



SUMMARY REPORT

Assets and Liabilities of Member Banks

December 30, 1961

NUMBER 162

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

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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.

ALL MEMBER BANKS, BY CLASS OF BANK, DECEMBER 30, 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	11,164,328	2,603,190	20,216,111	15,595,473	49,579,102	31,078,445	18,500,657
Currency and coin	240,185	37,072	858,041	1,677,833	2,813,131	1,923,655	889,476
Reserve with Federal Reserve Banks	3,286,398	888,932	7,533,460	5,209,626	16,918,416	10,821,272	6,097,144
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	136,997	156,434	2,517,901	5,866,956	8,678,288	6,726,933	1,951,355
Other balances with banks in the U. S.	6,189	1,249	24,393	13,672	45,503	31,656	13,847
Balances with banks in foreign countries	146,398	13,148	78,579	5,183	243,308	83,264	160,044
Cash items in process of collection	7,348,161	1,506,355	9,203,737	2,822,203	20,880,456	11,491,665	9,388,791
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	7,862,360	2,040,585	19,747,872	24,407,422	54,058,239	36,087,678	17,970,561
Direct:	2,117,372	477,525	3,019,796	3,614,299	9,228,992	5,889,254	3,339,738
Treasury bills	442,200	92,095	741,336	565,970	1,841,601	1,143,529	698,072
Treasury certificates of indebtedness	665,612	230,158	2,703,178	2,858,163	6,457,111	4,344,085	2,113,026
Treasury notes maturing in one year or less	1,830,875	497,473	5,902,030	6,702,012	14,932,390	10,009,943	4,922,447
Other Treasury notes	6,155	400	58,775	241,496	306,826	238,436	68,390
United States nonmarketable bonds	428,942	40,624	724,167	780,950	1,974,683	1,229,378	745,305
Other bonds maturing in 1 year or less	1,661,763	572,941	4,565,706	6,070,471	12,870,881	8,595,215	4,275,666
Other bonds maturing in 5 years	522,636	112,843	1,485,943	2,566,228	4,687,650	3,379,705	1,307,945
Other bonds maturing in 5 to 10 years	177,618	16,513	448,369	971,394	1,613,894	1,130,218	483,676
Other bonds maturing after 10 years	9,187	13	98,572	36,439	144,211	127,915	16,296
Guaranteed obligations							
OTHER SECURITIES—TOTAL	2,899,715	939,690	6,437,870	9,030,560	19,307,835	13,005,861	6,301,974
Obligations of States and subdivisions	2,634,990	815,710	5,709,780	7,530,298	16,690,778	11,077,350	5,613,428
Other bonds, notes, and debentures	123,270	97,261	492,504	1,320,785	2,033,820	1,569,230	464,590
Federal Reserve bank stock	90,048	22,665	172,095	159,414	444,222	284,182	160,040
Other corporate stocks	51,407	4,054	63,491	20,063	139,015	75,099	63,916
TOTAL SECURITIES	10,762,075	2,980,275	26,185,742	33,437,982	73,366,074	49,093,539	24,272,535
LOANS AND DISCOUNTS, NET—TOTAL	19,534,799	4,625,770	42,378,797	39,693,070	106,232,436	67,308,734	38,923,702
Valuation reserves	503,695	145,580	827,149	804,568	2,280,992	1,439,192	841,800
LOANS AND DISCOUNTS, GROSS—TOTAL	20,038,494	4,771,350	43,205,946	40,497,638	108,513,428	68,747,926	39,765,502
Real estate loans—total	934,107	221,459	9,589,503	13,241,566	23,986,635	16,547,006	7,439,629
Secured by farm land	886	709	171,853	738,030	911,478	669,851	241,627
Secured by residential properties:							
Insured by FHA	254,653	43,216	2,959,728	2,117,509	5,375,106	3,895,517	1,479,589
Insured or guaranteed by VA	133,583	23,003	885,153	1,234,709	2,276,448	1,555,515	720,933
Not ins. or guar. by FHA or VA	192,883	90,216	3,268,577	5,905,942	9,457,618	6,476,124	2,981,494
Secured by other properties	352,102	64,315	2,304,192	3,245,376	5,965,985	3,949,999	2,015,986
Loans to domestic com'l. and foreign banks	375,910	52,799	469,666	116,014	1,014,389	549,920	464,469
Loans to other financial institutions	1,711,490	668,535	3,261,111	1,251,413	6,892,549	4,066,817	2,825,732
Loans to brokers and dealers in securities	1,955,865	354,244	976,236	590,705	3,877,050	1,460,186	2,416,864
Other loans for purchasing or carrying secs.	467,224	137,487	784,285	438,296	1,827,292	915,185	912,107
Loans to farmers directly guar. by CCC	12,500	-	218,002	361,342	591,844	467,220	124,624
Other loans to farmers	10,945	23,160	858,072	2,449,978	3,342,155	2,614,139	728,016
Commercial including open market paper	11,278,085	2,608,646	16,878,833	10,165,145	40,930,709	24,885,922	16,044,787
Other loans to individuals—total	2,072,093	475,529	9,172,479	11,132,362	22,852,463	15,452,442	7,400,021
Passenger automobile instalment loans	186,431	68,828	2,958,801	3,949,108	7,163,168	5,058,655	2,104,513
Other retail consumer instalment loans	181,852	133,438	881,279	1,094,344	2,290,913	1,608,970	681,943
Residential repair and modern instal.	210,442	17,130	1,020,372	1,019,713	2,267,657	1,579,172	688,485
Other instal. loans for personal expenditures	466,290	30,619	1,180,677	1,874,202	3,551,788	2,405,115	1,146,673
Single payment loans for personal expenditures	1,027,078	225,514	3,131,350	3,194,995	7,578,937	4,800,530	2,778,407
All other loans (including overdrafts)	1,220,275	229,491	997,759	750,817	3,198,342	1,789,089	1,409,253
TOTAL LOANS AND SECURITIES	30,296,874	7,606,045	68,564,539	73,131,052	179,598,510	116,402,273	63,196,237
Bank premises	298,750	19,723	799,524	927,322	2,045,319	1,432,985	612,334
Furniture and fixtures	39,775	5,419	218,559	298,491	562,244	416,863	145,381
Real estate owned other than bank premises	2,867	-	21,323	49,270	73,460	61,365	12,095
Investments and other assets indirectly representing bank premises or other real estate	59,940	10,900	172,842	67,523	311,205	191,196	120,009
Customers' liability on acceptances outstanding	1,206,903	86,323	321,237	8,012	1,622,475	479,808	1,142,667
Other assets	469,032	51,436	500,660	298,396	1,319,524	746,117	573,407
TOTAL ASSETS	43,538,469	10,383,036	90,814,795	90,375,539	235,111,839	150,809,052	84,302,787

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, DECEMBER 30, 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	29,692,813	7,260,605	55,439,993	49,776,651	142,170,062	89,965,459	52,204,6
Individuals, partnerships, and corporations	19,664,942	4,817,026	40,230,690	40,090,797	104,803,455	66,905,310	37,898,145
Foreign Governments, central banks, etc.	548,331	12,829	84,687	4,274	650,121	232,807	417,314
United States Government	1,267,282	369,001	2,103,374	1,641,013	5,380,670	3,314,586	2,066,084
States and political subdivisions	332,627	314,571	3,519,547	5,320,256	9,487,001	7,076,125	2,410,876
Mutual savings banks in United States	341,705	1,853	160,584	171,096	675,238	265,440	409,798
Commercial banks in United States	3,987,934	1,576,411	7,946,235	1,738,628	15,249,208	9,668,773	5,580,435
Banks in foreign countries	966,684	45,262	243,315	15,033	1,270,294	425,144	845,150
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,583,308	123,652	1,151,561	795,554	4,654,075	2,077,274	2,576,801
TIME DEPOSITS—TOTAL	7,125,496	2,022,172	26,443,106	31,869,241	67,460,015	45,545,158	21,914,857
Savings deposits	3,092,317	1,490,950	20,652,871	26,748,738	51,984,876	36,139,592	15,845,284
Accumulated for payment of personal loans	12,730	261	230,033	332,957	575,981	433,436	142,545
Other time deposits of indiv., part., and corp.	2,003,847	405,077	2,635,499	2,746,244	7,790,667	4,607,606	3,183,061
Foreign Governments, central banks, etc.	1,625,628	99,322	443,168	6,020	2,174,138	853,850	1,320,288
United States Government	37,865	5,000	107,053	98,975	248,893	204,477	44,416
Postal savings	-	-	2,921	8,574	11,395	7,952	3,543
States and political subdivisions	162,492	7,862	2,309,590	1,890,991	4,370,935	3,194,018	1,176,917
Mutual savings banks in United States	1,405	-	2,270	4,733	8,408	4,025	4,383
Commercial banks in United States	112,411	4,350	32,147	29,124	178,032	60,080	117,952
Banks in foreign countries	76,801	9,350	27,554	2,885	116,590	40,122	76,468
TOTAL DEPOSITS	36,818,309	9,282,777	81,883,099	81,645,892	209,630,077	135,510,617	74,119,460
Rediscounts and other borrowed money	282,555	34,500	80,575	40,422	438,052	224,615	213,437
Acceptances outstanding	1,237,252	86,709	327,811	8,370	1,660,142	489,640	1,170,502
Other liabilities	1,517,418	109,386	1,525,911	1,592,959	4,745,674	2,708,874	2,036,800
TOTAL LIABILITIES	39,855,534	9,513,372	83,817,396	83,287,643	216,473,945	138,933,746	77,540,199
CAPITAL ACCOUNTS—TOTAL	3,682,935	869,664	6,997,399	7,087,896	18,637,894	11,875,306	6,762,588
Capital stock, notes, and debentures	1,098,679	327,925	2,030,947	2,077,626	5,535,177	3,577,244	1,957,933
Surplus	1,902,924	427,575	3,731,736	3,292,036	9,354,271	5,935,779	3,418,492
Undivided profits	636,404	74,274	1,142,522	1,475,003	3,328,203	2,080,103	1,248,100
Other capital accounts	44,928	39,890	92,194	243,231	420,243	282,180	138,063
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	43,538,469	10,383,036	90,814,795	90,375,539	235,111,839	150,809,052	84,302,787
MEMORANDA							
PLEGGED ASSETS (AND SECURITIES LOANED)	2,880,701	1,065,312	12,246,401	10,841,123	27,033,537	19,714,026	7,319,511
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	1,098,679	327,925	2,024,297	2,061,164	5,512,065	3,573,976	1,938,089
Capital notes and debentures	-	-	3,650	12,504	16,154	-	16,154
Preferred stock	-	-	3,000	3,958	6,958	3,268	3,690
Retirable value of preferred stock	-	-	3,000	4,123	7,123	3,432	3,691
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	22,207,655	5,597,816	43,718,460	41,088,111	112,612,042	71,746,888	40,865,154
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	17,089,436	3,808,838	36,186,647	43,574,807	100,659,728	65,490,435	35,169,293
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	25.6	25.1	22.3	17.3	21.1	20.6	21.9
U. S. Gov't obligations, direct and guaranteed	18.1	19.7	21.7	27.0	23.0	23.9	21.3
Other securities	6.7	9.1	7.1	10.0	8.2	8.6	7.5
Loans and discounts	44.9	44.6	46.7	43.9	45.2	44.6	46.2
Total capital accounts	8.5	8.4	7.7	7.8	7.9	7.9	8.0
NUMBER OF BANKS	13	9	206	5,885	6,113	4,513	1,600

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

ALL MEMBER BANKS ON SELECTED CALL DATES DECEMBER 31, 1956 TO DECEMBER 30, 1961
(Amounts in millions of dollars)

ASSETS	DEC. 31, 1956	DEC. 31, 1957	DEC. 31, 1958	DEC. 31, 1959	DEC. 31, 1960	SEPT. 27, 1961	DEC. 30, 1961	CHANGE TO DEC. 30, 1961 FROM -- DEC. 31, 1960
RESERVES, CASH, AND BANK BALANCES--TOTAL	42,906	42,746	43,188	43,509	45,756	38,582	49,579	+ 3,823
Currency and coin	2,487	2,536	2,441	2,222	2,518	2,932	2,813	+ 295
Reserve with Federal Reserve Banks	18,707	18,973	18,428	17,932	16,720	16,038	16,918	+ 198
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	8,096	7,779	7,938	7,500	8,541	6,711	8,678	+ 137
Other balances with banks in the U. S.	28	27	39	32	41	50	46	+ 5
Balances with banks in foreign countries	59	76	112	108	136	154	243	+ 107
Cash items in process of collection	13,529	13,355	14,230	15,715	17,799	12,697	20,880	+ 3,081
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	47,575	47,079	54,299	46,813	49,106	53,863	54,058	+ 4,952
Direct:								
Treasury bills	4,383	3,948	4,644	4,612	6,402	9,693	9,229	+ 2,827
Treasury certificates of indebtedness	1,469	3,534	6,143	1,812	2,296	1,933	1,842	- 454
Treasury notes maturing in one year or less	-	-	-	-	-	5,058	6,457	+ 6,317
Other Treasury notes	9,493	8,560	11,117	11,604	15,072	13,266	14,932	+ 1,666
United States nonmarketable bonds	1,277	803	796	534	412	397	307	- 105
Other bonds maturing in 1 year or less	-	-	-	-	-	4,508	1,975	- 3,051
Other bonds maturing in 5 years	17,281	19,548	18,338	17,878	17,897	11,585	12,871	+ 1,116
Other bonds maturing in 5 to 10 years	9,480	6,849	9,601	8,144	4,973	5,765	4,688	- 285
Other bonds maturing after 10 years	4,181	3,832	3,655	2,187	1,954	1,517	1,614	- 340
Guaranteed obligations	12	7	6	41	99	142	144	+ 45
OTHER SECURITIES--TOTAL	13,159	14,324	16,504	16,287	16,579	18,719	19,308	+ 2,729
Obligations of States and subdivisions	10,494	11,235	13,405	13,677	14,141	16,115	16,691	+ 2,550
Other bonds, notes, and debentures	2,250	2,645	2,630	2,108	1,903	2,042	2,034	+ 131
Federal Reserve bank stock	326	345	365	387	409	430	444	+ 35
Other corporate stocks	89	99	105	115	127	132	139	+ 12
TOTAL SECURITIES	60,734	61,403	70,804	63,100	65,685	72,582	73,366	+ 7,681
LOANS AND DISCOUNTS, NET--TOTAL	78,034	80,950	84,061	94,779	99,933	102,355	106,232	+ 6,299
Valuation reserves	1,383	1,570	1,724	1,912	2,059	2,118	2,281	+ 222
LOANS AND DISCOUNTS, GROSS--TOTAL	79,416	82,520	85,785	96,691	101,992	104,472	108,513	+ 6,521
Real estate loans--total	17,811	18,231	20,013	22,185	22,518	23,514	23,987	+ 1,469
Secured by farm land	724	728	787	835	852	895	911	+ 59
Secured by residential properties:								
Insured by FHA	4,219	4,255	4,857	5,490	5,225	5,296	5,375	+ 150
Insured or guaranteed by VA	3,295	3,022	2,816	2,686	2,435	2,324	2,276	- 159
Not ins. or guar. by FHA or VA	6,095	6,392	7,219	8,175	8,580	9,223	9,458	+ 878
Secured by other properties	3,478	3,834	4,335	4,999	5,426	5,776	5,966	+ 540
Loans to domestic com'l. and foreign banks	650	718	710	811	947	2,354	1,014	+ 67
Loans to other financial institutions	-	-	-	6,801	6,726	6,010	6,893	+ 167
Loans to brokers and dealers in securities	2,447	2,448	2,730	2,885	3,124	2,943	3,877	+ 753
Other loans for purchasing or carrying secs.	1,473	1,409	1,599	1,587	1,564	1,696	1,827	+ 263
Loans to farmers directly guar. by CCC	441	244	438	87	403	213	592	+ 189
Other loans to farmers	2,038	2,228	2,614	3,029	3,106	3,417	3,342	+ 236
Commercial including open market paper	36,296	37,868	37,444	36,826	39,288	39,062	40,931	+ 1,643
Other loans to individuals--total	15,765	16,775	17,028	19,877	21,622	22,377	22,852	+ 1,230
Passenger automobile instalment loans	5,127	5,627	5,436	6,425	7,085	7,054	7,163	+ 78
Other retail consumer instalment loans	2,080	2,125	1,902	2,201	2,202	2,372	2,291	+ 11
Residential repair and modern instal.	1,651	1,770	1,846	2,118	2,283	2,273	2,268	- 15
Other instal. loans for personal expenditures	2,011	2,224	2,449	3,008	3,357	3,535	3,552	+ 195
Single payment loans for personal expenditures	4,896	5,030	5,394	6,125	6,618	7,143	7,579	+ 961
All other loans (including overdrafts)	2,497	2,597	3,211	2,603	2,694	2,887	3,198	+ 504
TOTAL LOANS AND SECURITIES	138,768	142,353	154,865	157,879	165,619	174,936	179,599	+13,980
Bank premises	1,293	1,418	1,563	1,772	1,868	1,996	2,045	+ 177
Furniture and fixtures	311	352	393	436	497	562	562	+ 65
Real estate owned other than bank premises	40	42	40	52	61	68	73	+ 12
Investments and other assets indirectly representing bank premises or other real estate	117	156	182	192	271	308	311	+ 40
Customers' liability on acceptances outstanding	705	983	841	746	1,383	1,513	1,622	+ 239
Other assets	736	779	946	1,140	1,122	1,322	1,320	+ 198
TOTAL ASSETS	184,874	188,828	202,017	205,726	216,577	219,287	235,112	+18,535

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 DECEMBER 31, 1956 TO DECEMBER 30, 1961

(Amounts in millions of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DEC. 31, 1956	DEC. 31, 1957	DEC. 31, 1958	DEC. 31, 1959	DEC. 31, 1960	SEPT. 27, 1961	DEC. 30, 1961	CHANGE TO DEC. 30, 1961 FROM DEC. 31, 1960
DEMAND DEPOSITS—TOTAL	125,708	124,100	129,497	130,542	134,117	125,930	142,170	+ 8,053
Individuals, partnerships, and corporations	95,163	93,804	98,133	98,532	99,134	93,211	104,803	+ 5,669
Foreign Governments, central banks, etc.	-	-	-	-	-	686	650	... *
United States Government	3,292	3,472	3,822	4,504	5,287	7,293	5,381	+ 94
States and political subdivisions	8,211	8,412	8,603	8,915	9,016	8,479	9,487	+ 471
Mutual savings banks in United States	-	-	-	-	-	576	675	... *
Commercial banks in United States	13,818	13,356	13,614	13,389	14,875	11,781	15,249	+ 1,049
Banks in foreign countries	1,749	1,726	1,613	1,659	1,561	968	1,270	... *
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,475	3,331	3,712	3,542	4,244	2,935	4,654	+ 410
TIME DEPOSITS—TOTAL	42,197	46,537	53,319	54,165	58,912	66,375	67,460	+ 8,548
Savings deposits	38,350	42,392	47,537	49,684	52,919	50,500	51,985	+ 6,876
Accumulated for payment of personal loans	419	453	466	501	557	576	576	... *
Other time deposits of indiv., part., and corp.	-	-	-	-	-	8,461	7,791	... *
Foreign Governments, central banks, etc.	-	-	-	-	-	2,088	2,174	... *
United States Government	282	258	285	246	225	242	249	+ 24
Postal savings	19	17	15	13	12	12	11	- 1
States and political subdivisions	1,839	2,170	2,829	2,383	3,559	4,214	4,371	+ 812
Mutual savings banks in United States	-	-	-	-	-	14	8	... *
Commercial banks in United States	39	27	141	81	175	170	178	+ 11
Banks in foreign countries	1,250	1,220	2,046	1,257	1,464	98	117	... *
TOTAL DEPOSITS	167,906	170,637	182,816	184,706	193,029	192,305	209,630	+16,601
Rediscounts and other borrowed money	48	57	54	581	130	2,128	438	+ 308
Acceptances outstanding	735	1,023	877	795	1,425	1,545	1,660	+ 235
Other liabilities	2,531	2,558	2,809	3,380	4,595	4,923	4,746	+ 151
TOTAL LIABILITIES	171,220	174,275	186,557	189,462	199,179	200,901	216,474	+17,295
CAPITAL ACCOUNTS—TOTAL	13,655	14,554	15,460	16,264	17,398	18,386	18,638	+ 1,240
Capital stock, notes, and debentures	4,117	4,364	4,557	4,921	5,188	5,466	5,535	+ 347
Surplus	6,796	7,212	7,677	8,056	8,586	8,893	9,354	+ 768
Undivided profits	2,391	2,635	2,807	2,932	3,229	3,605	3,328	+ 229
Other capital accounts	351	342	419	356	395	422	420	+ 25
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	184,874	188,828	202,017	205,726	216,577	219,287	235,112	+18,535
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	18,777	19,583	21,984	22,701	23,914	27,998	27,034	+ 3,120
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	4,085	4,334	4,527	4,893	5,165	5,443	5,512	+ 347
Capital notes and debentures	22	21	20	19	17	16	16	- 1
Preferred stock	10	10	10	8	7	7	7	-
Retirable value of preferred stock	15	14	14	10	7	7	7	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	104,084	102,967	107,330	107,328	107,780	106,524	112,612	+ 4,832
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	93,320	92,191	96,218	95,274	94,594	94,158	100,660	+ 6,066
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	23.2	22.6	21.4	21.1	21.1	17.6	21.1	- .
U. S. Gov't obligations, direct and guaranteed	25.7	24.9	26.9	22.8	22.7	24.6	23.0	+ .3
Other securities	7.1	7.6	8.2	7.9	7.7	8.5	8.2	+ .5
Loans and discounts	42.2	42.9	41.6	46.1	46.1	46.7	45.2	- .9
Total capital accounts	7.4	7.7	7.7	7.9	8.0	8.4	7.9	- .1
NUMBER OF BANKS	6,462	6,393	6,312	6,233	6,174	6,132	6,113	- 61

*DATA SHOWN FOR DECEMBER 1960 NOT COMPARABLE WITH THAT FOR DECEMBER 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, DECEMBER 30, 1961
(Amounts in thousands of dollars)

ASSETS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,032,790	846,970	1,185,820		13,911,052	11,588,621	2,322,431
Currency and coin	166,390	22,435	143,955		538,147	270,229	267,918
Reserve with Federal Reserve Banks	778,814	383,232	395,582		4,425,207	3,482,236	942,971
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	283,437	22,737	260,700		661,150	182,893	478,257
Other balances with banks in the U. S.	1,898	1,666	232		8,029	6,396	1,633
Balances with banks in foreign countries	8,107	7,375	732		150,419	149,302	1,117
Cash items in process of collection	794,144	409,525	384,619		8,128,100	7,497,565	630,535
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,169,376	699,166	1,470,210		12,027,267	8,298,915	3,728,352
Direct:							
Treasury bills	504,043	215,797	288,246		2,593,829	2,165,103	428,726
Treasury certificates of indebtedness	82,145	38,929	43,216		554,016	461,936	92,080
Treasury notes maturing in one year or less	312,180	117,434	194,746		1,098,809	751,729	347,080
Other Treasury notes	679,463	247,387	432,076		3,203,857	1,991,110	1,212,747
United States nonmarketable bonds	13,185	1,900	11,285		32,485	6,155	26,330
Other bonds maturing in 1 year or less	28,292	1,129	27,163		582,955	433,945	149,010
Other bonds maturing in 5 years	374,521	65,990	308,531		2,532,928	1,734,270	798,658
Other bonds maturing in 5 to 10 years	113,035	10,005	103,030		964,234	562,893	401,341
Other bonds maturing after 10 years	60,673	-	60,673		431,374	182,543	248,831
Guarantee obligations	1,839	595	1,244		32,780	9,231	23,549
OTHER SECURITIES—TOTAL	709,919	144,403	565,516		5,086,667	3,088,424	1,998,243
Obligations of States and subdivisions	631,583	129,849	501,734		4,580,378	2,817,826	1,762,552
Other bonds, notes, and debentures	52,144	2,553	49,591		321,163	124,584	196,579
Federal Reserve bank stock	21,070	8,648	12,422		121,470	94,138	27,332
Other corporate stocks	5,122	3,353	1,769		63,656	51,876	11,780
TOTAL SECURITIES	2,879,295	843,569	2,035,726		17,113,934	11,387,339	5,726,595
LOANS AND DISCOUNTS, NET—TOTAL	4,786,824	1,679,736	3,107,088		28,480,164	20,640,675	7,839,489
Valuation reserves	109,136	42,610	66,526		732,514	549,479	183,035
LOANS AND DISCOUNTS, GROSS—TOTAL	4,895,960	1,722,346	3,173,614		29,212,678	21,190,154	8,022,524
Real estate loans—total	979,364	137,276	842,088		4,222,701	1,202,137	3,020,564
Secured by farm land	19,697	30	19,667		57,600	6,585	51,015
Secured by residential properties:							
Insured by FHA	99,317	14,084	85,233		945,135	289,480	655,655
Insured or guaranteed by VA	81,635	6,619	75,016		695,635	166,387	529,248
Not ins. or guar. by FHA or VA	450,020	41,012	409,008		1,521,316	312,511	1,208,805
Secured by other properties	328,695	75,531	253,164		1,003,015	427,174	575,841
Loans to domestic com'l. and foreign banks	20,037	16,669	3,368		411,904	383,160	28,744
Loans to other financial institutions	289,503	169,465	120,038		2,097,673	1,767,521	330,152
Loans to brokers and dealers in securities	78,237	49,645	28,592		2,296,870	1,984,939	311,931
Other loans for purchasing or carrying secs.	40,220	21,309	18,911		548,876	473,529	75,347
Loans to farmers directly guar. by CCC	19	-	19		12,734	12,500	234
Other loans to farmers	36,236	3,221	33,015		129,695	20,948	108,747
Commercial including open market paper	2,013,541	944,309	1,069,232		13,547,945	11,748,426	1,799,519
Other loans to individuals—total	1,296,290	326,438	969,852		4,551,346	2,355,772	2,195,574
Passenger automobile instalment loans	429,179	107,582	321,597		933,900	275,740	658,160
Other retail consumer instalment loans	107,600	30,508	77,092		373,618	199,356	174,262
Residential repair and modern instal.	87,981	22,883	65,098		476,773	244,664	232,109
Other instal. loans for personal expenditures	224,247	47,998	176,249		972,001	524,883	447,118
Single payment loans for personal expenditures	447,283	117,467	329,816		1,795,054	1,111,129	683,925
All other loans (including overdrafts)	142,513	54,014	88,499		1,392,934	1,241,222	151,712
TOTAL LOANS AND SECURITIES	7,666,119	2,523,305	5,142,814		45,594,098	32,028,014	13,566,084
Bank premises	98,415	20,023	78,392		472,243	314,983	157,260
Furniture and fixtures	21,133	4,292	16,841		92,788	42,278	50,510
Real estate owned other than bank premises	3,120	55	3,065		7,664	2,905	4,759
Investments and other assets indirectly representing bank premises or other real estate	3,314	1,014	2,300		69,804	61,425	8,379
Customers' liability on acceptances outstanding	66,533	65,329	1,204		1,215,438	1,214,392	1,046
Other assets	36,427	15,338	21,089		560,792	480,791	80,001
TOTAL ASSETS	9,927,851	3,476,326	6,451,525		61,923,879	45,733,409	16,190,470

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, DECEMBER 30, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,747,351	2,659,723	4,087,628		38,941,282	30,923,206	8,018,076
Individuals, partnerships, and corporations	5,301,040	1,970,000	3,331,040		27,124,095	20,656,775	6,467,320
Foreign Governments, central banks, etc.	5,811	5,811	-		549,346	548,331	1,015
United States Government	271,291	98,257	173,034		1,629,216	1,321,735	307,481
States and political subdivisions	517,470	149,014	368,456		1,361,165	429,603	931,562
Mutual savings banks in United States	179,266	79,516	99,750		421,041	357,738	63,303
Commercial banks in United States	346,206	300,006	46,200		4,113,517	4,020,762	92,755
Banks in foreign countries	29,267	27,220	2,047		981,950	979,236	2,714
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	97,000	29,899	67,101		2,760,952	2,609,026	151,926
TIME DEPOSITS—TOTAL	1,898,139	338,086	1,560,053		14,491,320	7,888,540	6,602,780
Savings deposits	1,611,284	182,323	1,428,961		9,513,251	3,723,365	5,789,886
Accumulated for payment of personal loans	3,511	-	3,511		16,075	12,730	3,345
Other time deposits of indiv., part., and corp.	181,149	96,371	84,778		2,418,334	2,064,618	353,716
Foreign Governments, central banks, etc.	42,953	42,953	-		1,629,628	1,628,628	1,000
United States Government	9,566	4,555	5,011		43,134	38,370	4,764
Postal savings	764	2	762		213	175	38
States and political subdivisions	42,795	6,100	36,695		669,726	227,337	442,389
Mutual savings banks in United States	45	-	45		7,593	2,905	4,688
Commercial banks in United States	1,990	1,700	290		115,190	113,511	1,679
Banks in foreign countries	4,082	4,082	-		78,176	76,901	1,275
TOTAL DEPOSITS	8,645,490	2,997,809	5,647,681		53,432,602	38,811,746	14,620,856
Rediscunts and other borrowed money	1,449	1,191	258		294,834	282,555	12,279
Acceptances outstanding	67,046	65,830	1,216		1,245,879	1,244,741	1,138
Other liabilities	324,010	60,463	263,547		1,928,774	1,552,205	376,569
TOTAL LIABILITIES	9,037,995	3,125,293	5,912,702		56,902,089	41,891,247	15,010,842
CAPITAL ACCOUNTS—TOTAL	889,856	351,033	538,823		5,021,790	3,842,162	1,179,628
Capital stock, notes, and debentures	244,785	92,825	151,960		1,514,454	1,151,735	362,719
Surplus	458,991	195,426	263,565		2,559,273	1,989,857	569,416
Undivided profits	155,430	47,232	108,198		880,713	653,662	227,051
Other capital accounts	30,650	15,550	15,100		67,350	46,908	20,442
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	9,927,851	3,476,326	6,451,525		61,923,879	45,733,409	16,190,470
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	673,402	237,366	436,036		4,958,950	3,140,714	1,818,236
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	243,785	92,825	150,960		1,498,847	1,148,085	350,762
Capital notes and debentures	-	-	-		15,389	3,650	11,739
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)	5,669,875	2,227,566	3,442,309		30,152,032	23,242,748	6,909,284
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	5,335,710	1,851,935	3,483,775		25,070,449	18,083,144	6,987,305
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	20.5	24.4	18.4	.	22.5	25.3	14.3
U. S. Gov't obligations, direct and guaranteed	21.9	20.1	22.8	.	19.4	18.1	23.0
Other securities	7.2	4.2	8.8	.	8.2	6.8	12.3
Loans and discounts	48.2	48.3	48.2	.	46.0	45.1	48.4
Total capital accounts	9.0	10.1	8.4	.	8.1	8.4	7.3
NUMBER OF BANKS	261	5	256		475	19	456

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1961
(Amounts in thousands of dollars)

ASSETS	PHILADELPHIA			CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,253,548	1,229,018	1,024,530	3,195,896	2,079,840	1,116,056
Currency and coin	199,094	54,279	144,815	286,675	127,696	158,979
Reserve with Federal Reserve Banks	786,357	394,372	391,985	1,271,305	886,042	385,263
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	445,815	101,064	344,751	642,885	212,975	429,910
Other balances with banks in the U. S.	1,850	1,488	362	1,180	1,070	110
Balances with banks in foreign countries	6,588	6,588	-	25,656	25,540	116
Cash items in process of collection	813,844	671,227	142,617	968,195	826,517	141,678
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,639,973	843,968	1,796,005	4,857,351	2,754,855	2,102,496
Direct:						
Treasury bills	348,023	134,452	213,571	712,927	404,471	308,456
Treasury certificates of indebtedness	84,153	50,371	33,782	160,643	98,809	61,834
Treasury notes maturing in one year or less	319,106	118,779	200,327	942,239	673,263	268,976
Other Treasury notes	645,411	260,447	384,964	1,464,922	919,941	544,981
United States nonmarketable bonds	23,050	1,468	21,582	21,378	2,277	19,101
Other bonds maturing in 1 year or less	51,831	2,160	42,671	90,204	30,917	59,287
Other bonds maturing in 5 years	686,341	185,340	501,001	996,540	467,860	528,680
Other bonds maturing in 5 to 10 years	297,317	40,010	257,307	336,508	107,901	228,607
Other bonds maturing after 10 years	184,027	43,941	140,086	131,242	49,043	82,199
Guaranteed obligations	714	-	714	748	373	375
OTHER SECURITIES—TOTAL	976,783	241,152	735,631	1,654,037	1,041,753	612,284
Obligations of States and subdivisions	764,920	185,041	579,879	1,489,954	961,295	528,659
Other bonds, notes, and debentures	175,134	35,639	139,495	119,914	50,789	69,125
Federal Reserve bank stock	25,649	10,542	15,107	41,645	27,644	14,001
Other corporate stocks	11,080	9,930	1,150	2,524	2,025	499
TOTAL SECURITIES	3,616,756	1,085,120	2,531,636	6,511,388	3,796,608	2,714,780
LOANS AND DISCOUNTS, NET—TOTAL	5,604,108	2,358,350	3,245,758	8,002,590	4,868,547	3,134,043
Valuation reserves	143,121	71,849	71,272	150,832	94,272	56,560
LOANS AND DISCOUNTS, GROSS—TOTAL	5,747,229	2,430,199	3,317,030	8,153,422	4,962,819	3,190,603
Real estate loans—total	1,586,710	211,201	1,375,509	2,602,414	1,250,390	1,352,024
Secured by farm land	72,602	2,120	70,482	110,908	4,368	106,540
Secured by residential properties:						
Insured by FHA	154,212	39,665	114,547	303,309	210,078	93,231
Insured or guaranteed by VA	134,945	12,763	122,182	229,223	148,212	81,011
Not ins. or guar. by FHA or VA	767,871	79,718	688,153	1,289,900	553,153	736,747
Secured by other properties	457,080	76,935	380,145	669,074	334,579	334,495
Loans to domestic com'l. and foreign banks	50,816	30,295	20,521	14,069	13,079	990
Loans to other financial institutions	277,740	208,687	69,053	389,839	331,380	58,459
Loans to brokers and dealers in securities	143,446	75,293	68,153	186,738	172,456	14,282
Other loans for purchasing or carrying secs.	89,374	63,069	26,305	175,012	147,854	27,158
Loans to farmers directly guar. by CCC	186	-	186	6,878	-	6,878
Other loans to farmers	92,986	2,837	90,149	112,489	2,996	109,493
Commercial including open market paper	1,784,821	1,077,620	707,201	2,489,751	1,891,974	597,777
Other loans to individuals—total	1,569,646	697,866	871,780	1,964,050	998,158	965,892
Passenger automobile instalment loans	460,433	194,429	266,004	685,358	269,200	416,158
Other retail consumer instalment loans	154,390	81,025	73,365	138,658	59,237	79,421
Residential repair and modern instal.	145,444	77,275	68,169	253,518	155,568	97,950
Other instal. loans for personal expenditures	292,997	114,704	178,293	313,917	153,067	160,850
Single payment loans for personal expenditures	516,382	230,433	285,949	572,599	361,086	211,513
All other loans (including overdrafts)	151,504	63,331	88,173	212,182	154,532	57,650
TOTAL LOANS AND SECURITIES	9,220,864	3,443,470	5,777,394	14,513,978	8,665,155	5,848,823
Bank premises	113,211	39,669	73,542	152,452	78,564	73,888
Furniture and fixtures	36,022	9,933	26,089	39,054	15,070	23,984
Real estate owned other than bank premises	4,203	623	3,580	4,116	925	3,191
Investments and other assets indirectly representing bank premises or other real estate	14,230	8,794	5,436	6,751	3,189	3,562
Customers' liability on acceptances outstanding	22,189	21,980	209	3,107	3,106	1
Other assets	39,401	23,169	16,232	71,455	57,760	13,695
TOTAL ASSETS	11,703,668	4,776,656	6,927,012	17,986,809	10,903,609	7,083,200

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	PHILADELPHIA				CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,695,791	3,472,063	3,223,728		9,846,988	6,368,579	3,478,409
Individuals, partnerships, and corporations	5,268,611	2,508,590	2,760,021		7,921,636	4,978,033	2,943,603
Foreign Governments, central banks, etc.	4,233	4,233	-		190	190	-
United States Government	266,777	140,595	126,182		440,381	298,656	141,725
States and political subdivisions	430,958	166,125	264,833		685,536	380,048	305,488
Mutual savings banks in United States	36,888	31,895	4,993		4,780	4,229	551
Commercial banks in United States	567,004	539,795	27,209		643,554	607,584	35,970
Banks in foreign countries	28,735	28,680	55		15,493	15,470	23
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	92,585	52,150	40,435		135,418	84,369	51,049
TIME DEPOSITS—TOTAL	3,712,755	784,150	2,928,605		6,191,726	3,318,689	2,873,037
Savings deposits	3,226,268	560,336	2,665,932		5,090,114	2,692,453	2,397,661
Accumulated for payment of personal loans	3,630	-	3,630		317,918	119,130	198,788
Other time deposits of indiv., part., and corp.	327,931	148,999	178,932		464,131	304,982	159,149
Foreign Governments, central banks, etc.	45,604	45,604	-		3,915	3,915	-
United States Government	5,349	492	4,857		2,443	1,875	568
Postal savings	537	82	455		928	99	829
States and political subdivisions	98,962	24,207	74,755		311,315	195,334	115,981
Mutual savings banks in United States	30	30	-		-	-	-
Commercial banks in United States	2,544	2,500	44		412	351	61
Banks in foreign countries	1,900	1,900	-		550	550	-
TOTAL DEPOSITS	10,408,546	4,256,213	6,152,333		16,038,714	9,687,268	6,351,446
Rediscunts and other borrowed money	1,770	-	1,770		12,034	11,490	544
Acceptances outstanding	24,150	23,941	209		3,107	3,106	1
Other liabilities	221,060	75,976	145,084		293,561	173,571	119,990
TOTAL LIABILITIES	10,655,526	4,356,130	6,299,396		16,347,416	9,875,435	6,471,981
CAPITAL ACCOUNTS—TOTAL	1,048,142	420,526	627,616		1,639,393	1,028,174	611,219
Capital stock, notes, and debentures	266,258	97,864	168,394		445,921	269,598	176,323
Surplus	592,255	253,532	338,723		951,575	656,852	294,723
Undivided profits	174,401	66,177	108,224		230,040	100,342	129,698
Other capital accounts	15,228	2,953	12,275		11,857	1,382	10,475
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	11,703,668	4,776,656	6,927,012		17,986,809	10,903,609	7,083,200
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	1,268,181	574,299	693,882		2,335,643	1,395,935	939,708
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	266,208	97,864	168,344		445,921	269,598	176,323
Capital notes and debentures	-	-	-		-	-	-
Preferred stock	50	-	50		-	-	-
Retirable value of preferred stock	50	-	50		-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,436,132	2,699,772	2,736,360		8,235,908	5,329,087	2,906,821
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	5,048,166	2,120,446	2,927,720		7,794,858	4,635,822	3,159,036
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	19.3	25.7	14.8		17.8	19.1	15.8
U. S. Gov't obligations, direct and guaranteed	22.6	17.7	25.9		27.0	25.3	29.7
Other securities	8.3	5.0	10.6		9.2	9.6	8.6
Loans and discounts	47.9	49.4	46.9		44.5	44.7	44.2
Total capital accounts	9.0	8.8	9.1		9.1	9.4	8.6
NUMBER OF BANKS	474	6	468		551	21	530

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1961
(Amounts in thousands of dollars)

ASSETS	RICHMOND			ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,255,308	1,287,950	967,358	3,149,046	1,531,240	1,617,806
Currency and coin	209,177	86,364	122,813	222,806	54,421	168,385
Reserve with Federal Reserve Banks	709,982	420,348	289,634	887,022	466,884	420,138
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	499,771	142,285	357,486	1,071,624	323,797	747,827
Other balances with banks in the U. S.	2,651	1,362	1,289	2,476	1,091	1,385
Balances with banks in foreign countries	2,239	2,214	25	1,102	716	386
Cash items in process of collection	831,488	635,377	196,111	964,016	684,331	279,685
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,637,317	1,222,290	1,415,027	3,147,722	1,172,989	1,974,733
Direct:						
Treasury bills	416,309	165,805	250,504	433,563	129,520	304,043
Treasury certificates of indebtedness	65,479	35,125	30,354	90,501	38,576	51,925
Treasury notes maturing in one year or less	314,185	156,008	158,177	405,638	141,776	263,862
Other Treasury notes	734,328	374,034	360,294	921,829	396,311	525,518
United States nonmarketable bonds	34,364	8,931	25,433	18,633	3,497	15,136
Other bonds maturing in 1 year or less	116,933	69,868	47,065	191,596	102,069	89,527
Other bonds maturing in 5 years	673,062	317,291	355,771	688,411	242,994	445,417
Other bonds maturing in 5 to 10 years	233,204	86,000	147,204	261,648	52,665	208,983
Other bonds maturing after 10 years	48,903	8,868	40,035	134,624	65,581	69,043
Guaranteed obligations	550	360	190	1,279	-	1,279
OTHER SECURITIES—TOTAL	809,865	358,827	451,038	983,099	291,944	691,155
Obligations of States and subdivisions	615,711	288,945	326,766	847,894	267,862	580,032
Other bonds, notes, and debentures	173,480	59,837	113,643	110,364	13,037	97,327
Federal Reserve bank stock	20,066	9,782	10,284	23,734	10,249	13,485
Other corporate stocks	608	263	345	1,107	796	311
TOTAL SECURITIES	3,447,182	1,581,117	1,866,065	4,130,821	1,464,933	2,665,888
LOANS AND DISCOUNTS, NET—TOTAL	4,750,386	2,444,830	2,305,556	5,295,722	2,337,354	2,958,368
Valuation reserves	81,380	46,127	35,253	102,831	43,726	59,105
LOANS AND DISCOUNTS, GROSS—TOTAL	4,831,766	2,490,957	2,340,809	5,398,553	2,381,080	3,017,473
Real estate loans—total	1,138,231	418,629	719,602	860,034	260,923	599,111
Secured by farm land	75,587	10,343	65,244	55,948	4,905	51,043
Secured by residential properties:						
Insured by FHA	101,763	37,558	64,205	92,326	47,455	44,871
Insured or guaranteed by VA	74,797	33,020	41,777	28,543	12,573	15,970
Not ins. or guar. by FHA or VA	531,681	162,980	368,701	339,244	81,090	258,154
Secured by other properties	354,403	174,728	179,675	343,973	114,900	229,073
Loans to domestic com'l. and foreign banks	6,290	3,867	2,423	18,292	11,219	7,073
Loans to other financial institutions	312,825	246,328	66,497	388,995	254,328	134,667
Loans to brokers and dealers in securities	87,761	65,387	22,374	92,568	46,615	45,953
Other loans for purchasing or carrying secs.	63,833	41,877	21,956	82,836	46,521	36,315
Loans to farmers directly guar. by CCC	12,900	11,892	1,008	32,985	16,992	15,993
Other loans to farmers	90,744	13,931	76,813	105,251	17,788	87,463
Commercial including open market paper	1,534,402	925,854	608,548	2,048,927	956,477	1,092,450
Other loans to individuals—total	1,468,477	697,781	770,696	1,622,237	689,768	932,469
Passenger automobile instalment loans	494,748	224,088	270,660	428,054	164,935	263,119
Other retail consumer instalment loans	126,403	60,407	65,996	193,113	84,002	109,111
Residential repair and modern instal.	100,786	60,360	40,426	151,305	61,994	89,311
Other instal. loans for personal expenditures	234,364	88,336	146,028	222,130	64,995	157,135
Single payment loans for personal expenditures	512,176	264,590	247,586	627,635	313,842	313,793
All other loans (including overdrafts)	116,303	65,411	50,892	146,428	80,449	65,979
TOTAL LOANS AND SECURITIES	8,197,568	4,025,947	4,171,621	9,426,543	3,802,287	5,624,256
Bank premises	110,249	54,492	55,757	143,842	54,022	89,820
Furniture and fixtures	32,036	12,346	19,690	42,948	11,255	31,693
Real estate owned other than bank premises	3,702	1,431	2,271	5,696	756	4,940
Investments and other assets indirectly representing bank premises or other real estate	14,109	10,708	3,401	32,205	22,002	10,203
Customers' liability on acceptances outstanding	3,214	2,904	310	3,236	2,297	939
Other assets	37,855	26,145	11,710	51,494	25,251	26,243
TOTAL ASSETS	10,654,041	5,421,923	5,232,118	12,855,010	5,449,110	7,405,900

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RICHMOND			ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,713,465	3,745,480	2,967,985	8,504,180	3,847,274	4,656,906
Individuals, partnerships, and corporations	5,104,706	2,736,800	2,367,906	5,736,760	2,344,279	3,392,481
Foreign Governments, central banks, etc.	26,860	26,860	-	2,524	2,477	47
United States Government	253,422	153,404	100,018	255,176	132,755	122,421
States and political subdivisions	508,383	210,883	297,500	1,041,488	377,566	663,922
Mutual savings banks in United States	8,894	8,553	341	-	-	-
Commercial banks in United States	718,879	553,678	165,201	1,373,341	945,952	427,389
Banks in foreign countries	6,660	6,654	6	8,463	7,452	1,011
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	85,661	48,648	37,013	86,428	36,793	49,635
TIME DEPOSITS—TOTAL	2,819,578	1,120,084	1,699,494	3,150,904	1,086,402	2,064,502
Savings deposits	2,349,292	858,949	1,490,343	2,571,156	832,627	1,738,529
Accumulated for payment of personal loans	13,547	6,077	7,470	6,589	1,746	4,843
Other time deposits of indiv., part., and corp.	224,485	142,541	81,944	293,038	136,971	156,067
Foreign Governments, central banks, etc.	14,030	12,030	2,000	8,770	8,500	270
United States Government	41,415	22,195	19,220	12,967	1,353	11,614
Postal savings	1,546	705	841	1,794	694	1,100
States and political subdivisions	171,247	76,057	95,190	241,199	101,297	139,902
Mutual savings banks in United States	-	-	-	-	-	-
Commercial banks in United States	4,016	1,530	2,486	15,391	3,214	12,177
Banks in foreign countries	-	-	-	-	-	-
TOTAL DEPOSITS	9,533,043	4,865,564	4,667,479	11,655,084	4,933,676	6,721,408
Rediscunts and other borrowed money	1,175	-	1,175	11,525	-	11,525
Acceptances outstanding	3,214	2,904	310	3,402	2,463	939
Other liabilities	274,988	159,990	114,998	183,487	84,915	98,572
TOTAL LIABILITIES	9,812,420	5,028,458	4,783,962	11,853,498	5,021,054	6,832,444
CAPITAL ACCOUNTS—TOTAL	841,621	393,465	448,156	1,001,512	428,056	573,456
Capital stock, notes, and debentures	226,225	109,846	116,379	307,668	125,918	181,750
Surplus	446,590	216,467	230,123	492,403	220,612	271,791
Undivided profits	142,869	57,381	85,488	156,284	59,185	97,099
Other capital accounts	25,937	9,771	16,166	44,957	22,341	22,616
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	10,654,041	5,421,923	5,232,118	12,855,010	5,449,110	7,405,900
MEMORANDA						
PLEGGED ASSETS (AND SECURITIES LOANED)	1,441,774	698,737	743,037	2,207,015	906,267	1,300,748
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	226,200	109,846	116,354	307,668	125,918	181,750
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)	5,382,206	2,967,818	2,414,388	6,468,540	2,839,146	3,629,394
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	4,909,676	2,403,021	2,506,655	5,911,647	2,084,236	3,827,411
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	21.2	23.8	18.5	24.5	28.1	21.8
U. S. Gov't obligations, direct and guaranteed	24.8	22.5	27.0	24.5	21.5	26.7
Other securities	7.6	6.6	8.6	7.6	5.4	9.3
Loans and discounts	44.6	45.1	44.1	41.2	42.9	39.9
Total capital accounts	7.9	7.3	8.6	7.8	7.9	7.7
NUMBER OF BANKS	428	16	412	420	25	395

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1961
(Amounts in thousands of dollars)

ASSETS	CHICAGO			ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	6,960,765	4,529,571	2,431,194	1,886,012	1,097,214	788,798
Currency and coin	397,283	134,377	262,906	109,230	34,210	75,020
Reserve with Federal Reserve Banks	2,410,685	1,601,684	809,001	626,327	369,897	256,430
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,296,149	351,047	945,102	562,067	183,366	378,701
Other balances with banks in the U. S.	5,192	4,515	677	1,933	213	1,720
Balances with banks in foreign countries	27,671	27,381	290	375	375	-
Cash items in process of collection	2,823,785	2,410,567	413,218	586,080	509,153	76,927
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	9,209,431	4,068,785	5,140,646	2,145,710	876,361	1,269,349
Direct:						
Treasury bills	1,371,116	752,338	618,778	362,895	152,684	210,211
Treasury certificates of indebtedness	263,951	148,440	115,511	46,211	23,592	22,619
Treasury notes maturing in one year or less	1,075,280	463,963	611,317	379,628	195,861	183,767
Other Treasury notes	2,584,532	1,125,179	1,459,353	587,108	256,719	330,389
United States nonmarketable bonds	55,593	8,151	47,442	19,580	5,360	14,220
Other bonds maturing in 1 year or less	373,564	175,973	197,591	31,409	5,222	26,187
Other bonds maturing in 5 years	2,505,221	1,084,085	1,421,136	507,889	184,548	323,341
Other bonds maturing in 5 to 10 years	783,711	267,444	516,267	170,275	45,096	125,179
Other bonds maturing after 10 years	194,143	42,975	151,168	39,456	7,200	32,256
Guaranteed obligations	2,320	237	2,083	1,259	79	1,180
OTHER SECURITIES—TOTAL	3,294,498	1,733,719	1,560,779	608,261	218,353	389,908
Obligations of States and subdivisions	2,857,400	1,572,077	1,285,323	499,382	193,838	305,544
Other bonds, notes, and debentures	369,714	119,629	250,085	91,412	14,555	76,857
Federal Reserve bank stock	61,766	37,364	24,402	15,206	8,276	6,930
Other corporate stocks	5,618	4,649	2,969	2,261	1,684	577
TOTAL SECURITIES	12,503,929	5,802,504	6,701,425	2,753,971	1,094,714	1,659,257
LOANS AND DISCOUNTS, NET—TOTAL	14,784,219	8,236,967	6,547,252	3,490,683	1,868,408	1,622,275
Valuation reserves	364,089	217,076	147,013	53,686	29,104	24,582
LOANS AND DISCOUNTS, GROSS—TOTAL	15,148,308	8,454,043	6,694,265	3,544,369	1,897,512	1,646,857
Real estate loans—total	3,645,328	1,139,387	2,505,941	753,176	201,127	552,049
Secured by farm land	136,770	2,285	134,485	76,463	3,857	72,606
Secured by residential properties:						
Insured by FHA	807,720	395,008	412,712	132,526	36,671	95,855
Insured or guaranteed by VA	305,515	139,495	166,020	44,149	14,413	29,736
Not ins. or guar. by FHA or VA	1,603,041	368,919	1,234,122	291,321	58,904	232,417
Secured by other properties	792,282	233,680	558,602	208,717	87,282	121,435
Loans to domestic com'l. and foreign banks	111,067	84,401	26,666	23,375	23,003	372
Loans to other financial institutions	1,243,731	1,025,965	217,766	249,960	209,319	40,641
Loans to brokers and dealers in securities	485,782	446,112	39,670	118,168	112,164	6,004
Other loans for purchasing or carrying secs.	339,111	209,759	129,352	51,164	34,285	16,879
Loans to farmers directly guar. by CCC	60,017	5,428	54,589	40,025	10,135	29,890
Other loans to farmers	515,683	33,167	482,516	164,554	14,164	150,390
Commercial including open market paper	5,104,738	3,775,803	1,328,935	1,149,867	765,246	384,621
Other loans to individuals—total	3,191,598	1,400,096	1,791,502	927,356	487,241	440,115
Passenger automobile instalment loans	1,017,084	353,101	663,983	235,593	79,766	155,827
Other retail consumer instalment loans	431,704	209,740	221,964	90,908	45,282	45,626
Residential repair and modern instal.	391,205	195,995	195,210	99,183	65,741	33,442
Other instal. loans for personal expenditures	309,829	98,654	211,175	94,623	38,861	55,762
Single payment loans for personal expenditures	1,041,776	542,606	499,170	407,049	257,591	149,458
All other loans (including overdrafts)	451,253	333,925	117,328	66,724	40,828	25,896
TOTAL LOANS AND SECURITIES	27,288,148	14,039,471	13,248,677	6,244,654	2,963,122	3,281,532
Bank premises	201,190	79,384	121,806	55,396	19,955	35,441
Furniture and fixtures	53,721	13,823	39,898	15,823	3,921	11,902
Real estate owned other than bank premises	12,733	3,407	9,326	4,288	1,846	2,442
Investments and other assets indirectly representing bank premises or other real estate	31,453	20,007	11,446	3,774	1,275	2,499
Customers' liability on acceptances outstanding	88,491	87,809	682	8,035	7,871	164
Other assets	160,563	110,510	50,053	29,522	19,263	10,259
TOTAL ASSETS	34,797,064	18,883,982	15,913,082	8,247,504	4,114,467	4,133,037

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, DECEMBER 30, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	CHICAGO				ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	20,328,902	12,397,970	7,930,932		5,577,071	3,055,095	2,521,976
Individuals, partnerships, and corporations	15,141,315	8,529,874	6,611,441		3,875,199	1,825,895	2,049,304
Foreign Governments, central banks, etc.	13,013	12,878	135		-	-	-
United States Government	915,855	643,752	272,103		163,822	103,540	60,282
States and political subdivisions	1,383,825	659,902	723,923		417,515	121,202	296,313
Mutual savings banks in United States	3,048	2,129	919		571	-	571
Commercial banks in United States	2,458,729	2,279,705	179,024		1,063,277	973,191	90,086
Banks in foreign countries	68,241	68,043	198		4,800	4,800	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	344,876	201,687	143,189		51,887	26,467	25,420
TIME DEPOSITS—TOTAL	11,217,415	4,603,525	6,613,890		1,905,944	669,655	1,236,289
Savings deposits	9,455,778	3,793,620	5,662,158		1,443,343	543,451	899,892
Accumulated for payment of personal loans	54,674	6,553	48,121		3,404	-	3,404
Other time deposits of indiv., part., and corp.	1,160,578	553,086	607,492		358,363	94,971	263,392
Foreign Governments, central banks, etc.	99,322	99,322	-		2,107	2,030	77
United States Government	17,019	11,690	5,329		7,332	3,827	3,505
Postal savings	2,796	22	2,774		556	421	135
States and political subdivisions	407,635	122,032	285,603		90,194	24,855	65,339
Mutual savings banks in United States	-	-	-		-	-	-
Commercial banks in United States	10,063	7,650	2,413		545	-	545
Banks in foreign countries	9,550	9,550	-		100	100	-
TOTAL DEPOSITS	31,546,317	17,001,495	14,544,822		7,483,015	3,724,750	3,758,265
Rediscounts and other borrowed money	36,491	34,584	1,907		2,414	1,200	1,214
Acceptances outstanding	89,131	88,195	936		8,045	7,881	164
Other liabilities	485,695	269,927	215,768		78,192	43,096	35,096
TOTAL LIABILITIES	32,157,634	17,394,201	14,763,433		7,571,666	3,776,927	3,794,739
CAPITAL ACCOUNTS—TOTAL	2,639,430	1,489,781	1,149,649		675,838	337,540	338,298
Capital stock, notes, and debentures	819,049	486,483	332,566		190,088	98,828	91,260
Surplus	1,255,121	766,999	488,122		319,184	177,021	142,163
Undivided profits	454,870	185,712	269,158		148,918	60,769	88,149
Other capital accounts	110,390	50,587	59,803		17,648	922	16,726
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	34,797,064	18,883,982	15,913,082		8,247,504	4,114,467	4,133,037
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	2,802,374	1,757,648	1,044,726		752,063	371,708	380,355
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	814,069	483,483	330,586		189,688	98,828	90,860
Capital notes and debentures	315	-	315		250	-	250
Preferred stock	4,665	3,000	1,665		150	-	150
Retirable value of preferred stock	4,666	3,000	1,666		150	-	150
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	16,209,511	9,636,356	6,573,155		4,428,924	2,362,576	2,066,348
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	14,130,533	7,063,946	7,066,587		3,763,892	1,469,211	2,294,681
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	20.0	24.0	15.3		22.9	26.7	19.1
U. S. Gov't obligations, direct and guaranteed	26.5	21.5	32.3		26.0	21.3	30.7
Other securities	9.5	9.2	9.8		7.4	5.3	9.4
Loans and discounts	42.5	43.6	41.1		42.3	45.4	39.3
Total capital accounts	7.6	7.9	7.2		8.2	8.2	8.2
NUMBER OF BANKS	1,003	27	976		478	18	460

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1961
(Amounts in thousands of dollars)

ASSETS	MINNEAPOLIS			KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,200,169	607,003	593,166	2,583,752	1,527,002	1,056,750
Currency and coin	62,512	10,093	52,419	116,616	39,098	77,518
Reserve with Federal Reserve Banks	439,125	206,901	232,224	835,423	492,817	342,606
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	293,702	65,921	227,781	905,088	367,537	537,551
Other balances with banks in the U. S.	335	296	39	986	478	508
Balances with banks in foreign countries	2,403	1,828	575	626	626	-
Cash items in process of collection	402,092	321,964	80,128	725,013	626,446	98,567
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	1,491,200	354,608	1,136,592	2,626,722	1,126,752	1,499,970
Direct:						
Treasury bills	242,447	49,736	192,711	513,134	238,373	274,761
Treasury certificates of indebtedness	25,343	7,167	18,176	74,465	50,724	23,741
Treasury notes maturing in one year or less	200,044	57,939	142,105	326,904	156,457	170,447
Other Treasury notes	400,751	106,046	294,705	690,978	295,465	395,513
United States nonmarketable bonds	12,263	927	11,336	20,164	3,301	16,863
Other bonds maturing in 1 year or less	43,315	11,157	32,158	84,115	48,433	35,682
Other bonds maturing in 5 years	393,500	97,283	296,217	626,456	247,291	379,165
Other bonds maturing in 5 to 10 years	149,742	21,591	128,151	227,552	76,455	151,097
Other bonds maturing after 10 years	23,655	2,758	20,897	62,686	10,202	52,484
Guaranteed obligations	140	4	136	268	51	217
OTHER SECURITIES—TOTAL	509,985	114,671	395,314	805,257	305,006	500,251
Obligations of States and subdivisions	374,566	86,361	288,205	690,932	253,101	437,831
Other bonds, notes, and debentures	125,053	24,329	100,724	94,744	41,432	53,312
Federal Reserve bank stock	10,119	3,933	6,186	18,688	9,864	8,824
Other corporate stocks	247	48	199	893	609	284
TOTAL SECURITIES	2,001,185	469,279	1,531,906	3,431,979	1,431,758	2,000,221
LOANS AND DISCOUNTS, NET—TOTAL	2,542,207	923,179	1,619,028	4,501,523	2,424,720	2,076,803
Valuation reserves	46,614	12,840	33,774	67,428	33,597	33,831
LOANS AND DISCOUNTS, GROSS—TOTAL	2,588,821	936,019	1,652,802	4,568,951	2,458,317	2,110,634
Real estate loans—total	736,947	142,661	594,286	673,142	291,021	382,121
Secured by farm land	34,808	87	34,721	63,766	4,279	59,487
Secured by residential properties:						
Insured by FHA	177,270	27,955	149,315	99,455	52,338	47,117
Insured or guaranteed by VA	102,560	34,780	67,780	46,907	23,043	23,864
Not ins. or guar. by FHA or VA	287,132	50,494	236,638	212,378	70,344	142,034
Secured by other properties	135,177	29,345	105,832	250,636	141,017	109,619
Loans to domestic com'l. and foreign banks	10,900	9,900	1,000	48,743	37,245	11,498
Loans to other financial institutions	117,896	86,619	31,277	279,111	236,095	43,016
Loans to brokers and dealers in securities	22,609	13,001	9,608	149,621	134,131	15,490
Other loans for purchasing or carrying secs.	18,752	9,737	9,015	48,196	35,116	13,080
Loans to farmers directly guar. by CCC	27,371	2,511	24,860	170,175	62,794	107,381
Other loans to farmers	279,649	10,608	269,041	705,433	168,726	536,707
Commercial including open market paper	759,539	437,467	322,072	1,455,092	967,965	487,127
Other loans to individuals—total	560,654	191,432	369,222	942,557	445,163	497,394
Passenger automobile instalment loans	229,267	70,615	158,652	311,476	105,577	205,899
Other retail consumer instalment loans	80,161	24,839	55,322	110,171	60,863	49,308
Residential repair and modern instal.	58,177	18,307	39,870	81,308	46,824	34,484
Other instal. loans for personal expenditures	65,432	20,046	45,386	108,309	34,066	74,243
Single payment loans for personal expenditures	127,617	57,625	69,992	331,293	197,833	133,460
All other loans (including overdrafts)	54,504	32,083	22,421	96,881	80,061	16,820
TOTAL LOANS AND SECURITIES	4,543,392	1,392,458	3,150,934	7,933,502	3,856,478	4,077,024
Bank premises	51,968	9,768	42,200	81,882	44,429	37,453
Furniture and fixtures	19,153	3,738	15,415	18,945	5,565	13,380
Real estate owned other than bank premises	2,619	336	2,283	5,925	1,218	4,707
Investments and other assets indirectly representing bank premises or other real estate	18,162	16,614	1,548	16,188	11,207	4,981
Customers' liability on acceptances outstanding	863	642	221	510	510	-
Other assets	20,930	7,282	13,648	35,736	26,251	9,485
TOTAL ASSETS	5,857,256	2,037,841	3,819,415	10,676,440	5,472,660	5,203,780

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MINNEAPOLIS			KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	3,520,707	1,505,987	2,014,720	7,517,713	4,079,335	3,438,378
Individuals, partnerships, and corporations	2,530,645	925,840	1,604,805	5,286,163	2,665,009	2,621,154
Foreign Governments, central banks, etc.	-	-	-	-	-	-
United States Government	115,887	55,756	60,131	225,698	119,901	105,797
States and political subdivisions	339,837	114,497	225,340	735,217	236,846	498,371
Mutual savings banks in United States	6,799	6,460	339	-	-	-
Commercial banks in United States	471,832	378,021	93,811	1,165,678	998,152	167,526
Banks in foreign countries	4,104	3,720	384	3,503	3,396	107
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	51,603	21,693	29,910	101,454	56,031	45,423
TIME DEPOSITS—TOTAL	1,798,569	335,416	1,463,153	2,189,150	896,999	1,292,151
Savings deposits	1,227,690	247,164	980,526	1,701,958	704,468	997,490
Accumulated for payment of personal loans	5,440	457	4,983	9,777	5,965	3,812
Other time deposits of indiv., part., and corp.	501,825	79,010	422,815	309,183	156,538	152,645
Foreign Governments, central banks, etc.	2,673	2,000	673	-	-	-
United States Government	3,132	1,290	1,842	7,821	1,689	6,132
Postal savings	278	-	278	212	1	211
States and political subdivisions	57,510	5,495	52,015	158,966	28,198	130,768
Mutual savings banks in United States	-	-	-	-	-	-
Commercial banks in United States	21	-	21	1,233	140	1,093
Banks in foreign countries	-	-	-	-	-	-
TOTAL DEPOSITS	5,319,276	1,841,403	3,477,873	9,706,863	4,976,334	4,730,529
Rediscounts and other borrowed money	1,450	-	1,450	14,363	7,000	7,363
Acceptances outstanding	863	642	221	510	510	-
Other liabilities	79,602	33,206	46,396	87,077	48,387	38,690
TOTAL LIABILITIES	5,401,191	1,875,251	3,525,940	9,808,813	5,032,231	4,776,582
CAPITAL ACCOUNTS—TOTAL	456,065	162,590	293,475	867,627	440,429	427,198
Capital stock, notes, and debentures	139,334	51,350	87,984	255,105	142,573	112,532
Surplus	199,190	79,750	119,440	371,670	186,868	184,802
Undivided profits	104,541	31,215	73,326	213,713	98,288	115,425
Other capital accounts	13,000	275	12,725	27,139	12,700	14,439
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	5,857,256	2,037,841	3,819,415	10,676,440	5,472,660	5,203,780
MEMORANDA						
PLEGDED ASSETS (AND SECURITIES LOANED)	860,400	320,495	539,905	1,702,766	768,188	934,578
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	138,984	51,350	87,634	255,105	142,573	112,532
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)	2,824,913	1,118,102	1,706,811	5,887,688	3,085,352	2,802,336
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	2,530,896	750,246	1,780,650	5,401,324	2,334,836	3,066,488
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	20.5	29.8	15.5	24.2	27.9	20.3
U. S. Gov't obligations, direct and guaranteed	25.5	17.4	29.8	24.6	20.6	28.8
Other securities	8.7	5.6	10.4	7.5	5.6	9.6
Loans and discounts	43.4	45.3	42.4	42.2	44.3	39.9
Total capital accounts	7.8	8.0	7.7	8.1	8.0	8.2
NUMBER OF BANKS	476	11	465	757	35	722

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1961
(Amounts in thousands of dollars)

ASSETS	DALLAS			SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	3,509,428	1,930,353	1,579,075	6,641,336	5,728,847	912,489
Currency and coin	152,825	40,552	112,273	352,376	261,544	90,832
Reserve with Federal Reserve Banks	894,276	481,776	412,500	2,853,893	2,522,601	331,292
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,432,310	539,770	892,540	584,290	317,940	266,350
Other balances with banks in the U. S.	10,277	5,898	4,379	8,696	7,358	1,338
Balances with banks in foreign countries	2,858	2,110	748	15,264	14,070	1,194
Cash items in process of collection	1,016,882	860,247	156,635	2,826,817	2,605,334	221,483
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,904,526	1,354,745	1,549,781	8,201,644	6,877,383	1,324,261
Direct:						
Treasury bills	464,743	148,799	315,944	1,265,963	1,057,615	208,348
Treasury certificates of indebtedness	86,459	51,136	35,323	308,235	270,826	37,409
Treasury notes maturing in one year or less	295,216	141,613	153,603	787,882	624,126	163,756
Other Treasury notes	682,398	292,377	390,021	2,336,813	1,965,362	371,451
United States nonmarketable bonds	20,994	3,625	17,369	35,137	19,738	15,399
Other bonds maturing in 1 year or less	125,575	79,612	45,963	254,894	226,248	28,646
Other bonds maturing in 5 years	704,107	336,155	367,952	2,181,905	1,837,303	344,602
Other bonds maturing in 5 to 10 years	302,863	129,921	172,942	847,561	721,441	126,120
Other bonds maturing after 10 years	131,700	83,499	48,201	171,411	145,890	25,521
Guaranteed obligations	90,471	88,008	2,463	11,843	8,834	3,009
OTHER SECURITIES—TOTAL	989,423	296,658	692,765	2,880,041	2,442,365	437,676
Obligations of States and subdivisions	827,444	261,133	566,311	2,510,614	2,143,152	367,462
Other bonds, notes, and debentures	136,020	21,781	114,239	264,678	204,870	59,808
Federal Reserve bank stock	24,921	13,721	11,200	59,888	50,647	9,241
Other corporate stocks	1,038	23	1,015	44,861	43,696	1,165
TOTAL SECURITIES	3,893,949	1,651,403	2,242,546	11,081,685	9,319,748	1,761,937
LOANS AND DISCOUNTS, NET—TOTAL	5,645,684	3,096,959	2,548,725	18,348,326	15,659,641	2,688,685
Valuation reserves	105,167	52,141	53,026	324,194	283,603	40,591
LOANS AND DISCOUNTS, GROSS—TOTAL	5,750,851	3,149,100	2,601,751	18,672,520	15,943,244	2,729,276
Real estate loans—total	501,596	193,134	308,462	6,286,992	5,297,183	989,809
Secured by farm land	43,181	4,033	39,148	164,148	130,556	33,592
Secured by residential properties:						
Insured by FHA	42,142	14,970	27,172	2,419,931	2,092,335	327,596
Insured or guaranteed by VA	21,383	11,252	10,131	511,156	439,182	71,974
Not ins. or guar. by FHA or VA	158,150	35,430	122,720	2,005,564	1,737,121	268,443
Secured by other properties	236,740	127,449	109,291	1,186,193	897,989	288,204
Loans to domestic com'l. and foreign banks	54,835	48,190	6,645	244,061	237,347	6,714
Loans to other financial institutions	337,385	255,745	81,640	907,891	849,684	58,207
Loans to brokers and dealers in securities	54,022	44,354	9,668	161,228	142,248	18,980
Other loans for purchasing or carrying secs.	267,979	223,888	44,091	101,939	82,052	19,887
Loans to farmers directly guar. by CCC	118,484	16,295	102,189	110,070	91,955	18,115
Other loans to farmers	307,765	25,132	282,633	801,670	578,659	223,011
Commercial including open market paper	2,721,650	1,694,003	1,027,647	6,320,436	5,580,420	740,016
Other loans to individuals—total	1,231,792	533,697	698,095	3,526,460	2,896,689	629,771
Passenger automobile instalment loans	435,134	150,902	284,232	1,502,942	1,218,125	284,817
Other retail consumer instalment loans	115,263	49,787	65,476	368,924	291,523	77,401
Residential repair and modern instal.	86,877	33,614	53,263	335,100	264,719	70,381
Other instal. loans for personal expenditures	185,291	66,651	118,640	528,648	425,325	103,323
Single payment loans for personal expenditures	409,227	232,743	176,484	790,846	696,997	93,849
All other loans (including overdrafts)	155,343	114,662	40,681	211,773	187,007	24,766
TOTAL LOANS AND SECURITIES	9,539,633	4,748,362	4,791,271	29,430,011	24,979,389	4,450,622
Bank premises	200,990	114,194	86,796	363,481	288,514	74,967
Furniture and fixtures	30,800	8,262	22,538	159,821	133,270	26,551
Real estate owned other than bank premises	10,206	3,563	6,643	9,188	7,125	2,063
Investments and other assets indirectly representing bank premises or other real estate	6,112	2,183	3,929	95,103	85,264	9,839
Customers' liability on acceptances outstanding	39,240	39,040	200	171,619	168,583	3,036
Other assets	45,194	34,682	10,512	230,155	194,686	35,469
TOTAL ASSETS	13,381,603	6,880,639	6,500,964	37,100,714	31,585,678	5,515,036

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DALLAS			SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	9,294,419	4,780,967	4,513,452	18,482,193	15,557,732	2,924,461
Individuals, partnerships, and corporations	6,582,304	3,017,748	3,564,556	14,930,981	12,553,815	2,377,166
Foreign Governments, central banks, etc.	4,110	2,784	1,326	44,034	42,283	1,751
United States Government	189,694	113,195	76,499	653,451	558,111	95,340
States and political subdivisions	647,992	222,336	425,656	1,417,615	1,098,723	318,892
Mutual savings banks in United States	-	-	-	13,951	13,622	329
Commercial banks in United States	1,673,286	1,309,191	364,095	653,905	604,543	49,362
Banks in foreign countries	17,572	14,698	2,874	101,506	95,892	5,614
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	179,461	101,015	78,446	666,750	590,743	76,007
TIME DEPOSITS—TOTAL	2,873,495	1,439,762	1,433,733	15,211,020	13,109,466	2,101,554
Savings deposits	1,621,485	659,756	961,729	12,173,257	10,437,626	1,735,631
Accumulated for payment of personal loans	141,318	90,366	50,952	98	-	98
Other time deposits of indiv., part., and corp.	614,286	437,838	176,448	937,364	828,498	108,866
Foreign Governments, central banks, etc.	3,005	3,005	-	322,131	320,131	2,000
United States Government	15,484	3,468	12,016	83,231	59,114	24,117
Postal savings	1,091	54	1,037	780	666	114
States and political subdivisions	466,771	242,760	224,011	1,654,615	1,426,272	228,343
Mutual savings banks in United States	-	-	-	740	740	-
Commercial banks in United States	9,755	2,215	7,540	16,872	16,097	775
Banks in foreign countries	300	300	-	21,932	20,322	1,610
TOTAL DEPOSITS	12,167,914	6,220,729	5,947,185	33,693,213	28,667,198	5,026,015
Rediscounts and other borrowed money	40,142	40,000	142	20,405	19,610	795
Acceptances outstanding	40,217	40,017	200	174,578	171,542	3,036
Other liabilities	98,541	49,535	49,006	690,687	601,444	89,243
TOTAL LIABILITIES	12,346,814	6,350,281	5,996,533	34,578,883	29,459,794	5,119,089
CAPITAL ACCOUNTS—TOTAL	1,034,789	530,358	504,431	2,521,831	2,125,884	395,947
Capital stock, notes, and debentures	372,090	206,766	165,324	754,000	623,765	130,235
Surplus	459,937	250,560	209,377	1,248,082	1,068,291	179,791
Undivided profits	165,814	69,442	96,372	500,610	423,795	76,815
Other capital accounts	36,948	3,590	33,358	19,139	10,033	9,106
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	13,381,603	6,880,639	6,500,964	37,100,714	31,585,678	5,515,036
MEMORANDA						
PLEGDED ASSETS (AND SECURITIES LOANED)	2,007,035	973,630	1,033,405	6,023,934	5,047,427	976,507
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	372,090	206,766	165,324	753,500	623,765	129,735
Capital notes and debentures	-	-	-	-	-	-
Preferred stock	-	-	-	500	-	500
Retirable value of preferred stock	-	-	-	500	-	500
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	6,845,227	3,380,950	3,464,277	15,071,086	12,634,458	2,436,628
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	6,414,557	2,498,334	3,916,223	14,348,020	11,789,744	2,558,276
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	26.2	28.1	24.3	17.9	18.1	16.5
U. S. Gov't obligations, direct and guaranteed	21.7	19.7	23.8	22.1	21.8	24.0
Other securities	7.4	4.3	10.7	7.8	7.7	7.9
Loans and discounts	42.2	45.0	39.2	49.5	49.6	48.8
Total capital accounts	7.7	7.7	7.8	6.8	6.7	7.2
NUMBER OF BANKS	630	21	609	160	24	136

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1961
(Amounts in thousands of dollars)

ASSETS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
RESERVES, CASH, AND BANK BALANCES—TOTAL	399,789	25,277	258,671	248,314	5,000,738	467,561	471,682	120,903
Currency and coin	37,911	6,767	20,688	16,673	235,317	21,841	52,804	6,683
Reserve with Federal Reserve Banks	133,130	5,220	93,645	73,081	2,178,238	170,875	157,662	58,338
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	130,993	10,194	48,018	103,787	379,663	130,059	103,501	40,165
Other balances with banks in the U. S.	441	-	94	50	5,004	151	89	100
Balances with banks in foreign countries	64	81	1,017	-	10,930	59	55	-
Cash items in process of collection	97,250	3,015	95,209	54,723	2,191,586	144,576	157,571	15,617
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	430,709	59,012	223,248	234,127	6,108,991	558,028	455,823	135,076
Direct:								
Treasury bills	69,489	9,122	41,538	38,359	979,758	195,031	81,539	43,581
Treasury certificates of indebtedness	12,714	-	13,721	7,215	238,783	21,936	12,560	-
Treasury notes maturing in one year or less	51,888	4,140	36,283	24,948	603,432	68,689	95,129	14,792
Other Treasury notes	130,790	11,283	72,508	70,873	1,786,062	93,395	140,006	22,557
United States nonmarketable bonds	3,008	6,400	28	2,105	18,496	3,004	3,393	225
Other bonds maturing in 1 year or less	36,457	1,625	5,478	3,635	177,562	23,736	2,977	1,307
Other bonds maturing in 5 years	99,461	16,654	45,063	51,837	1,605,506	105,446	92,622	37,162
Other bonds maturing in 5 to 10 years	23,315	6,571	3,425	26,833	599,229	38,002	21,514	15,380
Other bonds maturing after 10 years	3,182	3,217	4,096	8,269	92,141	8,744	6,072	71
Guaranteed obligations	405	-	1,108	53	8,022	45	11	1
OTHER SECURITIES—TOTAL	195,724	16,379	74,759	117,413	2,128,260	91,363	221,907	11,394
Obligations of States and subdivisions	171,478	9,424	62,083	100,927	1,857,781	84,083	204,553	9,333
Other bonds, notes, and debentures	20,719	6,664	9,928	14,674	181,246	3,706	11,259	216
Federal Reserve bank stock	3,495	276	2,226	1,750	45,041	3,455	4,351	1,560
Other corporate stocks	32	15	522	62	44,192	119	1,744	285
TOTAL SECURITIES	626,433	75,391	298,007	351,540	8,237,251	649,391	677,730	146,470
LOANS AND DISCOUNTS, NET—TOTAL	830,393	84,117	727,267	424,440	14,036,427	958,359	1,098,542	265,853
Valuation reserves	23,333	3,376	6,499	5,887	263,233	15,113	23,688	3,251
LOANS AND DISCOUNTS, GROSS—TOTAL	853,726	87,493	733,766	430,327	14,299,660	973,472	1,122,230	269,104
Real estate loans—total	137,423	35,845	196,815	89,683	4,976,045	180,155	274,213	45,931
Secured by farm land	14,271	41	3,868	17,305	118,767	6,756	1,959	2,441
Secured by residential properties:								
Insured by FHA	9,508	5,447	133,824	6,843	1,934,305	17,550	25,342	350
Insured or guaranteed by VA	3,289	315	19,483	1,270	375,439	21,486	23,111	2,278
Not ins. or guar. by FHA or VA	63,353	15,606	22,467	29,697	1,677,859	58,281	159,477	29,413
Secured by other properties	47,002	14,436	17,173	34,568	869,675	76,082	64,324	11,449
Loans to domestic com'l. and foreign banks	6,126	-	3,568	2,832	234,857	7,064	-	15,000
Loans to other financial institutions	48,795	49	22,642	17,490	684,609	62,662	29,589	7,238
Loans to brokers and dealers in securities	9,115	-	9,691	7,024	104,971	48,968	18,186	21,934
Other loans for purchasing or carrying secs.	8,770	67	676	2,877	70,019	15,495	8,406	1,960
Loans to farmers directly guar. by CCC	9,177	-	7,040	20,396	85,087	5,249	-	-
Other loans to farmers	29,397	131	97,549	30,298	479,607	138,428	5,947	2,779
Commercial including open market paper	299,863	26,413	203,211	136,505	4,924,984	278,684	358,023	56,489
Other loans to individuals—total	263,589	24,733	186,809	118,654	2,588,934	216,875	386,203	113,945
Passenger automobile instalment loans	82,514	9,634	71,226	41,497	1,090,551	67,807	104,128	19,025
Other retail consumer instalment loans	31,426	6,253	19,298	11,122	250,234	24,721	19,807	6,187
Residential repair and modern instal.	21,811	2,002	21,571	6,553	205,675	19,488	29,878	4,373
Other instal. loans for personal expenditures	38,890	4,543	43,097	21,090	391,103	21,044	85,251	13,674
Single payment loans for personal expenditures	88,948	2,301	31,617	38,392	651,371	83,815	147,139	70,686
All other loans (including overdrafts)	41,471	255	5,765	4,568	150,547	19,892	41,663	3,828
TOTAL LOANS AND SECURITIES	1,456,826	159,508	1,025,274	775,980	22,273,678	1,607,750	1,776,272	412,323
Bank premises	17,267	2,199	20,153	10,422	251,045	12,847	33,293	4,352
Furniture and fixtures	5,028	1,284	7,531	2,716	127,071	3,978	5,701	3,160
Real estate owned other than bank premises	1,056	323	502	528	5,426	1,167	864	191
Investments and other assets indirectly representing bank premises or other real estate	3,148	1,573	5,909	154	77,688	6,228	342	3,250
Customers' liability on acceptances outstanding	415	-	2,497	2	162,384	-	8	-
Other assets	6,703	312	11,730	2,805	175,930	13,286	6,198	2,186
TOTAL ASSETS	1,890,232	190,476	1,332,267	1,040,921	28,073,960	2,112,817	2,294,360	546,365

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
DEMAND DEPOSITS—TOTAL	1,198,927	95,569	780,433	715,798	13,507,448	1,353,771	1,584,361	400,008
Individuals, partnerships, and corporations	891,511	79,351	619,737	516,863	11,077,851	1,062,963	1,324,267	355,876
Foreign Governments, central banks, etc.	-	-	1,751	-	41,821	-	-	-
United States Government	35,888	4,402	19,839	14,515	486,189	43,614	73,160	25,187
States and political subdivisions	168,534	8,995	99,268	74,755	781,613	63,342	103,949	7,948
Mutual savings banks in United States	-	-	-	-	1,163	-	34,798	3,032
Commercial banks in United States	94,510	814	10,277	103,598	486,704	154,315	16,461	5,363
Banks in foreign countries	329	73	3,894	-	84,189	256	88	17
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	8,155	1,934	25,667	6,067	547,918	29,281	31,638	2,585
TIME DEPOSITS—TOTAL	498,324	80,566	431,258	236,982	11,978,562	589,550	433,281	68,802
Savings deposits	451,474	46,483	368,791	207,560	9,416,771	451,701	413,447	48,867
Accumulated for payment of personal loans	2,548	-	74	1,091	20	-	5	-
Other time deposits of indiv., part., and corp.	31,521	975	28,483	25,649	766,319	90,556	12,681	19,591
Foreign Governments, central banks, etc.	-	-	2,000	-	312,631	-	-	-
United States Government	1,383	11,677	1,775	90	55,546	533	2,055	255
Postal savings	27	20	27	30	200	10	15	-
States and political subdivisions	10,241	21,411	30,108	2,252	1,393,981	46,650	5,068	89
Mutual savings banks in United States	-	-	-	-	375	-	-	-
Commercial banks in United States	1,130	-	-	310	16,047	100	10	-
Banks in foreign countries	-	-	-	-	16,672	-	-	-
TOTAL DEPOSITS	1,697,251	176,135	1,211,691	952,780	25,486,010	1,943,321	2,017,642	468,810
Rediscounts and other borrowed money	2,000	195	400	-	19,810	-	-	-
Acceptances outstanding	415	-	2,497	2	165,255	-	8	-
Other liabilities	31,178	1,621	28,310	6,651	542,166	20,860	96,981	21,462
TOTAL LIABILITIES	1,730,844	177,951	1,242,898	959,433	26,213,241	1,964,181	2,114,631	490,272
CAPITAL ACCOUNTS—TOTAL	159,388	12,525	89,369	81,488	1,860,719	148,636	179,729	56,093
Capital stock, notes, and debentures	47,536	5,150	26,835	25,545	545,014	49,926	56,959	16,458
Surplus	69,436	4,075	47,365	33,076	961,310	65,480	88,661	35,545
Undivided profits	32,093	2,890	13,412	20,490	345,507	31,449	31,307	4,086
Other capital accounts	10,323	410	1,757	2,377	8,888	1,781	2,802	4
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,890,232	190,476	1,332,267	1,040,921	28,073,960	2,112,817	2,294,360	546,365
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	258,962	42,252	220,356	63,802	4,385,947	348,611	145,483	46,323
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	47,536	5,150	26,835	25,545	544,514	49,926	56,959	16,458
Capital notes and debentures	-	-	-	-	-	-	-	-
Preferred stock	-	-	-	-	500	-	-	-
Retirable value of preferred stock	-	-	-	-	500	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	970,684	82,360	637,206	557,288	10,936,199	1,079,136	1,323,289	344,226
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	971,279	87,338	655,108	542,962	10,342,969	1,011,266	1,337,169	353,841
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	21.2	13.3	19.4	23.9	17.8	22.1	20.6	22.1
U. S. Gov't obligations, direct and guaranteed	22.8	31.0	16.8	22.5	21.8	26.4	19.9	24.7
Other securities	10.4	8.6	5.6	11.3	7.6	4.3	9.7	2.1
Loans and discounts	43.9	44.2	54.6	40.8	50.0	45.4	47.9	48.7
Total capital accounts	8.4	6.6	6.7	7.8	6.6	7.0	7.8	10.3
NUMBER OF BANKS	93	7	4	78	59	97	30	5

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1961
(Amounts in thousands of dollars)

ASSETS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
RESERVES, CASH, AND BANK BALANCES—TOTAL	332,713	1,063,758	567,223	56,752	97,658	3,852,629	881,119	416,848
Currency and coin	26,991	80,552	30,482	6,468	8,991	148,729	78,284	27,428
Reserve with Federal Reserve Banks	141,528	255,904	188,614	18,772	37,448	1,358,272	257,543	116,086
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	61,363	440,180	112,421	7,761	19,126	573,560	303,489	146,123
Other balances with banks in the U. S.	78	774	382	15	50	1,915	2,576	-
Balances with banks in foreign countries	1,639	543	300	329	-	13,170	2,497	-
Cash items in process of collection	101,114	285,805	235,024	23,407	32,043	1,756,983	236,730	127,211
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	454,579	1,123,176	465,907	89,633	188,083	4,767,079	1,307,632	488,147
Direct:								
Treasury bills	42,734	122,159	74,017	4,446	17,780	782,545	191,396	89,199
Treasury certificates of indebtedness	4,415	29,066	18,317	2,835	6,624	152,945	27,349	13,793
Treasury notes maturing in one year or less	29,859	140,122	56,903	7,820	23,953	558,094	171,450	58,054
Other Treasury notes	102,566	307,368	155,500	30,953	58,300	1,351,104	304,704	143,672
United States nonmarketable bonds	8,219	6,569	3,230	3,550	322	25,487	12,284	5,746
Other bonds maturing in 1 year or less	28,660	68,912	19,128	3,835	311	129,635	53,851	24,150
Other bonds maturing in 5 years	176,423	217,193	104,186	22,702	53,822	1,301,457	387,857	110,654
Other bonds maturing in 5 to 10 years	58,166	148,323	30,665	13,488	26,178	377,214	135,846	37,117
Other bonds maturing after 10 years	3,185	83,087	3,950	-	749	86,985	22,836	5,747
Guaranteed obligations	352	377	11	4	44	1,613	59	15
OTHER SECURITIES—TOTAL	62,532	301,524	144,402	22,531	48,329	1,805,461	290,437	179,962
Obligations of States and subdivisions	50,107	248,755	124,194	19,559	45,191	1,476,494	235,923	160,981
Other bonds, notes, and debentures	9,773	44,998	14,905	2,360	2,071	289,868	47,113	15,780
Federal Reserve bank stock	2,627	7,531	4,817	612	1,037	34,285	7,324	3,179
Other corporate stocks	25	240	486	-	30	4,814	77	22
TOTAL SECURITIES	517,111	1,424,700	610,309	112,164	236,412	6,572,540	1,598,069	668,109
LOANS AND DISCOUNTS, NET—TOTAL	726,484	1,460,506	1,167,847	165,276	303,455	7,590,128	1,737,238	820,219
Valuation reserves	9,854	27,905	15,382	1,212	5,195	223,937	31,509	14,037
LOANS AND DISCOUNTS, GROSS—TOTAL	736,338	1,488,411	1,183,229	166,488	308,650	7,814,065	1,768,747	834,256
Real estate loans—total	200,127	294,313	152,236	80,882	113,766	1,153,773	564,798	209,817
Secured by farm land	26	9,543	11,648	1,711	2,635	49,173	42,941	20,372
Secured by residential properties:								
Insured by FHA	14,420	56,870	11,606	12,675	70,907	172,623	98,186	25,585
Insured or guaranteed by VA	29,655	14,840	2,687	7,232	11,154	73,972	38,007	23,504
Not ins. or guar. by FHA or VA	87,992	89,420	71,451	34,838	13,582	564,438	267,741	89,529
Secured by other properties	68,034	123,640	54,844	24,426	15,488	293,567	117,923	50,827
Loans to domestic com'l. and foreign banks	57	3,227	1,918	-	-	67,272	15,827	5,562
Loans to other financial institutions	94,200	103,285	102,469	3,809	5,923	799,690	97,844	38,260
Loans to brokers and dealers in securities	11,097	23,689	17,641	11	1,500	393,636	44,425	8,258
Other loans for purchasing or carrying secs.	7,351	32,859	12,592	13,435	312	254,835	14,071	5,810
Loans to farmers directly guar. by CCC	1,884	400	16,767	-	917	26,044	4,703	34,157
Other loans to farmers	119	25,797	13,894	2,724	52,660	240,768	72,209	168,870
Commercial including open market paper	214,409	524,690	456,661	39,779	62,344	3,309,203	448,458	174,665
Other loans to individuals—total	185,235	455,425	382,782	24,126	69,043	1,313,752	477,224	169,085
Passenger automobile instalment loans	42,140	133,556	89,496	7,634	39,201	353,127	161,260	59,860
Other retail consumer instalment loans	18,355	58,871	47,628	1,869	8,701	191,510	31,768	21,296
Residential repair and modern instal.	20,957	61,255	25,537	2,467	9,546	106,560	73,313	24,808
Other instal. loans for personal expenditures	21,189	48,300	54,205	7,454	5,298	131,098	64,294	17,682
Single payment loans for personal expenditures	82,594	153,443	165,916	4,702	6,297	531,457	146,589	45,439
All other loans (including overdrafts)	21,859	24,726	26,269	1,722	2,185	255,092	29,188	19,772
TOTAL LOANS AND SECURITIES	1,243,595	2,885,206	1,778,156	277,440	539,867	14,162,668	3,335,307	1,488,328
Bank premises	16,596	43,991	34,772	3,793	9,118	64,860	38,848	9,522
Furniture and fixtures	4,285	19,743	8,349	2,159	2,284	22,179	9,291	4,106
Real estate owned other than bank premises	233	2,551	608	-	96	5,492	1,606	852
Investments and other assets indirectly representing bank premises or other real estate	4,088	23,596	2,713	-	4	15,828	859	2,841
Customers' liability on acceptances outstanding	34	430	342	64	-	86,836	170	-
Other assets	5,397	19,446	9,254	8,597	2,755	76,120	15,851	4,380
TOTAL ASSETS	1,606,941	4,058,721	2,401,417	348,805	651,782	18,286,612	4,283,051	1,926,877

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
DEMAND DEPOSITS—TOTAL	1,098,136	2,666,264	1,639,461	173,410	383,109	11,432,541	2,619,750	1,272,653
Individuals, partnerships, and corporations	951,358	1,849,127	1,108,944	122,022	285,322	8,342,804	1,966,924	908,480
Foreign Governments, central banks, etc.	26,831	632	-	-	-	12,964	-	-
United States Government	31,616	62,762	64,744	12,688	9,467	495,910	90,676	36,382
States and political subdivisions	184	301,157	152,796	22,042	77,071	605,394	341,924	108,942
Mutual savings banks in United States	-	-	-	-	-	1,853	1,370	-
Commercial banks in United States	65,831	415,205	294,297	9,213	3,676	1,734,412	176,588	194,115
Banks in foreign countries	4,688	3,798	781	1,901	-	45,667	900	58
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	17,628	33,583	17,899	5,544	7,573	193,537	41,368	24,676
TIME DEPOSITS—TOTAL	371,064	1,026,209	507,582	139,897	216,340	5,103,162	1,249,047	481,262
Savings deposits	269,780	847,711	374,886	77,370	210,875	4,183,222	1,039,266	363,920
Accumulated for payment of personal loans	6,045	19	37	-	-	47,560	660	4,714
Other time deposits of indiv., part., and corp.	67,664	65,548	72,584	18,508	4,289	609,278	171,325	108,265
Foreign Governments, central banks, etc.	12,030	-	4,270	-	-	99,399	-	-
United States Government	15,066	4,382	3,536	5,393	1,153	8,159	3,334	1,549
Postal savings	479	822	732	10	11	933	1,032	74
States and political subdivisions	-	105,733	50,437	37,006	12	139,586	32,900	2,740
Mutual savings banks in United States	-	-	-	-	-	-	-	-
Commercial banks in United States	-	1,994	1,100	-	-	5,675	530	-
Banks in foreign countries	-	-	-	1,610	-	9,350	-	-
TOTAL DEPOSITS	1,469,200	3,692,473	2,147,043	313,307	599,449	16,535,703	3,868,797	1,753,915
Rediscounts and other borrowed money	-	6,650	275	-	-	36,350	-	-
Acceptances outstanding	34	453	342	64	-	87,222	374	-
Other liabilities	24,146	51,193	46,886	7,617	7,839	196,309	81,846	11,539
TOTAL LIABILITIES	1,493,380	3,750,769	2,194,546	320,988	607,288	16,855,584	3,951,017	1,765,454
CAPITAL ACCOUNTS—TOTAL	113,561	307,952	206,871	27,817	44,494	1,431,028	332,034	161,423
Capital stock, notes, and debentures	28,407	114,419	55,718	8,600	15,965	481,436	85,439	37,165
Surplus	59,424	142,723	105,488	11,800	18,605	663,945	160,764	69,317
Undivided profits	20,195	40,340	25,477	5,241	7,702	201,890	75,919	50,643
Other capital accounts	5,535	10,470	20,188	2,176	2,222	83,757	9,912	4,298
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,606,941	4,058,721	2,401,417	348,805	651,782	18,286,612	4,283,051	1,926,877
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	100,981	861,634	373,742	102,882	146,213	1,654,243	289,517	112,528
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	28,407	114,219	55,718	8,600	15,965	480,936	85,224	37,065
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)	935,659	1,940,279	1,292,016	142,242	331,940	9,101,998	2,079,531	999,346
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	899,575	1,902,492	1,045,396	128,102	337,923	7,445,236	2,115,756	914,945
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	20.7	26.2	23.6	16.3	15.0	21.1	20.6	21.6
U. S. Gov't obligations, direct and guaranteed	28.3	27.7	19.4	25.7	28.9	26.1	30.5	25.3
Other securities	3.9	7.4	6.0	6.5	7.4	9.9	6.8	9.3
Loans and discounts	45.2	36.0	48.6	47.4	46.6	41.5	40.6	42.6
Total capital accounts	7.1	7.6	8.6	8.0	6.8	7.8	7.8	8.4
NUMBER OF BANKS	8	131	68	2	18	525	225	164

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1961
(Amounts in thousands of dollars)

ASSETS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
RESERVES, CASH, AND BANK BALANCES—TOTAL	391,044	485,156	599,041	92,523	390,014	1,331,867	1,449,309	818,043
Currency and coin	21,633	28,586	36,050	12,808	35,687	85,297	135,488	30,774
Reserve with Federal Reserve Banks	138,779	162,947	189,955	31,538	149,781	540,080	558,637	290,174
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	167,326	164,156	176,171	21,378	73,699	127,874	258,614	149,198
Other balances with banks in the U. S.	131	-	579	37	99	1,754	1,072	327
Balances with banks in foreign countries	-	25	195	106	320	7,569	10,458	2,236
Cash items in process of collection	63,175	129,442	205,091	26,656	130,428	569,293	485,040	345,334
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	465,352	503,440	641,428	143,542	510,457	1,351,069	2,413,012	776,170
Direct:	63,108	101,919	69,517	21,830	58,512	357,516	291,253	106,163
Treasury bills	10,447	5,459	24,697	3,256	11,313	59,878	65,109	14,341
Treasury certificates of indebtedness	64,842	79,941	95,391	19,743	71,827	187,680	285,839	104,306
Treasury notes maturing in one year or less	141,871	138,816	191,239	43,613	194,233	435,660	656,450	220,478
Other Treasury notes	5,270	2,322	3,376	1,272	6,133	6,310	15,571	4,324
United States nonmarketable bonds	6,062	14,122	26,977	6,783	8,773	11,858	148,057	26,811
Other bonds maturing in 1 year or less	109,194	105,362	156,029	28,411	121,726	219,185	639,819	211,658
Other bonds maturing in 5 years	43,480	45,029	37,374	10,418	30,872	55,316	224,231	72,528
Other bonds maturing in 5 to 10 years	21,048	10,470	36,394	8,211	7,068	15,960	85,190	15,505
Other bonds maturing after 10 years	30	-	434	5	-	1,706	1,493	56
Guaranteed obligations	-	-	-	-	-	-	-	-
OTHER SECURITIES—TOTAL	215,729	105,300	181,902	32,384	156,216	352,934	996,429	279,900
Obligations of States and subdivisions	185,254	85,640	167,221	26,341	116,022	313,069	958,070	202,739
Other bonds, notes, and debentures	27,155	15,782	10,031	4,826	36,472	22,428	22,241	70,711
Federal Reserve bank stock	3,319	3,733	4,565	1,139	3,585	13,476	15,382	6,399
Other corporate stocks	1	145	85	78	137	3,961	736	51
TOTAL SECURITIES	681,081	608,740	823,330	175,926	666,673	1,704,003	3,409,441	1,056,070
LOANS AND DISCOUNTS, NET—TOTAL	687,852	728,292	998,916	295,245	782,857	2,859,192	3,996,327	1,569,293
Valuation reserves	8,453	13,482	12,293	5,398	13,821	72,486	71,403	21,113
LOANS AND DISCOUNTS, GROSS—TOTAL	696,305	741,774	1,011,209	300,643	796,678	2,931,678	4,067,730	1,590,406
Real estate loans—total	83,669	150,362	162,266	97,555	225,591	409,617	1,516,591	408,601
Secured by farm land	16,904	24,401	5,797	4,347	17,378	3,606	36,763	15,643
Secured by residential properties:								
Insured by FHA	11,113	3,355	13,772	12,730	6,186	30,046	474,297	79,410
Insured or guaranteed by VA	3,707	4,184	5,400	6,505	14,238	37,422	116,560	71,203
Not ins. or guar. by FHA or VA	30,815	68,523	62,454	43,813	100,291	159,614	591,516	170,647
Secured by other properties	21,130	49,899	74,843	30,160	87,498	178,929	297,455	71,698
Loans to domestic com'l. and foreign banks	3,670	3,629	9,631	721	915	16,836	13,794	10,900
Loans to other financial institutions	36,029	57,275	71,732	4,834	61,862	222,979	213,364	96,292
Loans to brokers and dealers in securities	16,353	28,259	20,667	1,220	8,100	69,018	32,425	15,512
Other loans for purchasing or carrying secs.	3,247	6,818	14,525	1,898	20,198	27,557	68,656	12,412
Loans to farmers directly guar. by CCC	48,096	882	3,026	-	-	19	741	15,045
Other loans to farmers	171,879	37,960	15,187	9,057	14,362	8,696	68,014	97,988
Commercial including open market paper	197,560	233,895	473,888	96,907	234,750	1,366,861	959,060	555,956
Other loans to individuals—total	132,279	208,352	214,189	83,682	214,483	729,209	1,106,056	338,727
Passenger automobile instalment loans	50,051	41,145	41,058	32,693	69,236	244,664	415,269	132,956
Other retail consumer instalment loans	14,430	14,487	10,397	7,584	20,691	68,852	189,788	43,882
Residential repair and modern instal.	13,282	19,283	14,965	6,298	9,610	52,076	173,117	37,712
Other instal. loans for personal expenditures	18,261	26,774	42,753	14,897	26,225	114,511	85,122	35,782
Single payment loans for personal expenditures	36,255	106,663	105,016	22,210	88,721	249,106	242,760	88,395
All other loans (including overdrafts)	3,523	14,342	26,098	4,769	16,417	80,886	89,029	38,973
TOTAL LOANS AND SECURITIES	1,368,933	1,337,032	1,822,246	471,171	1,449,530	4,563,195	7,405,768	2,625,363
Bank premises	13,438	11,606	23,349	7,927	18,951	50,882	80,731	26,699
Furniture and fixtures	3,085	4,162	5,243	2,121	4,472	12,138	16,692	10,283
Real estate owned other than bank premises	611	629	510	319	970	1,364	4,703	1,291
Investments and other assets indirectly representing bank premises or other real estate	782	1,198	2,248	168	353	1,891	8,127	16,719
Customers' liability on acceptances outstanding	-	146	1,871	-	1,228	66,395	1,144	850
Other assets	3,656	4,822	10,471	2,049	7,440	24,616	38,324	12,405
TOTAL ASSETS	1,781,549	1,844,751	2,464,979	576,278	1,872,958	6,052,348	9,004,798	3,511,653

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
DEMAND DEPOSITS—TOTAL	1,260,467	1,359,456	1,680,440	292,691	1,204,165	4,420,755	4,278,199	2,212,271
Individuals, partnerships, and corporations	834,308	974,482	1,130,823	241,858	930,182	3,391,450	3,331,853	1,489,380
Foreign Governments, central banks, etc.	-	-	1,892	-	29	5,811	47	-
United States Government	33,296	40,869	49,576	10,910	62,024	169,359	249,041	81,069
States and political subdivisions	257,974	65,572	217,419	24,828	103,220	324,084	341,659	195,963
Mutual savings banks in United States	-	-	-	7,480	8,894	128,258	-	6,588
Commercial banks in United States	123,592	263,320	258,350	3,426	87,396	319,935	260,170	402,518
Banks in foreign countries	-	46	3,509	18	1,486	27,344	17,412	4,078
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	11,297	15,167	18,871	4,171	10,934	54,514	78,017	32,675
TIME DEPOSITS—TOTAL	353,716	312,249	559,290	213,394	493,032	817,941	3,917,677	964,225
Savings deposits	270,217	241,707	450,880	197,685	441,732	620,673	3,378,802	656,378
Accumulated for payment of personal loans	1,467	2,055	3,110	-	3,226	3,378	1,933	122
Other time deposits of indiv., part., and corp.	44,561	48,190	55,535	13,893	23,606	115,975	291,657	281,571
Foreign Governments, central banks, etc.	-	-	2,500	-	-	42,953	-	2,000
United States Government	2,034	1,930	1,867	733	4,770	5,823	2,871	1,533
Postal savings	48	15	57	7	6	598	40	70
States and political subdivisions	35,386	18,302	41,512	1,076	19,692	22,504	241,068	22,530
Mutual savings banks in United States	-	-	-	-	-	45	-	-
Commercial banks in United States	3	50	3,829	-	-	1,910	1,256	21
Banks in foreign countries	-	-	-	-	-	4,082	50	-
TOTAL DEPOSITS	1,614,183	1,671,705	2,239,730	506,085	1,697,197	5,238,696	8,195,876	3,176,496
Rediscounts and other borrowed money	5,449	-	2,400	8	-	1,241	27	550
Acceptances outstanding	-	146	2,014	-	1,228	66,896	1,194	850
Other liabilities	11,451	16,667	29,700	17,352	27,572	183,169	146,143	52,188
TOTAL LIABILITIES	1,631,083	1,688,518	2,273,844	523,445	1,725,997	5,490,002	8,343,240	3,230,084
CAPITAL ACCOUNTS—TOTAL	150,466	156,233	191,135	52,833	146,961	562,346	661,558	281,569
Capital stock, notes, and debentures	38,626	39,979	49,123	17,816	36,399	149,189	196,833	85,654
Surplus	72,709	85,219	103,433	20,144	83,504	300,787	324,160	128,166
Undivided profits	36,477	28,525	38,122	13,631	18,907	88,122	120,567	61,936
Other capital accounts	2,654	2,510	457	1,242	8,151	24,248	19,998	5,813
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,781,549	1,844,751	2,464,979	576,278	1,872,958	6,052,348	9,004,798	3,511,653
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	366,785	159,786	445,012	33,770	289,952	429,296	686,467	549,347
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	38,626	39,979	49,123	17,816	36,399	148,989	193,893	85,304
Capital notes and debentures	-	-	-	-	-	-	-	200
Preferred stock	-	-	-	-	-	200	2,940	150
Retirable value of preferred stock	-	-	-	-	-	200	2,940	150
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	1,029,966	1,065,858	1,299,178	244,657	1,000,038	3,723,693	3,534,545	1,717,739
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	1,040,404	925,825	1,167,423	251,699	924,317	3,362,168	3,283,948	1,383,350
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	21.9	26.3	24.3	16.1	20.8	22.0	16.1	23.3
U. S. Gov't obligations, direct and guaranteed	26.1	27.3	26.0	24.9	27.3	22.3	26.8	22.1
Other securities	12.1	5.7	7.4	5.6	8.3	5.8	11.1	8.0
Loans and discounts	38.6	39.5	40.5	51.2	41.8	47.2	44.4	44.7
Total capital accounts	8.4	8.5	7.8	9.2	7.8	9.3	7.3	8.0
NUMBER OF BANKS	213	101	53	29	60	119	213	209

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1961
(Amounts in thousands of dollars)

ASSETS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
RESERVES, CASH, AND BANK BALANCES—TOTAL	173,982	1,234,754	151,648	312,486	55,145	73,989	1,180,870	142,869
Currency and coin.....	13,887	46,005	10,424	14,968	8,708	9,175	138,398	12,260
Reserve with Federal Reserve Banks.....	37,360	427,836	50,755	97,720	29,902	21,492	470,045	39,828
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	82,843	242,900	56,955	97,411	11,349	18,813	263,824	68,986
Other balances with banks in the U. S.	450	1,069	8	270	-	18	395	-
Balances with banks in foreign countries.....	-	682	117	-	-	6	137	-
Cash items in process of collection.....	39,442	516,262	33,389	102,117	5,186	24,485	308,071	21,795
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	146,774	1,212,587	234,582	329,719	119,306	87,040	1,855,520	196,423
Direct:								
Treasury bills.....	34,631	190,040	50,286	34,708	10,788	24,732	221,419	49,586
Treasury certificates of indebtedness.....	7,064	30,984	2,823	7,039	2,821	1,385	41,473	2,247
Treasury notes maturing in one year or less.....	21,534	252,129	26,618	50,509	11,706	8,978	172,699	16,546
Other Treasury notes.....	29,612	307,286	55,420	85,644	22,164	25,582	463,896	50,865
United States nonmarketable bonds.....	1,779	7,173	1,929	3,945	850	507	13,927	1,910
Other bonds maturing in 1 year or less.....	6,062	19,931	5,857	15,250	215	5,812	83,689	2,468
Other bonds maturing in 5 years.....	32,435	301,704	65,937	98,197	44,666	11,978	441,792	52,669
Other bonds maturing in 5 to 10 years.....	12,086	89,218	22,062	25,836	21,234	5,817	249,408	16,715
Other bonds maturing after 10 years.....	1,571	13,597	3,650	8,591	4,862	2,237	164,322	3,417
Guaranteed obligations.....	-	525	-	-	-	12	2,895	-
OTHER SECURITIES—TOTAL	80,812	336,439	73,386	107,801	54,630	20,014	1,053,285	28,573
Obligations of States and subdivisions.....	75,377	281,705	55,412	89,365	42,197	16,839	917,798	24,790
Other bonds, notes, and debentures.....	3,829	42,731	16,727	15,869	11,631	2,417	115,445	2,799
Federal Reserve bank stock.....	1,601	9,292	1,236	2,533	802	758	13,136	952
Other corporate stocks.....	5	2,711	11	34	-	-	6,906	32
TOTAL SECURITIES	227,586	1,549,026	307,968	437,520	173,936	107,054	2,908,805	224,996
LOANS AND DISCOUNTS, NET—TOTAL	295,069	2,190,023	337,165	637,798	232,265	178,142	3,528,402	252,864
Valuation reserves.....	6,438	30,177	7,312	11,791	2,055	2,856	90,400	7,380
LOANS AND DISCOUNTS, GROSS—TOTAL	301,507	2,220,200	344,477	649,589	234,320	180,998	3,618,802	260,244
Real estate loans—total.....	46,652	466,840	94,804	60,523	92,774	41,425	1,488,387	48,657
Secured by farm land.....	6,383	20,646	4,229	7,714	1,802	1,145	13,588	2,415
Secured by residential properties:								
Insured by FHA.....	1,609	133,954	39,747	7,488	23,921	4,379	334,201	6,047
Insured or guaranteed by VA.....	456	41,841	10,586	2,830	948	4,996	201,470	3,789
Not ins. or guar. by FHA or VA.....	18,666	149,602	24,384	20,056	18,896	21,257	633,847	16,605
Secured by other properties.....	19,538	120,797	15,858	22,435	47,207	9,648	305,281	19,801
Loans to domestic com'l. and foreign banks.....	3,000	41,753	-	2,128	646	1,230	9,591	9,201
Loans to other financial institutions.....	14,542	183,967	7,621	31,624	6,566	6,962	123,613	7,655
Loans to brokers and dealers in securities.....	7,164	82,332	3,471	1,421	3,000	1,810	119,308	500
Other loans for purchasing or carrying secs.....	4,642	32,602	921	10,539	27	986	26,218	4,415
Loans to farmers directly guar. by CCC.....	1,873	60,307	4,003	31,860	-	-	64	3,119
Other loans to farmers.....	10,615	93,266	63,586	208,101	10,600	3,403	17,468	25,149
Commercial including open market paper.....	119,664	693,303	73,873	169,153	61,638	59,239	777,544	95,115
Other loans to individuals—total.....	84,732	515,130	92,376	119,962	57,341	63,179	988,471	62,867
Passenger automobile instalment loans.....	16,300	139,186	44,268	33,948	21,280	21,412	278,983	22,419
Other retail consumer instalment loans.....	15,611	52,153	15,059	13,437	12,183	7,598	83,767	5,063
Residential repair and modern instal.....	6,062	65,397	8,427	15,706	5,142	2,498	90,936	6,270
Other instal. loans for personal expenditures.....	20,466	32,760	13,033	12,353	7,978	11,053	184,576	12,472
Single payment loans for personal expenditures.....	26,293	225,634	11,589	44,518	10,758	20,618	350,209	16,643
All other loans (including overdrafts).....	8,623	50,700	3,822	14,278	1,728	2,764	68,138	3,566
TOTAL LOANS AND SECURITIES	522,655	3,739,049	645,133	1,075,318	406,201	285,196	6,437,207	477,860
Bank premises.....	12,493	29,084	9,966	8,641	7,777	3,534	68,520	6,073
Furniture and fixtures.....	2,331	6,511	2,833	2,879	1,578	1,752	25,151	1,802
Real estate owned other than bank premises.....	211	1,985	469	1,029	46	233	1,516	409
Investments and other assets indirectly representing bank premises or other real estate.....	500	3,478	16	2,480	336	51	1,741	275
Customers' liability on acceptances outstanding.....	22	2,908	13	-	-	-	605	-
Other assets.....	3,053	22,374	3,090	4,753	2,427	948	32,192	1,244
TOTAL ASSETS	715,247	5,040,143	813,168	1,407,586	473,510	365,703	7,747,802	630,532

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
DEMAND DEPOSITS--TOTAL	502,709	3,506,828	491,662	1,059,059	244,770	243,900	3,933,988	420,629
Individuals, partnerships, and corporations	294,591	2,355,666	372,834	751,374	185,483	188,371	3,247,622	311,063
Foreign Governments, central banks, etc.	-	-	-	-	-	-	17	-
United States Government	11,321	110,597	10,436	35,573	13,978	10,316	142,568	21,747
States and political subdivisions	108,649	195,193	62,037	82,940	36,690	29,567	372,648	64,685
Mutual savings banks in United States	-	-	-	-	-	8,518	23,055	-
Commercial banks in United States	84,452	808,639	38,841	175,620	2,738	4,313	77,356	16,017
Banks in foreign countries	46	5,191	5	45	61	-	544	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,650	31,542	7,509	13,507	5,820	2,815	70,178	7,117
TIME DEPOSITS--TOTAL	149,739	1,064,038	251,639	210,592	186,457	71,910	3,071,262	159,621
Savings deposits	106,298	793,760	195,081	162,025	156,297	64,390	2,869,723	120,566
Accumulated for payment of personal loans	1,150	3,206	3,130	144	-	25	1,948	5
Other time deposits of indiv., part., and corp.	33,960	215,803	41,117	42,544	9,483	4,914	140,044	11,864
Foreign Governments, central banks, etc.	-	2,030	-	-	-	-	1,000	-
United States Government	1,431	3,877	405	244	1,000	97	2,631	1,927
Postal savings	-	454	1	29	-	10	15	11
States and political subdivisions	735	39,733	11,905	5,601	19,677	2,474	55,842	24,788
Mutual savings banks in United States	-	-	-	-	-	-	10	-
Commercial banks in United States	6,165	175	-	5	-	-	24	460
Banks in foreign countries	-	-	-	-	-	-	25	-
TOTAL DEPOSITS	652,448	4,570,866	743,301	1,269,651	431,227	315,810	7,005,250	580,250
Rediscunts and other borrowed money	-	1,214	900	8,814	-	200	11,025	-
Acceptances outstanding	22	2,918	13	-	-	-	605	-
Other liabilities	6,795	48,145	11,381	9,981	9,222	14,214	178,473	6,657
TOTAL LIABILITIES	659,265	4,623,143	755,595	1,288,446	440,449	330,224	7,195,353	586,907
CAPITAL ACCOUNTS--TOTAL	55,982	417,000	57,573	119,140	33,061	35,479	552,449	43,625
Capital stock, notes, and debentures	14,664	133,330	19,788	34,728	12,136	6,634	166,225	15,472
Surplus	40,187	178,122	21,547	50,226	14,644	19,069	281,714	16,292
Undivided profits	813	93,761	15,726	30,084	6,215	8,301	90,961	6,349
Other capital accounts	318	11,787	512	4,102	66	1,475	13,549	5,512
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	715,247	5,040,143	813,168	1,407,586	473,510	365,703	7,747,802	630,532
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	125,456	494,771	125,496	214,904	91,320	25,477	658,619	141,639
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	14,664	132,930	19,788	34,728	12,136	6,634	160,672	15,472
Capital notes and debentures	-	250	-	-	-	-	5,465	-
Preferred stock	-	150	-	-	-	-	88	-
Retirable value of preferred stock	-	150	-	-	-	-	176	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	380,424	2,747,742	401,318	859,531	228,235	200,602	3,362,093	329,848
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	367,494	2,071,330	408,996	745,749	222,868	204,786	3,405,993	361,070
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	24.3	24.5	18.6	22.2	11.6	20.2	15.2	22.7
U. S. Gov't obligations, direct and guaranteed	20.5	24.1	28.8	23.4	25.2	23.8	23.9	31.2
Other securities	11.3	6.7	9.0	7.7	11.5	5.5	13.6	4.5
Loans and discounts	41.3	43.5	41.5	45.3	49.1	48.7	45.5	40.1
Total capital accounts	7.8	8.3	7.1	8.5	7.0	9.7	7.1	6.9
NUMBER OF BANKS	34	171	88	138	5	52	210	37

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 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	12,873,809	533,958	61,371	2,149,869	712,310	377,116	2,779,460	126,503
Currency and coin.....	418,387	40,642	4,627	189,719	31,996	18,605	239,925	16,739
Reserve with Federal Reserve Banks.....	4,005,391	98,488	27,809	816,180	205,149	187,723	1,050,399	54,098
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	458,164	66,412	20,239	430,235	347,036	22,539	456,479	12,421
Other balances with banks in the U. S.	6,841	290	-	685	402	1,384	2,138	-
Balances with banks in foreign countries.....	150,270	54	40	24,792	-	718	7,452	331
Cash items in process of collection.....	7,834,756	328,072	8,656	688,258	127,727	146,147	1,023,067	42,914
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	10,462,911	347,071	124,809	3,206,200	635,271	503,747	3,519,014	204,856
Direct:								
Treasury bills.....	2,392,607	84,103	19,252	398,376	104,116	53,458	534,246	26,382
Treasury certificates of indebtedness.....	519,095	19,656	1,655	90,113	21,020	20,601	145,207	4,181
Treasury notes maturing in one year or less.....	960,486	49,407	17,396	685,104	61,197	27,769	480,083	23,138
Other Treasury notes.....	2,784,929	75,065	31,261	976,263	201,140	71,446	976,253	72,411
United States nonmarketable bonds.....	21,317	2,419	1,476	13,494	5,673	1,855	25,421	200
Other bonds maturing in 1 year or less.....	512,487	41,692	3,649	63,199	22,375	24,219	53,634	398
Other bonds maturing in 5 years.....	2,188,778	56,387	34,278	683,929	159,394	124,692	782,345	36,094
Other bonds maturing in 5 to 10 years.....	759,901	16,994	15,113	208,198	48,388	122,906	330,928	18,525
Other bonds maturing after 10 years.....	293,336	1,340	729	87,046	11,962	54,417	190,015	23,419
Guaranteed obligations.....	29,975	8	-	478	6	2,384	882	108
OTHER SECURITIES—TOTAL	4,176,467	170,341	47,072	939,687	222,472	242,748	1,448,467	105,311
Obligations of States and subdivisions.....	3,785,205	118,419	34,233	824,588	189,720	201,430	1,223,223	92,818
Other bonds, notes, and debentures.....	225,530	47,883	12,168	89,361	27,961	37,975	176,314	10,094
Federal Reserve bank stock.....	110,096	4,023	671	24,416	4,752	3,343	36,991	1,938
Other corporate stocks.....	55,636	16	-	1,322	39	-	11,939	461
TOTAL SECURITIES	14,639,378	517,412	171,881	4,145,887	857,743	746,495	4,967,481	310,167
LOANS AND DISCOUNTS, NET—TOTAL	25,372,569	1,021,855	171,820	5,346,111	1,124,185	950,376	6,982,608	522,737
Valuation reserves.....	666,893	23,568	5,120	103,579	14,676	7,154	152,753	8,274
LOANS AND DISCOUNTS, GROSS—TOTAL	26,039,462	1,045,423	176,940	5,449,690	1,138,861	957,530	7,135,361	531,011
Real estate loans—total.....	2,915,458	91,958	56,715	1,792,672	141,829	263,720	1,948,081	210,091
Secured by farm land.....	49,394	9,273	4,510	79,864	21,333	13,339	79,597	1,175
Secured by residential properties:								
Insured by FHA.....	626,104	5,596	13,435	234,710	12,644	79,464	185,799	39,634
Insured or guaranteed by VA.....	494,201	2,376	6,579	119,147	3,129	51,407	224,363	18,638
Not ins. or guar. by FHA or VA.....	956,534	32,920	22,799	903,002	46,895	55,775	944,847	95,922
Secured by other properties.....	789,225	41,793	9,392	455,949	57,828	63,735	513,475	54,722
Loans to domestic com'l. and foreign banks.....	404,913	2,219	-	13,642	1,400	-	33,643	1,250
Loans to other financial institutions.....	1,987,870	80,185	1,257	292,244	69,719	59,203	344,065	30,198
Loans to brokers and dealers in securities.....	2,196,933	38,498	81	165,032	66,445	19,644	109,481	893
Other loans for purchasing or carrying secs.....	523,719	13,064	1,694	148,796	6,633	4,990	105,760	350
Loans to farmers directly guar. by CCC.....	12,734	10,035	3,108	6,851	29,963	544	122	-
Other loans to farmers.....	119,701	18,926	31,662	81,856	100,514	53,786	93,992	806
Commercial including open market paper.....	12,866,162	461,821	39,529	1,406,644	445,993	358,783	2,589,132	173,459
Other loans to individuals—total.....	3,675,370	308,614	40,728	1,383,543	237,695	188,381	1,739,951	91,963
Passenger automobile instalment loans.....	692,650	124,158	18,184	526,165	97,532	109,611	514,754	33,259
Other retail consumer instalment loans.....	298,837	28,981	7,045	104,314	34,190	11,629	160,440	6,092
Residential repair and modern instal.....	395,430	25,263	3,970	170,591	13,520	18,095	195,932	6,972
Other instal. loans for personal expenditures.....	808,960	44,169	4,573	193,409	31,749	18,491	346,204	11,621
Single payment loans for personal expenditures.....	1,481,493	86,043	6,956	389,064	60,704	30,555	522,621	34,019
All other loans (including overdrafts).....	1,336,602	20,103	2,166	158,410	38,670	8,479	171,134	22,001
TOTAL LOANS AND SECURITIES	40,011,947	1,539,267	343,701	9,491,998	1,981,928	1,696,871	11,950,089	832,904
Bank premises.....	409,174	23,276	5,069	99,204	25,974	30,563	141,618	10,476
Furniture and fixtures.....	71,513	5,860	1,734	23,134	6,254	7,117	41,271	553
Real estate owned other than bank premises.....	6,772	209	176	2,357	1,356	1,342	4,354	233
Investments and other assets indirectly representing bank premises or other real estate.....	68,612	3,981	531	4,705	5,370	3	12,078	6
Customers' liability on acceptances outstanding.....	1,214,833	49	-	1,539	230	3,013	23,757	130
Other assets.....	531,640	10,493	1,946	46,127	5,703	13,284	55,989	3,885
TOTAL ASSETS	55,188,300	2,117,093	414,528	11,818,933	2,739,125	2,129,309	15,008,616	974,690

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 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	35,513,281	1,451,344	238,641	6,459,147	1,977,292	1,038,341	8,407,443	448,205
Individuals, partnerships, and corporations	24,250,594	1,005,200	200,623	5,119,110	1,457,659	826,783	6,681,461	368,938
Foreign Governments, central banks, etc.	549,279	-	-	160	-	2	4,263	-
United States Government	1,501,926	55,229	7,645	284,826	56,336	28,035	354,290	19,465
States and political subdivisions	1,098,660	102,902	15,609	518,032	194,678	112,843	429,168	41,060
Mutual savings banks in United States	391,898	-	-	844	-	1,099	37,186	5,948
Commercial banks in United States	4,042,203	273,084	11,484	423,255	241,742	27,283	759,841	3,214
Banks in foreign countries	981,406	178	21	9,972	450	2,864	34,239	1,817
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,697,315	14,751	3,259	102,893	26,427	39,432	106,995	7,763
TIME DEPOSITS—TOTAL	11,842,067	401,819	139,775	4,162,283	505,850	894,775	4,857,223	418,631
Savings deposits	7,016,410	278,474	70,848	3,366,102	403,451	728,661	4,175,551	366,083
Accumulated for payment of personal loans	14,137	2,416	1,700	312,016	7,254	-	5,762	-
Other time deposits of indiv., part., and corp.	2,316,879	41,560	63,040	286,639	63,423	47,127	432,776	36,364
Foreign Governments, central banks, etc.	1,628,628	-	-	3,500	-	-	46,019	-
United States Government	41,869	6,517	465	1,392	-	-	4,551	815
Postal savings	183	7	6	756	3,426	254	709	146
States and political subdivisions	623,065	71,415	3,716	191,077	27,367	118,569	187,394	15,223
Mutual savings banks in United States	7,583	-	-	-	-	50	30	-
Commercial banks in United States	115,162	1,430	-	301	840	-	2,581	-
Banks in foreign countries	78,151	-	-	500	-	100	1,950	-
TOTAL DEPOSITS	47,355,348	1,853,163	378,416	10,621,430	2,483,142	1,933,116	13,264,666	866,836
Rediscounts and other borrowed money	284,334	-	-	10,244	-	-	2,735	-
Acceptances outstanding	1,245,274	49	-	1,539	230	3,043	25,718	142
Other liabilities	1,756,920	110,342	5,630	204,269	18,972	30,005	252,529	29,959
TOTAL LIABILITIES	50,641,876	1,963,554	384,046	10,837,482	2,502,344	1,966,164	13,545,648	896,937
CAPITAL ACCOUNTS—TOTAL	4,546,424	153,539	30,482	981,451	236,781	163,145	1,462,968	77,753
Capital stock, notes, and debentures	1,370,126	47,615	9,305	282,074	65,017	50,703	360,109	20,605
Surplus	2,315,393	86,659	13,066	540,294	94,241	60,897	875,439	44,013
Undivided profits	804,724	17,707	7,387	153,671	73,083	51,509	211,040	13,120
Other capital accounts	56,181	1,558	724	5,412	4,440	36	16,380	15
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	55,188,300	2,117,093	414,528	11,818,933	2,739,125	2,129,309	15,008,616	974,690
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	4,407,375	288,586	65,259	1,603,523	457,199	513,724	1,730,703	55,691
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	1,360,072	47,615	9,305	282,074	65,017	50,703	360,059	20,605
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)	27,220,361	1,056,860	209,746	5,340,654	1,502,529	869,655	6,927,897	392,870
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	22,134,396	794,959	210,856	5,062,808	1,551,487	836,876	6,270,245	382,612
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	23.3	25.2	14.8	18.2	26.0	17.7	18.5	13.0
U. S. Gov't obligations, direct and guaranteed	19.0	16.4	30.1	27.1	23.2	23.7	23.4	21.0
Other securities	7.6	8.0	11.4	8.0	8.1	11.4	9.7	10.8
Loans and discounts	46.0	48.3	41.4	45.2	41.0	44.6	46.5	53.6
Total capital accounts	8.2	7.3	7.4	8.3	8.6	7.7	9.7	8.0
NUMBER OF BANKS	335	34	40	365	226	13	515	5

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1961
(Amounts in thousands of dollars)

ASSETS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
RESERVES, CASH, AND BANK BALANCES--TOTAL	176,748	92,155	729,747	3,302,252	205,733	32,864	622,930	585,385
Currency and coin.....	19,085	6,411	52,746	133,204	10,786	3,861	62,820	39,081
Reserve with Federal Reserve Banks.....	48,743	41,646	174,861	844,720	70,196	13,754	211,940	238,103
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	62,564	33,606	278,343	1,334,385	32,421	11,534	158,664	59,234
Other balances with banks in the U. S.....	125	-	201	10,252	488	-	2,059	1,661
Balances with banks in foreign countries.....	19	-	235	2,421	41	51	207	2,585
Cash items in process of collection.....	46,212	10,492	223,361	977,270	91,801	3,664	187,240	244,721
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	218,841	177,343	667,719	2,674,724	208,891	58,370	763,401	730,970
Direct:								
Treasury bills.....	43,101	43,272	130,395	399,986	41,390	13,795	139,862	113,103
Treasury certificates of indebtedness.....	8,829	4,371	14,837	71,814	5,132	1,061	14,169	20,719
Treasury notes maturing in one year or less.....	25,172	25,851	70,722	278,231	30,323	3,435	100,204	48,336
Other Treasury notes.....	59,700	43,535	221,685	615,490	61,003	10,318	217,854	232,521
United States nonmarketable bonds.....	6,277	1,841	3,267	18,755	1,250	2,163	8,343	2,386
Other bonds maturing in 1 year or less.....	2,669	2,526	35,360	123,389	6,766	560	20,188	34,883
Other bonds maturing in 5 years.....	46,785	37,002	143,703	660,682	45,809	11,276	178,559	226,162
Other bonds maturing in 5 to 10 years.....	24,316	17,365	37,403	287,820	10,010	10,417	67,587	47,451
Other bonds maturing after 10 years.....	1,992	1,532	10,295	128,086	6,992	5,337	16,530	5,344
Guaranteed obligations.....	-	48	52	90,471	216	8	105	65
OTHER SECURITIES--TOTAL	66,517	47,725	191,403	904,772	69,759	15,395	282,802	237,897
Obligations of States and subdivisions.....	53,235	33,021	161,916	755,530	63,161	12,012	216,811	220,377
Other bonds, notes, and debentures.....	11,770	13,647	23,979	125,227	4,790	2,927	59,389	12,363
Federal Reserve bank stock.....	1,454	877	5,207	23,014	1,712	456	6,241	5,151
Other corporate stocks.....	58	180	301	1,001	96	-	361	6
TOTAL SECURITIES	285,358	225,068	859,122	3,579,496	278,650	73,765	1,046,203	968,867
LOANS AND DISCOUNTS, NET--TOTAL	331,286	250,889	1,355,777	5,234,624	512,116	124,618	1,502,658	1,418,683
Valuation reserves.....	6,122	8,721	28,523	99,842	6,944	1,534	19,823	28,722
LOANS AND DISCOUNTS, GROSS--TOTAL	337,408	259,610	1,384,300	5,334,466	519,060	126,152	1,522,481	1,447,405
Real estate loans--total.....	45,702	70,813	158,434	442,478	185,719	58,168	434,863	356,485
Secured by farm land.....	3,584	2,799	16,044	37,682	5,082	7,977	37,611	17,047
Secured by residential properties:								
Insured by FHA.....	1,797	26,617	5,437	27,310	60,428	5,955	52,819	107,803
Insured or guaranteed by VA.....	524	7,975	3,939	18,089	20,113	5,280	22,654	26,010
Not ins. or guar. by FHA or VA.....	17,898	17,892	70,904	136,409	54,829	28,918	221,343	115,026
Secured by other properties.....	21,899	15,530	62,110	222,988	45,267	10,038	100,436	90,599
Loans to domestic com'l. and foreign banks.....	1,698	-	992	48,634	200	-	1,151	4,790
Loans to other financial institutions.....	18,465	8,372	112,621	319,433	30,688	133	49,392	94,802
Loans to brokers and dealers in securities.....	3,929	2,465	30,287	51,695	9,052	-	23,566	13,859
Other loans for purchasing or carrying secs.....	4,832	565	26,860	254,872	7,502	1,414	15,470	4,911
Loans to farmers directly guar. by CCC.....	895	5,193	9,622	114,567	11	-	73	16,471
Other loans to farmers.....	5,318	73,216	33,160	271,108	28,360	8,351	46,359	79,740
Commercial including open market paper.....	129,056	50,113	544,794	2,555,040	140,248	20,943	413,631	528,957
Other loans to individuals--total.....	107,404	45,292	433,533	1,125,277	104,858	35,574	504,315	318,480
Passenger automobile instalment loans.....	40,295	17,243	101,867	391,477	42,281	15,894	159,208	124,367
Other retail consumer instalment loans.....	10,824	8,811	51,471	106,527	20,172	2,889	37,418	40,877
Residential repair and modern instal.....	6,071	3,779	39,090	78,099	17,872	725	29,142	56,194
Other instal. loans for personal expenditures.....	18,346	5,780	43,327	168,153	12,194	4,453	96,294	41,883
Single payment loans for personal expenditures.....	31,868	9,679	197,778	381,021	12,339	11,613	182,253	55,159
All other loans (including overdrafts).....	20,109	3,576	33,997	151,362	12,422	1,569	33,661	28,910
TOTAL LOANS AND SECURITIES	616,644	475,957	2,214,899	8,814,120	790,766	198,383	2,548,861	2,387,550
Bank premises.....	9,847	5,220	26,316	190,211	3,017	2,284	33,022	39,064
Furniture and fixtures.....	3,612	2,442	4,256	27,798	2,245	834	10,746	9,351
Real estate owned other than bank premises.....	258	239	2,494	9,747	93	199	1,360	1,383
Investments and other assets indirectly representing bank premises or other real estate.....	268	854	-	5,837	8,570	856	4,106	1,020
Customers' liability on acceptances outstanding.....	4	-	5,415	39,240	-	-	1,899	3,661
Other assets.....	2,552	2,517	8,086	41,889	2,132	437	9,161	13,866
TOTAL ASSETS	809,933	579,384	2,991,213	12,431,094	1,012,556	235,857	3,232,085	3,041,280

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
DEMAND DEPOSITS--TOTAL	599,363	344,942	1,915,389	8,673,987	556,416	83,617	1,764,768	1,792,545
Individuals, partnerships, and corporations	460,290	274,614	1,186,893	6,100,937	389,260	70,134	1,310,817	1,416,645
Foreign Governments, central banks, etc.	-	-	-	4,110	-	-	-	460
United States Government	23,556	8,531	53,766	177,295	15,314	3,041	63,437	66,339
States and political subdivisions	86,826	42,931	178,417	574,099	91,308	7,988	145,983	200,496
Mutual savings banks in United States	-	-	-	-	-	958	-	11,689
Commercial banks in United States	22,764	15,056	479,219	1,632,591	49,637	305	213,746	63,563
Banks in foreign countries	-	-	2,315	16,995	15	-	308	9,086
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	5,927	3,810	14,774	167,910	10,882	1,191	30,477	24,267
TIME DEPOSITS--TOTAL	118,824	187,548	810,664	2,639,672	369,087	126,931	1,134,649	961,968
Savings deposits	95,627	97,807	702,627	1,418,170	312,991	123,354	977,800	895,683
Accumulated for payment of personal loans	1	10	-	141,048	4	103	1,830	-
Other time deposits of indiv., part., and corp.	5,857	72,281	54,582	601,831	19,929	1,966	73,487	44,878
Foreign Governments, central banks, etc.	-	673	2,000	3,005	-	-	2,000	7,500
United States Government	6,204	637	1,393	14,028	1,510	98	8,458	4,948
Postal savings	-	2	166	1,081	489	3	805	9
States and political subdivisions	11,010	16,138	48,538	450,679	33,414	1,337	67,887	5,010
Mutual savings banks in United States	-	-	-	-	-	-	-	315
Commercial banks in United States	125	-	1,253	9,530	750	70	2,382	75
Banks in foreign countries	-	-	100	300	-	-	-	3,550
TOTAL DEPOSITS	718,187	532,490	2,726,053	11,313,659	925,503	210,548	2,899,417	2,754,513
Rediscounts and other borrowed money	-	-	1,400	40,142	-	-	425	-
Acceptances outstanding	4	-	5,415	40,217	-	-	1,899	3,719
Other liabilities	30,936	6,732	42,312	80,050	15,155	4,166	61,632	52,454
TOTAL LIABILITIES	749,177	539,222	2,775,180	11,474,068	940,658	214,714	2,963,373	2,810,686
CAPITAL ACCOUNTS--TOTAL	69,756	40,162	216,033	957,026	71,898	21,143	268,712	230,594
Capital stock, notes, and debentures	15,644	12,860	65,153	346,973	22,579	7,283	74,884	71,418
Surplus	33,073	16,580	108,800	421,351	34,613	8,057	135,210	100,773
Undivided profits	10,512	9,555	37,601	154,939	12,507	4,472	54,278	57,018
Other capital accounts	1,527	1,167	4,479	33,763	2,199	1,331	4,340	1,385
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	809,933	579,384	2,991,213	12,431,094	1,012,556	235,857	3,232,085	3,041,280
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	129,249	90,903	352,583	1,844,207	41,881	9,760	467,557	507,017
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	15,644	12,860	65,153	346,973	22,579	6,483	74,859	71,418
Capital notes and debentures	-	-	-	-	-	-	-	-
Preferred stock	-	-	-	-	-	800	25	-
Retirable value of preferred stock	-	-	-	-	-	800	25	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	490,587	300,844	1,413,685	6,362,332	432,194	68,419	1,418,864	1,488,590
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	506,831	310,863	1,159,043	5,886,831	399,664	76,607	1,300,345	1,417,922
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	21.8	15.9	24.4	26.6	20.3	13.9	19.3	19.2
U. S. Gov't obligations, direct and guaranteed	27.0	30.6	22.3	21.5	20.6	24.7	23.6	24.0
Other securities	8.2	8.2	6.4	7.3	6.9	6.5	8.7	7.8
Loans and discounts	40.9	43.3	45.3	42.1	50.6	52.8	46.5	46.6
Total capital accounts	7.5	6.9	7.2	7.7	7.1	9.0	8.3	7.6
NUMBER OF BANKS	31	59	82	572	20	30	196	33

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1961
(Amounts in thousands of dollars)

ASSETS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
RESERVES, CASH, AND BANK BALANCES—TOTAL	225,765	755,438	87,698	3,616				
Currency and coin	27,295	43,817	5,994	634				
Reserve with Federal Reserve Banks	68,354	257,198	30,341	1,138				
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	89,404	170,059	41,706	943				
Other balances with banks in the U. S.	-	149	-	900				
Balances with banks in foreign countries	-	1,556	-	1				
Cash items in process of collection	40,712	282,659	9,657	-				
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	387,607	954,109	131,208	5,506				
Direct:								
Treasury bills	53,796	130,007	38,065	979				
Treasury certificates of indebtedness	7,448	15,964	3,120	-				
Treasury notes maturing in one year or less	41,595	100,381	11,080	1,357				
Other Treasury notes	93,816	318,578	22,451	2,201				
United States nonmarketable bonds	3,658	7,115	1,192	60				
Other bonds maturing in 1 year or less	18,051	36,225	2,427	-				
Other bonds maturing in 5 years	107,305	244,906	33,079	909				
Other bonds maturing in 5 to 10 years	39,038	87,488	14,912	-				
Other bonds maturing after 10 years	22,815	13,401	4,882	-				
Guaranteed obligations	85	44	-	-				
OTHER SECURITIES—TOTAL	82,278	239,001	26,979	2,631				
Obligations of States and subdivisions	70,700	190,002	23,071	2,601				
Other bonds, notes, and debentures	9,012	43,769	3,287	-				
Federal Reserve bank stock	2,555	5,215	606	30				
Other corporate stocks	11	15	15	-				
TOTAL SECURITIES	469,885	1,193,110	158,187	8,137				
LOANS AND DISCOUNTS, NET—TOTAL	438,241	1,424,942	170,136	9,952				
Valuation reserves	9,141	36,608	2,681	45				
LOANS AND DISCOUNTS, GROSS—TOTAL	447,382	1,461,550	172,817	9,997				
Real estate loans—total	159,374	494,364	51,690	7,885				
Secured by farm land	8,324	24,626	5,927	72				
Secured by residential properties:								
Insured by FHA	21,476	75,311	13,542	929				
Insured or guaranteed by VA	6,241	67,967	3,959	-				
Not ins. or guar. by FHA or VA	81,428	229,509	12,907	5,731				
Secured by other properties	41,905	96,951	15,355	1,153				
Loans to domestic com'l. and foreign banks	250	8,652	-	-				
Loans to other financial institutions	9,898	116,224	2,309	-				
Loans to brokers and dealers in securities	2,721	11,718	45	-				
Other loans for purchasing or carrying secs.	8,316	11,278	1,070	-				
Loans to farmers directly guar. by CCC	13	48	733	-				
Other loans to farmers	5,849	35,732	37,210	1				
Commercial including open market paper	89,057	386,365	46,780	1,415				
Other loans to individuals—total	166,327	324,356	32,688	665				
Passenger automobile instalment loans	67,109	98,800	12,614	176				
Other retail consumer instalment loans	11,561	18,759	6,004	44				
Residential repair and modern instal.	11,928	31,111	1,286	12				
Other instal. loans for personal expenditures	31,401	36,705	6,415	433				
Single payment loans for personal expenditures	44,328	138,981	6,369	-				
All other loans (including overdrafts)	5,577	72,813	292	31				
TOTAL LOANS AND SECURITIES	908,126	2,618,052	328,323	18,089				
Bank premises	8,735	23,921	5,579	-				
Furniture and fixtures	3,321	7,060	1,151	94				
Real estate owned other than bank premises	818	1,507	773	-				
Investments and other assets indirectly representing bank premises or other real estate	1,712	4,112	-	-				
Customers' liability on acceptances outstanding	-	341	-	-				
Other assets	3,122	30,281	1,014	586				
TOTAL ASSETS	1,151,599	3,441,712	424,538	22,385				

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

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
DEMAND DEPOSITS--TOTAL	674,410	1,912,118	249,035	6,180				
Individuals, partnerships, and corporations	512,464	1,490,911	180,184	5,143				
Foreign Governments, central banks, etc.	-	2	-	50				
United States Government	20,642	75,137	5,924	217				
States and political subdivisions	75,827	126,481	42,036	565				
Mutual savings banks in United States	-	607	-	-				
Commercial banks in United States	58,453	223,067	16,566	73				
Banks in foreign countries	-	4,204	-	-				
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	7,024	21,709	4,295	132				
TIME DEPOSITS--TOTAL	335,123	1,191,414	138,866	14,176				
Savings deposits	318,568	1,016,801	108,760	7,870				
Accumulated for payment of personal loans	1,734	294	-	-				
Other time deposits of indiv., part., and corp.	12,581	138,286	9,200	28				
Foreign Governments, central banks, etc.	-	-	-	-				
United States Government	430	1,885	949	-				
Postal savings	249	980	18	-				
States and political subdivisions	1,482	30,386	19,939	6,250				
Mutual savings banks in United States	-	-	-	-				
Commercial banks in United States	79	2,632	-	28				
Banks in foreign countries	-	150	-	-				
TOTAL DEPOSITS	1,009,533	3,133,532	387,871	20,356				
Rediscounts and other borrowed money	1,050	114	100	-				
Acceptances outstanding	-	341	-	-				
Other liabilities	23,643	69,263	4,476	465				
TOTAL LIABILITIES	1,034,226	3,203,250	392,447	20,821				
CAPITAL ACCOUNTS--TOTAL	117,373	237,462	32,091	1,564				
Capital stock, notes, and debentures	27,981	62,107	5,238	335				
Surplus	57,971	114,413	15,816	675				
Undivided profits	25,375	52,430	9,583	554				
Other capital accounts	6,046	8,512	1,454	-				
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,151,599	3,440,712	424,538	22,385				
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	187,637	199,016	82,482	7,612				
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	27,981	60,882	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)	544,294	1,489,916	197,642	5,237				
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	554,603	1,361,255	216,858	5,890				
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.6	22.0	20.7	16.2				
U. S. Gov't obligations, direct and guaranteed	33.7	27.7	30.9	24.6				
Other securities	7.1	6.9	6.4	11.8				
Loans and discounts	38.1	41.4	40.1	44.5				
Total capital accounts	10.2	6.9	7.6	7.0				
NUMBER OF BANKS	110	160	40	1				

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1961

(Amounts in thousands of dollars)

ASSETS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
RESERVES, CASH, AND BANK BALANCES--TOTAL	18,500,657	569,537	10,272,314	1,160,938	1,006,674	687,765	375,771	1,631,581
Currency and coin	889,476	52,718	322,448	67,735	95,399	58,676	30,968	116,088
Reserve with Federal Reserve Banks	6,097,144	201,932	3,150,861	417,001	373,023	218,272	114,108	591,821
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,951,355	69,198	297,594	132,524	196,822	118,732	149,574	390,838
Other balances with banks in the U. S.	13,847	480	6,823	1,753	234	1,244	371	1,225
Balances with banks in foreign countries	160,044	1,039	124,660	4,221	22,812	341	79	2,713
Cash items in process of collection	9,388,791	244,170	6,369,928	537,704	318,384	290,500	80,671	528,896
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	17,970,561	628,933	7,878,153	999,732	1,444,513	714,130	393,429	2,636,385
Direct:								
Treasury bills	3,339,738	86,189	1,852,864	174,099	177,047	154,363	97,909	358,369
Treasury certificates of indebtedness	698,072	15,636	353,814	49,473	58,231	20,513	66,124	19,848
Treasury notes maturing in one year or less	2,113,026	124,906	656,003	129,215	303,410	83,372	47,046	344,436
Other Treasury notes	4,922,447	194,250	1,975,671	264,832	494,674	180,346	90,581	849,586
United States nonmarketable bonds	68,390	2,185	11,236	2,981	5,809	6,384	3,639	17,690
Other bonds maturing in 1 year or less	745,305	7,310	515,865	7,512	18,726	63,669	12,153	71,196
Other bonds maturing in 5 years	4,275,666	142,036	1,780,602	243,209	270,286	145,450	78,338	668,752
Other bonds maturing in 5 to 10 years	1,307,945	42,521	485,408	70,712	75,095	49,268	32,492	223,685
Other bonds maturing after 10 years	483,676	13,883	234,428	57,579	41,172	10,377	11,218	35,081
Guaranteed obligations	16,296	17	12,262	120	63	388	205	1,466
OTHER SECURITIES--TOTAL	6,301,974	224,609	3,085,395	287,205	418,342	246,242	152,490	940,103
Obligations of States and subdivisions	5,613,428	199,255	2,791,007	239,833	377,827	183,079	135,469	851,446
Other bonds, notes, and debentures	464,590	17,822	160,204	29,057	26,916	57,250	13,665	73,590
Federal Reserve bank stock	160,040	5,724	84,120	11,552	12,076	5,703	3,264	14,689
Other corporate stocks	63,916	1,808	50,064	6,763	1,523	210	92	378
TOTAL SECURITIES	24,272,535	853,542	10,963,548	1,286,937	1,862,855	960,372	545,919	3,576,488
LOANS AND DISCOUNTS, NET--TOTAL	38,923,702	1,340,731	19,663,298	2,482,013	2,609,113	1,478,547	730,965	4,143,947
Valuation reserves	841,800	27,468	454,026	69,101	45,276	29,205	14,173	93,253
LOANS AND DISCOUNTS, GROSS--TOTAL	39,765,502	1,368,199	20,117,324	2,551,114	2,654,389	1,507,752	745,138	4,237,200
Real estate loans--total	7,439,629	303,567	2,266,280	406,551	973,185	308,833	143,377	1,204,943
Secured by farm land	241,627	3,451	21,389	10,196	33,296	20,151	13,159	61,780
Secured by residential properties:								
Insured by FHA	1,479,589	14,832	558,198	61,253	102,492	26,417	7,557	242,600
Insured or guaranteed by VA	720,933	17,286	367,051	30,222	62,991	16,648	3,106	96,165
Not ins. or guar. by FHA or VA	2,981,494	154,798	721,358	177,358	462,130	144,870	73,493	548,758
Secured by other properties	2,015,986	113,200	598,284	127,515	312,276	100,747	46,062	255,640
Loans to domestic com'l. and foreign banks	464,469	3,502	347,838	30,771	5,863	620	576	20,660
Loans to other financial institutions	2,825,732	84,817	1,557,100	166,431	116,236	108,955	44,905	310,564
Loans to brokers and dealers in securities	2,416,864	37,000	1,853,372	104,035	85,215	34,647	15,054	154,733
Other loans for purchasing or carrying secs.	912,107	19,995	457,470	67,757	117,566	15,773	4,435	165,217
Loans to farmers directly guar. by CCC	124,624	-	12,607	2	1,573	56	2,396	20,890
Other loans to farmers	728,016	5,459	53,283	12,358	34,213	25,785	19,178	195,030
Commercial including open market paper	16,044,787	497,225	9,924,548	868,642	680,760	493,668	274,428	1,136,122
Other loans to individuals--total	7,400,021	387,286	2,627,808	822,450	560,656	490,362	222,621	967,680
Passenger automobile instalment loans	2,104,513	122,549	503,204	211,706	176,579	159,145	71,442	318,653
Other retail consumer instalment loans	681,943	26,179	210,266	68,042	47,343	48,195	17,814	120,638
Residential repair and modern instal.	688,485	25,688	258,221	84,897	53,693	42,234	19,583	101,479
Other instal. loans for personal expenditures	1,146,673	54,200	487,152	142,085	91,597	77,254	42,132	97,687
Single payment loans for personal expenditures	2,778,407	158,670	1,168,965	315,720	191,444	163,534	71,650	329,223
All other loans (including overdrafts)	1,409,253	29,348	1,017,018	72,117	79,122	29,053	18,208	61,361
TOTAL LOANS AND SECURITIES	63,196,237	2,194,273	30,626,846	3,768,950	4,471,968	2,438,919	1,276,884	7,720,435
Bank premises	612,334	31,384	277,996	45,251	38,245	30,619	23,755	59,697
Furniture and fixtures	145,381	5,547	45,825	15,463	10,473	6,593	6,126	19,342
Real estate owned other than bank premises	12,095	832	2,865	644	776	541	624	2,260
Investments and other assets indirectly representing bank premises or other real estate	120,009	1,546	61,810	8,971	2,583	7,107	647	16,269
Customers' liability on acceptances outstanding	1,142,667	952	1,058,598	12,504	1,210	1,667	722	9,120
Other assets	573,407	11,867	368,707	21,045	24,972	15,021	9,032	50,745
TOTAL ASSETS	84,302,787	2,815,938	42,714,961	5,033,766	5,556,901	3,188,232	1,693,561	9,509,449

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1961

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
DEMAND DEPOSITS--TOTAL	52,204,603	1,958,443	27,940,590	3,385,304	2,883,020	1,996,668	1,056,102	4,961,939
Individuals, partnerships, and corporations	37,898,145	1,603,807	18,826,457	2,718,434	2,418,961	1,499,485	725,803	3,900,009
Foreign Governments, central banks, etc.	417,314	-	410,588	918	125	2,060	48	34
United States Government	2,066,084	70,758	1,210,292	128,185	123,237	65,262	27,875	196,951
States and political subdivisions	2,410,876	167,427	793,990	99,278	161,191	142,307	163,907	342,598
Mutual savings banks in United States	409,798	44,011	336,424	26,416	96	1,475	-	935
Commercial banks in United States	5,580,435	43,743	3,406,467	343,640	135,045	258,578	124,560	413,441
Banks in foreign countries	845,150	2,775	778,833	13,264	3,460	2,773	694	10,120
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,576,801	25,922	2,177,539	55,169	40,905	24,728	13,215	97,851
TIME DEPOSITS--TOTAL	21,914,857	494,995	8,721,140	1,074,606	2,105,820	828,371	479,879	3,714,333
Savings deposits	15,845,284	448,970	5,009,946	854,413	1,808,298	675,119	369,765	3,192,758
Accumulated for payment of personal loans	142,545	-	-	10	-	5,003	1,128	9,527
Other time deposits of indiv., part., and corp.	3,183,061	35,769	1,878,539	168,309	97,844	76,302	51,254	371,773
Foreign Governments, central banks, etc.	1,320,288	-	1,271,734	13,858	-	4,314	2,000	11,965
United States Government	44,416	512	19,405	831	355	11,419	2,346	1,470
Postal savings	3,543	135	198	102	606	904	833	287
States and political subdivisions	1,176,917	9,409	369,673	35,183	89,030	54,594	45,962	125,134
Mutual savings banks in United States	4,383	-	4,058	-	-	-	-	-
Commercial banks in United States	117,952	200	103,836	1,500	200	716	6,591	1,319
Banks in foreign countries	76,468	-	63,751	400	350	-	-	100
TOTAL DEPOSITS	74,119,460	2,453,438	36,661,730	4,459,910	4,988,840	2,825,039	1,535,981	8,676,272
Rediscounts and other borrowed money	213,437	-	200,866	360	500	450	-	77
Acceptances outstanding	1,170,502	961	1,084,362	14,189	1,210	1,667	722	9,187
Other liabilities	2,036,800	113,366	1,287,636	103,264	81,346	118,506	26,923	125,440
TOTAL LIABILITIES	77,540,199	2,567,765	39,234,594	4,577,723	5,071,896	2,945,662	1,563,626	8,810,976
CAPITAL ACCOUNTS--TOTAL	6,762,588	248,173	3,480,367	456,043	485,005	242,570	129,935	698,473
Capital stock, notes, and debentures	1,957,933	73,638	1,027,183	109,513	127,964	66,785	41,082	193,422
Surplus	3,418,492	117,421	1,796,714	276,597	275,453	124,576	68,575	307,127
Undivided profits	1,248,100	50,079	606,107	65,765	77,307	44,594	16,847	153,479
Other capital accounts	138,063	7,035	50,363	4,168	4,281	6,615	3,431	44,445
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	84,302,787	2,815,938	42,714,961	5,033,766	5,556,901	3,188,232	1,693,561	9,509,449
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	7,319,511	167,565	2,977,126	513,408	633,369	379,679	288,117	637,644
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	1,938,089	73,438	1,011,794	109,513	127,964	66,760	41,082	190,442
Capital notes and debentures	16,154	-	15,389	-	-	-	-	315
Preferred stock	3,690	200	-	-	-	25	-	2,665
Retirable value of preferred stock	3,691	200	-	-	-	25	-	2,666
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	40,865,154	1,645,180	21,273,068	2,715,076	2,367,814	1,587,436	825,857	4,042,721
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	35,169,293	1,599,772	16,953,903	2,375,775	2,306,354	1,382,328	822,996	3,822,651
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	21.9	20.2	24.0	23.1	18.1	21.6	22.2	17.2
U. S. Gov't obligations, direct and guaranteed	21.3	22.3	18.4	19.9	26.0	22.4	23.2	27.7
Other securities	7.5	8.0	7.2	5.7	7.5	7.7	9.0	9.9
Loans and discounts	46.2	47.6	46.0	49.3	47.0	46.4	43.2	43.6
Total capital accounts	8.0	8.8	8.1	9.1	8.7	7.6	7.7	7.3
NUMBER OF BANKS	1,600	35	147	57	174	119	70	410

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1961
(Amounts in thousands of dollars)

ASSETS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
RESERVES, CASH, AND BANK BALANCES—TOTAL	589,684	125,915	369,390	293,151	1,417,937			
Currency and coin	28,202	10,320	15,206	21,837	69,879			
Reserve with Federal Reserve Banks	212,048	47,985	122,495	72,959	574,639			
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	145,187	46,636	98,131	160,060	146,059			
Other balances with banks in the U. S.	12	-	75	443	1,187			
Balances with banks in foreign countries	35	25	120	463	3,536			
Cash items in process of collection	204,200	20,949	133,363	37,389	622,637			
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	695,559	224,177	307,480	254,914	1,793,156			
Direct:								
Treasury bills	97,579	55,800	43,393	50,069	192,057			
Treasury certificates of indebtedness	10,681	3,891	2,897	5,639	91,325			
Treasury notes maturing in one year or less	133,688	24,235	39,208	31,762	195,745			
Other Treasury notes	217,519	51,359	86,866	63,162	453,601			
United States nonmarketable bonds	4,983	3,184	3,396	1,627	5,276			
Other bonds maturing in 1 year or less	10,036	8,378	9,191	5,569	15,700			
Other bonds maturing in 5 years	167,292	50,805	74,725	48,505	605,666			
Other bonds maturing in 5 to 10 years	47,219	22,176	38,415	38,294	182,660			
Other bonds maturing after 10 years	6,332	4,281	9,209	9,321	50,795			
Guaranteed obligations	230	68	180	966	331			
OTHER SECURITIES—TOTAL	165,282	67,614	133,198	117,459	464,035			
Obligations of States and subdivisions	130,852	51,609	123,187	98,216	431,648			
Other bonds, notes, and debentures	27,669	14,788	6,455	16,952	20,222			
Federal Reserve bank stock	4,891	1,201	2,780	2,087	11,953			
Other corporate stocks	1,870	16	776	204	212			
TOTAL SECURITIES	860,841	291,791	440,678	372,373	2,257,191			
LOANS AND DISCOUNTS, NET—TOTAL	1,149,116	311,377	645,606	534,230	3,834,759			
Valuation reserves	20,432	5,393	6,757	7,054	69,662			
LOANS AND DISCOUNTS, GROSS—TOTAL	1,169,548	316,770	652,363	541,284	3,904,421			
Real estate loans—total	292,552	108,637	107,219	67,178	1,257,307			
Secured by farm land	26,872	9,928	10,935	6,127	24,343			
Secured by residential properties:								
Insured by FHA	64,219	27,569	26,664	11,274	336,514			
Insured or guaranteed by VA	10,814	10,431	8,930	1,588	95,701			
Not ins. or guar. by FHA or VA	115,192	39,812	28,407	24,892	490,419			
Secured by other properties	75,455	20,897	32,283	23,297	310,330			
Loans to domestic com'l. and foreign banks	7,768	-	15,803	2,100	29,008			
Loans to other financial institutions	94,055	4,395	33,213	10,933	294,128			
Loans to brokers and dealers in securities	71,518	1,960	3,896	728	54,706			
Other loans for purchasing or carrying secs.	16,468	1,525	9,339	7,987	28,575			
Loans to farmers directly guar. by CCC	9,666	5,782	55,104	14,997	1,551			
Other loans to farmers	43,881	67,944	105,402	45,706	119,777			
Commercial including open market paper	335,483	56,095	188,399	229,209	1,360,208			
Other loans to individuals—total	279,914	65,573	105,768	156,488	713,415			
Passenger automobile instalment loans	96,725	30,095	40,094	71,138	303,183			
Other retail consumer instalment loans	26,357	10,102	18,535	16,061	72,411			
Residential repair and modern instal.	16,580	5,695	11,555	11,256	57,604			
Other instal. loans for personal expenditures	27,898	9,950	10,931	21,390	84,397			
Single payment loans for personal expenditures	112,354	9,731	24,653	36,643	195,820			
All other loans (including overdrafts)	18,243	4,859	28,220	5,958	45,746			
TOTAL LOANS AND SECURITIES	2,009,957	603,168	1,086,284	906,603	6,091,950			
Bank premises	14,988	5,622	7,276	19,917	57,584			
Furniture and fixtures	4,774	2,412	2,086	4,921	21,819			
Real estate owned other than bank premises	190	337	402	470	2,154			
Investments and other assets indirectly representing bank premises or other real estate	1,040	-	1,368	260	18,408			
Customers' liability on acceptances outstanding	2,610	9	-	200	55,075			
Other assets	9,765	1,591	5,819	3,004	51,839			
TOTAL ASSETS	2,633,008	739,054	1,472,625	1,228,526	7,716,766			

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1961
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
DEMAND DEPOSITS—TOTAL	1,753,944	395,036	1,034,349	833,614	4,005,594			
Individuals, partnerships, and corporations	1,248,122	305,368	680,776	664,934	3,305,989			
Foreign Governments, central banks, etc.	-	-	-	-	3,541			
United States Government	54,507	8,559	23,873	13,185	143,400			
States and political subdivisions	98,916	53,388	98,465	80,902	208,507			
Mutual savings banks in United States	-	-	-	-	441			
Commercial banks in United States	331,360	21,610	220,033	56,983	224,975			
Banks in foreign countries	1,333	5	953	1,300	29,640			
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	19,706	6,106	10,249	16,310	89,101			
TIME DEPOSITS—TOTAL	626,188	279,881	294,223	291,871	3,003,550			
Savings deposits	459,086	184,867	235,051	208,682	2,398,329			
Accumulated for payment of personal loans	638	449	-	16,653	-			
Other time deposits of indiv., part., and corp.	140,650	81,151	38,523	33,844	209,103			
Foreign Governments, central banks, etc.	2,030	-	-	-	14,387			
United States Government	1,942	180	1,084	804	4,068			
Postal savings	440	5	16	1	16			
States and political subdivisions	21,252	13,229	19,399	30,907	363,145			
Mutual savings banks in United States	-	-	-	-	325			
Commercial banks in United States	150	-	150	980	2,310			
Banks in foreign countries	-	-	-	-	11,867			
TOTAL DEPOSITS	2,380,132	674,917	1,328,572	1,125,485	7,009,144			
Rediscounts and other borrowed money	1,214	-	3,260	-	6,710			
Acceptances outstanding	2,620	9	-	200	55,375			
Other liabilities	25,913	6,440	11,113	10,699	126,154			
TOTAL LIABILITIES	2,409,879	681,366	1,342,945	1,136,384	7,197,383			
CAPITAL ACCOUNTS—TOTAL	223,129	57,688	129,680	92,142	519,383			
Capital stock, notes, and debentures	65,632	18,585	37,762	32,600	163,767			
Surplus	98,589	21,952	55,446	37,387	238,655			
Undivided profits	55,231	14,996	29,544	18,730	115,421			
Other capital accounts	3,677	2,155	6,928	3,425	1,540			
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,633,008	739,054	1,472,625	1,228,526	7,716,766			
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	206,589	91,869	168,259	174,768	1,081,118			
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	65,232	18,235	37,762	32,600	163,267			
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)	1,404,557	327,451	802,931	636,165	3,236,898			
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	1,163,877	343,918	657,080	726,057	3,014,582			
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	22.4	17.0	25.1	23.9	18.4			
U. S. Gov't obligations, direct and guaranteed	26.4	30.3	20.9	20.7	23.2			
Other securities	6.3	9.1	9.0	9.6	6.0			
Loans and discounts	43.6	42.1	43.8	43.5	49.7			
Total capital accounts	8.5	7.8	8.8	7.5	6.7			
NUMBER OF BANKS	158	128	135	113	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.