



SUMMARY REPORT

Assets and Liabilities of Member Banks

DECEMBER 31, 1966

NUMBER 182

NOTICE

Data reported by national member banks were adjusted to make them compatible with data reported by State member banks. The Board did not publish a Summary Report No. 181, containing results of the call for reports of condition as of Sept. 20, 1966. Condition reports received from State member banks and from national banks for this call were not fully compatible and were not completely adjusted.

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These statistics are tabulated from condition reports submitted by State and national member banks following official calls. Reports of national member banks have been adjusted to make them comparable with State member bank reports.

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.

ALL MEMBER BANKS, BY CLASS OF BANK, DECEMBER 31, 1966

(Amounts in thousands of dollars)

ASSETS	RESERVE CITY BANKS			COUNTRY BANKS	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS ^{1/}	ALL STATE MEMBER BANKS
	NEW YORK	CHICAGO	OTHER				
RESERVES, CASH, AND BANK BALANCES—TOTAL	14,868,812	2,638,003	24,227,651	19,003,772	60,738,238	41,689,580	19,048,658
Currency and coin	325,704	91,591	1,325,595	2,506,309	4,249,199	3,135,624	1,113,575
Reserve with Federal Reserve Banks	4,061,828	815,276	8,352,977	5,838,739	19,068,820	13,142,485	5,926,335
Demand balances with banks in U.S.	193,483	120,929	2,424,180	6,479,351	9,217,943	7,335,020	1,882,923
Other balances with banks in U.S.	7,900	15,053	92,692	65,960	181,605	139,126	42,479
Balances with banks in foreign countries ..	97,703	17,082	103,064	20,225	238,074	128,634	109,440
Cash items in process of collection	10,182,194	1,578,072	11,929,143	4,093,188	27,782,597	17,808,691	9,973,906
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	4,919,722	1,544,666	13,040,376	22,419,293	41,924,057	30,354,996	11,569,061
OTHER SECURITIES—TOTAL BOOK VALUE	5,674,493	1,501,890	13,326,404	18,457,591	38,960,378	27,713,104	11,247,274
Obligations of States and subdivisions ..	4,966,675	1,327,882	12,032,819	15,472,669	33,800,045	23,778,053	10,021,992
Obligations of Fed. agencies not guaranteed by U.S.	378,142	104,585	846,709	2,492,830	3,823,266	3,025,612	797,654
Other bonds, notes, debentures, and corporate stocks ..	328,676	69,423	446,876	492,092	1,337,067	909,439	427,628
TOTAL SECURITIES	10,594,215	3,046,556	26,366,780	40,876,884	80,884,435	58,068,100	22,816,335
FEDERAL FUNDS SOLD (LOANED)	109,300	31,300	817,460	1,161,105	2,119,165	1,728,570	390,595
OTHER LOANS AND DISCOUNTS, NET—TOTAL	35,832,111	8,724,274	69,016,546	68,050,808	181,623,739	127,453,846	54,169,893
Valuation reserves	867,745	266,532	1,306,784	1,316,981	3,758,042	2,611,189	1,146,853
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	36,699,856	8,990,806	70,323,330	69,367,789	185,381,781	130,065,035	55,316,746
Real estate loans—total	3,464,876	622,261	16,043,916	22,252,852	42,383,905	30,340,942	12,042,963
Secured by farm land	9,134	2,560	306,203	1,326,908	1,644,805	1,215,928	428,877
Secured by residential properties:							
Insured by FHA	667,922	101,432	3,294,441	2,519,819	6,583,614	4,868,061	1,715,553
Guaranteed by VA	392,116	32,650	798,620	1,013,055	2,243,441	1,658,015	585,426
Not ins. or guaranteed by FHA or VA ..	1,117,737	286,953	6,683,460	10,791,864	18,880,014	13,660,068	5,219,946
Secured by other properties	1,270,967	198,666	4,961,192	6,601,206	13,032,031	8,938,870	4,093,161
Loans to domestic com'l. and foreign banks ..	1,025,214	181,009	684,216	156,795	2,047,234	1,202,346	844,888
Loans to other financial institutions	3,265,077	1,160,866	5,747,564	2,175,171	12,348,678	7,894,206	4,454,472
Loans to brokers and dealers in securities ..	3,109,047	405,505	1,084,329	790,497	5,389,378	3,012,493	2,376,885
Other loans for purchasing or carrying secs.	598,108	221,955	1,078,927	761,154	2,660,144	1,610,524	1,049,620
Other loans to farmers	16,539	64,432	1,251,359	3,985,822	5,318,152	4,278,052	1,040,100
Commercial including open market paper ..	21,213,528	5,311,162	28,089,862	17,938,277	72,552,829	50,406,752	22,146,077
Other loans to individuals—total	2,798,802	750,829	14,374,911	20,000,388	37,924,930	27,987,964	9,936,966
Passenger automobile instalment loans ..	329,817	178,257	5,189,340	8,174,668	13,872,082	10,497,546	3,374,536
Other retail consumer instalment loans ..	93,476	135,183	1,440,651	1,974,436	3,643,746	2,845,673	798,073
Residential repair and modern instal.	207,232	23,043	1,154,746	1,258,249	2,643,270	1,894,288	748,982
Other instal. loans for personal expenditures ..	761,863	81,568	1,981,681	3,409,820	6,234,932	4,537,830	1,697,102
Single payment loans for personal expenditures ..	1,406,414	332,778	4,608,493	5,183,215	11,530,900	8,212,627	3,318,273
All other loans (including overdrafts)	1,208,665	272,787	1,968,246	1,306,833	4,756,531	3,331,756	1,424,775
TOTAL LOANS AND SECURITIES	46,535,626	11,802,130	96,200,786	110,088,797	264,627,339	187,250,516	77,376,823
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	644,911	110,821	1,769,399	2,129,104	4,654,235	3,451,549	1,202,686
Customers' liability on acceptances outstanding	1,209,728	132,894	716,286	49,519	2,108,427	1,076,777	1,031,650
Other assets	1,165,158	250,673	1,318,528	637,512	3,371,871	2,527,612	844,259
TOTAL ASSETS	64,424,235	14,934,521	124,232,650	131,908,704	335,500,110	235,996,034	99,504,076
MEMORANDA							
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE							
Direct:							
Treasury bills							
Treasury certificates of indebtedness							
Treasury notes maturing in one year or less ..							
Other Treasury notes							
United States nonmarketable bonds							
Other bonds maturing in 1 year or less							
Other bonds maturing in 5 years							
Other bonds maturing in 5 to 10 years							
Other bonds maturing after 10 years							
Guaranteed obligations							
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.							
TOTAL PAR VALUE							
Maturing in 1 year or less							
Maturing in 1 to 5 Years							
Maturing after 5 years							
Participation certificates							

THE DISTRIBUTION OF OBLIGATIONS OF U.S. GOVERNMENT AND OF FEDERAL AGENCIES BY TYPE OF SECURITY AND BY MATURITY WERE NOT AVAILABLE AT THE TIME OF THIS PUBLICATION. THEY MAY BE OBTAINED ON REQUEST AT A LATER DATE.

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

ALL MEMBER BANKS, BY CLASS OF BANK, DECEMBER 31, 1966
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RESERVE CITY BANKS			COUNTRY BANKS	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS ^{1/}	ALL STATE MEMBER BANKS
	NEW YORK	CHICAGO	OTHER				
DEMAND DEPOSITS—TOTAL	33,920,942	7,750,592	59,230,109	60,537,111	161,438,754	112,377,589	49,061,165
Savings deposits	73,243	92,643	810,926	923,273	1,900,085	1,332,986	567,099
Other individuals, partnerships, and corporations	21,319,153	5,468,049	43,090,769	47,778,215	117,656,186	82,747,074	34,909,112
Foreign governments, central banks, etc.	720,995	14,704	120,171	4,375	860,245	572,556	287,689
United States Government	1,015,669	309,911	1,633,343	1,473,519	4,432,442	3,035,214	1,397,228
States and political subdivisions	607,974	286,132	3,707,582	6,804,765	11,406,453	8,694,967	2,711,486
Mutual savings banks in United States	395,438	898	154,181	196,733	747,250	353,883	393,367
Commercial banks in United States	4,709,756	1,360,996	8,095,255	2,138,149	16,304,156	11,332,248	4,971,908
Banks in foreign countries	1,264,746	71,126	343,431	57,126	1,736,429	901,501	834,928
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,813,968	146,133	1,274,451	1,160,956	6,395,508	3,407,160	2,988,348
TIME DEPOSITS—TOTAL	17,915,798	4,922,702	49,943,287	57,783,092	130,564,879	94,078,698	36,486,181
Savings deposits	5,196,395	2,634,334	27,465,685	37,327,683	72,624,097	53,095,923	19,528,174
Accumulated for payment of personal loans	-	-	369,843	570,770	940,613	728,867	211,746
Savings and loan associations	64,779	15,619	315,343	114,595	510,336	320,767	189,569
Other time deposits of indiv., part., and corp.	8,248,721	1,623,565	15,107,748	15,340,293	40,320,327	28,804,380	11,515,947
Foreign Governments, central banks, etc.	2,937,390	267,343	945,322	30,290	4,180,345	2,371,385	1,808,960
United States Government	83,177	1,325	57,127	70,974	212,603	176,903	35,700
States and political subdivisions	918,239	355,643	5,449,506	4,259,566	10,982,954	8,143,722	2,839,232
Mutual savings banks in United States	88,726	-	47,640	5,754	142,120	75,639	66,481
Commercial banks in United States	263,552	15,125	98,938	46,189	423,804	234,167	189,637
Banks in foreign countries	114,819	9,748	86,135	16,978	227,680	126,945	100,735
TOTAL DEPOSITS	51,836,740	12,673,294	109,173,396	118,320,203	292,003,633	206,456,287	85,547,346
Federal funds purchased (borrowed)	951,703	292,200	1,309,235	228,275	2,781,413	1,870,810	910,603
Other liabilities for borrowed money	922,065	191,825	642,632	80,124	1,836,646	1,248,983	587,663
Acceptances outstanding	1,259,330	133,451	720,164	51,483	2,164,428	1,105,009	1,059,419
Other liabilities	4,155,904	445,118	2,915,427	2,919,876	10,436,325	6,856,037	3,580,288
TOTAL LIABILITIES	59,125,742	13,735,888	114,760,854	121,599,961	309,222,445	217,537,126	91,685,319
CAPITAL ACCOUNTS—TOTAL	5,298,493	1,198,633	9,471,796	10,308,743	26,277,665	18,458,908	7,818,757
Capital stock, notes, and debentures—total	2,121,615	448,015	3,108,367	3,213,681	8,891,678	6,299,933	2,591,745
<i>Capital notes and debentures</i>	632,008	9,000	665,727	299,791	1,606,526	1,161,457	445,069
<i>Preferred stock</i>	42,211	-	6,000	5,127	53,338	29,157	24,181
<i>Common stock</i>	1,447,396	439,015	2,436,640	2,908,763	7,231,814	5,109,319	2,122,495
Surplus	2,143,183	579,910	4,455,806	4,597,897	11,776,796	8,245,412	3,531,384
Undivided profits	848,998	133,663	1,738,369	2,174,837	4,895,867	3,349,749	1,546,118
Other capital accounts	184,697	37,045	169,254	322,328	713,324	563,814	149,510
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	64,424,235	14,934,521	124,232,650	131,908,704	335,500,110	235,996,034	99,504,076
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	23,545,265	6,051,591	44,876,837	49,964,746	124,438,439	87,234,052	37,204,387
DEMAND DEPOSITS ADJUSTED	18,013,323	4,501,613	37,572,368	52,832,255	112,919,559	80,201,436	32,718,123
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	23.1	17.7	19.5	14.4	18.1	17.7	19.1
U.S. Gov't. obligations, direct and guaranteed	7.6	10.3	10.5	17.0	12.5	12.9	11.6
Other securities	8.8	10.1	10.7	14.0	11.6	11.7	11.3
Loans and discounts (incl. Federal funds sold)	55.8	58.6	56.2	52.5	54.8	54.7	54.8
Total capital accounts	8.2	8.0	7.6	7.8	7.8	7.8	7.9
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	47,584,826	12,020,333	106,019,361	115,709,211	281,333,731	198,791,142	82,542,589
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	34,788,954	8,438,352	68,536,720	68,695,805	180,459,831	125,603,160	54,856,671
NUMBER OF BANKS	12	11	169	5,958	6,150	4,799	1,351

^{1/} DATA REPORTED BY NATIONAL BANKS HAVE BEEN ADJUSTED TO MAKE THEM COMPARABLE WITH DATA REPORTED BY STATE BANKS.

ALL MEMBER BANKS ON SELECTED CALL DATES DECEMBER 30, 1961 TO DECEMBER 31, 1966

(Amounts in millions of dollars)

ASSETS	DECEMBER 30, 1961	DECEMBER 28, 1962	DECEMBER 20, 1963	DECEMBER 31, 1964	DECEMBER 31, 1965	JUNE 30, 1966	DECEMBER 31, 1966	CHANGE TO DECEMBER 31, 1966 FROM-- DECEMBER 31, 1965
RESERVES, CASH, AND BANK BALANCES—TOTAL	49,579	47,427	44,395	52,737	52,814	52,853	60,738	+ 7,924
Currency and coin	2,813	3,263	3,131	3,490	3,757	4,044	4,249	+ 492
Reserve with Federal Reserve Banks	16,918	17,680	17,150	17,581	17,992	18,094	19,069	+ 1,076
Demand balances with banks in U.S.	8,678	7,703	7,061	8,594	8,577	7,788	9,218	+ 641
Other balances with banks in U.S.	46	194	297	463	381	359	182	- 199
Balances with banks in foreign countries ..	243	227	287	282	243	212	238	- 5
Cash items in process of collection	20,880	18,361	16,468	22,327	21,864	22,355	27,783	+ 5,919
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	54,058	52,968	49,342	48,717	44,992	39,942	41,924	- 3,068
OTHER SECURITIES—TOTAL BOOK VALUE	19,308	24,092	29,073	32,089	36,785	39,569	38,960	+ 2,175
Obligations of States and subdivisions ..	16,691	20,773	25,210	28,374	32,588	33,896	33,800	+ 1,212
Obligations of Fed. agencies not guaranteed by U.S.	1,510	2,103	2,604	2,439	2,984	4,449	3,823	+ 839
Other bonds, notes, debentures, and corporate stocks ..	1,107	1,217	1,260	1,276	1,214	1,223	1,337	+ 123
TOTAL SECURITIES	73,366	77,061	78,415	80,807	81,777	79,511	80,884	- 893
FEDERAL FUNDS SOLD (LOANED) ^{1/}	-	-	-	-	1,861	1,772	2,119	+ 258
OTHER LOANS AND DISCOUNTS, NET—TOTAL	106,232	118,637	131,712	147,690	167,939	177,355	181,623	+ 13,685
Valuation reserves	2,281	2,356	2,607	3,087	3,489	3,531	3,758	+ 269
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL ^{2/}	108,513	120,993	134,318	150,777	171,428	180,886	185,382	+ 13,954
Real estate loans—total	23,987	27,162	31,009	34,587	38,988	40,862	42,384	+ 3,395
Secured by farm land	911	1,065	1,236	1,404	1,539	1,584	1,645	+ 106
Secured by residential properties:								
Insured by FHA	5,375	5,827	6,358	6,501	6,787	6,786	6,584	- 203
Guaranteed by VA	2,276	2,305	2,490	2,367	2,331	2,295	2,243	- 87
Not ins. or guaranteed by FHA or VA ..	9,458	10,783	12,466	14,372	16,849	17,863	18,880	+ 2,031
Secured by other properties	5,966	7,181	8,459	9,943	11,483	12,333	13,032	+ 1,549
Loans to domestic com'l. and foreign banks ..	1,014	2,445	3,439	3,250	2,008	1,861	2,047	+ 40
Loans to other financial institutions	6,893	7,936	8,875	10,179	12,475	13,068	12,349	- 126
Loans to brokers and dealers in securities ..	3,877	4,954	5,124	5,142	4,915	5,036	5,389	+ 475
Other loans for purchasing or carrying secs.	1,827	1,777	2,136	2,411	2,714	2,717	2,660	- 54
Loans to farmers directly guar. by CCC ^{1/}	592	667	451	250	266	-	-	- 266
Other loans to farmers	3,342	3,752	4,208	4,393	4,833	5,244	5,318	+ 486
Commercial, including open market paper ..	40,931	43,843	47,403	53,717	63,979	69,357	72,553	+ 8,574
Other loans to individuals—total	22,852	24,799	27,908	32,024	36,418	37,933	37,925	+ 1,507
Passenger automobile instalment loans ..	7,163	8,256	9,684	11,316	13,136	13,833	13,872	+ 736
Other retail consumer instalment loans ..	2,291	2,282	2,533	2,954	3,290	3,389	3,644	+ 354
Residential repair and modern instal.	2,268	2,304	2,417	2,483	2,563	2,580	2,643	+ 80
Other instal. loans for personal expenditures ..	3,552	3,974	4,498	5,035	5,761	6,048	6,235	+ 474
Single payment loans for personal expenditures ..	7,579	7,984	8,776	10,236	11,669	12,082	11,531	- 138
All other loans (including overdrafts) ^{1/} ..	3,198	3,657	3,765	4,824	4,832	4,808	4,757	- 76
TOTAL LOANS AND SECURITIES	179,599	195,698	210,127	228,497	251,577	258,638	264,627	+ 13,050
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	2,992	3,248	3,688	3,980	4,268	4,457	4,654	+ 386
Customers' liability on acceptances outstanding	1,622	1,587	1,556	1,628	1,798	1,982	2,108	+ 311
Other assets	1,320	1,527	1,703	2,300	2,927	3,290	3,372	+ 444
TOTAL ASSETS	235,112	249,488	261,468	289,142	313,384	321,220	335,500	+ 22,116
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE ^{2/}					45,914	40,928		
Direct:								
Treasury bills					9,441	5,525		
Treasury certificates of indebtedness					-	859		
Treasury notes maturing in one year or less ..					5,325	4,125		
Other Treasury notes					4,781	4,993		
United States nonmarketable bonds					66	58		
Other bonds maturing in 1 year or less					1,713	890		
Other bonds maturing in 5 years					12,939	13,188		
Other bonds maturing in 5 to 10 years					10,663	10,428		
Other bonds maturing after 10 years					911	769		
Guaranteed obligations					76	93		
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE ^{1/}					2,981	4,440		
Maturing in 1 year or less					2,128	2,284		
Maturing in 1 to 5 years					552	538		
Maturing after 5 years					92	121		
Participation certificates					210	1,497		

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^{1/} BEGINNING JUNE 30, 1966 "LOANS TO FARMERS DIRECTLY GUARANTEED BY CCC" WERE RECLASSIFIED AS SECURITIES AND EXPORT-IMPORT BANK PORTFOLIO FUND PARTICIPATIONS WERE RECLASSIFIED FROM "ALL OTHER LOANS" TO SECURITIES. THIS REDUCED TOTAL LOANS AND INCREASED "OBLIGATIONS OF FEDERAL AGENCIES NOT GUARANTEED BY U.S." PRIOR TO DECEMBER 31, 1965 FEDERAL FUNDS SOLD WERE INCLUDED IN TOTAL LOANS AND, FOR THE MOST PART, AS LOANS TO BANKS.

^{2/} PRIOR TO DECEMBER 31, 1965 THE PAR VALUE MATURITY DISTRIBUTION OF U.S. GOVERNMENT OBLIGATIONS AND OBLIGATIONS OF FEDERAL AGENCIES WERE NOT REPORTED. A MATURITY DISTRIBUTION ON A BOOK VALUE BASIS FOR U.S. GOVERNMENT SECURITIES HAS BEEN PUBLISHED IN PREVIOUS SUMMARY REPORTS. ALSO SEE INSERT NOTE ON PAGE 2.

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

ALL MEMBER BANKS ON SELECTED CALL DATES DECEMBER 30, 1961 TO DECEMBER 31, 1966

(Amounts in millions of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DECEMBER 30, 1961	DECEMBER 28, 1962	DECEMBER 20, 1963	DECEMBER 31, 1964	DECEMBER 31, 1965	JUNE 30, 1966	DECEMBER 31, 1966	CHANGE TO DECEMBER 31, 1966 FROM-- DECEMBER 31, 1965
DEMAND DEPOSITS—TOTAL	142,170	139,393	138,065	151,383	154,475	152,715	161,439	+ 6,964
Savings and loan associations	-	-	-	-	1,905	1,886	1,900	- 4
Other individuals, partnerships, and corporations	104,803	103,929	103,297	112,060	113,118	106,383	117,656	+ 4,538
Foreign governments, central banks, etc.	650	717	834	819	882	764	860	- 22
United States Government	5,381	6,086	5,986	5,838	4,890	9,979	4,432	- 457
States and political subdivisions	9,487	9,270	9,376	10,293	10,840	11,445	11,406	+ 567
Mutual savings banks in United States	675	652	582	709	825	843	747	- 78
Commercial banks in United States	15,249	13,419	12,796	14,895	15,152	13,909	16,304	+ 1,153
Banks in foreign countries	1,270	1,237	1,140	1,403	1,477	1,412	1,736	+ 259
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	4,654	4,083	4,055	5,368	5,386	6,095	6,396	+ 1,010
TIME DEPOSITS—TOTAL	67,460	80,074	91,311	104,340	121,042	128,494	130,565	+ 9,523
Savings deposits	51,985	58,296	62,666	67,888	75,581	73,654	72,624	- 2,957
Accumulated for payment of personal loans	576	581	618	712	810	870	941	+ 130
Savings and loan associations	-	-	-	-	757	678	510	- 247
Other time deposits of indiv., part., and corp.	7,791	13,014	18,009	22,957	28,725	37,525	40,320	+ 11,595
Foreign Governments, central banks, etc.	2,174	2,424	3,033	3,868	4,052	4,301	4,180	+ 129
United States Government	260	242	240	239	236	204	213	- 23
States and political subdivisions	4,371	5,158	6,364	8,012	10,041	10,334	10,983	+ 942
Mutual savings banks in United States	8	28	39	110	154	163	142	- 12
Commercial banks in United States	178	207	222	321	450	523	424	- 26
Banks in foreign countries	117	123	121	233	236	242	228	- 8
TOTAL DEPOSITS	209,630	219,468	229,376	255,724	275,517	281,209	292,004	+ 16,487
Federal funds purchased (borrowed)	-	-	-	-	2,401	2,297	2,781	+ 380
Other liabilities for borrowed money	438	3,550	3,499	2,481	1,833	1,688	1,837	+ 4
Acceptances outstanding	1,660	1,623	1,584	1,667	1,832	2,022	2,164	+ 332
Other liabilities	4,746	4,994	5,954	6,369	6,875	8,326	10,436	+ 3,562
TOTAL LIABILITIES	216,474	229,634	240,414	266,241	288,458	295,543	309,222	+ 20,764
CAPITAL ACCOUNTS—TOTAL	18,638	19,854	21,054	22,901	24,926	25,678	26,278	+ 1,351
Capital stock, notes, and debentures—total	5,535	5,760	6,155	7,280	8,587	8,822	8,892	+ 305
Capital notes and debentures	16	17	119	756	1,553	1,633	1,607	+ 54
Preferred stock	7	27	30	33	32	31	53	+ 22
Common stock	5,512	5,720	6,006	6,491	7,002	7,157	7,232	+ 230
Surplus	9,354	9,909	10,469	11,006	11,398	11,557	11,777	+ 379
Undivided profits	3,328	3,745	3,968	4,070	4,302	4,618	4,896	+ 594
Other capital accounts	420	440	462	545	641	681	713	+ 73
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	235,112	249,488	261,469	289,142	313,384	321,220	335,500	+ 22,116
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	112,612	113,331	114,538	120,464	124,034	122,572	124,438	+ 404
DEMAND DEPOSITS ADJUSTED	100,660	101,528	102,816	108,324	112,569	106,472	112,920	+ 350
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	21.1	19.0	17.0	18.2	16.9	16.5	18.1	+ 1.2
U.S. Gov't. obligations, direct and guaranteed	23.0	21.2	18.9	16.8	14.4	12.4	12.5	- 1.9
Other securities	8.2	9.7	11.1	11.1	11.7	12.3	11.6	- .1
Loans and discounts (incl. Federal funds sold)	45.2	47.6	50.4	51.1	54.2	55.8	54.8	+ .6
Total capital accounts	7.9	8.0	8.1	7.9	8.0	8.0	7.8	- .2
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS					268,739	274,891	281,334	+ 12,595
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS					166,807	176,234	180,460	+ 13,653
NUMBER OF BANKS	6,113	6,049	6,112	6,225	6,221	6,194	6,150	- 71

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, DECEMBER 31, 1966

(Amounts in thousands of dollars)

ASSETS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,469,379	1,063,378	1,406,001		18,037,432	15,223,868	2,813,564
Currency and coin	253,222	34,319	218,903		779,805	368,122	411,683
Reserve with Federal Reserve Banks	780,943	352,554	428,589		5,162,663	4,212,125	950,538
Demand balances with banks in U.S.	318,238	47,609	270,629		757,814	214,476	543,338
Other balances with banks in U.S.	5,719	140	5,579		20,076	7,955	12,121
Balances with banks in foreign countries ..	12,660	10,853	1,807		116,248	108,138	8,110
Cash items in process of collection	1,098,597	618,103	480,494		11,200,826	10,313,052	887,774
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	1,481,694	437,969	1,043,725		8,053,661	5,159,069	2,894,592
OTHER SECURITIES—TOTAL BOOK VALUE	1,478,994	399,131	1,079,863		9,731,263	6,099,094	3,632,169
Obligations of States and subdivisions	1,353,267	368,784	984,483		8,674,064	5,362,968	3,311,096
Obligations of Fed. agencies not guaranteed by U.S.	79,570	14,540	65,030		631,750	402,282	229,468
Other bonds, notes, debentures, and corporate stocks	46,157	15,807	30,350		425,449	333,844	91,605
TOTAL SECURITIES	2,960,688	837,100	2,123,588		17,784,924	11,258,163	6,526,761
FEDERAL FUNDS SOLD (LOANED)	95,100	20,900	74,200		222,155	111,500	110,655
OTHER LOANS AND DISCOUNTS, NET—TOTAL	7,743,161	2,772,393	4,970,768		49,510,387	37,231,535	12,278,852
Valuation reserves	163,312	65,511	97,801		1,186,923	922,263	264,660
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	7,906,473	2,837,904	5,068,569		50,697,310	38,153,798	12,543,512
Real estate loans—total	1,727,678	263,503	1,464,175		8,592,644	3,903,316	4,689,328
Secured by farm land	20,082	72	20,010		113,598	20,096	93,502
Secured by residential properties:							
Insured by FHA	144,917	14,880	130,037		1,549,830	709,429	840,401
Guaranteed by VA	52,935	3,812	49,123		905,479	434,202	471,277
Not ins. or guaranteed by FHA or VA	817,832	79,847	737,985		3,433,809	1,338,803	2,095,006
Secured by other properties	691,912	164,892	527,020		2,589,928	1,400,786	1,189,142
Loans to domestic com'l. and foreign banks ..	37,182	34,628	2,554		1,069,057	1,032,663	36,394
Loans to other financial institutions	516,514	317,079	199,435		3,830,456	3,338,986	491,470
Loans to brokers and dealers in securities ..	73,854	23,576	50,278		3,419,540	3,133,806	285,734
Other loans for purchasing or carrying secs.	25,381	6,630	18,751		677,592	604,644	72,948
Other loans to farmers	61,062	26,620	34,442		149,596	31,119	118,477
Commercial, including open market paper	3,299,637	1,634,176	1,665,461		24,811,083	21,673,885	3,137,198
Other loans to individuals—total	1,942,632	444,872	1,497,760		6,665,439	3,180,409	3,485,030
Passenger automobile instalment loans	672,303	119,435	552,868		1,625,638	472,599	1,153,039
Other retail consumer instalment loans	115,483	12,131	103,352		375,687	123,780	251,907
Residential repair and modern instal.	107,496	24,194	83,302		530,134	244,524	285,610
Other instal. loans for personal expenditures ..	353,862	87,215	266,647		1,602,604	849,949	752,655
Single payment loans for personal expenditures ..	693,488	201,897	491,591		2,531,376	1,489,557	1,041,819
All other loans (including overdrafts)	222,533	86,820	135,713		1,481,903	1,254,970	226,933
TOTAL LOANS AND SECURITIES	10,798,949	3,630,393	7,168,556		67,517,466	48,601,198	18,916,268
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	206,154	48,973	157,181		969,473	682,890	286,583
Customers' liability on acceptances outstanding	83,453	78,023	5,430		1,241,613	1,231,108	10,505
Other assets	94,652	55,504	39,148		1,330,820	1,185,731	145,089
TOTAL ASSETS	13,652,587	4,876,271	8,776,316		89,096,804	66,924,795	22,172,009
MEMORANDA							
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE							
Direct:							
Treasury bills							
Treasury certificates of indebtedness							
Treasury notes maturing in one year or less							
Other Treasury notes							
United States nonmarketable bonds							
Other bonds maturing in 1 year or less							
Other bonds maturing in 5 years							
Other bonds maturing in 5 to 10 years							
Other bonds maturing after 10 years							
Guaranteed obligations							
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S. TOTAL PAR VALUE							
Maturing in 1 year or less							
Maturing in 1 to 5 years							
Maturing after 5 years							
Participation certificates							

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1966
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	7,596,666	2,933,544	4,663,122	44,415,479	34,864,870	9,550,609	
Savings and loan associations	70,633	21,159	49,474	176,645	81,013	95,632	
Other individuals, partnerships, and corporations	5,884,479	2,073,792	3,810,687	29,473,049	22,052,732	7,420,317	
Foreign governments, central banks, etc.	6,795	6,795	-	721,988	720,995	993	
United States Government	232,526	74,019	158,507	1,318,551	1,038,910	279,641	
States and political subdivisions	617,664	213,866	403,798	2,013,578	703,659	1,309,919	
Mutual savings banks in United States	186,163	79,078	107,085	488,447	407,964	80,483	
Commercial banks in United States	446,029	397,617	48,412	4,861,312	4,754,799	106,513	
Banks in foreign countries	36,424	32,656	3,768	1,298,620	1,269,261	29,359	
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	115,953	34,562	81,391	4,063,289	3,835,537	227,752	
TIME DEPOSITS—TOTAL	4,099,851	1,144,776	2,955,075	29,485,257	19,228,251	10,257,006	
Savings deposits	2,538,737	264,890	2,273,847	13,795,600	6,015,553	7,780,047	
Accumulated for payment of personal loans	2,064	-	2,064	1,130	-	1,130	
Savings and loan associations	13,137	12,475	662	71,534	66,929	4,605	
Other time deposits of indiv., part., and corp.	1,066,723	621,711	445,012	10,078,061	8,522,899	1,555,162	
Foreign Governments, central banks, etc.	45,595	45,595	-	2,967,243	2,938,390	28,853	
United States Government	2,794	283	2,511	89,494	83,281	6,213	
States and political subdivisions	341,708	113,788	227,920	1,998,474	1,130,059	868,415	
Mutual savings banks in United States	48,429	46,520	1,909	92,178	89,226	2,952	
Commercial banks in United States	22,914	21,864	1,050	267,095	264,545	2,550	
Banks in foreign countries	17,750	17,650	100	124,448	117,369	7,079	
TOTAL DEPOSITS	11,696,517	4,078,320	7,618,197	73,900,736	54,093,121	19,807,615	
Federal funds purchased (borrowed)	87,925	81,025	6,900	1,017,803	953,453	64,350	
Other liabilities for borrowed money	42,995	41,295	1,700	933,591	923,070	10,521	
Acceptances outstanding	84,116	78,686	5,430	1,292,378	1,280,828	11,550	
Other liabilities	544,417	158,526	385,891	4,825,251	4,201,892	623,359	
TOTAL LIABILITIES	12,455,970	4,437,852	8,018,118	81,969,759	61,452,364	20,517,395	
CAPITAL ACCOUNTS—TOTAL	1,196,617	438,419	758,198	7,127,045	5,472,431	1,654,614	
Capital stock, notes, and debentures—total	357,205	130,081	227,124	2,719,662	2,188,635	531,027	
Capital notes and debentures	36,009	10,000	26,009	742,453	650,008	92,445	
Preferred stock	840	-	840	42,399	42,211	188	
Common stock	320,356	120,081	200,275	1,934,810	1,496,416	438,394	
Surplus	590,867	233,918	356,949	2,984,802	2,225,344	759,458	
Undivided profits	227,894	72,303	155,591	1,198,527	872,683	325,844	
Other capital accounts	20,651	2,117	18,534	224,054	185,769	38,285	
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	13,652,587	4,876,271	8,776,316	89,096,804	66,924,795	22,172,009	
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	6,179,882	2,267,883	3,911,999	32,456,839	24,337,342	8,119,497	
DEMAND DEPOSITS ADJUSTED	5,819,514	1,843,805	3,975,709	27,034,790	18,758,109	8,276,681	
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	18.1	21.8	16.0	20.2	22.7	12.7	
U.S. Gov't. obligations, direct and guaranteed	10.9	9.0	11.9	9.0	7.7	13.1	
Other securities	10.8	8.2	12.3	10.9	9.1	16.4	
Loans and discounts (incl. Federal funds sold)	57.4	57.3	57.5	55.8	55.8	55.9	
Total capital accounts	8.8	9.0	8.6	8.0	8.2	7.5	
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	11,491,519	3,959,073	7,532,446	69,040,946	49,787,743	19,253,203	
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	7,813,749	2,757,678	5,056,071	48,535,090	36,191,958	12,343,132	
NUMBER OF BANKS	249	5	244	400	15	385	

(Amounts in thousands of dollars)

ASSETS	PHILADELPHIA				CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,559,886	1,521,400	1,038,486		3,919,990	2,481,209	1,438,781
Currency and coin	294,774	99,113	195,661		413,516	181,049	232,467
Reserve with Federal Reserve Banks	899,919	548,166	351,753		1,401,983	971,144	430,839
Demand balances with banks in U.S.	473,409	124,942	348,467		730,455	189,393	541,062
Other balances with banks in U.S.	11,964	10,487	1,477		3,186	67	3,119
Balances with banks in foreign countries ..	6,183	6,157	26		8,981	8,651	330
Cash items in process of collection	873,637	732,535	141,102		1,361,869	1,130,905	230,964
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	1,977,365	571,405	1,405,960		3,885,612	1,694,354	2,191,258
OTHER SECURITIES—TOTAL BOOK VALUE	1,851,997	515,711	1,336,286		3,437,121	1,938,877	1,498,244
Obligations of States and subdivisions ..	1,593,591	463,067	1,130,524		3,142,011	1,809,671	1,332,340
Obligations of Fed. agencies not guaranteed by U.S.	179,865	23,474	156,391		183,688	52,886	130,802
Other bonds, notes, debentures, and corporate stocks	78,541	29,170	49,371		111,422	76,320	35,102
TOTAL SECURITIES	3,829,362	1,087,116	2,742,246		7,322,733	3,633,231	3,689,502
FEDERAL FUNDS SOLD (LOANED)	239,150	113,025	126,125		220,775	98,700	122,075
OTHER LOANS AND DISCOUNTS, NET—TOTAL	8,516,913	3,938,270	4,578,643		13,786,377	8,358,674	5,427,703
Valuation reserves	201,910	105,843	96,067		237,361	143,589	93,772
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	8,718,823	4,044,113	4,674,710		14,023,738	8,502,263	5,521,475
Real estate loans—total	2,450,363	438,386	2,011,977		3,837,527	1,819,532	2,017,995
Secured by farm land	103,414	4,308	99,106		160,015	5,535	154,480
Secured by residential properties:							
Insured by FHA	174,808	25,152	149,656		279,601	204,361	75,240
Guaranteed by VA	77,659	4,658	73,001		179,243	131,767	47,476
Not ins. or guaranteed by FHA or VA	1,271,283	187,314	1,083,969		2,045,328	899,297	1,146,031
Secured by other properties	823,199	216,954	606,245		1,173,340	578,572	594,768
Loans to domestic com'l. and foreign banks	57,186	54,815	2,371		86,481	75,054	11,427
Loans to other financial institutions	698,126	597,276	100,850		782,756	652,154	130,602
Loans to brokers and dealers in securities	65,426	35,238	30,188		176,541	136,626	39,915
Other loans for purchasing or carrying secs.	94,915	67,415	27,500		265,449	228,620	36,829
Other loans to farmers	117,436	4,609	112,827		152,443	1,724	150,719
Commercial including open market paper	2,783,693	1,812,960	970,733		4,783,827	3,677,227	1,106,600
Other loans to individuals—total	2,174,243	893,873	1,280,370		3,479,002	1,565,008	1,913,994
Passenger automobile instalment loans	697,569	264,356	433,213		1,486,267	526,885	959,382
Other retail consumer instalment loans	234,056	116,307	117,749		277,846	113,989	163,857
Residential repair and modern instal.	125,401	49,605	75,796		315,169	184,123	131,046
Other instal. loans for personal expenditures	490,906	201,670	640,498		640,498	341,035	299,463
Single payment loans for personal expenditures	626,311	261,935	364,376		759,222	398,976	360,246
All other loans (including overdrafts)	277,435	139,541	137,894		459,712	346,318	113,394
TOTAL LOANS AND SECURITIES	12,585,425	5,138,411	7,447,014		21,329,885	12,090,605	9,239,280
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	208,797	78,240	130,557		293,267	145,555	147,712
Customers' liability on acceptances outstanding	62,278	61,723	555		33,480	33,019	461
Other assets	90,902	61,814	29,088		164,357	132,812	31,545
TOTAL ASSETS	15,507,288	6,861,588	8,645,700		25,740,979	14,883,200	10,857,779
MEMORANDA							
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE							
Direct:							
Treasury bills							
Treasury certificates of indebtedness							
Treasury notes maturing in one year or less							
Other Treasury notes							
United States nonmarketable bonds							
Other bonds maturing in 1 year or less							
Other bonds maturing in 5 years							
Other bonds maturing in 5 to 10 years							
Other bonds maturing after 10 years							
Guaranteed obligations							
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.							
TOTAL PAR VALUE							
Maturing in 1 year or less							
Maturing in 1 to 5 Years							
Maturing after 5 years							
Participation certificates							

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1966
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	PHILADELPHIA			CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	7,219,922	3,766,262	3,453,660	11,123,880	6,647,328	4,476,552
Savings and loan associations	59,439	25,360	34,079	212,081	113,710	98,371
Other individuals, partnerships, and corporations	5,726,168	2,777,188	2,948,980	8,936,047	5,223,449	3,712,598
Foreign governments, central banks, etc.	10,909	10,909	-	2,726	2,726	-
United States Government	215,785	120,987	94,798	345,583	208,231	137,352
States and political subdivisions	428,047	141,945	286,102	763,217	370,428	392,789
Mutual savings banks in United States	38,060	32,056	6,004	3,373	3,037	336
Commercial banks in United States	594,711	556,487	38,224	641,929	588,292	53,637
Banks in foreign countries	48,175	48,117	58	25,148	24,249	899
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	98,628	53,213	45,415	193,776	113,206	80,570
TIME DEPOSITS—TOTAL	6,482,275	2,259,909	4,222,366	11,659,366	6,414,567	5,244,799
Savings deposits	3,989,963	926,036	3,063,927	7,433,870	3,751,638	3,682,232
Accumulated for payment of personal loans	663	-	663	596,742	197,373	399,369
Savings and loan associations	8,805	7,809	996	22,529	17,496	5,033
Other time deposits of indiv., part., and corp.	2,108,523	1,069,448	1,039,075	2,583,681	1,651,351	932,330
Foreign Governments, central banks, etc.	94,334	94,334	-	33,600	33,600	-
United States Government	1,993	195	1,798	1,938	1,274	664
States and political subdivisions	260,408	145,574	114,834	967,967	744,687	223,280
Mutual savings banks in United States	30	30	-	-	-	-
Commercial banks in United States	10,649	9,596	1,053	16,374	14,503	1,871
Banks in foreign countries	6,907	6,887	20	2,665	2,645	20
TOTAL DEPOSITS	13,702,197	6,026,171	7,676,026	22,783,246	13,061,895	9,721,351
Federal funds purchased (borrowed)	126,825	115,550	11,275	135,450	130,850	4,600
Other liabilities for borrowed money	7,682	6,716	966	9,139	8,832	307
Acceptances outstanding	63,355	62,726	629	33,610	33,149	461
Other liabilities	331,298	129,548	201,750	545,819	280,735	265,084
TOTAL LIABILITIES	14,231,357	6,340,711	7,890,646	23,507,264	13,515,461	9,991,803
CAPITAL ACCOUNTS—TOTAL	1,275,931	520,877	755,054	2,233,715	1,367,739	865,976
Capital stock, notes, and debentures—total	313,106	111,493	201,613	592,532	339,350	253,182
Capital notes and debentures	12,600	-	12,600	51,070	42,000	9,070
Preferred stock	958	-	958	100	-	100
Common stock	299,548	111,493	188,055	541,362	297,350	244,012
Surplus	700,437	310,732	389,705	1,167,694	761,348	406,346
Undivided profits	248,285	97,308	150,977	392,401	205,121	187,280
Other capital accounts	14,103	1,344	12,759	81,088	61,920	19,168
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	15,507,288	6,861,588	8,645,700	25,740,979	14,883,200	10,857,779
MEMORANDA						
NET DEMAND DEPOSITS SUBJECT TO RESERVE	5,872,876	2,908,785	2,964,091	9,031,556	5,327,030	3,704,526
DEMAND DEPOSITS ADJUSTED	5,535,789	2,356,253	3,179,536	8,774,499	4,719,900	4,054,599
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	16.5	22.2	12.0	15.2	16.7	13.3
U.S. Gov't. obligations, direct and guaranteed	12.8	8.3	16.3	15.1	11.4	20.2
Other securities	11.9	7.5	15.5	13.4	13.0	13.8
Loans and discounts (incl. Federal funds sold)	56.5	59.0	54.4	54.4	56.8	51.1
Total capital accounts	8.2	7.6	8.7	8.7	9.2	8.0
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	13,438,203	5,787,306	7,650,897	22,259,414	12,682,813	9,576,601
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	8,610,485	3,966,281	4,644,204	13,736,223	8,269,499	5,466,724
NUMBER OF BANKS	387	6	381	498	16	482

(Amounts in thousands of dollars)

ASSETS	RICHMOND				ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,833,224	1,656,527	1,176,697	4,212,908	2,074,565	2,138,343	
Currency and coin	336,199	148,983	187,216	358,048	86,085	271,963	
Reserve with Federal Reserve Banks	921,588	592,198	329,390	1,139,510	622,712	516,798	
Demand balances with banks in U.S.	523,243	136,649	386,594	1,198,011	304,106	893,905	
Other balances with banks in U.S.	6,309	3,915	2,394	13,674	3,473	10,201	
Balances with banks in foreign countries ..	8,192	8,101	91	2,844	1,931	913	
Cash items in process of collection	1,037,693	766,681	271,012	1,500,821	1,056,258	444,563	
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	2,326,290	1,031,564	1,294,726	3,029,664	976,423	2,053,241	
OTHER SECURITIES—TOTAL BOOK VALUE	1,753,719	864,957	888,762	2,330,410	720,909	1,609,501	
Obligations of States and subdivisions ..	1,493,939	784,096	709,843	2,001,897	674,118	1,327,779	
Obligations of Fed. agencies not guaranteed by U.S.	212,502	55,102	157,400	279,516	30,548	248,968	
Other bonds, notes, debentures, and corporate stocks ..	47,278	25,759	21,519	48,997	16,243	32,754	
TOTAL SECURITIES	4,080,009	1,896,521	2,183,488	5,360,074	1,697,332	3,662,742	
FEDERAL FUNDS SOLD (LOANED)	132,800	37,875	94,925	114,420	30,850	83,570	
OTHER LOANS AND DISCOUNTS, NET—TOTAL	8,729,126	4,568,473	4,160,653	9,870,609	4,097,642	5,772,967	
Valuation reserves	159,895	88,210	71,685	190,498	80,363	110,135	
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	8,889,021	4,656,683	4,232,338	10,061,107	4,178,005	5,883,102	
Real estate loans—total	2,280,314	1,026,653	1,253,661	1,816,208	556,361	1,259,847	
Secured by farm land	133,849	26,918	106,931	119,711	7,582	112,129	
Secured by residential properties:							
Insured by FHA	125,260	61,414	63,846	124,480	39,629	84,851	
Guaranteed by VA	86,401	56,931	29,470	39,659	12,539	27,120	
Not ins. or guaranteed by FHA or VA ..	1,162,018	478,723	683,295	739,101	232,494	506,607	
Secured by other properties	772,786	402,667	370,119	793,257	264,117	529,140	
Loans to domestic com'l. and foreign banks ..	35,869	29,033	6,836	47,274	11,803	35,471	
Loans to other financial institutions	632,691	500,068	132,623	574,533	351,359	223,174	
Loans to brokers and dealers in securities ..	112,458	74,814	37,644	158,366	73,864	84,502	
Other loans for purchasing or carrying secs.	65,671	32,874	32,797	129,154	56,248	72,906	
Other loans to farmers	139,369	19,003	120,366	174,072	19,156	154,916	
Commercial including open market paper ..	2,633,055	1,554,430	1,078,625	3,726,752	1,739,381	1,987,371	
Other loans to individuals—total	2,766,986	1,307,283	1,459,703	3,155,977	1,222,017	1,933,960	
Passenger automobile instalment loans ..	1,114,549	521,465	593,084	1,034,923	338,149	696,774	
Other retail consumer instalment loans ..	209,766	88,400	121,366	361,585	130,050	231,535	
Residential repair and modern instal.	139,907	71,451	68,456	135,793	44,395	91,398	
Other instal. loans for personal expenditures ..	477,899	193,453	284,446	436,856	114,973	321,883	
Single payment loans for personal expenditures ..	824,865	432,514	392,351	1,186,820	594,450	592,370	
All other loans (including overdrafts)	222,608	112,525	110,083	278,771	147,816	130,955	
TOTAL LOANS AND SECURITIES	12,941,935	6,502,869	6,439,066	15,345,103	5,825,824	9,519,279	
Fixed assets (net of mortgages and other liens ..	243,453	106,132	137,321	373,067	137,104	235,963	
on bank premises and other real estate)	14,705	6,447	8,258	11,744	7,926	3,818	
Customers' liability on acceptances outstanding ..	99,489	73,673	25,816	142,540	79,776	62,764	
Other assets							
TOTAL ASSETS	16,132,806	8,345,648	7,787,158	20,085,362	8,125,195	11,960,167	
MEMORANDA							
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE							
Direct:							
Treasury bills							
Treasury certificates of indebtedness							
Treasury notes maturing in one year or less ..							
Other Treasury notes							
United States nonmarketable bonds							
Other bonds maturing in 1 year or less							
Other bonds maturing in 5 years							
Other bonds maturing in 5 to 10 years							
Other bonds maturing after 10 years							
Guaranteed obligations							
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.							
TOTAL PAR VALUE							
Maturing in 1 year or less							
Maturing in 1 to 5 Years							
Maturing after 5 years							
Participation certificates							

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1966
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RICHMOND			ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	8,375,819	4,620,977	3,754,842	11,098,237	4,800,608	6,297,629
Savings and loan associations	139,695	70,267	69,428	159,267	56,217	103,050
Other individuals, partnerships, and corporations	6,560,895	3,525,247	3,035,648	7,552,309	3,026,879	4,525,430
Foreign governments, central banks, etc.	43,202	43,202	-	4,602	3,925	677
United States Government	220,932	130,120	90,812	231,169	104,007	127,162
States and political subdivisions	675,357	291,584	383,773	1,404,983	481,463	923,520
Mutual savings banks in United States	9,680	9,505	175	57	57	-
Commercial banks in United States	602,084	480,599	121,485	1,595,094	1,059,993	535,101
Banks in foreign countries	14,047	13,788	259	12,162	9,387	2,775
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	109,927	56,665	53,262	138,594	58,680	79,914
TIME DEPOSITS—TOTAL	5,901,032	2,777,411	3,123,621	6,817,656	2,335,553	4,482,103
Savings deposits	4,016,761	1,729,528	2,287,233	4,007,150	1,302,215	2,704,935
Accumulated for payment of personal loans	21,074	14,392	6,682	13,195	1,983	11,212
Savings and loan associations	33,709	18,946	14,763	29,073	15,818	13,255
Other time deposits of indiv., part., and corp.	1,389,969	747,942	642,027	2,095,425	748,150	1,347,275
Foreign Governments, central banks, etc.	7,585	7,585	-	6,530	6,530	-
United States Government	19,059	11,283	7,776	7,588	3,224	4,364
States and political subdivisions	407,731	243,973	163,758	627,525	243,428	384,097
Mutual savings banks in United States	10	-	10	-	-	-
Commercial banks in United States	4,134	2,762	1,372	31,070	14,205	16,865
Banks in foreign countries	1,000	1,000	-	100	-	100
TOTAL DEPOSITS	14,276,851	7,398,388	6,878,463	17,915,893	7,136,161	10,779,732
Federal funds purchased (borrowed)	71,200	65,425	5,775	108,050	74,400	33,650
Other liabilities for borrowed money	9,957	732	9,225	84,156	72,488	11,668
Acceptances outstanding	14,711	6,453	8,258	11,745	7,927	3,818
Other liabilities	453,372	226,124	227,248	385,010	166,906	218,104
TOTAL LIABILITIES	14,826,091	7,697,122	7,128,969	18,504,854	7,457,882	11,046,972
CAPITAL ACCOUNTS—TOTAL	1,306,715	648,526	658,189	1,580,508	667,313	913,195
Capital stock, notes, and debentures—total	390,529	202,904	187,625	553,123	237,690	315,433
Capital notes and debentures	57,350	52,500	4,850	86,597	63,583	23,014
Preferred stock	25	-	25	3,000	3,000	-
Common stock	333,154	150,404	182,750	463,526	171,107	292,419
Surplus	660,370	327,461	332,909	711,875	300,111	411,764
Undivided profits	233,550	109,415	124,135	251,634	96,087	155,547
Other capital accounts	22,266	8,746	13,520	63,876	33,425	30,451
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	16,132,806	8,345,648	7,787,158	20,085,362	8,125,195	11,960,167
MEMORANDA						
NET DEMAND DEPOSITS SUBJECT TO RESERVE	6,814,883	3,717,647	3,097,236	8,399,405	3,440,244	4,959,161
DEMAND DEPOSITS ADJUSTED	6,515,110	3,243,577	3,271,533	7,771,153	2,580,350	5,190,803
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	17.6	19.8	15.1	21.0	25.5	17.9
U.S. Gov't obligations, direct and guaranteed	14.4	12.4	16.6	15.1	12.0	17.2
Other securities	10.9	10.4	11.4	11.6	8.9	13.5
Loans and discounts (incl. Federal funds sold)	54.9	55.2	54.6	49.7	50.8	49.0
Total capital accounts	8.1	7.8	8.5	7.9	8.2	7.6
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	14,000,432	7,211,109	6,789,323	17,203,854	6,860,018	10,343,836
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	8,724,423	4,532,049	4,192,374	9,927,283	4,152,055	5,775,228
NUMBER OF BANKS	399	16	383	524	25	499

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1966

(Amounts in thousands of dollars)

ASSETS	CHICAGO			ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	8,184,931	5,179,821	3,005,110	2,277,699	1,350,946	926,753
Currency and coin	645,666	257,817	387,849	152,897	47,366	105,531
Reserve with Federal Reserve Banks	2,537,588	1,605,089	932,499	717,179	408,137	309,042
Demand balances with banks in U.S.	1,353,548	301,506	1,052,042	600,018	193,067	406,951
Other balances with banks in U.S.	21,496	17,188	4,308	7,180	1,960	5,220
Balances with banks in foreign countries ..	27,481	27,243	2,238	975	975	-
Cash items in process of collection	3,599,152	2,970,978	628,174	799,450	699,441	100,009
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	7,921,428	3,074,996	4,846,432	1,809,922	542,495	1,267,427
OTHER SECURITIES—TOTAL BOOK VALUE	6,126,954	2,839,402	3,287,552	1,446,702	580,732	865,970
Obligations of States and subdivisions ..	5,196,406	2,555,622	2,640,784	1,198,525	542,487	656,038
Obligations of Fed. agencies not guaranteed by U.S.	716,838	173,204	543,634	216,175	26,021	190,154
Other bonds, notes, debentures, and corporate stocks ..	213,710	110,576	103,134	32,002	12,224	19,778
TOTAL SECURITIES	14,048,382	5,914,398	8,133,984	3,256,624	1,123,227	2,133,397
FEDERAL FUNDS SOLD (LOANED)	395,550	131,500	264,050	93,675	34,500	59,175
OTHER LOANS AND DISCOUNTS, NET—TOTAL	27,070,120	15,403,245	11,666,875	5,646,839	2,964,643	2,682,196
Valuation reserves	637,539	393,898	243,641	90,635	47,326	43,309
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	27,707,659	15,797,143	11,910,516	5,737,474	3,011,969	2,725,505
Real estate loans—total	7,314,956	2,818,975	4,495,981	1,379,872	423,751	956,121
Secured by farm land	266,736	10,779	255,957	154,118	3,197	150,921
Secured by residential properties:						
Insured by FHA	1,183,376	725,313	458,063	119,605	33,846	85,759
Guaranteed by VA	336,518	221,520	114,998	36,873	10,807	26,066
Not ins. or guaranteed by FHA or VA	3,562,004	1,066,963	2,495,041	574,384	119,382	455,002
Secured by other properties	1,966,322	794,400	1,171,922	494,892	256,519	238,373
Loans to domestic com'l. and foreign banks ..	280,985	264,389	16,596	13,723	12,538	1,185
Loans to other financial institutions	2,181,783	1,788,152	393,631	403,571	329,850	73,721
Loans to brokers and dealers in securities ..	645,847	551,288	94,559	121,937	111,883	10,054
Other loans for purchasing or carrying secs.	490,534	256,796	233,738	61,267	41,585	19,682
Other loans to farmers	825,888	88,279	737,609	256,766	13,114	243,652
Commercial including open market paper	9,788,959	7,373,586	2,415,373	1,883,150	1,256,114	627,036
Other loans to individuals—total	5,396,365	2,059,702	3,336,663	1,528,468	762,463	766,005
Passenger automobile instalment loans	2,107,203	666,462	1,440,741	461,612	162,061	299,551
Other retail consumer instalment loans	702,052	289,073	412,979	137,895	61,321	76,574
Residential repair and modern instal.	474,211	241,482	232,729	102,989	60,296	42,693
Other instal. loans for personal expenditures ..	612,852	216,734	396,118	163,618	59,493	104,125
Single payment loans for personal expenditures ..	1,500,047	645,951	854,096	662,354	419,292	243,062
All other loans (including overdrafts)	782,342	595,976	186,366	88,720	60,671	28,049
TOTAL LOANS AND SECURITIES	41,514,052	21,449,143	20,064,909	8,997,138	4,122,370	4,874,768
Fixed assets (net of mortgages and other liens ..	569,029	252,990	316,039	134,291	56,683	77,608
on bank premises and other real estate)	146,805	141,927	4,878	30,658	30,407	251
Customers' liability on acceptances outstanding ..	482,815	373,909	108,906	71,739	51,175	20,564
Other assets						
TOTAL ASSETS	50,897,632	27,397,790	23,499,842	11,511,525	5,611,581	5,899,944
MEMORANDA						
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE						
Direct:						
Treasury bills						
Treasury certificates of indebtedness						
Treasury notes maturing in one year or less ..						
Other Treasury notes						
United States nonmarketable bonds						
Other bonds maturing in 1 year or less						
Other bonds maturing in 5 years						
Other bonds maturing in 5 to 10 years						
Other bonds maturing after 10 years						
Guaranteed obligations						
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.						
TOTAL PAR VALUE						
Maturing in 1 year or less						
Maturing in 1 to 5 Years						
Maturing after 5 years						
Participation certificates						

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1966
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	CHICAGO			ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	23,103,381	13,506,105	9,597,276	6,368,871	3,349,315	3,019,556
Savings and loan associations	331,091	155,271	175,820	86,557	34,819	51,738
Other individuals, partnerships, and corporations	17,462,825	9,580,020	7,882,805	4,438,555	2,029,607	2,408,948
Foreign governments, central banks, etc.	14,979	14,809	170	207	207	—
United States Government	747,636	523,277	224,359	147,990	95,768	52,222
States and political subdivisions	1,545,385	679,324	866,061	529,965	147,658	382,307
Mutual savings banks in United States	1,792	1,136	656	382	—	382
Commercial banks in United States	2,391,980	2,175,415	216,565	1,095,516	1,008,209	87,307
Banks in foreign countries	99,343	99,141	202	6,750	6,750	—
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	508,350	277,712	230,638	62,949	26,297	36,652
TIME DEPOSITS—TOTAL	22,133,510	10,342,787	11,790,723	3,856,996	1,522,350	2,334,646
Savings deposits	13,289,436	5,565,654	7,723,782	1,750,548	702,145	1,048,403
Accumulated for payment of personal loans	48,868	—	48,868	4,740	—	4,740
Savings and loan associations	23,627	17,071	6,556	8,449	3,214	5,235
Other time deposits of indiv., part., and corp.	6,706,116	3,534,873	3,171,243	1,768,661	655,577	1,113,084
Foreign Governments, central banks, etc.	280,730	280,293	437	4,000	4,000	—
United States Government	7,613	4,720	2,893	3,432	923	2,509
States and political subdivisions	1,739,173	905,419	833,754	313,004	153,720	159,284
Mutual savings banks in United States	58	50	8	—	—	—
Commercial banks in United States	19,444	16,286	3,158	3,472	2,081	1,391
Banks in foreign countries	18,445	18,421	24	690	690	—
TOTAL DEPOSITS	45,236,891	23,848,892	21,387,999	10,225,867	4,871,665	5,354,202
Federal funds purchased (borrowed)	446,285	418,835	27,450	128,400	121,450	6,950
Other liabilities for borrowed money	232,196	226,746	5,450	34,676	30,921	3,755
Acceptances outstanding	147,601	142,484	5,117	30,737	30,486	251
Other liabilities	1,183,593	728,520	455,073	153,118	88,147	64,971
TOTAL LIABILITIES	47,246,566	25,365,477	21,881,089	10,572,798	5,142,669	5,430,129
CAPITAL ACCOUNTS—TOTAL	3,651,066	2,032,313	1,618,753	938,727	468,912	469,815
Capital stock, notes, and debentures—total	1,203,246	716,103	487,143	267,041	143,922	123,119
Capital notes and debentures	109,663	81,997	27,666	41,950	36,100	5,850
Preferred stock	4,758	3,000	1,758	200	—	200
Common stock	1,088,825	631,106	457,719	224,891	107,822	117,069
Surplus	1,668,534	976,805	691,729	436,027	236,553	199,474
Undivided profits	647,028	283,168	363,860	208,293	80,545	127,748
Other capital accounts	132,258	56,237	76,021	27,366	7,892	19,474
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	50,897,632	27,397,790	23,499,842	11,511,525	5,611,581	5,899,944
MEMORANDA						
NET DEMAND DEPOSITS SUBJECT TO RESERVE	18,150,739	10,233,621	7,917,118	4,969,519	2,456,807	2,512,712
DEMAND DEPOSITS ADJUSTED	16,364,613	7,836,435	8,528,178	4,325,915	1,545,897	2,780,018
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	16.1	18.9	12.8	19.8	24.1	15.7
U.S. Gov't. obligations, direct and guaranteed	15.6	11.2	20.6	15.7	9.7	21.5
Other securities	12.0	10.4	14.0	12.6	10.3	14.7
Loans and discounts (incl. Federal funds sold)	54.0	56.7	50.8	49.9	53.4	46.5
Total capital accounts	7.2	7.4	6.9	8.2	8.4	8.0
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	43,702,142	22,781,251	20,920,891	9,872,939	4,655,313	5,217,626
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	27,145,601	15,177,277	11,968,324	5,595,168	2,886,783	2,708,385
NUMBER OF BANKS	995	26	969	480	15	465

(Amounts in thousands of dollars)

ASSETS	MINNEAPOLIS				KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,360,249	635,154	725,095		2,864,681	1,407,505	1,457,176
Currency and coin	88,493	17,113	71,380		155,582	36,426	119,156
Reserve with Federal Reserve Banks	461,896	177,230	284,666		842,587	385,679	456,908
Demand balances with banks in U.S.	313,758	65,634	248,124		937,426	302,509	634,917
Other balances with banks in U.S.	3,075	1,725	1,350		1,327	25	1,302
Balances with banks in foreign countries ..	2,473	1,865	608		1,380	1,380	-
Cash items in process of collection	490,554	371,587	118,967		926,379	681,486	244,893
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	1,349,539	233,265	1,116,274		2,188,162	530,440	1,657,722
OTHER SECURITIES—TOTAL BOOK VALUE	1,120,606	259,416	861,190		1,611,823	521,761	1,090,062
Obligations of States and subdivisions ..	889,293	240,583	648,710		1,325,465	441,044	884,421
Obligations of Fed. agencies not guaranteed by U.S.	210,782	11,515	199,267		198,047	16,950	181,097
Other bonds, notes, debentures, and corporate stocks	20,531	7,318	13,213		88,311	63,767	24,544
TOTAL SECURITIES	2,470,145	492,681	1,977,464		3,799,985	1,052,201	2,747,784
FEDERAL FUNDS SOLD (LOANED)	36,945	11,595	25,350		105,490	33,940	71,550
OTHER LOANS AND DISCOUNTS, NET—TOTAL	4,248,334	1,439,955	2,808,379		7,025,336	2,866,681	4,158,655
Valuation reserves	79,103	21,749	57,354		116,388	46,731	69,657
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	4,327,437	1,461,704	2,865,733		7,141,724	2,913,412	4,228,312
Real estate loans—total	1,233,808	219,835	1,013,973		1,219,379	415,684	803,695
Secured by farm land	66,556	229	66,327		130,790	12,529	118,261
Secured by residential properties :							
Insured by FHA	197,724	23,835	173,889		107,601	43,496	64,105
Guaranteed by VA	79,908	21,515	58,393		49,704	17,184	32,520
Not ins. or guaranteed by FHA or VA	610,911	114,309	496,602		415,752	105,468	310,284
Secured by other properties	278,709	59,947	218,762		515,532	237,007	278,525
Loans to domestic com'l. and foreign banks	15,734	14,239	1,495		42,746	31,980	10,766
Loans to other financial institutions	187,196	135,494	51,702		404,662	285,309	119,353
Loans to brokers and dealers in securities	14,867	10,672	4,195		99,179	52,662	46,517
Other loans for purchasing or carrying secs.	67,223	51,013	16,210		96,273	65,441	30,832
Other loans to farmers	510,069	10,196	499,873		1,165,153	184,385	980,768
Commercial including open market paper	1,288,578	699,739	588,839		2,323,844	1,167,829	1,156,015
Other loans to individuals—total	915,835	260,399	655,436		1,630,424	590,298	1,040,126
Passenger automobile installment loans	391,125	92,950	298,175		635,560	162,222	473,338
Other retail consumer installment loans	125,768	29,633	96,135		170,491	53,090	117,401
Residential repair and modern instal.	64,527	22,216	42,311		95,294	39,659	55,635
Other instal. loans for personal expenditures	109,689	21,942	87,747		227,830	77,429	150,401
Single payment loans for personal expenditures	224,726	93,658	131,068		501,249	257,898	243,351
All other loans (including overdrafts)	94,127	60,117	34,010		160,064	119,824	40,240
TOTAL LOANS AND SECURITIES	6,755,424	1,944,231	4,811,193		10,930,811	3,952,822	6,977,989
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	122,369	29,680	92,689		219,855	95,450	124,405
Customers' liability on acceptances outstanding	11,240	7,072	4,168		3,146	2,658	488
Other assets	43,923	17,173	26,750		75,370	43,502	31,868
TOTAL ASSETS	8,293,205	2,633,310	5,659,895		14,093,863	5,501,937	8,591,926
MEMORANDA							
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE							
Direct:							
Treasury bills							
Treasury certificates of indebtedness							
Treasury notes maturing in one year or less							
Other Treasury notes							
United States nonmarketable bonds							
Other bonds maturing in 1 year or less							
Other bonds maturing in 5 years							
Other bonds maturing in 5 to 10 years							
Other bonds maturing after 10 years							
Guaranteed obligations							
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.							
TOTAL PAR VALUE							
Maturing in 1 year or less							
Maturing in 1 to 5 Years							
Maturing after 5 years							
Participation certificates							

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1966
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MINNEAPOLIS			KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	3,863,259	1,530,143	2,333,116	7,990,132	3,327,681	4,662,451
Savings and loan associations	25,505	5,648	19,857	99,385	26,885	72,500
Other individuals, partnerships, and corporations	2,790,513	939,312	1,851,201	5,520,076	2,157,237	3,362,839
Foreign governments, central banks, etc.	29	29	-	-	-	-
United States Government	92,368	50,406	41,962	178,286	77,661	100,625
States and political subdivisions	378,939	111,764	267,175	892,137	190,304	701,833
Mutual savings banks in United States	4,729	4,566	163	-	-	-
Commercial banks in United States	484,349	377,433	106,916	1,176,644	830,452	346,192
Banks in foreign countries	6,157	5,423	734	3,976	3,976	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	80,670	35,562	45,108	119,628	41,166	78,462
TIME DEPOSITS—TOTAL	3,624,327	816,448	2,807,879	4,603,313	1,542,743	3,060,570
Savings deposits	1,149,169	207,494	941,675	2,333,370	743,101	1,590,269
Accumulated for payment of personal loans	7,800	50	7,750	10,982	3,878	7,104
Savings and loan associations	2,105	950	1,155	12,098	4,730	7,368
Other time deposits of indiv., part., and corp.	2,252,344	547,089	1,705,255	1,950,713	740,721	1,209,992
Foreign Governments, central banks, etc.	2,000	2,000	-	-	-	-
United States Government	2,797	851	1,946	7,851	875	6,976
States and political subdivisions	205,655	55,739	149,916	285,833	48,137	237,696
Mutual savings banks in United States	-	-	-	-	-	-
Commercial banks in United States	2,457	2,275	182	2,466	1,301	1,165
Banks in foreign countries	-	-	-	-	-	-
TOTAL DEPOSITS	7,487,586	2,346,591	5,140,995	12,593,445	4,870,424	7,723,021
Federal funds purchased (borrowed)	4,775	500	4,275	52,700	43,400	9,300
Other liabilities for borrowed money	36,168	30,427	5,741	53,287	30,886	22,401
Acceptances outstanding	11,291	7,072	4,219	3,151	2,658	493
Other liabilities	125,252	39,427	85,825	171,492	67,629	103,863
TOTAL LIABILITIES	7,665,072	2,424,017	5,241,055	12,874,075	5,014,997	7,859,078
CAPITAL ACCOUNTS—TOTAL	628,133	209,293	418,840	1,219,788	486,940	732,848
Capital stock, notes, and debentures—total	220,773	88,750	132,023	382,514	166,387	216,127
Capital notes and debentures	19,454	10,000	9,454	31,300	26,000	5,300
Preferred stock	150	-	150	458	-	458
Common stock	201,169	78,750	122,419	350,756	140,387	210,369
Surplus	252,018	82,250	169,768	496,543	194,303	302,240
Undivided profits	139,732	38,293	101,439	310,566	115,907	194,659
Other capital accounts	15,610	-	15,610	30,165	10,343	19,822
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	8,293,205	2,633,310	5,659,895	14,093,863	5,501,937	8,591,926
MEMORANDA						
NET DEMAND DEPOSITS SUBJECT TO RESERVE	3,058,947	1,092,922	1,966,025	6,126,327	2,343,686	3,782,641
DEMAND DEPOSITS ADJUSTED	2,795,988	730,717	2,065,271	5,708,823	1,738,082	3,970,741
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	16.4	24.1	12.8	20.3	25.6	17.0
U.S. Gov't. obligations, direct and guaranteed	16.3	8.9	19.7	15.5	9.6	19.3
Other securities	13.5	9.9	15.2	11.4	9.5	12.7
Loans and discounts (incl. Federal funds sold)	51.7	55.1	50.1	50.6	52.7	49.2
Total capital accounts	7.6	7.9	7.4	8.7	8.9	8.5
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	7,364,630	2,305,651	5,058,979	12,198,255	4,647,953	7,550,302
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	4,332,654	1,449,868	2,882,786	6,902,693	2,768,807	4,133,886
NUMBER OF BANKS	494	8	486	835	22	813

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1966

(Amounts in thousands of dollars)

ASSETS	DALLAS				SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	3,930,450	2,179,461	1,750,989	8,087,409	6,960,632	1,126,777	
Currency and coin	209,232	49,759	159,473	561,765	416,738	145,027	
Reserve with Federal Reserve Banks	1,015,211	555,404	459,807	3,187,753	2,799,843	387,910	
Demand balances with banks in U.S.	1,349,225	465,811	883,414	662,798	392,890	269,908	
Other balances with banks in U.S.	14,736	1,092	13,644	72,863	67,618	5,245	
Balances with banks in foreign countries ..	6,409	3,932	2,477	44,248	38,623	5,625	
Cash items in process of collection	1,335,637	1,103,463	232,174	3,557,982	3,244,920	313,062	
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	2,355,472	915,345	1,440,127	5,545,248	4,337,439	1,207,809	
OTHER SECURITIES—TOTAL BOOK VALUE	2,262,913	898,189	1,364,724	5,807,876	4,864,608	943,268	
Obligations of States and subdivisions	1,879,082	825,842	1,053,240	5,052,505	4,259,094	793,411	
Obligations of Fed. agencies not guaranteed by U.S.	316,694	47,325	269,369	597,839	476,589	121,250	
Other bonds, notes, debentures, and corporate stocks	67,137	25,022	42,115	157,532	128,925	28,607	
TOTAL SECURITIES	4,618,385	1,813,534	2,804,851	11,353,124	9,202,047	2,151,077	
FEDERAL FUNDS SOLD (LOANED)	176,420	88,750	87,670	286,685	244,925	41,760	
OTHER LOANS AND DISCOUNTS, NET—TOTAL	8,832,213	4,361,906	4,470,307	30,644,324	25,569,514	5,074,810	
Valuation reserves	168,344	76,869	91,475	526,134	448,709	77,425	
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	9,000,557	4,438,775	4,561,782	31,170,458	26,018,223	5,152,235	
Real estate loans—total	995,757	368,049	627,708	9,535,399	7,877,008	1,658,391	
Secured by farm land	101,618	9,155	92,463	274,318	217,497	56,821	
Secured by residential properties:							
Insured by FHA	67,523	32,318	35,205	2,508,889	2,150,122	358,767	
Guaranteed by VA	32,163	19,199	12,964	366,899	296,252	70,647	
Not ins. or guaranteed by FHA or VA	340,864	101,632	239,232	3,906,728	3,363,918	542,810	
Secured by other properties	453,589	205,745	247,844	2,478,565	1,849,219	629,346	
Loans to domestic com'l. and foreign banks	26,629	20,311	6,318	334,368	308,986	25,382	
Loans to other financial institutions	533,956	384,903	149,053	1,602,434	1,492,877	109,557	
Loans to brokers and dealers in securities	47,671	34,003	13,668	453,692	360,449	93,243	
Other loans for purchasing or carrying secs.	485,618	322,816	162,802	201,067	164,908	36,159	
Other loans to farmers	495,758	38,002	457,756	1,270,540	896,123	374,417	
Commercial including open market paper	3,948,494	2,228,550	1,719,944	11,281,757	9,796,675	1,485,082	
Other loans to individuals—total	2,195,427	868,683	1,326,744	6,074,132	4,769,535	1,304,597	
Passenger automobile instalment loans	970,432	308,530	661,902	2,674,901	2,062,300	612,601	
Other retail consumer instalment loans	190,605	67,564	123,041	742,512	583,972	158,540	
Residential repair and modern instal.	98,678	38,763	59,915	453,671	364,313	89,358	
Other instal. loans for personal expenditures	299,627	89,178	210,449	818,691	572,041	246,650	
Single payment loans for personal expenditures	636,085	364,648	271,437	1,384,357	1,186,909	197,448	
All other loans (including overdrafts)	271,247	173,458	97,789	417,069	351,662	65,407	
TOTAL LOANS AND SECURITIES	13,627,018	6,264,190	7,362,828	42,284,133	35,016,486	7,267,647	
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	388,556	194,830	193,726	925,924	696,604	229,320	
Customers' liability on acceptances outstanding	50,284	50,008	276	419,021	408,590	10,431	
Other assets	99,737	64,811	34,926	675,527	594,479	81,048	
TOTAL ASSETS	18,096,045	8,753,300	9,342,745	52,392,014	43,676,791	8,715,223	
MEMORANDA							
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE							
Direct:							
Treasury bills							
Treasury certificates of indebtedness							
Treasury notes maturing in one year or less							
Other Treasury notes							
United States nonmarketable bonds							
Other bonds maturing in 1 year or less							
Other bonds maturing in 5 years							
Other bonds maturing in 5 to 10 years							
Other bonds maturing after 10 years							
Guaranteed obligations							
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.							
TOTAL PAR VALUE							
Maturing in 1 year or less							
Maturing in 1 to 5 Years							
Maturing after 5 years							
Participation certificates							

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1966
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DALLAS			SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	9,985,189	4,840,347	5,144,842	20,297,919	16,714,463	3,583,456
Savings and loan associations.....	120,004	34,968	85,036	419,783	351,495	68,288
Other individuals, partnerships, and corporations.....	7,059,422	3,114,086	3,945,336	16,251,848	13,378,422	2,873,426
Foreign governments, central banks, etc.	4,187	3,592	595	50,621	48,681	1,940
United States Government	158,363	84,832	73,531	543,253	450,705	92,548
States and political subdivisions.....	741,885	239,066	502,819	1,415,296	1,030,627	384,669
Mutual savings banks in United States	-	-	-	14,567	13,118	1,449
Commercial banks in United States	1,685,474	1,255,391	430,083	729,034	681,320	47,714
Banks in foreign countries	32,295	23,462	8,833	153,332	143,093	10,239
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	183,559	84,950	98,609	720,185	617,002	103,183
TIME DEPOSITS—TOTAL	6,088,041	2,758,433	3,329,608	25,813,255	21,638,559	4,174,696
Savings deposits	2,592,983	917,081	1,675,902	15,726,510	13,171,079	2,555,431
Accumulated for payment of personal loans	233,123	152,167	80,956	232	-	232
Savings and loan associations	70,544	45,737	24,807	214,726	184,566	30,160
Other time deposits of indiv., part., and corp.	2,128,008	1,105,329	1,022,679	6,192,103	5,034,944	1,157,159
Foreign Governments, central banks, etc.	2,300	2,300	-	736,428	735,428	1,000
United States Government	13,750	1,000	12,750	54,294	33,720	20,574
States and political subdivisions	1,019,909	522,670	497,239	2,815,567	2,416,194	399,373
Mutual savings banks in United States	-	-	-	1,415	540	875
Commercial banks in United States	26,694	11,419	15,275	17,035	16,778	257
Banks in foreign countries	730	730	-	54,945	45,310	9,635
TOTAL DEPOSITS	16,073,230	7,598,780	8,474,450	46,111,174	38,353,022	7,758,152
Federal funds purchased (borrowed)	238,470	218,670	19,800	363,530	329,580	33,950
Other liabilities for borrowed money	78,744	75,348	3,396	314,055	309,061	4,994
Acceptances outstanding	50,384	50,108	276	421,349	410,368	10,981
Other liabilities	200,254	90,436	109,818	1,517,449	1,338,559	178,890
TOTAL LIABILITIES	16,641,082	8,033,342	8,607,740	48,727,557	40,740,590	7,986,967
CAPITAL ACCOUNTS—TOTAL	1,454,963	719,958	735,005	3,664,457	2,936,201	728,256
Capital stock, notes, and debentures—total	535,661	297,997	237,664	1,356,286	1,054,685	301,601
Capital notes and debentures	50,290	41,000	9,290	367,790	293,547	74,243
Preferred stock	-	-	-	450	-	450
Common stock	485,371	256,997	228,374	988,046	761,138	226,908
Surplus	624,318	331,134	293,184	1,483,311	1,198,940	284,371
Undivided profits	244,882	89,566	155,316	793,075	660,634	132,441
Other capital accounts	50,102	1,261	48,841	31,785	21,942	9,843
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	18,096,045	8,753,300	9,342,745	52,392,014	43,676,791	8,715,223
MEMORANDA						
NET DEMAND DEPOSITS SUBJECT TO RESERVE	7,300,327	3,271,073	4,029,254	16,077,139	13,076,653	3,000,486
DEMAND DEPOSITS ADJUSTED	6,805,715	2,396,661	4,409,054	15,467,650	12,337,518	3,130,132
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	21.7	24.9	18.7	15.4	15.9	12.9
U.S. Gov't. obligations, direct and guaranteed	13.0	10.5	15.4	10.6	9.9	13.9
Other securities	12.5	10.3	14.6	11.1	11.1	10.8
Loans and discounts (incl. Federal funds sold)	49.8	50.8	48.8	59.0	59.1	58.7
Total capital accounts	8.0	8.2	7.9	7.0	6.7	8.4
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	15,305,524	7,089,420	8,216,104	45,455,873	37,856,870	7,599,003
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	8,785,404	4,311,648	4,473,756	30,351,058	25,300,123	5,050,935
NUMBER OF BANKS	673	17	656	216	21	195

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1966

(Amounts in thousands of dollars)

ASSETS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
RESERVES, CASH, AND BANK BALANCES—TOTAL	556,438	40,186	264,168	321,562	6,067,835	525,744	594,282	121,402
Currency and coin	56,419	8,679	29,815	26,952	384,593	30,975	86,946	11,044
Reserve with Federal Reserve Banks	177,457	8,623	91,346	83,968	2,398,441	159,810	193,297	44,437
Demand balances with banks in U.S.	161,290	11,346	27,513	125,742	468,035	129,647	106,770	47,088
Other balances with banks in U.S.	552	111	181	973	67,856	5	3,465	100
Balances with banks in foreign countries ..	129	119	3,499	-	36,589	143	750	-
Cash items in process of collection	160,591	11,308	111,814	83,927	2,712,321	205,164	203,054	18,733
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	523,698	48,805	187,992	227,373	3,923,501	364,136	383,069	60,223
OTHER SECURITIES—TOTAL BOOK VALUE	386,586	39,125	222,508	233,855	4,296,687	267,064	429,760	89,649
Obligations of States and subdivisions ..	341,920	33,727	187,522	188,790	3,728,622	243,918	404,827	81,708
Obligations of Fed. agencies not guaranteed by U.S.	37,500	5,092	30,821	41,474	441,105	17,518	13,569	5,806
Other bonds, notes, debentures, and corporate stocks ..	7,166	306	4,165	3,591	126,960	5,628	11,364	2,135
TOTAL SECURITIES	910,284	87,930	410,500	461,228	8,220,188	631,200	812,829	149,872
FEDERAL FUNDS SOLD (LOANED)	9,450	4,000	1,250	5,250	239,625	8,350	13,500	30,900
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,430,152	142,245	1,263,116	781,658	23,431,889	1,523,238	1,921,370	318,870
Valuation reserves	36,341	5,261	13,113	12,487	411,798	25,092	38,956	5,192
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,466,493	147,506	1,276,229	794,145	23,843,687	1,548,330	1,960,326	324,062
Real estate loans—total	255,720	61,084	307,588	207,335	7,551,485	301,979	594,088	82,260
Secured by farm land	28,164	2	7,190	38,940	210,945	14,946	2,213	2,331
Secured by residential properties :								
Insured by FHA	11,143	10,643	173,788	9,394	1,889,019	20,436	38,991	6,721
Guaranteed by VA	2,486	192	22,388	1,724	272,759	24,033	18,628	927
Not ins. or guaranteed by FHA or VA	118,160	28,047	41,229	71,366	3,319,577	108,194	359,018	52,248
Secured by other properties	95,767	22,200	62,993	85,911	1,859,185	134,370	175,238	20,033
Loans to domestic com'l. and foreign banks	2,140	-	15,967	1,464	304,016	5,240	1,996	-
Loans to other financial institutions	62,576	264	30,493	28,113	1,211,194	104,006	57,640	10,371
Loans to brokers and dealers in securities	15,953	-	48,251	12,398	290,173	7,782	31,867	1,655
Other loans for purchasing or carrying secs.	12,954	178	1,989	8,826	158,503	38,080	5,779	1,504
Other loans to farmers	42,002	20	174,830	52,574	738,282	226,384	5,886	5,642
Commercial including open market paper	478,976	50,204	368,554	223,210	8,840,621	430,878	596,513	71,047
Other loans to individuals—total	534,507	35,485	323,954	252,977	4,433,230	405,416	594,491	146,180
Passenger automobile instalment loans	180,112	12,510	133,810	107,850	1,915,497	144,452	183,912	27,290
Other retail consumer instalment loans	61,440	12,836	31,564	25,007	549,994	48,636	33,267	11,576
Residential repair and modern instal.	24,008	1,737	24,846	10,511	319,032	24,137	34,916	5,117
Other instal. loans for personal expenditures ..	74,918	4,793	94,816	32,740	543,999	41,191	123,837	17,307
Single payment loans for personal expenditures ..	194,029	3,609	38,918	76,869	1,104,708	147,000	218,559	84,890
All other loans (including overdrafts)	61,665	271	4,603	7,248	316,183	28,565	72,066	5,403
TOTAL LOANS AND SECURITIES	2,349,886	234,175	1,674,866	1,248,136	31,891,702	2,162,788	2,747,699	499,642
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	45,666	9,273	58,971	26,368	644,882	56,490	74,160	11,258
Customers' liability on acceptances outstanding	467	40	15	-	374,987	1,546	1,205	231
Other assets	11,761	1,938	24,497	5,419	570,278	27,265	16,869	3,386
TOTAL ASSETS	2,964,218	285,612	2,022,517	1,601,485	39,549,684	2,773,833	3,434,215	635,919
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE								
Direct:								
Treasury bills								
Treasury certificates of indebtedness								
Treasury notes maturing in one year or less								
Other Treasury notes								
United States nonmarketable bonds								
Other bonds maturing in 1 year or less								
Other bonds maturing in 5 years								
Other bonds maturing in 5 to 10 years								
Other bonds maturing after 10 years								
Guaranteed obligations								
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S. TOTAL PAR VALUE								
Maturing in 1 year or less								
Maturing in 1 to 5 years								
Maturing after 5 years								
Participation certificates								

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1966
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
DEMAND DEPOSITS—TOTAL	1,641,378	134,221	831,727	919,981	14,609,501	1,380,734	1,867,468	427,477
Savings and loan associations	16,769	479	6,319	12,697	339,446	18,425	18,692	1,332
Other individuals, partnerships, and corporations	1,158,100	105,427	649,421	665,720	11,847,648	1,057,786	1,561,938	381,808
Foreign governments, central banks, etc.	-	-	1,911	-	47,980	-	-	-
United States Government	33,591	5,634	13,923	13,644	414,343	36,958	71,635	23,303
States and political subdivisions	301,466	18,441	121,950	109,211	699,025	81,909	114,290	4,134
Mutual savings banks in United States	-	34	-	-	2,547	-	37,807	3,894
Commercial banks in United States	113,376	1,509	11,983	110,386	547,444	156,213	26,760	11,173
Banks in foreign countries	799	15	6,874	-	130,496	287	1,469	27
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	17,277	2,682	19,346	8,323	580,572	29,156	34,877	1,806
TIME DEPOSITS—TOTAL	1,025,132	131,495	970,152	536,232	19,968,500	1,121,852	1,127,798	121,233
Savings deposits	727,618	63,128	585,623	290,897	11,874,120	654,962	851,813	97,932
Accumulated for payment of personal loans	3,560	-	127	2,011	104	-	118	-
Savings and loan associations	3,320	240	4,960	2,349	201,578	4,713	300	-
Other time deposits of indiv., part., and corp.	235,887	16,873	330,785	207,131	4,784,436	391,433	127,009	22,908
Foreign Governments, central banks, etc.	-	-	1,000	-	730,628	-	-	-
United States Government	1,551	12,843	6,448	388	23,146	2,391	535	150
States and political subdivisions	44,214	37,536	41,109	32,721	2,286,551	68,103	145,393	243
Mutual savings banks in United States	-	875	-	-	175	-	1,400	-
Commercial banks in United States	8,982	-	100	735	16,700	250	1,230	-
Banks in foreign countries	-	-	-	-	51,062	-	-	-
TOTAL DEPOSITS	2,666,510	265,716	1,801,879	1,456,213	34,578,001	2,502,586	2,995,266	548,710
Federal funds purchased (borrowed)	1,000	-	16,250	850	296,700	7,350	400	-
Other liabilities for borrowed money	420	137	246	2,750	296,931	2,346	-	-
Acceptances outstanding	467	40	15	-	377,315	1,546	1,205	231
Other liabilities	59,356	2,906	49,334	16,657	1,271,971	40,192	144,693	18,819
TOTAL LIABILITIES	2,727,753	268,799	1,867,724	1,476,470	36,820,918	2,554,020	3,141,564	567,760
CAPITAL ACCOUNTS—TOTAL	236,465	16,813	154,793	125,015	2,728,766	219,813	292,651	68,159
Capital stock, notes, and debentures—total	72,943	5,525	65,404	39,111	1,028,519	77,481	101,246	24,413
Capital notes and debentures	75	200	29,723	1,350	321,877	7,050	25,200	-
Preferred stock	-	-	-	-	-	-	-	-
Common stock	72,868	5,325	35,681	37,761	706,642	70,431	76,046	24,413
Surplus	99,249	4,650	63,539	51,600	1,090,859	96,353	140,583	35,030
Undivided profits	53,312	5,948	23,802	30,588	595,661	44,382	47,488	8,562
Other capital accounts	10,961	690	2,048	3,716	13,727	1,597	3,334	154
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,964,218	285,612	2,022,517	1,601,485	39,549,684	2,773,833	3,434,215	635,919
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,319,497	111,567	692,400	710,312	11,429,145	1,045,923	1,557,644	361,656
DEMAND DEPOSITS ADJUSTED	1,333,820	115,770	694,007	712,024	10,935,393	982,399	1,566,019	374,268
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.8	14.1	13.1	20.1	15.3	19.0	17.3	19.1
U.S. Gov't obligations, direct and guaranteed	17.7	17.1	9.3	14.2	9.9	13.1	11.2	9.5
Other securities	13.0	13.7	11.0	14.6	10.9	9.6	12.5	14.1
Loans and discounts (incl. Federal funds sold)	48.6	51.2	62.5	49.1	59.9	55.2	56.3	55.0
Total capital accounts	8.0	5.9	7.7	7.8	6.9	7.9	8.5	10.7
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	2,591,895	257,905	1,777,729	1,418,926	34,133,101	2,445,423	2,940,700	581,632
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,433,352	144,958	1,257,972	785,874	23,208,892	1,526,749	1,972,131	315,334
NUMBER OF BANKS	111	5	5	85	105	134	36	7

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1966

(Amounts in thousands of dollars)

ASSETS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
RESERVES, CASH, AND BANK BALANCES—TOTAL	447,525	1,411,243	837,230	61,632	127,965	4,057,793	1,092,508	526,531
Currency and coin	36,182	130,466	50,060	12,219	10,975	237,200	115,148	36,233
Reserve with Federal Reserve Banks	195,316	314,262	266,886	17,753	54,114	1,324,276	264,464	118,574
Demand balances with banks in U.S.	64,960	494,238	129,183	7,049	21,199	562,385	311,520	148,367
Other balances with banks in U.S.	1,775	7,730	1,147	-	-	15,847	1,919	-
Balances with banks in foreign countries ..	1,635	1,695	740	275	-	17,084	1,060	-
Cash items in process of collection	147,657	462,852	389,214	24,336	41,677	1,901,001	400,397	223,357
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	475,311	1,024,576	404,291	46,801	137,036	3,978,206	1,204,212	446,806
OTHER SECURITIES—TOTAL BOOK VALUE	128,231	858,096	352,239	50,895	92,735	3,157,007	650,302	313,388
Obligations of States and subdivisions ..	106,074	679,348	310,625	44,765	88,308	2,574,297	515,903	257,493
Obligations of Fed. agencies not guaranteed by U.S.	14,165	159,100	34,580	18	2,819	466,662	102,066	50,230
Other bonds, notes, debentures, and corporate stocks ..	7,992	19,648	7,034	6,112	1,608	116,048	32,333	5,665
TOTAL SECURITIES	603,542	1,882,672	756,530	97,696	229,771	7,135,213	1,854,514	760,194
FEDERAL FUNDS SOLD (LOANED)	31,825	48,420	28,200	1,250	305	143,050	159,775	15,350
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,277,490	2,921,951	2,177,095	258,677	534,350	13,438,033	2,979,482	1,260,933
Valuation reserves	18,178	48,438	37,854	2,767	9,346	375,229	55,720	23,842
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,295,668	2,970,389	2,214,949	261,444	543,696	13,813,262	3,035,202	1,284,775
Real estate loans—total	405,153	593,444	393,529	117,459	149,904	2,192,223	1,002,146	341,345
Secured by farm land	842	23,824	23,225	2,094	4,381	111,717	73,187	34,152
Secured by residential properties :								
Insured by FHA	20,389	84,405	16,592	13,581	78,520	209,495	88,806	25,138
Guaranteed by VA	16,492	26,223	4,861	3,533	14,112	66,237	23,353	20,756
Not ins. or guaranteed by FHA or VA	190,075	168,861	210,690	56,447	32,152	1,173,843	496,976	166,167
Secured by other properties	177,355	290,131	138,161	41,804	20,739	630,931	319,824	95,132
Loans to domestic com'l. and foreign banks	13,130	30,683	5,137	-	2,000	184,454	3,090	3,163
Loans to other financial institutions	204,958	148,033	165,625	5,537	10,396	1,353,714	166,123	51,725
Loans to brokers and dealers in securities	16,735	66,746	20,416	31	22,898	450,595	46,249	15,166
Other loans for purchasing or carrying secs.	11,751	54,473	9,316	4,779	5,104	430,908	19,246	15,442
Other loans to farmers	88	49,019	18,995	5,152	95,939	391,333	112,735	265,154
Commercial including open market paper	309,961	1,047,879	891,617	59,872	111,211	6,351,282	746,959	287,734
Other loans to individuals—total	301,314	912,836	674,196	52,795	140,975	2,147,850	858,728	280,818
Passenger automobile instalment loans	89,681	333,381	170,059	18,686	79,196	762,012	358,978	121,033
Other retail consumer instalment loans	21,073	121,229	79,990	2,481	18,919	227,968	72,523	28,210
Residential repair and modern instal.	19,692	48,416	23,482	3,255	14,733	117,855	86,155	21,894
Other instal. loans for personal expenditures ..	51,593	111,678	96,253	14,891	12,162	261,316	118,676	26,638
Single payment loans for personal expenditures ..	119,275	298,132	304,412	13,482	15,965	778,699	222,396	83,043
All other loans (including overdrafts)	32,578	67,276	36,118	15,819	5,269	310,903	79,926	24,228
TOTAL LOANS AND SECURITIES	1,912,857	4,853,043	2,961,825	357,623	764,426	20,716,296	4,993,771	2,036,477
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	28,280	146,227	80,874	13,778	18,296	225,068	73,570	32,605
Customers' liability on acceptances outstanding	566	3,640	4,286	1,620	-	133,980	2,537	893
Other assets	14,237	42,705	52,951	6,872	4,987	297,935	38,308	9,261
TOTAL ASSETS	2,403,465	6,456,858	3,937,166	441,525	915,674	25,431,072	6,200,694	2,605,767
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE								
Direct:								
Treasury bills								
Treasury certificates of indebtedness								
Treasury notes maturing in one year or less								
Other Treasury notes								
United States nonmarketable bonds								
Other bonds maturing in 1 year or less								
Other bonds maturing in 5 years								
Other bonds maturing in 5 to 10 years								
Other bonds maturing after 10 years								
Guaranteed obligations								
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S. TOTAL PAR VALUE								
Maturing in 1 year or less								
Maturing in 1 to 5 Years								
Maturing after 5 years								
Participation certificates								

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1966
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
DEMAND DEPOSITS—TOTAL	1,369,824	3,409,158	2,206,252	202,006	457,706	12,252,052	3,122,736	1,417,018
Savings and loan associations	46,928	70,927	23,992	3,979	4,402	187,699	35,788	15,431
Other individuals, partnerships, and corporations	1,170,244	2,297,441	1,536,121	143,363	333,841	9,199,077	2,274,831	1,041,183
Foreign governments, central banks, etc.	43,170	1,586	-	29	-	14,874	1	-
United States Government	28,162	61,913	54,953	14,824	8,067	397,337	67,772	27,014
States and political subdivisions	347	394,324	234,201	20,812	99,826	603,157	449,659	84,506
Mutual savings banks in United States	-	-	57	-	24	1,036	789	-
Commercial banks in United States	53,550	523,005	329,247	12,324	3,434	1,529,416	220,759	215,169
Banks in foreign countries	5,513	5,141	1,673	1,461	-	71,193	1,387	66
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	21,910	54,821	26,008	5,214	8,112	248,263	71,750	33,649
TIME DEPOSITS—TOTAL	796,692	2,379,736	1,238,451	182,242	376,608	9,999,322	2,358,356	939,057
Savings deposits	510,712	1,345,034	415,166	103,224	263,612	6,264,634	1,171,638	445,227
Accumulated for payment of personal loans	15,441	42	97	-	-	47,259	1,183	122
Savings and loan associations	6,314	5,750	11,605	1,965	851	19,950	1,654	515
Other time deposits of indiv., part., and corp.	248,536	751,876	688,335	46,298	111,010	2,683,338	1,009,119	457,562
Foreign Governments, central banks, etc.	7,285	-	3,530	-	-	267,780	-	-
United States Government	6,930	2,027	1,881	4,978	1,109	2,979	1,778	618
States and political subdivisions	469	272,020	113,573	24,977	26	688,006	170,517	34,743
Mutual savings banks in United States	-	-	-	-	-	-	50	-
Commercial banks in United States	5	2,887	4,264	-	-	15,604	2,417	270
Banks in foreign countries	1,000	100	-	800	-	9,772	-	-
TOTAL DEPOSITS	2,166,516	5,788,894	3,444,703	384,248	834,314	22,251,374	5,481,092	2,356,075
Federal funds purchased (borrowed)	5,300	46,200	24,000	-	-	307,000	76,310	5,100
Other liabilities for borrowed money	400	20,599	32,100	-	-	193,608	20,325	1,175
Acceptances outstanding	566	3,641	4,286	1,620	-	134,565	2,748	893
Other liabilities	45,065	110,524	103,287	6,639	16,149	616,823	165,429	29,855
TOTAL LIABILITIES	2,217,847	5,969,858	3,608,376	392,507	850,463	23,503,370	5,745,904	2,393,098
CAPITAL ACCOUNTS—TOTAL	185,618	487,000	328,790	49,018	65,211	1,927,702	454,790	212,669
Capital stock, notes, and debentures—total	57,158	207,949	116,509	20,563	23,962	642,028	126,124	47,210
Capital notes and debentures	12,500	22,850	39,787	11,500	2,560	11,413	15,147	-
Preferred stock	-	-	-	-	450	170	-	100
Common stock	44,658	185,099	76,722	9,063	20,952	630,445	110,977	47,110
Surplus	88,625	200,508	137,396	18,387	31,876	894,308	210,964	95,533
Undivided profits	39,161	64,106	43,542	8,068	9,179	311,105	107,639	64,174
Other capital accounts	674	14,437	31,343	2,000	194	80,261	10,063	5,752
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,403,465	6,456,858	3,937,166	441,525	915,674	25,431,072	6,200,694	2,605,767
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,157,207	2,452,068	1,687,855	170,621	394,830	9,788,782	2,410,819	1,045,294
DEMAND DEPOSITS ADJUSTED	1,140,455	2,361,388	1,432,838	150,522	404,528	8,424,298	2,433,808	951,478
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.6	21.9	21.3	14.0	14.0	16.0	17.6	20.2
U.S. Gov't. obligations, direct and guaranteed	19.8	15.9	10.3	10.6	15.0	15.6	19.4	17.1
Other securities	5.3	13.3	8.9	11.5	10.1	12.4	10.5	12.0
Loans and discounts (incl. Federal funds sold)	54.5	46.0	56.0	58.9	58.4	53.4	50.6	49.0
Total capital accounts	7.7	7.5	8.4	11.1	7.1	7.6	7.3	8.2
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	2,118,746	5,410,720	3,385,221	367,063	818,354	21,390,278	5,238,241	2,268,815
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,270,606	2,930,994	2,247,860	264,389	518,166	13,218,500	3,144,269	1,263,002
NUMBER OF BANKS	12	206	71	2	16	525	206	159

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1966

(Amounts in thousands of dollars)

ASSETS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
RESERVES, CASH, AND BANK BALANCES—TOTAL	430,649	524,280	744,503	106,313	513,814	1,633,152	2,113,905	916,353
Currency and coin	28,159	39,228	57,571	18,572	57,420	125,863	243,506	46,725
Reserve with Federal Reserve Banks	132,904	164,047	218,199	21,399	174,610	527,174	750,130	290,903
Demand balances with banks in U.S.	167,845	155,177	185,318	27,783	81,635	150,536	309,800	162,301
Other balances with banks in U.S.	100	1,282	2,875	-	110	2,211	2,375	1,825
Balances with banks in foreign countries ..	-	29	280	88	743	11,109	7,790	2,165
Cash items in process of collection	101,641	164,517	280,260	38,471	199,296	816,259	800,304	412,434
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	465,608	397,313	590,849	98,243	346,386	868,251	2,262,703	665,092
OTHER SECURITIES—TOTAL BOOK VALUE	333,530	250,919	392,115	103,280	276,733	758,996	1,881,020	663,404
Obligations of States and subdivisions ..	267,897	218,871	356,188	95,466	234,449	687,220	1,694,219	526,032
Obligations of Fed. agencies not guaranteed by U.S.	58,900	25,073	25,661	5,315	32,523	44,210	133,494	124,387
Other bonds, notes, debentures, and corporate stocks ..	6,733	6,975	10,266	2,499	9,761	27,566	53,307	12,985
TOTAL SECURITIES	799,138	648,232	982,964	201,523	623,119	1,627,247	4,143,723	1,328,496
FEDERAL FUNDS SOLD (LOANED)	21,700	23,500	23,800	12,200	26,875	48,900	79,150	23,995
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,119,920	1,194,803	1,704,995	433,537	1,447,192	4,533,789	8,322,835	2,600,001
Valuation reserves	16,016	20,941	28,404	9,086	29,176	105,543	150,003	38,802
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,135,936	1,215,744	1,733,399	442,623	1,476,368	4,639,332	8,472,838	2,638,803
Real estate loans—total	159,602	297,898	294,918	147,382	441,816	673,935	3,437,638	695,976
Secured by farm land	30,704	39,458	12,855	4,572	35,317	3,210	74,550	24,123
Secured by residential properties:								
Insured by FHA	11,385	5,908	9,611	13,093	6,672	28,212	837,498	92,862
Guaranteed by VA	3,217	2,659	3,213	5,912	7,180	19,479	200,030	51,617
Not ins. or guaranteed by FHA or VA ..	60,379	138,185	118,770	74,552	213,309	263,991	1,520,212	372,853
Secured by other properties	53,917	111,688	150,469	49,253	179,338	359,043	805,348	154,521
Loans to domestic com'l. and foreign banks ..	8,186	1,589	8,308	6	2,380	35,220	81,858	14,939
Loans to other financial institutions	45,793	89,859	137,849	10,334	107,112	387,849	523,013	157,650
Loans to brokers and dealers in securities ..	15,292	23,708	24,704	529	32,228	36,231	109,377	12,668
Other loans for purchasing or carrying secs.	10,379	11,378	43,263	2,071	13,008	15,285	34,561	56,723
Other loans to farmers	289,259	56,402	20,474	10,195	20,906	32,154	100,239	151,610
Commercial including open market paper	346,433	350,916	746,871	131,525	425,887	2,292,322	1,995,752	941,680
Other loans to individuals—total	252,560	355,535	411,383	133,189	390,639	1,040,356	1,898,143	535,411
Passenger automobile instalment loans	109,766	100,807	123,232	49,762	159,256	347,507	809,938	218,096
Other retail consumer instalment loans	30,333	25,220	21,203	12,222	25,443	56,649	369,220	66,996
Residential repair and modern instal.	20,087	29,479	15,629	6,912	18,381	59,060	242,380	41,854
Other instal. loans for personal expenditures ..	34,800	47,079	87,436	24,690	64,359	185,488	185,109	56,414
Single payment loans for personal expenditures ..	57,574	152,950	163,883	39,603	123,200	391,652	291,496	152,051
All other loans (including overdrafts)	8,432	28,459	45,629	7,392	42,392	125,980	292,257	72,146
TOTAL LOANS AND SECURITIES	1,940,758	1,866,535	2,711,759	647,260	2,097,186	6,209,936	12,545,708	3,952,492
Fixed assets (net of mortgages and other liens ..	27,212	32,582	43,483	12,667	32,513	108,464	203,026	66,842
on bank premises and other real estate)	208	107	2,971	402	652	79,265	6,814	9,059
Customers' liability on acceptances outstanding ..	6,572	9,871	22,115	4,509	18,201	71,243	118,945	28,079
Other assets								
TOTAL ASSETS	2,405,399	2,433,375	3,524,831	771,151	2,662,366	8,102,060	14,988,398	4,972,825
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE								
Direct:								
Treasury bills								
Treasury certificates of indebtedness								
Treasury notes maturing in one year or less ..								
Other Treasury notes								
United States nonmarketable bonds								
Other bonds maturing in 1 year or less								
Other bonds maturing in 5 years								
Other bonds maturing in 5 to 10 years								
Other bonds maturing after 10 years								
Guaranteed obligations								
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE								
Maturing in 1 year or less								
Maturing in 1 to 5 years								
Maturing after 5 years								
Participation certificates								

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1966
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
DEMAND DEPOSITS—TOTAL	1,400,434	1,479,652	2,087,897	350,327	1,478,771	4,874,769	5,509,714	2,396,512
Savings and loan associations	33,637	26,410	28,354	2,439	17,950	45,833	52,277	13,078
Other individuals, partnerships, and corporations	868,610	1,087,978	1,438,359	277,347	1,128,901	3,669,186	4,333,984	1,626,283
Foreign governments, central banks, etc.	-	-	3,016	-	32	6,795	100	29
United States Government	26,625	34,956	36,697	8,320	52,290	132,822	211,099	70,080
States and political subdivisions	301,295	79,207	268,831	43,672	157,039	377,841	411,586	207,322
Mutual savings banks in United States	-	-	-	8,818	9,642	129,899	-	4,596
Commercial banks in United States	151,963	234,282	281,574	4,382	91,755	411,791	345,060	415,110
Banks in foreign countries	-	22	4,501	464	2,551	32,757	21,339	6,012
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	18,304	16,797	26,565	4,885	18,611	67,845	134,269	54,002
TIME DEPOSITS—TOTAL	762,541	713,385	1,066,683	326,979	885,632	1,982,761	8,110,555	2,076,487
Savings deposits	355,200	412,844	683,365	280,837	759,250	940,335	4,844,665	624,933
Accumulated for payment of personal loans	2,714	3,586	6,759	-	195	1,462	249	166
Savings and loan associations	941	1,167	3,561	-	817	12,717	673	1,731
Other time deposits of indiv., part., and corp.	341,724	250,914	230,765	31,491	69,234	748,485	2,450,093	1,326,933
Foreign Governments, central banks, etc.	-	-	3,000	-	-	45,595	9,950	2,000
United States Government	1,023	1,549	201	1,070	2,145	641	1,440	1,122
States and political subdivisions	60,909	40,842	134,034	13,581	53,881	146,913	798,569	117,316
Mutual savings banks in United States	-	-	-	-	10	47,029	-	-
Commercial banks in United States	30	2,483	4,998	-	100	21,934	1,243	2,286
Banks in foreign countries	-	-	-	-	-	17,650	3,673	-
TOTAL DEPOSITS	2,162,975	2,193,037	3,154,580	677,306	2,364,403	6,857,530	13,620,269	4,472,999
Federal funds purchased (borrowed)	900	2,800	14,250	300	21,550	81,425	59,925	1,200
Other liabilities for borrowed money	3,045	20	12,700	-	-	42,995	16,510	32,762
Acceptances outstanding	208	107	2,971	402	652	79,928	6,865	9,059
Other liabilities	25,311	28,913	53,998	26,668	59,659	324,949	317,117	74,515
TOTAL LIABILITIES	2,192,439	2,224,877	3,238,499	704,676	2,446,264	7,386,827	14,020,686	4,590,535
CAPITAL ACCOUNTS—TOTAL	212,960	208,498	286,332	66,475	216,102	715,233	967,712	382,290
Capital stock, notes, and debentures—total	63,525	45,809	78,870	26,102	57,043	204,861	330,510	139,957
Capital notes and debentures	2,050	-	9,545	-	2,500	10,360	73,760	16,304
Preferred stock	-	-	3,000	-	-	200	4,488	150
Common stock	61,475	45,809	66,325	26,102	54,543	194,301	252,262	123,503
Surplus	94,551	114,004	154,588	23,379	107,742	368,744	428,009	154,249
Undivided profits	52,285	42,912	52,050	16,398	42,755	130,166	163,554	82,120
Other capital accounts	2,599	5,773	824	596	8,562	11,462	45,639	5,964
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,405,399	2,433,375	3,524,831	771,151	2,662,366	8,102,060	14,988,398	4,972,825
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,130,948	1,159,958	1,622,319	284,073	1,197,840	3,908,025	4,399,668	1,821,777
DEMAND DEPOSITS ADJUSTED	1,120,205	1,045,897	1,489,366	299,154	1,135,430	3,513,897	4,153,251	1,498,888
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.9	21.5	21.1	13.8	19.3	20.2	14.1	18.4
U.S. Gov't. obligations, direct and guaranteed	19.4	16.3	16.8	12.7	13.0	10.7	15.1	13.4
Other securities	13.9	10.3	11.1	13.4	10.4	9.4	12.5	13.3
Loans and discounts (incl. Federal funds sold)	47.5	50.1	49.0	57.8	55.4	56.6	56.1	52.8
Total capital accounts	8.9	8.6	8.1	8.6	8.1	8.8	6.5	7.7
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	2,093,783	2,102,106	3,005,149	661,990	2,338,969	6,718,787	13,349,227	4,392,325
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,108,566	1,186,450	1,668,797	439,495	1,444,877	4,554,560	8,433,827	2,666,796
NUMBER OF BANKS	211	94	57	27	56	108	213	223

(Amounts in thousands of dollars)

ASSETS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
RESERVES, CASH, AND BANK BALANCES—TOTAL	210,255	1,394,659	166,828	378,707	86,890	82,836	1,415,775	132,745
Currency and coin	24,105	60,579	13,362	18,919	17,885	14,552	217,741	18,490
Reserve with Federal Reserve Banks	27,969	459,382	56,422	132,489	31,176	17,854	467,415	30,976
Demand balances with banks in U.S.	95,800	214,185	49,634	84,758	11,049	20,464	291,138	63,389
Other balances with banks in U.S.	630	4,168	-	6	-	43	3,892	-
Balances with banks in foreign countries ..	-	1,182	193	251	-	25	219	-
Cash items in process of collection	61,751	655,163	47,217	142,284	26,780	29,898	435,370	19,890
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	184,857	889,644	218,217	268,510	119,238	64,734	1,434,998	146,164
OTHER SECURITIES—TOTAL BOOK VALUE	166,955	738,817	134,430	221,181	87,346	40,788	1,749,418	83,799
Obligations of States and subdivisions ..	150,657	639,110	110,088	156,850	77,276	36,844	1,577,857	80,649
Obligations of Fed. agencies not guaranteed by U.S.	12,153	83,196	21,503	60,301	8,764	2,418	127,618	1,854
Other bonds, notes, debentures, and corporate stocks ..	4,145	16,511	2,839	4,030	1,306	1,526	43,943	1,296
TOTAL SECURITIES	351,812	1,628,461	352,647	489,691	206,584	105,522	3,184,416	229,963
FEDERAL FUNDS SOLD (LOANED)	3,000	61,140	8,650	9,000	5,300	16,125	69,625	23,670
OTHER LOANS AND DISCOUNTS, NET—TOTAL	623,100	3,191,295	560,695	991,134	376,181	330,090	5,821,648	407,323
Valuation reserves	15,041	49,030	12,085	18,401	4,762	5,454	135,473	11,446
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	638,141	3,240,325	572,780	1,009,535	380,943	335,544	5,957,121	418,769
Real estate loans—total	119,038	741,704	152,698	119,850	123,493	81,723	2,551,768	84,989
Secured by farm land	17,723	46,949	9,419	16,227	1,452	1,139	18,153	4,305
Secured by residential properties:								
Insured by FHA	1,931	114,259	49,853	8,342	13,489	6,688	499,322	6,086
Guaranteed by VA	313	35,307	11,154	2,397	4,614	4,276	219,474	1,946
Not ins. or guaranteed by FHA or VA	47,893	278,616	51,468	38,022	21,292	49,273	1,160,655	28,934
Secured by other properties	51,178	266,573	30,804	54,862	82,646	20,347	654,164	43,718
Loans to domestic com'l. and foreign banks	44	28,566	-	4,098	1,000	8	3,785	85
Loans to other financial institutions	19,325	284,987	10,316	29,888	8,118	17,069	213,860	19,389
Loans to brokers and dealers in securities	6,074	75,488	1,267	5,000	8,500	2,480	82,551	2,650
Other loans for purchasing or carrying secs.	8,909	23,151	2,630	30,639	1,331	969	26,462	3,739
Other loans to farmers	29,375	142,041	124,899	352,524	9,151	4,328	15,330	46,765
Commercial including open market paper	233,126	1,173,055	120,126	261,108	121,214	109,226	1,330,120	131,014
Other loans to individuals—total	185,457	698,620	153,429	191,245	106,426	114,099	1,592,491	120,327
Passenger automobile instalment loans	63,880	208,292	67,483	63,995	43,995	49,514	516,670	55,465
Other retail consumer instalment loans	34,212	77,193	26,406	15,590	22,532	10,968	115,692	7,578
Residential repair and modern instal.	5,416	47,843	10,279	17,315	6,068	3,369	157,388	5,744
Other instal. loans for personal expenditures ..	35,120	55,278	24,743	20,624	15,954	18,298	299,260	21,027
Single payment loans for personal expenditures ..	46,829	310,014	24,518	73,721	17,877	31,950	503,481	30,513
All other loans (including overdrafts)	36,793	72,713	7,415	15,183	1,710	5,642	140,754	9,811
TOTAL LOANS AND SECURITIES	977,912	4,880,896	921,992	1,489,825	588,065	451,737	9,075,689	660,956
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	27,429	68,628	18,695	26,950	22,917	9,264	142,426	16,340
Customers' liability on acceptances outstanding	168	6,849	840	-	-	-	2,472	13
Other assets	6,428	46,065	5,659	10,748	3,756	557	63,466	3,510
TOTAL ASSETS	1,222,192	6,397,097	1,114,014	1,906,230	701,628	544,394	10,699,828	813,564
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE								
Direct:								
Treasury bills								
Treasury certificates of indebtedness								
Treasury notes maturing in one year or less								
Other Treasury notes								
United States nonmarketable bonds								
Other bonds maturing in 1 year or less								
Other bonds maturing in 5 years								
Other bonds maturing in 5 to 10 years								
Other bonds maturing after 10 years								
Guaranteed obligations								
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE								
Maturing in 1 year or less								
Maturing in 1 to 5 years								
Maturing after 5 years								
Participation certificates								

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1966
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
DEMAND DEPOSITS—TOTAL	715,191	3,690,160	531,878	1,117,856	312,031	302,900	4,674,758	437,645
Savings and loan associations	10,523	44,294	3,325	11,026	15,014	2,295	71,988	6,920
Other individuals, partnerships, and corporations	474,550	2,462,476	401,432	778,354	231,843	228,685	3,757,214	331,577
Foreign governments, central banks, etc.	-	207	-	-	-	-	-	-
United States Government	12,373	94,230	7,454	24,168	10,509	10,938	132,454	13,235
States and political subdivisions	117,872	250,761	71,684	92,779	41,399	44,266	493,880	59,886
Mutual savings banks in United States	-	-	-	-	-	10,010	27,727	-
Commercial banks in United States	93,556	794,305	37,320	195,204	5,006	2,495	92,588	17,004
Banks in foreign countries	35	6,207	100	188	53	-	2,217	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	6,282	37,680	10,563	16,137	8,207	4,211	96,690	9,023
TIME DEPOSITS—TOTAL	365,218	1,957,836	477,440	579,730	319,652	167,034	4,881,815	300,369
Savings deposits	165,097	803,712	175,962	188,376	214,208	109,548	3,938,498	190,600
Accumulated for payment of personal loans	2,737	1,371	7,525	-	-	484	-	-
Savings and loan associations	3,310	4,912	66	517	427	120	2,081	3,814
Other time deposits of indiv., part., and corp.	181,444	1,036,121	259,402	380,170	74,964	48,900	794,860	56,098
Foreign Governments, central banks, etc.	-	1,000	-	-	-	-	1,000	-
United States Government	210	1,050	407	310	8	60	2,532	981
States and political subdivisions	2,143	107,554	33,913	10,307	30,045	7,922	142,802	48,876
Mutual savings banks in United States	-	-	-	-	-	-	12	-
Commercial banks in United States	10,277	1,576	165	50	-	-	5	-
Banks in foreign countries	-	540	-	-	-	-	25	-
TOTAL DEPOSITS	1,080,409	5,647,996	1,009,318	1,697,586	631,683	469,934	9,556,573	738,014
Federal funds purchased (borrowed)	22,600	80,250	2,225	15,400	500	300	30,050	-
Other liabilities for borrowed money	1,532	25,901	306	15,394	-	-	453	1,569
Acceptances outstanding	168	6,928	840	-	-	-	3,319	13
Other liabilities	17,197	85,950	21,091	16,404	11,279	23,244	302,536	12,931
TOTAL LIABILITIES	1,121,906	5,847,025	1,033,780	1,744,784	643,462	493,478	9,892,931	752,527
CAPITAL ACCOUNTS—TOTAL	100,286	550,072	80,234	161,446	58,166	50,916	806,897	61,037
Capital stock, notes, and debentures—total	32,637	177,396	30,410	46,348	25,520	10,373	254,867	20,870
Capital notes and debentures	6,140	27,000	1,100	3,000	2,500	50	41,276	300
Preferred stock	-	-	-	108	-	-	88	-
Common stock	26,497	150,396	29,310	43,240	23,020	10,323	213,503	20,570
Surplus	66,035	217,081	30,539	63,769	20,537	27,644	395,363	20,355
Undivided profits	1,062	141,420	18,731	46,507	9,378	11,499	137,202	7,839
Other capital accounts	552	14,175	554	4,822	2,731	1,400	19,465	11,973
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,222,192	6,397,097	1,114,014	1,906,230	701,628	544,394	10,699,828	813,564
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	557,640	2,820,812	435,027	890,814	274,202	252,538	3,948,250	354,366
DEMAND DEPOSITS ADJUSTED	547,511	2,146,462	439,887	756,200	269,736	259,569	4,014,346	387,516
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.2	21.8	15.0	19.9	12.4	15.2	13.2	16.3
U.S. Gov't. obligations, direct and guaranteed	15.1	13.9	19.6	14.1	17.0	11.9	13.4	18.0
Other securities	13.7	11.5	12.1	11.6	12.4	7.5	16.3	10.3
Loans and discounts (incl. Federal funds sold)	51.2	50.8	51.1	52.5	54.4	63.6	55.1	53.0
Total capital accounts	8.2	8.6	7.2	8.5	8.3	9.4	7.5	7.5
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,057,467	5,475,049	994,565	1,688,646	620,297	471,634	9,376,052	731,756
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	625,589	3,141,383	570,220	999,779	377,155	335,432	5,868,806	406,572
NUMBER OF BANKS	42	177	91	139	6	53	192	41

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1966

(Amounts in thousands of dollars)

ASSETS	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OAKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND
RESERVES, CASH, AND BANK BALANCES—TOTAL	16,768,226	657,260	78,650	2,624,048	822,790	462,919	3,305,179	134,009
Currency and coin	594,954	75,929	6,568	276,036	42,702	27,682	342,381	23,877
Reserve with Federal Reserve Banks	4,740,980	173,656	33,570	869,549	212,109	219,566	1,246,327	52,504
Demand balances with banks in U.S.	528,351	76,922	25,992	548,657	412,848	21,089	463,028	13,631
Other balances with banks in U.S.	16,059	1,329	-	2,136	1,288	1,807	12,897	-
Balances with banks in foreign countries ..	115,997	5,465	113	7,092	20	656	8,072	624
Cash items in process of collection	10,771,885	323,959	12,407	920,578	153,823	192,119	1,232,474	43,373
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	6,874,079	316,956	123,130	2,668,284	589,943	436,285	2,580,992	111,601
OTHER SECURITIES—TOTAL BOOK VALUE	8,276,201	515,866	93,801	2,240,813	473,475	355,379	2,452,714	213,975
Obligations of States and subdivisions ..	7,354,050	440,087	74,199	2,023,655	380,198	284,738	2,179,850	197,781
Obligations of Fed. agencies not guaranteed by U.S.	533,522	67,147	18,493	143,574	30,461	65,890	170,962	12,744
Other bonds, notes, debentures, and corporate stocks	388,629	8,632	1,109	73,584	62,816	4,751	101,902	3,450
TOTAL SECURITIES	15,150,280	832,822	216,931	4,909,097	1,063,418	791,664	5,033,706	325,576
FEDERAL FUNDS SOLD (LOANED)	187,780	4,300	1,000	143,900	27,125	2,150	238,625	1,575
OTHER LOANS AND DISCOUNTS, NET—TOTAL	44,325,439	1,911,770	302,723	8,976,138	1,831,252	1,665,003	11,350,701	836,929
Valuation reserves	1,081,391	39,481	7,854	165,642	28,690	21,498	221,935	10,203
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	45,406,830	1,951,251	310,577	9,141,780	1,859,942	1,686,501	11,572,636	847,132
Real estate loans—total	6,328,297	287,923	98,104	2,716,210	310,816	429,375	2,800,744	358,896
Secured by farm land	102,662	16,480	11,912	117,695	50,769	19,901	110,851	696
Secured by residential properties:								
Insured by FHA	1,092,508	23,498	14,080	190,097	14,561	135,666	187,163	74,865
Guaranteed by VA	689,609	40,132	7,633	108,958	3,876	17,680	132,469	10,984
Not ins. or guaranteed by FHA or VA ..	2,359,088	128,535	42,968	1,468,664	109,795	108,048	1,482,187	149,752
Secured by other properties	2,084,430	79,278	21,511	830,796	131,815	148,080	888,074	122,599
Loans to domestic com'l. and foreign banks	1,065,843	5,125	-	54,176	3,046	1,046	88,670	97
Loans to other financial institutions ..	3,640,390	143,732	3,093	554,728	89,966	105,710	876,543	51,780
Loans to brokers and dealers in securities	3,328,856	19,513	710	151,070	58,449	25,116	78,050	21,063
Other loans for purchasing or carrying secs.	653,543	8,037	2,433	236,420	7,420	13,304	110,854	575
Other loans to farmers	141,594	28,099	66,478	111,998	163,365	87,801	116,423	213
Commercial including open market paper ..	23,646,275	816,497	69,037	2,591,726	732,697	662,974	4,511,091	238,964
Other loans to individuals—total	5,238,372	608,309	67,734	2,472,674	429,761	342,247	2,567,316	143,214
Passenger automobile instalment loans ..	1,183,972	279,889	31,418	1,132,117	184,186	189,386	856,070	50,716
Other retail consumer instalment loans ..	268,833	55,623	8,800	211,186	44,478	25,650	253,931	6,897
Residential repair and modern instal.	389,838	27,775	3,801	218,413	17,727	24,988	180,157	11,479
Other instal. loans for personal expenditures	1,337,558	80,878	9,174	405,081	92,588	49,960	615,711	23,890
Single payment loans for personal expenditures	2,056,171	164,144	14,541	505,877	90,782	52,263	661,447	50,232
All other loans (including overdrafts) ..	1,363,660	34,016	2,988	252,778	64,422	18,928	422,945	32,330
TOTAL LOANS AND SECURITIES	59,663,499	2,748,892	520,654	14,029,135	2,921,795	2,458,817	16,623,032	1,164,080
Fixed assets (net of mortgages and other liens on bank premises and other real estate) ..	838,865	53,776	12,042	188,494	56,533	63,890	254,109	16,156
Customers' liability on acceptances outstanding ..	1,239,397	4,894	983	10,771	1,000	24,619	84,474	2,581
Other assets	1,271,129	37,446	3,460	92,594	17,265	25,135	147,070	7,048
TOTAL ASSETS	79,781,116	3,502,268	615,789	16,945,042	3,819,383	3,035,380	20,413,864	1,323,874
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE								
Direct:								
Treasury bills								
Treasury certificates of indebtedness ..								
Treasury notes maturing in one year or less ..								
Other Treasury notes								
United States nonmarketable bonds								
Other bonds maturing in 1 year or less ..								
Other bonds maturing in 5 years								
Other bonds maturing in 5 to 10 years ..								
Other bonds maturing after 10 years								
Guaranteed obligations								
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE								
Maturing in 1 year or less								
Maturing in 1 to 5 Years								
Maturing after 5 years								
Participation certificates								

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1966
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND
DEMAND DEPOSITS--TOTAL	40,315,298	1,805,661	267,660	7,395,304	2,214,350	1,185,015	9,028,312	490,436
Savings and loan associations	112,981	26,175	4,145	165,253	20,073	6,311	85,200	2,585
Other individuals, partnerships, and corporations	26,132,595	1,357,310	224,178	5,837,480	1,594,656	964,181	7,245,188	406,349
Foreign governments, central banks, etc.	721,986	-	-	98	-	353	13,537	-
United States Government	1,197,559	49,955	3,738	240,967	45,213	20,853	262,071	18,157
States and political subdivisions	1,654,648	114,984	18,007	553,663	274,875	108,752	430,916	43,031
Mutual savings banks in United States	454,659	38	-	329	-	1,577	36,536	5,215
Commercial banks in United States	4,773,204	229,603	12,114	449,393	248,352	25,920	758,316	3,025
Banks in foreign countries	1,296,403	5,662	45	15,245	330	5,244	58,051	1,734
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,971,263	21,934	5,433	132,876	30,851	51,824	138,497	10,340
TIME DEPOSITS--TOTAL	25,271,690	1,245,268	291,291	7,751,197	1,175,604	1,555,603	8,844,736	674,450
Savings deposits	10,346,782	562,558	62,394	5,173,121	609,427	1,002,934	5,087,586	485,405
Accumulated for payment of personal loans	1,130	1,136	-	591,831	8,268	-	3,276	-
Savings and loan associations	69,718	14,923	120	13,012	2,579	2,011	17,560	-
Other time deposits of indiv., part., and corp.	9,455,270	439,642	214,138	1,411,911	466,892	251,857	2,956,724	139,705
Foreign Governments, central banks, etc.	2,966,243	300	-	10,000	-	-	117,934	-
United States Government	88,006	4,051	465	1,433	2,633	10,013	1,145	435
States and political subdivisions	1,861,107	219,811	14,174	546,703	83,771	288,663	628,728	48,805
Mutual savings banks in United States	92,166	-	-	-	-	50	30	-
Commercial banks in United States	266,845	2,847	-	1,695	2,034	-	23,672	-
Banks in foreign countries	124,423	-	-	1,491	-	75	8,081	100
TOTAL DEPOSITS	65,586,988	3,050,929	558,951	15,146,501	3,389,954	2,740,618	17,873,048	1,164,886
Federal funds purchased (borrowed)	993,503	27,100	1,350	60,800	25,550	7,280	195,725	5,500
Other liabilities for borrowed money	933,038	4,002	2,200	4,779	30,202	-	11,942	-
Acceptances outstanding	1,289,389	4,900	983	10,771	1,005	24,619	85,607	2,581
Other liabilities	4,541,564	137,639	8,938	358,833	39,129	56,183	436,846	46,418
TOTAL LIABILITIES	73,344,482	3,224,570	572,422	15,581,684	3,485,840	2,828,700	18,603,168	1,219,385
CAPITAL ACCOUNTS--TOTAL	6,436,634	277,698	43,367	1,363,358	333,543	206,680	1,810,696	104,489
Capital stock, notes, and debentures--total	2,499,445	103,380	14,775	392,071	109,336	74,372	413,736	24,459
Capital notes and debentures	706,427	40,000	1,000	26,750	18,200	-	31,420	399
Preferred stock	42,311	-	-	100	350	-	958	-
Common stock	1,750,707	63,380	13,775	365,221	90,786	74,372	381,358	24,060
Surplus	2,646,634	141,881	17,497	705,481	129,742	79,643	995,181	53,085
Undivided profits	1,082,774	29,726	10,608	250,669	90,248	45,272	329,091	23,474
Other capital accounts	207,781	2,711	487	15,137	4,217	7,393	72,688	3,471
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	79,781,116	3,502,268	615,789	16,945,042	3,819,383	3,035,380	20,413,864	1,323,874
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	29,015,062	1,404,780	229,261	5,926,069	1,647,679	971,807	7,332,810	433,432
DEMAND DEPOSITS ADJUSTED	23,572,650	1,202,144	239,401	5,784,366	1,766,962	946,123	6,775,451	425,881
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	21.0	18.8	12.8	15.5	21.5	15.3	16.2	10.1
U.S. Gov't. obligations, direct and guaranteed	8.6	9.1	20.0	15.7	15.4	14.4	12.6	8.4
Other securities	10.4	14.7	15.2	13.2	12.4	11.7	12.0	16.2
Loans and discounts (incl. Federal funds sold)	55.8	54.7	49.3	53.8	48.7	54.9	56.8	63.3
Total capital accounts	8.1	7.9	7.0	8.0	8.7	6.8	8.9	7.9
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	60,899,868	2,964,284	539,701	14,773,169	3,173,762	2,719,616	17,451,036	1,167,865
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	43,335,203	1,912,792	299,588	8,920,795	1,713,892	1,649,342	11,402,923	832,471
NUMBER OF BANKS	273	31	45	351	243	15	391	5

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1966

(Amounts in thousands of dollars)

ASSETS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
RESERVES, CASH, AND BANK BALANCES—TOTAL	258,853	113,862	927,232	3,720,822	234,942	35,493	734,614	764,949
Currency and coin	33,165	8,180	81,290	182,031	13,393	5,355	104,354	59,965
Reserve with Federal Reserve Banks	61,716	48,012	245,913	974,776	86,835	13,393	247,969	287,155
Demand balances with banks in U.S.	82,991	43,335	289,230	1,256,612	26,697	11,085	134,777	71,427
Other balances with banks in U.S.	-	1,250	1,335	14,526	1,650	-	2,675	1,258
Balances with banks in foreign countries ..	20	-	730	5,314	163	77	329	4,042
Cash items in process of collection	80,961	13,085	308,734	1,287,563	106,204	5,583	244,510	341,102
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	157,528	177,586	624,192	2,156,744	133,900	47,697	663,302	527,059
OTHER SECURITIES—TOTAL BOOK VALUE	112,804	96,417	487,897	2,088,862	192,269	33,419	555,754	519,022
Obligations of States and subdivisions ..	92,697	73,336	438,808	1,731,547	181,808	27,442	481,887	461,471
Obligations of Fed. agencies not guaranteed by U.S.	17,709	21,068	39,438	296,065	7,497	3,775	60,129	47,879
Other bonds, notes, debentures, and corporate stocks ..	2,398	2,013	9,651	61,250	2,964	2,202	13,738	9,672
TOTAL SECURITIES	270,332	274,003	1,112,089	4,245,606	326,169	81,116	1,219,056	1,046,081
FEDERAL FUNDS SOLD (LOANED)	13,200	600	5,600	170,825	6,825	2,900	35,750	25,980
OTHER LOANS AND DISCOUNTS, NET—TOTAL	575,127	433,409	2,345,158	8,216,729	730,995	194,137	2,880,826	2,343,836
Valuation reserves	11,395	13,519	47,835	155,415	11,178	2,538	45,840	47,264
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	586,522	446,928	2,392,993	8,372,144	742,173	196,675	2,926,666	2,391,100
Real estate loans—total	81,759	116,104	351,154	895,644	266,072	88,841	832,531	554,410
Secured by farm land	7,284	8,974	31,133	88,646	6,319	8,610	59,197	22,564
Secured by residential properties :								
Insured by FHA	2,813	23,557	8,154	51,146	68,178	5,130	49,127	137,095
Guaranteed by VA	1,430	5,345	5,150	29,235	20,242	2,574	17,394	12,853
Not ins. or guaranteed by FHA or VA	30,662	46,816	149,657	307,192	78,966	54,572	470,872	224,919
Secured by other properties	39,570	31,412	157,060	419,425	92,367	17,955	235,941	156,979
Loans to domestic com'l. and foreign banks	348	-	4,336	25,588	200	105	12,636	11,180
Loans to other financial institutions	34,558	7,895	153,876	497,249	47,553	283	125,099	189,481
Loans to brokers and dealers in securities	3,240	59	42,754	45,930	23,961	200	37,251	34,841
Other loans for purchasing or carrying secs.	5,805	662	38,718	449,378	10,141	1,734	24,574	6,259
Other loans to farmers	14,682	150,479	43,830	433,162	35,523	8,286	64,509	130,421
Commercial including open market paper	191,981	86,779	886,875	3,721,310	217,376	38,410	757,949	881,822
Other loans to individuals—total	219,315	79,548	826,352	2,038,671	133,063	56,551	999,078	536,420
Passenger automobile instalment loans	88,666	34,545	260,462	900,377	60,602	25,028	381,563	229,196
Other retail consumer instalment loans	19,773	12,572	68,026	176,908	21,983	5,197	66,711	60,055
Residential repair and modern instal.	9,882	3,782	38,297	90,563	13,544	1,011	47,909	48,252
Other instal. loans for personal expenditures	36,295	9,540	81,662	266,739	15,630	8,200	199,630	72,892
Single payment loans for personal expenditures	64,699	19,109	377,905	604,084	21,304	17,115	303,265	126,025
All other loans (including overdrafts)	34,834	5,402	45,098	265,212	8,284	2,265	73,039	46,266
TOTAL LOANS AND SECURITIES	858,659	708,012	3,462,847	12,633,160	1,063,989	278,153	4,135,632	3,415,897
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	22,848	15,248	65,102	369,029	23,064	5,021	82,381	75,068
Customers' liability on acceptances outstanding	6,819	315	24,149	50,284	745	-	1,774	16,995
Other assets	3,600	4,414	25,347	91,751	7,855	632	20,676	32,020
TOTAL ASSETS	1,150,779	841,851	4,504,677	16,865,046	1,330,595	319,299	4,975,077	4,304,929
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE								
Direct:								
Treasury bills								
Treasury certificates of indebtedness								
Treasury notes maturing in one year or less								
Other Treasury notes								
United States nonmarketable bonds								
Other bonds maturing in 1 year or less								
Other bonds maturing in 5 years								
Other bonds maturing in 5 to 10 years								
Other bonds maturing after 10 years								
Guaranteed obligations								
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S. TOTAL PAR VALUE								
Maturing in 1 year or less								
Maturing in 1 to 5 Years								
Maturing after 5 years								
Participation certificates								

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1966
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
DEMAND DEPOSITS—TOTAL	807,938	386,319	2,370,404	9,346,580	574,485	107,992	2,203,465	2,073,719
Savings and loan associations	18,393	1,754	20,484	109,110	14,746	304	24,638	30,403
Other individuals, partnerships, and corporations	635,625	310,425	1,554,772	6,562,217	390,829	88,983	1,744,865	1,649,949
Foreign governments, central banks, etc.	-	-	-	4,187	-	-	-	348
United States Government	18,488	4,986	60,582	149,870	10,975	3,267	56,993	45,866
States and political subdivisions	103,027	48,603	197,882	672,452	97,653	12,602	195,835	215,649
Mutual savings banks in United States	-	-	-	-	-	1,080	-	10,385
Commercial banks in United States	24,747	15,780	511,623	1,646,508	50,080	178	154,350	74,370
Banks in foreign countries	-	-	3,738	30,463	109	-	321	10,879
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	7,658	4,771	21,323	171,773	10,093	1,578	26,463	35,870
TIME DEPOSITS—TOTAL	197,379	380,852	1,607,762	5,622,472	629,771	178,025	2,223,917	1,772,023
Savings deposits	140,916	105,140	1,220,989	2,306,879	362,297	166,489	1,574,150	1,310,638
Accumulated for payment of personal loans	-	52	-	233,123	-	-	2,526	1
Savings and loan associations	356	150	1,988	68,715	1,465	-	10,971	1,654
Other time deposits of indiv., part., and corp.	38,874	245,568	225,317	1,998,105	154,656	8,506	518,097	449,260
Foreign Governments, central banks, etc.	-	-	3,000	2,300	-	-	-	4,800
United States Government	2,366	650	1,840	7,170	26	113	3,163	1,723
States and political subdivisions	14,687	29,286	153,508	979,866	111,202	2,917	114,315	514
Mutual savings banks in United States	-	-	-	-	-	-	-	315
Commercial banks in United States	180	6	970	25,584	125	-	695	110
Banks in foreign countries	-	-	150	730	-	-	-	3,008
TOTAL DEPOSITS	1,005,317	767,171	3,978,166	14,969,052	1,204,256	286,017	4,427,382	3,845,742
Federal funds purchased (borrowed)	-	-	41,450	238,470	7,900	-	14,800	34,900
Other liabilities for borrowed money	-	300	23,310	77,875	2,886	-	4,955	13,855
Acceptances outstanding	6,819	315	24,149	50,384	745	-	1,774	16,995
Other liabilities	48,216	11,946	91,184	174,443	17,103	7,934	125,607	89,394
TOTAL LIABILITIES	1,060,352	779,732	4,158,259	15,510,224	1,232,890	293,951	4,574,518	4,000,886
CAPITAL ACCOUNTS—TOTAL	90,427	62,119	346,418	1,354,822	97,705	25,348	400,559	304,043
Capital stock, notes, and debentures—total	22,244	20,570	105,940	501,280	35,293	8,273	119,558	85,528
Capital notes and debentures	-	350	19,300	45,990	3,200	250	2,150	230
Preferred stock	25	-	200	-	-	640	-	-
Common stock	22,219	20,220	86,440	455,290	32,093	7,383	117,408	85,298
Surplus	50,593	25,615	163,444	579,434	46,375	9,968	202,990	133,444
Undivided profits	16,006	15,021	68,268	229,889	15,377	6,122	75,774	82,353
Other capital accounts	1,584	913	8,766	44,219	660	985	2,237	2,718
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,150,779	841,851	4,504,677	16,865,046	1,330,595	319,299	4,975,077	4,304,929
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	643,986	329,899	1,772,440	6,802,405	441,584	91,324	1,824,178	1,661,190
DEMAND DEPOSITS ADJUSTED	683,742	352,468	1,489,465	6,262,639	407,226	98,964	1,747,612	1,612,381
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	22.5	13.5	20.6	22.1	17.7	11.1	14.8	17.8
U.S. Gov't. obligations, direct and guaranteed	13.7	21.1	13.9	12.8	10.1	14.9	13.3	12.2
Other securities	9.8	11.5	10.8	12.4	14.4	10.5	11.2	12.1
Loans and discounts (incl. Federal funds sold)	51.1	51.6	52.2	49.7	55.5	61.7	58.6	55.0
Total capital accounts	7.9	7.4	7.7	8.0	7.3	7.9	8.1	7.1
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	976,778	762,471	3,878,418	14,231,402	1,173,734	281,430	4,378,878	3,763,342
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	578,327	440,633	2,328,653	8,188,182	718,378	196,775	2,869,995	2,311,909
NUMBER OF BANKS	32	59	86	616	25	27	165	38.

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1966

(Amounts in thousands of dollars)

ASSETS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
RESERVES, CASH, AND BANK BALANCES—TOTAL	247,249	839,731	96,825	4,877				
Currency and coin	33,942	64,570	6,997	1,245				
Reserve with Federal Reserve Banks	74,943	230,672	32,737	365				
Demand balances with banks in U.S.	94,942	180,761	45,318	3,106				
Other balances with banks in U.S.	420	1,655	-	142				
Balances with banks in foreign countries ..	-	1,549	-	19				
Cash items in process of collection	43,002	360,524	11,773	-				
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	410,240	735,771	124,762	7,163				
OTHER SECURITIES—TOTAL BOOK VALUE	191,598	549,439	55,176	4,639				
Obligations of States and subdivisions ..	163,869	468,423	42,584	4,095				
Obligations of Fed. agencies not guaranteed by U.S.	22,293	63,834	10,392	499				
Other bonds, notes, debentures, and corporate stocks ..	5,436	17,182	2,200	45				
TOTAL SECURITIES	601,838	1,285,210	179,938	11,802				
FEDERAL FUNDS SOLD (LOANED)	27,500	25,700	700	-				
OTHER LOANS AND DISCOUNTS, NET—TOTAL	714,701	2,378,003	269,945	21,831				
Valuation reserves	17,087	54,967	4,863	170				
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	731,788	2,432,970	274,808	22,001				
Real estate loans—total	255,250	845,699	72,042	12,864				
Secured by farm land	15,482	41,877	5,323	121				
Secured by residential properties:								
Insured by FHA	23,004	61,551	14,081	5,068				
Guaranteed by VA	4,439	37,481	4,440	25				
Not ins. or guaranteed by FHA or VA ..	141,285	467,242	21,717	5,623				
Secured by other properties	71,040	237,548	26,481	2,027				
Loans to domestic com'l. and foreign banks ..	2,250	10,036	-	-				
Loans to other financial institutions	19,303	131,653	2,527	80				
Loans to brokers and dealers in securities ..	3,965	28,211	477	-				
Other loans for purchasing or carrying secs.	8,039	15,863	3,055	-				
Other loans to farmers	11,193	61,048	59,361	-				
Commercial including open market paper ..	147,637	691,976	78,547	6,013				
Other loans to individuals—total	277,021	553,516	57,733	2,973				
Passenger automobile instalment loans ..	129,868	204,756	22,317	831				
Other retail consumer instalment loans ..	23,157	40,485	8,879	432				
Residential repair and modern instal.	17,730	29,096	1,718	318				
Other instal. loans for personal expenditures ..	51,200	65,067	9,371	1,379				
Single payment loans for personal expenditures ..	55,066	214,112	15,448	13				
All other loans (including overdrafts)	7,130	94,968	1,066	71				
TOTAL LOANS AND SECURITIES	1,344,039	3,688,913	450,583	33,633				
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	25,826	69,600	11,829	150				
Customers' liability on acceptances outstanding ..	-	2,794	-	-				
Other assets	5,893	27,034	2,713	396				
TOTAL ASSETS	1,623,007	4,628,072	561,950	39,056				
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE								
Direct:								
Treasury bills								
Treasury certificates of indebtedness								
Treasury notes maturing in one year or less ..								
Other Treasury notes								
United States nonmarketable bonds								
Other bonds maturing in 1 year or less								
Other bonds maturing in 5 years								
Other bonds maturing in 5 to 10 years								
Other bonds maturing after 10 years								
Guaranteed obligations								
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE								
Maturing in 1 year or less								
Maturing in 1 to 5 years								
Maturing after 5 years								
Participation certificates								

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1966
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
DEMAND DEPOSITS—TOTAL	800,934	2,182,702	261,011	11,435				
Savings and loan associations	7,379	57,635	3,584	264				
Other individuals, partnerships, and corporations	596,850	1,641,541	188,611	8,854				
Foreign governments, central banks, etc.	-	4	-	2				
United States Government	18,064	68,159	4,630	726				
States and political subdivisions	114,713	149,492	41,836	1,255				
Mutual savings banks in United States	-	482	-	69				
Commercial banks in United States	49,831	221,379	16,205	35				
Banks in foreign countries	-	5,358	-	-				
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	14,097	38,652	6,145	230				
TIME DEPOSITS—TOTAL	617,812	2,010,337	243,396	24,319				
Savings deposits	528,883	1,082,312	130,773	11,654				
Accumulated for payment of personal loans	1,776	182	-	-				
Savings and loan associations	371	1,410	415	-				
Other time deposits of indiv. part, and corp.	80,498	777,719	90,821	2,633				
Foreign Governments, central banks, etc.	-	3,000	-	-				
United States Government	412	1,455	1,003	-				
States and political subdivisions	5,565	139,108	20,384	10,032				
Mutual savings banks in United States	-	8	-	-				
Commercial banks in United States	307	143	-	-				
Banks in foreign countries	-	5,000	-	-				
TOTAL DEPOSITS	1,418,746	4,193,039	504,407	35,754				
Federal funds purchased (borrowed)	2,450	3,000	1,500	-				
Other liabilities for borrowed money	600	1,178	1,100	200				
Acceptances outstanding	-	2,794	-	-				
Other liabilities	41,616	95,363	7,898	610				
TOTAL LIABILITIES	1,463,412	4,295,374	514,905	36,564				
CAPITAL ACCOUNTS—TOTAL	159,595	332,698	47,045	2,492				
Capital stock, notes, and debentures—total	38,231	113,746	7,798	400				
Capital notes and debentures	200	12,543	1,000	-				
Preferred stock	-	-	-	-				
Common stock	38,031	101,203	6,798	400				
Surplus	78,759	146,004	23,877	1,100				
Undivided profits	34,637	62,934	14,074	955				
Other capital accounts	7,968	10,014	1,296	37				
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,623,007	4,628,072	561,950	39,056				
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	662,990	1,641,417	203,920	8,329				
DEMAND DEPOSITS ADJUSTED	690,037	1,532,640	228,403	10,674				
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	15.2	18.1	17.2	12.5				
U.S. Gov't. obligations, direct and guaranteed	25.3	15.9	22.2	18.3				
Other securities	11.8	11.9	9.8	11.9				
Loans and discounts (incl. Federal funds sold)	45.7	51.9	48.2	55.9				
Total capital accounts	9.8	7.2	8.4	6.4				
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,377,429	4,072,651	492,387	32,959				
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	730,922	2,401,023	274,526	22,150				
NUMBER OF BANKS	114	164	54	1				

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1966

(Amounts in thousands of dollars)

ASSETS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
RESERVES, CASH, AND BANK BALANCES—TOTAL	19,048,658	675,569	10,069,014	1,086,776	1,046,397	740,148	371,797	1,980,117
Currency and coin	1,113,575	76,827	361,601	86,638	117,129	86,144	34,816	166,294
Reserve with Federal Reserve Banks	5,926,335	234,597	2,783,096	382,448	365,859	255,131	105,668	719,115
Demand balances with banks in U.S.	1,882,923	104,608	288,865	84,295	211,332	96,876	128,165	381,128
Other balances with banks in U.S.	42,479	2,451	9,220	150	61	2,375	620	1,108
Balances with banks in foreign countries ..	109,440	1,877	80,054	3,841	3,024	5,768	593	5,567
Cash items in process of collection	9,973,906	255,209	6,546,178	529,404	348,992	293,854	101,935	706,905
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	11,569,061	484,146	4,131,725	523,407	1,108,678	553,940	294,900	2,197,708
OTHER SECURITIES—TOTAL BOOK VALUE	11,247,274	419,704	4,890,963	460,380	974,304	509,209	255,220	1,796,427
Obligations of States and subdivisions ..	10,021,992	389,690	4,397,400	409,553	909,329	452,871	223,110	1,574,837
Obligations of Fed. agencies not guaranteed by U.S.	797,654	14,701	248,883	24,194	40,343	40,955	27,594	175,730
Other bonds, notes, debentures, and corporate stocks ..	427,628	15,313	244,680	26,633	24,632	15,383	4,516	45,860
TOTAL SECURITIES	22,816,335	903,850	9,022,688	983,787	2,082,982	1,063,149	550,120	3,994,135
FEDERAL FUNDS SOLD (LOANED)	390,595	15,150	93,600	74,300	56,400	18,200	12,100	60,300
OTHER LOANS AND DISCOUNTS, NET—TOTAL	54,169,893	2,087,459	24,945,996	3,107,170	3,740,625	2,358,638	1,050,672	7,139,671
Valuation reserves	1,146,853	40,050	571,228	79,098	68,021	46,878	21,088	150,912
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	55,316,746	2,127,509	25,517,224	3,186,268	3,808,646	2,405,516	1,071,760	7,290,583
Real estate loans—total	12,042,963	507,507	3,602,177	539,288	1,199,905	601,451	230,511	2,363,155
Secured by farm land	428,877	3,440	63,347	8,124	45,084	33,516	25,098	105,058
Secured by residential properties:								
Insured by FHA	1,715,553	25,032	672,873	65,846	62,054	27,206	9,940	427,032
Guaranteed by VA	585,426	12,880	316,977	9,959	33,911	17,049	4,264	90,184
Not ins. or guaranteed by FHA or VA	5,219,946	257,437	1,453,616	253,189	582,236	327,145	97,697	1,060,099
Secured by other properties:								
Loans to domestic com'l. and foreign banks ..	4,093,161	208,718	1,095,364	202,170	476,620	196,535	93,512	680,782
Loans to other financial institutions	844,888	6,978	678,053	27,096	4,600	4,346	2,074	75,641
Loans to other financial institutions	4,454,472	146,303	2,275,431	441,773	210,636	194,884	54,135	535,757
Loans to brokers and dealers in securities ..	2,376,885	23,173	1,883,078	29,375	75,238	39,552	13,274	167,136
Other loans for purchasing or carrying secs.	1,049,620	6,972	478,439	50,073	182,770	22,108	14,201	188,694
Other loans to farmers	1,040,100	7,792	66,463	15,289	42,250	29,290	22,673	267,358
Commercial including open market paper	22,146,077	795,409	12,596,980	1,155,666	1,165,850	685,358	402,777	2,101,700
Other loans to individuals—total	9,936,966	593,784	3,112,778	830,309	822,400	770,718	315,749	1,476,794
Passenger automobile instalment loans	3,374,536	195,741	716,860	198,743	340,139	306,325	139,901	582,010
Other retail consumer instalment loans	798,073	37,095	159,033	96,902	63,441	67,999	32,730	150,210
Residential repair and modern instal.	748,982	33,883	240,399	62,931	46,771	53,718	12,344	129,285
Other instal. loans for personal expenditures ..	1,697,102	98,956	654,943	178,565	181,159	114,169	52,659	165,639
Single payment loans for personal expenditures ..	3,318,273	228,109	1,341,543	293,168	190,890	228,507	78,115	449,650
All other loans (including overdrafts)	1,424,775	39,591	823,825	97,399	104,997	57,809	16,366	114,348
TOTAL LOANS AND SECURITIES	77,376,823	3,006,459	34,062,284	4,165,257	5,880,007	3,439,987	1,612,892	11,194,106
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	1,202,686	62,768	468,642	62,328	69,590	57,743	33,750	177,824
Customers' liability on acceptances outstanding	1,031,650	9,434	841,328	20,952	9,780	5,719	749	23,631
Other assets	844,259	22,151	497,068	30,506	37,048	26,689	16,015	77,266
TOTAL ASSETS	99,504,076	3,776,381	45,938,336	5,365,819	7,042,822	4,270,286	2,035,203	13,452,944
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE								
Direct:								
Treasury bills								
Treasury certificates of indebtedness								
Treasury notes maturing in one year or less								
Other Treasury notes								
United States nonmarketable bonds								
Other bonds maturing in 1 year or less								
Other bonds maturing in 5 years								
Other bonds maturing in 5 to 10 years								
Other bonds maturing after 10 years								
Guaranteed obligations								
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE								
Maturing in 1 year or less								
Maturing in 1 to 5 years								
Maturing after 5 years								
Participation certificates								

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1966
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
DEMAND DEPOSITS—TOTAL	49,061,165	2,137,826	24,393,412	2,889,929	2,980,126	2,161,551	1,051,335	5,511,822
Savings and loan associations	567,099	28,603	78,289	18,134	78,758	18,277	17,554	82,480
Other individuals, partnerships, and corporations	34,909,112	1,737,907	15,752,101	2,242,083	2,434,492	1,666,648	734,680	4,280,021
Foreign governments, central banks, etc.	287,689	30	275,724	2,569	91	5,379	673	116
United States Government	1,397,228	61,572	733,070	90,631	99,250	61,091	21,094	155,398
States and political subdivisions	2,711,486	178,102	1,032,056	107,591	168,209	167,685	165,392	372,686
Mutual savings banks in United States	393,367	48,614	320,824	20,971	-	1,785	-	492
Commercial banks in United States	4,971,908	43,986	2,961,009	341,009	141,458	206,009	95,905	461,008
Banks in foreign countries	834,928	4,267	728,061	19,775	6,769	7,320	1,241	19,506
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,988,348	34,745	2,512,278	47,166	51,099	27,357	14,796	140,115
TIME DEPOSITS—TOTAL	36,486,181	1,098,505	13,717,011	1,833,744	3,310,597	1,594,131	762,320	6,631,568
Savings deposits	19,528,174	739,417	5,673,030	910,332	2,381,910	1,070,355	425,024	4,185,590
Accumulated for payment of personal loans	211,746	-	-	83	174,058	5,051	3,062	1,268
Savings and loan associations	189,569	5,755	38,468	1,727	5,670	9,732	8,650	4,817
Other time deposits of indiv., part., and corp.	11,515,947	207,813	5,045,071	773,650	510,585	382,636	262,537	1,974,065
Foreign Governments, central banks, etc.	1,808,960	1,000	1,675,466	43,350	7,000	3,358	1,000	12,000
United States Government	35,700	766	17,811	374	387	4,379	195	443
States and political subdivisions	2,839,232	132,109	961,283	98,383	230,117	117,230	60,544	447,402
Mutual savings banks in United States	66,481	8,350	58,006	-	-	-	-	-
Commercial banks in United States	189,637	3,195	170,770	1,262	820	390	1,308	598
Banks in foreign countries	100,735	100	77,106	4,583	50	1,000	-	5,385
TOTAL DEPOSITS	85,547,346	3,236,331	38,110,423	4,723,673	6,290,723	3,755,682	1,813,655	12,143,390
Federal funds purchased (borrowed)	910,603	6,250	573,978	69,800	25,650	6,600	1,000	74,075
Other liabilities for borrowed money	587,663	-	483,579	4,266	-	1,060	8,290	24,173
Acceptances outstanding	1,059,419	9,459	867,530	21,138	9,780	5,725	749	23,989
Other liabilities	3,580,288	188,227	2,361,156	119,161	114,404	131,053	50,687	241,666
TOTAL LIABILITIES	91,685,319	3,440,267	42,396,666	4,938,038	6,440,557	3,900,120	1,874,381	12,507,293
CAPITAL ACCOUNTS—TOTAL	7,818,757	336,114	3,541,670	427,781	602,265	370,166	160,822	945,651
Capital stock, notes, and debentures—total	2,591,745	103,534	1,181,896	102,301	149,779	117,615	51,030	299,135
<i>Capital notes and debentures</i>	445,069	14,000	150,860	-	-	38,700	3,520	39,270
<i>Preferred stock</i>	24,181	200	22,211	-	-	-	-	1,170
<i>Common stock</i>	2,122,495	89,334	1,008,825	102,301	149,779	78,915	47,510	258,695
Surplus	3,531,384	152,603	1,580,300	245,986	329,566	182,748	79,195	427,947
Undivided profits	1,546,118	68,081	738,415	77,400	108,714	61,353	25,160	173,820
Other capital accounts	149,510	11,896	41,059	2,094	14,206	8,450	5,437	44,749
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	99,504,076	3,776,381	45,938,336	5,365,819	7,042,822	4,270,286	2,035,203	13,452,944
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	37,204,387	1,778,060	17,558,369	2,276,230	2,419,802	1,770,821	821,235	4,423,789
DEMAND DEPOSITS ADJUSTED	32,718,123	1,777,059	14,153,155	1,928,885	2,390,426	1,600,597	832,401	4,188,511
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.1	17.9	21.9	20.3	14.9	17.3	18.3	14.7
U.S. Gov't. obligations, direct and guaranteed	11.6	12.8	9.0	9.8	15.7	13.0	14.5	16.3
Other securities	11.3	11.1	10.6	8.6	13.8	11.9	12.5	13.4
Loans and discounts (incl. Federal funds sold)	54.8	55.7	54.5	59.3	53.9	55.7	52.2	53.5
Total capital accounts	7.9	8.9	7.7	8.0	8.6	8.7	7.9	7.0
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	82,542,589	3,183,792	36,149,890	4,615,274	6,143,529	3,675,672	1,778,742	11,843,941
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	54,856,671	2,149,677	25,395,244	3,134,142	3,772,862	2,367,341	1,061,546	7,212,801
NUMBER OF BANKS	1,351	31	118	36	146	102	65	347

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1966

(Amounts in thousands of dollars)

ASSETS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
RESERVES, CASH, AND BANK BALANCES—TOTAL	439,875	135,171	356,785	293,493	1,853,516			
Currency and coin	29,996	12,033	16,994	22,833	102,270			
Reserve with Federal Reserve Banks	144,428	52,371	114,767	80,893	687,962			
Demand balances with banks in U.S.	155,868	42,153	92,876	132,251	164,506			
Other balances with banks in U.S.	4,907	50	118	860	20,559			
Balances with banks in foreign countries ..	-	92	78	1,262	7,284			
Cash items in process of collection	104,676	28,472	131,952	55,394	870,935			
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	440,504	223,508	268,948	225,237	1,116,360			
OTHER SECURITIES—TOTAL BOOK VALUE	297,533	129,732	189,886	219,118	1,104,798			
Obligations of States and subdivisions ..	228,038	87,182	167,380	178,417	1,004,185			
Obligations of Fed. agencies not guaranteed by U.S.	62,668	40,300	17,464	37,296	67,526			
Other bonds, notes, debentures, and corporate stocks ..	6,827	2,250	5,042	3,405	33,087			
TOTAL SECURITIES	738,037	353,240	458,834	444,355	2,221,158			
FEDERAL FUNDS SOLD (LOANED)	18,450	2,950	-	2,545	36,600			
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,048,508	475,607	847,017	783,469	6,585,061			
Valuation reserves	17,889	8,397	11,862	12,086	119,344			
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,066,397	484,004	858,879	795,555	6,704,405			
Real estate loans—total	367,174	150,124	153,182	117,957	2,210,532			
Secured by farm land	42,020	15,881	25,454	12,981	48,874			
Secured by residential properties :								
Insured by FHA	40,297	29,716	26,736	13,982	314,839			
Guaranteed by VA	5,915	8,065	9,248	1,930	75,044			
Not ins. or guaranteed by FHA or VA ..	190,925	62,753	44,992	33,872	855,985			
Secured by other properties	88,017	33,709	46,752	55,192	915,790			
Loans to domestic com'l. and foreign banks ..	2,314	-	750	2,026	41,010			
Loans to other financial institutions	65,007	10,701	34,117	29,577	456,151			
Loans to brokers and dealers in securities ..	9,189	1,141	3,939	325	131,465			
Other loans for purchasing or carrying secs.	6,690	3,168	21,011	30,242	45,252			
Other loans to farmers	54,492	112,522	158,281	58,064	205,626			
Commercial including open market paper ..	252,782	89,827	278,189	324,070	2,297,469			
Other loans to individuals—total	292,858	109,003	164,451	222,059	1,226,063			
Passenger automobile instalment loans ..	102,330	49,332	81,558	109,385	552,212			
Other retail consumer instalment loans ..	24,897	18,296	28,999	25,342	93,129			
Residential repair and modern instal.	22,307	7,843	9,866	8,940	120,695			
Other instal. loans for personal expenditures ..	34,888	15,729	17,488	37,080	145,827			
Single payment loans for personal expenditures ..	108,436	17,803	26,540	41,312	314,200			
All other loans (including overdrafts)	15,891	7,518	44,959	11,235	90,837			
TOTAL LOANS AND SECURITIES	1,804,995	831,797	1,305,851	1,230,369	8,842,819			
Fixed assets (net of mortgages and other liens on bank premises and other real estate) ..	19,508	12,068	26,932	27,996	183,537			
Customers' liability on acceptances outstanding ..	40	420	6	16	119,575			
Other assets	9,963	2,740	7,948	8,361	108,504			
TOTAL ASSETS	2,274,381	982,196	1,697,522	1,560,235	11,107,951			
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE								
Direct:								
Treasury bills								
Treasury certificates of indebtedness								
Treasury notes maturing in one year or less ..								
Other Treasury notes								
United States nonmarketable bonds								
Other bonds maturing in 1 year or less								
Other bonds maturing in 5 years								
Other bonds maturing in 5 to 10 years								
Other bonds maturing after 10 years								
Guaranteed obligations								
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE								
Maturing in 1 year or less								
Maturing in 1 to 5 Years								
Maturing after 5 years								
Participation certificates								

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1966
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
DEMAND DEPOSITS—TOTAL	1,246,112	428,943	980,632	841,036	4,438,441			
Savings and loan associations	20,547	1,575	8,888	11,248	202,746			
Other individuals, partnerships, and corporations	918,484	331,864	663,566	644,315	3,502,951			
Foreign governments, central banks, etc.	-	-	-	-	3,107			
United States Government	25,901	6,478	17,821	9,745	115,177			
States and political subdivisions	95,592	58,939	97,420	78,942	188,872			
Mutual savings banks in United States	-	10	-	-	671			
Commercial banks in United States	171,776	22,433	181,642	79,979	265,694			
Banks in foreign countries	22	27	1,121	3,804	43,015			
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	13,790	7,617	10,174	13,003	116,208			
TIME DEPOSITS—TOTAL	812,592	463,843	526,415	572,394	5,163,061			
Savings deposits	375,382	162,352	269,975	271,955	3,062,852			
Accumulated for payment of personal loans	1,367	733	-	26,124	-			
Savings and loan associations	2,166	191	1,259	4,601	106,533			
Other time deposits of indiv., part., and corp.	391,025	275,950	225,399	181,970	1,285,246			
Foreign Governments, central banks, etc.	-	-	-	-	65,786			
United States Government	1,354	108	120	6,624	3,139			
States and political subdivisions	40,741	24,404	28,842	78,931	619,246			
Mutual savings banks in United States	-	-	-	-	125			
Commercial banks in United States	557	105	820	2,189	7,623			
Banks in foreign countries	-	-	-	-	12,511			
TOTAL DEPOSITS	2,058,704	892,786	1,507,047	1,413,430	9,601,502			
Federal funds purchased (borrowed)	5,800	150	2,000	8,250	137,050			
Other liabilities for borrowed money	2,100	800	1,850	500	61,045			
Acceptances outstanding	40	471	6	17	120,515			
Other liabilities	22,941	12,954	28,055	16,721	293,263			
TOTAL LIABILITIES	2,089,585	907,161	1,538,958	1,438,918	10,213,375			
CAPITAL ACCOUNTS—TOTAL	184,796	75,035	158,564	121,317	894,576			
Capital stock, notes, and debentures—total	45,636	25,089	46,025	45,712	423,993			
Capital notes and debentures	1,450	912	3,500	7,890	184,967			
Preferred stock	-	150	-	-	450			
Common stock	44,186	24,027	42,525	37,822	238,576			
Surplus	85,032	29,074	62,341	45,015	311,577			
Undivided profits	48,252	18,897	45,342	24,703	155,981			
Other capital accounts	5,876	1,975	4,856	5,887	3,025			
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,274,381	982,196	1,697,522	1,560,235	11,107,951			
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	985,568	358,318	755,804	653,391	3,403,000			
DEMAND DEPOSITS ADJUSTED	943,759	371,560	649,217	695,918	3,186,635			
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.3	13.8	21.0	18.8	16.7			
U.S. Gov't. obligations, direct and guaranteed	19.4	22.8	15.8	14.4	10.1			
Other securities	13.1	13.2	11.2	14.0	9.9			
Loans and discounts (incl. Federal funds sold)	46.9	48.7	49.9	50.4	59.6			
Total capital accounts	8.1	7.6	9.3	7.8	8.1			
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,982,242	881,132	1,493,841	1,362,362	9,432,172			
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,063,042	482,375	861,665	784,062	6,571,914			
NUMBER OF BANKS	133	120	123	82	48			

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.