

**FEDERAL RESERVE BANK
OF DALLAS**

Dallas, Texas, November 24, 1961

**CONDITION OF MEMBER BANKS, SEPTEMBER 27, 1961
ELEVENTH FEDERAL RESERVE DISTRICT**

**To the Member Banks in the
Eleventh Federal Reserve District:**

The results of the call report dated September 27, 1961, reflecting the condition of Eleventh District member banks, are presented on the reverse side of this letter.

Between October 3, 1960, and September 27, 1961, the total assets of the District member banks increased 8.7 percent, as investments rose 20.4 percent and loans advanced 6.7 percent. Over three-fourths of the growth in investments occurred in holdings of United States Government securities, and increased commercial and industrial loans accounted for more than one-half the loan expansion.

Total deposits of the District member banks were 9.3 percent above October 3, 1960, with over one-third of the gain in individual time deposits. The ratio of loans to deposits declined from 49.5 percent to 48.3 percent.

Yours very truly,

Watrous H. Irons
President

**COMPARATIVE STATEMENT OF CONDITION OF MEMBER BANKS
ELEVENTH FEDERAL RESERVE DISTRICT**

(Amounts in thousands of dollars)

Item	September 27, 1961p	June 30, 1961	October 3, 1960
Loans (net), including overdrafts.....	5,288,287	5,089,470	4,956,005
U. S. Government obligations, direct and guaran- teed	2,914,548	2,645,929	2,397,623
Obligations of states and political subdivisions.....	809,851	770,314	709,154
Other securities	164,515	160,124	121,921
TOTAL LOANS (NET) AND INVESTMENTS	9,177,201	8,665,837	8,184,703
Cash and balances due from banks.....	2,731,113	2,830,531	2,749,517
TOTAL ASSETS	12,207,594	11,788,783	11,229,209
Individual — Demand deposits	5,909,268	5,786,641	5,699,006
Individual — Time deposits	2,312,836	2,287,923	1,949,121
Deposits of U. S. Government, including postal savings	483,527	256,374	245,257
Deposits of states and political subdivisions.....	894,545	958,406	834,562
Deposits of banks	1,259,094	1,256,804	1,204,309
Other deposits	83,228	107,421	76,781
TOTAL DEPOSITS	10,942,498	10,653,569	10,009,036
TOTAL CAPITAL ACCOUNTS	1,038,107	1,006,705	974,867
Borrowings from Federal Reserve Bank	1,095	504	13,313
All other borrowings	96,416	25,829	103,378
Ratio of loans to total deposits.....	48.3%	47.8%	49.5%
Ratio of cash and balances due from banks to total deposits	25.0%	26.6%	27.5%
Ratio of total capital accounts to risk assets (total assets less Government securities and cash assets)	15.8%	15.9%	16.0%
Number of banks	634	634	633

p—Preliminary.

**PRINCIPAL ASSET AND LIABILITY ITEMS OF MEMBER BANKS
AS OF SELECTED CALL DATES**

ELEVENTH FEDERAL RESERVE DISTRICT

(In thousands of dollars)

Date	Total Deposits	Total Loans (Net)	Total Investments	Total Loans (Net) and Investments	Total U.S. Gov. Secs.	Total Capital Accounts
September 5, 1952	7,384,128	2,726,099	2,741,359	5,467,458	2,330,328	517,357
September 30, 1953	7,583,539	2,891,624	2,780,084	5,671,708	2,337,526	564,783
October 7, 1954	8,350,832	3,116,911	3,177,515	6,294,426	2,668,820	617,169
October 5, 1955	8,575,277	3,694,782	2,885,674	6,580,456	2,306,061	671,503
September 26, 1956	8,881,719	3,887,566	2,914,506	6,802,072	2,308,744	740,184
October 11, 1957	9,031,366	3,998,422	3,100,822	7,099,244	2,425,611	797,956
September 24, 1958	9,707,444	4,322,313	3,428,812	7,751,125	2,640,485	851,937
October 6, 1959	9,873,116	4,744,362	3,331,506	8,075,868	2,469,212	920,230
October 3, 1960	10,009,036	4,956,005	3,228,698	8,184,703	2,397,623	974,867
September 27, 1961p	10,942,498	5,288,287	3,888,914	9,177,201	2,914,548	1,038,107

p—Preliminary.