	427,039
Other real estate owned	10,206	2,638	2,385	4,254	12,667	5,815
Investments and other assets indirectly representing bank premises or other real estate	30,417	3,372	15,309	15,966	11,534	80,641
Customers' liability on acceptances	31,337	5,315	913	1,014	23,737	183,625
Other assets	148,309	27,787	22,702	31,905	36,308	208,536
Total assets	31,177,461	7,249,600	5,367,789	9,181,973	11,229,209	31,996,728
LIABILITIES						
Demand deposits	18,163,861	4,842,200	3,167,328	6,464,703	7,663,663	16,007,146
Individuals, partnerships, and corporations	13,234,852	3,467,838	2,293,365	4,606,384	5,699,006	13,151,637
United States Government	1,138,528	194,922	143,531	248,611	227,792	704,473
States and political subdivisions	1,493,199	332,507	266,422	596,774	469,849	1,021,152
Banks in United States	1,964,986	804,344	416,443	951,832	1,169,691	544,605
Banks in foreign countries	53,069	4,699	5,341	2,255	20,544	133,638
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	279,227	37,890	42,226	58,847	76,781	451,641
Time deposits	9,855,276	1,650,982	1,621,822	1,757,956	2,345,373	12,557,595
Individuals, partnerships, and corporations	9,433,882	1,550,899	1,576,062	1,650,448	1,949,121	11,177,037
United States Government	14,430	8,888	3,285	8,112	16,374	66,558
Postal savings	2,960	563	278	209	1,091	775
States and political subdivisions	337,967	87,467	42,176	98,725	364,713	1,062,156
Banks in United States	11,989	2,365	21	462	9,324	26,137
Banks in foreign countries	54,048	800			4,750	224,932
Total deposits	28,019,137	6,493,182	4,789,150	8,222,659	10,009,036	28,564,741
Bills payable, rediscounts, and other liabilities for borrowed money	193,676	30,565	66,508	72,965	116,691	245,217
Acceptances outstanding	31,802	5,376	913	1,014	23,871	184,683
Other liabilities	501,328	92,579	82,722	83,269	104,744	832,428
Total liabilities	28,745,943	6,621,702	4,939,293	8,379,907	10,254,342	29,827,069
CAPITAL ACCOUNTS						
Capital	747,495	181,001	130,591	237,208	352,949	646,870
Surplus	1,121,631	268,675	178,856	333,544	421,051	992,678
Undivided profits	460,925	161,548	107,553	212,226	171,024	516,531
Other capital accounts	101,467	16,674	11,496	19,088	29,843	13,580
Total capital accounts	2,431,518	627,898	428,496	802,066	974,867	2,169,659
Total liabilities and capital accounts	31,177,461	7,249,600	5,367,789	9,181,973	11,229,209	31,996,728
MEMORANDA						
Par or face value of capital	747,495	181,001	130,591	237,208	352,949	646,870
Capital notes and debentures	315	275	200			
Preferred stock	3,655	370	150			500
Common stock	743,525	180,356	130,241	237,208	352,949	646,370
Retirable value of preferred stock	3,656	370	150			500
Net demand deposits subject to reserve (see page 1)	15,527,658	3,940,633	2,563,743	5,223,174	6,038,960	13,404,661
Demand deposits adjusted (see footnote on page 1)	13,480,698	3,404,571	2,273,744	4,757,393	5,706,512	12,562,323
Pledged assets (and securities loaned)	3,010,981	698,873	783,087	1,454,722	1,791,906	4,885,326
Number of banks	1,006	483	474	755	633	166

ALL MEMBER BANKS—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	All member banks on selected call dates						
	1955 Oct. 5	1956 Sept. 26	1957 Oct. 11	1958 Sept. 24	1959 Oct. 6 ¹	1960 June 15 ¹	1960 Oct. 3 ¹
Loans and discounts, net—total.....	67,381,309	76,305,264	80,308,410	80,798,395	92,471,263	98,344,016	98,814,831
Valuation reserves.....	1,000,762	1,203,318	1,464,731	1,652,302	1,806,453	1,950,084	1,950,808
Loans and discounts, gross—total.....	68,382,071	77,508,582	81,773,141	82,450,697	94,277,716	100,294,100	100,765,639
Real estate loans—total.....	15,981,377	17,606,036	18,102,996	19,301,962	21,823,822	22,308,928	22,446,350
Secured by farm land.....	694,984	734,841	736,415	777,179	834,518	849,891	849,661
Secured by residential properties:							
Insured by FHA.....	3,890,869	4,156,305	4,191,609	4,597,826	5,424,731	5,360,755	5,277,557
Insured or guaranteed by VA.....	3,106,285	3,287,608	3,074,758	2,835,714	2,695,034	2,586,930	2,478,172
Not ins. or guar. by FHA or VA.....	5,383,494	6,032,685	6,369,572	6,979,804	8,051,224	8,335,664	8,532,218
Secured by other properties.....	2,905,745	3,394,597	3,730,642	4,111,439	4,818,315	5,175,688	5,308,742
Loans to domestic com'l and foreign banks.....	937,559	1,337,983	889,898	1,587,134	1,904,806	2,308,641	2,211,944
Loans to other financial institutions.....					6,042,785	6,736,234	6,434,354
Loans to brokers and dealers in secs.....	2,658,007	2,236,151	2,271,530	1,806,769	2,229,099	2,468,594	2,593,271
Other loans for purchasing or carrying securities.....	1,440,175	1,457,864	1,370,137	1,548,918	1,593,418	1,488,345	1,521,313
Loans to farmers directly guar. by CCC.....	319,392	238,808	124,728	280,112	66,833	53,222	231,606
Other loans to farmers.....	2,157,286	2,230,748	2,286,321	2,604,472	3,110,428	3,243,366	3,219,431
Commercial and industrial loans (including open market paper).....	28,800,159	34,573,526	37,503,541	35,940,729	35,564,939	38,204,334	38,245,681
Other loans to individuals for:							
personal expenditures—total.....	14,119,480	15,448,487	16,682,269	16,566,853	19,358,724	20,932,147	21,332,740
Passenger automobile instalment.....	4,516,671	5,134,625	5,634,503	5,429,445	6,369,962	6,941,227	7,097,232
Other retail consumer instalment.....	1,686,235	1,942,722	2,103,160	1,823,513	2,082,237	2,231,632	2,264,952
Resident. repair and modern. instal.....	1,465,341	1,594,890	1,754,670	1,802,747	2,049,730	2,178,093	2,271,594
Other instalment loans.....	1,907,436	1,981,918	2,190,886	2,595,967	2,924,168	3,215,813	3,319,586
Single payment loans.....	4,543,797	4,794,332	4,999,050	5,115,181	5,932,627	6,365,382	6,379,376
All other loans (including overdrafts).....	1,968,636	2,378,979	2,541,721	2,813,748	2,582,862	2,550,289	2,528,949
United States Government direct obligations.....	50,921,728	46,343,006	46,234,383	53,280,224	46,770,917	43,452,704	45,874,904
Treasury bills.....	2,533,931	2,147,212	3,377,484	3,082,062	3,574,257	2,520,647	4,625,074
Treasury certificates of indebtedness.....	959,660	1,783,310	3,516,958	6,148,245	1,820,459	1,582,782	2,222,591
Treasury notes.....	13,119,024	9,953,576	8,054,993	10,567,959	11,447,514	11,959,339	13,397,814
Nonmarketable bonds.....	1,713,472	1,348,587	876,608	844,696	717,614	477,852	421,226
Other bonds maturing in 5 years or less.....	8,554,347	10,841,921	18,755,805	19,181,215	18,684,690	19,898,265	17,721,987
Other bonds maturing in 5 to 10 years.....	19,298,646	16,093,826	7,956,674	9,277,621	7,643,267	5,209,179	5,518,268
Other bonds maturing in 10 to 20 years.....	4,481,861	4,030,506	3,586,698	3,745,152	2,466,043	1,399,120	1,450,239
Other bonds maturing after 20 years.....	260,787	144,068	109,163	433,274	417,073	405,520	517,705
By class of bank, October 3, 1960							
	Central reserve city member banks ²		Reserve city member banks ²	Country member banks ²	All member banks	All national member banks	All State member banks
	New York	Chicago					
Loans and discounts, net—total.....	17,759,579	4,422,452	39,819,715	36,813,085	98,814,831	63,137,178	35,677,653
Valuation reserves.....	400,464	127,525	733,788	689,031	1,950,808	1,234,579	716,229
Loans and discounts, gross—total.....	18,160,043	4,549,977	40,553,503	37,502,116	100,765,639	64,371,757	36,393,882
Real estate loans—total.....	814,836	188,207	9,041,769	12,401,538	22,446,350	15,416,351	7,029,999
Secured by farm land.....	3,920	1,157	152,387	692,197	849,661	618,494	231,167
Secured by residential properties:							
Insured by FHA.....	285,332	21,913	2,930,523	2,039,789	5,277,557	3,779,629	1,497,928
Insured or guaranteed by VA.....	96,805	27,381	966,286	1,387,700	2,478,172	1,732,335	745,837
Not ins. or guar. by FHA or VA.....	176,368	76,613	2,915,050	5,364,187	8,532,218	5,775,922	2,756,296
Secured by other properties.....	252,411	61,143	2,077,523	2,917,665	5,308,742	3,509,971	1,798,771
Loans to domestic com'l and foreign banks.....	849,406	66,743	935,246	360,549	2,211,944	1,175,911	1,036,033
Loans to other financial institutions.....	1,743,884	576,272	3,083,254	1,030,944	6,434,354	3,735,184	2,699,170
Loans to brokers and dealers in secs.....	1,353,460	202,556	596,948	440,307	2,593,271	1,087,490	1,505,781
Other loans for purchasing or carrying securities.....	367,068	122,854	738,171	293,220	1,521,313	786,097	735,216
Loans to farmers directly guar. by CCC.....	264		47,764	183,578	231,606	174,784	56,822
Other loans to farmers.....	6,642	16,605	812,292	2,383,892	3,219,431	2,527,719	691,712
Commercial and industrial loans (including open market paper).....	10,367,425	2,796,827	15,863,844	9,217,585	38,245,681	23,414,546	14,831,135
Other loans to individuals for:							
personal expenditures—total.....	1,826,609	401,162	8,570,162	10,534,807	21,332,740	14,481,598	6,851,142
Passenger automobile instalment.....	179,703	78,977	2,958,278	3,880,274	7,097,232	5,006,811	2,090,421
Other retail consumer instalment.....	215,244	124,423	836,615	1,088,670	2,264,952	1,606,994	657,958
Resident. repair and modern. instal.....	185,910	19,854	1,043,387	1,022,443	2,271,594	1,571,833	699,761
Other instalment loans.....	411,872	31,166	1,117,995	1,758,553	3,319,586	2,278,683	1,040,903
Single payment loans.....	833,880	146,742	2,613,887	2,784,867	6,379,376	4,017,277	2,362,099
All other loans (including overdrafts).....	830,449	178,751	864,053	655,696	2,528,949	1,572,077	956,872
United States Government direct obligations.....	6,352,678	1,777,814	15,904,483	21,839,929	45,874,904	30,507,592	15,367,312
Treasury bills.....	1,380,493	129,346	1,202,689	1,912,546	4,625,074	2,602,164	2,004,910
Treasury certificates of indebtedness.....	507,535	49,327	670,484	995,245	2,222,591	1,356,858	865,733
Treasury notes.....	1,573,752	550,918	4,682,507	6,590,637	13,397,814	9,104,024	4,293,790
Nonmarketable bonds.....	4,234	623	57,033	359,336	421,226	320,347	100,879
Other bonds maturing in 5 years or less.....	1,823,093	695,268	6,727,035	8,476,591	17,721,987	11,951,907	5,770,080
Other bonds maturing in 5 to 10 years.....	862,321	320,481	2,010,730	2,324,736	5,518,268	3,815,974	1,702,294
Other bonds maturing in 10 to 20 years.....	96,318	2,701	448,488	902,732	1,450,239	977,802	472,437
Other bonds maturing after 20 years.....	104,932	29,150	105,517	278,106	517,705	360,516	157,189

For footnotes, see opposite page.

ALL MEMBER BANKS—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total, all districts	By Federal Reserve districts, October 3, 1960					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	98,814,831	4,595,713	26,212,467	5,332,331	7,826,522	4,256,981	5,002,806
Valuation reserves.....	1,950,808	96,812	609,061	123,461	125,574	47,099	88,572
Loans and discounts, gross—total	100,765,639	4,692,525	26,821,528	5,455,792	7,952,096	4,324,080	5,091,378
Real estate loans—total.....	22,446,350	914,002	3,951,321	1,462,836	2,491,663	1,040,250	770,976
Secured by farm land.....	849,661	19,425	58,329	67,025	107,551	69,233	52,483
Secured by residential properties:							
Insured by FHA.....	5,277,557	89,475	930,928	138,624	301,797	100,217	65,658
Insured or guaranteed by VA.....	2,478,172	88,550	727,419	153,284	266,883	80,236	26,077
Not insured or guaranteed by FHA or VA.....	8,532,218	408,640	1,361,581	692,193	1,218,808	479,583	317,682
Secured by other properties.....	5,308,742	307,912	873,064	411,710	596,624	310,981	309,076
Loans to domestic com'l and foreign banks.....	2,211,944	120,342	1,031,305	70,809	83,583	51,318	67,438
Loans to other financial institutions.....	6,434,354	278,510	1,998,824	264,588	383,686	265,419	340,918
Loans to brokers and dealers in securities.....	2,593,271	39,157	1,580,500	112,529	156,523	92,470	68,327
Other loans for purchasing or carrying securities.....	1,521,313	29,506	429,561	83,687	160,883	54,058	103,271
Loans to farmers directly guaranteed by CCC.....	231,606		905	211	1,734	308	8,377
Other loans to farmers.....	3,219,431	34,995	119,676	83,075	112,237	94,771	104,796
Commercial and industrial loans (including open market paper).....	38,245,681	1,948,952	12,553,428	1,768,514	2,458,547	1,330,523	1,938,383
Other loans to individuals for personal expenditures—total.....	21,332,740	1,202,031	4,183,426	1,472,688	1,903,531	1,306,784	1,527,344
Passenger automobile instalment loans.....	7,097,232	421,498	928,607	463,896	683,901	443,755	453,108
Other retail consumer instalment loans.....	2,264,952	94,784	413,467	132,909	135,733	116,253	184,713
Residential repair and modern instal.....	2,271,594	82,016	463,528	146,646	245,315	94,553	167,862
Other instalment loans.....	3,319,586	201,199	900,271	277,972	290,836	210,552	213,129
Single payment loans.....	6,379,376	402,534	1,477,553	451,265	547,746	441,671	508,532
All other loans (including overdrafts).....	2,528,949	125,030	972,582	136,855	199,709	88,180	161,548
United States Government direct obligations	45,874,904	1,787,496	10,085,376	2,292,709	4,182,429	2,281,428	2,732,381
Treasury bills.....	4,625,074	149,324	1,626,642	169,995	456,900	166,619	246,807
Treasury certificates of indebtedness.....	2,222,591	92,790	646,891	61,408	188,978	133,155	188,295
Treasury notes.....	13,397,814	585,978	2,675,894	611,326	1,466,397	625,942	748,797
Nonmarketable bonds.....	421,226	18,581	50,339	34,691	22,720	44,546	25,270
Other bonds maturing in 5 years or less.....	17,721,987	615,151	3,151,402	888,437	1,515,303	978,070	1,121,454
Other bonds maturing in 5 to 10 years.....	5,518,268	243,263	1,395,894	309,963	375,992	269,501	232,116
Other bonds maturing in 10 to 20 years.....	1,450,239	56,800	373,812	192,071	109,798	51,100	156,065
Other bonds maturing after 20 years.....	517,705	25,609	164,502	24,818	39,341	12,495	13,577

By Federal Reserve districts, October 3, 1960—Continued

	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	13,841,758	3,215,879	2,496,611	3,943,865	4,956,005	17,133,893
Valuation reserves.....	315,948	48,510	42,147	57,973	95,722	279,929
Loans and discounts, gross—total	14,157,706	3,264,389	2,538,758	4,001,838	5,051,727	17,413,822
Real estate loans—total.....	3,377,384	716,970	712,803	613,200	453,067	5,941,878
Secured by farm land.....	128,672	69,625	33,075	54,384	41,310	148,549
Secured by residential properties:						
Insured by FHA.....	745,095	138,948	176,308	103,423	45,643	2,441,441
Insured or guaranteed by VA.....	341,558	50,219	118,132	47,047	20,148	558,609
Not insured or guaranteed by FHA or VA.....	1,461,335	272,812	258,934	187,603	153,477	1,719,570
Secured by other properties.....	700,714	185,366	126,354	220,743	192,489	1,073,709
Loans to domestic com'l and foreign banks.....	120,024	80,603	970	48,503	48,596	488,453
Loans to other financial institutions.....	1,180,021	248,908	109,712	263,381	257,414	842,973
Loans to brokers and dealers in securities.....	268,684	31,825	10,338	57,041	54,746	121,131
Other loans for purchasing or carrying securities.....	271,895	48,783	19,537	36,376	204,991	78,766
Loans to farmers directly guaranteed by CCC.....	945	2,209	26,326	158,640	25,952	5,999
Other loans to farmers.....	477,451	182,502	266,434	611,617	336,153	795,724
Commercial and industrial loans (including open market paper).....	5,108,812	1,046,037	771,465	1,302,468	2,329,655	5,688,897
Other loans to individuals for personal expenditures—total.....	3,009,229	848,187	569,622	845,820	1,183,441	3,280,631
Passenger automobile instalment loans.....	1,058,054	233,677	238,275	305,262	416,088	1,451,111
Other retail consumer instalment loans.....	425,920	87,903	93,406	108,038	119,064	352,762
Residential repair and modernization instalment loans.....	394,648	99,620	67,662	79,238	89,271	341,235
Other instalment loans.....	287,256	84,236	62,121	93,258	176,851	521,905
Single payment loans.....	843,351	342,751	108,158	260,024	382,167	613,624
All other loans (including overdrafts).....	343,261	58,365	51,551	64,792	157,712	169,364
United States Government direct obligations	8,533,183	1,776,543	1,294,569	2,251,888	2,310,913	6,345,989
Treasury bills.....	615,877	155,596	116,535	215,564	215,564	540,922
Treasury certificates of indebtedness.....	348,526	78,827	40,278	115,857	80,511	247,075
Treasury notes.....	2,770,337	530,543	411,470	774,939	640,165	1,556,026
Nonmarketable bonds.....	74,146	28,969	19,173	30,619	26,463	38,709
Other bonds maturing in 5 years or less.....	3,477,525	782,144	536,827	840,898	1,030,353	2,784,423
Other bonds maturing in 5 to 10 years.....	1,026,086	158,126	135,885	197,381	243,687	930,374
Other bonds maturing in 10 to 20 years.....	113,197	33,230	25,195	54,690	85,578	198,703
Other bonds maturing after 20 years.....	107,489	9,108	9,206	21,940	39,863	49,757

¹ Beginning with October 6, 1959 data is reported on the new basis. The new item "Loans to financial institutions," includes amounts previously reported against "Commercial and industrial loans" and "All other loans." Prior to reclassification "Loans to domestic commercial and foreign banks" was called "Loans to banks" and included loans to mutual savings banks. For a discussion of revision in loan schedule, see the Bulletin for January 1960, page 12.

² Banks are classified according to their reserve requirements and not necessarily according to location; see contents page for basis of classification of member banks.

RESERVE CITY BANKS¹—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, October 3, 1960					
		Boston	New York	Philadelphia	Cleveland *	Richmond *	Atlanta *
Loans and discounts, net—total	39,819,715	1,728,419	1,004,402	2,314,279	4,765,655	2,069,301	2,268,751
Valuation reserves.....	733,788	39,188	38,986	64,578	76,112	36,975	39,382
Loans and discounts, gross—total	40,553,503	1,767,607	1,043,388	2,378,857	4,841,767	2,106,276	2,308,133
Real estate loans—total.....	9,041,769	127,460	262,097	198,038	1,196,918	354,680	216,111
Secured by farm land.....	152,387	57	5,159	1,850	4,479	8,451	4,759
Secured by residential properties:							
Insured by FHA.....	2,930,523	8,464	35,349	34,530	201,579	36,480	29,648
Insured or guaranteed by VA.....	966,286	6,352	34,584	14,789	168,424	31,777	11,486
Not insured or guaranteed by FHA or VA.....	2,915,050	35,799	115,148	70,568	522,025	137,934	70,058
Secured by other properties.....	2,077,523	76,788	71,857	76,301	300,411	140,038	100,160
Loans to domestic com'l and foreign banks.....	935,246	96,838	20,695	31,699	54,383	42,100	51,221
Loans to other financial institutions.....	3,083,254	164,672	53,175	201,415	331,432	208,374	230,897
Loans to brokers and dealers in securities.....	596,948	14,580	1,272	66,200	135,371	54,380	40,768
Other loans for purchasing or carrying securities.....	738,171	12,506	7,312	60,440	135,976	32,591	75,622
Loans to farmers directly guaranteed by CCC.....	47,764					12,177	8,072
Other loans to farmers.....	812,292	2,624	9,574	568	1,972	12,332	11,625
Commercial and industrial loans (including open market paper).....	15,863,844	973,476	427,233	1,118,344	1,882,447	774,205	940,686
Other loans to individuals for personal expenditures—total.....	8,570,162	318,613	245,524	656,888	962,895	581,467	626,069
Passenger automobile instalment loans.....	2,958,278	110,982	83,632	194,023	272,396	187,079	187,046
Other retail consumer instalment loans.....	836,615	22,697	17,691	68,092	58,436	51,121	79,654
Residential repair and modernization instalment loans.....	1,043,387	20,856	29,719	80,848	152,843	55,503	66,356
Other instalment loans.....	1,117,995	43,230	48,592	112,713	136,056	73,360	62,512
Single payment loans.....	2,613,887	120,848	65,890	201,212	343,164	214,404	230,501
All other loans (including overdrafts).....	864,053	56,838	16,506	45,265	140,373	45,970	107,062
United States Government direct obligations	15,904,483	481,891	339,872	621,665	2,236,041	1,029,094	1,005,463
Treasury bills.....	1,202,689	26,054	9,865	23,156	285,034	48,575	103,979
Treasury certificates of indebtedness.....	670,484	20,641	16,960	18,980	111,244	75,788	76,909
Treasury notes.....	4,682,507	224,000	91,369	192,076	870,045	264,178	207,578
Nonmarketable bonds.....	57,033	2,195		1,770	1,987	4,660	3,814
Other bonds maturing in 5 years or less.....	6,727,035	137,667	158,406	291,568	724,961	484,989	422,760
Other bonds maturing in 5 to 10 years.....	2,010,730	69,534	51,169	45,212	193,308	139,721	102,957
Other bonds maturing in 10 to 20 years.....	448,488		12,103	46,415	31,511	7,604	85,255
Other bonds maturing after 20 years.....	105,517	1,800		2,488	17,951	3,579	2,211

	By Federal Reserve districts, October 3, 1960—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco *
Loans and discounts, net—total	3,675,227	1,712,088	915,908	2,083,781	2,702,708	14,579,196
Valuation reserves.....	74,563	27,011	11,965	30,009	48,787	246,232
Loans and discounts, gross—total	3,749,790	1,739,099	927,873	2,113,790	2,751,495	14,825,428
Real estate loans—total.....	906,059	193,752	144,833	271,725	160,840	5,009,256
Secured by farm land.....	1,873	2,626	192	3,848	4,579	114,514
Secured by residential properties:						
Insured by FHA.....	322,737	40,802	28,179	55,331	17,468	2,119,956
Insured or guaranteed by VA.....	129,789	16,571	39,648	21,811	8,168	482,887
Not insured or guaranteed by FHA or VA.....	287,242	54,426	45,253	62,841	36,675	1,477,081
Secured by other properties.....	164,418	79,327	31,561	127,894	93,950	814,818
Loans to domestic com'l and foreign banks.....	9,215	75,328	970	40,422	48,580	463,795
Loans to other financial institutions.....	417,883	211,552	83,082	220,839	185,304	774,629
Loans to brokers and dealers in securities.....	50,538	29,729	4,105	45,441	48,702	105,862
Other loans for purchasing or carrying securities.....	107,380	34,754	5,747	27,198	175,872	62,773
Loans to farmers directly guaranteed by CCC.....		24	4	37,307	1,364	816
Other loans to farmers.....	7,336	16,424	7,705	152,059	21,481	568,592
Commercial and industrial loans (including open market paper).....	1,196,415	706,391	452,950	881,500	1,458,459	5,051,738
Other loans to individuals for personal expenditures—total.....	980,676	436,222	195,925	386,517	535,379	2,643,987
Passenger automobile instalment loans.....	346,098	80,769	75,950	109,040	157,452	1,153,811
Other retail consumer instalment loans.....	86,301	43,024	33,500	58,420	50,742	266,937
Residential repair and modernization instalment loans.....	198,210	66,212	21,652	46,202	36,311	268,675
Other instalment loans.....	70,840	34,953	18,412	27,600	70,167	419,560
Single payment loans.....	279,227	211,264	46,411	145,255	220,707	535,004
All other loans (including overdrafts).....	74,288	34,923	32,552	50,782	115,514	143,980
United States Government direct obligations	2,090,772	665,804	292,047	929,188	1,040,093	5,172,553
Treasury bills.....	86,858	63,539	11,615	83,357	51,506	409,151
Treasury certificates of indebtedness.....	72,814	19,121	6,258	48,046	22,449	181,274
Treasury notes.....	729,730	179,367	92,371	332,381	251,626	1,247,786
Nonmarketable bonds.....	10,164	6,265	1,352	4,032	4,468	16,326
Other bonds maturing in 5 years or less.....	878,785	333,862	123,736	347,935	505,068	2,312,298
Other bonds maturing in 5 to 10 years.....	280,073	58,183	42,091	94,520	129,473	804,489
Other bonds maturing in 10 to 20 years.....	20,513	3,468	5,784	12,702	48,482	174,651
Other bonds maturing after 20 years.....	11,835	1,999	3,840	6,215	27,021	26,578

¹ See contents page for basis of classification of member banks.² See note 3, page 11.

COUNTRY BANKS¹—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, October 3, 1960					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total.	36,813,085	2,867,294	7,448,486	3,018,052	3,060,867	2,187,680	2,734,055
Valuation reserves.	689,031	57,624	169,611	58,883	49,462	30,124	49,190
Loans and discounts, gross—total.	37,502,116	2,924,918	7,618,097	3,076,935	3,110,329	2,217,804	2,783,245
Real estate loans—total.	12,401,538	786,542	2,874,388	1,264,798	1,294,745	685,570	554,865
Secured by farm land.	692,197	19,368	49,250	65,175	103,072	60,782	47,724
Secured by residential properties:							
Insured by FHA.	2,039,789	81,011	610,247	104,094	100,218	63,737	36,010
Insured or guaranteed by VA.	1,387,700	82,198	596,030	138,495	98,459	48,459	14,591
Not insured or guaranteed by FHA or VA.	5,364,187	372,841	1,070,065	621,625	696,783	341,649	247,624
Secured by other properties.	2,917,665	231,124	548,796	335,409	296,213	170,943	208,916
Loans to domestic com ¹ and foreign banks.	360,549	23,504	161,204	39,110	29,200	9,218	16,217
Loans to other financial institutions.	1,030,944	113,838	201,765	63,173	52,254	57,045	110,021
Loans to brokers and dealers in securities.	440,307	24,577	225,768	46,329	21,152	38,090	27,559
Other loans for purchasing or carrying securities.	293,220	17,000	55,181	23,247	24,907	21,466	27,649
Loans to farmers directly guaranteed by CCC.	183,578	.....	641	211	1,734	131	305
Other loans to farmers.	2,383,892	32,371	103,460	82,507	110,265	82,439	93,171
Commercial and industrial loans (including open market paper).	9,217,585	975,476	1,758,770	650,170	576,100	556,318	997,697
Other loans to individuals for personal expenditures—total.	10,534,807	883,418	2,111,293	815,800	940,636	725,317	901,275
Passenger automobile instalment loans.	3,880,274	310,516	665,272	269,873	411,505	256,676	266,062
Other retail consumer instalment loans.	1,088,670	72,087	180,532	64,817	77,297	65,132	105,059
Residential repair and modern instal.	1,022,443	61,160	247,899	65,798	92,472	39,050	101,506
Other instalment loans.	1,758,553	157,969	439,807	165,259	154,780	137,192	150,617
Single payment loans.	2,784,867	281,686	577,783	250,053	204,582	227,267	278,031
All other loans (including overdrafts).	655,696	68,192	125,627	91,590	59,336	42,210	54,486
United States Government direct obligations.	21,839,929	1,305,605	3,392,826	1,671,044	1,946,388	1,252,334	1,726,918
Treasury bills.	1,912,546	123,270	236,284	146,839	171,866	118,044	142,828
Treasury certificates of indebtedness.	995,245	72,149	122,396	42,428	77,734	57,367	111,586
Treasury notes.	6,590,637	361,978	1,010,773	419,250	596,352	361,764	541,219
Nonmarketable bonds.	359,336	16,386	46,105	32,921	27,733	39,886	21,456
Other bonds maturing in 5 years or less.	8,476,591	477,484	1,169,903	596,869	790,342	493,081	698,694
Other bonds maturing in 5 to 10 years.	2,324,736	173,729	482,404	264,751	182,684	129,780	129,159
Other bonds maturing in 10 to 20 years.	902,732	56,800	265,391	145,656	78,287	43,496	70,810
Other bonds maturing after 20 years.	278,106	23,809	59,570	22,330	21,390	8,916	11,366

	By Federal Reserve districts, October 3, 1960—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total.	5,744,079	1,503,791	1,580,703	1,860,084	2,253,297	2,554,697
Valuation reserves.	113,860	21,499	30,182	27,964	46,935	33,697
Loans and discounts, gross—total.	5,857,939	1,525,290	1,610,885	1,888,048	2,300,232	2,588,394
Real estate loans—total.	2,283,118	523,218	567,970	341,475	292,227	932,622
Secured by farm land.	125,642	66,999	32,883	50,536	36,731	34,035
Secured by residential properties:						
Insured by FHA.	400,445	98,146	148,129	48,092	28,175	321,485
Insured or guaranteed by VA.	184,398	33,648	78,484	25,236	11,980	75,722
Not insured or guaranteed by FHA or VA.	1,097,480	218,386	213,681	124,762	116,802	242,489
Secured by other properties.	475,153	106,039	94,793	92,849	98,539	258,891
Loans to domestic com ¹ and foreign banks.	44,066	5,275	.....	8,081	16	24,658
Loans to other financial institutions.	185,866	37,356	26,630	42,542	72,110	68,344
Loans to brokers and dealers in securities.	15,590	2,096	6,233	11,600	6,044	15,269
Other loans for purchasing or carrying securities.	41,661	14,029	13,790	9,178	29,119	15,993
Loans to farmers directly guaranteed by CCC.	945	2,185	26,322	121,333	24,588	5,183
Other loans to farmers.	453,510	166,078	258,729	459,558	314,672	227,132
Commercial and industrial loans (including open market paper).	1,115,570	339,646	318,515	420,968	871,196	637,159
Other loans to individuals for personal expenditures—total.	1,627,391	411,965	373,697	459,303	648,062	636,650
Passenger automobile instalment loans.	632,979	152,908	162,325	196,222	258,636	297,300
Other retail consumer instalment loans.	215,196	44,879	59,906	49,618	68,322	85,825
Residential repair and modernization instalment loans.	176,584	33,408	46,010	33,036	52,960	72,560
Other instalment loans.	185,250	49,283	43,709	65,658	106,684	102,345
Single payment loans.	417,382	131,487	61,747	114,769	161,460	78,620
All other loans (including overdrafts).	90,222	23,442	18,999	14,010	42,198	25,384
United States Government direct obligations.	4,664,597	1,110,739	1,002,522	1,322,700	1,270,820	1,173,436
Treasury bills.	399,673	92,057	104,920	132,207	112,787	131,771
Treasury certificates of indebtedness.	226,385	59,706	34,020	67,811	58,062	65,801
Treasury notes.	1,489,689	351,176	319,099	442,558	388,539	308,240
Nonmarketable bonds.	63,359	22,704	17,821	26,587	21,995	22,383
Other bonds maturing in 5 years or less.	1,903,472	448,282	408,091	492,963	525,285	472,125
Other bonds maturing in 5 to 10 years.	425,532	99,943	93,794	102,861	114,214	125,885
Other bonds maturing in 10 to 20 years.	89,983	29,762	19,411	41,988	37,096	24,052
Other bonds maturing after 20 years.	66,504	7,109	5,366	15,725	12,842	23,179

¹ See contents page for basis of classification of member banks.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 3, 1960 OF CENTRAL RESERVE CITY

ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments							Reserves,	
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks
All member banks.....	6,197	160,864,644	98,814,831	45,874,904	94,469	13,897,179	1,656,472	526,789	41,424,227	17,552,060
Reserve bank cities¹.....	96	62,192,730	42,527,763	14,341,293	89,120	4,502,267	452,704	279,583	18,505,408	8,342,845
1. Boston*.....	7	2,355,762	1,728,419	481,891	574	126,541	7,481	10,856	627,482	276,410
2. New York*.....	18	26,734,709	18,007,153	6,420,382	822	2,028,969	142,875	134,508	9,310,566	4,080,837
3. Philadelphia*.....	6	3,183,607	2,314,279	621,665	.....	192,974	36,211	18,478	1,041,562	463,890
4. Cleveland.....	5	2,902,362	1,892,397	713,438	101	255,122	32,648	8,656	620,279	299,087
5. Richmond.....	5	600,534	385,548	173,386	.....	36,778	3,195	1,627	191,078	82,240
6. Atlanta.....	6	1,095,170	805,703	223,829	.....	56,177	6,074	3,387	391,118	155,058
7. Chicago*.....	20	7,583,330	4,873,897	2,029,772	13	597,194	61,216	21,238	2,053,797	1,159,578
8. St. Louis*.....	4	1,179,378	818,424	284,526	21	66,958	5,154	4,295	402,709	177,117
9. Minneapolis*.....	4	849,810	620,868	178,250	3	40,481	7,835	2,373	316,005	107,288
10. Kansas City*.....	9	882,676	544,955	259,923	371	68,847	5,525	3,055	365,141	142,090
11. Dallas*.....	6	1,650,942	1,249,575	227,146	86,592	76,950	4,481	6,198	635,516	230,976
12. San Francisco.....	6	13,174,450	9,286,545	2,727,085	623	955,276	140,009	64,912	2,550,155	1,168,274
Reserve branch cities¹.....	104	25,874,589	15,812,284	7,595,957	306	2,255,850	141,590	68,602	6,970,777	3,104,540
2. Buffalo*.....	3	1,183,953	756,828	272,168	.....	146,607	3,758	4,592	254,234	112,232
4. Cincinnati.....	5	1,008,775	684,894	278,637	29	36,268	6,284	2,663	269,332	106,364
5. Pittsburgh*.....	5	2,899,992	1,735,148	777,537	253	368,386	7,474	11,194	609,506	346,440
6. Baltimore*.....	3	762,212	401,850	284,098	.....	67,306	6,644	2,314	264,340	98,415
5. Charlotte*.....	3	952,150	661,300	207,700	.....	61,360	18,976	2,814	336,049	120,939
6. Birmingham.....	2	424,161	251,177	123,463	.....	46,749	1,857	915	155,193	59,640
6. Jacksonville.....	4	355,496	205,714	119,660	.....	24,328	4,585	1,209	163,376	43,323
6. Nashville.....	4	535,986	348,742	137,242	.....	47,133	1,468	1,401	150,422	56,489
6. New Orleans.....	5	802,417	460,824	297,317	.....	41,333	927	2,016	278,839	107,774
7. Detroit.....	6	3,660,026	1,952,549	1,230,528	.....	466,857	1,371	8,721	781,873	373,708
8. Little Rock.....	5	199,012	117,585	60,476	.....	19,028	1,465	458	69,551	24,974
8. Louisville.....	6	520,808	314,677	173,436	.....	27,681	3,349	1,665	184,622	76,912
8. Memphis.....	3	585,134	412,066	126,482	.....	39,425	5,445	1,716	202,913	75,928
9. Helena.....	3	48,248	26,717	18,793	.....	2,377	250	111	17,511	6,656
10. Denver*.....	5	745,222	554,108	159,167	.....	27,746	2,374	1,827	231,148	85,141
4. Oklahoma City*.....	4	394,293	256,457	96,416	.....	31,085	9,134	1,201	133,466	52,582
10. Omaha.....	5	367,912	236,753	97,851	.....	29,292	3,065	951	156,556	55,471
11. El Paso*.....	3	200,945	119,505	61,313	.....	19,517	10	600	60,082	27,034
11. Houston.....	8	1,342,336	826,566	439,469	.....	63,451	8,575	4,275	501,189	203,551
11. San Antonio*.....	5	428,853	196,173	188,736	.....	37,206	5,811	927	126,453	57,055
12. Los Angeles*.....	4	4,791,065	2,916,412	1,520,581	24	324,993	19,818	2,937	1,137,189	603,514
12. Portland.....	3	1,513,684	925,326	416,519	.....	151,965	16,923	2,951	317,733	168,247
12. Salt Lake City*.....	5	584,980	392,695	138,127	.....	49,539	3,198	1,421	146,300	62,919
12. Seattle.....	5	1,566,929	1,058,218	370,241	.....	126,218	8,829	3,423	416,393	179,232
Other reserve cities¹.....	44	6,264,168	3,661,699	2,097,725	.....	427,492	60,992	16,260	2,070,591	805,163
4. Columbus.....	3	594,519	267,749	243,265	.....	66,673	15,446	1,386	201,522	82,574
4. Toledo.....	3	449,130	185,467	223,164	.....	38,495	1,086	918	117,081	56,447
5. Washington*.....	5	1,035,741	620,603	363,910	.....	38,419	10,489	2,320	282,190	136,960
6. Miami.....	3	316,597	196,591	103,952	.....	15,067	.....	987	137,348	35,023
7. Des Moines*.....	3	245,954	159,052	60,595	.....	23,183	2,659	465	110,082	32,315
7. Indianapolis.....	3	898,280	546,463	284,697	.....	57,927	6,493	2,700	294,435	125,471
7. Milwaukee*.....	4	893,006	565,718	262,994	.....	51,595	10,674	2,025	275,954	115,989
8. National Stock Yards.....	1	81,201	49,336	20,884	.....	10,681	.....	300	59,942	15,317
9. St. Paul*.....	3	400,900	268,323	95,004	.....	33,440	2,948	1,185	132,609	48,730
10. Kansas City, Kansas*.....	2	73,380	38,026	24,103	.....	9,880	1,179	192	27,137	9,344
10. Pueblo*.....	1	33,851	20,027	12,370	.....	1,359	5	90	13,319	4,243
10. Topeka.....	3	125,539	56,473	50,131	.....	16,577	2,025	333	29,470	12,400
10. Tulsa*.....	4	412,500	243,839	139,607	.....	25,262	2,422	1,370	164,224	57,884
10. Wichita*.....	3	242,496	133,143	89,620	.....	14,076	4,951	706	75,794	28,518
11. Fort Worth*.....	3	461,074	310,889	123,429	.....	24,858	615	1,283	149,484	52,948
Country banks, by districts	5,953	66,533,157	36,813,085	21,839,929	5,043	6,711,570	1,001,186	162,344	13,877,451	5,299,512
1. Boston.....	263	4,717,669	2,867,294	1,305,605	35	491,036	40,130	13,569	1,124,236	414,514
2. New York.....	475	12,562,172	7,448,486	3,392,826	1,745	1,512,148	172,036	34,931	2,106,387	885,861
3. Philadelphia.....	487	5,356,676	3,018,052	1,671,044	128	530,837	121,755	14,860	970,720	387,664
4. Cleveland.....	547	5,583,099	3,060,867	1,946,388	524	498,979	62,749	13,592	1,005,786	395,209
5. Richmond.....	422	3,812,343	2,187,680	1,252,334	50	293,136	62,285	9,858	901,556	312,255
6. Atlanta.....	391	5,077,955	2,734,053	1,726,918	358	534,299	69,716	12,609	1,279,724	446,629
7. Chicago.....	970	11,743,127	5,744,079	4,664,597	383	1,120,639	191,493	21,936	2,182,434	896,355
8. St. Louis.....	464	2,957,462	1,503,791	1,110,739	149	282,901	52,891	6,991	703,268	262,074
9. Minneapolis.....	464	2,912,287	1,580,703	1,002,522	.....	252,754	70,399	9,909	586,646	231,192
10. Kansas City.....	719	3,614,652	1,860,084	1,322,700	.....	387,754	35,710	8,404	949,370	362,013
11. Dallas.....	608	4,100,553	2,253,297	1,270,820	118	487,172	78,708	10,438	1,270,292	408,358
12. San Francisco.....	143	4,095,162	2,554,697	1,173,436	1,553	319,915	36,314	9,247	797,032	297,388

* Excludes figures for one or more banks classified as "country."

¹ Banks are classified according to their reserve requirements and not necessarily according to location; see contents page for basis of classification of member banks.² Includes both central reserve city and reserve city banks.
For other footnote, see opposite page.

AND RESERVE CITY BANKS,¹ BY CITIES, AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

ASSETS [In thousands of dollars]

cash, and bank balances											Federal Reserve district numbers, and reserve cities
Cash in vault	Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets in directly representing real estate	Customers' liability on acceptances	Other assets	Total assets	
2,248,799	7,234,065	40,490	139,828	14,208,985	2,412,683	63,759	222,995	1,249,936	1,164,012	207,402,256	All member banks
443,662	925,593	13,980	111,639	8,667,689	834,253	6,401	69,687	1,217,923	663,787	83,490,189	Reserve bank cities ¹
18,318	31,137	2,140	7,211	292,266	23,497	2,564	936	35,939	15,849	3,059,465	1. Boston*
149,961	84,713	2,146	76,055	4,916,854	368,413	481	4,046	943,974	383,744	37,748,016	2. New York *
40,248	59,709	2,183	4,687	470,845	49,266	38	8,509	13,924	21,391	4,318,740	3. Philadelphia*
36,413	59,988	313	2,045	222,433	26,537	319	1,672	159	3,988	3,572,549	4. Cleveland
8,887	15,171	950	28	83,802	8,044	264	2,697	3	6,536	806,382	5. Richmond
10,092	57,815	202	120	167,831	25,934	160	9,411	30,174	61,496	1,520,627	6. Atlanta *
37,898	143,980	1,574	12,320	698,447	29,078	585	14,346	804	8,052	9,767,286	7. Chicago *
8,169	36,411	11	107	180,894	5,763	60	748	208	4,857	1,597,247	8. St. Louis*
6,433	25,910	253	2,240	173,881	7,191	237,506	25,709	17,126	9,050	1,191,013	9. Minneapolis*
7,379	41,739	2,053	193	171,687	7,225	2,090	25,709	17,126	9,050	1,260,307	10. Kansas City*
9,930	182,736	162	1,088	210,624	47,799	2,090	25,709	17,126	9,050	2,360,493	11. Dallas*
109,934	186,284	1,993	5,545	1,078,125	237,506	2,090	25,709	17,126	9,050	16,288,064	12. San Francisco
320,937	950,765	7,950	21,921	2,564,664	365,421	10,904	76,253	24,456	182,321	33,504,721	Reserve branch cities
21,430	22,225	243	1,848	96,256	14,666	8	250	1,951	9,547	1,464,609	2. Buffalo*
15,233	35,845	115	436	111,339	16,350	75	1,150	262	8,042	1,302,836	3. Cincinnati
33,811	31,491	103	1,136	196,628	36,389	405	1,150	16	23,379	3,570,837	4. Pittsburgh *
18,706	45,691	103	110	101,315	12,012	437	2,911	88	6,368	1,045,457	5. Baltimore*
19,667	35,237	118	160,088	19,717	42	231	650	5	6,540	1,317,414	6. Charlotte *
7,133	40,445	215	47,975	5,619	231	121	1,194	30	2,684	587,888	7. Birmingham
3,708	40,936	403	75,194	4,294	862	118	1,194	1,292	1,704	526,382	8. Jacksonville*
7,184	38,015	625	48,740	7,830	121	118	1,194	526	2,208	696,603	9. Nashville
8,806	44,957	50	116,749	12,391	36,095	1,508	6,658	23,569	5,170	1,101,421	6. New Orleans
47,944	74,135	176	272,988	25,892	3,952	1,768	6,658	23,569	5,170	4,510,255	7. Detroit
2,508	16,127	29	60,446	4,341	102	819	1,768	3,227	3,644	273,107	8. Little Rock
6,928	30,307	150	76,977	7,712	2,112	102	1,768	3,227	3,644	714,766	9. Louisville
9,970	49,712	150	76,977	7,712	2,112	102	1,768	3,227	3,644	803,514	10. Memphis
300	2,843	150	91,577	7,502	7,502	281	4,421	805	443	68,416	11. Helena
6,957	47,225	270	39,025	13,510	1,713	479	4,421	805	8,646	997,754	12. Denver*
3,300	38,559	1,429	65,604	3,639	1,713	479	4,421	805	1,890	548,666	13. Oklahoma City*
3,432	31,779	270	65,604	3,639	1,713	479	4,421	805	2,820	531,427	14. Omaha
2,982	18,248	1,429	155	16,234	1,713	479	4,421	805	482	270,195	15. El Paso*
12,128	152,627	2,253	590	130,541	49,092	3,169	4,625	6,379	8,364	1,915,655	16. Houston*
5,120	25,917	516	20	37,825	9,638	1,072	7	67	3,165	569,255	17. San Antonio*
42,888	65,765	11	2,182	422,829	34,112	3	38,416	4,404	37,894	6,043,083	18. Los Angeles*
13,438	15,760	725	410	119,153	31,131	353	7,667	2,640	9,791	1,875,336	19. Portland
6,789	17,017	130	10	59,435	3,706	14	7,667	1,398	10,754	744,065	20. Salt Lake City *
20,575	29,902	777	1,765	184,142	28,910	797	404	1,593	10,754	2,025,780	21. Seattle
92,951	425,185	1,216	1,991	744,085	88,735	3,195	18,599	216	43,315	8,488,819	Other reserve cities ¹
9,304	37,044	247	72	72,528	10,243	12	2,236	2,236	3,289	808,520	4. Columbus
8,387	24,607	103	29	27,611	2,702	272	4,253	54	2,729	572,214	5. Toledo
19,756	36,628	218	672	88,071	19,213	231	6,679	2,383	4,968	1,346,637	6. Washington*
4,880	38,820	88	58,319	4,087	629	698	2,383	152	4,903	467,725	7. Miami*
4,080	30,673	188	110,611	13,736	11,608	1,274	509	10	1,595	361,341	8. Des Moines*
15,633	42,476	56	128,453	11,608	38,742	4,706	65	3,598	4,903	1,211,354	9. Indianapolis
10,930	19,659	176	67,671	4,706	7,405	904	11	46	592	1,195,388	10. Milwaukee*
661	5,222	185	67,671	4,706	7,405	904	11	46	592	141,735	11. National Stock Yards
2,771	13,252	626	7,405	511	1,830	511	176	27	3,598	542,115	12. St. Paul*
805	9,583	626	7,405	511	1,830	511	176	27	3,598	101,478	13. Kansas City, Kansas*
620	6,626	626	7,405	511	1,830	511	176	27	3,598	47,884	14. Pueblo*
1,294	8,784	626	7,405	511	1,830	511	176	27	3,598	157,173	15. Topeka
5,127	79,956	626	7,405	511	1,830	511	176	27	3,598	586,403	16. Tulsa*
2,868	22,620	626	7,405	511	1,830	511	176	27	3,598	325,369	17. Wichita*
5,835	49,235	663	10	40,793	7,144	171	3,500	2,110	2,110	623,483	18. Fort Worth*
1,391,249	4,932,522	17,344	4,277	2,232,547	1,124,274	43,259	58,456	7,341	274,589	81,918,527	Country banks, by districts
122,640	240,897	247	655	345,283	85,353	2,835	2,259	4,369	22,662	5,959,383	1. Boston
245,961	461,447	2,563	697	509,858	200,910	4,565	7,353	1,144	67,624	14,950,155	2. New York
119,341	318,511	216	10	144,978	95,100	3,190	3,119	27	17,073	6,445,905	3. Philadelphia
130,514	355,846	10	144	124,063	92,859	2,323	3,702	14,840	14,840	6,702,609	4. Cleveland
102,088	334,510	875	210	151,618	69,458	1,967	2,637	212	11,049	4,799,222	5. Richmond
121,841	524,993	2,055	221	183,985	111,483	4,698	10,286	449	23,305	6,507,900	6. Atlanta
219,613	799,370	2,843	186	264,067	143,748	6,726	11,456	485	43,861	14,131,837	7. Chicago
59,942	330,124	415	50,713	43,732	1,555	1,444	898	90	11,680	3,719,231	8. St. Louis
42,594	233,311	145	79,005	50,455	2,056	3,070	3,859	99	13,804	3,566,245	9. Minneapolis
59,234	450,137	539	77,447	44,145	3,070	7,716	3,002	71	10,415	4,625,512	10. Kansas City
93,484	657,475	6,899	969	103,107	95,357	7,716	3,002	71	13,137	5,490,128	11. Dallas
73,997	225,901	537	786	198,423	91,674	2,558	8,441	394	25,139	5,020,400	12. San Francisco

¹Includes figures for a bank with its head office in a nonreserve city, which has a branch in this reserve city; see contents page.
For other footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 3, 1960 OF CENTRAL RESERVE CITY

LIABILITIES [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks.....	125,051,946	92,147,348	6,715,237	8,563,111	12,648,195	1,433,736	3,544,319	57,228,105	52,327,879	224,632	12,193	3,116,543	129,221	1,417,637
Reserve bank cities¹.....	53,695,003	36,736,420	3,610,977	1,760,994	7,648,079	1,338,787	2,599,746	17,621,737	15,037,452	69,677	1,550	1,026,047	98,122	1,388,889
1. Boston*.....	2,400,564	1,736,890	139,661	132,174	327,596	29,156	35,087	216,887	188,963	4,035	2	184,580	61,862	1,078,690
2. New York*.....	26,105,599	17,145,928	1,962,002	315,268	3,511,710	1,113,208	2,057,483	4,930,348	3,580,652	24,564	82	44,032	2,450	22,933
3. Philadelphia*.....	3,153,459	2,283,618	182,951	140,725	477,022	30,804	38,339	653,438	583,534	407	300	25,285	1,025	1,025
4. Cleveland.....	1,835,374	1,385,035	135,029	106,663	175,161	6,047	27,439	1,344,877	1,318,267	1,045	861	3,752	100	100
5. Richmond.....	519,618	338,768	25,787	29,643	122,222	191	3,007	198,093	192,335	295	20	26,349	33	33
6. Atlanta.....	1,112,169	698,942	56,294	116,608	234,208	39,780	113,103	1,916,820	1,838,322	3,500	413	16,200	4,800	53,998
7. Chicago*.....	6,747,585	4,454,381	558,551	375,715	1,206,055	39,780	9,357	212,492	200,325	2,680	275	6,374	2,000	700
8. St. Louis*.....	1,201,310	776,556	78,585	20,966	313,982	1,864	12,045	155,277	153,752	1	1	1,250	1,250	1,250
9. Minneapolis*.....	860,216	532,650	45,971	33,531	231,793	4,226	6,484	146,764	144,125	710	1	2,638	130	1,250
10. Kansas City*.....	965,292	568,636	36,989	18,444	332,937	4,304	17,918	461,555	383,271	31,866	171	76,194	25,722	207,431
11. Dallas*.....	1,546,592	961,816	58,834	42,267	461,253	106,981	273,591	7,143,900	6,239,317	171	639,393	25,722	207,431	207,431
12. San Francisco.....	7,247,225	5,853,200	330,323	428,990	254,140	106,981	273,591	7,143,900	6,239,317	31,866	171	639,393	25,722	207,431
Reserve branch cities¹.....	20,804,859	15,447,088	1,101,313	1,352,151	2,549,828	62,369	292,110	9,132,016	8,508,681	21,536	636	579,791	6,181	15,191
2. Buffalo.....	739,581	569,115	40,484	70,685	39,938	4,446	14,913	569,213	544,124	2,379	5	22,710	30	30
4. Cincinnati.....	890,814	677,631	52,368	37,831	106,401	1,924	14,659	273,994	255,595	265	34	18,099	111	111
4. Pittsburgh*.....	2,148,861	1,673,618	159,413	95,345	190,911	2,629	26,945	923,960	898,917	695	34	24,203	111	111
5. Baltimore*.....	799,130	569,975	41,310	85,035	95,120	1,216	6,474	148,034	144,774	1,039	7	2,221	1,475	1,475
5. Charlotte*.....	935,653	627,960	46,024	70,143	183,392	123	8,011	214,706	171,306	4,178	5	37,740	46	46
6. Birmingham.....	432,267	294,434	17,298	63,586	54,256	434	2,693	106,074	106,023	745	13	760	19,019	19,019
6. Jacksonville*.....	402,290	218,580	14,462	55,508	112,275	1,031	3,265	208,362	189,330	13	36	10,443	500	1,800
6. Nashville.....	419,311	242,261	14,157	58,033	141,711	7,273	7,598	230,198	217,269	150	36	56,899	2,800	2,800
6. New Orleans.....	743,891	502,250	27,026	58,033	229,936	9,926	39,302	1,585,219	1,524,990	530	9	11,095	900	900
7. Detroit.....	2,474,923	1,846,262	217,414	132,083	37,944	48,317	1,374	44,181	44,166	895	6	10,775	605	605
8. Little Rock.....	207,254	114,232	5,387	15,330	118,035	32	4,865	83,706	82,678	659	10	5,375	1,380	1,380
8. Louisville.....	536,569	365,477	14,551	30,745	151,525	2,803	3,261	193,875	182,341	659	10	5,375	1,380	1,380
8. Memphis.....	272,687	219,116	11,313	14,476	11,091	170	684	12,402	11,787	684	10	5,375	1,380	1,380
9. Helena.....	49,480	21,916	1,313	14,476	11,091	170	684	12,402	11,787	684	10	5,375	1,380	1,380
10. Denver*.....	666,700	495,967	27,478	20,604	113,260	170	9,221	240,429	234,604	450	6	5,375	1,380	1,380
10. Oklahoma City*.....	390,428	271,641	12,096	48,772	106,182	26	3,737	69,918	68,532	6	53	11,095	900	900
10. Omaha.....	431,032	271,400	21,878	18,912	116,654	26	2,162	44,548	44,495	53	37	66,189	49,503	49,503
11. El Paso*.....	175,143	134,056	7,271	6,016	24,340	1,488	1,972	65,915	51,770	2,150	17	49,503	1,450	1,450
11. Houston*.....	1,392,560	939,701	59,152	72,100	305,622	5,338	10,647	330,885	264,659	950	17	49,503	1,450	1,450
11. San Antonio*.....	348,757	253,857	8,480	18,182	55,920	5,136	4,182	179,366	170,018	2,495	17	49,503	1,450	1,450
12. Los Angeles*.....	3,488,421	2,996,837	188,143	89,145	139,989	11,472	62,835	1,989,818	1,803,609	2,495	17	49,503	1,450	1,450
12. Portland.....	944,037	778,052	29,921	69,847	25,905	1,680	38,632	715,651	683,527	254	489	25,978	315	315
12. Salt Lake City*.....	400,151	305,368	13,836	42,860	31,065	2	7,020	272,171	244,494	2,401	489	25,978	315	315
12. Seattle.....	1,262,919	1,003,696	49,021	132,626	54,698	6,251	16,627	564,527	550,936	2,401	489	25,978	315	315
Other reserve cities¹.....	5,816,304	3,949,556	277,676	463,702	1,051,372	14,259	59,739	1,720,886	1,657,006	15,011	1,113	43,491	2,765	1,500
4. Columbus.....	559,494	363,580	23,725	104,107	99,959	42	8,081	146,614	136,579	405	55	9,615	10	10
4. Toledo.....	339,854	253,295	28,917	24,968	28,089	203	4,382	172,898	170,018	235	55	2,590	1,450	1,450
5. Washington*.....	932,110	809,287	36,580	60	69,765	7,157	9,261	282,606	274,240	6,916	1,018	7,608	391	391
6. Miami*.....	325,895	207,482	13,162	24,112	75,209	2,819	3,111	92,825	84,029	170	17	50,323	50	50
7. Des Moines*.....	281,295	150,352	9,284	35,677	82,373	778	12,550	254,486	239,749	2,205	5	12,527	50	50
7. Indianapolis.....	792,852	535,778	34,515	89,868	119,363	778	4,223	293,235	284,690	1,545	505	4,325	2,625	2,625
7. Milwaukee*.....	765,418	515,561	45,595	34,216	163,451	2,372	4,223	293,235	284,690	1,545	505	4,325	2,625	2,625
8. National Stock Yards.....	125,247	18,612	707	234	105,591	103	2,546	1,794	1,794	2	750	750	750	750
9. St. Paul*.....	377,551	221,181	31,769	27,215	92,838	620	3,928	99,614	98,814	800	15	1,047	130	130
10. Kansas City, Kansas*.....	69,178	26,985	697	16,160	24,920	416	22,245	22,245	22,245	15	11	1,047	130	130
10. Pueblo*.....	31,149	22,334	1,041	2,542	4,683	549	11,591	10,529	10,529	285	11	1,047	130	130
10. Topeka.....	139,983	63,423	6,481	38,973	11,570	536	20,469	20,173	20,173	180	790	1,129	3,900	3,900
10. Tulsa*.....	435,971	316,918	22,930	18,807	72,179	257	4,880	78,416	78,106	180	790	1,129	3,900	3,900
10. Wichita*.....	253,641	165,949	10,321	34,546	40,930	11	1,895	40,337	38,418	505	790	1,129	3,900	3,900
11. Fort Worth*.....	405,666	278,819	11,952	12,217	100,452	11	2,215	151,704	147,299	505	790	1,129	3,900	3,900
Country banks, by districts.....	44,735,780	36,014,284	1,725,271	4,986,264	1,398,916	18,321	592,724	28,753,466	27,124,740	118,408	8,894	1,467,214	22,153	12,057
1. Boston.....	3,699,122	2,046,416	188,505	274,644	138,991	1,650	48,916	1,467,960	1,444,074	4,160	884	18,642	175	25
2. New York.....	7,230,266	5,556,179	328,556	1,083,960	124,749	3,684	133,138	6,184,693	5,841,074	5,872	15	330,807	3,603	3,322
3. Philadelphia.....	3,010,496	2,690,079	154,870	380,103	26,167	30	31,087	2,692,130	2,625,169	5,882	453	60,587	39	39
4. Cleveland.....	3,295,316	2,129,269	101,321	262,865	107,648	27	25,342	1,558,169	1,470,458	28,280	936	57,212	283	1,000
5. Richmond.....	2,696,472	3,082,409	122,371	498,229	274,437	868	37,485	1,819,024	1,692,611	14,459	1,070	103,664	7,220	7,220
6. Atlanta.....	4,015,439	5,732,518	273,169	825,640	163,808	213	106,440	5,754,212	5,495,808	5,690	2,938	248,016	1,764	1,764
7. Chicago.....	7,101,788	5,732,518	273,169	825,640	163,808	213	106,440	5,754,212	5,495,808	5,690	2,938	248,016	1,764	1,764
8. St. Louis.....	2,244,133	1,868,159	62,862	227,288	66,894	495	18,930	1,114,182	1,039,595	4,645	142	69,435	365	365
9. Minneapolis.....	1,880,081	1,517,625	64,478	191,200	80,721	495	25,569	1,354,529	1,311,709	2,200	278	40,321	321	321
10. Kansas City.....	3,100,329	2,455,131	108,700	379,014	128,517	4,067	28,967	1,083,239	989,221	6,333	197	87,156	332	332
11. Dallas.....	3,797,945	3,130,757	82,103	319,067	122,104	4,067	39,847	1,155,968	976,746	12,059	1,037	157,832	8,294	8,294
12. San Francisco.....	2,664,393	2,214,484	93,229	257,684	38,808	7,252	52,936	1,871,528	1,655,154	28,332	115	180,167	50	7,710

* Excludes figures for one or more banks classified as "Country."

1 Banks are classified according to their reserve requirements and not necessarily according to location; see contents page for basis of classification of member banks.

* Includes both central reserve city and reserve city banks.

For other footnotes, see opposite page.

AND RESERVE CITY BANKS,¹ BY CITIES, AND OF COUNTRY BANKS IN EACH FEDERAL RESERVE DISTRICT

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see footnote on page 1)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
182,280,051	1,828,868	1,277,739	4,748,067	190,134,725	5,151,002	8,311,531	3,444,033	360,965	17,267,531	103,610,635	90,045,793	All member banks
71,316,740	1,224,969	1,245,385	2,502,657	76,289,751	2,191,194	3,648,991	1,238,421	121,832	7,200,438	44,101,789	32,429,471	Reserve bank cities ¹
2,617,451	11,400	36,632	61,961	2,727,444	85,150	191,520	41,242	14,109	332,021	2,077,229	1,611,885	1. Boston*
31,035,947	758,319	968,645	1,455,344	34,218,255	1,065,719	1,794,732	632,734	36,576	3,529,761	21,104,032	14,601,827	2. New York **
3,806,897	23,175	14,460	82,766	3,927,298	95,697	222,747	70,112	2,886	391,442	2,622,905	1,991,837	3. Philadelphia*
3,180,251	24,300	159	62,442	3,267,152	80,456	189,544	35,335	62	305,397	1,552,953	1,296,704	4. Cleveland
717,711	6,000	3	16,088	739,802	21,454	30,569	14,258	299	66,580	420,645	287,612	5. Richmond
1,353,455	4,000	130	35,632	1,393,217	33,690	64,200	18,474	11,046	127,410	886,523	653,612	6. Atlanta *
8,664,405	85,675	30,639	143,310	8,924,029	310,925	393,075	93,579	45,678	843,257	5,905,158	4,244,752	7. Chicago **
1,413,802	12,925	982	27,714	1,455,423	49,878	49,123	42,478	345	141,824	984,005	625,985	8. St. Louis*
1,015,493	53,500	804	23,139	1,092,936	33,750	43,750	20,527	50	98,077	660,425	404,345	9. Minneapolis*
1,112,056	21,600	208	11,841	1,145,705	42,000	47,758	20,794	4,050	114,602	751,866	421,877	10. Kansas City*
2,008,147	88,675	17,236	24,085	2,138,143	92,633	107,629	21,703	385	222,350	1,153,232	811,377	11. Dallas*
14,391,125	135,400	175,487	558,335	15,260,347	279,842	514,344	227,185	6,346	1,027,717	5,982,816	5,477,656	12. San Francisco
29,936,875	222,655	24,751	569,220	30,753,501	826,235	1,354,657	551,477	18,851	2,751,220	17,289,430	14,526,685	Reserve branch cities
1,308,794	11,000	1,951	27,219	1,348,964	36,849	65,363	13,037	396	115,645	621,100	558,457	2. Buffalo
1,164,808	262	21,988	18,477	1,187,058	34,840	53,910	27,028	.....	115,778	743,630	618,782	3. Cincinnati
3,072,821	16	65,253	7,243	3,138,090	107,504	261,531	63,079	.....	432,747	1,920,742	1,599,280	4. Pittsburgh**
947,164	2,000	88	11,405	960,657	17,743	53,258	9,554	4,245	84,800	652,124	560,269	5. Baltimore*
1,150,359	.....	5	63,656	1,214,020	35,708	59,556	8,130	.....	103,394	740,328	546,026	6. Charlotte*
538,341	.....	8,425	7,243	546,766	15,000	15,500	9,052	1,570	41,122	343,847	312,738	7. Birmingham
467,174	1,000	.....	20,575	475,417	20,400	19,911	7,732	2,922	50,965	286,160	199,925	8. Jacksonville*
627,673	.....	30	9,349	648,278	18,000	22,000	8,246	79	48,325	332,556	263,129	9. Nashville
974,089	31,825	1,398	9,349	1,016,661	16,563	48,738	19,459	.....	84,760	582,185	451,132	6. New Orleans
4,060,142	33,500	526	73,103	4,167,271	86,665	187,382	63,695	5,242	342,984	2,127,800	1,744,659	7. Detroit
251,435	.....	2,985	13,758	254,420	7,150	8,100	3,196	241	18,687	165,235	127,688	8. Little Rock
620,275	16,000	.....	11,344	650,033	18,750	34,250	11,079	654	64,733	435,816	315,226	9. Louisville
721,562	4,304	.....	1,709	737,210	18,000	38,500	9,804	.....	66,304	410,998	291,831	8. Memphis
61,882	.....	12,621	63,591	924,750	1,900	1,800	1,125	.....	4,825	38,925	29,364	9. Helena
907,129	5,000	.....	4,729	487,730	27,000	31,550	14,221	233	73,004	527,898	434,215	10. Denver*
460,346	21,850	805	6,203	486,283	19,400	19,400	21,902	234	60,936	317,844	233,125	10. Oklahoma City*
475,580	4,500	.....	2,655	246,307	12,700	19,100	12,568	776	45,144	333,649	226,870	10. Omaha
241,058	2,500	94	16,451	1,749,499	8,500	11,500	3,883	5	23,888	140,661	125,810	11. El Paso*
1,723,445	3,200	6,403	5,946	531,116	11,650	19,250	6,992	247	166,156	1,109,392	891,907	11. Houston*
525,103	.....	67	89,475	5,628,083	138,160	158,851	117,939	50	38,139	2,382,015	238,396	11. San Antonio*
5,478,239	55,800	4,569	42,613	1,724,941	44,555	53,780	52,048	12	415,000	2,999,827	2,725,988	12. Los Angeles*
1,659,688	20,000	2,640	14,129	690,931	15,293	28,722	8,559	560	150,395	809,124	767,378	12. Portland
672,322	4,480	1,593	36,386	1,875,425	46,600	67,500	35,559	696	53,134	323,699	295,813	12. Salt Lake City*
1,827,446	10,000	.....	.....	.....	.....	.....	.....	.....	150,355	1,048,875	968,807	12. Seattle
7,537,190	79,147	257	201,499	7,818,093	195,434	344,703	117,001	13,588	670,726	4,647,167	3,728,912	Other reserve cities ¹
706,108	15,500	.....	26,992	748,600	19,700	29,500	10,720	.....	59,920	449,922	403,240	4. Columbus
512,752	4,000	.....	18,477	535,229	14,503	16,073	5,001	1,408	36,985	287,636	255,034	4. Toledo
1,214,716	13,000	.....	19,697	1,247,413	24,543	51,458	18,470	4,753	99,224	807,411	730,537	5. Washington*
418,720	.....	95	8,700	427,515	13,400	19,490	5,905	1,415	40,210	228,756	176,386	6. Miami*
332,595	.....	2,957	44,473	335,552	7,000	8,500	10,289	.....	25,789	198,608	137,624	7. Des Moines*
1,047,338	13,000	.....	44,021	1,104,811	25,730	64,276	15,497	1,040	106,543	639,765	527,585	7. Indianapolis
1,058,653	13,203	152	44,021	1,116,029	21,000	46,548	11,811	.....	79,359	617,439	425,547	7. Milwaukee*
127,793	.....	.....	434	128,227	1,000	9,000	3,508	.....	13,508	81,283	19,793	8. National Stock Yards
477,165	3,950	10	11,064	492,189	14,500	25,000	10,066	360	49,926	296,628	184,653	9. St. Paul*
91,423	1,000	.....	1,101	93,524	3,200	3,200	1,554	.....	7,954	52,190	36,156	10. Kansas City, Kansas*
42,740	.....	.....	598	43,338	1,500	1,500	1,112	434	4,546	22,693	23,595	10. Pueblo*
141,452	.....	.....	2,428	143,880	4,700	6,400	2,193	.....	13,293	105,207	95,940	10. Topeka
514,387	10,000	.....	5,532	529,919	14,900	26,600	13,258	1,726	56,484	334,758	319,348	10. Tulsa*
293,978	.....	.....	4,020	297,998	9,008	14,508	3,466	389	27,371	209,233	180,602	10. Wichita*
557,370	5,494	.....	11,005	573,869	20,750	22,650	4,151	2,063	49,614	315,638	252,458	11. Fort Worth*
73,489,246	302,097	7,346	1,474,691	75,273,380	1,938,139	2,963,180	1,537,134	206,694	6,645,147	37,572,249	39,360,725	Country banks, by districts
5,167,082	55,980	4,371	223,200	5,450,633	146,826	242,463	107,901	11,560	508,750	3,112,942	3,024,693	1. Boston
13,414,959	64,567	1,144	374,010	13,854,680	345,077	509,084	223,401	17,913	1,095,475	6,258,961	6,263,419	2. New York
5,702,626	15,190	30	123,951	5,841,797	153,353	313,126	126,287	11,342	604,108	2,547,007	2,694,304	3. Philadelphia
5,993,144	7,219	.....	115,868	6,116,231	170,465	269,466	136,718	9,729	586,378	2,815,407	2,990,186	4. Cleveland
4,254,641	15,921	212	94,551	4,365,325	112,441	208,618	97,620	15,218	433,897	2,210,344	2,335,858	5. Richmond
5,834,463	38,850	449	96,205	5,969,967	169,807	242,739	104,731	20,656	537,933	3,306,461	3,433,778	6. Atlanta
12,856,004	48,298	485	193,464	13,098,251	296,175	421,850	266,054	49,507	1,033,586	6,038,888	6,400,531	7. Chicago
3,358,315	1,640	90	36,344	3,396,389	86,223	129,702	91,483	15,434	322,842	1,863,296	2,063,664	8. St. Louis
3,234,610	9,058	99	46,810	3,290,577	80,441	108,306	75,835	11,086	275,668	1,567,765	1,655,382	9. Minneapolis
4,183,568	9,015	1	34,196	4,226,780	102,800	163,528	121,158	11,246	398,732	2,572,836	2,785,665	10. Kansas City
4,953,913	16,822	71	44,602	5,015,408	152,111	184,817	110,705	27,087	474,720	3,038,022	3,386,564	11. Dallas
4,535,921	19,537	394	91,490	4,647,342	122,420	169,481	75,241	5,916	373,058	2,240,320	2,326,681	12. San Francisco

¹ Includes figures for a bank with its head office in a nonreserve city, which has a branch in this reserve city; see contents page.² Cash items reported in process of collection were in excess of demand deposits other than interbank and United States Government. For other footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

ASSETS [In thousands of dollars]

State or Territory	Number of banks	Loans and investments							Reserves.	
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks
Total	6,197	160,864,644	98,814,831	45,874,904	94,469	13,897,179	1,656,472	526,789	41,424,227	17,552,060
New England:										
Maine.....	30	467,468	294,095	141,448	.....	24,639	6,133	1,153	93,239	32,760
New Hampshire.....	52	266,875	165,975	77,000	.....	21,492	1,720	688	69,402	19,721
Vermont.....	31	187,895	119,277	51,277	8	13,975	2,937	421	34,502	12,899
Massachusetts.....	124	4,205,762	2,793,262	1,040,391	589	327,395	28,226	15,899	1,075,836	444,014
Rhode Island.....	5	767,773	499,176	188,017	12	75,968	2,086	2,514	127,180	66,094
Connecticut.....	32	1,601,754	995,984	410,428	10	182,545	6,869	5,918	433,987	145,808
Middle Atlantic:										
New York.....	352	35,472,936	23,402,100	8,696,883	1,746	2,977,598	238,594	156,015	10,794,748	4,726,846
New Jersey.....	215	5,768,271	3,178,168	1,645,781	906	826,493	98,532	18,391	1,029,520	424,761
Pennsylvania.....	540	11,108,415	6,845,591	2,997,380	294	1,050,751	170,806	43,593	2,464,596	1,128,143
East North Central:										
Ohio.....	373	8,792,868	5,134,273	2,798,740	646	749,516	87,228	22,465	1,901,641	813,397
Indiana.....	225	3,035,543	1,621,230	1,171,787	36	199,092	36,514	6,884	750,791	293,324
Illinois.....	526	12,949,330	7,138,921	4,443,660	241	1,130,204	205,545	30,759	3,134,546	1,621,509
Michigan.....	218	6,867,769	3,757,424	2,262,338	256	813,016	19,744	14,991	1,275,463	575,363
Wisconsin.....	159	2,419,719	1,323,649	884,351	.....	172,695	34,057	4,967	555,431	232,551
West North Central:										
Minnesota.....	208	2,443,640	1,544,084	669,542	3	181,948	42,151	5,912	676,934	243,741
Iowa.....	166	1,352,748	755,163	425,410	.....	155,706	13,534	2,935	368,675	112,406
Missouri.....	172	3,372,365	2,058,083	1,030,700	404	244,409	27,928	10,841	1,067,683	437,278
North Dakota.....	40	322,879	176,602	109,273	.....	26,330	10,073	601	66,442	29,388
South Dakota.....	59	422,882	240,555	141,935	.....	30,191	9,177	1,024	88,480	40,468
Nebraska.....	138	942,666	550,040	302,393	.....	79,619	8,332	2,282	302,432	115,863
Kansas.....	214	1,237,975	618,355	433,494	.....	163,242	19,787	3,097	326,924	133,957
South Atlantic:										
Delaware.....	5	380,805	246,932	127,345	.....	4,648	232	1,648	114,848	47,450
Maryland.....	59	1,210,416	638,105	450,063	.....	96,642	22,271	3,335	357,999	135,441
District of Columbia.....	9	1,131,195	677,773	400,143	.....	38,467	12,294	2,518	305,308	144,689
Virginia.....	199	2,285,261	1,425,557	650,438	50	170,243	32,858	6,115	553,950	214,158
West Virginia.....	111	842,370	418,029	350,066	.....	63,341	8,577	2,357	199,411	75,413
North Carolina.....	40	1,253,699	844,755	291,821	.....	88,261	25,163	3,699	430,850	142,991
South Carolina.....	31	546,403	308,310	179,277	.....	49,290	8,204	1,322	156,505	49,235
Georgia.....	67	1,611,603	1,116,325	371,971	.....	104,044	14,595	4,668	528,020	196,856
Florida.....	125	2,626,446	1,402,414	961,674	32	223,039	32,256	7,031	762,792	244,507
East South Central:										
Kentucky.....	105	1,126,243	658,350	381,682	.....	68,921	13,965	3,325	326,136	131,678
Tennessee.....	83	1,946,149	1,214,635	544,064	62	163,019	19,354	5,015	567,793	197,390
Alabama.....	94	1,356,633	775,243	404,572	.....	157,340	16,239	3,239	392,321	147,084
Mississippi.....	35	474,521	269,648	128,367	.....	69,397	5,707	1,402	141,660	49,699
West South Central:										
Arkansas.....	76	669,152	365,790	202,820	.....	92,181	6,766	1,595	203,221	66,628
Louisiana.....	53	1,664,538	923,639	577,140	264	150,114	9,069	4,312	488,081	186,512
Oklahoma.....	225	1,669,581	925,956	550,030	.....	169,522	19,480	4,593	557,572	194,135
Texas.....	575	7,562,725	4,581,029	2,143,934	86,710	638,653	90,395	22,004	2,585,585	925,959
Mountain:										
Montana.....	86	588,753	332,303	195,384	.....	47,877	12,035	1,154	141,211	48,755
Idaho.....	18	493,046	294,089	158,703	.....	38,891	386	977	94,484	41,890
Wyoming.....	40	287,973	154,738	108,593	.....	19,927	4,087	628	75,910	27,281
Colorado.....	95	1,356,124	878,347	397,598	.....	72,430	4,645	3,104	388,231	144,486
New Mexico.....	37	425,130	234,934	163,030	.....	23,671	2,581	914	120,637	47,827
Arizona.....	4	894,474	662,443	177,394	1,014	46,857	4,534	2,232	187,471	71,643
Utah.....	20	699,110	457,746	175,951	12	59,755	3,961	1,685	169,230	69,585
Nevada.....	5	363,740	214,676	115,737	.....	31,065	1,648	614	56,627	29,642
Pacific:										
Alaska.....	7	156,881	81,318	61,783	.....	8,833	4,703	244	38,078	10,393
Washington.....	34	2,189,406	1,436,200	546,958	.....	188,641	12,775	4,832	534,564	221,093
Oregon.....	15	1,565,380	945,269	440,707	6	159,340	16,983	3,075	328,670	173,437
California.....	62	19,217,394	12,953,302	4,620,912	1,168	1,386,477	178,375	77,160	3,934,856	1,855,791
Hawaii.....	2	246,994	157,039	69,133	.....	17,849	2,361	612	39,639	12,962
Virgin Islands ¹	1	14,966	7,930	5,386	.....	1,620	.....	30	4,132	759
Mutual Savings Banks².....	2	19,008	9,851	6,778	.....	1,428	895	56	1,476	762

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2...	4	424,096	272,056	121,065	10	28,437	360	2,168	82,428	30,372
New Jersey—Dist. No. 2...	139	4,568,836	2,530,381	1,262,042	811	680,069	79,715	15,818	789,879	320,953
Kentucky—Dist. No. 4...	56	390,273	228,722	127,554	.....	27,150	5,792	1,055	86,252	34,359
Pennsylvania—Dist. No. 4...	128	4,148,372	2,407,979	1,215,755	261	478,012	31,889	14,476	806,803	427,847
West Virginia—Dist. No. 4...	11	106,364	55,548	40,380	.....	9,245	778	413	28,810	10,518
Louisiana—Dist. No. 6...	36	1,323,353	714,245	490,904	264	110,915	3,793	3,232	403,228	160,476
Mississippi—Dist. No. 6...	22	402,614	235,350	103,953	62	57,810	4,290	1,211	122,338	42,537
Tennessee—Dist. No. 6...	71	1,287,133	759,229	399,307	20	111,938	13,454	3,143	347,327	115,476
Indiana—Dist. No. 7...	167	2,693,608	1,428,748	1,040,736	120	185,546	32,531	6,007	666,552	264,542
Illinois—Dist. No. 7...	377	12,122,970	6,779,841	4,098,766	256	1,033,138	182,036	29,072	2,912,184	1,541,068
Michigan—Dist. No. 7...	178	6,658,056	3,661,695	2,178,265	.....	787,327	15,951	14,561	1,240,098	560,620
Wisconsin—Dist. No. 7...	118	2,196,341	1,216,311	789,988	.....	155,678	29,854	4,510	511,092	215,780
Missouri—Dist. No. 10...	46	1,153,710	678,888	356,204	371	104,967	9,372	3,908	434,198	167,202
New Mexico—Dist. No. 10...	11	284,645	160,024	114,745	.....	8,550	725	601	73,797	30,386
Oklahoma—Dist. No. 10...	211	1,629,428	903,473	538,861	.....	163,143	19,442	4,509	544,150	190,511
Arizona—Dist. No. 12...	3	794,319	594,254	156,105	1,014	37,055	3,899	1,992	168,654	64,781

¹ One bank in The Virgin Islands is included in national, "Country," and New York District figures, respectively, elsewhere in this report.
² These banks are in Wisconsin and in District No. 7.

OF BANKS ON OCTOBER 3, 1960 BY STATES

ASSETS [In thousands of dollars]

cash, and bank balances											State or Territory
Cash in vault	Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets in directly representing real estate	Customers' liability on acceptances	Other assets	Total assets	
2,248,799	7,234,065	40,490	139,828	14,208,985	2,412,683	63,759	222,995	1,249,936	1,164,012	207,402,256	Total
11,677	20,021	90	182	28,509	8,971	172	187	2,130	572,167	New England:	
8,043	18,737	18	6	22,877	5,069	247	54	380	342,027	Maine	
3,573	11,773	.....	29	6,228	2,854	45	778	741	226,815	New Hampshire	
71,320	121,161	2,190	7,306	429,845	60,226	707	1,840	36,856	5,406,485	Vermont	
13,669	14,212	.....	297	32,908	10,788	140	6	3,452	913,386	Massachusetts	
44,401	97,904	89	57	145,728	31,558	1,803	330	10,421	2,079,853	Rhode Island	
310,663	375,742	3,089	78,527	5,299,881	504,214	5,873	11,104	946,766	433,816	Connecticut	
123,218	244,590	374	62	236,515	89,297	1,560	904	303	28,077	Middle Atlantic:	
191,774	373,070	2,188	5,837	763,584	171,931	3,675	10,535	13,967	57,434	New York	
154,162	401,718	438	2,722	529,204	123,105	1,561	4,729	421	45,895	New Jersey	
64,877	236,815	116	188	155,471	42,711	993	434	.....	14,405	Pennsylvania	
126,517	521,160	4,065	12,325	848,970	78,877	3,316	14,674	30,242	82,902	East North Central:	
112,595	239,005	1,332	12,657	334,511	92,629	3,418	8,911	546	34,951	Ohio	
36,950	132,806	176	747	152,201	28,959	2,369	3,736	512	17,695	Indiana	
26,536	129,406	384	2,663	274,204	32,335	1,041	14,461	901	14,310	Illinois	
24,712	139,483	.....	.....	92,074	12,089	1,217	3,224	37	3,717	Michigan	
38,460	210,610	2,064	300	378,971	31,482	1,320	2,096	1,130	18,195	Wisconsin	
3,641	23,652	.....	71	9,690	5,938	61	250	.....	1,893	West North Central:	
5,160	33,667	.....	.....	9,185	6,924	279	436	.....	2,255	Minnesota	
10,937	91,223	270	.....	84,139	9,299	482	1,850	.....	4,961	Iowa	
16,064	131,200	103	.....	45,600	15,867	529	292	.....	3,436	Missouri	
5,751	34,271	100	.....	27,276	7,452	280	1,988	.....	1,932	North Dakota	
29,653	83,804	103	110	108,888	18,845	607	369	88	7,090	South Dakota	
22,670	43,104	103	672	94,070	21,451	306	4,253	.....	5,090	Nebraska	
48,904	137,111	1,260	140	152,377	39,508	936	3,678	159	7,849	Kansas	
21,351	79,187	.....	.....	23,460	11,886	666	1,641	.....	2,090	South Atlantic:	
33,924	84,614	440	118	169,363	26,523	146	2,911	61	7,404	Delaware	
15,968	52,244	125	98	38,835	10,898	331	160	.....	3,671	Maryland	
24,604	118,661	217	149	187,533	40,144	836	1,478	185	8,438	District of Columbia	
52,562	273,828	1,590	448	189,857	55,289	2,975	13,011	167	15,786	Virginia	
22,569	92,697	.....	29	79,163	13,805	228	1,830	89	4,430	West Virginia	
39,497	182,068	200	176	148,462	30,121	1,561	.....	4,334	7,673	North Carolina	
30,773	139,099	415	47	77,903	20,490	1,466	3,379	239	6,303	South Carolina	
9,697	53,351	.....	.....	28,913	13,326	283	500	.....	3,030	Georgia	
13,359	83,210	50	.....	39,974	11,731	381	130	1	2,496	Florida	
27,378	121,297	606	150	152,138	28,061	386	1,894	1,301	9,147	East South Central:	
23,919	269,868	261	.....	69,389	29,999	1,145	6,126	805	5,122	Kentucky	
115,461	1,015,861	11,897	2,258	514,149	199,439	12,261	11,351	23,729	32,432	Tennessee	
8,210	52,773	14	87	31,372	11,111	585	16	12	3,092	Alabama	
6,824	16,860	50	.....	28,860	9,395	542	.....	.....	674	Mississippi	
5,413	34,894	.....	.....	8,322	4,781	612	.....	.....	2,118	West South Central:	
18,668	118,733	350	98	105,879	15,779	773	6,625	.....	10,757	Arkansas	
9,654	47,308	.....	.....	15,848	7,440	313	183	8	1,399	Louisiana	
16,275	41,927	90	960	56,576	23,655	44	5,760	14	10,576	Oklahoma	
9,082	27,410	130	10	63,013	5,060	54	8,453	.....	1,581	Texas	
7,475	6,495	.....	.....	13,015	7,845	555	170	.....	1,921	Mountain:	
5,338	14,111	31	36	8,169	3,219	335	741	.....	252	Montana	
30,315	59,274	777	1,912	221,193	42,701	1,124	889	1,801	13,516	Idaho	
14,458	19,730	923	410	119,712	31,819	413	4	2,640	9,911	Wyoming	
174,359	355,794	2,154	7,863	1,538,895	299,689	2,689	64,624	179,155	169,351	Colorado	
5,274	5,218	18	81	16,086	6,053	77	.....	15	1,915	New Mexico	
465	1,308	1,600	.....	.....	45	41	.....	.....	47	Arizona	
125	570	.....	.....	19	105	13	.....	.....	12	Utah	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Nevada	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Pacific:	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Alaska	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Washington	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Oregon	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	California	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Hawaii	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Virgin Islands ¹	
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	Mutual Savings Banks ¹	

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

11,725	11,774	.....	11	28,546	10,616	279	.....	4,466	521,885	Connecticut—Dist. No. 2
94,499	179,561	263	62	194,541	69,114	944	545	22,586	5,452,207	New Jersey—Dist. No. 2
9,479	36,126	.....	.....	6,288	6,108	118	27	757	483,535	Kentucky—Dist. No. 4
66,655	94,150	.....	1,140	217,011	55,200	900	1,254	26,393	5,038,938	Pennsylvania—Dist. No. 4
3,366	12,827	.....	.....	2,099	667	236	514	281	136,872	West Virginia—Dist. No. 4
20,722	86,125	606	150	135,144	22,115	278	1,894	6,935	1,759,104	Louisiana—Dist. No. 6
7,733	44,213	.....	.....	27,855	12,007	283	500	2,967	540,709	Mississippi—Dist. No. 6
27,245	124,055	50	.....	80,501	21,593	742	.....	3,907	1,660,732	Tennessee—Dist. No. 6
57,632	197,859	101	188	146,204	37,468	852	377	12,795	3,411,626	Indiana—Dist. No. 7
112,760	436,958	3,665	12,325	805,408	69,905	2,769	14,315	80,303	15,232,688	Illinois—Dist. No. 7
107,836	224,697	1,332	12,654	332,959	90,255	3,243	8,911	34,678	8,035,787	Michigan—Dist. No. 7
33,158	111,296	176	747	149,935	25,177	2,125	3,590	16,816	2,755,653	Wisconsin—Dist. No. 7
11,949	72,797	2,053	193	180,004	10,484	680	1,073	4,615	1,604,969	Missouri—Dist. No. 10
4,974	26,678	.....	.....	11,759	5,011	65	.....	989	364,507	New Mexico—Dist. No. 10
23,011	261,483	236	.....	68,909	29,467	1,113	6,126	805	2,216,118	Oklahoma—Dist. No. 10
14,496	35,737	90	386	53,164	21,258	26	5,760	9,415	999,446	Arizona—Dist. No. 12

For footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

LIABILITIES (In thousands of dollars)

State or Territory	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations	United States Government	Post-savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total.....	125,051,946	92,147,348	6,715,237	8,563,111	12,648,195	1,433,736	3,544,319	57,228,105	52,327,879	224,632	12,193	3,116,543	129,221	1,417,637
New England:														
Maine.....	297,776	237,051	13,043	33,836	9,504	23	4,319	207,538	206,027	731	7	773		
New Hampshire.....	229,429	182,767	11,611	20,628	11,787		2,636	67,718	66,031	93	10	1,584		
Vermont.....	81,360	68,691	3,204	6,834	1,091		1,540	121,078	119,737	58	3	1,280		
Massachusetts.....	3,968,657	3,034,414	209,035	242,384	396,971	29,242	56,611	686,034	642,129	5,238	720	13,895	165	23,887
Rhode Island.....	420,225	345,414	23,792	33,069	8,965		1,474	367,234	365,437	710	146	916		25
Connecticut.....	1,389,900	1,156,406	83,861	86,083	45,260	67	18,223	413,579	411,081	1,420	15	1,053	10	
Middle Atlantic:														
New York.....	31,156,284	20,878,479	2,190,104	1,219,109	3,598,887	1,120,904	2,148,801	9,241,738	7,558,421	31,183		504,772	65,422	1,081,940
New Jersey.....	3,411,279	2,749,584	156,722	372,018	74,948	434	57,573	2,796,012	2,748,091	4,258		43,605	33	25
Pennsylvania.....	7,806,444	6,125,714	440,280	430,241	682,150	33,453	94,606	4,328,030	4,173,722	4,116	707	123,976	2,576	22,933
East North Central:														
Ohio.....	5,908,707	4,504,351	356,148	565,837	387,855	8,246	86,270	3,790,043	3,636,022	1,533	756	150,660	1,072	
Indiana.....	2,292,672	1,721,609	99,408	290,134	151,426	778	29,317	1,136,303	1,086,915	3,818	1,179	44,281	110	
Illinois.....	10,256,895	7,253,014	661,194	780,699	1,358,387	39,893	163,708	4,387,744	4,171,190	7,473	940	149,343	4,800	53,998
Michigan.....	3,987,405	3,048,026	291,435	322,819	248,014	10,026	67,085	3,465,945	3,289,839	1,423	50	170,156	4,477	
Wisconsin.....	1,640,620	1,254,315	86,960	100,441	180,147	2,372	16,385	1,093,284	1,069,890	1,883	980	17,849	2,632	50
West North Central:														
Minnesota.....	1,944,357	1,306,709	105,261	139,361	362,255	5,284	25,487	861,885	844,721	1,268	70	15,805	21	
Iowa.....	1,128,092	788,900	37,419	134,359	155,117		12,297	448,968	446,885	1,041	81	961		
Missouri.....	3,133,555	2,184,674	141,018	92,438	684,427	3,666	27,332	875,205	840,050	3,613	454	28,333	2,055	700
North Dakota.....	230,119	195,546	5,740	14,889	11,594	57	2,293	131,921	127,879	38	6	3,638		
South Dakota.....	308,551	246,658	7,588	38,576	11,638		4,092	164,739	153,516	1,194	2	10,022		
Nebraska.....	979,404	704,697	36,090	74,324	158,122	26	5,845	153,975	152,806	156	24	989		
Kansas.....	1,124,240	795,392	35,445	195,898	90,486		7,019	305,375	272,887	1,826	48	30,611	3	
South Atlantic:														
Delaware.....	368,485	311,384	39,512	6,329	8,791	15	2,454	67,154	66,906	210		38		
Maryland.....	1,064,268	779,810	50,561	127,417	96,532	1,216	8,732	378,898	365,869	4,300	6	8,723		
District of Columbia.....	1,007,878	881,259	39,093	70	69,854	7,157	10,445	317,574	302,789	12,856	479	29,913	180	1,450
Virginia.....	1,571,765	1,206,268	67,031	109,520	175,611	218	13,117	995,212	949,717	13,339	1,063	29,913	180	1,000
West Virginia.....	615,277	480,446	22,590	72,378	33,459		6,404	310,205	308,723	359	249	846		
North Carolina.....	1,186,053	843,695	55,296	90,535	186,500	123	9,904	319,240	259,918	5,355	7	52,605	1,475	
South Carolina.....	518,681	415,252	20,406	59,178	18,584		5,261	113,986	99,401	5,399		7,011	175	
Georgia.....	1,507,586	1,019,230	72,756	148,758	256,336	261	10,245	438,256	392,947	4,089	707	40,360	153	
Florida.....	2,248,300	1,707,861	66,370	190,904	255,279	3,716	24,170	872,260	796,641	5,218	1,207	67,430	1,764	
East South Central:														
Kentucky.....	1,010,854	775,081	48,255	54,598	124,964	32	7,924	281,714	265,372	3,136	15	13,191		
Tennessee.....	1,568,910	1,020,515	56,196	157,872	321,891	2,803	9,633	741,828	685,112	1,577	161	53,900	978	100
Alabama.....	1,148,347	832,775	38,188	172,824	96,605	368	7,587	452,081	444,142	2,123	27	5,054	735	
Mississippi.....	428,561	269,336	12,423	89,061	55,946		1,795	131,873	127,017	1,501		500	3,055	
West South Central:														
Arkansas.....	601,482	426,998	14,332	82,057	74,305		3,790	202,105	198,514	94	30	3,202	265	
Louisiana.....	1,474,091	1,017,092	46,043	207,872	181,832	7,273	13,979	476,129	456,737	2,712	57	13,740	1,083	1,800
Oklahoma.....	1,608,188	1,157,237	72,520	162,068	199,528	257	16,578	392,929	385,300	3,632	91	3,387	519	
Texas.....	7,150,034	5,300,904	214,378	405,855	1,138,805	19,880	70,212	2,146,646	1,765,308	14,916	1,081	351,372	9,219	4,750
Mountain:														
Montana.....	453,384	359,540	13,543	46,559	27,330		6,412	222,161	211,075	333	1	10,752		
Idaho.....	338,816	274,399	7,941	49,148	3,081		4,247	201,274	200,113	1,140	11	10		
Wyoming.....	224,100	171,961	7,297	26,930	14,986		2,926	112,089	101,357	1,124	18	9,590		
Colorado.....	1,158,302	905,113	41,620	72,769	123,797	170	14,833	459,558	427,867	1,948	10	30,733		
New Mexico.....	360,987	270,816	15,185	55,432	13,614		5,940	143,638	115,860	1,720	11	26,002	45	
Arizona.....	643,359	520,176	16,778	49,442	11,773	5,824	16,738	353,679	316,554	1,530	27	29,568		6,000
Utah.....	460,708	354,793	14,555	49,442	33,724	2	7,792	338,591	301,880	1,214	489	34,958	50	
Nevada.....	234,526	178,152	11,517	39,636	911		4,510	160,664	141,884	1,751		17,029		
Pacific:														
Alaska.....	106,561	87,432	6,950	8,902	1,309		1,968	79,503	44,772	13,638	20	21,073		
Washington.....	1,663,758	1,334,745	65,491	172,224	64,163	6,349	20,786	844,293	828,223	4,788	9	1,558	315	9,400
Oregon.....	978,160	805,636	31,269	74,636	25,961	1,680	39,978	739,535	704,333	254	14	34,884	50	
California.....	11,510,532	9,550,241	542,574	542,719	400,456	118,803	355,739	9,754,611	8,591,270	35,179	195	894,423	25,722	207,822
Hawaii.....	138,451	103,215	8,834	18,912	3,627	1,644	2,219	124,266	82,010	7,084	10	33,452		1,710
Virgin Islands ¹	5,871	3,575	175	2,059	10		52	11,805	6,992			4,732	34	47
Mutual Savings Banks²								18,576	18,555		1		20	

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	287,661	241,437	16,380	16,016	6,991		6,837	178,334	177,405	55	15	859		
New Jersey—Dist. No. 2	2,625,630	2,147,731	124,383	232,729	70,509	434	49,844	2,252,377	2,223,032	1,577		27,734	9	25
Kentucky—Dist. No. 4	283,444	243,708	10,146	23,264	4,154		2,172	143,370	136,187	115		7,068		
Pennsylvania—Dist. No. 4	2,796,623	2,233,708	184,073	148,556	192,286	2,629	35,363	1,593,251	1,556,984	718	172	35,266	111	
West Virginia—Dist. No. 4	80,939	61,471	3,935	11,352	2,393		1,768	33,507	33,304	30		173		
Louisiana—Dist. No. 6	1,196,094	813,285	37,033	173,405	154,116	7,273	11,343	370,524	352,151	2,603	47	12,840	1,083	1,800
Mississippi—Dist. No. 6	364,247	220,742	10,382	76,800	54,737		1,586	111,217	107,173	889		100	3,055	
Tennessee—Dist. No. 6	986,688	652,105	40,442	120,088	168,308		6,145	518,315	474,176	910	161	42,105	963	
Indiana—Dist. No. 7	2,031,869	1,518,539	88,607	260,976	125,288	778	27,688	1,014,706	973,205	3,289	1,159	36,973	80	
Illinois—Dist. No. 7	9,606,792	6,809,984	645,506	701,644	1,250,046	39,893	159,718	4,073,489	3,892,934	6,886	889	113,982	4,800	53,998
Michigan—Dist. No. 7	3,887,012	2,969,987	285,034	309,146	247,696	10,026	65,123	3,343,424	3,168,527	1,354	30	169,036	4,477	
Wisconsin—Dist. No. 7	1,510,096	1,147,442	81,962	87,077	176,839	2,372	14,404	974,689	952,331	1,860	801	17,015	2,632	50
Missouri—Dist. No. 10	1,177,689	738,311	43,221	31,583	354,469	1,802	8,303	244,693	239,596	35	7	5,055		
New Mexico—Dist. No. 10	224,422	158,340	12,872	37,777	11,634		3,799	107,010	88,135	395	11	18,424	45	
Oklahoma—Dist. No. 10	1,576,846	1,132,570	72,066	157,493	198,338	257	16,122	375,256	367,800	3,628	91	3,323	414	
Arizona—Dist. No. 12	575,634	463,024	15,142	65,533	11,373	5,160	15,402	314,858	282,552	1,510	27	24,769		6,000

¹ One bank in the Virgin Islands is included in national, "country", and New York District figures, respectively, elsewhere in this report.² These banks are in Wisconsin and in District No. 7.

OF BANKS ON OCTOBER 3, 1960 BY STATES

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see footnote on page 1)	Demand deposits adjusted (see footnote on page 1)	State or Territory
182,280,051	1,828,868	1,277,739	4,748,067	190,134,725	5,151,002	8,311,531	3,444,033	360,965	17,267,531	103,610,635	90,045,793	Total
505,314	2,050		15,314	522,678	17,007	18,823	12,797	862	49,489	249,246	246,697	New England:
297,147	35		11,358	308,540	6,584	16,551	8,989	1,363	33,487	187,815	183,154	Maine
202,438	75		3,984	206,497	6,700	7,377	4,795	1,446	20,318	63,359	70,837	New Hampshire
4,654,691	18,220	37,549	166,054	4,876,514	138,352	286,275	84,830	20,514	529,971	3,417,719	2,903,564	Vermont
7,787,459	18,000	3,454	29,195	838,108	20,490	43,600	11,173	15	75,278	373,105	353,086	Massachusetts
1,803,479	29,000		76,744	1,909,223	56,311	81,482	31,042	1,795	170,630	1,146,268	1,114,984	Rhode Island
												Connecticut
40,398,022	810,336	971,437	1,692,991	43,872,786	1,312,408	2,151,278	788,532	44,453	4,296,671	25,480,661	18,946,508	Middle Atlantic:
12,134,474	32,840	14,506	251,399	12,433,219	349,197	775,980	256,515	15,642	1,397,334	6,669,790	5,886,977	New York
9,698,750	45,394	421	220,113	9,964,678	266,774	463,487	169,730	5,551	905,542	4,977,785	4,627,254	New Jersey
1,577,060	2,055	37	9,338	1,588,490	34,220	63,369	51,448	4,180	153,217	1,900,386	1,885,589	Pennsylvania
4,008,760	35,125	1,191	58,009	4,103,085	130,624	150,433	104,085	6,044	391,186	8,886,845	7,348,451	East North Central:
3,620,400	1,286		5,829	3,639,155	8,530	11,528	7,726	524	28,308	2,544,065	1,925,473	Ohio
473,290	4,500		6,204	483,994	9,885	16,491	9,872	1,014	37,262	265,699	203,038	Indiana
1,133,079	7,850		9,595	1,150,524	30,608	44,520	32,528	3,510	111,166	803,742	700,727	Illinois
1,429,615	4,095		11,297	1,445,007	36,466	64,818	36,907	1,825	140,016	947,440	952,709	Michigan
435,639			17,285	452,924	12,678	32,750	8,949	4	54,381	306,938	292,891	Wisconsin
1,443,166	2,900	88	16,555	1,462,709	30,687	74,474	19,916	7,628	132,705	871,576	807,071	West North Central:
1,325,452	13,000		21,356	1,359,808	27,343	55,308	19,997	5,147	107,795	870,704	797,704	Minnesota
2,566,977	11,750	159	58,381	2,637,267	71,635	122,601	54,893	4,945	254,074	1,282,277	1,176,528	Iowa
925,482	5,121		13,520	944,123	26,601	51,743	30,250	5,347	113,941	512,630	465,768	Missouri
1,505,293	1,450	61	72,074	1,578,878	45,853	78,963	16,425	1,475	142,716	932,076	774,771	North Dakota
632,667	3,200		26,384	662,251	14,475	29,420	10,770	1,052	55,717	427,602	440,856	South Dakota
1,945,842	4,000	218	51,989	2,002,049	51,223	89,143	33,883	14,406	188,655	1,201,392	990,700	Nebraska
3,120,560	16,246	208	52,233	3,189,247	107,297	122,816	44,375	12,731	287,219	1,784,615	1,733,078	Kansas
1,292,568	20,700	89	18,903	1,332,260	37,915	68,791	31,053	2,742	140,501	838,994	758,440	South Atlantic:
2,310,738	345	4,334	43,845	2,359,262	59,415	96,987	37,851	4,116	198,369	1,238,380	1,039,558	Delaware
1,600,428	5,650	239	27,271	1,633,588	43,394	63,744	33,584	6,521	147,243	931,345	935,283	Maryland
560,434	13,700		7,889	582,023	12,820	33,794	4,313	370	51,297	346,297	331,279	District of Columbia
803,587	590	1	7,365	811,543	22,770	30,330	20,479	1,990	75,569	478,298	472,871	Virginia
1,950,220	36,034	1,407	24,389	2,012,050	47,799	94,346	38,433	780	181,358	1,200,656	1,086,805	West Virginia
2,001,117	32,620	805	14,870	2,049,412	60,890	86,606	68,814	4,628	220,938	1,268,931	1,266,494	North Carolina
9,296,680	112,491	23,863	90,319	9,523,353	329,494	387,747	159,706	27,222	904,169	5,620,024	5,262,822	South Carolina
675,545	2,650	12	12,988	691,195	18,538	19,602	15,044	401	53,585	369,239	381,139	Georgia
540,090	9,970		7,047	557,107	14,790	17,279	8,575	390	41,034	293,096	298,934	Florida
336,189	7,750		4,514	341,453	5,238	14,242	9,256	1,205	29,941	180,884	193,495	East South Central:
1,617,860	5,750		19,651	1,643,261	44,811	55,945	32,299	1,956	135,011	933,690	886,836	Kentucky
504,625	900	8	8,338	513,871	14,947	15,302	7,209	3,781	41,239	298,490	316,340	Tennessee
997,038	11,000	14	31,417	1,039,469	25,592	44,458	12,462	13	82,525	544,856	522,808	Alabama
799,299	4,480		15,819	819,598	18,954	33,827	10,544	565	63,890	370,285	349,014	Mississippi
395,190			9,726	404,916	8,011	12,439	5,442	50	25,942	215,016	209,283	West South Central:
186,064	300		1,320	187,684	4,868	3,250	3,289	415	11,822	84,281	90,133	Arkansas
2,508,051	10,100	1,801	50,926	2,570,878	65,980	94,955	50,569	1,619	213,123	1,383,291	1,306,562	Louisiana
1,717,695	20,000	2,640	42,887	1,783,222	45,995	56,495	53,106	19	155,615	838,718	799,538	Oklahoma
21,265,143	192,367	180,213	672,152	22,309,875	458,080	722,175	369,295	8,333	1,557,883	9,616,094	8,909,804	Texas
262,717		15	5,085	267,817	8,600	11,800	4,300	2,176	26,876	117,147	108,260	Mountain:
17,676			210	17,886	335	675	204	131	1,345	4,563	5,686	Montana
18,576			175	18,751		1,563	300		1,863			Idaho
												Wyoming
												Colorado
												New Mexico
												Arizona
												Utah
												Nevada
												Pacific:
												Alaska
												Washington
												Oregon
												California
												Hawaii
												Virgin Islands ¹
												Mutual Savings Banks ²

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

465,995			17,488	483,483	13,468	20,125	4,483	326	38,402	247,341	235,744	Connecticut—Dist. No. 2
4,878,007	23,550	303	145,884	5,047,744	121,434	197,101	75,953	9,975	404,463	2,251,528	2,235,763	New Jersey—Dist. No. 2
426,814	4,300		4,332	435,446	12,425	21,120	13,461	1,083	48,089	241,030	262,856	Kentucky—Dist. No. 4
4,389,874	825	16	83,702	4,474,417	143,564	326,367	90,471	4,119	564,521	2,485,462	2,200,624	Pennsylvania—Dist. No. 4
114,446	500		2,873	117,819	4,705	9,050	4,219	1,079	19,053	66,013	72,492	West Virginia—Dist. No. 4
1,566,618	35,734	1,407	15,113	1,618,872	34,276	72,154	33,082	720	140,232	974,825	862,529	Louisiana—Dist. No. 6
475,464	13,700		7,760	496,924	11,040	29,364	3,107	274	43,785	292,179	271,273	Mississippi—Dist. No. 6
1,505,003	345	30	31,763	1,537,141	39,630	55,357	25,568	3,036	123,591	782,132	697,837	Tennessee—Dist. No. 6
3,046,575	17,043		77,697	3,141,315	70,526	130,826	62,001	6,958	270,311	1,687,806	1,660,992	Indiana—Dist. No. 7
13,680,281	100,175	30,707	204,575	14,015,738	413,252	544,923	186,428	72,347	1,216,950	8,364,506	8,865,939	Illinois—Dist. No. 7
7,230,436	58,250	546	152,259	7,441,491	176,609	285,446	118,719	13,522	594,296	3,329,356	3,011,297	Michigan—Dist. No. 7
2,484,785	16,153	512	57,459	2,558,909	52,888	97,067	42,329	4,460	196,744	1,249,455	1,098,988	Wisconsin—Dist. No. 7
1,422,382	21,900	209	16,202	1,460,693	50,180	59,223	30,129	4,744	144,276	924,979	598,193	Missouri—Dist. No. 10
331,432			7,619	339,511	9,995	10,050	3,717	1,694	25,456	185,985	188,157	New Mexico—Dist. No. 10
1,952,102	32,620	805	14,391	1,999,918	59,910	84,746	67,390	4,154	216,200	1,246,454	1,237,276	Oklahoma—Dist. No. 10
890,492	8,000	14	27,466	925,972	21,592	40,458	11,411	13	73,474	486,733	490,795	Arizona—Dist. No. 12

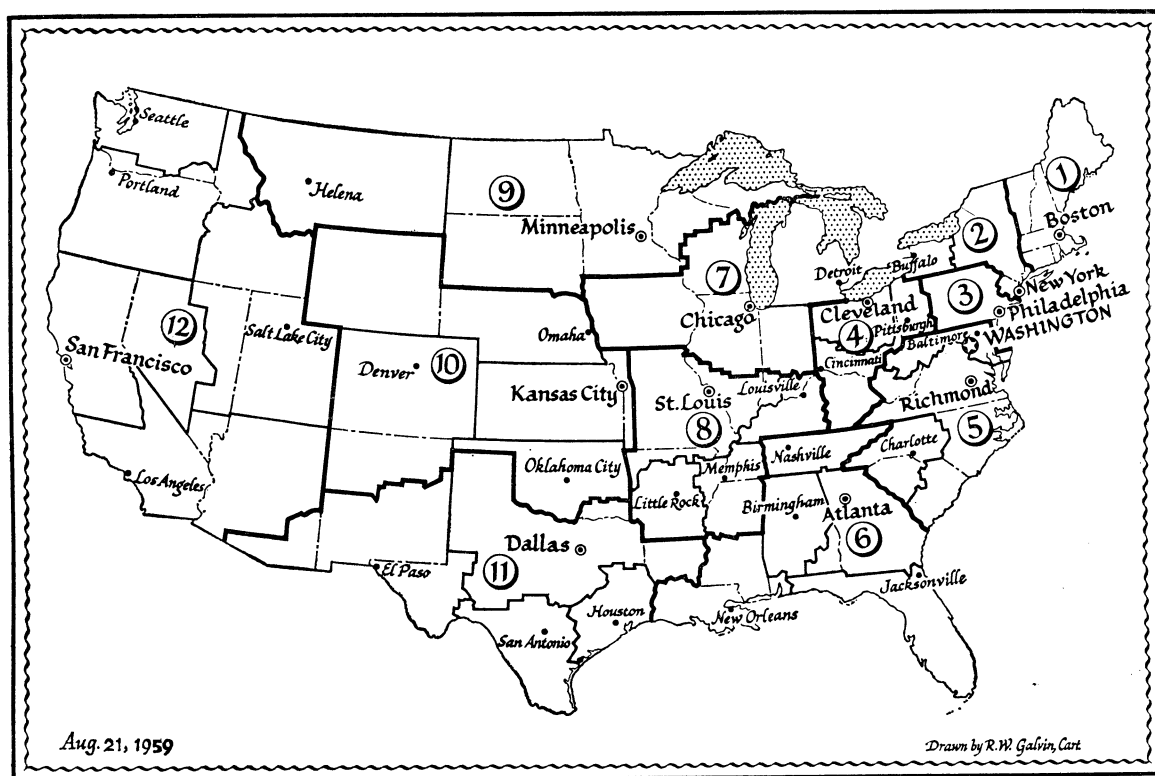
For footnotes, see opposite page.

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON OCTOBER 3, 1960 BY FEDERAL RESERVE DISTRICTS

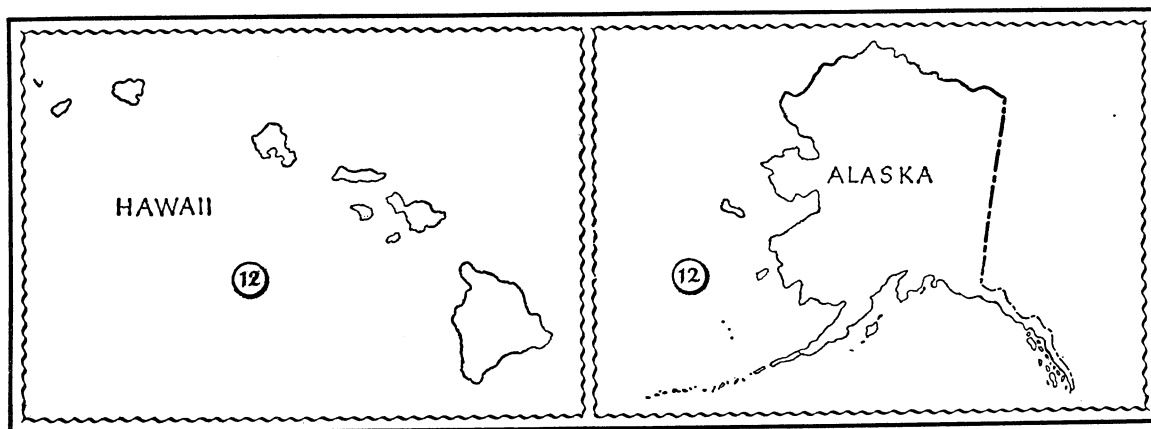
[Amounts in thousands of dollars]

	Total	Federal Reserve district												
		Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco	
ASSETS														
Loans and investments	56,442,947	1,952,078	27,212,716	3,469,183	4,301,654	2,093,311	1,158,412	7,349,627	1,889,978	556,995	992,829	808,108	4,658,056	
Loans (including overdrafts)	35,677,653	1,183,582	18,035,576	2,390,169	2,574,204	1,308,649	704,703	4,009,944	1,095,599	302,830	571,347	478,026	3,023,024	
United States Government direct obligations	15,367,312	534,442	6,629,385	807,560	1,327,266	606,633	321,879	2,498,962	643,638	192,482	301,049	227,255	1,276,761	
Obligations guaranteed by United States Government	3,260		1,975	77	385		71	326	12		371	15	28	
Obligations of States and political subdivisions	4,773,558	216,278	2,264,094	220,966	361,972	137,146	118,488	762,787	118,927	46,921	111,160	88,547	326,272	
Other bonds, notes, and debentures	411,123	10,476	152,945	32,403	26,268	35,367	10,368	63,392	25,806	13,633	5,614	12,149	22,702	
Corporate stocks (including Federal Reserve Bank stock)	210,041	7,300	128,741	18,008	11,559	5,516	2,903	14,216	5,996	1,129	3,288	2,116	9,269	
Reserves, cash, and bank balances	15,577,865	487,459	8,561,750	966,370	872,095	607,060	331,801	1,442,203	522,036	122,196	324,045	250,737	1,090,113	
Reserve with Federal Reserve Banks	6,718,433	213,827	3,668,522	408,847	394,804	257,195	126,537	690,518	213,930	46,366	126,141	84,410	487,336	
Cash in vault	702,246	41,049	237,232	53,680	83,212	47,873	24,235	105,845	25,389	8,433	12,124	18,447	44,727	
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,706,337	64,408	230,943	122,242	184,757	108,749	114,976	356,118	138,407	46,988	80,518	124,833	133,398	
Other balances with banks in United States	11,274	468	2,799	2,298	115	1,073	217	1,342	11		2,075	54	822	
Balances with banks in foreign countries	78,912	889	69,291	1,940	1,003	390	194	1,948	36	29	54	98	2,540	
Cash items in process of collection	6,360,663	166,818	4,352,963	377,363	208,204	191,780	65,642	286,432	144,263	20,380	103,133	22,395	421,290	
Bank premises owned and furniture and fixtures	772,515	33,545	372,274	58,969	53,731	35,561	30,487	81,107	18,521	6,927	8,141	23,039	50,213	
Other real estate owned	10,292	441	2,705	1,115	488	295	674	2,149	191	244	443	518	1,029	
Investments and other assets indirectly representing bank premises or other real estate	53,493	527	4,843	7,317	2,466	6,878	789	14,286	956		1,261	31	14,139	
Customers' liability on acceptances	830,594	4,497	811,280	2,311	185	5	278	1,734	818				9,486	
Other assets	474,213	13,350	310,822	19,712	22,984	11,750	8,008	34,271	9,221	1,385	5,635	2,981	34,094	
Total assets	74,161,919	2,491,897	37,276,390	4,524,977	5,253,603	2,754,860	1,530,449	8,925,377	2,441,721	687,747	1,332,354	1,085,414	5,857,130	
LIABILITIES														
Demand deposits	46,053,193	1,670,190	24,632,118	3,038,639	2,727,272	1,726,496	940,514	4,513,761	1,609,471	367,949	920,885	732,557	3,173,341	
Individuals, partnerships, and corporations	33,121,801	1,374,266	16,324,583	2,429,104	2,173,841	1,334,321	669,153	3,496,690	1,180,546	293,010	620,703	608,273	2,617,309	
United States Government	2,808,259	76,944	1,771,340	168,577	164,041	65,460	32,064	237,170	70,205	11,907	29,475	14,785	166,291	
States and political subdivisions	2,316,676	121,067	842,640	93,800	227,549	139,665	132,368	388,526	87,481	42,179	76,340	60,119	130,942	
Banks in United States	4,843,625	72,662	3,074,880	305,161	123,779	193,000	98,063	298,230	254,981	15,671	186,394	38,941	181,863	
Banks in foreign countries	927,647	1,957	883,767	7,838	3,744	2,894	772	6,514	1,158		715	1,722	16,566	
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,035,185	23,294	1,734,908	34,159	34,318	17,156	8,092	86,631	15,100	5,182	7,258	8,717	60,370	
Time deposits	18,263,675	451,682	6,680,323	937,152	1,985,190	707,264	419,797	3,595,759	556,742	257,050	256,455	248,852	2,167,409	
Individuals, partnerships, and corporations	16,355,125	447,790	5,401,950	888,783	1,916,085	661,601	378,343	3,478,841	533,246	246,350	240,044	223,478	1,938,614	
United States Government	43,810	459	20,828	791	353	9,539	2,739	478	2,827	160	1,439	749	3,448	
Postal savings	3,896	133	15	102	606	1,068	1,193	304	447	5	11		11	
States and political subdivisions	889,013	3,275	320,515	39,506	68,146	33,941	34,391	108,102	19,512	10,535	14,861	24,624	211,605	
Banks in United States	64,188		50,199	2,420		115	3,131	7,403	10		100		810	
Banks in foreign countries	907,643	25	886,816	5,550		1,000		631	700				12,921	
Total deposits	64,316,868	2,121,872	31,312,441	3,975,791	4,712,462	2,433,760	1,360,311	8,109,520	2,166,213	624,999	1,177,340	981,409	5,340,750	
Bills payable, rediscounts, and other liabilities for borrowed money	815,545	36,500	608,796	23,775	7,300	22,825	18,265	28,348	24,325	1,800	25,895	4,049	13,667	
Acceptances outstanding	850,912	4,799	830,934	2,344	185	5	311	1,734	878				9,722	
Other liabilities	1,920,516	98,455	1,233,832	95,961	86,876	71,449	30,170	133,677	37,167	6,528	11,586	10,673	104,142	
Total liabilities	67,903,841	2,261,626	33,986,003	4,097,871	4,806,823	2,528,039	1,409,057	8,273,279	2,228,583	633,327	1,214,821	996,131	5,468,281	
CAPITAL ACCOUNTS														
Capital	1,842,925	70,222	984,432	103,638	120,627	64,794	39,099	189,646	66,422	16,903	36,353	31,220	119,569	
Surplus	3,060,672	110,381	1,663,579	238,264	243,153	114,081	55,720	268,521	80,008	20,296	51,268	33,223	182,178	
Undivided profits	1,242,904	45,423	602,025	81,664	78,320	40,923	23,348	156,392	63,593	15,438	28,204	21,805	85,769	
Other capital accounts	111,577	4,245	40,351	3,540	4,680	7,023	3,225	37,539	3,115	1,783	1,708	3,035	1,333	
Total capital accounts	6,258,078	230,271	3,290,387	427,106	446,780	226,821	121,392	652,098	213,138	54,420	117,533	89,283	388,849	
Total liabilities and capital accounts	74,161,919	2,491,897	37,276,390	4,524,977	5,253,603	2,754,860	1,530,449	8,925,377	2,441,721	687,747	1,332,354	1,085,414	5,857,130	
Net demand deposits subject to reserve (see footnote on page 1)	37,987,193	1,439,032	20,048,212	2,539,034	2,334,311	1,425,967	759,896	3,871,801	1,326,801	300,581	737,325	585,329	2,618,904	
Demand deposits adjusted (see footnote on page 1)	31,112,999	1,351,809	14,549,168	2,179,700	2,227,504	1,273,362	743,973	3,685,415	1,138,864	319,991	601,168	654,714	2,387,331	
Pledged assets (and securities loaned)	7,537,816	166,666	3,595,382	510,157	650,546	336,095	267,163	660,018	234,639	85,466	169,532	155,492	706,660	
Number of banks	1,662	37	156	62	184	121	70	424	164	128	136	121	59	

BOUNDARIES OF FEDERAL RESERVE DISTRICTS AND THEIR BRANCH TERRITORIES



★ THE FEDERAL RESERVE SYSTEM ★



Legend

- Boundaries of Federal Reserve Districts
- Boundaries of Federal Reserve Branch Territories
- ★ Board of Governors of the Federal Reserve System
- ⊙ Federal Reserve Bank Cities
- Federal Reserve Branch Cities