

FEDERAL RESERVE BANK
OF DALLAS

Dallas, Texas, November 20, 1962

**CONDITION OF MEMBER BANKS, SEPTEMBER 28, 1962
ELEVENTH FEDERAL RESERVE DISTRICT**

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

The results of the call report dated September 28, 1962, reflecting the condition of Eleventh District member banks, appear on the reverse side of this letter.

Between September 27, 1961, and September 28, 1962, total assets expanded 6.8 percent. Loans (net) increased 9.3 percent, and total investments advanced 2.0 percent. The principal strength in loan demand occurred in real-estate loans, consumer-type loans, and commercial and industrial loans. The growth in investments was primarily attributable to a 14.0-percent increase in obligations of states and political subdivisions. Holdings of Government securities declined 2.3 percent.

Principally because of the steady growth in time deposits, total deposits advanced 6.6 percent. The ratio of loans to deposits stood at 49.6 percent on September 28, 1962, up from 48.3 percent on September 27, 1961. During this same period, the ratio of total capital accounts to risk assets declined from 15.8 percent to 15.4 percent.

Yours very truly,

Watrous H. Irons
President

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

(Amounts in thousands of dollars)

Item	September 28, 1962p	June 30, 1962	September 27, 1961
Loans (net), including overdrafts.....	5,782,412	5,709,653	5,288,307
U. S. Government obligations, direct and guaran- teed.....	2,847,600	2,756,538	2,913,512
Obligations of states and political subdivisions.....	924,134	889,379	810,583
Other securities.....	196,350	177,711	164,818
TOTAL LOANS (NET) AND INVESTMENTS.....	9,750,496	9,533,281	9,177,220
Cash and balances due from banks.....	2,944,843	3,000,482	2,718,980
TOTAL ASSETS.....	13,024,429	12,860,337	12,195,438
Individual — Demand deposits.....	6,028,429	5,942,835	5,909,269
Individual — Time deposits.....	2,911,955	2,835,533	2,312,834
Deposits of U. S. Government, including postal savings.....	306,065	326,567	483,526
Deposits of states and political subdivisions.....	971,413	1,061,080	894,548
Deposits of banks.....	1,363,329	1,355,954	1,259,096
Other deposits (certified and officers' checks, etc.)	88,567	91,014	83,231
TOTAL DEPOSITS.....	11,669,758	11,612,983	10,942,504
TOTAL CAPITAL ACCOUNTS.....	1,113,605	1,084,510	1,038,109
Borrowings from Federal Reserve Bank.....	5,310	264	1,095
All other borrowings.....	92,152	34,098	96,416
Ratio of loans to total deposits.....	49.6%	49.2%	48.3%
Ratio of cash and balances due from banks to total deposits.....	25.2%	25.8%	24.8%
Ratio of total capital accounts to risk assets (total assets less Government securities and cash assets).....	15.4%	15.3%	15.8%
Number of member banks.....	631	630	634

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
September 30, 1953	7,583,539	2,891,624	2,780,084	5,671,708	2,337,526	564,783
October 7, 1954	8,350,832	3,116,911	3,177,515	6,294,426	2,668,820	617,169
October 5, 1955	8,575,277	3,694,782	2,885,674	6,580,456	2,306,061	671,503
September 26, 1956	8,881,719	3,887,566	2,914,506	6,802,072	2,308,744	740,184
October 11, 1957	9,031,366	3,998,422	3,100,822	7,099,244	2,425,611	797,956
September 24, 1958	9,707,444	4,322,313	3,428,812	7,751,125	2,640,485	851,937
October 6, 1959	9,873,116	4,744,362	3,331,506	8,075,868	2,469,212	920,230
October 3, 1960	10,009,036	4,956,005	3,228,698	8,184,703	2,397,623	974,867
September 27, 1961	10,942,504	5,288,307	3,888,913	9,177,220	2,913,512	1,038,109
September 28, 1962p	11,669,758	5,782,412	3,968,084	9,750,496	2,847,600	1,113,605

p—Preliminary.