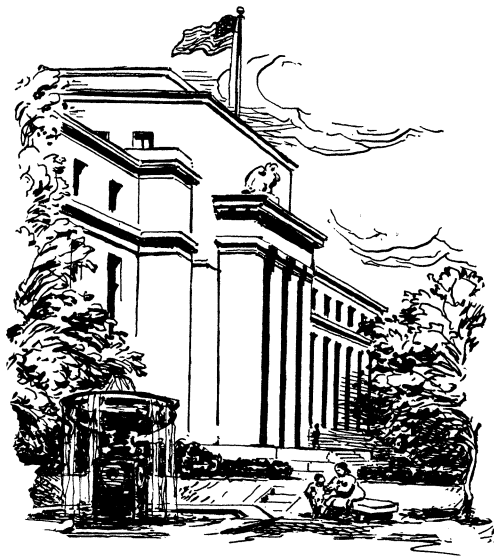




SUMMARY REPORT

Assets and Liabilities of Member Banks

June 29, 1963

NUMBER 168

**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, JUNE 29, 1963
(Amounts in thousands of dollars)

ASSETS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS	ALL STATE MEMBER BANKS
	NEW YORK	CHICAGO	OTHER				
RESERVES, CASH, AND BANK BALANCES--TOTAL	9,801,607	2,136,447	18,525,902	14,464,591	44,928,547	28,640,653	16,287,894
Currency and coin	190,530	39,549	814,917	1,598,531	2,643,527	1,866,953	776,574
Reserve with Federal Reserve Banks	3,439,262	973,985	7,182,779	4,933,324	16,529,350	10,512,921	6,016,429
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	98,149	102,594	2,142,475	5,022,677	7,365,895	5,705,741	1,660,154
Other balances with banks in the U. S.	22,695	51,252	91,575	158,964	324,486	250,766	73,720
Balances with banks in foreign countries	88,175	21,991	114,061	8,466	232,693	98,518	134,175
Cash items in process of collection	5,962,796	947,076	8,180,095	2,742,629	17,832,596	10,205,754	7,626,842
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	6,505,626	2,071,117	17,326,155	24,496,231	50,399,129	34,011,498	16,387,631
Direct:							
Treasury bills	1,639,386	426,310	1,685,410	3,111,862	6,862,968	4,024,310	2,838,658
Treasury certificates of indebtedness	239,779	71,220	1,191,491	1,105,666	2,608,156	1,720,711	887,445
Treasury notes maturing in one year or less	341,631	155,258	1,199,630	1,773,400	3,469,919	2,432,551	1,037,368
Other Treasury notes	2,166,727	626,841	6,081,620	7,077,877	15,953,065	10,681,521	5,271,544
United States nonmarketable bonds	5,021	1,235	48,078	150,610	204,944	160,474	44,470
Other bonds maturing in 1 year or less	43,952	32,715	417,992	604,966	1,099,625	722,638	376,987
Other bonds maturing in 5 years	440,695	281,115	2,507,012	4,331,637	7,560,459	5,468,605	2,091,854
Other bonds maturing in 5 to 10 years	1,597,265	472,295	3,925,267	5,695,412	11,690,239	8,011,170	3,679,069
Other bonds maturing after 10 years	27,884	4,039	223,666	609,202	864,791	722,168	142,623
Guaranteed obligations	3,286	89	45,989	35,599	84,963	67,350	17,613
OTHER SECURITIES--TOTAL	4,895,402	1,465,937	9,124,441	11,522,321	27,008,101	17,751,364	9,256,737
Obligations of States and subdivisions	4,451,423	1,226,015	8,163,386	9,692,333	23,533,157	15,173,998	8,359,159
Other bonds, notes, and debentures	270,890	197,544	698,197	1,627,472	2,794,103	2,164,410	629,693
Federal Reserve bank stock	93,717	25,114	182,395	180,145	481,371	311,250	170,121
Other corporate stocks	79,372	17,264	80,463	22,371	199,470	101,706	97,764
TOTAL SECURITIES	11,401,028	3,537,054	26,450,596	36,018,552	77,407,230	51,762,862	25,644,368
LOANS AND DISCOUNTS, NET--TOTAL	21,445,793	5,545,314	48,163,579	46,933,562	122,088,248	78,382,864	43,705,384
Valuation reserves	582,907	181,915	925,746	931,199	2,621,767	1,677,612	944,155
LOANS AND DISCOUNTS, GROSS--TOTAL	22,028,700	5,727,229	49,089,325	47,864,761	124,710,015	80,060,476	44,649,539
Real estate loans--total	1,844,795	393,398	11,683,087	15,205,887	29,127,167	20,064,043	9,063,124
Secured by farm land	3,704	836	261,108	919,356	1,185,004	880,967	304,037
Secured by residential properties:							
Insured by FHA	468,539	114,321	3,233,539	2,332,435	6,148,834	4,506,303	1,642,531
Insured or guaranteed by VA	334,671	30,640	928,859	1,188,172	2,482,342	1,698,997	783,345
Not ins. or guar. by FHA or VA	313,507	143,575	4,267,295	6,800,479	11,524,856	7,981,974	3,542,882
Secured by other properties	724,374	104,026	2,992,286	3,965,445	7,786,131	4,995,802	2,790,329
Loans to domestic com'l. and foreign banks	546,090	135,167	750,931	412,251	1,844,439	993,195	851,244
Loans to other financial institutions	2,043,551	740,990	3,886,274	1,463,413	8,134,228	4,858,229	3,275,999
Loans to brokers and dealers in securities	2,308,250	358,144	1,089,751	680,017	4,436,162	1,630,726	2,805,436
Other loans for purchasing or carrying secs.	447,861	176,316	786,260	469,138	1,879,575	1,034,600	844,975
Loans to farmers directly guar. by CCC	17	-	199,332	292,658	492,007	407,214	84,793
Other loans to farmers	13,231	28,332	1,045,322	3,084,928	4,171,813	3,277,664	894,149
Commercial including open market paper	11,630,052	3,051,409	17,804,588	12,214,912	44,700,961	27,558,220	17,142,741
Other loans to individuals--total	2,160,793	555,285	10,464,275	13,185,883	26,366,236	18,211,668	8,154,568
Passenger automobile instalment loans	250,608	104,014	3,686,437	5,079,647	9,120,706	6,528,553	2,592,153
Other retail consumer instalment loans	173,959	96,908	882,562	1,236,177	2,389,606	1,725,749	663,857
Residential repair and modern instal.	199,908	27,606	1,033,630	1,053,882	2,315,026	1,609,150	705,876
Other instal. loans for personal expenditures	543,021	58,963	1,426,263	2,223,798	4,252,045	2,926,764	1,325,281
Single payment loans for personal expenditures	993,297	267,794	3,435,383	3,592,379	8,288,853	5,421,452	2,867,401
All other loans (including overdrafts)	1,034,060	288,188	1,379,505	855,674	3,557,427	2,024,917	1,532,510
TOTAL LOANS AND SECURITIES	32,846,821	9,082,368	74,614,175	82,952,114	199,495,478	130,145,726	69,349,752
Bank premises	463,192	33,256	930,333	1,041,231	2,468,012	1,671,553	796,459
Furniture and fixtures	46,887	10,269	242,769	327,321	627,246	465,396	161,850
Real estate owned other than bank premises	2,439	1,748	17,946	58,139	80,272	67,175	13,097
Investments and other assets indirectly representing bank premises or other real estate	3,495	20,100	174,563	86,460	284,618	215,984	68,634
Customers' liability on acceptances outstanding	1,094,586	78,705	317,198	26,580	1,517,069	518,488	998,581
Other assets	721,756	76,647	609,874	404,676	1,812,953	1,023,092	789,861
TOTAL ASSETS	44,980,783	11,439,540	95,432,760	99,361,112	251,214,195	162,748,067	88,466,128

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, JUNE 29, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RESERVE CITY BANKS 1/			COUNTRY BANKS 1/	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS	ALL STATE MEMBER BANKS
	NEW YORK	CHICAGO	OTHER				
DEMAND DEPOSITS—TOTAL	27,136,442	6,625,968	51,895,082	50,038,992	135,696,484	86,892,937	48,803,547
Individuals, partnerships, and corporations	17,313,768	4,349,940	36,972,383	38,696,696	97,332,787	63,021,347	34,311,440
Foreign Governments, central banks, etc.	508,694	4,840	102,750	3,561	619,845	235,077	384,768
United States Government	2,052,075	584,305	3,792,527	3,331,667	9,760,574	6,037,910	3,722,664
States and political subdivisions	356,792	372,924	3,194,573	5,610,490	9,534,779	7,196,232	2,338,547
Mutual savings banks in United States	349,311	2,059	176,508	176,508	679,266	256,975	422,291
Commercial banks in United States	3,452,543	1,153,272	6,420,581	1,440,263	12,466,659	7,797,773	4,668,886
Banks in foreign countries	931,690	46,663	239,485	24,532	1,242,370	413,546	828,824
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,171,569	111,965	1,021,395	755,275	4,060,204	1,934,077	2,126,127
TIME DEPOSITS—TOTAL	10,317,449	3,514,765	33,659,539	39,431,057	86,922,810	58,620,422	28,302,388
Savings deposits	4,516,527	2,320,431	24,030,827	30,155,362	61,023,147	42,452,979	18,570,168
Accumulated for payment of personal loans	2,663	-	234,740	346,991	584,394	449,345	135,049
Other time deposits of indiv., part., and corp.	3,186,709	881,345	5,665,133	6,133,652	15,866,839	10,017,987	5,848,852
Foreign Governments, central banks, etc.	2,039,946	161,388	636,048	10,495	2,847,877	1,134,753	1,713,124
United States Government	58,870	3,965	67,917	85,872	216,624	164,907	51,717
Postal savings	-	2,000	2,050	7,653	11,703	9,181	2,522
States and political subdivisions	325,830	129,691	2,912,574	2,631,030	5,999,125	4,232,696	1,766,429
Mutual savings banks in United States	5,150	-	10,770	17,088	33,008	16,807	16,201
Commercial banks in United States	115,110	11,170	68,979	42,179	237,438	111,761	125,677
Banks in foreign countries	66,644	4,775	30,501	735	102,655	30,006	72,649
TOTAL DEPOSITS	37,453,891	10,140,733	85,554,621	89,470,049	222,619,294	145,513,359	77,105,935
Rediscounts and other borrowed money	793,569	111,400	407,188	127,394	1,439,551	600,070	839,481
Acceptances outstanding	1,133,459	78,869	322,943	28,816	1,564,087	530,718	1,033,369
Other liabilities	1,668,781	134,940	1,708,053	1,841,293	5,353,067	3,095,594	2,257,473
TOTAL LIABILITIES	41,049,700	10,465,942	87,992,805	91,467,552	230,975,999	149,739,741	81,236,258
CAPITAL ACCOUNTS—TOTAL	3,931,083	973,598	7,439,955	7,893,560	20,238,196	13,008,326	7,229,870
Capital stock, notes, and debentures	1,143,492	343,675	2,099,904	2,332,374	5,919,445	3,871,238	2,048,207
Surplus	1,980,419	493,450	3,988,793	3,712,176	10,174,838	6,525,834	3,649,004
Undivided profits	734,113	91,751	1,256,363	1,613,279	3,695,506	2,330,607	1,364,899
Other capital accounts	73,059	44,722	94,895	235,731	448,407	280,647	167,760
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	44,980,783	11,439,540	95,432,760	99,361,112	251,214,195	162,748,067	88,466,128
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	4,181,388	1,474,446	14,464,031	12,605,313	32,725,178	23,104,444	9,620,734
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	1,143,492	343,675	2,092,554	2,296,654	5,876,375	3,846,317	2,030,058
Capital notes and debentures	-	-	3,350	10,725	14,075	300	13,775
Preferred stock	-	-	4,000	24,995	28,995	24,621	4,374
Retirable value of preferred stock	-	-	4,000	25,120	29,120	24,745	4,375
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	21,075,497	5,576,298	41,572,620	42,274,339	110,498,754	70,981,999	39,516,755
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4)	15,669,028	3,941,315	33,501,879	42,524,433	95,636,655	62,851,500	32,785,155
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	21.8	18.7	19.4	14.6	17.9	17.6	18.4
U. S. Gov't obligations, direct and guaranteed	14.5	18.1	18.2	24.7	20.1	20.9	18.5
Other securities	10.9	12.8	9.6	11.6	10.8	10.9	10.5
Loans and discounts	47.7	48.5	50.5	47.2	48.6	48.2	49.4
Total capital accounts	8.7	8.5	7.8	7.9	8.1	8.0	8.2
NUMBER OF BANKS	13	12	194	5,839	6,058	4,537	1,521

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. SUBSEQUENTLY, IN JUNE 1963, TOTAL ASSETS FOR NEW YORK CITY DECREASED AND COUNTRY BANKS INCREASED \$525 MILLION AS A RESULT OF A RECLASSIFICATION OF THREE BANKS.

ALL MEMBER BANKS ON SELECTED CALL DATES JUNE 23, 1958 TO JUNE 29, 1963
(Amounts in millions of dollars)

ASSETS	JUNE 23, 1958	JUNE 10, 1959	JUNE 15, 1960	JUNE 30, 1961	JUNE 30, 1962	MARCH 18, 1962	JUNE 29, 1963	CHANGE TO JUNE 29, 1963 FROM -- JUNE 30, 1962
RESERVES, CASH, AND BANK BALANCES--TOTAL	38,489	37,856	41,875	40,084	42,853	43,121	44,929	+ 2,075
Currency and coin	2,277	2,351	2,427	2,142	2,399	3,005	2,644	+ 245
Reserve with Federal Reserve Banks	18,570	18,086	17,918	16,488	16,839	16,098	16,529	- 310
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	6,869	6,336	6,880	6,841	7,090	7,432	7,366	+ 276
Other balances with banks in the U. S.	44	40	32	57	92	257	324	+ 232
Balances with banks in foreign countries	104	94	94	142	169	194	233	+ 64
Cash items in process of collection	10,626	10,949	14,524	14,414	16,264	16,136	17,833	+ 1,569
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	53,165	50,225	43,526	50,361	52,065	51,461	50,399	- 1,666
Direct:								
Treasury bills	3,574	3,854	2,521	5,962	6,467	7,839	6,863	+ 396
Treasury certificates of indebtedness	2,905	3,688	1,583	2,951	2,984	2,628	2,608	- 376
Treasury notes maturing in one year or less	-	-	-	4,181	9,448	2,916	3,470	- 5,978
Other Treasury notes	10,480	11,410	11,959	12,295	11,919	16,565	15,953	+ 4,034
United States nonmarketable bonds	807	771	478	401	288	209	205	- 83
Other bonds maturing in 1 year or less	18,052	19,763	19,898	5,427	794	1,241	1,100	+ 306
Other bonds maturing in 5 years	13,016	6,940	5,209	11,018	11,496	7,203	7,560	- 3,935
Other bonds maturing in 5 to 10 years	3,847	3,351	1,399	6,397	6,987	11,808	11,690	+ 4,703
Other bonds maturing after 10 years	478	438	406	1,590	1,537	970	865	- 672
Guaranteed obligations	5	9	73	139	145	84	85	- 60
OTHER SECURITIES--TOTAL	16,277	16,633	15,788	17,696	22,219	25,109	27,008	+ 4,789
Obligations of States and subdivisions	12,786	13,820	13,473	15,220	19,321	21,978	23,533	+ 4,212
Other bonds, notes, and debentures	3,037	2,328	1,796	1,920	2,278	2,459	2,794	+ 516
Federal Reserve bank stock	353	378	399	426	457	477	481	+ 24
Other corporate stocks	102	107	120	130	164	195	199	+ 36
TOTAL SECURITIES	69,443	66,858	59,313	68,057	74,285	76,570	77,407	+ 3,123
LOANS AND DISCOUNTS, NET--TOTAL	82,146	88,431	98,344	99,992	109,212	118,490	122,088	+ 12,876
Valuation reserves	1,625	1,772	1,950	2,112	2,320	2,601	2,622	+ 301
LOANS AND DISCOUNTS, GROSS--TOTAL	83,771	90,203	100,294	102,104	111,533	121,090	124,710	+ 13,177
Real estate loans--total	18,712	21,180	22,309	23,086	25,362	27,683	29,127	+ 3,765
Secured by farm land	760	821	850	882	1,014	1,114	1,185	+ 171
Secured by residential properties:								
Insured by FHA	4,389	5,215	5,361	5,215	5,557	5,911	6,149	+ 592
Insured or guaranteed by VA	2,880	2,761	2,587	2,364	2,249	2,299	2,482	+ 234
Not ins. or guar. by FHA or VA	6,662	7,739	8,336	8,969	9,951	10,992	11,525	+ 1,574
Secured by other properties	4,021	4,644	5,176	5,658	6,592	7,367	7,786	+ 1,194
Loans to domestic com'l. and foreign banks	1,680	1,820	2,309	970	1,453	2,994	1,844	+ 392
Loans to other financial institutions	-	5,277	6,736	5,644	6,789	7,528	8,134	+ 1,345
Loans to brokers and dealers in securities	3,574	2,260	2,469	2,780	3,088	4,283	4,436	+ 1,348
Other loans for purchasing or carrying secs.	1,706	1,669	1,488	1,709	1,699	1,790	1,880	+ 181
Loans to farmers directly guar. by CCC	226	129	53	336	546	772	492	- 54
Other loans to farmers	2,548	3,003	3,243	3,386	3,675	3,808	4,172	+ 497
Commercial including open market paper	36,125	34,172	38,204	38,872	41,435	43,832	44,701	+ 3,266
Other loans to individuals--total	16,544	18,397	20,932	22,421	24,006	24,869	26,366	+ 2,361
Passenger automobile instalment loans	5,468	5,984	6,941	7,081	7,808	8,394	9,121	+ 1,312
Other retail consumer instalment loans	1,909	1,980	2,232	2,630	2,209	2,316	2,390	+ 181
Residential repair and modern instal.	1,741	1,909	2,178	2,247	2,238	2,245	2,315	+ 77
Other instal. loans for personal expenditures	2,323	2,709	3,216	3,486	3,782	4,008	4,252	+ 470
Single payment loans for personal expenditures	5,104	5,815	6,365	6,977	7,968	7,906	8,289	+ 321
All other loans (including overdrafts)	2,657	2,298	2,550	2,900	3,480	3,531	3,557	+ 77
TOTAL LOANS AND SECURITIES	151,589	155,289	157,657	168,049	183,497	195,060	199,495	+ 15,999
Bank premises	1,487	1,639	1,846	1,963	2,125	2,282	2,468	+ 343
Furniture and fixtures	386	423	473	553	587	616	627	+ 40
Real estate owned other than bank premises	46	47	66	64	80	83	80	-
Investments and other assets indirectly representing bank premises or other real estate	166	189	211	298	318	329	285	- 33
Customers' liability on acceptances outstanding	948	726	970	1,417	1,423	1,546	1,517	+ 94
Other assets	893	1,096	1,068	1,290	1,477	1,420	1,813	+ 336
TOTAL ASSETS	194,003	197,265	204,167	213,719	232,359	244,456	251,214	+ 18,855

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

ALL MEMBER BANKS ON SELECTED CALL DATES, JUNE 23, 1958 TO JUNE 29, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	JUNE 23, 1958	JUNE 10, 1959	JUNE 15, 1960	JUNE 30, 1961	JUNE 30, 1962	MARCH 18, 1962	JUNE 29, 1963	CHANGE TO JUNE 29, 1963 FROM - JUNE 30, 1963
DEMAND DEPOSITS--TOTAL	121,744	120,021	124,678	124,376	130,544	130,740	135,696	+ 5,153
Individuals, partnerships, and corporations	87,703	93,353	93,896	92,238	94,174	97,882	97,333	+ 3,159
Foreign Governments, central banks, etc.	-	-	-	648	652	600	620	- 33
United States Government	8,658	2,406	5,745	5,731	8,734	4,760	9,761	+ 1,026
States and political subdivisions	8,628	8,207	8,304	9,241	9,107	8,874	9,535	+ 428
Mutual savings banks in United States	-	-	-	580	642	616	679	+ 38
Commercial banks in United States	11,676	11,446	11,980	11,481	11,991	12,942	12,467	+ 476
Banks in foreign countries	1,597	1,499	1,387	1,016	1,163	1,117	1,242	+ 79
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,482	3,110	3,366	3,441	4,080	3,950	4,060	- 20
TIME DEPOSITS--TOTAL	52,160	54,790	54,841	64,849	75,513	83,711	86,923	+11,410
Savings deposits	40,119	49,094	44,959	49,648	55,213	59,636	61,023	+ 5,810
Accumulated for payment of personal loans	462	471	521	571	570	589	584	+ 14
Other time deposits of indiv., part., and corp.	5,758	-	5,053	8,081	11,854	14,456	15,867	+ 4,013
Foreign Governments, central banks, etc.	-	-	-	1,809	2,156	2,670	2,848	+ 692
United States Government	243	283	222	251	261	230	217	- 44
Postal savings	16	14	13	12	13	11	12	- 1
States and political subdivisions	3,296	2,937	2,768	4,203	5,096	5,745	5,999	+ 904
Mutual savings banks in United States	-	-	-	15	32	38	33	+ 1
Commercial banks in United States	139	124	98	156	191	210	237	+ 47
Banks in foreign countries	2,127	1,866	1,208	104	128	125	103	- 25
TOTAL DEPOSITS	173,904	174,811	179,519	189,226	206,057	214,451	222,619	+ 16,562
Rediscounts and other borrowed money	1,078	2,686	2,503	382	735	2,883	1,440	+ 705
Acceptances outstanding	978	757	1,010	1,445	1,465	1,576	1,564	+ 99
Other liabilities	2,863	3,092	4,305	4,639	4,924	5,627	5,353	+ 429
TOTAL LIABILITIES	178,823	181,346	187,338	195,692	213,180	224,538	230,976	+ 17,796
CAPITAL ACCOUNTS--TOTAL	15,181	15,919	16,829	18,027	19,179	19,919	20,238	+ 1,059
Capital stock, notes, and debentures	4,456	4,802	5,105	5,406	5,681	5,870	5,919	+ 239
Surplus	7,341	7,841	8,208	8,841	9,606	10,056	10,175	+ 569
Undivided profits	3,009	2,908	3,176	3,380	3,467	3,544	3,696	+ 228
Other capital accounts	374	369	340	401	425	449	448	+ 24
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	194,003	197,265	204,167	213,719	232,359	244,456	251,214	+ 18,855
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	25,554	23,583	23,789	25,416	29,682	29,180	32,725	+ 3,043
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	4,426	4,773	5,081	5,382	5,659	5,830	5,876	+ 218
Capital notes and debentures	20	19	18	16	16	14	14	- 1
Preferred stock	10	10	7	7	7	27	29	+ 22
Retirable value of preferred stock	14	12	7	8	7	27	29	+ 22
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	104,251	102,738	103,276	103,122	107,191	107,173	110,499	+ 3,308
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	89,186	93,722	91,042	92,750	93,555	96,903	95,637	+ 2,082
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.8	19.2	20.5	18.8	18.4	17.6	17.9	- .5
U. S. Gov't obligations, direct and guaranteed	27.4	25.5	21.3	23.6	22.4	21.1	20.1	- 2.3
Other securities	8.4	8.4	7.7	8.3	9.6	10.3	10.8	+ 1.2
Loans and discounts	42.3	44.8	48.2	46.8	47.0	48.5	48.6	+ 1.6
Total capital accounts	7.8	8.1	8.2	8.4	8.3	8.1	8.1	- .2
NUMBER OF BANKS	6,357	6,280	6,217	6,141	6,070	6,039	6,058	- 12

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, JUNE 29, 1963
(Amounts in thousands of dollars)

ASSETS	BOSTON			NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES--TOTAL.....	1,879,390	751,175	1,128,215	12,235,664	10,070,483	2,165,181
Currency and coin.....	145,300	18,782	126,518	467,353	214,621	252,732
Reserve with Federal Reserve Banks.....	744,244	359,644	384,600	4,389,440	3,554,192	835,248
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	232,076	14,607	217,469	564,760	122,797	441,963
Other balances with banks in the U. S.....	15,238	539	14,699	38,522	22,928	15,594
Balances with banks in foreign countries.....	9,862	8,715	1,147	112,598	109,800	2,798
Cash items in process of collection.....	732,670	348,888	383,782	6,662,991	6,046,145	616,846
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL.....	1,725,462	532,247	1,193,215	10,675,307	6,811,538	3,863,769
Direct:						
Treasury bills.....	290,750	118,796	171,954	2,088,164	1,650,982	437,182
Treasury certificates of indebtedness.....	152,267	68,064	84,203	479,506	300,041	179,465
Treasury notes maturing in one year or less.....	182,476	91,487	90,989	583,795	358,195	225,600
Other Treasury notes.....	512,793	116,622	396,171	3,532,487	2,307,670	1,224,817
United States nonmarketable bonds.....	4,801	1,000	3,801	23,575	5,021	18,554
Other bonds maturing in 1 year or less.....	20,940	49	20,891	87,315	43,952	43,363
Other bonds maturing in 5 years.....	201,991	22,006	179,985	1,063,549	461,017	602,532
Other bonds maturing in 5 to 10 years.....	337,595	113,469	224,126	2,643,354	1,653,466	989,888
Other bonds maturing after 10 years.....	20,609	-	20,609	160,655	27,884	132,771
Guaranteed obligations.....	1,240	754	486	12,907	3,310	9,597
OTHER SECURITIES--TOTAL.....	1,043,987	206,187	837,800	7,782,428	5,124,794	2,657,634
Obligations of States and subdivisions.....	946,857	185,514	761,343	7,040,222	4,667,300	2,372,922
Other bonds, notes, and debentures.....	68,189	8,099	60,090	521,297	280,673	240,624
Federal Reserve bank stock.....	23,012	9,330	13,682	128,868	97,105	31,763
Other corporate stocks.....	5,929	3,244	2,685	92,041	79,716	12,325
TOTAL SECURITIES.....	2,769,449	738,434	2,031,015	18,457,735	11,936,332	6,521,403
LOANS AND DISCOUNTS, NET--TOTAL.....	5,421,862	1,893,003	3,528,859	31,759,759	22,513,969	9,245,790
Valuation reserves.....	118,348	45,136	73,212	846,351	625,617	220,734
LOANS AND DISCOUNTS, GROSS--TOTAL.....	5,540,210	1,938,139	3,602,071	32,606,110	23,139,586	9,466,524
Real estate loans--total.....	1,095,792	147,966	947,826	5,592,072	2,176,240	3,415,832
Secured by farm land.....	18,875	20	18,855	83,184	10,291	72,893
Secured by residential properties:						
Insured by FHA.....	112,020	16,266	95,754	1,256,742	519,599	737,143
Insured or guaranteed by VA.....	72,560	5,763	66,797	898,146	378,954	519,192
Not ins. or guar. by FHA or VA.....	490,256	31,699	458,557	1,796,023	450,578	1,345,445
Secured by other properties.....	402,081	94,218	307,863	1,557,977	816,818	741,159
Loans to domestic com'l. and foreign banks.....	81,894	49,516	32,378	666,555	551,005	115,550
Loans to other financial institutions.....	354,331	224,233	130,098	2,461,493	2,105,562	355,931
Loans to brokers and dealers in securities.....	103,124	48,051	55,073	2,653,108	2,353,033	300,075
Other loans for purchasing or carrying secs.....	27,367	6,200	21,167	540,032	454,635	85,397
Loans to farmers directly guar. by CCC.....	14	-	14	869	17	852
Other loans to farmers.....	30,927	860	30,067	143,221	24,287	118,934
Commercial including open market paper.....	2,273,751	1,077,175	1,196,576	14,315,227	11,960,139	2,355,088
Other loans to individuals--total.....	1,406,909	335,101	1,071,808	4,999,436	2,447,487	2,551,949
Passenger automobile instalment loans.....	497,518	114,394	383,124	1,176,856	355,495	821,361
Other retail consumer instalment loans.....	108,356	30,858	77,498	366,578	192,619	173,959
Residential repair and modern instal.....	89,123	21,657	67,466	479,362	236,397	242,965
Other instal. loans for personal expenditures.....	242,015	54,622	187,393	1,172,632	614,351	558,281
Single payment loans for personal expenditures.....	469,897	113,570	356,327	1,804,008	1,048,625	755,383
All other loans (including overdrafts).....	166,101	49,037	117,064	1,234,097	1,067,181	166,916
TOTAL LOANS AND SECURITIES.....	8,191,311	2,631,437	5,559,874	50,217,494	34,450,301	15,767,193
Bank premises.....	110,413	20,299	90,114	644,828	474,434	170,394
Furniture and fixtures.....	26,833	5,443	21,390	102,532	49,719	52,813
Real estate owned other than bank premises.....	3,726	458	3,268	6,640	2,769	3,871
Investments and other assets indirectly representing bank premises or other real estate.....	3,579	1,049	2,530	17,591	5,465	12,126
Customers' liability on acceptances outstanding.....	57,020	53,654	3,366	1,112,025	1,104,093	7,932
Other assets.....	47,717	21,269	26,448	841,984	736,467	105,517
TOTAL ASSETS.....	10,319,989	3,484,784	6,835,205	65,178,758	46,893,731	18,285,027

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1963

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,495,846	2,435,667	4,060,179		36,096,620	27,883,685	8,212,935
Individuals, partnerships, and corporations	4,938,759	1,709,515	3,229,244		24,156,104	17,870,170	6,285,934
Foreign Governments, central banks, etc.	4,405	4,405	-		509,876	508,694	1,182
United States Government	527,028	188,894	338,134		2,715,923	2,110,534	605,389
States and political subdivisions	416,480	130,499	285,981		1,427,433	430,265	997,168
Mutual savings banks in United States	176,142	76,644	99,498		430,566	360,704	69,862
Commercial banks in United States	312,580	269,157	43,423		3,567,172	3,482,422	84,750
Banks in foreign countries	28,633	26,187	2,446		947,538	936,274	11,264
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	91,819	30,366	61,453		2,342,008	2,184,622	157,386
TIME DEPOSITS—TOTAL	2,413,650	543,377	1,870,273		19,577,101	11,303,564	8,273,537
Savings deposits	1,856,817	252,765	1,604,052		11,975,332	5,217,278	6,758,054
Accumulated for payment of personal loans	1,258	-	1,258		5,206	2,663	2,543
Other time deposits of indiv., part., and corp.	377,728	210,286	167,442		4,199,909	3,357,843	842,066
Foreign Governments, central banks, etc.	56,712	56,712	-		2,043,157	2,039,946	3,211
United States Government	7,279	3,410	3,869		63,267	59,150	4,117
Postal savings	670	2	668		115	100	15
States and political subdivisions	103,054	15,522	87,532		1,083,993	433,024	650,969
Mutual savings banks in United States	4,555	-	4,555		22,523	10,650	11,873
Commercial banks in United States	2,897	2,100	797		116,530	115,866	664
Banks in foreign countries	2,680	2,580	100		67,069	67,044	25
TOTAL DEPOSITS	8,909,496	2,979,044	5,930,452		55,673,721	39,187,249	16,486,472
Rediscounts and other borrowed money	26,208	10,908	15,300		816,099	793,569	22,530
Acceptances outstanding	58,171	54,789	3,382		1,150,898	1,142,966	7,932
Other liabilities	365,399	68,281	297,118		2,144,316	1,710,219	434,097
TOTAL LIABILITIES	9,359,274	3,113,022	6,246,252		59,785,034	42,834,003	16,951,031
CAPITAL ACCOUNTS—TOTAL	960,715	371,762	588,953		5,393,724	4,059,728	1,333,996
Capital stock, notes, and debentures	263,013	93,260	169,753		1,595,924	1,181,710	414,214
Surplus	504,647	217,740	286,907		2,717,124	2,058,470	658,654
Undivided profits	163,269	45,277	117,992		986,772	745,797	240,975
Other capital accounts	29,786	15,485	14,301		93,904	73,751	20,153
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	10,319,989	3,484,784	6,835,205		65,178,758	46,893,731	18,285,027
MEMORANDA							
PLEGGED ASSETS (AND SECURITIES LOANED)	865,440	338,694	526,746		6,648,781	4,475,199	2,173,582
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	262,045	93,260	168,785		1,562,698	1,178,360	384,338
Capital notes and debentures	-	-	-		13,123	3,350	9,773
Preferred stock	968	-	968		20,103	-	20,103
Retirable value of preferred stock	968	-	968		20,227	-	20,227
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,531,141	2,072,213	3,458,928		28,868,869	21,714,743	7,154,126
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	4,923,568	1,628,728	3,294,840		23,150,534	16,244,584	6,905,950
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	18.2	21.6	16.5		18.8	21.5	11.8
U. S. Gov't obligations, direct and guaranteed	16.7	15.3	17.5		16.4	14.5	21.1
Other securities	10.1	5.9	12.3		11.9	10.9	14.5
Loans and discounts	52.5	54.3	51.6		48.7	48.0	50.6
Total capital accounts	9.3	10.7	8.6		8.3	8.7	7.3
NUMBER OF BANKS	252	5	247		436	16	420

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1963
(Amounts in thousands of dollars)

ASSETS	PHILADELPHIA				CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES--TOTAL	2,058,326	1,113,077	945,249		2,978,159	1,961,358	1,016,801
Currency and coin	183,034	45,267	137,767		252,741	110,596	142,145
Reserve with Federal Reserve Banks	769,386	425,638	343,748		1,175,846	833,296	342,550
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	407,446	93,104	314,342		549,495	189,288	360,207
Other balances with banks in the U. S.	14,352	3,077	11,275		19,179	980	18,199
Balances with banks in foreign countries	19,954	19,929	25		10,293	9,687	606
Cash items in process of collection	664,154	526,062	138,092		970,605	817,511	153,094
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	2,575,334	730,480	1,844,854		4,492,603	2,395,244	2,097,359
Direct:							
Treasury bills	232,129	37,695	194,434		469,513	197,896	271,617
Treasury certificates of indebtedness	130,855	68,470	62,385		243,828	152,793	91,035
Treasury notes maturing in one year or less	210,030	110,738	99,292		422,822	276,865	145,957
Other Treasury notes	753,743	264,558	489,185		1,698,027	1,055,328	642,699
United States nonmarketable bonds	16,440	1,077	15,363		14,579	2,092	12,487
Other bonds maturing in 1 year or less	55,633	8,405	47,228		121,807	54,206	67,601
Other bonds maturing in 5 years	379,744	60,472	319,272		569,976	221,491	348,485
Other bonds maturing in 5 to 10 years	716,321	174,569	541,752		876,933	408,938	467,995
Other bonds maturing after 10 years	78,988	4,490	74,498		66,634	21,289	45,345
Guaranteed obligations	1,451	6	1,445		8,484	4,346	4,138
OTHER SECURITIES--TOTAL	1,247,248	340,332	906,916		2,738,030	1,965,827	772,203
Obligations of States and subdivisions	1,011,559	286,130	725,429		2,549,800	1,869,323	680,477
Other bonds, notes, and debentures	193,659	29,597	164,062		140,268	63,918	76,350
Federal Reserve bank stock	27,253	11,220	16,033		44,447	29,589	14,858
Other corporate stocks	14,777	13,385	1,392		3,515	2,997	518
TOTAL SECURITIES	3,822,582	1,070,812	2,751,770		7,230,633	4,361,071	2,869,562
LOANS AND DISCOUNTS, NET--TOTAL	6,239,493	2,648,321	3,591,172		9,011,090	5,549,466	3,461,624
Valuation reserves	157,485	81,590	75,895		165,416	105,883	59,533
LOANS AND DISCOUNTS, GROSS--TOTAL	6,396,978	2,729,911	3,667,067		9,176,506	5,655,349	3,521,157
Real estate loans--total	1,790,931	263,772	1,527,159		2,840,120	1,418,171	1,421,949
Secured by farm land	80,411	2,130	78,281		119,261	5,344	113,917
Secured by residential properties:							
Insured by FHA	187,947	52,496	135,451		320,522	234,530	85,992
Insured or guaranteed by VA	123,858	12,501	111,357		219,822	153,058	66,764
Not ins. or guar. by FHA or VA	864,064	103,814	760,250		1,414,584	628,363	786,221
Secured by other properties	534,651	92,831	441,820		765,931	396,876	369,055
Loans to domestic com'l. and foreign banks	76,060	33,135	42,925		73,999	57,283	16,716
Loans to other financial institutions	342,273	251,403	90,870		406,286	342,548	63,738
Loans to brokers and dealers in securities	119,642	76,996	42,646		265,900	244,446	21,454
Other loans for purchasing or carrying secs.	83,510	56,244	27,266		180,336	156,383	23,953
Loans to farmers directly guar. by CCC	751	438	313		3,204	-	3,204
Other loans to farmers	98,895	2,724	96,171		128,458	1,745	126,713
Commercial including open market paper	1,962,018	1,190,798	771,220		2,670,936	1,998,661	672,275
Other loans to individuals--total	1,682,805	726,498	956,307		2,255,902	1,145,249	1,110,653
Passenger automobile installment loans	535,360	227,293	308,067		828,591	326,339	502,252
Other retail consumer installment loans	158,815	72,145	86,670		154,481	64,458	90,023
Residential repair and modern instal.	145,413	74,488	70,925		259,512	161,259	98,253
Other instal. loans for personal expenditures	329,962	128,740	201,222		380,676	194,107	186,569
Single payment loans for personal expenditures	513,255	223,832	289,423		632,642	399,086	233,556
All other loans (including overdrafts)	240,093	127,903	112,190		351,365	290,863	60,502
TOTAL LOANS AND SECURITIES	10,062,075	3,719,133	6,342,942		16,241,723	9,910,537	6,331,186
Bank premises	113,110	35,660	77,450		165,332	87,759	77,573
Furniture and fixtures	36,095	9,395	26,700		39,508	15,300	24,208
Real estate owned other than bank premises	5,044	664	4,380		4,157	1,134	3,023
Investments and other assets indirectly representing bank premises or other real estate	14,952	9,410	5,542		5,922	2,985	2,937
Customers' liability on acceptances outstanding	23,522	23,397	125		7,428	7,289	139
Other assets	55,962	33,165	22,797		93,471	75,676	17,795
TOTAL ASSETS	12,369,086	4,943,901	7,425,185		19,535,700	12,062,038	7,473,662

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1963

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	PHILADELPHIA				CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,468,794	3,269,228	3,199,566		9,551,247	6,131,018	3,420,229
Individuals, partnerships, and corporations	5,037,912	2,399,158	2,638,754		7,277,389	4,570,039	2,707,350
Foreign Governments, central banks, etc.	6,938	6,938	-		124	124	-
United States Government	474,855	231,761	243,094		812,075	532,419	279,656
States and political subdivisions	323,203	77,212	245,991		757,112	396,748	360,364
Mutual savings banks in United States	40,007	34,913	5,094		5,622	5,293	329
Commercial banks in United States	479,243	453,617	25,626		558,010	533,054	24,956
Banks in foreign countries	26,277	26,247	30		16,827	16,800	27
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	80,359	39,382	40,977		124,088	76,541	47,547
TIME DEPOSITS—TOTAL	4,487,341	1,096,684	3,390,657		7,874,555	4,596,244	3,278,311
Savings deposits	3,530,970	650,311	2,880,659		5,661,427	3,104,140	2,557,287
Accumulated for payment of personal loans	2,502	-	2,502		336,674	125,353	211,321
Other time deposits of indiv., part., and corp.	702,838	306,827	396,011		1,399,497	1,036,948	362,549
Foreign Governments, central banks, etc.	63,720	63,720	-		6,415	6,415	-
United States Government	6,929	430	6,499		2,910	2,130	780
Postal savings	515	82	433		811	99	712
States and political subdivisions	158,052	54,813	103,239		451,767	306,614	145,153
Mutual savings banks in United States	3,100	2,530	570		10	-	10
Commercial banks in United States	14,415	13,671	744		13,924	13,425	499
Banks in foreign countries	4,300	4,300	-		1,120	1,120	-
TOTAL DEPOSITS	10,956,135	4,365,912	6,590,223		17,425,802	10,727,262	6,698,540
Rediscounts and other borrowed money	32,775	22,950	9,825		33,099	32,450	649
Acceptances outstanding	23,754	23,629	125		7,494	7,355	139
Other liabilities	244,195	87,874	156,321		323,114	189,158	133,956
TOTAL LIABILITIES	11,256,859	4,500,365	6,756,494		17,789,509	10,956,225	6,833,284
CAPITAL ACCOUNTS—TOTAL	1,112,227	443,536	668,691		1,746,191	1,105,813	640,378
Capital stock, notes, and debentures	273,364	98,159	175,205		468,038	286,386	181,652
Surplus	637,782	275,840	361,942		1,015,679	699,915	315,764
Undivided profits	188,167	67,023	121,144		252,250	118,684	133,566
Other capital accounts	12,914	2,514	10,400		10,224	828	9,396
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	12,369,086	4,943,901	7,425,185		19,535,700	12,062,038	7,473,662
MEMORANDA							
PLEGGED ASSETS (AND SECURITIES LOANED)	1,515,220	692,990	822,230		2,936,846	1,864,795	1,072,051
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	273,314	98,159	175,155		468,038	286,386	181,652
Capital notes and debentures	-	-	-		-	-	-
Preferred stock	50	-	50		-	-	-
Retirable value of preferred stock	50	-	50		-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,397,194	2,650,062	2,747,132		8,031,236	5,124,219	2,907,017
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	4,850,542	2,057,788	2,792,754		7,210,557	4,248,034	2,962,523
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	16.6	22.5	12.7		15.2	16.3	13.6
U. S. Gov't obligations, direct and guaranteed	20.8	14.8	24.8		23.0	19.9	28.1
Other securities	10.1	6.9	12.2		14.0	16.3	10.3
Loans and discounts	50.4	53.6	48.4		46.1	46.0	46.3
Total capital accounts	9.0	9.0	9.0		8.9	9.2	8.6
NUMBER OF BANKS	450	6	444		522	20	502

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1963
(Amounts in thousands of dollars)

ASSETS	RICHMOND				ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,073,566	1,201,124	872,442		2,868,294	1,440,324	1,427,970
Currency and coin	206,560	90,994	115,566		208,447	51,788	156,659
Reserve with Federal Reserve Banks	695,584	441,339	254,245		926,106	494,235	431,871
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	443,446	145,480	297,966		888,098	280,972	607,126
Other balances with banks in the U. S.	33,278	14,870	18,408		19,377	1,499	17,878
Balances with banks in foreign countries	6,923	6,896	27		1,415	910	505
Cash items in process of collection	687,775	501,545	186,230		824,851	610,920	213,931
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,510,552	1,234,523	1,276,029		3,229,380	1,105,077	2,124,303
Direct:							
Treasury bills	303,376	147,274	156,102		420,877	105,205	315,672
Treasury certificates of indebtedness	144,320	80,774	63,546		212,351	95,346	117,005
Treasury notes maturing in one year or less	195,533	97,084	98,449		238,216	81,917	156,299
Other Treasury notes	796,759	457,780	338,979		994,373	396,709	597,664
United States nonmarketable bonds	24,602	8,014	16,588		14,055	3,396	10,659
Other bonds maturing in 1 year or less	35,476	3,748	31,728		81,352	17,874	63,478
Other bonds maturing in 5 years	448,422	209,465	238,957		493,543	175,043	318,500
Other bonds maturing in 5 to 10 years	532,478	224,730	307,748		716,366	213,800	502,566
Other bonds maturing after 10 years	28,328	5,368	22,960		55,513	15,381	40,132
Guaranteed obligations	1,258	286	972		2,734	406	2,328
OTHER SECURITIES—TOTAL	997,181	471,276	525,905		1,368,619	460,199	908,420
Obligations of States and subdivisions	806,822	408,586	398,236		1,173,067	416,452	756,615
Other bonds, notes, and debentures	166,481	50,400	116,081		167,653	31,813	135,840
Federal Reserve bank stock	22,964	11,681	11,283		26,855	11,184	15,671
Other corporate stocks	914	609	305		1,044	750	294
TOTAL SECURITIES	3,507,733	1,705,799	1,801,934		4,597,999	1,565,276	3,032,723
LOANS AND DISCOUNTS, NET—TOTAL	5,671,647	2,967,045	2,704,602		6,232,476	2,665,954	3,566,522
Valuation reserves	93,888	54,502	39,386		120,194	48,551	71,643
LOANS AND DISCOUNTS, GROSS—TOTAL	5,765,535	3,021,547	2,743,988		6,352,670	2,714,505	3,638,165
Real estate loans—total	1,392,203	584,453	807,750		1,088,790	321,463	767,327
Secured by farm land	92,002	15,696	76,306		76,622	9,035	67,587
Secured by residential properties:							
Insured by FHA	103,312	44,419	58,893		104,635	34,857	69,778
Insured or guaranteed by VA	68,573	32,501	36,072		43,318	15,814	27,504
Not ins. or guar. by FHA or VA	672,304	244,245	428,059		445,804	126,379	319,425
Secured by other properties	456,012	247,592	208,420		418,411	135,378	283,033
Loans to domestic com'l. and foreign banks	76,307	46,303	30,004		57,193	24,069	33,124
Loans to other financial institutions	347,338	267,834	79,504		430,524	261,283	169,241
Loans to brokers and dealers in securities	71,126	49,182	21,944		99,309	70,765	28,544
Other loans for purchasing or carrying secs.	56,073	32,408	23,665		86,313	40,811	45,502
Loans to farmers directly guar. by CCC	2,663	690	1,973		16,269	3,335	12,934
Other loans to farmers	123,561	18,658	104,903		141,623	18,368	123,255
Commercial including open market paper	1,738,119	1,022,864	715,255		2,302,032	1,053,941	1,248,091
Other loans to individuals—total	1,830,478	918,389	912,089		1,951,517	818,929	1,132,588
Passenger automobile instalment loans	647,548	302,332	345,216		598,943	224,403	374,540
Other retail consumer instalment loans	139,752	66,352	73,400		210,150	82,200	127,950
Residential repair and modern instal.	111,038	67,820	43,218		139,547	57,121	82,426
Other instal. loans for personal expenditures	310,482	141,399	169,083		262,857	79,106	183,751
Single payment loans for personal expenditures	621,658	340,486	281,172		740,020	376,099	363,921
All other loans (including overdrafts)	127,667	80,766	46,901		179,100	101,541	77,559
TOTAL LOANS AND SECURITIES	9,179,380	4,672,844	4,506,536		10,830,475	4,231,230	6,599,245
Bank premises	125,816	66,297	59,519		177,017	75,084	101,933
Furniture and fixtures	38,029	16,218	21,811		49,877	14,909	34,968
Real estate owned other than bank premises	4,002	1,077	2,925		9,501	1,893	7,608
Investments and other assets indirectly representing bank premises or other real estate	11,209	7,246	3,963		22,852	11,043	11,809
Customers' liability on acceptances outstanding	4,144	3,428	716		4,102	2,942	1,160
Other assets	50,914	35,727	15,187		66,081	32,164	33,917
TOTAL ASSETS	11,487,060	6,003,961	5,483,099		14,028,199	5,809,589	8,218,610

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1963

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RICHMOND				ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,697,957	3,799,786	2,898,171		8,506,171	3,807,577	4,698,594
Individuals, partnerships, and corporations	5,075,455	2,788,389	2,287,066		5,845,947	2,396,992	3,448,955
Foreign Governments, central banks, etc.	27,784	27,784	-		2,795	2,544	251
United States Government	496,705	296,226	200,479		524,450	265,921	258,529
States and political subdivisions	533,101	247,554	285,547		1,011,245	385,893	625,352
Mutual savings banks in United States	8,081	7,903	178		-	-	-
Commercial banks in United States	476,943	380,856	96,087		1,025,779	711,571	314,208
Banks in foreign countries	7,824	7,796	28		9,900	8,391	1,509
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	72,064	43,278	28,786		86,055	36,265	49,790
TIME DEPOSITS—TOTAL	3,519,461	1,547,762	1,971,699		4,104,651	1,385,272	2,719,379
Savings deposits	2,844,581	1,173,942	1,670,639		2,954,158	966,583	1,987,575
Accumulated for payment of personal loans	11,392	6,512	4,880		7,590	1,395	6,195
Other time deposits of indiv., part., and corp.	410,437	236,211	174,226		748,495	261,133	487,362
Foreign Governments, central banks, etc.	22,004	20,004	2,000		8,270	8,000	270
United States Government	36,193	22,240	13,953		11,034	888	10,146
Postal savings	1,947	628	1,319		1,478	397	1,081
States and political subdivisions	188,909	86,488	102,421		344,229	140,188	204,041
Mutual savings banks in United States	-	-	-		10	-	10
Commercial banks in United States	3,998	1,737	2,261		29,337	6,638	22,699
Banks in foreign countries	-	-	-		50	50	-
TOTAL DEPOSITS	10,217,418	5,347,548	4,869,870		12,610,822	5,192,849	7,417,973
Rediscounts and other borrowed money	50,655	40,600	10,055		61,907	44,400	17,507
Acceptances outstanding	4,147	3,428	719		6,086	3,006	3,080
Other liabilities	264,719	144,547	120,172		219,861	100,279	119,582
TOTAL LIABILITIES	10,536,939	5,536,123	5,000,816		12,898,676	5,340,534	7,558,142
CAPITAL ACCOUNTS—TOTAL	950,121	467,838	482,283		1,129,523	469,055	660,468
Capital stock, notes, and debentures	255,128	127,542	127,586		347,579	134,201	213,378
Surplus	515,547	264,163	251,384		552,122	238,617	313,505
Undivided profits	154,836	64,610	90,226		181,516	70,615	110,901
Other capital accounts	24,610	11,523	13,087		48,306	25,622	22,684
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	11,487,060	6,003,961	5,483,099		14,028,199	5,809,589	8,218,610
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	1,748,521	927,969	820,552		2,498,762	1,025,447	1,473,315
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	255,128	127,542	127,586		347,079	134,201	212,878
Capital notes and debentures	-	-	-		300	-	300
Preferred stock	-	-	-		200	-	200
Retirable value of preferred stock	-	-	-		200	-	200
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,566,736	3,152,761	2,413,975		6,793,222	2,915,685	3,877,537
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	5,036,534	2,621,159	2,415,375		6,131,091	2,219,165	3,911,926
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	18.1	20.0	15.9		20.4	24.8	17.4
U. S. Gov't obligations, direct and guaranteed	21.9	20.6	23.3		23.0	19.0	25.8
Other securities	8.7	7.8	9.6		9.8	7.9	11.1
Loans and discounts	49.4	49.4	49.3		44.4	45.9	43.4
Total capital accounts	8.3	7.8	8.8		8.1	8.1	8.0
NUMBER OF BANKS	413	18	395		447	24	423

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1963

(Amounts in thousands of dollars)

ASSETS	CHICAGO				ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL.....	6,224,537	3,902,723	2,321,814		1,673,708	967,167	706,541
Currency and coin	377,764	132,199	245,565		102,152	30,026	72,126
Reserve with Federal Reserve Banks	2,403,904	1,618,797	785,107		573,205	319,458	253,747
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,153,580	313,655	839,925		476,516	168,201	308,315
Other balances with banks in the U. S.	81,340	52,658	28,682		5,781	362	5,419
Balances with banks in foreign countries	40,823	40,550	273		568	568	-
Cash items in process of collection	2,167,126	1,744,864	422,262		515,486	448,552	66,934
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	9,281,420	4,056,888	5,224,532		1,984,438	714,037	1,270,401
Direct:							
Treasury bills	1,140,393	560,564	579,829		308,490	115,546	192,944
Treasury certificates of indebtedness	380,602	175,320	205,282		149,377	79,777	69,600
Treasury notes maturing in one year or less	635,360	247,489	387,871		140,462	40,072	100,390
Other Treasury notes	3,057,530	1,430,075	1,627,455		604,191	274,571	329,620
United States nonmarketable bonds	36,313	7,156	29,157		10,989	2,682	8,307
Other bonds maturing in 1 year or less	181,725	53,094	128,631		59,264	17,228	42,036
Other bonds maturing in 5 years	1,455,107	514,937	940,170		351,794	118,162	233,632
Other bonds maturing in 5 to 10 years	2,222,619	1,035,176	1,187,443		334,654	64,583	270,071
Other bonds maturing after 10 years	162,297	29,631	132,666		23,221	1,233	21,988
Guaranteed obligations	9,474	3,446	6,028		1,996	183	1,813
OTHER SECURITIES—TOTAL	4,410,739	2,429,521	1,981,218		831,564	325,615	505,949
Obligations of States and subdivisions	3,717,119	2,130,847	1,586,272		699,747	294,899	404,848
Other bonds, notes, and debentures	604,892	238,426	366,466		112,739	19,901	92,838
Federal Reserve bank stock	67,588	40,116	27,472		16,272	8,666	7,606
Other corporate stocks	21,140	20,132	1,008		2,806	2,149	657
TOTAL SECURITIES	13,692,159	6,486,409	7,205,750		2,816,002	1,039,652	1,776,350
LOANS AND DISCOUNTS, NET—TOTAL	17,279,783	9,482,666	7,797,117		3,903,602	2,025,175	1,878,427
Valuation reserves	423,162	253,182	169,980		62,616	34,620	27,996
LOANS AND DISCOUNTS, GROSS—TOTAL	17,702,945	9,735,848	7,967,097		3,966,218	2,059,795	1,906,423
Real estate loans—total	4,446,416	1,501,572	2,944,844		884,811	257,569	627,242
Secured by farm land	174,254	2,597	171,657		98,856	6,328	92,528
Secured by residential properties:							
Insured by FHA	989,546	535,144	454,402		130,831	36,454	94,377
Insured or guaranteed by VA	379,084	217,027	162,057		39,993	12,329	27,664
Not ins. or guar. by FHA or VA	1,922,141	449,249	1,472,892		347,120	76,194	270,926
Secured by other properties	981,391	297,555	683,836		268,011	126,264	141,747
Loans to domestic com'l. and foreign banks	231,858	171,354	60,504		91,837	85,996	5,841
Loans to other financial institutions	1,375,135	1,146,768	228,367		280,886	233,254	47,632
Loans to brokers and dealers in securities	624,345	532,225	92,120		112,969	104,823	8,146
Other loans for purchasing or carrying secs.	364,725	242,722	122,003		51,041	34,225	16,816
Loans to farmers directly guar. by CCC	64,564	1,982	62,582		52,173	27,944	24,229
Other loans to farmers	606,973	43,948	563,025		215,540	19,272	196,268
Commercial including open market paper	5,745,718	4,177,226	1,568,492		1,160,769	726,863	433,906
Other loans to individuals—total	3,728,796	1,527,787	2,201,009		1,039,607	514,935	524,672
Passenger automobile instalment loans	1,348,501	452,758	895,743		317,411	112,214	205,197
Other retail consumer instalment loans	449,537	187,336	262,201		94,878	40,199	54,679
Residential repair and modern instal.	381,046	181,119	199,927		99,698	66,139	33,559
Other instal. loans for personal expenditures	390,922	133,887	257,035		112,760	46,405	66,355
Single payment loans for personal expenditures	1,158,790	572,687	586,103		414,860	249,978	164,882
All other loans (including overdrafts)	514,415	390,264	124,151		76,585	54,914	21,671
TOTAL LOANS AND SECURITIES	30,971,942	15,969,075	15,002,867		6,719,604	3,064,827	3,654,777
Bank premises	241,258	101,396	139,862		63,711	25,251	38,460
Furniture and fixtures	64,497	19,553	44,944		17,131	4,174	12,957
Real estate owned other than bank premises	14,485	3,572	10,913		2,766	148	2,618
Investments and other assets indirectly representing bank premises or other real estate	46,976	28,325	18,651		5,675	2,106	3,569
Customers' liability on acceptances outstanding	85,644	83,991	1,653		1,479	1,429	50
Other assets	194,906	127,404	67,502		35,710	21,277	14,433
TOTAL ASSETS	37,844,245	20,236,039	17,608,206		8,519,784	4,086,379	4,433,405

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1963

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	CHICAGO				ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	19,375,850	11,360,846	8,015,004		5,189,821	2,755,901	2,433,920
Individuals, partnerships, and corporations	13,795,779	7,584,402	6,211,377		3,598,232	1,664,253	1,933,979
Foreign Governments, central banks, etc.	5,119	4,908	211		2	-	2
United States Government	1,623,497	1,055,403	568,094		333,189	198,244	134,945
States and political subdivisions	1,665,891	728,507	937,384		382,590	110,403	272,187
Mutual savings banks in United States	2,809	2,370	439		322	-	322
Commercial banks in United States	1,904,128	1,744,592	159,536		816,422	749,900	66,522
Banks in foreign countries	60,557	60,422	135		4,814	4,814	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	318,070	180,242	137,828		54,250	28,287	25,963
TIME DEPOSITS—TOTAL	14,788,410	6,739,716	8,048,694		2,497,139	910,417	1,586,722
Savings deposits	11,097,635	4,913,070	6,184,565		1,506,911	544,896	962,015
Accumulated for payment of personal loans	49,259	940	48,319		3,488	-	3,488
Other time deposits of indiv., part., and corp.	2,647,574	1,294,001	1,353,573		823,997	304,558	519,439
Foreign Governments, central banks, etc.	161,402	161,388	14		2,000	2,000	-
United States Government	13,591	9,245	4,346		5,300	2,943	2,357
Postal savings	3,850	2,017	1,833		101	6	95
States and political subdivisions	792,526	339,154	453,372		153,697	55,914	97,783
Mutual savings banks in United States	10	-	10		-	-	-
Commercial banks in United States	15,338	12,676	2,662		1,545	-	1,545
Banks in foreign countries	7,225	7,225	-		100	100	-
TOTAL DEPOSITS	34,164,260	18,100,562	16,063,698		7,686,960	3,666,318	4,020,642
Rediscounts and other borrowed money	164,614	149,080	15,534		7,150	4,000	3,150
Acceptances outstanding	86,063	84,155	1,908		1,533	1,483	50
Other liabilities	547,421	289,255	258,166		96,005	53,639	42,366
TOTAL LIABILITIES	34,962,358	18,623,052	16,339,306		7,791,648	3,725,440	4,066,208
CAPITAL ACCOUNTS—TOTAL	2,881,887	1,612,987	1,268,900		728,136	360,939	367,197
Capital stock, notes, and debentures	865,697	497,957	367,740		198,385	101,916	96,469
Surplus	1,391,112	839,219	551,893		345,839	187,447	158,092
Undivided profits	511,033	220,892	290,141		167,607	70,699	96,908
Other capital accounts	114,045	54,919	59,126		16,605	877	15,728
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	37,844,245	20,236,039	17,608,206		8,519,784	4,086,379	4,433,405
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	3,590,764	2,319,952	1,270,812		865,593	449,763	415,830
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	859,612	493,957	365,655		198,185	101,916	96,269
Capital notes and debentures	250	-	250		150	-	150
Preferred stock	5,835	4,000	1,835		50	-	50
Retirable value of preferred stock	5,836	4,000	1,836		50	-	50
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	16,055,144	9,302,327	6,752,817		4,197,819	2,139,148	2,058,671
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	13,681,099	6,815,987	6,865,112		3,524,724	1,359,205	2,165,519
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	16.4	19.3	13.2		19.6	23.7	15.9
U. S. Gov't obligations, direct and guaranteed	24.5	20.0	29.7		23.3	17.5	28.7
Other securities	11.7	12.0	11.3		9.8	8.0	11.4
Loans and discounts	45.7	46.9	44.3		45.8	49.6	42.4
Total capital accounts	7.6	8.0	7.2		8.5	8.8	8.3
NUMBER OF BANKS	1,009	27	982		471	17	454

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1963
(Amounts in thousands of dollars)

ASSETS	MINNEAPOLIS				KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL.....	1,057,666	517,998	539,668		2,272,744	1,152,330	1,120,414
Currency and coin.....	66,383	11,829	54,554		118,506	30,725	87,781
Reserve with Federal Reserve Banks.....	402,729	179,758	222,971		799,127	402,927	396,200
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	226,537	38,595	187,942		734,747	228,274	506,473
Other balances with banks in the U. S.	7,499	7,304	195		11,211	8,422	2,789
Balances with banks in foreign countries.....	1,888	1,395	493		396	396	-
Cash items in process of collection.....	352,630	279,117	73,513		608,757	481,586	127,171
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL.....	1,491,696	332,525	1,159,171		2,512,177	830,937	1,681,240
Direct:							
Treasury bills.....	137,881	16,313	121,568		428,042	148,279	279,763
Treasury certificates of indebtedness.....	72,605	23,496	49,109		178,003	92,779	85,224
Treasury notes maturing in one year or less.....	125,568	34,548	91,020		178,047	24,853	153,194
Other Treasury notes.....	394,277	105,575	288,702		655,528	253,662	401,866
United States nonmarketable bonds.....	7,316	827	6,489		12,433	2,052	10,381
Other bonds maturing in 1 year or less.....	32,895	4,033	28,862		89,442	34,264	55,178
Other bonds maturing in 5 years.....	290,221	42,527	247,694		448,411	123,630	324,781
Other bonds maturing in 5 to 10 years.....	388,008	93,228	294,780		487,126	147,614	339,512
Other bonds maturing after 10 years.....	42,655	11,956	30,699		34,551	3,415	31,136
Guaranteed obligations.....	270	22	248		594	389	205
OTHER SECURITIES—TOTAL.....	606,379	154,843	451,536		963,217	317,574	645,643
Obligations of States and subdivisions.....	466,947	123,796	343,151		835,827	270,013	565,814
Other bonds, notes, and debentures.....	127,533	26,447	101,086		104,462	36,593	67,869
Federal Reserve bank stock.....	11,286	4,277	7,009		20,937	9,343	11,594
Other corporate stocks.....	613	323	290		1,991	1,625	366
TOTAL SECURITIES.....	2,098,075	487,368	1,610,707		3,475,394	1,148,511	2,326,883
LOANS AND DISCOUNTS, NET—TOTAL.....	3,053,457	1,107,851	1,945,606		5,106,400	2,289,575	2,816,825
Valuation reserves.....	52,274	14,048	38,226		77,368	33,313	44,055
LOANS AND DISCOUNTS, GROSS—TOTAL.....	3,105,731	1,121,899	1,983,832		5,183,768	2,322,888	2,860,880
Real estate loans—total.....	832,705	161,438	671,267		858,733	342,703	516,030
Secured by farm land.....	44,047	454	43,593		92,930	9,620	83,310
Secured by residential properties:							
Insured by FHA.....	182,750	27,758	154,992		104,476	52,404	52,072
Insured or guaranteed by VA.....	93,714	33,442	60,272		50,956	25,108	25,848
Not ins. or guar. by FHA or VA.....	353,410	65,019	288,391		282,303	87,082	195,221
Secured by other properties.....	158,784	34,765	124,019		328,068	168,489	159,579
Loans to domestic com'l. and foreign banks.....	8,482	4,077	4,405		64,314	25,876	38,438
Loans to other financial institutions.....	161,460	130,048	31,412		310,152	225,557	84,595
Loans to brokers and dealers in securities.....	48,860	40,449	8,411		42,026	31,185	10,841
Other loans for purchasing or carrying secs.....	36,424	26,268	10,156		67,200	50,278	16,922
Loans to farmers directly guar. by CCC.....	33,448	-	33,448		106,513	23,889	82,624
Other loans to farmers.....	376,337	12,446	363,891		849,764	170,376	679,388
Commercial including open market paper.....	931,601	531,705	399,896		1,641,176	903,238	737,938
Other loans to individuals—total.....	620,605	185,075	435,530		1,138,127	464,624	673,503
Passenger automobile installment loans.....	272,834	73,418	199,416		401,786	112,205	289,581
Other retail consumer installment loans.....	81,991	21,025	60,966		109,820	43,956	65,864
Residential repair and modern instal.....	54,766	17,355	37,411		82,130	38,468	43,662
Other instal. loans for personal expenditures.....	70,312	16,958	53,354		137,499	38,702	98,797
Single payment loans for personal expenditures.....	140,702	56,319	84,383		406,892	231,293	175,599
All other loans (including overdrafts).....	55,809	30,393	25,416		105,763	85,162	20,601
TOTAL LOANS AND SECURITIES.....	5,151,532	1,595,219	3,556,313		8,581,794	3,438,086	5,143,708
Bank premises.....	59,324	13,445	45,879		101,008	53,068	47,940
Furniture and fixtures.....	20,512	4,371	16,141		22,287	5,868	16,419
Real estate owned other than bank premises.....	3,215	345	2,870		5,797	1,420	4,377
Investments and other assets indirectly representing bank premises or other real estate.....	19,980	17,287	2,693		25,434	17,979	7,455
Customers' liability on acceptances outstanding.....	7,078	4,626	2,452		994	894	100
Other assets.....	32,196	11,185	21,011		47,713	27,738	19,975
TOTAL ASSETS.....	6,351,503	2,164,476	4,187,027		11,057,771	4,697,383	6,360,388

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MINNEAPOLIS				KANSAS CITY			
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY	
DEMAND DEPOSITS—TOTAL	3,341,817	1,359,090	1,982,727		6,973,257	3,091,630	3,881,627	
Individuals, partnerships, and corporations	2,269,804	793,184	1,476,620		4,736,454	1,955,433	2,781,021	
Foreign Governments, central banks, etc.	51	51	-		-	-	-	
United States Government	230,714	114,678	116,036		428,059	205,140	222,919	
States and political subdivisions	399,962	113,444	286,518		753,046	150,087	602,959	
Mutual savings banks in United States	4,765	4,509	256		-	-	-	
Commercial banks in United States	381,773	307,470	74,303		972,159	745,945	226,214	
Banks in foreign countries	5,285	4,801	484		2,977	2,977	-	
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	49,463	20,953	28,510		80,562	32,048	48,514	
TIME DEPOSITS—TOTAL	2,395,682	572,495	1,823,187		2,961,819	1,095,852	1,865,967	
Savings deposits	1,220,759	265,988	954,771		2,080,532	787,933	1,292,599	
Accumulated for payment of personal loans	6,339	587	5,752		8,160	2,543	5,617	
Other time deposits of indiv., part., and corp.	1,053,400	276,235	777,165		657,114	269,050	388,064	
Foreign Governments, central banks, etc.	2,000	2,000	-		2,000	2,000	-	
United States Government	3,629	1,345	2,284		6,897	384	6,513	
Postal savings	249	-	249		164	1	163	
States and political subdivisions	107,075	24,340	82,735		205,174	32,986	172,188	
Mutual savings banks in United States	2,010	2,000	10		-	-	-	
Commercial banks in United States	221	-	221		1,778	955	823	
Banks in foreign countries	-	-	-		-	-	-	
TOTAL DEPOSITS	5,737,499	1,931,585	3,805,914		9,935,076	4,187,482	5,747,594	
Rediscounts and other borrowed money	22,689	21,000	1,689		49,719	31,900	17,819	
Acceptances outstanding	7,078	4,626	2,452		994	894	100	
Other liabilities	87,710	33,942	53,768		103,910	49,721	54,189	
TOTAL LIABILITIES	5,854,976	1,991,153	3,863,823		10,089,699	4,269,997	5,819,702	
CAPITAL ACCOUNTS—TOTAL	496,527	173,323	323,204		968,072	427,386	540,686	
Capital stock, notes, and debentures	152,265	52,150	100,115		290,536	136,440	154,096	
Surplus	224,625	90,400	134,225		410,133	174,985	235,148	
Undivided profits	107,357	30,498	76,859		239,883	103,544	136,339	
Other capital accounts	12,280	275	12,005		27,520	12,417	15,103	
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	6,351,503	2,164,476	4,187,027		11,057,771	4,697,383	6,360,388	
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	981,575	370,628	610,947		1,841,937	636,803	1,205,134	
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	151,863	52,150	99,713		290,036	136,440	153,596	
Capital notes and debentures	252	-	252		-	-	-	
Preferred stock	150	-	150		500	-	500	
Retirable value of preferred stock	150	-	150		500	-	500	
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	2,762,857	1,041,378	1,721,479		5,630,171	2,381,837	3,248,334	
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	2,376,700	657,825	1,718,875		4,964,282	1,658,959	3,305,323	
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	16.7	23.9	12.9		20.6	24.5	17.6	
U. S. Gov't obligations, direct and guaranteed	23.5	15.4	27.7		22.7	17.7	26.4	
Other securities	9.5	7.2	10.8		8.7	6.8	10.2	
Loans and discounts	48.1	51.2	46.5		46.2	48.7	44.3	
Total capital accounts	7.8	8.0	7.7		8.8	9.1	8.5	
NUMBER OF BANKS	479	9	470		774	31	743	

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1963
(Amounts in thousands of dollars)

ASSETS	DALLAS				SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES--TOTAL	3,128,835	1,759,860	1,368,975		6,477,658	5,626,337	851,321
Currency and coin	146,106	37,720	108,386		369,181	270,449	98,732
Reserve with Federal Reserve Banks	962,441	572,048	390,393		2,687,338	2,394,694	292,644
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,168,421	454,178	714,243		520,773	294,067	226,706
Other balances with banks in the U. S.	24,425	8,825	15,600		54,284	44,058	10,226
Balances with banks in foreign countries	7,429	6,458	971		20,544	18,923	1,621
Cash items in process of collection	820,013	680,631	139,382		2,825,538	2,604,146	221,392
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	2,834,081	1,318,119	1,515,962		7,086,679	5,841,283	1,245,396
Direct:							
Treasury bills	331,118	98,541	232,577		712,235	554,015	158,220
Treasury certificates of indebtedness	189,687	132,779	56,908		274,755	232,851	41,904
Treasury notes maturing in one year or less	193,310	75,360	117,950		364,300	257,911	106,389
Other Treasury notes	793,965	396,038	397,927		2,159,392	1,816,600	342,792
United States nonmarketable bonds	13,999	1,680	12,319		25,842	19,337	6,505
Other bonds maturing in 1 year or less	60,794	22,037	38,757		272,982	235,769	37,213
Other bonds maturing in 5 years	510,633	182,943	327,690		1,347,068	1,097,129	249,939
Other bonds maturing in 5 to 10 years	631,187	338,827	292,360		1,803,598	1,526,427	277,171
Other bonds maturing after 10 years	79,329	43,605	35,724		112,011	91,337	20,674
Guaranteed obligations	30,059	26,309	3,750		14,496	9,907	4,589
OTHER SECURITIES--TOTAL	1,280,029	462,342	817,687		3,738,680	3,227,270	511,410
Obligations of States and subdivisions	1,067,836	416,975	650,861		3,217,354	2,770,989	446,365
Other bonds, notes, and debentures	182,588	29,562	153,026		404,342	351,022	53,140
Federal Reserve bank stock	27,891	15,382	12,509		63,998	53,333	10,665
Other corporate stocks	1,714	423	1,291		52,986	51,746	1,240
TOTAL SECURITIES	4,114,110	1,780,461	2,333,649		10,825,359	9,068,553	1,756,806
LOANS AND DISCOUNTS, NET--TOTAL	6,301,403	3,275,582	3,025,821		22,107,276	18,736,079	3,371,197
Valuation reserves	120,728	57,919	62,809		383,937	336,207	47,730
LOANS AND DISCOUNTS, GROSS--TOTAL	6,422,131	3,333,501	3,088,630		22,491,213	19,072,286	3,418,927
Real estate loans--total	645,107	253,377	391,730		7,659,487	6,492,556	1,166,931
Secured by farm land	72,895	14,082	58,813		231,667	190,051	41,616
Secured by residential properties:							
Insured by FHA	62,702	30,685	32,017		2,593,351	2,231,787	361,564
Insured or guaranteed by VA	38,078	23,783	14,295		454,240	383,890	70,350
Not ins. or guar. by FHA or VA	188,207	38,623	149,584		2,748,640	2,423,132	325,508
Secured by other properties	283,225	146,204	137,021		1,631,589	1,263,696	367,893
Loans to domestic com'l. and foreign banks	61,725	46,439	15,286		354,215	337,135	17,080
Loans to other financial institutions	363,275	266,379	96,896		1,301,075	1,215,946	85,129
Loans to brokers and dealers in securities	79,879	68,043	11,836		215,874	136,947	78,927
Other loans for purchasing or carrying secs.	269,129	215,077	54,052		117,425	95,186	22,239
Loans to farmers directly guar. by CCC	79,799	18,331	61,468		131,740	122,723	9,017
Other loans to farmers	403,364	23,231	380,133		1,053,150	750,970	302,180
Commercial including open market paper	2,884,663	1,716,998	1,167,665		7,074,951	6,126,441	948,510
Other loans to individuals--total	1,472,685	611,887	860,798		4,239,369	3,484,392	754,977
Passenger automobile instalment loans	587,785	194,125	393,660		1,907,573	1,546,083	361,490
Other retail consumer instalment loans	127,900	52,975	74,925		387,348	299,306	88,042
Residential repair and modern instal.	94,692	36,286	58,406		378,699	303,035	75,664
Other instal. loans for personal expenditures	216,567	79,293	137,274		625,361	500,677	124,684
Single payment loans for personal expenditures	445,741	249,208	196,533		940,388	835,291	105,097
All other loans (including overdrafts)	162,505	113,739	48,766		343,927	309,990	33,937
TOTAL LOANS AND SECURITIES	10,415,513	5,056,043	5,359,470		32,932,635	27,804,632	5,128,003
Bank premises	234,208	133,625	100,583		431,987	340,463	91,524
Furniture and fixtures	35,516	10,007	25,509		174,429	144,968	29,461
Real estate owned other than bank premises	12,251	4,281	7,970		8,688	4,372	4,316
Investments and other assets indirectly representing bank premises or other real estate	5,128	1,511	3,617		105,320	93,752	11,568
Customers' liability on acceptances outstanding	7,362	5,332	2,030		206,271	199,414	6,857
Other assets	69,698	50,241	19,457		276,601	235,964	40,637
TOTAL ASSETS	13,908,511	7,020,900	6,887,611		40,613,589	34,449,902	6,163,687

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1963

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DALLAS				SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	8,562,586	4,333,360	4,229,226		18,436,518	15,429,704	3,006,814
Individuals, partnerships, and corporations	6,071,923	2,745,758	3,326,165		14,529,029	12,158,798	2,370,231
Foreign Governments, central banks, etc.	3,320	2,547	773		59,431	58,289	1,142
United States Government	388,662	214,169	174,493		1,205,417	1,015,518	189,899
States and political subdivisions	606,725	229,180	377,545		1,257,991	924,497	333,494
Mutual savings banks in United States	-	-	-		10,952	10,422	530
Commercial banks in United States	1,362,746	1,070,314	292,432		609,704	577,498	32,206
Banks in foreign countries	15,838	13,323	2,515		115,900	109,806	6,094
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	113,372	58,069	55,303		648,094	574,876	73,218
TIME DEPOSITS—TOTAL	3,982,038	1,970,618	2,011,420		18,320,963	15,729,752	2,591,211
Savings deposits	2,146,248	873,922	1,272,326		14,147,777	12,116,957	2,030,820
Accumulated for payment of personal loans	152,390	97,410	54,980		136	-	136
Other time deposits of indiv., part., and corp.	1,106,302	728,038	378,264		1,739,548	1,452,057	287,491
Foreign Governments, central banks, etc.	511	511	-		479,686	474,686	5,000
United States Government	13,886	2,680	11,206		45,709	25,907	19,802
Postal savings	1,026	52	974		777	666	111
States and political subdivisions	539,402	253,946	285,456		1,871,247	1,625,106	246,141
Mutual savings banks in United States	-	-	-		790	740	50
Commercial banks in United States	19,623	11,409	8,214		17,832	16,782	1,050
Banks in foreign countries	2,650	2,650	-		17,461	16,851	610
TOTAL DEPOSITS	12,544,624	6,303,978	6,240,646		36,757,481	31,159,456	5,598,025
Rediscounts and other borrowed money	65,978	58,300	7,678		108,658	103,000	5,658
Acceptances outstanding	7,414	5,342	2,072		210,455	203,598	6,857
Other liabilities	136,423	68,004	68,419		819,994	716,855	103,139
TOTAL LIABILITIES	12,754,439	6,435,624	6,318,815		37,896,588	32,182,909	5,713,679
CAPITAL ACCOUNTS—TOTAL	1,154,072	585,276	568,796		2,717,001	2,266,993	450,008
Capital stock, notes, and debentures	410,664	226,955	183,709		797,713	650,395	147,318
Surplus	521,239	285,810	235,429		1,339,289	1,130,056	209,233
Undivided profits	186,739	70,087	116,652		556,077	474,501	81,576
Other capital accounts	35,430	2,424	33,006		22,783	12,041	10,742
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	13,908,511	7,020,900	6,887,611		40,613,589	34,449,902	6,163,687
MEMORANDA							
PLEGDED ASSETS (AND SECURITIES LOANED)	2,264,768	1,116,734	1,148,034		6,966,971	5,900,891	1,066,080
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	410,664	226,955	183,709		797,713	650,395	147,318
Capital notes and debentures	-	-	-		-	-	-
Preferred stock	-	-	-		1,139	-	1,139
Retirable value of preferred stock	-	-	-		1,139	-	1,139
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	6,574,158	3,198,551	3,375,607		15,090,207	12,531,491	2,558,716
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	5,991,165	2,368,246	3,622,919		13,795,859	11,232,542	2,563,317
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	22.5	25.1	19.9		15.9	16.3	13.8
U. S. Gov't obligations, direct and guaranteed	20.4	18.8	22.0		17.4	17.0	20.2
Other securities	9.2	6.6	11.9		9.2	9.4	8.3
Loans and discounts	45.3	46.7	43.9		54.4	54.4	54.7
Total capital accounts	8.3	8.3	8.3		6.7	6.6	7.3
NUMBER OF BANKS	641	20	621		164	26	138

ALL MEMBER BANKS, BY STATES, JUNE 29, 1963
(Amounts in thousands of dollars)

ASSETS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
RESERVES, CASH, AND BANK BALANCES—TOTAL	399,124	26,966	204,501	235,671	5,001,016	421,001	453,529	116,822
Currency and coin	34,334	6,812	23,144	16,884	240,762	22,806	45,906	5,646
Reserve with Federal Reserve Banks	140,845	3,170	67,430	79,974	2,135,785	161,313	160,632	56,814
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	133,846	8,466	36,977	86,140	349,115	110,401	82,383	38,862
Other balances with banks in the U. S.	4,596	600	5,090	2,009	41,535	151	4,590	100
Balances with banks in foreign countries	102	106	1,442	-	15,974	51	197	-
Cash items in process of collection	85,401	7,812	70,418	50,664	2,217,845	126,279	159,821	15,400
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	456,118	55,120	201,203	231,887	5,259,378	462,203	391,383	146,044
Direct:								
Treasury bills	74,186	6,958	41,720	30,515	565,740	112,178	60,470	29,615
Treasury certificates of indebtedness	27,994	1,250	12,412	13,744	183,756	45,753	25,450	9,600
Treasury notes maturing in one year or less	32,243	3,462	3,718	17,359	259,259	24,449	43,289	6,218
Other Treasury notes	144,706	13,840	51,973	69,616	1,630,853	117,295	147,386	27,915
United States nonmarketable bonds	2,135	3,370	25	1,412	17,393	2,236	1,098	333
Other bonds maturing in 1 year or less	23,348	204	1,089	3,435	208,833	12,252	3,371	5,436
Other bonds maturing in 5 years	85,889	5,991	36,592	31,157	956,606	61,841	51,239	11,914
Other bonds maturing in 5 to 10 years	62,814	19,433	51,387	59,914	1,332,442	80,677	55,586	53,893
Other bonds maturing after 10 years	2,723	612	-	4,536	95,044	5,446	3,350	1,120
Guaranteed obligations	80	-	2,287	199	9,452	76	144	-
OTHER SECURITIES—TOTAL	249,160	17,371	105,182	153,289	2,889,674	136,888	365,732	20,365
Obligations of States and subdivisions	221,487	9,555	90,635	133,063	2,455,201	125,661	341,843	18,199
Other bonds, notes, and debentures	23,716	7,544	11,585	18,124	336,439	6,793	17,032	244
Federal Reserve bank stock	3,924	247	2,404	2,049	47,805	4,086	5,067	1,637
Other corporate stocks	33	25	558	53	50,229	348	1,790	285
TOTAL SECURITIES	705,278	72,491	306,385	385,176	8,149,052	599,091	757,115	166,409
LOANS AND DISCOUNTS, NET—TOTAL	955,349	102,335	945,496	517,327	16,842,669	1,124,831	1,280,044	254,208
Valuation reserves	25,504	4,018	8,455	7,436	311,091	17,779	25,399	3,612
LOANS AND DISCOUNTS, GROSS—TOTAL	980,853	106,353	953,951	524,763	17,153,760	1,142,610	1,305,443	257,820
Real estate loans—total	172,536	41,199	248,794	116,858	6,083,233	227,593	336,406	47,862
Secured by farm land	17,122	37	4,395	23,603	174,091	11,400	1,980	2,429
Secured by residential properties:								
Insured by FHA	17,336	6,407	165,423	7,581	2,020,528	19,465	35,343	315
Insured or guaranteed by VA	2,731	312	17,726	1,065	323,777	25,004	23,097	1,622
Not ins. or guar. by FHA or VA	80,706	19,716	28,810	40,117	2,343,803	79,224	196,451	30,815
Secured by other properties	54,641	14,727	32,440	44,492	1,221,034	92,500	79,535	12,681
Loans to domestic com'l. and foreign banks	1,050	-	9,256	7,500	336,336	7,924	12,025	25,000
Loans to other financial institutions	53,178	15	34,780	18,435	973,799	85,180	33,246	8,272
Loans to brokers and dealers in securities	8,770	-	58,970	6,242	110,317	10,232	34,671	1,413
Other loans for purchasing or carrying secs.	10,158	10	606	3,427	85,391	30,695	11,326	3,137
Loans to farmers directly guar. by CCC	8,619	-	8	18,631	111,734	2,491	-	-
Other loans to farmers	44,460	102	136,465	54,209	615,345	178,620	5,110	4,310
Commercial including open market paper	317,748	32,997	242,543	142,108	5,446,492	316,514	399,928	47,944
Other loans to individuals—total	316,667	31,549	217,900	151,780	3,126,217	266,987	414,460	115,589
Passenger automobile installment loans	105,520	12,679	88,973	59,466	1,397,580	88,265	120,816	19,304
Other retail consumer installment loans	33,676	7,610	20,957	15,494	263,254	27,881	19,753	8,906
Residential repair and modern instal.	20,917	2,038	23,750	7,680	244,465	19,251	30,900	4,576
Other instal. loans for personal expenditures	46,937	5,197	51,185	23,809	452,622	27,461	84,122	13,813
Single payment loans for personal expenditures	109,617	4,025	33,035	45,331	768,296	104,129	158,869	68,990
All other loans (including overdrafts)	47,667	481	4,629	5,573	264,896	16,374	58,271	4,293
TOTAL LOANS AND SECURITIES	1,660,627	174,826	1,251,881	902,503	24,991,721	1,723,922	2,037,159	420,617
Bank premises	21,302	3,195	20,866	12,145	299,652	25,023	37,482	4,302
Furniture and fixtures	5,254	1,597	7,694	3,253	138,131	4,748	8,871	2,824
Real estate owned other than bank premises	1,099	359	1,474	649	4,302	820	481	187
Investments and other assets indirectly representing bank premises or other real estate	3,658	1,148	5,909	425	87,399	11,578	330	3,250
Customers' liability on acceptances outstanding	699	-	5,472	-	192,625	64	6	-
Other assets	7,410	304	14,168	3,692	214,438	12,822	9,171	3,625
TOTAL ASSETS	2,099,173	208,395	1,511,965	1,158,338	30,929,284	2,199,978	2,547,029	551,627

ALL MEMBER BANKS, BY STATES, JUNE 29, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
DEMAND DEPOSITS--TOTAL	1,231,047	97,552	772,143	723,212	13,459,300	1,211,964	1,587,393	385,474
Individuals, partnerships, and corporations	890,638	73,987	599,217	521,275	10,778,228	925,786	1,276,401	325,007
Foreign Governments, central banks, etc.	-	-	1,142	-	57,737	-	-	-
United States Government	71,539	6,404	37,734	37,588	889,357	76,363	147,224	45,528
States and political subdivisions	169,254	12,722	105,259	73,425	636,774	74,553	93,848	3,711
Mutual savings banks in United States	-	-	-	-	1,427	-	34,942	3,005
Commercial banks in United States	89,465	1,318	7,180	85,191	465,233	116,199	13,969	6,087
Banks in foreign countries	404	65	3,764	-	98,026	412	202	3
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	9,747	3,056	17,847	5,733	532,518	18,651	20,807	2,133
TIME DEPOSITS--TOTAL	653,892	95,375	600,591	333,501	14,517,662	777,492	626,408	82,165
Savings deposits	520,529	49,956	509,810	221,970	10,916,095	581,629	517,069	57,898
Accumulated for payment of personal loans	2,940	-	61	1,195	75	-	-	-
Other time deposits of indiv., part., and corp.	103,852	4,957	55,836	101,457	1,456,997	110,123	41,411	23,958
Foreign Governments, central banks, etc.	-	-	4,000	-	462,586	-	-	-
United States Government	1,382	7,233	2,180	295	21,966	697	1,440	255
Postal savings	33	20	27	30	200	10	15	-
States and political subdivisions	20,357	33,059	28,677	7,674	1,629,485	84,568	61,973	54
Mutual savings banks in United States	-	50	-	-	375	-	4,500	-
Commercial banks in United States	4,799	100	-	880	16,582	465	-	-
Banks in foreign countries	-	-	-	-	13,301	-	-	-
TOTAL DEPOSITS	1,884,939	192,927	1,372,734	1,056,713	27,976,962	1,989,456	2,213,801	467,639
Rediscounts and other borrowed money	3,000	2,190	1,593	-	98,700	10,855	14,000	-
Acceptances outstanding	699	-	5,472	-	196,809	64	6	-
Other liabilities	32,322	1,583	32,704	9,542	658,104	25,030	111,977	23,898
TOTAL LIABILITIES	1,920,960	196,700	1,412,503	1,066,255	28,930,575	2,025,405	2,339,784	491,537
CAPITAL ACCOUNTS--TOTAL	178,213	11,695	99,462	92,083	1,998,709	174,573	207,245	60,090
Capital stock, notes, and debentures	52,583	4,600	28,583	29,288	571,860	58,946	64,474	17,016
Surplus	79,086	3,675	51,564	39,599	1,025,120	77,844	104,526	37,547
Undivided profits	34,710	2,920	16,335	21,018	390,672	36,636	35,386	5,523
Other capital accounts	11,834	500	2,980	2,178	11,057	1,147	2,859	4
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,099,173	208,395	1,511,965	1,158,338	30,929,284	2,199,978	2,547,029	551,627
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	326,715	55,792	249,487	80,614	5,173,651	322,247	204,781	58,048
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	52,583	4,600	28,583	29,288	570,721	58,946	64,474	17,016
Capital notes and debentures	-	-	-	-	-	-	-	-
Preferred stock	-	-	-	-	1,139	-	-	-
Retirable value of preferred stock	-	-	-	-	1,139	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	1,011,800	81,274	664,748	586,408	10,892,340	975,588	1,345,189	331,212
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	984,642	82,018	656,811	549,769	9,886,865	893,123	1,266,379	318,459
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.0	12.9	13.5	20.3	16.2	19.1	17.8	21.2
U. S. Gov't obligations, direct and guaranteed	21.7	26.4	13.3	20.0	17.0	21.0	15.4	26.5
Other securities	11.9	8.3	7.0	13.2	9.3	6.2	14.4	3.7
Loans and discounts	45.5	49.1	62.5	44.7	54.5	51.1	50.3	46.1
Total capital accounts	8.5	5.6	6.6	7.9	6.5	7.9	8.1	10.9
NUMBER OF BANKS	96	5	4	79	64	112	30	7

ALL MEMBER BANKS, BY STATES, JUNE 29, 1963
(Amounts in thousands of dollars)

ASSETS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
RESERVES, CASH, AND BANK BALANCES—TOTAL	315,158	899,074	561,784	60,839	82,312	3,305,826	825,218	387,148
Currency and coin	25,315	72,031	30,044	9,171	9,283	138,301	74,333	27,760
Reserve with Federal Reserve Banks	134,075	253,924	189,910	14,207	35,549	1,408,258	257,079	105,824
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	52,098	333,113	112,992	6,074	15,577	500,953	255,567	135,322
Other balances with banks in the U. S.	111	11,415	421	15	50	59,388	18,386	10
Balances with banks in foreign countries	1,163	688	437	334	-	21,995	353	-
Cash items in process of collection	102,396	227,903	227,980	31,038	21,853	1,176,931	219,500	118,232
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	513,554	1,209,757	428,379	73,391	151,700	4,763,821	1,256,107	450,417
Direct:								
Treasury bills	89,979	129,398	55,354	1,114	12,233	714,475	196,225	41,987
Treasury certificates of indebtedness	24,141	82,036	24,028	-	4,025	156,969	59,234	21,506
Treasury notes maturing in one year or less	24,802	92,048	28,679	21,827	14,466	393,608	69,727	34,308
Other Treasury notes	138,787	326,343	181,693	18,673	72,502	1,489,873	390,332	141,782
United States nonmarketable bonds	7,379	5,606	922	-	74	18,249	6,969	3,067
Other bonds maturing in 1 year or less	2,695	18,396	13,555	-	4,570	94,013	33,826	15,647
Other bonds maturing in 5 years	102,988	163,398	42,433	15,749	17,709	727,535	232,078	81,024
Other bonds maturing in 5 to 10 years	120,044	362,346	79,231	16,028	24,783	1,107,133	251,285	107,057
Other bonds maturing after 10 years	2,467	28,473	2,060	-	943	59,312	15,736	3,792
Guaranteed obligations	272	1,713	424	-	395	2,654	695	247
OTHER SECURITIES—TOTAL	87,483	441,949	214,032	21,241	60,597	2,527,151	356,866	204,186
Obligations of States and subdivisions	76,421	353,315	187,423	19,659	56,111	2,010,592	274,286	181,187
Other bonds, notes, and debentures	8,054	79,493	20,994	910	3,260	461,332	73,939	19,502
Federal Reserve bank stock	2,984	9,034	5,036	672	1,183	37,353	8,109	3,476
Other corporate stocks	24	107	579	-	43	17,874	532	21
TOTAL SECURITIES	601,037	1,651,706	642,411	94,632	212,297	7,290,972	1,612,973	654,603
LOANS AND DISCOUNTS, NET—TOTAL	846,511	1,754,887	1,383,031	183,514	379,830	8,805,505	1,952,038	912,308
Valuation reserves	9,559	34,141	18,360	1,327	6,171	263,203	35,596	16,462
LOANS AND DISCOUNTS, GROSS—TOTAL	856,070	1,789,028	1,401,391	184,841	386,001	9,068,708	1,987,634	928,770
Real estate loans—total	260,893	364,594	211,939	87,100	135,963	1,439,120	617,317	238,040
Secured by farm land	217	13,713	18,894	1,477	6,496	68,054	50,870	25,502
Secured by residential properties:								
Insured by FHA	12,504	64,277	9,747	14,854	78,829	231,053	96,535	24,694
Insured or guaranteed by VA	25,086	25,848	3,676	5,937	15,231	76,143	32,211	24,599
Not ins. or guar. by FHA or VA	118,175	104,339	116,419	36,824	17,875	694,111	299,408	105,997
Secured by other properties	104,911	156,417	63,203	28,008	17,532	369,759	138,293	57,248
Loans to domestic com'l. and foreign banks	12,655	31,231	9,147	-	-	155,544	13,015	11,785
Loans to other financial institutions	120,369	115,953	111,504	3,602	7,446	868,792	107,707	38,114
Loans to brokers and dealers in securities	12,842	21,185	19,401	5	133	436,054	29,179	3,285
Other loans for purchasing or carrying secs.	7,721	31,574	7,398	10,334	424	282,668	15,109	6,474
Loans to farmers directly guar. by CCC	687	-	4,873	-	3,229	39,105	5,410	21,801
Other loans to farmers	51	28,169	19,467	3,170	70,222	268,774	89,611	204,850
Commercial including open market paper	209,709	609,755	521,473	49,168	78,735	3,749,457	491,230	197,544
Other loans to individuals—total	208,765	553,473	465,545	27,367	86,471	1,504,664	573,759	188,800
Passenger automobile installment loans	49,581	199,145	119,600	8,717	50,285	462,228	221,112	74,655
Other retail consumer installment loans	24,781	68,266	47,146	1,605	9,873	163,094	45,227	21,468
Residential repair and modern instal.	21,577	53,961	26,414	2,866	10,925	105,373	71,486	22,991
Other instal. loans for personal expenditures	25,436	58,111	65,522	8,587	7,321	182,615	75,857	20,678
Single payment loans for personal expenditures	87,390	173,990	206,863	5,592	8,067	591,354	160,077	49,008
All other loans (including overdrafts)	22,378	33,094	30,644	4,095	3,378	324,530	45,297	18,077
TOTAL LOANS AND SECURITIES	1,447,548	3,406,593	2,025,442	278,146	592,127	16,096,477	3,565,011	1,566,911
Bank premises	18,746	67,898	36,920	8,436	9,809	84,934	41,547	16,187
Furniture and fixtures	4,156	22,201	11,098	3,217	2,301	28,254	10,214	4,646
Real estate owned other than bank premises	409	4,089	2,402	-	324	7,568	2,180	691
Investments and other assets indirectly representing bank premises or other real estate	-	13,167	3,289	-	3	28,467	2,287	2,295
Customers' liability on acceptances outstanding	259	655	825	59	-	78,963	302	596
Other assets	6,378	25,332	11,894	4,115	3,237	109,884	18,078	5,222
TOTAL ASSETS	1,792,654	4,439,009	2,653,654	354,812	690,113	19,740,373	4,464,837	1,983,696

ALL MEMBER BANKS, BY STATES, JUNE 29, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
DEMAND DEPOSITS--TOTAL	1,139,882	2,591,447	1,704,842	178,423	373,499	10,568,259	2,628,479	1,181,224
Individuals, partnerships, and corporations	982,348	1,898,279	1,180,368	123,162	271,411	7,407,624	1,838,122	802,862
Foreign Governments, central banks, etc.	26,764	458	-	-	-	5,053	-	-
United States Government	54,396	137,904	119,541	21,751	17,710	829,655	183,493	75,767
States and political subdivisions	272	218,374	173,719	22,464	74,601	812,721	425,744	125,862
Mutual savings banks in United States	-	-	-	-	-	2,112	591	-
Commercial banks in United States	53,400	293,063	217,950	5,316	2,994	1,287,285	142,517	157,805
Banks in foreign countries	4,542	4,697	902	1,580	-	46,772	724	55
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	18,160	38,672	12,362	4,150	6,783	177,037	37,288	18,873
TIME DEPOSITS--TOTAL	495,387	1,397,885	634,128	136,236	256,094	7,185,274	1,373,081	600,667
Savings deposits	340,651	991,933	378,253	82,711	229,592	5,250,072	1,146,451	382,369
Accumulated for payment of personal loans	6,499	266	69	-	-	47,315	727	176
Other time deposits of indiv., part., and corp.	111,937	237,239	186,899	23,957	24,357	1,361,983	183,117	214,533
Foreign Governments, central banks, etc.	20,004	500	4,270	1,000	-	161,402	-	-
United States Government	15,070	3,753	2,377	5,471	2,134	6,174	2,307	1,363
Postal savings	979	536	727	10	11	2,921	71	79
States and political subdivisions	247	161,182	58,264	22,477	-	339,037	39,673	2,147
Mutual savings banks in United States	-	-	-	-	-	-	10	-
Commercial banks in United States	-	2,426	3,269	-	-	11,595	725	-
Banks in foreign countries	-	50	-	610	-	4,775	-	-
TOTAL DEPOSITS	1,635,269	3,989,332	2,338,970	314,659	629,593	17,753,533	4,001,560	1,781,891
Rediscounts and other borrowed money	-	27,240	31,400	375	400	120,200	8,275	13,636
Acceptances outstanding	259	2,160	825	59	-	79,127	553	600
Other liabilities	27,513	63,635	58,256	10,057	8,719	228,319	92,632	12,951
TOTAL LIABILITIES	1,663,041	4,082,367	2,429,451	325,150	638,712	18,181,179	4,103,020	1,809,078
CAPITAL ACCOUNTS--TOTAL	129,613	356,642	224,203	29,662	51,401	1,559,194	361,817	174,618
Capital stock, notes, and debentures	32,828	137,216	58,266	8,600	17,257	501,419	94,088	38,725
Surplus	66,602	166,313	109,772	13,800	23,540	744,965	177,347	77,160
Undivided profits	24,424	42,463	34,930	5,042	8,590	227,215	81,436	54,582
Other capital accounts	5,759	10,650	21,235	2,220	2,014	85,595	8,946	4,151
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,792,654	4,439,009	2,653,654	354,812	690,113	19,740,373	4,464,837	1,983,696
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	144,993	909,120	413,054	93,056	140,411	2,156,195	336,889	136,565
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	32,828	137,016	58,266	8,600	17,257	500,919	93,938	38,625
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)	985,388	2,030,431	1,363,870	141,311	336,069	8,890,375	2,153,412	927,670
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	929,690	1,932,577	1,139,371	120,318	330,942	7,274,388	2,082,969	829,420
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.6	20.3	21.2	17.1	11.9	16.7	18.5	19.5
U. S. Gov't obligations, direct and guaranteed	28.6	27.3	16.1	20.7	22.0	24.1	28.1	22.7
Other securities	4.9	10.0	8.1	6.0	8.8	12.8	8.0	10.3
Loans and discounts	47.2	39.5	52.1	51.7	55.0	44.6	43.7	46.0
Total capital accounts	7.2	8.0	8.4	8.4	7.4	7.9	8.1	8.8
NUMBER OF BANKS	9	154	68	2	17	523	225	165

ALL MEMBER BANKS, BY STATES, JUNE 29, 1963
(Amounts in thousands of dollars)

ASSETS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
RESERVES, CASH, AND BANK BALANCES—TOTAL	348,487	391,603	531,750	83,353	392,369	1,205,203	1,459,816	712,335
Currency and coin	22,161	24,339	34,873	13,482	37,981	69,499	130,205	32,437
Reserve with Federal Reserve Banks	126,435	126,863	187,740	18,123	148,489	505,933	560,229	259,932
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	142,320	123,912	141,244	19,434	72,356	106,875	234,699	106,906
Other balances with banks in the U. S.	1,204	-	1,345	-	14,808	9,628	1,757	7,320
Balances with banks in foreign countries	-	48	188	205	462	8,891	15,761	1,775
Cash items in process of collection	56,367	116,441	166,360	32,109	118,273	504,377	517,165	303,965
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	478,945	464,324	649,826	133,384	454,502	1,049,418	2,622,372	796,510
Direct:								
Treasury bills	77,182	61,562	73,128	17,601	34,663	203,534	202,346	72,057
Treasury certificates of indebtedness	34,017	33,874	41,720	12,657	33,264	96,757	140,886	42,856
Treasury notes maturing in one year or less	39,639	27,819	49,599	9,407	54,100	125,857	136,997	69,386
Other Treasury notes	116,562	167,124	213,063	42,699	215,044	280,105	920,300	209,147
United States nonmarketable bonds	3,152	1,355	3,132	760	2,313	2,753	10,395	3,041
Other bonds maturing in 1 year or less	15,488	17,262	7,020	3,120	3,025	12,059	34,587	13,953
Other bonds maturing in 5 years	88,849	84,555	134,024	19,106	60,959	115,406	383,909	137,551
Other bonds maturing in 5 to 10 years	94,870	67,900	111,045	27,090	44,724	201,875	701,843	221,625
Other bonds maturing after 10 years	9,071	2,761	16,756	882	6,400	10,103	84,107	26,792
Guaranteed obligations	115	112	339	62	10	967	7,002	102
OTHER SECURITIES—TOTAL	242,398	161,768	235,235	50,878	200,686	508,588	1,272,946	345,486
Obligations of States and subdivisions	212,680	139,149	214,094	45,465	168,863	448,883	1,202,639	262,667
Other bonds, notes, and debentures	25,939	18,519	16,133	3,839	27,491	40,990	50,594	75,454
Federal Reserve bank stock	3,779	3,969	4,966	1,277	4,174	14,508	16,887	7,018
Other corporate stocks	-	131	42	297	158	4,207	2,826	347
TOTAL SECURITIES	721,343	626,092	885,061	184,262	655,188	1,558,006	3,895,318	1,141,996
LOANS AND DISCOUNTS, NET—TOTAL	789,226	788,123	1,110,338	337,885	982,146	3,184,135	4,869,232	1,848,974
Valuation reserves	10,409	15,481	14,390	5,865	16,256	76,879	81,084	23,157
LOANS AND DISCOUNTS, GROSS—TOTAL	799,635	803,604	1,124,728	343,750	998,402	3,261,014	4,950,316	1,872,131
Real estate loans—total	106,221	180,972	186,104	108,528	283,914	445,735	1,921,254	457,370
Secured by farm land	22,866	27,134	9,045	4,031	21,445	3,996	44,982	16,889
Secured by residential properties:								
Insured by FHA	10,659	3,476	13,913	12,740	8,236	31,541	599,801	83,902
Insured or guaranteed by VA	3,363	3,443	9,126	6,753	11,671	31,736	199,229	64,318
Not ins. or guar. by FHA or VA	40,224	85,748	67,557	51,390	127,891	159,020	707,299	209,685
Secured by other properties	29,109	61,171	86,463	33,614	114,671	219,442	369,943	82,576
Loans to domestic com'l. and foreign banks	3,018	12,412	15,676	2,000	17,990	57,419	39,401	8,327
Loans to other financial institutions	38,227	62,353	76,660	7,516	81,339	278,203	291,066	139,480
Loans to brokers and dealers in securities	3,706	3,858	32,373	1,109	6,267	55,811	98,100	45,247
Other loans for purchasing or carrying secs.	3,713	7,317	16,759	1,799	18,063	12,629	61,914	29,159
Loans to farmers directly guar. by CCC	47,092	404	906	-	-	-	916	5,482
Other loans to farmers	191,140	44,922	19,350	7,806	16,695	6,049	82,763	116,826
Commercial including open market paper	236,625	242,624	488,513	106,858	290,881	1,536,280	1,047,347	677,798
Other loans to individuals—total	165,071	235,575	256,311	98,407	265,178	787,022	1,335,774	353,469
Passenger automobile instalment loans	67,299	54,127	68,921	38,739	96,777	283,228	550,659	151,461
Other retail consumer instalment loans	16,923	16,692	10,672	7,957	17,708	67,544	218,568	41,618
Residential repair and modern instal.	13,939	22,809	14,987	6,022	10,375	52,035	171,959	34,548
Other instal. loans for personal expenditures	23,771	31,703	48,826	18,005	38,334	131,637	101,763	35,099
Single payment loans for personal expenditures	43,139	110,244	112,905	27,684	101,984	252,578	292,825	90,743
All other loans (including overdrafts)	4,822	13,167	32,076	9,727	18,075	81,866	71,781	38,973
TOTAL LOANS AND SECURITIES	1,510,569	1,414,215	1,995,399	522,147	1,637,334	4,742,141	8,764,550	2,990,970
Bank premises	14,215	12,542	23,606	8,403	22,691	56,730	85,588	31,616
Furniture and fixtures	3,502	4,610	5,953	2,503	6,757	14,125	19,529	11,419
Real estate owned other than bank premises	864	780	483	295	485	2,247	3,525	1,439
Investments and other assets indirectly representing bank premises or other real estate	1,733	1,175	2,238	342	353	1,921	8,783	17,362
Customers' liability on acceptances outstanding	-	52	1,839	-	1,257	54,452	5,345	5,452
Other assets	4,734	6,237	13,286	2,455	10,591	33,266	52,298	19,294
TOTAL ASSETS	1,884,104	1,831,214	2,574,554	619,498	2,071,837	6,110,085	10,399,434	3,789,887

ALL MEMBER BANKS, BY STATES, JUNE 29, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
DEMAND DEPOSITS--TOTAL	1,228,917	1,222,799	1,652,467	298,339	1,247,664	4,152,503	4,395,577	2,065,802
Individuals, partnerships, and corporations	782,900	879,332	1,103,308	236,278	910,604	3,093,361	3,262,488	1,304,386
Foreign Governments, central banks, etc.	-	-	2,337	-	1,020	4,405	67	51
United States Government	63,389	80,360	85,166	19,614	109,323	322,010	459,488	161,198
States and political subdivisions	260,343	77,235	250,446	27,036	131,683	233,263	339,653	226,587
Mutual savings banks in United States	-	-	-	7,389	8,081	125,468	-	4,594
Commercial banks in United States	110,170	172,882	190,334	3,636	71,785	289,261	246,873	331,396
Banks in foreign countries	-	37	3,875	14	2,216	26,262	10,314	5,267
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	12,115	12,953	17,001	4,372	12,952	58,473	76,694	32,323
TIME DEPOSITS--TOTAL	473,749	420,274	665,446	243,446	618,254	1,091,805	5,080,742	1,338,505
Savings deposits	329,462	284,193	523,729	222,489	550,803	732,755	3,848,263	662,915
Accumulated for payment of personal loans	1,832	2,860	3,196	-	556	930	1,195	61
Other time deposits of indiv., part., and corp.	105,381	114,025	81,296	19,407	42,494	257,110	824,088	614,525
Foreign Governments, central banks, etc.	-	-	1,500	-	-	56,712	-	2,000
United States Government	2,029	1,302	2,055	589	2,600	4,163	2,161	1,576
Postal savings	34	-	31	-	31	525	40	43
States and political subdivisions	34,911	17,417	50,196	961	21,720	34,157	400,880	55,304
Mutual savings banks in United States	-	-	-	-	-	45	-	2,010
Commercial banks in United States	100	477	3,443	-	50	2,828	1,815	71
Banks in foreign countries	-	-	-	-	-	2,580	2,300	-
TOTAL DEPOSITS	1,702,666	1,643,073	2,317,913	541,785	1,865,918	5,244,308	9,476,319	3,404,307
Rediscounts and other borrowed money	870	600	267	250	100	11,908	15,673	22,389
Acceptances outstanding	-	52	2,318	-	1,257	55,587	5,345	5,452
Other liabilities	12,657	18,996	40,894	18,981	35,203	202,744	179,694	54,139
TOTAL LIABILITIES	1,716,193	1,662,721	2,361,392	561,016	1,902,478	5,514,547	9,677,031	3,486,287
CAPITAL ACCOUNTS--TOTAL	167,911	168,493	213,162	58,482	169,359	595,538	722,403	303,600
Capital stock, notes, and debentures	49,391	42,590	51,883	22,085	42,398	155,027	211,024	89,430
Surplus	76,962	90,461	114,402	20,478	96,782	328,628	352,390	144,796
Undivided profits	39,473	33,057	46,324	14,932	22,325	87,860	137,082	63,923
Other capital accounts	2,085	2,385	553	987	7,854	24,023	21,907	5,451
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,884,104	1,831,214	2,574,554	619,498	2,071,837	6,110,085	10,399,434	3,789,887
MEMORANDA								
PLEGGED ASSETS (AND SECURITIES LOANED)	382,780	192,979	502,813	36,592	342,415	549,152	881,970	635,406
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	48,891	42,590	51,883	22,085	42,398	154,827	206,789	89,028
Capital notes and debentures	-	-	-	-	-	-	-	252
Preferred stock	500	-	-	-	-	200	4,235	150
Retirable value of preferred stock	500	-	-	-	-	200	4,235	150
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	1,030,230	982,446	1,344,863	246,796	1,057,035	3,541,292	3,643,713	1,655,138
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	998,991	853,116	1,210,607	242,980	948,283	3,036,855	3,172,051	1,269,243
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.5	21.4	20.7	13.5	18.9	19.7	14.0	18.8
U. S. Gov't obligations, direct and guaranteed	25.4	25.4	25.2	21.5	21.9	17.2	25.2	21.0
Other securities	12.9	8.8	9.1	8.2	9.7	8.3	12.2	9.1
Loans and discounts	41.9	43.0	43.1	54.5	47.4	52.1	46.8	48.8
Total capital accounts	8.9	9.2	8.3	9.4	8.2	9.7	6.9	8.0
NUMBER OF BANKS	211	98	55	28	55	112	215	210

ALL MEMBER BANKS, BY STATES, JUNE 29, 1963
(Amounts in thousands of dollars)

ASSETS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
RESERVES, CASH, AND BANK BALANCES—TOTAL	147,897	1,051,952	130,699	288,075	68,233	66,279	1,060,463	119,280
Currency and coin	12,549	42,499	11,111	15,242	12,797	8,647	128,998	13,547
Reserve with Federal Reserve Banks	29,675	379,842	51,186	111,067	24,982	20,614	393,905	42,153
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	67,113	184,103	40,881	77,585	8,108	14,296	251,331	49,113
Other balances with banks in the U. S.	2,550	1,100	179	270	-	18	12,020	-
Balances with banks in foreign countries	-	476	47	-	-	10	71	-
Cash items in process of collection	36,010	443,932	27,295	83,911	22,346	22,694	274,138	14,467
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	161,394	1,087,065	207,025	281,782	123,588	77,315	1,838,653	180,133
Direct:								
Treasury bills	35,248	181,016	16,720	16,598	4,258	11,883	240,094	24,351
Treasury certificates of indebtedness	6,640	102,751	7,596	23,529	3,971	3,966	85,425	4,872
Treasury notes maturing in one year or less	10,291	58,381	18,634	22,789	6,574	4,707	94,555	16,076
Other Treasury notes	34,905	331,917	44,755	83,666	28,538	23,894	463,677	42,341
United States nonmarketable bonds	1,635	3,174	808	1,721	200	105	11,056	1,355
Other bonds maturing in 1 year or less	9,011	47,941	7,947	12,424	4,363	1,400	17,613	4,397
Other bonds maturing in 5 years	24,824	192,337	52,437	62,654	48,609	9,289	298,259	43,054
Other bonds maturing in 5 to 10 years	35,197	157,607	52,048	55,394	27,075	20,701	544,144	39,129
Other bonds maturing after 10 years	3,643	11,677	6,055	2,949	-	1,364	79,201	4,558
Guaranteed obligations	-	264	25	58	-	6	4,629	-
OTHER SECURITIES—TOTAL	106,893	453,779	80,966	117,325	55,452	26,599	1,249,385	36,311
Obligations of States and subdivisions	100,170	396,181	62,978	96,816	51,608	24,148	1,088,265	32,313
Other bonds, notes, and debentures	4,897	45,086	16,498	17,721	2,836	1,597	139,314	2,908
Federal Reserve bank stock	1,821	9,510	1,428	2,713	1,008	843	14,790	1,030
Other corporate stocks	5	3,002	62	75	-	11	7,016	60
TOTAL SECURITIES	268,287	1,540,844	287,991	399,107	179,040	103,914	3,088,038	216,444
LOANS AND DISCOUNTS, NET—TOTAL	361,185	2,354,394	418,738	741,282	289,781	216,078	4,021,352	322,523
Valuation reserves	7,495	32,670	8,466	12,749	2,940	3,221	100,206	8,346
LOANS AND DISCOUNTS, GROSS—TOTAL	368,680	2,387,064	427,204	754,031	292,721	219,299	4,121,558	330,869
Real estate loans—total	58,563	540,963	110,920	81,201	100,475	48,451	1,696,653	59,197
Secured by farm land	7,814	27,289	5,698	15,236	849	1,107	15,586	3,381
Secured by residential properties:								
Insured by FHA	1,414	131,441	42,045	7,688	20,588	4,365	387,579	5,825
Insured or guaranteed by VA	359	39,432	10,425	2,377	839	4,605	189,241	2,615
Not ins. or guar. by FHA or VA	24,325	179,120	31,980	25,196	22,670	24,916	713,903	20,620
Secured by other properties	24,651	163,681	20,772	30,704	55,529	13,458	390,344	26,756
Loans to domestic com'l. and foreign banks	-	69,787	100	6,910	1,481	3,200	26,013	22,000
Loans to other financial institutions	17,373	183,672	5,830	29,595	10,200	6,712	123,537	10,180
Loans to brokers and dealers in securities	9,559	69,298	1,000	3,884	2,000	1,687	162,928	1,500
Other loans for purchasing or carrying secs.	6,988	23,536	1,278	8,139	884	948	28,268	5,665
Loans to farmers directly guar. by CCC	3,535	24,254	8,239	14,556	-	14	64	1,167
Other loans to farmers	19,617	107,078	91,794	248,894	13,183	3,927	18,688	38,272
Commercial including open market paper	139,330	736,611	95,609	200,882	92,800	75,070	891,556	109,702
Other loans to individuals—total	101,178	563,825	108,435	144,283	70,316	75,585	1,101,314	79,439
Passenger automobile instalment loans	28,824	174,521	53,788	43,515	27,665	27,212	347,459	32,124
Other retail consumer instalment loans	21,900	50,140	16,209	13,069	14,667	8,808	78,540	5,035
Residential repair and modern instal.	4,862	60,359	7,869	16,485	6,233	2,847	98,946	5,413
Other instal. loans for personal expenditures	20,680	36,020	14,894	15,361	9,887	12,477	213,417	15,453
Single payment loans for personal expenditures	24,912	242,785	15,675	55,853	11,864	24,241	362,952	21,414
All other loans (including overdrafts)	12,537	68,040	3,999	15,687	1,382	3,705	72,537	3,747
TOTAL LOANS AND SECURITIES	629,472	3,895,238	706,729	1,140,389	468,821	319,992	7,109,390	538,967
Bank premises	12,871	34,947	10,678	8,614	12,651	5,186	72,378	6,583
Furniture and fixtures	2,508	7,154	2,299	3,179	1,767	2,030	26,482	2,028
Real estate owned other than bank premises	455	927	522	1,340	43	186	2,094	1,558
Investments and other assets indirectly representing bank premises or other real estate	528	4,478	1	2,540	665	34	2,084	250
Customers' liability on acceptances outstanding	-	229	837	-	-	-	679	-
Other assets	4,236	24,289	4,792	6,832	3,616	552	43,901	4,073
TOTAL ASSETS	797,967	5,019,214	856,557	1,450,969	555,796	394,259	8,317,471	672,739

ALL MEMBER BANKS, BY STATES, JUNE 29, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
DEMAND DEPOSITS—TOTAL	506,311	3,160,796	461,405	968,281	300,237	247,348	3,834,119	402,818
Individuals, partnerships, and corporations	305,263	2,130,283	342,127	684,552	224,324	189,269	3,057,830	285,049
Foreign Governments, central banks, etc.	-	-	-	-	-	-	15	-
United States Government	33,215	223,228	22,852	64,083	22,677	20,752	278,633	34,980
States and political subdivisions	103,054	107,930	64,417	73,562	42,326	21,472	327,035	62,915
Mutual savings banks in United States	-	-	-	-	-	9,383	23,643	-
Commercial banks in United States	62,628	661,650	25,719	138,494	3,287	3,173	69,923	12,450
Banks in foreign countries	22	4,377	-	35	51	-	916	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,129	33,328	6,290	7,555	7,572	3,299	76,124	7,424
TIME DEPOSITS—TOTAL	217,609	1,350,933	317,930	319,677	209,428	91,965	3,656,085	214,077
Savings deposits	110,831	842,852	192,829	171,544	172,064	77,047	3,230,502	154,304
Accumulated for payment of personal loans	1,345	1,557	3,931	147	-	149	1,238	1
Other time deposits of indiv., part., and corp.	88,759	431,544	104,935	137,158	11,935	10,904	320,028	25,202
Foreign Governments, central banks, etc.	-	4,000	-	-	-	-	1,000	-
United States Government	1,351	2,643	877	205	350	172	5,811	1,317
Postal savings	-	36	2	29	-	10	-	11
States and political subdivisions	1,542	67,651	15,266	10,509	25,079	3,633	96,737	33,232
Mutual savings banks in United States	-	-	-	-	-	10	60	-
Commercial banks in United States	13,781	650	90	85	-	40	684	10
Banks in foreign countries	-	-	-	-	-	-	25	-
TOTAL DEPOSITS	723,920	4,511,729	779,335	1,287,958	509,665	339,313	7,490,204	616,895
Rediscounts and other borrowed money	-	14,500	300	22,420	-	50	12,300	200
Acceptances outstanding	-	283	837	-	-	-	679	-
Other liabilities	9,602	52,785	13,791	12,198	8,830	15,825	199,667	7,612
TOTAL LIABILITIES	733,522	4,579,297	794,263	1,322,576	518,495	355,188	7,702,850	624,707
CAPITAL ACCOUNTS—TOTAL	64,445	439,917	62,294	128,393	37,301	39,071	614,621	48,032
Capital stock, notes, and debentures	17,070	135,148	23,118	38,189	17,810	7,910	177,327	17,331
Surplus	44,135	182,205	24,569	52,902	15,781	20,349	317,175	17,242
Undivided profits	2,896	109,879	14,202	33,821	3,659	9,483	102,738	4,843
Other capital accounts	344	12,685	405	3,481	51	1,329	12,168	8,616
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	797,967	5,019,214	856,557	1,450,969	555,796	394,259	8,317,471	672,739
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	157,813	553,223	133,865	224,869	104,564	29,766	556,269	158,884
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	17,070	134,948	23,118	38,189	17,810	7,910	177,327	17,331
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)	403,188	2,532,875	393,229	806,785	269,783	210,358	3,308,650	339,238
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	374,458	1,831,986	385,539	681,793	251,927	200,729	3,211,425	340,921
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.5	21.0	15.3	19.9	12.3	16.8	12.7	17.7
U. S. Gov't obligations, direct and guaranteed	20.2	21.7	24.2	19.4	22.2	19.6	22.1	26.8
Other securities	13.4	9.0	9.5	8.1	10.0	6.7	15.0	5.4
Loans and discounts	45.3	46.9	48.9	51.1	52.1	54.8	48.3	47.9
Total capital accounts	8.1	8.8	7.3	8.8	6.7	9.9	7.4	7.1
NUMBER OF BANKS	34	168	90	136	5	53	200	38

ALL MEMBER BANKS, BY STATES, JUNE 29, 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	11,314,043	441,657	58,934	1,995,095	638,198	323,155	2,580,737	122,714
Currency and coin	361,569	37,586	4,712	170,106	32,288	19,132	210,626	15,429
Reserve with Federal Reserve Banks	4,044,491	128,063	27,232	745,544	198,476	130,912	1,021,600	59,007
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	364,674	65,507	19,302	392,981	294,181	20,654	406,310	10,105
Other balances with banks in the U. S.	29,778	1,740	-	13,555	8,609	3,348	16,600	1,002
Balances with banks in foreign countries	112,486	5,164	57	8,725	-	752	21,522	536
Cash items in process of collection	6,401,045	203,597	7,631	664,184	104,644	148,357	904,079	36,635
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	9,138,342	308,627	126,160	2,924,190	697,163	436,794	3,358,904	134,993
Direct:								
Treasury bills	1,862,211	33,353	8,646	294,009	158,431	6,476	304,622	10,267
Treasury certificates of indebtedness	408,586	17,220	4,735	210,658	32,946	5,620	128,620	11,940
Treasury notes maturing in one year or less	497,716	22,393	9,758	311,026	52,765	3,076	283,028	9,605
Other Treasury notes	3,151,716	98,987	32,804	1,019,751	168,597	63,000	1,228,174	51,419
United States nonmarketable bonds	14,675	2,619	1,033	8,926	3,817	1,755	17,785	100
Other bonds maturing in 1 year or less	71,489	1,507	1,422	88,798	22,898	26,732	70,889	-
Other bonds maturing in 5 years	819,463	63,207	27,030	335,815	105,087	121,574	486,773	12,322
Other bonds maturing in 5 to 10 years	2,207,672	68,536	37,071	597,928	142,886	201,784	759,337	38,803
Other bonds maturing after 10 years	96,089	791	3,650	49,239	9,623	5,093	78,343	498
Guaranteed obligations	8,725	14	11	8,040	113	1,684	1,333	39
OTHER SECURITIES—TOTAL	6,696,575	207,404	51,937	1,292,151	262,550	219,367	2,376,610	138,469
Obligations of States and subdivisions	6,093,221	153,721	40,074	1,151,739	220,583	196,884	2,133,997	128,436
Other bonds, notes, and debentures	402,510	48,849	11,103	111,412	36,188	18,983	188,923	7,613
Federal Reserve bank stock	116,283	4,511	760	26,737	5,340	3,500	38,374	1,960
Other corporate stocks	84,561	323	-	2,263	439	-	15,316	460
TOTAL SECURITIES	15,834,917	516,031	178,097	4,216,341	959,713	656,161	5,735,514	273,462
LOANS AND DISCOUNTS, NET—TOTAL	28,230,799	1,146,426	217,316	6,183,323	1,253,024	1,183,143	7,636,559	602,729
Valuation reserves	771,293	27,372	5,790	111,065	17,281	9,656	172,465	10,833
LOANS AND DISCOUNTS, GROSS—TOTAL	29,002,092	1,173,798	223,106	6,294,388	1,270,305	1,192,799	7,809,024	613,562
Real estate loans—total	4,107,557	120,748	67,799	2,001,310	200,472	331,893	2,109,662	229,910
Secured by farm land	73,233	10,280	8,029	86,668	31,380	19,909	88,208	1,001
Secured by residential properties:								
Insured by FHA	891,021	7,832	13,829	241,620	15,011	100,966	219,157	44,660
Insured or guaranteed by VA	709,624	5,944	6,768	123,411	4,500	45,213	201,103	15,436
Not ins. or guar. by FHA or VA	1,153,697	47,189	27,176	1,007,883	68,316	72,057	1,032,437	99,536
Secured by other properties	1,279,982	49,503	11,997	541,728	81,265	93,748	568,757	69,277
Loans to domestic com'l. and foreign banks	642,866	6,793	-	32,169	11,900	807	85,566	11,700
Loans to other financial institutions	2,358,510	48,846	1,462	317,473	76,144	98,609	390,596	34,948
Loans to brokers and dealers in securities	2,509,425	24,063	23	238,926	7,324	14,435	117,136	17,457
Other loans for purchasing or carrying secs.	513,129	5,545	1,629	155,803	13,538	6,174	96,156	309
Loans to farmers directly guar. by CCC	869	3	13,767	3,193	21,500	104	698	-
Other loans to farmers	133,943	29,662	42,426	92,630	122,306	73,149	96,884	414
Commercial including open market paper	13,543,999	499,910	47,333	1,600,270	486,296	417,857	2,719,836	198,736
Other loans to individuals—total	4,015,390	404,575	46,400	1,604,806	288,382	236,482	1,889,142	96,500
Passenger automobile instalment loans	874,531	151,953	21,736	625,498	120,272	131,916	612,617	35,627
Other retail consumer instalment loans	300,556	29,360	6,273	119,225	29,979	16,150	157,504	6,392
Residential repair and modern instal.	391,425	25,931	4,280	176,114	15,326	21,324	193,858	7,382
Other instal. loans for personal expenditures	982,178	70,454	6,010	239,422	44,348	29,440	393,850	12,705
Single payment loans for personal expenditures	1,466,700	126,877	8,101	444,547	78,457	37,652	531,313	34,394
All other loans (including overdrafts)	1,176,404	33,653	2,267	247,808	42,443	13,289	303,348	23,588
TOTAL LOANS AND SECURITIES	44,065,716	1,662,457	395,413	10,399,664	2,212,737	1,839,304	13,372,073	876,191
Bank premises	576,430	26,274	5,669	109,570	26,752	33,994	143,844	11,230
Furniture and fixtures	79,539	7,502	2,008	23,723	7,448	8,480	40,955	1,091
Real estate owned other than bank premises	5,247	515	443	2,332	1,287	364	5,331	403
Investments and other assets indirectly representing bank premises or other real estate	16,066	4,339	1,207	4,023	8,394	385	12,842	6
Customers' liability on acceptances outstanding	1,111,350	2,001	698	4,841	799	1,350	26,090	2,562
Other assets	801,636	15,112	3,148	56,509	9,483	16,772	80,703	4,847
TOTAL ASSETS	57,970,027	2,159,857	467,520	12,595,757	2,905,098	2,223,804	16,262,575	1,019,044

ALL MEMBER BANKS, BY STATES, JUNE 29, 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	32,751,776	1,344,178	237,295	6,259,762	1,903,109	1,044,575	8,127,060	453,752
Individuals, partnerships, and corporations	21,460,546	950,729	189,397	4,673,332	1,299,057	831,376	6,340,251	344,701
Foreign Governments, central banks, etc.	509,852	-	-	94	-	3	6,968	-
United States Government	2,467,452	113,900	12,902	543,340	108,498	54,097	611,884	36,579
States and political subdivisions	1,192,405	101,191	21,991	574,483	240,163	82,589	349,597	52,683
Mutual savings banks in United States	399,838	-	-	1,420	-	910	40,744	5,621
Commercial banks in United States	3,501,877	164,359	10,470	364,806	232,636	28,148	651,837	3,776
Banks in foreign countries	946,622	982	18	10,746	351	3,691	32,355	2,155
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,273,184	13,017	2,517	91,541	22,404	43,761	93,424	8,237
TIME DEPOSITS—TOTAL	16,435,142	524,169	189,695	5,015,835	711,218	973,142	6,272,247	446,109
Savings deposits	9,170,681	356,474	71,180	3,808,029	512,036	829,944	4,495,704	380,613
Accumulated for payment of personal loans	3,968	2,547	1,874	330,447	6,180	-	4,599	-
Other time deposits of indiv., part., and corp.	3,950,788	76,374	108,568	646,579	165,298	48,607	1,320,555	51,762
Foreign Governments, central banks, etc.	2,042,157	-	-	6,000	-	2,000	64,135	-
United States Government	61,242	7,026	465	1,997	2,727	2,254	3,597	880
Postal savings	100	-	5	641	70	14	685	132
States and political subdivisions	1,000,358	79,801	7,553	221,070	23,464	90,073	348,186	12,593
Mutual savings banks in United States	22,463	-	-	10	-	50	3,100	-
Commercial banks in United States	116,341	1,947	50	112	1,443	100	27,216	29
Banks in foreign countries	67,044	-	-	950	-	100	4,470	100
TOTAL DEPOSITS	49,186,918	1,868,347	426,990	11,275,597	2,614,327	2,017,717	14,399,307	899,861
Rediscounts and other borrowed money	805,699	34,380	-	32,919	389	-	30,955	-
Acceptances outstanding	1,150,223	2,001	698	4,907	799	1,350	26,322	2,578
Other liabilities	1,954,037	79,593	6,283	221,469	25,760	34,825	280,232	34,702
TOTAL LIABILITIES	53,096,877	1,984,321	433,971	11,534,892	2,641,275	2,053,892	14,736,816	937,141
CAPITAL ACCOUNTS—TOTAL	4,873,150	175,536	33,549	1,060,865	263,823	169,912	1,525,759	81,903
Capital stock, notes, and debentures	1,439,322	52,242	11,080	304,800	72,108	53,309	360,489	20,760
Surplus	2,448,378	100,296	14,502	587,550	106,946	63,395	920,908	44,598
Undivided profits	901,994	21,787	7,478	163,759	80,649	53,138	230,735	16,530
Other capital accounts	83,456	1,211	489	4,756	4,120	70	13,627	15
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	57,970,027	2,159,857	467,520	12,595,757	2,905,098	2,223,804	16,262,575	1,019,044
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	6,217,219	378,618	72,126	1,851,441	559,448	517,217	2,290,911	67,081
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	1,411,309	52,242	11,080	304,800	72,108	53,309	360,439	20,760
Capital notes and debentures	7,998	-	-	-	-	-	-	-
Preferred stock	20,015	-	-	-	-	-	50	-
Retirable value of preferred stock	20,051	-	-	-	-	-	50	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	25,986,057	1,075,074	210,362	5,202,686	1,504,290	875,564	6,816,671	407,012
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	20,381,402	862,322	206,292	4,687,432	1,457,331	813,973	5,959,260	376,762
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.5	20.4	12.6	15.8	22.0	14.5	15.9	12.0
U. S. Gov't obligations, direct and guaranteed	15.8	14.3	27.0	23.2	24.0	19.6	20.7	13.2
Other securities	11.6	9.6	11.1	10.3	9.0	9.9	14.6	13.6
Loans and discounts	48.7	53.1	46.5	49.1	43.1	53.2	47.0	59.1
Total capital accounts	8.4	8.1	7.2	8.4	9.1	7.6	9.4	8.0
NUMBER OF BANKS	306	33	41	355	230	13	472	5

ALL MEMBER BANKS, BY STATES, JUNE 29, 1963
(Amounts in thousands of dollars)

ASSETS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
RESERVES, CASH, AND BANK BALANCES—TOTAL	167,717	81,289	670,948	2,950,828	180,044	28,317	557,651	550,456
Currency and coin	18,920	6,976	50,166	126,947	11,122	3,769	64,235	40,080
Reserve with Federal Reserve Banks	50,802	35,290	222,014	916,192	65,425	10,658	176,622	215,695
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	49,569	29,252	216,277	1,089,392	22,318	9,672	125,839	58,447
Other balances with banks in the U. S.	-	-	204	24,250	814	-	16,429	2,832
Balances with banks in foreign countries	20	-	389	6,848	12	34	114	2,505
Cash items in process of collection	48,406	9,771	181,898	787,199	80,353	4,184	174,412	230,897
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	183,980	168,300	660,085	2,607,270	168,845	55,301	696,279	644,612
Direct:								
Treasury bills	10,900	13,168	101,839	288,662	16,647	11,045	89,954	59,075
Treasury certificates of indebtedness	10,655	10,960	48,019	173,183	8,019	1,495	43,633	63,709
Treasury notes maturing in one year or less	14,604	12,512	43,680	179,513	19,190	3,823	59,366	36,096
Other Treasury notes	49,105	56,267	198,135	730,649	62,535	8,991	209,562	225,290
United States nonmarketable bonds	4,962	1,285	1,942	12,604	950	510	4,942	2,075
Other bonds maturing in 1 year or less	7,623	4,860	11,432	57,974	9,838	1,104	10,071	17,353
Other bonds maturing in 5 years	32,711	32,958	127,701	462,334	24,526	9,716	123,227	121,307
Other bonds maturing in 5 to 10 years	53,062	33,112	123,227	595,512	25,471	14,170	147,130	110,379
Other bonds maturing after 10 years	358	3,158	3,419	76,794	1,339	4,412	7,562	8,980
Guaranteed obligations	-	20	691	30,045	330	35	832	348
OTHER SECURITIES—TOTAL	67,996	52,349	285,293	1,172,620	85,762	19,158	350,845	306,808
Obligations of States and subdivisions	57,410	39,722	235,747	983,501	77,854	16,500	281,035	273,157
Other bonds, notes, and debentures	8,906	11,385	42,686	161,572	5,846	2,192	62,169	26,091
Federal Reserve bank stock	1,628	1,038	6,019	25,877	1,963	466	7,350	5,528
Other corporate stocks	52	204	841	1,670	99	-	291	2,032
TOTAL SECURITIES	251,976	220,649	945,378	3,779,890	254,607	74,459	1,047,124	951,420
LOANS AND DISCOUNTS, NET—TOTAL	393,968	322,259	1,581,444	5,838,275	609,144	136,641	1,838,223	1,657,481
Valuation reserves	7,257	9,840	35,011	114,264	8,282	1,678	23,523	32,359
LOANS AND DISCOUNTS, GROSS—TOTAL	401,225	332,099	1,616,455	5,952,539	617,426	138,319	1,861,746	1,689,840
Real estate loans—total	55,242	78,918	205,425	579,099	222,291	60,409	514,244	423,494
Secured by farm land	4,476	4,629	22,747	63,741	5,586	7,344	46,083	18,933
Secured by residential properties:								
Insured by FHA	1,625	24,246	4,089	48,313	68,340	5,246	51,447	126,057
Insured or guaranteed by VA	337	6,756	3,920	35,158	20,440	4,201	20,928	25,448
Not ins. or guar. by FHA or VA	22,958	24,450	94,410	166,229	69,717	32,034	275,127	140,237
Secured by other properties	25,846	18,837	80,259	265,658	58,208	11,584	120,659	112,819
Loans to domestic com'l. and foreign banks	3,898	-	14,989	56,725	1,275	550	19,416	5,060
Loans to other financial institutions	21,860	10,205	135,181	345,801	47,801	96	63,553	126,497
Loans to brokers and dealers in securities	8,289	1,066	61,355	74,276	8,876	200	17,863	22,138
Other loans for purchasing or carrying secs.	4,842	605	36,455	254,714	9,030	1,278	17,297	4,572
Loans to farmers directly guar. by CCC	1,429	5,794	25,268	77,593	-	-	544	16,665
Other loans to farmers	13,099	109,952	44,127	350,853	33,876	7,621	55,967	110,693
Commercial including open market paper	137,546	61,549	559,481	2,705,936	168,382	24,152	504,110	579,717
Other loans to individuals—total	140,607	60,620	500,281	1,349,489	115,492	41,062	635,061	359,108
Passenger automobile instalment loans	57,000	24,409	142,080	529,383	49,868	18,709	213,829	153,493
Other retail consumer instalment loans	10,284	11,295	47,909	118,965	21,030	3,514	45,285	33,962
Residential repair and modern instal.	6,643	3,847	36,613	85,426	15,812	797	35,547	54,590
Other instal. loans for personal expenditures	24,227	7,367	58,942	196,568	12,215	5,407	119,770	52,071
Single payment loans for personal expenditures	42,453	13,702	214,737	419,147	16,567	12,635	220,630	64,992
All other loans (including overdrafts)	14,413	3,390	33,893	158,053	10,403	2,951	33,691	41,896
TOTAL LOANS AND SECURITIES	645,944	542,908	2,526,822	9,618,165	863,751	211,100	2,885,347	2,608,901
Bank premises	10,351	5,769	33,656	223,226	3,508	2,196	37,951	43,003
Furniture and fixtures	3,983	2,773	4,929	32,101	2,291	861	12,039	10,058
Real estate owned other than bank premises	557	308	1,205	10,720	245	161	1,247	1,607
Investments and other assets indirectly representing bank premises or other real estate	268	1,357	-	4,878	8,699	946	4,540	1,112
Customers' liability on acceptances outstanding	4	47	1,428	5,946	-	-	623	8,181
Other assets	4,455	3,778	12,100	65,014	2,466	476	11,381	18,956
TOTAL ASSETS	833,279	638,229	3,251,088	12,910,878	1,061,004	244,057	3,510,779	3,242,274

ALL MEMBER BANKS, BY STATES, JUNE 29, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
DEMAND DEPOSITS—TOTAL	600,236	335,587	1,841,053	7,983,328	508,658	82,856	1,743,306	1,785,301
Individuals, partnerships, and corporations	466,956	249,319	1,134,972	5,640,146	368,054	68,046	1,312,773	1,325,051
Foreign Governments, central banks, etc.	-	-	-	3,320	-	-	-	549
United States Government	41,463	15,680	133,147	360,276	33,463	6,608	130,392	126,992
States and political subdivisions	71,386	55,792	199,381	529,130	60,483	4,411	150,424	231,044
Mutual savings banks in United States	-	-	-	-	-	884	-	8,615
Commercial banks in United States	15,953	10,409	353,401	1,330,586	38,262	575	132,703	58,066
Banks in foreign countries	-	-	2,579	15,205	58	-	84	9,298
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	4,478	4,387	17,573	104,665	8,338	2,332	16,930	25,686
TIME DEPOSITS—TOTAL	134,750	246,726	1,103,083	3,674,981	452,562	135,246	1,382,518	1,143,766
Savings deposits	104,902	98,846	814,754	1,900,461	373,997	127,484	1,158,229	1,035,493
Accumulated for payment of personal loans	-	30	-	152,164	-	179	1,760	-
Other time deposits of indiv., part., and corp.	12,638	125,513	190,445	1,068,047	33,682	5,310	137,909	85,755
Foreign Governments, central banks, etc.	-	-	2,000	511	-	-	2,000	10,100
United States Government	5,219	592	1,273	12,283	1,520	80	5,574	3,286
Postal savings	-	-	151	1,026	489	3	827	6
States and political subdivisions	11,776	21,735	92,396	518,886	41,924	2,190	74,643	5,261
Mutual savings banks in United States	-	-	10	-	-	-	-	315
Commercial banks in United States	215	10	1,954	18,953	950	-	1,576	100
Banks in foreign countries	-	-	100	2,650	-	-	-	3,450
TOTAL DEPOSITS	734,986	582,313	2,944,136	11,658,309	961,220	218,102	3,125,824	2,929,067
Rediscounts and other borrowed money	245	-	4,000	65,978	5,200	-	14,380	200
Acceptances outstanding	4	47	1,428	5,998	-	-	623	8,181
Other liabilities	29,742	9,363	53,404	110,694	14,593	4,825	70,751	53,909
TOTAL LIABILITIES	764,977	591,723	3,002,968	11,840,979	981,013	222,927	3,211,578	2,991,357
CAPITAL ACCOUNTS—TOTAL	68,302	46,506	248,120	1,069,899	79,991	21,130	299,201	250,917
Capital stock, notes, and debentures	16,931	15,340	72,781	383,837	26,587	7,321	84,905	74,646
Surplus	37,417	19,272	128,359	480,136	38,828	8,468	162,047	109,586
Undivided profits	12,594	11,108	41,985	174,687	12,198	4,110	49,468	65,172
Other capital accounts	1,360	786	4,995	31,239	2,378	1,231	2,781	1,513
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	833,279	638,229	3,251,088	12,910,878	1,061,004	244,057	3,510,779	3,242,274
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	139,258	108,517	429,049	2,080,477	65,129	10,553	555,982	600,208
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	16,931	15,340	72,481	383,837	26,587	6,553	84,905	74,646
Capital notes and debentures	-	-	300	-	-	-	-	-
Preferred stock	-	-	-	-	-	768	-	-
Retirable value of preferred stock	-	-	-	-	-	768	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	502,261	296,564	1,442,878	6,106,737	405,987	69,000	1,443,055	1,495,957
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	494,414	299,727	1,172,607	5,505,267	356,580	71,489	1,305,799	1,369,346
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	20.1	12.7	20.6	22.9	17.0	11.6	15.9	17.0
U. S. Gov't obligations, direct and guaranteed	22.1	26.4	20.3	20.2	15.9	22.7	19.8	19.9
Other securities	8.2	8.2	8.8	9.1	8.1	7.8	10.0	9.5
Loans and discounts	47.3	50.5	48.6	45.2	57.4	56.0	52.4	51.1
Total capital accounts	8.2	7.3	7.6	8.3	7.5	8.7	8.5	7.7
NUMBER OF BANKS	31	58	82	581	21	28	186	34

ALL MEMBER BANKS, BY STATES, JUNE 29, 1963
(Amounts in thousands of dollars)

ASSETS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
RESERVES, CASH, AND BANK BALANCES—TOTAL	224,907	618,473	66,549	3,052				
Currency and coin	25,551	44,110	6,393	911				
Reserve with Federal Reserve Banks	64,768	199,054	25,294	254				
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	92,363	171,238	27,795	1,857				
Other balances with banks in the U. S.	190	4,469	-	-				
Balances with banks in foreign countries	-	2,723	-	30				
Cash items in process of collection	42,035	196,879	7,067	-				
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	398,266	919,966	109,300	5,054				
Direct:								
Treasury bills	50,573	91,430	17,272	-				
Treasury certificates of indebtedness	19,438	38,441	2,148	1,450				
Treasury notes maturing in one year or less	22,027	67,260	8,208	-				
Other Treasury notes	96,834	293,141	25,294	1,508				
United States nonmarketable bonds	2,972	3,880	829	60				
Other bonds maturing in 1 year or less	11,286	27,638	4,431	-				
Other bonds maturing in 5 years	73,295	172,634	28,164	650				
Other bonds maturing in 5 to 10 years	110,702	215,546	20,205	1,386				
Other bonds maturing after 10 years	11,009	9,782	2,719	-				
Guaranteed obligations	130	214	30	-				
OTHER SECURITIES—TOTAL	96,836	297,904	29,729	1,877				
Obligations of States and subdivisions	82,225	237,730	26,232	1,832				
Other bonds, notes, and debentures	11,764	54,396	2,738	-				
Federal Reserve bank stock	2,781	5,696	728	45				
Other corporate stocks	66	82	31	-				
TOTAL SECURITIES	495,102	1,217,870	139,029	6,931				
LOANS AND DISCOUNTS, NET—TOTAL	522,726	1,635,054	211,476	12,963				
Valuation reserves	10,823	41,829	3,359	60				
LOANS AND DISCOUNTS, GROSS—TOTAL	533,549	1,676,883	214,835	13,023				
Real estate loans—total	176,501	557,445	59,163	9,617				
Secured by farm land	10,206	28,911	5,955	57				
Secured by residential properties:								
Insured by FHA	22,089	76,913	14,925	1,344				
Insured or guaranteed by VA	5,451	59,806	4,301	-				
Not ins. or guar. by FHA or VA	91,089	273,544	15,820	6,616				
Secured by other properties	47,666	118,271	18,162	1,600				
Loans to domestic com'l. and foreign banks	15,555	16,968	-	-				
Loans to other financial institutions	13,237	94,752	6,322	-				
Loans to brokers and dealers in securities	1,802	60,226	256	-				
Other loans for purchasing or carrying secs.	7,305	16,296	1,387	-				
Loans to farmers directly guar. by CCC	-	437	926	-				
Other loans to farmers	8,454	42,679	53,139	-				
Commercial including open market paper	107,798	458,111	55,833	2,278				
Other loans to individuals—total	195,966	357,325	37,288	1,085				
Passenger automobile instalment loans	87,867	129,689	15,537	447				
Other retail consumer instalment loans	13,839	26,812	6,167	64				
Residential repair and modern instal.	13,064	26,849	1,298	42				
Other instal. loans for personal expenditures	35,471	38,719	5,749	532				
Single payment loans for personal expenditures	45,725	135,256	8,537	-				
All other loans (including overdrafts)	6,931	72,644	521	43				
TOTAL LOANS AND SECURITIES	1,017,828	2,852,924	350,505	19,894				
Bank premises	10,241	30,764	5,819	22				
Furniture and fixtures	3,872	8,067	1,126	96				
Real estate owned other than bank premises	894	2,112	1,017	-				
Investments and other assets indirectly representing bank premises or other real estate	1,909	5,941	14	-				
Customers' liability on acceptances outstanding	-	482	-	-				
Other assets	3,422	16,066	2,170	237				
TOTAL ASSETS	1,263,073	3,534,829	427,200	23,301				

ALL MEMBER BANKS, BY STATES, JUNE 29, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
DEMAND DEPOSITS—TOTAL	701,629	1,791,608	214,416	7,476				
Individuals, partnerships, and corporations	514,490	1,317,310	154,064	6,148				
Foreign Governments, central banks, etc.	-	1	-	9				
United States Government	53,600	144,613	12,051	715				
States and political subdivisions	86,031	126,547	32,405	383				
Mutual savings banks in United States	-	599	-	-				
Commercial banks in United States	40,408	178,933	10,805	16				
Banks in foreign countries	-	2,692	-	-				
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	7,100	20,913	5,091	205				
TIME DEPOSITS—TOTAL	406,615	1,415,185	170,924	13,134				
Savings deposits	371,657	994,130	125,896	9,067				
Accumulated for payment of personal loans	2,026	299	-	-				
Other time deposits of indiv., part., and corp.	30,813	353,854	22,889	49				
Foreign Governments, central banks, etc.	-	-	-	-				
United States Government	734	1,853	724	-				
Postal savings	110	980	3	-				
States and political subdivisions	1,065	62,691	21,412	3,979				
Mutual savings banks in United States	-	-	-	-				
Commercial banks in United States	210	1,228	-	39				
Banks in foreign countries	-	150	-	-				
TOTAL DEPOSITS	1,108,244	3,206,793	385,340	20,610				
Rediscounts and other borrowed money	1,550	7,580	2,385	-				
Acceptances outstanding	3	482	-	-				
Other liabilities	25,106	57,417	4,531	971				
TOTAL LIABILITIES	1,134,903	3,272,272	392,256	21,581				
CAPITAL ACCOUNTS—TOTAL	128,170	262,557	34,944	1,720				
Capital stock, notes, and debentures	30,559	67,727	5,608	400				
Surplus	63,123	123,563	18,649	1,100				
Undivided profits	27,758	62,079	9,678	220				
Other capital accounts	6,730	9,188	1,009	-				
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,263,073	3,534,829	427,200	23,301				
MEMORANDA								
PLEDGED ASSETS (AND SECURITIES LOANED)	210,310	237,604	83,411	5,641				
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	30,559	66,627	5,608	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)	567,231	1,423,491	179,554	5,619				
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	565,586	1,271,183	184,493	6,745				
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.8	17.5	15.6	13.1				
U. S. Gov't obligations, direct and guaranteed	31.5	26.0	25.6	21.7				
Other securities	7.7	8.4	7.0	8.1				
Loans and discounts	41.4	46.3	49.5	55.6				
Total capital accounts	10.1	7.4	8.2	7.4				
NUMBER OF BANKS	109	162	42	1				

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1963
(Amounts in thousands of dollars)

ASSETS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
RESERVES, CASH, AND BANK BALANCES—TOTAL	16,287,894	511,232	8,750,144	1,006,770	861,473	601,661	327,217	1,529,298
Currency and coin	776,574	42,163	259,478	55,746	81,001	55,289	29,581	109,965
Reserve with Federal Reserve Banks	6,016,429	205,826	3,150,817	387,738	325,039	205,931	102,631	607,890
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,660,154	62,079	231,219	122,666	165,644	110,355	118,691	347,746
Other balances with banks in the U. S.	73,720	2,929	30,491	2,942	3,179	1,319	1,243	28,922
Balances with banks in foreign countries	134,175	997	93,409	7,041	5,816	5,496	368	11,936
Cash items in process of collection	7,626,842	197,238	4,984,730	430,637	280,794	223,271	74,703	422,839
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	16,387,631	514,884	6,785,901	917,975	1,343,205	683,937	409,007	2,844,656
Direct:								
Treasury bills	2,838,658	91,125	1,595,123	89,041	129,620	118,009	102,660	326,192
Treasury certificates of indebtedness	887,445	44,632	320,650	85,916	92,905	55,339	15,068	141,456
Treasury notes maturing in one year or less	1,037,368	42,102	284,573	89,726	201,401	47,266	13,331	213,463
Other Treasury notes	5,271,544	165,101	2,258,419	285,839	515,130	191,959	118,176	949,074
United States nonmarketable bonds	44,470	368	8,456	2,348	4,173	4,026	2,394	11,763
Other bonds maturing in 1 year or less	376,987	5,689	59,214	20,815	25,624	7,073	10,061	72,165
Other bonds maturing in 5 years	2,091,854	68,850	502,557	93,828	143,364	117,490	45,709	502,714
Other bonds maturing in 5 to 10 years	3,679,069	89,995	1,712,010	241,552	208,657	138,079	93,504	600,703
Other bonds maturing after 10 years	142,623	6,943	38,586	8,438	21,896	3,666	7,271	22,547
Guaranteed obligations	17,613	79	6,313	472	435	1,030	833	4,579
OTHER SECURITIES—TOTAL	9,256,737	344,972	5,011,510	382,712	614,530	280,328	211,980	1,217,310
Obligations of States and subdivisions	8,359,159	322,722	4,593,996	326,185	567,969	227,011	188,402	1,080,957
Other bonds, notes, and debentures	629,693	13,742	252,211	34,228	32,108	46,671	19,803	119,376
Federal Reserve bank stock	170,121	6,324	87,795	11,821	13,056	6,476	3,655	16,469
Other corporate stocks	97,764	2,184	77,508	10,478	1,397	170	120	508
TOTAL SECURITIES	25,644,368	859,856	11,797,411	1,300,687	1,957,735	964,265	620,987	1,061,966
LOANS AND DISCOUNTS, NET—TOTAL	43,705,384	1,490,196	21,456,199	2,709,169	2,869,119	1,680,614	902,060	4,779,232
Valuation reserves	944,155	29,719	502,674	75,081	46,316	32,251	17,421	104,692
LOANS AND DISCOUNTS, GROSS—TOTAL	44,649,539	1,519,915	21,958,873	2,784,250	2,915,435	1,712,865	919,481	4,883,924
Real estate loans—total	9,063,124	352,521	2,973,260	442,588	1,001,996	384,181	192,708	1,410,207
Secured by farm land	304,037	3,161	40,556	8,651	35,469	25,201	15,835	72,888
Secured by residential properties:								
Insured by FHA	1,642,531	20,360	664,390	75,184	90,216	22,939	15,541	270,954
Insured or guaranteed by VA	783,345	16,757	452,276	23,134	51,281	16,197	7,197	98,142
Not ins. or guar. by FHA or VA	3,542,882	171,263	853,260	200,118	482,928	186,096	98,106	640,691
Secured by other properties	2,790,329	140,980	962,778	135,501	342,102	133,748	56,029	327,532
Loans to domestic com'l. and foreign banks	851,244	13,302	535,193	46,955	6,412	25,693	4,576	53,398
Loans to other financial institutions	3,275,999	78,728	1,828,676	216,812	129,226	109,516	51,865	310,048
Loans to brokers and dealers in securities	2,805,436	28,407	2,164,151	84,691	154,178	24,743	14,537	241,396
Other loans for purchasing or carrying secs.	844,975	9,454	417,798	62,710	111,112	15,904	8,781	143,354
Loans to farmers directly guar. by CCC	84,793	-	459	630	1,057	708	1,887	20,022
Other loans to farmers	894,149	5,096	62,677	13,912	36,203	36,025	26,919	225,290
Commercial including open market paper	17,142,741	577,406	10,224,392	963,993	744,413	505,993	329,533	1,271,610
Other loans to individuals—total	8,154,568	423,967	2,775,436	827,873	617,063	570,324	266,165	1,128,942
Passenger automobile instalment loans	2,592,153	141,272	620,979	234,371	203,204	198,384	101,883	412,136
Other retail consumer instalment loans	663,857	23,099	196,895	65,177	45,609	53,913	19,711	113,567
Residential repair and modern instal.	705,876	25,502	265,030	85,672	51,524	45,584	20,491	96,545
Other instal. loans for personal expenditures	1,325,281	60,113	573,531	149,726	102,200	91,353	43,762	125,490
Single payment loans for personal expenditures	2,867,401	173,981	1,119,001	292,927	214,526	181,090	80,318	381,204
All other loans (including overdrafts)	1,532,510	31,034	976,831	124,086	113,775	39,778	22,510	79,657
TOTAL LOANS AND SECURITIES	69,349,752	2,350,052	33,253,610	4,009,856	4,826,854	2,644,879	1,523,047	8,841,198
Bank premises	796,459	36,146	431,665	38,303	40,257	33,083	25,795	69,036
Furniture and fixtures	161,850	8,242	52,630	13,929	9,866	7,353	6,883	21,689
Real estate owned other than bank premises	13,097	1,329	2,869	989	1,296	412	999	2,505
Investments and other assets indirectly representing bank premises or other real estate	68,634	1,574	7,811	9,503	2,077	3,537	661	17,328
Customers' liability on acceptances outstanding	998,581	10,382	920,762	11,966	2,409	2,327	744	8,617
Other assets	789,861	15,843	552,221	30,096	29,183	20,126	11,426	40,413
TOTAL ASSETS	88,466,128	2,934,800	43,971,712	5,121,412	5,773,415	3,313,378	1,896,772	10,530,084

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
DEMAND DEPOSITS—TOTAL	48,803,547	1,884,292	25,431,353	3,157,487	2,709,220	1,910,504	1,073,057	4,811,265
Individuals, partnerships, and corporations	34,311,440	1,494,596	16,513,821	2,480,432	2,139,037	1,437,678	736,792	3,578,496
Foreign Governments, central banks, etc.	384,768	-	373,138	2,059	71	2,852	252	-
United States Government	3,722,664	146,290	2,035,413	228,756	241,726	133,204	69,154	378,911
States and political subdivisions	2,338,547	135,542	743,267	78,715	170,663	139,799	157,181	430,883
Mutual savings banks in United States	422,291	45,224	344,910	29,836	97	1,288	-	440
Commercial banks in United States	4,668,886	34,612	2,919,073	285,342	114,546	167,977	96,214	326,910
Banks in foreign countries	828,824	2,821	763,706	10,604	4,837	3,382	1,293	7,296
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,126,127	25,207	1,738,025	41,743	38,243	24,324	12,171	88,329
TIME DEPOSITS—TOTAL	28,302,388	647,738	11,812,346	1,342,268	2,473,126	1,010,907	640,810	4,728,752
Savings deposits	18,570,168	515,294	6,314,019	931,429	1,987,790	821,106	419,746	3,622,183
Accumulated for payment of personal loans	135,049	-	-	2	109,785	3,942	1,642	3,070
Other time deposits of indiv., part., and corp.	5,848,852	92,990	3,016,739	310,789	277,631	109,268	133,304	843,772
Foreign Governments, central banks, etc.	1,713,124	-	1,627,796	30,233	-	6,667	2,000	17,435
United States Government	51,717	722	29,668	764	626	11,593	2,011	997
Postal savings	2,522	129	105	97	548	827	558	203
States and political subdivisions	1,766,429	38,439	642,359	61,479	96,401	57,009	71,517	239,697
Mutual savings banks in United States	16,201	-	14,366	1,500	10	-	-	-
Commercial banks in United States	125,677	64	106,941	3,475	35	495	10,032	1,295
Banks in foreign countries	72,649	100	60,353	2,500	300	-	-	100
TOTAL DEPOSITS	77,105,935	2,532,030	37,243,699	4,499,755	5,182,346	2,921,411	1,713,867	9,540,017
Rediscounts and other borrowed money	839,481	500	637,925	24,250	100	26,995	400	76,261
Acceptances outstanding	1,033,369	10,639	954,902	11,994	2,475	2,327	744	8,621
Other liabilities	2,257,473	124,203	1,427,998	112,937	76,803	93,208	33,621	139,886
TOTAL LIABILITIES	81,236,258	2,667,372	40,264,524	4,648,936	5,261,724	3,043,941	1,748,632	9,764,785
CAPITAL ACCOUNTS—TOTAL	7,229,870	267,428	3,707,188	472,476	511,691	269,437	148,140	765,299
Capital stock, notes, and debentures	2,048,207	79,582	1,062,854	106,411	138,605	70,554	46,493	209,078
Surplus	3,649,004	131,215	1,879,759	288,132	297,040	148,736	75,692	340,810
Undivided profits	1,364,899	49,825	685,990	74,337	72,901	42,863	22,163	167,572
Other capital accounts	167,760	6,806	78,585	3,596	3,145	7,284	3,792	47,839
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	88,466,128	2,934,800	43,971,712	5,121,412	5,773,415	3,313,378	1,896,772	10,530,084
MEMORANDA								
PLEDGED ASSETS (AND SECURITIES LOANED)	9,620,734	217,765	4,321,578	626,097	691,546	519,048	353,670	909,767
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	2,030,058	79,382	1,049,731	106,411	138,605	70,554	46,493	205,993
Capital notes and debentures	13,775	-	13,123	-	-	-	-	250
Preferred stock	4,374	200	-	-	-	-	-	2,835
Retirable value of preferred stock	4,375	200	-	-	-	-	-	2,836
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	39,516,755	1,625,016	20,215,404	2,604,184	2,262,782	1,576,878	879,663	4,040,680
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	32,785,155	1,506,152	15,492,137	2,212,752	2,072,154	1,386,052	832,986	3,682,605
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.4	17.4	19.9	19.7	14.9	18.2	17.3	14.5
U. S. Gov't obligations, direct and guaranteed	18.5	17.5	15.4	17.9	23.3	20.6	21.6	27.0
Other securities	10.5	11.8	11.4	7.5	10.6	8.5	11.2	11.6
Loans and discounts	49.4	50.8	48.8	52.9	49.7	50.7	47.6	45.4
Total capital accounts	8.2	9.1	8.4	9.2	8.9	8.1	7.8	7.3
NUMBER OF BANKS	1,521	33	134	52	160	116	70	403

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1963
(Amounts in thousands of dollars)

ASSETS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
RESERVES, CASH, AND BANK BALANCES--TOTAL	514,858	109,541	324,842	233,716	1,517,142			
Currency and coin	25,436	10,603	14,728	19,424	73,160			
Reserve with Federal Reserve Banks	168,884	46,451	111,798	70,785	632,639			
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	145,306	35,533	78,080	112,652	130,183			
Other balances with banks in the U. S.	226	-	175	1,006	1,288			
Balances with banks in foreign countries	49	18	60	618	8,367			
Cash items in process of collection	174,957	16,936	120,001	29,231	671,505			
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	657,521	214,478	299,235	230,950	1,485,882			
Direct:								
Treasury bills	119,683	34,409	37,644	36,640	158,512			
Treasury certificates of indebtedness	48,694	8,639	27,944	10,967	35,235			
Treasury notes maturing in one year or less	45,588	16,270	15,271	18,179	50,198			
Other Treasury notes	207,889	50,698	74,204	62,623	392,432			
United States nonmarketable bonds	2,202	1,407	1,904	647	4,782			
Other bonds maturing in 1 year or less	29,433	8,925	19,908	4,231	113,849			
Other bonds maturing in 5 years	109,388	41,196	59,167	44,196	363,395			
Other bonds maturing in 5 to 10 years	88,909	47,435	58,550	45,660	354,015			
Other bonds maturing after 10 years	5,472	5,445	4,477	5,152	12,730			
Guaranteed obligations	263	54	166	2,655	734			
OTHER SECURITIES--TOTAL	239,311	77,440	146,385	132,024	598,235			
Obligations of States and subdivisions	199,735	60,733	135,145	106,337	549,967			
Other bonds, notes, and debentures	32,870	15,366	7,251	23,337	32,730			
Federal Reserve bank stock	4,946	1,329	2,809	2,151	13,290			
Other corporate stocks	1,760	12	1,180	199	2,248			
TOTAL SECURITIES	896,832	291,918	445,620	362,974	2,084,117			
LOANS AND DISCOUNTS, NET--TOTAL	1,201,829	373,394	667,148	581,466	4,994,958			
Valuation reserves	22,611	6,273	7,223	7,380	92,514			
LOANS AND DISCOUNTS, GROSS--TOTAL	1,224,440	379,667	674,371	588,846	5,087,472			
Real estate loans--total	318,941	122,315	120,701	77,018	1,666,688			
Secured by farm land	31,462	11,762	14,803	8,461	35,788			
Secured by residential properties:								
Insured by FHA	57,916	29,811	24,760	11,052	359,408			
Insured or guaranteed by VA	8,775	9,505	8,179	1,655	90,247			
Not ins. or guar. by FHA or VA	136,824	47,476	33,423	26,851	665,846			
Secured by other properties	83,964	23,761	39,536	28,999	515,399			
Loans to domestic com'l. and foreign banks	14,893	350	4,705	3,050	142,717			
Loans to other financial institutions	99,512	4,871	29,977	17,500	399,268			
Loans to brokers and dealers in securities	34,584	808	5,706	1,410	50,825			
Other loans for purchasing or carrying secs.	8,697	1,730	18,431	13,301	33,703			
Loans to farmers directly guar. by CCC	6,630	7,352	35,779	9,253	1,016			
Other loans to farmers	48,857	87,874	129,659	55,761	165,876			
Commercial including open market paper	358,481	67,977	184,508	234,881	1,679,554			
Other loans to individuals--total	302,434	80,816	116,652	169,609	875,287			
Passenger automobile instalment loans	119,227	38,323	48,199	80,800	393,375			
Other retail consumer instalment loans	26,610	12,623	18,848	15,488	72,317			
Residential repair and modern instal.	17,907	6,412	10,964	11,260	68,985			
Other instal. loans for personal expenditures	28,558	11,472	12,212	25,086	101,778			
Single payment loans for personal expenditures	110,132	11,986	26,429	36,975	238,832			
All other loans (including overdrafts)	31,411	5,574	28,253	7,063	72,538			
TOTAL LOANS AND SECURITIES	2,098,661	665,312	1,112,768	944,440	7,079,075			
Bank premises	14,636	6,577	9,626	18,547	72,788			
Furniture and fixtures	4,853	2,525	2,309	4,821	26,750			
Real estate owned other than bank premises	322	486	445	812	633			
Investments and other assets indirectly representing bank premises or other real estate	2,029	107	1,352	286	22,369			
Customers' liability on acceptances outstanding	40	159	-	1,422	39,753			
Other assets	11,854	2,224	6,494	4,914	65,067			
TOTAL ASSETS	2,647,253	786,931	1,457,836	1,208,958	8,823,577			

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1963
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
DEMAND DEPOSITS—TOTAL	1,597,590	378,858	935,592	728,282	4,186,047			
Individuals, partnerships, and corporations	1,102,945	276,736	616,075	581,042	3,353,790			
Foreign Governments, central banks, etc.	-	-	-	-	6,396			
United States Government	109,675	20,937	43,258	25,884	289,456			
States and political subdivisions	100,248	58,643	77,758	60,425	185,423			
Mutual savings banks in United States	-	15	-	-	481			
Commercial banks in United States	265,419	17,311	188,705	50,897	201,880			
Banks in foreign countries	1,604	-	867	963	31,451			
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	17,699	5,216	8,929	9,071	117,170			
TIME DEPOSITS—TOTAL	790,808	338,311	370,657	365,361	3,781,304			
Savings deposits	456,931	180,163	258,420	252,419	2,810,668			
Accumulated for payment of personal loans	961	523	6	15,118	-			
Other time deposits of indiv., part., and corp.	287,692	139,271	86,541	52,959	497,896			
Foreign Governments, central banks, etc.	2,000	-	-	-	26,993			
United States Government	1,187	517	101	1,053	2,478			
Postal savings	22	-	16	1	16			
States and political subdivisions	41,615	17,747	25,128	43,451	431,587			
Mutual savings banks in United States	-	-	-	-	325			
Commercial banks in United States	400	90	445	360	2,045			
Banks in foreign countries	-	-	-	-	9,296			
TOTAL DEPOSITS	2,388,398	717,169	1,306,249	1,093,643	7,967,351			
Rediscounts and other borrowed money	1,050	300	5,100	3,700	62,900			
Acceptances outstanding	87	159	-	1,422	39,999			
Other liabilities	29,779	7,788	12,332	13,358	185,560			
TOTAL LIABILITIES	2,419,314	725,416	1,323,681	1,112,123	8,255,810			
CAPITAL ACCOUNTS—TOTAL	227,939	61,515	134,155	96,835	567,767			
Capital stock, notes, and debentures	66,126	20,571	38,875	33,022	176,036			
Surplus	99,015	23,959	55,463	38,818	270,365			
Undivided profits	60,232	15,169	32,864	21,278	119,705			
Other capital accounts	2,566	1,816	6,953	3,717	1,661			
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,647,253	786,931	1,457,836	1,208,958	8,823,577			
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)	260,602	104,322	163,159	176,403	1,276,777			
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	65,926	20,169	38,875	33,022	174,897			
Capital notes and debentures	150	252	-	-	-			
Preferred stock	50	150	-	-	1,139			
Retirable value of preferred stock	50	150	-	-	1,139			
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	1,277,327	326,389	737,674	586,399	3,384,359			
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	1,047,539	323,674	583,628	622,270	3,023,206			
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.4	13.9	22.3	19.3	17.2			
U. S. Gov't obligations, direct and guaranteed	24.8	27.3	20.5	19.1	16.8			
Other securities	9.0	9.8	10.0	10.9	6.8			
Loans and discounts	45.4	47.4	45.8	48.1	56.6			
Total capital accounts	8.6	7.8	9.2	8.0	6.4			
NUMBER OF BANKS	149	126	130	97	51			

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.