

Statistics on the Structure of Commercial Banking in the Sixth Federal Reserve District 1950, 1960, and 1965



Federal Reserve Bank of Atlanta

Revised: February 1968

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TABLE I

NUMBER OF BANKS AND BRANCHES IN SIXTH DISTRICT STATES
1950, 1960, AND 1965

	1950 ^{1/}		1960 ^{1/}		1965 ^{1/}	
	Number	Percent of Total	Number	Percent of Total	Number	Percent of Total
<u>Alabama</u>						
<u>Class of Bank</u>						
Member of Federal Reserve System	93	41	93	39	110	42
Nonmember	132	59	145	61	153	58
Par	129	57	155	65	193	73
Nonpar	96	43	83	35	70	27
National	70	31	69	29	86	33
State	155	69	169	71	177	67
Unit Banks	219	97	214	90	216	82
Banks Operating Branches	6	3	24	10	47	18
<u>Bank Offices</u>						
Banks	225	90	238	73	263	62
Branches	26	10	90	27	163	38
Total	251	100	328	100	426	100
<u>Florida</u>						
<u>Class of Bank</u>						
Member of Federal Reserve System	74	37	129	42	203	46
Nonmember	125	63	180	58	240	54
Par ^{2/}	130	68	259	86	403	92
Nonpar	61	32	42	14	33	8
National	62	31	119	39	195	44
State	137	69	190	61	248	56
Unit Banks	193	97	296	96	426	96
Banks Operating Branches ^{3/}	6	3	13	4	17	4
<u>Bank Offices</u>						
Banks	199	97	309	96	443	96
Branches	6	3	14	4	18	4
Total	205	100	323	100	461	100

536 banks

495
29
466

TABLE I (Continued)

1950		1960		1965	
<u>Number</u>	<u>Percent^{1/} of Total</u>	<u>Number</u>	<u>Percent^{1/} of Total</u>	<u>Number</u>	<u>Percent^{1/} of Total</u>

GeorgiaClass of Bank

Member of Federal

Reserve System

Nonmember

Par

Nonpar

National

State

Unit Banks

Banks Operating

Branches

Bank Offices

Banks

Branches

Total

66	17	67	16	71	17
331	83	354	84	358	83
113	28	140	33	175	41
284	72	281	67	254	59
51	13	53	13	57	13
346	87	368	87	372	87
378	95	394	94	360	84
19	5	27	6	69	16
397	90	421	80	429	69
42	10	106	20	196	31
439	100	527	100	625	100

LouisianaClass of Bank

Member of Federal

Reserve System

Nonmember

Par

Nonpar

National

State

Unit Banks

Banks Operating

Branches

Bank Offices

Banks

Branches

Total

47	28	53	28	57	27
118	72	137	72	157	73
61	37	82	43	113	53
104	63	108	57	101	47
36	22	42	22	47	22
129	78	148	78	167	78
126	76	126	66	130	61
39	24	64	34	84	39
165	68	190	52	214	46
77	32	176	48	248	54
242	100	366	100	462	100

TABLE I (Continued)

	1950		1960		1965	
	<u>Number</u>	<u>Percent^{1/} of Total</u>	<u>Number</u>	<u>Percent^{1/} of Total</u>	<u>Number</u>	<u>Percent^{1/} of Total</u>
<u>Mississippi</u>						
<u>Class of Bank</u>						
Member of Federal Reserve System	31	15	35	18	43	22
Nonmember	170	85	158	82	153	78
Par	40	20	54	28	78	40
Nonpar	161	80	139	72	118	60
National State	24	12	27	14	37	19
	177	88	166	86	159	81
Unit Banks	164	82	124	64	98	50
Banks Operating Branches	37	18	69	36	98	50
<u>Bank Offices</u>						
Banks	201	75	193	59	196	47
Branches	68	25	136	41	221	53
Total	269	100	329	100	417	100
<u>Tennessee</u>						
<u>Class of Bank</u>						
Member of Federal Reserve System	82	28	83	28	85	29
Nonmember	215	72	214	72	213	71
Par ^{2/}	204	69	217	74	231	78
Nonpar	91	31	78	26	66	22
National State	72	24	75	25	76	26
	225	76	222	75	222	74
Unit Banks	264	89	222	75	192	64
Banks Operating Branches	33	11	75	25	106	36
<u>Bank Offices</u>						
Banks	297	75	297	58	298	48
Branches	98	25	216	42	329	52
Total	395	100	513	100	627	100

TABLE I (Continued)

	1950		1960		1965	
	<u>Number</u>	<u>Percent^{1/} of Total</u>	<u>Number</u>	<u>Percent^{1/} of Total</u>	<u>Number</u>	<u>Percent^{1/} of Total</u>
<u>Six States</u>						
<u>Class of Bank</u>						
Member of Federal Reserve System	393	26	460	28	569	31
Nonmember	1091	74	1188	72	1274	69
Par ^{2/}	677	46	907	55	1193	65
Nonpar	797	54	731	45	642	35
National	315	21	385	23	498	27
State	1169	79	1263	77	1345	73
Unit Banks	1344	91	1376	83	1422	77
Banks Operating Branches	140	9	272	17	421	23
<u>Bank Offices</u>						
Banks	1484	82	1648	69	1843	61
Branches	317	18	738	31	1175	39
Total	1801	100	2386	100	3018	100

^{1/} Class of bank is given as percent of total number of banks; banks and branches are given as percent of total number of offices.

^{2/} Excludes banks and trust companies on which no checks are drawn.

^{3/} Branches are those at military bases; otherwise, banks in Florida are legally prohibited from operating branches.

Source: Federal Deposit Insurance Corporation, Annual Reports.

TABLE II

POPULATION AND INCOME DENSITY OF BANK OFFICES (BANKS PLUS BRANCHES)
SIXTH DISTRICT STATES - 1950, 1960, AND 1965

	<u>Number of Bank Offices per 100,000 Population</u>		<u>Number of Bank Offices per \$100 Million of Personal Income</u>		
	<u>1950</u>	<u>1960</u>	<u>1950</u>	<u>1960</u>	<u>1965</u>
Alabama	8.2	10.0	9.4	6.8	6.4
Florida	7.4	6.5	5.6	3.3	3.3
Georgia	12.7	13.4	12.5	8.3	6.6
Louisiana	9.0	11.2	8.2	6.7	6.3
Mississippi	12.3	15.1	16.9	12.9	11.2
Tennessee	12.0	14.4	12.0	9.3	8.1
Six States	10.3	11.3	10.2	6.9	6.2

Source: See Table I.

TABLE III

CHANGES IN BANKS AND BRANCHES^{1/}, 1950 AND 1960
IN COUNTIES OF POPULATION INCREASE AND DECREASE
SIXTH DISTRICT STATES

	Alabama			Florida			Georgia		
	Counties of Population Increase	Counties of Population Decrease	Total	Counties of Population Increase	Counties of Population Decrease	Total	Counties of Population Increase	Counties of Population Decrease	Total
Number of Counties	24	43	67	54	13	67	62	97	159
New Banks	17	6	23	109	--	109	32	13	45
New Branches	48	1	49	--	--	--	57	--	57
Banks Converted into Branches	9	--	9	--	--	--	6	--	6
Banks Liquidated ^{2/} Branches	2	--	2	1	--	1	5	10	15
Discontinued	2	--	2	2	--	2	4	--	4
Net Change in Bank Offices ^{3/}	+ 61	+ 7	+ 68	+106	--	+106	+ 80	+ 3	+ 83

	Louisiana			Mississippi			Tennessee		
	Counties of Population Increase	Counties of Population Decrease	Total	Counties of Population Increase	Counties of Population Decrease	Total	Counties of Population Increase	Counties of Population Decrease	Total
Number of Counties	45	19	64	21	61	82	37	58	95
New Banks	22	4	26	--	5	5	7	1	8
New Branches	88	2	90	23	29	52	93	7	100
Banks Converted into Branches	3	--	3	1	6	7	6	2	8
Banks Liquidated ^{2/} Branches	--	--	--	1	4	5	1	1	2
Discontinued	4	--	4	2	--	2	6	--	6
Net Change in Bank Offices ^{3/}	+106	+ 6	+112	+ 20	+ 30	+ 50	+ 93	+ 7	+100

TABLE III (Continued)

	Six States		Total
	Counties of Population Increase	Counties of Population Decrease	
Number of Counties	243	291	534
New Banks	187	29	216
New Branches	309	39	348
Banks Converted into Branches	25	8	33
Banks Liquidated ^{2/}	10	15	25
Branches Discontinued	20	--	20
Net Change in Bank Offices	+466	+ 53	+519

^{1/} Branches do not include facilities at military or other U. S. Government establishments.

^{2/} Excludes banks converted into branches.

^{3/} Figures differ from changes derived from Table I, chiefly because facilities at military establishments are excluded.

SOURCE: Board of Governors, Federal Reserve System.

TABLE IV

TOTAL DEPOSITS OF ALL INSURED BANKS
CLASSIFIED WITHIN COUNTIES OF VARYING POPULATION CHANGE BETWEEN 1950 AND 1960
1950, 1960, AND 1965

ALABAMA

Percent Change in County Pop. 1950 - 1960	Total Deposits			Demand Deposits			Time Deposits		
	\$ Thousands			\$ Thousands			\$ Thousands		
	Dec. 1950	Dec. 1960	Dec. 1965	Dec. 1950	Dec. 1960	Dec. 1965	Dec. 1950	Dec. 1960	Dec. 1965
+ 50 or More	27 384	50 692	110 638	17 953	32 128	83 525	5 125	12 514	27 113
+ 20 to + 49	331 376	494 261	773 263	181 614	254 939	458 101	77 144	158 480	315 162
+ 10 to + 19	505 249	775 646	353 768	313 125	456 384	236 913	94 022	181 959	116 855
0 to + 9	165 433	280 089	468 543	101 443	133 549	262 604	36 300	95 261	205 939
- 1 to - 10	90 647	152 789	242 279	62 837	80 777	142 694	16 606	50 048	99 585
- 11 or More	151 223	233 090	385 512	106 251	115 421	228 771	24 233	80 248	156 741
Total	1 271 312	1 986 567	2 334 003	783 223	1 073 198	1 412 608	253 430	578 510	921 395

FLORIDA

+ 50 or More	1 824 937	4 297 620	7 164 842	1 120 438	2 423 888	4 295 810	311 459	1 075 715	2 869 032
+ 20 to + 49	120 361	244 787	370 963	63 237	124 107	239 987	26 223	65 989	130 976
+ 10 to + 19	21 249	38 654	43 237	11 718	17 624	23 979	6 722	15 356	19 258
0 to + 9	18 836	31 313	53 925	12 112	15 221	31 795	3 664	10 213	22 130
- 1 to - 10	10 782	18 927	20 651	6 542	9 093	13 434	2 020	5 353	7 217
- 11 or More	12 159	20 679	32 539	6 466	8 824	17 293	3 271	7 403	15 246
Total	2 008 324	4 651 980	7 686 157	1 220 513	2 598 757	4 622 298	353 359	1 180 029	3 063 859

TABLE IV (Continued)

GEORGIA

Percent Change in County Pop. 1950 - 1960 -	Total Deposits			Demand Deposits			Time Deposits		
	\$ Thousands			\$ Thousands			\$ Thousands		
	Dec. 1950	Dec. 1960	Dec. 1965	Dec. 1950	Dec. 1960	Dec. 1965	Dec. 1950	Dec. 1960	Dec. 1965
<u>+ 50 or More</u>	90 240	166 143	264 861	55 293	95 641	166 024	23 008	49 297	98 837
+ 20 to + 49	429 696	633 094	1 608 730	259 418	340 197	1 015 438	96 075	197 099	593 292
+ 10 to + 19	867 908	1 379 819	1 711 498	488 888	745 433	1 163 001	124 807	241 283	548 497
0 to + 9	122 845	194 772	342 393	84 899	105 145	208 385	20 910	60 882	134 008
- 1 to - 10	170 940	262 515	422 218	120 713	139 330	243 918	28 668	88 898	178 300
- 11 or More	97 917	145 095	242 365	69 225	68 917	132 764	17 533	53 894	109 601
Total	1 779 546	2 781 438	4 592 065	1 078 436	1 494 663	2 929 530	311 001	691 353	1 662 535

LOUISIANA ^{1/}

+ 50 or More	81 935	213 107	419 159	49 674	104 189	305 904	16 175	48 563	113 255
+ 20 to + 49	349 021	613 274	1 069 323	175 207	295 338	749 593	57 345	133 348	319 730
+ 10 to + 19	840 173	1 093 645	1 616 076	426 563	565 340	1 132 617	123 419	250 482	483 459
0 to + 9	105 931	157 092	244 307	79 678	96 851	167 815	9 852	32 427	76 492
- 1 to - 10	18 941	29 808	46 382	99 827	11 664	25 643	4 960	12 521	20 739
- 11 or More	---	---	---	---	---	---	---	---	---
Total	1 396 001	2 106 926	3 395 247	740 949	1 073 382	2 381 572	211 751	477 341	1 013 675

^{1/} District portion only.

TABLE IV (Continued)

MISSISSIPPI 1/

Percent Change in County Pop. 1950 - 1960	Total Deposits			Demand Deposits			Time Deposits		
	\$ Thousands			\$ Thousands			\$ Thousands		
	Dec. 1950	Dec. 1960	Dec. 1965	Dec. 1950	Dec. 1960	Dec. 1965	Dec. 1950	Dec. 1960	Dec. 1965
+ 50 or More	---	---	55 052	---	---	36 705	---	---	18 347
+ 20 to + 49	35 538	59 527	587 102	18 354	32 436	428 537	9 837	14 957	158 565
+ 10 to + 19	49 365	81 361	113 754	29 949	41 440	77 727	12 064	22 053	36 027
0 to + 9	53 644	78 681	226 266	30 880	39 166	135 324	10 931	21 475	90 942
- 1 to - 10	68 793	115 185	122 664	43 084	54 094	70 223	15 904	42 181	52 441
- 11 or More	279 333	470 680	171 116	140 109	217 910	102 066	48 634	102 419	69 050
Total	486 673	805 434	1 275 954	262 376	385 046	850 582	97 370	203 085	425 372

TENNESSEE 1/

+ 50 or More	---	---	---	---	---	---	---	---	---
+ 20 to + 49	497 091	802 909	1 351 952	238 156	363 603	794 097	108 420	224 231	557 855
+ 10 to + 19	405 308	569 445	916 021	209 083	261 507	551 426	96 887	174 842	364 595
0 to + 9	208 408	351 017	567 765	118 751	155 065	282 151	63 435	150 779	285 614
- 1 to - 10	98 844	172 152	253 856	56 883	74 384	127 400	28 733	78 055	126 456
- 11 or More	64 902	102 966	191 690	38 775	45 897	93 575	18 721	45 258	98 115
Total	1 274 553	1 998 489	3 281 284	661 648	900 456	1 848 649	316 196	673 165	1 432 635

1/ District portion only.

TABLE IV (Continued)

SIXTH DISTRICT

Percent Change in County Pop. 1950 - 1960	Total Deposits			Demand Deposits			Time Deposits		
	\$ Thousands			\$ Thousands			\$ Thousands		
	Dec. 1950	Dec. 1960	Dec. 1965	Dec. 1950	Dec. 1960	Dec. 1965	Dec. 1950	Dec. 1960	Dec. 1965
+ 50 or More	2 024 496	4 727 562	8 014 552	1 243 358	2 655 846	4 887 968	355 767	1 186 089	3 126 584
+ 20 to + 49	1 763 083	2 847 852	5 761 333	935 986	1 410 620	3 685 753	375 044	794 104	2 075 580
+ 10 to + 19	2 689 252	3 938 570	4 754 354	1 479 326	2 087 728	3 185 663	457 921	885 975	1 568 691
0 to + 9	675 097	1 092 964	1 903 199	427 763	544 997	1 088 074	145 092	371 037	815 125
- 1 to - 10	458 947	751 376	1 108 050	299 886	369 342	623 312	96 891	277 056	484 738
- 11 or More	605 534	972 510	1 023 222	360 826	456 969	574 469	112 392	289 222	448 753
Total	8 216 409	14 330 834	22 564 710	4 747 145	7 525 502	14 045 239	1 543 107	3 803 483	8 519 471

SOURCE: Call Report of Condition

TABLE V

SIZE DISTRIBUTION OF ALL COMMERCIAL
BANKS IN SIXTH DISTRICT STATES
1950, 1960, AND 1965

Deposit Size of Bank \$ Millions 1950	Alabama		Florida		Georgia		Louisiana ^{1/}		Mississippi ^{1/}		Tennessee ^{1/}		District	
	%		%		%		%		%		%		%	
	No.	Dist.	No.	Dist.	No.	Dist.	No.	Dist.	No.	Dist.	No.	Dist.	No.	Dist.
Less than 1	59	26	21	12	132	41	8	9	15	17	52	28	287	26
1 - 2	77	35	33	18	87	27	12	13	25	29	47	25	281	26
2 - 5	56	25	49	27	63	20	40	44	31	35	51	27	290	27
5 - 10	10	4	37	20	22	6	14	15	10	11	19	10	112	10
10 - 25	14	6	26	14	11	3	8	9	5	6	10	5	74	7
25 - 50	1	1	7	4	3	1	5	6	0	0	1	1	17	1
50 - 100	4	2	5	3	0	0	0	0	2	2	3	2	14	1
100 - 250	1	1	3	2	2	1	3	3	0	0	3	2	12	1
250 or More	0	0	0	0	2	1	1	1	0	0	0	0	3	1
Total	222	100	181	100	322	100	91	100	88	100	186	100	1090	100
1960														
Less than 1	26	11	8	3	58	16	5	7	4	6	28	22	129	11
1 - 2	48	20	28	9	96	26	7	9	12	17	31	25	222	19
2 - 5	102	43	73	24	132	36	29	38	37	53	37	30	410	35
5 - 10	33	14	65	22	47	13	22	29	12	17	19	15	198	17
10 - 25	16	7	85	28	17	4	11	14	4	6	9	7	142	12
25 - 50	6	2	25	8	7	2	0	0	1	1	2	1	41	3
50 - 100	2	1	8	3	1	1	2	3	0	0	0	0	13	1
100 - 250	3	1	5	2	2	1	0	0	0	0	0	0	10	1
250 or More	1	1	1	1	2	1	0	0	0	0	0	0	4	1
Total	237	100	298	100	362	100	76	100	70	100	126	100	1169	100

^{1/} District portion only.

TABLE V (Continued)

SIZE DISTRIBUTION OF ALL COMMERCIAL
BANKS IN SIXTH DISTRICT STATES
1950, 1960, AND 1965

Deposit Size of Bank \$ Millions 1965	Alabama		Florida		Georgia		Louisiana ^{1/}		Mississippi ^{1/}		Tennessee ^{1/}		District	
	No.	% Dist.	No.	% Dist.	No.	% Dist.	No.	% Dist.	No.	% Dist.	No.	% Dist.	No.	% Dist.
Less than 1	10	4	3	1	27	7	3	2	3	3	12	6	58	4
1 - 2	28	11	18	4	56	15	8	6	6	7	26	13	142	9
2 - 5	102	39	125	29	152	39	26	20	28	31	57	29	490	32
5 - 10	77	29	111	25	93	24	38	29	28	30	48	24	395	26
10 - 25	27	10	109	25	42	11	36	27	20	22	42	21	276	18
25 - 50	10	4	50	11	7	2	8	6	4	4	6	3	85	6
50 - 100	3	1	13	3	5	1	5	4	1	1	2	1	29	2
100 - 250	5	2	10	2	1	*	5	4	1	1	5	2	27	2
250 or More	1	*	1	*	4	1	3	2	1	1	2	1	12	1
Total	263	100	440	100	387	100	132	100	92	100	200	100	1514	100

^{1/} District portion only.

* .5 or less.

SOURCE: Call Report of Condition

TABLE VI

SIZE DISTRIBUTION OF MEMBER BANKS
IN SIXTH DISTRICT STATES
1950, 1960, AND 1965

Deposit Size of Bank \$ Millions 1950	Alabama		Florida		Georgia		Louisiana ^{1/}		Mississippi ^{1/}		Tennessee ^{1/}		District	
	No.	% Dist.	No.	% Dist.	No.	% Dist.	No.	% Dist.	No.	% Dist.	No.	% Dist.	No.	% Dist.
Less than 1	8	9	1	1	4	6	0	0	0	0	6	9	19	5
1 - 2	22	24	2	3	16	24	2	6	2	11	12	18	56	16
2 - 5	34	37	13	18	22	33	10	31	5	26	26	38	110	31
5 - 10	9	10	25	34	10	15	6	19	7	36	12	18	69	20
10 - 25	13	14	18	24	7	11	6	19	3	16	5	7	52	15
25 - 50	1	1	7	9	3	5	4	13	0	0	1	2	16	5
50 - 100	4	4	5	7	0	0	0	0	2	11	3	4	14	4
100 - 250	1	1	3	4	2	3	3	9	0	0	3	4	12	3
250 or More	0	0	0	0	2	3	1	3	0	0	0	0	3	1
Total	92	100	74	100	66	100	32	100	19	100	68	100	351	100
1960														
Less than 1	4	4	2	2	1	2	0	0	0	0	0	0	7	2
1 - 2	6	7	3	2	6	9	0	0	0	0	9	13	24	6
2 - 5	35	37	15	13	20	31	3	8	5	23	20	28	99	24
5 - 10	23	25	23	19	15	23	11	31	5	23	25	35	102	25
10 - 25	16	17	48	38	12	19	10	28	9	41	9	13	103	25
25 - 50	4	4	19	15	5	8	3	8	1	4	1	1	33	8
50 - 100	2	2	8	6	1	2	6	17	0	0	2	3	19	5
100 - 250	3	3	5	4	2	3	2	5	2	9	4	6	18	4
250 or More	1	1	1	1	2	3	1	3	0	0	1	1	6	1
Total	94	100	124	100	64	100	36	100	22	100	71	100	411	100

^{1/} District portion only.

TABLE VI (Continued)

SIZE DISTRIBUTION OF MEMBER BANKS
IN SIXTH DISTRICT STATES
1950, 1960, AND 1965

Deposit Size of Bank \$ Millions 1965	Alabama		Florida		Georgia		Louisiana ^{1/}		Mississippi ^{1/}		Tennessee ^{1/}		District	
	No.	% Dist.	No.	% Dist.	No.	% Dist.	No.	% Dist.	No.	% Dist.	No.	% Dist.	No.	% Dist.
Less than 1	3	3	1	1	0	0	0	0	0	0	2	3	6	1
1 - 2	6	5	3	1	2	3	1	3	1	4	5	7	18	4
2 - 5	27	25	42	21	15	21	5	12	1	4	9	12	99	19
5 - 10	35	32	48	24	23	32	5	12	5	21	25	35	141	27
10 - 25	22	20	57	28	16	23	14	35	12	50	22	31	143	28
25 - 50	9	8	30	15	5	7	4	10	3	13	1	1	52	10
50 - 100	2	2	11	5	5	7	4	10	0	0	1	1	23	4
100 - 250	5	4	10	5	1	1	4	10	1	4	5	7	26	5
250 or More	<u>1</u>	<u>1</u>	<u>1</u>	<u>*</u>	<u>4</u>	<u>6</u>	<u>3</u>	<u>8</u>	<u>1</u>	<u>4</u>	<u>2</u>	<u>3</u>	<u>12</u>	<u>2</u>
Total	110	100	203	100	71	100	40	100	24	100	72	100	520	100

^{1/} District portion only.

SOURCE: Call Report of Condition

TABLE VII

SIZE DISTRIBUTION OF NONMEMBER
BANKS IN SIXTH DISTRICT STATES
1950, 1960, AND 1965

Deposits Size of Bank \$ Millions 1950	Alabama		Florida		Georgia		Louisiana ^{1/}		Mississippi ^{1/}		Tennessee ^{1/}		District	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
Less than 1	51	39	20	19	128	50	8	14	15	22	46	39	268	36
1 - 2	55	42	31	29	71	28	10	17	23	33	35	30	225	30
2 - 5	22	17	36	34	41	16	30	51	26	38	25	21	180	24
5 - 10	1	1	12	11	12	5	8	14	3	4	7	6	43	6
10 - 25	1	1	8	7	4	1	2	3	2	3	5	4	22	3
25 - 50	0	0	0	0	0	0	1	1	0	0	0	0	1	1
50 - 100	0	0	0	0	0	0	0	0	0	0	0	0	0	0
100 - 250	0	0	0	0	0	0	0	0	0	0	0	0	0	0
250 or More	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	130	100	107	100	256	100	59	100	69	100	118	100	739	100
1960														
Less than 1	22	15	6	3	57	19	5	7	4	6	28	22	122	14
1 - 2	42	29	25	15	90	30	7	9	12	17	31	25	207	23
2 - 5	67	47	57	33	112	37	29	38	37	53	37	29	339	38
5 - 10	10	7	42	24	32	11	22	29	12	17	19	15	137	15
10 - 25	0	0	38	22	5	2	11	14	4	6	9	7	67	8
25 - 50	2	2	6	3	2	1	0	0	1	1	2	2	13	1
50 - 100	0	0	0	0	0	0	2	3	0	0	0	0	2	1
100 - 250	0	0	0	0	0	0	0	0	0	0	0	0	0	0
250 or More	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	143	100	174	100	298	100	76	100	70	100	126	100	887	100

^{1/} District portion only.

TABLE VII (Continued)

SIZE DISTRIBUTION OF NONMEMBER
BANKS IN SIXTH DISTRICT STATES
1950, 1960, AND 1965

Deposits Size of Bank \$ Millions	Alabama		Florida		Georgia		Louisiana ^{1/}		Mississippi ^{1/}		Tennessee ^{1/}		District	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
1965 1950	No.	Dist.	No.	Dist.	No.	Dist.	No.	Dist.	No.	Dist.	No.	Dist.	No.	Dist.
Less than 1	7	5	2	1	27	9	3	3	3	4	10	8	52	5
1 - 2	22	14	15	6	54	17	7	8	5	7	21	16	124	13
2 - 5	75	49	83	35	137	43	21	23	27	40	48	37	391	39
5 - 10	42	27	63	27	70	22	33	36	23	34	23	18	254	26
10 - 25	5	3	52	22	26	8	22	24	8	12	20	16	133	13
25 - 50	1	1	20	8	2	1	4	4	1	2	5	4	33	3
50 - 100	1	1	2	1	0	0	1	1	1	1	1	1	6	1
100 - 250	0	0	0	0	0	0	1	1	0	0	0	0	1	*
250 or More	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	153	100	237	100	316	100	92	100	68	100	128	100	994	100

^{1/} District portion only.

SOURCE: Call Report of Condition

TABLE VIII

AMOUNT AND PERCENTAGE DISTRIBUTION OF
ASSETS OF SIXTH DISTRICT MEMBER BANKS
1950, 1960, AND 1965

	Alabama						Florida					
	Millions \$			% Distribution			Millions \$			% Distribution		
	1950	1960	1965	1950	1960	1965	1950	1960	1965	1950	1960	1965
Loans &												
Discounts	357.8	789.4	1311.9	31.5	43.1	47.7	364.7	1410.9	2669.4	22.2	37.0	44.7
U. S. Govt.												
Securities	366.6	439.6	527.9	32.3	24.0	19.2	712.4	1040.9	1155.3	43.3	27.3	19.3
Other												
Securities	101.8	181.9	354.4	9.0	9.9	12.9	103.5	272.9	678.4	6.3	7.2	11.4
Reserves, Cash,												
& Bank Balances	295.6	389.5	502.6	26.0	21.3	18.3	442.7	998.6	1281.4	26.9	26.2	21.5
All Other												
Assets	13.2	32.0	53.2	1.2	1.7	1.9	22.0	89.2	187.1	1.3	2.3	3.1
Total Assets	1135.0	1832.4	2750.0	100.0	100.0	100.0	1645.3	3812.5	5971.6	100.0	100.0	100.0

	Georgia						Louisiana ^{1/}					
	Millions \$			% Distribution			Millions \$			% Distribution		
	1950	1960	1965	1950	1960	1965	1950	1960	1965	1950	1960	1965
Loans &												
Discounts	542.3	1103.2	2027.5	40.0	48.8	56.1	304.3	722.4	1283.5	25.9	39.3	48.3
U. S. Govt.												
Securities	324.5	403.0	435.2	23.9	17.8	12.0	459.8	497.7	483.9	39.1	27.1	18.2
Other												
Securities	85.1	124.8	309.2	6.3	5.5	8.6	74.7	123.1	272.6	6.3	6.7	10.2
Reserves, Cash,												
& Bank Balances	387.1	580.5	736.4	28.5	25.6	20.4	319.9	461.8	562.8	27.2	25.1	21.2
All Other												
Assets	18.0	51.3	106.1	1.3	2.3	2.9	18.0	33.4	55.1	1.5	1.8	2.1
Total Assets	1357.0	2262.8	3614.4	100.0	100.0	100.0	1176.7	1838.4	2657.9	100.0	100.0	100.0

^{1/} District portion only.

TABLE VIII (Continued)

AMOUNT AND PERCENTAGE DISTRIBUTION OF
ASSETS OF SIXTH DISTRICT MEMBER BANKS
1950, 1960, AND 1965

	Mississippi ^{1/}						Tennessee ^{1/}					
	Millions \$			% Distribution			Millions \$			% Distribution		
	1950	1960	1965	1950	1960	1965	1950	1960	1965	1950	1960	1965
Loans &												
Discounts	73.2	241.2	444.7	26.5	42.4	50.4	357.4	770.5	1338.8	33.6	43.6	50.4
U. S. Govt.												
Securities	78.1	116.6	143.6	28.2	20.5	16.3	345.4	424.6	479.3	32.5	24.1	18.1
Other												
Securities	39.2	63.7	107.0	14.2	11.2	12.1	63.1	127.9	253.3	5.9	7.2	9.5
Reserves, Cash,												
& Bank Balances	82.2	132.4	160.1	29.7	23.3	18.1	283.5	415.8	532.4	26.7	23.6	20.1
All Other												
Assets	3.9	15.2	27.3	1.4	2.6	3.1	14.1	26.2	49.4	1.3	1.5	1.9
Total Assets	276.6	569.1	882.7	100.0	100.0	100.0	1063.5	1765.0	2653.2	100.0	100.0	100.0

^{1/} District portion only.

SOURCE: Call Report of Condition

TABLE IX

AMOUNT AND PERCENTAGE DISTRIBUTION
OF MEMBER BANK ASSETS AMONG SIXTH DISTRICT STATES
1950, 1960, AND 1965

	Loans & Discounts						U. S. Government Obligations					
	Millions \$			% Distribution			Millions \$			% Distribution		
	1950	1960	1965	1950	1960	1965	1950	1960	1965	1950	1960	1965
Alabama	357.8	789.4	1311.9	17.9	15.7	14.5	366.6	439.6	527.9	16.0	15.0	16.4
Florida	364.7	1410.9	2669.4	18.2	28.0	29.4	712.4	1040.9	1155.3	31.2	35.6	35.8
Georgia	542.3	1103.2	2027.5	27.1	21.9	22.3	324.5	403.0	435.2	14.2	13.9	13.5
Louisiana <u>1/</u>	304.3	722.4	1283.5	15.2	14.3	14.1	459.8	497.7	483.9	20.1	17.0	15.0
Mississippi <u>1/</u>	73.2	241.2	444.7	3.7	4.8	4.9	78.1	116.6	143.6	3.4	4.0	4.4
Tennessee <u>1/</u>	357.4	770.5	1338.8	17.9	15.3	14.8	345.4	424.6	479.3	15.1	14.5	14.9
Sixth District	1999.7	5037.6	9075.8	100.0	100.0	100.0	2286.8	2922.4	3225.2	100.0	100.0	100.0

	Other Securities						Reserves, Cash, & Bank Balances					
	Millions \$			% Distribution			Millions \$			% Distribution		
	1950	1960	1965	1950	1960	1965	1950	1960	1965	1950	1960	1965
Alabama	101.8	181.9	354.4	21.8	20.3	17.9	295.6	389.5	502.6	16.3	13.1	13.3
Florida	103.5	272.9	678.4	22.1	30.5	34.4	442.7	998.6	1281.4	24.4	33.5	33.9
Georgia	85.1	124.8	309.2	18.2	14.0	15.7	387.1	580.5	736.4	21.4	19.5	19.5
Louisiana <u>1/</u>	74.7	123.1	272.6	16.0	13.8	13.8	319.9	461.8	562.8	17.7	15.5	14.9
Mississippi <u>1/</u>	39.2	63.7	107.0	8.4	7.1	5.4	82.2	132.4	160.1	4.5	4.4	4.3
Tennessee <u>1/</u>	63.1	127.9	253.3	13.5	14.3	12.8	283.5	415.8	532.4	15.7	14.0	14.1
Sixth District	467.4	894.3	1974.9	100.0	100.0	100.0	1811.0	2978.6	3775.7	100.0	100.0	100.0

1/ District portion only.

TABLE IX (Continued)

AMOUNT AND PERCENTAGE DISTRIBUTION
OF MEMBER BANK ASSETS AMONG SIXTH DISTRICT STATES
1950, 1960, AND 1965

	All Other Assets						Total Assets					
	Millions \$			% Distribution			Millions \$			% Distribution		
	1950	1960	1965	1950	1960	1965	1950	1960	1965	1950	1960	1965
Alabama	13.2	32.0	53.2	14.8	12.9	11.1	1135.0	1832.4	2750.0	17.0	15.2	14.9
Florida	22.0	89.2	187.1	24.6	36.1	39.1	1645.3	3812.5	5971.6	24.7	31.6	32.2
Georgia	18.0	51.3	106.1	20.2	20.7	22.2	1357.0	2262.8	3614.4	20.4	18.7	19.5
Louisiana <u>1/</u>	18.0	33.4	55.1	20.2	13.5	11.5	1176.7	1838.4	2657.9	17.7	15.2	14.3
Mississippi <u>1/</u>	3.9	15.2	27.3	4.4	6.2	5.7	276.6	569.1	882.7	4.2	4.7	4.8
Tennessee <u>1/</u>	14.1	26.2	49.4	15.8	10.6	10.4	1063.5	1765.0	2653.2	16.0	14.6	14.3
Sixth District	89.2	247.3	478.2	100.0	100.0	100.0	6654.1	12080.2	18529.8	100.0	100.0	100.0

1/ District portion only.

SOURCE: Call Report of Condition

TABLE X

AMOUNT AND PERCENTAGE DISTRIBUTION OF
LIABILITIES AMONG SIXTH DISTRICT MEMBER BANKS
1950, 1960, AND 1965

	Alabama						Florida					
	Millions \$			% Distribution			Millions \$			% Distribution		
	1950	1960	1965	1950	1960	1965	1950	1960	1965	1950	1960	1965
Total Deposits	1051.5	1654.7	2480.1	92.7	90.3	90.2	1540.0	3467.8	5381.3	93.6	91.0	90.1
Demand												
Deposits	837.3	1198.2	1545.9	73.8	65.4	56.2	1294.1	2568.4	3314.5	78.7	67.4	55.5
Time												
Deposits	214.2	456.5	934.2	18.9	24.9	34.0	245.9	899.4	2066.8	14.9	23.6	34.6
Capital												
Accounts	74.0	148.2	220.0	6.5	8.1	8.0	97.2	289.6	453.8	5.9	7.6	7.6
Borrowings &												
Other Liabilities	9.5	29.5	50.0	0.8	1.6	1.8	8.1	55.1	136.4	0.5	1.4	2.3
Total												
Liabilities	1135.0	1832.4	2750.1	100.0	100.0	100.0	1645.3	3812.5	5971.5	100.0	100.0	100.0

	Georgia						Louisiana ^{1/}					
	Millions \$			% Distribution			Millions \$			% Distribution		
	1950	1960	1965	1950	1960	1965	1950	1960	1965	1950	1960	1965
Total Deposits	1263.9	2017.9	3162.1	93.1	89.2	87.5	1108.3	1679.5	2421.1	94.2	91.4	91.1
Demand												
Deposits	1077.1	1588.5	2113.3	79.4	70.2	58.5	935.5	1296.4	1709.1	79.5	70.5	64.3
Time												
Deposits	186.8	429.4	1048.8	13.7	19.0	29.0	172.8	383.1	712.0	14.7	20.9	26.8
Capital												
Accounts	82.4	191.1	310.3	6.1	8.4	8.6	58.1	139.8	202.1	4.9	7.6	7.6
Borrowings &												
Other Liabilities	10.7	53.8	142.0	0.8	2.4	3.9	10.3	19.1	34.7	0.9	1.0	1.3
Total												
Liabilities	1357.0	2262.8	3614.4	100.0	100.0	100.0	1176.7	1838.4	2657.9	100.0	100.0	100.0

TABLE X (Continued)

AMOUNT AND PERCENTAGE DISTRIBUTION OF
LIABILITIES AMONG SIXTH DISTRICT MEMBER BANKS
1950, 1960, AND 1965

	Mississippi ^{1/}						Tennessee ^{1/}					
	Millions \$			% Distribution			Millions \$			% Distribution		
	1950	1960	1965	1950	1960	1965	1950	1960	1965	1950	1960	1965
Total Deposits	259.7	519.2	790.3	93.9	91.2	89.5	993.7	1611.5	2400.9	93.4	91.3	90.5
Demand												
Deposits	208.6	404.2	549.0	75.4	71.0	62.2	750.1	1105.1	1411.5	70.5	62.6	53.2
Time												
Deposits	51.1	115.0	241.3	18.5	20.2	27.3	243.6	506.4	989.4	22.9	28.7	37.3
Capital												
Accounts	15.3	42.9	75.7	5.5	7.6	8.6	63.5	123.2	184.8	6.0	7.0	7.0
Borrowings &												
Other Liabilities	<u>1.6</u>	<u>7.0</u>	<u>16.5</u>	<u>0.6</u>	<u>1.2</u>	<u>1.9</u>	<u>6.3</u>	<u>30.3</u>	<u>67.5</u>	<u>0.6</u>	<u>1.7</u>	<u>2.5</u>
Total												
Liabilities	276.6	569.1	882.5	100.0	100.0	100.0	1063.5	1765.0	2653.2	100.0	100.0	100.0

^{1/} District portion only.

SOURCE: Call Report of Condition

TABLE XI

AMOUNT AND PERCENTAGE DISTRIBUTION
OF MEMBER BANK LIABILITIES AMONG SIXTH DISTRICT STATES
1950, 1960, AND 1965

	Total Deposits						Demand Deposits					
	Millions \$			% Distribution			Millions \$			% Distribution		
	1950	1960	1965	1950	1960	1965	1950	1960	1965	1950	1960	1965
Alabama	1051.5	1654.7	2480.1	16.9	15.1	14.9	837.3	1198.2	1545.9	16.4	14.7	14.5
Florida	1540.0	3467.8	5381.3	24.8	31.8	32.3	1294.1	2568.4	3314.5	25.4	31.4	31.1
Georgia	1263.9	2017.9	3162.1	20.3	18.4	19.0	1077.1	1588.5	2113.3	21.1	19.5	19.8
Louisiana <u>1/</u>	1108.3	1679.5	2421.1	17.8	15.3	14.6	935.5	1296.4	1709.1	18.3	15.9	16.1
Mississippi <u>1/</u>	259.7	519.2	790.3	4.2	4.7	4.8	208.6	404.2	549.0	4.1	5.0	5.2
Tennessee <u>1/</u>	993.7	1611.5	2400.9	16.0	14.7	14.4	750.1	1105.1	1411.5	14.7	13.5	13.3
Sixth District	6217.1	10950.6	16635.8	100.0	100.0	100.0	5102.7	8160.8	10643.3	100.0	100.0	100.0

	Time Deposits						Borrowings & Other Liabilities					
	Millions \$			% Distribution			Millions \$			% Distribution		
	1950	1960	1965	1950	1960	1965	1950	1960	1965	1950	1960	1965
Alabama	214.2	456.5	934.2	19.2	16.4	15.6	9.5	29.5	50.0	20.4	15.1	11.2
Florida	245.9	899.4	2066.8	22.1	32.2	34.5	8.1	55.1	136.4	17.4	28.3	30.5
Georgia	186.8	429.4	1048.8	16.8	15.4	17.5	10.7	53.8	142.0	23.0	27.6	31.7
Louisiana <u>1/</u>	172.8	383.1	712.0	15.5	13.7	11.9	10.3	19.1	34.7	22.2	9.8	7.8
Mississippi <u>1/</u>	51.1	115.0	241.3	4.6	4.1	4.0	1.6	7.0	16.5	3.4	3.6	3.7
Tennessee <u>1/</u>	243.6	506.4	989.4	21.8	18.2	16.5	6.3	30.3	67.5	13.6	15.6	15.1
Sixth District	1114.4	2789.8	5992.5	100.0	100.0	100.0	46.5	194.8	447.1	100.0	100.0	100.0

1/ District portion only.

TABLE XI (Continued)

AMOUNT AND PERCENTAGE DISTRIBUTION
OF MEMBER BANK LIABILITIES AMONG SIXTH DISTRICT STATES
1950, 1960, AND 1965

	Capital Accounts						Total Liabilities					
	Millions \$			% Distribution			Millions \$			% Distribution		
	1950	1960	1965	1950	1960	1965	1950	1960	1965	1950	1960	1965
Alabama	74.0	148.2	220.0	18.9	15.9	15.2	1135.0	1832.4	2750.1	17.0	15.2	14.8
Florida	97.2	289.6	453.8	24.9	31.0	31.4	1645.3	3812.5	5971.5	24.7	31.6	32.2
Georgia	82.4	191.1	310.3	21.1	20.4	21.4	1357.0	2262.8	3614.4	20.4	18.7	19.5
Louisiana ^{1/}	58.1	139.8	202.1	14.9	15.0	14.0	1176.7	1838.4	2657.9	17.7	15.2	14.4
Mississippi ^{1/}	15.3	42.9	75.7	3.9	4.5	5.2	276.6	569.1	882.5	4.2	4.7	4.8
Tennessee ^{1/}	63.5	123.2	184.8	16.3	13.2	12.8	1063.5	1765.0	2653.2	16.0	14.6	14.3
Sixth District	390.5	934.8	1446.7	100.0	100.0	100.0	6654.1	12080.2	18529.6	100.0	100.0	100.0

^{1/} District portion only.

SOURCE: Call Report of Condition

TABLE XII

AVERAGE OPERATING RATIOS OF MEMBER BANKS IN THE
SIXTH DISTRICT - 1950, 1960, AND 1965

	All District Member Banks		
	1950	1960	1965
SUMMARY RATIOS			
Percentage of total capital accounts			
Net current earnings before income taxes	16.7	16.9	14.7
Profits before income taxes	14.5	14.8	11.5
Net profits	10.6	10.6	8.5
Cash dividends declared	3.2	3.1	2.8
Percentage of total assets			
Total earnings	3.05 ^{5/}	4.55	5.28
Net current earnings before income taxes	n.a. ^{5/}	1.36	1.22
Net profits	.75	.86	.70
SOURCE AND DISPOSITION OF EARNINGS			
Percentage of total earnings			
Interest on U. S. Govt. securities	21.9	21.7	18.3
Interest and dividends on other securities	6.0	6.9	7.3
Earnings on loans	57.5	59.2	62.6
Service charges on deposit accounts	6.9	7.3	7.6
Trust department earnings ^{1/}	n.a. ^{5/}	2.6	2.9
Other current earnings	7.7	4.9	4.2
Total earnings	100.0	100.0	100.0
Salaries and wages	30.7	28.3	25.8
Interest on time deposits ^{2/}	n.a. ^{5/}	18.0	25.8
Other current expenses	30.8	41.6	50.7
Total expenses	61.5	69.9	76.5
Net current earnings before income taxes	38.5	30.1	23.5
Net losses (or recoveries and profits +) ^{3/}	- 4.4	.9	3.0
Net increase (or net decrease +) in valuation reserves	n.a. ^{5/}	2.5	2.0
Taxes on net income	9.0	7.5	4.9
Net profits	25.1	19.2	13.6
RATES OF RETURN ON SECURITIES & LOANS			
Return on securities			
Interest on U. S. Govt. securities	1.7	3.39	4.02
Interest and dividends on other securities	2.7	3.09	3.59
Net losses (or recoveries and profits +) on total securities ^{3/}	n.a. ^{5/}	+ .21	.00
Return on loans			
Earnings on loans	6.0	6.91	7.21
Net losses (or net recoveries +) on loans ^{3/}	- .2	.22	.29

TABLE XII (Continued)

	<u>1950</u>	<u>1960</u>	<u>1965</u>
DISTRIBUTION OF ASSETS			
Percentage of total assets			
U. S. Govt. securities	35.9	28.0	23.1
Other securities	7.6	10.3	11.1
Loans	30.1	39.2	46.2
Cash assets	25.4	20.5	16.8
Real-estate assets	.8	1.7	2.4
All other assets	.2	.3	.4
Total assets	100.0	100.0	100.0
OTHER RATIOS			
Total capital accounts to			
Total assets	7.3	8.4	9.1
• Total assets less Government securities and cash assets	20.8	16.8	15.6
• Total deposits	8.0	9.3	10.4
Time deposits to total deposits ^{4/}	23.7	33.0	40.6
Interest on time deposits to time deposits	1.0	2.63	3.66

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- ^{1/} Banks with none were excluded in computing this average. Ratio included in "Other current earnings."
- ^{2/} Banks with none were excluded in computing this average. Ratio included in "Other current expenses."
- ^{3/} Includes recoveries or losses applied to either earnings or valuation reserves.
- ^{4/} Banks with none were excluded in computing this average.
- ^{5/} Not available.

SOURCE: Report of Income and Dividends; Call Report of Condition