

**FEDERAL RESERVE BANK  
OF DALLAS**

Dallas, Texas, May 9, 1962

**CONDITION OF MEMBER BANKS, MARCH 26, 1962  
ELEVENTH FEDERAL RESERVE DISTRICT**

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

The results of the 1962 spring call report, indicating the condition of Eleventh District member banks on March 26, are presented on the reverse side of this letter.

Total assets of the member banks increased \$928 million to a level 7.8 percent above April 12, 1961. Gains were recorded in both loans and investments. Paced by strength in loans to nonbank financial institutions, agricultural loans, and commercial and industrial loans, total loans and discounts (net) rose \$570 million, or 11.2 percent. Total investments advanced \$296 million, with obligations of states and political subdivisions expanding 14.8 percent. Total deposits were up 7.5 percent, as individual demand deposits and time deposits gained 4.7 percent and 20.9 percent, respectively, during the period.

The ratio of loans to total deposits rose from 47.4 percent on April 12, 1961, to 49.1 percent on March 26, 1962.

Yours very truly,

Watrous H. Irons  
President

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

(Amounts in thousands of dollars)

Item	March 26, 1962p	December 30, 1961	April 12, 1961
Loans (net), including overdrafts.....	5,653,806	5,645,684	5,083,795
U. S. Government obligations, direct and guaran- teed.....	2,862,090	2,904,526	2,680,959
Obligations of states and political subdivisions.....	882,186	827,444	768,532
Other securities.....	168,824	161,979	167,467
<b>TOTAL LOANS (NET) AND INVESTMENTS.....</b>	<b>9,566,906</b>	<b>9,539,633</b>	<b>8,700,753</b>
Cash and balances due from banks.....	2,907,845	3,509,428	2,867,414
<b>TOTAL ASSETS.....</b>	<b>12,790,956</b>	<b>13,381,603</b>	<b>11,862,583</b>
Individual — Demand deposits.....	6,083,355	6,586,414	5,810,467
Individual — Time deposits.....	2,659,089	2,380,094	2,199,364
Deposits of U. S. Government, including postal savings.....	244,955	206,269	151,105
Deposits of states and political subdivisions.....	1,131,270	1,114,763	1,104,353
Deposits of banks.....	1,318,443	1,700,913	1,367,972
Other deposits (certified and officers' checks, etc.).....	81,571	179,461	83,377
<b>TOTAL DEPOSITS.....</b>	<b>11,518,683</b>	<b>12,167,914</b>	<b>10,716,638</b>
<b>TOTAL CAPITAL ACCOUNTS.....</b>	<b>1,071,753</b>	<b>1,034,789</b>	<b>997,875</b>
Borrowings from Federal Reserve Bank.....	1,495	0	0
All other borrowings.....	76,650	40,142	32,423
Ratio of loans to total deposits.....	49.1%	46.4%	47.4%
Ratio of cash and balances due from banks to total deposits.....	25.2%	28.8%	26.8%
Ratio of total capital accounts to risk assets (total assets less Government securities and cash assets).....	15.3%	14.9%	15.8%
Number of member banks.....	628	630	632

p—Preliminary.

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

**ELEVENTH FEDERAL RESERVE DISTRICT**

(In thousands of dollars)

Date	Total Deposits	Total Loans (Net)	Total Investments	Total Loans (Net) and Investments	Total U. S. Gov. Secs.	Total Capital Accounts
April 20, 1953	7,576,606	2,891,000	2,715,988	5,606,988	2,287,981	538,276
April 15, 1954	7,952,324	3,147,265	2,752,329	5,899,594	2,300,211	580,948
April 11, 1955	8,676,152	3,467,343	3,061,467	6,528,810	2,513,482	636,823
April 10, 1956	8,836,667	3,852,258	2,903,794	6,756,052	2,332,673	704,467
March 14, 1957	8,856,382	3,867,010	3,000,700	6,867,710	2,363,994	755,242
March 4, 1958	9,104,008	4,187,389	3,015,476	7,202,865	2,326,791	822,009
March 12, 1959	9,996,616	4,502,806	3,503,424	8,006,230	2,661,260	883,671
March 15, 1960	9,878,782	4,729,069	3,338,710	8,067,779	2,472,006	931,888
April 12, 1961	10,716,638	5,083,795	3,616,958	8,700,753	2,680,959	997,875
March 26, 1962p	11,518,683	5,653,806	3,913,100	9,566,906	2,862,090	1,071,753

p—Preliminary.