

SUPPLEMENT TO SUMMARY REPORT - ALL MEMBER BANKS

Assets and Liabilities of:  
Reserve City Banks, By Cities,  
and  
All Member Banks, By States, in Two  
Federal Reserve Districts

Figures for the following cities exclude data for one or more banks classified  
as "country":

|                  |               |
|------------------|---------------|
| Baltimore        | Miami         |
| Boston           | Milwaukee     |
| Buffalo          | Minneapolis   |
| Chicago          | New York      |
| Dallas           | Oklahoma City |
| Denver           | Philadelphia  |
| Des Moines       | Pittsburgh    |
| El Paso          | Pueblo        |
| Fort Worth       | St. Louis     |
| Houston          | St. Paul      |
| Jacksonville     | San Antonio   |
| Kansas City, Mo. | Tulsa         |
| Los Angeles      | Washington    |

SEPTEMBER 28, 1962

NUMBER 165

FOR RESTRICTED USE  
(Restriction due to detailed figures  
shown for only one or two banks.)



RESERVE CITY BANKS, BY CITIES, SEPTEMBER 28, 1962  
(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS  | ATLANTA          | BALTIMORE        | BIRMINGHAM     | BOSTON           | BUFFALO          | CHARLOTTE        | CHICAGO           | CINCINNATI       |
|---|------------------|------------------|----------------|------------------|------------------|------------------|-------------------|------------------|
| <b>DEMAND DEPOSITS--TOTAL</b> .....   | <b>1,186,742</b> | <b>918,005</b>   | <b>396,158</b> | <b>2,326,148</b> | <b>724,205</b>   | <b>1,111,838</b> | <b>6,396,694</b>  | <b>929,966</b>   |
| Individuals, partnerships, and corporations .....   | 777,237          | 655,620          | 289,503        | 1,700,293        | 540,139          | 771,012          | 4,244,805         | 701,091          |
| Foreign Governments, central banks, etc. ....   | -                | 31               | -              | 3,845            | -                | -                | 10,149            | -                |
| United States Government .....  | 70,806           | 74,160           | 22,196         | 141,430          | 47,366           | 65,808           | 477,175           | 53,688           |
| States and political subdivisions .....   | 109,394          | 99,488           | 29,503         | 119,057          | 74,204           | 75,322           | 324,557           | 44,880           |
| Mutual savings banks in United States .....   | -                | 7,170            | -              | 64,357           | 8,012            | -                | 1,422             | 153              |
| Commercial banks in United States .....   | 221,263          | 68,760           | 53,206         | 249,857          | 31,743           | 190,522          | 1,192,601         | 105,844          |
| Banks in foreign countries .....  | 818              | 1,463            | -              | 24,813           | 3,891            | 681              | 41,748            | 1,963            |
| Certified and officers' checks, cash letters of credit,<br>and travelers' checks, etc. .... | 7,224            | 11,313           | 1,750          | 22,496           | 18,850           | 8,493            | 104,237           | 22,347           |
| <b>TIME DEPOSITS--TOTAL</b> .....   | <b>317,377</b>   | <b>303,878</b>   | <b>144,311</b> | <b>417,215</b>   | <b>814,806</b>   | <b>348,554</b>   | <b>2,827,505</b>  | <b>321,290</b>   |
| Savings deposits .....  | 185,000          | 269,139          | 130,555        | 223,634          | 644,819          | 234,465          | 2,045,399         | 239,456          |
| Accumulated for payment of personal loans .....   | -                | 12               | -              | -                | -                | -                | 15                | 30,185           |
| Other time deposits of indiv., part., and corp. ....  | 97,386           | 27,657           | 12,411         | 121,810          | 87,313           | 54,701           | 620,599           | 27,832           |
| Foreign Governments, central banks, etc. ....   | 4,000            | -                | -              | 47,062           | -                | -                | 121,998           | -                |
| United States Government .....  | 745              | 2,844            | -              | 3,010            | 457              | 5,598            | 4,940             | 310              |
| Postal savings .....  | 20               | -                | 5              | 2                | 100              | 7                | 2,000             | 5                |
| States and political subdivisions .....   | 28,216           | 3,226            | 590            | 11,650           | 75,952           | 52,378           | 14,704            | 23,422           |
| Mutual savings banks in United States .....   | -                | 1,000            | -              | -                | 5,510            | -                | -                 | -                |
| Commercial banks in United States .....   | 2,010            | -                | 750            | 3,000            | 255              | 1,405            | 5,150             | 30               |
| Banks in foreign countries .....  | -                | -                | -              | 7,047            | 400              | -                | 12,700            | 50               |
| <b>TOTAL DEPOSITS</b> .....   | <b>1,504,119</b> | <b>1,221,883</b> | <b>540,469</b> | <b>2,743,363</b> | <b>1,539,011</b> | <b>1,460,392</b> | <b>9,224,199</b>  | <b>1,251,256</b> |
| Rediscunts and other borrowed money .....   | 33,000           | 4,000            | -              | 2,336            | -                | 15,000           | 112,084           | 4,000            |
| Acceptances outstanding .....   | 1,123            | 1,059            | -              | 38,520           | 5,440            | 54               | 65,125            | 744              |
| Other liabilities .....   | 40,405           | 21,713           | 9,982          | 66,189           | 36,352           | 74,508           | 205,694           | 22,901           |
| <b>TOTAL LIABILITIES</b> .....  | <b>1,578,647</b> | <b>1,248,655</b> | <b>550,451</b> | <b>2,850,408</b> | <b>1,580,803</b> | <b>1,549,954</b> | <b>9,607,102</b>  | <b>1,278,901</b> |
| <b>CAPITAL ACCOUNTS--TOTAL</b> .....  | <b>146,674</b>   | <b>109,668</b>   | <b>49,725</b>  | <b>360,453</b>   | <b>126,640</b>   | <b>131,164</b>   | <b>933,345</b>    | <b>127,445</b>   |
| Capital stock, notes, and debentures .....  | 37,541           | 25,033           | 18,000         | 92,825           | 37,765           | 41,138           | 340,175           | 40,600           |
| Surplus .....   | 76,583           | 66,967           | 18,000         | 205,675          | 75,767           | 74,951           | 472,725           | 68,200           |
| Undivided profits .....   | 17,386           | 11,958           | 9,721          | 46,593           | 12,554           | 15,075           | 76,391            | 18,615           |
| Other capital accounts .....  | 15,164           | 5,710            | 4,004          | 15,360           | 554              | -                | 44,054            | 30               |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>1,725,321</b> | <b>1,358,323</b> | <b>600,176</b> | <b>3,210,861</b> | <b>1,707,443</b> | <b>1,681,118</b> | <b>10,540,447</b> | <b>1,406,346</b> |
| MEMORANDA   |                  |                  |                |                  |                  |                  |                   |                  |
| <b>PLEGDED ASSETS (AND SECURITIES LOANED)</b> .....   | <b>266,115</b>   | <b>232,726</b>   | <b>96,320</b>  | <b>292,755</b>   | <b>239,551</b>   | <b>252,403</b>   | <b>1,178,763</b>  | <b>175,815</b>   |
| <b>CAPITAL STOCK, NOTES, AND DEBENTURES:</b>  |                  |                  |                |                  |                  |                  |                   |                  |
| Common stock .....  | 37,541           | 25,033           | 18,000         | 92,825           | 34,265           | 41,138           | 340,175           | 40,600           |
| Capital notes and debentures .....  | -                | -                | -              | -                | 3,500            | -                | -                 | -                |
| Preferred stock .....   | -                | -                | -              | -                | -                | -                | -                 | -                |
| Retirable value of preferred stock .....  | -                | -                | -              | -                | -                | -                | -                 | -                |
| <b>NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)</b>                                  | <b>974,286</b>   | <b>791,015</b>   | <b>326,734</b> | <b>2,023,746</b> | <b>627,914</b>   | <b>881,054</b>   | <b>5,426,102</b>  | <b>775,535</b>   |
| <b>DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4)</b> ..                                 | <b>735,846</b>   | <b>686,282</b>   | <b>276,056</b> | <b>1,656,227</b> | <b>573,881</b>   | <b>655,943</b>   | <b>3,868,583</b>  | <b>650,957</b>   |
| <b>PERCENTAGE OF TOTAL ASSETS:</b>  |                  |                  |                |                  |                  |                  |                   |                  |
| Cash and balances with other banks .....  | 22.4             | 20.1             | 21.5           | 20.5             | 13.8             | 22.6             | 19.1              | 22.7             |
| U. S. Gov't obligations, direct and guaranteed .....  | 16.0             | 24.4             | 20.0           | 17.0             | 18.5             | 13.3             | 19.0              | 21.7             |
| Other securities .....  | 6.8              | 8.7              | 12.2           | 5.4              | 11.9             | 7.8              | 13.2              | 4.9              |
| Loans and discounts .....   | 52.4             | 44.7             | 44.6           | 54.6             | 53.9             | 53.2             | 46.9              | 48.8             |
| Total capital accounts .....  | 8.5              | 8.1              | 8.3            | 11.2             | 7.4              | 7.8              | 8.9               | 9.1              |
| <b>NUMBER OF BANKS</b> .....  | <b>6</b>         | <b>3</b>         | <b>2</b>       | <b>5</b>         | <b>3</b>         | <b>3</b>         | <b>12</b>         | <b>5</b>         |

## RESERVE CITY BANKS, BY CITIES, SEPTEMBER 28, 1962

(Amounts in thousands of dollars)

| ASSETS   | CLEVELAND        | COLUMBUS       | DALLAS           | DENVER           | DES MOINES     | DETROIT          | EL PASO        | FORT WORTH     |
|--|------------------|----------------|------------------|------------------|----------------|------------------|----------------|----------------|
| <b>RESERVES, CASH, AND BANK BALANCES—TOTAL</b> .....   | <b>634,463</b>   | <b>197,260</b> | <b>716,735</b>   | <b>262,442</b>   | <b>135,281</b> | <b>884,167</b>   | <b>71,619</b>  | <b>158,236</b> |
| Currency and coin .....  | 34,693           | 11,004         | 10,721           | 7,634            | 4,342          | 55,525           | 2,619          | 6,929          |
| Reserve with Federal Reserve Banks .....   | 287,865          | 90,868         | 180,158          | 105,457          | 30,729         | 392,695          | 27,899         | 55,687         |
| Demand bal. with banks in U. S. (except private banks and<br>American branches of foreign banks) ..... | 52,711           | 30,850         | 208,724          | 41,584           | 31,262         | 63,535           | 18,979         | 49,031         |
| Other balances with banks in the U. S. ....  | 335              | -              | 1,357            | 151              | -              | 715              | -              | 23             |
| Balances with banks in foreign countries .....   | 2,173            | 135            | 1,442            | 80               | -              | 9,155            | 204            | 28             |
| Cash items in process of collection .....  | 256,686          | 64,403         | 314,333          | 107,536          | 68,948         | 362,542          | 21,918         | 46,538         |
| <b>OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL</b> .....   | <b>789,330</b>   | <b>222,864</b> | <b>346,956</b>   | <b>212,103</b>   | <b>71,335</b>  | <b>1,370,494</b> | <b>54,141</b>  | <b>150,397</b> |
| Direct:  |                  |                |                  |                  |                |                  |                |                |
| Treasury bills .....   | 40,804           | 18,175         | 13,846           | 71,209           | 5,202          | 29,834           | 7,757          | 7,903          |
| Treasury certificates of indebtedness .....  | 134,592          | 17,994         | 10,954           | 23,835           | 488            | 110,753          | 13,532         | 11,133         |
| Treasury notes maturing in one year or less .....  | 126,603          | 30,860         | 39,049           | 18,156           | 12,816         | 125,710          | 7,615          | 25,959         |
| Other Treasury notes .....   | 352,431          | 37,898         | 34,415           | 42,855           | 17,310         | 515,035          | 12,079         | 25,603         |
| United States nonmarketable bonds .....  | -                | 847            | 1,145            | 926              | 285            | 5,275            | 227            | 1,055          |
| Other bonds maturing in 1 year or less .....   | 54,409           | 65             | 9,534            | 19,362           | 7,481          | 81,216           | 2,026          | 11,654         |
| Other bonds maturing in 5 years .....  | 18,202           | 19,572         | 59,265           | 24,093           | 11,890         | 213,777          | 9,371          | 19,694         |
| Other bonds maturing in 5 to 10 years .....  | 62,177           | 83,591         | 69,203           | 10,860           | 15,863         | 272,689          | 7,884          | 45,309         |
| Other bonds maturing after 10 years .....  | 24               | 13,862         | 32,565           | 807              | -              | 14,550           | 5,650          | 2,079          |
| Guaranteed obligations .....   | 88               | -              | 76,980           | -                | -              | 1,655            | -              | 8              |
| <b>OTHER SECURITIES—TOTAL</b> .....  | <b>444,287</b>   | <b>108,178</b> | <b>139,931</b>   | <b>53,581</b>    | <b>35,679</b>  | <b>684,560</b>   | <b>19,051</b>  | <b>45,297</b>  |
| Obligations of States and subdivisions .....   | 395,862          | 94,366         | 123,944          | 48,197           | 32,944         | 671,060          | 18,391         | 42,431         |
| Other bonds, notes, and debentures .....   | 37,881           | 11,800         | 9,063            | 3,177            | 2,240          | 3,871            | -              | 1,115          |
| Federal Reserve bank stock .....   | 9,600            | 1,770          | 6,902            | 2,039            | 495            | 9,099            | 660            | 1,350          |
| Other corporate stocks .....   | 944              | 242            | 22               | 168              | -              | 530              | -              | 401            |
| <b>TOTAL SECURITIES</b> .....  | <b>1,233,617</b> | <b>331,042</b> | <b>486,887</b>   | <b>265,684</b>   | <b>107,014</b> | <b>2,055,054</b> | <b>73,192</b>  | <b>195,694</b> |
| <b>LOANS AND DISCOUNTS, NET—TOTAL</b> .....  | <b>2,172,764</b> | <b>369,010</b> | <b>1,492,356</b> | <b>610,427</b>   | <b>177,884</b> | <b>2,170,938</b> | <b>126,446</b> | <b>337,537</b> |
| Valuation reserves .....   | 39,938           | 7,631          | 29,674           | 6,679            | 4,486          | 32,341           | 2,139          | 4,692          |
| <b>LOANS AND DISCOUNTS, GROSS—TOTAL</b> .....  | <b>2,212,702</b> | <b>376,641</b> | <b>1,522,030</b> | <b>617,106</b>   | <b>182,370</b> | <b>2,203,279</b> | <b>128,585</b> | <b>342,229</b> |
| Real estate loans—total .....  | 757,878          | 65,764         | 96,191           | 118,395          | 33,308         | 733,212          | 13,815         | 29,021         |
| Secured by farm land .....   | 1,362            | -              | 845              | 1,498            | 461            | 822              | 189            | 3,650          |
| Secured by residential properties:   |                  |                |                  |                  |                |                  |                |                |
| Insured by FHA .....   | 177,330          | 1,488          | 1,490            | 12,512           | 6,031          | 324,914          | 1,811          | 1,604          |
| Insured or guaranteed by VA .....  | 76,722           | 581            | 208              | 15,251           | 5,754          | 122,797          | 810            | 1,207          |
| Not ins. or guar. by FHA or VA .....   | 303,823          | 54,974         | 13,493           | 36,888           | 11,487         | 171,829          | 1,970          | 9,402          |
| Secured by other properties .....  | 198,641          | 8,721          | 80,155           | 52,246           | 9,575          | 112,850          | 9,035          | 13,158         |
| Loans to domestic com'l. and foreign banks .....   | 13,072           | 11,986         | 987              | 8,439            | 11,680         | 28,505           | 9,000          | -              |
| Loans to other financial institutions .....  | 113,162          | 26,972         | 85,699           | 66,034           | 17,135         | 182,845          | 6,187          | 25,807         |
| Loans to brokers and dealers in securities .....   | 169,186          | 31,082         | 16,640           | 16,208           | 12,401         | 20,838           | 577            | 1,265          |
| Other loans for purchasing or carrying secs. ....  | 121,635          | 390            | 117,421          | 19,172           | 2,422          | 37,189           | 4,122          | 1,423          |
| Loans to farmers directly guar. by CCC .....   | -                | -              | 2,214            | -                | -              | -                | -              | 1,556          |
| Other loans to farmers .....   | -                | 79             | 8,371            | 43,274           | 3,934          | 4,053            | 4,030          | 6,679          |
| Commercial including open market paper .....   | 607,421          | 110,100        | 945,715          | 200,041          | 56,954         | 628,065          | 71,453         | 140,072        |
| Other loans to individuals—total .....   | 312,392          | 121,915        | 209,495          | 133,551          | 38,284         | 533,341          | 17,124         | 132,283        |
| Passenger automobile instalment loans .....  | 90,837           | 46,200         | 88,012           | 33,722           | 8,661          | 199,685          | 4,308          | 31,350         |
| Other retail consumer instalment loans .....   | 21,141           | 6,823          | 14,549           | 13,911           | 4,901          | 51,235           | 2,236          | 19,128         |
| Residential repair and modern instal. ....   | 46,570           | 24,594         | 14,316           | 11,823           | 10,967         | 97,619           | 2,598          | 5,985          |
| Other instal. loans for personal expenditures .....  | 37,029           | 29,256         | 23,970           | 7,068            | 2,049          | 36,309           | 3,628          | 23,701         |
| Single payment loans for personal expenditures .....   | 116,815          | 15,042         | 69,286           | 66,389           | 11,706         | 148,493          | 4,354          | 52,119         |
| All other loans (including overdrafts) .....   | 117,956          | 8,353          | 39,297           | 11,992           | 6,252          | 35,231           | 2,277          | 4,123          |
| <b>TOTAL LOANS AND SECURITIES</b> .....  | <b>3,406,381</b> | <b>700,052</b> | <b>1,979,243</b> | <b>876,111</b>   | <b>284,898</b> | <b>4,225,992</b> | <b>199,638</b> | <b>533,231</b> |
| Bank premises .....  | 18,308           | 9,944          | 39,179           | 12,543           | 2,105          | 35,365           | 1,205          | 14,245         |
| Furniture and fixtures .....   | 2,937            | 1,507          | 4,516            | 2,236            | 845            | 4,167            | -              | 1,726          |
| Real estate owned other than bank premises .....   | 468              | -              | 2,347            | 268              | 635            | 1,688            | -              | 953            |
| Investments and other assets indirectly representing bank<br>premises or other real estate .....       | 1,597            | -              | -                | 4,313            | 980            | 6,725            | -              | -              |
| Customers' liability on acceptances outstanding .....  | 180              | -              | 5,908            | -                | -              | 2,923            | 66             | -              |
| Other assets .....   | 24,446           | 1,770          | 16,466           | 9,629            | 1,971          | 33,736           | 8,047          | 3,646          |
| <b>TOTAL ASSETS</b> .....  | <b>4,088,780</b> | <b>910,533</b> | <b>2,764,394</b> | <b>1,167,542</b> | <b>426,715</b> | <b>5,194,763</b> | <b>280,575</b> | <b>712,037</b> |

RESERVE CITY BANKS, BY CITIES, SEPTEMBER 28, 1962  
(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS  | CLEVELAND        | COLUMBUS       | DALLAS           | DENVER           | DES MOINES     | DETROIT          | EL PASO        | FORT WORTH     |
|---|------------------|----------------|------------------|------------------|----------------|------------------|----------------|----------------|
| <b>DEMAND DEPOSITS--TOTAL</b> .....   | <b>1,886,399</b> | <b>628,190</b> | <b>1,738,185</b> | <b>687,258</b>   | <b>331,369</b> | <b>2,533,100</b> | <b>192,365</b> | <b>436,935</b> |
| Individuals, partnerships, and corporations .....   | 1,438,939        | 398,577        | 1,032,467        | 501,316          | 158,639        | 1,856,517        | 142,624        | 283,296        |
| Foreign Governments, central banks, etc. ....   | 65               | -              | 61               | -                | -              | 23               | 822            | -              |
| United States Government .....  | 131,182          | 32,404         | 74,106           | 38,997           | 12,584         | 280,546          | 10,347         | 13,949         |
| States and political subdivisions .....   | 94,931           | 139,349        | 62,201           | 18,198           | 54,886         | 124,164          | 8,361          | 18,286         |
| Mutual savings banks in United States .....   | 1,673            | 23             | -                | -                | -              | -                | -              | -              |
| Commercial banks in United States .....   | 186,913          | 49,577         | 545,933          | 119,096          | 101,507        | 227,670          | 27,633         | 119,127        |
| Banks in foreign countries .....  | 7,412            | 74             | 4,747            | 348              | 54             | 8,905            | 1,120          | 97             |
| Certified and officers' checks, cash letters of credit,<br>and travelers' checks, etc. .... | 25,284           | 8,186          | 18,670           | 9,303            | 3,699          | 35,275           | 1,458          | 2,180          |
| <b>TIME DEPOSITS--TOTAL</b> .....   | <b>1,784,819</b> | <b>185,160</b> | <b>673,093</b>   | <b>376,862</b>   | <b>62,710</b>  | <b>2,170,425</b> | <b>60,037</b>  | <b>200,559</b> |
| Savings deposits .....  | 1,423,222        | 134,763        | 239,278          | 299,007          | 44,804         | 1,832,826        | 45,597         | 124,980        |
| Accumulated for payment of personal loans .....   | 53,906           | 24,228         | 53,596           | -                | 4,346          | 1,366            | 3,576          | 34,369         |
| Other time deposits of indiv., part., and corp. ....  | 224,746          | 12,076         | 305,109          | 63,441           | 11,933         | 170,792          | 7,015          | 36,266         |
| Foreign Governments, central banks, etc. ....   | 5,000            | -              | -                | -                | -              | -                | -              | -              |
| United States Government .....  | 565              | 485            | 605              | 56               | 1,610          | 1,740            | 1,525          | 505            |
| Postal savings .....  | -                | 5              | -                | -                | 17             | -                | -              | -              |
| States and political subdivisions .....   | 76,480           | 13,593         | 72,330           | 14,358           | -              | 162,821          | 2,124          | 4,414          |
| Mutual savings banks in United States .....   | -                | -              | -                | -                | -              | -                | -              | -              |
| Commercial banks in United States .....   | 50               | 10             | 125              | -                | -              | 380              | 200            | 25             |
| Banks in foreign countries .....  | 850              | -              | 2,050            | -                | -              | 500              | -              | -              |
| <b>TOTAL DEPOSITS</b> .....   | <b>3,671,218</b> | <b>813,350</b> | <b>2,411,278</b> | <b>1,064,120</b> | <b>394,079</b> | <b>4,703,525</b> | <b>252,402</b> | <b>637,494</b> |
| Rediscounts and other borrowed money .....  | 1,100            | -              | 62,000           | 3,640            | -              | 29,500           | -              | 7,990          |
| Acceptances outstanding .....   | 180              | -              | 5,908            | -                | -              | 2,923            | 66             | -              |
| Other liabilities .....   | 58,082           | 26,266         | 29,950           | 15,703           | 4,225          | 78,969           | 2,750          | 12,125         |
| <b>TOTAL LIABILITIES</b> .....  | <b>3,730,580</b> | <b>839,616</b> | <b>2,509,136</b> | <b>1,083,463</b> | <b>398,304</b> | <b>4,814,917</b> | <b>255,218</b> | <b>657,609</b> |
| <b>CAPITAL ACCOUNTS--TOTAL</b> .....  | <b>358,200</b>   | <b>70,917</b>  | <b>255,258</b>   | <b>84,079</b>    | <b>28,411</b>  | <b>379,846</b>   | <b>25,357</b>  | <b>54,428</b>  |
| Capital stock, notes, and debentures .....  | 90,256           | 22,132         | 103,671          | 30,825           | 8,000          | 93,950           | 8,500          | 22,105         |
| Surplus .....   | 229,744          | 36,868         | 126,379          | 37,125           | 8,500          | 207,855          | 13,500         | 22,895         |
| Undivided profits .....   | 37,804           | 11,917         | 25,208           | 15,960           | 11,911         | 68,497           | 3,357          | 6,815          |
| Other capital accounts .....  | 396              | -              | -                | 169              | -              | 7,544            | -              | 2,613          |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>4,088,780</b> | <b>910,533</b> | <b>2,764,394</b> | <b>1,167,542</b> | <b>426,715</b> | <b>5,194,763</b> | <b>280,575</b> | <b>712,037</b> |
| MEMORANDA   |                  |                |                  |                  |                |                  |                |                |
| <b>PLEGGED ASSETS (AND SECURITIES LOANED)</b> .....   | <b>423,663</b>   | <b>231,601</b> | <b>338,372</b>   | <b>127,096</b>   | <b>27,928</b>  | <b>516,209</b>   | <b>40,515</b>  | <b>83,151</b>  |
| <b>CAPITAL STOCK, NOTES, AND DEBENTURES:</b>  |                  |                |                  |                  |                |                  |                |                |
| Common stock .....  | 90,256           | 22,132         | 103,671          | 30,825           | 8,000          | 93,950           | 8,500          | 22,105         |
| Capital notes and debentures .....  | -                | -              | -                | -                | -              | -                | -              | -              |
| Preferred stock .....   | -                | -              | -                | -                | -              | 2,000            | -              | -              |
| Retirable value of preferred stock .....  | -                | -              | -                | -                | -              | 2,000            | -              | -              |
| <b>NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)</b>                                  | <b>1,577,002</b> | <b>532,937</b> | <b>1,215,128</b> | <b>538,138</b>   | <b>231,159</b> | <b>2,107,023</b> | <b>151,468</b> | <b>341,366</b> |
| <b>DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4)</b> ..                                 | <b>1,311,618</b> | <b>481,806</b> | <b>803,813</b>   | <b>421,629</b>   | <b>148,330</b> | <b>1,662,342</b> | <b>132,467</b> | <b>257,321</b> |
| <b>PERCENTAGE OF TOTAL ASSETS:</b>  |                  |                |                  |                  |                |                  |                |                |
| Cash and balances with other banks .....  | 15.5             | 21.7           | 25.9             | 22.5             | 31.7           | 17.0             | 25.5           | 22.2           |
| U. S. Gov't obligations, direct and guaranteed .....  | 19.3             | 24.5           | 12.6             | 18.2             | 16.7           | 26.4             | 19.3           | 21.1           |
| Other securities .....  | 10.9             | 11.9           | 5.1              | 4.6              | 8.4            | 13.2             | 6.8            | 6.4            |
| Loans and discounts .....   | 53.1             | 40.5           | 54.0             | 52.3             | 41.7           | 41.8             | 45.1           | 47.4           |
| Total capital accounts .....  | 8.8              | 7.8            | 9.2              | 7.2              | 6.7            | 7.3              | 9.0            | 7.6            |
| <b>NUMBER OF BANKS</b> .....  | <b>5</b>         | <b>3</b>       | <b>5</b>         | <b>5</b>         | <b>3</b>       | <b>6</b>         | <b>2</b>       | <b>3</b>       |

## RESERVE CITY BANKS, BY CITIES, SEPTEMBER 28, 1962

(Amounts in thousands of dollars)

| ASSETS  | HELENA        | HOUSTON          | INDIANAPOLIS     | JACKSONVILLE   | KANSAS CY., MO.  | LITTLE ROCK    | LOS ANGELES      |
|---|---------------|------------------|------------------|----------------|------------------|----------------|------------------|
| <b>RESERVES, CASH, AND BANK BALANCES--TOTAL</b>   | <b>19,335</b> | <b>577,699</b>   | <b>285,682</b>   | <b>155,329</b> | <b>379,402</b>   | <b>78,707</b>  | <b>1,367,822</b> |
| Currency and coin   | 281           | 12,112           | 16,392           | 4,571          | 8,140            | 2,681          | 64,208           |
| Reserve with Federal Reserve Banks  | 7,299         | 212,033          | 106,526          | 44,696         | 132,119          | 30,429         | 647,283          |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 2,154         | 172,107          | 52,399           | 33,570         | 45,693           | 17,151         | 97,488           |
| Other balances with banks in the U. S.  | -             | 1,963            | 300              | -              | 1                | 198            | 924              |
| Balances with banks in foreign countries  | -             | 767              | 270              | 8              | 341              | -              | 3,194            |
| Cash items in process of collection   | 9,601         | 178,717          | 109,795          | 72,484         | 193,108          | 28,248         | 554,725          |
| <b>OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL</b>   | <b>19,528</b> | <b>558,078</b>   | <b>276,599</b>   | <b>131,844</b> | <b>251,443</b>   | <b>59,661</b>  | <b>1,858,212</b> |
| Direct:   | 755           | 19,676           | 24,380           | 6,055          | 13,639           | 2,913          | 205,364          |
| Treasury bills  | 1,141         | 32,549           | 12,127           | 18,410         | 15,688           | 1,654          | 34,951           |
| Treasury certificates of indebtedness   | 2,973         | 32,399           | 7,649            | 23,234         | 33,828           | 5,979          | 88,820           |
| Treasury notes maturing in one year or less   | 4,222         | 115,890          | 88,279           | 22,489         | 75,293           | 24,731         | 504,519          |
| Other Treasury notes  | 7             | 25               | 1,161            | 60             | 335              | 482            | 4,363            |
| United States nonmarketable bonds   | 1,222         | 32,377           | 23,900           | 12,713         | 27,178           | 2,088          | 118,715          |
| Other bonds maturing in 1 year or less  | 4,533         | 116,279          | 66,178           | 8,564          | 33,933           | 5,719          | 327,444          |
| Other bonds maturing in 5 years   | 4,360         | 208,214          | 52,870           | 40,319         | 50,310           | 12,160         | 566,122          |
| Other bonds maturing in 5 to 10 years   | 315           | 669              | 50               | -              | 1,175            | 3,771          | 7,083            |
| Other bonds maturing after 10 years   | -             | -                | 5                | -              | 64               | 164            | 831              |
| Guaranteed obligations  | -             | -                | -                | -              | -                | -              | -                |
| <b>OTHER SECURITIES--TOTAL</b>  | <b>3,381</b>  | <b>108,783</b>   | <b>113,611</b>   | <b>36,739</b>  | <b>99,234</b>    | <b>29,673</b>  | <b>684,048</b>   |
| Obligations of States and subdivisions  | 3,261         | 94,137           | 91,356           | 33,159         | 90,689           | 25,579         | 622,396          |
| Other bonds, notes, and debentures  | -             | 9,933            | 19,245           | 2,008          | 4,746            | 3,476          | 47,265           |
| Federal Reserve bank stock  | 120           | 4,713            | 2,838            | 1,471          | 2,937            | 588            | 12,374           |
| Other corporate stocks  | -             | -                | 172              | 101            | 862              | 30             | 2,013            |
| <b>TOTAL SECURITIES</b>   | <b>22,909</b> | <b>666,861</b>   | <b>390,210</b>   | <b>168,583</b> | <b>350,677</b>   | <b>89,334</b>  | <b>2,542,260</b> |
| <b>LOANS AND DISCOUNTS, NET--TOTAL</b>  | <b>30,318</b> | <b>928,573</b>   | <b>598,579</b>   | <b>197,064</b> | <b>617,585</b>   | <b>141,073</b> | <b>4,071,932</b> |
| Valuation reserves  | 921           | 12,739           | 11,685           | 2,424          | 7,753            | 1,008          | 65,286           |
| <b>LOANS AND DISCOUNTS, GROSS--TOTAL</b>  | <b>31,239</b> | <b>941,312</b>   | <b>610,264</b>   | <b>199,488</b> | <b>625,338</b>   | <b>142,081</b> | <b>4,137,218</b> |
| Real estate loans--total  | 9,218         | 52,513           | 107,855          | 22,390         | 91,078           | 22,103         | 1,155,847        |
| Secured by farm land  | 4             | 1,986            | 330              | 30             | 853              | 3,595          | 16,686           |
| Secured by residential properties:  |               |                  |                  |                |                  |                |                  |
| Insured by FHA  | 4,137         | 5,891            | 19,381           | 628            | 27,641           | 535            | 434,106          |
| Insured or guaranteed by VA   | 2,031         | 4,883            | 4,840            | 158            | 5,598            | 114            | 74,896           |
| Not ins. or guar. by FHA or VA  | 1,658         | 13,220           | 57,317           | 5,486          | 19,423           | 4,786          | 342,892          |
| Secured by other properties   | 1,388         | 26,533           | 25,987           | 16,088         | 37,563           | 13,073         | 287,267          |
| Loans to domestic com'l. and foreign banks  | -             | 25,520           | 1,090            | 1,375          | 31,378           | 11,595         | 20,093           |
| Loans to other financial institutions   | 492           | 83,036           | 75,305           | 28,380         | 64,170           | 10,427         | 369,069          |
| Loans to brokers and dealers in securities  | 985           | 54,031           | 19,807           | 1,292          | 9,423            | 4,754          | 19,220           |
| Other loans for purchasing or carrying secs.  | -             | 24,257           | 4,159            | 10,618         | 5,742            | 987            | 28,461           |
| Loans to farmers directly guar. by CCC  | -             | 1,702            | -                | -              | 15,015           | 540            | -                |
| Other loans to farmers  | 3,848         | 1,065            | 1,222            | 2,175          | 26,214           | 1,761          | 133,676          |
| Commercial including open market paper  | 6,148         | 470,865          | 207,123          | 71,663         | 239,110          | 36,945         | 1,525,167        |
| Other loans to individuals--total   | 10,317        | 174,734          | 169,596          | 58,024         | 117,789          | 50,946         | 805,953          |
| Passenger automobile instalment loans   | 4,985         | 30,760           | 42,746           | 12,581         | 21,909           | 13,979         | 336,034          |
| Other retail consumer instalment loans  | 704           | 12,034           | 5,537            | 9,544          | 7,607            | 4,093          | 48,431           |
| Residential repair and modern instal.   | 702           | 11,330           | 33,212           | 7,147          | 8,402            | 3,160          | 71,036           |
| Other instal. loans for personal expenditures   | 1,280         | 20,929           | 19,165           | 4,137          | 6,037            | 8,494          | 126,056          |
| Single payment loans for personal expenditures  | 2,646         | 99,681           | 68,936           | 24,615         | 73,834           | 21,220         | 224,396          |
| All other loans (including overdrafts)  | 231           | 53,589           | 24,107           | 3,571          | 25,419           | 2,023          | 79,732           |
| <b>TOTAL LOANS AND SECURITIES</b>   | <b>53,227</b> | <b>1,595,434</b> | <b>988,789</b>   | <b>365,647</b> | <b>968,262</b>   | <b>230,407</b> | <b>6,614,192</b> |
| Bank premises   | 1,716         | 47,311           | 14,505           | 16,507         | 10,741           | 3,366          | 35,172           |
| Furniture and fixtures  | 272           | 1,472            | 1,452            | 2,409          | 367              | 612            | 27,565           |
| Real estate owned other than bank premises  | 118           | 189              | 13               | 33             | 135              | 159            | 2,999            |
| Investments and other assets indirectly representing bank premises or other real estate       | -             | 2,211            | -                | -              | 1,020            | -              | 55,016           |
| Customers' liability on acceptances outstanding   | 52            | 6,067            | -                | 5              | 110              | -              | 27,987           |
| Other assets  | 528           | 12,751           | 5,937            | 5,898          | 5,692            | 807            | 51,367           |
| <b>TOTAL ASSETS</b>   | <b>75,248</b> | <b>2,243,134</b> | <b>1,296,378</b> | <b>545,828</b> | <b>1,365,729</b> | <b>314,058</b> | <b>8,182,120</b> |

RESERVE CITY BANKS, BY CITIES, SEPTEMBER 28, 1962  
(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS  | HELENA        | HOUSTON          | INDIANAPOLIS     | JACKSONVILLE   | KANSAS CY., MO.  | LITTLE ROCK    | LOS ANGELES      |
|---|---------------|------------------|------------------|----------------|------------------|----------------|------------------|
| <b>DEMAND DEPOSITS—TOTAL</b> .....  | <b>51,934</b> | <b>1,495,870</b> | <b>840,030</b>   | <b>379,470</b> | <b>993,298</b>   | <b>228,110</b> | <b>4,161,850</b> |
| Individuals, partnerships, and corporations .....   | 24,135        | 1,003,861        | 565,987          | 217,786        | 580,378          | 134,808        | 3,510,447        |
| Foreign Governments, central banks, etc. ....   | -             | 183              | -                | -              | -                | -              | 1,645            |
| United States Government .....  | 2,030         | 54,923           | 46,002           | 17,709         | 42,701           | 7,087          | 278,914          |
| States and political subdivisions .....   | 14,075        | 87,386           | 104,784          | 34,192         | 19,395           | 31,939         | 102,832          |
| Mutual savings banks in United States .....   | -             | -                | 56               | -              | -                | -              | 260              |
| Commercial banks in United States .....   | 10,663        | 326,052          | 111,277          | 107,503        | 336,517          | 53,023         | 162,848          |
| Banks in foreign countries .....  | -             | 5,305            | 741              | 275            | 2,143            | -              | 18,165           |
| Certified and officers' checks, cash letters of credit,<br>and travelers' checks, etc. .... | 1,031         | 18,160           | 11,183           | 2,005          | 12,164           | 1,253          | 86,739           |
| <b>TIME DEPOSITS—TOTAL</b> .....  | <b>16,242</b> | <b>522,329</b>   | <b>290,391</b>   | <b>91,188</b>  | <b>225,368</b>   | <b>59,016</b>  | <b>3,308,790</b> |
| Savings deposits .....  | 10,248        | 239,053          | 252,210          | 66,488         | 170,397          | 46,305         | 2,575,597        |
| Accumulated for payment of personal loans .....   | 518           | -                | -                | -              | -                | -              | -                |
| Other time deposits of indiv., part., and corp. ....  | 4,921         | 195,864          | 26,371           | 22,860         | 52,134           | 12,481         | 320,304          |
| Foreign Governments, central banks, etc. ....   | -             | 8                | -                | -              | -                | -              | 7,100            |
| United States Government .....  | -             | 8                | 1,230            | -              | -                | -              | 3,125            |
| Postal savings .....  | -             | 37               | 5                | -              | 1                | 224            | 5                |
| States and political subdivisions .....   | 555           | 84,509           | 10,575           | 1,840          | 2,826            | 6              | 398,409          |
| Mutual savings banks in United States .....   | -             | -                | -                | -              | -                | -              | -                |
| Commercial banks in United States .....   | -             | 2,550            | -                | -              | 10               | -              | 2,200            |
| Banks in foreign countries .....  | -             | 300              | -                | -              | -                | -              | 2,050            |
| <b>TOTAL DEPOSITS</b> .....   | <b>68,176</b> | <b>2,018,199</b> | <b>1,130,421</b> | <b>470,658</b> | <b>1,218,666</b> | <b>287,126</b> | <b>7,470,640</b> |
| Rediscounts and other borrowed money .....  | -             | 13,650           | 12,000           | 11,100         | 1,800            | -              | -                |
| Acceptances outstanding .....   | 52            | 6,067            | -                | 5              | 110              | -              | 28,036           |
| Other liabilities .....   | 1,735         | 20,727           | 38,004           | 6,398          | 12,060           | 3,804          | 133,925          |
| <b>TOTAL LIABILITIES</b> .....  | <b>69,963</b> | <b>2,058,643</b> | <b>1,180,425</b> | <b>488,161</b> | <b>1,232,636</b> | <b>290,930</b> | <b>7,632,601</b> |
| <b>CAPITAL ACCOUNTS—TOTAL</b> .....   | <b>5,285</b>  | <b>184,491</b>   | <b>115,953</b>   | <b>57,667</b>  | <b>133,093</b>   | <b>23,128</b>  | <b>549,519</b>   |
| Capital stock, notes, and debentures .....  | 2,050         | 73,805           | 28,332           | 22,400         | 45,350           | 9,200          | 186,953          |
| Surplus .....   | 1,950         | 83,282           | 66,264           | 26,553         | 52,551           | 10,400         | 225,491          |
| Undivided profits .....   | 1,285         | 27,404           | 21,357           | 5,183          | 25,891           | 3,136          | 137,025          |
| Other capital accounts .....  | -             | -                | -                | 3,531          | 9,301            | 392            | 50               |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>75,248</b> | <b>2,243,134</b> | <b>1,296,378</b> | <b>545,828</b> | <b>1,365,729</b> | <b>314,058</b> | <b>8,182,120</b> |
| <b>MEMORANDA</b>  |               |                  |                  |                |                  |                |                  |
| <b>PLEGDED ASSETS (AND SECURITIES LOANED)</b> .....   | <b>20,133</b> | <b>394,663</b>   | <b>95,327</b>    | <b>143,813</b> | <b>102,298</b>   | <b>28,359</b>  | <b>1,336,091</b> |
| <b>CAPITAL STOCK, NOTES, AND DEBENTURES:</b>  |               |                  |                  |                |                  |                |                  |
| Common stock .....  | 2,050         | 73,805           | 28,332           | 22,400         | 45,350           | 9,200          | 186,953          |
| Capital notes and debentures .....  | -             | -                | -                | -              | -                | -              | -                |
| Preferred stock .....   | -             | -                | -                | -              | -                | -              | -                |
| Retirable value of preferred stock .....  | -             | -                | -                | -              | -                | -              | -                |
| <b>NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)</b>                                  | <b>40,179</b> | <b>1,145,046</b> | <b>677,836</b>   | <b>273,416</b> | <b>754,497</b>   | <b>182,711</b> | <b>3,509,637</b> |
| <b>DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4)</b> ..                                 | <b>29,640</b> | <b>936,178</b>   | <b>572,956</b>   | <b>181,774</b> | <b>420,972</b>   | <b>139,752</b> | <b>3,165,363</b> |
| <b>PERCENTAGE OF TOTAL ASSETS:</b>  |               |                  |                  |                |                  |                |                  |
| Cash and balances with other banks .....  | 25.7          | 25.8             | 22.0             | 28.5           | 27.8             | 25.1           | 16.7             |
| U. S. Gov't obligations, direct and guaranteed .....  | 26.0          | 24.9             | 21.3             | 24.2           | 18.4             | 19.0           | 22.7             |
| Other securities .....  | 4.5           | 4.8              | 8.8              | 6.7            | 7.3              | 9.4            | 8.4              |
| Loans and discounts .....   | 40.3          | 41.4             | 46.2             | 36.1           | 45.2             | 44.9           | 49.8             |
| Total capital accounts .....  | 7.0           | 8.2              | 8.9              | 10.6           | 9.7              | 7.4            | 6.7              |
| <b>NUMBER OF BANKS</b> .....  | <b>3</b>      | <b>6</b>         | <b>3</b>         | <b>5</b>       | <b>9</b>         | <b>5</b>       | <b>4</b>         |

RESERVE CITY BANKS, BY CITIES, SEPTEMBER 28, 1962  
(Amounts in thousands of dollars)

| ASSETS   | LOUISVILLE     | MEMPHIS        | MIAMI          | MILWAUKEE        | MINNEAPOLIS      | NASHVILLE      | NAT. STK. YDS. | NEW ORLEANS      |
|--|----------------|----------------|----------------|------------------|------------------|----------------|----------------|------------------|
| <b>RESERVES, CASH, AND BANK BALANCES—TOTAL</b> .....   | <b>192,225</b> | <b>218,962</b> | <b>136,124</b> | <b>321,178</b>   | <b>346,105</b>   | <b>174,032</b> | <b>48,860</b>  | <b>284,331</b>   |
| Currency and coin .....  | 6,999          | 11,167         | 5,620          | 12,083           | 7,518            | 9,074          | 1,063          | 8,425            |
| Reserve with Federal Reserve Banks .....   | 70,699         | 82,557         | 42,568         | 116,857          | 136,939          | 73,663         | 12,900         | 109,475          |
| Demand bal. with banks in U. S. (except private banks and<br>American branches of foreign banks) ..... | 27,862         | 52,731         | 37,230         | 24,532           | 25,983           | 39,438         | 3,565          | 51,177           |
| Other balances with banks in the U. S. ....  | 10             | 151            | 299            | 146              | 293              | -              | -              | 411              |
| Balances with banks in foreign countries .....   | 32             | 280            | 261            | 1,749            | 1,118            | -              | -              | 207              |
| Cash items in process of collection .....  | 86,623         | 72,076         | 50,146         | 165,811          | 174,254          | 51,857         | 31,332         | 114,636          |
| <b>OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL</b> .....   | <b>193,662</b> | <b>155,403</b> | <b>145,719</b> | <b>241,546</b>   | <b>222,091</b>   | <b>186,036</b> | <b>31,476</b>  | <b>315,857</b>   |
| Direct: .....  |                |                |                |                  |                  |                |                |                  |
| Treasury bills .....   | 767            | 14,142         | 10,253         | 18,443           | 15,825           | 35,719         | -              | 16,496           |
| Treasury certificates of indebtedness .....  | 8,177          | 20,738         | 28,307         | 11,920           | 4,564            | 13,779         | 5,724          | 20,061           |
| Treasury notes maturing in one year or less .....  | 21,854         | 33,712         | 20,650         | 76,612           | 6,554            | 47,754         | 8,296          | 75,492           |
| Other Treasury notes .....   | 94,165         | 37,773         | 22,659         | 45,810           | 69,020           | 42,617         | 8,633          | 39,374           |
| United States nonmarketable bonds .....  | 315            | 667            | 2,047          | -                | -                | 325            | 1,350          | 760              |
| Other bonds maturing in 1 year or less .....   | 4,374          | 3,100          | 10,451         | 40,979           | 15,119           | 17,468         | -              | 32,570           |
| Other bonds maturing in 5 years .....  | 42,782         | 18,537         | 25,909         | 32,855           | 48,529           | 21,076         | 6,973          | 60,570           |
| Other bonds maturing in 5 to 10 years .....  | 21,030         | 26,716         | 24,448         | 14,032           | 60,675           | 7,298          | 500            | 58,315           |
| Other bonds maturing after 10 years .....  | 198            | 18             | 995            | 845              | 1,805            | -              | -              | 12,219           |
| Guaranteed obligations .....   | -              | -              | -              | 50               | -                | -              | -              | -                |
| <b>OTHER SECURITIES—TOTAL</b> .....  | <b>67,837</b>  | <b>48,779</b>  | <b>22,529</b>  | <b>60,400</b>    | <b>71,965</b>    | <b>58,719</b>  | <b>12,179</b>  | <b>70,345</b>    |
| Obligations of States and subdivisions .....   | 62,600         | 39,505         | 15,264         | 51,503           | 55,550           | 53,198         | 11,879         | 66,971           |
| Other bonds, notes, and debentures .....   | 3,092          | 7,108          | 6,245          | 6,827            | 3,527            | 3,767          | -              | 1,233            |
| Federal Reserve bank stock .....   | 2,070          | 2,149          | 1,019          | 2,070            | 2,715            | 1,545          | 300            | 2,117            |
| Other corporate stocks .....   | 75             | 17             | 1              | -                | 173              | 209            | -              | 24               |
| <b>TOTAL SECURITIES</b> .....  | <b>261,499</b> | <b>204,182</b> | <b>168,248</b> | <b>301,946</b>   | <b>294,056</b>   | <b>244,755</b> | <b>43,655</b>  | <b>386,202</b>   |
| <b>LOANS AND DISCOUNTS, NET—TOTAL</b> .....  | <b>348,970</b> | <b>536,218</b> | <b>201,168</b> | <b>620,890</b>   | <b>710,466</b>   | <b>389,180</b> | <b>46,299</b>  | <b>510,127</b>   |
| Valuation reserves .....   | 8,282          | 6,343          | 2,316          | 15,904           | 7,762            | 12,323         | 1,442          | 4,801            |
| <b>LOANS AND DISCOUNTS, GROSS—TOTAL</b> .....  | <b>357,252</b> | <b>542,561</b> | <b>203,484</b> | <b>636,794</b>   | <b>718,228</b>   | <b>401,503</b> | <b>47,741</b>  | <b>514,928</b>   |
| Real estate loans—total .....  | 42,794         | 51,243         | 52,635         | 128,037          | 82,679           | 23,266         | 1,832          | 76,949           |
| Secured by farm land .....   | 1,271          | 629            | 676            | 76               | -                | 1,699          | 126            | 821              |
| Secured by residential properties: .....   |                |                |                |                  |                  |                |                |                  |
| Insured by FHA .....   | 982            | 2,740          | 21,900         | 28,232           | 17,349           | 808            | 925            | 8,700            |
| Insured or guaranteed by VA .....  | 326            | -              | 8,944          | 32,799           | 18,373           | 2,387          | 6              | 5,680            |
| Not ins. or guar. by FHA or VA .....   | 23,118         | 16,525         | 5,210          | 48,288           | 34,980           | 9,288          | 154            | 16,786           |
| Secured by other properties .....  | 17,097         | 31,349         | 15,905         | 18,642           | 11,977           | 9,084          | 621            | 44,962           |
| Loans to domestic com'l. and foreign banks .....   | 8,098          | 8,988          | 5,312          | 287              | 4,675            | 175            | 6,500          | 10,877           |
| Loans to other financial institutions .....  | 49,558         | 47,888         | 17,225         | 54,061           | 75,377           | 37,268         | 5,076          | 44,991           |
| Loans to brokers and dealers in securities .....   | 12,034         | 32,135         | 3,002          | 27,873           | 25,900           | 2,354          | 400            | 7,845            |
| Other loans for purchasing or carrying secs. ....  | 4,226          | 6,256          | 952            | 3,612            | 6,507            | 21,590         | 10,860         | 688              |
| Loans to farmers directly guar. by CCC .....   | -              | 10,009         | -              | -                | -                | 918            | -              | -                |
| Other loans to farmers .....   | 601            | 15,532         | 4,977          | 2,729            | 6,825            | 3,657          | 4,323          | 1,534            |
| Commercial including open market paper .....   | 127,386        | 215,772        | 53,299         | 239,813          | 386,272          | 163,568        | 13,969         | 248,276          |
| Other loans to individuals—total .....   | 102,893        | 147,335        | 60,194         | 150,796          | 116,361          | 136,730        | 2,178          | 104,552          |
| Passenger automobile instalment loans .....  | 15,638         | 13,888         | 17,175         | 51,212           | 52,906           | 55,042         | 21             | 12,690           |
| Other retail consumer instalment loans .....   | 4,211          | 10,193         | 8,431          | 10,697           | 9,607            | 20,162         | -              | 754              |
| Residential repair and modern instal. ....   | 13,032         | 12,884         | 12,325         | 15,788           | 12,489           | 6,795          | -              | 4,511            |
| Other instal. loans for personal expenditures .....  | 11,260         | 14,798         | 2,986          | 11,991           | 9,748            | 10,876         | 15             | 13,543           |
| Single payment loans for personal expenditures .....   | 58,752         | 95,572         | 19,277         | 61,108           | 31,611           | 43,855         | 2,142          | 73,054           |
| All other loans (including overdrafts) .....   | 9,662          | 7,403          | 5,888          | 29,586           | 13,632           | 11,977         | 2,603          | 19,216           |
| <b>TOTAL LOANS AND SECURITIES</b> .....  | <b>610,469</b> | <b>740,400</b> | <b>369,416</b> | <b>922,836</b>   | <b>1,004,522</b> | <b>633,935</b> | <b>89,954</b>  | <b>896,329</b>   |
| Bank premises .....  | 4,486          | 8,923          | 2,296          | 12,386           | 3,077            | 7,337          | -              | 11,235           |
| Furniture and fixtures .....   | 1,798          | 508            | 1,448          | 2,003            | 3,488            | 1,172          | -              | 2,151            |
| Real estate owned other than bank premises .....   | 51             | 111            | 199            | 314              | -                | 59             | -              | 345              |
| Investments and other assets indirectly representing bank<br>premises or other real estate .....       | 1,175          | -              | 6,294          | 534              | 14,864           | -              | -              | 1,303            |
| Customers' liability on acceptances outstanding .....  | -              | 2,161          | 168            | 27               | 2,207            | -              | -              | 1,161            |
| Other assets .....   | 4,246          | 3,630          | 3,095          | 12,220           | 6,373            | 4,002          | 568            | 6,599            |
| <b>TOTAL ASSETS</b> .....  | <b>814,450</b> | <b>974,695</b> | <b>519,040</b> | <b>1,271,498</b> | <b>1,380,636</b> | <b>820,537</b> | <b>139,382</b> | <b>1,203,454</b> |



## RESERVE CITY BANKS, BY CITIES, SEPTEMBER 28, 1962

(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS  | LOUISVILLE     | MEMPHIS        | MIAMI          | MILWAUKEE        | MINNEAPOLIS      | NASHVILLE      | NAT. STK. YDS.  | NEW ORLEANS      |
|---|----------------|----------------|----------------|------------------|------------------|----------------|-----------------|------------------|
| <b>DEMAND DEPOSITS--TOTAL</b> .....   | <b>598,813</b> | <b>583,786</b> | <b>337,845</b> | <b>786,394</b>   | <b>894,354</b>   | <b>477,334</b> | <b>120,291</b>  | <b>778,695</b>   |
| Individuals, partnerships, and corporations .....   | 402,481        | 331,988        | 213,259        | 525,091          | 538,118          | 264,605        | 17,264          | 518,832          |
| Foreign Governments, central banks, etc. ....   | -              | -              | 446            | 3                | 84               | -              | -               | 1,729            |
| United States Government .....  | 37,587         | 22,988         | 14,898         | 51,025           | 58,059           | 21,357         | 1,562           | 42,053           |
| States and political subdivisions .....   | 16,139         | 52,022         | 21,422         | 38,054           | 36,934           | 74,776         | 296             | 55,489           |
| Mutual savings banks in United States .....   | 1              | -              | -              | 204              | 3,721            | -              | -               | -                |
| Commercial banks in United States .....   | 137,505        | 170,883        | 77,653         | 163,598          | 240,805          | 112,802        | 100,981         | 150,811          |
| Banks in foreign countries .....  | 40             | 2,348          | 2,904          | 2,826            | 3,695            | -              | -               | 3,671            |
| Certified and officers' checks, cash letters of credit,<br>and travelers' checks, etc. .... | 5,060          | 3,557          | 7,263          | 5,593            | 12,938           | 3,794          | 188             | 6,110            |
| <b>TIME DEPOSITS--TOTAL</b> .....   | <b>121,472</b> | <b>269,854</b> | <b>130,467</b> | <b>354,547</b>   | <b>334,921</b>   | <b>261,036</b> | <b>2,815</b>    | <b>309,976</b>   |
| Savings deposits .....  | 74,429         | 184,581        | 85,500         | 269,087          | 128,878          | 215,542        | 963             | 213,650          |
| Accumulated for payment of personal loans .....   | -              | -              | -              | -                | -                | -              | -               | 1,970            |
| Other time deposits of indiv., part., and corp. ....  | 46,309         | 64,078         | 25,468         | 71,685           | 180,054          | 29,483         | 1,000           | 51,899           |
| Foreign Governments, central banks, etc. ....   | -              | -              | -              | -                | 2,000            | 2,000          | -               | 1,500            |
| United States Government .....  | 310            | 380            | 170            | 1,070            | 435              | 13             | -               | 85               |
| Postal savings .....  | -              | -              | 570            | -                | -                | -              | -               | 36               |
| States and political subdivisions .....   | 424            | 20,715         | 18,699         | 9,930            | 23,554           | 13,998         | 850             | 39,811           |
| Mutual savings banks in United States .....   | -              | -              | -              | -                | -                | -              | -               | -                |
| Commercial banks in United States .....   | -              | -              | 10             | 2,625            | -                | -              | -               | -                |
| Banks in foreign countries .....  | -              | 100            | 50             | 150              | -                | -              | -               | 1,025            |
| <b>TOTAL DEPOSITS</b> .....   | <b>720,285</b> | <b>853,640</b> | <b>468,312</b> | <b>1,140,941</b> | <b>1,229,275</b> | <b>738,370</b> | <b>123,106</b>  | <b>1,088,671</b> |
| Rediscounts and other borrowed money .....  | -              | 21,750         | -              | 4,697            | 15,000           | -              | -               | 6,200            |
| Acceptances outstanding .....   | -              | 2,161          | 205            | 27               | 2,207            | -              | -               | 1,172            |
| Other liabilities .....   | 13,078         | 14,784         | 8,019          | 34,353           | 23,930           | 24,113         | 869             | 11,157           |
| <b>TOTAL LIABILITIES</b> .....  | <b>733,363</b> | <b>892,335</b> | <b>476,536</b> | <b>1,180,018</b> | <b>1,270,412</b> | <b>762,483</b> | <b>123,975</b>  | <b>1,107,200</b> |
| <b>CAPITAL ACCOUNTS--TOTAL</b> .....  | <b>81,087</b>  | <b>82,360</b>  | <b>42,504</b>  | <b>91,480</b>    | <b>110,224</b>   | <b>58,054</b>  | <b>15,407</b>   | <b>96,254</b>    |
| Capital stock, notes, and debentures .....  | 22,000         | 22,000         | 12,480         | 20,000           | 35,250           | 22,000         | 1,000           | 17,213           |
| Surplus .....   | 46,999         | 49,625         | 21,500         | 48,000           | 55,250           | 29,500         | 9,000           | 57,337           |
| Undivided profits .....   | 11,949         | 10,735         | 8,120          | 19,980           | 19,674           | 6,494          | 5,407           | 21,368           |
| Other capital accounts .....  | 139            | -              | 404            | 2,500            | 50               | 60             | -               | 336              |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>814,450</b> | <b>974,695</b> | <b>519,040</b> | <b>1,271,498</b> | <b>1,380,636</b> | <b>820,537</b> | <b>139,382</b>  | <b>1,203,454</b> |
| MEMORANDA   |                |                |                |                  |                  |                |                 |                  |
| <b>PLEGDED ASSETS (AND SECURITIES LOANED)</b> .....   | <b>62,841</b>  | <b>127,271</b> | <b>105,979</b> | <b>77,814</b>    | <b>210,122</b>   | <b>112,346</b> | <b>4,678</b>    | <b>186,297</b>   |
| <b>CAPITAL STOCK, NOTES, AND DEBENTURES:</b>  |                |                |                |                  |                  |                |                 |                  |
| Common stock .....  | 22,000         | 22,000         | 12,480         | 20,000           | 35,250           | 22,000         | 1,000           | 17,213           |
| Capital notes and debentures .....  | -              | -              | -              | -                | -                | -              | -               | -                |
| Preferred stock .....   | -              | -              | -              | 1,000            | -                | -              | -               | -                |
| Retirable value of preferred stock .....  | -              | -              | -              | 1,000            | -                | -              | -               | -                |
| <b>NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)</b>                                  | <b>484,328</b> | <b>458,979</b> | <b>250,469</b> | <b>596,051</b>   | <b>694,117</b>   | <b>386,039</b> | <b>85,394</b>   | <b>612,882</b>   |
| <b>DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4)</b> ..                                 | <b>337,098</b> | <b>317,839</b> | <b>195,148</b> | <b>405,960</b>   | <b>421,236</b>   | <b>291,318</b> | <b>- 13,584</b> | <b>471,195</b>   |
| <b>PERCENTAGE OF TOTAL ASSETS:</b>  |                |                |                |                  |                  |                |                 |                  |
| Cash and balances with other banks .....  | 23.6           | 22.5           | 26.2           | 25.3             | 25.1             | 21.2           | 35.1            | 23.6             |
| U. S. Gov't obligations, direct and guaranteed .....  | 23.8           | 15.9           | 28.1           | 19.0             | 16.1             | 22.7           | 22.6            | 26.2             |
| Other securities .....  | 8.3            | 5.0            | 4.3            | 4.8              | 5.2              | 7.2            | 8.7             | 5.8              |
| Loans and discounts .....   | 42.8           | 55.0           | 38.8           | 48.8             | 51.5             | 47.4           | 33.2            | 42.4             |
| Total capital accounts .....  | 10.0           | 8.4            | 8.2            | 7.2              | 8.0              | 7.1            | 11.1            | 8.0              |
| <b>NUMBER OF BANKS</b> .....  | <b>5</b>       | <b>3</b>       | <b>3</b>       | <b>3</b>         | <b>4</b>         | <b>3</b>       | <b>1</b>        | <b>5</b>         |

RESERVE CITY BANKS, BY CITIES, SEPTEMBER 28, 1962  
(Amounts in thousands of dollars)

| ASSETS  | NEW YORK          | OKLAHOMA CITY  | OMAHA          | PHILADELPHIA     | PITTSBURGH       | PORTLAND         | PUEBLO        | RICHMOND       |
|---|-------------------|----------------|----------------|------------------|------------------|------------------|---------------|----------------|
| <b>RESERVES, CASH, AND BANK BALANCES--TOTAL</b>   | <b>8,871,142</b>  | <b>153,130</b> | <b>160,027</b> | <b>1,025,441</b> | <b>658,837</b>   | <b>355,981</b>   | <b>12,739</b> | <b>188,885</b> |
| Currency and coin   | 183,519           | 3,244          | 4,664          | 41,476           | 36,623           | 16,255           | 653           | 11,196         |
| Reserve with Federal Reserve Banks  | 3,337,764         | 66,626         | 62,581         | 422,368          | 352,650          | 166,873          | 4,371         | 74,353         |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 94,345            | 35,560         | 21,233         | 91,068           | 41,884           | 21,475           | 6,077         | 21,619         |
| Other balances with banks in the U. S.  | 4,863             | -              | 270            | 5,465            | 505              | 588              | -             | -              |
| Balances with banks in foreign countries  | 75,901            | -              | -              | 7,899            | 1,568            | 635              | -             | 79             |
| Cash items in process of collection   | 5,174,750         | 47,700         | 71,279         | 457,165          | 225,607          | 150,155          | 1,638         | 81,638         |
| <b>OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL</b>   | <b>6,596,044</b>  | <b>112,032</b> | <b>107,295</b> | <b>725,104</b>   | <b>918,027</b>   | <b>445,971</b>   | <b>10,892</b> | <b>204,006</b> |
| Direct:   |                   |                |                |                  |                  |                  |               |                |
| Treasury bills  | 1,142,068         | 5,146          | 4,829          | 5,100            | 95,184           | 13,766           | -             | 20,755         |
| Treasury certificates of indebtedness   | 497,027           | 11,909         | 12,155         | 54,472           | 27,307           | 5,305            | 125           | 14,880         |
| Treasury notes maturing in one year or less   | 731,758           | 8,581          | 10,487         | 66,596           | 127,921          | 48,796           | -             | 37,929         |
| Other Treasury notes  | 1,935,131         | 44,088         | 25,946         | 303,058          | 479,980          | 36,340           | 3,748         | 59,715         |
| United States nonmarketable bonds   | 6,031             | 220            | 197            | 1,468            | 190              | 1,654            | 115           | 632            |
| Other bonds maturing in 1 year or less  | 548,566           | 21,301         | 9,983          | 61,220           | 5,289            | 23,384           | 1,453         | 15,128         |
| Other bonds maturing in 5 years   | 487,818           | 8,418          | 29,565         | 82,992           | 121,523          | 127,099          | 200           | 27,545         |
| Other bonds maturing in 5 to 10 years   | 1,201,425         | 11,964         | 14,099         | 138,527          | 59,610           | 183,469          | 5,197         | 27,422         |
| Other bonds maturing after 10 years   | 40,664            | 395            | 34             | 9,655            | 763              | 4,332            | -             | -              |
| Guaranteed obligations  | 5,556             | 10             | -              | 2,016            | 260              | 1,826            | 54            | -              |
| <b>OTHER SECURITIES--TOTAL</b>  | <b>3,855,613</b>  | <b>65,342</b>  | <b>37,593</b>  | <b>273,253</b>   | <b>809,289</b>   | <b>213,676</b>   | <b>2,248</b>  | <b>62,482</b>  |
| Obligations of States and subdivisions  | 3,486,087         | 48,254         | 31,384         | 222,831          | 791,596          | 193,707          | 2,137         | 59,466         |
| Other bonds, notes, and debentures  | 214,300           | 15,560         | 5,120          | 26,590           | 4,259            | 16,597           | 5             | 899            |
| Federal Reserve bank stock  | 91,716            | 1,187          | 1,089          | 10,542           | 12,735           | 3,372            | 106           | 1,958          |
| Other corporate stocks  | 63,510            | 341            | -              | 13,290           | 699              | -                | -             | 159            |
| <b>TOTAL SECURITIES</b>   | <b>10,451,657</b> | <b>177,374</b> | <b>144,888</b> | <b>998,357</b>   | <b>1,727,316</b> | <b>659,647</b>   | <b>13,140</b> | <b>266,488</b> |
| <b>LOANS AND DISCOUNTS, NET--TOTAL</b>  | <b>20,059,697</b> | <b>318,310</b> | <b>286,888</b> | <b>2,515,210</b> | <b>1,657,043</b> | <b>1,058,599</b> | <b>28,731</b> | <b>454,845</b> |
| Valuation reserves  | 522,430           | 6,221          | 4,682          | 71,707           | 33,787           | 7,732            | 1,369         | 6,769          |
| <b>LOANS AND DISCOUNTS, GROSS--TOTAL</b>  | <b>20,582,127</b> | <b>324,531</b> | <b>291,570</b> | <b>2,586,917</b> | <b>1,690,830</b> | <b>1,066,331</b> | <b>30,100</b> | <b>461,614</b> |
| Real estate loans--total  | 1,201,670         | 44,933         | 28,725         | 238,426          | 366,025          | 297,045          | 4,540         | 65,618         |
| Secured by farm land  | 1,773             | 481            | 2,890          | 1,785            | 2,685            | 15,362           | 297           | 987            |
| Secured by residential properties:  |                   |                |                |                  |                  |                  |               |                |
| Insured by FHA  | 278,191           | 5,175          | 2,792          | 44,022           | 46,733           | 92,310           | 431           | 20,403         |
| Insured or guaranteed by VA   | 136,773           | 1,613          | 565            | 11,573           | 63,757           | 48,670           | 909           | 1,887          |
| Not ins. or guar. by FHA or VA  | 236,622           | 6,912          | 7,731          | 95,298           | 149,467          | 61,394           | 2,261         | 28,951         |
| Secured by other properties   | 548,311           | 30,752         | 14,747         | 85,748           | 103,383          | 79,309           | 742           | 13,390         |
| Loans to domestic com'l. and foreign banks  | 571,926           | 1,300          | 886            | 16,443           | 150              | 7                | -             | 14,078         |
| Loans to other financial institutions   | 1,771,045         | 31,944         | 19,716         | 230,232          | 63,122           | 75,327           | 965           | 21,555         |
| Loans to brokers and dealers in securities  | 1,686,262         | 1,425          | 3,085          | 62,852           | 16,434           | 14,635           | 2,881         | 6,372          |
| Other loans for purchasing or carrying secs.  | 397,256           | 6,597          | 6,492          | 53,325           | 13,248           | 8,562            | 1,406         | 3,336          |
| Loans to farmers directly guar. by CCC  | 868               | 524            | 739            | -                | -                | 9,075            | -             | -              |
| Other loans to farmers  | 7,045             | 1,707          | 53,476         | 1,105            | 1,254            | 58,464           | 3,970         | 1,122          |
| Commercial including open market paper  | 11,519,629        | 158,052        | 100,269        | 1,187,656        | 843,924          | 384,110          | 8,696         | 164,573        |
| Other loans to individuals--total   | 2,078,606         | 67,611         | 66,164         | 701,356          | 342,489          | 207,300          | 7,560         | 174,641        |
| Passenger automobile instalment loans   | 205,814           | 17,757         | 14,857         | 212,533          | 78,687           | 117,352          | 1,847         | 55,621         |
| Other retail consumer instalment loans  | 154,461           | 7,245          | 6,396          | 65,022           | 13,867           | 13,274           | 3,853         | 11,799         |
| Residential repair and modern instal.   | 201,660           | 2,864          | 12,270         | 75,143           | 60,232           | 19,845           | 237           | 14,166         |
| Other instal. loans for personal expenditures   | 518,214           | 10,158         | 5,985          | 126,259          | 68,362           | 23,045           | 402           | 31,650         |
| Single payment loans for personal expenditures  | 998,457           | 29,587         | 26,656         | 222,399          | 121,341          | 33,784           | 1,221         | 61,405         |
| All other loans (including overdrafts)  | 1,347,820         | 10,438         | 12,018         | 95,522           | 44,184           | 11,806           | 82            | 10,319         |
| <b>TOTAL LOANS AND SECURITIES</b>   | <b>30,511,354</b> | <b>495,684</b> | <b>431,776</b> | <b>3,513,567</b> | <b>3,384,359</b> | <b>1,718,246</b> | <b>41,871</b> | <b>721,333</b> |
| Bank premises   | 320,557           | 11,422         | 3,889          | 39,177           | 36,434           | 31,018           | 378           | 7,432          |
| Furniture and fixtures  | 44,169            | 1,755          | 539            | 9,384            | 8,619            | 7,378            | 60            | 1,901          |
| Real estate owned other than bank premises  | 2,890             | 516            | 610            | 763              | 344              | 1,386            | 88            | 321            |
| Investments and other assets indirectly representing bank premises or other real estate       | 69,864            | 3,600          | 10             | 9,890            | 1,549            | 303              | -             | 2,977          |
| Customers' liability on acceptances outstanding   | 982,023           | 20             | -              | 20,203           | 111              | 2,168            | -             | 84             |
| Other assets  | 461,075           | 3,414          | 3,488          | 26,317           | 27,462           | 14,158           | 49            | 5,187          |
| <b>TOTAL ASSETS</b>   | <b>41,263,074</b> | <b>669,541</b> | <b>600,339</b> | <b>4,644,742</b> | <b>4,117,715</b> | <b>2,130,638</b> | <b>55,185</b> | <b>928,120</b> |

## RESERVE CITY BANKS, BY CITIES, SEPTEMBER 28, 1962

(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS  | NEW YORK          | OKLAHOMA CITY  | OMAHA          | PHILADELPHIA     | PITTSBURGH       | PORTLAND         | PUEBLO        | RICHMOND       |
|---|-------------------|----------------|----------------|------------------|------------------|------------------|---------------|----------------|
| <b>DEMAND DEPOSITS--TOTAL</b> .....   | <b>25,697,438</b> | <b>439,292</b> | <b>445,350</b> | <b>3,136,349</b> | <b>2,198,845</b> | <b>1,034,890</b> | <b>33,027</b> | <b>567,880</b> |
| Individuals, partnerships, and corporations .....   | 17,134,328        | 253,841        | 269,259        | 2,309,432        | 1,712,314        | 837,225          | 22,789        | 367,454        |
| Foreign Governments, central banks, etc. ....   | 454,505           | -              | -              | 5,297            | 32               | 3                | -             | -              |
| United States Government .....  | 1,544,019         | 15,536         | 30,071         | 193,752          | 162,681          | 45,930           | 2,039         | 35,193         |
| States and political subdivisions .....   | 309,812           | 50,487         | 23,972         | 105,456          | 113,098          | 76,959           | 2,333         | 50,157         |
| Mutual savings banks in United States .....   | 310,506           | -              | -              | 29,346           | 2,917            | 933              | -             | -              |
| Commercial banks in United States .....   | 3,268,937         | 113,542        | 117,286        | 433,350          | 189,192          | 27,087           | 5,439         | 112,035        |
| Banks in foreign countries .....  | 783,561           | 134            | 58             | 25,895           | 4,351            | 2,823            | -             | 78             |
| Certified and officers' checks, cash letters of credit,<br>and travelers' checks, etc. .... | 1,891,770         | 5,752          | 4,704          | 33,821           | 14,260           | 43,930           | 427           | 2,963          |
| <b>TIME DEPOSITS--TOTAL</b> .....   | <b>8,559,960</b>  | <b>123,963</b> | <b>88,951</b>  | <b>940,383</b>   | <b>1,372,054</b> | <b>899,102</b>   | <b>16,237</b> | <b>263,025</b> |
| Savings deposits .....  | 4,038,712         | 73,704         | 75,308         | 596,698          | 990,489          | 779,068          | 10,542        | 227,383        |
| Accumulated for payment of personal loans .....   | 5,650             | 2,048          | -              | -                | -                | -                | -             | -              |
| Other time deposits of indiv., part., and corp. ....  | 2,539,078         | 38,780         | 13,585         | 210,753          | 278,442          | 41,957           | 3,340         | 24,067         |
| Foreign Governments, central banks, etc. ....   | 1,489,527         | -              | -              | 53,119           | 415              | -                | -             | -              |
| United States Government .....  | 48,365            | 6              | 58             | 207              | 660              | 3,689            | 15            | 1,645          |
| Postal savings .....  | -                 | -              | -              | 82               | 34               | -                | -             | 786            |
| States and political subdivisions .....   | 230,190           | 9,350          | -              | 72,294           | 101,651          | 74,038           | 1,890         | 9,144          |
| Mutual savings banks in United States .....   | 15,925            | -              | -              | 430              | -                | 50               | -             | -              |
| Commercial banks in United States .....   | 116,749           | 75             | -              | 1,950            | 313              | 200              | 450           | -              |
| Banks in foreign countries .....  | 75,764            | -              | -              | 4,850            | 50               | 100              | -             | -              |
| <b>TOTAL DEPOSITS</b> .....   | <b>34,257,398</b> | <b>563,255</b> | <b>534,301</b> | <b>4,076,732</b> | <b>3,570,899</b> | <b>1,933,992</b> | <b>49,264</b> | <b>830,905</b> |
| Rediscounts and other borrowed money .....  | 566,856           | 28,050         | 9,750          | 23,200           | 11,000           | -                | -             | 150            |
| Acceptances outstanding .....   | 1,011,785         | 20             | -              | 20,891           | 111              | 2,168            | -             | 84             |
| Other liabilities .....   | 1,587,783         | 8,451          | 6,341          | 90,108           | 65,422           | 32,911           | 747           | 19,605         |
| <b>TOTAL LIABILITIES</b> .....  | <b>37,423,822</b> | <b>599,776</b> | <b>550,392</b> | <b>4,210,931</b> | <b>3,647,432</b> | <b>1,969,071</b> | <b>50,011</b> | <b>850,744</b> |
| <b>CAPITAL ACCOUNTS--TOTAL</b> .....  | <b>3,839,252</b>  | <b>69,765</b>  | <b>49,947</b>  | <b>433,811</b>   | <b>470,283</b>   | <b>161,567</b>   | <b>5,174</b>  | <b>77,376</b>  |
| Capital stock, notes, and debentures .....  | 1,131,277         | 19,650         | 14,700         | 97,864           | 111,518          | 51,863           | 1,900         | 25,275         |
| Surplus .....   | 1,926,565         | 20,150         | 21,600         | 253,532          | 312,982          | 60,538           | 1,625         | 39,994         |
| Undivided profits .....   | 718,822           | 29,965         | 12,993         | 79,464           | 44,902           | 49,125           | 1,254         | 12,107         |
| Other capital accounts .....  | 62,588            | -              | 654            | 2,951            | 881              | 41               | 395           | -              |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>41,263,074</b> | <b>669,541</b> | <b>600,339</b> | <b>4,644,742</b> | <b>4,117,715</b> | <b>2,130,638</b> | <b>55,185</b> | <b>928,120</b> |
| MEMORANDA   |                   |                |                |                  |                  |                  |               |                |
| <b>PLEGGED ASSETS (AND SECURITIES LOANED)</b> .....   | <b>3,435,975</b>  | <b>131,485</b> | <b>86,431</b>  | <b>624,231</b>   | <b>637,598</b>   | <b>490,607</b>   | <b>10,587</b> | <b>157,242</b> |
| <b>CAPITAL STOCK, NOTES, AND DEBENTURES:</b>  |                   |                |                |                  |                  |                  |               |                |
| Common stock .....  | 1,131,277         | 19,650         | 14,700         | 97,864           | 111,518          | 51,863           | 1,900         | 25,275         |
| Capital notes and debentures .....  | -                 | -              | -              | -                | -                | -                | -             | -              |
| Preferred stock .....   | -                 | -              | -              | -                | -                | -                | -             | -              |
| Retirable value of preferred stock .....  | -                 | -              | -              | -                | -                | -                | -             | -              |
| <b>NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)</b>                                  | <b>20,428,343</b> | <b>356,032</b> | <b>352,838</b> | <b>2,588,116</b> | <b>1,931,354</b> | <b>863,260</b>   | <b>25,312</b> | <b>464,623</b> |
| <b>DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4)</b> ..                                 | <b>15,709,732</b> | <b>262,514</b> | <b>226,714</b> | <b>2,052,082</b> | <b>1,621,365</b> | <b>811,718</b>   | <b>23,911</b> | <b>339,014</b> |
| <b>PERCENTAGE OF TOTAL ASSETS:</b>  |                   |                |                |                  |                  |                  |               |                |
| Cash and balances with other banks .....  | 21.5              | 22.9           | 26.7           | 22.1             | 16.0             | 16.7             | 23.1          | 20.4           |
| U. S. Gov't obligations, direct and guaranteed .....  | 16.0              | 16.7           | 17.9           | 15.6             | 22.3             | 20.9             | 19.7          | 22.0           |
| Other securities .....  | 9.3               | 9.8            | 6.3            | 5.9              | 19.7             | 10.0             | 4.1           | 6.7            |
| Loans and discounts .....   | 48.6              | 47.5           | 47.8           | 54.2             | 40.2             | 49.7             | 52.1          | 49.0           |
| Total capital accounts .....  | 9.3               | 10.4           | 8.3            | 9.3              | 11.4             | 7.6              | 9.4           | 8.3            |
| <b>NUMBER OF BANKS</b> .....  | <b>16</b>         | <b>4</b>       | <b>5</b>       | <b>6</b>         | <b>5</b>         | <b>3</b>         | <b>2</b>      | <b>5</b>       |

RESERVE CITY BANKS, BY CITIES, SEPTEMBER 28, 1962  
(Amounts in thousands of dollars)

| ASSETS   | ST. LOUIS        | ST. PAUL       | SALT LAKE CY.  | SAN ANTONIO    | SAN FRANCISCO     | SEATTLE          | TOLEDO         |
|--|------------------|----------------|----------------|----------------|-------------------|------------------|----------------|
| <b>RESERVES, CASH, AND BANK BALANCES--TOTAL</b> .....  | <b>408,534</b>   | <b>147,029</b> | <b>159,664</b> | <b>127,073</b> | <b>2,831,016</b>  | <b>467,988</b>   | <b>126,190</b> |
| Currency and coin .....  | 8,735            | 2,639          | 7,908          | 5,596          | 134,763           | 27,625           | 9,468          |
| Reserve with Federal Reserve Banks .....   | 195,727          | 57,032         | 68,088         | 51,611         | 1,417,820         | 213,343          | 55,934         |
| Demand bal. with banks in U. S. (except private banks and<br>American branches of foreign banks) ..... | 33,311           | 15,676         | 15,477         | 26,667         | 117,467           | 31,530           | 20,864         |
| Other balances with banks in the U. S. ....  | 11               | 3,000          | 1,366          | 551            | 20,821            | 859              | -              |
| Balances with banks in foreign countries .....   | 105              | 170            | 61             | 65             | 4,853             | 2,205            | 64             |
| Cash items in process of collection .....  | 170,645          | 68,512         | 66,764         | 42,583         | 1,135,292         | 192,426          | 39,860         |
| <b>OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL</b> .....  | <b>289,978</b>   | <b>104,307</b> | <b>129,152</b> | <b>204,571</b> | <b>3,218,284</b>  | <b>486,612</b>   | <b>216,007</b> |
| Direct:  |                  |                |                |                |                   |                  |                |
| Treasury bills .....   | 35,569           | 5,115          | 4,747          | 32,396         | 175,870           | 13,661           | 23,758         |
| Treasury certificates of indebtedness .....  | 45,731           | 14,441         | 8,685          | 25,594         | 279,527           | 32,054           | 813            |
| Treasury notes maturing in one year or less .....  | 21,312           | 12,629         | 18,264         | 31,477         | 298,521           | 83,942           | 4,888          |
| Other Treasury notes .....   | 46,015           | 36,632         | 46,585         | 75,643         | 863,619           | 127,963          | 83,538         |
| United States nonmarketable bonds .....  | 2,045            | 920            | 1,000          | 475            | 12,145            | 516              | 500            |
| Other bonds maturing in 1 year or less .....   | 95,620           | 4,140          | 8,086          | 15,241         | 398,710           | 57,049           | 10,259         |
| Other bonds maturing in 5 years .....  | 35,572           | 7,725          | 28,258         | 17,852         | 847,128           | 104,056          | 49,539         |
| Other bonds maturing in 5 to 10 years .....  | 7,704            | 22,677         | 13,144         | 5,853          | 316,184           | 65,101           | 32,328         |
| Other bonds maturing after 10 years .....  | 395              | 23             | 292            | 40             | 20,968            | 2,269            | 10,384         |
| Guaranteed obligations .....   | 15               | 5              | 91             | -              | 5,612             | 1                | -              |
| <b>OTHER SECURITIES--TOTAL</b> .....   | <b>110,654</b>   | <b>57,878</b>  | <b>67,419</b>  | <b>64,839</b>  | <b>1,693,940</b>  | <b>199,661</b>   | <b>32,391</b>  |
| Obligations of States and subdivisions .....   | 102,749          | 54,642         | 62,593         | 50,272         | 1,465,183         | 177,963          | 29,943         |
| Other bonds, notes, and debentures .....   | 2,895            | 1,766          | 3,169          | 13,554         | 153,356           | 17,803           | 1,413          |
| Federal Reserve bank stock .....   | 3,510            | 1,320          | 1,544          | 1,013          | 30,709            | 3,895            | 1,035          |
| Other corporate stocks .....   | 1,500            | 150            | 113            | -              | 44,692            | -                | -              |
| <b>TOTAL SECURITIES</b> .....  | <b>400,632</b>   | <b>162,185</b> | <b>196,571</b> | <b>269,410</b> | <b>4,912,224</b>  | <b>686,273</b>   | <b>248,398</b> |
| <b>LOANS AND DISCOUNTS, NET--TOTAL</b> .....   | <b>860,603</b>   | <b>302,335</b> | <b>477,499</b> | <b>232,490</b> | <b>10,402,625</b> | <b>1,176,471</b> | <b>217,918</b> |
| Valuation reserves .....   | 11,891           | 3,953          | 5,799          | 2,461          | 197,713           | 21,543           | 4,429          |
| <b>LOANS AND DISCOUNTS, GROSS--TOTAL</b> .....   | <b>872,494</b>   | <b>306,288</b> | <b>483,298</b> | <b>234,951</b> | <b>10,600,338</b> | <b>1,198,014</b> | <b>222,347</b> |
| Real estate loans--total .....   | 115,879          | 54,615         | 174,802        | 24,582         | 4,009,416         | 254,678          | 43,338         |
| Secured by farm land .....   | 64               | 41             | 2,956          | 5,500          | 117,532           | 7,050            | 174            |
| Secured by residential properties:   |                  |                |                |                |                   |                  |                |
| Insured by FHA .....   | 33,679           | 5,418          | 61,686         | 2,236          | 1,504,977         | 83,260           | 1,628          |
| Insured or guaranteed by VA .....  | 12,860           | 11,723         | 20,078         | 3,848          | 246,048           | 12,423           | 2,920          |
| Not ins. or guar. by FHA or VA .....   | 21,266           | 19,823         | 47,139         | 2,903          | 1,537,771         | 86,464           | 16,792         |
| Secured by other properties .....  | 48,010           | 17,610         | 42,943         | 10,095         | 603,088           | 65,481           | 21,824         |
| Loans to domestic com'l. and foreign banks .....   | 28,547           | 7,175          | 1,800          | 30,795         | 385,824           | 13,400           | 75             |
| Loans to other financial institutions .....  | 93,163           | 35,648         | 34,158         | 15,301         | 351,958           | 106,471          | 9,118          |
| Loans to brokers and dealers in securities .....   | 37,812           | 8,600          | 3,476          | 2,830          | 104,155           | 17,536           | 6,355          |
| Other loans for purchasing or carrying secs. ....  | 14,144           | 15,388         | 12,553         | 6,109          | 42,064            | 4,585            | 617            |
| Loans to farmers directly guar. by CCC .....   | -                | -              | -              | -              | 1,816             | 5,829            | -              |
| Other loans to farmers .....   | 782              | 1,078          | 22,349         | 5,637          | 429,149           | 62,752           | 1,342          |
| Commercial including open market paper .....   | 356,510          | 112,875        | 141,514        | 78,507         | 3,317,093         | 463,332          | 65,802         |
| Other loans to individuals--total .....  | 196,517          | 56,964         | 84,195         | 66,234         | 1,812,976         | 245,640          | 65,239         |
| Passenger automobile instalment loans .....  | 49,704           | 13,935         | 33,320         | 12,417         | 771,783           | 105,334          | 13,359         |
| Other retail consumer instalment loans .....   | 18,907           | 9,820          | 19,124         | 3,021          | 173,150           | 21,200           | 4,760          |
| Residential repair and modern instal. ....   | 37,306           | 3,758          | 13,119         | 818            | 144,384           | 36,972           | 19,500         |
| Other instal. loans for personal expenditures .....  | 7,465            | 7,964          | 8,852          | 4,998          | 265,579           | 34,040           | 7,167          |
| Single payment loans for personal expenditures .....   | 83,135           | 21,487         | 9,780          | 44,980         | 458,080           | 48,094           | 20,453         |
| All other loans (including overdrafts) .....   | 29,140           | 13,945         | 8,451          | 4,956          | 145,887           | 23,791           | 30,461         |
| <b>TOTAL LOANS AND SECURITIES</b> .....  | <b>1,261,235</b> | <b>464,520</b> | <b>674,070</b> | <b>501,900</b> | <b>15,314,849</b> | <b>1,862,744</b> | <b>466,316</b> |
| Bank premises .....  | 6,432            | 8,591          | 1,946          | 10,891         | 216,338           | 28,906           | 2,557          |
| Furniture and fixtures .....   | 1,084            | 699            | 1,751          | 1,173          | 93,880            | 6,948            | 161            |
| Real estate owned other than bank premises .....   | 229              | 215            | 99             | 688            | 2,448             | 898              | -              |
| Investments and other assets indirectly representing bank<br>premises or other real estate .....       | 100              | 1,735          | 7,740          | 8              | 27,015            | 516              | 38             |
| Customers' liability on acceptances outstanding .....  | 1,770            | 86             | -              | 10             | 180,610           | 5,503            | -              |
| Other assets .....   | 9,537            | 3,054          | 1,864          | 3,338          | 173,579           | 12,111           | 3,313          |
| <b>TOTAL ASSETS</b> .....  | <b>1,688,921</b> | <b>625,929</b> | <b>847,134</b> | <b>645,081</b> | <b>18,839,735</b> | <b>2,385,614</b> | <b>598,575</b> |

## RESERVE CITY BANKS, BY CITIES, SEPTEMBER 28, 1962

(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS  | ST. LOUIS        | ST. PAUL       | SALT LAKE CY.  | SAN ANTONIO    | SAN FRANCISCO     | SEATTLE          | TOLEDO         |
|---|------------------|----------------|----------------|----------------|-------------------|------------------|----------------|
| <b>DEMAND DEPOSITS--TOTAL</b> .....   | <b>1,154,120</b> | <b>387,577</b> | <b>421,063</b> | <b>364,032</b> | <b>7,600,309</b>  | <b>1,402,126</b> | <b>348,423</b> |
| Individuals, partnerships, and corporations .....   | 726,738          | 213,829        | 319,643        | 265,179        | 6,079,064         | 1,075,536        | 261,240        |
| Foreign Governments, central banks, etc. ....   | -                | -              | -              | 2,011          | 50,127            | 301              | -              |
| United States Government .....  | 89,157           | 30,533         | 21,099         | 11,976         | 422,019           | 83,261           | 27,490         |
| States and political subdivisions .....   | 21,400           | 40,467         | 40,405         | 19,254         | 419,723           | 154,418          | 24,357         |
| Mutual savings banks in United States .....   | -                | -              | -              | -              | 1,211             | 4,997            | -              |
| Commercial banks in United States .....   | 306,696          | 99,701         | 33,361         | 60,801         | 258,078           | 57,651           | 31,144         |
| Banks in foreign countries .....  | 1,911            | 605            | 55             | 1,313          | 73,363            | 8,906            | 467            |
| Certified and officers' checks, cash letters of credit,<br>and travelers' checks, etc. .... | 8,218            | 2,442          | 6,500          | 3,498          | 296,724           | 17,056           | 3,725          |
| <b>TIME DEPOSITS--TOTAL</b> .....   | <b>353,300</b>   | <b>169,104</b> | <b>344,085</b> | <b>226,382</b> | <b>9,166,293</b>  | <b>755,247</b>   | <b>195,178</b> |
| Savings deposits .....  | 220,073          | 101,113        | 285,454        | 143,921        | 7,153,869         | 693,316          | 161,936        |
| Accumulated for payment of personal loans .....   | -                | -              | -              | 43             | -                 | -                | 14,221         |
| Other time deposits of indiv., part., and corp. ....  | 109,141          | 66,711         | 24,422         | 22,838         | 675,543           | 44,819           | 12,850         |
| Foreign Governments, central banks, etc. ....   | 2,000            | -              | -              | 2,500          | 340,780           | 7,900            | -              |
| United States Government .....  | 2,938            | 1,280          | 1,506          | 250            | 30,582            | 1,121            | 100            |
| Postal savings .....  | 413              | -              | 489            | 17             | 171               | 1                | 55             |
| States and political subdivisions .....   | 18,735           | -              | 32,164         | 56,813         | 935,849           | 4,825            | 6,016          |
| Mutual savings banks in United States .....   | -                | -              | -              | -              | 375               | 315              | -              |
| Commercial banks in United States .....   | -                | -              | 50             | -              | 13,147            | -                | -              |
| Banks in foreign countries .....  | -                | -              | -              | -              | 15,977            | 2,950            | -              |
| <b>TOTAL DEPOSITS</b> .....   | <b>1,507,420</b> | <b>556,681</b> | <b>765,148</b> | <b>590,414</b> | <b>16,766,602</b> | <b>2,157,373</b> | <b>543,601</b> |
| Rediscounts and other borrowed money .....  | 4,400            | 7,000          | 3,000          | 5,000          | 276,550           | 3,000            | -              |
| Acceptances outstanding .....   | 1,869            | 86             | -              | 10             | 182,279           | 5,542            | -              |
| Other liabilities .....   | 21,592           | 8,827          | 15,743         | 6,279          | 375,579           | 42,457           | 14,665         |
| <b>TOTAL LIABILITIES</b> .....  | <b>1,535,281</b> | <b>572,594</b> | <b>783,891</b> | <b>601,703</b> | <b>17,601,010</b> | <b>2,208,372</b> | <b>558,266</b> |
| <b>CAPITAL ACCOUNTS--TOTAL</b> .....  | <b>153,640</b>   | <b>53,335</b>  | <b>63,243</b>  | <b>43,378</b>  | <b>1,238,725</b>  | <b>177,242</b>   | <b>40,309</b>  |
| Capital stock, notes, and debentures .....  | 49,878           | 15,000         | 20,847         | 12,075         | 323,393           | 53,116           | 16,100         |
| Surplus .....   | 67,121           | 29,000         | 30,623         | 21,675         | 700,240           | 76,698           | 18,400         |
| Undivided profits .....   | 36,296           | 9,110          | 9,488          | 9,356          | 207,910           | 46,295           | 5,493          |
| Other capital accounts .....  | 345              | 225            | 2,285          | 272            | 7,182             | 1,133            | 316            |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>1,688,921</b> | <b>625,929</b> | <b>847,134</b> | <b>645,081</b> | <b>18,839,735</b> | <b>2,385,614</b> | <b>598,575</b> |
| MEMORANDA   |                  |                |                |                |                   |                  |                |
| <b>PLEGDED ASSETS (AND SECURITIES LOANED)</b> .....   | <b>204,381</b>   | <b>112,764</b> | <b>48,562</b>  | <b>133,458</b> | <b>3,192,102</b>  | <b>423,824</b>   | <b>67,399</b>  |
| <b>CAPITAL STOCK, NOTES, AND DEBENTURES:</b>  |                  |                |                |                |                   |                  |                |
| Common stock .....  | 49,878           | 15,000         | 20,847         | 12,075         | 323,393           | 53,116           | 16,100         |
| Capital notes and debentures .....  | -                | -              | -              | -              | -                 | -                | -              |
| Preferred stock .....   | -                | -              | -              | -              | -                 | -                | -              |
| Retirable value of preferred stock .....  | -                | -              | -              | -              | -                 | -                | -              |
| <b>NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)</b>                                  | <b>950,164</b>   | <b>303,389</b> | <b>338,822</b> | <b>294,782</b> | <b>6,347,550</b>  | <b>1,178,170</b> | <b>287,699</b> |
| <b>DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4)</b> ..                                 | <b>587,622</b>   | <b>188,831</b> | <b>299,839</b> | <b>248,672</b> | <b>5,784,920</b>  | <b>1,068,788</b> | <b>249,929</b> |
| <b>PERCENTAGE OF TOTAL ASSETS:</b>  |                  |                |                |                |                   |                  |                |
| Cash and balances with other banks .....  | 24.2             | 23.5           | 18.8           | 19.7           | 15.0              | 19.6             | 21.1           |
| U. S. Gov't obligations, direct and guaranteed .....  | 17.2             | 16.7           | 15.2           | 31.7           | 17.1              | 20.4             | 36.1           |
| Other securities .....  | 6.6              | 9.2            | 8.0            | 10.1           | 9.0               | 8.4              | 5.4            |
| Loans and discounts .....   | 51.0             | 48.3           | 56.4           | 36.0           | 55.2              | 49.3             | 36.4           |
| Total capital accounts .....  | 9.1              | 8.5            | 7.5            | 6.7            | 6.6               | 7.4              | 6.7            |
| <b>NUMBER OF BANKS</b> .....  | <b>4</b>         | <b>3</b>       | <b>5</b>       | <b>5</b>       | <b>8</b>          | <b>5</b>         | <b>3</b>       |

RESERVE CITY BANKS, BY CITIES, SEPTEMBER 28, 1962  
(Amounts in thousands of dollars)

| ASSETS   | TULSA          | WASHINGTON       |  |  |  |  |  |
|--|----------------|------------------|--|--|--|--|--|
| <b>RESERVES, CASH, AND BANK BALANCES--TOTAL</b> .....  | <b>166,662</b> | <b>295,437</b>   |  |  |  |  |  |
| Currency and coin .....  | 5,362          | 21,350           |  |  |  |  |  |
| Reserve with Federal Reserve Banks .....   | 57,038         | 136,804          |  |  |  |  |  |
| Demand bal. with banks in U. S. (except private banks and<br>American branches of foreign banks) ..... | 79,266         | 39,403           |  |  |  |  |  |
| Other balances with banks in the U. S. ....  | -              | 64               |  |  |  |  |  |
| Balances with banks in foreign countries .....   | -              | 880              |  |  |  |  |  |
| Cash items in process of collection .....  | 24,996         | 96,936           |  |  |  |  |  |
| <b>OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL</b> .....  | <b>165,529</b> | <b>450,494</b>   |  |  |  |  |  |
| Direct:  |                |                  |  |  |  |  |  |
| Treasury bills .....   | 26,104         | 51,677           |  |  |  |  |  |
| Treasury certificates of indebtedness .....  | 9,082          | 29,084           |  |  |  |  |  |
| Treasury notes maturing in one year or less .....  | 28,035         | 22,420           |  |  |  |  |  |
| Other Treasury notes .....   | 42,390         | 89,600           |  |  |  |  |  |
| United States nonmarketable bonds .....  | 934            | 5,325            |  |  |  |  |  |
| Other bonds maturing in 1 year or less .....   | 6,290          | 20,329           |  |  |  |  |  |
| Other bonds maturing in 5 years .....  | 32,985         | 131,913          |  |  |  |  |  |
| Other bonds maturing in 5 to 10 years .....  | 18,299         | 99,026           |  |  |  |  |  |
| Other bonds maturing after 10 years .....  | 1,402          | 750              |  |  |  |  |  |
| Guaranteed obligations .....   | 8              | 370              |  |  |  |  |  |
| <b>OTHER SECURITIES--TOTAL</b> .....   | <b>37,010</b>  | <b>68,373</b>    |  |  |  |  |  |
| Obligations of States and subdivisions .....   | 27,618         | 57,257           |  |  |  |  |  |
| Other bonds, notes, and debentures .....   | 7,982          | 8,418            |  |  |  |  |  |
| Federal Reserve bank stock .....   | 1,410          | 2,674            |  |  |  |  |  |
| Other corporate stocks .....   | -              | 24               |  |  |  |  |  |
| <b>TOTAL SECURITIES</b> .....  | <b>202,539</b> | <b>518,867</b>   |  |  |  |  |  |
| <b>LOANS AND DISCOUNTS, NET--TOTAL</b> .....   | <b>277,502</b> | <b>727,231</b>   |  |  |  |  |  |
| Valuation reserves .....   | 3,536          | 7,432            |  |  |  |  |  |
| <b>LOANS AND DISCOUNTS, GROSS--TOTAL</b> .....   | <b>281,038</b> | <b>734,663</b>   |  |  |  |  |  |
| Real estate loans--total .....   | 33,146         | 214,736          |  |  |  |  |  |
| Secured by farm land .....   | 1,350          | 61               |  |  |  |  |  |
| Secured by residential properties:   |                |                  |  |  |  |  |  |
| Insured by FHA .....   | 5,014          | 9,350            |  |  |  |  |  |
| Insured or guaranteed by VA .....  | 1,093          | 22,890           |  |  |  |  |  |
| Not ins. or guar. by FHA or VA .....   | 8,888          | 96,605           |  |  |  |  |  |
| Secured by other properties .....  | 16,801         | 85,830           |  |  |  |  |  |
| Loans to domestic com'l. and foreign banks .....   | 6,000          | 12,350           |  |  |  |  |  |
| Loans to other financial institutions .....  | 36,416         | 110,018          |  |  |  |  |  |
| Loans to brokers and dealers in securities .....   | -              | 4,676            |  |  |  |  |  |
| Other loans for purchasing or carrying secs. ....  | 685            | 8,684            |  |  |  |  |  |
| Loans to farmers directly guar. by CCC .....   | -              | 687              |  |  |  |  |  |
| Other loans to farmers .....   | 4,467          | 96               |  |  |  |  |  |
| Commercial including open market paper .....   | 149,670        | 174,334          |  |  |  |  |  |
| Other loans to individuals--total .....  | 28,228         | 187,392          |  |  |  |  |  |
| Passenger automobile instalment loans .....  | 9,360          | 38,981           |  |  |  |  |  |
| Other retail consumer instalment loans .....   | 4,272          | 20,483           |  |  |  |  |  |
| Residential repair and modern instal. ....   | 2,510          | 20,544           |  |  |  |  |  |
| Other instal. loans for personal expenditures .....  | 3,632          | 22,718           |  |  |  |  |  |
| Single payment loans for personal expenditures .....   | 8,454          | 84,666           |  |  |  |  |  |
| All other loans (including overdrafts) .....   | 22,426         | 21,690           |  |  |  |  |  |
| <b>TOTAL LOANS AND SECURITIES</b> .....  | <b>480,041</b> | <b>1,246,098</b> |  |  |  |  |  |
| Bank premises .....  | 6,010          | 16,072           |  |  |  |  |  |
| Furniture and fixtures .....   | 843            | 4,064            |  |  |  |  |  |
| Real estate owned other than bank premises .....   | 90             | 273              |  |  |  |  |  |
| Investments and other assets indirectly representing bank<br>premises or other real estate .....       | 1,015          | 3,923            |  |  |  |  |  |
| Customers' liability on acceptances outstanding .....  | -              | 7                |  |  |  |  |  |
| Other assets .....   | 2,393          | 6,046            |  |  |  |  |  |
| <b>TOTAL ASSETS</b> .....  | <b>657,054</b> | <b>1,571,920</b> |  |  |  |  |  |

RESERVE CITY BANKS, BY CITIES, SEPTEMBER 28, 1962  
(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS  | TULSA          | WASHINGTON       |  |  |  |  |  |
|---|----------------|------------------|--|--|--|--|--|
| <b>DEMAND DEPOSITS--TOTAL</b> .....   | <b>452,836</b> | <b>1,013,219</b> |  |  |  |  |  |
| Individuals, partnerships, and corporations .....   | 321,428        | 869,170          |  |  |  |  |  |
| Foreign Governments, central banks, etc. ....   | -              | 25,643           |  |  |  |  |  |
| United States Government .....  | 25,608         | 43,308           |  |  |  |  |  |
| States and political subdivisions .....   | 23,645         | 112              |  |  |  |  |  |
| Mutual savings banks in United States .....   | -              | -                |  |  |  |  |  |
| Commercial banks in United States .....   | 78,864         | 57,576           |  |  |  |  |  |
| Banks in foreign countries .....  | 236            | 4,176            |  |  |  |  |  |
| Certified and officers' checks, cash letters of credit,<br>and travelers' checks, etc. .... | 3,055          | 13,234           |  |  |  |  |  |
| <b>TIME DEPOSITS--TOTAL</b> .....   | <b>126,767</b> | <b>413,445</b>   |  |  |  |  |  |
| Savings deposits .....  | 97,750         | 290,970          |  |  |  |  |  |
| Accumulated for payment of personal loans .....   | 955            | 6,072            |  |  |  |  |  |
| Other time deposits of indiv., part., and corp. ....  | 25,240         | 86,586           |  |  |  |  |  |
| Foreign Governments, central banks, etc. ....   | -              | 16,192           |  |  |  |  |  |
| United States Government .....  | 195            | 13,625           |  |  |  |  |  |
| Postal savings .....  | -              | -                |  |  |  |  |  |
| States and political subdivisions .....   | 2,477          | -                |  |  |  |  |  |
| Mutual savings banks in United States .....   | -              | -                |  |  |  |  |  |
| Commercial banks in United States .....   | 150            | -                |  |  |  |  |  |
| Banks in foreign countries .....  | -              | -                |  |  |  |  |  |
| <b>TOTAL DEPOSITS</b> .....   | <b>579,603</b> | <b>1,426,664</b> |  |  |  |  |  |
| Rediscunts and other borrowed money .....   | 10,000         | 8,000            |  |  |  |  |  |
| Acceptances outstanding .....   | -              | 7                |  |  |  |  |  |
| Other liabilities .....   | 5,251          | 23,707           |  |  |  |  |  |
| <b>TOTAL LIABILITIES</b> .....  | <b>594,854</b> | <b>1,458,378</b> |  |  |  |  |  |
| <b>CAPITAL ACCOUNTS--TOTAL</b> .....  | <b>62,200</b>  | <b>113,542</b>   |  |  |  |  |  |
| Capital stock, notes, and debentures .....  | 15,765         | 28,297           |  |  |  |  |  |
| Surplus .....   | 31,235         | 60,833           |  |  |  |  |  |
| Undivided profits .....   | 13,474         | 18,898           |  |  |  |  |  |
| Other capital accounts .....  | 1,726          | 5,514            |  |  |  |  |  |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>657,054</b> | <b>1,571,920</b> |  |  |  |  |  |
| MEMORANDA   |                |                  |  |  |  |  |  |
| <b>PLEGDED ASSETS (AND SECURITIES LOANED)</b> .....   | <b>96,392</b>  | <b>125,500</b>   |  |  |  |  |  |
| <b>CAPITAL STOCK, NOTES, AND DEBENTURES:</b>  |                |                  |  |  |  |  |  |
| Common stock .....  | 15,765         | 28,297           |  |  |  |  |  |
| Capital notes and debentures .....  | -              | -                |  |  |  |  |  |
| Preferred stock .....   | -              | -                |  |  |  |  |  |
| Retirable value of preferred stock .....  | -              | -                |  |  |  |  |  |
| <b>NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)</b>                                  | <b>348,574</b> | <b>876,880</b>   |  |  |  |  |  |
| <b>DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4)</b> ..                                 | <b>323,368</b> | <b>815,399</b>   |  |  |  |  |  |
| <b>PERCENTAGE OF TOTAL ASSETS:</b>  |                |                  |  |  |  |  |  |
| Cash and balances with other banks .....  | 25.4           | 18.8             |  |  |  |  |  |
| U. S. Gov't obligations, direct and guaranteed .....  | 25.2           | 28.7             |  |  |  |  |  |
| Other securities .....  | 5.6            | 4.3              |  |  |  |  |  |
| Loans and discounts .....   | 42.2           | 46.3             |  |  |  |  |  |
| Total capital accounts .....  | 9.5            | 7.2              |  |  |  |  |  |
| <b>NUMBER OF BANKS</b> .....  | <b>4</b>       | <b>5</b>         |  |  |  |  |  |

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

| ASSETS  | ARIZONA<br>(District 11) | ARIZONA<br>(District 12) | CONNECTICUT<br>(District 1) | CONNECTICUT<br>(District 2) | ILLINOIS<br>(District 7) | ILLINOIS<br>(District 8) | INDIANA<br>(District 7) | INDIANA<br>(District 8) |
|---|--------------------------|--------------------------|-----------------------------|-----------------------------|--------------------------|--------------------------|-------------------------|-------------------------|
| <b>RESERVES, CASH, AND BANK BALANCES--TOTAL</b>   | <b>18,320</b>            | <b>163,362</b>           | <b>318,967</b>              | <b>76,623</b>               | <b>2,937,402</b>         | <b>209,449</b>           | <b>661,397</b>          | <b>82,592</b>           |
| Currency and coin   | 2,420                    | 17,101                   | 33,048                      | 10,884                      | 122,780                  | 17,024                   | 64,141                  | 9,587                   |
| Reserve with Federal Reserve Banks  | 7,484                    | 67,968                   | 99,946                      | 28,186                      | 1,373,970                | 77,680                   | 232,811                 | 28,633                  |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 4,864                    | 32,990                   | 77,629                      | 11,165                      | 434,623                  | 76,887                   | 210,670                 | 35,060                  |
| Other balances with banks in the U. S.  | -                        | 83                       | 89                          | -                           | 1,668                    | 380                      | 4,188                   | 5                       |
| Balances with banks in foreign countries  | 488                      | 617                      | 104                         | 11                          | 10,375                   | -                        | 496                     | -                       |
| Cash items in process of collection   | 3,064                    | 44,603                   | 108,151                     | 26,377                      | 993,986                  | 37,478                   | 149,091                 | 9,307                   |
| <b>OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL</b>   | <b>26,550</b>            | <b>164,053</b>           | <b>290,341</b>              | <b>121,204</b>              | <b>4,347,343</b>         | <b>386,230</b>           | <b>1,110,607</b>        | <b>158,614</b>          |
| Direct:   | 494                      | 21,204                   | 55,712                      | 21,768                      | 451,457                  | 55,763                   | 124,770                 | 24,561                  |
| Treasury bills  | 2,752                    | 4,950                    | 48,079                      | 1,705                       | 136,132                  | 20,480                   | 45,891                  | 4,765                   |
| Treasury certificates of indebtedness   | 8,503                    | 12,481                   | 52,743                      | 3,248                       | 395,698                  | 37,664                   | 104,385                 | 9,099                   |
| Treasury notes maturing in one year or less   | 7,920                    | 61,431                   | 69,623                      | 52,691                      | 1,329,465                | 103,585                  | 290,947                 | 41,577                  |
| Other Treasury notes  | -                        | 25                       | 1,377                       | 660                         | 18,309                   | 5,597                    | 9,965                   | 1,559                   |
| United States nonmarketable bonds   | -                        | 16,070                   | 3,511                       | 10,062                      | 474,858                  | 18,765                   | 60,260                  | 4,847                   |
| Other bonds maturing in 1 year or less  | 3,171                    | 8,416                    | 28,581                      | 15,154                      | 705,167                  | 66,590                   | 270,440                 | 36,925                  |
| Other bonds maturing in 5 years   | 3,304                    | 37,836                   | 29,635                      | 15,902                      | 774,531                  | 71,461                   | 195,274                 | 33,629                  |
| Other bonds maturing in 5 to 10 years   | 406                      | -                        | 1,030                       | -                           | 60,972                   | 5,070                    | 8,594                   | 1,624                   |
| Other bonds maturing after 10 years   | -                        | 1,640                    | 50                          | 14                          | 754                      | 1,255                    | 81                      | 28                      |
| Guaranteed obligations  | -                        | -                        | -                           | -                           | -                        | -                        | -                       | -                       |
| <b>OTHER SECURITIES--TOTAL</b>  | <b>17,587</b>            | <b>78,817</b>            | <b>235,625</b>              | <b>50,776</b>               | <b>2,189,805</b>         | <b>133,656</b>           | <b>308,160</b>          | <b>26,427</b>           |
| Obligations of States and subdivisions  | 10,215                   | 71,686                   | 213,943                     | 47,533                      | 1,804,507                | 103,059                  | 244,156                 | 14,810                  |
| Other bonds, notes, and debentures  | 7,060                    | 4,548                    | 17,290                      | 1,224                       | 326,394                  | 28,763                   | 57,006                  | 10,556                  |
| Federal Reserve bank stock  | 312                      | 2,031                    | 3,757                       | 1,075                       | 34,163                   | 1,834                    | 6,766                   | 927                     |
| Other corporate stocks  | -                        | 552                      | 635                         | 944                         | 24,741                   | -                        | 232                     | 134                     |
| <b>TOTAL SECURITIES</b>   | <b>44,137</b>            | <b>242,870</b>           | <b>525,966</b>              | <b>171,980</b>              | <b>6,537,148</b>         | <b>519,886</b>           | <b>1,418,767</b>        | <b>185,041</b>          |
| <b>LOANS AND DISCOUNTS, NET--TOTAL</b>  | <b>84,879</b>            | <b>740,437</b>           | <b>861,778</b>              | <b>306,294</b>              | <b>7,504,289</b>         | <b>398,966</b>           | <b>1,592,161</b>        | <b>211,077</b>          |
| Valuation reserves  | 310                      | 6,480                    | 19,297                      | 5,066                       | 227,404                  | 6,693                    | 29,620                  | 2,916                   |
| <b>LOANS AND DISCOUNTS, GROSS--TOTAL</b>  | <b>85,189</b>            | <b>746,917</b>           | <b>881,075</b>              | <b>311,360</b>              | <b>7,731,693</b>         | <b>405,659</b>           | <b>1,621,781</b>        | <b>213,993</b>          |
| Real estate loans--total  | 14,939                   | 210,077                  | 180,575                     | 120,083                     | 1,179,395                | 128,808                  | 516,849                 | 70,567                  |
| Secured by farm land  | 130                      | 2,396                    | 1,793                       | 427                         | 36,992                   | 20,940                   | 35,568                  | 11,079                  |
| Secured by residential properties:  | 9,001                    | 145,728                  | 11,880                      | 19,441                      | 192,565                  | 15,037                   | 90,138                  | 5,329                   |
| Insured by FHA  | 826                      | 17,411                   | 9,110                       | 13,714                      | 72,690                   | 4,197                    | 30,553                  | 3,794                   |
| Insured or guaranteed by VA   | 3,134                    | 19,915                   | 106,019                     | 64,341                      | 562,975                  | 63,457                   | 252,065                 | 31,775                  |
| Not ins. or guar. by FHA or VA  | 1,848                    | 24,627                   | 51,773                      | 22,160                      | 314,173                  | 25,177                   | 108,525                 | 18,590                  |
| Secured by other properties   | -                        | 10,814                   | 11,070                      | 9,000                       | 129,917                  | 6,600                    | 11,890                  | 2,500                   |
| Loans to domestic com'l. and foreign banks  | 2,209                    | 27,229                   | 24,647                      | 5,357                       | 787,373                  | 9,541                    | 99,037                  | 4,949                   |
| Loans to other financial institutions   | 2,500                    | 37,612                   | 7,375                       | 6,650                       | 292,880                  | 500                      | 21,148                  | -                       |
| Loans to brokers and dealers in securities  | -                        | 646                      | 8,165                       | 468                         | 214,202                  | 13,918                   | 12,305                  | 913                     |
| Other loans for purchasing or carrying secs.  | -                        | 19                       | -                           | -                           | 609                      | 269                      | 202                     | 54                      |
| Loans to farmers directly guar. by CCC  | 3,013                    | 115,997                  | 5,819                       | -                           | 198,266                  | 51,395                   | 67,789                  | 11,944                  |
| Other loans to farmers  | 28,151                   | 174,068                  | 308,966                     | 57,517                      | 3,339,039                | 78,522                   | 398,944                 | 58,465                  |
| Commercial including open market paper  | 34,002                   | 166,442                  | 303,624                     | 100,863                     | 1,263,761                | 107,143                  | 457,613                 | 62,776                  |
| Other loans to individuals--total   | 14,583                   | 65,560                   | 84,906                      | 24,350                      | 365,847                  | 37,607                   | 163,184                 | 23,648                  |
| Passenger automobile instalment loans   | 2,003                    | 17,595                   | 12,930                      | 5,240                       | 137,814                  | 11,082                   | 28,519                  | 6,337                   |
| Other retail consumer instalment loans  | 3,504                    | 17,101                   | 20,199                      | 11,073                      | 106,871                  | 3,316                    | 62,917                  | 9,903                   |
| Residential repair and modern instal.   | 3,408                    | 45,802                   | 73,003                      | 18,830                      | 139,108                  | 12,264                   | 59,616                  | 7,992                   |
| Other instal. loans for personal expenditures   | 10,504                   | 20,384                   | 112,586                     | 41,370                      | 514,121                  | 42,874                   | 143,377                 | 14,896                  |
| Single payment loans for personal expenditures  | 375                      | 4,013                    | 30,834                      | 11,422                      | 326,251                  | 8,963                    | 36,004                  | 1,825                   |
| All other loans (including overdrafts)  | -                        | -                        | -                           | -                           | -                        | -                        | -                       | -                       |
| <b>TOTAL LOANS AND SECURITIES</b>   | <b>129,016</b>           | <b>983,307</b>           | <b>1,387,744</b>            | <b>478,274</b>              | <b>14,041,437</b>        | <b>918,852</b>           | <b>3,010,928</b>        | <b>396,118</b>          |
| Bank premises   | 3,075                    | 17,225                   | 24,203                      | 10,307                      | 67,333                   | 7,888                    | 36,056                  | 4,737                   |
| Furniture and fixtures  | 856                      | 6,549                    | 5,699                       | 2,300                       | 22,578                   | 2,547                    | 8,267                   | 1,497                   |
| Real estate owned other than bank premises  | 23                       | 1,800                    | 200                         | 51                          | 7,701                    | 700                      | 1,182                   | 253                     |
| Investments and other assets indirectly representing bank premises or other real estate       | -                        | 5,909                    | 330                         | -                           | 18,757                   | 214                      | 1,563                   | 224                     |
| Customers' liability on acceptances outstanding   | 843                      | 2,282                    | -                           | -                           | 65,122                   | 14                       | 178                     | -                       |
| Other assets  | 920                      | 10,366                   | 5,151                       | 1,970                       | 94,289                   | 2,303                    | 15,702                  | 2,195                   |
| <b>TOTAL ASSETS</b>   | <b>153,053</b>           | <b>1,190,800</b>         | <b>1,742,294</b>            | <b>569,525</b>              | <b>17,254,619</b>        | <b>1,141,967</b>         | <b>3,735,273</b>        | <b>487,616</b>          |



ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962

(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS  | ARIZONA<br>(District 11) | ARIZONA<br>(District 12) | CONNECTICUT<br>(District 1) | CONNECTICUT<br>(District 2) | ILLINOIS<br>(District 7) | ILLINOIS<br>(District 8) | INDIANA<br>(District 7) | INDIANA<br>(District 8) |
|---|--------------------------|--------------------------|-----------------------------|-----------------------------|--------------------------|--------------------------|-------------------------|-------------------------|
| <b>DEMAND DEPOSITS--TOTAL</b> .....   | <b>79,825</b>            | <b>601,440</b>           | <b>1,173,089</b>            | <b>310,399</b>              | <b>9,614,322</b>         | <b>658,621</b>           | <b>2,162,304</b>        | <b>284,998</b>          |
| Individuals, partnerships, and corporations .....   | 65,248                   | 487,394                  | 959,234                     | 257,347                     | 6,871,778                | 437,910                  | 1,612,755               | 218,592                 |
| Foreign Governments, central banks, etc. ....   | -                        | 745                      | -                           | -                           | 10,324                   | -                        | -                       | -                       |
| United States Government .....  | 3,533                    | 24,585                   | 84,739                      | 23,020                      | 642,594                  | 22,624                   | 125,597                 | 14,028                  |
| States and political subdivisions .....   | 8,936                    | 64,976                   | 78,394                      | 16,786                      | 647,871                  | 89,323                   | 269,524                 | 34,095                  |
| Mutual savings banks in United States .....   | -                        | -                        | 22,241                      | 5,996                       | 1,424                    | -                        | 119                     | 183                     |
| Commercial banks in United States .....   | -                        | 9,277                    | 16,420                      | 2,524                       | 1,243,545                | 103,977                  | 129,218                 | 16,285                  |
| Banks in foreign countries .....  | 464                      | 3,027                    | 38                          | -                           | 41,829                   | -                        | 741                     | -                       |
| Certified and officers' checks, cash letters of credit,<br>and travelers' checks, etc. .... | 1,644                    | 11,436                   | 12,023                      | 4,726                       | 154,957                  | 4,787                    | 24,350                  | 1,815                   |
| <b>TIME DEPOSITS--TOTAL</b> .....   | <b>56,416</b>            | <b>474,990</b>           | <b>320,412</b>              | <b>199,777</b>              | <b>5,761,943</b>         | <b>375,393</b>           | <b>1,172,142</b>        | <b>146,358</b>          |
| Savings deposits .....  | 46,484                   | 406,551                  | 274,260                     | 186,730                     | 4,556,674                | 216,459                  | 993,264                 | 102,005                 |
| Accumulated for payment of personal loans .....   | -                        | 72                       | 8                           | -                           | 46,591                   | -                        | 683                     | 9                       |
| Other time deposits of indiv., part., and corp. ....  | 4,609                    | 38,919                   | 17,501                      | 7,537                       | 888,483                  | 125,762                  | 139,024                 | 38,327                  |
| Foreign Governments, central banks, etc. ....   | -                        | 4,000                    | -                           | -                           | 122,020                  | -                        | -                       | -                       |
| United States Government .....  | 35                       | 1,495                    | 1,895                       | 65                          | 7,368                    | 53                       | 2,175                   | 249                     |
| Postal savings .....  | -                        | 27                       | -                           | 5                           | 2,889                    | 44                       | 950                     | 20                      |
| States and political subdivisions .....   | 5,288                    | 23,926                   | 26,748                      | 5,440                       | 119,007                  | 33,075                   | 35,336                  | 5,723                   |
| Mutual savings banks in United States .....   | -                        | -                        | -                           | -                           | -                        | -                        | 10                      | -                       |
| Commercial banks in United States .....   | -                        | -                        | -                           | -                           | 6,211                    | -                        | 700                     | 25                      |
| Banks in foreign countries .....  | -                        | -                        | -                           | -                           | 12,700                   | -                        | -                       | -                       |
| <b>TOTAL DEPOSITS</b> .....   | <b>136,241</b>           | <b>1,076,430</b>         | <b>1,493,501</b>            | <b>510,176</b>              | <b>15,376,265</b>        | <b>1,034,014</b>         | <b>3,334,446</b>        | <b>431,356</b>          |
| Rediscunts and other borrowed money .....   | -                        | 1,750                    | 6,100                       | -                           | 120,284                  | -                        | 18,400                  | 1,980                   |
| Acceptances outstanding .....   | 843                      | 2,282                    | -                           | -                           | 65,314                   | 14                       | 269                     | -                       |
| Other liabilities .....   | 4,009                    | 26,357                   | 85,683                      | 18,702                      | 286,779                  | 7,454                    | 74,835                  | 9,402                   |
| <b>TOTAL LIABILITIES</b> .....  | <b>141,093</b>           | <b>1,106,819</b>         | <b>1,585,284</b>            | <b>528,878</b>              | <b>15,848,642</b>        | <b>1,041,482</b>         | <b>3,427,950</b>        | <b>442,738</b>          |
| <b>CAPITAL ACCOUNTS--TOTAL</b> .....  | <b>11,960</b>            | <b>83,981</b>            | <b>157,010</b>              | <b>40,647</b>               | <b>1,405,977</b>         | <b>100,485</b>           | <b>307,323</b>          | <b>44,878</b>           |
| Capital stock, notes, and debentures .....  | 4,400                    | 23,589                   | 46,327                      | 14,215                      | 470,529                  | 21,625                   | 79,965                  | 11,484                  |
| Surplus .....   | 6,000                    | 44,107                   | 78,877                      | 21,601                      | 668,524                  | 39,560                   | 146,192                 | 19,564                  |
| Undivided profits .....   | 1,560                    | 13,903                   | 29,227                      | 4,258                       | 190,130                  | 30,740                   | 73,114                  | 11,803                  |
| Other capital accounts .....  | -                        | 2,382                    | 2,579                       | 573                         | 76,794                   | 8,560                    | 7,902                   | 2,027                   |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>153,053</b>           | <b>1,190,800</b>         | <b>1,742,294</b>            | <b>569,525</b>              | <b>17,254,619</b>        | <b>1,141,967</b>         | <b>3,735,273</b>        | <b>487,616</b>          |
| <b>MEMORANDA</b>  |                          |                          |                             |                             |                          |                          |                         |                         |
| <b>PLEGDED ASSETS (AND SECURITIES LOANED)</b> .....   | <b>27,852</b>            | <b>185,118</b>           | <b>134,383</b>              | <b>29,762</b>               | <b>1,672,566</b>         | <b>82,749</b>            | <b>277,350</b>          | <b>30,752</b>           |
| <b>CAPITAL STOCK, NOTES, AND DEBENTURES:</b>  |                          |                          |                             |                             |                          |                          |                         |                         |
| Common stock .....  | 4,400                    | 23,589                   | 46,327                      | 14,215                      | 470,029                  | 21,625                   | 79,965                  | 11,484                  |
| Capital notes and debentures .....  | -                        | -                        | -                           | -                           | -                        | -                        | 150                     | -                       |
| Preferred stock .....   | -                        | -                        | -                           | -                           | 500                      | -                        | -                       | -                       |
| Retirable value of preferred stock .....  | -                        | -                        | -                           | -                           | 500                      | -                        | -                       | -                       |
| <b>NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)</b>                                  | <b>71,897</b>            | <b>523,847</b>           | <b>987,309</b>              | <b>272,857</b>              | <b>8,185,713</b>         | <b>544,256</b>           | <b>1,802,543</b>        | <b>240,631</b>          |
| <b>DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4)</b> ..                                 | <b>73,228</b>            | <b>522,975</b>           | <b>963,779</b>              | <b>258,478</b>              | <b>6,734,197</b>         | <b>494,542</b>           | <b>1,758,398</b>        | <b>245,378</b>          |
| <b>PERCENTAGE OF TOTAL ASSETS:</b>  |                          |                          |                             |                             |                          |                          |                         |                         |
| Cash and balances with other banks .....  | 12.0                     | 13.7                     | 18.3                        | 13.5                        | 17.0                     | 18.3                     | 17.7                    | 16.9                    |
| U. S. Gov't obligations, direct and guaranteed .....  | 17.3                     | 13.8                     | 16.7                        | 21.3                        | 25.2                     | 33.8                     | 29.7                    | 32.5                    |
| Other securities .....  | 11.5                     | 6.6                      | 13.5                        | 8.9                         | 12.7                     | 11.7                     | 8.2                     | 5.4                     |
| Loans and discounts .....   | 55.5                     | 62.2                     | 49.5                        | 53.8                        | 43.5                     | 34.9                     | 42.6                    | 43.3                    |
| Total capital accounts .....  | 7.8                      | 7.1                      | 9.0                         | 7.1                         | 8.1                      | 8.8                      | 8.2                     | 9.2                     |
| <b>NUMBER OF BANKS</b> .....  | <b>1</b>                 | <b>3</b>                 | <b>26</b>                   | <b>3</b>                    | <b>378</b>               | <b>146</b>               | <b>169</b>              | <b>56</b>               |

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

| ASSETS  | KENTUCKY<br>(District 4) | KENTUCKY<br>(District 8) | LOUISIANA<br>(District 6) | LOUISIANA<br>(District 11) | MICHIGAN<br>(District 7) | MICHIGAN<br>(District 9) | MISSISSIPPI<br>(District 6) | MISSISSIPPI<br>(District 8) |
|---|--------------------------|--------------------------|---------------------------|----------------------------|--------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>RESERVES, CASH, AND BANK BALANCES--TOTAL</b>   | <b>84,923</b>            | <b>250,220</b>           | <b>407,752</b>            | <b>91,278</b>              | <b>1,366,155</b>         | <b>33,301</b>            | <b>123,867</b>              | <b>20,084</b>               |
| Currency and coin   | 10,937                   | 14,079                   | 23,886                    | 9,044                      | 121,031                  | 5,568                    | 9,880                       | 2,443                       |
| Reserve with Federal Reserve Banks  | 32,325                   | 90,233                   | 155,089                   | 25,084                     | 571,567                  | 12,131                   | 33,890                      | 5,515                       |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 36,785                   | 57,368                   | 95,420                    | 34,626                     | 213,951                  | 13,889                   | 49,847                      | 10,645                      |
| Other balances with banks in the U. S.  | -                        | 10                       | 584                       | 250                        | 2,198                    | 52                       | 800                         | 500                         |
| Balances with banks in foreign countries  | -                        | 32                       | 207                       | -                          | 9,234                    | 11                       | -                           | -                           |
| Cash items in process of collection   | 4,876                    | 88,498                   | 132,566                   | 22,274                     | 448,174                  | 1,650                    | 29,450                      | 981                         |
| <b>OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL</b>   | <b>153,345</b>           | <b>284,269</b>           | <b>521,878</b>            | <b>101,543</b>             | <b>2,461,228</b>         | <b>87,614</b>            | <b>122,027</b>              | <b>25,099</b>               |
| Direct:   | 21,327                   | 15,148                   | 40,269                    | 38,284                     | 178,550                  | 15,502                   | 20,800                      | 2,529                       |
| Treasury bills  | 3,644                    | 13,272                   | 33,657                    | 7,368                      | 157,588                  | 3,856                    | 6,295                       | 304                         |
| Treasury certificates of indebtedness   | 9,453                    | 34,417                   | 98,469                    | 7,250                      | 205,486                  | 4,820                    | 11,391                      | 1,862                       |
| Treasury notes maturing in one year or less   | 31,004                   | 115,008                  | 104,904                   | 20,465                     | 788,594                  | 22,268                   | 33,574                      | 6,491                       |
| Other Treasury notes  | 1,049                    | 716                      | 2,999                     | 199                        | 12,086                   | 1,204                    | 1,163                       | 572                         |
| United States nonmarketable bonds   | 9,963                    | 11,935                   | 46,872                    | 3,270                      | 134,726                  | 6,168                    | 6,593                       | 1,135                       |
| Other bonds maturing in 1 year or less  | 34,083                   | 58,038                   | 95,261                    | 10,871                     | 416,332                  | 14,183                   | 18,891                      | 4,856                       |
| Other bonds maturing in 5 years   | 39,840                   | 35,077                   | 85,474                    | 13,760                     | 496,595                  | 18,608                   | 22,638                      | 6,761                       |
| Other bonds maturing in 5 to 10 years   | 2,982                    | 658                      | 13,808                    | 76                         | 68,628                   | 918                      | 682                         | 589                         |
| Other bonds maturing after 10 years   | -                        | -                        | 165                       | -                          | 2,643                    | 87                       | -                           | -                           |
| Guaranteed obligations  | -                        | -                        | -                         | -                          | -                        | -                        | -                           | -                           |
| <b>OTHER SECURITIES--TOTAL</b>  | <b>46,796</b>            | <b>93,141</b>            | <b>152,798</b>            | <b>48,047</b>              | <b>1,129,508</b>         | <b>38,661</b>            | <b>78,424</b>               | <b>14,055</b>               |
| Obligations of States and subdivisions  | 36,846                   | 80,948                   | 143,645                   | 39,811                     | 1,080,349                | 32,560                   | 73,314                      | 12,518                      |
| Other bonds, notes, and debentures  | 8,799                    | 9,383                    | 5,664                     | 6,994                      | 32,807                   | 5,624                    | 3,599                       | 1,333                       |
| Federal Reserve bank stock  | 1,103                    | 2,717                    | 3,455                     | 1,232                      | 15,521                   | 477                      | 1,505                       | 204                         |
| Other corporate stocks  | 48                       | 93                       | 34                        | 10                         | 831                      | -                        | 6                           | -                           |
| <b>TOTAL SECURITIES</b>   | <b>200,141</b>           | <b>377,410</b>           | <b>674,676</b>            | <b>149,590</b>             | <b>3,590,736</b>         | <b>126,275</b>           | <b>200,451</b>              | <b>39,154</b>               |
| <b>LOANS AND DISCOUNTS, NET--TOTAL</b>  | <b>254,903</b>           | <b>477,400</b>           | <b>803,675</b>            | <b>223,994</b>             | <b>4,211,457</b>         | <b>106,576</b>           | <b>291,332</b>              | <b>36,707</b>               |
| Valuation reserves  | 3,495                    | 9,797                    | 10,214                    | 2,376                      | 69,608                   | 1,832                    | 5,818                       | 693                         |
| <b>LOANS AND DISCOUNTS, GROSS--TOTAL</b>  | <b>258,398</b>           | <b>487,197</b>           | <b>813,889</b>            | <b>226,370</b>             | <b>4,281,065</b>         | <b>108,408</b>           | <b>297,150</b>              | <b>37,400</b>               |
| Real estate loans--total  | 86,754                   | 72,906                   | 151,887                   | 29,380                     | 1,670,708                | 57,939                   | 44,421                      | 7,809                       |
| Secured by farm land  | 14,356                   | 10,727                   | 4,255                     | 3,630                      | 38,635                   | 1,638                    | 4,880                       | 1,927                       |
| Secured by residential properties:  |                          |                          |                           |                            |                          |                          |                             |                             |
| Insured by FHA  | 1,215                    | 1,871                    | 12,112                    | 4,108                      | 538,004                  | 8,605                    | 1,291                       | 174                         |
| Insured or guaranteed by VA   | 2,797                    | 1,014                    | 8,461                     | 1,714                      | 167,078                  | 2,173                    | 405                         | -                           |
| Not ins. or guar. by FHA or VA  | 40,326                   | 34,022                   | 52,134                    | 9,410                      | 614,513                  | 32,137                   | 17,868                      | 3,073                       |
| Secured by other properties   | 28,060                   | 25,272                   | 74,925                    | 10,518                     | 312,478                  | 13,386                   | 19,977                      | 2,635                       |
| Loans to domestic com'l. and foreign banks  | 1,500                    | 8,098                    | 18,552                    | 1,000                      | 32,005                   | 1,000                    | -                           | -                           |
| Loans to other financial institutions   | 2,923                    | 52,327                   | 55,571                    | 13,670                     | 212,794                  | 1,367                    | 15,733                      | 741                         |
| Loans to brokers and dealers in securities  | 591                      | 12,049                   | 8,431                     | 2,354                      | 25,016                   | -                        | 7,925                       | 100                         |
| Other loans for purchasing or carrying secs.  | 1,148                    | 5,724                    | 1,499                     | 10,910                     | 42,823                   | 1,194                    | 5,819                       | 247                         |
| Loans to farmers directly guar. by CCC  | 4                        | 122                      | -                         | 37                         | 1,285                    | -                        | 147                         | 331                         |
| Other loans to farmers  | 23,319                   | 21,526                   | 9,423                     | 11,007                     | 70,078                   | 2,122                    | 13,553                      | 4,149                       |
| Commercial including open market paper  | 58,853                   | 159,985                  | 361,997                   | 106,649                    | 977,731                  | 19,280                   | 122,569                     | 11,351                      |
| Other loans to individuals--total   | 75,979                   | 143,075                  | 182,146                   | 48,408                     | 1,163,132                | 23,321                   | 77,715                      | 11,231                      |
| Passenger automobile instalment loans   | 21,980                   | 25,664                   | 30,955                    | 21,975                     | 461,757                  | 9,115                    | 18,050                      | 2,443                       |
| Other retail consumer instalment loans  | 6,499                    | 8,165                    | 7,228                     | 3,977                      | 192,464                  | 3,131                    | 15,902                      | 1,990                       |
| Residential repair and modern instal.   | 6,132                    | 14,605                   | 11,743                    | 3,758                      | 168,294                  | 2,110                    | 4,856                       | 431                         |
| Other instal. loans for personal expenditures   | 12,170                   | 17,521                   | 36,940                    | 10,796                     | 93,313                   | 3,162                    | 20,921                      | 2,461                       |
| Single payment loans for personal expenditures  | 29,198                   | 77,120                   | 95,280                    | 7,902                      | 247,304                  | 5,803                    | 17,986                      | 3,906                       |
| All other loans (including overdrafts)  | 7,327                    | 11,385                   | 24,383                    | 2,955                      | 85,493                   | 2,185                    | 9,268                       | 1,441                       |
| <b>TOTAL LOANS AND SECURITIES</b>   | <b>455,044</b>           | <b>854,810</b>           | <b>1,478,351</b>          | <b>373,584</b>             | <b>7,802,193</b>         | <b>232,851</b>           | <b>491,783</b>              | <b>75,861</b>               |
| Bank premises   | 5,040                    | 7,044                    | 18,209                    | 5,241                      | 82,638                   | 1,955                    | 11,984                      | 909                         |
| Furniture and fixtures  | 1,484                    | 2,969                    | 4,231                     | 1,143                      | 16,730                   | 719                      | 2,239                       | 260                         |
| Real estate owned other than bank premises  | 641                      | 200                      | 788                       | 137                        | 3,777                    | 286                      | 320                         | 94                          |
| Investments and other assets indirectly representing bank premises or other real estate       | -                        | 1,175                    | 2,318                     | -                          | 8,505                    | 71                       | 500                         | -                           |
| Customers' liability on acceptances outstanding   | 31                       | 82                       | 1,350                     | -                          | 2,961                    | -                        | -                           | -                           |
| Other assets  | 735                      | 4,610                    | 8,515                     | 2,751                      | 49,710                   | 137                      | 3,128                       | 75                          |
| <b>TOTAL ASSETS</b>   | <b>547,898</b>           | <b>1,121,110</b>         | <b>1,921,514</b>          | <b>474,134</b>             | <b>9,332,669</b>         | <b>269,320</b>           | <b>633,821</b>              | <b>97,283</b>               |

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962

(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS  | KENTUCKY<br>(District 4) | KENTUCKY<br>(District 8) | LOUISIANA<br>(District 6) | LOUISIANA<br>(District 11) | MICHIGAN<br>(District 7) | MICHIGAN<br>(District 9) | MISSISSIPPI<br>(District 6) | MISSISSIPPI<br>(District 8) |
|---|--------------------------|--------------------------|---------------------------|----------------------------|--------------------------|--------------------------|-----------------------------|-----------------------------|
| <b>DEMAND DEPOSITS--TOTAL</b> .....   | <b>313,742</b>           | <b>804,469</b>           | <b>1,245,682</b>          | <b>274,926</b>             | <b>4,067,442</b>         | <b>103,087</b>           | <b>403,175</b>              | <b>61,441</b>               |
| Individuals, partnerships, and corporations .....   | 259,938                  | 574,951                  | 844,686                   | 208,566                    | 3,054,669                | 78,587                   | 240,393                     | 46,520                      |
| Foreign Governments, central banks, etc. ....   | -                        | -                        | 1,729                     | -                          | 23                       | -                        | -                           | -                           |
| United States Government .....  | 15,351                   | 45,893                   | 57,983                    | 10,609                     | 380,200                  | 7,502                    | 15,199                      | 2,054                       |
| States and political subdivisions .....   | 32,027                   | 36,663                   | 162,620                   | 27,914                     | 313,003                  | 15,072                   | 79,024                      | 11,575                      |
| Mutual savings banks in United States .....   | -                        | 1                        | -                         | -                          | -                        | -                        | -                           | -                           |
| Commercial banks in United States .....   | 4,028                    | 140,809                  | 164,701                   | 25,022                     | 245,617                  | 257                      | 66,603                      | 945                         |
| Banks in foreign countries .....  | -                        | 40                       | 3,671                     | -                          | 8,959                    | -                        | 44                          | -                           |
| Certified and officers' checks, cash letters of credit,<br>and travelers' checks, etc. .... | 2,398                    | 6,112                    | 10,292                    | 2,815                      | 64,971                   | 1,669                    | 1,912                       | 347                         |
| <b>TIME DEPOSITS--TOTAL</b> .....   | <b>176,343</b>           | <b>190,244</b>           | <b>488,616</b>            | <b>135,213</b>             | <b>4,382,911</b>         | <b>139,215</b>           | <b>159,232</b>              | <b>27,324</b>               |
| Savings deposits .....  | 146,049                  | 112,132                  | 363,960                   | 121,100                    | 3,475,070                | 92,085                   | 90,508                      | 12,059                      |
| Accumulated for payment of personal loans .....   | 3,377                    | 598                      | 3,268                     | 278                        | 1,527                    | 148                      | 1,155                       | 6                           |
| Other time deposits of indiv., part., and corp. ....  | 19,499                   | 69,432                   | 70,835                    | 10,357                     | 553,258                  | 43,514                   | 55,691                      | 13,732                      |
| Foreign Governments, central banks, etc. ....   | -                        | -                        | 1,500                     | -                          | -                        | -                        | -                           | -                           |
| United States Government .....  | 141                      | 1,132                    | 1,968                     | 87                         | 2,472                    | 79                       | 719                         | 682                         |
| Postal savings .....  | -                        | 15                       | 47                        | 10                         | 30                       | 20                       | -                           | -                           |
| States and political subdivisions .....   | 7,152                    | 6,935                    | 44,696                    | 3,361                      | 347,749                  | 3,369                    | 271                         | 845                         |
| Mutual savings banks in United States .....   | -                        | -                        | -                         | -                          | -                        | -                        | -                           | -                           |
| Commercial banks in United States .....   | 125                      | -                        | 2,342                     | 20                         | 2,305                    | -                        | 10,888                      | -                           |
| Banks in foreign countries .....  | -                        | -                        | -                         | -                          | 500                      | -                        | -                           | -                           |
| <b>TOTAL DEPOSITS</b> .....   | <b>490,085</b>           | <b>994,713</b>           | <b>1,734,298</b>          | <b>410,139</b>             | <b>8,450,353</b>         | <b>242,302</b>           | <b>562,407</b>              | <b>88,765</b>               |
| Rediscunts and other borrowed money .....   | 1,125                    | 275                      | 6,936                     | 2,000                      | 36,750                   | -                        | 9,000                       | -                           |
| Acceptances outstanding .....   | 31                       | 82                       | 1,361                     | -                          | 2,961                    | -                        | -                           | -                           |
| Other liabilities .....   | 4,190                    | 14,490                   | 20,018                    | 15,135                     | 172,972                  | 1,108                    | 8,738                       | 268                         |
| <b>TOTAL LIABILITIES</b> .....  | <b>495,431</b>           | <b>1,009,560</b>         | <b>1,762,613</b>          | <b>427,274</b>             | <b>8,663,036</b>         | <b>243,410</b>           | <b>580,145</b>              | <b>89,033</b>               |
| <b>CAPITAL ACCOUNTS--TOTAL</b> .....  | <b>52,467</b>            | <b>111,550</b>           | <b>158,901</b>            | <b>46,860</b>              | <b>669,633</b>           | <b>25,910</b>            | <b>53,676</b>               | <b>8,250</b>                |
| Capital stock, notes, and debentures .....  | 13,260                   | 29,105                   | 35,813                    | 14,785                     | 196,188                  | 6,238                    | 13,245                      | 2,000                       |
| Surplus .....   | 23,738                   | 61,471                   | 83,532                    | 26,260                     | 321,854                  | 9,674                    | 37,439                      | 4,788                       |
| Undivided profits .....   | 14,167                   | 19,828                   | 38,774                    | 5,735                      | 135,021                  | 5,991                    | 2,502                       | 1,316                       |
| Other capital accounts .....  | 1,302                    | 1,146                    | 782                       | 80                         | 16,570                   | 4,007                    | 490                         | 146                         |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>547,898</b>           | <b>1,121,110</b>         | <b>1,921,514</b>          | <b>474,134</b>             | <b>9,332,669</b>         | <b>269,320</b>           | <b>633,821</b>              | <b>97,283</b>               |
| <b>MEMORANDA</b>  |                          |                          |                           |                            |                          |                          |                             |                             |
| <b>PLEGDED ASSETS (AND SECURITIES LOANED)</b> .....   | <b>62,739</b>            | <b>106,828</b>           | <b>375,942</b>            | <b>77,148</b>              | <b>767,739</b>           | <b>15,925</b>            | <b>123,298</b>              | <b>18,377</b>               |
| <b>CAPITAL STOCK, NOTES, AND DEBENTURES:</b>  |                          |                          |                           |                            |                          |                          |                             |                             |
| Common stock .....  | 13,260                   | 29,105                   | 35,813                    | 14,785                     | 193,303                  | 6,238                    | 13,245                      | 2,000                       |
| Capital notes and debentures .....  | -                        | -                        | -                         | -                          | -                        | -                        | -                           | -                           |
| Preferred stock .....   | -                        | -                        | -                         | -                          | 2,885                    | -                        | -                           | -                           |
| Retirable value of preferred stock .....  | -                        | -                        | -                         | -                          | 2,885                    | -                        | -                           | -                           |
| <b>NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)</b>                                  | <b>272,081</b>           | <b>658,603</b>           | <b>1,017,696</b>          | <b>218,026</b>             | <b>3,405,317</b>         | <b>87,548</b>            | <b>323,878</b>              | <b>49,815</b>               |
| <b>DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4)</b> ..                                 | <b>289,487</b>           | <b>529,269</b>           | <b>890,432</b>            | <b>217,021</b>             | <b>2,993,451</b>         | <b>93,678</b>            | <b>291,923</b>              | <b>57,461</b>               |
| <b>PERCENTAGE OF TOTAL ASSETS:</b>  |                          |                          |                           |                            |                          |                          |                             |                             |
| Cash and balances with other banks .....  | 15.5                     | 22.3                     | 21.2                      | 19.3                       | 14.6                     | 12.4                     | 19.5                        | 20.6                        |
| U. S. Gov't obligations, direct and guaranteed .....  | 28.0                     | 25.4                     | 27.2                      | 21.4                       | 26.4                     | 32.5                     | 19.3                        | 25.8                        |
| Other securities .....  | 8.5                      | 8.3                      | 8.0                       | 10.1                       | 12.1                     | 14.4                     | 12.4                        | 14.4                        |
| Loans and discounts .....   | 46.5                     | 42.6                     | 41.8                      | 47.2                       | 45.1                     | 39.6                     | 46.0                        | 37.7                        |
| Total capital accounts .....  | 9.6                      | 9.9                      | 8.3                       | 9.9                        | 7.2                      | 9.6                      | 8.5                         | 8.5                         |
| <b>NUMBER OF BANKS</b> .....  | <b>53</b>                | <b>46</b>                | <b>37</b>                 | <b>17</b>                  | <b>175</b>               | <b>39</b>                | <b>22</b>                   | <b>12</b>                   |

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962

(Amounts in thousands of dollars)

| ASSETS  | MISSOURI<br>(District 8) | MISSOURI<br>(District 10) | NEW JERSEY<br>(District 2) | NEW JERSEY<br>(District 3) | NEW MEXICO<br>(District 10) | NEW MEXICO<br>(District 11) | OKLAHOMA<br>(District 10) | OKLAHOMA<br>(District 11) |
|---|--------------------------|---------------------------|----------------------------|----------------------------|-----------------------------|-----------------------------|---------------------------|---------------------------|
| <b>RESERVES, CASH, AND BANK BALANCES—TOTAL</b>  | <b>638,925</b>           | <b>447,863</b>            | <b>837,981</b>             | <b>232,797</b>             | <b>75,024</b>               | <b>46,005</b>               | <b>574,927</b>            | <b>13,759</b>             |
| Currency and coin   | 30,654                   | 13,860                    | 89,982                     | 32,503                     | 7,103                       | 5,759                       | 29,258                    | 1,574                     |
| Reserve with Federal Reserve Banks  | 287,465                  | 158,579                   | 339,500                    | 96,741                     | 26,933                      | 14,891                      | 206,062                   | 3,278                     |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 129,951                  | 74,818                    | 174,980                    | 71,797                     | 27,991                      | 21,604                      | 260,005                   | 8,177                     |
| Other balances with banks in the U. S.  | 231                      | 1                         | 10,965                     | 1,083                      | -                           | -                           | 600                       | 26                        |
| Balances with banks in foreign countries  | 105                      | 341                       | 87                         | -                          | -                           | -                           | -                         | -                         |
| Cash items in process of collection   | 190,519                  | 200,264                   | 222,467                    | 30,673                     | 12,997                      | 3,751                       | 79,002                    | 704                       |
| <b>OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL</b>  | <b>725,218</b>           | <b>363,617</b>            | <b>1,431,777</b>           | <b>465,325</b>             | <b>125,689</b>              | <b>57,289</b>               | <b>664,411</b>            | <b>13,467</b>             |
| Direct:   |                          |                           |                            |                            |                             |                             |                           |                           |
| Treasury bills  | 99,261                   | 28,250                    | 147,237                    | 64,663                     | 24,077                      | 8,319                       | 106,204                   | 1,750                     |
| Treasury certificates of indebtedness   | 65,554                   | 21,087                    | 66,594                     | 28,513                     | 2,304                       | 100                         | 34,164                    | 404                       |
| Treasury notes maturing in one year or less   | 60,071                   | 39,829                    | 129,331                    | 38,744                     | 7,249                       | 4,410                       | 63,310                    | 1,540                     |
| Other Treasury notes  | 168,831                  | 109,269                   | 348,072                    | 85,577                     | 36,021                      | 12,118                      | 192,770                   | 3,083                     |
| United States nonmarketable bonds   | 5,933                    | 721                       | 9,842                      | 3,865                      | 1,182                       | 363                         | 4,697                     | 53                        |
| Other bonds maturing in 1 year or less  | 111,784                  | 34,670                    | 52,116                     | 23,633                     | 5,433                       | 1,932                       | 43,355                    | 1,389                     |
| Other bonds maturing in 5 years   | 134,761                  | 52,657                    | 231,196                    | 86,503                     | 27,268                      | 16,187                      | 112,930                   | 2,295                     |
| Other bonds maturing in 5 to 10 years   | 73,504                   | 74,474                    | 392,943                    | 121,240                    | 21,593                      | 10,866                      | 100,725                   | 2,688                     |
| Other bonds maturing after 10 years   | 5,374                    | 2,594                     | 50,940                     | 12,231                     | 1,381                       | 2,175                       | 6,193                     | 258                       |
| Guaranteed obligations  | 145                      | 66                        | 3,506                      | 356                        | -                           | -                           | 63                        | 7                         |
| <b>OTHER SECURITIES—TOTAL</b>   | <b>244,674</b>           | <b>156,613</b>            | <b>936,472</b>             | <b>221,194</b>             | <b>12,616</b>               | <b>19,894</b>               | <b>235,317</b>            | <b>8,041</b>              |
| Obligations of States and subdivisions  | 213,643                  | 136,769                   | 812,550                    | 179,009                    | 11,148                      | 17,481                      | 194,334                   | 7,732                     |
| Other bonds, notes, and debentures  | 23,155                   | 15,168                    | 106,167                    | 39,076                     | 785                         | 2,026                       | 35,801                    | 212                       |
| Federal Reserve bank stock  | 5,891                    | 3,604                     | 10,998                     | 3,102                      | 659                         | 356                         | 4,812                     | 97                        |
| Other corporate stocks  | 1,985                    | 1,072                     | 6,757                      | 7                          | 24                          | 31                          | 370                       | -                         |
| <b>TOTAL SECURITIES</b>   | <b>969,892</b>           | <b>520,230</b>            | <b>2,368,249</b>           | <b>686,519</b>             | <b>138,305</b>              | <b>77,183</b>               | <b>899,728</b>            | <b>21,508</b>             |
| <b>LOANS AND DISCOUNTS, NET—TOTAL</b>   | <b>1,477,689</b>         | <b>769,671</b>            | <b>2,924,147</b>           | <b>745,909</b>             | <b>194,187</b>              | <b>96,857</b>               | <b>1,086,241</b>          | <b>27,145</b>             |
| Valuation reserves  | 21,302                   | 10,005                    | 61,695                     | 30,229                     | 4,371                       | 2,360                       | 14,469                    | 378                       |
| <b>LOANS AND DISCOUNTS, GROSS—TOTAL</b>   | <b>1,498,991</b>         | <b>779,676</b>            | <b>2,985,842</b>           | <b>776,138</b>             | <b>198,558</b>              | <b>99,217</b>               | <b>1,100,710</b>          | <b>27,523</b>             |
| Real estate loans—total   | 372,169                  | 134,886                   | 1,242,245                  | 322,611                    | 42,530                      | 12,488                      | 165,643                   | 6,907                     |
| Secured by farm land  | 17,532                   | 6,125                     | 7,628                      | 6,142                      | 1,485                       | 1,466                       | 23,923                    | 2,350                     |
| Secured by residential properties:  |                          |                           |                            |                            |                             |                             |                           |                           |
| Insured by FHA  | 101,028                  | 33,491                    | 314,426                    | 40,607                     | 5,078                       | 1,703                       | 14,442                    | 231                       |
| Insured or guaranteed by VA   | 32,173                   | 8,406                     | 176,172                    | 13,755                     | 2,702                       | 957                         | 4,104                     | 20                        |
| Not ins. or guar. by FHA or VA  | 124,222                  | 39,584                    | 534,583                    | 143,189                    | 14,332                      | 4,537                       | 52,986                    | 3,037                     |
| Secured by other properties   | 97,214                   | 47,280                    | 209,436                    | 118,918                    | 18,933                      | 3,825                       | 70,188                    | 1,269                     |
| Loans to domestic com'l. and foreign banks  | 29,905                   | 31,378                    | 46,763                     | 300                        | 15,000                      | -                           | 15,300                    | 1                         |
| Loans to other financial institutions   | 114,318                  | 70,044                    | 100,831                    | 23,252                     | 8,318                       | 1,275                       | 76,553                    | -                         |
| Loans to brokers and dealers in securities  | 41,592                   | 9,473                     | 98,483                     | 23,722                     | 1,000                       | 50                          | 19,023                    | -                         |
| Other loans for purchasing or carrying secs.  | 23,595                   | 5,828                     | 22,705                     | 2,116                      | 4,987                       | 287                         | 8,558                     | 20                        |
| Loans to farmers directly guar. by CCC  | 390                      | 15,443                    | -                          | 64                         | -                           | 1,344                       | 12,022                    | -                         |
| Other loans to farmers  | 45,706                   | 44,944                    | 10,135                     | 7,777                      | 7,398                       | 30,840                      | 99,074                    | 7,130                     |
| Commercial including open market paper  | 477,617                  | 270,952                   | 618,066                    | 167,808                    | 69,293                      | 28,902                      | 422,818                   | 5,805                     |
| Other loans to individuals—total  | 358,719                  | 170,627                   | 810,828                    | 208,354                    | 47,382                      | 23,030                      | 243,464                   | 7,483                     |
| Passenger automobile instalment loans   | 110,634                  | 45,521                    | 237,187                    | 64,355                     | 15,901                      | 10,867                      | 100,842                   | 3,718                     |
| Other retail consumer instalment loans  | 34,469                   | 11,643                    | 57,314                     | 14,229                     | 2,697                       | 2,068                       | 27,239                    | 971                       |
| Residential repair and modern instal.   | 50,337                   | 13,137                    | 72,861                     | 20,670                     | 5,340                       | 1,226                       | 15,224                    | 804                       |
| Other instal. loans for personal expenditures   | 24,185                   | 10,167                    | 156,664                    | 41,949                     | 10,380                      | 3,766                       | 35,241                    | 932                       |
| Single payment loans for personal expenditures  | 139,094                  | 90,159                    | 286,802                    | 67,151                     | 13,064                      | 5,103                       | 66,918                    | 1,058                     |
| All other loans (including overdrafts)  | 34,980                   | 26,101                    | 35,786                     | 20,134                     | 2,650                       | 1,001                       | 38,255                    | 177                       |
| <b>TOTAL LOANS AND SECURITIES</b>   | <b>2,447,581</b>         | <b>1,289,901</b>          | <b>5,292,396</b>           | <b>1,432,428</b>           | <b>332,492</b>              | <b>174,040</b>              | <b>1,985,969</b>          | <b>48,653</b>             |
| Bank premises   | 18,585                   | 13,530                    | 54,867                     | 15,384                     | 4,038                       | 2,291                       | 26,630                    | 197                       |
| Furniture and fixtures  | 5,530                    | 1,369                     | 19,865                     | 6,269                      | 952                         | 967                         | 6,989                     | 269                       |
| Real estate owned other than bank premises  | 1,230                    | 507                       | 1,244                      | 930                        | 256                         | 284                         | 1,010                     | 86                        |
| Investments and other assets indirectly representing bank premises or other real estate       | 2,446                    | 1,229                     | 1,055                      | 1,083                      | -                           | 250                         | 5,467                     | -                         |
| Customers' liability on acceptances outstanding   | 1,784                    | 175                       | 714                        | -                          | -                           | -                           | 20                        | -                         |
| Other assets  | 14,342                   | 6,904                     | 33,063                     | 7,248                      | 1,499                       | 244                         | 7,503                     | 41                        |
| <b>TOTAL ASSETS</b>   | <b>3,130,423</b>         | <b>1,761,478</b>          | <b>6,241,185</b>           | <b>1,696,139</b>           | <b>414,261</b>              | <b>224,081</b>              | <b>2,608,515</b>          | <b>63,005</b>             |

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, SEPTEMBER 28, 1962

(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS   | MISSOURI<br>(District 8) | MISSOURI<br>(District 10) | NEW JERSEY<br>(District 2) | NEW JERSEY<br>(District 3) | NEW MEXICO<br>(District 10) | NEW MEXICO<br>(District 11) | OKLAHOMA<br>(District 10) | OKLAHOMA<br>(District 11) |
|--|--------------------------|---------------------------|----------------------------|----------------------------|-----------------------------|-----------------------------|---------------------------|---------------------------|
| <b>DEMAND DEPOSITS--TOTAL</b>  | <b>1,919,316</b>         | <b>1,220,787</b>          | <b>2,921,542</b>           | <b>836,272</b>             | <b>249,917</b>              | <b>151,594</b>              | <b>1,719,865</b>          | <b>33,744</b>             |
| Individuals, partnerships, and corporations  | 1,386,592                | 757,626                   | 2,355,677                  | 642,968                    | 163,732                     | 122,816                     | 1,215,881                 | 25,783                    |
| Foreign Governments, central banks, etc.   | -                        | -                         | 7                          | 88                         | -                           | -                           | -                         | -                         |
| United States Government   | 121,940                  | 52,358                    | 179,132                    | 54,648                     | 22,195                      | 5,227                       | 88,672                    | 698                       |
| States and political subdivisions  | 66,836                   | 33,846                    | 264,084                    | 125,033                    | 48,233                      | 19,666                      | 183,544                   | 4,910                     |
| Mutual savings banks in United States  | -                        | -                         | 19,802                     | 534                        | -                           | -                           | -                         | -                         |
| Commercial banks in United States  | 324,762                  | 360,509                   | 51,017                     | 5,199                      | 12,098                      | 1,600                       | 213,915                   | 1,813                     |
| Banks in foreign countries   | 1,911                    | 2,143                     | 699                        | -                          | -                           | -                           | 370                       | -                         |
| Certified and officers' checks, cash letters of credit,<br>and travelers' checks, etc. | 17,275                   | 14,305                    | 51,124                     | 7,802                      | 3,659                       | 2,285                       | 17,483                    | 540                       |
| <b>TIME DEPOSITS--TOTAL</b>  | <b>896,761</b>           | <b>353,693</b>            | <b>2,697,475</b>           | <b>693,134</b>             | <b>127,734</b>              | <b>52,619</b>               | <b>582,525</b>            | <b>23,179</b>             |
| Savings deposits   | 573,026                  | 250,437                   | 2,451,398                  | 598,442                    | 100,408                     | 37,015                      | 434,257                   | 17,953                    |
| Accumulated for payment of personal loans  | 2,329                    | -                         | 1,601                      | -                          | 1                           | -                           | 6,964                     | -                         |
| Other time deposits of indiv., part., and corp.  | 274,588                  | 94,652                    | 183,710                    | 62,694                     | 14,348                      | 6,481                       | 113,870                   | 4,076                     |
| Foreign Governments, central banks, etc.   | 2,000                    | -                         | 1,000                      | -                          | -                           | 51                          | -                         | -                         |
| United States Government   | 3,508                    | 39                        | 1,480                      | 1,921                      | 480                         | 925                         | 2,893                     | 6                         |
| Postal savings   | 447                      | 7                         | -                          | -                          | 11                          | -                           | 91                        | -                         |
| States and political subdivisions  | 40,473                   | 8,528                     | 57,179                     | 29,843                     | 12,011                      | 8,147                       | 23,661                    | 649                       |
| Mutual savings banks in United States  | -                        | -                         | 32                         | -                          | -                           | -                           | -                         | -                         |
| Commercial banks in United States  | 390                      | 30                        | 1,050                      | 234                        | 475                         | -                           | 789                       | 495                       |
| Banks in foreign countries   | -                        | -                         | 25                         | -                          | -                           | -                           | -                         | -                         |
| <b>TOTAL DEPOSITS</b>  | <b>2,816,077</b>         | <b>1,574,480</b>          | <b>5,619,017</b>           | <b>1,529,406</b>           | <b>377,651</b>              | <b>204,213</b>              | <b>2,302,390</b>          | <b>56,923</b>             |
| Rediscounts and other borrowed money   | 5,400                    | 1,800                     | 12,470                     | 3,075                      | 1,000                       | -                           | 38,350                    | -                         |
| Acceptances outstanding  | 1,883                    | 175                       | 714                        | -                          | -                           | -                           | 26                        | -                         |
| Other liabilities  | 37,347                   | 17,686                    | 147,735                    | 33,660                     | 6,484                       | 1,179                       | 20,133                    | 589                       |
| <b>TOTAL LIABILITIES</b>   | <b>2,860,707</b>         | <b>1,594,141</b>          | <b>5,779,936</b>           | <b>1,566,141</b>           | <b>385,135</b>              | <b>205,392</b>              | <b>2,360,899</b>          | <b>57,512</b>             |
| <b>CAPITAL ACCOUNTS--TOTAL</b>   | <b>269,716</b>           | <b>167,337</b>            | <b>461,249</b>             | <b>129,998</b>             | <b>29,126</b>               | <b>18,689</b>               | <b>247,616</b>            | <b>5,493</b>              |
| Capital stock, notes, and debentures   | 81,674                   | 54,060                    | 136,719                    | 39,055                     | 11,044                      | 5,887                       | 65,400                    | 1,105                     |
| Surplus  | 114,877                  | 66,100                    | 235,019                    | 64,319                     | 10,905                      | 5,986                       | 96,395                    | 2,115                     |
| Undivided profits  | 71,750                   | 36,757                    | 79,547                     | 23,869                     | 4,769                       | 4,369                       | 81,961                    | 1,984                     |
| Other capital accounts   | 1,395                    | 10,420                    | 9,964                      | 2,755                      | 2,408                       | 2,447                       | 3,860                     | 289                       |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b>  | <b>3,130,423</b>         | <b>1,761,478</b>          | <b>6,241,185</b>           | <b>1,696,139</b>           | <b>414,261</b>              | <b>224,081</b>              | <b>2,608,515</b>          | <b>63,005</b>             |
| <b>MEMORANDA</b>   |                          |                           |                            |                            |                             |                             |                           |                           |
| <b>PLEGGED ASSETS (AND SECURITIES LOANED)</b>  | <b>349,368</b>           | <b>148,380</b>            | <b>341,794</b>             | <b>157,869</b>             | <b>92,593</b>               | <b>49,278</b>               | <b>480,367</b>            | <b>7,419</b>              |
| <b>CAPITAL STOCK, NOTES, AND DEBENTURES:</b>   |                          |                           |                            |                            |                             |                             |                           |                           |
| Common stock   | 81,294                   | 54,060                    | 131,506                    | 39,055                     | 11,044                      | 5,887                       | 65,400                    | 1,105                     |
| Capital notes and debentures   | 250                      | -                         | 5,125                      | -                          | -                           | -                           | -                         | -                         |
| Preferred stock  | 150                      | -                         | 88                         | -                          | -                           | -                           | -                         | -                         |
| Retirable value of preferred stock   | 150                      | -                         | 176                        | -                          | -                           | -                           | -                         | -                         |
| <b>NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)</b>                             | <b>1,598,846</b>         | <b>945,788</b>            | <b>2,524,095</b>           | <b>733,802</b>             | <b>208,929</b>              | <b>126,239</b>              | <b>1,380,858</b>          | <b>24,863</b>             |
| <b>DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4)</b>                               | <b>1,282,095</b>         | <b>607,656</b>            | <b>2,468,926</b>           | <b>745,752</b>             | <b>202,627</b>              | <b>141,016</b>              | <b>1,338,276</b>          | <b>30,529</b>             |
| <b>PERCENTAGE OF TOTAL ASSETS:</b>   |                          |                           |                            |                            |                             |                             |                           |                           |
| Cash and balances with other banks   | 20.4                     | 25.4                      | 13.4                       | 13.7                       | 18.1                        | 20.5                        | 22.0                      | 21.8                      |
| U. S. Gov't obligations, direct and guaranteed   | 23.2                     | 20.6                      | 22.9                       | 27.4                       | 30.3                        | 25.6                        | 25.5                      | 21.4                      |
| Other securities   | 7.8                      | 8.9                       | 15.0                       | 13.0                       | 3.0                         | 8.9                         | 9.0                       | 12.8                      |
| Loans and discounts  | 47.2                     | 43.7                      | 46.9                       | 44.0                       | 46.9                        | 43.2                        | 41.6                      | 43.1                      |
| Total capital accounts   | 8.6                      | 9.5                       | 7.4                        | 7.7                        | 7.0                         | 8.3                         | 9.5                       | 8.7                       |
| <b>NUMBER OF BANKS</b>   | <b>125</b>               | <b>46</b>                 | <b>126</b>                 | <b>75</b>                  | <b>11</b>                   | <b>27</b>                   | <b>213</b>                | <b>14</b>                 |

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

| ASSETS  | PENNSYLVANIA<br>(District 3) | PENNSYLVANIA<br>(District 4) | TENNESSEE<br>(District 6) | TENNESSEE<br>(District 8) | WEST VIRGINIA<br>(District 4) | WEST VIRGINIA<br>(District 5) | WISCONSIN<br>(District 7) | WISCONSIN<br>(District 9) |
|---|------------------------------|------------------------------|---------------------------|---------------------------|-------------------------------|-------------------------------|---------------------------|---------------------------|
| <b>RESERVES, CASH, AND BANK BALANCES--TOTAL</b>   | <b>1,652,797</b>             | <b>838,293</b>               | <b>390,616</b>            | <b>240,303</b>            | <b>27,869</b>                 | <b>181,744</b>                | <b>556,026</b>            | <b>40,718</b>             |
| Currency and coin   | 137,726                      | 68,582                       | 32,401                    | 14,006                    | 3,493                         | 22,987                        | 37,302                    | 4,907                     |
| Reserve with Federal Reserve Banks  | 658,172                      | 423,496                      | 131,856                   | 88,563                    | 8,545                         | 57,743                        | 208,114                   | 15,616                    |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 306,795                      | 100,659                      | 132,194                   | 64,628                    | 13,564                        | 78,016                        | 120,232                   | 18,289                    |
| Other balances with banks in the U. S.  | 8,031                        | 772                          | 60                        | 151                       | -                             | 130                           | 156                       | -                         |
| Balances with banks in foreign countries  | 7,924                        | 1,578                        | -                         | 280                       | -                             | -                             | 1,946                     | 53                        |
| Cash items in process of collection   | 534,149                      | 243,206                      | 94,105                    | 72,675                    | 2,267                         | 22,868                        | 188,276                   | 1,853                     |
| <b>OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL</b>   | <b>2,003,898</b>             | <b>1,365,871</b>             | <b>482,483</b>            | <b>177,074</b>            | <b>47,638</b>                 | <b>349,698</b>                | <b>820,724</b>            | <b>105,895</b>            |
| Direct:   |                              |                              |                           |                           |                               |                               |                           |                           |
| Treasury bills  | 142,100                      | 148,815                      | 91,015                    | 17,916                    | 8,843                         | 43,713                        | 72,826                    | 18,775                    |
| Treasury certificates of indebtedness   | 91,344                       | 39,191                       | 22,891                    | 21,926                    | 2,228                         | 15,574                        | 48,136                    | 3,813                     |
| Treasury notes maturing in one year or less   | 157,870                      | 155,732                      | 74,706                    | 34,773                    | 2,215                         | 22,404                        | 127,983                   | 9,339                     |
| Other Treasury notes  | 564,957                      | 583,501                      | 107,002                   | 42,194                    | 7,981                         | 75,808                        | 211,610                   | 30,153                    |
| United States nonmarketable bonds   | 18,334                       | 5,680                        | 1,615                     | 889                       | 585                           | 2,844                         | 4,772                     | 1,256                     |
| Other bonds maturing in 1 year or less  | 137,679                      | 31,623                       | 30,979                    | 4,045                     | 5,334                         | 21,609                        | 81,015                    | 2,685                     |
| Other bonds maturing in 5 years   | 359,692                      | 203,758                      | 98,125                    | 25,318                    | 9,334                         | 71,003                        | 134,333                   | 20,815                    |
| Other bonds maturing in 5 to 10 years   | 463,688                      | 183,245                      | 53,141                    | 29,768                    | 10,808                        | 87,669                        | 132,186                   | 18,438                    |
| Other bonds maturing after 10 years   | 64,694                       | 14,057                       | 2,657                     | 245                       | 310                           | 9,001                         | 7,745                     | 612                       |
| Guaranteed obligations  | 3,540                        | 269                          | 352                       | -                         | -                             | 73                            | 118                       | 9                         |
| <b>OTHER SECURITIES--TOTAL</b>  | <b>860,197</b>               | <b>954,877</b>               | <b>168,007</b>            | <b>62,824</b>             | <b>13,622</b>                 | <b>75,460</b>                 | <b>225,460</b>            | <b>29,857</b>             |
| Obligations of States and subdivisions  | 662,538                      | 914,748                      | 133,320                   | 52,732                    | 11,842                        | 64,904                        | 180,761                   | 20,823                    |
| Other bonds, notes, and debentures  | 161,772                      | 23,513                       | 30,866                    | 7,748                     | 1,355                         | 8,301                         | 39,671                    | 8,530                     |
| Federal Reserve bank stock  | 21,553                       | 15,670                       | 3,467                     | 2,323                     | 425                           | 2,200                         | 4,943                     | 504                       |
| Other corporate stocks  | 14,334                       | 946                          | 354                       | 21                        | -                             | 55                            | 85                        | -                         |
| <b>TOTAL SECURITIES</b>   | <b>2,864,095</b>             | <b>2,320,748</b>             | <b>650,490</b>            | <b>239,898</b>            | <b>61,260</b>                 | <b>425,158</b>                | <b>1,046,184</b>          | <b>135,752</b>            |
| <b>LOANS AND DISCOUNTS, NET--TOTAL</b>  | <b>4,908,973</b>             | <b>2,326,482</b>             | <b>841,706</b>            | <b>587,324</b>            | <b>56,746</b>                 | <b>418,138</b>                | <b>1,393,979</b>          | <b>119,009</b>            |
| Valuation reserves  | 110,214                      | 45,551                       | 21,298                    | 6,761                     | 829                           | 8,469                         | 33,969                    | 2,794                     |
| <b>LOANS AND DISCOUNTS, GROSS--TOTAL</b>  | <b>5,019,187</b>             | <b>2,372,033</b>             | <b>863,004</b>            | <b>594,085</b>            | <b>57,575</b>                 | <b>426,607</b>                | <b>1,427,948</b>          | <b>121,803</b>            |
| Real estate loans--total  | 1,317,291                    | 719,955                      | 117,614                   | 67,948                    | 19,426                        | 149,427                       | 468,591                   | 51,449                    |
| Secured by farm land  | 68,317                       | 16,403                       | 13,785                    | 4,483                     | 610                           | 8,446                         | 19,452                    | 6,550                     |
| Secured by residential properties:  |                              |                              |                           |                           |                               |                               |                           |                           |
| Insured by FHA  | 126,862                      | 74,047                       | 2,033                     | 3,851                     | 504                           | 20,638                        | 65,640                    | 9,081                     |
| Insured or guaranteed by VA   | 109,921                      | 99,793                       | 3,367                     | 875                       | 875                           | 4,822                         | 60,074                    | 3,516                     |
| Not ins. or guar. by FHA or VA  | 650,485                      | 343,125                      | 57,263                    | 24,615                    | 10,648                        | 77,531                        | 225,146                   | 22,277                    |
| Secured by other properties   | 561,706                      | 186,587                      | 41,166                    | 34,770                    | 6,789                         | 37,990                        | 98,279                    | 10,245                    |
| Loans to domestic com'l. and foreign banks  | 28,612                       | 2,400                        | 5,520                     | 8,988                     | -                             | 3,775                         | 10,007                    | -                         |
| Loans to other financial institutions   | 281,485                      | 67,308                       | 62,652                    | 48,613                    | 1,199                         | 10,189                        | 82,426                    | 2,962                     |
| Loans to brokers and dealers in securities  | 77,748                       | 17,907                       | 5,810                     | 32,209                    | -                             | 1,905                         | 31,049                    | 2,005                     |
| Other loans for purchasing or carrying secs.  | 74,931                       | 17,152                       | 23,280                    | 6,845                     | 5,136                         | 2,208                         | 11,782                    | 2,401                     |
| Loans to farmers directly guar. by CCC  | 51                           | -                            | 926                       | 10,109                    | -                             | -                             | 10                        | -                         |
| Other loans to farmers  | 81,937                       | 11,550                       | 24,313                    | 20,568                    | 259                           | 7,261                         | 28,854                    | 12,585                    |
| Commercial including open market paper  | 1,699,223                    | 954,610                      | 307,609                   | 227,893                   | 10,445                        | 84,021                        | 421,932                   | 23,786                    |
| Other loans to individuals--total   | 1,289,580                    | 521,548                      | 293,789                   | 163,025                   | 19,542                        | 162,718                       | 308,116                   | 22,917                    |
| Passenger automobile instalment loans   | 414,858                      | 142,573                      | 95,643                    | 20,364                    | 8,229                         | 68,356                        | 101,786                   | 9,251                     |
| Other retail consumer instalment loans  | 120,891                      | 26,475                       | 34,399                    | 12,623                    | 1,395                         | 12,306                        | 22,121                    | 2,675                     |
| Residential repair and modern instal.   | 119,534                      | 75,055                       | 24,100                    | 13,554                    | 2,207                         | 10,698                        | 27,030                    | 2,198                     |
| Other instal. loans for personal expenditures   | 260,656                      | 117,775                      | 32,690                    | 17,382                    | 3,707                         | 31,967                        | 34,060                    | 3,338                     |
| Single payment loans for personal expenditures  | 373,641                      | 159,670                      | 106,957                   | 99,102                    | 4,004                         | 39,391                        | 123,119                   | 5,455                     |
| All other loans (including overdrafts)  | 168,329                      | 59,603                       | 21,491                    | 7,887                     | 1,568                         | 5,103                         | 65,181                    | 3,698                     |
| <b>TOTAL LOANS AND SECURITIES</b>   | <b>7,773,068</b>             | <b>4,647,230</b>             | <b>1,492,196</b>          | <b>827,222</b>            | <b>118,006</b>                | <b>843,296</b>                | <b>2,440,163</b>          | <b>254,761</b>            |
| Bank premises   | 96,010                       | 50,654                       | 18,489                    | 10,633                    | 175                           | 8,514                         | 24,273                    | 3,266                     |
| Furniture and fixtures  | 27,258                       | 14,340                       | 4,364                     | 697                       | 310                           | 3,509                         | 6,881                     | 1,275                     |
| Real estate owned other than bank premises  | 4,001                        | 1,148                        | 670                       | 138                       | 140                           | 781                           | 1,690                     | 171                       |
| Investments and other assets indirectly representing bank premises or other real estate       | 11,598                       | 1,659                        | -                         | 3                         | 389                           | 1,696                         | 4,810                     | 50                        |
| Customers' liability on acceptances outstanding   | 20,475                       | 111                          | 44                        | 2,161                     | -                             | -                             | 274                       | 3                         |
| Other assets  | 38,866                       | 30,114                       | 6,374                     | 3,705                     | 380                           | 3,717                         | 17,806                    | 1,111                     |
| <b>TOTAL ASSETS</b>   | <b>9,624,073</b>             | <b>5,583,549</b>             | <b>1,912,753</b>          | <b>1,084,862</b>          | <b>147,269</b>                | <b>1,043,257</b>              | <b>3,051,923</b>          | <b>301,355</b>            |

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

| LIABILITIES AND CAPITAL ACCOUNTS  | PENNSYLVANIA<br>(District 3) | PENNSYLVANIA<br>(District 4) | TENNESSEE<br>(District 6) | TENNESSEE<br>(District 8) | WEST VIRGINIA<br>(District 4) | WEST VIRGINIA<br>(District 5) | WISCONSIN<br>(District 7) | WISCONSIN<br>(District 9) |
|---|------------------------------|------------------------------|---------------------------|---------------------------|-------------------------------|-------------------------------|---------------------------|---------------------------|
| <b>DEMAND DEPOSITS--TOTAL</b> .....   | <b>5,111,110</b>             | <b>2,805,381</b>             | <b>1,095,047</b>          | <b>643,468</b>            | <b>85,362</b>                 | <b>588,564</b>                | <b>1,590,547</b>          | <b>137,218</b>            |
| Individuals, partnerships, and corporations .....   | 3,971,181                    | 2,221,133                    | 697,212                   | 379,709                   | 65,301                        | 419,714                       | 1,194,187                 | 110,229                   |
| Foreign Governments, central banks, etc. ....   | 5,297                        | 32                           | -                         | -                         | -                             | -                             | 3                         | -                         |
| United States Government .....  | 306,193                      | 198,716                      | 57,552                    | 25,564                    | 5,378                         | 28,994                        | 106,772                   | 7,751                     |
| States and political subdivisions .....   | 271,672                      | 166,577                      | 138,347                   | 58,591                    | 11,307                        | 98,098                        | 90,355                    | 13,750                    |
| Mutual savings banks in United States .....   | 30,525                       | 2,917                        | -                         | -                         | -                             | -                             | 350                       | 233                       |
| Commercial banks in United States .....   | 447,408                      | 190,404                      | 194,977                   | 173,446                   | 2,381                         | 35,265                        | 180,589                   | 3,718                     |
| Banks in foreign countries .....  | 25,927                       | 4,351                        | -                         | 2,348                     | -                             | -                             | 2,826                     | -                         |
| Certified and officers' checks, cash letters of credit,<br>and travelers' checks, etc. .... | 52,907                       | 21,251                       | 6,959                     | 3,810                     | 995                           | 6,493                         | 15,465                    | 1,537                     |
| <b>TIME DEPOSITS--TOTAL</b> .....   | <b>3,368,899</b>             | <b>2,080,871</b>             | <b>637,204</b>            | <b>309,937</b>            | <b>39,060</b>                 | <b>334,225</b>                | <b>1,170,035</b>          | <b>137,259</b>            |
| Savings deposits .....  | 2,719,498                    | 1,646,443                    | 520,415                   | 216,673                   | 35,855                        | 309,224                       | 875,449                   | 100,008                   |
| Accumulated for payment of personal loans .....   | 3,142                        | 2,121                        | -                         | -                         | 1,795                         | 34                            | -                         | 294                       |
| Other time deposits of indiv., part., and corp. ....  | 455,918                      | 317,460                      | 75,418                    | 70,692                    | 1,121                         | 23,175                        | 247,324                   | 35,325                    |
| Foreign Governments, central banks, etc. ....   | 53,219                       | 415                          | 2,000                     | -                         | -                             | -                             | -                         | -                         |
| United States Government .....  | 2,991                        | 778                          | 885                       | 388                       | -                             | -                             | -                         | -                         |
| Postal savings .....  | 534                          | 172                          | 160                       | -                         | 30                            | 480                           | 1,400                     | 23                        |
| States and political subdivisions .....   | 126,017                      | 113,119                      | 36,748                    | 21,919                    | 259                           | 899                           | 801                       | 179                       |
| Mutual savings banks in United States .....   | 650                          | -                            | 10                        | -                         | -                             | -                             | 42,269                    | 1,430                     |
| Commercial banks in United States .....   | 2,080                        | 313                          | 1,568                     | 165                       | -                             | 164                           | 2,642                     | -                         |
| Banks in foreign countries .....  | 4,850                        | 50                           | -                         | 100                       | -                             | -                             | 150                       | -                         |
| <b>TOTAL DEPOSITS</b> .....   | <b>8,480,009</b>             | <b>4,886,252</b>             | <b>1,732,251</b>          | <b>953,405</b>            | <b>124,422</b>                | <b>922,789</b>                | <b>2,760,582</b>          | <b>274,477</b>            |
| Rediscounts and other borrowed money .....  | 25,030                       | 11,100                       | 125                       | 21,750                    | -                             | 725                           | 7,027                     | -                         |
| Acceptances outstanding .....   | 21,163                       | 111                          | 44                        | 2,161                     | -                             | 3                             | 274                       | 3                         |
| Other liabilities .....   | 185,494                      | 86,411                       | 35,688                    | 15,159                    | 2,735                         | 14,631                        | 53,656                    | 3,266                     |
| <b>TOTAL LIABILITIES</b> .....  | <b>8,711,696</b>             | <b>4,983,874</b>             | <b>1,768,108</b>          | <b>992,475</b>            | <b>127,157</b>                | <b>938,148</b>                | <b>2,821,539</b>          | <b>277,746</b>            |
| <b>CAPITAL ACCOUNTS--TOTAL</b> .....  | <b>912,377</b>               | <b>599,675</b>               | <b>144,645</b>            | <b>92,387</b>             | <b>20,112</b>                 | <b>105,109</b>                | <b>230,384</b>            | <b>23,609</b>             |
| Capital stock, notes, and debentures .....  | 216,049                      | 145,642                      | 46,893                    | 24,035                    | 4,735                         | 23,999                        | 58,238                    | 5,919                     |
| Surplus .....   | 502,493                      | 376,770                      | 68,864                    | 53,375                    | 9,420                         | 49,336                        | 106,684                   | 10,963                    |
| Undivided profits .....   | 181,993                      | 73,180                       | 25,477                    | 13,699                    | 4,600                         | 26,761                        | 56,019                    | 5,926                     |
| Other capital accounts .....  | 11,842                       | 4,083                        | 3,411                     | 1,278                     | 1,357                         | 5,013                         | 8,343                     | 801                       |
| <b>TOTAL LIABILITIES AND CAPITAL ACCOUNTS</b> .....   | <b>9,624,073</b>             | <b>5,583,549</b>             | <b>1,912,753</b>          | <b>1,084,862</b>          | <b>147,269</b>                | <b>1,043,257</b>              | <b>3,051,923</b>          | <b>301,355</b>            |
| MEMORANDA   |                              |                              |                           |                           |                               |                               |                           |                           |
| <b>PLEGGED ASSETS (AND SECURITIES LOANED)</b> .....   | <b>1,162,724</b>             | <b>784,128</b>               | <b>258,272</b>            | <b>138,386</b>            | <b>22,855</b>                 | <b>172,728</b>                | <b>204,969</b>            | <b>15,169</b>             |
| <b>CAPITAL STOCK, NOTES, AND DEBENTURES:</b>  |                              |                              |                           |                           |                               |                               |                           |                           |
| Common stock .....  | 215,999                      | 145,642                      | 46,893                    | 24,035                    | 4,735                         | 23,999                        | 58,238                    | 5,919                     |
| Capital notes and debentures .....  | -                            | -                            | -                         | -                         | -                             | -                             | 100                       | -                         |
| Preferred stock .....   | 50                           | -                            | -                         | -                         | -                             | -                             | 1,000                     | -                         |
| Retirable value of preferred stock .....  | 50                           | -                            | -                         | -                         | -                             | -                             | 1,000                     | -                         |
| <b>NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)</b>                                  | <b>4,270,166</b>             | <b>2,461,516</b>             | <b>868,748</b>            | <b>506,165</b>            | <b>69,531</b>                 | <b>487,680</b>                | <b>1,282,039</b>          | <b>117,076</b>            |
| <b>DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4)</b> ..                                 | <b>3,823,360</b>             | <b>2,173,055</b>             | <b>748,413</b>            | <b>371,783</b>            | <b>75,336</b>                 | <b>501,437</b>                | <b>1,114,910</b>          | <b>123,896</b>            |
| <b>PERCENTAGE OF TOTAL ASSETS:</b>  |                              |                              |                           |                           |                               |                               |                           |                           |
| Cash and balances with other banks .....  | 17.2                         | 15.0                         | 20.4                      | 22.2                      | 18.9                          | 17.4                          | 18.2                      | 13.5                      |
| U. S. Gov't obligations, direct and guaranteed .....  | 20.8                         | 24.5                         | 25.2                      | 16.3                      | 32.3                          | 33.5                          | 26.9                      | 35.1                      |
| Other securities .....  | 8.9                          | 17.1                         | 8.8                       | 5.8                       | 9.2                           | 7.2                           | 7.4                       | 9.9                       |
| Loans and discounts .....   | 51.0                         | 41.7                         | 44.0                      | 54.1                      | 38.5                          | 40.1                          | 45.7                      | 39.5                      |
| Total capital accounts .....  | 9.5                          | 10.7                         | 7.6                       | 8.5                       | 13.7                          | 10.1                          | 7.5                       | 7.8                       |
| <b>NUMBER OF BANKS</b> .....  | <b>380</b>                   | <b>110</b>                   | <b>69</b>                 | <b>12</b>                 | <b>10</b>                     | <b>99</b>                     | <b>119</b>                | <b>41</b>                 |