

SUMMARY REPORT

Assets and Liabilities of Member Banks

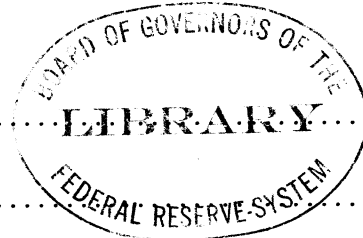
September 27, 1961

NUMBER 161

Board of Governors of the Federal Reserve System
Washington, D.C.

CONTENTS

Assets and Liabilities of All Member Banks:	PAGE
By Class of Bank	2-3
On Selected Call Dates	4-5
By Class, by Federal Reserve Districts	6-17
By States	18-31
 Assets and Liabilities of State Member Banks, by Federal Reserve Districts	 32-35



These statistics are tabulated from condition reports submitted by member banks following each official call, a minimum of four 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 *Summary Report - Assets and Liabilities of Member Banks*.

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 central reserve cities have permission to maintain the reserves required of reserve city banks or country banks; and some banks in reserve cities have permission to maintain the reserves required of country banks. Condition reports of member banks are tabulated in accordance with the reserve classifications of the banks. Since a member bank that has two or more offices, whether in the same city or in different cities, submits a consolidated condition report, the report is tabulated according to a single location (that of the bank's head office, unless it has a branch in a city where banks are subject to higher reserve requirements).

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

HG
2554
.112
SEP 1961-1964

ALL MEMBER BANKS, BY CLASS OF BANK, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

ASSETS	CENTRAL RESERVE CITY BANKS		RESERVE CITY MEMBER BANKS ¹	COUNTRY MEMBER BANKS ¹	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS	ALL STATE MEMBER BANKS
	NEW YORK ¹	CHICAGO ¹					
RESERVES, CASH, AND BANK BALANCES--TOTAL	8,066,490	1,863,740	16,041,050	12,610,420	38,581,700	24,489,635	14,092,065
Currency and coin	202,872	31,661	920,697	1,776,578	2,931,808	2,024,877	906,931
Reserve with Federal Reserve Banks	3,602,952	926,666	6,987,441	4,520,811	16,037,870	10,036,033	6,001,837
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	73,828	72,165	2,030,824	4,533,802	6,710,619	5,217,246	1,493,373
Other balances with banks in the U. S.	3,715	1,370	27,755	17,366	50,206	35,942	14,264
Balances with banks in foreign countries	77,665	12,829	57,765	5,742	154,001	64,277	89,724
Cash items in process of collection	4,105,458	819,049	6,016,568	1,756,121	12,697,196	7,111,260	5,585,936
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	8,401,980	2,228,551	19,291,365	23,941,010	53,862,906	35,738,112	18,124,794
Direct:							
Treasury bills	2,595,614	707,500	2,916,109	3,473,704	9,692,927	6,029,412	3,663,515
Treasury certificates of indebtedness	504,612	101,544	802,747	523,669	1,932,572	1,159,869	772,703
Treasury notes maturing in one year or less	681,550	168,520	2,106,446	2,101,425	5,057,941	3,436,772	1,621,169
Other Treasury notes	1,572,493	397,006	5,008,268	6,288,485	13,266,252	8,882,968	4,383,284
United States nonmarketable bonds	6,155	626	64,186	326,033	397,000	307,093	89,907
Other bonds maturing in 1 year or less	689,204	195,309	1,816,001	1,807,054	4,507,568	2,947,321	1,560,247
Other bonds maturing in 5 years	1,651,179	512,858	4,126,384	5,294,296	11,584,717	7,484,982	4,099,735
Other bonds maturing in 5 to 10 years	551,425	142,094	1,915,707	3,155,482	5,764,708	4,297,130	1,467,578
Other bonds maturing after 10 years	141,541	3,081	437,067	935,799	1,517,488	1,068,398	449,090
Guaranteed obligations	8,207	13	98,450	35,063	141,733	124,167	17,566
OTHER SECURITIES--TOTAL	2,867,679	837,925	6,160,517	8,852,533	18,718,654	12,562,029	6,156,625
Obligations of States and subdivisions	2,575,939	696,326	5,432,425	7,410,112	16,114,802	10,630,990	5,483,812
Other bonds, notes, and debentures	154,076	119,105	501,848	1,267,277	2,042,306	1,590,467	451,839
Federal Reserve bank stock	87,648	22,440	163,406	156,548	430,042	274,730	155,312
Other corporate stocks	50,016	54	62,838	18,596	131,504	65,842	65,662
TOTAL SECURITIES	11,269,659	3,066,476	25,451,882	32,793,543	72,581,560	48,300,141	24,281,419
LOANS AND DISCOUNTS, NET--TOTAL	18,183,451	4,211,735	41,021,190	38,938,167	102,354,543	65,126,699	37,227,844
Valuation reserves	453,443	140,808	770,558	753,022	2,117,831	1,355,944	761,887
LOANS AND DISCOUNTS, GROSS--TOTAL	18,636,894	4,352,543	41,791,748	39,691,189	104,472,374	66,482,643	37,989,731
Real estate loans--total	868,130	211,001	9,405,647	13,029,328	23,514,106	16,205,767	7,308,339
Secured by farm land	345	745	164,599	729,663	895,352	654,170	241,182
Secured by residential properties:							
Insured by FHA	241,056	32,356	2,921,779	2,100,746	5,295,937	3,845,911	1,450,026
Insured or guaranteed by VA	135,870	23,572	907,072	1,257,717	2,324,231	1,595,073	729,158
Not ins. or guar. by FHA or VA	172,609	89,756	3,158,865	5,801,310	9,222,540	6,308,006	2,914,534
Secured by other properties	318,250	64,572	2,253,332	3,139,892	5,776,046	3,802,607	1,973,439
Loans to domestic com'l. and foreign banks	532,600	54,727	1,139,914	626,395	2,353,636	1,409,938	943,698
Loans to other financial institutions	1,562,513	493,910	2,893,362	1,060,303	6,010,088	3,567,652	2,442,436
Loans to brokers and dealers in securities	1,616,613	185,465	681,741	459,294	2,943,113	1,107,942	1,835,171
Other loans for purchasing or carrying secs.	450,510	128,568	704,399	412,298	1,695,775	814,308	881,467
Loans to farmers directly guar. by CCC	-	-	49,580	163,765	213,345	163,948	49,397
Other loans to farmers	6,605	18,809	883,912	2,507,367	3,416,693	2,664,329	752,364
Commercial including open market paper	10,528,343	2,527,295	16,190,401	9,815,554	39,061,593	23,787,422	15,274,171
Other loans to individuals--total	2,008,571	493,044	8,934,118	10,940,853	22,376,586	15,124,945	7,251,641
Passenger automobile instalment loans	184,793	69,620	2,886,472	3,912,720	7,053,605	4,974,822	2,078,783
Other retail consumer instalment loans	193,375	173,697	918,593	1,086,380	2,372,045	1,650,349	721,696
Residential repair and modern instal.	209,024	17,053	1,021,586	1,025,452	2,273,115	1,587,340	685,775
Other instal. loans for personal expenditures	459,451	31,096	1,188,841	1,855,413	3,534,801	2,391,203	1,143,598
Single payment loans for personal expenditures	961,928	201,578	2,918,626	3,060,888	7,143,020	4,521,231	2,621,789
All other loans (including overdrafts)	1,063,009	239,724	908,674	676,032	2,887,439	1,636,392	1,251,047
TOTAL LOANS AND SECURITIES	29,453,110	7,278,211	66,473,072	71,731,710	174,936,103	113,426,840	61,509,263
Bank premises	283,861	18,419	782,812	911,179	1,996,271	1,393,594	602,677
Furniture and fixtures	39,333	5,094	212,795	304,507	561,729	414,314	147,415
Real estate owned other than bank premises	2,528	-	18,518	47,280	68,326	58,226	10,100
Investments and other assets indirectly representing bank premises or other real estate	57,626	10,900	174,627	64,490	307,643	191,515	116,128
Customers' liability on acceptances outstanding	1,135,816	68,925	301,168	7,399	1,513,308	459,098	1,054,210
Other assets	501,657	50,288	475,923	294,139	1,322,007	750,041	571,966
TOTAL ASSETS	39,540,421	9,295,577	84,479,965	85,971,124	219,287,087	141,183,263	78,103,824

2

¹BANKS ARE CLASSIFIED ACCORDING TO THEIR RESERVE REQUIREMENTS AND NOT NECESSARILY ACCORDING TO LOCATION; SEE CONTENTS PAGE FOR BASIS OF CLASSIFICATION OF MEMBER BANKS. NOTE--NET DEMAND DEPOSITS SUBJECT TO RESERVE ARE GROSS DEMAND DEPOSITS LESS 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 RELATED DEPOSIT AND DEDUCTION ITEMS ARE ACCOUNTED FOR BY AN EXCESS OF ALLOWABLE DEDUCTIONS OVER GROSS DEMAND DEPOSITS AT A FEW BANKS.

ALL MEMBER BANKS, BY CLASS OF BANK, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	CENTRAL RESERVE CITY BANKS		RESERVE CITY MEMBER BANKS ¹	COUNTRY MEMBER BANKS ¹	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS	ALL STATE MEMBER BANKS
	NEW YORK ¹	CHICAGO ¹					
DEMAND DEPOSITS--TOTAL	24,707,183	6,213,107	49,103,237	45,906,431	125,929,958	80,512,872	45,417,086
Individuals, partnerships, and corporations	16,913,915	4,103,454	35,704,302	36,489,639	93,211,310	59,840,593	33,370,717
Foreign Governments, central banks, etc.	537,661	14,509	128,570	5,565	686,305	291,272	395,033
United States Government	1,485,426	475,680	2,908,890	2,423,388	7,293,384	4,634,635	2,658,749
States and political subdivisions	309,127	329,737	2,832,305	5,008,193	8,479,362	6,194,287	2,285,075
Mutual savings banks in United States	278,901	1,206	144,144	151,617	575,868	235,418	340,450
Commercial banks in United States	2,918,663	1,172,800	6,432,439	1,257,362	11,781,264	7,541,679	4,239,585
Banks in foreign countries	707,164	36,841	208,967	14,756	967,728	375,426	592,302
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,556,326	78,880	743,620	555,911	2,934,737	1,399,562	1,535,175
TIME DEPOSITS--TOTAL	7,182,488	1,940,118	25,852,811	31,399,938	66,375,355	44,658,688	21,716,667
Savings deposits	2,928,709	1,437,338	19,951,161	26,182,952	50,500,160	35,092,412	15,407,748
Accumulated for payment of personal loans	15,848	464	229,047	330,459	575,818	433,934	141,884
Other time deposits of indiv., part., and corp.	2,175,485	402,376	2,960,554	2,922,854	8,461,269	5,049,962	3,411,307
Foreign Governments, central banks, etc.	1,608,154	79,620	394,226	5,917	2,087,917	803,000	1,284,917
United States Government	36,503	3,250	99,243	103,041	242,037	201,091	40,946
Postal savings	-	-	2,920	8,604	11,524	7,969	3,555
States and political subdivisions	244,901	7,720	2,151,612	1,810,056	4,214,289	2,969,866	1,244,423
Mutual savings banks in United States	7,400	-	2,270	4,724	14,394	4,396	9,998
Commercial banks in United States	101,706	4,400	36,786	27,546	170,438	64,792	105,646
Banks in foreign countries	63,782	4,950	24,992	3,785	97,509	31,266	66,243
TOTAL DEPOSITS	31,889,671	8,153,225	74,956,048	77,306,369	192,305,313	125,171,560	67,133,753
Rediscounts and other borrowed money	1,106,396	93,750	843,950	84,289	2,128,385	1,085,863	1,042,522
Acceptances outstanding	1,161,687	69,308	306,214	7,459	1,544,668	467,225	1,077,443
Other liabilities	1,712,195	123,583	1,599,178	1,488,002	4,922,958	2,779,998	2,142,960
TOTAL LIABILITIES	35,869,949	8,439,866	77,705,390	78,886,119	200,901,324	129,504,646	71,396,678
CAPITAL ACCOUNTS--TOTAL	3,670,472	855,711	6,774,575	7,085,005	18,385,763	11,678,617	6,707,146
Capital stock, notes, and debentures	1,108,679	325,425	1,983,303	2,048,656	5,466,063	3,510,219	1,955,844
Surplus	1,812,925	422,576	3,468,092	3,189,616	8,893,209	5,655,738	3,237,471
Undivided profits	696,167	63,111	1,231,602	1,613,888	3,604,768	2,237,432	1,367,336
Other capital accounts	52,701	44,599	91,578	232,845	421,723	275,228	146,495
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	39,540,421	9,295,577	84,479,965	85,971,124	219,287,087	141,183,263	78,103,824
MEMORANDA							
PLEGGED ASSETS (AND SECURITIES LOANED)	3,698,691	1,074,228	12,559,403	10,665,748	27,998,070	19,855,506	8,142,564
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	1,108,679	325,425	1,976,653	2,032,139	5,442,896	3,506,951	1,935,945
Capital notes and debentures	-	-	3,650	12,544	16,194	-	16,194
Preferred stock	-	-	3,000	3,973	6,973	3,268	3,705
Retirable value of preferred stock	-	-	3,000	4,138	7,138	3,432	3,706
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	20,527,897	5,321,893	41,055,927	39,618,004	106,523,721	68,185,437	38,338,284
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	16,197,636	3,745,578	33,745,340	40,469,560	94,158,114	61,225,298	32,932,816
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	20.4	20.0	19.0	14.7	17.6	17.3	18.0
U. S. Gov't obligations, direct and guaranteed	21.2	24.0	22.8	27.8	24.6	25.3	23.2
Other securities	7.3	9.0	7.3	10.3	8.5	8.9	7.9
Loans and discounts	46.0	45.3	48.6	45.3	46.7	46.1	47.7
Total capital accounts	9.3	9.2	8.0	8.2	8.4	8.3	8.6
NUMBER OF BANKS	14	9	205	5,904	6,132	4,523	1,609

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

ALL MEMBER BANKS ON SELECTED CALL DATES SEPTEMBER 26, 1956 TO SEPTEMBER 27, 1961
(Amounts in millions of dollars)

ASSETS	SEPT. 26, 1956	OCT. 11, 1957	SEPT. 24, 1958	OCT. 6, 1959	OCT. 3, 1960	JUNE 30, 1961	SEPT. 27, 1961	CHANGE TO SEPT. 27, 1961 FROM -- OCT. 3, 1960
RESERVES, CASH, AND BANK BALANCES--TOTAL	36,817	37,776	36,191	38,948	41,424	40,084	38,582	- 2,842
Currency and coin	2,296	1,889	2,370	2,201	2,249	2,142	2,932	+ 683
Reserve with Federal Reserve Banks	18,502	19,203	17,953	18,291	17,552	16,488	16,038	- 1,514
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	6,401	6,560	6,582	6,668	7,234	6,841	6,711	- 523
Other balances with banks in the U. S.	28	26	44	32	40	57	50	+ 10
Balances with banks in foreign countries	120	63	116	86	140	142	154	+ 14
Cash items in process of collection	9,471	10,035	9,126	11,670	14,209	14,414	12,697	- 1,512
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	46,354	46,241	53,285	46,796	45,969	50,361	53,863	+ 7,894
Direct:								
Treasury bills	2,147	3,377	3,082	3,574	4,625	5,962	9,693	+ 5,068
Treasury certificates of indebtedness	1,783	3,517	6,148	1,820	2,223	2,951	1,933	- 290
Treasury notes maturing in one year or less	-	-	-	-	-	4,181	5,058	+ 4,926
Other Treasury notes	9,954	8,055	10,568	11,448	13,398	12,295	13,266	+ 4,926
United States nonmarketable bonds	1,349	877	845	718	421	401	397	- 24
Other bonds maturing in 1 year or less	-	-	-	-	-	5,427	4,508	+ 4,508
Other bonds maturing in 5 years	10,842	18,757	19,181	18,685	17,722	11,018	11,585	- 1,629
Other bonds maturing in 5 to 10 years	16,094	7,957	9,278	7,643	5,518	6,397	5,765	+ 247
Other bonds maturing after 10 years	4,175	3,696	4,178	2,883	1,968	1,590	1,517	- 451
Guaranteed obligations	11	6	5	25	94	139	142	+ 48
OTHER SECURITIES--TOTAL	13,494	13,789	16,600	16,674	16,080	17,696	18,719	+ 2,639
Obligations of States and subdivisions	10,687	11,086	13,393	13,978	13,897	15,220	16,115	+ 2,218
Other bonds, notes, and debentures	2,397	2,277	2,748	2,204	1,656	1,920	2,042	+ 386
Federal Reserve bank stock	320	339	357	383	402	426	430	+ 28
Other corporate stocks	91	87	102	109	125	130	132	+ 7
TOTAL SECURITIES	59,849	60,030	69,885	63,470	62,050	68,057	72,582	+10,532
LOANS AND DISCOUNTS, NET--TOTAL	76,305	80,308	80,798	92,471	98,815	99,992	102,355	+ 3,540
Valuation reserves	1,203	1,465	1,652	1,806	1,951	2,112	2,118	+ 167
LOANS AND DISCOUNTS, GROSS--TOTAL	77,509	81,773	82,451	94,278	100,766	102,104	104,472	+ 3,706
Real estate loans--total	17,606	18,103	19,302	21,824	22,446	23,086	23,514	+ 1,068
Secured by farm land	735	736	777	835	850	882	895	+ 45
Secured by residential properties:								
Insured by FHA	4,156	4,192	4,598	5,425	5,278	5,215	5,296	+ 18
Insured or guaranteed by VA	3,288	3,075	2,836	2,695	2,478	2,364	2,324	- 154
Not ins. or guar. by FHA or VA	6,033	6,370	6,980	8,051	8,532	8,969	9,223	+ 691
Secured by other properties	3,395	3,731	4,111	4,818	5,309	5,658	5,776	+ 467
Loans to domestic com'l. and foreign banks	1,338	890	1,587	1,905	2,212	970	2,354	+ 142
Loans to other financial institutions	-	-	-	6,043	6,434	5,644	6,010	- 424
Loans to brokers and dealers in securities	2,236	2,272	1,807	2,229	2,593	2,780	2,943	+ 350
Other loans for purchasing or carrying secs.	1,458	1,370	1,549	1,593	1,521	1,709	1,696	+ 175
Loans to farmers directly guar. by CCC	239	125	280	67	232	336	213	- 19
Other loans to farmers	2,231	2,286	2,604	3,110	3,219	3,386	3,417	+ 198
Commercial including open market paper	34,573	37,504	35,941	35,565	38,246	38,872	39,062	+ 816
Other loans to individuals--total	15,448	16,682	16,567	19,359	21,333	22,421	22,377	+ 1,044
Passenger automobile instalment loans	5,135	5,635	5,429	6,370	7,097	7,081	7,054	- 43
Other retail consumer instalment loans	1,943	2,103	1,824	2,082	2,265	2,630	2,372	+ 107
Residential repair and modern instal.	1,595	1,755	1,803	2,050	2,272	2,247	2,273	+ 1
Other instal. loans for personal expenditures	1,982	2,191	2,396	2,924	3,320	3,486	3,535	+ 215
Single payment loans for personal expenditures	4,794	4,999	5,115	5,933	6,379	6,977	7,143	+ 764
All other loans (including overdrafts)	2,379	2,542	2,814	2,583	2,529	2,900	2,887	+ 358
TOTAL LOANS AND SECURITIES	136,154	140,338	150,684	155,942	160,865	168,049	174,936	+14,071
Bank premises	1,270	1,403	1,521	1,724	1,924	1,963	1,996	+ 72
Furniture and fixtures	298	350	391	434	489	553	562	+ 73
Real estate owned other than bank premises	40	44	45	50	64	64	68	+ 4
Investments and other assets indirectly representing bank premises or other real estate	112	142	175	184	223	298	308	+ 85
Customers' liability on acceptances outstanding	589	958	848	687	1,250	1,417	1,513	+ 263
Other assets	703	825	930	1,116	1,164	1,290	1,322	+ 158
TOTAL ASSETS	175,983	181,836	190,784	199,084	207,402	213,719	219,287	+11,885

4

NOTE--BEGINNING APRIL 12, 1961 DEMAND DEPOSITS ADJUSTED ARE DEMAND DEPOSITS OTHER THAN DOMESTIC COMMERCIAL INTERBANK AND UNITED STATES GOVERNMENT, LESS CASH ITEMS REPORTED AS IN PROCESS OF COLLECTION. FOR PRIOR CALL DATES, DEMAND DEPOSITS ADJUSTED ALSO EXCLUDED DEMAND DEPOSITS OF MUTUAL SAVINGS BANKS AND FOREIGN BANKS; ALSO SEE EXPLANATORY NOTES ON PAGE 36.

ALL MEMBER BANKS ON SELECTED CALL DATES SEPTEMBER 26, 1956 TO SEPTEMBER 27, 1961
(Amounts in millions of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	SEPT. 26, 1956	OCT. 11, 1957	SEPT. 24, 1958	OCT. 6, 1959	OCT. 3, 1960	JUNE 30, 1961	SEPT. 27, 1961	CHANGE TO SEPT. 27, 1961 FROM -- OCT. 3, 1960
DEMAND DEPOSITS--TOTAL	115,792	115,921	117,005	122,245	125,052	124,376	125,930	+ 878
Individuals, partnerships, and corporations	87,859	89,136	89,326	92,892	92,147	92,238	93,211	+ 1,064
Foreign Governments, central banks, etc.	-	-	-	-	-	648	686	...*
United States Government	4,538	3,575	3,782	4,298	6,715	5,731	7,293	+ 578
States and political subdivisions	7,684	7,634	7,992	8,218	8,563	9,241	8,479	- 84
Mutual savings banks in United States	-	-	-	-	-	580	576	- 291
Commercial banks in United States	11,400	11,450	11,994	12,091	12,648	11,481	11,781	...*
Banks in foreign countries	1,615	1,760	1,464	1,458	1,434	1,016	968	...*
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,696	2,366	2,447	3,288	3,544	3,441	2,935	- 609
TIME DEPOSITS--TOTAL	41,823	45,950	53,026	54,429	57,228	64,849	66,375	+ 9,147
Savings deposits	37,861	41,804	47,010	49,611	51,787	49,648	50,500	+ 7,209
Accumulated for payment of personal loans	402	449	458	483	541	571	576	...*
Other time deposits of indiv., part., and corp.	-	-	-	-	-	8,081	8,461	...*
Foreign Governments, central banks, etc.	-	-	-	-	-	1,809	2,088	+ 17
United States Government	282	275	264	252	225	251	242	+ 1,097
Postal savings	19	17	15	14	12	12	12	+ 55
States and political subdivisions	1,913	2,128	3,104	2,473	3,117	4,203	4,214	...*
Mutual savings banks in United States	-	-	-	-	-	15	14	...*
Commercial banks in United States	42	34	144	105	129	156	170	...*
Banks in foreign countries	1,304	1,243	2,030	1,492	1,418	104	98	...*
TOTAL DEPOSITS	157,615	161,871	170,031	176,674	182,280	189,226	192,305	+10,025
Rediscounts and other borrowed money	1,532	1,759	1,514	2,385	1,829	382	2,128	+ 299
Acceptances outstanding	615	1,003	874	727	1,278	1,445	1,545	+ 267
Other liabilities	2,652	2,736	2,991	3,042	4,748	4,639	4,923	+ 175
TOTAL LIABILITIES	162,414	167,368	175,409	182,828	190,135	195,692	200,901	+10,766
CAPITAL ACCOUNTS--TOTAL	13,570	14,467	15,375	16,256	17,268	18,027	18,386	+ 1,118
Capital stock, notes, and debentures	4,054	4,315	4,517	4,880	5,151	5,406	5,466	+ 315
Surplus	6,625	7,007	7,414	7,930	8,312	8,841	8,893	+ 581
Undivided profits	2,533	2,814	3,047	3,093	3,444	3,380	3,605	+ 161
Other capital accounts	358	332	397	352	361	401	422	+ 61
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	175,983	181,836	190,784	199,084	207,402	213,719	219,287	+11,885
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	20,128	21,388	22,881	23,911	25,490	25,416	27,998	+ 2,508
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	4,021	4,284	4,487	4,853	5,127	5,382	5,443	+ 316
Capital notes and debentures	22	21	20	19	18	16	16	- 2
Preferred stock	10	10	10	9	7	7	7	-
Retirable value of preferred stock	15	15	14	11	7	8	7	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	99,922	99,327	101,299	103,909	103,611	103,122	106,524	+ 2,913
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	88,768	89,101	90,639	92,728	90,046	92,750	94,158	+ 4,112
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	20.9	20.8	19.0	19.6	20.0	18.8	17.6	- 2.4
U. S. Gov't obligations, direct and guaranteed	26.3	25.4	27.9	23.5	22.2	23.6	24.6	+ 2.4
Other securities	7.7	7.6	8.7	8.4	7.8	8.3	8.5	+ .7
Loans and discounts	43.4	44.2	42.4	46.4	47.6	46.8	46.7	- .9
Total capital accounts	7.7	8.0	8.1	8.2	8.3	8.4	8.4	+ .1
NUMBER OF BANKS	6,488	6,418	6,339	6,246	6,197	6,141	6,132	- 65

*DATA SHOWN FOR OCTOBER 1960 NOT COMPARABLE WITH THAT FOR SEPTEMBER 1961; SEE EXPLANATORY NOTES, PAGE 36.

NOTE--AT MOST CALL DATES PRIOR TO 1961, SAVINGS DEPOSITS AND OTHER TIME DEPOSITS OF INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS WERE REPORTED AGAINST THE SAME ITEM; ALSO SEE EXPLANATORY NOTES ON PAGE 36.

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

ASSETS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY ¹	COUNTRY
RESERVES, CASH, AND BANK BALANCES--TOTAL	1,533,038	619,309	913,729		10,168,712	8,391,078	1,777,634
Currency and coin	177,093	22,412	154,681		518,350	233,980	284,370
Reserve with Federal Reserve Banks	580,279	309,856	270,423		4,477,731	3,755,135	722,596
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	230,982	17,271	213,711		485,996	109,887	376,109
Other balances with banks in the U. S.	495	370	125		5,782	3,973	1,809
Balances with banks in foreign countries	7,776	7,061	715		81,529	80,018	1,511
Cash items in process of collection	536,413	262,339	274,074		4,599,324	4,208,085	391,239
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	2,044,482	662,418	1,382,064		12,558,660	8,803,895	3,754,765
Direct:							
Treasury bills	422,214	185,327	236,887		3,102,780	2,625,363	477,417
Treasury certificates of indebtedness	80,304	44,176	36,128		621,044	523,348	97,696
Treasury notes maturing in one year or less	226,914	94,321	132,593		1,034,742	747,578	287,164
Other Treasury notes	667,967	254,469	413,498		2,772,807	1,689,442	1,083,365
United States nonmarketable bonds	17,241	1,900	15,341		43,217	6,155	37,062
Other bonds maturing in 1 year or less	113,513	27,538	85,975		1,007,733	734,570	273,163
Other bonds maturing in 5 years	311,835	35,615	276,220		2,478,614	1,750,834	727,780
Other bonds maturing in 5 to 10 years	153,821	18,498	135,323		1,090,637	574,266	516,371
Other bonds maturing after 10 years	49,948	-	49,948		373,761	143,582	230,179
Guaranteed obligations	725	574	151		33,325	8,757	24,568
OTHER SECURITIES--TOTAL	746,538	152,754	593,784		5,000,291	3,060,023	1,940,268
Obligations of States and subdivisions	672,543	134,955	537,588		4,466,180	2,759,587	1,706,593
Other bonds, notes, and debentures	47,730	5,573	42,157		353,242	156,841	196,401
Federal Reserve bank stock	20,835	8,640	12,195		117,990	91,727	26,263
Other corporate stocks	5,430	3,586	1,844		62,879	51,868	11,011
TOTAL SECURITIES	2,791,020	815,172	1,975,848		17,558,951	11,863,918	5,695,033
LOANS AND DISCOUNTS, NET--TOTAL	4,834,975	1,714,173	3,120,802		26,977,661	19,276,036	7,701,625
Valuation reserves	103,596	41,150	62,446		665,378	496,222	169,156
LOANS AND DISCOUNTS, GROSS--TOTAL	4,938,571	1,755,323	3,183,248		27,643,039	19,772,258	7,870,781
Real estate loans--total	962,825	136,613	826,212		4,089,498	1,132,366	2,957,132
Secured by farm land	19,335	42	19,293		56,038	5,701	50,337
Secured by residential properties:							
Insured by FHA	99,796	14,631	85,165		916,007	276,286	639,721
Insured or guaranteed by VA	82,835	6,848	75,987		706,625	169,503	537,122
Not ins. or guar. by FHA or VA	431,967	32,744	399,223		1,464,483	288,334	1,176,149
Secured by other properties	328,892	82,348	246,544		946,345	392,542	553,803
Loans to domestic com'l. and foreign banks	170,867	73,366	97,501		781,378	546,971	234,407
Loans to other financial institutions	252,545	146,635	105,910		1,849,734	1,604,062	245,672
Loans to brokers and dealers in securities	56,196	30,403	25,793		1,836,808	1,624,900	211,908
Other loans for purchasing or carrying secs.	38,662	20,309	18,353		526,141	457,139	69,002
Loans to farmers directly guar. by CCC	131	-	131		356	-	356
Other loans to farmers	34,982	1,898	33,084		128,695	16,933	111,762
Commercial including open market paper	2,012,603	979,438	1,033,165		12,840,738	11,024,768	1,815,970
Other loans to individuals--total	1,272,472	312,017	960,455		4,397,453	2,280,737	2,116,716
Passenger automobile instalment loans	431,307	107,847	323,460		925,532	272,896	652,636
Other retail consumer instalment loans	107,068	29,072	77,996		379,744	210,168	169,576
Residential repair and modern instal.	87,124	22,352	64,772		474,060	242,619	231,441
Other instal. loans for personal expenditures	220,966	47,837	173,129		958,370	515,283	443,087
Single payment loans for personal expenditures	426,007	104,909	321,098		1,659,747	1,039,771	619,976
All other loans (including overdrafts)	137,288	54,644	82,644		1,192,238	1,084,382	107,856
TOTAL LOANS AND SECURITIES	7,625,995	2,529,345	5,096,650		44,536,612	31,139,954	13,396,658
Bank premises	96,433	19,033	77,400		451,580	299,908	151,672
Furniture and fixtures	22,271	5,123	17,148		92,039	41,770	50,269
Real estate owned other than bank premises	3,274	63	3,211		6,880	2,570	4,310
Investments and other assets indirectly representing bank premises or other real estate	3,225	939	2,286		66,059	58,011	8,048
Customers' liability on acceptances outstanding	60,224	58,332	1,892		1,140,441	1,139,631	810
Other assets	42,678	19,092	23,586		584,778	513,110	71,668
TOTAL ASSETS	9,387,138	3,251,236	6,135,902		57,047,101	41,586,032	15,461,069

¹INCLUDES BOTH CENTRAL RESERVE AND RESERVE CITY BANKS; CENTRAL RESERVE CITY BANKS ARE SHOWN SEPARATELY ON PAGES 2-3.

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON			NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY ¹	COUNTRY
DEMAND DEPOSITS--TOTAL	6,244,672	2,444,157	3,800,515	33,222,406	25,792,523	7,429,883
Individuals, partnerships, and corporations	4,883,071	1,789,313	3,093,758	23,433,309	17,772,737	5,660,572
Foreign Governments, central banks, etc.	4,940	4,940	-	538,490	537,661	829
United States Government	397,527	158,846	238,681	2,022,885	1,555,583	467,302
States and political subdivisions	404,109	111,489	292,620	1,451,294	388,763	1,062,531
Mutual savings banks in United States	169,264	81,450	87,814	349,465	291,363	58,102
Commercial banks in United States	287,920	244,632	43,288	3,022,269	2,955,411	66,858
Banks in foreign countries	23,805	22,110	1,695	720,241	717,751	2,490
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	74,036	31,377	42,659	1,684,453	1,573,254	111,199
TIME DEPOSITS--TOTAL	1,885,258	317,285	1,567,973	14,444,179	7,926,238	6,517,941
Savings deposits	1,601,698	169,448	1,432,250	9,193,153	3,532,498	5,660,655
Accumulated for payment of personal loans	3,604	-	3,604	19,291	15,848	3,443
Other time deposits of indiv., part., and corp.	191,682	91,980	99,702	2,662,015	2,243,186	418,829
Foreign Governments, central banks, etc.	40,545	40,545	-	1,612,154	1,611,154	1,000
United States Government	11,051	6,055	4,996	41,695	37,008	4,687
Postal savings	764	2	762	205	175	30
States and political subdivisions	29,249	3,000	26,249	731,644	311,381	420,263
Mutual savings banks in United States	45	-	45	13,579	8,900	4,679
Commercial banks in United States	2,085	1,720	365	104,486	102,206	2,280
Banks in foreign countries	4,535	4,535	-	65,957	63,882	2,075
TOTAL DEPOSITS	8,129,930	2,761,442	5,368,488	47,666,585	33,718,761	13,947,824
Rediscounts and other borrowed money	27,088	20,110	6,978	1,139,712	1,121,396	18,316
Acceptances outstanding	61,706	59,810	1,896	1,166,316	1,165,502	814
Other liabilities	281,888	62,135	219,753	2,102,859	1,751,142	351,717
TOTAL LIABILITIES	8,500,612	2,903,497	5,597,115	52,075,472	37,756,801	14,318,671
CAPITAL ACCOUNTS--TOTAL	886,526	347,739	538,787	4,971,629	3,829,231	1,142,398
Capital stock, notes, and debentures	238,182	86,575	151,607	1,509,786	1,161,590	348,196
Surplus	454,644	201,425	253,219	2,441,597	1,899,603	541,994
Undivided profits	161,542	43,378	118,164	945,773	713,539	232,234
Other capital accounts	32,158	16,361	15,797	74,473	54,499	19,974
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	9,387,138	3,251,236	6,135,902	57,047,101	41,586,032	15,461,069
MEMORANDA						
PLEGDED ASSETS (AND SECURITIES LOANED)	733,674	262,787	470,887	5,599,663	3,955,689	1,643,974
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	237,182	86,575	150,607	1,494,139	1,157,940	336,199
Capital notes and debentures	-	-	-	15,429	3,650	11,779
Preferred stock	1,000	-	1,000	218	-	218
Retirable value of preferred stock	1,000	-	1,000	382	-	382
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,477,359	2,164,629	3,312,730	28,138,157	21,474,551	6,663,606
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	5,022,812	1,778,340	3,244,472	23,577,928	17,073,444	6,504,484
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	16.3	19.0	14.9	17.8	20.2	11.5
U. S. Gov't obligations, direct and guaranteed	21.8	20.4	22.5	22.0	21.2	24.3
Other securities	8.0	4.7	9.7	8.8	7.4	12.5
Loans and discounts	51.5	52.7	50.9	47.3	46.4	49.8
Total capital accounts	9.4	10.7	8.8	8.7	9.2	7.4
NUMBER OF BANKS	263	5	258	478	20	458

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

ASSETS	PHILADELPHIA			CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,806,245	954,830	851,415	2,718,607	1,775,502	943,105
Currency and coin	213,970	53,866	150,104	308,152	138,867	169,285
Reserve with Federal Reserve Banks	735,858	410,502	325,356	1,212,292	849,231	363,061
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	355,653	77,101	278,552	497,337	180,829	316,508
Other balances with banks in the U. S.	2,527	2,030	497	1,177	1,067	110
Balances with banks in foreign countries	5,782	5,782	-	16,105	15,996	109
Cash items in process of collection	492,455	395,549	96,906	683,544	589,512	94,032
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,598,416	820,916	1,777,500	4,842,044	2,808,801	2,033,243
Direct:						
Treasury bills	386,678	155,230	231,448	868,425	612,724	255,701
Treasury certificates of indebtedness	72,200	50,371	21,829	174,924	123,504	51,420
Treasury notes maturing in one year or less	224,192	108,022	116,170	619,418	429,096	190,322
Other Treasury notes	618,014	211,468	406,546	1,424,790	897,487	527,303
United States nonmarketable bonds	34,306	1,968	32,338	28,746	2,777	25,969
Other bonds maturing in 1 year or less	143,033	37,629	105,404	310,025	128,427	181,598
Other bonds maturing in 5 years	585,430	150,821	434,609	841,940	377,768	464,172
Other bonds maturing in 5 to 10 years	342,367	61,446	280,921	461,498	203,109	258,389
Other bonds maturing after 10 years	191,579	43,952	147,627	111,370	33,272	78,098
Guarantee obligations	617	9	608	908	637	271
OTHER SECURITIES—TOTAL	955,282	238,655	716,627	1,596,504	977,889	618,615
Obligations of States and subdivisions	750,796	183,455	567,341	1,434,992	897,980	537,012
Other bonds, notes, and debentures	170,615	37,009	133,606	119,445	52,252	67,193
Federal Reserve bank stock	24,629	9,779	14,850	39,616	25,668	13,948
Other corporate stocks	9,242	8,412	830	2,451	1,989	462
TOTAL SECURITIES	3,553,698	1,059,571	2,494,127	6,438,548	3,786,690	2,651,858
LOANS AND DISCOUNTS, NET—TOTAL	5,614,525	2,380,207	3,234,318	7,873,992	4,733,154	3,140,838
Valuation reserves	134,273	68,786	65,487	141,618	87,338	54,280
LOANS AND DISCOUNTS, GROSS—TOTAL	5,748,798	2,448,993	3,299,805	8,015,610	4,820,492	3,195,118
Real estate loans—total	1,558,773	209,237	1,349,536	2,579,653	1,239,046	1,340,607
Secured by farm land	71,845	2,042	69,803	110,391	4,404	105,987
Secured by residential properties:						
Insured by FHA	147,797	35,761	112,036	299,898	205,536	94,362
Insured or guaranteed by VA	138,452	12,986	125,466	235,694	150,570	85,124
Not ins. or guar. by FHA or VA	751,653	78,410	673,243	1,270,142	540,494	729,648
Secured by other properties	449,026	80,038	368,988	663,528	338,042	325,486
Loans to domestic com'l. and foreign banks	103,977	50,772	53,205	68,163	51,173	16,990
Loans to other financial institutions	261,934	184,207	77,727	315,274	265,454	49,820
Loans to brokers and dealers in securities	125,154	68,598	56,556	155,104	141,466	13,638
Other loans for purchasing or carrying secs.	88,327	62,904	25,423	178,988	152,261	26,727
Loans to farmers directly guar. by CCC	115	-	115	1,436	-	1,436
Other loans to farmers	86,671	1,052	85,619	116,699	2,564	114,135
Commercial including open market paper	1,818,018	1,117,964	700,054	2,413,975	1,814,192	599,783
Other loans to individuals—total	1,551,397	694,242	857,155	1,966,808	994,096	972,712
Passenger automobile instalment loans	450,201	185,791	264,410	683,842	270,815	413,027
Other retail consumer instalment loans	169,082	98,405	70,677	141,671	64,087	77,584
Residential repair and modern instal.	143,385	76,943	66,442	253,287	155,084	98,203
Other instal. loans for personal expenditures	294,276	116,422	177,854	312,465	149,131	163,334
Single payment loans for personal expenditures	494,453	216,681	277,772	575,543	354,979	220,564
All other loans (including overdrafts)	154,432	60,017	94,415	219,510	160,240	59,270
TOTAL LOANS AND SECURITIES	9,168,223	3,439,778	5,728,445	14,312,540	8,519,844	5,792,696
Bank premises	112,765	39,686	73,079	157,011	83,309	73,702
Furniture and fixtures	36,903	9,910	26,993	38,864	14,260	24,604
Real estate owned other than bank premises	4,451	565	3,886	3,435	582	2,853
Investments and other assets indirectly representing bank premises or other real estate	13,301	8,904	4,397	6,813	3,249	3,564
Customers' liability on acceptances outstanding	25,614	25,500	114	3,625	3,622	3
Other assets	35,581	18,229	17,352	77,581	62,757	14,824
TOTAL ASSETS	11,203,083	4,497,402	6,705,681	17,318,476	10,463,125	6,855,351

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	PHILADELPHIA				CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS--TOTAL	6,107,502	3,088,067	3,019,435		9,148,825	5,871,368	3,277,457
Individuals, partnerships, and corporations	4,799,483	2,284,996	2,514,487		7,015,193	4,372,751	2,642,442
Foreign Governments, central banks, etc.	5,831	5,831	-		139	139	-
United States Government	376,113	196,870	179,243		639,436	450,920	188,516
States and political subdivisions	349,427	76,011	273,416		792,513	414,215	378,298
Mutual savings banks in United States	31,201	27,731	3,470		4,146	3,665	481
Commercial banks in United States	460,977	438,706	22,271		573,161	545,649	27,512
Banks in foreign countries	22,124	22,080	44		12,281	12,277	4
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	62,346	35,842	26,504		111,956	71,752	40,204
TIME DEPOSITS--TOTAL	3,774,267	861,039	2,913,228		6,130,650	3,278,836	2,851,814
Savings deposits	3,151,633	535,740	2,615,893		4,964,550	2,612,718	2,351,832
Accumulated for payment of personal loans	3,428	-	3,428		314,442	117,737	196,705
Other time deposits of indiv., part., and corp.	419,829	208,297	211,532		533,501	349,309	184,192
Foreign Governments, central banks, etc.	40,204	40,188	16		2,915	2,915	-
United States Government	6,574	492	6,082		2,561	1,965	596
Postal savings	534	82	452		928	99	829
States and political subdivisions	147,171	71,385	75,786		310,380	192,772	117,608
Mutual savings banks in United States	30	30	-		-	-	-
Commercial banks in United States	2,664	2,625	39		923	871	52
Banks in foreign countries	2,200	2,200	-		450	450	-
TOTAL DEPOSITS	9,881,769	3,949,106	5,932,663		15,279,475	9,150,204	6,129,271
Rediscunts and other borrowed money	42,045	35,800	6,245		120,815	118,800	2,015
Acceptances outstanding	25,957	25,843	114		3,625	3,622	3
Other liabilities	218,421	81,625	136,796		295,689	187,018	108,671
TOTAL LIABILITIES	10,168,192	4,092,374	6,075,818		15,699,604	9,459,644	6,239,960
CAPITAL ACCOUNTS--TOTAL	1,034,891	405,028	629,863		1,618,872	1,003,481	615,391
Capital stock, notes, and debentures	261,258	95,889	165,369		445,859	269,448	176,411
Surplus	560,406	230,055	330,351		874,722	586,140	288,582
Undivided profits	198,727	76,169	122,558		286,673	145,869	140,804
Other capital accounts	14,500	2,915	11,585		11,618	2,024	9,594
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	11,203,083	4,497,402	6,705,681		17,318,476	10,463,125	6,855,351
MEMORANDA							
PLEGGED ASSETS (AND SECURITIES LOANED)	1,378,972	677,904	701,068		2,441,545	1,479,383	962,162
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	261,208	95,889	165,319		445,859	269,448	176,411
Capital notes and debentures	-	-	-		-	-	-
Preferred stock	50	-	50		-	-	-
Retirable value of preferred stock	50	-	50		-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2.)	5,259,394	2,615,417	2,643,977		7,967,944	5,101,027	2,866,917
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4.) ..	4,777,957	2,056,942	2,721,015		7,252,684	4,285,287	2,967,397
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	16.1	21.2	12.7		15.7	17.0	13.8
U. S. Gov't obligations, direct and guaranteed	23.2	18.3	26.5		28.0	26.8	29.7
Other securities	8.5	5.3	10.7		9.2	9.3	9.0
Loans and discounts	50.1	52.9	48.2		45.5	45.2	45.8
Total capital accounts	9.2	9.0	9.4		9.3	9.6	9.0
NUMBER OF BANKS	481	6	475		555	21	534

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

ASSETS	RICHMOND				ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,851,660	1,027,782	823,878		2,312,046	1,162,784	1,149,262
Currency and coin	223,171	90,420	132,751		221,910	56,694	165,216
Reserve with Federal Reserve Banks	682,710	418,668	264,042		789,666	408,303	381,363
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	416,123	115,993	300,130		715,852	248,231	467,621
Other balances with banks in the U. S.	2,580	1,517	1,063		5,409	3,856	1,553
Balances with banks in foreign countries	1,132	1,084	48		1,085	556	529
Cash items in process of collection	525,944	400,100	125,844		578,124	445,144	132,980
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,478,983	1,108,553	1,370,430		3,151,227	1,195,815	1,955,412
Direct:							
Treasury bills	334,431	105,432	228,999		506,545	179,962	326,583
Treasury certificates of indebtedness	62,364	34,849	27,515		92,036	39,659	52,377
Treasury notes maturing in one year or less	224,789	108,512	116,277		304,814	95,339	209,475
Other Treasury notes	647,606	314,818	332,788		743,875	271,701	472,174
United States nonmarketable bonds	40,544	10,121	30,423		23,022	3,798	19,224
Other bonds maturing in 1 year or less	247,826	135,144	112,682		335,939	175,957	159,982
Other bonds maturing in 5 years	609,124	296,398	312,726		677,136	279,369	397,767
Other bonds maturing in 5 to 10 years	261,522	94,218	167,304		303,515	65,178	238,337
Other bonds maturing after 10 years	50,150	8,701	41,449		163,596	84,852	78,744
Guaranteed obligations	627	360	267		749	-	749
OTHER SECURITIES—TOTAL	754,088	329,959	424,129		979,704	290,156	689,548
Obligations of States and subdivisions	576,990	261,195	315,795		845,497	263,582	581,915
Other bonds, notes, and debentures	156,904	59,090	97,814		109,297	15,707	93,590
Federal Reserve bank stock	19,624	9,406	10,218		23,423	10,062	13,361
Other corporate stocks	570	268	302		1,487	805	682
TOTAL SECURITIES	3,233,071	1,438,512	1,794,559		4,130,931	1,485,971	2,644,960
LOANS AND DISCOUNTS, NET—TOTAL	4,553,923	2,280,916	2,273,007		5,089,502	2,267,520	2,821,982
Valuation reserves	73,928	40,982	32,946		96,491	41,364	55,127
LOANS AND DISCOUNTS, GROSS—TOTAL	4,627,851	2,321,898	2,305,953		5,185,993	2,308,884	2,877,109
Real estate loans—total	1,106,657	395,411	711,246		836,628	247,855	588,773
Secured by farm land	71,989	6,706	65,283		54,680	5,016	49,664
Secured by residential properties:							
Insured by FHA	100,302	35,985	64,317		87,952	43,800	44,152
Insured or guaranteed by VA	76,150	33,184	42,966		28,025	12,609	15,416
Not ins. or guar. by FHA or VA	512,003	150,192	361,811		335,766	79,631	256,135
Secured by other properties	346,213	169,344	176,869		330,205	106,799	223,406
Loans to domestic com'l. and foreign banks	54,946	37,036	17,910		66,638	57,925	8,713
Loans to other financial institutions	257,265	200,019	57,246		323,302	206,253	117,049
Loans to brokers and dealers in securities	50,387	35,993	14,394		64,276	35,247	29,029
Other loans for purchasing or carrying secs.	59,896	37,742	22,154		92,102	57,400	34,702
Loans to farmers directly guar. by CCC	647	116	531		6,480	4,080	2,400
Other loans to farmers	99,513	12,039	87,474		115,585	13,532	102,053
Commercial including open market paper	1,475,961	879,898	596,063		1,942,667	923,471	1,019,196
Other loans to individuals—total	1,419,966	665,271	754,695		1,589,613	676,155	913,458
Passenger automobile instalment loans	468,926	205,330	263,596		423,916	166,836	257,080
Other retail consumer instalment loans	116,553	52,538	64,015		187,253	82,235	105,018
Residential repair and modern instal.	98,314	58,240	40,074		156,410	63,271	93,139
Other instal. loans for personal expenditures	245,090	102,441	142,649		220,264	62,991	157,273
Single payment loans for personal expenditures	491,083	246,722	244,361		601,770	300,822	300,948
All other loans (including overdrafts)	102,613	58,373	44,240		148,702	86,966	61,736
TOTAL LOANS AND SECURITIES	7,786,994	3,719,428	4,067,566		9,220,433	3,753,491	5,466,942
Bank premises	105,231	51,294	53,937		141,855	52,404	89,451
Furniture and fixtures	31,401	11,411	19,990		43,620	11,174	32,446
Real estate owned other than bank premises	3,956	1,811	2,145		5,471	1,016	4,455
Investments and other assets indirectly representing bank premises or other real estate	13,833	10,714	3,119		30,637	20,912	9,725
Customers' liability on acceptances outstanding	4,187	2,865	1,322		3,020	2,290	730
Other assets	44,130	30,998	13,132		49,073	23,010	26,063
TOTAL ASSETS	9,841,392	4,856,303	4,985,089		11,806,155	5,027,081	6,779,074

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RICHMOND			ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,050,644	3,294,894	2,755,750	7,430,599	3,370,126	4,060,473
Individuals, partnerships, and corporations	4,623,268	2,431,767	2,191,501	5,255,707	2,184,071	3,071,636
Foreign Governments, central banks, etc.	29,475	29,475	-	2,499	2,209	290
United States Government	316,740	159,198	157,542	358,945	153,492	205,453
States and political subdivisions	464,263	189,203	275,060	818,380	325,137	493,243
Mutual savings banks in United States	8,664	8,374	290	-	-	-
Commercial banks in United States	554,474	444,586	109,888	932,242	676,439	255,803
Banks in foreign countries	6,301	6,275	26	7,850	6,913	937
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	47,459	26,016	21,443	54,976	21,865	33,111
TIME DEPOSITS—TOTAL	2,695,670	1,022,128	1,673,542	3,138,753	1,120,775	2,017,978
Savings deposits	2,245,330	778,493	1,466,837	2,508,997	818,377	1,690,620
Accumulated for payment of personal loans	13,963	6,204	7,759	6,609	1,867	4,742
Other time deposits of indiv., part., and corp.	228,578	141,422	87,156	338,383	168,183	170,200
Foreign Governments, central banks, etc.	12,978	10,978	2,000	8,880	8,500	380
United States Government	44,834	24,114	20,720	13,065	1,353	11,712
Postal savings	1,544	705	839	1,788	694	1,094
States and political subdivisions	145,758	58,682	87,076	243,183	114,338	128,845
Mutual savings banks in United States	-	-	-	-	-	-
Commercial banks in United States	2,685	1,530	1,155	17,848	7,463	10,385
Banks in foreign countries	-	-	-	-	-	-
TOTAL DEPOSITS	8,746,314	4,317,022	4,429,292	10,569,352	4,490,901	6,078,451
Rediscounts and other borrowed money	37,108	32,100	5,008	39,734	22,900	16,834
Acceptances outstanding	4,187	2,865	1,322	3,147	2,417	730
Other liabilities	217,479	121,730	95,749	193,466	90,416	103,050
TOTAL LIABILITIES	9,005,088	4,473,717	4,531,371	10,805,699	4,606,634	6,199,065
CAPITAL ACCOUNTS—TOTAL	836,304	382,586	453,718	1,000,456	420,447	580,009
Capital stock, notes, and debentures	222,460	106,947	115,513	305,230	124,918	180,312
Surplus	432,428	207,113	225,315	475,268	209,509	265,759
Undivided profits	155,806	58,668	97,138	175,966	65,149	110,817
Other capital accounts	25,610	9,858	15,752	43,992	20,871	23,121
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	9,841,392	4,856,303	4,985,089	11,806,155	5,027,081	6,779,074
MEMORANDA						
PLEGDED ASSETS (AND SECURITIES LOANED)	1,414,095	656,296	757,799	2,187,127	907,908	1,279,219
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	222,435	106,947	115,488	305,030	124,918	180,112
Capital notes and debentures	-	-	-	-	-	-
Preferred stock	25	-	25	200	-	200
Retirable value of preferred stock	25	-	25	200	-	200
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,108,577	2,778,801	2,329,776	6,136,623	2,676,751	3,459,872
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	4,653,486	2,291,010	2,362,476	5,561,288	2,095,051	3,466,237
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	18.8	21.2	16.5	19.6	23.1	17.0
U. S. Gov't obligations, direct and guaranteed	25.2	22.8	27.5	26.7	23.8	28.8
Other securities	7.7	6.8	8.5	8.3	5.8	10.2
Loans and discounts	46.3	47.0	45.6	43.1	45.1	41.6
Total capital accounts	8.5	7.9	9.1	8.5	8.4	8.6
NUMBER OF BANKS	430	16	414	419	24	395

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

ASSETS	CHICAGO			ST. LOUIS		
	TOTAL	RESERVE CITY ¹	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES--TOTAL	5,490,267	3,417,823	2,072,444	1,481,883	833,264	648,619
Currency and coin	423,896	138,225	285,671	114,236	35,210	79,026
Reserve with Federal Reserve Banks	2,389,721	1,615,010	774,711	582,836	341,910	240,926
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,012,110	245,711	766,399	418,962	136,405	282,557
Other balances with banks in the U. S.	5,999	4,253	1,746	2,089	212	1,877
Balances with banks in foreign countries	24,285	24,019	266	307	307	-
Cash items in process of collection	1,634,256	1,390,605	243,651	363,453	319,220	44,233
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	9,332,713	4,211,720	5,120,993	1,993,726	797,848	1,195,878
Direct:						
Treasury bills	1,625,583	973,302	652,281	237,776	67,268	170,508
Treasury certificates of indebtedness	291,592	183,953	107,639	38,487	17,843	20,644
Treasury notes maturing in one year or less	781,885	335,057	446,828	314,042	189,206	124,836
Other Treasury notes	2,360,136	972,110	1,388,026	509,680	196,094	313,586
United States nonmarketable bonds	73,963	9,255	64,708	27,565	5,555	22,010
Other bonds maturing in 1 year or less	754,892	354,584	400,308	167,606	77,672	89,934
Other bonds maturing in 5 years	2,207,809	966,443	1,241,366	449,343	185,970	263,373
Other bonds maturing in 5 to 10 years	1,074,606	388,317	686,289	210,356	53,280	157,076
Other bonds maturing after 10 years	160,544	28,676	131,868	37,811	4,907	32,904
Guaranteed obligations	1,703	23	1,680	1,060	53	1,007
OTHER SECURITIES--TOTAL	3,161,511	1,626,598	1,534,913	576,036	198,454	377,582
Obligations of States and subdivisions	2,708,707	1,442,614	1,266,093	477,230	177,893	299,337
Other bonds, notes, and debentures	390,835	146,428	244,407	81,902	11,075	70,827
Federal Reserve bank stock	60,731	36,912	23,819	14,688	7,832	6,856
Other corporate stocks	1,238	644	594	2,216	1,654	562
TOTAL SECURITIES	12,494,224	5,838,318	6,655,906	2,569,762	996,302	1,573,460
LOANS AND DISCOUNTS, NET--TOTAL	13,994,288	7,657,799	6,336,489	3,298,732	1,734,264	1,564,468
Valuation reserves	343,412	206,367	137,045	49,867	26,643	23,224
LOANS AND DISCOUNTS, GROSS--TOTAL	14,337,700	7,864,166	6,473,534	3,348,599	1,760,907	1,587,692
Real estate loans--total	3,568,807	1,102,901	2,465,906	744,807	197,905	546,902
Secured by farm land	136,051	2,388	133,663	75,944	3,805	72,139
Secured by residential properties:						
Insured by FHA	783,906	370,356	413,550	133,264	37,251	96,013
Insured or guaranteed by VA	310,949	141,355	169,594	45,711	14,873	30,838
Not ins. or guar. by FHA or VA	1,572,628	362,177	1,210,451	291,075	61,941	229,134
Secured by other properties	765,273	226,625	538,648	198,813	80,035	118,778
Loans to domestic com'l. and foreign banks	167,888	89,154	78,734	99,370	95,786	3,584
Loans to other financial institutions	995,952	818,286	177,666	214,730	182,076	32,654
Loans to brokers and dealers in securities	306,914	261,862	45,052	48,957	43,910	5,047
Other loans for purchasing or carrying secs.	318,830	195,825	123,005	48,181	32,673	15,508
Loans to farmers directly guar. by CCC	1,200	-	1,200	5,016	2,505	2,511
Other loans to farmers	498,009	27,835	470,174	198,729	23,495	175,234
Commercial including open market paper	4,898,250	3,649,707	1,248,543	1,026,254	673,650	352,604
Other loans to individuals--total	3,151,435	1,394,595	1,756,840	905,459	472,220	433,239
Passenger automobile instalment loans	1,002,885	349,319	653,566	234,046	79,674	154,372
Other retail consumer instalment loans	475,157	252,804	222,353	102,380	57,199	45,181
Residential repair and modern instal.	392,113	196,788	195,325	99,265	65,510	33,755
Other instal. loans for personal expenditures	312,413	104,562	207,851	92,082	37,764	54,318
Single payment loans for personal expenditures	968,867	491,122	477,745	377,686	232,073	145,613
All other loans (including overdrafts)	430,415	324,001	106,414	57,096	36,687	20,409
TOTAL LOANS AND SECURITIES	26,488,512	13,496,117	12,992,395	5,868,494	2,730,566	3,137,928
Bank premises	196,735	76,506	120,229	53,904	18,936	34,968
Furniture and fixtures	54,228	13,466	40,762	16,434	4,089	12,345
Real estate owned other than bank premises	11,597	3,253	8,344	4,274	1,849	2,425
Investments and other assets indirectly representing bank premises or other real estate	31,732	20,175	11,557	4,768	2,154	2,614
Customers' liability on acceptances outstanding	70,430	69,902	58	7,609	7,478	131
Other assets	149,066	97,341	51,725	27,929	17,803	10,126
TOTAL ASSETS	32,492,567	17,194,583	15,297,984	7,465,295	3,616,139	3,849,156

¹ INCLUDES BOTH CENTRAL RESERVE AND RESERVE CITY BANKS; CENTRAL RESERVE CITY BANKS ARE SHOWN SEPARATELY ON PAGES 2-3.

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	CHICAGO			ST. LOUIS		
	TOTAL	RESERVE CITY ¹	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	18,157,309	10,726,006	7,431,303	4,805,491	2,549,488	2,256,003
Individuals, partnerships, and corporations	13,225,367	7,277,849	5,947,518	3,424,149	1,587,029	1,837,120
Foreign Governments, central banks, etc.	14,677	14,549	128	-	-	-
United States Government	1,207,129	817,653	389,476	227,993	130,975	97,018
States and political subdivisions	1,502,053	678,449	823,604	353,434	114,502	238,932
Mutual savings banks in United States	2,051	1,413	638	215	1	214
Commercial banks in United States	1,920,362	1,755,541	164,821	765,661	699,235	66,426
Banks in foreign countries	50,159	49,940	219	3,866	3,866	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	235,511	130,612	104,899	30,173	13,880	16,293
TIME DEPOSITS—TOTAL	10,973,218	4,473,077	6,500,141	1,889,267	672,846	1,216,421
Savings deposits	9,204,033	3,675,272	5,528,761	1,402,914	531,648	871,266
Accumulated for payment of personal loans	55,101	6,305	48,796	3,437	-	3,437
Other time deposits of indiv., part., and corp.	1,184,779	570,358	614,421	374,584	103,796	270,788
Foreign Governments, central banks, etc.	79,620	79,620	-	2,030	2,030	-
United States Government	14,733	9,215	5,518	7,691	3,827	3,864
Postal savings	2,827	22	2,805	556	421	135
States and political subdivisions	417,512	119,385	298,127	95,375	29,024	66,351
Mutual savings banks in United States	-	-	-	-	-	-
Commercial banks in United States	9,463	7,750	1,713	2,580	2,000	580
Banks in foreign countries	5,150	5,150	-	100	100	-
TOTAL DEPOSITS	29,130,527	15,199,083	13,931,444	6,694,758	3,222,334	3,472,424
Rediscounts and other borrowed money	197,829	189,907	7,922	12,746	10,050	2,696
Acceptances outstanding	70,859	70,285	574	7,625	7,494	131
Other liabilities	475,218	265,769	209,449	81,344	47,103	34,241
TOTAL LIABILITIES	29,874,433	15,725,044	14,149,389	6,796,473	3,286,981	3,509,492
CAPITAL ACCOUNTS—TOTAL	2,618,134	1,469,539	1,148,595	668,822	329,158	339,664
Capital stock, notes, and debentures	812,502	483,593	328,909	187,038	97,028	90,010
Surplus	1,213,782	746,788	466,994	304,654	165,522	139,132
Undivided profits	477,474	182,988	294,486	161,059	65,669	95,390
Other capital accounts	114,376	56,170	58,206	16,071	939	15,132
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	32,492,567	17,194,583	15,297,984	7,465,295	3,616,139	3,849,156
MEMORANDA						
PLEGGED ASSETS (AND SECURITIES LOANED)	2,924,349	1,843,442	1,080,907	736,816	384,868	351,948
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	807,507	480,593	326,914	186,638	97,028	89,610
Capital notes and debentures	315	-	315	250	-	250
Preferred stock	4,680	3,000	1,680	150	-	150
Retirable value of preferred stock	4,681	3,000	1,681	150	-	150
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	15,511,294	9,089,690	6,421,604	4,023,076	2,093,863	1,929,213
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	13,395,562	6,762,207	6,633,355	3,448,384	1,400,058	2,048,326
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	16.9	19.9	13.5	19.9	23.0	16.9
U. S. Gov't obligations, direct and guaranteed	28.7	24.5	33.5	26.7	22.1	31.1
Other securities	9.7	9.5	10.0	7.7	5.5	9.8
Loans and discounts	43.1	44.5	41.4	44.2	48.0	40.6
Total capital accounts	8.1	8.5	7.5	9.0	9.1	8.8
NUMBER OF BANKS	1,001	27	974	478	18	460

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

ASSETS	MINNEAPOLIS			KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES--TOTAL	1,020,411	467,212	553,199	2,108,945	1,181,147	927,798
Currency and coin	69,780	13,588	56,192	124,724	42,528	82,196
Reserve with Federal Reserve Banks	403,612	180,531	223,081	763,639	417,499	346,140
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	258,006	39,917	218,089	706,880	268,469	438,411
Other balances with banks in the U. S.	315	276	39	5,417	4,969	448
Balances with banks in foreign countries	1,881	1,272	609	513	513	-
Cash items in process of collection	286,817	231,628	55,189	507,772	447,169	60,603
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	1,481,839	365,003	1,116,836	2,515,905	1,034,911	1,480,994
Direct:						
Treasury bills	273,721	71,736	201,985	421,131	150,331	270,800
Treasury certificates of indebtedness	25,436	7,058	18,378	75,568	53,168	22,400
Treasury notes maturing in one year or less	147,958	38,890	109,068	263,494	134,011	129,483
Other Treasury notes	372,761	94,710	278,051	636,940	258,236	378,704
United States nonmarketable bonds	18,505	1,202	17,303	28,291	4,166	24,125
Other bonds maturing in 1 year or less	126,096	41,955	84,141	219,975	128,047	91,928
Other bonds maturing in 5 years	322,869	76,282	246,587	529,543	211,163	318,380
Other bonds maturing in 5 to 10 years	170,062	30,928	139,134	281,206	88,101	193,105
Other bonds maturing after 10 years	24,316	2,242	22,074	59,226	7,645	51,581
Guaranteed obligations	115	-	115	531	43	488
OTHER SECURITIES--TOTAL	468,159	95,629	372,530	773,901	293,851	480,050
Obligations of States and subdivisions	354,764	80,498	274,266	660,844	242,249	418,595
Other bonds, notes, and debentures	103,346	11,390	91,956	93,858	41,392	52,466
Federal Reserve bank stock	9,803	3,693	6,110	18,247	9,624	8,623
Other corporate stocks	246	48	198	952	586	366
TOTAL SECURITIES	1,949,998	460,632	1,489,366	3,289,806	1,328,762	1,961,044
LOANS AND DISCOUNTS, NET--TOTAL	2,565,386	964,037	1,601,349	4,229,388	2,229,086	2,000,302
Valuation reserves	44,811	12,367	32,444	62,691	31,468	31,223
LOANS AND DISCOUNTS, GROSS--TOTAL	2,610,197	976,404	1,633,793	4,292,079	2,260,554	2,031,525
Real estate loans--total	730,910	143,010	587,900	665,958	292,141	373,817
Secured by farm land	34,947	103	34,844	59,137	3,890	55,247
Secured by residential properties:						
Insured by FHA	177,577	27,746	149,831	105,373	55,971	49,402
Insured or guaranteed by VA	105,621	35,855	69,766	51,263	26,559	24,704
Not ins. or guar. by FHA or VA	281,373	49,261	232,112	206,658	66,511	140,147
Secured by other properties	131,392	30,045	101,347	243,527	139,210	104,317
Loans to domestic com'l. and foreign banks	70,100	61,850	8,250	98,871	75,160	23,711
Loans to other financial institutions	109,285	80,464	28,821	280,898	242,890	38,008
Loans to brokers and dealers in securities	9,294	5,639	3,655	60,897	41,491	19,406
Other loans for purchasing or carrying secs.	15,680	6,903	8,777	45,275	31,141	14,134
Loans to farmers directly guar. by CCC	9,859	14	9,845	130,451	28,842	101,609
Other loans to farmers	279,380	9,461	269,919	645,105	148,474	496,631
Commercial including open market paper	760,294	435,989	324,305	1,376,906	909,521	467,385
Other loans to individuals--total	564,677	192,809	371,868	909,822	427,594	482,228
Passenger automobile instalment loans	234,270	72,377	161,893	309,327	105,652	203,675
Other retail consumer instalment loans	82,563	25,886	56,677	111,746	61,515	50,231
Residential repair and modern instal.	59,915	18,966	40,949	82,018	47,088	34,930
Other instal. loans for personal expenditures	64,655	20,409	44,246	103,116	30,606	72,510
Single payment loans for personal expenditures	123,274	55,171	68,103	303,615	182,733	120,882
All other loans (including overdrafts)	60,718	40,265	20,453	77,896	63,300	14,596
TOTAL LOANS AND SECURITIES	4,515,384	1,424,669	3,090,715	7,519,194	3,557,848	3,961,346
Bank premises	51,460	10,226	41,234	81,318	43,303	38,015
Furniture and fixtures	19,703	3,751	15,952	19,136	5,290	13,846
Real estate owned other than bank premises	2,500	335	2,165	5,606	1,131	4,475
Investments and other assets indirectly representing bank premises or other real estate	16,569	15,108	1,461	16,286	11,458	4,828
Customers' liability on acceptances outstanding	1,006	833	173	699	699	-
Other assets	21,131	8,550	12,581	34,718	25,328	9,390
TOTAL ASSETS	5,648,164	1,930,684	3,717,480	9,785,902	4,826,204	4,959,698

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MINNEAPOLIS			KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	3,323,662	1,390,002	1,933,660	6,700,680	3,460,142	3,240,538
Individuals, partnerships, and corporations	2,328,273	795,005	1,533,268	4,726,336	2,217,174	2,509,162
Foreign Governments, central banks, etc.	-	-	-	-	-	-
United States Government	228,812	129,161	99,651	308,344	156,324	152,020
States and political subdivisions	275,299	83,297	192,002	610,928	202,742	408,186
Mutual savings banks in United States	3,827	3,558	269	-	-	-
Commercial banks in United States	444,416	359,933	84,483	993,394	852,977	140,417
Banks in foreign countries	4,191	3,671	520	3,329	3,279	50
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	38,844	15,377	23,467	58,349	27,646	30,703
TIME DEPOSITS—TOTAL	1,774,333	333,142	1,441,191	2,097,097	847,171	1,249,926
Savings deposits	1,202,109	241,107	961,002	1,654,570	678,873	975,697
Accumulated for payment of personal loans	5,344	459	4,885	9,574	5,996	3,578
Other time deposits of indiv., part., and corp.	502,260	82,000	420,260	281,577	133,770	147,807
Foreign Governments, central banks, etc.	2,430	2,000	430	-	-	-
United States Government	3,417	1,575	1,842	7,966	2,139	5,827
Postal savings	283	-	283	224	1	223
States and political subdivisions	58,469	6,001	52,468	141,968	26,252	115,716
Mutual savings banks in United States	-	-	-	-	-	-
Commercial banks in United States	21	-	21	1,218	140	1,078
Banks in foreign countries	-	-	-	-	-	-
TOTAL DEPOSITS	5,097,995	1,723,144	3,374,851	8,797,777	4,307,313	4,490,464
Rediscounts and other borrowed money	16,490	13,100	3,390	38,589	34,850	3,739
Acceptances outstanding	1,006	833	173	705	699	6
Other liabilities	79,801	32,300	47,501	86,161	50,633	35,528
TOTAL LIABILITIES	5,195,292	1,769,377	3,425,915	8,923,232	4,393,495	4,529,737
CAPITAL ACCOUNTS—TOTAL	452,872	161,307	291,565	862,670	432,709	429,961
Capital stock, notes, and debentures	137,786	51,350	86,436	250,770	140,573	110,197
Surplus	189,434	71,750	117,684	358,346	180,190	178,156
Undivided profits	113,707	37,957	75,750	228,875	99,804	129,071
Other capital accounts	11,945	250	11,695	24,679	12,142	12,537
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	5,648,164	1,930,684	3,717,480	9,785,902	4,826,204	4,959,698
MEMORANDA						
PLEGGED ASSETS (AND SECURITIES LOANED)	890,613	349,553	541,060	1,573,394	667,814	905,580
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	137,436	51,350	86,086	250,770	140,573	110,197
Capital notes and debentures	200	-	200	-	-	-
Preferred stock	150	-	150	-	-	-
Retirable value of preferred stock	150	-	150	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	2,778,839	1,118,457	1,660,382	5,486,102	2,744,504	2,741,598
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	2,363,617	669,280	1,694,337	4,891,170	2,003,672	2,887,498
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	18.1	24.2	14.9	21.6	24.5	18.7
U. S. Gov't obligations, direct and guaranteed	26.2	18.9	30.0	25.7	21.4	29.9
Other securities	8.3	5.0	10.0	7.9	6.1	9.7
Loans and discounts	45.4	49.9	43.1	43.2	46.2	40.3
Total capital accounts	8.0	8.4	7.8	8.8	9.0	8.7
NUMBER OF BANKS	476	11	465	755	35	720

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

ASSETS	DALLAS				SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES--TOTAL	2,718,980	1,468,188	1,250,792		5,370,906	4,672,361	698,545
Currency and coin	168,197	48,033	120,164		368,329	271,407	96,922
Reserve with Federal Reserve Banks	866,648	485,832	380,816		2,552,878	2,324,582	228,296
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,108,785	453,316	655,469		503,933	283,687	220,246
Other balances with banks in the U. S.	10,994	4,081	6,913		7,422	6,236	1,186
Balances with banks in foreign countries	2,712	2,028	684		10,894	9,623	1,271
Cash items in process of collection	561,644	474,898	86,746		1,927,450	1,776,826	150,624
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	2,913,512	1,479,869	1,433,643		7,951,399	6,632,147	1,319,252
Direct:							
Treasury bills	513,799	286,373	227,426		999,844	806,175	193,669
Treasury certificates of indebtedness	81,029	50,582	30,447		317,588	280,392	37,196
Treasury notes maturing in one year or less	211,540	100,158	111,382		704,153	576,326	127,827
Other Treasury notes	609,863	253,103	356,760		1,901,813	1,564,129	337,684
United States nonmarketable bonds	23,633	3,623	20,010		37,967	20,447	17,520
Other bonds maturing in 1 year or less	249,428	141,040	108,388		831,502	717,951	113,551
Other bonds maturing in 5 years	582,216	270,992	311,224		1,988,858	1,688,766	300,092
Other bonds maturing in 5 to 10 years	429,292	207,003	222,289		985,826	824,882	160,944
Other bonds maturing after 10 years	121,808	78,439	43,369		173,379	145,421	27,958
Guaranteed obligations	90,904	88,556	2,348		10,469	7,658	2,811
OTHER SECURITIES--TOTAL	975,401	296,984	678,417		2,731,239	2,305,169	426,070
Obligations of States and subdivisions	810,583	257,004	553,579		2,355,676	2,003,678	351,998
Other bonds, notes, and debentures	139,379	26,401	112,978		275,753	211,871	63,882
Federal Reserve bank stock	24,619	13,556	11,063		55,837	46,595	9,242
Other corporate stocks	820	23	797		43,973	43,025	948
TOTAL SECURITIES	3,888,913	1,776,853	2,112,060		10,682,638	8,937,316	1,745,322
LOANS AND DISCOUNTS, NET--TOTAL	5,288,307	2,849,695	2,438,612		18,033,864	15,329,489	2,704,375
Valuation reserves	98,268	47,756	50,512		303,498	264,366	39,132
LOANS AND DISCOUNTS, GROSS--TOTAL	5,386,575	2,897,451	2,489,124		18,337,362	15,593,855	2,743,507
Real estate loans--total	483,693	177,068	306,625		6,185,897	5,211,225	974,672
Secured by farm land	42,655	3,386	39,269		162,340	128,206	34,134
Secured by residential properties:							
Insured by FHA	45,930	17,899	28,031		2,398,135	2,073,969	324,166
Insured or guaranteed by VA	21,669	10,620	11,049		521,237	451,552	69,685
Not ins. or guar. by FHA or VA	154,636	34,736	119,900		1,950,156	1,676,799	273,357
Secured by other properties	218,803	110,427	108,376		1,154,029	880,699	273,330
Loans to domestic com'l. and foreign banks	99,970	77,532	22,438		571,468	510,516	60,952
Loans to other financial institutions	303,769	232,308	71,461		845,400	787,131	58,269
Loans to brokers and dealers in securities	92,046	82,860	9,186		137,080	111,450	25,630
Other loans for purchasing or carrying secs.	192,344	157,715	34,629		91,349	71,465	19,884
Loans to farmers directly guar. by CCC	41,431	8,147	33,284		16,223	5,876	10,347
Other loans to farmers	358,135	26,678	331,457		855,190	625,365	229,825
Commercial including open market paper	2,504,068	1,555,625	948,443		5,991,859	5,281,816	710,043
Other loans to individuals--total	1,203,557	514,307	689,250		3,443,927	2,811,690	632,237
Passenger automobile instalment loans	427,163	149,261	277,902		1,462,190	1,175,087	287,103
Other retail consumer instalment loans	115,191	48,126	67,065		383,637	303,630	80,007
Residential repair and modern instal.	88,237	34,182	54,055		338,987	266,620	72,367
Other instal. loans for personal expenditures	191,311	73,108	118,203		519,793	418,834	100,959
Single payment loans for personal expenditures	381,655	209,630	172,025		739,320	647,519	91,801
All other loans (including overdrafts)	107,562	65,211	42,351		198,969	177,321	21,648
TOTAL LOANS AND SECURITIES	9,177,220	4,626,548	4,550,672		28,716,502	24,266,805	4,449,697
Bank premises	190,899	108,412	82,487		357,080	282,075	75,005
Furniture and fixtures	31,246	8,016	23,230		155,884	128,962	26,922
Real estate owned other than bank premises	10,199	3,663	6,536		6,683	4,208	2,475
Investments and other assets indirectly representing bank premises or other real estate	13,351	9,649	3,702		91,069	81,880	9,189
Customers' liability on acceptances outstanding	5,830	5,804	26		190,623	188,953	1,670
Other assets	47,713	31,948	15,765		207,629	179,702	27,927
TOTAL ASSETS	12,195,438	6,262,228	5,933,210		35,096,376	29,804,946	5,291,430

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DALLAS			SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS--TOTAL	8,157,212	4,180,850	3,976,362	16,580,956	13,855,904	2,725,052
Individuals, partnerships, and corporations	5,903,320	2,644,117	3,259,203	13,593,834	11,364,862	2,228,972
Foreign Governments, central banks, etc.	5,949	3,155	2,794	84,305	82,781	1,524
United States Government	466,863	349,050	117,813	742,597	611,924	130,673
States and political subdivisions	451,771	146,044	305,727	1,005,891	741,317	264,574
Mutual savings banks in United States	-	-	-	7,035	6,696	339
Commercial banks in United States	1,231,169	991,523	239,646	595,219	559,270	35,949
Banks in foreign countries	14,909	12,680	2,229	98,672	92,130	6,542
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	83,231	34,281	48,950	453,403	396,924	56,479
TIME DEPOSITS--TOTAL	2,785,292	1,396,732	1,388,560	14,787,371	12,726,148	2,061,223
Savings deposits	1,547,559	626,863	920,696	11,823,614	10,116,171	1,707,443
Accumulated for payment of personal loans	140,952	90,943	50,009	73	-	73
Other time deposits of indiv., part., and corp.	623,724	439,270	184,454	1,120,357	1,006,844	113,513
Foreign Governments, central banks, etc.	599	508	91	285,562	283,562	2,000
United States Government	15,572	3,468	12,104	72,878	47,785	25,093
Postal savings	1,091	54	1,037	780	665	115
States and political subdivisions	442,777	231,711	211,066	1,450,803	1,240,302	210,501
Mutual savings banks in United States	-	-	-	740	740	-
Commercial banks in United States	11,318	2,215	9,103	15,147	14,372	775
Banks in foreign countries	1,700	1,700	-	17,417	15,707	1,710
TOTAL DEPOSITS	10,942,504	5,577,582	5,364,922	31,368,327	26,582,052	4,786,275
Rediscounts and other borrowed money	97,511	94,900	2,611	358,718	350,183	8,535
Acceptances outstanding	5,884	5,858	26	193,651	191,981	1,670
Other liabilities	111,430	61,152	50,278	779,202	683,933	95,269
TOTAL LIABILITIES	11,157,329	5,739,492	5,417,837	32,699,898	27,808,149	4,891,749
CAPITAL ACCOUNTS--TOTAL	1,038,109	522,736	515,373	2,396,478	1,996,797	399,681
Capital stock, notes, and debentures	370,469	205,800	164,669	724,723	593,696	131,027
Surplus	450,972	246,026	204,946	1,136,956	959,472	177,484
Undivided profits	184,396	67,846	116,550	514,770	433,844	80,926
Other capital accounts	32,272	3,064	29,208	20,029	9,785	10,244
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	12,195,438	6,262,228	5,933,210	35,096,376	29,804,946	5,291,430
MEMORANDA						
PLEGGED ASSETS (AND SECURITIES LOANED)	2,103,450	1,089,102	1,014,348	6,014,372	5,057,576	956,796
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	370,469	205,800	164,669	724,223	593,696	130,527
Capital notes and debentures	-	-	-	-	-	-
Preferred stock	-	-	-	500	-	500
Retirable value of preferred stock	-	-	-	500	-	500
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	6,486,783	3,252,636	3,234,147	14,149,573	11,795,391	2,354,182
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	5,897,536	2,365,379	3,532,157	13,315,690	10,907,884	2,407,806
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	22.3	23.4	21.1	15.3	15.7	13.2
U. S. Gov't obligations, direct and guaranteed	23.9	23.6	24.2	22.7	22.3	24.9
Other securities	8.0	4.7	11.4	7.8	7.7	8.1
Loans and discounts	43.4	45.5	41.1	51.4	51.4	51.1
Total capital accounts	8.5	8.3	8.7	6.8	6.7	7.6
NUMBER OF BANKS	634	21	613	162	24	138

ALL MEMBER BANKS, BY STATES, SEPTEMBER 27, 1961

(Amounts in thousands of dollars)

ASSETS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
RESERVES, CASH, AND BANK BALANCES--TOTAL	339,083	36,547	125,881	189,687	4,006,616	391,580	322,062	61,856
Currency and coin	39,762	7,947	21,651	17,202	241,435	24,365	53,551	8,135
Reserve with Federal Reserve Banks	112,634	12,101	16,000	67,108	1,979,975	144,748	83,768	15,839
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	118,042	12,672	32,194	73,099	324,680	113,954	74,330	21,046
Other balances with banks in the U. S.	407	-	92	50	2,983	2,651	89	100
Balances with banks in foreign countries	72	70	819	-	6,987	53	78	-
Cash items in process of collection	68,166	3,757	55,125	32,228	1,450,556	105,809	110,246	16,736
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	425,384	57,453	221,910	221,583	5,931,350	476,281	429,820	132,855
Direct:								
Treasury bills	77,786	9,316	24,385	28,673	771,912	138,722	43,851	46,323
Treasury certificates of indebtedness	13,941	-	12,796	6,555	244,169	19,819	7,557	-
Treasury notes maturing in one year or less	38,729	3,372	25,999	22,739	559,041	47,900	70,972	234
Other Treasury notes	98,902	9,582	60,736	60,924	1,459,967	77,239	153,463	32,109
United States nonmarketable bonds	3,695	6,400	128	3,087	18,943	5,034	4,193	257
Other bonds maturing in 1 year or less	39,744	4,659	33,199	15,473	612,285	60,458	22,690	6,137
Other bonds maturing in 5 years	109,538	13,923	53,203	46,725	1,466,904	77,540	95,912	32,530
Other bonds maturing in 5 to 10 years	39,862	7,066	6,416	29,578	701,177	42,514	27,579	15,194
Other bonds maturing after 10 years	3,185	3,135	4,020	7,805	90,070	6,944	3,603	71
Guaranteed obligations	2	-	1,028	24	6,882	111	-	-
OTHER SECURITIES--TOTAL	188,305	15,433	70,842	113,097	1,996,102	89,739	201,459	11,179
Obligations of States and subdivisions	166,839	9,558	54,946	99,079	1,723,912	82,018	185,886	9,108
Other bonds, notes, and debentures	17,955	5,606	13,151	12,285	187,790	4,338	9,617	226
Federal Reserve bank stock	3,488	253	2,226	1,731	41,109	3,279	4,219	1,560
Other corporate stocks	23	16	519	2	43,291	104	1,737	285
TOTAL SECURITIES	613,689	72,886	292,752	334,680	7,927,452	566,020	631,279	144,034
LOANS AND DISCOUNTS, NET--TOTAL	805,711	84,240	733,623	388,633	13,722,233	925,457	1,099,260	270,002
Valuation reserves	21,904	3,191	5,731	5,063	245,368	14,094	22,201	2,985
LOANS AND DISCOUNTS, GROSS--TOTAL	827,615	87,431	739,354	393,696	13,967,601	939,551	1,121,461	272,987
Real estate loans--total	135,804	34,771	188,148	87,301	4,917,076	182,290	272,451	46,178
Secured by farm land	14,279	41	2,567	16,500	118,569	6,731	1,909	2,421
Secured by residential properties:								
Insured by FHA	9,456	5,920	129,858	6,886	1,924,712	20,841	23,907	344
Insured or guaranteed by VA	3,616	323	19,629	1,252	384,236	25,573	23,337	2,570
Not ins. or guar. by FHA or VA	65,124	14,403	20,456	29,477	1,634,411	57,007	160,907	30,115
Secured by other properties	43,329	14,084	15,638	33,186	855,148	72,138	62,391	10,728
Loans to domestic com'l. and foreign banks	14,862	-	38,245	4,337	486,169	21,923	34,700	35,000
Loans to other financial institutions	39,307	27	23,526	13,397	621,685	67,869	26,439	10,742
Loans to brokers and dealers in securities	9,037	-	17,725	4,928	89,258	19,825	12,726	1,952
Other loans for purchasing or carrying secs.	10,698	44	1,312	2,046	61,007	13,176	8,168	2,354
Loans to farmers directly guar. by CCC	2,290	-	31	876	12	4,275	-	-
Other loans to farmers	39,522	120	97,130	47,668	523,053	140,826	5,797	1,298
Commercial including open market paper	280,847	26,843	182,181	113,866	4,635,795	265,804	347,942	56,179
Other loans to individuals--total	256,894	25,354	186,274	115,271	2,497,839	210,344	374,126	114,717
Passenger automobile instalment loans	80,001	9,773	70,564	40,204	1,047,236	66,475	101,860	19,248
Other retail consumer instalment loans	29,909	7,346	19,767	11,248	253,251	24,610	19,526	6,549
Residential repair and modern instal.	22,623	1,971	21,862	6,695	208,430	19,156	29,930	4,576
Other instal. loans for personal expenditures	37,633	4,152	43,368	20,916	383,372	19,763	84,160	13,537
Single payment loans for personal expenditures	86,728	2,112	30,713	36,208	605,550	80,340	138,650	70,807
All other loans (including overdrafts)	38,354	272	4,782	4,006	135,707	13,219	39,112	4,567
TOTAL LOANS AND SECURITIES	1,419,400	157,126	1,026,375	723,313	21,649,685	1,491,477	1,730,539	414,036
Bank premises	16,944	2,128	20,073	9,886	246,069	12,633	32,818	5,020
Furniture and fixtures	5,253	1,357	7,416	2,878	123,948	3,983	5,534	3,296
Real estate owned other than bank premises	1,122	514	616	575	3,023	1,184	891	246
Investments and other assets indirectly representing bank premises or other real estate	3,225	1,005	5,909	284	74,284	6,337	330	2,536
Customers' liability on acceptances outstanding	171	-	777	-	182,742	-	14	-
Other assets	6,100	541	8,708	3,364	162,992	11,885	7,462	1,935
TOTAL ASSETS	1,791,298	199,218	1,195,755	929,987	26,449,359	1,919,079	2,099,650	488,925

ALL MEMBER BANKS, BY STATES, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
DEMAND DEPOSITS--TOTAL	1,106,222	102,502	662,592	609,096	11,927,857	1,198,469	1,409,971	348,028
Individuals, partnerships, and corporations	841,058	80,819	536,058	433,078	9,958,420	911,759	1,170,400	296,056
Foreign Governments, central banks, etc.	-	-	1,524	-	82,373	-	-	-
United States Government	54,121	5,167	18,032	21,216	507,838	62,964	83,985	36,373
States and political subdivisions	119,536	13,591	74,424	79,643	499,040	70,054	96,439	8,141
Mutual savings banks in United States	-	-	-	-	1,048	-	30,057	1,815
Commercial banks in United States	84,531	1,093	10,249	71,380	440,103	137,598	13,832	4,167
Banks in foreign countries	328	7	4,379	-	81,676	226	65	25
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	6,648	1,825	17,926	3,779	357,359	15,868	15,193	1,451
TIME DEPOSITS--TOTAL	491,923	82,559	412,629	230,518	11,649,522	549,658	432,868	69,492
Savings deposits	441,961	46,105	349,003	199,227	9,141,974	436,417	409,187	48,108
Accumulated for payment of personal loans	2,494	-	50	1,103	23	-	4	-
Other time deposits of indiv., part., and corp.	36,490	905	29,587	26,123	916,376	62,601	18,030	21,068
Foreign Governments, central banks, etc.	-	-	2,000	-	275,562	-	-	-
United States Government	2,029	11,715	1,770	90	44,122	990	2,055	230
Postal savings	27	20	27	30	200	10	15	-
States and political subdivisions	8,137	23,814	30,192	3,640	1,244,011	49,555	3,567	86
Mutual savings banks in United States	-	-	-	-	375	-	-	-
Commercial banks in United States	785	-	-	305	14,322	85	10	-
Banks in foreign countries	-	-	-	-	12,557	-	-	-
TOTAL DEPOSITS	1,598,145	185,061	1,075,221	839,614	23,577,379	1,748,127	1,842,839	417,520
Rediscounts and other borrowed money	3,421	197	500	882	331,296	5,580	-	-
Acceptances outstanding	171	-	777	-	185,366	-	14	-
Other liabilities	29,762	1,450	31,071	7,253	615,436	20,846	76,643	15,265
TOTAL LIABILITIES	1,631,499	186,708	1,107,569	847,749	24,709,477	1,774,553	1,919,496	432,785
CAPITAL ACCOUNTS--TOTAL	159,799	12,510	88,186	82,238	1,739,882	144,526	180,154	56,140
Capital stock, notes, and debentures	47,536	4,918	26,835	25,195	516,715	47,901	56,885	16,458
Surplus	68,743	3,525	47,365	32,545	854,088	61,524	83,724	35,545
Undivided profits	33,941	3,657	11,452	22,562	360,550	33,102	36,556	4,133
Other capital accounts	9,579	410	2,534	1,936	8,529	1,999	2,989	4
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,791,298	199,218	1,195,755	929,987	26,449,359	1,919,079	2,099,650	488,925
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	275,706	42,082	209,067	62,972	4,379,388	248,379	157,354	51,326
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	47,536	4,918	26,835	25,195	516,215	47,901	56,885	16,458
Capital notes and debentures	-	-	-	-	-	-	-	-
Preferred stock	-	-	-	-	500	-	-	-
Retirable value of preferred stock	-	-	-	-	500	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	920,014	86,073	575,273	503,769	10,152,621	978,706	1,225,395	310,246
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	899,404	92,485	579,186	484,272	9,529,360	892,098	1,201,908	290,752
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.9	18.3	10.5	20.4	15.1	20.4	15.3	12.7
U. S. Gov't obligations, direct and guaranteed	23.7	28.8	18.6	23.8	22.4	24.8	20.5	27.2
Other securities	10.5	7.7	5.9	12.2	7.5	4.7	9.6	2.3
Loans and discounts	45.0	42.3	61.4	41.8	51.9	48.2	52.4	55.2
Total capital accounts	8.9	6.3	7.4	8.8	6.6	7.5	8.6	11.5
NUMBER OF BANKS	93	7	4	78	59	96	30	5

ALL MEMBER BANKS, BY STATES, SEPTEMBER 27, 1961

(Amounts in thousands of dollars)

ASSETS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
RESERVES, CASH, AND BANK BALANCES--TOTAL	267,306	697,442	474,660	30,806	85,089	2,963,544	675,889	369,689
Currency and coin	27,216	72,219	32,977	5,960	9,129	150,700	83,657	31,042
Reserve with Federal Reserve Banks	126,273	217,607	175,817	2,785	39,252	1,380,427	241,931	109,951
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	40,859	246,224	104,317	8,433	16,107	439,616	228,357	132,600
Other balances with banks in the U. S.	123	644	3,230	15	50	3,144	2,065	-
Balances with banks in foreign countries	694	589	260	292	-	12,850	352	-
Cash items in process of collection	72,141	160,159	158,059	13,321	20,551	976,807	119,527	96,096
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	450,985	1,125,026	449,560	86,357	179,017	4,987,979	1,267,809	472,408
Direct:								
Treasury bills	50,688	144,752	81,919	1,669	14,820	1,063,760	186,255	82,037
Treasury certificates of indebtedness	4,415	29,973	17,944	2,835	6,626	155,834	32,568	11,189
Treasury notes maturing in one year or less	22,551	105,470	44,281	2,100	14,865	419,991	125,908	41,813
Other Treasury notes	79,644	266,596	117,507	34,861	53,487	1,213,780	280,301	125,874
United States nonmarketable bonds	9,317	9,018	4,014	3,550	1,342	36,296	17,630	7,464
Other bonds maturing in 1 year or less	56,085	110,410	30,637	9,004	8,386	418,080	89,630	50,626
Other bonds maturing in 5 years	151,456	219,717	115,316	18,850	29,803	1,127,002	333,873	102,087
Other bonds maturing in 5 to 10 years	73,278	128,125	34,091	13,488	47,942	478,154	178,700	45,012
Other bonds maturing after 10 years	3,186	110,639	3,851	-	1,718	73,592	22,879	6,306
Guaranteed obligations	365	326	-	-	28	1,490	65	-
OTHER SECURITIES--TOTAL	62,942	300,540	146,825	22,075	44,605	1,691,404	283,252	179,706
Obligations of States and subdivisions	51,826	248,022	122,281	19,103	41,368	1,353,226	228,685	161,629
Other bonds, notes, and debentures	8,464	44,467	19,365	2,360	2,171	303,909	47,348	14,980
Federal Reserve bank stock	2,627	7,439	4,686	612	1,036	33,795	7,172	3,075
Other corporate stocks	25	612	493	-	30	474	47	22
TOTAL SECURITIES	513,927	1,425,566	596,385	108,432	223,622	6,679,383	1,551,061	652,114
LOANS AND DISCOUNTS, NET--TOTAL	707,602	1,389,333	1,136,587	172,179	299,957	7,028,580	1,685,491	761,766
Valuation reserves	8,717	26,103	14,554	1,129	4,910	213,910	29,833	13,460
LOANS AND DISCOUNTS, GROSS--TOTAL	716,319	1,415,436	1,151,141	173,308	304,867	7,242,490	1,715,324	775,226
Real estate loans--total	204,169	281,158	148,708	80,166	111,043	1,126,840	558,295	208,767
Secured by farm land	30	8,927	11,090	2,759	2,318	48,970	43,017	20,597
Secured by residential properties:								
Insured by FHA	13,940	50,418	10,839	13,252	69,170	161,164	98,850	26,298
Insured or guaranteed by VA	30,596	14,238	2,565	6,609	11,803	75,173	39,461	24,303
Not ins. or guar. by FHA or VA	88,671	84,990	72,358	34,280	13,260	556,001	264,101	87,752
Secured by other properties	70,932	122,585	51,856	23,266	14,492	285,532	112,866	49,817
Loans to domestic com'l. and foreign banks	7,250	17,548	13,729	10,000	-	74,801	4,500	19,810
Loans to other financial institutions	85,900	89,919	88,945	1,808	5,777	598,780	81,215	30,951
Loans to brokers and dealers in securities	8,606	20,541	9,437	5	1,500	214,306	25,623	4,918
Other loans for purchasing or carrying secs.	5,872	39,834	18,796	14,007	456	240,034	13,639	4,773
Loans to farmers directly guar. by CCC	105	-	4,065	-	906	1,164	241	411
Other loans to farmers	98	20,752	15,650	2,829	56,147	234,005	73,496	160,722
Commercial including open market paper	198,818	486,959	437,473	39,239	58,574	3,174,599	462,712	166,177
Other loans to individuals--total	182,505	436,644	378,217	23,797	67,945	1,312,306	464,030	164,028
Passenger automobile instalment loans	42,250	132,482	91,269	7,504	38,655	347,944	160,435	59,884
Other retail consumer instalment loans	18,618	54,753	50,308	1,383	8,905	231,506	31,068	21,966
Residential repair and modern instal.	19,716	64,094	25,650	2,800	9,261	107,668	72,684	24,532
Other instal. loans for personal expenditures	21,215	47,722	52,104	7,121	5,385	130,414	64,899	17,100
Single payment loans for personal expenditures	80,706	137,593	158,886	4,989	5,739	494,774	134,944	40,546
All other loans (including overdrafts)	22,996	22,081	36,121	1,457	2,519	265,655	31,573	14,669
TOTAL LOANS AND SECURITIES	1,221,529	2,814,899	1,732,972	280,611	523,579	13,707,963	3,236,552	1,413,880
Bank premises	16,954	42,673	34,541	4,074	9,076	63,058	36,864	9,160
Furniture and fixtures	4,380	19,680	8,429	2,253	2,129	22,239	9,948	4,146
Real estate owned other than bank premises	217	2,170	595	77	80	4,471	1,727	829
Investments and other assets indirectly representing bank premises or other real estate	4,088	21,942	2,707	-	-	16,457	697	2,989
Customers' liability on acceptances outstanding	-	358	882	84	-	69,320	104	14
Other assets	5,370	18,943	9,152	4,163	3,224	75,677	17,385	4,549
TOTAL ASSETS	1,519,844	3,618,107	2,263,938	322,068	623,177	16,922,729	3,979,166	1,805,256

ALL MEMBER BANKS, BY STATES, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
DEMAND DEPOSITS--TOTAL	1,015,388	2,234,726	1,500,607	151,004	353,845	10,194,502	2,336,491	1,150,871
Individuals, partnerships, and corporations	874,725	1,689,917	1,027,107	110,161	279,323	7,263,661	1,731,228	798,964
Foreign Governments, central banks, etc.	29,441	804	-	-	-	14,637	-	-
United States Government	33,174	97,988	77,853	13,233	19,405	669,345	128,732	52,129
States and political subdivisions	126	180,776	151,476	21,415	47,007	752,508	306,987	137,084
Mutual savings banks in United States	-	-	-	-	-	1,206	752	-
Commercial banks in United States	61,792	237,631	235,277	2,600	3,436	1,321,957	147,441	151,501
Banks in foreign countries	4,490	3,090	732	1,311	-	37,335	955	23
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	11,640	24,520	8,162	2,284	4,674	133,853	20,396	11,170
TIME DEPOSITS--TOTAL	356,134	997,530	502,225	136,977	211,540	4,939,228	1,234,696	481,246
Savings deposits	263,396	818,188	371,286	77,280	205,835	4,034,326	1,016,443	363,746
Accumulated for payment of personal loans	6,162	63	38	-	-	48,376	680	4,509
Other time deposits of indiv., part., and corp.	58,828	79,064	74,476	13,184	4,502	616,853	176,919	108,752
Foreign Governments, central banks, etc.	10,978	-	4,380	-	-	79,620	-	-
United States Government	16,291	4,503	3,722	5,543	1,144	6,639	3,150	1,544
Postal savings	479	822	732	10	11	941	1,034	81
States and political subdivisions	-	92,686	47,258	39,250	48	142,298	36,090	2,614
Mutual savings banks in United States	-	-	-	-	-	-	-	-
Commercial banks in United States	-	2,204	333	-	-	5,225	380	-
Banks in foreign countries	-	-	-	1,710	-	4,950	-	-
TOTAL DEPOSITS	1,371,522	3,232,256	2,002,832	287,981	565,385	15,133,730	3,571,187	1,632,117
Rediscounts and other borrowed money	12,300	26,100	3,437	750	5,200	97,290	4,730	960
Acceptances outstanding	-	369	927	84	-	69,711	142	14
Other liabilities	22,632	53,356	50,931	5,572	7,804	205,738	72,504	10,749
TOTAL LIABILITIES	1,406,454	3,312,081	2,058,127	294,387	578,389	15,506,469	3,648,563	1,643,840
CAPITAL ACCOUNTS--TOTAL	113,390	306,026	205,811	27,681	44,788	1,416,260	330,603	161,416
Capital stock, notes, and debentures	28,407	112,345	55,718	8,600	15,915	477,994	84,487	36,915
Surplus	59,173	134,808	100,571	11,799	18,582	650,222	154,914	65,686
Undivided profits	20,203	46,659	31,499	5,106	8,139	202,033	81,037	53,949
Other capital accounts	5,607	12,214	18,023	2,176	2,152	86,011	10,165	4,866
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,519,844	3,618,107	2,263,938	322,068	623,177	16,922,729	3,979,166	1,805,256
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	104,128	786,628	367,318	104,236	140,078	1,688,670	301,515	116,907
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	28,407	112,145	55,718	8,600	15,915	477,494	84,272	36,815
Capital notes and debentures	-	-	-	-	-	-	215	-
Preferred stock	-	200	-	-	-	500	-	100
Retirable value of preferred stock	-	200	-	-	-	500	-	101
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	902,388	1,828,343	1,238,231	129,250	317,187	8,778,079	1,988,607	922,175
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	848,281	1,738,948	1,029,418	121,850	310,453	7,226,393	1,940,791	851,145
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.6	19.3	21.0	9.6	13.7	17.5	17.0	20.5
U. S. Gov't obligations, direct and guaranteed	29.7	31.1	19.9	26.8	28.7	29.5	31.9	26.2
Other securities	4.1	8.3	6.5	6.9	7.2	10.0	7.1	10.0
Loans and discounts	46.6	38.4	50.2	53.5	48.1	41.5	42.4	42.2
Total capital accounts	7.5	8.5	9.1	8.6	7.2	8.4	8.3	8.9
NUMBER OF BANKS	8	130	68	2	18	526	225	163

ALL MEMBER BANKS, BY STATES, SEPTEMBER 27, 1961

(Amounts in thousands of dollars)

ASSETS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
RESERVES, CASH, AND BANK BALANCES--TOTAL	301,182	307,357	426,812	88,885	329,595	1,021,097	1,257,367	661,936
Currency and coin	23,227	28,511	39,316	14,190	36,154	89,776	149,064	36,125
Reserve with Federal Reserve Banks	120,686	115,608	150,377	24,900	123,254	444,476	539,402	260,722
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	124,259	90,378	120,483	23,434	70,443	106,481	223,054	119,849
Other balances with banks in the U. S.	131	-	578	-	119	388	1,185	307
Balances with banks in foreign countries	-	14	164	141	239	7,156	10,264	1,724
Cash items in process of collection	32,879	72,846	115,894	26,220	99,386	372,820	334,398	243,209
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	480,133	439,728	645,209	139,789	461,870	1,277,297	2,401,659	781,203
Direct:								
Treasury bills	80,379	54,110	74,283	23,366	39,763	308,299	303,617	132,108
Treasury certificates of indebtedness	11,221	6,020	18,593	3,756	11,568	59,636	85,998	14,507
Treasury notes maturing in one year or less	49,945	63,914	68,965	14,007	51,763	144,307	186,637	80,863
Other Treasury notes	140,768	122,481	156,998	43,231	151,349	426,691	660,634	201,515
United States nonmarketable bonds	7,208	3,755	3,219	1,675	6,151	7,892	19,237	7,561
Other bonds maturing in 1 year or less	20,595	30,172	86,918	8,138	55,639	68,912	163,131	71,136
Other bonds maturing in 5 years	88,093	95,492	130,204	24,880	113,731	170,096	558,424	175,198
Other bonds maturing in 5 to 10 years	62,242	53,972	67,977	12,588	24,832	73,080	358,590	82,904
Other bonds maturing after 10 years	19,647	9,812	37,693	8,148	7,074	17,774	64,518	15,386
Guaranteed obligations	35	-	359	-	-	610	873	25
OTHER SECURITIES--TOTAL	215,110	97,245	183,999	37,975	150,175	401,907	983,899	253,596
Obligations of States and subdivisions	183,660	78,626	168,049	32,003	110,903	358,337	940,188	196,049
Other bonds, notes, and debentures	28,131	15,006	11,351	4,755	35,790	27,835	27,835	51,377
Federal Reserve bank stock	3,262	3,465	4,514	1,139	3,335	13,396	15,140	6,118
Other corporate stocks	57	148	85	78	147	4,174	736	52
TOTAL SECURITIES	695,243	536,973	829,208	177,764	612,045	1,679,204	3,385,558	1,034,799
LOANS AND DISCOUNTS, NET--TOTAL	651,039	687,203	958,508	315,598	729,028	2,850,765	3,892,229	1,597,916
Valuation reserves	8,076	13,095	10,704	4,789	11,023	69,036	65,393	20,514
LOANS AND DISCOUNTS, GROSS--TOTAL	659,115	700,298	969,212	320,387	740,051	2,919,801	3,957,622	1,618,430
Real estate loans--total	81,528	146,910	160,760	95,486	201,599	403,542	1,476,942	406,597
Secured by farm land	16,202	24,403	5,835	4,376	13,423	3,445	36,112	15,726
Secured by residential properties:								
Insured by FHA	11,170	3,444	16,419	12,804	5,845	30,922	461,205	80,697
Insured or guaranteed by VA	3,900	4,314	5,251	6,602	14,016	37,943	116,591	73,800
Not ins. or guar. by FHA or VA	28,918	68,905	62,241	43,242	88,776	148,387	579,327	167,407
Secured by other properties	21,338	45,844	71,014	28,462	79,539	182,845	283,707	68,967
Loans to domestic com'l. and foreign banks	17,970	39,275	28,725	13,557	16,890	82,710	55,400	63,850
Loans to other financial institutions	32,428	40,996	59,431	6,145	53,533	189,130	210,050	89,957
Loans to brokers and dealers in securities	4,140	4,065	15,416	5,168	7,068	44,151	49,132	7,634
Other loans for purchasing or carrying secs.	2,987	6,946	9,870	1,885	18,785	26,307	64,517	9,817
Loans to farmers directly guar. by CCC	60,423	282	6	-	-	-	224	928
Other loans to farmers	138,824	43,636	18,454	8,867	11,478	7,726	65,589	95,313
Commercial including open market paper	192,784	201,256	436,036	97,642	222,564	1,378,788	870,092	558,720
Other loans to individuals--total	125,172	204,267	216,067	85,596	189,975	713,141	1,097,806	339,332
Passenger automobile instalment loans	48,896	40,779	39,192	34,373	59,630	246,115	406,848	135,174
Other retail consumer instalment loans	14,340	13,971	10,637	8,309	18,191	67,284	192,935	45,951
Residential repair and modern instal.	13,729	18,561	16,042	6,246	8,723	51,099	174,421	38,733
Other instal. loans for personal expenditures	16,966	27,172	42,165	14,699	22,621	113,427	85,234	34,901
Single payment loans for personal expenditures	31,241	103,784	108,031	21,969	80,810	235,216	238,368	84,573
All other loans (including overdrafts)	2,859	12,665	24,447	6,041	18,159	74,306	67,870	46,282
TOTAL LOANS AND SECURITIES	1,346,282	1,224,176	1,787,716	493,362	1,341,073	4,529,969	7,277,787	2,632,715
Bank premises	13,573	11,623	23,926	7,607	16,077	49,535	80,939	26,796
Furniture and fixtures	3,156	4,274	5,576	2,137	3,665	13,227	16,632	10,444
Real estate owned other than bank premises	568	601	523	491	1,390	1,269	4,314	1,239
Investments and other assets indirectly representing bank premises or other real estate	742	1,209	2,283	158	353	1,836	8,143	15,199
Customers' liability on acceptances outstanding	-	118	1,455	-	1,144	59,197	783	993
Other assets	3,699	5,238	8,996	2,141	8,128	29,416	41,994	13,268
TOTAL ASSETS	1,669,202	1,554,596	2,257,287	594,781	1,701,425	5,705,546	8,687,959	3,362,590

ALL MEMBER BANKS, BY STATES, SEPTEMBER 27, 1961

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
DEMAND DEPOSITS--TOTAL	1,148,330	1,078,841	1,450,306	310,711	1,085,390	4,083,543	3,961,129	2,063,688
Individuals, partnerships, and corporations	793,591	812,623	1,018,221	240,101	802,254	3,130,124	2,993,950	1,326,265
Foreign Governments, central banks, etc.	-	-	1,695	-	34	4,940	38	-
United States Government	57,432	55,547	59,900	17,926	64,562	263,403	306,527	170,908
States and political subdivisions	193,958	61,867	180,186	38,462	118,596	221,191	352,586	148,140
Mutual savings banks in United States	-	1	-	5,695	8,664	126,538	-	3,629
Commercial banks in United States	94,592	140,636	175,028	5,525	82,221	263,413	234,376	386,046
Banks in foreign countries	-	107	3,663	42	1,398	22,180	9,123	4,173
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	8,757	8,060	11,613	2,960	7,661	51,754	64,529	24,527
TIME DEPOSITS--TOTAL	351,183	305,964	580,316	214,251	443,855	812,958	3,851,816	955,138
Savings deposits	265,108	231,352	439,790	198,455	393,173	617,837	3,299,433	640,458
Accumulated for payment of personal loans	1,415	1,719	3,026	-	3,203	3,462	1,736	93
Other time deposits of indiv., part., and corp.	47,280	54,234	74,173	13,830	26,243	119,469	301,845	287,866
Foreign Governments, central banks, etc.	-	-	2,500	-	-	40,545	-	2,000
United States Government	2,022	2,366	1,367	718	5,998	7,323	1,847	1,813
Postal savings	58	15	57	7	6	598	54	70
States and political subdivisions	35,297	16,228	51,390	1,241	15,232	17,069	245,545	22,817
Mutual savings banks in United States	-	-	-	-	-	45	-	-
Commercial banks in United States	3	50	8,013	-	-	2,075	1,306	21
Banks in foreign countries	-	-	-	-	-	4,535	50	-
TOTAL DEPOSITS	1,499,513	1,384,805	2,030,622	524,962	1,529,245	4,896,501	7,812,945	3,018,826
Rediscounts and other borrowed money	6,860	1,900	2,726	8	8,350	27,005	64,012	12,400
Acceptances outstanding	-	118	1,526	-	1,144	60,675	783	993
Other liabilities	12,017	16,410	29,982	16,410	22,536	162,334	152,495	50,828
TOTAL LIABILITIES	1,518,390	1,403,233	2,064,856	541,380	1,561,275	5,146,515	8,030,235	3,083,047
CAPITAL ACCOUNTS--TOTAL	150,812	151,363	192,431	53,401	140,150	559,031	657,724	279,543
Capital stock, notes, and debentures	38,141	38,579	49,123	17,816	34,637	142,759	192,337	85,444
Surplus	70,640	76,974	101,483	20,126	76,680	302,186	309,737	118,942
Undivided profits	39,554	33,756	41,343	14,205	21,155	88,449	132,221	69,663
Other capital accounts	2,477	2,054	482	1,254	7,678	25,637	20,474	5,494
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,669,202	1,554,596	2,257,287	594,781	1,701,425	5,705,546	8,687,959	3,362,590
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	349,947	157,109	465,705	34,539	280,209	474,971	721,610	576,548
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	38,141	38,579	49,123	17,816	34,637	142,559	192,337	85,094
Capital notes and debentures	-	-	-	-	-	-	-	200
Preferred stock	-	-	-	-	-	200	2,955	150
Retirable value of preferred stock	-	-	-	-	-	200	2,955	150
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	991,192	915,617	1,213,929	261,057	915,561	3,604,324	3,403,677	1,700,630
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	963,427	809,812	1,099,484	261,040	839,221	3,183,907	3,085,828	1,263,525
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.0	19.8	18.9	14.9	19.4	17.9	14.5	19.7
U. S. Gov't obligations, direct and guaranteed	28.8	28.3	28.6	23.5	27.1	22.4	27.6	23.2
Other securities	12.9	6.3	8.2	6.4	8.8	7.0	11.3	7.5
Loans and discounts	39.0	44.2	42.5	53.1	42.8	50.0	44.8	47.5
Total capital accounts	9.0	9.7	8.5	9.0	8.2	9.8	7.6	8.3
NUMBER OF BANKS	212	101	53	29	59	120	213	209

ALL MEMBER BANKS, BY STATES, SEPTEMBER 27, 1961

(Amounts in thousands of dollars)

ASSETS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
RESERVES, CASH, AND BANK BALANCES--TOTAL	114,621	1,011,673	132,905	289,068	57,455	65,384	911,729	108,042
Currency and coin.....	14,251	48,668	11,063	15,731	9,341	9,721	149,222	12,964
Reserve with Federal Reserve Banks.....	34,585	398,198	46,538	114,003	25,994	22,654	360,684	36,201
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	46,709	186,769	47,270	82,718	8,055	15,280	212,236	48,022
Other balances with banks in the U. S.....	830	3,059	8	270	-	18	406	-
Balances with banks in foreign countries.....	-	545	71	-	-	12	105	-
Cash items in process of collection.....	18,246	374,434	27,955	76,346	14,065	17,699	189,076	10,855
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	143,758	1,117,596	222,621	343,507	130,314	84,214	1,861,550	183,120
Direct:								
Treasury bills.....	36,794	94,417	44,107	49,661	18,533	22,758	240,494	40,243
Treasury certificates of indebtedness.....	6,814	24,946	2,851	6,996	2,321	1,385	39,852	2,404
Treasury notes maturing in one year or less.....	14,517	212,391	19,306	42,393	11,272	6,991	123,288	12,157
Other Treasury notes.....	33,647	298,337	51,109	81,827	17,164	20,861	415,384	38,546
United States nonmarketable bonds.....	2,174	10,001	2,850	5,617	950	582	21,764	2,015
Other bonds maturing in 1 year or less.....	4,171	99,750	21,094	30,220	15,310	8,231	171,915	10,691
Other bonds maturing in 5 years.....	28,255	260,948	50,323	86,765	39,542	12,061	374,300	52,356
Other bonds maturing in 5 to 10 years.....	15,807	103,820	26,208	30,882	19,427	8,816	314,430	21,290
Other bonds maturing after 10 years.....	1,579	12,301	4,773	9,146	5,795	2,526	156,501	3,418
Guaranteed obligations.....	-	685	-	-	-	3	3,622	-
OTHER SECURITIES--TOTAL	85,323	310,350	67,330	104,581	52,610	26,409	1,033,714	28,453
Obligations of States and subdivisions.....	79,184	263,589	50,325	86,092	38,684	23,245	901,281	24,907
Other bonds, notes, and debentures.....	4,572	34,896	15,768	15,991	13,132	2,415	112,854	2,581
Federal Reserve bank stock.....	1,560	9,143	1,225	2,445	794	749	12,822	952
Other corporate stocks.....	7	2,722	12	53	-	-	6,757	13
TOTAL SECURITIES	229,081	1,427,946	289,951	448,088	182,924	110,623	2,895,264	211,573
LOANS AND DISCOUNTS, NET--TOTAL	286,219	2,107,408	338,221	588,810	224,237	173,172	3,486,051	259,333
Valuation reserves.....	5,689	28,326	7,072	11,031	1,966	2,764	82,490	6,326
LOANS AND DISCOUNTS, GROSS--TOTAL	291,908	2,135,734	345,293	599,841	226,203	175,936	3,568,541	265,659
Real estate loans--total.....	45,727	464,082	94,052	60,426	91,478	40,105	1,458,842	48,022
Secured by farm land.....	6,372	20,986	4,518	7,647	1,805	1,217	13,574	2,373
Secured by residential properties:								
Insured by FHA.....	1,672	134,237	38,629	8,428	25,088	4,314	319,929	6,061
Insured or guaranteed by VA.....	470	42,831	10,471	2,998	988	5,132	205,841	3,940
Not ins. or guar. by FHA or VA.....	17,551	145,790	24,474	19,098	19,282	19,456	622,536	16,589
Secured by other properties.....	19,662	120,238	15,960	22,255	44,315	9,986	296,962	19,059
Loans to domestic com'l. and foreign banks.....	69	54,693	3,000	2,736	199	1,000	85,733	15,000
Loans to other financial institutions.....	14,173	175,793	6,318	30,284	5,342	5,121	100,103	6,213
Loans to brokers and dealers in securities.....	7,250	42,181	1,000	2,341	2,600	1,350	104,086	806
Other loans for purchasing or carrying secs.....	2,693	29,031	1,057	9,802	8	776	26,702	4,432
Loans to farmers directly guar. by CCC.....	28	19,963	3,465	13,770	-	131	1	1,027
Other loans to farmers.....	13,866	90,212	65,316	188,181	11,256	3,231	18,458	33,948
Commercial including open market paper.....	115,495	706,535	72,655	167,924	55,747	58,463	769,001	91,067
Other loans to individuals--total.....	83,679	510,207	94,256	112,572	58,304	61,258	953,294	62,126
Passenger automobile instalment loans.....	15,521	139,185	45,996	34,182	21,322	21,379	274,951	23,170
Other retail consumer instalment loans.....	14,042	61,832	14,739	13,609	12,389	7,861	78,846	5,034
Residential repair and modern instal.....	6,085	65,806	8,715	15,598	5,242	2,378	89,788	6,457
Other instal. loans for personal expenditures.....	20,779	31,865	13,154	11,128	7,670	10,649	180,636	13,812
Single payment loans for personal expenditures.....	27,252	211,519	11,652	38,055	11,681	18,991	329,073	13,653
All other loans (including overdrafts).....	8,928	43,037	4,174	11,805	1,269	4,501	52,321	3,018
TOTAL LOANS AND SECURITIES	515,300	3,535,354	628,172	1,036,898	407,161	283,795	6,381,315	470,906
Bank premises.....	11,543	27,934	9,895	8,385	7,252	3,426	67,519	6,248
Furniture and fixtures.....	2,469	6,654	2,971	2,852	1,599	1,852	25,373	1,960
Real estate owned other than bank premises.....	320	2,138	455	1,114	140	226	2,094	353
Investments and other assets indirectly representing bank premises or other real estate.....	500	4,065	16	2,410	274	42	1,557	225
Customers' liability on acceptances outstanding.....	34	2,957	13	-	-	-	459	-
Other assets.....	3,486	18,808	2,973	5,255	1,955	849	31,559	1,476
TOTAL ASSETS	648,273	4,609,583	777,400	1,345,982	475,836	355,574	7,421,605	589,210

ALL MEMBER BANKS, BY STATES, SEPTEMBER 27, 1961

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
DEMAND DEPOSITS--TOTAL	431,120	3,084,036	459,348	1,010,577	248,907	233,681	3,630,824	380,310
Individuals, partnerships, and corporations	261,922	2,148,852	363,616	706,219	187,484	183,771	2,898,894	276,525
Foreign Governments, central banks, etc.	-	-	-	-	-	-	14	-
United States Government	29,999	139,334	17,745	51,956	11,542	16,291	224,304	24,518
States and political subdivisions	89,524	95,000	42,324	84,506	42,603	20,473	380,519	60,218
Mutual savings banks in United States	-	-	-	-	-	7,210	21,000	-
Commercial banks in United States	48,092	676,374	29,805	162,535	1,183	3,617	52,336	14,249
Banks in foreign countries	37	4,721	-	46	59	-	653	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,546	19,755	5,858	5,315	6,036	2,319	53,104	4,800
TIME DEPOSITS--TOTAL	148,088	1,045,991	243,928	200,912	184,286	73,521	3,073,802	158,703
Savings deposits	105,654	780,222	190,466	155,912	153,261	65,055	2,817,130	117,677
Accumulated for payment of personal loans	1,159	3,142	3,094	147	-	31	1,843	7
Other time deposits of indiv., part., and corp.	34,073	219,182	38,668	41,652	11,477	6,923	192,841	12,824
Foreign Governments, central banks, etc.	-	2,030	-	-	-	-	1,000	-
United States Government	1,071	3,823	433	226	1,746	97	3,881	1,730
Postal savings	-	454	1	29	-	10	15	11
States and political subdivisions	861	34,973	11,266	2,941	17,802	1,405	57,033	25,994
Mutual savings banks in United States	-	-	-	-	-	-	10	-
Commercial banks in United States	5,270	2,165	-	5	-	-	24	460
Banks in foreign countries	-	-	-	-	-	-	25	-
TOTAL DEPOSITS	579,208	4,130,027	703,276	1,211,489	433,193	307,202	6,704,626	539,013
Rediscounts and other borrowed money	4,200	14,414	3,340	4,900	1,000	50	4,550	55
Acceptances outstanding	34	2,973	13	-	-	-	459	-
Other liabilities	7,881	48,654	13,697	10,526	9,093	12,878	164,931	5,799
TOTAL LIABILITIES	591,323	4,196,068	720,326	1,226,915	443,286	320,130	6,874,566	544,867
CAPITAL ACCOUNTS--TOTAL	56,950	413,515	57,074	119,067	32,550	35,444	547,039	44,343
Capital stock, notes, and debentures	14,100	132,830	19,763	33,278	12,136	6,634	162,665	15,472
Surplus	37,952	172,169	21,124	48,895	14,329	18,294	272,948	16,287
Undivided profits	4,309	97,944	15,798	33,284	6,034	9,240	97,597	7,422
Other capital accounts	589	10,572	389	3,610	51	1,276	13,829	5,162
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	648,273	4,609,583	777,400	1,345,982	475,836	355,574	7,421,605	589,210
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	140,301	477,624	123,588	218,034	96,968	26,979	502,921	140,563
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	14,100	132,430	19,763	33,278	12,136	6,634	157,072	15,472
Capital notes and debentures	-	250	-	-	-	-	5,505	-
Preferred stock	-	150	-	-	-	-	88	-
Retirable value of preferred stock	-	150	-	-	-	-	176	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	366,165	2,522,907	384,123	851,513	226,787	200,702	3,229,512	321,433
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	334,783	1,893,894	383,843	719,740	222,117	196,074	3,165,108	330,688
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.7	21.9	17.1	21.5	12.1	18.4	12.3	18.3
U. S. Gov't obligations, direct and guaranteed	22.2	24.2	28.6	25.5	27.4	23.7	25.1	31.1
Other securities	13.2	6.7	8.7	7.8	11.1	7.4	13.9	4.8
Loans and discounts	44.2	45.7	43.5	43.7	47.1	48.7	47.0	44.0
Total capital accounts	8.8	9.0	7.3	8.8	6.8	10.0	7.4	7.5
NUMBER OF BANKS	34	171	88	138	5	52	214	37

ALL MEMBER BANKS, BY STATES, SEPTEMBER 27, 1961

(Amounts in thousands of dollars)

ASSETS	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND
RESERVES, CASH, AND BANK BALANCES--TOTAL	9,389,515	429,461	61,217	1,826,295	562,363	339,299	2,322,174	77,542
Currency and coin	390,730	46,186	5,060	206,821	34,140	20,040	255,377	19,161
Reserve with Federal Reserve Banks	4,179,456	147,258	27,093	775,779	192,131	178,732	1,027,721	19,648
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	322,730	65,024	22,911	365,284	260,547	19,531	365,455	9,934
Other balances with banks in the U. S.	4,468	240	-	698	342	3,067	2,814	-
Balances with banks in foreign countries	81,413	56	76	15,468	-	528	6,419	349
Cash items in process of collection	4,410,718	170,697	6,077	462,245	75,203	117,401	664,388	28,450
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	11,009,250	297,692	124,114	3,092,273	618,426	480,516	3,585,800	182,570
Direct:								
Treasury bills	2,919,594	46,212	22,605	390,465	76,011	45,245	730,549	14,834
Treasury certificates of indebtedness	587,119	19,683	1,753	104,017	23,670	20,601	133,719	7,085
Treasury notes maturing in one year or less	923,418	39,708	13,774	481,962	56,141	14,404	307,593	14,394
Other Treasury notes	2,412,790	66,945	30,196	946,107	174,201	62,841	926,233	61,722
United States nonmarketable bonds	27,986	2,925	1,912	16,711	6,805	2,655	35,629	300
Other bonds maturing in 1 year or less	866,088	37,163	9,143	231,963	70,969	34,324	166,619	5,349
Other bonds maturing in 5 years	2,172,016	67,878	26,583	598,379	132,897	115,388	643,637	34,075
Other bonds maturing in 5 to 10 years	825,489	15,625	17,477	253,125	64,697	130,747	445,994	31,551
Other bonds maturing after 10 years	244,977	1,545	671	68,889	12,943	51,976	195,027	13,156
Guaranteed obligations	29,773	8	-	655	92	2,335	800	104
OTHER SECURITIES--TOTAL	4,114,509	154,899	42,154	941,938	205,621	249,897	1,368,859	94,633
Obligations of States and subdivisions	3,691,721	110,106	30,470	829,062	173,357	205,411	1,149,853	89,054
Other bonds, notes, and debentures	260,877	40,855	11,022	88,055	27,499	41,143	174,068	3,094
Federal Reserve bank stock	106,895	3,928	662	23,765	4,726	3,343	34,645	1,930
Other corporate stocks	55,016	10	-	1,056	39	-	10,293	555
TOTAL SECURITIES	15,123,759	452,591	166,268	4,034,211	824,047	730,413	4,954,659	277,203
LOANS AND DISCOUNTS, NET--TOTAL	23,915,015	934,149	173,893	5,288,206	1,016,872	941,766	6,920,330	558,975
Valuation reserves	605,588	21,183	4,830	97,837	13,301	6,844	143,339	8,046
LOANS AND DISCOUNTS, GROSS--TOTAL	24,520,603	955,332	178,723	5,386,043	1,030,173	948,610	7,063,669	567,021
Real estate loans--total	2,806,089	86,374	54,766	1,777,419	139,050	255,931	1,918,577	206,390
Secured by farm land	48,012	9,345	4,145	79,417	20,510	12,714	78,723	1,206
Secured by residential properties:								
Insured by FHA	611,468	4,597	12,961	233,850	12,864	76,380	178,019	39,250
Insured or guaranteed by VA	500,504	2,025	6,660	122,211	3,074	52,900	230,845	19,111
Not ins. or guar. by FHA or VA	909,133	30,260	21,999	894,326	46,224	55,031	916,833	91,471
Secured by other properties	736,972	40,147	9,001	447,615	56,378	58,906	514,157	55,352
Loans to domestic com'l. and foreign banks	690,395	5,187	-	64,762	24,800	9,000	72,028	44,500
Loans to other financial institutions	1,770,926	46,132	1,481	228,760	71,330	58,633	309,898	27,684
Loans to brokers and dealers in securities	1,764,838	16,288	50	137,404	19,469	10,128	100,414	691
Other loans for purchasing or carrying secs.	500,550	12,797	1,339	152,256	8,133	2,482	104,371	446
Loans to farmers directly guar. by CCC	355	12	3,038	1,395	33,060	624	129	-
Other loans to farmers	118,026	23,888	32,591	81,417	92,355	55,581	89,372	862
Commercial including open market paper	12,166,344	448,312	41,234	1,407,786	383,050	359,695	2,550,440	171,187
Other loans to individuals--total	3,551,374	301,460	42,410	1,387,139	228,376	186,411	1,727,622	93,714
Passenger automobile instalment loans	684,946	114,598	19,128	523,271	96,862	110,879	507,384	33,689
Other retail consumer instalment loans	309,400	22,977	7,356	107,796	30,308	12,210	175,648	6,015
Residential repair and modern instal.	393,550	25,033	4,304	169,810	13,707	18,301	195,014	6,806
Other instal. loans for personal expenditures	798,355	60,562	4,815	190,504	30,259	18,069	349,687	11,497
Single payment loans for personal expenditures	1,365,123	78,290	6,807	395,258	57,240	26,952	499,889	35,707
All other loans (including overdrafts)	1,151,706	14,882	1,814	147,705	30,550	10,125	190,818	21,547
TOTAL LOANS AND SECURITIES	39,038,774	1,386,740	340,161	9,322,417	1,840,919	1,672,179	11,874,989	836,178
Bank premises	389,752	22,399	4,625	104,463	25,691	29,639	139,677	10,451
Furniture and fixtures	70,647	5,763	1,885	23,480	6,106	6,049	41,241	583
Real estate owned other than bank premises	5,507	240	128	1,636	956	641	4,596	233
Investments and other assets indirectly representing bank premises or other real estate	65,053	3,937	531	4,762	5,458	3	11,862	6
Customers' liability on acceptances outstanding	1,139,989	69	-	1,435	264	1,756	27,797	1,013
Other assets	556,830	14,733	1,689	49,178	6,555	10,128	55,295	3,886
TOTAL ASSETS	50,656,067	1,863,342	410,236	11,333,666	2,448,312	2,059,694	14,477,631	929,892

ALL MEMBER BANKS, BY STATES, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND
DEMAND DEPOSITS--TOTAL	30,103,033	1,245,330	235,208	6,004,838	1,693,455	1,010,658	7,728,229	413,843
Individuals, partnerships, and corporations	20,901,461	890,788	192,240	4,495,279	1,235,599	816,496	6,099,147	334,593
Foreign Governments, central banks, etc.	538,465	-	-	100	-	5	5,870	-
United States Government	1,838,021	63,941	12,991	430,667	67,159	41,692	478,726	26,627
States and political subdivisions	1,175,676	92,174	15,730	608,661	163,648	82,228	368,679	37,504
Mutual savings banks in United States	323,401	-	-	804	-	1,183	32,289	4,514
Commercial banks in United States	2,973,741	188,868	11,855	373,593	212,888	27,025	642,532	2,985
Banks in foreign countries	719,577	154	18	8,965	277	3,281	25,415	1,518
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,632,691	9,405	2,374	86,769	13,884	38,748	75,571	6,102
TIME DEPOSITS--TOTAL	11,794,457	380,966	139,722	4,108,425	483,712	835,123	4,912,912	410,491
Savings deposits	6,740,034	260,989	73,217	3,277,812	394,038	712,309	4,079,825	363,183
Accumulated for payment of personal loans	17,483	2,745	1,683	308,982	7,182	-	5,485	-
Other time deposits of indiv., part., and corp.	2,514,368	45,777	59,030	311,844	62,497	58,591	554,499	37,785
Foreign Governments, central banks, etc.	1,611,154	-	430	2,500	-	-	40,619	-
United States Government	40,430	6,047	460	1,475	3,345	254	4,556	815
Postal savings	175	7	11	756	91	14	706	146
States and political subdivisions	686,869	63,971	4,891	203,844	15,719	63,805	222,241	8,562
Mutual savings banks in United States	13,569	-	-	-	-	50	30	-
Commercial banks in United States	104,443	1,430	-	812	840	-	2,701	-
Banks in foreign countries	65,932	-	-	400	-	100	2,250	-
TOTAL DEPOSITS	41,897,490	1,626,296	374,930	10,113,263	2,177,167	1,845,781	12,641,141	824,334
Rediscounts and other borrowed money	1,138,662	9,100	-	58,765	15,048	15,000	99,695	-
Acceptances outstanding	1,165,864	69	-	1,435	270	2,070	28,140	1,017
Other liabilities	1,950,530	75,430	5,290	198,072	17,983	33,685	262,740	27,951
TOTAL LIABILITIES	46,152,546	1,710,895	380,220	10,371,535	2,210,468	1,896,536	13,031,716	853,302
CAPITAL ACCOUNTS--TOTAL	4,503,521	152,447	30,016	962,131	237,844	163,158	1,445,915	76,590
Capital stock, notes, and debentures	1,368,617	47,028	9,255	281,637	64,642	50,703	355,959	20,490
Surplus	2,204,785	83,904	12,788	510,551	92,951	60,718	799,543	43,840
Undivided profits	866,679	20,048	7,417	164,428	76,318	51,695	275,233	12,226
Other capital accounts	63,440	1,467	556	5,515	3,933	42	15,180	34
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	50,656,067	1,863,342	410,236	11,333,666	2,448,312	2,059,694	14,477,631	929,892
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	5,220,370	275,005	68,338	1,716,102	439,820	495,205	1,812,790	58,921
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	1,358,563	47,028	9,255	281,637	64,642	50,703	355,909	20,490
Capital notes and debentures	9,924	-	-	-	-	-	-	-
Preferred stock	130	-	-	-	-	-	50	-
Retirable value of preferred stock	206	-	-	-	-	-	50	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	25,370,656	1,009,609	206,220	5,177,309	1,357,705	873,726	6,698,386	375,459
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	20,880,553	821,824	204,285	4,738,333	1,338,205	824,540	5,942,583	355,781
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.5	23.0	14.9	16.1	23.0	16.5	16.0	8.3
U. S. Gov't obligations, direct and guaranteed	21.7	16.0	30.3	27.3	25.3	23.3	24.8	19.6
Other securities	8.1	8.3	10.3	8.3	8.4	12.1	9.5	10.2
Loans and discounts	47.2	50.1	42.4	46.7	41.5	45.7	47.8	60.1
Total capital accounts	8.9	8.2	7.3	8.5	9.7	7.9	10.0	8.2
NUMBER OF BANKS	336	36	40	368	226	13	521	5

ALL MEMBER BANKS, BY STATES, SEPTEMBER 27, 1961

(Amounts in thousands of dollars)

ASSETS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
RESERVES, CASH, AND BANK BALANCES--TOTAL	148,188	87,831	544,720	2,574,505	169,717	32,145	506,867	535,627
Currency and coin	21,716	6,642	50,781	148,313	10,669	4,264	65,832	45,082
Reserve with Federal Reserve Banks	48,217	38,783	190,139	830,664	67,001	12,619	179,670	237,258
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	45,379	34,923	179,040	1,043,004	25,234	11,790	127,439	60,624
Other balances with banks in the U. S.	125	-	201	10,969	562	-	1,973	653
Balances with banks in foreign countries	19	-	208	2,419	24	51	124	2,467
Cash items in process of collection	32,732	7,483	124,351	539,136	66,227	3,421	131,829	189,543
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	210,611	169,184	647,059	2,730,326	202,555	57,683	716,136	685,725
Direct:								
Treasury bills	41,984	41,190	122,927	492,634	35,343	14,357	104,272	78,621
Treasury certificates of indebtedness	4,829	4,271	14,800	73,415	9,632	1,061	14,793	20,684
Treasury notes maturing in one year or less	20,644	17,244	55,125	201,149	27,542	2,191	62,750	47,604
Other Treasury notes	58,916	39,930	153,326	549,474	60,284	9,635	214,815	149,600
United States nonmarketable bonds	5,892	2,776	3,583	21,424	1,150	3,659	11,470	2,849
Other bonds maturing in 1 year or less	18,903	11,271	94,644	228,085	2,853	1,634	52,825	118,393
Other bonds maturing in 5 years	36,327	33,159	139,791	548,317	48,251	8,583	157,650	204,835
Other bonds maturing in 5 to 10 years	20,274	18,038	54,448	406,628	9,739	11,237	80,561	53,632
Other bonds maturing after 10 years	2,674	1,221	8,353	118,388	7,574	5,318	16,933	9,498
Guaranteed obligations	168	84	62	90,812	187	8	67	9
OTHER SECURITIES--TOTAL	64,201	46,393	189,691	889,010	65,618	16,933	251,519	230,869
Obligations of States and subdivisions	51,800	31,160	163,439	739,260	59,150	13,750	193,115	213,744
Other bonds, notes, and debentures	10,907	14,185	20,902	126,221	4,679	2,735	51,916	12,021
Federal Reserve bank stock	1,439	871	5,038	22,729	1,678	448	6,166	5,098
Other corporate stocks	55	177	312	800	111	-	322	6
TOTAL SECURITIES	274,812	215,577	836,750	3,619,336	268,173	74,616	967,655	916,594
LOANS AND DISCOUNTS, NET--TOTAL	324,040	246,791	1,269,208	4,875,870	501,200	123,716	1,483,404	1,429,114
Valuation reserves	5,672	8,190	27,486	93,222	6,681	1,416	19,577	27,976
LOANS AND DISCOUNTS, GROSS--TOTAL	329,712	254,981	1,296,694	4,969,092	507,881	125,132	1,502,981	1,457,090
Real estate loans--total	45,493	71,261	157,884	423,770	174,277	57,192	432,733	347,730
Secured by farm land	3,499	2,931	16,334	37,143	4,678	7,640	37,936	17,033
Secured by residential properties:								
Insured by FHA	2,397	27,004	5,780	31,228	57,212	6,002	52,655	105,324
Insured or guaranteed by VA	664	8,320	4,026	18,233	19,088	5,394	23,410	26,677
Not ins. or guar. by FHA or VA	16,516	17,333	74,843	132,782	50,239	28,688	218,816	111,825
Secured by other properties	22,417	15,673	56,901	204,384	43,060	9,468	99,916	86,871
Loans to domestic com'l. and foreign banks	12,638	2,500	19,327	87,770	13,350	-	12,831	14,505
Loans to other financial institutions	17,990	7,746	91,233	290,254	35,177	150	47,554	93,435
Loans to brokers and dealers in securities	3,120	500	16,164	89,568	7,100	-	13,380	9,264
Other loans for purchasing or carrying secs.	4,752	497	22,913	183,971	7,301	1,339	13,191	4,732
Loans to farmers directly guar. by CCC	459	2,428	1,871	40,394	14	-	71	14,636
Other loans to farmers	7,954	72,792	44,316	312,216	28,781	8,527	50,098	83,905
Commercial including open market paper	116,359	48,591	489,031	2,338,155	127,623	20,237	409,483	529,112
Other loans to individuals--total	106,030	45,095	421,011	1,099,514	101,930	35,389	495,893	328,750
Passenger automobile instalment loans	39,202	17,509	101,978	385,256	41,119	16,339	155,605	126,459
Other retail consumer instalment loans	10,167	8,697	57,533	105,921	20,630	2,967	36,609	50,197
Residential repair and modern instal.	6,003	3,906	40,126	79,194	18,048	720	29,287	56,504
Other instal. loans for personal expenditures	18,507	5,807	44,349	173,873	11,334	4,055	94,764	42,527
Single payment loans for personal expenditures	32,151	9,176	177,025	355,270	10,799	11,308	179,628	53,063
All other loans (including overdrafts)	14,917	3,571	32,944	103,480	12,328	2,298	27,747	31,021
TOTAL LOANS AND SECURITIES	598,852	462,368	2,105,958	8,495,206	769,373	198,332	2,451,059	2,345,708
Bank premises	9,420	5,106	26,371	180,552	2,978	2,313	31,975	38,694
Furniture and fixtures	3,510	2,462	4,416	28,159	2,355	922	10,928	9,613
Real estate owned other than bank premises	235	252	2,441	9,792	76	207	1,243	1,534
Investments and other assets indirectly representing bank premises or other real estate	283	765	-	13,106	8,582	853	3,869	1,012
Customers' liability on acceptances outstanding	1,000	-	5,089	5,830	-	-	1,970	5,264
Other assets	3,027	2,085	7,809	44,310	1,305	553	10,280	15,373
TOTAL ASSETS	764,515	560,869	2,696,804	11,351,460	954,386	235,325	3,018,191	2,952,825

ALL MEMBER BANKS, BY STATES, SEPTEMBER 27, 1961

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
DEMAND DEPOSITS--TOTAL	556,176	333,264	1,605,494	7,633,527	490,962	82,418	1,585,284	1,708,732
Individuals, partnerships, and corporations	424,521	260,198	1,040,497	5,484,992	370,079	70,557	1,210,072	1,318,326
Foreign Governments, central banks, etc.	-	-	-	5,949	-	-	-	403
United States Government	29,765	13,343	73,265	452,289	35,857	3,816	90,150	92,185
States and political subdivisions	78,448	43,883	178,857	392,529	37,705	5,742	109,046	196,844
Mutual savings banks in United States	-	-	-	-	-	753	-	4,804
Commercial banks in United States	20,154	12,893	302,930	1,205,948	40,428	406	164,686	69,102
Banks in foreign countries	-	-	1,768	14,879	68	-	259	7,921
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,288	2,947	8,177	76,941	6,825	1,144	11,071	19,147
TIME DEPOSITS--TOTAL	122,002	181,672	821,352	2,561,273	372,704	127,390	1,095,734	946,286
Savings deposits	102,902	90,804	688,026	1,351,224	312,395	123,507	941,595	863,245
Accumulated for payment of personal loans	1	4	-	140,785	-	107	1,820	-
Other time deposits of indiv., part., and corp.	3,836	74,517	63,855	612,372	24,017	2,872	82,085	63,587
Foreign Governments, central banks, etc.	-	-	2,000	599	-	-	2,000	8,000
United States Government	5,568	617	1,403	14,121	1,510	98	10,565	5,094
Postal savings	-	2	160	1,081	489	3	803	9
States and political subdivisions	9,570	15,728	64,515	428,268	33,543	803	55,855	2,911
Mutual savings banks in United States	-	-	-	-	-	-	-	315
Commercial banks in United States	125	-	1,293	11,123	750	-	1,011	75
Banks in foreign countries	-	-	100	1,700	-	-	-	3,050
TOTAL DEPOSITS	678,178	514,936	2,426,846	10,194,800	863,666	209,808	2,681,018	2,655,018
Rediscounts and other borrowed money	-	-	2,300	97,256	3,275	25	6,858	1,500
Acceptances outstanding	1,000	-	5,089	5,884	-	-	1,970	5,354
Other liabilities	25,568	6,230	47,198	94,069	15,411	4,047	58,275	63,404
TOTAL LIABILITIES	704,746	521,166	2,481,433	10,392,009	882,352	213,880	2,748,121	2,725,276
CAPITAL ACCOUNTS--TOTAL	59,769	39,703	215,371	959,451	72,034	21,445	270,070	227,549
Capital stock, notes, and debentures	15,474	11,660	64,353	345,352	22,579	7,225	73,568	70,722
Surplus	32,465	17,332	105,295	413,047	33,337	7,714	132,584	99,213
Undivided profits	10,539	9,682	41,570	171,709	13,847	5,051	59,071	55,750
Other capital accounts	1,291	1,029	4,153	29,343	2,271	1,455	4,847	1,864
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	764,515	560,869	2,696,804	11,351,460	954,386	235,325	3,018,191	2,952,825
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	125,152	92,375	364,407	1,950,863	57,432	9,773	461,565	511,776
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	15,474	11,660	64,353	345,352	22,579	6,425	73,543	70,722
Capital notes and debentures	-	-	-	-	-	-	-	-
Preferred stock	-	-	-	-	-	800	25	-
Retirable value of preferred stock	-	-	-	-	-	800	25	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	478,065	290,858	1,302,103	6,051,387	399,501	67,207	1,326,016	1,458,565
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	473,525	299,545	1,104,948	5,436,154	348,450	74,775	1,198,619	1,357,902
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.4	15.7	20.2	22.7	17.8	13.7	16.8	18.1
U. S. Gov't obligations, direct and guaranteed	27.5	30.2	24.0	24.1	21.2	24.5	23.7	23.2
Other securities	8.4	8.3	7.0	7.8	6.9	7.2	8.3	7.8
Loans and discounts	42.4	44.0	47.1	43.0	52.5	52.6	49.1	48.4
Total capital accounts	7.8	7.1	8.0	8.5	7.5	9.1	8.9	7.7
NUMBER OF BANKS	31	59	82	576	20	31	196	35

ALL MEMBER BANKS, BY STATES, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

ASSETS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
RESERVES, CASH, AND BANK BALANCES—TOTAL	193,662	579,174	75,690	2,863				
Currency and coin	29,519	49,810	6,699	694				
Reserve with Federal Reserve Banks	66,726	247,948	26,067	462				
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	76,160	127,169	35,764	707				
Other balances with banks in the U. S.	-	152	-	1,000				
Balances with banks in foreign countries	-	829	-	-				
Cash items in process of collection	21,257	153,266	7,160	-				
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	383,427	917,803	117,879	4,532				
Direct:								
Treasury bills	54,677	108,580	22,530	497				
Treasury certificates of indebtedness	7,427	16,205	2,719	-				
Treasury notes maturing in one year or less	31,073	83,753	8,437	354				
Other Treasury notes	82,768	254,347	24,396	2,212				
United States nonmarketable bonds	5,674	8,851	1,670	60				
Other bonds maturing in 1 year or less	30,405	86,358	5,903	1,150				
Other bonds maturing in 5 years	94,933	238,750	27,962	259				
Other bonds maturing in 5 to 10 years	53,699	107,463	19,243	-				
Other bonds maturing after 10 years	22,752	13,479	5,019	-				
Guaranteed obligations	19	17	-	-				
OTHER SECURITIES—TOTAL	81,065	232,130	25,395	3,139				
Obligations of States and subdivisions	68,721	184,293	21,619	3,109				
Other bonds, notes, and debentures	9,791	42,693	3,157	-				
Federal Reserve bank stock	2,542	5,139	604	30				
Other corporate stocks	11	5	15	-				
TOTAL SECURITIES	464,492	1,149,933	143,274	7,671				
LOANS AND DISCOUNTS, NET—TOTAL	429,153	1,389,007	167,070	10,373				
Valuation reserves	8,707	33,832	2,624	33				
LOANS AND DISCOUNTS, GROSS—TOTAL	437,860	1,422,839	169,694	10,406				
Real estate loans—total	155,630	487,844	49,097	7,336				
Secured by farm land	8,355	24,307	2,586	99				
Secured by residential properties:								
Insured by FHA	21,459	74,913	15,062	793				
Insured or guaranteed by VA	6,345	70,462	3,910	-				
Not ins. or guar. by FHA or VA	79,306	222,935	13,363	5,325				
Secured by other properties	40,165	95,227	14,176	1,119				
Loans to domestic com'l. and foreign banks	150	16,212	-	-				
Loans to other financial institutions	7,421	91,342	1,638	-				
Loans to brokers and dealers in securities	2,075	13,828	57	-				
Other loans for purchasing or carrying secs.	10,368	11,488	1,018	-				
Loans to farmers directly guar. by CCC	-	10	225	-				
Other loans to farmers	6,212	35,900	38,431	1				
Commercial including open market paper	88,287	389,747	45,770	2,373				
Other loans to individuals—total	162,214	311,405	32,976	530				
Passenger automobile instalment loans	65,087	98,711	12,908	178				
Other retail consumer instalment loans	11,347	19,323	6,210	51				
Residential repair and modern instal.	11,728	30,510	1,290	3				
Other instal. loans for personal expenditures	30,734	38,986	6,080	298				
Single payment loans for personal expenditures	43,318	123,875	6,488	-				
All other loans (including overdrafts)	5,503	65,063	482	166				
TOTAL LOANS AND SECURITIES	893,645	2,538,940	310,344	18,044				
Bank premises	8,591	23,596	5,729	-				
Furniture and fixtures	3,445	7,065	1,293	97				
Real estate owned other than bank premises	772	1,480	785	-				
Investments and other assets indirectly representing bank premises or other real estate	1,706	4,053	-	-				
Customers' liability on acceptances outstanding	4	209	-	-				
Other assets	2,946	13,990	785	559				
TOTAL ASSETS	1,104,771	3,168,507	394,626	21,563				

¹ONE BANK IN THE VIRGIN ISLANDS INCLUDED IN NATIONAL, "COUNTRY", AND NEW YORK DISTRICT FIGURES ELSEWHERE IN THIS REPORT.

ALL MEMBER BANKS, BY STATES, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
DEMAND DEPOSITS--TOTAL	637,977	1,664,157	228,469	5,992				
Individuals, partnerships, and corporations	480,635	1,263,013	171,051	4,620				
Foreign Governments, central banks, etc.	-	2	-	11				
United States Government	39,468	101,122	8,676	175				
States and political subdivisions	72,452	98,960	31,123	1,073				
Mutual savings banks in United States	-	505	-	-				
Commercial banks in United States	39,621	182,835	14,134	24				
Banks in foreign countries	-	2,723	50	11				
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	5,801	14,997	3,435	78				
TIME DEPOSITS--TOTAL	330,349	1,183,811	129,733	13,784				
Savings deposits	314,507	1,004,811	104,593	7,679				
Accumulated for payment of personal loans	1,681	281	-	-				
Other time deposits of indiv., part., and corp.	12,063	140,983	10,012	341				
Foreign Governments, central banks, etc.	-	-	-	-				
United States Government	395	2,337	949	-				
Postal savings	249	980	18	-				
States and political subdivisions	1,335	31,637	14,161	5,721				
Mutual savings banks in United States	-	-	-	-				
Commercial banks in United States	119	2,632	-	43				
Banks in foreign countries	-	150	-	-				
TOTAL DEPOSITS	968,326	2,847,968	358,202	19,776				
Rediscunts and other borrowed money	500	31,687	301	-				
Acceptances outstanding	4	209	-	-				
Other liabilities	15,985	52,575	4,752	280				
TOTAL LIABILITIES	984,815	2,932,439	363,255	20,056				
CAPITAL ACCOUNTS--TOTAL	119,956	236,068	31,371	1,507				
Capital stock, notes, and debentures	28,051	61,682	5,238	335				
Surplus	56,672	109,298	14,917	675				
Undivided profits	29,377	57,012	10,067	497				
Other capital accounts	5,856	8,076	1,149	-				
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,104,771	3,168,507	394,626	21,563				
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	189,962	238,939	78,264	7,641				
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	28,051	60,457	5,238	335				
Capital notes and debentures	-	100	-	-				
Preferred stock	-	1,125	-	-				
Retirable value of preferred stock	-	1,125	-	-				
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	540,560	1,384,073	185,545	5,285				
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	537,631	1,226,934	198,499	5,793				
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.5	18.3	19.2	13.3				
U. S. Gov't obligations, direct and guaranteed	34.7	29.0	29.9	21.0				
Other securities	7.3	7.3	6.4	14.6				
Loans and discounts	38.8	43.8	42.3	48.1				
Total capital accounts	10.9	7.5	7.9	7.0				
NUMBER OF BANKS	111	158	40	1				

¹ FOR FOOTNOTE SEE OPPOSITE PAGE.

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

ASSETS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
RESERVES, CASH, AND BANK BALANCES--TOTAL	14,092,065	402,217	7,520,110	869,662	833,597	560,509	266,821	1,317,748
Currency and coin	906,931	52,631	301,947	78,165	102,262	64,631	32,039	127,764
Reserve with Federal Reserve Banks	6,001,837	143,423	3,253,445	359,923	359,011	231,204	92,423	581,704
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,493,373	52,500	205,275	103,454	160,093	93,308	90,605	315,162
Other balances with banks in the U. S.	14,264	417	4,428	2,445	263	1,404	120	1,344
Balances with banks in foreign countries	89,724	1,168	66,158	2,607	13,563	307	91	2,279
Cash items in process of collection	5,585,936	152,078	3,688,857	323,068	198,405	169,655	51,543	289,495
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	18,124,794	610,443	8,188,822	990,739	1,392,787	664,141	376,743	2,786,037
Direct:								
Treasury bills	3,663,515	82,383	2,123,030	190,921	159,890	109,554	97,129	503,609
Treasury certificates of indebtedness	772,703	20,443	456,567	42,166	53,016	21,252	17,918	73,215
Treasury notes maturing in one year or less	1,621,169	71,301	562,610	107,766	180,457	58,453	33,106	270,499
Other Treasury notes	4,383,284	209,300	1,762,283	232,876	494,592	165,594	83,638	757,546
United States nonmarketable bonds	89,907	2,613	15,164	4,687	6,941	6,882	4,262	24,465
Other bonds maturing in 1 year or less	1,560,247	41,202	720,664	55,993	108,637	88,004	22,233	232,034
Other bonds maturing in 5 years	4,099,735	117,119	1,838,460	209,608	248,332	138,084	74,627	612,489
Other bonds maturing in 5 to 10 years	1,467,578	50,352	501,625	86,658	102,784	64,696	33,216	276,323
Other bonds maturing after 10 years	449,090	15,718	195,532	59,977	38,038	11,172	10,335	34,811
Guaranteed obligations	17,566	12	12,887	87	100	450	279	1,046
OTHER SECURITIES--TOTAL	6,156,625	242,822	3,017,841	283,685	417,811	225,478	152,567	897,066
Obligations of States and subdivisions	5,483,812	223,232	2,721,432	238,503	378,276	167,545	135,127	810,850
Other bonds, notes, and debentures	451,839	12,084	163,521	27,636	26,294	52,041	14,210	71,311
Federal Reserve bank stock	155,312	5,707	81,028	10,895	11,626	5,681	3,138	14,533
Other corporate stocks	65,662	1,799	51,860	6,651	1,615	211	92	372
TOTAL SECURITIES	24,281,419	853,265	11,206,663	1,274,424	1,810,598	889,619	529,310	3,683,103
LOANS AND DISCOUNTS, NET--TOTAL	37,227,844	1,309,632	18,534,605	2,542,178	2,602,707	1,420,099	723,502	3,900,873
Valuation reserves	761,887	25,721	403,230	64,206	41,020	27,757	13,430	87,164
LOANS AND DISCOUNTS, GROSS--TOTAL	37,989,731	1,335,353	18,937,835	2,606,384	2,643,727	1,447,856	736,932	3,988,037
Real estate loans--total	7,308,339	293,495	2,198,323	408,965	971,100	304,336	142,027	1,178,793
Secured by farm land	241,182	3,356	20,771	10,217	33,402	20,462	12,255	62,359
Secured by residential properties:								
Insured by FHA	1,450,026	14,678	546,522	55,307	101,977	26,317	8,553	237,113
Insured or guaranteed by VA	729,158	17,212	370,954	31,110	65,269	16,755	3,127	96,453
Not ins. or guar. by FHA or VA	2,914,534	148,873	681,677	183,324	462,056	139,156	72,188	535,011
Secured by other properties	1,973,439	109,376	578,399	129,007	308,396	101,646	45,904	247,857
Loans to domestic com'l. and foreign banks	943,698	50,626	589,141	67,338	19,848	12,786	5,661	51,322
Loans to other financial institutions	2,442,436	63,617	1,371,516	161,310	104,053	84,862	39,683	250,692
Loans to brokers and dealers in securities	1,835,171	21,063	1,453,801	80,006	86,884	12,842	12,908	88,080
Other loans for purchasing or carrying secs.	881,467	18,308	435,295	68,142	125,023	11,851	5,699	158,841
Loans to farmers directly guar. by CCC	49,397	-	266	2	267	62	2,074	479
Other loans to farmers	752,364	5,258	53,763	8,950	34,924	31,853	20,712	192,381
Commercial including open market paper	15,274,171	474,203	9,388,243	920,096	658,747	479,708	266,450	1,059,302
Other loans to individuals--total	7,251,641	381,590	2,552,781	818,424	566,821	478,219	222,638	956,568
Passenger automobile instalment loans	2,078,783	122,504	503,110	205,103	178,745	157,518	69,611	320,218
Other retail consumer instalment loans	721,696	26,229	222,885	80,503	50,159	46,589	17,407	128,609
Residential repair and modern instal.	685,775	25,907	256,445	84,084	53,772	42,049	19,918	100,904
Other instal. loans for personal expenditures	1,143,598	54,666	479,410	145,066	93,213	79,873	42,945	95,618
Single payment loans for personal expenditures	2,621,789	152,284	1,090,931	303,668	190,932	152,190	72,757	311,219
All other loans (including overdrafts)	1,251,047	27,193	894,706	73,151	76,060	31,337	19,080	51,579
TOTAL LOANS AND SECURITIES	61,509,263	2,162,897	29,741,268	3,816,602	4,413,305	2,309,718	1,252,812	7,583,976
Bank premises	602,677	30,312	265,437	46,342	44,192	30,077	23,875	60,487
Furniture and fixtures	147,415	6,470	45,917	15,590	10,532	6,740	6,516	19,920
Real estate owned other than bank premises	10,100	809	2,746	1,099	406	567	722	2,048
Investments and other assets indirectly representing bank premises or other real estate	116,128	1,462	58,965	8,186	2,411	6,842	652	16,194
Customers' liability on acceptances outstanding	1,054,210	5,413	976,730	7,807	1,131	1,692	1,182	12,172
Other assets	571,966	12,155	396,780	16,295	25,100	19,341	8,336	32,920
TOTAL ASSETS	78,103,824	2,621,735	39,007,953	4,781,583	5,330,674	2,935,486	1,560,916	9,045,465

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 27, 1961
(amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
DEMAND DEPOSITS--TOTAL	45,417,086	1,765,147	23,579,142	3,071,578	2,642,559	1,780,734	929,444	4,536,699
Individuals, partnerships, and corporations	33,370,717	1,436,936	16,311,644	2,431,873	2,099,673	1,372,845	657,367	3,452,161
Foreign Governments, central banks, etc.	395,033	-	389,901	1,224	61	1,737	291	16
United States Government	2,658,749	98,365	1,423,672	200,296	181,075	82,071	49,511	319,092
States and political subdivisions	2,285,075	130,529	832,024	103,926	208,010	114,477	128,950	379,663
Mutual savings banks in United States	340,450	43,537	270,755	23,572	96	1,625	-	457
Commercial banks in United States	4,239,585	34,112	2,547,785	267,475	116,642	190,957	83,589	308,119
Banks in foreign countries	592,302	2,097	540,387	8,379	3,469	2,970	880	6,615
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,535,175	19,571	1,262,974	34,833	33,533	14,052	8,856	70,576
TIME DEPOSITS--TOTAL	21,716,667	493,165	8,684,990	1,143,014	2,092,192	798,077	466,425	3,661,552
Savings deposits	15,407,748	447,495	4,815,627	842,476	1,768,177	650,141	360,815	3,127,495
Accumulated for payment of personal loans	141,884	-	-	5	108,961	4,974	1,139	9,148
Other time deposits of indiv., part., and corp.	3,411,307	38,267	2,010,737	215,174	113,618	80,262	53,140	384,812
Foreign Governments, central banks, etc.	1,284,917	-	1,240,944	12,025	-	4,273	2,000	11,620
United States Government	40,946	512	19,372	806	353	10,971	1,822	439
Postal savings	3,555	135	190	102	606	903	833	308
States and political subdivisions	1,244,423	6,036	439,411	70,301	99,407	45,858	41,670	126,611
Mutual savings banks in United States	9,998	-	9,673	-	-	-	-	-
Commercial banks in United States	105,646	720	92,356	1,625	720	695	5,006	869
Banks in foreign countries	66,243	-	56,680	500	350	-	-	250
TOTAL DEPOSITS	67,133,753	2,258,312	32,264,132	4,214,592	4,734,751	2,578,811	1,395,869	8,198,251
Rediscounts and other borrowed money	1,042,522	13,500	851,344	13,550	42,170	27,133	4,283	12,152
Acceptances outstanding	1,077,443	5,775	998,869	7,864	1,131	1,692	1,227	12,172
Other liabilities	2,142,960	95,881	1,434,023	98,410	82,955	84,997	29,216	131,512
TOTAL LIABILITIES	71,396,678	2,373,468	35,548,368	4,334,416	4,861,007	2,692,633	1,430,595	8,354,087
CAPITAL ACCOUNTS--TOTAL	6,707,146	248,267	3,459,585	447,167	469,667	242,853	130,321	691,378
Capital stock, notes, and debentures	1,955,844	73,638	1,027,264	109,483	128,122	66,459	40,882	192,834
Surplus	3,237,471	114,649	1,691,459	254,215	259,424	122,846	62,801	291,757
Undivided profits	1,367,336	50,957	681,742	79,169	77,107	46,566	23,264	164,605
Other capital accounts	146,495	9,023	59,120	4,300	5,014	6,982	3,374	42,182
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	78,103,824	2,621,735	39,007,953	4,781,583	5,330,674	2,935,486	1,560,916	9,045,465
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	8,142,564	187,432	3,607,279	617,891	648,529	378,605	288,605	697,408
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	1,935,945	73,438	1,011,835	109,483	128,122	66,434	40,882	189,839
Capital notes and debentures	16,194	-	15,429	-	-	-	-	315
Preferred stock	3,705	200	-	-	-	25	-	2,680
Retirable value of preferred stock	3,706	200	-	-	-	25	-	2,681
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	38,338,284	1,560,651	19,685,010	2,645,056	2,284,061	1,517,771	787,296	3,932,393
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	32,932,826	1,480,592	15,918,828	2,280,739	2,146,437	1,338,051	744,801	3,619,993
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.0	15.3	19.3	18.2	15.6	19.1	17.1	14.6
U. S. Gov't obligations, direct and guaranteed	23.2	23.3	21.0	20.7	26.1	22.6	24.1	30.8
Other securities	7.9	9.3	7.7	5.9	7.8	7.7	9.8	9.9
Loans and discounts	47.7	50.0	47.5	53.2	48.8	48.4	46.4	43.1
Total capital accounts	8.6	9.5	8.9	9.4	8.8	8.3	8.3	7.6
NUMBER OF BANKS	1,609	35	148	58	176	119	70	410

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

ASSETS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
RESERVES, CASH, AND BANK BALANCES--TOTAL	467,683	116,323	333,990	237,601	1,165,804			
Currency and coin	30,375	11,108	15,829	23,519	66,661			
Reserve with Federal Reserve Banks	191,160	46,675	121,142	76,869	544,858			
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	115,430	43,862	76,618	118,880	118,186			
Other balances with banks in the U. S.	11	-	2,075	444	1,313			
Balances with banks in foreign countries	24	34	73	315	3,105			
Cash items in process of collection	130,683	14,644	118,253	17,574	431,681			
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	670,232	213,483	309,116	248,144	1,674,107			
Direct:								
Treasury bills	82,199	49,212	41,388	38,298	185,902			
Treasury certificates of indebtedness	9,625	3,716	2,578	5,547	66,660			
Treasury notes maturing in one year or less	123,398	16,682	36,365	22,526	138,006			
Other Treasury notes	173,630	49,342	80,990	60,016	313,477			
United States nonmarketable bonds	7,339	4,283	5,442	1,939	5,890			
Other bonds maturing in 1 year or less	64,393	20,508	26,154	17,882	162,543			
Other bonds maturing in 5 years	142,280	38,830	62,742	47,109	570,055			
Other bonds maturing in 5 to 10 years	59,547	25,764	44,854	42,954	178,805			
Other bonds maturing after 10 years	7,605	5,062	8,225	10,126	52,489			
Guarantee obligations	216	84	378	1,747	280			
OTHER SECURITIES--TOTAL	155,166	64,864	130,773	118,778	449,774			
Obligations of States and subdivisions	122,207	50,066	120,696	97,644	418,234			
Other bonds, notes, and debentures	26,355	13,596	6,570	18,835	19,386			
Federal Reserve bank stock	4,721	1,186	2,756	2,114	11,927			
Other corporate stocks	1,883	16	751	185	227			
TOTAL SECURITIES	825,398	278,347	439,889	366,922	2,123,881			
LOANS AND DISCOUNTS, NET--TOTAL	1,092,978	307,691	614,916	518,015	3,660,648			
Valuation reserves	18,404	5,240	6,760	6,694	62,261			
LOANS AND DISCOUNTS, GROSS--TOTAL	1,111,382	312,931	621,676	524,709	3,722,909			
Real estate loans--total	291,338	108,543	108,481	66,860	1,236,078			
Secured by farm land	27,312	10,220	10,455	6,416	23,957			
Secured by residential properties:								
Insured by FHA	64,548	27,849	27,067	11,124	328,971			
Insured or guaranteed by VA	11,314	10,841	9,535	1,739	94,849			
Not ins. or guar. by FHA or VA	114,179	39,350	27,932	24,029	486,759			
Secured by other properties	73,985	20,283	33,492	23,552	301,542			
Loans to domestic com'l. and foreign banks	50,516	-	10,366	2,352	83,742			
Loans to other financial institutions	77,893	3,409	37,026	7,869	240,506			
Loans to brokers and dealers in securities	21,277	2	12,300	840	45,168			
Other loans for purchasing or carrying secs.	13,802	1,623	8,331	8,500	26,052			
Loans to farmers directly guar. by CCC	1,378	2,812	36,157	4,132	1,768			
Other loans to farmers	46,545	69,558	99,078	60,152	129,190			
Commercial including open market paper	316,260	56,798	184,825	214,581	1,254,958			
Other loans to individuals--total	277,821	65,497	106,643	152,560	672,079			
Passenger automobile instalment loans	95,905	30,143	40,047	70,027	285,852			
Other retail consumer instalment loans	29,506	9,848	20,583	16,662	72,716			
Residential repair and modern instal.	16,738	5,865	11,521	11,297	57,275			
Other instal. loans for personal expenditures	27,937	10,118	10,435	21,540	82,777			
Single payment loans for personal expenditures	107,735	9,523	24,057	33,034	173,459			
All other loans (including overdrafts)	14,552	4,689	18,469	6,863	33,368			
TOTAL LOANS AND SECURITIES	1,918,376	586,038	1,054,805	884,937	5,784,529			
Bank premises	13,847	5,403	7,309	20,315	55,081			
Furniture and fixtures	4,657	2,481	2,248	5,183	21,161			
Real estate owned other than bank premises	213	252	420	496	322			
Investments and other assets indirectly representing bank premises or other real estate	2,102	10	1,356	142	17,806			
Customers' liability on acceptances outstanding	2,455	-	-	-	45,628			
Other assets	8,058	1,498	5,965	3,132	42,386			
TOTAL ASSETS	2,417,391	712,005	1,406,093	1,151,806	7,132,717			

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 27, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
DEMAND DEPOSITS--TOTAL	1,540,934	372,452	969,351	752,126	3,476,920			
Individuals, partnerships, and corporations	1,122,864	294,499	648,561	618,934	2,923,360			
Foreign Governments, central banks, etc.	-	-	-	-	1,803			
United States Government	75,492	13,350	35,291	20,839	159,695			
States and political subdivisions	87,465	42,375	75,076	60,957	121,623			
Mutual savings banks in United States	-	10	-	-	398			
Commercial banks in United States	242,847	17,529	200,799	43,313	186,418			
Banks in foreign countries	1,476	-	837	308	24,884			
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	10,790	4,689	8,787	7,775	58,739			
TIME DEPOSITS--TOTAL	620,698	273,059	291,427	289,646	2,902,422			
Savings deposits	447,446	180,266	228,913	205,615	2,333,282			
Accumulated for payment of personal loans	634	464	2	16,557	-			
Other time deposits of indiv., part., and corp.	145,438	79,967	39,405	33,936	216,551			
Foreign Governments, central banks, etc.	2,030	-	-	-	12,025			
United States Government	2,292	185	1,471	797	1,926			
Postal savings	440	5	16	1	16			
States and political subdivisions	22,278	12,172	21,470	31,760	327,449			
Mutual savings banks in United States	-	-	-	-	325			
Commercial banks in United States	140	-	150	980	2,385			
Banks in foreign countries	-	-	-	-	8,463			
TOTAL DEPOSITS	2,161,632	645,511	1,260,778	1,041,772	6,379,342			
Rediscounts and other borrowed money	8,064	-	4,435	2,145	63,746			
Acceptances outstanding	2,471	-	-	-	46,242			
Other liabilities	26,812	8,810	11,177	10,812	128,355			
TOTAL LIABILITIES	2,198,979	654,321	1,276,390	1,054,729	6,617,685			
CAPITAL ACCOUNTS--TOTAL	218,412	57,684	129,703	97,077	515,032			
Capital stock, notes, and debentures	64,232	18,522	37,662	33,320	163,426			
Surplus	93,460	21,219	54,270	37,218	234,153			
Undivided profits	57,464	16,048	31,427	22,948	116,039			
Other capital accounts	3,256	1,895	6,344	3,591	1,414			
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,417,391	712,005	1,406,093	1,151,806	7,132,717			
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	209,585	88,822	177,934	175,879	1,064,595			
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	63,832	18,172	37,662	33,320	162,926			
Capital notes and debentures	250	200	-	-	-			
Preferred stock	150	150	-	-	500			
Retirable value of preferred stock	150	150	-	-	500			
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	1,294,821	313,946	774,554	615,672	2,927,053			
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	1,091,912	326,929	615,008	670,410	2,699,126			
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.3	16.3	23.8	20.6	16.3			
U. S. Gov't obligations, direct and guaranteed	27.7	30.0	22.0	21.5	23.5			
Other securities	6.4	9.1	9.3	10.3	6.3			
Loans and discounts	45.2	43.2	43.7	45.0	51.3			
Total capital accounts	9.0	8.1	9.2	8.4	7.2			
NUMBER OF BANKS	158	128	135	118	54			

EXPLANATORY NOTES

Banks report their assets and liabilities on either a cash or accrual basis according to their individual methods of bookkeeping.

Securities are reported net of valuation and premium reserves. Individual loan items are reported gross; valuation reserves are deducted from gross loans to provide a net loans figure. These valuation reserves include those authorized by the Bureau of Internal Revenue for income tax purposes, and others.

Deposits

Beginning 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) demand and time deposits due to foreign governments and official institutions. Demand and time deposits due to mutual savings banks had previously been reported with other domestic interbank accounts, and deposits in the new foreign official category had previously been reported largely as foreign interbank accounts.

Coincident with these revisions, 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 in that demand deposits of mutual savings banks and foreign banks are now included in demand deposits adjusted. As a result of these changes in classification and definition, demand deposits adjusted were approximately \$2.2 billion higher than under the previous concept on April 12, 1961: demand deposits due to mutual savings banks were \$654 million and deposits due to foreign entities were \$1,595 million (\$941 million in foreign interbank and \$654 million in foreign official). Of the total due to foreign official about \$560 million had previously been classified as foreign interbank deposits and \$50 million as domestic interbank deposits; the remainder was previously included in deposits of individuals, partnerships, and corporations and therefore already in demand deposits adjusted.

Loans

Beginning with the October 6, 1959 call date, "Loans to other financial institutions" were reported separately for the first time. Loans to such institutions were previously reported largely against commercial and industrial loans and "All other loans." A reconciliation of the loan items affected by this reclassification is available for only June 10, 1959; see Federal Reserve Bulletin for January 1960, page 12.