



SUMMARY REPORT

Assets and Liabilities of Member Banks
DECEMBER 30, 1967

NUMBER 186

The Board did not publish a Summary Report No. 185 containing results of the call for reports of condition as of October 4, 1967. Condition reports received from State member banks and from national banks for this call were not tabulated.

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

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These statistics are tabulated from condition reports submitted by State and national member banks following official calls.

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.

(Amounts in thousands of dollars)

ASSETS	RESERVE CITY BANKS			COUNTRY BANKS	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS	ALL STATE MEMBER BANKS
	NEW YORK	CHICAGO	OTHER				
RESERVES, CASH, AND BANK BALANCES—TOTAL	18,797,087	2,946,610	26,867,410	20,334,455	68,945,562	46,633,658	22,311,904
Currency and coin	396,981	94,010	1,451,664	2,703,736	4,646,391	3,430,058	1,216,333
Reserve with Federal Reserve Banks	4,785,628	1,104,765	8,618,047	5,766,611	20,275,051	13,958,014	6,317,037
Demand balances with banks in U.S.	442,702	125,483	2,603,267	6,965,180	10,136,632	7,984,123	2,152,509
Other balances with banks in U.S.	33,746	25,893	201,797	151,692	413,128	339,239	73,889
Balances with banks in foreign countries ..	112,985	26,516	105,077	22,198	266,776	134,659	132,117
Cash items in process of collection	13,025,045	1,569,943	13,887,558	4,725,038	33,207,584	20,787,565	12,420,019
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	6,026,652	1,573,604	14,666,895	24,689,317	46,956,468	34,307,948	12,648,520
OTHER SECURITIES—TOTAL BOOK VALUE	7,055,280	1,946,615	17,486,740	22,826,094	49,314,729	35,348,423	13,966,306
Obligations of States and subdivisions ..	6,318,294	1,487,416	15,376,437	18,337,752	41,519,899	29,002,600	12,517,299
Obligations of Fed. agencies	306,060	335,054	1,361,944	3,845,900	5,848,958	4,837,722	1,011,236
Other bonds, notes, debentures, and corporate stocks ..	430,926	124,145	748,359	642,442	1,945,872	1,508,101	437,771
TOTAL SECURITIES	13,081,932	3,520,219	32,153,635	47,515,411	96,271,197	69,656,371	26,614,826
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	415,363	265,600	1,219,304	1,538,055	3,438,322	2,561,629	876,693
Commercial banks	353,635	215,850	853,837	1,487,916	2,911,238	2,178,923	732,315
Brokers and dealers	20,000	49,720	349,406	47,247	466,373	324,412	141,961
Others	41,728	30	16,061	2,892	60,711	58,294	2,417
OTHER LOANS AND DISCOUNTS, NET—TOTAL	38,643,954	8,957,866	72,713,228	74,073,867	194,388,915	136,752,887	57,636,028
Valuation reserves	974,827	263,285	1,418,520	1,433,210	4,089,842	2,840,714	1,249,128
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	39,618,781	9,221,151	74,131,748	75,507,077	198,478,757	139,593,601	58,885,156
Real estate loans—total	3,430,527	675,234	16,969,218	24,453,000	45,527,979	32,944,478	12,583,501
Secured by farm land	13,943	2,338	287,066	1,466,432	1,769,779	1,323,190	446,589
Secured by residential properties:							
Insured by FHA	575,398	108,111	3,450,571	2,597,383	6,731,463	4,959,855	1,771,608
Guaranteed by VA	351,908	29,490	891,503	1,024,917	2,297,818	1,718,978	578,840
Not ins. or guaranteed by FHA or VA ..	1,116,929	261,418	7,179,804	12,042,982	20,601,133	15,167,793	5,433,340
Secured by other properties:							
Loans to domestic com'l. and foreign banks ..	914,169	162,107	578,148	100,038	1,754,462	1,046,940	707,522
Loans to other financial institutions	2,989,519	951,448	5,445,640	2,200,125	11,586,732	7,526,844	4,059,888
Loans to brokers and dealers in securities ..	3,873,880	458,523	880,718	606,927	5,820,048	2,867,455	2,952,593
Other loans for purchasing or carrying secs. ..	831,483	219,622	1,142,579	905,526	3,099,210	1,832,561	1,266,649
Other loans to farmers	13,075	45,685	1,311,206	4,331,792	5,701,758	4,590,880	1,110,878
Commercial including open market paper	23,182,517	5,713,685	30,608,865	19,839,198	79,344,265	55,162,511	24,181,754
Other loans to individuals—total	3,098,832	754,012	15,047,353	21,554,272	40,454,469	29,973,530	10,480,939
Passenger automobile installment loans	297,093	130,431	5,073,647	8,599,302	14,100,473	10,750,624	3,349,849
Credit cards and related plans:							
Retail (charge accounts) credit card plans ..	45,559	73,818	504,568	157,131	781,076	635,860	145,216
Check credit and revolving credit plans	60,305	11,593	299,914	108,639	480,451	348,736	131,715
Other retail consumer installment loans	96,312	85,671	1,299,265	2,124,911	3,606,159	2,792,721	813,438
Residential repair and modern instal.	197,357	30,713	1,142,518	1,344,794	2,715,382	1,978,753	736,629
Other instal. loans for personal expenditures ..	754,580	82,483	1,734,918	3,740,231	6,312,212	4,594,798	1,717,414
Single payment loans for personal expenditures ..	1,647,626	339,303	4,992,523	5,479,264	12,458,716	8,872,038	3,586,678
All other loans (including overdrafts)	1,284,779	240,835	2,148,021	1,516,199	5,189,834	3,648,402	1,541,432
TOTAL LOANS AND SECURITIES	52,141,249	11,743,685	106,086,167	123,127,333	294,098,434	208,970,887	85,127,547
Bank premises, furniture and fixtures	684,786	165,350	1,856,647	2,261,918	4,968,701	3,714,556	1,254,145
Real estate owned other than bank premises	35,740	1,324	80,047	100,112	217,223	161,893	55,330
Customers' liability on acceptances outstanding	1,376,222	148,775	677,884	43,317	2,246,198	1,182,219	1,063,979
Other assets	1,574,346	290,394	1,420,336	801,246	4,086,322	2,711,496	1,374,826
TOTAL ASSETS	74,609,430	16,296,138	136,988,491	146,668,381	374,562,440	263,374,709	111,187,731

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. 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.

ALL MEMBER BANKS, BY CLASS OF BANK, DECEMBER 30, 1967

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RESERVE CITY BANKS			COUNTRY BANKS	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS	ALL STATE MEMBER BANKS
	NEW YORK	CHICAGO	OTHER				
DEMAND DEPOSITS—TOTAL	39,604,062	7,950,786	64,376,776	65,491,150	177,422,774	123,038,149	54,384,625
Savings and loan associations	84,572	78,455	1,061,374	986,107	2,210,508	1,390,284	820,224
Other individuals, partnerships, and corporations	24,855,136	5,659,150	46,959,403	51,633,633	129,107,322	90,825,033	38,282,289
Foreign governments, central banks, etc.	704,382	12,992	144,476	4,494	866,344	542,052	324,292
United States Government	1,084,014	267,415	1,715,114	1,564,345	4,630,888	3,141,682	1,489,206
States and political subdivisions	889,745	282,607	3,542,460	7,141,783	11,856,595	8,931,735	2,924,860
Mutual savings banks in United States	409,432	1,166	167,202	318,630	896,430	470,959	425,471
Commercial banks in United States	5,490,910	1,355,737	8,817,370	2,390,210	18,054,227	12,377,635	5,676,592
Banks in foreign countries	1,337,430	76,679	389,541	57,123	1,860,773	1,028,522	832,251
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	4,748,441	216,585	1,579,836	1,394,825	7,939,687	4,330,247	3,609,440
TIME DEPOSITS—TOTAL	20,802,963	6,034,023	56,470,449	66,281,369	149,588,804	108,336,271	41,252,533
Savings deposits	5,484,607	2,508,264	28,446,351	39,308,293	75,747,515	55,782,088	19,965,427
Accumulated for payment of personal loans	-	-	362,011	616,620	978,631	746,580	232,051
Savings and loan associations	35,978	14,525	287,356	122,198	460,057	287,707	172,350
Other time deposits of indiv., part., and corp.	10,004,719	2,509,041	19,793,294	20,743,230	53,050,284	38,192,933	14,857,351
Foreign Governments, central banks, etc.	3,314,399	377,063	1,361,238	39,883	5,092,583	2,941,110	2,151,473
United States Government	70,136	2,025	80,062	82,711	234,934	154,894	80,040
States and political subdivisions	1,152,125	601,794	5,830,202	5,272,170	12,856,291	9,578,826	3,277,465
Mutual savings banks in United States	114,743	-	82,650	6,489	203,882	94,828	109,054
Commercial banks in United States	436,181	9,215	143,146	76,757	665,299	349,492	315,807
Banks in foreign countries	190,075	12,096	84,139	13,018	299,328	207,813	91,515
TOTAL DEPOSITS	60,407,025	13,984,809	120,847,225	131,772,519	327,011,578	231,374,420	95,637,158
Federal funds purchased and securities sold under agreements to repurchase—total	1,799,182	360,427	2,247,541	474,696	4,881,846	3,181,502	1,700,344
Other liabilities for borrowed money	80,611	22,267	307,606	77,502	487,986	296,821	191,165
Acceptances outstanding	1,435,694	149,618	682,456	44,786	2,312,554	1,205,340	1,107,214
Other liabilities	5,172,226	433,326	2,870,872	3,294,020	11,770,444	7,587,010	4,183,434
TOTAL LIABILITIES	68,894,738	14,950,447	126,955,700	135,663,523	346,464,408	243,645,093	102,819,315
CAPITAL ACCOUNTS—TOTAL	5,714,692	1,345,691	10,032,791	11,004,858	28,098,032	19,729,616	8,368,416
Capital stock, notes, and debentures—total	2,329,278	450,093	3,272,103	3,384,363	9,435,837	6,601,287	2,834,550
Capital notes and debentures	779,263	9,000	742,206	318,696	1,849,165	1,235,117	614,048
Preferred stock	62,735	3,000	8,200	5,505	79,440	55,379	24,061
Common stock	1,487,280	438,093	2,521,697	3,060,162	7,507,232	5,310,791	2,196,441
Surplus	2,271,425	619,908	4,807,384	4,850,562	12,549,279	8,832,907	3,716,372
Undivided profits	915,141	158,298	1,738,714	2,397,310	5,209,463	3,548,922	1,660,541
Other capital accounts	198,848	117,392	214,590	372,623	903,453	746,500	156,953
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	74,609,430	16,296,138	136,988,491	146,668,381	374,562,440	263,374,709	111,187,731
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	26,136,315	6,255,360	47,886,162	53,800,932	134,078,769	94,266,461	39,812,308
DEMAND DEPOSITS ADJUSTED	20,004,093	4,757,691	39,956,734	56,811,557	121,530,075	86,731,267	34,798,808
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	25.2	18.1	19.6	13.9	18.4	17.7	20.1
U.S. Gov't obligations, direct and guaranteed	8.1	9.7	10.7	16.8	12.5	13.0	11.4
Other securities	9.5	11.9	12.8	15.6	13.2	13.4	12.6
Loans and discounts (incl. Federal funds sold)	52.4	56.6	54.0	51.6	52.8	52.9	52.6
Total capital accounts	7.7	8.3	7.3	7.5	7.5	7.5	7.5
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	56,166,910	13,518,270	114,129,287	128,303,963	312,118,430	220,559,485	91,558,945
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	38,239,002	8,951,916	72,326,410	74,528,232	194,045,560	135,982,423	58,063,137
NUMBER OF BANKS	12	10	163	5,886	6,071	4,758	1,313

NOTE.--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.

ALL MEMBER BANKS ON SELECTED CALL DATES DECEMBER 28, 1962 TO DECEMBER 30, 1967

(Amounts in millions of dollars)

ASSETS	DECEMBER 28, 1962	DECEMBER 20, 1963	DECEMBER 31, 1964	DECEMBER 31, 1965	DECEMBER 31, 1966	JUNE 30, 1967	DECEMBER 30, 1967	CHANGE TO DECEMBER 30, 1967 FROM-- DECEMBER 31, 1966
RESERVES, CASH, AND BANK BALANCES—TOTAL	47,427	44,395	52,737	52,814	60,738	57,391	68,946	+ 8,207
Currency and coin	3,263	3,131	3,490	3,757	4,249	3,728	4,646	+ 397
Reserve with Federal Reserve Banks	17,680	17,150	17,581	17,992	19,069	18,999	20,275	+ 1,206
Demand balances with banks in U.S.	7,703	7,061	8,594	8,577	9,218	8,258	10,137	+ 919
Other balances with banks in U.S.	194	297	463	381	182	428	413	+ 232
Balances with banks in foreign countries	227	287	282	243	238	231	267	+ 29
Cash items in process of collection	18,361	16,468	22,327	21,864	27,783	25,747	33,208	+ 5,425
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	52,968	49,342	48,717	44,992	41,924	40,636	46,956	+ 5,032
OTHER SECURITIES—TOTAL BOOK VALUE	24,092	29,073	32,089	36,785	38,960	45,816	49,315	+10,354
Obligations of States and subdivisions	20,773	25,210	28,374	32,588	33,800	39,085	41,520	+ 7,720
Obligations of Fed. agencies	2,103	2,604	2,439	2,984	3,823	4,932	5,849	+ 2,026
Other bonds, notes, debentures, and corporate stocks	1,217	1,260	1,276	1,214	1,337	1,799	1,946	+ 609
TOTAL SECURITIES	77,061	78,415	80,807	81,777	80,884	86,452	96,271	+15,387
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL				1,861	2,119	3,377	3,438	+ 1,319
Commercial banks						3,049	2,911	-
Brokers and dealers						305	466	-
Others						23	61	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	118,637	131,712	147,690	167,939	181,623	184,418	194,389	+12,765
Valuation reserves	2,356	2,607	3,087	3,489	3,758	3,805	4,090	+ 332
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	120,993	134,318	150,777	171,428	185,382	188,224	198,479	+13,097
Real estate loans—total	27,162	31,009	34,587	38,988	42,384	43,130	45,528	+ 3,144
Secured by farm land	1,065	1,404	1,404	1,539	1,645	1,688	1,770	+ 125
Secured by residential properties:								
Insured by FHA	5,827	6,358	6,501	6,787	6,584	6,467	6,731	+ 148
Guaranteed by VA	2,305	2,490	2,367	2,331	2,243	2,152	2,298	+ 54
Not ins. or guaranteed by FHA or VA	10,783	12,466	14,372	16,849	18,880	19,415	20,601	+ 1,721
Secured by other properties	7,181	8,459	9,943	11,483	13,032	13,409	14,128	+ 1,096
Loans to domestic com'l. and foreign banks	2,445	3,439	3,250	2,008	2,047	1,620	1,754	- 293
Loans to other financial institutions	7,936	8,875	10,179	12,475	12,349	11,354	11,587	- 762
Loans to brokers and dealers in securities	4,954	5,124	5,142	4,915	5,389	4,175	5,820	+ 431
Other loans for purchasing or carrying sec's	1,777	2,136	2,411	2,714	2,660	2,743	3,099	+ 439
Loans to farmers directly Guar. by CCC	667	451	250	266				
Other loans to farmers	3,752	4,208	4,393	4,833	5,318	5,737	5,702	+ 384
Commercial including open market paper	43,843	47,403	53,717	63,979	72,553	75,921	79,344	+ 6,791
Other loans to individuals—total	24,799	27,908	32,024	36,418	37,925	38,912	40,454	+ 2,530
Passenger automobile instalment loans	8,256	9,684	11,316	13,136	13,872	14,095	14,100	+ 228
Credit cards and related plans:								
Retail (charge accounts) credit card plans							781	+ 781
Check credit and revolving credit plans							480	+ 480
Other retail consumer instalment loans	2,282	2,533	2,954	3,290	3,644	3,838	3,606	- 38
Residential repair and modern instal.	2,304	2,417	2,483	2,563	2,643	2,613	2,715	+ 72
Other instal. loans for personal expenditures	3,974	4,498	5,035	5,761	6,235	6,429	6,312	+ 77
Single payment loans for personal expenditures	7,984	8,776	10,236	11,669	11,531	11,937	12,459	+ 928
All other loans (including overdrafts)	3,657	3,765	4,824	4,832	4,757	4,630	5,190	+ 433
TOTAL LOANS AND SECURITIES	195,698	210,127	228,497	251,577	264,627	274,247	294,098	+29,471
Bank premises, furniture and fixtures							4,969	
Real estate owned other than bank premises	3,248	3,688	3,980	4,268	4,654	4,893	217	+ 532
Customers' liability on acceptances outstanding	1,587	1,556	1,628	1,798	2,108	2,291	2,246	+ 138
Other assets	1,527	1,703	2,300	2,927	3,372	3,448	4,086	+ 714
TOTAL ASSETS	249,488	261,468	289,142	313,384	335,500	342,271	374,562	+39,062

4 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." FEDERAL FUNDS SOLD WERE INCLUDED WITH TOTAL LOANS PRIOR TO DECEMBER 1965 AND SECURITIES PURCHASED UNDER AGREEMENT TO RESELL WERE INCLUDED WITH TOTAL LOANS PRIOR TO JUNE 1967. FOR THE MOST PART THEY WERE IN LOANS TO BANKS.

2 BEGINNING DECEMBER 30, 1967 "CREDIT CARDS AND RELATED PLANS" WERE INCLUDED FOR THE FIRST TIME. EARLIER THESE LOANS WERE REPORTED IN INSTALMENT LOAN CATEGORIES ACCORDING TO THE PURPOSE FOR WHICH THEY WERE MADE.

ALL MEMBER BANKS ON SELECTED CALL DATES DECEMBER 28, 1962 TO DECEMBER 30, 1967

LIABILITIES AND CAPITAL ACCOUNTS	(Amounts in million of dollars)							
	DECEMBER 28, 1962	DECEMBER 20, 1963	DECEMBER 31, 1964	DECEMBER 31, 1965	DECEMBER 31 1966	JUNE 30, 1967	DECEMBER 30, 1967	CHANGE TO DECEMBER 30, 1967 FROM DECEMBER 31, 1966
DEMAND DEPOSITS—TOTAL	139,393	138,065	151,383	154,475	161,439	154,293	177,423	+15,984
Savings and loan associations				1,905	1,900	1,852	2,211	+ 311
Other individuals, partnerships, and corporations	103,929	103,297	112,060	113,118	117,656	111,508	129,107	+11,451
Foreign governments, central banks, etc.	717	834	819	882	860	763	866	+ 6
United States Government	6,086	5,986	5,838	4,890	4,432	4,580	4,631	+ 198
States and political subdivisions	9,270	9,376	10,293	10,840	11,406	11,566	11,857	+ 450
Mutual savings banks in United States	652	582	709	825	747	777	896	+ 149
Commercial banks in United States	13,419	12,796	14,895	15,152	16,304	14,834	18,054	+ 1,750
Banks in foreign countries	1,237	1,140	1,403	1,477	1,736	1,557	1,861	+ 124
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	4,083	4,055	5,368	5,386	6,396	6,857	7,940	+ 1,544
TIME DEPOSITS—TOTAL	80,074	91,311	104,340	121,042	130,565	143,236	149,589	+19,024
Savings deposits	58,296	62,666	67,888	75,581	72,624	73,558	75,748	+ 3,123
Accumulated for payment of personal loans	581	618	712	810	941	981	979	+ 38
Savings and loan associations				757	510	692	460	- 50
Other time deposits of indiv., part., and corp.	13,014	18,009	22,957	28,725	40,320	48,695	53,050	+12,730
Foreign Governments, central banks, etc.	2,424	3,033	3,868	4,052	4,180	5,010	5,093	+ 912
United States Government	242	240	239	236	213	239	235	+ 22
States and political subdivisions	5,158	6,364	8,012	10,041	10,983	12,747	12,857	+ 1,873
Mutual savings banks in United States	28	39	110	154	142	473	204	+ 62
Commercial banks in United States	207	222	321	450	424	649	665	+ 241
Banks in foreign countries	123	121	233	236	228	192	299	+ 72
TOTAL DEPOSITS	219,468	229,376	255,724	275,517	292,004	297,529	327,012	+35,008
Federal funds purchased and securities sold under agreements to repurchase—total				2,401	2,781	4,340	4,882	+ 2,100
Other liabilities for borrowed money	3,550	3,499	2,481	1,833	1,837	580	488	- 1,349
Acceptances outstanding	1,623	1,584	1,667	1,832	2,164	2,346	2,313	+ 148
Other liabilities	4,994	5,954	6,369	6,875	10,436	10,238	11,770	+ 1,334
TOTAL LIABILITIES	229,634	240,414	266,241	288,458	309,222	315,034	346,464	+37,242
CAPITAL ACCOUNTS—TOTAL	19,854	21,054	22,901	24,926	26,278	27,237	28,098	+ 1,820
Capital stock, notes, and debentures—total	5,760	6,155	7,280	8,587	8,892	9,300	9,436	+ 544
Capital notes and debentures	14	119	756	1,553	1,607	1,821	1,849	+ 243
Preferred stock	27	30	33	32	53	54	79	+ 26
Common stock	5,720	6,006	6,491	7,002	7,232	7,426	7,507	+ 275
Surplus	9,909	10,469	11,006	11,398	11,777	12,061	12,549	+ 772
Undivided profits	3,745	3,968	4,070	4,302	4,896	5,144	5,209	+ 314
Other capital accounts	440	462	545	641	713	732	903	+ 190
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	249,488	261,469	289,142	313,384	335,500	342,271	374,562	+39,062
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	113,331	114,538	120,464	124,034	124,438	120,288	134,079	+ 9,640
DEMAND DEPOSITS ADJUSTED	101,528	102,816	108,324	112,569	112,920	109,132	121,530	+ 8,611
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.0	17.0	18.2	16.9	18.1	16.8	18.4	+ .3
U.S. Gov't obligations, direct and guaranteed	21.2	18.9	16.8	14.4	12.5	11.9	12.5	-
Other securities	9.7	11.1	11.1	11.7	11.6	13.4	13.2	+ 1.6
Loans and discounts (incl. Federal funds sold)	47.6	50.4	51.1	54.2	54.8	54.9	52.8	- 2.0
Total capital accounts	8.0	8.1	7.9	8.0	7.8	8.0	7.5	- .3
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS				268,739	281,334	292,048	312,118	+30,785
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS				166,807	180,460	185,112	194,046	+13,586
NUMBER OF BANKS	6,049	6,112	6,225	6,221	6,150	6,108	6,071	- 79

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1967

(Amounts in thousands of dollars)

ASSETS	BOSTON			NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,757,343	1,297,397	1,459,946	22,165,080	19,180,587	2,984,493
Currency and coin	279,752	45,151	234,601	888,004	443,144	444,860
Reserve with Federal Reserve Banks	865,260	448,500	416,760	5,822,489	4,940,754	881,735
Demand balances with banks in U.S.	328,127	53,127	275,000	1,054,972	471,197	583,775
Other balances with banks in U.S.	7,144	3,627	3,517	98,182	33,803	64,379
Balances with banks in foreign countries ..	16,796	13,384	3,412	123,276	117,611	5,665
Cash items in process of collection	1,260,264	733,608	526,656	14,178,157	13,174,078	1,004,079
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	1,851,781	587,695	1,264,086	9,453,929	6,289,069	3,164,860
OTHER SECURITIES—TOTAL BOOK VALUE	2,095,862	644,365	1,451,497	11,797,283	7,531,953	4,265,330
Obligations of States and subdivisions ..	1,946,379	591,843	1,354,536	10,556,035	6,784,760	3,771,275
Obligations of Fed. agencies	80,679	17,076	63,603	679,415	309,975	369,440
Other bonds, notes, debentures, and corporate stocks ..	68,804	35,446	33,358	561,833	437,218	124,615
TOTAL SECURITIES	3,947,643	1,232,060	2,715,583	21,251,212	13,821,022	7,430,190
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	149,498	52,500	96,998	651,712	415,988	235,724
Commercial banks	149,400	52,500	96,900	577,709	354,260	223,449
Brokers and dealers	98	-	98	32,275	20,000	12,275
Others	-	-	-	41,728	41,728	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	8,421,591	2,945,133	5,476,458	53,241,543	40,187,931	13,053,612
Valuation reserves	172,749	65,944	106,805	1,308,454	1,029,545	275,909
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	8,594,340	3,011,077	5,583,263	54,546,997	41,217,476	13,329,521
Real estate loans—total	1,952,888	288,720	1,664,168	8,877,311	3,899,312	4,977,999
Secured by farm land	21,577	29	21,548	119,443	24,999	94,444
Secured by residential properties:						
Insured by FHA	184,482	39,238	145,244	1,461,856	616,741	845,115
Guaranteed by VA	52,663	4,895	47,768	846,814	385,485	461,329
Not ins. or guaranteed by FHA or VA	954,803	107,303	847,500	3,658,118	1,357,887	2,300,231
Secured by other properties	739,363	137,255	602,108	2,791,080	1,514,200	1,276,880
Loans to domestic com'l. and foreign banks ..	20,674	17,271	3,403	964,379	924,614	39,765
Loans to other financial institutions	497,138	293,488	203,650	3,624,114	3,060,368	563,746
Loans to brokers and dealers in securities ..	51,944	27,545	24,399	4,154,182	3,896,672	257,510
Other loans for purchasing or carrying secs.	31,877	8,762	23,115	951,714	837,335	114,379
Other loans to farmers	37,869	2,807	35,062	160,411	30,442	129,969
Commercial including open market paper	3,709,075	1,854,238	1,854,837	27,055,504	23,736,807	3,318,697
Other loans to individuals—total	2,058,156	443,389	1,614,767	7,160,245	3,487,104	3,673,141
Passenger automobile instalment loans	673,195	93,257	579,938	1,596,613	438,804	1,157,809
Credit cards and related plans:						
Retail (charge accounts) credit card plans ..	26,498	5,836	20,662	101,901	74,156	27,745
Check credit and revolving credit plans	56,103	38,509	17,594	82,789	62,597	20,192
Other retail consumer instalment loans	108,644	10,150	98,494	381,798	123,223	258,575
Residential repair and modern instal.	113,059	21,429	91,630	546,715	232,292	314,423
Other instal. loans for personal expenditures ..	339,444	57,480	281,964	1,701,784	839,669	862,115
Single payment loans for personal expenditures ..	741,213	216,728	524,485	2,748,645	1,716,363	1,032,282
All other loans (including overdrafts)	234,719	74,857	159,862	1,599,137	1,344,822	254,315
TOTAL LOANS AND SECURITIES	12,518,732	4,229,693	8,289,039	75,144,467	54,424,941	20,719,526
Bank premises, furniture and fixtures	228,594	52,403	176,191	1,039,282	725,195	314,087
Real estate owned other than bank premises ..	9,595	7,072	2,523	42,853	35,989	6,864
Customers' liability on acceptances outstanding ..	77,449	69,457	7,992	1,406,896	1,397,776	9,120
Other assets	119,626	63,958	55,668	1,775,805	1,604,610	171,195
TOTAL ASSETS	15,711,339	5,719,980	9,991,359	101,574,383	77,369,098	24,205,285

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1967

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON			NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
	DEMAND DEPOSITS—TOTAL	8,473,913	3,320,054	5,153,859	50,947,323	40,608,693
Savings and loan associations	65,620	19,350	46,270	190,732	91,324	99,408
Other individuals, partnerships, and corporations	6,485,628	2,303,239	4,182,389	33,572,121	25,607,574	7,964,547
Foreign governments, central banks, etc.	5,696	5,696	-	705,259	704,382	877
United States Government	247,430	76,930	170,500	1,402,758	1,115,179	287,579
States and political subdivisions	716,276	238,717	477,559	2,496,968	1,005,151	1,491,817
Mutual savings banks in United States	198,912	85,343	113,569	506,547	422,983	83,564
Commercial banks in United States	541,046	488,678	52,368	5,646,746	5,535,052	111,694
Banks in foreign countries	42,575	37,861	4,714	1,380,551	1,352,137	28,414
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	170,730	64,240	106,490	5,045,641	4,774,911	270,730
TIME DEPOSITS—TOTAL	5,127,028	1,530,477	3,596,551	33,546,542	22,224,977	11,321,565
Savings deposits	2,835,026	342,946	2,492,080	14,361,937	6,305,467	8,056,470
Accumulated for payment of personal loans	2,103	-	2,103	1,325	-	1,325
Savings and loan associations	16,633	15,277	1,356	45,105	38,518	6,587
Other time deposits of indiv., part., and corp.	1,625,942	865,561	760,381	12,576,499	10,375,235	2,201,264
Foreign Governments, central banks, etc.	45,045	45,045	-	3,355,249	3,317,399	37,850
United States Government	6,323	4,457	1,866	91,067	87,753	3,314
States and political subdivisions	487,773	153,749	334,024	2,343,508	1,348,752	994,756
Mutual savings banks in United States	77,463	75,070	2,393	125,534	121,703	3,831
Commercial banks in United States	19,113	16,765	2,348	444,045	439,975	4,070
Banks in foreign countries	11,607	11,607	-	202,273	190,175	12,098
TOTAL DEPOSITS	13,600,941	4,850,531	8,750,410	84,493,865	62,833,670	21,660,195
Federal funds purchased and securities sold under agreements to repurchase—total	137,588	110,488	27,100	1,895,584	1,837,182	58,402
Other liabilities for borrowed money	4,428	2,028	2,400	132,342	116,111	16,231
Acceptances outstanding	78,124	70,078	8,046	1,467,191	1,457,585	9,606
Other liabilities	585,798	194,344	391,454	5,919,599	5,226,292	693,307
TOTAL LIABILITIES	14,406,879	5,227,469	9,179,410	93,908,581	71,470,840	22,437,741
CAPITAL ACCOUNTS—TOTAL	1,304,460	492,511	811,949	7,665,802	5,898,258	1,767,544
Capital stock, notes, and debentures—total	371,468	130,081	241,387	2,955,072	2,396,504	558,568
Capital notes and debentures	37,232	10,000	27,232	891,768	797,263	94,505
Preferred stock	808	-	808	62,915	62,735	180
Common stock	333,428	120,081	213,347	2,000,389	1,536,506	463,883
Surplus	640,274	261,419	378,855	3,160,670	2,356,376	804,294
Undivided profits	238,621	68,826	169,795	1,305,398	944,738	360,660
Other capital accounts	54,097	32,185	21,912	244,662	200,640	44,022
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	15,711,339	5,719,980	9,991,359	101,574,383	77,369,098	24,205,285
MEMORANDA						
NET DEMAND DEPOSITS SUBJECT TO RESERVE	6,885,733	2,533,530	4,352,203	35,714,194	26,963,418	8,750,776
DEMAND DEPOSITS ADJUSTED	6,425,173	2,020,838	4,404,335	29,719,662	20,784,384	8,935,278
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	17.6	22.7	14.6	21.8	24.8	12.3
U.S. Gov't. obligations, direct and guaranteed	11.8	10.3	12.7	9.3	8.1	13.1
Other securities	13.3	11.3	14.5	11.6	9.7	17.6
Loans and discounts (incl. Federal funds sold)	54.6	52.4	55.8	53.1	52.5	54.9
Total capital accounts	8.3	8.6	8.1	7.5	7.6	7.3
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	13,370,688	4,737,713	8,632,975	79,542,100	58,532,423	21,009,677
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	8,551,783	3,014,824	5,536,959	52,921,600	39,792,841	13,128,759
NUMBER OF BANKS	247	5	242	384	15	369

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1967

(Amounts in thousands of dollars)

ASSETS	PHILADELPHIA				CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,702,917	1,630,809	1,072,108	4,149,452	2,672,307	1,477,145	
Currency and coin	327,376	117,627	209,749	437,039	193,378	243,661	
Reserve with Federal Reserve Banks	859,300	532,933	326,367	1,404,591	1,008,401	396,190	
Demand balances with banks in U.S.	482,050	97,620	384,430	785,324	234,029	551,295	
Other balances with banks in U.S.	4,107	3,892	215	15,276	5,113	10,163	
Balances with banks in foreign countries ..	8,083	7,825	258	7,709	7,572	137	
Cash items in process of collection	1,022,001	870,912	151,089	1,499,513	1,223,814	275,699	
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	2,280,674	699,017	1,581,657	4,580,603	2,103,990	2,476,613	
OTHER SECURITIES—TOTAL BOOK VALUE	2,423,600	818,871	1,604,729	4,532,682	2,710,526	1,822,156	
Obligations of States and subdivisions ..	2,051,112	726,964	1,324,148	4,093,758	2,521,205	1,572,553	
Obligations of Fed. agencies	268,453	46,627	221,826	290,152	87,469	202,683	
Other bonds, notes, debentures, and corporate stocks ..	104,035	45,280	58,755	148,772	101,852	46,920	
TOTAL SECURITIES	4,704,274	1,517,888	3,186,386	9,113,285	4,814,516	4,298,769	
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED							
UNDER AGREEMENTS TO RESELL—TOTAL	250,220	129,760	120,460	321,530	147,545	173,985	
Commercial banks	226,499	107,724	118,775	308,460	134,475	173,985	
Brokers and dealers	21,032	20,947	85	9,297	9,297	-	
Others	2,689	1,089	1,600	3,773	3,773	-	
OTHER LOANS AND DISCOUNTS, NET—TOTAL	9,348,302	4,386,194	4,962,108	14,293,055	8,452,370	5,840,685	
Valuation reserves	215,499	111,122	104,377	273,870	171,115	102,755	
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	9,563,801	4,497,316	5,066,485	14,566,925	8,623,485	5,943,440	
Real estate loans—total	2,654,294	494,631	2,159,663	4,109,765	1,901,101	2,208,664	
Secured by farm land	108,921	4,087	104,834	174,203	5,712	168,491	
Secured by residential properties:							
Insured by FHA	174,157	28,350	145,807	254,919	186,124	68,795	
Guaranteed by VA	68,599	4,753	63,846	169,390	127,695	41,695	
Not ins. or guaranteed by FHA or VA ..	1,408,485	222,255	1,186,230	2,197,489	935,022	1,262,467	
Secured by other properties	894,132	235,186	658,946	1,313,764	646,548	667,216	
Loans to domestic com'l. and foreign banks ..	66,309	61,911	4,398	67,567	67,087	480	
Loans to other financial institutions	684,797	583,433	101,364	617,408	505,946	111,462	
Loans to brokers and dealers in securities ..	102,873	67,149	35,724	168,676	131,056	37,620	
Other loans for purchasing or carrying secs.	112,513	83,343	29,170	265,864	221,958	43,906	
Other loans to farmers	126,934	3,558	123,376	165,440	2,585	162,855	
Commercial including open market paper	3,140,266	2,097,292	1,042,974	4,924,341	3,764,813	1,159,528	
Other loans to individuals—total	2,343,077	931,831	1,411,246	3,715,691	1,643,305	2,072,386	
Passenger automobile instalment loans	720,349	262,000	458,349	1,572,573	544,504	1,028,069	
Credit cards and related plans:							
Retail (charge accounts) credit card plans ..	9,828	7,935	1,893	30,932	28,643	2,289	
Check credit and revolving credit plans	64,702	48,795	15,907	37,313	32,807	4,506	
Other retail consumer instalment loans	226,975	107,141	119,834	299,892	125,951	173,941	
Residential repair and modern instal.	149,330	69,149	80,181	319,274	181,580	137,694	
Other instal. loans for personal expenditures ..	468,172	155,455	312,717	611,209	276,934	334,275	
Single payment loans for personal expenditures ..	703,721	281,356	422,365	844,498	452,886	391,612	
All other loans (including overdrafts)	332,738	174,168	158,570	532,173	385,634	146,539	
TOTAL LOANS AND SECURITIES	14,302,796	6,033,842	8,268,954	23,727,870	13,414,431	10,313,439	
Bank premises, furniture and fixtures	219,583	83,145	136,438	308,440	150,456	157,984	
Real estate owned other than bank premises	4,406	399	4,007	4,393	915	3,478	
Customers' liability on acceptances outstanding	43,868	43,216	652	39,842	38,991	851	
Other assets	97,916	64,466	33,450	187,919	143,721	44,198	
TOTAL ASSETS	17,371,486	7,855,877	9,515,609	28,417,916	16,420,821	11,997,095	

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1967

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	PHILADELPHIA				CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	7,873,648	4,166,405	3,707,243		11,902,839	7,086,061	4,816,778
Savings and loan associations.....	67,690	31,001	36,689		436,756	340,178	96,578
Other individuals, partnerships, and corporations.....	6,268,331	3,110,938	3,157,393		9,332,651	5,348,673	3,983,978
Foreign governments, central banks, etc.	10,825	10,825	-		5,533	5,533	-
United States Government	222,889	118,961	103,928		343,083	187,559	155,524
States and political subdivisions.....	435,919	121,855	314,064		813,285	394,448	418,837
Mutual savings banks in United States	43,700	38,122	5,578		4,236	3,610	626
Commercial banks in United States	626,810	589,289	37,521		708,124	645,845	62,279
Banks in foreign countries	47,097	47,058	39		20,792	19,847	945
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	150,387	98,356	52,031		238,379	140,368	98,011
TIME DEPOSITS—TOTAL	7,493,124	2,740,359	4,752,765		13,232,499	7,281,275	5,951,224
Savings deposits	4,298,067	1,017,078	3,280,989		7,797,875	3,865,558	3,932,317
Accumulated for payment of personal loans	625	-	625		641,503	189,956	451,547
Savings and loan associations	7,653	5,617	2,036		26,912	22,224	4,688
Other time deposits of indiv., part., and corp.	2,744,683	1,421,872	1,322,811		3,502,079	2,227,376	1,274,703
Foreign Governments, central banks, etc.	128,066	128,066	-		56,600	56,600	-
United States Government	2,379	220	2,159		2,911	1,174	1,737
States and political subdivisions.....	288,568	144,564	144,004		1,163,308	879,071	284,237
Mutual savings banks in United States	31	30	1		-	-	-
Commercial banks in United States	15,157	15,037	120		39,681	37,686	1,995
Banks in foreign countries	7,895	7,875	20		1,630	1,630	-
TOTAL DEPOSITS	15,366,772	6,906,764	8,460,008		25,135,338	14,367,336	10,768,002
Federal funds purchased and securities sold under agreements to repurchase—total.....	194,150	169,225	24,925		248,942	241,617	7,325
Other liabilities for borrowed money	8,963	7,250	1,713		17,225	13,250	3,975
Acceptances outstanding	44,773	44,121	652		40,092	39,241	851
Other liabilities	365,821	130,577	235,244		611,070	327,785	283,285
TOTAL LIABILITIES	15,980,479	7,257,937	8,722,542		26,052,667	14,989,229	11,063,438
CAPITAL ACCOUNTS—TOTAL	1,391,007	597,940	793,067		2,365,249	1,431,592	933,657
Capital stock, notes, and debentures—total	367,578	159,309	208,269		620,361	349,467	270,894
Capital notes and debentures	59,700	47,175	12,525		51,255	42,000	9,255
Preferred stock	908	-	908		500	-	500
Common stock	306,970	112,134	194,836		568,606	307,467	261,139
Surplus	756,647	343,062	413,585		1,234,624	801,127	433,497
Undivided profits	251,297	93,695	157,602		434,355	226,903	207,452
Other capital accounts	15,485	1,874	13,611		75,909	54,095	21,814
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	17,371,486	7,855,877	9,515,609		28,417,916	16,420,821	11,997,095
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	6,369,597	3,197,873	3,171,724		9,618,002	5,628,218	3,989,784
DEMAND DEPOSITS ADJUSTED	6,001,948	2,587,243	3,414,705		9,352,119	5,028,843	4,323,276
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	15.6	20.8	11.3		14.6	16.3	12.3
U.S. Gov't. obligations, direct and guaranteed	13.1	8.9	16.6		16.1	12.8	20.6
Other securities	14.0	10.4	16.9		16.0	16.5	15.2
Loans and discounts (incl. Federal funds sold)	55.3	57.5	53.4		51.4	52.4	50.1
Total capital accounts	8.0	7.6	8.3		8.3	8.7	7.8
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	14,973,249	6,643,765	8,329,484		24,521,473	13,956,017	10,565,456
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	9,400,512	4,388,323	5,012,189		14,323,381	8,465,841	5,857,540
NUMBER OF BANKS	370	6	364		492	16	476

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1967

(Amounts in thousands of dollars)

ASSETS	RICHMOND			ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	3,073,045	1,836,729	1,236,316	4,491,583	2,130,689	2,360,894
Currency and coin	371,297	164,672	206,625	393,686	90,704	302,982
Reserve with Federal Reserve Banks	895,861	570,219	325,642	1,118,572	611,684	506,888
Demand balances with banks in U.S.	544,523	164,742	379,781	1,283,208	290,510	992,698
Other balances with banks in U.S.	19,578	6,572	13,006	12,041	2,204	9,837
Balances with banks in foreign countries ..	10,523	6,084	1,439	3,893	2,825	1,068
Cash items in process of collection	1,231,263	921,440	309,823	1,680,183	1,132,762	547,421
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	2,606,471	1,168,680	1,437,791	3,304,010	1,068,418	2,235,592
OTHER SECURITIES—TOTAL BOOK VALUE	2,307,366	1,126,188	1,181,178	3,006,070	905,674	2,100,396
Obligations of States and subdivisions ..	1,933,043	1,028,099	904,944	2,371,730	785,870	1,585,860
Obligations of Fed. agencies	318,320	67,101	251,219	553,977	92,390	461,587
Other bonds, notes, debentures, and corporate stocks ..	56,003	30,988	25,015	80,363	27,414	52,949
TOTAL SECURITIES	4,913,837	2,294,868	2,618,969	6,310,080	1,974,092	4,335,988
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED						
UNDER AGREEMENTS TO RESELL—TOTAL	261,274	102,675	158,599	226,705	50,262	176,443
Commercial banks	257,621	102,675	154,946	207,419	48,700	158,719
Brokers and dealers	3,417	-	3,417	19,020	1,562	17,458
Others	236	-	236	266	-	266
OTHER LOANS AND DISCOUNTS, NET—TOTAL	9,406,453	4,815,224	4,591,229	10,676,587	4,292,578	6,384,009
Valuation reserves	181,198	97,957	83,241	206,325	86,487	119,838
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	9,587,651	4,913,181	4,674,470	10,882,912	4,379,065	6,503,847
Real estate loans—total	2,530,470	1,142,216	1,388,254	2,042,908	599,518	1,443,390
Secured by farm land	139,985	27,074	112,911	139,156	7,873	131,283
Secured by residential properties :						
Insured by FHA	134,035	69,719	64,316	143,798	35,210	108,588
Guaranteed by VA	113,446	83,159	30,287	62,120	17,123	44,997
Not ins. or guaranteed by FHA or VA ..	1,266,735	510,954	755,781	807,757	241,060	566,697
Secured by other properties	876,269	451,310	424,959	890,077	298,252	591,825
Loans to domestic com'l. and foreign banks ..	13,830	7,361	6,469	21,048	13,775	7,273
Loans to other financial institutions ..	554,087	420,630	133,457	571,305	343,277	228,028
Loans to other financial institutions ..	132,407	79,348	53,059	133,097	78,027	55,070
Loans to brokers and dealers in securities ..	76,262	41,694	34,568	148,476	60,664	87,812
Other loans for purchasing or carrying secs.						
Other loans to farmers	148,139	19,754	128,385	189,163	26,093	163,070
Commercial including open market paper ..	2,923,479	1,682,222	1,241,257	3,992,410	1,775,237	2,217,173
Other loans to individuals—total	2,981,406	1,388,631	1,592,775	3,456,377	1,301,586	2,154,791
Passenger automobile instalment loans ..	1,175,892	522,973	652,919	1,068,568	326,283	742,285
Credit cards and related plans :						
Retail (charge accounts) credit card plans ..	37,488	17,131	357	34,351	23,108	11,243
Check credit and revolving credit plans ..	17,689	13,382	4,307	25,117	15,988	9,129
Other retail consumer instalment loans ..	241,158	99,161	141,997	397,878	128,123	269,755
Residential repair and modern instal.	162,031	89,017	73,014	150,722	44,464	106,258
Other instal. loans for personal expenditures ..	493,470	180,766	312,704	491,192	118,715	372,477
Single payment loans for personal expenditures ..	853,678	446,201	407,477	1,288,549	644,905	643,644
All other loans (including overdrafts)	227,571	131,325	96,246	328,128	180,888	147,240
TOTAL LOANS AND SECURITIES	14,581,564	7,212,767	7,368,797	17,213,372	6,316,932	10,896,440
Bank premises, furniture and fixtures	266,988	114,062	152,926	417,606	161,324	256,282
Real estate owned other than bank premises ..	10,197	3,857	6,340	19,600	9,027	10,573
Customers' liability on acceptances outstanding ..	10,414	9,319	1,095	11,562	6,597	4,965
Other assets	131,646	93,982	37,664	176,766	96,217	80,549
TOTAL ASSETS	18,073,854	9,270,716	8,803,138	22,330,489	8,720,786	13,609,703

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1967

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RICHMOND			ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS--TOTAL	9,153,406	5,004,635	4,148,771	11,960,660	5,020,943	6,939,717
Savings and loan associations	122,272	64,772	57,500	184,116	62,525	121,591
Other individuals, partnerships, and corporations	7,153,542	3,799,312	3,354,230	8,248,083	3,231,234	5,016,849
Foreign governments, central banks, etc.	55,462	55,462	-	3,537	2,803	734
United States Government	276,389	171,976	104,413	254,838	113,006	141,832
States and political subdivisions	720,434	286,069	434,365	1,395,769	485,415	910,354
Mutual savings banks in United States	9,651	9,430	221	52	52	-
Commercial banks in United States	665,772	530,001	135,771	1,673,877	1,058,911	614,966
Banks in foreign countries	14,146	12,950	1,196	17,735	15,076	2,659
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	135,738	74,663	61,075	182,653	51,921	130,732
TIME DEPOSITS--TOTAL	6,847,922	3,166,915	3,681,007	8,010,538	2,696,732	5,313,806
Savings deposits	4,322,124	1,846,077	2,476,047	4,333,308	1,356,290	2,977,018
Accumulated for payment of personal loans	21,001	14,543	6,458	15,170	2,421	12,749
Savings and loan associations	30,312	15,994	14,318	22,408	10,981	11,427
Other time deposits of indiv., part., and corp.	1,981,223	1,020,771	960,452	2,808,357	1,018,629	1,789,728
Foreign Governments, central banks, etc.	18,771	18,771	-	9,125	9,125	-
United States Government	19,618	13,017	6,601	9,016	2,587	6,429
States and political subdivisions	449,642	234,365	215,277	782,276	289,804	492,472
Mutual savings banks in United States	10	-	10	-	-	-
Commercial banks in United States	4,071	2,227	1,844	30,353	6,370	23,983
Banks in foreign countries	1,150	1,150	-	525	525	-
TOTAL DEPOSITS	16,001,328	8,171,550	7,829,778	19,971,198	7,717,675	12,253,523
Federal funds purchased and securities sold under agreements to repurchase--total	150,005	134,425	15,580	151,151	88,100	63,051
Other liabilities for borrowed money	12,795	11,161	1,634	26,888	24,005	2,883
Acceptances outstanding	10,414	9,319	1,095	11,574	6,609	4,965
Other liabilities	502,648	251,289	251,359	440,117	160,850	279,267
TOTAL LIABILITIES	16,677,190	8,577,744	8,099,446	20,600,928	7,997,239	12,603,689
CAPITAL ACCOUNTS--TOTAL	1,396,664	692,972	703,692	1,729,561	723,547	1,006,014
Capital stock, notes, and debentures--total	407,986	207,777	200,209	615,831	271,076	344,755
Capital notes and debentures	58,344	52,500	5,844	112,031	85,779	26,252
Preferred stock	25	-	25	3,000	3,000	-
Common stock	349,617	155,277	194,340	500,800	182,297	318,503
Surplus	691,462	345,395	346,067	764,186	317,292	446,894
Undivided profits	270,163	126,468	143,695	279,452	97,235	182,217
Other capital accounts	27,053	13,332	13,721	70,092	37,944	32,148
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	18,073,854	9,270,716	8,803,138	22,330,489	8,720,786	13,609,703
MEMORANDA						
NET DEMAND DEPOSITS SUBJECT TO RESERVE	7,377,620	3,918,453	3,459,167	8,997,269	3,597,671	5,399,598
DEMAND DEPOSITS ADJUSTED	6,979,982	3,381,218	3,598,764	8,351,762	2,716,264	5,635,498
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	17.0	19.8	14.0	20.1	24.4	17.3
U.S. Gov't. obligations, direct and guaranteed	14.4	12.6	16.3	14.8	12.3	16.4
Other securities	12.8	12.1	13.4	13.5	10.4	15.4
Loans and discounts (incl. Federal funds sold)	53.5	53.0	54.0	48.8	49.8	48.2
Total capital accounts	7.7	7.5	8.0	7.7	8.3	7.4
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	15,640,643	7,940,626	7,700,017	19,287,075	7,478,492	11,808,583
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	9,414,031	4,801,503	4,612,528	10,709,540	4,325,824	6,383,716
NUMBER OF BANKS	392	15	377	528	21	507

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1967

(Amounts in thousands of dollars)

ASSETS	CHICAGO				ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	9,073,316	5,856,491	3,216,825	2,464,606	1,475,332	989,274	
Currency and coin	704,034	284,551	419,483	166,315	55,164	111,151	
Reserve with Federal Reserve Banks	2,700,204	1,772,337	927,867	725,398	413,065	312,333	
Demand balances with banks in U.S.	1,498,406	349,550	1,148,856	640,533	195,837	444,696	
Other balances with banks in U.S.	108,918	97,358	11,560	14,207	9,208	4,999	
Balances with banks in foreign countries ..	52,433	48,045	4,388	1,526	1,526	-	
Cash items in process of collection	4,009,321	3,304,650	704,671	916,627	800,532	116,095	
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	8,319,435	3,170,314	5,149,121	2,006,507	639,565	1,366,942	
OTHER SECURITIES—TOTAL BOOK VALUE	7,683,084	3,627,111	4,055,973	1,744,956	706,327	1,038,629	
Obligations of States and subdivisions ..	6,082,225	2,983,279	3,098,946	1,351,458	593,688	757,770	
Obligations of Fed. agencies	1,280,822	461,830	818,992	350,550	94,768	255,782	
Other bonds, notes, debentures, and corporate stocks ..	320,037	182,002	138,035	42,948	17,871	25,077	
TOTAL SECURITIES	16,002,519	6,797,425	9,205,904	3,751,463	1,345,892	2,405,571	
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	588,184	404,931	183,253	157,728	92,665	65,063	
Commercial banks	484,007	307,850	176,157	130,757	66,259	64,498	
Brokers and dealers	100,493	93,499	6,994	25,686	25,421	265	
Others	3,684	3,582	102	1,285	985	300	
OTHER LOANS AND DISCOUNTS, NET—TOTAL	29,180,906	16,298,919	12,881,987	6,038,380	3,075,308	2,963,072	
Valuation reserves	662,664	399,262	263,402	102,768	53,307	49,461	
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	29,843,570	16,698,181	13,145,389	6,141,148	3,128,615	3,012,533	
Real estate loans—total	8,246,426	3,183,895	5,062,531	1,510,803	437,283	1,073,520	
Secured by farm land	296,962	10,492	286,470	181,928	3,886	178,042	
Secured by residential properties:							
Insured by FHA	1,258,199	781,630	476,569	116,703	29,952	86,751	
Guaranteed by VA	324,340	214,502	109,838	39,195	11,607	27,588	
Not ins. or guaranteed by FHA or VA	4,116,367	1,254,610	2,861,757	650,364	138,587	511,777	
Secured by other properties	2,250,558	922,661	1,327,897	522,613	253,251	269,362	
Loans to domestic com'l. and foreign banks ..	244,682	239,993	4,689	23,306	21,984	1,322	
Loans to other financial institutions	1,941,710	1,569,254	372,456	394,865	328,602	66,263	
Loans to brokers and dealers in securities ..	647,214	563,410	83,804	102,359	90,964	11,395	
Other loans for purchasing or carrying secs. ..	545,135	263,670	281,465	65,057	42,661	22,396	
Other loans to farmers	897,408	69,904	827,504	296,165	25,348	270,817	
Commercial including open market paper	10,972,007	8,218,112	2,753,895	1,987,215	1,298,110	689,105	
Other loans to individuals—total	5,628,509	2,105,802	3,522,707	1,643,077	800,727	842,350	
Passenger automobile instalment loans	2,031,837	558,731	1,473,106	485,235	157,300	327,935	
Credit cards and related plans:							
Retail (charge accounts) credit card plans ..	143,030	97,620	45,410	21,718	16,129	5,589	
Check credit and revolving credit plans	47,355	37,080	10,275	11,512	10,267	1,245	
Other retail consumer instalment loans	646,646	221,833	424,813	160,198	69,970	90,228	
Residential repair and modern instal.	452,137	219,547	232,590	107,156	60,551	46,605	
Other instal. loans for personal expenditures ..	652,806	221,985	430,821	168,932	47,510	121,422	
Single payment loans for personal expenditures ..	1,654,698	749,006	905,692	688,326	439,000	249,326	
All other loans (including overdrafts)	720,479	484,141	236,338	118,301	82,936	35,365	
TOTAL LOANS AND SECURITIES	45,771,609	23,501,275	22,270,334	9,947,571	4,513,865	5,433,706	
Bank premises, furniture and fixtures	660,539	316,025	344,514	149,967	65,509	84,458	
Real estate owned other than bank premises	26,185	12,607	13,578	6,581	2,174	4,407	
Customers' liability on acceptances outstanding	170,021	164,616	5,405	39,504	39,171	333	
Other assets	549,580	412,827	136,753	80,127	54,875	25,252	
TOTAL ASSETS	56,251,250	30,263,841	25,987,409	12,688,356	6,150,926	6,537,430	

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1967

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	CHICAGO			ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS--TOTAL	24,420,817	14,213,807	10,207,010	6,779,285	3,543,731	3,235,554
Savings and loan associations	341,579	139,240	202,339	85,252	31,973	53,279
Other individuals, partnerships, and corporations	18,460,651	10,094,656	8,365,995	4,688,600	2,100,142	2,588,458
Foreign governments, central banks, etc.	13,161	13,038	123	216	216	-
United States Government	710,737	468,926	241,811	148,008	94,413	53,595
States and political subdivisions	1,641,313	743,320	897,993	520,056	119,825	400,231
Mutual savings banks in United States	5,758	1,438	4,320	-	-	272
Commercial banks in United States	2,515,183	2,283,486	231,697	1,240,796	1,144,822	95,974
Banks in foreign countries	110,468	110,092	376	6,475	6,475	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	621,967	359,611	262,356	89,610	45,865	43,745
TIME DEPOSITS--TOTAL	25,775,042	12,336,849	13,438,193	4,513,081	1,804,837	2,708,244
Savings deposits	13,541,464	5,457,650	8,083,814	1,871,343	764,885	1,106,458
Accumulated for payment of personal loans	43,301	-	43,301	5,089	-	5,089
Savings and loan associations	29,883	20,500	9,383	5,333	2,290	3,043
Other time deposits of indiv., part., and corp.	9,499,944	5,196,640	4,303,304	2,221,457	842,137	1,379,320
Foreign Governments, central banks, etc.	384,846	384,763	83	9,000	9,000	-
United States Government	8,141	4,835	3,306	2,483	595	1,888
States and political subdivisions	2,203,195	1,215,021	988,174	387,397	182,269	205,128
Mutual savings banks in United States	54	50	4	-	-	-
Commercial banks in United States	41,845	35,021	6,824	10,389	3,071	7,318
Banks in foreign countries	22,369	22,369	-	590	590	-
TOTAL DEPOSITS	50,195,859	26,550,656	23,645,203	11,292,366	5,348,568	5,943,798
Federal funds purchased and securities sold under agreements to repurchase--total	632,572	577,453	55,119	147,920	138,320	9,600
Other liabilities for borrowed money	38,403	28,576	9,827	36,077	27,997	8,080
Acceptances outstanding	170,985	165,459	5,526	39,714	39,381	333
Other liabilities	1,244,058	721,881	522,177	170,787	97,881	72,906
TOTAL LIABILITIES	52,281,877	28,044,025	24,237,852	11,686,864	5,652,147	6,034,717
CAPITAL ACCOUNTS--TOTAL	3,969,373	2,219,816	1,749,557	1,001,492	498,779	502,713
Capital stock, notes, and debentures--total	1,252,050	728,944	523,106	277,769	148,104	129,665
Capital notes and debentures	112,906	81,221	31,685	45,818	39,600	6,218
Preferred stock	7,626	6,000	1,626	-	-	-
Common stock	1,131,518	641,723	489,795	231,951	108,504	123,447
Surplus	1,783,052	1,055,999	727,053	455,509	244,274	211,235
Undivided profits	694,202	297,312	396,890	235,264	94,543	140,721
Other capital accounts	240,069	137,561	102,508	32,950	11,858	21,092
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	56,251,250	30,263,841	25,987,409	12,688,356	6,150,926	6,537,430
MEMORANDA						
NET DEMAND DEPOSITS SUBJECT TO RESERVE	18,913,090	10,559,607	8,353,483	5,222,125	2,547,362	2,674,763
DEMAND DEPOSITS ADJUSTED	17,185,576	8,156,745	9,028,831	4,473,854	1,503,964	2,969,890
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	16.1	19.4	12.4	19.4	24.0	15.1
U.S. Gov't. obligations, direct and guaranteed	14.8	10.5	19.8	15.8	10.4	20.9
Other securities	13.7	12.0	15.6	13.8	11.5	15.9
Loans and discounts (incl. Federal funds sold)	52.9	55.2	50.3	48.8	51.5	46.3
Total capital accounts	7.1	7.3	6.7	7.9	8.1	7.7
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	45,411,111	22,459,997	22,951,114	10,858,967	5,100,530	5,758,437
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	29,337,087	16,279,090	13,057,997	6,045,311	3,053,349	2,991,962
NUMBER OF BANKS	987	25	962	478	15	463

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1967

(Amounts in thousands of dollars)

ASSETS	MINNEAPOLIS			KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,483,055	726,328	756,727	3,230,591	1,628,524	1,602,067
Currency and coin	93,437	18,463	74,974	169,852	37,137	132,715
Reserve with Federal Reserve Banks	482,465	195,256	287,209	920,376	438,828	481,548
Demand balances with banks in U.S.	337,812	70,681	267,131	1,003,423	312,376	691,047
Other balances with banks in U.S.	2,290	1,040	1,250	1,965	-	1,965
Balances with banks in foreign countries ..	2,889	2,332	557	1,227	1,227	-
Cash items in process of collection	564,162	438,556	125,606	1,133,748	838,956	294,792
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	1,488,791	253,562	1,235,229	2,415,849	614,427	1,801,422
OTHER SECURITIES—TOTAL BOOK VALUE	1,355,112	345,185	1,009,927	2,144,563	712,541	1,432,022
Obligations of States and subdivisions ..	1,043,463	297,782	745,681	1,602,025	541,307	1,060,718
Obligations of Fed. agencies	287,184	38,583	248,601	427,920	81,197	346,723
Other bonds, notes, debentures, and corporate stocks ..	24,465	8,820	15,645	114,618	90,037	24,581
TOTAL SECURITIES	2,843,903	598,747	2,245,156	4,560,412	1,326,968	3,233,444
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED	36,390	1,000	35,390	147,597	29,572	118,025
UNDER AGREEMENTS TO RESELL—TOTAL	35,550	1,000	34,550	145,803	29,548	116,255
Commercial banks	480	-	480	1,791	24	1,767
Brokers and dealers	360	-	360	3	-	3
Others	4,770,896	1,646,345	3,124,551	7,407,319	2,934,145	4,473,174
OTHER LOANS AND DISCOUNTS, NET—TOTAL	90,477	27,339	63,138	129,341	52,745	76,596
Valuation reserves	4,861,373	1,673,684	3,187,689	7,536,660	2,986,890	4,549,770
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,368,237	236,051	1,132,186	1,293,020	411,118	881,902
Real estate loans—total	76,535	314	76,221	146,097	11,651	134,446
Secured by farm land						
Secured by residential properties :						
Insured by FHA	199,776	26,587	173,189	110,244	41,331	68,913
Guaranteed by VA	81,789	24,064	57,725	56,698	16,696	40,002
Not ins. or guaranteed by FHA or VA	702,923	124,244	578,679	446,251	106,311	339,940
Secured by other properties	307,214	60,842	246,372	533,730	235,129	298,601
Loans to domestic com'l. and foreign banks	15,515	13,574	1,941	16,205	12,021	4,184
Loans to other financial institutions	229,514	181,501	48,013	343,826	230,445	113,381
Loans to brokers and dealers in securities	12,772	10,808	1,964	42,112	33,927	8,185
Other loans for purchasing or carrying secs.	73,375	54,450	18,925	105,621	69,607	36,014
Other loans to farmers	558,880	11,432	547,448	1,271,069	200,794	1,070,275
Commercial including open market paper	1,481,383	808,810	672,573	2,535,015	1,283,185	1,251,830
Other loans to individuals—total	1,015,051	289,674	725,377	1,752,928	618,246	1,134,682
Passenger automobile instalment loans	412,180	94,397	317,783	687,949	161,202	526,747
Credit cards and related plans :						
Retail (charge accounts) credit card plans	1,036	-	1,036	9,902	9,755	147
Check credit and revolving credit plans	6,636	5,255	1,381	10,977	8,248	2,729
Other retail consumer instalment loans	149,131	37,563	111,568	177,768	46,975	130,793
Residential repair and modern instal.	64,196	19,794	44,402	99,557	39,031	60,526
Other instal. loans for personal expenditures	126,540	25,817	100,723	238,119	74,903	163,216
Single payment loans for personal expenditures	255,332	106,848	148,484	528,656	278,132	250,524
All other loans (including overdrafts)	106,646	67,384	39,262	176,864	127,547	49,317
TOTAL LOANS AND SECURITIES	7,651,189	2,246,092	5,405,097	12,115,328	4,290,685	7,824,643
Bank premises, furniture and fixtures	122,427	28,684	93,743	212,819	82,139	130,680
Real estate owned other than bank premises	4,962	296	4,666	16,106	6,893	9,213
Customers' liability on acceptances outstanding	7,048	4,230	2,818	3,057	2,963	94
Other assets	50,475	18,792	31,683	93,734	53,031	40,703
TOTAL ASSETS	9,319,156	3,024,422	6,294,734	15,671,635	6,064,235	9,607,400

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1967

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MINNEAPOLIS				KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	4,169,279	1,703,406	2,465,873				
Savings and loan associations	30,011	10,513	19,498	8,575,355	3,606,728	4,968,627	
Other individuals, partnerships, and corporations	3,041,440	1,082,521	1,958,919	121,092	30,085	91,007	
Foreign governments, central banks, etc.	8	8	-	6,037,612	2,417,314	3,620,298	
United States Government	95,239	54,180	41,059	-	-	-	
States and political subdivisions	380,820	105,020	275,800	190,861	92,422	98,439	
Mutual savings banks in United States	13,448	4,636	8,812	819,221	142,168	677,053	
Commercial banks in United States	495,755	385,568	110,187	204	204	-	
Banks in foreign countries	5,457	5,084	373	1,278,812	873,097	405,715	
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	107,101	55,876	51,225	4,615	4,615	-	
TIME DEPOSITS—TOTAL	4,237,257	978,256	3,259,001				
Savings deposits	1,197,088	209,437	987,651	5,484,838	1,791,382	3,693,456	
Accumulated for payment of personal loans	8,208	63	8,145	2,433,669	755,248	1,678,421	
Savings and loan associations	2,393	1,355	1,038	13,264	4,681	8,583	
Other time deposits of indiv., part., and corp.	2,752,003	685,402	2,066,601	10,601	3,905	6,696	
Foreign Governments, central banks, and corp.	4,000	4,000	-	2,557,800	939,583	1,618,217	
United States Government	5,808	2,789	3,019	-	-	-	
States and political subdivisions	266,764	74,735	192,029	9,500	747	8,753	
Mutual savings banks in United States	-	-	-	455,892	86,558	369,334	
Commercial banks in United States	993	475	518	-	-	-	
Banks in foreign countries	-	-	-	4,112	660	3,452	
TOTAL DEPOSITS	8,406,536	2,681,662	5,724,874	14,060,193	5,398,110	8,662,083	
Federal funds purchased and securities sold under agreements to repurchase—total	74,988	67,638	7,350	105,665	74,260	31,405	
Other liabilities for borrowed money	4,528	-	4,528	18,051	10,817	7,234	
Acceptances outstanding	7,074	4,230	2,844	3,057	2,963	94	
Other liabilities	162,356	51,471	110,885	202,802	82,008	120,794	
TOTAL LIABILITIES	8,655,482	2,805,001	5,850,481	14,389,768	5,568,158	8,821,610	
CAPITAL ACCOUNTS—TOTAL	663,674	219,421	444,253				
Capital stock, notes, and debentures—total	227,602	90,515	137,087	1,281,867	496,077	785,790	
Capital notes and debentures	21,081	10,000	11,081	397,058	171,621	225,437	
Preferred stock	150	-	150	34,600	28,500	6,100	
Common stock	206,371	80,515	125,856	858	-	858	
Surplus	264,767	85,765	179,002	361,600	143,121	218,479	
Undivided profits	153,520	43,141	110,379	522,639	202,372	320,267	
Other capital accounts	17,785	-	17,785	335,662	117,767	217,895	
				26,508	4,317	22,191	
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	9,319,156	3,024,422	6,294,734	15,671,635	6,064,235	9,607,400	
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	3,267,305	1,194,169	2,073,136	6,438,184	2,455,396	3,982,788	
DEMAND DEPOSITS ADJUSTED	3,014,123	825,102	2,189,021	5,971,934	1,802,253	4,169,681	
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	15.9	24.0	12.0	20.6	26.9	16.7	
U.S. Gov't. obligations, direct and guaranteed	16.0	8.4	19.6	15.4	10.1	18.8	
Other securities	14.5	11.4	16.0	13.7	11.7	14.9	
Loans and discounts (incl. Federal funds sold)	51.6	54.5	50.2	48.2	48.9	47.8	
Total capital accounts	7.1	7.3	7.1	8.2	8.2	8.2	
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	8,227,982	2,631,257	5,596,725	13,501,819	5,077,038	8,424,781	
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	4,746,449	1,600,528	3,145,921	7,348,818	2,860,170	4,488,648	
NUMBER OF BANKS	493	8	485	836	21	815	

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1967

(Amounts in thousands of dollars)

ASSETS	DALLAS			SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	4,279,773	2,367,111	1,912,662	9,074,801	7,808,803	1,265,998
Currency and coin	221,652	51,044	170,608	593,947	441,620	152,327
Reserve with Federal Reserve Banks	1,109,315	645,152	464,163	3,371,220	2,931,311	439,909
Demand balances with banks in U.S.	1,486,284	507,478	978,806	691,970	424,305	267,665
Other balances with banks in U.S.	22,225	1,249	20,976	107,175	97,370	9,825
Balances with banks in foreign countries ..	5,191	3,401	1,790	33,230	29,746	3,484
Cash items in process of collection	1,435,106	1,158,787	276,319	4,277,239	3,884,451	392,788
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	2,610,139	1,027,467	1,582,672	6,038,279	4,644,947	1,393,332
OTHER SECURITIES—TOTAL BOOK VALUE	2,665,065	1,023,595	1,641,470	7,559,086	6,336,299	1,222,787
Obligations of States and subdivisions ..	2,135,273	929,632	1,205,641	6,353,398	5,397,718	955,680
Obligations of Fed. agencies	447,842	61,092	386,750	863,644	644,950	218,694
Other bonds, notes, debentures, and corporate stocks ..	81,950	32,871	49,079	342,044	293,631	48,413
TOTAL SECURITIES	5,275,204	2,051,062	3,224,142	13,597,365	10,981,246	2,616,119
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED						
UNDER AGREEMENTS TO RESELL—TOTAL	193,777	66,087	127,690	453,707	407,282	46,425
Commercial banks	182,682	59,425	123,257	205,331	158,906	46,425
Brokers and dealers	4,408	-	4,408	248,376	248,376	-
Others	6,687	6,662	25	-	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	9,581,606	4,673,582	4,908,024	32,022,277	26,607,319	5,414,958
Valuation reserves	182,108	83,171	98,937	567,389	478,638	88,751
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	9,763,714	4,756,753	5,006,961	32,589,666	27,085,957	5,503,709
Real estate loans—total	1,111,351	401,756	709,595	9,830,506	8,079,378	1,751,128
Secured by farm land	114,032	10,668	103,364	250,940	196,562	54,378
Secured by residential properties:						
Insured by FHA	60,646	27,693	32,953	2,632,648	2,251,505	381,143
Guaranteed by VA	41,323	27,522	13,801	441,441	355,400	86,041
Not ins. or guaranteed by FHA or VA	363,040	103,076	259,964	4,028,801	3,456,842	571,959
Secured by other properties	532,310	232,797	299,513	2,476,676	1,819,069	657,607
Loans to domestic com'l. and foreign banks ..	45,021	37,481	7,540	255,926	237,352	18,574
Loans to other financial institutions	613,254	467,179	146,075	1,514,714	1,402,484	112,230
Loans to brokers and dealers in securities ..	60,727	43,490	17,237	211,685	190,725	20,960
Other loans for purchasing or carrying sec's ..	481,935	312,345	169,590	241,381	197,195	44,186
Other loans to farmers	524,620	44,480	480,140	1,325,660	932,769	392,891
Commercial including open market paper	4,309,059	2,371,363	1,937,696	12,314,511	10,614,878	1,699,633
Other loans to individuals—total	2,336,537	916,800	1,419,737	6,363,415	4,973,102	1,390,313
Passenger automobile instalment loans	1,025,244	310,146	715,098	2,650,838	2,031,574	619,264
Credit cards and related plans:						
Retail (charge accounts) credit card plans ..	3,803	2,923	880	360,589	320,709	39,880
Check credit and revolving credit plans	4,548	2,930	1,618	115,710	95,954	19,756
Other retail consumer instalment loans	222,100	82,668	139,432	593,971	428,490	165,481
Residential repair and modern instal.	104,583	40,256	64,327	446,622	353,478	93,144
Other instal. loans for personal expenditures ..	303,061	86,919	216,142	717,483	485,828	231,655
Single payment loans for personal expenditures ..	673,198	390,958	282,240	1,478,202	1,257,069	221,133
All other loans (including overdrafts)	281,210	161,859	119,351	531,868	458,074	73,794
TOTAL LOANS AND SECURITIES	15,050,587	6,790,731	8,259,856	46,073,349	37,995,847	8,077,502
Bank premises, furniture and fixtures	393,877	194,192	199,685	948,579	733,649	214,930
Real estate owned other than bank premises ..	21,246	8,432	12,814	51,099	29,450	21,649
Customers' liability on acceptances outstanding ..	44,531	42,971	1,560	392,006	383,574	8,432
Other assets	116,816	75,352	41,464	705,912	603,245	102,667
TOTAL ASSETS	19,906,830	9,478,789	10,428,041	57,245,746	47,554,568	9,691,178

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1967

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DALLAS				SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	10,873,141	5,296,108	5,577,033		22,293,108	18,361,053	3,932,055
Savings and loan associations	129,865	36,812	93,053		435,523	366,628	68,895
Other individuals, partnerships, and corporations	7,819,810	3,504,567	4,315,243		17,998,853	14,873,519	3,125,334
Foreign governments, central banks, etc.	4,506	3,267	1,239		62,141	60,620	1,521
United States Government	183,901	108,531	75,370		554,755	464,460	90,295
States and political subdivisions	701,672	208,132	493,540		1,214,862	864,692	350,170
Mutual savings banks in United States	-	-	-		113,650	11,982	101,668
Commercial banks in United States	1,774,727	1,295,409	479,318		886,579	833,859	52,720
Banks in foreign countries	34,086	27,787	6,299		176,776	164,668	12,108
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	224,574	111,603	112,971		849,969	720,625	129,344
TIME DEPOSITS—TOTAL	6,835,591	2,918,472	3,917,119		28,485,342	23,836,904	4,648,438
Savings deposits	2,496,026	877,456	1,618,570		16,259,588	13,641,130	2,618,458
Accumulated for payment of personal loans	226,852	150,347	76,505		190	-	190
Savings and loan associations	61,360	34,642	26,718		201,464	166,556	34,908
Other time deposits of indiv., part., and corp.	2,960,311	1,379,657	1,580,654		7,819,986	6,334,191	1,485,795
Foreign Governments, central banks, etc.	5,300	5,300	-		1,076,581	1,074,631	1,950
United States Government	15,979	2,680	13,299		61,709	31,369	30,340
States and political subdivisions	1,033,550	454,073	579,477		2,994,418	2,521,160	473,258
Mutual savings banks in United States	-	-	-		790	540	250
Commercial banks in United States	35,373	13,477	21,896		20,167	17,778	2,389
Banks in foreign countries	840	840	-		50,449	49,549	900
TOTAL DEPOSITS	17,708,732	8,214,580	9,494,152		50,778,450	42,197,957	8,580,493
Federal funds purchased and securities sold under agreements to repurchase—total	266,222	244,028	22,194		877,059	724,414	152,645
Other liabilities for borrowed money	114,779	112,650	2,129		73,507	56,639	16,868
Acceptances outstanding	44,583	42,971	1,612		394,973	385,811	9,162
Other liabilities	233,040	107,411	125,629		1,332,348	1,124,635	207,713
TOTAL LIABILITIES	18,367,356	8,721,640	9,645,716		53,456,337	44,489,456	8,966,881
CAPITAL ACCOUNTS—TOTAL	1,539,474	757,149	782,325		3,789,409	3,065,112	724,297
Capital stock, notes, and debentures—total	567,999	318,061	249,938		1,375,063	1,080,015	295,048
Capital notes and debentures	62,990	51,000	11,990		361,440	285,431	76,009
Preferred stock	2,200	2,200	-		450	-	450
Common stock	502,809	264,861	237,948		1,013,173	794,584	218,589
Surplus	645,294	335,612	309,682		1,630,155	1,350,024	280,131
Undivided profits	273,877	102,827	171,050		737,652	598,698	138,954
Other capital accounts	52,304	649	51,655		46,539	36,375	10,164
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	19,906,830	9,478,789	10,428,041		57,245,746	47,554,568	9,691,178
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	7,951,751	3,629,843	4,321,908		17,323,899	14,052,297	3,271,602
DEMAND DEPOSITS ADJUSTED	7,479,407	2,733,381	4,746,026		16,574,535	13,178,283	3,396,252
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	21.5	25.0	18.3		15.9	16.4	13.1
U.S. Gov't. obligations, direct and guaranteed	13.1	10.8	15.2		10.5	9.8	14.4
Other securities	13.4	10.8	15.7		13.2	13.3	12.6
Loans and discounts (incl. Federal funds sold)	49.1	50.0	48.3		56.7	56.8	56.4
Total capital accounts	7.7	8.0	7.5		6.6	6.4	7.5
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	16,821,161	7,705,601	9,115,560		49,962,162	41,551,008	8,411,154
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	9,474,816	4,555,190	4,919,626		31,772,232	26,379,845	5,392,387
NUMBER OF BANKS	667	17	650		197	21	176

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1967

(Amounts in thousands of dollars)

ASSETS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
RESERVES, CASH, AND BANK BALANCES—TOTAL	576,150	44,675	316,482	340,147	6,906,922	615,380	630,104	130,051
Currency and coin	60,450	9,953	34,216	29,136	405,396	33,264	91,899	13,337
Reserve with Federal Reserve Banks	157,950	12,091	121,626	89,174	2,605,612	179,732	169,554	40,313
Demand balances with banks in U.S.	164,551	10,989	26,029	126,604	501,302	143,646	102,116	59,307
Other balances with banks in U.S.	480	112	160	478	77,045	-	11,341	100
Balances with banks in foreign countries ..	135	130	2,818	-	25,947	227	1,220	-
Cash items in process of collection	192,584	11,400	131,633	94,755	3,291,620	258,511	253,974	16,994
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	515,981	56,731	246,421	247,716	4,240,620	437,508	422,621	116,738
OTHER SECURITIES—TOTAL BOOK VALUE	504,534	44,788	273,535	268,999	5,642,060	327,374	623,013	93,999
Obligations of States and subdivisions ..	402,342	35,245	227,136	211,500	4,720,237	286,658	573,798	89,767
Obligations of Fed. agencies	92,636	9,067	38,753	53,488	642,116	33,102	35,901	1,702
Other bonds, notes, debentures, and corporate stocks ..	9,556	476	7,646	4,011	279,707	7,614	13,314	2,530
TOTAL SECURITIES	1,020,515	101,519	519,956	516,715	9,882,680	764,882	1,045,634	210,737
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	21,083	3,300	6,750	8,186	397,226	20,550	25,075	21,350
Commercial banks	14,900	3,300	6,750	6,550	148,850	19,050	25,075	21,350
Brokers and dealers	6,118	-	-	1,636	248,376	1,500	-	-
Others	65	-	-	-	-	-	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,535,867	155,910	1,372,168	825,581	24,234,951	1,679,738	2,148,702	324,140
Valuation reserves	36,791	5,490	16,604	14,674	435,847	27,488	42,486	5,575
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,572,658	161,400	1,388,772	840,255	24,670,798	1,707,226	2,191,188	329,715
Real estate loans—total	279,431	70,758	344,155	226,717	7,659,293	327,038	684,983	80,979
Secured by farm land	26,919	8	6,533	45,397	189,316	17,282	2,102	2,532
Secured by residential properties :								
Insured by FHA	11,311	12,583	189,515	8,261	1,975,009	20,403	35,232	6,015
Guaranteed by VA	2,495	176	32,784	3,161	334,728	28,230	17,213	763
Not ins. or guaranteed by FHA or VA ..	123,919	34,323	43,678	73,061	3,358,200	112,045	435,971	48,515
Secured by other properties	114,787	23,668	71,645	96,837	1,802,040	149,078	194,465	23,154
Loans to domestic com'l. and foreign banks ..	3,428	-	17,248	616	232,110	3,007	2,059	-
Loans to other financial institutions	70,613	-	29,257	24,185	1,137,229	97,258	85,610	5,959
Loans to brokers and dealers in securities ..	6,969	-	5,933	11,467	169,704	12,652	25,756	1,675
Other loans for purchasing or carrying secs.	14,292	37	1,858	5,288	185,707	40,242	7,280	1,218
Other loans to farmers	41,946	6	181,928	55,026	757,846	238,074	5,900	5,152
Commercial including open market paper	504,871	55,725	458,705	235,399	9,516,487	492,489	660,876	78,015
Other loans to individuals—total	573,092	34,257	344,765	271,898	4,603,695	463,481	643,212	150,913
Passenger automobile instalment loans	189,425	10,846	132,917	113,858	1,875,161	160,665	185,720	28,957
Credit cards and related plans :								
Retail (charge accounts) credit card plans ..	9,716	19	22,826	1,938	286,506	4,968	20,729	352
Check credit and revolving credit plans	800	-	15,670	730	89,706	5,761	9,324	6,668
Other retail consumer instalment loans	60,382	13,083	31,300	27,920	391,757	55,903	18,631	12,754
Residential repair and modern instal.	27,730	1,633	26,522	10,660	307,015	27,038	39,172	4,938
Other instal. loans for personal expenditures ..	88,167	5,321	73,774	33,841	455,709	44,455	121,097	12,465
Single payment loans for personal expenditures ..	196,872	3,355	41,756	82,951	1,197,841	164,691	248,539	84,779
All other loans (including overdrafts)	78,016	617	4,923	9,659	408,727	32,985	75,512	5,804
TOTAL LOANS AND SECURITIES	2,577,465	260,729	1,898,874	1,350,482	34,514,857	2,465,170	3,219,411	556,227
Bank premises, furniture and fixtures	49,259	9,641	48,760	31,884	662,851	57,809	81,519	9,276
Real estate owned other than bank premises	1,703	894	12,052	2,100	29,593	3,822	1,394	15
Customers' liability on acceptances outstanding ..	758	9	448	14	350,050	281	3,875	106
Other assets	13,154	1,515	27,389	6,097	583,765	28,258	23,480	3,822
TOTAL ASSETS	3,218,489	317,463	2,304,005	1,730,724	43,048,038	3,170,720	3,959,783	699,497

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1967

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
DEMAND DEPOSITS—TOTAL	1,657,589	153,443	879,388	964,371	16,232,414	1,566,483	2,068,297	466,891
Savings and loan associations	12,381	850	5,897	10,863	353,112	21,772	14,091	1,613
Other individuals, partnerships, and corporations	1,205,801	124,089	713,214	706,995	13,259,469	1,200,909	1,746,816	418,220
Foreign governments, central banks, etc.	-	-	1,521	-	55,038	-	-	-
United States Government	36,225	5,764	14,828	13,295	420,266	43,724	68,868	25,847
States and political subdivisions	232,402	17,775	102,272	93,390	605,389	92,006	127,071	3,663
Mutual savings banks in United States	-	216	-	-	1,764	-	39,979	3,769
Commercial banks in United States	154,082	1,420	14,119	128,017	685,611	181,899	27,008	11,375
Banks in foreign countries	636	26	7,543	-	148,309	370	2,119	6
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	16,062	3,303	19,994	11,811	703,456	25,803	42,345	2,398
TIME DEPOSITS—TOTAL	1,231,582	142,005	1,141,238	598,940	21,831,238	1,311,739	1,418,102	141,931
Savings deposits	752,036	67,855	590,753	318,146	12,304,666	692,735	889,606	111,505
Accumulated for payment of personal loans	3,936	-	190	2,227	-	20	-	-
Savings and loan associations	375	-	8,416	1,459	183,460	3,144	100	-
Other time deposits of indiv., part., and corp.	382,012	19,770	457,289	230,622	5,790,846	503,186	312,765	30,047
Foreign Governments, central banks, etc.	-	-	1,750	-	1,063,381	-	-	-
United States Government	1,926	12,170	7,645	282	20,104	2,816	367	80
States and political subdivisions	88,743	41,960	75,195	45,514	2,404,602	109,088	212,104	299
Mutual savings banks in United States	-	250	-	-	175	-	800	-
Commercial banks in United States	2,554	-	-	690	19,368	750	2,360	-
Banks in foreign countries	-	-	-	-	44,636	-	-	-
TOTAL DEPOSITS	2,889,171	295,448	2,020,626	1,563,311	38,063,652	2,878,222	3,486,399	608,822
Federal funds purchased and securities sold under agreements to repurchase—total	7,500	-	73,750	6,000	683,702	8,241	5,600	-
Other liabilities for borrowed money	-	135	-	6,909	56,114	2,084	1,000	-
Acceptances outstanding	758	9	448	14	352,971	281	3,875	106
Other liabilities	64,841	2,920	51,722	17,922	1,077,759	47,768	154,937	19,480
TOTAL LIABILITIES	2,962,270	298,512	2,146,546	1,594,156	40,234,198	2,936,596	3,651,811	628,408
CAPITAL ACCOUNTS—TOTAL	256,219	18,951	157,459	136,568	2,813,840	234,124	307,972	71,089
Capital stock, notes, and debentures—total	77,175	6,558	67,065	44,073	1,034,609	79,281	103,568	25,525
Capital notes and debentures	75	200	29,723	4,825	315,597	7,350	25,150	-
Preferred stock	-	-	-	-	-	100	-	-
Common stock	77,100	6,358	37,342	39,248	719,012	71,831	78,418	25,525
Surplus	106,779	6,599	63,928	55,468	1,225,989	103,985	149,118	38,950
Undivided profits	59,431	5,097	24,254	32,323	521,810	49,506	52,253	6,018
Other capital accounts	12,834	697	2,212	4,704	31,432	1,352	3,033	596
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	3,218,489	317,463	2,304,005	1,730,724	43,048,038	3,170,720	3,959,783	699,497
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,300,454	131,054	721,726	743,012	12,439,492	1,164,326	1,712,207	390,590
DEMAND DEPOSITS ADJUSTED	1,274,698	134,859	718,808	728,304	11,834,917	1,082,349	1,718,447	412,675
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.9	14.1	13.7	19.7	16.0	19.4	15.9	18.6
U.S. Gov't. obligations, direct and guaranteed	16.0	17.9	10.7	14.3	9.9	13.8	10.7	16.7
Other securities	15.7	14.1	11.9	15.5	13.1	10.3	15.7	13.4
Loans and discounts (incl. Federal funds sold)	48.4	50.2	59.8	48.2	57.2	53.6	54.9	49.4
Total capital accounts	8.0	6.0	6.8	7.9	6.5	7.4	7.8	10.2
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	2,765,671	293,048	1,968,629	1,524,152	37,471,861	2,801,090	3,434,623	611,821
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,543,009	157,447	1,379,492	826,792	24,027,572	1,689,642	2,163,245	323,852
NUMBER OF BANKS	110	5	5	83	92	135	36	7

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1967

(Amounts in thousands of dollars)

ASSETS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
RESERVES, CASH, AND BANK BALANCES—TOTAL	489,090	1,523,056	918,048	53,547	137,170	4,445,626	1,298,542	578,981
Currency and coin	40,364	147,537	54,201	8,701	11,750	250,020	119,353	41,042
Reserve with Federal Reserve Banks	196,620	298,131	295,394	10,338	49,164	1,615,367	253,976	127,552
Demand balances with banks in U.S.	75,690	560,397	136,368	5,221	24,681	593,940	349,397	172,004
Other balances with banks in U.S.	1,102	7,871	357	-	-	29,087	8,771	-
Balances with banks in foreign countries ..	2,299	2,340	1,187	282	-	26,516	1,339	3,308
Cash items in process of collection	173,015	506,780	430,541	29,005	51,575	1,930,696	565,706	235,075
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	555,736	1,214,478	431,110	56,355	152,880	4,128,340	1,278,981	497,640
OTHER SECURITIES—TOTAL BOOK VALUE	190,787	1,120,738	497,952	92,086	130,531	3,937,031	763,359	419,771
Obligations of States and subdivisions ..	155,755	801,283	398,069	72,050	115,893	2,914,969	595,816	309,558
Obligations of Fed. agencies	26,547	290,786	85,768	18	12,775	831,758	135,612	103,119
Other bonds, notes, debentures, and corporate stocks ..	8,485	28,669	14,115	20,018	1,863	190,304	31,931	7,094
TOTAL SECURITIES	746,523	2,335,216	929,062	148,441	283,411	8,065,371	2,042,340	917,411
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	60,248	119,808	23,900	2,400	5,400	333,943	119,644	22,863
Commercial banks	60,248	119,450	23,900	2,400	5,400	277,853	119,542	22,863
Brokers and dealers	-	358	-	-	-	55,760	-	-
Others	-	-	-	-	-	330	102	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,301,922	3,205,150	2,342,205	257,252	566,647	14,137,411	3,190,508	1,358,571
Valuation reserves	20,839	52,379	43,028	3,629	10,576	378,431	62,490	25,782
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,322,761	3,257,529	2,385,233	260,881	577,223	14,515,842	3,252,998	1,384,353
Real estate loans—total	448,437	691,932	446,327	114,943	165,244	2,408,059	1,090,852	370,790
Secured by farm land	1,338	33,379	26,123	1,956	5,203	128,299	83,059	34,878
Secured by residential properties:								
Insured by FHA	18,722	106,824	15,507	9,699	81,424	212,688	84,416	26,377
Guaranteed by VA	23,675	43,113	6,730	6,601	14,743	62,035	22,273	20,410
Not ins. or guaranteed by FHA or VA ..	199,488	194,572	238,008	46,001	40,563	1,233,840	562,335	183,553
Secured by other properties:								
Loans to domestic com'l. and foreign banks ..	544	8,937	4,449	-	13	164,964	1,165	4,466
Loans to other financial institutions	169,731	131,262	179,616	4,074	9,256	1,135,444	163,347	44,061
Loans to brokers and dealers in securities ..	25,220	50,326	14,437	11	2,582	509,540	25,568	5,692
Other loans for purchasing or carrying secs. ..	13,219	61,505	16,748	4,830	5,975	471,974	21,464	20,553
Other loans to farmers	117	56,146	21,838	4,535	102,694	411,284	129,546	295,659
Commercial including open market paper	315,680	1,157,864	928,132	66,298	127,404	6,887,930	801,822	321,363
Other loans to individuals—total	309,756	1,013,622	731,035	52,585	157,631	2,229,470	932,814	296,663
Passenger automobile instalment loans	90,618	350,891	176,004	16,890	80,463	734,863	372,270	126,866
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	-	1,250	22,415	-	2,219	76,274	15,356	-
Check credit and revolving credit plans ..	-	6,404	12,162	457	703	14,720	7,831	522
Other retail consumer instalment loans	16,267	146,756	77,609	1,539	25,961	187,945	69,662	30,565
Residential repair and modern instal.	20,289	52,945	24,195	3,229	15,650	125,055	85,619	20,899
Other instal. loans for personal expenditures ..	48,074	130,221	99,961	13,874	13,865	275,500	145,355	29,819
Single payment loans for personal expenditures ..	134,508	325,155	318,689	16,596	18,770	815,113	236,721	87,992
All other loans (including overdrafts)	40,057	85,935	42,651	13,605	6,424	297,177	86,420	25,106
TOTAL LOANS AND SECURITIES	2,108,693	5,660,174	3,295,167	408,093	855,458	22,536,725	5,352,492	2,298,845
Bank premises, furniture and fixtures	28,647	153,510	104,866	13,692	18,816	286,978	78,432	37,708
Real estate owned other than bank premises	3,318	8,244	1,593	76	150	8,522	2,279	952
Customers' liability on acceptances outstanding	1,220	3,627	5,022	2,307	-	150,514	5,635	850
Other assets	17,822	56,536	67,552	6,686	5,677	350,160	43,909	12,142
TOTAL ASSETS	2,648,790	7,405,147	4,392,248	484,401	1,017,271	27,778,525	6,781,289	2,929,478

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1967

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
DEMAND DEPOSITS—TOTAL	1,483,828	3,852,999	2,412,562	210,542	472,467	12,739,172	3,363,301	1,493,093
Savings and loan associations	38,625	89,374	31,142	3,528	5,576	200,689	33,868	15,289
Other individuals, partnerships, and corporations	1,246,699	2,652,555	1,692,725	160,078	350,424	9,594,618	2,387,531	1,100,387
Foreign governments, central banks, etc.	55,428	1,244	-	-	-	13,115	2	-
United States Government	35,194	73,610	58,805	13,434	9,720	362,728	75,496	30,389
States and political subdivisions	363	413,553	266,420	16,781	94,620	612,951	505,859	83,682
Mutual savings banks in United States	-	-	52	-	-	4,938	723	-
Commercial banks in United States	71,786	554,806	328,691	8,574	4,015	1,535,866	280,826	230,513
Banks in foreign countries	5,484	7,325	4,037	1,864	-	76,980	2,337	34
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	30,249	60,532	30,690	6,283	8,098	337,287	76,659	32,799
TIME DEPOSITS—TOTAL	907,799	2,836,271	1,468,413	217,279	458,238	11,702,585	2,659,023	1,159,184
Savings deposits	535,315	1,480,290	458,834	113,117	261,172	6,297,421	1,213,127	444,583
Accumulated for payment of personal loans	15,831	135	140	-	-	41,490	1,275	106
Savings and loan associations	6,533	5,371	7,387	2,300	605	19,359	3,156	1,147
Other time deposits of indiv., part., and corp.	323,808	1,036,478	871,204	57,307	190,891	4,034,973	1,254,445	628,187
Foreign Governments, central banks, etc.	16,721	-	6,100	200	-	377,146	-	-
United States Government	8,154	1,159	3,286	4,809	5,512	3,577	1,645	782
States and political subdivisions	432	310,779	117,600	38,396	58	906,789	173,507	84,119
Mutual savings banks in United States	-	-	-	-	-	-	50	-
Commercial banks in United States	5	2,059	3,837	250	-	9,734	11,818	260
Banks in foreign countries	1,000	-	25	900	-	12,096	-	-
TOTAL DEPOSITS	2,391,627	6,689,270	3,880,975	427,821	930,705	24,441,757	6,022,324	2,652,277
Federal funds purchased and securities sold under agreements to repurchase—total	12,400	44,966	24,325	-	-	372,677	95,222	4,100
Other liabilities for borrowed money	-	1,450	1,425	-	-	30,538	200	8,850
Acceptances outstanding	1,220	3,627	5,022	2,307	-	151,364	5,749	850
Other liabilities	47,134	138,703	101,663	3,700	18,309	645,359	170,877	33,495
TOTAL LIABILITIES	2,452,381	6,878,016	4,013,410	433,828	949,014	25,641,695	6,294,372	2,699,572
CAPITAL ACCOUNTS—TOTAL	196,409	527,131	378,838	50,573	68,257	2,136,830	486,917	229,906
Capital stock, notes, and debentures—total	59,335	222,175	146,139	20,563	23,958	661,664	129,810	51,212
Capital notes and debentures	13,494	24,631	63,780	11,500	2,555	12,822	14,364	500
Preferred stock	-	-	-	-	450	3,100	-	50
Common stock	45,841	197,544	82,359	9,063	20,953	645,742	115,446	50,662
Surplus	95,518	214,694	142,903	18,412	34,530	949,808	217,611	102,098
Undivided profits	40,899	74,325	54,050	9,598	9,712	358,807	129,986	68,682
Other capital accounts	657	15,937	35,746	2,000	57	166,551	9,510	7,914
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,648,790	7,405,147	4,392,248	484,401	1,017,271	27,778,525	6,781,289	2,929,478
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,235,123	2,785,822	1,845,653	176,316	396,211	10,214,536	2,448,198	1,086,014
DEMAND DEPOSITS ADJUSTED	1,203,833	2,717,803	1,594,525	159,529	407,157	8,909,882	2,441,273	997,116
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.5	20.6	20.9	11.1	13.5	16.0	19.1	19.8
U.S. Gov't. obligations, direct and guaranteed	21.0	16.4	9.8	11.6	15.0	14.9	18.9	17.0
Other securities	7.2	15.1	11.3	19.0	12.8	14.2	11.3	14.3
Loans and discounts (incl. Federal funds sold)	51.4	44.9	53.9	53.6	56.2	52.1	48.8	47.2
Total capital accounts	7.4	7.1	8.6	10.4	6.7	7.7	7.2	7.8
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	2,348,450	6,434,717	3,813,713	416,562	920,962	23,630,193	5,592,413	2,561,361
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,305,314	3,218,841	2,377,717	255,919	564,856	14,229,409	3,181,984	1,387,490
NUMBER OF BANKS	12	208	73	2	16	520	202	159

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1967

(Amounts in thousands of dollars)

ASSETS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
RESERVES, CASH, AND BANK BALANCES—TOTAL	457,063	583,609	815,878	112,788	525,353	1,843,707	2,330,121	1,023,003
Currency and coin	30,498	42,727	63,048	20,554	61,505	141,850	277,387	48,937
Reserve with Federal Reserve Banks	135,730	172,997	230,098	23,920	165,250	593,401	637,680	309,227
Demand balances with banks in U.S.	162,939	174,534	205,420	29,488	84,208	160,013	348,221	181,775
Other balances with banks in U.S.	100	1,038	2,316	-	110	3,763	74,623	1,040
Balances with banks in foreign countries ..	-	29	231	145	2,003	14,579	18,541	2,645
Cash items in process of collection	127,796	192,284	314,765	38,681	212,277	930,101	973,669	479,379
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	503,251	470,710	633,216	104,943	357,480	1,100,081	2,325,910	752,667
OTHER SECURITIES—TOTAL BOOK VALUE	438,052	325,230	464,560	137,065	389,013	1,139,111	2,375,683	820,130
Obligations of States and subdivisions ..	313,536	283,274	407,080	130,000	340,684	1,046,084	2,044,848	631,851
Obligations of Fed. agencies	118,514	30,920	46,493	4,323	37,134	44,629	247,130	172,072
Other bonds, notes, debentures, and corporate stocks ..	6,002	11,036	10,987	2,742	11,195	48,398	83,705	16,207
TOTAL SECURITIES	941,303	795,940	1,097,776	242,008	746,493	2,239,192	4,701,593	1,572,797
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	25,372	72,451	51,725	4,575	53,583	99,850	94,149	14,140
Commercial banks	25,105	62,275	47,344	4,575	53,583	99,850	61,165	13,300
Brokers and dealers	267	10,176	4,381	-	-	-	30,544	480
Others	-	-	-	-	-	-	2,440	360
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,173,460	1,296,846	1,791,543	455,009	1,489,688	4,894,510	9,397,034	2,971,481
Valuation reserves	18,091	24,430	33,113	9,839	31,380	108,439	162,804	47,975
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,191,551	1,321,276	1,824,656	464,848	1,521,068	5,002,949	9,559,838	3,019,456
Real estate loans—total	172,303	331,081	322,035	160,764	473,064	748,027	4,042,981	781,166
Secured by farm land	33,574	41,404	15,872	4,449	34,474	4,089	80,019	28,244
Secured by residential properties:								
Insured by FHA	13,185	4,727	5,428	12,926	10,482	55,268	921,123	95,005
Guaranteed by VA	3,486	4,053	4,468	5,775	6,530	20,560	199,086	54,228
Not ins. or guaranteed by FHA or VA ..	63,626	158,621	112,966	81,763	222,286	309,943	1,915,159	433,940
Secured by other properties	58,432	122,276	176,301	55,851	192,292	358,167	927,594	169,749
Loans to domestic com'l. and foreign banks ..	945	1,578	3,764	-	3,671	18,754	67,688	13,920
Loans to other financial institutions	41,781	90,903	124,185	7,500	95,137	347,981	502,949	202,031
Loans to brokers and dealers in securities ..	4,074	20,439	34,859	361	20,311	37,613	95,418	11,141
Other loans for purchasing or carrying secs.	12,077	12,195	22,092	2,745	17,782	18,819	36,151	60,999
Other loans to farmers	309,452	59,913	24,135	11,524	19,278	7,366	110,031	173,634
Commercial including open market paper	369,042	370,163	801,374	138,057	440,257	2,628,014	2,488,874	1,089,729
Other loans to individuals—total	273,008	391,541	431,428	139,140	415,895	1,063,611	1,974,876	605,540
Passenger automobile installment loans	118,957	114,624	112,590	54,786	169,551	324,178	750,783	232,899
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	57	8,295	211	-	4,970	11,159	41,808	908
Check credit and revolving credit plans	597	4,106	3,332	1,150	-	42,995	17,265	6,091
Other retail consumer installment loans	33,606	25,442	25,070	12,137	25,168	57,135	357,830	81,396
Residential repairs and modern instal.	21,440	31,769	18,614	6,126	19,217	56,709	215,635	39,933
Other instal. loans for personal expenditures ..	36,326	51,414	91,391	28,353	68,893	164,059	194,754	67,353
Single payment loans for personal expenditures ..	62,025	155,891	180,220	36,588	128,096	407,376	396,801	176,960
All other loans (including overdrafts)	8,869	43,463	60,784	4,757	35,673	132,764	240,870	81,296
TOTAL LOANS AND SECURITIES	2,140,135	2,165,237	2,941,044	701,592	2,289,764	7,233,552	14,192,776	4,558,418
Bank premises, furniture and fixtures	30,871	34,249	40,980	13,726	35,077	116,331	219,310	65,807
Real estate owned other than bank premises ..	2,862	1,562	6,644	309	1,069	8,381	10,560	1,632
Customers' liability on acceptances outstanding ..	-	205	2,066	232	123	70,945	10,441	5,497
Other assets	8,217	11,166	24,330	4,681	25,279	87,088	120,510	32,270
TOTAL ASSETS	2,639,148	2,796,028	3,830,942	833,328	2,876,665	9,360,004	16,883,718	5,686,627

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1967

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
DEMAND DEPOSITS—TOTAL	1,442,475	1,644,479	2,196,920	380,832	1,589,638	5,461,567	5,968,802	2,628,621
Savings and loan associations	33,135	33,440	33,602	2,067	13,077	43,016	57,293	17,062
Other individuals, partnerships, and corporations	929,894	1,205,152	1,542,032	294,595	1,244,553	4,028,651	4,709,720	1,810,893
Foreign governments, central banks, etc.	-	-	2,293	-	34	5,696	40	8
United States Government	24,328	36,721	36,150	10,298	57,779	145,103	187,108	74,268
States and political subdivisions	277,473	75,742	263,267	51,649	135,702	446,209	445,842	208,024
Mutual savings banks in United States	-	-	-	9,070	9,613	140,138	-	13,238
Commercial banks in United States	161,004	276,289	282,401	5,903	103,670	504,724	395,948	423,227
Banks in foreign countries	-	37	5,698	398	2,895	37,981	26,132	5,344
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	16,641	17,098	31,477	6,852	22,315	110,049	146,719	76,557
TIME DEPOSITS—TOTAL	938,153	885,044	1,252,578	355,009	967,779	2,570,116	9,390,777	2,480,858
Savings deposits	359,031	434,205	698,780	298,055	832,228	1,127,504	4,968,756	655,607
Accumulated for payment of personal loans	3,506	3,847	8,148	-	5	1,518	270	112
Savings and loan associations	1,098	1,335	2,243	-	826	16,503	4,171	2,096
Other time deposits of indiv., part, and corp.	463,153	392,697	337,279	41,681	90,823	1,063,644	3,440,920	1,648,287
Foreign Governments, central banks, etc.	-	-	3,025	-	-	45,045	2,700	4,000
United States Government	733	1,246	191	735	2,031	4,770	1,329	3,073
States and political subdivisions	110,559	47,911	194,123	14,538	41,746	206,085	944,707	167,198
Mutual savings banks in United States	-	-	-	-	10	76,613	-	-
Commercial banks in United States	73	3,803	5,289	-	110	16,827	24,651	485
Banks in foreign countries	-	-	500	-	-	11,607	3,273	-
TOTAL DEPOSITS	2,380,628	2,529,523	3,449,498	735,841	2,557,417	8,031,683	15,359,579	5,109,479
Federal funds purchased and securities sold under agreements to repurchase—total	4,225	11,400	17,170	200	23,825	110,988	161,924	71,038
Other liabilities for borrowed money	1,963	975	-	1,300	400	2,128	645	850
Acceptances outstanding	-	205	2,078	232	123	71,620	10,441	5,497
Other liabilities	23,505	31,945	56,351	25,444	66,599	358,620	325,929	97,478
TOTAL LIABILITIES	2,410,321	2,574,048	3,525,097	763,017	2,648,364	8,575,039	15,858,518	5,284,342
CAPITAL ACCOUNTS—TOTAL	228,827	221,980	305,845	70,311	228,301	784,965	1,025,200	402,285
Capital stock, notes, and debentures—total	65,462	46,613	83,893	26,311	57,248	212,104	351,345	143,100
Capital notes and debentures	2,550	-	9,240	-	2,500	11,544	75,882	16,961
Preferred stock	300	-	3,000	-	-	200	4,476	150
Common stock	62,612	46,613	71,653	26,311	54,748	200,360	270,987	125,989
Surplus	103,149	116,652	170,182	26,012	109,012	401,808	470,387	162,107
Undivided profits	56,906	51,147	50,866	17,353	52,569	130,427	136,878	90,922
Other capital accounts	3,310	7,568	904	635	9,472	40,626	66,590	6,156
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,639,148	2,796,028	3,830,942	833,328	2,876,665	9,360,004	16,883,718	5,686,627
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,151,740	1,277,661	1,676,735	312,663	1,293,153	4,371,664	4,646,912	1,967,467
DEMAND DEPOSITS ADJUSTED	1,129,347	1,139,185	1,563,604	325,950	1,215,912	3,881,639	4,412,077	1,651,747
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.3	20.9	21.3	13.5	18.3	19.7	13.8	18.0
U.S. Gov't. obligations, direct and guaranteed	19.1	16.8	16.5	12.6	12.4	11.8	13.8	13.2
Other securities	16.6	11.6	12.1	16.4	13.5	12.2	14.1	14.4
Loans and discounts (incl. Federal funds sold)	45.4	49.0	48.1	55.2	53.6	53.4	56.2	52.5
Total capital accounts	8.7	7.9	8.0	8.4	7.9	8.4	6.1	7.1
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	2,286,788	2,412,725	3,249,082	725,375	2,489,196	7,878,841	11,961,485	4,990,075
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,169,571	1,288,737	1,788,608	469,663	1,489,611	4,981,555	9,436,169	2,933,362
NUMBER OF BANKS	211	94	57	27	55	106	209	223

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1967

(Amounts in thousands of dollars)

ASSETS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
RESERVES, CASH, AND BANK BALANCES—TOTAL	229,555	1,490,819	173,551	444,516	110,801	88,113	1,432,014	147,193
Currency and coin	27,786	63,822	14,361	21,191	20,394	16,502	241,366	21,153
Reserve with Federal Reserve Banks	26,846	479,261	56,869	151,040	39,901	22,336	398,353	32,077
Demand balances with banks in U.S.	97,152	226,825	54,656	91,972	15,736	21,990	301,632	73,298
Other balances with banks in U.S.	1,250	8,317	-	-	-	43	5,025	250
Balances with banks in foreign countries ..	-	2,129	131	75	-	67	5,837	-
Cash items in process of collection	76,521	710,465	47,534	180,238	34,770	27,175	484,801	20,415
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	195,415	1,032,136	232,522	276,937	140,473	98,061	1,638,583	155,437
OTHER SECURITIES—TOTAL BOOK VALUE	202,861	977,250	161,627	310,266	106,935	52,940	2,158,440	115,460
Obligations of States and subdivisions ..	176,214	740,261	129,580	198,002	92,807	48,960	1,882,614	97,789
Obligations of Fed. agencies	13,522	218,860	29,170	107,725	12,799	2,034	215,075	15,500
Other bonds, notes, debentures, and corporate stocks ..	13,125	18,129	2,877	4,539	1,329	1,946	60,751	2,171
TOTAL SECURITIES	398,276	2,009,386	394,149	587,203	247,408	151,001	3,797,023	270,897
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	5,355	72,379	11,400	8,350	500	16,975	101,203	24,200
Commercial banks	5,150	72,379	11,400	8,350	500	16,975	99,965	24,200
Brokers and dealers	4	-	-	-	-	-	438	-
Others	201	-	-	-	-	-	800	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	695,646	3,290,088	596,704	1,079,005	442,590	343,448	6,271,745	419,699
Valuation reserves	16,731	54,762	13,271	20,830	5,719	6,156	142,081	11,063
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	712,377	3,344,850	609,975	1,099,835	448,309	349,604	6,413,826	430,762
Real estate loans—total	138,147	771,207	163,769	130,655	144,757	89,992	2,694,733	79,100
Secured by farm land	21,343	60,910	10,113	18,753	2,409	1,432	19,737	4,399
Secured by residential properties:								
Insured by FHA	4,014	110,896	51,925	9,317	15,510	11,164	500,685	5,696
Guaranteed by VA	619	35,138	11,967	2,864	675	4,139	217,143	1,693
Not ins. or guaranteed by FHA or VA ..	57,026	305,884	58,398	41,208	28,479	48,706	1,278,296	30,286
Secured by other properties	55,145	258,379	31,366	58,513	97,684	24,551	678,872	37,026
Loans to domestic com'l. and foreign banks ..	156	17,633	104	3,262	1,000	14	17,318	-
Loans to other financial institutions	19,726	239,968	8,640	25,387	9,499	8,191	269,007	15,081
Loans to brokers and dealers in securities ..	4,485	75,529	1,068	5,611	3,214	1,258	100,227	2,127
Other loans for purchasing or carrying secs. ..	10,655	25,438	2,367	33,967	2,047	1,644	32,695	3,472
Other loans to farmers	33,441	155,300	137,117	384,094	13,089	4,758	21,631	47,661
Commercial including open market paper ..	261,767	1,272,536	132,131	296,521	157,195	108,472	1,443,120	144,401
Other loans to individuals—total	218,327	693,815	158,670	207,259	111,631	129,424	1,673,791	127,286
Passenger automobile instalment loans ..	75,359	209,636	66,996	70,830	41,966	58,439	516,518	60,521
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	-	1,054	-	1,942	1,103	190	6,584	121
Check credit and revolving credit plans ..	1,367	6,006	99	602	2,310	1,097	9,028	109
Other retail consumer instalment loans ..	37,496	70,746	28,360	19,243	24,882	12,607	117,229	6,227
Residential repair and modern instal.	5,723	49,077	11,342	16,628	5,974	3,460	179,185	7,930
Other instal. loans for personal expenditures ..	42,019	56,724	25,643	20,449	16,136	21,249	342,760	23,762
Single payment loans for personal expenditures ..	56,363	300,572	26,230	77,565	19,260	32,382	502,487	28,616
All other loans (including overdrafts)	25,673	93,424	6,109	13,079	5,877	5,851	161,304	11,634
TOTAL LOANS AND SECURITIES	1,099,277	5,371,853	1,002,253	1,674,558	690,498	511,424	10,169,971	714,796
Bank premises, furniture and fixtures	29,638	58,039	18,930	27,151	21,551	10,278	161,954	16,665
Real estate owned other than bank premises ..	431	5,354	1,582	1,463	1,791	134	2,217	2,611
Customers' liability on acceptances outstanding ..	-	7,016	681	-	-	-	2,106	-
Other assets	7,369	60,628	7,050	13,243	5,835	1,297	76,912	5,802
TOTAL ASSETS	1,366,270	6,993,709	1,204,047	2,160,931	830,476	611,246	11,845,174	887,067

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1967

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
DEMAND DEPOSITS—TOTAL	763,536	3,885,418	559,659	1,227,722	361,982	324,918	5,093,838	464,104
Savings and loan associations.....	9,814	36,474	4,507	10,247	8,863	3,274	73,354	28,653
Other individuals, partnerships, and corporations.....	511,542	2,614,421	423,204	855,785	279,239	244,020	4,094,634	335,102
Foreign governments, central banks, etc.....	-	216	-	-	-	-	-	-
United States Government.....	13,508	96,702	6,306	26,748	8,706	11,549	140,875	14,486
States and political subdivisions.....	135,785	260,017	74,362	94,951	43,348	47,021	544,822	56,247
Mutual savings banks in United States.....	-	-	-	204	-	11,786	28,116	-
Commercial banks in United States.....	86,808	828,050	40,613	227,537	8,488	2,382	93,035	19,754
Banks in foreign countries.....	16	6,563	93	96	32	-	1,720	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.....	6,063	42,975	10,574	12,154	13,306	4,886	117,282	9,862
TIME DEPOSITS—TOTAL	430,971	2,322,070	530,934	710,962	363,434	198,531	5,502,375	338,313
Savings deposits.....	184,545	812,214	177,896	202,412	232,403	116,803	4,154,618	199,796
Accumulated for payment of personal loans.....	2,889	1,470	7,947	-	-	585	-	-
Savings and loan associations.....	2,124	3,935	66	1,086	306	30	3,428	3,914
Other time deposits of indiv., part., and corp.....	221,682	1,320,597	311,947	491,698	98,535	74,463	1,108,655	80,586
Foreign Governments, central banks, etc.....	-	1,000	-	-	-	-	1,000	-
United States Government.....	395	1,223	761	298	1,015	60	1,735	1,044
States and political subdivisions.....	2,911	177,469	31,877	15,428	31,175	6,464	229,682	52,948
Mutual savings banks in United States.....	-	-	-	-	-	50	1,512	25
Commercial banks in United States.....	16,425	3,622	440	40	-	76	620	-
Banks in foreign countries.....	-	540	-	-	-	-	1,125	-
TOTAL DEPOSITS	1,194,507	6,207,488	1,090,593	1,938,684	725,416	523,449	10,596,213	802,417
Federal funds purchased and securities sold under agreements to repurchase—total.....	36,625	99,928	1,850	27,014	30,000	2,250	25,125	1,300
Other liabilities for borrowed money.....	-	1,121	403	5,190	137	-	1,800	400
Acceptances outstanding.....	-	7,226	681	-	-	-	2,234	-
Other liabilities.....	27,291	108,796	26,528	18,958	13,812	29,939	352,268	16,043
TOTAL LIABILITIES	1,258,423	6,424,559	1,120,055	1,989,846	769,365	555,638	10,977,640	820,160
CAPITAL ACCOUNTS—TOTAL	107,847	569,150	83,992	171,085	61,111	55,608	867,534	66,907
Capital stock, notes, and debentures—total.....	34,075	182,112	32,078	47,852	25,566	10,654	270,790	22,486
Capital notes and debentures.....	6,130	27,400	1,095	3,000	2,445	50	42,514	1,000
Preferred stock.....	-	-	-	108	-	-	80	-
Common stock.....	27,945	154,712	30,983	44,744	23,121	10,604	228,196	21,486
Surplus.....	71,962	228,473	32,076	64,929	21,696	30,606	422,728	21,299
Undivided profits.....	825	147,263	19,283	53,449	11,745	12,905	151,598	9,818
Other capital accounts.....	985	11,302	555	4,855	2,104	1,443	22,418	13,304
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,366,270	6,993,709	1,204,047	2,160,931	830,476	611,246	11,845,174	887,067
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	589,863	2,948,128	457,469	955,512	311,476	275,753	4,307,405	370,391
DEMAND DEPOSITS ADJUSTED	586,699	2,250,201	465,206	793,199	310,018	283,812	4,375,127	409,449
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks.....	16.8	21.3	14.4	20.6	13.3	14.4	12.1	16.6
U.S. Gov't. obligations, direct and guaranteed.....	14.3	14.8	19.3	12.8	16.9	16.0	13.8	17.5
Other securities.....	14.8	14.0	13.4	14.4	12.9	8.7	18.2	13.0
Loans and discounts (incl. Federal funds sold).....	51.3	48.1	50.5	50.3	53.4	59.0	53.8	50.0
Total capital accounts.....	7.9	8.1	7.0	7.9	7.4	9.1	7.3	7.5
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,163,766	5,971,639	1,067,567	1,892,818	708,653	528,196	10,436,920	784,367
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	691,256	3,297,063	606,072	1,083,018	422,252	352,978	6,364,159	423,920
NUMBER OF BANKS	42	177	90	139	6	53	184	41

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1967

(Amounts in thousands of dollars)

ASSETS	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND
RESERVES, CASH, AND BANK BALANCES—TOTAL	20,888,230	761,334	81,239	2,781,339	931,401	502,638	3,492,622	167,438
Currency and coin	683,178	85,166	6,877	291,362	47,281	30,281	374,208	25,535
Reserve with Federal Reserve Banks	5,480,125	176,363	31,921	867,602	215,388	191,815	1,227,568	73,029
Demand balances with banks in U.S.	818,412	83,603	28,720	572,983	440,524	19,536	472,385	19,027
Other balances with banks in U.S.	84,150	1,245	-	9,486	2,460	26,886	9,782	1,000
Balances with banks in foreign countries ..	122,422	5,751	106	5,226	20	784	10,566	733
Cash items in process of collection	13,699,943	409,206	13,615	1,034,680	225,728	233,336	1,398,113	48,114
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	8,146,986	369,140	137,334	3,149,377	645,668	433,005	2,929,557	162,233
OTHER SECURITIES—TOTAL BOOK VALUE	9,995,314	616,891	108,178	2,911,909	622,052	447,304	3,293,954	261,782
Obligations of States and subdivisions ..	8,979,878	516,456	80,819	2,601,162	466,075	359,119	2,886,203	249,045
Obligations of Fed. agencies	503,660	89,221	26,181	225,462	69,072	76,626	260,943	9,030
Other bonds, notes, debentures, and corporate stocks ..	511,776	11,214	1,178	85,285	86,905	11,559	146,808	3,707
TOTAL SECURITIES	18,142,300	986,031	245,512	6,061,286	1,267,720	880,309	6,223,511	424,015
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	572,969	7,436	1,400	213,321	57,927	2,500	288,744	-
Commercial banks	499,319	7,200	1,400	201,760	57,900	2,500	264,399	-
Brokers and dealers	31,922	-	-	9,297	24	-	20,947	-
Others	41,728	236	-	2,264	3	-	3,398	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	47,663,209	2,160,208	333,742	9,364,575	1,894,437	1,785,127	12,164,545	890,512
Valuation reserves	1,193,193	45,803	8,143	182,681	33,012	25,599	252,965	11,935
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	48,856,402	2,206,011	341,885	9,547,256	1,927,449	1,810,726	12,417,510	902,447
Real estate loans—total	6,467,175	345,622	108,098	2,912,229	335,544	465,557	3,054,533	393,225
Secured by farm land	106,985	17,414	15,631	129,528	57,323	17,247	116,902	665
Secured by residential properties:								
Insured by FHA	1,002,111	32,933	13,702	169,739	15,587	143,065	186,248	84,285
Guaranteed by VA	631,966	54,061	6,710	105,314	5,433	18,462	120,050	10,067
Not ins. or guaranteed by FHA or VA ..	2,463,257	152,418	47,612	1,573,372	117,540	129,919	1,649,133	163,827
Secured by other properties	2,262,856	88,796	24,443	934,276	139,661	156,864	982,200	134,381
Loans to domestic com'l. and foreign banks ..	948,262	2,865	30	20,219	4,496	1,047	112,206	97
Loans to other financial institutions	3,386,152	136,450	2,140	436,186	77,338	117,923	815,498	54,128
Loans to brokers and dealers in securities ..	4,056,511	31,262	-	134,729	3,093	3,566	113,435	812
Other loans for purchasing or carrying secs.	923,227	10,051	2,567	234,331	9,647	12,872	128,623	586
Other loans to farmers	146,196	31,129	69,973	122,435	198,061	93,304	127,987	188
Commercial including open market paper	25,782,302	929,966	83,098	2,783,194	768,450	739,131	4,781,993	252,309
Other loans to individuals—total	5,668,845	682,341	72,289	2,616,392	465,003	356,320	2,783,583	166,482
Passenger automobile instalment loans	1,162,205	288,432	31,958	1,204,268	197,459	189,637	881,251	52,143
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	90,463	20,440	9	4,907	2,911	12,270	33,276	-
Check credit and revolving credit plans	76,183	10,490	336	7,497	1,357	2,012	83,342	2,962
Other retail consumer instalment loans	278,863	73,848	10,040	235,528	45,028	26,998	243,468	7,578
Residential repair and modern instal.	386,428	45,101	3,935	217,030	18,626	25,327	207,954	15,310
Other instal. loans for personal expenditures ..	1,391,715	82,454	10,537	390,018	96,820	51,310	579,055	27,654
Single payment loans for personal expenditures ..	2,282,988	161,576	15,574	557,144	102,802	48,766	755,237	60,835
All other loans (including overdrafts)	1,477,732	36,325	3,690	287,541	65,817	21,006	499,652	34,620
TOTAL LOANS AND SECURITIES	66,378,478	3,153,675	580,654	15,639,182	3,220,084	2,667,936	18,676,800	1,314,527
Bank premises, furniture and fixtures	889,770	60,160	12,363	202,522	56,592	65,397	266,486	21,954
Real estate owned other than bank premises	40,314	302	497	2,402	3,500	2,426	5,155	216
Customers' liability on acceptances outstanding ..	1,405,278	7,886	426	8,925	1,226	14,507	74,159	2,397
Other assets	1,703,241	46,947	3,936	117,002	20,231	28,290	150,482	8,885
TOTAL ASSETS	91,305,311	4,030,304	679,115	18,751,372	4,233,034	3,281,194	22,665,704	1,515,417

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1967

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND
DEMAND DEPOSITS—TOTAL	46,487,367	2,008,972	276,105	7,943,690	2,344,861	1,277,142	9,714,068	554,162
Savings and loan associations	126,613	23,458	3,175	386,499	19,243	11,580	95,251	4,578
Other individuals, partnerships, and corporations	29,937,124	1,509,848	231,675	6,071,351	1,744,816	1,064,528	7,786,022	450,156
Foreign governments, central banks, etc.	705,255	-	-	269	-	116	16,089	-
United States Government	1,276,866	68,671	3,871	249,825	48,848	19,074	251,557	21,132
States and political subdivisions	2,102,891	123,088	18,097	583,346	212,884	104,585	437,792	52,663
Mutual savings banks in United States	471,495	38	-	613	-	2,438	43,076	4,030
Commercial banks in United States	5,555,377	251,287	12,340	474,551	276,522	33,332	828,320	5,697
Banks in foreign countries	1,378,831	4,541	20	13,235	343	4,898	54,648	2,077
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	4,932,915	28,041	6,927	164,001	42,205	36,591	201,313	13,829
TIME DEPOSITS—TOTAL	28,826,029	1,467,403	342,207	8,813,274	1,421,052	1,688,019	10,125,478	777,394
Savings deposits	10,730,627	632,731	63,260	5,401,726	639,736	1,019,412	5,444,419	526,607
Accumulated for payment of personal loans	1,325	288	-	636,103	9,685	-	3,501	-
Savings and loan associations	42,973	12,213	20	12,237	2,030	1,336	20,752	-
Other time deposits of indiv., part., and corp.	11,710,413	577,844	261,094	2,056,574	637,992	364,518	3,727,388	187,595
Foreign Governments, central banks, etc.	3,354,249	2,050	-	15,800	-	250	168,866	-
United States Government	90,402	4,445	468	2,498	3,618	8,259	1,511	305
States and political subdivisions	2,127,695	235,430	17,315	665,808	125,787	293,919	718,701	62,787
Mutual savings banks in United States	124,022	-	-	-	-	50	31	-
Commercial banks in United States	443,175	2,252	50	21,464	2,204	-	31,848	100
Banks in foreign countries	201,148	150	-	1,064	-	275	8,461	-
TOTAL DEPOSITS	75,313,396	3,476,375	618,312	16,756,964	3,765,913	2,965,161	19,839,546	1,331,556
Federal funds purchased and securities sold under agreements to repurchase—total	1,878,484	69,900	800	123,857	59,827	34,425	304,510	23,450
Other liabilities for borrowed money	130,542	11,161	1,550	2,000	7,367	-	23,613	-
Acceptances outstanding	1,465,445	7,886	426	8,925	1,226	14,507	75,314	2,397
Other liabilities	5,595,284	161,008	11,686	399,448	47,161	55,265	483,029	39,250
TOTAL LIABILITIES	84,383,151	3,726,330	632,774	17,291,194	3,881,494	3,069,358	20,726,012	1,396,653
CAPITAL ACCOUNTS—TOTAL	6,922,160	303,974	46,341	1,460,178	351,540	211,836	1,939,692	118,764
Capital stock, notes, and debentures—total	2,720,384	108,423	15,155	417,482	116,265	74,276	466,853	28,113
Capital notes and debentures	854,504	40,000	1,000	26,850	20,700	-	78,605	388
Preferred stock	62,835	-	-	-	350	-	1,408	-
Common stock	1,803,045	68,423	14,155	390,632	95,215	74,276	386,840	27,725
Surplus	2,796,630	152,317	19,002	767,074	136,066	79,724	1,046,865	56,899
Undivided profits	1,178,438	36,669	11,523	258,109	96,274	52,973	361,316	26,299
Other capital accounts	226,708	6,565	661	17,513	2,935	4,863	64,658	7,453
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	91,305,311	4,030,304	679,115	18,751,372	4,233,034	3,281,194	22,665,704	1,515,417
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	31,969,012	1,516,163	233,770	6,336,027	1,678,609	1,024,270	7,843,570	487,021
DEMAND DEPOSITS ADJUSTED	25,955,181	1,279,808	246,279	6,184,634	1,793,763	991,400	7,236,078	479,219
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	22.9	18.9	12.0	14.8	22.0	15.3	15.4	11.0
U.S. Gov't. obligations, direct and guaranteed	8.9	9.2	20.2	16.8	15.3	13.2	12.9	10.7
Other securities	10.9	15.3	15.9	15.5	14.7	13.6	14.5	17.3
Loans and discounts (incl. Federal funds sold)	52.8	53.8	49.3	51.1	46.1	54.5	54.9	58.8
Total capital accounts	7.6	7.5	6.8	7.8	8.3	6.5	8.6	7.8
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	70,503,961	3,393,894	614,474	16,311,224	3,506,101	2,935,431	19,304,945	1,314,311
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	47,284,775	2,163,928	340,254	9,388,353	1,822,849	1,781,277	12,189,492	892,228
NUMBER OF BANKS	264	29	46	348	244	14	372	5

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1967

(Amounts in thousands of dollars)

ASSETS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
RESERVES, CASH, AND BANK BALANCES—TOTAL	247,034	117,200	978,218	4,041,280	215,068	36,663	816,816	813,030
Currency and coin	36,486	8,543	89,129	192,158	13,007	6,489	115,571	64,202
Reserve with Federal Reserve Banks	52,090	50,751	226,606	1,063,048	55,075	13,638	237,174	291,027
Demand balances with banks in U.S.	68,096	42,340	290,792	1,385,364	27,934	9,949	150,757	64,243
Other balances with banks in U.S.	400	1,250	137	21,310	726	-	16,211	2,266
Balances with banks in foreign countries ..	124	-	273	4,529	100	62	346	3,831
Cash items in process of collection	89,838	14,316	371,281	1,374,871	118,226	6,525	296,757	387,461
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	170,771	194,900	651,493	2,397,968	150,852	52,775	779,703	577,124
OTHER SECURITIES—TOTAL BOOK VALUE	145,899	114,984	561,834	2,468,225	195,392	41,929	754,735	670,310
Obligations of States and subdivisions ..	114,877	82,647	480,722	1,967,922	179,019	34,306	636,950	586,881
Obligations of Fed. agencies	28,437	29,909	67,129	423,639	13,321	4,437	101,189	66,173
Other bonds, notes, debentures, and corporate stocks ..	2,585	2,428	13,983	76,664	3,052	3,186	16,596	17,256
TOTAL SECURITIES	316,670	309,884	1,213,327	4,866,193	346,244	94,704	1,534,438	1,247,434
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	26,412	2,300	43,387	170,902	17,056	4,398	88,05	18,575
Commercial banks	26,100	2,300	20,409	159,807	17,056	4,300	84,950	18,575
Brokers and dealers	312	-	21,993	4,408	-	98	3,105	-
Others	-	-	985	6,687	-	-	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	637,288	465,547	2,542,964	8,900,891	729,490	229,656	3,121,065	2,603,697
Valuation reserves	12,565	13,760	50,697	167,091	12,279	3,224	53,140	52,861
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	649,853	479,307	2,593,661	9,067,982	741,769	232,880	3,174,205	2,656,558
Real estate loans—total	91,563	122,429	383,609	1,000,001	264,689	107,603	919,928	631,256
Secured by farm land	8,409	9,203	35,710	98,900	6,063	9,180	61,853	22,573
Secured by residential properties:								
Insured by FHA	2,793	22,856	9,583	45,538	66,485	5,567	48,056	149,803
Guaranteed by VA	907	5,123	8,210	37,644	21,565	2,805	25,154	13,082
Not ins. or guaranteed by FHA or VA ..	36,201	51,199	162,606	328,636	85,057	63,986	520,682	265,775
Secured by other properties	43,253	34,048	167,500	489,283	85,519	26,065	264,183	180,063
Loans to domestic com'l. and foreign banks ..	-	273	7,159	43,750	250	-	350	5,529
Loans to other financial institutions	24,682	7,994	162,550	581,312	39,844	1,216	110,840	176,623
Loans to brokers and dealers in securities ..	14,306	400	38,824	53,297	7,528	400	37,529	19,157
Other loans for purchasing or carrying secs. ..	5,947	1,046	41,181	466,830	19,887	1,982	26,767	8,476
Other loans to farmers	15,843	160,728	51,157	456,966	37,628	8,133	65,827	143,390
Commercial including open market paper ..	232,532	94,393	946,313	4,023,151	228,846	44,989	859,274	1,005,821
Other loans to individuals—total	240,337	86,373	909,431	2,172,137	134,513	66,221	1,071,726	603,336
Passenger automobile instalment loans ..	96,734	36,489	263,786	948,661	59,555	29,106	410,413	255,479
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	5	80	9,784	3,682	4,992	15	12,073	30,654
Check credit and revolving credit plans ..	309	66	3,981	3,941	1,197	8	5,844	3,876
Other retail consumer instalment loans ..	22,022	15,222	84,985	209,020	18,798	6,323	79,496	62,271
Residential repair and modern instal.	10,630	3,680	39,589	95,082	12,682	1,189	51,781	52,225
Other instal. loans for personal expenditures ..	41,366	10,954	84,716	269,764	18,283	10,784	203,670	76,158
Single payment loans for personal expenditures ..	69,271	19,882	422,590	641,987	19,006	18,796	308,449	122,673
All other loans (including overdrafts)	24,643	5,671	53,437	270,538	8,584	2,336	81,964	62,930
TOTAL LOANS AND SECURITIES	980,370	777,731	3,799,678	13,937,986	1,092,790	328,758	4,743,558	3,869,706
Bank premises, furniture and fixtures	23,093	15,118	79,288	373,467	23,520	5,871	92,646	89,011
Real estate owned other than bank premises ..	1,930	584	1,277	18,914	1,265	122	3,111	2,998
Customers' liability on acceptances outstanding ..	306	423	33,891	44,246	540	-	879	24,395
Other assets	5,572	4,898	26,254	108,521	9,570	981	30,779	38,571
TOTAL ASSETS	1,258,305	915,954	4,918,606	18,524,414	1,342,753	372,395	5,687,789	4,837,711

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1967

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
DEMAND DEPOSITS—TOTAL	868,297	398,909	2,514,679	10,178,534	542,339	122,552	2,448,643	2,250,294
Savings and loan associations	17,387	1,651	21,804	117,524	9,926	194	23,588	36,920
Other individuals, partnerships, and corporations	688,504	324,351	1,601,962	7,267,761	399,071	103,581	1,910,926	1,720,055
Foreign governments, central banks, etc.	-	-	-	4,506	-	-	-	5,466
United States Government	27,638	4,875	62,417	175,225	10,399	3,173	71,246	54,170
States and political subdivisions	99,293	46,480	183,051	634,121	55,331	11,885	247,854	182,572
Mutual savings banks in United States	-	-	-	-	-	1,240	-	109,218
Commercial banks in United States	24,574	15,967	573,008	1,733,748	51,226	176	160,326	82,901
Banks in foreign countries	183	-	3,726	33,479	140	-	1,043	14,549
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	10,718	5,585	68,711	212,170	16,246	2,303	33,660	44,443
TIME DEPOSITS—TOTAL	235,560	433,664	1,793,512	6,282,300	657,652	212,107	2,639,090	2,092,792
Savings deposits	163,309	107,543	1,365,063	2,221,210	338,738	191,296	1,636,048	1,384,140
Accumulated for payment of personal loans	5	79	-	226,852	-	-	2,793	-
Savings and loan associations	475	180	2,324	57,983	561	-	9,106	4,805
Other time deposits of indiv., part., and corp.	51,683	287,381	232,327	2,745,287	208,419	13,713	837,500	671,034
Foreign Governments, central banks, etc.	-	-	8,000	5,300	-	-	-	11,000
United States Government	1,028	1,351	2,171	8,077	2,026	113	3,462	7,628
States and political subdivisions	18,995	37,112	182,235	982,828	107,459	6,985	148,736	9,132
Mutual savings banks in United States	-	-	-	-	-	-	-	315
Commercial banks in United States	65	18	1,342	33,923	449	-	1,445	100
Banks in foreign countries	-	-	50	840	-	-	-	4,638
TOTAL DEPOSITS	1,103,857	832,573	4,308,191	16,460,834	1,199,991	334,659	5,087,733	4,343,086
Federal funds purchased and securities sold under agreements to repurchase—total	3,050	700	53,335	265,552	23,787	100	33,150	31,395
Other liabilities for borrowed money	250	1,400	49,110	114,779	619	-	314	16,502
Acceptances outstanding	306	423	33,891	44,298	540	-	879	24,441
Other liabilities	52,974	14,654	102,362	204,781	18,129	9,100	140,621	97,521
TOTAL LIABILITIES	1,160,437	849,750	4,546,889	17,090,244	1,243,066	343,859	5,262,697	4,512,945
CAPITAL ACCOUNTS—TOTAL	97,868	66,204	371,717	1,434,170	99,687	28,536	425,092	324,766
Capital stock, notes, and debentures—total	23,979	20,670	115,683	532,101	34,477	9,132	127,637	96,391
Capital notes and debentures	-	325	19,275	57,990	3,200	350	2,150	220
Preferred stock	25	-	-	2,200	-	608	-	-
Common stock	23,954	20,345	96,408	471,911	31,277	8,174	125,487	96,171
Surplus	52,445	26,897	169,955	599,127	48,270	10,874	208,188	137,006
Undivided profits	19,987	17,741	77,608	255,925	16,309	7,614	86,880	88,709
Other capital accounts	1,457	896	8,471	47,017	631	916	2,387	2,660
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,258,305	915,954	4,918,606	18,524,414	1,342,753	372,395	5,687,789	4,837,711
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	710,363	342,253	1,852,606	7,418,299	396,179	106,078	2,001,129	1,798,590
DEMAND DEPOSITS ADJUSTED	726,247	363,751	1,507,973	6,894,690	362,488	112,678	1,920,314	1,725,762
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.6	12.8	19.9	21.8	16.0	9.8	14.4	16.8
U.S. Gov't. obligations, direct and guaranteed	13.6	21.3	13.2	12.9	11.2	14.2	13.7	11.9
Other securities	11.6	12.6	11.4	13.3	14.6	11.3	13.3	13.9
Loans and discounts (incl. Federal funds sold)	52.7	51.1	52.6	49.0	55.6	62.9	56.4	54.2
Total capital accounts	7.8	7.2	7.6	7.7	7.4	7.7	7.5	6.7
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,086,136	827,985	4,178,856	15,649,586	1,169,881	332,716	4,971,731	4,271,337
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	642,352	472,434	2,540,879	8,778,952	717,866	232,087	3,104,481	2,587,866
NUMBER OF BANKS	32	59	87	610	22	27	161	36

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1967

(Amounts in thousands of dollars)

ASSETS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
RESERVES, CASH, AND BANK BALANCES—TOTAL	258,793	888,009	106,491	8,664				
Currency and coin	37,313	67,316	7,452	1,137				
Reserve with Federal Reserve Banks	74,498	218,174	30,420	1,159				
Demand balances with banks in U.S.	94,760	201,152	57,612	6,342				
Other balances with banks in U.S.	510	511	-	19				
Balances with banks in foreign countries ..	-	2,736	-	7				
Cash items in process of collection	51,712	398,120	11,007	-				
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	420,836	840,295	125,376	3,397				
OTHER SECURITIES—TOTAL BOOK VALUE	240,061	686,744	62,817	9,235				
Obligations of States and subdivisions ..	196,309	568,476	50,183	9,190				
Obligations of Fed. agencies	37,035	97,921	10,525	-				
Other bonds, notes, debentures, and corporate stocks ..	6,717	20,347	2,109	45				
TOTAL SECURITIES	660,897	1,527,039	188,193	12,632				
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	30,340	43,267	1,400	-				
Commercial banks	30,340	27,926	1,400	-				
Brokers and dealers	-	14,229	-	-				
Others	-	1,112	-	-				
OTHER LOANS AND DISCOUNTS, NET—TOTAL	780,549	2,559,822	289,743	26,629				
Valuation reserves	18,817	57,744	5,252	288				
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	799,366	2,617,566	294,995	26,917				
Real estate loans—total	278,657	904,259	74,178	14,065				
Secured by farm land	17,314	47,899	5,347	88				
Secured by residential properties :								
Insured by FHA	21,244	51,590	13,923	5,018				
Guaranteed by VA	3,707	31,778	4,202	24				
Not ins. or guaranteed by FHA or VA ..	149,439	529,036	23,503	6,276				
Secured by other properties	86,953	243,956	27,203	2,659				
Loans to domestic com'l. and foreign banks ..	6,400	8,716	-	-				
Loans to other financial institutions	19,294	139,045	2,649	-				
Loans to brokers and dealers in securities ..	4,419	15,492	21	-				
Other loans for purchasing or carrying secs.	8,400	26,130	3,300	25				
Other loans to farmers	16,074	68,813	67,805	-				
Commercial including open market paper	163,717	780,861	84,517	8,695				
Other loans to individuals—total	291,042	578,908	61,076	3,983				
Passenger automobile instalment loans	134,954	208,296	23,376	1,224				
Credit cards and related plans :								
Retail (charge accounts) credit card plans ..	-	12,521	24	-				
Check credit and revolving credit plans	1,291	7,560	587	-				
Other retail consumer instalment loans	26,561	47,497	9,935	70				
Residential repair and modern instal.	16,405	29,274	1,687	196				
Other instal. loans for personal expenditures ..	54,811	57,840	9,240	2,280				
Single payment loans for personal expenditures ..	57,020	215,920	16,227	213				
All other loans (including overdrafts)	11,363	95,342	1,449	149				
TOTAL LOANS AND SECURITIES	1,471,786	4,130,128	479,336	39,261				
Bank premises, furniture and fixtures	29,240	76,583	11,273	142				
Real estate owned other than bank premises ..	637	5,495	769	-				
Customers' liability on acceptances outstanding ..	-	2,686	-	-				
Other assets	5,923	32,486	3,138	974				
TOTAL ASSETS	1,766,379	5,135,387	601,007	49,041				

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

ALL MEMBER BANKS, BY STATES, DECEMBER 30, 1967

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
DEMAND DEPOSITS—TOTAL	847,950	2,339,679	277,229	15,951				
Savings and loan associations	7,730	53,760	2,785	294				
Other individuals, partnerships, and corporations	628,335	1,773,563	199,500	10,226				
Foreign governments, central banks, etc.	-	4	-	4				
United States Government	18,364	79,228	4,674	807				
States and political subdivisions	125,696	162,240	41,015	3,053				
Mutual savings banks in United States	-	579	-	83				
Commercial banks in United States	55,950	215,266	23,995	1,223				
Banks in foreign countries	-	4,985	-	-				
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	11,875	50,054	5,260	261				
TIME DEPOSITS—TOTAL	701,518	2,322,728	266,026	27,528				
Savings deposits	586,806	1,163,688	132,547	12,595				
Accumulated for payment of personal loans	2,079	274	-	-				
Savings and loan associations	1,179	2,555	355	-				
Other time deposits of indiv., part., and corp.	105,163	951,575	108,609	3,698				
Foreign Governments, central banks, etc.	-	5,000	-	-				
United States Government	506	1,225	888	-				
States and political subdivisions	5,591	190,923	23,612	11,235				
Mutual savings banks in United States	-	4	-	-				
Commercial banks in United States	194	484	15	-				
Banks in foreign countries	-	7,000	-	-				
TOTAL DEPOSITS	1,549,468	4,662,407	543,255	43,479				
Federal funds purchased and securities sold under agreements to repurchase—total	7,680	2,799	-	1,700				
Other liabilities for borrowed money	670	1,545	547	-				
Acceptances outstanding	-	2,712	-	-				
Other liabilities	39,033	114,365	8,161	517				
TOTAL LIABILITIES	1,596,851	4,783,828	551,963	45,696				
CAPITAL ACCOUNTS—TOTAL	169,528	351,559	49,044	3,345				
Capital stock, notes, and debentures—total	38,549	117,594	7,874	400				
Capital notes and debentures	200	13,531	1,000	-				
Preferred stock	-	-	-	-				
Common stock	38,349	104,063	6,874	400				
Surplus	84,477	152,241	24,154	1,600				
Undivided profits	38,402	71,166	15,495	1,321				
Other capital accounts	8,100	10,558	1,521	24				
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,766,379	5,135,387	601,007	49,041				
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	701,478	1,740,407	208,610	9,609				
DEMAND DEPOSITS ADJUSTED	721,924	1,647,065	237,553	13,921				
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	14.7	17.3	17.7	17.7				
U.S. Gov't obligations, direct and guaranteed	23.8	16.4	20.9	6.9				
Other securities	13.6	13.4	10.5	18.8				
Loans and discounts (incl. Federal funds sold)	45.9	50.7	48.4	54.3				
Total capital accounts	9.6	6.8	8.2	6.8				
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,514,859	4,523,455	529,094	41,694				
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	793,131	2,562,289	292,722	26,770				
NUMBER OF BANKS	114	168	53	1				

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1967

(Amounts in thousands of dollars)

ASSETS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
RESERVES, CASH, AND BANK BALANCES—TOTAL	22,311,904	706,864	12,624,478	1,196,232	1,100,714	817,136	401,414	2,053,659
Currency and coin	1,216,333	82,091	395,252	105,929	121,734	95,104	40,650	176,824
Reserve with Federal Reserve Banks	6,317,037	244,257	3,057,837	380,284	367,429	246,287	115,024	683,396
Demand balances with banks in U.S.	2,152,509	90,348	458,845	108,497	229,040	115,879	137,689	412,507
Other balances with banks in U.S.	73,889	1,394	57,612	206	1,311	8,466	100	186
Balances with banks in foreign countries ..	132,117	4,249	86,245	4,697	1,796	6,671	774	16,289
Cash items in process of collection	12,420,019	284,525	8,568,687	596,619	379,404	344,729	107,177	764,457
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	12,648,520	615,167	4,263,478	676,456	1,298,697	618,693	291,144	2,333,122
OTHER SECURITIES—TOTAL BOOK VALUE	13,966,306	647,534	5,764,446	687,229	1,258,388	628,186	315,910	2,135,313
Obligations of States and subdivisions ..	12,517,299	603,990	5,304,402	627,526	1,158,036	551,403	265,541	1,844,107
Obligations of Fed. agencies	1,011,236	27,758	255,738	31,157	64,973	61,976	44,884	237,804
Other bonds, notes, debentures, and corporate stocks ..	437,771	15,786	204,306	28,546	35,379	14,807	5,485	53,402
TOTAL SECURITIES	26,614,826	1,262,701	10,027,924	1,363,685	2,557,085	1,246,879	607,054	4,468,435
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	876,693	33,925	212,140	87,464	68,900	41,671	24,546	214,723
Commercial banks	732,315	33,925	200,760	86,375	68,900	41,435	24,100	149,000
Brokers and dealers	141,961	-	10,353	-	-	-	381	65,723
Others	2,417	-	1,027	1,089	-	236	65	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	57,636,028	2,278,083	26,478,777	3,405,638	3,933,836	2,516,584	1,158,074	7,658,024
Valuation reserves	1,249,128	46,184	628,433	84,871	75,456	52,118	23,660	152,858
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	58,885,156	2,324,267	27,107,210	3,490,509	4,009,292	2,568,702	1,181,734	7,810,882
Real estate loans—total	12,583,501	574,061	3,585,085	581,137	1,319,688	660,222	267,568	2,584,892
Secured by farm land	446,589	3,460	65,479	7,469	50,149	36,319	25,391	104,125
Secured by residential properties:								
Insured by FHA	1,771,608	40,996	670,906	65,248	54,244	24,451	15,007	470,854
Guaranteed by VA	578,840	11,953	291,190	9,280	30,009	21,843	12,642	88,927
Not ins. or guaranteed by FHA or VA ..	5,433,340	295,211	1,417,408	270,624	641,580	347,822	120,875	1,160,527
Secured by other properties	4,353,124	222,441	1,140,102	228,516	543,706	229,787	93,653	760,459
Loans to domestic com'l. and foreign banks ..	707,522	9,012	546,001	28,402	3,626	9,071	1,301	74,973
Loans to other financial institutions	4,059,888	152,308	2,007,513	425,678	160,668	186,206	62,906	481,706
Loans to brokers and dealers in securities ..	2,952,593	25,739	2,493,568	56,624	70,117	40,834	23,780	141,094
Other loans for purchasing or carrying secs.	1,266,649	9,290	666,012	52,527	175,642	22,598	12,356	219,922
Other loans to farmers	1,110,878	7,497	68,004	11,320	45,390	29,340	25,622	302,182
Commercial including open market paper	24,181,754	866,757	13,555,777	1,345,843	1,261,595	769,623	408,248	2,424,017
Other loans to individuals—total	10,480,939	633,302	3,324,373	864,765	886,720	792,283	362,659	1,450,419
Passenger automobile instalment loans	3,349,849	197,365	694,997	198,024	362,870	304,488	135,177	539,266
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	145,216	17,560	42,309	352	-	12,045	2,184	33,999
Check credit and revolving credit plans	131,715	7,897	31,575	46,267	648	8,478	1,932	10,467
Other retail consumer instalment loans	813,438	32,759	154,403	89,219	71,327	79,752	42,913	137,698
Residential repair and modern instal.	736,629	37,266	236,921	54,206	47,076	55,867	14,245	115,824
Other instal. loans for personal expenditures ..	1,717,414	99,049	694,461	159,965	173,289	116,404	55,084	163,515
Single payment loans for personal expenditures ..	3,586,678	241,406	1,469,707	316,732	231,510	215,249	111,124	449,650
All other loans (including overdrafts)	1,541,432	46,301	860,877	124,213	85,846	58,525	17,294	131,677
TOTAL LOANS AND SECURITIES	85,127,547	3,574,709	36,718,841	4,856,787	6,559,821	3,805,134	1,789,674	12,341,182
Bank premises, furniture and fixtures	1,254,145	63,930	502,979	63,617	73,241	63,628	41,080	198,002
Real estate owned other than bank premises ..	55,330	984	23,034	261	1,377	837	3,172	5,990
Customers' liability on acceptances outstanding ..	1,063,979	5,401	925,332	21,278	5,664	8,499	409	17,419
Other assets	1,374,826	29,544	923,926	40,878	48,654	35,473	23,001	107,552
TOTAL ASSETS	111,187,731	4,381,432	51,718,590	6,179,053	7,789,471	4,730,707	2,258,750	14,723,804

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1967

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
DEMAND DEPOSITS—TOTAL	54,384,625	2,427,231	27,658,466	3,224,495	3,189,748	2,340,345	1,118,153	5,781,309
Savings and loan associations	820,224	26,367	84,628	21,088	306,257	16,746	19,408	81,171
Other individuals, partnerships, and corporations	38,282,289	1,968,507	17,722,166	2,510,332	2,382,492	1,808,150	800,949	4,481,895
Foreign governments, central banks, etc.	324,292	56	311,691	3,872	260	5,500	329	133
United States Government	1,489,206	65,208	772,835	97,229	99,621	81,407	24,906	154,337
States and political subdivisions	2,924,860	217,658	1,252,560	94,252	186,144	166,469	149,457	393,575
Mutual savings banks in United States	425,471	55,470	342,611	24,132	-	1,658	-	813
Commercial banks in United States	5,676,592	42,614	3,480,184	367,503	151,778	222,477	101,675	480,598
Banks in foreign countries	832,251	4,853	723,920	17,926	3,105	6,676	1,550	21,055
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,609,440	46,498	2,967,871	88,161	60,091	31,262	19,879	167,732
TIME DEPOSITS—TOTAL	41,252,533	1,403,996	15,203,237	2,251,378	3,766,305	1,784,719	884,706	7,522,369
Savings deposits	19,965,427	799,269	5,699,544	1,002,139	2,476,905	1,136,929	451,249	4,178,249
Accumulated for payment of personal loans	232,051	-	-	-	198,225	5,376	3,187	1,091
Savings and loan associations	172,350	8,307	23,960	2,223	6,076	9,286	4,231	5,283
Other time deposits of indiv., part., and corp.	14,857,351	351,881	6,009,916	1,077,710	775,700	509,668	341,835	2,756,222
Foreign Governments, central banks, etc.	2,151,473	2,200	1,956,333	49,875	8,300	12,289	1,000	18,600
United States Government	80,040	505	50,725	314	416	8,087	238	693
States and political subdivisions	3,277,465	217,497	1,037,567	104,639	295,293	101,544	81,773	537,458
Mutual savings banks in United States	109,054	20,250	88,679	-	-	-	-	-
Commercial banks in United States	315,807	4,087	260,981	10,555	5,390	390	1,193	21,778
Banks in foreign countries	91,515	-	75,532	3,923	-	1,150	-	2,995
TOTAL DEPOSITS	95,637,158	3,831,227	42,861,703	5,475,873	6,956,053	4,125,064	2,002,859	13,303,678
Federal funds purchased and securities sold under agreements to repurchase—total	1,700,344	6,300	1,030,683	90,450	61,275	41,650	13,500	111,714
Other liabilities for borrowed money	191,165	-	114,145	2,300	800	9,575	11,698	7,361
Acceptances outstanding	1,107,214	5,401	967,421	21,416	5,664	8,499	409	17,490
Other liabilities	4,183,434	186,560	2,890,949	122,810	120,566	148,493	54,299	267,723
TOTAL LIABILITIES	102,819,315	4,029,488	47,864,901	5,712,849	7,144,358	4,333,281	2,082,765	13,707,966
CAPITAL ACCOUNTS—TOTAL	8,368,416	351,944	3,853,689	466,204	645,113	397,426	175,985	1,015,838
Capital stock, notes, and debentures—total	2,834,550	107,167	1,366,682	120,798	168,451	119,544	54,571	308,251
Capital notes and debentures	614,048	14,000	297,932	17,175	-	38,700	4,965	42,309
Preferred stock	24,061	200	22,211	-	-	-	-	-
Common stock	2,196,441	92,967	1,046,539	103,623	168,451	80,844	49,606	264,892
Surplus	3,716,372	160,998	1,634,269	272,974	350,188	195,200	85,069	456,042
Undivided profits	1,660,541	75,231	819,515	69,206	110,886	72,624	29,607	192,511
Other capital accounts	156,953	8,548	33,223	3,226	15,588	10,058	6,738	59,034
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	111,187,731	4,381,432	51,718,590	6,179,053	7,789,471	4,730,707	2,258,750	14,723,804
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	39,812,308	2,052,569	18,630,934	2,519,379	2,581,304	1,879,737	873,287	4,604,345
DEMAND DEPOSITS ADJUSTED	34,798,808	2,034,884	14,836,760	2,163,144	2,558,945	1,691,732	884,395	4,381,917
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	20.1	16.1	24.4	19.4	14.1	17.3	17.8	13.9
U.S. Gov't. obligations, direct and guaranteed	11.4	14.0	8.2	10.9	16.7	13.1	12.9	15.8
Other securities	12.6	14.8	11.1	11.1	16.2	13.3	14.0	14.5
Loans and discounts (incl. Federal funds sold)	52.6	52.8	51.6	56.5	51.4	54.1	52.4	53.5
Total capital accounts	7.5	8.0	7.5	7.5	8.3	8.4	7.8	6.9
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	91,558,945	3,741,995	40,119,270	5,308,993	6,787,635	4,024,274	1,971,750	13,009,045
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	58,063,137	2,331,703	26,649,214	3,453,038	3,953,437	2,518,473	1,167,449	7,755,431
NUMBER OF BANKS	1,313	30	111	35	146	99	63	336

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1967

(Amounts in thousands of dollars)

ASSETS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
RESERVES, CASH, AND BANK BALANCES—TOTAL	477,122	142,020	394,704	318,808	2,078,753			
Currency and coin	31,389	12,605	17,479	24,961	112,315			
Reserve with Federal Reserve Banks	160,556	53,802	145,927	81,745	780,493			
Demand balances with banks in U.S.	162,877	46,664	93,208	150,251	146,704			
Other balances with banks in U.S.	663	-	75	518	3,358			
Balances with banks in foreign countries ..	-	38	83	775	10,500			
Cash items in process of collection	121,637	28,911	137,932	60,558	1,025,383			
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	475,806	235,595	302,570	251,285	1,286,507			
OTHER SECURITIES—TOTAL BOOK VALUE	362,204	152,121	248,634	242,321	1,524,020			
Obligations of States and subdivisions ..	274,682	101,548	202,308	197,430	1,386,326			
Obligations of Fed. agencies	77,005	46,873	41,830	41,249	79,989			
Other bonds, notes, debentures, and corporate stocks ..	10,517	3,700	4,496	3,642	57,705			
TOTAL SECURITIES	838,010	387,716	551,204	493,606	2,810,527			
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	38,060	4,850	1,800	8,214	140,400			
Commercial banks	37,556	4,850	1,800	8,214	75,400			
Brokers and dealers	504	-	-	-	65,000			
Others	-	-	-	-	-			
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,154,514	509,295	904,919	841,633	6,796,651			
Valuation reserves	20,789	9,136	14,209	13,306	128,108			
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,175,303	518,431	919,128	854,939	6,924,759			
Real estate loans—total	409,623	160,991	162,334	131,327	2,146,573			
Secured by farm land	54,186	17,139	26,499	14,449	41,924			
Secured by residential properties:								
Insured by FHA	39,682	30,688	27,200	12,412	319,920			
Guaranteed by VA	5,650	8,354	11,505	1,749	85,738			
Not ins. or guaranteed by FHA or VA ..	213,236	68,771	50,243	32,808	814,235			
Secured by other properties	96,869	36,039	46,887	69,909	884,756			
Loans to domestic com'l. and foreign banks ..	793	100	1,100	1,771	31,372			
Loans to other financial institutions	58,653	11,297	29,609	25,280	458,064			
Loans to brokers and dealers in securities ..	15,550	578	3,069	191	81,449			
Other loans for purchasing or carrying secs.	7,490	3,141	21,006	23,157	53,508			
Other loans to farmers	59,628	115,233	169,416	59,504	217,742			
Commercial including open market paper ..	288,660	102,052	308,786	365,908	2,484,488			
Other loans to individuals—total	310,835	117,097	164,780	234,616	1,339,090			
Passenger automobile instalment loans ..	111,350	51,583	84,424	114,812	555,493			
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	1,978	90	24	2,923	31,752			
Check credit and revolving credit plans ..	1,447	13	1,797	242	20,952			
Other retail consumer instalment loans ..	27,194	20,165	28,107	27,939	101,962			
Residential repair and modern instal.	22,011	8,801	10,307	10,014	124,091			
Other instal. loans for personal expenditures ..	40,117	17,601	16,835	34,789	146,305			
Single payment loans for personal expenditures ..	106,738	18,844	23,286	43,897	358,535			
All other loans (including overdrafts)	24,071	7,942	59,028	13,185	112,473			
TOTAL LOANS AND SECURITIES	2,030,584	901,861	1,457,923	1,343,453	9,747,578			
Bank premises, furniture and fixtures	23,182	11,941	13,770	28,689	170,086			
Real estate owned other than bank premises ..	879	770	906	1,709	15,411			
Customers' liability on acceptances outstanding ..	102	326	138	299	79,112			
Other assets	11,275	2,995	9,671	8,379	133,478			
TOTAL ASSETS	2,543,144	1,059,913	1,877,112	1,701,337	12,224,418			

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1967

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
DEMAND DEPOSITS—TOTAL	1,358,586	450,084	1,038,723	894,755	4,902,730			
Savings and loan associations	24,675	2,695	6,690	11,891	218,608			
Other individuals, partnerships, and corporations	987,863	349,301	719,854	689,911	3,860,869			
Foreign governments, central banks, etc.	-	-	-	-	2,451			
United States Government	28,712	6,290	16,934	10,830	130,897			
States and political subdivisions	93,986	57,476	93,671	76,856	142,756			
Mutual savings banks in United States	-	10	-	-	777			
Commercial banks in United States	205,371	25,864	187,291	84,790	326,447			
Banks in foreign countries	37	11	1,010	2,281	49,827			
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	17,942	8,437	13,273	18,196	170,098			
TIME DEPOSITS—TOTAL	954,090	517,107	640,525	652,813	5,671,288			
Savings deposits	390,196	157,864	271,084	253,754	3,148,245			
Accumulated for payment of personal loans	1,383	758	-	22,031	-			
Savings and loan associations	1,618	184	3,008	5,521	102,653			
Other time deposits of indiv., part., and corp.	495,279	326,065	306,583	256,780	1,649,712			
Foreign Governments, central banks, etc.	-	-	-	-	102,876			
United States Government	485	809	862	8,302	8,604			
States and political subdivisions	64,616	31,347	56,603	103,160	645,968			
Mutual savings banks in United States	-	-	-	-	125			
Commercial banks in United States	513	80	2,385	3,265	5,190			
Banks in foreign countries	-	-	-	-	7,915			
TOTAL DEPOSITS	2,312,676	967,191	1,679,248	1,547,568	10,574,018			
Federal funds purchased and securities sold under agreements to repurchase—total	9,800	-	1,000	5,029	328,943			
Other liabilities for borrowed money	100	-	1,698	331	43,157			
Acceptances outstanding	102	326	138	299	80,049			
Other liabilities	24,839	14,395	41,218	21,421	290,161			
TOTAL LIABILITIES	2,347,517	981,912	1,723,302	1,574,648	11,316,328			
CAPITAL ACCOUNTS—TOTAL	195,627	78,001	153,810	126,689	908,090			
Capital stock, notes, and debentures—total	48,515	25,666	47,795	45,769	421,341			
Capital notes and debentures	1,843	912	3,500	7,890	184,822			
Preferred stock	-	150	-	-	450			
Common stock	46,672	24,604	44,295	37,879	236,069			
Surplus	89,969	31,209	65,256	49,913	325,285			
Undivided profits	50,140	18,966	38,957	24,681	158,217			
Other capital accounts	7,003	2,160	1,802	6,326	3,247			
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,543,144	1,059,913	1,877,112	1,701,337	12,224,418			
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,074,072	374,509	807,583	683,946	3,730,643			
DEMAND DEPOSITS ADJUSTED	1,002,866	389,019	696,566	738,577	3,420,003			
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.8	13.4	21.0	18.7	17.0			
U.S. Gov't. obligations, direct and guaranteed	18.7	22.2	16.1	14.8	10.5			
Other securities	14.2	14.4	13.2	14.2	12.5			
Loans and discounts (incl. Federal funds sold)	46.9	48.5	48.3	50.0	56.7			
Total capital accounts	7.7	7.4	8.2	7.4	7.4			
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	2,214,354	952,040	1,632,929	1,497,010	10,299,650			
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,164,877	515,747	901,365	856,554	6,795,849			
NUMBER OF BANKS	131	118	121	80	43			

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.