



SUMMARY REPORT

Assets and Liabilities of Member Banks

March 18, 1963

NUMBER 167

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

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

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

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

ALL MEMBER BANKS, BY CLASS OF BANK, MARCH 18, 1963
(Amounts in thousands of dollars)

ASSETS	RESERVE CITY BANKS 1/			COUNTRY BANKS	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS	ALL STATE MEMBER BANKS
	NEW YORK	CHICAGO	OTHER				
RESERVES, CASH, AND BANK BALANCES--TOTAL	9,299,895	1,838,703	17,843,427	14,139,338	43,121,363	27,545,708	15,575,655
Currency and coin	253,902	41,812	935,097	1,773,980	3,004,791	2,089,388	915,403
Reserve with Federal Reserve Banks	3,341,478	855,661	7,129,530	4,771,245	16,097,914	10,459,686	5,638,228
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	111,011	144,888	2,200,587	4,975,586	7,432,072	5,760,175	1,671,897
Other balances with banks in the U. S.	14,501	11,848	100,840	129,400	256,589	204,780	51,809
Balances with banks in foreign countries	75,504	21,403	89,534	7,512	193,953	105,879	88,074
Cash items in process of collection	5,503,499	763,091	7,387,839	2,481,615	16,136,044	8,925,800	7,210,244
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	6,984,433	2,275,137	17,382,375	24,819,517	51,461,462	34,482,610	16,978,852
Direct:							
Treasury bills	1,798,943	571,659	1,750,692	3,717,958	7,839,252	4,680,091	3,159,161
Treasury certificates of indebtedness	246,634	59,870	1,235,967	1,085,416	2,627,887	1,721,144	906,743
Treasury notes maturing in one year or less	443,355	176,797	1,065,129	1,230,527	2,915,808	1,904,968	1,010,840
Other Treasury notes	2,196,717	602,974	6,227,744	7,537,140	16,564,575	11,033,028	5,531,547
United States nonmarketable bonds	4,996	1,235	48,737	153,733	208,701	163,606	45,095
Other bonds maturing in 1 year or less	17,029	21,086	415,497	787,039	1,240,651	848,763	391,888
Other bonds maturing in 5 years	461,741	261,328	2,401,665	4,078,145	7,202,879	5,193,864	2,009,015
Other bonds maturing in 5 to 10 years	1,761,671	517,654	3,924,108	5,604,513	11,807,946	8,049,561	3,758,385
Other bonds maturing after 10 years	50,222	62,472	257,774	599,617	970,085	816,035	154,050
Guaranteed obligations	3,125	62	55,062	25,429	83,678	71,550	12,128
OTHER SECURITIES--TOTAL	4,455,861	1,329,175	8,501,909	10,821,845	25,108,790	16,467,825	8,640,965
Obligations of States and subdivisions	4,081,727	1,167,183	7,630,159	9,098,776	21,977,845	14,135,099	7,842,746
Other bonds, notes, and debentures	198,283	119,780	617,445	1,523,486	2,458,994	1,929,332	529,662
Federal Reserve bank stock	94,819	24,932	180,642	176,340	476,733	307,053	169,680
Other corporate stocks	81,032	17,280	73,663	23,243	195,218	96,341	98,877
TOTAL SECURITIES	11,440,294	3,604,312	25,884,284	35,641,362	76,570,252	50,950,435	25,619,817
LOANS AND DISCOUNTS, NET--TOTAL	21,501,000	5,473,279	46,709,880	44,805,407	118,489,566	75,676,771	42,812,795
Valuation reserves	585,298	179,248	916,524	919,459	2,600,529	1,651,573	948,956
LOANS AND DISCOUNTS, GROSS--TOTAL	22,086,298	5,652,527	47,626,404	45,724,866	121,090,095	77,328,344	43,761,751
Real estate loans--total	1,425,030	378,977	11,251,531	14,627,045	27,682,583	19,159,353	8,523,230
Secured by farm land	2,042	858	234,649	876,102	1,113,651	826,023	287,628
Secured by residential properties:							
Insured by FHA	324,082	117,036	3,189,801	2,280,398	5,911,317	4,398,724	1,512,593
Insured or guaranteed by VA	179,653	30,918	912,155	1,175,951	2,298,677	1,626,469	672,208
Not ins. or guar. by FHA or VA	296,583	135,607	4,056,581	6,502,941	10,991,712	7,579,512	3,412,200
Secured by other properties	622,670	94,558	2,858,345	3,791,653	7,367,226	4,728,625	2,638,601
Loans to domestic com'l. and foreign banks	1,020,179	138,797	1,127,553	707,781	2,994,310	1,561,842	1,432,468
Loans to other financial institutions	2,040,326	698,261	3,408,871	1,380,594	7,528,052	4,409,503	3,118,549
Loans to brokers and dealers in securities	2,138,140	350,003	1,159,227	635,267	4,282,637	1,554,845	2,727,792
Other loans for purchasing or carrying secs.	408,926	162,554	766,916	451,530	1,789,926	972,226	817,700
Loans to farmers directly guar. by CCC	713	-	240,631	530,263	771,607	624,870	146,737
Other loans to farmers	12,512	28,187	937,973	2,829,255	3,807,927	2,997,380	810,547
Commercial including open market paper	11,839,358	2,989,496	17,555,078	11,448,435	43,832,367	26,936,333	16,896,034
Other loans to individuals--total	2,119,057	537,172	9,894,394	12,318,654	24,869,277	17,061,005	7,808,272
Passenger automobile instalment loans	215,941	102,372	3,427,324	4,648,472	8,394,109	5,976,754	2,417,355
Other retail consumer instalment loans	191,693	104,198	853,252	1,167,337	2,316,480	1,648,348	668,132
Residential repair and modern instal.	197,531	28,750	996,668	1,021,627	2,244,576	1,553,014	691,562
Other instal. loans for personal expenditures	517,930	49,543	1,346,415	2,093,951	4,007,839	2,754,002	1,253,837
Single payment loans for personal expenditures	995,962	252,309	3,270,735	3,387,267	7,906,273	5,128,887	2,777,386
All other loans (including overdrafts)	1,082,057	369,080	1,284,230	796,042	3,531,409	2,050,987	1,480,422
TOTAL LOANS AND SECURITIES	32,941,294	9,077,591	72,594,164	80,446,769	195,059,818	126,627,206	68,432,612
Bank premises	341,354	33,188	898,044	1,009,022	2,281,608	1,617,173	664,435
Furniture and fixtures	48,269	8,794	238,238	320,585	615,886	455,796	160,090
Real estate owned other than bank premises	3,277	1,829	20,310	57,612	83,028	68,778	14,250
Investments and other assets indirectly representing bank premises or other real estate	70,570	10,200	167,801	80,242	328,813	193,054	135,759
Customers' liability on acceptances outstanding	1,099,951	90,168	335,562	20,103	1,545,784	519,996	1,025,788
Other assets	490,123	71,075	524,764	334,194	1,420,156	823,962	596,194
TOTAL ASSETS	44,294,733	11,131,548	92,622,310	96,407,865	244,456,456	157,851,673	86,604,783

1 FOR FOOTNOTE SEE OPPOSITE PAGE.

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

ALL MEMBER BANKS, BY CLASS OF BANK, MARCH 18, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RESERVE CITY BANKS 1/			COUNTRY BANKS	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS	ALL STATE MEMBER BANKS
	NEW YORK	CHICAGO	OTHER				
DEMAND DEPOSITS—TOTAL	26,116,315	6,362,560	49,850,499	48,411,039	130,740,413	83,654,884	47,085,529
Individuals, partnerships, and corporations	17,483,559	4,449,268	37,082,375	38,866,330	97,881,532	63,524,582	34,356,950
Foreign Governments, central banks, etc.	469,541	8,601	116,135	5,346	599,623	250,852	348,771
United States Government	879,873	264,862	1,862,879	1,752,077	4,759,691	3,030,257	1,729,434
States and political subdivisions	308,508	287,741	2,822,101	5,456,145	8,874,495	6,498,065	2,376,430
Mutual savings banks in United States	295,988	1,590	145,961	172,199	615,738	244,747	370,991
Commercial banks in United States	3,629,822	1,188,811	6,683,076	1,440,168	12,941,877	7,988,634	4,953,243
Banks in foreign countries	817,817	44,098	236,502	18,953	1,117,370	406,679	710,691
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,231,207	117,589	901,470	699,821	3,950,087	1,711,068	2,239,019
TIME DEPOSITS—TOTAL	10,128,894	3,230,599	32,249,704	38,101,834	83,711,031	56,116,064	27,594,967
Savings deposits	4,464,554	2,212,373	23,563,849	29,395,640	59,636,416	41,275,617	18,360,799
Accumulated for payment of personal loans	3,718	-	233,757	351,220	588,695	450,884	137,811
Other time deposits of indiv., part., and corp.	3,120,563	790,873	4,853,415	5,691,586	14,456,437	8,954,422	5,502,015
Foreign Governments, central banks, etc.	1,951,926	157,258	553,529	7,280	2,669,993	1,032,395	1,637,598
United States Government	54,682	4,940	79,995	90,175	229,792	177,578	52,214
Postal savings	-	2,000	2,054	7,206	11,260	8,735	2,525
States and political subdivisions	318,490	49,135	2,873,490	2,503,750	5,744,865	4,079,316	1,665,549
Mutual savings banks in United States	19,925	-	5,780	12,535	38,240	10,948	27,292
Commercial banks in United States	105,815	9,230	53,512	41,807	210,364	93,292	117,072
Banks in foreign countries	89,221	4,790	30,323	635	124,969	32,877	92,092
TOTAL DEPOSITS	36,245,209	9,593,159	82,100,203	86,512,873	214,451,444	139,770,948	74,680,496
Rediscounts and other borrowed money	1,356,683	266,927	1,037,561	222,085	2,883,256	1,390,968	1,492,288
Acceptances outstanding	1,124,800	90,233	340,859	20,295	1,576,187	530,945	1,045,242
Other liabilities	1,647,921	226,772	1,849,457	1,902,615	5,626,765	3,390,487	2,236,278
TOTAL LIABILITIES	40,374,613	10,177,091	85,328,080	88,657,868	224,537,652	145,083,348	79,454,304
CAPITAL ACCOUNTS—TOTAL	3,920,120	954,457	7,294,230	7,749,997	19,918,804	12,768,325	7,150,479
Capital stock, notes, and debentures	1,159,489	343,725	2,082,506	2,284,584	5,870,304	3,823,986	2,046,318
Surplus	2,001,127	487,875	3,936,559	3,630,697	10,056,258	6,427,543	3,628,715
Undivided profits	684,716	78,610	1,180,309	1,599,898	3,543,533	2,237,665	1,305,868
Other capital accounts	74,788	44,247	94,856	234,818	448,709	279,131	169,578
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	44,294,733	11,131,548	92,622,310	96,407,865	244,456,456	157,851,673	86,604,783
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	3,441,338	1,128,816	13,003,441	11,606,107	29,179,702	20,881,484	8,298,218
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	1,159,489	343,725	2,076,006	2,250,335	5,829,555	3,800,858	2,028,697
Capital notes and debentures	-	-	3,500	10,711	14,211	-	14,211
Preferred stock	-	-	3,000	23,538	26,538	23,128	3,410
Retirable value of preferred stock	-	-	3,000	23,681	26,681	23,270	3,411
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	20,501,805	5,454,581	40,262,647	40,954,056	107,173,089	68,969,026	38,204,063
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	16,103,121	4,145,796	33,916,705	42,737,179	96,902,801	63,710,193	33,192,608
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	21.0	16.5	19.3	14.7	17.6	17.5	18.0
U. S. Gov't obligations, direct and guaranteed	15.8	20.4	18.8	25.7	21.1	21.8	19.6
Other securities	10.1	11.9	9.2	11.2	10.3	10.4	10.0
Loans and discounts	48.5	49.2	50.4	46.5	48.5	47.9	49.4
Total capital accounts	8.9	8.6	7.9	8.0	8.1	8.1	8.3
NUMBER OF BANKS	16	13	190	5,820	6,039	4,506	1,533

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

ALL MEMBER BANKS ON SELECTED CALL DATES MARCH 4, 1958 TO MARCH 18, 1963
(Amounts in millions of dollars)

ASSETS	MARCH 4, 1958	MARCH 12, 1959	MARCH 15, 1960	APRIL 12, 1961	MARCH 26, 1962	DEC. 28, 1962	MARCH 18, 1963	CHANGE TO MARCH 18, 1963 FROM MARCH 26, 1962
RESERVES, CASH, AND BANK BALANCES—TOTAL	37,538	37,882	40,758	39,851	39,473	47,427	43,121	+ 3,649
Currency and coin	2,015	2,270	2,326	2,708	2,866	3,263	3,005	+ 138
Reserve with Federal Reserve Banks	18,569	18,143	17,806	16,188	16,519	17,680	16,098	- 421
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	6,663	6,373	6,862	7,050	6,760	7,703	7,432	+ 672
Other balances with banks in the U. S.	27	37	36	45	74	194	257	+ 183
Balances with banks in foreign countries	54	76	75	142	179	227	194	+ 15
Cash items in process of collection	10,210	10,982	13,653	13,716	13,076	18,361	16,136	+ 3,061
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	47,867	52,960	43,605	48,332	51,924	52,968	51,461	- 462
Direct:								
Treasury bills	3,700	4,416	3,235	5,216	7,262	8,862	7,839	+ 578
Treasury certificates of indebtedness	2,396	5,488	949	1,681	3,184	3,249	2,628	- 557
Treasury notes maturing in one year or less	-	-	-	3,386	7,407	4,269	2,916	- 4,492
Other Treasury notes	8,504	11,326	11,484	12,548	12,715	15,174	16,565	+ 3,849
United States nonmarketable bonds	791	777	509	408	293	217	209	- 84
Other bonds maturing in 1 year or less	-	-	-	4,001	1,901	1,795	1,241	- 661
Other bonds maturing in 5 years	19,360	20,235	20,181	12,198	11,133	8,839	7,203	- 3,930
Other bonds maturing in 5 to 10 years	8,975	7,022	5,383	7,094	6,264	9,825	11,808	+ 5,544
Other bonds maturing after 10 years	4,135	3,692	1,805	1,665	1,624	608	970	- 654
Guaranteed obligations	5	5	58	135	139	131	84	- 56
OTHER SECURITIES—TOTAL	14,920	16,693	16,117	17,645	20,583	24,092	25,109	+ 4,525
Obligations of States and subdivisions	11,641	13,739	13,732	15,284	17,994	20,773	21,978	+ 3,984
Other bonds, notes, and debentures	2,828	2,476	1,874	1,811	1,988	2,675	2,459	+ 471
Federal Reserve bank stock	349	374	394	424	454	466	477	+ 23
Other corporate stocks	101	105	117	126	147	178	195	+ 48
TOTAL SECURITIES	62,787	69,654	59,722	65,977	72,507	77,061	76,570	+ 4,063
LOANS AND DISCOUNTS, NET—TOTAL	79,784	84,074	95,354	99,504	106,765	118,637	118,490	+11,725
Valuation reserves	1,590	1,753	1,943	2,097	2,311	2,356	2,601	+ 289
LOANS AND DISCOUNTS, GROSS—TOTAL	81,374	85,827	97,297	101,601	109,077	120,993	121,090	+12,014
Real estate loans—total	18,259	20,437	22,176	22,716	24,271	27,162	27,683	+ 3,411
Secured by farm land	735	795	830	870	949	1,065	1,114	+ 165
Secured by residential properties:								
Insured by FHA	4,252	5,000	5,428	5,189	5,394	5,827	5,911	+ 517
Insured or guaranteed by VA	2,956	2,813	2,662	2,391	2,215	2,305	2,299	+ 83
Not ins. or guar. by FHA or VA	6,443	7,400	8,195	8,704	9,475	10,783	10,992	+ 1,517
Secured by other properties	3,874	4,429	5,060	5,562	6,239	7,181	7,367	+ 1,129
Loans to domestic com'l. and foreign banks	1,598	1,522	2,194	1,929	2,510	2,445	2,994	+ 484
Loans to other financial institutions	-	-	6,453	5,427	6,060	7,936	7,528	+ 1,468
Loans to brokers and dealers in securities	2,586	2,056	1,987	2,308	3,550	4,954	4,283	+ 733
Other loans for purchasing or carrying secs.	1,457	1,612	1,484	1,582	1,777	1,777	1,790	+ 13
Loans to farmers directly guar. by CCC	383	304	86	522	699	667	772	+ 73
Other loans to farmers	2,232	2,689	3,001	3,187	3,379	3,752	3,808	+ 429
Commercial including open market paper	35,936	36,895	37,387	38,821	40,638	43,843	43,832	+ 3,194
Other loans to individuals—total	16,270	17,201	19,944	22,107	22,769	24,799	24,869	+ 2,101
Passenger automobile instalment loans	5,518	5,546	6,518	6,952	7,236	8,256	8,394	+ 1,158
Other retail consumer instalment loans	1,956	1,929	2,206	2,821	2,180	2,282	2,316	+ 136
Residential repair and modern instal.	1,724	1,823	2,100	2,208	2,197	2,304	2,245	+ 48
Other instal. loans for personal expenditures	2,208	2,509	3,054	3,412	3,568	3,974	4,008	+ 440
Single payment loans for personal expenditures	4,863	5,395	6,065	6,714	7,588	7,984	7,906	+ 318
All other loans (including overdrafts)	2,653	3,111	2,586	3,003	3,424	3,657	3,531	+ 107
TOTAL LOANS AND SECURITIES	142,571	153,728	155,076	165,481	179,272	195,698	195,060	+15,788
Bank premises	1,443	1,597	1,809	1,936	2,082	2,224	2,282	+ 200
Furniture and fixtures	364	407	452	530	579	615	616	+ 37
Real estate owned other than bank premises	45	43	58	64	80	82	83	+ 3
Investments and other assets indirectly representing bank premises or other real estate	160	181	201	290	321	327	329	+ 8
Customers' liability on acceptances outstanding	1,174	787	948	1,469	1,549	1,587	1,546	- 3
Other assets	865	925	1,027	1,187	1,326	1,527	1,420	+ 94
TOTAL ASSETS	184,159	195,549	200,329	210,807	224,681	249,488	244,456	+19,775

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

ALL MEMBER BANKS ON SELECTED CALL DATES MARCH 4, 1958 TO MARCH 18, 1963
(Amounts in millions of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MARCH 4, 1958	MARCH 12, 1959	MARCH 15, 1960	APRIL 12, 1961	MARCH 26, 1962	DEC. 28, 1962	MARCH 18, 1963	CHANGE TO MARCH 18, 1963 FROM -- MARCH 26, 1962
DEMAND DEPOSITS--TOTAL	115,457	120,379	122,895	123,115	124,971	139,393	130,740	+ 5,770
Individuals, partnerships, and corporations	87,729	93,911	94,847	95,227	93,016	103,929	97,882	+ 4,866
Foreign Governments, central banks, etc.	-	-	-	654	645	717	600	- 46
United States Government	3,231	2,154	3,959	1,909	6,125	6,086	4,760	- 1,365
States and political subdivisions	8,430	8,203	8,156	8,442	8,616	9,270	8,874	+ 259
Mutual savings banks in United States	-	-	-	654	597	652	616	+ 19
Commercial banks in United States	11,703	11,493	11,568	12,112	11,606	13,419	12,942	+ 1,336
Banks in foreign countries	1,532	1,614	1,428	941	1,108	1,237	1,117	+ 10
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,831	3,004	2,937	3,175	3,258	4,083	3,950	+ 692
TIME DEPOSITS--TOTAL	48,740	53,959	53,815	62,261	72,113	80,074	83,711	+11,598
Savings deposits	43,483	48,225	49,364	48,330	53,421	58,296	59,636	+ 6,215
Accumulated for payment of personal loans	452	473	514	567	580	581	589	+ 9
Other time deposits of indiv., part., and corp.	-	-	-	7,090	10,498	13,014	14,456	+ 3,958
Foreign Governments, central banks, etc.	-	-	-	1,763	2,156	2,424	2,670	+ 514
United States Government	226	269	237	238	250	230	230	- 20
Postal savings	16	14	13	12	11	12	11	-
States and political subdivisions	2,558	2,884	2,532	4,008	4,866	5,158	5,745	+ 879
Mutual savings banks in United States	-	-	-	16	21	28	38	+ 17
Commercial banks in United States	67	132	71	130	190	207	210	+ 21
Banks in foreign countries	1,937	1,962	1,085	107	122	123	125	+ 3
TOTAL DEPOSITS	164,196	174,338	176,710	185,375	197,084	219,468	214,451	+17,367
Rediscounts and other borrowed money	1,144	1,746	2,546	1,610	2,063	3,550	2,883	+ 820
Acceptances outstanding	1,203	813	980	1,496	1,587	1,623	1,576	- 11
Other liabilities	2,821	3,005	3,613	4,469	5,063	4,994	5,627	+ 564
TOTAL LIABILITIES	169,364	179,903	183,850	192,951	205,797	229,634	224,538	+18,741
CAPITAL ACCOUNTS--TOTAL	14,795	15,646	16,480	17,857	18,884	19,854	19,919	+ 1,035
Capital stock, notes, and debentures	4,420	4,722	5,069	5,378	5,646	5,760	5,870	+ 224
Surplus	7,250	7,772	8,127	8,770	9,510	9,909	10,056	+ 546
Undivided profits	2,767	2,763	2,943	3,314	3,313	3,745	3,544	+ 231
Other capital accounts	358	388	340	395	414	440	449	+ 34
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	184,159	195,549	200,329	210,807	224,681	249,488	244,456	+19,775
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	20,224	22,664	22,479	23,649	27,733	30,482	29,180	+ 1,447
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	4,389	4,692	5,042	5,354	5,624	5,720	5,830	+ 206
Capital notes and debentures	21	20	19	17	16	14	14	- 2
Preferred stock	10	10	8	7	7	27	27	+ 20
Retirable value of preferred stock	14	14	9	8	7	27	27	+ 20
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	98,585	103,026	102,382	102,349	105,136	113,331	107,173	+ 2,037
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4)	88,779	94,137	92,287	95,377	94,164	101,528	96,903	+ 2,739
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	20.4	19.4	20.3	18.9	17.6	19.0	17.6	- .-
U. S. Gov't obligations, direct and guaranteed	26.0	27.1	21.8	22.9	23.1	21.2	21.1	- 2.0
Other securities	8.1	8.5	8.0	8.4	9.2	9.7	10.3	+ 1.1
Loans and discounts	43.3	43.0	47.6	47.2	47.5	47.6	48.5	+ 1.0
Total capital accounts	8.0	8.0	8.2	8.5	8.4	8.0	8.1	- .3
NUMBER OF BANKS	6,382	6,288	6,221	6,146	6,086	6,049	6,039	- 47

NOTE--AT MOST CALL DATES PRIOR TO 1961, SAVINGS DEPOSITS AND OTHER TIME DEPOSITS OF INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS WERE REPORTED AGAINST THE SAME ITEM; ALSO SEE EXPLANATORY NOTES ON PAGE 36.

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 18, 1963
(Amounts in thousands of dollars)

ASSETS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,815,116	676,161	1,138,955		11,715,446	9,564,453	2,150,993
Currency and coin	178,770	24,421	154,349		586,207	280,654	305,553
Reserve with Federal Reserve Banks	632,890	292,116	340,774		4,244,153	3,462,456	781,697
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	272,940	23,854	249,086		559,274	135,833	423,441
Balances with banks in the U. S.	12,799	510	12,289		43,446	14,733	28,713
Balances with banks in foreign countries	8,664	7,794	870		79,199	77,340	1,859
Cash items in process of collection	709,053	327,466	381,587		6,203,167	5,593,437	609,730
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	1,782,406	539,079	1,243,327		11,123,726	7,290,088	3,833,638
Direct:							
Treasury bills	307,387	100,899	206,488		2,277,995	1,811,083	466,912
Treasury certificates of indebtedness	111,331	40,035	71,296		447,063	284,476	162,587
Treasury notes maturing in one year or less	189,340	85,642	103,698		688,504	496,861	191,643
Other Treasury notes	575,316	177,939	397,377		3,567,361	2,313,450	1,253,911
United States nonmarketable bonds	5,684	1,000	4,684		23,457	4,996	18,461
Other bonds maturing in 1 year or less	23,553	196	23,357		76,851	17,029	59,822
Other bonds maturing in 5 years	194,070	22,008	172,062		984,498	491,692	492,806
Other bonds maturing in 5 to 10 years	352,794	110,620	242,174		2,844,041	1,817,143	1,026,898
Other bonds maturing after 10 years	21,731	-	21,731		204,328	50,222	154,106
Guarantee obligations	1,200	740	460		9,628	3,136	6,492
OTHER SECURITIES—TOTAL	883,167	168,968	714,199		7,119,875	4,668,482	2,451,393
Obligations of States and subdivisions	786,516	144,866	641,650		6,483,358	4,284,368	2,198,990
Other bonds, notes, and debentures	68,000	11,681	56,319		414,305	204,539	209,766
Federal Reserve bank stock	22,718	9,180	13,538		128,347	98,199	30,148
Other corporate stocks	5,933	3,241	2,692		93,865	81,376	12,489
TOTAL SECURITIES	2,665,573	708,047	1,957,526		18,243,601	11,958,570	6,285,031
LOANS AND DISCOUNTS, NET—TOTAL	5,234,293	1,843,412	3,390,881		31,174,645	22,552,926	8,621,719
Valuation reserves	117,693	44,045	73,648		838,335	628,374	209,961
LOANS AND DISCOUNTS, GROSS—TOTAL	5,351,986	1,887,457	3,464,529		32,012,980	23,181,300	8,831,680
Real estate loans—total	1,076,473	1534 54	923,019		5,049,972	1,749,149	3,300,823
Secured by farm land	18,613	20	18,593		77,862	8,252	69,610
Secured by residential properties:							
Insured by FHA	110,198	15,687	94,511		1,089,920	375,420	714,500
Insured or guaranteed by VA	74,041	5,816	68,225		739,990	224,133	515,857
Not ins. or guar. by FHA or VA	488,168	43,229	444,939		1,736,427	430,489	1,305,938
Secured by other properties	385,453	88,702	296,751		1,405,773	710,855	694,918
Loans to domestic com'l. and foreign banks	93,195	45,136	48,059		1,203,779	1,025,879	177,900
Loans to other financial institutions	331,777	195,846	135,931		2,429,023	2,095,954	333,069
Loans to brokers and dealers in securities	108,823	55,337	53,486		2,476,455	2,202,712	273,743
Other loans for purchasing or carrying secs.	26,142	6,398	19,744		500,535	415,367	85,168
Loans to farmers directly guar. by CCC	-	-	-		1,374	713	661
Other loans to farmers	31,746	755	30,991		135,419	22,588	112,831
Commercial including open market paper	2,187,901	1,050,633	1,137,268		14,199,011	12,174,113	2,024,898
Other loans to individuals—total	1,347,234	333,464	1,013,770		4,756,463	2,387,936	2,368,527
Passenger automobile instalment loans	456,680	108,260	348,420		1,053,092	311,401	741,691
Other retail consumer instalment loans	106,600	31,048	75,552		376,062	210,199	165,863
Residential repair and modern instal.	87,000	21,198	65,802		469,428	232,819	236,609
Other instal. loans for personal expenditures	230,514	51,902	178,612		1,097,843	583,325	514,518
Single payment loans for personal expenditures	466,440	121,056	345,384		1,760,038	1,050,192	709,846
All other loans (including overdrafts)	148,695	46,434	102,261		1,260,949	1,106,889	154,060
TOTAL LOANS AND SECURITIES	7,899,866	2,551,459	5,348,407		49,418,246	34,511,496	14,906,750
Bank premises	107,231	20,433	86,798		515,711	352,245	163,466
Furniture and fixtures	26,617	5,763	20,854		102,525	51,190	51,335
Real estate owned other than bank premises	3,740	616	3,124		7,671	3,653	4,018
Investments and other assets indirectly representing bank premises or other real estate	3,699	1,091	2,608		82,300	72,540	9,760
Customers' liability on acceptances outstanding	39,736	35,416	4,320		1,111,910	1,109,270	2,640
Other assets	46,716	21,620	25,096		589,023	503,695	85,328
TOTAL ASSETS	9,942,721	3,312,559	6,630,162		63,542,832	46,168,542	17,374,290

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 18, 1963

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,212,092	2,323,567	3,888,525		34,416,592	26,851,594	7,564,998
Individuals, partnerships, and corporations	4,992,570	1,762,419	3,230,151		23,950,531	18,032,952	5,917,579
Foreign Governments, central banks, etc.	6,519	6,519	-		471,447	469,541	1,906
United States Government	266,988	78,315	188,673		1,229,985	913,961	316,024
States and political subdivisions	378,577	112,715	265,862		1,461,448	399,876	1,061,572
Mutual savings banks in United States	175,297	76,967	98,330		371,938	305,143	66,795
Commercial banks in United States	278,962	230,487	48,475		3,731,113	3,658,196	72,917
Banks in foreign countries	25,428	22,961	2,467		826,859	822,098	4,761
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	87,751	33,184	54,567		2,373,271	2,249,827	123,444
TIME DEPOSITS—TOTAL	2,305,066	498,008	1,807,058		19,077,118	11,068,669	8,008,449
Savings deposits	1,826,389	249,193	1,577,196		11,669,347	5,148,521	6,520,826
Accumulated for payment of personal loans	4,240	-	4,240		6,493	3,718	2,775
Other time deposits of indiv., part., and corp.	315,592	171,702	143,890		4,057,608	3,258,341	799,267
Foreign Governments, central banks, etc.	53,187	53,187	-		1,952,926	1,951,926	1,000
United States Government	7,839	3,410	4,429		58,896	55,004	3,892
Postal savings	670	2	668		115	100	15
States and political subdivisions	84,961	12,621	72,340		1,103,726	432,694	671,032
Mutual savings banks in United States	3,545	-	3,545		31,265	22,435	8,830
Commercial banks in United States	4,750	4,000	750		107,096	106,309	787
Banks in foreign countries	3,893	3,893	-		89,646	89,621	25
TOTAL DEPOSITS	8,517,158	2,821,575	5,695,583		53,493,710	37,920,263	15,573,447
Rediscounts and other borrowed money	46,298	18,763	27,535		1,450,133	1,373,683	76,450
Acceptances outstanding	40,141	35,821	4,320		1,136,768	1,134,119	2,649
Other liabilities	385,819	66,405	319,414		2,141,555	1,692,805	448,750
TOTAL LIABILITIES	8,989,416	2,942,564	6,046,852		58,222,166	42,120,870	16,101,296
CAPITAL ACCOUNTS—TOTAL	953,305	369,995	583,310		5,320,666	4,047,672	1,272,994
Capital stock, notes, and debentures	258,904	93,260	165,644		1,593,479	1,197,857	395,622
Surplus	498,669	212,740	285,929		2,709,287	2,078,927	630,360
Undivided profits	163,835	46,564	117,271		921,935	695,368	226,567
Other capital accounts	31,897	17,431	14,466		95,965	75,520	20,445
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	9,942,721	3,312,559	6,630,162		63,542,832	46,168,542	17,374,290
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	707,170	265,416	441,754		5,612,741	3,698,106	1,914,635
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	257,936	93,260	164,676		1,559,794	1,194,357	365,437
Capital notes and debentures	-	-	-		13,575	3,500	10,075
Preferred stock	968	-	968		20,110	-	20,110
Retirable value of preferred stock	968	-	968		20,252	-	20,252
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,230,673	1,972,821	3,257,852		27,654,151	21,122,324	6,531,827
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	4,957,089	1,687,299	3,269,790		23,252,327	16,686,000	6,566,327
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	18.3	20.4	17.2	.	18.4	20.7	12.4
U. S. Gov't obligations, direct and guaranteed	17.9	16.3	18.8	.	17.5	15.8	22.1
Other securities	8.9	5.1	10.8	.	11.2	10.1	14.1
Loans and discounts	52.6	55.6	51.1	.	49.1	48.8	49.6
Total capital accounts	9.6	11.2	8.8	.	8.4	8.8	7.3
NUMBER OF BANKS	254	5	249		439	19	420

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 18, 1963
(Amounts in thousands of dollars)

ASSETS	PHILADELPHIA				CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,056,049	1,087,301	968,748		2,963,186	1,942,916	1,020,270
Currency and coin	210,041	59,123	150,918		294,355	133,805	160,550
Reserve with Federal Reserve Banks	741,949	406,457	335,492		1,214,126	867,187	346,939
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	435,747	96,011	339,736		563,953	197,529	366,424
Other balances with banks in the U. S.	6,224	1,449	4,775		14,243	912	13,331
Balances with banks in foreign countries	20,283	20,030	253		9,097	8,980	117
Cash items in process of collection	641,805	504,231	137,574		867,412	734,503	132,909
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,581,748	735,733	1,846,015		4,557,835	2,426,742	2,131,093
Direct:							
Treasury bills	278,614	43,585	235,029		533,164	199,340	333,824
Treasury certificates of indebtedness	115,556	50,791	64,765		223,458	146,702	76,756
Treasury notes maturing in one year or less	130,636	73,514	57,122		349,725	243,372	106,353
Other Treasury notes	824,320	304,874	519,446		1,801,014	1,116,607	684,407
United States nonmarketable bonds	16,632	1,077	15,555		15,016	2,092	12,924
Other bonds maturing in 1 year or less	72,061	10,607	61,454		128,974	52,834	76,140
Other bonds maturing in 5 years	354,642	59,063	295,579		537,892	190,274	347,618
Other bonds maturing in 5 to 10 years	718,018	187,723	530,295		876,471	435,024	441,447
Other bonds maturing after 10 years	70,112	4,491	65,621		85,029	36,157	48,872
Guaranteed obligations	1,157	8	1,149		7,092	4,340	2,752
OTHER SECURITIES—TOTAL	1,160,186	302,216	857,970		2,566,794	1,833,775	733,019
Obligations of States and subdivisions	926,401	252,964	673,437		2,372,247	1,731,484	640,763
Other bonds, notes, and debentures	192,596	25,494	167,102		148,222	71,222	77,000
Federal Reserve bank stock	27,143	11,220	15,923		43,992	29,278	14,714
Other corporate stocks	14,046	12,538	1,508		2,333	1,791	542
TOTAL SECURITIES	3,741,934	1,037,949	2,703,985		7,124,629	4,260,517	2,864,112
LOANS AND DISCOUNTS, NET—TOTAL	5,986,815	2,531,840	3,454,975		8,687,215	5,347,690	3,339,525
Valuation reserves	158,131	82,599	75,532		166,908	106,270	60,638
LOANS AND DISCOUNTS, GROSS—TOTAL	6,144,946	2,614,439	3,530,507		8,854,123	5,453,960	3,400,163
Real estate loans—total	1,710,448	239,957	1,470,491		2,792,291	1,406,831	1,385,460
Secured by farm land	76,923	1,726	75,197		115,478	5,784	109,694
Secured by residential properties:							
Insured by FHA	175,884	46,749	129,135		325,399	238,626	86,773
Insured or guaranteed by VA	118,305	10,006	108,299		157,291	157,263	68,638
Not ins. or guar. by FHA or VA	833,819	96,196	737,623		1,373,337	611,976	761,361
Secured by other properties	505,517	85,280	420,237		752,176	393,182	358,994
Loans to domestic com'l. and foreign banks	103,564	37,244	66,320		106,243	67,080	39,163
Loans to other financial institutions	280,013	208,884	71,129		366,651	300,361	66,290
Loans to brokers and dealers in securities	122,282	69,524	52,758		253,616	238,067	15,549
Other loans for purchasing or carrying secs.	89,989	61,686	28,303		169,809	146,551	23,258
Loans to farmers directly guar. by CCC	121	-	121		5,054	-	5,054
Other loans to farmers	95,472	2,218	93,254		118,404	2,877	115,527
Commercial including open market paper	1,920,321	1,182,613	737,708		2,617,654	1,963,780	653,874
Other loans to individuals—total	1,611,274	701,284	909,990		2,108,728	1,072,066	1,036,662
Passenger automobile instalment loans	496,915	212,833	284,082		751,788	287,033	464,755
Other retail consumer instalment loans	153,302	71,487	81,815		145,240	60,341	84,899
Residential repair and modern instal.	141,391	73,167	68,224		252,424	157,050	95,374
Other instal. loans for personal expenditures	318,459	126,294	192,165		363,450	186,611	176,839
Single payment loans for personal expenditures	501,207	217,503	283,704		595,826	381,031	214,795
All other loans (including overdrafts)	211,462	111,029	100,433		315,673	256,347	59,326
TOTAL LOANS AND SECURITIES	9,728,749	3,569,789	6,158,960		15,811,844	9,608,207	6,203,637
Bank premises	111,666	35,875	75,791		163,768	87,069	76,699
Furniture and fixtures	36,482	9,677	26,805		39,722	15,118	24,604
Real estate owned other than bank premises	5,318	950	4,368		3,851	771	3,080
Investments and other assets indirectly representing bank premises or other real estate	15,305	9,182	6,123		5,901	2,974	2,927
Customers' liability on acceptances outstanding	12,256	12,003	253		5,346	5,333	13
Other assets	43,827	24,507	19,320		88,112	71,741	16,371
TOTAL ASSETS	12,009,652	4,749,284	7,260,368		19,081,730	11,734,129	7,347,601

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 18, 1963.
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	PHILADELPHIA			CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,271,624	3,152,996	3,118,628	9,192,593	5,852,174	3,340,419
Individuals, partnerships, and corporations	5,021,705	2,375,877	2,645,828	7,297,974	4,540,163	2,757,811
Foreign Governments, central banks, etc.	4,457	4,457	-	112	112	-
United States Government	257,247	118,452	138,795	420,486	262,277	158,209
States and political subdivisions	340,334	77,013	263,321	691,439	344,700	346,739
Mutual savings banks in United States	39,509	34,421	5,088	6,973	6,533	440
Commercial banks in United States	500,972	471,404	29,568	638,007	607,443	30,564
Banks in foreign countries	28,079	28,057	22	13,995	13,964	31
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	79,321	43,315	36,006	123,607	76,982	46,625
TIME DEPOSITS—TOTAL	4,301,983	1,009,190	3,292,793	7,549,695	4,344,332	3,205,363
Savings deposits	3,475,247	641,087	2,834,160	5,574,755	3,043,160	2,531,595
Accumulated for payment of personal loans	2,837	-	2,837	338,379	127,122	211,257
Other time deposits of indiv., part., and corp.	618,297	258,300	359,997	1,131,504	802,518	328,986
Foreign Governments, central banks, etc.	63,192	63,192	-	6,415	6,415	-
United States Government	7,149	430	6,719	2,536	1,945	591
Postal savings	519	82	437	811	99	712
States and political subdivisions	116,619	28,620	87,999	487,091	354,968	132,123
Mutual savings banks in United States	2,550	2,530	20	-	-	-
Commercial banks in United States	12,723	12,099	624	7,104	7,005	99
Banks in foreign countries	2,850	2,850	-	1,100	1,100	-
TOTAL DEPOSITS	10,573,607	4,162,186	6,411,421	16,742,288	10,196,506	6,545,782
Rediscounts and other borrowed money	79,015	62,300	16,715	241,401	220,911	20,490
Acceptances outstanding	12,610	12,357	253	5,360	5,346	14
Other liabilities	240,910	77,658	163,252	366,545	224,116	142,429
TOTAL LIABILITIES	10,906,142	4,314,501	6,591,641	17,355,594	10,646,879	6,708,715
CAPITAL ACCOUNTS—TOTAL	1,103,510	434,783	668,727	1,726,136	1,087,250	638,886
Capital stock, notes, and debentures	272,376	98,159	174,217	466,661	286,176	180,485
Surplus	633,940	275,841	358,099	994,784	682,768	312,016
Undivided profits	183,642	58,783	124,859	254,388	117,514	136,874
Other capital accounts	13,552	2,000	11,552	10,303	792	9,511
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	12,009,652	4,749,284	7,260,368	19,081,730	11,734,129	7,347,601
MEMORANDA						
PLEGGED ASSETS (AND SECURITIES LOANED)	1,388,972	638,524	750,448	2,602,325	1,596,876	1,005,449
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	272,326	98,159	174,167	466,661	286,176	180,485
Capital notes and debentures	-	-	-	-	-	-
Preferred stock	50	-	50	-	-	-
Retirable value of preferred stock	50	-	50	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,194,072	2,552,754	2,641,318	7,761,228	4,920,142	2,841,086
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	4,871,600	2,058,909	2,812,691	7,266,688	4,247,951	3,018,737
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	17.1	22.9	13.3	15.5	16.6	13.9
U. S. Gov't obligations, direct and guaranteed	21.5	15.5	25.4	23.9	20.7	29.0
Other securities	9.7	6.4	11.8	13.5	15.6	10.0
Loans and discounts	49.9	53.3	47.6	45.5	45.6	45.5
Total capital accounts	9.2	9.2	9.2	9.0	9.3	8.7
NUMBER OF BANKS	455	6	449	524	20	504

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 18, 1963

(Amounts in thousands of dollars)

ASSETS	RICHMOND				ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,033,234	1,193,229	840,005		2,865,317	1,428,315	1,437,002
Currency and coin	222,478	99,464	123,014		238,681	63,093	175,588
Reserve with Federal Reserve Banks	759,573	482,302	277,271		845,492	435,296	410,196
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	441,422	140,544	300,878		902,940	286,835	616,105
Other balances with banks in the U. S.	29,081	18,398	10,683		18,837	1,351	17,486
Balances with banks in foreign countries	1,461	1,419	42		2,452	1,176	1,276
Cash items in process of collection	579,219	451,102	128,117		856,915	640,564	216,351
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,595,243	1,255,453	1,339,790		3,332,041	1,166,286	2,165,755
Direct:							
Treasury bills	377,279	149,582	227,697		544,496	160,956	383,540
Treasury certificates of indebtedness	150,874	92,470	58,404		242,030	104,406	137,624
Treasury notes maturing in one year or less	128,297	62,756	65,541		159,503	58,424	101,079
Other Treasury notes	873,949	495,995	377,954		1,037,240	413,956	623,284
United States nonmarketable bonds	24,915	8,158	16,757		14,812	3,396	11,416
Other bonds maturing in 1 year or less	60,374	13,548	46,826		94,964	15,311	79,653
Other bonds maturing in 5 years	438,947	202,921	236,026		507,793	181,680	326,113
Other bonds maturing in 5 to 10 years	514,642	223,938	290,704		679,628	209,004	470,624
Other bonds maturing after 10 years	25,412	5,799	19,613		49,137	18,758	30,379
Guaranteed obligations	554	286	268		2,438	395	2,043
OTHER SECURITIES—TOTAL	959,427	445,754	513,673		1,268,189	405,065	863,124
Obligations of States and subdivisions	770,220	386,187	384,033		1,084,382	370,513	713,869
Other bonds, notes, and debentures	165,683	47,445	118,238		156,120	22,735	133,385
Federal Reserve bank stock	22,546	11,517	11,029		26,537	11,124	15,413
Other corporate stocks	978	605	373		1,150	693	457
TOTAL SECURITIES	3,554,670	1,701,207	1,853,463		4,600,230	1,571,351	3,028,879
LOANS AND DISCOUNTS, NET—TOTAL	5,392,907	2,840,005	2,552,902		5,994,628	2,573,109	3,421,519
Valuation reserves	93,265	54,680	38,585		121,259	48,610	72,649
LOANS AND DISCOUNTS, GROSS—TOTAL	5,486,172	2,894,685	2,591,487		6,115,887	2,621,719	3,494,168
Real estate loans—total	1,317,870	548,264	769,606		1,015,921	308,221	707,700
Secured by farm land	86,075	13,267	72,808		71,254	6,475	64,779
Secured by residential properties:							
Insured by FHA	102,524	44,817	57,707		100,634	41,871	58,763
Insured or guaranteed by VA	68,706	32,638	36,068		42,277	20,908	21,369
Not ins. or guar. by FHA or VA	625,902	220,899	405,003		405,046	109,244	295,802
Secured by other properties	434,663	236,643	198,020		396,710	129,723	266,987
Loans to domestic com'l. and foreign banks	90,319	45,560	44,759		121,336	62,030	59,306
Loans to other financial institutions	301,076	224,656	76,420		407,715	239,481	168,234
Loans to brokers and dealers in securities	91,064	71,809	19,255		75,339	46,510	28,829
Other loans for purchasing or carrying secs.	65,668	43,520	22,148		91,801	48,854	42,947
Loans to farmers directly guar. by CCC	2,576	84	2,492		25,461	8,537	16,924
Other loans to farmers	110,688	18,983	91,705		126,943	19,537	107,406
Commercial including open market paper	1,664,745	993,302	671,443		2,237,960	1,021,333	1,216,627
Other loans to individuals—total	1,709,186	861,159	848,027		1,853,018	780,945	1,072,073
Passenger automobile instalment loans	596,928	280,943	315,985		551,090	207,863	343,227
Other retail consumer instalment loans	130,607	63,672	66,935		199,817	79,083	120,734
Residential repair and modern instal.	105,368	63,991	41,377		137,175	56,088	81,087
Other instal. loans for personal expenditures	287,840	128,989	158,851		252,776	74,995	177,781
Single payment loans for personal expenditures	588,443	323,564	264,879		712,160	362,916	349,244
All other loans (including overdrafts)	132,980	87,348	45,632		160,393	86,271	74,122
TOTAL LOANS AND SECURITIES	8,947,577	4,541,212	4,406,365		10,594,858	4,144,460	6,450,398
Bank premises	122,809	64,751	58,058		167,205	68,169	99,036
Furniture and fixtures	35,855	14,410	21,445		48,764	15,109	33,655
Real estate owned other than bank premises	4,435	1,484	2,951		9,581	2,118	7,463
Investments and other assets indirectly representing bank premises or other real estate	14,932	11,019	3,913		22,097	10,814	11,283
Customers' liability on acceptances outstanding	3,772	3,084	688		4,059	2,877	1,182
Other assets	46,926	35,272	11,654		60,223	30,908	29,315
TOTAL ASSETS	11,209,540	5,864,461	5,345,079		13,772,104	5,702,770	8,069,334

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 18, 1963

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RICHMOND			ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,524,518	3,712,825	2,811,693	8,455,662	3,784,678	4,670,984
Individuals, partnerships, and corporations	5,110,549	2,827,982	2,282,567	5,983,383	2,443,333	3,540,050
Foreign Governments, central banks, etc.	28,874	28,874	-	2,371	1,989	382
United States Government	251,362	148,156	103,206	253,615	123,900	129,715
States and political subdivisions	532,270	240,129	292,141	956,383	338,358	618,025
Mutual savings banks in United States	8,662	8,512	150	-	-	-
Commercial banks in United States	510,985	411,643	99,342	1,148,782	818,770	330,012
Banks in foreign countries	8,328	7,518	810	9,107	7,610	1,497
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	73,488	40,011	33,477	102,021	50,718	51,303
TIME DEPOSITS—TOTAL	3,400,639	1,478,141	1,922,498	3,945,752	1,333,602	2,612,150
Savings deposits	2,799,147	1,161,154	1,637,993	2,861,755	935,720	1,926,035
Accumulated for payment of personal loans	13,082	6,497	6,585	7,498	1,431	6,067
Other time deposits of indiv., part., and corp.	339,816	185,524	154,292	698,597	248,872	449,725
Foreign Governments, central banks, etc.	22,650	20,650	2,000	8,270	8,000	270
United States Government	36,645	21,507	15,138	10,683	868	9,815
Postal savings	1,452	630	822	1,477	397	1,080
States and political subdivisions	182,872	79,692	103,180	327,522	130,789	196,733
Mutual savings banks in United States	50	-	50	10	-	10
Commercial banks in United States	4,925	2,487	2,438	29,890	7,475	22,415
Banks in foreign countries	-	-	-	50	50	-
TOTAL DEPOSITS	9,925,157	5,190,966	4,734,191	12,401,414	5,118,280	7,283,134
Rediscounts and other borrowed money	53,902	49,200	4,702	34,556	21,000	13,556
Acceptances outstanding	3,772	3,084	688	4,166	2,984	1,182
Other liabilities	295,621	166,425	129,196	226,247	100,499	125,748
TOTAL LIABILITIES	10,278,452	5,409,675	4,868,777	12,666,383	5,242,763	7,423,620
CAPITAL ACCOUNTS—TOTAL	931,088	454,786	476,302	1,105,721	460,007	645,714
Capital stock, notes, and debentures	250,024	124,710	125,314	341,370	133,201	208,169
Surplus	503,748	259,188	244,560	545,334	237,591	307,743
Undivided profits	153,124	59,795	93,329	172,009	63,909	108,100
Other capital accounts	24,192	11,093	13,099	47,008	25,306	21,702
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	11,209,540	5,864,461	5,345,079	13,772,104	5,702,770	8,069,334
MEMORANDA						
PLEGDED ASSETS (AND SECURITIES LOANED)	1,570,873	798,681	772,192	2,295,897	902,087	1,393,810
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	249,999	124,710	125,289	341,170	133,201	207,969
Capital notes and debentures	-	-	-	-	-	-
Preferred stock	25	-	25	200	-	200
Retirable value of preferred stock	25	-	25	200	-	200
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,503,877	3,121,179	2,382,698	6,695,813	2,857,279	3,838,534
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	5,182,952	2,701,924	2,481,028	6,196,350	2,201,444	3,994,906
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	18.1	20.3	15.7	20.8	25.0	17.8
U. S. Gov't obligations, direct and guaranteed	23.2	21.4	25.1	24.2	20.5	26.8
Other securities	8.6	7.6	9.6	9.2	7.1	10.7
Loans and discounts	48.1	48.4	47.8	43.5	45.1	42.4
Total capital accounts	8.3	7.8	8.9	8.0	8.1	8.0
NUMBER OF BANKS	415	17	398	440	24	416

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 18, 1963

(Amounts in thousands of dollars)

ASSETS	CHICAGO			ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	5,766,223	3,614,590	2,151,633	1,591,160	902,055	689,105
Currency and coin	416,009	146,108	269,901	112,630	34,826	77,804
Reserve with Federal Reserve Banks	2,321,763	1,549,419	772,344	592,527	342,397	250,130
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,143,131	351,638	791,493	448,816	144,979	303,837
Other balances with banks in the U. S.	30,548	18,051	12,497	4,771	323	4,448
Balances with banks in foreign countries	50,121	50,025	96	605	605	-
Cash items in process of collection	1,804,651	1,499,349	305,302	431,811	378,925	52,886
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	9,503,426	4,224,091	5,279,335	2,029,911	738,899	1,291,012
Direct:						
Treasury bills	1,355,689	695,480	660,209	369,605	128,263	241,342
Treasury certificates of indebtedness	419,773	190,278	229,495	149,883	83,531	66,352
Treasury notes maturing in one year or less	529,453	282,792	246,661	100,080	43,983	56,097
Other Treasury notes	3,118,838	1,371,781	1,747,057	632,079	266,504	365,575
United States nonmarketable bonds	35,808	7,156	28,652	11,484	3,135	8,349
Other bonds maturing in 1 year or less	227,558	40,375	187,183	62,340	18,001	44,339
Other bonds maturing in 5 years	1,369,739	477,182	892,557	356,253	127,612	228,641
Other bonds maturing in 5 to 10 years	2,218,022	1,065,778	1,152,244	324,108	64,897	259,211
Other bonds maturing after 10 years	222,110	90,564	131,546	21,701	2,637	19,064
Guaranteed obligations	6,436	2,705	3,731	2,378	336	2,042
OTHER SECURITIES—TOTAL	4,091,835	2,254,499	1,837,336	763,965	297,164	466,801
Obligations of States and subdivisions	3,546,937	2,044,071	1,502,866	641,496	268,226	373,270
Other bonds, notes, and debentures	458,898	152,493	306,405	103,179	18,213	84,966
Federal Reserve bank stock	66,958	39,812	27,146	16,114	8,576	7,538
Other corporate stocks	19,042	18,123	919	3,176	2,149	1,027
TOTAL SECURITIES	13,595,261	6,478,590	7,116,671	2,793,876	1,036,063	1,757,813
LOANS AND DISCOUNTS, NET—TOTAL	16,687,857	9,225,870	7,461,987	3,678,673	1,886,350	1,792,323
Valuation reserves	419,890	250,678	169,212	64,036	35,927	28,109
LOANS AND DISCOUNTS, GROSS—TOTAL	17,107,747	9,476,548	7,631,199	3,742,709	1,922,277	1,820,432
Real estate loans—total	4,254,898	1,425,371	2,829,527	846,985	242,369	604,616
Secured by farm land	167,416	2,601	164,815	92,639	6,129	86,510
Secured by residential properties:						
Insured by FHA	957,345	510,803	446,542	131,778	35,901	95,877
Insured or guaranteed by VA	370,121	206,701	163,420	40,370	12,489	27,881
Not ins. or guar. by FHA or VA	1,825,222	428,568	1,396,654	326,574	68,121	258,453
Secured by other properties	934,794	276,698	658,096	255,624	119,729	135,895
Loans to domestic com'l. and foreign banks	278,465	167,122	111,343	62,244	53,396	8,848
Loans to other financial institutions	1,267,090	1,055,190	211,900	259,716	215,104	44,612
Loans to brokers and dealers in securities	577,362	511,828	65,534	81,988	75,975	6,013
Other loans for purchasing or carrying secs.	338,876	218,446	120,430	47,454	31,909	15,545
Loans to farmers directly guar. by CCC	109,393	5,632	103,761	68,605	23,002	45,603
Other loans to farmers	572,558	43,013	529,545	184,128	16,568	167,560
Commercial including open market paper	5,643,868	4,135,580	1,508,288	1,150,629	735,950	414,679
Other loans to individuals—total	3,472,163	1,443,587	2,028,576	966,164	474,819	491,345
Passenger automobile instalment loans	1,229,486	419,515	809,971	288,757	99,403	189,354
Other retail consumer instalment loans	435,330	188,116	247,214	89,594	38,616	50,978
Residential repair and modern instal.	371,168	178,223	192,945	96,165	63,662	32,503
Other instal. loans for personal expenditures	358,861	116,973	241,888	106,658	43,494	63,164
Single payment loans for personal expenditures	1,077,318	540,760	536,558	384,990	229,644	155,346
All other loans (including overdrafts)	593,074	470,779	122,295	74,796	53,185	21,611
TOTAL LOANS AND SECURITIES	30,283,118	15,704,460	14,578,658	6,472,549	2,922,413	3,550,136
Bank premises	235,581	99,877	135,704	61,068	23,861	37,207
Furniture and fixtures	61,897	18,069	43,828	17,071	4,245	12,826
Real estate owned other than bank premises	14,543	3,675	10,868	2,914	214	2,700
Investments and other assets indirectly representing bank premises or other real estate	36,558	18,439	18,119	4,583	1,275	3,308
Customers' liability on acceptances outstanding	95,851	94,536	1,315	2,191	2,012	179
Other assets	174,226	120,638	53,588	29,811	17,770	12,041
TOTAL ASSETS	36,667,997	19,674,284	16,993,713	8,181,347	3,873,845	4,307,502

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 18, 1963

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	CHICAGO			ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	18,529,665	10,844,105	7,685,560	4,962,979	2,594,978	2,368,001
Individuals, partnerships, and corporations	13,953,196	7,643,523	6,309,673	3,591,495	1,611,961	1,979,534
Foreign Governments, central banks, etc.	8,719	8,638	81	-	-	-
United States Government	815,188	515,904	299,284	153,073	90,852	62,221
States and political subdivisions	1,373,097	591,590	781,507	357,104	121,828	235,276
Mutual savings banks in United States	2,321	1,958	363	266	-	266
Commercial banks in United States	2,003,752	1,841,389	162,363	810,827	744,932	65,895
Banks in foreign countries	60,733	60,543	190	4,561	4,561	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	312,659	180,560	132,099	45,653	20,844	24,809
TIME DEPOSITS—TOTAL	14,196,306	6,412,565	7,783,741	2,371,003	848,269	1,522,734
Savings deposits	10,839,865	4,764,282	6,075,583	1,467,801	522,678	945,123
Accumulated for payment of personal loans	49,593	736	48,857	3,530	-	3,530
Other time deposits of indiv., part., and corp.	2,419,207	1,169,446	1,249,761	762,783	275,924	486,859
Foreign Governments, central banks, etc.	157,258	157,258	-	2,000	2,000	-
United States Government	14,241	9,800	4,441	5,527	3,093	2,434
Postal savings	3,850	2,017	1,833	101	6	95
States and political subdivisions	689,443	289,551	399,892	127,311	44,518	82,793
Mutual savings banks in United States	10	-	10	-	-	-
Commercial banks in United States	15,099	11,735	3,364	1,900	-	1,900
Banks in foreign countries	7,740	7,740	-	50	50	-
TOTAL DEPOSITS	32,725,971	17,256,670	15,469,301	7,333,982	3,443,247	3,890,735
Rediscunts and other borrowed money	324,271	305,207	19,064	31,625	25,200	6,425
Acceptances outstanding	96,056	94,601	1,455	2,203	2,024	179
Other liabilities	683,482	434,287	249,195	95,600	50,863	44,737
TOTAL LIABILITIES	33,829,780	18,090,765	15,739,015	7,463,410	3,521,334	3,942,076
CAPITAL ACCOUNTS—TOTAL	2,838,217	1,583,519	1,254,698	717,937	352,511	365,426
Capital stock, notes, and debentures	860,941	497,007	363,934	197,335	100,916	96,419
Surplus	1,375,098	831,093	544,005	341,301	184,946	156,355
Undivided profits	489,431	201,350	288,081	162,183	65,732	96,451
Other capital accounts	112,747	54,069	58,678	17,118	917	16,201
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	36,667,997	19,674,284	16,993,713	8,181,347	3,873,845	4,307,502
MEMORANDA						
PLEGGED ASSETS (AND SECURITIES LOANED)	3,024,305	1,888,035	1,136,270	729,929	359,185	370,744
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	856,206	494,007	362,199	197,135	100,916	96,219
Capital notes and debentures	250	-	250	150	-	150
Preferred stock	4,485	3,000	1,485	50	-	50
Retirable value of preferred stock	4,486	3,000	1,486	50	-	50
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	15,581,883	8,993,118	6,588,765	4,082,352	2,071,074	2,011,278
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	13,906,074	6,987,463	6,918,611	3,567,268	1,380,269	2,186,999
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	15.7	18.4	12.7	19.4	23.3	16.0
U. S. Gov't obligations, direct and guaranteed	25.9	21.5	31.1	24.8	19.1	30.0
Other securities	11.2	11.5	10.8	9.3	7.7	10.8
Loans and discounts	45.5	46.9	43.9	45.0	48.7	41.6
Total capital accounts	7.7	8.0	7.4	8.8	9.1	8.5
NUMBER OF BANKS	1,006	28	978	473	17	456

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 18, 1963

(Amounts in thousands of dollars)

ASSETS	MINNEAPOLIS			KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,058,596	520,524	538,072	2,253,757	1,165,713	1,088,044
Currency and coin	64,330	11,813	52,517	121,398	33,621	87,777
Reserve with Federal Reserve Banks	404,288	182,722	221,566	817,548	424,405	393,143
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	222,241	37,274	184,967	733,384	250,517	482,867
Other balances with banks in the U. S.	5,497	5,318	179	14,841	9,989	4,852
Balances with banks in foreign countries	2,017	1,524	493	456	456	-
Cash items in process of collection	360,223	281,873	78,350	566,130	446,725	119,405
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	1,519,458	352,071	1,167,387	2,549,340	864,170	1,685,170
Direct:						
Treasury bills	188,565	33,283	155,282	439,047	149,318	289,729
Treasury certificates of indebtedness	63,744	22,903	40,841	167,140	89,514	77,626
Treasury notes maturing in one year or less	95,226	29,057	66,169	139,030	41,790	97,240
Other Treasury notes	427,295	111,909	315,386	721,598	260,356	461,242
United States nonmarketable bonds	7,280	827	6,453	12,082	2,114	9,968
Other bonds maturing in 1 year or less	41,819	3,768	38,051	100,623	38,096	62,527
Other bonds maturing in 5 years	274,328	36,963	237,365	444,176	121,527	322,649
Other bonds maturing in 5 to 10 years	382,790	100,936	281,854	489,037	152,223	336,814
Other bonds maturing after 10 years	38,216	12,409	25,807	36,207	8,963	27,244
Guaranteed obligations	195	16	179	400	269	131
OTHER SECURITIES—TOTAL	598,491	148,522	449,969	927,637	303,862	623,775
Obligations of States and subdivisions	461,920	121,718	340,202	798,714	255,872	542,842
Other bonds, notes, and debentures	124,875	22,287	102,588	106,729	37,531	69,198
Federal Reserve bank stock	11,084	4,194	6,890	20,367	9,027	11,340
Other corporate stocks	612	323	289	1,827	1,432	395
TOTAL SECURITIES	2,117,949	500,593	1,617,356	3,476,977	1,168,032	2,308,945
LOANS AND DISCOUNTS, NET—TOTAL	2,904,824	1,058,443	1,846,381	4,929,215	2,215,530	2,713,685
Valuation reserves	52,483	14,416	38,067	77,052	33,347	43,705
LOANS AND DISCOUNTS, GROSS—TOTAL	2,957,307	1,072,859	1,884,448	5,006,267	2,248,877	2,757,390
Real estate loans—total	804,148	159,378	644,770	828,234	339,408	488,826
Secured by farm land	40,943	30	40,913	87,970	8,898	79,072
Secured by residential properties:						
Insured by FHA	195,408	41,924	153,484	105,949	54,113	51,836
Insured or guaranteed by VA	89,686	29,731	59,955	49,689	25,379	24,310
Not ins. or guar. by FHA or VA	323,628	53,051	270,577	267,051	85,024	182,027
Secured by other properties	154,483	34,642	119,841	317,575	165,994	151,581
Loans to domestic com'l. and foreign banks	16,889	10,134	6,755	82,271	33,573	48,698
Loans to other financial institutions	134,824	102,760	32,064	290,131	208,580	81,551
Loans to brokers and dealers in securities	42,581	37,625	4,956	38,362	26,945	11,417
Other loans for purchasing or carrying secs.	32,887	22,561	10,326	58,959	43,658	15,301
Loans to farmers directly guar. by CCC	82,045	9,908	72,137	156,372	44,694	111,678
Other loans to farmers	333,932	11,120	322,812	815,063	161,165	653,898
Commercial including open market paper	860,190	496,332	363,858	1,563,096	866,156	696,940
Other loans to individuals—total	586,500	183,237	403,263	1,073,118	444,361	628,757
Passenger automobile instalment loans	253,486	71,118	182,368	371,433	102,986	268,447
Other retail consumer instalment loans	78,397	21,368	57,029	107,868	46,297	61,571
Residential repair and modern instal.	54,005	17,146	36,859	77,938	35,696	42,242
Other instal. loans for personal expenditures	66,581	17,557	49,024	129,798	36,817	92,981
Single payment loans for personal expenditures	134,031	56,048	77,983	386,081	222,565	163,516
All other loans (including overdrafts)	63,311	39,804	23,507	100,661	80,337	20,324
TOTAL LOANS AND SECURITIES	5,022,773	1,559,036	3,463,737	8,406,192	3,383,562	5,022,630
Bank premises	58,451	13,440	45,011	94,915	48,008	46,907
Furniture and fixtures	20,332	4,386	15,946	21,901	5,651	16,250
Real estate owned other than bank premises	2,677	455	2,222	6,671	1,519	5,152
Investments and other assets indirectly representing bank premises or other real estate	19,231	16,908	2,323	15,907	9,587	6,320
Customers' liability on acceptances outstanding	6,425	3,857	2,568	262	163	99
Other assets	24,218	9,530	14,688	39,508	23,074	16,434
TOTAL ASSETS	6,212,703	2,128,136	4,084,567	10,839,113	4,637,277	6,201,836

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 18, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MINNEAPOLIS			KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	3,262,601	1,311,799	1,950,802	6,871,593	3,047,475	3,824,118
Individuals, partnerships, and corporations	2,367,357	835,571	1,531,786	4,861,495	2,005,272	2,856,223
Foreign Governments, central banks, etc.	136	136	-	-	-	-
United States Government	114,847	54,139	60,708	203,559	94,905	108,654
States and political subdivisions	330,883	76,632	254,251	766,346	166,535	599,811
Mutual savings banks in United States	4,102	3,821	281	-	-	-
Commercial banks in United States	396,309	319,909	76,400	959,380	746,311	213,069
Banks in foreign countries	3,858	3,527	331	3,162	3,162	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	45,109	18,064	27,045	77,651	31,290	46,361
TIME DEPOSITS—TOTAL	2,310,582	551,181	1,759,401	2,801,964	1,024,876	1,777,088
Savings deposits	1,180,416	245,847	934,569	2,012,308	763,426	1,248,882
Accumulated for payment of personal loans	6,091	537	5,554	8,328	2,723	5,605
Other time deposits of indiv., part., and corp.	1,020,977	277,712	743,265	591,895	226,787	365,108
Foreign Governments, central banks, etc.	2,010	2,000	10	2,000	2,000	-
United States Government	4,036	1,715	2,321	6,980	390	6,590
Postal savings	237	-	237	164	1	163
States and political subdivisions	96,739	23,370	73,369	178,236	28,759	149,477
Mutual savings banks in United States	10	-	10	-	-	-
Commercial banks in United States	66	-	66	2,053	790	1,263
Banks in foreign countries	-	-	-	-	-	-
TOTAL DEPOSITS	5,573,183	1,862,980	3,710,203	9,673,557	4,072,351	5,601,206
Rediscounts and other borrowed money	60,439	57,000	3,439	118,046	105,550	12,496
Acceptances outstanding	6,467	3,857	2,610	262	163	99
Other liabilities	85,507	33,196	52,311	99,918	45,596	54,322
TOTAL LIABILITIES	5,725,596	1,957,033	3,768,563	9,891,783	4,223,660	5,668,123
CAPITAL ACCOUNTS—TOTAL	487,107	171,103	316,004	947,330	413,617	533,713
Capital stock, notes, and debentures	151,159	52,450	98,709	284,646	133,440	151,206
Surplus	218,977	87,600	131,377	395,108	167,412	227,696
Undivided profits	104,356	30,778	73,578	239,358	100,204	139,154
Other capital accounts	12,615	275	12,340	28,218	12,561	15,657
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	6,212,703	2,128,136	4,084,567	10,839,113	4,637,277	6,201,836
MEMORANDA						
PLEGDED ASSETS (AND SECURITIES LOANED)	913,225	337,843	575,382	1,695,225	552,667	1,142,558
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	150,773	52,450	98,323	284,646	133,440	151,206
Capital notes and debentures	236	-	236	-	-	-
Preferred stock	150	-	150	-	-	-
Retirable value of preferred stock	150	-	150	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	2,680,137	992,652	1,687,485	5,572,180	2,350,233	3,221,947
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	2,391,222	655,878	1,735,344	5,142,524	1,759,534	3,382,990
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	17.0	24.5	13.2	20.8	25.1	17.5
U. S. Gov't obligations, direct and guaranteed	24.5	16.5	28.6	23.5	18.6	27.2
Other securities	9.6	7.0	11.0	8.6	6.6	10.1
Loans and discounts	46.8	49.7	45.2	45.5	47.8	43.8
Total capital accounts	7.8	8.0	7.7	8.7	8.9	8.6
NUMBER OF BANKS	474	10	464	766	28	738

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 18, 1963

(Amounts in thousands of dollars)

ASSETS	DALLAS			SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,918,298	1,573,291	1,345,007	6,084,981	5,313,477	771,504
Currency and coin.....	156,375	41,072	115,303	403,517	302,811	100,706
Reserve with Federal Reserve Banks.....	893,837	497,980	395,857	2,629,768	2,383,932	245,836
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	1,166,697	459,916	706,781	541,527	331,556	209,971
Other balances with banks in the U. S.....	19,029	6,107	12,922	57,273	50,048	7,225
Balances with banks in foreign countries.....	5,474	4,460	1,014	14,124	12,632	1,492
Cash items in process of collection.....	676,886	563,756	113,130	2,438,772	2,232,498	206,274
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,909,795	1,311,862	1,597,933	6,976,533	5,737,471	1,239,062
Direct:						
Treasury bills.....	455,678	105,323	350,355	711,733	544,182	167,551
Treasury certificates of indebtedness.....	155,976	95,834	60,142	381,059	341,531	39,528
Treasury notes maturing in one year or less.....	127,637	52,258	75,379	278,377	214,832	63,545
Other Treasury notes.....	830,290	404,135	426,155	2,155,275	1,789,929	365,346
United States nonmarketable bonds.....	13,909	1,680	12,229	27,622	19,337	8,285
Other bonds maturing in 1 year or less.....	67,108	15,322	51,786	284,426	228,525	55,901
Other bonds maturing in 5 years.....	465,674	176,300	289,374	1,274,867	1,037,512	237,355
Other bonds maturing in 5 to 10 years.....	676,187	375,119	301,068	1,732,208	1,461,028	271,180
Other bonds maturing after 10 years.....	74,610	44,972	29,638	121,492	95,496	25,996
Guaranteed obligations.....	42,726	40,919	1,807	9,474	5,099	4,375
OTHER SECURITIES—TOTAL	1,217,796	412,442	805,354	3,551,428	3,046,196	505,232
Obligations of States and subdivisions.....	1,002,115	360,694	641,421	3,103,539	2,658,106	445,433
Other bonds, notes, and debentures.....	186,471	36,182	150,289	333,916	285,686	48,230
Federal Reserve bank stock.....	27,448	15,143	12,305	63,479	53,123	10,356
Other corporate stocks.....	1,762	423	1,339	50,494	49,281	1,213
TOTAL SECURITIES	4,127,591	1,724,304	2,403,287	10,527,961	8,783,667	1,744,294
LOANS AND DISCOUNTS, NET—TOTAL	6,164,014	3,225,855	2,938,159	21,654,480	18,383,129	3,271,351
Valuation reserves.....	120,617	57,850	62,767	370,860	324,274	46,586
LOANS AND DISCOUNTS, GROSS—TOTAL	6,284,631	3,283,705	3,000,926	22,025,340	18,707,403	3,317,937
Real estate loans—total.....	601,015	229,375	371,640	7,384,328	6,253,761	1,130,567
Secured by farm land.....	68,544	13,995	54,549	209,934	170,372	39,562
Secured by residential properties:						
Insured by FHA.....	46,751	15,531	31,220	2,569,527	2,209,477	360,050
Insured or guaranteed by VA.....	27,455	13,422	14,033	452,136	384,240	67,896
Not ins. or guar. by FHA or VA.....	175,614	36,578	139,036	2,610,924	2,305,396	305,528
Secured by other properties.....	282,651	149,849	132,802	1,541,807	1,184,276	357,531
Loans to domestic com'l. and foreign banks.....	120,073	87,705	32,368	715,932	651,670	64,262
Loans to other financial institutions.....	331,928	242,347	89,581	1,128,108	1,058,295	69,813
Loans to brokers and dealers in securities.....	88,440	76,105	12,335	326,325	234,933	91,392
Other loans for purchasing or carrying secs.....	248,775	199,193	49,582	119,031	100,253	18,778
Loans to farmers directly guar. by CCC.....	158,942	14,817	144,125	161,664	133,957	27,707
Other loans to farmers.....	353,927	25,052	328,875	929,647	654,796	274,851
Commercial including open market paper.....	2,847,263	1,723,673	1,123,590	6,939,729	6,040,467	899,262
Other loans to individuals—total.....	1,375,446	569,569	805,877	4,009,983	3,298,196	711,787
Passenger automobile instalment loans.....	536,352	176,456	359,896	1,808,102	1,467,826	340,276
Other retail consumer instalment loans.....	120,724	49,514	71,210	372,939	289,402	83,537
Residential repair and modern instal.....	90,612	34,826	55,786	361,902	289,083	72,819
Other instal. loans for personal expenditures.....	206,404	76,782	129,622	588,655	470,149	118,506
Single payment loans for personal expenditures.....	421,354	231,991	189,363	878,385	781,736	96,649
All other loans (including overdrafts).....	158,822	115,869	42,953	310,593	281,075	29,518
TOTAL LOANS AND SECURITIES	10,291,605	4,950,159	5,341,446	32,182,441	27,166,796	5,015,645
Bank premises.....	221,338	125,021	96,317	421,865	333,837	88,028
Furniture and fixtures.....	34,456	9,677	24,779	170,264	142,006	28,258
Real estate owned other than bank premises.....	11,578	3,993	7,585	10,049	5,968	4,081
Investments and other assets indirectly representing bank premises or other real estate.....	5,155	1,484	3,671	103,145	93,258	9,887
Customers' liability on acceptances outstanding.....	27,925	24,942	2,983	236,051	232,188	3,863
Other assets.....	56,965	36,539	20,426	220,601	190,668	29,933
TOTAL ASSETS	13,567,320	6,725,106	6,842,214	39,429,397	33,478,198	5,951,199

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 18, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DALLAS			SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	8,380,022	4,100,643	4,279,379	17,660,472	14,752,540	2,907,932
Individuals, partnerships, and corporations	6,082,427	2,679,082	3,403,345	14,668,850	12,257,067	2,411,783
Foreign Governments, central banks, etc.	4,339	3,369	970	72,649	70,642	2,007
United States Government	180,632	95,208	85,424	612,709	511,545	101,164
States and political subdivisions	659,645	210,073	449,572	1,026,969	738,901	288,068
Mutual savings banks in United States	-	-	-	6,670	6,184	486
Commercial banks in United States	1,325,687	1,048,059	277,628	637,101	603,166	33,935
Banks in foreign countries	18,037	14,984	3,053	115,223	109,432	5,791
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	109,255	49,868	59,387	520,301	455,603	64,698
TIME DEPOSITS—TOTAL	3,797,766	1,865,173	1,932,593	17,653,157	15,175,191	2,477,966
Savings deposits	2,037,020	827,476	1,209,544	13,892,366	11,938,232	1,954,134
Accumulated for payment of personal loans	148,494	94,711	53,783	130	-	130
Other time deposits of indiv., part., and corp.	1,021,865	671,453	350,412	1,478,296	1,218,272	260,024
Foreign Governments, central banks, etc.	1,512	1,512	-	398,573	394,573	4,000
United States Government	13,982	2,678	11,304	61,278	38,777	22,501
Pastal savings	1,087	54	1,033	777	666	111
States and political subdivisions	563,085	263,429	299,656	1,787,260	1,552,104	235,156
Mutual savings banks in United States	10	-	10	790	740	50
Commercial banks in United States	8,561	1,710	6,851	16,197	14,947	1,250
Banks in foreign countries	2,150	2,150	-	17,490	16,880	610
TOTAL DEPOSITS	12,177,788	5,965,816	6,211,972	35,313,629	29,927,731	5,385,898
Rediscounts and other borrowed money	102,734	94,672	8,062	340,836	327,685	13,151
Acceptances outstanding	28,183	25,200	2,983	240,199	236,336	3,863
Other liabilities	124,458	64,839	59,619	881,103	767,461	113,642
TOTAL LIABILITIES	12,433,163	6,150,527	6,282,636	36,775,767	31,259,213	5,516,554
CAPITAL ACCOUNTS—TOTAL	1,134,157	574,579	559,578	2,653,630	2,218,985	434,645
Capital stock, notes, and debentures	403,524	222,985	180,539	789,885	645,559	144,326
Surplus	512,120	281,791	230,329	1,327,892	1,125,664	202,228
Undivided profits	185,029	67,319	117,710	514,243	436,319	77,924
Other capital accounts	33,484	2,484	31,000	21,610	11,443	10,167
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	13,567,320	6,725,106	6,842,214	39,429,397	33,478,198	5,951,199
MEMORANDA						
PLEGDED ASSETS (AND SECURITIES LOANED)	2,155,779	1,030,179	1,125,600	6,483,261	5,505,996	977,265
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	403,524	222,985	180,539	789,385	645,559	143,826
Capital notes and debentures	-	-	-	-	-	-
Preferred stock	-	-	-	500	-	500
Retirable value of preferred stock	-	-	-	500	-	500
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	6,536,550	3,076,971	3,459,579	14,680,173	12,188,486	2,491,687
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	6,196,817	2,393,620	3,803,197	13,971,890	11,405,331	2,566,559
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	21.5	23.4	19.7	15.4	15.9	13.0
U. S. Gov't obligations, direct and guaranteed	21.4	19.5	23.4	17.7	17.1	20.8
Other securities	9.0	6.1	11.8	9.0	9.1	8.5
Loans and discounts	45.4	48.0	42.9	54.9	54.9	55.0
Total capital accounts	8.4	8.5	8.2	6.7	6.6	7.3
NUMBER OF BANKS	632	20	612	161	25	136

ALL MEMBER BANKS, BY STATES, MARCH 18, 1963
(Amounts in thousands of dollars)

ASSETS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
RESERVES, CASH, AND BANK BALANCES--TOTAL	383,855	26,624	191,269	224,107	4,630,388	429,626	468,590	108,936
Currency and coin	39,723	7,933	23,177	18,332	272,156	24,948	56,925	7,102
Reserve with Federal Reserve Banks	129,359	4,622	49,884	71,244	2,065,654	152,349	135,297	46,804
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	126,245	9,487	38,600	87,446	368,932	128,798	107,066	42,850
Other balances with banks in the U. S.	3,296	600	3,090	1,986	47,635	5,718	3,089	100
Balances with banks in foreign countries	915	104	1,344	-	9,441	110	110	-
Cash items in process of collection	84,317	3,878	75,174	45,099	1,866,570	117,703	166,103	12,080
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	464,435	60,678	184,659	243,780	5,097,178	457,592	397,351	157,107
Direct:								
Treasury bills	84,872	11,209	24,480	44,888	533,351	110,444	63,070	42,373
Treasury certificates of indebtedness	35,105	4,250	10,313	11,870	301,996	41,091	28,668	9,608
Treasury notes maturing in one year or less	25,171	30	5,184	16,154	166,111	21,785	44,810	428
Other Treasury notes	140,200	14,498	38,141	67,412	1,618,711	114,180	141,988	33,696
United States nonmarketable bonds	2,671	5,050	25	1,315	17,493	2,226	1,098	333
Other bonds maturing in 1 year or less	18,645	3,736	1,118	6,128	204,810	19,439	3,012	5,434
Other bonds maturing in 5 years	94,228	6,639	35,448	37,070	891,494	72,837	49,810	11,829
Other bonds maturing in 5 to 10 years	60,686	14,701	57,616	54,637	1,268,297	70,435	61,426	53,375
Other bonds maturing after 10 years	2,558	565	10,346	3,957	90,182	5,092	3,350	31
Guarantee obligations	299	-	1,988	349	4,733	63	119	-
OTHER SECURITIES--TOTAL	238,626	16,941	97,564	145,889	2,725,933	133,674	328,184	17,517
Obligations of States and subdivisions	212,285	9,228	83,173	126,022	2,358,368	121,499	308,343	15,360
Other bonds, notes, and debentures	22,486	7,444	11,430	17,783	270,336	8,202	12,779	235
Federal Reserve bank stock	3,822	244	2,404	2,031	47,477	3,802	5,059	1,637
Other corporate stocks	33	25	557	53	49,752	171	2,003	285
TOTAL SECURITIES	703,061	77,619	282,223	389,669	7,823,111	591,266	725,535	174,624
LOANS AND DISCOUNTS, NET--TOTAL	925,209	92,352	944,140	483,642	16,570,980	1,070,970	1,209,233	258,448
Valuation reserves	25,926	4,119	8,184	7,432	299,795	17,979	25,884	3,537
LOANS AND DISCOUNTS, GROSS--TOTAL	951,135	96,471	952,324	491,074	16,870,775	1,088,949	1,235,117	261,985
Real estate loans--total	162,125	39,547	248,108	107,593	5,860,230	218,887	321,089	46,848
Secured by farm land	15,822	48	3,345	21,509	154,165	10,737	2,051	2,297
Secured by residential properties:								
Insured by FHA	15,581	5,380	168,155	7,543	2,002,743	19,084	33,417	317
Insured or guaranteed by VA	3,105	354	18,788	1,083	323,177	23,348	23,211	1,711
Not ins. or guar. by FHA or VA	74,685	19,284	27,299	36,574	2,228,333	75,222	185,536	29,129
Secured by other properties	52,932	14,481	30,521	40,884	1,151,812	90,496	76,874	13,394
Loans to domestic com'l. and foreign banks	9,402	-	25,616	4,323	639,172	7,976	6,510	30,000
Loans to other financial institutions	45,759	-	31,123	17,960	849,226	72,738	41,069	4,359
Loans to brokers and dealers in securities	5,696	-	62,873	5,624	197,193	18,883	32,655	1,410
Other loans for purchasing or carrying secs.	10,550	19	549	3,059	79,633	25,078	10,190	2,888
Loans to farmers directly guar. by CCC	11,510	-	10,438	32,213	113,292	4,482	-	-
Other loans to farmers	36,530	127	130,948	40,420	539,483	166,296	5,303	4,267
Commercial including open market paper	316,900	29,124	230,688	136,632	5,380,791	304,081	372,139	54,159
Other loans to individuals--total	305,681	27,481	207,459	137,921	2,964,079	256,174	395,144	113,835
Passenger automobile instalment loans	101,359	11,326	83,719	54,078	1,328,830	81,367	110,467	18,734
Other retail consumer instalment loans	32,479	7,004	20,177	13,865	255,637	29,960	19,245	8,886
Residential repair and modern instal.	20,090	1,919	22,936	7,243	230,248	17,327	30,645	4,577
Other instal. loans for personal expenditures	44,469	4,293	48,668	22,594	430,390	25,437	79,543	13,176
Single payment loans for personal expenditures	107,284	2,939	31,959	40,141	718,974	102,083	155,244	68,462
All other loans (including overdrafts)	46,982	173	4,522	5,329	247,676	14,354	51,018	4,219
TOTAL LOANS AND SECURITIES	1,628,270	169,971	1,226,363	873,311	24,394,091	1,662,236	1,934,768	433,072
Bank premises	19,216	3,183	20,809	11,738	294,432	20,556	36,483	4,307
Furniture and fixtures	5,023	1,605	7,554	3,175	134,725	4,660	8,411	2,863
Real estate owned other than bank premises	1,197	282	1,491	825	5,485	851	340	194
Investments and other assets indirectly representing bank premises or other real estate	3,616	1,150	5,909	495	85,200	5,507	388	3,250
Customers' liability on acceptances outstanding	1,398	-	5,051	1	227,339	63	-	-
Other assets	7,853	303	9,048	3,139	175,495	10,318	7,975	3,045
TOTAL ASSETS	2,050,428	203,118	1,467,494	1,116,791	29,947,155	2,133,817	2,456,955	555,667

ALL MEMBER BANKS, BY STATES, MARCH 18, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
DEMAND DEPOSITS—TOTAL	1,209,071	93,742	765,170	701,039	12,814,635	1,202,135	1,540,995	397,716
Individuals, partnerships, and corporations	907,727	76,522	617,274	525,442	10,817,671	941,818	1,290,871	350,225
Foreign Governments, central banks, etc.	-	-	2,007	-	69,693	-	-	-
United States Government	37,399	4,295	18,487	14,573	456,750	37,701	81,938	29,763
States and political subdivisions	156,254	10,827	96,698	71,663	473,358	73,986	95,998	4,493
Mutual savings banks in United States	-	-	-	-	466	-	34,627	2,894
Commercial banks in United States	97,295	918	10,404	83,502	495,341	131,336	16,934	7,215
Banks in foreign countries	486	28	4,374	-	98,109	352	42	11
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	9,910	1,152	15,926	5,859	403,247	16,942	20,585	3,115
TIME DEPOSITS—TOTAL	626,272	95,965	564,075	313,245	13,945,248	729,269	587,927	81,351
Savings deposits	504,147	49,001	486,649	213,919	10,750,444	557,996	505,728	57,002
Accumulated for payment of personal loans	2,961	-	55	1,192	75	-	-	-
Other time deposits of indiv., part., and corp.	95,425	2,394	42,753	91,770	1,228,931	98,770	33,760	24,063
Foreign Governments, central banks, etc.	-	-	3,000	-	384,473	-	-	-
United States Government	927	10,392	2,180	295	33,322	693	1,940	255
Postal savings	33	20	27	30	200	10	15	-
States and political subdivisions	16,657	34,008	29,411	4,854	1,520,026	71,300	42,984	31
Mutual savings banks in United States	-	50	-	-	375	-	3,500	-
Commercial banks in United States	6,122	100	-	1,185	14,647	500	-	-
Banks in foreign countries	-	-	-	-	12,755	-	-	-
TOTAL DEPOSITS	1,835,343	189,707	1,329,245	1,014,284	26,759,883	1,931,404	2,128,922	479,067
Rediscunts and other borrowed money	3,000	191	850	400	312,185	14,250	200	-
Acceptances outstanding	1,398	-	5,051	1	231,452	63	-	-
Other liabilities	35,766	1,546	35,954	10,825	695,826	23,087	122,333	17,160
TOTAL LIABILITIES	1,875,507	191,444	1,371,100	1,025,510	27,999,346	1,968,804	2,251,455	496,227
CAPITAL ACCOUNTS—TOTAL	174,921	11,674	96,394	91,281	1,947,809	165,013	205,500	59,440
Capital stock, notes, and debentures	50,953	4,600	28,583	29,288	564,823	55,841	64,344	17,016
Surplus	76,948	3,625	51,564	38,898	1,018,067	70,901	104,373	37,548
Undivided profits	34,641	3,039	13,306	20,843	354,722	36,627	33,954	4,872
Other capital accounts	12,379	410	2,941	2,252	10,197	1,644	2,829	4
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,050,428	203,118	1,467,494	1,116,791	29,947,155	2,133,817	2,456,955	555,667
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	291,649	58,403	218,110	67,305	4,822,391	270,559	161,102	52,390
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	50,953	4,600	28,583	29,288	564,323	55,841	64,344	17,016
Capital notes and debentures	-	-	-	-	-	-	-	-
Preferred stock	-	-	-	-	500	-	-	-
Retirable value of preferred stock	-	-	-	-	500	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	998,509	80,377	651,396	568,494	10,579,133	955,634	1,267,826	342,786
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	990,060	84,651	661,105	557,865	9,995,974	915,395	1,276,020	348,658
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.7	13.1	13.0	20.1	15.5	20.1	19.1	19.6
U. S. Gov't obligations, direct and guaranteed	22.7	29.9	12.6	21.8	17.0	21.4	16.2	28.3
Other securities	11.6	8.3	6.6	13.1	9.1	6.3	13.4	3.2
Loans and discounts	45.1	45.5	64.3	43.3	55.3	50.2	49.2	46.5
Total capital accounts	8.5	5.7	6.6	8.2	6.5	7.7	8.4	10.7
NUMBER OF BANKS	95	5	4	79	61	108	30	7

ALL MEMBER BANKS, BY STATES, MARCH 18, 1963
(Amounts in thousands of dollars)

ASSETS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
RESERVES, CASH, AND BANK BALANCES—TOTAL	324,721	967,346	552,754	36,924	87,654	2,900,542	749,740	386,765
Currency and coin	28,648	86,185	35,092	6,890	8,339	151,926	82,322	28,831
Reserve with Federal Reserve Banks	149,753	242,351	170,981	5,183	39,366	1,281,498	262,538	109,697
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	52,942	353,981	112,095	6,533	13,738	503,763	221,440	144,935
Other balances with banks in the U. S.	158	12,992	379	15	50	15,888	9,867	10
Balances with banks in foreign countries	903	794	568	323	-	21,406	429	-
Cash items in process of collection	92,317	271,043	233,639	17,980	26,161	926,061	173,144	103,292
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	507,788	1,225,042	452,735	72,336	156,077	4,952,349	1,279,493	478,562
Direct:								
Treasury bills	89,857	165,337	78,657	1,623	14,078	886,455	201,068	65,132
Treasury certificates of indebtedness	32,679	95,187	26,772	-	406	153,682	57,149	21,555
Treasury notes maturing in one year or less	13,886	45,736	22,461	5,351	21,237	295,398	56,991	28,671
Other Treasury notes	133,887	342,271	196,357	39,192	74,903	1,559,674	416,283	151,706
United States nonmarketable bonds	6,579	5,939	925	-	74	17,602	7,074	3,092
Other bonds maturing in 1 year or less	12,542	24,525	12,311	-	4,098	106,768	47,157	17,346
Other bonds maturing in 5 years	106,955	164,366	47,917	10,158	16,405	688,778	216,405	82,749
Other bonds maturing in 5 to 10 years	108,664	362,642	64,208	16,012	23,738	1,126,444	260,924	103,686
Other bonds maturing after 10 years	2,467	17,741	2,721	-	814	115,086	15,464	4,582
Guaranteed obligations	272	1,298	406	-	324	2,462	978	43
OTHER SECURITIES—TOTAL	80,565	408,380	193,934	21,813	57,504	2,297,226	341,036	198,041
Obligations of States and subdivisions	69,122	329,837	168,674	20,231	54,065	1,902,883	265,892	176,391
Other bonds, notes, and debentures	8,435	69,385	19,750	910	2,267	339,532	66,206	18,258
Federal Reserve bank stock	2,984	8,870	5,023	672	1,142	37,031	8,093	3,356
Other corporate stocks	24	288	487	-	30	17,780	845	36
TOTAL SECURITIES	588,353	1,633,422	646,669	94,149	213,581	7,249,575	1,620,529	676,603
LOANS AND DISCOUNTS, NET—TOTAL	813,196	1,720,871	1,305,763	174,296	357,325	8,580,569	1,869,414	886,596
Valuation reserves	9,667	33,848	18,359	1,391	6,187	259,948	35,719	16,135
LOANS AND DISCOUNTS, GROSS—TOTAL	822,863	1,754,719	1,324,122	175,687	363,512	8,840,517	1,905,133	902,731
Real estate loans—total	248,384	345,355	191,655	85,162	126,428	1,385,771	596,229	229,022
Secured by farm land	213	16,118	15,576	1,409	5,923	66,572	48,346	24,030
Secured by residential properties:								
Insured by FHA	12,669	62,386	10,266	15,080	76,359	233,864	93,710	24,730
Insured or guaranteed by VA	26,017	21,851	5,438	6,506	11,155	76,173	33,723	23,872
Not ins. or guar. by FHA or VA	110,324	96,233	101,825	34,580	16,797	658,566	289,638	100,352
Secured by other properties	99,161	148,767	58,550	27,587	16,194	350,596	130,812	56,038
Loans to domestic com'l. and foreign banks	34,255	37,481	12,149	-	100	164,250	29,750	1,525
Loans to other financial institutions	103,845	123,101	101,194	1,414	9,336	809,161	108,406	38,469
Loans to brokers and dealers in securities	7,706	25,820	14,191	10	8,400	402,549	29,077	7,198
Other loans for purchasing or carrying secs.	8,212	39,421	7,382	10,431	362	266,017	14,503	5,248
Loans to farmers directly guar. by CCC	83	-	9,154	-	540	61,592	8,609	42,338
Other loans to farmers	52	28,842	17,056	3,089	61,142	253,089	79,397	198,633
Commercial including open market paper	202,031	592,173	506,957	48,005	73,648	3,686,382	463,943	184,006
Other loans to individuals—total	198,825	530,242	441,608	25,331	80,056	1,417,195	529,703	179,202
Passenger automobile instalment loans	46,139	180,279	112,667	8,137	46,538	431,661	196,989	67,726
Other retail consumer instalment loans	23,182	65,284	42,548	1,415	9,202	163,827	42,143	20,292
Residential repair and modern instal.	21,055	53,408	25,749	2,846	10,444	104,037	70,179	22,306
Other instal. loans for personal expenditures	23,938	55,434	62,567	8,463	6,570	166,056	70,790	18,239
Single payment loans for personal expenditures	84,511	175,837	198,077	4,470	7,302	551,614	149,602	50,639
All other loans (including overdrafts)	19,470	32,284	22,776	2,245	3,500	394,511	45,516	17,090
TOTAL LOANS AND SECURITIES	1,401,549	3,354,293	1,952,432	268,445	570,906	15,830,144	3,489,943	1,563,199
Bank premises	18,005	62,349	36,003	8,403	9,443	82,832	40,846	15,070
Furniture and fixtures	4,233	21,556	11,417	3,130	2,300	26,575	10,185	4,437
Real estate owned other than bank premises	571	3,914	2,621	-	308	7,434	2,007	725
Investments and other assets indirectly representing bank premises or other real estate	3,758	12,667	3,188	-	3	18,603	1,905	2,333
Customers' liability on acceptances outstanding	248	373	713	53	-	90,444	248	379
Other assets	5,826	24,524	10,448	2,340	2,137	96,520	15,797	4,945
TOTAL ASSETS	1,758,911	4,447,022	2,569,576	319,295	672,751	19,053,094	4,310,671	1,977,853

ALL MEMBER BANKS, BY STATES, MARCH 18, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
DEMAND DEPOSITS--TOTAL	1,135,821	2,670,144	1,672,799	149,423	363,770	10,093,830	2,455,930	1,185,267
Individuals, partnerships, and corporations	998,089	1,987,580	1,205,132	112,620	287,978	7,610,485	1,906,312	839,552
Foreign Governments, central banks, etc.	28,853	679	-	-	-	8,682	-	-
United States Government	29,110	66,915	58,611	11,940	8,662	388,704	87,685	38,080
States and political subdivisions	270	231,879	150,893	15,939	57,344	533,922	276,238	138,739
Mutual savings banks in United States	-	-	-	-	-	1,590	572	-
Commercial banks in United States	60,191	346,762	241,714	4,723	3,087	1,326,197	151,481	149,296
Banks in foreign countries	4,867	4,326	826	1,480	-	44,208	1,403	56
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	14,441	32,003	15,623	2,721	6,699	180,042	32,239	19,544
TIME DEPOSITS--TOTAL	464,570	1,347,877	602,352	131,415	241,008	6,739,233	1,362,148	578,854
Savings deposits	330,033	961,845	366,996	80,946	204,440	5,086,638	1,138,295	370,105
Accumulated for payment of personal loans	6,484	202	83	-	-	47,894	753	133
Other time deposits of indiv., part., and corp.	92,981	217,638	170,613	20,324	34,396	1,231,322	179,141	205,873
Foreign Governments, central banks, etc.	20,650	500	4,270	1,000	-	157,258	-	-
United States Government	13,757	3,903	2,281	5,374	2,153	7,281	2,340	1,363
Postal savings	479	536	727	10	11	2,921	71	79
States and political subdivisions	186	160,957	54,632	23,151	8	191,112	40,823	1,301
Mutual savings banks in United States	-	-	-	-	-	-	10	-
Commercial banks in United States	-	2,246	2,750	-	-	10,017	715	-
Banks in foreign countries	-	50	-	610	-	4,790	-	-
TOTAL DEPOSITS	1,600,391	4,018,021	2,275,151	280,838	604,778	16,833,063	3,818,078	1,764,121
Rediscounts and other borrowed money	500	17,100	10,256	-	8,000	277,747	23,000	11,346
Acceptances outstanding	248	380	713	53	-	90,509	386	381
Other liabilities	30,804	65,105	62,627	8,756	10,293	317,209	110,320	28,993
TOTAL LIABILITIES	1,631,943	4,100,606	2,348,747	289,647	623,071	17,518,528	3,951,784	1,804,841
CAPITAL ACCOUNTS--TOTAL	126,968	346,416	220,829	29,648	49,680	1,534,566	358,887	173,012
Capital stock, notes, and debentures	32,828	133,330	58,191	8,600	16,970	499,744	93,926	38,300
Surplus	66,601	163,889	109,234	13,800	22,180	736,125	176,243	74,075
Undivided profits	21,820	39,553	32,516	5,201	8,536	213,930	79,776	56,551
Other capital accounts	5,719	9,644	20,888	2,047	1,994	84,767	8,942	4,086
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,758,911	4,447,022	2,569,576	319,295	672,751	19,053,094	4,310,671	1,977,853
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	135,125	884,245	360,796	82,608	128,152	1,719,096	297,730	121,491
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	32,828	133,130	58,191	8,600	16,970	499,244	93,776	38,200
Capital notes and debentures	-	-	-	-	-	-	150	-
Preferred stock	-	200	-	-	-	500	-	100
Retirable value of preferred stock	-	200	-	-	-	500	-	101
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	990,562	2,045,126	1,327,065	124,910	323,871	8,664,006	2,061,346	937,040
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	954,203	1,985,424	1,138,835	114,780	325,860	7,452,868	2,043,620	894,599
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.5	21.8	21.5	11.6	13.0	15.2	17.4	19.6
U. S. Gov't obligations, direct and guaranteed	28.9	27.5	17.6	22.7	23.2	26.0	29.7	24.2
Other securities	4.6	9.2	7.5	6.8	8.5	12.1	7.9	10.0
Loans and discounts	46.2	38.7	50.8	54.6	53.1	45.0	43.4	44.8
Total capital accounts	7.2	7.8	8.6	9.3	7.4	8.1	8.3	8.7
NUMBER OF BANKS	9	148	68	2	17	524	225	163

ALL MEMBER BANKS, BY STATES, MARCH 18, 1963
(Amounts in thousands of dollars)

ASSETS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
RESERVES, CASH, AND BANK BALANCES—TOTAL	316,403	345,758	535,222	83,270	401,490	1,147,805	1,349,647	705,816
Currency and coin	22,925	27,324	39,483	13,461	43,173	90,093	144,483	32,262
Reserve with Federal Reserve Banks	109,522	133,430	169,725	20,886	144,773	440,622	510,497	260,394
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	129,415	99,797	154,362	21,688	76,909	120,274	213,013	98,093
Other balances with banks in the U. S.	3,224	-	855	-	15,263	9,692	2,809	5,318
Balances with banks in foreign countries	-	38	175	86	369	7,943	26,629	1,938
Cash items in process of collection	51,317	85,169	170,622	27,149	121,003	479,181	452,216	307,811
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	481,611	492,177	674,523	128,161	462,131	1,078,610	2,596,106	802,215
Direct:								
Treasury bills	87,544	85,282	129,986	14,766	35,092	204,030	219,100	88,311
Treasury certificates of indebtedness	30,385	37,620	43,769	7,910	37,717	64,803	144,790	36,245
Treasury notes maturing in one year or less	29,081	26,961	32,673	6,879	39,101	124,526	139,433	53,175
Other Treasury notes	125,039	160,782	208,073	44,584	234,206	347,275	930,039	230,476
United States nonmarketable bonds	3,112	1,530	3,117	820	3,282	2,828	10,527	3,037
Other bonds maturing in 1 year or less	15,264	19,901	17,549	5,734	5,165	12,638	44,029	17,151
Other bonds maturing in 5 years	88,141	81,110	112,895	17,882	57,970	114,908	355,710	124,370
Other bonds maturing in 5 to 10 years	94,889	75,469	105,350	28,673	44,938	197,304	662,562	224,791
Other bonds maturing after 10 years	8,041	3,522	20,786	862	4,660	9,345	85,559	24,584
Guaranteed obligations	115	-	325	51	-	953	4,357	75
OTHER SECURITIES—TOTAL	231,823	154,292	207,299	42,041	190,884	421,998	1,226,219	335,704
Obligations of States and subdivisions	201,785	130,153	190,617	36,891	157,979	357,731	1,165,533	257,681
Other bonds, notes, and debentures	26,359	20,046	11,679	3,843	28,728	45,768	43,134	70,793
Federal Reserve bank stock	3,679	3,963	4,961	1,229	4,019	14,281	16,735	6,884
Other corporate stocks	-	130	42	78	158	4,218	817	346
TOTAL SECURITIES	713,434	646,469	881,822	170,202	653,015	1,500,608	3,822,325	1,137,919
LOANS AND DISCOUNTS, NET—TOTAL	794,116	737,032	1,077,035	322,659	908,164	3,099,801	4,625,118	1,752,778
Valuation reserves	10,161	15,505	15,209	5,973	16,074	76,157	81,251	23,479
LOANS AND DISCOUNTS, GROSS—TOTAL	804,277	752,537	1,092,244	328,632	924,238	3,175,958	4,706,369	1,776,257
Real estate loans—total	99,380	165,321	178,192	104,473	265,492	447,850	1,823,376	443,557
Secured by farm land	21,231	25,656	8,135	4,185	20,646	3,351	42,059	15,896
Secured by residential properties:								
Insured by FHA	10,751	2,943	13,060	12,781	7,975	31,556	569,157	96,540
Insured or guaranteed by VA	3,312	3,439	9,955	6,846	12,008	32,550	188,658	60,307
Not ins. or guar. by FHA or VA	38,090	77,614	64,011	48,372	117,688	167,864	672,663	189,233
Secured by other properties	25,996	55,669	83,031	32,289	107,175	212,529	350,839	81,581
Loans to domestic com'l. and foreign banks	21,635	9,003	35,916	5,000	11,355	61,104	56,359	8,634
Loans to other financial institutions	36,039	55,157	70,508	8,762	72,197	244,260	236,482	113,238
Loans to brokers and dealers in securities	2,772	3,436	19,857	1,251	3,938	61,985	105,515	37,617
Other loans for purchasing or carrying secs.	3,067	6,881	15,308	2,100	17,483	12,708	54,906	26,096
Loans to farmers directly guar. by CCC	56,375	779	4,358	-	-	-	1,079	22,506
Other loans to farmers	193,781	39,056	16,791	8,923	16,529	5,980	74,698	107,118
Commercial including open market paper	232,852	238,202	484,497	100,924	273,992	1,501,023	1,046,703	629,508
Other loans to individuals—total	153,535	216,378	238,025	91,208	246,345	764,884	1,223,906	340,915
Passenger automobile instalment loans	62,005	50,367	60,205	34,645	87,564	261,722	497,985	143,097
Other retail consumer instalment loans	14,966	14,628	10,617	7,662	16,344	67,438	205,691	40,446
Residential repair and modern instal.	13,640	21,162	14,700	6,063	10,038	50,599	164,264	34,527
Other instal. loans for personal expenditures	22,410	28,795	46,733	17,139	35,285	127,406	93,946	33,988
Single payment loans for personal expenditures	40,514	101,426	105,770	25,699	97,114	257,719	262,020	88,857
All other loans (including overdrafts)	4,841	18,324	28,792	5,991	16,907	76,164	83,345	47,068
TOTAL LOANS AND SECURITIES	1,507,550	1,383,501	1,958,857	492,861	1,561,179	4,600,409	8,447,443	2,890,697
Bank premises	13,890	12,363	23,982	8,302	23,153	55,197	83,972	31,335
Furniture and fixtures	3,385	4,654	5,477	2,457	5,375	14,387	19,001	11,357
Real estate owned other than bank premises	1,571	742	639	309	393	2,615	3,892	1,353
Investments and other assets indirectly representing bank premises or other real estate	902	1,175	2,126	350	353	1,954	8,591	17,061
Customers' liability on acceptances outstanding	-	182	1,502	-	1,138	36,554	4,487	4,656
Other assets	4,746	5,521	10,608	2,289	10,808	33,680	50,080	15,186
TOTAL ASSETS	1,848,447	1,753,896	2,538,413	589,838	2,003,889	5,892,601	9,967,113	3,677,461

ALL MEMBER BANKS, BY STATES, MARCH 18, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
DEMAND DEPOSITS—TOTAL	1,209,635	1,150,962	1,640,211	278,571	1,201,000	3,972,898	4,085,697	1,963,246
Individuals, partnerships, and corporations	816,181	878,474	1,117,366	233,155	901,070	3,135,984	3,121,350	1,357,154
Foreign Governments, central banks, etc.	-	-	1,692	-	21	6,519	36	136
United States Government	33,535	38,323	51,141	10,620	61,148	158,801	258,929	79,428
States and political subdivisions	248,875	73,657	220,574	20,121	137,520	212,889	368,435	148,840
Mutual savings banks in United States	-	-	-	5,735	8,662	125,930	-	3,936
Commercial banks in United States	98,978	150,318	211,982	5,110	77,717	251,028	251,817	341,227
Banks in foreign countries	-	77	3,462	27	1,966	23,122	12,186	3,840
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	12,066	10,113	33,994	3,803	12,896	58,625	72,944	28,685
TIME DEPOSITS—TOTAL	456,339	404,900	653,535	233,834	590,341	1,041,562	4,989,999	1,296,845
Savings deposits	317,188	276,255	507,235	214,441	533,768	721,606	3,781,000	636,941
Accumulated for payment of personal loans	1,792	2,862	3,217	-	2,201	3,914	980	48
Other time deposits of indiv., part., and corp.	100,103	104,296	83,264	17,770	34,800	216,203	747,188	604,270
Foreign Governments, central banks, etc.	-	-	1,500	-	-	53,187	-	2,010
United States Government	2,144	1,309	2,055	649	4,147	4,163	2,163	1,943
Postal savings	34	-	31	-	25	525	40	33
States and political subdivisions	34,978	20,101	53,063	974	15,350	33,296	453,663	51,569
Mutual savings banks in United States	-	-	-	-	50	45	-	10
Commercial banks in United States	100	77	3,170	-	-	4,730	2,165	21
Banks in foreign countries	-	-	-	-	-	3,893	2,800	-
TOTAL DEPOSITS	1,665,974	1,555,862	2,293,746	512,405	1,791,341	5,014,460	9,075,696	3,260,091
Rediscounts and other borrowed money	4,700	13,350	4,200	1,950	15,700	33,163	5,723	60,039
Acceptances outstanding	-	182	1,602	-	1,138	36,959	4,487	4,656
Other liabilities	13,251	17,362	29,511	18,832	32,539	215,349	171,854	53,500
TOTAL LIABILITIES	1,683,925	1,586,756	2,329,059	533,187	1,840,718	5,299,931	9,257,760	3,378,286
CAPITAL ACCOUNTS—TOTAL	164,522	167,140	209,354	56,651	163,171	592,670	709,353	299,175
Capital stock, notes, and debentures	48,816	42,390	51,758	21,481	40,069	152,103	208,630	89,214
Surplus	74,036	89,908	113,566	19,595	94,403	324,018	350,420	140,648
Undivided profits	39,179	32,557	43,530	14,569	21,024	90,430	128,852	63,830
Other capital accounts	2,491	2,285	500	1,006	7,675	26,119	21,451	5,483
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,848,447	1,753,896	2,538,413	589,838	2,003,889	5,892,601	9,967,113	3,677,461
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	367,780	165,941	459,647	35,189	319,849	458,348	821,827	580,558
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	48,816	42,390	51,758	21,481	40,069	151,903	205,745	88,828
Capital notes and debentures	-	-	-	-	-	-	-	236
Preferred stock	-	-	-	-	-	200	2,885	150
Retirable value of preferred stock	-	-	-	-	-	200	2,885	150
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	1,028,903	965,996	1,315,227	229,734	1,003,088	3,374,017	3,420,468	1,557,342
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	1,025,805	877,152	1,206,466	235,692	941,132	3,083,888	3,122,735	1,234,780
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.1	19.7	21.1	14.1	20.0	19.5	13.5	19.2
U. S. Gov't obligations, direct and guaranteed	26.1	28.1	26.6	21.7	23.1	18.3	26.0	21.8
Other securities	12.5	8.8	8.2	7.1	9.5	7.2	12.3	9.1
Loans and discounts	43.0	42.0	42.4	54.7	45.3	52.6	46.4	47.7
Total capital accounts	8.9	9.5	8.2	9.6	8.1	10.1	7.1	8.1
NUMBER OF BANKS	211	98	55	28	54	115	214	209

ALL MEMBER BANKS, BY STATES, MARCH 18, 1963
(Amounts in thousands of dollars)

ASSETS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
RESERVES, CASH, AND BANK BALANCES—TOTAL	146,503	1,046,360	130,052	288,029	61,292	66,261	1,078,610	120,086
Currency and coin	13,620	46,522	10,567	15,428	12,873	9,800	159,398	12,903
Reserve with Federal Reserve Banks	39,582	416,553	44,961	119,078	24,400	17,327	383,048	42,428
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	62,321	194,812	44,468	72,302	7,786	13,913	254,795	46,706
Other balances with banks in the U. S.	2,300	1,122	179	270	-	18	18,517	-
Balances with banks in foreign countries	-	508	23	-	-	19	81	-
Cash items in process of collection	28,680	386,843	29,854	80,951	16,233	25,184	262,771	18,049
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	159,732	1,107,345	223,028	301,037	118,841	81,186	1,832,190	183,307
Direct:								
Treasury bills	22,754	201,809	34,518	24,980	5,146	19,711	192,204	34,488
Treasury certificates of indebtedness	7,260	98,525	7,501	22,288	4,044	6,305	85,304	3,035
Treasury notes maturing in one year or less	10,561	47,085	11,615	14,701	2,148	3,651	79,176	7,310
Other Treasury notes	43,391	335,510	51,635	102,178	26,583	21,606	528,174	50,738
United States nonmarketable bonds	1,635	3,783	834	1,708	200	472	11,071	1,430
Other bonds maturing in 1 year or less	10,414	50,356	8,681	13,933	9,961	1,492	20,608	3,623
Other bonds maturing in 5 years	20,978	179,165	52,989	61,116	47,292	9,372	261,574	44,642
Other bonds maturing in 5 to 10 years	39,374	173,110	51,214	57,650	23,467	17,783	578,285	34,534
Other bonds maturing after 10 years	3,365	17,853	4,033	2,483	-	784	72,228	3,507
Guaranteed obligations	-	149	8	-	-	10	3,566	-
OTHER SECURITIES—TOTAL	100,082	411,430	83,921	118,474	56,338	20,966	1,198,398	36,550
Obligations of States and subdivisions	92,773	356,587	64,543	97,366	50,196	18,626	1,051,332	31,732
Other bonds, notes, and debentures	5,515	42,327	17,910	18,323	5,153	1,499	125,279	3,737
Federal Reserve bank stock	1,789	9,454	1,405	2,696	989	831	14,679	1,024
Other corporate stocks	5	3,062	63	89	-	10	7,108	57
TOTAL SECURITIES	259,814	1,518,775	306,949	419,511	175,179	102,152	3,030,588	219,857
LOANS AND DISCOUNTS, NET—TOTAL	332,222	2,261,512	399,519	720,307	283,781	201,920	3,832,914	305,075
Valuation reserves	7,614	32,344	8,496	12,595	2,500	3,310	100,583	8,516
LOANS AND DISCOUNTS, GROSS—TOTAL	339,836	2,293,856	408,015	732,902	286,281	205,230	3,933,497	313,591
Real estate loans—total	52,840	528,168	104,901	78,245	104,478	46,793	1,634,401	55,462
Secured by farm land	6,940	25,769	5,311	14,840	2,204	1,090	15,153	3,256
Secured by residential properties:								
Insured by FHA	1,419	134,203	41,039	7,498	22,108	4,466	374,647	5,408
Insured or guaranteed by VA	377	39,855	10,458	2,413	833	4,661	192,154	2,994
Not ins. or guar. by FHA or VA	22,028	167,999	28,662	23,959	22,064	23,638	689,187	19,165
Secured by other properties	22,076	160,342	19,431	29,535	57,269	12,938	363,260	24,639
Loans to domestic com'l. and foreign banks	-	39,334	6,900	2,458	11,044	3,606	64,223	23,800
Loans to other financial institutions	17,804	183,983	6,114	32,524	9,264	5,959	121,562	10,694
Loans to brokers and dealers in securities	4,772	55,924	3,483	3,204	2,000	1,312	130,261	1,250
Other loans for purchasing or carrying secs.	5,985	24,029	1,022	8,287	767	953	27,470	5,685
Loans to farmers directly guar. by CCC	5,417	46,052	14,435	35,091	-	-	64	2,769
Other loans to farmers	16,547	99,378	78,334	236,466	11,628	3,644	18,608	34,035
Commercial including open market paper	129,667	719,733	88,414	187,380	80,848	70,645	832,359	101,623
Other loans to individuals—total	94,395	532,014	100,490	134,702	64,846	69,491	1,040,957	74,594
Passenger automobile instalment loans	23,184	161,081	50,024	39,780	25,432	24,570	316,720	29,244
Other retail consumer instalment loans	20,466	47,978	15,366	12,035	12,746	8,510	73,829	5,341
Residential repair and modern instal.	4,870	59,931	7,592	15,744	5,272	2,748	93,334	5,529
Other instal. loans for personal expenditures	22,853	34,297	13,777	15,190	10,279	11,275	202,549	13,699
Single payment loans for personal expenditures	23,022	228,727	13,731	51,953	11,117	22,388	354,525	20,781
All other loans (including overdrafts)	12,409	65,241	3,922	14,545	1,406	2,827	63,592	3,679
TOTAL LOANS AND SECURITIES	592,036	3,780,287	706,468	1,139,818	458,960	304,072	6,863,502	524,932
Bank premises	12,749	33,558	10,557	8,756	11,172	4,789	70,772	6,370
Furniture and fixtures	2,497	7,102	2,268	3,126	1,699	1,941	26,161	2,055
Real estate owned other than bank premises	504	943	425	1,345	90	213	2,364	1,509
Investments and other assets indirectly representing bank premises or other real estate	500	3,684	-	2,400	691	41	2,479	250
Customers' liability on acceptances outstanding	-	334	933	-	-	1	1,365	-
Other assets	3,536	20,342	3,246	6,170	2,342	706	36,062	2,297
TOTAL ASSETS	758,325	4,892,610	853,949	1,449,644	536,246	378,024	8,081,315	657,499

ALL MEMBER BANKS, BY STATES, MARCH 18, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
DEMAND DEPOSITS—TOTAL	480,729	3,033,598	474,432	992,157	287,325	234,628	3,675,509	404,258
Individuals, partnerships, and corporations	297,026	2,121,654	368,050	708,910	222,499	182,841	2,986,505	299,258
Foreign Governments, central banks, etc.	-	-	-	-	-	-	6	-
United States Government	12,128	104,896	11,653	36,035	11,314	12,138	159,695	14,290
States and political subdivisions	101,227	105,155	60,252	92,269	44,133	23,352	385,903	69,551
Mutual savings banks in United States	-	-	-	-	-	-	8,803	-
Commercial banks in United States	67,196	665,995	28,558	147,291	2,758	3,887	58,457	14,551
Banks in foreign countries	7	4,338	-	21	31	-	911	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,145	31,560	5,919	7,631	6,590	3,607	60,084	6,608
TIME DEPOSITS—TOTAL	206,308	1,302,341	306,531	302,019	198,428	86,452	3,544,069	196,812
Savings deposits	105,927	828,047	184,908	170,119	169,748	74,338	3,165,744	149,060
Accumulated for payment of personal loans	1,329	1,621	3,723	137	-	157	1,408	1
Other time deposits of indiv., part., and corp.	81,336	400,836	102,510	123,673	9,762	8,768	277,233	23,063
Foreign Governments, central banks, etc.	-	4,000	-	-	-	-	1,000	-
United States Government	1,401	2,793	915	192	350	172	5,511	1,405
Postal savings	-	36	-	29	-	10	-	11
States and political subdivisions	2,197	64,493	14,455	7,864	18,568	2,987	92,304	22,779
Mutual savings banks in United States	-	-	-	-	-	-	60	-
Commercial banks in United States	14,118	515	20	5	-	20	784	493
Banks in foreign countries	-	-	-	-	-	-	25	-
TOTAL DEPOSITS	687,037	4,335,939	780,963	1,294,176	485,753	321,080	7,219,578	601,070
Rediscounts and other borrowed money	-	67,400	300	17,564	3,000	485	34,375	-
Acceptances outstanding	-	346	935	-	-	1	1,365	-
Other liabilities	8,901	53,970	12,347	11,374	11,262	17,659	219,591	9,022
TOTAL LIABILITIES	695,938	4,457,655	794,545	1,323,114	500,015	339,225	7,474,909	610,092
CAPITAL ACCOUNTS—TOTAL	62,387	434,955	59,404	126,530	36,231	38,799	606,406	47,407
Capital stock, notes, and debentures	16,870	134,253	22,878	37,889	17,610	7,385	181,038	17,081
Surplus	42,790	181,272	24,246	52,212	15,580	20,317	314,229	17,040
Undivided profits	2,371	106,395	11,856	32,683	2,990	9,760	98,652	6,914
Other capital accounts	356	13,035	424	3,746	51	1,337	12,487	6,372
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	758,325	4,892,610	853,949	1,449,644	536,246	378,024	8,081,315	657,499
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	147,649	444,332	126,170	214,034	105,411	26,937	478,854	147,828
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	16,870	134,053	22,878	37,889	17,610	7,385	175,825	17,081
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)	389,728	2,452,044	400,110	838,904	263,306	195,531	3,157,943	339,503
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	372,725	1,875,864	404,367	727,880	257,020	193,419	3,194,586	357,368
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.3	21.4	15.2	19.9	11.4	17.5	13.3	18.3
U. S. Gov't obligations, direct and guaranteed	21.1	22.6	26.1	20.8	22.2	21.5	22.7	27.9
Other securities	13.2	8.4	9.8	8.2	10.5	5.5	14.8	5.6
Loans and discounts	43.8	46.2	46.8	49.7	52.9	53.4	47.4	46.4
Total capital accounts	8.2	8.9	7.0	8.7	6.8	10.3	7.5	7.2
NUMBER OF BANKS	34	169	88	135	5	52	201	37

ALL MEMBER BANKS, BY STATES, MARCH 18, 1963
(Amounts in thousands of dollars)

ASSETS	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND
RESERVES, CASH, AND BANK BALANCES—TOTAL	10,760,564	429,319	63,252	1,995,084	629,441	348,757	2,571,367	117,100
Currency and coin	451,938	40,010	4,678	199,221	32,399	20,009	243,325	18,312
Reserve with Federal Reserve Banks	3,900,137	144,399	29,029	770,991	212,480	161,845	1,020,920	44,057
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	361,856	62,592	20,397	404,283	283,786	20,030	426,023	12,591
Other balances with banks in the U. S.	24,578	5,067	-	13,555	4,852	3,193	6,513	-
Balances with banks in foreign countries	79,078	56	46	7,709	-	696	21,671	480
Cash items in process of collection	5,942,977	177,195	9,102	599,325	95,924	142,984	852,915	41,660
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	9,596,945	323,343	126,651	3,049,654	711,235	479,423	3,275,931	153,521
Direct:								
Treasury bills	2,110,870	44,381	12,309	387,182	147,672	22,872	278,326	14,433
Treasury certificates of indebtedness	379,066	16,474	3,636	194,336	34,874	10,320	107,470	1,975
Treasury notes maturing in one year or less	613,044	13,543	6,841	278,273	41,673	16,206	181,601	17,881
Other Treasury notes	3,121,219	111,624	34,928	1,072,452	207,887	63,370	1,337,644	55,027
United States nonmarketable bonds	14,557	2,744	1,033	9,075	3,492	1,755	18,075	100
Other bonds maturing in 1 year or less	59,820	2,983	2,133	95,059	22,536	32,990	85,416	49
Other bonds maturing in 5 years	774,177	53,219	25,756	325,645	104,486	120,285	445,451	8,603
Other bonds maturing in 5 to 10 years	2,374,144	76,734	35,874	613,816	140,111	199,652	746,276	52,197
Other bonds maturing after 10 years	143,584	1,627	4,130	67,053	8,384	10,103	74,601	3,212
Guaranteed obligations	6,464	14	11	6,763	120	1,870	1,071	44
OTHER SECURITIES—TOTAL	6,080,399	190,518	51,775	1,226,655	255,022	219,271	2,200,998	112,837
Obligations of States and subdivisions	5,564,974	141,192	40,373	1,078,828	213,480	201,855	1,962,510	106,493
Other bonds, notes, and debentures	313,308	44,546	10,663	119,986	35,866	13,926	186,050	3,924
Federal Reserve bank stock	115,824	4,432	739	26,399	5,237	3,490	38,200	1,960
Other corporate stocks	86,293	348	-	1,442	439	-	14,238	460
TOTAL SECURITIES	15,677,344	513,861	178,426	4,276,309	966,257	698,694	5,476,929	266,358
LOANS AND DISCOUNTS, NET—TOTAL	27,816,280	1,111,916	217,729	5,931,935	1,180,646	1,125,895	7,362,061	589,573
Valuation reserves	762,811	27,220	5,766	111,481	17,323	9,272	174,364	10,239
LOANS AND DISCOUNTS, GROSS—TOTAL	28,579,091	1,139,136	223,495	6,043,416	1,197,969	1,135,167	7,536,425	599,812
Real estate loans—total	3,614,371	110,305	64,301	1,959,850	192,594	321,113	2,052,843	224,700
Secured by farm land	68,191	9,560	7,002	83,719	29,985	18,592	85,233	1,040
Secured by residential properties:								
Insured by FHA	736,336	8,490	13,969	243,659	15,389	99,379	212,672	43,592
Insured or guaranteed by VA	547,722	4,815	6,528	125,738	4,800	46,867	199,882	15,961
Not ins. or guar. by FHA or VA	1,117,352	38,978	26,182	977,933	63,552	68,843	1,004,058	99,143
Secured by other properties	1,144,770	48,462	10,620	528,801	78,868	87,432	550,998	64,964
Loans to domestic com'l. and foreign banks	1,153,072	2,950	1,300	68,098	19,655	500	89,193	21,300
Loans to other financial institutions	2,321,210	39,929	2,067	287,954	62,686	77,539	328,902	37,886
Loans to brokers and dealers in securities	2,373,742	55,889	420	230,980	7,668	12,597	108,914	17,450
Other loans for purchasing or carrying secs.	473,800	17,524	1,462	146,746	10,538	14,466	101,703	282
Loans to farmers directly guar. by CCC	1,374	14	30,764	5,043	20,170	10,279	68	-
Other loans to farmers	125,229	25,765	36,803	87,572	119,403	62,736	92,942	429
Commercial including open market paper	13,477,815	482,221	42,190	1,522,909	456,633	404,161	2,711,654	183,669
Other loans to individuals—total	3,828,886	376,374	42,214	1,497,875	269,863	220,330	1,795,895	90,485
Passenger automobile instalment loans	778,609	142,149	19,068	575,492	112,139	123,978	556,366	32,905
Other retail consumer instalment loans	313,119	26,923	5,912	112,258	29,961	14,761	152,792	6,194
Residential repair and modern instal.	385,975	24,781	3,910	171,804	14,226	20,135	188,476	7,123
Other instal. loans for personal expenditures	916,730	65,148	5,649	228,108	41,633	25,029	380,281	11,967
Single payment loans for personal expenditures	1,434,453	117,373	7,675	410,213	71,904	36,427	517,980	32,296
All other loans (including overdrafts)	1,209,592	28,165	1,974	236,389	38,759	11,446	254,311	23,611
TOTAL LOANS AND SECURITIES	43,493,624	1,625,777	396,155	10,208,244	2,146,903	1,824,589	12,838,990	855,931
Bank premises	448,363	24,831	5,502	106,729	26,623	32,873	144,305	11,113
Furniture and fixtures	79,787	7,101	1,995	23,845	7,348	8,267	41,408	1,210
Real estate owned other than bank premises	6,164	633	247	2,209	1,274	350	5,243	131
Investments and other assets indirectly representing bank premises or other real estate	80,906	4,344	989	4,032	5,891	386	12,639	6
Customers' liability on acceptances outstanding	1,110,545	1,783	698	3,339	-	656	14,250	3,181
Other assets	556,108	14,729	1,955	56,457	7,785	12,923	65,593	3,848
TOTAL ASSETS	56,536,061	2,108,517	470,793	12,399,939	2,825,265	2,228,801	15,693,795	992,520

ALL MEMBER BANKS, BY STATES, MARCH 18, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND
DEMAND DEPOSITS—TOTAL	31,212,583	1,315,613	251,074	6,039,504	1,851,997	1,035,708	7,812,148	425,692
Individuals, partnerships, and corporations	21,299,597	968,396	197,342	4,723,403	1,324,920	845,549	6,284,067	354,871
Foreign Governments, central banks, etc.	471,411	-	-	85	-	5	4,484	-
United States Government	1,087,860	49,492	7,237	276,845	48,088	23,511	322,462	17,371
States and political subdivisions	1,193,128	107,259	32,421	513,823	248,059	86,136	338,692	35,557
Mutual savings banks in United States	341,985	-	-	1,634	-	996	41,158	6,290
Commercial banks in United States	3,675,904	175,665	11,062	422,818	209,667	25,899	693,650	3,784
Banks in foreign countries	825,948	633	18	9,755	307	2,978	32,308	2,237
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,316,750	14,168	2,994	91,141	20,956	50,634	95,327	5,582
TIME DEPOSITS—TOTAL	16,030,623	499,600	180,193	4,881,187	665,925	978,778	5,919,844	440,388
Savings deposits	8,917,846	360,391	68,035	3,726,839	493,653	816,280	4,450,430	383,389
Accumulated for payment of personal loans	5,085	2,500	1,839	332,067	6,398	-	5,007	-
Other time deposits of indiv., part., and corp.	3,850,737	54,706	103,985	588,295	140,592	36,726	1,033,091	41,447
Foreign Governments, central banks, etc.	1,951,926	-	-	6,000	-	2,000	63,607	-
United States Government	57,171	6,526	465	1,594	2,724	3,383	3,846	880
Postal savings	100	2	5	641	70	14	689	132
States and political subdivisions	1,020,206	72,778	5,839	224,689	21,118	119,925	338,420	14,540
Mutual savings banks in United States	31,205	-	-	-	-	50	2,550	-
Commercial banks in United States	106,726	2,697	25	112	1,370	300	19,204	-
Banks in foreign countries	89,621	-	-	950	-	100	3,000	-
TOTAL DEPOSITS	47,243,206	1,815,213	431,267	10,920,691	2,517,922	2,014,486	13,731,992	866,080
Rediscunts and other borrowed money	1,416,883	20,600	-	166,743	25,232	8,000	152,198	10,400
Acceptances outstanding	1,135,403	1,783	738	3,353	-	671	14,604	3,181
Other liabilities	1,933,827	99,385	6,024	260,749	20,475	37,893	282,564	32,059
TOTAL LIABILITIES	51,729,319	1,936,981	438,029	11,351,536	2,563,629	2,061,050	14,181,358	911,720
CAPITAL ACCOUNTS—TOTAL	4,806,742	171,536	32,764	1,048,403	261,636	167,751	1,512,437	80,800
Capital stock, notes, and debentures	1,437,747	51,067	10,730	302,773	70,993	53,116	361,007	20,760
Surplus	2,442,087	96,646	13,908	571,233	103,808	63,273	914,286	44,572
Undivided profits	841,291	22,694	7,597	169,461	82,565	51,293	223,291	15,438
Other capital accounts	85,617	1,129	529	4,936	4,270	69	13,803	30
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	56,536,061	2,108,517	470,793	12,399,939	2,825,265	2,228,801	15,693,795	992,520
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	5,244,509	313,374	70,850	1,701,958	537,887	499,468	1,999,319	49,448
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	1,409,275	51,067	10,730	302,773	70,993	53,116	361,007	20,760
Capital notes and debentures	8,450	-	-	-	-	-	-	-
Preferred stock	20,022	-	-	-	-	-	50	-
Retirable value of preferred stock	20,076	-	-	-	-	-	50	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	24,907,750	1,075,826	221,575	5,035,896	1,472,287	872,694	6,533,210	371,441
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	20,505,842	913,261	223,673	4,740,516	1,498,318	843,314	5,943,121	362,877
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.0	20.4	13.4	16.1	22.3	15.6	16.4	11.8
U. S. Gov't obligations, direct and guaranteed	17.0	15.3	26.9	24.6	25.2	21.5	20.9	15.5
Other securities	10.8	9.0	11.0	9.9	9.0	9.8	14.0	11.4
Loans and discounts	49.2	52.7	46.2	47.8	41.8	50.5	46.9	59.4
Total capital accounts	8.5	8.1	7.0	8.5	9.3	7.5	9.6	8.1
NUMBER OF BANKS	308	33	40	355	228	13	479	5

ALL MEMBER BANKS, BY STATES, MARCH 18, 1963
(Amounts in thousands of dollars)

ASSETS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
RESERVES, CASH, AND BANK BALANCES—TOTAL	153,279	83,668	623,770	2,747,094	175,085	26,963	550,042	546,521
Currency and coin	21,393	6,436	51,683	136,499	10,706	3,721	66,298	44,829
Reserve with Federal Reserve Banks	53,725	40,390	195,805	847,112	66,941	10,401	208,690	216,805
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	43,009	27,867	213,782	1,091,411	23,628	8,567	130,997	58,610
Other balances with banks in the U. S.	125	-	578	18,554	820	-	8,278	1,870
Balances with banks in foreign countries	19	-	405	4,862	6	37	114	2,822
Cash items in process of collection	35,008	8,975	161,517	648,656	72,984	4,237	135,665	221,585
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	197,773	173,721	688,799	2,681,690	177,988	58,874	741,134	656,327
Direct:								
Treasury bills	26,567	20,987	138,219	382,923	21,949	15,008	125,714	78,018
Treasury certificates of indebtedness	7,293	10,043	52,856	140,934	6,003	1,670	40,398	51,736
Treasury notes maturing in one year or less	8,060	12,242	42,985	117,279	17,412	2,260	45,313	45,452
Other Treasury notes	59,563	54,480	201,599	767,576	71,746	10,090	235,915	218,569
United States nonmarketable bonds	4,967	1,290	1,842	12,421	950	891	4,889	2,075
Other bonds maturing in 1 year or less	8,342	7,769	13,670	63,719	5,430	972	16,307	22,283
Other bonds maturing in 5 years	42,544	32,731	138,531	437,421	28,319	7,753	115,714	120,423
Other bonds maturing in 5 to 10 years	40,109	31,640	95,536	645,106	24,858	16,016	150,264	108,646
Other bonds maturing after 10 years	328	2,532	2,952	71,592	1,037	4,178	6,430	8,850
Guaranteed obligations	-	7	609	42,719	284	36	190	275
OTHER SECURITIES—TOTAL	70,721	53,289	262,250	1,119,400	81,537	16,495	347,279	293,895
Obligations of States and subdivisions	57,061	39,083	214,377	922,269	75,132	13,714	277,658	262,487
Other bonds, notes, and debentures	11,932	12,978	41,100	169,968	4,349	2,316	62,130	25,961
Federal Reserve bank stock	1,620	1,025	5,915	25,442	1,958	465	7,207	5,415
Other corporate stocks	108	203	858	1,721	98	-	284	32
TOTAL SECURITIES	268,494	227,010	951,049	3,801,090	259,525	75,369	1,088,413	950,222
LOANS AND DISCOUNTS, NET—TOTAL	386,810	299,799	1,489,695	5,717,729	589,966	129,624	1,744,335	1,608,203
Valuation reserves	7,263	9,701	36,537	113,966	8,244	1,701	23,473	31,566
LOANS AND DISCOUNTS, GROSS—TOTAL	394,073	309,500	1,526,232	5,831,695	598,210	131,325	1,767,808	1,639,769
Real estate loans—total	53,497	76,659	190,219	537,975	215,426	59,250	488,286	398,554
Secured by farm land	3,955	4,351	20,470	60,324	5,778	7,367	18,577	18,577
Secured by residential properties:								
Insured by FHA	2,046	25,273	3,802	32,526	68,875	5,206	51,197	120,186
Insured or guaranteed by VA	305	6,753	3,805	24,023	21,484	4,341	21,094	23,721
Not ins. or guar. by FHA or VA	21,729	21,792	84,832	154,599	64,685	31,372	258,796	132,096
Secured by other properties	25,462	18,490	77,310	266,503	54,604	10,964	114,307	103,974
Loans to domestic com'l. and foreign banks	11,298	-	47,794	109,273	4,400	675	21,010	41,100
Loans to other financial institutions	21,530	9,255	120,036	316,384	41,024	100	53,414	111,995
Loans to brokers and dealers in securities	6,017	38	31,078	81,941	21,125	-	15,824	24,127
Other loans for purchasing or carrying secs.	5,044	618	33,726	235,533	8,312	1,238	15,291	4,492
Loans to farmers directly guar. by CCC	2,025	13,770	22,356	152,798	44	-	454	27,071
Other loans to farmers	9,843	96,607	38,438	308,360	33,033	7,467	51,270	90,076
Commercial including open market paper	138,592	54,643	552,504	2,676,613	155,877	23,225	481,773	567,620
Other loans to individuals—total	132,689	54,936	463,997	1,257,633	108,718	37,521	590,789	345,048
Passenger automobile instalment loans	52,748	21,943	128,801	482,245	46,434	16,944	197,366	147,547
Other retail consumer instalment loans	9,409	10,153	47,584	111,656	21,620	3,245	42,916	32,250
Residential repair and modern instal.	6,462	3,898	35,200	81,633	15,540	754	32,536	55,908
Other instal. loans for personal expenditures	22,927	6,813	54,669	187,691	10,450	5,040	109,409	47,574
Single payment loans for personal expenditures	41,143	12,129	197,743	394,408	14,674	11,538	208,562	61,769
All other loans (including overdrafts)	13,538	2,974	26,084	155,185	10,251	1,849	49,697	29,686
TOTAL LOANS AND SECURITIES	655,304	526,809	2,440,744	9,518,819	849,491	204,993	2,832,748	2,558,425
Bank premises	10,177	5,617	30,815	210,490	3,301	2,240	37,149	41,351
Furniture and fixtures	3,889	2,700	4,937	31,096	2,243	850	11,627	9,703
Real estate owned other than bank premises	573	198	962	10,115	144	153	1,378	1,929
Investments and other assets indirectly representing bank premises or other real estate	266	1,133	-	4,905	8,717	960	4,502	1,089
Customers' liability on acceptances outstanding	4	81	1,959	25,961	-	-	599	4,916
Other assets	2,774	2,673	10,428	52,898	1,842	449	10,277	14,980
TOTAL ASSETS	826,266	622,879	3,113,615	12,601,378	1,040,823	236,608	3,448,322	3,178,914

ALL MEMBER BANKS, BY STATES, MARCH 18, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEKAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
DEMAND DEPOSITS—TOTAL	589,504	337,360	1,780,493	7,812,383	491,334	76,568	1,695,179	1,745,380
Individuals, partnerships, and corporations	467,571	264,694	1,136,627	5,640,304	366,723	65,832	1,336,564	1,394,981
Foreign Governments, central banks, etc.	-	-	-	4,339	-	-	-	944
United States Government	21,190	8,677	47,031	168,417	15,175	3,597	68,669	65,007
States and political subdivisions	73,987	48,718	205,435	587,014	68,335	4,646	125,134	182,725
Mutual savings banks in United States	-	-	-	-	-	713	-	5,208
Commercial banks in United States	20,297	11,580	372,721	1,293,479	32,827	383	144,326	61,144
Banks in foreign countries	-	-	2,628	17,159	36	-	862	9,065
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	6,459	3,691	16,051	101,671	8,238	1,397	19,624	26,306
TIME DEPOSITS—TOTAL	128,920	230,367	1,036,129	3,503,000	449,453	132,909	1,361,960	1,110,335
Savings deposits	101,982	96,588	784,005	1,799,626	370,712	125,718	1,147,735	1,014,408
Accumulated for payment of personal loans	-	20	-	148,200	-	169	1,856	-
Other time deposits of indiv., part., and corp.	10,432	115,683	176,997	987,760	33,808	4,371	118,503	74,515
Foreign Governments, central banks, etc.	-	-	2,000	1,512	-	-	2,000	8,100
United States Government	5,273	592	1,273	12,279	1,513	80	6,437	3,296
Postal savings	-	-	150	1,087	489	3	836	6
States and political subdivisions	11,018	17,484	69,825	542,390	41,881	2,568	82,729	5,570
Mutual savings banks in United States	-	-	10	10	-	-	-	315
Commercial banks in United States	215	-	1,819	7,986	1,050	-	1,864	100
Banks in foreign countries	-	-	50	2,150	-	-	-	4,025
TOTAL DEPOSITS	718,424	567,727	2,816,622	11,315,383	940,787	209,477	3,057,139	2,855,715
Rediscunts and other borrowed money	-	-	-	102,734	4,510	100	16,852	4,100
Acceptances outstanding	4	81	1,959	26,219	-	-	599	4,936
Other liabilities	40,867	9,563	53,457	106,028	15,505	5,923	78,459	68,010
TOTAL LIABILITIES	759,295	577,371	2,872,038	11,550,364	960,802	215,500	3,153,049	2,932,761
CAPITAL ACCOUNTS—TOTAL	66,971	45,508	241,577	1,051,014	80,021	21,108	295,273	246,153
Capital stock, notes, and debentures	16,931	15,040	71,388	377,247	26,587	6,553	83,555	73,396
Surplus	37,166	19,145	126,117	471,564	38,723	8,195	157,710	107,080
Undivided profits	11,313	10,491	39,353	171,605	12,335	4,379	51,035	64,152
Other capital accounts	1,561	832	4,719	30,598	2,376	1,213	2,948	1,525
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	826,266	622,879	3,113,615	12,601,378	1,040,823	236,608	3,448,322	3,178,914
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	127,782	102,284	370,517	1,983,267	60,855	9,942	498,424	538,367
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	16,931	15,040	71,388	377,247	26,587	6,553	83,555	73,396
Capital notes and debentures	-	-	-	-	-	-	-	-
Preferred stock	-	-	-	-	-	768	25	-
Retirable value of preferred stock	-	-	-	-	-	768	25	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	511,487	300,518	1,405,194	6,072,427	394,722	63,764	1,428,517	1,465,185
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	513,009	308,128	1,199,224	5,701,831	370,348	68,351	1,346,519	1,397,644
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.6	13.4	20.0	21.8	16.8	11.4	16.0	17.2
U. S. Gov't obligations, direct and guaranteed	23.9	27.9	22.1	21.3	17.1	24.9	21.5	20.6
Other securities	8.6	8.6	8.4	8.9	7.8	7.0	10.1	9.2
Loans and discounts	46.8	48.1	47.8	45.4	56.7	54.8	50.6	50.6
Total capital accounts	8.1	7.3	7.8	8.3	7.7	8.9	8.6	7.7
NUMBER OF BANKS	31	57	82	574	21	28	189	34

ALL MEMBER BANKS, BY STATES, MARCH 18, 1963
(Amounts in thousands of dollars)

ASSETS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
RESERVES, CASH, AND BANK BALANCES—TOTAL	202,293	735,752	66,386	3,181				
Currency and coin	26,928	47,110	5,622	830				
Reserve with Federal Reserve Banks	66,629	286,889	26,356	507				
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	89,564	193,380	29,029	1,165				
Other balances with banks in the U. S.	190	3,326	-	650				
Balances with banks in foreign countries	-	1,667	-	29				
Cash items in process of collection	18,982	203,380	5,379	-				
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	410,012	927,087	115,965	6,027				
Direct:								
Treasury bills	64,262	106,352	23,518	1,075				
Treasury certificates of indebtedness	19,972	77,725	2,074	1,200				
Treasury notes maturing in one year or less	9,084	43,896	4,784	499				
Other Treasury notes	110,497	278,439	27,564	998				
United States nonmarketable bonds	3,039	3,742	822	60				
Other bonds maturing in 1 year or less	16,825	34,626	5,895	259				
Other bonds maturing in 5 years	70,360	160,013	27,596	650				
Other bonds maturing in 5 to 10 years	105,736	211,964	21,097	1,286				
Other bonds maturing after 10 years	10,159	10,164	2,601	-				
Guaranteed obligations	78	166	14	-				
OTHER SECURITIES—TOTAL	92,653	264,068	28,500	1,982				
Obligations of States and subdivisions	79,183	217,458	24,883	1,937				
Other bonds, notes, and debentures	10,666	40,922	2,872	-				
Federal Reserve bank stock	2,748	5,632	715	45				
Other corporate stocks	56	56	30	-				
TOTAL SECURITIES	502,665	1,191,155	144,465	8,009				
LOANS AND DISCOUNTS, NET—TOTAL	484,458	1,575,693	197,161	13,101				
Valuation reserves	10,468	41,997	3,200	60				
LOANS AND DISCOUNTS, GROSS—TOTAL	494,926	1,617,690	200,361	13,161				
Real estate loans—total	170,822	537,637	58,819	10,000				
Secured by farm land	9,464	27,671	5,539	58				
Secured by residential properties:								
Insured by FHA	20,507	75,315	14,874	1,189				
Insured or guaranteed by VA	5,276	60,800	4,430	-				
Not ins. or guar. by FHA or VA	88,534	258,790	14,559	7,273				
Secured by other properties	47,041	115,061	19,417	1,480				
Loans to domestic com'l. and foreign banks	9,451	30,361	-	-				
Loans to other financial institutions	11,699	96,825	5,910	-				
Loans to brokers and dealers in securities	1,690	35,021	254	-				
Other loans for purchasing or carrying secs.	6,902	14,727	1,233	-				
Loans to farmers directly guar. by CCC	-	771	1,430	-				
Other loans to farmers	7,487	41,425	46,852	-				
Commercial including open market paper	96,740	451,735	49,525	2,239				
Other loans to individuals—total	183,066	339,520	35,937	880				
Passenger automobile instalment loans	79,286	117,199	14,902	347				
Other retail consumer instalment loans	13,256	27,098	6,102	62				
Residential repair and modern instal.	12,582	27,304	1,280	27				
Other instal. loans for personal expenditures	35,038	37,205	5,786	444				
Single payment loans for personal expenditures	42,904	130,714	7,867	42				
All other loans (including overdrafts)	7,069	69,668	401	-				
TOTAL LOANS AND SECURITIES	987,123	2,766,848	341,626	21,110				
Bank premises	9,936	29,969	5,632	-				
Furniture and fixtures	3,914	7,938	1,113	124				
Real estate owned other than bank premises	1,001	2,012	1,160	-				
Investments and other assets indirectly representing bank premises or other real estate	1,909	5,596	14	-				
Customers' liability on acceptances outstanding	-	350	-	-				
Other assets	2,904	12,608	1,426	167				
TOTAL ASSETS	1,209,080	3,561,073	417,357	24,582				

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

ALL MEMBER BANKS, BY STATES, MARCH 18, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
DEMAND DEPOSITS—TOTAL	667,301	1,845,542	211,568	7,139				
Individuals, partnerships, and corporations	501,207	1,319,129	160,679	6,301				
Foreign Governments, central banks, etc.	-	1	-	30				
United States Government	25,551	72,426	6,161	237				
States and political subdivisions	98,216	192,917	30,673	366				
Mutual savings banks in United States	-	591	-	-				
Commercial banks in United States	35,702	237,154	10,506	43				
Banks in foreign countries	-	2,880	-	-				
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	6,625	20,444	3,549	162				
TIME DEPOSITS—TOTAL	397,293	1,363,483	164,743	14,777				
Savings deposits	363,618	983,086	122,690	8,876				
Accumulated for payment of personal loans	2,028	304	-	-				
Other time deposits of indiv., part., and corp.	29,718	329,709	20,091	42				
Foreign Governments, central banks, etc.	-	-	-	-				
United States Government	535	1,433	724	-				
Postal savings	110	980	3	-				
States and political subdivisions	1,135	45,594	21,235	5,839				
Mutual savings banks in United States	-	-	-	-				
Commercial banks in United States	149	2,227	-	20				
Banks in foreign countries	-	150	-	-				
TOTAL DEPOSITS	1,064,594	3,209,025	376,311	21,916				
Rediscounts and other borrowed money	250	12,080	1,600	-				
Acceptances outstanding	-	350	-	-				
Other liabilities	17,175	80,187	4,709	978				
TOTAL LIABILITIES	1,082,019	3,301,642	382,620	22,894				
CAPITAL ACCOUNTS—TOTAL	127,061	259,431	34,737	1,688				
Capital stock, notes, and debentures	30,284	67,527	5,558	400				
Surplus	61,942	120,952	18,400	1,100				
Undivided profits	28,511	61,392	9,670	188				
Other capital accounts	6,324	9,560	1,109	-				
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,209,080	3,561,073	417,357	24,582				
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	198,765	212,489	81,801	6,890				
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	30,284	66,427	5,558	400				
Capital notes and debentures	-	100	-	-				
Preferred stock	-	1,000	-	-				
Retirable value of preferred stock	-	1,000	-	-				
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	558,755	1,448,782	177,160	5,974				
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	587,066	1,332,582	189,522	6,859				
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	16.7	20.7	15.9	12.9				
U. S. Gov't obligations, direct and guaranteed	33.9	26.0	27.8	24.5				
Other securities	7.7	7.4	6.8	8.1				
Loans and discounts	40.1	44.2	47.2	53.3				
Total capital accounts	10.5	7.3	8.3	6.9				
NUMBER OF BANKS	109	161	41	1				

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 18, 1963
(Amounts in thousands of dollars)

ASSETS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
RESERVES, CASH, AND BANK BALANCES—TOTAL	15,575,655	518,498	8,507,664	1,002,962	893,354	596,127	325,527	1,283,390
Currency and coin	915,403	52,417	331,598	70,465	95,822	59,958	34,505	121,862
Reserve with Federal Reserve Banks	5,638,228	193,129	2,957,389	378,935	353,853	239,041	86,059	490,230
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,671,897	74,397	233,545	129,028	181,945	110,042	125,459	335,727
Other balances with banks in the U. S.	51,809	446	32,828	1,564	3,199	3,475	2,029	5,779
Balances with banks in foreign countries	88,074	1,016	62,782	6,444	5,913	397	492	5,242
Cash items in process of collection	7,210,244	197,093	4,889,522	416,526	252,622	183,214	76,983	324,550
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	16,978,852	491,779	7,149,749	942,575	1,399,252	695,194	436,662	2,912,701
Direct:								
Treasury bills	3,159,161	62,300	1,622,728	111,531	189,661	144,235	118,179	418,353
Treasury certificates of indebtedness	906,743	31,747	367,130	71,941	89,497	51,536	150,204	151,873
Treasury notes maturing in one year or less	1,010,840	39,029	426,857	47,551	175,426	28,891	21,996	151,873
Other Treasury notes	5,531,547	170,686	2,335,831	339,440	545,705	203,677	127,836	1,003,395
United States nonmarketable bonds	45,095	525	8,206	2,383	4,209	4,057	2,372	12,274
Other bonds maturing in 1 year or less	391,888	9,456	54,970	24,624	28,819	9,801	10,872	85,686
Other bonds maturing in 5 years	2,009,015	68,260	491,243	95,753	157,565	107,933	47,303	447,944
Other bonds maturing in 5 to 10 years	3,758,385	103,070	1,788,111	242,072	189,372	141,352	77,600	615,038
Other bonds maturing after 10 years	154,050	6,687	49,039	6,841	18,925	3,247	8,364	25,366
Guaranteed obligations	62,128	19	5,634	439	73	465	580	2,568
OTHER SECURITIES—TOTAL	8,640,965	294,795	4,665,993	338,094	582,316	267,233	195,173	1,175,052
Obligations of States and subdivisions	7,842,746	274,397	4,296,160	284,295	534,707	213,249	172,403	1,067,374
Other bonds, notes, and debentures	529,662	12,044	202,227	32,325	33,450	47,381	19,044	90,822
Federal Reserve bank stock	169,680	6,148	88,177	11,842	12,754	6,450	3,626	16,366
Other corporate stocks	98,877	2,206	79,429	9,632	1,405	153	100	490
TOTAL SECURITIES	25,619,817	786,574	11,815,742	1,280,669	1,981,568	962,427	631,835	4,087,753
LOANS AND DISCOUNTS, NET—TOTAL	42,812,795	1,450,327	21,397,523	2,611,686	2,776,265	1,635,883	855,904	4,624,142
Valuation reserves	948,956	29,762	510,295	75,710	47,150	32,019	17,375	104,595
LOANS AND DISCOUNTS, GROSS—TOTAL	43,761,751	1,480,089	21,907,818	2,687,396	2,823,415	1,667,902	873,279	4,728,737
Real estate loans—total	8,523,230	345,948	2,662,870	422,862	996,042	362,072	173,034	1,350,083
Secured by farm land	287,628	3,311	36,601	9,069	34,502	23,662	14,675	69,459
Secured by residential properties:								
Insured by FHA	1,512,593	20,435	553,495	68,924	92,299	23,363	10,748	262,105
Insured or guaranteed by VA	672,208	17,201	342,513	24,720	53,687	16,059	5,535	96,605
Not ins. or guar. by FHA or VA	3,412,200	170,544	830,042	186,399	477,515	171,759	88,231	611,313
Secured by other properties	2,638,601	134,457	900,219	133,750	338,039	127,229	53,845	310,601
Loans to domestic com'l. and foreign banks	1,432,468	12,348	1,001,291	60,875	11,636	27,811	13,175	107,814
Loans to other financial institutions	3,118,549	81,444	1,797,730	182,707	122,437	100,337	55,173	279,378
Loans to brokers and dealers in securities	2,727,792	50,068	2,092,436	78,380	149,118	48,683	8,783	207,501
Other loans for purchasing or carrying secs.	817,700	7,259	403,159	67,939	100,801	15,335	8,254	137,864
Loans to farmers directly guar. by CCC	146,737	-	956	-	1,480	1,196	3,466	39,535
Other loans to farmers	810,547	5,296	57,225	13,118	35,381	31,228	25,167	211,696
Commercial including open market paper	16,896,034	547,324	10,224,091	951,017	713,312	500,103	314,684	1,261,724
Other loans to individuals—total	7,808,272	405,918	2,684,961	805,950	591,799	536,972	253,424	1,058,389
Passenger automobile instalment loans	2,417,355	129,567	567,456	221,632	185,919	188,499	93,735	376,426
Other retail consumer instalment loans	668,132	23,155	205,884	64,745	44,131	50,456	17,981	121,471
Residential repair and modern instal.	691,562	25,128	265,871	83,590	51,256	43,801	19,706	94,580
Other instal. loans for personal expenditures	1,253,837	57,220	539,993	148,366	100,456	84,181	45,852	111,042
Single payment loans for personal expenditures	2,777,386	170,848	1,105,757	287,617	210,765	170,035	76,150	354,870
All other loans (including overdrafts)	1,480,422	24,484	983,099	104,548	101,409	44,165	18,119	74,753
TOTAL LOANS AND SECURITIES	68,432,612	2,236,901	33,213,265	3,892,355	4,757,833	2,598,310	1,487,739	8,711,895
Bank premises	664,435	34,785	308,037	38,579	40,104	31,994	25,042	67,509
Furniture and fixtures	160,090	8,081	52,757	14,250	10,093	7,025	7,124	21,284
Real estate owned other than bank premises	14,250	919	3,330	1,233	933	653	1,321	2,537
Investments and other assets indirectly representing bank premises or other real estate	135,759	1,606	72,959	9,486	2,059	7,316	641	16,241
Customers' liability on acceptances outstanding	1,025,788	4,453	943,934	6,769	3,206	2,145	555	12,482
Other assets	596,194	16,577	389,284	20,502	30,985	18,345	10,223	38,149
TOTAL ASSETS	86,604,783	2,821,820	43,491,230	4,986,136	5,738,567	3,261,915	1,858,172	10,153,487

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 18, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
DEMAND DEPOSITS—TOTAL	47,085,529	1,793,378	24,637,123	3,110,546	2,605,875	1,883,597	1,057,730	4,633,325
Individuals, partnerships, and corporations	34,356,950	1,483,850	16,557,228	2,522,223	2,149,732	1,466,457	753,512	3,559,553
Foreign Governments, central banks, etc.	348,771	-	342,950	849	61	1,849	383	-
United States Government	1,729,434	71,756	904,629	127,401	119,122	67,065	27,942	192,804
States and political subdivisions	2,376,430	134,228	842,503	82,752	166,825	142,031	151,195	423,782
Mutual savings banks in United States	370,991	44,534	295,082	28,300	97	1,638	-	659
Commercial banks in United States	4,953,243	31,354	3,161,718	293,500	128,559	178,182	109,880	358,449
Banks in foreign countries	710,691	2,944	644,966	11,813	3,744	3,296	1,088	7,928
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,239,019	24,712	1,888,047	43,708	37,735	23,079	13,730	90,150
TIME DEPOSITS—TOTAL	27,594,967	607,636	11,663,498	1,274,952	2,427,272	985,818	618,288	4,564,942
Savings deposits	18,360,799	507,954	6,305,856	926,852	1,961,632	806,046	406,838	3,561,051
Accumulated for payment of personal loans	137,811	-	-	1	110,556	5,692	1,549	3,541
Other time deposits of indiv., part., and corp.	5,502,015	66,432	2,953,676	269,593	248,656	99,808	123,347	770,461
Foreign Governments, central banks, etc.	1,637,598	-	1,560,915	29,400	-	7,313	2,000	14,965
United States Government	52,214	722	29,739	764	620	10,557	2,011	997
Postal savings	2,525	129	105	97	548	830	558	203
States and political subdivisions	1,665,549	32,344	608,450	42,045	104,925	54,976	72,021	212,501
Mutual savings banks in United States	27,292	-	25,467	1,500	-	-	-	-
Commercial banks in United States	117,072	55	96,949	4,150	35	596	9,964	1,123
Banks in foreign countries	92,092	-	82,341	550	300	-	-	100
TOTAL DEPOSITS	74,680,496	2,401,014	36,300,621	4,385,498	5,033,147	2,869,415	1,676,018	9,198,267
Rediscunts and other borrowed money	1,492,288	15,800	1,160,286	24,080	95,550	15,900	2,496	43,641
Acceptances outstanding	1,045,242	4,468	963,081	6,772	3,219	2,145	555	12,489
Other liabilities	2,236,278	135,316	1,392,374	103,921	96,129	108,451	33,928	144,525
TOTAL LIABILITIES	79,454,304	2,556,598	39,816,362	4,520,271	5,228,045	2,995,911	1,712,997	9,398,922
CAPITAL ACCOUNTS—TOTAL	7,150,479	265,222	3,674,868	465,865	510,522	266,004	145,175	754,565
Capital stock, notes, and debentures	2,046,318	79,283	1,066,640	106,821	139,087	70,243	46,118	208,051
Surplus	3,628,715	125,743	1,886,220	288,093	286,881	145,669	74,732	338,722
Undivided profits	1,305,868	51,922	640,943	67,884	81,386	43,060	20,536	161,614
Other capital accounts	169,578	8,274	81,065	3,067	3,168	7,032	3,789	46,178
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	86,604,783	2,821,820	43,491,230	4,986,136	5,738,567	3,261,915	1,858,172	10,153,487
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	8,298,218	160,061	3,653,228	576,029	648,626	445,726	326,049	726,945
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	2,028,697	79,083	1,053,065	106,821	139,087	70,218	46,118	205,316
Capital notes and debentures	14,211	-	13,575	-	-	-	-	250
Preferred stock	3,410	200	-	-	-	25	-	2,485
Retirable value of preferred stock	3,411	200	-	-	-	25	-	2,486
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	38,204,063	1,522,462	19,514,056	2,564,992	2,171,308	1,590,341	855,288	3,973,048
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	33,192,608	1,493,175	15,681,254	2,273,119	2,105,572	1,455,136	842,925	3,757,522
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.0	18.4	19.6	20.1	15.6	18.3	17.5	12.6
U. S. Gov't obligations, direct and guaranteed	19.6	17.4	16.4	18.9	24.4	21.3	23.5	28.7
Other securities	10.0	10.4	10.7	6.8	10.1	8.2	10.5	11.6
Loans and discounts	49.4	51.4	49.2	52.4	48.4	50.2	46.1	45.5
Total capital accounts	8.3	9.4	8.4	9.3	8.9	8.2	7.8	7.4
NUMBER OF BANKS	1,533	34	136	54	163	117	70	405

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 18, 1963
(Amounts in thousands of dollars)

ASSETS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO		
RESERVES, CASH, AND BANK BALANCES—TOTAL	459,047	113,557	353,159	224,667	1,297,703		
Currency and coin	28,740	10,273	14,606	20,608	74,549		
Reserve with Federal Reserve Banks	166,335	44,991	139,879	67,056	521,331		
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	126,339	39,710	84,580	113,096	118,029		
Other balances with banks in the U. S.	258	-	175	934	1,122		
Balances with banks in foreign countries	56	11	77	657	4,987		
Cash items in process of collection	137,319	18,572	113,842	22,316	577,685		
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	665,069	219,609	305,874	251,469	1,508,919		
Direct:							
Treasury bills	122,587	46,573	47,544	60,198	215,272		
Treasury certificates of indebtedness	46,468	6,965	27,023	11,379	31,293		
Treasury notes maturing in one year or less	35,794	10,288	13,604	11,499	48,032		
Other Treasury notes	218,135	54,982	70,866	68,135	392,859		
United States nonmarketable bonds	2,227	1,436	1,959	665	4,782		
Other bonds maturing in 1 year or less	31,532	5,951	23,211	4,549	102,417		
Other bonds maturing in 5 years	110,830	43,900	50,287	38,349	349,648		
Other bonds maturing in 5 to 10 years	91,030	45,660	61,991	51,146	351,943		
Other bonds maturing after 10 years	6,064	3,829	9,321	4,152	12,215		
Guaranteed obligations	402	25	68	1,397	458		
OTHER SECURITIES—TOTAL	219,254	76,016	137,807	125,203	564,029		
Obligations of States and subdivisions	181,064	60,140	126,836	99,615	532,506		
Other bonds, notes, and debentures	31,432	14,551	6,987	23,348	16,051		
Federal Reserve bank stock	4,938	1,313	2,784	2,045	13,237		
Other corporate stocks	1,820	12	1,200	195	2,235		
TOTAL SECURITIES	884,323	295,625	443,681	376,672	2,072,948		
LOANS AND DISCOUNTS, NET—TOTAL	1,155,629	353,910	667,908	568,382	4,715,236		
Valuation reserves	22,347	6,254	7,338	7,304	88,807		
LOANS AND DISCOUNTS, GROSS—TOTAL	1,177,976	360,164	675,246	575,686	4,804,043		
Real estate loans—total	310,953	117,777	119,542	76,127	1,585,920		
Secured by farm land	29,819	11,368	13,435	7,930	33,797		
Secured by residential properties:							
Insured by FHA	59,339	29,394	26,495	10,922	355,074		
Insured or guaranteed by VA	8,794	9,669	8,045	2,002	87,378		
Not ins. or guar. by FHA or VA	128,408	43,850	32,580	26,349	645,210		
Secured by other properties	84,593	23,496	38,987	28,924	464,461		
Loans to domestic com'l. and foreign banks	7,487	2,000	2,492	9,365	176,174		
Loans to other financial institutions	97,099	5,166	28,487	14,930	353,661		
Loans to brokers and dealers in securities	41,650	2,491	2,905	2,686	43,091		
Other loans for purchasing or carrying secs.	8,049	1,588	17,625	14,064	35,763		
Loans to farmers directly guar. by CCC	10,821	11,989	54,234	17,550	5,510		
Other loans to farmers	44,169	76,822	122,986	47,956	139,503		
Commercial including open market paper	344,059	62,974	184,643	225,678	1,566,425		
Other loans to individuals—total	280,063	74,221	113,172	160,808	842,595		
Passenger automobile instalment loans	110,428	35,329	45,742	76,525	386,825		
Other retail consumer instalment loans	24,443	11,391	20,298	14,646	69,531		
Residential repair and modern instal.	16,670	5,972	9,564	11,216	64,208		
Other instal. loans for personal expenditures	27,547	10,995	11,237	23,248	93,700		
Single payment loans for personal expenditures	100,975	10,534	26,331	35,173	228,331		
All other loans (including overdrafts)	33,626	5,136	29,160	6,522	55,401		
TOTAL LOANS AND SECURITIES	2,039,952	649,535	1,111,589	945,054	6,788,184		
Bank premises	14,371	6,416	8,639	18,633	70,326		
Furniture and fixtures	4,746	2,413	2,258	4,660	25,399		
Real estate owned other than bank premises	328	441	449	793	1,313		
Investments and other assets indirectly representing bank premises or other real estate	1,216	116	1,300	295	22,524		
Customers' liability on acceptances outstanding	92	194	-	1,973	49,985		
Other assets	9,076	1,534	5,765	3,712	52,042		
TOTAL ASSETS	2,528,828	774,206	1,483,159	1,199,787	8,307,476		

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, MARCH 18, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
DEMAND DEPOSITS—TOTAL	1,497,071	381,092	921,269	725,347	3,839,176			
Individuals, partnerships, and corporations	1,097,216	291,561	625,405	585,435	3,264,778			
Foreign Governments, central banks, etc.	-	-	-	-	2,679			
United States Government	51,941	10,286	21,682	14,413	120,393			
States and political subdivisions	91,145	56,226	78,478	68,418	138,847			
Mutual savings banks in United States	-	15	-	-	666			
Commercial banks in United States	237,975	17,864	184,897	46,958	203,907			
Banks in foreign countries	1,758	-	700	1,324	31,130			
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	17,036	5,140	10,107	8,799	76,776			
TIME DEPOSITS—TOTAL	761,283	325,694	355,795	355,899	3,653,890			
Savings deposits	449,115	171,607	250,840	241,402	2,771,606			
Accumulated for payment of personal loans	983	494	7	14,988	-			
Other time deposits of indiv., part., and corp.	268,055	136,075	81,323	50,449	434,140			
Foreign Governments, central banks, etc.	2,000	-	-	-	21,005			
United States Government	1,187	498	101	1,053	3,965			
Postal savings	22	-	16	1	16			
States and political subdivisions	39,221	17,000	23,248	47,446	411,372			
Mutual savings banks in United States	-	-	-	-	325			
Commercial banks in United States	700	20	260	560	2,660			
Banks in foreign countries	-	-	-	-	8,801			
TOTAL DEPOSITS	2,258,354	706,786	1,277,064	1,081,246	7,493,066			
Rediscounts and other borrowed money	15,000	300	60,450	11,150	47,635			
Acceptances outstanding	104	194	-	1,973	50,242			
Other liabilities	29,198	7,192	13,133	12,672	159,439			
TOTAL LIABILITIES	2,302,656	714,472	1,350,647	1,107,041	7,750,382			
CAPITAL ACCOUNTS—TOTAL	226,172	59,734	132,512	92,746	557,094			
Capital stock, notes, and debentures	66,226	20,205	38,480	31,377	173,787			
Surplus	98,866	23,813	54,388	36,860	268,728			
Undivided profits	58,387	13,836	32,582	20,733	112,985			
Other capital accounts	2,693	1,880	7,062	3,776	1,594			
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,528,828	774,206	1,483,159	1,199,787	8,307,476			
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	206,683	96,122	142,661	180,459	1,135,629			
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	66,026	19,819	38,480	31,377	173,287			
Capital notes and debentures	150	236	-	-	-			
Preferred stock	50	150	-	-	500			
Retirable value of preferred stock	50	150	-	-	500			
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	1,233,413	322,810	722,948	589,935	3,143,462			
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	1,069,836	334,370	600,848	641,660	2,937,191			
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.2	14.7	23.8	18.7	15.6			
U. S. Gov't obligations, direct and guaranteed	26.3	28.4	20.6	21.0	18.2			
Other securities	8.7	9.8	9.3	10.4	6.8			
Loans and discounts	45.7	45.7	45.0	47.4	56.8			
Total capital accounts	8.9	7.7	8.9	7.7	6.7			
NUMBER OF BANKS	151	124	129	98	52			

EXPLANATORY NOTES

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

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

Deposits

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

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

Loans

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