



SUMMARY REPORT

Assets and Liabilities of Member Banks

DECEMBER 28, 1962

NUMBER 166

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

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These statistics are tabulated from condition reports submitted by member banks following each official call, a minimum of four of which are required by law each year. The Comptroller of the Currency tabulates the national bank reports and The Board of Governors of the Federal Reserve System tabulates the reports of State member banks. The combined statistics of national and State member banks are published in the *Summary Report - Assets and Liabilities of Member Banks*.

Member banks are classified according to their reserve requirements as reserve city banks, or nonreserve city ("country") banks. A member bank that has an office in a reserve city is classified as a reserve city bank; a member bank that does not have an office in a reserve city is classified as a country bank. However, some banks in reserve cities have permission to maintain the reserves required of country banks. Condition reports of member banks are tabulated in accordance with the reserve classifications of the banks. Since a member bank that has two or more offices, whether in the same city or in different cities, submits a consolidated condition report, the report is tabulated according to a single location (that of the bank's head office, unless it has a branch in a city where banks are subject to higher reserve requirements).

The comparability of figures for succeeding call dates is affected somewhat by changes in Federal Reserve membership, mergers, etc., by changes in the reserve classification of cities or individual banks, and by changes in items. On July 28, 1962, central reserve city banks in New York City and Chicago were reclassified as reserve city banks; on August 23, 1962, the designations of Topeka and Wichita, Kansas as reserve cities were terminated; and on September 6, 1962, the designation of Kansas City, Kansas as a reserve city was terminated.

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

ASSETS	RESERVE CITY BANKS 1/			COUNTRY BANKS	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS	ALL STATE MEMBER BANKS
	NEW YORK	CHICAGO	OTHER				
RESERVES, CASH, AND BANK BALANCES--TOTAL	11,049,887	2,279,858	19,538,620	14,559,013	47,427,378	29,683,580	17,743,798
Currency and coin	251,483	43,597	1,021,274	1,946,754	3,263,108	2,277,621	985,487
Reserve with Federal Reserve Banks	4,120,518	1,070,901	7,671,242	4,817,133	17,679,794	11,086,060	6,593,734
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	134,149	97,051	2,163,377	5,308,211	7,702,788	5,958,941	1,743,847
Other balances with banks in the U. S.	22,275	1,800	90,012	80,350	194,437	130,169	64,268
Balances with banks in foreign countries	123,195	21,853	73,059	8,442	226,549	89,818	136,731
Cash items in process of collection	6,398,267	1,044,656	8,519,656	2,398,123	18,360,702	10,140,971	8,219,731
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	7,017,040	2,128,957	18,397,710	25,424,734	52,968,441	35,663,248	17,305,193
Direct:							
Treasury bills	1,998,285	377,331	2,342,713	4,143,830	8,862,159	5,297,128	3,565,031
Treasury certificates of indebtedness	508,187	114,625	1,402,785	1,223,401	3,248,998	2,146,561	1,102,437
Treasury notes maturing in one year or less	574,307	280,141	1,562,712	1,852,041	4,269,201	2,756,204	1,512,997
Other Treasury notes	1,913,300	569,198	5,694,340	6,996,906	15,173,744	10,216,130	4,957,614
United States nonmarketable bonds	4,996	1,235	50,719	160,138	217,088	169,357	47,731
Other bonds maturing in 1 year or less	140,297	35,530	729,294	889,665	1,794,786	1,211,890	582,896
Other bonds maturing in 5 to 10 years	508,834	290,949	3,157,963	4,881,071	8,838,817	6,375,980	2,462,837
Other bonds maturing in 5 to 10 years	1,343,405	451,395	3,243,910	4,786,179	9,824,889	6,848,544	2,976,345
Other bonds maturing after 10 years	21,127	8,498	131,699	446,778	608,102	528,960	79,142
Guaranteed obligations	4,302	55	81,575	44,725	130,657	112,494	18,163
OTHER SECURITIES--TOTAL	4,017,217	1,409,471	8,164,861	10,500,799	24,092,348	16,042,255	8,050,093
Obligations of States and subdivisions	3,584,849	1,241,897	7,251,942	8,694,173	20,772,861	13,607,014	7,165,847
Other bonds, notes, and debentures	273,826	125,395	663,716	1,612,223	2,675,160	2,039,040	636,120
Federal Reserve bank stock	92,017	24,915	177,666	171,416	466,014	300,688	165,326
Other corporate stocks	66,525	17,264	71,537	22,987	178,313	95,513	82,800
TOTAL SECURITIES	11,034,257	3,538,428	26,562,571	35,925,533	77,060,789	51,705,503	25,355,286
LOANS AND DISCOUNTS, NET--TOTAL	21,954,454	5,418,248	46,567,052	44,697,717	118,637,471	75,548,316	43,089,155
Valuation reserves	526,003	162,400	836,000	831,471	2,355,874	1,497,262	858,612
LOANS AND DISCOUNTS, GROSS--TOTAL	22,480,457	5,580,648	47,403,052	45,529,188	120,993,345	77,045,578	43,947,767
Real estate loans--total	1,329,205	361,502	11,029,730	14,441,329	27,161,766	18,805,355	8,356,411
Secured by farm land	2,102	1,033	228,700	833,567	1,065,402	795,997	269,405
Secured by residential properties:							
Insured by FHA	305,855	92,769	3,164,889	2,263,200	5,826,713	4,302,683	1,524,030
Insured or guaranteed by VA	177,647	30,583	916,375	1,180,890	2,305,495	1,611,403	694,092
Not ins. or guar. by FHA or VA	279,262	134,633	3,921,616	6,447,695	10,783,206	7,445,791	3,337,415
Secured by other properties	564,339	102,484	2,798,150	3,715,977	7,180,950	4,649,481	2,531,469
Loans to domestic com'l. and foreign banks	572,183	89,276	1,019,542	764,355	2,445,356	1,509,681	935,675
Loans to other financial institutions	2,087,052	703,094	3,583,021	1,563,279	7,936,446	4,699,105	3,237,341
Loans to brokers and dealers in securities	2,765,976	407,006	1,053,025	727,929	4,953,936	1,599,707	3,354,229
Other loans for purchasing or carrying secs.	425,450	152,268	752,169	447,118	1,777,005	935,244	841,761
Loans to farmers directly guar. by CCC	6,754	6,000	248,484	406,232	667,470	540,877	126,593
Other loans to farmers	10,644	29,251	930,699	2,781,102	3,751,696	2,957,222	794,474
Commercial including open market paper	11,943,364	2,940,658	17,660,151	11,299,063	43,843,236	26,910,471	16,932,765
Other loans to individuals--total	2,143,466	522,727	9,859,939	12,273,080	24,799,212	16,997,385	7,801,827
Passenger automobile instalment loans	220,480	99,892	3,366,797	4,568,899	8,256,068	5,877,612	2,378,456
Other retail consumer instalment loans	160,293	94,866	849,214	1,177,275	2,281,648	1,616,056	665,592
Residential repair and modern instal.	200,804	33,597	1,020,125	1,049,235	2,303,761	1,603,043	700,718
Other instal. loans for personal expenditures	520,485	42,507	1,332,575	2,078,600	3,974,167	2,725,123	1,249,044
Single payment loans for personal expenditures	1,041,404	251,865	3,291,228	3,399,071	7,983,568	5,175,551	2,808,017
All other loans (including overdrafts)	1,196,363	368,866	1,266,292	825,701	3,657,222	2,090,531	1,566,691
TOTAL LOANS AND SECURITIES	32,988,711	8,956,676	73,129,623	80,623,250	195,698,260	127,253,819	68,444,441
Bank premises	334,746	32,450	863,948	992,398	2,223,542	1,572,628	650,914
Furniture and fixtures	47,313	8,467	235,340	324,022	615,142	455,355	159,787
Real estate owned other than bank premises	3,145	1,843	20,485	56,963	82,436	82,436	14,198
Investments and other assets indirectly representing bank premises or other real estate	69,843	9,400	169,419	78,392	327,054	190,606	136,448
Customers' liability on acceptances outstanding	1,119,697	77,737	372,629	16,555	1,586,618	542,089	1,044,529
Other assets	521,251	65,310	583,970	356,965	1,527,496	890,691	636,805
TOTAL ASSETS	46,134,593	11,431,741	94,914,034	97,007,558	249,487,926	160,657,006	88,830,920

1/ FOR FOOTNOTE SEE OPPOSITE PAGE.

NOTE--NET DEMAND DEPOSITS SUBJECT TO RESERVE ARE GROSS DEMAND DEPOSITS LESS CASH ITEMS REPORTED AS IN PROCESS OF COLLECTION AND DEMAND BALANCES DUE FROM DOMESTIC BANKS. ANY DIFFERENCES BETWEEN THE FIGURES SHOWN AGAINST THIS ITEM AND THOSE COMPILED FROM FIGURES SHOWN AGAINST THE RELATED DEPOSIT AND DEDUCTION ITEMS ARE ACCOUNTED FOR BY AN EXCESS OF ALLOWABLE DEDUCTIONS OVER GROSS DEMAND DEPOSITS AT A FEW BANKS.

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

LIABILITIES AND CAPITAL ACCOUNTS	RESERVE CITY BANKS ^{1/}			COUNTRY BANKS	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS	ALL STATE MEMBER BANKS
	NEW YORK	CHICAGO	OTHER				
DEMAND DEPOSITS—TOTAL	28,421,455	6,950,598	53,422,387	50,598,781	139,393,221	88,964,317	50,428,904
Individuals, partnerships, and corporations	19,034,001	4,788,617	39,311,119	40,794,847	103,928,584	67,055,872	36,872,712
Foreign Governments, central banks, etc.	593,604	15,520	101,441	6,604	717,169	282,133	435,036
United States Government	1,407,695	409,864	2,337,047	1,931,276	6,085,882	3,734,768	2,351,114
States and political subdivisions	366,321	350,553	3,215,866	5,336,813	9,269,553	6,941,554	2,327,999
Mutual savings banks in United States	333,141	1,580	144,506	172,940	652,167	242,100	410,067
Commercial banks in United States	3,520,603	1,233,648	7,084,554	1,580,314	13,419,119	8,496,306	4,922,813
Banks in foreign countries	928,937	41,323	247,560	19,492	1,237,312	416,331	820,981
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,237,153	109,493	980,294	756,495	4,083,435	1,795,253	2,288,182
TIME DEPOSITS—TOTAL	9,463,054	3,042,520	30,825,319	36,743,530	80,074,423	53,860,574	26,213,849
Savings deposits	4,282,390	2,114,979	23,063,882	28,835,072	58,296,323	40,423,898	17,872,425
Accumulated for payment of personal loans	4,439	10	234,727	342,253	581,429	441,525	139,904
Other time deposits of indiv., part., and corp.	2,915,701	746,767	4,187,678	5,163,650	13,013,796	8,014,037	4,999,759
Foreign Governments, central banks, etc.	1,734,286	139,698	540,735	9,498	2,424,217	979,242	1,444,975
United States Government	52,952	4,940	80,992	91,228	230,112	177,266	52,846
Postal savings	-	2,000	2,171	8,316	12,487	9,754	2,733
States and political subdivisions	265,930	16,471	2,632,973	2,242,198	5,157,572	3,687,644	1,469,928
Mutual savings banks in United States	14,425	-	5,330	8,178	27,933	8,134	19,799
Commercial banks in United States	117,512	5,180	43,435	41,137	207,264	77,964	129,300
Banks in foreign countries	75,419	12,475	33,396	2,000	123,290	41,110	82,180
TOTAL DEPOSITS	37,884,509	9,993,118	84,247,706	87,342,311	219,467,644	142,824,891	76,642,753
Rediscounts and other borrowed money	1,728,011	261,884	1,388,207	171,820	3,549,922	1,635,593	1,914,329
Acceptances outstanding	1,151,783	77,769	376,425	16,731	1,622,708	551,697	1,071,011
Other liabilities	1,472,080	150,523	1,638,639	1,732,444	4,993,686	2,895,075	2,098,611
TOTAL LIABILITIES	42,236,383	10,483,294	87,650,977	89,263,306	229,633,960	147,907,256	81,726,704
CAPITAL ACCOUNTS—TOTAL	3,898,210	948,447	7,263,057	7,744,252	19,853,966	12,749,750	7,104,216
Capital stock, notes, and debentures	1,136,825	343,475	2,056,471	2,223,478	5,760,249	3,757,646	2,002,603
Surplus	1,980,362	487,124	3,893,865	3,547,285	9,908,636	6,307,160	3,601,476
Undivided profits	712,285	73,483	1,219,466	1,739,415	3,744,649	2,405,942	1,338,707
Other capital accounts	68,738	44,365	93,255	234,074	440,432	279,002	161,430
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	46,134,593	11,431,741	94,914,034	97,007,558	249,487,926	160,657,006	88,830,920
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	4,114,091	1,369,163	13,327,568	11,670,820	30,481,642	21,487,609	8,994,033
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	1,136,825	343,475	2,049,971	2,189,265	5,719,536	3,734,518	1,985,018
Capital notes and debentures	-	-	3,500	10,675	14,175	-	14,175
Preferred stock	-	-	3,000	23,538	26,538	23,128	3,410
Retirable value of preferred stock	-	-	3,000	23,681	26,681	23,270	3,411
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	21,889,039	5,808,891	42,739,955	42,893,065	113,330,950	72,864,869	40,466,081
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	17,094,890	4,262,430	35,481,130	44,689,068	101,527,518	66,592,272	34,935,246
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	24.0	19.9	20.6	15.0	19.0	18.5	20.0
U. S. Gov't obligations, direct and guaranteed	15.2	18.6	19.4	26.2	21.2	22.2	19.5
Other securities	8.7	12.3	8.6	10.8	9.7	10.0	9.1
Loans and discounts	47.6	47.4	49.1	46.1	47.6	47.0	48.5
Total capital accounts	8.4	8.3	7.7	8.0	8.0	7.9	8.0
NUMBER OF BANKS	17	13	191	5,828	6,049	4,505	1,544

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

ALL MEMBER BANKS ON SELECTED CALL DATES DECEMBER 31, 1957 TO DECEMBER 28, 1962
(Amounts in millions of dollars)

ASSETS	DEC. 31, 1957	DEC. 31, 1958	DEC. 31, 1959	DEC. 31, 1960	DEC. 30, 1961	SEPT. 28, 1962	DEC. 28, 1962	CHANGE TO DEC. 28, 1962 FROM -- DEC. 30, 1961
RESERVES, CASH, AND BANK BALANCES--TOTAL	42,746	43,188	43,509	45,756	49,579	42,288	47,427	- 2,152
Currency and coin	2,536	2,441	2,222	2,518	2,518	2,553	3,263	+ 450
Reserve with Federal Reserve Banks	18,973	18,428	17,932	16,720	16,918	16,999	17,680	+ 762
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	7,779	7,938	7,500	8,541	8,678	7,183	7,703	- 975
Other balances with banks in the U. S.	27	39	32	41	46	108	194	+ 148
Balances with banks in foreign countries	76	112	108	136	243	149	227	- 16
Cash items in process of collection	13,355	14,230	15,715	17,799	20,880	15,295	18,361	- 2,519
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	47,079	54,299	46,813	49,106	54,058	51,323	52,968	- 1,090
Direct:								
Treasury bills	3,948	4,644	4,612	6,402	9,229	6,124	8,862	- 367
Treasury certificates of indebtedness	3,534	6,143	1,812	2,296	1,842	2,901	3,249	+ 1,407
Treasury notes maturing in one year or less	-	-	-	-	6,457	4,903	4,269	- 2,188
Other Treasury notes	8,560	11,117	11,604	15,072	14,932	14,660	15,174	+ 242
United States nonmarketable bonds	803	796	534	412	307	275	217	- 90
Other bonds maturing in 1 year or less	-	-	-	-	1,975	3,636	1,795	- 180
Other bonds maturing in 5 years	19,548	18,338	17,878	17,897	12,871	8,410	8,839	- 4,032
Other bonds maturing in 5 to 10 years	6,849	9,601	8,144	4,973	4,688	9,556	9,825	+ 5,137
Other bonds maturing after 10 years	3,832	3,655	2,187	1,954	1,614	720	608	- 1,006
Guaranteed obligations	7	6	41	99	144	138	131	- 13
OTHER SECURITIES--TOTAL	14,324	16,504	16,287	16,579	19,308	23,203	24,092	+ 4,784
Obligations of States and subdivisions	11,235	13,405	13,677	14,141	16,691	20,129	20,773	+ 4,082
Other bonds, notes, and debentures	2,645	2,630	2,108	1,903	2,034	2,433	2,675	+ 641
Federal Reserve bank stock	345	365	387	409	444	460	466	+ 22
Other corporate stocks	99	105	115	127	139	181	178	+ 39
TOTAL SECURITIES	61,403	70,804	63,100	65,685	73,366	74,526	77,061	+ 3,695
LOANS AND DISCOUNTS, NET--TOTAL	80,950	84,061	94,779	99,933	106,232	111,993	118,637	+ 12,405
Valuation reserves	1,570	1,724	1,912	2,059	2,281	2,334	2,356	+ 75
LOANS AND DISCOUNTS, GROSS--TOTAL	82,520	85,785	96,691	101,992	108,513	114,327	120,993	+ 12,480
Real estate loans--total	18,231	20,013	22,185	22,518	23,987	26,358	27,162	+ 3,175
Secured by farm land	728	787	835	852	911	1,045	1,065	+ 154
Secured by residential properties:								
Insured by FHA	4,255	4,857	5,490	5,225	5,375	5,708	5,827	+ 452
Insured or guaranteed by VA	3,022	2,816	2,686	2,435	2,276	2,271	2,305	+ 29
Not ins. or guar. by FHA or VA	6,392	7,219	8,175	8,580	9,458	10,413	10,783	+ 1,325
Secured by other properties	3,834	4,335	4,999	5,426	5,966	6,922	7,181	+ 1,215
Loans to domestic com'l. and foreign banks	718	710	811	947	1,014	1,943	2,445	+ 1,431
Loans to other financial institutions	-	-	6,801	6,726	6,893	6,972	7,936	+ 1,043
Loans to brokers and dealers in securities	2,448	2,730	2,885	3,124	3,877	3,360	4,954	+ 1,077
Other loans for purchasing or carrying sec.	1,409	1,599	1,587	1,564	1,827	1,644	1,777	- 50
Loans to farmers directly guar. by CCC	244	438	87	403	592	212	667	+ 75
Other loans to farmers	2,228	2,614	3,029	3,106	3,342	3,737	3,752	+ 410
Commercial including open market paper	37,868	37,444	36,826	39,288	40,931	42,210	43,843	+ 2,912
Other loans to individuals--total	16,775	17,028	19,877	21,622	22,852	24,297	24,799	+ 1,947
Passenger automobile instalment loans	5,627	5,436	6,425	7,085	7,163	7,991	8,256	+ 1,093
Other retail consumer instalment loans	2,125	1,902	2,201	2,280	2,291	2,204	2,282	- 9
Residential repair and modern instal.	1,770	1,846	2,118	2,283	2,268	2,294	2,304	+ 36
Other instal. loans for personal expenditures	2,224	2,449	3,008	3,357	3,552	3,906	3,974	+ 422
Single payment loans for personal expenditures	5,030	5,394	6,125	6,618	7,579	7,902	7,984	+ 405
All other loans (including overdrafts)	2,597	3,211	2,603	2,694	3,198	3,594	3,657	+ 459
TOTAL LOANS AND SECURITIES	142,353	154,865	157,879	165,619	179,599	186,518	195,698	+ 16,099
Bank premises	1,418	1,563	1,772	1,868	2,045	2,172	2,224	+ 179
Furniture and fixtures	352	393	436	497	562	600	615	+ 53
Real estate owned other than bank premises	42	40	52	61	73	85	82	+ 9
Investments and other assets indirectly representing bank premises or other real estate	156	182	192	271	311	324	327	+ 16
Customers' liability on acceptances outstanding	983	841	746	1,383	1,622	1,365	1,587	- 35
Other assets	779	946	1,140	1,122	1,320	1,481	1,527	+ 207
TOTAL ASSETS	188,828	202,017	205,726	216,577	235,112	234,833	249,488	+ 14,376

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NOTE--BEGINNING APRIL 12, 1961 DEMAND DEPOSITS ADJUSTED ARE DEMAND DEPOSITS OTHER THAN DOMESTIC COMMERCIAL INTERBANK AND UNITED STATES GOVERNMENT, LESS CASH ITEMS REPORTED AS IN PROCESS OF COLLECTION. FOR PRIOR CALL DATES, DEMAND DEPOSITS ADJUSTED ALSO EXCLUDED DEMAND DEPOSITS OF MUTUAL SAVINGS BANKS AND FOREIGN BANKS; ALSO SEE EXPLANATORY NOTES ON PAGE 36.

ALL MEMBER BANKS ON SELECTED CALL DATES DECEMBER 31, 1957 TO DECEMBER 28, 1962
(Amounts in millions of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DEC. 31, 1957	DEC. 31, 1958	DEC. 31, 1959	DEC. 31, 1960	DEC. 30, 1961	SEPT. 28, 1962	DEC. 28, 1962	CHANGE TO DEC. 28, 1962 FROM DEC. 30, 1961
DEMAND DEPOSITS--TOTAL	124,100	129,497	130,542	134,117	142,170	130,045	139,393	- 2,777
Individuals, partnerships, and corporations	93,804	98,133	98,532	99,134	104,803	95,340	103,929	- 874
Foreign Governments, central banks, etc.	-	-	-	-	650	560	717	+ 67
United States Government	3,472	3,822	4,504	5,287	5,381	7,653	6,086	+ 705
States and political subdivisions	8,412	8,603	8,915	9,016	9,487	8,961	9,270	+ 217
Mutual savings banks in United States	-	-	-	-	675	585	652	- 23
Commercial banks in United States	13,356	13,614	13,389	14,875	15,249	12,432	13,419	- 1,830
Banks in foreign countries	1,726	1,613	1,659	1,561	1,270	1,065	1,237	- 33
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,331	3,712	3,542	4,244	4,654	3,448	4,083	- 571
TIME DEPOSITS--TOTAL	46,537	53,319	54,165	58,912	67,460	77,302	80,074	+ 12,614
Savings deposits	42,392	47,537	49,684	52,919	51,985	56,848	58,296	+ 6,311
Accumulated for payment of personal loans	453	466	501	557	576	576	581	+ 5
Other time deposits of indiv., part., and corp.	-	-	-	-	7,791	12,254	13,014	+ 5,223
Foreign Governments, central banks, etc.	-	-	-	-	2,174	2,111	2,424	+ 250
United States Government	258	285	246	225	249	232	230	- 19
Postal savings	17	15	13	12	11	13	12	+ 1
States and political subdivisions	2,170	2,829	2,383	3,559	4,371	4,916	5,158	+ 787
Mutual savings banks in United States	-	-	-	-	8	31	28	+ 20
Commercial banks in United States	27	141	81	175	178	193	207	+ 29
Banks in foreign countries	1,220	2,046	1,257	1,464	117	128	123	+ 6
TOTAL DEPOSITS	170,637	182,816	184,706	193,029	209,630	207,347	219,468	+ 9,838
Rediscounts and other borrowed money	57	54	581	130	438	1,455	3,550	+ 3,112
Acceptances outstanding	1,023	877	795	1,425	1,660	1,399	1,623	- 37
Other liabilities	2,558	2,809	3,380	4,595	4,746	5,070	4,994	+ 248
TOTAL LIABILITIES	174,275	186,557	189,462	199,179	216,474	215,271	229,634	+ 13,160
CAPITAL ACCOUNTS--TOTAL	14,554	15,460	16,264	17,398	18,638	19,562	19,854	+ 1,216
Capital stock, notes, and debentures	4,364	4,557	4,921	5,188	5,535	5,710	5,760	+ 225
Surplus	7,212	7,677	8,056	8,586	9,354	9,667	9,909	+ 555
Undivided profits	2,635	2,807	2,932	3,229	3,328	3,752	3,745	+ 417
Other capital accounts	342	419	356	395	420	433	440	+ 20
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	188,828	202,017	205,726	216,577	235,112	234,833	249,488	+ 14,376
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	19,583	21,984	22,701	23,914	27,034	29,018	30,482	+ 3,448
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	4,334	4,527	4,893	5,165	5,512	5,690	5,720	+ 208
Capital notes and debentures	21	20	19	17	16	14	14	- 2
Preferred stock	10	10	8	7	7	7	27	+ 20
Retirable value of preferred stock	14	14	10	7	7	7	27	+ 20
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	102,967	107,330	107,328	107,780	112,612	107,569	113,331	+ 719
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	92,191	96,218	95,274	94,594	100,660	94,666	101,528	+ 868
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	22.6	21.4	21.1	21.1	21.1	18.0	19.0	- 2.1
U. S. Gov't obligations, direct and guaranteed	24.9	26.9	22.8	22.7	23.0	21.9	21.2	- 1.8
Other securities	7.6	8.2	7.9	7.7	8.2	9.9	9.7	+ 1.5
Loans and discounts	42.9	41.6	46.1	46.1	45.2	47.7	47.6	+ 2.4
Total capital accounts	7.7	7.7	7.9	8.0	7.9	8.3	8.0	+ .1
NUMBER OF BANKS	6,393	6,312	6,233	6,174	6,113	6,053	6,049	- 64

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

ASSETS	BOSTON			NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,934,434	817,423	1,117,011	13,478,265	11,318,032	2,160,233
Currency and coin	183,606	25,017	158,589	599,275	280,755	318,520
Reserve with Federal Reserve Banks	699,683	360,413	339,270	5,053,635	4,244,891	808,744
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	287,347	31,918	255,429	595,591	161,076	434,515
Other balances with banks in the U. S.	9,720	1,368	8,352	45,494	22,507	22,987
Balances with banks in foreign countries	7,484	6,744	740	128,871	125,656	3,215
Cash items in process of collection	746,594	391,963	354,631	7,055,399	6,483,147	572,252
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,045,821	678,652	1,367,169	11,280,501	7,320,516	3,959,985
Direct:						
Treasury bills	494,518	215,836	278,682	2,528,430	2,000,229	528,201
Treasury certificates of indebtedness	166,561	57,389	109,172	767,914	560,212	207,702
Treasury notes maturing in one year or less	222,463	84,254	138,209	961,687	628,972	332,715
Other Treasury notes	554,693	166,914	387,779	3,226,572	2,038,568	1,188,004
United States nonmarketable bonds	6,948	1,000	5,948	25,555	4,996	20,559
Other bonds maturing in 1 year or less	28,769	2,768	26,001	243,599	140,297	103,302
Other bonds maturing in 5 years	229,203	23,273	205,930	1,132,993	544,343	588,650
Other bonds maturing in 5 to 10 years	327,777	126,491	201,286	2,227,677	1,377,433	850,244
Other bonds maturing after 10 years	13,918	-	13,918	134,957	21,127	113,830
Guaranteed obligations	971	727	244	31,117	4,339	26,778
OTHER SECURITIES—TOTAL	802,874	154,251	648,623	6,567,588	4,215,601	2,351,987
Obligations of States and subdivisions	697,191	130,105	567,086	5,860,454	3,775,524	2,084,930
Other bonds, notes, and debentures	77,813	11,800	66,013	502,749	277,889	224,860
Federal Reserve bank stock	22,334	9,105	13,229	125,082	95,318	29,764
Other corporate stocks	5,536	3,241	2,295	79,303	66,870	12,433
TOTAL SECURITIES	2,848,695	832,903	2,015,792	17,848,089	11,536,117	6,311,972
LOANS AND DISCOUNTS, NET—TOTAL	5,319,989	1,802,537	3,517,452	31,596,417	22,952,073	8,644,344
Valuation reserves	110,642	41,636	69,006	757,009	566,179	190,830
LOANS AND DISCOUNTS, GROSS—TOTAL	5,430,631	1,844,173	3,586,458	32,353,426	23,518,252	8,835,174
Real estate loans—total	1,052,380	144,259	908,121	4,916,871	1,644,409	3,272,462
Secured by farm land	19,061	20	19,041	65,108	8,272	56,836
Secured by residential properties:						
Insured by FHA	106,714	12,772	93,942	1,068,061	355,845	712,216
Insured or guaranteed by VA	77,270	7,689	69,581	737,681	221,155	516,526
Not ins. or guar. by FHA or VA	475,264	34,027	441,237	1,711,610	404,238	1,307,372
Secured by other properties	374,071	89,751	284,320	1,334,411	654,899	679,512
Loans to domestic com'l. and foreign banks	214,722	81,529	133,193	738,629	578,933	159,696
Loans to other financial institutions	346,676	187,499	159,177	2,522,303	2,139,916	382,387
Loans to brokers and dealers in securities	137,673	70,702	66,971	3,167,668	2,800,025	367,643
Other loans for purchasing or carrying secs.	33,251	10,192	23,059	519,833	432,370	87,463
Loans to farmers directly guar. by CCC	-	-	-	7,698	6,754	944
Other loans to farmers	33,298	767	32,531	132,887	20,828	112,059
Commercial including open market paper	2,096,425	964,667	1,131,758	14,198,406	12,265,025	1,933,381
Other loans to individuals—total	1,364,622	334,027	1,030,595	4,760,338	2,406,316	2,354,022
Passenger automobile instalment loans	457,436	109,403	348,033	1,050,260	315,925	734,335
Other retail consumer instalment loans	114,744	32,298	82,446	349,933	180,584	169,349
Residential repair and modern instal.	89,761	22,031	67,730	478,831	236,994	241,837
Other instal. loans for personal expenditures	227,351	51,656	175,695	1,092,992	583,304	509,688
Single payment loans for personal expenditures	475,330	118,639	356,691	1,788,322	1,089,509	698,813
All other loans (including overdrafts)	151,584	50,531	101,053	1,388,793	1,223,676	165,117
TOTAL LOANS AND SECURITIES	8,168,684	2,635,440	5,533,244	49,444,506	34,488,190	14,956,316
Bank premises	104,496	20,342	84,154	503,895	345,503	158,392
Furniture and fixtures	24,994	4,379	20,615	102,203	50,143	52,060
Real estate owned other than bank premises	3,922	959	2,963	7,184	3,469	3,715
Investments and other assets indirectly representing bank premises or other real estate	3,886	1,321	2,565	80,979	71,813	9,166
Customers' liability on acceptances outstanding	72,768	69,637	3,131	1,130,604	1,129,065	1,539
Other assets	45,630	19,510	26,120	629,211	534,659	94,552
TOTAL ASSETS	10,358,814	3,569,011	6,789,803	65,376,847	47,940,874	17,435,973

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

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,798,984	2,546,951	4,252,033		37,124,034	29,180,448	7,943,586
Individuals, partnerships, and corporations	5,411,817	1,897,888	3,513,929		25,994,973	19,633,350	6,361,623
Foreign Governments, central banks, etc.	3,703	3,703	-		595,151	593,604	1,547
United States Government	294,502	95,482	199,020		1,807,351	1,447,534	359,817
States and political subdivisions	456,303	131,121	325,182		1,332,440	429,960	902,480
Mutual savings banks in United States	167,961	71,417	96,544		414,806	344,902	69,904
Commercial banks in United States	337,754	289,385	48,369		3,631,754	3,547,058	84,696
Banks in foreign countries	29,420	26,503	2,917		936,561	932,622	3,939
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	97,524	31,452	66,072		2,410,998	2,251,418	159,580
TIME DEPOSITS—TOTAL	2,163,557	441,069	1,722,488		18,036,825	10,303,908	7,732,917
Savings deposits	1,772,312	235,192	1,537,120		11,328,049	4,944,168	6,383,881
Accumulated for payment of personal loans	4,024	-	4,024		7,352	4,439	2,913
Other time deposits of indiv., part., and corp.	243,167	126,872	116,295		3,736,487	3,018,449	718,038
Foreign Governments, central banks, etc.	54,199	54,187	12		1,735,286	1,734,286	1,000
United States Government	7,620	3,410	4,210		57,185	53,393	3,792
Postal savings	706	2	704		105	100	5
States and political subdivisions	71,676	13,003	58,673		951,339	337,362	613,977
Mutual savings banks in United States	1,145	-	1,145		24,467	17,485	6,982
Commercial banks in United States	4,305	4,000	305		120,061	118,407	1,654
Banks in foreign countries	4,403	4,403	-		76,494	75,819	675
TOTAL DEPOSITS	8,962,541	2,988,020	5,974,521		55,160,859	39,484,356	15,676,503
Rediscounts and other borrowed money	73,436	70,261	3,175		1,828,566	1,758,011	70,555
Acceptances outstanding	73,998	70,857	3,141		1,162,694	1,161,151	1,543
Other liabilities	303,910	72,660	231,250		1,916,688	1,512,139	404,549
TOTAL LIABILITIES	9,413,885	3,201,798	6,212,087		60,068,807	43,915,657	16,153,150
CAPITAL ACCOUNTS—TOTAL	944,929	367,213	577,716		5,308,040	4,025,217	1,282,823
Capital stock, notes, and debentures	251,642	92,825	158,817		1,569,594	1,174,590	395,004
Surplus	493,548	210,675	282,873		2,680,134	2,057,722	622,412
Undivided profits	169,277	47,928	121,349		968,946	723,702	245,244
Other capital accounts	30,462	15,785	14,677		89,366	69,203	20,163
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	10,358,814	3,569,011	6,789,803		65,376,847	47,940,874	17,435,973
MEMORANDA							
PLEGGED ASSETS (AND SECURITIES LOANED)	761,082	295,532	465,550		6,216,765	4,342,746	1,874,019
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	250,674	92,825	157,849		1,535,909	1,171,090	364,819
Capital notes and debentures	-	-	-		13,575	3,500	10,075
Preferred stock	968	-	968		20,110	-	20,110
Retirable value of preferred stock	968	-	968		20,252	-	20,252
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,765,644	2,123,671	3,641,973		29,473,094	22,536,225	6,936,869
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	5,420,134	1,770,121	3,650,013		24,629,530	17,702,709	6,926,821
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	18.7	22.9	16.5		20.6	23.6	12.4
U. S. Gov't obligations, direct and guaranteed	19.7	19.0	20.1		17.3	15.3	22.7
Other securities	7.8	4.3	9.6		10.0	8.8	13.5
Loans and discounts	51.4	50.5	51.8		48.3	47.9	49.6
Total capital accounts	9.1	10.3	8.5		8.1	8.4	7.4
NUMBER OF BANKS	254	5	249		452	20	432

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

(Amounts in thousands of dollars)

ASSETS	PHILADELPHIA			CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES--TOTAL	2,063,720	1,151,200	912,520	3,212,338	2,164,174	1,048,164
Currency and coin	225,062	56,697	168,365	338,284	155,528	182,756
Reserve with Federal Reserve Banks	733,419	431,973	301,446	1,301,641	961,908	339,733
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	437,062	110,733	326,329	598,975	207,046	391,929
Other balances with banks in the U. S.	8,404	4,474	3,930	4,554	1,264	3,290
Balances with banks in foreign countries	8,941	8,916	25	9,824	9,614	210
Cash items in process of collection	650,832	538,407	112,425	959,060	828,814	130,246
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	2,641,669	758,208	1,883,461	4,663,971	2,462,855	2,201,116
Direct:						
Treasury bills	314,240	36,740	277,500	668,583	295,590	372,993
Treasury certificates of indebtedness	140,136	54,471	85,665	282,047	185,405	96,642
Treasury notes maturing in one year or less	201,526	104,456	97,070	403,614	243,308	160,306
Other Treasury notes	713,772	272,967	440,805	1,773,129	1,139,394	633,735
United States nonmarketable bonds	17,138	1,077	16,061	15,509	2,152	13,357
Other bonds maturing in 1 year or less	120,059	37,132	82,927	113,204	25,425	87,779
Other bonds maturing in 5 years	447,325	88,924	358,401	675,997	254,214	421,783
Other bonds maturing in 5 to 10 years	622,393	154,871	467,522	678,549	296,106	382,443
Other bonds maturing after 10 years	62,939	7,566	55,373	52,685	20,883	31,802
Guaranteed obligations	2,141	4	2,137	654	378	276
OTHER SECURITIES--TOTAL	1,105,545	278,925	826,620	2,358,592	1,654,665	703,927
Obligations of States and subdivisions	862,454	228,293	634,161	2,157,644	1,553,533	604,111
Other bonds, notes, and debentures	202,278	26,619	175,659	154,934	70,058	84,876
Federal Reserve bank stock	26,827	11,202	15,625	43,241	28,818	14,423
Other corporate stocks	13,986	12,811	1,175	2,773	2,256	517
TOTAL SECURITIES	3,747,214	1,037,133	2,710,081	7,022,563	4,117,520	2,905,043
LOANS AND DISCOUNTS, NET--TOTAL	6,091,283	2,584,075	3,507,208	8,795,276	5,447,668	3,347,608
Valuation reserves	141,547	71,147	70,400	154,517	98,659	55,858
LOANS AND DISCOUNTS, GROSS--TOTAL	6,232,830	2,655,222	3,577,608	8,949,793	5,546,327	3,403,466
Real estate loans--total.....	1,696,351	236,353	1,459,998	2,794,202	1,404,793	1,389,409
Secured by farm land	76,612	1,886	74,726	113,793	5,424	108,369
Secured by residential properties:						
Insured by FHA	169,538	44,129	125,409	329,219	240,530	88,689
Insured or guaranteed by VA	121,329	10,711	110,618	226,434	155,228	71,206
Not ins. or guar. by FHA or VA	831,799	95,995	735,804	1,382,426	619,406	763,020
Secured by other properties	497,073	83,632	413,441	742,330	384,205	358,125
Loans to domestic com'l. and foreign banks	128,464	46,639	81,825	126,082	89,688	36,394
Loans to other financial institutions	305,324	208,481	96,843	396,852	327,050	69,802
Loans to brokers and dealers in securities	140,329	82,567	57,762	324,652	304,445	20,207
Other loans for purchasing or carrying secs.	86,801	58,853	27,948	160,546	137,086	23,460
Loans to farmers directly guar. by CCC	122	-	122	3,906	-	3,906
Other loans to farmers	96,527	1,529	94,998	119,101	3,429	115,672
Commercial including open market paper	1,956,509	1,215,134	741,375	2,596,645	1,951,337	645,308
Other loans to individuals--total	1,623,552	709,518	914,034	2,132,391	1,085,825	1,046,566
Passenger automobile instalment loans	498,219	215,247	282,972	750,950	289,333	461,617
Other retail consumer instalment loans	150,776	68,762	82,014	144,924	59,339	85,585
Residential repair and modern instal.	147,313	75,995	71,318	259,859	161,448	98,411
Other instal. loans for personal expenditures	320,170	128,470	191,700	359,603	184,180	175,423
Single payment loans for personal expenditures	507,074	221,044	286,030	617,055	391,525	225,530
All other loans (including overdrafts)	198,851	96,148	102,703	295,416	242,674	52,742
TOTAL LOANS AND SECURITIES	9,838,497	3,621,208	6,217,289	15,817,839	9,565,188	6,252,651
Bank premises	109,956	35,041	74,915	162,628	85,966	76,662
Furniture and fixtures	36,649	9,831	26,818	40,969	15,716	25,253
Real estate owned other than bank premises	5,336	844	4,492	4,234	848	3,386
Investments and other assets indirectly representing bank premises or other real estate	16,343	10,193	6,150	6,075	2,984	3,091
Customers' liability on acceptances outstanding	14,316	14,123	193	8,906	8,878	28
Other assets	43,384	22,407	20,977	84,462	68,479	15,983
TOTAL ASSETS	12,128,201	4,864,847	7,263,354	19,337,451	11,912,233	7,425,218

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

LIABILITIES AND CAPITAL ACCOUNTS	PHILADELPHIA			CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,557,949	3,305,353	3,252,596	9,934,563	6,390,697	3,543,866
Individuals, partnerships, and corporations	5,285,864	2,494,693	2,791,171	7,975,941	4,988,327	2,987,614
Foreign Governments, central banks, etc.	4,693	4,598	95	203	203	-
United States Government	298,184	147,793	150,391	488,298	329,009	159,289
States and political subdivisions	341,461	94,886	246,575	697,201	378,225	318,976
Mutual savings banks in United States	40,849	36,103	4,746	5,137	4,734	403
Commercial banks in United States	486,574	460,702	25,872	633,068	600,054	33,014
Banks in foreign countries	27,397	27,357	40	15,493	15,473	20
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	72,927	39,221	33,706	119,222	74,672	44,550
TIME DEPOSITS—TOTAL	4,150,924	957,777	3,193,147	7,154,543	4,035,705	3,118,838
Savings deposits	3,414,430	623,947	2,790,483	5,494,069	2,997,205	2,496,864
Accumulated for payment of personal loans	2,965	-	2,965	332,689	126,615	206,074
Other time deposits of indiv., part., and corp.	546,084	235,889	310,195	943,277	652,704	290,573
Foreign Governments, central banks, etc.	62,692	62,692	-	6,415	6,415	-
United States Government	7,038	207	6,831	2,712	2,035	677
Postal savings	531	82	449	834	99	735
States and political subdivisions	104,824	22,905	81,919	372,907	249,079	123,828
Mutual savings banks in United States	1,530	1,530	-	-	-	-
Commercial banks in United States	5,980	5,675	305	590	503	87
Banks in foreign countries	4,850	4,850	-	1,050	1,050	-
TOTAL DEPOSITS	10,708,873	4,263,130	6,445,743	17,089,106	10,426,402	6,662,704
Rediscounts and other borrowed money	73,780	68,150	5,630	190,761	190,690	71
Acceptances outstanding	14,990	14,797	193	8,944	8,916	28
Other liabilities	238,116	86,210	151,906	331,626	207,670	123,956
TOTAL LIABILITIES	11,035,759	4,432,287	6,603,472	17,620,437	10,833,678	6,786,759
CAPITAL ACCOUNTS—TOTAL	1,092,442	432,560	659,882	1,717,014	1,078,555	638,459
Capital stock, notes, and debentures	270,179	97,864	172,315	459,567	280,956	178,611
Surplus	628,814	275,533	353,281	986,243	680,645	305,598
Undivided profits	179,100	56,213	122,887	260,628	116,160	144,468
Other capital accounts	14,349	2,950	11,399	10,576	794	9,782
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	12,128,201	4,864,847	7,263,354	19,337,451	11,912,233	7,425,218
MEMORANDA						
PLEGDED ASSETS (AND SECURITIES LOANED)	1,376,916	625,616	751,300	2,590,625	1,600,371	990,254
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	270,129	97,864	172,265	459,567	280,956	178,611
Capital notes and debentures	-	-	-	-	-	-
Preferred stock	50	-	50	-	-	-
Retirable value of preferred stock	50	-	50	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,470,055	2,656,213	2,813,842	8,376,528	5,354,837	3,021,691
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	5,122,359	2,158,451	2,963,908	7,854,137	4,632,820	3,221,317
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	17.0	23.7	12.6	16.6	18.2	14.1
U. S. Gov't obligations, direct and guaranteed	21.8	15.6	25.9	24.1	20.7	29.6
Other securities	9.1	5.7	11.4	12.2	13.9	9.5
Loans and discounts	50.2	53.1	48.3	45.5	45.7	45.1
Total capital accounts	9.0	8.9	9.1	8.9	9.1	8.6
NUMBER OF BANKS	457	6	451	527	21	506

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

ASSETS	RICHMOND			ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,126,191	1,260,863	865,328	2,866,221	1,436,335	1,429,886
Currency and coin	252,399	112,273	140,126	259,792	67,792	192,000
Reserve with Federal Reserve Banks	735,911	484,200	251,711	906,741	498,739	408,002
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	474,906	148,901	326,005	905,744	282,391	623,353
Other balances with banks in the U. S.	13,032	7,172	5,860	5,333	1,477	3,856
Balances with banks in foreign countries	1,552	1,468	84	1,960	825	1,135
Cash items in process of collection	648,391	506,849	141,542	786,651	585,111	201,540
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,683,624	1,267,715	1,415,909	3,268,656	1,162,067	2,106,589
Direct:						
Treasury bills	429,659	156,666	272,993	495,492	144,435	351,057
Treasury certificates of indebtedness	182,524	109,091	73,433	252,568	112,507	140,061
Treasury notes maturing in one year or less	189,929	91,909	98,020	256,071	107,132	148,939
Other Treasury notes	779,403	429,959	349,444	923,057	351,242	571,815
United States nonmarketable bonds	25,711	8,281	17,430	14,225	3,397	10,828
Other bonds maturing in 1 year or less	80,020	26,785	53,235	117,114	37,959	79,155
Other bonds maturing in 5 years	522,095	254,742	267,353	612,967	219,543	393,424
Other bonds maturing in 5 to 10 years	455,374	186,998	268,376	558,724	172,559	386,165
Other bonds maturing after 10 years	17,480	2,988	14,492	34,554	13,194	21,360
Guaranteed obligations	1,429	296	1,133	3,884	99	3,785
OTHER SECURITIES—TOTAL	932,785	427,108	505,677	1,217,373	379,027	838,346
Obligations of States and subdivisions	720,457	350,552	369,905	1,026,252	338,879	687,373
Other bonds, notes, and debentures	189,612	64,992	124,620	164,326	28,639	135,687
Federal Reserve bank stock	22,050	11,271	10,779	25,588	10,812	14,776
Other corporate stocks	666	293	373	1,207	697	510
TOTAL SECURITIES	3,616,409	1,694,823	1,921,586	4,486,029	1,541,094	2,944,935
LOANS AND DISCOUNTS, NET—TOTAL	5,394,234	2,873,142	2,521,092	5,973,747	2,611,308	3,362,439
Valuation reserves	81,572	46,630	34,942	109,433	45,222	64,211
LOANS AND DISCOUNTS, GROSS—TOTAL	5,475,806	2,919,772	2,556,034	6,083,180	2,656,530	3,426,650
Real estate loans—total	1,281,185	518,400	762,785	999,237	312,860	686,377
Secured by farm land	82,432	12,595	69,837	65,957	7,319	58,638
Secured by residential properties:						
Insured by FHA	100,973	41,016	59,957	100,162	45,698	54,464
Insured or guaranteed by VA	69,536	32,206	37,330	41,838	21,200	20,638
Not ins. or guar. by FHA or VA	607,123	207,018	400,105	386,257	97,895	288,362
Secured by other properties	421,121	225,565	195,556	405,023	140,748	264,275
Loans to domestic com'l. and foreign banks	77,007	52,122	24,885	104,523	58,318	46,205
Loans to other financial institutions	362,004	275,158	86,846	458,738	278,539	180,199
Loans to brokers and dealers in securities	115,707	93,073	22,634	71,196	43,914	27,282
Other loans for purchasing or carrying secs.	64,641	44,141	20,500	87,465	46,070	41,395
Loans to farmers directly guar. by CCC	6,688	4,671	2,017	44,532	26,177	18,355
Other loans to farmers	97,628	15,706	81,922	121,546	22,407	99,139
Commercial including open market paper	1,651,612	992,518	659,094	2,203,763	1,007,581	1,196,182
Other loans to individuals—total	1,677,773	834,742	843,031	1,826,871	773,073	1,053,798
Passenger automobile instalment loans	587,522	278,826	308,696	529,590	199,825	329,765
Other retail consumer instalment loans	131,024	61,760	69,264	194,986	76,900	118,086
Residential repair and modern instal.	105,836	63,933	41,903	141,631	57,946	83,685
Other instal. loans for personal expenditures	286,909	125,160	161,749	251,190	74,147	177,043
Single payment loans for personal expenditures	566,482	305,063	261,419	709,474	364,255	345,219
All other loans (including overdrafts)	141,561	89,241	52,320	165,309	87,591	77,718
TOTAL LOANS AND SECURITIES	9,010,643	4,567,965	4,442,678	10,459,776	4,152,402	6,307,374
Bank premises	121,801	63,197	58,604	163,905	68,206	95,699
Furniture and fixtures	34,853	13,398	21,455	48,497	14,837	33,660
Real estate owned other than bank premises	4,082	1,257	2,825	9,132	1,968	7,164
Investments and other assets indirectly representing bank premises or other real estate	14,987	11,006	3,981	21,490	10,896	10,594
Customers' liability on acceptances outstanding	2,564	2,051	513	3,899	2,989	910
Other assets	49,006	36,721	12,285	62,744	30,899	31,845
TOTAL ASSETS	11,364,127	5,956,458	5,407,669	13,635,664	5,718,532	7,917,132

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

LIABILITIES AND CAPITAL ACCOUNTS	RICHMOND			ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,824,142	3,877,680	2,946,462	8,473,890	3,840,096	4,633,794
Individuals, partnerships, and corporations	5,315,711	2,921,899	2,393,812	5,972,082	2,513,383	3,458,699
Foreign Governments, central banks, etc.	27,845	27,845	-	3,874	3,432	442
United States Government	303,742	181,624	122,118	290,428	147,235	143,193
States and political subdivisions	528,036	232,723	295,313	939,595	305,102	634,493
Mutual savings banks in United States	7,672	7,486	186	-	-	-
Commercial banks in United States	561,490	456,218	105,272	1,176,576	830,273	346,303
Banks in foreign countries	8,075	7,379	696	9,169	7,481	1,688
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	71,571	42,506	29,065	82,166	33,190	48,976
TIME DEPOSITS—TOTAL	3,266,720	1,399,925	1,866,795	3,771,462	1,285,048	2,486,414
Savings deposits	2,690,683	1,083,843	1,606,840	2,797,564	913,709	1,883,855
Accumulated for payment of personal loans	12,643	6,299	6,344	7,298	1,511	5,787
Other time deposits of indiv., part., and corp.	332,654	194,410	138,244	635,510	235,772	399,738
Foreign Governments, central banks, etc.	22,062	20,062	2,000	7,791	7,500	291
United States Government	37,381	22,133	15,248	11,065	1,018	10,047
Postal savings	1,501	635	866	1,597	502	1,095
States and political subdivisions	165,414	71,038	94,376	282,139	117,051	165,088
Mutual savings banks in United States	6	-	6	10	-	10
Commercial banks in United States	4,376	1,505	2,871	28,438	7,935	20,503
Banks in foreign countries	-	-	-	50	50	-
TOTAL DEPOSITS	10,090,862	5,277,605	4,813,257	12,245,352	5,125,144	7,120,208
Rediscounts and other borrowed money	88,600	83,950	4,650	63,950	33,900	30,050
Acceptances outstanding	2,591	2,078	513	4,033	3,123	910
Other liabilities	259,212	145,767	113,445	229,815	100,842	128,973
TOTAL LIABILITIES	10,441,265	5,509,400	4,931,865	12,543,150	5,263,009	7,280,141
CAPITAL ACCOUNTS—TOTAL	922,862	447,058	475,804	1,092,514	455,523	636,991
Capital stock, notes, and debentures	245,002	122,611	122,391	326,067	129,634	196,433
Surplus	490,758	253,057	237,701	531,129	231,430	299,699
Undivided profits	162,598	59,689	102,909	188,132	70,222	117,910
Other capital accounts	24,504	11,701	12,803	47,186	24,237	22,949
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	11,364,127	5,956,458	5,407,669	13,635,664	5,718,532	7,917,132
MEMORANDA						
PLEGGED ASSETS (AND SECURITIES LOANED)	1,606,050	815,727	790,323	2,340,621	914,191	1,426,430
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	244,977	122,611	122,366	325,867	129,634	196,233
Capital notes and debentures	-	-	-	-	-	-
Preferred stock	25	-	25	200	-	200
Retirable value of preferred stock	25	-	25	200	-	200
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,700,845	3,221,930	2,478,915	6,781,495	2,972,594	3,808,901
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	5,310,519	2,732,989	2,577,530	6,220,235	2,277,477	3,942,758
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	18.7	21.2	16.0	21.0	25.1	18.1
U. S. Gov't obligations, direct and guaranteed	23.6	21.3	26.2	24.0	20.3	26.6
Other securities	8.2	7.2	9.4	8.9	6.6	10.6
Loans and discounts	47.5	48.2	46.6	43.8	45.7	42.5
Total capital accounts	8.1	7.5	8.8	8.0	8.0	8.0
NUMBER OF BANKS	421	17	404	430	24	406

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

(Amounts in thousands of dollars)

ASSETS	CHICAGO				ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	6,402,219	4,108,439	2,293,780		1,787,127	1,050,045	737,082
Currency and coin.....	466,773	156,251	310,522		120,696	36,258	84,438
Reserve with Federal Reserve Banks.....	2,467,626	1,689,171	778,455		641,868	390,407	251,461
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	1,138,853	282,674	856,179		499,426	155,995	343,431
Other balances with banks in the U. S.	12,184	6,311	5,873		3,678	354	3,324
Balances with banks in foreign countries.....	41,640	41,550	90		471	471	-
Cash items in process of collection.....	2,275,143	1,932,482	342,661		520,988	466,560	54,428
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	9,519,213	4,199,150	5,320,063		2,111,300	775,899	1,335,401
Direct:							
Treasury bills.....	1,300,904	618,884	682,020		405,333	137,341	267,992
Treasury certificates of indebtedness.....	518,131	294,134	223,997		149,317	85,686	63,631
Treasury notes maturing in one year or less.....	819,428	437,828	381,600		163,540	71,955	91,585
Other Treasury notes.....	2,924,652	1,290,084	1,634,568		587,482	234,776	352,706
United States nonmarketable bonds.....	36,960	7,656	29,304		12,372	3,742	8,630
Other bonds maturing in 1 year or less.....	295,923	102,763	193,160		83,450	37,826	45,624
Other bonds maturing in 5 years.....	1,695,492	588,899	1,106,593		400,696	127,469	273,227
Other bonds maturing in 5 to 10 years.....	1,794,579	832,877	961,702		291,974	75,502	216,472
Other bonds maturing after 10 years.....	128,258	23,834	104,424		15,425	1,073	14,352
Guaranteed obligations.....	4,886	2,191	2,695		1,711	529	1,182
OTHER SECURITIES—TOTAL	4,105,311	2,310,038	1,795,273		761,239	295,491	465,748
Obligations of States and subdivisions.....	3,544,157	2,093,603	1,450,554		629,861	264,965	364,896
Other bonds, notes, and debentures.....	476,139	158,534	317,605		112,411	19,851	92,560
Federal Reserve bank stock.....	65,793	39,794	25,999		15,790	8,529	7,261
Other corporate stocks.....	19,222	18,107	1,115		3,177	2,146	1,031
TOTAL SECURITIES	13,624,524	6,509,188	7,115,336		2,872,539	1,071,390	1,801,149
LOANS AND DISCOUNTS, NET—TOTAL	16,684,874	9,221,752	7,463,122		3,823,091	2,034,733	1,788,358
Valuation reserves.....	379,308	228,247	151,061		54,275	29,124	25,151
LOANS AND DISCOUNTS, GROSS—TOTAL	17,064,182	9,449,999	7,614,183		3,877,366	2,063,857	1,813,509
Real estate loans—total.....	4,191,027	1,399,653	2,791,374		831,589	235,683	595,906
Secured by farm land.....	163,012	2,821	160,191		88,868	6,265	82,603
Secured by residential properties:							
Insured by FHA.....	932,061	486,227	445,834		131,562	35,366	96,196
Insured or guaranteed by VA.....	354,042	196,908	157,134		42,160	12,353	29,807
Not ins. or guar. by FHA or VA.....	1,812,704	434,112	1,378,592		320,252	66,410	253,842
Secured by other properties.....	929,208	279,585	649,623		248,747	115,289	133,458
Loans to domestic com'l. and foreign banks.....	303,243	153,615	149,628		65,828	57,369	8,459
Loans to other financial institutions.....	1,353,432	1,101,409	252,023		282,397	234,049	48,348
Loans to brokers and dealers in securities.....	553,072	489,631	63,441		98,375	91,158	7,217
Other loans for purchasing or carrying secs.....	328,400	211,676	116,724		45,439	30,289	15,150
Loans to farmers directly guar. by CCC.....	63,943	10,435	53,508		88,209	43,399	44,810
Other loans to farmers.....	585,099	44,379	540,720		178,858	17,961	160,897
Commercial including open market paper.....	5,605,269	4,116,425	1,488,844		1,228,893	810,090	418,803
Other loans to individuals—total.....	3,475,758	1,447,454	2,028,304		981,725	490,055	491,670
Passenger automobile instalment loans.....	1,214,809	416,300	798,509		279,764	94,221	185,543
Other retail consumer instalment loans.....	428,055	180,850	247,205		88,651	37,787	50,864
Residential repair and modern instal.....	391,820	191,430	200,390		98,979	65,515	33,464
Other instal. loans for personal expenditures.....	349,026	111,164	237,862		103,294	40,228	63,066
Single payment loans for personal expenditures.....	1,092,048	547,710	544,338		411,037	252,304	158,733
All other loans (including overdrafts).....	604,939	475,322	129,617		76,053	53,804	22,249
TOTAL LOANS AND SECURITIES	30,309,398	15,730,940	14,578,458		6,695,630	3,106,123	3,589,507
Bank premises.....	233,532	98,436	135,096		60,448	22,845	37,603
Furniture and fixtures.....	61,024	16,775	44,249		17,552	4,445	13,107
Real estate owned other than bank premises.....	15,200	4,210	10,990		3,207	181	3,026
Investments and other assets indirectly representing bank premises or other real estate.....	35,146	17,639	17,507		4,509	1,275	3,234
Customers' liability on acceptances outstanding.....	83,910	82,723	1,187		2,410	2,309	101
Other assets.....	175,095	117,042	58,053		30,977	18,544	12,433
TOTAL ASSETS	37,315,524	20,176,204	17,139,320		8,601,860	4,205,767	4,396,093

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

LIABILITIES AND CAPITAL ACCOUNTS	CHICAGO			ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	19,915,628	11,828,764	8,086,864	5,458,219	2,934,053	2,524,166
Individuals, partnerships, and corporations	15,000,645	8,301,910	6,698,735	3,836,815	1,758,287	2,078,528
Foreign Governments, central banks, etc.	15,668	15,563	105	-	-	-
United States Government	1,048,116	730,891	317,225	190,891	117,874	73,017
States and political subdivisions	1,418,192	658,846	759,346	394,563	123,782	270,781
Mutual savings banks in United States	2,113	1,902	211	289	-	289
Commercial banks in United States	2,049,826	1,875,695	174,131	987,851	908,174	79,677
Banks in foreign countries	59,410	58,594	816	4,576	4,576	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	321,658	185,363	136,295	43,234	21,360	21,874
TIME DEPOSITS—TOTAL	13,553,276	6,034,885	7,518,391	2,265,621	804,025	1,461,596
Savings deposits	10,534,192	4,579,317	5,954,875	1,445,881	514,988	930,893
Accumulated for payment of personal loans	52,751	5,213	47,538	3,805	-	3,805
Other time deposits of indiv., part., and corp.	2,231,310	1,071,866	1,159,444	686,525	237,068	449,457
Foreign Governments, central banks, etc.	140,821	139,698	1,123	2,000	2,000	-
United States Government	15,126	10,590	4,536	6,135	3,602	2,533
Postal savings	4,749	2,022	2,727	143	8	135
States and political subdivisions	546,259	202,569	343,690	119,172	46,259	72,913
Mutual savings banks in United States	10	-	10	-	-	-
Commercial banks in United States	12,633	8,185	4,448	1,645	-	1,645
Banks in foreign countries	15,425	15,425	-	315	100	215
TOTAL DEPOSITS	33,468,904	17,863,649	15,605,255	7,723,840	3,738,078	3,985,762
Rediscounts and other borrowed money	341,964	334,044	7,920	60,450	58,700	1,750
Acceptances outstanding	84,101	82,755	1,346	2,662	2,561	101
Other liabilities	589,826	323,191	266,635	97,577	55,343	42,234
TOTAL LIABILITIES	34,484,795	18,603,639	15,881,156	7,884,529	3,854,682	4,029,847
CAPITAL ACCOUNTS—TOTAL	2,830,729	1,572,565	1,258,164	717,331	351,085	366,246
Capital stock, notes, and debentures	849,213	496,757	352,456	194,808	100,578	94,230
Surplus	1,354,643	829,793	524,850	334,680	183,694	150,986
Undivided profits	512,740	191,442	321,298	170,614	65,612	105,002
Other capital accounts	114,133	54,573	59,560	17,229	1,201	16,028
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	37,315,524	20,176,204	17,139,320	8,601,860	4,205,767	4,396,093
MEMORANDA						
PLEGDED ASSETS (AND SECURITIES LOANED)	3,301,991	2,153,797	1,148,194	789,645	398,304	391,341
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	844,478	493,757	350,721	194,608	100,578	94,030
Capital notes and debentures	250	-	250	150	-	150
Preferred stock	4,485	3,000	1,485	50	-	50
Retirable value of preferred stock	4,486	3,000	1,486	50	-	50
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	16,501,642	9,613,608	6,888,034	4,437,887	2,311,498	2,126,389
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	14,542,543	7,289,696	7,252,847	3,758,489	1,441,445	2,317,044
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	17.2	20.4	13.4	20.8	25.0	16.8
U. S. Gov't obligations, direct and guaranteed	25.5	20.8	31.0	24.5	18.4	30.4
Other securities	11.0	11.4	10.5	8.8	7.0	10.6
Loans and discounts	44.7	45.7	43.5	44.4	48.4	40.7
Total capital accounts	7.6	7.8	7.3	8.3	8.3	8.3
NUMBER OF BANKS	1,005	28	977	474	17	457

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

ASSETS	MINNEAPOLIS			KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,106,562	547,940	558,622	2,369,509	1,244,192	1,125,317
Currency and coin.....	70,416	11,873	58,543	134,741	36,588	98,153
Reserve with Federal Reserve Banks.....	417,427	190,414	227,013	829,147	427,417	401,730
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	240,872	38,426	202,446	750,304	240,240	510,064
Other balances with banks in the U. S.....	477	318	159	6,755	2,519	4,236
Balances with banks in foreign countries.....	2,456	1,924	532	378	378	-
Cash items in process of collection.....	374,914	304,985	69,929	648,184	537,050	111,134
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	1,586,910	384,535	1,202,375	2,603,518	851,218	1,752,300
Direct:						
Treasury bills.....	256,063	58,883	197,180	477,659	127,950	349,709
Treasury certificates of indebtedness.....	65,771	21,542	44,229	161,988	86,306	75,682
Treasury notes maturing in one year or less.....	114,252	31,896	82,356	217,597	86,475	131,122
Other Treasury notes.....	401,696	107,536	294,160	681,745	245,798	435,947
United States nonmarketable bonds.....	7,495	827	6,668	12,479	2,105	10,374
Other bonds maturing in 1 year or less.....	42,352	8,642	33,710	101,264	36,707	64,557
Other bonds maturing in 5 years.....	346,368	61,642	284,726	498,539	134,455	364,084
Other bonds maturing in 5 to 10 years.....	336,174	91,666	244,508	429,210	128,175	301,035
Other bonds maturing after 10 years.....	16,467	1,901	14,566	22,624	2,979	19,645
Guaranteed obligations.....	272	-	272	413	268	145
OTHER SECURITIES—TOTAL	589,025	141,712	447,313	934,875	302,912	631,963
Obligations of States and subdivisions.....	447,090	115,177	331,913	790,032	252,831	537,201
Other bonds, notes, and debentures.....	130,479	22,027	108,452	123,294	39,914	83,380
Federal Reserve bank stock.....	10,857	4,185	6,672	19,818	8,825	10,993
Other corporate stocks.....	599	323	276	1,731	1,342	389
TOTAL SECURITIES	2,175,935	526,247	1,649,688	3,538,393	1,154,130	2,384,263
LOANS AND DISCOUNTS, NET—TOTAL	2,871,489	1,059,869	1,811,620	4,936,416	2,267,076	2,669,340
Valuation reserves.....	46,601	11,600	35,001	68,455	30,594	37,861
LOANS AND DISCOUNTS, GROSS—TOTAL	2,918,090	1,071,469	1,846,621	5,004,871	2,297,670	2,707,201
Real estate loans—total.....	788,055	155,720	632,335	809,326	334,221	475,105
Secured by farm land.....	38,218	40	38,178	82,496	8,240	74,746
Secured by residential properties:						
Insured by FHA.....	180,643	27,986	152,657	105,861	53,358	52,503
Insured or guaranteed by VA.....	94,789	33,398	61,391	52,432	26,188	26,244
Not ins. or guar. by FHA or VA.....	325,106	60,371	264,735	263,303	85,770	177,533
Secured by other properties.....	149,299	33,925	115,374	304,744	160,665	144,079
Loans to domestic com'l. and foreign banks.....	19,503	13,130	6,373	87,028	45,493	41,535
Loans to other financial institutions.....	132,045	96,542	35,503	303,160	224,504	78,656
Loans to brokers and dealers in securities.....	48,207	38,733	9,474	53,041	34,835	18,206
Other loans for purchasing or carrying secs.....	31,869	22,391	9,478	60,596	45,268	15,328
Loans to farmers directly guar. by CCC.....	60,832	3,180	57,652	156,505	56,882	99,623
Other loans to farmers.....	323,368	10,959	312,409	813,608	165,970	647,638
Commercial including open market paper.....	874,197	514,874	359,323	1,565,371	874,501	690,870
Other loans to individuals—total.....	581,931	182,629	399,302	1,055,302	436,381	618,921
Passenger automobile instalment loans.....	250,372	71,900	178,472	362,768	101,795	260,973
Other retail consumer instalment loans.....	78,850	21,164	57,686	106,036	45,163	60,873
Residential repair and modern instal.....	55,182	17,300	37,882	80,829	38,112	42,717
Other instal. loans for personal expenditures.....	67,414	19,189	48,225	127,541	36,678	90,863
Single payment loans for personal expenditures.....	130,113	53,076	77,037	378,128	214,633	163,495
All other loans (including overdrafts).....	58,083	33,311	24,772	100,934	79,615	21,319
TOTAL LOANS AND SECURITIES	5,047,424	1,586,116	3,461,308	8,474,809	3,421,206	5,053,603
Bank premises.....	58,147	13,774	44,373	93,111	46,621	46,490
Furniture and fixtures.....	20,873	4,414	16,459	22,509	5,711	16,798
Real estate owned other than bank premises.....	2,532	331	2,201	6,469	1,704	4,765
Investments and other assets indirectly representing bank premises or other real estate.....	18,120	16,194	1,926	16,482	9,909	6,573
Customers' liability on acceptances outstanding.....	4,918	3,078	1,840	123	56	67
Other assets.....	24,689	10,172	14,517	41,127	25,815	15,312
TOTAL ASSETS	6,283,265	2,182,019	4,101,246	11,024,139	4,755,214	6,268,925

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

LIABILITIES AND CAPITAL ACCOUNTS	MINNEAPOLIS			KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	3,445,156	1,412,809	2,032,347	7,209,584	3,253,880	3,955,704
Individuals, partnerships, and corporations	2,492,680	878,213	1,614,467	5,056,030	2,121,238	2,934,792
Foreign Governments, central banks, etc.	51	51	-	-	-	-
United States Government	139,855	68,689	71,166	247,333	115,534	131,799
States and political subdivisions	345,450	112,853	232,597	746,516	149,374	597,142
Mutual savings banks in United States	3,783	3,536	247	-	-	-
Commercial banks in United States	409,851	324,814	85,037	1,057,675	816,213	241,462
Banks in foreign countries	5,665	5,212	453	3,494	3,494	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	47,821	19,441	28,380	98,536	48,027	50,509
TIME DEPOSITS—TOTAL	2,231,845	542,980	1,688,865	2,680,557	973,571	1,706,986
Savings deposits	1,176,040	242,316	933,724	1,952,169	736,120	1,216,049
Accumulated for payment of personal loans	6,041	554	5,487	8,257	2,809	5,448
Other time deposits of indiv., part., and corp.	953,179	271,286	681,893	538,922	200,443	338,479
Foreign Governments, central banks, etc.	4,072	2,000	2,072	2,000	2,000	-
United States Government	4,078	1,715	2,363	7,155	390	6,765
Postal savings	259	-	259	191	1	190
States and political subdivisions	88,130	25,109	63,021	170,043	31,103	138,940
Mutual savings banks in United States	-	-	-	-	-	-
Commercial banks in United States	46	-	46	1,820	705	1,115
Banks in foreign countries	-	-	-	-	-	-
TOTAL DEPOSITS	5,677,001	1,955,789	3,721,212	9,890,141	4,227,451	5,662,690
Rediscounts and other borrowed money	18,986	14,950	4,036	85,789	69,325	16,464
Acceptances outstanding	4,921	3,078	1,843	123	56	67
Other liabilities	94,051	37,216	56,835	103,464	49,742	53,722
TOTAL LIABILITIES	5,794,959	2,011,033	3,783,926	10,079,517	4,346,574	5,732,943
CAPITAL ACCOUNTS—TOTAL	488,306	170,986	317,320	944,622	408,640	535,982
Capital stock, notes, and debentures	147,863	52,300	95,563	274,423	129,790	144,633
Surplus	215,679	87,200	128,479	387,859	164,611	223,248
Undivided profits	112,612	31,211	81,401	256,485	102,407	154,078
Other capital accounts	12,152	275	11,877	25,855	11,832	14,023
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	6,283,265	2,182,019	4,101,246	11,024,139	4,755,214	6,268,925
MEMORANDA						
PLEGDED ASSETS (AND SECURITIES LOANED)	913,543	341,883	571,660	1,696,581	551,502	1,145,079
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	147,513	52,300	95,213	274,423	129,790	144,633
Capital notes and debentures	200	-	200	-	-	-
Preferred stock	150	-	150	-	-	-
Retirable value of preferred stock	150	-	150	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	2,829,370	1,069,398	1,759,972	5,811,448	2,476,590	3,334,858
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	2,520,536	714,321	1,806,215	5,256,392	1,785,083	3,471,309
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	17.6	25.1	13.6	21.5	26.2	18.0
U. S. Gov't obligations, direct and guaranteed	25.3	17.6	29.3	23.6	17.9	28.0
Other securities	9.4	6.5	10.9	8.5	6.4	10.1
Loans and discounts	45.7	48.6	44.2	44.8	47.7	42.6
Total capital accounts	7.8	7.8	7.7	8.6	8.6	8.5
NUMBER OF BANKS	470	10	460	765	28	737

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

ASSETS	DALLAS			SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	3,383,751	1,922,594	1,461,157	6,697,041	5,847,128	849,913
Currency and coin	175,159	45,909	129,250	436,905	331,413	105,492
Reserve with Federal Reserve Banks	1,085,584	685,663	399,921	2,807,112	2,497,465	309,647
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,267,353	464,658	802,695	506,355	270,519	235,836
Other balances with banks in the U. S.	21,623	11,370	10,253	63,183	54,953	8,230
Balances with banks in foreign countries	5,305	4,257	1,048	17,667	16,304	1,363
Cash items in process of collection	828,727	710,737	117,950	2,865,819	2,676,474	189,345
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,910,190	1,326,277	1,583,913	7,653,068	6,356,615	1,296,453
Direct:						
Treasury bills	446,029	98,038	347,991	1,045,249	827,737	217,512
Treasury certificates of indebtedness	152,728	96,108	56,620	409,313	362,746	46,567
Treasury notes maturing in one year or less	204,727	102,539	102,188	514,367	426,436	87,931
Other Treasury notes	684,302	310,422	373,880	1,923,241	1,589,178	334,063
United States nonmarketable bonds	14,921	2,380	12,541	27,775	19,337	8,438
Other bonds maturing in 1 year or less	96,170	43,595	52,575	472,862	405,222	67,640
Other bonds maturing in 5 years	606,195	275,073	331,122	1,670,947	1,385,169	285,778
Other bonds maturing in 5 to 10 years	560,766	290,130	270,636	1,541,692	1,305,902	235,790
Other bonds maturing after 10 years	74,000	39,686	34,314	34,795	26,093	8,702
Guaranteed obligations	70,352	68,306	2,046	12,827	8,795	4,032
OTHER SECURITIES—TOTAL	1,188,826	405,111	783,715	3,528,315	3,026,708	501,607
Obligations of States and subdivisions	971,571	348,530	623,041	3,065,698	2,626,696	439,002
Other bonds, notes, and debentures	188,753	41,424	147,329	352,372	301,190	51,182
Federal Reserve bank stock	26,728	14,734	11,994	61,906	52,005	9,901
Other corporate stocks	1,774	423	1,351	48,339	46,817	1,522
TOTAL SECURITIES	4,099,016	1,731,388	2,367,628	11,181,383	9,383,323	1,798,060
LOANS AND DISCOUNTS, NET—TOTAL	6,167,837	3,288,947	2,878,890	20,982,818	17,796,574	3,186,244
Valuation reserves	104,190	50,091	54,099	348,325	305,274	43,051
LOANS AND DISCOUNTS, GROSS—TOTAL	6,272,027	3,339,038	2,932,989	21,331,143	18,101,848	3,229,295
Real estate loans—total	574,895	216,707	358,188	7,226,648	6,117,379	1,109,269
Secured by farm land	65,588	13,653	51,935	203,767	165,300	38,467
Secured by residential properties:						
Insured by FHA	45,639	15,104	30,535	2,556,280	2,205,482	350,798
Insured or guaranteed by VA	24,223	11,136	13,087	463,761	396,433	67,328
Not ins. or guar. by FHA or VA	172,460	36,519	135,941	2,494,902	2,193,750	301,152
Secured by other properties	266,985	140,295	126,690	1,507,938	1,156,414	351,524
Loans to domestic com'l. and foreign banks	164,898	128,379	36,519	415,429	375,786	39,643
Loans to other financial institutions	341,264	241,184	100,080	1,132,251	1,058,836	73,415
Loans to brokers and dealers in securities	87,070	75,426	11,644	156,946	101,498	55,448
Other loans for purchasing or carrying secs.	237,512	190,011	47,501	120,652	101,540	19,112
Loans to farmers directly guar. by CCC	107,416	13,469	93,947	127,619	96,271	31,348
Other loans to farmers	347,855	23,145	324,710	901,921	643,514	258,407
Commercial including open market paper	2,880,493	1,758,713	1,121,780	6,985,653	6,073,308	912,345
Other loans to individuals—total	1,368,137	575,009	793,128	3,950,812	3,251,103	699,709
Passenger automobile instalment loans	517,778	171,024	346,754	1,756,600	1,423,370	333,230
Other retail consumer instalment loans	121,413	49,083	72,330	372,256	290,683	81,573
Residential repair and modern instal.	91,333	35,036	56,297	362,387	288,786	73,601
Other instal. loans for personal expenditures	206,717	76,224	130,493	581,960	465,167	116,793
Single payment loans for personal expenditures	430,896	243,642	187,254	877,609	783,097	94,512
All other loans (including overdrafts)	162,487	116,995	45,492	313,212	282,613	30,599
TOTAL LOANS AND SECURITIES	10,266,853	5,020,335	5,246,518	32,164,201	27,179,897	4,984,304
Bank premises	209,146	114,360	94,786	402,477	316,853	85,624
Furniture and fixtures	34,846	9,348	25,498	170,173	142,123	28,050
Real estate owned other than bank premises	11,610	3,990	7,620	9,528	5,712	3,816
Investments and other assets indirectly representing bank premises or other real estate	5,985	2,219	3,766	103,052	93,213	9,839
Customers' liability on acceptances outstanding	28,934	27,228	1,706	233,266	227,926	5,340
Other assets	60,861	43,378	17,483	280,310	242,905	37,405
TOTAL ASSETS	14,001,986	7,143,452	6,858,534	40,060,048	34,055,757	6,004,291

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

LIABILITIES AND CAPITAL ACCOUNTS	DALLAS			SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	8,910,379	4,485,789	4,424,590	18,740,693	15,737,920	3,002,773
Individuals, partnerships, and corporations	6,461,272	2,942,191	3,519,081	15,124,754	12,682,358	2,442,396
Foreign Governments, central banks, etc.	5,577	3,904	1,673	60,404	57,662	2,742
United States Government	212,950	119,341	93,609	764,232	653,600	110,632
States and political subdivisions	646,689	213,913	432,776	1,423,107	1,101,955	321,152
Mutual savings banks in United States	-	-	-	9,557	9,147	410
Commercial banks in United States	1,448,075	1,136,186	311,889	638,625	594,033	44,592
Banks in foreign countries	18,314	14,920	3,394	119,738	114,209	5,529
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	117,502	55,334	62,168	600,276	524,956	75,320
TIME DEPOSITS—TOTAL	3,546,299	1,738,934	1,807,365	17,252,794	14,813,066	2,439,728
Savings deposits	1,979,222	809,803	1,169,419	13,711,712	11,780,643	1,931,069
Accumulated for payment of personal loans	143,495	91,736	51,759	109	-	109
Other time deposits of indiv., part., and corp.	923,433	605,785	317,648	1,243,248	999,602	243,646
Foreign Governments, central banks, etc.	2,509	2,509	-	384,370	381,370	3,000
United States Government	13,997	2,878	11,119	60,620	37,513	23,107
Postal savings	1,091	54	1,037	780	666	114
States and political subdivisions	470,929	221,304	249,625	1,814,740	1,578,592	236,148
Mutual savings banks in United States	-	-	-	765	740	25
Commercial banks in United States	9,473	2,715	6,758	17,897	16,497	1,400
Banks in foreign countries	2,150	2,150	-	18,553	17,443	1,110
TOTAL DEPOSITS	12,456,678	6,224,723	6,231,955	35,993,487	30,550,986	5,442,501
Rediscounts and other borrowed money	255,847	248,925	6,922	467,793	447,196	20,597
Acceptances outstanding	28,934	27,228	1,706	234,717	229,377	5,340
Other liabilities	128,292	70,704	57,588	701,109	599,758	101,351
TOTAL LIABILITIES	12,869,751	6,571,580	6,298,171	37,397,106	31,827,317	5,569,789
CAPITAL ACCOUNTS—TOTAL	1,132,235	571,872	560,363	2,662,942	2,228,440	434,502
Capital stock, notes, and debentures	396,489	220,495	175,994	774,902	638,371	136,531
Surplus	495,492	270,602	224,890	1,309,657	1,116,389	193,268
Undivided profits	205,906	77,624	128,282	557,611	463,024	94,587
Other capital accounts	34,348	3,151	31,197	20,272	10,656	9,616
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	14,001,986	7,143,452	6,858,534	40,060,048	34,055,757	6,004,291
MEMORANDA						
PLEGDED ASSETS (AND SECURITIES LOANED)	2,230,770	1,141,425	1,089,345	6,657,053	5,629,728	1,027,325
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	396,489	220,495	175,994	774,902	638,371	136,531
Capital notes and debentures	-	-	-	-	-	-
Preferred stock	-	-	-	500	-	500
Retirable value of preferred stock	-	-	-	500	-	500
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	6,814,374	3,310,394	3,503,980	15,368,568	12,790,927	2,577,641
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	6,420,627	2,519,525	3,901,102	14,472,017	11,813,813	2,658,204
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	24.2	26.9	21.3	16.7	17.2	14.2
U. S. Gov't obligations, direct and guaranteed	20.8	18.6	23.1	19.1	18.7	21.6
Other securities	8.5	5.7	11.4	8.8	8.9	8.4
Loans and discounts	44.0	46.0	42.0	52.4	52.3	53.1
Total capital accounts	8.1	8.0	8.2	6.6	6.5	7.2
NUMBER OF BANKS	632	20	612	162	25	137

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

ASSETS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
RESERVES, CASH, AND BANK BALANCES—TOTAL	394,728	32,826	208,014	228,420	5,098,181	420,238	423,922	83,621
Currency and coin	43,957	7,531	27,110	18,607	294,886	24,931	57,328	8,176
Reserve with Federal Reserve Banks	135,723	5,886	87,894	75,364	2,132,805	150,722	112,538	23,372
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	132,383	13,972	37,812	92,864	318,913	115,919	100,762	40,468
Other balances with banks in the U. S.	1,142	600	93	1,517	48,908	216	89	100
Balances with banks in foreign countries	842	97	1,190	-	13,864	75	151	-
Cash items in process of collection	80,681	4,740	53,915	40,068	2,288,805	128,375	153,054	11,505
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	480,436	61,795	204,022	252,276	5,622,914	493,785	421,989	185,295
Direct:								
Treasury bills	101,524	9,379	46,377	52,274	773,874	130,046	76,965	83,792
Treasury certificates of indebtedness	37,969	6,560	9,263	9,170	325,178	47,182	54,783	11,067
Treasury notes maturing in one year or less	34,823	590	12,038	18,540	332,261	33,879	45,975	5,521
Other Treasury notes	141,094	14,626	41,170	67,127	1,478,856	111,443	155,184	23,656
United States nonmarketable bonds	2,156	5,195	25	1,518	17,493	2,230	1,733	333
Other bonds maturing in 1 year or less	18,854	3,240	15,425	6,486	340,865	15,360	7,314	11,637
Other bonds maturing in 5 years	92,103	6,674	36,015	38,248	1,188,696	79,590	32,203	12,174
Other bonds maturing in 5 to 10 years	49,366	14,969	41,530	55,281	1,132,149	69,883	47,022	37,105
Other bonds maturing after 10 years	1,971	562	406	3,093	25,066	4,081	796	10
Guaranteed obligations	576	-	1,773	539	8,476	91	14	-
OTHER SECURITIES—TOTAL	234,694	16,657	98,991	141,765	2,705,829	124,650	300,731	16,389
Obligations of States and subdivisions	207,322	8,946	82,256	120,362	2,337,074	112,317	274,821	14,244
Other bonds, notes, and debentures	23,703	7,444	13,834	19,419	274,923	8,459	19,335	235
Federal Reserve bank stock	3,620	242	2,344	1,932	46,291	3,700	4,864	1,625
Other corporate stocks	49	25	557	52	47,541	174	1,711	285
TOTAL SECURITIES	715,130	78,452	303,013	394,041	8,328,743	618,435	722,720	201,684
LOANS AND DISCOUNTS, NET—TOTAL	911,332	95,386	883,136	481,875	16,004,199	1,064,904	1,256,757	299,900
Valuation reserves	23,614	3,433	7,331	6,403	283,705	15,875	24,329	3,439
LOANS AND DISCOUNTS, GROSS—TOTAL	934,946	98,819	890,467	488,278	16,287,904	1,080,779	1,281,086	303,339
Real estate loans—total	157,916	39,738	233,582	102,003	5,723,570	216,209	310,842	46,983
Secured by farm land	15,191	33	2,807	19,771	150,327	9,727	1,962	2,269
Secured by residential properties:								
Insured by FHA	13,805	6,209	157,831	7,430	2,002,650	19,065	32,204	320
Insured or guaranteed by VA	2,928	254	18,785	1,201	331,220	26,115	23,901	1,804
Not ins. or guar. by FHA or VA	74,970	18,816	26,774	34,706	2,115,823	73,874	180,430	29,741
Secured by other properties	51,022	14,426	27,385	38,895	1,123,550	87,428	72,345	12,849
Loans to domestic com'l. and foreign banks	18,243	1,500	10,253	1,312	356,408	17,240	42,301	50,000
Loans to other financial institutions	46,319	-	33,001	19,652	848,510	70,348	47,791	10,361
Loans to brokers and dealers in securities	7,869	-	41,121	7,821	76,745	15,878	39,527	11,360
Other loans for purchasing or carrying secs.	9,461	1	540	2,428	80,049	25,094	11,852	2,337
Loans to farmers directly guar. by CCC	13,165	-	13,268	35,186	76,444	3,566	-	-
Other loans to farmers	29,398	130	120,017	35,751	528,653	161,102	5,662	3,782
Commercial including open market paper	304,920	29,950	229,569	140,900	5,416,459	307,424	372,839	57,681
Other loans to individuals—total	298,149	27,340	204,370	138,379	2,927,643	249,375	399,624	115,870
Passenger automobile instalment loans	99,343	11,217	82,100	52,312	1,287,147	78,763	109,795	18,916
Other retail consumer instalment loans	32,155	6,746	19,792	13,176	255,822	28,540	21,845	9,355
Residential repair and modern instal.	20,792	2,044	22,832	7,256	230,650	19,059	31,569	4,685
Other instal. loans for personal expenditures	43,776	4,678	48,067	22,171	426,596	25,058	74,474	13,320
Single payment loans for personal expenditures	102,083	2,655	31,579	43,464	727,428	97,955	161,941	69,594
All other loans (including overdrafts)	49,506	160	4,746	4,846	253,423	14,543	50,648	4,965
TOTAL LOANS AND SECURITIES	1,626,462	173,838	1,186,149	875,916	24,332,942	1,683,339	1,979,477	501,584
Bank premises	18,938	3,231	20,481	11,801	278,560	18,990	34,699	4,351
Furniture and fixtures	5,036	1,506	7,559	3,286	134,931	4,770	8,254	2,873
Real estate owned other than bank premises	1,196	261	1,494	796	5,423	1,090	343	203
Investments and other assets indirectly representing bank premises or other real estate	3,608	1,229	5,909	445	85,306	5,776	330	3,250
Customers' liability on acceptances outstanding	573	-	5,721	5	222,659	13	-	3
Other assets	6,955	578	15,227	3,244	223,591	12,794	8,489	3,365
TOTAL ASSETS	2,057,496	213,469	1,450,554	1,123,913	30,381,593	2,147,010	2,455,514	599,250

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

LIABILITIES AND CAPITAL ACCOUNTS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
DEMAND DEPOSITS--TOTAL	1,247,841	103,977	772,280	722,361	13,647,819	1,248,075	1,639,915	446,312
Individuals, partnerships, and corporations	932,558	79,779	609,512	537,761	11,177,724	982,798	1,396,817	397,860
Foreign Governments, central banks, etc.	-	-	2,742	-	56,422	-	-	-
United States Government	39,996	4,915	21,909	18,055	572,364	47,549	83,414	32,089
States and political subdivisions	165,422	16,090	97,718	67,730	782,984	62,407	84,067	5,483
Mutual savings banks in United States	-	-	-	-	1,424	-	32,504	2,475
Commercial banks in United States	101,737	1,039	16,588	93,529	474,388	131,097	20,086	5,896
Banks in foreign countries	435	17	4,200	-	102,193	423	31	31
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	7,693	2,137	19,611	5,286	480,320	23,801	22,996	2,478
TIME DEPOSITS--TOTAL	599,911	95,073	540,201	298,055	13,613,109	694,563	525,421	78,123
Savings deposits	490,593	47,722	465,193	210,877	10,620,827	538,684	473,097	55,275
Accumulated for payment of personal loans	2,884	-	76	1,189	33	-	-	-
Other time deposits of indiv., part., and corp.	85,651	3,099	41,258	81,129	1,010,589	90,716	19,959	22,563
Foreign Governments, central banks, etc.	-	-	3,000	-	371,770	-	-	-
United States Government	927	10,537	1,530	295	31,754	693	1,960	255
Postal savings	33	20	27	30	200	10	5	-
States and political subdivisions	13,478	33,670	29,117	3,440	1,546,721	63,960	29,400	30
Mutual savings banks in United States	-	25	-	-	375	-	1,000	-
Commercial banks in United States	6,345	-	-	1,095	16,447	500	-	-
Banks in foreign countries	-	-	-	-	14,393	-	-	-
TOTAL DEPOSITS	1,847,752	199,050	1,312,481	1,020,416	27,260,928	1,942,638	2,165,336	524,435
Rediscunts and other borrowed money	-	191	4,200	2,850	403,556	15,775	1,000	-
Acceptances outstanding	573	-	5,721	5	223,977	13	-	3
Other liabilities	34,666	1,693	31,958	9,805	537,763	25,805	87,078	16,963
TOTAL LIABILITIES	1,882,991	200,934	1,354,360	1,033,076	28,426,224	1,984,231	2,253,414	541,401
CAPITAL ACCOUNTS--TOTAL	174,505	12,535	96,194	90,837	1,955,369	162,779	202,100	57,849
Capital stock, notes, and debentures	48,282	4,500	27,989	28,135	557,272	54,316	60,952	16,716
Surplus	73,663	3,625	50,158	37,008	1,006,897	69,540	101,670	37,446
Undivided profits	40,438	3,931	15,663	23,503	381,802	37,460	36,240	3,683
Other capital accounts	12,122	479	2,384	2,191	9,398	1,463	3,238	4
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,057,496	213,469	1,450,554	1,123,913	30,381,593	2,147,010	2,455,514	599,250
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	292,156	59,312	236,587	73,326	4,954,965	277,697	162,201	58,982
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	48,282	4,500	27,989	28,135	556,772	54,316	60,952	16,716
Capital notes and debentures	-	-	-	-	500	-	-	-
Preferred stock	-	-	-	-	-	-	-	-
Retirable value of preferred stock	-	-	-	-	500	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	1,034,777	85,265	680,553	589,429	11,040,150	1,003,864	1,386,099	394,339
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	1,025,427	93,283	679,868	570,709	10,312,262	941,054	1,383,361	396,822
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.2	15.4	14.3	20.3	16.8	19.6	17.3	14.0
U. S. Gov't obligations, direct and guaranteed	23.4	28.9	14.1	22.4	18.5	23.0	17.2	30.9
Other securities	11.4	7.8	6.8	12.6	8.9	5.8	12.2	2.7
Loans and discounts	44.3	44.7	60.9	42.9	52.7	49.6	51.2	50.0
Total capital accounts	8.5	5.9	6.6	8.1	6.4	7.6	8.2	9.7
NUMBER OF BANKS	94	5	4	78	62	105	29	6

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

ASSETS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
RESERVES, CASH, AND BANK BALANCES—TOTAL	319,816	896,950	588,602	57,345	93,249	3,403,375	809,127	403,532
Currency and coin.....	32,479	91,031	38,501	7,472	9,670	168,624	91,895	30,744
Reserve with Federal Reserve Banks.....	125,337	243,983	207,437	17,095	42,601	1,500,283	270,072	117,067
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	54,520	323,313	122,337	4,276	16,573	498,311	246,008	140,104
Other balances with banks in the U. S.	1,081	1,710	440	15	50	2,975	7,456	-
Balances with banks in foreign countries.....	945	619	314	330	-	21,858	294	-
Cash items in process of collection.....	105,454	236,294	219,573	28,157	24,355	1,211,324	193,402	115,617
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	477,934	1,187,682	441,325	75,232	168,779	4,871,760	1,328,339	507,702
Direct:								
Treasury bills.....	61,280	130,627	81,166	2,000	25,353	719,804	218,251	82,134
Treasury certificates of indebtedness.....	31,232	109,866	22,203	1,438	4,042	205,977	57,531	22,277
Treasury notes maturing in one year or less.....	26,336	72,041	39,462	5,351	26,157	477,037	82,939	50,223
Other Treasury notes.....	100,419	319,881	175,357	34,042	59,791	1,467,007	381,240	141,749
United States nonmarketable bonds.....	6,784	5,842	950	-	65	18,287	7,653	3,067
Other bonds maturing in 1 year or less.....	16,844	34,918	15,058	3,435	8,228	149,240	45,533	19,352
Other bonds maturing in 5 years.....	135,655	188,050	58,063	15,023	26,189	838,093	290,689	97,136
Other bonds maturing in 5 to 10 years.....	98,185	310,079	46,825	13,943	18,161	943,874	235,686	90,039
Other bonds maturing after 10 years.....	917	13,714	2,132	-	583	50,470	8,461	1,705
Guaranteed obligations.....	282	2,664	109	-	210	1,971	356	20
OTHER SECURITIES—TOTAL	72,690	394,346	175,928	21,802	54,953	2,348,939	325,094	196,186
Obligations of States and subdivisions.....	60,809	312,555	148,679	20,280	52,832	1,942,453	246,961	173,975
Other bonds, notes, and debentures.....	8,893	73,148	21,804	910	910	352,047	69,415	18,894
Federal Reserve bank stock.....	2,964	8,340	4,962	612	1,139	36,677	7,707	3,296
Other corporate stocks.....	24	303	483	-	72	17,762	1,011	21
TOTAL SECURITIES	550,624	1,582,028	617,253	97,034	223,732	7,220,699	1,653,433	703,888
LOANS AND DISCOUNTS, NET—TOTAL	842,096	1,677,881	1,327,272	173,382	352,391	8,542,357	1,890,529	889,475
Valuation reserves.....	8,109	29,662	16,802	1,292	5,355	235,730	32,867	14,398
LOANS AND DISCOUNTS, GROSS—TOTAL	850,205	1,707,543	1,344,074	174,674	357,746	8,778,087	1,923,396	903,873
Real estate loans—total.....	238,562	332,645	189,534	84,632	128,158	1,360,976	595,210	228,810
Secured by farm land.....	60	11,966	15,387	1,145	6,167	65,787	46,939	23,181
Secured by residential properties:								
Insured by FHA.....	12,260	59,917	13,729	14,096	77,913	210,300	94,640	24,994
Insured or guaranteed by VA.....	26,724	20,799	5,657	6,572	11,312	77,093	34,268	24,329
Not ins. or guar. by FHA or VA.....	105,958	90,667	87,719	34,325	16,337	653,821	289,286	100,518
Secured by other properties.....	93,560	149,296	67,042	28,494	16,429	353,975	130,077	55,788
Loans to domestic com'l. and foreign banks.....	29,448	26,599	15,921	-	100	147,324	31,550	19,867
Loans to other financial institutions.....	126,727	131,236	116,955	344	7,163	835,365	124,225	29,361
Loans to brokers and dealers in securities.....	14,466	17,997	16,142	5	2,860	453,857	25,931	5,028
Other loans for purchasing or carrying secs.....	6,857	37,587	7,106	10,797	350	255,932	12,964	7,216
Loans to farmers directly guar. by CCC.....	1,982	-	26,762	-	539	34,339	4,210	28,544
Other loans to farmers.....	93	30,283	18,530	3,008	58,905	265,167	79,649	201,962
Commercial including open market paper.....	211,525	581,570	496,314	48,341	78,149	3,626,815	474,045	182,603
Other loans to individuals—total.....	201,046	518,118	431,051	25,045	78,955	1,404,814	533,568	185,544
Passenger automobile instalment loans.....	45,739	170,770	107,990	7,713	46,530	424,287	195,077	68,603
Other retail consumer instalment loans.....	22,268	63,643	40,359	1,427	9,258	156,137	41,466	20,918
Residential repair and modern instal.....	21,179	55,285	25,977	2,817	10,611	110,473	73,006	25,372
Other instal. loans for personal expenditures.....	24,027	54,747	61,659	8,479	6,055	157,261	69,750	20,368
Single payment loans for personal expenditures.....	87,833	173,673	195,066	4,609	6,501	556,656	154,269	50,283
All other loans (including overdrafts).....	19,499	31,508	25,759	2,502	2,567	393,498	42,044	14,938
TOTAL LOANS AND SECURITIES	1,392,720	3,259,909	1,944,525	270,416	576,123	15,763,056	3,543,962	1,593,363
Bank premises.....	17,904	60,297	35,384	8,046	9,278	82,096	40,524	14,479
Furniture and fixtures.....	4,168	21,265	11,280	2,965	2,308	26,434	9,796	4,476
Real estate owned other than bank premises.....	334	3,995	2,266	-	196	7,469	1,911	1,300
Investments and other assets indirectly representing bank premises or other real estate.....	3,923	11,979	3,196	-	3	17,493	1,913	2,324
Customers' liability on acceptances outstanding.....	12	550	685	78	-	78,137	223	288
Other assets.....	4,994	24,554	9,989	3,161	2,836	92,073	17,471	4,788
TOTAL ASSETS	1,743,871	4,279,499	2,595,927	342,011	683,993	19,470,133	4,424,927	2,024,550

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

LIABILITIES AND CAPITAL ACCOUNTS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
DEMAND DEPOSITS--TOTAL	1,140,390	2,583,593	1,716,613	162,862	383,734	10,878,128	2,633,672	1,232,125
Individuals, partnerships, and corporations	996,936	1,866,581	1,230,322	116,643	290,010	8,090,326	1,978,916	888,315
Foreign Governments, central banks, etc.	27,819	1,177	-	-	-	15,625	-	-
United States Government	32,692	73,069	77,054	13,939	10,795	538,371	102,222	42,571
States and political subdivisions	280	272,349	148,688	22,609	72,679	638,344	346,812	102,964
Mutual savings banks in United States	-	-	-	-	-	1,580	434	-
Commercial banks in United States	63,390	331,073	243,951	6,033	3,544	1,382,307	162,948	178,910
Banks in foreign countries	4,747	4,135	825	1,452	-	41,406	646	722
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	14,526	35,209	15,773	2,186	6,706	170,169	41,694	18,643
TIME DEPOSITS--TOTAL	448,694	1,274,099	575,039	130,855	239,854	6,461,223	1,332,494	566,637
Savings deposits	316,559	936,592	368,057	80,496	205,499	4,927,419	1,118,276	364,522
Accumulated for payment of personal loans	6,287	187	71	-	-	46,693	697	4,403
Other time deposits of indiv., part., and corp.	90,829	199,858	144,274	19,238	32,098	1,153,473	168,318	194,586
Foreign Governments, central banks, etc.	20,062	21	4,270	-	-	140,821	-	-
United States Government	14,292	3,903	2,663	5,764	2,214	7,401	2,425	1,716
Postal savings	479	630	727	10	11	2,933	970	79
States and political subdivisions	186	130,947	51,559	24,237	32	163,382	41,073	1,331
Mutual savings banks in United States	-	-	-	-	-	-	10	-
Commercial banks in United States	-	1,911	3,418	-	-	6,626	725	-
Banks in foreign countries	-	50	-	1,110	-	12,475	-	-
TOTAL DEPOSITS	1,589,084	3,857,692	2,291,652	293,717	623,588	17,339,351	3,966,166	1,798,762
Rediscounts and other borrowed money	-	20,800	25,525	10,000	-	262,684	12,800	34,230
Acceptances outstanding	12	628	685	78	-	78,180	366	293
Other liabilities	30,027	61,782	60,172	8,203	10,566	255,737	87,388	17,127
TOTAL LIABILITIES	1,619,123	3,940,902	2,378,034	311,998	634,154	17,935,952	4,066,720	1,850,412
CAPITAL ACCOUNTS--TOTAL	124,748	338,597	217,893	30,013	49,839	1,534,181	358,207	174,138
Capital stock, notes, and debentures	32,507	124,435	57,149	8,600	16,670	496,194	92,127	37,590
Surplus	66,273	154,974	108,228	11,800	21,285	728,737	171,793	72,885
Undivided profits	19,695	48,906	31,733	7,637	9,891	223,762	84,872	59,231
Other capital accounts	6,273	10,282	20,783	1,976	1,993	85,488	9,415	4,432
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,743,871	4,279,499	2,595,927	342,011	683,993	19,470,133	4,424,927	2,024,550
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	133,646	923,365	372,985	93,194	143,554	1,952,326	311,447	160,486
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	32,507	124,235	57,149	8,600	16,670	495,694	91,977	37,490
Capital notes and debentures	-	-	-	-	-	-	150	-
Preferred stock	-	200	-	-	-	500	-	100
Retirable value of preferred stock	-	200	-	-	-	500	-	101
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	980,416	2,023,986	1,374,703	130,429	342,806	9,168,575	2,194,262	976,404
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	938,854	1,943,157	1,176,035	114,733	345,040	7,746,126	2,175,100	895,027
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.3	21.0	22.7	16.8	13.6	17.5	18.3	19.9
U. S. Gov't obligations, direct and guaranteed	27.4	27.8	17.0	22.0	24.7	25.0	30.0	25.1
Other securities	4.2	9.2	6.8	6.4	8.0	12.1	7.3	9.7
Loans and discounts	48.3	39.2	51.1	50.7	51.5	43.9	42.7	43.9
Total capital accounts	7.2	7.9	8.4	8.8	7.3	7.9	8.1	8.6
NUMBER OF BANKS	9	140	68	2	17	525	225	163

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

ASSETS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
RESERVES, CASH, AND BANK BALANCES—TOTAL	346,129	476,900	557,775	90,344	373,370	1,305,922	1,502,913	744,651
Currency and coin	25,710	31,393	41,561	14,603	44,920	92,977	165,677	34,713
Reserve with Federal Reserve Banks	129,040	145,115	184,640	28,671	141,506	528,298	509,844	271,301
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	141,164	155,039	172,846	23,929	68,980	137,315	247,096	113,206
Other balances with banks in the U. S.	3,105	10	826	60	163	7,553	1,767	318
Balances with banks in foreign countries	-	54	185	48	341	6,898	17,425	2,316
Cash items in process of collection	47,110	145,289	157,717	23,033	117,460	532,881	561,104	322,797
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	498,292	492,646	667,424	135,569	483,430	1,297,467	2,591,560	848,096
Direct:								
Treasury bills	103,550	87,898	119,836	16,791	56,276	368,493	275,120	127,363
Treasury certificates of indebtedness	28,649	24,401	47,736	6,558	37,102	88,342	185,639	39,123
Treasury notes maturing in one year or less	37,650	47,554	48,629	15,958	49,342	136,756	162,234	62,242
Other Treasury notes	124,930	160,909	154,720	41,155	219,269	321,847	884,362	213,434
United States nonmarketable bonds	3,338	1,540	3,142	820	3,284	3,003	10,837	2,947
Other bonds maturing in 1 year or less	9,705	16,386	22,502	5,187	4,815	17,461	44,912	21,497
Other bonds maturing in 5 years	97,868	88,453	163,150	20,313	69,092	150,510	440,710	173,695
Other bonds maturing in 5 to 10 years	87,397	63,963	93,836	27,859	41,061	203,104	515,611	197,542
Other bonds maturing after 10 years	5,090	1,542	13,588	906	3,189	7,153	68,500	10,104
Guaranteed obligations	115	-	285	22	-	798	3,635	149
OTHER SECURITIES—TOTAL	232,310	149,270	201,755	35,699	181,249	383,630	1,215,879	327,261
Obligations of States and subdivisions	198,178	125,482	185,649	30,583	143,795	318,650	1,153,767	248,109
Other bonds, notes, and debentures	30,564	19,715	11,189	3,831	33,341	46,632	44,881	72,011
Federal Reserve bank stock	3,568	3,909	4,875	1,207	3,962	14,126	16,404	6,805
Other corporate stocks	-	164	42	78	151	4,222	827	336
TOTAL SECURITIES	730,602	641,916	869,179	171,268	664,679	1,681,097	3,807,439	1,175,357
LOANS AND DISCOUNTS, NET—TOTAL	768,868	787,155	1,101,114	332,107	904,033	3,086,728	4,621,860	1,747,530
Valuation reserves	8,959	14,150	13,394	5,217	13,029	71,809	73,310	20,081
LOANS AND DISCOUNTS, GROSS—TOTAL	777,827	801,305	1,114,508	337,324	917,062	3,158,537	4,695,170	1,767,611
Real estate loans—total	97,034	165,308	181,457	103,458	258,640	434,241	1,784,949	436,538
Secured by farm land	20,145	24,616	7,891	4,194	20,075	3,667	40,845	14,853
Secured by residential properties:								
Insured by FHA	11,170	3,232	13,424	12,825	7,686	29,031	564,563	82,527
Insured or guaranteed by VA	3,483	3,464	10,452	6,858	12,119	34,320	169,662	64,998
Not ins. or guar. by FHA or VA	36,975	77,660	65,670	48,040	116,010	159,070	668,147	194,537
Secured by other properties	25,261	56,336	84,020	31,541	102,742	208,153	341,732	79,623
Loans to domestic com'l. and foreign banks	3,695	7,266	31,679	14,467	23,954	99,875	88,518	12,430
Loans to other financial institutions	35,055	68,718	81,644	8,530	67,494	247,426	268,421	106,745
Loans to brokers and dealers in securities	1,651	8,207	18,110	1,336	5,828	87,855	50,409	40,223
Other loans for purchasing or carrying secs.	3,136	6,661	13,651	1,869	21,744	18,121	56,298	25,304
Loans to farmers directly guar. by CCC	51,338	677	3,260	-	-	-	1,166	11,794
Other loans to farmers	196,269	40,096	16,746	9,869	15,442	5,930	72,987	106,327
Commercial including open market paper	235,573	260,976	497,497	99,496	258,498	1,413,407	1,054,263	646,201
Other loans to individuals—total	149,711	223,712	240,314	92,507	246,285	772,221	1,226,820	341,201
Passenger automobile instalment loans	59,179	50,091	57,084	34,841	92,419	262,079	493,018	142,595
Other retail consumer instalment loans	14,783	15,311	10,868	7,856	16,451	72,078	208,033	40,964
Residential repair and modern instal.	13,690	21,521	15,149	6,250	10,317	52,286	171,469	35,451
Other instal. loans for personal expenditures	21,463	28,302	48,197	17,269	35,140	125,532	91,903	35,782
Single payment loans for personal expenditures	40,596	108,487	109,016	26,291	91,958	260,246	262,397	86,409
All other loans (including overdrafts)	4,365	19,684	30,150	5,792	19,177	79,461	91,339	40,848
TOTAL LOANS AND SECURITIES	1,499,470	1,429,071	1,970,293	503,375	1,568,712	4,767,825	8,429,299	2,922,887
Bank premises	14,143	12,258	23,879	8,325	22,861	53,603	84,718	31,785
Furniture and fixtures	3,394	4,751	5,445	2,532	5,268	12,991	18,656	11,568
Real estate owned other than bank premises	868	755	508	245	477	2,811	4,103	1,198
Investments and other assets indirectly representing bank premises or other real estate	1,478	1,177	2,207	354	353	2,193	8,650	16,244
Customers' liability on acceptances outstanding	-	90	2,021	-	1,323	70,580	5,006	3,847
Other assets	4,400	5,602	11,203	2,396	9,439	32,553	46,801	15,910
TOTAL ASSETS	1,869,882	1,930,604	2,573,331	607,571	1,981,803	6,248,478	10,100,146	3,748,090

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

LIABILITIES AND CAPITAL ACCOUNTS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
DEMAND DEPOSITS--TOTAL	1,246,476	1,362,617	1,690,283	306,455	1,221,601	4,379,058	4,494,797	2,109,034
Individuals, partnerships, and corporations	825,256	976,487	1,197,700	250,263	957,575	3,401,698	3,471,428	1,430,792
Foreign Governments, central banks, etc.	-	-	2,697	-	26	3,703	42	51
United States Government	39,162	46,910	51,815	12,101	64,336	171,730	314,644	98,461
States and political subdivisions	263,439	72,019	199,761	28,099	104,948	288,133	360,246	188,218
Mutual savings banks in United States	-	-	-	7,454	7,672	120,709	-	3,621
Commercial banks in United States	107,143	255,168	216,481	4,326	74,046	307,562	251,639	352,479
Banks in foreign countries	-	74	3,481	89	1,679	26,611	14,095	5,640
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	11,476	11,959	18,348	4,123	11,319	58,912	82,703	29,772
TIME DEPOSITS--TOTAL	437,804	382,160	639,994	228,635	564,376	963,552	4,685,241	1,261,729
Savings deposits	304,279	269,244	496,909	210,940	512,283	694,543	3,660,068	632,721
Accumulated for payment of personal loans	1,760	2,749	3,176	-	2,127	3,776	1,114	60
Other time deposits of indiv., part., and corp.	94,596	91,694	80,511	16,016	31,201	165,045	662,930	574,573
Foreign Governments, central banks, etc.	-	-	1,500	-	-	54,187	-	4,072
United States Government	2,154	1,350	2,055	649	3,876	4,169	2,568	1,963
Postal savings	36	15	57	7	31	540	50	51
States and political subdivisions	34,979	17,033	53,066	1,023	14,808	32,439	353,106	48,268
Mutual savings banks in United States	-	-	-	-	-	145	-	-
Commercial banks in United States	-	75	2,720	-	50	4,305	2,605	21
Banks in foreign countries	-	-	-	-	-	4,403	2,800	-
TOTAL DEPOSITS	1,684,280	1,744,777	2,330,277	535,090	1,785,977	5,342,610	9,180,038	3,370,763
Rediscounts and other borrowed money	7,185	200	2,000	75	1,350	71,461	29,900	15,721
Acceptances outstanding	-	90	2,077	-	1,323	71,800	5,006	3,847
Other liabilities	12,826	18,480	32,891	16,272	31,208	174,329	181,066	59,340
TOTAL LIABILITIES	1,704,291	1,763,547	2,367,245	551,437	1,819,858	5,660,200	9,396,010	3,449,671
CAPITAL ACCOUNTS--TOTAL	165,591	167,057	206,086	56,134	161,945	588,278	704,136	298,419
Capital stock, notes, and debentures	45,366	42,365	50,848	19,112	38,762	151,092	203,156	88,073
Surplus	73,976	89,053	112,696	21,156	93,345	320,171	344,384	139,270
Undivided profits	43,692	33,513	42,037	14,921	22,110	93,066	135,359	65,880
Other capital accounts	2,557	2,126	505	945	7,728	23,949	21,237	5,196
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,869,882	1,930,604	2,573,331	607,571	1,981,803	6,248,478	10,100,146	3,748,090
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	376,571	175,238	444,568	32,643	299,174	490,333	817,191	587,778
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	45,366	42,365	50,848	19,112	38,762	150,892	200,271	87,723
Capital notes and debentures	-	-	-	-	-	-	-	200
Preferred stock	-	-	-	-	-	200	2,885	150
Retirable value of preferred stock	-	-	-	-	-	200	2,885	150
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	1,058,202	1,062,289	1,359,720	259,493	1,035,161	3,709,463	3,686,607	1,673,031
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	1,053,061	915,250	1,264,270	266,995	965,759	3,366,885	3,367,410	1,335,297
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.5	24.7	21.7	14.9	18.8	20.9	14.9	19.9
U. S. Gov't obligations, direct and guaranteed	26.6	25.5	25.9	22.3	24.4	20.8	25.7	22.6
Other securities	12.4	7.7	7.8	5.9	9.1	6.1	12.0	8.7
Loans and discounts	41.1	40.8	42.8	54.7	45.6	49.4	45.8	46.6
Total capital accounts	8.9	8.7	8.0	9.2	8.2	9.4	7.0	8.0
NUMBER OF BANKS	212	99	54	28	55	114	214	207

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

ASSETS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
RESERVES, CASH, AND BANK BALANCES—TOTAL	149,226	1,135,087	141,505	308,153	70,898	69,957	1,137,676	126,916
Currency and coin.....	15,335	51,488	12,389	16,527	12,080	10,299	167,008	15,065
Reserve with Federal Reserve Banks.....	38,673	392,637	48,575	119,366	26,311	21,187	399,021	41,337
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	58,721	215,857	48,187	77,578	9,124	15,896	272,173	56,738
Other balances with banks in the U. S.	2,150	1,201	159	270	1,999	18	16,735	-
Balances with banks in foreign countries.....	-	375	62	-	-	9	67	-
Cash items in process of collection.....	34,347	473,529	32,133	94,412	21,384	22,548	282,672	13,776
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	169,918	1,130,740	236,481	313,041	120,851	87,390	1,947,337	184,344
Direct:								
Treasury bills.....	40,103	213,498	50,379	33,668	7,331	25,891	253,180	34,128
Treasury certificates of indebtedness.....	7,701	88,082	7,371	21,006	5,121	7,405	118,570	2,534
Treasury notes maturing in one year or less.....	14,976	92,112	13,848	26,487	3,177	6,639	126,845	10,489
Other Treasury notes.....	43,330	300,738	50,475	93,908	20,961	16,870	493,994	44,017
United States nonmarketable bonds.....	1,635	4,274	843	1,729	200	506	11,141	1,445
Other bonds maturing in 1 year or less.....	6,350	74,083	7,112	14,085	7,084	2,635	43,765	5,849
Other bonds maturing in 5 years.....	28,977	202,698	58,334	69,652	54,658	11,468	320,484	51,155
Other bonds maturing in 5 to 10 years.....	26,037	147,184	45,649	50,901	22,319	15,308	517,046	31,637
Other bonds maturing after 10 years.....	809	7,930	2,470	1,605	-	654	57,260	3,090
Guaranteed obligations.....	-	141	-	-	-	14	5,052	-
OTHER SECURITIES—TOTAL	95,220	424,678	82,939	120,145	53,332	20,156	1,166,036	34,816
Obligations of States and subdivisions.....	87,437	355,881	63,429	96,221	47,218	18,034	1,005,940	29,950
Other bonds, notes, and debentures.....	6,047	56,432	18,079	21,169	5,277	1,308	139,081	3,794
Federal Reserve bank stock.....	1,731	9,306	1,369	2,666	837	804	14,025	1,015
Other corporate stocks.....	5	3,059	62	89	-	10	6,990	57
TOTAL SECURITIES	265,138	1,555,418	319,420	433,186	174,183	107,546	3,113,373	219,160
LOANS AND DISCOUNTS, NET—TOTAL	332,624	2,343,584	392,463	722,585	278,666	204,098	3,889,188	300,521
Valuation reserves.....	6,891	30,338	7,889	11,512	2,176	3,050	90,937	6,574
LOANS AND DISCOUNTS, GROSS—TOTAL	339,515	2,373,922	400,352	734,097	280,842	207,148	3,980,125	307,095
Real estate loans—total.....	53,712	516,623	103,080	78,086	103,514	45,790	1,619,714	54,863
Secured by farm land.....	6,801	24,456	5,084	13,751	2,315	1,111	14,476	3,049
Secured by residential properties:								
Insured by FHA.....	1,434	133,847	41,304	8,266	21,295	4,386	372,788	5,929
Insured or guaranteed by VA.....	384	40,158	10,300	2,639	982	4,717	195,982	3,279
Not ins. or guar. by FHA or VA.....	21,789	167,480	28,217	24,494	22,959	23,485	693,600	19,070
Secured by other properties.....	23,304	150,682	18,175	28,936	55,963	12,091	342,868	23,536
Loans to domestic com'l. and foreign banks.....	-	82,540	7,000	2,675	1,530	7,254	39,484	24,000
Loans to other financial institutions.....	19,165	194,255	8,161	28,513	12,037	9,220	154,093	9,474
Loans to brokers and dealers in securities.....	8,144	53,489	2,398	3,425	2,000	1,130	171,970	1,300
Other loans for purchasing or carrying secs.....	5,954	23,396	1,043	8,819	704	1,015	25,047	5,679
Loans to farmers directly guar. by CCC.....	3,269	62,650	12,772	30,258	-	-	570	2,357
Other loans to farmers.....	14,794	96,257	75,527	246,805	12,142	3,657	17,318	30,742
Commercial including open market paper.....	129,584	751,185	86,547	183,916	84,847	67,061	836,715	101,706
Other loans to individuals—total.....	93,201	526,276	99,853	135,763	62,892	69,132	1,049,391	73,310
Passenger automobile instalment loans.....	21,936	156,302	49,749	39,406	24,458	24,584	311,801	28,054
Other retail consumer instalment loans.....	19,621	46,968	15,150	12,754	12,747	8,598	76,244	5,137
Residential repair and modern instal.....	5,008	62,056	7,869	16,179	5,337	2,815	95,403	5,677
Other instal. loans for personal expenditures.....	23,443	34,532	13,397	14,348	10,199	11,903	202,141	14,021
Single payment loans for personal expenditures.....	23,193	226,418	13,688	53,076	10,151	21,232	363,802	20,421
All other loans (including overdrafts).....	11,692	67,251	3,971	15,837	1,176	2,889	65,823	3,664
TOTAL LOANS AND SECURITIES	597,762	3,899,002	711,883	1,155,771	452,849	311,644	7,002,561	519,681
Bank premises.....	12,656	32,895	10,178	8,671	10,058	4,802	69,394	6,415
Furniture and fixtures.....	2,463	7,363	2,580	3,222	1,659	1,995	25,979	2,083
Real estate owned other than bank premises.....	428	1,402	327	1,509	91	212	2,243	1,028
Investments and other assets indirectly representing bank premises or other real estate.....	500	3,654	6	2,210	652	43	2,145	250
Customers' liability on acceptances outstanding.....	-	249	586	-	-	-	776	-
Other assets.....	3,470	21,148	3,109	6,119	2,814	636	40,263	1,531
TOTAL ASSETS	766,505	5,100,800	870,174	1,485,655	539,021	389,289	8,281,037	657,904

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

LIABILITIES AND CAPITAL ACCOUNTS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
DEMAND DEPOSITS—TOTAL	485,465	3,353,584	497,247	1,042,509	298,374	253,574	4,027,760	411,176
Individuals, partnerships, and corporations	306,298	2,281,672	379,280	741,873	230,607	196,211	3,318,429	306,080
Foreign Governments, central banks, etc.	-	-	-	-	-	-	114	-
United States Government	12,856	127,519	14,097	40,553	14,078	13,566	168,203	22,275
States and political subdivisions	84,118	157,942	67,874	79,401	38,366	27,580	364,813	59,829
Mutual savings banks in United States	-	-	-	-	-	8,724	27,123	-
Commercial banks in United States	79,109	747,891	28,761	170,249	3,345	3,529	71,325	15,509
Banks in foreign countries	293	4,469	-	52	28	-	921	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,791	34,091	7,235	10,381	11,950	3,964	76,832	7,483
TIME DEPOSITS—TOTAL	196,684	1,239,803	293,107	280,346	194,994	83,013	3,449,657	189,515
Savings deposits	106,293	812,257	185,083	164,403	169,021	73,890	3,122,297	144,676
Accumulated for payment of personal loans	1,252	1,989	3,761	133	-	95	1,511	1
Other time deposits of indiv., part., and corp.	73,921	369,090	90,323	108,824	8,515	7,253	236,824	21,507
Foreign Governments, central banks, etc.	-	4,000	-	-	-	12	1,000	-
United States Government	1,401	3,288	897	207	350	172	5,301	1,405
Postal savings	-	40	1	29	-	10	-	11
States and political subdivisions	1,196	48,684	13,042	6,745	17,108	1,581	81,392	21,440
Mutual savings banks in United States	-	-	-	-	-	-	32	-
Commercial banks in United States	12,621	455	-	5	-	-	1,275	475
Banks in foreign countries	-	-	-	-	-	-	25	-
TOTAL DEPOSITS	682,149	4,593,387	790,354	1,322,855	493,368	336,587	7,477,417	600,691
Rediscounts and other borrowed money	12,500	20,100	2,365	23,104	1,200	900	10,950	200
Acceptances outstanding	-	501	589	-	-	-	776	-
Other liabilities	9,087	55,933	14,627	12,838	7,786	13,429	189,171	8,273
TOTAL LIABILITIES	703,736	4,669,921	807,935	1,358,797	502,354	350,916	7,678,314	609,164
CAPITAL ACCOUNTS—TOTAL	62,769	430,879	62,239	126,858	36,667	38,373	602,723	48,740
Capital stock, notes, and debentures	15,245	132,279	22,488	37,404	12,972	6,710	177,940	16,931
Surplus	42,755	178,819	23,460	51,571	15,041	20,284	306,659	16,892
Undivided profits	4,516	107,133	15,852	34,290	8,583	9,984	104,824	10,299
Other capital accounts	253	12,648	439	3,593	71	1,395	13,300	4,618
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	766,505	5,100,800	870,174	1,485,655	539,021	389,289	8,281,037	657,904
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	147,649	481,588	123,920	211,497	97,903	36,767	480,867	145,917
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	15,245	132,079	22,488	37,404	12,972	6,710	172,727	16,931
Capital notes and debentures	-	150	-	-	-	-	5,125	-
Preferred stock	-	50	-	-	-	-	88	-
Retirable value of preferred stock	-	50	-	-	-	-	176	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	392,397	2,664,302	416,927	870,684	267,866	215,130	3,472,965	340,662
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	359,153	2,004,645	422,256	737,295	259,567	213,931	3,505,560	359,616
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.5	22.3	16.3	20.7	13.2	18.0	13.7	19.3
U. S. Gov't obligations, direct and guaranteed	22.2	22.2	27.2	21.1	22.4	22.4	23.5	28.0
Other securities	12.4	8.3	9.5	8.1	9.9	5.2	14.1	5.3
Loans and discounts	43.4	45.9	45.1	48.6	51.7	52.4	47.0	45.7
Total capital accounts	8.2	8.4	7.2	8.5	6.8	9.9	7.3	7.4
NUMBER OF BANKS	34	170	88	136	5	52	204	37

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

ASSETS	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND
RESERVES, CASH, AND BANK BALANCES—TOTAL	12,469,805	514,198	61,987	2,113,788	660,457	374,847	2,714,153	101,400
Currency and coin	457,408	50,111	4,928	225,155	37,364	21,894	271,193	19,187
Reserve with Federal Reserve Banks	4,699,419	164,457	29,931	798,983	230,729	180,368	1,098,555	27,368
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	384,788	76,603	19,687	410,972	285,430	22,657	431,032	10,729
Other balances with banks in the U. S.	29,428	7,718	-	3,727	1,688	7,639	7,812	2,000
Balances with banks in foreign countries	128,779	50	37	8,191	-	659	10,574	345
Cash items in process of collection	6,769,983	215,259	7,404	666,760	105,246	141,630	894,987	41,771
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	9,630,486	348,124	128,930	3,168,696	685,789	509,499	3,303,122	169,256
Direct:								
Treasury bills	2,290,780	71,488	15,244	470,780	113,075	46,489	338,647	19,907
Treasury certificates of indebtedness	679,573	29,816	3,730	254,353	39,028	10,204	116,789	9,733
Treasury notes maturing in one year or less	843,398	18,356	9,361	313,406	64,421	34,333	254,272	24,969
Other Treasury notes	2,790,681	94,473	30,687	1,091,480	190,945	46,295	1,222,256	54,754
United States nonmarketable bonds	16,515	2,779	1,023	9,493	3,622	1,755	18,591	100
Other bonds maturing in 1 year or less	212,072	6,662	1,817	76,112	26,786	23,086	114,561	49
Other bonds maturing in 5 years	877,075	63,205	34,529	447,223	123,741	147,131	534,555	19,930
Other bonds maturing in 5 to 10 years	1,806,343	60,788	31,893	464,773	118,007	193,768	637,515	39,245
Other bonds maturing after 10 years	87,604	543	636	40,715	6,044	4,568	63,896	498
Guaranteed obligations	26,445	14	10	361	120	1,870	2,040	71
OTHER SECURITIES—TOTAL	5,563,460	194,250	53,080	1,167,881	260,410	218,551	1,999,628	101,348
Obligations of States and subdivisions	4,982,364	128,931	40,425	1,018,188	216,428	197,341	1,756,314	94,135
Other bonds, notes, and debentures	396,662	60,964	11,941	122,187	38,613	17,724	190,652	4,809
Federal Reserve bank stock	113,060	4,313	714	25,718	5,025	3,486	38,028	1,943
Other corporate stocks	71,374	42	-	1,788	344	-	14,634	461
TOTAL SECURITIES	15,193,946	542,374	182,010	4,336,577	946,199	728,050	5,302,750	270,604
LOANS AND DISCOUNTS, NET—TOTAL	28,184,628	1,128,035	208,569	6,013,104	1,187,019	1,111,020	7,451,181	621,333
Valuation reserves	689,256	24,142	5,335	102,609	15,172	8,137	157,496	9,606
LOANS AND DISCOUNTS, GROSS—TOTAL	28,873,884	1,152,177	213,904	6,115,713	1,202,191	1,119,157	7,608,677	630,939
Real estate loans—total	3,490,249	102,075	62,642	1,956,879	186,554	316,897	2,049,298	224,439
Secured by farm land	56,190	8,833	6,582	82,746	28,813	17,795	84,564	1,064
Secured by residential properties:								
Insured by FHA	715,039	6,984	13,737	248,426	15,161	98,018	207,114	43,046
Insured or guaranteed by VA	541,782	4,192	6,290	124,607	4,693	48,069	204,129	16,352
Not ins. or guar. by FHA or VA	1,088,428	34,910	25,792	981,438	60,804	66,684	1,006,645	100,036
Secured by other properties	1,088,810	47,156	10,241	519,662	77,083	86,331	546,846	63,941
Loans to domestic com'l. and foreign banks	706,995	4,707	-	98,459	6,010	553	95,237	49,900
Loans to other financial institutions	2,392,176	63,567	2,100	303,855	82,078	81,739	351,576	40,908
Loans to brokers and dealers in securities	3,016,352	72,241	1,018	295,281	25,571	12,106	128,162	15,775
Other loans for purchasing or carrying secs.	495,490	15,605	1,411	137,369	10,878	15,831	99,926	305
Loans to farmers directly guar. by CCC	7,192	2,800	26,504	3,895	16,821	10,016	69	-
Other loans to farmers	123,677	19,603	35,663	87,231	114,996	61,180	95,620	481
Commercial including open market paper	13,476,371	484,353	41,163	1,495,431	457,547	394,737	2,746,057	183,067
Other loans to individuals—total	3,827,010	359,089	40,888	1,514,045	265,785	214,967	1,813,331	91,759
Passenger automobile instalment loans	780,636	139,160	18,373	575,625	110,640	122,338	557,134	33,256
Other retail consumer instalment loans	284,289	26,221	6,148	109,741	30,067	13,935	152,400	6,334
Residential repair and modern instal.	393,254	25,155	3,909	176,051	14,079	20,134	197,017	7,305
Other instal. loans for personal expenditures	914,899	64,711	5,302	226,779	40,356	24,350	380,194	12,039
Single payment loans for personal expenditures	1,453,932	103,842	7,156	425,849	70,643	34,210	526,586	32,825
All other loans (including overdrafts)	1,338,372	28,137	2,515	223,268	35,951	11,131	229,401	24,305
TOTAL LOANS AND SECURITIES	43,378,574	1,670,409	390,579	10,349,681	2,133,218	1,839,070	12,753,931	891,937
Bank premises	437,962	24,602	5,473	105,707	26,720	32,309	143,211	11,187
Furniture and fixtures	79,691	6,356	2,052	24,694	7,529	8,263	41,959	922
Real estate owned other than bank premises	5,750	638	212	2,470	1,404	282	5,340	282
Investments and other assets indirectly representing bank premises or other real estate	79,919	4,179	863	4,006	5,809	387	13,688	6
Customers' liability on acceptances outstanding	1,129,828	766	412	8,769	38	1,703	14,432	2,188
Other assets	593,418	18,062	1,823	50,497	8,376	15,219	65,210	3,470
TOTAL ASSETS	58,174,947	2,239,210	463,401	12,659,612	2,843,551	2,272,080	15,751,924	1,011,392

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

LIABILITIES AND CAPITAL ACCOUNTS	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND
DEMAND DEPOSITS—TOTAL	33,579,185	1,443,384	250,904	6,590,090	1,889,400	1,085,523	8,183,082	471,504
Individuals, partnerships, and corporations	23,047,196	1,039,838	212,441	5,231,955	1,356,918	858,512	6,591,752	383,370
Foreign Governments, central banks, etc.	595,099	-	-	109	-	3	4,692	-
United States Government	1,657,885	77,318	7,946	316,717	56,154	31,654	388,884	25,393
States and political subdivisions	1,062,457	110,199	16,404	510,562	225,520	118,533	369,719	38,177
Mutual savings banks in United States	380,938	-	-	1,787	-	1,212	41,058	4,891
Commercial banks in United States	3,564,276	203,027	10,952	427,633	222,511	26,426	667,337	4,351
Banks in foreign countries	935,623	597	25	10,892	396	3,206	31,967	2,689
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,335,711	12,405	3,136	90,435	27,901	45,977	87,673	12,633
TIME DEPOSITS—TOTAL	15,075,503	479,605	172,160	4,736,976	636,661	970,963	5,561,621	429,677
Savings deposits	8,619,086	329,286	69,773	3,673,894	480,388	811,965	4,381,922	380,068
Accumulated for payment of personal loans	5,841	2,375	1,750	326,629	6,363	-	5,029	-
Other time deposits of indiv., part., and corp.	3,558,932	70,784	95,132	514,411	122,244	31,390	865,534	36,598
Foreign Governments, central banks, etc.	1,734,286	-	-	6,000	-	2,000	63,107	-
United States Government	55,660	6,696	465	1,748	2,873	3,540	3,735	655
Postal savings	100	7	6	673	81	14	692	146
States and political subdivisions	881,697	68,732	5,009	212,619	23,317	121,704	228,904	12,210
Mutual savings banks in United States	24,435	-	-	-	-	50	1,530	-
Commercial banks in United States	118,997	1,725	25	102	1,395	200	6,168	-
Banks in foreign countries	76,469	-	-	900	-	100	5,000	-
TOTAL DEPOSITS	48,654,688	1,922,989	423,064	11,327,066	2,526,061	2,056,486	13,744,703	901,181
Rediscounts and other borrowed money	1,818,166	64,000	100	48,221	34,825	11,500	214,770	1,000
Acceptances outstanding	1,161,918	793	412	8,807	38	1,735	15,106	2,198
Other liabilities	1,744,165	82,131	7,049	232,908	21,517	33,224	275,040	27,589
TOTAL LIABILITIES	53,378,937	2,069,913	430,625	11,617,002	2,582,441	2,102,945	14,249,619	931,968
CAPITAL ACCOUNTS—TOTAL	4,796,010	169,297	32,776	1,042,610	261,110	169,135	1,502,305	79,424
Capital stock, notes, and debentures	1,416,490	50,015	10,380	295,414	67,805	53,116	360,095	20,605
Surplus	2,417,981	93,764	13,451	564,351	99,931	63,072	911,122	44,163
Undivided profits	883,141	24,424	8,331	177,475	88,976	52,879	216,781	14,641
Other capital accounts	78,398	1,094	614	5,370	4,398	68	14,307	15
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	58,174,947	2,239,210	463,401	12,659,612	2,843,551	2,272,080	15,751,924	1,011,392
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	5,850,291	350,945	68,107	1,705,294	509,486	539,413	1,965,452	57,255
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	1,388,018	50,015	10,380	295,414	67,805	53,116	360,045	20,605
Capital notes and debentures	8,450	-	-	-	-	-	-	-
Preferred stock	20,022	-	-	-	-	-	50	-
Retirable value of preferred stock	20,076	-	-	-	-	-	50	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) ..	26,424,414	1,151,522	223,813	5,512,358	1,498,724	921,236	6,857,063	419,004
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	21,587,041	947,780	224,602	5,178,980	1,505,489	885,813	6,231,874	399,989
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	21.4	23.0	13.4	16.7	23.2	16.5	17.2	10.0
U. S. Gov't obligations, direct and guaranteed	16.6	15.5	27.8	25.0	24.1	22.4	21.0	16.7
Other securities	9.6	8.7	11.5	9.2	9.2	9.6	12.7	10.0
Loans and discounts	48.4	50.4	45.0	47.5	41.7	48.9	47.3	61.4
Total capital accounts	8.2	7.6	7.1	8.2	9.2	7.4	9.5	7.9
NUMBER OF BANKS	319	33	40	357	228	13	483	5

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

ASSETS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
RESERVES, CASH, AND BANK BALANCES--TOTAL	168,541	89,983	667,000	3,181,273	204,331	31,053	577,933	580,173
Currency and coin	23,475	6,804	60,368	151,264	11,703	3,933	74,904	49,299
Reserve with Federal Reserve Banks	52,179	41,106	226,502	1,036,471	78,407	12,133	200,667	242,912
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	51,919	32,778	219,467	1,171,968	29,850	10,028	151,630	58,450
Other balances with banks in the U. S.	125	-	616	21,348	1,013	-	3,795	2,866
Balances with banks in foreign countries	19	-	345	4,779	14	44	197	2,039
Cash items in process of collection	40,824	9,295	159,702	795,443	83,344	4,915	146,740	224,607
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	225,513	185,575	667,655	2,669,916	200,651	62,193	792,388	715,069
Direct:								
Treasury bills	45,416	32,666	118,674	359,023	44,817	15,114	151,701	90,126
Treasury certificates of indebtedness	11,969	7,011	57,418	139,245	10,853	1,445	56,199	41,911
Treasury notes maturing in one year or less	17,438	15,685	71,291	187,250	20,794	2,833	62,010	85,172
Other Treasury notes	56,339	53,668	162,061	636,327	62,437	10,144	218,012	174,008
United States nonmarketable bonds	5,442	1,251	1,842	13,443	967	1,446	5,033	2,075
Other bonds maturing in 1 year or less	7,343	5,694	28,371	89,045	5,231	584	26,110	66,517
Other bonds maturing in 5 years	35,990	40,502	151,405	570,850	39,290	10,925	138,492	158,867
Other bonds maturing in 5 to 10 years	45,197	27,209	73,484	532,841	15,466	15,725	129,109	92,675
Other bonds maturing after 10 years	379	1,889	2,859	71,547	525	3,911	4,819	3,491
Guaranteed obligations	-	-	250	70,345	271	66	903	227
OTHER SECURITIES--TOTAL	72,807	54,251	254,848	1,092,052	84,507	16,006	334,528	294,191
Obligations of States and subdivisions	57,190	38,920	207,658	894,650	78,410	12,417	263,903	252,417
Other bonds, notes, and debentures	13,945	14,144	40,451	170,939	4,054	3,122	63,319	36,406
Federal Reserve bank stock	1,564	986	5,851	24,730	1,929	467	7,020	5,338
Other corporate stocks	108	201	888	1,733	114	-	286	30
TOTAL SECURITIES	298,320	239,826	922,503	3,761,968	285,158	78,199	1,126,916	1,009,260
LOANS AND DISCOUNTS, NET--TOTAL	371,634	293,573	1,541,740	5,715,947	586,415	130,929	1,720,843	1,586,568
Valuation reserves	6,405	8,715	29,065	99,036	7,196	1,611	21,418	29,942
LOANS AND DISCOUNTS, GROSS--TOTAL	378,039	302,288	1,570,805	5,814,983	593,611	132,540	1,742,261	1,616,510
Real estate loans--total	51,659	76,108	188,940	510,675	214,457	60,409	479,021	396,949
Secured by farm land	3,571	3,968	20,302	57,835	5,365	7,546	41,291	17,929
Secured by residential properties:								
Insured by FHA	2,008	25,593	3,415	30,880	67,224	5,548	51,653	119,974
Insured or guaranteed by VA	316	7,715	3,500	20,813	22,413	4,791	21,554	24,933
Not ins. or guar. by FHA or VA	21,126	20,855	84,035	150,397	67,309	31,536	250,146	128,981
Secured by other properties	24,638	17,977	77,688	250,750	52,146	10,988	114,377	105,132
Loans to domestic com'l. and foreign banks	3,298	73	23,649	155,898	14,585	925	8,450	30,500
Loans to other financial institutions	19,941	10,282	138,931	322,507	39,309	101	71,152	113,524
Loans to brokers and dealers in securities	5,523	1,037	41,570	81,276	8,456	-	15,532	15,653
Other loans for purchasing or carrying secs.	4,732	493	32,662	225,379	7,451	1,311	13,872	4,929
Loans to farmers directly guar. by CCC	1,864	9,749	40,646	101,684	44	-	42	27,308
Other loans to farmers	5,745	91,496	38,571	305,386	34,157	7,699	49,590	86,535
Commercial including open market paper	141,129	55,777	565,589	2,702,370	157,175	22,555	471,849	577,368
Other loans to individuals--total	123,456	53,659	472,221	1,251,650	107,952	38,119	583,886	335,765
Passenger automobile instalment loans	50,354	21,009	123,193	465,044	45,852	17,023	190,313	143,423
Other retail consumer instalment loans	9,250	10,519	46,311	112,433	21,700	3,162	44,611	32,748
Residential repair and modern instal.	6,275	3,643	36,978	82,207	16,069	798	32,352	55,322
Other instal. loans for personal expenditures ..	22,980	6,541	50,946	187,154	10,522	4,967	108,106	46,168
Single payment loans for personal expenditures ..	34,597	11,947	214,793	404,812	13,809	12,169	208,504	58,104
All other loans (including overdrafts)	20,692	3,614	28,026	158,158	10,025	1,421	48,867	27,979
TOTAL LOANS AND SECURITIES	669,954	533,399	2,464,243	9,477,915	871,573	209,128	2,847,759	2,595,828
Bank premises	10,092	5,636	29,721	198,400	3,201	2,245	36,726	40,427
Furniture and fixtures	3,915	2,714	5,190	31,484	2,234	868	11,538	9,674
Real estate owned other than bank premises	551	269	934	10,622	142	121	1,320	1,662
Investments and other assets indirectly representing bank premises or other real estate	266	957	4	5,735	8,522	960	4,553	1,044
Customers' liability on acceptances outstanding	10	53	2,226	27,637	-	-	453	4,402
Other assets	2,792	2,599	13,845	56,919	1,776	786	10,851	15,865
TOTAL ASSETS	856,121	635,610	3,183,163	12,989,985	1,091,779	245,161	3,491,133	3,249,075

ALL MEMBER BANKS, BY STATES, DECEMBER 28, 1962

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
DEMAND DEPOSITS--TOTAL	633,631	357,563	1,850,536	8,274,107	543,959	85,567	1,797,437	1,830,582
Individuals, partnerships, and corporations	502,286	281,723	1,182,116	5,962,552	382,809	70,793	1,370,758	1,450,101
Foreign Governments, central banks, etc.	-	-	-	5,577	-	-	-	1,237
United States Government	27,663	9,800	62,011	199,081	18,138	4,013	80,248	79,140
States and political subdivisions	80,246	48,252	174,692	570,611	89,456	7,622	154,830	196,751
Mutual savings banks in United States	-	-	-	-	-	1,090	-	6,921
Commercial banks in United States	18,070	14,081	416,792	1,412,021	42,364	457	168,398	64,898
Banks in foreign countries	-	-	2,656	17,386	87	-	1,052	9,483
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	5,366	3,707	12,269	106,879	11,105	1,592	22,151	22,051
TIME DEPOSITS--TOTAL	125,834	223,470	985,434	3,271,784	437,869	132,617	1,305,457	1,087,927
Savings deposits	99,619	96,194	760,630	1,748,871	359,238	126,777	1,117,262	999,743
Accumulated for payment of personal loans	-	21	-	143,223	-	153	1,813	-
Other time deposits of indiv., part., and corp.	9,910	109,189	154,007	896,929	33,504	3,772	104,634	68,293
Foreign Governments, central banks, etc.	-	-	2,000	2,509	-	-	2,000	7,600
United States Government	5,736	637	1,273	12,944	1,510	80	6,286	3,456
Postal savings	-	2	160	1,081	489	3	735	9
States and political subdivisions	10,364	17,427	65,496	455,209	41,878	1,832	70,468	5,561
Mutual savings banks in United States	-	-	10	-	-	-	6	315
Commercial banks in United States	205	-	1,543	8,868	1,250	-	2,253	-
Banks in foreign countries	-	-	315	2,150	-	-	-	2,950
TOTAL DEPOSITS	759,465	581,033	2,835,970	11,545,891	981,828	218,184	3,102,894	2,918,509
Rediscunts and other borrowed money	-	300	43,025	255,847	14,396	-	22,650	22,750
Acceptances outstanding	10	53	2,226	27,637	-	-	453	4,503
Other liabilities	30,231	8,678	59,546	112,342	16,467	5,164	70,540	56,998
TOTAL LIABILITIES	789,706	590,064	2,940,767	11,941,717	1,012,691	223,348	3,196,537	3,002,760
CAPITAL ACCOUNTS--TOTAL	66,415	45,546	242,396	1,048,268	79,088	21,813	294,596	246,315
Capital stock, notes, and debentures	16,632	14,615	70,928	370,312	26,287	7,461	82,987	72,396
Surplus	35,896	18,640	124,388	455,105	38,064	8,204	151,183	105,715
Undivided profits	12,370	11,452	42,202	191,221	12,374	4,752	57,090	66,664
Other capital accounts	1,517	839	4,878	31,630	2,363	1,396	3,336	1,540
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	856,121	635,610	3,183,163	12,989,985	1,091,779	245,161	3,491,133	3,249,075
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	134,700	100,798	395,394	2,059,626	59,712	11,370	508,266	505,304
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	16,632	14,615	70,928	370,312	26,287	6,693	82,962	72,396
Capital notes and debentures	-	-	-	-	-	768	25	-
Preferred stock	-	-	-	-	-	-	-	-
Retirable value of preferred stock	-	-	-	-	-	768	25	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	540,888	315,490	1,471,367	6,306,771	430,765	70,624	1,499,067	1,547,525
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	547,074	324,387	1,212,031	5,867,562	400,113	76,182	1,402,051	1,461,937
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.7	14.2	21.0	24.5	18.7	12.7	16.6	17.9
U. S. Gov't obligations, direct and guaranteed	26.3	29.2	21.0	20.6	18.4	25.4	22.7	22.0
Other securities	8.5	8.5	8.0	8.4	7.7	6.5	9.6	9.1
Loans and discounts	43.4	46.2	48.4	44.0	53.7	53.4	49.3	48.8
Total capital accounts	7.8	7.2	7.6	8.1	7.2	8.9	8.4	7.6
NUMBER OF BANKS	32	56	81	574	21	29	193	34

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

ASSETS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹			
RESERVES, CASH, AND BANK BALANCES—TOTAL	196,851	640,440	77,417	2,380			
Currency and coin	30,703	51,223	6,702	803			
Reserve with Federal Reserve Banks	57,687	199,481	28,289	449			
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	84,127	144,070	33,755	464			
Other balances with banks in the U. S.	150	636	500	650			
Balances with banks in foreign countries	-	2,104	-	14			
Cash items in process of collection	24,184	242,926	8,171	-			
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	401,965	979,472	131,278	7,013			
Direct:							
Treasury bills	50,315	139,194	38,292	2,060			
Treasury certificates of indebtedness	19,740	86,084	2,319	500			
Treasury notes maturing in one year or less	18,452	99,487	6,463	1,699			
Other Treasury notes	100,360	255,343	24,915	998			
United States nonmarketable bonds	2,974	3,840	822	60			
Other bonds maturing in 1 year or less	23,210	61,423	4,636	260			
Other bonds maturing in 5 years	88,508	187,164	32,967	650			
Other bonds maturing in 5 to 10 years	90,533	140,263	18,718	786			
Other bonds maturing after 10 years	7,643	6,532	2,146	-			
Guarantee obligations	230	142	-	-			
OTHER SECURITIES—TOTAL	90,651	254,892	28,986	2,002			
Obligations of States and subdivisions	77,704	204,012	25,288	1,957			
Other bonds, notes, and debentures	10,204	45,317	2,983	-			
Federal Reserve bank stock	2,688	5,496	689	45			
Other corporate stocks	55	67	26	-			
TOTAL SECURITIES	492,616	1,234,364	160,264	9,015			
LOANS AND DISCOUNTS, NET—TOTAL	484,041	1,591,167	191,110	12,619			
Valuation reserves	9,345	36,882	2,796	50			
LOANS AND DISCOUNTS, GROSS—TOTAL	493,386	1,628,049	193,906	12,669			
Real estate loans—total	170,152	533,215	55,193	9,578			
Secured by farm land	9,249	26,495	5,158	58			
Secured by residential properties:							
Insured by FHA	20,841	75,749	14,092	1,141			
Insured or guaranteed by VA	5,483	62,728	4,376	-			
Not ins. or guar. by FHA or VA	89,177	252,564	14,436	6,931			
Secured by other properties	45,402	115,679	17,131	1,448			
Loans to domestic com'l. and foreign banks	7,150	23,034	1,500	-			
Loans to other financial institutions	14,441	117,462	4,488	-			
Loans to brokers and dealers in securities	2,117	21,928	256	-			
Other loans for purchasing or carrying secs.	6,360	12,707	1,282	-			
Loans to farmers directly guar. by CCC	-	32	688	-			
Other loans to farmers	7,389	40,633	43,044	-			
Commercial including open market paper	95,599	455,521	50,783	2,219			
Other loans to individuals—total	183,159	344,124	36,038	829			
Passenger automobile instalment loans	77,856	115,575	15,051	315			
Other retail consumer instalment loans	13,640	25,597	6,012	60			
Residential repair and modern instal.	12,731	28,953	1,418	27			
Other instal. loans for personal expenditures	35,785	37,620	6,263	427			
Single payment loans for personal expenditures	43,147	136,379	7,294	-			
All other loans (including overdrafts)	7,019	79,393	634	43			
TOTAL LOANS AND SECURITIES	976,657	2,825,531	351,374	21,634			
Bank premises	9,883	28,633	5,707	-			
Furniture and fixtures	3,915	7,943	1,216	129			
Real estate owned other than bank premises	876	1,971	1,108	-			
Investments and other assets indirectly representing bank premises or other real estate	2,100	5,256	-	-			
Customers' liability on acceptances outstanding	-	276	-	-			
Other assets	3,266	19,782	1,161	276			
TOTAL ASSETS	1,193,548	3,529,832	437,983	24,419			

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

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

LIABILITIES AND CAPITAL ACCOUNTS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
DEMAND DEPOSITS--TOTAL	666,741	1,875,275	239,075	5,969				
Individuals, partnerships, and corporations	515,248	1,463,406	175,127	5,176				
Foreign Governments, central banks, etc.	-	1	-	33				
United States Government	25,413	87,866	7,041	207				
States and political subdivisions	82,622	101,233	39,951	304				
Mutual savings banks in United States	-	550	-	-				
Commercial banks in United States	37,013	199,938	13,358	138				
Banks in foreign countries	-	2,541	-	17				
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	6,445	19,740	3,598	94				
TIME DEPOSITS--TOTAL	382,670	1,320,683	157,673	15,878				
Savings deposits	352,707	981,174	120,698	8,433				
Accumulated for payment of personal loans	1,906	302	-	-				
Other time deposits of indiv., part., and corp.	26,006	303,622	18,424	20				
Foreign Governments, central banks, etc.	-	-	-	-				
United States Government	525	1,435	724	-				
Postal savings	249	980	18	-				
States and political subdivisions	1,134	30,318	17,809	7,411				
Mutual savings banks in United States	-	-	-	-				
Commercial banks in United States	143	2,702	-	14				
Banks in foreign countries	-	150	-	-				
TOTAL DEPOSITS	1,049,411	3,195,958	396,748	21,847				
Rediscounts and other borrowed money	600	4,050	900	-				
Acceptances outstanding	-	276	-	-				
Other liabilities	17,898	71,921	5,138	851				
TOTAL LIABILITIES	1,067,909	3,272,205	402,786	22,698				
CAPITAL ACCOUNTS--TOTAL	125,639	257,627	35,197	1,721				
Capital stock, notes, and debentures	28,834	65,767	5,533	400				
Surplus	60,917	118,475	17,600	1,100				
Undivided profits	30,167	64,091	10,891	221				
Other capital accounts	5,721	9,294	1,173	-				
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,193,548	3,529,832	437,983	24,419				
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	202,508	209,803	83,700	8,385				
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	28,834	64,667	5,533	400				
Capital notes and debentures	-	100	-	-				
Preferred stock	-	1,000	-	-				
Retirable value of preferred stock	-	1,000	-	-				
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	558,430	1,488,279	197,149	5,505				
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	580,131	1,344,545	210,505	5,624				
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	16.5	18.1	17.7	9.7				
U. S. Gov't obligations, direct and guaranteed	33.7	27.7	30.0	28.7				
Other securities	7.6	7.2	6.6	8.2				
Loans and discounts	40.6	45.1	43.6	51.7				
Total capital accounts	10.5	7.3	8.0	7.0				
NUMBER OF BANKS	109	159	41	1				

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

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

ASSETS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
RESERVES, CASH, AND BANK BALANCES--TOTAL	17,743,798	526,497	9,973,587	1,041,651	922,086	641,816	345,538	1,550,287
Currency and coin	985,487	54,845	341,539	70,951	110,534	69,769	35,316	137,829
Reserve with Federal Reserve Banks	6,593,734	201,804	3,632,808	389,021	342,829	240,703	112,748	635,317
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,743,847	67,333	250,739	128,027	181,322	119,843	122,739	357,025
Other balances with banks in the U. S.	64,268	2,946	39,546	4,589	157	7,125	551	3,894
Balances with banks in foreign countries	136,731	706	113,502	5,568	5,844	324	277	4,472
Cash items in process of collection	8,219,731	198,863	5,595,453	443,495	281,400	204,052	73,907	411,750
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	17,305,193	582,654	7,277,090	988,402	1,432,537	721,292	438,741	2,795,129
Direct:								
Treasury bills	3,565,031	110,370	1,898,416	149,821	209,373	151,858	129,114	325,378
Treasury certificates of indebtedness	1,102,437	56,234	501,608	77,476	98,142	52,862	27,795	168,087
Treasury notes maturing in one year or less	1,512,997	46,830	694,168	87,690	177,396	50,057	35,412	237,368
Other Treasury notes	4,957,614	176,781	2,001,858	277,152	553,186	187,968	119,627	919,070
United States nonmarketable bonds	47,731	525	9,876	2,227	4,649	4,109	2,443	12,545
Other bonds maturing in 1 year or less	582,896	4,774	190,342	61,836	30,814	17,704	12,945	96,939
Other bonds maturing in 5 years	2,462,837	84,562	604,708	136,437	186,337	131,048	51,505	537,457
Other bonds maturing in 5 to 10 years	2,976,345	101,449	1,347,750	190,073	156,239	121,780	53,217	481,922
Other bonds maturing after 10 years	79,142	1,114	17,593	5,308	16,350	2,923	4,980	14,615
Guaranteed obligations	18,163	15	10,771	382	51	983	1,703	1,748
OTHER SECURITIES--TOTAL	8,050,093	266,082	4,215,034	318,861	536,626	268,254	182,019	1,155,365
Obligations of States and subdivisions	7,165,847	245,438	3,782,936	266,334	492,584	200,013	158,824	1,041,765
Other bonds, notes, and debentures	636,120	12,431	281,745	30,886	29,915	61,741	19,563	97,020
Federal Reserve bank stock	165,326	5,996	85,531	11,718	12,551	6,354	3,525	16,094
Other corporate stocks	82,800	2,217	64,822	9,923	1,576	146	107	486
TOTAL SECURITIES	25,355,286	848,736	11,492,124	1,307,263	1,969,163	989,546	620,760	3,950,494
LOANS AND DISCOUNTS, NET--TOTAL	43,089,155	1,498,336	21,702,503	2,658,963	2,822,361	1,642,923	838,657	4,589,654
Valuation reserves	858,612	28,256	459,437	65,090	43,676	29,594	15,337	96,772
LOANS AND DISCOUNTS, GROSS--TOTAL	43,947,767	1,526,592	22,161,940	2,724,053	2,866,037	1,672,517	853,994	4,686,426
Real estate loans--total	8,356,411	344,233	2,599,312	416,841	999,879	346,858	168,429	1,336,791
Secured by farm land	269,405	3,547	24,888	8,576	33,335	22,788	14,203	69,445
Secured by residential properties:								
Insured by FHA	1,524,030	20,250	569,454	66,585	94,967	23,139	8,254	259,842
Insured or guaranteed by VA	694,092	18,903	357,398	25,393	55,521	16,121	4,706	98,258
Not ins. or guar. by FHA or VA	3,337,415	170,169	811,584	181,864	478,760	163,679	87,545	607,181
Secured by other properties	2,531,469	131,364	835,988	134,423	337,296	121,131	53,721	302,065
Loans to domestic com'l. and foreign banks	935,675	54,490	512,897	71,086	46,381	14,824	6,607	47,389
Loans to other financial institutions	3,237,341	90,582	1,831,424	193,648	115,562	116,958	56,770	323,950
Loans to brokers and dealers in securities	3,354,229	58,286	2,681,611	82,348	187,398	61,337	10,557	189,764
Other loans for purchasing or carrying secs.	841,761	13,176	428,535	64,059	100,575	13,251	8,343	139,497
Loans to farmers directly guar. by CCC	126,593	-	7,435	1	1,253	517	3,334	25,098
Other loans to farmers	794,474	5,569	55,039	11,960	34,745	27,658	23,776	214,348
Commercial including open market paper	16,932,765	528,783	10,281,862	973,138	702,380	507,612	309,683	1,255,064
Other loans to individuals--total	7,801,827	406,078	2,689,128	818,827	590,226	537,550	248,416	1,074,064
Passenger automobile instalment loans	2,378,456	129,060	566,359	223,772	184,156	185,348	90,302	375,388
Other retail consumer instalment loans	665,592	29,550	199,008	62,748	44,155	49,897	18,269	123,604
Residential repair and modern instal.	700,718	26,253	259,567	86,433	52,755	44,863	19,989	101,645
Other instal. loans for personal expenditures	1,249,044	54,326	542,357	150,971	98,101	83,644	45,522	109,595
Single payment loans for personal expenditures	2,808,017	166,889	1,121,837	294,903	211,059	173,798	74,334	363,832
All other loans (including overdrafts)	1,566,691	25,395	1,074,697	12,145	87,638	45,952	18,079	80,461
TOTAL LOANS AND SECURITIES	68,444,441	2,347,072	33,194,627	3,966,226	4,791,524	2,632,469	1,459,417	8,540,148
Bank premises	650,914	33,648	302,764	37,480	39,692	31,812	24,760	67,216
Furniture and fixtures	159,787	8,084	52,680	14,463	10,433	6,855	6,817	20,849
Real estate owned other than bank premises	14,198	796	3,081	1,256	938	580	1,326	2,834
Investments and other assets indirectly representing bank premises or other real estate	136,448	1,837	72,220	10,385	2,279	7,565	643	15,350
Customers' liability on acceptances outstanding	1,044,529	6,603	953,437	9,366	5,675	728	1,009	9,476
Other assets	636,805	17,021	411,281	21,342	25,718	22,018	9,496	41,404
TOTAL ASSETS	88,830,920	2,941,558	44,963,677	5,102,169	5,798,345	3,343,843	1,849,006	10,247,564

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

LIABILITIES AND CAPITAL ACCOUNTS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
DEMAND DEPOSITS--TOTAL	50,428,904	1,968,285	26,488,754	3,273,521	2,848,598	1,988,271	1,067,839	4,905,262
Individuals, partnerships, and corporations	36,872,712	1,628,616	17,923,243	2,662,095	2,391,560	1,526,864	763,880	3,866,629
Foreign Governments, central banks, etc.	435,036	-	427,006	1,176	84	2,933	443	-
United States Government	2,351,114	82,977	1,359,534	146,379	130,503	85,575	33,123	231,022
States and political subdivisions	2,327,999	140,863	771,879	90,878	159,150	139,214	150,169	356,631
Mutual savings banks in United States	410,067	44,639	331,543	30,872	97	1,654	-	668
Commercial banks in United States	4,922,813	39,925	3,010,986	290,594	127,630	204,847	104,887	345,953
Banks in foreign countries	820,981	3,004	754,824	11,818	4,391	3,267	1,355	9,026
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,288,182	28,261	1,909,739	39,709	35,183	23,917	13,982	95,333
TIME DEPOSITS--TOTAL	26,213,849	573,452	11,000,731	1,207,722	2,333,323	949,538	586,328	4,359,259
Savings deposits	17,872,425	495,269	6,087,478	901,625	1,928,079	776,792	403,611	3,470,906
Accumulated for payment of personal loans	139,904	-	-	1	108,863	5,557	1,460	7,961
Other time deposits of indiv., part., and corp.	4,999,759	50,152	2,791,691	235,451	196,293	94,011	105,450	701,192
Foreign Governments, central banks, etc.	1,444,975	-	1,370,997	28,400	-	6,730	2,000	14,965
United States Government	52,846	497	30,896	546	620	11,344	2,011	1,087
Postal savings	2,733	135	105	97	548	834	647	302
States and political subdivisions	1,469,928	27,344	521,614	34,552	98,645	53,684	62,483	161,435
Mutual savings banks in United States	19,799	-	18,974	500	-	-	-	-
Commercial banks in United States	129,300	55	109,947	4,000	25	586	8,666	1,311
Banks in foreign countries	82,180	-	69,029	2,550	250	-	-	100
TOTAL DEPOSITS	76,642,753	2,541,737	37,489,485	4,481,243	5,181,921	2,937,809	1,654,167	9,264,521
Rediscunts and other borrowed money	1,914,329	28,000	1,540,968	50,025	11,250	45,650	13,900	75,400
Acceptances outstanding	1,071,011	6,857	978,727	9,636	5,713	755	1,009	9,481
Other liabilities	2,098,611	102,810	1,299,235	101,661	94,524	97,897	35,920	144,447
TOTAL LIABILITIES	81,726,704	2,679,404	41,308,415	4,642,565	5,293,408	3,082,111	1,704,996	9,493,849
CAPITAL ACCOUNTS--TOTAL	7,104,216	262,154	3,655,262	459,604	504,937	261,732	144,010	753,715
Capital stock, notes, and debentures	2,002,603	74,854	1,042,324	106,583	135,377	69,647	43,939	203,859
Surplus	3,601,476	125,353	1,878,779	286,982	285,486	142,365	74,797	335,047
Undivided profits	1,338,707	54,893	661,460	61,909	80,996	42,760	21,581	167,819
Other capital accounts	161,430	7,054	72,699	4,130	3,078	6,960	3,693	46,990
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	88,830,920	2,941,558	44,963,677	5,102,169	5,798,345	3,343,843	1,849,006	10,247,564
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	8,994,033	201,639	4,195,942	561,562	631,716	466,940	333,119	743,396
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	1,985,018	74,654	1,028,749	106,583	135,377	69,622	43,939	201,124
Capital notes and debentures	14,175	-	13,575	-	-	-	-	250
Preferred stock	3,410	200	-	-	-	25	-	2,485
Retirable value of preferred stock	3,411	200	-	-	-	25	-	2,486
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	40,466,081	1,702,690	20,642,612	2,701,999	2,385,876	1,664,376	871,193	4,136,487
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	34,935,246	1,646,520	16,522,781	2,393,053	2,309,065	1,493,797	855,922	3,916,537
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	20.0	17.9	22.2	20.4	15.9	19.2	18.7	15.1
U. S. Gov't obligations, direct and guaranteed	19.5	19.8	16.2	19.4	24.7	21.6	23.7	27.3
Other securities	9.1	9.0	9.4	6.2	9.3	8.0	9.8	11.3
Loans and discounts	48.5	50.9	48.3	52.1	48.7	49.1	45.4	44.8
Total capital accounts	8.0	8.9	8.1	9.0	8.7	7.8	7.8	7.4
NUMBER OF BANKS	1,544	34	139	54	163	117	70	407

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

ASSETS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
RESERVES, CASH, AND BANK BALANCES—TOTAL	565,851	119,674	348,374	257,364	1,451,073			
Currency and coin	31,017	11,105	15,886	24,183	82,513			
Reserve with Federal Reserve Banks	205,495	45,319	111,268	73,693	602,729			
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	143,592	43,566	87,628	129,686	112,347			
Other balances with banks in the U. S.	384	-	1,575	2,332	1,169			
Balances with banks in foreign countries	37	41	79	546	5,335			
Cash items in process of collection	185,326	19,643	131,938	26,924	646,980			
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	688,216	219,844	300,423	236,612	1,624,253			
Direct:								
Treasury bills	143,012	51,714	58,069	44,583	293,323			
Treasury certificates of indebtedness	39,038	6,926	11,977	10,489	51,803			
Treasury notes maturing in one year or less	52,081	14,325	35,381	17,647	64,642			
Other Treasury notes	204,734	49,150	64,489	61,506	342,093			
United States nonmarketable bonds	2,287	1,303	2,208	769	4,790			
Other bonds maturing in 1 year or less	43,868	6,812	22,123	4,287	90,452			
Other bonds maturing in 5 years	127,068	48,851	51,356	48,354	455,154			
Other bonds maturing in 5 to 10 years	72,203	38,287	52,034	45,846	315,545			
Other bonds maturing after 10 years	3,329	2,363	2,721	1,864	5,982			
Guaranteed obligations	596	113	65	1,267	469			
OTHER SECURITIES—TOTAL	211,565	71,821	140,268	127,910	556,288			
Obligations of States and subdivisions	174,648	57,594	127,501	99,233	518,977			
Other bonds, notes, and debentures	30,257	12,972	8,839	26,449	24,302			
Federal Reserve bank stock	4,844	1,243	2,723	2,029	12,718			
Other corporate stocks	1,816	12	1,205	199	291			
TOTAL SECURITIES	899,781	291,665	440,691	364,522	2,180,541			
LOANS AND DISCOUNTS, NET—TOTAL	1,175,248	345,261	680,725	548,627	4,585,897			
Valuation reserves	21,197	5,557	6,881	6,193	80,622			
LOANS AND DISCOUNTS, GROSS—TOTAL	1,196,445	350,818	687,606	554,820	4,666,519			
Real estate loans—total	307,698	112,836	115,684	73,449	1,534,401			
Secured by farm land	29,643	10,227	12,784	7,319	32,650			
Secured by residential properties:								
Insured by FHA	59,682	28,869	26,978	11,560	354,450			
Insured or guaranteed by VA	8,833	10,077	7,506	2,131	89,245			
Not ins. or guar. by FHA or VA	126,741	41,876	32,353	25,232	610,431			
Secured by other properties	82,799	21,787	36,063	27,207	447,625			
Loans to domestic com'l. and foreign banks	10,809	3,000	20,896	2,070	145,226			
Loans to other financial institutions	96,689	5,299	28,938	16,358	361,163			
Loans to brokers and dealers in securities	41,642	1,023	3,180	2,105	34,978			
Other loans for purchasing or carrying secs.	6,861	1,543	16,752	13,343	35,826			
Loans to farmers directly guar. by CCC	12,450	10,967	52,607	10,021	2,910			
Other loans to farmers	44,481	74,877	120,712	45,699	135,610			
Commercial including open market paper	358,782	64,109	186,527	222,245	1,542,580			
Other loans to individuals—total	283,346	71,576	110,960	162,747	808,909			
Passenger automobile instalment loans	107,894	33,871	44,272	76,672	361,362			
Other retail consumer instalment loans	24,320	11,199	17,801	15,790	69,251			
Residential repair and modern instal.	16,875	6,099	11,105	11,237	63,897			
Other instal. loans for personal expenditures	27,169	10,328	11,573	23,305	92,153			
Single payment loans for personal expenditures	107,088	10,079	26,209	35,743	222,246			
All other loans (including overdrafts)	33,687	5,588	31,350	6,783	64,916			
TOTAL LOANS AND SECURITIES	2,075,029	636,926	1,121,416	913,149	6,766,438			
Bank premises	14,496	5,903	8,408	18,536	66,199			
Furniture and fixtures	4,858	2,624	2,521	4,664	24,939			
Real estate owned other than bank premises	274	577	418	744	1,374			
Investments and other assets indirectly representing bank premises or other real estate	1,220	49	1,500	428	22,972			
Customers' liability on acceptances outstanding	122	141	-	1,300	56,672			
Other assets	10,447	1,629	5,754	3,584	67,111			
TOTAL ASSETS	2,672,297	767,523	1,488,391	1,199,769	8,456,778			

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

LIABILITIES AND CAPITAL ACCOUNTS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
DEMAND DEPOSITS--TOTAL	1,685,517	391,973	995,198	750,490	4,065,196			
Individuals, partnerships, and corporations	1,189,057	300,527	663,581	602,301	3,354,359			
Foreign Governments, central banks, etc.	-	-	-	-	3,394			
United States Government	65,204	11,985	28,393	14,435	161,984			
States and political subdivisions	97,633	55,096	81,189	71,579	213,718			
Mutual savings banks in United States	-	15	-	-	579			
Commercial banks in United States	316,538	18,699	206,351	51,283	205,120			
Banks in foreign countries	1,225	-	908	1,350	29,813			
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	15,860	5,651	14,776	9,542	96,229			
TIME DEPOSITS--TOTAL	718,420	306,533	343,175	335,255	3,500,113			
Savings deposits	443,331	167,801	245,471	235,282	2,716,780			
Accumulated for payment of personal loans	876	521	9	14,656	-			
Other time deposits of indiv., part., and corp.	241,468	123,610	75,824	48,472	336,145			
Foreign Governments, central banks, etc.	2,000	-	-	-	19,883			
United States Government	1,197	475	87	408	3,678			
Postal savings	27	5	16	1	16			
States and political subdivisions	28,771	14,121	21,618	36,136	409,525			
Mutual savings banks in United States	-	-	-	-	325			
Commercial banks in United States	750	-	150	300	3,510			
Banks in foreign countries	-	-	-	-	10,251			
TOTAL DEPOSITS	2,403,937	698,506	1,338,373	1,085,745	7,565,309			
Rediscunts and other borrowed money	10,700	300	4,810	6,170	127,156			
Acceptances outstanding	361	141	-	1,300	57,031			
Other liabilities	30,732	8,176	13,136	13,172	156,901			
TOTAL LIABILITIES	2,445,730	707,123	1,356,319	1,106,387	7,906,397			
CAPITAL ACCOUNTS--TOTAL	226,567	60,400	132,072	93,382	550,381			
Capital stock, notes, and debentures	65,626	19,292	37,745	31,115	172,242			
Surplus	96,923	22,724	53,300	36,600	263,120			
Undivided profits	60,907	16,613	34,376	21,850	113,543			
Other capital accounts	3,111	1,771	6,651	3,817	1,476			
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,672,297	767,523	1,488,391	1,199,769	8,456,778			
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	224,753	95,597	152,773	171,864	1,214,732			
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	65,426	18,942	37,745	31,115	171,742			
Capital notes and debentures	150	200	-	-	-			
Preferred stock	50	150	-	-	500			
Retirable value of preferred stock	50	150	-	-	500			
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	1,356,599	328,764	775,736	593,880	3,305,869			
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	1,118,449	341,646	628,516	657,848	3,051,112			
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	21.2	15.6	23.4	21.5	17.2			
U. S. Gov't obligations, direct and guaranteed	25.8	28.6	20.2	19.7	19.2			
Other securities	7.9	9.4	9.4	10.7	6.6			
Loans and discounts	44.0	45.0	45.7	45.7	54.2			
Total capital accounts	8.5	7.9	8.9	7.8	6.5			
NUMBER OF BANKS	153	123	130	102	52			

EXPLANATORY NOTES

Banks report their assets and liabilities on either a cash or accrual basis according to their individual methods of bookkeeping.

Securities are reported net of valuation and premium reserves. Individual loan items are reported gross; valuation reserves are deducted from gross loans to provide a net loans figure. These valuation reserves include those authorized by the Bureau of Internal Revenue for income tax purposes, and others.

Deposits

Beginning April 12, 1961, the deposits schedule was revised to provide the following new items: (1) demand and time deposits due to mutual savings banks, (2) savings deposits, in the time category, and (3) demand and time deposits due to foreign governments and official institutions. Demand and time deposits due to mutual savings banks had previously been reported with other domestic interbank accounts, and deposits in the new foreign official category had previously been reported largely as foreign interbank accounts.

Coincident with these revisions, the new concept of demand deposits adjusted includes all demand deposits except those of the U. S. Government and domestic commercial banks, less cash items in process of collection; this differs from the previous concept in that demand deposits of mutual savings banks and foreign banks are now included in demand deposits adjusted. As a result of these changes in classification and definition, demand deposits adjusted were approximately \$2.2 billion higher than under the previous concept on April 12, 1961: demand deposits due to mutual savings banks were \$654 million and deposits due to foreign entities were \$1,595 million (\$941 million in foreign interbank and \$654 million in foreign official). Of the total due to foreign official about \$560 million had previously been classified as foreign interbank deposits and \$50 million as domestic interbank deposits; the remainder was previously included in deposits of individuals, partnerships, and corporations and therefore already in demand deposits adjusted.

Loans

Beginning with the October 6, 1959 call date, "Loans to other financial institutions" were reported separately for the first time. Loans to such institutions were previously reported largely against commercial and industrial loans and "All other loans." A reconciliation of the loan items affected by this reclassification is available for only June 10, 1959; see Federal Reserve Bulletin for January 1960, page 12.