



MEMBER BANK
CALL REPORT

NUMBER 159

CONDITION OF MEMBER BANKS

April 12, 1961

BOARD OF GOVERNORS
OF THE FEDERAL RESERVE SYSTEM
WASHINGTON

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

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

Beginning with data for April 12, 1961 the deposits schedule was revised to provide the following new items: (1) demand and time deposits due to mutual savings banks, (2) savings deposits, in the time category, and (3) for both demand and time deposits, amounts due to foreign governments and official institutions. Postal savings deposits, previously shown separately, are combined with U. S. Government time deposits.

Demand and time deposits due to mutual savings banks had previously been reported with other "interbank" accounts, and deposits in the new "foreign official" category had previously been reported largely as "foreign interbank."

The new concept of demand deposits adjusted includes all demand deposits except those of the U. S. Government and domestic commercial banks, less cash items in process of collection. This differs from the previous concept because of the inclusion of \$654 million of demand deposits due to mutual savings banks and \$1,595 million deposits due to foreign entities (\$941 million under foreign interbank and \$654 million under foreign official). Of the latter about \$560 million had previously been classified as foreign interbank deposits, \$50 million as domestic interbank deposits, and the remainder was previously included in deposits of individuals, partnerships, and corporations and therefore already in demand deposits adjusted. Thus, as a result of changes in classification and definition as of April 12, 1961, demand deposits adjusted under the new concept, was approximately \$2.2 billion higher than under the previous concept.

Minor revisions in the loan classifications "to domestic and foreign banks," "other nonbank financial institutions," and "all other" resulted from more precise definitions of loans to international institutions and foreign entities. These reclassifications resulted in small decreases in loans to foreign banks and in loans to "other" nonbank financial institutions, and a corresponding small increase in "all other" loans.

The new item for "securities of Federal agencies and corporations not guaranteed by United States Government" includes amounts previously classified with "other bonds, notes, and debentures."

Data for dates prior to April 12, 1961 on the new basis are not available.

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 APRIL 12, 1961 COMPARED WITH DECEMBER 31, 1960 AND MARCH 15, 1960

[Amounts in thousands of dollars]

	Condition on—			Change since—	
	April 12, 1961	Dec. 31, 1960	March 15, 1960	Dec. 31, 1960	March 15, 1960
ASSETS					
Loans and Investments	165,480,581	165,618,719	155,076,451	-138,138	+10,404,130
Loans (including overdrafts).....	99,503,791	99,933,341	95,354,027	-429,550	+4,149,764
United States Government direct obligations.....	48,197,225	49,006,838	43,546,676	-809,613	+4,650,549
Obligations guaranteed by United States Government.....	134,800	99,116	58,319	+35,684	+76,481
Obligations of States and political subdivisions.....	15,283,934	14,140,892	13,732,221	+1,143,042	+1,551,713
Secs. of Federal agencies and corps. not guar. by U. S.....	1,139,606	1,902,687	1,873,654	-91,432	-62,399
Other bonds, notes, and debentures.....	671,649	535,845	511,554	+13,731	+38,022
Corporate stocks (including Federal Reserve Bank stock)	549,576				
Reserves, cash and bank balances	39,850,725	45,755,791	40,757,691	-5,905,066	-906,966
Reserve with Federal Reserve Banks.....	16,188,491	16,720,423	17,806,097	-531,932	-1,617,606
Cash in vault.....	2,708,391	2,518,443	2,325,716	+189,948	+382,675
Demand balances with banks in United States (except private banks and American branches of foreign banks)	7,050,471	8,540,763	6,861,829	-1,490,292	+188,642
Other balances with banks in United States.....	44,811	41,293	35,947	+3,518	+8,864
Balances with banks in foreign countries.....	142,268	135,958	75,053	+6,310	+67,215
Cash items in process of collection.....	13,716,293	17,798,911	13,653,049	-4,082,618	+63,244
Bank premises owned and furniture and fixtures.....	2,466,142	2,365,692	2,261,101	+100,450	+205,041
Other real estate owned.....	63,910	60,579	58,404	+3,331	+5,506
Investments and other assets indirectly representing bank premises or other real estate.....	289,821	270,507	200,890	+19,314	+88,931
Customers' liability on acceptances.....	1,469,121	1,382,918	947,689	+86,203	+521,432
Other assets.....	1,187,127	1,122,300	1,027,122	+64,827	+160,005
Total assets	210,807,427	216,576,506	200,329,348	-5,769,079	+10,478,079
LIABILITIES					
Demand deposits	123,114,530	134,117,004	122,894,947	-11,002,474	+219,583
Individuals, partnerships, and corporations—total.....	95,880,260	99,133,537	94,847,187	-3,253,277	+1,033,073
Individuals, partnerships, and corps.....	95,226,644				
Foreign governments, central banks, etc.....	653,616				
United States Government.....	1,909,020	5,287,192	3,959,140	-3,378,172	-2,050,120
States and political subdivisions.....	8,442,144	9,015,667	8,155,528	-573,523	+286,616
Commercial banks in United States.....	12,112,302	14,875,018	11,567,501	-2,108,458	+1,199,059
Mutual savings banks in United States.....	654,258	1,561,405	1,428,293	-620,061	-486,949
Banks in foreign countries.....	941,344				
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	3,175,202	4,244,185	2,937,298	-1,068,983	+237,904
Time deposits	62,260,869	58,911,551	53,815,353	+3,349,318	+8,445,516
Individuals, partnerships, and corporations—total.....	57,749,785	53,476,522	49,878,271	+4,273,263	+7,871,514
Savings deposits.....	48,330,393				
Deposits accumulated for payment of personal loans.....	567,093	557,278	514,121	+10,185	+52,972
Other time deposits of inds., parts., and corps.....	7,089,721				
Foreign governments, central banks, etc.....	1,762,578				
United States Government and postal savings.....	250,222	236,876	249,471	+13,546	+951
States and political subdivisions.....	4,007,784	3,559,022	2,531,574	+448,762	+1,476,210
Commercial banks in United States.....	130,414	174,837	70,808	-28,796	+75,233
Mutual savings banks in United States.....	15,627	1,464,294	1,085,229	-1,357,457	-978,392
Banks in foreign countries.....	106,837				
Total deposits	185,375,399	193,028,555	176,710,300	-7,653,156	+8,665,099
Rediscounts and other liabilities for borrowed money.....	1,610,191	130,342	2,546,064	+1,479,849	-935,873
Acceptances outstanding.....	1,496,108	1,424,844	980,156	+71,264	+515,952
Other liabilities.....	4,468,983	4,594,996	3,613,087	-126,013	+855,896
Total liabilities	192,950,681	199,178,737	183,849,607	-6,228,056	+9,101,074
CAPITAL ACCOUNTS					
Capital.....	5,377,742	5,188,431	5,069,175	+189,311	+308,567
Surplus.....	8,769,743	8,585,805	8,127,417	+183,938	+642,326
Undivided profits.....	3,313,956	3,229,025	2,943,334	+84,931	+370,622
Other capital accounts.....	395,305	394,508	339,815	+797	+55,490
Total capital accounts	17,856,746	17,397,769	16,479,741	+458,977	+1,377,005
Total liabilities and capital accounts	210,807,427	216,576,506	200,329,348	-5,769,079	+10,478,079
MEMORANDA					
Net demand deposits subject to reserve ¹	102,349,414	107,779,931	102,381,801	-5,430,517	-32,387
Demand deposits adjusted ²	95,376,915	94,594,478	92,286,964	+782,437	+3,089,951
Pledged assets (and securities loaned).....	23,649,348	23,913,756	22,479,291	-264,408	+1,170,057
Number of banks.....	6,146	6,174	6,221	-28	-75

Note: For explanation of revised classification of deposits and securities, see contents page.

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 domestic commercial interbank and United States Government, less cash items reported as in process of collection. (This definition effective with data for April 12, 1961. For prior call dates, demand deposits adjusted also excluded demand deposits of mutual savings banks and foreign banks; see contents page for additional details).

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON SELECTED CALL DATES
APRIL 10, 1956 TO APRIL 12, 1961

[Amounts in thousands of dollars]

	1956 Apr. 10	1957 Mar. 14	1958 Mar. 4	1959 Mar. 12	1960 Mar. 15	1960 Dec. 31	1961 Apr. 12
ASSETS							
Loans and investments	134,030,382	137,491,819	142,570,751	153,727,617	155,076,451	165,618,719	165,480,581
Loans (including overdrafts)	72,488,203	77,760,072	79,783,717	84,074,076	95,354,027	99,933,341	99,503,791
United States Government direct obligations	47,691,474	46,223,424	47,861,784	52,955,122	43,546,676	49,006,838	48,197,225
Obligations guaranteed by United States Government	11,497	11,822	5,181	5,243	58,319	99,116	134,800
Obligations of States and political subdivisions	10,801,731	10,780,220	11,641,414	13,738,528	13,732,221	14,140,892	15,283,934
Secs. of Federal agencies not guar. by U. S.	2,632,834	2,297,308	2,828,381	2,475,966	1,873,654	1,902,687	1,139,606
Other bonds, notes, and debentures								671,649
Corporate stocks (including Federal Reserve Bank stock)	404,643	418,973	450,274	478,682	511,554	535,845	549,576
Reserves, cash, and bank balances	36,464,032	37,464,560	37,537,723	37,881,689	40,757,691	45,755,791	39,850,725
Reserve with Federal Reserve Banks	18,486,747	18,628,264	18,569,308	18,142,906	17,806,097	16,720,423	16,188,491
Cash in vault	2,126,875	2,196,060	2,014,506	2,270,465	2,325,716	2,518,443	2,708,391
Demand balances with banks in United States (except private banks and American branches of foreign banks)	6,693,049	6,249,176	6,662,850	6,373,248	6,861,829	8,540,763	7,050,471
Other balances with banks in United States	26,857	37,629	27,310	27,310	35,947	41,293	44,811
Balances with banks in foreign countries	67,534	61,854	53,745	75,532	75,053	135,958	142,268
Cash items in process of collection	9,062,970	10,291,577	10,982,004	10,982,068	13,653,049	17,798,911	13,716,293
Bank premises owned and furniture and fixtures	1,480,041	1,645,255	1,806,471	2,003,913	2,261,101	2,365,692	2,466,142
Other real estate owned	34,751	39,848	44,671	42,522	58,404	60,579	63,910
Investments and other assets indirectly representing bank premises or other real estate	103,222	120,954	160,388	180,855	200,890	270,507	289,821
Customers' liability on acceptances	432,175	754,463	1,174,063	787,065	947,689	1,382,918	1,469,121
Other assets	697,336	766,979	864,874	925,330	1,027,122	1,122,300	1,187,127
Total assets	173,241,939	178,283,878	184,158,941	195,548,991	200,329,348	216,576,506	210,807,427
LIABILITIES							
Demand deposits	115,052,917	115,996,186	115,456,572	120,379,325	122,894,947	134,117,004	123,114,530
Indiv., partnerships, and corp.—total	87,646,834	91,017,081	87,728,815	93,911,162	94,847,187	99,133,537	95,880,260
Individuals, partnerships, and corps.							95,226,644
Foreign governments, central banks, etc.							653,616
United States Government	3,485,542	1,789,312	3,231,460	2,154,105	3,959,140	5,287,192	1,909,020
States and political subdivisions	7,780,207	7,777,950	8,429,927	8,203,017	8,155,528	9,015,667	8,442,144
Commercial banks in United States	11,756,935	11,058,943	11,703,332	11,492,646	11,567,501	14,875,018	12,113,302
Mutual savings banks in United States								654,258
Banks in foreign countries	1,602,847	1,545,712	1,532,308	1,613,987	1,428,293	1,561,405	941,344
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,780,552	2,807,188	2,830,730	3,004,408	2,937,298	4,244,185	3,175,202
Time deposits	40,788,945	43,596,343	48,739,843	53,958,508	53,815,353	58,911,551	62,260,869
Indiv., partnerships, and corp.—total	37,275,111	40,027,559	43,935,624	48,698,623	49,878,271	53,476,522	57,749,785
Savings deposits							48,330,393
Depos. accumulated for paym't of pers. loans	382,126	427,774	452,387	473,404	514,121	557,278	567,093
Other time depts. of inds., parts., and corps.							7,089,721
Foreign governments, central banks, etc.							1,762,578
United States Government and postal savings	315,190	295,665	241,952	283,076	249,471	236,876	250,422
States and political subdivisions	1,991,814	1,964,928	2,558,347	2,883,560	2,531,574	3,559,022	4,007,784
Commercial banks in United States	38,434	50,133	67,406	131,708	70,808	174,837	130,414
Mutual savings banks in United States								15,627
Banks in foreign countries	1,168,396	1,258,058	1,936,514	1,961,541	1,085,229	1,464,294	106,837
Total deposits	155,841,862	159,592,529	164,196,415	174,337,833	176,710,300	193,028,555	185,375,399
Rediscounts and other liabilities for borrowed money	1,439,716	1,563,705	1,143,813	1,746,402	2,546,064	130,342	1,610,191
Acceptances outstanding	459,544	791,891	1,203,308	813,407	980,156	1,424,844	1,496,108
Other liabilities	2,355,320	2,539,659	2,820,871	3,004,926	3,613,087	4,594,996	4,468,983
Total liabilities	160,096,442	164,487,784	169,364,407	179,902,568	183,849,607	199,178,737	192,950,681
CAPITAL ACCOUNTS							
Capital	3,982,313	4,204,436	4,420,180	4,722,481	5,069,175	5,188,431	5,377,742
Surplus	6,492,261	6,842,999	7,249,695	7,772,418	8,127,417	8,585,805	8,769,743
Undivided profits	2,315,503	2,418,301	2,766,757	2,763,202	2,943,334	3,229,025	3,313,956
Other capital accounts	355,420	330,358	357,902	388,322	339,815	394,508	395,305
Total capital accounts	13,145,497	13,796,094	14,794,534	15,646,423	16,479,741	17,397,769	17,856,746
Total liabilities and capital accounts	173,241,939	178,283,878	184,158,941	195,548,991	200,329,348	216,576,506	210,807,427
MEMORANDA							
Par or face value of capital	3,982,313	4,204,436	4,420,180	4,722,481	5,069,175	5,188,431	5,377,742
Capital notes and debentures	22,359	21,667	20,760	19,946	18,581	17,147	16,927
Preferred stock	10,365	10,321	10,018	10,401	8,207	6,581	7,214
Common stock	3,949,589	4,172,448	4,389,402	4,692,134	5,042,387	5,164,703	5,353,601
Retirable value of preferred stock	14,890	14,764	14,061	13,927	9,144	7,441	7,789
Net demand deposits subject to reserve (see page 1)	99,299,225	99,457,628	98,585,168	103,026,331	102,381,801	107,779,931	102,349,414
Demand deposits adjusted (see footnote on page 1)	89,144,623	91,310,642	88,779,468	94,136,519	92,286,964	94,594,478	95,376,915
Pledged assets (and securities loaned)	20,341,252	19,101,849	20,224,112	22,663,792	22,479,291	23,913,756	23,649,348
Number of banks	6,519	6,455	6,382	6,288	6,221	6,174	6,146

Note: For details on revised classification of deposits and securities see contents page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 12, 1961 BY CLASS OF BANK

[Amounts in thousands of dollars]

	Central reserve city member banks ¹		Reserve city member banks ¹	Country member banks ¹	All member banks	All national member banks	All State member banks
	New York	Chicago					
ASSETS							
Loans and investments	26,901,996	6,870,852	63,202,663	68,505,070	165,480,581	107,533,865	57,946,716
Loans (including overdrafts).....	17,677,930	4,532,335	40,027,018	37,266,508	99,503,791	63,595,879	35,907,912
United States Government direct obligations.....	6,411,292	1,568,555	17,365,306	22,852,072	48,197,225	32,228,779	15,968,446
Obligations guaranteed by United States Government.....	7,588	12	97,014	30,186	134,800	122,019	12,781
Obligations of States and political subdivisions.....	2,497,276	692,736	5,052,321	7,041,601	15,283,934	9,927,654	5,356,280
Secs. of Federal agencies not guar. by U. S.....	53,361	26,841	256,411	802,993	1,139,606	831,251	308,355
Other bonds, notes, and debentures.....	118,695	28,179	183,708	341,067	671,649	494,623	177,026
Corporate stocks (including Federal Reserve Bank stock).....	135,854	22,194	220,885	170,643	549,576	333,660	215,916
Reserves, cash, and bank balances	8,278,640	1,872,582	16,645,129	13,054,374	39,850,725	25,440,116	14,410,609
Reserve with Federal Reserve Banks.....	3,612,396	894,813	6,986,351	4,694,931	16,188,491	10,148,726	6,039,765
Cash in vault.....	202,280	31,153	851,109	1,623,849	2,708,391	1,855,804	852,587
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	115,002	87,483	2,050,115	4,797,871	7,050,471	5,440,759	1,609,712
Other balances with banks in United States.....	3,257	596	24,177	16,781	44,811	31,137	13,674
Balances with banks in foreign countries.....	76,673	13,586	47,381	4,628	142,268	62,716	79,552
Cash items in process of collection.....	4,269,032	844,951	6,685,996	1,916,314	13,716,293	7,900,974	5,815,319
Bank premises owned and furniture and fixtures.....	306,929	23,027	964,900	1,171,286	2,466,142	1,749,325	716,817
Other real estate owned.....	2,966	.....	16,081	44,863	63,910	54,303	9,607
Investments and other assets indirectly representing bank premises or other real estate.....	49,002	9,400	169,013	62,406	289,821	185,369	104,452
Customers' liability on acceptances.....	1,115,657	57,949	289,585	5,930	1,469,121	446,326	1,022,795
Other assets.....	436,927	51,546	431,221	267,433	1,187,127	691,541	495,586
Total assets	37,092,117	8,885,356	81,718,592	83,111,362	210,807,427	136,100,845	74,706,582
LIABILITIES							
Demand deposits	23,996,761	6,016,389	48,487,173	44,614,207	123,114,530	78,970,875	44,143,655
Indiv., partnerships, and corps.—total.....	17,937,455	4,381,581	36,767,939	36,793,285	95,880,260	61,274,612	34,605,648
Individuals, partnerships, and corps.....	17,414,114	4,372,783	36,648,020	36,791,727	95,226,644	60,994,588	34,232,056
Foreign governments, central banks, etc.....	523,341	8,798	119,919	1,558	653,616	280,024	373,592
United States Government.....	266,359	86,512	678,967	877,182	1,909,020	1,372,938	536,082
States and political subdivisions.....	278,342	210,681	3,110,819	4,842,302	8,442,144	6,322,907	2,119,237
Commercial banks in United States.....	2,854,974	1,214,187	6,729,452	1,313,689	12,112,302	7,910,447	4,201,885
Mutual savings banks in United States.....	337,467	1,627	154,235	160,929	654,258	254,413	399,445
Banks in foreign countries.....	678,177	36,953	206,538	19,676	941,344	342,332	599,012
Certified and travelers' checks, cash letters of credit, and officers' checks, etc.....	1,643,987	84,848	839,223	607,144	3,175,202	1,492,826	1,682,376
Time deposits	6,054,092	1,811,719	24,212,314	30,182,744	62,260,869	42,093,787	20,167,082
Indiv., partnerships, and corps.—total.....	5,649,224	1,794,218	22,015,650	28,290,693	57,749,785	38,922,341	18,827,444
Savings deposits.....	2,707,228	1,389,083	18,801,745	25,432,337	48,330,393	33,508,373	14,822,020
Depos. accumulated for pay't. of pers. loans.....	22,308	1,117	224,702	318,966	567,093	425,315	141,778
Other time dep. of inds., parts., and corps.....	1,552,758	325,863	2,676,092	2,535,008	7,089,721	4,311,230	2,778,491
Foreign governments, central banks, etc.....	1,366,930	78,155	313,111	4,382	1,762,578	677,423	1,085,155
United States Government and postal savings.....	33,218	2,250	98,056	116,898	250,422	203,406	47,016
States and political subdivisions.....	226,303	7,550	2,037,547	1,736,384	4,007,784	2,864,533	1,143,251
Commercial banks in United States.....	69,711	2,050	29,031	29,622	130,414	57,535	72,879
Mutual savings banks in United States.....	10,400	.....	2,115	3,112	15,627	2,013	13,614
Banks in foreign countries.....	65,236	5,651	29,915	6,035	106,837	43,959	62,878
Total deposits	30,050,853	7,828,108	72,699,487	74,796,951	185,375,399	121,064,662	64,310,737
Rediscunts and other liabilities for borrowed money.....	842,048	42,300	641,779	84,064	1,610,191	686,157	924,034
Acceptances outstanding.....	1,139,990	57,995	292,142	5,981	1,496,108	454,133	1,041,975
Other liabilities.....	1,462,647	127,032	1,492,891	1,386,413	4,468,983	2,549,708	1,919,275
Total liabilities	33,495,538	8,055,435	75,126,299	76,273,409	192,950,681	124,754,660	68,196,021
CAPITAL ACCOUNTS							
Capital.....	1,083,396	320,675	1,959,461	2,014,210	5,377,742	3,459,094	1,918,648
Surplus.....	1,812,785	417,574	3,406,398	3,132,986	8,769,743	5,572,040	3,197,703
Undivided profits.....	659,199	47,410	1,143,253	1,464,094	3,313,956	2,047,520	1,266,436
Other capital accounts.....	41,199	44,262	83,181	226,663	395,305	267,531	127,774
Total capital accounts	3,596,579	829,921	6,592,293	6,837,953	17,856,746	11,346,185	6,510,561
Total liabilities and capital accounts	37,092,117	8,885,356	81,718,592	83,111,362	210,807,427	136,100,845	74,706,582
MEMORANDA							
Par or face value of capital.....	1,083,396	320,675	1,959,461	2,014,210	5,377,742	3,459,094	1,918,648
Capital notes and debentures.....	.....	.....	3,800	13,127	16,927	.....	16,927
Preferred stock.....	.....	.....	3,000	4,214	7,214	1,472	5,742
Common stock.....	1,083,396	320,675	1,952,661	1,996,869	5,353,601	3,457,622	1,895,979
Retirable value of preferred stock.....	.....	.....	3,000	4,789	7,789	1,636	6,153
Net demand deposits subject to reserve (see page 1).....	19,612,727	5,083,955	39,751,569	37,901,163	102,349,414	65,629,191	36,720,223
Demand deposits adjusted (see footnote on page 1).....	16,606,396	3,870,739	34,392,758	40,507,022	95,376,915	61,786,516	33,590,399
Pledged assets (and securities loaned).....	2,252,979	741,139	10,824,636	9,830,574	23,649,348	17,397,923	6,251,425
Number of banks.....	15	10	206	5,915	6,146	4,523	1,623

Note: For details on revised classification of deposits and securities see contents page.

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 12, 1961 BY FEDERAL RESERVE DISTRICTS

[Amounts in thousands of dollars]

	Total, all districts	Federal Reserve district					
		Boston	New York	Philadelphia	Cleveland	Richmond	Atlanta
ASSETS							
Loans and investments	165,480,581	7,176,813	40,919,002	8,734,901	13,532,942	7,464,319	9,165,096
Loans (including overdrafts)	99,503,791	4,584,577	25,886,427	5,418,556	7,673,356	4,334,211	5,079,744
United States Government direct obligations	48,197,225	1,880,206	10,206,755	2,376,178	4,354,894	2,431,563	3,155,333
Obligations guaranteed by United States Government	134,800	673	31,173	195	1,871	473	632
Obligations of States and political subdivisions	15,283,934	643,908	4,260,480	740,875	1,364,161	542,794	801,750
Secs. of Federal agencies not guar. by U.S.	1,139,606	17,036	164,907	91,862	35,517	108,047	78,764
Other bonds, notes, and debentures	671,649	25,008	191,966	73,436	62,737	27,233	24,510
Corporate stocks (including Federal Reserve Bank stock)	549,576	25,405	177,294	33,799	40,406	19,998	24,363
Reserves, cash, and bank balances	39,850,725	1,539,400	10,409,313	1,854,588	2,708,778	1,856,624	2,646,055
Reserve with Federal Reserve Banks	16,188,491	583,028	4,482,664	707,541	1,221,642	709,005	829,317
Cash in vault	2,708,391	161,275	495,611	197,953	279,710	203,329	213,465
Demand balances with banks in United States (except private banks and American branches of foreign banks)	7,050,471	220,772	530,264	376,226	494,808	425,785	864,301
Other balances with banks in United States	44,811	969	5,896	2,075	720	2,314	2,670
Balances with banks in foreign countries	142,268	8,961	79,815	4,794	6,057	1,969	1,165
Cash items in process of collection	13,716,293	564,395	4,815,063	565,999	705,841	544,222	735,137
Bank premises owned and furniture and fixtures	2,466,142	115,353	521,056	148,207	191,813	133,237	178,760
Other real estate owned	63,910	2,854	7,877	3,917	2,836	4,072	6,150
Investments and other assets indirectly representing bank premises or other real estate	289,821	3,408	56,667	11,810	6,863	13,512	28,400
Customers' liability on acceptances	1,469,121	47,583	1,121,681	15,021	863	1,479	3,727
Other assets	1,187,127	39,888	509,930	34,913	69,844	36,704	48,990
Total assets	210,807,427	8,925,299	53,545,526	10,803,357	16,513,939	9,509,947	12,077,178
LIABILITIES							
Demand deposits	123,114,530	5,911,037	31,913,183	5,969,221	8,746,420	5,896,479	7,906,554
Individuals, partnerships, and corps.—total	95,880,260	4,852,997	24,444,225	4,930,994	7,123,394	4,712,203	5,567,482
Individuals, partnerships, and corps.	95,226,644	4,847,994	23,920,603	4,927,297	7,123,260	4,683,414	5,565,178
Foreign Governments, central banks, etc.	653,616	5,003	523,622	3,697	134	28,789	2,304
United States Government	1,909,020	101,970	431,298	97,166	183,457	108,737	121,689
States and political subdivisions	8,442,144	377,039	1,186,263	323,612	744,425	469,889	1,006,845
Commercial banks in United States	12,112,302	291,190	2,960,953	477,569	572,476	536,108	1,137,561
Mutual savings banks in United States	654,258	179,873	409,882	34,751	5,601	9,883	.....
Banks in foreign countries	941,344	21,931	689,778	21,725	12,841	6,923	7,872
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,175,202	86,037	1,790,784	83,404	104,226	52,736	65,105
Time deposits	62,260,869	1,811,536	12,904,996	3,589,362	5,824,320	2,565,094	2,974,846
Individuals, partnerships, and corps.—total	57,749,785	1,769,794	12,093,187	3,482,569	5,572,179	2,388,340	2,720,373
Savings deposits	48,330,393	1,558,541	8,797,850	3,042,329	4,876,943	2,149,898	2,424,291
Depos. accumulated for pay't. of pers. loans	567,093	3,479	25,445	3,459	303,233	13,835	6,205
Other time dep. of inds., parts., and corps.	7,089,721	176,884	1,898,915	401,946	388,484	211,956	281,307
Foreign governments central banks, etc.	1,762,578	30,890	1,370,977	34,835	3,519	12,651	8,570
United States Government and Postal savings	250,422	10,652	39,659	7,022	3,528	45,581	15,537
States and political subdivisions	4,007,784	24,145	619,129	93,152	247,985	128,705	226,823
Commercial banks in United States	130,414	1,270	71,663	4,194	128	2,198	12,113
Mutual savings banks in United States	15,627	65	14,797	.....	100	.....	.....
Banks in foreign countries	106,837	5,610	66,561	2,425	400	.....	.....
Total deposits	185,375,399	7,722,573	44,818,179	9,558,583	14,570,740	8,461,573	10,881,400
Rediscounts and other liabilities for borrowed money	1,610,191	14,491	902,008	32,955	81,678	41,850	30,005
Acceptances outstanding	1,496,108	48,574	1,146,021	15,343	863	1,479	3,923
Other liabilities	4,468,983	274,926	1,818,777	187,246	284,160	195,559	189,992
Total liabilities	192,950,681	8,060,564	48,684,985	9,794,127	14,937,441	8,700,461	11,105,320
CAPITAL ACCOUNTS							
Capital	5,377,742	235,318	1,481,475	253,397	442,691	221,033	302,382
Surplus	8,769,743	443,654	2,434,901	558,569	856,871	424,861	469,456
Undivided profits	3,313,956	155,292	882,115	183,141	265,019	138,715	157,676
Other capital accounts	395,305	30,471	62,050	14,123	11,917	24,877	42,344
Total capital accounts	17,856,746	864,735	4,860,541	1,009,230	1,576,498	809,486	971,858
Total liabilities and capital accounts	210,807,427	8,925,299	53,545,526	10,803,357	16,513,939	9,509,947	12,077,178
MEMORANDA							
Par or face value of capital	5,377,742	235,318	1,481,475	253,397	442,691	221,033	302,382
Capital notes and debentures	16,927	.....	16,137	.....	.....	.....	.....
Preferred stock	7,214	1,000	534	50	.....	25	200
Common stock	5,353,601	234,318	1,464,804	253,347	442,691	221,008	302,182
Retirable value of preferred stock	7,789	1,000	1,108	50	.....	25	200
Net demand deposits subject to reserve (see page 1)	102,349,414	5,126,269	26,567,856	5,027,044	7,545,771	4,926,472	6,307,116
Demand deposits adjusted (see footnote on page 1)	95,376,915	4,953,482	23,705,869	4,828,487	7,284,646	4,707,412	5,912,167
Pledged assets (and securities loaned)	23,649,348	619,998	3,828,058	1,171,282	2,118,964	1,270,174	2,101,321
Number of banks	6,146	267	480	485	560	432	418

Note: For details on revised classification of deposits and securities see contents page.

**ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 12, 1961
BY FEDERAL RESERVE DISTRICTS**

[Amounts in thousands of dollars]

	Federal Reserve district					
	Chicago	St. Louis	Minneapolis	Kansas City	Dallas	San Francisco
ASSETS						
Loans and investments	25,333,939	5,722,244	4,271,514	7,193,682	8,700,753	27,265,376
Loans (including overdrafts).....	14,010,482	3,232,319	2,503,954	4,098,686	5,083,795	17,597,684
United States Government direct obligations.....	8,348,847	1,930,510	1,325,323	2,374,723	2,591,329	7,221,564
Obligations guaranteed by United States Government.....	917	272	282	232	89,630	8,450
Obligations of States and political subdivisions.....	2,616,264	463,707	337,554	627,238	768,532	2,116,671
Secs. of Federal agencies not guaranteed by U. S.....	199,177	58,208	74,192	51,284	117,033	143,579
Other bonds, notes, and debentures.....	97,149	20,743	20,357	22,706	25,958	79,846
Corporate stocks (including Federal Reserve Bank stock).....	61,103	16,485	9,852	18,813	24,476	97,582
Reserves, cash, and bank balances	5,408,430	1,535,008	989,191	2,154,218	2,867,414	5,881,706
Reserve with Federal Reserve Banks.....	2,284,339	588,446	392,922	793,777	915,759	2,710,051
Cash in vault.....	391,411	104,878	61,961	110,246	147,552	341,000
Demand balances with banks in United States (except private banks and American branches of foreign banks).....	1,043,337	432,220	239,679	702,557	1,180,577	539,945
Other balances with banks in United States.....	2,680	829	320	2,880	6,629	6,829
Balances with banks in foreign countries.....	19,281	347	2,461	384	2,872	14,162
Cash items in process of collection.....	1,667,382	408,288	291,848	544,374	604,025	2,269,719
Bank premises owned and furniture and fixtures.....	241,375	68,570	66,369	96,007	218,017	487,378
Other real estate owned.....	10,089	3,468	2,306	4,501	9,845	5,995
Investments and other assets indirectly representing bank premises or other real estate.....	30,730	3,683	16,323	15,916	12,556	89,953
Customers' liability on acceptances.....	63,694	19,763	1,038	174	15,878	178,220
Other assets.....	145,992	24,296	20,854	31,881	38,120	185,715
Total assets	31,234,249	7,377,032	5,367,595	9,496,379	11,862,583	34,094,343
LIABILITIES						
Demand deposits	17,476,652	4,806,472	3,141,803	6,593,807	7,988,718	16,764,184
Individuals, partnership, and corporations—total.....	13,706,541	3,552,940	2,307,293	4,710,644	5,810,467	14,161,080
Individuals, partnerships and corps.....	13,697,587	3,552,940	2,307,293	4,710,644	5,805,603	14,084,831
Foreign governments, central banks, etc.....	8,954	.....	.....	.....	4,864	76,249
United States Government.....	275,755	70,405	64,712	119,804	133,972	206,055
States and political subdivisions.....	1,239,637	345,203	300,813	674,175	607,913	1,166,330
Commercial banks in United States.....	1,945,311	800,620	422,395	1,026,552	1,338,462	1,000,500
Mutual savings banks in United States.....	2,306	294	5,329	.....	.....	603,105
Banks in foreign countries.....	51,621	4,938	4,724	1,924	14,527	6,339
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	255,481	32,072	36,537	60,708	83,377	102,540
Time deposits	10,544,699	1,796,511	1,707,407	1,932,541	2,727,920	13,881,637
Individuals, partnerships, and corporations—total.....	10,069,022	1,692,059	1,651,286	1,802,611	2,199,364	12,309,001
Savings deposits.....	8,726,862	1,345,770	1,192,626	1,554,599	1,491,243	11,169,441
Depos. accumulated for payment of personal loans.....	54,877	3,342	5,213	9,573	137,828	604
Other time deposits of inds., parts., and corps.....	1,208,069	342,947	451,447	238,437	569,793	919,536
Foreign governments, central banks, etc.....	79,214	.....	2,000	2	500	219,420
United States Government and postal savings.....	16,803	8,720	3,168	8,361	17,133	73,988
States and political subdivisions.....	445,198	92,322	52,932	121,061	496,440	1,459,892
Commercial banks in United States.....	7,825	2,610	21	508	14,083	13,801
Mutual savings banks in United States.....	.....	.....	.....	.....	.....	665
Banks in foreign countries.....	5,851	800	.....	.....	900	24,290
Total deposits	28,021,351	6,602,983	4,849,210	8,526,348	10,716,638	30,645,821
Rediscounts and other liabilities for borrowed money.....	142,250	25,650	9,960	62,525	32,423	234,396
Acceptances outstanding.....	63,750	19,769	1,038	174	15,881	179,293
Other liabilities.....	478,232	82,447	72,341	81,868	99,766	703,669
Total liabilities	28,705,583	6,730,849	4,932,549	8,670,915	10,864,708	31,763,179
CAPITAL ACCOUNTS						
Capital.....	800,572	184,795	135,085	246,075	361,650	713,269
Surplus.....	1,196,748	289,247	185,925	347,744	436,192	1,125,575
Undivided profits.....	422,437	155,556	102,194	210,734	168,829	472,248
Other capital accounts.....	108,909	16,585	11,842	20,911	31,204	20,072
Total capital accounts	2,528,666	646,183	435,046	825,464	997,875	2,331,164
Total liabilities and capital accounts	31,234,249	7,377,032	5,367,595	9,496,379	11,862,583	34,094,343
MEMORANDA						
Par or face value of capital.....	800,572	184,795	135,085	246,075	361,650	713,269
Capital notes and debentures.....	315	275	200	.....	.....	.....
Preferred stock.....	4,605	150	150	.....	.....	500
Common stock.....	795,652	184,370	134,735	246,075	361,650	712,769
Retirable value of preferred stock.....	4,606	150	150	.....	.....	500
Net demand deposits subject to reserve (see page 1).....	14,766,495	3,965,965	2,610,276	5,346,971	6,204,116	13,955,063
Demand deposits adjusted (see footnote on page 1).....	13,588,204	3,527,159	2,362,848	4,903,077	5,912,259	13,691,305
Pledged assets (and securities loaned).....	2,335,164	646,249	776,241	1,495,111	1,906,087	5,380,699
Number of banks.....	998	479	474	757	632	164

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

[In thousands of dollars]

	All member banks on selected call dates						
	1956 April 10	1957 March 14	1958 March 4	1959 March 12	1960 March 15 ¹	1960 December 31 ¹	1961 April 12 ¹
Loans and discounts, net—total	72,488,203	77,760,072	79,783,717	84,074,076	95,354,027	99,933,341	99,503,791
Valuation reserves.....	1,170,825	1,438,063	1,590,056	1,752,726	1,943,270	2,058,662	2,097,348
Loans and discounts, gross—total	73,659,028	79,198,135	81,373,773	85,826,802	97,297,297	101,992,003	101,601,139
Real estate loans—total.....	16,734,164	17,752,581	18,259,091	20,437,075	22,175,665	22,517,827	22,715,724
Secured by farm land.....	720,424	725,892	734,916	795,389	830,056	851,594	869,849
Secured by residential properties:							
Insured by FHA.....	4,019,508	4,194,536	4,251,769	5,000,181	5,428,308	5,225,252	5,189,186
Insured or guaranteed by VA.....	3,170,679	3,221,918	2,955,912	2,812,629	2,662,010	2,435,474	2,391,287
Not ins. or guar. by FHA or VA.....	5,672,469	6,092,349	6,442,755	7,400,326	8,195,474	8,579,834	8,703,587
Secured by other properties.....	3,151,084	3,517,886	3,873,739	4,428,550	5,059,817	5,425,673	5,561,815
Loans to dom. com'l. and foreign banks.....	1,073,621	1,209,327	1,598,127	1,521,794	2,193,537	947,203	1,929,107
Loans to other financial institutions.....					6,452,813	6,726,181	5,426,831
Loans to brokers and dealers in secs.....	2,615,712	2,216,465	2,586,377	2,055,753	1,987,391	3,123,510	2,308,484
Other loans for purchasing or carrying securities.....	1,560,385	1,402,110	1,456,935	1,612,109	1,483,571	1,564,127	1,581,507
Loans to farmers directly guar. by CCC.....	462,973	434,308	382,921	304,196	86,212	403,363	521,964
Other loans to farmers.....	2,078,820	2,040,016	2,232,006	2,688,534	3,000,747	3,105,737	3,187,237
Commercial and industrial loans (including open market paper).....	32,221,439	36,106,684	35,935,797	36,894,984	37,386,762	39,287,621	38,820,572
Other loans to individuals for personal expenditures—total.....	14,555,774	15,633,054	16,269,740	17,201,477	19,944,110	21,622,331	22,106,811
Passenger automobile instalment.....	4,867,074	5,193,554	5,198,233	5,545,876	6,518,437	7,084,677	6,951,762
Other retail consumer instalment.....	1,706,476	1,982,357	1,956,114	1,929,022	2,206,062	2,280,160	2,821,399
Resident, repair and modern instalment.....	1,473,712	1,623,476	1,723,572	1,823,333	2,100,253	2,283,008	2,208,118
Other instalment loans.....	1,894,869	2,039,635	2,208,370	2,508,745	3,053,948	3,356,920	3,411,699
Single payment loans.....	4,613,643	4,794,032	4,863,451	5,394,501	6,065,410	6,617,566	6,713,833
All other loans (including overdrafts).....	2,356,140	2,403,590	2,652,779	3,110,880	2,586,489	2,694,103	3,002,902
United States Government direct obligations	47,691,474	46,223,424	47,861,784	52,955,122	43,546,676	49,006,838	48,197,225
Treasury bills.....	1,956,335	3,540,205	3,699,755	4,415,770	3,235,060	6,402,320	5,215,861
Treasury certificates of indebtedness.....	1,427,796	1,678,667	2,396,122	5,487,829	949,016	2,295,936	1,681,226
Treas. notes maturing within one year.....	10,930,065	8,914,306	8,504,303	11,326,056	11,484,292	15,072,227	12,547,751
Treasury notes maturing after one year.....						412,320	408,313
Nonmarketable bonds.....	1,468,133	1,244,326	790,747	776,620	509,470		4,001,404
Other bonds maturing in 1 year or less.....	10,449,774	17,277,363	19,360,338	20,234,625	20,180,747	17,897,216	17,099,277
Other bonds maturing in 1 to 5 years.....						4,972,740	7,094,134
Other bonds maturing in 5 to 10 years.....	17,632,705	9,409,549	8,975,468	7,022,345	5,382,863	1,954,079	1,664,734
Other bonds maturing after 10 years.....	3,826,666	4,159,008	4,135,051	3,691,877	1,805,228		

	By class of bank, April 12, 1961						
	Central reserve city member banks ²		Reserve city member banks ²	Country member banks ²	All member banks	All national member banks	All State member banks
	New York	Chicago					
Loans and discounts, net—total	17,677,930	4,532,335	40,027,018	37,266,508	99,503,791	63,595,879	35,907,912
Valuation reserves.....	439,100	135,004	767,693	755,551	2,097,348	1,335,382	761,966
Loans and discounts, gross—total	18,117,030	4,667,339	40,794,711	38,022,059	101,601,139	64,931,261	36,669,878
Real estate loans—total.....	856,201	193,372	9,105,649	12,560,502	22,715,724	15,546,391	7,169,333
Secured by farm land.....	4,004	1,441	158,017	706,387	869,849	631,312	238,537
Secured by residential properties:							
Insured by FHA.....	256,335	21,977	2,869,297	2,041,577	5,189,186	3,705,175	1,484,011
Insured or guaranteed by VA.....	125,954	25,708	940,750	1,298,875	2,391,287	1,655,130	736,157
Not ins. or guar. by FHA or VA.....	174,657	79,807	2,969,655	5,479,468	8,703,587	5,905,298	2,798,289
Secured by other properties.....	295,251	64,439	2,167,930	3,034,195	5,561,815	3,649,476	1,912,339
Loans to dom. com'l. and foreign banks.....	508,357	183,696	929,614	307,440	1,929,107	1,193,447	735,669
Loans to other financial institutions.....	1,347,995	479,371	2,649,700	949,765	5,426,831	3,219,435	2,207,396
Loans to brokers and dealers in secs.....	1,179,007	217,807	552,744	358,926	2,308,484	937,020	1,371,464
Other loans for purchasing or carrying securities.....	372,110	130,778	711,795	366,824	1,581,507	820,389	761,118
Loans to farmers directly guar. by CCC.....	131	24,630	153,300	343,903	521,964	404,585	117,379
Other loans to farmers.....	6,178	18,778	792,656	2,369,625	3,187,237	2,478,168	709,069
Commercial and industrial loans (including open market paper).....	10,706,856	2,626,749	15,910,381	9,576,586	38,820,572	23,629,812	15,190,760
Other loans to individuals for personal expenditures—total.....	1,950,462	586,152	9,030,030	10,540,167	22,106,811	14,983,581	7,123,230
Passenger automobile instalment.....	192,834	73,325	2,845,940	3,839,663	6,951,762	4,893,095	2,058,667
Other retail consumer instalment.....	247,300	309,580	1,199,007	1,065,512	2,821,399	1,955,510	865,889
Resident, repair and modern instalment.....	207,888	17,678	995,554	986,998	2,208,118	1,533,459	674,659
Other instalment loans.....	430,304	29,521	1,169,808	1,782,066	3,411,699	2,318,616	1,093,083
Single payment loans.....	872,136	156,048	2,819,721	2,865,928	6,713,833	4,282,901	2,430,932
All other loans (including overdrafts).....	1,189,733	206,006	958,842	648,321	3,002,902	1,718,433	1,284,469
United States Government direct obligations	6,411,292	1,568,555	17,365,306	22,852,072	48,197,225	32,228,779	15,968,446
Treasury bills.....	804,055	153,969	1,746,830	2,511,007	5,215,861	3,464,557	1,751,304
Treasury certificates of indebtedness.....	515,444	20,084	565,507	580,191	1,681,226	984,667	696,559
Treas. notes maturing within one year.....	320,392	135,906	1,264,434	1,664,793	3,385,525	2,389,813	995,712
Treasury notes maturing after one year.....	1,355,110	401,387	4,821,159	5,970,095	12,547,751	8,442,087	4,105,664
Nonmarketable bonds.....	6,155	626	66,386	335,146	408,313	316,711	91,602
Other bonds maturing in 1 year or less.....	513,820	106,087	1,570,199	1,811,298	4,001,404	2,598,189	1,403,215
Other bonds maturing in 1 to 5 years.....	1,969,986	565,277	4,393,363	5,269,651	12,198,277	7,794,593	4,403,684
Other bonds maturing in 5 to 10 years.....	718,186	178,233	2,489,145	3,708,570	7,094,134	5,112,698	1,981,436
Other bonds maturing after 10 years.....	208,144	6,986	448,283	1,001,321	1,664,734	1,125,464	539,270

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, April 12, 1961					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	99,503,791	4,584,577	25,886,427	5,418,556	7,673,356	4,334,211	5,079,744
Valuation reserves.....	2,097,348	102,641	652,623	135,542	140,483	74,995	97,065
Loans and discounts, gross—total	101,601,139	4,687,218	26,539,050	5,554,098	7,813,839	4,409,206	5,176,809
Real estate loans—total.....	22,715,724	924,071	3,960,923	1,507,907	2,502,692	1,071,388	785,640
Secured by farm land.....	869,849	18,690	58,721	69,741	108,248	69,530	53,280
Secured by residential properties:							
Insured by FHA.....	5,189,186	92,647	903,390	140,153	295,331	100,550	72,871
Insured or guaranteed by VA.....	2,391,287	85,042	704,930	144,907	253,251	79,555	25,797
Not insured or guaranteed by FHA or VA.....	8,703,587	411,119	1,365,107	710,657	1,215,434	492,434	311,391
Secured by other properties.....	5,561,815	316,573	928,775	442,449	630,428	329,319	322,301
Loans to domestic com'l. and foreign banks.....	1,929,107	82,268	583,840	60,558	84,828	50,693	135,327
Loans to other financial institutions.....	5,426,831	236,102	1,555,702	255,658	287,397	207,149	300,795
Loans to brokers and dealers in securities.....	2,308,484	45,472	1,347,710	102,197	104,476	59,865	62,041
Other loans for purchasing or carrying securities.....	1,581,507	27,837	438,177	86,420	157,659	51,292	93,722
Loans to farmers directly guaranteed by CCC.....	521,964	18	526	132	5,836	1,535	15,830
Other loans to farmers.....	3,187,237	37,260	118,039	83,801	111,099	95,447	103,014
Commercial and industrial loans (including open market paper).....	38,820,572	1,951,028	12,991,063	1,743,408	2,431,304	1,415,899	1,978,434
Other loans to individuals for personal expenditures—total.....	22,106,811	1,267,576	4,222,310	1,555,611	1,913,748	1,356,159	1,561,811
Passenger automobile instalment loans.....	6,951,762	414,413	909,319	435,955	673,038	441,243	431,381
Other retail consumer instalment loans.....	2,821,399	103,473	435,592	228,787	158,847	131,412	205,475
Residential repair and modern instal.....	2,208,118	81,950	455,268	142,163	242,431	91,384	157,076
Other instalment loans.....	3,411,699	207,054	904,933	272,000	299,634	234,717	214,424
Single payment loans.....	6,713,833	460,686	1,517,198	476,706	539,798	457,403	553,455
All other loans (including overdrafts).....	3,002,902	115,586	1,320,760	158,406	214,800	99,779	140,195
United States Government direct obligations	48,197,225	1,880,206	10,206,755	2,376,178	4,354,894	2,431,563	3,155,333
Treasury bills.....	5,215,861	277,920	1,102,852	199,216	443,803	280,266	514,380
Treasury certificates of indebtedness.....	1,681,226	64,572	594,262	41,758	165,166	87,918	122,404
Treasury notes maturing within one year.....	3,385,525	157,004	507,601	147,329	389,986	138,416	214,726
Treasury notes maturing after one year.....	12,547,751	646,471	2,492,049	599,302	1,434,478	610,213	701,033
Nonmarketable bonds.....	408,313	17,770	42,931	34,818	28,878	44,809	23,013
Other bonds maturing in 1 year or less.....	4,001,404	151,021	783,888	170,420	396,495	202,182	253,678
Other bonds maturing in 1 to 5 years.....	12,198,277	286,475	2,869,662	604,288	820,474	696,625	774,944
Other bonds maturing in 5 to 10 years.....	7,094,134	214,530	1,350,803	390,292	560,250	318,252	382,925
Other bonds maturing after 10 years.....	1,664,734	64,443	462,707	188,755	115,364	52,542	168,230

	By Federal Reserve districts, April 12, 1961—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	14,010,482	3,232,319	2,503,954	4,098,686	5,083,795	17,597,684
Valuation reserves.....	339,585	50,550	45,107	63,678	99,873	295,206
Loans and discounts, gross—total	14,350,067	3,282,869	2,549,061	4,162,364	5,183,668	17,892,890
Real estate loans—total.....	3,416,500	718,004	716,122	626,221	463,767	6,022,489
Secured by farm land.....	132,640	71,104	33,772	56,444	41,299	156,380
Secured by residential properties:						
Insured by FHA.....	740,343	134,154	174,107	99,516	43,857	2,392,267
Insured or guaranteed by VA.....	318,355	48,339	111,304	46,018	18,630	555,159
Not insured or guaranteed by FHA or VA.....	1,492,132	277,511	267,031	196,663	150,323	1,813,785
Secured by other properties.....	733,030	186,896	129,908	227,580	209,658	1,104,898
Loans to domestic com'l. and foreign banks.....	246,397	62,205	16,550	65,383	45,495	495,563
Loans to other financial institutions.....	1,009,117	208,737	102,685	244,233	265,648	753,608
Loans to brokers and dealers in securities.....	278,144	41,455	9,129	38,594	46,666	172,735
Other loans for purchasing or carrying securities.....	301,702	44,040	15,172	35,224	247,930	82,332
Loans to farmers directly guaranteed by CCC.....	96,861	17,188	62,024	231,237	57,599	33,178
Other loans to farmers.....	487,827	165,083	272,259	623,722	312,446	777,240
Commercial and industrial loans (including open market paper).....	4,934,796	1,070,702	736,277	1,354,746	2,338,163	5,874,752
Other loans to individuals for personal expenditures—total.....	3,200,043	906,218	548,137	876,000	1,239,226	3,459,972
Passenger automobile instalment loans.....	1,005,989	233,354	232,232	306,394	419,569	1,448,875
Other retail consumer instalment loans.....	622,949	139,984	83,352	121,734	135,460	454,334
Residential repair and modernization instalment loans.....	384,370	97,093	61,512	80,424	86,044	328,403
Other instalment loans.....	313,793	88,679	61,020	99,473	184,421	531,551
Single payment loans.....	872,942	347,108	110,021	267,975	413,732	696,809
All other loans (including overdrafts).....	378,680	49,237	70,706	67,004	166,728	221,021
United States Government direct obligations	8,348,847	1,930,510	1,325,323	2,374,723	2,591,329	7,221,564
Treasury bills.....	683,013	245,338	127,385	300,652	326,980	714,056
Treasury certificates of indebtedness.....	214,402	42,551	26,527	71,740	52,102	197,824
Treasury notes maturing within one year.....	545,875	228,446	128,637	232,999	193,508	500,998
Treasury notes maturing after one year.....	2,381,988	514,683	356,642	615,379	523,367	1,672,146
Nonmarketable bonds.....	74,377	27,926	18,241	29,669	25,256	40,625
Other bonds maturing in 1 year or less.....	596,913	158,721	126,449	180,305	263,439	717,893
Other bonds maturing in 1 to 5 years.....	2,274,708	412,603	300,992	536,675	587,499	2,033,332
Other bonds maturing in 5 to 10 years.....	1,401,519	262,652	214,608	343,316	491,778	1,162,869
Other bonds maturing after 10 years.....	176,052	37,590	25,842	63,988	127,400	181,821

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

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

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

[In thousands of dollars]

	Total, all reserve city banks	By Federal Reserve districts, April 12, 1961					
		Boston	New York	Phila- delphia	Cleveland *	Richmond *	Atlanta *
Loans and discounts, net—total	40,027,018	1,654,976	1,039,885	2,353,317	4,647,307	2,158,072	2,286,087
Valuation reserves.....	767,693	40,558	43,476	69,861	85,935	41,798	41,483
Loans and discounts, gross—total	40,794,711	1,695,534	1,083,361	2,423,178	4,733,242	2,199,870	2,327,570
Real estate loans—total.....	9,105,649	127,225	265,902	210,983	1,199,328	382,877	223,460
Secured by farm land.....	158,017	53	5,959	1,946	4,909	7,250	5,047
Secured by residential properties:							
Insured by FHA.....	2,869,297	11,334	36,780	33,194	198,404	37,705	34,676
Insured or guaranteed by VA.....	940,750	5,664	34,271	13,319	162,327	34,286	11,195
Not insured or guaranteed by FHA or VA.....	2,969,655	29,021	114,832	73,510	511,338	146,808	66,282
Secured by other properties.....	2,167,930	81,153	74,060	89,014	322,350	156,828	106,260
Loans to domestic com'l. and foreign banks.....	929,614	24,309	8,514	25,260	74,818	35,425	101,876
Loans to other financial institutions.....	2,649,700	141,669	48,449	193,088	243,323	156,850	181,604
Loans to brokers and dealers in securities.....	552,744	28,705	8,128	46,102	94,187	47,227	31,586
Other loans for purchasing or carrying securities.....	711,795	10,740	6,197	62,959	131,622	32,056	63,124
Loans to farmers directly guaranteed by CCC.....	153,300		17			1,448	13,958
Other loans to farmers.....	792,656	3,857	9,956	814	2,594	12,981	11,252
Commercial and industrial loans (including open market paper).....	15,910,381	955,448	465,771	1,090,052	1,849,447	833,786	949,185
Other loans to individuals for personal expenditures—total.....	9,030,030	361,050	253,699	730,480	984,256	636,228	665,832
Passenger automobile instalment loans.....	2,845,940	106,475	84,626	173,926	268,355	189,234	170,221
Other retail consumer instalment loans.....	1,199,007	29,095	16,849	161,617	82,482	69,514	101,578
Residential repair and modern instalment loans.....	995,554	20,714	29,476	77,247	150,103	53,629	63,495
Other instalment loans.....	1,169,808	45,781	54,076	103,772	139,774	98,557	60,151
Single payment loans.....	2,819,721	158,985	68,672	213,918	343,542	225,294	270,387
All other loans (including overdrafts).....	958,842	42,531	16,728	63,440	153,667	60,992	85,693
United States Government direct obligations	17,365,306	548,269	358,875	669,235	2,398,266	1,135,228	1,188,686
Treasury bills.....	1,746,830	116,088	10,997	35,081	252,984	128,673	191,965
Treasury certificates of indebtedness.....	565,507	26,808	9,311	10,000	122,501	56,994	66,799
Treasury notes maturing within one year.....	1,264,434	74,767	22,017	46,653	247,304	51,813	60,439
Treasury notes maturing after one year.....	4,821,159	241,547	119,128	234,181	909,606	286,356	208,933
Nonmarketable bonds.....	66,386	1,910		1,968	2,737	10,846	3,813
Other bonds maturing in 1 year or less.....	1,570,199	31,339	57,896	58,193	195,747	93,233	127,191
Other bonds maturing in 1 to 5 years.....	4,393,363	27,763	100,862	172,605	375,554	379,717	344,307
Other bonds maturing in 5 to 10 years.....	2,489,145	27,144	35,858	70,961	257,453	119,049	98,114
Other bonds maturing after 10 years.....	448,283	903	2,786	39,593	34,380	8,547	87,125

	By Federal Reserve districts, April 12, 1961—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco *
Loans and discounts, net—total	3,379,925	1,708,035	903,957	2,146,491	2,738,909	15,010,057
Valuation reserves.....	66,716	27,195	12,699	31,636	49,711	256,625
Loans and discounts, gross—total	3,446,641	1,735,230	916,656	2,178,127	2,788,620	15,266,682
Real estate loans—total.....	852,565	185,663	142,834	272,927	165,803	5,076,082
Secured by farm land.....	1,645	2,432	147	3,707	3,881	121,041
Secured by residential properties:						
Insured by FHA.....	311,278	38,222	27,023	51,436	17,033	2,072,212
Insured or guaranteed by VA.....	115,484	15,691	37,558	20,632	7,122	483,201
Not insured or guaranteed by FHA or VA.....	267,363	55,395	47,432	64,554	32,239	1,560,881
Secured by other properties.....	156,795	73,923	30,674	132,598	105,528	838,747
Loans to domestic com'l. and foreign banks.....	27,324	59,061	16,550	50,825	45,457	460,195
Loans to other financial institutions.....	352,224	172,730	75,833	201,566	189,440	692,924
Loans to brokers and dealers in securities.....	33,770	39,193	5,061	31,593	38,950	148,242
Other loans for purchasing or carrying securities.....	63,770	28,679	5,945	25,242	214,313	67,148
Loans to farmers directly guaranteed by CCC.....	9,280	4,145	11	88,894	7,853	27,694
Other loans to farmers.....	8,341	9,218	6,868	146,078	17,536	563,161
Commercial and industrial loans (including open market paper).....	1,106,440	719,453	425,525	904,438	1,413,320	5,197,516
Other loans to individuals for personal expenditures—total.....	915,964	488,846	186,914	403,738	567,936	2,835,087
Passenger automobile instalment loans.....	283,593	80,356	73,315	105,463	147,461	1,162,915
Other retail consumer instalment loans.....	95,741	97,161	27,484	72,854	68,764	375,868
Residential repair and modernization instalment loans.....	179,520	64,150	19,553	46,428	33,624	257,615
Other instalment loans.....	84,647	37,807	18,881	28,283	69,460	428,619
Single payment loans.....	272,463	209,372	47,681	150,710	248,627	610,070
All other loans (including overdrafts).....	76,963	28,242	51,115	52,826	128,012	198,633
United States Government direct obligations	1,913,282	756,419	307,698	992,239	1,163,158	5,933,951
Treasury bills.....	114,063	100,927	22,123	127,289	102,489	544,151
Treasury certificates of indebtedness.....	69,213	9,958	5,274	32,636	20,609	135,384
Treasury notes maturing within one year.....	70,100	110,050	14,785	96,547	63,455	406,504
Treasury notes maturing after one year.....	653,441	225,919	111,482	265,975	209,176	1,355,415
Nonmarketable bonds.....	10,052	5,553	1,202	3,989	3,680	20,636
Other bonds maturing in 1 year or less.....	104,723	45,595	34,975	88,931	133,936	598,440
Other bonds maturing in 1 to 5 years.....	486,057	177,230	70,414	245,835	296,362	1,716,657
Other bonds maturing in 5 to 10 years.....	377,472	75,536	48,832	117,917	254,777	1,010,032
Other bonds maturing after 10 years.....	28,161	5,651	2,611	13,120	78,674	146,732

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

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

[In thousands of dollars]

	Total, all country banks	By Federal Reserve districts, April 12, 1961					
		Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta
Loans and discounts, net—total	37,266,508	2,929,601	7,168,612	3,065,239	3,026,049	2,176,139	2,793,657
Valuation reserves.....	755,551	62,083	170,047	65,681	54,548	33,197	55,582
Loans and discounts, gross—total	38,022,059	2,991,684	7,338,659	3,130,920	3,080,597	2,209,336	2,849,239
Real estate loans—total.....	12,560,502	796,846	2,838,820	1,296,924	1,303,364	688,511	562,180
Secured by farm land.....	706,387	18,637	48,758	67,795	103,339	62,280	48,233
Secured by residential properties:							
Insured by FHA.....	2,041,577	81,313	610,275	106,959	96,927	62,845	38,195
Insured or guaranteed by VA.....	1,298,875	79,378	544,705	131,588	90,924	45,269	14,602
Not insured or guaranteed by FHA or VA.....	5,479,468	382,098	1,075,618	637,147	704,096	345,626	245,109
Secured by other properties.....	3,034,195	235,420	559,464	353,435	308,078	172,491	216,041
Loans to domestic com'l and foreign banks.....	307,440	57,959	66,969	35,298	10,010	15,268	33,451
Loans to other financial institutions.....	949,765	94,433	159,258	62,570	44,074	50,299	119,191
Loans to brokers and dealers in securities.....	358,926	16,767	160,575	56,095	10,289	12,638	30,455
Other loans for purchasing or carrying securities.....	366,824	17,097	59,870	23,461	26,037	19,236	30,598
Loans to farmers directly guaranteed by CCC.....	343,903	18	378	132	5,836	87	1,872
Other loans to farmers.....	2,369,625	33,403	101,905	82,987	108,505	82,466	91,762
Commercial and industrial loans (including open market paper).....	9,576,586	995,580	1,818,436	653,356	581,857	582,113	1,029,249
Other loans to individuals for personal expenditures—total.....	10,540,167	906,526	2,018,149	825,131	929,492	719,931	895,979
Passenger automobile instalment loans.....	3,839,663	307,938	631,859	262,029	404,683	252,009	261,160
Other retail consumer instalment loans.....	1,065,512	74,378	171,443	67,170	76,365	61,898	103,897
Residential repair and modern instalment loans.....	986,998	61,236	217,904	64,916	92,328	37,755	37,581
Other instalment loans.....	1,782,066	161,273	420,553	168,228	159,860	136,160	154,273
Single payment loans.....	2,865,928	301,701	576,390	262,788	196,256	232,109	283,068
All other loans (including overdrafts).....	648,321	73,055	114,299	94,966	61,133	38,787	54,502
United States Government direct obligations	22,852,072	1,331,937	3,436,588	1,706,943	1,956,628	1,296,335	1,966,647
Treasury bills.....	2,511,007	161,832	287,800	164,135	190,819	151,593	322,415
Treasury certificates of indebtedness.....	580,191	37,764	69,487	31,758	42,665	30,924	55,605
Treasury notes maturing within one year.....	1,664,793	82,237	165,192	100,676	142,682	86,603	154,287
Treasury notes maturing after one year.....	5,970,095	404,924	1,017,811	365,121	524,872	323,857	492,100
Nonmarketable bonds.....	335,146	15,860	36,776	32,850	26,141	33,963	19,200
Other bonds maturing in 1 year or less.....	1,811,298	119,682	212,172	112,227	200,748	108,949	126,487
Other bonds maturing in 1 to 5 years.....	5,269,651	258,712	798,814	431,683	444,920	316,908	430,637
Other bonds maturing in 5 to 10 years.....	3,708,570	187,386	596,759	319,331	302,797	199,543	284,811
Other bonds maturing after 10 years.....	1,001,321	63,540	251,777	149,162	80,984	43,995	81,105

	By Federal Reserve districts, April 12, 1961—Continued					
	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
Loans and discounts, net—total	6,098,222	1,524,284	1,599,997	1,952,195	2,344,886	2,587,627
Valuation reserves.....	137,865	23,355	32,408	32,042	50,162	38,581
Loans and discounts, gross—total	6,236,087	1,547,639	1,632,405	1,984,237	2,395,048	2,626,208
Real estate loans—total.....	2,370,563	532,341	573,288	353,294	297,964	946,407
Secured by farm land.....	129,554	68,672	33,625	52,737	37,418	35,339
Secured by residential properties:						
Insured by FHA.....	407,088	95,932	147,084	48,080	26,824	320,055
Insured or guaranteed by VA.....	177,163	32,648	73,746	25,386	11,508	71,958
Not insured or guaranteed by FHA or VA.....	1,144,962	222,116	219,599	132,109	118,084	252,904
Secured by other properties.....	511,796	112,973	99,234	94,982	104,130	266,151
Loans to domestic com'l and foreign banks.....	35,377	3,144	.....	14,558	38	35,368
Loans to other financial institutions.....	177,522	36,007	26,852	42,667	76,208	60,684
Loans to brokers and dealers in securities.....	26,567	2,262	4,068	7,001	7,716	24,493
Other loans for purchasing or carrying securities.....	107,154	15,361	9,227	9,982	33,617	15,184
Loans to farmers directly guaranteed by CCC.....	62,951	13,043	62,013	142,343	49,746	5,484
Other loans to farmers.....	460,708	155,865	265,391	477,644	294,910	214,079
Commercial and industrial loans (including open market paper).....	1,201,607	351,249	310,752	450,308	924,843	677,236
Other loans to individuals for personal expenditures—total.....	1,697,927	417,372	361,223	472,262	671,290	624,885
Passenger automobile instalment loans.....	649,071	152,998	158,917	200,931	272,108	285,960
Other retail consumer instalment loans.....	217,628	42,823	55,868	48,880	66,696	78,466
Residential repair and modernization instalment loans.....	187,172	32,943	41,959	33,996	52,420	70,788
Other instalment loans.....	199,625	50,872	42,139	71,190	114,961	102,932
Single payment loans.....	444,431	137,736	62,340	117,265	165,105	86,739
All other loans (including overdrafts).....	95,711	20,995	19,591	14,178	38,716	22,388
United States Government direct obligations	4,867,010	1,174,091	1,017,625	1,382,484	1,428,171	1,287,613
Treasury bills.....	114,981	144,411	105,262	173,363	224,491	169,905
Treasury certificates of indebtedness.....	125,105	32,593	21,253	39,104	31,493	62,440
Treasury notes maturing within one year.....	339,869	118,396	113,852	136,452	130,053	94,494
Treasury notes maturing after one year.....	1,327,160	288,764	245,160	349,404	314,191	316,731
Nonmarketable bonds.....	63,699	22,373	17,039	25,680	21,576	19,989
Other bonds maturing in 1 year or less.....	386,103	113,126	91,474	91,374	129,503	119,453
Other bonds maturing in 1 to 5 years.....	1,223,374	235,373	230,578	290,840	291,137	316,675
Other bonds maturing in 5 to 10 years.....	845,814	187,116	169,776	225,399	237,001	152,837
Other bonds maturing after 10 years.....	140,905	31,939	23,231	50,868	48,726	35,089

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

ALL MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 12, 1961 OF CENTRAL RESERVE CITY

ASSETS [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Number of banks	Loans and investments								Reserves	
		Total	Loans (including overdrafts)	U. S. Government direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Securities of Federal agencies and corps. not guaranteed by U. S.	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks
All member banks	6,146	165,480,581	99,503,791	48,197,225	134,800	15,283,934	1,139,606	671,649	549,576	39,850,725	16,188,491
Reserve bank cities ¹	87	63,061,596	42,261,742	14,659,228	103,486	5,292,773	207,472	249,348	287,547	17,699,319	7,694,941
1. Boston.....	6	2,352,803	1,654,976	548,269	574	132,402	1,602	3,456	11,524	633,547	307,813
2. New York ^{2*}	18	27,277,145	17,925,340	6,492,424	7,588	2,542,628	53,361	118,894	136,910	8,371,376	3,655,006
3. Philadelphia ³	6	3,274,104	2,353,317	669,235	21	202,117	17,384	13,699	18,331	1,009,924	395,962
4. Cleveland.....	5	2,899,340	1,851,314	739,286	1,046	274,868	13	23,531	9,282	604,550	157,178
5. Chicago ^{3*}	5	624,003	379,287	184,226	.....	53,392	4,653	756	1,689	182,390	68,898
6. Atlanta ³	5	1,157,608	821,273	358,212	.....	66,636	5,679	2,065	3,743	376,620	139,289
7. Richmond.....	13	7,128,001	4,685,907	1,639,159	.....	720,358	31,362	28,410	22,793	1,932,310	920,901
8. St. Louis ^{3*}	4	1,189,336	783,636	324,976	.....	72,292	3,397	3,397	4,625	375,588	157,489
9. Minneapolis ³	4	866,179	621,808	188,299	.....	41,604	10,895	1,170	2,403	301,496	102,432
10. Kansas City ^{3*}	9	942,218	601,558	260,519	.....	72,486	3,397	1,013	3,227	385,919	129,583
11. Dallas ^{3*}	5	1,770,641	1,289,057	494,533	89,449	87,249	676	3,601	6,076	654,828	196,954
12. San Francisco.....	6	13,580,218	9,294,269	3,060,090	4,765	1,026,741	78,053	49,356	66,944	2,870,771	1,331,436
Reserve branch cities ¹	101	27,404,647	16,269,680	8,425,339	776	2,480,458	99,711	53,961	74,722	7,044,313	3,036,191
1. Buffalo ^{3*}	3	1,219,192	792,475	277,743	.....	141,582	.....	2,664	4,728	229,167	100,055
2. Cincinnati.....	5	1,018,190	648,736	322,001	35	41,691	.....	715	4,889	296,393	128,753
3. Pittsburgh ^{3*}	5	2,947,351	1,648,883	862,298	253	417,880	.....	6,759	11,278	571,652	311,478
4. Baltimore ³	3	794,203	408,972	298,312	.....	75,168	.....	6,198	3,222	232,476	90,861
5. Charlotte ³	3	1,049,582	731,617	230,011	.....	64,448	.....	20,225	147	343,411	119,149
6. Birmingham.....	2	448,984	264,009	128,667	.....	53,220	.....	575	1,478	143,525	46,837
7. Jacksonville ³	4	370,554	203,666	140,162	.....	24,309	.....	217	835	219,345	42,632
8. Nashville.....	4	576,409	343,969	187,091	.....	41,726	.....	1,442	700	152,928	57,035
9. New Orleans.....	5	851,954	457,556	333,709	.....	56,700	.....	1,005	907	250,389	90,770
6. Detroit.....	5	3,710,601	1,963,093	1,216,275	167	521,451	.....	397	9,218	695,651	314,256
7. Little Rock.....	6	206,008	119,184	64,968	.....	19,542	.....	1,654	177	69,192	28,157
8. Louisville.....	5	541,619	312,944	192,571	.....	31,113	.....	1,590	1,534	187,579	67,948
9. Memphis.....	3	647,166	447,364	148,094	.....	45,006	.....	2,891	1,836	198,485	74,856
10. Helena.....	3	47,511	25,597	19,038	.....	2,515	.....	250	.....	111	7,196
11. Denver ^{3*}	4	747,361	523,125	189,212	.....	31,231	.....	1,291	561	254,908	104,164
10. Oklahoma City ^{3*}	5	428,101	280,790	105,316	.....	30,676	.....	1,625	8,493	134,169	54,715
10. Omaha.....	5	388,582	248,551	105,599	.....	27,270	.....	2,545	663	139,460	50,196
11. El Paso ³	2	194,063	123,004	52,732	.....	17,727	.....	.....	600	69,635	23,991
11. Houston ^{3*}	7	1,352,081	793,402	486,197	.....	54,284	.....	14,835	1,970	4,393	174,939
12. San Antonio ^{3*}	5	455,742	219,955	191,482	.....	37,140	.....	6,220	.....	945	54,700
11. Los Angeles ^{3*}	4	5,628,981	3,375,268	1,820,070	178	394,895	13,499	9,706	12,365	1,340,758	675,452
12. Portland.....	3	1,553,698	910,318	443,913	118	177,074	16,350	2,700	3,225	315,698	157,878
12. Salt Lake City ³	5	607,033	412,376	148,011	25	42,222	1,000	1,953	1,446	150,015	68,177
12. Seattle.....	5	1,622,681	1,017,826	461,867	.....	131,588	5,584	2,231	3,585	413,365	191,996
Other reserve cities ¹	43	6,509,268	3,705,861	2,260,586	352	469,102	29,430	27,273	16,664	2,052,719	762,428
4. Columbus.....	3	644,804	316,289	243,901	.....	77,135	5,088	831	1,560	201,451	90,970
4. Toledo.....	3	459,700	185,085	230,780	.....	41,700	830	300	1,005	104,614	40,836
5. Washington ^{3*}	5	1,112,160	638,196	422,679	352	39,481	3,660	5,386	2,406	275,961	131,678
6. Miami ³	3	352,035	195,614	140,845	.....	14,559	.....	.....	1,017	174,662	38,268
7. Des Moines ^{3*}	3	919,641	534,645	294,936	.....	33,723	1,308	1,258	495	110,958	19,577
7. Indianapolis.....	3	899,494	574,025	263,169	.....	76,434	6,091	4,835	2,700	250,081	92,653
8. Milwaukee ^{3*}	4	80,796	44,907	25,810	.....	9,779	.....	.....	300	46,396	10,469
8. National Stock Yards.....	3	395,067	256,552	100,361	.....	35,439	634	896	1,185	131,579	51,219
9. St. Paul ^{3*}	3	77,985	41,122	25,536	.....	10,069	.....	1,054	204	25,941	8,665
10. Kansas City, Kansas ^{3*}	2	36,207	22,431	12,383	.....	1,298	.....	5	90	12,828	3,850
10. Pueblo ^{3*}	2	116,968	50,617	49,078	.....	14,449	2,494	330	330	23,244	7,417
10. Topeka ^{3*}	4	429,378	238,861	158,246	.....	24,864	2,724	3,378	1,305	173,084	63,335
10. Tulsa ^{3*}	3	249,928	139,436	86,350	.....	18,415	5,006	.....	721	70,548	26,944
11. Wichita ^{3*}	3	485,433	313,491	138,214	.....	31,792	70	545	1,321	148,945	55,079
11. Fort Worth ^{3*}	3	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Country banks, by districts ¹	5,915	68,505,070	37,266,508	22,852,072	30,186	7,041,601	802,993	341,067	170,643	13,054,374	4,694,931
1. Boston.....	261	4,824,010	2,929,601	1,331,937	99	511,506	15,434	21,552	13,881	905,853	275,215
2. New York.....	459	12,422,665	7,168,612	3,436,588	23,585	1,576,270	111,546	70,408	35,656	1,808,770	727,603
3. Philadelphia.....	479	5,460,797	3,065,239	1,706,943	174	538,758	74,478	59,737	15,468	844,664	311,579
4. Cleveland.....	539	5,563,557	3,026,049	1,956,628	537	510,887	28,871	26,427	14,158	930,118	360,427
5. Richmond.....	416	3,884,371	2,176,139	1,296,335	121	310,305	73,311	17,722	10,438	822,386	268,419
6. Atlanta.....	394	5,407,552	2,793,657	1,966,647	632	544,600	69,846	18,525	13,645	1,328,586	414,486
7. Chicago.....	969	12,426,530	6,098,222	4,867,010	738	1,224,333	158,891	53,464	23,872	2,117,003	815,484
8. St. Louis.....	461	3,057,319	1,524,284	1,174,091	259	285,975	51,676	13,660	7,374	666,818	249,527
9. Minneapolis.....	464	3,962,757	1,599,997	1,017,625	282	257,996	62,413	18,291	6,153	599,781	232,075
10. Kansas City.....	722	3,779,954	1,952,195	1,382,484	214	396,480	32,202	7,539	8,840	934,117	344,908
11. Dallas.....	610	4,439,793	2,344,886	1,428,171	181	540,340	95,232	19,842	11,141	1,365,173	410,096
12. San Francisco.....	141	4,275,765	2,587,627	1,287,613	3,364	344,151	29,093	13,900	10,017	791,099	285,112

* 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.³ Includes both central reserve city and reserve city banks. For other footnote, see opposite page.

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

ASSETS [In thousands of dollars]

cash, and bank balances												Federal Reserve district numbers, and reserve cities
Cash in vault	Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection	Bank premises, furniture, and fixtures	Other real estate owned	Assets indirectly representing real estate	Customers' liability on acceptances	Other assets	Total assets		
2,708,391	7,050,471	44,811	142,268	13,716,293	2,466,142	63,910	289,821	1,469,121	1,187,127	210,807,427	All member banks	
563,801	873,607	15,259	117,575	8,434,136	804,055	8,352	117,737	1,397,302	699,247	83,787,608	Reserve bank cities¹	
20,814	19,375	770	8,113	276,662	23,634	22	1,117	46,065	18,444	3,075,632	1. Boston*	
208,359	123,428	3,257	76,989	4,304,337	309,696	2,966	49,137	1,115,944	439,137	37,565,401	2. New York**	
59,957	91,399	1,857	4,794	455,955	49,425	519	8,314	14,841	18,616	4,375,743	3. Philadelphia*	
41,871	53,405	406	4,460	215,230	26,906	.....	1,672	304	22,716	3,555,488	4. Cleveland
11,495	17,061	1,450	85	83,401	8,283	36	2,694	6	3,965	821,377	5. Richmond	
12,833	40,102	404	298	183,694	26,980	395	1,928	224	7,932	1,571,687	6. Atlanta*	
34,844	95,656	596	13,604	866,709	25,159	.....	9,400	58,243	53,215	9,206,328	7. Chicago**
9,277	32,736	13	111	175,962	6,288	273	666	227	8,171	1,580,549	8. St. Louis*	
7,772	22,706	288	1,667	166,631	5,445	.....	14,819	929	4,332	1,193,200	9. Minneapolis*
7,972	38,988	2,048	312	207,016	7,750	.....	525	45	4,875	1,342,257	10. Kansas City*
11,763	194,551	140	1,203	250,217	46,889	2,147	5	10,898	10,310	2,495,718	11. Dallas*	
136,844	144,200	4,030	5,939	1,248,322	267,600	1,469	27,060	149,576	107,534	17,004,228	12. San Francisco	
402,010	967,646	11,583	16,808	2,610,075	400,004	8,544	88,042	65,694	178,797	35,190,041	Reserve branch cities¹	
23,517	23,875	294	1,927	79,499	15,731	63	250	4,638	9,527	1,478,568	2. Buffalo	
19,981	36,499	234	458	110,468	16,626	122	.....	507	7,615	1,339,453	4. Cincinnati
39,331	32,548	68	912	187,315	38,649	502	1,549	52	19,682	3,579,437	4. Pittsburgh**	
21,594	33,844	105	184	85,888	11,666	1,232	.....	1,192	7,353	1,048,122	5. Baltimore*
25,541	33,128	50	68	165,475	21,619	78	3,943	34	9,140	1,427,807	5. Charlotte*	
8,658	35,636	.....	.....	52,394	6,244	77	.....	.....	2,295	601,125	5. Birmingham
4,706	67,848	.....	190	103,969	4,240	.....	.....	8,060	1,926	604,981	6. Jacksonville*
8,346	37,785	.....	.....	49,762	7,697	235	.....	47	2,148	739,464	6. Nashville
11,562	45,644	402	169	101,842	13,177	118	1,186	2,877	5,420	1,125,121	6. New Orleans	
58,883	71,470	898	4,374	245,770	36,789	1,663	6,725	4,099	26,188	4,481,716	7. Detroit	
2,946	15,899	50	.....	22,140	3,943	.....	.....	.....	561	279,704	8. Little Rock
8,860	31,191	.....	42	70,488	5,388	.....	875	.....	3,324	729,735	8. Louisville
11,067	48,471	151	194	63,746	7,528	857	.....	19,454	2,585	876,075	8. Memphis
315	2,201	.....	72	6,617	2,083	102	.....	.....	371	66,396	9. Helena
8,475	41,226	193	.....	100,778	7,608	17	4,984	.....	7,934	1,022,812	10. Denver*
3,167	31,175	.....	.....	45,112	13,325	217	4,125	129	1,879	581,945	10. Oklahoma City*
4,669	24,952	270	.....	59,373	4,023	.....	510	.....	2,806	532,381	10. Omaha
2,705	17,953	3,817	187	20,982	1,394	.....	.....	13	1,594	266,699	11. El Paso*
13,588	165,020	2,483	708	137,728	48,017	823	2,104	4,876	7,873	1,913,240	11. Houston*	
7,115	25,480	536	27	46,509	11,461	.....	7	39	3,291	604,907	11. St. Antonio*
66,453	79,785	411	3,733	514,924	51,945	15	45,409	23,651	36,171	7,123,930	12. Los Angeles*	
17,642	19,069	653	543	119,913	34,511	674	3	1,298	8,108	1,913,990	12. Portland	
7,110	14,273	192	24	60,239	3,801	13	7,780	.....	1,453	770,095	12. Salt Lake City ³
25,779	32,674	776	2,996	159,144	32,539	880	532	2,788	9,553	2,082,338	12. Seattle	
118,731	411,347	1,188	3,257	755,768	90,797	2,151	21,636	195	41,650	8,718,416	Other reserve cities¹	
12,539	30,833	.....	96	67,013	10,570	.....	.....	.....	2,613	859,438	4. Columbus
10,289	24,292	.....	28	29,169	2,721	24	.....	.....	3,384	570,443	4. Toledo
25,126	35,335	93	1,591	82,138	19,926	244	4,088	.....	5,011	1,417,390	5. Washington*
9,160	53,590	222	192	73,230	3,921	72	6,486	26	2,115	539,317	6. Miami*	
5,017	33,198	.....	.....	53,166	668	680	1,996	.....	1,558	365,532	7. Des Moines*
18,393	43,534	51	336	95,114	13,884	.....	.....	.....	6,305	1,189,911	7. Indianapolis
13,326	19,296	151	749	147,437	10,671	564	509	149	9,203	1,223,017	7. Milwaukee*	
708	5,509	.....	.....	29,710	.....	.....	.....	.....	562	127,754	8. National Stock Yards
3,473	10,839	.....	250	65,798	5,613	222	249	20	3,035	535,785	9. St. Paul*
998	8,904	.....	.....	7,374	855	11	.....	.....	72	104,864	10. Kansas City, Kansas*
773	6,655	.....	.....	1,550	479	132	.....	.....	27	49,673	10. Pueblo*
1,878	7,293	.....	.....	6,656	959	134	.....	.....	1,007	142,312	10. Topeka*
5,609	71,008	.....	.....	33,132	6,945	.....	1,023	.....	2,369	612,799	10. Tulsa*
3,893	22,568	.....	.....	17,143	5,334	26	285	.....	1,827	327,948	10. Wichita*
7,549	38,493	671	15	47,138	8,251	42	7,000	.....	2,562	652,233	11. Fort Worth*
1,623,849	4,797,871	16,781	4,628	1,916,314	1,171,286	44,863	62,406	5,930	267,433	83,111,362	Country banks, by districts	
140,461	201,397	199	848	287,733	91,719	2,832	2,291	1,518	21,444	5,849,667	1. Boston	
263,735	382,961	2,345	899	431,227	195,629	4,848	7,280	1,099	61,266	14,501,557	2. New York	
137,996	284,827	218	.....	110,044	98,782	3,398	3,496	180	16,297	6,427,614	3. Philadelphia
155,699	317,231	12	103	96,646	96,341	2,188	3,642	.....	13,834	6,609,680	4. Cleveland
119,573	306,417	616	41	127,320	71,743	2,482	2,787	247	11,235	4,795,251	5. Richmond	
158,200	583,696	1,642	316	170,246	116,501	4,397	10,740	553	27,154	6,895,483	6. Atlanta	
260,948	780,183	984	218	259,186	154,204	7,182	12,100	1,203	49,523	14,767,745	7. Chicago	
72,020	298,414	615	.....	46,242	45,423	2,338	2,142	82	9,093	3,783,215	8. St. Louis
50,401	203,933	32	544	52,802	53,228	1,982	1,255	89	13,116	3,572,214	9. Minneapolis	
72,812	449,788	369	.....	66,240	48,729	3,439	4,064	.....	9,085	4,779,388	10. Kansas City
104,832	739,080	8,982	732	101,451	102,005	6,833	3,440	52	12,490	5,929,786	11. Dallas	
87,172	249,944	767	927	167,177	96,982	2,944	9,169	907	22,896	5,199,762	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 APRIL 12, 1961 OF CENTRAL RESERVE CITY

LIABILITIES [In thousands of dollars]

Federal Reserve district numbers, and reserve cities	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals and corporations		United States Government and postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
									Savings	Other				
All member banks	123,114,530	95,880,260	1,909,020	8,442,144	12,766,560	941,344	3,175,202	62,260,869	48,330,393	9,419,392	250,422	4,007,784	146,041	106,837
Reserve bank cities	51,502,429	38,718,376	648,678	1,580,497	7,485,087	849,017	2,220,774	19,876,496	13,134,154	5,104,824	88,167	1,350,440	102,761	96,150
1. Boston*	2,325,614	1,802,001	34,982	110,631	328,469	20,404	29,127	288,252	156,510	119,630	5,502	252,811	1,000	5,610
2. New York*	24,344,606	18,259,182	267,903	290,060	3,195,608	683,009	1,648,844	6,133,592	2,747,445	2,953,921	33,218	252,811	80,961	65,236
3. Philadelphia*	3,075,878	2,401,540	39,345	76,993	485,507	21,669	50,824	792,828	512,200	246,132	559	27,357	4,155	2,425
4. Cleveland	1,727,720	1,405,480	19,066	102,196	168,032	7,489	25,457	1,432,908	1,259,046	111,938	300	61,324	100	300
5. Richmond	524,256	353,896	7,346	46,740	112,028	249	3,997	205,090	171,068	23,903	8,200	8,199	100	100
6. Atlanta*	1,117,990	743,350	13,083	123,306	230,047	531	7,673	264,620	183,362	60,946	345	19,934	33	33
7. Chicago**	6,213,048	4,555,916	91,588	215,319	1,223,181	37,267	89,777	1,900,491	1,468,799	409,791	2,250	11,700	2,300	5,651
8. St. Louis*	1,127,025	777,784	12,365	21,715	307,842	1,886	5,343	268,249	188,164	61,946	3,243	12,196	2,000	700
9. Minneapolis*	883,683	575,049	21,298	27,525	246,169	3,716	9,926	182,815	126,889	54,326	275	1,325	100	100
10. Kansas City*	1,006,881	611,652	6,616	16,385	364,952	1,503	5,773	171,364	128,390	40,335	1	2,638	115	900
11. Dallas*	1,620,135	960,547	59,951	41,687	539,946	4,154	13,850	586,610	167,065	302,624	480	115,426	12,097	15,328
12. San Francisco	7,535,593	6,271,889	75,135	507,940	283,306	67,140	330,183	7,649,677	6,025,216	719,332	40,174	837,530	106,837	106,837
Reserve branch cities	21,047,739	16,224,451	310,505	1,431,785	2,730,947	62,046	288,005	10,324,214	8,262,245	1,167,309	23,839	858,763	7,606	4,452
2. Buffalo*	698,082	561,133	9,912	67,885	41,311	4,136	13,705	605,268	557,201	21,216	1,858	24,493	500	500
4. Cincinnati	871,309	701,901	8,936	38,040	113,085	1,257	8,090	291,253	218,134	52,309	350	20,430	30	30
4. Pittsburgh*	2,065,471	1,702,400	69,453	74,862	198,830	3,779	16,147	994,862	815,352	128,999	859	50,241	11	100
5. Baltimore*	757,879	580,753	13,319	71,005	86,686	1,466	4,650	166,129	152,856	9,672	2,290	1,311	100	100
5. Charlotte*	980,364	697,702	13,681	85,172	175,860	276	8,673	269,129	167,026	51,964	5,046	43,688	1,405	1,405
6. Birmingham	436,678	301,722	3,835	65,949	63,282	1,890	11,332	111,332	106,624	4,659	15	2,565	100	100
6. Jacksonville*	473,797	227,454	2,585	75,682	161,506	357	6,213	71,862	56,090	12,462	745	6,331	50	50
6. Nashville	464,914	265,409	5,286	80,719	110,732	2,768	204,634	204,634	181,005	17,235	121	41,116	995	995
6. New Orleans	747,288	513,937	17,845	47,010	158,310	4,019	6,167	269,831	191,774	35,825	1,230	99,873	300	300
7. Detroit	2,282,994	1,859,746	44,390	128,438	206,403	8,848	35,169	1,707,942	1,321,441	285,098	1,230	99,873	300	300
8. Little Rock	210,951	124,880	2,916	28,282	54,038	33	835	46,381	42,041	4,325	15	233	100	100
8. Louisville	563,024	397,472	7,459	20,024	132,625	33	5,411	83,955	64,916	18,491	315	3,260	100	100
8. Memphis	551,568	342,125	2,757	53,220	148,224	3,019	2,223	218,007	197,422	16,614	450	6,775	100	100
9. Helena	43,953	21,968	419	10,900	10,275	158	391	13,245	10,201	2,254	10	780	100	100
10. Denver*	653,637	490,153	6,551	20,658	125,901	158	10,216	261,768	231,325	23,218	450	6,775	100	100
10. Oklahoma City*	426,900	240,789	2,910	52,767	127,501	158	2,933	85,434	55,207	23,905	6	6,316	100	100
10. Omaha	430,171	281,833	5,773	27,262	109,629	56	5,618	47,967	46,329	1,570	68	6,316	100	100
11. El Paso*	178,326	132,211	1,112	11,304	30,775	1,065	1,854	61,916	36,678	12,390	1,525	8,423	2,900	2,900
11. Houston*	1,350,986	926,228	15,412	81,250	309,558	5,784	12,754	375,489	190,971	100,554	45	83,819	100	100
11. San Antonio*	377,888	269,872	1,602	19,534	80,518	1,439	4,923	181,959	120,260	20,318	967	40,414	100	100
12. Los Angeles*	3,873,692	3,464,893	44,061	101,477	160,387	18,093	84,781	2,586,958	2,059,501	198,773	2,335	324,237	950	1,202
12. Portland	954,676	793,236	11,330	89,814	27,100	2,172	31,024	767,336	642,829	57,880	254	66,523	50	50
12. Salt Lake City*	396,556	304,966	2,916	46,058	36,867	3	5,744	286,282	247,065	11,086	1,715	26,416	100	100
12. Seattle	1,256,635	1,021,668	16,045	135,473	61,544	6,086	15,821	615,275	549,997	57,432	3,006	1,475	315	3,050
Other reserve cities	5,950,155	4,144,148	72,655	587,560	1,075,908	10,605	59,279	1,877,415	1,501,657	288,903	21,518	62,197	2,940	200
4. Columbus	617,897	382,177	5,628	173,172	49,667	49	7,204	158,224	121,091	27,577	450	8,921	185	185
4. Toledo	328,189	266,817	11,729	22,590	20,896	217	5,940	183,042	153,087	24,650	240	5,065	100	100
5. Washington*	981,292	887,750	10,120	93	65,688	4,484	13,157	315,012	243,378	59,561	12,073	19,898	100	100
6. Miami*	377,120	228,149	4,076	38,682	101,299	2,278	2,636	113,731	78,805	14,002	1,086	19,898	100	100
7. Des Moines*	278,328	149,407	4,614	35,585	84,572	4,150	5,277	52,277	45,454	5,846	977	12,527	100	100
7. Indianapolis	778,069	546,309	5,284	113,509	102,830	656	9,481	267,316	228,348	24,176	2,265	12,527	100	100
7. Milwaukee	775,763	532,443	7,444	44,321	184,069	2,002	5,484	313,003	280,905	23,307	1,635	4,331	2,625	200
8. National Stock Yards	110,963	17,492	58	885	92,467	61	2,235	983	983	500	2	750	100	100
9. St. Paul*	370,202	227,726	3,801	41,358	94,111	637	2,569	105,128	95,278	9,065	785	1,005	100	100
10. Kansas City, Kansas*	71,076	27,289	495	15,388	27,438	466	23,247	21,307	21,307	1,940	15	1,005	100	100
10. Pueblo*	33,219	24,891	719	2,008	5,201	400	11,308	11,308	9,038	1,250	285	1,005	100	100
10. Topeka*	104,100	65,018	3,689	24,669	10,235	489	20,778	20,778	19,023	1,470	190	1,903	130	130
10. Tulsa*	454,800	348,387	5,998	23,823	73,397	207	2,988	94,517	73,845	18,449	950	1,684	100	100
10. Wichita*	251,031	165,847	6,289	32,921	44,320	1,654	6,544	43,363	36,655	4,074	565	6,173	100	100
11. Fort Worth*	418,106	274,446	2,711	18,556	119,718	75	2,600	174,234	94,460	73,036	565	6,173	100	100
Country banks, by districts	44,614,207	36,793,285	877,182	4,842,302	1,474,618	19,676	607,144	30,182,744	25,432,337	2,858,356	116,898	1,736,384	32,734	6,035
1. Boston	3,585,423	3,050,996	66,988	266,408	142,594	1,527	56,910	1,523,284	1,402,031	91,623	5,150	24,145	335	335
2. New York	6,870,495	5,623,910	153,483	828,318	133,916	2,633	128,235	6,166,136	5,493,204	320,200	4,583	341,825	4,999	1,325
3. Philadelphia	2,893,343	2,529,454	57,821	246,619	26,813	56	32,580	2,796,534	2,530,129	194,108	6,463	65,795	39	39
4. Cleveland	3,135,834	2,664,619	68,645	333,565	27,567	50	41,388	2,764,031	2,310,233	350,463	1,329	102,004	2	2
5. Richmond	2,652,688	2,192,102	64,271	267,879	105,729	448	22,259	1,609,734	1,415,570	93,342	24,622	75,507	693	693
6. Atlanta	4,288,767	3,287,461	74,979	575,497	312,385	687	37,758	1,938,836	1,626,611	150,953	13,222	136,995	11,035	11,035
7. Chicago	7,148,450	6,062,720	122,435	702,465	146,562	2,848	111,420	6,303,670	5,381,915	594,942	4,534	316,767	2,600	2,600
8. St. Louis	2,242,941	1,893,097	44,850	221,077	65,718	18,199	1,177,684	1,177						

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	Redis-counts and other borrowed money	Acceptances outstanding	Other liabilities	Total liabilities	Capital	Surplus	Un-divided profits	Other capital accounts	Total capital accounts	Net demand deposits subject to reserve (see page 18)	Demand deposits adjusted (see footnote on page 1)	Federal Reserve district numbers, and reserve cities
185,375,399	1,610,191	1,496,108	4,468,983	192,950,681	5,377,742	8,769,743	3,313,956	395,305	17,856,746	102,349,414	95,376,915	All member banks
71,378,925	1,246,948	1,424,047	2,336,728	76,386,648	2,257,352	3,810,551	1,199,527	133,530	7,400,960	42,195,085	35,395,446	Reserve bank cities ¹
2,613,866	10,500	47,053	62,569	2,733,988	85,450	192,300	47,717	16,177	341,644	2,029,976	1,769,365	1. Boston*
30,478,198	844,048	1,140,277	1,469,144	33,931,667	1,098,572	1,828,649	664,133	42,380	3,633,734	19,916,841	16,916,865	2. New York**
3,868,706	27,600	15,163	66,650	3,978,119	95,889	230,056	68,783	2,896	397,624	2,528,524	2,125,091	3. Philadelphia*
3,160,628	15,400	304	63,825	3,240,157	82,956	197,043	35,226	106	315,331	1,459,085	1,325,414	4. Cleveland
729,346	5,700	6	17,664	752,716	21,489	31,269	15,664	239	68,661	423,794	321,481	5. Richmond
1,382,110	16,500	224	35,367	1,434,701	37,475	72,300	14,039	13,172	136,986	894,194	691,166	6. Atlanta ³
8,113,539	46,300	58,289	135,276	8,353,404	328,925	427,274	50,867	45,858	852,924	5,250,683	4,033,197	7. Chicago**
1,395,274	18,000	233	21,555	1,435,062	49,878	54,121	41,143	345	145,487	918,327	630,856	8. St. Louis*
1,066,498	5,000	929	19,571	1,091,998	34,250	44,250	22,652	50	101,202	694,346	454,718	9. Minneapolis*
1,178,245	32,550	45	11,806	1,222,646	44,000	48,101	21,969	5,541	119,611	760,877	428,297	10. Kansas City*
2,206,745	29,250	10,898	21,822	2,268,715	92,580	109,170	24,776	477	227,003	1,175,367	770,021	11. Dallas*
15,185,270	196,100	150,626	411,479	15,943,475	285,888	576,018	192,558	6,289	1,060,753	6,143,071	5,928,975	12. San Francisco
31,371,953	245,080	65,860	582,105	32,264,998	906,055	1,471,670	524,639	22,679	2,925,043	17,470,018	15,428,467	Reserve branch cities ¹
1,303,350	24,000	4,638	27,245	1,359,233	37,718	70,312	10,756	549	119,335	594,708	579,421	2. Buffalo*
1,162,562	35,000	507	22,391	1,220,460	39,840	63,410	15,713	30	118,993	724,342	639,117	3. Cincinnati
3,060,333	15,100	52	62,582	3,138,067	109,289	262,549	68,901	631	441,370	1,845,600	1,614,425	4. Pittsburgh**
924,008	25,000	1,192	12,289	962,489	20,618	53,032	7,710	4,273	85,633	638,147	581,481	5. Baltimore*
1,249,493	34	64,678	1,314,205	1,314,205	38,208	65,230	10,164	.....	113,602	781,761	625,348	6. Charlotte ³
548,010	.....	.....	6,781	556,791	17,000	17,501	6,742	3,091	44,334	348,648	317,167	7. Birmingham*
545,659	.....	.....	6,758	552,417	21,400	21,416	6,740	3,008	52,564	301,980	205,737	8. Jacksonville*
669,548	.....	47	20,039	689,634	19,000	24,000	6,788	42	49,830	377,367	299,134	9. Nashville
1,017,119	9,600	3,015	8,310	1,038,044	16,563	50,837	19,677	.....	87,077	599,802	469,291	6. New Orleans
3,990,936	64,300	4,101	67,646	4,126,983	94,938	194,674	58,829	6,292	354,733	1,965,754	1,786,431	7. Detroit
257,332	.....	.....	2,909	260,241	7,450	8,650	3,007	356	19,463	172,912	131,857	8. Little Rock
646,979	250	.....	12,327	659,556	19,000	40,499	10,469	211	70,179	461,345	352,452	9. Louisville
769,575	7,100	19,454	11,789	807,918	18,200	41,250	8,707	.....	68,157	439,351	336,841	8. Memphis
57,198	3,230	.....	1,226	61,654	1,900	1,800	1,042	.....	4,742	35,135	26,642	9. Helena
915,405	20,750	.....	11,925	948,080	28,200	34,150	12,293	89	74,732	511,633	420,407	10. Denver*
512,334	.....	129	6,102	518,565	19,400	19,400	24,580	.....	63,380	350,613	251,377	10. Oklahoma City*
478,138	2,250	.....	5,581	485,969	12,700	19,101	13,819	792	46,412	345,846	255,396	10. Omaha
240,242	500	.....	2,182	242,937	8,500	11,500	3,740	22	23,762	139,391	125,457	11. El Paso*
1,726,475	500	4,879	15,458	1,747,312	67,309	75,784	22,761	74	165,928	1,048,238	888,288	11. Houston*
559,847	.....	39	5,528	565,414	11,650	19,850	7,796	197	39,493	305,899	249,259	11. San Antonio*
6,460,650	20,000	23,659	106,175	6,610,484	182,169	220,163	111,064	50	513,446	3,278,983	3,154,397	12. Los Angeles*
1,722,012	.....	1,298	35,906	1,759,216	49,368	58,127	47,251	28	154,774	815,694	797,361	12. Portland
682,838	14,500	.....	14,837	712,175	15,293	29,267	11,177	2,183	57,920	322,044	296,534	12. Salt Lake City*
1,871,910	3,000	2,803	49,441	1,927,154	50,342	69,168	34,913	761	155,184	1,064,817	1,024,647	12. Seattle
7,827,570	34,099	220	163,737	8,025,626	200,125	354,536	125,696	12,433	692,790	4,783,148	4,045,980	Other reserve cities ¹
776,121	.....	.....	20,105	796,226	20,500	31,500	11,212	.....	63,212	520,051	495,590	4. Columbus
511,231	10,000	.....	11,158	532,389	15,663	17,839	3,267	1,285	38,054	274,728	266,395	4. Toledo
1,296,304	2,500	.....	15,486	1,314,290	26,197	52,684	19,664	4,555	103,100	863,819	823,346	5. Washington*
490,851	.....	51	7,691	498,593	12,257	21,641	6,073	753	40,724	250,300	198,515	6. Miami*
330,605	5,000	.....	3,068	338,673	8,000	8,500	9,667	692	26,859	191,964	135,976	7. Des Moines*
1,045,385	3,500	.....	31,818	1,080,703	25,730	64,275	19,203	.....	109,208	639,421	574,841	7. Indianapolis
1,088,766	9,099	149	40,598	1,138,612	21,000	46,560	16,845	.....	84,405	609,138	436,968	7. Milwaukee*
113,198	.....	.....	714	113,912	1,000	9,000	3,842	.....	13,842	75,744	-11,272	8. National Stock Yards
475,330	.....	20	10,196	485,546	14,500	25,000	10,539	200	50,239	293,565	206,492	9. St. Paul*
94,323	1,000	.....	1,170	96,493	3,200	3,600	1,571	.....	8,371	54,798	35,769	10. Kansas City, Kansas*
44,527	.....	.....	600	45,127	1,500	1,500	1,189	.....	4,546	25,014	25,749	10. Pueblo*
124,878	2,000	.....	2,370	129,248	4,750	6,250	2,049	.....	13,064	90,151	83,520	10. Topeka*
549,317	.....	.....	5,420	554,737	15,150	28,349	12,837	1,726	58,062	350,660	342,273	10. Tulsa*
294,394	1,000	.....	4,152	299,546	9,508	15,008	3,399	487	28,402	211,320	183,279	10. Wichita*
592,340	.....	.....	9,191	601,531	21,170	22,830	4,339	2,363	50,702	332,475	248,539	11. Fort Worth*
74,796,951	84,064	5,981	1,386,413	76,273,409	2,014,210	3,132,986	1,464,094	226,663	6,837,953	37,901,163	40,507,022	Country banks, by districts
5,108,707	3,991	1,521	212,357	5,326,576	149,868	251,354	107,575	14,294	523,091	3,096,293	3,184,117	1. Boston
13,036,631	33,960	1,106	322,388	13,394,085	345,185	535,940	207,226	19,121	1,107,472	6,056,307	6,209,583	2. New York
5,689,877	5,355	180	120,596	5,816,008	157,508	328,513	114,358	11,227	611,606	2,498,520	2,703,396	3. Philadelphia
5,899,865	6,178	.....	104,099	6,010,142	174,443	284,530	130,700	9,865	599,538	2,721,957	2,943,705	4. Cleveland
4,262,422	8,650	247	85,442	4,356,761	114,521	222,646	85,513	15,810	438,490	2,218,951	2,355,756	5. Richmond
6,227,603	3,905	586	103,046	6,335,140	178,687	261,761	97,617	22,278	560,343	3,534,825	3,731,157	6. Atlanta
13,452,120	14,051	1,211	199,826	13,667,208	321,979	455,465	267,026	56,067	1,100,537	6,109,535	6,620,791	7. Chicago
3,420,625	300	82	33,153	3,454,160	89,267	135,727	88,388	15,673	329,055	1,898,286	2,086,425	8. St. Louis
3,250,184	1,730	89	41,348	3,293,351	84,435	114,875	67,961	11,592	278,863	1,587,230	1,674,996	9. Minneapolis
4,334,787	2,975	.....	32,742	4,370,504	107,667	172,285	117,028	11,904	408,884	2,646,059	2,877,010	10. Kansas City
5,390,989	2,173	52	45,585	5,438,799	160,441	197,058	105,417	28,071	490,987	3,202,746	3,630,695	11. Dallas
4,723,141	796	907	85,831	4,810,675	130,209	172,832	75,285	10,761	389,087	2,330,454	2,489,391	12. San Francisco

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

² Cash items reported in process of collection were in excess of demand deposits other than interbank and United States Government.

³ 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	Securities of Federal agencies and corps. not guaranteed by U. S.	Other bonds, notes, and debentures	Corporate stocks (including F. R. Bank stock)	Total	Reserve with Federal Reserve Banks
Total	6,146	165,480,581	99,503,791	48,197,225	134,800	15,283,934	1,139,606	671,649	549,576	39,850,725	16,188,491
New England:											
Maine.....	29	448,544	284,733	129,722	11	27,650	918	4,336	1,174	78,420	27,381
New Hampshire.....	52	261,438	166,480	75,060	3	18,007	396	749	743	57,416	17,547
Vermont.....	31	189,877	121,915	52,291	50	12,529	50	2,606	436	27,416	11,160
Massachusetts.....	122	4,251,089	2,748,263	1,128,720	595	332,975	9,670	14,083	16,783	1,039,278	443,167
Rhode Island.....	5	805,494	532,045	181,737	14	87,395	1,264	555	2,484	78,605	24,903
Connecticut.....	32	1,658,317	1,008,930	441,884	.....	193,795	4,938	2,829	5,941	329,279	80,919
Middle Atlantic:											
New York.....	338	35,738,313	23,024,776	8,739,033	27,825	3,516,786	117,719	153,354	158,820	9,573,459	4,160,238
New Jersey.....	214	5,980,670	3,263,549	1,727,456	2,936	855,895	66,804	45,010	19,020	953,557	365,650
Pennsylvania.....	527	11,282,620	6,820,341	3,133,478	369	1,120,189	76,082	88,292	43,869	2,344,776	1,004,736
East North Central:											
Ohio.....	370	8,849,200	5,078,796	2,880,971	1,609	797,324	27,189	39,026	24,285	1,842,421	795,035
Indiana.....	225	3,086,084	1,607,627	1,207,671	75	222,432	24,561	16,623	7,095	662,852	239,680
Illinois.....	524	13,040,303	7,255,255	4,191,011	444	1,338,392	160,363	61,100	33,738	2,969,085	1,345,068
Michigan.....	213	6,975,170	3,776,048	2,278,168	564	881,597	12,684	10,361	15,748	1,165,723	497,783
Wisconsin.....	159	2,454,118	1,340,648	894,935	250	176,152	21,775	15,257	5,101	583,497	226,528
West North Central:											
Minnesota.....	208	2,479,057	1,535,527	697,550	7	186,414	40,960	12,532	6,067	643,324	243,881
Iowa.....	162	1,389,428	784,171	434,420	.....	153,653	9,659	4,463	3,062	375,776	105,048
Missouri.....	172	3,492,679	2,095,698	1,104,585	206	251,767	21,751	7,232	11,440	1,038,369	398,594
North Dakota.....	40	328,819	177,718	114,044	16	27,274	8,420	704	643	65,998	29,008
South Dakota.....	59	434,027	250,419	142,953	45	29,934	8,703	955	1,018	80,491	38,873
Nebraska.....	139	987,817	592,257	304,981	17	79,338	7,449	1,449	2,326	280,580	106,711
Kansas.....	213	1,279,565	641,725	439,623	35	172,490	18,422	4,020	3,250	320,198	126,624
South Atlantic:											
Delaware.....	5	370,437	221,294	139,841	.....	7,256	.....	232	1,814	73,525	22,589
Maryland.....	59	1,273,226	665,462	472,074	.....	106,472	17,214	8,573	3,431	314,876	121,431
District of Columbia.....	8	1,188,652	684,198	450,888	352	39,531	5,671	5,435	2,577	292,711	137,176
Virginia.....	197	2,374,809	1,418,564	699,649	108	198,803	42,214	8,970	6,501	527,614	188,488
West Virginia.....	111	857,696	412,468	364,974	13	68,047	6,385	3,269	2,540	183,839	64,478
North Carolina.....	37	1,325,277	891,791	310,147	.....	90,802	27,805	794	3,938	411,870	135,410
South Carolina.....	31	551,922	315,186	177,018	.....	48,625	9,158	511	1,424	148,698	40,740
Georgia.....	67	1,694,629	1,138,908	416,510	.....	114,168	15,404	4,470	5,169	503,935	178,310
Florida.....	130	2,870,183	1,444,255	1,149,342	.....	229,689	27,834	11,365	7,698	939,827	247,019
East South Central:											
Kentucky.....	102	1,168,998	653,210	424,172	30	73,083	9,219	5,698	3,586	321,453	120,356
Tennessee.....	82	2,073,015	1,242,212	637,995	122	165,760	16,956	4,658	5,312	563,858	188,804
Alabama.....	93	1,440,988	801,722	453,361	81	163,481	14,832	4,063	3,448	371,396	121,529
Mississippi.....	35	503,253	273,584	150,342	.....	73,600	3,169	.....	1,591	134,297	40,599
West South Central:											
Arkansas.....	76	707,242	378,367	222,520	.....	93,585	9,186	1,887	1,697	205,951	71,698
Louisiana.....	53	1,742,377	911,741	643,847	429	162,719	17,326	1,808	4,507	458,704	162,206
Oklahoma.....	226	1,768,100	968,183	601,552	.....	168,172	12,192	13,335	4,666	571,839	200,166
Texas.....	574	8,040,978	4,711,002	2,398,212	89,630	698,673	96,795	23,975	22,691	2,688,594	861,511
Mountain:											
Montana.....	87	599,968	334,903	200,097	14	49,565	11,345	2,822	1,222	124,730	50,604
Idaho.....	18	508,902	286,303	181,699	728	39,142	.....	10	1,020	89,925	42,500
Wyoming.....	40	298,028	158,622	115,703	.....	19,678	2,514	867	644	68,770	27,952
Colorado.....	96	1,372,220	855,411	432,155	.....	77,935	2,229	1,198	3,292	404,303	158,499
New Mexico.....	37	453,219	241,048	184,445	.....	22,923	2,500	1,370	933	120,638	39,183
Arizona.....	4	978,656	670,388	222,363	1,006	67,265	13,634	1,338	2,662	179,924	58,696
Utah.....	20	725,320	479,101	188,678	75	52,079	1,268	2,405	1,714	170,838	74,440
Nevada.....	5	367,379	216,961	118,199	.....	29,884	1,556	.....	779	52,933	26,638
Pacific:											
Alaska.....	7	145,128	77,379	51,469	.....	8,660	5,119	2,234	267	30,615	7,953
Washington.....	35	2,252,171	1,385,816	654,797	8	194,381	9,353	2,780	5,036	532,286	238,332
Oregon.....	13	1,592,994	926,011	462,177	118	182,234	16,414	2,711	3,329	325,122	161,800
California.....	61	20,533,161	13,454,446	5,285,702	6,515	1,535,551	102,537	66,007	82,403	4,486,786	2,101,894
Hawaii.....	2	271,256	169,360	81,231	.....	17,692	.....	2,361	612	37,085	8,358
Virgin Islands ¹	1	17,768	8,974	5,773	500	2,491	.....	.....	30	3,263	598
Mutual Savings Banks ²	2	18,990	10,160	6,642	.....	1,332	65	734	57	1,560	855

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2....	4	437,946	277,789	129,208	.....	28,443	200	150	2,156	71,014	22,049
New Jersey—Dist. No. 2....	137	4,724,975	2,574,888	1,332,741	2,848	712,760	46,988	38,462	16,288	761,577	299,779
Kentucky—Dist. No. 4....	55	402,628	229,362	138,880	.....	27,646	3,892	1,756	1,092	87,680	32,234
Pennsylvania—Dist. No. 4....	124	4,173,851	2,311,740	1,291,856	262	529,705	4,036	21,636	14,616	755,693	385,655
West Virginia—Dist. No. 4....	11	107,263	53,458	43,187	.....	9,486	4,007	319	413	22,984	8,718
Louisiana—Dist. No. 6....	36	1,384,732	704,692	546,351	429	123,907	4,827	1,166	3,360	371,550	139,574
Mississippi—Dist. No. 6....	22	426,817	239,129	121,914	.....	61,384	2,156	864	1,370	112,448	33,737
Tennessee—Dist. No. 6....	70	1,347,747	751,038	467,850	.....	109,121	13,711	2,582	3,318	346,899	109,148
Indiana—Dist. No. 7....	168	2,729,797	1,417,449	1,060,970	45	208,140	21,806	15,230	6,163	584,620	212,070
Illinois—Dist. No. 7....	376	12,215,103	6,897,553	3,851,073	258	1,241,089	138,017	55,182	31,931	2,773,462	1,273,466
Michigan—Dist. No. 7....	174	6,769,244	3,679,851	2,199,855	564	855,307	9,889	8,465	15,313	1,135,096	484,855
Wisconsin—Dist. No. 7....	118	2,230,401	1,231,458	802,569	50	188,075	19,806	13,809	4,634	539,476	208,900
Missouri—Dist. No. 10....	46	1,227,272	739,103	365,134	180	107,532	7,415	1,808	4,100	455,748	155,698
New Mexico—Dist. No. 10....	11	301,867	166,441	125,176	.....	8,400	1,192	36	622	67,254	21,870
Oklahoma—Dist. No. 10....	212	1,726,913	945,127	589,951	.....	161,865	12,063	13,328	4,579	557,365	196,423
Arizona—Dist. No. 12....	3	869,065	602,307	197,612	1,006	57,048	7,332	1,338	2,422	156,116	48,136

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 APRIL 12, 1961 BY STATES

ASSETS [In thousands of dollars]

cash, and bank balances					Bank premises, furniture, and fixtures	Other real estate owned	Assets in-directly representing real estate	Cus-tomers' liability on accept-ances	Other assets	Total assets	State or Territory
Cash in vault	Demand balances with banks in U. S. (except private banks, etc.)	Other balances with banks in U. S.	Balances with banks in foreign countries	Cash items in process of collection							
2,708,391	7,050,471	44,811	142,268	13,716,293	2,466,142	63,910	289,821	1,469,121	1,187,127	210,807,427	Total
11,957	16,781	52	163	22,086	9,314	236	166	2,068	538,748	New England:	
8,605	12,579	18	11	18,656	5,257	338	42	322	324,814	Maine	
3,754	7,583	.....	29	4,890	3,307	153	846	569	222,168	New Hampshire
80,940	107,801	810	8,309	398,251	61,943	1,070	2,018	46,953	5,430,516	Vermont	
17,426	9,037	.....	412	26,827	10,705	286	6	627	900,222	Massachusetts
51,815	76,970	89	48	119,438	35,836	1,126	330	2	4,499	Rhode Island	
									5,604	Connecticut	
376,563	352,262	4,506	79,707	4,600,183	439,189	6,175	55,804	1,121,022	485,489	Middle Atlantic:	
139,202	230,482	403	87	217,733	92,367	1,646	1,412	659	27,715	New York	
231,127	382,303	1,932	5,709	718,969	177,695	4,074	10,558	15,073	50,328	New Jersey	
										Pennsylvania	
189,813	358,151	650	5,142	493,630	126,416	1,514	4,790	811	46,580	East North Central:	
76,642	210,331	93	336	135,770	44,193	1,235	838	24	16,452	Ohio	
141,240	461,105	1,560	13,605	1,006,507	81,803	3,392	14,662	58,471	75,829	Indiana	
134,924	224,833	1,391	4,601	302,191	95,684	3,816	9,001	4,840	39,255	Illinois	
46,023	139,963	151	749	170,083	28,755	1,439	4,091	331	14,682	Michigan	
										Wisconsin	
32,296	113,775	306	2,207	250,859	35,365	1,004	15,121	1,034	12,629	West North Central:	
28,596	145,091	.....	.....	97,041	12,279	1,277	2,852	28	4,409	Minnesota
44,610	184,481	2,061	423	408,200	33,314	1,915	3,417	277	17,998	Iowa	
4,549	24,951	.....	140	7,350	5,861	60	250	.....	1,929	Missouri
5,790	28,431	.....	.....	7,397	7,132	327	753	3	2,016	North Dakota
14,033	80,979	270	.....	78,587	10,793	686	1,861	.....	4,665	South Dakota
20,617	134,836	103	.....	38,018	16,397	449	561	.....	3,706	Nebraska
										Kansas	
7,191	21,702	100	.....	21,943	7,522	271	2,368	.....	2,213	South Atlantic:
34,377	65,156	105	184	93,623	19,019	1,491	358	1,192	8,258	Delaware	
27,537	39,019	93	1,591	87,295	21,350	267	4,088	.....	5,116	Maryland
59,940	135,380	1,701	106	141,999	41,461	951	3,768	253	8,551	District of Columbia	
27,227	72,191	.....	.....	19,943	11,750	1,105	1,566	.....	2,333	Virginia
38,033	67,831	290	68	170,238	27,496	243	3,943	34	9,971	West Virginia	
19,822	55,337	125	20	32,654	12,609	240	197	.....	2,816	North Carolina
29,825	95,676	419	299	199,406	41,969	680	1,993	302	9,966	South Carolina	
74,340	377,812	707	637	239,312	58,476	2,954	20,356	240	17,862	Georgia	
										Florida	
27,756	94,204	.....	42	79,095	15,156	217	875	77	4,450	East South Central:
46,136	183,870	201	194	144,653	30,830	1,741	.....	19,510	6,745	Kentucky
39,166	131,416	569	60	78,656	21,933	1,093	3,393	250	7,101	Tennessee	
13,211	57,779	550	.....	22,158	13,395	220	500	.....	3,041	Alabama
										Mississippi	
15,341	84,176	50	.....	34,686	12,231	542	130	.....	2,118	West South Central:
35,866	123,348	475	169	136,640	29,246	391	2,158	2,879	9,321	Arkansas	
28,870	257,159	291	.....	85,353	30,662	980	5,856	129	6,094	Louisiana
130,328	1,101,260	16,604	2,541	576,350	205,118	9,488	12,350	15,878	34,940	Oklahoma	
										Texas	
9,766	40,027	14	104	24,215	11,485	599	16	1	3,106	Mountain:	
7,651	16,753	50	.....	22,971	9,747	827	.....	.....	1,028	Montana
5,904	28,627	.....	.....	6,287	5,998	612	.....	.....	993	Idaho
22,123	111,664	193	72	111,752	16,317	934	6,368	.....	9,379	Wyoming
11,153	56,573	.....	.....	13,729	7,916	360	206	.....	1,376	Colorado
18,084	37,046	87	679	65,322	26,046	337	5,909	669	7,967	New Mexico	
9,271	23,428	492	24	63,183	5,086	42	8,651	.....	1,643	Arizona
8,430	10,091	.....	.....	7,774	8,120	152	263	.....	1,555	Utah
										Nevada	
6,621	12,106	32	38	3,865	3,353	528	944	.....	293	Pacific:
38,921	65,609	776	3,229	185,419	47,314	1,112	1,015	2,975	12,139	Alaska	
18,580	23,195	772	543	120,232	34,996	725	3	1,298	8,226	Washington	
229,736	350,553	4,591	9,811	1,790,201	349,821	2,213	73,168	173,233	150,154	Oregon	
5,841	8,025	19	169	14,673	6,073	77	.....	45	3,363	California
822	733	1,100	10	.....	42	300	.....	.....	100	Hawaii
										Virgin Islands ¹	
143	555	7	100	12	14	20,676	Mutual Savings Banks²

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

13,222	9,979	.....	11	25,753	11,009	355	.....	.....	1,339	521,663	Connecticut—Dist. No. 2
105,004	167,290	290	87	189,127	70,816	1,047	863	659	23,002	5,582,939	New Jersey—Dist. No. 2
11,727	36,557	.....	.....	7,162	6,388	1,070	.....	.....	582	497,348	Kentucky—Dist. No. 4
74,563	90,971	70	915	203,519	58,561	1,027	1,665	52	22,341	5,013,190	Pennsylvania—Dist. No. 4
3,607	9,129	.....	.....	1,530	448	225	408	.....	341	131,669	West Virginia—Dist. No. 4
27,042	88,356	475	169	115,934	22,843	321	2,158	2,879	6,989	1,791,472	Louisiana—Dist. No. 6
10,848	45,913	450	.....	21,500	12,061	218	500	.....	2,980	555,024	Mississippi—Dist. No. 6
32,244	125,128	50	.....	80,329	21,478	884	.....	56	4,092	1,721,156	Tennessee—Dist. No. 6
67,080	178,733	78	336	126,323	38,863	1,090	692	24	15,132	3,370,184	Indiana—Dist. No. 7
124,348	387,212	1,060	13,605	973,771	72,320	2,783	14,277	58,471	73,688	15,210,104	Illinois—Dist. No. 7
130,132	212,892	1,391	4,591	301,235	93,081	3,693	9,001	4,840	39,103	8,054,058	Michigan—Dist. No. 7
41,255	119,409	151	749	169,012	24,832	1,246	3,908	331	13,660	2,813,854	Wisconsin—Dist. No. 7
13,811	70,183	2,048	312	213,696	11,242	749	1,270	45	5,863	1,702,189	Missouri—Dist. No. 10
6,026	28,282	.....	.....	11,076	5,134	103	.....	.....	1,233	375,591	New Mexico—Dist. No. 10
27,732	247,986	266	.....	84,958	30,126	968	5,856	129	6,042	2,327,399	Oklahoma—Dist. No. 10
15,949	30,185	97	348	61,401	22,868	319	5,909	669	7,314	1,062,260	Arizona—Dist. No. 12

For footnotes, see opposite page.

ALL MEMBER BANKS—ASSETS AND LIABILITIES

LIABILITIES [In thousands of dollars]

State or Territory	Demand deposits							Time deposits						
	Total	Individuals, partnerships, and corporations	United States Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and officers' checks, etc.	Total	Individuals, partnerships, and corporations		United States Government and postal savings	States and political subdivisions	Banks in U. S.	Banks in foreign countries
									Savings	Other				
Total	123,114,530	95,880,260	1,909,020	8,442,144	12,766,560	941,344	3,175,202	62,260,869	48,330,393	9,419,392	250,422	4,007,784	146,041	106,837
New England:														
Maine.....	264,327	226,474	5,317	18,994	10,583	8	2,951	209,273	196,153	11,362	765	993		
New Hampshire.....	208,173	168,382	6,362	20,638	10,821		1,970	69,208	62,918	4,735	103	1,452		
Vermont.....	73,435	64,486	2,049	4,441	1,197		1,262	124,590	120,810	2,499	49	1,232		
Massachusetts.....	3,895,113	3,130,069	63,924	227,955	402,679	20,486	50,000	767,636	592,858	143,256	7,424	17,163	1,325	5,610
Rhode Island.....	396,368	334,509	3,966	31,977	7,081	1,372	17,463	398,394	355,528	38,826	911	3,129		
Connecticut.....	1,360,705	1,184,147	24,564	88,037	46,459	65	17,433	422,540	403,255	14,500	1,470	3,305	10	
Middle Atlantic:														
New York.....	28,950,649	21,894,028	382,482	964,665	3,289,071	689,258	1,731,145	10,346,193	6,390,211	3,184,311	38,372	580,364	86,399	66,536
New Jersey.....	3,421,494	2,874,383	62,140	342,731	79,883	520	61,837	2,953,022	2,745,307	152,023	3,888	51,745	34	25
Pennsylvania.....	7,567,843	6,293,479	154,581	294,890	700,330	25,478	99,085	4,609,266	3,944,877	519,816	5,161	132,706	4,181	2,525
East North Central:														
Ohio.....	5,708,283	4,557,724	95,797	599,243	369,613	9,062	76,844	3,964,591	3,249,285	533,636	2,363	178,790	217	300
Indiana.....	2,217,006	1,732,298	30,143	294,018	134,789	656	25,102	1,195,020	991,288	156,582	4,974	42,056	120	
Illinois.....	9,808,790	7,681,914	150,297	439,454	1,356,245	37,342	143,538	4,749,960	3,952,971	631,275	6,853	149,850	3,360	5,651
Michigan.....	3,734,589	3,037,125	69,974	334,990	220,281	8,953	63,266	3,704,324	2,946,849	486,592	2,173	266,967	1,743	
Wisconsin.....	1,655,017	1,272,392	25,049	136,833	201,389	2,002	17,352	1,134,782	987,823	113,683	2,967	27,477	2,632	200
West North Central:														
Minnesota.....	1,946,800	1,354,103	40,837	148,859	375,951	4,697	22,353	915,552	639,279	255,021	1,339	19,892	21	
Iowa.....	1,150,853	799,806	23,028	158,838	150,178	2,668	16,335	461,968	362,224	96,553	1,130	2,061		
Missouri.....	3,097,456	2,222,677	36,647	105,206	709,856	3,389	19,681	984,490	719,474	216,114	4,119	41,928	2,155	700
North Dakota.....	232,033	187,758	5,146	25,663	11,027	27	2,412	136,957	71,716	60,610	469	4,162		
South Dakota.....	306,835	240,342	5,592	47,199	10,579		3,123	173,968	89,462	70,626	726	13,154		
Nebraska.....	991,206	719,626	19,131	91,681	151,362	56	9,350	169,900	131,250	36,947	215	1,483	5	
Kansas.....	1,136,559	793,862	25,782	210,542	98,912		7,461	324,288	249,136	42,687	1,882	30,580	3	
South Atlantic:														
Delaware.....	316,908	298,790	5,810	4,264	6,705	26	1,313	68,284	47,945	20,097	210	32		
Maryland.....	1,025,184	800,315	21,887	104,653	89,595	1,466	7,268	411,019	380,871	16,232	5,310	8,606		
District of Columbia.....	1,047,253	951,391	11,807	110	65,736	4,484	13,725	335,933	258,259	62,842	14,832			
Virginia.....	1,585,359	1,242,129	32,859	137,985	159,140	255	12,991	1,044,283	904,517	75,976	13,356	49,854	580	
West Virginia.....	606,536	490,237	12,475	63,026	33,894		6,904	321,503	304,690	14,680	616	1,479	38	
North Carolina.....	1,189,369	880,544	18,147	102,238	177,403	718	10,319	369,289	237,255	65,866	6,195	58,568	1,405	
South Carolina.....	519,331	410,412	12,861	70,337	22,924		2,797	116,297	95,372	4,763	5,572	10,415	175	
Georgia.....	1,511,145	1,073,296	24,488	152,522	250,387	584	9,868	473,786	358,103	74,601	4,134	36,535	413	
Florida.....	2,589,959	1,909,176	30,610	263,457	353,377	2,896	30,443	966,964	779,486	67,130	5,618	112,531	2,199	
East South Central:														
Kentucky.....	1,055,179	828,189	17,959	59,590	140,789	33	8,259	291,330	229,274	44,787	2,587	14,682		
Tennessee.....	1,644,855	1,060,378	23,245	208,564	340,933	3,019	8,716	773,341	668,745	71,161	1,679	30,943	713	100
Alabama.....	1,190,172	860,408	16,628	200,985	104,874	373	6,904	471,662	427,567	34,216	2,028	7,131	720	
Mississippi.....	445,536	273,508	8,530	94,573	66,493		2,432	143,224	102,684	31,714	1,311	950	6,565	
West South Central:														
Arkansas.....	624,727	462,518	10,066	67,492	80,426		4,225	218,299	191,800	21,709	129	4,251	410	
Louisiana.....	1,488,665	1,043,024	27,420	199,276	202,476	4,019	12,450	533,667	433,843	50,528	1,943	45,835	1,518	
Oklahoma.....	1,678,911	1,213,835	27,702	196,781	226,134	207	14,252	458,634	373,762	65,399	3,756	15,178	539	
Texas.....	7,436,298	5,375,289	126,049	538,304	1,305,552	14,415	76,689	2,514,731	1,303,382	697,768	15,647	483,060	13,974	900
Mountain:														
Montana.....	438,488	353,305	7,627	46,110	26,296		5,150	235,285	184,745	37,806	341	12,393		
Idaho.....	353,052	280,492	3,612	60,262	3,474		5,212	206,615	200,506	4,906	1,151	48	4	
Wyoming.....	216,932	165,461	5,145	31,450	11,680		3,196	122,468	99,611	7,693	1,076	14,088		
Colorado.....	1,142,089	894,189	19,328	75,543	137,162	158	15,709	488,820	417,770	34,444	990	35,591	25	
New Mexico.....	384,886	287,341	14,636	60,691	16,839		5,379	151,315	117,453	6,861	1,731	25,225	45	
Arizona.....	702,057	577,686	8,087	83,891	10,219	6,466	15,708	382,165	320,332	27,926	1,557	29,350	3,000	
Utah.....	456,756	351,923	3,723	54,831	39,622	3	6,654	354,719	304,441	12,000	1,719	35,559	1,000	
Nevada.....	223,610	177,875	3,955	34,725	1,732		5,323	166,665	137,160	9,829	1,751	17,925		
Pacific:														
Alaska.....	92,830	76,520	4,107	9,611	823	43	1,726	74,754	43,166	728	13,212	17,648		
Washington.....	1,655,566	1,349,333	25,810	182,141	71,074	6,323	20,885	902,151	823,348	68,382	5,456	1,550	365	3,050
Oregon.....	980,667	813,491	11,980	94,578	27,219	2,172	31,227	786,299	658,571	58,188	268	69,222	50	
California.....	12,234,736	10,491,287	133,315	634,796	452,182	85,941	437,215	10,911,024	8,640,868	948,132	43,351	1,249,096	13,047	16,530
Hawaii.....	146,938	113,646	6,168	20,101	3,099	1,704	2,220	137,604	74,868	11,190	5,543	44,293		1,710
Virgin Islands.....	7,002	4,688	176	2,043	15		80	12,817	7,325	184		5,257	51	
Mutual Savings Banks¹								18,658	18,622				36	

STATES LOCATED IN TWO FEDERAL RESERVE DISTRICTS—CONDITION

Connecticut—Dist. No. 2	287,084	255,070	4,212	15,003	7,757		5,042	180,105	172,981	3,925	70	3,129		
New Jersey—Dist. No. 2	2,668,448	2,290,439	44,428	204,552	73,992	520	54,517	2,365,881	2,227,333	106,917	1,217	30,379	10	25
Kentucky—Dist. No. 4	293,008	257,626	5,424	23,001	5,157		1,800	151,170	128,125	14,904	115	8,026		
Pennsylvania—Dist. No. 4	2,668,576	2,245,219	80,937	113,721	200,606	3,779	24,314	1,675,329	1,468,467	144,779	1,020	60,952	11	100
West Virginia—Dist. No. 4	76,553	62,825	1,299	8,460	2,701		1,268	33,230	31,066	1,917	30	217		
Louisiana—Dist. No. 6	1,203,042	829,879	23,764	163,017	172,890	4,019	9,473	418,145	323,528	47,427	1,808	43,864	1,518	
Mississippi—Dist. No. 6	376,442	222,402	6,952	79,304	65,558		2,226	120,828	91,269	21,970	899	125	6,565	
Tennessee—Dist. No. 6	1,035,794	672,321	19,247	147,560	190,475		6,191	523,461	444,338	50,738	1,050	26,637	698	
Indiana—Dist. No. 7	1,956,571	1,527,811	24,704	261,816	118,536	656	23,048	1,062,817	899,210	123				

OF BANKS ON APRIL 12, 1961 BY STATES

LIABILITIES AND CAPITAL ACCOUNTS [In thousands of dollars]

Total deposits	Rediscounts 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
185,375,399	1,610,191	1,496,108	4,468,983	192,950,681	5,377,742	8,769,743	3,313,956	395,305	17,856,746	102,349,414	95,376,915	Total
473,600	216		14,335	488,151	17,276	19,253	12,931	1,137	50,597	225,460	233,344	New England:
277,381	720	1	12,351	290,453	6,584	18,165	8,429	1,183	34,361	176,938	179,950	Maine
198,025	180		3,400	201,605	6,975	7,563	4,627	1,398	20,563	60,962	66,032	New Hampshire
4,662,749	12,300	47,941	160,490	4,883,480	140,819	292,761	89,133	24,323	547,036	3,389,460	3,164,162	Vermont
794,762	75	630	29,466	824,933	20,490	43,800	10,984	15	75,289	360,504	362,628	Massachusetts
1,783,245	1,000	2	70,429	1,854,676	56,801	83,151	32,961	2,905	175,818	1,164,297	1,203,378	Rhode Island
												Connecticut
39,296,842	893,658	1,145,362	1,679,287	43,015,149	1,341,601	2,200,776	810,961	50,964	4,404,302	23,998,204	21,061,243	Middle Atlantic:
6,374,516	8,690	659	72,846	6,529,442	158,602	269,323	87,064	13,595	528,584	2,973,327	3,083,602	New York
12,177,109	48,315	15,395	229,266	12,470,085	353,451	793,114	253,222	15,252	1,415,039	6,466,571	6,029,695	New Jersey
												Pennsylvania
9,672,874	65,678	811	197,457	9,936,820	279,664	495,912	153,625	5,711	934,912	4,856,502	4,750,234	East North Central:
3,412,026	6,900	24	72,846	3,491,796	82,664	152,805	74,757	9,656	319,882	1,870,906	1,916,981	Ohio
14,558,750	49,080	58,525	211,506	14,877,861	469,063	638,491	172,548	85,582	1,365,684	8,341,178	7,297,368	Indiana
7,438,913	68,796	4,842	144,021	7,656,572	194,363	306,589	117,423	18,542	636,917	3,207,565	3,142,143	Illinois
2,789,799	12,429	331	57,355	2,859,914	61,462	108,108	51,533	5,893	226,999	1,345,533	1,258,927	Michigan
												Wisconsin
2,862,352	5,375	1,034	48,199	2,916,960	84,363	116,643	64,059	5,509	270,574	1,582,166	1,284,347	West North Central:
1,612,821	6,470	28	10,236	1,629,555	36,045	65,185	50,696	4,568	156,494	908,721	880,606	Minnesota
4,081,946	50,650	283	52,326	4,185,205	132,767	157,768	104,476	7,753	402,764	2,504,870	1,942,753	Iowa
368,990	100		5,000	374,090	8,655	12,781	6,787	604	28,827	199,732	208,510	Missouri
480,803		3	9,987	486,793	11,435	16,779	8,744	998	37,956	271,007	283,267	North Dakota
1,161,106	3,045		9,064	1,173,215	30,848	45,593	32,961	3,785	113,187	831,640	742,126	South Dakota
1,460,847	5,240		11,328	1,477,415	37,781	68,503	35,161	2,016	143,461	963,705	973,847	Nebraska
												Kansas
385,192			16,165	401,357	12,678	38,304	3,993	4	54,979	273,263	285,117	South Atlantic:
1,436,203	25,500	1,192	19,047	1,481,942	34,262	75,888	18,366	7,962	136,478	866,405	829,962	Delaware
1,383,186	2,500		16,711	1,402,397	28,407	56,174	20,421	4,785	109,787	920,939	882,415	Maryland
2,629,642	12,100	253	54,594	2,696,589	72,954	130,285	52,620	4,959	260,818	1,307,980	1,251,361	District of Columbia
928,039	1,250		13,038	942,327	27,801	56,520	25,921	5,720	115,962	514,402	540,224	Virginia
1,558,658	500	34	71,360	1,630,552	47,053	82,959	16,792	1,478	148,282	951,300	823,581	West Virginia
635,628			23,477	659,105	15,261	32,085	8,864	1,167	57,377	431,340	450,892	North Carolina
1,984,931	16,750	302	50,796	2,052,779	55,418	99,807	28,196	17,274	200,695	1,216,063	1,036,864	South Carolina
3,556,923	1,255	265	52,855	3,611,298	111,821	133,531	41,510	11,738	298,600	1,972,835	1,966,660	Georgia
												Florida
1,346,509	550	77	17,363	1,364,499	38,565	76,448	29,894	1,820	146,727	881,880	817,336	East South Central:
2,418,196	7,100	19,510	47,205	2,492,011	62,303	103,670	33,744	3,971	203,688	1,316,332	1,136,024	Kentucky
1,661,834	2,000	283	27,461	1,691,578	46,286	67,895	30,761	9,634	154,576	980,100	990,014	Tennessee
588,760			10,629	599,389	14,270	38,293	2,295	459	55,317	365,599	348,355	Alabama
												Mississippi
843,026			7,080	850,106	24,695	32,019	19,389	2,005	78,108	505,865	499,549	West South Central:
2,022,332	12,000	3,017	20,926	2,058,275	48,624	99,075	38,608	494	186,801	1,228,677	1,122,129	Arkansas
2,137,545	640	129	16,786	2,155,100	63,827	90,362	70,241	4,130	228,560	1,336,399	1,339,722	Louisiana
9,951,029	30,423	15,881	85,492	10,082,825	337,445	401,537	157,223	28,316	924,521	5,758,688	5,428,347	Oklahoma
												Texas
673,773	3,260	1	9,529	686,563	19,463	20,989	12,498	392	53,342	374,246	380,350	Mountain:
559,667			7,151	566,818	14,915	18,067	7,937	2,692	43,611	313,328	322,995	Montana
339,400	200		4,353	343,953	5,238	10,712	9,260	1,238	30,448	182,018	193,820	Idaho
1,630,909	20,850		18,978	1,670,737	46,886	60,366	29,805	1,727	138,784	318,673	373,847	Wyoming
536,201			5,707	541,908	15,172	15,511	6,553	4,571	41,807	314,584	339,682	Colorado
1,084,222		669	29,686	1,114,577	26,435	45,365	10,612	2,519	84,931	599,689	618,429	New Mexico
811,475	14,500		16,481	842,456	18,954	34,512	13,396	2,262	69,124	370,745	350,228	Arizona
390,275			8,574	398,849	11,711	14,254	5,537	51	31,553	205,745	210,149	Utah
												Nevada
167,584	497		1,205	169,286	4,918	3,474	2,759	424	11,575	76,859	84,035	Pacific:
2,557,717	3,000	2,990	64,508	2,628,215	70,522	97,168	51,433	1,674	220,797	1,404,538	1,378,352	Alaska
1,766,966		1,298	36,063	1,804,327	50,458	60,507	48,037	35	159,037	837,240	822,264	Washington
23,145,760	216,399	174,291	539,868	24,076,318	510,756	844,429	328,794	8,239	1,692,218	10,094,525	9,859,260	Oregon
284,542		45	5,764	290,351	8,600	11,729	4,973	2,176	27,548	124,240	122,998	California
19,819			205	20,024	335	675	439		1,449	6,269	6,811	Hawaii
												Virgin Islands ¹
18,658			77	18,735		1,604	337		1,941			Mutual Savings Banks²

OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

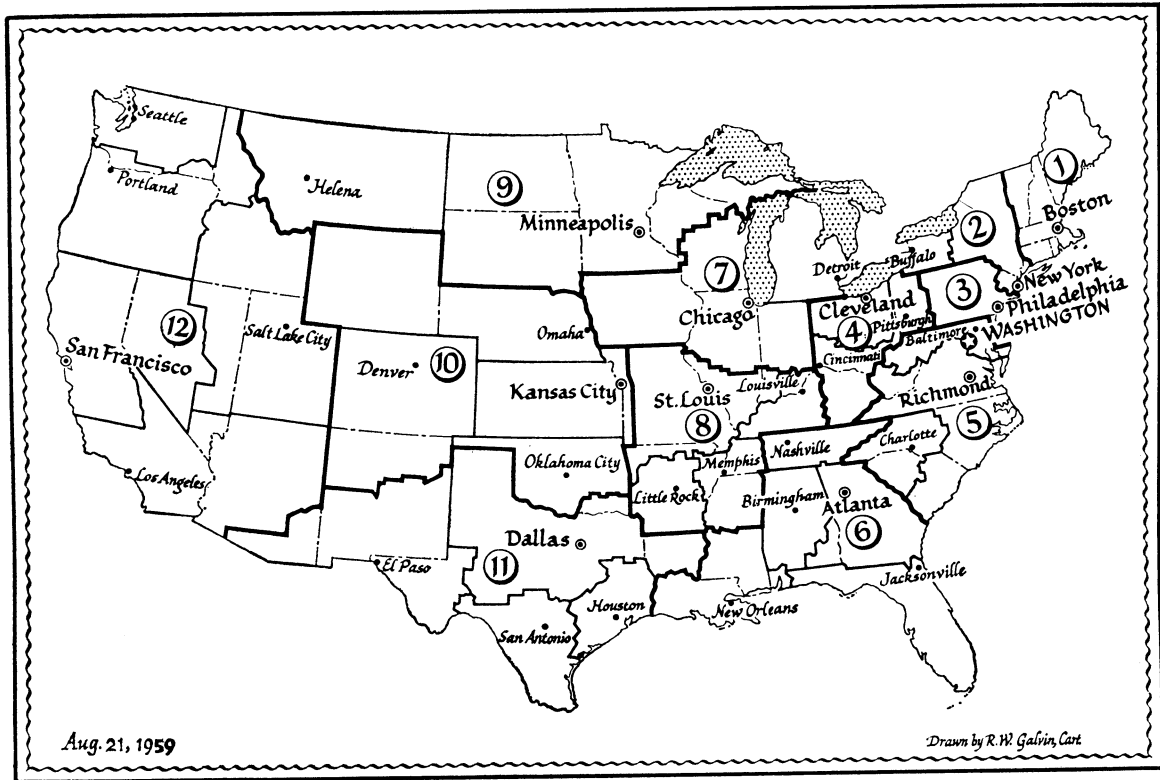
467,189			15,545	482,734	13,627	21,039	3,773	490	38,929	251,352	256,012	Connecticut—Dist. No. 2
5,034,329	8,350	659	123,740	5,167,078	125,912	212,411	66,942	10,596	415,861	2,312,031	2,381,803	New Jersey—Dist. No. 2
444,178	300		4,013	448,491	12,900	22,148	12,929	880	48,857	249,289	2,275,265	Kentucky—Dist. No. 2
4,343,905	15,700	52	80,022	4,439,679	145,422	329,761	94,196	4,132	573,511	2,374,086	2,188,124	Pennsylvania—Dist. No. 4
109,783			2,668	112,451	4,705	9,050	4,269	1,194	19,218	65,894	71,023	West Virginia—Dist. No. 4
1,621,187	10,000	3,017	13,460	1,647,664	34,476	75,639	33,272	421	143,808	988,752	800,454	Louisiana—Dist. No. 6
497,270			10,324	507,594	12,113	33,374	1,649	294	47,430	309,029	282,432	Mississippi—Dist. No. 6
1,559,255		56	35,096	1,594,407	42,268	59,210	22,288	2,983	126,749	830,337	745,743	Tennessee—Dist. No. 6
3,019,388	6,700	24	64,813	3,090,925	71,668	134,110	65,645	7,836	279,259	1,651,515	1,687,391	Indiana—Dist. No. 7
13,623,722	49,080	58,525	205,432	13,936,760	448,203	601,489	147,243	76,409	1,273,344	7,836,286	6,056,923	Illinois—Dist. No. 7
7,225,076	67,571	4,842	143,049	7,440,538	188,588	297,882	111,957	15,093	613,520	3,130,890	3,056,223	Michigan—Dist. No. 7
2,540,344	12,429	331	54,701	2,607,805	56,068	98,082	46,896	5,003	206,049	1,239,083	1,137,773	Wisconsin—Dist. No. 7
1,502,417	32,550	45	16,829	1,551,841	52,380	59,916	31,793	6,259	150,348	944,209	1,147,865	Missouri—Dist. No. 10
345,101			5,013	350,114	10,095	10,199	3,102	2,081	25,477	192,858	194,696	New Mexico—Dist. No. 10
2,086,568	640	129	16,303	2,103,640	62,847	88,455	68,652	3,805	223,759	1,313		

STATE MEMBER BANKS—ASSETS AND LIABILITIES ON APRIL 12, 1961 BY FEDERAL RESERVE DISTRICTS

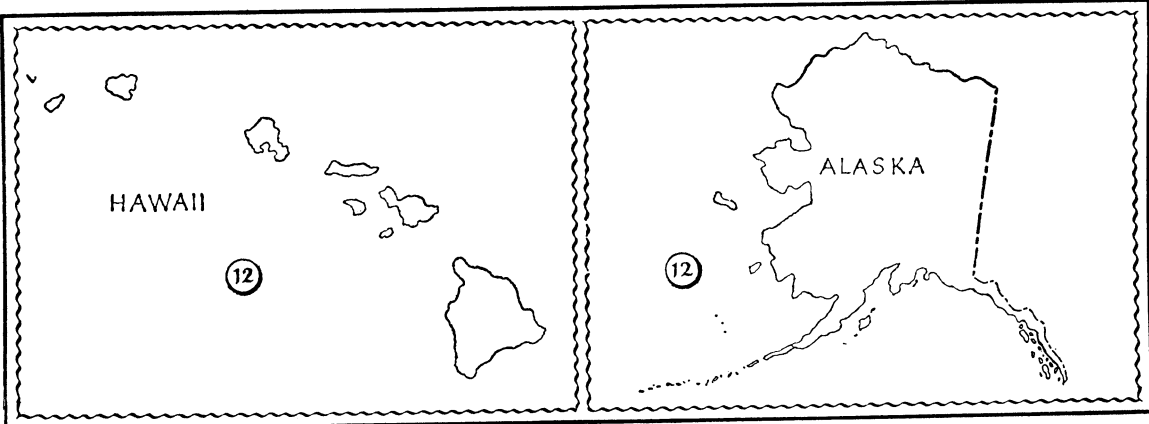
[Amounts in thousands of dollars]

	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	57,946,716	1,965,504	27,459,269	3,605,207	4,261,160	2,188,329	1,214,136	7,417,858	1,874,825	567,233	1,041,718	867,256	5,484,221
Loans (including overdrafts)	35,907,912	1,174,048	17,766,133	2,429,517	2,524,995	1,323,754	692,623	3,996,346	1,068,840	308,380	608,898	491,566	3,522,812
United States Government direct obligations	15,968,446	573,099	6,674,345	881,692	1,329,149	656,862	376,266	2,528,538	656,021	195,617	306,519	262,081	1,528,257
Obligations guaranteed by United States Government	12,781	6	10,429	84	385	260	152	363	18	59	197	5	823
Obligations of States and political subdivisions	5,356,280	200,361	2,685,388	236,589	374,558	151,461	129,774	810,796	117,495	47,898	117,828	92,147	391,985
Securities of Fed. agencies and corps. not guar. by U. S.	308,355	4,842	88,420	24,923	8,150	44,909	10,658	46,416	21,571	12,815	4,134	19,240	22,277
Other bonds, notes, and debentures	177,026	6,001	104,452	14,704	12,066	5,167	1,462	20,412	4,681	1,291	680	2,157	6,043
Corporate stocks (including Federal Reserve Bank stock)	215,916	7,147	130,102	17,698	11,857	5,916	3,201	14,987	6,199	1,173	3,462	2,155	12,019
Reserves, cash, and bank balances	14,410,609	411,625	7,592,568	930,558	814,487	549,737	316,507	1,358,932	491,264	111,467	337,769	256,277	1,239,418
Reserve with Federal Reserve Banks	6,039,765	162,633	3,233,684	369,038	346,300	220,892	109,303	600,672	197,991	48,598	114,267	84,099	552,288
Cash in vault	852,587	46,689	293,772	73,411	95,556	56,906	30,076	120,102	29,291	9,619	14,555	19,601	63,009
Demand balances with banks in United States (except private banks and American branches of foreign banks)	1,609,712	60,101	235,309	103,140	159,804	105,566	113,370	320,341	122,204	38,041	80,839	130,413	140,584
Other balances with banks in United States	13,674	404	4,490	1,972	234	1,565	268	1,282	13	41	68	353	3,632
Balances with banks in foreign countries	79,552	910	67,703	2,345	1,758	454	195	2,054	34	46	125,965	21,770	478,575
Cash items in process of collection	5,815,319	140,888	3,757,610	380,652	210,835	164,354	63,295	314,481	141,731	15,163	8,582	24,953	68,611
Bank premises owned and furniture and fixtures	716,817	34,481	293,616	61,053	54,041	35,981	30,389	79,658	18,328	7,124	8,582	347	1,027
Other real estate owned	9,607	621	2,822	970	403	256	670	1,577	146	408	360	347	1,027
Investments and other assets indirectly representing bank premises or other real estate	104,452	524	49,861	7,729	2,439	6,789	790	14,833	1,732	3	1,251	22	18,479
Customers' liability on acceptances	1,022,795	5,037	977,497	2,042	441	.....	517	9,050	.....	.....	.....	.....	28,032
Other assets	495,586	11,968	325,176	17,415	23,401	14,848	9,639	38,673	7,842	1,192	5,258	2,663	37,511
Total assets	74,706,582	2,429,760	36,700,809	4,624,974	5,156,372	2,795,940	1,572,648	8,920,581	2,394,316	687,427	1,394,938	1,151,518	6,877,299
LIABILITIES													
Demand deposits	44,143,655	1,633,124	22,779,307	3,016,975	2,539,050	1,727,739	969,850	4,374,561	1,538,583	360,340	940,431	762,038	3,501,657
Individuals, partnerships, and corporations—total	34,605,648	1,380,582	17,154,006	2,539,936	2,155,731	1,373,947	701,149	3,568,325	1,178,048	286,069	629,945	629,228	3,008,682
Individuals, partnerships, and corporations	34,232,056	1,380,582	16,784,514	2,538,918	2,155,681	1,372,405	701,148	3,568,213	1,178,048	286,069	629,945	629,228	3,007,305
Foreign governments, central banks, etc.	373,592	.....	369,492	1,018	50	1,542	1	112	.....	.....	.....	.....	1,377
United States Government	536,082	24,371	250,102	37,741	39,796	23,608	12,014	60,128	20,450	6,661	12,096	8,198	40,917
States and political subdivisions	2,119,237	121,565	667,185	84,372	191,098	128,406	142,724	346,148	79,729	47,892	81,715	74,265	154,138
Commercial Banks in United States	4,201,855	27,461	2,480,540	272,440	112,877	179,412	105,004	310,542	248,034	15,249	208,264	40,954	201,078
Mutual savings banks in United States	399,445	42,460	326,150	27,953	97	1,853	.....	454	.....	.....	465	408	478
Banks in foreign countries	599,012	2,181	547,181	7,868	3,378	3,248	490	8,936	1,317	.....	.....	.....	23,540
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,682,376	34,504	1,354,143	46,665	36,073	17,265	8,469	80,028	11,005	4,469	7,946	8,985	72,824
Time deposits	20,167,082	470,331	7,541,362	1,062,033	2,041,074	754,235	437,636	3,707,068	598,447	266,080	286,810	286,511	2,715,495
Individuals, partnerships, and corporations—total	18,827,444	462,936	7,018,990	1,027,544	1,934,982	697,130	392,994	3,565,413	566,285	253,265	266,660	241,747	2,379,498
Savings deposits	14,822,020	434,861	4,576,350	813,717	1,746,656	616,346	350,176	3,042,566	433,195	178,493	219,449	200,968	2,209,243
Deposits accumulated for payment of personal loans	141,778	.....	.....	13	99,228	4,700	1,241	9,650	488	464	3	15,632	359
Other time dep. of inds., parts., and corps.	2,778,491	28,075	1,401,866	201,784	109,098	72,127	39,577	500,307	132,602	74,308	47,208	25,147	156,392
Foreign governments, central banks, etc.	1,085,155	.....	1,040,774	12,030	.....	3,957	2,000	12,890	.....	.....	.....	.....	13,504
United States Government and Postal savings	47,016	592	20,871	873	959	11,934	3,653	975	2,842	165	1,464	789	1,899
States and political subdivisions	1,143,251	6,803	374,934	31,241	84,933	45,056	34,578	139,721	28,480	12,650	18,586	42,871	323,398
Commercial Banks in United States	72,879	.....	59,786	2,125	.....	115	6,411	709	140	.....	100	1,104	2,389
Mutual savings banks in United States	13,614	.....	13,239	.....	.....	.....	.....	.....	.....	.....	.....	.....	325
Banks in foreign countries	62,878	.....	53,492	250	200	.....	.....	250	700	.....	.....	.....	7,986
Total deposits	64,310,737	2,103,455	30,320,669	4,079,008	4,580,124	2,481,974	1,407,486	8,081,629	2,137,030	626,420	1,227,241	1,048,549	6,217,152
Rediscounts and other liabilities for borrowed money	924,034	400	761,705	15,600	36,120	5,100	6,750	23,405	14,100	905	35,050	750	24,149
Acceptances outstanding	1,041,975	5,083	996,553	2,075	441	.....	517	9,052	185	.....	.....	.....	28,067
Other liabilities	1,919,754	89,754	1,256,782	88,731	84,085	74,273	30,862	131,494	28,609	5,790	11,080	12,123	105,692
Total liabilities	68,196,021	2,198,692	33,335,711	4,185,414	4,700,770	2,561,347	1,445,615	8,245,580	2,179,924	633,115	1,273,371	1,061,422	6,375,060
CAPITAL ACCOUNTS													
Capital	1,918,648	69,253	1,000,829	105,682	126,652	66,195	40,509	196,783	64,381	17,957	37,053	31,820	161,534
Surplus	3,197,703	109,733	1,688,039	255,840	247,625	121,401	62,767	289,760	81,519	20,881	52,845	34,271	233,002
Undivided profits	1,266,436	44,529	629,160	73,723	76,302	40,566	20,563	147,748	65,015	13,478	28,280	20,885	106,187
Other capital accounts	127,774	7,533	47,070	4,315	5,023	6,431	3,194	40,710	3,477	1,996	3,389	3,120	1,516
Total capital accounts	6,510,561	231,068	3,365,098	439,560	455,602	234,593	127,033	675,001	214,392	54,312	121,567	90,096	502,239
Total liabilities and capital accounts	74,706,582	2,429,760	36,700,809	4,624,974	5,156,372	2,795,940	1,572,648	8,920,581	2,394,316	687,427	1,394,938	1,151,518	6,877,299
Net demand deposits subject to reserve (see footnote on page 1)	36,720,223	1,432,534	18,786,388	2,533,183	2,168,411	1,457,319	793,183	3,740,301	1,274,648	307,136	733,722	609,855	2,883,041
Demand deposits adjusted (see footnote on page 1)	33,590,399	1,440,404	16,291,055	2,326,142	2,175,542	1,360,865	789,537	3,689,410	1,128,368	323,267	594,106	691,116	2,781,087
Pledged assets (and securities loaned)	6,251,425	145,013	2,361,381	494,075	593,626	342,782	274,412	545,213	187,148	86,488	158,108	181,763	881,416
Number of banks	1,623	36	149	60	179	120	69	411	160	127	137	119	56

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