



MEMBER BANK
CALL REPORT

NUMBER 155

CONDITION OF MEMBER BANKS

March 15, 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 MARCH 15, 1960 COMPARED WITH DECEMBER 31, 1959 AND MARCH 12, 1959

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	March 15, 1960	December 31, 1959	March 12, 1959	December 31, 1959	March 12, 1959
ASSETS					
Loans and investments	155,076,451	157,878,997	153,727,617	-2,802,546	+1,348,834
Loans (including overdrafts)	95,354,027	94,778,662	84,074,076	+575,365	+11,279,951
United States Government direct obligations	43,546,676	46,771,482	52,955,122	-3,224,806	-9,408,446
Obligations guaranteed by United States Government	58,319	41,434	5,243	+16,885	+53,076
Obligations of States and political subdivisions	13,732,221	13,676,923	13,738,528	+55,298	-6,307
Other bonds, notes, and debentures	1,873,654	2,108,318	2,475,966	-234,664	-602,312
Corporate stocks (including Federal Reserve Bank stock)	511,554	502,178	478,682	+9,376	+32,872
Reserves, cash, and bank balances	40,757,691	43,508,946	37,881,689	-2,751,255	+2,876,002
Reserve with Federal Reserve Banks	17,806,097	17,932,211	18,142,906	-126,114	-336,809
Cash in vault	2,325,716	2,221,817	2,270,465	+103,899	+55,251
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,861,829	7,500,421	6,373,248	-638,592	+488,581
Other balances with banks in United States	35,947	31,527	37,470	+4,420	-1,523
Balances with banks in foreign countries	75,053	107,965	75,532	-32,912	-479
Cash items in process of collection	13,653,049	15,715,005	10,982,068	-2,061,956	+2,670,981
Bank premises owned and furniture and fixtures	2,261,101	2,208,271	2,003,913	+52,830	+257,188
Other real estate owned	58,404	52,077	42,522	+6,327	+15,882
Investments and other assets indirectly representing bank premises or other real estate	200,890	191,533	180,855	+9,357	+20,035
Customers' liability on acceptances	947,689	746,326	787,065	+201,363	+160,624
Other assets	1,027,122	1,140,316	925,330	-113,194	+101,792
Total assets	200,329,348	205,726,466	195,548,991	-5,397,118	+4,780,357
LIABILITIES					
Demand deposits	122,894,947	130,541,542	120,379,325	-7,646,595	+2,515,622
Individuals, partnerships, and corporations	94,847,187	98,532,450	93,911,162	-3,685,263	+936,025
United States Government	3,959,140	4,504,420	2,154,105	-545,280	+1,805,035
States and political subdivisions	8,155,528	8,914,786	8,203,017	-759,258	-47,489
Banks in United States	11,567,501	13,389,249	11,492,646	-1,821,748	+74,855
Banks in foreign countries	1,428,293	1,658,985	1,613,987	-230,692	-185,694
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,937,298	3,541,652	3,004,408	-604,354	-67,110
Time deposits	53,815,353	54,164,920	53,958,508	-349,567	-143,155
Individuals, partnerships, and corporations	49,878,271	50,184,850	48,698,623	-306,579	+1,179,648
United States Government	236,910	245,603	268,785	-8,693	-31,875
Postal savings	12,561	13,436	14,291	-875	-1,730
States and political subdivisions	2,531,574	2,382,671	2,883,560	+148,903	-351,986
Banks in United States	70,808	81,025	131,708	-10,217	-60,900
Banks in foreign countries	1,085,229	1,257,335	1,961,541	-172,106	-876,312
Total deposits	176,710,300	184,706,462	174,337,833	-7,996,162	+2,372,467
Bills payable, rediscounts, and other liabilities for borrowed money	2,546,064	580,773	1,746,402	+1,965,291	+799,662
Acceptances outstanding	980,156	795,188	813,407	+184,968	+166,749
Other liabilities	3,613,087	3,379,709	3,004,926	+233,378	+608,161
Total liabilities	183,849,607	189,462,132	179,902,568	-5,612,525	+3,947,039
CAPITAL ACCOUNTS					
Capital	5,069,175	4,920,648	4,722,481	+148,527	+346,694
Surplus	8,127,417	8,055,965	7,772,418	+71,452	+354,999
Undivided profits	2,943,334	2,931,579	2,763,202	+11,755	+180,132
Other capital accounts	339,815	356,142	388,322	-16,327	-48,507
Total capital accounts	16,479,741	16,264,334	15,646,423	+215,407	+833,318
Total liabilities and capital accounts	200,329,348	205,726,466	195,548,991	-5,397,118	+4,780,357
MEMORANDA					
Net demand deposits subject to reserve ¹	102,381,801	107,328,031	103,026,331	-4,946,230	-644,530
Demand deposits adjusted ²	92,286,964	95,273,883	94,136,519	-2,986,919	-1,849,555
Pledged assets (and securities loaned)	22,479,291	22,700,629	22,663,792	-221,338	-184,501
Number of banks	6,221	6,233	6,288	-12	-67

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

APRIL 11, 1955 TO MARCH 15, 1960

[Amounts in thousands of dollars]

	1955 April 11	1956 April 10	1957 March 14	1958 March 4	1959 March 12	1959 Dec. 31	1960 March 15
ASSETS							
Loans and investments	130,903,213	134,030,382	137,491,819	142,570,751	153,727,617	157,878,997	155,076,451
Loans (including overdrafts)	61,737,485	72,488,203	77,760,072	79,783,717	84,074,076	94,778,662	95,354,027
United States Government direct obligations	54,955,658	47,691,474	46,223,424	47,861,784	52,955,122	46,771,482	43,546,676
Obligations guaranteed by United States Government	12,366	11,497	11,822	5,181	5,243	41,434	58,319
Obligations of States and political subdivisions	10,834,376	10,801,731	10,780,220	11,641,414	13,738,528	13,676,923	13,732,221
Other bonds, notes, and debentures	2,991,753	2,632,834	2,297,308	2,828,381	2,475,966	2,108,318	1,873,654
Corporate stocks (including Federal Reserve Bank stock)	371,575	404,643	418,973	450,274	478,682	502,178	511,554
Reserves, cash, and bank balances	35,803,273	36,464,032	37,464,560	37,537,723	37,881,689	43,508,946	40,757,691
Reserve with Federal Reserve Banks	18,574,707	18,486,747	18,628,264	18,569,308	18,142,906	17,932,211	17,806,097
Cash in vault	2,095,070	2,126,875	2,196,060	2,014,506	2,270,465	2,221,817	2,325,716
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,700,637	6,693,049	6,249,176	6,662,850	6,373,248	7,500,421	6,861,829
Other balances with banks in United States	27,663	26,857	37,629	27,310	37,470	31,527	35,947
Balances with banks in foreign countries	80,529	67,534	61,854	53,745	75,532	107,965	75,053
Cash items in process of collection	8,324,667	9,062,970	10,291,577	10,210,004	10,982,068	15,715,005	13,653,049
Bank premises owned and furniture and fixtures	1,341,044	1,480,041	1,645,255	1,806,471	2,003,913	2,208,271	2,261,101
Other real estate owned	26,457	34,751	39,848	44,671	42,522	52,077	58,404
Investments and other assets indirectly representing bank premises or other real estate	93,378	103,222	120,954	160,388	180,855	191,533	200,890
Customers' liability on acceptances	563,775	432,175	754,463	1,174,063	787,065	746,326	947,689
Other assets	656,416	697,336	766,979	864,874	925,330	1,140,316	1,027,122
Total assets	169,387,556	173,241,939	178,283,878	184,158,941	195,548,991	205,726,466	200,329,348
LIABILITIES							
Demand deposits	113,624,691	115,052,917	115,996,186	115,456,572	120,379,325	130,541,542	122,894,947
Individuals, partnerships, and corporations	86,072,858	87,646,834	91,017,081	87,728,815	93,911,162	98,532,450	94,847,187
United States Government	4,713,918	3,485,542	1,789,312	3,231,460	2,154,105	4,504,420	3,959,140
States and political subdivisions	7,344,599	7,780,207	7,777,950	8,429,927	8,203,017	8,914,786	8,155,528
Banks in United States	11,532,663	11,756,935	11,058,943	11,703,332	11,492,646	13,389,249	11,567,501
Banks in foreign countries	1,486,380	1,602,847	1,545,712	1,532,308	1,613,987	1,658,985	1,428,293
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,474,273	2,780,552	2,807,188	2,830,730	3,004,408	3,541,652	2,937,298
Time deposits	39,754,364	40,788,945	43,596,343	48,739,843	53,958,508	54,164,920	53,815,353
Individuals, partnerships, and corporations	36,002,434	37,275,111	40,027,559	43,935,624	48,698,623	50,184,850	49,878,271
United States Government	310,319	295,953	278,078	226,129	268,785	285,603	236,910
Postal savings	19,448	19,237	17,587	15,823	14,291	13,436	12,561
States and political subdivisions	2,007,816	1,991,814	1,964,928	2,558,347	2,883,560	2,382,671	2,531,574
Banks in United States	52,234	38,434	50,133	67,406	131,708	81,025	70,808
Banks in foreign countries	1,362,113	1,168,396	1,258,058	1,936,514	1,961,541	1,257,335	1,085,229
Total deposits	153,379,055	155,841,862	159,592,529	164,196,415	174,337,833	184,706,462	176,710,300
Bills payable, rediscounts, and other liabilities for borrowed money	1,038,053	1,439,716	1,563,705	1,143,813	1,746,402	580,773	2,546,064
Acceptances outstanding	581,510	459,544	791,891	1,203,308	813,407	795,188	980,156
Other liabilities	2,092,434	2,355,320	2,539,659	2,820,871	3,004,926	3,379,709	3,613,087
Total liabilities	157,091,052	160,096,442	164,487,784	169,364,407	179,902,568	189,462,132	183,849,607
CAPITAL ACCOUNTS							
Capital	3,735,205	3,982,313	4,204,436	4,420,180	4,722,481	4,920,648	5,069,175
Surplus	6,016,770	6,492,261	6,842,999	7,249,695	7,772,418	8,055,965	8,127,417
Undivided profits	2,179,393	2,315,503	2,418,301	2,766,757	2,763,202	2,931,579	2,943,334
Other capital accounts	365,136	355,420	330,358	357,902	388,322	356,142	339,815
Total capital accounts	12,296,504	13,145,497	13,796,094	14,794,534	15,646,423	16,264,334	16,479,741
Total liabilities and capital accounts	169,387,556	173,241,939	178,283,878	184,158,941	195,548,991	205,726,466	200,329,348
MEMORANDA							
Par or face value of capital	3,735,205	3,982,313	4,204,436	4,420,180	4,722,481	4,920,648	5,069,175
Capital notes and debentures	17,652	22,359	21,667	20,760	19,946	18,736	18,581
Preferred stock	14,943	10,365	10,321	10,018	10,401	8,433	8,207
Common stock	3,702,610	3,949,589	4,172,448	4,389,402	4,692,134	4,893,479	5,042,387
Retirable value of preferred stock	31,156	14,890	14,764	14,061	13,927	9,883	9,144
Net demand deposits subject to reserve (see page 1)	98,601,122	99,299,225	99,457,628	98,585,168	103,026,331	107,328,031	102,381,801
Demand deposits adjusted (see footnote on page 1)	87,567,063	89,144,623	91,310,642	88,779,468	94,136,519	95,273,883	92,286,964
Pledged assets (and securities loaned)	20,759,879	20,341,252	19,101,849	20,224,112	22,663,792	22,700,629	22,479,291
Number of banks	6,616	6,519	6,455	6,382	6,288	6,233	6,221

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 15, 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	24,961,995	6,746,117	58,852,778	64,515,561	155,076,451	100,778,958	54,297,493
Loans (including overdrafts).....	18,072,811	4,173,003	38,589,014	34,519,199	95,354,027	60,355,023	34,999,004
United States Government direct obligations.....	4,634,262	1,926,486	14,834,746	22,151,182	43,546,676	29,639,498	13,907,178
Obligations guaranteed by United States Government.....	2,742	18	51,222	4,337	58,319	53,702	4,617
Obligations of States and political subdivisions.....	1,958,367	537,441	4,699,835	6,536,578	13,732,221	9,020,152	4,712,069
Other bonds, notes, and debentures.....	160,800	89,517	475,727	1,147,610	1,873,654	1,403,833	469,821
Corporate stocks (including Federal Reserve Bank stock).....	133,013	19,652	202,234	156,655	511,554	306,750	204,804
Reserves, cash, and bank balances	8,194,725	1,980,366	17,040,623	13,541,977	40,757,691	25,868,201	14,889,490
Reserve with Federal Reserve Banks.....	3,797,716	998,942	7,342,325	5,667,114	17,806,097	11,088,277	6,717,820
Cash in vault.....	138,927	30,188	710,462	1,446,139	2,325,716	1,596,856	728,860
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	73,737	97,774	2,260,023	4,430,295	6,861,829	5,225,371	1,636,458
Other balances with banks in United States.....	2,364	1,416	16,021	16,146	35,947	24,917	11,030
Balances with banks in foreign countries.....	26,773	8,166	36,168	3,946	75,053	42,583	32,470
Cash items in process of collection.....	4,155,208	843,880	6,675,624	1,978,337	13,653,049	7,890,197	5,762,852
Bank premises owned and furniture and fixtures.....	330,789	17,272	849,607	1,063,433	2,261,101	1,513,756	747,345
Other real estate owned.....	521	.....	16,990	40,893	58,404	50,719	7,685
Investments and other assets indirectly representing bank premises or other real estate.....	4,554	7,400	140,912	48,024	200,890	151,030	49,860
Customers' liability on acceptances.....	663,920	19,118	258,574	6,077	947,689	378,048	569,641
Other assets.....	367,300	46,604	367,632	245,586	1,027,122	583,246	443,876
Total assets	34,523,804	8,816,877	77,527,116	79,461,551	200,329,348	129,323,958	71,005,390
LIABILITIES							
Demand deposits	24,487,351	6,056,398	48,014,217	44,336,981	122,894,947	77,918,839	44,976,108
Individuals, partnerships, and corporations.....	18,005,599	4,363,896	36,560,162	35,917,530	94,847,187	60,223,228	34,623,959
United States Government.....	707,141	223,015	1,378,832	1,550,152	3,959,140	2,529,187	1,429,953
States and political subdivisions.....	239,362	253,015	2,720,423	4,942,728	8,155,528	5,953,062	2,202,466
Banks in United States.....	2,971,028	1,090,609	6,210,039	1,295,825	11,567,501	7,291,193	4,276,308
Banks in foreign countries.....	1,105,429	43,274	265,011	14,579	1,428,293	505,998	922,295
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	1,458,792	82,589	779,750	616,167	2,937,298	1,416,171	1,521,127
Time deposits	4,269,304	1,439,801	20,846,501	27,259,747	53,815,353	36,780,747	17,034,606
Individuals, partnerships, and corporations.....	3,324,547	1,400,090	19,243,651	25,909,983	49,878,271	34,182,165	15,696,106
United States Government.....	24,214	7,500	82,480	122,716	236,910	188,335	48,575
Postal savings.....	.....	.....	3,498	9,063	12,561	8,457	4,104
States and political subdivisions.....	54,956	8,700	1,276,088	1,191,830	2,531,574	1,972,545	559,029
Banks in United States.....	36,195	500	16,314	17,799	70,808	36,544	34,264
Banks in foreign countries.....	829,392	23,011	224,470	8,356	1,085,229	392,701	692,528
Total deposits	28,756,655	7,496,199	68,860,718	71,596,728	176,710,300	114,699,586	62,010,714
Bills payable, rediscounts, and other liabilities for borrowed money.....	690,811	448,647	1,045,084	361,522	2,546,064	1,559,321	986,743
Acceptances outstanding.....	691,700	19,170	263,009	6,277	980,156	386,295	593,861
Other liabilities.....	999,704	103,434	1,289,786	1,220,163	3,613,087	2,232,843	1,380,244
Total liabilities	31,138,870	8,067,450	71,458,597	73,184,690	183,849,607	118,878,045	64,971,562
CAPITAL ACCOUNTS							
Capital.....	1,052,638	291,625	1,834,245	1,890,667	5,069,175	3,243,156	1,826,019
Surplus.....	1,769,199	361,625	3,118,415	2,878,178	8,127,417	5,110,791	3,016,626
Undivided profits.....	540,108	55,162	1,036,060	1,312,004	2,943,334	1,850,560	1,092,774
Other capital accounts.....	22,989	41,015	79,799	196,012	339,815	241,406	98,400
Total capital accounts	3,384,934	749,427	6,068,519	6,276,861	16,479,741	10,445,913	6,033,828
Total liabilities and capital accounts	34,523,804	8,816,877	77,527,116	79,461,551	200,329,348	129,323,958	71,005,390
MEMORANDA							
Par or face value of capital.....	1,052,638	291,625	1,834,245	1,890,667	5,069,175	3,243,156	1,826,019
Capital notes and debentures.....	550	.....	4,050	13,981	18,581	.....	18,581
Preferred stock.....	.....	1,500	2,100	4,607	8,207	3,037	5,170
Common stock.....	1,052,088	290,125	1,828,095	1,872,079	5,042,387	3,240,119	1,802,268
Retirable value of preferred stock.....	.....	1,500	2,100	5,544	9,144	3,237	5,907
Net demand deposits subject to reserve (see page 1).....	20,258,406	5,114,744	39,079,017	37,929,634	102,381,801	64,803,553	37,578,248
Demand deposits adjusted (see footnote on page 1).....	15,548,545	3,855,620	33,384,711	39,498,088	92,286,964	59,702,264	32,584,700
Pledged assets (and securities loaned).....	2,123,767	990,910	9,847,793	9,516,821	22,479,291	16,553,224	5,926,067
Number of banks.....	16	11	226	5,968	6,221	4,541	1,680

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 ON MARCH 15, 1960
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	155,076,451	6,695,132	38,257,558	8,106,585	13,052,507	6,997,158	8,494,645
Loans (including overdrafts)	95,354,027	4,280,521	25,888,124	4,942,284	7,682,612	4,046,386	4,837,514
United States Government direct obligations	43,546,676	1,765,222	8,226,408	2,247,738	3,996,513	2,287,450	2,777,961
Obligations guaranteed by United States Government	58,319	798	5,186	140	698	122	382
Obligations of States and political subdivisions	13,732,221	569,819	3,594,374	725,025	1,216,368	520,606	762,325
Other bonds, notes, and debentures	1,873,654	55,218	371,552	162,470	119,246	124,362	94,937
Corporate stocks (including Federal Reserve Bank stock)	511,554	23,554	171,914	28,928	37,070	18,232	21,526
Reserves, cash, and bank balances	40,757,691	1,757,843	10,628,740	1,981,422	3,006,059	1,858,495	2,759,205
Reserve with Federal Reserve Banks	17,806,097	753,971	4,937,195	832,102	1,398,138	738,402	957,112
Cash in vault	2,325,716	147,596	401,504	165,595	253,577	171,318	183,584
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,861,829	251,081	510,605	373,061	540,446	419,844	852,533
Other balances with banks in United States	35,947	884	5,030	2,193	2,878	1,061	1,587
Balances with banks in foreign countries	75,053	7,829	29,642	3,630	3,874	2,211	978
Cash items in process of collection	13,653,049	596,482	4,744,764	604,841	807,146	525,659	763,411
Bank premises owned and furniture and fixtures	2,261,101	105,348	538,482	140,340	177,879	122,454	159,659
Other real estate owned	58,404	3,108	4,230	3,506	2,484	3,175	7,957
Investments and other assets indirectly representing bank premises or other real estate	200,890	3,174	10,573	10,389	6,215	10,916	16,559
Customers' liability on acceptances	947,689	28,149	665,430	12,858	1,212	347	1,410
Other assets	1,027,122	37,035	441,284	32,632	61,498	35,390	43,980
Total assets	200,329,348	8,629,789	50,546,297	10,287,732	16,307,854	9,027,935	11,483,415
LIABILITIES							
Demand deposits	122,894,947	5,879,903	32,517,107	6,009,254	9,155,181	5,763,997	7,808,631
Individuals, partnerships, and corporations	94,847,187	4,745,012	24,295,327	4,917,410	7,428,398	4,566,161	5,572,416
United States Government	3,959,140	221,591	998,752	207,311	368,445	199,239	191,352
States and political subdivisions	8,155,528	358,374	1,381,619	292,467	643,496	436,979	899,447
Banks in United States	11,567,501	446,580	3,131,561	497,591	574,575	489,990	1,056,999
Banks in foreign countries	1,428,293	28,242	1,117,882	25,204	10,569	7,628	12,903
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,937,298	80,104	1,591,966	69,271	129,698	64,000	75,514
Time deposits	53,815,353	1,593,113	10,608,338	3,064,766	5,351,986	2,311,187	2,540,298
Individuals, partnerships, and corporations	49,878,271	1,554,267	9,488,649	2,998,048	5,172,821	2,174,514	2,400,961
United States Government	236,910	7,830	33,250	5,079	2,632	45,774	18,381
Postal savings	12,561	958	15	534	928	1,912	2,252
States and political subdivisions	2,531,574	16,378	216,790	50,236	175,349	85,982	110,711
Banks in United States	70,808	155	39,221	569	256	1,755	6,293
Banks in foreign countries	1,085,229	13,525	830,413	10,300	.....	1,250	1,700
Total deposits	176,710,300	7,473,016	43,125,445	9,074,020	14,507,167	8,075,184	10,348,929
Bills payable, rediscounts, and other liabilities for borrowed money	2,546,064	65,786	817,752	74,070	83,107	44,722	115,244
Acceptances outstanding	980,156	28,916	693,210	13,244	1,212	347	1,528
Other liabilities	3,613,087	245,912	1,336,478	170,291	235,442	162,824	149,730
Total liabilities	183,849,607	7,813,630	45,972,885	9,331,625	14,826,928	8,283,077	10,615,431
CAPITAL ACCOUNTS							
Capital	5,069,175	230,938	1,443,055	246,265	423,367	201,073	272,100
Surplus	8,127,417	419,236	2,340,469	527,703	796,617	387,227	420,845
Undivided profits	2,943,334	141,127	747,742	167,910	250,201	134,274	135,811
Other capital accounts	339,815	24,858	42,146	14,229	10,741	22,284	39,228
Total capital accounts	16,479,741	816,159	4,573,412	956,107	1,480,926	744,858	867,984
Total liabilities and capital accounts	200,329,348	8,629,789	50,546,297	10,287,732	16,307,854	9,027,935	11,483,415
MEMORANDA							
Par or face value of capital	5,069,175	230,938	1,443,055	246,265	423,367	201,073	272,100
Capital notes and debentures	18,581	.....	17,628	.....	.....	.....	.....
Preferred stock	8,207	1,000	657	50	.....	25	200
Common stock	5,042,387	229,938	1,424,770	246,215	423,367	201,048	271,900
Retirable value of preferred stock	9,144	1,000	1,593	50	.....	25	200
Net demand deposits subject to reserve (see page 1)	102,381,801	5,032,654	27,261,738	5,031,352	7,807,589	4,818,494	6,192,687
Demand deposits adjusted (see footnote on page 1)	92,286,964	4,587,008	22,524,148	4,674,307	7,394,446	4,541,481	5,783,966
Pledged assets (and securities loaned)	22,479,291	630,368	3,618,114	1,083,194	2,026,046	1,209,667	1,900,702
Number of banks	6,221	277	503	497	572	444	405

**ALL MEMBER BANKS—ASSETS AND LIABILITIES MARCH 15, 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	24,364,073	5,448,720	4,149,833	6,722,871	8,067,779	24,719,590
Loans (including overdrafts).....	13,129,504	3,066,503	2,373,714	3,698,027	4,729,069	16,679,769
United States Government direct obligations.....	8,553,507	1,821,511	1,337,612	2,321,918	2,422,865	5,787,971
Obligations guaranteed by United States Government.....	175	64	144	424	49,141	1,045
Obligations of States and political subdivisions.....	2,299,806	456,714	335,908	609,686	706,433	1,935,157
Other bonds, notes, and debentures.....	325,432	88,907	93,192	75,449	137,052	225,837
Corporate stocks (including Federal Reserve Bank stock).....	55,649	15,021	9,263	17,367	23,219	89,811
Reserves, cash, and bank balances	5,894,775	1,536,926	977,225	2,140,564	2,735,068	5,481,369
Reserve with Federal Reserve Banks.....	2,709,740	634,499	402,681	864,619	947,870	2,629,768
Cash in vault.....	349,519	91,253	54,302	99,510	135,163	272,795
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,034,992	396,933	234,315	663,941	1,062,918	521,160
Other balances with banks in United States.....	4,115	700	327	2,979	10,002	4,191
Balances with banks in foreign countries.....	12,229	340	1,877	350	2,947	9,146
Cash items in process of collection.....	1,784,180	413,201	283,723	509,165	576,168	2,044,309
Bank premises owned and furniture and fixtures.....	219,011	59,181	58,146	87,176	203,319	390,106
Other real estate owned.....	7,823	2,941	2,593	4,072	10,605	5,910
Investments and other assets indirectly representing bank premises or other real estate.....	27,139	2,366	12,803	16,594	9,105	75,057
Customers' liability on acceptances.....	20,556	1,891	1,352	1,995	51,602	160,887
Other assets.....	126,683	22,246	18,480	27,779	32,585	147,530
Total assets	30,660,060	7,074,271	5,220,432	9,001,051	11,110,063	30,980,449
LIABILITIES						
Demand deposits	17,981,625	4,734,469	3,045,542	6,444,945	7,699,428	15,854,865
Individuals, partnerships, and corporations.....	13,858,157	3,519,135	2,216,713	4,641,047	5,770,171	13,317,240
United States Government.....	759,430	138,270	105,474	178,388	171,917	418,971
States and political subdivisions.....	1,272,871	318,191	314,879	679,030	552,707	1,005,468
Banks in United States.....	1,781,918	719,458	364,857	882,399	1,090,310	531,263
Banks in foreign countries.....	53,466	3,543	5,311	3,203	19,382	140,960
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	255,783	35,872	38,308	60,878	94,941	440,963
Time deposits	9,388,312	1,567,819	1,589,390	1,628,979	2,179,354	11,991,811
Individuals, partnerships, and corporations.....	9,051,502	1,490,912	1,546,499	1,540,294	1,770,457	10,689,347
United States Government.....	17,952	9,207	3,091	9,143	16,319	68,252
Postal savings.....	3,046	568	278	214	1,091	765
States and political subdivisions.....	290,356	64,252	39,466	78,646	383,483	1,019,925
Banks in United States.....	2,395	2,230	56	682	6,704	10,492
Banks in foreign countries.....	23,061	650	.....	.....	1,300	203,030
Total deposits	27,369,937	6,302,288	4,634,932	8,073,924	9,878,782	27,846,676
Bills payable, rediscounts, and other liabilities for borrowed money.....	566,999	101,027	108,149	103,914	160,536	304,758
Acceptances outstanding.....	20,608	1,922	1,550	1,995	54,120	161,504
Other liabilities.....	398,925	67,545	71,160	64,935	84,737	625,108
Total liabilities	28,356,469	6,472,782	4,815,791	8,244,768	10,178,175	28,938,046
CAPITAL ACCOUNTS						
Capital.....	739,389	177,537	128,623	221,871	350,306	634,651
Surplus.....	1,083,934	266,005	177,466	323,222	413,581	971,112
Undivided profits.....	384,207	142,515	87,141	188,605	140,275	423,526
Other capital accounts.....	96,061	15,432	11,411	22,585	27,726	13,114
Total capital accounts	2,303,591	601,489	404,641	756,283	931,888	2,042,403
Total liabilities and capital accounts	30,660,060	7,074,271	5,220,432	9,001,051	11,110,063	30,980,449
MEMORANDA						
Par or face value of capital.....	739,389	177,537	128,623	221,871	350,306	634,651
Capital notes and debentures.....	478	275	200	.....	.....	.....
Preferred stock.....	5,155	370	150	.....	.....	600
Common stock.....	733,756	176,892	128,273	221,871	350,306	634,051
Retirable value of preferred stock.....	5,156	370	150	.....	.....	600
Net demand deposits subject to reserve (see page 1).....	15,163,123	3,924,335	2,527,513	5,271,929	6,060,624	13,289,763
Demand deposits adjusted (see footnote on page 1).....	13,602,631	3,459,997	2,286,177	4,871,790	5,841,651	12,719,362
Pledged assets (and securities loaned).....	2,748,023	723,844	749,328	1,436,888	1,719,595	4,633,522
Number of banks.....	1,006	487	476	756	633	165

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

[In thousands of dollars]

	All member banks on selected call dates						
	1955	1956	1957	1958	1959	1959	1960
	April 11	April 10	March 14	March 4	March 12	Dec. 31 ¹	March 15 ¹
Loans and discounts, net—total	61,737,485	72,488,203	77,760,072	79,783,717	84,074,076	94,778,662	95,354,027
Valuation reserves.....	972,931	1,170,825	1,438,063	1,590,056	1,752,726	1,912,052	1,943,270
Loans and discounts, gross—total	62,710,416	73,659,028	79,198,135	81,373,773	85,826,802	96,690,714	97,297,297
Real estate loans—total.....	14,948,680	16,734,164	17,752,581	18,259,091	20,437,075	22,185,490	22,175,665
Secured by farm land.....	656,243	720,424	725,892	734,916	795,389	834,926	830,056
Secured by residential properties:							
Insured by FHA.....	3,676,880	4,019,508	4,194,536	4,251,769	5,000,181	5,490,260	5,428,308
Insured or guaranteed by VA.....	2,952,093	3,170,679	3,221,918	2,955,912	2,812,629	2,685,796	2,662,010
Not ins. or guar. by FHA or VA.....	5,006,554	5,672,469	6,092,349	6,442,755	7,400,326	8,175,478	8,195,474
Secured by other properties.....	2,656,910	3,151,084	3,517,886	3,873,739	4,428,550	4,999,030	5,059,817
Loans to domestic com'l and foreign banks.....	853,349	1,073,621	1,209,327	1,598,127	1,521,794	810,664	2,193,537
Loans to other financial institutions.....						6,800,909	6,452,813
Loans to brokers and dealers in sec's.....	2,780,368	2,615,712	2,216,465	2,586,377	2,055,753	2,885,462	1,987,391
Other loans for purchasing or carrying securities.....	1,342,028	1,560,385	1,402,110	1,456,935	1,612,109	1,586,795	1,483,571
Loans to farmers directly guar. by CCC.....	1,103,816	462,973	434,308	382,921	304,196	87,362	86,212
Other loans to farmers.....	1,921,585	2,078,820	2,040,016	2,232,006	2,688,534	3,028,588	3,000,747
Commercial and industrial loans (including open market paper).....	25,491,149	32,221,439	36,106,684	35,935,797	36,894,984	36,825,703	37,386,762
Other loans to individuals for personal expenditures—total.....	12,620,536	14,555,774	15,633,054	16,269,740	17,201,477	19,876,691	19,944,110
Passenger automobile instalment.....	3,730,979	4,867,074	5,193,554	5,518,233	5,548,876	6,424,622	6,518,437
Other retail consumer instalment.....	1,581,521	1,706,476	1,982,357	1,956,114	1,929,022	2,200,717	2,206,062
Resident, repair and modern instalment.....	1,395,502	1,473,712	1,623,476	1,723,572	1,823,333	2,117,978	2,100,253
Other instalment loans.....	1,771,985	1,894,869	2,039,635	2,208,370	2,508,745	3,008,494	3,053,948
Single payment loans.....	4,140,749	4,613,643	4,794,032	4,863,451	5,394,501	6,124,880	6,065,410
All other loans (including overdrafts).....	1,648,905	2,356,140	2,403,590	2,652,779	3,110,880	2,603,050	2,586,489
United States Government direct obligations	54,955,658	47,691,474	46,223,424	47,861,784	52,955,122	46,771,482	43,546,676
Treasury bills.....	2,998,841	1,956,335	3,540,205	3,699,755	4,415,770	4,611,792	3,235,060
Treasury certificates of indebtedness.....	3,208,564	1,427,796	1,678,667	2,396,122	5,487,829	1,812,129	949,016
Treasury notes.....	13,450,344	10,930,065	8,914,306	8,504,303	11,326,056	11,603,960	11,484,292
Nonmarketable bonds.....	1,735,759	1,468,133	1,244,326	790,747	776,620	533,951	509,470
Other bonds maturing in 5 years or less.....	9,309,684	10,449,774	17,277,363	19,360,338	20,234,625	17,877,976	20,180,747
Other bonds maturing in 5 to 10 years.....	19,348,274	17,632,705	9,409,549	8,975,468	7,022,345	8,144,416	5,382,863
Other bonds maturing in 10 to 20 years.....	4,634,001	3,673,190	4,008,856	3,805,197	3,224,090	1,794,734	1,438,354
Other bonds maturing after 20 years.....	275,191	153,476	150,152	329,854	467,787	392,524	366,874
By class of bank, March 15, 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	18,072,811	4,173,003	38,589,014	34,519,199	95,354,027	60,355,023	34,999,004
Valuation reserves.....	410,646	122,476	730,701	679,447	1,943,270	1,224,894	718,376
Loans and discounts, gross—total	18,483,457	4,295,479	39,319,715	35,198,646	97,297,297	61,579,917	35,717,380
Real estate loans—total.....	901,741	175,094	9,054,142	12,044,688	22,175,665	15,188,117	6,987,548
Secured by farm land.....		1,220	148,187	680,649	830,056	602,345	227,711
Secured by residential properties:							
Insured by FHA.....	338,370	20,877	3,037,574	2,031,487	5,428,308	3,884,687	1,543,621
Insured or guaranteed by VA.....	138,499	24,250	1,052,334	1,446,927	2,662,010	1,837,291	718,719
Not ins. or guar. by FHA or VA.....	171,853	68,492	2,846,032	5,109,097	8,195,474	5,505,399	2,690,075
Secured by other properties.....	253,019	60,255	1,970,015	2,776,528	5,059,817	3,358,395	1,701,422
Loans to domestic com'l and foreign banks.....	1,099,886	55,592	885,345	152,714	2,193,537	1,076,968	1,116,569
Loans to other financial institutions.....	1,842,476	546,339	3,087,771	976,227	6,452,813	3,605,016	2,847,797
Loans to brokers and dealers in sec's.....	1,089,900	161,911	462,122	273,458	1,987,391	816,249	1,171,142
Other loans for purchasing or carrying securities.....	356,553	121,758	724,322	280,938	1,483,571	761,778	721,793
Loans to farmers directly guar. by CCC.....	1,125		1,679	83,408	86,212	58,383	27,829
Other loans to farmers.....	10,270	22,788	723,245	2,244,444	3,000,747	2,347,601	653,146
Commercial and industrial loans (including open market paper).....	10,582,792	2,636,124	15,354,556	8,813,290	37,386,762	22,626,857	14,759,905
Other loans to individuals for personal expenditures—total.....	1,773,983	408,160	8,057,202	9,704,765	19,944,110	13,502,669	6,441,441
Passenger automobile instalment.....	173,545	75,672	2,759,055	3,510,165	6,518,437	4,586,905	1,931,532
Other retail consumer instalment.....	219,217	148,856	815,245	1,022,744	2,206,062	1,571,204	634,858
Resident, repair and modern instalment.....	170,365	23,008	961,365	945,515	2,100,253	1,470,272	629,981
Other instalment loans.....	380,336	28,249	1,029,021	1,616,342	3,053,948	2,100,078	953,870
Single payment loans.....	830,520	132,375	2,492,516	2,609,999	6,065,410	3,774,210	2,291,200
All other loans (including overdrafts).....	824,731	167,713	969,331	624,714	2,586,489	1,596,279	990,210
United States Government direct obligations	4,634,262	1,926,486	14,834,746	22,151,182	43,546,676	29,639,498	13,907,178
Treasury bills.....	605,619	300,103	598,772	1,730,566	3,235,060	2,089,710	1,145,350
Treasury certificates of indebtedness.....	92,642	49,818	204,307	602,249	949,016	646,143	302,873
Treasury notes.....	1,242,023	442,589	3,807,782	5,991,898	11,484,292	7,682,856	3,801,436
Nonmarketable bonds.....	4,124	918	60,692	443,736	509,470	378,298	131,172
Other bonds maturing in 5 years or less.....	1,827,154	722,576	7,704,724	9,926,293	20,180,747	13,835,754	6,344,993
Other bonds maturing in 5 to 10 years.....	710,579	405,238	1,936,242	2,330,804	5,382,863	3,764,283	1,618,580
Other bonds maturing in 10 to 20 years.....	52,465	2,476	438,937	944,476	1,438,354	1,020,404	417,950
Other bonds maturing after 20 years.....	99,656	2,768	83,290	181,160	366,874	222,050	144,824

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, March 15, 1960					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	95,354,027	4,280,521	25,888,124	4,942,284	7,682,612	4,046,386	4,837,514
Valuation reserves.....	1,943,270	94,754	616,668	123,279	132,926	66,536	87,106
Loans and discounts, gross—total	97,297,297	4,375,275	26,504,792	5,065,563	7,815,538	4,112,922	4,924,620
Real estate loans—total.....	22,175,665	878,562	3,946,782	1,395,067	2,441,195	1,034,344	753,799
Secured by farm land.....	830,056	20,117	53,038	64,176	104,948	69,964	51,972
Secured by residential properties:							
Insured by FHA.....	5,428,308	85,166	971,285	130,826	319,259	99,419	69,704
Insured or guaranteed by VA.....	2,662,010	92,010	784,025	162,947	289,148	86,507	27,488
Not insured or guaranteed by FHA or VA.....	8,195,474	381,965	1,307,134	644,548	1,163,884	473,807	305,553
Secured by other properties.....	5,059,817	299,304	831,021	392,570	563,956	302,647	299,082
Loans to domestic com'l and foreign banks.....	2,193,537	21,890	1,159,020	56,717	143,218	36,548	19,181
Loans to other financial institutions.....	6,452,813	261,413	2,087,893	265,246	429,998	258,280	317,647
Loans to brokers and dealers in securities.....	1,987,391	54,009	1,207,134	43,204	143,635	40,826	68,302
Other loans for purchasing or carrying securities.....	1,483,571	30,793	410,551	76,314	174,743	52,536	102,468
Loans to farmers directly guaranteed by CCC.....	86,212	.....	1,676	182	3,030	262	697
Other loans to farmers.....	3,000,747	33,716	112,809	80,913	108,256	86,613	93,769
Commercial and industrial loans (including open market paper).....	37,386,762	1,868,066	12,667,551	1,632,632	2,414,917	1,285,815	1,946,743
Other loans to individuals for personal expenditures—total.....	19,944,110	1,103,711	3,931,214	1,371,111	1,744,586	1,215,789	1,456,398
Passenger automobile instalment loans.....	6,518,437	367,893	843,247	418,204	603,119	399,152	427,762
Other retail consumer instalment loans.....	2,206,062	85,714	413,895	132,549	132,799	109,954	174,260
Residential repair and modern instal.....	2,100,253	75,146	426,928	133,910	221,142	85,805	153,066
Other instalment loans.....	3,053,948	187,804	821,018	251,493	264,459	195,856	213,389
Single payment loans.....	6,065,410	387,154	1,426,126	434,955	523,067	425,022	487,921
All other loans (including overdrafts).....	2,586,489	123,115	980,162	144,177	211,960	101,909	165,616
United States Government direct obligations	43,546,676	1,765,222	8,226,408	2,247,738	3,996,513	2,287,450	2,777,961
Treasury bills.....	3,235,060	129,754	770,021	101,862	316,100	142,115	253,220
Treasury certificates of indebtedness.....	949,016	54,601	151,479	22,611	90,491	60,158	97,261
Treasury notes.....	11,484,292	504,150	2,144,049	532,137	1,216,898	553,636	744,590
Nonmarketable bonds.....	509,470	21,337	70,846	41,962	34,612	48,926	29,371
Other bonds maturing in 5 years or less.....	20,180,747	728,497	3,395,892	1,013,797	1,842,820	1,134,650	1,260,506
Other bonds maturing in 5 to 10 years.....	5,382,863	254,105	1,196,729	320,487	356,326	289,349	219,297
Other bonds maturing in 10 to 20 years.....	1,438,354	60,921	346,570	193,793	109,399	47,683	161,564
Other bonds maturing after 20 years.....	366,874	11,857	150,822	21,089	29,867	10,933	12,152

	By Federal Reserve districts, March 15, 1960—Continued					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	13,129,504	3,066,503	2,373,714	3,698,027	4,729,069	16,679,769
Valuation reserves.....	311,549	46,096	42,346	59,481	93,465	269,064
Loans and discounts, gross—total	13,441,053	3,112,599	2,416,060	3,757,508	4,822,534	16,948,833
Real estate loans—total.....	3,267,214	704,355	705,298	597,565	448,886	6,002,598
Secured by farm land.....	126,702	66,562	32,377	53,122	41,246	145,832
Secured by residential properties:						
Insured by FHA.....	733,015	145,971	178,354	104,391	45,558	2,545,360
Insured or guaranteed by VA.....	353,097	52,966	125,336	48,928	23,260	616,298
Not insured or guaranteed by FHA or VA.....	1,391,159	257,670	244,305	176,432	155,541	1,691,197
Secured by other properties.....	663,241	181,186	124,926	214,692	183,281	1,003,911
Loans to domestic com'l and foreign banks.....	124,923	41,891	2,632	52,757	33,709	501,051
Loans to other financial institutions.....	1,130,090	245,574	118,273	270,661	283,728	784,010
Loans to brokers and dealers in securities.....	238,527	29,180	5,781	27,153	24,327	105,313
Other loans for purchasing or carrying securities.....	248,865	44,967	12,485	34,007	215,287	80,555
Loans to farmers directly guaranteed by CCC.....	21,017	6,778	8,030	30,154	12,484	1,902
Other loans to farmers.....	484,775	149,498	248,425	607,879	302,903	691,191
Commercial and industrial loans (including open market paper).....	4,818,534	1,055,149	723,653	1,273,592	2,220,211	5,479,899
Other loans to individuals for personal expenditures—total.....	2,781,068	788,428	542,395	800,603	1,126,591	3,082,216
Passenger automobile instalment loans.....	954,361	214,259	218,284	278,421	389,702	1,404,033
Other retail consumer instalment loans.....	417,256	82,332	92,570	102,906	118,321	343,506
Residential repair and modernization instalment loans.....	363,657	92,416	70,753	75,209	85,929	316,292
Other instalment loans.....	257,769	77,837	55,632	85,551	166,477	476,663
Single payment loans.....	788,025	321,584	105,156	258,516	366,162	541,722
All other loans (including overdrafts).....	326,040	46,779	49,088	63,137	154,408	220,098
United States Government direct obligations	8,553,507	1,821,511	1,337,612	2,321,918	2,422,865	5,787,971
Treasury bills.....	640,458	117,214	100,500	248,856	225,767	189,193
Treasury certificates of indebtedness.....	223,294	54,203	20,383	73,965	58,785	41,785
Treasury notes.....	2,313,853	519,360	401,767	719,304	568,912	1,265,636
Nonmarketable bonds.....	93,433	33,859	26,503	40,625	27,591	40,405
Other bonds maturing in 5 years or less.....	4,031,932	907,114	636,119	960,959	1,191,573	3,076,868
Other bonds maturing in 5 to 10 years.....	1,115,413	141,757	122,175	202,717	238,772	925,736
Other bonds maturing in 10 to 20 years.....	109,850	41,219	22,706	56,145	83,753	204,751
Other bonds maturing after 20 years.....	25,254	6,785	7,459	19,347	27,712	43,597

¹ December 31, 1959 and March 15, 1960 data are 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, March 15, 1960					
		Boston	New York	Phila- delphia	Cleveland ²	Richmond ²	Atlanta ²
Loans and discounts, net—total	38,589,014	1,623,489	1,046,996	2,148,647	4,818,368	1,843,561	2,177,365
Valuation reserves.....	730,701	39,019	41,236	64,674	83,591	34,534	38,636
Loans and discounts, gross—total	39,319,715	1,662,508	1,088,232	2,213,321	4,901,959	1,878,095	2,216,001
Real estate loans—total.....	9,054,142	117,811	265,403	189,676	1,185,993	336,936	210,122
Secured by farm land.....	148,187	65	4,750	1,884	4,441	7,202	5,556
Secured by residential properties:							
Insured by FHA.....	3,037,574	6,747	39,315	33,625	214,868	36,239	27,881
Insured or guaranteed by VA.....	1,052,334	5,615	36,403	16,778	183,281	33,911	11,139
Not insured or guaranteed by FHA or VA.....	2,846,032	26,761	112,443	66,886	499,729	135,016	69,460
Secured by other properties.....	1,970,015	17,005	3,530	22,117	141,695	23,422	14,306
Loans to domestic com'l and foreign banks.....	885,345	161,447	74,434	202,386	377,225	199,455	206,436
Loans to other financial institutions.....	3,087,771	31,924	14,940	20,783	129,429	30,760	32,536
Loans to brokers and dealers in securities.....	462,122	13,406	12,050	53,147	149,744	23,597	77,165
Other loans for purchasing or carrying securities.....	724,322				2	187	504
Loans to farmers directly guaranteed by CCC.....	1,679						
Other loans to farmers.....	723,245	3,277	7,808	547	3,671	8,746	10,661
Commercial and industrial loans (including open market paper).....	15,354,556	965,058	449,051	1,035,383	1,863,981	694,972	946,081
Other loans to individuals for personal expenditures—total.....	8,057,202	299,875	234,900	628,703	894,630	505,280	602,635
Passenger automobile instalment loans.....	2,759,055	99,139	73,206	180,406	236,888	152,266	177,878
Other retail consumer instalment loans.....	815,245	19,942	21,931	70,929	62,032	45,241	74,532
Residential repair and modern instalment loans.....	961,365	18,703	25,298	73,752	138,700	48,889	55,515
Other instalment loans.....	1,029,021	38,536	48,203	102,020	123,944	60,838	69,043
Single payment loans.....	2,492,516	123,555	66,262	201,596	333,066	198,046	225,667
All other loans (including overdrafts).....	969,331	52,705	26,116	60,579	155,589	54,740	115,555
United States Government direct obligations	14,834,746	467,258	322,466	595,284	2,025,297	940,435	946,050
Treasury bills.....	598,772	27,567	19,538	2,000	167,344	18,548	63,015
Treasury certificates of indebtedness.....	204,307	9,981		5,002	31,276	25,922	23,570
Treasury notes.....	3,807,782	169,700	58,880	141,921	708,776	208,983	227,582
Nonmarketable bonds.....	60,692	2,195	99	2,252	2,787	3,832	3,920
Other bonds maturing in 5 years or less.....	7,704,724	196,708	191,866	339,657	894,255	526,924	447,038
Other bonds maturing in 5 to 10 years.....	1,936,242	59,300	38,316	54,443	181,930	146,443	93,432
Other bonds maturing in 10 to 20 years.....	438,937	474	13,345	47,370	25,125	6,204	85,278
Other bonds maturing after 20 years.....	83,290	1,333	422	2,639	13,804	3,579	2,215

By Federal Reserve districts, March 15, 1960—Continued

	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco ²
Loans and discounts, net—total	3,560,291	1,641,927	882,785	2,016,774	2,584,051	14,244,760
Valuation reserves.....	75,285	25,210	12,223	31,205	49,247	235,841
Loans and discounts, gross—total	3,635,576	1,667,137	895,008	2,047,979	2,633,298	14,480,601
Real estate loans—total.....	880,057	189,851	145,348	272,378	163,974	5,096,593
Secured by farm land.....	1,906	2,731	216	3,791	4,621	111,024
Secured by residential properties:						
Insured by FHA.....	311,035	41,394	28,554	57,783	17,719	2,222,414
Insured or guaranteed by VA.....	132,699	17,583	41,893	24,051	10,582	538,399
Not insured or guaranteed by FHA or VA.....	281,409	52,602	42,354	59,234	43,090	1,457,048
Secured by other properties.....	153,008	75,541	32,331	127,519	87,962	767,708
Loans to domestic com'l and foreign banks.....	61,291	41,291	2,567	37,322	33,693	487,106
Loans to other financial institutions.....	408,345	211,488	90,571	225,573	213,441	716,970
Loans to brokers and dealers in securities.....	59,350	26,747	3,563	21,162	15,396	75,532
Other loans for purchasing or carrying securities.....	86,889	27,642	5,840	24,748	184,907	65,187
Loans to farmers directly guaranteed by CCC.....		276		695		15
Other loans to farmers.....	8,379	8,858	7,869	155,885	20,942	486,602
Commercial and industrial loans (including open market paper).....	1,153,798	727,172	420,723	882,449	1,363,946	4,851,942
Other loans to individuals for personal expenditures—total.....	902,300	403,565	189,390	376,689	519,403	2,499,832
Passenger automobile instalment loans.....	313,942	77,856	69,595	99,230	150,858	1,127,791
Other retail consumer instalment loans.....	70,315	40,523	35,334	56,690	53,690	264,086
Residential repair and modernization instalment loans.....	183,965	60,666	22,825	45,136	37,142	250,774
Other instalment loans.....	64,956	32,521	15,162	25,249	64,086	384,463
Single payment loans.....	269,122	191,999	46,474	150,384	213,627	472,718
All other loans (including overdrafts).....	75,167	30,247	29,137	51,078	117,596	200,822
United States Government direct obligations	1,983,370	651,078	299,945	925,498	1,007,248	4,670,817
Treasury bills.....	43,949	21,160	12,289	81,159	33,198	109,005
Treasury certificates of indebtedness.....	30,037	16,517	1,421	26,110	15,087	19,384
Treasury notes.....	566,452	175,010	84,386	291,860	195,844	978,388
Nonmarketable bonds.....	10,756	6,777	1,357	5,237	4,723	16,757
Other bonds maturing in 5 years or less.....	1,046,029	382,610	148,766	395,432	572,566	2,562,873
Other bonds maturing in 5 to 10 years.....	268,152	40,072	42,273	98,485	127,795	785,601
Other bonds maturing in 10 to 20 years.....	13,499	8,293	5,723	17,374	41,750	174,502
Other bonds maturing after 20 years.....	4,496	639	3,730	9,841	16,285	24,307

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, March 15, 1960					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	34,519,199	2,657,032	6,768,317	2,793,637	2,864,244	2,202,825	2,660,149
Valuation reserves.....	679,447	55,735	164,786	58,605	49,335	32,002	48,470
Loans and discounts, gross—total	35,198,646	2,712,767	6,933,103	2,852,242	2,913,579	2,234,827	2,708,619
Real estate loans—total.....	12,044,688	760,751	2,779,638	1,205,391	1,255,202	697,408	543,677
Secured by farm land.....	680,649	20,052	48,288	62,292	100,507	62,762	46,416
Secured by residential properties:							
Insured by FHA.....	2,031,487	78,419	593,600	97,201	104,391	63,180	41,823
Insured or guaranteed by VA.....	1,446,927	86,395	609,123	146,169	105,867	52,596	16,349
Not insured or guaranteed by FHA or VA.....	5,109,097	355,204	1,023,117	577,662	664,155	340,791	236,093
Secured by other properties.....	2,776,528	220,681	505,510	322,067	280,282	178,079	202,996
Loans to domestic com'l and foreign banks.....	152,714	4,885	55,604	34,600	1,523	13,126	4,875
Loans to other financial institutions.....	976,227	99,966	170,983	62,860	52,773	58,825	111,211
Loans to brokers and dealers in securities.....	273,458	22,085	102,294	22,421	14,206	10,066	35,766
Other loans for purchasing or carrying securities.....	280,938	17,387	41,948	23,167	24,999	28,939	25,303
Loans to farmers directly guaranteed by CCC.....	83,408	.....	551	182	3,028	75	193
Other loans to farmers.....	2,244,444	30,439	94,731	80,366	104,585	77,867	83,108
Commercial and industrial loans (including open market paper).....	8,813,290	903,008	1,635,708	597,249	550,936	590,843	1,000,662
Other loans to individuals for personal expenditures—total.....	9,704,765	803,836	1,922,331	742,408	849,956	710,509	853,763
Passenger automobile instalment loans.....	3,510,165	268,754	596,496	237,798	366,231	246,886	249,884
Other retail consumer instalment loans.....	1,022,744	65,772	172,747	61,620	70,767	64,713	99,728
Residential repair and modern, instal.....	945,515	56,443	231,265	60,158	82,442	36,916	97,551
Other instalment loans.....	1,616,342	149,268	392,479	149,473	140,515	135,018	144,346
Single payment loans.....	2,609,999	263,599	529,344	233,359	190,001	226,976	262,254
All other loans (including overdrafts).....	624,714	70,410	129,315	83,598	56,371	47,169	50,061
United States Government direct obligations	22,151,182	1,297,964	3,269,680	1,652,454	1,971,216	1,347,015	1,831,911
Treasury bills.....	1,730,566	102,187	144,864	99,862	148,756	123,567	190,205
Treasury certificates of indebtedness.....	602,249	44,620	58,837	17,609	59,215	34,236	73,691
Treasury notes.....	5,991,898	334,450	843,146	390,216	508,122	344,653	517,008
Nonmarketable bonds.....	443,736	19,142	66,623	39,710	31,825	45,094	25,451
Other bonds maturing in 5 years or less.....	9,926,293	531,789	1,376,872	674,140	948,565	607,726	813,468
Other bonds maturing in 5 to 10 years.....	2,330,804	194,805	447,834	266,044	174,396	142,906	125,865
Other bonds maturing in 10 to 20 years.....	944,476	60,447	280,760	146,423	84,274	41,479	76,286
Other bonds maturing after 20 years.....	181,160	10,524	50,744	18,450	16,063	7,354	9,937

	By Federal Reserve districts, March 15, 1960—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	5,396,210	1,424,576	1,490,929	1,681,253	2,145,018	2,435,009
Valuation reserves.....	113,788	20,886	30,123	28,276	44,218	33,223
Loans and discounts, gross—total	5,509,998	1,445,462	1,521,052	1,709,529	2,189,236	2,468,232
Real estate loans—total.....	2,212,063	514,504	559,950	325,187	284,912	906,005
Secured by farm land.....	123,576	63,831	32,161	49,331	36,625	34,808
Secured by residential properties:						
Insured by FHA.....	401,103	104,577	149,800	46,608	27,839	322,946
Insured or guaranteed by VA.....	196,148	35,383	83,443	24,877	12,678	77,899
Not insured or guaranteed by FHA or VA.....	1,041,258	205,068	201,951	117,198	112,451	234,149
Secured by other properties.....	449,978	105,645	92,595	87,173	95,319	236,203
Loans to domestic com'l and foreign banks.....	8,040	600	65	15,435	16	13,945
Loans to other financial institutions.....	175,406	34,086	27,702	45,088	70,287	67,040
Loans to brokers and dealers in securities.....	17,266	2,433	2,218	5,991	8,931	29,781
Other loans for purchasing or carrying securities.....	40,218	17,325	6,645	9,259	30,380	15,368
Loans to farmers directly guaranteed by CCC.....	21,017	6,502	8,030	29,459	12,484	1,887
Other loans to farmers.....	453,608	140,640	240,556	451,994	281,961	204,589
Commercial and industrial loans (including open market paper).....	1,028,612	327,977	302,930	391,143	856,265	627,957
Other loans to individuals for personal expenditures—total.....	1,470,608	384,863	353,005	423,914	607,188	582,384
Passenger automobile instalment loans.....	564,747	136,403	148,689	179,191	238,844	276,242
Other retail consumer instalment loans.....	198,085	41,809	57,236	46,216	64,631	79,420
Residential repair and modernization instalment loans.....	156,684	31,750	47,928	30,073	48,787	65,518
Other instalment loans.....	164,564	45,316	40,470	60,302	102,391	92,200
Single payment loans.....	386,528	129,585	58,682	108,132	152,535	69,004
All other loans (including overdrafts).....	83,160	16,532	19,951	12,059	36,812	19,276
United States Government direct obligations	4,643,651	1,170,433	1,037,667	1,396,420	1,415,617	1,117,154
Treasury bills.....	296,406	96,054	88,211	167,697	192,569	80,188
Treasury certificates of indebtedness.....	143,439	37,686	18,962	47,855	43,698	22,401
Treasury notes.....	1,304,812	344,350	317,381	427,444	373,608	287,248
Nonmarketable bonds.....	81,759	27,082	25,146	35,388	22,868	23,648
Other bonds maturing in 5 years or less.....	2,263,347	524,504	487,353	565,527	619,007	513,995
Other bonds maturing in 5 to 10 years.....	442,023	101,685	79,902	104,232	110,977	140,135
Other bonds maturing in 10 to 20 years.....	93,875	32,926	16,983	38,771	42,003	30,249
Other bonds maturing after 20 years.....	17,990	6,146	3,729	9,506	11,427	19,290

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 15, 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	6,221	155,076,451	95,354,027	43,546,676	58,319	13,732,221	1,873,654	511,554	40,757,691	17,806,097
Reserve bank cities ¹	101	59,556,437	41,895,252	12,275,520	53,530	4,552,395	507,230	272,510	17,842,260	8,087,903
1. Boston	8	2,230,119	1,623,489	467,258	574	122,796	5,556	10,446	699,076	340,384
2. New York ^{2*}	22	25,401,278	18,372,143	4,717,981	2,742	2,008,485	165,616	134,311	8,317,146	3,859,305
3. Philadelphia ³	6	3,016,028	2,148,647	595,284	221,134	221,134	36,625	14,338	1,040,984	416,980
4. Cleveland	5	2,784,759	1,853,615	645,968	100	248,999	28,351	7,726	692,368	325,761
5. Richmond	5	584,529	389,598	149,718	41,434	41,434	2,209	1,570	181,343	75,222
6. Atlanta ⁴	5	1,029,557	743,091	214,474	62,720	62,720	6,133	3,139	420,822	141,799
7. Chicago ^{5*}	20	7,512,050	4,604,087	2,183,089	18	609,445	94,414	20,997	2,152,262	1,084,021
8. St. Louis ⁶	4	1,149,522	778,106	275,037	19	84,645	7,657	4,058	397,477	170,716
9. Minneapolis ⁷	4	839,807	602,983	177,746	108	47,102	9,618	2,250	299,664	102,184
10. Kansas City ⁸	9	861,501	532,410	253,149	390	67,717	5,096	2,739	386,083	131,341
11. Dallas ⁹	6	1,529,905	1,165,008	221,545	48,651	83,440	5,063	6,198	635,279	185,946
12. San Francisco	7	12,617,382	9,082,075	2,374,271	928	954,478	140,892	64,738	2,619,756	1,254,244
Reserve branch cities ¹	106	24,886,623	15,448,711	6,993,296	452	2,224,306	153,214	66,644	7,246,450	3,269,309
1. Buffalo ¹⁰	3	1,139,454	747,664	238,747	139,812	139,812	8,714	4,517	264,256	118,825
4. Cincinnati	5	986,875	656,097	282,955	128	36,769	8,293	2,633	309,590	127,498
5. Pittsburgh ^{11*}	5	2,865,058	1,869,082	628,416	253	347,633	8,510	11,164	652,641	352,861
5. Baltimore ¹²	4	739,972	384,038	273,361	72,005	72,005	8,520	2,048	263,513	106,909
5. Charlotte ¹³	4	709,813	492,847	132,176	67,278	67,278	15,365	2,147	272,085	96,847
6. Birmingham	2	381,747	244,296	86,349	45,915	45,915	4,272	915	163,984	61,798
6. Jacksonville ¹⁴	4	358,550	209,705	121,419	24,311	24,311	1,996	1,119	208,156	52,329
6. Nashville	4	516,601	335,312	127,488	48,732	48,732	3,673	1,396	163,999	66,279
6. New Orleans	5	785,134	459,405	276,988	42,782	42,782	3,944	2,015	266,257	110,291
7. Detroit	6	3,509,663	1,919,097	1,128,185	452,135	452,135	1,901	8,345	891,448	458,094
8. Little Rock	5	181,516	98,899	60,548	19,702	19,702	1,915	443	66,128	27,702
8. Louisville	6	532,162	323,559	173,116	27,652	27,652	6,230	1,605	187,455	75,378
8. Memphis	3	566,999	400,944	121,640	37,168	37,168	5,531	1,716	190,699	72,089
9. Helena	3	46,558	26,612	17,077	2,534	2,534	224	111	15,947	6,816
10. Denver ¹⁵	5	704,700	519,794	155,277	26,512	26,512	1,353	1,764	261,648	112,833
10. Oklahoma City ¹⁶	4	390,784	241,367	108,002	30,251	30,251	9,987	1,177	135,188	55,960
10. Omaha	5	364,740	234,997	92,763	32,244	32,244	3,785	951	144,840	61,480
11. El Paso ¹⁷	3	194,967	120,073	53,482	19,832	19,832	1,010	570	67,580	25,362
11. Houston ¹⁸	8	1,307,018	796,468	441,191	51,001	51,001	14,085	4,273	505,845	184,711
11. San Antonio ¹⁹	6	432,306	205,770	177,570	41,018	41,018	6,979	969	132,329	50,930
12. Los Angeles ²⁰	4	4,579,590	2,899,489	1,338,646	62	320,611	11,613	9,169	1,145,909	559,583
12. Portland	3	1,497,688	893,824	430,099	159,745	159,745	11,078	2,942	340,678	184,488
12. Salt Lake City ²¹	5	574,380	385,409	135,136	48,298	48,298	4,245	1,292	148,740	70,329
12. Seattle	5	1,520,348	983,963	392,665	130,366	130,366	9,991	3,363	447,535	229,917
Other reserve cities ¹	46	6,117,830	3,490,865	2,126,678	418,942	65,600	15,745	2,127,004	781,771	311,951
4. Columbus	3	575,208	256,182	246,852	62,181	62,181	1,350	8,643	185,551	83,953
4. Toledo	3	440,678	183,392	221,106	34,044	34,044	1,241	895	110,120	46,551
5. Washington ²²	5	1,010,044	577,078	385,180	35,901	35,901	9,685	2,200	257,915	116,789
6. Miami ²³	3	321,362	185,556	119,332	15,487	15,487	987	987	177,260	33,379
7. Des Moines ²⁴	3	235,742	152,054	55,497	24,035	24,035	3,691	465	109,767	14,510
7. Indianapolis	3	863,557	499,328	297,680	56,894	56,894	7,255	2,400	284,213	103,876
7. Milwaukee ²⁵	4	868,908	558,728	245,405	47,661	47,661	15,119	1,995	315,213	128,744
8. National Stock Yards	1	72,483	40,419	20,737	11,027	11,027	300	300	44,914	9,635
9. St. Paul ²⁶	3	400,981	253,190	105,122	36,026	36,026	5,458	1,185	128,248	46,570
10. Kansas City, Kansas ²⁷	2	72,345	38,641	23,008	9,100	9,100	1,404	192	25,987	10,545
10. Pueblo	2	43,218	25,841	15,369	1,870	1,870	30	108	13,933	5,753
10. Topeka	3	107,268	45,325	41,900	16,039	16,039	3,686	318	32,860	17,334
10. Tulsa ²⁸	4	428,353	251,445	143,905	29,640	29,640	2,008	1,355	206,129	81,539
10. Wichita ²⁹	4	239,412	126,954	92,125	13,681	13,681	5,940	712	74,715	27,254
11. Fort Worth ³⁰	3	438,271	296,732	113,460	25,356	25,356	1,440	1,283	160,179	55,339
Country banks, by districts	5,968	64,515,561	34,519,199	22,151,182	4,337	6,536,578	1,147,610	156,655	13,541,977	5,667,114
1. Boston	269	4,465,013	2,657,032	1,297,964	224	447,023	49,662	13,108	1,058,767	413,587
2. New York	478	11,716,826	6,768,317	3,269,680	2,444	1,446,077	197,222	33,086	2,047,338	959,065
3. Philadelphia	491	5,090,557	2,793,637	1,652,454	140	503,891	125,845	14,590	940,438	415,122
4. Cleveland	551	5,399,929	2,864,244	1,971,216	217	486,742	64,208	13,302	1,055,789	461,514
5. Richmond	427	3,952,800	2,202,825	1,347,015	122	303,988	88,583	10,267	883,639	342,635
6. Atlanta	382	5,101,694	2,660,149	1,831,911	382	522,378	74,919	11,955	1,358,727	491,237
7. Chicago	970	11,374,153	5,396,210	4,643,651	157	1,109,636	203,052	21,447	2,141,872	920,495
8. St. Louis	468	2,946,038	1,424,576	1,170,433	36	276,520	67,574	6,899	650,253	278,979
9. Minneapolis	466	2,862,487	1,490,929	1,037,667	36	250,246	77,892	5,717	533,366	247,111
10. Kansas City	718	3,510,550	1,681,253	1,396,420	34	382,632	42,160	8,051	859,181	360,580
11. Dallas	607	4,165,312	2,145,018	1,415,617	490	485,786	108,475	9,926	1,233,856	445,582
12. San Francisco	141	3,930,202	2,435,009	1,117,154	55	321,659	48,018	8,307	778,751	331,207

* 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		
2,325,716	6,861,829	35,947	75,053	13,653,049	2,261,101	58,404	200,890	947,689	1,027,122	200,329,348	All member banks	
444,428	973,647	12,197	55,498	8,268,587	764,695	5,711	65,173	914,805	588,963	79,738,044	Reserve bank cities¹	
18,357	26,293	744	7,232	306,066	23,085	19	869	24,897	17,585	2,995,650	1. Boston	
147,047	84,372	2,364	27,004	4,197,054	334,004	521	4,907	664,084	369,463	35,091,403	2. New York **	
41,867	102,768	2,031	3,630	473,708	49,564	377	7,894	12,772	17,580	4,145,199	3. Philadelphia*	
38,127	63,638	.....	1,774	263,068	26,720	.....	1,672	197	18,856	3,524,572	4. Cleveland
8,138	19,429	.....	55	78,499	7,954	10	2,705	3	3,713	780,257	5. Richmond
9,475	57,909	302	53	211,284	19,935	2,030	1,453	56	6,141	1,479,994	6. Atlanta*	
38,857	125,159	1,416	8,213	894,596	23,941	.....	7,411	19,133	49,525	9,764,322	7. Chicago**
7,493	31,983	11	212	187,062	5,620	258	100	1,143	6,942	1,561,062	8. St. Louis*	
6,459	34,625	222	1,394	154,780	4,525	.....	12,000	1,196	4,191	1,161,383	9. Minneapolis*
7,480	42,975	2,054	263	201,970	7,406	463	677	743	4,123	1,260,996	10. Kansas City*	
9,482	204,230	921	1,139	233,561	48,552	80	.....	38,146	7,587	2,259,549	11. Dallas*
111,646	180,266	2,132	4,529	1,066,939	213,389	1,953	25,485	152,435	83,257	15,713,657	12. San Francisco	
332,843	982,605	6,440	12,424	2,642,829	346,851	9,135	70,008	26,404	152,578	32,738,049	Reserve branch cities¹	
21,319	28,612	292	1,915	93,293	13,803	22	250	281	10,010	1,428,076	2. Buffalo*	
17,315	44,271	112	441	119,953	14,678	75	.....	318	7,476	1,319,012	4. Cincinnati
38,009	36,538	.....	1,514	223,719	35,193	147	1,150	659	17,339	3,572,187	4. Pittsburgh**
20,058	38,026	93	254	98,173	11,342	437	.....	137	7,160	1,022,561	5. Baltimore*
12,945	27,035	.....	.....	135,258	15,516	56	1,382	.....	9,069	1,007,921	5. Charlotte*
8,555	38,342	.....	.....	55,289	5,521	271	.....	.....	2,086	553,609	6. Birmingham
4,114	52,930	.....	282	98,501	4,563	870	650	.....	1,662	574,451	6. Jacksonville*
8,019	35,973	.....	.....	53,728	7,534	121	.....	.....	1,524	690,779	6. Nashville
10,240	48,087	402	128	97,109	11,383	16	1,220	932	3,919	1,068,861	6. New Orleans	
48,823	72,509	689	2,868	308,465	34,629	926	6,658	810	19,559	4,463,693	7. Detroit	
2,421	14,777	50	.....	21,178	3,683	175	.....	.....	513	252,015	8. Little Rock
8,089	30,686	.....	24	73,278	3,320	.....	1,060	.....	3,073	727,070	8. Louisville
8,213	51,479	16	102	58,800	6,018	317	.....	662	2,043	766,738	8. Memphis
292	2,721	.....	.....	6,118	2,093	102	.....	.....	273	64,973	9. Helena
8,211	42,754	200	87	97,563	7,310	.....	5,746	.....	7,094	986,498	10. Denver*
2,823	34,900	.....	.....	41,505	13,696	.....	4,625	1,252	7,156	547,261	10. Oklahoma City*
3,328	38,674	270	.....	41,088	3,517	.....	500	.....	2,443	516,040	10. Omaha
3,052	22,062	.....	171	16,933	1,816	388	.....	5,500	609	270,860	11. El Paso*
13,992	158,929	2,154	815	145,244	49,096	2,341	4,480	7,827	6,479	1,883,886	11. Houston*	
6,054	28,032	591	27	46,695	10,210	1,175	11	71	2,714	578,816	11. San Antonio*	
45,405	70,129	25	1,573	469,194	30,697	6	34,247	4,563	24,953	5,819,965	12. Los Angeles*	
13,214	18,697	669	710	122,900	29,747	783	8	585	7,475	1,876,964	12. Portland	
6,531	16,137	99	.....	55,644	3,578	17	7,617	.....	1,154	735,486	12. Salt Lake City*
21,821	30,305	778	1,513	163,201	27,908	890	404	2,807	11,235	2,011,127	12. Seattle	
102,306	475,282	1,164	3,185	763,296	86,122	2,665	17,685	403	39,995	8,391,704	Other reserve cities¹	
10,377	35,554	.....	74	55,593	10,034	.....	.....	.....	1,727	772,520	4. Columbus
8,918	25,154	.....	15	29,482	2,317	25	.....	.....	3,052	556,192	4. Toledo
22,369	41,412	66	1,867	75,412	19,133	239	4,253	.....	4,176	1,295,760	5. Washington*
4,563	63,060	170	189	75,899	4,022	105	6,679	83	3,339	512,850	6. Miami*	
4,408	45,655	.....	.....	45,194	689	735	2,425	285	1,367	351,010	7. Des Moines*
16,778	49,458	51	210	113,840	13,554	.....	30	.....	4,657	1,166,011	7. Indianapolis
11,794	16,061	160	667	157,787	10,023	740	509	2	12,126	1,207,521	7. Milwaukee*	
3,333	4,918	.....	.....	30,028	.....	.....	.....	.....	479	117,876	8. National Stock Yards
3,581	11,892	.....	152	66,053	4,659	226	76	33	3,237	537,460	9. St. Paul*
909	8,082	.....	.....	6,451	913	16	.....	.....	47	99,308	10. Kansas City, Kansas*
1,153	5,439	.....	.....	1,588	539	220	.....	.....	109	58,019	10. Pueblo
1,704	6,878	.....	.....	6,944	1,123	96	.....	.....	756	142,103	10. Topeka
5,446	86,496	.....	.....	32,648	6,509	.....	1,028	.....	1,757	643,776	10. Tulsa*
3,920	22,205	.....	.....	21,336	5,502	196	185	.....	1,472	321,482	10. Wichita*
6,053	53,018	717	11	45,041	7,105	67	2,500	.....	1,694	609,816	11. Fort Worth*
1,446,139	4,430,295	16,146	3,946	1,978,337	1,063,433	40,893	48,024	6,077	245,586	79,461,551	Country banks, by districts	
129,239	224,788	140	597	290,416	82,263	3,089	2,305	3,252	19,450	5,634,139	1. Boston	
233,138	397,621	2,374	723	454,417	190,675	3,687	5,416	1,065	61,811	14,026,818	2. New York	
123,728	270,293	162	.....	131,133	90,776	3,129	2,495	86	15,052	6,142,533	3. Philadelphia
140,831	335,291	2,766	56	115,317	88,937	2,237	3,393	38	13,048	6,563,371	4. Cleveland	
107,808	293,942	902	35	138,317	68,509	2,433	2,576	207	11,272	4,921,436	5. Richmond	
138,618	556,232	713	326	171,601	106,701	4,544	6,557	339	24,309	6,602,871	6. Atlanta	
228,859	726,150	1,799	271	264,298	136,175	5,422	10,106	326	39,449	13,707,503	7. Chicago	
64,704	265,090	623	2	42,855	40,540	2,191	1,206	86	9,196	3,649,510	8. St. Louis	
43,970	185,077	105	331	56,772	46,869	2,265	727	123	10,779	3,456,616	9. Minneapolis	
64,536	375,538	455	.....	58,072	40,661	3,081	3,833	.....	8,262	4,425,568	10. Kansas City
96,530	596,647	5,619	784	88,694	86,540	6,554	2,114	58	13,502	5,507,936	11. Dallas	
74,178	205,626	488	821	166,431	84,787	2,261	7,296	497	19,456	4,823,250	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. For other footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 15, 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	Post-savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks	122,894,947	94,847,187	3,959,140	8,155,528	11,567,501	1,428,293	2,937,298	53,815,353	49,878,271	236,910	12,561	2,531,574	70,808	1,085,229
Reserve bank cities	51,901,476	38,741,388	1,564,382	1,423,777	6,873,840	1,338,771	1,959,318	16,430,632	14,417,147	76,621	1,636	817,717	49,888	1,067,623
1. Boston.....	2,373,832	1,798,968	67,076	140,485	313,066	26,665	27,572	196,719	180,182	3,035	2	61,889	36,295	829,392
2. New York**.....	24,897,550	18,370,592	724,345	250,162	2,973,885	1,111,862	1,466,704	4,348,456	3,396,666	24,214	82	2,145	530	10,300
3. Philadelphia*.....	3,098,039	2,400,104	90,458	73,320	474,148	25,145	34,864	533,954	520,490	407	300	12,391	103	103
4. Cleveland.....	1,834,098	1,477,106	72,356	71,041	182,485	5,448	25,662	1,323,253	1,310,459	300	1,790	7,411	100	100
5. Richmond.....	492,445	1,350,269	17,221	30,043	91,375	159	3,378	197,859	187,601	1,790	957	7,411	100	100
6. Atlanta.....	1,109,506	744,699	32,159	105,347	219,019	204	8,078	193,676	191,448	470	10	1,745	3	23,011
7. Chicago.....	6,545,032	4,802,096	248,716	261,349	1,097,703	43,563	91,605	1,825,516	1,774,455	7,500	413	3,333	2,000	600
8. St. Louis*.....	1,137,478	780,445	46,299	22,151	280,740	1,620	6,223	195,288	186,927	2,555	284	1,260	30	1,300
9. Minneapolis*.....	819,903	539,739	28,335	34,626	204,727	3,515	8,961	151,154	149,610	710	1	4,258	30	1,300
10. Kansas City*.....	992,602	614,781	18,564	24,119	324,663	2,801	7,674	133,513	131,786	710	1	84,258	30	1,300
11. Dallas*.....	1,470,549	952,137	34,164	25,953	437,727	3,477	17,091	423,763	337,465	171	621,759	10,077	189,520	189,520
12. San Francisco.....	7,130,442	5,910,452	184,689	385,181	274,302	114,312	261,506	6,906,941	6,050,058	35,356	171	621,759	10,077	189,520
Reserve branch cities	20,773,226	15,981,099	676,111	1,307,728	2,455,126	61,186	291,976	8,497,629	7,992,038	20,922	636	473,477	2,606	7,950
2. Buffalo.....	743,267	570,850	28,906	89,792	37,620	5,100	10,999	535,826	525,458	2,179	5	7,549	640	640
4. Cincinnati*.....	919,695	723,878	30,967	42,448	105,468	1,154	15,780	250,714	238,710	265	5	11,704	30	111
4. Pittsburgh**.....	2,216,834	1,830,814	79,483	81,626	198,068	3,714	23,129	880,635	849,588	695	34	30,207	111	111
5. Baltimore*.....	794,256	590,339	33,582	78,310	83,635	1,154	7,236	138,779	137,619	439	7	5,188	1,355	1,355
5. Charlotte*.....	742,909	498,806	18,156	60,642	159,814	74	5,417	139,245	129,969	2,726	5	5,188	1,355	1,355
6. Birmingham.....	405,898	315,678	10,538	23,193	54,057	420	2,432	99,068	99,012	745	6	220	51	51
6. Jacksonville*.....	430,162	227,047	7,023	31,846	161,468	420	2,358	58,092	57,127	745	6	3,758	1,700	1,700
6. Nashville.....	439,209	270,267	7,631	57,297	100,109	3,905	3,905	185,696	181,932	6	36	4,064	105	105
6. New Orleans.....	766,435	526,231	16,442	51,269	153,943	8,123	10,427	199,083	192,758	525	36	24,559	105	105
7. Detroit.....	2,551,921	1,993,952	170,872	121,888	221,349	6,874	36,986	1,493,349	1,468,020	665	6	123	50	50
8. Little Rock.....	190,087	118,494	3,064	25,619	41,878	77	1,032	41,978	41,972	1,295	6	123	50	50
8. Louisville.....	567,486	396,442	19,245	28,299	118,820	77	4,603	81,985	80,567	703	10	530	2,935	2,935
8. Memphis.....	508,777	320,761	7,995	36,597	138,107	1,846	3,471	178,558	177,805	703	10	530	2,935	2,935
9. Helena.....	47,640	21,091	1,134	14,037	10,959	145	419	11,651	11,111	10	17	46,793	2	2
10. Denver*.....	640,662	498,549	17,484	22,136	94,341	145	8,007	228,773	225,138	700	66	1,130	1,130	1,130
10. Oklahoma City*.....	405,657	232,113	7,130	57,782	105,345	38	3,285	59,451	58,255	66	48	1,563	37	37
10. Omaha.....	424,210	277,936	17,478	28,393	96,067	38	4,298	41,086	41,038	48	37	82,360	17	17
11. El Paso*.....	186,236	140,464	4,287	10,562	26,724	1,755	2,444	50,501	46,788	2,150	17	46,793	2	2
11. Houston*.....	1,331,798	942,805	31,284	72,223	264,312	5,158	16,016	323,936	241,539	950	17	46,793	2	2
11. San Antonio*.....	367,917	269,951	6,090	17,955	63,868	6,246	3,807	167,466	119,706	950	17	46,793	2	2
12. Los Angeles*.....	3,457,165	3,105,997	99,525	57,230	113,713	12,007	68,693	1,828,838	1,629,216	2,320	254	197,302	50	50
12. Portland.....	969,724	796,265	17,184	98,043	23,091	1,994	33,147	689,729	661,038	1,550	489	23,833	315	315
12. Salt Lake City.....	397,370	298,010	6,122	56,934	31,607	3	4,694	264,139	238,267	2,631	539,405	500	315	6,200
12. Seattle.....	1,267,911	1,014,359	34,489	143,607	50,763	5,304	19,389	549,051	539,405	2,631	539,405	500	315	6,200
Other reserve cities	5,883,264	4,207,170	168,495	481,295	942,710	13,757	69,837	1,627,345	1,559,103	16,651	1,226	48,550	515	1,300
4. Columbus.....	542,842	374,167	15,173	99,664	46,152	45	7,641	140,288	129,365	545	5	10,363	10	10
4. Toledo.....	343,803	288,275	14,585	14,851	17,150	184	8,758	164,944	162,172	235	55	2,482	1,250	1,250
5. Washington*.....	924,348	823,770	23,636	106	56,165	6,207	14,464	262,588	254,113	7,225	1,131	12,963	2	2
5. Miami.....	373,889	230,877	7,724	38,961	87,935	3,535	4,857	88,100	73,690	316	17	12,527	375	375
6. Des Moines*.....	255,148	147,376	7,294	28,553	69,194	.....	2,731	49,929	48,952	960	5	12,527	23	23
7. Indianapolis.....	805,127	575,254	20,709	107,342	87,372	1,009	13,441	240,002	225,015	2,455	5	12,527	23	23
7. Milwaukee*.....	794,254	548,173	29,893	36,514	174,246	1,879	3,549	275,090	273,197	1,445	2	1,000	515	515
8. National Stock Yards.....	103,185	20,851	300	191	81,313	.....	530	2,037	1,035	680	2	1,000	515	515
9. St. Paul*.....	357,103	223,694	12,832	34,955	81,453	674	3,495	100,667	99,987	680	2	1,000	515	515
10. Kansas City, Kansas*.....	68,285	27,813	651	15,838	23,257	.....	726	21,559	21,559	.....	.....	.....	.....	.....
10. Pueblo.....	37,194	28,332	1,192	2,815	4,443	.....	412	15,011	12,580	15	11	2,416	.....	.....
10. Topeka.....	107,209	63,003	4,125	28,168	11,284	.....	629	18,285	17,474	800	11	.....	130	130
10. Tulsa*.....	516,207	407,519	13,678	22,697	68,239	219	3,855	68,039	67,714	195	.....	.....	.....	.....
10. Wichita*.....	248,725	162,457	9,199	35,093	40,012	.....	1,964	41,172	38,296	1,075	.....	1,801	.....	.....
11. Fort Worth*.....	405,945	285,609	7,504	15,547	94,495	5	2,785	139,634	133,954	705	.....	4,975	.....	.....
Country banks, by districts	44,336,981	35,917,530	1,550,152	4,942,728	1,295,825	14,579	616,167	27,259,747	25,909,983	122,716	9,063	1,191,830	17,799	8,356
1. Boston.....	3,506,071	2,946,044	154,515	217,889	133,514	1,577	52,532	1,396,394	1,374,085	4,795	956	16,378	155	25
2. New York.....	6,876,290	5,353,885	245,501	1,041,665	120,056	920	114,263	5,724,056	5,566,525	6,857	15	147,352	2,286	1,021
3. Philadelphia.....	2,911,215	2,517,306	116,853	129,147	23,443	59	34,407	2,530,812	2,477,558	4,672	452	48,091	39	2
4. Cleveland.....	3,297,909	2,734,158	155,881	333,866	25,252	24	48,728	2,592,152	2,482,527	592	829	108,202	2	2
5. Richmond.....	2,810,039	2,302,977	106,644	267,878	99,001	34	33,505	1,572,716	1,465,212	33,594	948	72,662	300	300
6. Atlanta.....	4,283,532	3,257,617	109,835	591,534	280,468	621	43,457	1,716,583	1,604,994	16,319	1,070	87,910	6,290	6,290
7. Chicago.....	7,030,143	5,791,306	281,946	717,225	132,054	141	107,471	5,504,426	5,261,863	4,927	3,024	233,447	1,165	230
8. St. Louis.....	2,227,456	1,882,142	61,367	205,334	58,600	.....	20,013	1,067,433	1,002,606	4,654	147	59,796	230	230
9. Minneapolis.....	1,820,896	1,432,189	63,173	231,261	67,718	1,122	25,433	1,325,918	1,285,791	2,117	202	68,638	56	56
10. Kansas City.....	3													

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
176,710,300	2,546,064	980,156	3,613,087	183,849,607	5,069,175	8,127,417	2,943,334	339,815	16,479,741	102,381,801	92,286,964	All member banks
68,332,108	1,738,906	946,876	1,781,345	72,799,235	2,181,535	3,604,182	1,045,603	107,489	6,938,809	42,659,556	33,855,896	Reserve bank cities¹
2,570,551	18,500	25,662	52,677	2,667,390	86,300	183,055	44,659	14,246	328,260	2,041,787	1,660,959	1. Boston
29,246,006	714,926	691,864	1,007,867	31,660,663	1,071,029	1,790,037	546,191	23,483	3,430,740	20,616,124	15,890,404	2. New York **
3,631,993	34,625	13,158	66,442	3,766,218	95,697	222,747	58,085	2,452	378,981	2,521,563	2,034,580	3. Philadelphia*
3,157,351	33,553	197	41,109	3,232,210	80,456	177,044	34,841	21	292,362	1,507,392	1,310,741	4. Cleveland
6,904,304	14,000	3	12,864	717,171	20,554	29,569	12,754	209	63,086	394,517	305,191	5. Richmond
1,303,182	34,500	56	27,154	1,364,892	31,390	58,250	15,763	9,699	115,102	840,313	646,840	6. Atlanta ³
8,370,548	453,777	19,185	118,350	8,961,880	310,675	385,575	63,513	42,679	802,442	5,525,277	4,260,454	7. Chicago **
1,333,306	72,177	1,174	17,718	1,424,375	49,378	48,623	38,341	345	136,687	918,433	621,757	8. St. Louis*
971,055	73,000	1,196	21,300	1,066,553	33,750	43,750	17,280	50	94,830	630,498	428,546	9. Minneapolis*
1,126,115	15,300	743	8,930	1,151,088	33,000	46,230	22,969	7,709	109,908	747,657	444,604	10. Kansas City*
1,894,312	88,565	40,664	18,778	2,042,319	92,633	107,621	16,640	336	217,230	1,032,758	761,620	11. Dallas*
14,037,383	165,963	152,974	388,156	14,744,476	276,673	511,681	174,567	6,260	969,181	5,883,237	5,490,200	12. San Francisco
29,270,855	339,954	26,590	470,571	30,107,970	805,356	1,317,596	483,739	23,388	2,630,079	17,147,792	14,937,974	Reserve branch cities¹
1,279,093	10,000	281	25,039	1,314,413	36,999	65,363	10,869	432	113,663	621,362	578,348	2. Buffalo*
1,170,409	15,510	318	20,277	1,206,514	34,000	53,750	24,748	.....	112,498	755,471	662,153	4. Cincinnati
3,097,469	.....	639	53,166	3,151,294	106,954	261,081	52,385	473	420,893	1,956,577	1,711,850	4. Pittsburgh **
933,035	2,000	157	10,643	945,815	15,443	46,558	11,343	3,402	76,746	658,057	577,712	5. Baltimore*
828,154	8,000	.....	36,560	926,714	26,105	45,425	9,677	.....	81,207	580,616	429,607	5. Charlotte ³
504,966	3,000	.....	5,332	513,298	15,100	15,500	6,961	2,850	40,311	312,267	286,014	6. Birmingham
488,254	33,994	.....	6,386	527,734	14,400	22,900	2,305	7,112	46,717	278,731	162,750	6. Jacksonville
624,905	2,000	.....	17,505	644,410	18,000	22,000	6,365	4	46,369	349,508	277,741	6. Nashville
965,518	14,700	1,040	6,306	987,564	16,563	48,738	15,996	.....	81,297	621,239	490,818	6. New Orleans
4,045,270	23,000	810	63,238	4,132,318	86,665	177,337	61,236	6,137	331,375	2,170,947	1,844,361	7. Detroit
232,065	.....	.....	2,164	234,229	7,150	8,100	2,379	157	17,786	154,132	123,967	8. Little Rock
649,471	6,000	.....	9,848	665,319	18,750	32,250	10,572	179	61,751	463,522	356,066	8. Louisville
687,335	5,250	662	8,640	701,887	18,000	38,500	8,351	.....	64,851	398,498	302,029	8. Memphis
59,291	.....	.....	1,211	60,502	1,900	1,800	771	.....	4,471	38,801	29,429	9. Helena
869,435	38,550	.....	10,044	918,029	26,250	30,200	11,981	38	68,469	500,345	431,129	10. Denver*
465,108	20,250	1,252	2,962	489,572	19,000	19,000	19,456	233	57,689	329,252	251,677	10. Oklahoma City*
465,296	2,000	.....	4,888	472,184	12,700	19,100	11,176	880	43,856	344,448	269,539	10. Omaha
236,737	3,300	5,500	2,038	247,575	8,500	10,500	4,284	1	23,285	147,241	167,537	11. El Paso*
1,655,734	46,200	7,827	12,756	1,722,517	67,265	75,165	18,107	32	160,569	1,027,625	885,800	11. Houston*
535,383	.....	71	4,938	540,392	12,400	19,900	5,876	248	38,424	293,190	245,018	11. San Antonio*
5,286,003	50,000	4,610	82,885	5,423,498	137,991	158,641	99,782	50	396,467	2,917,842	2,762,726	12. Los Angeles*
1,659,453	29,600	587	42,286	1,731,926	44,300	53,750	46,976	12	145,038	828,127	802,555	12. Portland
1,616,509	11,000	.....	11,067	683,576	14,421	26,535	10,394	560	51,910	325,589	303,994	12. Salt Lake City*
1,816,962	16,500	2,836	30,392	1,866,690	46,600	65,500	31,749	588	144,437	1,074,405	1,014,154	12. Seattle
7,510,609	105,682	413	141,008	7,757,712	191,617	327,461	101,988	12,926	633,992	4,644,819	3,995,006	Other reserve cities¹
683,130	13,405	.....	19,186	715,721	19,200	25,800	11,799	.....	56,799	451,695	425,879	4. Columbus
508,747	.....	.....	11,999	520,746	14,503	15,323	4,223	1,397	35,446	289,167	282,402	4. Toledo
1,186,936	500	.....	16,945	1,204,381	23,543	48,458	14,980	4,398	91,379	807,524	762,928	5. Washington*
461,989	5,000	93	6,794	473,876	13,400	19,490	4,723	1,361	38,974	234,930	198,796	6. Miami*
305,077	19,000	285	2,173	326,535	7,000	8,500	8,975	.....	24,476	164,299	133,466	7. Des Moines*
1,045,129	.....	.....	25,815	1,070,944	23,463	56,542	14,022	1,040	95,067	641,829	582,197	7. Indianapolis
1,069,344	35,927	2	25,597	1,130,870	21,000	45,540	10,111	.....	76,651	620,539	430,449	7. Milwaukee*
105,222	.....	.....	283	105,505	1,000	9,000	2,371	.....	12,371	68,239	48,456	8. National Stock Yards
457,770	22,250	33	9,541	489,594	14,500	25,000	8,006	360	47,866	279,158	196,091	9. St. Paul*
89,844	1,200	.....	840	91,884	3,200	3,200	1,024	.....	7,424	53,752	37,926	10. Kansas City, Kansas*
52,205	.....	.....	884	53,089	1,800	1,800	1,142	188	4,930	30,167	29,971	10. Pueblo
125,494	2,000	.....	1,962	129,456	4,700	5,900	2,047	.....	12,647	93,387	84,856	10. Topeka
584,246	.....	.....	4,786	589,032	14,350	26,400	12,018	1,976	54,744	397,063	401,423	10. Tulsa*
289,897	1,000	.....	3,224	294,121	9,208	14,508	3,252	393	27,361	205,184	178,178	10. Wichita*
545,579	5,400	.....	10,979	561,958	20,750	22,000	3,295	1,813	47,858	307,886	258,900	11. Fort Worth*
71,596,728	361,522	6,277	1,220,163	73,184,690	1,890,667	2,878,178	1,312,004	196,012	6,276,861	37,929,634	39,498,088	Country banks, by districts
4,902,465	47,286	3,254	193,235	5,146,240	144,638	236,181	96,468	10,612	487,899	2,990,867	2,926,049	1. Boston
12,600,346	92,826	1,065	303,572	12,997,809	335,027	485,069	190,682	18,231	1,029,009	6,024,252	6,055,396	2. New York
5,442,027	19,445	.....	103,849	5,565,407	150,568	304,959	109,825	11,777	577,126	2,509,789	2,639,727	3. Philadelphia
5,890,061	20,639	38	89,705	6,000,443	168,254	263,619	122,205	8,850	562,928	2,847,287	3,001,421	4. Cleveland
4,382,755	20,222	207	85,812	4,488,996	115,428	217,217	85,520	14,275	432,440	2,377,780	2,466,043	5. Richmond
6,000,115	22,950	339	80,253	6,103,657	163,347	233,967	83,698	18,202	499,214	3,555,699	3,721,007	6. Atlanta
12,534,569	35,275	326	163,752	12,733,922	290,586	410,440	226,350	46,205	973,581	6,040,232	6,351,704	7. Chicago
3,294,889	17,600	86	28,892	3,341,467	83,259	129,532	80,501	14,751	308,043	1,921,511	2,064,634	8. St. Louis
3,146,814	12,899	321	39,108	3,199,142	78,473	106,916	61,084	11,001	257,474	1,579,056	1,632,111	9. Minneapolis
4,006,284	23,614	.....	26,415	4,056,313	97,663	156,884	103,540	11,168	369,255	2,570,674	2,742,487	10. Kansas City
5,011,037	17,071	58	35,248	5,063,414	148,758	178,395	92,073	25,296	444,522	3,251,924	3,553,776	11. Dallas
4,385,366	31,695	497	70,322	4,487,880	114,666	155,002	60,058	5,644	335,370	2,260,563	2,343,733	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	6,221	155,076,451	95,354,027	43,546,676	58,319	13,732,221	1,873,654	511,554	40,757,691	17,806,097
New England:										
Maine.....	34	426,544	262,097	135,402	9	21,005	6,896	1,135	81,026	33,078
New Hampshire.....	52	243,472	149,080	74,262	10	17,287	2,148	685	64,763	24,530
Vermont.....	32	191,214	120,235	53,899	2	13,690	2,945	443	29,904	13,559
Massachusetts.....	125	3,948,002	2,598,910	1,010,835	765	289,638	32,705	15,149	1,148,634	519,964
Rhode Island.....	5	727,273	464,913	195,957	12	61,594	2,337	2,460	124,564	59,411
Connecticut.....	33	1,562,145	935,236	415,143	12	196,699	9,163	5,892	398,112	139,693
Middle Atlantic:										
New York.....	358	33,423,163	23,277,933	6,830,525	4,612	2,889,108	266,528	154,457	9,709,121	4,532,786
New Jersey.....	216	5,513,597	2,928,410	1,638,941	646	804,946	122,974	17,680	1,024,092	460,159
Pennsylvania.....	546	10,711,200	6,620,689	2,831,175	379	1,043,792	175,865	39,300	2,537,378	1,150,778
East North Central:										
Ohio.....	374	8,477,133	4,917,398	2,731,929	375	727,884	78,371	21,176	2,019,154	894,363
Indiana.....	225	2,922,880	1,501,910	1,183,748	90	194,673	35,962	6,497	729,634	286,760
Illinois.....	525	12,692,288	6,710,027	4,566,003	81	1,132,477	253,503	30,197	3,143,357	1,531,182
Michigan.....	218	6,598,049	3,615,432	2,150,427	8	797,239	20,455	14,488	1,381,170	664,187
Wisconsin.....	159	2,366,831	1,271,361	879,720	17	170,387	40,456	4,890	618,734	254,887
West North Central:										
Minnesota.....	209	2,414,849	1,483,302	687,838	131	191,129	46,708	5,741	639,392	247,523
Iowa.....	169	1,329,610	737,011	418,415	.....	155,281	15,970	2,933	361,171	113,783
Missouri.....	175	3,341,350	1,994,768	1,046,581	428	256,579	32,689	10,305	1,063,836	427,308
North Dakota.....	40	319,463	158,123	123,416	5	25,463	11,872	584	59,091	29,805
South Dakota.....	59	414,229	221,102	151,000	.....	30,780	10,389	958	74,246	37,270
Nebraska.....	139	934,884	521,484	315,700	.....	85,821	9,624	2,255	276,302	120,791
Kansas.....	215	1,173,700	541,777	445,009	17	158,712	25,168	3,017	309,507	135,747
South Atlantic:										
Delaware.....	5	371,228	244,915	121,645	.....	2,759	292	1,617	116,848	43,379
Maryland.....	62	1,236,601	646,237	457,125	.....	105,524	24,549	3,166	353,843	146,525
District of Columbia.....	9	1,103,930	631,231	422,312	.....	35,951	12,038	2,398	280,249	125,369
Virginia.....	198	2,226,703	1,351,426	651,607	110	174,741	42,898	5,921	511,996	214,429
West Virginia.....	112	828,598	390,993	359,926	12	64,594	10,705	2,368	204,913	81,659
North Carolina.....	43	1,169,285	772,720	263,541	.....	103,554	25,980	3,490	392,561	134,329
South Carolina.....	31	540,642	307,375	177,413	.....	45,570	8,982	1,302	140,951	46,232
Georgia.....	64	1,531,532	1,039,335	364,613	.....	107,946	15,304	4,334	555,418	191,986
Florida.....	120	2,708,863	1,416,379	1,028,061	46	226,630	31,211	6,536	935,666	278,898
East South Central:										
Kentucky.....	106	1,147,797	641,780	413,989	4	68,687	20,096	3,241	332,403	136,967
Tennessee.....	83	1,875,201	1,148,600	542,532	74	158,448	20,588	4,959	571,618	208,420
Alabama.....	92	1,302,212	738,538	387,792	.....	152,586	20,151	3,145	387,907	146,198
Mississippi.....	35	480,585	261,389	144,541	.....	66,237	7,024	1,394	135,800	48,655
West South Central:										
Arkansas.....	76	648,760	327,509	216,143	9	90,661	12,867	1,571	188,752	72,079
Louisiana.....	53	1,660,397	904,084	586,946	262	149,015	15,856	4,234	499,173	205,090
Oklahoma.....	224	1,655,480	873,342	586,439	17	169,859	21,354	4,469	586,694	229,595
Texas.....	577	7,435,027	4,378,064	2,222,556	49,141	637,777	125,788	21,701	2,554,713	884,003
Mountain:										
Montana.....	86	580,551	314,705	202,785	.....	47,123	14,831	1,107	126,977	53,166
Idaho.....	18	493,416	281,764	173,045	13	36,271	1,385	938	91,963	46,257
Wyoming.....	40	285,415	144,737	116,068	.....	19,225	4,780	605	66,347	27,005
Colorado.....	95	1,292,682	819,551	394,002	.....	71,198	4,895	3,036	398,362	171,830
New Mexico.....	35	427,795	218,684	181,685	.....	24,028	2,656	742	114,490	43,943
Arizona.....	4	886,749	670,206	148,557	14	50,343	15,781	1,848	195,113	77,873
Utah.....	20	686,001	445,983	176,032	.....	57,397	5,048	1,541	170,982	78,857
Nevada.....	5	343,373	198,265	106,141	.....	33,137	5,366	464	54,497	27,606
Pacific:										
Alaska.....	7	125,440	67,688	48,311	.....	6,867	2,386	188	25,540	10,023
Washington.....	34	2,130,010	1,339,952	576,304	.....	194,382	14,609	4,763	561,359	275,436
Oregon.....	17	1,552,621	914,683	457,081	.....	166,567	11,216	3,074	351,833	189,914
California.....	60	18,380,054	12,678,427	4,072,115	1,018	1,381,872	169,927	76,695	4,016,309	1,916,867
Hawaii.....	1	223,389	147,849	55,160	.....	17,569	2,361	450	36,966	14,752
Virgin Islands ¹	1	14,238	6,418	6,284	.....	1,519	.....	2	4,060	1,191
Mutual Savings Banks ²	2	18,110	8,472	7,252	.....	1,461	870	55	1,652	815

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2...	4	403,518	249,950	120,276	12	30,094	976	2,210	89,160	36,264
New Jersey—Dist. No. 2...	140	4,416,639	2,353,823	1,269,323	562	673,653	104,046	15,232	826,399	366,954
Kentucky—Dist. No. 4.....	57	393,972	213,711	145,410	.....	26,337	7,470	1,044	90,390	38,374
Pennsylvania—Dist. No. 4..	130	4,072,801	2,497,907	1,074,700	323	452,819	32,615	14,437	870,497	455,260
West Virginia—Dist. No. 4.	11	108,601	53,596	44,474	.....	9,328	790	413	26,018	10,141
Louisiana—Dist. No. 6.....	36	1,310,718	702,601	485,607	262	109,886	9,145	3,217	401,466	169,424
Mississippi—Dist. No. 6....	22	407,051	230,585	115,329	.....	55,222	4,709	1,206	115,640	40,833
Tennessee—Dist. No. 6....	71	1,234,269	710,076	396,559	74	110,055	14,417	3,088	363,108	129,773
Indiana—Dist. No. 7.....	166	2,594,901	1,322,513	1,053,315	77	181,305	32,035	5,656	653,028	255,813
Illinois—Dist. No. 7.....	376	11,895,423	6,379,669	4,224,203	81	1,037,007	225,908	28,555	2,957,991	1,455,987
Michigan—Dist. No. 7.....	178	6,398,884	3,525,149	2,070,422	.....	773,182	16,065	14,066	1,348,641	648,747
Wisconsin—Dist. No. 7.....	117	2,145,255	1,165,162	787,152	17	153,031	35,454	4,439	573,944	235,410
Missouri—Dist. No. 10....	46	1,134,525	662,926	357,210	390	101,122	9,283	3,594	448,317	156,092
New Mexico—Dist. No. 10.	11	284,803	155,587	118,332	.....	9,585	824	475	68,257	27,181
Oklahoma—Dist. No. 10...	210	1,616,862	851,965	575,597	17	164,023	20,875	4,385	573,472	225,973
Arizona—Dist. No. 12.....	3	785,286	605,158	123,782	14	41,095	13,539	1,698	171,920	70,056

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 MARCH 15, 1960 BY STATES

ASSETS [In thousands of dollars]

cash, and bank balances											Total assets	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 indirectly representing real estate	Customers' liability on acceptances	Other assets	Total		
2,325,716	6,861,829	35,947	75,053	13,653,049	2,261,101	58,404	200,890	947,689	1,027,122	200,329,348	Total	
10,788	16,207		142	20,811	8,679	175	190		1,741	518,355	New England:	
7,831	13,483	18	12	18,889	4,685	232	61		321	313,534	Maine	
3,565	8,152		34	4,594	3,045	102	770		497	225,532	New Hampshire	
76,802	118,045	777	7,329	425,717	58,591	539	1,778	25,473	25,296	5,208,313	Vermont	
14,554	15,093		293	35,213	10,738	74	6	2,676	2,905	868,236	Massachusetts	
46,776	94,013	89	28	117,513	30,012	2,092	369		10,605	2,003,335	Rhode Island	
											Connecticut	
295,438	320,881	3,458	29,271	4,527,287	461,351	3,128	9,999	665,327	415,445	44,687,534	Middle Atlantic:	
121,237	223,197	329	362	218,808	86,062	1,564	922	106	26,239	6,652,582	New York	
202,323	393,161	2,036	5,150	783,930	166,605	3,525	9,850	13,522	45,903	13,487,983	New Jersey	
											Pennsylvania	
168,754	395,298	2,878	2,354	555,507	118,206	1,530	4,505	545	40,407	10,661,480	East North Central:	
68,186	215,579	92	210	158,807	41,021	747	388		13,266	3,707,936	Ohio	
132,125	437,624	2,716	8,216	1,031,494	70,905	3,797	12,111	19,263	67,211	16,008,932	Indiana	
115,849	224,274	1,750	3,139	372,171	88,400	1,993	8,473	826	30,020	8,108,771	Illinois	
39,778	137,793	160	667	185,449	26,687	2,025	3,267	165	16,574	3,034,283	Michigan	
											Wisconsin	
28,038	118,400	313	1,748	243,370	30,590	1,112	12,137	1,344	11,874	3,111,298	West North Central:	
25,764	139,319			82,305	11,809	874	3,246	302	3,840	1,710,852	Minnesota	
39,889	181,927	2,065	477	412,170	30,186	1,290	1,930	1,894	16,420	4,456,900	Iowa	
4,021	18,537		46	6,682	5,289	176	250		1,603	385,872	Missouri	
4,983	24,587			7,406	6,448	272	400	3	1,613	497,211	North Dakota	
11,855	87,330	270		56,056	8,280	894	1,770		4,471	1,226,601	South Dakota	
19,133	114,063	100		40,464	15,437	714	329		3,274	1,502,961	Nebraska	
											Kansas	
6,293	30,650	100		36,426	7,538	242	1,381		2,081	499,318	South Atlantic:	
33,291	70,154	93	254	103,526	19,617	630	357	137	8,596	1,619,781	Delaware	
25,317	47,367	66	1,867	80,263	21,295	256	4,253		4,332	1,414,315	Maryland	
48,570	118,239	463	89	130,206	37,225	1,193	3,768	210	6,903	2,787,998	District of Columbia	
23,934	74,967			24,353	10,909	411	1,587		2,251	1,048,669	Virginia	
27,327	71,907	302		158,696	23,859	216	1,382		10,730	1,598,033	West Virginia	
16,204	46,744	137	1	31,633	10,154	470	89		2,878	695,184	North Carolina	
24,542	111,414	327	58	227,091	33,723	2,434	1,458	85	8,070	2,132,720	South Carolina	
58,722	358,261	545	680	238,560	52,777	3,488	9,203	215	18,622	3,728,834	Georgia	
											Florida	
24,273	90,663		24	80,476	12,167	191	1,060	78	4,199	1,497,895	East South Central:	
40,228	178,773	66	102	144,029	27,944	1,085		662	6,412	2,482,922	Kentucky	
36,346	121,229	260	112	83,762	19,973	1,053	3,478	172	5,242	1,720,037	Tennessee	
11,661	57,433			18,051	13,162	118	500		2,495	632,660	Alabama	
											Mississippi	
13,727	70,611	70		32,265	10,812	566	47		1,822	850,759	West South Central:	
32,362	131,416	455	128	129,722	26,208	271	1,920	938	7,679	2,196,586	Arkansas	
26,656	250,369	380		79,694	29,489	762	6,333	1,252	4,400	2,284,410	Louisiana	
119,735	988,934	9,927	2,485	549,609	192,696	10,271	8,919	51,602	29,524	10,282,752	Oklahoma	
											Texas	
8,614	41,738	14	80	23,365	10,138	568	16	5	2,209	720,464	Mountain:	
7,775	16,161	50		21,720	9,142	700			1,054	596,275	Montana	
5,302	28,016			6,024	4,477	133			1,343	357,715	Idaho	
20,463	98,407	200	87	107,375	14,845	691	7,145		8,566	1,722,291	Wyoming	
9,114	48,552			12,881	6,866	530	186		972	550,839	Colorado	
15,877	38,232	129	852	62,150	21,354	28	5,160	76	7,497	1,115,977	New Mexico	
8,694	24,654	99		58,678	4,779	60	8,403		1,322	871,547	Arizona	
6,105	9,905			10,881	6,876	157	187		1,489	406,579	Utah	
											Nevada	
4,694	6,261	43	26	4,493	2,674	243	283		150	154,330	Pacific:	
32,889	58,170	778	1,661	192,425	41,015	1,289	889	3,110	13,387	2,751,059	Alaska	
14,400	22,701	767	710	123,341	30,475	836	9	585	7,576	1,943,937	Washington	
179,041	344,308	2,307	6,285	1,567,501	270,447	2,536	60,126	157,069	113,983	23,000,524	Oregon	
5,373	7,539	18	74	9,210	5,752	78		47	1,671	267,903	California	
478	1,091	1,300			47	41			142	18,528	Hawaii	
											Virgin Islands ¹	
166	651			20	107	13			11	19,893	Mutual Savings Banks ²	

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

12,720	13,912		9	26,255	10,402	106			4,330	507,516	Connecticut—Dist. No. 2
92,868	174,721	272	362	191,222	66,682	955	574	103	21,367	5,332,719	New Jersey—Dist. No. 2
10,108	36,388			5,520	5,885	83			567	490,897	Kentucky—Dist. No. 4
71,390	99,226		1,520	243,101	53,183	870	1,190	667	20,224	5,019,432	Pennsylvania—Dist. No. 4
3,325	9,534			3,018	5,605	1	520		300	136,045	West Virginia—Dist. No. 4
24,521	94,767	405	128	112,221	20,594	17	1,920	938	5,424	1,741,233	Louisiana—Dist. No. 6
9,576	48,181			17,050	11,977	116	500		2,440	537,724	Mississippi—Dist. No. 6
29,877	118,681	50		84,727	20,615	693			4,182	1,622,867	Tennessee—Dist. No. 6
59,890	188,428	77	210	148,610	35,659	609	388		12,066	3,296,651	Indiana—Dist. No. 7
116,884	376,231	2,128	8,216	998,545	62,497	2,787	11,765	19,263	65,364	15,015,090	Illinois—Dist. No. 7
111,478	212,636	1,750	3,136	370,894	86,034	1,840	8,473	826	29,622	7,874,320	Michigan—Dist. No. 7
35,503	118,378	160	667	183,826	23,012	1,713	3,267	165	15,791	2,763,147	Wisconsin—Dist. No. 7
12,501	67,768	2,054	263	209,639	10,383	565	1,017	743	4,960	1,600,510	Missouri—Dist. No. 10
4,777	25,957			10,342	4,792	349			861	359,062	New Mexico—Dist. No. 10
25,479	242,400	355		79,265	28,962	726	6,333	1,252	4,304	2,231,911	Oklahoma—Dist. No. 10
13,824	31,461	129	390	56,060	18,946	9	5,160	76	6,898	988,295	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	Postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
Total	122,894,947	94,847,187	3,959,140	8,155,528	11,567,501	1,428,293	2,937,298	53,815,353	49,878,271	236,910	12,561	2,531,574	70,808	1,085,229
New England:														
Maine.....	258,042	215,389	10,424	19,612	9,589	1	3,027	197,905	196,308	842	7	748		
New Hampshire.....	208,857	165,170	10,937	19,364	10,712		2,674	62,211	61,356	315	10	530		
Vermont.....	75,536	63,830	4,414	4,836	1,403		1,053	123,405	122,512	58	3	832		
Massachusetts.....	3,859,712	3,044,535	132,192	228,371	380,278	26,722	47,614	635,278	603,513	4,288	792	13,040	145	13,500
Rhode Island.....	411,169	354,171	14,275	26,842	8,717		1,454	349,508	347,373	929	146	1,035		25
Connecticut.....	1,342,906	1,140,718	63,114	71,340	43,647		65	398,045	396,262	1,453	15	305	10	
Middle Atlantic:														
New York.....	29,637,203	21,904,104	891,392	1,127,236	3,056,254	1,117,505	1,540,712	8,251,873	7,156,741	31,611		194,016	39,163	830,342
New Jersey.....	3,296,098	2,710,671	121,477	337,016	71,025	375	55,534	2,671,488	2,633,165	3,023		35,232	33	25
Pennsylvania.....	7,820,766	6,423,820	274,045	316,839	685,993	28,918	91,151	4,024,583	3,932,675	4,168	706	76,088	656	10,300
East North Central:														
Ohio.....	5,894,092	4,702,372	239,895	484,404	367,164	6,855	93,402	3,656,583	3,526,988	1,762	756	126,932	145	
Indiana.....	2,278,045	1,765,592	79,021	285,617	116,347	1,009	30,459	1,072,488	1,021,691	3,948	1,264	45,460	125	
Illinois.....	9,910,805	7,660,735	371,058	480,061	1,212,920	43,656	142,375	4,204,936	4,018,990	11,051	940	150,194	750	23,011
Michigan.....	4,068,712	3,164,288	237,262	359,953	235,071	6,922	65,216	3,283,724	3,153,253	1,555	50	127,698	1,168	
Wisconsin.....	1,706,525	1,270,261	69,575	159,307	189,843	1,879	15,930	1,037,964	1,026,095	1,778	981	8,678	382	50
West North Central:														
Minnesota.....	1,853,274	1,285,719	66,670	155,922	317,991	4,474	22,498	851,682	835,622	1,144	70	14,825	21	
Iowa.....	1,090,885	803,429	37,510	107,405	129,549		12,992	442,419	440,269	1,016	81	1,053		
Missouri.....	3,107,992	2,231,371	89,406	119,695	638,262	4,421	24,837	827,210	801,322	3,475	454	19,304	2,055	600
North Dakota.....	225,164	178,664	7,294	26,079	10,247	19	2,861	128,983	125,275	388	6	3,289	25	
South Dakota.....	292,207	230,506	8,524	39,670	8,893	818	3,796	161,258	150,697	1,176	2	9,373	10	
Nebraska.....	956,757	696,017	31,263	90,107	130,827	38	8,505	143,620	142,405	136	29	2,050		
Kansas.....	1,071,690	738,816	30,312	206,840	86,945		8,777	282,623	250,320	2,587	48	29,663	3	
South Atlantic:														
Delaware.....	368,550	333,071	19,568	6,374	7,542		1,995	65,004	64,772	210		22		
Maryland.....	1,080,970	822,663	44,889	116,819	85,055	1,154	10,390	392,620	380,918	4,780	6	6,894	22	
District of Columbia.....	999,361	896,089	25,019	118	56,212	6,207	15,716	296,900	282,044	13,127	479			1,250
Virginia.....	1,500,899	1,185,514	57,277	105,636	136,716	193	15,563	986,146	912,630	16,476	1,171	55,704	165	
West Virginia.....	620,806	488,175	22,709	68,437	34,844		6,641	299,575	298,149	327	249	822	28	
North Carolina.....	1,136,744	828,655	39,115	93,963	164,529	74	10,408	259,919	240,367	5,357	7	12,823	1,365	
South Carolina.....	505,295	408,136	14,327	60,891	15,410		6,433	110,240	94,440	5,737		9,888	175	
Georgia.....	1,511,894	1,071,992	45,934	145,085	237,217	242	11,424	373,057	361,491	4,325	697	6,421	123	
Florida.....	2,543,528	1,894,203	53,086	228,409	332,605	4,226	30,999	827,367	741,434	6,889	1,320	76,640	1,084	
East South Central:														
Kentucky.....	1,067,582	833,148	33,451	65,262	127,161	77	8,483	272,802	256,788	3,325	15	12,674		
Tennessee.....	1,567,035	1,049,108	36,901	156,976	310,936	1,846	11,268	683,349	661,143	1,601	161	20,006	388	50
Alabama.....	1,122,816	858,098	29,577	135,075	91,614	312	8,140	426,145	419,999	2,263	27	3,196	660	
Mississippi.....	449,066	270,358	9,847	106,130	60,489		2,182	125,405	120,748	1,177		110	3,370	
West South Central:														
Arkansas.....	582,158	445,266	12,185	57,372	63,774		3,561	190,184	188,491	119	35	1,409	130	
Louisiana.....	1,551,188	1,060,858	34,781	237,961	189,758	8,123	19,707	434,155	421,675	3,343	57	6,697	683	1,700
Oklahoma.....	1,682,390	1,235,932	44,293	191,514	194,683	219	15,749	357,882	351,049	3,836	91	2,167	739	
Texas.....	7,144,972	5,346,121	158,720	470,117	1,063,543	18,823	87,648	1,990,372	1,594,576	14,871	1,081	371,945	6,599	1,300
Mountain:														
Montana.....	448,420	352,141	12,814	53,438	24,391		5,636	213,213	202,294	293	1	10,625		
Idaho.....	347,626	272,364	5,735	59,805	3,917		5,805	199,309	198,157	1,136	11	5		
Wyoming.....	214,825	167,260	5,552	29,422	10,173		2,418	106,477	96,919	1,116	18	8,424		
Colorado.....	1,107,052	885,215	31,365	73,621	103,874	145	12,832	432,677	410,168	1,644	10	21,335		
New Mexico.....	384,191	277,412	15,859	72,147	13,940		4,833	125,912	107,078	1,604	11	17,174	45	
Arizona.....	680,807	562,352	13,123	74,115	10,444	5,817	14,236	325,585	289,328	1,525	27	28,705		6,000
Utah.....	456,538	344,556	7,084	65,585	33,689	3	5,621	327,711	294,790	1,554	489	30,828	50	
Nevada.....	219,560	170,899	5,281	37,581	1,507		4,292	151,832	133,614	1,750		16,468		
Pacific:														
Alaska.....	84,231	62,674	10,229	8,160	1,385		1,783	57,681	36,060	11,343	10	10,268		
Washington.....	1,657,763	1,339,463	46,958	181,605	59,393	5,453	24,891	824,560	812,402	5,009	9	6,225	315	6,200
Oregon.....	1,007,153	825,275	18,472	104,534	23,175	1,994	33,703	713,622	682,733	254	14	30,571	50	
California.....	11,345,391	9,704,803	307,007	463,614	394,679	126,852	348,436	9,316,216	8,194,617	38,494	195	883,313	10,077	189,520
Hawaii.....	132,346	101,014	7,754	15,904	3,074	1,400	3,200	112,252	80,080	7,202	10	23,650		1,310
Virgin Islands ¹	8,133	4,194	168	3,612	95		62	9,398	6,483			2,820	49	46
Mutual Savings Banks²								18,046	18,044	2				

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	276,319	238,801	13,765	11,991	7,766		3,996	173,239	173,057	55	15	112		
New Jersey—Dist. No. 2	2,595,452	2,148,228	93,427	238,780	67,446	375	47,196	2,173,828	2,152,368	1,584		19,842	9	25
Kentucky—Dist. No. 4	300,303	261,031	10,101	21,225	5,112		2,834	138,709	131,603	102		7,004		
Pennsylvania—Dist. No. 4	2,880,708	2,401,924	114,352	128,982	199,523	3,714	32,213	1,522,481	1,480,196	738	172	41,264	111	
West Virginia—Dist. No. 4	80,078	63,071	4,097	8,885	2,776		1,249	34,213	34,034	30		149		
Louisiana—Dist. No. 6	1,248,522	846,046	27,418	185,585	165,751	8,123	15,599	331,300	320,279	3,238	47	5,353	683	1,700
Mississippi—Dist. No. 6	380,909	218,628	7,765	93,146	59,490		1,880	105,421	101,183	768		100	3,370	
Tennessee—Dist. No. 6	1,000,962	683,449	27,572	112,147	170,322		7,472	477,008	456,575	898	161	19,001	373	
Indiana—Dist. No. 7	2,027,926	1,566,630	70,059	260,060	101,673	1,009	28,495	958,704	915,704	3,419	1,244	38,242	95	
Illinois—Dist. No. 7	9,314,054	7,223,232	355,196	426,186	1,129,117	43,656	136,667	3,899,755	3,748,792	10,274	889	116,039	750	23,011
Michigan—Dist. No. 7	3,974,725	3,093,542	233,068	342,857	234,759	6,922								

OF BANKS ON MARCH 15, 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	Un-divided 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
176,710,300	2,546,064	980,156	3,613,087	183,849,607	5,069,175	8,127,417	2,943,334	339,815	16,479,741	102,381,801	92,286,964	Total
455,947	3,200		11,223	470,370	16,597	18,607	11,801	980	47,985	221,024	217,217	New England:
271,068	1,150		9,450	281,668	6,544	16,285	7,844	1,193	31,866	176,485	168,319	Maine
198,941	1,226		4,879	205,046	6,950	7,805	4,457	1,274	20,486	62,790	65,125	New Hampshire
4,494,990	35,360	26,238	139,086	4,695,674	137,609	273,900	81,424	19,706	512,639	3,316,264	2,894,803	Vermont
760,677	5,000	2,678	26,272	794,627	20,490	43,581	9,528	10,272	73,609	360,863	351,510	Massachusetts
1,740,951	23,550		71,953	1,836,454	56,142	78,883	29,971	1,885	166,881	1,131,380	1,118,567	Rhode Island
												Connecticut
37,889,076	758,677	693,107	1,196,537	40,537,397	1,309,827	2,128,513	679,143	32,654	4,150,137	24,789,035	20,044,765	Middle Atlantic:
5,967,586	60,275	106	139,175	6,167,142	148,729	243,127	81,829	11,755	485,440	2,854,093	2,884,413	New York
11,845,349	69,220	13,908	208,834	12,137,311	346,781	769,933	219,070	14,868	1,350,672	6,643,675	6,047,880	New Jersey
												Pennsylvania
9,550,675	80,122	545	161,298	9,792,640	263,998	441,496	157,877	5,469	868,840	4,943,287	4,724,671	East North Central:
3,350,533	8,825		62,204	3,421,562	77,102	138,335	62,552	8,385	286,374	1,903,659	1,922,861	Ohio
14,115,741	463,062	19,315	172,624	14,770,742	429,857	565,309	167,208	75,816	1,238,190	8,441,687	7,251,677	Indiana
7,352,436	30,700	826	134,051	7,518,013	181,462	281,781	110,483	17,032	590,758	3,472,267	3,217,286	Illinois
2,744,489	45,856	165	36,776	2,827,286	57,760	105,055	39,168	5,014	206,997	1,383,953	1,259,779	Michigan
												Wisconsin
2,704,956	103,345	1,542	47,971	2,857,814	81,436	112,537	53,689	5,822	253,484	1,491,504	1,220,769	West North Central:
1,533,304	23,410	302	8,305	1,565,321	34,075	63,031	44,828	3,597	145,531	869,261	841,521	Minnesota
3,935,202	100,377	1,925	42,097	4,079,601	119,554	150,225	98,024	9,502	377,305	2,513,985	1,963,733	Iowa
354,147	500		5,150	359,797	8,330	11,161	6,055	529	26,075	199,945	200,922	Missouri
453,465	3,500	3	5,397	462,600	9,385	16,600	7,741	1,120	34,846	260,223	266,566	North Dakota
1,100,377	12,291		7,607	1,120,275	29,903	44,128	28,751	3,544	106,326	813,371	738,573	South Dakota
1,354,313	8,323		8,823	1,371,459	29,416	62,291	30,846	1,949	131,502	917,163	913,969	Nebraska
												Kansas
433,554			13,199	446,753	12,678	31,725	8,158	4	52,565	301,474	305,014	South Atlantic:
1,473,590	2,300	137	16,588	1,492,615	29,663	69,399	21,383	6,721	127,166	907,290	846,346	Delaware
1,296,261	500		18,124	1,314,885	26,343	52,258	16,043	4,786	99,430	871,731	831,660	Maryland
2,487,045	19,529	210	41,956	2,548,740	68,775	119,075	46,814	4,594	239,258	1,252,454	1,176,507	District of Columbia
720,381	5,818		13,008	739,207	26,676	51,413	26,416	4,957	109,462	521,486	538,900	Virginia
1,396,663	9,875		56,523	1,463,061	39,946	75,017	18,672	1,337	134,972	906,141	774,330	West Virginia
615,535	7,200		19,423	642,158	14,375	29,115	8,587	949	53,026	426,918	443,925	North Carolina
1,884,951	36,300	85	40,178	1,961,514	47,473	82,147	28,957	12,629	171,206	1,173,389	1,001,410	South Carolina
3,370,895	45,794	225	45,250	3,462,164	97,367	121,213	31,938	16,152	266,670	1,946,707	1,915,051	Georgia
												Florida
1,340,384	9,035	78	13,846	1,363,343	37,615	66,301	28,528	2,108	134,552	896,443	826,417	East South Central:
2,540,384	7,250	662	34,735	2,293,031	59,340	96,195	30,604	3,752	189,891	1,244,233	1,073,323	Kentucky
1,548,961	10,950	172	21,738	1,581,821	42,589	62,304	26,410	6,913	138,216	617,825	917,551	Tennessee
574,411	3,400		6,605	584,416	12,820	33,509	1,639	276	48,244	373,522	360,619	Alabama
												Mississippi
772,342			6,566	778,908	22,745	30,215	17,044	1,847	71,851	479,282	473,934	West South Central:
1,985,343	18,500	1,046	19,634	2,024,523	47,536	91,581	32,317	629	172,063	1,290,050	1,188,804	Arkansas
2,040,272	21,920	1,252	11,372	2,074,816	58,633	84,652	61,605	4,704	209,594	1,352,327	1,363,501	Louisiana
9,135,344	155,786	54,120	70,994	9,416,244	327,489	383,005	130,727	25,287	866,508	5,606,711	5,354,277	Oklahoma
												Texas
661,633	700	5	9,532	671,870	18,168	19,385	10,637	404	48,594	383,317	387,850	Mountain:
546,935	5,445		4,850	557,230	14,715	15,797	7,971	562	39,045	309,745	316,254	Montana
321,302	4,035		4,153	329,490	5,238	13,992	7,854	1,141	28,225	180,785	193,076	Idaho
1,539,729	40,395		15,494	1,595,618	43,861	54,174	27,423	1,215	126,673	901,270	864,293	Wyoming
510,103	1,050		5,908	517,061	11,997	12,777	4,951	4,053	33,778	322,758	341,511	Colorado
1,005,672	13,000	76	25,359	1,044,107	24,767	38,158	8,934	11	71,870	579,705	588,553	New Mexico
784,249	12,550		12,559	809,358	17,970	31,265	12,389	565	62,189	373,206	357,084	Arizona
371,392	5,000		5,634	382,026	8,011	12,429	4,063	50	24,553	198,774	201,891	Utah
												Nevada
141,912	3,000		911	145,823	3,400	3,275	1,364	468	8,507	73,477	68,124	Pacific:
2,482,323	19,700	3,139	41,516	2,546,678	65,980	92,750	44,160	1,491	204,381	1,407,168	1,353,534	Alaska
1,720,775	29,700		42,587	1,793,621	45,865	56,595	47,837	19	150,316	861,111	840,171	Washington
20,661,607	219,363	157,655	492,297	21,530,922	451,943	715,843	294,044	7,772	1,469,602	9,433,949	8,949,352	Oregon
244,598		47	2,697	247,344	6,000	9,000	3,383	2,176	20,559	115,597	110,908	California
17,531			165	17,696	250	250	193	139	832	7,042	7,868	Hawaii
												Virgin Islands
18,046			60	18,106		1,532	255		1,787			<i>Mutual Savings Banks</i> *

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

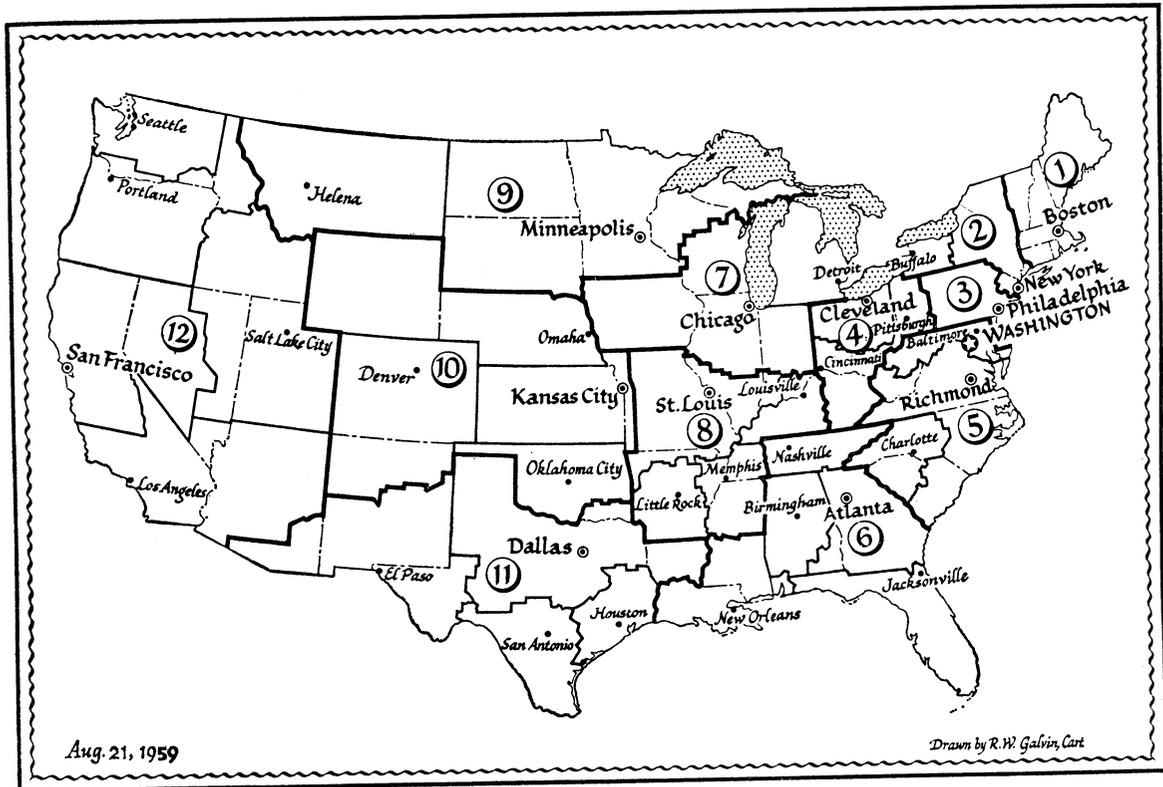
449,558	3,700		16,951	470,209	13,394	19,825	3,898	190	37,307	236,152	228,533	Connecticut—Dist. No. 2
4,769,280	55,375	103	122,825	4,947,583	119,584	191,881	64,508	9,163	385,136	2,229,509	2,242,982	New Jersey—Dist. No. 2
439,012	2,435		3,254	444,701	12,325	20,850	12,044	977	46,196	258,395	279,570	Kentucky—Dist. No. 4
4,403,189	50	667	68,092	4,471,989	142,339	325,221	76,639	3,235	547,434	2,538,381	2,320,018	Pennsylvania—Dist. No. 4
114,291	500		2,798	117,589	4,705	9,050	3,641	1,060	18,456	67,526	70,187	West Virginia—Dist. No. 4
1,579,822	16,800	1,046	10,258	1,607,926	34,076	71,412	27,228	591	133,307	1,041,534	935,009	Louisiana—Dist. No. 4
486,330	3,400		6,395	496,125	11,040	29,204	1,194	161	41,599	315,678	296,604	Mississippi—Dist. No. 6
1,477,970	2,000		25,911	1,505,881	39,555	54,565	20,084	2,782	116,986	797,554	718,341	Tennessee—Dist. No. 6
2,986,630	5,825		55,124	3,047,579	67,129	121,678	53,608	6,657	249,072	1,690,888	1,706,575	Indiana—Dist. No. 7
13,213,809	461,312	19,315	167,779	13,862,215	410,267	530,172	145,139	67,297	1,152,875	7,939,278	6,787,540	Illinois—Dist. No. 7
7,140,402	30,700	826	133,212	7,305,140	175,612	273,607	105,755	14,206	569,180	3,391,195	3,129,082	Michigan—Dist. No. 7
2,495,792	45,752	165	34,505	2,576,214	52,306	95,446	34,877	4,304	186,933	1,272,501	1,137,913	Wisconsin—Dist. No. 7
1,432,958	13,950	743	12,669	1,462,320	41,180	57,615	31,015	8,380	138,190	926,683	623,937	Missouri—Dist. No. 10
332,567	1,000		5,286	338,853	7,620	8,200	2,361	2,028	20,209	202,842	203,522	New Mexico—Dist. No. 10
1,992,678	21,920	1,252	10,903	2,026,765	57,653	82,822	60,355	4,328	205,158	1,329,815	1,334,420	Oklahoma—Dist. No. 10
892,885	10,000											

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON MARCH 15, 1960 BY FEDERAL RESERVE DISTRICTS

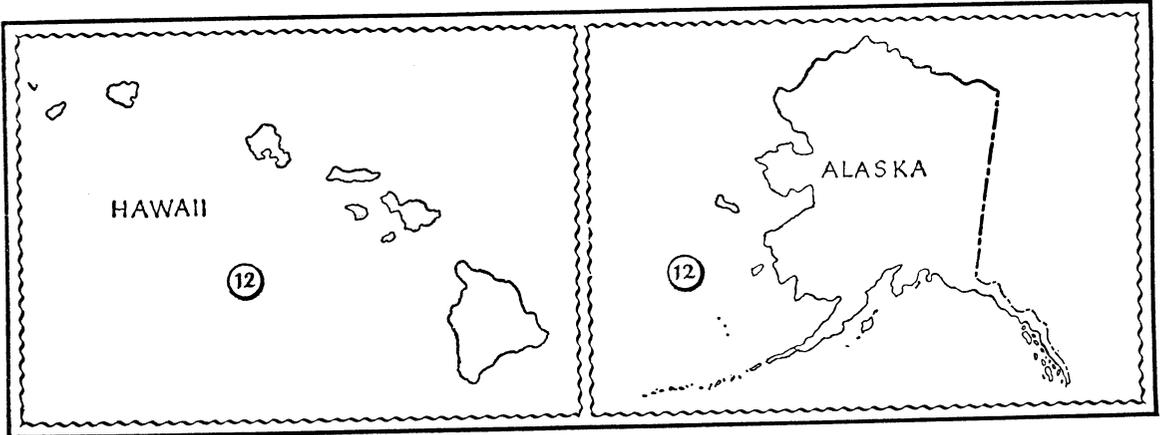
[Amounts in thousands of dollars]

	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	54,297,493	1,902,220	25,662,564	3,341,015	4,188,646	2,307,549	1,125,087	7,109,255	1,888,249	562,686	954,255	828,081	4,427,886
Loans (including overdrafts)	34,999,004	1,142,727	17,971,809	2,256,344	2,497,079	1,444,281	662,353	3,774,841	1,062,179	294,857	534,433	466,124	2,891,977
United States Government direct obligations	13,907,178	534,564	5,178,111	802,107	1,300,975	645,137	335,064	2,507,513	663,695	203,466	301,073	257,335	1,178,138
Obligations guaranteed by United States Government	4,617	22	3,802	46	75	12	72	88	25	7	378	65	85,745
Obligations of States and political subdivisions	4,712,069	203,240	2,194,352	227,488	355,444	173,553	114,079	743,901	125,707	48,974	110,507	85,745	329,079
Other bonds, notes, and debentures	469,821	14,535	187,055	39,478	24,235	38,478	10,760	68,984	30,741	14,288	4,874	16,803	19,590
Corporate stocks (including Federal Reserve Bank stock)	204,804	7,132	127,435	15,552	10,838	6,088	2,759	13,928	5,902	1,094	2,990	2,009	9,077
Reserves, cash, and bank balances	14,889,490	463,296	7,789,812	982,913	910,070	670,167	328,744	1,464,354	506,729	115,772	328,231	244,038	1,085,364
Reserve with Federal Reserve Banks	6,717,820	193,241	3,657,930	406,087	400,810	265,980	115,861	705,245	215,105	52,155	130,206	90,285	484,915
Cash in vault	728,860	42,706	235,635	55,261	88,299	54,149	26,435	109,753	28,145	9,002	12,588	19,888	46,999
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,636,458	71,245	219,660	120,586	176,010	120,255	114,518	324,697	114,093	39,333	70,850	110,963	154,248
Other balances with banks in United States	11,030	438	3,417	2,146	112	153	5	1,846	26	.....	2,075	64	748
Balances with banks in foreign countries	32,470	997	25,175	1,248	708	343	81	1,595	65	45	34	488	1,691
Cash items in process of collection	5,762,852	154,669	3,647,995	397,585	244,131	229,287	71,844	321,218	149,295	15,237	112,478	22,350	396,763
Bank premises owned and furniture and fixtures	747,345	32,882	360,672	58,343	52,124	37,835	28,742	75,817	17,055	6,997	7,789	21,852	47,237
Other real estate owned	7,685	409	689	1,205	184	638	1,073	1,327	215	292	198	647	808
Investments and other assets indirectly representing bank premises or other real estate	49,860	568	5,595	6,334	2,478	7,923	60	12,079	648	.....	1,325	11	12,839
Customers' liability on acceptances	569,641	4,284	549,504	2,762	425	40	139	1,573	1,081	.....	.....	.....	9,833
Other assets	443,876	12,185	296,382	17,080	20,730	17,332	7,221	32,251	7,967	1,000	4,834	2,355	24,539
Total assets	71,005,390	2,415,844	34,665,218	4,409,652	5,174,657	3,041,484	1,491,066	8,696,656	2,421,944	686,747	1,296,632	1,096,984	5,608,506
LIABILITIES													
Demand deposits	44,976,108	1,642,250	23,409,219	3,039,057	2,715,756	1,989,364	965,949	4,487,660	1,602,751	375,048	908,148	760,736	3,080,170
Individuals, partnerships, and corporations	34,623,959	1,383,346	17,265,125	2,523,552	2,280,369	1,521,807	686,390	3,603,227	1,218,822	290,764	614,987	628,602	2,606,968
United States Government	1,429,953	52,788	731,703	97,794	108,836	53,605	21,139	174,171	50,441	9,925	17,765	19,367	92,419
States and political subdivisions	2,202,466	114,628	765,960	82,525	174,421	142,992	141,223	360,035	93,140	54,864	87,874	66,377	118,427
Banks in United States	4,276,308	66,880	2,554,364	293,132	109,507	247,498	105,137	258,112	227,105	13,848	178,399	37,099	185,227
Banks in foreign countries	922,295	2,227	880,995	7,413	2,917	2,436	682	5,696	1,004	.....	875	777	17,273
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,521,127	22,381	1,211,072	34,641	39,706	21,026	11,378	86,419	12,239	5,647	8,248	8,514	59,856
Time deposits	17,034,606	425,980	6,034,919	829,311	1,922,886	734,183	373,555	3,432,127	535,855	255,166	241,559	235,798	2,013,267
Individuals, partnerships, and corporations	15,696,106	421,996	5,191,868	816,782	1,863,963	695,804	346,987	3,345,067	517,754	244,391	227,291	210,287	1,813,916
United States Government	48,575	699	20,484	791	469	10,970	4,178	405	3,216	147	1,670	762	4,784
Postal savings	4,104	133	15	102	601	1,178	1,296	304	447	5	1	11	11
States and political subdivisions	559,029	3,127	115,210	10,386	57,853	24,601	17,588	85,628	13,828	10,613	12,487	24,748	182,960
Banks in United States	34,264	.....	28,225	500	.....	630	3,506	473	10	10	100	.....	810
Banks in foreign countries	692,528	25	679,117	750	.....	1,000	250	600	.....	.....	.....	.....	10,786
Total deposits	62,010,714	2,068,230	29,444,138	3,868,368	4,638,642	2,723,547	1,339,504	7,919,787	2,138,606	630,214	1,149,707	996,534	5,093,437
Bills payable, rediscounts, and other liabilities for borrowed money	986,743	31,500	662,298	45,585	39,665	12,411	18,100	51,585	51,127	100	26,490	6,732	41,150
Acceptances outstanding	593,861	4,436	573,333	2,784	425	40	139	1,573	1,112	.....	.....	.....	10,019
Other liabilities	1,380,244	88,213	808,884	80,433	66,824	66,479	23,313	104,284	25,515	5,269	8,501	8,699	93,830
Total liabilities	64,971,562	2,192,379	31,488,653	3,997,170	4,745,556	2,802,477	1,381,056	8,077,229	2,216,360	635,583	1,184,698	1,011,965	5,238,436
CAPITAL ACCOUNTS													
Capital	1,826,019	69,919	984,132	103,165	119,021	68,546	36,999	187,599	64,216	16,845	27,176	31,115	117,286
Surplus	3,016,626	108,477	1,639,548	236,036	228,663	122,824	53,218	264,281	79,065	20,496	50,622	32,829	180,567
Undivided profits	1,092,774	40,726	525,043	69,915	76,781	41,426	17,610	132,535	59,222	11,895	28,299	18,217	71,105
Other capital accounts	98,409	4,343	27,842	3,366	4,636	6,211	2,183	35,012	3,081	1,928	5,837	2,858	1,112
Total capital accounts	6,033,828	223,465	3,176,565	412,482	429,101	239,007	110,010	619,427	205,584	51,164	111,934	85,019	370,070
Total liabilities and capital accounts	71,005,390	2,415,844	34,665,218	4,409,652	5,174,657	3,041,484	1,491,066	8,696,656	2,421,944	686,747	1,296,632	1,096,984	5,608,506
Net demand deposits subject to reserve (see footnote on page 1)	37,578,248	1,416,650	19,541,564	2,520,886	2,295,615	1,639,822	779,587	3,842,415	1,339,363	320,487	724,910	627,423	2,529,526
Demand deposits adjusted (see footnote on page 1)	32,584,700	1,365,686	15,594,162	2,243,133	2,250,365	1,456,538	767,147	3,728,463	1,174,906	336,038	598,631	681,143	2,388,488
Pledged assets (and securities loaned)	5,926,067	156,416	2,280,092	438,844	584,969	356,638	264,113	545,118	228,471	87,098	168,036	159,773	656,491
Number of banks	1,680	37	157	63	187	125	67	425	168	131	136	123	61

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