



SUMMARY REPORT

Assets and Liabilities of Member Banks

SEPTEMBER 28, 1962

NUMBER 165

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 The Board of Governors of the Federal Reserve System tabulates the reports of State member banks. The combined statistics of national and State member banks are published in the *Summary Report - Assets and Liabilities of Member Banks*.

Member banks are classified according to their reserve requirements as reserve city banks, or nonreserve city ("country") banks. A member bank that has an office in a reserve city is classified as a reserve city bank; a member bank that does not have an office in a reserve city is classified as a country bank. However, 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. On July 28, 1962, central reserve city banks in New York City and Chicago were reclassified as reserve city banks; on August 23, 1962, the designations of Topeka and Wichita, Kansas as reserve cities were terminated; and on September 6, 1962, the designation of Kansas City, Kansas as a reserve city was terminated.

ALL MEMBER BANKS, BY CLASS OF BANK, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

ASSETS	RESERVE CITY BANKS 1/			COUNTRY BANKS	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS	ALL STATE MEMBER BANKS
	NEW YORK	CHICAGO	OTHER				
RESERVES, CASH, AND BANK BALANCES--TOTAL	8,871,142	2,012,508	17,310,552	14,093,417	42,287,619	26,958,967	15,328,652
Currency and coin.....	183,519	34,601	771,394	1,563,940	2,553,454	1,788,852	764,602
Reserve with Federal Reserve Banks.....	3,337,764	995,906	7,435,346	5,230,244	16,999,260	10,889,803	6,109,457
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	94,345	112,257	2,030,665	4,945,689	7,182,956	5,548,245	1,634,711
Other balances with banks in the U. S.	4,863	1,037	50,029	52,494	108,423	77,197	31,226
Balances with banks in foreign countries.....	75,901	10,372	52,384	9,957	148,614	66,680	81,934
Cash items in process of collection.....	5,174,750	858,335	6,970,734	2,291,093	15,294,912	8,588,190	6,706,722
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	6,596,044	2,005,637	17,768,819	24,952,566	51,323,066	34,573,471	16,749,595
Direct:							
Treasury bills.....	1,142,068	184,155	1,305,064	3,492,828	6,124,115	3,937,989	2,186,126
Treasury certificates of indebtedness.....	497,027	64,229	1,290,705	1,049,372	2,901,333	1,883,138	1,018,195
Treasury notes maturing in one year or less.....	731,758	216,119	1,898,019	2,057,108	4,903,004	3,136,891	1,766,113
Other Treasury notes.....	1,935,131	566,090	5,376,979	6,781,983	14,660,183	9,660,569	4,999,614
United States nonmarketable bonds.....	6,031	1,335	54,904	212,680	274,950	214,736	60,214
Other bonds maturing in 1 year or less.....	548,566	349,209	1,479,442	1,259,026	3,636,243	2,274,572	1,361,671
Other bonds maturing in 5 years.....	487,818	265,365	3,153,387	4,502,958	8,409,528	6,026,775	2,382,753
Other bonds maturing in 5 to 10 years.....	1,201,425	336,913	2,966,600	5,050,786	9,555,724	6,729,609	2,826,115
Other bonds maturing after 10 years.....	40,664	22,178	152,962	504,352	720,156	591,484	128,672
Guaranteed obligations.....	5,556	44	90,757	41,473	137,830	117,708	20,122
OTHER SECURITIES--TOTAL	3,855,613	1,394,516	7,702,283	10,250,435	23,202,847	15,377,621	7,825,226
Obligations of States and subdivisions.....	3,486,087	1,215,874	6,894,481	8,532,198	20,128,640	13,116,407	7,012,233
Other bonds, notes, and debentures.....	214,300	130,001	561,097	1,527,198	2,432,596	1,863,950	568,646
Federal Reserve bank stock.....	91,716	24,387	175,307	168,992	460,402	296,139	164,263
Other corporate stocks.....	63,510	24,254	71,398	22,047	181,209	101,125	80,084
TOTAL SECURITIES	10,451,657	3,400,153	25,471,102	35,203,001	74,525,913	49,951,092	24,574,821
LOANS AND DISCOUNTS, NET--TOTAL	20,059,697	4,944,716	44,431,681	42,556,425	111,992,519	71,768,769	40,223,750
Valuation reserves.....	522,430	160,314	823,535	827,928	2,334,207	1,479,733	854,474
LOANS AND DISCOUNTS, GROSS--TOTAL	20,582,127	5,105,030	45,255,216	43,384,353	114,326,726	73,248,502	41,078,224
Real estate loans--total.....	1,201,670	338,055	10,673,985	14,144,760	26,358,470	18,213,851	8,144,619
Secured by farm land.....	1,773	979	217,937	824,183	1,044,872	767,634	277,238
Secured by residential properties:							
Insured by FHA.....	278,191	90,019	3,111,103	2,228,594	5,707,907	4,193,294	1,514,613
Insured or guaranteed by VA.....	136,773	28,997	916,391	1,188,718	2,270,879	1,585,464	685,415
Not ins. or guar. by FHA or VA.....	236,622	121,671	3,746,974	6,307,290	10,412,557	7,179,945	3,232,612
Secured by other properties.....	548,311	96,389	2,681,580	3,595,975	6,922,255	4,487,514	2,434,741
Loans to domestic com'l. and foreign banks.....	571,926	95,776	797,367	477,646	1,942,715	1,144,374	798,341
Loans to other financial institutions.....	1,771,045	687,837	3,205,236	1,307,763	6,971,881	4,195,142	2,776,739
Loans to brokers and dealers in securities.....	1,686,262	248,206	926,481	499,194	3,360,143	1,303,520	2,056,623
Other loans for purchasing or carrying secs.....	397,256	145,095	704,834	396,958	1,644,143	862,795	781,348
Loans to farmers directly guar. by CCC.....	868	-	61,467	149,407	211,742	172,445	39,297
Other loans to farmers.....	7,045	21,864	966,888	2,740,811	3,736,608	2,933,475	803,133
Commercial including open market paper.....	11,519,629	2,744,827	17,091,781	10,853,650	42,209,887	25,838,910	16,370,977
Other loans to individuals--total.....	2,078,606	513,930	9,650,450	12,054,016	24,297,002	16,591,850	7,705,152
Passenger automobile instalment loans.....	205,814	94,707	3,270,451	4,419,653	7,990,625	5,670,623	2,320,002
Other retail consumer instalment loans.....	154,461	88,188	809,079	1,152,749	2,204,477	1,564,712	639,765
Residential repair and modern instal.....	201,660	34,023	1,014,787	1,043,804	2,294,274	1,593,723	700,551
Other instal. loans for personal expenditures.....	518,214	40,009	1,291,947	2,055,800	3,905,970	2,655,885	1,250,085
Single payment loans for personal expenditures.....	998,457	257,003	3,264,186	3,382,010	7,901,656	5,106,907	2,794,749
All other loans (including overdrafts).....	1,347,820	309,440	1,176,727	760,148	3,594,135	1,992,140	1,601,995
TOTAL LOANS AND SECURITIES	30,511,354	8,344,869	69,902,783	77,759,426	186,518,432	121,719,861	64,798,571
Bank premises.....	320,557	28,026	853,472	970,371	2,172,426	1,528,036	644,390
Furniture and fixtures.....	44,169	7,651	227,903	319,987	599,710	444,479	155,231
Real estate owned other than bank premises.....	2,890	2,053	21,652	58,184	84,779	68,432	16,347
Investments and other assets indirectly representing bank premises or other real estate.....	69,864	11,037	166,767	75,928	323,596	188,598	134,998
Customers' liability on acceptances outstanding.....	982,023	64,933	305,378	12,958	1,365,292	458,392	906,900
Other assets.....	461,075	69,370	598,850	351,490	1,480,785	849,536	631,249
TOTAL ASSETS	41,263,074	10,540,447	89,387,357	93,641,761	234,832,639	152,216,301	82,616,338

1/ FOR FOOTNOTE SEE OPPOSITE PAGE.

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, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RESERVE CITY BANKS 1/			COUNTRY BANKS	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS	ALL STATE MEMBER BANKS
	NEW YORK	CHICAGO	OTHER				
DEMAND DEPOSITS—TOTAL	25,697,438	6,396,694	49,754,275	48,196,631	130,045,038	83,351,537	46,693,501
Individuals, partnerships, and corporations	17,134,328	4,244,805	36,000,451	37,960,832	95,340,416	61,615,492	33,724,924
Foreign Governments, central banks, etc.	454,505	10,149	92,351	3,486	560,491	215,505	344,986
United States Government	1,544,019	477,175	3,008,117	2,623,338	7,652,649	4,826,596	2,826,053
States and political subdivisions	309,812	324,557	2,928,202	5,398,443	8,961,014	6,609,712	2,351,302
Mutual savings banks in United States	310,506	1,422	125,034	148,100	585,062	230,726	354,336
Commercial banks in United States	3,268,937	1,192,601	6,543,375	1,426,718	12,431,631	7,884,474	4,547,157
Banks in foreign countries	783,561	41,748	222,870	17,305	1,065,484	381,210	684,274
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,891,770	104,237	833,875	618,409	3,448,291	1,587,822	1,860,469
TIME DEPOSITS—TOTAL	8,559,960	2,827,505	29,933,024	35,981,232	77,301,721	52,187,863	25,113,858
Savings deposits	4,038,712	2,045,399	22,506,067	28,257,404	56,847,582	39,408,791	17,438,791
Accumulated for payment of personal loans	5,650	15	231,411	338,593	575,669	437,290	138,379
Other time deposits of indiv., part., and corp.	2,539,078	620,599	4,044,473	5,050,101	12,254,251	7,705,367	4,548,884
Foreign Governments, central banks, etc.	1,489,527	121,998	491,576	7,443	2,110,544	885,747	1,224,797
United States Government	48,365	4,940	84,982	93,637	231,924	176,812	55,112
Postal savings	-	2,000	2,871	8,440	13,311	9,815	3,496
States and political subdivisions	230,190	14,704	2,493,495	2,178,108	4,916,497	3,439,791	1,476,706
Mutual savings banks in United States	15,925	-	7,680	6,905	30,510	7,871	22,639
Commercial banks in United States	116,749	5,150	32,995	38,066	192,960	68,027	124,933
Banks in foreign countries	75,764	12,700	37,474	2,535	128,473	48,352	80,121
TOTAL DEPOSITS	34,257,398	9,224,199	79,687,299	84,177,863	207,346,759	135,539,400	71,807,359
Rediscounts and other borrowed money	566,856	112,084	637,863	138,655	1,455,458	820,959	634,499
Acceptances outstanding	1,011,785	65,125	309,126	13,225	1,399,261	466,980	932,281
Other liabilities	1,587,783	205,694	1,584,761	1,691,282	5,069,520	2,869,578	2,199,942
TOTAL LIABILITIES	37,423,822	9,607,102	82,219,049	86,021,025	215,270,998	139,696,917	75,574,081
CAPITAL ACCOUNTS—TOTAL	3,839,252	933,345	7,168,308	7,620,736	19,561,641	12,519,384	7,042,257
Capital stock, notes, and debentures	1,131,277	340,175	2,052,615	2,186,363	5,710,430	3,708,634	2,001,796
Surplus	1,926,565	472,725	3,798,957	3,468,509	9,666,756	6,176,363	3,490,393
Undivided profits	718,822	76,391	1,224,509	1,731,996	3,751,718	2,357,173	1,394,545
Other capital accounts	62,588	44,054	92,227	233,868	432,737	277,214	155,523
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	41,263,074	10,540,447	89,387,357	93,641,761	234,832,639	152,216,301	82,616,338
MEMORANDA							
PLEGGED ASSETS (AND SECURITIES LOANED)	3,435,975	1,178,763	12,894,815	11,508,789	29,018,342	20,622,064	8,396,278
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	1,131,277	340,175	2,046,115	2,171,950	5,689,517	3,705,506	1,984,011
Capital notes and debentures	-	-	3,500	10,775	14,275	-	14,275
Preferred stock	-	-	3,000	3,638	6,638	3,128	3,510
Retirable value of preferred stock	-	-	3,000	3,781	6,781	3,270	3,511
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	20,428,343	5,426,102	40,753,651	40,961,189	107,569,285	69,216,359	38,352,926
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	15,709,732	3,868,583	33,232,049	41,855,482	94,665,846	62,052,277	32,613,569
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	21.5	19.1	19.4	15.1	18.0	17.7	18.6
U. S. Gov't obligations, direct and guaranteed	16.0	19.0	19.9	26.6	21.9	22.7	20.3
Other securities	9.3	13.2	8.6	10.9	9.9	10.1	9.5
Loans and discounts	48.6	46.9	49.7	45.4	47.7	47.1	48.7
Total capital accounts	9.3	8.9	8.0	8.1	8.3	8.2	8.5
NUMBER OF BANKS	16	12	193	5,832	6,053	4,494	1,559

1 THESE DATA REFLECT THE RECLASSIFICATION OF NEW YORK CITY AND CITY OF CHICAGO FROM CENTRAL RESERVE CITIES TO RESERVE CITIES EFFECTIVE JULY 28, 1962. BOTH NEW YORK CITY AND CHICAGO INCLUDE DATA FOR THE FORMER CENTRAL RESERVE CITY BANKS PLUS THREE BANKS IN EACH THAT WERE ALREADY CLASSIFIED AS RESERVE CITY BANKS. INCIDENT TO THIS REDESIGNATION, TOTAL ASSETS INCREASED \$526 MILLION IN NEW YORK CITY AND \$405 MILLION IN CHICAGO, AND DECREASED \$931 MILLION IN "OTHER" RESERVE CITIES.

ALL MEMBER BANKS ON SELECTED CALL DATES OCTOBER 11, 1957 TO SEPTEMBER 28, 1962
(Amounts in millions of dollars)

ASSETS	OCT. 11, 1957	SEPT. 24, 1958	OCT. 6, 1959	OCT. 3, 1960	SEPT. 27, 1961	JUNE 30, 1962	SEPT. 28, 1962	CHANGE TO SEPT. 28, 1962 FROM -- SEPT. 27, 1961
RESERVES, CASH, AND BANK BALANCES--TOTAL	37,776	36,191	38,948	41,424	38,582	42,853	42,288	+ 3,706
Currency and coin	1,889	2,370	2,201	2,249	2,932	2,399	2,553	- 379
Reserve with Federal Reserve Banks	19,203	17,953	18,291	17,552	16,038	16,839	16,999	+ 961
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	6,560	6,582	6,668	7,234	6,711	7,090	7,183	+ 472
Other balances with banks in the U. S.	26	44	32	40	50	92	108	+ 58
Balances with banks in foreign countries	63	116	86	140	154	169	149	- 5
Cash items in process of collection	10,035	9,126	11,670	14,209	12,697	16,264	15,295	+ 2,598
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	46,241	53,285	46,796	45,969	53,863	52,065	51,323	- 2,540
Direct:								
Treasury bills	3,377	3,082	3,574	4,625	9,693	6,467	6,124	- 3,569
Treasury certificates of indebtedness	3,517	6,148	1,820	2,223	1,933	2,984	2,901	+ 968
Treasury notes maturing in one year or less	-	-	-	-	5,058	9,448	4,903	- 155
Other Treasury notes	8,055	10,568	11,448	13,398	13,266	11,919	14,660	+ 1,394
United States nonmarketable bonds	877	845	718	421	397	288	275	- 122
Other bonds maturing in 1 year or less	-	-	-	-	4,508	794	3,636	- 872
Other bonds maturing in 5 years	18,757	19,181	18,685	17,722	11,585	11,496	8,410	- 3,175
Other bonds maturing in 5 to 10 years	7,957	9,278	7,643	5,518	5,765	6,987	9,556	+ 3,791
Other bonds maturing after 10 years	3,696	4,178	2,883	1,968	1,517	1,537	720	- 797
Guaranteed obligations	6	5	25	94	142	145	138	- 4
OTHER SECURITIES--TOTAL	13,789	16,600	16,674	16,080	18,719	22,219	23,203	+ 4,484
Obligations of States and subdivisions	11,086	13,393	13,978	13,897	16,115	19,321	20,129	+ 4,014
Other bonds, notes, and debentures	2,277	2,748	2,204	1,656	2,042	2,278	2,433	+ 391
Federal Reserve bank stock	339	357	383	402	430	457	460	+ 30
Other corporate stocks	87	102	109	125	132	164	181	+ 49
TOTAL SECURITIES	60,030	69,885	63,470	62,050	72,582	74,285	74,526	+ 1,944
LOANS AND DISCOUNTS, NET--TOTAL	80,308	80,798	92,471	98,815	102,355	109,212	111,993	+ 9,638
Valuation reserves	1,465	1,652	1,806	1,951	2,118	2,320	2,334	+ 216
LOANS AND DISCOUNTS, GROSS--TOTAL	81,773	82,451	94,278	100,766	104,472	111,533	114,327	+ 9,855
Real estate loans--total	18,103	19,302	21,824	22,446	23,514	25,362	26,358	+ 2,844
Secured by farm land	736	777	835	850	895	1,014	1,045	+ 150
Secured by residential properties:								
Insured by FHA	4,192	4,598	5,425	5,278	5,296	5,557	5,708	+ 412
Insured or guaranteed by VA	3,075	2,836	2,695	2,478	2,324	2,249	2,271	- 53
Not ins. or guar. by FHA or VA	6,370	6,980	8,051	8,532	9,223	9,951	10,413	+ 1,190
Secured by other properties	3,731	4,111	4,818	5,309	5,776	6,592	6,922	+ 1,146
Loans to domestic com'l. and foreign banks	890	1,587	1,905	2,212	2,354	1,453	1,943	- 411
Loans to other financial institutions	-	-	6,043	6,434	6,010	6,789	6,972	+ 962
Loans to brokers and dealers in securities	2,272	1,807	2,229	2,593	2,943	3,088	3,360	+ 417
Other loans for purchasing or carrying secs.	1,370	1,549	1,593	1,521	1,696	1,699	1,644	- 52
Loans to farmers directly guar. by CCC	125	280	67	232	213	546	212	- 1
Other loans to farmers	2,286	2,604	3,110	3,219	3,417	3,675	3,737	+ 320
Commercial including open market paper	37,504	35,941	35,565	38,246	39,062	41,435	42,210	+ 3,148
Other loans to individuals--total	16,682	16,567	19,359	21,333	22,377	24,006	24,297	+ 1,920
Passenger automobile instalment loans	5,635	5,429	6,370	7,097	7,054	7,808	7,991	+ 937
Other retail consumer instalment loans	2,103	1,824	2,082	2,265	2,372	2,209	2,204	- 168
Residential repair and modern instal.	1,755	1,803	2,050	2,272	2,273	2,238	2,294	+ 21
Other instal. loans for personal expenditures	2,191	2,335	2,924	3,320	3,535	3,782	3,906	+ 371
Single payment loans for personal expenditures	4,999	5,115	5,933	6,379	7,143	7,968	7,902	+ 759
All other loans (including overdrafts)	2,542	2,814	2,583	2,529	2,887	3,480	3,594	+ 707
TOTAL LOANS AND SECURITIES	140,338	150,684	155,942	160,865	174,936	183,497	186,518	+ 11,582
Bank premises	1,403	1,521	1,724	1,924	1,996	2,125	2,172	+ 176
Furniture and fixtures	350	391	434	489	562	587	600	+ 38
Real estate owned other than bank premises	44	45	50	64	68	80	85	+ 17
Investments and other assets indirectly representing bank premises or other real estate	142	175	184	223	308	318	324	+ 16
Customers' liability on acceptances outstanding	958	848	687	1,250	1,513	1,423	1,365	- 148
Other assets	825	930	1,116	1,164	1,322	1,477	1,481	+ 159
TOTAL ASSETS	181,836	190,784	199,084	207,402	219,287	232,359	234,833	+ 15,546

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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 OCTOBER 11, 1957 TO SEPTEMBER 28, 1962
(Amounts in millions of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	OCT. 11, 1957	SEPT. 24, 1958	OCT. 6, 1959	OCT. 3, 1960	SEPT. 27, 1961	JUNE 30, 1962	SEPT. 28, 1962	CHANGE TO SEPT. 28, 1962 FROM -- SEPT. 27, 1961
DEMAND DEPOSITS--TOTAL	115,921	117,005	122,245	125,052	125,930	130,544	130,045	+ 4,115
Individuals, partnerships, and corporations	89,136	89,326	92,892	92,147	93,211	94,174	95,340	+ 2,129
Foreign Governments, central banks, etc.	-	-	-	-	686	652	560	- 126
United States Government	3,575	3,782	4,298	6,715	7,293	8,734	7,653	+ 360
States and political subdivisions	7,634	7,992	8,218	8,563	8,479	9,107	8,961	+ 482
Mutual savings banks in United States	-	-	-	-	576	642	585	+ 9
Commercial banks in United States	11,450	11,994	12,091	12,648	11,781	11,991	12,432	+ 651
Banks in foreign countries	1,760	1,464	1,458	1,434	968	1,163	1,065	+ 97
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,366	2,447	3,288	3,544	2,935	4,080	3,448	+ 513
TIME DEPOSITS--TOTAL	45,950	53,026	54,429	57,228	66,375	75,513	77,302	+10,927
Savings deposits	41,804	47,010	49,611	51,787	50,500	55,213	56,848	+ 6,348
Accumulated for payment of personal loans	449	458	483	541	576	570	576	-
Other time deposits of indiv., part., and corp.	-	-	-	-	8,461	11,854	12,254	+ 3,793
Foreign Governments, central banks, etc.	-	-	-	-	2,088	2,156	2,111	+ 23
United States Government	275	264	252	225	242	261	232	- 10
Postal savings	17	15	14	12	12	13	13	+ 1
States and political subdivisions	2,128	3,104	2,473	3,117	4,214	5,096	4,916	+ 702
Mutual savings banks in United States	-	-	-	-	14	32	31	+ 17
Commercial banks in United States	34	144	105	129	170	191	193	+ 23
Banks in foreign countries	1,243	2,030	1,492	1,418	98	128	128	+ 30
TOTAL DEPOSITS	161,871	170,031	176,674	182,280	192,305	206,057	207,347	+15,042
Rediscunts and other borrowed money	1,759	1,514	2,385	1,829	2,128	735	1,455	- 673
Acceptances outstanding	1,003	874	727	1,278	1,545	1,465	1,399	- 146
Other liabilities	2,736	2,991	3,042	4,748	4,923	4,924	5,070	+ 147
TOTAL LIABILITIES	167,368	175,409	182,828	190,135	200,901	213,180	215,271	+14,370
CAPITAL ACCOUNTS--TOTAL	14,467	15,375	16,256	17,268	18,386	19,179	19,562	+ 1,176
Capital stock, notes, and debentures	4,315	4,517	4,880	5,151	5,466	5,681	5,710	+ 244
Surplus	7,007	7,414	7,930	8,312	8,893	9,606	9,667	+ 774
Undivided profits	2,814	3,047	3,093	3,444	3,605	3,467	3,752	+ 147
Other capital accounts	332	397	352	361	422	425	433	+ 11
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	181,836	190,784	199,084	207,402	219,287	232,359	234,833	+15,546
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	21,388	22,881	23,911	25,490	27,998	29,682	29,018	+ 1,020
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	4,284	4,487	4,853	5,127	5,443	5,659	5,690	+ 247
Capital notes and debentures	21	20	19	18	16	16	14	- 2
Preferred stock	10	10	9	7	7	7	7	-
Retirable value of preferred stock	15	14	11	7	7	7	7	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	99,327	101,299	103,909	103,611	106,524	107,191	107,569	+ 1,045
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	89,101	90,639	92,728	90,046	94,158	93,555	94,666	+ 508
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	20.8	19.0	19.6	20.0	17.6	18.4	18.0	+ .4
U. S. Gov't obligations, direct and guaranteed	25.4	27.9	23.5	22.2	24.6	22.4	21.9	- 2.7
Other securities	7.6	8.7	8.4	7.8	8.5	9.6	9.9	+ 1.4
Loans and discounts	44.2	42.4	46.4	47.6	46.7	47.0	47.7	+ 1.0
Total capital accounts	8.0	8.1	8.2	8.3	8.4	8.3	8.3	- .1
NUMBER OF BANKS	6,418	6,339	6,246	6,197	6,132	6,070	6,053	- 79

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962

(Amounts in thousands of dollars)

ASSETS	BOSTON			NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,692,041	657,364	1,034,677	11,208,574	9,106,949	2,101,625
Currency and coin	145,224	18,801	126,423	441,858	208,114	233,744
Reserve with Federal Reserve Banks	684,904	325,147	359,757	4,361,307	3,450,362	910,945
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	242,974	24,543	218,431	525,637	119,421	406,216
Other balances with banks in the U. S.	7,672	1,384	6,288	17,694	5,095	12,599
Balances with banks in foreign countries	9,761	8,855	906	82,539	77,992	4,547
Cash items in process of collection.....	601,506	278,634	322,872	5,779,539	5,245,965	533,574
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	1,870,964	545,241	1,325,723	10,843,951	6,911,616	3,932,335
Direct:						
Treasury bills	348,841	115,293	233,548	1,606,758	1,143,229	463,529
Treasury certificates of indebtedness	146,068	52,399	93,669	720,866	549,387	171,479
Treasury notes maturing in one year or less.....	163,226	23,615	139,611	1,084,469	786,552	297,917
Other Treasury notes	557,536	196,760	360,776	3,221,368	2,046,671	1,174,697
United States nonmarketable bonds	8,794	1,000	7,794	30,476	6,031	24,445
Other bonds maturing in 1 year or less	79,687	22,831	56,856	753,027	563,557	189,470
Other bonds maturing in 5 years	227,897	28,477	199,420	1,088,913	535,603	553,310
Other bonds maturing in 5 to 10 years.....	304,179	104,292	199,887	2,160,695	1,234,314	926,381
Other bonds maturing after 10 years.....	33,879	-	33,879	146,826	40,691	106,135
Guarantee obligations	857	574	283	30,553	5,581	24,972
OTHER SECURITIES—TOTAL	874,745	174,847	699,898	6,363,536	4,058,784	2,304,752
Obligations of States and subdivisions	787,024	159,815	627,209	5,708,550	3,678,269	2,030,281
Other bonds, notes, and debentures	60,185	2,754	57,431	454,897	221,643	233,254
Federal Reserve bank stock	22,057	8,955	13,102	124,149	95,017	29,132
Other corporate stocks	5,479	3,323	2,156	75,940	63,855	12,085
TOTAL SECURITIES	2,745,709	720,088	2,025,621	17,207,487	10,970,400	6,237,087
LOANS AND DISCOUNTS, NET—TOTAL	5,021,593	1,753,584	3,268,009	29,244,661	20,979,887	8,264,774
Valuation reserves	111,628	43,264	68,364	747,090	558,011	189,079
LOANS AND DISCOUNTS, GROSS—TOTAL	5,133,221	1,796,848	3,336,373	29,991,751	21,537,898	8,453,853
Real estate loans—total	1,043,079	153,629	889,450	4,701,466	1,507,202	3,194,264
Secured by farm land	19,381	28	19,353	72,267	7,799	64,468
Secured by residential properties:						
Insured by FHA	107,666	13,961	93,705	1,011,139	324,295	686,844
Insured or guaranteed by VA	76,172	5,766	70,406	692,017	182,894	509,123
Not ins. or guar. by FHA or VA	457,584	32,180	425,404	1,642,655	360,050	1,282,605
Secured by other properties	382,276	101,694	280,582	1,283,388	632,164	651,224
Loans to domestic com'l. and foreign banks	54,618	22,062	32,556	726,444	574,176	152,268
Loans to other financial institutions	284,328	167,032	117,296	2,152,217	1,806,501	345,716
Loans to brokers and dealers in securities	56,362	22,635	33,727	1,939,681	1,713,022	226,659
Other loans for purchasing or carrying secs.	39,609	19,978	19,631	472,946	403,364	69,582
Loans to farmers directly guar. by CCC	-	-	-	1,194	868	326
Other loans to farmers	33,077	1,126	31,951	134,607	20,053	114,554
Commercial including open market paper	2,115,663	1,021,272	1,094,391	13,690,092	11,806,683	1,883,409
Other loans to individuals—total	1,357,170	333,995	1,023,175	4,679,319	2,332,685	2,346,634
Passenger automobile instalment loans	457,859	111,140	346,719	1,014,659	299,463	715,196
Other retail consumer instalment loans.....	109,635	31,627	78,008	337,691	173,863	163,828
Residential repair and modern instal.....	89,101	21,876	67,225	476,706	237,260	239,446
Other instal. loans for personal expenditures	241,203	51,124	190,079	1,074,845	576,323	498,522
Single payment loans for personal expenditures	459,372	118,228	341,144	1,775,418	1,045,776	729,642
All other loans (including overdrafts)	149,315	59,119	94,196	1,493,785	1,373,344	120,441
TOTAL LOANS AND SECURITIES	7,767,302	2,473,672	5,293,630	46,452,148	31,950,287	14,501,861
Bank premises	103,193	20,497	82,696	483,492	330,745	152,747
Furniture and fixtures	24,198	4,222	19,976	99,075	47,029	52,046
Real estate owned other than bank premises	3,449	2	3,447	9,107	2,938	6,169
Investments and other assets indirectly representing bank premises or other real estate	3,592	1,106	2,486	80,614	71,834	8,780
Customers' liability on acceptances outstanding.....	39,754	37,367	2,387	988,992	987,463	1,529
Other assets	40,358	16,631	23,727	566,704	473,272	93,432
TOTAL ASSETS	9,673,887	3,210,861	6,463,026	59,888,706	42,970,517	16,918,189

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,226,624	2,326,148	3,900,476		34,111,196	26,421,643	7,689,553
Individuals, partnerships, and corporations	4,843,525	1,700,293	3,143,232		23,507,289	17,674,467	5,832,822
Foreign Governments, central banks, etc.	3,845	3,845	-		454,631	454,505	126
United States Government	406,370	141,430	264,940		2,052,636	1,591,385	461,251
States and political subdivisions	424,193	119,057	305,136		1,513,707	384,016	1,129,691
Mutual savings banks in United States	152,696	64,357	88,339		372,358	318,518	53,840
Commercial banks in United States	299,243	249,857	49,386		3,376,744	3,300,680	76,064
Banks in foreign countries	27,561	24,813	2,748		791,383	787,452	3,931
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	69,191	22,496	46,695		2,042,448	1,910,620	131,828
TIME DEPOSITS—TOTAL	2,130,966	417,215	1,713,751		16,946,082	9,374,766	7,571,316
Savings deposits	1,744,435	223,634	1,520,801		10,924,363	4,683,531	6,240,832
Accumulated for payment of personal loans	3,889	-	3,889		8,606	5,650	2,956
Other time deposits of indiv., part., and corp.	249,261	121,810	127,451		3,364,200	2,626,391	737,809
Foreign Governments, central banks, etc.	47,062	47,062	-		1,490,527	1,489,527	1,000
United States Government	7,329	3,010	4,319		53,960	48,822	5,138
Postal savings	712	2	710		105	100	5
States and political subdivisions	67,515	11,650	55,865		879,610	306,142	573,468
Mutual savings banks in United States	45	-	45		28,030	21,435	6,595
Commercial banks in United States	3,671	3,000	671		119,592	117,004	2,588
Banks in foreign countries	7,047	7,047	-		77,089	76,164	925
TOTAL DEPOSITS	8,357,590	2,743,363	5,614,227		51,057,278	35,796,409	15,260,869
Rediscounts and other borrowed money	12,886	2,336	10,550		585,366	566,856	18,510
Acceptances outstanding	40,911	38,520	2,391		1,018,809	1,017,225	1,584
Other liabilities	332,004	66,189	265,815		2,012,100	1,624,135	387,965
TOTAL LIABILITIES	8,743,391	2,850,408	5,892,983		54,673,553	39,004,625	15,668,928
CAPITAL ACCOUNTS—TOTAL	930,496	360,453	570,043		5,215,153	3,965,892	1,249,261
Capital stock, notes, and debentures	250,734	92,825	157,909		1,542,619	1,169,042	373,577
Surplus	484,277	205,675	278,602		2,610,406	2,002,332	608,074
Undivided profits	165,606	46,593	119,013		979,695	731,376	248,319
Other capital accounts	29,879	15,360	14,519		82,433	63,142	19,291
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	9,673,887	3,210,861	6,463,026		59,888,706	42,970,517	16,918,189
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	757,820	292,755	465,065		5,566,206	3,675,526	1,890,680
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	249,766	92,825	156,941		1,528,934	1,165,542	363,392
Capital notes and debentures	-	-	-		13,575	3,500	10,075
Preferred stock	968	-	968		110	-	110
Retirable value of preferred stock	968	-	968		252	-	252
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,382,919	2,023,746	3,359,173		27,806,020	21,056,257	6,749,763
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	4,919,505	1,656,227	3,263,278		22,902,277	16,283,613	6,618,664
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	17.5	20.5	16.0		18.7	21.2	12.4
U. S. Gov't obligations, direct and guaranteed	19.3	17.0	20.5		18.1	16.1	23.2
Other securities	9.0	5.4	10.8		10.6	9.4	13.6
Loans and discounts	51.9	54.6	50.6		48.8	48.8	48.9
Total capital accounts	9.6	11.2	8.8		8.7	9.2	7.4
NUMBER OF BANKS	254	5	249		453	19	434

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962

(Amounts in thousands of dollars)

ASSETS	PHILADELPHIA				CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,989,532	1,025,441	964,091		2,954,768	1,936,470	1,018,298
Currency and coin	175,458	41,476	133,982		253,472	108,146	145,326
Reserve with Federal Reserve Banks	800,394	422,368	378,026		1,320,028	935,666	384,362
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	416,704	91,068	325,636		550,977	181,263	369,714
Other balances with banks in the U. S.	9,214	5,465	3,749		1,478	997	481
Balances with banks in foreign countries	7,924	7,899	25		4,475	4,365	110
Cash items in process of collection	579,838	457,165	122,673		824,338	706,033	118,305
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,599,335	725,104	1,874,231		4,581,253	2,450,877	2,130,376
Direct:							
Treasury bills	235,551	5,100	230,451		502,610	189,478	313,132
Treasury certificates of indebtedness	121,353	54,472	66,881		289,011	204,993	84,018
Treasury notes maturing in one year or less	206,305	66,596	139,709		537,438	333,104	204,334
Other Treasury notes	679,429	303,058	376,371		1,639,670	1,047,954	591,716
United States nonmarketable bonds	22,424	1,468	20,956		19,450	2,177	17,273
Other bonds maturing in 1 year or less	177,966	61,220	116,746		198,754	100,058	98,696
Other bonds maturing in 5 years	461,999	82,992	379,007		660,099	290,612	369,487
Other bonds maturing in 5 to 10 years	613,486	138,527	474,959		662,748	256,992	405,756
Other bonds maturing after 10 years	76,925	9,655	67,270		70,895	25,130	45,765
Guaranteed obligations	3,897	2,016	1,881		578	379	199
OTHER SECURITIES—TOTAL	1,096,282	273,253	823,029		2,153,580	1,462,496	691,084
Obligations of States and subdivisions	854,326	222,831	631,495		1,967,351	1,367,535	599,816
Other bonds, notes, and debentures	201,062	26,590	174,472		140,993	64,513	76,480
Federal Reserve bank stock	26,218	10,542	15,676		42,675	28,404	14,271
Other corporate stocks	14,676	13,290	1,386		2,561	2,044	517
TOTAL SECURITIES	3,695,617	998,357	2,697,260		6,734,833	3,913,373	2,821,460
LOANS AND DISCOUNTS, NET—TOTAL	5,931,723	2,515,210	3,416,513		8,400,121	5,102,468	3,297,653
Valuation reserves	143,849	71,707	72,142		151,931	96,121	55,810
LOANS AND DISCOUNTS, GROSS—TOTAL	6,075,572	2,586,917	3,488,655		8,552,052	5,198,589	3,353,463
Real estate loans—total	1,686,178	238,426	1,447,752		2,740,681	1,363,353	1,377,328
Secured by farm land	76,727	1,785	74,942		114,191	5,293	108,898
Secured by residential properties:							
Insured by FHA	167,792	44,022	123,770		320,894	231,599	89,295
Insured or guaranteed by VA	125,581	11,573	114,008		224,980	151,096	73,884
Not ins. or guar. by FHA or VA	823,270	95,298	727,972		1,353,772	598,954	754,818
Secured by other properties	492,808	85,748	407,060		726,844	376,411	350,433
Loans to domestic com'l. and foreign banks	66,762	16,443	50,319		78,788	36,338	42,450
Loans to other financial institutions	316,019	230,232	85,787		315,189	262,244	52,945
Loans to brokers and dealers in securities	103,156	62,852	40,304		252,128	240,070	12,058
Other loans for purchasing or carrying secs.	79,018	53,325	25,693		167,280	142,734	24,546
Loans to farmers directly guar. by CCC	115	-	115		393	-	393
Other loans to farmers	91,075	1,105	89,970		121,965	2,926	119,039
Commercial including open market paper	1,924,763	1,187,656	737,107		2,503,562	1,868,741	634,821
Other loans to individuals—total	1,615,755	701,356	914,399		2,099,290	1,067,816	1,031,474
Passenger automobile instalment loans	497,415	212,533	284,882		734,150	285,524	448,626
Other retail consumer instalment loans	144,575	65,022	79,553		141,514	56,182	85,332
Residential repair and modern instal.	144,904	75,143	69,761		258,402	159,818	98,584
Other instal. loans for personal expenditures	314,623	126,259	188,364		352,394	180,905	171,489
Single payment loans for personal expenditures	514,238	222,399	291,839		612,830	385,387	227,443
All other loans (including overdrafts)	192,731	95,522	97,209		272,776	214,367	58,409
TOTAL LOANS AND SECURITIES	9,627,340	3,513,567	6,113,773		15,134,954	9,015,841	6,119,113
Bank premises	115,657	39,177	76,480		158,731	83,201	75,530
Furniture and fixtures	36,440	9,384	27,056		40,278	15,544	24,734
Real estate owned other than bank premises	5,119	763	4,356		4,371	852	3,519
Investments and other assets indirectly representing bank premises or other real estate	15,931	9,890	6,041		6,409	3,184	3,225
Customers' liability on acceptances outstanding	20,475	20,203	272		1,063	1,032	31
Other assets	48,731	26,317	22,414		80,832	65,825	15,007
TOTAL ASSETS	11,859,225	4,644,742	7,214,483		18,381,406	11,121,949	7,259,457

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	PHILADELPHIA				CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,332,547	3,136,349	3,196,198		9,419,882	5,991,823	3,428,059
Individuals, partnerships, and corporations	4,942,546	2,309,432	2,633,114		7,226,595	4,512,161	2,714,434
Foreign Governments, central banks, etc.	5,385	5,297	88		97	97	-
United States Government	400,794	193,752	207,042		642,907	407,445	235,462
States and political subdivisions	403,400	105,456	297,944		823,279	416,615	406,664
Mutual savings banks in United States	33,487	29,346	4,141		5,118	4,766	352
Commercial banks in United States	458,254	433,350	24,904		590,163	562,670	27,493
Banks in foreign countries	25,944	25,895	49		14,290	14,267	23
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	62,737	33,821	28,916		117,433	73,802	43,631
TIME DEPOSITS—TOTAL	4,137,496	940,383	3,197,113		6,932,401	3,858,501	3,073,900
Savings deposits	3,369,621	596,698	2,772,923		5,406,556	2,949,866	2,456,690
Accumulated for payment of personal loans	3,142	-	3,142		327,149	122,540	204,609
Other time deposits of indiv., part., and corp.	542,109	210,753	331,356		843,006	555,946	287,060
Foreign Governments, central banks, etc.	53,219	53,119	100		5,415	5,415	-
United States Government	5,167	207	4,960		3,092	2,120	972
Postal savings	534	82	452		923	99	824
States and political subdivisions	155,890	72,294	83,596		344,770	221,162	123,608
Mutual savings banks in United States	650	430	220		-	-	-
Commercial banks in United States	2,314	1,950	364		540	403	137
Banks in foreign countries	4,850	4,850	-		950	950	-
TOTAL DEPOSITS	10,470,043	4,076,732	6,393,311		16,352,283	9,850,324	6,501,959
Rediscounts and other borrowed money	28,105	23,200	4,905		17,657	16,100	1,557
Acceptances outstanding	21,163	20,891	272		1,066	1,035	31
Other liabilities	239,637	90,108	149,529		312,289	187,336	124,953
TOTAL LIABILITIES	10,758,948	4,210,931	6,548,017		16,683,295	10,054,795	6,628,500
CAPITAL ACCOUNTS—TOTAL	1,100,277	433,811	666,466		1,698,111	1,067,154	630,957
Capital stock, notes, and debentures	271,612	97,864	173,748		458,812	280,606	178,206
Surplus	602,407	253,532	348,875		964,383	666,194	298,189
Undivided profits	211,657	79,464	132,193		263,350	118,731	144,619
Other capital accounts	14,601	2,951	11,650		11,566	1,623	9,943
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	11,859,225	4,644,742	7,214,483		18,381,406	11,121,949	7,259,457
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	1,374,451	624,231	750,220		2,551,810	1,536,076	1,015,734
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	271,562	97,864	173,698		458,812	280,606	178,206
Capital notes and debentures	-	-	-		-	-	-
Preferred stock	50	-	50		-	-	-
Retirable value of preferred stock	50	-	50		-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) ..	5,336,005	2,588,116	2,747,889		8,044,567	5,104,527	2,940,040
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	4,893,661	2,052,082	2,841,579		7,362,474	4,315,675	3,046,799
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	16.8	22.1	13.4		16.1	17.4	14.0
U. S. Gov't obligations, direct and guaranteed	21.9	15.6	26.0		24.9	22.0	29.3
Other securities	9.2	5.9	11.4		11.7	13.1	9.5
Loans and discounts	50.0	54.2	47.4		45.7	45.9	45.4
Total capital accounts	9.3	9.3	9.2		9.2	9.6	8.7
NUMBER OF BANKS	460	6	454		534	21	513

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962

(Amounts in thousands of dollars)

ASSETS	RICHMOND				ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,009,301	1,136,367	872,934		2,559,775	1,264,803	1,294,972
Currency and coin	201,243	83,031	118,212		193,992	47,487	146,505
Reserve with Federal Reserve Banks	713,350	447,249	266,101		902,671	482,942	419,729
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	461,735	130,428	331,307		779,193	239,768	539,425
Other balances with banks in the U. S.	8,980	7,184	1,796		4,036	1,069	2,967
Balances with banks in foreign countries	1,571	1,533	38		2,039	887	1,152
Cash items in process of collection	622,422	466,942	155,480		677,844	492,650	185,194
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,584,978	1,209,356	1,375,622		3,248,435	1,174,921	2,073,514
Direct:							
Treasury bills	309,809	105,001	204,808		426,674	120,173	306,501
Treasury certificates of indebtedness	145,040	79,772	65,268		207,871	94,173	113,698
Treasury notes maturing in one year or less	217,521	108,283	109,238		400,473	201,602	198,871
Other Treasury notes	730,661	384,335	346,326		800,632	268,731	531,901
United States nonmarketable bonds	29,673	8,923	20,750		16,689	3,497	13,192
Other bonds maturing in 1 year or less	189,316	104,649	84,667		241,510	134,111	107,399
Other bonds maturing in 5 years	499,212	241,985	257,227		535,539	180,826	354,713
Other bonds maturing in 5 to 10 years	440,592	172,879	267,713		578,860	158,533	420,327
Other bonds maturing after 10 years	22,443	3,145	19,298		36,653	13,275	23,378
Guaranteed obligations	711	384	327		3,534	-	3,534
OTHER SECURITIES—TOTAL	862,769	380,843	481,926		1,185,788	379,424	806,364
Obligations of States and subdivisions	672,915	313,157	359,758		1,003,224	337,637	666,187
Other bonds, notes, and debentures	167,520	56,482	111,038		156,260	30,923	125,337
Federal Reserve bank stock	21,630	10,875	10,755		25,050	10,656	14,394
Other corporate stocks	704	329	375		1,254	808	446
TOTAL SECURITIES	3,447,747	1,590,199	1,857,548		4,434,223	1,554,345	2,879,878
LOANS AND DISCOUNTS, NET—TOTAL	5,189,157	2,683,146	2,506,011		5,627,865	2,468,539	3,159,326
Valuation reserves	82,300	46,856	35,444		107,014	43,970	63,044
LOANS AND DISCOUNTS, GROSS—TOTAL	5,271,457	2,730,002	2,541,455		5,734,879	2,512,509	3,222,370
Real estate loans—total	1,264,318	502,830	761,488		965,431	298,713	666,718
Secured by farm land	83,188	12,810	70,378		61,774	5,451	56,323
Secured by residential properties:							
Insured by FHA	104,745	42,793	61,952		98,249	45,365	52,884
Insured or guaranteed by VA	72,170	33,339	38,831		39,340	18,873	20,467
Not ins. or guar. by FHA or VA	593,388	195,507	397,881		373,866	91,625	282,241
Secured by other properties	410,827	218,381	192,446		392,202	137,399	254,803
Loans to domestic com'l. and foreign banks	64,921	44,398	20,523		42,281	23,307	18,974
Loans to other financial institutions	317,338	243,118	74,220		390,591	247,921	142,670
Loans to brokers and dealers in securities	83,936	67,924	16,012		61,071	35,314	25,757
Other loans for purchasing or carrying secs.	66,293	44,510	21,783		79,799	42,778	37,021
Loans to farmers directly guar. by CCC	1,370	786	584		16,539	11,662	4,877
Other loans to farmers	112,690	18,059	94,631		128,502	18,696	109,806
Commercial including open market paper	1,601,139	949,249	651,890		2,129,850	996,311	1,133,539
Other loans to individuals—total	1,635,984	790,497	845,487		1,760,877	750,342	1,010,535
Passenger automobile instalment loans	584,228	279,727	304,501		498,301	190,396	307,905
Other retail consumer instalment loans	134,234	60,346	73,888		188,839	77,164	111,675
Residential repair and modern instal.	105,424	63,020	42,404		146,060	59,904	86,156
Other instal. loans for personal expenditures	263,156	103,561	159,595		248,859	73,371	175,488
Single payment loans for personal expenditures	548,942	283,843	265,099		678,818	349,507	329,311
All other loans (including overdrafts)	123,468	68,631	54,837		159,938	87,465	72,473
TOTAL LOANS AND SECURITIES	8,636,904	4,273,345	4,363,559		10,062,088	4,022,884	6,039,204
Bank premises	118,126	60,550	57,576		161,062	67,713	93,349
Furniture and fixtures	33,985	13,035	20,950		47,573	13,721	33,852
Real estate owned other than bank premises	3,628	1,072	2,556		7,903	1,668	6,235
Investments and other assets indirectly representing bank premises or other real estate	14,981	11,013	3,968		21,300	10,724	10,576
Customers' liability on acceptances outstanding	1,644	1,204	440		3,358	2,457	901
Other assets	56,232	42,895	13,337		59,744	30,386	29,358
TOTAL ASSETS	10,874,801	5,539,481	5,335,320		12,922,803	5,414,356	7,508,447

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RICHMOND			ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,493,859	3,610,942	2,882,917	7,874,780	3,556,244	4,318,536
Individuals, partnerships, and corporations	4,952,401	2,663,256	2,289,145	5,537,212	2,281,222	3,255,990
Foreign Governments, central banks, etc.	25,674	25,674	-	2,722	2,175	547
United States Government	374,180	218,469	155,711	378,537	189,019	189,518
States and political subdivisions	533,871	225,079	308,792	861,418	324,776	536,642
Mutual savings banks in United States	7,352	7,170	182	-	-	-
Commercial banks in United States	532,718	428,893	103,825	1,018,693	723,238	295,455
Banks in foreign countries	6,432	6,398	34	9,073	7,668	1,405
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	61,231	36,003	25,228	67,125	28,146	38,979
TIME DEPOSITS—TOTAL	3,185,647	1,328,902	1,856,745	3,681,808	1,254,355	2,427,453
Savings deposits	2,624,104	1,021,957	1,602,147	2,736,139	896,735	1,839,404
Accumulated for payment of personal loans	10,633	6,084	4,549	7,514	1,970	5,544
Other time deposits of indiv., part., and corp.	333,000	193,011	139,989	629,729	239,507	390,222
Foreign Governments, central banks, etc.	18,192	16,192	2,000	7,770	7,500	270
United States Government	39,924	23,712	16,212	11,508	1,013	10,495
Postal savings	1,634	793	841	1,731	631	1,100
States and political subdivisions	154,105	64,748	89,357	265,158	103,154	162,004
Mutual savings banks in United States	1,000	1,000	-	10	-	10
Commercial banks in United States	3,055	1,405	1,650	22,199	3,795	18,404
Banks in foreign countries	-	-	-	50	50	-
TOTAL DEPOSITS	9,679,506	4,939,844	4,739,662	11,556,588	4,810,599	6,745,989
Rediscounts and other borrowed money	37,675	27,150	10,525	72,748	50,300	22,448
Acceptances outstanding	1,647	1,204	443	3,406	2,505	901
Other liabilities	249,360	139,533	109,827	212,282	100,074	112,208
TOTAL LIABILITIES	9,968,188	5,107,731	4,860,457	11,845,024	4,963,478	6,881,546
CAPITAL ACCOUNTS—TOTAL	906,613	431,750	474,863	1,077,779	450,878	626,901
Capital stock, notes, and debentures	241,181	119,743	121,438	323,750	129,634	194,116
Surplus	480,147	242,745	237,402	517,226	229,473	287,753
Undivided profits	160,220	58,038	102,182	189,520	68,272	121,248
Other capital accounts	25,065	11,224	13,841	47,283	23,499	23,784
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	10,874,801	5,539,481	5,335,320	12,922,803	5,414,356	7,508,447
MEMORANDA						
PLEGDED ASSETS (AND SECURITIES LOANED)	1,564,810	767,871	796,939	2,239,816	910,870	1,328,946
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	241,156	119,743	121,413	323,550	129,634	193,916
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)	5,409,702	3,013,572	2,396,130	6,418,366	2,823,826	3,594,540
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	4,964,539	2,496,638	2,467,901	5,799,706	2,151,337	3,648,369
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	18.5	20.5	16.4	19.8	23.4	17.2
U. S. Gov't obligations, direct and guaranteed	23.8	21.8	25.8	25.1	21.7	27.6
Other securities	7.9	6.9	9.0	9.2	7.0	10.7
Loans and discounts	47.7	48.4	47.0	43.5	45.6	42.1
Total capital accounts	8.3	7.8	8.9	8.3	8.3	8.3
NUMBER OF BANKS	423	16	407	426	24	402

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962

(Amounts in thousands of dollars)

ASSETS	CHICAGO			ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES--TOTAL	5,929,141	3,638,816	2,290,325	1,661,641	947,288	714,353
Currency and coin	372,784	122,943	249,841	103,889	30,645	73,244
Reserve with Federal Reserve Banks	2,511,283	1,642,713	868,570	653,929	392,312	261,617
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,117,915	283,985	833,930	458,873	134,620	324,253
Other balances with banks in the U. S.	8,210	2,198	6,012	1,970	370	1,600
Balances with banks in foreign countries	22,051	21,546	505	417	417	-
Cash items in process of collection	1,896,898	1,565,431	331,467	442,563	388,924	53,639
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	9,249,557	3,965,611	5,283,946	1,986,773	730,180	1,256,593
Direct:						
Treasury bills	909,991	262,014	647,977	247,593	53,391	194,202
Treasury certificates of indebtedness	408,527	199,517	209,010	134,697	82,024	52,673
Treasury notes maturing in one year or less	887,442	438,906	448,536	191,423	91,153	100,270
Other Treasury notes	2,764,173	1,232,524	1,531,649	548,239	211,317	336,922
United States nonmarketable bonds	50,804	8,056	42,748	17,440	4,859	12,581
Other bonds maturing in 1 year or less	781,326	502,785	278,541	160,294	105,182	55,112
Other bonds maturing in 5 years	1,611,338	590,065	1,021,273	359,059	109,583	249,476
Other bonds maturing in 5 to 10 years	1,684,613	692,367	992,246	305,612	68,110	237,502
Other bonds maturing after 10 years	147,725	37,623	110,102	20,770	4,382	16,388
Guaranteed obligations	3,618	1,754	1,864	1,646	179	1,467
OTHER SECURITIES--TOTAL	4,054,317	2,288,766	1,765,551	709,489	269,122	440,367
Obligations of States and subdivisions	3,488,199	2,062,737	1,425,462	594,603	242,312	352,291
Other bonds, notes, and debentures	475,566	162,184	313,382	96,779	16,571	80,208
Federal Reserve bank stock	64,642	38,889	25,753	15,812	8,617	7,195
Other corporate stocks	25,910	24,956	954	2,295	1,622	673
TOTAL SECURITIES	13,303,874	6,254,377	7,049,497	2,696,262	999,302	1,696,960
LOANS AND DISCOUNTS, NET--TOTAL	15,531,583	8,513,007	7,018,576	3,644,890	1,933,163	1,711,727
Valuation reserves	375,111	224,730	150,381	54,478	28,966	25,512
LOANS AND DISCOUNTS, GROSS--TOTAL	15,906,694	8,737,737	7,168,957	3,699,368	1,962,129	1,737,239
Real estate loans--total	4,057,897	1,340,467	2,717,430	819,879	233,851	586,028
Secured by farm land	153,265	2,668	150,597	87,803	5,685	82,118
Secured by residential properties:						
Insured by FHA	911,421	468,577	442,844	134,559	38,861	95,698
Insured or guaranteed by VA	354,671	195,187	159,484	42,739	13,306	29,433
Not ins. or guar. by FHA or VA	1,752,566	410,592	1,341,974	313,941	65,849	248,092
Secured by other properties	885,974	263,443	622,531	240,837	110,150	130,687
Loans to domestic com'l. and foreign banks	205,699	137,338	68,361	70,457	63,728	6,729
Loans to other financial institutions	1,213,701	1,017,183	196,518	246,736	206,112	40,624
Loans to brokers and dealers in securities	383,284	329,125	54,159	92,223	87,135	5,088
Other loans for purchasing or carrying secs.	287,103	192,477	94,626	53,555	36,473	17,082
Loans to farmers directly guar. by CCC	2,252	-	2,252	13,323	10,549	2,774
Other loans to farmers	538,197	33,802	504,395	207,532	22,999	184,533
Commercial including open market paper	5,314,307	3,876,782	1,437,525	1,142,277	750,582	391,695
Other loans to individuals--total	3,374,564	1,405,947	1,968,617	981,970	499,869	482,101
Passenger automobile instalment loans	1,158,693	397,011	761,682	271,418	93,230	178,188
Other retail consumer instalment loans	402,074	160,558	241,516	87,542	37,404	50,138
Residential repair and modern instal.	390,215	191,609	198,606	99,740	66,382	33,358
Other instal. loans for personal expenditures	345,080	109,523	235,557	103,353	42,032	61,321
Single payment loans for personal expenditures	1,078,502	547,246	531,256	419,917	260,821	159,096
All other loans (including overdrafts)	529,690	404,616	125,074	71,416	50,831	20,585
TOTAL LOANS AND SECURITIES	28,835,457	14,767,384	14,068,073	6,341,152	2,932,465	3,408,687
Bank premises	224,086	92,387	131,699	61,146	23,207	37,939
Furniture and fixtures	58,942	16,118	42,824	16,610	4,002	12,608
Real estate owned other than bank premises	15,486	4,703	10,783	3,402	550	2,852
Investments and other assets indirectly representing bank premises or other real estate	35,800	19,276	16,524	4,427	1,275	3,152
Customers' liability on acceptances outstanding	68,536	67,883	653	4,041	3,931	110
Other assets	182,298	123,234	59,064	31,250	18,788	12,462
TOTAL ASSETS	35,349,746	18,729,801	16,619,945	8,123,669	3,931,506	4,192,163

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	CHICAGO			ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	18,668,424	10,887,587	7,780,837	5,048,284	2,685,120	2,363,164
Individuals, partnerships, and corporations	13,560,441	7,351,039	6,209,402	3,521,171	1,613,279	1,907,892
Foreign Governments, central banks, etc.	10,350	10,175	175	-	-	-
United States Government	1,314,057	867,332	446,725	258,611	158,381	100,230
States and political subdivisions	1,475,933	646,445	829,488	383,617	121,796	261,821
Mutual savings banks in United States	1,893	1,682	211	184	1	183
Commercial banks in United States	1,976,290	1,796,653	179,637	841,943	769,088	72,855
Banks in foreign countries	54,409	54,274	135	4,299	4,299	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	275,051	159,987	115,064	38,459	18,276	20,183
TIME DEPOSITS—TOTAL	13,043,018	5,705,578	7,337,440	2,231,244	806,457	1,424,787
Savings deposits	10,261,157	4,444,326	5,816,831	1,437,108	526,351	910,757
Accumulated for payment of personal loans	53,206	5,727	47,479	4,088	-	4,088
Other time deposits of indiv., part., and corp.	2,015,765	901,380	1,114,385	667,413	233,009	434,404
Foreign Governments, central banks, etc.	122,020	121,998	22	2,000	2,000	-
United States Government	15,131	10,590	4,541	6,307	3,852	2,455
Postal savings	4,749	2,022	2,727	556	421	135
States and political subdivisions	545,772	198,030	347,742	112,212	40,724	71,488
Mutual savings banks in United States	10	-	10	-	-	-
Commercial banks in United States	11,858	8,155	3,703	1,460	-	1,460
Banks in foreign countries	13,350	13,350	-	100	100	-
TOTAL DEPOSITS	31,711,442	16,593,165	15,118,277	7,279,528	3,491,577	3,787,951
Rediscunts and other borrowed money	184,311	158,281	26,030	29,905	26,150	3,755
Acceptances outstanding	68,819	68,075	744	4,140	4,030	110
Other liabilities	601,393	361,245	240,148	93,930	54,127	39,803
TOTAL LIABILITIES	32,565,965	17,180,766	15,385,199	7,407,503	3,575,884	3,831,619
CAPITAL ACCOUNTS—TOTAL	2,783,781	1,549,035	1,234,746	716,166	355,622	360,544
Capital stock, notes, and debentures	843,710	493,457	350,253	197,778	104,078	93,700
Surplus	1,314,221	803,344	510,877	329,689	183,145	146,544
Undivided profits	512,090	198,136	313,954	172,037	67,523	104,514
Other capital accounts	113,760	54,098	59,662	16,662	876	15,786
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	35,349,746	18,729,801	16,619,945	8,123,669	3,931,506	4,192,163
MEMORANDA						
PLEGGED ASSETS (AND SECURITIES LOANED)	3,049,280	1,896,041	1,153,239	795,004	427,530	367,474
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	838,975	490,457	348,518	197,378	104,078	93,300
Capital notes and debentures	250	-	250	250	-	250
Preferred stock	4,485	3,000	1,485	150	-	150
Retirable value of preferred stock	4,486	3,000	1,486	150	-	150
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	15,653,611	9,038,171	6,615,440	4,146,848	2,161,576	1,985,272
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	13,481,179	6,658,171	6,823,008	3,505,167	1,368,727	2,136,440
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	16.8	19.4	13.8	20.5	24.1	17.0
U. S. Gov't obligations, direct and guaranteed	26.2	21.2	31.8	24.5	18.6	30.0
Other securities	11.5	12.2	10.6	8.7	6.8	10.5
Loans and discounts	43.9	45.5	42.2	44.9	49.2	40.8
Total capital accounts	7.9	8.3	7.4	8.8	9.0	8.6
NUMBER OF BANKS	1,004	27	977	475	18	457

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

ASSETS	MINNEAPOLIS			KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,085,281	512,469	572,812	2,245,148	1,134,402	1,110,746
Currency and coin	61,518	10,438	51,080	115,503	29,697	85,806
Reserve with Federal Reserve Banks	441,442	201,270	240,172	843,131	428,192	414,939
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	253,524	43,813	209,711	729,222	229,413	499,809
Other balances with banks in the U. S.	3,414	3,293	121	3,627	422	3,205
Balances with banks in foreign countries	1,855	1,288	567	421	421	-
Cash items in process of collection	323,528	252,367	71,161	553,244	446,257	106,987
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	1,508,912	345,926	1,162,986	2,590,715	859,294	1,731,421
Direct:						
Treasury bills	179,180	21,695	157,485	417,734	120,927	296,807
Treasury certificates of indebtedness	60,655	20,146	40,509	134,280	72,794	61,486
Treasury notes maturing in one year or less	107,532	22,156	85,376	221,962	99,087	122,875
Other Treasury notes	411,101	109,874	301,227	712,556	234,320	478,236
United States nonmarketable bonds	11,700	927	10,773	19,232	2,727	16,505
Other bonds maturing in 1 year or less	70,890	20,481	50,409	164,137	85,567	78,570
Other bonds maturing in 5 years	300,421	60,787	239,634	459,734	129,194	330,540
Other bonds maturing in 5 to 10 years	348,977	87,712	261,265	429,593	110,729	318,864
Other bonds maturing after 10 years	18,200	2,143	16,057	30,986	3,813	27,173
Guaranteed obligations	256	5	251	501	136	365
OTHER SECURITIES—TOTAL	549,936	133,224	416,712	897,501	295,008	602,493
Obligations of States and subdivisions	422,647	113,453	309,194	765,040	248,279	516,761
Other bonds, notes, and debentures	116,078	15,293	100,785	111,117	36,590	74,527
Federal Reserve bank stock	10,659	4,155	6,504	19,475	8,768	10,707
Other corporate stocks	552	323	229	1,869	1,371	498
TOTAL SECURITIES	2,058,848	479,150	1,579,698	3,488,216	1,154,302	2,333,914
LOANS AND DISCOUNTS, NET—TOTAL	2,775,362	1,043,119	1,732,243	4,616,270	2,139,443	2,476,827
Valuation reserves	47,257	12,636	34,621	68,269	30,240	38,029
LOANS AND DISCOUNTS, GROSS—TOTAL	2,822,619	1,055,755	1,766,864	4,684,539	2,169,683	2,514,856
Real estate loans—total	768,340	146,512	621,828	774,258	320,817	453,441
Secured by farm land	38,380	45	38,335	78,107	7,369	70,738
Secured by residential properties:						
Insured by FHA	177,309	26,904	150,405	107,234	53,565	53,669
Insured or guaranteed by VA	94,186	32,127	62,059	51,301	24,929	26,372
Not ins. or guar. by FHA or VA	315,513	56,461	259,052	249,919	82,103	167,816
Secured by other properties	142,952	30,975	111,977	287,697	152,851	134,846
Loans to domestic com'l. and foreign banks	15,650	11,850	3,800	88,053	48,003	40,050
Loans to other financial institutions	144,004	111,517	32,487	286,466	219,245	67,221
Loans to brokers and dealers in securities	40,637	35,485	5,152	53,777	33,022	20,755
Other loans for purchasing or carrying secs.	30,921	21,895	9,026	54,554	40,094	14,460
Loans to farmers directly guar. by CCC	17,003	-	17,003	90,582	16,278	74,304
Other loans to farmers	312,756	11,751	301,005	711,022	133,108	577,914
Commercial including open market paper	861,247	505,295	355,952	1,508,856	855,838	653,018
Other loans to individuals—total	581,418	183,642	397,776	1,015,761	420,903	594,858
Passenger automobile instalment loans	246,901	71,826	175,075	349,327	99,452	249,875
Other retail consumer instalment loans	79,153	20,131	59,022	102,292	43,922	58,370
Residential repair and modern instal.	55,028	16,949	38,079	81,329	38,106	43,223
Other instal. loans for personal expenditures	67,722	18,992	48,730	118,663	33,282	85,381
Single payment loans for personal expenditures	132,614	55,744	76,870	364,150	206,141	158,009
All other loans (including overdrafts)	50,643	27,808	22,835	101,210	82,375	18,835
TOTAL LOANS AND SECURITIES	4,834,210	1,522,269	3,311,941	8,104,486	3,293,745	4,810,741
Bank premises	56,552	13,384	43,168	91,008	44,983	46,025
Furniture and fixtures	22,152	4,459	17,693	21,860	5,800	16,060
Real estate owned other than bank premises	2,585	333	2,252	6,419	1,707	4,712
Investments and other assets indirectly representing bank premises or other real estate	18,483	16,599	1,884	15,793	9,958	5,835
Customers' liability on acceptances outstanding	4,676	2,345	2,331	195	130	65
Other assets	27,451	9,955	17,496	39,069	24,665	14,404
TOTAL ASSETS	6,051,390	2,081,813	3,969,577	10,523,978	4,515,390	6,008,588

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MINNEAPOLIS			KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	3,293,586	1,333,865	1,959,721	6,834,920	3,051,061	3,783,859
Individuals, partnerships, and corporations	2,322,266	776,082	1,546,184	4,757,741	1,949,011	2,808,730
Foreign Governments, central banks, etc.	84	84	-	-	-	-
United States Government	188,890	90,622	98,268	344,126	154,952	189,174
States and political subdivisions	298,740	91,476	207,264	662,182	138,030	524,152
Mutual savings banks in United States	4,039	3,721	318	-	-	-
Commercial banks in United States	433,119	351,169	81,950	995,754	770,744	225,010
Banks in foreign countries	4,882	4,300	582	2,919	2,919	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	41,566	16,411	25,155	72,198	35,405	36,793
TIME DEPOSITS—TOTAL	2,160,705	520,267	1,640,438	2,595,158	958,148	1,637,010
Savings deposits	1,152,307	240,239	912,068	1,897,563	726,708	1,170,855
Accumulated for payment of personal loans	5,835	518	5,317	9,538	3,003	6,535
Other time deposits of indiv., part., and corp.	907,281	251,686	655,595	507,851	196,520	311,331
Foreign Governments, central banks, etc.	2,000	2,000	-	-	-	-
United States Government	4,038	1,715	2,323	7,300	330	6,970
Postal savings	282	-	282	214	1	213
States and political subdivisions	88,916	24,109	64,807	170,893	30,901	139,992
Mutual savings banks in United States	-	-	-	-	-	-
Commercial banks in United States	46	-	46	1,799	685	1,114
Banks in foreign countries	-	-	-	-	-	-
TOTAL DEPOSITS	5,454,291	1,854,132	3,600,159	9,430,078	4,009,209	5,420,869
Rediscunts and other borrowed money	23,780	22,000	1,780	71,487	53,240	18,247
Acceptances outstanding	4,784	2,345	2,439	201	130	71
Other liabilities	87,765	34,492	53,273	98,915	48,553	50,362
TOTAL LIABILITIES	5,570,620	1,912,969	3,657,651	9,600,681	4,111,132	5,489,549
CAPITAL ACCOUNTS—TOTAL	480,770	168,844	311,926	923,297	404,258	519,039
Capital stock, notes, and debentures	145,411	52,300	93,111	269,553	128,190	141,363
Surplus	210,303	86,200	124,103	381,727	164,286	217,441
Undivided profits	113,169	30,069	83,100	246,349	99,537	146,812
Other capital accounts	11,887	275	11,612	25,668	12,245	13,423
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	6,051,390	2,081,813	3,969,577	10,523,978	4,515,390	6,008,588
MEMORANDA						
PLEGDED ASSETS (AND SECURITIES LOANED)	904,210	343,019	561,191	1,678,315	554,289	1,124,026
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	145,061	52,300	92,761	269,553	128,190	141,363
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)	2,716,534	1,037,685	1,678,849	5,553,171	2,375,391	3,177,780
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	2,348,049	639,707	1,708,342	4,941,796	1,679,108	3,262,688
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	17.9	24.6	14.4	21.3	25.1	18.5
U. S. Gov't obligations, direct and guaranteed	24.9	16.6	29.3	24.6	19.0	28.8
Other securities	9.1	6.4	10.5	8.5	6.5	10.0
Loans and discounts	45.9	50.1	43.6	43.9	47.4	41.2
Total capital accounts	7.9	8.1	7.9	8.8	9.0	8.6
NUMBER OF BANKS	472	10	462	761	29	732

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962

(Amounts in thousands of dollars)

ASSETS	DALLAS			SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,944,935	1,651,362	1,293,573	6,007,482	5,182,471	825,011
Currency and coin	147,608	37,977	109,631	340,905	250,759	90,146
Reserve with Federal Reserve Banks	925,737	527,388	398,349	2,841,084	2,513,407	327,677
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,145,889	475,508	670,381	500,313	283,437	216,876
Other balances with banks in the U. S.	11,153	3,894	7,259	30,975	24,558	6,417
Balances with banks in foreign countries	3,353	2,506	847	12,208	10,948	1,260
Cash items in process of collection	711,195	604,089	107,106	2,281,997	2,099,362	182,635
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,846,978	1,314,143	1,532,835	7,411,215	6,138,231	1,272,984
Direct:						
Treasury bills	362,746	81,578	281,168	576,628	413,408	163,220
Treasury certificates of indebtedness	130,288	81,762	48,526	402,677	360,522	42,155
Treasury notes maturing in one year or less	248,509	136,499	112,010	636,704	538,343	98,361
Other Treasury notes	640,214	263,630	376,584	1,954,604	1,579,026	375,578
United States nonmarketable bonds	17,885	2,927	14,958	30,383	19,678	10,705
Other bonds maturing in 1 year or less	136,653	70,832	65,821	682,683	605,944	76,739
Other bonds maturing in 5 years	513,275	222,461	290,814	1,692,042	1,433,985	258,057
Other bonds maturing in 5 to 10 years	648,625	336,463	312,162	1,377,744	1,144,020	233,724
Other bonds maturing after 10 years	69,361	41,003	28,358	45,493	34,944	10,549
Guaranteed obligations	79,422	76,988	2,434	12,257	8,361	3,896
OTHER SECURITIES—TOTAL	1,121,269	377,901	743,368	3,333,635	2,858,744	474,891
Obligations of States and subdivisions	925,492	329,175	596,317	2,939,269	2,521,842	417,427
Other bonds, notes, and debentures	167,626	33,665	133,961	284,513	238,190	46,323
Federal Reserve bank stock	26,401	14,638	11,763	61,634	51,894	9,740
Other corporate stocks	1,750	423	1,327	48,219	46,818	1,401
TOTAL SECURITIES	3,968,247	1,692,044	2,276,203	10,744,850	8,996,975	1,747,875
LOANS AND DISCOUNTS, NET—TOTAL	5,782,425	3,117,402	2,665,023	20,226,869	17,187,126	3,039,743
Valuation reserves	106,013	51,705	54,308	339,267	298,073	41,194
LOANS AND DISCOUNTS, GROSS—TOTAL	5,888,438	3,169,107	2,719,331	20,566,136	17,485,199	3,080,937
Real estate loans—total	557,113	216,122	340,991	6,979,830	5,891,788	1,088,042
Secured by farm land	61,517	12,170	49,347	198,272	159,586	38,686
Secured by residential properties:						
Insured by FHA	42,643	13,032	29,611	2,524,256	2,176,339	347,917
Insured or guaranteed by VA	23,693	10,956	12,737	474,029	402,115	71,914
Not ins. or guar. by FHA or VA	168,922	40,988	127,934	2,367,161	2,075,660	291,501
Secured by other properties	260,338	138,976	121,362	1,416,112	1,078,088	338,024
Loans to domestic com'l. and foreign banks	79,262	66,302	12,960	449,780	421,124	28,656
Loans to other financial institutions	296,432	216,030	80,402	1,008,860	936,983	71,877
Loans to brokers and dealers in securities	84,494	75,343	9,151	209,394	159,022	50,372
Other loans for purchasing or carrying secs.	196,097	153,332	42,765	116,968	96,225	20,743
Loans to farmers directly guar. by CCC	40,072	5,472	34,600	28,899	16,720	12,179
Other loans to farmers	372,718	25,782	346,936	972,467	706,390	266,077
Commercial including open market paper	2,755,041	1,706,612	1,048,429	6,663,090	5,831,216	831,874
Other loans to individuals—total	1,357,055	599,870	757,185	3,837,839	3,156,064	681,775
Passenger automobile instalment loans	493,152	166,847	326,305	1,684,522	1,363,823	320,699
Other retail consumer instalment loans	120,069	50,330	69,739	356,859	275,179	81,680
Residential repair and modern instal.	90,841	35,047	55,794	356,524	285,356	71,168
Other instal. loans for personal expenditures	204,388	77,226	127,162	571,684	457,572	114,112
Single payment loans for personal expenditures	448,605	270,420	178,185	868,250	774,134	94,116
All other loans (including overdrafts)	150,154	104,242	45,912	299,009	269,667	29,342
TOTAL LOANS AND SECURITIES	9,750,672	4,809,446	4,941,226	30,971,719	26,184,101	4,787,618
Bank premises	206,360	112,831	93,529	393,013	313,380	79,633
Furniture and fixtures	33,628	8,887	24,741	164,969	137,522	27,447
Real estate owned other than bank premises	11,306	4,177	7,129	12,004	7,830	4,174
Investments and other assets indirectly representing bank premises or other real estate	5,854	2,219	3,635	100,412	90,590	9,822
Customers' liability on acceptances outstanding	13,038	12,051	987	219,520	216,268	3,252
Other assets	58,576	44,248	14,328	289,540	253,079	36,461
TOTAL ASSETS	13,024,369	6,645,221	6,379,148	38,158,659	32,385,241	5,773,418

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DALLAS			SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	8,284,751	4,227,387	4,057,364	17,456,185	14,620,238	2,835,947
Individuals, partnerships, and corporations	6,023,931	2,727,427	3,296,504	14,145,298	11,821,915	2,323,383
Foreign Governments, central banks, etc.	4,882	3,077	1,805	52,821	52,076	745
United States Government	290,430	165,301	125,129	1,001,111	851,223	149,888
States and political subdivisions	525,905	195,488	330,417	1,054,769	794,337	260,432
Mutual savings banks in United States	-	-	-	7,935	7,401	534
Commercial banks in United States	1,336,238	1,079,546	256,692	572,472	539,025	33,447
Banks in foreign countries	14,798	12,582	2,216	109,494	103,312	6,182
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	88,567	43,966	44,601	512,285	450,949	61,336
TIME DEPOSITS—TOTAL	3,385,089	1,682,400	1,702,689	16,872,107	14,473,517	2,398,590
Savings deposits	1,903,339	792,829	1,110,510	13,390,890	11,487,304	1,903,586
Accumulated for payment of personal loans	141,984	91,584	50,400	85	-	85
Other time deposits of indiv., part., and corp.	864,152	567,092	297,060	1,330,484	1,107,045	223,439
Foreign Governments, central banks, etc.	2,559	2,508	51	359,780	355,780	4,000
United States Government	14,276	2,893	11,383	63,892	40,023	23,869
Postal savings	1,091	54	1,037	780	666	114
States and political subdivisions	445,419	220,190	225,229	1,686,237	1,445,285	240,952
Mutual savings banks in United States	-	-	-	765	740	25
Commercial banks in United States	9,919	2,900	7,019	16,507	15,597	910
Banks in foreign countries	2,350	2,350	-	22,687	21,077	1,610
TOTAL DEPOSITS	11,669,840	5,909,787	5,760,053	34,328,292	29,093,755	5,234,537
Rediscunts and other borrowed money	97,462	88,640	8,822	294,076	282,550	11,526
Acceptances outstanding	13,038	12,051	987	221,277	218,025	3,252
Other liabilities	130,481	71,831	58,650	699,364	600,615	98,749
TOTAL LIABILITIES	11,910,821	6,082,309	5,828,512	35,543,009	30,194,945	5,348,064
CAPITAL ACCOUNTS—TOTAL	1,113,548	562,912	550,636	2,615,650	2,190,296	425,354
Capital stock, notes, and debentures	393,029	220,156	172,873	772,241	636,172	135,069
Surplus	487,328	267,731	219,597	1,284,642	1,093,590	191,052
Undivided profits	198,999	72,140	126,859	539,026	449,843	89,183
Other capital accounts	34,192	2,885	31,307	19,741	10,691	9,050
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	13,024,369	6,645,221	6,379,148	38,158,659	32,385,241	5,773,418
MEMORANDA						
PLEGDED ASSETS (AND SECURITIES LOANED)	2,051,027	990,159	1,060,868	6,485,593	5,491,186	994,407
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	393,029	220,156	172,873	771,741	636,172	135,569
Capital notes and debentures	-	-	-	-	-	-
Preferred stock	-	-	-	500	-	500
Retirable value of preferred stock	-	-	-	500	-	500
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) ..	6,427,667	3,147,790	3,279,877	14,673,875	12,237,439	2,436,436
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	5,946,888	2,378,451	3,568,437	13,600,605	11,130,628	2,469,977
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	22.6	24.9	20.3	15.7	16.0	14.3
U. S. Gov't obligations, direct and guaranteed	21.9	19.8	24.0	19.4	19.0	22.0
Other securities	8.6	5.7	11.7	8.7	8.8	8.2
Loans and discounts	44.4	46.9	41.8	53.0	53.1	52.7
Total capital accounts	8.5	8.5	8.6	6.9	6.8	7.4
NUMBER OF BANKS	631	21	610	160	25	135

ALL MEMBER BANKS, BY STATES, SEPTEMBER 28, 1962

(Amounts in thousands of dollars)

ASSETS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
RESERVES, CASH, AND BANK BALANCES--TOTAL	365,082	32,818	181,682	220,068	4,467,142	426,001	395,590	103,938
Currency and coin	34,472	7,603	19,521	16,096	224,276	22,970	43,932	5,229
Reserve with Federal Reserve Banks	130,464	8,337	75,452	75,840	2,168,509	166,159	128,132	45,481
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	122,896	9,267	37,854	84,334	318,795	115,346	88,794	38,112
Other balances with banks in the U. S.	1,268	600	83	693	23,495	151	89	100
Balances with banks in foreign countries	848	89	1,105	-	8,162	80	115	-
Cash items in process of collection	75,134	6,922	47,667	43,105	1,723,905	121,295	134,528	15,016
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	465,611	67,087	190,603	230,269	5,518,691	485,116	411,545	130,112
Direct:								
Treasury bills	78,385	12,793	21,698	32,415	451,803	122,407	77,480	28,788
Treasury certificates of indebtedness	34,039	6,960	7,702	8,396	326,321	32,118	49,784	1,496
Treasury notes maturing in one year or less	44,594	1,658	20,984	13,537	422,066	30,727	55,991	9,691
Other Treasury notes	117,560	12,155	69,351	70,553	1,498,399	112,768	122,314	28,895
United States nonmarketable bonds	2,607	6,085	25	2,174	18,248	3,036	2,037	225
Other bonds maturing in 1 year or less	33,546	3,535	16,070	7,783	529,469	32,594	13,573	16,654
Other bonds maturing in 5 years	98,790	14,774	11,587	32,571	1,261,357	80,875	43,735	15,804
Other bonds maturing in 5 to 10 years	53,628	8,370	41,140	55,412	969,811	65,065	45,537	28,558
Other bonds maturing after 10 years	1,895	757	406	7,210	33,173	5,154	1,030	-
Guaranteed obligations	567	-	1,640	218	8,044	372	64	1
OTHER SECURITIES--TOTAL	224,999	15,285	96,404	134,712	2,538,672	117,145	286,401	14,891
Obligations of States and subdivisions	199,419	8,874	81,901	116,893	2,220,529	108,291	261,476	12,779
Other bonds, notes, and debentures	21,957	6,144	11,608	15,841	224,492	5,045	18,514	214
Federal Reserve bank stock	3,580	242	2,343	1,916	46,173	3,618	4,832	1,563
Other corporate stocks	43	25	552	62	47,478	191	1,579	335
TOTAL SECURITIES	690,610	82,372	287,007	364,981	8,057,363	602,261	697,946	145,003
LOANS AND DISCOUNTS, NET--TOTAL	868,053	92,471	825,316	455,727	15,414,347	1,019,865	1,168,072	276,841
Valuation reserves	23,884	3,345	6,790	6,316	275,416	15,946	24,363	3,406
LOANS AND DISCOUNTS, GROSS--TOTAL	891,937	95,816	832,106	462,043	15,689,763	1,035,811	1,192,435	280,247
Real estate loans--total	153,270	37,259	225,016	99,672	5,524,598	210,504	300,658	46,276
Secured by farm land	15,230	35	2,526	21,115	146,077	9,265	2,220	2,268
Secured by residential properties:								
Insured by FHA	13,367	5,141	154,729	7,269	1,986,594	20,376	31,321	323
Insured or guaranteed by VA	3,049	301	18,237	1,332	343,005	25,490	22,824	1,905
Not ins. or guar. by FHA or VA	71,404	16,699	23,049	32,777	2,003,182	70,494	170,360	29,596
Secured by other properties	50,220	15,083	26,475	37,179	1,045,740	84,879	73,933	12,184
Loans to domestic com'l. and foreign banks	4,151	199	10,814	14,366	411,437	11,159	20,070	37,850
Loans to other financial institutions	37,661	2	29,438	16,247	732,077	73,138	30,004	11,282
Loans to brokers and dealers in securities	10,054	-	40,112	5,773	125,419	19,357	14,025	1,686
Other loans for purchasing or carrying secs.	7,693	70	646	2,313	76,318	22,277	8,633	1,971
Loans to farmers directly guar. by CCC	3,744	-	19	2,048	1,816	2,230	-	-
Other loans to farmers	38,363	144	119,010	52,244	591,233	147,496	5,819	1,361
Commercial including open market paper	298,156	30,635	202,219	128,444	5,167,026	292,004	366,483	57,732
Other loans to individuals--total	289,108	27,201	200,444	136,001	2,825,062	243,111	404,487	117,821
Passenger automobile instalment loans	93,382	11,082	80,143	51,058	1,224,525	76,136	109,256	18,202
Other retail consumer instalment loans	32,744	6,602	19,598	12,876	241,150	27,211	18,170	9,455
Residential repair and modern instal.	21,163	2,129	20,605	7,594	226,243	18,922	31,272	4,700
Other instal. loans for personal expenditures	41,953	4,558	49,210	21,548	416,666	23,312	91,833	12,018
Single payment loans for personal expenditures	99,866	2,830	30,888	42,925	716,478	97,530	153,956	73,446
All other loans (including overdrafts)	49,737	306	4,388	4,935	234,777	14,535	42,256	4,268
TOTAL LOANS AND SECURITIES	1,558,663	174,843	1,112,323	820,708	23,471,710	1,622,126	1,866,018	421,844
Bank premises	18,000	3,201	20,300	11,350	275,829	18,278	34,510	4,263
Furniture and fixtures	5,051	1,502	7,405	3,110	130,524	4,782	7,999	2,913
Real estate owned other than bank premises	1,059	246	1,823	787	6,477	1,240	251	188
Investments and other assets indirectly representing bank premises or other real estate	3,095	1,248	5,909	365	82,746	5,850	330	3,250
Customers' liability on acceptances outstanding	262	-	3,125	-	208,906	-	-	-
Other assets	7,966	438	11,286	4,020	234,227	11,839	7,121	2,617
TOTAL ASSETS	1,959,178	214,296	1,343,853	1,060,408	28,877,561	2,090,116	2,311,819	539,013

ALL MEMBER BANKS, BY STATES, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
DEMAND DEPOSITS—TOTAL	1,174,246	106,548	681,265	675,971	12,599,574	1,221,279	1,483,488	385,165
Individuals, partnerships, and corporations	865,243	82,556	552,642	476,897	10,334,276	936,043	1,216,581	328,397
Foreign Governments, central banks, etc.	-	-	745	-	51,772	-	-	-
United States Government	55,441	6,262	28,118	26,508	744,245	63,278	107,759	39,953
States and political subdivisions	152,615	14,642	73,912	86,534	543,306	74,028	95,180	6,695
Mutual savings banks in United States	-	-	-	-	1,471	-	28,237	2,428
Commercial banks in United States	94,644	1,007	9,277	81,719	422,402	131,408	18,944	5,647
Banks in foreign countries	403	25	3,491	-	92,898	348	38	17
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	5,900	2,056	13,080	4,313	409,204	16,174	16,749	2,028
TIME DEPOSITS—TOTAL	581,460	93,075	531,406	285,227	13,327,059	682,877	520,189	75,463
Savings deposits	477,642	47,436	453,035	204,754	10,352,399	521,052	460,990	51,681
Accumulated for payment of personal loans	2,820	-	72	1,146	13	-	8	-
Other time deposits of indiv., part., and corp.	86,490	2,001	43,528	74,880	1,106,897	91,217	25,038	23,497
Foreign Governments, central banks, etc.	-	-	4,000	-	347,880	-	-	-
United States Government	894	11,030	1,530	295	34,125	626	1,960	255
Postal savings	33	20	27	30	200	10	5	-
States and political subdivisions	10,821	32,563	29,214	3,242	1,451,596	69,472	32,188	30
Mutual savings banks in United States	-	25	-	-	375	-	-	-
Commercial banks in United States	2,760	-	-	880	15,547	500	-	-
Banks in foreign countries	-	-	-	-	18,027	-	-	-
TOTAL DEPOSITS	1,755,706	199,623	1,212,671	961,198	25,926,633	1,904,156	2,003,677	460,628
Rediscunts and other borrowed money	425	1,592	1,750	500	279,009	3,840	6,100	-
Acceptances outstanding	262	-	3,125	-	210,624	-	-	-
Other liabilities	31,767	1,637	30,366	9,810	537,002	25,008	104,385	20,483
TOTAL LIABILITIES	1,788,160	202,852	1,247,912	971,508	26,953,268	1,933,004	2,114,162	481,111
CAPITAL ACCOUNTS—TOTAL	171,018	11,444	95,941	88,900	1,924,293	157,112	197,657	57,902
Capital stock, notes, and debentures	47,821	4,500	27,989	27,835	555,244	52,666	60,542	16,508
Surplus	71,512	3,575	50,107	36,054	986,226	67,986	100,478	35,595
Undivided profits	39,836	2,916	15,463	22,901	373,601	34,750	33,485	5,795
Other capital accounts	11,849	453	2,382	2,110	9,222	1,710	3,152	4
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,959,178	214,296	1,343,853	1,060,408	28,877,561	2,090,116	2,311,819	539,013
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	292,031	60,136	212,970	68,544	4,800,883	298,072	164,145	53,858
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	47,821	4,500	27,989	27,835	554,744	52,666	60,542	16,508
Capital notes and debentures	-	-	-	-	-	-	-	-
Preferred stock	-	-	-	-	500	-	-	-
Retirable value of preferred stock	-	-	-	-	500	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	976,216	90,359	595,744	548,532	10,556,874	985,272	1,260,166	332,037
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	949,027	92,357	596,203	524,639	9,709,022	905,298	1,222,257	324,549
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.6	15.3	13.5	20.8	15.5	20.4	17.1	19.3
U. S. Gov't obligations, direct and guaranteed	23.8	31.3	14.2	21.7	19.1	23.2	17.8	24.1
Other securities	11.5	7.1	7.2	12.7	8.8	5.6	12.4	2.8
Loans and discounts	44.3	43.2	61.4	43.0	53.4	48.8	50.5	51.4
Total capital accounts	8.7	5.3	7.1	8.4	6.7	7.5	8.5	10.7
NUMBER OF BANKS	93	5	4	78	60	100	29	5

ALL MEMBER BANKS, BY STATES, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

ASSETS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
RESERVES, CASH, AND BANK BALANCES—TOTAL	311,499	758,407	514,051	48,590	90,602	3,146,851	743,989	408,161
Currency and coin	23,265	64,835	28,518	6,730	8,465	139,804	73,728	27,530
Reserve with Federal Reserve Banks	142,565	251,860	199,512	16,455	43,071	1,451,650	261,444	124,821
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	42,758	268,986	109,850	4,714	15,459	511,510	245,730	138,439
Other balances with banks in the U. S.	64	950	374	15	50	2,048	4,193	-
Balances with banks in foreign countries	880	571	413	290	-	10,375	496	-
Cash items in process of collection	101,967	171,205	175,384	20,386	23,557	1,031,464	158,398	117,371
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	477,479	1,197,497	458,939	78,822	153,031	4,733,573	1,269,221	509,655
Direct:								
Treasury bills	58,131	126,581	69,624	1,310	9,720	507,220	149,331	82,388
Treasury certificates of indebtedness	29,734	92,084	18,905	1,438	3,993	156,612	50,656	20,780
Treasury notes maturing in one year or less	24,434	122,920	48,393	5,720	19,797	433,362	113,484	53,890
Other Treasury notes	94,772	281,929	155,663	33,431	55,307	1,433,050	332,524	143,557
United States nonmarketable bonds	7,332	6,432	1,873	-	292	23,906	11,524	5,672
Other bonds maturing in 1 year or less	20,329	59,883	63,637	7,331	8,539	493,623	65,107	30,467
Other bonds maturing in 5 years	137,293	166,433	58,039	11,315	28,289	771,757	307,365	85,066
Other bonds maturing in 5 to 10 years	104,143	323,655	40,324	18,277	26,501	845,992	228,903	86,027
Other bonds maturing after 10 years	932	15,151	2,460	-	431	66,042	10,218	1,786
Guaranteed obligations	379	2,429	21	-	162	2,009	109	22
OTHER SECURITIES—TOTAL	69,547	371,058	190,502	22,497	51,818	2,323,461	334,587	201,384
Obligations of States and subdivisions	57,307	293,277	160,249	20,686	49,764	1,907,566	258,966	178,426
Other bonds, notes, and debentures	9,368	69,360	24,814	1,199	910	355,157	67,562	19,688
Federal Reserve bank stock	2,848	8,108	4,935	612	1,106	35,997	7,693	3,249
Other corporate stocks	24	313	504	-	38	24,741	366	21
TOTAL SECURITIES	547,026	1,568,555	649,441	101,319	204,849	7,057,034	1,603,808	711,039
LOANS AND DISCOUNTS, NET—TOTAL	779,896	1,546,500	1,276,599	171,474	346,449	7,903,255	1,803,238	829,697
Valuation reserves	8,112	29,784	16,016	1,286	5,249	234,097	32,536	14,510
LOANS AND DISCOUNTS, GROSS—TOTAL	788,008	1,576,284	1,292,615	172,760	351,698	8,137,352	1,835,774	844,207
Real estate loans—total	230,629	313,336	184,903	85,711	125,317	1,308,203	587,416	222,354
Secured by farm land	61	10,610	13,014	1,560	6,040	57,932	46,647	22,618
Secured by residential properties:								
Insured by FHA	10,932	57,507	11,939	14,786	76,112	207,602	95,467	25,074
Insured or guaranteed by VA	27,551	21,025	3,033	6,234	11,161	76,887	34,347	24,276
Not ins. or guar. by FHA or VA	103,582	87,325	87,872	35,041	15,736	626,432	283,840	97,867
Secured by other properties	88,503	136,869	69,045	28,090	16,268	339,350	127,115	52,519
Loans to domestic com'l. and foreign banks	14,850	11,153	2,905	-	-	136,517	14,390	21,880
Loans to other financial institutions	113,598	109,346	109,628	2,647	6,643	796,914	103,986	32,071
Loans to brokers and dealers in securities	4,939	16,106	12,745	5	900	293,380	21,148	13,191
Other loans for purchasing or carrying secs.	8,687	33,606	7,902	12,810	377	228,120	13,218	5,991
Loans to farmers directly guar. by CCC	687	4	11,718	-	350	878	256	146
Other loans to farmers	96	25,845	17,005	2,717	64,842	249,661	79,733	173,210
Commercial including open market paper	193,465	542,913	496,606	40,244	73,056	3,417,561	457,409	176,661
Other loans to individuals—total	199,215	495,921	422,198	23,924	77,705	1,370,904	520,389	181,942
Passenger automobile instalment loans	44,792	154,997	105,274	7,201	45,554	403,454	186,832	66,119
Other retail consumer instalment loans	20,734	60,438	38,128	1,380	9,199	148,896	34,856	21,156
Residential repair and modern instal.	20,689	57,352	26,846	2,922	10,164	110,187	72,820	25,103
Other instal. loans for personal expenditures	24,283	54,604	61,751	8,079	6,164	151,372	67,608	18,983
Single payment loans for personal expenditures	88,717	168,530	190,199	4,342	6,624	556,995	158,273	50,581
All other loans (including overdrafts)	21,842	28,054	27,005	4,702	2,508	335,214	37,829	16,761
TOTAL LOANS AND SECURITIES	1,326,922	3,115,055	1,926,040	272,793	551,298	14,960,289	3,407,046	1,540,736
Bank premises	17,274	58,625	35,755	4,113	9,322	75,221	40,793	13,786
Furniture and fixtures	4,221	21,727	9,961	2,394	2,369	25,125	9,764	4,486
Real estate owned other than bank premises	289	3,491	1,575	-	240	8,401	1,435	1,136
Investments and other assets indirectly representing bank premises or other real estate	3,923	12,182	3,205	-	3	18,971	1,787	2,165
Customers' liability on acceptances outstanding	7	476	1,226	92	-	65,136	178	1
Other assets	6,222	23,422	10,339	7,127	2,820	96,592	17,897	4,791
TOTAL ASSETS	1,670,357	3,993,385	2,502,152	335,109	656,654	18,396,586	4,222,889	1,975,262

ALL MEMBER BANKS, BY STATES, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
DEMAND DEPOSITS--TOTAL	1,079,635	2,331,370	1,625,260	156,727	360,174	10,272,943	2,447,302	1,233,809
Individuals, partnerships, and corporations	931,972	1,764,839	1,124,839	111,249	286,403	7,309,688	1,831,347	827,052
Foreign Governments, central banks, etc.	25,643	993	-	-	-	10,324	-	-
United States Government	46,266	94,686	97,676	19,473	14,025	665,218	139,625	58,894
States and political subdivisions	126	182,500	146,312	17,805	50,379	737,194	303,619	155,180
Mutual savings banks in United States	-	-	-	-	-	1,424	302	-
Commercial banks in United States	57,613	252,064	245,704	4,090	3,390	1,347,522	145,503	177,321
Banks in foreign countries	4,176	4,095	860	1,578	-	41,829	741	54
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	13,839	32,193	9,869	2,532	5,977	159,744	26,165	15,308
TIME DEPOSITS--TOTAL	436,243	1,247,832	567,464	142,491	232,045	6,137,336	1,318,500	555,987
Savings deposits	308,925	922,244	361,370	80,933	216,289	4,773,133	1,095,269	360,700
Accumulated for payment of personal loans	6,072	209	62	-	-	46,591	692	4,405
Other time deposits of indiv., part., and corp.	89,578	196,297	144,998	19,026	13,459	1,014,245	177,351	187,676
Foreign Governments, central banks, etc.	16,192	-	4,270	-	-	122,020	-	-
United States Government	14,997	3,878	3,164	5,785	2,251	7,421	2,424	1,716
Postal savings	479	759	732	10	11	2,933	970	79
States and political subdivisions	-	122,374	50,248	35,127	35	152,082	41,059	1,411
Mutual savings banks in United States	-	-	-	-	-	-	10	-
Commercial banks in United States	-	2,021	2,620	-	-	6,211	725	-
Banks in foreign countries	-	50	-	1,610	-	12,700	-	-
TOTAL DEPOSITS	1,515,878	3,579,202	2,192,724	299,218	592,219	16,410,279	3,765,802	1,789,796
Rediscunts and other borrowed money	8,200	22,862	33,400	-	5,600	120,284	20,380	1,850
Acceptances outstanding	7	513	1,226	92	-	65,328	269	1
Other liabilities	25,383	58,593	57,478	6,575	10,302	294,233	84,237	13,151
TOTAL LIABILITIES	1,549,468	3,661,170	2,284,828	305,885	608,121	16,890,124	3,870,688	1,804,798
CAPITAL ACCOUNTS--TOTAL	120,889	332,215	217,324	29,224	48,533	1,506,462	352,201	170,464
Capital stock, notes, and debentures	30,507	122,999	56,979	8,600	16,670	492,154	91,599	37,540
Surplus	64,473	148,210	107,669	11,800	20,184	708,084	165,756	70,967
Undivided profits	20,150	50,200	32,731	6,848	9,752	220,870	84,917	57,806
Other capital accounts	5,759	10,806	19,945	1,976	1,927	85,354	9,929	4,151
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,670,357	3,993,385	2,502,152	335,109	656,654	18,396,586	4,222,889	1,975,262
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	131,389	824,307	365,966	94,696	128,704	1,755,315	308,102	126,656
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	30,507	122,799	56,979	8,600	16,670	491,654	91,449	37,440
Capital notes and debentures	-	-	-	-	-	-	150	-
Preferred stock	-	200	-	-	-	500	-	100
Retirable value of preferred stock	-	200	-	-	-	500	-	101
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	934,910	1,891,802	1,340,026	131,627	321,158	8,729,969	2,043,174	977,999
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	873,789	1,813,415	1,106,496	112,778	319,202	7,228,739	2,003,776	880,223
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.6	19.0	20.5	14.5	13.8	17.1	17.6	20.7
U. S. Gov't obligations, direct and guaranteed	28.6	30.0	18.3	23.5	23.3	25.7	30.1	25.8
Other securities	4.2	9.3	7.6	6.7	7.9	12.6	7.9	10.2
Loans and discounts	46.7	38.7	51.0	51.2	52.8	43.0	42.7	42.0
Total capital accounts	7.2	8.3	8.7	8.7	7.4	8.2	8.3	8.6
NUMBER OF BANKS	8	137	68	2	17	524	225	163

ALL MEMBER BANKS, BY STATES, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

ASSETS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
RESERVES, CASH, AND BANK BALANCES--TOTAL	327,171	335,143	499,030	85,584	356,261	1,081,573	1,399,456	718,816
Currency and coin	21,194	25,016	32,930	12,220	33,686	70,342	126,599	30,431
Reserve with Federal Reserve Banks	129,630	122,558	180,173	28,908	153,692	472,885	583,698	292,240
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	133,294	94,153	130,046	20,506	72,274	113,385	227,840	119,657
Other balances with banks in the U. S.	2,105	10	834	-	160	7,565	2,250	3,293
Balances with banks in foreign countries	-	32	207	108	533	9,024	9,245	1,673
Cash items in process of collection	40,948	93,374	154,840	23,842	95,916	408,372	449,824	271,522
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	500,116	437,614	623,421	142,677	492,372	1,112,220	2,548,842	796,745
Direct:								
Treasury bills	84,242	36,475	78,553	22,777	53,186	217,508	194,052	74,018
Treasury certificates of indebtedness	22,575	16,916	41,025	5,460	20,925	75,700	161,444	37,111
Treasury notes maturing in one year or less	43,251	43,870	105,719	15,371	52,895	64,598	210,306	50,220
Other Treasury notes	143,079	146,012	125,369	40,715	204,538	360,240	810,862	227,908
United States nonmarketable bonds	5,454	1,765	3,198	1,270	4,196	3,964	13,290	3,954
Other bonds maturing in 1 year or less	13,518	21,898	50,142	7,813	48,535	42,059	140,894	38,460
Other bonds maturing in 5 years	84,069	92,121	106,132	20,558	59,109	151,819	430,515	149,789
Other bonds maturing in 5 to 10 years	95,913	74,917	99,234	27,213	44,323	188,270	515,203	204,505
Other bonds maturing after 10 years	8,015	3,640	13,884	1,480	4,665	7,418	69,546	10,630
Guaranteed obligations	-	-	165	20	-	644	2,730	150
OTHER SECURITIES--TOTAL	227,650	139,937	200,845	44,254	176,621	450,339	1,168,169	311,162
Obligations of States and subdivisions	196,128	117,794	183,456	39,173	139,083	402,070	1,112,909	241,315
Other bonds, notes, and debentures	27,897	18,182	12,658	3,816	33,499	30,055	38,431	62,787
Federal Reserve bank stock	3,518	3,820	4,687	1,187	3,905	13,909	15,998	6,724
Other corporate stocks	107	141	44	78	134	4,305	831	336
TOTAL SECURITIES	727,766	577,551	824,266	186,931	668,993	1,562,559	3,717,011	1,107,907
LOANS AND DISCOUNTS, NET--TOTAL	704,162	732,303	1,027,669	320,744	893,941	2,964,024	4,318,033	1,709,798
Valuation reserves	9,035	13,292	12,590	5,180	13,484	73,111	71,440	21,067
LOANS AND DISCOUNTS, GROSS--TOTAL	713,197	745,595	1,040,259	325,924	907,425	3,037,135	4,389,473	1,730,865
Real estate loans--total	93,463	159,660	181,267	102,071	258,922	435,879	1,728,647	422,702
Secured by farm land	19,842	25,083	7,885	4,503	20,298	3,460	40,273	15,392
Secured by residential properties:								
Insured by FHA	11,173	3,086	16,220	13,314	8,922	30,675	546,609	80,084
Insured or guaranteed by VA	3,379	3,811	10,175	6,779	13,177	33,464	169,251	64,283
Not ins. or guar. by FHA or VA	35,167	74,348	61,544	46,858	114,424	154,806	646,650	187,097
Secured by other properties	23,902	53,332	85,443	30,617	102,101	213,474	325,864	75,846
Loans to domestic com'l. and foreign banks	11,754	9,598	19,552	6,067	15,140	35,079	33,005	12,650
Loans to other financial institutions	28,878	55,250	69,241	8,280	72,103	208,220	214,161	122,464
Loans to brokers and dealers in securities	1,579	12,640	10,785	1,170	4,429	35,885	25,016	35,490
Other loans for purchasing or carrying secs.	3,008	6,872	12,409	2,014	21,098	26,998	44,017	24,499
Loans to farmers directly guar. by CCC	53,090	126	37	-	80	-	1,285	1,061
Other loans to farmers	156,601	44,845	20,430	9,271	15,297	6,327	72,200	100,220
Commercial including open market paper	216,703	218,838	468,646	97,859	261,587	1,443,146	997,011	636,346
Other loans to individuals--total	144,208	219,054	230,554	92,130	239,862	763,293	1,186,453	339,991
Passenger automobile instalment loans	57,372	47,644	52,930	36,575	90,438	261,848	470,872	140,886
Other retail consumer instalment loans	14,358	14,664	11,205	8,341	18,101	70,436	195,595	40,620
Residential repair and modern instal.	13,449	20,737	15,501	6,285	10,288	51,931	170,404	35,026
Other instal. loans for personal expenditures	19,529	29,691	47,736	16,819	33,307	122,864	96,475	35,680
Single payment loans for personal expenditures	39,500	106,318	103,182	24,110	87,728	256,214	253,107	87,779
All other loans (including overdrafts)	3,913	18,712	27,338	7,062	18,907	82,308	87,678	35,442
TOTAL LOANS AND SECURITIES	1,431,928	1,309,854	1,851,935	507,675	1,562,934	4,526,583	8,035,044	2,817,705
Bank premises	14,026	12,084	23,450	7,898	22,463	52,994	84,593	31,409
Furniture and fixtures	3,291	4,453	5,374	2,440	5,124	12,345	17,449	11,696
Real estate owned other than bank premises	800	841	925	556	467	2,051	4,063	1,323
Investments and other assets indirectly representing bank premises or other real estate	1,236	1,175	2,318	195	353	1,995	8,576	16,659
Customers' liability on acceptances outstanding	-	113	1,350	-	1,059	38,326	2,961	3,402
Other assets	4,450	5,345	11,266	2,357	9,302	27,326	49,847	16,238
TOTAL ASSETS	1,782,902	1,669,008	2,395,648	606,705	1,957,963	5,743,193	9,601,989	3,617,248

ALL MEMBER BANKS, BY STATES, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
DEMAND DEPOSITS—TOTAL	1,178,032	1,118,211	1,520,608	307,291	1,190,761	3,987,916	4,170,529	2,017,347
Individuals, partnerships, and corporations	806,676	834,889	1,053,252	242,732	871,964	3,043,968	3,133,256	1,309,949
Foreign Governments, central banks, etc.	-	-	1,729	-	31	3,845	23	84
United States Government	53,011	61,244	68,592	16,878	91,288	253,212	387,702	131,223
States and political subdivisions	212,288	68,690	190,534	34,407	133,940	235,882	328,075	164,330
Mutual savings banks in United States	-	1	-	6,412	7,350	110,909	-	3,806
Commercial banks in United States	98,197	144,837	189,723	3,630	70,885	271,014	245,874	377,718
Banks in foreign countries	-	40	3,671	47	1,463	24,878	8,959	4,866
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	7,860	8,510	13,107	3,185	13,840	44,208	66,640	25,371
TIME DEPOSITS—TOTAL	424,609	366,587	623,829	227,294	570,107	949,527	4,522,126	1,223,305
Savings deposits	297,620	258,181	485,060	208,846	512,965	687,820	3,567,155	623,392
Accumulated for payment of personal loans	1,623	3,975	3,546	-	349	3,651	1,675	40
Other time deposits of indiv., part., and corp.	88,104	88,931	81,192	16,712	35,747	164,993	596,772	547,481
Foreign Governments, central banks, etc.	-	-	1,500	-	-	47,062	-	2,000
United States Government	2,264	1,273	2,055	749	4,862	3,763	2,551	1,943
Postal savings	48	15	57	7	6	546	50	70
States and political subdivisions	34,950	14,087	48,057	980	15,128	30,929	351,118	48,358
Mutual savings banks in United States	-	-	-	-	1,000	45	-	-
Commercial banks in United States	-	125	2,362	-	50	3,671	2,305	21
Banks in foreign countries	-	-	-	-	-	7,047	500	-
TOTAL DEPOSITS	1,602,641	1,484,798	2,144,437	534,585	1,760,868	4,937,443	8,692,655	3,240,652
Rediscunts and other borrowed money	4,366	1,400	8,936	-	4,000	5,736	36,750	23,230
Acceptances outstanding	-	113	1,361	-	1,059	39,479	2,961	3,402
Other liabilities	13,441	18,680	35,153	16,436	30,962	181,690	174,080	54,975
TOTAL LIABILITIES	1,620,448	1,504,991	2,189,887	551,021	1,796,889	5,164,348	8,906,446	3,322,259
CAPITAL ACCOUNTS—TOTAL	162,454	164,017	205,761	55,684	161,074	578,845	695,543	294,989
Capital stock, notes, and debentures	45,361	42,365	50,598	18,912	39,262	150,719	202,426	88,051
Surplus	72,144	85,209	109,792	20,654	90,923	312,612	331,528	136,363
Undivided profits	42,676	33,995	44,509	15,249	22,941	91,901	141,012	65,380
Other capital accounts	2,273	2,448	862	869	7,948	23,613	20,577	5,195
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,782,902	1,669,008	2,395,648	606,705	1,957,963	5,743,193	9,601,989	3,617,248
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	354,928	169,567	453,090	37,014	310,298	490,782	783,664	581,774
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	45,361	42,365	50,598	18,912	39,262	150,519	199,541	87,701
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)	1,003,790	930,684	1,235,722	262,943	1,022,571	3,466,934	3,492,865	1,626,168
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	985,876	818,756	1,107,453	262,941	932,672	3,055,318	3,087,129	1,236,884
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.4	20.1	20.8	14.1	18.2	18.8	14.6	19.9
U. S. Gov't obligations, direct and guaranteed	28.1	26.2	26.0	23.5	25.1	19.4	26.5	22.0
Other securities	12.8	8.4	8.4	7.3	9.0	7.8	12.2	8.6
Loans and discounts	39.5	43.9	42.9	52.9	45.7	51.6	45.0	47.3
Total capital accounts	9.1	9.8	8.6	9.2	8.2	10.1	7.2	8.2
NUMBER OF BANKS	212	99	54	28	57	114	214	208

ALL MEMBER BANKS, BY STATES, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

ASSETS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
RESERVES, CASH, AND BANK BALANCES—TOTAL	143,951	1,086,788	136,057	315,126	73,399	65,047	1,070,778	121,029
Currency and coin	12,323	44,514	10,166	14,644	9,827	8,663	122,485	12,862
Reserve with Federal Reserve Banks	39,405	446,044	49,905	127,763	36,772	21,223	436,241	41,824
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	60,492	204,769	45,770	81,551	8,495	14,707	246,777	49,595
Other balances with banks in the U. S.	1,300	232	69	270	1,999	18	12,048	-
Balances with banks in foreign countries	-	446	54	-	-	4	87	-
Cash items in process of collection	30,431	390,783	30,093	90,898	16,306	20,432	253,140	16,748
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	147,126	1,088,835	215,948	336,557	132,526	83,039	1,897,102	182,978
Direct:								
Treasury bills	23,329	127,511	28,176	33,260	16,611	23,511	211,900	32,396
Treasury certificates of indebtedness	6,599	86,641	7,334	20,444	4,825	8,111	95,107	2,404
Treasury notes maturing in one year or less	13,253	99,900	14,371	30,681	8,565	5,793	168,075	11,659
Other Treasury notes	40,065	278,100	52,115	93,769	20,626	19,428	433,649	48,139
United States nonmarketable bonds	1,735	6,654	1,952	3,774	200	547	13,707	1,545
Other bonds maturing in 1 year or less	7,728	146,454	8,822	29,515	7,812	4,461	75,749	7,365
Other bonds maturing in 5 years	23,747	187,418	53,377	71,517	53,258	9,053	317,699	43,455
Other bonds maturing in 5 to 10 years	29,399	147,978	46,834	50,597	19,744	10,815	514,183	32,459
Other bonds maturing after 10 years	1,271	7,968	2,967	3,000	885	1,316	63,171	3,556
Guaranteed obligations	-	211	-	-	-	4	3,862	-
OTHER SECURITIES—TOTAL	92,479	401,287	73,854	120,254	51,842	26,691	1,157,666	32,510
Obligations of States and subdivisions	85,832	350,412	56,638	94,401	46,504	24,420	991,559	28,629
Other bonds, notes, and debentures	4,932	38,323	15,853	23,174	4,516	1,476	145,243	2,811
Federal Reserve bank stock	1,709	9,495	1,350	2,590	822	795	14,100	1,015
Other corporate stocks	6	3,057	13	89	-	-	6,764	55
TOTAL SECURITIES	239,605	1,490,122	289,802	456,811	184,368	109,730	3,054,768	215,488
LOANS AND DISCOUNTS, NET—TOTAL	328,039	2,247,360	374,400	654,320	258,373	193,475	3,670,056	291,044
Valuation reserves	6,511	31,307	7,457	11,574	2,385	3,001	91,924	6,731
LOANS AND DISCOUNTS, GROSS—TOTAL	334,550	2,278,667	381,857	665,894	260,758	196,476	3,761,980	297,775
Real estate loans—total	52,230	507,055	101,722	172,472	104,068	44,298	1,564,856	55,018
Secured by farm land	6,807	23,657	4,856	12,038	2,322	1,066	13,770	2,951
Secured by residential properties:								
Insured by FHA	1,465	134,519	40,932	8,144	21,795	4,234	355,033	6,781
Insured or guaranteed by VA	405	40,579	10,641	2,681	1,172	4,798	189,927	3,659
Not ins. or guar. by FHA or VA	20,941	163,806	28,316	23,299	22,415	22,496	677,772	18,869
Secured by other properties	22,612	144,494	16,977	26,310	56,364	11,704	328,354	22,758
Loans to domestic com'l. and foreign banks	-	61,283	2,000	3,462	1,448	1,900	47,063	15,000
Loans to other financial institutions	16,474	184,362	7,069	27,963	10,059	6,901	124,083	9,593
Loans to brokers and dealers in securities	8,025	51,065	1,985	3,089	2,000	1,490	122,205	1,050
Other loans for purchasing or carrying secs.	6,066	29,423	964	8,510	270	925	24,821	5,274
Loans to farmers directly guar. by CCC	478	15,833	1,305	7,462	-	-	64	1,344
Other loans to farmers	17,702	90,650	77,177	210,301	12,493	3,588	17,912	38,238
Commercial including open market paper	133,920	748,569	84,838	185,923	67,607	66,869	785,874	98,195
Other loans to individuals—total	88,946	529,346	100,651	131,544	60,555	67,117	1,019,182	70,412
Passenger automobile instalment loans	20,493	156,155	49,183	38,730	23,953	23,890	301,542	26,768
Other retail consumer instalment loans	17,892	46,112	16,002	12,881	12,595	8,505	71,543	4,765
Residential repair and modern instal.	5,287	63,474	8,128	15,827	5,374	2,777	93,531	6,566
Other instal. loans for personal expenditures	23,382	34,352	13,356	14,307	8,204	11,325	198,613	14,146
Single payment loans for personal expenditures	21,892	229,253	13,982	49,799	10,429	20,620	353,953	18,167
All other loans (including overdrafts)	10,709	61,081	4,146	15,168	2,258	3,388	55,920	3,651
TOTAL LOANS AND SECURITIES	567,644	3,737,482	664,202	1,111,131	442,741	303,205	6,724,824	506,532
Bank premises	12,893	32,115	9,031	8,709	8,605	4,845	70,251	6,329
Furniture and fixtures	2,499	6,899	3,712	3,206	1,711	1,970	26,134	1,919
Real estate owned other than bank premises	414	1,737	434	1,499	97	234	2,174	540
Investments and other assets indirectly representing bank premises or other real estate	500	3,675	19	2,011	652	125	2,138	250
Customers' liability on acceptances outstanding	-	1,959	492	-	-	-	714	-
Other assets	3,203	21,246	4,347	5,434	3,016	326	40,311	1,743
TOTAL ASSETS	731,104	4,891,901	818,294	1,447,116	530,221	375,752	7,937,324	638,342

ALL MEMBER BANKS, BY STATES, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
DEMAND DEPOSITS--TOTAL	464,616	3,140,103	460,272	1,018,570	293,192	240,688	3,757,814	401,511
Individuals, partnerships, and corporations	286,913	2,144,218	363,668	708,510	218,750	188,064	2,998,645	286,548
Foreign Governments, central banks, etc.	-	-	-	-	-	-	95	-
United States Government	17,253	174,298	17,389	54,658	17,792	17,469	233,780	27,422
States and political subdivisions	90,599	100,682	43,634	81,550	46,562	21,223	389,117	67,899
Mutual savings banks in United States	-	-	-	-	-	6,845	20,336	-
Commercial banks in United States	67,548	685,271	28,351	165,917	2,871	4,253	56,216	13,698
Banks in foreign countries	44	4,054	-	58	63	-	699	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,259	31,580	7,230	7,877	7,154	2,834	58,926	5,944
TIME DEPOSITS--TOTAL	186,556	1,250,454	281,541	270,984	193,344	82,027	3,390,609	180,353
Savings deposits	102,567	823,463	178,349	175,627	165,108	71,550	3,049,840	137,423
Accumulated for payment of personal loans	1,161	2,329	3,513	950	-	89	1,601	1
Other time deposits of indiv., part., and corp.	69,423	369,240	85,651	88,754	10,337	8,448	246,404	20,829
Foreign Governments, central banks, etc.	-	2,000	-	-	-	-	1,000	51
United States Government	1,401	3,547	895	249	350	172	3,401	1,405
Postal savings	-	454	1	29	-	10	-	11
States and political subdivisions	1,116	49,001	13,132	5,370	17,549	1,758	87,022	20,158
Mutual savings banks in United States	-	-	-	-	-	-	32	-
Commercial banks in United States	10,888	420	-	5	-	-	1,284	475
Banks in foreign countries	-	-	-	-	-	-	25	-
TOTAL DEPOSITS	651,172	4,390,557	741,813	1,289,554	486,536	322,715	7,148,423	581,864
Rediscounts and other borrowed money	9,000	7,200	550	20,531	-	1,050	15,545	1,000
Acceptances outstanding	-	2,058	600	-	-	-	714	-
Other liabilities	9,006	55,033	14,506	11,350	8,422	14,164	181,395	7,663
TOTAL LIABILITIES	669,178	4,454,848	757,469	1,321,435	494,958	337,929	7,346,077	590,527
CAPITAL ACCOUNTS--TOTAL	61,926	437,053	60,825	125,681	35,263	37,823	591,247	47,815
Capital stock, notes, and debentures	15,245	135,754	22,138	35,489	12,849	6,710	175,774	16,931
Surplus	42,227	180,977	22,846	50,977	14,664	19,783	299,338	16,891
Undivided profits	3,818	108,507	15,405	35,289	7,699	9,939	103,416	9,138
Other capital accounts	636	11,815	436	3,926	51	1,391	12,719	4,855
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	731,104	4,891,901	818,294	1,447,116	530,221	375,752	7,937,324	638,342
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	141,675	497,748	124,280	220,991	109,019	29,314	499,663	141,871
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	15,245	135,354	22,138	35,489	12,849	6,710	170,561	16,931
Capital notes and debentures	-	250	-	-	-	-	5,125	-
Preferred stock	-	150	-	-	-	-	88	-
Retirable value of preferred stock	-	150	-	-	-	-	176	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	373,693	2,544,634	384,409	846,121	268,391	205,549	3,257,897	335,168
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	349,384	1,889,751	384,439	707,097	256,223	198,534	3,214,678	343,643
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.7	22.2	16.6	21.8	13.8	17.3	13.5	19.0
U. S. Gov't obligations, direct and guaranteed	20.1	22.3	26.4	23.3	25.0	22.1	23.9	28.7
Other securities	12.6	8.2	9.0	8.3	9.8	7.1	14.6	5.1
Loans and discounts	44.9	45.9	45.8	45.2	48.7	51.5	46.2	45.6
Total capital accounts	8.5	8.9	7.4	8.7	6.7	10.1	7.4	7.5
NUMBER OF BANKS	34	171	88	138	5	52	201	38

ALL MEMBER BANKS, BY STATES, SEPTEMBER 28, 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	10,291,264	455,541	67,081	2,003,683	588,686	365,731	2,491,090	112,200
Currency and coin	340,439	41,773	4,287	170,460	30,832	17,115	206,308	17,084
Reserve with Federal Reserve Banks	3,992,735	125,893	28,721	855,662	209,340	170,782	1,081,668	49,551
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	338,875	72,492	24,526	399,969	268,182	25,611	407,454	8,805
Other balances with banks in the U. S.	6,079	7,750	-	706	626	957	8,803	-
Balances with banks in foreign countries	82,441	41	64	2,897	-	635	9,502	479
Cash items in process of collection	5,530,695	207,592	9,483	573,989	79,706	150,631	777,355	36,281
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	9,284,043	300,340	126,587	3,014,399	677,878	468,417	3,369,769	181,924
Direct:								
Treasury bills	1,435,782	19,672	14,372	323,625	107,954	19,361	290,915	14,440
Treasury certificates of indebtedness	652,066	25,869	3,024	243,948	34,568	5,430	130,535	6,726
Treasury notes maturing in one year or less	948,690	15,655	9,515	370,038	64,850	49,323	313,602	22,631
Other Treasury notes	2,820,605	89,977	30,817	1,017,184	195,853	42,573	1,148,458	57,821
United States nonmarketable bonds	19,914	2,804	1,431	12,136	4,750	1,855	24,014	200
Other bonds maturing in 1 year or less	690,849	36,730	6,025	151,834	44,744	23,497	169,302	19,998
Other bonds maturing in 5 years	841,654	65,729	29,172	412,924	115,225	130,993	563,450	9,863
Other bonds maturing in 5 to 10 years	1,751,564	43,166	31,585	428,855	103,413	188,742	646,933	31,947
Other bonds maturing after 10 years	95,886	724	636	53,546	6,451	4,817	78,751	18,201
Guaranteed obligations	27,033	14	10	309	70	1,826	3,809	97
OTHER SECURITIES—TOTAL	5,373,970	168,123	45,979	1,138,285	243,358	220,136	1,815,074	99,890
Obligations of States and subdivisions	4,846,209	116,544	35,040	1,003,915	202,066	199,895	1,577,286	93,071
Other bonds, notes, and debentures	347,506	47,325	10,245	107,326	36,013	16,756	185,285	4,415
Federal Reserve bank stock	112,040	4,214	694	25,477	4,909	3,485	37,223	1,943
Other corporate stocks	68,215	40	-	1,567	370	-	15,280	461
TOTAL SECURITIES	14,658,013	468,463	172,566	4,152,684	921,236	688,553	5,184,843	281,814
LOANS AND DISCOUNTS, NET—TOTAL	26,002,867	1,065,664	193,964	5,761,990	1,113,386	1,076,625	7,235,455	553,786
Valuation reserves	680,279	24,768	5,295	102,056	14,847	7,951	155,765	9,483
LOANS AND DISCOUNTS, GROSS—TOTAL	26,683,146	1,090,432	199,259	5,864,046	1,128,233	1,084,576	7,391,220	563,269
Real estate loans—total.....	3,330,242	109,355	61,257	1,914,546	172,550	303,956	2,037,246	221,299
Secured by farm land	64,153	9,571	6,147	82,822	26,273	16,324	84,720	1,118
Secured by residential properties:								
Insured by FHA	676,184	9,887	13,739	245,128	14,673	92,761	200,909	41,872
Insured or guaranteed by VA	502,131	4,350	6,278	121,515	4,124	48,870	17,090	17,090
Not ins. or guar. by FHA or VA	1,037,345	35,733	24,835	959,673	56,023	64,762	993,610	96,960
Secured by other properties	1,050,429	49,814	10,258	505,408	71,457	81,239	548,293	64,259
Loans to domestic com'l. and foreign banks	670,681	4,979	-	74,888	15,300	7	31,012	502
Loans to other financial institutions	2,046,029	48,192	1,407	243,759	76,554	75,970	348,793	36,178
Loans to brokers and dealers in securities	1,834,548	53,092	33	233,630	19,023	14,635	95,655	10,442
Other loans for purchasing or carrying secs.	449,773	15,389	1,477	143,844	8,578	8,566	92,083	274
Loans to farmers directly guar. by CCC	1,194	24	11,149	389	12,022	9,144	51	-
Other loans to farmers	124,472	26,211	36,094	86,837	106,204	60,747	93,487	534
Commercial including open market paper	13,012,776	463,940	43,325	1,479,654	428,623	388,584	2,653,833	177,795
Other loans to individuals—total	3,766,897	342,977	42,393	1,482,221	250,947	211,036	1,811,128	92,691
Passenger automobile instalment loans	752,869	149,456	18,717	561,368	104,560	119,247	557,431	33,407
Other retail consumer instalment loans	275,085	27,151	6,775	107,145	28,210	13,769	147,366	6,320
Residential repair and modern instal.	392,756	25,305	3,991	175,008	14,028	20,001	194,589	7,165
Other instal. loans for personal expenditures	898,941	43,780	5,408	218,742	36,173	23,430	378,431	12,465
Single payment loans for personal expenditures	1,447,246	97,285	7,502	419,958	67,976	34,589	533,311	33,334
All other loans (including overdrafts)	1,446,534	26,273	2,124	204,278	38,432	11,931	227,932	23,554
TOTAL LOANS AND SECURITIES	40,660,880	1,534,127	366,530	9,914,674	2,034,622	1,765,178	12,420,298	835,600
Bank premises	418,318	24,156	5,401	102,862	26,827	31,297	146,664	10,976
Furniture and fixtures	76,771	6,107	2,086	24,144	7,258	7,551	41,598	866
Real estate owned other than bank premises	7,812	218	118	2,442	1,096	1,415	5,149	246
Investments and other assets indirectly representing bank premises or other real estate	79,559	4,163	721	4,361	5,467	303	13,257	6
Customers' liability on acceptances outstanding	988,278	104	691	921	20	2,168	20,586	1,428
Other assets	531,555	24,272	2,480	49,603	7,544	14,299	68,980	4,637
TOTAL ASSETS	53,054,437	2,048,688	445,108	12,102,690	2,671,520	2,187,942	15,207,622	965,959

ALL MEMBER BANKS, BY STATES, SEPTEMBER 28, 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	30,873,408	1,330,565	241,315	6,215,397	1,753,609	1,064,366	7,916,491	435,682
Individuals, partnerships, and corporations	20,889,313	957,513	199,582	4,680,223	1,241,664	860,913	6,192,314	341,321
Foreign Governments, central banks, etc.	454,598	-	-	65	-	3	5,329	-
United States Government	1,850,264	77,726	11,846	423,462	89,370	47,462	504,909	29,178
States and political subdivisions	1,232,342	91,179	16,504	613,368	188,454	80,892	438,249	48,076
Mutual savings banks in United States	346,560	-	-	2,201	-	933	33,442	5,279
Commercial banks in United States	3,323,168	191,811	10,889	393,350	215,728	27,149	637,812	3,504
Banks in foreign countries	790,674	681	16	9,939	370	2,823	30,278	2,598
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,986,489	11,655	2,478	92,789	18,023	44,191	74,158	5,726
TIME DEPOSITS—TOTAL	14,033,500	456,459	164,476	4,636,127	605,704	921,963	5,449,770	420,174
Savings deposits	8,277,789	314,686	64,478	3,578,209	452,210	796,951	4,365,941	376,230
Accumulated for payment of personal loans	7,005	2,339	1,825	319,856	6,964	-	5,263	-
Other time deposits of indiv., part., and corp.	3,172,885	66,630	92,524	504,926	117,946	42,794	773,378	37,277
Foreign Governments, central banks, etc.	1,489,527	-	-	5,000	-	-	53,634	-
United States Government	52,415	6,691	465	2,143	2,899	3,689	3,769	670
Postal savings	100	7	6	751	91	14	706	146
States and political subdivisions	810,180	64,631	5,153	224,240	24,310	78,165	239,136	5,851
Mutual savings banks in United States	27,998	-	-	-	-	50	650	-
Commercial banks in United States	118,537	1,475	25	102	1,284	200	2,393	-
Banks in foreign countries	77,064	-	-	900	-	100	4,900	-
TOTAL DEPOSITS	44,906,908	1,787,024	405,791	10,851,524	2,359,313	1,986,329	13,366,261	855,856
Rediscounts and other borrowed money	572,896	15,800	-	5,432	38,350	-	36,130	-
Acceptances outstanding	1,018,095	104	691	924	26	2,168	21,274	1,432
Other liabilities	1,844,867	81,257	6,323	218,953	20,722	33,164	271,905	29,245
TOTAL LIABILITIES	48,342,766	1,884,185	412,805	11,076,833	2,418,411	2,021,661	13,695,570	886,533
CAPITAL ACCOUNTS—TOTAL	4,711,671	164,503	32,303	1,025,857	253,109	166,281	1,512,052	79,426
Capital stock, notes, and debentures	1,391,325	49,816	9,780	295,175	66,505	53,116	361,641	20,605
Surplus	2,352,946	90,663	13,332	554,455	98,510	63,037	879,263	44,163
Undivided profits	895,504	22,774	8,563	171,403	83,945	50,063	255,173	14,624
Other capital accounts	71,896	1,250	628	4,824	4,149	65	15,925	34
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	53,054,437	2,048,688	445,108	12,102,690	2,671,520	2,187,942	15,207,622	965,959
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	5,186,294	308,938	68,367	1,682,088	489,816	505,800	1,946,852	55,902
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	1,382,853	49,816	9,780	295,175	66,505	53,116	361,641	20,605
Capital notes and debentures	8,450	-	-	-	-	-	-	-
Preferred stock	22	-	-	-	-	-	50	-
Retirable value of preferred stock	76	-	-	-	-	-	50	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	25,003,838	1,050,481	207,306	5,241,439	1,405,721	888,124	6,731,682	390,596
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	20,169,281	853,436	209,097	4,824,596	1,368,805	839,124	5,996,415	366,719
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.4	22.2	15.1	16.6	22.0	16.7	16.4	11.6
U. S. Gov't obligations, direct and guaranteed	17.5	14.7	28.4	24.9	25.4	21.4	22.2	18.8
Other securities	10.1	8.2	10.3	9.4	9.1	10.1	11.9	10.3
Loans and discounts	49.0	52.0	43.6	47.6	41.7	49.2	47.6	57.3
Total capital accounts	8.9	8.0	7.3	8.5	9.5	7.6	9.9	8.2
NUMBER OF BANKS	323	33	40	361	227	13	490	5

ALL MEMBER BANKS, BY STATES, SEPTEMBER 28, 1962

(Amounts in thousands of dollars)

ASSETS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
RESERVES, CASH, AND BANK BALANCES--TOTAL	154,183	89,308	630,919	2,775,573	182,790	28,670	550,073	583,048
Currency and coin	18,221	6,159	46,407	128,811	10,434	3,867	61,311	39,354
Reserve with Federal Reserve Banks	42,317	42,829	220,419	875,000	75,921	12,391	191,140	253,269
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	54,378	31,393	196,822	1,076,618	24,639	7,942	141,817	60,343
Other balances with banks in the U. S.	125	-	211	10,877	1,916	-	751	1,860
Balances with banks in foreign countries	19	-	280	2,865	61	42	98	2,354
Cash items in process of collection	39,123	8,927	166,780	681,402	69,819	4,428	154,956	225,868
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	226,312	176,123	659,557	2,648,129	171,678	60,763	738,777	656,910
Direct:								
Treasury bills	43,128	28,337	108,931	313,899	15,857	14,893	91,979	27,969
Treasury certificates of indebtedness	11,863	5,517	44,817	119,664	9,333	1,992	41,075	39,427
Treasury notes maturing in one year or less	14,702	19,267	109,479	226,806	24,219	2,090	87,431	92,875
Other Treasury notes	62,966	47,840	149,196	596,628	56,611	9,709	202,600	174,071
United States nonmarketable bonds	5,807	1,903	2,504	16,451	1,150	1,436	6,690	2,528
Other bonds maturing in 1 year or less	12,296	8,730	35,024	130,062	9,802	1,845	49,817	76,628
Other bonds maturing in 5 years	41,849	33,085	123,443	480,751	34,715	8,023	124,229	148,925
Other bonds maturing in 5 to 10 years	33,170	29,007	82,909	618,007	18,993	16,299	128,121	89,470
Other bonds maturing after 10 years	531	2,437	2,902	66,446	631	4,434	6,590	4,799
Guaranteed obligations	-	-	352	79,415	367	42	245	218
OTHER SECURITIES--TOTAL	71,197	50,423	230,831	1,027,700	83,646	17,946	301,821	270,922
Obligations of States and subdivisions	56,700	36,271	186,052	850,253	77,943	14,347	238,377	243,388
Other bonds, notes, and debentures	12,829	13,039	38,614	151,334	3,732	3,133	56,198	22,216
Federal Reserve bank stock	1,560	910	5,790	24,404	1,858	466	6,903	5,305
Other corporate stocks	108	203	375	1,709	113	-	343	13
TOTAL SECURITIES	297,509	226,546	890,388	3,675,829	255,324	78,709	1,040,598	927,832
LOANS AND DISCOUNTS, NET--TOTAL	358,844	271,615	1,429,030	5,349,550	551,868	127,786	1,672,674	1,574,825
Valuation reserves	6,374	8,812	28,059	100,589	7,452	1,556	21,093	29,703
LOANS AND DISCOUNTS, GROSS--TOTAL	365,218	280,427	1,457,089	5,450,139	559,320	129,342	1,693,767	1,604,528
Real estate loans--total	48,071	73,271	185,562	493,399	202,375	58,957	467,914	386,469
Secured by farm land	3,598	4,017	18,268	53,941	5,920	7,441	41,214	17,598
Secured by residential properties:								
Insured by FHA	1,915	24,868	5,884	27,600	63,625	5,691	52,451	117,714
Insured or guaranteed by VA	445	7,295	3,596	20,176	21,486	4,931	21,825	24,389
Not ins. or guar. by FHA or VA	20,146	20,851	81,878	148,804	62,872	30,445	241,972	126,539
Secured by other properties	21,967	16,240	75,936	242,878	48,472	10,449	110,452	100,229
Loans to domestic com'l. and foreign banks	2,098	-	14,508	78,262	1,800	-	24,079	24,075
Loans to other financial institutions	20,559	8,735	111,265	279,277	35,788	102	52,697	118,445
Loans to brokers and dealers in securities	4,383	1,124	38,019	79,590	3,886	-	15,188	24,937
Other loans for purchasing or carrying secs.	4,887	386	30,125	184,880	12,639	1,233	14,024	5,272
Loans to farmers directly guar. by CCC	550	3,488	11,035	38,691	44	-	29	17,526
Other loans to farmers	8,146	84,558	44,881	320,728	32,668	7,538	55,679	91,626
Commercial including open market paper	134,258	53,672	535,502	2,585,534	152,451	21,028	463,868	569,419
Other loans to individuals--total	121,255	52,145	456,814	1,244,132	107,802	38,315	569,957	338,112
Passenger automobile instalment loans	47,246	19,749	116,007	442,009	45,026	17,233	183,940	142,374
Other retail consumer instalment loans	10,928	9,950	47,022	111,050	21,043	3,103	45,014	33,526
Residential repair and modern instal.	6,468	3,575	37,654	81,549	16,288	744	31,976	56,302
Other instal. loans for personal expenditures	20,734	6,778	50,072	185,486	11,367	4,727	109,085	47,414
Single payment loans for personal expenditures	35,879	12,093	206,059	424,038	14,078	12,508	199,942	58,496
All other loans (including overdrafts)	21,011	3,048	29,378	145,646	9,867	2,169	30,332	28,647
TOTAL LOANS AND SECURITIES	656,353	498,161	2,319,418	9,025,379	807,192	206,495	2,713,272	2,502,657
Bank premises	10,015	5,490	29,122	195,556	3,140	2,277	35,704	40,281
Furniture and fixtures	3,629	2,664	5,061	30,393	2,362	878	11,395	10,007
Real estate owned other than bank premises	396	253	808	10,776	129	162	1,477	1,600
Investments and other assets indirectly representing bank premises or other real estate	267	963	3	5,604	8,534	941	4,579	1,017
Customers' liability on acceptances outstanding	-	88	2,205	12,195	-	-	474	6,072
Other assets	2,658	3,138	10,079	54,620	2,143	561	10,061	15,104
TOTAL ASSETS	827,501	600,065	2,997,615	12,110,096	1,006,290	239,984	3,327,035	3,159,786

ALL MEMBER BANKS, BY STATES, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
DEMAND DEPOSITS—TOTAL	601,248	334,347	1,738,515	7,744,662	486,976	81,958	1,703,086	1,787,188
Individuals, partnerships, and corporations	469,702	260,251	1,076,921	5,601,518	372,496	68,206	1,301,536	1,391,261
Foreign Governments, central banks, etc.	-	-	-	4,882	-	-	-	301
United States Government	32,380	13,179	83,116	270,363	22,986	4,894	97,526	104,281
States and political subdivisions	74,656	45,450	196,938	464,479	46,798	6,211	135,872	189,409
Mutual savings banks in United States	-	-	-	-	-	1,010	2	5,531
Commercial banks in United States	20,975	12,186	368,423	1,307,803	37,265	422	156,169	65,021
Banks in foreign countries	-	-	2,348	14,334	55	-	112	9,025
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,535	3,281	10,769	81,283	7,376	1,215	11,869	22,359
TIME DEPOSITS—TOTAL	129,165	214,909	947,141	3,117,662	422,754	131,532	1,259,448	1,064,386
Savings deposits	103,914	93,995	737,088	1,680,787	351,143	125,729	1,074,390	974,080
Accumulated for payment of personal loans	3	15	-	141,706	-	141	1,836	-
Other time deposits of indiv., part., and corp.	8,783	102,786	146,110	838,629	27,312	4,330	109,087	69,739
Foreign Governments, central banks, etc.	-	-	2,000	2,508	-	-	2,000	7,900
United States Government	5,714	633	1,273	13,223	1,510	80	7,180	3,657
Postal savings	-	6	160	1,081	489	3	893	9
States and political subdivisions	10,616	17,474	58,667	427,974	41,550	1,249	62,831	5,726
Mutual savings banks in United States	-	-	10	-	-	-	-	315
Commercial banks in United States	135	-	1,733	9,404	750	-	1,231	10
Banks in foreign countries	-	-	100	2,350	-	-	-	2,950
TOTAL DEPOSITS	730,413	549,256	2,685,656	10,862,324	909,730	213,490	2,962,534	2,851,574
Rediscounts and other borrowed money	1,000	-	21,875	95,462	3,000	-	7,950	3,125
Acceptances outstanding	-	88	2,205	12,195	-	-	474	6,111
Other liabilities	30,941	7,587	50,847	109,569	17,302	4,786	66,186	58,603
TOTAL LIABILITIES	762,354	556,931	2,760,583	11,079,550	930,032	218,276	3,037,144	2,919,413
CAPITAL ACCOUNTS—TOTAL	65,147	43,134	237,032	1,030,546	76,258	21,708	289,891	240,373
Capital stock, notes, and debentures	16,457	13,285	70,928	366,852	25,277	7,461	81,140	72,396
Surplus	35,352	17,125	122,239	446,967	36,638	8,188	149,400	104,411
Undivided profits	11,841	11,904	39,176	185,351	12,052	4,666	55,753	62,192
Other capital accounts	1,497	820	4,689	31,376	2,291	1,393	3,598	1,374
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	827,501	600,065	2,997,615	12,110,096	1,006,290	239,984	3,327,035	3,159,786
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	135,140	98,695	396,658	1,887,300	54,654	10,425	506,317	546,583
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	16,457	13,285	70,928	366,852	25,277	6,693	81,115	72,396
Capital notes and debentures	-	-	-	-	-	-	-	-
Preferred stock	-	-	-	-	-	768	25	-
Retirable value of preferred stock	-	-	-	-	-	768	25	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	507,747	294,027	1,374,913	5,986,642	392,518	69,588	1,406,313	1,500,977
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	508,770	300,055	1,120,196	5,485,094	356,906	72,214	1,294,435	1,392,018
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.6	14.9	21.0	22.9	18.2	11.9	16.5	18.5
U. S. Gov't obligations, direct and guaranteed	27.3	29.4	22.0	21.9	17.1	25.3	22.2	20.8
Other securities	8.6	8.4	7.7	8.5	8.3	7.5	9.1	8.6
Loans and discounts	43.4	45.3	47.7	44.2	54.8	53.2	50.3	49.8
Total capital accounts	7.9	7.2	7.9	8.5	7.6	9.0	8.7	7.6
NUMBER OF BANKS	31	56	81	572	21	29	195	34

ALL MEMBER BANKS, BY STATES, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

ASSETS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
RESERVES, CASH, AND BANK BALANCES—TOTAL	209,613	596,744	79,036	2,706				
Currency and coin	26,480	42,209	6,474	553				
Reserve with Federal Reserve Banks	66,288	223,730	28,005	886				
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	91,580	138,521	36,217	617				
Other balances with banks in the U. S.	130	156	500	650				
Balances with banks in foreign countries	-	1,999	-	-				
Cash items in process of collection	25,135	190,129	7,840	-				
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	397,336	926,619	115,209	6,927				
Direct:								
Treasury bills	52,556	91,601	19,294	1,971				
Treasury certificates of indebtedness	17,802	51,949	1,588	501				
Treasury notes maturing in one year or less	24,619	137,322	6,915	3,200				
Other Treasury notes	83,789	241,763	24,880	-				
United States nonmarketable bonds	3,429	6,028	1,187	60				
Other bonds maturing in 1 year or less	26,943	83,700	5,052	-				
Other bonds maturing in 5 years	80,337	155,148	30,418	909				
Other bonds maturing in 5 to 10 years	98,477	150,624	21,226	286				
Other bonds maturing after 10 years	9,311	8,357	4,649	-				
Guaranteed obligations	73	127	-	-				
OTHER SECURITIES—TOTAL	89,082	255,317	27,906	2,318				
Obligations of States and subdivisions	76,746	201,584	23,969	2,258				
Other bonds, notes, and debentures	9,656	48,201	3,247	-				
Federal Reserve bank stock	2,625	5,447	674	36				
Other corporate stocks	55	85	16	24				
TOTAL SECURITIES	486,418	1,181,936	143,115	9,245				
LOANS AND DISCOUNTS, NET—TOTAL	474,884	1,512,988	187,824	11,353				
Valuation reserves	9,298	36,763	2,869	50				
LOANS AND DISCOUNTS, GROSS—TOTAL	484,182	1,549,751	190,693	11,403				
Real estate loans—total	168,853	520,040	54,760	8,896				
Secured by farm land	9,056	25,782	5,429	59				
Secured by residential properties:								
Insured by FHA	21,142	74,721	14,530	1,088				
Insured or guaranteed by VA	5,697	63,590	4,539	-				
Not ins. or guar. by FHA or VA	88,179	247,423	14,057	6,386				
Secured by other properties	44,779	108,524	16,205	1,363				
Loans to domestic com'l. and foreign banks	3,775	10,007	-	-				
Loans to other financial institutions	11,388	85,388	1,572	-				
Loans to brokers and dealers in securities	1,905	33,054	256	-				
Other loans for purchasing or carrying secs.	7,344	14,183	1,386	-				
Loans to farmers directly guar. by CCC	-	10	335	-				
Other loans to farmers	7,520	41,439	45,208	-				
Commercial including open market paper	94,466	445,718	51,163	1,733				
Other loans to individuals—total	182,260	331,033	35,425	731				
Passenger automobile instalment loans	76,585	111,037	14,825	253				
Other retail consumer instalment loans	13,701	24,796	6,263	52				
Residential repair and modern instal.	12,905	29,228	1,430	16				
Other instal. loans for personal expenditures	35,674	37,398	5,727	410				
Single payment loans for personal expenditures	43,395	128,574	7,180	-				
All other loans (including overdrafts)	6,671	68,879	588	43				
TOTAL LOANS AND SECURITIES	961,302	2,694,924	330,939	20,598				
Bank premises	8,689	27,539	5,797	-				
Furniture and fixtures	3,819	8,156	1,271	139				
Real estate owned other than bank premises	921	1,861	1,107	-				
Investments and other assets indirectly representing bank premises or other real estate	2,085	4,860	-	-				
Customers' liability on acceptances outstanding	-	277	-	-				
Other assets	4,097	18,917	1,440	116				
TOTAL ASSETS	1,190,526	3,353,278	419,590	23,559				

ALL MEMBER BANKS, BY STATES, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
DEMAND DEPOSITS—TOTAL	673,926	1,727,765	226,470	5,847				
Individuals, partnerships, and corporations	485,015	1,304,416	169,273	4,952				
Foreign Governments, central banks, etc.	-	3	-	26				
United States Government	34,372	114,523	9,954	220				
States and political subdivisions	109,405	104,105	28,693	495				
Mutual savings banks in United States	-	583	-	-				
Commercial banks in United States	37,646	184,307	13,710	35				
Banks in foreign countries	-	2,826	-	10				
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	7,488	17,002	4,840	109				
TIME DEPOSITS—TOTAL	373,285	1,307,294	152,736	15,330				
Savings deposits	345,079	975,457	118,162	8,446				
Accumulated for payment of personal loans	1,829	294	-	-				
Other time deposits of indiv., part., and corp.	24,296	282,649	16,906	68				
Foreign Governments, central banks, etc.	-	-	-	-				
United States Government	510	1,423	749	-				
Postal savings	249	980	18	-				
States and political subdivisions	1,158	43,699	16,901	6,811				
Mutual savings banks in United States	-	-	-	-				
Commercial banks in United States	164	2,642	-	5				
Banks in foreign countries	-	150	-	-				
TOTAL DEPOSITS	1,047,211	3,035,059	379,206	21,177				
Rediscounts and other borrowed money	725	7,027	1,600	-				
Acceptances outstanding	3	277	-	-				
Other liabilities	17,366	56,922	4,813	796				
TOTAL LIABILITIES	1,065,305	3,099,285	385,619	21,973				
CAPITAL ACCOUNTS—TOTAL	125,221	253,993	33,971	1,586				
Capital stock, notes, and debentures	28,734	65,257	5,533	360				
Surplus	58,756	117,647	17,220	840				
Undivided profits	31,361	61,945	10,147	386				
Other capital accounts	6,370	9,144	1,071	-				
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,190,526	3,353,278	419,590	23,559				
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	195,583	220,138	82,984	8,356				
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	28,734	64,157	5,533	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) ..	557,211	1,399,115	182,413	5,230				
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	576,773	1,238,806	194,966	5,592				
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.6	17.8	18.8	11.5				
U. S. Gov't obligations, direct and guaranteed	33.4	27.6	27.5	29.4				
Other securities	7.5	7.6	6.7	9.8				
Loans and discounts	39.9	45.1	44.8	48.2				
Total capital accounts	10.5	7.6	8.1	6.7				
NUMBER OF BANKS	109	160	41	1				

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

ASSETS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
RESERVES, CASH, AND BANK BALANCES—TOTAL	15,328,652	453,198	8,092,180	993,193	903,815	599,339	315,486	1,472,634
Currency and coin	764,602	45,342	247,841	55,232	83,703	55,740	27,787	112,817
Reserve with Federal Reserve Banks	6,109,457	171,912	3,111,505	410,722	388,733	206,280	109,450	658,444
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,634,711	62,368	219,455	127,505	179,343	110,964	110,703	338,179
Other balances with banks in the U. S.	31,226	404	11,709	5,580	157	7,174	142	3,525
Balances with banks in foreign countries	81,934	1,223	66,736	5,562	896	365	239	3,097
Cash items in process of collection	6,706,722	171,949	4,434,934	388,592	250,983	218,816	67,165	356,572
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	16,749,595	564,366	6,973,486	937,352	1,382,069	663,980	413,056	2,819,622
Direct:								
Treasury bills	2,186,126	71,792	1,113,561	79,014	144,797	90,618	95,223	301,375
Treasury certificates of indebtedness	1,018,195	50,882	471,781	64,867	95,865	40,153	24,690	159,950
Treasury notes maturing in one year or less	1,766,113	51,747	756,501	86,345	176,792	59,921	40,631	281,955
Other Treasury notes	4,999,614	174,136	2,102,545	285,817	533,379	161,970	115,000	900,722
United States nonmarketable bonds	60,214	830	10,662	2,813	5,201	5,195	2,868	16,789
Other bonds maturing in 1 year or less	1,361,671	29,657	656,599	79,100	68,454	48,440	23,739	167,427
Other bonds maturing in 5 years	2,382,753	79,193	583,308	148,338	180,271	133,997	45,082	490,183
Other bonds maturing in 5 to 10 years	2,826,115	102,019	1,221,965	180,058	157,363	119,646	57,949	482,227
Other bonds maturing after 10 years	128,672	4,096	44,084	8,675	19,924	3,549	6,321	17,713
Guaranteed obligations	20,122	14	12,480	2,325	23	491	1,553	1,281
OTHER SECURITIES—TOTAL	7,825,226	305,247	4,069,951	327,179	520,497	238,103	178,207	1,101,429
Obligations of States and subdivisions	7,012,233	283,912	3,679,192	277,227	475,727	180,978	157,458	992,188
Other bonds, notes, and debentures	568,646	13,239	243,474	27,901	30,962	50,770	17,112	93,226
Federal Reserve bank stock	164,263	5,965	85,413	11,609	12,418	6,210	3,486	15,528
Other corporate stocks	80,084	2,131	61,872	10,442	1,347	145	151	487
TOTAL SECURITIES	24,574,821	869,613	11,043,437	1,264,531	1,902,566	902,083	591,263	3,921,051
LOANS AND DISCOUNTS, NET—TOTAL	40,223,750	1,369,880	19,936,346	2,626,403	2,745,905	1,552,512	814,969	4,251,846
Valuation reserves	854,474	27,916	457,255	68,244	42,838	29,942	15,362	94,654
LOANS AND DISCOUNTS, GROSS—TOTAL	41,078,224	1,397,796	20,393,601	2,694,647	2,788,743	1,582,454	830,331	4,346,500
Real estate loans—total	8,144,619	337,092	2,529,199	425,519	994,859	336,835	162,491	1,298,905
Secured by farm land	277,238	3,841	33,851	10,159	34,480	22,253	14,401	67,480
Secured by residential properties:								
Insured by FHA	1,514,613	20,525	559,106	66,494	95,273	24,316	7,514	253,506
Insured or guaranteed by VA	685,415	18,194	344,326	27,513	56,598	16,119	3,930	98,516
Not ins. or guar. by FHA or VA	3,232,612	161,926	773,211	192,136	477,856	155,597	84,721	594,529
Secured by other properties	2,434,741	132,606	818,705	129,417	330,652	118,550	51,925	284,874
Loans to domestic com'l. and foreign banks	798,341	8,476	557,685	46,909	27,566	11,602	2,762	46,134
Loans to other financial institutions	2,776,739	67,180	1,527,259	202,908	118,482	93,808	53,484	269,944
Loans to brokers and dealers in securities	2,056,623	17,183	1,574,442	73,140	136,750	34,989	13,832	117,862
Other loans for purchasing or carrying secs.	781,348	21,005	399,817	58,034	100,898	13,321	5,310	104,185
Loans to farmers directly guar. by CCC	39,297	-	1,117	1	71	208	2,057	1,060
Other loans to farmers	803,133	5,572	55,068	10,571	34,825	34,148	26,198	203,636
Commercial including open market paper	16,370,977	517,718	9,966,267	960,332	692,922	486,985	305,009	1,191,338
Other loans to individuals—total	7,705,152	397,228	2,658,142	829,652	582,270	533,197	242,272	1,040,736
Passenger automobile instalment loans	2,320,002	127,583	549,656	227,390	181,554	180,636	85,315	359,385
Other retail consumer instalment loans	639,765	25,553	188,529	60,349	43,816	49,949	17,168	117,154
Residential repair and modern instal.	700,551	26,242	259,374	85,693	52,950	44,628	20,332	101,503
Other instal. loans for personal expenditures	1,250,085	57,405	539,122	151,368	97,426	82,657	46,691	110,820
Single payment loans for personal expenditures	2,794,749	160,445	1,121,461	304,852	206,524	175,327	72,766	351,874
All other loans (including overdrafts)	1,601,995	26,342	1,124,605	87,381	100,100	37,361	16,916	72,700
TOTAL LOANS AND SECURITIES	64,798,571	2,239,493	30,979,783	3,890,934	4,648,471	2,454,595	1,406,232	8,172,897
Bank premises	644,390	32,800	292,891	44,354	39,338	31,241	24,234	66,987
Furniture and fixtures	155,231	7,862	49,730	14,606	10,477	6,789	7,308	20,079
Real estate owned other than bank premises	16,347	569	2,848	1,067	924	654	1,363	3,403
Investments and other assets indirectly representing bank premises or other real estate	134,998	1,624	72,231	10,055	2,267	7,509	647	15,161
Customers' liability on acceptances outstanding	906,900	6,242	836,927	8,154	805	111	1,221	8,773
Other assets	631,249	13,267	367,369	24,190	26,123	28,634	9,112	45,761
TOTAL ASSETS	82,616,338	2,755,055	40,693,959	4,986,553	5,632,220	3,128,872	1,765,603	9,805,695

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
DEMAND DEPOSITS—TOTAL	46,693,501	1,804,409	24,151,796	3,130,741	2,735,898	1,861,610	1,002,482	4,632,569
Individuals, partnerships, and corporations	33,724,924	1,449,673	16,193,310	2,491,598	2,173,705	1,422,479	709,325	3,531,343
Foreign Governments, central banks, etc.	344,986	-	339,012	1,153	40	2,097	548	1
United States Government	2,826,053	110,572	1,505,920	190,882	177,949	104,245	46,199	294,942
States and political subdivisions	2,351,302	138,903	840,142	104,225	221,294	124,840	137,288	398,366
Mutual savings banks in United States	354,336	25,351	301,124	25,318	97	1,529	-	459
Commercial banks in United States	4,547,157	57,026	2,796,083	272,879	124,795	186,701	98,206	321,744
Banks in foreign countries	684,274	3,219	627,612	10,134	4,023	2,908	884	7,954
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,860,469	19,665	1,548,593	34,552	33,995	16,811	10,032	77,760
TIME DEPOSITS—TOTAL	25,113,858	563,472	10,212,900	1,240,157	2,308,729	912,548	572,612	4,255,321
Savings deposits	17,438,791	486,778	5,881,123	905,050	1,893,218	747,941	392,743	3,397,756
Accumulated for payment of personal loans	138,379	-	-	6	109,037	3,477	1,373	8,116
Other time deposits of indiv., part., and corp.	4,548,884	48,477	2,442,777	233,750	196,521	96,151	104,364	658,030
Foreign Governments, central banks, etc.	1,224,797	-	1,164,796	22,327	-	5,813	2,000	12,965
United States Government	55,112	512	29,577	546	620	11,598	2,011	1,087
Postal savings	3,496	135	105	102	606	992	776	302
States and political subdivisions	1,476,706	27,515	497,020	74,876	108,452	46,060	61,344	175,562
Mutual savings banks in United States	22,639	-	22,314	-	-	-	-	-
Commercial banks in United States	124,933	55	109,363	950	25	516	8,001	1,403
Banks in foreign countries	80,121	-	65,825	2,550	250	-	-	100
TOTAL DEPOSITS	71,807,359	2,367,881	34,364,696	4,370,898	5,044,627	2,774,158	1,575,094	8,887,890
Rediscounts and other borrowed money	634,499	1,000	460,917	23,200	4,100	2,050	13,250	34,060
Acceptances outstanding	932,281	6,344	861,963	8,154	808	111	1,221	8,789
Other liabilities	2,199,942	120,929	1,388,734	111,667	82,741	96,212	32,796	135,352
TOTAL LIABILITIES	75,574,081	2,496,154	37,076,310	4,513,919	5,132,276	2,872,531	1,622,361	9,066,091
CAPITAL ACCOUNTS—TOTAL	7,042,257	258,901	3,617,649	472,634	499,944	256,341	143,242	739,604
Capital stock, notes, and debentures	2,001,796	74,529	1,042,426	109,738	134,981	69,258	43,888	200,166
Surplus	3,490,393	123,942	1,818,811	277,281	279,108	137,717	72,925	318,538
Undivided profits	1,394,545	53,282	689,576	81,443	81,797	42,262	22,719	174,907
Other capital accounts	155,523	7,148	66,836	4,172	4,063	7,104	3,710	45,993
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	82,616,338	2,755,055	40,693,959	4,986,553	5,632,220	3,128,872	1,765,603	9,805,695
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	8,396,278	180,897	3,691,332	576,820	643,539	407,398	310,168	699,600
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	1,984,011	74,329	1,028,851	109,738	134,981	69,233	43,888	197,431
Capital notes and debentures	14,275	-	13,575	-	-	-	-	250
Preferred stock	3,510	200	-	-	-	25	-	2,485
Retirable value of preferred stock	3,511	200	-	-	-	25	-	2,486
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	38,352,926	1,570,867	19,497,407	2,614,644	2,305,572	1,531,830	824,614	3,937,818
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	32,613,569	1,464,862	15,414,859	2,278,388	2,182,171	1,351,848	790,912	3,659,311
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.6	16.4	19.9	19.9	16.0	19.2	17.9	15.0
U. S. Gov't obligations, direct and guaranteed	20.3	20.5	17.1	18.8	24.5	21.2	23.4	28.8
Other securities	9.5	11.1	10.0	6.6	9.2	7.6	10.1	11.2
Loans and discounts	48.7	49.7	49.0	52.7	48.8	49.6	46.2	43.4
Total capital accounts	8.5	9.4	8.9	9.5	8.9	8.2	8.1	7.5
NUMBER OF BANKS	1,559	34	141	57	167	116	70	408

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

ASSETS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
RESERVES, CASH, AND BANK BALANCES--TOTAL	523,194	116,145	321,803	232,253	1,305,412			
Currency and coin	26,991	9,828	14,528	19,209	65,584			
Reserve with Federal Reserve Banks	218,925	45,283	116,644	75,098	596,461			
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	124,875	42,446	80,112	114,978	123,783			
Other balances with banks in the U. S.	357	-	575	278	1,325			
Balances with banks in foreign countries	32	23	64	525	3,172			
Cash items in process of collection	152,014	18,565	109,880	22,165	515,087			
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	653,679	212,578	291,397	232,036	1,605,974			
Direct:								
Treasury bills	76,866	41,129	45,107	34,948	91,696			
Treasury certificates of indebtedness	40,886	6,085	9,624	7,569	45,843			
Treasury notes maturing in one year or less	63,059	16,525	31,007	24,270	177,360			
Other Treasury notes	165,582	49,461	70,928	58,876	381,198			
United States nonmarketable bonds	4,072	3,033	2,524	951	5,276			
Other bonds maturing in 1 year or less	78,623	9,255	24,146	6,767	169,464			
Other bonds maturing in 5 years	136,582	43,820	50,412	43,809	447,758			
Other bonds maturing in 5 to 10 years	83,968	39,797	54,190	49,194	277,739			
Other bonds maturing after 10 years	3,806	3,345	3,373	4,672	9,114			
Guaranteed obligations	235	128	86	980	526			
OTHER SECURITIES--TOTAL	200,443	71,242	135,861	126,032	551,035			
Obligations of States and subdivisions	167,680	56,060	124,481	99,950	517,337			
Other bonds, notes, and debentures	25,925	13,934	7,434	23,854	20,815			
Federal Reserve bank stock	5,022	1,235	2,712	2,018	12,647			
Other corporate stocks	1,816	13	1,234	210	236			
TOTAL SECURITIES	854,122	283,820	427,258	358,068	2,157,009			
LOANS AND DISCOUNTS, NET--TOTAL	1,177,106	328,982	645,348	527,148	4,247,305			
Valuation reserves	21,252	5,487	7,013	6,432	78,079			
LOANS AND DISCOUNTS, GROSS--TOTAL	1,198,358	334,469	652,361	533,580	4,325,384			
Real estate loans--total	309,842	112,720	111,828	72,086	1,453,043			
Secured by farm land	30,808	10,428	12,527	7,287	29,723			
Secured by residential properties:								
Insured by FHA	63,609	28,583	26,728	11,398	357,561			
Insured or guaranteed by VA	10,044	9,642	7,388	1,920	91,225			
Not ins. or guar. by FHA or VA	124,235	42,765	30,790	25,124	569,722			
Secured by other properties	81,146	21,302	34,395	26,357	404,812			
Loans to domestic com'l. and foreign banks	28,783	-	28,076	320	40,028			
Loans to other financial institutions	86,476	5,187	30,087	13,543	308,381			
Loans to brokers and dealers in securities	41,688	1,008	8,656	2,505	34,568			
Other loans for purchasing or carrying secs.	12,522	1,582	17,204	13,045	34,425			
Loans to farmers directly guar. by CCC	739	2,011	26,569	3,196	2,268			
Other loans to farmers	48,168	76,071	110,418	52,388	146,070			
Commercial including open market paper	348,734	59,483	181,562	209,923	1,450,704			
Other loans to individuals--total	291,871	71,619	107,738	160,552	789,875			
Passenger automobile instalment loans	108,989	33,360	43,008	76,493	346,633			
Other retail consumer instalment loans	23,870	11,529	16,715	15,312	69,821			
Residential repair and modern instal.	17,627	6,019	11,258	11,533	63,392			
Other instal. loans for personal expenditures	29,268	10,402	11,347	22,411	91,168			
Single payment loans for personal expenditures	112,117	10,309	25,410	34,803	218,861			
All other loans (including overdrafts)	29,535	4,788	30,223	6,022	66,022			
TOTAL LOANS AND SECURITIES	2,031,228	612,802	1,072,606	885,216	6,404,314			
Bank premises	15,320	5,851	7,778	18,834	64,762			
Furniture and fixtures	4,836	2,550	2,256	4,707	24,031			
Real estate owned other than bank premises	231	700	426	905	3,257			
Investments and other assets indirectly representing bank premises or other real estate	1,221	79	1,555	302	22,347			
Customers' liability on acceptances outstanding	1,737	112	-	843	41,975			
Other assets	9,960	2,061	5,746	3,452	95,574			
TOTAL ASSETS	2,587,727	740,300	1,412,170	1,146,512	7,961,672			

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
DEMAND DEPOSITS--TOTAL	1,576,601	372,816	928,162	717,263	3,779,154			
Individuals, partnerships, and corporations	1,139,490	290,350	624,668	583,701	3,115,282			
Foreign Governments, central banks, etc.	-	-	-	-	2,135			
United States Government	84,215	15,457	34,699	21,118	239,855			
States and political subdivisions	87,275	44,076	66,759	55,395	132,739			
Mutual savings banks in United States	-	15	-	-	443			
Commercial banks in United States	250,863	17,704	188,202	47,843	185,111			
Banks in foreign countries	1,257	-	815	762	24,706			
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	13,501	5,214	13,019	8,444	78,883			
TIME DEPOSITS--TOTAL	739,969	299,709	336,257	319,765	3,352,419			
Savings deposits	462,248	167,654	238,009	227,077	2,639,194			
Accumulated for payment of personal loans	1,181	479	9	14,701	-			
Other time deposits of indiv., part., and corp.	241,749	116,594	73,786	43,740	292,945			
Foreign Governments, central banks, etc.	2,000	-	-	-	14,896			
United States Government	1,197	475	87	414	6,988			
Postal savings	440	5	16	1	16			
States and political subdivisions	30,504	14,502	24,200	33,422	383,249			
Mutual savings banks in United States	-	-	-	-	325			
Commercial banks in United States	650	-	150	410	3,410			
Banks in foreign countries	-	-	-	-	11,396			
TOTAL DEPOSITS	2,316,570	672,525	1,264,419	1,037,028	7,131,573			
Rediscunts and other borrowed money	3,700	300	3,655	3,000	85,267			
Acceptances outstanding	1,836	112	-	843	42,100			
Other liabilities	31,671	7,739	13,253	12,814	166,034			
TOTAL LIABILITIES	2,353,777	680,676	1,281,327	1,053,685	7,424,974			
CAPITAL ACCOUNTS--TOTAL	233,950	59,624	130,843	92,827	536,698			
Capital stock, notes, and debentures	68,986	19,017	37,830	31,182	169,795			
Surplus	98,705	22,418	52,787	36,030	252,131			
Undivided profits	63,161	16,624	33,763	21,686	113,330			
Other capital accounts	3,098	1,565	6,463	3,929	1,442			
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,587,727	740,300	1,412,170	1,146,512	7,961,672			
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	229,503	93,135	154,631	166,064	1,243,191			
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	68,586	18,667	37,830	31,182	169,295			
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)	1,299,712	311,805	738,253	580,120	3,140,284			
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	1,089,509	321,090	595,381	626,137	2,839,101			
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	20.2	15.7	22.8	20.3	16.4			
U. S. Gov't obligations, direct and guaranteed	25.3	28.7	20.6	20.2	20.2			
Other securities	7.7	9.6	9.6	11.0	6.9			
Loans and discounts	45.5	44.4	45.7	46.0	53.3			
Total capital accounts	9.0	8.1	9.3	8.1	6.7			
NUMBER OF BANKS	154	124	132	104	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.