

**FEDERAL RESERVE BANK**  
**OF DALLAS**

Dallas, Texas, September 17, 1964

**CONDITION OF MEMBER BANKS, JUNE 30, 1964**  
**ELEVENTH FEDERAL RESERVE DISTRICT**

**To the Member Banks in the**  
**Eleventh Federal Reserve District:**

The results of the midyear call report reflecting the condition of member banks in the Eleventh District as of June 30, 1964, show that total assets advanced almost \$804 million from June 29, 1963, and reached a total of \$14.7 billion. The expansion in total assets stemmed principally from a 14.5-percent gain in loans. All major categories of loans increased during the year.

Total investments of District member banks declined 1.0 percent during this 12-month period. Holdings of non-Government securities rose 18.3 percent, but portfolios of Treasury issues were reduced 9.5 percent. Decreases were reported in all major categories of Government securities, except bonds maturing within 5 years, with the larger declines occurring in holdings of Treasury bills and certificates of indebtedness. Total deposits rose to \$13.1 billion on June 30, reflecting a gain of 4.7 percent in comparison with the year-ago figure. Individual time and savings deposits advanced 15.6 percent, while individual demand deposits gained 2.1 percent.

The ratio of loans to total deposits continued to rise, reaching 54.9 percent on June 30, compared with 50.2 percent a year ago. During the same period, the ratio of total capital accounts to risk assets declined 1 percentage point to 13.5 percent on June 30, 1964.

Yours very truly,

Watrous H. Irons  
President

**COMPARATIVE STATEMENT OF CONDITION OF MEMBER BANKS  
ELEVENTH FEDERAL RESERVE DISTRICT**

(Amounts in thousands of dollars)

Item	June 30, 1964p	April 15, 1964	June 29, 1963
Loans (net), including overdrafts.....	7,216,119	7,049,605	6,301,403
U. S. Government obligations, direct and guaranteed.....	2,564,513	2,678,493	2,834,081
Obligations of states and political subdivisions.....	1,295,072	1,295,343	1,067,836
Other securities <sup>1</sup> .....	183,697	203,837	182,588
<b>TOTAL LOANS (NET) AND INVESTMENTS<sup>1</sup>.....</b>	<b>11,259,401</b>	<b>11,227,278</b>	<b>10,385,908</b>
Cash and balances due from banks.....	2,990,937	2,991,553	3,128,835
<b>TOTAL ASSETS.....</b>	<b>14,712,470</b>	<b>14,648,215</b>	<b>13,908,511</b>
Individual—Demand deposits.....	6,204,460	6,305,562	6,075,243
Individual—Time deposits.....	3,936,263	3,823,304	3,405,451
Deposits of U. S. Government, including postal savings.....	358,096	135,389	403,574
Deposits of states and political subdivisions.....	1,206,443	1,205,958	1,146,127
Deposits of banks.....	1,316,262	1,364,848	1,400,857
Certified and officers' checks, etc.....	112,180	137,875	113,372
<b>TOTAL DEPOSITS.....</b>	<b>13,133,704</b>	<b>12,972,936</b>	<b>12,544,624</b>
<b>TOTAL CAPITAL ACCOUNTS.....</b>	<b>1,238,614</b>	<b>1,226,277</b>	<b>1,154,072</b>
Borrowings from Federal Reserve Bank.....	7,584	89,277	2,166
All other borrowings.....	114,802	145,981	63,812
Ratio of loans to total deposits.....	54.9%	54.3%	50.2%
Ratio of cash and balances due from banks to total deposits.....	22.8%	23.1%	24.9%
Ratio of total capital accounts to risk assets (total assets less Government securities and cash assets).....	13.5%	13.7%	14.5%
Number of member banks.....	672	669	641

<sup>1</sup> Because of changes in reporting instructions for the April 15, 1964, call, it was necessary to make slight adjustments in the figures shown for the other call dates in order to insure comparability.

p—Preliminary.

**PRINCIPAL ASSET AND LIABILITY ITEMS OF MEMBER BANKS  
AS OF SELECTED CALL DATES**

**ELEVENTH FEDERAL RESERVE DISTRICT**

(In thousands of dollars)

Date	Total Deposits	Total Loans (Net)	Total Investments <sup>1</sup>	Total Loans (Net) and Investments <sup>1</sup>	Total U. S. Gov. Secs.	Total Capital Accounts
June 30, 1955	8,734,498	3,571,606	2,922,595	6,494,201	2,385,570	645,055
June 30, 1956	8,989,433	3,876,843	2,797,377	6,674,220	2,224,961	714,225
June 6, 1957	8,755,906	3,895,809	3,058,415	6,954,224	2,420,656	775,563
June 23, 1958	9,654,924	4,291,757	3,329,152	7,620,909	2,590,560	841,816
June 10, 1959	9,864,995	4,632,461	3,378,533	8,010,994	2,576,445	902,267
June 15, 1960	9,815,514	4,877,424	3,183,419	8,060,843	2,387,143	953,245
June 30, 1961	10,653,569	5,089,470	3,551,485	8,640,955	2,645,929	1,006,705
June 30, 1962	11,612,983	5,709,653	3,795,651	9,505,304	2,756,538	1,084,510
June 29, 1963	12,544,624	6,301,403	4,084,505	10,385,908	2,834,081	1,154,072
June 30, 1964p	13,133,704	7,216,119	4,043,282	11,259,401	2,564,513	1,238,614

<sup>1</sup> Because of changes in reporting instructions for the April 15, 1964, call, it was necessary to make slight adjustments in the figures shown for the other call dates in order to insure comparability.

p—Preliminary.