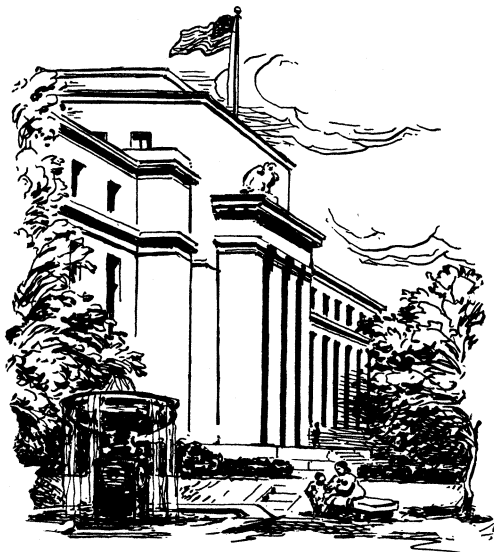




SUMMARY REPORT

Assets and Liabilities of Member Banks

March 26, 1962

NUMBER 163

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, MARCH 26, 1962
(Amounts in thousands of dollars)

ASSETS	CENTRAL RESERVE CITY BANKS		RESERVE CITY MEMBER BANKS ¹	COUNTRY MEMBER BANKS ¹	ALL MEMBER BANKS		ALL NATIONAL MEMBER BANKS	ALL STATE MEMBER BANKS
	NEW YORK ¹	CHICAGO ¹						
RESERVES, CASH, AND BANK BALANCES—TOTAL	8,104,753	1,707,470	16,564,459	13,096,038	39,472,720		25,161,121	14,311,599
Currency and coin	231,011	33,571	896,813	1,704,915	2,866,310		1,988,592	877,718
Reserve with Federal Reserve Banks	3,271,191	980,734	7,445,301	4,821,663	16,518,889		10,615,019	5,903,870
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	63,914	93,140	2,097,935	4,504,811	6,759,800		5,241,243	1,518,557
Other balances with banks in the U. S.	3,916	1,107	38,594	30,022	73,639		52,553	21,086
Balances with banks in foreign countries	83,922	11,863	68,697	14,070	178,552		85,659	92,893
Cash items in process of collection	4,450,799	587,055	6,017,119	2,020,557	13,075,530		7,178,055	5,897,475
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	6,804,621	2,223,281	18,778,847	24,116,820	51,923,569		35,055,088	16,868,481
Direct:								
Treasury bills	1,471,233	680,940	2,038,269	3,071,290	7,261,732		4,774,919	2,486,813
Treasury certificates of indebtedness	602,580	201,871	1,333,094	1,046,887	3,184,432		2,133,133	1,051,299
Treasury notes maturing in one year or less	968,042	178,166	3,248,361	3,012,784	7,407,353		4,766,085	2,641,268
Other Treasury notes	1,442,372	469,225	4,624,119	6,179,915	12,715,631		8,581,736	4,133,895
United States nonmarketable bonds	6,031	400	57,281	229,140	292,852		230,211	62,641
Other bonds maturing in 1 year or less	448,785	12,400	689,289	750,872	1,901,346		1,167,515	733,831
Other bonds maturing in 5 years	997,338	563,649	4,330,677	5,240,990	11,132,654		7,718,601	3,414,053
Other bonds maturing in 5 to 10 years	687,454	96,161	1,919,902	3,560,797	6,264,314		4,396,087	1,868,227
Other bonds maturing after 10 years	175,551	20,457	440,443	987,428	1,623,879		1,160,330	463,549
Guaranteed obligations	5,235	12	97,412	36,717	139,376		126,471	12,905
OTHER SECURITIES—TOTAL	3,329,845	969,806	7,005,916	9,277,871	20,583,438		13,791,418	6,792,020
Obligations of States and subdivisions	3,045,335	886,308	6,277,793	7,784,681	17,994,117		11,898,873	6,095,244
Other bonds, notes, and debentures	138,064	55,969	485,829	1,308,364	1,988,226		1,525,106	463,120
Federal Reserve bank stock	90,647	23,475	175,864	163,870	453,856		291,047	162,809
Other corporate stocks	55,799	4,054	66,430	20,956	147,239		76,392	70,847
TOTAL SECURITIES	10,134,466	3,193,087	25,784,763	33,394,691	72,507,007		48,846,506	23,660,501
LOANS AND DISCOUNTS, NET—TOTAL	19,795,359	4,494,149	42,587,923	39,887,577	106,765,008		67,464,993	39,300,015
Valuation reserves	508,406	148,878	834,721	819,345	2,311,350		1,461,121	850,229
LOANS AND DISCOUNTS, GROSS—TOTAL	20,303,765	4,643,027	43,422,644	40,706,922	109,076,358		68,926,114	40,150,244
Real estate loans—total	991,540	234,957	9,747,709	13,297,017	24,271,223		16,741,836	7,529,387
Secured by farm land	851	673	185,056	762,051	948,631		695,242	253,389
Secured by residential properties:								
Insured by FHA	262,603	49,251	2,960,924	2,121,139	5,393,917		3,911,720	1,482,197
Insured or guaranteed by VA	118,685	22,528	875,835	1,198,440	2,215,488		1,537,532	677,956
Not ins. or guar. by FHA or VA	187,527	92,819	3,285,561	5,908,735	9,474,642		6,517,264	2,957,378
Secured by other properties	421,874	69,686	2,440,333	3,306,652	6,238,545		4,080,078	2,158,467
Loans to domestic com'l. and foreign banks	797,559	85,824	1,178,672	448,174	2,510,229		1,318,133	1,192,096
Loans to other financial institutions	1,463,407	575,443	2,872,322	1,148,751	6,059,923		3,670,912	2,389,011
Loans to brokers and dealers in securities	2,030,733	201,806	912,013	405,013	3,549,565		1,197,103	2,352,462
Other loans for purchasing or carrying secs.	456,460	129,551	748,979	441,561	1,776,551		861,255	915,296
Loans to farmers directly guar. by CCC	-	-	242,480	456,354	698,834		544,292	154,542
Other loans to farmers	11,865	21,919	873,343	2,471,919	3,379,046		2,641,873	737,173
Commercial including open market paper	11,064,461	2,676,592	16,689,539	10,207,430	40,638,022		24,708,774	15,929,248
Other loans to individuals—total	2,035,340	446,573	9,177,310	11,109,531	22,768,754		15,442,074	7,326,680
Passenger automobile instalment loans	182,257	71,351	3,002,681	3,979,566	7,235,855		5,115,166	2,120,689
Other retail consumer instalment loans	171,850	104,664	838,804	1,064,927	2,180,245		1,537,127	643,118
Residential repair and modern instal.	203,828	16,475	987,511	988,938	2,196,752		1,531,009	665,713
Other instal. loans for personal expenditures	472,148	29,951	1,186,345	1,879,519	3,567,963		2,417,442	1,150,521
Single payment loans for personal expenditures	1,005,257	224,132	3,161,969	3,196,581	7,587,939		4,841,331	2,746,609
All other loans (including overdrafts)	1,452,400	270,362	980,277	721,172	3,424,211		1,799,862	1,624,349
TOTAL LOANS AND SECURITIES	29,929,825	7,687,236	68,372,686	73,282,268	179,272,015		116,311,499	62,960,516
Bank premises	305,624	19,923	812,066	943,963	2,081,576		1,455,309	626,267
Furniture and fixtures	41,732	5,457	223,671	307,865	578,725		429,246	149,479
Real estate owned other than bank premises	3,006	-	26,214	51,149	80,369		66,398	13,971
Investments and other assets indirectly representing bank premises or other real estate	63,505	10,900	176,021	70,314	320,740		195,312	125,428
Customers' liability on acceptances outstanding	1,148,224	85,513	301,991	12,963	1,548,691		477,513	1,071,178
Other assets	472,329	59,111	486,015	308,671	1,326,126		741,979	584,147
TOTAL ASSETS	40,068,998	9,575,610	86,963,123	88,073,231	224,680,962		144,838,377	79,842,585

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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, MARCH 26, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	CENTRAL RESERVE CITY BANKS		RESERVE CITY MEMBER BANKS ¹	COUNTRY MEMBER BANKS ¹	ALL MEMBER BANKS		ALL NATIONAL MEMBER BANKS	ALL STATE MEMBER BANKS
	NEW YORK ¹	CHICAGO ¹						
DEMAND DEPOSITS--TOTAL	24,762,307	5,826,990	48,897,276	45,483,982	124,970,555		79,725,825	45,244,730
Individuals, partnerships, and corporations	16,785,037	4,008,776	35,796,362	36,425,498	93,015,673		59,893,831	33,121,842
Foreign Governments, central banks, etc.	486,131	13,670	142,275	3,304	645,380		249,945	395,435
United States Government	1,378,956	369,223	2,436,250	1,940,152	6,124,581		3,773,533	2,351,048
States and political subdivisions	243,176	221,857	3,057,342	5,093,379	8,615,754		6,357,026	2,258,728
Mutual savings banks in United States	287,777	1,205	153,331	154,809	597,122		231,580	365,542
Commercial banks in United States	2,927,432	1,088,666	6,307,134	1,282,971	11,606,203		7,416,217	4,189,986
Banks in foreign countries	824,015	38,564	231,364	13,822	1,107,765		399,169	708,596
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,829,783	85,029	773,218	570,047	3,258,077		1,404,524	1,853,553
TIME DEPOSITS--TOTAL	7,848,745	2,308,858	28,379,073	33,576,817	72,113,493		48,518,461	23,595,032
Savings deposits	3,444,254	1,640,804	21,308,035	27,027,881	53,420,974		37,086,953	16,334,021
Accumulated for payment of personal loans	10,298	102	230,848	338,396	579,644		437,314	142,330
Other time deposits of indiv., part., and corp.	2,361,414	524,668	3,680,562	3,931,642	10,498,286		6,315,692	4,182,594
Foreign Governments, central banks, etc.	1,571,031	114,822	464,487	5,615	2,155,955		870,756	1,285,199
United States Government	42,852	5,000	107,014	94,723	249,589		195,145	54,444
Postal savings	-	-	2,709	8,438	11,147		7,821	3,326
States and political subdivisions	220,428	7,862	2,511,957	2,125,445	4,865,692		3,488,622	1,377,070
Mutual savings banks in United States	9,900	-	3,805	7,250	20,955		5,877	15,078
Commercial banks in United States	118,015	5,300	31,313	34,992	189,620		64,407	125,213
Banks in foreign countries	70,553	10,300	38,343	2,435	121,631		45,874	75,757
TOTAL DEPOSITS	32,611,052	8,135,848	77,276,349	79,060,799	197,084,048		128,244,286	68,839,762
Rediscounts and other borrowed money	829,076	356,700	751,874	125,734	2,063,384		1,253,307	810,077
Acceptances outstanding	1,182,292	85,630	305,385	13,440	1,586,747		484,797	1,101,950
Other liabilities	1,739,542	127,365	1,559,467	1,636,538	5,062,912		2,811,137	2,251,775
TOTAL LIABILITIES	36,361,962	8,705,543	79,893,075	80,836,511	205,797,091		132,793,527	73,003,564
CAPITAL ACCOUNTS--TOTAL	3,707,036	870,067	7,070,048	7,236,720	18,883,871		12,044,850	6,839,021
Capital stock, notes, and debentures	1,113,948	329,300	2,079,477	2,123,635	5,646,360		3,651,736	1,994,624
Surplus	1,907,604	453,200	3,788,400	3,360,948	9,510,152		6,058,057	3,452,095
Undivided profits	628,948	47,960	1,109,152	1,526,880	3,312,940		2,067,971	1,244,969
Other capital accounts	56,536	39,607	93,019	225,257	414,419		267,086	147,333
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	40,068,998	9,575,610	86,963,123	88,073,231	224,680,962		144,838,377	79,842,585
MEMORANDA								
PLEDGED ASSETS (AND SECURITIES LOANED)	3,359,555	962,456	12,723,712	10,687,328	27,733,051		19,813,638	7,919,413
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	1,113,948	329,300	2,072,827	2,107,568	5,623,643		3,648,568	1,975,075
Capital notes and debentures	-	-	3,650	12,334	15,984		-	15,984
Preferred stock	-	-	3,000	3,733	6,733		3,168	3,565
Retirable value of preferred stock	-	-	3,000	3,898	6,898		3,332	3,566
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	20,247,594	5,146,795	40,782,890	38,959,052	105,136,331		67,306,527	37,829,804
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4)	16,005,120	3,782,046	34,136,773	40,240,302	94,164,241		61,358,020	32,806,221
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	20.2	17.8	19.0	14.9	17.6		17.4	17.9
U. S. Gov't obligations, direct and guaranteed	17.0	23.2	21.6	27.4	23.1		24.2	21.1
Other securities	8.3	10.1	8.1	10.5	9.2		9.5	8.5
Loans and discounts	49.4	46.9	49.0	45.3	47.5		46.6	49.2
Total capital accounts	9.3	9.1	8.1	8.2	8.4		8.3	8.6
NUMBER OF BANKS	13	9	206	5,858	6,086		4,498	1,588

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

ALL MEMBER BANKS ON SELECTED CALL DATES MARCH 14, 1957 TO MARCH 26, 1962

(Amounts in millions of dollars)

ASSETS	MARCH 14, 1957	MARCH 4, 1958	MARCH 12, 1959	MARCH 15, 1960	APRIL 12, 1961	DECEMBER 30, 1961	MARCH 26, 1962	CHANGE TO MARCH 26, 1962 FROM-- APRIL 12, 1961
RESERVES, CASH, AND BANK BALANCES--TOTAL	37,465	37,538	37,882	40,758	39,851	49,579	39,473	- 378
Currency and coin	2,196	2,015	2,270	2,326	2,708	2,813	2,866	+ 158
Reserve with Federal Reserve Banks	18,628	18,569	18,143	17,806	16,188	16,918	16,519	+ 330
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	6,249	6,663	6,373	6,862	7,050	8,678	6,760	- 291
Other balances with banks in the U. S.	38	27	37	36	45	46	74	+ 29
Balances with banks in foreign countries	62	54	76	75	142	243	179	+ 36
Cash items in process of collection	10,292	10,210	10,982	13,653	13,716	20,880	13,076	- 641
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	46,235	47,867	52,960	43,605	48,332	54,058	51,924	+ 3,592
Direct:								
Treasury bills	3,540	3,700	4,416	3,235	5,216	9,229	7,262	+ 2,046
Treasury certificates of indebtedness	1,679	2,396	5,488	949	1,681	1,842	3,184	+ 1,503
Treasury notes maturing in one year or less	-	-	-	-	3,386	6,457	7,407	+ 4,022
Other Treasury notes	8,914	8,504	11,326	11,484	12,548	14,932	12,715	+ 168
United States nonmarketable bonds	1,244	791	777	509	408	307	293	- 115
Other bonds maturing in 1 year or less	-	-	-	-	4,001	1,975	1,901	- 2,100
Other bonds maturing in 5 years	17,277	19,360	20,235	20,181	12,198	12,871	11,133	- 1,066
Other bonds maturing in 5 to 10 years	9,410	8,975	7,022	5,383	7,094	4,688	6,264	- 830
Other bonds maturing after 10 years	4,159	4,135	3,692	1,805	1,665	1,614	1,624	- 41
Guaranteed obligations	12	5	5	58	135	144	139	+ 5
OTHER SECURITIES--TOTAL	13,497	14,920	16,693	16,117	17,645	19,308	20,583	+ 2,939
Obligations of States and subdivisions	10,780	11,641	13,739	13,732	15,284	16,691	17,994	+ 2,710
Other bonds, notes, and debentures	2,297	2,828	2,476	1,874	1,811	2,034	1,988	+ 177
Federal Reserve bank stock	330	349	374	394	424	444	454	+ 30
Other corporate stocks	89	101	105	117	126	139	147	+ 21
TOTAL SECURITIES	59,732	62,787	69,654	59,722	65,977	73,366	72,507	+ 6,530
LOANS AND DISCOUNTS, NET--TOTAL	77,760	79,784	84,074	95,354	99,504	106,232	106,765	+ 7,261
Valuation reserves	1,438	1,590	1,753	1,943	2,097	2,281	2,311	+ 214
LOANS AND DISCOUNTS, GROSS--TOTAL	79,198	81,374	85,827	97,297	101,601	108,513	109,076	+ 7,475
Real estate loans--total	17,753	18,259	20,437	22,176	22,716	23,987	24,271	+ 1,555
Secured by farm land	726	735	795	830	870	911	949	+ 79
Secured by residential properties:								
Insured by FHA	4,195	4,252	5,000	5,428	5,189	5,375	5,394	+ 205
Insured or guaranteed by VA	3,222	2,956	2,813	2,662	2,391	2,276	2,215	- 176
Not ins. or guar. by FHA or VA	6,092	6,443	7,400	8,195	8,704	9,458	9,475	+ 771
Secured by other properties	3,518	3,874	4,429	5,060	5,562	5,966	6,239	+ 677
Loans to domestic com'l. and foreign banks	1,209	1,598	1,522	2,194	1,929	1,014	2,510	+ 581
Loans to other financial institutions	-	-	-	6,453	5,427	6,893	6,060	+ 633
Loans to brokers and dealers in securities	2,216	2,586	2,056	1,987	2,308	3,877	3,550	+ 1,241
Other loans for purchasing or carrying secs.	1,402	1,457	1,612	1,484	1,582	1,827	1,777	+ 195
Loans to farmers directly guar. by CCC	434	383	304	86	522	592	699	+ 177
Other loans to farmers	2,040	2,232	2,689	3,001	3,187	3,342	3,379	+ 192
Commercial including open market paper	36,107	35,936	36,895	37,387	38,821	40,931	40,638	+ 1,817
Other loans to individuals--total	15,633	16,270	17,201	19,944	22,107	22,852	22,769	+ 662
Passenger automobile instalment loans	5,194	5,518	5,546	6,518	6,952	7,163	7,236	+ 284
Other retail consumer instalment loans	1,982	1,956	1,929	2,206	2,821	2,291	2,180	- 641
Residential repair and modern instal.	1,623	1,724	1,823	2,100	2,208	2,268	2,197	- 11
Other instal. loans for personal expenditures	2,040	2,208	2,509	3,054	3,412	3,552	3,568	+ 156
Single payment loans for personal expenditures	4,794	4,863	5,395	6,065	6,714	7,579	7,588	+ 874
All other loans (including overdrafts)	2,404	2,653	3,111	2,586	3,003	3,198	3,424	+ 421
TOTAL LOANS AND SECURITIES	137,492	142,571	153,728	155,076	165,481	179,599	179,272	+13,791
Bank premises	1,320	1,443	1,597	1,809	1,936	2,045	2,082	+ 145
Furniture and fixtures	325	364	407	452	530	562	579	+ 49
Real estate owned other than bank premises	40	45	43	58	64	73	80	+ 16
Investments and other assets indirectly representing bank premises or other real estate	121	160	181	201	290	311	321	+ 31
Customers' liability on acceptances outstanding	754	1,174	787	948	1,469	1,622	1,549	+ 80
Other assets	767	865	925	1,027	1,187	1,320	1,326	+ 139
TOTAL ASSETS	178,284	184,159	195,549	200,329	210,807	235,112	224,681	+13,874

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, MARCH 14, 1957 TO MARCH 26, 1962
(Amounts in millions of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MARCH 14, 1957	MARCH 4, 1958	MARCH 12, 1959	MARCH 15, 1960	APRIL 12, 1961	DECEMBER 30, 1961	MARCH 26, 1962	CHANGE TO MARCH 26, 1962 FROM-- APRIL 12, 1961
DEMAND DEPOSITS--TOTAL	115,996	115,457	120,379	122,895	123,115	142,170	124,971	+ 1,856
Individuals, partnerships, and corporations	91,017	87,729	93,911	94,847	95,227	104,803	93,016	- 2,211
Foreign Governments, central banks, etc.	-	-	-	-	654	650	645	- 8
United States Government	1,789	3,231	2,154	3,959	1,909	5,381	6,125	+ 4,216
States and political subdivisions	7,778	8,430	8,203	8,156	8,442	9,487	8,616	+ 174
Mutual savings banks in United States	-	-	-	-	654	675	597	- 57
Commercial banks in United States	11,059	11,703	11,493	11,568	12,112	15,249	11,606	- 506
Banks in foreign countries	1,546	1,532	1,614	1,428	941	1,270	1,108	+ 166
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,807	2,831	3,004	2,937	3,175	4,654	3,258	+ 83
TIME DEPOSITS--TOTAL	43,596	48,740	53,959	53,815	62,261	67,460	72,113	+ 9,853
Savings deposits	39,600	43,483	48,225	49,364	48,330	51,985	53,421	+ 5,091
Accumulated for payment of personal loans	428	452	473	514	567	576	580	+ 13
Other time deposits of indiv., part., and corp.	-	-	-	-	7,090	7,791	10,498	+ 3,409
Foreign Governments, central banks, etc.	-	-	-	-	1,763	2,174	2,156	+ 393
United States Government	278	226	269	237	238	249	250	+ 11
Postal savings	18	16	14	13	12	11	11	- 1
States and political subdivisions	1,965	2,558	2,884	2,532	4,008	4,371	4,866	+ 858
Mutual savings banks in United States	-	-	-	-	16	8	21	+ 5
Commercial banks in United States	50	67	132	71	130	178	190	+ 59
Banks in foreign countries	1,258	1,937	1,962	1,085	107	117	122	+ 15
TOTAL DEPOSITS	159,593	164,196	174,338	176,710	185,375	209,630	197,084	+11,709
Rediscunts and other borrowed money	1,564	1,144	1,746	2,546	1,610	438	2,063	+ 453
Acceptances outstanding	792	1,203	813	980	1,496	1,660	1,587	+ 91
Other liabilities	2,540	2,821	3,005	3,613	4,469	4,746	5,063	+ 594
TOTAL LIABILITIES	164,488	169,364	179,903	183,850	192,951	216,474	205,797	+12,846
CAPITAL ACCOUNTS--TOTAL	13,796	14,795	15,646	16,480	17,857	18,638	18,884	+ 1,027
Capital stock, notes, and debentures	4,204	4,420	4,722	5,069	5,378	5,535	5,646	+ 269
Surplus	6,843	7,250	7,772	8,127	8,770	9,354	9,510	+ 740
Undivided profits	2,418	2,767	2,763	2,943	3,314	3,328	3,313	- 1
Other capital accounts	330	358	388	340	395	420	414	+ 19
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	178,284	184,159	195,549	200,329	210,807	235,112	224,681	+13,874
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	19,102	20,224	22,664	22,479	23,649	27,034	27,733	+ 4,084
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	4,172	4,389	4,692	5,042	5,354	5,512	5,624	+ 270
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	9	8	7	7	- 1
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	99,458	98,585	103,026	102,382	102,349	112,612	105,136	+ 2,787
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	91,311	88,779	94,137	92,287	95,377	100,660	94,164	- 1,213
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	21.0	20.4	19.4	20.3	18.9	21.1	17.6	- 1.3
U. S. Gov't obligations, direct and guaranteed	25.9	26.0	27.1	21.8	22.9	23.0	23.1	+ .2
Other securities	7.6	8.1	8.5	8.0	8.4	8.2	9.2	+ .8
Loans and discounts	43.6	43.3	43.0	47.6	47.2	45.2	47.5	+ .3
Total capital accounts	7.7	8.0	8.0	8.2	8.5	7.9	8.4	- .1
NUMBER OF BANKS	6,455	6,382	6,288	6,221	6,146	6,113	6,086	- 60

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 26, 1962
(Amounts in thousands of dollars)

ASSETS	BOSTON			NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY 1	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,662,991	670,948	992,043	10,330,171	8,466,668	1,863,503
Currency and coin	169,298	23,809	145,489	543,187	262,666	280,521
Reserve with Federal Reserve Banks	692,030	356,849	335,181	4,184,561	3,440,490	744,071
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	219,598	29,108	190,490	464,817	106,023	358,794
Other balances with banks in the U. S.	6,882	674	6,208	10,711	4,134	6,577
Balances with banks in foreign countries	8,410	7,746	664	92,694	86,283	6,411
Cash items in process of collection	566,773	252,762	314,011	5,034,201	4,567,072	467,129
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	1,921,015	601,359	1,319,656	10,947,186	7,259,586	3,687,600
Direct:						
Treasury bills	308,317	133,057	175,260	1,815,675	1,498,013	317,662
Treasury certificates of indebtedness	190,959	84,985	105,974	772,150	642,353	129,797
Treasury notes maturing in one year or less	274,740	78,834	195,906	1,507,399	1,081,578	425,821
Other Treasury notes	616,716	241,054	375,662	2,706,160	1,585,182	1,120,978
United States nonmarketable bonds	11,614	1,900	9,714	31,417	6,031	25,386
Other bonds maturing in 1 year or less	24,442	-	24,442	586,955	458,765	128,190
Other bonds maturing in 5 years	287,677	48,112	239,565	1,769,343	1,094,407	674,936
Other bonds maturing in 5 to 10 years	150,729	12,843	137,886	1,298,841	712,431	586,410
Other bonds maturing after 10 years	55,118	-	55,118	430,696	175,551	255,145
Guaranteed obligations	703	574	129	28,550	5,275	23,275
OTHER SECURITIES—TOTAL	750,657	150,313	600,344	5,551,587	3,519,913	2,031,674
Obligations of States and subdivisions	670,450	137,119	533,331	5,033,348	3,225,287	1,808,061
Other bonds, notes, and debentures	53,676	1,204	52,472	326,792	143,613	183,179
Federal Reserve bank stock	21,432	8,648	12,784	123,199	94,744	28,455
Other corporate stocks	5,099	3,342	1,757	68,248	56,269	11,979
TOTAL SECURITIES	2,671,672	751,672	1,920,000	16,498,773	10,779,499	5,719,274
LOANS AND DISCOUNTS, NET—TOTAL	4,812,058	1,705,806	3,106,252	28,668,663	20,926,678	7,741,985
Valuation reserves	110,224	42,147	68,077	739,850	554,329	185,521
LOANS AND DISCOUNTS, GROSS—TOTAL	4,922,282	1,747,953	3,174,329	29,408,513	21,481,007	7,927,506
Real estate loans—total	994,943	152,378	842,565	4,293,295	1,262,148	3,031,147
Secured by farm land	19,616	32	19,584	62,139	6,721	55,418
Secured by residential properties:						
Insured by FHA	103,646	18,056	85,590	963,395	298,494	664,901
Insured or guaranteed by VA	80,918	7,523	73,395	663,068	152,108	510,960
Not ins. or guar. by FHA or VA	441,354	37,097	404,257	1,516,210	307,463	1,208,747
Secured by other properties	349,409	89,670	259,739	1,088,483	497,362	591,121
Loans to domestic com'l. and foreign banks	49,352	22,404	26,948	949,746	823,478	126,268
Loans to other financial institutions	265,774	153,410	112,364	1,799,525	1,513,107	286,418
Loans to brokers and dealers in securities	50,304	30,571	19,733	2,251,715	2,063,541	188,174
Other loans for purchasing or carrying secs.	41,810	24,446	17,364	537,458	462,560	74,898
Loans to farmers directly guar. by CCC	-	-	-	592	-	592
Other loans to farmers	35,041	3,687	31,354	130,451	21,488	108,963
Commercial including open market paper	2,061,714	989,399	1,072,315	13,355,346	11,541,194	1,814,152
Other loans to individuals—total	1,283,234	324,564	958,670	4,497,095	2,319,653	2,177,442
Passenger automobile instalment loans	424,724	106,548	318,176	927,175	272,386	654,789
Other retail consumer instalment loans	106,374	32,128	74,246	342,592	188,961	153,631
Residential repair and modern instal.	85,025	22,109	62,916	465,500	235,956	229,544
Other instal. loans for personal expenditures	225,304	48,524	176,780	984,715	532,427	452,288
Single payment loans for personal expenditures	441,807	115,255	326,552	1,777,113	1,089,923	687,190
All other loans (including overdrafts)	140,110	47,094	93,016	1,593,290	1,473,838	119,452
TOTAL LOANS AND SECURITIES	7,483,730	2,457,478	5,026,252	45,167,436	31,706,177	13,461,259
Bank premises	99,886	19,969	79,917	481,893	321,856	160,037
Furniture and fixtures	22,015	4,333	17,682	95,997	44,209	51,788
Real estate owned other than bank premises	3,165	289	2,876	8,746	3,044	5,702
Investments and other assets indirectly representing bank premises or other real estate	3,400	1,091	2,309	74,400	65,590	8,810
Customers' liability on acceptances outstanding	49,813	46,409	3,404	1,155,275	1,153,548	1,727
Other assets	44,862	20,095	24,767	564,655	486,059	78,596
TOTAL ASSETS	9,369,862	3,220,612	6,149,250	57,878,573	42,247,151	15,631,422

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, MARCH 26, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY ¹	COUNTRY
DEMAND DEPOSITS—TOTAL	6,006,319	2,323,751	3,682,568		32,898,281	25,843,530	7,054,751
Individuals, partnerships, and corporations	4,741,486	1,740,238	3,001,248		23,145,441	17,641,100	5,504,341
Foreign Governments, central banks, etc.	5,448	5,448	-		486,835	486,131	704
United States Government	321,579	107,075	214,504		1,790,504	1,439,726	350,778
States and political subdivisions	411,366	127,045	284,321		1,308,175	336,575	971,600
Mutual savings banks in United States	168,952	76,448	92,504		355,857	300,590	55,267
Commercial banks in United States	257,478	216,742	40,736		3,018,938	2,955,276	63,662
Banks in foreign countries	28,758	26,788	1,970		837,395	834,424	2,971
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	71,252	23,967	47,285		1,955,136	1,849,708	105,428
TIME DEPOSITS—TOTAL	2,023,254	401,476	1,621,778		15,685,799	8,728,300	6,957,499
Savings deposits	1,658,292	196,211	1,462,081		10,037,800	4,108,107	5,929,693
Accumulated for payment of personal loans	3,656	-	3,656		13,361	10,298	3,063
Other time deposits of indiv., part., and corp.	244,503	137,648	106,855		3,005,241	2,487,510	517,731
Foreign Governments, central banks, etc.	44,637	44,637	-		1,575,031	1,574,031	1,000
United States Government	8,994	3,910	5,084		48,347	43,375	4,972
Postal savings	712	2	710		205	175	30
States and political subdivisions	48,442	5,920	42,522		795,021	302,346	492,675
Mutual savings banks in United States	545	-	545		19,570	12,935	6,635
Commercial banks in United States	5,025	4,700	325		119,745	118,870	875
Banks in foreign countries	8,448	8,448	-		71,478	70,653	825
TOTAL DEPOSITS	8,029,573	2,725,227	5,304,346		48,584,080	34,571,830	14,012,250
Rediscunts and other borrowed money	50,849	28,021	22,828		853,967	835,076	18,891
Acceptances outstanding	50,198	46,781	3,417		1,189,380	1,187,648	1,732
Other liabilities	333,584	66,246	267,338		2,183,079	1,785,496	397,583
TOTAL LIABILITIES	8,464,204	2,866,275	5,597,929		52,810,506	38,380,050	14,430,456
CAPITAL ACCOUNTS—TOTAL	905,658	354,337	551,321		5,068,067	3,867,101	1,200,966
Capital stock, notes, and debentures	248,999	92,825	156,174		1,536,927	1,167,212	369,715
Surplus	466,388	195,425	270,963		2,585,764	1,994,537	591,227
Undivided profits	160,449	49,930	110,519		867,248	646,776	220,472
Other capital accounts	29,822	16,157	13,665		78,128	58,576	19,552
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	9,369,862	3,220,612	6,149,250		57,878,573	42,247,151	15,631,422
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	673,084	239,374	433,710		5,286,075	3,653,714	1,632,361
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	247,999	92,825	155,174		1,521,590	1,163,562	358,028
Capital notes and debentures	-	-	-		15,219	3,650	11,569
Preferred stock	1,000	-	1,000		118	-	118
Retirable value of preferred stock	1,000	-	1,000		282	-	282
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,220,616	2,042,549	3,178,067		27,399,263	21,170,435	6,228,828
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	4,860,489	1,747,172	3,113,317		23,054,638	16,881,456	6,173,182
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	17.7	20.8	16.1		17.8	20.0	11.9
U. S. Gov't obligations, direct and guaranteed	20.5	18.7	21.5		18.9	17.2	23.6
Other securities	8.0	4.7	9.8		9.6	8.3	13.0
Loans and discounts	51.4	53.0	50.5		49.5	49.5	49.5
Total capital accounts	9.7	11.0	9.0		8.8	9.2	7.7
NUMBER OF BANKS	257	5	252		469	19	450

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 26, 1962
(Amounts in thousands of dollars)

ASSETS	PHILADELPHIA				CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,911,515	999,088	912,427		2,679,924	1,723,091	956,833
Currency and coin	200,424	52,709	147,715		290,803	130,235	160,568
Reserve with Federal Reserve Banks	761,919	416,474	345,445		1,183,896	819,447	364,449
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	388,921	88,072	300,849		505,026	183,813	321,213
Other balances with banks in the U. S.	6,668	5,473	1,195		1,117	997	120
Balances with banks in foreign countries	6,710	6,710	-		18,054	17,939	115
Cash items in process of collection	546,873	429,650	117,223		681,028	570,660	110,368
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,585,316	796,057	1,789,259		4,691,978	2,615,332	2,076,646
Direct:							
Treasury bills	251,547	63,968	187,579		536,178	252,552	283,626
Treasury certificates of indebtedness	150,306	83,572	66,734		373,742	279,098	94,644
Treasury notes maturing in one year or less	303,247	105,615	197,632		895,523	582,711	312,812
Other Treasury notes	608,704	258,548	350,156		1,365,247	867,059	498,188
United States nonmarketable bonds	24,286	1,468	22,818		20,064	2,377	17,687
Other bonds maturing in 1 year or less	67,657	27,174	40,483		84,632	33,807	50,825
Other bonds maturing in 5 years	590,805	152,003	438,802		855,066	416,557	438,509
Other bonds maturing in 5 to 10 years	401,190	61,688	339,502		425,906	130,748	295,158
Other bonds maturing after 10 years	186,784	42,016	144,768		135,015	50,033	84,982
Guaranteed obligations	790	5	785		605	390	215
OTHER SECURITIES—TOTAL	977,964	241,032	736,932		1,861,722	1,228,278	633,444
Obligations of States and subdivisions	765,897	184,239	581,658		1,688,500	1,138,840	549,660
Other bonds, notes, and debentures	172,811	34,317	138,494		128,384	59,607	68,777
Federal Reserve bank stock	25,952	10,542	15,410		42,217	27,959	14,258
Other corporate stocks	13,304	11,934	1,370		2,621	1,872	749
TOTAL SECURITIES	3,563,280	1,037,089	2,526,191		6,553,700	3,843,610	2,710,090
LOANS AND DISCOUNTS, NET—TOTAL	5,575,596	2,322,325	3,253,271		8,032,384	4,903,285	3,129,099
Valuation reserves	144,579	72,329	72,250		150,975	93,988	56,987
LOANS AND DISCOUNTS, GROSS—TOTAL	5,720,175	2,394,654	3,325,521		8,183,359	4,997,273	3,186,086
Real estate loans—total	1,594,652	211,314	1,383,338		2,603,227	1,265,478	1,337,749
Secured by farm land	72,434	1,803	70,631		109,939	4,787	105,152
Secured by residential properties:							
Insured by FHA	155,983	39,539	116,444		299,738	208,304	91,434
Insured or guaranteed by VA	131,203	10,931	120,272		224,673	146,289	78,384
Not ins. or guar. by FHA or VA	771,270	79,415	691,855		1,284,444	554,004	730,440
Secured by other properties	463,762	79,626	384,136		684,433	352,094	332,339
Loans to domestic com'l. and foreign banks	100,293	49,298	50,995		103,325	86,385	16,940
Loans to other financial institutions	244,014	177,034	66,980		310,060	262,068	47,992
Loans to brokers and dealers in securities	106,931	68,940	37,991		160,887	146,225	14,662
Other loans for purchasing or carrying secs.	92,407	63,632	28,775		180,815	154,061	26,754
Loans to farmers directly guar. by CCC	184	-	184		7,368	3	7,365
Other loans to farmers	89,797	1,663	88,134		110,368	3,110	107,258
Commercial including open market paper	1,790,401	1,086,791	703,610		2,496,435	1,893,482	602,953
Other loans to individuals—total	1,540,444	673,053	867,391		1,965,064	1,003,928	961,136
Passenger automobile instalment loans	458,299	193,845	264,454		682,640	265,319	417,321
Other retail consumer instalment loans	145,990	70,239	75,751		142,448	61,177	81,271
Residential repair and modern instal.	138,403	73,017	65,386		245,651	150,174	95,477
Other instal. loans for personal expenditures	286,942	112,055	174,887		320,917	160,397	160,520
Single payment loans for personal expenditures	510,810	223,897	286,913		573,408	366,861	206,547
All other loans (including overdrafts)	161,052	62,929	98,123		245,810	182,533	63,277
TOTAL LOANS AND SECURITIES	9,138,876	3,359,414	5,779,462		14,586,084	8,746,895	5,839,189
Bank premises	113,738	39,712	74,026		154,165	79,652	74,513
Furniture and fixtures	36,586	9,904	26,682		39,924	15,368	24,556
Real estate owned other than bank premises	4,787	532	4,255		4,458	1,164	3,294
Investments and other assets indirectly representing bank premises or other real estate	14,778	8,734	6,044		6,810	3,188	3,622
Customers' liability on acceptances outstanding	26,020	25,574	446		1,863	1,859	4
Other assets	39,439	21,094	18,345		81,666	67,083	14,583
TOTAL ASSETS	11,285,739	4,464,052	6,821,687		17,554,894	10,638,300	6,916,594

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 26, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	PHILADELPHIA				CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS--TOTAL	6,095,293	3,087,430	3,007,863		8,887,911	5,684,899	3,203,012
Individuals, partnerships, and corporations	4,864,600	2,313,203	2,551,397		6,990,913	4,367,975	2,622,938
Foreign Governments, central banks, etc.	6,085	6,085	-		145	145	-
United States Government	306,001	151,177	154,824		524,294	351,623	172,671
States and political subdivisions	307,181	60,762	246,419		697,414	355,573	341,841
Mutual savings banks in United States	43,268	38,080	5,188		5,608	5,142	466
Commercial banks in United States	479,871	456,314	23,557		551,384	524,429	26,955
Banks in foreign countries	26,473	26,430	43		14,134	14,108	26
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	61,814	35,379	26,435		104,019	65,904	38,115
TIME DEPOSITS--TOTAL	3,883,607	854,271	3,029,336		6,561,861	3,601,543	2,960,318
Savings deposits	3,278,598	574,048	2,704,550		5,217,758	2,799,317	2,418,441
Accumulated for payment of personal loans	3,791	-	3,791		321,774	120,369	201,405
Other time deposits of indiv., part., and corp.	440,112	203,046	237,066		669,022	453,125	215,897
Foreign Governments, central banks, etc.	48,150	48,150	-		6,415	6,415	-
United States Government	5,365	492	4,873		2,328	1,815	513
Postal savings	534	82	452		928	99	829
States and political subdivisions	100,738	22,248	78,490		341,849	218,752	123,097
Mutual savings banks in United States	90	30	60		-	-	-
Commercial banks in United States	2,829	2,775	54		487	351	136
Banks in foreign countries	3,400	3,400	-		1,300	1,300	-
TOTAL DEPOSITS	9,978,900	3,941,701	6,037,199		15,449,772	9,286,442	6,163,330
Rediscounts and other borrowed money	4,765	1,300	3,465		121,858	113,950	7,908
Acceptances outstanding	26,565	26,048	517		1,863	1,859	4
Other liabilities	210,371	74,257	136,114		321,738	194,267	127,471
TOTAL LIABILITIES	10,220,601	4,043,306	6,177,295		15,895,231	9,596,518	6,298,713
CAPITAL ACCOUNTS--TOTAL	1,065,138	420,746	644,392		1,659,663	1,041,782	617,881
Capital stock, notes, and debentures	268,688	97,864	170,824		457,449	278,833	178,616
Surplus	596,963	253,532	343,431		949,944	653,117	296,827
Undivided profits	185,827	66,911	118,916		241,005	108,274	132,731
Other capital accounts	13,660	2,439	11,221		11,265	1,558	9,707
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	11,285,739	4,464,052	6,821,687		17,554,894	10,638,300	6,916,594
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	1,314,172	606,655	707,517		2,422,102	1,454,987	967,115
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	268,638	97,864	170,774		457,449	278,833	178,616
Capital notes and debentures	-	-	-		-	-	-
Preferred stock	50	-	50		-	-	-
Retirable value of preferred stock	50	-	50		-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,159,499	2,569,708	2,589,791		7,701,857	4,930,426	2,771,431
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	4,762,548	2,050,289	2,712,259		7,131,205	4,238,187	2,893,018
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	16.9	22.4	13.4		15.3	16.2	13.8
U. S. Gov't obligations, direct and guaranteed	22.9	17.8	26.2		26.7	24.6	30.0
Other securities	8.7	5.4	10.8		10.6	11.5	9.2
Loans and discounts	49.4	52.0	47.7		45.8	46.1	45.2
Total capital accounts	9.4	9.4	9.4		9.5	9.8	8.9
NUMBER OF BANKS	473	6	467		543	21	522

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 26, 1962
(Amounts in thousands of dollars)

ASSETS	RICHMOND				ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL.....	1,796,005	988,201	807,804		2,584,295	1,271,989	1,312,306
Currency and coin.....	210,393	87,731	122,662		224,029	58,608	165,421
Reserve with Federal Reserve Banks.....	695,599	421,014	274,585		872,037	449,899	422,138
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	403,683	124,785	278,898		804,307	256,857	547,450
Other balances with banks in the U. S.....	2,372	1,213	1,159		3,635	1,048	2,587
Balances with banks in foreign countries.....	2,163	1,648	515		1,322	914	408
Cash items in process of collection.....	481,795	351,810	129,985		678,965	504,663	174,302
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL.....	2,577,185	1,222,153	1,355,032		3,330,975	1,185,867	2,145,108
Direct:							
Treasury bills.....	332,512	148,661	183,851		497,577	122,425	375,152
Treasury certificates of indebtedness.....	112,036	47,400	64,636		162,702	52,120	110,582
Treasury notes maturing in one year or less.....	358,960	197,892	161,068		529,871	256,684	273,187
Other Treasury notes.....	635,969	314,445	321,524		760,754	243,012	517,742
United States nonmarketable bonds.....	30,306	8,507	21,799		17,374	3,497	13,877
Other bonds maturing in 1 year or less.....	117,995	67,777	50,218		153,725	72,610	81,115
Other bonds maturing in 5 years.....	627,454	312,286	315,168		706,076	289,732	416,344
Other bonds maturing in 5 to 10 years.....	309,824	116,028	193,796		360,987	78,770	282,217
Other bonds maturing after 10 years.....	51,239	8,772	42,467		140,331	67,017	73,314
Guaranteed obligations.....	890	385	505		1,578		1,578
OTHER SECURITIES—TOTAL.....	812,665	362,579	450,086		1,049,358	321,446	727,912
Obligations of States and subdivisions.....	637,989	300,426	337,563		902,194	298,412	603,782
Other bonds, notes, and debentures.....	153,194	51,480	101,714		121,636	11,759	109,877
Federal Reserve bank stock.....	20,883	10,345	10,538		24,333	10,430	13,903
Other corporate stocks.....	599	328	271		1,195	845	350
TOTAL SECURITIES.....	3,389,850	1,584,732	1,805,118		4,380,333	1,507,313	2,873,020
LOANS AND DISCOUNTS, NET—TOTAL.....	4,744,673	2,409,377	2,335,296		5,362,787	2,375,225	2,987,562
Valuation reserves.....	82,027	46,374	35,653		106,028	44,452	61,576
LOANS AND DISCOUNTS, GROSS—TOTAL.....	4,826,700	2,455,751	2,370,949		5,468,815	2,419,677	3,049,138
Real estate loans—total.....	1,151,799	428,749	723,050		872,243	263,202	609,041
Secured by farm land.....	77,468	10,656	66,812		57,336	5,052	52,284
Secured by residential properties:							
Insured by FHA.....	100,231	38,795	61,436		91,138	46,119	45,019
Insured or guaranteed by VA.....	74,471	33,553	40,918		27,749	11,447	16,302
Not ins. or guar. by FHA or VA.....	530,435	158,016	372,419		340,018	77,585	262,433
Secured by other properties.....	369,194	187,729	181,465		356,002	122,999	233,003
Loans to domestic com'l. and foreign banks.....	48,788	25,580	23,208		108,146	71,641	36,505
Loans to other financial institutions.....	260,884	195,784	65,100		353,884	214,587	139,297
Loans to brokers and dealers in securities.....	78,985	62,923	16,062		64,310	45,219	19,091
Other loans for purchasing or carrying secs.....	66,163	44,566	21,597		80,579	45,345	35,234
Loans to farmers directly guar. by CCC.....	7,800	6,861	939		32,137	15,922	16,215
Other loans to farmers.....	100,669	15,405	85,264		113,775	15,875	97,900
Commercial including open market paper.....	1,509,494	896,701	612,793		2,070,320	970,325	1,099,995
Other loans to individuals—total.....	1,476,609	703,145	773,464		1,623,781	689,621	934,160
Passenger automobile instalment loans.....	505,530	230,754	274,776		446,814	177,019	269,795
Other retail consumer instalment loans.....	124,844	60,636	64,208		177,045	70,190	106,855
Residential repair and modern instal.....	97,671	58,369	39,302		144,354	59,159	85,195
Other instal. loans for personal expenditures.....	241,803	94,391	147,412		224,993	66,879	158,114
Single payment loans for personal expenditures.....	506,761	258,995	247,766		630,575	316,374	314,201
All other loans (including overdrafts).....	125,509	76,037	49,472		149,640	87,940	61,700
TOTAL LOANS AND SECURITIES.....	8,134,523	3,994,109	4,140,414		9,743,120	3,882,538	5,860,582
Bank premises.....	112,982	56,259	56,723		145,108	54,016	91,092
Furniture and fixtures.....	32,858	12,494	20,364		45,552	13,154	32,398
Real estate owned other than bank premises.....	3,433	1,089	2,344		6,257	1,017	5,240
Investments and other assets indirectly representing bank premises or other real estate.....	14,622	10,895	3,727		33,216	22,854	10,362
Customers' liability on acceptances outstanding.....	2,016	1,658	358		5,714	5,066	648
Other assets.....	46,237	33,769	12,468		53,284	24,618	28,666
TOTAL ASSETS.....	10,142,676	5,098,474	5,044,202		12,616,546	5,275,252	7,341,294

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 26, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RICHMOND				ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS--TOTAL	6,016,557	3,321,305	2,695,252		7,942,434	3,568,000	4,374,434
Individuals, partnerships, and corporations	4,670,613	2,490,302	2,180,311		5,571,437	2,277,952	3,293,485
Foreign Governments, central banks, etc.	25,652	25,652	-		2,323	2,113	210
United States Government	290,081	171,899	118,182		301,091	154,765	146,326
States and political subdivisions	495,005	222,224	272,781		940,310	347,639	592,671
Mutual savings banks in United States	9,407	8,977	430		-	-	-
Commercial banks in United States	468,988	367,431	101,557		1,054,785	751,511	303,274
Banks in foreign countries	6,233	6,226	7		8,749	7,676	1,073
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	50,578	28,594	21,984		63,739	26,344	37,395
TIME DEPOSITS--TOTAL	2,959,925	1,198,021	1,761,904		3,412,182	1,155,264	2,256,918
Savings deposits	2,438,811	908,301	1,530,510		2,581,713	844,315	1,737,398
Accumulated for payment of personal loans	13,664	6,030	7,634		7,408	1,734	5,674
Other time deposits of indiv., part., and corp.	281,608	173,787	107,821		493,943	191,858	302,085
Foreign Governments, central banks, etc.	15,309	13,309	2,000		7,770	7,500	270
United States Government	40,481	22,959	17,522		12,044	1,043	11,001
Postal savings	1,396	556	840		1,726	631	1,095
States and political subdivisions	165,005	71,899	93,106		287,117	104,608	182,509
Mutual savings banks in United States	-	-	-		-	-	-
Commercial banks in United States	3,651	1,180	2,471		20,411	3,525	16,886
Banks in foreign countries	-	-	-		50	50	-
TOTAL DEPOSITS	8,976,482	4,519,326	4,457,156		11,354,616	4,723,264	6,631,352
Rediscunts and other borrowed money	46,380	34,000	12,380		39,100	27,800	11,300
Acceptances outstanding	2,019	1,658	361		6,003	5,355	648
Other liabilities	250,201	136,382	113,819		195,661	87,376	108,285
TOTAL LIABILITIES	9,275,082	4,691,366	4,583,716		11,595,380	4,843,795	6,751,585
CAPITAL ACCOUNTS--TOTAL	867,594	407,108	460,486		1,021,166	431,457	589,709
Capital stock, notes, and debentures	231,062	113,123	117,939		314,862	126,634	188,228
Surplus	466,041	231,687	234,354		496,867	221,026	275,841
Undivided profits	145,963	52,413	93,550		164,891	60,828	104,063
Other capital accounts	24,528	9,885	14,643		44,546	22,969	21,577
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	10,142,676	5,098,474	5,044,202		12,616,546	5,275,252	7,341,294
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	1,498,385	750,758	747,627		2,237,835	927,285	1,310,550
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	231,037	113,123	117,914		314,662	126,634	188,028
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) ..	5,131,079	2,844,710	2,286,369		6,459,162	2,806,480	3,652,682
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	4,775,693	2,430,165	2,345,528		5,907,593	2,157,061	3,750,532
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	17.7	19.4	16.0		20.5	24.1	17.9
U. S. Gov't obligations, direct and guaranteed	25.4	24.0	26.9		26.4	22.5	29.2
Other securities	8.0	7.1	8.9		8.3	6.1	9.9
Loans and discounts	46.8	47.3	46.3		42.5	45.0	40.7
Total capital accounts	8.6	8.0	9.1		8.1	8.2	8.0
NUMBER OF BANKS	428	16	412		420	25	395

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 26, 1962
(Amounts in thousands of dollars)

ASSETS	CHICAGO			ST. LOUIS		
	TOTAL	RESERVE CITY ¹	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	5,295,536	3,249,364	2,046,172	1,465,903	816,112	649,791
Currency and coin	410,916	141,255	269,661	111,653	36,322	75,331
Reserve with Federal Reserve Banks	2,506,948	1,702,187	804,761	596,897	351,431	245,466
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	981,911	264,426	717,485	420,289	136,201	284,088
Other balances with banks in the U. S.	4,581	2,283	2,298	816	228	588
Balances with banks in foreign countries	24,287	20,974	3,313	365	365	-
Cash items in process of collection	1,366,893	1,118,239	248,654	335,883	291,565	44,318
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	9,264,168	4,192,901	5,071,267	2,018,989	791,618	1,227,371
Direct:						
Treasury bills	1,385,322	847,948	537,374	280,107	94,212	185,895
Treasury certificates of indebtedness	485,525	286,068	199,457	172,155	112,932	59,223
Treasury notes maturing in one year or less	1,154,417	488,491	665,926	311,847	179,507	132,340
Other Treasury notes	2,332,926	1,014,682	1,318,244	487,898	169,123	318,775
United States nonmarketable bonds	53,873	7,776	46,097	18,750	5,360	13,390
Other bonds maturing in 1 year or less	350,724	151,587	199,137	38,405	6,466	31,939
Other bonds maturing in 5 years	2,174,995	993,366	1,181,629	446,392	162,810	283,582
Other bonds maturing in 5 to 10 years	1,119,734	352,861	766,873	223,466	55,321	168,145
Other bonds maturing after 10 years	203,607	49,272	154,335	38,404	5,363	33,041
Guarantee obligations	3,045	850	2,195	1,565	524	1,041
OTHER SECURITIES—TOTAL	3,473,596	1,833,810	1,639,786	623,248	218,458	404,790
Obligations of States and subdivisions	3,060,201	1,702,388	1,357,813	520,453	200,479	319,974
Other bonds, notes, and debentures	343,936	88,045	255,891	84,964	7,753	77,211
Federal Reserve bank stock	63,681	38,622	25,059	15,570	8,542	7,028
Other corporate stocks	5,778	4,755	1,023	2,261	1,684	577
TOTAL SECURITIES	12,737,764	6,026,711	6,711,053	2,642,237	1,010,076	1,632,161
LOANS AND DISCOUNTS, NET—TOTAL	14,705,720	8,121,277	6,584,443	3,457,073	1,831,392	1,625,681
Valuation reserves	369,837	220,139	149,698	55,220	29,553	25,667
LOANS AND DISCOUNTS, GROSS—TOTAL	15,075,557	8,341,416	6,734,141	3,512,293	1,860,945	1,651,348
Real estate loans—total	3,699,840	1,182,372	2,517,468	763,631	206,556	557,075
Secured by farm land	139,762	2,196	137,566	79,551	3,689	75,862
Secured by residential properties:						
Insured by FHA	815,624	407,385	408,239	133,414	37,834	95,580
Insured or guaranteed by VA	316,621	154,731	161,890	43,026	14,063	28,963
Not ins. or guar. by FHA or VA	1,615,117	377,657	1,237,460	294,504	60,440	234,064
Secured by other properties	812,716	240,403	572,313	213,136	90,530	122,606
Loans to domestic com'l. and foreign banks	235,991	170,622	65,369	96,541	89,731	6,810
Loans to other financial institutions	1,065,028	879,256	185,772	235,125	195,295	39,830
Loans to brokers and dealers in securities	366,252	329,188	37,064	79,064	73,658	5,406
Other loans for purchasing or carrying secs.	326,803	197,202	129,601	54,233	36,490	17,743
Loans to farmers directly guar. by CCC	116,189	9,790	106,399	45,690	12,217	33,473
Other loans to farmers	494,850	33,741	461,109	168,457	12,573	155,884
Commercial including open market paper	5,148,672	3,819,399	1,329,273	1,092,961	718,308	374,653
Other loans to individuals—total	3,156,333	1,369,843	1,786,490	913,431	474,013	439,418
Passenger automobile instalment loans	1,024,691	354,498	670,193	237,896	79,205	158,691
Other retail consumer instalment loans	410,759	192,511	218,248	85,952	39,892	46,060
Residential repair and modern instal.	373,562	187,032	186,530	95,228	63,296	31,932
Other instal. loans for personal expenditures	304,258	93,168	211,090	96,201	39,401	56,800
Single payment loans for personal expenditures	1,043,063	542,634	500,429	398,154	252,219	145,935
All other loans (including overdrafts)	465,599	350,003	115,596	63,160	42,104	21,056
TOTAL LOANS AND SECURITIES	27,443,484	14,147,988	13,295,496	6,099,310	2,841,468	3,257,842
Bank premises	205,758	81,449	124,309	56,153	20,168	35,985
Furniture and fixtures	55,512	14,409	41,103	16,197	4,030	12,167
Real estate owned other than bank premises	15,218	5,656	9,562	4,785	2,174	2,611
Investments and other assets indirectly representing bank premises or other real estate	32,964	20,851	12,113	4,052	1,290	2,762
Customers' liability on acceptances outstanding	88,009	87,235	774	4,418	4,310	108
Other assets	168,849	113,938	54,911	31,304	20,773	10,531
TOTAL ASSETS	33,305,330	17,720,890	15,584,440	7,682,122	3,710,325	3,971,797

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, MARCH 26, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	CHICAGO				ST. LOUIS		
	TOTAL	RESERVE CITY 1	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS--TOTAL	17,557,265	10,307,221	7,250,044		4,811,215	2,551,707	2,259,508
Individuals, partnerships, and corporations	13,107,805	7,162,824	5,944,981		3,451,048	1,575,276	1,875,772
Foreign Governments, central banks, etc.	13,793	13,711	82		-	-	-
United States Government	1,007,835	684,731	323,104		193,246	123,572	69,674
States and political subdivisions	1,309,405	589,604	719,801		359,832	131,474	228,358
Mutual savings banks in United States	1,737	1,557	180		237	-	237
Commercial banks in United States	1,807,737	1,658,455	149,282		765,597	699,617	65,980
Banks in foreign countries	52,997	52,815	182		7,822	7,822	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	255,956	143,524	112,432		33,433	13,946	19,487
TIME DEPOSITS--TOTAL	12,077,311	5,146,488	6,930,823		2,065,537	739,960	1,325,577
Savings deposits	9,648,093	4,023,548	5,624,545		1,391,917	507,860	884,057
Accumulated for payment of personal loans	53,508	5,716	47,792		4,880	-	4,880
Other time deposits of indiv., part., and corp.	1,671,872	773,464	898,408		553,212	192,217	360,995
Foreign Governments, central banks, etc.	114,822	114,822	-		2,071	2,071	-
United States Government	16,510	11,240	5,270		7,047	3,847	3,200
Postal savings	2,732	22	2,710		556	421	135
States and political subdivisions	547,683	198,626	349,057		105,054	33,444	71,610
Mutual savings banks in United States	10	-	10		-	-	-
Commercial banks in United States	11,481	8,450	3,031		700	-	700
Banks in foreign countries	10,600	10,600	-		100	100	-
TOTAL DEPOSITS	29,634,576	15,453,709	14,180,867		6,876,752	3,291,667	3,585,085
Rediscounts and other borrowed money	405,784	387,744	18,040		28,408	23,450	4,958
Acceptances outstanding	88,414	87,360	1,054		4,419	4,311	108
Other liabilities	506,218	292,077	214,141		81,336	43,729	37,607
TOTAL LIABILITIES	30,634,992	16,220,890	14,414,102		6,990,915	3,363,157	3,627,758
CAPITAL ACCOUNTS--TOTAL	2,670,338	1,500,000	1,170,338		691,207	347,168	344,039
Capital stock, notes, and debentures	832,866	492,020	340,846		196,213	103,828	92,385
Surplus	1,291,513	793,368	496,145		325,792	182,396	143,396
Undivided profits	439,183	162,133	277,050		152,900	60,146	92,754
Other capital accounts	106,776	50,479	56,297		16,302	798	15,504
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	33,305,330	17,720,890	15,584,440		7,682,122	3,710,325	3,971,797
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	2,723,713	1,683,334	1,040,379		720,342	374,244	346,098
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	828,011	489,020	338,991		195,813	103,828	91,985
Capital notes and debentures	315	-	315		250	-	250
Preferred stock	4,540	3,000	1,540		150	-	150
Retirable value of preferred stock	4,541	3,000	1,541		150	-	150
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) ..	15,208,830	8,924,556	6,284,274		4,055,043	2,123,941	1,931,102
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	13,374,800	6,845,796	6,529,004		3,516,489	1,436,953	2,079,536
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	15.9	18.3	13.1		19.1	22.0	16.4
U. S. Gov't obligations, direct and guaranteed	27.8	23.7	32.5		26.3	21.3	30.9
Other securities	10.4	10.3	10.5		8.1	5.9	10.2
Loans and discounts	44.2	45.8	42.3		45.0	49.4	40.9
Total capital accounts	8.0	8.5	7.5		9.0	9.4	8.7
NUMBER OF BANKS	1,002	27	975		476	18	458

¹ FOR FOOTNOTE SEE OPPOSITE PAGE.

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 26, 1962
(Amounts in thousands of dollars)

ASSETS	MINNEAPOLIS				KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL.....	987,875	459,239	528,636		2,095,019	1,156,276	938,743
Currency and coin.....	65,201	12,105	53,096		118,676	40,015	78,661
Reserve with Federal Reserve Banks.....	385,168	162,958	222,210		775,998	424,136	351,862
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	219,795	36,353	183,442		720,152	277,163	442,989
Other balances with banks in the U. S.....	310	301	9		2,995	2,469	526
Balances with banks in foreign countries.....	3,097	2,520	577		498	498	-
Cash items in process of collection.....	314,304	245,002	69,302		476,700	411,995	64,705
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL.....	1,467,047	343,328	1,123,719		2,549,853	1,065,590	1,484,263
Direct:							
Treasury bills.....	177,885	27,762	150,123		401,123	164,560	236,563
Treasury certificates of indebtedness.....	60,009	14,459	45,550		148,036	99,356	48,680
Treasury notes maturing in one year or less.....	185,848	61,650	124,198		327,796	175,482	152,314
Other Treasury notes.....	389,540	98,729	290,811		638,532	243,689	394,843
United States nonmarketable bonds.....	11,937	927	11,010		19,557	3,306	16,251
Other bonds maturing in 1 year or less.....	45,339	11,185	34,154		82,089	49,343	32,746
Other bonds maturing in 5 years.....	342,131	77,134	264,997		579,001	231,204	347,797
Other bonds maturing in 5 to 10 years.....	229,644	48,695	180,949		298,733	88,203	210,530
Other bonds maturing after 10 years.....	24,533	2,782	21,751		54,830	10,349	44,481
Guaranteed obligations.....	181	5	176		156	98	58
OTHER SECURITIES—TOTAL.....	519,514	128,951	390,563		818,853	314,190	504,663
Obligations of States and subdivisions.....	393,592	103,688	289,904		705,736	263,451	442,285
Other bonds, notes, and debentures.....	114,890	20,808	94,082		92,579	39,649	52,930
Federal Reserve bank stock.....	10,474	4,107	6,367		19,124	10,023	9,101
Other corporate stocks.....	558	348	210		1,414	1,067	347
TOTAL SECURITIES.....	1,986,561	472,279	1,514,282		3,368,706	1,379,780	1,988,926
LOANS AND DISCOUNTS, NET—TOTAL.....	2,568,353	951,563	1,616,790		4,450,284	2,328,049	2,122,235
Valuation reserves.....	47,240	12,730	34,510		68,565	34,048	34,517
LOANS AND DISCOUNTS, GROSS—TOTAL.....	2,615,593	964,293	1,651,300		4,518,849	2,362,097	2,156,752
Real estate loans—total.....	735,580	142,728	592,852		684,893	291,067	393,826
Secured by farm land.....	35,829	87	35,742		66,909	4,145	62,764
Secured by residential properties:							
Insured by FHA.....	175,389	27,928	147,461		97,023	50,140	46,883
Insured or guaranteed by VA.....	99,691	34,044	65,647		43,586	20,472	23,114
Not ins. or guar. by FHA or VA.....	287,568	50,060	237,508		218,042	72,373	145,669
Secured by other properties.....	137,103	30,609	106,494		259,333	143,937	115,396
Loans to domestic com'l. and foreign banks.....	9,020	7,920	1,100		92,787	71,819	20,968
Loans to other financial institutions.....	115,607	88,205	27,402		260,037	216,095	43,942
Loans to brokers and dealers in securities.....	13,878	9,583	4,295		63,382	51,149	12,233
Other loans for purchasing or carrying secs.....	19,547	10,670	8,877		52,994	39,254	13,740
Loans to farmers directly guar. by CCC.....	38,691	6,793	31,898		182,962	66,835	116,127
Other loans to farmers.....	280,476	10,113	270,363		696,938	158,462	538,476
Commercial including open market paper.....	799,097	471,524	327,573		1,441,228	946,288	494,940
Other loans to individuals—total.....	553,227	187,135	366,092		945,505	440,278	505,227
Passenger automobile instalment loans.....	228,794	69,374	159,420		316,070	104,839	211,231
Other retail consumer instalment loans.....	77,157	24,080	53,077		102,452	53,450	49,002
Residential repair and modern instal.....	54,563	17,004	37,559		79,928	46,565	33,363
Other instal. loans for personal expenditures.....	64,093	19,018	45,075		108,888	34,632	74,256
Single payment loans for personal expenditures.....	128,620	57,659	70,961		338,167	200,792	137,375
All other loans (including overdrafts).....	50,470	29,622	20,848		98,123	80,850	17,273
TOTAL LOANS AND SECURITIES.....	4,554,914	1,423,842	3,131,072		7,818,990	3,707,829	4,111,161
Bank premises.....	54,692	11,797	42,895		83,457	45,224	38,233
Furniture and fixtures.....	19,814	4,357	15,457		19,936	5,762	14,174
Real estate owned other than bank premises.....	2,586	336	2,250		6,025	1,673	4,352
Investments and other assets indirectly representing bank premises or other real estate.....	18,164	16,609	1,555		16,049	10,991	5,058
Customers' liability on acceptances outstanding.....	951	686	265		766	763	3
Other assets.....	21,561	8,861	12,700		38,748	28,688	10,060
TOTAL ASSETS.....	5,660,557	1,925,727	3,734,830		10,078,990	4,957,206	5,121,784

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 26, 1962

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MINNEAPOLIS				KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS--TOTAL	3,156,677	1,300,696	1,855,981		6,683,376	3,449,531	3,233,845
Individuals, partnerships, and corporations	2,253,149	798,587	1,454,562		4,695,487	2,221,831	2,473,656
Foreign Governments, central banks, etc.	-	-	-		-	-	-
United States Government	138,921	72,284	66,637		251,733	139,705	112,028
States and political subdivisions	317,460	82,711	234,749		710,970	229,778	481,192
Mutual savings banks in United States	4,191	3,992	199		-	-	-
Commercial banks in United States	396,893	322,147	74,746		956,610	822,791	133,819
Banks in foreign countries	4,896	4,489	407		3,126	3,126	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	41,167	16,486	24,681		65,450	32,300	33,150
TIME DEPOSITS--TOTAL	1,955,911	418,151	1,537,760		2,380,394	972,003	1,408,391
Savings deposits	1,164,082	240,704	923,378		1,772,886	763,662	1,009,224
Accumulated for payment of personal loans	5,543	468	5,075		8,756	5,035	3,721
Other time deposits of indiv., part., and corp.	713,764	165,821	547,943		403,515	164,163	239,352
Foreign Governments, central banks, etc.	2,000	2,000	-		345	-	345
United States Government	3,149	1,310	1,839		8,327	1,884	6,443
Postal savings	278	-	278		214	1	213
States and political subdivisions	67,074	7,848	59,226		185,128	37,093	148,035
Mutual savings banks in United States	-	-	-		-	-	-
Commercial banks in United States	21	-	21		1,223	165	1,058
Banks in foreign countries	-	-	-		-	-	-
TOTAL DEPOSITS	5,112,588	1,718,847	3,393,741		9,063,770	4,421,534	4,642,236
Rediscounts and other borrowed money	10,820	9,250	1,570		43,310	39,100	4,210
Acceptances outstanding	951	686	265		766	763	3
Other liabilities	77,124	32,880	44,244		87,774	48,843	38,931
TOTAL LIABILITIES	5,201,483	1,761,663	3,439,820		9,195,620	4,510,240	4,685,380
CAPITAL ACCOUNTS--TOTAL	459,074	164,064	295,010		883,370	446,966	436,404
Capital stock, notes, and debentures	143,156	51,500	91,656		263,018	147,748	115,270
Surplus	206,361	85,400	120,961		374,881	186,518	188,363
Undivided profits	97,284	26,889	70,395		220,223	99,624	120,599
Other capital accounts	12,273	275	11,998		25,248	13,076	12,172
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	5,660,557	1,925,727	3,734,830		10,078,990	4,957,206	5,121,784
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	861,930	329,116	532,814		1,634,307	694,753	939,554
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	142,806	51,500	91,306		263,018	147,748	115,270
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) ..	2,622,578	1,019,341	1,603,237		5,486,593	2,760,373	2,726,220
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	2,306,559	661,263	1,645,296		4,998,333	2,075,040	2,923,293
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	17.5	23.8	14.2		20.8	23.3	18.3
U. S. Gov't obligations, direct and guaranteed	25.9	17.8	30.1		25.3	21.5	29.0
Other securities	9.2	6.7	10.5		8.1	6.3	9.9
Loans and discounts	45.4	49.4	43.3		44.2	47.0	41.4
Total capital accounts	8.1	8.5	7.9		8.8	9.0	8.5
NUMBER OF BANKS	476	11	465		757	35	722

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 26, 1962
(Amounts in thousands of dollars)

ASSETS	DALLAS				SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES--TOTAL	2,907,833	1,586,620	1,321,213		5,755,653	4,989,086	766,567
Currency and coin	154,002	43,012	110,990		367,728	272,928	94,800
Reserve with Federal Reserve Banks	960,360	538,907	421,453		2,903,476	2,613,434	290,042
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,152,290	473,026	679,264		479,011	279,162	199,849
Other balances with banks in the U. S.	11,976	4,181	7,795		21,576	20,616	960
Balances with banks in foreign countries	3,298	2,479	819		17,654	16,406	1,248
Cash items in process of collection	625,907	525,015	100,892		1,966,208	1,786,540	179,668
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	2,860,914	1,293,913	1,567,001		7,708,943	6,439,045	1,269,898
Direct:							
Treasury bills	358,664	60,253	298,411		916,825	777,031	139,794
Treasury certificates of indebtedness	122,316	73,441	48,875		434,496	361,761	72,735
Treasury notes maturing in one year or less	352,813	187,976	164,837		1,204,892	998,149	206,743
Other Treasury notes	610,447	238,961	371,486		1,562,738	1,261,232	301,506
United States nonmarketable bonds	19,812	2,925	16,887		33,862	19,638	14,224
Other bonds maturing in 1 year or less	102,355	55,322	47,033		247,028	216,438	30,590
Other bonds maturing in 5 years	664,244	337,018	327,226		2,089,470	1,777,035	312,435
Other bonds maturing in 5 to 10 years	406,925	172,743	234,182		1,038,335	873,186	165,149
Other bonds maturing after 10 years	134,145	79,603	54,542		169,177	145,693	23,484
Guaranteed obligations	89,193	85,671	3,522		12,120	8,882	3,238
OTHER SECURITIES--TOTAL	1,052,195	342,402	709,793		3,092,079	2,644,195	447,884
Obligations of States and subdivisions	882,644	306,015	576,629		2,733,113	2,349,092	384,021
Other bonds, notes, and debentures	142,301	21,755	120,546		253,063	199,872	53,191
Federal Reserve bank stock	26,187	14,609	11,578		60,804	51,415	9,389
Other corporate stocks	1,063	23	1,040		45,099	43,816	1,283
TOTAL SECURITIES	3,913,109	1,636,315	2,276,794		10,801,022	9,083,240	1,717,782
LOANS AND DISCOUNTS, NET--TOTAL	5,653,744	3,039,413	2,614,331		18,733,673	15,963,041	2,770,632
Valuation reserves	108,075	53,416	54,659		328,730	288,500	40,230
LOANS AND DISCOUNTS, GROSS--TOTAL	5,761,819	3,092,829	2,668,990		19,062,403	16,251,541	2,810,862
Real estate loans--total	508,474	194,591	313,883		6,368,646	5,373,623	995,023
Secured by farm land	51,363	8,818	42,545		176,285	138,594	37,691
Secured by residential properties:							
Insured by FHA	40,998	13,109	27,889		2,417,338	2,087,075	330,263
Insured or guaranteed by VA	20,873	10,281	10,592		489,609	421,606	68,003
Not ins. or guar. by FHA or VA	159,264	34,600	124,664		2,016,416	1,757,197	259,219
Secured by other properties	235,976	127,783	108,193		1,268,998	969,151	299,847
Loans to domestic com'l. and foreign banks	129,295	85,719	43,576		586,945	557,458	29,487
Loans to other financial institutions	298,385	227,158	71,227		851,600	789,173	62,427
Loans to brokers and dealers in securities	114,803	105,298	9,505		199,054	158,257	40,797
Other loans for purchasing or carrying secs.	210,974	165,143	45,831		112,768	91,621	21,147
Loans to farmers directly guar. by CCC	142,155	14,779	127,376		125,066	109,280	15,786
Other loans to farmers	321,863	25,723	296,140		836,361	605,287	231,074
Commercial including open market paper	2,646,423	1,628,979	1,017,444		6,225,931	5,468,202	757,729
Other loans to individuals--total	1,240,854	533,549	707,305		3,573,177	2,940,441	632,736
Passenger automobile installment loans	446,745	153,829	292,916		1,536,477	1,248,673	287,804
Other retail consumer installment loans	112,690	46,450	66,240		351,942	275,604	76,338
Residential repair and modern instal.	85,989	33,306	52,683		330,878	261,827	69,051
Other instal. loans for personal expenditures	186,075	65,474	120,601		523,774	422,078	101,696
Single payment loans for personal expenditures	409,355	234,490	174,865		830,106	732,259	97,847
All other loans (including overdrafts)	148,593	111,890	36,703		182,855	158,199	24,656
TOTAL LOANS AND SECURITIES	9,566,853	4,675,728	4,891,125		29,534,695	25,046,281	4,488,414
Bank premises	201,027	111,631	89,396		372,717	295,880	76,837
Furniture and fixtures	33,204	8,617	24,587		161,130	134,223	26,907
Real estate owned other than bank premises	10,834	4,253	6,581		10,075	7,993	2,082
Investments and other assets indirectly representing bank premises or other real estate	5,823	2,183	3,640		96,462	86,150	10,312
Customers' liability on acceptances outstanding	17,317	16,918	399		196,529	191,702	4,827
Other assets	48,030	36,712	11,318		187,491	155,765	31,726
TOTAL ASSETS	12,790,921	6,442,662	6,348,259		36,314,752	30,907,080	5,407,672

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 26, 1962

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DALLAS				SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	8,319,857	4,145,242	4,174,615		16,595,370	13,903,261	2,692,109
Individuals, partnerships, and corporations	6,080,030	2,741,992	3,338,038		13,443,664	11,258,895	2,184,769
Foreign Governments, central banks, etc.	3,324	2,735	589		101,775	100,056	1,719
United States Government	230,129	137,513	92,616		769,167	650,359	118,808
States and political subdivisions	619,106	183,368	435,738		1,139,530	855,622	283,908
Mutual savings banks in United States	-	-	-		7,865	7,527	338
Commercial banks in United States	1,289,850	1,029,065	260,785		558,072	519,454	38,618
Banks in foreign countries	15,845	13,566	2,279		101,337	96,473	4,864
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	81,573	37,003	44,570		473,960	414,875	59,085
TIME DEPOSITS—TOTAL	3,198,770	1,606,050	1,592,720		15,908,942	13,715,149	2,193,793
Savings deposits	1,745,893	716,429	1,029,464		12,485,131	10,710,591	1,774,540
Accumulated for payment of personal loans	143,188	91,598	51,590		115	-	115
Other time deposits of indiv., part., and corp.	766,938	531,533	235,405		1,254,556	1,092,472	162,084
Foreign Governments, central banks, etc.	3,008	3,008	-		336,397	334,397	2,000
United States Government	13,740	2,768	10,972		83,257	60,223	23,034
Postal savings	1,086	54	1,032		780	666	114
States and political subdivisions	512,167	256,745	255,422		1,710,414	1,480,718	229,696
Mutual savings banks in United States	-	-	-		740	740	-
Commercial banks in United States	10,600	1,765	8,835		13,447	12,847	600
Banks in foreign countries	2,150	2,150	-		24,105	22,495	1,610
TOTAL DEPOSITS	11,518,627	5,751,292	5,767,335		32,504,312	27,618,410	4,885,902
Rediscounts and other borrowed money	78,145	69,900	8,245		379,998	368,059	11,939
Acceptances outstanding	17,794	17,290	504		198,375	193,548	4,827
Other liabilities	104,601	55,070	49,531		711,225	609,751	101,474
TOTAL LIABILITIES	11,719,167	5,893,52	5,825,615		33,793,910	28,789,768	5,004,142
CAPITAL ACCOUNTS—TOTAL	1,071,754	549,110	522,644		2,520,842	2,117,312	403,530
Capital stock, notes, and debentures	389,739	219,913	169,826		763,381	631,225	132,156
Surplus	481,692	267,388	214,304		1,267,946	1,082,810	185,136
Undivided profits	167,442	58,925	108,517		470,525	393,211	77,314
Other capital accounts	32,881	2,884	29,997		18,990	10,066	8,924
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	12,790,921	6,442,662	6,348,259		36,314,752	30,907,080	5,407,672
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	2,016,996	967,522	1,049,474		6,344,110	5,363,981	980,129
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	389,739	219,913	169,826		762,881	631,225	131,656
Capital notes and debentures	-	-	-		-	-	-
Preferred stock	-	-	-		500	-	500
Retirable value of preferred stock	-	-	-		500	-	500
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	6,541,660	3,147,201	3,394,459		14,150,151	11,837,559	2,312,592
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	6,173,971	2,453,649	3,720,322		13,301,923	10,946,908	2,355,015
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	22.7	24.6	20.8		15.8	16.1	14.2
U. S. Gov't obligations, direct and guaranteed	22.4	20.1	24.7		21.2	20.8	23.5
Other securities	8.2	5.3	11.2		8.5	8.6	8.3
Loans and discounts	44.2	47.2	41.2		51.6	51.6	51.2
Total capital accounts	8.4	8.5	8.2		6.9	6.9	7.5
NUMBER OF BANKS	628	21	607		157	24	133

ALL MEMBER BANKS, BY STATES, MARCH 26, 1962
(Amounts in thousands of dollars)

ASSETS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
RESERVES, CASH, AND BANK BALANCES—TOTAL	355,212	24,696	210,836	209,226	4,336,969	382,666	368,767	85,682
Currency and coin	37,897	8,119	21,983	17,832	243,448	23,182	52,807	7,123
Reserve with Federal Reserve Banks	128,673	5,813	76,762	74,424	2,285,942	142,249	117,590	32,749
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	121,628	7,922	32,595	82,188	305,057	112,827	75,154	36,749
Other balances with banks in the U. S.	477	-	91	50	18,612	2,151	89	100
Balances with banks in foreign countries	94	58	1,168	-	13,449	81	92	-
Cash items in process of collection	66,443	2,784	78,237	34,732	1,470,461	102,176	123,035	8,961
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	470,229	56,871	215,711	234,304	5,700,152	501,283	410,938	123,527
Direct:								
Treasury bills	93,967	6,994	30,406	35,424	751,251	132,576	65,786	26,910
Treasury certificates of indebtedness	26,313	2,017	22,821	11,231	341,641	49,895	49,294	-
Treasury notes maturing in one year or less	71,225	4,301	48,083	20,957	901,944	59,696	54,897	14,694
Other Treasury notes	105,268	8,774	63,190	67,126	1,123,232	73,473	151,800	27,668
United States nonmarketable bonds	3,095	6,085	25	2,075	18,496	3,044	2,093	225
Other bonds maturing in 1 year or less	9,393	1,626	7,034	6,186	167,044	24,773	2,543	6,365
Other bonds maturing in 5 years	119,545	17,790	28,838	43,786	1,532,286	103,128	53,774	27,406
Other bonds maturing in 5 to 10 years	37,633	5,600	9,970	38,767	762,885	46,700	27,865	20,187
Other bonds maturing after 10 years	3,252	3,684	4,122	8,215	93,337	7,937	2,872	71
Guaranteed obligations	538	-	1,222	537	8,036	61	14	1
OTHER SECURITIES—TOTAL	196,706	14,906	84,226	124,481	2,328,845	105,693	255,161	12,023
Obligations of States and subdivisions	176,661	9,387	70,635	105,993	2,062,714	98,704	232,021	9,909
Other bonds, notes, and debentures	16,479	5,262	10,805	16,638	175,895	3,287	16,917	216
Federal Reserve bank stock	3,527	257	2,256	1,788	45,823	3,518	4,609	1,563
Other corporate stocks	39	-	530	62	44,413	184	1,614	335
TOTAL SECURITIES	666,935	71,777	299,937	358,785	8,028,997	606,976	666,099	135,550
LOANS AND DISCOUNTS, NET—TOTAL	811,250	83,395	763,036	420,459	14,342,242	953,517	1,101,164	270,724
Valuation reserves	24,093	3,314	6,656	6,389	266,441	16,024	24,007	3,395
LOANS AND DISCOUNTS, GROSS—TOTAL	835,343	86,709	769,692	426,848	14,608,683	969,541	1,125,171	274,119
Real estate loans—total	143,412	35,474	201,845	90,618	5,037,043	179,139	272,422	45,403
Secured by farm land	14,611	42	4,287	17,802	129,188	6,837	1,964	2,363
Secured by residential properties:								
Insured by FHA	11,028	5,160	139,890	7,116	1,922,912	14,660	26,392	364
Insured or guaranteed by VA	3,240	307	18,495	1,196	355,880	19,477	22,535	2,480
Not ins. or guar. by FHA or VA	65,657	15,249	21,715	29,882	1,687,000	60,254	159,463	28,830
Secured by other properties	48,876	14,716	17,458	34,622	942,063	77,911	62,068	11,366
Loans to domestic com'l. and foreign banks	3,006	-	4,940	10,296	526,401	25,217	9,900	43,150
Loans to other financial institutions	36,458	23	25,342	15,064	630,596	62,330	29,097	8,215
Loans to brokers and dealers in securities	6,770	-	31,218	6,221	131,877	11,470	16,927	1,934
Other loans for purchasing or carrying secs.	7,760	25	640	2,611	79,708	19,746	6,671	1,957
Loans to farmers directly guar. by CCC	10,054	155	12,060	20,876	101,426	5,394	-	-
Other loans to farmers	35,041	11	102,405	35,319	503,218	144,414	5,705	2,708
Commercial including open market paper	282,284	25,761	202,668	121,841	4,836,299	282,887	356,247	53,558
Other loans to individuals—total	267,067	25,028	182,052	118,747	2,636,529	219,979	384,276	113,395
Passenger automobile instalment loans	91,336	9,637	71,474	42,962	1,120,266	69,730	102,950	18,131
Other retail consumer instalment loans	24,903	6,171	18,982	11,327	240,583	25,054	18,520	8,581
Residential repair and modern instal.	20,954	1,988	21,259	6,573	202,876	19,171	28,997	4,293
Other instal. loans for personal expenditures	38,404	4,878	42,883	21,045	384,828	20,967	86,052	11,078
Single payment loans for personal expenditures	91,470	2,354	27,454	36,840	687,976	85,057	147,757	71,312
All other loans (including overdrafts)	43,491	232	6,522	5,255	125,586	18,965	43,926	3,799
TOTAL LOANS AND SECURITIES	1,478,185	155,172	1,062,973	779,244	22,371,239	1,560,493	1,767,263	406,274
Bank premises	17,415	2,343	21,198	10,617	257,788	13,615	34,605	4,328
Furniture and fixtures	5,088	1,439	7,571	2,902	127,797	4,062	6,072	3,140
Real estate owned other than bank premises	1,000	246	456	704	6,400	1,343	645	202
Investments and other assets indirectly representing bank premises or other real estate	3,155	1,814	5,909	229	78,586	6,082	330	3,250
Customers' liability on acceptances outstanding	351	-	3,794	1	184,434	-	8	2
Other assets	6,709	289	10,346	3,188	139,386	13,704	7,000	1,959
TOTAL ASSETS	1,867,115	185,999	1,323,083	1,006,111	27,502,599	1,981,965	2,184,690	504,837

ALL MEMBER BANKS, BY STATES, MARCH 26, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
DEMAND DEPOSITS—TOTAL	1,139,264	90,185	716,624	655,255	12,012,186	1,174,867	1,413,134	358,727
Individuals, partnerships, and corporations	849,834	73,099	568,493	480,137	9,880,763	911,145	1,176,195	311,468
Foreign Governments, central banks, etc.	-	-	1,719	-	99,858	-	-	-
United States Government	41,789	4,903	21,290	17,680	573,781	51,548	88,006	32,135
States and political subdivisions	148,127	10,177	90,767	79,154	571,417	67,445	87,185	5,281
Mutual savings banks in United States	-	-	-	-	1,570	-	33,207	2,719
Commercial banks in United States	92,500	795	13,249	74,173	419,974	124,860	13,084	5,461
Banks in foreign countries	336	13	3,933	-	86,214	296	38	16
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	6,678	1,198	17,173	4,111	378,609	19,573	15,419	1,647
TIME DEPOSITS—TOTAL	533,247	79,195	477,050	259,235	12,561,720	629,466	470,460	72,769
Savings deposits	454,371	46,501	407,017	194,797	9,637,819	488,317	432,244	49,446
Accumulated for payment of personal loans	2,754	-	87	1,118	28	-	18	-
Other time deposits of indiv., part., and corp.	60,984	1,062	36,791	59,128	1,052,459	71,705	20,131	22,979
Foreign Governments, central banks, etc.	-	-	2,000	-	325,897	-	-	-
United States Government	1,012	11,268	1,280	90	54,993	758	2,055	255
Postal savings	28	20	27	30	200	-	15	-
States and political subdivisions	12,433	20,344	29,848	3,757	1,458,307	68,566	15,487	89
Mutual savings banks in United States	-	-	-	-	375	-	500	-
Commercial banks in United States	1,665	-	-	315	12,797	110	10	-
Banks in foreign countries	-	-	-	-	18,845	-	-	-
TOTAL DEPOSITS	1,672,511	169,380	1,193,674	914,490	24,573,906	1,804,333	1,883,594	431,496
Rediscounts and other borrowed money	-	3,314	-	-	352,559	6,250	13,100	-
Acceptances outstanding	351	-	3,794	1	186,021	-	8	2
Other liabilities	31,529	1,603	34,358	7,627	537,046	20,760	97,438	16,818
TOTAL LIABILITIES	1,704,391	174,297	1,231,826	922,118	25,649,532	1,831,343	1,994,140	448,316
CAPITAL ACCOUNTS—TOTAL	162,724	11,702	91,257	83,993	1,853,067	150,622	190,50	56,521
Capital stock, notes, and debentures	47,821	4,850	27,839	27,110	549,812	50,886	59,088	16,508
Surplus	69,760	3,725	49,882	34,174	979,404	66,460	94,984	35,594
Undivided profits	34,742	2,714	11,455	20,751	315,086	31,722	33,637	4,415
Other capital accounts	10,401	413	2,081	1,958	8,765	1,554	2,841	4
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,867,115	185,999	1,323,083	1,006,111	27,502,599	1,981,965	2,184,690	504,837
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	264,992	44,538	222,390	65,035	4,689,991	274,252	151,840	46,423
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	47,821	4,850	27,839	27,110	549,312	50,886	59,088	16,508
Capital notes and debentures	-	-	-	-	-	-	-	-
Preferred stock	-	-	-	-	500	-	-	-
Retirable value of preferred stock	-	-	-	-	500	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	951,193	79,479	605,792	538,335	10,236,668	959,864	1,214,945	313,017
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	938,532	81,703	603,848	528,670	9,547,970	896,283	1,189,009	312,170
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.0	13.3	15.9	20.8	15.8	19.3	16.9	17.0
U. S. Gov't obligations, direct and guaranteed	25.2	30.6	16.3	23.3	20.7	25.3	18.8	24.5
Other securities	10.5	8.0	6.4	12.4	8.5	5.3	11.7	2.4
Loans and discounts	43.4	44.8	57.7	41.8	52.1	48.1	50.4	53.6
Total capital accounts	8.7	6.3	6.9	8.3	6.7	7.6	8.7	11.2
NUMBER OF BANKS	93	6	4	77	57	97	30	5

ALL MEMBER BANKS, BY STATES, MARCH 26, 1962

(Amounts in thousands of dollars)

ASSETS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
RESERVES, CASH, AND BANK BALANCES--TOTAL	281,040	848,058	487,785	46,961	83,850	2,792,909	687,231	351,267
Currency and coin	28,337	79,718	30,909	5,669	8,071	148,272	79,631	30,096
Reserve with Federal Reserve Banks	124,259	237,724	186,581	18,704	38,304	1,459,614	262,707	105,668
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	48,801	311,837	94,290	10,594	14,692	434,205	212,430	126,415
Other balances with banks in the U. S.	49	1,465	464	15	50	1,844	1,479	-
Balances with banks in foreign countries	1,299	634	410	322	-	11,895	2,244	-
Cash items in process of collection	78,295	216,680	175,131	11,657	22,733	737,079	128,740	89,088
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	489,671	1,244,927	465,177	86,541	177,632	4,876,130	1,272,407	477,906
Direct:								
Treasury bills	70,359	166,441	65,061	1,168	6,843	926,000	200,727	62,543
Treasury certificates of indebtedness	9,499	68,550	28,180	2,835	14,271	305,890	73,201	21,156
Treasury notes maturing in one year or less	63,981	165,990	64,751	14,184	39,145	517,555	153,011	66,879
Other Treasury notes	62,885	282,863	142,430	25,331	36,917	1,242,595	257,626	134,058
United States nonmarketable bonds	7,403	6,522	2,171	3,550	290	25,055	11,804	5,674
Other bonds maturing in 1 year or less	28,658	75,114	20,280	3,834	2,307	106,594	48,114	25,248
Other bonds maturing in 5 years	164,155	204,279	102,805	18,961	51,563	1,170,275	319,925	101,206
Other bonds maturing in 5 to 10 years	79,598	187,975	35,420	16,678	25,432	489,439	183,708	55,150
Other bonds maturing after 10 years	2,766	86,675	4,068	-	756	91,125	24,214	5,980
Guaranteed obligations	367	518	11	-	108	1,602	77	12
OTHER SECURITIES--TOTAL	67,500	334,828	161,010	22,566	49,168	1,880,262	304,355	188,841
Obligations of States and subdivisions	55,106	268,932	139,535	19,589	46,495	1,586,822	245,221	168,670
Other bonds, notes, and debentures	9,612	57,804	16,095	2,365	1,577	253,267	51,385	16,932
Federal Reserve bank stock	2,758	7,822	4,889	612	1,066	35,330	7,551	3,217
Other corporate stocks	24	270	491	-	30	4,843	198	22
TOTAL SECURITIES	557,171	1,579,755	626,187	109,107	226,800	6,756,392	1,576,762	666,747
LOANS AND DISCOUNTS, NET--TOTAL	732,736	1,508,111	1,181,453	162,665	306,775	7,470,561	1,684,773	810,075
Valuation reserves	9,469	29,597	15,448	1,212	5,275	229,193	32,340	14,464
LOANS AND DISCOUNTS, GROSS--TOTAL	742,205	1,537,708	1,196,901	163,877	312,050	7,699,754	1,717,113	824,539
Real estate loans--total	205,381	289,968	158,854	80,446	116,440	1,179,368	565,212	208,006
Secured by farm land	28	10,006	12,422	1,183	3,925	50,881	44,022	20,565
Secured by residential properties:								
Insured by FHA	13,315	55,996	11,095	13,906	71,974	179,756	95,860	25,196
Insured or guaranteed by VA	29,206	14,485	2,634	6,514	11,309	73,845	36,565	22,933
Not ins. or guar. by FHA or VA	83,994	83,583	72,868	32,430	13,521	572,056	269,135	89,425
Secured by other properties	78,838	125,898	59,835	26,413	15,711	302,830	119,630	49,887
Loans to domestic com'l. and foreign banks	12,350	51,756	6,209	-	-	113,724	17,475	2,250
Loans to other financial institutions	72,730	110,330	88,144	1,392	4,426	690,482	79,104	25,387
Loans to brokers and dealers in securities	15,429	15,660	16,597	10	1,000	229,902	28,285	16,796
Other loans for purchasing or carrying secs.	7,642	35,899	10,946	14,374	573	247,109	12,950	5,048
Loans to farmers directly guar. by CCC	217	400	16,953	-	853	51,150	9,785	60,099
Other loans to farmers	97	23,173	15,080	2,714	53,096	228,788	70,742	158,303
Commercial including open market paper	214,339	528,393	474,787	38,443	65,336	3,376,394	422,565	166,384
Other loans to individuals--total	189,991	457,127	384,581	23,170	68,522	1,287,430	481,297	166,963
Passenger automobile instalment loans	42,385	135,910	92,864	7,055	39,967	358,454	162,093	59,902
Other retail consumer instalment loans	19,335	58,367	39,439	1,688	8,032	163,558	31,609	20,379
Residential repair and modern instal.	20,040	57,501	25,049	2,918	9,296	103,327	70,244	24,040
Other instal. loans for personal expenditures	22,541	49,241	55,864	6,656	5,237	130,075	63,885	17,989
Single payment loans for personal expenditures	85,690	156,108	171,365	4,853	5,990	532,016	153,466	44,653
All other loans (including overdrafts)	24,029	25,002	24,750	3,328	1,804	295,407	29,698	15,303
TOTAL LOANS AND SECURITIES	1,289,907	3,087,866	1,807,640	271,772	533,575	14,226,953	3,261,535	1,476,822
Bank premises	16,838	44,590	34,796	3,809	9,192	64,552	39,537	11,888
Furniture and fixtures	4,242	21,099	8,989	2,194	2,355	22,950	9,602	4,230
Real estate owned other than bank premises	233	2,742	738	-	100	7,412	1,680	1,007
Investments and other assets indirectly representing bank premises or other real estate	3,923	24,444	2,873	-	4	17,726	868	2,189
Customers' liability on acceptances outstanding	28	322	2,167	31	-	86,490	272	-
Other assets	5,051	21,473	9,727	6,045	2,683	85,302	16,638	5,267
TOTAL ASSETS	1,601,262	4,050,594	2,354,715	330,812	631,759	17,304,294	4,017,363	1,852,670

ALL MEMBER BANKS, BY STATES, MARCH 26, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
DEMAND DEPOSITS--TOTAL	1,055,653	2,508,026	1,534,070	150,593	353,994	9,657,952	2,307,434	1,150,740
Individuals, partnerships, and corporations	923,856	1,881,349	1,072,258	110,963	273,005	7,246,756	1,742,393	799,681
Foreign Governments, central banks, etc.	25,610	806	-	-	-	13,752	-	-
United States Government	35,740	75,218	74,006	15,200	10,668	523,185	107,058	43,658
States and political subdivisions	146	224,812	143,202	18,291	61,018	462,911	297,954	151,437
Mutual savings banks in United States	-	-	-	-	-	1,205	383	-
Commercial banks in United States	55,327	296,869	232,365	2,103	2,982	1,221,375	133,479	138,730
Banks in foreign countries	4,699	3,427	840	1,191	-	38,940	1,018	65
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	10,275	25,545	11,399	2,845	6,321	149,828	25,149	17,169
TIME DEPOSITS--TOTAL	404,337	1,163,640	532,636	142,281	221,822	5,532,303	1,275,892	518,151
Savings deposits	287,012	851,902	350,104	77,800	208,947	4,364,016	1,061,107	354,324
Accumulated for payment of personal loans	5,997	303	44	-	-	47,895	690	4,736
Other time deposits of indiv., part., and corp.	81,814	150,210	118,213	20,574	11,681	842,122	174,209	154,951
Foreign Governments, central banks, etc.	13,309	-	4,270	-	-	114,822	-	-
United States Government	15,726	4,013	3,323	5,690	1,153	8,064	2,701	1,696
Postal savings	479	759	732	10	11	933	953	79
States and political subdivisions	-	154,274	53,160	36,597	30	137,719	35,702	2,365
Mutual savings banks in United States	-	-	-	-	-	-	10	-
Commercial banks in United States	-	2,129	2,790	-	-	6,432	520	-
Banks in foreign countries	-	50	-	1,610	-	10,300	-	-
TOTAL DEPOSITS	1,459,990	3,671,666	2,066,706	2928 74	575,816	15,190,255	3,583,326	1,668,891
Rediscounts and other borrowed money	-	11,300	24,300	-	2,000	375,080	4,390	9,375
Acceptances outstanding	28	402	2,167	31	-	86,607	502	-
Other liabilities	25,613	54,531	51,787	9,443	8,116	210,836	90,184	11,051
TOTAL LIABILITIES	1,485,631	3,737,899	2,144,960	302,348	585,932	15,862,778	3,678,402	1,689,317
CAPITAL ACCOUNTS--TOTAL	115,631	312,695	209,755	28,464	45,827	1,441,516	338,961	163,353
Capital stock, notes, and debentures	30,007	118,256	56,584	8,600	16,510	485,569	89,720	37,490
Surplus	61,922	142,629	106,621	11,799	19,035	693,322	162,417	69,871
Undivided profits	17,999	41,960	26,198	5,889	8,431	180,689	77,401	52,149
Other capital accounts	5,703	9,850	20,352	2,176	1,851	81,936	9,423	3,843
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,601,262	4,050,594	2,354,715	330,812	631,759	17,304,294	4,017,363	1,852,670
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	108,734	865,310	378,482	99,072	137,116	1,545,605	274,405	117,805
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	30,007	118,056	56,584	8,600	16,510	485,069	89,505	37,390
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)	928,557	1,979,509	1,264,649	128,342	316,569	8,486,668	1,966,264	935,237
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	886,291	1,919,259	1,052,568	121,633	317,611	7,176,313	1,938,157	879,264
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.6	20.9	20.7	14.2	13.3	16.1	17.1	19.0
U. S. Gov't obligations, direct and guaranteed	30.6	30.7	19.8	26.2	28.1	28.2	31.7	25.8
Other securities	4.2	8.3	6.8	6.8	7.8	10.9	7.6	10.2
Loans and discounts	45.8	37.2	50.2	49.2	48.6	43.2	41.9	43.7
Total capital accounts	7.2	7.7	8.9	8.6	7.3	8.3	8.4	8.8
NUMBER OF BANKS	8	131	68	2	17	524	226	163

ALL MEMBER BANKS, BY STATES, MARCH 26, 1962

(Amounts in thousands of dollars)

ASSETS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
RESERVES, CASH, AND BANK BALANCES—TOTAL	324,429	313,816	490,461	71,551	334,433	1,092,333	1,219,293	651,582
Currency and coin	21,810	27,367	37,914	12,061	38,941	86,547	145,018	33,134
Reserve with Federal Reserve Banks	131,931	128,207	172,907	22,454	137,838	496,477	552,091	245,920
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	134,289	91,107	133,568	15,175	64,670	109,000	210,298	102,971
Other balances with banks in the U. S.	104	-	679	-	154	6,775	1,329	301
Balances with banks in foreign countries	-	30	184	74	188	7,885	5,720	2,858
Cash items in process of collection	36,295	67,105	145,209	21,787	92,642	385,649	304,837	266,398
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	463,158	487,325	649,839	129,534	500,436	1,181,997	2,436,803	770,990
Direct:								
Treasury bills	58,380	82,655	79,916	12,194	49,898	204,897	195,877	75,856
Treasury certificates of indebtedness	20,824	8,228	15,807	6,381	20,398	123,091	94,304	32,132
Treasury notes maturing in one year or less	54,426	76,865	150,288	16,456	84,672	175,642	334,558	104,236
Other Treasury notes	144,283	136,803	127,943	39,006	177,550	393,957	649,606	211,042
United States nonmarketable bonds	5,519	2,065	3,401	1,667	4,235	5,689	14,250	4,149
Other bonds maturing in 1 year or less	4,409	15,550	27,327	5,425	8,639	9,217	154,812	27,428
Other bonds maturing in 5 years	96,087	99,275	148,777	25,178	113,296	178,647	518,985	181,430
Other bonds maturing in 5 to 10 years	66,261	55,257	58,330	20,400	33,565	71,704	383,414	118,461
Other bonds maturing after 10 years	12,939	10,627	37,691	2,814	8,183	18,528	88,757	16,224
Guaranteed obligations	30	-	359	13	-	625	2,240	32
OTHER SECURITIES—TOTAL	216,408	121,034	188,492	36,421	161,210	367,398	1,078,735	292,080
Obligations of States and subdivisions	189,483	100,847	170,872	30,458	129,819	325,718	1,032,675	221,302
Other bonds, notes, and debentures	23,530	16,253	12,913	4,734	27,483	24,209	29,470	63,825
Federal Reserve bank stock	3,395	3,783	4,633	1,151	3,757	13,533	15,844	6,601
Other corporate stocks	-	151	74	78	151	3,938	746	352
TOTAL SECURITIES	679,566	608,359	838,331	165,955	661,646	1,549,395	3,515,538	1,063,070
LOANS AND DISCOUNTS, NET—TOTAL	683,150	669,532	1,036,218	299,512	797,984	2,861,401	4,124,527	1,591,696
Valuation reserves	8,979	13,580	12,362	5,296	13,914	72,686	71,643	21,122
LOANS AND DISCOUNTS, GROSS—TOTAL	692,129	683,112	1,048,580	304,808	811,898	2,934,087	4,196,170	1,612,818
Real estate loans—total	86,000	151,321	162,737	97,553	229,598	424,013	1,547,872	407,473
Secured by farm land	17,763	23,213	6,091	4,287	18,026	3,803	37,458	15,520
Secured by residential properties:								
Insured by FHA	11,114	3,247	13,467	12,584	6,191	33,921	478,373	79,344
Insured or guaranteed by VA	3,592	4,023	5,267	6,393	13,877	37,596	131,251	68,831
Not ins. or guar. by FHA or VA	31,937	70,114	61,269	44,104	102,306	152,437	599,475	170,341
Secured by other properties	21,594	50,724	76,643	30,185	89,198	196,256	301,315	73,437
Loans to domestic com'l. and foreign banks	9,047	16,660	59,162	489	1,980	31,280	99,821	8,020
Loans to other financial institutions	32,253	43,018	60,592	6,662	62,805	198,619	213,929	96,019
Loans to brokers and dealers in securities	2,034	4,407	20,590	1,169	4,871	37,525	75,011	10,143
Other loans for purchasing or carrying secs.	3,095	7,027	13,960	1,867	19,690	31,005	66,169	13,270
Loans to farmers directly guar. by CCC	49,666	1,030	2,920	-	-	-	1,136	24,347
Other loans to farmers	166,200	36,989	17,092	8,679	14,502	8,765	67,178	94,103
Commercial including open market paper	206,024	205,801	469,716	97,868	244,842	1,407,275	955,169	591,690
Other loans to individuals—total	134,057	202,480	214,459	84,598	216,939	721,762	1,095,816	331,007
Passenger automobile instalment loans	51,311	40,388	44,006	32,985	77,122	241,569	417,491	131,795
Other retail consumer instalment loans	14,375	13,969	9,928	7,967	21,474	68,595	190,356	42,208
Residential repair and modern instal.	13,647	18,876	14,740	6,019	9,395	50,280	162,989	35,119
Other instal. loans for personal expenditures	18,595	27,113	42,275	14,813	26,367	114,744	84,764	34,453
Single payment loans for personal expenditures	36,129	102,134	103,510	22,814	82,581	246,574	240,216	87,432
All other loans (including overdrafts)	3,753	14,379	27,352	5,923	16,671	73,843	74,069	36,746
TOTAL LOANS AND SECURITIES	1,362,716	1,277,891	1,874,549	465,467	1,459,630	4,410,796	7,640,065	2,654,766
Bank premises	13,595	11,811	23,346	7,894	20,176	51,218	81,378	29,009
Furniture and fixtures	3,214	4,288	5,472	2,180	4,794	12,578	17,081	10,959
Real estate owned other than bank premises	681	629	624	358	444	1,715	5,132	1,340
Investments and other assets indirectly representing bank premises or other real estate	614	1,216	2,244	169	353	1,966	8,116	16,707
Customers' liability on acceptances outstanding	-	102	2,770	-	1,326	47,674	878	944
Other assets	4,262	5,534	9,369	2,361	9,122	31,090	49,514	13,716
TOTAL ASSETS	1,709,511	1,615,287	2,408,835	549,980	1,830,278	5,649,370	9,021,457	3,379,023

ALL MEMBER BANKS, BY STATES, MARCH 26, 1962

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
DEMAND DEPOSITS—TOTAL	1,153,354	1,097,929	1,600,300	259,211	1,115,636	3,914,859	3,913,998	1,954,578
Individuals, partnerships, and corporations	777,871	833,971	1,115,376	214,192	834,052	3,032,674	2,939,139	1,318,390
Foreign Governments, central banks, etc.	-	-	1,517	-	42	5,448	39	-
United States Government	39,311	44,158	59,293	12,521	69,223	195,756	279,284	100,040
States and political subdivisions	230,248	75,661	204,783	19,072	121,370	251,408	386,396	156,249
Mutual savings banks in United States	-	-	-	7,858	9,407	121,824	-	4,062
Commercial banks in United States	98,080	136,299	200,184	2,891	70,525	236,108	238,900	345,709
Banks in foreign countries	-	50	4,071	17	1,348	26,859	10,577	4,876
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	7,844	7,790	15,076	2,660	9,669	44,782	59,663	25,252
TIME DEPOSITS—TOTAL	386,202	341,927	578,109	218,378	516,598	896,088	4,269,997	1,078,222
Savings deposits	276,369	244,217	462,250	199,953	462,694	641,951	3,411,308	628,707
Accumulated for payment of personal loans	1,528	2,602	3,145	-	3,335	3,473	1,239	91
Other time deposits of indiv., part., and corp.	70,705	75,765	73,310	16,281	27,562	166,392	485,253	418,918
Foreign Governments, central banks, etc.	-	-	1,500	-	-	44,637	-	2,000
United States Government	2,209	1,634	1,892	739	4,170	5,178	2,863	1,548
Postal savings	48	15	57	7	6	546	50	70
States and political subdivisions	35,343	17,569	33,966	1,398	18,781	20,403	367,207	26,867
Mutual savings banks in United States	-	-	-	-	-	45	-	-
Commercial banks in United States	-	125	1,989	-	50	5,015	1,927	21
Banks in foreign countries	-	-	-	-	-	8,448	150	-
TOTAL DEPOSITS	1,539,556	1,439,856	2,178,409	477,589	1,632,234	4,810,947	8,183,995	3,032,800
Rediscunts and other borrowed money	5,810	1,250	3,500	2,233	14,100	32,941	14,550	9,170
Acceptances outstanding	-	102	2,979	-	1,326	48,046	928	944
Other liabilities	11,452	15,676	27,975	16,407	26,545	191,435	151,481	51,449
TOTAL LIABILITIES	1,556,818	1,456,884	2,212,863	496,229	1,674,205	5,083,369	8,350,954	3,094,363
CAPITAL ACCOUNTS—TOTAL	152,693	158,403	195,972	53,751	156,073	566,001	670,503	284,660
Capital stock, notes, and debentures	41,826	41,959	50,148	18,157	37,510	150,573	200,986	86,531
Surplus	71,352	84,179	104,315	20,722	88,369	300,472	327,470	133,720
Undivided profits	37,340	30,186	41,052	13,954	22,312	90,939	123,201	58,748
Other capital accounts	2,175	2,079	457	918	7,882	24,017	18,846	5,661
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,709,511	1,615,287	2,408,835	549,980	1,830,278	5,649,370	9,021,457	3,379,023
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	354,776	160,538	444,190	34,883	313,852	421,209	726,527	547,294
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	41,826	41,959	50,148	18,157	37,510	150,373	198,046	86,181
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)	982,770	939,717	1,321,523	222,249	958,324	3,420,878	3,398,863	1,585,209
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	979,668	850,367	1,195,614	222,012	883,246	3,097,346	3,090,977	1,242,431
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.0	19.4	20.4	13.0	18.3	19.3	13.5	19.3
U. S. Gov't obligations, direct and guaranteed	27.1	30.2	27.0	23.6	27.3	20.9	27.0	22.8
Other securities	12.7	7.5	7.8	6.6	8.8	6.5	12.0	8.6
Loans and discounts	40.0	41.4	43.0	54.5	43.6	50.6	45.7	47.1
Total capital accounts	8.9	9.8	8.1	9.8	8.5	10.0	7.4	8.4
NUMBER OF BANKS	213	99	53	28	60	116	213	209

ALL MEMBER BANKS, BY STATES, MARCH 26, 1962

(Amounts in thousands of dollars)

ASSETS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
RESERVES, CASH, AND BANK BALANCES—TOTAL	130,670	946,707	125,210	280,620	54,251	61,754	960,758	114,717
Currency and coin	13,430	47,561	10,137	15,451	10,622	10,203	144,605	11,869
Reserve with Federal Reserve Banks	37,590	391,677	45,679	118,955	25,675	18,855	385,053	37,317
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	60,677	187,646	41,642	75,827	7,279	11,806	202,390	50,963
Other balances with banks in the U. S.	850	180	9	270	-	18	5,384	-
Balances with banks in foreign countries	-	506	155	-	-	4	103	-
Cash items in process of collection	18,123	319,137	27,588	70,117	10,675	20,868	223,223	14,568
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	145,731	1,127,076	221,264	314,653	121,263	76,795	1,805,141	194,507
Direct:								
Treasury bills	20,228	133,219	33,776	22,180	10,389	13,872	165,407	45,473
Treasury certificates of indebtedness	13,039	122,137	7,683	13,547	7,673	4,866	75,320	2,347
Treasury notes maturing in one year or less	23,808	213,837	23,861	41,929	17,082	10,339	226,921	22,410
Other Treasury notes	28,622	228,195	52,558	86,331	15,918	20,242	367,796	44,717
United States nonmarketable bonds	1,739	7,074	1,942	3,855	-	557	14,447	1,560
Other bonds maturing in 1 year or less	8,270	21,880	5,604	14,097	712	6,208	79,523	2,668
Other bonds maturing in 5 years	28,477	274,477	53,607	92,228	46,216	10,142	377,623	47,167
Other bonds maturing in 5 to 10 years	19,987	111,412	38,727	33,333	20,405	8,367	348,201	24,140
Other bonds maturing after 10 years	1,561	14,628	3,506	7,153	2,868	2,202	146,903	4,025
Guaranteed obligations	-	217	-	-	-	-	3,000	-
OTHER SECURITIES—TOTAL	81,138	332,630	72,080	109,671	53,311	20,006	1,062,767	29,318
Obligations of States and subdivisions	74,191	285,751	54,854	91,287	43,973	17,939	926,529	25,367
Other bonds, notes, and debentures	5,255	34,325	15,887	15,718	8,529	1,279	115,518	2,934
Federal Reserve bank stock	1,687	9,439	1,327	2,578	809	788	13,695	975
Other corporate stocks	5	3,115	12	88	-	-	7,025	42
TOTAL SECURITIES	226,869	1,459,706	293,344	424,324	174,574	96,801	2,867,908	223,825
LOANS AND DISCOUNTS, NET—TOTAL	306,089	2,218,701	341,050	640,230	237,584	178,525	3,463,317	266,130
Valuation reserves	6,493	30,552	7,539	11,898	2,339	2,940	92,089	6,743
LOANS AND DISCOUNTS, GROSS—TOTAL	312,582	2,249,253	348,589	652,128	239,923	181,465	3,555,406	272,873
Real estate loans—total	47,669	471,465	95,262	61,553	93,499	41,505	1,488,424	49,186
Secured by farm land	6,314	22,313	4,167	7,840	1,620	1,097	13,752	2,369
Secured by residential properties:								
Insured by FHA	1,549	133,250	39,257	7,574	23,393	4,196	339,134	5,305
Insured or guaranteed by VA	436	39,620	10,462	2,689	1,123	5,004	192,018	3,691
Not ins. or guar. by FHA or VA	19,060	150,996	25,212	19,743	18,802	20,405	633,971	17,515
Secured by other properties	20,310	125,286	16,164	23,707	48,561	10,803	309,549	20,306
Loans to domestic com'l. and foreign banks	12,000	72,582	1,000	2,385	2,122	-	43,882	15,000
Loans to other financial institutions	14,940	184,348	6,412	26,034	9,403	5,171	98,729	6,132
Loans to brokers and dealers in securities	2,986	65,928	2,470	6,325	3,000	1,590	86,849	1,050
Other loans for purchasing or carrying secs.	2,675	32,884	825	10,463	34	983	27,836	4,900
Loans to farmers directly guar. by CCC	1,991	63,334	3,520	37,466	-	-	64	4,460
Other loans to farmers	14,659	91,796	65,764	194,710	9,958	3,190	18,066	29,224
Commercial including open market paper	123,873	707,265	77,064	176,632	62,806	64,208	764,281	95,879
Other loans to individuals—total	82,845	509,406	92,579	120,533	57,995	61,959	972,846	63,713
Passenger automobile instalment loans	17,240	140,012	44,644	34,016	21,587	21,626	277,041	23,163
Other retail consumer instalment loans	15,940	49,609	14,263	13,145	12,435	7,510	71,051	4,801
Residential repair and modern instal.	5,595	62,427	7,893	15,415	4,984	2,530	87,067	6,139
Other instal. loans for personal expenditures	20,641	32,826	12,775	13,150	7,770	11,092	185,894	13,055
Single payment loans for personal expenditures	23,429	224,532	13,004	44,807	11,219	19,201	351,793	16,555
All other loans (including overdrafts)	8,944	50,245	3,693	16,027	1,106	2,859	54,429	3,329
TOTAL LOANS AND SECURITIES	532,958	3,678,407	634,394	1,064,554	412,158	275,326	6,331,225	489,955
Bank premises	12,755	29,498	10,095	8,686	7,896	3,671	68,351	6,151
Furniture and fixtures	2,367	6,735	2,691	3,027	1,583	1,801	25,619	1,863
Real estate owned other than bank premises	274	2,023	395	1,069	46	236	2,031	396
Investments and other assets indirectly representing bank premises or other real estate	500	3,678	16	2,506	576	51	2,226	275
Customers' liability on acceptances outstanding	-	586	7	3	-	-	843	-
Other assets	2,874	22,825	2,807	5,308	2,216	1,191	33,432	1,274
TOTAL ASSETS	682,398	4,690,459	775,615	1,365,773	478,726	344,030	7,424,485	614,631

ALL MEMBER BANKS, BY STATES, MARCH 26, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
DEMAND DEPOSITS—TOTAL	449,061	3,014,412	442,791	990,720	245,838	215,038	3,481,360	391,989
Individuals, partnerships, and corporations	271,833	2,086,959	345,081	706,639	183,879	168,153	2,835,480	285,146
Foreign Governments, central banks, etc.	-	-	-	-	-	-	22	-
United States Government	13,296	137,003	12,483	40,677	18,106	13,120	176,014	16,315
States and political subdivisions	100,908	106,963	53,325	91,243	35,207	21,370	348,111	68,417
Mutual savings banks in United States	-	-	-	-	-	6,188	20,827	-
Commercial banks in United States	61,425	654,045	25,605	146,196	2,145	3,663	51,682	14,816
Banks in foreign countries	75	7,795	-	48	49	-	528	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,524	21,647	6,297	5,917	6,452	2,544	48,696	7,295
TIME DEPOSITS—TOTAL	167,376	1,157,754	264,684	237,552	189,581	75,290	3,177,981	170,012
Savings deposits	98,679	793,348	179,843	163,689	158,101	66,985	2,908,063	128,655
Accumulated for payment of personal loans	1,156	2,332	3,256	133	-	37	1,659	2
Other time deposits of indiv., part., and corp.	54,068	302,482	68,359	67,238	9,848	5,288	194,263	15,438
Foreign Governments, central banks, etc.	-	2,071	-	231	-	-	1,000	-
United States Government	1,701	3,797	405	244	550	182	2,791	1,847
Postal savings	-	454	1	29	-	10	15	11
States and political subdivisions	1,507	52,925	12,820	5,983	21,082	2,788	70,061	23,592
Mutual savings banks in United States	-	-	-	-	-	-	70	-
Commercial banks in United States	10,265	345	-	5	-	-	34	467
Banks in foreign countries	-	-	-	-	-	-	25	-
TOTAL DEPOSITS	616,437	4,172,166	707,475	1,228,272	435,419	290,328	6,659,341	562,001
Rediscounts and other borrowed money	-	45,708	1,150	7,150	-	2,350	11,500	-
Acceptances outstanding	-	587	7	3	-	-	843	-
Other liabilities	7,318	48,088	10,628	10,036	10,139	15,247	184,573	7,761
TOTAL LIABILITIES	623,755	4,266,549	719,260	1,245,461	445,558	307,925	6,856,257	569,762
CAPITAL ACCOUNTS—TOTAL	58,643	423,910	56,355	120,312	33,168	36,105	568,228	44,869
Capital stock, notes, and debentures	15,145	135,440	21,783	35,403	12,236	6,684	170,883	16,326
Surplus	41,152	179,979	22,571	50,524	14,744	19,569	291,866	16,068
Undivided profits	1,913	96,670	11,612	30,552	6,137	8,652	92,664	7,454
Other capital accounts	433	11,821	389	3,833	51	1,200	12,815	5,021
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	682,398	4,690,459	775,615	1,365,773	478,726	344,030	7,424,485	614,631
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	134,204	468,082	123,390	206,649	99,362	24,925	444,317	139,880
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	15,145	135,040	21,783	35,403	12,236	6,684	165,330	16,326
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)	370,261	2,507,698	373,561	844,776	227,884	182,364	3,055,747	326,458
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	356,217	1,904,227	377,115	733,730	214,912	177,387	3,030,441	346,290
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.1	20.2	16.1	20.5	11.3	18.0	12.9	18.7
U. S. Gov't obligations, direct and guaranteed	21.4	24.0	28.5	23.0	25.3	22.3	24.3	31.6
Other securities	11.9	7.1	9.3	8.0	11.1	5.8	14.3	4.8
Loans and discounts	44.9	47.3	44.0	46.9	49.6	51.9	46.6	43.3
Total capital accounts	8.6	9.0	7.3	8.8	6.9	10.5	7.7	7.3
NUMBER OF BANKS	34	171	88	138	5	52	207	37

ALL MEMBER BANKS, BY STATES, MARCH 26, 1962
(Amounts in thousands of dollars)

ASSETS	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND
RESERVES, CASH, AND BANK BALANCES—TOTAL	9,501,120	366,054	60,263	1,832,093	589,068	315,233	2,348,875	117,798
Currency and coin	420,289	36,004	5,005	194,491	32,139	18,970	238,662	17,432
Reserve with Federal Reserve Banks	3,859,378	135,164	26,773	784,737	197,397	161,344	999,655	52,177
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	307,899	56,686	20,456	361,550	283,044	23,741	389,018	10,689
Other balances with banks in the U. S.	4,517	240	-	700	447	1,767	6,895	-
Balances with banks in foreign countries	92,580	40	70	16,760	-	544	8,004	312
Cash items in process of collection	4,816,457	137,920	7,959	473,855	76,041	108,867	706,641	37,188
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	9,432,460	321,371	126,193	3,065,994	653,062	500,034	3,447,979	192,770
Direct:								
Treasury bills	1,669,359	52,647	15,305	268,707	102,047	36,263	407,742	19,593
Treasury certificates of indebtedness	716,603	21,963	3,995	284,012	43,515	15,176	214,067	6,183
Treasury notes maturing in one year or less	1,322,640	43,236	14,445	632,208	69,082	48,557	478,744	23,133
Other Treasury notes	2,358,458	70,910	32,582	862,284	189,783	50,510	960,997	65,914
United States nonmarketable bonds	20,334	2,419	1,477	12,255	4,817	1,855	26,052	200
Other bonds maturing in 1 year or less	515,533	41,083	3,723	60,840	23,110	24,235	65,760	397
Other bonds maturing in 5 years	1,474,134	57,972	31,203	580,113	148,420	136,284	680,974	33,996
Other bonds maturing in 5 to 10 years	1,018,038	28,855	22,734	276,891	58,831	130,563	419,434	19,564
Other bonds maturing after 10 years	311,643	2,268	729	88,352	13,444	54,153	193,329	23,732
Guaranteed obligations	25,718	18	-	332	13	2,438	880	58
OTHER SECURITIES—TOTAL	4,624,030	164,909	44,347	1,012,152	220,004	229,609	1,583,092	99,131
Obligations of States and subdivisions	4,222,884	113,771	33,221	888,409	184,076	189,572	1,357,123	90,929
Other bonds, notes, and debentures	229,490	47,072	10,440	97,192	31,052	36,688	174,907	5,798
Federal Reserve bank stock	111,358	4,037	686	24,949	4,837	3,349	37,197	1,943
Other corporate stocks	60,298	29	-	1,602	39	-	13,865	461
TOTAL SECURITIES	14,056,490	486,280	170,540	4,078,146	873,066	729,643	5,031,071	291,901
LOANS AND DISCOUNTS, NET—TOTAL	25,625,227	960,169	171,132	5,400,170	1,075,135	954,121	6,943,813	527,342
Valuation reserves	672,759	23,790	5,247	102,559	14,880	7,317	154,909	8,868
LOANS AND DISCOUNTS, GROSS—TOTAL	26,297,986	983,959	176,379	5,502,729	1,090,015	961,438	7,098,722	536,210
Real estate loans—total	2,990,178	94,899	57,099	1,798,430	147,448	271,727	1,950,148	211,409
Secured by farm land	53,958	9,276	4,977	79,809	22,896	14,164	79,863	1,175
Secured by residential properties:								
Insured by FHA	639,317	7,042	13,319	232,599	12,978	81,268	185,493	40,117
Insured or guaranteed by VA	471,166	3,512	6,687	117,600	3,444	50,729	217,766	18,275
Not ins. or guar. by FHA or VA	953,681	33,035	22,927	903,332	47,886	58,791	940,723	93,805
Secured by other properties	872,056	42,034	9,189	465,090	60,244	66,775	526,303	58,037
Loans to domestic com'l. and foreign banks	905,464	6,806	-	67,425	26,900	10,145	92,943	8,183
Loans to other financial institutions	1,717,377	54,742	1,570	238,074	64,421	55,409	284,876	27,965
Loans to brokers and dealers in securities	2,179,931	36,675	143	140,831	35,656	11,599	100,508	983
Other loans for purchasing or carrying secs.	510,538	15,007	1,611	154,785	7,515	4,749	108,713	354
Loans to farmers directly guar. by CCC	592	6,651	2,879	7,362	33,279	1,007	123	-
Other loans to farmers	119,805	23,505	31,657	80,623	102,543	53,627	91,000	520
Commercial including open market paper	12,687,151	416,705	39,984	1,445,071	403,626	354,681	2,569,241	174,794
Other loans to individuals—total	3,635,224	304,462	39,654	1,387,771	233,913	190,301	1,712,105	89,062
Passenger automobile instalment loans	686,367	121,284	17,697	526,843	97,710	110,214	510,364	31,890
Other retail consumer instalment loans	281,910	26,407	6,380	107,598	27,827	11,515	149,155	5,985
Residential repair and modern instal.	387,304	24,406	3,805	166,244	13,115	17,942	186,581	6,681
Other instal. loans for personal expenditures	820,358	48,281	4,838	201,569	31,965	20,121	341,893	11,566
Single payment loans for personal expenditures	1,459,285	84,084	6,934	385,517	63,296	30,509	524,112	32,940
All other loans (including overdrafts)	1,551,726	24,507	1,782	182,357	34,714	8,193	189,065	22,940
TOTAL LOANS AND SECURITIES	39,681,717	1,446,449	341,672	9,478,316	1,948,201	1,683,764	11,974,884	819,243
Bank premises	418,134	23,602	5,273	100,487	26,400	30,731	142,620	10,475
Furniture and fixtures	74,280	5,945	1,794	23,751	6,590	7,217	41,852	570
Real estate owned other than bank premises	7,595	393	172	2,495	1,162	1,301	4,841	206
Investments and other assets indirectly representing bank premises or other real estate	73,285	4,035	531	4,721	5,515	3	12,091	6
Customers' liability on acceptances outstanding	1,154,432	17	-	1,804	573	2,759	26,077	2,131
Other assets	535,263	16,162	1,636	50,778	6,917	10,818	61,573	4,227
TOTAL ASSETS	51,445,826	1,862,657	411,341	11,494,445	2,584,426	2,051,826	14,612,813	954,656

ALL MEMBER BANKS, BY STATES, MARCH 26, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND
DEMAND DEPOSITS—TOTAL	29,884,192	1,183,886	224,017	5,773,967	1,770,788	946,325	7,698,801	417,680
Individuals, partnerships, and corporations	20,653,912	848,270	173,234	4,429,185	1,266,156	768,111	6,189,116	334,020
Foreign Governments, central banks, etc.	486,770	-	-	106	-	3	6,124	-
United States Government	1,635,880	66,319	7,406	344,019	61,894	30,582	401,855	24,527
States and political subdivisions	1,061,992	104,343	30,813	542,667	212,377	88,054	306,825	40,466
Mutual savings banks in United States	329,941	-	-	806	-	1,292	44,533	5,327
Commercial banks in United States	2,969,434	154,252	10,151	369,481	213,460	21,916	643,669	2,870
Banks in foreign countries	836,867	134	20	9,960	355	2,617	30,631	1,844
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,909,396	10,568	2,393	77,743	16,546	33,750	76,048	8,626
TIME DEPOSITS—TOTAL	12,944,521	425,720	151,152	4,408,421	553,451	900,036	5,116,191	427,347
Savings deposits	7,506,134	289,547	68,888	3,446,856	416,769	745,770	4,260,587	373,619
Accumulated for payment of personal loans	11,702	2,429	1,736	315,657	7,093	-	5,987	-
Other time deposits of indiv., part, and corp.	2,856,153	57,057	75,008	424,066	95,420	44,913	593,893	39,966
Foreign Governments, central banks, etc.	1,574,031	-	-	6,000	-	-	48,565	-
United States Government	46,922	6,440	465	1,343	3,327	3,276	4,507	815
Postal savings	175	7	6	756	91	14	706	146
States and political subdivisions	738,670	68,950	5,049	212,192	29,905	105,913	195,610	12,801
Mutual savings banks in United States	19,560	-	-	-	-	50	30	-
Commercial banks in United States	119,721	1,290	-	301	846	-	2,856	-
Banks in foreign countries	71,453	-	-	1,250	-	100	3,450	-
TOTAL DEPOSITS	42,828,713	1,609,606	375,169	10,182,388	2,324,239	1,846,361	12,814,992	845,027
Rediscounts and other borrowed money	844,117	13,950	500	85,758	-	5,000	39,215	-
Acceptances outstanding	1,188,537	17	-	1,804	573	2,813	26,622	2,144
Other liabilities	2,003,616	82,527	5,059	228,097	16,996	35,612	252,345	29,942
TOTAL LIABILITIES	46,864,983	1,706,100	380,728	10,498,047	2,341,808	1,889,786	13,133,174	877,113
CAPITAL ACCOUNTS—TOTAL	4,580,843	156,557	30,613	996,398	242,618	162,040	1,479,639	77,543
Capital stock, notes, and debentures	1,389,163	47,898	9,680	293,204	65,805	50,866	361,410	20,605
Surplus	2,332,944	86,641	13,174	538,656	95,508	60,766	878,635	44,158
Undivided profits	791,387	20,553	7,081	159,260	77,141	50,353	224,497	12,752
Other capital accounts	67,349	1,465	678	5,278	4,164	55	15,047	28
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	51,445,826	1,862,657	411,341	11,494,445	2,584,426	2,051,826	14,612,813	954,656
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	4,956,390	307,193	68,450	1,634,907	488,284	503,581	1,824,018	55,783
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	1,379,379	47,898	9,680	293,204	65,805	50,866	361,410	20,605
Capital notes and debentures	9,754	-	-	-	-	-	-	-
Preferred stock	30	-	-	-	-	-	50	-
Retirable value of preferred stock	106	-	-	-	-	-	50	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	24,759,836	989,280	195,602	4,938,562	1,411,703	813,717	6,603,142	369,803
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	20,462,421	825,395	198,501	4,586,612	1,419,393	784,960	5,946,636	353,095
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.5	19.7	14.7	15.9	22.8	15.4	16.1	12.3
U. S. Gov't obligations, direct and guaranteed	18.3	17.3	30.7	26.7	25.3	24.4	23.6	20.2
Other securities	9.0	8.9	10.8	8.8	8.5	11.2	10.8	10.4
Loans and discounts	49.8	51.5	41.6	47.0	41.6	46.5	47.5	55.2
Total capital accounts	8.9	8.4	7.4	8.7	9.4	7.9	10.1	8.1
NUMBER OF BANKS	332	34	40	362	226	13	510	5

ALL MEMBER BANKS, BY STATES, MARCH 26, 1962
(Amounts in the *thousands of dollars*)

ASSETS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
RESERVES, CASH, AND BANK BALANCES—TOTAL	152,859	80,438	586,442	2,736,994	173,630	26,997	490,781	531,015
Currency and coin	20,419	6,495	51,710	135,014	10,260	3,922	63,094	43,514
Reserve with Federal Reserve Banks	45,535	38,754	207,874	913,076	75,954	10,905	195,694	223,062
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	44,379	26,514	190,758	1,077,031	26,276	8,042	118,716	56,543
Other balances with banks in the U. S.	125	-	214	11,851	374	-	1,744	667
Balances with banks in foreign countries	19	-	246	2,784	30	54	117	2,597
Cash items in process of collection	42,382	8,675	135,640	597,238	60,736	4,074	111,416	204,632
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	196,580	171,010	684,880	2,632,741	188,644	57,197	730,050	690,994
Direct:								
Treasury bills	18,593	30,669	136,265	307,676	29,217	11,273	98,718	47,239
Treasury certificates of indebtedness	14,880	8,939	35,574	112,637	11,834	1,470	33,833	20,229
Treasury notes maturing in one year or less	26,857	22,066	116,918	308,525	22,368	3,934	93,917	119,739
Other Treasury notes	53,254	44,473	154,492	559,859	59,907	9,507	201,783	183,893
United States nonmarketable bonds	5,801	1,917	3,002	17,930	1,150	2,068	7,563	2,411
Other bonds maturing in 1 year or less	2,824	2,914	18,338	96,692	6,866	748	21,411	34,957
Other bonds maturing in 5 years	42,128	36,538	149,750	627,778	40,565	9,885	168,518	218,231
Other bonds maturing in 5 to 10 years	30,241	21,988	61,601	382,441	11,048	12,772	86,855	59,005
Other bonds maturing after 10 years	2,002	1,409	8,788	130,017	5,510	5,533	17,308	5,153
Guaranteed obligations	-	97	152	89,186	179	7	144	137
OTHER SECURITIES—TOTAL	67,258	49,352	195,911	968,314	72,948	16,418	280,404	250,313
Obligations of States and subdivisions	53,862	34,417	167,916	813,432	66,540	13,022	222,785	233,209
Other bonds, notes, and debentures	11,851	13,845	22,148	129,608	4,550	2,925	50,633	11,892
Federal Reserve bank stock	1,490	896	5,501	24,247	1,746	471	6,658	5,198
Other corporate stocks	55	194	346	1,027	112	-	328	14
TOTAL SECURITIES	263,838	220,362	880,791	3,601,055	261,592	73,615	1,010,454	941,307
LOANS AND DISCOUNTS, NET—TOTAL	344,784	252,515	1,329,064	5,218,015	513,300	125,277	1,523,518	1,452,254
Valuation reserves	6,271	8,738	29,109	102,598	7,280	1,558	20,089	29,124
LOANS AND DISCOUNTS, GROSS—TOTAL	351,055	261,253	1,358,173	5,320,613	520,580	126,835	1,543,607	1,481,378
Real estate loans—total	46,356	70,133	162,748	449,409	185,412	58,153	435,147	361,720
Secured by farm land	3,472	3,530	16,229	45,366	5,048	7,798	39,106	16,962
Secured by residential properties:								
Insured by FHA	1,499	25,504	5,548	26,644	57,781	5,876	52,285	109,966
Insured or guaranteed by VA	581	7,713	3,719	17,588	20,836	5,141	22,224	25,326
Not ins. or guar. by FHA or VA	18,738	17,970	75,088	137,203	55,496	29,127	219,686	116,656
Secured by other properties	22,066	15,416	62,164	222,608	46,251	10,211	101,846	92,810
Loans to domestic com'l. and foreign banks	11,256	-	15,554	95,295	6,384	-	13,006	36,953
Loans to other financial institutions	19,734	7,515	103,244	284,843	31,574	137	42,672	93,935
Loans to brokers and dealers in securities	3,859	513	13,802	112,591	7,477	-	15,675	13,273
Other loans for purchasing or carrying secs.	5,031	481	28,391	198,283	7,867	1,376	16,762	4,798
Loans to farmers directly guar. by CCC	880	7,530	10,488	136,819	17	-	52	9,548
Other loans to farmers	8,673	75,681	32,066	280,261	28,952	8,194	47,948	85,678
Commercial including open market paper	128,433	50,475	531,164	2,480,933	139,680	21,809	427,056	530,408
Other loans to individuals—total	107,890	46,230	425,506	1,137,978	103,742	35,087	508,616	317,875
Passenger automobile installment loans	40,949	17,727	103,297	401,702	43,134	15,933	163,097	126,178
Other retail consumer installment loans	10,217	8,970	47,219	103,995	19,607	2,860	37,395	35,255
Residential repair and modern instal.	5,858	3,609	36,987	77,326	17,148	728	28,432	55,983
Other instal. loans for personal expenditures	17,965	5,896	44,777	168,682	11,607	4,438	97,686	43,184
Single payment loans for personal expenditures	32,901	10,028	193,226	386,273	12,246	11,128	182,006	57,275
All other loans (including overdrafts)	18,943	2,695	35,210	144,201	9,475	2,079	36,673	27,190
TOTAL LOANS AND SECURITIES	608,622	472,877	2,209,855	8,819,070	774,892	198,892	2,533,972	2,393,561
Bank premises	9,876	5,227	26,687	190,177	3,058	2,345	34,163	39,870
Furniture and fixtures	3,591	2,505	4,701	30,106	2,259	879	11,022	9,490
Real estate owned other than bank premises	254	227	2,814	10,388	77	134	1,378	1,472
Investments and other assets indirectly representing bank premises or other real estate	268	868	-	5,548	8,558	878	4,353	1,012
Customers' liability on acceptances outstanding	4	-	4,023	17,317	-	-	641	5,511
Other assets	3,072	2,285	9,079	44,548	1,397	565	9,720	15,157
TOTAL ASSETS	778,546	564,427	2,843,601	11,854,148	963,871	230,690	3,086,030	2,997,088

ALL MEMBER BANKS, BY STATES, MARCH 26, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
DEMAND DEPOSITS—TOTAL	558,145	316,404	1,686,826	7,728,014	467,150	75,263	1,552,896	1,696,014
Individuals, partnerships, and corporations	428,261	248,812	1,039,894	5,610,839	348,343	64,201	1,208,074	1,308,023
Foreign Governments, central banks, etc.	-	-	-	3,324	-	-	-	195
United States Government	26,047	9,482	64,271	215,136	18,308	4,102	71,673	79,005
States and political subdivisions	81,425	43,527	216,584	550,614	55,734	4,735	125,152	216,738
Mutual savings banks in United States	-	-	-	-	-	455	-	5,003
Commercial banks in United States	18,254	11,722	354,378	1,258,661	37,811	792	136,892	57,097
Banks in foreign countries	-	-	2,404	15,258	28	-	52	7,879
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	4,158	2,861	9,295	74,182	6,926	978	11,053	22,074
TIME DEPOSITS—TOTAL	121,672	201,138	874,304	2,953,086	396,203	128,704	1,175,747	992,403
Savings deposits	97,834	91,726	701,681	1,533,227	330,835	124,629	1,005,677	915,522
Accumulated for payment of personal loans	1	5	258	142,941	-	128	1,871	-
Other time deposits of indiv., part., and corp.	7,309	91,440	115,358	750,507	24,489	2,826	89,944	56,299
Foreign Governments, central banks, etc.	-	-	2,000	3,008	-	-	2,000	8,500
United States Government	5,725	637	1,403	12,624	1,510	80	8,020	3,572
Postal savings	-	2	160	1,076	489	3	655	9
States and political subdivisions	10,678	17,328	51,691	497,228	38,230	1,038	65,488	4,636
Mutual savings banks in United States	-	-	-	-	-	-	-	315
Commercial banks in United States	125	-	1,653	10,325	650	-	2,092	-
Banks in foreign countries	-	-	100	2,150	-	-	-	3,550
TOTAL DEPOSITS	679,817	517,542	2,561,130	10,681,100	863,353	203,967	2,728,643	2,688,417
Rediscunts and other borrowed money	2,000	-	3,500	78,145	10,500	225	12,105	6,625
Acceptances outstanding	4	-	4,023	17,794	-	-	641	5,716
Other liabilities	34,694	6,308	49,881	85,217	15,943	4,933	68,049	63,248
TOTAL LIABILITIES	716,515	523,850	2,618,534	10,862,256	889,796	209,125	2,809,438	2,764,006
CAPITAL ACCOUNTS—TOTAL	62,031	40,577	225,067	991,892	74,075	21,565	276,592	233,082
Capital stock, notes, and debentures	16,287	13,220	67,628	363,947	25,217	7,593	75,971	71,851
Surplus	33,378	16,725	115,868	443,044	32,968	8,223	146,229	101,623
Undivided profits	10,884	9,660	37,255	155,198	13,670	4,457	50,838	58,230
Other capital accounts	1,482	972	4,316	29,703	2,220	1,292	3,554	1,378
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	778,546	564,427	2,843,601	11,854,148	963,871	230,690	3,086,030	2,997,088
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	128,183	94,845	351,303	1,862,602	42,088	10,321	477,281	528,768
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	16,287	13,220	67,628	363,947	25,217	6,793	75,946	71,851
Capital notes and debentures	-	-	-	-	-	-	-	-
Preferred stock	-	-	-	-	-	800	25	-
Retirable value of preferred stock	-	-	-	-	-	800	25	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	471,384	281,215	1,360,428	6,053,745	380,138	63,147	1,322,764	1,434,839
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	471,462	286,525	1,132,537	5,656,979	350,295	66,295	1,232,915	1,355,280
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.6	14.3	20.6	23.1	18.0	11.7	15.9	17.7
U. S. Gov't obligations, direct and guaranteed	25.2	30.3	24.1	22.2	19.6	24.8	23.7	23.1
Other securities	8.6	8.7	6.9	8.2	7.6	7.1	9.1	8.4
Loans and discounts	44.3	44.7	46.7	44.0	53.3	54.3	49.4	48.5
Total capital accounts	8.0	7.2	7.9	8.4	7.7	9.3	9.0	7.8
NUMBER OF BANKS	31	59	82	570	21	30	196	33

ALL MEMBER BANKS, BY STATES, MARCH 26, 1962
(Amounts in thousands of dollars)

ASSETS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
RESERVES, CASH, AND BANK BALANCES—TOTAL.....	195,906	573,227	63,477	4,710				
Currency and coin.....	27,203	45,344	5,944	635				
Reserve with Federal Reserve Banks.....	65,445	253,215	25,573	788				
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	81,407	121,580	26,392	2,387				
Other balances with banks in the U. S.	60	149	-	900				
Balances with banks in foreign countries.....	500	4,442	-	-				
Cash items in process of collection.....	21,291	148,497	5,568	-				
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL.....	384,779	893,960	118,427	4,526				
Direct:								
Treasury bills.....	48,993	91,353	23,400	-				
Treasury certificates of indebtedness.....	13,414	28,253	3,284	-				
Treasury notes maturing in one year or less.....	51,236	156,564	11,503	3,058				
Other Treasury notes.....	75,899	229,141	21,681	499				
United States nonmarketable bonds.....	3,570	7,030	1,185	60				
Other bonds maturing in 1 year or less.....	18,429	35,123	1,481	-				
Other bonds maturing in 5 years.....	93,471	218,803	31,648	909				
Other bonds maturing in 5 to 10 years.....	56,449	113,645	18,388	-				
Other bonds maturing after 10 years.....	22,957	14,012	5,857	-				
Guaranteed obligations.....	361	36	-	-				
OTHER SECURITIES—TOTAL.....	82,951	239,327	27,061	2,637				
Obligations of States and subdivisions.....	72,769	192,948	23,172	2,601				
Other bonds, notes, and debentures.....	7,562	40,955	3,220	-				
Federal Reserve bank stock.....	2,608	5,414	654	36				
Other corporate stocks.....	12	10	15	-				
TOTAL SECURITIES.....	467,730	1,133,287	145,488	7,163				
LOANS AND DISCOUNTS, NET—TOTAL.....	437,969	1,404,444	177,879	10,298				
Valuation reserves.....	9,447	36,428	2,842	45				
LOANS AND DISCOUNTS, GROSS—TOTAL.....	447,416	1,440,872	180,721	10,343				
Real estate loans—total.....	159,423	495,048	53,966	8,209				
Secured by farm land.....	8,116	24,659	6,405	63				
Secured by residential properties:								
Insured by FHA.....	20,428	74,743	13,978	1,013				
Insured or guaranteed by VA.....	5,939	65,967	4,301	-				
Not ins. or guar. by FHA or VA.....	82,852	225,535	13,475	5,887				
Secured by other properties.....	42,088	104,144	15,807	1,246				
Loans to domestic com'l. and foreign banks.....	3,390	8,421	-	-				
Loans to other financial institutions.....	9,307	75,597	2,745	-				
Loans to brokers and dealers in securities.....	2,476	17,472	57	-				
Other loans for purchasing or carrying secs.....	7,163	11,749	1,036	-				
Loans to farmers directly guar. by CCC.....	-	491	1,760	-				
Other loans to farmers.....	6,138	39,310	41,175	1				
Commercial including open market paper.....	86,888	402,619	47,307	1,418				
Other loans to individuals—total.....	166,447	324,668	32,376	699				
Passenger automobile instalment loans.....	68,164	99,164	12,844	185				
Other retail consumer instalment loans.....	11,520	26,424	5,811	41				
Residential repair and modern instal.....	11,676	29,960	1,301	25				
Other instal. loans for personal expenditures.....	32,011	32,999	5,729	448				
Single payment loans for personal expenditures.....	43,076	136,121	6,691	-				
All other loans (including overdrafts).....	6,184	65,497	299	16				
TOTAL LOANS AND SECURITIES.....	905,699	2,537,731	323,367	17,461				
Bank premises.....	8,503	25,364	5,579	364				
Furniture and fixtures.....	3,526	7,337	1,207	119				
Real estate owned other than bank premises.....	877	1,481	801	-				
Investments and other assets indirectly representing bank premises or other real estate.....	2,087	4,386	-	-				
Customers' liability on acceptances outstanding.....	-	369	-	-				
Other assets.....	3,427	16,870	890	80				
TOTAL ASSETS.....	1,120,025	3,166,765	395,321	22,734				

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

ALL MEMBER BANKS, BY STATES, MARCH 26, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
DEMAND DEPOSITS—TOTAL	626,794	1,625,103	211,152	7,360				
Individuals, partnerships, and corporations	490,759	1,192,929	157,645	5,659				
Foreign Governments, central banks, etc.	-	2	-	43				
United States Government	25,041	89,535	6,829	205				
States and political subdivisions	68,739	140,972	32,679	1,263				
Mutual savings banks in United States	-	515	-	-				
Commercial banks in United States	36,236	182,737	10,720	71				
Banks in foreign countries	-	2,397	-	-				
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	6,019	16,016	3,279	119				
TIME DEPOSITS—TOTAL	352,685	1,230,544	147,044	13,169				
Savings deposits	330,374	969,784	112,733	8,246				
Accumulated for payment of personal loans	1,913	265	-	-				
Other time deposits of indiv., part., and corp.	18,277	212,017	13,112	49				
Foreign Governments, central banks, etc.	-	-	114	-				
United States Government	430	1,782	884	-				
Postal savings	249	980	18	-				
States and political subdivisions	1,348	42,934	20,183	4,850				
Mutual savings banks in United States	-	-	-	-				
Commercial banks in United States	94	2,632	-	24				
Banks in foreign countries	-	150	-	-				
TOTAL DEPOSITS	979,479	2,855,647	358,196	20,529				
Rediscounts and other borrowed money	4,225	4,339	100	-				
Acceptances outstanding	3	377	-	-				
Other liabilities	16,258	64,017	4,633	587				
TOTAL LIABILITIES	999,965	2,924,380	362,929	21,116				
CAPITAL ACCOUNTS—TOTAL	120,060	242,385	32,392	1,618				
Capital stock, notes, and debentures	28,244	63,727	5,394	360				
Surplus	58,801	116,897	16,403	840				
Undivided profits	27,576	53,682	9,424	418				
Other capital accounts	5,439	8,079	1,171	-				
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,120,025	3,166,765	395,321	22,734				
MEMORANDA								
PLEDGED ASSETS (AND SECURITIES LOANED)	185,691	194,643	82,076	6,576				
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	28,244	62,627	5,394	360				
Capital notes and debentures	-	100	-	-				
Preferred stock	-	1,000	-	-				
Retirable value of preferred stock	-	1,000	-	-				
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) ..	524,096	1,355,395	179,192	4,973				
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	544,226	1,204,334	188,035	7,084				
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.5	18.1	16.1	20.7				
U. S. Gov't obligations, direct and guaranteed	34.4	28.2	30.0	19.9				
Other securities	7.4	7.6	6.8	11.6				
Loans and discounts	39.1	44.3	45.0	45.3				
Total capital accounts	10.7	7.7	8.2	7.1				
NUMBER OF BANKS	110	160	40	1				

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 26, 1962

(Amounts in thousands of dollars)

ASSETS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
RESERVES, CASH, AND BANK BALANCES—TOTAL	14,311,599	467,584	7,605,047	926,091	799,483	524,619	308,516	1,305,859
Currency and coin	877,718	50,524	309,232	66,687	97,114	58,492	32,123	121,569
Reserve with Federal Reserve Banks	5,903,870	193,924	3,019,183	390,342	340,698	227,184	102,948	611,751
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,518,557	54,994	199,588	111,267	155,414	94,052	112,636	305,706
Other balances with banks in the U. S.	21,086	455	9,555	5,588	244	1,174	231	2,130
Balances with banks in foreign countries	92,893	792	65,290	4,852	14,921	340	269	2,454
Cash items in process of collection	5,897,475	166,895	4,002,199	347,355	191,092	143,377	60,309	262,249
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	16,868,481	567,119	7,097,278	975,829	1,378,026	691,541	426,297	2,664,414
Direct:								
Treasury bills	2,486,813	62,241	1,372,781	117,465	120,895	113,900	102,786	276,081
Treasury certificates of indebtedness	1,051,299	59,772	445,562	86,538	94,475	25,278	34,768	137,602
Treasury notes maturing in one year or less	2,641,268	84,202	1,050,100	129,338	312,176	113,783	47,149	400,012
Other Treasury notes	4,133,895	177,594	1,624,991	247,530	432,971	144,442	102,663	772,553
United States nonmarketable bonds	62,641	885	10,692	2,881	5,233	5,341	2,672	17,590
Other bonds maturing in 1 year or less	733,831	5,929	505,728	12,278	18,629	59,895	12,887	67,357
Other bonds maturing in 5 years	3,414,053	105,729	1,081,873	221,398	250,660	135,203	74,523	621,965
Other bonds maturing in 5 to 10 years	1,868,227	59,941	782,238	102,809	99,986	82,729	35,398	334,383
Other bonds maturing after 10 years	463,549	10,817	215,239	55,389	42,994	10,280	13,316	35,309
Guaranteed obligations	12,905	9	8,074	203	7	690	135	1,562
OTHER SECURITIES—TOTAL	6,792,020	239,450	3,441,040	289,039	462,217	236,471	157,526	1,001,292
Obligations of States and subdivisions	6,095,244	218,328	3,129,912	242,089	421,915	182,313	136,994	911,616
Other bonds, notes, and debentures	463,120	13,555	171,788	26,302	26,795	47,998	17,061	73,890
Federal Reserve bank stock	162,809	5,760	84,906	11,589	12,169	5,999	3,380	15,385
Other corporate stocks	70,847	1,807	54,434	9,059	1,338	161	91	401
TOTAL SECURITIES	23,660,501	806,569	10,538,318	1,264,868	1,840,243	928,012	583,823	3,665,706
LOANS AND DISCOUNTS, NET—TOTAL	39,300,015	1,320,199	20,023,748	2,467,024	2,657,408	1,433,541	750,236	4,111,981
Valuation reserves	850,229	27,907	457,910	68,613	43,815	29,263	14,956	93,834
LOANS AND DISCOUNTS, GROSS—TOTAL	40,150,244	1,348,106	20,481,658	2,535,637	2,701,223	1,462,804	765,192	4,205,815
Real estate loans—total	7,529,387	309,453	2,309,390	403,506	968,761	308,891	146,425	1,217,282
Secured by farm land	253,389	3,388	25,764	10,023	32,279	20,542	12,864	62,861
Secured by residential properties:								
Insured by FHA	1,482,197	14,650	565,354	61,120	99,574	24,311	7,234	244,101
Insured or guaranteed by VA	677,956	16,879	335,939	29,808	61,213	16,648	3,072	96,677
Not ins. or guar. by FHA or VA	2,957,378	151,021	710,024	177,745	460,383	138,158	77,503	554,285
Secured by other properties	2,158,467	123,515	672,309	124,810	315,312	109,232	45,752	259,358
Loans to domestic com'l. and foreign banks	1,192,096	13,481	851,281	69,013	39,370	17,776	15,592	85,389
Loans to other financial institutions	2,389,011	69,903	1,279,268	155,419	108,737	76,867	41,237	245,418
Loans to brokers and dealers in securities	2,352,462	13,038	1,922,898	76,569	87,478	28,620	12,126	105,316
Other loans for purchasing or carrying secs.	915,296	19,442	450,303	68,805	117,257	16,489	4,482	159,475
Loans to farmers directly guar. by CCC	154,542	-	375	-	1,707	52	2,236	42,121
Other loans to farmers	737,173	5,299	53,275	11,551	33,013	28,925	23,622	188,470
Commercial including open market paper	15,929,248	510,209	9,800,311	882,741	695,311	468,367	281,339	1,137,988
Other loans to individuals—total	7,326,680	379,639	2,581,147	800,252	560,436	485,805	218,489	964,158
Passenger automobile instalment loans	2,120,689	118,714	499,288	211,649	176,154	161,336	72,874	317,488
Other retail consumer instalment loans	643,118	25,660	191,005	64,325	45,824	48,202	16,186	114,396
Residential repair and modern instal.	665,743	24,725	251,074	80,800	51,899	41,067	19,135	96,855
Other instal. loans for personal expenditures	1,150,521	53,788	498,258	136,578	93,377	74,890	42,972	96,986
Single payment loans for personal expenditures	2,746,609	156,752	1,141,522	306,900	193,182	160,310	67,322	338,433
All other loans (including overdrafts)	1,624,349	27,642	1,233,410	67,781	89,153	31,012	19,644	60,198
TOTAL LOANS AND SECURITIES	62,960,516	2,126,768	30,562,066	3,731,892	4,497,651	2,361,553	1,334,059	7,777,687
Bank premises	626,267	32,194	285,646	44,856	38,581	30,777	23,768	62,148
Furniture and fixtures	149,479	5,745	47,902	15,394	10,850	6,707	6,787	19,637
Real estate owned other than bank premises	13,971	602	2,906	711	867	563	817	2,851
Investments and other assets indirectly representing bank premises or other real estate	125,428	1,610	66,214	8,990	2,614	7,268	647	15,719
Customers' liability on acceptances outstanding	1,071,178	3,208	990,572	10,421	1,317	332	377	10,340
Other assets	584,147	14,137	393,351	18,124	25,576	19,712	8,546	42,369
TOTAL ASSETS	79,842,585	2,651,848	39,953,704	4,756,479	5,376,939	2,951,531	1,683,517	9,236,610

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 26, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
DEMAND DEPOSITS—TOTAL	45,244,730	1,755,306	23,705,112	3,051,855	2,528,342	1,734,174	988,762	4,394,964
Individuals, partnerships, and corporations	33,121,842	1,426,228	16,176,006	2,450,565	2,057,121	1,351,943	695,918	3,435,194
Foreign Governments, central banks, etc.	395,435	-	387,322	1,212	75	1,783	211	30
United States Government	2,351,048	88,083	1,336,089	153,465	148,915	77,355	32,771	225,364
States and political subdivisions	2,258,728	144,397	749,385	83,344	170,445	131,716	151,010	356,964
Mutual savings banks in United States	365,542	44,948	286,225	31,727	96	1,699	-	411
Commercial banks in United States	4,189,986	30,000	2,560,137	285,791	115,619	152,261	98,109	292,886
Banks in foreign countries	708,596	2,741	643,537	10,700	4,205	2,657	827	8,070
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,853,553	18,909	1,566,411	35,051	31,866	14,760	9,916	76,045
TIME DEPOSITS—TOTAL	23,595,032	522,249	9,564,238	1,140,832	2,209,413	858,830	529,820	3,977,818
Savings deposits	16,334,021	459,630	5,364,602	873,348	1,845,167	698,459	368,253	3,229,531
Accumulated for payment of personal loans	142,330	-	-	15	109,086	5,111	1,665	8,301
Other time deposits of indiv., part., and corp.	4,182,594	44,773	2,298,210	216,829	149,605	87,566	83,806	546,303
Foreign Governments, central banks, etc.	1,285,199	-	1,229,918	17,358	-	4,581	2,000	12,965
United States Government	54,444	512	29,528	831	355	11,084	1,830	1,404
Postal savings	3,326	135	190	102	606	754	1,776	285
States and political subdivisions	1,377,070	16,999	456,252	30,024	104,019	50,879	62,799	177,688
Mutual savings banks in United States	15,078	-	14,753	-	-	-	-	-
Commercial banks in United States	125,213	200	109,195	1,775	225	396	8,691	1,241
Banks in foreign countries	75,757	-	61,590	550	350	-	-	100
TOTAL DEPOSITS	68,839,762	2,277,555	33,269,350	4,192,687	4,737,755	2,593,004	1,518,582	8,372,782
Rediscounts and other borrowed money	810,077	6,300	627,924	-	57,450	18,700	1,600	15,645
Acceptances outstanding	1,101,950	3,212	1,020,805	10,575	1,317	332	377	10,442
Other liabilities	2,251,775	114,162	1,511,951	94,787	89,410	93,001	29,214	129,411
TOTAL LIABILITIES	73,003,564	2,401,229	36,430,030	4,298,049	4,885,932	2,705,037	1,549,773	8,528,280
CAPITAL ACCOUNTS—TOTAL	6,839,021	250,619	3,523,674	458,430	491,007	246,494	133,744	708,330
Capital stock, notes, and debentures	1,994,624	74,112	1,040,565	109,638	135,953	68,005	42,138	197,037
Surplus	3,452,095	117,843	1,804,853	276,671	269,770	131,894	70,605	316,104
Undivided profits	1,244,969	51,602	615,556	68,481	81,122	39,829	17,495	152,112
Other capital accounts	147,333	7,062	62,700	3,640	4,162	6,766	3,506	43,077
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	79,842,585	2,651,848	39,953,704	4,756,479	5,376,939	2,951,531	1,683,517	9,236,610
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	7,919,413	159,766	3,471,234	559,829	642,610	394,771	314,291	642,539
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	1,975,075	73,912	1,025,346	109,638	135,953	67,980	42,138	194,182
Capital notes and debentures	15,984	-	15,219	-	-	-	-	315
Preferred stock	3,565	200	-	-	-	25	-	2,540
Retirable value of preferred stock	3,566	200	-	-	-	25	-	2,541
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	37,829,804	1,534,085	19,503,325	2,593,233	2,181,836	1,496,745	815,817	3,827,378
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	32,806,221	1,470,328	15,806,687	2,265,244	2,072,716	1,361,181	797,573	3,614,465
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.9	17.6	19.0	19.5	14.9	17.8	18.3	14.1
U. S. Gov't obligations, direct and guaranteed	21.1	21.4	17.8	20.5	25.6	23.4	25.3	28.8
Other securities	8.5	9.0	8.6	6.1	8.6	8.0	9.4	10.8
Loans and discounts	49.2	49.8	50.1	51.9	49.4	48.6	44.6	44.5
Total capital accounts	8.6	9.5	8.8	9.6	9.1	8.4	7.9	7.7
NUMBER OF BANKS	1,588	34	145	57	170	118	70	411

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 26, 1962

(Amounts in thousands of dollars)

ASSETS	ST. LOUIS	MINNESOTA	KANSAS CITY	DALLAS	SAN FRANCISCO			
RESERVES, CASH, AND BANK BALANCES—TOTAL	450,641	110,487	319,010	244,173	1,250,089			
Currency and coin	29,621	10,210	15,196	20,923	66,027			
Reserve with Federal Reserve Banks	195,118	44,631	111,198	78,486	588,407			
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	118,249	38,007	81,532	123,556	123,556			
Other balances with banks in the U. S.	132	-	75	534	968			
Balances with banks in foreign countries	45	31	73	544	3,282			
Cash items in process of collection	107,476	17,608	110,936	20,130	467,849			
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	675,341	220,262	298,785	244,275	1,629,314			
Direct:								
Treasury bills	87,317	47,774	32,030	44,908	108,635			
Treasury certificates of indebtedness	69,788	7,128	5,506	7,623	77,259			
Treasury notes maturing in one year or less	114,289	20,377	53,017	30,075	286,750			
Other Treasury notes	157,341	51,192	72,886	59,051	290,681			
United States nonmarketable bonds	4,499	3,063	2,596	1,888	5,301			
Other bonds maturing in 1 year or less	10,820	6,680	8,831	6,970	17,827			
Other bonds maturing in 5 years	165,234	49,071	70,379	41,947	596,071			
Other bonds maturing in 5 to 10 years	57,680	31,032	44,768	39,468	197,795			
Other bonds maturing after 10 years	7,767	3,823	8,743	11,209	48,663			
Guaranteed obligations	606	122	29	1,136	332			
OTHER SECURITIES—TOTAL	165,692	69,014	134,766	113,737	481,776			
Obligations of States and subdivisions	134,436	52,042	122,831	94,103	448,665			
Other bonds, notes, and debentures	24,430	15,720	7,878	17,350	20,353			
Federal Reserve bank stock	4,955	1,240	2,823	2,074	12,529			
Other corporate stocks	1,871	12	1,234	210	229			
TOTAL SECURITIES	841,033	289,276	433,551	358,012	2,111,090			
LOANS AND DISCOUNTS, NET—TOTAL	1,137,086	315,386	641,238	530,068	3,912,100			
Valuation reserves	20,772	5,636	7,115	6,884	73,524			
LOANS AND DISCOUNTS, GROSS—TOTAL	1,157,858	321,022	648,353	536,952	3,985,624			
Real estate loans—total	293,463	108,950	106,129	68,010	1,289,127			
Secured by farm land	27,935	10,480	11,330	7,169	28,754			
Secured by residential properties:								
Insured by FHA	64,063	27,433	25,697	11,215	337,445			
Insured or guaranteed by VA	10,464	9,973	6,548	1,544	89,191			
Not ins. or guar. by FHA or VA	115,778	39,861	28,849	24,701	479,070			
Secured by other properties	75,223	21,203	33,705	23,381	354,667			
Loans to domestic com'l. and foreign banks	23,100	500	2,887	2,600	71,107			
Loans to other financial institutions	89,260	4,356	33,349	10,055	275,142			
Loans to brokers and dealers in securities	50,367	1,483	3,053	505	51,009			
Other loans for purchasing or carrying secs.	16,013	1,491	11,306	9,126	41,107			
Loans to farmers directly guar. by CCC	13,556	6,844	63,922	22,472	1,257			
Other loans to farmers	43,458	69,100	106,171	48,244	126,045			
Commercial including open market paper	335,965	57,717	182,504	218,573	1,358,223			
Other loans to individuals—total	273,412	66,275	105,796	151,003	740,268			
Passenger automobile instalment loans	97,878	30,538	41,221	71,239	322,310			
Other retail consumer instalment loans	24,454	10,246	17,679	15,368	69,773			
Residential repair and modern instal.	15,839	5,516	11,217	11,052	56,564			
Other instal. loans for personal expenditures	27,403	9,973	10,895	21,276	84,125			
Single payment loans for personal expenditures	107,838	10,002	24,784	32,068	207,496			
All other loans (including overdrafts)	19,264	4,306	33,236	6,364	32,339			
TOTAL LOANS AND SECURITIES	1,978,119	604,662	1,074,789	888,080	6,023,190			
Bank premises	15,121	5,859	7,451	19,400	60,466			
Furniture and fixtures	4,780	2,386	2,117	4,866	22,308			
Real estate owned other than bank premises	199	325	421	749	2,960			
Investments and other assets indirectly representing bank premises or other real estate	1,107	13	1,551	271	19,424			
Customers' liability on acceptances outstanding	371	9	-	-	54,231			
Other assets	9,545	1,514	5,848	3,174	42,251			
TOTAL ASSETS	2,459,883	725,255	1,411,187	1,160,713	7,474,919			

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 26, 1962

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
DEMAND DEPOSITS—TOTAL	1,513,113	366,535	931,062	743,960	3,531,545			
Individuals, partnerships, and corporations	1,105,156	284,442	619,553	607,095	2,912,621			
Foreign Governments, central banks, etc.	-	-	-	-	4,802			
United States Government	65,937	10,207	26,494	16,411	169,957			
States and political subdivisions	95,162	51,864	84,518	67,716	172,207			
Mutual savings banks in United States	-	-	-	-	436			
Commercial banks in United States	230,103	15,486	192,349	43,763	173,482			
Banks in foreign countries	4,839	-	1,078	814	29,128			
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	11,916	4,536	7,070	8,161	68,912			
TIME DEPOSITS—TOTAL	678,000	294,645	316,590	309,495	3,193,102			
Savings deposits	447,159	170,999	237,130	216,435	2,423,308			
Accumulated for payment of personal loans	1,173	506	-	16,473	-			
Other time deposits of indiv., part., and corp.	197,009	107,685	56,168	39,303	355,337			
Foreign Governments, central banks, etc.	2,071	-	-	-	16,306			
United States Government	1,592	180	985	460	5,683			
Postal savings	440	5	16	1	16			
States and political subdivisions	28,306	15,270	22,141	35,943	376,750			
Mutual savings banks in United States	-	-	-	-	325			
Commercial banks in United States	250	-	150	880	2,210			
Banks in foreign countries	-	-	-	-	13,167			
TOTAL DEPOSITS	2,191,113	661,180	1,247,652	1,053,455	6,724,647			
Rediscounts and other borrowed money	16,558	250	20,100	3,200	42,350			
Acceptances outstanding	372	9	-	105	54,404			
Other liabilities	24,694	6,319	11,657	11,887	135,282			
TOTAL LIABILITIES	2,232,737	667,758	1,279,409	1,068,647	6,956,683			
CAPITAL ACCOUNTS—TOTAL	227,146	57,497	131,778	92,066	518,236			
Capital stock, notes, and debentures	68,947	19,307	38,185	32,195	168,542			
Surplus	98,124	22,360	56,223	36,826	250,822			
Undivided profits	56,919	13,851	30,751	19,816	97,435			
Other capital accounts	3,156	1,979	6,619	3,229	1,437			
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,459,883	725,255	1,411,187	1,160,713	7,474,919			
MEMORANDA								
PLEDGED ASSETS (AND SECURITIES LOANED)	211,643	93,674	153,641	163,997	1,111,418			
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	68,547	18,957	38,185	32,195	168,042			
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)	1,287,388	310,920	738,663	600,274	2,940,140			
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	1,109,597	323,234	601,283	663,656	2,720,257			
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.3	15.2	22.6	21.0	16.7			
U. S. Gov't obligations, direct and guaranteed	27.5	30.4	21.2	21.0	21.8			
Other securities	6.7	9.5	9.5	9.8	6.4			
Loans and discounts	46.2	43.5	45.4	45.7	52.3			
Total capital accounts	9.2	7.9	9.3	7.9	6.9			
NUMBER OF BANKS	157	128	135	110	53			

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.