



SUMMARY REPORT

Assets and Liabilities of Member Banks

JUNE 30, 1962

NUMBER 164

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, JUNE 30, 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	9,551,869	1,893,499	17,601,609	13,806,197	42,853,174	26,860,010	15,993,164
Currency and coin	165,016	31,305	764,052	1,438,230	2,398,603	1,687,196	711,407
Reserve with Federal Reserve Banks	3,494,645	915,577	7,406,027	5,022,925	16,839,174	10,635,308	6,203,866
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	101,602	91,911	2,072,988	4,823,521	7,090,022	5,482,330	1,607,692
Other balances with banks in the U. S.	3,912	2,103	37,759	48,562	92,336	67,236	25,100
Balances with banks in foreign countries	87,184	14,784	57,274	9,861	169,103	86,119	82,984
Cash items in process of collection	5,699,510	837,819	7,263,509	2,463,098	16,263,936	8,901,821	7,362,115
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	7,659,135	1,935,584	18,627,379	23,843,161	52,065,259	34,508,052	17,557,207
Direct:							
Treasury bills	1,989,073	199,698	1,611,082	2,667,135	6,466,988	3,805,997	2,660,991
Treasury certificates of indebtedness	491,673	151,083	1,266,601	1,074,847	2,984,204	1,975,998	1,008,206
Treasury notes maturing in one year or less	1,299,095	383,964	3,941,896	3,822,670	9,447,625	6,080,888	3,366,737
Other Treasury notes	1,632,122	460,260	4,244,570	5,582,166	11,919,118	7,862,408	4,056,710
United States nonmarketable bonds	6,031	400	61,207	220,593	288,231	226,538	61,693
Other bonds maturing in 1 year or less	160,942	6,268	273,361	353,290	793,861	462,623	331,238
Other bonds maturing in 5 years	981,901	570,680	4,602,672	5,340,389	11,495,642	7,981,601	3,514,041
Other bonds maturing in 5 to 10 years	913,275	156,992	2,110,807	3,806,250	6,987,324	4,892,731	2,094,593
Other bonds maturing after 10 years	179,294	6,214	419,256	932,414	1,537,178	1,094,049	443,129
Guaranteed obligations	5,729	25	95,927	43,407	145,088	125,219	19,869
OTHER SECURITIES--TOTAL	3,512,626	1,328,673	7,693,524	9,684,510	22,219,333	14,962,156	7,257,177
Obligations of States and subdivisions	3,157,971	1,149,976	6,866,994	8,145,793	19,320,734	12,808,791	6,511,943
Other bonds, notes, and debentures	203,500	143,910	580,633	1,349,895	2,277,938	1,772,265	505,673
Federal Reserve bank stock	90,647	23,625	177,392	165,414	457,078	293,499	163,579
Other corporate stocks	60,508	11,162	68,505	23,408	163,583	87,601	75,982
TOTAL SECURITIES	11,171,761	3,264,257	26,320,903	33,527,671	74,284,592	49,470,208	24,814,384
LOANS AND DISCOUNTS, NET--TOTAL	19,224,112	4,672,310	43,824,267	41,491,527	109,212,216	69,770,562	39,441,654
Valuation reserves	508,303	151,344	838,411	822,272	2,320,330	1,468,730	851,600
LOANS AND DISCOUNTS, GROSS--TOTAL	19,732,415	4,823,654	44,662,678	42,313,799	111,532,546	71,239,292	40,293,254
Real estate loans--total	1,083,661	277,898	10,272,434	13,728,213	25,362,206	17,541,887	7,820,319
Secured by farm land	1,231	1,020	211,522	800,048	1,013,821	741,547	272,274
Secured by residential properties:							
Insured by FHA	250,957	75,092	3,060,938	2,169,726	5,556,713	4,078,552	1,478,161
Insured or guaranteed by VA	131,178	22,979	907,759	1,186,719	2,248,635	1,571,161	677,474
Not ins. or guar. by FHA or VA	218,807	104,019	3,509,879	6,118,484	9,951,189	6,854,903	3,096,286
Secured by other properties	481,488	74,788	2,582,336	3,453,236	6,591,848	4,295,724	2,296,124
Loans to domestic com'l. and foreign banks	568,332	88,793	555,605	239,824	1,452,554	725,567	726,987
Loans to other financial institutions	1,773,840	611,359	3,147,651	1,256,473	6,789,323	3,990,487	2,798,836
Loans to brokers and dealers in securities	1,511,728	264,792	888,149	423,553	3,088,222	1,171,122	1,917,100
Other loans for purchasing or carrying secs.	409,317	146,751	726,701	415,925	1,698,694	884,233	814,461
Loans to farmers directly guar. by CCC	400	-	215,000	330,194	545,594	430,644	114,950
Other loans to farmers	9,221	20,109	968,548	2,676,902	3,674,780	2,878,466	796,314
Commercial including open market paper	10,979,897	2,659,206	17,077,153	10,718,872	41,435,128	25,377,562	16,057,566
Other loans to individuals--total	2,074,974	456,334	9,682,139	11,792,200	24,005,647	16,359,270	7,646,377
Passenger automobile instalment loans	208,980	79,504	3,221,927	4,298,046	7,808,457	5,523,979	2,284,478
Other retail consumer instalment loans	166,962	92,539	831,053	1,118,519	2,209,073	1,570,846	638,227
Residential repair and modern instal.	202,111	17,694	1,006,001	1,012,082	2,237,888	1,555,928	681,960
Other instal. loans for personal expenditures	493,192	34,026	1,263,238	1,991,749	3,782,205	2,569,063	1,213,142
Single payment loans for personal expenditures	1,003,729	232,571	3,359,920	3,371,804	7,968,024	5,139,454	2,828,570
All other loans (including overdrafts)	1,321,045	298,412	1,129,298	731,643	3,480,398	1,880,054	1,600,344
TOTAL LOANS AND SECURITIES	30,395,873	7,936,567	70,145,170	75,019,198	183,496,808	119,240,770	64,256,038
Bank premises	312,632	24,470	842,255	945,290	2,124,647	1,495,774	628,873
Furniture and fixtures	43,674	6,554	227,295	309,278	586,801	435,356	151,445
Real estate owned other than bank premises	2,503	-	22,928	54,742	80,173	65,176	14,997
Investments and other assets indirectly representing bank premises or other real estate	66,647	9,400	168,942	72,906	317,895	187,289	130,606
Customers' liability on acceptances outstanding	1,013,941	74,728	323,022	11,149	1,422,840	453,726	969,114
Other assets	522,887	63,912	553,621	336,524	1,476,944	820,783	656,161
TOTAL ASSETS	41,910,026	10,009,130	89,884,842	90,555,284	232,359,282	149,558,884	82,800,398

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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, JUNE 30, 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	26,731,050	6,193,360	50,892,789	46,726,555	130,543,754	82,834,181	47,709,573
Individuals, partnerships, and corporations	17,058,926	4,070,942	36,387,960	36,656,096	94,173,924	60,463,110	33,710,814
Foreign Governments, central banks, etc.	521,408	10,897	115,784	4,289	652,378	241,634	410,744
United States Government	1,917,840	545,701	3,669,579	2,601,120	8,734,240	5,423,910	3,310,330
States and political subdivisions	326,543	329,525	3,190,550	5,260,565	9,107,183	6,809,940	2,297,243
Mutual savings banks in United States	325,898	1,489	143,691	170,643	641,721	255,827	385,894
Commercial banks in United States	3,317,352	1,081,920	6,250,138	1,341,510	11,990,920	7,493,234	4,497,686
Banks in foreign countries	873,505	44,192	228,431	16,825	1,162,953	405,398	757,555
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,389,578	108,694	906,656	675,507	4,080,435	1,741,128	2,339,307
TIME DEPOSITS—TOTAL	8,307,778	2,616,528	29,738,049	34,850,754	75,513,109	50,893,479	24,619,630
Savings deposits	3,721,299	1,833,107	22,049,620	27,609,226	55,213,252	38,291,497	16,921,755
Accumulated for payment of personal loans	7,496	52	229,473	333,115	570,136	432,562	137,574
Other time deposits of indiv., part., and corp.	2,547,952	627,451	4,087,958	4,590,248	11,853,609	7,363,874	4,489,735
Foreign Governments, central banks, etc.	1,547,202	120,489	480,036	8,357	2,156,084	886,897	1,269,187
United States Government	52,722	5,000	107,270	95,617	260,609	205,787	54,822
Postal savings	-	2,000	2,692	8,478	13,170	9,845	3,325
States and political subdivisions	221,350	10,329	2,706,431	2,157,511	5,095,621	3,579,853	1,515,768
Mutual savings banks in United States	16,400	-	7,705	8,146	32,251	7,602	24,649
Commercial banks in United States	115,933	5,200	32,163	37,321	190,617	66,590	124,027
Banks in foreign countries	77,424	12,900	34,701	2,735	127,760	48,972	78,788
TOTAL DEPOSITS	35,038,828	8,809,888	80,630,838	81,577,309	206,056,863	133,727,660	72,329,203
Rediscounts and other borrowed money	380,842	33,933	239,942	79,851	734,568	379,445	355,123
Acceptances outstanding	1,050,415	74,784	328,351	11,469	1,465,019	462,658	1,002,361
Other liabilities	1,679,088	196,562	1,484,369	1,563,988	4,924,007	2,746,261	2,177,746
TOTAL LIABILITIES	38,149,173	9,115,167	82,683,500	83,232,617	213,180,457	137,316,024	75,864,433
CAPITAL ACCOUNTS—TOTAL	3,760,853	893,963	7,201,342	7,322,667	19,178,825	12,242,860	6,935,965
Capital stock, notes, and debentures	1,113,948	330,425	2,092,439	2,144,053	5,680,865	3,682,475	1,998,390
Surplus	1,907,603	459,326	3,829,894	3,408,965	9,605,788	6,123,886	3,481,902
Undivided profits	680,304	61,884	1,184,092	1,541,078	3,467,358	2,164,235	1,303,123
Other capital accounts	58,998	42,328	94,917	228,571	424,814	272,264	152,550
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	41,910,026	10,009,130	89,884,842	90,555,284	232,359,282	149,558,884	82,800,398
MEMORANDA							
PLEGGED ASSETS (AND SECURITIES LOANED)	3,715,902	1,235,703	13,640,074	11,090,718	29,682,397	21,103,219	8,579,178
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	1,113,948	330,425	2,085,939	2,128,379	5,658,691	3,679,315	1,979,376
Capital notes and debentures	-	-	3,500	12,004	15,504	-	15,504
Preferred stock	-	-	3,000	3,670	6,670	3,160	3,510
Retirable value of preferred stock	-	-	3,000	3,812	6,812	3,302	3,510
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	20,929,938	5,263,630	41,556,446	39,440,612	107,190,626	68,450,087	38,740,539
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	15,796,348	3,727,920	33,709,563	40,320,827	93,554,658	61,015,216	32,539,442
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	22.8	18.9	19.6	15.2	18.4	18.0	19.3
U. S. Gov't obligations, direct and guaranteed	18.3	19.3	20.7	26.3	22.4	23.1	21.2
Other securities	8.4	13.3	8.6	10.7	9.6	10.0	8.8
Loans and discounts	45.9	46.7	48.8	45.8	47.0	46.7	47.6
Total capital accounts	9.0	8.9	8.0	8.1	8.3	8.2	8.4
NUMBER OF BANKS	13	9	206	5,842	6,070	4,500	1,570

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

ALL MEMBER BANKS ON SELECTED CALL DATES, JUNE 6, 1957 TO JUNE 30, 1962
(Amounts in millions of dollars)

ASSETS	JUNE 6, 1957	JUNE 23, 1958	JUNE 10, 1959	JUNE 15, 1960	JUNE 30, 1961	MARCH 26, 1962	JUNE 30, 1962	CHANGE TO JUNE 30, 1962 FROM-- JUNE 30, 1961
RESERVES, CASH, AND BANK BALANCES--TOTAL	35,270	38,489	37,856	41,875	40,084	39,473	42,853	+ 2,769
Currency and coin	2,065	2,277	2,351	2,427	2,142	2,866	2,399	+ 257
Reserve with Federal Reserve Banks	18,501	18,570	18,086	17,918	16,488	16,519	16,839	+ 351
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	5,897	6,869	6,336	6,880	6,841	6,760	7,090	+ 249
Other balances with banks in the U. S.	33	44	40	32	57	74	92	+ 35
Balances with banks in foreign countries	72	104	94	94	142	179	169	+ 27
Cash items in process of collection	8,700	10,626	10,949	14,524	14,414	13,076	16,264	+ 1,850
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	45,829	53,165	50,225	43,526	50,361	51,924	52,065	+ 1,704
Direct:								
Treasury bills	3,439	3,574	3,854	2,521	5,962	7,262	6,467	+ 505
Treasury certificates of indebtedness	2,798	2,905	3,688	1,583	2,951	3,184	2,984	+ 33
Treasury notes maturing in one year or less	-	-	-	-	4,181	7,407	9,448	+ 5,267
Other Treasury notes	7,952	10,480	11,410	11,959	12,295	12,715	11,919	- 376
United States nonmarketable bonds	969	807	771	478	401	293	288	- 113
Other bonds maturing in 1 year or less	17,192	18,052	19,763	19,898	5,427	1,901	794	- 4,633
Other bonds maturing in 5 years	9,262	13,016	6,940	5,209	11,018	11,133	11,496	+ 478
Other bonds maturing in 5 to 10 years	4,067	3,847	3,351	1,399	6,397	6,264	6,987	+ 590
Other bonds maturing after 10 years	142	478	438	406	1,590	1,624	1,537	- 53
Guarantee obligations	8	5	9	73	139	139	145	+ 6
OTHER SECURITIES--TOTAL	13,531	16,277	16,633	15,788	17,696	20,583	22,219	+ 4,523
Obligations of States and subdivisions	10,768	12,786	13,820	13,473	15,220	17,994	19,321	+ 4,101
Other bonds, notes, and debentures	2,345	3,037	2,328	1,796	1,920	1,988	2,278	+ 358
Federal Reserve bank stock	332	353	378	399	426	454	457	+ 31
Other corporate stocks	86	102	107	120	130	147	164	+ 34
TOTAL SECURITIES	59,360	69,443	66,858	59,313	68,057	72,507	74,285	+ 6,228
LOANS AND DISCOUNTS, NET--TOTAL	78,448	82,146	88,431	98,344	99,992	106,765	109,212	+ 9,220
Valuation reserves	1,449	1,625	1,772	1,950	2,112	2,311	2,320	+ 208
LOANS AND DISCOUNTS, GROSS--TOTAL	79,897	83,771	90,203	100,294	102,104	109,076	111,533	+ 9,429
Real estate loans--total	17,768	18,712	21,180	22,309	23,086	24,271	25,362	+ 2,276
Secured by farm land	732	760	821	850	882	949	1,014	+ 132
Secured by residential properties:								
Insured by FHA	4,158	4,389	5,215	5,361	5,215	5,394	5,557	+ 342
Insured or guaranteed by VA	3,154	2,880	2,761	2,587	2,364	2,215	2,249	- 115
Not ins. or guar. by FHA or VA	6,168	6,662	7,739	8,336	8,969	9,475	9,951	+ 982
Secured by other properties	3,557	4,021	4,644	5,176	5,658	6,239	6,592	+ 934
Loans to domestic com'l. and foreign banks	989	1,680	1,820	2,309	2,309	2,510	2,453	+ 483
Loans to other financial institutions	-	-	5,277	6,736	5,644	6,060	6,789	+ 1,145
Loans to brokers and dealers in securities	2,132	3,574	2,260	2,469	2,780	3,550	3,088	+ 308
Other loans for purchasing or carrying secs.	1,416	1,706	1,669	1,488	1,709	1,777	1,699	- 10
Loans to farmers directly guar. by CCC	205	226	129	53	336	699	546	+ 210
Other loans to farmers	2,248	2,548	3,003	3,243	3,386	3,379	3,675	+ 289
Commercial including open market paper	36,500	36,125	34,172	38,204	38,872	40,638	41,435	+ 2,563
Other loans to individuals--total	16,229	16,544	18,397	20,932	22,421	22,769	24,006	+ 1,585
Passenger automobile instalment loans	5,423	5,468	5,984	6,941	7,081	7,236	7,808	+ 727
Other retail consumer instalment loans	2,061	1,909	1,980	2,232	2,630	2,180	2,209	- 421
Residential repair and modern instal.	1,661	1,741	1,909	2,178	2,247	2,197	2,238	- 9
Other instal. loans for personal expenditures	2,112	2,323	2,709	3,216	3,486	3,568	3,782	+ 296
Single payment loans for personal expenditures	4,973	5,104	5,815	6,365	6,977	7,588	7,968	+ 991
All other loans (including overdrafts)	2,410	2,657	2,298	2,550	2,900	3,424	3,480	+ 580
TOTAL LOANS AND SECURITIES	137,808	151,589	155,289	157,657	168,049	179,272	183,497	+15,448
Bank premises	1,350	1,487	1,639	1,846	1,963	2,082	2,125	+ 162
Furniture and fixtures	338	386	423	473	553	579	587	+ 34
Real estate owned other than bank premises	43	46	47	66	64	80	80	+ 16
Investments and other assets indirectly representing bank premises or other real estate	129	166	189	211	298	321	318	+ 20
Customers' liability on acceptances outstanding	748	948	726	970	1,417	1,549	1,423	+ 6
Other assets	823	893	1,096	1,068	1,290	1,326	1,477	+ 187
TOTAL ASSETS	176,507	194,003	197,265	204,167	213,719	224,681	232,359	+18,640

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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, JUNE 6, 1957 TO JUNE 30, 1962
(Amounts in millions of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	JUNE 6, 1957	JUNE 23, 1958	JUNE 10, 1959	JUNE 15, 1960	JUNE 30 1961	MARCH 26, 1962	JUNE 30, 1962	CHANGE TO JUNE 30, 1962 FROM June 30, 1961
DEMAND DEPOSITS—TOTAL	112,911	121,744	120,021	124,678	124,376	124,971	130,544	+ 6,168
Individuals, partnerships, and corporations	86,624	87,703	93,353	93,896	92,238	93,016	94,174	+ 1,936
Foreign Governments, central banks, etc.	-	-	-	-	648	645	652	+ 4
United States Government	2,932	8,658	2,406	5,745	5,731	6,125	8,734	+ 3,003
States and political subdivisions	8,371	8,628	8,207	8,304	9,241	8,616	9,107	- 134
Mutual savings banks in United States	-	-	-	-	580	597	642	+ 62
Commercial banks in United States	10,799	11,676	11,446	11,980	11,481	11,606	11,991	+ 510
Banks in foreign countries	1,568	1,597	1,499	1,387	1,016	1,108	1,163	+ 147
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,616	3,482	3,110	3,366	3,441	3,258	4,080	+ 639
TIME DEPOSITS—TOTAL	44,682	52,160	54,790	54,841	64,849	72,113	75,513	+10,664
Savings deposits	36,234	40,119	49,094	44,959	49,648	53,421	55,213	+ 5,565
Accumulated for payment of personal loans	434	462	471	521	571	580	570	- 1
Other time deposits of indiv., part., and corp.	4,215	5,758	-	5,053	8,081	10,498	11,854	+ 3,773
Foreign Governments, central banks, etc.	-	-	-	-	1,809	2,156	2,156	+ 347
United States Government	284	243	283	222	251	250	261	+ 10
Postal savings	18	16	14	13	12	11	13	+ 1
States and political subdivisions	2,128	3,296	2,937	2,768	4,203	4,866	5,096	+ 893
Mutual savings banks in United States	-	-	-	-	15	21	32	+ 17
Commercial banks in United States	46	139	124	98	156	190	191	+ 35
Banks in foreign countries	1,323	2,127	1,866	1,208	104	122	128	+ 24
TOTAL DEPOSITS	157,593	173,904	174,811	179,519	189,226	197,084	206,057	+16,831
Rediscunts and other borrowed money	1,374	1,078	2,686	2,503	382	2,063	735	+ 353
Acceptances outstanding	778	978	757	1,010	1,445	1,587	1,465	+ 20
Other liabilities	2,704	2,863	3,092	4,305	4,639	5,063	4,924	+ 285
TOTAL LIABILITIES	162,449	178,823	181,346	187,338	195,692	205,797	213,180	+17,488
CAPITAL ACCOUNTS—TOTAL	14,058	15,181	15,919	16,829	18,027	18,884	19,179	+ 1,152
Capital stock, notes, and debentures	4,222	4,456	4,802	5,105	5,406	5,646	5,681	+ 275
Surplus	6,875	7,341	7,841	8,208	8,841	9,510	9,606	+ 765
Undivided profits	2,627	3,009	2,908	3,176	3,380	3,313	3,467	+ 87
Other capital accounts	334	374	369	340	401	414	425	+ 24
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	176,507	194,003	197,265	204,167	213,719	224,681	232,359	+18,640
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	20,930	25,554	23,583	23,789	25,416	27,733	29,682	+ 4,266
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	4,191	4,426	4,773	5,081	5,382	5,624	5,659	+ 277
Capital notes and debentures	21	20	19	18	16	16	16	-
Preferred stock	10	10	10	7	7	7	7	-
Retirable value of preferred stock	15	14	12	7	8	7	7	- 1
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	98,316	104,251	102,738	103,276	103,122	105,136	107,191	+ 4,069
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	88,912	89,186	93,722	91,042	92,750	94,164	93,555	+ 805
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	20.0	19.8	19.2	20.5	18.8	17.6	18.4	- .4
U. S. Gov't obligations, direct and guaranteed	26.0	27.4	25.5	21.3	23.6	23.1	22.4	- 1.2
Other securities	7.7	8.4	8.4	7.7	8.3	9.2	9.6	+ 1.3
Loans and discounts	44.4	42.3	44.8	48.2	46.8	47.5	47.0	+ .2
Total capital accounts	8.0	7.8	8.1	8.2	8.4	8.4	8.3	- .1
NUMBER OF BANKS	6,445	6,357	6,280	6,217	6,141	6,086	6,070	- 71

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 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	1,697,068	662,774	1,034,294		11,999,108	9,899,406	2,099,702
Currency and coin	133,409	18,135	115,274		413,729	191,539	222,190
Reserve with Federal Reserve Banks	694,484	335,556	358,928		4,547,271	3,666,415	880,856
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	232,841	19,712	213,129		559,654	138,085	421,569
Other balances with banks in the U. S.	7,550	1,345	6,205		18,770	6,143	12,627
Balances with banks in foreign countries	8,530	6,986	1,544		93,465	89,479	3,986
Cash items in process of collection	620,254	281,040	339,214		6,366,219	5,807,745	558,474
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	1,891,361	604,977	1,286,384		11,906,861	8,103,863	3,802,998
Direct:							
Treasury bills	271,405	118,238	153,167		2,345,837	1,999,220	346,617
Treasury certificates of indebtedness	179,314	81,281	98,033		679,349	545,733	133,616
Treasury notes maturing in one year or less	371,777	118,261	253,516		2,005,616	1,446,090	559,526
Other Treasury notes	530,768	211,263	319,505		2,771,382	1,726,812	1,044,570
United States nonmarketable bonds	9,628	1,000	8,628		30,540	6,031	24,509
Other bonds maturing in 1 year or less	10,129	-	10,129		225,934	170,919	55,015
Other bonds maturing in 5 years	296,175	51,916	244,259		1,757,881	1,081,807	676,074
Other bonds maturing in 5 to 10 years	173,816	22,444	151,372		1,653,386	942,168	711,218
Other bonds maturing after 10 years	47,567	-	47,567		407,503	179,321	228,182
Guaranteed obligations	782	574	208		29,433	5,762	23,671
OTHER SECURITIES—TOTAL	850,588	178,268	672,320		5,916,143	3,724,314	2,191,829
Obligations of States and subdivisions	771,332	165,089	606,243		5,291,768	3,359,335	1,932,433
Other bonds, notes, and debentures	52,334	1,214	51,120		427,590	209,093	218,497
Federal Reserve bank stock	21,534	8,655	12,879		123,718	94,908	28,810
Other corporate stocks	5,388	3,310	2,078		73,067	60,978	12,089
TOTAL SECURITIES	2,741,949	783,245	1,958,704		17,823,004	11,828,177	5,994,827
LOANS AND DISCOUNTS, NET—TOTAL	4,974,010	1,774,634	3,199,376		28,420,783	20,403,571	8,017,212
Valuation reserves	110,873	42,509	68,364		739,380	553,368	186,012
LOANS AND DISCOUNTS, GROSS—TOTAL	5,084,883	1,817,143	3,267,740		29,160,163	20,956,939	8,203,224
Real estate loans—total	1,004,755	144,009	860,746		4,476,550	1,377,361	3,099,189
Secured by farm land	18,961	28	18,933		68,312	7,454	60,858
Secured by residential properties:							
Insured by FHA	104,930	17,879	87,051		964,042	297,134	666,908
Insured or guaranteed by VA	77,820	6,072	71,748		679,467	170,511	508,956
Not ins. or guar. by FHA or VA	444,229	26,885	417,344		1,582,463	341,973	1,240,490
Secured by other properties	358,815	93,145	265,670		1,182,266	560,289	621,977
Loans to domestic com'l. and foreign banks	22,900	16,494	6,406		650,219	579,284	70,935
Loans to other financial institutions	278,630	159,208	119,422		2,169,056	1,824,526	344,530
Loans to brokers and dealers in securities	78,234	52,763	25,471		1,726,927	1,541,113	185,814
Other loans for purchasing or carrying secs.	41,566	23,884	17,682		483,575	416,153	67,422
Loans to farmers directly guar. by CCC	-	-	-		1,151	481	670
Other loans to farmers	32,727	2,258	30,469		134,299	19,717	114,582
Commercial including open market paper	2,143,156	1,034,203	1,108,953		13,368,188	11,469,733	1,898,455
Other loans to individuals—total	1,340,852	332,381	1,008,471		4,677,511	2,376,121	2,301,390
Passenger automobile instalment loans	455,737	113,243	342,494		1,012,047	307,542	704,505
Other retail consumer instalment loans	107,110	30,469	76,641		345,468	185,330	160,138
Residential repair and modern instal.	86,665	21,454	65,211		470,242	236,308	233,934
Other instal. loans for personal expenditures	236,109	50,097	186,012		1,036,959	555,836	481,123
Single payment loans for personal expenditures	455,231	117,118	338,113		1,812,795	1,091,105	721,690
All other loans (including overdrafts)	142,063	51,943	90,120		1,472,687	1,352,450	120,237
TOTAL LOANS AND SECURITIES	7,715,959	2,557,879	5,158,080		46,243,787	32,231,748	14,012,039
Bank premises	100,888	20,110	80,778		477,687	324,878	152,809
Furniture and fixtures	23,003	4,340	18,663		97,812	46,197	51,615
Real estate owned other than bank premises	3,240	27	3,213		8,539	2,557	5,982
Investments and other assets indirectly representing bank premises or other real estate	3,524	1,092	2,432		79,796	70,482	9,314
Customers' liability on acceptances outstanding	56,172	54,625	1,547		1,024,147	1,022,130	2,017
Other assets	43,802	19,418	24,384		625,251	536,631	88,620
TOTAL ASSETS	9,643,656	3,320,265	6,323,391		60,556,127	44,134,029	16,422,098

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, JUNE 30, 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	6,264,079	2,418,221	3,845,858	35,313,952	27,829,728	7,484,224
Individuals, partnerships, and corporations	4,814,487	1,756,953	3,057,534	23,650,471	17,923,079	5,727,392
Foreign Governments, central banks, etc.	4,662	4,662	-	521,644	521,408	236
United States Government	453,955	166,399	287,556	2,491,163	2,000,446	490,717
States and political subdivisions	432,345	129,034	303,311	1,367,038	403,600	963,438
Mutual savings banks in United States	172,619	75,668	96,951	404,063	336,576	67,487
Commercial banks in United States	270,226	228,584	41,642	3,434,754	3,346,467	88,287
Banks in foreign countries	28,683	26,556	2,127	888,784	884,255	4,529
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	87,102	30,365	56,737	2,556,035	2,413,897	142,138
TIME DEPOSITS—TOTAL	2,086,296	423,970	1,662,326	16,544,107	9,214,877	7,329,230
Savings deposits	1,692,936	210,491	1,482,445	10,498,615	4,411,990	6,086,625
Accumulated for payment of personal loans	3,766	-	3,766	10,445	7,496	2,949
Other time deposits of indiv., part., and corp.	267,243	147,205	120,038	3,315,628	2,647,955	667,673
Foreign Governments, central banks, etc.	48,262	48,262	-	1,551,202	1,550,202	1,000
United States Government	8,112	3,010	5,102	58,172	53,175	4,997
Postal savings	712	2	710	195	175	20
States and political subdivisions	53,831	4,752	49,079	881,758	326,537	555,221
Mutual savings banks in United States	545	-	545	30,271	22,935	7,336
Commercial banks in United States	3,841	3,200	641	118,872	116,588	2,284
Banks in foreign countries	7,048	7,048	-	78,949	77,824	1,125
TOTAL DEPOSITS	8,350,375	2,842,191	5,508,184	51,858,059	37,044,605	14,813,454
Rediscunts and other borrowed money	2,580	1,697	883	393,422	380,842	12,580
Acceptances outstanding	57,616	56,047	1,569	1,060,658	1,058,606	2,052
Other liabilities	317,649	63,042	254,607	2,091,659	1,720,607	371,052
TOTAL LIABILITIES	8,728,220	2,962,977	5,765,243	55,403,798	40,204,660	15,199,138
CAPITAL ACCOUNTS—TOTAL	915,436	357,288	558,148	5,152,329	3,929,369	1,222,960
Capital stock, notes, and debentures	249,845	92,825	157,020	1,540,244	1,168,576	371,668
Surplus	473,379	195,675	277,704	2,602,378	2,001,696	600,682
Undivided profits	162,393	53,216	109,177	928,716	697,892	230,824
Other capital accounts	29,819	15,572	14,247	80,991	61,205	19,786
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	9,643,656	3,320,265	6,323,391	60,556,127	44,134,029	16,422,098
MEMORANDA						
PLEGGED ASSETS (AND SECURITIES LOANED)	772,132	298,832	473,300	5,815,467	4,017,651	1,797,816
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	248,845	92,825	156,020	1,525,395	1,165,076	360,319
Capital notes and debentures	-	-	-	14,739	3,500	11,239
Preferred stock	1,000	-	1,000	110	-	110
Retirable value of preferred stock	1,000	-	1,000	252	-	252
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,411,138	2,117,623	3,293,515	28,388,079	21,883,898	6,504,181
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	4,919,644	1,742,198	3,177,446	23,021,816	16,675,070	6,346,746
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	17.6	20.0	16.4	19.8	22.4	12.8
U. S. Gov't obligations, direct and guaranteed	19.6	18.2	20.3	19.7	18.4	23.2
Other securities	8.8	5.4	10.6	9.8	8.4	13.3
Loans and discounts	51.6	53.4	50.6	46.9	46.2	48.8
Total capital accounts	9.5	10.8	8.8	8.5	8.9	7.4
NUMBER OF BANKS	257	5	252	459	19	440

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1962

(Amounts in thousands of dollars)

ASSETS	PHILADELPHIA				CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
	RESERVES, CASH, AND BANK BALANCES—TOTAL	2,009,766	1,095,896		913,870	2,831,377	1,859,722
Currency and coin	163,489	38,819	124,670	235,564	101,346	134,218	
Reserve with Federal Reserve Banks	822,802	467,970	354,832	1,245,350	888,181	357,169	
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	381,901	80,241	301,660	516,945	174,338	342,607	
Other balances with banks in the U. S.	10,911	6,138	4,773	1,512	1,136	376	
Balances with banks in foreign countries	9,011	8,986	25	6,361	6,153	208	
Cash items in process of collection	621,652	493,742	127,910	825,645	688,568	137,077	
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,598,162	785,589	1,812,573	4,572,734	2,533,023	2,039,711	
Direct:							
Treasury bills	215,375	30,613	184,762	435,439	194,001	241,438	
Treasury certificates of indebtedness	142,730	60,155	82,575	288,448	203,925	84,523	
Treasury notes maturing in one year or less	398,031	153,355	244,676	1,036,754	655,227	381,527	
Other Treasury notes	550,250	241,564	308,686	1,291,819	834,836	456,983	
United States nonmarketable bonds	23,322	1,468	21,854	20,233	2,377	17,856	
Other bonds maturing in 1 year or less	30,128	9,515	20,613	59,457	34,440	25,017	
Other bonds maturing in 5 years	632,928	168,307	464,621	816,040	373,522	442,518	
Other bonds maturing in 5 to 10 years	425,331	79,813	345,518	501,482	189,129	312,353	
Other bonds maturing after 10 years	177,035	38,783	138,252	122,054	45,158	76,896	
Guaranteed obligations	3,032	2,016	1,016	1,008	408	600	
OTHER SECURITIES—TOTAL	1,043,483	269,437	774,046	2,034,820	1,381,324	653,496	
Obligations of States and subdivisions	818,239	209,369	608,870	1,854,115	1,283,545	570,570	
Other bonds, notes, and debentures	185,703	37,236	148,467	134,019	67,363	66,656	
Federal Reserve bank stock	26,009	10,542	15,467	42,621	28,404	14,217	
Other corporate stocks	13,532	12,290	1,242	4,065	2,012	2,053	
TOTAL SECURITIES	3,641,645	1,055,026	2,586,619	6,607,554	3,914,347	2,693,207	
LOANS AND DISCOUNTS, NET—TOTAL	5,787,457	2,433,382	3,354,075	8,206,286	4,991,290	3,214,996	
Valuation reserves	144,208	71,850	72,358	150,875	94,333	56,542	
LOANS AND DISCOUNTS, GROSS—TOTAL	5,931,665	2,505,232	3,426,433	8,357,161	5,085,623	3,271,538	
Real estate loans—total	1,641,341	224,377	1,416,964	2,668,781	1,315,849	1,352,932	
Secured by farm land	75,111	1,799	73,312	112,825	5,064	107,761	
Secured by residential properties:							
Insured by FHA	161,078	42,935	118,143	308,886	220,019	88,867	
Insured or guaranteed by VA	127,278	10,877	116,401	226,350	150,687	75,663	
Not ins. or guar. by FHA or VA	802,318	87,916	714,402	1,309,524	569,368	740,156	
Secured by other properties	475,556	80,850	394,706	711,196	370,711	340,485	
Loans to domestic com'l. and foreign banks	73,725	29,651	44,074	23,592	14,154	9,438	
Loans to other financial institutions	265,024	184,000	81,024	338,581	285,426	53,155	
Loans to brokers and dealers in securities	128,518	87,743	40,775	192,327	180,649	11,678	
Other loans for purchasing or carrying secs.	82,032	55,657	26,375	179,827	153,114	26,713	
Loans to farmers directly guar. by CCC	252	-	252	5,602	21	5,581	
Other loans to farmers	91,041	1,460	89,581	117,296	2,241	115,055	
Commercial including open market paper	1,876,352	1,150,712	725,640	2,488,769	1,859,088	629,681	
Other loans to individuals—total	1,594,808	691,399	903,409	2,073,800	1,065,060	1,008,740	
Passenger automobile instalment loans	490,356	208,953	281,403	719,697	280,306	439,391	
Other retail consumer instalment loans	143,223	67,626	75,597	141,207	57,108	84,099	
Residential repair and modern instal.	140,288	72,733	67,555	250,797	154,386	96,411	
Other instal. loans for personal expenditures	298,737	114,500	184,237	342,557	174,824	167,733	
Single payment loans for personal expenditures	522,204	227,587	294,617	619,542	398,436	221,106	
All other loans (including overdrafts)	178,572	80,233	98,339	268,586	210,021	58,565	
TOTAL LOANS AND SECURITIES	9,429,102	3,488,408	5,940,694	14,813,840	8,905,637	5,908,203	
Bank premises	115,739	40,670	75,069	155,827	81,554	74,273	
Furniture and fixtures	36,153	9,601	26,552	39,343	15,505	23,838	
Real estate owned other than bank premises	5,000	826	4,174	4,148	935	3,213	
Investments and other assets indirectly representing bank premises or other real estate	14,973	8,914	6,059	6,441	3,183	3,258	
Customers' liability on acceptances outstanding	27,320	27,067	253	1,547	1,546	1	
Other assets	49,577	29,342	20,235	76,347	61,377	14,970	
TOTAL ASSETS	11,687,630	4,700,724	6,986,906	17,928,870	10,929,459	6,999,411	

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	PHILADELPHIA			CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,323,889	3,228,115	3,095,774	9,189,455	5,930,995	3,258,460
Individuals, partnerships, and corporations	4,954,449	2,377,810	2,576,639	7,048,774	4,427,169	2,621,605
Foreign Governments, central banks, etc.	5,744	5,214	530	146	-	-
United States Government	443,669	236,328	207,341	769,474	533,651	235,823
States and political subdivisions	306,807	62,375	244,432	703,141	373,653	329,488
Mutual savings banks in United States	35,193	31,087	4,106	4,113	3,822	291
Commercial banks in United States	475,818	449,845	25,973	530,402	503,898	26,504
Banks in foreign countries	19,546	19,501	45	15,791	15,762	29
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	82,663	45,955	36,708	117,614	72,894	44,720
TIME DEPOSITS—TOTAL	4,042,977	936,777	3,106,200	6,749,651	3,741,539	3,008,112
Savings deposits	3,315,597	583,077	2,732,520	5,303,827	2,864,909	2,438,918
Accumulated for payment of personal loans	3,320	-	3,320	319,232	119,717	199,515
Other time deposits of indiv., part., and corp.	511,728	223,472	288,256	773,595	528,798	244,797
Foreign Governments, central banks, etc.	49,780	49,734	46	5,415	5,415	-
United States Government	5,580	207	5,373	2,789	2,190	599
Postal savings	537	82	455	928	99	829
States and political subdivisions	150,061	74,100	75,961	341,818	218,510	123,308
Mutual savings banks in United States	650	430	220	10	-	10
Commercial banks in United States	2,724	2,675	49	737	601	136
Banks in foreign countries	3,000	3,000	-	1,300	1,300	-
TOTAL DEPOSITS	10,366,866	4,164,892	6,201,974	15,939,106	9,672,534	6,266,572
Rediscunts and other borrowed money	2,685	-	2,685	29,408	28,000	1,408
Acceptances outstanding	28,652	28,338	314	2,047	2,046	1
Other liabilities	214,519	78,432	136,087	288,875	173,116	115,759
TOTAL LIABILITIES	10,612,722	4,271,662	6,341,060	16,259,436	9,875,696	6,383,740
CAPITAL ACCOUNTS—TOTAL	1,074,908	429,062	645,846	1,669,434	1,053,763	615,671
Capital stock, notes, and debentures	269,888	97,864	172,024	458,534	280,606	177,928
Surplus	598,903	253,532	345,371	962,230	666,195	296,035
Undivided profits	192,015	74,714	117,301	237,275	105,337	131,938
Other capital accounts	14,102	2,952	11,150	11,395	1,625	9,770
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	11,687,630	4,700,724	6,986,906	17,928,870	10,929,459	6,999,411
MEMORANDA						
PLEGGED ASSETS (AND SECURITIES LOANED)	1,395,809	655,045	740,764	2,695,070	1,696,915	998,155
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	269,838	97,864	171,974	458,534	280,606	177,928
Capital notes and debentures	-	-	-	-	-	-
Preferred stock	50	-	50	-	-	-
Retirable value of preferred stock	50	-	50	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,320,336	2,654,132	2,666,204	7,846,865	5,068,089	2,778,776
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	4,782,750	2,048,200	2,734,550	7,063,934	4,204,878	2,859,056
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	17.2	23.3	13.1	15.8	17.0	13.9
U. S. Gov't obligations, direct and guaranteed	22.2	16.7	25.9	25.5	23.2	29.1
Other securities	8.9	5.7	11.1	11.3	12.6	9.3
Loans and discounts	49.5	51.8	48.0	45.8	45.7	45.9
Total capital accounts	9.2	9.1	9.2	9.3	9.6	8.8
NUMBER OF BANKS	466	6	460	538	21	517

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1962

(Amounts in thousands of dollars)

ASSETS	RICHMOND			ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,928,874	1,089,953	838,921	2,657,590	1,322,364	1,335,226
Currency and coin	182,749	76,979	105,770	185,161	46,882	138,279
Reserve with Federal Reserve Banks	689,721	432,578	257,143	911,687	473,032	438,655
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	447,189	144,334	302,855	817,389	262,125	555,264
Other balances with banks in the U. S.	2,308	1,198	1,110	3,824	1,099	2,725
Balances with banks in foreign countries	1,841	1,304	537	1,857	716	1,141
Cash items in process of collection	605,066	433,560	171,506	737,672	538,510	199,162
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,537,016	1,222,211	1,314,805	3,238,517	1,167,079	2,071,438
Direct:						
Treasury bills	253,028	110,958	142,070	407,063	121,815	285,248
Treasury certificates of indebtedness	139,283	74,657	64,626	191,374	80,315	111,059
Treasury notes maturing in one year or less	462,417	256,136	206,281	646,475	289,180	357,295
Other Treasury notes	564,700	278,285	286,415	648,638	194,511	454,127
United States nonmarketable bonds	34,123	13,104	21,019	17,340	3,497	13,843
Other bonds maturing in 1 year or less	52,416	26,948	25,468	54,587	22,089	32,498
Other bonds maturing in 5 years	627,119	311,334	315,785	739,297	308,201	431,096
Other bonds maturing in 5 to 10 years	354,030	141,008	213,022	385,200	80,713	304,487
Other bonds maturing after 10 years	48,784	9,396	39,388	145,105	66,758	78,347
Guaranteed obligations	1,116	385	731	3,438	-	3,438
OTHER SECURITIES—TOTAL	825,393	368,931	456,462	1,135,324	367,478	767,846
Obligations of States and subdivisions	658,762	310,629	348,133	969,383	333,489	635,894
Other bonds, notes, and debentures	144,820	47,492	97,328	140,070	22,754	117,316
Federal Reserve bank stock	21,152	10,483	10,669	24,580	10,430	14,150
Other corporate stocks	659	327	332	1,291	805	486
TOTAL SECURITIES	3,362,409	1,591,142	1,771,267	4,373,841	1,534,557	2,839,284
LOANS AND DISCOUNTS, NET—TOTAL	4,996,280	2,517,530	2,478,750	5,532,343	2,443,176	3,089,167
Valuation reserves	81,751	45,986	35,765	106,109	43,957	62,152
LOANS AND DISCOUNTS, GROSS—TOTAL	5,078,031	2,563,516	2,514,515	5,638,452	2,487,133	3,151,319
Real estate loans—total	1,208,122	460,474	747,648	932,735	295,963	636,772
Secured by farm land	81,421	11,696	69,725	60,239	5,040	55,199
Secured by residential properties:						
Insured by FHA	100,179	39,353	60,826	91,950	44,639	47,311
Insured or guaranteed by VA	72,093	32,484	39,609	33,446	16,633	16,813
Not ins. or guar. by FHA or VA	562,785	173,539	389,246	372,246	96,423	275,823
Secured by other properties	391,644	203,402	188,242	374,854	133,228	241,626
Loans to domestic com'l. and foreign banks	49,578	28,294	21,284	36,806	25,324	11,482
Loans to other financial institutions	282,880	214,769	68,111	381,283	238,430	142,853
Loans to brokers and dealers in securities	64,110	50,931	13,179	59,078	35,520	23,558
Other loans for purchasing or carrying secs.	65,272	44,271	21,001	80,370	45,973	34,397
Loans to farmers directly guar. by CCC	938	132	806	19,499	9,452	10,047
Other loans to farmers	115,827	19,000	96,827	124,144	14,277	109,867
Commercial including open market paper	1,578,017	926,573	651,444	2,108,282	980,310	1,127,972
Other loans to individuals—total	1,586,878	745,080	841,798	1,731,137	743,917	987,220
Passenger automobile instalment loans	559,691	259,499	300,192	479,035	187,180	291,855
Other retail consumer instalment loans	134,571	61,992	72,579	187,618	77,309	110,309
Residential repair and modern instal.	100,153	58,157	41,996	144,799	60,023	84,776
Other instal. loans for personal expenditures	251,400	93,742	157,658	238,282	72,662	165,620
Single payment loans for personal expenditures	541,063	271,690	269,373	681,403	346,743	334,660
All other loans (including overdrafts)	126,409	73,992	52,417	165,118	97,967	67,151
TOTAL LOANS AND SECURITIES	8,358,689	4,108,672	4,250,017	9,906,184	3,977,733	5,928,451
Bank premises	115,093	58,152	56,941	158,983	67,002	91,981
Furniture and fixtures	33,267	12,731	20,536	46,660	13,843	32,817
Real estate owned other than bank premises	3,285	1,052	2,233	6,871	1,532	5,339
Investments and other assets indirectly representing bank premises or other real estate	14,890	11,138	3,752	21,970	11,415	10,555
Customers' liability on acceptances outstanding	1,487	1,177	310	4,381	3,636	745
Other assets	42,897	30,335	12,562	57,434	29,328	28,106
TOTAL ASSETS	10,498,482	5,313,210	5,185,272	12,860,073	5,426,853	7,433,220

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RICHMOND				ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,236,065	3,457,037	2,779,028		7,961,598	3,609,687	4,351,911
Individuals, partnerships, and corporations	4,743,024	2,537,856	2,205,168		5,566,361	2,332,598	3,233,763
Foreign Governments, central banks, etc.	25,717	25,717	-		2,610	2,225	385
United States Government	396,508	249,115	147,393		382,283	198,413	183,870
States and political subdivisions	502,653	216,307	286,346		961,789	381,173	580,616
Mutual savings banks in United States	8,151	7,784	367		-	-	-
Commercial banks in United States	486,088	379,321	106,767		963,940	654,891	309,049
Banks in foreign countries	7,795	7,752	43		9,034	7,916	1,118
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	66,129	33,185	32,944		75,581	32,471	43,110
TIME DEPOSITS—TOTAL	3,086,361	1,263,509	1,822,852		3,614,154	1,247,401	2,366,753
Savings deposits	2,539,743	962,503	1,577,240		2,674,219	883,633	1,790,586
Accumulated for payment of personal loans	11,521	5,877	5,644		7,338	1,863	5,475
Other time deposits of indiv., part., and corp.	317,918	192,982	124,936		599,921	236,791	363,130
Foreign Governments, central banks, etc.	16,777	14,777	2,000		7,794	7,500	294
United States Government	40,327	23,705	16,622		12,436	1,070	11,366
Postal savings	1,380	539	841		1,732	631	1,101
States and political subdivisions	155,571	61,696	93,875		288,583	112,473	176,110
Mutual savings banks in United States	-	-	-		-	-	-
Commercial banks in United States	3,124	1,430	1,694		22,081	3,390	18,691
Banks in foreign countries	-	-	-		50	50	-
TOTAL DEPOSITS	9,322,426	4,720,546	4,601,880		11,575,752	4,857,088	6,718,664
Rediscounts and other borrowed money	65,935	49,500	16,435		45,485	34,200	11,285
Acceptances outstanding	1,490	1,177	313		4,525	3,774	751
Other liabilities	226,345	125,195	101,150		195,346	92,686	102,660
TOTAL LIABILITIES	9,616,196	4,896,418	4,719,778		11,821,108	4,987,748	6,833,360
CAPITAL ACCOUNTS—TOTAL	882,286	416,792	465,494		1,038,965	439,105	599,860
Capital stock, notes, and debentures	235,635	114,206	121,429		317,055	126,634	190,421
Surplus	475,174	237,532	237,642		504,994	221,008	283,986
Undivided profits	146,121	54,876	91,245		170,562	67,494	103,068
Other capital accounts	25,356	10,178	15,178		46,354	23,969	22,385
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	10,498,482	5,313,210	5,185,272		12,860,073	5,426,853	7,433,220
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	1,571,693	793,364	778,329		2,282,942	974,802	1,308,140
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	235,610	114,206	121,404		316,855	126,634	190,221
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)	5,183,810	2,879,143	2,304,667		6,406,537	2,809,052	3,597,485
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	4,748,403	2,395,041	2,353,362		5,877,703	2,217,873	3,659,830
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	18.4	20.5	16.2		20.7	24.4	18.0
U. S. Gov't obligations, direct and guaranteed	24.2	23.0	25.4		25.2	21.5	27.9
Other securities	7.9	6.9	8.8		8.8	6.8	10.3
Loans and discounts	47.6	47.4	47.8		43.0	45.0	41.6
Total capital accounts	8.4	7.8	9.0		8.1	8.1	8.1
NUMBER OF BANKS	429	16	413		421	24	397

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 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	5,922,579	3,632,953	2,289,626	1,603,745	914,680	689,065
Currency and coin	349,488	124,174	225,314	96,564	31,089	65,475
Reserve with Federal Reserve Banks	2,458,362	1,629,591	828,771	590,220	334,604	255,616
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,114,774	278,179	836,595	449,755	142,218	307,537
Other balances with banks in the U. S.	11,366	3,148	8,218	1,443	570	873
Balances with banks in foreign countries	27,622	27,520	102	459	459	-
Cash items in process of collection	1,960,967	1,570,341	390,626	465,304	405,740	59,564
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	9,029,566	3,943,818	5,085,748	1,948,172	759,078	1,189,094
Direct:						
Treasury bills	863,710	358,090	505,620	205,161	61,702	143,459
Treasury certificates of indebtedness	467,393	246,598	220,795	185,793	123,126	62,667
Treasury notes maturing in one year or less	1,613,506	762,111	851,395	374,144	198,039	176,105
Other Treasury notes	2,225,604	991,787	1,233,817	420,977	138,454	282,523
United States nonmarketable bonds	53,428	7,776	45,652	18,452	5,574	12,878
Other bonds maturing in 1 year or less	172,464	85,116	87,348	20,889	2,199	18,690
Other bonds maturing in 5 years	2,218,652	1,016,208	1,202,444	457,230	168,150	289,080
Other bonds maturing in 5 to 10 years	1,225,878	444,342	781,536	228,129	56,720	171,409
Other bonds maturing after 10 years	184,378	30,339	154,039	35,817	4,609	31,208
Guaranteed obligations	4,553	1,451	3,102	1,580	505	1,075
OTHER SECURITIES—TOTAL	3,955,807	2,259,574	1,696,233	667,535	250,762	416,773
Obligations of States and subdivisions	3,426,188	2,033,504	1,392,684	563,755	227,349	336,406
Other bonds, notes, and debentures	452,261	175,377	276,884	85,764	13,174	72,590
Federal Reserve bank stock	64,157	38,798	25,359	15,767	8,617	7,150
Other corporate stocks	13,201	11,895	1,306	2,249	1,622	627
TOTAL SECURITIES	12,985,373	6,203,392	6,781,981	2,615,707	1,009,840	1,605,867
LOANS AND DISCOUNTS, NET—TOTAL	15,310,592	8,427,509	6,883,083	3,561,516	1,871,540	1,689,976
Valuation reserves	373,215	222,203	151,012	54,890	29,423	25,467
LOANS AND DISCOUNTS, GROSS—TOTAL	15,683,807	8,649,712	7,034,095	3,616,406	1,900,963	1,715,443
Real estate loans—total	3,931,103	1,290,341	2,640,762	791,488	217,996	573,492
Secured by farm land	147,263	2,695	144,568	84,594	4,947	79,647
Secured by residential properties:						
Insured by FHA	896,954	457,249	439,705	133,650	38,286	95,364
Insured or guaranteed by VA	349,878	187,570	162,308	43,018	13,556	29,462
Not ins. or guar. by FHA or VA	1,678,213	385,701	1,292,512	306,209	63,911	242,298
Secured by other properties	858,795	257,126	601,669	224,017	97,296	126,721
Loans to domestic com'l. and foreign banks	135,545	113,092	22,453	48,222	47,215	1,007
Loans to other financial institutions	1,161,705	973,686	188,019	269,581	229,213	40,368
Loans to brokers and dealers in securities	462,533	419,956	42,577	95,191	90,853	4,338
Other loans for purchasing or carrying secs.	303,531	193,552	109,979	59,361	42,698	16,663
Loans to farmers directly guar. by CCC	82,672	6,784	75,888	29,060	9,852	19,208
Other loans to farmers	513,671	31,959	481,712	196,054	17,762	178,292
Commercial including open market paper	5,258,635	3,831,097	1,427,538	1,091,806	700,854	390,952
Other loans to individuals—total	3,322,724	1,395,109	1,927,615	967,692	496,939	470,753
Passenger automobile instalment loans	1,127,038	386,076	740,962	258,962	87,570	171,392
Other retail consumer instalment loans	408,179	175,857	232,322	86,656	38,079	48,577
Residential repair and modern instal.	379,571	187,599	191,972	97,640	64,886	32,754
Other instal. loans for personal expenditures	331,713	102,001	229,712	100,931	40,650	60,281
Single payment loans for personal expenditures	1,076,223	543,576	532,647	423,503	265,754	157,749
All other loans (including overdrafts)	511,688	394,136	117,552	67,951	47,581	20,370
TOTAL LOANS AND SECURITIES	28,295,965	14,630,901	13,665,064	6,177,223	2,881,380	3,295,843
Bank premises	214,466	87,715	126,751	59,430	22,565	36,865
Furniture and fixtures	57,515	15,837	41,678	16,149	3,938	12,211
Real estate owned other than bank premises	14,854	4,635	10,219	3,444	523	2,921
Investments and other assets indirectly representing bank premises or other real estate	32,714	19,131	13,583	4,412	1,275	3,137
Customers' liability on acceptances outstanding	76,912	76,318	594	4,695	4,608	87
Other assets	177,918	120,476	57,442	30,441	19,126	11,315
TOTAL ASSETS	34,792,923	18,587,966	16,204,957	7,899,539	3,848,095	4,051,444

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, JUNE 30, 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	18,647,099	11,034,684	7,612,415		4,949,852	2,660,484	2,289,368
Individuals, partnerships, and corporations	13,390,388	7,368,188	6,022,200		3,476,197	1,616,328	1,859,869
Foreign Governments, central banks, etc.	11,136	10,943	193		-	-	-
United States Government	1,516,785	1,059,074	457,711		269,186	177,063	92,123
States and political subdivisions	1,550,964	697,284	853,680		366,593	120,609	245,984
Mutual savings banks in United States	1,988	1,771	217		130	2	128
Commercial banks in United States	1,805,847	1,652,072	153,775		791,473	722,410	69,063
Banks in foreign countries	57,898	57,747	151		4,112	4,112	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	312,093	187,605	124,488		42,161	19,960	22,201
TIME DEPOSITS—TOTAL	12,711,222	5,544,692	7,166,530		2,157,711	781,780	1,375,931
Savings deposits	9,994,493	4,270,383	5,724,110		1,419,542	523,701	895,841
Accumulated for payment of personal loans	52,652	5,782	46,870		3,980	-	3,980
Other time deposits of indiv., part., and corp.	1,955,353	913,254	1,042,099		615,641	213,944	401,697
Foreign Governments, central banks, etc.	120,489	120,489	-		2,071	2,071	-
United States Government	15,826	10,940	4,886		6,782	4,072	2,710
Postal savings	4,757	2,022	2,735		556	421	135
States and political subdivisions	542,497	199,697	342,800		107,874	37,471	70,403
Mutual savings banks in United States	10	-	10		-	-	-
Commercial banks in United States	11,445	8,425	3,020		1,165	-	1,165
Banks in foreign countries	13,700	13,700	-		100	100	-
TOTAL DEPOSITS	31,358,321	16,579,376	14,778,945		7,107,563	3,442,264	3,665,299
Rediscounts and other borrowed money	69,478	57,678	11,800		4,030	2,000	2,030
Acceptances outstanding	77,117	76,374	743		4,740	4,653	87
Other liabilities	565,837	344,055	221,782		81,955	46,908	35,047
TOTAL LIABILITIES	32,070,753	17,057,483	15,013,270		7,198,288	3,495,825	3,702,463
CAPITAL ACCOUNTS—TOTAL	2,722,170	1,530,483	1,191,687		701,251	352,270	348,981
Capital stock, notes, and debentures	839,957	493,457	346,500		197,513	104,078	93,435
Surplus	1,308,548	802,045	506,503		328,707	183,146	145,561
Undivided profits	463,299	181,381	281,918		158,968	64,273	94,695
Other capital accounts	110,366	53,600	56,766		16,063	773	15,290
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	34,792,923	18,587,966	16,204,957		7,899,539	3,848,095	4,051,444
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	3,191,271	2,100,179	1,091,092		777,529	428,735	348,794
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	835,157	490,457	344,700		197,113	104,078	93,035
Capital notes and debentures	315	-	315		250	-	250
Preferred stock	4,485	3,000	1,485		150	-	150
Retirable value of preferred stock	4,485	3,000	1,485		150	-	150
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	15,571,916	9,186,164	6,385,752		4,034,793	2,112,526	1,922,267
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	13,363,500	6,753,197	6,610,303		3,423,889	1,355,271	2,068,618
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	17.0	19.5	14.1		20.3	23.8	17.0
U. S. Gov't obligations, direct and guaranteed	26.0	21.2	31.4		24.7	19.7	29.3
Other securities	11.4	12.2	10.5		8.5	6.5	10.3
Loans and discounts	44.0	45.3	42.5		45.1	48.6	41.7
Total capital accounts	7.8	8.2	7.4		8.9	9.2	8.6
NUMBER OF BANKS	1,003	27	976		477	18	459

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1962
(Amounts in thousands of dollars)

ASSETS	MINNEAPOLIS				KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,008,943	481,023	527,920		2,194,500	1,243,216	951,284
Currency and coin	61,105	10,320	50,785		108,950	35,582	73,368
Reserve with Federal Reserve Banks	399,982	174,564	225,548		779,089	437,262	341,827
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	222,873	40,104	182,769		706,964	252,766	454,198
Other balances with banks in the U. S.	7,323	7,314	9		2,089	1,467	622
Balances with banks in foreign countries	2,176	1,628	548		553	553	-
Cash items in process of collection	315,484	247,093	68,391		596,855	515,586	81,269
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	1,429,033	331,978	1,097,055		2,467,512	1,034,190	1,433,322
Direct:							
Treasury bills	127,272	12,368	114,904		322,920	131,962	190,958
Treasury certificates of indebtedness	49,297	6,414	42,883		151,079	98,897	52,182
Treasury notes maturing in one year or less	244,758	80,377	164,381		399,139	215,639	183,500
Other Treasury notes	341,281	89,380	251,901		581,809	226,567	355,242
United States nonmarketable bonds	11,768	927	10,841		19,422	3,319	16,103
Other bonds maturing in 1 year or less	18,161	2,678	15,483		28,285	11,455	16,830
Other bonds maturing in 5 years	350,257	79,206	271,051		590,742	235,642	355,100
Other bonds maturing in 5 to 10 years	261,873	57,619	204,254		315,724	98,226	217,498
Other bonds maturing after 10 years	24,220	3,004	21,216		57,936	12,376	45,560
Guaranteed obligations	146	5	141		456	107	349
OTHER SECURITIES—TOTAL	521,367	130,474	390,893		859,202	353,960	505,242
Obligations of States and subdivisions	408,992	109,858	299,134		741,971	299,211	442,760
Other bonds, notes, and debentures	101,238	16,156	85,082		96,196	43,165	53,031
Federal Reserve bank stock	10,601	4,137	6,464		19,303	10,212	9,091
Other corporate stocks	536	323	213		1,732	1,372	360
TOTAL SECURITIES	1,950,400	462,452	1,487,948		3,326,714	1,388,150	1,938,564
LOANS AND DISCOUNTS, NET—TOTAL	2,722,110	1,000,387	1,721,723		4,587,029	2,361,733	2,225,296
Valuation reserves	47,384	12,636	34,748		68,473	33,984	34,489
LOANS AND DISCOUNTS, GROSS—TOTAL	2,769,494	1,013,023	1,756,471		4,655,502	2,395,717	2,259,785
Real estate loans—total	754,963	143,426	611,537		736,345	321,455	414,890
Secured by farm land	38,797	404	38,393		74,878	7,392	67,486
Secured by residential properties:							
Insured by FHA	177,186	28,035	149,151		104,561	56,516	48,045
Insured or guaranteed by VA	96,698	33,159	63,539		47,132	22,375	24,757
Not ins. or guar. by FHA or VA	301,559	52,678	248,881		234,716	80,895	153,821
Secured by other properties	140,723	29,150	111,573		275,058	154,277	120,781
Loans to domestic com'l. and foreign banks	13,605	9,605	4,000		42,510	22,171	20,339
Loans to other financial institutions	125,193	95,699	29,494		280,398	237,386	43,012
Loans to brokers and dealers in securities	15,945	9,336	6,609		45,230	31,178	14,052
Other loans for purchasing or carrying secs.	25,138	15,962	9,176		56,613	43,877	12,736
Loans to farmers directly guar. by CCC	29,019	7,080	21,939		167,736	59,059	108,677
Other loans to farmers	310,315	10,302	300,013		710,790	152,324	558,466
Commercial including open market paper	848,580	492,347	356,233		1,511,041	982,806	528,235
Other loans to individuals—total	595,500	200,347	395,153		1,007,862	466,573	541,289
Passenger automobile instalment loans	244,976	72,257	172,719		342,591	114,561	228,030
Other retail consumer instalment loans	80,183	23,375	56,808		103,587	52,127	51,460
Residential repair and modern instal.	54,264	16,827	37,437		80,271	46,021	34,250
Other instal. loans for personal expenditures	68,463	19,301	49,162		114,770	36,883	77,887
Single payment loans for personal expenditures	147,614	68,587	79,027		366,643	216,981	149,662
All other loans (including overdrafts)	51,236	28,919	22,317		96,977	78,888	18,089
TOTAL LOANS AND SECURITIES	4,672,510	1,462,839	3,209,671		7,913,743	3,749,883	4,163,860
Bank premises	56,616	13,111	43,505		85,035	46,393	38,642
Furniture and fixtures	20,496	4,478	16,018		20,275	5,768	14,507
Real estate owned other than bank premises	2,563	334	2,229		5,752	1,331	4,421
Investments and other assets indirectly representing bank premises or other real estate	18,284	16,604	1,680		16,483	11,719	4,764
Customers' liability on acceptances outstanding	2,858	2,229	629		612	608	4
Other assets	25,444	9,217	16,227		40,796	30,354	10,442
TOTAL ASSETS	5,807,714	1,989,835	3,817,879		10,277,196	5,089,272	5,187,924

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MINNEAPOLIS			KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	3,173,339	1,301,543	1,871,796	6,720,657	3,483,346	3,237,311
Individuals, partnerships, and corporations	2,205,344	778,810	1,426,534	4,604,919	2,154,704	2,450,215
Foreign Governments, central banks, etc.	-	-	-	-	-	-
United States Government	197,183	111,427	85,756	339,031	204,068	134,963
States and political subdivisions	362,637	99,706	262,931	742,278	262,544	479,734
Mutual savings banks in United States	3,254	2,869	385	-	-	-
Commercial banks in United States	355,885	287,480	68,405	962,454	824,786	137,668
Banks in foreign countries	4,235	3,592	643	2,911	2,911	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	44,801	17,659	27,142	69,064	34,333	34,731
TIME DEPOSITS—TOTAL	2,083,127	486,345	1,596,782	2,521,355	1,051,537	1,469,818
Savings deposits	1,160,537	236,862	923,675	1,836,665	803,132	1,033,533
Accumulated for payment of personal loans	7,112	468	6,644	8,441	4,751	3,690
Other time deposits of indiv., part., and corp.	823,141	224,207	598,934	481,027	205,040	275,987
Foreign Governments, central banks, etc.	3,987	2,000	1,987	-	-	-
United States Government	3,659	1,310	2,349	7,341	1,904	5,437
Postal savings	274	-	274	218	1	217
States and political subdivisions	84,371	21,498	62,873	185,955	36,094	149,861
Mutual savings banks in United States	-	-	-	-	-	-
Commercial banks in United States	46	-	46	1,708	615	1,093
Banks in foreign countries	-	-	-	-	-	-
TOTAL DEPOSITS	5,256,466	1,787,888	3,468,578	9,242,012	4,534,883	4,707,129
Rediscounts and other borrowed money	3,180	1,000	2,180	51,485	44,300	7,185
Acceptances outstanding	2,902	2,229	673	612	608	4
Other liabilities	77,202	32,205	44,997	89,587	52,272	37,315
TOTAL LIABILITIES	5,339,750	1,823,322	3,516,428	9,383,696	4,632,063	4,751,633
CAPITAL ACCOUNTS—TOTAL	467,964	166,513	301,451	893,500	457,209	436,291
Capital stock, notes, and debentures	144,785	52,000	92,785	267,183	150,548	116,635
Surplus	209,474	85,900	123,574	378,211	189,816	188,395
Undivided profits	101,838	28,338	73,500	222,939	104,158	118,781
Other capital accounts	11,867	275	11,592	25,167	12,687	12,480
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	5,807,714	1,989,835	3,817,879	10,277,196	5,089,272	5,187,924
MEMORANDA						
PLEGDED ASSETS (AND SECURITIES LOANED)	921,872	359,629	562,243	1,665,985	717,950	948,035
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	144,435	52,000	92,435	267,183	150,548	116,635
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)	2,634,982	1,014,346	1,620,636	5,416,944	2,714,994	2,701,950
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	2,304,787	655,543	1,649,244	4,822,317	1,938,906	2,883,411
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	17.4	24.2	13.8	21.4	24.4	18.3
U. S. Gov't obligations, direct and guaranteed	24.6	16.7	28.7	24.0	20.3	27.6
Other securities	9.0	6.6	10.2	8.4	7.0	9.7
Loans and discounts	46.9	50.3	45.1	44.6	46.4	42.9
Total capital accounts	8.1	8.4	7.9	8.7	9.0	8.4
NUMBER OF BANKS	475	11	464	758	35	723

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1962
(Amounts in thousands of dollars)

ASSETS	DALLAS				SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	3,000,482	1,665,399	1,335,083		5,999,142	5,179,591	819,551
Currency and coin	134,629	36,006	98,623		333,766	249,502	84,264
Reserve with Federal Reserve Banks	972,111	568,232	403,879		2,728,095	2,408,264	319,831
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,153,394	460,526	692,868		486,343	273,873	212,470
Other balances with banks in the U. S.	12,915	3,942	8,973		12,325	10,274	2,051
Balances with banks in foreign countries	2,459	1,871	588		14,769	13,587	1,182
Cash items in process of collection	724,974	594,822	130,152		2,423,844	2,224,091	199,753
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,756,538	1,289,884	1,466,654		7,689,787	6,446,408	1,243,379
Direct:							
Treasury bills	278,806	57,704	221,102		740,972	603,182	137,790
Treasury certificates of indebtedness	99,143	48,317	50,826		411,001	339,939	71,062
Treasury notes maturing in one year or less	425,023	221,973	203,050		1,469,985	1,228,567	241,418
Other Treasury notes	566,408	243,213	323,195		1,425,482	1,160,280	265,202
United States nonmarketable bonds	19,257	2,927	16,330		30,718	19,638	11,080
Other bonds maturing in 1 year or less	50,949	31,620	19,329		70,462	43,592	26,870
Other bonds maturing in 5 years	637,097	298,748	338,349		2,372,224	2,062,212	310,012
Other bonds maturing in 5 to 10 years	462,858	224,422	238,436		999,617	844,470	155,147
Other bonds maturing after 10 years	130,548	79,918	50,630		156,231	135,102	21,129
Guaranteed obligations	86,449	81,042	5,407		13,095	9,426	3,669
OTHER SECURITIES—TOTAL	1,067,090	357,490	709,600		3,342,581	2,892,811	449,770
Obligations of States and subdivisions	889,379	313,861	575,518		2,926,850	2,529,702	397,148
Other bonds, notes, and debentures	149,734	28,582	121,152		308,209	266,437	41,772
Federal Reserve bank stock	26,251	14,624	11,627		61,385	51,854	9,531
Other corporate stocks	1,726	423	1,303		46,137	44,818	1,319
TOTAL SECURITIES	3,823,628	1,647,374	2,176,254		11,032,368	9,339,219	1,693,149
LOANS AND DISCOUNTS, NET—TOTAL	5,709,653	3,057,373	2,652,280		19,404,157	16,438,564	2,965,593
Valuation reserves	107,709	52,815	54,894		335,463	294,994	40,469
LOANS AND DISCOUNTS, GROSS—TOTAL	5,817,362	3,110,188	2,707,174		19,739,620	16,733,558	3,006,062
Real estate loans—total	536,549	204,869	331,680		6,679,474	5,637,873	1,041,601
Secured by farm land	58,082	12,001	46,081		193,338	155,253	38,085
Secured by residential properties:							
Insured by FHA	42,434	13,026	29,408		2,470,863	2,131,916	338,947
Insured or guaranteed by VA	20,530	8,950	11,580		474,925	409,042	65,883
Not ins. or guar. by FHA or VA	168,696	40,393	128,303		2,188,231	1,913,023	275,208
Secured by other properties	246,807	130,499	116,308		1,352,117	1,028,639	323,478
Loans to domestic com'l. and foreign banks	41,033	31,762	9,271		314,819	295,684	19,135
Loans to other financial institutions	287,418	208,442	78,976		949,574	882,065	67,509
Loans to brokers and dealers in securities	79,124	71,455	7,669		141,005	93,172	47,833
Other loans for purchasing or carrying secs.	214,085	162,360	51,725		107,324	85,268	22,056
Loans to farmers directly guar. by CCC	99,073	13,616	85,457		110,592	108,923	1,669
Other loans to farmers	365,805	26,529	339,276		962,811	700,049	262,762
Commercial including open market paper	2,721,586	1,697,885	1,023,701		6,440,716	5,590,648	850,068
Other loans to individuals—total	1,315,369	578,880	736,489		3,791,514	3,121,641	669,873
Passenger automobile instalment loans	478,623	163,738	314,885		1,639,704	1,329,486	310,218
Other retail consumer instalment loans	118,316	48,708	69,608		352,955	272,574	80,381
Residential repair and modern instal.	88,481	33,753	54,728		344,717	273,659	71,058
Other instal. loans for personal expenditures	196,730	73,974	122,756		565,554	455,986	109,568
Single payment loans for personal expenditures	433,219	258,707	174,512		888,584	789,936	98,648
All other loans (including overdrafts)	157,320	114,390	42,930		241,791	218,235	23,556
TOTAL LOANS AND SECURITIES	9,533,281	4,704,747	4,828,534		30,436,525	25,777,783	4,658,742
Bank premises	203,549	112,235	91,314		381,334	304,972	76,362
Furniture and fixtures	32,650	8,935	23,715		163,478	136,350	27,128
Real estate owned other than bank premises	11,059	4,232	6,827		11,418	7,447	3,971
Investments and other assets indirectly representing bank premises or other real estate	5,992	2,219	3,773		98,416	87,817	10,599
Customers' liability on acceptances outstanding	18,633	17,274	1,359		204,076	200,473	3,603
Other assets	54,691	40,596	14,095		252,346	214,220	38,126
TOTAL ASSETS	12,860,337	6,555,637	6,304,700		37,546,735	31,908,653	5,638,082

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1962

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DALLAS			SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	8,300,354	4,222,785	4,077,569	17,463,415	14,640,574	2,822,841
Individuals, partnerships, and corporations	5,938,374	2,694,846	3,243,528	13,781,136	11,549,487	2,231,649
Foreign Governments, central banks, etc.	4,461	2,978	1,483	76,258	74,796	1,462
United States Government	310,879	193,209	117,670	1,164,124	1,003,927	160,197
States and political subdivisions	612,699	225,194	387,505	1,198,239	875,139	323,100
Mutual savings banks in United States	-	-	-	12,210	11,499	711
Commercial banks in United States	1,326,537	1,048,675	277,862	587,496	550,981	36,515
Banks in foreign countries	16,390	14,356	2,034	107,774	101,668	6,106
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	91,014	43,527	47,487	536,178	473,077	63,101
TIME DEPOSITS—TOTAL	3,312,629	1,666,083	1,646,546	16,603,519	14,303,845	2,299,674
Savings deposits	1,861,106	774,847	1,086,259	12,915,972	11,078,498	1,837,474
Accumulated for payment of personal loans	142,222	91,067	51,155	107	-	107
Other time deposits of indiv., part., and corp.	829,668	568,391	261,277	1,362,746	1,161,322	201,424
Foreign Governments, central banks, etc.	2,537	2,507	30	347,770	344,770	3,000
United States Government	14,587	2,768	11,819	84,998	60,641	24,357
Postal savings	1,101	54	1,047	780	666	114
States and political subdivisions	448,381	221,224	227,157	1,854,921	1,624,058	230,863
Mutual savings banks in United States	-	-	-	765	740	25
Commercial banks in United States	10,677	2,875	7,802	14,197	13,497	700
Banks in foreign countries	2,350	2,350	-	21,263	19,653	1,610
TOTAL DEPOSITS	11,612,983	5,888,868	5,724,115	34,066,934	28,944,419	5,122,515
Rediscounts and other borrowed money	34,362	32,000	2,362	32,518	23,500	9,018
Acceptances outstanding	18,633	17,274	1,359	206,027	202,424	3,603
Other liabilities	109,849	61,594	48,255	665,184	569,907	95,277
TOTAL LIABILITIES	11,775,827	5,999,736	5,776,091	34,970,663	29,740,250	5,230,413
CAPITAL ACCOUNTS—TOTAL	1,084,510	555,901	528,609	2,576,072	2,168,403	407,669
Capital stock, notes, and debentures	391,526	220,113	171,413	768,700	635,905	132,795
Surplus	484,883	267,687	217,196	1,278,907	1,092,591	186,316
Undivided profits	174,069	65,192	108,877	509,163	429,409	79,754
Other capital accounts	34,032	2,909	31,123	19,302	10,498	8,804
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	12,860,337	6,555,637	6,304,700	37,546,735	31,908,653	5,638,082
MEMORANDA						
PLEGDED ASSETS (AND SECURITIES LOANED)	2,020,779	981,228	1,039,551	6,571,848	5,567,349	1,004,499
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	391,526	220,113	171,413	768,200	635,905	132,295
Capital notes and debentures	-	-	-	500	-	500
Preferred stock	-	-	-	500	-	500
Retirable value of preferred stock	-	-	-	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	6,421,998	3,167,437	3,254,561	14,553,228	12,142,610	2,410,618
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	5,937,964	2,386,079	3,551,885	13,287,951	10,861,575	2,426,376
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	23.3	25.4	21.2	16.0	16.2	14.5
U. S. Gov't obligations, direct and guaranteed	21.4	19.7	23.3	20.5	20.2	22.1
Other securities	8.3	5.5	11.3	8.9	9.1	8.0
Loans and discounts	44.4	46.6	42.1	51.7	51.5	52.6
Total capital accounts	8.4	8.5	8.4	6.9	6.8	7.2
NUMBER OF BANKS	630	21	609	157	25	132

ALL MEMBER BANKS, BY STATES, JUNE 30, 1962
(Amounts in thousands of dollars)

ASSETS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
RESERVES, CASH, AND BANK BALANCES—TOTAL	363,177	25,527	198,708	219,238	4,501,638	376,199	387,546	102,339
Currency and coin	31,996	6,100	20,182	15,018	219,559	21,724	43,137	5,525
Reserve with Federal Reserve Banks	133,053	2,829	85,509	77,471	2,087,758	138,839	127,563	46,155
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	115,593	10,751	37,506	85,377	318,398	98,756	86,647	35,699
Other balances with banks in the U. S.	918	-	82	395	9,856	151	89	100
Balances with banks in foreign countries	853	65	949	-	10,981	74	165	-
Cash items in process of collection	80,764	5,782	54,480	40,977	1,855,086	116,655	129,945	14,860
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	457,555	54,010	222,597	224,283	5,757,512	458,802	434,077	126,851
Direct:								
Treasury bills	71,014	4,361	33,208	23,744	614,828	92,045	77,352	24,010
Treasury certificates of indebtedness	29,368	2,055	18,091	9,599	328,773	49,997	43,339	15,018
Treasury notes maturing in one year or less	83,439	6,022	62,179	31,863	1,053,266	66,883	108,893	19,725
Other Treasury notes	91,423	8,256	60,037	60,712	1,089,311	80,198	112,885	18,938
United States nonmarketable bonds	2,864	6,085	25	2,389	18,498	3,024	2,007	225
Other bonds maturing in 1 year or less	4,688	292	665	2,895	27,115	6,086	772	-
Other bonds maturing in 5 years	127,042	18,294	29,767	43,713	1,807,982	102,249	58,127	32,452
Other bonds maturing in 5 to 10 years	44,265	5,108	13,102	41,228	716,608	49,771	28,914	16,411
Other bonds maturing after 10 years	2,782	3,537	4,095	7,627	92,553	8,200	1,724	71
Guaranteed obligations	670	-	1,428	513	8,578	365	64	1
OTHER SECURITIES—TOTAL	212,062	13,519	91,818	129,213	2,564,724	110,859	278,061	13,197
Obligations of States and subdivisions	188,690	9,597	77,200	112,852	2,226,115	102,337	251,346	11,097
Other bonds, notes, and debentures	19,766	3,665	11,744	14,394	247,208	4,772	20,508	202
Federal Reserve bank stock	3,567	257	2,332	1,905	45,963	3,560	4,643	1,563
Other corporate stocks	39	-	542	62	45,438	190	1,564	335
TOTAL SECURITIES	669,617	67,529	314,415	353,496	8,322,236	569,661	712,138	140,048
LOANS AND DISCOUNTS, NET—TOTAL	847,302	92,298	810,172	432,904	14,746,470	994,441	1,119,435	262,239
Valuation reserves	24,050	3,373	6,781	6,333	272,064	15,680	23,970	3,434
LOANS AND DISCOUNTS, GROSS—TOTAL	871,352	95,671	816,953	439,237	15,018,534	1,010,121	1,143,405	265,673
Real estate loans—total	148,028	37,312	211,568	95,477	5,275,038	197,958	280,652	45,969
Secured by farm land	15,040	47	2,552	19,865	138,506	8,589	1,875	2,310
Secured by residential properties:								
Insured by FHA	12,375	4,847	147,192	7,014	1,958,984	18,652	26,534	326
Insured or guaranteed by VA	3,155	300	18,833	1,328	341,305	23,438	22,087	2,013
Not ins. or guar. by FHA or VA	68,836	17,404	19,794	31,472	1,839,562	65,288	166,493	30,008
Secured by other properties	48,622	14,714	23,197	35,798	996,681	81,991	63,663	11,312
Loans to domestic com'l. and foreign banks	7,056	199	11,337	1,186	286,470	2,563	3,993	30,000
Loans to other financial institutions	35,983	10	27,784	15,303	693,913	70,760	31,984	8,670
Loans to brokers and dealers in securities	8,542	-	37,013	6,947	69,664	8,946	12,606	1,936
Other loans for purchasing or carrying secs.	8,369	61	4,150	2,393	72,082	22,298	6,539	1,955
Loans to farmers directly guar. by CCC	6,171	-	62	8,682	101,218	4,983	-	-
Other loans to farmers	40,998	173	110,519	46,252	576,087	150,634	4,969	2,767
Commercial including open market paper	281,217	29,953	223,110	127,646	4,959,084	299,737	363,963	54,122
Other loans to individuals—total	282,473	27,655	187,094	130,392	2,800,471	237,906	398,372	116,029
Passenger automobile instalment loans	92,827	10,926	76,618	47,942	1,189,891	74,988	107,263	18,244
Other retail consumer instalment loans	31,208	6,742	19,283	12,406	237,607	27,133	18,653	8,726
Residential repair and modern instal.	20,942	2,408	21,343	7,244	216,150	18,379	30,329	4,574
Other instal. loans for personal expenditures	41,300	4,817	45,458	21,248	417,148	22,767	88,527	11,741
Single payment loans for personal expenditures	96,196	2,762	24,392	41,552	739,675	94,639	153,600	72,744
All other loans (including overdrafts)	52,515	308	4,316	4,959	184,507	14,336	40,327	4,225
TOTAL LOANS AND SECURITIES	1,516,919	159,827	1,124,587	786,400	23,068,706	1,564,102	1,831,573	402,287
Bank premises	17,448	2,481	20,259	11,034	267,690	14,109	34,150	4,290
Furniture and fixtures	5,015	1,556	7,423	3,012	129,334	4,093	7,582	2,987
Real estate owned other than bank premises	1,022	307	1,551	743	5,700	1,231	661	189
Investments and other assets indirectly representing bank premises or other real estate	3,107	2,029	5,909	350	79,973	6,166	330	3,250
Customers' liability on acceptances outstanding	437	-	2,844	-	194,571	-	-	-
Other assets	7,913	355	11,685	3,644	194,493	14,682	7,574	2,162
TOTAL ASSETS	1,915,038	192,082	1,372,966	1,024,421	28,442,105	1,980,582	2,269,416	517,504

ALL MEMBER BANKS, BY STATES, JUNE 30, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
DEMAND DEPOSITS—TOTAL	1,155,811	95,330	739,095	656,236	12,654,673	1,132,578	1,485,572	369,380
Individuals, partnerships, and corporations	849,604	74,942	571,356	466,488	10,148,189	876,267	1,188,276	310,817
Foreign Governments, central banks, etc.	-	-	1,462	-	74,585	-	-	-
United States Government	53,871	5,964	33,448	23,709	867,558	64,348	126,408	45,397
States and political subdivisions	166,039	11,568	101,024	81,355	595,049	66,088	99,444	3,259
Mutual savings banks in United States	-	-	-	-	1,349	-	34,471	2,174
Commercial banks in United States	78,789	625	13,462	80,318	441,366	106,953	16,433	5,957
Banks in foreign countries	282	18	4,040	-	90,191	394	40	17
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	7,226	2,213	14,303	4,366	436,386	18,528	20,500	1,759
TIME DEPOSITS—TOTAL	563,170	83,421	506,522	274,279	13,158,485	663,068	493,136	74,202
Savings deposits	466,912	47,875	432,882	201,124	9,968,942	501,602	440,380	50,349
Accumulated for payment of personal loans	2,732	-	85	1,120	22	-	18	-
Other time deposits of indiv., part., and corp.	80,676	1,308	39,345	67,676	1,145,716	86,443	24,387	23,568
Foreign Governments, central banks, etc.	-	-	3,000	-	336,270	-	-	-
United States Government	1,055	11,367	1,280	295	55,498	764	2,065	255
Postal savings	33	20	27	30	200	14	5	-
States and political subdivisions	10,132	22,826	29,903	3,314	1,621,612	73,745	25,771	30
Mutual savings banks in United States	-	25	-	-	375	-	500	-
Commercial banks in United States	1,630	-	-	720	13,247	500	10	-
Banks in foreign countries	-	-	-	-	16,603	-	-	-
TOTAL DEPOSITS	1,718,981	178,751	1,245,617	930,515	25,813,158	1,795,646	1,978,708	443,582
Rediscounts and other borrowed money	125	293	1,200	-	24,650	9,725	-	-
Acceptances outstanding	438	-	2,844	-	196,008	-	-	-
Other liabilities	29,942	1,481	29,421	7,386	511,004	23,077	97,266	16,640
TOTAL LIABILITIES	1,749,486	180,525	1,279,082	937,901	26,544,820	1,828,448	2,075,974	460,222
CAPITAL ACCOUNTS—TOTAL	165,552	11,557	93,884	86,520	1,897,285	152,134	193,442	57,282
Capital stock, notes, and debentures	47,821	4,850	27,839	27,785	551,703	51,536	59,773	16,508
Surplus	71,476	3,750	49,882	35,794	981,007	67,300	100,017	35,595
Undivided profits	35,438	2,547	14,080	21,041	355,053	31,704	30,560	5,175
Other capital accounts	10,817	410	2,083	1,900	9,522	1,594	3,092	4
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,915,038	192,082	1,372,966	1,024,421	28,442,105	1,980,582	2,269,416	517,504
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	275,608	47,498	240,660	66,664	4,864,888	288,278	178,840	56,749
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	47,821	4,850	27,839	27,785	551,203	51,536	59,773	16,508
Capital notes and debentures	-	-	-	-	-	-	-	-
Preferred stock	-	-	-	-	500	-	-	-
Retirable value of preferred stock	-	-	-	-	500	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	959,454	78,797	647,109	529,882	10,481,189	917,167	1,268,980	318,821
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	942,387	82,959	637,705	511,232	9,490,663	844,622	1,212,786	303,166
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.0	13.3	14.5	21.4	15.8	19.0	17.1	19.8
U. S. Gov't obligations, direct and guaranteed	23.9	28.1	16.2	21.9	20.2	23.2	19.1	24.5
Other securities	11.1	7.0	6.7	12.6	9.0	5.6	12.3	2.6
Loans and discounts	44.2	48.1	59.0	42.3	51.8	50.2	49.3	50.7
Total capital accounts	8.6	6.0	6.8	8.4	6.7	7.7	8.5	11.1
NUMBER OF BANKS	93	6	4	78	57	98	30	5

ALL MEMBER BANKS, BY STATES, JUNE 30, 1962
(Amounts in thousands of dollars)

ASSETS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
RESERVES, CASH, AND BANK BALANCES--TOTAL	304,936	837,615	486,966	68,638	83,648	3,134,298	773,760	353,485
Currency and coin	24,769	65,139	25,914	4,724	8,522	127,341	68,545	24,893
Reserve with Federal Reserve Banks	138,008	257,496	181,936	24,053	37,013	1,396,531	265,613	106,934
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	51,719	315,318	98,972	5,363	13,954	507,358	247,951	113,062
Other balances with banks in the U. S.	87	983	492	15	50	7,629	2,094	-
Balances with banks in foreign countries	887	465	290	296	-	14,802	309	-
Cash items in process of collection	89,466	198,214	179,362	34,187	24,109	1,080,637	189,248	108,596
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	489,014	1,209,055	435,394	79,365	168,115	4,617,407	1,285,423	461,474
Direct:								
Treasury bills	66,096	128,742	55,803	1,770	8,776	451,665	159,061	43,522
Treasury certificates of indebtedness	27,110	81,435	26,382	-	14,873	249,065	87,639	17,434
Treasury notes maturing in one year or less	74,048	221,389	71,735	15,756	49,680	820,444	193,502	89,860
Other Treasury notes	54,866	242,324	121,158	26,465	28,870	1,200,890	262,024	121,822
United States nonmarketable bonds	11,545	6,542	2,173	-	292	24,720	11,636	5,597
Other bonds maturing in 1 year or less	5,477	23,668	13,121	7,331	1,603	54,181	15,717	11,784
Other bonds maturing in 5 years	156,569	208,572	110,221	11,315	38,419	1,183,493	350,901	104,277
Other bonds maturing in 5 to 10 years	89,747	201,784	30,882	16,728	25,157	554,531	182,489	61,090
Other bonds maturing after 10 years	3,185	92,359	3,908	-	310	76,572	22,341	6,063
Guaranteed obligations	371	2,240	11	-	135	1,846	113	25
OTHER SECURITIES--TOTAL	69,042	352,531	189,143	22,131	50,013	2,264,720	312,190	195,190
Obligations of States and subdivisions	57,426	279,430	164,479	20,219	47,990	1,867,220	250,861	175,254
Other bonds, notes, and debentures	8,834	64,891	19,239	1,300	910	349,813	53,318	16,683
Federal Reserve bank stock	2,758	7,965	4,912	612	1,083	35,552	7,691	3,233
Other corporate stocks	24	245	513	-	30	12,135	320	20
TOTAL SECURITIES	558,056	1,561,586	624,537	101,496	218,128	6,882,127	1,597,613	656,664
LOANS AND DISCOUNTS, NET--TOTAL	765,865	1,524,705	1,269,883	173,830	335,929	7,763,179	1,779,017	826,001
Valuation reserves	8,215	29,889	15,692	1,255	5,255	231,922	32,677	14,495
LOANS AND DISCOUNTS, GROSS--TOTAL	774,080	1,554,594	1,285,575	175,085	341,184	7,995,101	1,811,694	840,496
Real estate loans--total	215,169	301,803	186,524	81,319	121,369	1,259,204	576,539	217,114
Secured by farm land	27	10,255	12,925	1,606	5,777	55,099	45,053	21,746
Secured by residential properties:								
Insured by FHA	11,881	54,730	11,621	14,274	73,219	206,889	95,999	24,807
Insured or guaranteed by VA	28,298	17,928	2,424	6,379	11,406	75,937	35,120	24,722
Not ins. or guar. by FHA or VA	92,250	86,610	93,842	32,943	14,968	599,005	274,457	93,824
Secured by other properties	82,713	132,280	65,712	26,117	15,999	322,274	125,910	52,015
Loans to domestic com'l. and foreign banks	16,450	13,662	4,608	-	-	107,543	5,135	4,700
Loans to other financial institutions	91,862	110,850	105,690	1,859	4,188	727,878	92,213	33,353
Loans to brokers and dealers in securities	5,322	14,659	13,663	6	900	302,620	38,658	6,148
Other loans for purchasing or carrying secs.	8,089	33,886	8,505	14,134	341	244,409	13,195	5,283
Loans to farmers directly guar. by CCC	-	-	9,348	-	652	41,785	6,959	36,898
Other loans to farmers	96	20,343	17,813	2,902	64,719	234,649	77,625	162,344
Commercial including open market paper	214,854	552,087	491,278	48,310	72,997	3,403,973	458,251	179,158
Other loans to individuals--total	196,780	479,704	422,500	23,635	74,465	1,348,914	512,480	179,283
Passenger automobile instalment loans	44,854	145,944	102,850	6,911	44,294	394,373	180,450	65,068
Other retail consumer instalment loans	20,037	60,643	38,681	1,418	8,135	154,937	33,085	21,229
Residential repair and modern instal.	20,106	56,639	26,554	2,984	9,713	106,314	71,506	24,411
Other instal. loans for personal expenditures	24,983	51,132	60,473	7,528	5,983	143,896	67,084	20,728
Single payment loans for personal expenditures	86,800	165,346	193,942	4,794	6,340	549,394	160,355	47,847
All other loans (including overdrafts)	25,458	27,600	25,646	2,920	1,553	324,126	30,639	16,215
TOTAL LOANS AND SECURITIES	1,323,921	3,086,291	1,894,420	275,326	554,057	14,645,306	3,376,630	1,482,665
Bank premises	16,866	57,292	35,624	3,818	8,848	70,166	39,506	12,263
Furniture and fixtures	4,188	21,423	9,849	2,261	2,418	24,213	9,509	4,272
Real estate owned other than bank premises	168	3,000	897	-	524	7,891	1,808	1,093
Investments and other assets indirectly representing bank premises or other real estate	4,038	12,799	3,212	-	4	16,340	1,724	2,169
Customers' liability on acceptances outstanding	47	327	1,885	134	-	75,868	165	1
Other assets	5,630	22,251	9,700	9,691	2,598	91,838	17,567	5,207
TOTAL ASSETS	1,659,794	4,040,998	2,442,553	359,868	652,097	18,065,920	4,220,669	1,861,155

ALL MEMBER BANKS, BY STATES, JUNE 30, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
DEMAND DEPOSITS—TOTAL	1,089,610	2,443,289	1,577,325	181,374	362,487	10,228,851	2,503,076	1,124,501
Individuals, partnerships, and corporations	940,860	1,827,184	1,111,064	120,361	266,687	7,276,281	1,750,268	789,094
Foreign Governments, central banks, etc.	25,686	989	-	-	-	11,090	-	-
United States Government	46,631	95,210	95,828	19,951	15,154	769,280	149,456	57,284
States and political subdivisions	92	212,570	157,387	30,989	72,946	732,051	423,767	117,596
Mutual savings banks in United States	-	-	-	-	-	1,489	259	-
Commercial banks in United States	55,505	274,158	199,955	4,406	2,744	1,218,965	142,132	145,433
Banks in foreign countries	5,899	3,615	677	1,387	-	44,573	742	53
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	14,937	29,563	12,414	4,280	4,956	175,122	36,452	15,041
TIME DEPOSITS—TOTAL	426,847	1,216,362	561,960	136,337	231,667	5,965,403	1,290,347	544,628
Savings deposits	300,712	881,049	362,875	80,606	216,802	4,628,066	1,070,717	362,545
Accumulated for payment of personal loans	5,854	256	64	-	-	45,982	741	4,600
Other time deposits of indiv., part., and corp.	89,637	182,863	136,883	17,453	12,462	999,069	179,871	174,064
Foreign Governments, central banks, etc.	14,777	24	4,270	-	-	120,489	-	-
United States Government	15,388	4,013	3,480	5,694	2,362	7,741	2,551	1,716
Postal savings	479	759	732	10	11	2,933	978	79
States and political subdivisions	-	145,075	50,941	30,964	30	141,941	35,154	1,624
Mutual savings banks in United States	-	-	-	-	-	-	10	-
Commercial banks in United States	-	2,273	2,715	-	-	6,282	325	-
Banks in foreign countries	-	50	-	1,610	-	12,900	-	-
TOTAL DEPOSITS	1,516,457	3,659,651	2,139,285	317,711	594,154	16,194,254	3,793,423	1,669,129
Rediscounts and other borrowed money	-	9,100	33,960	-	3,000	39,263	6,575	15,000
Acceptances outstanding	47	404	1,885	134	-	75,924	264	1
Other liabilities	25,258	52,196	54,258	13,770	7,938	282,952	78,486	12,050
TOTAL LIABILITIES	1,541,762	3,721,351	2,229,388	331,615	605,092	16,592,393	3,878,748	1,696,180
CAPITAL ACCOUNTS—TOTAL	118,032	319,647	213,165	28,253	47,005	1,473,527	341,921	164,975
Capital stock, notes, and debentures	30,007	120,074	56,809	8,600	16,670	488,951	91,479	37,540
Surplus	61,923	146,291	107,641	11,800	20,155	702,818	165,501	70,419
Undivided profits	20,370	42,891	28,980	5,877	8,360	197,852	75,174	53,237
Other capital accounts	5,732	10,391	19,735	1,976	1,820	83,906	9,767	3,779
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,659,794	4,040,998	2,442,553	359,868	652,097	18,065,920	4,220,669	1,861,155
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	137,156	847,214	398,816	96,476	137,520	1,840,932	299,030	118,185
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	30,007	119,874	56,809	8,600	16,670	488,451	91,264	37,440
Capital notes and debentures	-	-	-	-	-	-	215	-
Preferred stock	-	200	-	-	-	500	-	100
Retirable value of preferred stock	-	200	-	-	-	500	-	100
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	948,425	1,929,757	1,298,991	141,824	324,424	8,640,856	2,065,877	902,843
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	898,008	1,875,707	1,102,180	122,830	320,480	7,159,969	2,022,240	813,188
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.4	20.7	19.9	19.1	12.8	17.3	18.3	19.0
U. S. Gov't obligations, direct and guaranteed	29.5	29.9	17.8	22.1	25.8	25.6	30.5	24.8
Other securities	4.2	8.7	7.7	6.1	7.7	12.5	7.4	10.5
Loans and discounts	46.1	37.7	52.0	48.3	51.5	43.0	42.2	44.4
Total capital accounts	7.1	7.9	8.7	7.9	7.2	8.2	8.1	8.9
NUMBER OF BANKS	8	133	68	2	17	523	226	163

ALL MEMBER BANKS, BY STATES, JUNE 30, 1962
(Amounts in thousands of dollars)

ASSETS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
RESERVES, CASH, AND BANK BALANCES—TOTAL	363,499	353,097	518,175	74,618	359,580	1,101,921	1,438,784	674,063
Currency and coin	20,269	22,788	31,725	11,183	32,042	64,245	121,717	29,421
Reserve with Federal Reserve Banks	139,481	120,214	186,736	21,191	151,397	488,759	599,765	261,316
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	142,040	93,949	127,016	16,593	82,539	108,618	248,362	106,949
Other balances with banks in the U. S.	1,104	10	831	-	151	7,443	1,792	7,314
Balances with banks in foreign countries	-	36	249	64	230	7,805	11,075	2,044
Cash items in process of collection	60,605	116,100	171,618	25,587	93,221	425,051	456,073	267,019
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	465,480	448,293	642,540	122,430	492,251	1,158,073	2,420,621	769,213
Direct:								
Treasury bills	62,944	44,084	82,965	10,819	45,349	171,899	183,255	58,454
Treasury certificates of indebtedness	21,103	15,239	29,785	6,054	23,935	113,377	102,276	22,953
Treasury notes maturing in one year or less	69,702	82,871	165,372	21,410	108,573	212,830	418,675	145,246
Other Treasury notes	122,591	123,815	96,190	31,630	154,933	363,480	589,931	189,994
United States nonmarketable bonds	5,498	1,862	3,341	1,670	4,051	4,453	14,291	4,054
Other bonds maturing in 1 year or less	1,525	6,062	2,768	1,282	9,666	5,922	91,744	8,065
Other bonds maturing in 5 years	95,009	106,255	158,637	26,641	101,656	180,551	517,518	183,654
Other bonds maturing in 5 to 10 years	71,554	57,876	65,568	20,439	36,748	87,250	415,280	145,063
Other bonds maturing after 10 years	15,554	10,229	37,749	2,475	7,340	17,680	84,179	15,676
Guaranteed obligations	-	-	165	10	-	631	3,472	54
OTHER SECURITIES—TOTAL	221,114	132,179	197,553	46,557	161,665	431,728	1,156,312	297,128
Obligations of States and subdivisions	192,314	110,304	180,324	41,596	130,987	393,011	1,102,560	234,698
Other bonds, notes, and debentures	25,325	17,944	12,550	3,701	26,738	20,914	37,081	55,419
Federal Reserve bank stock	3,474	3,796	4,634	1,182	3,808	13,576	15,917	6,685
Other corporate stocks	1	135	45	78	132	4,227	754	326
TOTAL SECURITIES	686,594	580,472	840,093	168,987	653,916	1,589,801	3,576,933	1,066,341
LOANS AND DISCOUNTS, NET—TOTAL	699,768	709,372	1,000,240	314,294	838,764	2,966,119	4,296,107	1,675,221
Valuation reserves	9,088	13,308	12,048	5,270	13,270	72,866	71,339	21,151
LOANS AND DISCOUNTS, GROSS—TOTAL	708,856	722,680	1,012,288	319,564	852,034	3,038,985	4,367,446	1,696,372
Real estate loans—total	89,242	156,290	172,342	100,498	241,987	420,986	1,666,944	417,230
Secured by farm land	18,926	24,217	7,202	4,308	18,885	3,268	39,238	16,577
Secured by residential properties:								
Insured by FHA	11,044	3,152	14,015	12,702	7,525	33,980	532,015	81,194
Insured or guaranteed by VA	3,510	3,911	7,877	6,790	13,381	35,038	163,058	66,632
Not ins. or guar. by FHA or VA	33,552	73,569	62,355	45,494	106,048	147,106	612,677	178,920
Secured by other properties	22,210	51,441	80,893	31,204	96,148	201,594	319,956	73,907
Loans to domestic com'l. and foreign banks	6,429	6,909	12,115	435	361	18,572	18,234	12,605
Loans to other financial institutions	30,960	51,502	69,610	7,552	66,623	206,726	240,815	105,249
Loans to brokers and dealers in securities	2,289	14,900	11,885	475	6,237	58,955	106,260	10,234
Other loans for purchasing or carrying secs.	2,902	6,966	14,962	1,942	20,341	31,250	45,256	18,577
Loans to farmers directly guar. by CCC	48,049	391	1,727	-	-	-	920	18,986
Other loans to farmers	163,920	42,192	20,078	8,095	14,453	7,588	73,445	99,667
Commercial including open market paper	218,757	211,326	456,666	102,590	253,837	1,464,555	965,185	621,579
Other loans to individuals—total	142,716	214,860	223,609	90,618	230,472	752,670	1,165,021	356,064
Passenger automobile instalment loans	56,167	45,259	49,167	35,988	85,202	261,201	456,574	140,326
Other retail consumer instalment loans	14,522	14,370	10,228	8,202	21,852	68,229	194,045	43,137
Residential repair and modern instal.	13,270	19,778	14,993	6,121	9,941	50,668	165,508	34,554
Other instal. loans for personal expenditures ..	19,365	28,454	44,467	16,438	28,797	120,853	90,168	36,152
Single payment loans for personal expenditures ..	39,392	106,999	104,754	23,869	84,680	251,719	258,726	101,895
All other loans (including overdrafts)	3,592	17,344	29,294	7,359	17,723	77,683	85,366	36,181
TOTAL LOANS AND SECURITIES	1,386,362	1,289,844	1,840,333	483,281	1,492,680	4,555,920	7,873,040	2,741,562
Bank premises	13,424	11,852	23,329	8,049	21,317	51,786	83,167	30,435
Furniture and fixtures	3,156	4,328	5,315	2,220	4,854	12,287	17,170	11,438
Real estate owned other than bank premises	850	764	660	452	383	1,509	3,983	1,262
Investments and other assets indirectly representing bank premises or other real estate	1,228	1,193	2,352	197	353	1,982	8,379	16,702
Customers' liability on acceptances outstanding	-	77	1,600	-	672	56,163	591	2,764
Other assets	4,103	4,899	11,310	2,235	8,367	30,609	45,764	15,328
TOTAL ASSETS	1,772,622	1,666,054	2,403,074	571,052	1,888,206	5,812,177	9,470,878	3,493,554

ALL MEMBER BANKS, BY STATES, JUNE 30, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
DEMAND DEPOSITS--TOTAL	1,194,065	1,129,011	1,560,535	277,211	1,159,284	4,068,249	4,218,879	1,978,076
Individuals, partnerships, and corporations	770,981	834,517	1,075,330	223,089	842,656	3,071,271	3,117,459	1,286,659
Foreign Governments, central banks, etc.	-	-	1,621	-	31	4,662	44	-
United States Government	46,887	63,662	74,607	15,520	99,579	283,505	455,617	145,954
States and political subdivisions	261,847	60,939	197,551	23,887	121,735	256,336	320,599	200,693
Mutual savings banks in United States	-	2	-	7,770	8,151	122,593	-	2,954
Commercial banks in United States	105,403	157,779	187,703	3,292	75,115	246,982	239,006	309,564
Banks in foreign countries	-	36	4,450	37	1,541	26,626	10,449	4,207
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	8,947	12,076	19,273	3,616	10,476	56,274	75,705	28,045
TIME DEPOSITS--TOTAL	406,854	360,037	611,960	224,225	544,034	937,649	4,405,591	1,172,120
Savings deposits	287,206	254,678	480,868	204,192	487,309	663,663	3,473,636	627,643
Accumulated for payment of personal loans	1,561	2,547	3,428	-	1,469	3,530	1,504	1,625
Other time deposits of indiv., part., and corp.	80,741	85,718	83,586	17,840	35,467	184,505	571,126	495,913
Foreign Governments, central banks, etc.	-	-	1,500	-	-	48,262	-	2,000
United States Government	2,204	1,434	2,078	739	4,627	4,278	2,838	1,552
Postal savings	48	15	57	7	6	546	50	66
States and political subdivisions	35,094	15,520	37,851	1,447	15,106	21,941	353,556	43,300
Mutual savings banks in United States	-	-	-	-	-	45	-	-
Commercial banks in United States	-	125	2,592	-	50	3,831	2,231	21
Banks in foreign countries	-	-	-	-	-	7,048	650	-
TOTAL DEPOSITS	1,600,919	1,489,048	2,172,495	501,436	1,703,318	5,005,898	8,624,470	3,150,196
Rediscounts and other borrowed money	4,465	350	2,300	108	-	2,072	5,855	2,150
Acceptances outstanding	-	77	1,666	-	672	57,585	641	2,772
Other liabilities	11,304	16,691	28,264	15,132	27,739	175,430	158,430	49,655
TOTAL LIABILITIES	1,616,688	1,506,166	2,204,725	516,676	1,731,729	5,240,985	8,789,396	3,204,773
CAPITAL ACCOUNTS--TOTAL	155,934	159,888	198,349	54,376	156,477	571,192	681,482	288,781
Capital stock, notes, and debentures	44,856	42,115	50,148	18,827	38,055	150,502	202,021	87,521
Surplus	71,724	84,985	104,443	20,583	89,153	302,187	330,790	135,893
Undivided profits	37,210	30,495	42,913	14,036	21,110	94,871	129,228	59,901
Other capital accounts	2,144	2,293	845	930	8,159	23,632	19,443	5,466
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,772,622	1,666,054	2,403,074	571,052	1,888,206	5,812,177	9,470,878	3,493,554
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	349,748	172,993	456,612	33,882	315,199	492,954	845,219	605,468
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	44,856	42,115	50,148	18,827	38,055	150,302	199,136	87,171
Capital notes and debentures	-	-	-	-	-	-	-	200
Preferred stock	-	-	-	-	-	200	2,885	150
Retirable value of preferred stock	-	-	-	-	-	200	2,885	150
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	991,420	918,962	1,261,901	235,031	983,524	3,534,734	3,514,461	1,604,108
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	981,170	791,470	1,126,607	232,812	891,369	3,112,711	3,068,183	1,255,539
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	20.5	21.2	21.6	13.1	19.0	19.0	15.2	19.3
U. S. Gov't obligations, direct and guaranteed	26.3	26.9	26.7	21.4	26.1	19.9	25.6	22.0
Other securities	12.5	7.9	8.2	8.2	8.6	7.4	12.2	8.5
Loans and discounts	39.5	42.6	41.6	55.0	44.4	51.0	45.4	48.0
Total capital accounts	8.8	9.6	8.3	9.5	8.3	9.8	7.2	8.3
NUMBER OF BANKS	212	99	53	28	60	115	214	209

ALL MEMBER BANKS, BY STATES, JUNE 30, 1962
(Amounts in thousands of dollars)

ASSETS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
RESERVES, CASH, AND BANK BALANCES—TOTAL	145,993	1,036,104	124,942	290,324	62,958	62,751	1,046,412	124,864
Currency and coin	10,916	42,083	10,543	13,839	9,397	8,373	115,233	12,302
Reserve with Federal Reserve Banks	38,917	383,801	46,775	107,507	28,074	18,081	419,778	45,507
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	65,562	185,081	40,705	82,110	7,883	13,155	227,907	51,394
Other balances with banks in the U. S.	1,250	178	9	270	-	18	10,109	-
Balances with banks in foreign countries	-	540	57	-	-	7	59	-
Cash items in process of collection	29,348	424,421	26,853	86,598	17,604	23,117	273,326	15,661
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	152,586	1,102,334	201,358	306,452	107,921	72,146	1,844,256	187,087
Direct:								
Treasury bills	25,214	113,734	18,145	13,114	6,012	10,936	183,355	37,044
Treasury certificates of indebtedness	10,591	128,884	8,594	20,256	2,723	9,349	81,926	1,841
Treasury notes maturing in one year or less	26,663	225,466	26,543	52,733	12,796	12,152	285,483	26,960
Other Treasury notes	33,126	213,625	44,919	74,379	9,860	16,013	367,994	37,207
United States nonmarketable bonds	1,739	6,666	1,976	3,872	400	557	14,327	1,560
Other bonds maturing in 1 year or less	1,585	9,887	2,359	3,864	13,284	1,737	34,007	1,656
Other bonds maturing in 5 years	28,855	278,748	57,802	96,990	48,723	12,084	364,953	50,549
Other bonds maturing in 5 to 10 years	23,000	112,183	37,442	34,186	12,619	7,811	359,750	25,915
Other bonds maturing after 10 years	1,813	12,912	3,578	7,058	1,504	1,507	149,146	4,355
Guaranteed obligations	-	229	-	-	-	-	3,315	-
OTHER SECURITIES—TOTAL	85,530	371,024	69,158	108,754	48,295	25,047	1,115,769	31,421
Obligations of States and subdivisions	78,991	325,607	54,568	90,069	46,095	22,495	970,317	27,575
Other bonds, notes, and debentures	4,832	32,882	13,232	16,014	1,378	1,761	124,754	2,793
Federal Reserve bank stock	1,701	9,478	1,347	2,585	822	791	13,904	1,000
Other corporate stocks	6	3,057	11	86	-	-	6,794	53
TOTAL SECURITIES	238,116	1,473,358	270,516	415,206	156,216	97,193	2,960,025	218,508
LOANS AND DISCOUNTS, NET—TOTAL	321,318	2,254,236	369,361	654,183	260,658	190,013	3,611,010	275,835
Valuation reserves	6,233	30,706	7,479	11,841	2,395	2,975	91,950	6,756
LOANS AND DISCOUNTS, GROSS—TOTAL	327,551	2,284,942	376,840	666,024	263,053	192,988	3,702,960	282,591
Real estate loans—total	50,817	488,272	98,884	67,822	104,620	42,960	1,526,978	52,235
Secured by farm land	6,581	23,331	4,716	10,915	2,239	1,085	13,973	2,925
Secured by residential properties:								
Insured by FHA	1,486	133,762	40,337	7,722	22,538	4,309	345,029	6,288
Insured or guaranteed by VA	423	39,747	10,424	2,570	1,182	4,879	190,142	3,257
Not ins. or guar. by FHA or VA	20,493	159,546	26,536	21,238	24,438	21,200	656,659	18,793
Secured by other properties	21,834	131,886	16,871	25,377	54,223	11,487	321,175	20,972
Loans to domestic com'l. and foreign banks	4,000	43,614	-	2,865	2,721	1,900	28,423	5,000
Loans to other financial institutions	16,147	197,856	5,947	31,734	9,349	4,922	124,968	7,150
Loans to brokers and dealers in securities	7,844	59,255	2,000	2,691	3,000	1,540	109,465	1,050
Other loans for purchasing or carrying secs.	3,028	33,071	930	8,716	248	830	23,846	4,919
Loans to farmers directly guar. by CCC	1,704	53,660	2,596	26,014	-	-	64	3,136
Other loans to farmers	17,423	95,588	76,992	196,141	12,835	3,435	18,896	34,427
Commercial including open market paper	128,685	724,578	85,676	181,916	67,206	67,098	800,396	102,991
Other loans to individuals—total	88,118	532,637	99,429	132,425	61,783	66,467	1,017,770	68,130
Passenger automobile instalment loans	18,818	151,441	47,605	38,299	23,225	23,874	298,853	25,570
Other retail consumer instalment loans	16,901	47,620	15,240	13,029	12,752	8,184	71,258	4,789
Residential repair and modern instal.	5,416	63,135	8,023	15,842	5,290	2,629	94,193	6,368
Other instal. loans for personal expenditures	21,381	34,324	14,190	14,072	8,238	11,270	193,857	13,578
Single payment loans for personal expenditures	25,602	236,117	14,371	51,183	12,278	20,510	359,609	17,825
All other loans (including overdrafts)	9,785	56,411	4,386	15,700	1,291	3,836	52,154	3,553
TOTAL LOANS AND SECURITIES	559,434	3,727,594	639,877	1,069,389	416,874	287,206	6,571,035	494,343
Bank premises	12,858	30,733	10,277	8,829	7,862	4,151	69,023	6,134
Furniture and fixtures	2,435	6,592	2,667	3,084	1,619	1,817	25,709	1,839
Real estate owned other than bank premises	343	1,669	403	960	91	249	2,019	492
Investments and other assets indirectly representing bank premises or other real estate	500	3,781	16	2,310	652	49	2,501	275
Customers' liability on acceptances outstanding	-	2,032	27	-	-	-	602	-
Other assets	3,156	22,440	3,697	5,111	2,744	904	38,965	1,490
TOTAL ASSETS	724,719	4,830,945	781,906	1,380,007	492,800	357,127	7,756,266	629,437

ALL MEMBER BANKS, BY STATES, JUNE 30, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
DEMAND DEPOSITS—TOTAL	473,722	3,135,975	435,102	973,948	261,697	228,236	3,696,316	403,922
Individuals, partnerships, and corporations	280,104	2,124,662	330,298	686,072	193,595	177,409	2,960,567	286,420
Foreign Governments, central banks, etc.	-	-	-	-	-	-	106	-
United States Government	17,029	190,296	16,318	54,743	22,440	16,524	242,906	26,402
States and political subdivisions	111,639	112,450	58,589	81,974	35,355	20,128	326,453	70,297
Mutual savings banks in United States	-	-	-	-	-	8,347	29,085	-
Commercial banks in United States	63,000	678,084	23,528	143,761	2,334	2,842	68,378	14,738
Banks in foreign countries	10	3,700	-	41	72	-	1,402	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,940	26,783	6,369	7,357	7,901	2,986	67,419	6,065
TIME DEPOSITS—TOTAL	183,123	1,201,598	275,426	259,124	188,583	78,189	3,297,934	174,249
Savings deposits	102,961	803,857	181,252	170,587	158,867	69,105	2,979,579	132,956
Accumulated for payment of personal loans	1,133	2,294	3,315	126	-	86	1,612	1
Other time deposits of indiv., part., and corp.	64,885	337,089	76,793	82,046	9,742	6,672	227,752	16,901
Foreign Governments, central banks, etc.	-	2,071	-	-	-	-	1,000	-
United States Government	1,701	3,627	905	264	550	182	3,191	1,420
Postal savings	-	454	1	29	-	10	15	11
States and political subdivisions	1,425	51,796	13,160	6,067	19,424	2,134	83,681	22,493
Mutual savings banks in United States	-	-	-	-	-	-	60	-
Commercial banks in United States	11,018	410	-	5	-	-	1,019	467
Banks in foreign countries	-	-	-	-	-	-	25	-
TOTAL DEPOSITS	656,845	4,337,573	710,528	1,233,072	450,280	306,425	6,994,250	578,171
Rediscounts and other borrowed money	-	12,050	755	14,345	-	300	11,650	-
Acceptances outstanding	-	2,077	63	-	-	-	605	-
Other liabilities	7,864	50,783	11,737	10,349	8,449	14,017	170,001	6,015
TOTAL LIABILITIES	664,709	4,402,483	723,083	1,257,766	458,729	320,742	7,176,506	584,186
CAPITAL ACCOUNTS—TOTAL	60,010	428,462	58,823	122,241	34,071	36,385	579,760	45,251
Capital stock, notes, and debentures	15,220	135,754	22,088	35,429	12,799	6,710	173,584	16,701
Surplus	41,755	180,375	22,847	50,777	14,614	19,723	297,014	16,753
Undivided profits	2,630	101,141	13,452	32,209	6,607	8,570	96,155	6,531
Other capital accounts	405	11,192	436	3,826	51	1,382	13,007	5,266
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	724,719	4,830,945	781,906	1,380,007	492,800	357,127	7,756,266	629,437
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	133,494	510,759	124,400	212,356	99,337	27,228	495,307	142,925
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	15,220	135,354	22,088	35,429	12,799	6,710	168,031	16,701
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)	378,812	2,526,551	367,544	805,240	236,210	191,964	3,195,083	336,867
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	364,345	1,843,174	368,403	688,846	219,319	185,753	3,111,706	347,121
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	20.1	21.4	16.0	21.0	12.8	17.6	13.5	19.8
U. S. Gov't obligations, direct and guaranteed	21.1	22.8	25.8	22.2	21.9	20.2	23.8	29.7
Other securities	11.8	7.7	8.8	7.9	9.8	7.0	14.4	5.0
Loans and discounts	44.3	46.7	47.2	47.4	52.9	53.2	46.6	43.8
Total capital accounts	8.3	8.9	7.5	8.9	6.9	10.2	7.5	7.2
NUMBER OF BANKS	34	171	88	138	5	52	204	38

ALL MEMBER BANKS, BY STATES, JUNE 30, 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	11,095,339	409,640	53,169	1,903,614	595,835	336,236	2,506,454	116,587
Currency and coin	317,295	33,548	4,387	157,876	28,342	18,474	191,891	13,849
Reserve with Federal Reserve Banks	4,183,676	124,846	24,157	786,796	197,131	159,079	1,116,063	56,319
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	385,969	63,645	17,031	374,140	271,589	19,603	376,457	9,023
Other balances with banks in the U. S.	8,876	240	-	681	543	1,002	10,527	-
Balances with banks in foreign countries	93,390	38	63	4,812	-	478	10,560	462
Cash items in process of collection	6,106,133	187,323	7,531	579,309	98,230	137,600	800,956	36,934
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	10,363,080	309,986	117,450	2,979,788	645,319	461,797	3,428,878	180,843
Direct:								
Treasury bills	2,179,777	24,661	7,710	207,036	89,818	12,330	347,071	18,802
Treasury certificates of indebtedness	623,425	22,420	2,777	267,883	42,445	927	115,185	6,204
Treasury notes maturing in one year or less	1,759,229	64,901	18,324	666,101	96,894	76,298	658,827	35,682
Other Treasury notes	2,429,345	64,994	27,228	818,851	172,499	35,098	898,245	43,680
United States nonmarketable bonds	19,503	2,579	1,458	12,712	4,849	1,855	24,977	200
Other bonds maturing in 1 year or less	196,200	17,965	2,329	45,786	8,178	3,918	33,524	-
Other bonds maturing in 5 years	1,472,179	75,073	32,685	541,155	151,286	152,703	714,632	35,604
Other bonds maturing in 5 to 10 years	1,372,723	35,386	24,261	338,951	65,496	132,237	452,066	22,068
Other bonds maturing after 10 years	284,318	1,993	678	80,961	13,819	43,999	180,941	18,534
Guaranteed obligations	26,381	14	-	352	35	2,432	3,410	69
OTHER SECURITIES—TOTAL	4,946,582	167,055	44,132	1,076,231	235,489	228,674	1,735,113	99,518
Obligations of States and subdivisions	4,444,745	119,927	33,840	947,724	198,041	198,829	1,497,803	93,143
Other bonds, notes, and debentures	324,843	42,939	9,601	100,005	32,244	26,362	186,029	3,971
Federal Reserve bank stock	111,680	4,154	691	25,421	4,860	3,483	37,154	1,943
Other corporate stocks	65,314	35	-	3,081	344	-	14,127	461
TOTAL SECURITIES	15,309,662	477,041	161,582	4,056,019	880,808	690,471	5,163,991	280,361
LOANS AND DISCOUNTS, NET—TOTAL	25,248,803	1,003,400	183,159	5,612,841	1,121,031	1,011,640	7,079,751	544,441
Valuation reserves	672,484	24,530	5,287	101,903	15,022	7,689	155,200	9,302
LOANS AND DISCOUNTS, GROSS—TOTAL	25,921,287	1,027,930	188,446	5,714,744	1,136,053	1,019,329	7,234,951	553,743
Real estate loans—total	3,141,311	104,877	59,268	1,856,165	163,388	290,441	1,989,618	214,939
Secured by farm land	60,063	9,794	5,762	81,828	24,299	16,079	82,632	1,161
Secured by residential properties:								
Insured by FHA	634,438	7,157	13,418	237,305	15,242	87,048	194,831	40,934
Insured or guaranteed by VA	489,678	3,071	6,394	121,323	3,747	50,087	212,373	17,677
Not ins. or guar. by FHA or VA	999,966	37,069	23,940	924,284	51,560	60,697	966,103	95,403
Secured by other properties	957,166	47,786	9,754	491,425	68,540	76,530	533,679	59,764
Loans to domestic com'l. and foreign banks	625,896	5,151	-	22,942	17,900	17	37,275	1,000
Loans to other financial institutions	2,061,149	44,048	1,357	259,028	70,902	65,179	308,579	32,813
Loans to brokers and dealers in securities	1,636,794	28,676	400	166,953	23,290	10,131	126,239	10,438
Other loans for purchasing or carrying secs.	461,205	14,560	1,603	154,458	10,019	7,602	96,978	254
Loans to farmers directly guar. by CCC	1,151	132	1,784	5,578	38,863	1,005	209	-
Other loans to farmers	123,961	30,381	35,339	84,865	105,550	63,962	91,002	545
Commercial including open market paper	12,670,478	445,719	44,161	1,502,837	422,844	368,283	2,581,891	179,227
Other loans to individuals—total	3,771,815	327,601	42,664	1,465,816	246,154	203,401	1,783,483	92,981
Passenger automobile instalment loans	752,872	141,442	19,353	552,190	102,862	118,649	547,294	33,413
Other retail consumer instalment loans	283,693	27,402	6,600	105,032	27,867	13,449	148,078	6,016
Residential repair and modern instal.	385,358	24,574	3,875	170,267	13,676	18,972	188,194	6,931
Other instal. loans for personal expenditures	865,764	41,696	5,134	213,925	34,172	21,832	359,896	12,084
Single payment loans for personal expenditures	1,484,128	92,487	7,702	424,402	67,577	30,499	540,021	34,537
All other loans (including overdrafts)	1,427,527	26,785	1,870	196,102	37,143	9,308	219,677	21,546
TOTAL LOANS AND SECURITIES	40,558,465	1,480,441	344,741	9,668,860	2,001,839	1,702,111	12,243,742	824,802
Bank premises	413,465	24,034	5,476	101,376	26,678	30,743	145,531	10,619
Furniture and fixtures	75,764	6,041	1,926	23,477	6,938	7,403	41,286	538
Real estate owned other than bank premises	7,314	366	177	2,387	1,082	1,561	4,894	325
Investments and other assets indirectly representing bank premises or other real estate	78,380	4,168	531	4,371	5,462	303	12,298	6
Customers' liability on acceptances outstanding	1,023,546	79	67	1,437	608	1,993	27,429	9
Other assets	590,492	13,549	2,236	46,563	7,012	13,022	69,367	4,142
TOTAL ASSETS	53,842,765	1,938,318	408,323	11,752,085	2,645,454	2,093,372	15,051,001	957,028

ALL MEMBER BANKS, BY STATES, JUNE 30, 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	32,108,661	1,226,214	213,851	5,991,026	1,777,496	997,581	7,966,862	432,901
Individuals, partnerships, and corporations	21,053,773	868,927	172,357	4,534,207	1,230,702	797,278	6,221,693	338,806
Foreign Governments, central banks, etc.	521,525	-	-	89	-	3	5,718	-
United States Government	2,273,487	89,648	9,432	481,800	89,881	50,867	614,601	33,821
States and political subdivisions	1,138,702	83,926	20,783	531,542	219,777	81,345	327,599	42,284
Mutual savings banks in United States	369,264	-	-	389	-	1,602	35,991	5,086
Commercial banks in United States	3,369,098	172,863	8,713	343,843	219,654	25,073	642,662	2,855
Banks in foreign countries	887,382	235	28	11,195	427	2,884	24,125	1,980
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,495,430	10,615	2,538	87,961	17,055	38,529	94,473	8,069
TIME DEPOSITS--TOTAL	13,703,651	442,520	157,835	4,542,343	595,618	898,805	5,299,188	415,806
Savings deposits	7,908,660	306,309	65,946	3,535,427	437,588	764,565	4,275,786	370,277
Accumulated for payment of personal loans	8,833	2,369	1,727	313,300	6,753	-	5,428	-
Other time deposits of indiv., part., and corp.	3,137,510	63,943	82,061	465,239	118,428	43,425	719,631	37,145
Foreign Governments, central banks, etc.	1,550,202	-	1,987	5,000	-	-	50,195	-
United States Government	56,837	6,449	471	1,739	2,887	3,189	4,282	815
Postal savings	175	7	6	756	91	14	709	146
States and political subdivisions	814,437	61,843	5,612	219,321	29,030	87,262	236,441	7,423
Mutual savings banks in United States	30,211	-	-	10	-	50	650	-
Commercial banks in United States	117,862	1,600	25	301	841	200	3,016	-
Banks in foreign countries	78,924	-	-	1,250	-	100	3,050	-
TOTAL DEPOSITS	45,812,312	1,668,734	371,686	10,533,369	2,373,114	1,896,386	13,266,050	848,707
Rediscounts and other borrowed money	383,422	35,050	25	10,658	8,850	-	19,135	-
Acceptances outstanding	1,060,054	79	67	1,937	608	1,993	28,761	31
Other liabilities	1,931,803	72,653	5,236	200,043	18,531	30,116	250,967	29,461
TOTAL LIABILITIES	49,187,591	1,776,516	377,014	10,746,007	2,401,103	1,928,495	13,564,913	878,199
CAPITAL ACCOUNTS--TOTAL	4,655,174	161,802	31,309	1,006,078	244,351	164,877	1,486,088	78,829
Capital stock, notes, and debentures	1,390,015	49,366	9,780	295,027	66,055	53,116	361,212	20,605
Surplus	2,345,582	91,114	13,282	552,208	96,856	63,000	877,823	44,163
Undivided profits	849,641	19,818	7,619	153,763	77,510	48,701	231,733	14,046
Other capital accounts	69,936	1,504	628	5,080	3,930	60	15,320	15
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	53,842,765	1,938,318	408,323	11,752,085	2,645,454	2,093,372	15,051,001	957,028
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	5,436,706	304,927	67,594	1,774,520	493,023	489,464	2,021,700	60,439
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	1,380,719	49,366	9,780	295,027	66,055	53,116	361,162	20,605
Capital notes and debentures	9,274	-	-	-	-	-	-	-
Preferred stock	22	-	-	-	-	-	50	-
Retirable value of preferred stock	76	-	-	-	-	-	50	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	25,616,559	975,246	189,289	5,037,577	1,407,677	840,378	6,789,449	386,944
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	20,359,943	776,380	188,175	4,586,074	1,369,731	784,041	5,908,643	359,291
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	20.6	21.1	13.0	16.2	22.5	16.1	16.7	12.2
U. S. Gov't obligations, direct and guaranteed	19.2	16.0	28.8	25.4	24.4	22.1	22.8	18.9
Other securities	9.2	8.6	10.8	9.2	8.9	10.9	11.5	10.4
Loans and discounts	46.9	51.8	44.9	47.8	42.4	48.3	47.0	56.9
Total capital accounts	8.6	8.3	7.7	8.6	9.2	7.9	9.9	8.2
NUMBER OF BANKS	326	34	40	361	226	13	500	5

ALL MEMBER BANKS, BY STATES, JUNE 30, 1962
(Amounts in thousands of dollars)

ASSETS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
RESERVES, CASH, AND BANK BALANCES--TOTAL	153,157	84,873	629,547	2,822,501	184,332	28,306	522,559	557,509
Currency and coin	17,797	6,533	44,013	116,638	10,436	3,884	54,301	38,931
Reserve with Federal Reserve Banks	41,301	40,018	214,605	922,290	78,596	11,253	181,780	232,114
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	53,970	28,876	203,796	1,077,746	24,852	8,978	122,745	53,272
Other balances with banks in the U. S.	125	-	201	12,640	468	-	1,625	852
Balances with banks in foreign countries	19	-	362	2,130	81	38	167	2,248
Cash items in process of collection	39,945	9,446	166,570	691,057	69,899	4,153	161,941	230,092
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	191,814	165,671	638,379	2,553,924	187,785	53,383	715,835	679,986
Direct:								
Treasury bills	14,280	23,784	93,647	232,937	27,155	7,399	64,456	34,522
Treasury certificates of indebtedness	9,936	5,909	40,563	88,074	11,036	1,841	42,874	36,028
Treasury notes maturing in one year or less	25,046	28,578	159,400	383,370	35,016	3,381	139,068	174,098
Other Treasury notes	55,334	39,618	107,844	533,232	47,759	10,289	172,493	121,636
United States nonmarketable bonds	5,807	1,820	2,979	17,635	1,150	1,401	7,297	2,413
Other bonds maturing in 1 year or less	4,930	1,987	11,693	49,475	6,123	416	9,367	10,131
Other bonds maturing in 5 years	42,273	36,106	152,703	598,805	42,248	10,625	165,049	225,611
Other bonds maturing in 5 to 10 years	31,448	25,978	60,712	437,846	11,482	12,362	99,052	70,202
Other bonds maturing after 10 years	2,660	1,891	8,486	126,108	5,519	5,647	15,773	5,120
Guaranteed obligations	100	-	352	86,442	297	22	406	225
OTHER SECURITIES--TOTAL	66,417	48,132	218,052	977,468	72,439	17,617	286,995	267,089
Obligations of States and subdivisions	55,754	35,124	179,719	816,710	66,616	14,438	230,333	243,798
Other bonds, notes, and debentures	9,103	11,904	32,329	134,784	3,857	2,705	49,565	17,985
Federal Reserve bank stock	1,505	905	5,530	24,288	1,852	474	6,739	5,293
Other corporate stocks	55	199	474	1,686	114	-	358	13
TOTAL SECURITIES	258,231	213,803	856,431	3,531,392	260,224	71,000	1,002,830	947,075
LOANS AND DISCOUNTS, NET--TOTAL	356,096	269,507	1,373,574	5,282,171	539,334	130,995	1,619,118	1,518,364
Valuation reserves	6,348	8,811	29,105	102,324	7,353	1,560	20,925	29,498
LOANS AND DISCOUNTS, GROSS--TOTAL	362,444	278,318	1,402,679	5,384,495	546,687	132,555	1,640,043	1,547,862
Real estate loans--total	47,950	71,555	172,681	473,665	193,696	59,087	453,047	379,124
Secured by farm land	3,723	3,868	17,723	51,374	8,622	7,722	40,843	18,041
Secured by residential properties:								
Insured by FHA	1,376	24,367	5,767	27,327	57,444	5,775	52,247	114,420
Insured or guaranteed by VA	440	7,472	3,616	17,216	21,336	5,060	21,935	24,962
Not ins. or guar. by FHA or VA	20,080	19,448	78,470	146,167	59,369	30,122	232,077	122,217
Secured by other properties	22,331	16,400	67,105	231,581	46,925	10,408	105,945	99,484
Loans to domestic com'l. and foreign banks	3,298	-	2,221	36,033	200	-	17,979	13,875
Loans to other financial institutions	19,345	8,778	116,329	273,401	39,184	130	50,764	108,408
Loans to brokers and dealers in securities	2,731	823	26,317	76,397	6,936	-	19,312	13,355
Other loans for purchasing or carrying secs.	5,127	604	35,546	197,379	7,578	1,285	15,327	4,628
Loans to farmers directly guar. by CCC	754	4,730	11,224	95,454	13	-	52	7,642
Other loans to farmers	11,276	84,276	40,617	316,722	32,206	8,095	53,367	102,697
Commercial including open market paper	134,154	53,868	511,420	2,552,488	149,586	23,091	444,806	555,072
Other loans to individuals--total	117,878	50,751	452,866	1,210,125	107,803	37,782	553,897	334,683
Passenger automobile instalment loans	45,254	19,429	110,207	429,424	45,484	17,175	176,622	138,161
Other retail consumer instalment loans	10,623	9,457	48,149	109,591	20,725	3,014	42,592	34,873
Residential repair and modern instal.	6,269	3,629	37,465	79,538	16,008	720	29,073	55,422
Other instal. loans for personal expenditures	19,593	6,557	47,413	178,726	11,608	4,894	106,018	46,267
Single payment loans for personal expenditures	36,139	11,679	209,632	412,846	13,978	11,979	199,592	59,960
All other loans (including overdrafts)	19,931	2,933	33,458	152,831	9,485	3,085	31,492	28,378
TOTAL LOANS AND SECURITIES	614,327	483,310	2,230,005	8,813,563	799,558	201,995	2,621,948	2,465,439
Bank premises	9,864	5,304	28,702	192,731	3,046	2,253	34,550	39,813
Furniture and fixtures	3,622	2,526	4,697	29,561	2,316	850	11,283	9,930
Real estate owned other than bank premises	253	288	1,290	10,503	77	144	1,468	1,630
Investments and other assets indirectly representing bank premises or other real estate	268	932	3	5,717	8,546	960	4,372	1,000
Customers' liability on acceptances outstanding	3	-	2,722	17,642	-	-	686	5,525
Other assets	2,481	3,107	9,429	50,913	3,094	493	9,573	15,673
TOTAL ASSETS	783,975	580,340	2,906,395	11,943,131	1,000,969	235,001	3,206,439	3,096,519

ALL MEMBER BANKS, BY STATES, JUNE 30, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
DEMAND DEPOSITS--TOTAL	566,330	323,006	1,688,613	7,733,615	484,987	77,489	1,618,387	1,772,807
Individuals, partnerships, and corporations	436,566	240,003	1,057,097	5,504,528	357,228	66,094	1,223,296	1,319,262
Foreign Governments, central banks, etc.	-	-	-	4,461	-	-	-	208
United States Government	30,958	12,913	85,986	287,204	27,824	4,593	100,219	125,480
States and political subdivisions	77,903	55,687	200,649	543,346	52,796	4,379	146,614	229,042
Mutual savings banks in United States	-	-	-	-	-	818	-	9,259
Commercial banks in United States	15,178	10,182	330,091	1,295,209	39,564	366	129,190	57,922
Banks in foreign countries	-	-	2,425	16,007	20	-	120	9,545
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	5,725	4,221	12,365	82,860	7,555	1,239	18,948	22,089
TIME DEPOSITS--TOTAL	125,379	209,083	940,450	3,058,981	423,542	130,806	1,221,681	1,028,766
Savings deposits	99,967	92,464	731,267	1,643,137	348,085	125,919	1,043,824	941,921
Accumulated for payment of personal loans	1	15	-	141,952	-	132	1,787	-
Other time deposits of indiv., part., and corp.	8,840	98,778	136,312	812,207	31,286	3,575	97,535	65,437
Foreign Governments, central banks, etc.	-	-	2,000	2,537	-	-	2,000	8,500
United States Government	5,717	637	1,409	13,471	1,510	98	7,661	3,583
Postal savings	-	2	161	1,091	489	3	639	9
States and political subdivisions	10,729	17,187	67,288	431,714	41,422	1,079	66,940	6,051
Mutual savings banks in United States	-	-	-	-	-	-	-	315
Commercial banks in United States	125	-	1,913	10,522	750	-	1,295	-
Banks in foreign countries	-	-	100	2,350	-	-	-	2,950
TOTAL DEPOSITS	691,709	532,089	2,629,063	10,792,596	908,529	208,295	2,840,068	2,801,573
Rediscounts and other borrowed money	1,300	-	2,000	34,362	3,000	100	26,800	375
Acceptances outstanding	3	-	2,722	17,642	-	-	886	6,039
Other liabilities	27,229	6,898	45,083	94,520	15,302	5,151	57,972	51,574
TOTAL LIABILITIES	720,241	538,987	2,678,868	10,939,120	926,831	213,546	2,925,526	2,859,561
CAPITAL ACCOUNTS--TOTAL	63,734	41,353	227,527	1,004,011	74,138	21,455	280,913	236,958
Capital stock, notes, and debentures	16,497	13,299	67,728	365,459	25,277	7,643	78,321	72,246
Surplus	34,163	16,886	116,889	445,480	36,488	8,307	149,169	104,211
Undivided profits	11,707	10,304	37,451	161,812	10,153	4,211	49,911	59,341
Other capital accounts	1,367	864	5,459	31,260	2,220	1,294	3,512	1,160
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	783,975	580,340	2,906,395	11,943,131	1,000,969	235,001	3,206,439	3,096,519
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	134,896	95,264	379,231	1,861,219	48,288	10,096	511,600	576,762
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	16,497	13,299	67,728	365,459	25,277	6,843	78,296	72,246
Capital notes and debentures	-	-	-	-	-	-	-	-
Preferred stock	-	-	-	-	-	800	25	-
Retirable value of preferred stock	-	-	-	-	-	800	25	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	472,415	284,684	1,318,247	5,964,824	390,236	64,358	1,333,701	1,489,443
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	480,249	290,465	1,105,966	5,460,145	347,700	68,377	1,227,037	1,359,313
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.5	14.6	21.7	23.6	18.4	12.0	16.3	18.0
U. S. Gov't obligations, direct and guaranteed	24.5	28.5	22.0	21.4	18.8	22.7	22.3	22.0
Other securities	8.5	8.3	7.5	8.2	7.2	7.5	9.0	8.6
Loans and discounts	45.4	46.4	47.3	44.2	53.9	55.7	50.5	49.0
Total capital accounts	8.1	7.1	7.8	8.4	7.4	9.1	8.8	7.7
NUMBER OF BANKS	32	58	81	571	21	30	196	33

ALL MEMBER BANKS, BY STATES, JUNE 30, 1962
(Amounts in thousands of dollars)

ASSETS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
RESERVES, CASH, AND BANK BALANCES--TOTAL	199,840	588,429	66,215	3,229				
Currency and coin	23,515	41,064	6,066	599				
Reserve with Federal Reserve Banks	59,228	221,567	23,617	678				
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	81,939	143,906	29,151	1,047				
Other balances with banks in the U. S.	80	156	-	900				
Balances with banks in foreign countries	500	1,448	-	5				
Cash items in process of collection	34,578	180,288	7,381	-				
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	382,150	923,094	107,603	4,519				
Direct:								
Treasury bills	42,900	102,917	12,466	-				
Treasury certificates of indebtedness	15,236	50,095	2,282	-				
Treasury notes maturing in one year or less	56,411	187,162	14,146	3,550				
Other Treasury notes	67,954	206,994	20,159	-				
United States nonmarketable bonds	3,429	6,989	1,179	60				
Other bonds maturing in 1 year or less	7,573	12,613	845	-				
Other bonds maturing in 5 years	98,845	221,153	33,980	909				
Other bonds maturing in 5 to 10 years	67,740	120,154	16,661	-				
Other bonds maturing after 10 years	21,837	14,927	5,885	-				
Guaranteed obligations	225	90	-	-				
OTHER SECURITIES--TOTAL	87,206	246,904	28,005	2,568				
Obligations of States and subdivisions	75,342	198,687	24,029	2,508				
Other bonds, notes, and debentures	9,196	42,663	3,288	-				
Federal Reserve bank stock	2,613	5,489	672	36				
Other corporate stocks	55	65	16	24				
TOTAL SECURITIES	469,356	1,169,998	135,608	7,087				
LOANS AND DISCOUNTS, NET--TOTAL	468,435	1,470,038	188,956	10,393				
Valuation reserves	9,295	37,030	2,854	50				
LOANS AND DISCOUNTS, GROSS--TOTAL	477,730	1,507,068	191,810	10,443				
Real estate loans--total	164,226	514,396	55,513	8,109				
Secured by farm land	8,739	25,292	6,519	79				
Secured by residential properties:								
Insured by FHA	20,506	75,422	14,205	1,042				
Insured or guaranteed by VA	5,863	64,587	4,304	-				
Not ins. or guar. by FHA or VA	85,683	243,101	14,295	5,758				
Secured by other properties	43,435	105,994	16,190	1,230				
Loans to domestic com'l. and foreign banks	6,339	3,293	50	-				
Loans to other financial institutions	11,497	86,940	2,082	-				
Loans to brokers and dealers in securities	1,832	11,835	53	-				
Other loans for purchasing or carrying secs.	7,092	12,869	1,107	-				
Loans to farmers directly guar. by CCC	-	1,376	1,622	-				
Other loans to farmers	6,491	40,165	45,197	1				
Commercial including open market paper	94,423	435,172	51,238	1,589				
Other loans to individuals--total	179,280	330,527	34,491	707				
Passenger automobile instalment loans	74,387	108,702	14,307	218				
Other retail consumer instalment loans	13,591	27,836	6,163	41				
Residential repair and modern instal.	12,185	29,019	1,370	18				
Other instal. loans for personal expenditures	33,605	36,812	5,362	430				
Single payment loans for personal expenditures	45,512	128,158	7,289	-				
All other loans (including overdrafts)	6,550	70,495	457	37				
TOTAL LOANS AND SECURITIES	937,791	2,640,036	324,564	17,480				
Bank premises	8,637	26,616	5,771	368				
Furniture and fixtures	3,535	8,116	1,219	108				
Real estate owned other than bank premises	787	1,727	1,026	-				
Investments and other assets indirectly representing bank premises or other real estate	2,083	4,625	-	-				
Customers' liability on acceptances outstanding	-	287	-	-				
Other assets	3,679	22,522	1,263	222				
TOTAL ASSETS	1,156,352	3,292,358	400,058	21,407				

ALL MEMBER BANKS, BY STATES, JUNE 30, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹			
DEMAND DEPOSITS—TOTAL	649,926	1,705,811	208,693	6,082			
Individuals, partnerships, and corporations	489,942	1,274,350	154,052	4,936			
Foreign Governments, central banks, etc.	-	2	-	96			
United States Government	35,093	129,743	8,978	226			
States and political subdivisions	78,589	109,106	30,735	683			
Mutual savings banks in United States	-	668	-	-			
Commercial banks in United States	40,121	168,835	10,791	-			
Banks in foreign countries	-	2,081	-	-			
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	6,181	21,026	4,137	141			
TIME DEPOSITS—TOTAL	363,940	1,279,960	151,194	13,031			
Savings deposits	336,834	970,158	114,941	8,380			
Accumulated for payment of personal loans	1,869	265	-	-			
Other time deposits of indiv., part., and corp.	23,188	254,343	16,465	64			
Foreign Governments, central banks, etc.	-	-	-	-			
United States Government	515	1,481	744	-			
Postal savings	249	980	18	-			
States and political subdivisions	1,231	49,951	19,026	4,577			
Mutual savings banks in United States	-	-	-	-			
Commercial banks in United States	54	2,632	-	10			
Banks in foreign countries	-	150	-	-			
TOTAL DEPOSITS	1,013,866	2,985,771	359,887	19,113			
Rediscounts and other borrowed money	3,335	4,015	2,850	-			
Acceptances outstanding	3	287	-	-			
Other liabilities	18,002	53,283	4,572	626			
TOTAL LIABILITIES	1,035,206	3,043,356	367,309	19,739			
CAPITAL ACCOUNTS—TOTAL	121,146	249,002	32,749	1,668			
Capital stock, notes, and debentures	28,124	64,957	5,503	360			
Surplus	58,912	118,511	16,919	840			
Undivided profits	27,707	56,869	9,195	468			
Other capital accounts	6,403	8,665	1,132	-			
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,156,352	3,292,358	400,058	21,407			
MEMORANDA							
PLEGGED ASSETS (AND SECURITIES LOANED)	190,927	224,847	82,523	5,976			
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	28,124	63,857	5,503	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)	533,409	1,382,158	172,189	5,035			
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	540,134	1,226,945	181,543	5,856			
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	17.3	17.9	16.6	15.1			
U. S. Gov't obligations, direct and guaranteed	33.0	28.0	26.9	21.1			
Other securities	7.5	7.5	7.0	12.0			
Loans and discounts	40.5	44.7	47.2	48.5			
Total capital accounts	10.5	7.6	8.2	7.8			
NUMBER OF BANKS	109	161	41	1			

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1962
(Amounts in thousands of dollars)

ASSETS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
RESERVES, CASH, AND BANK BALANCES—TOTAL	15,993,164	487,982	8,811,482	1,014,155	833,271	538,126	303,797	1,475,786
Currency and coin	711,407	38,958	232,991	52,595	77,372	51,352	25,521	102,901
Reserve with Federal Reserve Banks	6,203,866	209,764	3,293,350	416,410	342,824	199,237	104,578	643,100
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,607,692	59,675	235,285	113,109	161,631	110,830	106,458	353,130
Other balances with banks in the U. S.	25,100	453	11,604	6,253	235	1,121	130	2,986
Balances with banks in foreign countries	82,984	1,182	66,171	5,997	2,839	290	239	2,673
Cash items in process of collection	7,362,115	177,950	4,972,081	419,791	248,370	175,296	66,871	370,996
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	17,557,207	566,913	7,863,743	968,895	1,346,362	668,657	416,276	2,698,262
Direct:								
Treasury bills	2,660,991	50,838	1,721,615	84,517	98,443	73,920	92,205	249,496
Treasury certificates of indebtedness	1,008,206	54,565	457,331	81,626	88,112	35,313	35,821	139,293
Treasury notes maturing in one year or less	3,366,737	129,427	1,344,999	192,838	356,407	135,124	70,634	527,294
Other Treasury notes	4,056,710	145,532	1,802,897	211,663	393,983	136,913	93,345	712,480
United States nonmarketable bonds	61,693	800	10,679	2,984	5,515	5,171	2,872	17,585
Other bonds maturing in 1 year or less	331,238	1,932	199,443	8,422	10,839	27,914	2,010	31,532
Other bonds maturing in 5 years	3,514,041	103,997	1,158,220	236,345	250,051	150,276	63,479	617,078
Other bonds maturing in 5 to 10 years	2,094,593	74,453	939,488	99,364	106,396	92,585	41,465	367,855
Other bonds maturing after 10 years	443,129	5,356	220,170	48,777	36,601	10,637	12,874	33,490
Guaranteed obligations	19,869	13	8,901	2,359	15	804	1,571	2,159
OTHER SECURITIES—TOTAL	7,257,177	287,043	3,693,616	311,547	483,717	238,218	172,439	1,056,914
Obligations of States and subdivisions	6,511,943	267,922	3,341,612	260,035	443,415	188,712	153,294	958,525
Other bonds, notes, and debentures	505,673	11,271	207,800	30,473	26,605	43,307	15,556	82,484
Federal Reserve bank stock	163,579	5,800	85,204	11,597	12,383	6,044	3,472	15,495
Other corporate stocks	75,982	2,050	59,000	9,442	1,314	155	117	410
TOTAL SECURITIES	24,814,384	853,956	11,557,359	1,280,442	1,830,079	906,875	588,715	3,755,176
LOANS AND DISCOUNTS, NET—TOTAL	39,441,654	1,373,777	19,533,396	2,541,877	2,710,040	1,491,750	805,618	4,219,212
Valuation reserves	851,600	27,838	456,287	68,519	42,727	29,668	15,443	95,004
LOANS AND DISCOUNTS, GROSS—TOTAL	40,293,254	1,401,615	19,989,683	2,610,396	2,752,767	1,521,418	821,061	4,314,216
Real estate loans—total	7,820,319	320,420	2,406,061	412,568	973,139	323,383	156,330	1,264,007
Secured by farm land	272,274	3,364	30,592	10,182	33,521	22,040	14,067	65,607
Secured by residential properties:								
Insured by FHA	1,478,161	14,993	549,462	63,853	96,945	23,490	7,035	247,603
Insured or guaranteed by VA	677,474	17,218	338,284	28,491	58,567	15,952	3,191	98,742
Not ins. or guar. by FHA or VA	3,096,286	158,295	747,662	186,659	457,945	144,919	82,933	573,315
Secured by other properties	2,296,124	126,550	740,061	123,383	326,161	116,982	49,104	278,740
Loans to domestic com'l. and foreign banks	726,987	2,768	559,627	48,883	4,848	18,030	2,458	37,088
Loans to other financial institutions	2,798,836	75,725	1,560,542	162,799	123,969	81,752	50,586	296,363
Loans to brokers and dealers in securities	1,917,100	44,981	1,435,400	95,042	110,727	23,544	14,839	103,110
Other loans for purchasing or carrying secs.	814,461	20,122	400,499	60,972	113,238	14,989	4,785	117,750
Loans to farmers directly guar. by CCC	114,950	-	694	-	1,417	57	1,657	26,067
Other loans to farmers	796,314	5,097	54,726	11,807	33,365	34,838	25,980	195,970
Commercial including open market paper	16,057,566	514,041	9,764,770	924,236	717,654	473,006	307,569	1,174,125
Other loans to individuals—total	7,646,377	394,117	2,667,665	816,280	574,892	513,876	238,560	1,025,119
Passenger automobile instalment loans	2,284,478	126,795	551,574	226,235	179,777	171,984	82,275	349,014
Other retail consumer instalment loans	638,227	24,980	187,074	60,780	42,971	51,469	17,766	116,890
Residential repair and modern instal.	681,960	25,344	256,970	82,257	51,957	41,345	19,686	98,855
Other instal. loans for personal expenditures	1,213,142	55,687	519,530	140,972	96,148	77,312	45,378	107,439
Single payment loans for personal expenditures	2,828,570	161,311	1,152,517	306,036	204,039	171,766	73,455	352,921
All other loans (including overdrafts)	1,600,344	24,344	1,139,699	77,809	99,518	37,943	18,297	74,617
TOTAL LOANS AND SECURITIES	64,256,038	2,227,733	31,090,755	3,822,319	4,540,119	2,398,625	1,394,333	7,974,388
Bank premises	628,873	31,925	282,123	45,791	38,616	31,010	24,121	65,820
Furniture and fixtures	151,445	6,983	48,351	14,882	10,197	6,744	7,286	19,728
Real estate owned other than bank premises	14,997	676	2,841	1,034	852	633	1,002	3,263
Investments and other assets indirectly representing bank premises or other real estate	130,606	1,610	71,200	9,001	2,263	7,297	647	15,010
Customers' liability on acceptances outstanding	969,114	8,024	882,619	9,455	1,168	483	509	10,337
Other assets	656,161	12,988	431,371	25,129	24,204	17,538	9,072	46,083
TOTAL ASSETS	82,800,398	2,777,921	41,620,742	4,941,766	5,450,690	3,000,456	1,740,767	9,610,415

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
DEMAND DEPOSITS—TOTAL	47,709,573	1,859,988	25,360,666	3,156,034	2,621,322	1,740,039	1,002,775	4,596,103
Individuals, partnerships, and corporations	33,710,814	1,474,126	16,447,382	2,487,087	2,107,179	1,348,820	704,753	3,493,893
Foreign Governments, central banks, etc.	410,744	-	402,152	1,470	62	2,201	386	1
United States Government	3,310,330	123,947	1,877,278	218,774	205,165	100,954	43,992	324,266
States and political subdivisions	2,297,243	155,202	786,728	84,847	160,954	118,403	153,121	378,222
Mutual savings banks in United States	385,894	44,195	313,474	25,820	97	1,411	-	396
Commercial banks in United States	4,497,686	33,579	2,846,607	280,262	109,325	146,763	87,224	299,260
Banks in foreign countries	757,555	2,835	694,264	10,976	5,243	2,772	745	8,342
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,339,307	26,104	1,992,781	46,798	33,297	18,715	12,554	91,723
TIME DEPOSITS—TOTAL	24,619,630	545,135	10,035,891	1,211,507	2,264,418	892,052	564,377	4,148,913
Savings deposits	16,921,755	466,565	5,627,427	884,806	1,879,422	728,881	388,685	3,326,339
Accumulated for payment of personal loans	137,574	-	-	11	106,990	3,283	1,359	8,328
Other time deposits of indiv., part., and corp.	4,489,735	49,300	2,464,243	239,776	171,242	95,078	97,274	619,102
Foreign Governments, central banks, etc.	1,269,187	-	1,213,354	18,442	-	4,955	2,000	12,965
United States Government	54,822	512	29,469	546	620	10,901	2,011	1,367
Postal savings	3,325	135	180	102	606	738	776	310
States and political subdivisions	1,515,768	28,378	500,832	65,599	104,953	47,688	63,871	179,161
Mutual savings banks in United States	24,649	-	24,314	-	10	-	-	-
Commercial banks in United States	124,027	245	108,412	1,675	225	528	8,401	1,241
Banks in foreign countries	78,788	-	67,660	550	350	-	-	100
TOTAL DEPOSITS	72,329,203	2,405,123	35,396,557	4,367,541	4,885,740	2,632,091	1,567,152	8,745,016
Rediscounts and other borrowed money	355,123	-	290,213	350	675	36,335	3,350	6,730
Acceptances outstanding	1,002,361	8,185	914,759	9,637	1,668	483	509	10,387
Other liabilities	2,177,746	110,322	1,441,112	97,991	72,811	81,213	30,429	125,838
TOTAL LIABILITIES	75,864,433	2,523,630	38,042,641	4,475,519	4,960,894	2,750,122	1,601,440	8,887,971
CAPITAL ACCOUNTS—TOTAL	6,935,965	254,291	3,578,101	466,247	489,796	250,334	139,327	722,444
Capital stock, notes, and debentures	1,998,390	74,112	1,042,485	109,688	134,703	68,420	43,563	198,716
Surplus	3,481,902	124,285	1,815,551	277,060	278,156	135,317	72,300	318,588
Undivided profits	1,303,123	48,839	655,079	75,312	72,949	39,449	19,879	160,096
Other capital accounts	152,550	7,055	64,986	4,187	3,988	7,148	3,585	45,044
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	82,800,398	2,777,921	41,620,742	4,941,766	5,450,690	3,000,456	1,740,767	9,610,415
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	8,579,178	193,416	3,843,940	592,740	670,604	411,173	314,109	680,642
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	1,979,376	73,912	1,027,746	109,688	134,703	68,395	43,563	195,916
Capital notes and debentures	15,504	-	14,739	-	-	-	-	315
Preferred stock	3,510	200	-	-	-	25	-	2,485
Retirable value of preferred stock	3,510	200	-	-	-	25	-	2,485
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	38,740,539	1,622,517	20,153,300	2,623,134	2,211,321	1,453,913	829,446	3,872,518
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	32,539,442	1,524,512	15,664,700	2,237,207	2,058,462	1,317,026	804,688	3,601,581
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.3	17.6	21.2	20.5	15.3	17.9	17.5	15.4
U. S. Gov't obligations, direct and guaranteed	21.2	20.4	18.9	19.6	24.7	22.3	23.9	28.1
Other securities	8.8	10.3	8.9	6.3	8.9	7.9	9.9	11.0
Loans and discounts	47.6	49.5	46.9	51.4	49.7	49.7	46.3	43.9
Total capital accounts	8.4	9.2	8.6	9.4	9.0	8.3	8.0	7.5
NUMBER OF BANKS	1,570	34	140	57	167	118	70	410

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1962

(Amounts in thousands of dollars)

ASSETS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO		
RESERVES, CASH, AND BANK BALANCES—TOTAL	505,868	106,064	310,058	232,902	1,373,673		
Currency and coin	24,961	10,348	14,129	17,786	62,493		
Reserve with Federal Reserve Banks	178,419	44,184	107,071	74,906	590,023		
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	123,107	35,346	72,248	114,291	122,582		
Other balances with banks in the U. S.	477	-	75	683	1,083		
Balances with banks in foreign countries	39	33	63	353	3,105		
Cash items in process of collection	178,865	16,153	116,472	24,883	594,387		
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	659,679	201,004	272,685	232,928	1,661,803		
Direct:							
Treasury bills	63,207	31,084	27,676	33,851	134,139		
Treasury certificates of indebtedness	75,479	6,857	4,700	6,520	22,589		
Treasury notes maturing in one year or less	142,950	28,392	59,793	37,399	341,480		
Other Treasury notes	138,536	43,688	55,928	52,798	268,947		
United States nonmarketable bonds	4,234	3,018	2,525	1,009	5,301		
Other bonds maturing in 1 year or less	5,713	3,349	4,240	4,920	30,924		
Other bonds maturing in 5 years	167,416	47,695	67,457	41,263	610,764		
Other bonds maturing in 5 to 10 years	54,868	33,305	42,612	40,848	201,354		
Other bonds maturing after 10 years	6,741	3,606	7,695	11,378	45,804		
Guaranteed obligations	535	10	59	2,942	501		
OTHER SECURITIES—TOTAL	181,301	68,375	131,224	119,758	513,025		
Obligations of States and subdivisions	151,135	53,882	120,806	96,515	476,090		
Other bonds, notes, and debentures	23,334	13,236	6,489	20,995	24,123		
Federal Reserve bank stock	5,016	1,246	2,695	2,044	12,583		
Other corporate stocks	1,816	11	1,234	204	229		
TOTAL SECURITIES	840,980	269,379	403,909	352,686	2,174,828		
LOANS AND DISCOUNTS, NET—TOTAL	1,180,624	335,582	646,096	536,001	4,067,681		
Valuation reserves	20,770	5,532	6,931	6,780	76,101		
LOANS AND DISCOUNTS, GROSS—TOTAL	1,201,394	341,114	653,027	542,781	4,143,782		
Real estate loans—total	301,982	113,900	108,400	72,205	1,367,924		
Secured by farm land	29,523	11,179	12,599	7,523	32,077		
Secured by residential properties:							
Insured by FHA	63,516	29,099	26,303	11,329	344,533		
Insured or guaranteed by VA	10,085	9,889	7,013	1,494	88,548		
Not ins. or guar. by FHA or VA	121,151	41,887	29,210	25,439	526,871		
Secured by other properties	77,707	21,846	33,275	26,420	375,895		
Loans to domestic com'l. and foreign banks	9,254	-	1,537	1,325	41,169		
Loans to other financial institutions	104,949	4,486	31,484	11,945	294,236		
Loans to brokers and dealers in securities	49,283	1,023	3,563	5	35,583		
Other loans for purchasing or carrying secs.	14,801	1,523	16,628	15,444	33,710		
Loans to farmers directly guar. by CCC	6,237	6,031	61,862	10,167	761		
Other loans to farmers	48,235	77,158	112,022	53,708	143,408		
Commercial including open market paper	348,371	61,080	180,672	213,902	1,378,140		
Other loans to individuals—total	289,544	71,093	107,166	158,371	789,694		
Passenger automobile instalment loans	105,467	33,074	41,983	76,640	339,660		
Other retail consumer instalment loans	24,125	11,073	17,129	15,447	68,523		
Residential repair and modern instal.	16,442	5,814	11,188	11,689	60,413		
Other instal. loans for personal expenditures	29,178	10,370	11,018	22,484	97,626		
Single payment loans for personal expenditures	114,332	10,762	25,848	32,111	223,472		
All other loans (including overdrafts)	28,738	4,820	29,693	5,709	59,157		
TOTAL LOANS AND SECURITIES	2,021,604	604,961	1,050,005	888,687	6,242,509		
Bank premises	15,120	5,902	7,481	19,048	61,916		
Furniture and fixtures	4,659	2,480	2,115	4,621	23,399		
Real estate owned other than bank premises	159	456	450	869	2,762		
Investments and other assets indirectly representing bank premises or other real estate	1,303	61	1,700	427	20,087		
Customers' liability on acceptances outstanding	1,880	44	-	991	53,604		
Other assets	10,492	1,858	6,304	3,294	67,828		
TOTAL ASSETS	2,561,085	721,826	1,378,113	1,150,839	7,845,778		

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
DEMAND DEPOSITS—TOTAL	1,590,704	357,404	909,707	728,448	3,786,383			
Individuals, partnerships, and corporations	1,123,234	270,024	600,779	583,413	3,070,124			
Foreign Governments, central banks, etc.	-	-	-	-	4,472			
United States Government	93,274	12,589	33,073	20,419	256,599			
States and political subdivisions	97,250	54,735	77,150	66,385	164,246			
Mutual savings banks in United States	-	15	-	-	486			
Commercial banks in United States	259,621	15,039	189,266	47,536	183,204			
Banks in foreign countries	1,006	-	893	589	29,890			
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	16,319	5,002	8,546	10,106	77,362			
TIME DEPOSITS—TOTAL	710,391	298,752	323,188	315,943	3,309,063			
Savings deposits	452,477	168,629	230,936	225,929	2,541,659			
Accumulated for payment of personal loans	1,125	485	6	15,987	-			
Other time deposits of indiv., part., and corp.	222,165	114,557	66,518	41,719	308,761			
Foreign Governments, central banks, etc.	2,071	-	-	-	15,400			
United States Government	1,397	480	82	440	6,997			
Postal savings	440	5	16	1	16			
States and political subdivisions	30,116	14,596	25,480	31,627	423,467			
Mutual savings banks in United States	-	-	-	-	325			
Commercial banks in United States	600	-	150	240	2,310			
Banks in foreign countries	-	-	-	-	10,128			
TOTAL DEPOSITS	2,301,095	656,156	1,232,895	1,044,391	7,095,446			
Rediscounts and other borrowed money	500	505	6,615	2,150	7,700			
Acceptances outstanding	1,925	44	-	991	53,773			
Other liabilities	28,041	6,682	11,440	11,379	160,488			
TOTAL LIABILITIES	2,331,561	663,387	1,250,950	1,058,911	7,317,407			
CAPITAL ACCOUNTS—TOTAL	229,524	58,439	127,163	91,928	528,371			
Capital stock, notes, and debentures	69,011	19,227	37,660	31,682	169,123			
Surplus	98,447	22,647	52,507	36,532	250,512			
Undivided profits	59,015	14,673	30,556	19,977	107,299			
Other capital accounts	3,051	1,892	6,440	3,737	1,437			
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,561,085	721,826	1,378,113	1,150,839	7,845,778			
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	223,773	94,212	155,016	164,287	1,235,266			
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	68,611	18,877	37,660	31,682	168,623			
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)	1,288,732	305,905	721,065	589,274	3,069,414			
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	1,058,944	313,623	570,896	635,610	2,752,193			
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.8	14.7	22.5	20.2	17.5			
U. S. Gov't obligations, direct and guaranteed	25.8	27.8	19.8	20.2	21.2			
Other securities	7.1	9.5	9.5	10.4	6.5			
Loans and discounts	46.1	46.5	46.9	46.6	51.8			
Total capital accounts	9.0	8.1	9.2	8.0	6.7			
NUMBER OF BANKS	156	127	132	107	52			

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.