MEMBER BANK

CALL REPORT

NUMBER 156

CONDITION OF MEMBER BANKS

June 15, 1960

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

CONTENTS

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 JUNE 15, 1960 COMPARED WITH MARCH 15, 1960 AND JUNE 10, 1959

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	June 15, 1960	March 15, 1960	June 10, 1959	March 15, 1960	June 10, 1959
ASSETS					
Loans and investments	**157,657,452**	**155,076,451**	**155,289,200**	**+2,581,001**	**+2,368,252**
Loans (including overdrafts)	98,344,016	95,354,027	88,431,361	+2,989,989	+9,912,655
United States Government direct obligations	43,452,704	43,546,676	50,215,596	−93,972	−6,762,892
Obligations guaranteed by United States Government	72,923	58,319	9,188	+14,604	+63,735
Obligations of States and political subdivisions	13,473,285	13,732,221	13,819,823	−258,936	−346,538
Other bonds, notes, and debentures	1,796,433	1,873,654	2,328,360	−77,221	−531,927
Corporate stocks (including Federal Reserve Bank stock)	518,091	511,554	484,872	+6,537	+33,219
Reserves, cash, and bank balances	**41,874,795**	**40,757,691**	**37,855,549**	**+1,117,104**	**+4,019,246**
Reserve with Federal Reserve Banks	17,918,423	17,806,097	18,085,506	+112,326	−167,083
Cash in vault	2,426,609	2,325,716	2,351,276	+100,893	+75,333
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,880,318	6,861,829	6,335,622	+18,489	+544,696
Other balances with banks in United States	32,189	35,947	39,727	−3,758	−7,538
Balances with banks in foreign countries	93,728	75,053	94,417	+18,675	−689
Cash items in process of collection	14,523,528	13,653,049	10,949,001	+870,479	+3,574,527
Bank premises owned and furniture and fixtures	2,318,853	2,261,101	2,062,159	+57,752	+256,694
Other real estate owned	66,292	58,404	46,889	+7,888	+19,403
Investments and other assets indirectly representing bank premises or other real estate	211,217	200,890	189,039	+10,327	+22,178
Customers' liability on acceptances	970,158	947,689	725,908	+22,469	+244,250
Other assets	1,068,282	1,027,122	1,096,216	+41,160	−27,934
Total assets	**204,167,049**	**200,329,348**	**197,264,960**	**+3,837,701**	**+6,902,089**
LIABILITIES					
Demand deposits	**124,677,752**	**122,894,947**	**120,021,424**	**+1,782,805**	**+4,656,328**
Individuals, partnerships, and corporations	93,896,479	94,847,187	93,353,401	−950,708	+543,078
United States Government	5,744,931	3,959,140	2,405,839	+1,785,791	+3,339,092
States and political subdivisions	8,303,739	8,155,528	8,206,679	+148,211	+97,060
Banks in United States	11,980,087	11,567,501	11,446,405	+412,586	+533,682
Banks in foreign countries	1,386,728	1,428,293	1,498,659	−41,565	−111,931
Certified and officers' checks, cash letters of credit, and travelers' checks, etc	3,365,788	2,937,298	3,110,441	+428,490	+255,347
Time deposits	**54,841,222**	**53,815,353**	**54,789,761**	**+1,025,869**	**+51,461**
Individuals, partnerships, and corporations—total	50,533,516	49,878,271	49,565,208	+655,245	+968,308
Savings deposits	44,402,142				
Deposits accumulated for payment of personal loans	520,889				
Christmas savings and similar accounts	557,066				
Certificates of deposits	2,673,783				
Open accounts of banks' own trust departments	1,396,819				
Other open accounts	982,817				
United States Government	221,804	236,910	282,887	−15,106	−61,083
Postal savings	12,556	12,561	14,201	−5	−1,645
States and political subdivisions	2,768,076	2,531,574	2,936,988	+236,502	−168,912
Banks in United States	97,671	70,808	124,138	+26,863	−26,467
Banks in foreign countries	1,207,599	1,085,229	1,866,339	+122,370	−658,740
Total deposits	**179,518,974**	**176,710,300**	**174,811,185**	**+2,808,674**	**+4,707,789**
Bills payable, rediscounts, and other liabilities for borrowed money	2,503,268	2,546,064	2,685,637	−42,796	−182,369
Acceptances outstanding	1,010,405	980,156	757,358	+30,249	+253,047
Other liabilities	4,305,097	3,613,087	3,091,578	+692,010	+1,213,519
Total liabilities	**187,337,744**	**183,849,607**	**181,345,758**	**+3,488,137**	**+5,991,986**
CAPITAL ACCOUNTS					
Capital	5,104,988	5,069,175	4,801,541	+35,813	+303,447
Surplus	8,208,071	8,127,417	7,840,651	+80,654	+367,420
Undivided profits	3,176,479	2,943,334	2,908,414	+233,145	+268,065
Other capital accounts	339,767	339,815	368,596	−48	−28,829
Total capital accounts	**16,829,305**	**16,479,741**	**15,919,202**	**+349,564**	**−910,103**
Total liabilities and capital accounts	**204,167,049**	**200,329,348**	**197,264,960**	**+3,837,701**	**+6,902,089**
MEMORANDA					
Net demand deposits subject to reserve[1]	103,275,582	102,381,801	102,738,477	+893,781	+537,105
Demand deposits adjusted[2]	91,042,478	92,286,964	93,721,520	−1,244,486	−2,679,042
Pledged assets (and securities loaned)	23,788,793	22,479,291	23,583,376	+1,309,502	+205,417
Number of banks	6,217	6,221	6,280	−4	−63

[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 JUNE 30, 1955 TO JUNE 15, 1960

[Amounts in thousands of dollars]

	1955 June 30	1956 June 30	1957 June 6	1958 June 23	1959 June 10	1960 March 15	1960 June 15
ASSETS							
Loans and investments	**130,788,108**	**134,428,103**	**137,807,845**	**151,588,742**	**155,289,200**	**155,076,451**	**157,657,452**
Loans (including overdrafts)	64,315,246	74,783,150	78,448,181	82,146,060	88,431,361	95,354,027	98,344,016
United States Government direct obligations	52,529,503	46,213,462	45,821,062	53,160,223	50,215,596	43,546,676	43,452,704
Obligations guaranteed by United States Government	13,441	12,393	7,751	4,964	9,188	58,319	72,923
Obligations of States and political subdivisions	10,583,539	10,556,692	10,767,558	12,785,866	13,819,823	13,732,221	13,473,285
Other bonds, notes, and debentures	2,960,717	2,456,223	2,345,329	3,036,961	2,328,360	1,873,654	1,796,433
Corporate stocks (including Federal Reserve Bank stock)	385,662	406,183	417,964	454,668	484,872	511,554	518,091
Reserves, cash, and bank balances	**36,300,180**	**37,536,457**	**35,269,524**	**38,489,053**	**37,855,549**	**40,757,691**	**41,874,795**
Reserve with Federal Reserve Banks	17,942,068	18,233,783	18,501,464	18,569,796	18,085,506	17,806,097	17,918,423
Cash in vault	2,016,892	1,685,649	2,065,160	2,276,854	2,351,276	2,325,716	2,426,609
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,677,519	6,759,396	5,897,447	6,868,632	6,335,622	6,861,829	6,880,318
Other balances with banks in United States	26,778	27,642	33,447	43,942	39,727	35,947	32,189
Balances with banks in foreign countries	101,495	65,267	72,085	103,639	94,417	75,053	93,728
Cash items in process of collection	9,535,428	10,764,720	8,699,921	10,626,190	10,949,001	13,653,049	14,523,528
Bank premises owned and furniture and fixtures	1,360,843	1,522,722	1,687,503	1,872,526	2,062,159	2,261,101	2,318,853
Other real estate owned	23,172	35,759	42,895	46,256	46,889	58,404	66,292
Investments and other assets indirectly representing bank premises or other real estate	102,485	109,318	128,759	166,060	189,039	200,890	211,217
Customers' liability on acceptances	437,512	483,551	748,283	948,205	725,908	947,689	970,158
Other assets	673,409	703,812	822,660	892,504	1,096,216	1,027,122	1,068,282
Total assets	**169,685,709**	**174,819,722**	**176,507,469**	**194,003,346**	**197,264,960**	**200,329,348**	**204,167,049**
LIABILITIES							
Demand deposits	**114,410,502**	**116,846,940**	**112,911,328**	**121,743,964**	**120,021,424**	**122,894,947**	**124,677,752**
Individuals, partnerships, and corporations	85,706,133	87,403,910	86,624,142	87,703,374	93,353,401	94,847,187	93,896,479
United States Government	4,655,881	4,805,746	2,932,485	8,657,912	2,405,839	3,959,140	5,744,931
States and political subdivisions	8,116,597	8,495,941	8,371,471	8,627,526	8,206,679	8,155,528	8,303,739
Banks in United States	11,482,086	11,627,189	10,799,012	11,676,133	11,446,405	11,567,501	11,980,087
Banks in foreign countries	1,530,555	1,509,860	1,568,135	1,597,453	1,498,659	1,428,293	1,386,728
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,919,250	3,004,294	2,616,083	3,481,566	3,110,441	2,937,298	3,365,788
Time deposits	**40,259,187**	**41,541,515**	**44,682,007**	**52,159,697**	**54,789,761**	**53,815,353**	**54,841,222**
Individuals, partnerships, and corps.—total[1]	36,503,893	37,915,885	40,883,392	46,339,151	49,565,208	49,878,271	50,533,516
Savings deposits	...	...	35,736,617	39,584,897	...	...	44,402,142
Deposits accumulated for payment of personal loans	...	...	434,485	462,324	...	...	520,889
Christmas savings and similar accounts	...	...	497,526	533,740	...	...	557,066
Certificates of deposit	...	...	1,960,914	3,037,985	...	...	2,673,783
Open accounts of banks' own trust departments	...	...	1,220,570	1,301,509	...	...	1,396,819
Other open accounts	...	...	1,033,280	1,418,696	...	...	982,817
United States Government	318,930	282,296	284,344	242,704	282,887	236,910	221,804
Postal savings	19,483	19,239	17,626	15,805	14,201	12,561	12,556
States and political subdivisions	1,967,614	1,953,634	2,128,078	3,295,717	2,936,988	2,531,574	2,768,076
Banks in United States	49,550	42,240	45,945	139,264	124,138	70,808	97,671
Banks in foreign countries	1,399,717	1,328,221	1,322,622	2,127,056	1,866,339	1,085,229	1,207,599
Total deposits	**154,669,689**	**158,388,455**	**157,593,335**	**173,903,661**	**174,811,185**	**176,710,300**	**179,518,974**
Bills payable, rediscounts, and other liabilities for borrowed money	115,125	302,023	1,374,425	1,077,659	2,685,637	2,546,064	2,503,268
Acceptances outstanding	458,752	508,127	777,525	978,390	757,358	980,156	1,010,405
Other liabilities	1,981,570	2,327,965	2,703,786	2,862,893	3,091,578	3,613,087	4,305,097
Total liabilities	**157,225,136**	**161,526,570**	**162,449,071**	**178,822,603**	**181,345,758**	**183,849,607**	**187,337,744**
CAPITAL ACCOUNTS							
Capital	3,779,421	4,016,056	4,222,296	4,456,460	4,801,541	5,069,175	5,104,988
Surplus	6,103,180	6,557,416	6,875,443	7,341,314	7,840,651	8,127,417	8,208,071
Undivided profits	2,216,002	2,363,237	2,626,980	3,009,140	2,908,414	2,943,334	3,176,479
Other capital accounts	361,970	356,443	333,679	373,829	368,596	339,815	339,767
Total capital accounts	**12,460,573**	**13,293,152**	**14,058,398**	**15,180,743**	**15,919,202**	**16,479,741**	**16,829,305**
Total liabilities and capital accounts	**169,685,709**	**174,819,722**	**176,507,469**	**194,003,346**	**197,264,960**	**200,329,348**	**204,167,049**
MEMORANDA							
Par or face value of capital	3,779,421	4,016,056	4,222,296	4,456,460	4,801,541	5,069,175	5,104,988
Capital notes and debentures	17,456	22,061	21,142	20,269	19,442	18,581	17,845
Preferred stock	15,008	10,202	10,236	9,977	9,531	8,207	6,587
Common stock	3,746,957	3,983,793	4,190,918	4,426,214	4,772,568	5,042,387	5,080,556
Retirable value of preferred stock	31,180	14,657	14,679	13,895	12,027	9,144	7,464
Net demand deposits subject to reserve (see page 1)	98,199,036	99,324,944	98,315,680	104,250,543	102,738,477	102,381,801	103,275,582
Demand deposits adjusted (see footnote on page 1)	87,206,552	88,139,425	88,911,775	89,186,276	93,721,520	92,286,964	91,042,478
Pledged assets (and securities loaned)	19,372,464	19,991,007	20,929,860	25,553,979	23,583,376	22,479,291	23,788,793
Number of banks	6,611	6,499	6,445	6,357	6,280	6,221	6,217

[1] Prior to June 6, 1957, breakdown of individuals, partnerships, and corporations last collected on June 30, 1945.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 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	**25,773,811**	**6,706,622**	**59,750,079**	**65,426,940**	**157,657,452**	**102,309,370**	**55,348,082**
Loans (including overdrafts)	18,349,596	4,386,223	39,534,308	36,073,889	**98,344,016**	62,397,733	35,946,283
United States Government direct obligations	5,383,236	1,664,174	14,853,016	21,552,278	**43,452,704**	29,227,240	14,225,464
Obligations guaranteed by United States Government	779	18	68,101	4,025	**72,923**	70,438	2,485
Obligations of States and political subdivisions	1,721,623	563,655	4,623,113	6,564,894	**13,473,285**	8,984,454	4,488,831
Other bonds, notes, and debentures	184,715	72,735	466,513	1,072,470	**1,796,433**	1,318,874	477,559
Corporate stocks (including Federal Reserve Bank stock)	133,862	19,817	205,028	159,384	**518,091**	310,631	207,460
Reserves, cash, and bank balances	**8,889,719**	**2,131,916**	**17,377,740**	**13,475,420**	**41,874,795**	**26,379,669**	**15,495,126**
Reserve with Federal Reserve Banks	4,053,995	994,735	7,481,654	5,388,039	**17,918,423**	11,116,992	6,801,431
Cash in vault	143,595	27,706	740,166	1,515,142	**2,426,609**	1,669,619	756,990
Demand balances with banks in United States (except private banks and American branches of foreign banks)	84,451	107,237	2,212,310	4,476,320	**6,880,318**	5,253,413	1,626,905
Other balances with banks in United States	2,380	1,444	16,464	11,901	**32,189**	21,223	10,966
Balances with banks in foreign countries	40,062	9,210	40,778	3,678	**93,728**	51,168	42,560
Cash items in process of collection	4,565,236	991,584	6,886,368	2,080,340	**14,523,528**	8,267,254	6,256,274
Bank premises owned and furniture and fixtures	330,992	17,887	871,530	1,098,444	**2,318,853**	1,567,086	751,767
Other real estate owned	2,286	....	21,825	42,181	**66,292**	56,654	9,638
Investments and other assets indirectly representing bank premises or other real estate	4,250	7,400	146,313	53,254	**211,217**	158,748	52,469
Customers' liability on acceptances	712,172	19,500	233,885	4,601	**970,158**	361,763	608,395
Other assets	389,078	44,445	378,265	256,494	**1,068,282**	599,884	468,398
Total assets	**36,102,308**	**8,927,770**	**78,779,637**	**80,357,334**	**204,167,049**	**131,433,174**	**72,733,875**
LIABILITIES							
Demand deposits	**25,247,350**	**6,236,878**	**48,703,358**	**44,490,166**	**124,677,752**	**78,801,033**	**45,876,719**
Individuals, partnerships, and corporations	17,754,195	4,300,911	36,155,613	35,685,760	**93,896,479**	59,649,364	34,247,115
United States Government	1,140,283	334,545	2,318,841	1,951,262	**5,744,931**	3,593,955	2,150,976
States and political subdivisions	294,309	283,495	2,802,903	4,923,032	**8,303,739**	6,067,505	2,236,234
Banks in United States	3,148,952	1,192,620	6,353,794	1,284,721	**11,980,087**	7,442,024	4,538,063
Banks in foreign countries	1,060,430	40,286	271,560	14,452	**1,386,728**	495,359	891,369
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,849,181	85,021	800,647	630,939	**3,365,788**	1,552,826	1,812,962
Time deposits	**4,471,169**	**1,455,191**	**21,183,217**	**27,731,645**	**54,841,222**	**37,377,178**	**17,464,044**
Individuals, partnerships, and corps.—total	3,360,061	1,401,135	19,483,757	26,288,563	**50,533,516**	34,650,471	15,883,045
Savings deposits	2,163,660	1,260,976	17,640,847	23,336,659	**44,402,142**	30,834,083	13,568,059
Deposits accumulated for payment of personal loans	....	5,958	217,168	297,763	**520,889**	393,953	126,936
Christmas savings and similar accounts	43,843	2,069	171,937	339,217	**557,066**	372,317	184,749
Certificates of deposit	28,747	4,500	662,031	1,978,505	**2,673,783**	1,860,876	812,907
Open accounts of banks' own trust depts.	728,128	126,781	427,307	114,603	**1,396,819**	568,262	828,557
Other open accounts	395,683	851	364,467	221,816	**982,817**	620,980	361,837
United States Government	24,429	3,500	76,229	117,646	**221,804**	175,690	46,114
Postal savings	....	....	3,498	9,058	**12,556**	8,464	4,092
States and political subdivisions	95,002	7,800	1,374,852	1,290,422	**2,768,076**	2,070,056	698,020
Banks in United States	51,032	600	28,939	17,100	**97,671**	47,854	49,817
Banks in foreign countries	940,645	42,156	215,942	8,856	**1,207,599**	424,643	782,956
Total deposits	**29,718,519**	**7,692,069**	**69,886,575**	**72,221,811**	**179,518,974**	**116,178,211**	**63,340,763**
Bills payable, rediscounts, and other liabilities for borrowed money	979,610	333,495	870,013	320,150	**2,503,268**	1,490,892	1,012,376
Acceptances outstanding	747,147	19,799	238,854	4,605	**1,010,405**	371,482	638,923
Other liabilities	1,226,908	117,262	1,603,371	1,357,556	**4,305,097**	2,706,427	1,598,670
Total liabilities	**32,672,184**	**8,162,625**	**72,598,813**	**73,904,122**	**187,337,744**	**120,747,012**	**66,590,732**
CAPITAL ACCOUNTS							
Capital	1,052,488	290,125	1,851,141	1,911,234	**5,104,988**	3,265,182	1,839,806
Surplus	1,789,199	368,625	3,137,179	2,913,068	**8,208,071**	5,164,562	3,043,509
Undivided profits	558,527	64,457	1,116,916	1,436,579	**3,176,479**	2,019,267	1,157,212
Other capital accounts	29,910	41,938	75,588	192,331	**339,767**	237,151	102,616
Total capital accounts	**3,430,124**	**765,145**	**6,180,824**	**6,453,212**	**16,829,305**	**10,686,162**	**6,143,143**
Total liabilities and capital accounts	**36,102,308**	**8,927,770**	**78,779,637**	**80,357,334**	**204,167,049**	**131,433,174**	**72,733,875**
MEMORANDA							
Par or face value of capital	1,052,488	290,125	1,851,141	1,911,234	**5,104,988**	3,265,182	1,839,806
Capital notes and debentures	400	....	3,900	13,545	**17,845**	....	17,845
Preferred stock	....	....	2,000	4,587	**6,587**	1,530	5,057
Common stock	1,052,088	290,125	1,845,241	1,893,102	**5,080,556**	3,263,652	1,816,904
Retirable value of preferred stock	....	....	2,000	5,464	**7,464**	1,712	5,752
Net demand deposits subject to reserve (see page 1)	20,597,663	5,138,057	39,605,088	37,934,774	**103,275,582**	65,280,507	37,995,075
Demand deposits adjusted (see footnote on page 1)	15,332,449	3,677,843	32,872,795	39,159,391	**91,042,478**	59,002,441	32,040,037
Pledged assets (and securities loaned)	2,746,778	1,047,890	10,271,384	9,722,741	**23,788,793**	17,132,783	6,656,010
Number of banks	16	11	224	5,966	**6,217**	4,542	1,675

[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 JUNE 15, 1960 BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district: Boston	New York	Phila-delphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	**157,657,452**	**6,867,998**	**39,478,146**	**8,285,719**	**13,175,839**	**7,092,626**	**8,552,722**
Loans (including overdrafts)	**98,344,016**	4,503,163	26,513,268	5,133,639	7,810,020	4,262,071	5,007,448
United States Government direct obligations	**43,452,704**	1,703,465	9,062,767	2,239,562	3,976,696	2,207,357	2,678,849
Obligations guaranteed by United States Government	**72,923**	658	2,955	189	683	150	360
Obligations of States and political subdivisions	**13,473,285**	585,806	3,347,545	720,068	1,231,100	491,094	755,366
Other bonds, notes, and debentures	**1,796,433**	51,008	378,111	162,228	119,837	113,512	88,817
Corporate stocks (including Federal Reserve Bank stock)	**518,091**	23,898	173,500	30,033	37,503	18,442	21,882
Reserves, cash, and bank balances	**41,874,795**	**1,725,081**	**11,330,924**	**2,005,667**	**3,134,101**	**1,942,804**	**2,582,527**
Reserve with Federal Reserve Banks	**17,918,423**	705,579	5,114,347	826,791	1,469,905	752,479	885,470
Cash in vault	**2,426,609**	152,872	423,329	172,033	263,503	181,291	184,134
Demand balances with banks in United States (except private banks and American branches of foreign banks)	**6,880,318**	249,718	546,194	388,808	531,149	455,702	783,689
Other balances with banks in United States	**32,189**	1,304	4,667	2,344	206	1,345	1,640
Balances with banks in foreign countries	**93,728**	8,047	42,466	4,860	3,519	1,253	935
Cash items in process of collection	**14,523,528**	607,561	5,199,921	610,831	865,819	550,734	726,659
Bank premises owned and furniture and fixtures	**2,318,853**	107,148	544,037	142,804	180,778	126,666	164,747
Other real estate owned	**66,292**	3,340	6,360	3,400	2,532	2,836	10,494
Investments and other assets indirectly representing bank premises or other real estate	**211,217**	3,139	11,202	11,384	6,340	11,333	17,782
Customers' liability on acceptances	**970,158**	35,411	715,091	15,616	991	710	2,151
Other assets	**1,068,282**	35,412	462,597	34,054	62,506	31,646	45,863
Total assets	**204,167,049**	**8,777,529**	**52,548,357**	**10,498,644**	**16,563,087**	**9,208,621**	**11,376,286**
LIABILITIES							
Demand deposits	**124,677,752**	**5,957,788**	**33,531,977**	**6,062,590**	**9,264,540**	**5,866,372**	**7,615,855**
Individuals, partnerships, and corporations	**93,896,479**	4,734,412	24,168,894	4,847,540	7,359,993	4,568,820	5,442,475
United States Government	**5,744,931**	325,108	1,547,136	308,869	522,940	264,921	258,755
States and political subdivisions	**8,303,739**	345,712	1,424,583	293,850	656,297	449,511	847,171
Banks in United States	**11,980,087**	448,593	3,317,078	516,559	590,046	513,733	986,871
Banks in foreign countries	**1,386,728**	28,879	1,072,506	26,168	11,745	7,833	12,696
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	**3,365,788**	75,084	2,001,780	69,604	123,519	61,554	67,887
Time deposits	**54,841,222**	**1,610,359**	**10,981,646**	**3,164,095**	**5,404,857**	**2,366,160**	**2,632,159**
Individuals, partnerships, and corps.—total	**50,533,516**	1,570,947	9,609,591	3,067,576	5,222,851	2,202,531	2,473,380
Savings deposits	**44,402,142**	1,455,063	8,079,520	2,761,009	4,601,012	2,001,335	2,231,233
Deposits accumulated for payment of personal loans	**520,889**	3,408	32,068	3,301	260,588	13,260	6,332
Christmas savings and similar accounts	**557,066**	30,497	146,239	65,202	52,379	36,806	22,260
Certificates of deposit	**2,673,783**	18,327	126,381	131,158	157,451	79,000	173,737
Open accounts of banks' own trust depts.	**1,396,819**	44,326	778,943	28,375	113,942	31,585	23,436
Other open accounts	**982,817**	19,326	446,440	78,531	37,479	40,545	16,382
United States Government	**221,804**	7,588	32,711	5,034	2,835	42,771	16,809
Postal savings	**12,556**	958	15	534	928	1,902	2,252
States and political subdivisions	**2,768,076**	16,535	343,042	74,162	178,027	115,761	133,270
Banks in United States	**97,671**	155	54,221	1,089	216	1,745	4,648
Banks in foreign countries	**1,207,599**	14,176	942,066	15,700	....	1,450	1,800
Total deposits	**179,518,974**	**7,568,147**	**44,513,623**	**9,226,685**	**14,669,397**	**8,232,532**	**10,248,014**
Bills payable, rediscounts, and other liabilities for borrowed money	**2,503,268**	91,797	1,037,234	89,745	106,151	27,768	61,825
Acceptances outstanding	**1,010,405**	36,055	750,073	16,069	991	710	2,315
Other liabilities	**4,305,097**	253,085	1,601,970	195,884	279,558	179,771	166,877
Total liabilities	**187,337,744**	**7,949,084**	**47,902,900**	**9,528,383**	**15,056,097**	**8,440,781**	**10,479,031**
CAPITAL ACCOUNTS							
Capital	**5,104,988**	231,381	1,444,889	247,591	424,731	203,921	275,990
Surplus	**8,208,071**	421,569	2,366,094	529,350	801,201	392,548	425,812
Undivided profits	**3,176,479**	150,042	784,832	180,632	271,168	149,014	157,004
Other capital accounts	**339,767**	25,453	49,642	12,688	9,890	22,357	38,449
Total capital accounts	**16,829,305**	**828,445**	**4,645,457**	**970,261**	**1,506,990**	**767,840**	**897,255**
Total liabilities and capital accounts	**204,167,049**	**8,777,529**	**52,548,357**	**10,498,644**	**16,563,087**	**9,208,621**	**11,376,286**
MEMORANDA							
Par or face value of capital	**5,104,988**	231,381	1,444,889	247,591	424,731	203,921	275,990
Capital notes and debentures	**17,845**	....	17,042	....	....	....	....
Preferred stock	**6,587**	1,000	637	50	....	25	200
Common stock	**5,080,556**	230,381	1,427,210	247,541	424,731	203,896	275,790
Retirable value of preferred stock	**7,464**	1,000	1,513	50	....	25	200
Net demand deposits subject to reserve (see page 1)	**103,275,582**	5,100,817	27,785,862	5,062,951	7,867,572	4,859,936	6,105,507
Demand deposits adjusted (see footnote on page 1)	**91,042,478**	4,547,647	22,395,336	4,600,163	7,273,990	4,529,151	5,630,874
Pledged assets (and securities loaned)	**23,788,793**	657,217	4,414,903	1,157,086	2,173,214	1,259,370	1,895,909
Number of banks	**6,217**	275	502	496	570	442	411

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 15, 1960 BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	**24,656,535**	**5,430,712**	**4,168,633**	**6,736,047**	**8,084,339**	**25,128,136**
Loans (including overdrafts)	13,632,250	3,158,232	2,475,609	3,801,835	4,877,424	17,169,057
United States Government direct obligations	8,287,240	1,728,694	1,273,406	2,228,422	2,321,045	5,745,201
Obligations guaranteed by United States Government	163	60	134	407	66,098	1,066
Obligations of States and political subdivisions	2,365,819	450,130	327,543	614,635	683,093	1,901,086
Other bonds, notes, and debentures	314,727	78,527	82,497	73,059	113,183	220,927
Corporate stocks (including Federal Reserve Bank stock)	56,336	15,069	9,444	17,689	23,496	90,799
Reserves, cash, and bank balances	**6,132,124**	**1,582,206**	**1,032,436**	**2,125,511**	**2,715,604**	**5,565,810**
Reserve with Federal Reserve Banks	2,694,540	637,956	409,014	812,922	915,980	2,693,440
Cash in vault	364,843	98,430	58,543	105,246	140,113	282,272
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,078,790	402,194	240,344	628,472	1,049,743	525,515
Other balances with banks in United States	3,669	231	400	2,846	9,702	3,835
Balances with banks in foreign countries	15,162	304	2,336	320	2,726	11,800
Cash items in process of collection	1,975,120	443,091	321,799	575,705	597,340	2,048,948
Bank premises owned and furniture and fixtures	225,532	61,551	59,878	88,661	207,631	409,420
Other real estate owned	9,192	3,144	2,469	4,295	12,524	5,706
Investments and other assets indirectly representing bank premises or other real estate	28,399	2,643	14,501	16,154	10,198	78,142
Customers' liability on acceptances	20,743	960	788	1,249	19,890	156,558
Other assets	129,893	23,099	20,845	28,073	33,188	161,106
Total assets	**31,202,418**	**7,104,315**	**5,299,550**	**8,999,990**	**11,083,374**	**31,504,878**
LIABILITIES						
Demand deposits	**18,405,723**	**4,781,619**	**3,126,073**	**6,405,580**	**7,630,518**	**16,029,117**
Individuals, partnerships, and corporations	13,731,575	3,505,862	2,194,385	4,546,968	5,683,315	13,112,240
United States Government	1,056,530	193,936	136,576	256,226	222,230	651,704
States and political subdivisions	1,393,962	318,652	351,669	631,593	502,289	1,088,450
Banks in United States	1,900,770	715,146	396,266	906,082	1,121,925	567,018
Banks in foreign countries	53,645	4,785	4,184	2,552	17,913	143,822
Certified and officers' checks, cash letters of credit, and travelers' checks, etc	269,241	43,238	42,993	62,159	82,846	465,883
Time deposits	**9,516,114**	**1,583,022**	**1,587,945**	**1,666,646**	**2,184,996**	**12,143,223**
Individuals, partnerships, and corporations—total	9,171,283	1,504,905	1,544,210	1,567,566	1,802,284	10,796,392
Savings deposits	8,063,848	1,191,299	1,033,064	1,364,261	1,345,059	10,275,439
Deposits accumulated for payment of personal loans	56,417	3,750	4,919	7,054	129,106	686
Christmas savings and similar accounts	66,786	14,803	5,279	8,448	4,018	104,349
Certificates of deposits	677,392	261,739	458,664	150,030	243,220	196,684
Open accounts of banks' own trust departments	161,485	26,333	18,852	27,033	33,581	108,928
Other open accounts	145,355	6,981	23,432	10,740	47,300	110,306
United States Government	13,449	8,690	2,979	8,173	16,220	64,545
Postal savings	3,046	568	278	209	1,091	775
States and political subdivisions	280,563	65,984	40,432	90,224	357,408	1,072,668
Banks in United States	5,567	2,225	46	474	6,493	20,792
Banks in foreign countries	42,206	650	...	...	1,500	188,051
Total deposits	**27,921,837**	**6,364,641**	**4,714,018**	**8,072,226**	**9,815,514**	**28,172,340**
Bills payable, rediscounts, and other liabilities for borrowed money	457,992	50,951	93,339	80,978	188,857	216,631
Acceptances outstanding	21,047	994	788	1,249	22,591	157,523
Other liabilities	442,510	74,139	77,494	70,692	103,167	859,950
Total liabilities	**28,843,386**	**6,490,725**	**4,885,639**	**8,225,145**	**10,130,129**	**29,406,444**
CAPITAL ACCOUNTS						
Capital	742,125	179,011	129,331	232,023	351,566	642,429
Surplus	1,102,036	265,693	177,323	325,136	415,996	985,313
Undivided profits	418,519	153,514	96,060	199,934	159,106	456,654
Other capital accounts	96,352	15,372	11,197	17,752	26,577	14,038
Total capital accounts	**2,359,032**	**613,590**	**413,911**	**774,845**	**953,245**	**2,098,434**
Total liabilities and capital accounts	**31,202,418**	**7,104,315**	**5,299,550**	**8,999,990**	**11,083,374**	**31,504,878**
MEMORANDA						
Par or face value of capital	742,125	179,011	129,331	232,023	351,566	642,429
Capital notes and debentures	328	275	200	...	...	...
Preferred stock	3,655	370	150	...	...	500
Common stock	738,142	178,366	128,981	232,023	351,566	641,929
Retirable value of preferred stock	3,656	370	150	...	...	500
Net demand deposits subject to reserve (see page 1)	15,352,247	3,936,334	2,563,930	5,201,492	5,983,435	13,455,499
Demand deposits adjusted (see footnote on page 1)	13,419,658	3,424,661	2,267,248	4,665,015	5,671,110	12,617,625
Pledged assets (and securities loaned)	2,785,814	691,748	782,913	1,474,732	1,767,360	4,728,527
Number of banks	1,006	485	475	755	633	167

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

[In thousands of dollars]

	All member banks on selected call dates						
	1955 June 30	1956 June 30	1957 June 6	1958 June 23	1959 June 10 [1]	1960 March 15 [1]	1960 June 15 [1]
Loans and discounts, net—total	**64,315,246**	**74,783,150**	**78,448,181**	**82,146,060**	**88,431,361**	**95,354,027**	**98,344,016**
Valuation reserves	993,588	1,190,066	1,449,284	1,625,049	1,772,045	1,943,270	1,950,084
Loans and discounts, gross—total	**65,308,834**	**75,973,216**	**79,897,465**	**83,771,109**	**90,203,406**	**97,297,297**	**100,294,100**
Real estate loans—total	15,593,753	17,171,605	17,768,289	18,712,276	21,179,877	22,175,665	22,308,928
Secured by farm land	682,496	730,569	731,969	759,905	821,365	830,056	849,891
Secured by residential properties:							
Insured by FHA	3,807,231	4,073,742	4,157,697	4,388,679	5,215,201	5,428,308	5,360,755
Insured or guaranteed by VA	3,068,819	3,233,714	3,154,257	2,880,128	2,760,516	2,662,010	2,586,930
Not ins. or guar. by FHA or VA	5,225,811	5,861,415	6,167,662	6,662,315	7,738,864	8,195,474	8,335,664
Secured by other properties	2,809,396	3,272,165	3,556,704	4,021,249	4,643,931	5,059,817	5,175,688
Loans to domestic com'l and foreign banks	415,702	661,046	989,290	1,679,531	1,819,649	2,193,537	2,308,641
Loans to other financial institutions	....	....	....	....	5,276,557	6,452,813	6,736,234
Loans to brokers and dealers in secs	2,808,159	2,585,713	2,131,567	3,574,497	2,259,607	1,987,391	2,468,594
Other loans for purchasing or carrying securities	1,439,770	1,521,896	1,415,881	1,705,688	1,668,997	1,483,571	1,488,345
Loans to farmers directly guar. by CCC	673,456	314,410	204,796	225,597	129,193	86,212	53,222
Other loans to farmers	2,125,959	2,237,912	2,247,903	2,547,968	3,002,545	3,000,747	3,243,366
Commercial and industrial loans (including open market paper)	26,893,516	33,725,483	36,500,270	36,125,097	34,172,362	37,386,762	38,204,334
Other loans to individuals for personal expenditures—total	13,489,247	15,329,617	16,229,453	16,543,886	18,397,004	19,944,110	20,932,147
Passenger automobile instalment	4,135,912	5,066,781	5,423,144	5,467,898	5,984,360	6,518,437	6,941,227
Other retail consumer instalment	1,652,594	1,926,423	2,060,915	1,908,657	1,979,962	2,206,062	2,231,632
Resident. repair and modern. instal.	1,418,058	1,540,297	1,661,124	1,740,626	1,908,885	2,100,253	2,178,093
Other instalment loans	1,880,660	1,945,263	2,111,641	2,322,957	2,708,618	3,053,948	3,215,813
Single payment loans	4,402,023	4,850,853	4,972,629	5,103,748	5,815,179	6,065,410	6,365,382
All other loans (including overdrafts)	1,869,272	2,425,534	2,410,016	2,656,569	2,297,615	2,586,489	2,550,289
United States Government direct obligations	**52,529,503**	**46,213,462**	**45,821,062**	**53,160,223**	**50,215,596**	**43,546,676**	**43,452,704**
Treasury bills	2,376,889	2,012,541	3,438,851	3,574,415	3,854,299	3,235,060	2,520,647
Treasury certificates of indebtedness	1,280,837	840,118	2,797,960	2,904,971	3,688,126	949,016	1,582,782
Treasury notes	13,969,148	10,331,705	7,951,854	10,480,163	11,409,516	11,484,292	11,959,339
Nonmarketable bonds	1,741,640	1,373,004	969,441	806,972	771,403	509,470	477,852
Other bonds maturing in 5 years or less	8,975,749	10,309,279	17,192,315	18,052,083	19,763,011	20,180,747	19,898,265
Other bonds maturing in 5 to 10 years	19,373,320	17,289,674	9,261,650	13,015,934	6,939,977	5,382,863	5,209,179
Other bonds maturing in 10 to 20 years	4,575,324	3,907,919	4,067,086	3,847,234	3,351,429	1,438,354	1,399,120
Other bonds maturing after 20 years	236,596	149,222	141,905	478,451	437,835	366,874	405,520

	By class of bank, June 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	**18,349,596**	**4,386,223**	**39,534,308**	**36,073,889**	**98,344,016**	**62,397,733**	**35,946,283**
Valuation reserves	405,842	125,151	738,583	680,508	**1,950,084**	1,226,348	723,736
Loans and discounts, gross—total	**18,755,438**	**4,511,374**	**40,272,891**	**36,754,397**	**100,294,100**	**63,624,081**	**36,670,019**
Real estate loans—total	869,658	183,318	9,036,024	12,219,928	**22,308,928**	15,277,735	7,031,193
Secured by farm land	....	1,163	155,574	693,154	**849,891**	617,992	231,899
Secured by residential properties:							
Insured by FHA	311,793	23,099	2,994,002	2,031,861	**5,360,755**	3,844,706	1,516,049
Insured or guaranteed by VA	125,161	26,046	1,012,067	1,423,656	**2,586,930**	1,789,618	797,312
Not ins. or guar. by FHA or VA	182,458	72,205	2,853,973	5,227,028	**8,335,664**	5,592,811	2,742,853
Secured by other properties	250,246	60,805	2,020,408	2,844,229	**5,175,688**	3,432,608	1,743,080
Loans to domestic com'l and foreign banks	1,049,649	93,282	923,740	241,970	**2,308,641**	1,140,825	1,167,816
Loans to other financial institutions	1,886,239	580,730	3,184,331	1,084,934	**6,736,234**	3,793,663	2,942,571
Loans to brokers and dealers in secs	1,462,642	186,940	511,207	307,805	**2,468,594**	931,604	1,536,990
Other loans for purchasing or carrying securities	366,282	123,439	712,979	285,645	**1,488,345**	775,759	712,586
Loans to farmers directly guar. by CCC	324	....	1,319	51,579	**53,222**	35,797	17,425
Other loans to farmers	6,606	20,306	803,256	2,413,198	**3,243,366**	2,538,826	704,540
Commercial and industrial loans (including open market paper)	10,498,918	2,715,751	15,777,928	9,211,737	**38,204,334**	23,355,540	14,848,794
Other loans to individuals for personal expenditures—total	1,820,505	396,188	8,429,881	10,285,573	**20,932,147**	14,186,350	6,745,797
Passenger automobile instalment	194,501	75,543	2,904,323	3,766,860	**6,941,227**	4,885,933	2,055,294
Other retail consumer instalment	206,699	129,244	826,031	1,069,658	**2,231,632**	1,593,865	637,767
Resident. repair and modern. instal.	178,301	19,673	996,864	983,255	**2,178,093**	1,516,677	661,416
Other instalment loans	397,121	30,536	1,075,557	1,712,599	**3,215,813**	2,205,177	1,010,636
Single payment loans	843,883	141,192	2,627,106	2,753,201	**6,365,382**	3,984,698	2,380,684
All other loans (including overdrafts)	794,615	211,420	892,226	652,028	**2,550,289**	1,587,982	962,307
United States Government direct obligations	**5,383,236**	**1,664,174**	**14,853,016**	**21,552,278**	**43,452,704**	**29,227,240**	**14,225,464**
Treasury bills	681,486	46,495	463,905	1,328,761	**2,520,647**	1,499,700	1,020,947
Treasury certificates of indebtedness	368,949	42,124	365,033	806,676	**1,582,782**	955,920	626,862
Treasury notes	1,545,970	479,702	4,005,789	5,927,878	**11,959,339**	8,056,809	3,902,530
Nonmarketable bonds	4,124	721	59,251	413,756	**477,852**	365,452	112,400
Other bonds maturing in 5 years or less	1,921,814	682,834	7,582,050	9,711,567	**19,898,265**	13,436,933	6,461,332
Other bonds maturing in 5 to 10 years	706,299	380,385	1,863,845	2,258,650	**5,209,179**	3,672,664	1,536,515
Other bonds maturing in 10 to 20 years	53,516	3,077	428,525	914,002	**1,399,120**	985,786	413,334
Other bonds maturing after 20 years	101,078	28,836	84,618	190,988	**405,520**	253,976	151,544

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, June 15, 1960					
		Boston	New York	Phila-delphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	**98,344,016**	**4,503,163**	**26,513,268**	**5,133,639**	**7,810,020**	**4,262,071**	**5,007,448**
Valuation reserves	1,950,084	95,119	611,451	123,227	132,616	66,935	87,959
Loans and discounts, gross—total	**100,294,100**	**4,598,282**	**27,124,719**	**5,256,866**	**7,942,636**	**4,329,006**	**5,095,407**
Real estate loans—total	22,308,928	891,006	3,951,927	1,431,804	2,455,481	1,053,654	760,203
Secured by farm land	849,891	20,207	54,007	65,821	106,436	73,422	52,291
Secured by residential properties:							
Insured by FHA	5,360,755	85,611	948,071	134,662	305,983	101,011	63,804
Insured or guaranteed by VA	2,586,930	90,461	768,385	158,974	278,723	83,772	26,568
Not insured or guaranteed by FHA or VA	8,335,664	385,945	1,338,764	670,575	1,179,669	486,560	312,773
Secured by other properties	5,175,688	308,782	842,700	401,772	584,670	308,889	304,767
Loans to domestic com'l and foreign banks	2,308,641	72,794	1,146,444	29,148	63,127	87,803	108,661
Loans to other financial institutions	6,736,234	286,068	2,173,774	292,360	430,968	274,773	337,746
Loans to brokers and dealers in securities	2,468,594	43,595	1,603,617	44,462	121,660	56,580	65,044
Other loans for purchasing or carrying securities	1,488,345	28,085	424,983	76,154	167,196	50,255	105,555
Loans to farmers directly guaranteed by CCC	53,222	....	1,215	141	2,134	85	508
Other loans to farmers	3,243,366	32,364	118,049	82,111	112,052	102,698	106,678
Commercial and industrial loans (including open market paper)	38,204,334	1,947,323	12,653,009	1,721,337	2,533,449	1,313,642	1,941,714
Other loans to individuals for personal expenditures—total	20,932,147	1,172,430	4,101,812	1,435,252	1,839,437	1,290,474	1,503,967
Passenger automobile instalment loans	6,941,227	402,636	912,357	447,817	650,672	431,920	447,047
Other retail consumer instalment loans	2,231,632	91,652	404,598	132,029	136,666	114,123	181,685
Residential repair and modern. instal	2,178,093	77,771	443,139	139,585	230,910	92,273	158,171
Other instalment loans	3,215,813	197,836	864,011	264,683	275,913	210,423	212,287
Single payment loans	6,365,382	402,535	1,477,707	451,138	545,276	441,735	504,777
All other loans (including overdrafts)	2,550,289	124,617	949,889	144,097	217,132	99,042	165,331
United States Government direct obligations	**43,452,704**	**1,703,465**	**9,062,767**	**2,239,562**	**3,976,696**	**2,207,357**	**2,678,849**
Treasury bills	2,520,647	75,898	917,391	91,055	220,958	94,415	189,028
Treasury certificates of indebtedness	1,582,782	59,568	457,590	45,281	161,700	82,691	141,247
Treasury notes	11,959,339	536,322	2,509,986	565,041	1,265,169	537,268	689,969
Nonmarketable bonds	477,852	20,411	51,842	39,444	33,192	46,007	27,987
Other bonds maturing in 5 years or less	19,898,265	710,503	3,448,950	991,009	1,800,857	1,106,789	1,245,072
Other bonds maturing in 5 to 10 years	5,209,179	228,929	1,192,602	295,883	360,645	277,823	214,993
Other bonds maturing in 10 to 20 years	1,399,120	58,905	332,786	191,186	104,003	50,694	157,977
Other bonds maturing after 20 years	405,520	12,929	151,620	20,663	30,172	11,670	12,576

	By Federal Reserve districts, June 15, 1960—Continued					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	**13,632,250**	**3,158,232**	**2,475,609**	**3,801,835**	**4,877,424**	**17,169,057**
Valuation reserves	314,744	46,739	42,057	58,834	94,764	275,639
Loans and discounts, gross—total	**13,946,994**	**3,204,971**	**2,517,666**	**3,860,669**	**4,972,188**	**17,444,696**
Real estate loans—total	3,310,509	711,611	709,337	603,276	455,239	5,974,881
Secured by farm land	127,771	68,194	33,163	54,406	41,429	152,744
Secured by residential properties:						
Insured by FHA	737,001	143,233	176,652	102,405	46,053	2,516,269
Insured or guaranteed by VA	348,445	51,570	122,075	46,834	21,306	589,817
Not insured or guaranteed by FHA or VA	1,411,583	264,657	250,547	180,347	158,660	1,695,584
Secured by other properties	685,709	183,957	126,900	219,284	187,791	1,020,467
Loans to domestic com'l and foreign banks	183,918	79,056	8,911	58,454	64,905	405,420
Loans to other financial institutions	1,153,468	260,114	107,600	278,363	292,827	848,173
Loans to brokers and dealers in securities	260,682	30,220	10,027	31,932	21,186	179,589
Other loans for purchasing or carrying securities	253,458	44,359	12,887	38,221	206,141	81,051
Loans to farmers directly guaranteed by CCC	12,503	3,951	4,371	18,835	8,155	1,324
Other loans to farmers	485,536	171,810	270,825	637,442	336,715	787,086
Commercial and industrial loans (including open market paper)	5,003,324	1,016,764	773,564	1,293,999	2,248,767	5,757,442
Other loans to individuals for personal expenditures—total	2,914,312	835,843	570,172	837,670	1,179,368	3,251,410
Passenger automobile instalment loans	1,024,214	227,706	233,984	298,789	408,578	1,455,507
Other retail consumer instalment loans	409,940	87,171	95,001	106,834	117,469	354,464
Residential repair and modernization instalment loans	374,221	95,286	69,140	77,599	88,994	331,004
Other instalment loans	270,928	81,183	67,292	92,323	173,985	504,949
Single payment loans	835,009	344,497	104,755	262,125	390,342	605,486
All other loans (including overdrafts)	369,284	51,243	49,972	62,477	158,885	158,320
United States Government direct obligations	**8,287,240**	**1,728,694**	**1,273,406**	**2,228,422**	**2,321,045**	**5,745,201**
Treasury bills	318,740	71,589	66,988	158,923	146,750	168,912
Treasury certificates of indebtedness	271,617	63,336	35,840	110,597	68,359	84,956
Treasury notes	2,419,019	491,118	368,913	713,503	566,486	1,296,545
Nonmarketable bonds	94,592	32,594	25,509	40,074	26,939	39,261
Other bonds maturing in 5 years or less	3,951,038	880,249	623,620	936,473	1,174,057	3,029,648
Other bonds maturing in 5 to 10 years	1,073,122	145,899	121,031	190,909	227,948	879,395
Other bonds maturing in 10 to 20 years	107,116	35,642	23,011	56,972	80,283	200,545
Other bonds maturing after 20 years	51,996	8,267	8,494	20,971	30,223	45,939

[1] Beginning with June 10, 1959 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 BANKS[1]—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, June 15, 1960					
		Boston	New York	Phila-delphia	Cleveland [2]	Richmond [2]	Atlanta [2]
Loans and discounts, net—total	**39,534,308**	**1,710,490**	**1,044,787**	**2,219,962**	**4,833,674**	**1,961,971**	**2,274,222**
Valuation reserves	738,583	39,433	40,820	64,645	84,206	34,850	38,924
Loans and discounts, gross—total	**40,272,891**	**1,749,923**	**1,085,607**	**2,284,607**	**4,917,880**	**1,996,821**	**2,313,146**
Real estate loans—total	9,036,024	119,791	267,295	194,122	1,185,547	343,500	208,160
Secured by farm land	155,574	60	4,987	1,833	4,655	8,368	4,676
Secured by residential properties:							
Insured by FHA	2,994,002	7,422	37,174	34,888	203,883	36,820	25,372
Insured or guaranteed by VA	1,012,067	5,571	35,657	16,067	176,979	32,674	11,242
Not insured or guaranteed by FHA or VA	2,853,973	24,392	116,558	68,415	502,946	135,489	68,677
Secured by other properties	2,020,408	82,346	72,919	72,919	297,084	130,149	98,193
Loans to domestic com'l and foreign banks	923,740	50,536	14,876	22,398	50,934	65,425	95,254
Loans to other financial institutions	3,184,331	177,700	63,793	211,803	374,209	216,801	221,522
Loans to brokers and dealers in securities	511,207	15,288	15,035	19,251	111,829	47,373	33,274
Other loans for purchasing or carrying securities	712,979	11,137	11,755	52,823	142,359	22,373	78,575
Loans to farmers directly guaranteed by CCC	1,319	....	....	....	....	10	....
Other loans to farmers	803,256	2,441	8,673	606	2,922	13,225	11,998
Commercial and industrial loans (including open market paper)	15,777,928	1,006,679	429,058	1,081,787	1,949,352	705,370	936,232
Other loans to individuals for personal expenditures—total	8,429,881	314,702	251,667	645,944	938,173	536,734	615,003
Passenger automobile instalment loans	2,904,323	107,633	81,820	190,856	256,817	161,936	185,521
Other retail consumer instalment loans	826,031	22,106	18,342	67,674	62,228	47,463	78,615
Residential repair and modern. instal	996,864	19,480	26,499	76,501	144,550	52,259	58,201
Other instalment loans	1,075,557	42,001	52,665	104,974	127,910	65,182	61,691
Single payment loans	2,627,106	123,482	72,341	205,939	346,668	209,894	230,975
All other loans (including overdrafts)	892,226	51,649	23,455	55,873	162,555	46,010	113,128
United States Government direct obligations	**14,853,016**	**462,600**	**333,250**	**614,816**	**2,055,444**	**916,151**	**923,567**
Treasury bills	463,905	15,043	3,889	6,947	110,139	10,492	65,771
Treasury certificates of indebtedness	365,033	4,951	5,004	13,000	89,329	38,643	42,811
Treasury notes	4,005,789	194,114	81,743	181,333	732,294	199,132	193,913
Nonmarketable bonds	59,251	2,195	99	2,170	2,872	3,613	3,820
Other bonds maturing in 5 years or less	7,582,050	193,407	190,494	317,218	897,346	507,816	443,448
Other bonds maturing in 5 to 10 years	1,863,845	50,158	38,272	43,542	185,177	146,673	86,370
Other bonds maturing in 10 to 20 years	428,525	474	13,327	48,615	24,457	6,203	85,223
Other bonds maturing after 20 years	84,618	2,258	422	1,991	13,830	3,579	2,211

	By Federal Reserve districts, June 15, 1960—Continued					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco [2]
Loans and discounts, net—total	**3,641,101**	**1,672,779**	**905,703**	**2,014,575**	**2,643,415**	**14,611,629**
Valuation reserves	75,440	25,588	12,156	30,598	49,365	242,558
Loans and discounts, gross—total	**3,716,541**	**1,698,367**	**917,859**	**2,045,173**	**2,692,780**	**14,854,187**
Real estate loans—total	890,654	193,069	145,499	269,916	164,189	5,054,282
Secured by farm land	1,869	2,741	199	3,907	4,664	117,615
Secured by residential properties:						
Insured by FHA	314,354	40,421	28,117	54,962	18,017	2,192,572
Insured or guaranteed by VA	131,293	17,222	40,912	23,276	8,211	512,963
Not insured or guaranteed by FHA or VA	280,643	53,965	42,905	58,748	43,608	1,457,627
Secured by other properties	162,495	78,720	33,366	129,023	89,689	773,505
Loans to domestic com'l and foreign banks	75,096	75,391	3,346	36,450	57,397	376,637
Loans to other financial institutions	388,717	221,198	78,423	229,348	220,783	780,034
Loans to brokers and dealers in securities	62,923	29,593	5,704	15,080	13,960	141,897
Other loans for purchasing or carrying securities	91,443	27,603	5,857	28,571	174,924	65,559
Loans to farmers directly guaranteed by CCC	....	750	....	404	140	15
Other loans to farmers	7,411	10,727	6,754	156,342	20,694	561,463
Commercial and industrial loans (including open market paper)	1,183,051	680,251	445,088	876,675	1,377,442	5,106,943
Other loans to individuals for personal expenditures—total	947,280	427,317	196,250	382,795	542,189	2,631,827
Passenger automobile instalment loans	338,314	81,033	74,156	106,437	156,897	1,162,903
Other retail consumer instalment loans	74,736	43,233	34,554	57,915	49,149	270,016
Residential repair and modernization instalment loans	189,343	63,372	22,164	46,136	37,963	260,396
Other instalment loans	65,773	33,576	24,175	25,506	67,243	404,861
Single payment loans	279,114	206,103	41,201	146,801	230,937	533,651
All other loans (including overdrafts)	69,966	32,468	30,938	49,592	121,062	135,530
United States Government direct obligations	**2,063,368**	**630,052**	**290,530**	**895,989**	**1,019,612**	**4,647,637**
Treasury bills	36,472	16,920	5,535	50,846	39,654	102,197
Treasury certificates of indebtedness	37,066	16,319	7,321	42,704	17,144	50,741
Treasury notes	629,609	164,889	78,985	304,626	220,802	1,024,349
Nonmarketable bonds	10,757	6,377	1,480	4,662	4,724	16,482
Other bonds maturing in 5 years or less	1,069,928	375,881	145,852	377,456	556,229	2,506,975
Other bonds maturing in 5 to 10 years	263,386	44,221	42,157	94,903	122,190	746,796
Other bonds maturing in 10 to 20 years	11,903	3,700	5,815	13,707	41,949	173,152
Other bonds maturing after 20 years	4,247	1,745	3,385	7,085	16,920	26,945

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

COUNTRY BANKS [1]—CLASSIFICATION OF LOANS AND UNITED STATES GOVERNMENT DIRECT OBLIGATIONS

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, June 15, 1960					
		Boston	New York	Phila-delphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	**36,073,889**	**2,792,673**	**7,118,885**	**2,913,677**	**2,976,346**	**2,300,100**	**2,733,226**
Valuation reserves	680,508	55,686	164,789	58,582	48,410	32,085	49,035
Loans and discounts, gross—total	**36,754,397**	**2,848,359**	**7,283,674**	**2,972,259**	**3,024,756**	**2,332,185**	**2,782,261**
Real estate loans—total	12,219,928	771,215	2,814,974	1,237,682	1,269,934	710,154	552,043
Secured by farm land	693,154	20,147	49,020	63,988	101,781	65,054	47,615
Secured by residential properties:							
Insured by FHA	2,031,861	78,189	599,104	99,774	102,100	64,191	38,432
Insured or guaranteed by VA	1,423,656	84,890	607,567	142,907	101,744	51,098	15,326
Not insured or guaranteed by FHA or VA	5,227,028	361,553	1,039,748	602,160	676,723	351,071	244,096
Secured by other properties	2,844,229	226,436	519,535	328,853	287,586	178,740	206,574
Loans to domestic com'l and foreign banks	241,970	22,258	81,919	6,750	12,193	22,378	13,407
Loans to other financial institutions	1,084,934	108,368	223,742	80,557	56,759	57,972	116,224
Loans to brokers and dealers in securities	307,805	28,307	125,940	25,211	9,831	9,207	31,770
Other loans for purchasing or carrying securities	285,645	16,948	46,946	23,331	24,837	27,882	26,980
Loans to farmers directly guaranteed by CCC	51,579	....	891	141	2,134	75	508
Other loans to farmers	2,413,198	29,923	102,770	81,505	109,130	89,473	94,680
Commercial and industrial loans (including open market paper)	9,211,737	940,644	1,725,033	639,550	584,097	608,272	1,005,482
Other loans to individuals for personal expenditures—total	10,285,573	857,728	2,029,640	789,308	901,264	753,740	888,964
Passenger automobile instalment loans	3,766,860	295,003	636,036	256,961	393,855	269,984	261,526
Other retail consumer instalment loans	1,069,658	69,546	179,557	64,355	74,438	66,660	103,070
Residential repair and modern. instal	983,255	58,291	238,339	63,084	86,360	40,014	99,970
Other instalment loans	1,712,599	155,835	414,225	159,709	148,003	145,241	150,596
Single payment loans	2,753,201	279,053	561,483	245,199	198,608	231,841	273,802
All other loans (including overdrafts)	652,028	72,968	131,819	88,224	54,577	53,032	52,203
United States Government direct obligations	**21,552,278**	**1,240,865**	**3,346,281**	**1,624,746**	**1,921,252**	**1,291,206**	**1,755,282**
Treasury bills	1,328,761	60,855	232,016	84,108	110,819	83,923	123,257
Treasury certificates of indebtedness	806,676	54,617	83,637	32,281	72,371	44,048	98,436
Treasury notes	5,927,878	342,208	882,273	383,708	532,875	338,136	496,056
Nonmarketable bonds	413,756	18,216	47,619	37,274	30,320	42,394	24,167
Other bonds maturing in 5 years or less	9,711,567	517,096	1,336,642	673,791	903,511	598,973	801,624
Other bonds maturing in 5 to 10 years	2,258,650	178,771	448,031	252,341	175,468	131,150	128,623
Other bonds maturing in 10 to 20 years	914,002	58,431	265,943	142,571	79,546	44,491	72,754
Other bonds maturing after 20 years	190,988	10,671	50,120	18,672	16,342	8,091	10,365

	By Federal Reserve districts, June 15, 1960—Continued					
	Chicago	St. Louis	Minne-apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	**5,604,926**	**1,485,453**	**1,569,906**	**1,787,260**	**2,234,009**	**2,557,428**
Valuation reserves	114,153	21,151	29,901	28,236	45,399	33,081
Loans and discounts, gross—total	**5,719,079**	**1,506,604**	**1,599,807**	**1,815,496**	**2,279,408**	**2,590,509**
Real estate loans—total	2,236,537	518,542	563,838	333,360	291,050	920,599
Secured by farm land	124,739	65,453	32,964	50,499	36,765	35,129
Secured by residential properties:						
Insured by FHA	399,548	102,812	148,535	47,443	28,036	323,697
Insured or guaranteed by VA	191,106	34,348	81,163	23,558	13,095	76,854
Not insured or guaranteed by FHA or VA	1,058,735	210,692	207,642	121,599	115,052	237,957
Secured by other properties	462,409	105,237	93,534	90,261	98,102	246,962
Loans to domestic com'l and foreign banks	15,540	3,665	5,565	22,004	7,508	28,783
Loans to other financial institutions	184,021	38,916	29,177	49,015	72,044	68,139
Loans to brokers and dealers in securities	10,819	627	4,323	16,852	7,226	37,692
Other loans for purchasing or carrying securities	38,576	16,756	7,030	9,650	31,217	15,492
Loans to farmers directly guaranteed by CCC	12,503	3,201	4,371	18,431	8,015	1,309
Other loans to farmers	457,819	161,083	264,071	481,100	316,021	225,623
Commercial and industrial loans (including open market paper)	1,104,522	336,513	328,476	417,324	871,325	650,499
Other loans to individuals for personal expenditures—total	1,570,844	408,526	373,922	454,875	637,179	619,583
Passenger automobile instalment loans	610,357	146,673	159,828	192,352	251,681	292,604
Other retail consumer instalment loans	205,960	43,938	60,447	48,919	68,320	84,448
Residential repair and modernization instalment loans	165,205	31,914	46,976	31,463	51,031	70,608
Other instalment loans	174,619	47,607	43,117	66,817	106,742	100,088
Single payment loans	414,703	138,394	63,554	115,324	159,405	71,835
All other loans (including overdrafts)	87,898	18,775	19,034	12,885	37,823	22,790
United States Government direct obligations	**4,559,698**	**1,098,642**	**982,876**	**1,332,433**	**1,301,433**	**1,097,564**
Treasury bills	235,773	54,669	61,453	108,077	107,096	66,715
Treasury certificates of indebtedness	192,427	47,017	28,519	67,893	51,215	34,215
Treasury notes	1,309,708	326,229	289,928	408,877	345,684	272,196
Nonmarketable bonds	83,114	26,217	24,029	35,412	22,215	22,779
Other bonds maturing in 5 years or less	2,198,276	504,368	477,768	559,017	617,828	522,673
Other bonds maturing in 5 to 10 years	429,351	101,678	78,874	96,006	105,758	132,599
Other bonds maturing in 10 to 20 years	92,136	31,942	17,196	43,265	38,334	27,393
Other bonds maturing after 20 years	18,913	6,522	5,109	13,886	13,303	18,994

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON JUNE 15, 1960 OF CENTRAL RESERVE CITY

ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments: 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)	Reserves, Total	Reserve with Federal Reserve Banks
All member banks	6,217	157,657,452	98,344,016	43,452,704	72,923	13,473,285	1,796,433	518,091	41,874,795	17,918,423
Reserve bank cities [1]	100	60,866,737	43,011,445	12,717,939	68,460	4,279,443	513,990	275,460	18,827,979	8,391,056
1. Boston	8	2,306,191	1,710,490	462,600	574	116,469	5,487	10,571	689,471	323,607
2. New York [2]*	22	26,209,970	18,658,389	5,458,562	779	1,767,595	189,485	135,160	9,011,164	4,113,948
3. Philadelphia*	6	3,089,603	2,219,962	614,816	....	204,945	34,517	15,363	1,056,137	430,977
4. Cleveland	5	2,820,591	1,906,611	625,397	88	253,582	26,931	7,982	745,126	347,319
5. Richmond	5	584,446	401,297	143,323	....	35,847	2,409	1,570	186,219	67,551
6. Atlanta [3]	5	1,059,164	793,353	202,203	....	54,960	5,509	3,139	390,458	147,675
7. Chicago [2]*	20	7,497,876	4,830,440	1,929,587	18	637,486	79,183	21,162	2,303,928	1,079,464
8. St. Louis*	4	1,149,293	800,852	261,529	37	77,080	5,730	4,065	418,238	175,466
9. Minneapolis*	4	845,013	616,859	173,766	105	42,258	9,677	2,348	317,577	96,790
10. Kansas City*	9	849,300	520,384	245,684	364	73,161	6,683	3,024	398,007	118,495
11. Dallas*	6	1,586,880	1,205,369	226,658	65,522	79,308	3,825	6,198	659,940	197,116
12. San Francisco	6	12,868,410	9,347,439	2,373,814	973	936,752	144,554	64,878	2,651,714	1,292,648
Reserve branch cities [1]	106	25,143,983	15,660,130	7,078,347	438	2,196,613	141,283	67,172	7,375,526	3,279,928
2. Buffalo*	3	1,139,691	735,994	257,924	....	132,552	8,629	4,592	262,908	109,600
4. Cincinnati	5	981,893	676,227	259,078	128	35,567	8,260	2,633	310,846	124,077
4. Pittsburgh [3]*	5	2,872,738	1,780,634	717,193	253	355,459	8,005	11,194	705,079	404,376
5. Baltimore*	4	761,469	417,978	264,505	....	70,442	6,496	2,048	280,843	111,701
5. Charlotte [3]	3	755,941	542,194	145,765	....	47,885	17,841	2,256	278,084	92,822
6. Birmingham	2	398,854	265,736	84,634	....	44,980	2,589	915	152,469	53,073
6. Jacksonville*	4	353,622	208,656	117,449	....	24,302	2,021	1,194	203,404	43,042
6. Nashville	4	530,888	353,808	125,036	....	46,811	3,822	1,411	156,167	56,834
6. New Orleans	5	802,010	474,563	277,495	....	44,005	3,932	2,015	267,514	96,034
7. Detroit	6	3,600,623	1,951,935	1,174,792	....	464,137	1,339	8,420	909,237	452,704
8. Little Rock	5	176,905	105,704	50,419	9	18,485	1,830	458	70,845	29,151
8. Louisville	6	537,014	334,946	169,288	....	27,189	3,986	1,605	192,619	78,041
8. Memphis	3	562,313	390,215	125,692	....	37,199	7,491	1,716	192,270	71,532
9. Helena	3	47,829	27,430	17,558	....	2,606	124	111	17,337	7,090
10. Denver*	5	692,536	514,382	146,755	....	27,284	2,350	1,765	257,225	105,005
10. Oklahoma City*	4	390,327	248,875	98,525	....	32,323	9,427	1,177	131,806	50,733
10. Omaha	5	364,150	235,436	93,756	....	30,740	3,267	951	148,757	52,311
11. El Paso*	3	193,520	116,531	56,222	....	19,187	1,010	570	62,248	25,486
11. Houston*	8	1,321,053	813,497	436,599	....	54,614	12,070	4,273	484,815	165,995
11. San Antonio*	6	432,147	201,199	185,839	....	36,995	7,145	969	147,581	63,033
12. Los Angeles*	4	4,614,766	2,921,108	1,351,982	48	318,271	14,124	9,233	1,206,517	620,641
12. Portland	3	1,499,060	929,815	409,277	....	153,608	3,418	2,942	322,688	163,865
12. Salt Lake City [3]	5	587,611	402,234	134,368	....	45,623	4,025	1,361	150,866	73,264
12. Seattle	5	1,527,023	1,011,033	378,196	....	126,349	8,082	3,363	463,401	229,518
Other reserve cities [1]	45	6,219,792	3,598,552	2,104,140	....	432,335	68,690	16,075	2,195,870	859,400
4. Columbus	3	592,221	269,435	246,741	....	63,469	11,190	1,386	196,988	91,938
4. Toledo	3	445,254	200,767	207,035	....	35,396	1,161	895	123,160	54,128
5. Washington*	5	1,012,041	600,502	362,558	....	35,566	11,185	2,230	289,298	143,179
6. Miami*	3	311,349	178,106	116,750	....	15,506	....	987	154,805	39,059
7. Des Moines*	3	242,030	160,734	53,705	....	23,717	3,409	465	110,052	20,881
7. Indianapolis	3	926,032	531,247	312,051	....	67,975	12,059	2,700	297,826	116,476
7. Milwaukee*	4	876,322	552,968	257,407	....	51,055	12,897	1,995	323,325	125,988
8. National Stock Yards	1	75,356	41,062	23,124	....	10,870	....	300	45,417	8,396
9. St. Paul*	3	399,028	261,414	99,206	....	34,116	3,107	1,185	146,573	49,693
10. Kansas City, Kansas*	2	73,500	38,974	23,754	....	9,201	1,379	192	24,704	9,028
10. Pueblo	2	43,187	25,755	15,313	....	1,856	155	108	13,690	5,496
10. Topeka	3	119,715	50,660	48,793	....	16,318	3,626	318	32,218	17,567
10. Tulsa*	4	422,319	252,671	137,657	....	29,266	1,370	1,355	209,295	98,386
10. Wichita*	3	233,477	127,438	85,752	....	13,074	6,537	676	71,346	24,085
11. Fort Worth*	3	447,961	306,819	114,294	....	24,950	615	1,283	157,173	55,100
Country banks, by districts	5,966	65,426,940	36,073,889	21,552,278	4,025	6,564,894	1,072,470	159,384	13,475,420	5,388,039
1. Boston	267	4,561,807	2,792,673	1,240,865	84	469,337	45,521	13,327	1,035,610	381,972
2. New York	477	12,128,485	7,118,885	3,346,281	2,176	1,447,398	179,997	33,748	2,056,852	890,799
3. Philadelphia	490	5,196,116	2,913,677	1,624,746	189	515,123	127,711	14,670	949,530	395,814
4. Cleveland	549	5,463,142	2,976,346	1,921,252	214	487,627	64,290	13,413	1,052,902	448,067
5. Richmond	425	3,978,729	2,300,100	1,291,206	150	301,354	75,581	10,338	908,360	337,226
6. Atlanta	388	5,096,835	2,733,226	1,755,282	360	524,802	70,944	12,221	1,257,710	449,753
7. Chicago	970	11,513,652	5,604,926	4,559,698	145	1,121,449	205,840	21,594	2,187,756	899,027
8. St. Louis	466	2,929,831	1,485,453	1,098,642	14	279,307	59,490	6,925	662,817	275,370
9. Minneapolis	465	2,876,763	1,569,906	982,876	29	248,563	69,589	5,800	550,949	255,441
10. Kansas City	718	3,547,536	1,787,260	1,332,433	43	381,412	38,265	8,123	838,463	331,816
11. Dallas	607	4,102,778	2,234,009	1,301,433	576	468,039	88,518	10,203	1,203,847	409,250
12. San Francisco	144	4,031,266	2,557,428	1,097,564	45	320,483	46,724	9,022	770,624	313,504

* 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											
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 assets**	Federal Reserve district numbers, and reserve cities
2,426,609	**6,880,318**	**32,189**	**93,728**	**14,523,528**	**2,318,853**	**66,292**	**211,217**	**970,158**	**1,068,282**	**204,167,049**	**All member banks**
463,461	**983,852**	**12,492**	**73,756**	**8,903,362**	**779,262**	**8,399**	**66,923**	**941,570**	**617,340**	**82,108,210**	**Reserve bank cities [1]**
21,280	29,538	838	7,466	306,742	23,613	19	901	33,417	14,586	**3,068,198**	1. Boston
151,638	95,419	2,380	40,285	4,607,494	334,569	2,286	4,327	713,639	391,407	**36,667,362**	2. New York [2]*
43,638	102,183	2,185	4,860	472,294	49,252	284	8,589	15,547	18,314	**4,237,726**	3. Philadelphia*
41,672	62,993	81	1,973	291,088	26,600	....	1,672	247	18,470	**3,612,706**	4. Cleveland
9,322	14,622	500	27	94,197	7,967	39	2,705	1	3,914	**785,291**	5. Richmond
9,384	48,867	202	128	184,202	20,789	2,909	1,453	53	6,098	**1,480,924**	6. Atlanta [3]
36,652	135,750	1,444	9,236	1,041,382	24,490	....	7,411	19,568	47,918	**9,901,191**	7. Chicago [2]*
8,652	32,847	10	151	201,112	5,845	229	100	599	7,171	**1,581,475**	8. St. Louis*
7,472	28,445	277	1,576	183,017	4,787	....	13,612	673	5,070	**1,186,732**	9. Minneapolis*
8,398	46,938	2,048	231	221,897	7,331	574	683	402	4,045	**1,260,342**	10. Kansas City*
10,882	205,567	836	1,094	244,445	48,262	80	....	11,353	8,652	**2,315,167**	11. Dallas*
114,471	180,683	1,691	6,729	1,055,492	225,757	1,979	25,470	146,071	91,695	**16,011,096**	12. San Francisco
342,356	**983,568**	**6,647**	**13,962**	**2,749,065**	**353,953**	**12,510**	**73,120**	**23,405**	**152,149**	**33,134,646**	**Reserve branch cities [1]**
22,287	32,028	242	1,636	97,115	13,817	2	250	354	9,631	**1,426,653**	2. Buffalo*
18,254	39,215	115	257	128,928	15,106	75	....	345	7,523	**1,315,788**	4. Cincinnati
36,129	36,946	....	1,142	226,486	35,927	265	1,150	399	17,135	**3,632,693**	4. Pittsburgh [3]*
20,576	52,610	100	218	95,638	11,716	438	....	60	6,027	**1,060,553**	5. Baltimore*
15,225	30,991	....	38	139,008	16,397	24	1,878	415	5,500	**1,058,239**	5. Charlotte [3]
7,876	39,984	....	....	51,536	5,499	268	....	....	2,163	**559,253**	6. Birmingham
4,218	52,097	....	238	103,809	4,374	3,077	650	....	2,124	**567,251**	6. Jacksonville*
7,794	35,640	....	....	55,899	7,676	121	....	20	2,146	**697,018**	6. Nashville
10,038	57,230	412	142	103,658	11,805	16	1,198	1,687	4,654	**1,088,884**	6. New Orleans
51,559	72,110	691	4,891	327,282	35,135	868	6,784	403	21,556	**4,574,606**	7. Detroit
2,441	14,746	50	....	24,457	3,848	....	....	....	564	**252,162**	8. Little Rock
8,120	31,762	....	28	74,668	3,385	....	1,289	....	2,773	**737,080**	8. Louisville
10,082	47,544	151	124	62,837	6,214	725	....	259	2,057	**763,838**	8. Memphis
295	3,470	....	....	6,482	2,111	102	....	....	302	**67,681**	9. Helena
8,415	39,707	200	89	103,809	7,467	....	5,443	....	6,943	**969,614**	10. Denver*
2,852	30,822	....	....	47,399	13,584	....	4,500	847	1,531	**542,595**	10. Oklahoma City*
4,156	28,182	270	....	63,838	3,626	....	500	....	2,422	**519,455**	10. Omaha
3,041	16,224	....	181	17,316	1,826	471	400	1,000	631	**260,096**	11. El Paso*
13,325	164,116	2,231	622	138,526	49,118	2,921	4,450	7,438	6,509	**1,876,304**	11. Houston*
6,491	26,612	503	64	50,878	10,132	1,391	11	66	3,049	**594,377**	11. San Antonio*
45,464	70,627	39	1,823	467,923	32,796	6	36,589	6,382	25,464	**5,922,520**	12. Los Angeles*
13,712	19,055	711	659	124,686	30,332	574	7	1,594	7,991	**1,862,246**	12. Portland
7,622	15,256	108	....	54,616	3,658	17	7,617	....	1,431	**751,200**	12. Salt Lake City [3]
22,384	26,594	824	1,810	182,271	28,404	1,149	404	2,136	12,023	**2,034,540**	12. Seattle
105,650	**436,578**	**1,149**	**2,332**	**790,761**	**87,194**	**3,202**	**17,920**	**582**	**42,299**	**8,566,859**	**Other reserve cities [1]**
11,214	33,098	....	77	60,661	10,109	....	....	....	2,306	**801,624**	4. Columbus
8,604	27,066	....	15	33,347	2,445	22	....	....	2,774	**573,655**	4. Toledo
21,884	47,318	125	835	75,957	19,185	235	4,253	....	4,365	**1,329,377**	5. Washington*
4,919	53,821	216	231	56,559	3,992	175	6,679	67	3,703	**480,770**	6. Miami*
4,160	31,962	....	....	53,049	666	718	2,695	341	1,610	**358,112**	7. Des Moines*
16,635	50,806	50	184	113,675	13,681	....	....	....	5,411	**1,242,950**	7. Indianapolis
13,363	15,870	160	640	167,304	10,889	1,283	509	170	12,375	**1,224,873**	7. Milwaukee*
608	4,958	....	....	31,455	....	....	....	....	470	**121,243**	8. National Stock Yards
3,635	17,841	....	334	75,070	4,732	225	71	4	3,189	**553,822**	9. St. Paul *
898	7,813	....	....	6,965	909	16	....	....	42	**99,171**	10. Kansas City, Kansas*
1,112	5,478	....	....	1,604	558	220	....	....	88	**57,743**	10. Pueblo
1,826	7,317	....	....	5,508	1,105	95	....	....	698	**153,831**	10. Topeka
6,367	66,810	....	....	37,732	6,549	....	1,028	....	1,734	**640,925**	10. Tulsa*
3,467	21,862	....	....	21,932	5,333	146	185	....	1,301	**311,788**	10. Wichita*
6,958	44,558	598	16	49,943	7,041	67	2,500	....	2,233	**616,975**	11. Fort Worth*
1,515,142	**4,476,320**	**11,901**	**3,678**	**2,080,340**	**1,098,444**	**42,181**	**53,254**	**4,601**	**256,494**	**80,357,334**	**Country banks, by districts**
131,592	220,180	466	581	300,819	83,535	3,321	2,238	1,994	20,826	**5,709,331**	1. Boston
249,404	418,747	2,045	545	495,312	195,651	4,072	6,625	1,098	61,559	**14,454,342**	2. New York
128,395	286,625	159	....	138,537	93,552	3,116	2,795	69	15,740	**6,260,918**	3. Philadelphia
147,630	331,831	10	55	125,309	90,591	2,170	3,518	....	14,298	**6,626,621**	4. Cleveland
114,284	310,161	620	135	145,934	71,401	2,100	2,497	234	11,840	**4,975,161**	5. Richmond
139,905	496,050	810	196	170,996	110,612	3,928	7,802	324	24,975	**6,502,186**	6. Atlanta
242,474	772,292	1,324	211	272,428	140,671	6,323	11,000	261	41,023	**13,900,686**	7. Chicago
68,527	270,337	20	1	48,562	42,259	2,190	1,254	102	10,064	**3,648,517**	8. St. Louis
47,141	190,588	123	426	57,230	48,248	2,142	818	111	12,284	**3,491,315**	9. Minneapolis
67,755	373,543	328	....	65,021	42,199	3,244	3,815	....	9,269	**4,444,526**	10. Kansas City
99,416	592,666	5,534	749	96,232	91,252	7,594	2,837	33	12,114	**5,420,455**	11. Dallas
78,619	213,300	462	779	163,960	88,473	1,981	8,055	375	22,502	**4,923,276**	12. San Francisco

[3] 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 JUNE 15, 1960 OF CENTRAL RESERVE CITY

LIABILITIES [In thousands of dollars]

Demand deposits

Federal Reserve district numbers, and reserve cities	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.
All member banks	**124,677,752**	**93,896,479**	**5,744,931**	**8,303,739**	**11,980,087**	**1,386,728**	**3,365,788**
Reserve bank cities [1]	**53,225,312**	**38,190,972**	**2,487,516**	**1,623,893**	**7,251,067**	**1,294,040**	**2,377,824**
1. Boston	**2,393,848**	1,773,890	128,291	119,674	316,414	27,354	28,225
2. New York [2]*	**25,662,203**	18,115,923	1,162,856	310,061	3,151,699	1,065,410	1,856,254
3. Philadelphia*	**3,135,955**	2,347,943	153,187	81,579	493,914	26,125	33,207
4. Cleveland	**1,876,262**	1,475,864	99,616	82,237	187,761	6,170	24,614
5. Richmond	**509,120**	344,040	22,617	40,606	98,337	285	3,235
6. Atlanta [3]	**1,115,758**	727,437	45,503	112,256	222,432	243	7,887
7. Chicago [2]*	**6,742,292**	4,741,088	376,542	291,174	1,198,305	40,585	94,598
8. St. Louis*	**1,184,118**	790,424	68,629	24,944	289,914	2,058	8,149
9. Minneapolis*	**865,036**	536,506	43,483	43,343	226,803	3,123	11,778
10. Kansas City*	**999,262**	600,321	32,172	21,215	334,761	2,182	8,611
11. Dallas*	**1,533,325**	957,100	59,849	47,000	448,832	3,715	16,829
12. San Francisco	**7,208,133**	5,780,436	294,771	449,804	281,895	116,790	284,437
Reserve branch cities [1]	**20,958,269**	**15,848,211**	**1,057,023**	**1,228,328**	**2,475,679**	**63,745**	**285,283**
2. Buffalo*	**733,007**	567,503	45,462	61,192	40,583	6,198	12,069
4. Cincinnati	**906,385**	712,674	45,047	31,719	105,923	1,430	9,592
4. Pittsburgh [3]*	**2,234,218**	1,796,387	136,602	80,770	193,695	3,691	23,073
5. Baltimore*	**822,229**	585,902	54,482	86,742	88,657	1,309	5,137
5. Charlotte [3]	**762,689**	505,999	27,568	56,766	165,837	175	6,344
6. Birmingham	**410,974**	314,079	18,017	26,534	50,500	....	1,844
6. Jacksonville*	**445,557**	234,439	12,031	37,420	156,325	371	4,971
6. Nashville	**425,867**	258,184	14,393	56,703	93,984	....	2,603
6. New Orleans	**756,886**	510,481	27,953	63,566	141,079	7,483	6,324
7. Detroit	**2,650,172**	2,017,408	247,308	111,297	220,467	9,557	44,135
8. Little Rock	**188,562**	116,611	5,704	20,452	44,579	....	1,216
8. Louisville	**579,870**	406,458	30,357	20,881	116,053	51	6,070
8. Memphis	**505,292**	326,160	11,161	37,050	123,594	2,676	4,651
9. Helena	**47,444**	20,350	1,228	14,976	10,402	....	488
10. Denver*	**644,008**	480,852	30,156	16,817	106,457	156	9,570
10. Oklahoma City*	**387,563**	224,085	11,581	41,109	107,665	....	3,123
10. Omaha	**422,837**	274,575	25,451	19,608	99,470	34	3,699
11. El Paso*	**178,386**	135,693	6,591	6,531	25,899	1,557	2,115
11. Houston*	**1,334,282**	939,674	42,274	61,604	273,750	5,104	11,876
11. San Antonio*	**369,861**	271,363	8,711	17,153	63,982	4,658	3,994
12. Los Angeles*	**3,491,586**	3,049,039	156,170	77,665	131,204	11,731	65,777
12. Portland	**955,207**	785,436	28,488	82,667	24,050	1,986	32,580
12. Salt Lake City [3]	**412,374**	305,829	13,335	51,852	36,136	5	5,217
12. Seattle	**1,293,013**	1,009,030	56,953	147,254	55,388	5,573	18,815
Other reserve cities [1]	**6,004,005**	**4,171,536**	**249,130**	**528,486**	**968,620**	**14,491**	**71,742**
4. Columbus	**579,721**	373,987	24,554	120,151	52,353	145	8,531
4. Toledo	**357,510**	289,072	21,055	13,418	23,376	277	10,312
5. Washington*	**952,032**	835,225	29,179	51	67,435	6,043	14,099
6. Miami*	**336,867**	227,727	8,456	25,516	67,501	3,856	3,811
7. Des Moines*	**258,352**	151,496	10,253	25,855	67,259	....	3,489
7. Indianapolis	**856,385**	550,193	33,426	160,016	98,866	1,185	12,699
7. Milwaukee*	**808,508**	552,555	49,821	28,483	171,200	2,154	4,295
8. National Stock Yards	**106,062**	20,716	1,002	202	83,932	....	210
9. St. Paul*	**374,864**	230,747	19,663	31,811	87,994	637	4,012
10. Kansas City, Kansas*	**67,219**	27,001	1,002	16,231	22,310	....	675
10. Pueblo	**36,566**	28,259	1,616	1,659	4,620	....	412
10. Topeka	**118,096**	65,775	6,410	33,506	11,667	....	738
10. Tulsa*	**496,873**	382,397	19,741	23,994	66,460	180	4,101
10. Wichita*	**244,439**	157,754	13,253	34,533	37,034	....	1,865
11. Fort Worth*	**410,511**	278,632	9,699	13,060	106,613	14	2,493
Country banks, by districts	**44,490,166**	**35,685,760**	**1,951,262**	**4,923,032**	**1,284,721**	**14,452**	**630,939**
1. Boston	**3,563,940**	2,960,522	196,817	226,038	132,179	1,525	46,859
2. New York	**7,136,767**	5,485,468	338,818	1,053,330	124,796	898	133,457
3. Philadelphia	**2,926,635**	2,499,597	155,682	212,271	22,645	43	36,397
4. Cleveland	**3,310,444**	2,712,009	196,066	328,002	26,938	32	47,397
5. Richmond	**2,820,302**	2,297,654	131,075	265,346	93,467	21	32,739
6. Atlanta	**4,123,946**	3,170,128	132,402	525,176	255,050	743	40,447
7. Chicago	**7,090,014**	5,718,835	339,180	777,137	144,673	164	110,025
8. St. Louis	**2,217,715**	1,845,493	77,083	215,123	57,074	....	22,942
9. Minneapolis	**1,838,729**	1,406,782	72,202	261,539	71,067	424	26,715
10. Kansas City	**2,988,717**	2,305,949	114,844	422,921	115,638	....	29,365
11. Dallas	**3,804,153**	3,100,853	95,106	356,941	202,849	2,865	45,539
12. San Francisco	**2,668,804**	2,182,470	101,987	279,208	38,345	7,737	59,057

Time deposits

Federal Reserve district numbers, and reserve cities	Total	Individuals, partnerships and corporations: Savings	Individuals, partnerships and corporations: Other	United States Government and postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
All member banks	**54,841,222**	**44,402,142**	**6,131,374**	**234,360**	**2,768,076**	**97,671**	**1,207,599**
Reserve bank cities [1]	**16,750,380**	**12,360,772**	**2,148,248**	**71,065**	**907,427**	**75,595**	**1,187,273**
1. Boston	**198,936**	129,028	52,720	3,037	....	....	14,151
2. New York [2]*	**4,552,372**	2,227,783	1,204,706	24,429	103,677	51,132	940,645
3. Philadelphia*	**578,909**	454,092	82,473	489	25,105	1,050	15,700
4. Cleveland	**1,319,714**	1,229,078	73,719	300	16,564	53	....
5. Richmond	**197,304**	165,247	21,521	2,747	7,689	100	....
6. Atlanta [3]	**195,547**	161,119	32,367	305	1,753	3	....
7. Chicago [2]*	**1,845,431**	1,621,188	159,887	3,500	17,850	850	42,156
8. St. Louis*	**198,753**	162,596	27,256	2,968	3,333	2,000	600
9. Minneapolis*	**149,627**	116,081	32,011	275	1,260	....	....
10. Kansas City*	**136,078**	118,260	16,091	1	1,726	....	....
11. Dallas*	**412,146**	166,519	173,919	710	69,968	30	1,000
12. San Francisco	**6,965,563**	5,809,781	271,578	32,304	658,502	20,377	173,021
Reserve branch cities [1]	**8,716,790**	**7,332,198**	**828,351**	**20,439**	**521,371**	**4,461**	**9,970**
2. Buffalo*	**549,482**	516,542	15,335	2,379	15,226	....	....
4. Cincinnati	**256,745**	203,932	38,793	270	13,720	30	....
4. Pittsburgh [3]*	**900,761**	757,267	115,777	729	26,877	111	....
5. Baltimore*	**140,905**	129,047	10,698	439	721	....	....
5. Charlotte [3]	**167,055**	119,688	20,466	2,699	22,847	1,355	....
6. Birmingham	**101,819**	100,070	1,693	5	51	....	....
6. Jacksonville*	**61,963**	52,993	7,955	745	270	....	....
6. Nashville	**203,940**	168,910	16,179	6	18,845	....	....
6. New Orleans	**225,019**	180,385	36,691	486	5,657	....	1,800
7. Detroit	**1,521,381**	1,228,986	267,643	530	21,622	2,600	....
8. Little Rock	**42,503**	39,998	2,499	6	....	....	....
8. Louisville	**82,674**	61,485	20,171	895	123	....	....
8. Memphis	**181,522**	174,602	6,212	658	....	....	50
9. Helena	**11,732**	9,820	1,372	10	530	....	....
10. Denver*	**230,468**	209,206	13,683	700	6,879	....	....
10. Oklahoma City*	**61,009**	47,094	12,529	6	1,380	....	....
10. Omaha	**42,392**	38,555	3,789	48	....	....	....
11. El Paso*	**54,202**	37,743	11,924	2,150	2,385	....	....
11. Houston*	**314,036**	188,944	52,574	37	72,481	....	....
11. San Antonio*	**173,047**	113,608	7,304	967	50,668	....	500
12. Los Angeles*	**1,890,986**	1,581,838	94,551	2,320	211,957	....	320
12. Portland	**685,557**	614,476	46,078	254	24,699	50	....
12. Salt Lake City [3]	**266,623**	232,225	8,766	1,699	23,933	....	....
12. Seattle	**550,969**	524,784	15,669	2,401	500	315	7,300
Other reserve cities [1]	**1,642,407**	**1,372,513**	**202,871**	**16,152**	**48,856**	**515**	**1,500**
4. Columbus	**139,537**	107,551	22,203	410	9,363	10	....
4. Toledo	**167,547**	143,203	21,539	290	2,515	....	....
5. Washington*	**262,286**	219,084	34,641	7,111	....	....	1,450
6. Miami*	**96,786**	71,374	7,898	1,301	16,213	....	....
7. Des Moines*	**50,035**	43,143	5,915	977	....	....	....
7. Indianapolis	**243,092**	203,773	24,582	2,210	12,527	....	....
7. Milwaukee*	**278,131**	267,165	9,183	1,335	23	375	50
8. National Stock Yards	**1,805**	1,003	....	2	800	....	....
9. St. Paul*	**98,463**	88,898	9,035	530	....	....	....
10. Kansas City, Kansas*	**21,564**	19,788	1,776	....	....	....	....
10. Pueblo	**15,190**	11,008	1,751	15	2,416	....	....
10. Topeka	**17,713**	15,158	2,259	296	....	....	....
10. Tulsa*	**73,839**	60,361	13,168	180	....	130	....
10. Wichita*	**37,460**	32,113	3,428	790	1,129	....	....
11. Fort Worth*	**138,959**	88,891	45,493	705	3,870	....	....
Country banks, by districts	**27,731,645**	**23,336,659**	**2,951,904**	**126,704**	**1,290,422**	**17,100**	**8,856**
1. Boston	**1,411,423**	1,326,035	63,164	5,509	16,535	155	25
2. New York	**5,879,792**	5,335,195	310,030	5,918	224,139	3,089	1,421
3. Philadelphia	**2,585,186**	2,306,917	224,094	5,079	49,057	39	....
4. Cleveland	**2,620,553**	2,159,981	349,808	1,764	108,988	12	....
5. Richmond	**1,598,610**	1,368,269	113,870	31,677	84,504	290	....
6. Atlanta	**1,747,085**	1,496,382	139,364	16,213	90,481	4,645	....
7. Chicago	**5,578,044**	4,699,593	640,225	7,943	228,541	1,742	....
8. St. Louis	**1,075,765**	751,615	257,468	4,729	61,728	225	....
9. Minneapolis	**1,328,123**	818,265	468,728	2,442	38,642	46	....
10. Kansas City	**1,030,933**	812,718	134,831	6,346	76,694	344	....
11. Dallas	**1,092,606**	749,354	166,011	12,742	158,036	6,463	....
12. San Francisco	**1,783,525**	1,512,335	84,311	26,342	153,077	50	7,410

* 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 footnotes, see opposite page.

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

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Bills payable and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see footnote on page 1)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
179,518,974	**2,503,268**	**1,010,405**	**4,305,097**	**187,337,744**	**5,104,988**	**8,208,071**	**3,176,479**	**339,767**	**16,829,305**	**103,275,582**	**91,042,478**	**All member banks**
69,975,692	**1,848,117**	**981,451**	**2,259,164**	**75,064,424**	**2,191,590**	**3,634,279**	**1,104,908**	**113,009**	**7,043,786**	**43,338,406**	**33,289,327**	**Reserve bank cities [1]**
2,592,784	50,200	34,060	58,327	2,735,371	86,300	183,055	48,238	15,234	332,827	2,057,876	1,615,047	1. Boston
30,214,575	991,437	748,621	1,235,933	33,190,566	1,070,879	1,810,037	565,315	30,565	3,476,796	20,959,290	15,674,744	2. New York [3]*
3,714,864	50,300	16,000	73,375	3,854,539	95,697	222,747	62,291	2,452	383,187	2,561,478	1,990,435	3. Philadelphia*
3,195,976	60,147	247	59,097	3,315,467	80,456	177,044	39,700	39	297,239	1,522,181	1,291,627	4. Cleveland
706,424	250	1	13,988	720,663	20,690	29,732	13,945	261	64,628	400,301	293,684	5. Richmond
1,311,305	22,500	53	29,371	1,363,229	31,390	58,250	18,177	9,878	117,695	882,689	663,378	6. Atlanta [3]
8,587,723	337,995	19,867	135,617	9,081,202	309,175	392,575	74,648	43,591	819,989	5,565,160	4,085,478	7. Chicago [3]*
1,382,871	40,800	633	19,041	1,443,345	49,378	48,623	39,784	345	138,130	950,159	622,405	8. St. Louis*
1,014,663	53,500	673	21,871	1,090,707	33,750	43,750	18,475	50	96,025	653,574	408,610	9. Minneapolis*
1,135,340	2,750	402	9,873	1,148,365	42,000	46,730	19,247	4,000	111,977	730,427	408,250	10. Kansas City*
1,945,471	113,275	14,054	23,576	2,096,376	92,633	107,624	18,200	334	218,791	1,083,313	776,484	11. Dallas*
14,173,696	124,963	146,840	579,095	15,024,594	279,242	514,112	186,888	6,260	986,502	5,971,958	5,459,185	12. San Francisco
29,675,059	**225,260**	**23,751**	**530,799**	**30,454,869**	**808,230**	**1,323,321**	**526,569**	**21,657**	**2,679,777**	**17,225,636**	**14,612,757**	**Reserve branch cities [1]**
1,282,489	....	354	29,473	1,312,316	36,849	65,363	11,712	413	114,337	603,864	543,649	2. Buffalo*
1,163,130	18,000	345	20,203	1,201,678	34,000	53,750	26,360	....	114,110	738,242	625,057	4. Cincinnati
3,134,979	8,000	399	62,423	3,205,801	107,504	261,531	57,374	483	426,892	1,970,786	1,673,744	4. Pittsburgh [3]*
963,134	6,300	60	12,739	982,233	15,443	46,558	12,854	3,465	78,320	673,981	582,143	5. Baltimore*
929,744	....	415	42,027	972,186	27,438	47,725	10,890	....	86,053	592,690	430,101	5. Charlotte [3]
512,793	....	....	6,250	519,043	15,000	15,500	8,242	1,468	40,210	319,454	290,921	6. Birmingham
507,520	3,000	....	6,921	517,441	15,400	24,407	2,684	7,319	49,810	289,651	173,021	6. Jacksonville*
629,807	1,000	20	18,959	649,786	18,000	22,000	7,203	29	47,232	334,328	261,591	6. Nashville
981,905	13,400	1,837	8,602	1,005,744	16,563	48,738	17,839	....	83,140	595,998	476,713	6. New Orleans
4,171,553	3,850	403	63,025	4,238,831	86,665	177,361	66,569	5,180	335,775	2,250,780	1,845,558	7. Detroit
231,065	....	....	2,722	233,787	7,150	8,100	2,955	170	18,375	149,359	113,822	8. Little Rock
662,544	....	....	11,547	674,091	18,750	32,250	11,719	270	62,989	473,440	358,741	8. Louisville
686,814	....	259	10,776	697,849	18,000	38,500	9,489	....	65,989	394,911	305,024	8. Memphis
59,176	2,347	....	1,522	63,045	1,900	1,800	936	....	4,636	37,492	29,332	9. Helena
874,476	13,700	....	11,718	899,894	26,250	30,250	13,107	113	69,720	500,492	403,430	10. Denver*
448,572	30,900	847	3,931	484,250	19,000	19,000	20,112	233	58,345	309,342	220,918	10. Oklahoma City*
465,229	4,500	....	5,080	474,809	12,700	19,100	11,994	852	44,646	330,817	234,044	10. Omaha
232,588	300	1,000	2,559	236,447	8,500	10,500	4,648	1	23,649	144,846	127,023	11. El Paso*
1,648,318	41,825	7,438	14,818	1,712,399	67,265	75,165	21,416	59	163,905	1,031,640	874,628	11. Houston*
542,908	6,000	66	6,396	555,370	12,400	19,900	6,360	347	39,007	292,371	241,632	11. San Antonio*
5,382,572	34,200	6,448	95,034	5,518,254	138,160	158,851	107,205	50	404,266	2,953,036	2,724,558	12. Los Angeles*
1,640,764	28,600	1,594	43,923	1,714,881	44,300	53,750	49,303	12	147,365	811,466	775,997	12. Portland
678,997	5,338	....	13,736	698,071	14,393	27,722	10,454	560	53,129	342,502	308,282	12. Salt Lake City [3]
1,843,982	4,000	2,266	36,415	1,886,663	46,600	65,500	35,144	633	147,877	1,084,148	992,828	12. Seattle
7,646,412	**109,741**	**598**	**157,578**	**7,914,329**	**193,934**	**337,403**	**108,423**	**12,770**	**652,530**	**4,776,766**	**3,981,003**	**Other reserve cities [1]**
719,258	4,500	....	20,028	743,786	19,200	28,000	10,638	....	57,838	485,962	442,008	4. Columbus
525,057	....	....	12,714	537,771	14,503	15,323	4,695	1,363	35,884	297,097	279,455	4. Toledo
1,214,318	2,500	....	18,600	1,235,418	23,543	49,458	16,561	4,397	93,959	828,757	773,418	5. Washington*
433,653	....	78	7,715	441,446	13,400	19,490	5,040	1,394	39,324	226,487	200,495	6. Miami*
308,387	21,750	346	2,545	333,028	7,000	8,500	9,584	....	25,084	173,341	127,791	7. Des Moines*
1,099,477	9,100	....	30,039	1,138,616	25,730	64,276	13,288	1,040	104,334	691,904	609,233	7. Indianapolis
1,086,639	27,927	170	32,712	1,147,448	21,000	45,548	10,877	....	77,425	625,434	418,029	7. Milwaukee*
107,867	....	....	290	108,157	1,000	9,000	3,086	....	13,086	69,649	[4]−10,327	8. National Stock Yards
473,327	21,500	4	10,263	505,094	14,500	25,000	8,868	360	48,728	281,953	191,500	9. St. Paul*
88,783	2,000	....	743	91,526	3,200	3,200	1,245	....	7,645	52,441	36,942	10. Kansas City, Kansas*
51,756	....	....	881	52,637	1,800	1,800	1,218	288	5,106	29,484	28,726	10. Pueblo
135,809	3,000	....	2,143	140,952	4,700	5,900	2,279	....	12,879	105,271	94,511	10. Topeka
570,712	10,000	....	4,258	584,970	14,600	26,400	13,229	1,726	55,955	392,331	372,760	10. Tulsa*
281,899	....	....	3,043	284,942	9,008	13,508	3,941	389	26,846	200,645	172,220	10. Wichita*
549,470	7,464	....	11,604	568,538	20,750	22,000	3,874	1,813	48,437	316,010	244,242	11. Fort Worth*
72,221,811	**320,150**	**4,605**	**1,357,556**	**73,904,122**	**1,911,234**	**2,913,068**	**1,436,579**	**192,331**	**6,453,212**	**37,934,774**	**39,159,391**	**Country banks, by districts**
4,975,363	41,597	1,995	194,758	5,213,713	145,081	238,514	101,804	10,219	495,618	3,042,941	2,932,600	1. Boston
13,016,559	45,797	1,098	336,564	13,400,018	337,161	490,694	207,805	18,664	1,054,324	6,222,708	6,176,943	2. New York
5,511,821	39,445	69	122,509	5,673,844	151,894	306,603	118,341	10,236	587,074	2,501,473	2,609,728	3. Philadelphia
5,930,997	15,504	....	105,093	6,051,594	169,068	265,553	132,401	8,005	575,027	2,853,304	2,962,099	4. Cleveland
4,418,912	18,718	234	92,417	4,530,281	116,807	219,075	94,764	14,234	444,880	2,364,207	2,449,805	5. Richmond
5,871,031	21,925	327	89,059	5,982,342	166,237	237,427	97,819	18,361	519,844	3,456,900	3,564,755	6. Atlanta
12,668,058	57,370	261	178,572	12,904,261	292,555	413,776	243,553	46,541	996,425	6,045,628	6,333,569	7. Chicago
3,293,480	10,151	102	29,763	3,333,496	84,733	129,220	86,481	14,587	315,021	1,898,816	2,034,996	8. St. Louis
3,166,852	15,992	111	43,838	3,226,793	79,181	106,773	67,781	10,787	264,522	1,590,911	1,637,806	9. Minneapolis
4,019,650	14,128	....	29,022	4,062,800	98,765	159,248	113,562	10,151	381,726	2,550,242	2,693,214	10. Kansas City
4,896,759	19,993	33	44,214	4,960,999	150,018	180,807	104,608	24,023	459,456	3,115,255	3,407,101	11. Dallas
4,452,329	19,530	375	91,747	4,563,981	119,734	165,378	67,660	6,523	359,295	2,292,389	2,356,775	12. San Francisco

[3] Includes figures for a bank with its head office in a nonreserve city, which has a branch in this reserve city; see contents page.
[4] 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	**6,217**	**157,657,452**	**98,344,016**	**43,452,704**	**72,923**	**13,473,285**	**1,796,433**	**518,091**	**41,874,795**	**17,918,423**
New England:										
Maine	33	**445,257**	275,786	134,432	9	26,621	7,268	1,141	**86,059**	32,375
New Hampshire	52	**247,607**	158,776	66,970	10	19,389	1,777	685	**63,136**	20,494
Vermont	32	**192,455**	124,380	50,019	10	14,689	2,914	443	**33,360**	15,170
Massachusetts	124	**4,052,968**	2,729,972	974,070	617	303,842	29,050	15,417	**1,133,682**	495,449
Rhode Island	5	**755,073**	489,558	191,374	12	69,396	2,275	2,458	**110,578**	49,058
Connecticut	33	**1,588,204**	991,961	402,162	12	179,452	8,700	5,917	**386,812**	130,859
Middle Atlantic:										
New York	356	**34,525,731**	23,729,124	7,707,365	2,334	2,642,623	288,399	155,886	**10,446,257**	4,754,003
New Jersey	217	**5,650,495**	3,122,596	1,589,951	718	811,542	107,756	17,932	**1,003,056**	415,706
Pennsylvania	544	**10,888,755**	6,712,900	2,919,657	400	1,040,786	174,656	40,356	**2,584,567**	1,193,962
East North Central:										
Ohio	374	**8,584,131**	5,101,074	2,645,636	363	734,673	80,774	21,611	**2,105,404**	920,949
Indiana	225	**3,024,901**	1,579,809	1,187,163	39	207,241	43,826	6,823	**770,665**	306,934
Illinois	525	**12,750,305**	7,020,740	4,284,728	81	1,174,724	239,590	30,442	**3,344,285**	1,533,004
Michigan	218	**6,715,112**	3,707,004	2,167,327	44	807,735	18,387	14,615	**1,395,233**	635,220
Wisconsin	158	**2,374,284**	1,296,002	865,148	17	172,235	35,982	4,900	**611,721**	243,945
West North Central										
Minnesota	209	**2,436,674**	1,532,915	672,324	121	183,309	42,154	5,851	**686,031**	248,625
Iowa	168	**1,341,810**	761,867	406,756	....	155,509	14,749	2,929	**362,291**	115,466
Missouri	174	**3,315,604**	2,023,800	993,386	410	256,157	31,264	10,587	**1,097,094**	416,694
North Dakota	40	**317,794**	169,304	112,308	5	25,294	10,299	584	**55,589**	28,605
South Dakota	59	**416,829**	238,679	138,076	....	29,904	9,169	1,001	**80,979**	42,201
Nebraska	138	**930,986**	536,261	302,754	....	80,676	9,034	2,261	**279,592**	106,301
Kansas	215	**1,187,682**	565,769	434,946	17	159,182	24,741	3,027	**299,104**	128,879
South Atlantic:										
Delaware	5	**363,258**	238,608	118,917	....	3,874	242	1,617	**127,636**	42,308
Maryland	61	**1,268,401**	692,642	447,229	....	103,780	21,571	3,179	**377,409**	152,937
District of Columbia	9	**1,107,062**	656,632	399,437	....	35,615	12,950	2,428	**311,998**	151,386
Virginia	198	**2,245,068**	1,419,064	614,266	150	167,944	37,655	5,989	**519,007**	198,150
West Virginia	112	**845,031**	412,529	355,421	....	64,111	10,600	2,370	**199,895**	77,276
North Carolina	42	**1,212,059**	837,113	264,123	....	82,777	24,469	3,577	**405,438**	131,073
South Carolina	31	**524,607**	299,997	170,082	....	46,159	7,057	1,312	**154,323**	50,302
Georgia	64	**1,561,488**	1,103,191	338,872	....	101,586	13,501	4,338	**517,447**	193,018
Florida	124	**2,668,204**	1,398,771	1,005,803	25	225,552	31,282	6,771	**850,475**	269,166
East South Central:										
Kentucky	105	**1,144,389**	668,895	388,001	4	67,740	16,505	3,244	**333,942**	137,508
Tennessee	83	**1,896,362**	1,183,740	529,782	74	157,892	19,873	5,001	**554,972**	188,721
Alabama	94	**1,327,022**	788,562	364,786	....	151,814	18,647	3,213	**371,607**	132,208
Mississippi	35	**478,605**	272,254	131,182	....	66,463	7,310	1,396	**130,562**	41,047
West South Central:										
Arkansas	76	**644,340**	346,712	196,844	9	90,388	8,797	1,590	**194,309**	72,785
Louisiana	53	**1,674,925**	935,130	568,825	261	151,911	14,557	4,241	**476,627**	177,594
Oklahoma	224	**1,669,575**	915,090	559,156	17	171,345	19,469	4,498	**577,318**	231,443
Texas	577	**7,448,845**	4,503,888	2,139,678	66,098	613,454	103,842	21,885	**2,553,887**	859,158
Mountain:										
Montana	86	**579,107**	334,431	183,805	....	47,621	12,108	1,142	**131,593**	53,607
Idaho	18	**505,201**	302,693	162,828	....	37,505	1,217	958	**79,626**	34,223
Wyoming	40	**288,847**	154,975	108,935	....	20,477	3,846	614	**65,204**	24,585
Colorado	95	**1,287,175**	830,422	377,070	....	71,786	4,875	3,022	**396,858**	163,974
New Mexico	35	**432,192**	235,849	168,676	....	24,099	2,824	744	**101,876**	35,336
Arizona	4	**919,856**	680,374	171,360	8	49,354	16,563	2,197	**182,047**	73,964
Utah	20	**699,536**	466,240	171,760	12	55,010	4,903	1,611	**173,203**	81,206
Nevada	5	**340,323**	206,094	99,965	....	31,985	1,665	614	**57,702**	30,463
Pacific:										
Alaska	7	**147,283**	81,586	53,509	....	8,812	3,133	243	**29,734**	11,297
Washington	34	**2,145,431**	1,391,408	547,572	....	188,977	12,707	4,767	**584,597**	276,763
Oregon	17	**1,552,315**	952,313	432,137	6	161,225	3,558	3,076	**333,937**	169,220
California	62	**18,695,022**	13,006,150	4,075,182	1,040	1,360,037	175,580	77,033	**4,101,666**	2,010,449
Hawaii	1	**229,319**	153,848	55,160	....	17,410	2,361	540	**40,438**	12,371
Virgin Islands [1]	1	**13,947**	6,538	5,789	....	1,603	2	15	**3,967**	986
Mutual Savings Banks [2]	*2*	***18,686***	*9,199*	*7,134*	....	*1,438*	*860*	*55*	***1,512***	*967*

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	4	**413,566**	267,270	115,562	12	27,583	976	2,163	**88,546**	37,826
New Jersey—Dist. No. 2	141	**4,524,902**	2,510,336	1,234,051	609	675,736	88,734	15,436	**792,154**	321,532
Kentucky—Dist. No. 4	56	**390,219**	222,911	132,947	....	26,737	6,581	1,043	**85,993**	36,658
Pennsylvania—Dist. No. 4	129	**4,091,887**	2,430,129	1,154,912	320	460,398	31,692	14,436	**917,438**	503,653
West Virginia—Dist. No. 4	11	**109,602**	55,906	43,201	....	9,292	790	413	**25,266**	8,645
Louisiana—Dist. No. 6	36	**1,327,869**	724,942	479,010	261	112,277	8,156	3,223	**386,031**	146,946
Mississippi—Dist. No. 6	22	**407,330**	239,793	105,820	....	55,136	5,373	1,208	**110,984**	33,354
Tennessee—Dist. No. 6	71	**1,260,809**	752,189	384,558	74	109,001	11,858	3,129	**345,983**	110,778
Indiana—Dist. No. 7	167	**2,689,570**	1,390,443	1,059,592	29	193,583	39,942	5,981	**691,644**	276,869
Illinois—Dist. No. 7	376	**11,953,988**	6,677,214	3,955,310	81	1,078,172	214,434	28,777	**3,149,479**	1,459,016
Michigan—Dist. No. 7	178	**6,512,908**	3,613,445	2,087,814	36	783,222	14,200	14,191	**1,361,555**	620,395
Wisconsin—Dist. No. 7	117	**2,158,259**	1,189,281	777,768	17	155,333	31,402	4,458	**567,155**	222,794
Missouri—Dist. No. 10	46	**1,121,878**	655,168	344,165	373	107,846	10,450	3,876	**459,540**	142,062
New Mexico—Dist. No. 10	11	**289,462**	166,421	112,274	....	9,429	863	475	**60,120**	19,336
Oklahoma—Dist. No. 10	210	**1,630,017**	892,819	548,278	17	165,239	19,250	4,414	**565,093**	227,785
Arizona—Dist. No. 12	3	**813,706**	608,725	147,088	8	40,125	15,803	1,957	**164,907**	67,448

[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 JUNE 15, 1960 BY STATES

ASSETS [In thousands of dollars]

cash, and bank balances											
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 assets**	State or Territory
2,426,609	**6,880,318**	**32,189**	**93,728**	**14,523,528**	**2,318,853**	**66,292**	**211,217**	**970,158**	**1,068,282**	**204,167,049**	**Total**
											New England:
12,567	18,016	300	138	22,663	8,851	182	178	....	2,218	**542,745**	Maine
8,514	13,098	18	10	21,002	4,928	153	67	....	323	**316,214**	New Hampshire
3,823	9,232	....	23	5,112	3,215	109	752	....	551	**230,442**	Vermont
79,228	116,170	897	7,541	434,397	59,726	623	1,806	34,066	22,817	**5,305,688**	Massachusetts
15,721	14,355	....	292	31,152	10,735	152	6	1,344	3,506	**881,394**	Rhode Island
46,138	88,937	89	52	120,737	30,089	2,290	330	1	10,446	**2,018,172**	Connecticut
											Middle Atlantic:
313,761	359,665	3,116	42,345	4,973,367	465,349	5,242	10,626	714,782	436,846	**46,604,833**	New York
126,294	231,346	305	112	229,293	88,085	1,502	936	309	26,319	**6,770,702**	New Jersey
206,617	386,190	2,190	6,007	789,601	169,587	3,223	10,563	16,015	47,428	**13,720,138**	Pennsylvania
											East North Central:
177,699	393,804	206	2,372	610,374	120,093	1,502	4,620	592	40,965	**10,857,307**	Ohio
71,070	234,904	92	184	157,481	42,515	982	355	....	14,357	**3,853,775**	Indiana
134,923	489,427	1,865	9,238	1,175,828	72,606	3,869	12,319	19,627	66,039	**16,269,050**	Illinois
123,006	230,352	1,567	5,102	399,986	90,152	2,520	8,835	421	33,585	**8,245,858**	Michigan
44,109	126,649	160	640	196,218	27,889	2,482	3,574	337	16,768	**3,037,055**	Wisconsin
											West North Central:
30,532	124,161	386	2,111	280,216	31,429	1,073	13,733	771	13,082	**3,182,793**	Minnesota
26,114	127,425	....	....	93,286	11,936	1,070	3,757	358	3,637	**1,724,859**	Iowa
43,241	187,029	2,058	383	447,689	31,087	1,342	1,979	1,001	17,189	**4,465,296**	Missouri
3,977	16,949	....	95	5,963	5,481	131	250	....	1,962	**381,207**	North Dakota
5,530	26,039	....	....	7,209	6,582	200	406	....	2,158	**507,154**	South Dakota
13,079	78,753	270	....	81,189	8,704	1,169	1,755	....	4,465	**1,226,671**	Nebraska
19,533	109,826	103	....	40,763	15,476	592	295	....	3,233	**1,506,382**	Kansas
											South Atlantic:
6,529	41,553	100	....	37,146	7,491	243	1,663	....	2,025	**502,316**	Delaware
34,369	89,387	100	218	100,398	20,339	611	363	62	7,489	**1,674,674**	Maryland
24,955	53,595	125	835	81,102	21,424	272	4,253	....	4,536	**1,449,545**	District of Columbia
51,677	113,833	705	59	154,583	38,537	897	3,683	233	7,783	**2,815,208**	Virginia
25,317	73,018	....	....	24,284	11,352	709	1,585	....	2,335	**1,060,907**	West Virginia
31,417	82,092	290	38	160,528	25,038	244	1,878	415	7,053	**1,652,125**	North Carolina
16,882	53,117	125	103	33,794	10,593	355	89	....	2,800	**692,767**	South Carolina
25,479	98,335	217	133	200,265	34,850	3,424	1,458	78	7,950	**2,126,695**	Georgia
57,162	305,390	575	586	217,596	54,206	5,039	10,516	255	19,873	**3,608,568**	Florida
											East South Central:
25,799	88,990	....	28	81,617	12,754	238	1,297	102	3,831	**1,496,553**	Kentucky
42,832	171,980	201	124	151,114	29,405	1,507	....	279	5,952	**2,488,477**	Tennessee
36,855	121,179	383	74	80,908	20,514	1,017	3,410	111	5,576	**1,729,257**	Alabama
11,974	54,616	....	....	22,925	13,480	113	500	....	2,627	**625,887**	Mississippi
											West South Central:
14,497	68,757	55	....	38,215	11,159	377	38	....	2,064	**852,287**	Arkansas
32,958	128,967	415	142	136,551	27,135	237	1,898	1,687	8,475	**2,190,984**	Louisiana
28,270	226,264	250	....	91,091	29,780	774	6,208	847	4,356	**2,288,858**	Oklahoma
123,675	986,850	9,677	2,271	572,256	196,655	12,265	10,017	19,890	29,970	**10,271,529**	Texas
											Mountain:
8,953	42,995	14	128	25,896	10,691	565	16	17	2,382	**724,371**	Montana
7,738	15,853	50	....	21,762	9,551	462	....	....	666	**595,506**	Idaho
5,641	26,178	....	....	8,800	4,699	110	....	....	1,625	**360,485**	Wyoming
21,352	95,775	200	89	115,468	15,282	676	6,880	....	8,673	**1,715,544**	Colorado
9,885	44,166	....	....	12,489	7,064	436	181	....	1,192	**542,941**	New Mexico
16,088	32,449	129	843	58,574	22,069	37	5,460	101	9,944	**1,139,514**	Arizona
10,023	24,206	108	....	57,660	4,991	58	8,403	....	1,994	**888,185**	Utah
7,266	7,625	....	....	12,348	7,404	155	178	....	2,173	**407,935**	Nevada
											Pacific:
5,675	7,073	17	42	5,630	2,953	312	640	....	189	**181,111**	Alaska
33,851	56,927	824	1,933	214,299	42,020	1,364	891	2,312	14,706	**2,791,321**	Washington
14,996	23,370	809	659	124,883	31,103	609	7	1,594	8,099	**1,927,664**	Oregon
183,010	351,576	1,880	8,692	1,546,059	285,985	2,660	62,563	152,482	122,387	**23,422,765**	California
5,564	10,638	18	86	11,761	5,767	77	....	69	1,566	**277,236**	Hawaii
444	1,237	1,300	....	....	47	41	....	....	97	**18,099**	Virgin Islands [1]
111	*411*	....	....	*23*	*107*	*13*	....	....	*13*	***20,331***	*Mutual Savings Banks* [2]

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

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 assets**	State or Territory
13,119	10,090	....	9	27,502	10,396	169	....	....	4,449	**517,126**	Connecticut—Dist. No. 2
96,005	175,202	251	112	199,052	68,245	908	576	309	21,205	**5,408,299**	New Jersey—Dist. No. 2
11,076	32,926	....	....	5,333	5,954	118	....	....	678	**482,962**	Kentucky—Dist. No. 4
71,402	95,079	....	1,147	246,157	54,114	660	1,202	399	20,513	**5,086,213**	Pennsylvania—Dist. No. 4
3,326	9,340	....	....	3,955	617	252	518	....	350	**136,605**	West Virginia—Dist. No. 4
24,452	96,034	415	142	118,042	21,327	159	1,898	1,687	6,230	**1,745,201**	Louisiana—Dist. No. 6
9,770	45,733	....	....	22,127	12,201	113	500	....	2,563	**533,691**	Mississippi—Dist. No. 6
30,416	117,018	50	....	87,721	21,649	742	....	20	3,671	**1,632,874**	Tennessee—Dist. No. 6
62,572	204,996	77	184	146,946	37,153	795	355	....	13,015	**3,432,532**	Indiana—Dist. No. 7
118,593	419,568	1,865	9,238	1,141,199	64,097	2,825	11,974	19,627	64,149	**15,266,139**	Illinois—Dist. No. 7
117,971	217,701	1,567	5,100	398,821	88,158	2,352	8,835	421	33,033	**8,007,262**	Michigan—Dist. No. 7
39,593	109,100	160	640	194,868	24,188	2,150	3,478	337	16,059	**2,771,626**	Wisconsin—Dist. No. 7
13,479	73,268	2,048	231	228,452	10,401	691	1,016	402	4,884	**1,598,812**	Missouri—Dist. No. 10
5,183	25,194	....	....	10,407	4,854	319	....	....	885	**355,640**	New Mexico—Dist. No. 10
26,979	219,478	225	....	90,626	29,245	738	6,208	847	4,308	**2,236,456**	Oklahoma—Dist. No. 10
14,149	28,247	129	388	54,546	19,646	9	5,460	101	9,326	**1,013,155**	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: Total	Demand deposits: Individuals, partnerships, and corporations	Demand deposits: United States Government	Demand deposits: States and political subdivisions	Demand deposits: Banks in United States	Demand deposits: Banks in foreign countries	Demand deposits: Certified and officers' checks, etc.	Time deposits: Total	Time deposits: Individuals, partnerships, and corporations: Savings	Time deposits: Individuals, partnerships, and corporations: Other	Time deposits: United States Government and postal savings	Time deposits: States and political subdivisions	Time deposits: Banks in U. S.	Time deposits: Banks in foreign countries
Total	**124,677,752**	**93,896,479**	**5,744,931**	**8,303,739**	**11,980,087**	**1,386,728**	**3,365,788**	**54,841,222**	**44,402,142**	**6,131,374**	**234,360**	**2,768,076**	**97,671**	**1,207,599**
New England:														
Maine	**277,998**	230,449	11,893	23,103	8,751	26	3,776	**201,888**	193,577	6,801	853	657	...	...
New Hampshire	**207,748**	166,072	12,384	16,573	9,924	...	2,795	**61,696**	57,519	3,191	150	836	...	...
Vermont	**79,110**	68,714	4,054	3,696	1,339	...	1,307	**123,220**	120,119	2,471	62	568	...	...
Massachusetts	**3,893,727**	3,015,870	211,770	206,495	383,218	27,410	48,964	**646,238**	534,853	78,745	5,060	13,284	145	14,151
Rhode Island	**417,987**	352,746	21,177	27,846	8,401	1,379	6,438	**350,484**	332,260	16,154	1,056	989	...	25
Connecticut	**1,369,128**	1,143,448	82,436	81,351	44,394	64	17,435	**399,662**	382,746	15,247	1,435	224	10	...
Middle Atlantic:														
New York	**30,575,698**	21,724,104	1,402,200	1,199,615	3,238,528	1,072,129	1,939,122	**8,600,095**	5,831,850	1,423,228	31,094	317,773	54,155	941,995
New Jersey	**3,375,256**	2,766,479	165,019	301,664	75,264	376	66,454	**2,707,776**	2,527,064	141,530	2,993	36,131	33	25
Pennsylvania	**7,881,480**	6,325,661	411,417	323,672	701,688	29,838	89,204	**4,144,166**	3,626,866	397,375	4,812	98,237	1,176	15,700
East North Central:														
Ohio	**6,002,844**	4,687,631	335,561	496,145	387,880	8,054	87,573	**3,678,633**	3,087,926	454,445	2,598	133,559	105	...
Indiana	**2,381,413**	1,707,116	109,415	404,399	128,504	1,185	30,794	**1,085,402**	872,488	163,165	4,962	44,677	110	...
Illinois	**10,161,779**	7,541,586	512,629	599,998	1,320,644	40,679	146,243	**4,260,103**	3,679,856	386,049	7,986	143,206	850	42,156
Michigan	**4,154,433**	3,207,940	330,489	296,353	234,625	9,627	75,399	**3,333,306**	2,713,128	490,969	1,465	123,482	4,262	...
Wisconsin	**1,696,481**	1,284,018	100,533	107,617	186,797	2,154	15,362	**1,048,949**	913,869	122,352	2,644	9,659	375	50
West North Central:														
Minnesota	**1,949,230**	1,279,367	94,287	193,811	350,084	4,170	27,511	**847,488**	554,353	276,205	1,061	15,848	21	...
Iowa	**1,096,633**	790,124	43,436	115,707	134,619	...	12,747	**444,181**	331,744	110,304	1,102	1,031	...	...
Missouri	**3,150,377**	2,220,518	136,169	103,364	656,048	4,240	30,038	**836,114**	642,780	164,940	3,929	21,810	2,055	600
North Dakota	**215,447**	176,352	7,110	20,009	9,295	14	2,667	**129,352**	50,895	75,024	394	3,014	25	...
South Dakota	**297,114**	223,494	10,332	50,701	8,945	...	3,642	**160,741**	82,343	67,887	1,188	9,323	...	...
Nebraska	**955,177**	684,288	42,941	84,060	136,108	34	7,746	**147,251**	107,568	38,529	160	994	...	...
Kansas	**1,062,592**	734,197	39,579	197,442	83,399	...	7,975	**289,968**	210,615	46,975	1,840	30,535	3	...
South Atlantic:														
Delaware	**356,786**	312,815	30,307	5,173	6,011	21	2,459	**64,506**	46,452	17,826	210	18	...	...
Maryland	**1,119,235**	824,123	67,537	127,518	90,034	1,309	8,714	**399,589**	362,830	25,116	4,516	7,105	22	...
District of Columbia	**1,027,207**	906,914	31,437	61	67,548	6,043	15,204	**296,540**	243,769	37,857	13,464	...	...	1,450
Virginia	**1,524,755**	1,183,256	68,322	118,763	137,652	306	16,456	**989,184**	846,540	71,620	15,405	55,454	165	...
West Virginia	**630,119**	491,023	29,795	67,301	34,305	...	7,695	**303,313**	281,782	20,049	717	737	28	...
North Carolina	**1,142,427**	821,484	54,244	84,529	172,177	175	9,818	**300,825**	211,218	39,535	5,330	43,387	1,355	...
South Carolina	**503,685**	405,540	18,291	59,965	14,699	...	5,190	**110,423**	86,196	9,412	5,412	9,228	175	...
Georgia	**1,507,016**	1,045,162	63,042	149,957	237,708	294	10,853	**376,015**	321,978	42,494	4,776	6,644	123	...
Florida	**2,413,073**	1,822,049	62,694	194,167	297,858	4,598	31,707	**852,212**	713,564	50,890	7,263	79,811	684	...
East South Central:														
Kentucky	**1,066,080**	826,527	47,383	58,931	123,018	51	10,170	**274,054**	212,761	46,262	2,922	12,109	...	...
Tennessee	**1,542,378**	1,034,124	52,374	155,588	286,928	2,676	10,688	**708,879**	606,843	62,453	1,717	37,428	388	50
Alabama	**1,122,375**	856,243	42,278	128,472	87,099	321	7,962	**437,295**	400,161	31,182	2,150	3,322	480	...
Mississippi	**441,333**	279,894	13,359	94,615	51,601	...	1,864	**126,766**	92,572	30,462	1,277	100	2,355	...
West South Central:														
Arkansas	**576,134**	432,877	15,585	56,826	66,975	...	3,871	**194,136**	171,134	20,639	107	2,131	125	...
Louisiana	**1,508,861**	1,037,206	49,261	224,986	177,190	7,483	12,735	**462,783**	399,488	49,493	3,060	8,309	633	1,800
Oklahoma	**1,646,328**	1,196,655	66,270	172,924	194,540	180	15,759	**370,213**	314,336	48,641	3,742	2,963	531	...
Texas	**7,091,732**	5,269,852	207,687	425,285	1,094,636	17,516	76,756	**1,994,107**	1,184,294	441,205	15,853	344,867	6,388	1,500
Mountain:														
Montana	**441,019**	338,578	13,826	58,294	24,619	...	5,702	**215,785**	162,633	42,292	327	10,533	...	...
Idaho	**340,913**	265,650	8,088	57,527	3,281	...	6,367	**199,630**	191,426	7,047	1,147	10	...	...
Wyoming	**218,764**	163,862	7,249	33,972	11,101	...	2,580	**107,035**	91,461	5,538	1,134	8,902	...	...
Colorado	**1,113,512**	862,715	46,236	73,968	115,847	156	14,590	**439,079**	383,549	24,768	1,204	29,558	...	...
New Mexico	**370,655**	275,138	18,725	59,334	12,949	...	4,509	**131,263**	100,837	9,156	1,595	19,630	45	...
Arizona	**695,448**	556,503	19,526	90,021	9,842	5,568	13,988	**335,377**	271,849	27,246	1,552	28,730	...	6,000
Utah	**471,204**	351,983	14,548	59,150	39,156	5	6,362	**332,078**	286,389	11,196	1,703	32,740	50	...
Nevada	**219,357**	171,768	7,917	33,234	1,314	...	5,124	**149,900**	128,012	5,910	1,710	14,268	...	...
Pacific:														
Alaska	**98,244**	77,944	10,487	6,407	1,509	...	1,897	**66,011**	39,386	2,134	11,525	12,966	...	...
Washington	**1,694,191**	1,330,328	74,235	194,137	64,756	5,723	25,012	**827,075**	788,768	25,327	4,782	583	315	7,300
Oregon	**990,841**	813,754	29,978	87,897	24,117	1,986	33,109	**709,296**	634,861	47,194	268	26,923	50	...
California	**11,457,868**	9,507,400	477,865	550,623	420,499	129,074	372,407	**9,449,966**	7,896,216	388,151	35,466	936,415	20,377	173,341
Hawaii	**137,278**	100,785	11,380	17,723	2,544	1,863	2,983	**111,410**	69,619	8,658	7,182	24,541	...	1,410
Virgin Islands[1]	**7,282**	4,153	174	2,770	119	1	65	**9,764**	6,799	35	...	2,827	57	46
Mutual Savings Banks[2]	...	...	...	...	...	...	...	*18,379*	*17,666*	*687*	*6*	*20*	...	...

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

State or Territory	Demand deposits: Total	Demand deposits: Individuals, partnerships, and corporations	Demand deposits: United States Government	Demand deposits: States and political subdivisions	Demand deposits: Banks in United States	Demand deposits: Banks in foreign countries	Demand deposits: Certified and officers' checks, etc.	Time deposits: Total	Time deposits: Savings	Time deposits: Other	Time deposits: United States Government and postal savings	Time deposits: States and political subdivisions	Time deposits: Banks in U. S.	Time deposits: Banks in foreign countries
Connecticut—Dist. No. 2	**287,910**	242,887	18,606	13,352	7,434	...	5,631	**172,829**	166,011	6,725	70	23	...	...
New Jersey—Dist. No. 2	**2,661,087**	2,197,750	126,156	208,846	70,997	376	56,962	**2,198,958**	2,074,860	100,083	1,562	22,419	9	25
Kentucky—Dist. No. 4	**290,795**	249,177	10,956	23,713	4,077	...	2,872	**139,115**	117,573	14,920	109	6,513	...	...
Pennsylvania—Dist. No. 4	**2,889,845**	2,359,665	171,718	127,813	195,407	3,691	31,551	**1,553,395**	1,364,513	150,081	885	37,805	111	...
West Virginia—Dist. No. 4	**81,056**	63,520	4,705	8,626	2,682	...	1,523	**33,714**	31,000	2,393	171	150	...	...
Louisiana—Dist. No. 6	**1,215,169**	823,516	40,796	181,250	152,210	7,483	9,914	**360,371**	304,088	43,920	2,945	6,985	633	1,80
Mississippi—Dist. No. 6	**375,930**	230,562	10,696	82,460	50,523	...	1,689	**107,271**	82,444	21,504	868	100	2,355	...
Tennessee—Dist. No. 6	**982,292**	664,943	39,249	110,865	161,473	...	5,762	**498,995**	408,998	52,157	1,059	36,408	373	...
Indiana—Dist. No. 7	**2,122,479**	1,509,942	98,616	369,622	114,718	1,185	28,396	**970,113**	798,014	130,156	4,413	37,450	80	...
Illinois—Dist. No. 7	**9,558,960**	7,116,145	494,477	533,517	1,233,334	40,679	140,808	**3,954,144**	3,489,933	303,392	7,158	110,655	850	42,15
Michigan—Dist. No. 7	**4,059,001**	3,134,114	325,725	281,777	234,337	9,627	73,421	**3,213,643**	2,624,633	461,165	1,374	122,209	4,262	...
Wisconsin—Dist. No. 7	**1,568,650**	1,181,250	94,276	93,339	183,762	2,154	13,869	**934,033**	819,524	102,418	2,448	9,218	375	5
Missouri—Dist. No. 10	**1,207,419**	766,011	38,984	34,892	354,447	2,182	10,903	**232,794**	190,173	38,235	35	4,351	...	...
New Mexico—Dist. No. 10	**232,202**	162,085	15,445	39,970	11,652	...	3,050	**97,227**	80,361	3,568	271	12,982	45	...
Oklahoma—Dist. No. 10	**1,615,914**	1,173,810	65,792	167,289	193,528	180	15,315	**353,292**	300,534	45,692	3,738	2,902	426	...
Arizona—Dist. No. 12	**619,221**	492,628	17,206	81,752	9,842	5,171	12,622	**297,857**	240,762	25,336	1,537	24,222	...	6,00

[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 JUNE 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	Undivided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see footnote on page 1)	Demand deposits adjusted (see footnote on page 1)	State or Territory
179,518,974	**2,503,268**	**1,010,405**	**4,305,097**	**187,337,744**	**5,104,988**	**8,208,071**	**3,176,479**	**339,767**	**16,829,305**	**103,275,582**	**91,042,478**	**Total**
												New England:
479,886	1,672	....	12,636	**494,194**	16,697	18,710	12,232	912	**48,551**	237,319	234,665	Maine
269,444	1,915	....	12,294	**283,653**	6,544	16,285	8,709	1,023	**32,561**	173,648	164,438	New Hampshire
202,330	2,010	....	4,957	**209,297**	6,950	7,855	5,058	1,282	**21,145**	64,766	68,605	Vermont
4,539,965	59,385	34,709	150,619	**4,784,678**	137,802	273,830	88,832	20,546	**521,010**	3,343,468	2,836,932	Massachusetts
768,471	14,000	1,345	23,139	**806,955**	20,490	43,581	10,358	10	**74,439**	372,480	355,878	Rhode Island
1,768,790	14,315	1	66,351	**1,849,457**	56,292	81,433	29,104	1,886	**168,715**	1,159,454	1,121,497	Connecticut
												Middle Atlantic:
39,175,793	1,017,442	749,764	1,449,259	**42,392,258**	1,310,580	2,150,890	711,187	39,918	**4,212,575**	25,242,666	19,889,474	New York
6,083,032	33,127	309	156,192	**6,272,660**	150,600	246,707	88,935	11,800	**498,042**	2,914,617	2,905,304	New Jersey
12,025,646	71,260	16,468	239,621	**12,352,995**	347,867	771,109	235,128	13,039	**1,367,143**	6,705,689	5,948,936	Pennsylvania
												East North Central:
9,681,477	95,392	592	192,545	**9,970,006**	264,912	446,039	171,080	5,270	**887,301**	4,998,666	4,660,975	Ohio
3,466,815	19,370	....	67,693	**3,553,878**	79,550	146,541	65,621	8,185	**299,897**	1,989,028	1,984,828	Indiana
14,421,882	357,705	19,926	201,429	**15,000,942**	429,797	574,174	186,201	77,936	**1,268,108**	8,496,524	7,111,999	Illinois
7,487,739	20,650	421	136,729	**7,645,539**	182,179	283,141	119,376	15,623	**600,319**	3,524,095	3,179,706	Michigan
2,745,430	37,129	337	44,358	**2,827,254**	57,785	105,378	41,933	4,705	**209,801**	1,374,048	1,210,779	Wisconsin
												West North Central:
2,796,718	76,275	771	51,214	**2,924,978**	81,869	112,495	57,733	5,718	**257,815**	1,544,853	1,220,473	Minnesota
1,540,814	25,675	363	8,533	**1,575,385**	34,000	63,009	48,646	3,819	**149,474**	875,922	825,292	Iowa
3,986,491	50,886	1,035	44,736	**4,083,148**	129,484	149,675	97,322	5,667	**382,148**	2,515,748	1,906,231	Missouri
344,799	4,350	....	5,349	**354,498**	8,330	11,170	6,685	524	**26,709**	192,535	193,065	North Dakota
457,855	7,700	....	5,703	**471,258**	9,635	16,466	8,765	1,030	**35,896**	263,866	270,628	South Dakota
1,102,428	7,160	....	8,238	**1,117,826**	30,218	44,301	30,949	3,377	**108,845**	795,235	694,905	Nebraska
1,352,560	8,699	....	9,105	**1,370,364**	36,466	62,726	35,121	1,705	**136,018**	912,003	898,851	Kansas
												South Atlantic:
421,292	12,000	....	15,883	**449,175**	12,678	31,725	8,734	4	**53,141**	278,087	283,301	Delaware
1,518,824	6,600	62	18,792	**1,544,278**	30,003	69,489	24,252	6,652	**130,396**	929,450	859,957	Maryland
1,323,747	3,650	....	19,916	**1,347,313**	26,343	53,308	17,879	4,702	**102,232**	892,510	841,077	District of Columbia
2,513,939	8,938	233	46,277	**2,569,387**	69,601	120,306	51,400	4,514	**245,821**	1,256,339	1,163,892	Virginia
933,432	2,193	....	13,528	**949,153**	26,701	51,688	28,266	5,099	**111,754**	532,817	541,735	West Virginia
1,443,252	2,947	415	63,555	**1,510,169**	41,528	77,642	21,415	1,371	**141,956**	899,807	755,303	North Carolina
614,108	3,440	....	20,890	**638,438**	14,450	29,165	9,702	1,012	**54,329**	416,774	436,901	South Carolina
1,883,031	24,600	78	43,666	**1,951,375**	47,473	82,127	33,029	12,691	**175,320**	1,208,416	1,005,707	Georgia
3,265,285	14,675	269	49,561	**3,329,790**	100,497	125,005	36,746	16,530	**278,778**	1,890,087	1,830,327	Florida
												East South Central:
1,340,134	2,909	102	16,050	**1,359,195**	37,615	66,301	31,489	1,953	**137,358**	895,473	814,011	Kentucky
2,251,257	2,200	279	39,564	**2,293,300**	59,415	96,280	35,809	3,673	**195,177**	1,219,284	1,049,286	Tennessee
1,559,670	3,300	111	23,677	**1,586,758**	43,274	63,304	30,228	5,693	**142,499**	920,288	911,769	Alabama
568,099	....	....	7,745	**575,844**	12,820	33,619	3,334	270	**50,043**	363,792	353,448	Mississippi
												West South Central:
770,270	1,250	....	6,678	**778,198**	22,745	30,215	19,350	1,779	**74,089**	469,162	455,359	Arkansas
1,971,644	19,550	1,837	21,184	**2,014,215**	47,536	92,601	36,010	622	**176,769**	1,243,343	1,138,376	Louisiana
2,016,541	44,659	847	12,221	**2,074,268**	59,345	85,172	65,722	4,351	**214,590**	1,328,973	1,294,247	Oklahoma
9,085,839	186,357	22,591	90,829	**9,385,616**	328,749	384,410	148,619	24,135	**885,913**	5,532,626	5,199,637	Texas
												Mountain:
656,804	4,442	17	11,937	**673,200**	18,318	19,457	12,997	399	**51,171**	372,128	376,678	Montana
540,543	7,920	....	6,325	**554,788**	14,715	16,297	9,172	534	**40,718**	303,298	307,782	Idaho
325,799	1,480	....	4,381	**331,660**	5,238	14,142	8,533	912	**28,825**	183,786	191,614	Wyoming
1,552,591	15,150	....	18,063	**1,585,804**	43,936	54,260	30,167	1,377	**129,740**	902,269	835,805	Colorado
501,918	180	....	6,058	**508,156**	11,997	12,777	6,135	3,876	**34,785**	314,000	326,492	New Mexico
1,030,825	....	101	29,463	**1,060,389**	25,467	44,458	9,188	12	**79,125**	604,425	601,938	Arizona
803,282	5,887	....	15,444	**824,613**	17,992	32,517	12,500	563	**63,572**	389,338	359,835	Utah
369,257	4,500	....	9,164	**382,921**	8,011	12,429	4,524	50	**25,014**	199,384	197,778	Nevada
												Pacific:
164,255	4,800	....	1,126	**170,181**	4,868	3,225	2,420	417	**10,930**	85,541	80,618	Alaska
2,521,266	4,835	2,442	53,348	**2,581,891**	65,980	92,805	49,107	1,538	**209,430**	1,422,965	1,335,178	Washington
1,700,137	28,750	1,594	44,276	**1,774,757**	45,865	56,645	50,378	19	**152,907**	842,588	809,877	Oregon
20,907,834	159,939	153,317	699,942	**21,921,032**	456,531	719,937	316,536	8,729	**1,501,733**	9,561,078	8,884,371	California
248,688	....	69	4,655	**253,412**	7,000	11,000	3,648	2,176	**23,824**	114,879	109,730	Hawaii
17,046	....	....	199	**17,245**	250	250	215	139	**854**	6,045	6,988	Virgin Islands [1]
18,379	....	....	*94*	***18,473***	....	*1,540*	*318*	....	***1,858***	....	....	***Mutual Savings Banks*** [2]

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

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	Demand deposits adjusted	State or Territory
460,739	1,500	....	16,911	**479,150**	13,394	20,125	4,251	206	**37,976**	250,318	234,368	Connecticut—Dist. No. 2
4,860,045	18,292	309	135,601	**5,014,247**	120,665	194,829	69,179	9,379	**394,052**	2,286,833	2,264,506	New Jersey—Dist. No. 2
429,910	2,409	....	3,615	**435,934**	12,225	20,750	13,202	851	**47,028**	252,536	270,429	Kentucky—Dist. No. 4
4,443,240	8,350	399	80,211	**4,532,200**	142,889	325,362	82,986	2,776	**554,013**	2,548,609	2,272,872	Pennsylvania—Dist. No. 4
114,770	....	....	3,187	**117,957**	4,705	9,050	3,900	993	**18,648**	67,761	69,714	West Virginia—Dist. No. 4
1,575,540	17,050	1,837	13,811	**1,608,238**	34,076	71,422	30,862	603	**136,963**	1,001,093	896,638	Louisiana—Dist. No. 6
483,201	....	....	7,563	**490,764**	11,040	29,304	2,390	193	**42,927**	308,070	292,584	Mississippi—Dist. No. 6
1,481,287	2,200	20	28,599	**1,512,106**	39,630	54,650	23,749	2,739	**120,768**	777,553	693,849	Tennessee—Dist. No. 6
3,092,592	18,380	....	59,726	**3,170,698**	69,596	129,774	55,921	6,543	**261,834**	1,770,537	1,761,014	Indiana—Dist. No. 7
13,513,104	356,730	19,926	196,455	**14,086,215**	409,744	538,469	162,523	69,188	**1,179,924**	7,998,193	6,649,271	Illinois—Dist. No. 7
7,272,644	20,225	421	135,898	**7,429,188**	176,329	274,890	114,046	12,809	**578,074**	3,442,479	3,090,491	Michigan—Dist. No. 7
2,502,683	36,982	337	41,898	**2,581,900**	52,456	95,894	37,383	3,993	**189,726**	1,265,116	1,093,590	Wisconsin—Dist. No. 7
1,440,213	3,650	402	13,798	**1,458,063**	50,180	58,165	27,827	4,577	**140,749**	905,788	583,354	Missouri—Dist. No. 10
329,429	180	....	5,344	**334,953**	7,620	8,200	3,021	1,846	**20,687**	196,601	194,698	New Mexico—Dist. No. 10
1,969,206	44,659	847	11,763	**2,026,475**	58,365	83,342	64,316	3,958	**209,981**	1,305,810	1,265,788	Oklahoma—Dist. No. 10
917,078	....	101	25,670	**942,849**	21,467	40,458	8,369	12	**70,306**	536,428	532,456	Arizona—Dist. No. 12

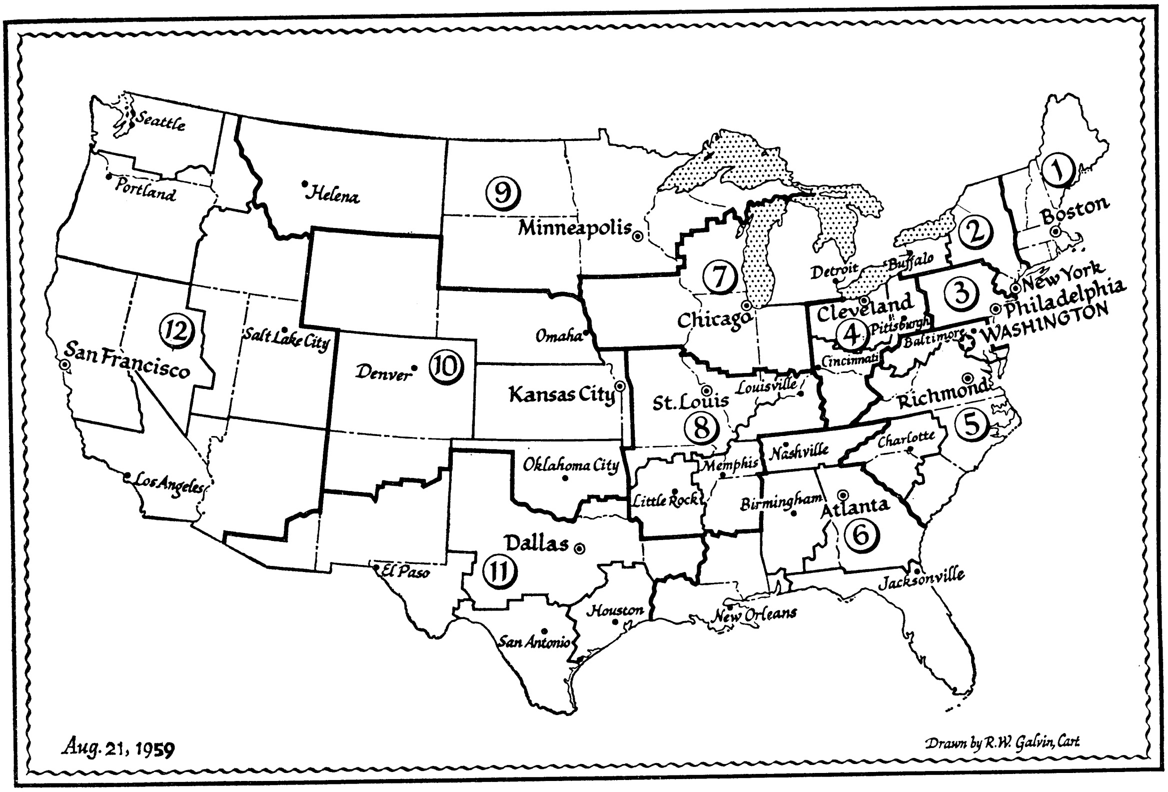
For footnotes, see opposite page.

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

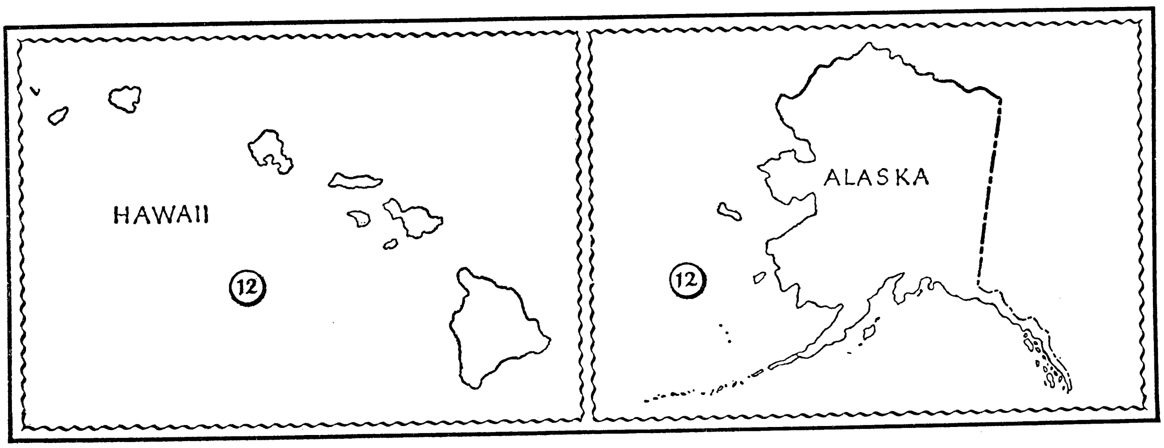
[Amounts in thousands of dollars]

	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	55,348,082	1,921,274	26,469,437	3,379,644	4,187,576	2,349,085	1,133,574	7,202,335	1,885,480	555,811	954,164	817,765	4,491,937
Loans (including overdrafts)	35,946,283	1,177,641	18,291,243	2,310,009	2,558,909	1,515,786	692,032	3,962,645	1,103,113	306,309	531,086	481,469	3,016,041
United States Government direct obligations	14,225,464	517,784	5,863,739	789,150	1,236,375	637,762	313,860	2,393,239	627,337	186,460	298,540	234,999	1,126,219
Obligations guaranteed by United States Government	2,485	14	1,700	71	63	......	71	56	37	7	373	65	28
Obligations of States and political subdivisions	4,488,831	205,973	1,981,473	227,382	357,497	150,459	112,150	764,028	121,094	48,301	114,120	85,691	320,663
Other bonds, notes, and debentures	477,559	12,595	202,575	37,302	23,667	38,858	12,673	68,263	27,997	13,617	6,771	13,441	19,800
Corporate stocks (including Federal Reserve Bank stock)	207,460	7,267	128,707	15,730	11,065	6,220	2,788	14,104	5,902	1,117	3,274	2,100	9,186
Reserves, cash, and bank balances	15,495,126	454,138	8,299,672	1,002,743	939,260	692,251	296,517	1,466,165	537,519	117,612	334,886	233,495	1,120,868
Reserve with Federal Reserve Banks	6,801,431	192,573	3,760,149	408,691	411,470	278,883	109,729	658,373	229,276	50,476	114,418	85,044	502,349
Cash in vault	756,990	41,640	246,747	56,233	92,806	56,068	26,166	115,428	29,482	9,834	14,128	19,785	48,673
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,626,905	64,414	230,285	131,636	176,520	118,800	99,023	334,129	122,207	40,618	72,589	108,279	128,405
Other balances with banks in United States	10,966	437	3,022	2,300	115	610	12	1,651	10	......	2,075	54	680
Balances with banks in foreign countries	42,560	656	35,141	1,449	694	285	158	1,756	36	37	41	475	1,832
Cash items in process of collection	6,256,274	154,418	4,024,328	402,434	257,655	237,605	61,429	354,828	156,508	16,647	131,635	19,858	438,929
Bank premises owned and furniture and fixtures	751,767	33,313	356,223	58,455	53,027	39,303	29,377	77,758	17,468	6,989	7,913	22,521	49,420
Other real estate owned	9,638	443	2,280	1,166	461	552	570	2,134	208	271	357	633	563
Investments and other assets indirectly representing bank premises or other real estate	52,469	527	5,040	6,996	2,467	8,338	649	12,596	714	......	1,321	24	13,797
Customers' liability on acceptances	608,395	5,801	585,232	2,706	428	417	245	1,811	572	......	......	......	11,183
Other assets	468,398	12,107	320,288	17,166	19,956	13,957	8,191	33,707	7,968	1,125	5,164	2,541	26,228
Total assets	72,733,875	2,427,603	36,038,172	4,468,876	5,203,175	3,103,903	1,469,123	8,796,506	2,449,929	681,808	1,303,805	1,076,979	5,713,996
LIABILITIES													
Demand deposits	45,876,719	1,653,744	24,209,591	3,037,801	2,719,937	2,004,759	944,566	4,528,146	1,633,117	364,861	918,152	733,827	3,128,218
Individuals, partnerships, and corporations	34,247,115	1,367,035	17,110,191	2,456,949	2,239,220	1,509,505	678,910	3,571,101	1,225,085	279,757	600,940	604,925	2,603,497
United States Government	2,150,976	75,343	1,169,626	153,905	149,883	73,400	26,330	234,204	74,804	11,435	30,403	17,410	134,233
States and political subdivisions	2,236,234	117,845	839,244	79,136	169,567	136,587	131,814	351,833	82,876	53,714	83,085	64,896	125,637
Banks in United States	4,538,063	70,025	2,746,276	307,370	116,600	259,065	97,960	276,812	235,266	14,176	194,373	37,201	182,939
Banks in foreign countries	891,369	2,122	849,882	7,757	3,376	2,770	647	5,215	1,289	......	932	718	16,661
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,812,962	21,374	1,494,372	32,684	41,291	23,432	8,905	88,981	13,797	5,779	8,419	8,677	65,251
Time deposits	17,464,044	430,366	6,249,333	871,290	1,934,393	761,799	381,404	3,487,307	539,018	254,086	250,765	240,579	2,063,704
Individuals, partnerships, and corporations—total	15,883,045	426,394	5,232,163	840,614	1,871,259	711,954	352,690	3,391,892	518,651	242,794	231,412	215,891	1,847,331
Savings deposits	13,568,059	406,858	4,173,019	723,987	1,692,622	637,623	314,924	2,915,591	396,602	165,164	197,490	183,865	1,760,314
Deposits accumulated for payment of personal loans	126,936	......	......	......	95,809	4,467	1,531	9,568	522	442	813	13,472	312
Christmas savings and similar accounts	184,749	8,746	75,209	21,000	15,675	11,992	3,684	23,911	4,739	946	1,371	610	16,866
Certificates of deposit	812,907	2,696	58,046	25,798	45,478	26,209	24,016	383,678	95,196	76,063	27,168	16,602	31,957
Open accounts of banks' own trust departments	828,557	6,051	671,262	21,100	14,828	15,060	7,104	50,920	20,854	7	4,300	4	17,067
Other open accounts	361,837	2,043	254,627	48,729	6,847	16,603	1,431	8,224	738	172	270	1,338	20,815
United States Government	46,114	669	20,822	791	673	10,743	3,057	405	2,819	187	1,675	762	3,511
Postal savings	4,092	133	15	102	601	1,166	1,296	304	447	5	11	1	11
States and political subdivisions	698,020	3,145	189,909	26,013	61,860	36,306	21,670	88,793	16,491	11,100	17,567	23,925	201,241
Banks in United States	49,817	......	41,368	1,020	......	630	2,691	3,188	10	......	100	......	810
Banks in foreign countries	782,956	25	765,056	2,750	......	1,000	......	2,725	600	......	......	......	10,800
Total deposits	63,340,763	2,084,110	30,458,924	3,909,091	4,654,330	2,766,558	1,325,970	8,015,453	2,172,135	618,947	1,168,917	974,406	5,191,922
Bills payable, rediscounts, and other liabilities for borrowed money	1,012,376	27,350	769,738	52,100	32,628	9,505	3,300	30,655	41,040	4,067	10,109	5,100	26,784
Acceptances outstanding	638,923	5,879	615,495	2,706	428	417	245	1,811	606	......	......	......	11,336
Other liabilities	1,598,670	83,823	966,658	87,300	79,941	78,900	25,087	116,279	27,609	6,016	9,589	10,275	107,193
Total liabilities	66,590,732	2,201,162	32,810,815	4,051,197	4,767,327	2,855,380	1,354,602	8,164,198	2,241,390	629,030	1,188,615	989,781	5,337,235
CAPITAL ACCOUNTS													
Capital	1,839,806	69,922	984,560	103,705	119,000	70,126	37,399	187,984	65,127	16,753	36,313	31,190	117,727
Surplus	3,043,509	108,727	1,660,733	236,331	228,030	125,482	53,588	267,180	78,175	20,403	50,942	32,795	181,123
Undivided profits	1,157,212	43,358	547,004	74,304	84,324	46,626	21,092	142,571	62,137	13,706	25,834	20,493	75,763
Other capital accounts	102,616	4,434	35,060	3,339	4,494	6,289	2,442	34,573	3,100	1,916	2,101	2,720	2,148
Total capital accounts	6,143,143	226,441	3,227,357	417,679	435,848	248,523	114,521	632,308	208,539	52,778	115,190	87,198	376,761
Total liabilities and capital accounts	72,733,875	2,427,603	36,038,172	4,468,876	5,203,175	3,103,903	1,469,123	8,796,506	2,449,929	681,808	1,303,805	1,076,979	5,713,996
Net demand deposits subject to reserve (see footnote on page 1)	37,995,075	1,435,220	19,954,978	2,503,731	2,285,762	1,648,354	784,114	3,839,623	1,354,402	307,596	714,017	605,690	2,561,588
Demand deposits adjusted (see footnote on page 1)	32,040,037	1,351,836	15,419,479	2,166,335	2,192,423	1,431,919	758,200	3,657,087	1,165,250	322,603	560,809	658,640	2,355,456
Pledged assets (and securities loaned)	6,656,010	156,589	2,901,386	484,674	586,422	363,771	244,574	573,190	237,959	90,958	173,754	159,520	683,213
Number of banks	1,675	37	158	63	185	125	68	425	166	130	136	122	60

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