

Mrs. Pastles

SUPPLEMENT TO SUMMARY REPORT - ALL MEMBER BANKS

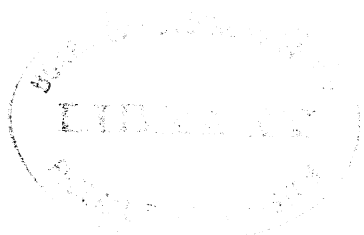
Assets and Liabilities of:
Reserve City Banks, By Cities,
and
All Member Banks, By States, in Two
Federal Reserve Districts

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

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

DECEMBER 28, 1962

NUMBER 166



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

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

ASSETS	ATLANTA	BALTIMORE	BIRMINGHAM	BOSTON	BUFFALO	CHARLOTTE	CHICAGO	CINCINNATI
RESERVES, CASH, AND BANK BALANCES--TOTAL	453,256	299,635	147,003	817,423	268,145	439,820	2,279,858	320,052
Currency and coin	17,371	30,004	10,011	25,017	29,272	36,060	43,597	22,653
Reserve with Federal Reserve Banks	167,819	122,713	59,603	360,413	124,373	147,640	1,070,901	122,911
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	63,846	36,370	31,082	31,918	26,927	39,284	97,051	35,143
Other balances with banks in the U. S.	415	113	-	1,368	232	6,978	1,800	157
Balances with banks in foreign countries	312	341	-	6,744	2,461	50	21,853	380
Cash items in process of collection	203,493	110,094	46,307	391,963	84,880	209,808	1,044,656	138,808
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	253,313	338,355	119,346	678,652	303,476	258,364	2,128,957	331,282
Direct:								
Treasury bills	44,023	25,522	21,880	215,836	1,944	47,393	377,331	42,619
Treasury certificates of indebtedness	6,890	30,129	9,627	57,389	52,025	25,990	114,625	26,147
Treasury notes maturing in one year or less	22,884	40,985	4,149	84,254	54,665	10,260	280,141	30,636
Other Treasury notes	117,055	179,573	45,540	166,914	125,268	77,428	569,198	118,129
United States nonmarketable bonds	50	1,187	255	1,000	-	1,554	1,235	640
Other bonds maturing in 1 year or less	8,003	902	6,095	2,768	-	3,420	35,530	12,134
Other bonds maturing in 5 years	28,633	38,002	22,215	23,273	35,509	48,446	290,949	89,843
Other bonds maturing in 5 to 10 years	25,621	19,907	9,585	126,491	34,028	43,769	451,395	11,094
Other bonds maturing after 10 years	55	2,148	-	-	-	90	8,498	10
Guaranteed obligations	99	-	-	727	37	14	55	30
OTHER SECURITIES--TOTAL	106,070	124,288	74,006	154,251	198,384	149,744	1,409,471	69,928
Obligations of States and subdivisions	91,119	112,744	68,093	130,105	190,675	100,770	1,241,897	57,329
Other bonds, notes, and debentures	11,058	8,515	4,833	11,800	4,063	45,390	125,395	9,176
Federal Reserve bank stock	3,430	2,880	1,080	9,105	3,301	3,570	24,915	3,264
Other corporate stocks	463	149	-	3,241	345	14	17,264	159
TOTAL SECURITIES	359,383	462,643	193,352	832,903	501,860	408,108	3,538,428	401,210
LOANS AND DISCOUNTS, NET--TOTAL	943,282	628,847	277,177	1,802,537	997,619	955,474	5,418,248	722,963
Valuation reserves	9,487	9,874	13,015	41,636	40,176	22,181	162,400	10,954
LOANS AND DISCOUNTS, GROSS--TOTAL	952,769	638,721	290,192	1,844,173	1,037,795	977,655	5,580,648	733,917
Real estate loans--total	102,044	145,762	25,907	144,259	315,204	76,382	361,502	132,680
Secured by farm land	4,104	8,608	111	20	6,170	3,141	1,033	1,055
Secured by residential properties:								
Insured by FHA	7,062	3,237	7,789	12,772	49,990	6,304	92,769	4,335
Insured or guaranteed by VA	4,165	4,296	19	7,689	43,508	4,087	30,583	6,854
Not ins. or guar. by FHA or VA	44,585	50,357	10,827	34,027	124,976	23,522	134,633	74,039
Secured by other properties	42,128	79,264	7,161	89,751	90,560	39,328	102,484	46,397
Loans to domestic com'l. and foreign banks	15,402	20,415	7,200	81,529	6,750	2,707	89,276	26,150
Loans to other financial institutions	102,430	63,952	29,534	187,499	52,864	59,854	703,094	58,979
Loans to brokers and dealers in securities	15,926	4,194	6,524	70,702	34,049	71,668	407,006	16,080
Other loans for purchasing or carrying secs.	4,937	19,711	5,006	10,192	6,920	14,385	152,268	6,603
Loans to farmers directly guar. by CCC	24,234	-	1,157	-	-	2,689	6,000	-
Other loans to farmers	8,178	5,048	228	767	10,184	9,313	29,251	156
Commercial including open market paper	362,482	207,256	89,352	964,667	321,661	420,250	2,940,658	249,887
Other loans to individuals--total	301,784	157,118	96,163	334,027	262,850	294,936	522,727	230,236
Passenger automobile instalment loans	65,862	59,922	30,167	109,403	95,445	117,622	99,892	56,433
Other retail consumer instalment loans	27,752	6,594	10,629	32,298	20,291	20,925	94,866	9,870
Residential repair and modern instal.	20,377	5,381	7,779	22,031	36,190	22,951	33,597	8,991
Other instal. loans for personal expenditures	33,073	19,503	9,277	51,656	62,819	50,287	42,507	40,171
Single payment loans for personal expenditures	154,720	65,718	38,311	118,639	48,105	251,865	251,865	114,771
All other loans (including overdrafts)	15,352	15,265	29,121	50,531	27,313	25,471	368,866	13,146
TOTAL LOANS AND SECURITIES	1,302,665	1,091,490	470,529	2,635,440	1,499,479	1,363,582	8,956,676	1,124,173
Bank premises	23,675	17,807	6,872	20,342	10,757	20,296	32,450	16,735
Furniture and fixtures	7,462	2,829	316	4,379	2,830	4,450	8,467	2,295
Real estate owned other than bank premises	1,273	233	114	959	324	497	1,843	22
Investments and other assets indirectly representing bank premises or other real estate	3,118	-	505	1,321	1,970	4,106	9,400	-
Customers' liability on acceptances outstanding	628	1,323	340	69,637	9,368	716	77,737	1,284
Other assets	6,962	8,566	2,331	19,510	13,408	17,164	65,310	9,392
TOTAL ASSETS	1,799,039	1,421,883	628,010	3,569,011	1,806,281	1,850,631	11,431,741	1,473,953

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

LIABILITIES AND CAPITAL ACCOUNTS	ATLANTA	BALTIMORE	BIRMINGHAM	BOSTON	BUFFALO	CHARLOTTE	CHICAGO	CINCINNATI
DEMAND DEPOSITS--TOTAL	1,265,371	965,793	416,221	2,546,951	758,993	1,211,339	6,950,598	999,591
Individuals, partnerships, and corporations	868,596	741,749	311,560	1,897,888	599,349	836,800	4,788,617	774,360
Foreign Governments, central banks, etc.	-	26	-	3,703	-	-	15,520	-
United States Government	57,177	54,689	15,739	95,482	39,839	68,013	409,864	44,613
States and political subdivisions	105,850	80,595	27,688	131,121	63,639	93,847	350,553	34,149
Mutual savings banks in United States	-	7,486	-	71,417	11,761	-	1,580	120
Commercial banks in United States	220,247	71,492	59,003	289,385	26,455	201,740	1,233,648	133,989
Banks in foreign countries	752	1,673	-	26,503	3,685	597	41,323	1,529
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	12,749	8,083	2,231	31,452	14,265	10,342	109,493	10,831
TIME DEPOSITS--TOTAL	322,140	318,293	151,514	441,069	840,854	364,235	3,042,520	318,230
Savings deposits	186,454	287,617	133,621	235,192	661,778	244,025	2,114,979	242,373
Accumulated for payment of personal loans	-	12	-	-	-	-	10	30,219
Other time deposits of indiv., part., and corp.	99,278	25,272	10,450	126,872	102,748	57,898	746,767	24,366
Foreign Governments, central banks, etc.	4,000	-	-	54,187	-	-	139,698	-
United States Government	750	2,343	-	3,410	441	5,598	4,940	310
Postal savings	20	-	5	2	100	7	2,000	5
States and political subdivisions	29,438	3,049	3,288	13,003	71,432	55,202	16,471	20,877
Mutual savings banks in United States	-	-	-	-	3,060	-	-	-
Commercial banks in United States	2,200	-	4,150	4,000	895	1,505	5,180	30
Banks in foreign countries	-	-	-	4,403	400	-	12,475	50
TOTAL DEPOSITS	1,587,511	1,284,086	567,735	2,988,020	1,599,847	1,575,574	9,993,118	1,317,821
Rediscounts and other borrowed money	22,100	1,250	-	70,261	30,000	63,700	261,884	3,900
Acceptances outstanding	628	1,323	340	70,857	9,368	743	77,769	1,322
Other liabilities	41,661	22,154	8,256	72,660	40,059	75,022	150,523	21,878
TOTAL LIABILITIES	1,651,900	1,308,813	576,331	3,201,798	1,679,274	1,715,039	10,483,294	1,344,921
CAPITAL ACCOUNTS--TOTAL	147,139	113,070	51,679	367,213	127,007	135,592	948,447	129,032
Capital stock, notes, and debentures	37,541	25,513	18,000	92,825	37,765	41,338	343,475	40,600
Surplus	76,784	70,487	18,000	210,675	77,360	77,650	487,124	68,200
Undivided profits	16,579	11,397	11,459	47,928	11,417	16,604	73,483	20,232
Other capital accounts	16,235	5,673	4,220	15,785	465	-	44,365	-
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,799,039	1,421,883	628,010	3,569,011	1,806,281	1,850,631	11,431,741	1,473,953
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	270,688	226,708	89,964	295,532	228,655	292,249	1,369,163	174,687
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	37,541	25,513	18,000	92,825	34,265	41,338	343,475	40,600
Capital notes and debentures	-	-	-	-	3,500	-	-	-
Preferred stock	-	-	-	-	-	-	-	-
Retirable value of preferred stock	-	-	-	-	-	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	998,032	819,329	338,832	2,123,671	647,186	962,247	5,808,891	825,640
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	784,454	729,518	295,172	1,770,121	607,819	731,778	4,262,430	682,181
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	25.2	21.1	23.4	22.9	14.8	23.8	19.9	21.7
U. S. Gov't obligations, direct and guaranteed	14.1	23.8	19.0	19.0	16.8	14.0	18.6	22.5
Other securities	5.9	8.7	11.8	4.3	11.0	8.1	12.3	4.7
Loans and discounts	52.4	44.2	44.1	50.5	55.2	51.6	47.4	49.0
Total capital accounts	8.2	8.0	8.2	10.3	7.0	7.3	8.3	8.8
NUMBER OF BANKS	6	3	2	5	3	4	13	5

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

ASSETS	CLEVELAND	COLUMBUS	DALLAS	DENVER	DES MOINES	DETROIT	EL PASO	FORT WORTH
RESERVES, CASH, AND BANK BALANCES—TOTAL	742,813	207,174	878,891	262,061	146,190	1,004,919	84,383	179,885
Currency and coin	49,325	15,653	13,839	9,120	4,623	73,743	3,178	7,780
Reserve with Federal Reserve Banks	305,892	85,324	294,839	93,709	34,638	370,474	31,716	70,984
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	60,995	35,643	199,424	42,299	37,433	74,143	25,559	49,012
Other balances with banks in the U. S.	551	-	2,371	216	-	581	-	15
Balances with banks in foreign countries	7,487	56	1,006	75	-	17,299	184	39
Cash items in process of collection	318,563	70,498	367,412	116,642	69,496	468,679	23,746	52,055
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	815,417	245,322	371,407	219,529	80,090	1,425,630	48,293	137,531
Direct:								
Treasury bills	70,633	42,793	39,748	77,467	8,775	126,562	3,969	3,333
Treasury certificates of indebtedness	132,466	18,065	10,964	36,990	1,189	124,447	1,540	12,514
Treasury notes maturing in one year or less	122,524	22,250	39,937	15,874	13,195	94,228	5,179	14,575
Other Treasury notes	362,767	44,280	37,213	44,286	16,364	558,346	13,111	30,228
United States nonmarketable bonds	-	747	1,045	926	185	5,175	95	940
Other bonds maturing in 1 year or less	-	124	4,432	3,836	3,793	16,221	1,031	11,653
Other bonds maturing in 5 years	16,683	20,295	77,145	22,757	17,850	189,590	10,791	26,006
Other bonds maturing in 5 to 10 years	110,256	87,180	59,697	16,998	18,739	294,373	6,954	37,143
Other bonds maturing after 10 years	-	9,588	32,928	395	-	14,553	5,623	1,131
Guaranteed obligations	88	-	68,298	-	-	2,135	-	8
OTHER SECURITIES—TOTAL	463,421	107,747	153,625	57,807	36,238	707,279	22,588	46,735
Obligations of States and subdivisions	409,721	92,939	138,246	50,447	33,473	691,941	19,928	44,825
Other bonds, notes, and debentures	42,916	12,721	8,335	5,180	2,270	5,407	2,000	123
Federal Reserve bank stock	9,600	1,845	7,022	2,042	495	9,401	660	1,386
Other corporate stocks	1,184	242	22	138	-	530	-	401
TOTAL SECURITIES	1,278,838	353,069	525,032	277,336	116,328	2,132,909	70,881	184,266
LOANS AND DISCOUNTS, NET—TOTAL	2,305,800	398,933	1,544,680	634,186	167,891	2,335,136	145,556	358,107
Valuation reserves	39,741	7,645	28,674	6,564	4,332	33,168	2,143	4,718
LOANS AND DISCOUNTS, GROSS—TOTAL	2,345,541	406,578	1,573,354	640,750	172,223	2,368,304	147,699	362,825
Real estate loans—total	780,823	70,299	92,436	119,450	35,383	758,167	14,198	30,074
Secured by farm land	1,435	-	1,105	1,417	526	860	192	3,802
Secured by residential properties:								
Insured by FHA	181,113	1,096	644	10,953	5,835	338,955	2,049	1,748
Insured or guaranteed by VA	80,734	486	199	15,126	5,716	123,627	927	1,199
Not ins. or guar. by FHA or VA	312,220	59,063	10,700	38,951	11,828	178,636	2,278	9,982
Secured by other properties	205,321	9,654	79,788	53,003	11,478	116,089	8,752	13,343
Loans to domestic com'l. and foreign banks	22,721	12,444	2,790	13,640	8,867	41,168	8,000	-
Loans to other financial institutions	144,377	34,468	100,652	60,330	9,273	227,667	6,066	33,734
Loans to brokers and dealers in securities	210,617	36,177	20,549	12,077	3,486	41,089	62	1,730
Other loans for purchasing or carrying secs.	115,691	405	144,242	20,171	2,917	48,608	3,823	1,413
Loans to farmers directly guar. by CCC	-	-	4,302	-	4,435	-	-	6,189
Other loans to farmers	-	615	8,555	56,501	6,785	4,307	2,681	6,385
Commercial including open market paper	616,177	114,032	951,248	211,900	56,456	659,588	92,838	142,712
Other loans to individuals—total	317,582	128,014	206,352	136,499	40,953	550,639	17,570	136,518
Passenger automobile instalment loans	92,411	47,515	91,781	34,504	8,791	208,199	4,788	32,145
Other retail consumer instalment loans	22,105	8,001	14,826	14,838	4,807	58,514	2,317	19,807
Residential repair and modern instal.	47,252	24,853	14,476	11,910	11,045	98,014	2,567	5,849
Other instal. loans for personal expenditures	38,027	31,803	24,976	7,269	4,144	33,435	3,751	23,299
Single payment loans for personal expenditures	117,787	15,842	60,293	67,978	12,166	152,477	4,147	55,418
All other loans (including overdrafts)	137,553	10,124	42,228	10,182	3,668	37,071	2,461	4,070
TOTAL LOANS AND SECURITIES	3,584,638	752,002	2,069,712	911,522	284,219	4,468,045	216,437	542,373
Bank premises	19,412	10,231	40,288	12,913	2,060	35,958	1,205	14,356
Furniture and fixtures	2,816	1,767	4,397	2,214	801	4,209	-	2,486
Real estate owned other than bank premises	471	-	2,226	287	635	1,319	-	981
Investments and other assets indirectly representing bank premises or other real estate	1,397	-	-	4,209	980	6,725	-	-
Customers' liability on acceptances outstanding	7,475	-	18,349	13	-	4,937	2,050	-
Other assets	24,466	1,952	16,151	10,184	2,040	30,897	7,067	3,276
TOTAL ASSETS	4,383,488	973,126	3,030,014	1,203,403	436,925	5,557,009	311,142	743,357

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

LIABILITIES AND CAPITAL ACCOUNTS	CLEVELAND	COLUMBUS	DALLAS	DENVER	DES MOINES	DETROIT	EL PASO	FORT WORTH
DEMAND DEPOSITS—TOTAL	2,063,805	674,526	1,812,548	708,119	304,778	2,779,199	218,502	456,780
Individuals, partnerships, and corporations	1,634,268	449,103	1,089,600	521,036	167,169	2,101,288	160,130	290,304
Foreign Governments, central banks, etc.	109	-	45	-	-	42	1,472	-
United States Government	103,629	25,193	54,720	31,236	8,970	235,614	6,301	10,116
States and political subdivisions	88,807	136,622	53,011	21,791	21,538	149,313	11,024	24,149
Mutual savings banks in United States	1,226	38	-	-	-	-	-	-
Commercial banks in United States	195,592	54,519	583,100	117,301	101,714	234,945	34,881	127,199
Banks in foreign countries	8,425	81	5,442	423	47	14,037	2,127	92
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	31,749	8,970	26,630	16,332	5,340	43,960	2,567	4,920
TIME DEPOSITS—TOTAL	1,838,819	192,987	705,860	378,866	61,926	2,278,098	62,140	208,007
Savings deposits	1,466,432	142,286	251,968	306,568	43,003	1,891,273	47,974	131,186
Accumulated for payment of personal loans	56,183	25,586	53,712	-	4,340	863	3,680	34,301
Other time deposits of indiv., part., and corp.	238,197	11,109	328,598	57,860	12,956	213,647	6,805	37,685
Foreign Governments, central banks, etc.	6,000	-	-	-	-	-	-	-
United States Government	565	395	605	116	1,610	1,740	1,525	490
Postal savings	-	5	-	-	17	-	-	-
States and political subdivisions	70,542	13,596	68,762	14,322	-	167,395	1,956	4,345
Mutual savings banks in United States	-	-	-	-	-	-	-	-
Commercial banks in United States	50	10	365	-	-	-	-	-
Banks in foreign countries	850	-	1,850	-	-	380	200	-
TOTAL DEPOSITS	3,902,624	867,513	2,518,408	1,086,985	366,704	5,057,297	280,642	664,787
Rediscounts and other borrowed money	44,290	-	202,325	15,175	33,680	29,350	-	12,000
Acceptances outstanding	7,475	-	18,349	13	-	4,937	2,050	-
Other liabilities	67,053	32,398	30,603	15,754	7,464	81,231	2,546	9,536
TOTAL LIABILITIES	4,021,442	899,911	2,769,685	1,117,927	407,848	5,172,815	285,238	686,323
CAPITAL ACCOUNTS—TOTAL	362,046	73,215	260,329	85,476	29,077	384,194	25,904	57,034
Capital stock, notes, and debentures	90,256	22,332	104,655	30,825	8,000	93,950	8,500	22,710
Surplus	229,744	39,668	129,395	37,225	8,500	217,405	13,500	23,500
Undivided profits	41,639	11,215	26,174	17,426	12,577	63,131	3,743	8,211
Other capital accounts	407	-	105	-	-	7,708	161	2,613
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	4,383,488	973,126	3,030,014	1,203,403	436,925	5,557,009	311,142	743,357
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	444,378	251,876	468,420	113,163	64,446	553,551	39,342	85,163
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	90,256	22,332	104,655	30,825	8,000	93,950	8,500	22,710
Capital notes and debentures	-	-	-	-	-	2,000	-	-
Preferred stock	-	-	-	-	-	-	-	-
Retirable value of preferred stock	-	-	-	-	-	2,000	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	1,684,247	568,385	1,245,712	549,178	197,849	2,236,377	169,197	355,713
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	1,446,021	524,316	807,316	442,940	124,598	1,839,961	153,574	267,410
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	16.9	21.3	29.0	21.8	33.5	18.1	27.1	24.2
U. S. Gov't obligations, direct and guaranteed	18.6	25.2	12.3	18.2	18.3	25.7	15.5	18.5
Other securities	10.6	11.1	5.1	4.8	8.3	12.7	7.3	6.3
Loans and discounts	52.6	41.0	51.0	52.7	38.4	42.0	46.8	48.2
Total capital accounts	8.3	7.5	8.6	7.1	6.7	6.9	8.3	7.7
NUMBER OF BANKS	5	3	5	5	3	6	2	3

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

ASSETS	HELENA	HOUSTON	INDIANAPOLIS	JACKSONVILLE	KANSAS CY., MO.		LITTLE ROCK	LOS ANGELES
RESERVES, CASH, AND BANK BALANCES—TOTAL	21,339	632,233	326,304	204,424	432,163		83,771	1,595,994
Currency and coin	467	13,555	20,924	5,468	10,163		3,219	85,599
Reserve with Federal Reserve Banks	8,784	227,003	117,509	48,692	121,975		33,894	713,675
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	2,070	166,635	49,492	42,083	49,960		21,169	70,698
Other balances with banks in the U. S.	-	3,464	3,304	-	1,001		179	516
Balances with banks in foreign countries	-	2,933	294	6	303		-	3,166
Cash items in process of collection	10,018	218,643	134,781	108,175	248,761		25,310	722,340
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	20,169	563,824	276,225	129,517	253,378		64,462	1,908,230
Direct:								
Treasury bills	1,276	21,777	47,319	4,565	15,988		8,406	254,988
Treasury certificates of indebtedness	1,166	35,477	12,137	25,692	16,049		1,654	36,850
Treasury notes maturing in one year or less	2,874	24,873	8,161	14,591	34,487		10,128	126,903
Other Treasury notes	3,976	148,572	86,352	24,934	78,760		20,355	507,420
United States nonmarketable bonds	7	25	1,061	60	153		597	4,243
Other bonds maturing in 1 year or less	-	21,475	15,867	5,382	21,701		1,413	63,466
Other bonds maturing in 5 years	6,983	132,564	47,673	14,137	41,916		8,643	311,260
Other bonds maturing in 5 to 10 years	3,795	179,057	57,652	40,156	43,177		12,202	596,699
Other bonds maturing after 10 years	92	4	2	-	1,055		550	5,372
Guaranteed obligations	-	-	1	-	92		514	1,029
OTHER SECURITIES—TOTAL	3,567	118,273	100,170	39,222	100,746		29,649	730,339
Obligations of States and subdivisions	3,447	95,904	75,497	35,973	90,994		25,666	642,602
Other bonds, notes, and debentures	-	17,731	21,447	1,778	5,950		3,373	73,341
Federal Reserve bank stock	120	4,638	2,913	1,471	2,940		590	12,383
Other corporate stocks	-	-	313	-	862		20	2,013
TOTAL SECURITIES	23,736	682,097	376,395	168,739	354,124		94,111	2,638,569
LOANS AND DISCOUNTS, NET—TOTAL	34,008	994,000	639,250	209,871	664,641		140,416	4,299,066
Valuation reserves	921	12,024	12,249	2,320	7,987		1,133	71,084
LOANS AND DISCOUNTS, GROSS—TOTAL	34,929	1,006,024	651,499	212,191	672,628		141,549	4,370,150
Real estate loans—total	9,550	54,710	109,665	26,458	95,698		23,066	1,211,214
Secured by farm land	2	1,784	326	-	831		2,245	18,516
Secured by residential properties:								
Insured by FHA	4,354	7,971	19,242	1,513	27,958		555	430,618
Insured or guaranteed by VA	1,906	5,316	4,618	746	5,904		124	73,797
Not ins. or guar. by FHA or VA	1,769	10,333	58,276	6,743	20,501		5,721	381,549
Secured by other properties	1,519	29,306	27,203	17,456	40,504		14,421	306,734
Loans to domestic com'l. and foreign banks	4,000	84,350	2,000	1,343	28,908		-	33,985
Loans to other financial institutions	540	82,829	90,871	31,628	68,976		11,199	404,409
Loans to brokers and dealers in securities	1,000	50,105	22,976	997	4,960		4,804	20,781
Other loans for purchasing or carrying secs.	-	33,704	4,189	10,538	5,927		1,111	32,217
Loans to farmers directly guar. by CCC	-	2,978	-	-	51,080		5,839	-
Other loans to farmers	2,907	953	1,816	2,482	31,834		2,252	129,424
Commercial including open market paper	6,424	492,675	217,630	73,918	234,541		40,694	1,622,519
Other loans to individuals—total	10,192	139,950	174,489	61,156	124,617		50,530	840,907
Passenger automobile instalment loans	4,986	28,750	46,073	14,487	22,735		13,219	357,320
Other retail consumer instalment loans	732	9,165	11,737	9,870	8,146		4,392	47,524
Residential repair and modern instal.	697	11,441	33,338	6,879	8,048		2,995	73,397
Other instal. loans for personal expenditures	1,338	18,092	19,241	4,173	6,715		8,354	128,665
Single payment loans for personal expenditures	2,439	72,502	64,100	25,747	78,973		21,570	234,001
All other loans (including overdrafts)	316	63,770	27,863	3,671	26,087		2,054	74,694
TOTAL LOANS AND SECURITIES	57,744	1,676,097	1,015,645	378,610	1,018,765		234,527	6,937,635
Bank premises	1,687	47,423	14,572	16,468	12,142		3,400	36,148
Furniture and fixtures	259	1,269	1,434	2,338	362		646	31,212
Real estate owned other than bank premises	117	95	10	33	143		124	1,146
Investments and other assets indirectly representing bank premises or other real estate	-	2,211	-	-	1,012		-	57,776
Customers' liability on acceptances outstanding	78	6,783	-	14	5		-	38,227
Other assets	275	12,512	5,402	7,221	5,734		845	53,306
TOTAL ASSETS	81,499	2,378,623	1,363,367	609,108	1,470,326		323,313	8,751,444

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

LIABILITIES AND CAPITAL ACCOUNTS	HELENA	HOUSTON	INDIANAPOLIS	JACKSONVILLE	KANSAS CY., MO.		LITTLE ROCK	LOS ANGELES
DEMAND DEPOSITS--TOTAL	57,157	1,610,195	908,199	442,867	1,089,217		231,611	4,442,538
Individuals, partnerships, and corporations	24,597	1,118,998	627,409	231,193	644,236		141,052	3,802,007
Foreign Governments, central banks, etc.	-	703	-	-	-		-	3,076
United States Government	1,448	39,843	32,975	14,148	32,808		5,620	202,850
States and political subdivisions	20,699	100,158	102,060	40,504	19,771		20,427	138,012
Mutual savings banks in United States	-	-	56	-	-		-	222
Commercial banks in United States	9,904	327,805	123,550	154,266	374,574		62,621	169,194
Banks in foreign countries	-	5,647	646	257	2,623		-	20,411
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	509	17,041	21,503	2,499	15,205		1,891	106,766
TIME DEPOSITS--TOTAL	17,219	534,172	292,100	90,703	230,821		61,848	3,425,067
Savings deposits	10,548	227,918	257,720	67,727	176,430		46,732	2,651,676
Accumulated for payment of personal loans	554	-	-	-	-		-	-
Other time deposits of indiv., part., and corp.	5,312	212,204	22,570	21,526	49,241		14,886	320,930
Foreign Governments, central banks, etc.	-	9	-	-	2,000		-	12,500
United States Government	-	8	1,230	-	-		224	2,125
Postal savings	-	37	5	-	1		6	5
States and political subdivisions	805	91,546	10,575	1,450	3,139		-	434,381
Mutual savings banks in United States	-	-	-	-	-		-	-
Commercial banks in United States	-	2,150	-	-	10		-	1,800
Banks in foreign countries	-	300	-	-	-		-	1,650
TOTAL DEPOSITS	74,376	2,144,367	1,200,299	533,570	1,320,038		293,459	7,867,605
Rediscounts and other borrowed money	-	22,600	9,100	10,600	3,800		2,500	143,700
Acceptances outstanding	78	6,783	-	14	5		-	38,493
Other liabilities	1,620	20,920	37,490	6,511	12,307		4,088	143,764
TOTAL LIABILITIES	76,074	2,194,670	1,246,889	550,695	1,336,150		300,047	8,193,562
CAPITAL ACCOUNTS--TOTAL	5,425	183,953	116,478	58,413	134,176		23,266	557,882
Capital stock, notes, and debentures	2,050	72,555	28,332	22,400	45,350		9,200	188,308
Surplus	1,950	82,032	68,764	26,509	52,900		10,449	235,555
Undivided profits	1,425	29,366	19,382	5,944	26,734		3,226	133,969
Other capital accounts	-	-	-	3,560	9,192		391	50
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	81,499	2,378,623	1,363,367	609,108	1,470,326		323,313	8,751,444
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	19,359	413,035	99,010	143,986	103,230		31,252	1,331,978
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	2,050	72,555	28,332	22,400	45,350		9,200	188,308
Capital notes and debentures	-	-	-	-	-		-	-
Preferred stock	-	-	-	-	-		-	-
Retirable value of preferred stock	-	-	-	-	-		-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	45,069	1,224,917	723,926	292,609	790,496		185,132	3,649,500
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	35,787	1,023,904	616,893	166,278	433,074		138,060	3,348,154
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	26.2	26.6	23.9	33.6	29.4		25.9	18.2
U. S. Gov't obligations, direct and guaranteed	24.7	23.7	20.3	21.3	17.2		19.9	21.8
Other securities	4.4	5.0	7.3	6.4	6.9		9.2	8.3
Loans and discounts	41.7	41.8	46.9	34.5	45.2		43.4	49.1
Total capital accounts	6.7	7.7	8.5	9.6	9.1		7.2	6.4
NUMBER OF BANKS	3	5	3	5	9	-	5	4

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

ASSETS	LOUISVILLE	MEMPHIS	MIAMI	MILWAUKEE	MINNEAPOLIS	NASHVILLE	NAT. STK. YDS.	NEW ORLEANS
RESERVES, CASH, AND BANK BALANCES—TOTAL	281,987	238,942	158,472	351,168	374,919	173,701	47,269	299,479
Currency and coin	8,626	14,052	11,985	13,364	8,193	11,358	974	11,599
Reserve with Federal Reserve Banks	92,984	94,376	34,329	95,649	123,575	74,673	12,918	113,623
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	43,400	53,149	48,182	24,555	27,131	39,037	3,405	58,161
Other balances with banks in the U. S.	10	151	254	626	318	405	-	403
Balances with banks in foreign countries	54	345	322	2,104	1,717	-	-	185
Cash items in process of collection	136,913	76,869	63,400	214,870	213,985	48,228	29,972	115,508
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	219,916	156,235	143,367	288,248	251,743	195,746	33,286	320,778
Direct:								
Treasury bills	26,403	15,403	6,837	58,897	41,741	46,563	-	20,567
Treasury certificates of indebtedness	12,748	20,615	33,135	41,736	5,562	15,627	7,724	21,536
Treasury notes maturing in one year or less	26,385	15,437	3,730	42,103	18,202	33,530	5,288	28,248
Other Treasury notes	103,175	39,650	44,783	59,824	65,576	51,708	12,123	67,222
United States nonmarketable bonds	315	435	1,947	-	-	325	1,250	760
Other bonds maturing in 1 year or less	1,491	2,930	900	31,352	5,279	17,576	-	3
Other bonds maturing in 5 years	33,900	43,070	26,609	42,837	47,262	18,545	4,001	109,404
Other bonds maturing in 5 to 10 years	15,341	18,693	24,431	10,718	66,312	11,872	2,900	60,894
Other bonds maturing after 10 years	158	2	995	781	1,809	-	-	12,144
Guaranteed obligations	-	-	-	-	-	-	-	-
OTHER SECURITIES—TOTAL	73,700	64,283	23,800	56,880	80,066	61,906	13,099	74,023
Obligations of States and subdivisions	68,423	56,895	18,029	50,795	58,312	55,141	12,799	70,524
Other bonds, notes, and debentures	3,042	4,658	4,751	4,015	18,836	5,011	-	1,208
Federal Reserve bank stock	2,160	2,179	1,019	2,070	2,745	1,545	300	2,267
Other corporate stocks	75	551	1	-	173	209	-	24
TOTAL SECURITIES	293,616	220,518	167,167	345,128	331,809	257,652	46,385	394,801
LOANS AND DISCOUNTS, NET—TOTAL	393,434	586,443	217,293	661,227	720,548	407,800	45,669	555,885
Valuation reserves	9,166	6,622	2,190	16,098	6,830	13,270	1,386	4,940
LOANS AND DISCOUNTS, GROSS—TOTAL	402,600	593,065	219,483	677,325	727,378	421,070	47,055	560,825
Real estate loans—total.....	46,031	50,947	55,800	134,936	88,433	25,164	1,776	77,487
Secured by farm land	1,476	2,358	721	76	-	1,622	123	761
Secured by residential properties:								
Insured by FHA	1,183	286	22,133	29,426	17,552	798	917	6,403
Insured or guaranteed by VA	304	-	8,576	32,364	20,091	2,340	6	5,354
Not ins. or guar. by FHA or VA	24,771	15,877	5,517	50,739	37,866	11,115	104	19,108
Secured by other properties	18,297	32,426	18,853	22,331	12,924	9,289	626	45,861
Loans to domestic com'l. and foreign banks	4,266	2,568	8,794	12,304	2,080	3,000	5,500	22,579
Loans to other financial institutions	60,354	60,002	21,787	70,504	73,891	43,630	6,528	49,530
Loans to brokers and dealers in securities	6,493	34,697	2,806	15,074	26,448	3,871	400	13,790
Other loans for purchasing or carrying secs.	4,005	6,424	944	3,694	7,010	23,587	10,557	1,058
Loans to farmers directly guar. by CCC	-	34,060	-	-	3,180	786	1,000	-
Other loans to farmers	181	11,045	6,126	2,220	6,983	3,896	3,612	1,497
Commercial including open market paper	164,508	237,077	57,654	242,093	387,092	161,891	14,578	262,284
Other loans to individuals—total.....	105,284	149,491	60,120	158,646	117,364	143,367	2,077	110,483
Passenger automobile instalment loans	17,232	18,243	18,077	53,345	53,338	56,532	22	14,700
Other retail consumer instalment loans	4,135	10,002	8,181	10,926	9,976	19,698	-	770
Residential repair and modern instal.	13,663	12,764	11,654	15,436	12,958	6,785	-	4,472
Other instal. loans for personal expenditures	10,085	15,276	3,098	11,837	9,157	11,534	22	12,992
Single payment loans for personal expenditures	60,169	93,206	19,110	67,102	31,935	48,818	2,033	77,549
All other loans (including overdrafts)	11,478	6,754	5,452	37,854	14,897	11,878	1,027	22,117
TOTAL LOANS AND SECURITIES	687,050	806,961	384,460	1,006,355	1,052,357	665,452	92,054	950,686
Bank premises	4,521	9,197	2,271	13,396	2,990	7,283	-	11,637
Furniture and fixtures	1,902	548	1,340	1,864	3,482	1,218	-	2,163
Real estate owned other than bank premises	51	-	200	403	-	260	-	88
Investments and other assets indirectly representing bank premises or other real estate	1,175	-	6,081	534	14,464	-	-	1,192
Customers' liability on acceptances outstanding	-	2,156	167	49	2,918	10	-	1,830
Other assets	4,255	4,026	2,539	13,393	6,488	5,649	576	6,197
TOTAL ASSETS	980,941	1,061,830	555,530	1,387,162	1,457,618	853,573	139,899	1,273,272

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

LIABILITIES AND CAPITAL ACCOUNTS	LOUISVILLE	MEMPHIS	MIAMI	MILWAUKEE	MINNEAPOLIS	NASHVILLE	NAT. STK. YDS.	NEW ORLEANS
DEMAND DEPOSITS—TOTAL	759,487	627,353	370,120	885,990	946,821	505,312	121,320	840,205
Individuals, partnerships, and corporations	463,563	375,479	226,045	617,427	607,617	293,505	18,937	582,484
Foreign Governments, central banks, etc.	-	-	735	1	51	-	-	2,697
United States Government	30,264	15,849	10,830	43,468	43,785	15,023	860	34,318
States and political subdivisions	15,990	53,521	32,049	35,382	47,715	59,561	802	39,450
Mutual savings banks in United States	-	-	-	266	3,536	-	-	-
Commercial banks in United States	241,351	175,935	92,386	181,838	224,647	134,022	100,586	170,349
Banks in foreign countries	74	2,656	2,991	2,541	4,202	-	-	3,481
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	8,245	3,913	5,084	5,067	15,268	3,201	135	7,426
TIME DEPOSITS—TOTAL	126,087	291,392	134,767	360,241	355,229	264,840	1,979	321,084
Savings deposits	79,131	191,585	86,071	272,342	127,936	221,509	977	218,327
Accumulated for payment of personal loans	-	-	-	-	-	-	-	1,511
Other time deposits of indiv., part., and corp.	46,260	70,758	24,380	75,926	200,554	27,866	-	52,272
Foreign Governments, central banks, etc.	-	-	-	-	2,000	2,000	-	1,500
United States Government	310	380	170	1,070	435	13	-	85
Postal savings	-	-	441	-	-	-	2	36
States and political subdivisions	386	28,569	23,645	8,128	24,304	13,452	1,000	45,778
Mutual savings banks in United States	-	-	-	-	-	-	-	-
Commercial banks in United States	-	-	10	2,625	-	-	-	1,575
Banks in foreign countries	-	100	50	150	-	-	-	-
TOTAL DEPOSITS	885,574	918,745	504,887	1,246,231	1,302,050	770,152	123,299	1,161,289
Rediscounts and other borrowed money	-	39,900	-	30	14,950	-	-	1,200
Acceptances outstanding	-	2,156	245	49	2,918	10	-	1,886
Other liabilities	12,653	17,061	7,172	46,483	26,220	23,970	810	13,272
TOTAL LIABILITIES	898,227	977,862	512,304	1,292,793	1,346,138	794,132	124,109	1,177,647
CAPITAL ACCOUNTS—TOTAL	82,714	83,968	43,226	94,369	111,480	59,441	15,790	95,625
Capital stock, notes, and debentures	22,000	22,000	12,480	21,000	35,250	22,000	1,000	17,213
Surplus	49,999	50,625	22,200	48,000	56,250	29,500	9,000	58,437
Undivided profits	10,697	11,343	8,324	22,869	19,930	7,941	5,790	19,975
Other capital accounts	18	-	222	2,500	50	-	-	-
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	980,941	1,061,830	555,530	1,387,162	1,457,618	853,573	139,899	1,273,272
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	68,189	127,548	126,320	67,627	215,144	108,085	5,181	175,148
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	22,000	22,000	12,480	20,000	35,250	22,000	1,000	17,213
Capital notes and debentures	-	-	-	-	-	-	-	-
Preferred stock	-	-	-	1,000	-	-	-	-
Retirable value of preferred stock	-	-	-	1,000	-	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	579,174	497,335	258,538	646,565	705,705	418,047	87,943	666,536
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	350,959	358,700	203,504	445,814	464,404	308,039	- 10,098	520,030
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	28.7	22.5	28.5	25.3	25.7	20.3	33.8	23.5
U. S. Gov't obligations, direct and guaranteed	22.4	14.7	25.8	20.8	17.3	22.9	23.8	25.2
Other securities	7.5	6.1	4.3	4.1	5.5	7.3	9.4	5.8
Loans and discounts	40.1	55.2	39.1	47.7	49.4	47.8	32.6	43.7
Total capital accounts	8.4	7.9	7.8	6.8	7.6	7.0	11.3	7.5
NUMBER OF BANKS	5	3	3	3	4	3	1	5

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

ASSETS	NEW YORK	OKLAHOMA CITY	OMAHA	PHILADELPHIA	PITTSBURGH	PORTLAND	PUEBLO	RICHMOND
RESERVES, CASH, AND BANK BALANCES—TOTAL	11,049,887	172,688	164,725	1,151,200	780,282	363,749	13,850	219,666
Currency and coin	251,483	3,605	5,852	56,697	55,200	20,860	927	16,268
Reserve with Federal Reserve Banks	4,120,518	70,934	60,663	431,973	401,657	176,359	3,798	94,301
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	134,149	37,154	24,376	110,733	52,299	17,450	7,309	22,954
Other balances with banks in the U. S.	22,275	-	270	4,474	556	7,069	-	-
Balances with banks in foreign countries	123,195	-	-	8,916	1,624	659	-	132
Cash items in process of collection	6,398,267	60,995	73,564	538,407	268,946	141,352	1,816	86,011
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	7,017,040	109,894	94,066	758,208	839,676	485,106	10,602	221,785
Direct:								
Treasury bills	1,998,285	5,010	4,979	36,740	101,177	38,916	-	32,050
Treasury certificates of indebtedness	508,187	11,909	12,151	54,471	7,914	10,129	125	23,890
Treasury notes maturing in one year or less	574,307	8,585	6,514	104,456	52,484	33,129	-	16,762
Other Treasury notes	1,913,300	45,662	31,662	272,967	539,713	40,669	3,748	75,211
United States nonmarketable bonds	4,996	80	97	1,077	265	1,554	15	763
Other bonds maturing in 1 year or less	140,297	4,697	-	37,132	5,071	23,073	1,294	7,613
Other bonds maturing in 5 years	508,834	7,334	25,339	88,924	74,863	142,797	200	37,527
Other bonds maturing in 5 to 10 years	1,343,405	26,211	13,290	154,871	57,216	188,752	5,157	27,969
Other bonds maturing after 10 years	21,127	301	34	7,566	713	4,217	-	-
Guaranteed obligations	4,302	105	-	4	260	1,870	63	-
OTHER SECURITIES—TOTAL	4,017,217	68,471	35,238	278,925	980,644	211,930	2,317	81,646
Obligations of States and subdivisions	3,584,849	50,590	30,360	228,293	963,080	191,102	2,222	76,279
Other bonds, notes, and debentures	273,826	16,345	3,729	26,619	3,858	17,456	5	3,144
Federal Reserve bank stock	92,017	1,194	1,149	11,202	13,035	3,372	90	2,117
Other corporate stocks	66,525	342	-	12,811	671	-	-	106
TOTAL SECURITIES	11,034,257	178,365	129,304	1,037,133	1,820,320	697,036	12,919	303,431
LOANS AND DISCOUNTS, NET—TOTAL	21,954,454	335,326	306,013	2,584,075	1,792,012	1,092,659	29,097	505,666
Valuation reserves	526,003	6,282	4,745	71,147	35,810	7,910	1,478	7,166
LOANS AND DISCOUNTS, GROSS—TOTAL	22,480,457	341,608	310,758	2,655,222	1,827,822	1,100,569	30,575	512,832
Real estate loans—total	1,329,205	47,467	30,782	236,353	376,778	309,906	4,848	73,513
Secured by farm land	2,102	458	3,302	1,886	2,758	16,839	529	786
Secured by residential properties:								
Insured by FHA	305,855	5,979	2,781	44,129	52,187	97,570	748	20,750
Insured or guaranteed by VA	177,647	2,210	539	10,711	63,975	47,872	1,298	1,669
Not ins. or guar. by FHA or VA	279,262	7,985	7,656	95,995	156,228	63,239	1,418	34,013
Secured by other properties	564,339	30,835	16,504	83,632	101,630	84,386	855	16,295
Loans to domestic com'l. and foreign banks	572,183	2,000	935	46,639	21,873	553	-	1,950
Loans to other financial institutions	2,087,052	36,311	20,589	208,481	80,828	81,189	1,348	28,767
Loans to brokers and dealers in securities	2,765,976	973	3,315	82,567	26,623	12,106	3,510	5,390
Other loans for purchasing or carrying secs.	425,450	8,757	6,954	58,853	13,528	15,830	2,727	3,191
Loans to farmers directly guar. by CCC	6,754	2,837	2,965	-	-	9,922	-	-
Other loans to farmers	10,644	2,228	67,243	1,529	1,171	58,957	3,856	1,252
Commercial including open market paper	11,943,364	160,815	97,835	1,215,134	912,677	390,334	7,057	175,642
Other loans to individuals—total	2,143,466	71,862	67,607	709,518	342,729	210,780	7,103	193,885
Passenger automobile instalment loans	220,480	18,355	15,058	215,247	79,565	120,177	1,810	61,612
Other retail consumer instalment loans	160,293	7,353	6,330	68,762	14,277	13,331	4,019	12,221
Residential repair and modern instal.	200,804	2,864	12,622	75,995	60,779	19,987	2,035	14,578
Other instal. loans for personal expenditures	520,485	12,935	5,833	128,470	67,043	23,890	398	33,067
Single payment loans for personal expenditures	1,041,404	30,355	27,764	221,044	121,065	33,395	641	72,407
All other loans (including overdrafts)	1,196,363	8,358	12,533	96,148	51,615	10,992	126	29,242
TOTAL LOANS AND SECURITIES	32,988,711	513,691	435,317	3,621,208	3,612,332	1,789,695	42,016	809,097
Bank premises	334,746	11,347	3,816	35,041	37,012	32,021	382	8,537
Furniture and fixtures	47,313	1,778	513	9,831	8,674	8,099	43	2,136
Real estate owned other than bank premises	3,145	513	596	844	355	253	88	246
Investments and other assets indirectly representing bank premises or other real estate	69,843	3,600	10	10,193	1,549	387	-	2,977
Customers' liability on acceptances outstanding	1,119,697	38	-	14,123	119	1,703	-	-
Other assets	521,251	3,333	3,884	22,407	29,638	15,079	40	6,189
TOTAL ASSETS	46,134,593	706,988	608,861	4,864,847	4,469,961	2,210,986	56,419	1,048,848

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

LIABILITIES AND CAPITAL ACCOUNTS	NEW YORK	OKLAHOMA CITY	OMAHA	PHILADELPHIA	PITTSBURGH	PORTLAND	PUEBLO	RICHMOND
DEMAND DEPOSITS—TOTAL	28,421,455	475,606	444,659	3,305,353	2,294,123	1,054,142	35,002	633,555
Individuals, partnerships, and corporations	19,034,001	279,733	282,742	2,494,693	1,842,429	835,598	24,948	416,268
Foreign Governments, central banks, etc.	593,604	-	-	4,598	94	3	-	-
United States Government	1,407,695	10,914	22,461	147,793	132,601	30,164	1,537	28,454
States and political subdivisions	366,321	61,629	16,195	94,886	101,374	112,025	1,695	58,014
Mutual savings banks in United States	333,141	-	-	36,103	3,350	1,212	-	-
Commercial banks in United States	3,520,603	114,868	120,245	460,702	191,882	26,330	6,233	119,910
Banks in foreign countries	928,937	151	52	27,357	4,601	3,206	-	362
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,237,153	8,311	2,964	39,221	17,792	45,604	589	10,547
TIME DEPOSITS—TOTAL	9,463,054	128,601	89,683	957,777	1,489,543	946,435	15,953	292,008
Savings deposits	4,282,390	77,600	63,866	623,947	980,827	793,476	10,450	254,235
Accumulated for payment of personal loans	4,439	2,012	-	-	-	-	-	-
Other time deposits of indiv., part., and corp.	2,915,701	39,528	25,759	235,889	368,741	30,593	3,233	23,271
Foreign Governments, central banks, etc.	1,734,286	-	-	62,692	415	2,000	-	-
United States Government	52,952	6	58	207	665	3,540	15	1,273
Postal savings	-	-	-	82	34	-	-	628
States and political subdivisions	265,930	9,360	-	22,905	138,298	116,476	1,805	12,601
Mutual savings banks in United States	14,425	-	-	1,530	-	50	-	-
Commercial banks in United States	117,512	95	-	5,675	413	200	450	-
Banks in foreign countries	75,419	-	-	4,850	150	100	-	-
TOTAL DEPOSITS	37,884,509	604,207	534,342	4,263,130	3,783,666	2,000,577	50,955	925,563
Rediscunts and other borrowed money	1,728,011	23,350	17,000	68,150	142,500	11,500	-	19,000
Acceptances outstanding	1,151,783	38	-	14,797	119	1,735	-	-
Other liabilities	1,472,080	7,993	7,309	86,210	70,352	32,944	837	20,489
TOTAL LIABILITIES	42,236,383	635,588	558,651	4,432,287	3,996,637	2,046,756	51,792	965,052
CAPITAL ACCOUNTS—TOTAL	3,898,210	71,400	50,210	432,560	473,324	164,230	4,627	83,796
Capital stock, notes, and debentures	1,136,825	19,650	16,700	97,864	111,518	51,863	1,500	27,463
Surplus	1,980,362	20,150	21,600	275,533	322,983	60,537	1,501	43,087
Undivided profits	712,285	31,600	11,492	56,213	38,734	51,787	1,130	13,246
Other capital accounts	68,738	-	418	2,950	89	43	496	-
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	46,134,593	706,988	608,861	4,864,847	4,469,961	2,210,986	56,419	1,048,848
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	4,114,091	150,553	84,450	625,616	652,496	520,732	10,417	169,214
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	1,136,825	19,650	16,700	97,864	111,518	51,863	1,500	27,463
Capital notes and debentures	-	-	-	-	-	-	-	-
Preferred stock	-	-	-	-	-	-	-	-
Retirable value of preferred stock	-	-	-	-	-	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	21,889,039	377,457	346,719	2,656,213	1,972,878	895,340	25,877	524,590
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	17,094,890	288,829	228,389	2,158,451	1,700,694	856,296	25,416	399,180
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	24.0	24.4	27.1	23.7	17.5	16.5	24.5	20.9
U. S. Gov't obligations, direct and guaranteed	15.2	15.5	15.4	15.6	18.8	21.9	18.8	21.1
Other securities	8.7	9.7	5.8	5.7	21.9	9.6	4.1	7.8
Loans and discounts	47.6	47.4	50.3	53.1	40.1	49.4	51.6	48.2
Total capital accounts	8.4	10.1	8.2	8.9	10.6	7.4	8.2	8.0
NUMBER OF BANKS	17	4	5	6	5	3	1	5

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

ASSETS	ST. LOUIS	ST. PAUL	SALT LAKE CY.	SAN ANTONIO	SAN FRANCISCO	SEATTLE	TOLEDO
RESERVES, CASH, AND BANK BALANCES--TOTAL	398,076	151,682	179,765	147,202	3,235,824	471,796	113,853
Currency and coin	9,387	3,213	8,913	7,557	181,389	34,652	12,697
Reserve with Federal Reserve Banks	156,235	58,055	71,735	61,121	1,326,798	208,898	46,124
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	34,872	9,225	18,533	24,028	131,706	32,132	22,966
Other balances with banks in the U. S.	14	-	363	5,520	46,142	863	-
Balances with banks in foreign countries	72	207	14	95	10,579	1,886	67
Cash items in process of collection	197,496	80,982	80,207	48,881	1,539,210	193,365	31,999
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	302,000	112,623	154,122	205,222	3,273,000	536,157	231,158
Direct:							
Treasury bills	87,129	15,866	30,044	29,211	436,387	67,402	38,368
Treasury certificates of indebtedness	42,945	14,814	9,996	35,613	273,674	32,097	813
Treasury notes maturing in one year or less	14,717	10,820	16,712	17,975	173,271	76,421	15,414
Other Treasury notes	59,473	37,984	50,951	81,298	860,058	130,080	74,505
United States nonmarketable bonds	1,145	820	900	275	12,145	495	500
Other bonds maturing in 1 year or less	31,992	3,363	4,422	5,004	265,185	49,076	8,096
Other bonds maturing in 5 years	37,855	7,397	30,224	28,567	788,263	112,625	52,530
Other bonds maturing in 5 to 10 years	26,366	21,559	10,500	7,279	443,226	66,725	30,360
Other bonds maturing after 10 years	363	-	275	-	14,994	1,235	10,572
Guaranteed obligations	15	-	98	-	5,797	1	-
OTHER SECURITIES--TOTAL	114,760	58,079	67,673	63,890	1,798,884	217,882	32,925
Obligations of States and subdivisions	101,182	53,418	62,461	49,627	1,544,147	186,384	30,464
Other bonds, notes, and debentures	8,778	3,191	3,491	13,235	179,329	27,573	1,387
Federal Reserve bank stock	3,300	1,320	1,608	1,028	30,717	3,925	1,074
Other corporate stocks	1,500	150	113	-	44,691	-	-
TOTAL SECURITIES	416,760	170,702	221,795	269,112	5,071,884	754,039	264,083
LOANS AND DISCOUNTS, NET--TOTAL	868,771	305,313	503,074	246,604	10,721,104	1,180,671	227,960
Valuation reserves	10,817	3,849	5,571	2,532	199,415	21,294	4,509
LOANS AND DISCOUNTS, GROSS--TOTAL	879,588	309,162	508,645	249,136	10,920,519	1,201,965	232,469
Real estate loans--total	113,863	57,737	184,863	25,289	4,149,125	262,271	44,213
Secured by farm land	63	38	2,675	6,770	119,802	7,468	176
Secured by residential properties:							
Insured by FHA	32,425	6,080	64,983	2,692	1,526,736	85,575	1,799
Insured or guaranteed by VA	11,919	11,401	21,068	3,495	240,740	12,956	3,179
Not ins. or guar. by FHA or VA	19,937	20,736	49,956	3,226	1,611,127	87,879	17,856
Secured by other properties	49,519	19,482	46,181	9,106	650,720	68,393	21,203
Loans to domestic com'l. and foreign banks	45,035	7,050	8,585	33,239	307,163	25,500	6,500
Loans to other financial institutions	95,966	22,111	37,841	17,903	433,006	102,391	8,398
Loans to brokers and dealers in securities	44,764	11,285	8,046	2,980	52,909	7,656	14,948
Other loans for purchasing or carrying secs.	8,192	15,381	7,369	6,829	41,820	4,304	859
Loans to farmers directly guar. by CCC	2,500	-	-	-	76,444	9,905	-
Other loans to farmers	871	1,069	22,994	4,571	374,169	57,970	1,487
Commercial including open market paper	353,233	121,358	145,670	79,240	3,449,083	465,702	58,564
Other loans to individuals--total	182,673	55,073	84,077	74,619	1,872,774	242,565	67,264
Passenger automobile instalment loans	45,505	13,576	33,973	13,560	806,201	105,699	13,409
Other retail consumer instalment loans	19,258	10,456	19,850	2,968	189,494	20,484	5,086
Residential repair and modern instal.	36,093	3,645	12,996	7,703	146,284	36,122	19,573
Other instal. loans for personal expenditures	6,491	8,694	7,937	6,106	271,754	32,921	7,136
Single payment loans for personal expenditures	75,326	18,702	9,321	51,282	459,041	47,339	22,060
All other loans (including overdrafts)	32,491	18,098	9,200	4,466	164,026	23,701	30,236
TOTAL LOANS AND SECURITIES	1,285,531	476,015	724,869	515,716	15,792,988	1,934,710	492,043
Bank premises	5,727	9,097	1,985	11,088	217,491	29,208	2,576
Furniture and fixtures	1,349	673	1,642	1,196	94,557	6,613	164
Real estate owned other than bank premises	6	214	108	688	3,138	1,067	-
Investments and other assets indirectly representing bank premises or other real estate	100	1,730	7,728	8	26,808	514	38
Customers' liability on acceptances outstanding	153	82	-	46	184,152	3,844	-
Other assets	8,842	3,409	1,606	4,372	160,590	12,324	3,031
TOTAL ASSETS	1,699,784	642,902	917,703	680,316	19,715,548	2,460,076	611,705

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

LIABILITIES AND CAPITAL ACCOUNTS	ST. LOUIS	ST. PAUL	SALT LAKE CY.	SAN ANTONIO	SAN FRANCISCO	SEATTLE	TOLEDO
DEMAND DEPOSITS--TOTAL	1,194,282	408,831	469,801	387,764	8,331,937	1,439,502	358,652
Individuals, partnerships, and corporations	759,256	245,999	328,336	283,159	6,590,154	1,126,263	288,167
Foreign Governments, central banks, etc.	-	-	-	1,684	53,346	1,237	-
United States Government	65,281	23,456	16,332	8,361	338,773	65,481	22,973
States and political subdivisions	33,042	44,439	76,705	25,571	619,195	156,018	17,273
Mutual savings banks in United States	-	-	-	-	1,202	6,511	-
Commercial banks in United States	327,681	90,263	38,053	63,201	302,823	57,633	24,072
Banks in foreign countries	1,846	1,010	87	1,612	81,187	9,318	837
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	7,176	3,664	10,288	4,176	345,257	17,041	5,330
TIME DEPOSITS--TOTAL	322,719	170,532	356,974	228,755	9,317,269	767,321	196,126
Savings deposits	196,563	103,832	291,850	150,757	7,332,569	711,072	165,287
Accumulated for payment of personal loans	-	-	-	43	-	-	14,627
Other time deposits of indiv., part., and corp.	105,164	65,420	30,593	20,493	577,859	39,627	10,291
Foreign Governments, central banks, etc.	2,000	-	-	2,500	359,270	7,600	-
United States Government	2,688	1,280	1,506	250	29,211	1,131	100
Postal savings	-	-	489	17	171	1	55
States and political subdivisions	16,304	-	32,486	54,695	990,624	4,625	5,766
Mutual savings banks in United States	-	-	-	-	375	315	-
Commercial banks in United States	-	-	50	-	14,447	-	-
Banks in foreign countries	-	-	-	-	12,743	2,950	-
TOTAL DEPOSITS	1,517,001	579,363	826,775	616,519	17,649,206	2,206,823	554,778
Rediscounts and other borrowed money	16,300	-	10,396	12,000	258,850	22,750	-
Acceptances outstanding	405	82	-	46	185,204	3,945	-
Other liabilities	20,731	9,376	14,546	7,099	363,883	44,621	15,989
TOTAL LIABILITIES	1,554,437	588,821	851,717	635,664	18,457,143	2,278,139	570,767
CAPITAL ACCOUNTS--TOTAL	145,347	54,081	65,986	44,652	1,258,405	181,937	40,938
Capital stock, notes, and debentures	46,378	15,000	21,657	12,075	323,427	53,116	16,250
Surplus	63,621	29,000	31,944	22,175	710,455	77,898	20,050
Undivided profits	34,556	9,856	10,025	10,130	217,537	49,706	4,340
Other capital accounts	792	225	2,360	272	6,986	1,217	298
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,699,784	642,902	917,703	680,316	19,715,548	2,460,076	611,705
MEMORANDA							
PLEGGED ASSETS (AND SECURITIES LOANED)	166,134	107,380	51,179	135,465	3,343,820	382,019	76,934
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	46,378	15,000	21,657	12,075	323,427	53,116	16,250
Capital notes and debentures	-	-	-	-	-	-	-
Preferred stock	-	-	-	-	-	-	-
Retirable value of preferred stock	-	-	-	-	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	961,914	318,624	371,061	314,855	6,661,021	1,214,005	303,687
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	603,824	214,130	335,209	267,321	6,151,131	1,123,023	279,608
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	23.4	23.6	19.6	21.6	16.4	19.2	18.6
U. S. Gov't obligations, direct and guaranteed	17.8	17.5	16.8	30.2	16.6	21.8	37.8
Other securities	6.8	9.0	7.4	9.4	9.1	8.9	5.4
Loans and discounts	51.1	47.5	54.8	36.2	54.4	48.0	37.3
Total capital accounts	8.6	8.4	7.2	6.6	6.4	7.4	6.7
NUMBER OF BANKS	3	3	5	5	8	5	3

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

ASSETS	TULSA	WASHINGTON					
RESERVES, CASH, AND BANK BALANCES—TOTAL	198,705	301,742					
Currency and coin	6,921	29,941					
Reserve with Federal Reserve Banks	76,338	119,546					
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	79,142	50,293					
Other balances with banks in the U. S.	1,032	81					
Balances with banks in foreign countries	-	945					
Cash items in process of collection	35,272	100,936					
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	163,749	449,211					
Direct:							
Treasury bills	24,506	51,701					
Treasury certificates of indebtedness	9,082	29,082					
Treasury notes maturing in one year or less	21,015	23,902					
Other Treasury notes	41,680	97,747					
United States nonmarketable bonds	834	4,777					
Other bonds maturing in 1 year or less	5,179	14,850					
Other bonds maturing in 5 years	36,909	130,767					
Other bonds maturing in 5 to 10 years	23,342	95,353					
Other bonds maturing after 10 years	1,194	750					
Guarantee obligations	8	282					
OTHER SECURITIES—TOTAL	38,333	71,430					
Obligations of States and subdivisions	28,218	60,759					
Other bonds, notes, and debentures	8,705	7,943					
Federal Reserve bank stock	1,410	2,704					
Other corporate stocks	-	24					
TOTAL SECURITIES	202,082	520,641					
LOANS AND DISCOUNTS, NET—TOTAL	297,813	783,155					
Valuation reserves	3,538	7,409					
LOANS AND DISCOUNTS, GROSS—TOTAL	301,351	790,564					
Real estate loans—total	35,976	222,743					
Secured by farm land	1,703	60					
Secured by residential properties:							
Insured by FHA	4,939	10,725					
Insured or guaranteed by VA	1,111	22,154					
Not ins. or guar. by FHA or VA	9,259	99,126					
Secured by other properties	18,964	90,678					
Loans to domestic com'l. and foreign banks	10	27,050					
Loans to other financial institutions	36,950	122,585					
Loans to brokers and dealers in securities	10,000	11,821					
Other loans for purchasing or carrying secs.	732	6,854					
Loans to farmers directly guar. by CCC	-	1,982					
Other loans to farmers	4,308	93					
Commercial including open market paper	162,353	189,370					
Other loans to individuals—total	28,693	188,803					
Passenger automobile instalment loans	9,333	39,670					
Other retail consumer instalment loans	4,477	22,020					
Residential repair and modern instal.	2,433	21,023					
Other instal. loans for personal expenditures	3,528	22,303					
Single payment loans for personal expenditures	8,922	83,787					
All other loans (including overdrafts)	22,329	19,263					
TOTAL LOANS AND SECURITIES	499,895	1,303,796					
Bank premises	6,021	16,557					
Furniture and fixtures	801	3,983					
Real estate owned other than bank premises	77	281					
Investments and other assets indirectly representing bank premises or other real estate	1,078	3,923					
Customers' liability on acceptances outstanding	-	12					
Other assets	2,640	4,802					
TOTAL ASSETS	709,217	1,635,096					

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

LIABILITIES AND CAPITAL ACCOUNTS	TULSA	WASHINGTON					
DEMAND DEPOSITS--TOTAL	501,277	1,066,993					
Individuals, partnerships, and corporations	368,543	927,082					
Foreign Governments, central banks, etc.	-	27,819					
United States Government	16,578	30,468					
States and political subdivisions	28,293	267					
Mutual savings banks in United States	-	-					
Commercial banks in United States	82,992	63,076					
Banks in foreign countries	245	4,747					
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	4,626	13,534					
TIME DEPOSITS--TOTAL	129,647	425,389					
Savings deposits	101,206	297,966					
Accumulated for payment of personal loans	797	6,287					
Other time deposits of indiv., part., and corp.	24,822	87,969					
Foreign Governments, central banks, etc.	-	20,062					
United States Government	195	12,919					
Postal savings	-	-					
States and political subdivisions	2,477	186					
Mutual savings banks in United States	-	-					
Commercial banks in United States	150	-					
Banks in foreign countries	-	-					
TOTAL DEPOSITS	630,924	1,492,382					
Rediscunts and other borrowed money	10,000	-					
Acceptances outstanding	-	12					
Other liabilities	5,542	28,102					
TOTAL LIABILITIES	646,466	1,520,496					
CAPITAL ACCOUNTS--TOTAL	62,751	114,600					
Capital stock, notes, and debentures	15,765	28,297					
Surplus	31,235	61,833					
Undivided profits	14,025	18,442					
Other capital accounts	1,726	6,028					
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	709,217	1,635,096					
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	89,689	127,556					
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	15,765	28,297					
Capital notes and debentures	-	-					
Preferred stock	-	-					
Retirable value of preferred stock	-	-					
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) ..	386,863	915,764					
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	366,435	872,513					
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	28.0	18.5					
U. S. Gov't obligations, direct and guaranteed	23.1	27.5					
Other securities	5.4	4.4					
Loans and discounts	42.0	47.9					
Total capital accounts	8.8	7.0					
NUMBER OF BANKS	4	5					

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

ASSETS	ARIZONA (District 11)	ARIZONA (District 12)	CONNECTICUT (District 1)	CONNECTICUT (District 2)	ILLINOIS (District 7)	ILLINOIS (District 8)	INDIANA (District 7)	INDIANA (District 8)
RESERVES, CASH, AND BANK BALANCES—TOTAL	22,823	185,191	335,758	88,164	3,201,845	201,530	721,925	87,202
Currency and coin	4,740	22,370	42,607	14,721	149,617	19,007	81,094	10,801
Reserve with Federal Reserve Banks	7,167	80,727	82,026	30,512	1,426,805	73,478	240,943	29,129
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	5,272	32,540	89,450	11,312	425,500	72,811	209,097	36,911
Other balances with banks in the U. S.	-	93	89	-	2,345	630	7,436	20
Balances with banks in foreign countries	526	664	140	11	21,858	-	294	-
Cash items in process of collection	5,118	48,797	121,446	31,608	1,175,720	35,604	183,061	10,341
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	25,744	178,278	293,946	128,043	4,470,123	401,637	1,158,184	170,155
Direct:								
Treasury bills	497	45,880	48,322	28,643	652,881	66,923	181,986	36,265
Treasury certificates of indebtedness	5,257	4,006	53,078	1,705	181,468	24,509	51,199	6,332
Treasury notes maturing in one year or less	5,506	6,532	35,308	10,667	444,646	32,391	75,954	6,985
Other Treasury notes	8,945	32,225	109,923	45,261	1,360,394	106,613	336,236	45,004
United States nonmarketable bonds	-	25	1,073	660	14,069	4,218	6,578	1,075
Other bonds maturing in 1 year or less	249	15,176	2,853	4,461	134,267	14,973	42,201	3,332
Other bonds maturing in 5 years	1,596	34,419	16,057	16,146	763,385	74,708	246,405	44,284
Other bonds maturing in 5 to 10 years	3,288	38,242	26,536	20,486	872,114	71,760	210,433	25,253
Other bonds maturing after 10 years	406	-	796	-	46,004	4,466	6,885	1,576
Guaranteed obligations	-	1,773	-	14	895	1,076	307	49
OTHER SECURITIES—TOTAL	20,498	78,493	246,035	54,696	2,212,432	136,507	297,416	27,678
Obligations of States and subdivisions	11,076	71,180	223,372	51,449	1,837,400	105,053	231,210	15,751
Other bonds, notes, and debentures	9,110	4,724	18,111	1,224	322,444	29,603	58,907	10,508
Federal Reserve bank stock	312	2,032	3,787	1,077	34,826	1,851	6,754	953
Other corporate stocks	-	557	765	946	17,762	-	545	466
TOTAL SECURITIES	46,242	256,771	539,981	182,739	6,682,555	538,144	1,455,600	197,833
LOANS AND DISCOUNTS, NET—TOTAL	88,345	794,791	944,794	311,963	8,138,768	403,589	1,672,958	217,571
Valuation reserves	242	7,089	19,349	4,980	229,189	6,541	30,110	2,757
LOANS AND DISCOUNTS, GROSS—TOTAL	88,587	801,880	964,143	316,943	8,367,957	410,130	1,703,068	220,328
Real estate loans—total	14,849	218,733	184,043	126,799	1,229,937	131,039	523,803	71,407
Secured by farm land	116	2,691	1,479	483	44,771	21,016	35,451	11,488
Secured by residential properties:								
Insured by FHA	8,930	148,901	11,878	20,326	194,897	15,403	89,340	5,300
Insured or guaranteed by VA	779	18,006	10,232	13,669	73,070	4,023	29,739	4,529
Not ins. or guar. by FHA or VA	3,106	23,668	113,097	67,333	589,816	64,005	257,364	31,922
Secured by other properties	1,918	25,467	47,357	24,988	327,383	26,592	111,909	18,168
Loans to domestic com'l. and foreign banks	-	10,253	42,301	-	140,524	6,800	31,300	250
Loans to other financial institutions	3,376	29,625	40,491	7,300	823,967	11,398	118,978	5,247
Loans to brokers and dealers in securities	2,000	39,121	31,577	7,950	453,307	550	25,931	-
Other loans for purchasing or carrying secs.	-	540	10,630	1,222	243,753	12,179	12,044	920
Loans to farmers directly guar. by CCC	-	13,268	-	-	30,183	4,156	4,031	179
Other loans to farmers	2,806	117,211	5,662	-	215,998	49,169	67,874	11,775
Commercial including open market paper	30,942	198,627	310,839	62,000	3,546,941	79,874	410,450	63,595
Other loans to individuals—total	34,117	170,253	300,884	98,740	1,297,090	107,724	468,510	65,058
Passenger automobile instalment loans	14,178	67,922	85,653	24,142	385,473	38,814	170,786	24,291
Other retail consumer instalment loans	1,919	17,873	16,716	5,129	144,924	11,213	34,652	6,814
Residential repair and modern instal.	3,429	19,403	20,307	11,262	107,198	3,275	63,138	9,868
Other instal. loans for personal expenditures	3,154	44,913	55,641	18,833	145,356	11,905	60,171	9,579
Single payment loans for personal expenditures	11,437	20,142	122,567	39,374	514,139	42,517	139,763	14,506
All other loans (including overdrafts)	497	4,249	37,716	12,932	386,257	7,241	40,147	1,897
TOTAL LOANS AND SECURITIES	134,587	1,051,562	1,484,775	494,702	14,821,323	941,733	3,128,558	415,404
Bank premises	3,114	17,367	24,334	10,365	74,075	8,021	36,702	3,822
Furniture and fixtures	926	6,633	5,686	2,568	23,596	2,838	8,312	1,484
Real estate owned other than bank premises	23	1,471	251	92	6,923	546	1,429	482
Investments and other assets indirectly representing bank premises or other real estate	-	5,909	330	-	17,277	216	1,689	224
Customers' liability on acceptances outstanding	1,297	4,424	-	-	78,137	-	223	-
Other assets	757	14,470	5,789	2,700	89,546	2,527	15,426	2,045
TOTAL ASSETS	163,527	1,287,027	1,856,923	598,591	18,312,722	1,157,411	3,914,264	510,663

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

LIABILITIES AND CAPITAL ACCOUNTS	ARIZONA (District 11)	ARIZONA (District 12)	CONNECTICUT (District 1)	CONNECTICUT (District 2)	ILLINOIS (District 7)	ILLINOIS (District 8)	INDIANA (District 7)	INDIANA (District 8)
DEMAND DEPOSITS--TOTAL	88,417	683,863	1,302,826	337,089	10,215,324	662,804	2,328,515	305,157
Individuals, partnerships, and corporations	70,943	538,569	1,109,482	287,335	7,622,921	467,405	1,743,019	235,897
Foreign Governments, central banks, etc.	-	2,742	-	-	15,625	-	-	-
United States Government	2,700	19,209	67,699	15,715	521,762	16,609	90,824	11,398
States and political subdivisions	12,079	85,639	66,692	17,375	568,275	70,069	310,176	36,636
Mutual savings banks in United States	-	-	25,093	7,411	1,580	-	145	289
Commercial banks in United States	-	16,588	17,529	2,557	1,278,661	103,646	144,256	18,692
Banks in foreign countries	928	3,272	31	-	41,406	-	646	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,767	17,844	16,300	6,696	165,094	5,075	39,449	2,245
TIME DEPOSITS--TOTAL	58,051	482,150	326,063	199,358	6,077,450	383,773	1,184,644	147,850
Savings deposits	47,992	417,201	286,094	187,003	4,707,183	220,236	1,013,514	104,762
Accumulated for payment of personal loans	-	76	-	-	46,693	-	688	9
Other time deposits of indiv., part., and corp.	4,736	36,522	14,483	5,476	1,022,878	130,595	131,256	37,062
Foreign Governments, central banks, etc.	-	3,000	-	-	140,821	-	-	-
United States Government	35	1,495	1,895	65	7,348	53	2,175	250
Postal savings	-	27	-	5	2,889	44	950	20
States and political subdivisions	5,288	23,829	22,591	6,809	130,537	32,845	35,351	5,722
Mutual savings banks in United States	-	-	1,000	-	-	-	10	-
Commercial banks in United States	-	-	-	-	6,626	-	700	25
Banks in foreign countries	-	-	-	-	12,475	-	-	-
TOTAL DEPOSITS	146,468	1,166,013	1,628,889	536,447	16,292,774	1,046,577	3,513,159	453,007
Rediscunts and other borrowed money	-	4,200	-	1,000	262,684	-	11,600	1,200
Acceptances outstanding	1,297	4,424	-	-	78,180	-	366	-
Other liabilities	3,549	28,409	67,127	19,951	247,684	8,053	76,385	11,003
TOTAL LIABILITIES	151,314	1,203,046	1,696,016	557,398	16,881,322	1,054,630	3,601,510	465,210
CAPITAL ACCOUNTS--TOTAL	12,213	83,981	160,907	41,193	1,431,400	102,781	312,754	45,453
Capital stock, notes, and debentures	4,400	23,589	46,662	14,290	474,419	21,775	80,588	11,539
Surplus	6,000	44,158	79,570	22,100	688,295	40,442	151,462	20,331
Undivided profits	1,813	13,850	31,913	4,327	192,091	31,671	73,065	11,807
Other capital accounts	-	2,384	2,762	476	76,595	8,893	7,639	1,776
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	163,527	1,287,027	1,856,923	598,591	18,312,722	1,157,411	3,914,264	510,663
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	32,891	203,696	132,714	29,487	1,867,527	84,799	279,924	31,523
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	4,400	23,589	46,662	14,290	473,919	21,775	80,438	11,539
Capital notes and debentures	-	-	-	-	-	-	150	-
Preferred stock	-	-	-	-	500	-	-	-
Retirable value of preferred stock	-	-	-	-	500	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	78,027	602,526	1,091,930	294,169	8,614,104	554,471	1,936,357	257,905
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	80,599	599,269	1,096,152	287,209	7,239,181	506,945	1,910,374	264,726
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	14.0	14.4	18.1	14.7	17.5	17.4	18.4	17.1
U. S. Gov't obligations, direct and guaranteed	15.7	13.9	15.8	21.4	24.4	34.7	29.6	33.3
Other securities	12.5	6.1	13.2	9.1	12.1	11.8	7.6	5.4
Loans and discounts	54.0	61.8	50.9	52.1	44.4	34.9	42.7	42.6
Total capital accounts	7.5	6.5	8.7	6.9	7.8	8.9	8.0	8.9
NUMBER OF BANKS	1	3	26	3	379	146	169	56

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

ASSETS	KENTUCKY (District 4)	KENTUCKY (District 8)	LOUISIANA (District 6)	LOUISIANA (District 11)	MICHIGAN (District 7)	MICHIGAN (District 9)	MISSISSIPPI (District 6)	MISSISSIPPI (District 8)
RESERVES, CASH, AND BANK BALANCES--TOTAL	120,218	356,682	450,564	107,211	1,473,183	29,730	129,341	19,885
Currency and coin.....	13,964	17,429	30,891	10,670	159,638	6,039	12,458	2,877
Reserve with Federal Reserve Banks.....	32,462	112,653	159,777	24,863	498,581	11,263	32,859	5,814
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	67,546	87,493	124,556	48,290	236,215	10,881	49,580	9,141
Other balances with banks in the U. S.	-	10	576	250	1,767	-	1,000	1,150
Balances with banks in foreign countries.....	-	54	185	-	17,384	41	-	-
Cash items in process of collection.....	6,246	139,043	134,579	23,138	559,598	1,506	33,444	903
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	170,419	322,227	531,280	136,144	2,506,973	84,587	140,232	29,686
Direct:								
Treasury bills.....	36,554	51,344	50,180	69,656	261,427	13,693	34,223	5,880
Treasury certificates of indebtedness.....	4,006	20,395	40,100	7,636	180,933	4,706	6,895	806
Treasury notes maturing in one year or less.....	7,014	38,540	42,381	6,248	158,922	3,312	12,476	2,500
Other Treasury notes.....	35,678	125,231	133,128	21,592	860,511	23,851	36,391	6,939
United States nonmarketable bonds.....	824	716	2,799	343	9,920	917	1,163	472
Other bonds maturing in 1 year or less.....	9,030	7,356	18,361	4,141	41,481	3,431	5,428	922
Other bonds maturing in 5 years.....	39,161	49,292	149,542	13,608	422,974	17,736	23,986	4,991
Other bonds maturing in 5 to 10 years.....	35,066	28,897	80,990	12,846	499,358	16,253	19,152	6,885
Other bonds maturing after 10 years.....	1,086	456	13,514	74	67,901	599	518	291
Guaranteed obligations.....	-	-	285	-	3,546	89	-	-
OTHER SECURITIES--TOTAL	48,243	101,027	155,556	46,199	1,174,958	40,921	80,809	14,411
Obligations of States and subdivisions.....	38,221	87,261	145,974	39,675	1,119,595	34,172	74,542	12,895
Other bonds, notes, and debentures.....	8,866	10,849	5,907	5,282	38,616	6,265	4,736	1,311
Federal Reserve bank stock.....	1,111	2,798	3,642	1,233	15,920	484	1,526	205
Other corporate stocks.....	45	119	33	9	827	-	5	-
TOTAL SECURITIES	218,662	423,254	686,836	182,343	3,681,931	125,508	221,041	44,097
LOANS AND DISCOUNTS, NET--TOTAL	263,945	523,210	861,807	239,307	4,513,193	108,667	294,581	38,043
Valuation reserves.....	3,430	10,720	11,115	2,279	71,465	1,845	6,184	707
LOANS AND DISCOUNTS, GROSS--TOTAL	267,375	533,930	872,922	241,586	4,584,658	110,512	300,765	38,750
Real estate loans--total.....	89,000	76,308	151,988	29,469	1,726,495	58,454	45,805	7,907
Secured by farm land.....	14,080	10,536	4,327	3,564	39,360	1,485	4,894	1,907
Secured by residential properties:								
Insured by FHA.....	1,205	2,027	9,375	4,049	556,035	8,528	1,266	168
Insured or guaranteed by VA.....	2,619	845	8,789	1,663	167,628	2,034	384	-
Not ins. or guar. by FHA or VA.....	41,507	36,153	54,416	11,254	635,092	33,055	18,586	3,203
Secured by other properties.....	29,589	26,747	75,081	8,939	328,380	13,352	20,675	2,629
Loans to domestic com'l. and foreign banks.....	3,000	4,266	22,679	9,000	88,518	-	-	-
Loans to other financial institutions.....	3,800	64,918	67,938	13,706	266,877	1,544	18,510	655
Loans to brokers and dealers in securities.....	1,574	6,633	14,366	3,744	50,391	18	8,119	25
Other loans for purchasing or carrying secs.....	1,260	5,401	1,890	11,761	55,027	1,271	5,701	253
Loans to farmers directly guar. by CCC.....	-	677	35	3,225	1,166	-	1,676	1,593
Other loans to farmers.....	20,653	19,443	7,758	8,988	70,813	2,174	11,530	3,264
Commercial including open market paper.....	63,745	197,231	388,586	108,911	1,033,802	20,461	116,808	12,776
Other loans to individuals--total.....	77,917	145,795	190,266	50,048	1,203,406	23,414	82,270	10,931
Passenger automobile instalment loans.....	22,541	27,550	33,929	23,155	483,804	9,214	19,388	2,548
Other retail consumer instalment loans.....	6,998	8,313	7,016	3,852	204,636	3,397	17,760	1,861
Residential repair and modern instal.....	6,131	15,390	11,497	3,652	169,369	2,100	4,559	449
Other instal. loans for personal expenditures.....	12,332	15,970	36,919	11,278	88,758	3,145	20,984	2,459
Single payment loans for personal expenditures.....	29,915	78,572	100,905	8,111	256,839	5,558	19,579	3,614
All other loans (including overdrafts).....	6,426	13,258	27,416	2,734	88,163	3,176	10,346	1,346
TOTAL LOANS AND SECURITIES	482,607	946,464	1,548,643	421,650	8,195,124	234,175	515,622	82,140
Bank premises.....	5,222	7,036	18,703	5,176	82,813	1,905	11,780	876
Furniture and fixtures.....	1,621	3,130	4,301	1,144	17,893	763	2,209	254
Real estate owned other than bank premises.....	542	213	419	89	3,714	389	334	94
Investments and other assets indirectly representing bank premises or other real estate.....	2	1,175	2,207	-	8,650	-	500	-
Customers' liability on acceptances outstanding.....	18	72	2,021	-	4,991	15	-	-
Other assets.....	930	4,672	8,251	2,952	46,599	202	3,297	173
TOTAL ASSETS	611,160	1,319,444	2,035,109	538,222	9,832,967	267,179	663,083	103,422

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

LIABILITIES AND CAPITAL ACCOUNTS	KENTUCKY (District 4)	KENTUCKY (District 8)	LOUISIANA (District 6)	LOUISIANA (District 11)	MICHIGAN (District 7)	MICHIGAN (District 9)	MISSISSIPPI (District 6)	MISSISSIPPI (District 8)
DEMAND DEPOSITS--TOTAL	368,017	994,600	1,347,369	342,914	4,396,823	97,974	419,550	65,915
Individuals, partnerships, and corporations	310,145	666,342	934,311	263,389	3,393,297	78,131	254,473	51,825
Foreign Governments, central banks, etc.	-	-	2,697	-	42	-	-	-
United States Government	10,205	36,705	44,640	7,175	310,744	3,900	11,065	1,791
States and political subdivisions	35,300	36,719	164,420	35,341	346,899	13,347	73,862	10,256
Mutual savings banks in United States	-	-	-	-	-	-	-	-
Commercial banks in United States	9,780	245,388	184,657	31,824	251,329	310	77,532	1,577
Banks in foreign countries	-	74	3,481	-	14,095	-	293	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,587	9,372	13,163	5,185	80,417	2,286	2,325	466
TIME DEPOSITS--TOTAL	185,260	196,900	502,288	137,706	4,543,669	141,572	167,814	28,870
Savings deposits	151,605	117,639	373,159	123,750	3,568,427	91,641	93,884	12,409
Accumulated for payment of personal loans	2,131	618	2,904	272	967	147	1,252	-
Other time deposits of indiv., part., and corp.	21,378	70,316	69,890	10,621	616,230	46,700	59,092	14,829
Foreign Governments, central banks, etc.	-	-	1,500	-	-	-	-	-
United States Government	141	1,209	1,968	87	2,487	81	719	682
Postal savings	-	15	47	10	30	20	-	-
States and political subdivisions	9,930	7,103	50,120	2,946	350,123	2,983	246	950
Mutual savings banks in United States	-	-	-	-	-	-	-	-
Commercial banks in United States	75	-	2,700	20	2,605	-	12,621	-
Banks in foreign countries	-	-	-	-	2,800	-	-	-
TOTAL DEPOSITS	553,277	1,191,500	1,849,657	480,620	8,940,492	239,546	587,364	94,785
Rediscounts and other borrowed money	-	200	2,000	-	29,400	500	12,500	-
Acceptances outstanding	18	72	2,077	-	4,991	15	-	-
Other liabilities	4,558	13,922	22,413	10,478	179,875	1,191	8,727	360
TOTAL LIABILITIES	557,853	1,205,694	1,876,147	491,098	9,154,758	241,252	608,591	95,145
CAPITAL ACCOUNTS--TOTAL	53,307	113,750	158,962	47,124	678,209	25,927	54,492	8,277
Capital stock, notes, and debentures	13,260	29,105	36,063	14,785	196,918	6,238	13,245	2,000
Surplus	23,812	65,241	86,421	26,275	334,497	9,887	37,929	4,826
Undivided profits	14,964	18,549	36,053	5,984	129,805	5,554	3,285	1,231
Other capital accounts	1,271	855	425	80	16,989	4,248	33	220
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	611,160	1,319,444	2,035,109	538,222	9,832,967	267,179	663,083	103,422
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	62,359	112,879	367,005	77,563	799,414	17,777	129,519	18,130
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	13,260	29,105	36,063	14,785	194,033	6,238	13,245	2,000
Capital notes and debentures	-	-	-	-	-	-	-	-
Preferred stock	-	-	-	-	2,885	-	-	-
Retirable value of preferred stock	-	-	-	-	2,885	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	294,225	768,064	1,088,234	271,486	3,601,020	85,587	336,526	55,871
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	341,786	573,464	983,493	280,777	3,275,152	92,258	297,509	61,644
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.7	27.0	22.1	19.9	15.0	11.1	19.5	19.2
U. S. Gov't obligations, direct and guaranteed	27.9	24.4	26.1	25.3	25.5	31.7	21.1	28.7
Other securities	7.9	7.7	7.6	8.6	11.9	15.3	12.2	13.9
Loans and discounts	43.2	39.7	42.3	44.5	45.9	40.7	44.4	36.8
Total capital accounts	8.7	8.6	7.8	8.8	6.9	9.7	8.2	8.0
NUMBER OF BANKS	53	46	37	17	175	39	22	12

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

ASSETS	MISSOURI (District 8)	MISSOURI (District 10)	NEW JERSEY (District 2)	NEW JERSEY (District 3)	NEW MEXICO (District 10)	NEW MEXICO (District 11)	OKLAHOMA (District 10)	OKLAHOMA (District 11)
RESERVES, CASH, AND BANK BALANCES--TOTAL	632,444	502,643	917,916	219,760	71,302	55,614	643,627	16,830
Currency and coin	34,561	16,927	126,343	40,665	8,325	6,740	35,619	1,745
Reserve with Federal Reserve Banks	245,890	146,747	323,255	75,766	27,408	13,929	227,575	3,154
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	134,314	81,543	199,027	73,146	26,014	30,724	274,331	11,099
Other balances with banks in the U. S.	200	1,001	15,416	1,319	-	-	1,663	25
Balances with banks in foreign countries	72	303	67	-	-	-	-	-
Cash items in process of collection	217,407	256,122	253,808	28,864	9,555	4,221	104,439	807
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	755,365	375,375	1,514,959	432,378	120,621	63,723	671,126	14,663
Direct:								
Treasury bills	171,745	41,753	206,947	46,233	19,986	14,142	110,364	2,711
Treasury certificates of indebtedness	66,222	21,860	86,136	32,434	2,434	100	38,538	490
Treasury notes maturing in one year or less	48,181	43,931	105,923	20,922	6,461	4,028	62,726	1,695
Other Treasury notes	191,713	109,025	389,632	104,362	29,556	14,461	187,968	2,977
United States nonmarketable bonds	3,846	428	8,320	2,821	363	1,082	3,569	53
Other bonds maturing in 1 year or less	46,505	27,578	26,806	16,959	4,103	1,746	25,797	989
Other bonds maturing in 5 years	138,991	63,707	239,122	81,362	33,682	17,473	121,073	2,668
Other bonds maturing in 5 to 10 years	82,726	64,458	400,062	116,984	22,672	8,965	115,181	2,826
Other bonds maturing after 10 years	5,389	2,541	47,353	9,907	1,364	1,726	5,797	247
Guaranteed obligations	47	94	4,658	394	-	-	113	7
OTHER SECURITIES--TOTAL	261,043	163,635	947,430	218,606	13,058	21,758	252,091	8,319
Obligations of States and subdivisions	218,061	137,820	824,684	181,256	11,589	18,361	208,619	7,809
Other bonds, notes, and debentures	35,298	21,134	104,863	34,218	785	3,009	38,200	413
Federal Reserve bank stock	5,698	3,608	10,900	3,125	659	356	4,928	97
Other corporate stocks	1,986	1,073	6,983	7	25	32	344	-
TOTAL SECURITIES	1,016,408	539,010	2,462,389	650,984	133,679	85,481	923,217	22,982
LOANS AND DISCOUNTS, NET--TOTAL	1,517,937	825,647	3,087,207	801,981	203,666	96,855	1,159,636	27,383
Valuation reserves	20,138	10,200	62,723	28,214	4,305	2,269	14,808	364
LOANS AND DISCOUNTS, GROSS--TOTAL	1,538,075	835,847	3,149,930	830,195	207,971	99,124	1,174,444	27,747
Real estate loans--total	375,334	141,289	1,290,245	329,469	42,053	12,810	179,462	7,092
Secured by farm land	18,040	6,416	8,377	6,099	1,411	1,638	26,378	2,435
Secured by residential properties:								
Insured by FHA	99,889	33,958	331,555	41,233	4,378	1,551	14,932	229
Insured or guaranteed by VA	31,343	8,815	182,230	13,752	2,330	949	4,674	19
Not ins. or guar. by FHA or VA	126,127	41,353	548,918	144,682	14,496	4,574	57,675	3,129
Secured by other properties	99,935	50,747	219,165	123,703	19,438	4,098	75,803	1,280
Loans to domestic com'l. and foreign banks	50,632	31,908	31,634	7,850	24,000	-	6,010	-
Loans to other financial institutions	119,376	74,879	122,827	31,266	7,800	1,674	82,077	1
Loans to brokers and dealers in securities	48,479	5,010	143,366	28,604	1,250	50	25,571	-
Other loans for purchasing or carrying secs.	17,316	6,080	23,121	1,926	5,325	354	10,860	18
Loans to farmers directly guar. by CCC	8,666	53,984	506	64	-	2,357	16,671	150
Other loans to farmers	44,932	51,325	9,210	8,108	6,916	23,826	108,147	6,849
Commercial including open market paper	484,493	266,692	657,816	178,899	69,502	32,204	451,481	6,066
Other loans to individuals--total	348,634	177,642	833,759	215,632	48,382	24,928	258,391	7,394
Passenger automobile instalment loans	109,226	47,076	245,167	66,634	16,321	11,733	106,972	3,668
Other retail consumer instalment loans	35,016	11,952	60,455	15,789	2,868	2,269	29,127	940
Residential repair and modern instal.	49,284	12,772	74,288	21,115	4,423	1,254	13,288	791
Other instal. loans for personal expenditures	23,369	11,163	158,833	43,308	9,842	4,179	39,404	952
Single payment loans for personal expenditures	131,739	94,679	295,016	68,786	14,928	5,493	69,609	1,043
All other loans (including overdrafts)	40,213	27,038	37,446	28,377	2,743	921	35,774	177
TOTAL LOANS AND SECURITIES	2,534,345	1,364,657	5,549,596	1,452,965	337,345	182,336	2,082,853	50,365
Bank premises	17,974	14,921	55,568	13,826	4,153	2,262	26,526	194
Furniture and fixtures	5,776	1,587	19,815	6,164	1,059	1,024	7,261	268
Real estate owned other than bank premises	1,064	338	1,342	901	234	794	1,322	82
Investments and other assets indirectly representing bank premises or other real estate	2,445	1,209	1,060	1,085	-	250	5,809	-
Customers' liability on acceptances outstanding	177	72	776	-	-	-	38	-
Other assets	14,169	6,979	32,817	7,446	1,331	200	8,343	33
TOTAL ASSETS	3,208,394	1,892,406	6,578,890	1,702,147	415,424	242,480	2,775,779	67,772

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

LIABILITIES AND CAPITAL ACCOUNTS	MISSOURI (District 8)	MISSOURI (District 10)	NEW JERSEY (District 2)	NEW JERSEY (District 3)	NEW MEXICO (District 10)	NEW MEXICO (District 11)	OKLAHOMA (District 10)	OKLAHOMA (District 11)
DEMAND DEPOSITS—TOTAL	2,015,770	1,337,814	3,201,791	825,969	243,978	167,198	1,851,657	37,743
Individuals, partnerships, and corporations	1,449,306	832,366	2,655,266	663,163	169,497	136,583	1,329,113	27,805
Foreign Governments, central banks, etc.	-	-	19	95	-	-	-	-
United States Government	88,926	38,593	133,544	34,659	18,840	3,435	55,595	559
States and political subdivisions	113,315	44,627	252,304	112,509	37,566	22,263	219,125	6,395
Mutual savings banks in United States	-	-	26,457	666	-	-	-	-
Commercial banks in United States	345,853	402,038	64,783	6,542	13,476	2,033	220,314	2,197
Banks in foreign countries	1,846	2,623	921	-	-	-	396	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	16,524	17,567	68,497	8,335	4,599	2,884	27,114	787
TIME DEPOSITS—TOTAL	877,050	362,753	2,746,086	703,571	134,683	54,832	612,735	23,926
Savings deposits	554,607	257,650	2,513,527	608,770	104,690	39,986	461,765	18,623
Accumulated for payment of personal loans	1,989	-	1,511	-	1	-	6,363	-
Other time deposits of indiv., part., and corp.	275,332	93,758	172,059	64,765	14,425	7,082	118,179	4,065
Foreign Governments, central banks, etc.	2,000	2,000	1,000	-	-	-	-	-
United States Government	3,258	30	1,460	3,841	480	925	2,867	6
Postal savings	34	6	-	-	11	-	81	-
States and political subdivisions	39,405	9,279	55,422	25,970	14,601	6,839	22,670	647
Mutual savings banks in United States	-	-	32	-	-	-	-	-
Commercial banks in United States	425	30	1,050	225	475	-	810	585
Banks in foreign countries	-	-	25	-	-	-	-	-
TOTAL DEPOSITS	2,892,820	1,700,567	5,947,877	1,529,540	378,661	222,030	2,464,392	61,669
Rediscunts and other borrowed money	16,300	3,800	9,400	1,550	200	-	34,825	-
Acceptances outstanding	429	72	776	-	-	-	38	-
Other liabilities	36,943	18,990	151,721	37,450	7,027	1,246	20,840	677
TOTAL LIABILITIES	2,946,492	1,723,429	6,109,774	1,568,540	385,888	223,276	2,520,095	62,346
CAPITAL ACCOUNTS—TOTAL	261,902	168,977	469,116	133,607	29,536	19,204	255,684	5,426
Capital stock, notes, and debentures	78,219	54,060	138,414	39,526	11,044	5,887	66,700	1,105
Surplus	112,358	66,461	238,953	67,706	10,905	5,987	97,806	2,125
Undivided profits	69,368	37,765	81,257	23,567	5,369	4,930	87,018	1,958
Other capital accounts	1,957	10,691	10,492	2,808	2,218	2,400	4,160	238
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	3,208,394	1,892,406	6,578,890	1,702,147	415,424	242,480	2,775,779	67,772
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	329,185	152,403	328,602	152,265	95,112	50,805	499,601	9,885
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	78,019	54,060	133,201	39,526	11,044	5,887	66,700	1,105
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)	1,664,049	1,000,253	2,749,006	723,959	208,409	132,253	1,472,887	25,837
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	1,363,584	641,061	2,749,656	755,904	202,107	157,509	1,471,309	34,180
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.7	26.6	14.0	12.9	17.2	22.9	23.2	24.8
U. S. Gov't obligations, direct and guaranteed	23.5	19.8	23.0	25.4	29.0	26.3	24.2	21.6
Other securities	8.1	8.6	14.4	12.8	3.1	9.0	9.1	12.3
Loans and discounts	47.3	43.6	46.9	47.1	49.0	39.9	41.8	40.4
Total capital accounts	8.2	8.9	7.1	7.8	7.1	7.9	9.2	8.0
NUMBER OF BANKS	124	46	129	75	11	26	214	14

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

ASSETS	PENNSYLVANIA (District 3)	PENNSYLVANIA (District 4)	TENNESSEE (District 6)	TENNESSEE (District 8)	WEST VIRGINIA (District 4)	WEST VIRGINIA (District 5)	WISCONSIN (District 7)	WISCONSIN (District 9)
RESERVES, CASH, AND BANK BALANCES--TOTAL	1,760,339	953,814	406,036	260,964	24,518	172,333	601,734	38,706
Currency and coin	176,221	94,972	42,954	17,414	4,193	26,510	45,680	5,543
Reserve with Federal Reserve Banks	634,281	464,274	126,962	99,540	5,922	51,765	184,230	15,251
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	323,448	107,584	153,575	65,892	12,873	71,254	127,937	16,133
Other balances with banks in the U. S.	6,985	827	465	151	-	150	636	-
Balances with banks in foreign countries	8,941	1,633	-	345	-	-	2,104	-
Cash items in process of collection	610,463	284,524	82,080	77,622	1,530	22,654	241,147	1,779
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	2,023,996	1,279,126	487,701	179,954	45,730	356,235	876,231	103,241
Direct:								
Treasury bills	184,215	154,432	97,772	20,902	6,817	43,498	122,476	16,718
Treasury certificates of indebtedness	96,635	20,154	35,535	21,883	3,534	16,206	82,254	3,830
Treasury notes maturing in one year or less	175,083	79,189	54,888	16,403	2,005	16,447	89,683	9,804
Other Treasury notes	585,754	636,502	117,206	44,855	9,469	90,891	225,762	29,581
United States nonmarketable bonds	13,984	4,607	1,315	527	585	2,389	3,326	514
Other bonds maturing in 1 year or less	91,463	23,098	24,495	3,876	4,964	18,246	58,622	2,801
Other bonds maturing in 5 years	353,789	180,766	101,223	50,182	8,847	79,661	165,592	21,572
Other bonds maturing in 5 to 10 years	468,304	169,211	52,312	21,172	9,499	81,034	122,635	17,628
Other bonds maturing after 10 years	53,022	10,874	2,705	154	10	7,633	5,763	769
Guaranteed obligations	1,747	293	250	-	-	230	118	24
OTHER SECURITIES--TOTAL	870,550	1,129,078	176,040	78,808	13,390	77,261	224,319	30,573
Obligations of States and subdivisions	666,954	1,089,360	137,180	70,478	11,875	65,829	181,977	22,035
Other bonds, notes, and debentures	167,825	22,827	35,028	5,423	1,054	9,150	37,278	8,039
Federal Reserve bank stock	22,077	15,951	3,498	2,353	461	2,227	4,997	499
Other corporate stocks	13,694	940	334	554	-	55	67	-
TOTAL SECURITIES	2,894,546	2,408,204	663,741	258,762	59,120	433,496	1,100,550	133,814
LOANS AND DISCOUNTS, NET--TOTAL	4,989,402	2,461,779	900,874	640,866	56,448	427,593	1,470,480	120,687
Valuation reserves	109,894	47,602	22,056	7,009	876	8,469	34,146	2,736
LOANS AND DISCOUNTS, GROSS--TOTAL	5,099,296	2,509,381	922,930	647,875	57,324	436,062	1,504,626	123,423
Real estate loans--total	1,319,899	729,399	121,349	67,591	18,924	151,228	481,982	51,233
Secured by farm land	68,244	16,320	14,192	6,110	647	8,602	20,249	6,246
Secured by residential properties:								
Insured by FHA	127,985	79,129	2,070	1,345	459	20,382	66,795	8,954
Insured or guaranteed by VA	105,773	98,356	3,281	219	852	4,631	59,276	3,452
Not ins. or guar. by FHA or VA	657,376	349,269	59,899	24,136	10,212	78,965	229,914	22,650
Secured by other properties	360,521	186,325	41,907	35,781	6,754	38,648	105,748	9,931
Loans to domestic com'l. and foreign banks	70,614	24,623	21,081	2,568	-	7,150	23,034	-
Loans to other financial institutions	263,697	87,879	77,780	61,151	1,318	13,123	114,249	3,213
Loans to brokers and dealers in securities	100,365	27,797	6,703	34,867	-	2,117	18,415	3,513
Other loans for purchasing or carrying secs.	82,538	17,388	25,720	6,942	4,529	1,831	10,360	2,347
Loans to farmers directly guar. by CCC	58	11	2,894	37,752	-	-	19	13
Other loans to farmers	84,637	10,983	24,047	14,524	234	7,155	28,452	12,181
Commercial including open market paper	1,719,929	1,026,128	315,565	250,024	11,341	84,258	431,473	24,048
Other loans to individuals--total	1,292,050	521,281	307,017	165,204	19,148	164,011	321,208	22,916
Passenger automobile instalment loans	412,669	144,465	98,170	25,023	8,319	69,537	106,143	9,432
Other retail consumer instalment loans	125,632	26,768	34,053	12,258	1,417	12,223	22,925	2,672
Residential repair and modern instal.	121,513	75,504	23,521	13,457	2,173	10,558	26,743	2,210
Other instal. loans for personal expenditures	263,542	116,652	33,105	17,841	3,840	31,945	34,373	3,247
Single payment loans for personal expenditures	368,694	157,892	118,168	96,625	3,399	39,748	131,024	5,355
All other loans (including overdrafts)	165,509	63,892	20,774	7,252	1,830	5,189	75,434	3,959
TOTAL LOANS AND SECURITIES	7,883,948	4,869,983	1,564,615	899,628	115,568	861,089	2,571,030	254,501
Bank premises	91,779	51,432	18,803	10,918	267	9,616	25,463	3,170
Furniture and fixtures	27,612	14,347	4,406	784	307	3,608	6,747	1,196
Real estate owned other than bank premises	4,232	1,108	922	12	114	762	1,834	137
Investments and other assets indirectly representing bank premises or other real estate	12,008	1,680	-	4	387	1,713	5,206	50
Customers' liability on acceptances outstanding	14,313	119	70	2,156	-	-	271	5
Other assets	32,573	32,637	9,698	4,147	398	2,868	18,736	1,046
TOTAL ASSETS	9,826,804	5,925,120	2,004,550	1,178,613	141,559	1,051,989	3,231,021	298,811

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

LIABILITIES AND CAPITAL ACCOUNTS	PENNSYLVANIA (District 3)	PENNSYLVANIA (District 4)	TENNESSEE (District 6)	TENNESSEE (District 8)	WEST VIRGINIA (District 4)	WEST VIRGINIA (District 5)	WISCONSIN (District 7)	WISCONSIN (District 9)
DEMAND DEPOSITS—TOTAL	5,285,668	2,897,414	1,158,924	691,612	79,042	587,699	1,742,841	132,434
Individuals, partnerships, and corporations	4,224,841	2,366,911	753,837	428,279	66,930	448,318	1,353,093	110,313
Foreign Governments, central banks, etc.	4,598	94	-	-	-	-	1	-
United States Government	231,436	157,448	44,604	17,407	3,928	21,485	82,215	5,651
States and political subdivisions	223,469	146,250	114,854	59,838	5,089	77,533	89,878	11,355
Mutual savings banks in United States	37,708	3,350	-	-	-	-	388	162
Commercial banks in United States	474,136	193,201	237,626	179,166	2,454	34,559	196,670	3,268
Banks in foreign countries	27,366	4,601	-	2,656	-	-	2,541	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	62,114	25,559	8,003	4,266	641	5,804	18,055	1,685
TIME DEPOSITS—TOTAL	3,369,230	2,192,391	652,311	333,123	39,916	342,754	1,180,876	139,807
Savings deposits	2,750,385	1,631,537	535,279	225,351	37,033	315,674	880,546	100,628
Accumulated for payment of personal loans	2,965	2,064	-	-	1,865	41	-	302
Other time deposits of indiv., part., and corp.	458,756	406,778	76,745	77,262	710	25,296	266,360	37,262
Foreign Governments, central banks, etc.	62,692	415	2,000	-	-	-	-	-
United States Government	2,942	793	885	388	30	495	1,400	35
Postal savings	531	161	160	-	-	249	801	179
States and political subdivisions	78,824	150,080	35,789	29,707	278	856	28,917	1,401
Mutual savings banks in United States	1,530	-	10	-	-	-	-	-
Commercial banks in United States	5,755	413	1,443	100	-	143	2,702	-
Banks in foreign countries	4,850	150	-	315	-	-	150	-
TOTAL DEPOSITS	8,654,898	5,089,805	1,811,235	1,024,735	118,958	930,453	2,923,717	272,241
Rediscounts and other borrowed money	72,230	142,540	3,125	39,900	-	600	4,050	-
Acceptances outstanding	14,987	119	70	2,156	-	-	271	5
Other liabilities	183,703	91,337	42,055	17,491	2,823	15,075	68,755	3,166
TOTAL LIABILITIES	8,925,818	5,323,801	1,856,485	1,084,282	121,781	946,128	2,996,793	275,412
CAPITAL ACCOUNTS—TOTAL	900,986	601,319	148,065	94,331	19,778	105,861	234,228	23,399
Capital stock, notes, and debentures	213,937	146,158	46,893	24,035	4,735	24,099	59,698	6,069
Surplus	523,662	387,460	69,914	54,474	10,620	50,297	107,504	10,971
Undivided profits	151,850	64,931	27,717	14,485	3,258	26,909	58,548	5,543
Other capital accounts	11,537	2,770	3,541	1,337	1,165	4,556	8,478	816
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	9,826,804	5,925,120	2,004,550	1,178,613	141,559	1,051,989	3,231,021	298,811
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	1,165,669	799,783	255,591	139,803	23,189	179,319	194,640	15,163
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	213,887	146,158	46,893	24,035	4,735	24,099	58,598	6,069
Capital notes and debentures	-	-	-	-	-	-	100	-
Preferred stock	50	-	-	-	-	-	1,000	-
Retirable value of preferred stock	50	-	-	-	-	-	1,000	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	4,351,757	2,505,306	923,269	548,098	64,639	493,791	1,373,757	114,522
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	3,969,633	2,262,241	794,614	417,417	71,130	509,001	1,222,809	121,736
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.9	16.1	20.3	22.1	17.3	16.4	18.6	13.0
U. S. Gov't obligations, direct and guaranteed	20.6	21.6	24.3	15.3	32.3	33.9	27.1	34.6
Other securities	8.9	19.1	8.8	6.7	9.5	7.3	6.9	10.2
Loans and discounts	50.8	41.5	44.9	54.4	39.9	40.6	45.5	40.4
Total capital accounts	9.2	10.1	7.4	8.0	14.0	10.1	7.2	7.8
NUMBER OF BANKS	376	107	69	12	10	99	119	40