

SUMMARY OF THE
MONETARY POLICY IMPROVEMENT
ACT OF 1979

[To be introduced in the 96th Congress]

COMMITTEE ON BANKING, HOUSING AND
URBAN AFFAIRS
UNITED STATES SENATE



JANUARY 9, 1979

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(11)

LETTER OF TRANSMITTAL

January 9, 1979.

To all members of the Committee on Banking, Housing and Urban Affairs:

Last fall the committee considered several pieces of legislation that would have strengthened the ability of the Federal Reserve to implement monetary policy by requiring all banks and other depository institutions with transactions accounts of a certain aggregate size to maintain required reserves. Unfortunately, time did not permit the committee to complete action on this important issue. A commitment was made by the committee, however, to consider this legislation as its first priority business during the new session of Congress.

In order to facilitate early consideration of this issue I am transmitting to you at this time material pertaining to the Monetary Policy Improvement Act of 1979 which I plan to introduce when the Senate convenes. This legislation is similar to S. 3485 which I introduced in the 95th Congress.

The legislation contains the following main features:

(1) All commercial banks would be required to hold reserves against their deposit liabilities. The reserve ratios would be:

	<i>Percent</i>
Demand and transaction accounts.....	13
Savings deposits (nontransactional).....	3
Time deposits with initial maturities of 179 days or less.....	6
Time deposits with initial maturities of 180 days or more.....	1

(2) Every bank would receive a waiver of required reserves against its first \$40 million of demand and transaction accounts and against its first \$40 million of savings and time deposits to be taken in proportion to its holding of such deposits.

(3) Every other depository (savings and loan associations, mutual savings banks and credit unions) would be required to hold reserves against its transaction accounts in excess of \$40 million in the same ratio as applies to banks.

(4) The new reserve requirements would be phased in over a four year period, and the Board would be given authority to further waive reserve requirements for individual institutions facing particular hardships because of the reserve requirements.

(5) The Federal Reserve Board would be authorized to require any depository institution to make reports of its liabilities and assets to the Board so that the Board may effectively discharge its responsibility to monitor and control money and credit.

(6) The Federal Reserve would be required to institute a pricing system for Federal Reserve services. Federal Reserve services would be available to any depository institution willing to pay the prices established by the Fed.

(III)

(7) Any depository institution maintaining reserves would be entitled to all the privileges of membership, except that of holding stock and voting for directors of a Federal Reserve bank. Nonmember banks would be entitled to the same discount window privileges available to members.

This bill would make approximately 75 percent of total bank deposits subject to reserve requirements. At the same time, it would relieve approximately 5,100 small banks that are now members of the Federal Reserve banks. It would also reduce the required reserves for most of the remaining 520 member banks. It would require that 238 large nonmember banks keep reserves at the Fed. An additional 425 nonmembers would satisfy their reserve requirement with their vault cash.

Total required reserves under this legislation would be reduced by approximately \$8.4 billion. While the Federal Reserve and the U.S. Treasury would suffer an earnings loss of \$543 million from this reduction, that loss is partially offset by the \$410 million in fees the Federal Reserve would collect from pricing its services. The net pre-tax annual revenue loss would thus be \$133 million. Some of these losses would be recaptured through taxes on the increased bank earnings resulting from lower reserve requirements.

In testimony before the Senate Banking Committee, Federal Reserve Board Chairman Miller has urged the Congress to take prompt action on the Federal Reserve's membership problem. The concept of universal reserve requirements is supported by the Federal Reserve Board, the Carter administration, and by the Independent Bankers Association. Because of this support I am hopeful that action can be obtained this year.

WILLIAM PROXMIRE,
*Chairman, Committee on Banking,
 Housing and Urban Affairs.*

MONETARY POLICY IMPROVEMENT ACT OF 1979

[S. , 96th Cong., 1st sess.]

A BILL To amend the Federal Reserve Act to provide for maintenance of reserves in order to facilitate the implementation of monetary policy, to promote competitive equality among depository institutions, to require the imposition of service charges for services by Federal Reserve banks, and for other purposes

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That this Act may be cited as the "Monetary Policy Improvement Act of 1979".

DEFINITIONS

SEC. 2. Section 19(a) of the Federal Reserve Act, as amended (12 U.S.C. 461), is amended by adding at the end thereof the following new paragraphs:

"The term 'depository institution' means—

"(1) any insured bank as defined in section 3 of the Federal Deposit Insurance Act;

"(2) any mutual savings bank as defined in section 3 of the Federal Deposit Insurance Act;

"(3) any savings bank as defined in section 3 of the Federal Deposit Insurance Act;

"(4) any insured credit union as defined in section 101 of the Federal Credit Union Act;

"(5) any member as defined in section 2 of the Federal Home Loan Bank Act;

"(6) any insured institution as defined in section 401 of the National Housing Act; and

"(7) for the purpose of section 13 and the fourteenth paragraph of section 16, any association or entity which is wholly owned by or which consists only of institutions referred to in clauses (1) through (6).

"The term 'bank' means any insured or noninsured bank as defined in section 3 of the Federal Deposit Insurance Act other than a mutual savings bank or a savings bank as defined in section 3 of the Federal Deposit Insurance Act.

"The term 'transaction account' means a deposit or account on which the depository or account holder is allowed to make withdrawals by negotiable or transferable instrument or other similar item for the purpose of making payments to third persons or others. Such term includes demand deposits, negotiable order of withdrawal accounts, savings deposits subject to automatic transfers, and share draft accounts.

"In order to prevent evasions of the reserve requirements imposed by this Act, after consultation with the Board of Directors of the Federal Deposit Insurance Corporation, the Federal Home Loan Bank Board, and the Administrator of the National Credit Union Administration,

the Board of Governors of the Federal Reserve System is further authorized to determine, by regulation or order, that an account or deposit is a transaction account where such account or deposit may be used to provide funds directly or indirectly for the purpose of making payments or transfers to third persons or others.”

REPORTING REQUIREMENTS

SEC. 3. Section 11 (a) of the Federal Reserve Act is amended by adding at the end thereof the following new paragraph:

“The Board may require any depository institution specified in this paragraph to make, at such intervals as the Board may prescribe, such reports of its liabilities and assets as the Board may determine to be necessary or desirable to enable the Board to discharge its responsibility to monitor and control monetary and credit aggregates. Such reports shall be made (1) directly to the Board in the case of member banks and in the case of other depository institutions for all liabilities subject to reserve requirements, and (2) for all other reports to the Board through the (A) Federal Deposit Insurance Corporation in the case of insured State nonmember banks, savings banks, and mutual savings banks, (B) National Credit Union Administration in the case of insured credit unions, (C) Federal Home Loan Bank Board in the case of any institution insured by the Federal Savings and Loan Insurance Corporation or which is a member as defined in section 2 of the Federal Home Loan Bank Act, and (D) such State officer or agency as the Board may designate in the case of any other type of bank, savings and loan association, or credit union. The Board shall endeavor to the maximum extent feasible to avoid unnecessary burdens on reporting institutions and the duplication of other reporting requirements, and any data therefrom shall be made readily available to the Board. The Board may classify depository institutions for the purposes of this paragraph and may impose different requirements on each such class.”

RESERVE REQUIREMENTS

SEC. 4. Section 19 (b) of the Federal Reserve Act is amended to read as follows:

“(1) (b) Every bank shall maintain reserves against that portion of the total of its demand deposits and transaction accounts in excess of \$40,000,000 in the ratio of 13 per centum, or in such other ratio not greater than 14 per centum and not less than 12 per centum, as the Board may by regulation prescribe solely for the purpose of implementing monetary policy.

“(2) Every bank shall maintain reserves against that portion of its time and savings deposits in excess of \$40,000,000 in a ratio of:

“(A) 6 per centum against time deposits with initial maturities of 179 days or less or in such other ratio not less than 4 per centum or more than 8 per centum, as the Board may by regulation prescribe solely for the purpose of implementing monetary policy;

“(B) 1 per centum against time deposits with initial maturities of 180 days or more or in such other ratio not less than one-half of 1 per centum or more than 2 per centum, as the Board may by regulation prescribe solely for the purpose of implementing monetary policy; and

“(C) 3 per centum against savings deposits other than transactions accounts or in such other ratio not less than 1 per centum or more than 5 per centum, as the Board may by regulation prescribe solely for the purpose of implementing monetary policy. In determining its reserve requirement under this paragraph, a bank shall apply the \$40,000,000 exemption provided herein in proportion to the distribution of its aggregate time and savings deposits among (a) time deposits with initial maturities of 179 days or less, (b) time deposits with initial maturities of 180 days or more, and (c) savings deposits other than transactions accounts, as reported in the bank’s most recent report of condition.

“(3) Every depository institution other than a bank shall maintain reserves against that portion of its transactions accounts in excess of \$40,000,000 in the ratio of 13 per centum, or in such other ratio not greater than 14 per centum and not less than 12 per centum as the Board may by regulation prescribe solely for the purpose of implementing monetary policy.

“(4) Upon a finding by the Board that extraordinary circumstances require such action, the Board may impose reserve requirements outside the limits otherwise prescribed by this Section for a period not exceeding 30 days but which may be extended for further periods not exceeding 30 days by affirmative action by the Board in each instance. The Board shall promptly transmit to the Congress a report of any exercise of its authority under this subsection and the reasons for such exercise.”

“(5) If the Board determines that such action is necessary to the implementation of monetary policy, then in addition to any reserves required to be maintained pursuant to paragraphs (1), (2), and (3) of this subsection, any bank subject to reserve requirements shall maintain reserves in such ratios as the Board may prescribe against net balances owed by domestic offices of banks in the United States to their directly related foreign offices and to nonrelated foreign banks and against their borrowing based on loans to United States residents made by overseas offices of banks with offices in the United States, and assets (including participations) held by foreign offices of banks in the United States acquired from their domestic offices.

“(6) During any period that a depository institution is maintaining reserves pursuant to this Section, such depository institution shall be entitled to all the privileges of membership in the Federal Reserve System except that, if it is not otherwise a member, it may not hold stock in, or vote for any director of, a Federal Reserve bank.

“(7) A nonmember bank not maintaining reserves pursuant to this section shall be entitled to the same discount and borrowing privileges as member banks except that the Board as a condition of access to or maintenance of such privileges may require certification of solvency of such bank from the Federal Deposit Insurance Corporation.”

“(8)(a) With respect to any depository institution that is not a member of the Federal Reserve System on August 30, 1978, the required reserve imposed pursuant to this section on the effective date shall be reduced by 75 per centum during the first year that begins after the effective date, 50 per centum during the second year, and 25 per centum during the third year; *Provided, however, That the*

reduction in required reserves may be increased in any year and extended for up to two additional years for any nonmember depository institution whenever the Board determines, pursuant to regulation, that the application of the reserve requirements provided in this section would seriously impair the safety and soundness of such institution.

“(b) With respect to any member bank, the amount of required reserves imposed pursuant to this section on the effective date that exceeds the amount of required reserves maintained during the reserve computation period immediately preceding the effective date shall be reduced by 75 per centum during the first year that begins after the effective date, 50 per centum during the second year, and 25 per centum during the third year; *Provided, however,* That the reduction in required reserves may be increased in any year and extended for up to two additional years for any member bank whenever the Board determines, pursuant to regulation that the application of the reserve requirements provided in this section would seriously impair the safety and soundness of the bank.

“(9) In order to provide for an orderly transition period, the Board may implement, on a gradual basis over a period of 48 months, the decreases in reserve requirements imposed by this section on member banks from those reserve requirements applicable on the effective date of this section.

“(10) In the case of affiliated banks and affiliated nonbank depository institutions, the total deposit liabilities exempted from reserve requirements pursuant to subsections (1), (2), and (3) shall not exceed in the aggregate for such affiliated groups the product resulting from multiplying the number of institutions in such affiliated group on August 1, 1978 by \$40 million for each such exemption, provided that no more than \$40 million shall be exempted under each such exemption at any individual bank or nonbank depository institution.”

FORM OF RESERVES

SEC. 5. Section 19(c) of the Federal Reserve Act, as amended (12 U.S.C. § 461) is amended to read as follows: “Reserves held by a depository institution to meet the requirements imposed pursuant to subsection (b) of this section shall be in the form of—

“(1) balances maintained for such purposes by such depository institution in the Federal Reserve bank of which it is a member or at which it maintains an account. However, the Board may, by regulation or order, permit depository institutions to maintain all or a portion of their required reserves in the form of vault cash: *Provided,* That such proportion shall be identical for all depository institutions; and

“(2) balances maintained by a nonmember depository institution in a bank that maintains required reserve balances at a Federal Reserve bank, in a Federal home loan bank, or in a central liquidity facility for credit unions; *Provided,* That such bank, Federal home loan bank, or central liquidity facility maintains such funds in the form of balances in a Federal Reserve bank of which it is a member or at which it maintains an account.

Balances received by a bank from another depository institution that are used to satisfy the reserve requirement imposed on such depository institution by this section shall not be subject to the reserve requirements of this section imposed on such bank, and shall not be subject to assessment imposed on such bank, pursuant to section 7 of the Federal Deposit Insurance Act, as amended (12 U.S.C. § 1817)."

PRICING OF SERVICES

SEC. 6. (a) The Federal Reserve Act is amended by inserting after section 11 (12 U.S.C. 248) the following new section:

"SEC. 11A. Not later than July 1, 1979, the Board shall publish for public comment a set of pricing principles and a proposed schedule of fees for Federal Reserve System services; and not later than July 1, 1980, the Board shall put into effect a schedule of fees for such services based on those principles. The principles published by the Board shall insure that all depository institutions be able to purchase the services provided by the Federal Reserve System on the same terms and conditions. Such pricing principles shall take into account the taxes that would be paid and the capital costs that would be incurred if privately owned organizations provided similar services, and shall give due regard to competitive factors and the provision of an adequate level of such services nationwide.

COMMITTEE ON MONEY SUBSTITUTES

SEC. 7. (a) The Federal Reserve Board shall establish a committee on reserve requirements for money substitutes, including bank and nonbank liabilities that are substitutes for demand deposits.

(b) The Committee shall be composed of five members appointed by the Board. In making appointments to the Committee the Board shall select individuals with broad backgrounds in monetary affairs, economic policy, or finance and who are not employed by the U.S. Government or employees, officers, or directors of a Federal Reserve bank.

(c) The Committee shall conduct a thorough study and investigation of the need for legal reserve requirements against short-term liabilities of bank and nonbank depository institutions, and other financial institutions offering short-term money substitutes, and recommend appropriate administrative actions and legislation. Among other things the Committee shall be directed to examine—

(1) the need for reserve requirements against short-term money substitutes such as nonbank "federal funds", security repurchase agreements, Eurodollars, security dealer repurchase agreements, liquid asset mutual funds, cash management services, and travelers checks;

(2) the appropriate level of reserve requirements against each type of short-term money substitutes; and

(3) the need for the Federal Reserve Board to have flexibility to change reserve requirements against such money substitutes in order to execute monetary policy.

AUTHORITY OF STATE BANK SUPERVISORS

SEC. 8. Nothing in this Act or in the amendments made by this Act shall be construed in derogation of the authority of any officer or agency of State over any institution organized or existing under the laws of such State.

EFFECTIVE DATES

SEC. 9. (a) The amendments made by sections 4 and 5 of this Act shall take effect on the first day of the sixth calendar month which begins after the date of enactment.

(b) All other sections of this Act shall take effect on the date of enactment.

MONETARY POLICY IMPROVEMENTS ACT OF 1979

SECTION-BY-SECTION ANALYSIS

Section 1. Title

This section indicates that the title of the act is the "Monetary Policy Improvements Act of 1979."

Section 2. Definitions

This section defines "depository institution," "bank," and "transaction account."

A "depository institution" is defined as any insured bank, mutual savings bank, savings bank, insured credit union, or savings and loan association. It also indicates that for the purpose of collection of checks, drafts, or maturing notes and bills by Federal Reserve banks any association which consists of depository institutions will itself be considered a depository institution.

A "bank" is defined as any insured or noninsured bank as defined in section 3 of the Federal Deposit Insurance Act other than a mutual savings bank or a savings bank as defined in section 3 of the Federal Deposit Insurance Act.

A "transaction account" is defined as a deposit or account on which the holder of the account is allowed to make withdrawals by any type of negotiable or transferable instrument for the purpose of making payments to third persons. Transaction accounts include demand deposits, negotiable order of withdrawal (NOW) accounts, savings deposits subject to automatic transfers, and share draft accounts.

This section also indicates that the Federal Reserve Board, after consultation with the Board of Directors of the Federal Deposit Insurance Corporation, the Federal Home Loan Bank Board, and the National Credit Union Administration, may in order to prevent evasion of reserve requirements determine an account or deposit to be a transaction account where such accounts may be used to make payment or transfer funds to a third person.

Section 3. Reporting requirements

In this section the Federal Reserve Board is authorized to collect reports from any depository institution of the institution's liabilities and assets as may be necessary or desirable to enable the Board to discharge its responsibility to conduct monetary policy. In cases where the depository institution is subject to reserve requirements set by the Board, such reports would be made directly to the Federal Reserve. For all other depository institutions the report would be made to the appropriate Federal regulatory agency, or to a state officer or agency, and through such agency to the Board. This section indicates that the Board shall endeavor to avoid unnecessary reporting burdens. Different reporting requirements may be made in different classes of depository institutions.

Section 4. Reserve requirements

This section indicates the basic framework for reserve requirements against deposits held by depository institutions. Reserve requirements would be set by the Federal Reserve Board and would be applicable to various types of deposits held by banks and to transaction accounts at other depository institutions. Reserve requirements would apply to the total of demand deposits and transaction accounts in excess of \$40 million at all depository institutions, and to time and savings deposits in excess of \$40 million at banks. A bank must apply the \$40 million exemption for time and savings deposits against such deposits in proportion to their holding of such deposits as reported in the bank's most recent report of condition.

Reserve requirements would be uniform for all institutions regardless of size. The initial reserve requirement and the range within which the Federal Reserve bank may set the reserve requirement by regulation are as follows: (1) total of net demand deposits and transaction accounts at banks and transaction accounts at other depository institutions, 13 percent within a range of 12 to 14 percent; (2) time deposits with initial maturities of 179 days or less, 6 percent within a range of 4 to 8 percent; and (3) time deposits with initial maturities of 180 days or more, 1 percent within a range of $\frac{1}{2}$ to 1 percent to 2 percent.

This section also provides that in extraordinary circumstances the Federal Reserve Board may impose reserve requirements outside the limits prescribed for a period not exceeding 30 days, which may be extended for an additional 30 days. Exercise of this authority requires the Board to promptly transmit to Congress the reasons for its use of this authority.

For banks subject to reserve requirements, the Board is also permitted to impose reserve requirements against net balances owned by domestic offices of banks in the United States to their related foreign offices and to nonrelated foreign banks and against their borrowings based on loans to U.S. residents made by overseas offices of banks with offices in the United States and assets held by foreign offices of banks in the United States acquired from their domestic banks, if such action is necessary to the implementation of monetary policy.

Reserve requirements for any depository institution not a member bank on August 30, 1978, would be phased in over a period of 4 years. During the first year required reserves would be reduced by 75 percent, during the second year by 50 percent, and during the third year by 25 percent. There is also a provision for further reduction in required reserves in cases where the Board determines application of the reserve requirement would seriously impair the institution.

For any member bank which would have its reserve requirements increased by this legislation, the additional reserve requirement would be phased in over a 4-year period in a similar manner and a similar proviso for additional reduction in reserve requirement has been included.

This section also indicates that in the case of affiliated banks and affiliated nonbank depository institutions, the total deposit liabilities exempted from reserve requirements shall not exceed in the aggregate the product resulting from multiplying the number of institutions in such affiliated group on August 1, 1978, by \$40 million for each such exemption. For each such exemption, no more than \$40 million shall be exempted at any individual bank or nonbank depository institution.

The new reserve requirement structure in this section would result in a reduction in reserve requirements for many member banks and for the banking system as a whole. In order to provide for an orderly transition period, the Board may implement the new reserve requirements on a gradual basis over a period of 48 months. Thus, the old reserve requirements would be phased out as the new are phased in.

Any depository institution maintaining reserves as required by the Federal Reserve Board would be entitled to all the privileges of membership in the Federal Reserve System including access to the Federal Reserve discount window, except the holding of stock in, or voting for any director of, a Federal Reserve bank.

Nonmember banks not maintaining reserves would be entitled to access the Federal Reserve discount window. The Federal Reserve Board may as a condition of access require certification of solvency of such bank from the Federal Deposit Insurance Corporation.

Section 5. Form of reserves

Reserves held to meet the reserve requirement set by the Board may be in the form of (1) balances in a Federal Reserve bank at which the depository institution is a member or at which it maintains an account; (2) balances maintained by a nonmember depository institution in a bank that maintains required reserve balances at a Federal Reserve bank, in a Federal home loan bank, or in a central liquidity facility for credit unions, provided that such funds are then passed-through to a Federal Reserve bank; or (3) in the form of vault cash. The proportion of vault cash that may be counted to satisfy reserve requirements must be identical for all depository institutions. Balances received by a bank from another depository institution that are used to satisfy reserve requirements on such depository institution would not be subject to reserve requirements imposed on the receiving bank or to assessment imposed on such bank pursuant to the Federal Deposit Insurance Act.

Section 6. Pricing of services

This section requires the Federal Reserve Board to price services provided by the Federal Reserve System at a market cost and to provide access to such services to all depository institutions on the same terms and conditions. Such services are currently provided by banks without charge. The Board would be required to publish for comment a set of pricing principles and a proposed schedule of fees for Federal Reserve services by July 1, 1979, and to institute pricing of its services by July 1, 1980.

The pricing principles would be required to take into account the taxes that would be paid and the capital costs that would be incurred if privately owned organizations provided similar services. Due regard would be given to competitive factors and to the provision of an adequate level of services nationwide.

Section 7. Committee on Money Substitutes

This section would require that the Federal Reserve Board establish a committee to examine questions related to the imposition of reserve requirements against bank and nonbank liabilities that are substitutes for demand deposits. The committee would be composed of five members to be appointed by the Board and the individuals

would have broad backgrounds on monetary affairs, economic policy, or finance. The appointees could not be U.S. Government employees, or employees, officers, or directors of a Federal Reserve bank.

The committee would conduct a thorough study and investigation of (1) the need for legal reserve requirements against short-term liabilities such as nonbank "Federal funds," security repurchase agreements, Eurodollars, security dealer repurchase agreements, liquid asset mutual funds, cash management services, and travelers checks; (2) the appropriate level of reserve requirement against each type of money substitute; and (3) the need for the Federal Reserve Board to have flexibility to change such reserve requirements.

The committee would be required to include in its report to the Board recommendations for administrative actions and legislation.

Section 8. Authority of State bank supervisors

This section indicates that nothing in this act or in amendments made by this act shall be construed as derogation of the authority of any State bank supervisor over any institution it supervises by State law.

Section 9. Effective date

The new reserve requirements included in section 4 and 5 shall take effect on the first day of the sixth calendar month after enactment. All other sections take effect on the date of enactment.

RESERVE REQUIREMENT STRUCTURE

Commercial Banks:

<u>Type Deposit</u>	<u>Reserve Ratio</u>	<u>Exclusion</u>
A. Net Demand and NOW's	13%	\$40 Million
B. Savings	3%	} \$40 Million (Proportional to Distribution)
C. Short-Term Time	6%	
D. Long-Term Time	1%	

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Mutual Savings, Savings and Loans,
Credit Unions:

A. Transaction Accounts	13%	\$40 Million
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DEFINITIONS - PART 1 - (AGGREGATE EFFECTS)

1. # w/o PC & 0 REQ RES	}	Number without required reserves
2. # w/o REQ RES		
3. # w/Non-0 PART RES	}	Number with non-zero required reserves
4. # w/Non-0 REQ RES		
5. # w/Non-0 RR at FRB		Number with non-zero required reserves at a Federal Reserve Bank
6. # meeting RR w/VLT C		Number meeting reserve requirements with vault cash
7. # w/RRFRB	}	Number with required reserves at a Federal Reserve Bank
8. # w/RRFRB		
9. # w/VC ADJUSTMENT		Number with vault cash adjustment
10. to 18.		Same as 1 - 9 in percentage terms
19. % meeting RR w/VLT C or w/o REQ RES		% meeting required reserves with vault cash or without required reserves

DEFINITIONS - PART II - (EFFECT ON INDIVIDUAL INSTITUTIONS)

DSB	- Bank number: Federal Reserve District, State, Bank
T DEP	- Total Deposits
VLT CSH	- Vault Cash
RR 1977	- Required reserves as of December 31, 1977
RR NEW	- Required reserves under the new structure proposed by the legislation
DIF	- Difference between the 1977 required reserve and the new required reserves
BAL 1977	- Reserve balances held at a Federal Reserve bank as of December 31, 1977
BAL NEW	- New balance required to be held at a Federal Reserve bank under the proposed legislation (RR NEW less vault cash. If that difference is negative, a zero is entered.)
DIF	- Balance 1977 - Balance New
REVENUE CHANGE	- This is the sum of differences between the balance held in 1977 and the balance that would be required under the legislation multiplied by 6½ percent, the assumed interest foregone on balances at the Federal Reserve.

Part I. Aggregate Effects

ESTIMATED REQ RES AT MEMBER BANKS
BY SIZE OF BANK AND TYPE OF DEPOSITS
FOR 771231

BANK SIZE (TOTAL DEPOSITS IN \$ MILLIONS)

	0-	10-	50-	100-	500-	500-1000	OVER 1000	ALL
1. NUMBER OF BANKS	997	3160	752	571	44	90		5664
2. TOTAL DEPOSITS	6371.9	76311.4	52144.0	115931.2	67569.5	333973.9		652302.0
3. GROSS DEM DEPOSITS	2427.7	25616.7	17503.5	43267.3	28034.8	147266.9		264320.9
(A) CASH ITEMS IN PROCESS OF COLL	47.7	892.0	1214.7	5614.9	5350.0	40736.1		53861.4
(B) DEM DEPOSITS DUE FM DOMESTIC BNKS	337.1	2866.8	1548.9	3164.3	1143.2	14229.0		23311.4
4. LIABILITIES W/O EXL	5987.2	72550.6	49380.5	107132.0	61070.3	279008.8		575129.3
(A) NET DEM DEP	2043.0	22057.9	14739.9	34408.0	21535.0	92303.6		167148.2
(B) SAVINGS DEPOSITS	1570.4	21384.6	15384.3	32522.5	16964.3	62212.2		150038.4
(C) TIME DEP(TOTAL)	2366.7	26887.3	19166.7	39003.3	22444.7	124060.7		236859.4
(1) SHORT TERM TIME	433.0	6393.5	5921.1	15518.3	10772.9	51459.7		90499.3
(2) LONG TERM TIME	1932.9	22493.7	13245.6	23485.1	11721.8	72601.0		146360.1
(3) TIME >= \$100K	399.0	6115.2	5428.4	17610.0	11764.5	89359.9		130697.2
(4) TIME < \$100K	1967.6	22772.0	13738.2	22273.3	10710.2	34700.8		106162.2
(D) NOWS	7.1	220.8	89.5	256.1	75.7	432.1		1083.3
(E) ATS ESTIMATE	0.0	0.0	0.0	0.0	0.0	0.0		0.0
5. RESERVABLE BALANCES(W/EXCL)	0.0	0.0	5930.6	63459.0	53550.4	271809.0		394754.9
(A) NET DEMAND	0.0	0.0	22.5	13856.6	17851.3	89135.9		120866.1
(B) SAVINGS DEPOSITS	0.0	0.0	2664.3	22182.8	15343.6	60922.1		101112.7
(C) TIME DEPOSITS	0.0	0.0	3200.0	27419.6	20355.6	121750.9		172776.1
6. REQ RESERVE(TOTAL)	0.0	0.0	166.2	3281.0	3470.9	17156.5		24074.5
(A) NET DEMAND	0.0	0.0	2.9	1801.4	2320.7	11587.7		15712.6
(B) SAVINGS DEPOSITS	0.0	0.0	79.9	665.5	460.3	1827.7		3053.4
(C) TIME DEPOSITS	0.0	0.0	83.4	814.1	689.9	3741.1		5328.5
7. VAULT CASH	107.7	1191.4	862.4	2067.6	1236.1	4065.2		9530.5
8. APPLIED VAULT CASH	0.0	0.0	164.4	1793.4	1231.3	4065.2		7254.3
9. NEW RES AT FRB	0.0	0.0	1.8	1487.6	2239.6	13091.2		16820.2
10. INT ON RES AT FRB	0.0	0.0	0.0	0.0	0.0	0.0		0.0
11. EARN ON EXCESS VLT L	0.0	0.0	0.0	0.0	0.0	0.0		0.0
12. PARTICIPATION RES	0.0	0.0	0.0	0.0	0.0	0.0		0.0

13. INT ON PART RES	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14. RES&PART RES AT FRB	0.0	0.0	1.8	1487.6	2239.6	13091.2	16820.2
15. CURRENT RES AT FRB	167.4	2309.2	1734.7	4215.8	2799.7	16151.1	27338.0
16. CHANGE IN RES AT FRB	-187.4	-4309.2	-1734.9	-4728.2	-540.1	-3059.9	-10517.8
17. CHG IN GROSS TREA REV FROM NEW REQ RE	-10.9	-150.1	-112.6	-177.3	-33.8	-198.9	-683.7
18. CHG IN GROSS TREA REV FROM INT & EARN	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19. CHG IN G TREA REV F/NEW RR AND INT	-10.9	-150.1	-112.6	-177.3	-33.8	-198.9	-683.7
1. # W/O PC & O REQ RES	997	3160	255	0	0	0	4412
2. # W/O REQ RES	997	3160	255	0	0	0	4412
3. # W/NDN-O PART RES	0	0	0	0	0	0	0
4. # W/NDN-O REQ RES	0	0	497	571	94	90	1252
5. # W/NDN-O RR AT FRB	0	0	14	320	93	90	517
6. # MEETING RR W/VLT C	0	0	483	251	1	0	735
7. # W/RRFRB	0	0	0	0	0	0	0
8. # W/RRFRB	0	0	14	320	93	90	517
9. # W/VC ADJUSTMENT	0	0	0	0	0	0	0
10. % W/O PC & O REQ RES	100.0	100.0	33.9	0.0	0.0	0.0	77.9
11. % W/O REQ RES	100.0	100.0	33.9	0.0	0.0	0.0	77.9
12. % W/NDN-O PART RES	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13. % W/NDN-O REQ RES	0.0	0.0	66.1	100.0	100.0	100.0	22.1
14. % W/NDN-O RR AT FRB	0.0	0.0	1.9	56.0	98.9	100.0	9.1
15. % MEETING RR W/VLT C	0.0	0.0	64.2	44.0	1.1	0.0	13.0
16. % W/RRFRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17. % W/RRFRB	0.0	0.0	1.9	56.0	98.9	100.0	9.1
18. % W/VC ADJUSTMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19. % MEETING RR W/VLT C OR W/O REQ RES	100.0	100.0	98.1	44.0	1.1	0.0	90.9

ESTIMATED REQ RES AT NONMEMBER BANKS
BY SIZE OF BANK AND TYPE OF DEPOSITS
FOR 771231

	BANK SIZE (TOTAL DEPOSITS IN \$ MILLIONS)							ALL
	0- 10	10- 50	50- 100	100- 500	500-1000	OVER 1000		
1. NUMBER OF BANKS	3319	4507	586	294	14	13		8749
2. TOTAL DEPOSITS	19515.3	98568.4	39890.9	56514.7	8144.2	16144.5		236806.7
3. GROSS DEM DEPOSITS	7038.8	33724.0	13990.4	20370.7	3170.7	5833.4		84134.0
(A) CASH ITEMS IN PROCESS OF COLL	60.2	545.4	288.7	897.4	154.8	469.3		2413.0
(B) DEM DEPOSITS DUE FM DOMESTIC BNKS	1515.9	6609.1	4655.7	3621.0	649.1	1032.9		16083.7
4. LIABILITIES W/O EXL	17439.0	91410.9	36940.9	51994.3	7370.3	14647.3		220315.3
(A) NET DEM DEP	5463.1	26574.7	11046.5	15858.4	2368.8	4331.2		62040.5
(B) SAVINGS DEPOSITS	4345.4	26915.5	11515.1	16115.5	2184.0	4121.0		65195.7
(C) TIME DEP(TOTAL)	8120.3	37751.9	14251.4	19567.7	2730.5	6194.5		88628.3
(1) SHORT TERM TIME	1494.1	8382.3	4403.7	7611.8	1310.8	2570.7		25773.4
(2) LONG TERM TIME	6626.2	29375.6	9847.7	11955.9	1425.7	3623.8		62854.9
(3) TIME >= \$100K	1185.1	8534.6	5107.1	8452.6	1226.2	3836.4		28142.1
(4) TIME < \$100K	6535.1	29423.3	9144.3	11113.1	1510.3	4558.1		60460.1
(D) NOWS	10.8	170.8	134.0	454.0	60.4	0.0		850.8
(E) ATS ESTIMATE	0.0	0.0	0.0	0.0	0.0	0.0		0.0
5. RESERVABLE BALANCES(W/EXLL)	0.0	4.7	3852.1	30063.1	6410.4	13607.3		53937.6
(A) NET DEMAND	0.0	0.0	9.1	5994.5	1969.2	3811.2		11783.9
(B) SAVINGS DEPOSITS	0.0	2.0	1725.5	10889.9	1979.5	3910.2		18507.1
(C) TIME DEPOSITS	0.0	2.7	2117.5	13178.7	2461.7	3885.9		23646.5
6. REQ RESERVES(TOTAL)	0.0	0.1	106.8	1494.1	599.0	793.7		2793.8
(A) NET DEMAND	0.0	0.0	1.2	779.3	250.0	495.5		1531.9
(B) SAVINGS DEPOSITS	0.0	0.1	51.6	326.7	59.4	117.3		555.2
(C) TIME DEPOSITS	0.0	0.1	53.9	388.1	83.6	181.0		706.6
7. VAULT CASH	296.3	1520.3	565.9	832.4	110.7	205.2		3532.7
8. APPLIED VAULT CASH	0.0	0.1	103.7	759.7	110.7	205.2		1179.4
9. NEW RES AT FRB	0.0	0.0	3.1	734.4	288.3	506.0		1614.4
10. INT ON RES AT FRB	0.0	0.0	0.0	0.0	0.0	0.0		0.0
11. EARN ON EXCESS VLT C	0.0	0.0	0.0	0.0	0.0	0.0		0.0
12. PARTICIPATION RES	0.0	0.0	0.0	0.0	0.0	0.0		0.0

13. INT ON PART RES	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14. RESPART RES AT FRB	0.0	0.0	3.1	734.4	268.3	588.6	1614.4
15. CURRENT RES AT FRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
16. CHANGE IN RES AT FRB	0.0	0.0	3.1	734.4	268.3	588.6	1614.4
17. CHG IN GROSS TREA REV FROM NEW REQ RE	0.0	0.0	0.2	47.7	18.7	36.3	104.9
18. CHG IN GROSS TREA REV FROM INT & EARN	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19. CHG IN G. TREA REV F/NEW RR AND INT	0.0	0.0	0.2	47.7	18.7	36.3	104.9

1. # W/O PL & O REQ RES	3319	4504	243	0	0	0	8066
2. # W/O REQ RES	3319	4504	243	0	0	0	8066
3. # W/NUN-O PART RES	0	0	0	0	0	0	0
4. # W/NUN-O REQ RES	0	3	343	292	12	13	663
5. # W/NUN-O RR AT FRB	0	0	15	196	12	13	236
6. # MEETING RR W/VLT C	0	3	328	94	0	0	425
7. # W/RRFRB	0	0	0	0	0	0	0
8. # W/RRFRB	0	0	15	198	12	13	236
9. # W/VC ADJUSTMENT	0	0	0	0	0	0	0
10. % W/O PL & O REQ RES	100.0	99.9	41.5	0.0	0.0	0.0	92.4
11. % W/O REQ RES	100.0	99.9	41.5	0.0	0.0	0.0	92.4
12. % W/NUN-O PART RES	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13. % W/NUN-O REQ RES	0.0	0.1	56.5	100.0	100.0	100.0	7.6
14. % W/NUN-O RR AT FRB	0.0	0.0	2.6	67.8	100.0	100.0	2.7
15. % MEETING RR W/VLT C	0.0	0.1	56.0	32.2	0.0	0.0	4.9
16. % W/RRFRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17. % W/RRFRB	0.0	0.0	2.6	67.8	100.0	100.0	2.7
18. % W/VC ADJUSTMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19. % MEETING RR W/VLT C OR W/O REQ RES	100.0	100.0	97.4	32.2	0.0	0.0	97.3

ESTIMATED REQ RES AT NONINSURED BANKS BY SIZE OF BANK AND TYPE OF DEPOSITS FOR 771231							
BANK SIZE (TOTAL DEPOSITS IN \$ MILLIONS)							
	0- 10	10- 50	50- 100	100- 500	500-1000	OVER 1000	ALL
1. NUMBER OF BANKS	151	26	14	26	6	2	225
2. TOTAL DEPOSITS	395.1	554.4	1066.1	6803.9	4161.1	3469.7	10890.3
3. GROSS DEM DEPOSITS	109.3	197.9	377.2	3709.2	865.6	693.7	5952.9
(A) CASH ITEMS IN PROCESS OF COLL	0.5	0.5	65.9	84.0	0.1	0.0	151.0
(B) DEM DEPOSITS DUE FM DOMESTIC BANKS	116.5	68.1	256.7	1493.1	3064.2	530.6	5529.3
4. LIABILITIES W/O EXL	367.0	492.1	891.6	5307.9	3894.9	3363.5	14317.0
(A) NET DEM DEP	61.2	135.5	202.7	2213.2	599.5	167.5	3419.6
(B) SAVINGS DEPOSITS	74.2	61.7	91.9	295.8	6.5	53.8	586.0
(C) TIME DEP(TOTAL)	211.5	295.9	590.6	2798.9	3287.0	3122.3	10304.1
(1) SHORT TERM TIME	38.9	65.2	162.5	1088.8	1574.5	1295.7	4255.6
(2) LONG TERM TIME	172.6	228.6	408.1	1710.1	1712.5	1826.5	6056.5
(3) TIME >= \$100K	27.3	78.8	310.9	1921.2	3065.2	1522.9	6926.3
(4) TIME < \$100K	184.2	215.1	279.7	877.7	221.7	1599.4	3377.8
(D) NOWS	0.0	0.9	6.4	0.0	0.0	0.0	7.3
(E) ATS ESTIMATE	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5. RESERVABLE BALANCES(W/EXCL)	0.0	0.4	210.6	3649.2	3574.9	3243.5	10686.6
(A) NET DEMAND	0.0	0.0	9.5	1459.6	519.5	147.5	2136.0
(B) SAVINGS DEPOSITS	0.0	0.0	26.6	201.2	7.8	52.4	288.0
(C) TIME DEPOSITS	0.0	0.4	182.6	1986.3	3047.7	3043.6	8262.6
6. REQ RESERVES(TOTAL)	0.0	0.0	6.7	254.3	171.2	114.3	546.6
(A) NET DEMAND	0.0	0.0	1.2	185.8	67.5	19.2	277.7
(B) SAVINGS DEPOSITS	0.0	0.0	0.8	6.0	0.2	1.6	8.6
(C) TIME DEPOSITS	0.0	0.0	4.6	58.6	103.5	93.6	260.3
7. VAULT CASH	1.1	1.4	3.1	2.6	0.6	0.3	9.0
8. APPLIED VAULT CASH	0.0	0.0	1.3	2.5	0.6	0.3	4.7
9. NEW RES AT FRB	0.0	0.0	5.4	251.8	170.6	114.1	541.9
10. INT ON RES AT FRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
11. EARN ON EXCESS VLT C	0.0	0.0	0.0	0.0	0.0	0.0	0.0
12. PARTICIPATION RES	0.0	0.0	0.0	0.0	0.0	0.0	0.0

13. INT ON PART RES	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14. RES&PART RES AT FRB	0.0	0.0	5.4	251.8	170.6	114.1	541.9
15. CURRENT RES AT FRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
16. CHANGE IN RES AT FRB	0.0	0.0	5.4	251.8	170.6	114.1	541.9
17. CHG IN GROSS TREAS REV FROM NEW REQ RE	0.0	0.0	0.4	16.4	11.1	7.4	35.2
18. CHG IN GROSS TREAS REV FROM INT & EARN	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19. CHG IN G. TREAS REV F/NEW RR AND INT	0.0	0.0	0.4	16.4	11.1	7.4	35.2
1. # W/O PC & O REQ RES	151	25	4	1	0	0	181
2. # W/O REQ RES	151	25	4	1	0	0	181
3. # W/NON-O PART RES	0	0	0	0	0	0	0
4. # W/NON-O REQ RES	0	1	10	25	6	2	44
5. # W/NON-O RR AT FRB	0	0	9	25	6	2	42
6. # MEETING RR W/VLT C	0	1	1	0	0	0	2
7. # W/RRFRB	0	0	0	0	0	0	0
8. # W/RRFRB	0	0	9	25	6	2	42
9. # W/VC ADJUSTMENT	0	0	0	0	0	0	0
10. % W/O PC & O REQ RES	100.0	96.2	28.6	3.8	0.0	0.0	80.4
11. % W/O REQ RES	100.0	96.2	28.6	3.8	0.0	0.0	80.4
12. % W/NON-O PART RES	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13. % W/NON-O REQ RES	0.0	3.8	71.4	96.2	100.0	100.0	19.6
14. % W/NON-O RR AT FRB	0.0	0.0	64.3	96.2	100.0	100.0	18.7
15. % MEETING RR W/VLT C	0.0	3.8	7.1	0.0	0.0	0.0	0.9
16. % W/RRFRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17. % W/RRFRB	0.0	0.0	64.3	96.2	100.0	100.0	18.7
18. % W/VC ADJUSTMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19. % MEETING RR W/VLT C OR W/O REQ RES	100.0	100.0	35.7	3.8	0.0	0.0	81.3

ESTIMATED REQ RES AT MUTUAL SAVINGS BANKS BY SIZE OF BANK AND TYPE OF DEPOSITS FOR 771231							
BANK SIZE (TOTAL DEPOSITS IN \$ MILLIONS)							
	0- 10	10- 50	50- 100	100- 500	500-1000	OVER 1000	ALL
1. NUMBER OF BANKS	9	98	130	160	40	30	467
2. TOTAL DEPOSITS	69.5	3233.0	9372.2	33576.7	28700.5	59502.8	134916.8
3. GROSS DEM DEPOSITS	0.4	30.2	80.3	332.8	447.5	700.6	1591.7
(A) CASH ITEMS IN PROCESS OF COLL	0.1	5.5	16.2	51.4	40.8	53.9	168.0
(B) DEM DEPOSITS DUE FM DOMESTIC BNKS	1.4	39.8	86.8	252.6	166.4	321.0	870.3
4. LIABILITIES W/O EXL	69.3	3217.2	9325.7	33788.2	28510.4	59255.0	134163.8
(A) NET DEM DEP	0.2	14.3	31.8	142.3	257.5	392.8	838.6
(B) SAVINGS DEPOSITS	49.5	1912.6	5682.4	19843.7	17500.0	32921.9	77910.0
(C) TIME DEP(TOTAL)	17.7	1222.4	3446.6	13372.0	10622.9	25910.5	54592.2
(1) SHORT TERM TIME	3.3	271.4	1065.0	5201.7	5086.4	10752.8	22362.6
(2) LONG TERM TIME	14.5	951.1	2381.6	8170.3	5536.5	15157.6	32209.6
(3) TIME >= \$100K	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(4) TIME < \$100K	17.7	1222.4	3446.6	13372.0	10622.9	25910.5	54592.2
(D) NOMS	1.9	67.8	162.9	450.2	130.1	29.8	822.8
(E) ATS ESTIMATE	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5. RESERVABLE BALANCES(W/EXCL)	0.0	0.0	0.0	0.0	0.0	10.6	10.6
(A) NET DEMAND	0.0	0.0	0.0	0.0	0.0	10.6	10.6
(B) SAVINGS DEPOSITS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(C) TIME DEPOSITS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6. REQ RESERVES(TOTAL)	0.0	0.0	0.0	0.0	0.0	1.4	1.4
(A) NET DEMAND	0.0	0.0	0.0	0.0	0.0	1.4	1.4
(B) SAVINGS DEPOSITS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
(C) TIME DEPOSITS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7. VAULT CASH	0.6	17.9	47.9	146.3	107.6	136.8	453.0
8. APPLIED VAULT CASH	0.0	0.0	0.0	0.0	0.0	1.4	1.4
9. NEW RES AT FRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
10. INT ON RES AT FRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
11. EARN ON EXCESS VLT C	0.0	0.0	0.0	0.0	0.0	0.0	0.0
12. PARTICIPATION RES	0.0	0.0	0.0	0.0	0.0	0.0	0.0

13. INT ON PART RES	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14. RESEPART RES AT FRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15. CURRENT RES AT FRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
16. CHANGE IN RES AT FRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17. CHG IN GROSS TREAS REV FROM NEW REQ RE	0.0	0.0	0.0	0.0	0.0	0.0	0.0
18. CHG IN GROSS TREAS REV FROM INT & EARN	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19. CHG IN G. TREAS REV F/NEW RR AND INT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1. # W/O PC & O REQ RES	9	98	130	100	40	28	405
2. # W/O REQ RES	9	98	130	100	40	28	405
3. # W/NON-O PART RES	0	0	0	0	0	0	0
4. # W/NON-O REQ RES	0	0	0	0	0	2	2
5. # W/NON-O RR AT FRB	0	0	0	0	0	0	0
6. # MEETING RR W/VLT C	0	0	0	0	0	2	2
7. # W/RRFRB	0	0	0	0	0	0	0
8. # W/RRFRB	0	0	0	0	0	0	0
9. # W/VL ADJUSTMENT	0	0	0	0	0	0	0
10. % W/O PC & O REQ RES	100.0	100.0	100.0	100.0	100.0	93.3	99.6
11. % W/O REQ RES	100.0	100.0	100.0	100.0	100.0	93.3	99.6
12. % W/NON-O PART RES	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13. % W/NON-O REQ RES	0.0	0.0	0.0	0.0	0.0	6.7	0.4
14. % W/NON-O RR AT FRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
15. % MEETING RR W/VLT C	0.0	0.0	0.0	0.0	0.0	6.7	0.4
16. % W/RRFRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17. % W/RRFRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
18. % W/VL ADJUSTMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19. % MEETING RR W/VLT C OR W/O REQ RES	100.0	100.0	100.0	100.0	100.0	100.0	100.0

ESTIMATED RES RES AT ALL BANKS
BY SIZE OF BANK AND TYPE OF DEPOSITS
FOR 771231

	BANK SIZE (TOTAL DEPOSITS IN \$ MILLIONS)								ALL
	0- 10	10- 50	50- 100	100- 500	500-1000	OVER 1000			
1. NUMBER OF BANKS	4476	7791	1482	1049	152	135			15085
2. TOTAL DEPOSITS	26351.8	178667.1	102473.3	215220.5	100603.4	413555.8			1042877.8
3. GROSS DEM DEPOSITS	9576.2	59770.8	31951.4	67680.0	32518.6	154496.5			355999.6
(A) CASH ITEMS IN PROCESS OF COLL	108.5	1443.5	1505.6	6647.7	5549.7	41259.2			56594.5
(B) DEM DEPOSITS DUE FM DOMESTIC BNKS	1971.0	9562.9	4548.0	8551.3	5024.8	16113.6			45794.6
4. LIABILITIES W/O EXL	24363.1	167676.7	96542.0	198222.4	100840.0	356674.6			943925.4
(A) NET DEM DEP	7507.6	48780.5	26020.8	52601.9	24761.2	97215.3			257047.1
(B) SAVINGS DEPOSITS	6039.4	50214.4	32613.7	68775.6	36651.5	99309.4			293730.1
(C) TIME DEP(TOTAL)	10716.2	68161.5	37455.3	75621.9	39141.1	159268.0			390383.9
(1) SHORT TERM TIME	1970.1	15112.4	11572.2	29420.0	16740.5	66079.1			142900.9
(2) LONG TERM TIME	6746.1	53049.1	25883.0	46201.3	20394.0	93208.9			247483.0
(3) TIME >= \$100K	1611.5	14528.7	10846.5	27983.8	16076.0	94719.2			165705.0
(4) TIME < \$100K	9104.8	53632.8	26608.6	47638.1	23065.1	64568.8			224618.3
(D) NOWS	19.9	460.3	392.8	1143.0	286.2	462.0			2764.2
(E) ATS ESTIMATE	0.0	0.0	0.0	0.0	0.0	0.0			0.0
5. RESERVABLE BALANCES(W/EXCL)	0.0	5.1	10007.3	97171.3	63533.7	288670.3			459389.7
(A) NET DEMAND	0.0	0.0	40.9	21310.8	20339.9	93105.1			134796.7
(B) SAVINGS DEPOSITS	0.0	2.0	4410.4	33273.9	17330.8	64684.8			119907.8
(C) TIME DEPOSITS	0.0	3.1	5550.1	42586.6	25865.0	130680.4			204685.1
6. REQ RESERVES(TOTAL)	0.0	0.1	279.7	5029.4	4041.0	18065.9			27416.2
(A) NET DEMAND	0.0	0.0	2.3	2770.4	2644.2	12103.7			17523.6
(B) SAVINGS DEPOSITS	0.0	0.1	132.5	998.2	519.9	1940.5			3597.2
(C) TIME DEPOSITS	0.0	0.1	141.9	1200.8	876.9	4015.7			6295.4
7. VAULT CASH	407.7	2731.0	1479.3	3042.9	1454.9	4409.4			13525.3
8. APPLIED VAULT CASH	0.0	0.1	269.4	2555.6	1342.5	4272.0			6439.7
9. NEW RES AT FRB	0.0	0.0	10.3	2473.0	2696.5	13793.9			18976.5
10. INT ON RES AT FRB	0.0	0.0	0.0	0.0	0.0	0.0			0.0
11. EARN ON EXCESS VLT C	0.0	0.0	0.0	0.0	0.0	0.0			0.0
12. PARTICIPATION RES	0.0	0.0	0.0	0.0	0.0	0.0			0.0

13. INT UN PART RES	0.0	0.0	0.0	0.0	0.0	0.0	0.0
14. RES&PART RES AT FRB	0.0	0.0	10.3	4473.6	6696.5	13793.9	16976.5
15. CURRENT RES AT FRB	167.4	2309.2	1734.7	4215.8	2759.7	16151.1	27338.0
16. CHANGE IN RES AT FRB	-167.4	-2209.2	-1724.4	-1742.0	-61.2	-2357.2	-8361.5
17. CHG IN GROSS TREAS REV FROM NEW REQ RE	-10.9	-150.1	-112.1	-113.2	-4.0	-153.2	-543.5
18. CHG IN GROSS TREAS REV FROM INT & EARN	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19. CHG IN W TREAS REV F/NEW RR AND INT	-10.9	-150.1	-112.1	-113.2	-4.0	-153.2	-543.5
20. GROSS CHG IN T REV F/SERV CHARGES							410.0
21. TOTAL CHANGE IN NET TREAS REVENUE							-60.1
1. # W/O PC & 0 REQ RES	4476	7787	632	161	40	28	13124
2. # W/O REQ RES	4476	7787	632	161	40	28	13124
3. # W/NON-0 PART RES	0	0	0	0	0	0	0
4. # W/NON-0 REQ RES	0	4	850	888	112	107	1961
5. # W/NON-0 RR AT FRB	0	0	38	543	111	105	797
6. # MEETING RR W/VLT C	0	4	812	345	1	2	1164
7. # W/RRFRB	0	0	0	0	0	0	0
8. # W/RRFRB	0	0	38	543	111	105	797
9. # W/VC ADJUSTMENT	0	0	0	0	0	0	0
10. % W/O PC & 0 REQ RES	100.0	99.9	42.6	15.3	26.3	20.7	87.0
11. % W/O REQ RES	100.0	99.9	42.6	15.3	26.3	20.7	87.0
12. % W/NON-0 PART RES	0.0	0.0	0.0	0.0	0.0	0.0	0.0
13. % W/NON-0 REQ RES	0.0	0.1	57.4	84.7	73.7	79.3	13.0
14. % W/NON-0 RR AT FRB	0.0	0.0	2.6	51.8	73.0	77.8	5.3
15. % MEETING RR W/VLT C	0.0	0.1	54.8	32.9	0.7	1.5	7.7
16. % W/RRFRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
17. % W/RRFRB	0.0	0.0	2.6	51.8	73.0	77.8	5.3
18. % W/VC ADJUSTMENT	0.0	0.0	0.0	0.0	0.0	0.0	0.0
19. % MEETING RR W/VLT C OR W/O REQ RES	100.0	100.0	97.4	46.2	27.0	22.2	94.7

PERCENTS FOR		TRANS	TOT DEP	TRANS	TOT DEP	TRANS	TOT DEP
MEMBER BANKS	-OWN	0.00	0.00	84.49	85.08	74.20	74.30
	-COMM BANKS	0.00	0.00	01.00	01.12	54.10	53.38
	-ALL BANKS	0.00	0.00	61.61	53.22	53.75	46.46
NONMEMBER BANKS	-OWN	0.00	0.00	44.70	44.74	30.31	29.23
	-COMM BANKS	0.00	0.00	11.51	11.77	7.81	7.69
	-ALL BANKS	0.00	0.00	11.44	10.24	7.76	6.69
NONINSURED BANKS	-OWN	0.00	0.00	90.72	91.73	89.94	90.87
	-COMM BANKS	0.00	0.00	1.20	1.70	1.19	1.69
	-ALL BANKS	0.00	0.00	1.20	1.48	1.19	1.47
MUTUAL SAVINGS BANKS-OWN	-OWN	0.00	0.00	5.45	5.03	0.00	0.00
	-COMM BANKS	0.00	0.00	0.64	0.75	0.00	0.00
	-ALL BANKS	0.00	0.00	0.03	0.65	0.00	0.00
ALL BANKS	-OWN	0.00	0.00	73.80	85.54	82.70	54.64
	-COMM BANKS	0.00	0.00	74.36	75.34	83.10	82.76
	-ALL BANKS	0.00	0.00	73.08	82.54	82.70	54.64
BANKS WITH		PART RES > 0		REQ RES > 0		RES FRB > 0	

Part II. Effects on Individual Institutions

MEMBER BANKS		BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES								12/27/70	
OSA	NAME	LOCATION	STATE	VLTC	NR 1977	NR NEW	DIF BAL 1977	DIF BAL NEW	DIF		
6010090	ANNISTON NATIONAL BANK	ANNISTON	AL	57239	700	2525	19	2510	1829	0	1829
6010100	COMMERCIAL NB OF ANNISTON	ANNISTON	AL	58006	1039	2752	22	2730	1713	0	1713
6010110	FIRST NB OF ANNISTON	ANNISTON	AL	61102	1614	3688	380	3508	2074	0	2074
6010300	BIRMINGHAM TRUST NAT BK	BIRMINGHAM	AL	828915	6100	45947	38479	7468	39847	32379	7468
6010308	CITY NB OF BIRMINGHAM	BIRMINGHAM	AL	109328	1216	6086	843	5243	4870	0	4870
6010320	FIRST NB OF BIRMINGHAM	BIRMINGHAM	AL	1120037	14329	72705	66911	5854	58430	52582	5354
6010688	CENTRAL BANK OF ALABAMA NA	DECATUR	AL	211589	7452	28365	22189	6176	20913	14137	6176
6010740	FIRST ALABAMA BK OF DOTHAN	DOTHAN	AL	64533	1023	4232	564	3668	3209	0	3209
6010750	FIRST NAT BK OF DOTHAN	DOTHAN	AL	116332	3281	5562	776	4806	2301	0	2301
6010910	FIRST NB OF FLORENCE	FLORENCE	AL	135004	2330	7034	1458	5576	4698	0	4698
6011170	1ST AL BK OF HUNTSVILLE NA	HUNTSVILLE	AL	155664	3012	8774	3060	5714	4902	0	4902
6011180	HENDERSON NB OF HUNTSVILLE	HUNTSVILLE	AL	67620	1079	3751	7	3744	2072	0	2072
6011240	FIRST NAT BANK OF JASPER	JASPER	AL	78291	1905	4869	88	4781	2904	0	2904
6011370	AMERICAN NAT BANK & TRUST	MOBILE	AL	155471	3092	9279	3598	5681	6187	506	5681
6011380	FIRST NAT BANK OF MOBILE	MOBILE	AL	423921	8914	24694	19306	5526	15980	10454	5526
6011390	MERCHANTS NAT BANK OF MOBILE	MOBILE	AL	449267	6743	27060	21754	5306	20317	15011	5306
6011430	ALABAMA NB OF MONTGOMERY	MONTGOMERY	AL	114393	1872	6715	1090	5625	4843	0	4843
6011437	CENTRAL BANK OF MONTGOMERY	MONTGOMERY	AL	88805	2151	4218	302	3916	2067	0	2067
6011440	1ST AL BK OF MONTGOMERY NA	MONTGOMERY	AL	395276	6875	22109	16757	5372	15234	9862	5372
6011450	UNION BANK AND TRUST COMPANY	MONTGOMERY	AL	196100	2285	5952	4043	5949	7707	1756	5949
6011800	PEOPLES BANK AND TRUST CO	SELMA	AL	64526	1199	3120	138	2982	1921	0	1921
6011980	1ST AL BK OF TUSCALOOSA NA	TUSCALOOSA	AL	104494	1900	6213	346	5867	4227	0	4227
6011990	FIRST NAT BK OF TUSCALOOSA	TUSCALOOSA	AL	162516	2589	9150	3436	5720	6567	847	5720
UF 23 BANKS AFFECTED IN STATE		14	MEET REQ RES W/VAULT CASH				REVENUE CHANGE			6289	
12020013	FIRST NB OF ANCHORAGE	ANCHORAGE	AK	311467	6070	22584	17576	5008	15706	10698	5008
12020014	NATIONAL BANK OF ALASKA	ANCHORAGE	AK	486033	12002	33590	28263	5327	40928	19601	5327
12020030	ALASKA NATIONAL BANK	FAIRBANKS	AK	189949	6140	13140	7648	5500	7008	1508	5500
OF 3 BANKS AFFECTED IN STATE		0	MEET REQ RES W/VAULT CASH				REVENUE CHANGE			1030	
12040070	FIRST NAT BK OF ARIZONA	PHOENIX	AZ	2046791	30670	130597	115294	15703	94119	78416	15703
12040100	VALLEY NAT BK OF ARIZONA	PHOENIX	AZ	3650692	60547	195143	166242	26901	134596	107695	26901
OF 2 BANKS AFFECTED IN STATE		0	MEET REQ RES W/VAULT CASH				REVENUE CHANGE			2770	

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78		
DSB	NAME	LOCATION	IDEP	VLTC	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
8050510	FIRST NAT BK OF EL DORADO	EL DORADO	AR	80675	1051	4764	107	4657	3713	0	3713
8050590	FIRST NAT BK OF FAYETTEVILLE	FAYETTEVILLE	AR	90717	1936	5162	521	4841	3226	0	3226
8050600	MCILROY BANK AND TRUST	FAYETTEVILLE	AR	72026	1071	4002	93	3909	2931	0	2931
8050660	CITY NAT BK OF FORT SMITH	FORT SMITH	AR	107889	1726	5504	667	4837	3778	0	3778
8050670	FIRST NAT BK OF FORT SMITH	FORT SMITH	AR	135717	2261	8352	2739	5613	6091	478	5613
8050680	MERCHANTS NB OF FORT SMITH	FORT SMITH	AR	88500	1240	4951	265	4688	3711	0	3711
8050950	ARKANSAS BK & TR CO	HOT SPRINGS	AR	132692	1725	5980	1343	4637	4255	0	4255
8050955	FIRST NAT BK OF HOT SPRINGS	HOT SPRINGS	AR	113683	1648	5562	446	4714	3714	0	3714
8051150	CUMREL NB OF LITTLE ROCK	LITTLE ROCK	AR	193874	2168	11973	6532	5441	9805	4364	5441
8051170	FIRST NAT BK IN LITTLE ROCK	LITTLE ROCK	AR	241815	2686	14881	9609	5272	12195	6923	5272
8051180	UNION NAT BK OF LITTLE ROCK	LITTLE ROCK	AR	216245	3362	13704	8066	5098	10342	5244	5098
8051190	WORTHEN BANK & TRUST CO NA	LITTLE ROCK	AR	385049	8197	22676	17146	5530	14479	8949	5530
8051456	FIRST NB & TR CO OF MT HOME	MOUNTAIN HOME	AR	52556	372	2182	2	2180	1810	0	1810
8051558	FIRST AMERICAN NATIONAL BANK	LITTLE ROCK	AR	83790	2183	4729	266	4443	2546	0	2546
8051600	FIRST NATIONAL BANK	PARAGGUL	AR	58990	602	2753	48	2705	2091	0	2091
8051680	NAT BK OF CMRC OF PINE BLUFF	PINE BLUFF	AR	119367	2002	6523	1196	5327	4521	0	4521
8051690	SIMMONS FIRST NATIONAL BANK	PINE BLUFF	AR	171139	3460	9324	3559	5765	5864	99	5765
8051950	FIRST NAT BK OF SPRINGDALE	SPRINGDALE	AR	72041	1380	3806	101	3705	2426	0	2426
8052020	ST FIRST NAT BK OF TEXARKANA	TEXARKANA	AR	120783	3342	6349	842	5507	3007	0	3007
OF 19 BANKS AFFECTED IN STATE			13 MEET REQ RES W/VAULT CASH			REVENUE CHANGE			4840		

12060010	ALAMEDA FIRST NATIONAL BANK	ALAMEDA	CA	68463	1345	3582	195	3387	2237	0	2237
12060072	AMERICAN NATIONAL BANK	BAKERSFIELD	CA	177526	2247	12464	7297	5167	10217	5050	5167
12060073	COMMUNITY NATIONAL BANK	BAKERSFIELD	CA	108285	2646	6571	822	5749	3925	0	3925
12060115	CITY NATIONAL BANK	BEVERLY HILLS	CA	713651	17530	43484	37572	5912	25954	20042	5912
12060380	FIRST NB OF SAN DIEGO CTY	ESCONDIDO	CA	85821	1920	4804	336	4468	2884	0	2884
12060463	VALLEY NATIONAL BANK	GLENDALE	CA	83744	971	5289	162	5107	4318	0	4318
12060580	F&M BK OF CENTRAL CALIFORNIA	LODI	CA	155075	2131	7596	1721	5875	5465	0	5465
12060600	FRM & MRCH BK OF LONG BEACH	LONG BEACH	CA	280332	10980	17848	12862	4986	6868	1882	4986
12060730	SECURITY PACIFIC NAT BANK	LOS ANGELES	CA	1189634	171251	680117	562121	117996	508866	390870	117996
12060750	UNION BANK	LOS ANGELES	CA	3559120	61435	240847	195924	44923	179412	134469	44923
12060755	UNITED CALIFORNIA BANK	LOS ANGELES	CA	6683239	102569	445696	371182	74508	343121	268613	74508
12060936	CENTRAL BANK NAT ASSOCIATION	OAKLAND	CA	441435	5552	24302	18232	6070	18750	12680	6070
12060960	FIRST NATIONAL BANK & TR CO	ONTARIO	CA	192489	2555	11041	5485	5556	8486	2930	5556
12060970	FIRST NAT BK OF ORANGE CTY	ORANGE	CA	141357	1236	7884	2297	5587	6648	1061	5587
12061015	COMMERCIAL & FARMERS NAT BK	OXFORD	CA	77264	1747	4467	92	4395	2740	0	2740
12061285	VALLEY NATIONAL BANK	SALINAS	CA	72282	1935	4152	87	4065	2217	0	2217
12061400	BANK OF AMERICA N T AND S A	SAN FRANCISCO	CA	36754345	423717	2198552	1849770	346782	1774835	1426053	346782
12061410	BANK OF CALIFORNIA N A	SAN FRANCISCO	CA	1547938	28429	122366	106652	15714	94037	78323	15714
12061450	CROCKER NATIONAL BANK	SAN FRANCISCO	CA	8857013	120360	546849	450139	96710	426485	329779	96710
12061505	WELLS FARGO BANK N A	SAN FRANCISCO	CA	10521696	78267	603466	505370	98096	525199	427103	98096
12061530	FIRST NAT BK OF SAN JOSE	SAN JOSE	CA	420835	5630	24648	19143	5505	18818	13313	5505

MEMBER BANKS		BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES							12/27/78		
DSB	NAME	LOCATION	IDEP	VLTC	KR 1977	KR NEW	DIF BAL 1977	BAL NEW	DIF		
12061625	SANTA BARBARA NATIONAL BANK	SANTA BARBARA	CA	117345	1055	7016	5589	5961	372	5589	
12061640	COUNTY BANK OF SANTA CRUZ	SANTA CRUZ	CA	224034	2882	11037	5803	8155	2352	5803	
12061928	SECURITY NATIONAL BANK	WALNUT CREEK	CA	161276	1647	8768	5064	5724	1411	5724	
UF 24 BANKS AFFECTED IN STATE 7 MEET REQ RES W/VAULT CASH REVENUE CHANGE 56967											
10080100	FIRST NAT BK IN BOULDER	BOULDER	CO	124930	1374	6400	1339	5061	5026	0	5026
10080270	COLORADO SPRINGS NATL	COLORADO SPRINGS	CO	89778	1357	4882	476	4406	3525	0	3525
10080280	EXC NB OF COLORADO SPRINGS	COLORADO SPRINGS	CO	104495	1511	5731	643	5088	3620	0	3620
10080290	FIRST NB OF COLORADO SPRINGS	COLORADO SPRINGS	CO	162016	4772	9946	4693	5653	5174	0	5174
10080350	AMERICAN NB OF DENVER	DENVER	CO	168648	1129	9101	3540	5555	7972	2417	5555
10080360	CENTRAL BANK AND TRUST CO	DENVER	CO	450107	5085	24931	19435	5496	19640	14350	5496
10080362	CHERRY CREEK NATIONAL BANK	DENVER	CO	72312	654	3846	132	3716	3194	0	3194
10080380	COLORADO NAT BK OF DENVER	DENVER	CO	469796	3662	25566	19842	5718	21898	16180	5718
10080450	FIRST NAT BK OF DENVER	DENVER	CO	959045	7260	56351	50605	5740	49691	43345	5740
10080481	METRO NATIONAL BANK	DENVER	CO	78689	336	3634	289	3345	3298	0	3298
10080492	SECURITY NATIONAL BANK	DENVER	CO	109420	282	3174	67	3107	2892	0	2892
10080510	UNITED BANK OF DENVER NA	DENVER	CO	887652	5915	50994	45309	5685	45079	39394	5685
10080512	UNIVERSITY NATIONAL BANK	DENVER	CO	79669	756	4244	151	4093	3488	0	3488
10080572	CONTINENTAL NATIONAL BANK	ENGLEWOOD	CO	75064	655	4437	6	4431	3782	0	3782
10080600	FIRST NAT BK OF ENGLEWOOD	ENGLEWOOD	CO	100750	1225	5404	478	4920	4175	0	4175
10080670	FIRST NATIONAL BANK	FORT COLLINS	CO	144051	1218	6075	2282	5793	6857	1064	5793
10080684	UNITED BK OF FT COLLINS NA	FORT COLLINS	CO	97290	611	4934	690	4238	4123	0	4123
10080800	FIRST NAT BK OF GREELEY	GREELEY	CO	82403	1215	3600	562	3236	2585	0	2585
10080810	GREELEY NATIONAL BANK	GREELEY	CO	92668	758	4769	650	4139	4031	0	4031
10081448	LAKEVIEW NATIONAL BANK	WHEATRIUGE	CO	70575	869	3761	90	3665	2892	0	2892
UF 20 BANKS AFFECTED IN STATE 14 MEET REQ RES W/VAULT CASH REVENUE CHANGE 5591											
2090100	CONNECTICUT NATIONAL BANK	BRIDGEPORT	CT	519240	20001	31382	27216	4164	11361	7217	4164
2090135	STATE NATIONAL BANK OF CONN	BRIDGEPORT	CT	339863	8258	33347	30653	2894	25289	22395	2894
1090522	AMERICAN NATIONAL BANK	HARTFORD	CT	72509	1176	3695	236	3459	2517	0	2517
1090525	CONNECTICUT BK AND TRUST CO	HARTFORD	CT	1464706	53597	95776	91762	4044	62219	58175	4044
1090590	HARTFORD NAT BANK AND TK CO	HARTFORD	CT	1554864	37405	94010	88947	5063	50605	51542	5063
1090970	NEW BRITAIN NATIONAL BANK	NEW BRITAIN	CT	66323	4043	4940	145	4795	897	0	897
UF 6 BANKS AFFECTED IN STATE 2 MEET REQ RES W/VAULT CASH REVENUE CHANGE 1273											

MEMBER BANKS BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES 12/27/78

USB	NAME	LOCATION	TYPE	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
5110010	AMERICAN SECURITY BANK NA	WASHINGTON	DC	975299	10625	69241	64413	4826	52616	47789	4828
5110115	MADISON NATIONAL BANK	WASHINGTON	DC	102154	2216	7575	1917	5658	5359	0	5359
5110130	NATIONAL BANK OF WASHINGTON	WASHINGTON	DC	576309	18474	46975	35945	5450	24501	19071	5450
5110160	NATIONAL SAVINGS & TRUST CO	WASHINGTON	DC	352614	8945	22571	17652	5119	15626	10507	5119
5110170	KIGGS NB OF WASHINGTON DC	WASHINGTON	DC	1327379	22364	97229	66916	10231	74005	64014	10231
5110195	UNION FIRST NB OF WASH	WASHINGTON	DC	446227	12602	31550	26321	5055	18754	13719	5055
GF	6 BANKS AFFECTED IN STATE						MEET REQ RES W/VAULT CASH		REVENUE CHANGE		2392

6120075	FIRST NATIONAL BANK & TR CO	BELLEAIR BLUFFS	FL	63062	638	2699	185	2514	2061	0	2061
6120093	BUGA KATON NAT BANK	BUGA KATON	FL	104846	1445	5860	935	4925	4411	0	4411
6120095	FIRST B&TC OF BUGA KATON NA	BUGA KATON	FL	136795	2359	7199	1594	5005	4840	0	4840
6120110	ELLIS FIRST NATIONAL BANK	BRADENTON	FL	107523	645	6106	719	5387	5201	0	5201
6120115	INTER CITY NATIONAL BANK	BRADENTON	FL	102159	1524	4365	995	3370	2441	0	2441
6120120	SOUTHEAST N B OF BRADENTON	BRADENTON	FL	80152	1074	4663	217	4446	3569	0	3569
6120200	FIRST NAT BK OF CLEAWATER	CLEAWATER	FL	127805	1104	6881	1000	5775	5757	0	5757
6120240	FLGSH 1ST NB OF OKALOOA	OKALOOA	FL	186430	3861	12080	6956	5132	8227	3055	5132
6120310	ATLANTIC FIRST NB OF	DAYTONA BEACH	FL	86515	2315	2755	28	2707	422	0	422
6120360	BARNETT BANK OF DELAND NA	DE LAND	FL	72736	405	3325	370	2955	2922	0	2922
6120360	SUN FIRST NB OF DELRAY BCH	DELRAY BEACH	FL	100489	2615	5580	640	4940	2965	0	2965
6120393	SUN FIRST NB OF DUNEDIN	DUNEDIN	FL	68967	1870	4257	572	3685	2387	0	2387
6120425	AMERICAN NATIONAL BANK & TR	FORT LAUDERDALE	FL	139040	2111	6488	3019	5409	5777	308	5409
6120430	CENTURY NAT BK OF FORT LAUDERDALE	FORT LAUDERDALE	FL	52051	5779	14642	9506	5136	8863	3727	5136
6120432	CENTURY NB OF OKLA RIDGE	FORT LAUDERDALE	FL	92430	1029	5110	449	4661	4081	0	4081
6120440	LANMARK 1ST NB IN	FORT LAUDERDALE	FL	434279	12665	29108	4259	4849	16443	11594	4849
6120455	BARNETT BK OF FT MYERS NA	FORT MYERS	FL	95993	1793	4979	1066	3913	3166	0	3166
6120460	FIRST NAT BK IN FORT MYERS	FORT MYERS	FL	180429	3631	8561	2857	5704	4730	0	4730
6120487	FIRST NB OF OKALOUSA COUNTY	FORT WALTON BEACH	FL	56919	1711	2679	100	2579	908	0	908
6120491	ATLNTIC 1ST NB OF GAINESVILLE	GAINESVILLE	FL	78242	2099	5088	86	5022	2989	0	2989
6120564	CITY NAT BK OF HALLANDALE	HALLANDALE	FL	80462	740	3645	21	3624	2899	0	2899
6120574	FIRST NB OF GREATER MIAMI	MIAMI	FL	119336	2226	6747	1017	5730	4621	0	4621
6120590	FIRST NAT BK OF HOLLYWOOD	HOLLYWOOD	FL	106667	1007	6591	928	5663	5584	0	5584
6120620	AMERICAN NB OF JACKSONVILLE	JACKSONVILLE	FL	89042	1172	4297	559	3758	3125	0	3125
6120630	ATLANTIC NB OF JACKSONVILLE	JACKSONVILLE	FL	298551	4872	15616	10730	5086	10944	5864	5086
6120640	BARNETT BK OF JACKSONVILLE	JACKSONVILLE	FL	263382	3241	15792	10764	5028	12551	7523	5028
6120650	FLA FIRST NB OF JACKSONVILLE	JACKSONVILLE	FL	283650	4041	14627	8888	3739	10586	4847	3739
6120653	JACKSONVILLE NATIONAL BANK	JACKSONVILLE	FL	100922	530	3596	752	4844	5266	422	4844
6120655	FIRST AM BK OF LAKE MURTH	LAKE MURTH	FL	105285	657	3561	456	3105	2904	0	2904
6120616	1ST WME NB & TL OF LK MURTH LAKE MURTH	LAKE MURTH	FL	101061	1798	5269	714	4579	3551	0	3551
6120619	EXCHANGE NB OF LEE COUNTY	LEE COUNTY	FL	61822	915	2698	125	2572	1763	0	1763
6120820	SUN FIRST NB OF LEEBURG	LEEBURG	FL	74725	1594	2620	290	3536	2224	0	2224
6120908	CITY NATIONAL BANK OF MIAMI	MIAMI	FL	344499	8325	22951	17988	5003	14606	9665	5003
6120915	BARNETT BANK OF MIAMI NA	MIAMI	FL	263160	4038	16203	11120	5063	12165	7062	5063

MEMBER BANKS

BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES

12/27/78

DSB	NAME	LOCATION	TOEP	VLTCSH	KR 1977	KR NEW	UIF BAL 1977	BAL NEW	UIF		
6120932	FIRST STATE BANK OF MIAMI	MIAMI	FL	128356	3018	7224	1414	5810	4206	0	4206
6120937	FLAGSHIP NB OF MIAMI	MIAMI	FL	101500	2217	7253	1819	5434	5036	0	5036
6120950	FLORIDA NAT BANK OF MIAMI	MIAMI	FL	124405	3046	10835	4668	5967	7789	1822	5967
6120968	MIAMI NATIONAL BANK	MIAMI	FL	76562	566	4290	274	4016	3784	0	3784
6120977	ROYAL TRUST BK OF MIAMI NA	MIAMI	FL	117676	1385	6441	986	3455	5056	0	5056
6120979	REPUBLIC NAT BANK OF MIAMI	MIAMI	FL	150424	2473	8698	2982	5916	6425	509	5916
6120988	SOUTHEAST 1ST NB OF MIAMI	MIAMI	FL	1405703	10240	83513	75068	8445	72573	64128	8445
6120991	SOUTHEAST NAT BANK OF OKLAHOMA MIAMI	MIAMI	FL	70839	977	4196	115	4081	3219	0	3219
6120999	JEFFERSON NB OF MIAMI BEACH	MIAMI BEACH	FL	82724	729	3430	45	5391	4707	0	4707
6121010	FLAGSHIP 1ST NB OF MIAMI BEACH	MIAMI BEACH	FL	215043	2497	11458	5879	5579	8961	3362	5579
6121025	SOUTHEAST FIRST NB OF MIAMI SPRINGS	MIAMI SPRINGS	FL	86644	955	6613	1402	5211	5658	447	5211
6121068	FIRST NAT BANK & TRUST CO NAPLES	NAPLES	FL	54358	1086	5200	476	4724	4114	0	4114
6121075	ELLIS 1ST NB OF NEW PT RICHEY	NEW PT RICHEY	FL	94974	1747	3317	984	2933	2170	0	2170
6121091	BARNETT BANK OF OKLAHOMA NA	OKLAHOMA	FL	77512	896	4066	96	3970	3170	0	3170
6121112	SUN BANK OF OKLAHOMA	OKLAHOMA	FL	92741	1560	5425	298	5127	3845	0	3845
6121140	SUN FIRST NB OF OKLAHOMA	OKLAHOMA	FL	477270	12356	29068	23976	5090	16750	11640	5090
6121150	FLORIDA NAT BK OF OKLAHOMA	OKLAHOMA	FL	69435	1357	3864	49	5815	2507	0	2507
6121153	FLAGSHIP 1ST NB OF OKLAHOMA BEACH	OKLAHOMA BEACH	FL	62471	549	2950	12	2878	2401	0	2401
6121186	FIRST NAT BK IN PALM BEACH	PALM BEACH	FL	132786	2163	12292	7232	5060	10129	5069	5060
6121275	FIRST NB OF BROWARD COUNTY	POMPANO BEACH	FL	201085	4041	12091	6783	5306	6056	2742	5308
6121316	FIRST NATIONAL BANK & TRUST KIVIERA BEACH	KIVIERA BEACH	FL	66479	912	4600	468	4112	3688	0	3688
6121350	CENTURY 1ST NB IN ST PETERSBURG	PETERSBURG	FL	175434	4270	7588	1718	5870	3316	0	3318
6121356	FLAGSHIP BK OF ST PETERS NA	ST PETERSBURG	FL	67144	1601	4658	366	4290	3057	0	3057
6121360	FLORIDA NB AT ST PETERSBURG	ST PETERSBURG	FL	103348	3819	4994	1226	3768	1175	0	1175
6121370	UNION NB OF ST PETERSBURG	ST PETERSBURG	FL	330419	7412	14768	8264	6504	7356	852	6504
6121396	NATIONAL BANK GULF GATE	SAKASOTA COUNTY	FL	65000	1173	2919	233	2686	1746	0	1746
6121397	NATIONAL BANK OF SAKASOTA	SAKASOTA	FL	72674	1631	4092	103	3989	2461	0	2461
6121401	S E FIRST NB OF SAKASOTA	SAKASOTA	FL	97467	1610	4741	605	4136	3131	0	3131
6121440	FIRST NAT BANK & TRUST CO	STUART	FL	118597	1396	3747	1166	4581	4351	0	4351
6121442	STUART NATIONAL BANK	STUART	FL	76956	632	3576	450	3126	2744	0	2744
6121480	EXCHANGE NAT BANK OF TAMPA	TAMPA	FL	281244	4667	15304	9892	5412	16807	5195	5412
6121490	FIRST NATIONAL BK OF FLORIDA TAMPA	TAMPA	FL	394793	10193	19655	14652	5003	9462	4459	5003
6121492	FLAGSHIP BANK OF TAMPA	TAMPA	FL	115375	2742	5775	346	5429	3033	0	3033
6121502	METROPOLITAN BANK & TR CO	TAMPA	FL	121569	699	6262	2650	3612	5363	1751	3612
6121520	PAN AMERICAN BK OF TAMPA NA	TAMPA	FL	61019	1265	2876	120	2756	1591	0	1591
6121536	ELLIS FIRST NB IN TARPUN SPG	TARPUN SPRINGS	FL	34707	320	2068	127	1941	1748	0	1748
6121585	FIRST NATIONAL BANK	VENICE	FL	51075	966	4283	625	3658	3317	0	3317
6121686	BARNETT BK OF E POLK CTY NA	WINTER HAVEN	FL	68016	1183	3623	79	3544	2440	0	2440
6121690	EXCHANGE NB OF WINTER HAVEN	WINTER HAVEN	FL	98035	1528	4808	724	4084	3280	0	3280
6121698	BARNETT BK OF OKLAHOMA W PK NA	WINTER PARK	FL	163500	3160	8636	3040	5596	5476	0	5476
OF 74 BANKS AFFECTED IN STATE			52 MEET REQ RES W/VAULT CASH				REVENUE CHANGE		18782		

MEMBER BANKS		BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES										12/27/78	
USB	NAME	LOCATION		TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF			
6130257	FIRST GEORGIA BANK	ATLANTA	GA	91667	794	6474	727	5747	5680	0	5680		
6130260	FIRST NAT BANK OF ATLANTA	ATLANTA	GA	1373095	15690	95364	63738	11626	79674	68048	11626		
6130270	FULTON NAT BK OF ATLANTA	ATLANTA	GA	582850	7654	35742	31620	5110	26888	23772	5110		
6130290	NATIONAL BANK OF GA	ATLANTA	GA	310733	3479	19150	13461	5669	15671	10002	5669		
6130330	TRUST COMPANY BANK	ATLANTA	GA	926166	8019	58804	53545	5259	50765	45526	5259		
6130335	FIRST NB&TR CO OF AUGUSTA	AUGUSTA	GA	136042	2430	4860	166	4694	2430	0	2430		
6130340	GEORGIA RAILROAD BK&TR CO	AUGUSTA	GA	278543	6486	13132	9408	5724	8644	2920	5724		
6130900	FIRST NAT BK OF COLUMBUS	COLUMBUS	GA	146964	3050	6391	2627	5764	5361	0	5361		
6130910	NB & TR CO OF COLUMBUS GA	COLUMBUS	GA	75330	2466	4303	66	4237	1817	0	1817		
6131140	FIRST NAT BK OF DALTON	DALTON	GA	62754	1447	5192	100	5092	3745	0	3745		
6131560	FIRST NB OF GAINESVILLE	GAINESVILLE	GA	100714	1252	2296	837	4453	4038	0	4038		
6131570	GAINESVILLE NATIONAL BANK	GAINESVILLE	GA	64642	1002	3051	104	2947	1369	0	1369		
6132110	FIRST NAT BK AND TR CO	Macon	GA	136720	4427	6420	2794	5626	3993	0	3993		
6132180	FIRST NAT BANK OF Cobb CITY	MAKLETTA	GA	112630	3504	7388	1732	5636	3884	0	3884		
6132720	FIRST NAT BK OF ROME	ROME	GA	66677	1451	3616	44	3572	2165	0	2165		
6132730	NATIONAL CITY BANK OF ROME	ROME	GA	30913	2410	4500	262	4218	2090	0	2090		
6132810	CITIZENS & SOUTHERN NAT BK	SAVANNAH	GA	2009940	27929	129039	110028	19011	161110	82099	19011		
6132870	SAVANNAH BANK AND TR CO	SAVANNAH	GA	208650	5136	11775	6240	5535	6637	1102	5535		
6132882	TR CO GA BK SAVANNAH NA	SAVANNAH	GA	101547	1990	6222	582	5640	4232	0	4232		
OF	19 BANKS AFFECTED IN STATE	12	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	6419				
1215067	HAWAII NATIONAL BANK	HONOLULU	HI	106765	3332	5792	628	4964	2460	0	2460		
OF	1 BANKS AFFECTED IN STATE	1	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	160				
12160040	BANK OF IDAHO N A	BOISE	ID	382212	5624	23129	17719	5410	17305	11695	5410		
12160060	FIRST SEC BK OF IDAHO NA	BOISE	ID	876708	8369	44326	37574	6752	35957	29205	6752		
12160070	IDAHO FIRST NATIONAL BANK	BOISE	ID	1151651	9673	63437	57016	6415	53764	47345	6419		
12160430	TWIN FALLS BANK AND TR CO	TWIN FALLS	ID	76546	1049	4564	95	4469	3515	0	3515		
OF	4 BANKS AFFECTED IN STATE	1	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	1437				
8170150	FIRST NAT BK AND TR CO	ALTON	IL	73867	732	2784	162	3622	3052	0	3052		
7170288	FIRST ARLINGTON NAT BK	ARLINGTON HEIGHTS	IL	61726	626	3627	608	3019	2795	0	2799		
7170450	AURORA NATIONAL BANK	AURORA	IL	75269	1223	3797	269	3528	2574	0	2574		
7170460	MERCHANTS NAT BK OF AURORA	AURORA	IL	96261	1309	4788	651	3937	3479	0	3479		

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES							12/27/76	
DSB	NAME	LOCATION	DEP	VLTC	SH RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF	
7170470	OLD SECOND NB OF AURORA	AURORA	IL	98741	1296	5336	483	4855	4040	0	4040
7170510	1ST NB & TR OF BARRINGTON	BARRINGTON	IL	120478	1181	6023	1184	4639	4642	3	4639
8170635	BELLEVILLE NAT SVGS BK	BELLEVILLE	IL	118936	1356	5936	1304	4632	4580	0	4580
8170650	FIRST NAT BK OF BELLEVILLE	BELLEVILLE	IL	148760	1562	7585	1819	5764	6021	257	5764
7170733	COMMERCIAL NB OF BERKLYN	BERKLYN	IL	70721	894	3191	319	2672	2297	0	2297
7170820	FIRST NB OF BLUE ISLAND	BLUE ISLAND	IL	111617	1581	4865	1026	3637	3262	0	3262
7171100	NATIONAL BANK OF CANTON	CANTON	IL	56270	172	2374	72	2302	1602	0	1602
8171293	FIRST NATIONAL BANK & TR CO	CENTRALIA	IL	56869	766	2496	76	2492	1730	0	1730
8171310	OLD NAT BK OF CENTRALIA	CENTRALIA	IL	60738	695	2852	100	2792	2197	0	2197
7171340	CHAMPAIGN NATIONAL BANK	CHAMPAIGN	IL	103200	2453	5441	729	4712	2988	0	2988
7171360	FIRST NAT BK IN CHAMPAIGN	CHAMPAIGN	IL	84976	1457	4239	321	3418	2742	0	2742
7171471	ALBANY BANK & TRUST CO NA	CHICAGO	IL	109713	870	4835	1450	3385	3965	560	3385
7171490	AMERICAN NAT BANK AND TRUST	CHICAGO	IL	1127520	14596	85376	76800	8576	70780	62204	8576
7171505	BELMONT NAT BK OF CHICAGO	CHICAGO	IL	67327	5056	2196	264	1932	0	0	0
7171520	CENTRAL NAT BK IN CHICAGO	CHICAGO	IL	475885	5393	29846	23867	5959	24453	18494	5959
7171553	COLUMBIA NAT BK OF CHICAGO	CHICAGO	IL	65164	549	2618	396	2222	2069	0	2069
7171555	COMMERCIAL NB OF CHICAGO	CHICAGO	IL	126892	654	5366	1841	3525	4512	987	3525
7171560	CNTRNL IL NB&TC OF CHICAGO	CHICAGO	IL	9288321	49217	504193	417891	66302	454976	368674	66302
7171580	DEVON BANK	CHICAGO	IL	109975	475	4787	1088	3699	4312	613	3699
7171600	DREXEL NATL BANK	CHICAGO	IL	60320	1099	2584	441	2143	1485	0	1485
7171610	DROVERS NAT BK OF CHICAGO	CHICAGO	IL	206974	4624	10159	4207	5892	5535	0	5535
7171625	EXCHANGE NAT BK OF CHICAGO	CHICAGO	IL	389138	4798	21180	15229	8951	16382	10431	5951
7171628	FIRST COMMERCIAL BANK	CHICAGO	IL	57509	552	2614	40	2574	2062	0	2062
7171630	FIRST NATL BANK OF CHICAGO	CHICAGO	IL	902731	86810	526247	436196	90051	439437	349366	90051
7171650	HARRIS TRUST AND SAVINGS BK	CHICAGO	IL	3284568	18663	215840	186664	29176	197177	168001	29176
7171690	LAKE SHORE NATIONAL BANK	CHICAGO	IL	205467	1960	11766	6165	5581	9606	4225	5581
7171700	LAKE VIEW TRUST & SVGS BANK	CHICAGO	IL	368096	2106	14133	7989	6144	12027	5683	6144
7171710	LA SALLE NATIONAL BANK	CHICAGO	IL	649587	9489	41189	35324	5865	31700	25835	5865
7171740	LINCOLN NATIONAL BANK	CHICAGO	IL	132539	6074	5163	1605	3558	0	0	0
7171770	MARGUERITE NATIONAL BANK	CHICAGO	IL	157150	1723	8070	2273	5797	6347	550	5797
7171790	MERCHANDISE NB OF CHICAGO	CHICAGO	IL	146366	4059	8611	2814	5797	4552	0	4552
7171825	MICHIGAN AVE NB OF CHICAGO	CHICAGO	IL	129959	1068	6985	1318	5667	5917	250	5667
7171830	MID CITY NB OF CHICAGO	CHICAGO	IL	167455	700	10563	4923	5640	9863	4223	5640
7171890	NAT BLVD BK OF CHICAGO	CHICAGO	IL	317694	4243	21744	16377	5367	17501	12134	5367
7171898	NAT REPUBLIC BK OF CHICAGO	CHICAGO	IL	60785	664	3344	92	3252	2680	0	2680
7171900	NAT SECURITY BK OF CHICAGO	CHICAGO	IL	145998	1129	6813	2155	4658	5684	1026	4658
7171910	NORTHERN TRUST COMPANY	CHICAGO	IL	2522862	13526	145372	126001	19371	131846	112475	19371
7171920	NORTH SHORE NB OF CHICAGO	CHICAGO	IL	125477	969	5885	1627	4858	4910	58	4858
7171930	NORTHWEST NB OF CHICAGO	CHICAGO	IL	347119	5114	16497	11034	2463	11383	5920	2463
7171932	O HARE INTERNATIONAL BK NA	CHICAGO	IL	115419	1312	5713	1238	4475	4401	0	4401
7171960	SEARS BANK AND TRUST CO	CHICAGO	IL	284934	4368	18965	13260	5285	14197	8912	5285
7172080	UPTOWN NAT BK OF CHICAGO	CHICAGO	IL	87671	919	3890	755	3135	2971	0	2971
7172100	FIRST NB IN CHICAGO HTS	CHICAGO HEIGHTS	IL	70342	923	3703	197	3566	2780	0	2780
7172170	FIRST NAT BK OF CICERO	CICERO	IL	107662	1336	4793	1070	3723	3457	0	3457
7172160	WESTERN NATIONAL BANK OF	CICERO	IL	84545	705	3829	674	3155	3124	0	3124
7172470	FIRST NAT BK OF DANVILLE	DANVILLE	IL	110166	943	4954	1034	3920	4011	91	3920

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES							12/27/70	
DSB	NAME	LOCATION	TYPE	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
7172480	PALMER AMERICAN NATIONAL BK	DANVILLE	IL	86437	1208	3699	667	3012	2491	0	2491
7172490	SECOND NB OF DANVILLE	DANVILLE	IL	106620	1911	5217	1025	4192	3700	0	3700
7172510	CITIZENS NAT BK OF DECATUR	DECATUR	IL	146477	2324	6522	1481	5041	4198	0	4198
7172515	FIRST NAT BK OF DECATUR	DECATUR	IL	123605	2223	6580	1266	5114	4127	0	4127
7172520	MILLIKIN NAT BK OF DECATUR	DECATUR	IL	163558	2253	8046	2237	5811	5395	0	5395
7172610	FIRST NB OF DES PLAINES	DES PLAINES	IL	187734	1454	8810	3053	5777	7356	1579	5777
7172660	DIXON NATIONAL BANK	DIXON	IL	64657	505	3124	170	2954	2619	0	2619
7172690	CITIZENS NB OF DOWNERS GROVE	DOWNERS GROVE	IL	65392	1024	2696	344	2352	1672	0	1672
7172695	DOWNERS GROVE NATIONAL BANK	DOWNERS GROVE	IL	79718	1303	4393	947	3446	3090	0	3090
8172880	EFFINGHAM STATE BANK	EFFINGHAM	IL	60430	504	4430	115	2315	1926	0	1926
7172950	FIRST NAT BK OF ELGIN	ELGIN	IL	139160	2568	7434	1745	5689	4866	0	4866
7173000	ELMHURST NATIONAL BANK	ELMHURST	IL	156607	2451	7973	2321	5652	5522	0	5522
7173100	FIRST NATIONAL BK AND TR	EVANSTON	IL	213596	1617	10946	5384	5564	9071	3507	5564
7173110	STATE NAT BANK	EVANSTON	IL	210672	1932	10850	5335	5515	8918	3403	5515
7173135	FIRST NB OF EVERGREEN PK	EVERGREEN PARK	IL	211057	1559	9339	3515	5824	7600	1976	5824
7173330	FIRST NB OF FREEPORT	FREEPORT	IL	79648	1365	3351	443	2908	1966	0	1966
7173340	STATE BANK OF FREEPORT	FREEPORT	IL	88724	1186	4520	454	4066	3334	0	3334
7173390	FIRST GALESBURG NATIONAL BK	GALESBURG	IL	93634	1190	4617	451	4366	3627	0	3627
7173430	FARMERS NB OF GENESEE	GENESEE	IL	53232	240	2251	7	2244	2011	0	2011
8173650	FIRST GRANITE CITY NB	GRANITE CITY	IL	75587	746	3589	342	3247	2843	0	2843
7173860	FIRST NAT BK IN HARVEY	HARVEY	IL	76693	1320	3511	433	3676	2191	0	2191
7173970	FIRST NB OF HIGHLAND PK	HIGHLAND PARK	IL	152225	755	8150	2557	5593	7395	1602	5593
7174030	FIRST NB OF HINSDALE	HINSDALE	IL	60609	655	3936	468	3948	3261	0	3261
8174210	ELLIOTT STATE BANK	JACKSONVILLE	IL	60602	705	3635	354	3261	2930	0	2930
7174260	FIRST NB OF JULIET	JULIET	IL	126915	2063	6058	1123	4905	3995	0	3995
7174265	NATIONAL BANK OF JULIET	JULIET	IL	73557	1236	3926	425	3501	2690	0	2690
7174270	UNION NATL BK AND TR CO	JULIET	IL	190275	2291	7610	1866	5744	5319	0	5319
7174310	CITY NB OF KANKAKEE	KANKAKEE	IL	91874	1497	4603	538	4065	3106	0	3106
7174320	FIRST TRUST AND SAVINGS BANK	KANKAKEE	IL	95103	1674	4514	631	3883	2840	0	2840
7174460	FIRST NB OF LAKE FOREST	LAKE FOREST	IL	150192	2208	7313	2248	5065	5105	40	5065
7174680	FIRST NAT BK OF LIBERTYVILLE	LIBERTYVILLE	IL	69297	833	3246	251	2995	2413	0	2413
7174726	FIRST NAT BANK	LINCOLNWOOD	IL	95121	1011	4673	677	4196	3662	0	3662
7174770	HERITAGE 1ST NB OF LOCKPORT	LOCKPORT	IL	58719	567	2465	114	2351	1878	0	1878
7174820	MCHENRY STATE BANK	MC HENRY	IL	98646	822	3936	829	3107	3104	0	3104
7175110	MELROSE PARK NATIONAL BANK	MELROSE PARK	IL	66677	1135	3965	647	3318	2830	0	2830
7175305	FIRST NAT BK OF MOLINE	MOLINE	IL	105264	2523	4641	912	3729	2118	0	2118
7175310	MOLINE NATIONAL BANK	MOLINE	IL	106621	1040	4621	767	3854	3581	0	3581
7175435	FIRST NAT BK OF MORTON GROVE	MORTON GROVE	IL	78036	920	3242	578	2664	2322	0	2322
7175505	FIRST NATIONAL BANK	MOUNT PROSPECT	IL	96223	1520	4366	663	3463	2846	0	2846
7175630	NAPERVILLE NAT BK & TR CO	NAPERVILLE	IL	69299	1258	3588	223	3185	2130	0	2130
7175795	FIRST NB OF NILES ILLINOIS	NILES	IL	66166	886	3452	647	2605	2766	161	2605
7175797	GULF MILL STATE BANK	NILES	IL	82454	707	4114	34	2080	1407	0	1407
7175865	FIRST NB OF OAK LAWN	OAK LAWN	IL	84250	697	4120	516	3604	3423	0	3423
7175900	OAK PARK TR AND SVG BK	OAK PARK	IL	249041	2546	16106	4364	5744	7560	1810	5744
7176190	CITIZENS BANK AND TRUST CO	PARK RIDGE	IL	354353	1567	16956	11567	5369	10020	10020	5369
7176270	HERGET NATL BANK OF PEKIN	PEKIN	IL	82524	1266	4185	362	3803	2699	0	2699

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78		
USB	NAME	LOCATION	IDEP	VLTCM	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
7176290	COMMERCIAL NB OF PEORIA	PEORIA	IL	302990	7732	15154	9543	5616	7427	1811	5616
7176300	FIRST NAT BK OF PEORIA	PEORIA	IL	113915	1766	2610	812	5006	4112	0	4112
7176550	CITNS F&I NB OF PRINCETON	PRINCETON	IL	14946	674	3379	411	2968	2705	0	2705
7176650	AMERICAN NAT BK AND TR CO	ROCKFORD	IL	116736	2041	8466	2473	5967	6419	432	5967
7176855	CITY NB & TR CO OF ROCKFORD	ROCKFORD	IL	66677	1837	4092	613	3279	2255	0	2255
7176857	FIRST NB & TR CO OF ROCKFORD	ROCKFORD	IL	175615	2258	8608	2608	5740	6550	610	5740
7176860	ILLINOIS NB & TR CO	ROCKFORD	IL	174901	1671	9523	3647	5676	6222	2576	5676
7176871	UNITED BK OF ILLINOIS NA	ROCKFORD	IL	82558	1394	3647	436	3211	2253	0	2253
7176875	FIRST NB OF ROCK ISLAND	ROCK ISLAND	IL	144161	1927	6105	1611	4494	4178	0	4178
7176880	ROCK ISLAND BANK	ROCK ISLAND	IL	87172	1946	3964	528	3406	2018	0	2018
7177220	FIRST NAT BK OF SKOKIE	SKOKIE	IL	224669	1154	9879	4080	5799	6723	2926	5799
7177300	FIRST NB OF SPRINGFIELD	SPRINGFIELD	IL	207648	1790	9931	4084	5847	8141	2294	5847
7177310	ILLINOIS NB OF SPRINGFIELD	SPRINGFIELD	IL	192335	3682	8579	2671	5906	4697	0	4697
7177320	SPRINGFIELD MARINE BANK	SPRINGFIELD	IL	313162	3551	14417	6119	6298	10666	4568	6298
7177370	CENTRAL NB OF STERLING	STERLING	IL	75941	1073	3604	326	3478	2731	0	2731
7177380	FIRST NB OF STERLING	STERLING	IL	57153	546	2312	117	2195	1766	0	1766
7177440	STREATOR NATIONAL BANK	STREATOR	IL	62746	988	2823	117	2708	1837	0	1837
7177490	NAT BK & TR CO OF SYCAMORE	SYCAMORE	IL	66519	849	2960	81	2859	2311	0	2311
7177730	BOEY FIRST NATIONAL BANK	URBANA	IL	101237	1005	4871	762	4089	3866	0	3866
7178637	AMERICAN NB&TC OF WAUKEGAN	WAUKEGAN	IL	65292	612	2824	264	2560	2212	0	2212
7178640	CITIZENS NATL BK OF WAUKEGAN	WAUKEGAN	IL	73511	2223	4037	108	3925	1614	0	1614
7178300	FIRST NAT BK OF WINNETKA	WINNETKA	IL	69928	371	3191	359	2832	2820	0	2820
OF 116 BANKS AFFECTED IN STATE			76	MEET REQ RES W/VAULT CASH			REVENUE CHANGE			42088	
8180250	BEDFORD NATIONAL BANK	BEDFORD	IN	56118	1261	2365	99	2286	1124	0	1124
8180260	CITIZENS NAT BK OF BEDFORD	BEDFORD	IN	62784	921	2802	168	2634	1881	0	1881
7180310	FIRST BANK OF BERNIE	BERNIE	IN	51533	343	1637	41	1796	1494	0	1494
7180385	FIRST NB OF BLOOMINGTON	BLOOMINGTON	IN	100707	3187	6290	539	5757	3109	0	3109
7180480	RIDGELL NAT BK OF BRAZIL	BRAZIL	IN	62868	541	2682	175	2507	2141	0	2141
7180950	FIRST NB&TC OF CRAWFORDSVILLE	CRAWFORDSVILLE	IN	63615	614	3285	51	3234	2671	0	2671
7181070	FIRST STATE BK OF DECATUR	DECATUR	IN	69947	528	2956	329	2627	2420	0	2420
7181140	FIRST NB OF EAST CHICAGO	EAST CHICAGO	IN	131024	3605	7550	1867	5669	3951	0	3951
7181190	FIRST NATIONAL BANK	ELKHART	IN	246677	3161	11892	6097	5795	6731	2936	5795
8181280	CITIZENS NB OF EVANSVILLE	EVANSVILLE	IN	273284	4603	15367	9974	5413	10724	5311	5413
8181336	NAT CITY BK OF EVANSVILLE	EVANSVILLE	IN	166842	3608	9939	4421	5518	6271	753	5518
8181350	OLD NAT BK IN EVANSVILLE	EVANSVILLE	IN	286912	3161	16164	10635	5349	13023	7674	5349
7181460	FORT WAYNE NATIONAL BANK	FORT WAYNE	IN	376862	4587	16690	10489	6201	12163	5962	6201
7181470	LINGOLD NB & TC OF FT WAYNE	FORT WAYNE	IN	482655	9699	24111	16532	5579	14412	8833	5579
7181615	BANK OF INDIANA NA	GARY	IN	222022	1848	11032	5294	5736	9184	3446	5736
7181620	GARY NATIONAL BANK	GARY	IN	469542	13570	26541	20766	5775	12971	7196	5775
7181690	FIRST NB OF GOSHEN	GOSHEN	IN	59680	627	2584	145	2439	1957	0	1957
7181710	CENTRAL NB OF GREENCASTLE	GREENCASTLE	IN	51740	444	2161	0	2161	1737	0	1737

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78		
DSB	NAME	LOCATION	TOEP	VLCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
7181790	NAT BK OF GREENWOOD	GREENWOOD	IN	63988	1175	3894	486	3406	2719	0	2719
7181836	CALUMET NATIONAL BANK	HAMMUND	IN	143527	3474	8049	2133	5916	4575	0	4575
7181850	MERCANTILE NB OF INDIANA	HAMMUND	IN	166474	2264	9454	5697	5657	7070	1413	5657
7181970	FIRST NB OF HUNTINGTON	HUNTINGTON	IN	69385	1415	3555	191	3364	2140	0	2140
7181960	AMERICAN FLEISCHER NB & TR	INDIANAPOLIS	IN	1403692	23282	79329	72424	6905	56047	49142	6905
7182040	INDIANA NATIONAL BANK	INDIANAPOLIS	IN	136604	34602	72646	66564	6082	38044	31962	6082
7182086	MRCB NB & TRCO OF INDIANAPOLIS	INDIANAPOLIS	IN	977772	22114	49500	42819	6681	27386	20705	6681
7182235	FIRST NATIONAL BANK	KOKOMO	IN	79315	2040	3842	438	3404	1862	0	1862
7182290	LAFAYETTE NATIONAL BANK	LAFAYETTE	IN	153125	1661	7789	1926	5862	6128	265	5863
7182305	POKUCIE NB OF LAFAYETTE	LA FAYETTE	IN	165515	2607	9989	4215	5774	7382	1608	5774
7182370	FIRST NB & TRCO OF LA PORTE	LA PORTE	IN	72696	626	3930	125	3605	3304	0	3304
7182536	NATIONAL BANK OF LOGANSPOUT	LOGANSPOUT	IN	109116	2882	5017	970	4047	2135	0	2135
7182640	FIRST NAT BK IN MAKION	MAKION	IN	59517	2690	2871	0	2871	761	0	781
7182650	MARION NAT BK OF MARION	MARION	IN	69491	1166	3280	137	3143	2114	0	2114
7182740	FIRST MERCHANTS NATIONAL BK	MICHIGAN CITY	IN	123998	2918	5988	1179	4809	3070	0	3070
7182810	FIRST NB OF MISHAWAKA	MISHAWAKA	IN	91056	1085	3662	746	2916	1977	0	1977
7182993	AMERICAN NB & TC OF MUNCIE	MUNCIE	IN	68661	1830	3743	64	3679	1913	0	1913
7183000	MERCHANTS NB OF MUNCIE	MUNCIE	IN	168355	7110	9463	3640	5823	2353	0	2353
7183250	AMERICAN NB OF NOBLESVILLE	NOBLESVILLE	IN	18123	1057	3908	365	3543	2851	0	2851
7183780	FIRST NAT BK OF RICHMOND	RICHMOND	IN	76010	1646	3566	431	3129	1914	0	1914
7183790	SECOND NAT BK OF RICHMOND	RICHMOND	IN	162052	3374	7765	1800	5985	4411	0	4411
7184050	SHELBY NB OF SHELBYVILLE	SHELBYVILLE	IN	59352	1365	2743	40	2703	1380	0	1380
7184110	AMERICAN NB&TC OF SOUTH BEND	SOUTH BEND	IN	97830	2648	4510	820	3690	1864	0	1864
7184120	FIRST BANK AND TRUST COMPANY	SOUTH BEND	IN	304158	5608	13660	7927	5733	8052	2319	5733
7184130	NATIONAL BK&TC OF SOUTH BEND	SOUTH BEND	IN	179387	1921	8372	2898	5474	6451	977	5474
7184360	MERCHANTS NB OF TERRE HAUTE	TERRE HAUTE	IN	132154	3782	6481	1440	5041	2699	0	2699
7184370	TERRE HAUTE FIRST NAT BK	TERRE HAUTE	IN	223559	4205	10938	5417	5521	6733	1212	5521
7184470	FIRST NB VALPARAISO	VALPARAISO	IN	92461	1186	4826	523	4303	3638	0	3638
7184530	AMERICAN NAT BK OF VINCENT	VINCENT	IN	104798	1965	5876	669	5207	3911	0	3911
7184640	FIRST NB OF WARSAW	WARSAW	IN	82809	1027	3645	490	3155	2618	0	2618
UF	48 BANKS AFFECTED IN STATE	31	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	11422		
7190730	FIRST NATIONAL BANK	BURLINGTON	IA	65765	872	3377	62	3315	2505	0	2505
7190900	MERCHANTS NATIONAL BANK	CEDAR RAPIDS	IA	248341	3542	13806	8559	5247	10264	5617	5247
7190910	PEOPLES BANK AND TRUST CO	CEDAR RAPIDS	IA	100024	1060	5081	680	4401	4021	0	4021
7191340	FIRST NB OF COUNCIL BLUFFS	COUNCIL BLUFFS	IA	70496	1051	3733	161	3552	2682	0	2682
7191470	DAVENPORT BANK AND TRUST CO	DAVENPORT	IA	313294	5593	19797	10132	5665	10204	4539	5665
7191570	BANKERS TRUST CO	DES MOINES	IA	232886	5655	10849	5158	5691	5196	0	5196
7191580	CAPITAL CITY STATE BANK	DES MOINES	IA	66971	1679	3138	195	2943	2065	0	2065
7191590	CENTRAL NAT BK & TR CO	DES MOINES	IA	216084	3532	11341	5960	5355	7609	2454	5355
7191620	IOWA DES MOINES NATIONAL BK	DES MOINES	IA	466416	5052	23221	16013	5208	16169	12961	5208
7191640	VALLEY NATIONAL BANK	DES MOINES	IA	113313	1947	5532	694	4836	3985	0	3985

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78		
DSB	NAME	LOCATION		TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	DAL NEW	DIF	
7191730	AMERICAN TR & SVGS BANK	DUBUQUE	IA	122659	2664	5951	1045	4906	3267	0 3267	
7191750	FIRST NB OF DUBUQUE	DUBUQUE	IA	113710	1565	4880	1021	3859	3315	0 3315	
7192150	FIRST NAT BK, FT DODGE IA	FORT DODGE	IA	72021	603	3164	401	2777	2581	0 2581	
7192160	STATE BANK	FORT DODGE	IA	59617	542	2522	125	2397	1960	0 1960	
7192880	FIRST NB IOWA CITY IOWA	IOWA CITY	IA	107491	1391	4795	1125	3670	3404	0 3404	
7193730	SECURITY SAVINGS BANK	MARSHALLTOWN	IA	74129	726	3323	392	2931	2597	0 2597	
7193750	FIRST NB OF MASON CITY	MASON CITY	IA	96854	922	2120	513	4607	4198	0 4198	
7193760	UNITED HOME BANK & TRUST CO	MASON CITY	IA	71135	504	3229	210	2959	2725	0 2725	
7193990	MONTICELLO STATE BANK	MONTICELLO	IA	69518	215	3153	211	2942	2938	0 2938	
7194070	CENTRAL STATE BANK	MUSCATINE	IA	72015	763	3308	318	2990	2545	0 2545	
7194080	FIRST NB OF MUSCATINE	MUSCATINE	IA	75961	1462	3516	355	3163	2056	0 2056	
7194210	JASPER COUNTY SAVINGS BANK	NEWTOWN	IA	63149	173	3055	74	2981	2282	0 2282	
7194480	UNION BANK AND TRUST CO	UTUHMA	IA	85200	1338	4068	440	3568	2850	0 2850	
7195370	FIRST NB IN SIOUX CITY	SIOUX CITY	IA	115065	1086	5709	723	4980	4621	0 4621	
7195405	NNN NB OF SIOUX CITY	SIOUX CITY	IA	111605	1476	5138	1278	3880	3662	0 3662	
7195410	SECURITY NB OF SIOUX CITY	SIOUX CITY	IA	167313	2087	7355	1556	5779	5248	0 5248	
7195420	TOY NATIONAL BANK	SIOUX CITY	IA	126985	1235	5227	1099	4126	3992	0 3992	
7195630	CITIZENS FIRST NATIONAL BANK	STORM LAKE	IA	63987	362	2634	246	2388	2272	0 2272	
7196080	NAT BK OF WATERLOO	WATERLOO	IA	134153	3060	6467	766	5701	3407	0 3407	
7196100	WATERLOO SAVINGS BANK	WATERLOO	IA	102625	1569	5143	726	4415	3554	0 3554	
OF	30 BANKS AFFECTED IN STATE	26	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	6841		
10202660	FIRST NAT BK OF HUTCHINSON	HUTCHINSON	KS	94677	843	4896	245	4653	4055	0 4055	
10202665	HUTCHINSON NAT BK & TR	HUTCHINSON	KS	105653	923	4721	306	4421	3798	0 3798	
10202900	CMKC NB OF KANSAS CITY	KANSAS CITY	KS	174503	1211	6227	2293	5934	7016	1062 5934	
10203020	SECURITY NAT BANK OF KC	KANSAS CITY	KS	146224	1679	6666	1436	5228	4987	0 4987	
10204675	JOHNSON CTY NB&TC	PRAIRIE VILLAGE	KS	104127	628	5159	908	4251	4231	286 4251	
10205525	FIRST NAT BK OF TOPEKA	TOPEKA	KS	223569	3215	14298	8690	5606	11083	5475 5608	
10205550	MERCHANTS NB OF TOPEKA	TOPEKA	KS	188079	1881	7754	2291	5463	5873	410 5463	
10206020	FIRST NB IN WICHITA	WICHITA	KS	282159	2304	14631	9479	5152	12327	7175 5152	
10206030	FOURTH NATIONAL BK & TR CO	WICHITA	KS	404698	8534	26010	20891	5119	17476	12357 5119	
10206050	SW NAT BANK OF WICHITA	WICHITA	KS	61146	711	2732	33	2699	2021	0 2021	
10206060	UNION NAT BK OF WICHITA	WICHITA	KS	181076	1725	7999	2381	5616	6274	656 5618	
OF	11 BANKS AFFECTED IN STATE	4	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	3381		
4210050	SECOND NB OF ASHLAND	ASHLAND	KY	105325	2326	6391	685	5706	4065	0 4065	
4210060	THIRD NAT BANK OF ASHLAND	ASHLAND	KY	89102	2190	3752	64	3680	1562	0 1562	
8210300	AM NB&TR CO OF BOWLING GREEN	BOWLING GREEN	KY	94204	1309	5524	375	5149	4215	0 4215	

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MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78		
DSB	NAME	LOCATION		TDEP	VLTCSH	KR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF.	
8210320	CTZ NB OF BOWLING GREEN	BOWLING GREEN	KY	87320	1599	4479	526	3953	2880	0	2880
4210790	FIRST NAT BK & TRUST CO	COVINGTON	KY	73203	2060	3678	235	3443	1618	0	1618
4210810	PEOPLES LIBERTY BK & TR CO	COVINGTON	KY	94732	2164	4536	805	3731	2372	0	2372
8211020	1ST HARDIN NB OF ELIZABETHWN	ELIZABETHTOWN	KY	81673	1729	4809	176	4633	3060	0	3060
8211620	PLANTERS BANK AND TRUST CO	HUPKINSVILLE	KY	96409	3101	4984	495	4489	1863	0	1863
4211920	BANK OF COMMERCE & TRUST CO	LEXINGTON	KY	93584	1033	4621	503	4318	3768	0	3768
4211945	CITIZENS UNION NATIONAL BANK	LEXINGTON	KY	119414	2131	7459	1819	5631	5219	0	5219
4211950	FIRST SECURITY NB & TR CO	LEXINGTON	KY	439570	4746	20502	20869	5633	21756	16123	5633
4211960	SECOND NAT BANK AND TR CO	LEXINGTON	KY	100590	2135	5469	510	4959	3334	0	3334
4212008	CUMBERLAND VALLEY NB & TR	COLODON	KY	71902	892	3552	206	3344	2660	0	2660
8212050	CTZ FIDELITY BK & TR CO	LOUISVILLE	KY	905969	12497	57914	52246	5666	45417	39749	5668
8212060	FIRST NB OF LOUISVILLE	LOUISVILLE	KY	980452	11635	50457	50053	6404	44822	38418	6404
8212090	LIBERTY NB & TR CO	LOUISVILLE	KY	520314	6452	31301	25320	5661	24549	18868	5661
8212120	LOUISVILLE TRUST BANK INC	LOUISVILLE	KY	223918	1802	13753	6543	5210	11871	6661	5210
8212810	UMENSBORO NATIUNAL BANK	UMENSBORG	KY	116356	1073	7156	1506	5650	5263	0	5263
8212880	PPL 1ST NB&TR CO OF PADUCAH	PADUCAH	KY	98533	2788	5414	407	4947	2626	0	2626
4213000	FISKI NB OF PIKEVILLE	PIKEVILLE	KY	99392	1971	5016	496	4520	3045	0	3045
4213020	PIKEVILLE NAT BK & TR CO	PIKEVILLE	KY	162520	2491	9374	3555	5819	8883	1064	5819
4213060	FIRST NB OF PRESTONSBURG	PRESTONSBURG	KY	80836	1011	3583	120	3463	2572	0	2572
4213440	FIRST AND FARMERS NATL BANK	SUMERSET	KY	93420	2094	4483	449	4034	2369	0	2389
UF 23 BANKS AFFECTED IN STATE			17	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		5662	
6220040	RAPIDES BANK AND TRUST CO	ALEXANDRIA	LA	160317	3741	9094	3065	6009	5353	0	5353
6220090	CITY NB OF BATON ROUGE	BATON ROUGE	LA	206518	5000	11148	5293	5855	8148	293	5855
6220100	FIDELITY NB OF BATON ROUGE	BATON ROUGE	LA	281010	4815	15517	10098	5419	10702	5283	5419
6220110	LA NAT BANK OF BATON ROUGE	BATON ROUGE	LA	405449	6452	25528	19034	6494	19076	12582	6494
11220165	NAT BANK OF BOSSIER CITY	BOSSIER CITY	LA	86208	1183	3037	186	2851	1854	0	1854
6220281	FIRST NATIONAL BANK	COVINGTON	LA	88014	2554	4606	471	4135	2052	0	2052
6220460	FIRST NB OF JEFFERSON PRSH	GREINA	LA	207660	5422	11383	5714	5669	5961	292	5669
6220540	FIRST NATIONAL BANK OF HOUMAHOMA		LA	133536	1301	6877	1727	5150	5576	426	5150
6220575	NB OF CMRC IN JEFFRSN PRSH	JEFFERSON PARISH	LA	141271	3882	8592	3141	5451	4710	0	4710
6220630	FIRST NB OF LAFAYETTE	LAFAYETTE	LA	159440	5237	10811	5136	5675	5574	0	5574
6220650	CALCASIEU MARINE NAT BANK	LAKE CHARLES	LA	309434	5374	20964	15437	5527	15590	10063	5527
6220660	FIRST NAT BK OF LAKE CHARLES	LAKE CHARLES	LA	89427	2770	4077	14	4063	1307	0	1307
11220860	CENTRAL BANK	MONROE	LA	194554	3970	10020	4324	5696	6050	354	5696
11220870	QUACHITA NAT BANK IN MONROE	MONROE	LA	248668	5431	13531	7868	5663	8100	2437	5663
6220890	FIRST NB IN ST MARY PARISH	MORGAN CITY	LA	77517	1487	3549	390	3159	2062	0	2062
6220978	BANK OF NEW ORLEANS & TR CO	NEW ORLEANS	LA	410804	8478	24777	19159	5618	16299	10681	5618
6220980	HIBERNIA NB IN N ORLEANS	NEW ORLEANS	LA	597939	8094	40312	34566	5746	32218	26472	5746
6220981	FIRST NAT BANK OF COMMERCE	NEW ORLEANS	LA	657366	9541	44626	39613	5213	35265	30072	5213
6221000	NAT AM BK IN NEW ORLEANS	NEW ORLEANS	LA	288631	3035	9797	3132	6665	6762	97	6665
6221029	WHITNEY NB OF NEW ORLEANS	NEW ORLEANS	LA	1190725	9521	49176	81077	8101	79657	71556	8101

MEMBER BANKS		BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES							12/27/78		
DSB	NAME	LOCATION	IDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
11221300	CUMMELIAL NB IN SHREVEPORT	SHREVEPORT	LA	402108	3729	22677	17006	5671	18948	13277	5671
11221320	FIRST NATIONAL BANK	SHREVEPORT	LA	399359	9144	21393	15655	5536	12249	6711	5538
11221455	FIRST NAT BK OF WEST MONROE	WEST MONROE	LA	56613	1470	2283	64	2219	813	0	813
UF	23 BANKS AFFECTED IN STATE		B	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		7664	
1230120	MERRILL TRUST COMPANY	BANGOR	ME	207291	3807	9884	4478	5406	6077	671	5406
1230690	CANAL NATIONAL BANK	PORTLAND	ME	179438	5490	9502	5714	3788	4012	224	3788
1230720	MAINE NATIONAL BANK	PORTLAND	ME	283732	6419	15412	11973	3439	8993	554	3439
1230760	NORTHERN NATIONAL BANK	PRESQUE ISLE	ME	140059	2222	6078	1461	4617	3826	0	3826
OF	4 BANKS AFFECTED IN STATE		1	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		1072	
5240040	FARMERS NAT BANK OF MARYLAND	ANNAPOLIS	MD	09564	1451	5079	335	4744	3628	0	3628
5240160	FIRST NAT BK OF MARYLAND	BALTIMORE	MD	1120629	30890	55544	60312	5222	34704	29482	5222
5240165	MARYLAND NATIONAL BANK	BALTIMORE	MD	2024830	36094	119661	105202	14459	83567	69108	14459
5240280	UNION TRUST COMPANY OF MD	BALTIMORE	MD	026267	23125	47329	41976	5351	24204	18853	5351
5240610	FIRST NB/LTC OF WESTERN MD	CUMBERLAND	MD	87093	1683	4456	436	4020	2773	0	2773
5240620	LIBERTY TRUST COMPANY OF MD	CUMBERLAND	MD	78056	2988	3838	336	3502	850	0	850
5240820	FARMERS & MECHANICS NAT BANK	FREDERICK	MD	173491	4101	8265	2539	5726	4104	0	4104
5241110	CITIZENS NATIONAL BANK	LAUREL	MD	83698	2049	5305	183	5122	3256	0	3256
5241250	FIRST NAT BANK OF OAKLAND	OAKLAND	MD	74332	1668	3235	377	2858	2167	0	2167
5241427	STATE NATIONAL BANK OF MD	KUCKVILLE	MD	86054	1333	4662	448	4214	3324	0	3324
5241429	UNIVERSITY NATIONAL BANK	KOCKVILLE	MD	107336	1894	6204	705	5499	4510	0	4310
5241710	FIRST NB OF SOUTHERN MD	UPPER MARLBORO	MD	06502	1761	3392	11	3381	1631	0	1631
UF	12 BANKS AFFECTED IN STATE		9	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		3321	
1250370	FIRST NB OF BOSTON	BOSTON	MA	3190832	49863	170693	167594	11099	128830	117731	11099
1250487	NEW ENGLAND MACH NAT BK	BOSTON	MA	1078140	10735	66293	64201	2092	55558	54466	2092
1250535	SHAWMUT BANK OF BOSTON MA	BOSTON	MA	1209277	33755	77448	75910	1336	43493	42155	1336
1250560	STATE STREET BANK AND TR CO	BOSTON	MA	1021642	10969	71937	67381	4556	60968	56412	4556
1250695	PLYMOUTH HOME NAT BANK	BROCKTON	MA	137639	4917	8767	3973	4734	3790	0	3790
1250726	BAYBANK MIDDLESEX N A	BURLINGTON	MA	382538	13974	23595	22612	983	12621	11638	983
1250795	SHAWMUT COUNTY BANK NA	CAMBRIDGE	MA	161974	3094	10264	6434	3830	7170	3340	3830
1251160	FALL RIVER TRUST COMPANY	FALL RIVER	MA	87544	2539	4262	572	3710	1743	0	1743
1251265	SHAWMUT COMMUNITY BANK NA	FRAMINGHAM	MA	123476	2073	7140	2944	4202	5073	671	4202

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78		
DSB	NAME	LOCATION	FUEP	VLTCH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
1251445	BAYBANK MERRIMACK VALLEY NA	HAVERHILL	MA	80884	2035	4710	74	4636	2675	0	2675
1251670	CAPE COD BANK & TRUST CO	HYANNIS	MA	101975	2292	3432	1250	4176	3140	0	3140
1251710	BAY STATE NATIONAL BANK	LAWRENCE	MA	100200	2756	3351	614	4737	2595	0	2595
1251910	UNION NATIONAL BANK	LOWELL	MA	177100	7794	10327	6009	4318	2533	0	2533
1251988	SECURITY NATIONAL BANK	LYNN	MA	87052	2206	4867	209	4650	2659	0	2659
1252375	FIRST NAT BK OF NEW BEDFORD	NEW BEDFORD	MA	67192	2763	3136	117	5019	2353	0	2353
1253135	SHAMMUT FIRST BANK & TR CO	SPRINGFIELD	MA	140051	7095	6962	4034	4328	1867	0	1867
1255180	THIRD NB OF HAMPTON CTY	SPRINGFIELD	MA	306304	8462	17222	13372	3848	8758	4910	3848
1255218	BAYBANK UNITED N.A.	TAUNTON	MA	70776	1506	4610	27	4591	3050	0	3050
1255231	FIRST BRISTOL COUNTY NAT BK	TAUNTON	MA	112098	3328	3447	853	4594	2119	0	2119
1255700	WORCESTER COUNTY NAT BK	WORCESTER	MA	495302	19537	29230	20300	2922	9693	6771	2922
OF 20 BANKS AFFECTED IN STATE			11	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		4121	
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7260030	COMMERCIAL SAVINGS BANK	AUKIAN	MI	72292	1218	3225	401	2824	2007	0	2007
7260160	ANN ARBOR BANK & TRUST CO	ANN ARBOR	MI	240523	4098	13355	8005	3350	9257	3907	5350
7260175	HUKON VALLEY NATIONAL BANK	ANN ARBOR	MI	95751	1470	4736	636	3900	3208	0	3208
7260180	NB & TRCO OF ANN ARBOR	ANN ARBOR	MI	191515	2601	10048	4458	5590	7241	1051	5590
7260310	SECRTY NB OF BATTLE CREEK	BATTLE CREEK	MI	90622	4170	4812	700	4106	642	0	642
7260320	BAY CITY BANK & TRUST CO	BAY CITY	MI	68775	1540	3075	304	2771	1529	0	1529
7260345	PEOPLES NB & TR CO OF BAY CITY	BAY CITY	MI	238003	7265	11992	6520	5472	4727	0	4727
7260410	F & M NB IN BENTON HARBOR	BENTON HARBOR	MI	160226	2200	3596	672	4926	3318	0	3318
7260755	MICHIGAN NB-MICHIANA	CASSOPULIS	MI	74122	877	3359	482	2877	2482	0	2482
7260860	CITIZENS BANK & TRUST CO	CLAKE	MI	56424	603	2474	59	2415	1871	0	1871
7260930	SOUTHERN MI NB OF COLDWATER	COLDWATER	MI	65957	1073	2744	347	2397	1671	0	1671
7261045	DEARBURN BANK AND TRUST CO	DEARBURN	MI	119347	4237	5623	1209	4414	1380	0	1380
7261047	MICHIGAN NATIONAL BANK	DEARBURN	MI	03343	1671	2757	174	2583	1086	0	1086
7261103	BANK OF THE COMMONWEALTH	DETROIT	MI	822647	19899	44070	38053	6017	24171	16154	6017
7261105	CITY NAT BK OF DETROIT	DETROIT	MI	703605	12507	42818	37230	5588	30311	24723	5588
7261120	DETROIT BANK AND TRUST CO	DETROIT	MI	2907657	34408	165049	150162	14887	130561	115674	14887
7261160	MANUFACTURERS NATIONAL BANK	DETROIT	MI	2608761	45208	161549	142623	18926	116341	97415	18926
7261170	MICHIGAN NAT BANK OF DETROIT	DETROIT	MI	1163489	34403	33571	47512	6059	19168	13109	6059
7261180	NATIONAL BANK OF DETROIT	DETROIT	MI	5150344	82507	298899	256571	42328	216392	174064	42328
7261390	FIRST NATIONAL BANK & TR CO	ESCANABA	MI	56679	881	2023	235	1788	1142	0	1142
7261480	CITIZENS CMRCL & SVCS BK	FLINT	MI	787748	25418	35470	29233	6237	10052	3815	6237
7261490	GENESEE MERCHANTS BK & TR CO	FLINT	MI	030705	13701	26965	20776	6189	11184	4995	6189
7261680	PEOPLES BANK AND TRUST CO	GRAND HAVEN	MI	72375	914	2853	518	2335	1939	0	1939
7261730	MICHIGAN NATIONAL BK-CENTRAL	GRAND RAPIDS	MI	03064	1203	3803	673	3190	2660	0	2660
7261740	ULD KENT BANK AND TRUST CO	GRAND RAPIDS	MI	976426	13374	46242	41452	6790	32908	26078	6790
7261760	UNION BK & TR CO NA	GRAND RAPIDS	MI	421503	8320	22433	16980	5453	15213	10060	5453
7261870	LIBERTY STATE BANK & TRUST	HAMTRAC	MI	132151	1694	6150	1504	4646	4456	0	4456
7262030	FIRST NB&TC OF HOLLAND	HOLLAND	MI	61108	323	2600	172	2428	2077	0	2077
7262040	PEOPLES BANK OF HOLLAND	HOLLAND	MI	83549	994	3634	637	3197	2840	0	2840

MEMBER BANKS				BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES				12/27/78			
DSB	NAME	LOCATION	TUEP	VLTCSH	RR	1977	RR NEW	DIF BAL	1977	BAL NEW	DIF
7262300	CITY BANK AND TRUST CO NA	JACKSON	MI	220517	7139	11559	6080	5479	4420	0	4420
7262310	NATIONAL BK OF JACKSON	JACKSON	MI	188322	6217	10103	4191	5912	3886	0	3886
7262330	AMERICAN NB & TR CO OF MI	KALAMAZOO	MI	201270	3662	10906	5446	5460	7244	1784	5460
7262340	FIRST NAT BK & TR CO OF MI	KALAMAZOO	MI	399220	8928	20450	15184	5266	11522	6256	5266
7262490	AMERICAN BANK AND TRUST CO	LANSING	MI	281859	6820	14276	9012	5264	7456	2192	5264
7262500	BANK OF LANSING	LANSING	MI	179497	3056	8892	3185	5707	5836	129	5707
7262520	MICHIGAN NATIONAL BANK	LANSING	MI	1475532	14508	68226	60211	6015	51718	45703	6015
7262530	FIRST NAT BK OF LAPEER	LAPEER	MI	69285	1048	2971	520	2651	1923	0	1923
7262550	LAFER COUNTY BANK & TRUST	LAPEER	MI	50767	1663	2429	134	2295	1366	0	1366
7262605	MICHIGAN NAT BANK-METROLIVONIA	LAPEER	MI	189495	3071	8309	2528	5781	5238	0	5238
7262686	MANISTEE BANK & TRUST CO	MANISTEE	MI	506405	826	1844	25	1819	1016	0	1016
7262750	FIRST NAT BK & TR CO	MARQUETTE	MI	105074	2069	4172	1259	2915	2063	0	2063
7262870	CHEMICAL BANK AND TRUST CO	MIDLAND	MI	180384	4144	8556	2601	5555	4412	0	4412
7262930	FIRST NAT BK OF MUNKLE	MUNKLE	MI	101126	1173	4126	1259	2867	2953	86	2867
7263000	FIRST NB IN MT CLEMENS	MOUNT CLEMENS	MI	160705	2632	6713	2426	4287	4081	0	4081
7263070	HACKLEY UN NB&TC OF MUSKEGON	MUSKEGON	MI	182048	4276	8495	3602	4893	4219	0	4219
7263100	NAT LUMBERMANS BK & TR CO	MUSKEGON	MI	130614	1819	6240	2045	4195	4421	226	4195
7263190	FIRST NB OF SM MICHIGAN	NILES	MI	145718	2654	6931	1451	5480	4277	0	4277
7263380	FIRST NATIONAL BK AND TR CO	PETOSKEY	MI	66292	592	2740	313	2427	2148	0	2148
7263390	STATE BK & TR CO OF PETOSKEY	PETOSKEY	MI	53550	494	2144	63	2081	1650	0	1650
7263470	COMMUNITY NB OF PONTIAC	PONTIAC	MI	401242	13731	19168	13763	5405	5437	32	5405
7263700	ROSCOMMON STATE BANK	ROSCOMMON	MI	74505	828	3107	490	2617	2279	0	2279
7263749	MICHIGAN NATIONAL BK-VALLEY	SAGINAW	MI	76916	1553	3036	570	2466	1483	0	1483
7263750	SECUND NB OF SAGINAW	SAGINAW	MI	508824	11300	16080	10170	5910	4780	0	4780
7263790	CLINTON NB AND TRUST JOHN	ST JOHNS	MI	72835	1665	3060	561	2479	1995	0	1995
7263956	NAT BK OF SOUTHFIELD	SOUTHFIELD	MI	90065	908	4554	688	3866	3586	0	3586
7263958	MICHIGAN NATIONAL BK-OAKLAND	SOUTHFIELD	MI	239750	2597	12423	7043	5380	9826	4446	5380
7263959	SECURITY BANK AND TRUST CO	SOUTHGATE	MI	505406	15397	24116	18417	5699	8719	3020	5699
7263960	CITIZENS TR AND SVGS BK	SOUTH HAVEN	MI	76551	1207	3116	500	2616	1909	0	1909
7264090	CITIZENS STATE BANK	STURGIS	MI	53113	651	2203	1	2202	1552	0	1552
7264115	NATIONAL BK WYANDOTTE-TAYLORTAYLOR	TAYLOR	MI	70621	827	2862	409	2453	2005	0	2005
7264157	EMPIRE NB OF TRAVERSE CITY	TRAVERSE CITY	MI	80690	1238	3560	802	2758	2322	0	2322
7264160	NB AND TR CO OF TRAVERSE CITY	TRAVERSE CITY	MI	78493	755	3349	507	2842	2594	0	2594
7264190	PEOPLES BANK AND TRUST NA	TRENTON	MI	141211	2749	6349	2288	4061	3600	0	3600
7264203	MICHIGAN NAT BK-NORTH METRO	TRUY	MI	171402	1909	8892	3326	5566	6983	1417	5566
7264261	DETROIT BANK-WARREN NA	WARREN	MI	73378	905	3361	575	2786	2450	0	2456
7264285	WARREN BANK	WARREN	MI	116696	3442	4657	1337	3320	1215	0	1215
7264420	WYANDOTTE SAVINGS BANK	WYANDOTTE	MI	205168	4650	8314	2860	5454	3664	0	3664
7264450	YPSILANTI SAVINGS BANK	YPSILANTI	MI	60292	1363	3192	335	2857	1829	0	1829
OF 66 BANKS AFFECTED IN STATE				45	MEET REQ RES W/VAULT CASH			REVENUE CHANGE		19717	
9270310	FIRST NAT BK OF AUSTIN	AUSTIN	MN	68217	863	3205	241	2964	2342	0	2342

MEMBER BANKS

BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES

12/27/78

DSB	NAME	LOCATION	TYPE	VLTCM	RR 1977	RR NEW	UIF BAL 1977	BAL NEW	UIF		
9270625	NORTHWESTERN NAT BANK SW	BLOOMINGTON	MN	127767	1249	7617	1345	5672	5768	96	5672
9271000	FIRST NATIONAL BK OF DULUTH	DULUTH	MN	161039	1496	8754	3027	5127	1256	1531	5127
9271070	NORTHERN CITY NATIONAL BANK	DULUTH	MN	150092	1730	7272	1495	5771	5536	0	5536
9271795	FIRST EDINA NATIONAL BANK	EDINA	MN	93138	960	4674	651	4023	3714	0	3714
9271798	FIRST SOUTHDOWN NAT BK	EDINA	MN	87538	782	4081	593	3488	3299	0	3299
9272070	FIRST NW NAT BK OF FARIBAULT	FARIBAULT	MN	55096	417	2261	90	2163	1844	0	1844
9272112	NW NAT BK OF FERGUS FALLS	FERGUS FALLS	MN	54348	522	2024	105	1919	1502	0	1502
9272880	FIRST NAT BK OF HOPKINS	HOPKINS	MN	81835	503	3716	658	3058	3153	95	3058
9272890	NW NAT BK OF HOPKINS	HOPKINS	MN	74203	608	3487	351	3130	2819	0	2819
9273760	FIRST NAT BK OF MANKATO	MANKATO	MN	60003	608	2517	136	2381	1909	0	1909
9273780	NW NAT BK OF MANKATO	MANKATO	MN	72277	766	3487	184	3303	2721	0	2721
9273840	FIRST NW NB OF MARSHALL	MARSHALL	MN	64146	166	2091	100	2523	2525	2	2523
9273980	CITL NW NB OF MINNEAPOLIS	MINNEAPOLIS	MN	90323	771	4247	968	3279	3476	197	3279
9274005	FIDELITY BK & TR CO	MINNEAPOLIS	MN	19707	521	3691	380	3511	3370	0	3370
9274020	FIFTH NW NB OF MINNEAPOLIS	MINNEAPOLIS	MN	64626	624	3374	60	3314	2750	0	2750
9274025	1ST BLMNGTN LK NB MINNEAPOLIS	MINNEAPOLIS	MN	63150	545	2643	215	2428	2098	0	2098
9274036	1ST MINNEHAH NB MINNEAPOLIS	MINNEAPOLIS	MN	64029	591	3034	712	2922	3043	121	2922
9274037	1ST NB OF MINNEAPOLIS	MINNEAPOLIS	MN	133804	10705	73431	66388	7043	62128	55605	7043
9274060	MARQUETTE NB OF MINNEAPOLIS	MINNEAPOLIS	MN	202277	4471	10247	4630	5591	5776	182	5591
9274070	MDLAND NB OF MINNEAPOLIS	MINNEAPOLIS	MN	150460	1445	8729	3133	5596	6784	1188	5596
9274073	NATIONAL CITY BANK	MINNEAPOLIS	MN	100529	936	8948	2769	6139	6012	1853	6139
9274095	NORTHWESTERN NATIONAL BANK	MINNEAPOLIS	MN	137433	15261	81615	71024	9791	88354	58563	9791
9274210	FIRST NB IN MOORHEAD	MOORHEAD	MN	76032	320	3456	303	3093	3150	43	3093
9275090	FIRST NB OF ROCHESTER	ROCHESTER	MN	102134	1456	4724	803	3921	3260	0	3260
9275095	NW NB OF ROCHESTER	ROCHESTER	MN	117534	1813	4880	1041	3839	3467	0	3067
9275320	FIRST AMER NB OF ST CLOUD	ST CLOUD	MN	86405	1079	3633	730	2895	2554	0	2554
9275350	ZAPP NATIONAL BANK	ST CLOUD	MN	55867	813	2253	60	2193	1440	0	1440
9275410	AMERICAN NAT BK & TR CO	ST PAUL	MN	219510	4012	10840	5294	5546	6028	1282	5546
9275480	FIRST NB OF ST PAUL	ST PAUL	MN	1259522	7309	64745	55438	9267	57356	48069	9267
9275530	MIDWAY NB OF ST PAUL	ST PAUL	MN	107984	1443	5554	505	4989	4111	0	4111
9275545	NW NAT BK OF ST PAUL	ST PAUL	MN	219883	1562	10186	4156	6028	6024	2596	6028
9275783	NW NB OF S ST PAUL	SOUTH ST PAUL	MN	64239	389	2531	190	2335	2142	0	2142
9276200	FIRST NB OF VIRGINIA	VIRGINIA	MN	57475	652	2231	157	2074	1579	0	1579
9276210	NW STATE BK OF VIRGINIA	VIRGINIA	MN	62001	1097	2381	319	2002	1284	0	1284
9276630	FIRST NORTHWESTERN NAT BANK	WINONA	MN	60217	935	2671	377	2294	1736	0	1736
9276640	MERCHANTS NB OF WINONA	WINONA	MN	65261	205	3499	753	2746	2914	168	2746
9276650	WINONA NAT & SAVINGS BK	WINONA	MN	50087	514	1974	64	1910	1460	0	1460
OF	38 BANKS AFFECTED IN STATE	22	MEET REQ RES	W/VAULT CASH				REVENUE CHANGE	9140		

OF 38 BANKS AFFECTED IN STATE 22 MEET REQ RES W/VAULT CASH

REVENUE CHANGE 9140

8200390	FIRST COLUMBUS NATIONAL BANK	COLUMBUS	MS	72200	1137	3943	63	3880	2806	0	2806
6280750	FIRST MISSISSIPPI NAT BK	HATTIESBURG	MS	259227	6708	10075	10840	5827	9967	4140	5827
6260900	DEPOSIT GUARANTY NAT BANK	JACKSON	MS	625483	10641	50023	44155	5668	39382	33514	5668

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/76		
DSB	NAME	LOCATION	STATE	TDEP	VLTCSH RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
6280910	FIRST NAT BANK OF JACKSON	JACKSON	MS	74452	14701	45238	39971	5267	30537	25270	5267
6280960	COMMERCIAL NB AND TRUST CO	LAUREL	MS	80659	1992	4130	654	3476	2138	0	2138
6280970	FIRST NATIONAL BK OF LAUREL	LAUREL	MS	66847	1323	3037	214	2823	1714	0	1714
6281190	CITIZENS NAT BK OF MERIDIAN	MERIDIAN	MS	78081	2048	3756	411	3345	1708	0	1708
6281718	NAT BK OF COMMERCE OF MS	STARKVILLE	MS	122814	2570	7700	2007	5743	5180	0	5180
6281800	FIRST CITIZENS NAT BANK	TUPELO	MS	85029	1417	5002	635	4367	3565	0	3565
6281840	PEOPLES BK OF MISSISSIPPI	NAUMION	MS	95749	3057	5248	1062	4188	2194	0	2194
6281870	FIRST NAT BK OF VICKSBURG	VICKSBURG	MS	72883	2031	3793	375	3418	1762	0	1762
6281880	MERCHANTS NATIONAL BANK	VICKSBURG	MS	66301	1114	3503	338	3165	2289	0	2289
UF			12 BANKS AFFECTED IN STATE	9	MEET REQ RES W/VAULT CASH				REVENUE CHANGE	2629	
8290025	GRAVOIS BANK	AFTON	MO	100275	935	4482	931	3551	3547	0	3547
10290950	CITIZENS NATIONAL BANK	CHILLICOTHE	MO	59077	335	2472	129	2343	2137	0	2137
8291000	FIRST NAT BK OF CLAYTON	CLAYTON	MO	103291	783	6368	744	5624	5585	0	5585
8291090	BUGNE CITY NB OF COLUMBIA	COLUMBIA	MO	96455	1168	5022	393	4652	3884	0	3884
10292270	FIRST NB OF INDEPENDENCE	INDEPENDENCE	MO	69329	576	3178	84	3114	2602	0	2602
8292370	EXCHANGE NB OF JEFFERSON CITY	JEFFERSON CITY	MO	86838	745	3978	392	3586	3233	0	3233
10292410	FIRST NB & TR CO OF JOPLIN	JOPLIN	MO	106573	1657	5509	588	4921	3852	0	3852
10292454	BOATMENS BK & TR CO OF KC	KANSAS CITY	MO	121022	2636	6421	1062	5359	3785	0	3785
10292470	COLUMBIA UNION NAT BK & TR	KANSAS CITY	MO	161221	1908	9406	3734	5672	7498	1826	5672
10292480	COMMERCE BK OF KS CITY NA	KANSAS CITY	MO	626032	5340	37345	31795	5554	32009	26425	5554
10292500	FIRST NB OF KANSAS CITY	KANSAS CITY	MO	570814	3448	33829	28276	5553	30381	24828	5553
10292550	MERCANTILE BANK AND TR CO	KANSAS CITY	MO	119466	1281	7192	1646	5546	5911	365	5546
10292650	TRADERS NB OF KANSAS CITY	KANSAS CITY	MO	105012	811	5975	316	5659	5104	0	5104
10292668	UTO MO BK OF KANSAS CITY NA	KANSAS CITY	MO	510575	4420	29955	24584	5371	25535	20164	5371
8292995	LEMAI BANK AND TRUST CO	LEMAI	MO	115531	1543	5332	1407	3925	3789	0	3789
10292551	AMERICAN NB OF ST JOSEPH	ST JOSEPH	MO	155412	2294	7559	1571	5988	5262	0	5262
10294590	FIRST NAT BK OF ST JOSEPH	ST JOSEPH	MO	109087	1830	5143	532	4611	3313	0	3313
8294650	AMERICAN NB IN ST LOUIS	ST LOUIS	MO	69962	675	2681	390	2491	2206	0	2206
8294670	BOATMENS NB OF ST LOUIS	ST LOUIS	MO	505852	7594	27674	2243	5431	20080	14649	5431
8294720	FIRST NB IN ST LOUIS	ST LOUIS	MO	1303569	15093	80385	71852	8533	65292	50759	8533
8294770	LINDELL TRUST COMPANY	ST LOUIS	MO	75527	1153	3447	314	3133	2294	0	2294
8294780	MANCHESTER BK OF ST LOUIS	ST LOUIS	MO	127961	1195	7509	1805	5704	6314	610	5704
8294790	MNF BK & TR CO OF ST LOUIS	ST LOUIS	MO	121453	1261	5942	1427	4515	4681	166	4515
8294815	MERCANTILE TRUST COMPANY NA	ST LOUIS	MO	1212180	13949	61797	53916	7881	47848	35967	7881
8294920	SOUTH SIDE NB IN ST LOUIS	ST LOUIS	MO	92685	1466	4276	722	3554	2870	0	2870
8294930	SOUTHWEST BANK OF ST LOUIS	ST LOUIS	MO	117081	1551	5558	1571	3967	4007	20	3987
8294940	TOWER GROVE BK & TR CO	ST LOUIS	MO	155912	1456	7829	1960	5869	6373	504	5869
8295289	BOATMENS UNION-NATIONAL BANK	SPRINGFIELD	MO	159545	3305	8614	3046	5566	5309	0	5309
8295310	MERCANTILE BK OF SPRINGFIELD	SPRINGFIELD	MO	87130	1948	5041	332	4709	3093	0	3093
8295830	FIRST NB OF WEST PLAINS	WEST PLAINS	MO	69116	1043	3459	154	3305	2416	0	2416
UF			30 BANKS AFFECTED IN STATE	18	MEET REQ RES W/VAULT CASH				REVENUE CHANGE	8708	

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES							12/27/78	
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
9300010	FIRST NATIONAL BANK	ANACONDA	MT	59255	548	2711	71	2640	2163	0	2163
9300085	FIRST NWSTRN NB OF BILLINGS	BILLINGS	MT	114638	1056	5969	823	5166	4933	0	4933
9300090	MIDLAND NB OF BILLINGS	BILLINGS	MT	167398	1587	8232	2427	5805	6645	840	5805
9300110	SECURITY BANK NA	BILLINGS	MT	167624	1907	6479	2776	5703	6572	809	5703
9300120	FIRST NB IN BOZEMAN	BOZEMAN	MT	64547	757	3140	75	3065	2383	0	2383
9300190	FIRST METALS BK & TR CO	BUTTE	MT	71514	1191	3358	51	3307	2167	0	2167
9300490	FIRST NB OF GREAT FALLS	GREAT FALLS	MT	134194	1971	6610	1072	5538	4639	0	4639
9300510	MONTANA BANK	GREAT FALLS	MT	66128	321	2949	146	2803	2628	0	2628
9300512	NW NAT BK OF GREAT FALLS	GREAT FALLS	MT	102266	962	4891	747	4144	3929	6	3929
9300610	NORTHWESTERN BANK OF HELENA	HELENA	MT	82195	389	4393	57	4336	4004	0	4004
9300650	CUNRAD NB OF KALISPELL	KALISPELL	MT	68384	561	3008	208	2860	2447	0	2447
9300770	1ST NAT MT BK OF MISSOULA	MISSOULA	MT	87275	731	4432	394	4038	3701	0	3701
9300780	WESTERN MONTANA NAT BK	MISSOULA	MT	96357	914	4572	623	3949	3658	0	3658
OF 13 BANKS AFFECTED IN STATE			11 MEET REQ RES W/VAULT CASH				REVENUE CHANGE		3131		
10310865	FIRST NB & TR CO OF COLUMBUS	COLUMBUS	NE	80535	696	3801	328	3473	3105	0	3105
10311395	FIRST NATIONAL BANK & TRUST	FREMONT	NE	59254	644	2708	19	2689	2064	0	2064
10311540	COMMERCIAL NAT BK & TR	GRAND ISLAND	NE	66666	785	2879	242	2637	2094	0	2094
10311550	FIRST NB OF GRAND ISLAND	GRAND ISLAND	NE	61119	1365	3460	309	3151	2095	0	2095
10311680	CITY NB & TR CO HASTINGS NE	HASTINGS	NE	65782	700	2916	161	2757	2216	0	2216
10311690	FIRST NATIONAL BANK	HASTINGS	NE	97067	1064	4236	617	3619	3172	0	3172
10312120	FIRST NB & TR CO OF LINCOLN	LINCOLN	NE	363362	4079	16763	11393	5370	12684	7314	5370
10312150	NB OF CMCL TR & SVGS ASSOC	LINCOLN	NE	256726	1939	11633	5961	5672	9694	4022	5672
10312600	DELAY FIRST NAT BK & TR CO	NORFOLK	NE	67500	700	3413	56	3355	2713	0	2713
10312730	FIRST NB OF OMAHA	OMAHA	NE	307612	2798	15942	10497	5445	13144	7699	5445
10312752	NORTHWESTERN NATIONAL BANK	OMAHA	NE	97902	1145	4926	895	4031	3781	0	3781
10312760	OMAHA NATIONAL BANK	OMAHA	NE	497558	4354	28492	22879	5613	24138	18525	5613
10312800	UNITED STATES NB OF OMAHA	OMAHA	NE	266326	2208	14669	9366	5503	12661	7158	5503
OF 13 BANKS AFFECTED IN STATE			8 MEET REQ RES W/VAULT CASH				REVENUE CHANGE		3175		
12320048	VALLEY BANK OF NEVADA	LAS VEGAS	NV	477031	27530	28985	23378	5667	1455	0	1455
12320070	FIRST NAT BANK OF NEVADA	RENO	NV	967508	34217	66816	61108	5710	32601	26891	5710
12320075	NEVADA NATIONAL BANK	RENO	NV	268299	8896	16844	11334	5510	7946	2438	5510
12320080	SECURITY NB OF NEVADA	RENO	NV	221958	3555	12204	6559	5645	8649	3004	5645
OF 4 BANKS AFFECTED IN STATE			1 MEET REQ RES W/VAULT CASH				REVENUE CHANGE		1191		

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES							12/27/76		
DSB	NAME	LOCATION	TECP	VLTC	RR	1977	RR NEW	DIF BAL	1977	BAL NEW	DIF	
1330590	AMCCKEAG NAT BANK & TR CO	MANCHESTER	NH	59884	4918	4540	205	4341	0	0	0	
1330622	BANK OF NEW HAMPHIRE NA	MANCHESTER	NH	171653	6306	9872	6117	3755	3506	0	3566	
1330711	INDIAN HEAD NB OF NASHUA	NASHUA	NH	125950	1861	5962	1294	4608	4101	0	4101	
UF	3 BANKS AFFECTED IN STATE		3	MEET NEW RES W/VAULT CASH					REVENUE CHANGE		499	
3340092	ATLANTIC NATIONAL BANK	ATLANTIC CITY	NJ	09217	1058	3525	182	3343	2467	0	2467	
2340180	PEOPLES BANK NA	BELLEVILLE	NJ	00132	990	2843	58	2785	1853	0	1853	
3340365	BANK OF MID-JERSEY	BURDENTOWN TWP	NJ	00107	1477	4374	1002	3292	2897	0	2897	
3340431	UNITED JRSEY BK/LUMBERLAND NA	BRIDGETON	NJ	07024	1005	0170	471	5707	5113	0	5113	
2340434	FIRST NAT BK OF CTRL JERSEY	BRIDGEWATER TWP	NJ	204300	2879	13107	7509	5518	10220	4710	5518	
3340460	FIRST NAT ST BK OF N JERSEY	BUKLINGTON TWP	NJ	109340	5041	9538	4047	5491	3897	0	3897	
3340510	BANK OF NEW JERSEY	CAMDEN	NJ	510088	15488	30135	24974	5161	14647	9480	5161	
3340530	UNTD JERSEY BK/SOUTHWEST NA	CAMDEN	NJ	08200	1430	4750	042	4108	3320	0	3320	
3340593	HERITAGE BANK NA	CHEKRY HILL TWP	NJ	519238	15295	30774	25411	5362	15484	10122	5362	
2340639	NEW JERSEY BANK NA	CLIFTON	NJ	744433	12577	43104	37034	5270	27727	22457	5270	
2340705	FIRST BANK OF COLUMBIA	COLUMBIA	NJ	50035	746	1887	23	1804	1139	0	1139	
2340730	UNITED JERSEY BANK/NORTHWEST	DOVER	NJ	109913	2626	5206	1220	3966	2578	0	2578	
3340842	FIRST NAT BANK OF S JERSEY	EGG HARBOR TWP	NJ	502467	19709	28601	23155	5646	9032	3380	5646	
2340900	NAT STATE BK ELIZABETH NJ	ELIZABETH	NJ	637500	51177	51150	46348	4808	0	0	0	
2340921	UNITED COUNTIES TRUST CO	ELIZABETH	NJ	399020	5646	22707	17759	4948	17061	12113	4948	
2340922	UNITED JERSEY BK/CENTRAL	ELIZABETH	NJ	04721	1749	5154	281	4873	3405	0	3405	
2341000	FLEMINGTON NAT BK & TR CO	FLEMINGTON	NJ	71114	730	2944	550	2386	2214	0	2214	
2341040	FIRST NB IN FORT LEE	FORT LEE	NJ	54110	705	2239	29	2210	1534	0	1534	
2341220	UNITED JERSEY BANK	HACKENSACK	NJ	1070010	20729	02190	57210	4974	41401	30487	4974	
2341250	MIDLANTIC NATIONAL BK/SOUTH	HADDONFIELD	NJ	224920	2778	11298	5607	5691	8520	2829	5691	
2341325	UNTD JERSEY BK/MIDSTATE NA	HAZLET TWP	NJ	03041	2154	3057	008	3169	1703	0	1703	
2341500	COMMERCIAL TR CO OF N J	JERSEY CITY	NJ	267406	6434	15640	10007	5041	0594	3553	5041	
2341530	FIRST JERSEY NATL BANK	JERSEY CITY	NJ	578844	11382	36179	30759	5420	24797	19377	5420	
2341580	TRUST CO OF NEW JERSEY	JERSEY CITY	NJ	391970	10403	21420	16091	5335	11023	3668	5335	
2341600	FIRST NB & TR CO OF KEARNEY	KEARNEY	NJ	00550	3162	4402	445	4017	1280	0	1280	
2341820	MAPLEWOOD BANK AND TRUST CO	MAPLEWOOD	NJ	05501	1587	4324	513	3811	2737	0	2737	
2341956	HERITAGE BANK-NORTH NAT ASSN	MORRIS TWP	NJ	374104	10251	22058	17015	5045	11807	6764	5045	
2341968	AMERICAN NAT BK & TR OF NJ	MONTICLARE	NJ	433044	7662	27460	22577	4889	19804	14915	4889	
3341988	BANK OF NEW JERSEY NA	MOORESTOWN	NJ	04550	1804	4117	636	3481	2313	0	2313	
2342076	FIRST MERCHANTS NAT BANK	NEPTUNE TWP	NJ	265795	6266	13011	8002	5609	7325	1716	5609	
2342140	FIDELITY UNION TRUST COMPANY	NEWARK	NJ	118970	14717	55007	50493	4514	40290	35776	4514	
2342165	FIRST NAT STATE BANK OF N J	NEWARK	NJ	1113051	28257	68003	62229	5774	39746	33972	5774	
2342200	MIDLANTIC NATIONAL BANK	NEWARK	NJ	928327	10104	04600	59109	5239	48304	43065	5239	
2342316	MIDLANTIC NB/SUSSEX & MKCH	NEWTOWN	NJ	09510	918	3212	408	2804	2294	0	2294	
2342425	AMBUY-MADISON NAT BANK	OLD BRIDGE TWP	NJ	83001	2078	3916	1048	2808	1830	0	1838	
2342483	GARDEN STATE NATIONAL BANK	PARAMUS	NJ	043932	10653	35110	29556	5154	24457	19303	5154	
2342529	VALLEY NATIONAL BANK	PASSAIC	NJ	333180	4759	17728	12270	5458	12969	7511	5458	

MEMBER BANKS		BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES							12/27/78	
USB	NAME	LOCATION	IDEP	VLTGSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF	
2342720	PHILLIPSBURG NAT BK & TR CO	PHILLIPSBURG	NJ	62706	1038	2653	301	2352	1615	0
2342744	PEOPLES NB OF CENTRAL JERSEY	PISCATAWAY	NJ	86115	2052	4964	170	4794	2912	0
2342747	NATL BANK OF NEW JERSEY	PISCATAWAY	NJ	211170	4147	13127	7991	5136	8980	3844
2342812	UNITED NATIONAL BANK	PLAINFIELD	NJ	169383	3333	9411	3963	5448	6076	630
2342830	OCEAN CTY NB OF PI PLEASANT	POINT PLEASANT	NJ	125805	2442	6361	1416	4945	3919	0
2342860	FIRST NB OF PRINCETON	PRINCETON	NJ	153713	920	7855	2275	5580	6935	1355
2342935	HNTKON CTY NB OF FLEMINGTON	KAKITAN IMP	NJ	137834	1504	6332	2564	3768	4826	1060
2342945	COLONIAL FIRST NB	RED BANK	NJ	428972	9083	23334	17857	5477	14251	8774
2342960	CITIZENS FIRST NB OF NJ	RIDGEWOOD	NJ	405614	7259	20057	15002	3055	12798	7743
2343070	NAT COMMUNITY BANK OF NJ	RUTHERFORD	NJ	769026	14231	40890	35608	5262	26859	21377
2343189	FIRST NAT STATE BK-EDISON	S PLAINFIELD	NJ	197125	4792	11195	5709	5484	6401	917
2343265	FIRST NAT STATE BK OF NW JERSEY	CASAMUNNA	NJ	115072	1909	5465	1365	4160	3556	0
2343309	FIRST NAT STATE BK-CUNYNY	TENAFLY	NJ	216801	4410	11371	5849	5522	6961	1439
2343315	MIDLANTIC NAT BK/CITIZENS	TENAFLY	NJ	317246	4556	17517	11884	5435	12781	7548
2343330	FIRST NB OF TUMS RIVER	TUMS RIVER	NJ	340497	9685	16973	11745	5228	7088	1860
2343334	FIRST NAT BANK OF NEW JERSEY	TOTOWA	NJ	609169	13792	31053	25928	5105	17241	12138
2343340	BRUAD STREET NB OF TRENTON	TRENTON	NJ	63119	1571	4465	361	4124	2914	0
2343345	1ST NAT ST BK OF CINC JKSJ	TRENTON	NJ	61173	1088	3669	598	3071	2561	0
2343350	NEW JERSEY NATIONAL BANK	TRENTON	NJ	864334	12691	44436	38927	5509	31745	26236
2343447	CITIZENS UNITED BANK NA	VINELAND	NJ	105943	1561	5777	661	4916	4196	0
2343534	PROSPECT PARK NATIONAL BANK	WAYNE	NJ	226808	1850	10503	4703	6200	9053	2853
2343569	FIRST PEOPLES NAT BK OF NJ	WESTMONT	NJ	084675	13525	30394	24532	5662	16869	11007
2343620	MAKINE NB OF WILMWOOD	WILMWOOD	NJ	60637	1487	3654	626	3228	2367	0
2343690	NB & TR CO OF GLOUCESTER CITY	WILMWOOD	NJ	152986	3327	7777	1889	5888	4450	0
2343750	YARUVILLE NATL BK	YARUVILLE	NJ	72363	2007	2795	462	2313	788	0
OF 62 BANKS AFFECTED IN STATE		28	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	16381	
10350020	ALBUQUERQUE NATIONAL BANK	ALBUQUERQUE	NM	573378	10566	32770	26657	6113	22202	16089
10350023	AMERICAN BANK OF COMMERCE	ALBUQUERQUE	NM	102244	1042	4279	777	3502	3237	0
10350030	FIRST NAT BK OF ALBUQUERQUE	ALBUQUERQUE	NM	345516	4984	19455	13458	5997	14471	8474
11350195	FIRST NB OF LEA CTY	HUBBS	NM	122305	800	3550	891	4459	4544	85
11350220	FIRST NB OF DONA ANA CTY	LAS CRUCES	NM	108464	2458	5657	771	4886	3199	0
11350330	FIRST NAT BANK OF KOSWELL	KOSWELL	NM	76442	602	3685	161	3524	3023	0
11350336	SECURITY NB OF KOSWELL	KOSWELL	NM	69536	674	3250	123	3127	2576	0
10350340	FIRST NAT BK OF SANTA FE	SANTA FE	NM	101275	2113	5525	743	4782	3412	0
10350345	SANTA FE NATIONAL BANK	SANTA FE	NM	64011	967	3200	58	3142	2233	0
OF 9 BANKS AFFECTED IN STATE		6	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	2227	

MEMBER BANKS

BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES

12/27/78

DSB	NAME	LOCATION		TOEP	VLTC\$	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
2360065	BANKERS TR CO OF ALBANY NA	ALBANY	NY	236937	7500	13555	6343	5212	6055	843	5212
2360130	NAT COMMERCIAL BK & TR CO	ALBANY	NY	780765	18097	48827	43982	4845	30730	25885	4845
2360150	STATE BANK OF ALBANY	ALBANY	NY	737479	9416	46100	43434	4666	36602	34616	4666
2360155	UNION NATIONAL BANK	ALBANY	NY	96004	3106	4912	1095	3817	1806	0	1806
2360230	CITIZENS CENTRAL BANK	ARCADE	NY	82824	689	3422	689	2533	2533	0	2533
2360450	NATIONAL BK OF AUBURN	AUBURN	NY	69629	1435	3395	219	3174	1958	0	1958
2360741	1ST-CITY NB OF BINGHAMTON	NY BINGHAMTON	NY	250023	8053	14089	8574	5515	6036	521	5515
2361267	CITIBANK(NY STATE)NAT ASSN	BUFFALO	NY	470100	3776	20671	18695	7970	22895	14915	7970
2361280	LIBERTY NB & TR CO	BUFFALO	NY	501934	15379	22023	23160	5123	12904	7781	5123
2361300	MANUFACTURERS & TRUS TR CO	BUFFALO	NY	120892	37552	71672	65502	6170	34120	21930	6170
2361310	MAKINE MIDLAND BANK	BUFFALO	NY	6617142	137670	448569	365783	62777	310890	248113	62777
2361395	CENTRAL NB CANAJOHARIE	CANAJOHARIE	NY	91526	2038	3559	607	3083	1912	0	1912
2361410	CANANDAIGUA NB AND TR CO	CANANDAIGUA	NY	72494	910	3249	565	2684	2339	0	2339
2361480	ST LAWRENCE NATIONAL BANK	CANTON	NY	113073	2356	5974	1304	4670	3018	0	3018
2361600	PENINSULA NATIONAL BANK	LEDARHURST	NY	102175	2014	2522	858	4434	3278	0	3278
2361970	FIRST NB OF CORTLAND	CORTLAND	NY	59653	1111	2722	77	2645	1011	0	1011
2362400	CHEMUNG CANAL TRUST COMPANY	ELMIRA	NY	110479	3864	5967	939	5028	2103	0	2103
2362460	ENJICUTT TRUST COMPANY	ENJICUTT	NY	110995	2427	5888	1065	4223	3461	0	3461
2362805	LONG ISLAND TRUST COMPANY	GARDEN CITY	NY	631993	14386	41223	35947	5276	20837	21561	5276
2362880	FIRST NB OF GLENS FALLS	GLENS FALLS	NY	169432	4010	7332	2897	4435	2522	0	2522
2362890	GLENS FALLS NB & TR CO	GLENS FALLS	NY	145400	2519	6874	2336	4538	4355	0	4355
2362930	HEMPSTEAD BANK	HEMPSTEAD	NY	191240	4578	14776	9765	5011	10198	5187	5011
2363290	LONG ISLAND BANK	HICKSVILLE	NY	132050	2103	8064	2103	5961	5961	0	5961
2363300	FIRST NB OF HIGHLAND	HIGHLAND	NY	96693	820	4287	931	3356	3467	111	3356
2363540	FIRST NB & TR CO OF ITHACA	ITHACA	NY	72227	845	3594	234	3360	2749	0	2749
2363560	TOMPKINS COUNTY TRUST CO	ITHACA	NY	112931	1910	5785	1101	4684	3875	0	3875
2363590	BANKERS TRUST CO OF WESTN	NY JAMESTOWN	NY	167523	4216	6292	2866	5420	4076	0	4076
2363601	FIRST NAT BK OF JAMESTOWN	JAMESTOWN	NY	137545	3072	6362	2329	4033	3290	0	3290
2363740	KINGSTON TRUST COMPANY	KINGSTON	NY	62615	2039	4752	439	4313	2713	0	2713
2363910	SULLIVAN CTY NB OF LIBERTY	LIBERTY	NY	74560	1278	3978	551	3427	2700	0	2700
2364180	FARMERS NB OF MALONE	MALONE	NY	72223	1991	3248	509	2739	1257	0	1257
2364375	EMPIRE NATIONAL BANK	MIDDLETOWN	NY	436798	7910	23189	18047	5142	15219	10677	5142
2364640	NANUET NATIONAL BANK	NANUET	NY	94699	2224	4925	631	4294	2701	0	2701
2364700	HIGHLAND NB OF NEWBURGH	NEWBURGH	NY	143901	2211	7040	2030	5616	5435	0	5435
2364840	BANKERS TRUST COMPANY	NEW YORK	NY	854265	85362	350156	267602	62474	264794	202320	62474
2364880	BANK OF NEW YORK	NEW YORK	NY	3360925	45761	205287	176768	28499	159226	131027	28499
2364998	BARCLAYS BANK OF NEW YORK	NEW YORK	NY	401704	3991	25216	19834	5382	12225	13643	5382
2364915	BRAEFORD TRUST COMPANY	NEW YORK	NY	206082	1	6423	1567	4856	6422	1566	4856
2364965	CHASE MANHATTAN BANK N A	NEW YORK	NY	18773936	162880	1175515	961325	212190	1010635	798445	212190
2364985	CHEMICAL BANK	NEW YORK	NY	1236826	145006	870302	714026	156337	725681	566944	156337
2364990	CITIBANK N A	NEW YORK	NY	17705906	112607	1199576	994449	205125	1066967	881842	205125
2365035	COMMUNITY NB & TR CO OF NY	NEW YORK	NY	53172	6674	5449	205	5184	0	0	5184
2365104	EUROPEAN-AMERICAN BANK & TRUNEW YORK	NEW YORK	NY	2135416	20014	159232	137091	22141	133218	111077	22141
2365165	FREEDOM NB OF NEW YORK	NEW YORK	NY	62900	453	5260	357	4903	4807	0	4807
2365240	IRVING TRUST COMPANY	NEW YORK	NY	4064829	49356	271391	224739	40652	222035	175383	40652
2365290	MANUFACTURERS HANOVER TR CO	NEW YORK	NY	16916111	132742	918699	736671	180028	765957	605929	180028

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78		
DSB	NAME	LOCATION	IDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
2365310	MERCHANTS BANK OF NEW YORK	NEW YORK	NY	123077	2410	10096	4680	5216	7686	2470	5216
2365326	MORGAN GUARANTY TR CO OF NY	NEW YORK	NY	10770016	19429	665685	523789	142094	646454	504660	142094
2365341	NAT BK OF NORTH AMERICA	NEW YORK	NY	2229183	42096	172796	151018	21786	150702	108922	21786
2365415	REPUBLIC NATIONAL BK OF NY	NEW YORK	NY	1722440	53677	69816	53765	16035	16141	106	16035
2365422	SCHROEDER TRUST CO	NEW YORK	NY	144619	60	9483	3119	6364	9423	3059	6364
2365460	STERLING NB & TR CO OF NY	NEW YORK	NY	342119	2163	24734	19303	5429	22569	17160	5429
2365530	UNITED STATES TR CO OF NY	NEW YORK	NY	777616	581	41591	33076	8465	40960	32495	8465
2365670	NAT BK & TR CO OF NORWICH	NORWICH	NY	165601	1467	8386	2654	5732	6919	1187	5732
2365780	MNF HANDOVER TR CO/MSIN NA	ULEAN	NY	91616	2688	4541	454	4087	1853	0	1853
2365840	WILGER NATIONAL BANK	ONEONTA	NY	76045	753	3842	663	3179	3089	0	3089
2365850	MNF HANDOVER TR/LENTAL NY	UNTARIO	NY	143662	2734	8182	2644	5536	5448	0	5448
2366020	ISLAND STATE BANK	PATCHUGUE	NY	71919	1169	3667	418	3269	2518	0	2518
2366370	BANKERS T C OF MUSK VLY NA	POUGHKEEPSIE	NY	176135	5698	10669	5310	5299	4961	0	4961
2366375	DUTCHESS BANK AND TRUST CO	POUGHKEEPSIE	NY	95261	2815	5533	796	4537	2518	0	2518
2366590	SUFFOLK CITY NB OF RIVERHEAD	RIVERHEAD	NY	78792	1446	4725	143	4582	3279	0	3279
2366610	CENTRAL TR CO ROCHESTER NY	ROCHESTER	NY	351597	6690	15277	13535	5742	12587	6645	5742
2366640	LINCOLN FIRST BK OF ROCHESTER	ROCHESTER	NY	948074	32217	62237	57063	5174	30026	24846	5174
2366680	SEC TR CO OF ROCHESTER	ROCHESTER	NY	514798	10534	26962	21846	5116	16428	11312	5116
2366910	ADIRONDACK TRUST COMPANY	SARATOGA SPRINGS	NY	69292	1284	3347	510	2837	2063	0	2063
2366970	SCARSDALE NB & TR CO	SCARSDALE	NY	135625	1260	7051	1797	5254	5791	537	5254
2366990	MOHAWK NB OF SCHENECTADY	SCHENECTADY	NY	106199	3098	5051	991	4060	1953	0	1953
2367020	SCHENECTADY TRUST COMPANY	SCHENECTADY	NY	164586	4330	8998	3570	5426	4668	0	4668
2367070	FIRST NB OF SCOTIA	SCOTIA	NY	57750	1965	2905	76	2829	940	0	940
2367210	BANK OF SMITHTOWN	SMITHTOWN	NY	76691	1568	4177	433	3744	2609	0	2609
2367370	BANK OF SUFFOLK COUNTY	STONY BROOK	NY	67582	854	3709	8	3701	2855	0	2855
2367410	FIRST TRUST AND DEPOSIT CO	SYRACUSE	NY	417492	10965	24201	19108	5093	13236	8145	5093
2367421	LINCOLN FIRST BK-CENTRAL NA	SYRACUSE	NY	530170	5156	17234	11943	5291	12076	6765	5291
2367430	MERCHANTS NB & TR CO	SYRACUSE	NY	271355	7300	15684	10266	5478	8384	2906	5478
2367660	ONEIDA NB & TL OF CENTRL NY	UTICA	NY	550532	9672	26469	21162	5307	16797	11490	5307
2367870	NAT BANK OF NORTHERN NY	WATERTOWN	NY	180651	3305	8969	3625	5944	5664	0	5664
2367960	CITIZENS NB & TR CO	WELLSVILLE	NY	92472	1509	3524	777	2747	2015	0	2015
2368095	NATIONAL BANK OF WESTCHESTER	WHITE PLAINS	NY	567445	10177	37714	32430	5284	27537	22253	5284
OF 78 BANKS AFFECTED IN STATE			39	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		92372	
5370351	FIRST UNION NB OF NC	CHARLOTTE	NC	1522140	31163	111704	100395	11311	80661	69290	11311
5370355	NORTH CAROLINA NATIONAL BANK	CHARLOTTE	NC	2441725	34803	151735	132441	18794	116932	96136	18794
5370730	INDEPENDENCE NATIONAL BANK	GASTONIA	NC	196606	2532	11601	6205	5396	6069	673	5396
5370970	FIRST NB OF CATAWBA CITY	WICKORY	NC	155699	4941	10600	4946	5654	5659	5	5654
5371025	BANK OF NORTH CAROLINA N A	JACKSONVILLE	NC	260202	9005	15163	9621	5476	6098	622	5476
5371170	CAROLINA FIRST NAT BK	LINCOLN	NC	72121	1651	3967	89	3878	2316	0	2316
5371205	SOUTHERN NAT BK OF NC	LUMBERTON	NC	365104	10564	23238	17310	5928	12674	6746	5928
5371730	PLANTERS NAT BK & TR CO	ROCKY MOUNT	NC	265961	5922	16751	11435	5316	10829	5513	5316

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES							12/31/78	
DSB	NAME	LOCATION	ID#P	VLTSB	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	UIF		
5372230	WACHOVIA BK & TR CO NA	WINSTON SALEM	NC	2748124	58065	179397	154109	25208	121332	96044	25288
OF	9 BANKS AFFECTED IN STATE		1 MEET RES REQ W/VAULT CASH					REVENUE CHANGE		5557	
9380100	DAKOTA NORTHWESTERN BK NA	BISMARCK	ND	53598	616	4563	522	4041	3947	0	3947
9380110	FIRST NB&TC OF BISMARCK	BISMARCK	ND	96109	920	4406	625	3781	3480	0	3480
9380400	DAKOTA NAT BK OF FARGO	FARGO	ND	73071	770	3595	183	3412	2825	0	2825
9380410	FARGO NAT BANK & TR CO	FARGO	ND	85133	399	4161	333	3628	3762	0	3762
9380415	MERCHANTS BK & TR CO OF FARGO	FARGO	ND	98254	1036	4734	534	4200	3698	0	3698
9380420	FIRST NAT BK & TR CO	FARGO	ND	97518	649	4263	557	3706	3614	0	3614
9380550	FIRST NB OF GRAND FORKS	GRAND FORKS	ND	84777	2013	4100	242	3658	2087	0	2087
9380990	FIRST NAT BK IN MINOT	MINOT	ND	90511	1193	3983	525	3458	2790	0	2790
OF	8 BANKS AFFECTED IN STATE		6 MEET RES REQ W/VAULT CASH					REVENUE CHANGE		1704	
4390033	AKRON NATIONAL BANK	AKRON	OH	361654	12562	19137	14183	4954	6575	1621	4954
4390060	FIRST NATIONAL BANK OF AKRON	AKRON	OH	688105	18240	38993	33587	5406	20753	15347	5406
4390125	1ST NAT CITY BK OF ALLIANCE	ALLIANCE	OH	73591	1713	3960	74	3906	2267	0	2267
4390320	FARMERS NAT BK & TR CO	ASHTABULA	OH	99231	1719	4733	805	3920	3014	0	3014
4390340	NORTHEASTERN OHIO NAT BANK	ASHTABULA	OH	84543	1599	5219	555	4664	3620	0	3620
4390700	HUNTINGTON BK OF MOOD CTY	BOWLING GREEN	OH	81401	1077	3815	477	3338	2738	0	2738
4390780	CITIZENS NB OF BRYAN	BRYAN	OH	71392	887	3179	303	2876	2292	0	2292
4390980	FARMERS NB OF CANFIELD	CANFIELD	OH	67526	1140	3276	160	3116	2136	0	2136
4390995	CTRL TC OF NORTHEASTERN OH NA	CANTON	OH	263499	5046	16347	11222	5125	11301	6176	5125
4391020	HARTER BK & TR CO	CANTON	OH	328491	5705	19781	14425	5527	14076	8749	5527
4391030	PEOPLES-MERCHANTS TRUST CO	CANTON	OH	144217	4364	7490	1914	5582	3132	0	3132
4391040	UNITED NATIONAL BANK & TR CO	CANTON	OH	114169	4250	5903	1084	4819	1653	0	1653
4391105	CITIZENS CMRCL BK & TR CO	CELINA	OH	64014	996	2593	255	2338	1597	0	1597
4391120	FIRST NAT BK OF MERCER CTY	CELINA	OH	74457	897	3092	454	2638	2195	0	2195
4391130	CHARDON SAVINGS BANK CO	CHARDON	OH	57263	1031	2622	8	2814	1791	0	1791
4391160	FIRST NB OF CHILLICOTHE	CHILLICOTHE	OH	67192	1386	3191	182	3009	1805	0	1805
4391200	CENTRAL TRUST COMPANY NA	CINCINNATI	OH	789677	17270	45892	40136	5762	28622	22866	5762
4391230	FIFTH THIRD BANK	CINCINNATI	OH	696926	16647	45914	46946	4968	29057	24099	4968
4391240	FIRST NB OF CINCINNATI	CINCINNATI	OH	897433	14471	56259	51091	5168	41788	36620	5168
4391290	PROVIDENT BANK	CINCINNATI	OH	419477	10170	24141	18359	5762	13971	8189	5762
4391310	SOUTHERN OHIO BANK	CINCINNATI	OH	190660	3272	10391	4894	5497	7119	1622	5497
4391410	CAPITAL NATIONAL BANK	CLEVELAND	OH	151377	1761	9011	3253	5758	7250	1492	5758
4391420	CENTRAL NB OF CLEVELAND	CLEVELAND	OH	1262818	34701	50292	43742	6550	15591	9041	6550
4391430	CLEVELAND TRUST CO	CLEVELAND	OH	2946704	38546	169636	146541	21095	131090	109995	21095
4391470	NATIONAL CITY BANK	CLEVELAND	OH	1656389	17435	85062	76344	8716	67627	56909	8716

MEMBER BANKS		BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES										12/27/78	
DSB	NAME	LOCATION	TOLP	VLTCSH	RR	1977	RR NEW	DIF BAL 1977	BAL NEW	DIF			
4391895	SOCIETY NB OF CLEVELAND	CLEVELAND	UH	1052404	10245	53081	47910	5703	35430	29733	5703		
4391500	UNION COMMERCE BANK	CLEVELAND	UH	192444	0012	40205	39150	7109	33255	31144	7109		
4391580	CITY NB&TR CO OF COLUMBUS	COLUMBUS	UH	000707	11440	41010	30501	5257	30570	25121	5257		
4391010	HUNTINGTON NB OF COLUMBUS	COLUMBUS	UH	030042	27041	47573	41410	5903	19732	13769	5903		
4391040	OHIO NB OF COLUMBUS	COLUMBUS	UH	1142008	24953	54053	47072	7105	29904	22759	7105		
4391730	CERTLAND SAVINGS & SNG CO	CERTLAND	UH	77972	1354	3242	065	2579	1900	0	1900		
4391740	CUSHUCTION NATIONAL BANK	CUSHUCTION	UH	74453	1230	3250	419	2835	2000	0	2000		
4391750	FIRST NB OF CUSHUCTION	CUSHUCTION	UH	05249	570	2640	312	2334	2068	0	2068		
4391890	FIRST NATIONAL BANK	DAYTON	UH	322340	0534	19979	14505	4994	13045	8051	4994		
4391910	THIRD NB&TC OF DAYTON	DAYTON	UH	319471	0654	21049	10150	4093	12395	7502	4093		
4391920	WINTERS NB & TR CO	DAYTON	UH	041345	14289	41015	35943	5022	20720	21704	5022		
4392040	PEOPLES NATIONAL BK & TR CO	DOVER	UH	00470	673	3120	290	2830	2453	0	2453		
4392190	ELYRIA SVGS & TRUST NAT BK	ELYRIA	UH	100079	3112	9499	3702	5747	0387	040	5747		
4392200	LORAIN CITY SAVINGS & TR CO	ELYRIA	UH	139201	3200	0720	1913	4807	3512	0	3512		
4392222	EUCLID NATIONAL BANK	EUCLID	UH	227452	3190	12317	0724	3593	9127	3534	3593		
4392260	FIRST NAT BK OF FINDLAY	FINDLAY	UH	100973	1023	3515	740	4775	3892	0	3892		
4392301	TRI-COUNTY NAT BANK	FUSTORIA	UH	039990	1710	3744	025	3119	2026	0	2026		
4392425	CRUGHAN COLUMIAL BANK	FREMONT	UH	71323	1415	3157	292	2805	1742	0	1742		
4392770	FIRST NB & TR CO OF HAMILTON	HAMILTON	UH	135739	4220	7254	1994	3500	3034	0	3034		
4392780	SECOND NB OF HAMILTON	HAMILTON	UH	72701	1721	3721	190	3525	2000	0	2000		
4392951	FIRST NAT BK OF IRONTON	IRONTON	UH	71108	1907	3005	197	3400	1610	0	1610		
4392960	FIRST NB OF JACKSON	JACKSON	UH	50115	1105	2052	29	2020	1487	0	1487		
4393060	HUNTINGTON PORTAGE NB OF KENT	KENT	UH	94942	1745	4014	940	3800	3009	0	3009		
4393205	HUNTINGTON FIRST NB OF LIMA	LIMA	UH	100360	2157	3023	642	4301	2600	0	2600		
4393370	CENTRAL SEC NB OF LUKAIN CITY	LUKAIN	UH	05904	2991	4200	949	3501	1509	0	1509		
4393400	LUKAIN NATIONAL BANK	LUKAIN	UH	134500	4154	7130	2109	5021	2970	0	2970		
4393610	FARMERS SAVINGS AND TRUST	CUMANSFIELD	UH	90597	1397	3302	590	4704	3905	0	3905		
4393720	NATIONAL CITY BK OF MARION	MARION	UH	101932	2207	5352	555	4797	3005	0	3005		
4393770	FIRST NB IN MASSILLON	MASSILLON	UH	11540	2034	3315	401	2914	1201	0	1201		
4393830	OLD PHOENIX NB OF MEDINA	MEDINA	UH	144310	2549	0995	1732	5203	4040	0	4040		
4394040	FIRST NB OF MIDDLETOWN	MIDDLETOWN	UH	105703	4052	6097	070	5219	2045	0	2045		
4394170	1ST-KNOX NB IN MT VERNON	MOUNT VERNON	UH	04044	1233	4124	501	3023	2891	0	2891		
4394250	FIRST NB OF NEWARK	NEWARK	UH	90310	1518	3582	339	3043	2004	0	2004		
4394270	PARK NATIONAL BANK	NEWARK	UH	101750	3009	7039	1930	5701	3750	0	3750		
4394388	MID-AMERICA NB & TR CO	NORTHMOOD	UH	114179	2288	5012	1215	3797	2724	0	2724		
4394600	HURON CITY BANKING CO NA	NUKALK	UH	73072	710	3190	351	2845	2480	0	2480		
4394830	LAKE CITY NB OF PAINESVILLE	PAINESVILLE	UH	259211	4420	12453	0813	5500	0017	2437	5500		
4394831	LAKE SHORE TRUST COMPANY	PAINESVILLE	UH	105370	1240	5544	1259	4285	4034	19	4285		
4394970	MIAMI CITIZENS NB & TR CO	PIQUA	UH	05037	1347	3793	10	3783	2440	0	2440		
4395005	FIRST NB OF MANSFIELD	PLYMOUTH	UH	030012	0102	10019	3021	6190	3037	0	3037		
4395090	SECURITY CENTRAL NAT BANK	PORTSMOUTH	UH	92294	3578	4381	013	3500	005	0	005		
4395105	FIRST NB & TC OF RAVENNA	RAVENNA	UH	77097	1220	3723	420	3903	2497	0	2497		
4395203	CENTRAL TRUST COMPANY	REYNOLDSBURG	UH	09993	1500	3000	412	3474	2300	0	2300		
4395420	FARMERS NB OF SALEM	SALEM	UH	07219	1634	3300	115	3191	1872	0	1872		
4395430	FIRST NB OF SALEM	SALEM	UH	04433	751	2349	25	2324	1998	0	1998		
4395450	CITIZENS BANKING COMPANY	SANDUSKY	UH	70000	039	3330	453	2885	2499	0	2499		

MEMBER BANKS

BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES

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DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF	
4295460	THIRD NB OF SANDUSKY	SANDUSKY	OH	70023	1441	4593	358	2635	1552	0	1552
4399470	WESTERN SECURITY BANK	SANDUSKY	OH	61856	1116	2534	190	2344	1418	0	1418
4392730	FIRST NB OF SPRINGFIELD	SPRINGFIELD	OH	104086	3360	5177	880	4297	1817	0	1817
4395742	SECURITY NATIONAL BANK	SPRINGFIELD	OH	105601	3082	4893	997	3696	1811	0	1811
4295775	FIRST NB&TC IN STEUBENVILLE	STEUBENVILLE	OH	109817	3328	5676	1114	4562	2348	0	2348
4395910	SYLVANIA SAVINGS BANK CO	SYLVANIA	OH	167596	2550	7395	2194	5201	4837	0	4837
4396005	FIRST NB OF TOLEDO	TOLEDO	OH	395710	12646	21127	16211	4916	8461	3565	4916
4396020	OHIO CITIZENS TRUST CO	TOLEDO	OH	268762	10224	20786	15463	5525	10562	5039	5525
4396050	TOLEDO TRUST CO	TOLEDO	OH	277244	9593	33156	28249	4907	23563	18656	4907
4396071	FIRST NAT BK & TR CO	TRUY	OH	78581	1565	4055	172	3883	2470	0	2470
4396260	VAN WERT NATIONAL BANK	VAN WERT	OH	60814	1251	3012	28	2984	1761	0	1761
4396280	FIRST NAT BK OF WAPAKONETA	WAPAKONETA	OH	55060	682	2637	27	2610	1755	0	1755
4396300	SECOND NAT BANK OF WARREN	WARREN	OH	182287	4788	8776	2692	6086	3990	0	3990
4396310	UNION SAVINGS AND TRUST CO	WARREN	OH	203999	3067	10138	4288	5650	7071	1221	5650
4396690	WAYNE COUNTY NB OF WUOSTER	WUOSTER	OH	74367	1514	4470	330	4132	2956	0	2956
4396750	DOLLAR SAVINGS & TRUST CO	YOUNGSTOWN	OH	356772	10907	18244	12041	5603	7337	1734	5603
4396760	MAHONING NB OF YOUNGSTOWN	YOUNGSTOWN	OH	243020	7677	12043	6421	5622	4366	0	4366
4396780	UNION NAT BK OF YOUNGSTOWN	YOUNGSTOWN	OH	252650	4467	13405	7530	5475	8918	3443	5475
4396790	CITIZENS NB IN ZANESVILLE	ZANESVILLE	OH	03632	2372	3136	90	3040	764	0	764
4396800	FIRST NAT BK OF ZANESVILLE	ZANESVILLE	OH	05010	1761	4612	368	4244	2851	0	2851
OF	91 BANKS AFFECTED IN STATE	60	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	21866		

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10400010	FIRST NAT BK & TR CO OF ADA ADA	ADA	OK	59421	353	2721	30	2685	2368	0	2368
10400170	FIRST NAT BK & TR OF AKUMUKA	AKUMUKA	OK	70378	309	3666	149	3519	3299	0	3299
10400210	FIRST NB IN BARTLESVILLE	BARTLESVILLE	OK	143773	1207	11554	6709	4845	10347	5502	4845
10401050	SECURITY NB & TR OF DUNCAN	DUNCAN	OK	97319	694	5031	360	4671	4537	0	4537
10401180	CENTRAL NAT BK & TR	ENID	OK	92493	1042	4316	154	4162	3274	0	3274
10402020	FIRST NAT BK & TR CO OF	MC ALESTER	OK	74953	693	3209	384	2825	2316	0	2316
10402440	SECURITY NATIONAL BK AND TR	NORMAN	OK	75227	461	3593	362	3233	3134	0	3134
10402520	CENTRAL NATIONAL BANK	OKLAHOMA CITY	OK	799406	505	3948	547	3401	3443	42	3401
10402525	CITIZENS NAT BK & TR CO	OKLAHOMA CITY	OK	114182	691	5665	799	4666	4974	100	4666
10402540	FIDELITY BANK N A	OKLAHOMA CITY	OK	324643	1643	20089	14526	5503	18246	12683	5503
10402560	FIRST NATIONAL BK & TR	OKLAHOMA CITY	OK	667692	2304	23117	46853	6264	50813	44249	6264
10402570	LIBERTY NATIONAL BK & TR CO	OKLAHOMA CITY	OK	740191	3474	40210	34030	6180	36736	30556	6180
10403070	AMERICAN NB&TC OF SHAMNEE	SHAMNEE	OK	70637	1360	3477	191	3286	2117	0	2117
10403680	FEDERAL NAT BK & TR	SHAMNEE	OK	96268	1243	4799	619	4180	3550	0	3550
10403367	BANK OF OKLAHOMA NA	TULSA	OK	605161	7132	37735	31061	6674	30606	23926	6674
10403380	FIRST NAT BK & TR OF TULSA	TULSA	OK	034600	7417	39059	33288	5771	31642	25871	5771
10403390	FIDELITY NAT BK OF TULSA	TULSA	OK	244554	692	13805	7701	6104	12913	6809	6104
10403425	UTICA NATIONAL BANK & TR CO	TULSA	OK	181817	1969	10252	4249	6003	8263	2260	6003
OF	10 BANKS AFFECTED IN STATE	8	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	5205		

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES							12/27/76	
DSB	NAME	LOCATION	TYPE	VLCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
12410520	FIRST NAT BANK OF OREGON	PORTLAND	OK	2816713	39676	171745	148255	23490	132075	108585	23490
12410560	UNITED STATES NATIONAL BANK	PORTLAND	OK	2053299	35216	166088	146449	21639	132672	111233	21639
OF	2 BANKS AFFECTED IN STATE		0	MEET REQ RES W/VAULT CASH			REVENUE CHANGE		2934		

3420075	FIRST NAT BK OF ALLENTOWN	ALLENTOWN	PA	646526	10189	28312	22840	5472	18123	12651	5472
3420099	MERCHANTS NB OF ALLENTOWN	ALLENTOWN	PA	410076	8979	17809	12104	5705	8830	3125	5705
3420204	PHILADELPHIA NATIONAL BANK	AKOMURE	PA	2422375	44090	181651	156903	24746	137561	112813	24746
3420327	CENTRAL-PENN NATIONAL BANK	BALA-CYNNYD	PA	813613	12472	37469	31836	5653	22017	16264	5653
3420328	FIRST PENNSYLVANIA BANK NA	BALA-CYNNYD	PA	3432321	42176	189697	162177	27518	147521	120003	27518
3420329	GIRARD BANK	BALA-CYNNYD	PA	2110482	66320	126244	111868	16356	61924	45568	16356
4420369	BEAVER TRUST COMPANY	BEAVER	PA	72590	3167	3987	140	3847	820	0	820
3420720	BLUE BALL NATIONAL BANK	BLUE BALL	PA	62144	1176	4726	116	2610	1548	0	1548
3420756	NAT BANK OF BUYERTOWN	BUYERTOWN	PA	109129	1510	4872	1147	3725	3362	0	3362
3420920	PROVIDENT NATIONAL BANK	DRYEN MAWR	PA	1332658	25428	89972	81481	8491	64544	56053	8491
3421035	FIRST NB OF CARBONDALE	CARBONDALE	PA	80895	1639	3066	708	2298	1370	0	1370
3421305	SOUTHEAST NATIONAL BK OF PA	CHESTER	PA	465981	9229	28802	23735	5127	19633	14506	5127
3421377	CENTRAL PA NATIONAL BANK	CLAYSBURG	PA	55651	1661	2435	66	2369	754	0	754
3421404	COUNTY NATIONAL BANK	CLEARFIELD	PA	77695	1239	4302	168	4114	3063	0	3063
3421685	ADAMS COUNTY NAT BANK	CUMBERLAND TWP	PA	105692	1452	4391	945	3446	2939	0	2939
3421710	DALE NATIONAL BANK	DALE	PA	53834	1204	2261	30	2231	1057	0	1057
3421926	DEPOSIT NATIONAL BANK	DU BOIS	PA	121744	2146	6102	1027	5078	3959	0	3959
3422043	EASTON NAT BK & TR CO	EASTON	PA	148169	2548	6635	1968	4667	4087	0	4087
3422142	LAUREL NATIONAL BANK	EDENSBURG	PA	111637	1970	5129	1247	3882	3154	0	3154
3422322	EPHRATA NATIONAL BANK	EPHRATA	PA	71326	987	3053	373	2680	2066	0	2066
4422394	CITIZENS NB OF EVANS CITY	EVANS CITY	PA	78059	4622	4124	72	4052	0	0	0
3422709	GETTYSBURG NATIONAL BANK	GETTYSBURG	PA	74277	976	3332	429	2903	2356	0	2356
4422820	SOUTHWEST NATIONAL BK OF PA	GREENSBURG	PA	164766	3444	9502	4013	5492	6057	565	5492
4422844	FIRST NAT BK OF MERCER CO	GREENVILLE	PA	145004	3211	6146	2622	4120	2937	0	2937
3423010	COMMONWEALTH NATIONAL BK	HARRISBURG	PA	685006	16108	36692	31179	5513	20584	15071	5513
3423132	HAZLETON NATIONAL BANK	HAZLETON	PA	115319	1847	4565	1203	3322	2738	0	2738
3423140	PEOPLES FIRST NB & TR CO	HAZLETON	PA	122488	3902	4682	1677	3205	960	0	960
3423393	PENN CENTRAL NATIONAL BANK	HUNTINGDON	PA	646803	1223	2934	224	2716	1711	0	1711
3423411	UNION NB&TR CO OF HUNTINGDON	HUNTINGDON	PA	35016	876	2436	74	2362	1560	0	1560
4423456	NAT BANK OF THE COMMONWEALTH	INDIANA	PA	173146	3684	8781	3170	5611	5097	0	5097
4423465	SAVINGS & TRUST CO OF PA	INDIANA	PA	121977	1923	6553	1011	5542	5030	0	5030
4423510	PITTSBURGH NATIONAL BANK	JEANNETTE	PA	2463317	31718	163502	141206	22296	131784	109468	22296
3423546	FIRST NAT BANK OF JERMYN	JERMYN	PA	70392	1091	2664	444	2220	1573	0	1573
3423609	MUHAM NAT BANK OF JOHNSTOWN	JOHNSTOWN	PA	60563	1670	2926	146	2610	1288	0	1288
3423618	UNITED STATES NATIONAL BANK	JOHNSTOWN	PA	365266	7660	15392	9649	5543	7932	2389	5543
3423808	NATIONAL CENTRAL BANK	LANCASTER	PA	1067749	14808	53711	46581	7130	36963	31773	7130
3423969	LEBANON VALLEY NATIONAL BK	LEBANON	PA	116253	2505	5175	1056	4123	2674	0	2674
3424122	RUSSELL NAT BK OF LEWISTOWN	LEWISTOWN	PA	86515	1660	3561	594	2967	1701	0	1701

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES					12/27/76			
DSB	NAME	LOCATION	TUEP	VLTLCH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
4424347	MCKEESPORT NATIONAL BANK	MC KEESPORT	PA	60503	2468	3162	148	3014	694	0	694
4424672	FIRST NATIONAL BANK OF PA	MEADVILLE	PA	396052	6039	19383	13774	5609	13344	7735	5609
3424790	TRI-COUNTY NATIONAL BANK	MIDDLEBURG	PA	66164	884	2783	308	2475	1899	0	1899
3425076	COUNTY NAT BANK OF MONTKUSE	MONTKUSE	PA	57963	765	2396	188	2208	1631	0	1631
3425328	NAZARETH NAT BK & TR CO	NAZARETH	PA	66943	1075	2475	423	2052	1400	0	1400
4425436	FIRST NB OF LAWRENCE CTY	NEW CASTLE	PA	102080	1659	5523	666	4857	3864	0	3864
3425472	CUMBERLAND CTY NAT BK	NEW CUMBERLAND	PA	236224	3807	12118	6043	6075	8311	2236	6075
3425506	NEW HOLLAND FARMERS NAT BK	NEW HOLLAND	PA	62290	867	2817	136	2681	1950	0	1950
3425697	CEMENT N B NORTHAMPTON PA	NORTHAMPTON	PA	101579	1835	5787	124	2563	1952	0	1952
4426620	EWING BANK NA	PITTSBURGH	PA	181888	34909	90466	81673	8793	55557	46764	8793
4426822	MILLON BANK NA	PITTSBURGH	PA	552314	44152	329222	289768	59454	285070	225616	59454
3427056	MINERS NAT BK OF PITTSVILLE	PITTSVILLE	PA	692600	13473	57075	52630	4245	43602	39357	4245
3427065	PENNSYLVANIA N B & TRUST CO	PITTSVILLE	PA	69415	1322	3004	253	2751	1682	0	1682
4427119	KEYSTONE NATIONAL BANK	PUNASUTAWNEY	PA	287145	5166	14724	6786	5938	9558	3620	5938
3427430	FIDELITY BANK	ROSEMONT	PA	108224	1297	4985	1100	3885	3688	0	3688
3427677	SCRANTON NATIONAL BANK	SCRANTON	PA	1001496	54575	107479	97677	10902	53404	42502	10902
3427895	THIRD NAT BK & TR CO	SCRANTON	PA	90821	1190	3416	669	2747	2226	0	2226
442821	MC DOWELL NAT BK OF SHARON	SHARON	PA	151078	3430	6585	2256	4329	3155	0	3155
3428100	UNION NAT BK & TR CO	SHARON	PA	162791	3543	7173	2660	4513	3630	0	3630
3428253	FIRST NAT BANK OF STRASBURG	STRASBURG	PA	141015	2280	7132	1608	5464	4852	0	4852
3428316	FIRST NATIONAL TRUST BANK	SUNBURY	PA	74828	1063	3266	459	2809	2205	0	2205
4428622	GALLATIN NATIONAL BANK	UNIONTOWN	PA	92484	1556	4043	837	3266	2487	0	2487
4428712	WARREN NATIONAL BANK	WARREN	PA	306590	7714	15873	10087	5786	8159	2373	5786
4428725	FIRST NAT BANK & TRUST CO	WASHINGTON	PA	159837	3049	7159	2353	4806	4110	0	4110
3428793	FIRST NAT BK & TR CO	WAYNESBORO	PA	184694	3249	9731	3768	5963	6482	519	5963
3428982	FIRST EASTERN BANK N A	WILKES-BARRE	PA	60760	1075	2604	134	2470	1529	0	1529
3429027	WYOMING NB OF WILKES-BARRE	WILKES-BARRE	PA	447930	10942	40964	13921	7043	10022	2979	7043
3429090	FIDELITY NATL BANK OF PA	WILLIAMSPORT	PA	176586	3542	7553	2863	4690	4011	0	4011
3429117	WILLIAMSPORT NATIONAL BANK	WILLIAMSPORT	PA	121176	2076	5511	1291	4220	3435	0	3435
3429252	DROVERS & MECHANICS NB	YORK	PA	93783	2172	4534	807	3727	2362	0	2362
			PA	79312	2551	3415	470	2945	864	0	864
OF 69 BANKS AFFECTED IN STATE			46	MEET REQ RES W/VAULT CASH			REVENUE CHANGE		24460		
1440130	COLUMBUS NB OF RHODE ISLAND	PROVIDENCE	RI	118843	1316	5101	1915	3166	3765	599	3166
1440165	INDUSTRIAL NAT BK OF RI	PROVIDENCE	RI	1497099	12382	76053	73184	2869	63671	60802	2869
1440270	R I HOSPITAL TRUST NAT BANK	PROVIDENCE	RI	864516	14352	45026	44212	814	30674	29860	814
OF 3 BANKS AFFECTED IN STATE			0	MEET REQ RES W/VAULT CASH			REVENUE CHANGE		447		

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES							12/27/78	
DSB	NAME	LOCATION		TOEP	VLCSH	KR 1977	KR NEW	DIF BAL 1977	BAL NEW	DIF	
5450190	CITIZENS & SOUTHERN NB OF SC	CHARLESTON	SC	607262	18976	48078	43183	4693	29098	24205	4693
5450210	SOUTH CAROLINA NATIONAL BANK	CHARLESTON	SC	911544	29378	69993	63376	6617	40615	33998	6617
5450305	FIRST NATIONAL BANK OF S C	COLUMBIA	SC	542310	14202	40983	35797	5186	26761	21595	5186
5451060	FIRST NAT BK IN ORANGEBURG	ORANGEBURG	SC	69442	1443	3776	22	3754	2333	0	2333
5451260	NATIONAL BANK OF SC	SUMTER	SC	117165	2937	7556	1900	5590	4621	0	4621
OF 5 BANKS AFFECTED IN STATE			2	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		1538

9460010	ABERDEEN NATIONAL BANK	ABERDEEN	SD	84080	461	3514	511	3003	3053	50	3003
9460020	FIRST NATL BK OF ABERDEEN	ABERDEEN	SD	288997	1806	5327	2669	6628	7521	863	6658
9461000	COMMERCIAL TRUST & SVCS BANK	MITCHELL	SD	53417	481	2074	39	2035	1593	0	1593
9461010	FIRST MITCHELL NAT BANK	MITCHELL	SD	20640	465	2366	53	2313	1901	0	1901
9461190	FIRST NB OF THE BLACK HILLS	RAPID CITY	SD	224811	2187	11164	4657	6307	8977	2670	6307
9461280	FIRST NB IN SIOUX FALLS	SIOUX FALLS	SD	111715	1836	6069	644	5445	4253	0	4253
9461290	NATIONAL BANK OF S D	SIOUX FALLS	SD	465516	3575	15446	12696	6750	15671	9081	6750
9461300	NW NAT BK OF SIOUX FALLS	SIOUX FALLS	SD	280927	2256	13303	6705	6596	11047	4349	6596
9461321	UNITED NATIONAL BANK	SIOUX FALLS	SD	122929	1174	5611	1077	4534	4437	0	4437
9461322	WESTERN STATE BANK	SIOUX FALLS	SD	59656	765	2322	140	2182	1557	0	1557
OF 10 BANKS AFFECTED IN STATE			5	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		2802

6470380	AMERICAN NAT BANK AND TR CO	CHATTANOOGA	TN	442077	8049	23534	18175	5359	15485	10126	5359
6470388	FIRST TN BANK NA CHATTANOOGA	CHATTANOOGA	TN	270396	9201	16466	10942	5524	7265	1741	5524
6470420	FIRST NAT BK OF CLARKSVILLE	CLARKSVILLE	TN	78599	1545	3987	482	3505	2442	0	2442
6470535	FIRST FARMERS & MERCHANTS	COLUMBIA	TN	64018	1312	3273	53	3220	1961	0	1961
6470560	FIRST TN BANK NA COOKEVILLE	COOKEVILLE	TN	67723	1037	2907	416	2491	1870	0	1870
6470810	FIRST CITIZENS NATIONAL BANK	ORANGEBURG	TN	75920	1362	3944	333	3611	2562	0	2562
6470950	HARPETH NB OF FRANKLIN	FRANKLIN	TN	61057	719	2943	117	2826	2224	0	2224
6471260	FIRST NAT BK OF JACKSON	JACKSON	TN	94365	2400	4620	851	3769	2220	0	2220
6471270	NB OF COMMERCE OF JACKSON	JACKSON	TN	66150	1536	3679	621	3058	2143	0	2143
6471280	SECOND NB OF JACKSON	JACKSON	TN	81217	1249	3829	715	3114	2380	0	2380
6471400	FIRST NAT BK OF SULLIVAN	CLARKSVILLE	TN	178761	8111	10151	4756	5395	2040	0	2040
6471490	PARK NAT BANK OF KNOXVILLE	KNOXVILLE	TN	355628	2610	19083	13303	5780	13275	7493	5780
6471810	ALUMET NATIONAL BANK	MARYVILLE	TN	21664	1061	3562	536	3372	2241	0	2241
6471852	COMMERCE UNION BK OF MEMPHIS	MEMPHIS	TN	61539	216	2973	137	2636	2757	0	2757
6471860	FIRST TN BK NA MEMPHIS	MEMPHIS	TN	1647210	39779	60256	54670	5588	20279	14691	5588
6471870	NATIONAL BANK OF COMMERCE	MEMPHIS	TN	464680	8343	24924	19643	5681	16581	11300	5681
6471887	UNITED AM BK IN MEMPHIS	MEMPHIS	TN	82372	975	4085	429	3654	2108	0	3108
6471890	UNION PLANTERS NATIONAL BANK	MEMPHIS	TN	757562	19128	45576	40311	5267	26423	21153	5267
6472037	COMMERCIAL UN BK OF KUTHERFD	CLARKSVILLE	TN	60155	1042	2366	190	2170	1324	0	1324

MEMBER BANKS		BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES							12/27/78		
DSB	NAME	LOCATION	TOEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
6472080	COMMERCE UNION BANK	NASHVILLE	TN	002303	9779	44459	36526	7933	34680	26147	7933
6472085	FIRST AMERICAN NATIONAL BANK	NASHVILLE	TN	970363	18790	56717	50831	5886	37927	32041	5886
6472100	THIRD NAT BK IN NASHVILLE	NASHVILLE	TN	659676	9105	48966	42772	6194	39801	33607	6194
6472102	UNITED AMER BK OF NASHVILLE	NASHVILLE	TN	101631	898	4612	1076	3536	3714	178	3536
6472290	FIRST NAT BANK OF PULASKI	PULASKI	TN	52077	603	2205	11	2194	1602	0	1602
UF	24 BANKS AFFECTED IN STATE	14	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	5683		
11480020	CITIZENS NAT BK IN ABILENE	ABILENE	TX	152825	1054	8219	2320	5899	6565	666	5899
11480030	FIRST NAT BANK OF ABILENE	ABILENE	TX	127209	2179	8310	2599	5711	6131	420	5711
11480035	FIRST STATE BANK	ABILENE	TX	170215	1438	7941	2051	5890	5603	013	5890
11480140	AMAKILLU NATIONAL BANK	AMAKILLU	TX	203379	2240	14402	8753	5129	12242	6513	5129
11480150	AMERICAN NAT BK OF AMAKILLU	AMAKILLU	TX	136366	1135	8740	599	5741	5605	0	5605
11480160	FIRST NB OF AMAKILLU	AMAKILLU	TX	567109	4087	20342	14700	5582	16255	10673	5582
11480265	FIRST NAT BANK IN ARLINGTON	ARLINGTON	TX	85246	1288	4419	422	3997	3131	0	3131
11480330	AMERICAN NAT BANK OF AUSTIN	AUSTIN	TX	227585	2020	14530	8706	5824	12502	6678	5824
11480340	AUSTIN NATIONAL BANK	AUSTIN	TX	461850	4809	28505	22655	5910	23756	17846	5910
11480350	CAPITAL NAT BANK IN AUSTIN	AUSTIN	TX	381243	3004	22707	16702	6005	19703	13698	6005
11480370	CITY NAT BANK OF AUSTIN	AUSTIN	TX	339491	2496	23547	18270	5671	21451	15760	5671
11480530	AMERICAN NAT BK OF BEAUMONT	BEAUMONT	TX	179368	3019	10930	5178	5752	7911	2159	5752
11480540	FIRST SECURITY NATIONAL BANK	BEAUMONT	TX	208550	4850	13277	7717	5560	8427	2867	5560
11480595	FIRST STATE BK OF BELLAIRE	BELLAIRE	TX	109251	1276	7362	1843	5519	5992	473	5519
11480990	FIRST NAT BK AT BROWNSVILLE	BROWNSVILLE	TX	147238	4162	7391	1816	5575	3229	0	3229
11481000	PAN AMERICAN BANK	BROWNSVILLE	TX	117991	1662	8163	994	5169	4301	0	4301
11481731	CORPUS CHRISTI BANK AND TR	CORPUS CHRISTI	TX	157770	2348	8758	5177	5561	6410	829	5561
11481740	CORPUS CHRISTI NATIONAL BANK	CORPUS CHRISTI	TX	256730	3120	15139	9639	5500	12019	6519	5500
11481760	FIRST NAT BK OF CURRICANA	CURRICANA	TX	74123	774	4107	101	4006	3033	0	3033
11481977	CITIZENS NAT BK OF DALLAS	DALLAS	TX	88822	1736	5281	04	5217	3545	0	3545
11482020	FIRST NAT BANK IN DALLAS	DALLAS	TX	2425545	9297	181920	134141	27779	152023	124844	27779
11482065	NORTH PARK NAT BANK	DALLAS	TX	76077	1222	4350	149	4201	3128	0	3128
11482070	MERCANTILE NAT BK AT DALLAS	DALLAS	TX	1191652	7506	88628	61297	7331	61120	53789	7331
11482080	NAT BK OF COMMERCE OF DALLAS	DALLAS	TX	228002	2346	12967	7000	5919	10641	4722	5919
11482100	REPUBLIC NAT BANK OF DALLAS	DALLAS	TX	2531406	10237	160279	133967	26312	150042	123750	26312
11482120	TEXAS BANK & TRUST COMPANY	DALLAS	TX	355897	2083	18866	12966	6240	16743	10503	6240
11482560	EL PASO NATIONAL BANK	EL PASO	TX	413410	5100	22301	16529	5772	17201	11429	5772
11482565	FIRST CITY NB OF EL PASO	EL PASO	TX	113599	2984	5815	1160	4635	2831	0	2831
11482570	STATE NAT BK OF EL PASO	EL PASO	TX	546006	4362	22226	18774	5452	17844	12392	5452
11482830	CONTINENTAL NB OF FT WORTH	FORT WORTH	TX	331425	2545	17541	11506	6035	14996	8961	6035
11482840	FIRST NAT BK OF FORT WORTH	FORT WORTH	TX	738493	5952	44961	39150	5743	38949	33206	5743
11482850	FORT WORTH NATIONAL BANK	FORT WORTH	TX	890227	9230	60372	54527	5845	50842	44997	5845
11483020	FIRST HUTCHINGS SEALY NAT BK	GALVESTON	TX	115110	1088	6211	888	5323	5123	0	5123
11483040	UNITED STATES NATIONAL BANK	GALVESTON	TX	103135	054	5446	1238	4208	4792	584	4208
11483063	FIRST NAT BK IN GARLAND	GARLAND	TX	87570	1204	5297	204	5093	4093	0	4093

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES				12/27/70			
USB	NAME	LOCATION	TYPE	VLTCSH.RR	1977	RR.NEW	DIF	BAL 1977	BAL.NEW	DIF
11483550	FIRST NAT BANK OF HARLINGEN	HARLINGEN	TX	87077	1429	5175	124	5051	3746	0
11483560	HARLINGEN NATIONAL BANK	HARLINGEN	TX	60590	650	2975	8	2961	2145	0
11483789	BANK OF THE SOUTHWEST NA	HOUSTON	TX	1014661	7715	59315	51468	7825	51596	43773
11483796	CAPITAL NATIONAL BANK	HOUSTON	TX	340790	2010	18591	12169	6422	10581	10159
11483815	FIRST CITY NB OF HOUSTON	HOUSTON	TX	2007900	14377	170550	150796	25762	162181	136149
11483837	1ST INTRNTL BK IN HUSTN NA	HOUSTON	TX	365442	2842	20515	15165	5730	18073	12343
11483870	HOUSTON NATIONAL BANK	HOUSTON	TX	511078	2208	33853	27847	6000	31585	25579
11483881	LUCKWUD NATIONAL BANK	HOUSTON	TX	05714	013	4188	177	4011	3375	0
11484909	REPUBLIC NATIONAL BANK	HOUSTON	TX	72246	596	3819	72	3747	3223	0
11483518	SOUTHERN NAT BANK	HOUSTON	TX	231430	1420	13373	7568	5825	11953	6128
11483926	TEXAS COMMERCE BANK NA	HOUSTON	TX	200470	9241	153260	132778	20508	144045	123537
11484340	FIRST NAT BANK OF KERRVILLE	KERRVILLE	TX	02059	821	3125	37	3088	2304	0
11484360	FIRST NATIONAL BANK	KILLEEN	TX	73439	2786	4210	49	4161	1424	0
11484580	LAREDD NATIONAL BANK	LAREDD	TX	258567	2475	12544	5916	6628	10069	3441
11484590	UNION NAT BANK OF LAREDD	LAREDD	TX	07035	1056	4094	600	3434	3038	0
11484620	LONGVIEW NATIONAL BANK	LONGVIEW	TX	09519	877	5141	339	4802	4264	0
11484850	FIRST NAT BANK AT LUBBOCK	LUBBOCK	TX	316760	2093	14738	7905	6835	11845	5012
11484900	LUBBOCK NATIONAL BANK	LUBBOCK	TX	278669	2552	14644	6589	6055	12092	6037
11484908	TEXAS COMMERCE BANK NA	LUBBOCK	TX	145068	1109	8010	2400	6156	7507	1351
11484930	LUFKIN NATIONAL BANK	LUFKIN	TX	79679	944	4951	264	4687	4007	0
11484980	FIRST NAT BANK OF MC ALLEN	MC ALLEN	TX	110338	2150	5983	806	5177	3833	0
11485390	FIRST NAT BANK OF MIDLAND	MIDLAND	TX	424706	2269	28743	22955	5788	26454	20666
11485400	THE MIDLAND NATIONAL BANK	MIDLAND	TX	188855	1005	11708	6055	5653	10703	5050
11485570	FIRST NB IN MOUNT PLEASANT	MOUNT PLEASANT	TX	57135	533	2662	1	2661	2129	0
11485640	STONE FORT NB OF NACOGDOCHES	NACOGDOCHES	TX	06903	965	3100	167	2933	2135	0
11485795	NORTHEAST NB OF FORT WORTH	N RICHLAND HILLS	TX	64726	613	3240	44	3196	2627	0
11485810	FIRST NAT BK OF ODESSA	ODESSA	TX	109173	1605	7500	1686	5814	5895	81
11486260	FIRST NAT BK OF PORT ARTHUR	PORT ARTHUR	TX	119652	1029	6262	1514	4748	5233	485
11486880	CENTRAL NB OF SAN ANGELO	SAN ANGELO	TX	125766	2257	6904	1323	5581	4647	0
11486900	SAN ANGELO NB OF SAN ANGELO	SAN ANGELO	TX	128297	1382	6829	930	5899	5447	0
11486910	ALAMO NATIONAL BANK	SAN ANTONIO	TX	209891	3081	15507	9988	5519	12426	6907
11486930	CEXAR CTY NB OF SAN ANTONIO	SAN ANTONIO	TX	140490	1058	7567	1719	5848	6509	661
11486933	BROADWAY NATIONAL BANK	SAN ANTONIO	TX	132467	2156	7392	1673	5719	5236	0
11486960	FIRST NAT BK OF SAN ANTONIO	SAN ANTONIO	TX	78886	556	3617	439	3176	3061	0
11486970	FIRST NAT BK OF SAN ANTONIO	SAN ANTONIO	TX	734293	10085	42752	36221	6531	32667	26136
11487010	NB OF COMMERCE OF SAN ANTONIO	SAN ANTONIO	TX	515184	4862	30086	23959	6127	25224	19097
11487020	NB OF FORT SAM HOUSTON	SAN ANTONIO	TX	120412	850	6426	2942	5464	7576	2092
11487350	MERCHANTS AND PLANTERS NB	SHERMAN	TX	19862	1001	4180	268	3912	3179	0
11487750	TEMPLE NATIONAL BANK	TEMPLE	TX	74075	1208	4083	87	3996	2875	0
11487780	TEXARKANA NATIONAL BANK	TEXARKANA	TX	98800	1462	4875	610	4257	3415	0
11487950	CITIZENS FIRST NAT BK	TYLER	TX	130287	1225	8562	2892	5710	7337	1627
11487960	PEOPLES NAT BANK OF TYLER	TYLER	TX	151522	1392	9153	3355	5618	7761	1943
11487970	TYLER BANK & TRUST CO	TYLER	TX	103467	2195	9811	669	5142	3616	0
11488008	FIRST VICTORIA NATIONAL BANK	VICTORIA	TX	152801	1010	10586	5275	5311	9576	4265
11488090	VICTORIA BK & TR CO	VICTORIA	TX	251340	2157	19956	12721	5237	15801	10564
11488110	CITIZENS NAT BANK OF WACO	WACO	TX	194157	2300	11519	5489	6030	9219	3189

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES							12/27/78				
DSB	NAME	LOCATION	TDEP	VLTC	RR	1977	RR	NEW	DIF	BAL	1977	BAL	NEW	DIF
11488120	FIRST NATIONAL BANK OF WACO	WACO	TX	140109	2741	8085	2392	5693	5344	0	5344			
11488400	CITY NB IN WICHITA FALLS	WICHITA FALLS	TX	173540	2424	10448	4615	5833	8024	2191	5833			
11488410	FIRST-WICHITA NATIONAL BANK	WICHITA FALLS	TX	222201	4020	12091	7244	5647	8805	3218	5647			
OF	64 BANKS AFFECTED IN STATE		32	MEET REQ RES W/VAULT CASH					REVENUE CHANGE			32170		
12490270	BANK OF UTAH	OGDEN	UT	92390	1533	4924	453	4471	3391	0	3391			
12490290	FIRST SECURITY BK OF UTAH	MAIDEN	UT	1141027	12924	57729	51182	6547	44805	38258	6547			
12490400	CONTINENTAL BANK AND TR CO	SALT LAKE CITY	UT	109309	2098	9964	4497	5467	7866	2399	5467			
12490430	TRACY COLLINS BK AND TR CO	SALT LAKE CITY	UT	145348	1331	8486	2897	5589	7155	1560	5589			
12490470	WALKER BANK AND TR CO	SALT LAKE CITY	UT	507995	5999	34064	28425	5639	28065	22426	5639			
12490475	ZIONS FIRST NATL BANK	SALT LAKE CITY	UT	701450	4802	41348	34555	6793	36540	29753	6793			
12490495	VALLEY BANK AND TRUST CO	SOUTH SALT LAKE	UT	212513	4593	11727	6229	5498	7134	1630	5498			
OF	7 BANKS AFFECTED IN STATE		1	MEET REQ RES W/VAULT CASH					REVENUE CHANGE			2331		
1500150	VERMONT NATIONAL BANK	BRATTLEBORO	VT	102030	2583	8002	2844	5158	5419	261	5158			
OF	1 BANKS AFFECTED IN STATE		0	MEET REQ RES W/VAULT CASH					REVENUE CHANGE			330		
5510490	NATIONAL BANK AND TRUST CO	CHARLOTTESVILLE	VA	253392	4249	11831	5925	5906	7582	1076	5906			
5510534	FIRST & MCH NB OF TIDEWATER	CHESAPEAKE	VA	127047	3924	7938	2018	5020	3064	0	3064			
5510645	PIEDMONT TRUST BANK	COLLINSVILLE	VA	97797	2076	4509	1095	3414	2433	0	2433			
5510770	AM NAT BK&TR CO OF DANVILLE	DANVILLE	VA	61347	1010	2813	92	2721	1203	0	1203			
5510800	FIRST NAT BANK OF DANVILLE	DANVILLE	VA	70416	2044	3770	508	3270	1734	0	1734			
5510940	NATIONAL BANK OF FAIRFAX	FAIRFAX CITY	VA	130599	2541	7239	1487	5752	4698	0	4698			
5510944	FIRST VIRGINIA BANK	FAIRFAX CITY	VA	439223	7859	20644	21538	5106	18785	13079	5106			
5511350	RUCKINGHAM NATIONAL BANK	HARRISONBURG	VA	111102	1191	5315	885	4430	4124	0	4124			
5511625	FIDELITY AMERICAN BANK NA	LYNCHBURG	VA	304119	6048	17055	11146	6509	11007	4498	6509			
5511630	UNITED VA BK / FIRST NAT	LYNCHBURG	VA	114491	2507	6057	1054	5003	3550	0	3550			
5511740	FIRST NB OF MARTINVILLE	MARTINVILLE	VA	131765	3291	5585	1335	4248	2292	0	2292			
5511950	DOMINION NB OF TIDEWATER	NORFOLK	VA	114348	2874	6374	768	5606	3500	0	3500			
5511983	UNITED VA BK/SEABOARD NAT	NORFOLK	VA	364212	11519	23407	16150	5257	11800	6631	5257			
5511985	VIRGINIA NATIONAL BANK	NORFOLK	VA	1739573	40504	99830	88711	11119	59326	48207	11119			
5512185	FIDELITY AM BK NA TIDEWATER	PORTSMOUTH	VA	104692	4212	5526	533	4993	1314	0	1314			
5512345	BANK OF VIRGINIA	RICHMOND	VA	522515	8446	24732	18898	5834	16286	10452	5834			
5512350	CENTRAL NAT BK OF RICHMOND	RICHMOND	VA	307546	4474	15596	10306	5290	11122	5832	5290			

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78		
DSB	NAME	LOCATION	TYPE	VLTCSH	RR	1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
5512365	DOMINION NB OF RICHMOND	RICHMOND	VA	103010	1730	6252	602	5650	4522	0	4522
5512370	FIRST&MERCHANTS NB	RICHMOND	VA	1017912	16889	60814	53514	7300	43925	36625	7300
5512410	SOUTHERN BANK AND TRUST CO	RICHMOND	VA	173260	2633	8563	4766	5777	5930	125	5777
5512430	UNITED VIRGINIA BANK	RICHMOND	VA	725604	8458	37676	31614	5464	28626	23156	5464
5512460	FIRST NAT EXCHANGE BK	ROANOKE	VA	773874	7361	40369	34836	5533	33008	27475	5533
5512482	COLONIAL-AMERICAN NAT BK	ROANOKE COUNTY	VA	186292	3337	8961	3223	5756	5644	0	5644
5512653	ALEXANDRIA NAT BK OF N VA	SPRINGFIELD	VA	135153	3069	7378	1619	5559	4309	0	4309
5512655	NORTHERN VIRGINIA BANK	SPRINGFIELD	VA	127026	3448	7552	2032	5500	4064	0	4064
5512904	DOMINION NB OF NORTHERN VA	VIENNA	VA	136353	4474	9463	4127	5336	4989	0	4989
5512911	UNITED VIRGINIA BANK-NAT	VIENNA	VA	456059	10373	28589	23709	4880	18216	13336	4880
5513050	UNITED VA BK OF WILLIAMSBURG	WILLIAMSBURG	VA	69652	1671	3560	275	3285	1889	0	1889
5513070	FARMERS & MERCHANTS NAT BK	WINCHESTER	VA	144096	2964	7228	1862	5366	4264	0	4264
5513080	SHENANDOAH VALLEY NB	WINCHESTER	VA	61269	943	2812	128	2684	1869	0	1869
5513145	F&M NAT BK OF THE PENINSULA	YORK COUNTY	VA	125119	4550	7767	2072	5695	3217	0	3217
OF	31 BANKS AFFECTED IN STATE	19	MEET REG RES W/VAULT CASH						REVENUE CHANGE		8925
12530050	BELLINGHAM NATIONAL BANK	BELLINGHAM	WA	71375	1301	4200	68	4112	2899	0	2899
12530651	PACIFIC NB OF WASHINGTON	SEATTLE	WA	1005888	18389	54829	48975	5854	36440	30586	5854
12530860	PEOPLES NAT BANK OF WASH	SEATTLE	WA	937993	17021	57254	51975	5279	40233	34954	5279
12530867	RAINIER NATIONAL BANK	SEATTLE	WA	2318452	35315	143663	126324	17559	108508	91009	17559
12530870	SEATTLE-FIRST NATIONAL BANK	SEATTLE	WA	4044962	69347	243900	208939	34961	174553	139592	34961
12530880	SEATTLE TRUST AND SAVINGS BK	SEATTLE	WA	344774	6313	18540	13171	5369	12227	6858	5369
12530990	OLU NB OF WASHINGTON	SPOKANE	WA	783616	15250	44267	38758	5529	29037	23508	5529
12531080	PUGET SOUND NATIONAL BANK	TACOMA	WA	450018	11764	24481	19112	5369	12717	7348	5369
12531170	BAKER BOYER NB WALLA WALLA	WALLA WALLA	WA	67700	963	3674	30	3644	2711	0	2711
OF	9 BANKS AFFECTED IN STATE	2	MEET REG RES W/VAULT CASH						REVENUE CHANGE		5560
5540060	BECKLEY NATIONAL BANK	BECKLEY	WV	117526	1559	5540	1909	3431	3781	350	3431
5540070	RALEIGH COUNTY NAT BK	BECKLEY	WV	114319	2383	5919	1316	4803	3536	0	3536
5540120	FIRST NAT BANK OF BLUEFIELD	BLUEFIELD	WV	84668	752	4079	453	3626	3327	0	3327
5540130	FLAT TOP NAT BK OF BLUEFIELD	BLUEFIELD	WV	103873	1708	5576	863	4713	3868	0	3868
5540230	CHARLESTON NATIONAL BANK	CHARLESTON	WV	204072	5050	11703	6425	5278	6653	1375	5278
5540240	KANAWHA BK & TR CO NA	CHARLESTON	WV	126932	1461	6988	1691	5297	5927	630	5297
5540250	KANAWHA VALLEY BANK NA	CHARLESTON	WV	259026	3601	13144	7651	5313	9543	4230	5313
5540260	NAT BK OF CMKC OF CHARLESTON	CHARLESTON	WV	118642	3259	5765	742	5023	2506	0	2506
5540290	EMPIRE NB OF CLARKSBURG	CLARKSBURG	WV	58146	539	2541	67	2474	2002	0	2002
5540320	UNION NB OF CLARKSBURG	CLARKSBURG	WV	143724	1690	7254	1674	5580	5564	0	5564
5540420	CITY NB OF FAIRMONT	FAIRMONT	WV	56974	404	2549	23	2526	2145	0	2145

MEMBER BANKS		BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES							12/27/70		
USB	NAME	LOCATION	TDSP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
5540425	COMMUNITY BANK AND TRUST NA FAIRMONT	FAIRMONT	WV	52908	598	2171	22	2149	1573	0	1573
5540430	FIRST NB IN FAIRMONT	FAIRMONT	WV	79095	1816	3617	506	3111	1801	0	1801
5540620	FIRST HUNTINGTON NB	HUNTINGTON	WV	135067	2144	7088	1041	6047	4944	0	4944
5540630	GUARANTY NB OF HUNTINGTON	HUNTINGTON	WV	06938	1497	4693	373	4320	3196	0	3196
5540730	NATIONAL BK OF LUGAN	LUGAN	WV	06839	1273	3859	101	3758	2586	0	2586
5540930	FIRST NB OF MORGANTOWN	MORGANTOWN	WV	107125	1127	5094	710	4984	4567	0	4567
5541060	PARKERSBURG NATIONAL BANK	PARKERSBURG	WV	105277	2282	5062	995	4087	2760	0	2760
5541200	PRINCETON BANK AND TRUST CO	PRINCETON	WV	75527	821	3341	364	2977	2520	0	2520
5541320	BANK OF ST ALBANS	ST ALBANS	WV	50961	705	2067	5	2662	1962	0	1962
4541650	FIRST NB & TR CO OF WHEELING	WHEELING	WV	57409	1314	2550	61	2489	1236	0	1236
4541680	SECURITY NAT BK & TRUST CO WHEELING	WHEELING	WV	64717	1604	3278	71	3207	1674	0	1674
4541720	WHEELING DOLLAR SVGS & TR WHEELING	WHEELING	WV	106353	2373	5550	773	4777	3177	0	3177
OF 23 BANKS AFFECTED IN STATE		19	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		4829	

7550150	FIRST NB OF APPLETON	APPLETON	WI	135072	1995	6155	1443	4712	4160	0	4160
7550430	FIRST NB & TR CO OF BELoit	BELOIT	WI	06049	929	3014	193	2821	2085	0	2085
9251370	AMERICAN NATIONAL BK & TR	EAU CLAIRE	WI	101072	1836	4916	862	4054	3080	0	3080
9551370	FIRST WISC NAT BANK	EAU CLAIRE	WI	119093	2166	5619	836	4761	3453	0	3453
7551580	FIRST WIS NB OF FOND DU LAC	FOND DU LAC	WI	05288	1134	4019	616	3403	2885	0	2885
7551590	NAT EXC BK&TR OF FOND DU LAC	FOND DU LAC	WI	71566	1077	3606	242	3364	2529	0	2529
7551900	KELLOGG CITIZENS NAT BANK	GREEN BAY	WI	201309	4565	9675	3678	5797	5110	0	5110
7552330	BROWN NB OF KENOSHA	KENOSHA	WI	70888	1031	3190	406	2784	2159	0	2159
7552340	FIRST NB OF KENOSHA	KENOSHA	WI	122070	2653	5893	1307	4586	3240	0	3240
9552441	FIRST BANK NA	LA CROSSE	WI	357284	7372	19829	13762	6067	12457	6390	6067
9552442	FIRST NAT BK OF LA CROSSE	LA CROSSE	WI	94232	1930	4465	490	3975	2529	0	2529
7552720	FIRST WI NB OF MADISON	MADISON	WI	201027	3088	15952	10740	5212	12064	6852	5212
7552830	MANITOWOC SAVINGS BANK NA	MANITOWOC	WI	87276	1066	3850	670	3160	2764	0	2764
7553180	FIRST WISCONSIN NAT BANK	MILWAUKEE	WI	1046620	21745	101275	91263	10012	79530	69518	10012
7553260	MARINE NATIONAL EXCHANGE BK	MILWAUKEE	WI	457697	10967	27420	21930	5490	16433	16943	5490
7553270	M&I MARSHALL & ILSLEY BANK	MILWAUKEE	WI	045450	16137	41723	36189	5534	25566	20052	5534
7553271	M&I NORTHERN BANK	MILWAUKEE	WI	112447	1640	5692	954	4738	4052	0	4052
7553400	FIRST NB OF MONROE	MONROE	WI	59824	580	2434	126	2308	1654	0	1654
7553490	FIRST NB OF NEENAH	NEENAH	WI	65432	1151	2856	234	2624	1707	0	1707
7553500	MARINE NAT BANK	NEENAH	WI	54079	316	2475	23	2452	2159	0	2159
7553600	FIRST WI NB OF USHKOSH	USHKOSH	WI	113971	2039	4829	1302	3527	2790	0	2790
7554160	FIRST NATIONAL BK AND TR	WAUKESHA	WI	135142	2599	6227	1371	4656	3626	0	3626
7554480	SHAWANO NATIONAL BANK	SHAWANO	WI	27773	334	2090	156	1946	1742	0	1742
7554500	CITIZENS BANK OF SHEBOYGAN	SHEBOYGAN	WI	172944	2534	7951	2115	5856	5417	0	5417
7554530	SECURITY FIRST NATIONAL BANK	SHEBOYGAN	WI	111799	905	5690	827	5071	4933	0	4933
7554760	FIRST NB OF STEVENS PNT	STEVENS POINT	WI	05964	731	3639	197	2842	2302	0	2302
7554820	BANK OF STURGEON BAY	STURGEON BAY	WI	75763	1269	3341	321	2890	2072	0	2072
7555200	FIRST NB OF WAUKESHA	WAUKESHA	WI	152252	1802	7429	1669	5560	5627	67	5560

MEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES							12/27/78	
USB	NAME	LOCATION	TUEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
7555300	FIRST AMERICAN NAT BANK	WAUSAU	WI	150270	2007	7444	1757	5712	5002	0	5002
7555370	MILWAUKEE COUNTY BANK	WEST ALLIS	WI	90150	931	4285	900	3325	3354	29	3325
7555510	FIRST NB OF WI RAPIDS	WISCONSIN RAPIDS	WI	05965	055	2503	24	2479	1848	0	1848
7555520	WOOD CTY NB OF WIS RAPIDS	WISCONSIN RAPIDS	WI	07213	1373	3093	100	2933	1720	0	1720
UF	32 BANKS AFFECTED IN STATE	25	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		7573	
10560070	FIRST NAT BK OF CASPER	CASPER	WY	158637	1417	6915	3251	5064	7498	1834	5064
10560080	WYOMING NAT BK OF CASPER	CASPER	WY	100271	039	8937	2625	0112	8298	2186	0112
10560090	AMERICAN NB OF CHEYENNE	CHEYENNE	WY	72001	1320	3740	217	3551	2428	0	2428
10560100	FIRST NAT BK & TR CU	CHEYENNE	WY	70735	025	3274	57	3217	2619	0	2619
10560190	STOCKMENS BANK & TRUST CO	GILLETTE	WY	81401	034	4391	332	4059	3757	0	3757
UF	5 BANKS AFFECTED IN STATE	3	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		1338	
2720055	BANCO DE SANTANDER-PR NA	SAN JUAN	PR	66155	311	2475	077	2298	2664	366	2298
UF	1 BANKS AFFECTED IN STATE	0	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		150	

NONMEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/76		
DSB	NAME	LOCATION	STATE	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
6010305	CENTRAL BANK OF BIRMINGHAM	BIRMINGHAM	AL	510662	3450	0	23763	-23763	0	20713	-20713
6010310	FIRST AL BANK OF BIRMINGHAM	BIRMINGHAM	AL	519552	6672	0	12781	-12781	0	6109	-6109
6010810	ENTERPRISE BANKING COMPANY	ENTERPRISE	AL	58470	487	0	11	-11	0	0	0
6011376	COMMERCIAL GUARANTY BANK	MOBILE	AL	70466	1160	0	2	-2	0	0	0
UF	4 BANKS AFFECTED IN STATE		2	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-1743	
12020002	ALASKA BANK OF COMMERCE	ANCHORAGE	AK	125202	2367	0	1142	-1142	0	0	0
12020008	ALASKA STATEBANK	ANCHORAGE	AK	115164	1793	0	1105	-1105	0	0	0
UF	2 BANKS AFFECTED IN STATE		2	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		1	
12040060	ARIZONA BANK	PHOENIX	AZ	1137804	11432	0	54356	-54356	0	42924	-42924
12040062	CONTINENTAL BANK	PHOENIX	AZ	195072	1477	0	5181	-5181	0	3704	-3704
12040095	GREAT WESTERN BANK & TRUST	PHOENIX	AZ	264876	3002	0	9501	-9501	0	6559	-6559
12040099	UNITED BANK OF ARIZONA	PHOENIX	AZ	591942	3322	0	16727	-16727	0	13405	-13405
12040145	UNION BANK	TUCSON	AZ	101287	637	0	494	-494	0	0	0
UF	5 BANKS AFFECTED IN STATE		1	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-4226	
8050990	CITIZENS BANK OF JONESBORO	JONESBORO	AR	93310	503	0	525	-525	0	22	-22
8051000	MERCANTILE BANK	JONESBORO	AR	80389	1069	0	414	-414	0	0	0
8051560	TWIN CITY BANK	NORTH LITTLE ROCK	AR	97470	931	0	596	-596	0	0	0
8051960	FIRST STATE BANK	SPRINGDALE	AR	63381	826	0	104	-104	0	0	0
UF	4 BANKS AFFECTED IN STATE		3	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-1	
12060047	MIDSTATE BANK	ARROYO GRANDE	CA	75097	1830	0	18	-18	0	0	0
12060353	GOLDEN STATE BANK	DUMMELY	CA	136464	2044	0	2901	-2901	0	857	-857
12060535	COMMUNITY BANK	HUNTINGTON PARK	CA	229052	1303	0	6571	-6571	0	7208	-7208
12060620	AMERICAN CITY BANK	LOS ANGELES	CA	132337	863	0	3194	-3194	0	2511	-2511
12060663	CATHAY BANK	LOS ANGELES	CA	79637	773	0	603	-603	0	0	0
12060680	FIRST LOS ANGELES BANK	LOS ANGELES	CA	129148	260	0	2421	-2421	0	2161	-2161
12060702	IMPERIAL BANK	LOS ANGELES	CA	329699	1986	0	17466	-17466	0	15500	-15500

NONMEMBER BANKS				BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES				12/27/78		
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
12060703	INDEPENDENCE BANK	LUS ANGELES	CA	93801	804	0	319	-319	0	0
12060706	JAPAN CALIFORNIA BANK	LOS ANGELES	CA	62610	224	0	22	-22	0	0
12060708	LLOYDS BANK CALIFORNIA	LUS ANGELES	CA	1450256	12182	0	73151	-73151	0	60969
12060713	MANUFACTURERS BANK	LUS ANGELES	CA	415400	1122	0	21544	-21544	0	20422
12060718	MITSUBISHI BANK OF CALIF	LUS ANGELES	CA	201145	2709	0	6731	-6731	0	4022
12060719	MIITSUI BANK OF CA	LUS ANGELES	CA	101066	108	0	860	-860	0	752
12060744	TOKAI BK OF CALIFORNIA	LUS ANGELES	CA	102228	485	0	809	-809	0	324
12060885	BANK OF NEWPORT	NEWPORT BEACH	CA	54670	514	0	460	-460	0	0
12061010	BANK OF A LEVY	OXNARD	CA	187490	2513	0	4326	-4326	0	1813
12061180	MECHANICS BANK	RICHMOND	CA	223740	2830	0	5221	-5221	0	2391
12061220	FIRST CITY BANK	ROSEMead	CA	91140	1337	0	320	-320	0	0
12061330	SAN DIEGO TRUST & SAVINGS BKS	SAN DIEGO	CA	422435	12881	0	21732	-21732	0	8851
12061420	BANK OF CANTON OF CALIFORNIA	SAN FRANCISCO	CA	157258	525	0	2530	-2530	0	2005
12061432	BANK OF THE ORIENT	SAN FRANCISCO	CA	74672	446	0	230	-230	0	0
12061437	BARCLAYS BANK OF CALIF	SAN FRANCISCO	CA	515121	5704	0	25908	-25908	0	20204
12061440	CALIFORNIA CANADIAN BANK	SAN FRANCISCO	CA	348210	2281	0	11252	-11252	0	8971
12061441	CALIFORNIA FIRST BANK	SAN FRANCISCO	CA	1927653	20937	0	107123	-107123	0	86186
12061443	CHARTERED BANK OF LONDON	SAN FRANCISCO	CA	282161	3251	0	9512	-9512	0	6261
12061454	FRENCH BANK OF CALIFORNIA	SAN FRANCISCO	CA	78889	201	0	466	-466	0	265
12061460	HIBERNIA BANK	SAN FRANCISCO	CA	404483	4013	0	12856	-12856	0	8843
12061465	HONGKONG BK OF CALIFORNIA	SAN FRANCISCO	CA	131144	849	0	1392	-1392	0	543
12061475	REDWOOD BANK	SAN FRANCISCO	CA	109060	594	0	571	-571	0	0
12061483	SANHA BK OF CALIFORNIA	SAN FRANCISCO	CA	272371	935	0	9307	-9307	0	8372
12061485	SUMITOMO BANK OF CALIFORNIA	SAN FRANCISCO	CA	1005686	7782	0	47853	-47853	0	40071
12061555	BANK OF MARIN	SAN RAFAEL	CA	187787	1400	0	4890	-4890	0	3450
12061597	WESTLANDS BANK	SANTA ANA	CA	115207	154	0	2495	-2495	0	2341
12061670	SANTA MONICA BANK	SANTA MONICA	CA	163190	1816	0	3710	-3710	0	1894
12061687	BANK OF SONOMA COUNTY	SANTA ROSA	CA	64176	1108	0	185	-185	0	0
12061690	EXCHANGE BANK	SANTA ROSA	CA	164712	1825	0	3336	-3336	0	1511
12061730	HOME BANK	SIGNAL HILL	CA	91333	1789	0	201	-201	0	0
12061770	BANK OF STOCKTON	STOCKTON	CA	169816	1864	0	2342	-2342	0	478
12061780	UNION SAFE DEPOSIT BANK	STOCKTON	CA	126585	1000	0	1317	-1317	0	317
12061860	SAVINGS BK OF MENDOCINO CTY	UKIAH	CA	72258	1225	0	430	-430	0	0
12061922	SOUTHWEST BANK	VISTA	CA	133354	2214	0	2214	-2214	0	0
OF	41 BANKS AFFECTED IN STATE	12	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	-20769	
10080455	GUARANTY BANK AND TRUST COMPDENVER	CO	80686	366	0	375	-375	0	9	-9
10080485	MOUNTAIN STATES BANK	DENVER	CO	86684	642	0	86	-86	0	0
10081015	JEFFERSON BANK & TRUST	LAKEWOOD	CO	113660	792	0	769	-769	0	0
OF	3 BANKS AFFECTED IN STATE	2	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	-0	

NONMEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78	
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
2090093	CITYTRUST	BRIDGEPORT	CT	487264	7429	0	23135	-23135	0	15766 -15766
2090500	POTNAM TRUST CO	GREENWICH	CT	155375	1584	0	3391	-3391	0	1807 -1807
1090665	UNITED BANK AND TRUST CO	HARTFORD	CT	166693	2852	0	4453	-4453	0	1601 -1601
1091070	FIRST BANK	NEW HAVEN	CT	359894	8644	0	18942	-18942	0	10298 -10298
1091110	SECOND NEW HAVEN BANK	NEW HAVEN	CT	261937	6656	0	10434	-10434	0	3778 -3778
1091131	UNION TRUST COMPANY	NEW HAVEN	CT	807165	17721	0	48822	-48822	0	31101 -31101
2091528	FIDELITY TRUST CO	STAMFORD	CT	109507	1387	0	869	-869	0	0 0
1091740	COLUMBIA BANK AND TRUST CO	WATERBURY	CT	451184	7976	0	21112	-21112	0	13136 -13136
2091800	WESTPORT BANK & TRUST CO	WESTPORT	CT	82934	1010	0	219	-219	0	0 0
OF	9 BANKS AFFECTED IN STATE		2	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-5032
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3100050	FARMERS BK OF THE ST OF DEL	DOVER	DE	314591	6308	0	17909	-17909	0	11601 -11601
3100145	SUSSEX TRUST COMPANY	LAUREL	DE	79261	1033	0	510	-510	0	0 0
3100325	BANK OF DELAWARE	WILMINGTON	DE	524384	8081	0	25708	-25708	0	17627 -17627
3100360	DELAWARE TRUST COMPANY	WILMINGTON	DE	436402	6048	0	20053	-20053	0	14005 -14005
3100410	WILMINGTON TRUST COMPANY	WILMINGTON	DE	882559	8115	0	52055	-52055	0	43940 -43940
OF	5 BANKS AFFECTED IN STATE		1	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-5666
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6120105	FIRST BK&TR OF PALM BCH CTY	BOYNTON BEACH	FL	137201	1422	0	1984	-1984	0	562 -562
6120157	CAPE CORAL BANK	CAPE CORAL	FL	120348	640	0	1740	-1740	0	1100 -1100
6120190	BANK OF CLEARWATER	CLEARWATER	FL	120670	1311	0	1238	-1238	0	0 0
6120199	EXCHANGE B&C OF CLEARWATER	CLEARWATER	FL	57092	772	0	59	-59	0	0 0
6120254	SUN BANK OF MIAMI	CORAL GABLES	FL	242580	6175	0	10435	-10435	0	4260 -4260
6120300	DANIA BANK	DANIA	FL	118804	866	0	1324	-1324	0	458 -458
6120330	FLORIDA BANK & TRUST CO	DAYTONA BEACH	FL	83351	1220	0	696	-696	0	0 0
6120331	SUN BANK OF VOLUSIA CTY	DAYTONA BEACH	FL	86416	2330	0	316	-316	0	0 0
6120335	SOUTHEAST BANK OF DEERFIELD	DEERFIELD BEACH	FL	88164	1883	0	338	-338	0	0 0
6120470	LEE COUNTY BANK	FORT MYERS	FL	165732	1639	0	2443	-2443	0	804 -804
6120563	BANK OF HALLANDALE & TR CO	HALLANDALE	FL	83804	1268	0	269	-269	0	0 0
6120575	HALEAH-MIAMI SPRGS FIRST	STIALEAH	FL	102660	1662	0	232	-232	0	0 0
6120587	BARNETT BANK OF HOLLYWOOD	HOLLYWOOD	FL	88443	2472	0	258	-258	0	0 0
6120610	BANK OF INVERNESS	INVERNESS	FL	90046	723	0	6	-6	0	0 0
6120626	ATLANTIC BANK OF SPRINGFIELD	JACKSONVILLE	FL	92648	914	0	702	-702	0	0 0
6120790	PEOPLES BANK OF LAKE LAND	LAKE LAND	FL	211713	2591	0	5055	-5055	0	2464 -2464
6120815	SOUTHEAST FIRST BK OF LARGO	LARGO	FL	80422	2133	0	394	-394	0	0 0
6120906	BANK OF MIAMI	MIAMI	FL	159046	1319	0	2085	-2085	0	766 -766
6120925	COMMERCIAL BANK & TRUST CO	MIAMI	FL	86535	1203	0	337	-337	0	0 0
6120986	TOTALBANK	MIAMI	FL	63020	427	0	107	-107	0	0 0

NONMEMBER BANKS

BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES

12/27/76

DSB	NAME	LOCATION	TDEP	VLTC	SH RK	1977	RK NEW	DIF	BAL 1977	BAL NEW	DIF
6121005	INTERCONTINENTAL BANK	MIAMI BEACH	FL	163217	2377	0	3339	-3339	0	962	-962
6121065	BARNETT BANK OF NAPLES	NAPLES	FL	99630	936	0	469	-469	0	0	0
6121073	ELLIS SECURITY BANK	NEW PORT RICHEY	FL	48642	440	0	65	-65	0	0	0
6121076	PPLS ST BK OF NEW PT RICHEY	NEW PORT RICHEY	FL	59103	609	0	91	-91	0	0	0
6121077	CAPITAL BANK	NORTH BAY VILLAGE	FL	83878	1640	0	211	-211	0	0	0
6121086	FIRST AMERICAN BANK	NORTH PALM BEACH	FL	69171	916	0	100	-100	0	0	0
6121175	BANK OF PALM BEACH AND TR	CUPALM BEACH	FL	92736	663	0	414	-414	0	0	0
6121206	COMMNTY BK OF W PASCO	PASCO COUNTY	FL	60712	1265	0	205	-205	0	0	0
6121219	1ST AMERICAN BK OF PENSACOLA	PENSACOLA	FL	78153	1017	0	214	-214	0	0	0
6121260	HILLSBORO BANK	PLANT CITY	FL	76919	1058	0	327	-327	0	0	0
6121277	FL COAST BANK OF POMPANO	BCHPOMPANO BEACH	FL	145406	1908	0	2810	-2810	0	902	-902
6121278	PORT CHARLOTTE BK & TRUST	CJPORT CHARLOTTE	FL	81697	1571	0	661	-661	0	0	0
6121315	FIRST MARINE B&TC OF PALM	BCRIVIERA BEACH	FL	88093	1576	0	218	-218	0	0	0
6121343	CENTRAL PLAZA BK & TR CO	ST PETERSBURG	FL	88843	1114	0	642	-642	0	0	0
6121367	ST PETERSBURG BANK AND TRUST	ST PETERSBURG	FL	124913	1121	0	1614	-1614	0	493	-493
6121373	SUN BK & TC OF ST PETERSBURG	ST PETERSBURG	FL	73013	858	0	271	-271	0	0	0
6121401	PAN AMERICAN BK IN SARASOTA	SARASOTA	FL	62887	526	0	90	-90	0	0	0
6121410	ELLIS SARASOTA BK + TRUST	COSARASOTA	FL	190839	979	0	3279	-3279	0	2300	-2300
6121420	BARNETT BANK OF SEBRING	SEBRING	FL	72808	620	0	418	-418	0	0	0
6121423	COMMUNITY BANK OF PINELLAS	SEMINOLE	FL	107109	1744	0	887	-887	0	0	0
6121449	BARNETT BANK OF TALLAHASSEE	TALLAHASSEE	FL	77384	1570	0	61	-61	0	0	0
6121496	LANDMARK BANK OF TAMPA	TAMPA	FL	63823	807	0	68	-68	0	0	0
6121590	VENICE NOKOMIS BANK & TR CO	VENICE	FL	73711	757	0	477	-477	0	0	0
6121615	MERCHANTS BANK OF MIAMI	WEST MIAMI	FL	75314	1335	0	186	-186	0	0	0
OF	44 BANKS AFFECTED IN STATE	33	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		-979	
6130100	CTZ AND SOUTHRN BK OF ALBANY	ALBANY	GA	90734	1880	0	184	-184	0	0	0
6130110	FIRST STATE BANK AND TR CO	ALBANY	GA	78217	1782	0	170	-170	0	0	0
6130755	PEACHTREE BANK AND TRUST CO	CHAMBLEE	GA	84066	1290	0	133	-133	0	0	0
6130890	COLUMBUS BANK AND TR CO	COLUMBUS	GA	185319	3592	0	4527	-4527	0	935	-935
6131207	CITIZENS & STRN EMORY BANK OF	KALB COUNTY	GA	202834	2537	0	7094	-7094	0	4557	-4557
6131355	CTZNS & SO BK OF FULTON CTY	EAST POINT	GA	116313	1257	0	858	-858	0	0	0
6131640	COMMERCIAL BANK AND TRUST	COGRIFFIN	GA	81822	1511	0	428	-428	0	0	0
6132115	GEORGIA BANK AND TRUST CO	MACON	GA	86071	1286	0	340	-340	0	0	0
OF	8 BANKS AFFECTED IN STATE	6	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		-356	
12150020	AMERICAN SECURITY BANK	HONOLULU	HI	229078	3847	0	4989	-4989	0	1142	-1142
12150030	BANK OF HAWAII	HONOLULU	HI	1175653	17539	0	60790	-60790	0	43251	-43251

NONMEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES								12/27/76	
DSB	NAME	LOCATION	IDEP	VLTC	SH RR	1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF	
12150055	CENTRAL PACIFIC BANK	HONOLULU	H1	272653	4255	0	6301	-6301	0	2046	-2046	
12150058	CITY BANK	HONOLULU	H1	151048	2790	0	1838	-1838	0	0	0	
12150065	FIRST HAWAIIAN BANK	HONOLULU	H1	1024771	12850	0	51365	-51365	0	35515	-35515	
12150090	LIBERTY BANK	HONOLULU	H1	125013	2190	0	1204	-1204	0	0	0	
OF	6 BANKS AFFECTED IN STATE		2	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		-5327	
12160350	IDAHO BANK AND TRUST CO	POCATELLO	ID	286432	2422	0	8413	-8413	0	5991	-5991	
12160365	VALLEY BANK	REXBURG	ID	143050	1803	0	1759	-1759	0	0	0	
OF	2 BANKS AFFECTED IN STATE		1	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		-389	
7170230	STATE BANK OF ANTIOCH	ANTIOCH	IL	67424	501	0	302	-302	0	0	0	
7170285	BK & TR CO OF ARLINGTON HTS	ARLINGTON HEIGHTS	IL	62300	578	0	569	-569	0	0	0	
8170625	BANK OF BELLEVILLE	BELLEVILLE	IL	65677	775	0	235	-235	0	0	0	
7170705	SENSVILLE STATE BANK	SENSVILLE	IL	67490	532	0	291	-291	0	0	0	
8170720	BANK OF BENTON	BENTON	IL	57654	476	0	103	-103	0	0	0	
7170780	CORN BELT BANK	BLOOMINGTON	IL	78998	406	0	185	-185	0	0	0	
7170825	HERITAGE/COUNTY BK & TR CO	BLUE ISLAND	IL	140377	732	0	931	-931	0	199	-199	
7171470	AETNA BANK	CHICAGO	IL	96398	979	0	859	-859	0	0	0	
7171480	AMALGAMATED TRUST & SVGS BK	CHICAGO	IL	192941	985	0	4068	-4068	0	3083	-3083	
7171494	BANCO DI ROMA (CHICAGO)	CHICAGO	IL	128488	179	0	1852	-1852	0	1673	-1673	
7171502	BANK OF RAVENSWOOD	CHICAGO	IL	140062	1582	0	1670	-1670	0	88	-88	
7171511	BEVERLY BANK	CHICAGO	IL	145136	1352	0	1841	-1841	0	489	-489	
7171525	CHICAGO BANK OF COMMERCE	CHICAGO	IL	80393	800	0	438	-438	0	0	0	
7171530	CHICAGO CITY BANK AND TRUST	CHICAGO	IL	134345	1690	0	1534	-1534	0	0	0	
7171542	CHICAGO-TOKYO BANK	CHICAGO	IL	188632	419	0	3348	-3348	0	2929	-2929	
7171552	COLONIAL BANK AND TRUST CO	CHICAGO	IL	128544	1047	0	1740	-1740	0	693	-693	
7171629	FIRST PACIFIC BK OF CHICAGO	CHICAGO	IL	152848	638	0	2101	-2101	0	1463	-1463	
7171632	FORD CITY BANK & TRUST CO	CHICAGO	IL	148071	2123	0	2042	-2042	0	0	0	
7171649	HYDE PARK BANK & TRUST CO	CHICAGO	IL	101689	952	0	866	-866	0	0	0	
7171651	INDEPENDENCE BANK OF CHICAGO	CHICAGO	IL	58928	1506	0	4	-4	0	0	0	
7171655	JEFFERSON STATE BANK	CHICAGO	IL	73554	1270	0	450	-450	0	0	0	
7171657	HERITAGE/PULLMAN BK & TR CO	CHICAGO	IL	184273	2665	0	3220	-3220	0	555	-555	
7171755	MADISON BANK AND TRUST CO	CHICAGO	IL	90594	757	0	124	-124	0	0	0	
7171765	MANUFACTURERS BANK	CHICAGO	IL	114264	779	0	840	-840	0	61	-61	
7171835	MOUNT GREENWOOD BANK	CHICAGO	IL	70067	1137	0	464	-464	0	0	0	
7171940	PIONEER BANK & TRUST CO	CHICAGO	IL	267418	1584	0	5947	-5947	0	4363	-4363	
7171980	SOUTH CHICAGO SAVINGS BK	PD CHICAGO	IL	133670	954	0	2027	-2027	0	1073	-1073	
7172070	UPPER AVENUE BANK	CHICAGO	IL	138135	754	0	1531	-1531	0	777	-777	

NUMBER BANKS		BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78		
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF	
7172600	STATE BK OF EAST MOLINE	EAST MOLINE	IL	58271	1085	0	107	-107	0	0
8172815	EDGEMONT BANK & TRUST CO	EAST ST LOUIS	IL	67920	975	0	338	-338	0	0
7172985	BANK OF ELK GROVE VILLAGE	ELK GROVE VILLAGE	IL	89642	587	0	361	-361	0	0
7173010	YORK STATE BANK & TRUST CO	ELMHURST	IL	61032	525	0	196	-196	0	0
7173023	FIRST SECURITY TR AND SVG	ELMWOOD PARK	IL	97164	901	0	448	-448	0	0
7173028	MIDWEST BANK AND TRUST CO	ELMWOOD PARK	IL	82096	535	0	430	-430	0	0
7173137	HERITAGE/STANDARD BK & TR	COEVEGREEN PARK	IL	90838	1266	0	553	-553	0	0
7173315	FRANKLIN PARK BANK	FRANKLIN PARK	IL	57328	661	0	6	-6	0	0
7173560	DU PAGE BANK & TRUST COMPANY	GLEN ELLYN	IL	63647	715	0	134	-134	0	0
7173570	GLENVIEW STATE BANK	GLENVIEW	IL	183715	1303	0	3259	-3259	0	1956
7173868	PARKWAY BANK & TRUST CO	HARWOOD HEIGHTS	IL	78151	554	0	400	-400	0	0
8173940	FNKS & MRCHTS BK OF HIGHLAND	HIGHLAND	IL	57207	485	0	179	-179	0	0
7173965	BANK OF HIGHLAND PARK	HIGHLAND PARK	IL	61115	420	0	193	-193	0	0
7174180	ITASCA STATE BANK	ITASCA	IL	58740	303	0	116	-116	0	0
7174263	LOUIS JOLIET BK AND TR CO	JOLIET	IL	61138	809	0	61	-61	0	0
7174440	LA GRANGE STATE BANK	LA GRANGE	IL	102086	1283	0	740	-740	0	0
7174725	BANK OF LINCOLNWOOD	LINCOLNWOOD	IL	101236	1369	0	834	-834	0	0
7174778	WEST SUBURBAN BANK	LOMBARD	IL	72069	893	0	278	-278	0	0
8175460	SECURITY BANK AND TRUST CO	MOUNT CARMEL	IL	60730	433	0	24	-24	0	0
7175510	MOUNT PROSPECT STATE BANK	MOUNT PROSPECT	IL	165898	726	0	2276	-2276	0	1550
8175565	SC BK&TR CO OF MT VERNON	MOUNT VERNON	IL	67074	405	0	104	-104	0	0
7175625	BANK OF NAPERVILLE	NAPEVILLE	IL	71701	479	0	331	-331	0	0
7175835	NORTHBROOK TRUST AND SAVINGS	NORTHBROOK	IL	76454	602	0	416	-416	0	0
7175848	OAK BROOK BANK	OAK BROOK	IL	71560	367	0	147	-147	0	0
7175870	OAK LAWN TR AND SVG BK	OAK LAWN	IL	58198	712	0	106	-106	0	0
7175880	AVENUE BANK AND TRUST CO	OAK PARK	IL	95727	1030	0	837	-837	0	0
7175890	FIRST BANK OF OAK PARK	OAK PARK	IL	65696	715	0	158	-158	0	0
7175910	SUBURBAN TR AND SVG BK	OAK PARK	IL	66040	692	0	242	-242	0	0
7176310	JEFFERSON TRUST AND SAVINGS	PEORIA	IL	125874	3307	0	813	-813	0	0
8176590	ILLINOIS ST BK OF QUINCY	QUINCY	IL	70684	577	0	90	-90	0	0
8176600	MERCHANTILE TR & SVGS BK	QUINCY	IL	78247	610	0	278	-278	0	0
7176750	RIVERDALE BANK	RIVERDALE	IL	69767	542	0	392	-392	0	0
7176760	RIVER FOREST ST BK&TR CO	RIVER FOREST	IL	80223	256	0	564	-564	0	308
7176910	ROSELLE ST BK & TRUST CO	ROSELLE	IL	86713	705	0	763	-763	0	58
7177223	OLD ORCHARD BK AND TR CO	SKOKIE	IL	95231	1051	0	722	-722	0	0
7177225	SKOKIE TRUST AND SAVINGS BK	SKOKIE	IL	80085	669	0	615	-615	0	0
7177260	SOUTH HOLLAND TR & SVG BK	SOUTH HOLLAND	IL	119529	663	0	1404	-1404	0	741
7177295	CAP BK & TR CO OF SPRNGFLD	SPRINGFIELD	IL	57507	568	0	98	-98	0	0
7177580	BREMEN BANK & TRUST CO	TINLEY PARK	IL	59226	1080	0	149	-149	0	0
7178038	BANK OF WAUKEGAN	WAUKEGAN	IL	63940	896	0	154	-154	0	0
7178184	BANK OF WHEATON	WHEATON	IL	68078	378	0	151	-151	0	0
7178190	GARY WHEATON BANK	WHEATON	IL	98093	1207	0	615	-615	0	0
7178210	WHEELING TRUST & SAVINGS BK	WHEELING	IL	103700	496	0	1185	-1185	0	689
7178250	WILMETTE BANK	WILMETTE	IL	115725	610	0	1187	-1187	0	577
7178450	ZION STATE BANK & TRUST CO	ZION	IL	66479	645	0	336	-336	0	0
OF		73 BANKS AFFECTED IN STATE	53	MEET REQ RES W/VVAULT CASH				REVENUE CHANGE		-1516

NONMEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES							12/27/78	
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
7180080	ANDERSON BANKING COMPANY	ANDERSON	IN	129848	3060	0	1340	-1340	0	0	
7180470	FIRST BK & TR CO OF CLAY CITY	BRAZIL	IN	51713	681	0	3	-3	0	0	
7180670	UNION STATE BANK	CARMEL	IN	61280	907	0	20	-20	0	0	
7180840	IRWIN UNION BK AND TR CO	COLUMBUS	IN	167500	2595	0	3698	-3698	0	1103	
8180900	OLD CAPITAL BK AND TR CO	CORYDON	IN	62461	699	0	264	-264	0	0	
7180940	ELSTON BK AND TR CO	CRANFORDSVILLE	IN	76977	755	0	299	-299	0	0	
7180990	STATE EXCHANGE BANK	CULVER	IN	92457	1001	0	740	-740	0	0	
7181210	ST JOSEPH VALLEY BANK	ELKHART	IN	221498	3069	0	5484	-5484	0	2415	
7181440	ANTHONY WAYNE BANK	FORT WAYNE	IN	108524	2890	0	1158	-1158	0	0	
7181465	INDIANA BANK AND TRUST CO	FORT WAYNE	IN	227031	3445	0	5227	-5227	0	1782	
7181480	PEOPLES TRUST BANK	FORT WAYNE	IN	245305	2922	0	5002	-5002	0	2080	
7181520	CLINTON COUNTY BK AND TR CO	FRANKFORT	IN	67650	887	0	167	-167	0	0	
7181530	FARMERS BANK	FRANKFORT	IN	81069	1015	0	417	-417	0	0	
7181540	FRANKLIN BANK & TR CO	FRANKLIN	IN	66589	906	0	194	-194	0	0	
7181560	UNION BANK AND TRUST COMPANY	FRANKLIN	IN	64811	693	0	214	-214	0	0	
7181700	SALEM BANK AND TRUST COMPANY	GOSHEN	IN	138948	1824	0	1913	-1913	0	69	
7181740	GREENFIELD BANKING COMPANY	GREENFIELD	IN	76921	1116	0	325	-325	0	0	
7181760	UNION BANK AND TRUST COMPANY	GREENSBURG	IN	87588	998	0	606	-606	0	0	
7181840	HOOGLER STATE BK OF INDIANA	HAMMOND	IN	111076	3207	0	802	-802	0	0	
7182100	PEOPLES BANK AND TRUST CO	INDIANAPOLIS	IN	73835	1052	0	119	-119	0	0	
8182140	DUBUIS COUNTY BANK	JASPER	IN	102896	926	0	1147	-1147	0	221	
8182150	GERMAN AMERICAN BANK	JASPER	IN	82955	844	0	668	-668	0	0	
8182160	CITIZENS BANK & TRUST CO	JEFFERSONVILLE	IN	84212	911	0	402	-402	0	0	
7182240	UNION BANK AND TRUST CO	KOKOMO	IN	149676	3276	0	2107	-2107	0	0	
7182280	LAFAYETTE BANK AND TRUST CO	LAFAYETTE	IN	95792	840	0	794	-794	0	0	
7182380	LA PORTE BANK AND TRUST CO	LA PORTE	IN	62755	797	0	62	-62	0	0	
8182500	PEOPLES TRUST COMPANY	LINTON	IN	56071	955	0	31	-31	0	0	
8182600	MADISON BANK AND TRUST CO	MADISON	IN	72961	841	0	301	-301	0	0	
7182730	CITIZENS BK OF MICHIGAN	MICHIGAN CITY	IN	104515	1743	0	927	-927	0	0	
7182820	VALLEY BANK & TRUST CO	MISHAWAKA	IN	86231	1195	0	727	-727	0	0	
7182995	INDUSTRIAL TRUST & SVGS BANK	MUNCIE	IN	82980	1376	0	441	-441	0	0	
8183090	UNION BK & TR OF NEW ALBANY	NEW ALBANY	IN	64112	1005	0	97	-97	0	0	
7183610	MARSHALL COUNTY BK & TR CO	PLYMOUTH	IN	54741	583	0	83	-83	0	0	
7183660	PEOPLES BANK	PORTLAND	IN	56929	699	0	123	-123	0	0	
7184140	ST JOSEPH BANK AND TRUST CO	SOUTH BEND	IN	268251	2098	0	7613	-7613	0	5515	
7184190	FIRST BANK & TRUST CO	SPEEDWAY	IN	126799	1783	0	1156	-1156	0	0	
7184250	INDIANA STATE BANK	TERRE HAUTE	IN	62242	932	0	142	-142	0	0	
7184475	NORTHERN IND BK & TR CO	VALPARAISO	IN	125729	1734	0	1377	-1377	0	0	
8184540	SECURITY BK & TR CO	VINCENNES	IN	81096	1209	0	321	-321	0	0	
7184650	LAKE CITY BANK	WARSAW	IN	81143	870	0	597	-597	0	0	
7184830	FIRST BANK OF WHITING	WHITING	IN	86468	1260	0	639	-639	0	0	
OF	41 BANKS AFFECTED IN STATE		34	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-858	

NONMEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES							12/27/76		
DSB	NAME	LOCATION	TDEP	VLTC	RR	1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF	
7190735	HAWKEYE BANK AND TRUST	BURLINGTON	IA	62660	980	0	34	-34	0	0	0	
7191330	COUNCIL BLUFFS SAVINGS BANK	COUNCIL BLUFFS	IA	92792	1248	0	700	-700	0	0	0	
7191490	NORTHWEST BANK & TRUST CO	DAVENPORT	IA	83926	721	0	599	-599	0	0	0	
7191740	DUBUQUE BANK AND TRUST CO	DUBUQUE	IA	116538	1519	0	1433	-1433	0	0	0	
7192165	UNION TRUST AND SAVINGS BANK	FORT DODGE	IA	71543	772	0	256	-256	0	0	0	
7192840	PEOPLES TRUST AND SAVINGS BK	INDIANOLA	IA	59579	547	0	167	-167	0	0	0	
7192890	IOWA STATE BK & TR COMPANY	IOWA CITY	IA	77033	938	0	410	-410	0	0	0	
7193720	FIDELITY BRENTON BK & TC	MARSHALLTOWN	IA	55297	733	0	0	0	0	0	0	
7196090	PEOPLES BANK AND TRUST CO	WATERLOO	IA	78836	1105	0	397	-397	0	0	0	
OF	9 BANKS AFFECTED IN STATE		9	MEET REQ RES W/VAULT CASH				REVENUE CHANGE			1	

10201390	FARMERS & MERCHANTS ST BK	DERBY	KS	77578	561	0	673	-673	0	112	-112	
10202890	BROTHERHOOD STATE BANK	KANSAS CITY	KS	59427	1277	0	57	-57	0	0	0	
10203880	MISSION ST BK & TR CO	MISSION	KS	84151	401	0	533	-533	0	132	-132	
10204678	SOUTHGATE BANK & TR CO	PRAIRIE VILLAGE	KS	107325	1034	0	1186	-1186	0	152	-152	
10204885	MIDAMERICAN BK & TR CO	ROELAND PARK	KS	79617	764	0	508	-508	0	0	0	
10205160	SHAWNEE STATE BANK	SHAWNEE	KS	66342	860	0	124	-124	0	0	0	
10206015	BOULEVARD STATE BANK	WICHITA	KS	64883	1006	0	8	-8	0	0	0	
10206040	KANSAS STATE BANK & TR CO	WICHITA	KS	123399	816	0	1363	-1363	0	547	-547	
OF	8 BANKS AFFECTED IN STATE		4	MEET REQ RES W/VAULT CASH				REVENUE CHANGE			-61	

4210780	COVINGTON TR & BNKG CO	COVINGTON	KY	76519	1476	0	314	-314	0	0	0	
8211170	FRMS BK & CAPITAL TR CO	FRANKFORT	KY	161691	1524	0	4953	-4953	0	3429	-3429	
8211610	FIRST CITY BK AND TR CO	HOPKINSVILLE	KY	73109	1629	0	148	-148	0	0	0	
4211930	CENTRAL BANK AND TRUST CO	LEXINGTON	KY	148428	2534	0	2606	-2606	0	72	-72	
8212045	BANK OF LOUISVILLE-ROYAL BK	LOUISVILLE	KY	347476	4118	0	15006	-15006	0	10888	-10888	
8212630	BANK OF MURRAY	MURRAY	KY	83744	804	0	606	-606	0	0	0	
8212640	PEOPLES BANK OF MURRAY	MURRAY	KY	55072	955	0	35	-35	0	0	0	
8212790	CITIZENS STATE BANK	OWENSBORO	KY	86852	1197	0	135	-135	0	0	0	
8212870	CITIZENS BANK & TRUST CO	PADUCAH	KY	124479	2301	0	1267	-1267	0	0	0	
4212985	CITIZENS BANK OF PIKEVILLE	PIKEVILLE	KY	69755	1493	0	133	-133	0	0	0	
OF	10 BANKS AFFECTED IN STATE		7	MEET REQ RES W/VAULT CASH				REVENUE CHANGE			-935	

6220030	GUARANTY BK AND TRUST CO	ALEXANDRIA	LA	150202	2645	0	3115	-3115	0	470	-470	

NONMEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78		
DSB	NAME	LOCATION	TDEP	VLTC	SH RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF	
6220085	AMERICAN BANK AND TRUST CO	BATON ROUGE	LA	459966	7117	0	14739	-14739	0	7622	-7622
6220086	BATON ROUGE BANK & TRUST CO	BATON ROUGE	LA	67262	751	0	200	-200	0	0	0
6220087	CAPITAL BANK AND TRUST CO	BATON ROUGE	LA	214859	1748	0	2904	-2904	0	1176	-1176
11220160	BOSSIER BANK AND TRUST CO	BOSSIER CITY	LA	133716	1046	0	1282	-1282	0	236	-236
6220415	FIRST STATE BANK AND TR CO	FRANKLINTON	LA	67650	1094	0	256	-256	0	0	0
6220430	BANK OF GONZALES	GONZALES	LA	74344	792	0	368	-368	0	0	0
6220490	FIRST GUARANTY BANK	HAMMOND	LA	114620	2416	0	1241	-1241	0	0	0
6220545	TERREBONNE BANK & TRUST CO	HOUMA	LA	154113	2469	0	2018	-2018	0	0	0
6220628	AMERICAN BK AND TR COMPANY	LAFAYETTE	LA	91133	1064	0	135	-135	0	0	0
6220640	GUARANTY BANK AND TRUST CO	LAFAYETTE	LA	236104	3907	0	9244	-9244	0	5337	-5337
6220835	METAIRIE BANK AND TRUST CO	METAIRIE	LA	65163	1506	0	11	-11	0	0	0
6221190	RACELAND BANK AND TRUST CO	RACELAND	LA	80687	1639	0	467	-467	0	0	0
11221325	LOUISIANA BANK & TRUST CO	SHREVEPORT	LA	168393	1695	0	3388	-3388	0	1693	-1693
11221330	PIONEER BANK & TRUST CO	SHREVEPORT	LA	115689	2253	0	1120	-1120	0	0	0
6221390	CITIZENS BANK AND TR CO	THIBODAUX	LA	126530	1910	0	1306	-1306	0	0	0
OF	16 BANKS AFFECTED IN STATE		10	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-1074	
1230060	DEPOSITORS TRUST COMPANY	AUGUSTA	ME	222999	4341	0	7057	-7057	0	2716	-2716
1230545	ME BK OF LEWISTON & AUBURN	LEWISTON	ME	85843	3074	0	285	-285	0	0	0
1230700	CASCO BK & TR CO	PORTLAND	ME	294402	3971	0	10624	-10624	0	6653	-6653
OF	3 BANKS AFFECTED IN STATE		1	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-608	
5240130	EQUITABLE TRUST COMPANY	BALTIMORE	MD	1264622	26913	0	68277	-68277	0	41364	-41364
5240240	MERCANTILE SAFE DEP & TR CO	BALTIMORE	MD	391674	2840	0	17834	-17834	0	14994	-14994
5240840	FREDERICKTOWN BK & TR CO	FREDERICK	MD	68549	1822	0	380	-380	0	0	0
5240960	HAGERSTOWN TRUST COMPANY	HAGERSTOWN	MD	75977	2322	0	256	-256	0	0	0
5241058	BANK OF MARYLAND	HILLCREST HTS	MD	63419	1786	0	9	-9	0	0	0
5241075	SUBURBAN TRUST COMPANY	HYATTSVILLE	MD	950130	24240	0	56608	-56608	0	32368	-32368
5241420	CITIZENS BK & TR CO OF MD	RIVERDALE	MD	458872	12665	0	23887	-23887	0	11222	-11222
5241515	AMERICAN BANK OF MARYLAND	SILVER SPRING	MD	191481	4553	0	5772	-5772	0	1219	-1219
5241575	PEOPLES SECURITY BANK OF MD	SUITLAND	MD	122918	3098	0	1294	-1294	0	0	0
5241740	CARROLL CTY BANK & TRUST CO	WESTMINSTER	MD	98574	1883	0	1080	-1080	0	0	0
OF	10 BANKS AFFECTED IN STATE		5	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-6575	

NUMMEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78	
DSB	NAME	LOCATION	IDEP	VLTQSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF	
1250280	BOSTON SAFE DEPST & TR CO	BOSTON	MA	161208	2825	0	10285	-10285	0	7460 -7460
1250295	CAPITOL BANK & TRUST CO	BOSTON	MA	82602	843	0	183	-183	0	0
1250310	CITY BANK AND TRUST COMPANY	BOSTON	MA	74326	1764	0	52	-52	0	0
1250591	UNITED STATES TRUST COMPANY	BOSTON	MA	119002	1936	0	2412	-2412	0	476 -476
1250732	BAYBANK HARVARD TRUST CO	LAMBRIDGE	MA	305233	4440	0	15424	-15424	0	10984 -10984
1250995	BAYBANK NORFOLK CITY TR CO	DEUHAM	MA	439552	7500	0	23496	-23496	0	15996 -15996
1251110	B. M. C. DUFFEE TRUST COMPANY	FALL RIVER	MA	64226	1609	0	60	-60	0	0
1251260	FRAMINGHAM TRUST CO	FRAMINGHAM	MA	88191	2741	0	312	-312	0	0
1251700	ARLINGTON TRUST COMPANY	LAWRENCE	MA	364526	4847	0	16143	-16143	0	11296 -11296
1251940	ESSEX COUNTY BANK & TR CO	LYNN	MA	166769	2424	0	4906	-4906	0	2482 -2482
1252725	BERKSHIRE BANK AND TRUST CO	PITTSFIELD	MA	93341	2658	0	438	-438	0	0
1252755	FIRST AGRICULTURAL BANK	PITTSFIELD	MA	126437	2636	0	2161	-2161	0	0
1252825	HANCOCK BK & TR CO	QUINCY	MA	100782	1342	0	1684	-1684	0	342 -342
1252845	SOUTH SHORE BANK	QUINCY	MA	264515	6436	0	13836	-13836	0	7400 -7400
1252900	ROCKLAND TRUST COMPANY	ROCKLAND	MA	111724	3417	0	1776	-1776	0	0
1253190	VALLEY BANK AND TRUST CO	SPRINGFIELD	MA	285161	4610	0	11792	-11792	0	7182 -7182
1253315	BAYBANK NEWTON-WALTHAM TC	WALTHAM	MA	380540	8098	0	18950	-18950	0	10852 -10852
1253395	COOLIDGE BANK AND TRUST CO	WATERTOWN	MA	133587	1345	0	2107	-2107	0	762 -762
1253740	GUARANTY BANK AND TRUST CO	WORCESTER	MA	261506	3808	0	11880	-11880	0	8072 -8072
1253750	MECHANICS BANK	WORCESTER	MA	127825	2745	0	2757	-2757	0	12 -12
GF	20 BANKS AFFECTED IN STATE			7	MEET REQ RES W/VAULT CASH			REVENUE CHANGE		-5415
7260105	BANK OF ALMA	ALMA	MI	63240	835	0	68	-68	0	0
7260130	ALPENA SAVINGS BANK	ALPENA	MI	82207	1074	0	714	-714	0	0
7260140	PEOPLES BK & TR OF ALPENA	ALPENA	MI	71193	903	0	422	-422	0	0
7260170	ANN ARBOR TRUST COMPANY	ANN ARBOR	MI	69681	159	0	96	-96	0	0
7260240	COMMUNITY BANK	BAD AXE	MI	64084	907	0	280	-280	0	0
7260415	INTER-CITY BANK	BENTON HARBOR	MI	125526	2511	0	1243	-1243	0	0
7260550	BRIGHTON STATE BANK	BRIGHTON	MI	73562	1879	0	325	-325	0	0
7260620	CADILLAC STATE BANK	CADILLAC	MI	132789	1666	0	2078	-2078	0	412 -412
7261260	FIRST STATE BANK	EAST DETROIT	MI	82283	2982	0	643	-643	0	0
7261280	EAST LANSING STATE BANK	EAST LANSING	MI	93462	1075	0	644	-644	0	0
7261560	FRANKENMUTH BANK & TRUST	FRANKENMUTH	MI	177485	2556	0	3009	-3009	0	453 -453
7261580	STATE BANK OF	FRASER	MI	109066	1266	0	1330	-1330	0	64 -64
7261685	SECURITY FIRST BK AND TR CO	GRAND HAVEN	MI	94837	1464	0	951	-951	0	0
7261860	BANK OF COMMERCE	HAMTRAMCK	MI	200879	3389	0	3731	-3731	0	342 -342
7261880	PEOPLES STATE BANK	HAMTRAMCK	MI	72935	732	0	582	-582	0	0
7262185	FIRST SECURITY BANK	IONIA	MI	72935	1098	0	482	-482	0	0
7262360	INDUSTRIAL STATE BK & TR	KALAMAZOO	MI	124143	1971	0	1403	-1403	0	0
7262875	FIRST MIDLAND BK & TR CO	MIDLAND	MI	71907	1343	0	287	-287	0	0
7262940	MONROE BANK & TRUST	MONROE	MI	145354	1907	0	2087	-2087	0	180 -180
7263010	MOUNT CLEMENS BANK	MOUNT CLEMENS	MI	117749	1709	0	1425	-1425	0	0

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NUMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78		
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
7263060	MUSKEGON BANK AND TRUST CO	MUSKEGON	MI	115409	1561	0	1425	-1425	0	0	
7263320	OMUSSO SAVINGS BANK	OMUSSO	MI	130218	2028	0	1820	-1820	0	0	
7263480	PONTIAC STATE BANK	PONTIAC	MI	336620	5275	0	9651	-9651	0	4376	
7263520	PEOPLES BK OF PORT HURON	PORT HURON	MI	129591	1880	0	1835	-1835	0	0	
7263720	WAYNE OAKLAND BANK	ROYAL OAK	MI	369742	6492	0	12800	-12800	0	6308	
7263748	FIRST STATE BANK OF SAGINAW	SAGINAW	MI	682811	2093	0	164	-164	0	0	
7263770	COMMERCIAL AND SAVINGS BANK	ST CLAIR	MI	97568	1339	0	1019	-1019	0	0	
7263850	WOLVERINE STATE BANK	SANDUSKY	MI	61898	631	0	235	-235	0	0	
7264120	UNITED SVGS BK OF TECUMSEH	TECUMSEH	MI	76743	860	0	530	-530	0	0	
7264170	TRAVERSE CITY STATE BANK	TRAVERSE CITY	MI	142904	2207	0	2044	-2044	0	0	
7264200	TRENTON STATE BANK	TRENTON	MI	68373	1295	0	279	-279	0	0	
7264460	FIRST MICHIGAN BK AND TR CO	ZEELAND	MI	165178	1593	0	2436	-2436	0	843	
OF	32 BANKS AFFECTED IN STATE	24	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		-843	
9273960	CAMDEN NORTHWESTERN ST BANK	MINNEAPOLIS	MN	59718	676	0	108	-108	0	0	
9275065	RICHFIELD BANK AND TRUST CO	RICHFIELD	MN	80206	730	0	323	-323	0	0	
9275080	FIRST ROBBINSDALE ST BK	ROBBINSDALE	MN	58480	704	0	41	-41	0	0	
9275094	MARQUETTE B&TC OF ROCHESTER	ROCHESTER	MN	76832	920	0	475	-475	0	0	
9275440	COMMERCIAL STATE BANK	ST PAUL	MN	65097	766	0	164	-164	0	0	
9275500	FIRST STATE BANK	ST PAUL	MN	59133	488	0	226	-228	0	0	
9275550	NORTHWESTERN STATE BANK	ST PAUL	MN	52473	588	0	32	-32	0	0	
9275780	DROVERS STATE BANK	SOUTH ST PAUL	MN	57417	557	0	92	-92	0	0	
OF	8 BANKS AFFECTED IN STATE	8	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		1	
6280210	BROOKHAVEN BANK AND TRUST CO	CUBROOKHAVEN	MS	59729	872	0	86	-86	0	0	
8280310	BANK OF CLARKSDALE	CLARKSDALE	MS	137046	2725	0	1518	-1518	0	0	
8280700	GRENADA BANK	GRENADA	MS	298524	5052	0	10369	-10369	0	5317	
8280730	HANCOCK BANK	GULFPORT	MS	237500	3628	0	7267	-7267	0	3639	
8280915	MISSISSIPPI BANK	JACKSON	MS	199674	2670	0	4427	-4427	0	1757	
8280940	MERCHANTS AND FARMERS BANK	KOSCIUSKO	MS	61450	1585	0	56	-56	0	0	
8281790	BANK OF MISSISSIPPI	TUPELO	MS	229472	6212	0	6449	-6449	0	237	
8281810	PEOPLES BANK AND TRUST CO	TUPELO	MS	149976	2582	0	2210	-2210	0	0	
OF	8 BANKS AFFECTED IN STATE	4	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		-711	

NONMEMBER BANKS				BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/67/78	
DSB	NAME	LOCATION	TUEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
8290760	FARMERS AND MERCHANTS BANK	CAPE GIRARDEAU	MO	72447	1232	0	221	-221	0	0	0
8290990	CLAYTON BANK	CLAYTON	MO	182349	612	0	4259	-4259	0	3647	-3647
8291010	ST LOUIS COUNTY BANK	CLAYTON	MO	261676	1621	0	10031	-10031	0	8410	-8410
8291175	BANK OF CRESTWOOD	CRESTWOOD	MO	63194	880	0	71	-71	0	0	0
8291186	FIRST MISSOURI BANK	CREVE COEUR	MO	70754	646	0	113	-113	0	0	0
8292360	CENTRAL TRUST BANK	JEFFERSON CITY	MO	180980	1150	0	5813	-5813	0	4663	-4663
8292371	LANDMARK N CTY BK AND TR CO	JENNINGS	MO	101088	917	0	1195	-1195	0	276	-276
8292372	MARK TWAIN NORTHLAND BANK	JENNINGS	MO	79869	497	0	27	-27	0	0	0
10292589	PLAZA BANK & TRUST COMPANY	KANSAS CITY	MO	76572	789	0	277	-277	0	0	0
10293380	MODAWAY VALLEY BANK	MARYVILLE	MO	60073	406	0	90	-90	0	0	0
8294680	BADEN BANK OF ST LOUIS	ST LOUIS	MO	55420	1296	0	96	-96	0	0	0
8294665	BANK OF ST LOUIS	ST LOUIS	MO	195646	2346	0	4106	-4106	0	1758	-1758
8294735	CASS BANK AND TRUST COMPANY	ST LOUIS	MO	71260	510	0	438	-438	0	0	0
8294750	HAMPTON BANK OF ST LOUIS	ST LOUIS	MO	105546	1789	0	1154	-1154	0	0	0
8294760	JEFFERSON BK & TR CO	ST LOUIS	MO	95851	504	0	724	-724	0	220	-220
8294760	JEFF GRAVOIS BK OF ST LOUIS	ST LOUIS	MO	55035	807	0	26	-26	0	0	0
8294958	MARK TWAIN SOUTH COUNTY BANK	ST LOUIS COUNTY	MO	85724	755	0	159	-159	0	0	0
8295290	COMMERCE BANK OF SPRINGFIELD	SPRINGFIELD	MO	162047	2589	0	2982	-2982	0	393	-393
8295295	EMPIRE BANK	SPRINGFIELD	MO	95891	1076	0	639	-639	0	0	0
8295790	LANDMARK CENTRAL BK & TR CO	WELLSTON	MO	96500	851	0	228	-228	0	0	0
OF	20 BANKS AFFECTED IN STATE		13	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-1258	
10312718	CENTER BANK	OMAHA	NE	61926	949	0	22	-22	0	0	0
OF	1 BANKS AFFECTED IN STATE		1	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		1	
12320040	BANK OF NEVADA	LAS VEGAS	NV	237271	5472	0	7986	-7986	0	2514	-2514
12320045	NEVADA STATE BANK	LAS VEGAS	NV	111911	1484	0	730	-730	0	0	0
12320078	PIONEER CITIZENS BANK	RENO	NV	69998	1005	0	61	-61	0	0	0
OF	3 BANKS AFFECTED IN STATE		2	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-163	
1330650	MANCHESTER BANK	MANCHESTER	NH	139034	1403	0	2050	-2050	0	647	-647
1330720	NASHUA TRUST COMPANY	NASHUA	NH	97152	1419	0	730	-730	0	0	0
1330920	ROCHESTER SAVINGS BK & TR	ROCHESTER	NH	85072	200	0	985	-985	0	785	-785
OF	3 BANKS AFFECTED IN STATE		1	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-93	

NONMEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78		
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
3340100	GUARANTEE BANK	ATLANTIC CITY	NJ	232093	6257	0	6040	-6040	0	0	0
2340205	BERGEN STATE BANK	BERGENFIELD	NJ	89854	1083	0	667	-667	0	0	0
2340435	SOMERSET TRUST CO	BRIDGEWATER TWP	NJ	141553	2119	0	1572	-1572	0	0	0
2340590	CHATHAM TRUST COMPANY	CHATHAM TOWNSHIP	NJ	77505	877	0	515	-515	0	0	0
2341064	FRANKLIN STATE BANK	FRANKLIN TWP	NJ	351947	5397	0	12819	-12819	0	7422	-7422
2341068	CENTRAL JERSEY BK AND TR CO	FREEHOLD TWP	NJ	488650	10971	0	19579	-19579	0	8606	-8606
3341625	CITIZENS STATE BANK OF NJ	LACEY TOWNSHIP	NJ	63257	758	0	289	-289	0	0	0
2341695	COMMUNITY STATE BK & TR CO	LINDEN	NJ	126072	1842	0	1388	-1388	0	0	0
2341985	UNITED JERSEY BANK/NORTH	MONIVALE	NJ	81649	1563	0	90	-90	0	0	0
3342000	BURLINGTON CTY TRUST CO	MOORESTOWN	NJ	166943	2610	0	2435	-2435	0	0	0
2342320	NEWTON TRUST COMPANY	NEWTON	NJ	54836	724	0	61	-61	0	0	0
2342485	MIDLAND BANK & TRUST CO	PARAMUS	NJ	91780	975	0	714	-714	0	0	0
2342530	BROADWAY BK & TR CO	PATERSON	NJ	109142	1421	0	1214	-1214	0	0	0
2342570	FRANKLIN BANK	PATERSUN	NJ	78835	910	0	387	-387	0	0	0
3342668	FIDELITY BK & TR CO OF N J	PENNSAUKEN TWP	NJ	91665	1239	0	493	-493	0	0	0
3342870	PRINCETON BANK & TRUST CO	PRINCETON	NJ	120805	1617	0	1214	-1214	0	0	0
2343280	SUMMIT & ELIZABETH TR CO	SUMMIT	NJ	298944	4868	0	11533	-11533	0	6665	-6665
2343450	HUDSON UNITED BANK	UNION CITY	NJ	186308	4499	0	3337	-3337	0	0	0
OF	18 BANKS AFFECTED IN STATE	15	MEET REQ RES W/VAULT CASH						REVENUE CHANGE	-1475	
10350025	BANK OF NEW MEXICO	ALBUQUERQUE	NM	197224	1974	0	4933	-4933	0	2959	-2959
11350110	CITIZENS BANK OF CLOVIS	CLOVIS	NM	66853	563	0	107	-107	0	0	0
11350200	NEW MEXICO BK & TR CO	HOBBS	NM	97239	1117	0	559	-559	0	0	0
OF	3 BANKS AFFECTED IN STATE	2	MEET REQ RES W/VAULT CASH						REVENUE CHANGE	-192	
2360075	COMMUNITY STATE BANK	ALBANY	NY	67721	1060	0	295	-295	0	0	0
2360500	BANK OF BABYLON	BABYLON	NY	77917	1572	0	453	-453	0	0	0
2362850	NASSAU TRUST CO	GLEN COVE	NY	154576	3474	0	3222	-3222	0	0	0
2363870	MFG HANDOVER TR CO/CPIIL REG	LATHAM	NY	86934	1296	0	371	-371	0	0	0
2364310	NORTH FORK BK & TR CO	MATTITUCK	NY	73340	1308	0	115	-115	0	0	0
2364820	AMALGAMATED BK OF NEW YORK	NEW YORK	NY	354162	1386	0	14693	-14693	0	13307	-13307
2364838	ATLANTIC BANK OF NEW YORK	NEW YORK	NY	366966	693	0	5181	-5181	0	4488	-4488
2364858	BANK LEUMI TRUST CO OF N Y	NEW YORK	NY	655923	2267	0	26639	-26639	0	24372	-24372
2364863	BANK OF COMMERCE	NEW YORK	NY	238860	3203	0	13038	-13038	0	9835	-9835
2364893	BANK OF TOKYO TRUST CO	NEW YORK	NY	1481432	581	0	53451	-53451	0	52870	-52870
2365053	DALWA BANK TRUST COMPANY	NEW YORK	NY	84329	48	0	210	-210	0	162	-162
2365130	FIDUCIARY TRUST COMPANY	NEW YORK	NY	54450	39	0	448	-448	0	448	-448
2365168	FUJII BANK & TRUST COMPANY	NEW YORK	NY	198937	38	0	2736	-2736	0	2698	-2698

NONMEMBER BANKS				BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78	
DSB	NAME	LOCATION		TDSP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF	
2365235	IND BANK OF JAPAN TR CO	NEW YORK	NY	145169	10	0	2175	-2175	0	2165	-2165
2365418	ROYAL BANK & TRUST CO	NEW YORK	NY	181565	167	0	4574	-4574	0	4407	-4407
2367970	FIRST TRUST UNION BANK	WELLSVILLE	NY	140906	2413	0	2097	-2097	0	0	0
GF	16 BANKS AFFECTED IN STATE		6	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-7458	
5370065	BANK OF ASHEVILLE	ASHEVILLE	NC	77346	1727	0	240	-240	0	0	0
5370485	CENTRAL CAROLINA BK & TR CO	DURHAM	NC	365655	11510	0	14908	-14908	0	3398	-3398
5370720	FIDELITY BANK	FUQUAY-VARINA	NC	72217	1712	0	296	-296	0	0	0
5370990	HIGH POINT BK & TR CO	HIGH POINT	NC	92954	488	0	531	-531	0	43	-43
5371155	LEXINGTON STATE BANK	LEXINGTON	NC	74475	1277	0	461	-461	0	0	0
5371330	AMERICAN BANK AND TRUST CO	MUNNIE	NC	200220	3175	0	4267	-4267	0	1092	-1092
5371410	SOUTHERN BANK & TRUST CO	MOUNT OLIVE	NC	62707	1874	0	48	-48	0	0	0
5371480	NORTHWESTERN BANK	NORTH WILKESBORO	NC	1171996	32181	0	56283	-56283	0	24102	-24102
5371584	FIRST-CITIZENS BK & TR CO	RALEIGH	NC	1072178	25107	0	54387	-54387	0	29280	-29280
5371720	PEOPLES BANK AND TRUST CO	ROCKY MOUNT	NC	264409	9165	0	8495	-8495	0	0	0
5371800	SECURITY BK & TR CO	SALISBURY	NC	127681	4444	0	1388	-1388	0	0	0
5371805	CAROLINA BANK	SANFORD	NC	123774	2505	0	1206	-1206	0	0	0
5372111	MACCAMAW BANK AND TRUST CO	WHITEVILLE	NC	263481	4410	0	8608	-8608	0	4198	-4198
5372150	BRANCH BANKING AND TRUST CO	WILSON	NC	455599	12115	0	22634	-22634	0	10519	-10519
GF	14 BANKS AFFECTED IN STATE		7	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-4721	
9380970	AMERICAN BANK AND TRUST CO	MINOT	ND	59941	334	0	62	-62	0	0	0
GF	1 BANKS AFFECTED IN STATE		1	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		1	
4390036	CENTRAN BANK OF AKRON	AKRON	OH	180396	3306	0	3172	-3172	0	0	0
4390050	FIRESTONE BANK	AKRON	OH	310500	4152	0	8672	-8672	0	4540	-4540
4390080	GOODYEAR BANK	AKRON	OH	206371	1728	0	4271	-4271	0	2543	-2543
4390240	FARMERS & MERCHANTS ST BK	ARCHBOLD	OH	58740	278	0	109	-109	0	0	0
4391465	MIDWEST BANK & TRUST CO	CLEVELAND	OH	68433	169	0	63	-63	0	0	0
4391650	OHIO STATE BANK	COLUMBUS	OH	127843	2016	0	1370	-1370	0	0	0
4392060	REVELS BANKING AND TRUST CO	DUNER	OH	148080	2439	0	2125	-2125	0	0	0
4392760	CITIZENS BANK	HAMILTON	OH	74281	1629	0	325	-325	0	0	0
4393270	METROPOLITAN BANK	LIMA	OH	113083	3169	0	736	-736	0	0	0
4393630	RICHLAND TRUST CO	MANSFIELD	OH	96960	1871	0	785	-785	0	0	0

NONMEMBER BANKS		BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES							12/27/78		
DSB	NAME	LOCATION	IDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
4393690	PEOPLES BANKING AND TRUST	CUMARIETTA	OH	93019	1306	0	735	-735	0	0	
4393915	BARNITZ BANK	MIDDLETOWN	OH	86122	1654	0	341	-341	0	0	
4395745	SPRINGFIELD BANK	SPRINGFIELD	OH	106248	1702	0	1239	-1239	0	0	
4395780	MINERS & MECH SVGS & TR CO	STEUERENVILLE	OH	105015	2293	0	1177	-1177	0	0	
4396010	HUNTINGTON BK OF TOLEDO	TOLEDO	OH	105490	1460	0	901	-901	0	0	
4396770	PEOPLES BANK OF YOUNGSTOWN	YOUNGSTOWN	OH	67268	914	0	185	-185	0	0	
OF	16 BANKS AFFECTED IN STATE		14	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-460	
10402250	SECURITY BK & TR CO	MIAMI	OK	59743	760	0	167	-167	0	0	
10402350	COMMERCIAL BANK & TRUST CO	MUSKOGEE	OK	66490	918	0	88	-88	0	0	
10402568	GUARANTY BANK & TRUST CO	OKLAHOMA CITY	OK	70596	698	0	206	-206	0	0	
10402590	UNITED OKLAHOMA BANK	OKLAHOMA CITY	OK	72562	474	0	143	-143	0	0	
10402594	UNION BANK & TRUST COMPANY	OKLAHOMA CITY	OK	88019	462	0	539	-539	0	137	
10403362	BANK OF COMMERCE & TRUST CO	TULSA	OK	110002	791	0	945	-945	0	154	
10403375	F & M BANK AND TRUST CO	TULSA	OK	218813	1312	0	4629	-4629	0	3317	
10403422	REPUBLIC BANK & TRUST CO	TULSA	OK	67009	740	0	28	-28	0	0	
OF	8 BANKS AFFECTED IN STATE		5	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-234	
12410020	CITIZENS VALLEY BANK	ALBANY	OR	86710	1364	0	391	-391	0	0	
12410133	WESTERN BANK	CLOS BAY	OR	223145	2434	0	5706	-5706	0	3272	
12410205	CITIZENS BANK OF OREGON	EUGENE	OR	125414	2346	0	1124	-1124	0	0	
12410420	FIRST STATE BANK OF OREGON	MILWAUKIE	OR	260149	3347	0	11974	-11974	0	8627	
12410527	OREGON BANK	PORTLAND	OR	476058	7095	0	18938	-18938	0	11843	
12410600	COMMERCIAL BANK	SALEM	OR	66472	1263	0	467	-467	0	0	
12410739	BANK OF OREGON	WOODBURN	OR	70710	990	0	282	-282	0	0	
OF	7 BANKS AFFECTED IN STATE		4	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-1543	
3420138	MID-STATE BANK & TRUST CO	ALTOONA	PA	287611	5777	0	8955	-8955	0	3178	
3420331	LINCOLN BANK	DALE LYNNWD	PA	118061	1358	0	1004	-1004	0	0	
3420630	UNION BANK & TRUST CO	BETHLEHEM	PA	184379	3418	0	3247	-3247	0	0	
3420684	BLOOMSBURG BK COLUMBIA TR	COBLOOMSBURG	PA	59072	852	0	166	-166	0	0	
4420925	FIRST SENECA BANK & TR CO	BUTLER	PA	323299	4624	0	10242	-10242	0	5418	
3421080	FARMERS TRUST COMPANY	CARLISLE	PA	80987	794	0	365	-365	0	0	
3421224	F & M TR CO OF CHAMBERSBURG	CHAMBERSBURG	PA	67198	608	0	784	-784	0	0	

NONMEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78	
DSB	NAME	LOCATION	TYPE	VLTCSH	KK 1977	RR NEW	UIF BAL 1977	BAL NEW	DIF	
3421233	VALLEY BANK & TRUST CO	CHAMBERSBURG	PA	117544	1671	0	1488	-1488	0	
3421278	CHELLENHAM BANK	CHELLENHAM	PA	06849	2727	0	175	-175	0	
3421944	UNION BANKING & TRUST CO	DU BOIS	PA	08370	871	0	145	-145	0	
3421962	FIDELITY DEP & DISCOUNT BK	DUNMORE	PA	47076	533	0	15	-15	0	
4422376	SECURITY PEOPLES TRUST CO	ERIE	PA	195199	5504	0	4291	-4291	0	
4422385	UNION BANK AND TRUST CO	ERIE	PA	146607	3574	0	2147	-2147	0	
3422912	BK OF HANOVER & TR CO	HANOVER	PA	75780	1154	0	610	-610	0	
3422916	FARMERS BANK AND TRUST CO	HANOVER	PA	97608	1225	0	1122	-1122	0	
3423015	DAUPHIN DEPOSIT BANK & TR	COHARRISBURG	PA	408513	6951	0	21867	-21867	0	
4423249	HOMER CITY STATE BANK	HOMER CITY	PA	50386	1074	0	0	0	14916	
4423492	IRWIN BANK & TRUST COMPANY	IRWIN	PA	57509	1067	0	135	-135	0	
3423528	INDUSTRIAL VALLEY BK & TR	COJENKINTOWN	PA	1101092	7128	0	51196	-51196	0	
3423591	JOHNSTOWN BANK & TRUST CO	JOHNSTOWN	PA	156437	4030	0	2347	-2347	0	
3423798	FULTON BANK	LANCASTER	PA	364468	5436	0	9996	-9996	0	
3423890	FIRST VALLEY BANK	LANSFORD	PA	522785	5975	0	17353	-17353	0	
3424176	FARMERS FIRST BANK	LITITZ	PA	176437	2009	0	2743	-2743	0	
4424245	KEYSTONE BANK	LOWER BURRELL	PA	124152	2663	0	1020	-1020	0	
4424675	MARINE BANK	MEADVILLE	PA	283340	5731	0	9076	-9076	0	
3425067	BK OF CENTRAL PENNSYLVANIA	MUNTOURSVILLE	PA	63350	860	0	297	-297	0	
3425230	COMMONWEALTH BANK & TR CO	MUNCY	PA	144166	2479	0	2001	-2001	0	
4425454	PEOPLES BK OF WESTERN PA	NEW CASTLE	PA	63447	1967	0	103	-103	0	
3425660	CONTINENTAL BANK	NORRISTOWN	PA	1133198	10658	0	62966	-62966	0	
4425790	NORTHWEST PA BK AND TR CO	UIL CITY	PA	255025	3381	0	8306	-8306	0	
3425814	OLD FORGE BANK	OLD FORGE	PA	56576	872	0	213	-213	0	
3425922	VALLEY TR CO OF PALMYRA	PALMYRA	PA	64246	1110	0	314	-314	0	
3426025	BUCKS CTY BK & TR CO	PERKASIE	PA	146834	2707	0	2152	-2152	0	
3426174	FRANKFORD TRUST COMPANY	PHILADELPHIA	PA	133277	1458	0	1510	-1510	0	
3427171	CITIZENS & NORTHERN BANK	RALSTON	PA	93848	1743	0	937	-937	0	
3427191	AMERICAN BK AND TR CO OF PA	READING	PA	1202860	16867	0	52544	-52544	0	
3427205	BANK OF PENNSYLVANIA	READING	PA	349062	6191	0	10146	-10146	0	
3427650	NORTH SCRANTON BK & TR CO	SCRANTON	PA	55320	1128	0	98	-98	0	
3427660	NORTHEASTERN BANK OF PA	SCRANTON	PA	577424	8728	0	19808	-19808	0	
3427665	PENN SECURITY BANK & TR CO	SCRANTON	PA	121545	1745	0	1798	-1798	0	
3427704	WEST SIDE BANK	SCRANTON	PA	62349	1650	0	283	-283	0	
3428179	CENTRAL COUNTIES BANK	STATE COLLEGE	PA	263292	6495	0	8176	-8176	0	
3428280	SECURITY BANK & TRUST CO	STRUDSBURG	PA	97476	1805	0	899	-899	0	
4428618	FAYETTE BANK AND TRUST CO	UNIONTOWN	PA	101436	1181	0	1082	-1082	0	
4428700	PENNSYLVANIA BANK & TRUST	COHARRISBURG	PA	414277	6232	0	14888	-14888	0	
3428991	HANOVER BANK OF PENNSYLVANIA	WILKES-BARRE	PA	62087	1074	0	239	-239	0	
3429010	UNITED PENN BANK	WILKES-BARRE	PA	470616	7756	0	14765	-14765	0	
3429095	NORTHERN CENTRAL BANK	WILLIAMSPORT	PA	225586	4127	0	5196	-5196	0	
3429268	SOUTHERN PENNSYLVANIA BANK	YORK	PA	157796	2729	0	2480	-2480	0	
3429275	YORK BANK AND TRUST COMPANY	YORK	PA	323617	7809	0	10222	-10222	0	
OF	50 BANKS AFFECTED IN STATE		30	MEET REQ RES W/VAULT CASH		REVENUE CHANGE		-14071		

NONMEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78		
DSB	NAME	LOCATION	TDSP	VLTLSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
1440125	CITIZENS TRUST COMPANY	PROVIDENCE	RI	137555	5546	0	7582	-7582	0	2036	-2036
1440210	OLD STONE BANK	PROVIDENCE	RI	969490	7625	0	35997	-35997	0	28372	-28372
QF	2 BANKS AFFECTED IN STATE		0	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-1976	
5450301	BANKERS TRUST OF SC	COLUMBIA	SC	566295	13024	0	33962	-33962	0	20958	-20958
5450304	FIRST-CITIZENS BK AND TR CO	COLUMBIA	SC	247144	5335	0	9195	-9195	0	3860	-3860
5450605	SOUTHERN BANK AND TRUST CO	GREENVILLE	SC	334170	11528	0	16906	-16906	0	5378	-5378
QF	3 BANKS AFFECTED IN STATE		0	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-1962	
8470120	BARKETVILLE BK AND TRUST CO	BARRETTVILLE	TN	75520	2825	0	328	-328	0	0	0
6470180	TRICITY BANK AND TRUST CO	BLOUNTVILLE	TN	70373	796	0	216	-216	0	0	0
6470400	PIONEER BANK	CHATTANOOGA	TN	147316	2571	0	2402	-2402	0	0	0
6470410	UNITED BANK OF CHATTANOOGA	CHATTANOOGA	TN	75084	1897	0	116	-116	0	0	0
6470430	FIRST TRUST AND SAVINGS BANK	CLARKSVILLE	TN	65217	818	0	165	-165	0	0	0
6470440	NORTHERN BANK OF TENNESSEE	CLARKSVILLE	TN	69074	1038	0	146	-146	0	0	0
6470500	UNION PEOPLES BANK	CLINTON	TN	65196	1500	0	183	-183	0	0	0
6470550	CITIZENS BANK	COOKEVILLE	TN	59970	637	0	115	-115	0	0	0
6470960	WILLIAMSON COUNTY BANK	FRANKLIN	TN	64014	890	0	161	-161	0	0	0
6471090	GREENE COUNTY BANK	GREENEVILLE	TN	65106	1442	0	34	-34	0	0	0
6471130	BANK OF MOANE COUNTY	HARRIMAN	TN	63026	1291	0	236	-236	0	0	0
6471340	HAMILTON BANK OF JOHNSON CY	JOHNSON CITY	TN	91230	1616	0	456	-456	0	0	0
6471353	UNITED AMERICAN BK IN WA CTY	JOHNSON CITY	TN	97685	1558	0	616	-616	0	0	0
6471630	BANK OF KNOXVILLE	KNOXVILLE	TN	95713	1144	0	696	-696	0	0	0
6471435	CITY & COUNTY BK OF KNOX	CITY KNOXVILLE	TN	74453	1057	0	223	-223	0	0	0
6471465	FIRST IN BANK KNOXVILLE	IN KNOXVILLE	TN	86804	1570	0	558	-558	0	0	0
6471496	UNITED AMERICAN BK IN KNOX	KNOXVILLE	TN	431497	14106	0	16601	-16601	0	2493	-2493
6471498	VALLEY FIDELITY BK & TR CO	KNOXVILLE	TN	132092	1629	0	1447	-1447	0	0	0
6471800	BANK OF MARYVILLE	MARYVILLE	TN	114487	1847	0	1299	-1299	0	0	0
8471850	COMMERCIAL & INDUSTRIAL BANK	MEMPHIS	TN	156243	2844	0	1927	-1927	0	0	0
8471865	MEMPHIS BANK AND TRUST COMPANY	MEMPHIS	TN	198218	1779	0	3537	-3537	0	1758	-1758
6472040	MURFREESBURG BK AND TR CO	MURFREESBURG	TN	81517	1664	0	347	-347	0	0	0
6472092	NASHVILLE CITY BK & TR CO	NASHVILLE	TN	130208	902	0	1361	-1361	0	459	-459
QF	23 BANKS AFFECTED IN STATE		20	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-306	

NONMEMBER BANKS

BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES

12/27/78

DSB	NAME	LOCATION	IDEP	VLTC	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF
11480068	BANK OF SOUTH TEXAS	ALICE	TX	80139	684	0	209	-209	0
11480254	ARLINGTON BANK & TRUST	ARLINGTON	TX	130679	1133	0	1444	-1444	0
11480375	TEXAS STATE BANK	AUSTIN	TX	86483	445	0	505	-505	0
11481725	CTZ ST BK OF CORPUS CHRISTI	CORPUS CHRISTI	TX	99199	1242	0	471	-471	0
11481870	AMERICAN BK & TR CO	DALLAS	TX	65782	811	0	26	-26	0
11481998	DALLAS INTERNATIONAL BANK	DALLAS	TX	90379	559	0	445	-445	0
11482041	GUARANTY BANK	DALLAS	TX	72033	911	0	221	-221	0
11482050	LAKEWOOD BANK & TRUST CO	DALLAS	TX	133299	990	0	1445	-1445	0
11482075	MERCHANTS STATE BANK	DALLAS	TX	70178	1116	0	100	-100	0
11482081	NORTH DALLAS BK & TR CO	DALLAS	TX	87919	1188	0	153	-153	0
11482083	OAK CLIFF BANK AND TRUST CO	DALLAS	TX	137136	2707	0	1877	-1877	0
11482084	PARK CITIES BK AND TR CO	DALLAS	TX	70035	603	0	30	-30	0
11482090	PRESTON STATE BANK	DALLAS	TX	205081	2013	0	5276	-5276	0
11482117	TEXAS AM BANK DALLAS NORTH	DALLAS	TX	141892	1231	0	2057	-2057	0
11482250	FIRST STATE BANK	DENISON	TX	89095	574	0	357	-357	0
11482826	BANK OF FORT WORTH	FORT WORTH	TX	91879	607	0	438	-438	0
11482827	CENTRAL BANK AND TRUST	FORT WORTH	TX	71490	797	0	153	-153	0
11482870	NORTH FORT WORTH BANK	FORT WORTH	TX	65084	778	0	91	-91	0
11482873	RIDGLEA BANK	FORT WORTH	TX	93540	1030	0	580	-580	0
11482875	RIVERSIDE STATE BANK	FORT WORTH	TX	68945	427	0	128	-128	0
11482893	UNIVERSITY BANK	FORT WORTH	TX	77936	699	0	321	-321	0
11483778	ALLIED BANK OF TEXAS	HOUSTON	TX	688401	6145	0	32306	-32306	0
11483779	ALLIED MEMORIAL BANK	HOUSTON	TX	76304	841	0	216	-216	0
11483784	AIRLINE COMMERCE BANK	HOUSTON	TX	109699	1017	0	1194	-1194	0
11483787	ALLIED AMERICAN BANK	HOUSTON	TX	74694	551	0	163	-163	0
11483795	CHEMICAL BANK & TRUST CO	HOUSTON	TX	64903	409	0	41	-41	0
11483802	CULLEN CENTER BANK & TRUST	HOUSTON	TX	257561	960	0	6065	-6065	0
11483805	EAST END STATE BANK	HOUSTON	TX	87187	940	0	362	-362	0
11483808	FANNIN BANK	HOUSTON	TX	243840	971	0	9735	-9735	0
11483840	HARRISBURG BANK	HOUSTON	TX	67861	892	0	30	-30	0
11483842	GREATER HOUSTON BANK	HOUSTON	TX	78516	546	0	39	-39	0
11483850	HEIGHTS STATE BANK	HOUSTON	TX	92906	1630	0	658	-658	0
11483880	INDUSTRIAL ST BK OF HOUSTON	HOUSTON	TX	71959	2149	0	13	-13	0
11483903	NORTH SIDE BANK	HOUSTON	TX	84281	1107	0	176	-176	0
11483906	REAGAN COMMERCE BANK	HOUSTON	TX	197338	771	0	3799	-3799	0
11483908	RIVER OAKS BANK AND TRUST CO	HOUSTON	TX	112638	562	0	699	-699	0
11483920	SOUTH MAIN BANK	HOUSTON	TX	96815	544	0	436	-436	0
11483922	SPRING BRANCH BANK	HOUSTON	TX	117277	1135	0	1011	-1011	0
11483965	WESTERN BANK	HOUSTON	TX	125847	828	0	1051	-1051	0
11484080	IRVING BANK AND TRUST CO	IRVING	TX	114363	566	0	948	-948	0
11484085	SOUTHWEST BANK AND TRUST CO	IRVING	TX	73512	737	0	88	-88	0
11484330	CHAS SCHREINER BANK	KERRVILLE	TX	79213	506	0	391	-391	0
11484575	INTL BK OF CMRC OF LAREDO	LAREDO	TX	65112	808	0	168	-168	0
11484645	LEVELLAND STATE BANK	LEVELLAND	TX	65488	720	0	66	-66	0
11484875	AMERICAN STATE BANK	LUBBOCK	TX	181251	1287	0	3346	-3346	0
11484920	FIRST BANK AND TRUST	LUFKIN	TX	88414	641	0	110	-110	0

NONMEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78	
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF	
11484985	MC ALLEN STATE BANK	MC ALLEN	TX	158758	1663	0	1859	-1859	0	196 -196
11485808	AMERICAN BANK	ODESSA	TX	124752	655	0	1552	-1552	0	897 -897
11486070	FIRST PASADENA STATE BANK	PASADENA	TX	159736	3853	0	3615	-3615	0	0
11486258	ALLIED MERCHANTS BANK	PORT ARTHUR	TX	113584	902	0	1018	-1018	0	116 -116
11486520	CITIZENS BANK	RICHARDSON	TX	100507	557	0	815	-815	0	256 -256
11486993	HIGHLAND PARK STATE BANK	SAN ANTONIO	TX	91116	609	0	550	-550	0	0
11487023	SAN ANTONIO BANK & TRUST CO	SAN ANTONIO	TX	91803	357	0	701	-701	0	344 -344
11487980	FIRST STATE BANK OF UVALDE	UVALDE	TX	72448	546	0	183	-183	0	0
11488085	AMERICAN BANK OF COMMERCE	VICTORIA	TX	97070	792	0	454	-454	0	0
OF	55 BANKS AFFECTED IN STATE	36	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		-3429
12490280	COMMERCIAL SECURITY BANK	OGDEN	UT	314918	2245	0	12050	-12050	0	9805 -9805
12490413	FIRST SECURITY STATE BANK	SALT LAKE CITY	UT	66461	532	0	270	-270	0	0
OF	2 BANKS AFFECTED IN STATE	1	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		-637
1500020	GRANITE SAVINGS BK & TR CO	BARRE	VT	55307	373	0	161	-161	0	0
1500145	FIRST VERMONT BK & TR CO	BRATTLEBORO	VT	219056	2675	0	4272	-4272	0	1597 -1597
1500200	CHITTENDEN TRUST COMPANY	BURLINGTON	VT	291109	4107	0	7645	-7645	0	3738 -3738
1500230	HOWARD BANK	BURLINGTON	VT	240255	4033	0	6193	-6193	0	2160 -2160
1500240	MERCHANTS BANK	BURLINGTON	VT	100082	1345	0	845	-845	0	0
1500560	PROCTOR TRUST COMPANY	PROCTOR	VT	71662	663	0	392	-392	0	0
1500650	FRANKLIN-LAMOILLE BANK	ST ALBANS	VT	79796	1583	0	571	-571	0	0
OF	7 BANKS AFFECTED IN STATE	4	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		-487
5510943	BANK OF VIRGINIA-POTOMAC	FAIRFAX CTY	VA	196832	4931	0	7589	-7589	0	2658 -2658
5511260	CUMBERLAND BANK AND TRUST	GRUNDY	VA	124095	2142	0	1200	-1200	0	0
5511368	ARLINGTON TRUST CO INC	HERNDON	VA	626670	3532	0	7527	-7527	0	3995 -3995
5511635	CLARENDON BANK & TRUST	MCLEAN	VA	234720	3026	0	7418	-7418	0	4392 -4392
5511910	UNITED VA BK / CITIZ & MARINE	NEWPORT NEWS	VA	134299	3737	0	1757	-1757	0	0
5511948	BANK OF VIRGINIA-EASTERN	NORFOLK	VA	240911	4820	0	6416	-6416	0	1596 -1596
5511980	FIRST VA BANK OF TIDEWATER	NORFOLK	VA	147284	4351	0	1814	-1814	0	0
5512180	CITIZENS TRUST BANK	PORTSMOUTH	VA	65882	823	0	87	-87	0	0
5512444	BANK OF VIRGINIA-SOUTHWEST	RUANOKE	VA	289838	5822	0	8886	-8886	0	3064 -3064
OF	9 BANKS AFFECTED IN STATE	4	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		-1020

NONMEMBER BANKS			BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES						12/27/78		
DSB	NAME	LOCATION	DEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
12530308	BANK OF EVERETT	EVERETT	WA	79713	1164	0	408	-408	0	0	
12530310	OLYMPIC BANK	EVERETT	WA	189259	2235	0	3215	-3215	0	980	
12531000	WASHINGTON TRUST BANK	SPOKANE	WA	171742	2195	0	4134	-4134	0	1939	
12531125	FIRST INDEPENDENT BANK	VANCOUVER	WA	153243	3484	0	1377	-1377	0	0	
OF	4 BANKS AFFECTED IN STATE		2	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-189	
5540050	BANK OF RALEIGH	BECKLEY	WV	110425	2088	0	1162	-1162	0	0	
5540225	BANK OF WEST VIRGINIA	CHARLESTON	WV	88439	756	0	665	-665	0	0	
5540300	LOWMEES BANK	CLARKSBURG	WV	114399	1148	0	1036	-1036	0	0	
5540640	TWENTIETH STREET BANK	HUNTINGTON	WV	92583	1162	0	731	-731	0	0	
5540920	FARMERS AND MERCHANTS BANK	MORGANTOWN	WV	81341	1056	0	267	-267	0	0	
5541090	WOOD COUNTY BANK	PARKERSBURG	WV	61594	573	0	240	-240	0	0	
4541675	MURRIS PLAN BANK & TRUST CO	WHEELING	WV	61413	947	0	350	-350	0	0	
OF	7 BANKS AFFECTED IN STATE		7	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		1	
7550160	GUTAGAMIE BANK	APPLETON	WI	61222	837	0	199	-199	0	0	
7550163	VALLEY BANK	APPLETON	WI	125418	1404	0	1473	-1473	0	69	
7550420	BELUIT STATE BANK	BELOIT	WI	60998	1890	0	374	-374	0	0	
7551960	PPL MKN BK OF GREEN BAY	GREEN BAY	WI	130391	1084	0	1749	-1749	0	665	
7551920	WEST BANK AND TRUST	GREEN BAY	WI	112589	1551	0	1445	-1445	0	0	
7552210	MERCHANTS AND SAVINGS BANK	JANESVILLE	WI	84058	1091	0	356	-356	0	0	
7552688	AFFILIATED BK OF HILLDALE	MADISON	WI	84116	1215	0	324	-324	0	0	
7552700	AFFILIATED BK OF MADISON	MADISON	WI	128914	2107	0	841	-841	0	0	
7552750	SECURITY MONE BK OF MADISON	MADISON	WI	66662	1810	0	222	-222	0	0	
7552825	MANITOWOC COUNTY BANK	MANITOWOC	WI	49498	567	0	35	-35	0	0	
7553050	FARMERS AND MERCHANTS BANK	MENOMONEE FALLS	WI	91112	772	0	687	-687	0	0	
7553209	HERITAGE BK OF MILWAUKEE	MILWAUKEE	WI	96667	767	0	155	-155	0	0	
7553275	MILWAUKEE WESTERN BANK	MILWAUKEE	WI	83770	778	0	519	-519	0	0	
7553300	PARK STATE BANK	MILWAUKEE	WI	69820	739	0	150	-150	0	0	
7553340	WISCONSIN MARINE BANK	MILWAUKEE	WI	66685	1464	0	472	-472	0	0	
7553890	WAUKESHA COUNTY MARINE BANK	PEWAUKEE	WI	58118	651	0	65	-65	0	0	
7555210	WAUKESHA STATE BANK	WAUKESHA	WI	72149	1302	0	287	-287	0	0	
7555350	WAUMATOSA STATE BANK	WAUMATOSA	WI	111691	1866	0	872	-872	0	0	
7555380	WEST ALLIS STATE BANK	WEST ALLIS	WI	85062	836	0	563	-563	0	0	
7555450	HERITAGE BK OF WHITEFISH BAY	WHITEFISH BAY	WI	99514	1036	0	852	-852	0	0	
OF	19 BANKS AFFECTED IN STATE		17	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		-47	

NONINSURED BANKS				BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES				12/27/78			
DSB	NAME	LOCATION	TYPE	VLCSH RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF			
10081012	GOVERNMENT EMPLOYEES IND BK LAKEWOOD	CO	56690	1	0	494	-494	0	493	-493	
OF	1 BANKS AFFECTED IN STATE	0	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		-32	
7171504	BANK FOR SVGS & LOAN ASSOC	CHICAGO	IL	497570	1	0	13051	-13051	0	13050	-13050
7171507	BANQUE NATIONALE DE PARIS	CHICAGO	IL	46762	15	0	8	-8	0	0	0
7171572	CREDIT LYONNAIS	CHICAGO	IL	90542	13	0	1222	-1222	0	1209	-1209
OF	3 BANKS AFFECTED IN STATE	1	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		-926	
2364836	BANCO DO BRASIL	NEW YORK	NY	358345	272	0	28861	-28861	0	28589	-28589
2364837	BANCA COMMERCIALE ITALIANA	NEW YORK	NY	238017	15	0	14757	-14757	0	14742	-14742
2364839	BANCA DEL LAVORO	NEW YORK	NY	152347	65	0	4343	-4343	0	4278	-4278
2364841	BANCO DE LA NACION	NEW YORK	NY	1893292	19	0	65278	-65278	0	65259	-65259
2364855	BANCO KEAL	NEW YORK	NY	82294	119	0	1139	-1139	0	1020	-1020
2364856	BANK FUR GEMEINWIRTSCHAFT	NEW YORK CITY	NY	67960	3	0	669	-669	0	666	-666
2364857	BANK HAPUALIM B M	NEW YORK	NY	116300	181	0	2048	-2048	0	1867	-1867
2364892	BNP FRAN DE COM EXTERIEUR	NEW YORK	NY	02961	2	0	570	-570	0	568	-568
2364896	BARCLAYS BANK INTL	NEW YORK	NY	735558	401	0	59872	-59872	0	59471	-59471
2364940	BROWN BROS HARRIMAN & CO	NEW YORK	NY	345040	159	0	30926	-30926	0	30767	-30767
2365032	COMMERZBANK AKT	NEW YORK	NY	653546	21	0	30131	-30131	0	30110	-30110
2365047	CREDIT INDUSTRIEL ET COMM	NEW YORK	NY	80558	5	0	317	-317	0	312	-312
2365048	CREDIT LYONNAIS	NEW YORK	NY	765065	20	0	22573	-22573	0	22553	-22553
2365049	CREDITO ITALIANO	NEW YORK	NY	108291	8	0	1605	-1605	0	1597	-1597
2365056	DESDNER BANK	NEW YORK	NY	260964	23	0	4341	-4341	0	4318	-4318
2365214	HONGKONG & SHANGHAI BANK	NEW YORK	NY	204259	140	0	4569	-4569	0	4429	-4429
2365243	ISRAEL DISCOUNT BANK	NEW YORK	NY	390497	530	0	10788	-10788	0	10258	-10258
2365255	LLOYDS BANK INTL LTD	NEW YORK	NY	330535	142	0	10619	-10619	0	10477	-10477
2365258	LUNG-TERM CREDIT BK OF JAPAN	NEW YORK	NY	169158	1	0	2443	-2443	0	2442	-2442
2365315	DAIWA BANK LTD	NEW YORK	NY	147666	16	0	88	-88	0	72	-72
2365318	DAIWA BANK LTD	NEW YORK	NY	465447	5	0	35992	-35992	0	35987	-35987
2365344	NATL WESTMINSTER BANK	NEW YORK	NY	495510	38	0	23096	-23096	0	23058	-23058
2365345	ALGEMENE BANK NEDERLAND	NEW YORK	NY	666126	69	0	18228	-18228	0	18159	-18159
2365425	SANWA BANK LTD	NEW YORK	NY	177495	39	0	542	-542	0	503	-503
2365430	SAVINGS BANKS TRUST COMPANY	NEW YORK	NY	304963	1	0	22464	-22464	0	22483	-22483
2365454	STATE BANK OF INDIA	NEW YORK	NY	66218	18	0	93	-93	0	75	-75
2365463	SUMITOMO BANK LTD	NEW YORK	NY	295061	9	0	2828	-2828	0	2819	-2819
2365464	SUMITOMO TRUST & BKG CO LTD	NEW YORK	NY	325512	5	0	13226	-13226	0	13221	-13221
2365465	SWISS BANK CORPORATION	NEW YORK	NY	1976419	236	0	49053	-49053	0	48817	-48817
2365467	SWISS CREDIT BANK	NEW YORK	NY	234357	86	0	6927	-6927	0	6841	-6841

NONINSURED BANKS				BENEFIT TO BANKS SUBJECT TO FEDERAL REQUIRED RESERVES				12/27/78			
DSB	NAME	LOCATION		TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF	
2365471	TOKAI BANK LIMITED	NEW YORK	NY	211604	2	0	4054	-4054	0	4052	-4052
2365535	UNION BANK OF BAVARIA	NEW YORK	NY	193300	37	0	4235	-4235	0	4198	-4198
2365536	UNION BANK OF SWITZERLAND	NEW YORK	NY	751900	71	0	23830	-23830	0	23759	-23759
2365539	WESTDEUTSCHE LANDESBANK	NEW YORK	NY	566999	2	0	16596	-16596	0	16594	-16594
UF	34 BANKS AFFECTED IN STATE	0	MEET REQ RES W/VAULT CASH						REVENUE CHANGE		-33433
9380090	BANK OF NORTH DAKOTA	BISMARCK	ND	376057	589	0	9148	-9148	0	8559	-8559
OF	1 BANKS AFFECTED IN STATE	0	MEET REQ RES W/VAULT CASH						REVENUE CHANGE		-556
12410507	BANK OF TOKYO LTD	PORTLAND	OR	63724	33	0	662	-862	0	829	-829
12410510	CANADIAN IMPRL BK OF COMMERCE	PORTLAND	OR	67222	160	0	372	-372	0	212	-212
OF	2 BANKS AFFECTED IN STATE	0	MEET REQ RES W/VAULT CASH						REVENUE CHANGE		-67
1440310	WASHINGTON TRUST COMPANY	WESTERLY	RI	98809	1070	0	935	-935	0	0	0
OF	1 BANKS AFFECTED IN STATE	1	MEET REQ RES W/VAULT CASH						REVENUE CHANGE		1
12530819	BANK OF TOKYO LTD	SEATTLE	WA	106567	26	0	1668	-1668	0	1642	-1642
12530820	CANADIAN IMPRL BK OF COMMERCE	SEATTLE	WA	114509	151	0	1697	-1697	0	1546	-1546
OF	1 BANKS AFFECTED IN STATE	0	MEET REQ RES W/VAULT CASH						REVENUE CHANGE		-207
2364910	BOWERY SAVINGS BANK	NEW YORK	NY	4532585	7449	0	242	-242	0	0	0
2365060	DRY DOCK SAVINGS BANK	NEW YORK	NY	2250525	5103	0	1134	-1134	0	0	0
OF	1 BANKS AFFECTED IN STATE	1	MEET REQ RES W/VAULT CASH						REVENUE CHANGE		1

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				1/4/79	
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF
6010014	CITIZENS BANK & TRUST CO	ALABASTER	AL	3733	92	121	0	121	29
6010020	ALBERTVILLE NATL BANK	ALBERTVILLE	AL	21933	366	1007	0	1007	641
6010040	FIRST NB OF ALEXANDER CITY	ALEXANDER CITY	AL	42342	1349	2230	0	2230	881
6010050	ALICEVILLE BK & TR CO	ALICEVILLE	AL	16979	251	757	0	757	506
6010055	FIRST NATIONAL BANK	ALICEVILLE	AL	7179	156	244	0	244	88
6010140	FIRST NB OF ASHFORD	ASHFORD	AL	12503	237	529	0	529	292
6010150	FIRST NAT BK OF ASHLAND	ASHLAND	AL	15229	151	651	0	651	500
6010175	CITIZENS NB OF LIMESTONE CTY	ATHENS	AL	10109	250	471	0	471	221
6010180	FIRST AL BANK OF ATHENS NA	ATHENS	AL	36876	583	2065	0	2065	1482
6010200	FIRST NB OF ATMORE	ATMORE	AL	32111	387	1421	0	1421	1034
6010210	FIRST NB OF ATTALLA	ATTALLA	AL	13414	411	599	0	599	188
6010230	AUBURN NATIONAL BANK	AUBURN	AL	26805	320	1195	0	1195	875
6010240	CENTRAL BANK OF AUBURN NA	AUBURN	AL	22887	537	1059	0	1059	522
6010255	1ST AL BK OF BALDWIN CTY NA	BAY MINETTE	AL	23484	753	1154	0	1154	401
6010325	NATIONAL BANK OF COMMERCE	BIRMINGHAM	AL	23563	531	1189	0	1189	658
6010339	SOUTHERN NATIONAL BANK	BIRMINGHAM	AL	51975	732	2777	0	2777	2045
6010360	NATIONAL BK OF BOAZ	BOAZ	AL	17487	240	756	0	756	516
6010410	FIRST NATIONAL BANK	BREWTON	AL	41640	373	1893	0	1893	1520
6010413	FIRST PROGRESSIVE BANK	BREWTON	AL	2727	108	150	0	150	42
6010430	BRUNDIDGE BANKING CO INC	BRUNDIDGE	AL	11089	194	418	0	418	224
6010440	FIRST NB OF BRUNDIDGE	BRUNDIDGE	AL	9540	161	313	0	313	132
6010455	FIRST NB OF BUTLER	BUTLER	AL	24604	508	886	0	886	378
6010460	CENTRAL STATE BANK	CALERA	AL	15260	225	631	0	631	406
6010480	CAMDEN NATIONAL BANK	CAMDEN	AL	20083	259	892	0	892	633
6010555	FIRST NB OF CHILDERSBURG	CHILDERSBURG	AL	14354	503	638	0	638	135
6010570	FIRST NAT BK OF CLANTON	CLANTON	AL	18557	263	825	0	825	562
6010580	PEOPLES SAVINGS BANK	CLANTON	AL	19740	327	967	0	967	640
6010630	FIRST NAT BK OF COLUMBIANA	COLUMBIANA	AL	25163	284	1371	0	1371	1087
6010660	LEETH NAT BK OF CULLMAN	CULLMAN	AL	27662	673	1437	0	1437	764
6010670	PARKER BANK AND TRUST CO	CULLMAN	AL	18711	243	956	0	956	713
6010685	EASTERN SHORE NAT BANK	DAPHNE	AL	6069	123	212	0	212	89
6010690	FIRST NAT BANK OF DECATUR	DECATUR	AL	64544	996	3829	0	3829	2833
6010710	COMMERCIAL NB OF DEMOPOLIS	DEMOPOLIS	AL	13460	368	573	0	573	205
6010735	CITY NATIONAL BANK OF DOTHANDOTHAN	DOTHANDOTHAN	AL	31591	688	1723	0	1723	1035
6010760	FIRST NAT BK OF DOZIER	DOZIER	AL	9724	89	364	0	364	275
6010825	FIRST NB OF EUFAULA	EUFAULA	AL	16235	439	650	0	650	211
6010830	MRCH & FMRS BK OF GREENE CTY	EUFAULA	AL	15536	300	794	0	794	494
6010850	FIRST NAT BK OF BALDWIN CTY	FAIRHOPE	AL	46304	619	2212	0	2212	1593
6010880	FIRST NB OF FAYETTE	FAYETTE	AL	18242	698	878	0	878	180
6010915	SHOALS NAT BK OF FLORENCE	FLORENCE	AL	21105	399	902	0	902	503
6010935	FORT RUCKER NATL BANK	FORT RUCKER	AL	14581	611	662	0	662	51
6010970	AMERICAN NB OF GADSDEN	GADSDEN	AL	61029	1443	3230	0	3230	1787
6010985	1ST AL BK OF GADSDEN NA	GADSDEN	AL	38170	785	1950	0	1950	1165
6011050	FIRST NB OF GREENVILLE	GREENVILLE	AL	46542	768	2209	0	2209	1441
6011090	FIRST NB OF GUNTERSVILLE	GUNTERSVILLE	AL	39060	599	1811	0	1811	1212
6011095	HOME BANK OF GUNTERSVILLE	GUNTERSVILLE	AL	4123	118	171	0	171	53

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES		1/4/79			
DSB	NAME	LOCATION	TOEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF
6011112	FIRST NAT BANK OF HAMILTON	HAMILTON	AL	3662	103	125	0	125	22
6011115	MARION COUNTY BANKING CO	HAMILTON	AL	32392	534	1932	0	1932	1398
6011130	FIRST NAT BK OF HARTFORD	HARTFORD	AL	14318	258	666	0	666	408
6011150	HEADLAND NATIONAL BANK	HEADLAND	AL	23771	240	1002	0	1002	762
6011163	AMERICAN NATIONAL BANK	HUNTSVILLE	AL	39452	785	2108	0	2108	1323
6011190	PEOPLES NB OF HUNTSVILLE	HUNTSVILLE	AL	38474	1122	1983	0	1983	861
6011230	FIRST NB OF JACKSONVILLE	JACKSONVILLE	AL	17983	424	817	0	817	393
6011265	VALLEY NATIONAL BANK	LANETT	AL	23227	620	1074	0	1074	454
6011377	COMMONWEALTH NAT BANK	MOBILE	AL	5407	93	228	0	228	135
6011400	FIRST NAT BK OF MONROEVILLE	MONROEVILLE	AL	10336	177	513	0	513	336
6011410	MONROE COUNTY BANK	MONROEVILLE	AL	22291	344	1053	0	1053	709
6011439	EXCHANGE NB OF MONTGOMERY	MONTGOMERY	AL	20118	390	829	0	829	439
6011448	SOUTHERN BANK NA	MONTGOMERY	AL	14543	283	578	0	578	295
6011485	MUSCLE SHOALS NATIONAL BANK	MUSCLE SHOALS	AL	10573	238	551	0	551	313
6011500	CITIZENS BANK	ONEONTA	AL	19859	269	836	0	836	567
6011510	FARMERS NB OF OPELIKA	OPELIKA	AL	30744	953	1459	0	1459	506
6011520	FIRST NAT BANK OF OPELIKA	OPELIKA	AL	20000	284	954	0	954	670
6011535	CITIZENS NATIONAL BANK	OPP	AL	11260	190	440	0	440	250
6011540	FIRST NATIONAL BANK OF OPP	OPP	AL	45651	421	1866	0	1866	1445
6011542	CENTRAL BANK OF OXFORD	OXFORD	AL	33220	901	1403	0	1403	502
6011543	FIRST CITY NAT BK OF OXFORD	OXFORD	AL	14647	151	562	0	562	411
6011561	FIRST SHELBY NATIONAL BANK	PELHAM	AL	3505	139	107	0	107	0
6011586	FIRST ALA BK OF PHENIX CV	PHENIX CITY	AL	17787	475	836	0	836	361
6011620	FIRST NAT BANK OF PIEDMONT	PIEDMONT	AL	14478	192	536	0	536	344
6011646	FIRST NB OF AUTAUGA COUNTY	PRATTVILLE	AL	9751	257	320	0	320	63
6011648	CENTRAL BANK OF MOBILE NA	PRICHARD	AL	51594	1228	2099	0	2099	871
6011720	BALDWIN NATIONAL BANK	ROBERTSDALE	AL	14856	355	731	0	731	376
6011750	FIRST NAT BK OF RUSSELLVILLE	RUSSELLVILLE	AL	46242	520	2159	0	2159	1639
6011770	FIRST NATIONAL BANK	SCOTTSBORO	AL	42024	671	2098	0	2098	1427
6011790	CITY NATIONAL BANK OF SELMA	SELMA	AL	38509	739	1768	0	1768	1029
6011795	FIRST AL BANK OF SELMA NA	SELMA	AL	39779	770	1790	0	1790	1020
6011825	CITIZENS NATIONAL BANK	SHAWMUT	AL	10523	381	432	0	432	51
6011827	FIRST COLBERT NATIONAL BANK	SHEFFIELD	AL	27883	462	1323	0	1323	841
6011830	SLOCUMB NATIONAL BANK	SLOCUMB	AL	10521	103	470	0	470	367
6011850	FIRST NAT BANK OF STEVENSON	STEVENSON	AL	20099	373	775	0	775	402
6011880	CITY NAT BANK OF SYLACAUGA	SYLACAUGA	AL	22031	431	1042	0	1042	611
6011890	FIRST NAT BANK IN SYLACAUGA	SYLACAUGA	AL	22119	377	1095	0	1095	718
6011895	PEOPLES BANK AND TRUST CO	SYLACAUGA	AL	9482	240	407	0	407	167
6011900	ISBELL NAT BK OF TALLADEGA	TALLADEGA	AL	30963	463	1345	0	1345	882
6011910	TALLADEGA NATIONAL BANK	TALLADEGA	AL	33854	951	1804	0	1804	853
6011960	FIRST FARMERS AND MERCHANTS	TROY	AL	31083	764	1384	0	1384	620
6011978	CENTRAL BK OF TUSCALOOSA NA	TUSCALOOSA	AL	13255	212	511	0	511	299
6012000	FIRST NB IN TUSCUMBIA	TUSCUMBIA	AL	32733	769	1501	0	1501	732
6012010	ALABAMA EXCHANGE BANK	TUSKEGEE	AL	19077	344	953	0	953	609
6012030	AMERICAN NB OF UNION SPRINGS	UNION SPRINGS	AL	14372	170	623	0	623	453
6012040	FIRST NB OF UNION SPRINGS	UNION SPRINGS	AL	13489	329	572	0	572	243

MEMBER BANKS				BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				17/779	
DSB	NAME	LOCATION		TDEP	VLTCSH	RR	1977	RR NEW	DIF	BAL	1977	BAL NEW	DIF
6012123	BANK OF WEST BLOCTON	WEST BLOCTON	AL	6268	240	248	0	248	8	0	8		
6012130	FIRST NAT BK OF WETUMPKA	WETUMPKA	AL	36451	563	1642	0	1642	1079	0	1079		
6012160	BANK OF YORK	YORK	AL	11859	229	596	0	596	367	0	367		
OF	95 BANKS AFFECTED IN STATE	95	MEET REQ RES W/VAULT CASH								REVENUE CHANGE	3892	
12020018	SECURITY NATIONAL BANK	ANCHORAGE	AK	22665	353	1095	0	1095	742	0	742		
12020040	FIRST NAT BANK FAIRBANKS	FAIRBANKS	AK	46432	1687	3363	0	3363	1676	0	1676		
12020080	FIRST NB OF KETCHIKAN	KETCHIKAN	AK	48647	888	2391	0	2391	1503	0	1503		
OF	3 BANKS AFFECTED IN STATE	3	MEET REQ RES W/VAULT CASH								REVENUE CHANGE	255	
12040027	FIRST AMERICAN NATIONAL BANK	CHANDLER	AZ	8715	116	376	0	376	260	0	260		
OF	1 BANKS AFFECTED IN STATE	1	MEET REQ RES W/VAULT CASH								REVENUE CHANGE	17	
8050015	FIRST NAT BK OF ALTHEIMER	ALTHEIMER	AR	5221	111	221	0	221	110	0	110		
8050060	FIRST NAT BK IN ASHDOWN	ASHDOWN	AR	13146	194	484	0	484	290	0	290		
8050070	FIRST NAT BK OF SHARP CTY	ASH FLAT	AR	20025	122	910	0	910	788	0	788		
8050105	CITIZENS BANK	BATESVILLE	AR	30407	322	1447	0	1447	1125	0	1125		
8050110	FIRST NATIONAL BANK	BATESVILLE	AR	53592	883	2770	0	2770	1887	0	1887		
8050160	FIRST NAT BK OF BERRYVILLE	BERRYVILLE	AR	28524	166	1330	0	1330	1164	0	1164		
8050180	FARMERS BANK AND TRUST CO	BLITHEVILLE	AR	46401	553	2678	0	2678	2125	0	2125		
8050190	FIRST NAT BK IN BLYTHEVILLE	BLYTHEVILLE	AR	44469	831	2243	0	2243	1412	0	1412		
8050225	FIRST NAT BK OF BRINKLEY	BRINKLEY	AR	11891	119	476	0	476	357	0	357		
8050250	FIRST NAT BK OF CAMDEN	CAMDEN	AR	39866	718	1896	0	1896	1178	0	1178		
8050330	FARMERS NB OF CLARKSVILLE	CLARKSVILLE	AR	23628	268	1128	0	1128	860	0	860		
8050340	FIRST NAT BK OF CONWAY	CONWAY	AR	57267	671	2866	0	2866	2195	0	2195		
8050360	FIRST NAT BK OF CROSSETT	CROSSETT	AR	33214	552	1451	0	1451	899	0	899		
8050400	FIRST NAT BK OF DE QUEEN	DE QUEEN	AR	24983	349	1127	0	1127	778	0	778		
8050440	FIRST NAT BK OF DE WITT	DE WITT	AR	24687	186	1212	0	1212	1026	0	1026		
8050520	NAT BK OF CNRL OF EL DORADO	EL DORADO	AR	45646	578	2121	0	2121	1543	0	1543		
8050602	NORTHWEST NATIONAL BANK	FAYETTEVILLE	AR	8586	143	300	0	300	157	0	157		
8050610	FIRST NAT BK OF FORDYCE	FORDYCE	AR	18832	302	663	0	663	361	0	361		
8050630	FIRST NAT BK OF E ARKANSAS	FORREST CITY	AR	40715	843	1997	0	1997	1154	0	1154		
8050720	FIRST NAT BK IN GREEN FOREST	GREEN FOREST	AR	23247	95	1052	0	1052	957	0	957		
8050760	FIRST NAT BK OF GURDON	GURDON	AR	7153	97	275	0	275	178	0	178		

MEMBER BANKS				BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79				
DSB	NAME	LOCATION		TDEP	VLTC	SH RR	1977	RR NEW	DIF	BAL	1977	BAL NEW	DIF			
8050810	FIRST NAT BK IN HARRISON	HARRISON	AR	39552	1037	2252	0	2252	1215	0	1215					
8050858	FIRST NAT BK OF PHILLIPS CTY	HELENA	AR	35173	460	1652	0	1652	1192	0	1192					
8050870	HELENA NATIONAL BANK	HELENA	AR	26601	378	1198	0	1198	820	0	820					
8050910	CITIZENS NAT BK OF HOPE	HOPE	AR	45280	264	2073	0	2073	1809	0	1809					
8050920	FIRST NAT BK OF HOPE	HOPE	AR	31839	459	1455	0	1455	996	0	996					
8050956	GRAND NATIONAL BANK	HOT SPRINGS	AR	18930	212	781	0	781	569	0	569					
8050960	PLANTERS NB OF HUGHES	HUGHES	AR	8988	273	436	0	436	163	0	163					
8050970	FIRST NAT BK OF HUNTSVILLE	HUNTSVILLE	AR	21659	201	1016	0	1016	815	0	815					
8050973	CITIZENS NB OF JACKSONVILLE	JACKSONVILLE	AR	14673	249	700	0	700	451	0	451					
8051120	FIRST NAT BK OF LEWISVILLE	LEWISVILLE	AR	9959	85	401	0	401	316	0	316					
8051130	PEOPLES BANK AND LOAN CO	LEWISVILLE	AR	12581	104	432	0	432	328	0	328					
8051173	METROPOLITAN NATIONAL BANK	LITTLE ROCK	AR	29622	310	1347	0	1347	1037	0	1037					
8051228	FIRST NATIONAL BANK	MCGEEHEE	AR	9173	117	340	0	340	223	0	223					
8051260	FIRST NAT BK OF MAGNOLIA	MAGNOLIA	AR	60041	601	3144	0	3144	2543	0	2543					
8051280	MALVERN NATIONAL BANK	MALVERN	AR	28038	631	1345	0	1345	714	0	714					
8051330	FIRST NAT BK AT MARIANNA	MARIANNA	AR	17900	473	949	0	949	476	0	476					
8051390	FIRST NAT BK IN MENA	MENA	AR	26860	365	1120	0	1120	755	0	755					
8051510	FIRST NAT BK OF NASHVILLE	NASHVILLE	AR	23171	336	1138	0	1138	802	0	802					
8051550	FIRST NAT BK OF NEWPORT	NEWPORT	AR	35835	284	1572	0	1572	1288	0	1288					
8051570	FIRST NATIONAL BANK	OSCEOLA	AR	31357	554	1483	0	1483	929	0	929					
8051630	FIRST NAT BK AT PARIS	PARIS	AR	24480	327	1151	0	1151	824	0	824					
8051685	PINE BLUFF NATIONAL BANK	PINE BLUFF	AR	13564	528	613	0	613	85	0	85					
8051818	FIRST NATIONAL BANK	RODGERS	AR	44296	542	2232	0	2232	1690	0	1690					
8051820	FIRST NAT BK OF RUSSELLVILLE	RUSSELLVILLE	AR	45918	905	2130	0	2130	1225	0	1225					
8051830	PEOPLES BANK & TRUST CO	RUSSELLVILLE	AR	47720	1002	2061	0	2061	1059	0	1059					
8051854	FIRST NATIONAL BANK	SEARCY	AR	47656	533	2463	0	2463	1930	0	1930					
8051875	FIRST NB OF SHERIDAN	SHERIDAN	AR	1969	60	72	0	72	12	0	12					
8051910	FIRST NATIONAL BANK	SILDOAM SPRINGS	AR	32388	424	1562	0	1562	1138	0	1138					
8052010	FIRST NAT BK OF STUTTGART	STUTTGART	AR	53230	543	2765	0	2765	2222	0	2222					
8052015	CMRC NAT BK OF TEXARKANA	TEXARKANA	AR	33656	1009	1507	0	1507	498	0	498					
8052045	FIRST NAT BK OF POINSETT CTY	TRUMANN	AR	6857	259	252	0	252	0	0	0					
8052060	JACKSON CTY NB OF TUCKERMAN	TUCKERMAN	AR	4290	62	179	0	179	117	0	117					
8052135	CITIZENS NATIONAL BANK	WALNUT RIDGE	AR	15265	287	785	0	785	578	0	578					
8052140	FIRST NB OF LAWRENCE CTY	WALNUT RIDGE	AR	18432	282	955	0	955	673	0	673					
8052150	FIRST NATIONAL BANK	WARREN	AR	24386	355	998	0	998	643	0	643					
8052185	FIDELITY NATIONAL BANK	WEST MEMPHIS	AR	27286	601	1205	0	1205	604	0	604					
8052190	FIRST NATIONAL BANK	WEST MEMPHIS	AR	23710	314	1073	0	1073	759	0	759					
8052250	FIRST NAT BK OF WYNNE	WYNNE	AR	28225	283	1322	0	1322	1039	0	1039					
OF				59	BANKS AFFECTED IN STATE				59	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		3451
12060014	ANAHEIM NATIONAL BANK	ANAHEIM	CA	7981	96	303	0	303	207	0	207					
12060126	INYO MONO NATIONAL BANK	BISHOP	CA	18212	717	914	0	914	197	0	197					

MEMBER BANKS

BENEFIT TO BANKS EXEMPT FROM

FEDERAL REQUIRED RESERVES

1/4/79

DSB	NAME	LOCATION	TDSP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
12060190	FIRST NB OF CLOVERDALE	CLOVERDALE	CA	28969	282	1214	0	1214	932	0	932
12060200	FIRST NAT BANK IN COACHELLA	COACHELLA	CA	12250	187	624	0	624	437	0	437
12060223	FIDELITY NATIONAL BANK	CONCORD	CA	3318	52	146	0	146	94	0	94
12060244	SOUTH COAST NATIONAL BANK	COSTA MESA	CA	16276	138	794	0	794	656	0	656
12060305	FIRST NATIONAL BANK	DALY CITY	CA	35565	772	1584	0	1584	812	0	812
12060330	FIRST NAT BANK OF DIXON	DIXON	CA	32599	527	1362	0	1362	835	0	835
12060351	CAPITAL NATIONAL BANK	DOWNEY	CA	28051	464	1709	0	1709	1245	0	1245
12060375	SURETY NATIONAL BANK	ENCINO (LA)	CA	49642	369	3168	0	3168	2799	0	2799
12060395	HUMBOLDT NATIONAL BANK	EUREKA	CA	43603	1529	2120	0	2120	591	0	591
12060443	FIRST NATIONAL BANK	FRESNO	CA	41056	457	2497	0	2497	2040	0	2040
12060465	FOOTHILL NATIONAL BANK	GLENDDORA	CA	15843	236	876	0	876	640	0	640
12060470	CITIZENS NATIONAL BANK	HANFORD	CA	6866	141	296	0	296	155	0	155
12060533	MECHANICS NATIONAL BANK	HUNTINGTON PARK	CA	58292	922	3213	0	3213	2291	0	2291
12060539	IRVINE NATIONAL BANK	IRVINE	CA	23022	107	1397	0	1397	1290	0	1290
12060575	VALLEY BANK NATIONAL ASSOC	LIVERMORE	CA	22561	525	1228	0	1228	703	0	703
12060585	MID-CAL NATIONAL BANK	LODI	CA	49334	392	2367	0	2367	1975	0	1975
12060620	NATIONAL BANK OF LONG BEACH	LONG BEACH	CA	6226	62	285	0	285	223	0	223
12060678	FAR EAST NATIONAL BANK	LOS ANGELES	CA	13169	91	590	0	590	499	0	499
12060710	LOS ANGELES NATIONAL BANK	LOS ANGELES	CA	19236	130	911	0	911	781	0	781
12060724	PAN AM NB OF E LOS ANGELES	LOS ANGELES CTY	CA	24766	455	1177	0	1177	722	0	722
12060765	DELTA NATIONAL BANK	MANTECA	CA	12860	372	615	0	615	243	0	243
12060825	GARFIELD BANK	MONTABELLO	CA	47984	672	2170	0	2170	1498	0	1498
12060882	SANTA CLARITA NAT BANK	NEWHALL	CA	57654	1064	3186	0	3186	2122	0	2122
12060957	WEST COAST NATIONAL BANK	OCEANSIDE	CA	25404	638	1311	0	1311	673	0	673
12061113	SIERRA NATIONAL BANK	PETALUMA	CA	30896	551	1531	0	1531	980	0	980
12061130	FIRST NATIONAL BANK	PLEASANTON	CA	23045	271	1034	0	1034	763	0	763
12061205	RIVERSIDE NATIONAL BANK	RIVERSIDE	CA	32147	910	2066	0	2066	1156	0	1156
12061215	PLACER NATIONAL BANK	ROCKLIN	CA	24055	691	1329	0	1329	638	0	638
12061260	MERCHANTS NATIONAL BANK	SACRAMENTO	CA	29877	135	1238	0	1238	1103	0	1103
12061322	MEXICAN AMERICAN NATIONAL	BKSN DIEGO	CA	13088	180	664	0	664	484	0	484
12061534	CAPISTRANO NATIONAL BANK	SN JUN CPSTRN	CA	12508	98	710	0	710	612	0	612
12061680	CTZ ST BK OF SANTA PAULA	SANTA PAULA	CA	18038	429	862	0	862	433	0	433
12061745	EL CAPITAN NATIONAL BANK	SUNORA	CA	10749	193	443	0	443	250	0	250
12061764	TAHOE NATIONAL BANK	SOUTH LAKE TAHOE	CA	17915	401	869	0	869	468	0	468
12061783	VALLEY NATIONAL BANK	SUNNYHEAD	CA	15924	671	777	0	777	106	0	106
12061840	TORRANCE NATIONAL BANK	TORRANCE	CA	22407	184	1206	0	1206	1022	0	1022
12061923	VISTA NATIONAL BANK	VISTA	CA	6520	94	249	0	249	155	0	155
12061975	NATIONAL BANK OF WHITTIER	WHITTIER	CA	50876	1042	3018	0	3018	1976	0	1976
12061990	FIRST NAT BANK OF WILLOWS	WILLOWS	CA	13211	101	539	0	539	438	0	438
OF	41 BANKS AFFECTED IN STATE	41	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	2291		
10080010	CTZ NAT BK OF AKRON	AKRON	CO	16200	68	760	0	760	692	0	692

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MEMBER BANKS				BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79
DSB	NAME	LOCATION	TOEP	VLTC	RR	1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF	
10080020	ALAMOSA NATIONAL BANK	ALAMOSA	CO	21144	276	1216	0	1216	940	0	940	
10080035	FIRST NAT BK OF ALAMOSA	ALAMOSA	CO	14157	257	685	0	685	428	0	428	
10080036	ARAPAHOE COLORADO NAT BANK	ARAPAHOE COUNTY	CO	20177	244	933	0	933	689	0	689	
10080037	FIRST NAT BANK OF SOUTHWEST ARAPAHOE COUNTY	ARAPAHOE COUNTY	CO	29131	583	1749	0	1749	1166	0	1166	
10080040	FIRST NAT BK OF ARVADA	ARVADA	CO	19866	354	1168	0	1168	814	0	814	
10080055	FIRST NATIONAL BANK IN ASPEN	ASPEN	CO	23772	665	1172	0	1172	507	0	507	
10080060	FARMERS NAT BK OF AULT	AULT	CO	17152	102	636	0	636	534	0	534	
10080064	AURORA MOUNTAIN BANK NA	AURORA	CO	6766	421	316	0	316	0	0	0	
10080065	AURORA NATIONAL BANK	AURORA	CO	34182	512	1737	0	1737	1225	0	1225	
10080067	BUCKINGHAM SQUARE NB	AURORA	CO	11419	259	730	0	730	471	0	471	
10080080	BERTHOUD NATIONAL BANK	BERTHOUD	CO	12419	146	552	0	552	406	0	406	
10080083	ARAPAHOE NATIONAL BANK	BOULDER	CO	16536	344	755	0	755	411	0	411	
10080085	BANK OF BOULDER	BOULDER	CO	10573	226	508	0	508	282	0	282	
10080088	BOULDER NATIONAL BANK	BOULDER	CO	35688	854	1949	0	1949	1095	0	1095	
10080109	GUNBARREL NATIONAL BANK	BOULDER COUNTY	CO	7821	179	352	0	352	173	0	173	
10080120	NATIONAL STATE BANK OF	BOULDER	CO	64889	1016	3608	0	3608	2592	0	2592	
10080130	FIRST BANK AND TRUST CO	BRIGHTON	CO	24664	431	1144	0	1144	713	0	713	
10080132	PLATTE VALLEY BANK	BRIGHTON	CO	12472	209	594	0	594	385	0	385	
10080150	FIRST NAT BK OF BRUSH	BRUSH	CO	15285	122	649	0	649	527	0	527	
10080165	FIRST NATIONAL BANK	BURLINGTON	CO	9130	113	356	0	356	243	0	243	
10080188	EMPIRE NATIONAL BANK	CANON CITY	CO	2951	127	117	0	117	0	0	0	
10080190	FIRST NAT BK OF CANON CITY	CANON CITY	CO	26814	400	1250	0	1250	850	0	850	
10080200	FREMONT NAT BK OF CANON CITY	CANON CITY	CO	29249	320	1309	0	1309	989	0	989	
10080213	CASTLE ROCK NAT BANK	CASTLE ROCK	CO	4827	94	208	0	208	114	0	114	
10080220	FIRST NAT BK OF CEDAREDE	CEDAREDE	CO	6791	113	290	0	290	177	0	177	
10080230	FIRST NAT BK OF CENTER	CENTER	CO	10386	148	545	0	545	397	0	397	
10080235	GREENHORN VALLEY BANK	COLORADO CITY	CO	1134	43	48	0	48	5	0	5	
10080275	EAST BK OF COLORADO SPGS NA	COLORADO SPRINGS	CO	25318	769	1241	0	1241	472	0	472	
10080286	GARDEN OF THE GODS BANK	COLORADO SPGS	CO	1745	42	62	0	62	20	0	20	
10080293	NORTHERN NATIONAL BANK	COLORADO SPRINGS	CO	12129	248	634	0	634	386	0	386	
10080294	WE NB OF COLORADO SPRINGS	COLORADO SPRINGS	CO	27526	579	1402	0	1402	823	0	823	
10080295	PIKES PEAK NATIONAL BANK	COLORADO SPRINGS	CO	18592	466	864	0	864	398	0	398	
10080305	FIRST NATL BANK OF CORTEZ	CORTEZ	CO	24833	310	1133	0	1133	823	0	823	
10080308	FIRST NAT BANK IN CRAIG	CRAIG	CO	5475	187	187	0	187	0	0	0	
10080330	RIO GRANDE COUNTY BANK	DEL NORTE	CO	4975	91	269	0	269	178	0	178	
10080343	UNITED BANK OF DELTA NA	DELTA	CO	14607	152	630	0	630	478	0	478	
10080354	BOULEVARD COLORADO NAT BANK	DENVER	CO	27203	462	1353	0	1353	891	0	891	
10080370	COLFAX NAT BANK OF DENVER	DENVER	CO	16296	184	751	0	751	567	0	567	
10080391	COLUMBINE NATIONAL BANK	DENVER	CO	19182	231	980	0	980	749	0	749	
10080448	FIRST NB OF BEAR VALLEY	DENVER	CO	38456	1102	2121	0	2121	1019	0	1019	
10080490	NAT CITY BK OF DENVER	DENVER	CO	55729	458	2831	0	2831	2373	0	2373	
10080493	NORTHEAST COLO NAT BANK	DENVER	CO	24191	267	1536	0	1536	1269	0	1269	
10080505	SOUTH COLORADO NAT BANK	DENVER	CO	14674	150	750	0	750	600	0	600	
10080509	UNITED BANK OF MONACO NA	DENVER	CO	8938	270	418	0	418	148	0	148	
10080511	UNITED BANK OF SKYLINE NA	DENVER	CO	19051	191	1096	0	1096	905	0	905	
10080513	WESTERN NB OF DENVER	DENVER	CO	23029	644	1053	0	1053	409	0	409	

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF	
10080530	BURNS NAT BK OF DURANGO	DURANGO	CO	18825	327	919	0	919	592	0	592
10080540	FIRST NAT BK OF DURANGO	DURANGO	CO	34603	422	1806	0	1806	1384	0	1384
10080550	FIRST NAT BK OF EADS	EADS	CO	8459	51	419	0	419	368	0	368
10080570	EATON BANK	EATON	CO	10996	137	403	0	403	266	0	266
10080605	REPUBLIC NATIONAL BANK	ENGLEWOOD	CO	21743	459	1160	0	1160	701	0	701
10080623	FIRST NAT BK OF ESTES PARK	ESTES PARK	CO	11459	158	493	0	493	335	0	335
10080625	FIRST NATIONAL BANK	EVERGREEN	CO	19892	241	993	0	993	752	0	752
10080640	FIRST NAT BK OF FLAGLER	FLAGLER	CO	8930	38	432	0	432	394	0	394
10080650	FIRST NAT BK OF FLEMING	FLEMING	CO	2593	17	103	0	103	86	0	86
10080660	FIRST NAT BK OF FLORENCE	FLORENCE	CO	11330	127	510	0	510	383	0	383
10080663	FORT CARSON NATIONAL BANK	FORT CARSON	CO	8780	348	375	0	375	27	0	27
10080685	UNIVERSITY NATIONAL BANK	FORT COLLINS	CO	11726	136	532	0	532	396	0	396
10080700	FARMERS STATE BANK	FORT MORGAN	CO	40169	475	1784	0	1784	1309	0	1309
10080710	FIRST NB OF FORT MORGAN	FORT MORGAN	CO	21668	218	939	0	939	721	0	721
10080720	FIRST NAT BK OF FOWLER	FOWLER	CO	9100	60	341	0	341	281	0	281
10080736	SOUTH DENVER NAT BANK	GLENDALE	CO	27643	446	1406	0	1406	960	0	960
10080740	FIRST NB OF GLENWOOD SPRINGS	GLENWOOD SPRINGS	CO	45329	467	2323	0	2323	1856	0	1856
10080750	FIRST NAT BK IN GOLDEN	GOLDEN	CO	60481	845	3190	0	3190	2345	0	2345
10080770	1ST NB IN GRAND JUNCTION	GRAND JUNCTION	CO	64819	713	3860	0	3860	3147	0	3147
10080771	1ST NB-ND IN GRAND JUNCTION	GRAND JUNCTION	CO	14363	386	672	0	672	286	0	286
10080778	MESA UTD BK NAT ASSO	GRAND JUNCTION	CO	33162	621	1766	0	1766	1145	0	1145
10080780	U S BANK OF GRAND JUNCTION	GRAND JUNCTION	CO	62306	510	3629	0	3629	3119	0	3119
10080785	CACHE NATIONAL BANK	GREELEY	CO	22975	370	980	0	980	610	0	610
10080825	WEST GREELEY NAT BANK	GREELEY	CO	12276	218	488	0	488	270	0	270
10080830	FIRST NAT BK OF GUNNISON	GUNNISON	CO	13419	176	621	0	621	445	0	445
10080840	GUNNISON BANK & TRUST CO	GUNNISON	CO	13663	208	570	0	570	362	0	362
10080880	FIRST NAT BK OF HOLYOKE	HOLYOKE	CO	12353	88	639	0	639	551	0	551
10080890	FIRST STATE BANK	HUTCHKISS	CO	8423	61	368	0	368	307	0	307
10080900	FIRST NAT BK OF HUGO	HUGO	CO	12536	43	510	0	510	467	0	467
10080925	ALAMEDA NATIONAL BANK	JEFFERSON COUNTY	CO	30745	456	1400	0	1400	944	0	944
10080930	FIRST NB OF JOHNSTOWN	JOHNSTOWN	CO	8956	61	348	0	348	287	0	287
10080940	FIRST NAT BK OF JULESBURG	JULESBURG	CO	11186	82	534	0	534	452	0	452
10080985	FIRST NATIONAL BANK	LAFAYETTE	CO	10441	175	428	0	428	253	0	253
10080990	FIRST NAT BK OF LA JARA	LA JARA	CO	10811	261	585	0	585	324	0	324
10081000	COLORADO BANK AND TRUST	LA JUNTA	CO	20714	209	1093	0	1093	884	0	884
10081014	FIRST WESTLAND NAT BANK	LAKEWOOD	CO	64406	620	3915	0	3915	3295	0	3295
10081017	LAKEWOOD NATIIONAL BANK	LAKEWOOD	CO	33785	308	1701	0	1701	1393	0	1393
10081020	FIRST NAT BK OF LAMAR	LAMAR	CO	22003	256	1123	0	1123	867	0	867
10081021	UNITED BANK OF LAKEWOOD NA	LAKEWOOD	CO	38225	914	1998	0	1998	1084	0	1084
10081032	FORT COLLINS NATIONAL BANK	LARIMER COUNTY	CO	12182	180	599	0	599	419	0	419
10081035	UNITED BANK OF LASALLE NA	LASALLE	CO	8955	235	384	0	384	149	0	149
10081040	FIRST NAT BK OF LAS ANIMAS	LAS ANIMAS	CO	9786	199	470	0	470	271	0	271
10081050	FIRST NAT BK OF LIMON	LIMON	CO	10838	139	511	0	511	372	0	372
10081070	LITTLETON NATIONAL BANK	LITTLETON	CO	40163	654	2106	0	2106	1452	0	1452
10081080	FIRST NAT BK OF LONGMONT	LONGMONT	CO	55357	453	2946	0	2946	2493	0	2493
10081090	LONGMONT NATIONAL BANK	LONGMONT	CO	35137	377	1770	0	1770	1393	0	1393

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79	
DSB	NAME	LOCATION	TDEP	VLTC	RR	1977	RR NEW	DIF	BAL	1977	BAL NEW	DIF
10081097	WESTLAND NATIONAL BANK	LONGMONT	CO	16507	299	740	0	740	441	0	441	
10081100	FIRST NAT BK OF LOUISVILLE	LOUISVILLE	CO	7714	141	292	0	292	151	0	151	
10081110	FIRST NAT BK IN LOVELAND	LOVELAND	CO	57796	548	2887	0	2887	2339	0	2339	
10081118	WESTLAKE FIRST NAT BANK	LOVELAND	CO	13769	221	632	0	632	411	0	411	
10081160	FIRST NAT BK OF MEEKER	MEEKER	CO	14321	72	672	0	672	600	0	600	
10081180	FIRST NAT BK OF MONTROSE	MONTROSE	CO	37362	344	1810	0	1810	1466	0	1466	
10081190	UNITED BANK OF MONTROSE NA	MONTROSE	CO	20424	351	1116	0	1116	765	0	765	
10081193	FIRST NAT BK OF NORTHGLENN	NORTHGLENN	CO	34674	1333	2055	0	2055	722	0	722	
10081210	FIRST NAT BK OF ORDMAN	ORDMAN	CO	4149	77	213	0	213	136	0	136	
10081220	FIRST NAT BK OF OTIS	OTIS	CO	7605	67	306	0	306	239	0	239	
10081250	PALISADES NATIONAL BANK	PALISADE	CO	5230	87	267	0	267	180	0	180	
10081270	FIRST NAT BK OF PAONIA	PAONIA	CO	10960	143	470	0	470	327	0	327	
10081280	FIRST NAT BK OF PUEBLO	PUEBLO	CO	77311	1946	4534	0	4534	2588	0	2588	
10081285	MIDTOWN NATIONAL BANK	PUEBLO	CO	10984	244	449	0	449	205	0	205	
10081295	PARK NATIONAL BANK	PUEBLO	CO	9490	207	402	0	402	195	0	195	
10081304	REPUBLIC NB OF PUEBLO	PUEBLO	CO	27910	550	1286	0	1286	736	0	736	
10081307	BANK OF RANGELY	RANGELY	CO	7932	140	339	0	339	199	0	199	
10081310	FIRST NAT BK IN RIFLE	RIFLE	CO	14061	199	675	0	675	476	0	476	
10081320	ROCKY FORD NATIONAL BANK	ROCKY FORD	CO	7776	184	423	0	423	239	0	239	
10081340	FIRST NAT BK OF SALIDA	SALIDA	CO	15626	359	790	0	790	431	0	431	
10081350	FIRST NB OF SPRINGFIELD	SPRINGFIELD	CO	17190	103	793	0	793	690	0	690	
10081360	ROUIT COUNTY NATL BK	STEAMBOAT SPRINGS	CO	35652	397	1868	0	1868	1471	0	1471	
10081370	COMMERCIAL SAVINGS BANK OF	STERLING	CO	28388	323	1264	0	1264	941	0	941	
10081375	FIRST NATIONAL BANK	STERLING	CO	15468	142	681	0	681	539	0	539	
10081380	SECURITY ST BK OF STERLING	STERLING	CO	46345	309	2145	0	2145	1836	0	1836	
10081390	FIRST NB OF STRASBURG	STRASBURG	CO	22042	139	981	0	981	842	0	842	
10081400	FIRST NAT BK OF STRATTON	STRATTON	CO	10899	60	479	0	479	419	0	419	
10081410	FIRST NAT BK IN TRINIDAD	TRINIDAD	CO	16475	282	856	0	856	576	0	576	
10081420	TRINIDAD NATIONAL BANK	TRINIDAD	CO	16968	313	833	0	833	520	0	520	
10081422	AIR ACADEMY NATIONAL BANK	US AF ACADEMY	CO	14251	302	724	0	724	422	0	422	
10081424	VAIL NATIONAL BANK	VAIL	CO	813	121	24	0	24	0	0	0	
10081428	FIRST NAT BK IN WALSBURG	WALSBURG	CO	16235	179	691	0	691	512	0	512	
10081443	CITIZENS BANK	WESTMINSTER	CO	13145	324	687	0	687	363	0	363	
10081445	FIRST NAT BK OF WESTMINSTER	WESTMINSTER	CO	45637	1227	2826	0	2826	1599	0	1599	
10081449	WHEAT RIDGE NATIONAL BANK	WHEAT RIDGE	CO	26962	337	1219	0	1219	882	0	882	
10081460	FIRST NAT BK OF WINDSOR	WINDSOR	CO	12176	125	478	0	478	353	0	353	
10081470	FIRST NAT BK OF WRAY	WRAY	CO	29446	133	1244	0	1244	1111	0	1111	
10081490	FARMERS STATE BK OF YUMA	YUMA	CO	19223	145	915	0	915	770	0	770	
OF	131 BANKS AFFECTED IN STATE	131	MEET REQ RES	W/VAULT CASH				REVENUE CHANGE	6255			
1090190	CANAAN NATIONAL BANK	CANAAN	CT	7445	160	398	0	398	238	0	238	
1090380	NB OF NEW ENGLND OF E HADDAM	E HADDAM	CT	4356	84	194	0	194	110	0	110	

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TDEP	VLTC	RR 1977	RR NEW	DIF BAL	1977 BAL NEW	DIF		
1090425	FIRST NAT BANK OF ENFIELD	ENFIELD	CT	11495	246	492	0	492	246	0	246
2090435	CITIZENS NB OF FAIRFIELD	FAIRFIELD	CT	12182	122	483	0	483	361	0	361
1090450	NAT IRON BK OF FALLS VILLAGE	FALLS VILLAGE	CT	13045	144	521	0	521	377	0	377
1090720	FIRST NB OF LITCHFIELD	LITCHFIELD	CT	27279	593	1397	0	1397	804	0	804
1090758	MANCHESTER STATE BANK	MANCHESTER	CT	11900	268	589	0	589	321	0	321
1090812	NATIONAL IND BANK OF CONN	MERIDEN	CT	4839	81	179	0	179	98	0	98
2091229	CONNECTICUT BANK & TR CO NA	NORWALK	CT	14907	385	830	0	830	445	0	445
1091315	ORANGE NATIONAL BANK	ORANGE	CT	23776	724	1308	0	1308	584	0	584
1091360	CITIZENS NATIONAL BANK	PUTNAM	CT	20238	501	898	0	898	397	0	397
1091455	CITIZENS NB OF SOUTHTON	SOUTHTON	CT	22057	717	964	0	964	247	0	247
2091535	LIBERTY NATIONAL BANK	STAMFORD	CT	19880	206	868	0	868	662	0	662
1091590	FIRST NB OF SUFFIELD	SUFFIELD	CT	12648	189	548	0	548	359	0	359
1091695	VERNON NATIONAL BANK	VERNON	CT	19656	584	1022	0	1022	438	0	438
2091805	WESTPORT NATIONAL BANK	WESTPORT	CT	24758	401	1159	0	1159	758	0	758
1091845	NORTHERN CONN NAT BANK	WINDSOR LOCKS	CT	38443	1491	1725	0	1725	234	0	234
OF	17 BANKS AFFECTED IN STATE	17	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		435	
3100080	FIRST NAT BK OF FRANKFORD	FRANKFORD	DE	8360	157	323	0	323	166	0	166
3100110	FIRST NB OF HARRINGTON	HARRINGTON	DE	12318	207	495	0	495	288	0	288
3100340	COLONIAL NATIONAL BANK	WILMINGTON	DE	10138	419	503	0	503	84	0	84
3100378	FIRST NAT BK OF WILMINGTON	WILMINGTON	DE	13109	313	515	0	515	202	0	202
3100420	FIRST NAT BANK OF WYOMING	WYOMING	DE	20611	228	878	0	878	650	0	650
OF	5 BANKS AFFECTED IN STATE	5	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		91	
5110008	AMERICAN INDIAN NATIONAL BK	WASHINGTON	DC	17281	55	914	0	914	859	0	859
5110020	BANK OF COLUMBIA NA	WASHINGTON	DC	36413	1735	2101	0	2101	366	0	366
5110040	DIPLOMAT NATIONAL BANK	WASHINGTON	DC	9589	181	551	0	551	370	0	370
5110045	DISTRICT OF COLUMBIA NAT BK	WASHINGTON	DC	66634	1584	4502	0	4502	2918	0	2918
5110060	HEMISPHERE NATIONAL BANK	WASHINGTON	DC	9192	88	527	0	527	439	0	439
5110100	MCLACHLEN NATIONAL BANK	WASHINGTON	DC	37509	1179	2478	0	2478	1299	0	1299
5110140	NAT CAPITAL BK OF WASHINGTON	WASHINGTON	DC	33901	1466	2521	0	2521	1055	0	1055
5110190	SECURITY NATIONAL BANK	WASHINGTON	DC	76700	1671	5213	0	5213	3542	0	3542
5110205	UNITED NAT BK OF WASHINGTON	WASHINGTON	DC	39216	945	2441	0	2441	1496	0	1496
OF	9 BANKS AFFECTED IN STATE	9	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		803	

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79
DSB	NAME	LOCATION	TOEP	VLTCSH	RR 1977	RR NEW	DIF BAL	1977	BAL NEW	DIF	
6120010	FIRST NAT BK OF ALACHUA	ALACHUA	FL	8075	179	445	0	445	266	0	266
6120012	BARNETT BK OF GAINESVILLE	MAALACHUA CTY	FL	7716	248	354	0	354	106	0	106
6120013	BARNETT BANK OF SEMINOLE	CTYALTAMONTE SPRINGS	FL	28864	534	1297	0	1297	763	0	763
6120040	DE SITU NAT BK OF ARCADIA	ARCADIA	FL	23732	585	1072	0	1072	487	0	487
6120070	FLORIDA FIRST NB AT BARTON	BARTON	FL	24304	616	1196	0	1196	580	0	580
6120080	FL FIRST NB AT BELLE GLADE	BELLE GLADE	FL	12037	740	751	0	751	11	0	11
6120092	CITIZENS NATIONAL BANK	BUCA RATON	FL	7216	106	290	0	290	184	0	184
6120103	FIRST NB OF BONITA SPRINGS	BONITA SPRINGS	FL	23190	408	1064	0	1064	656	0	656
6120106	FLGSHP 1ST NB OF BYNTN BCH	BOYNTON	FL	42037	412	1727	0	1727	1315	0	1315
6120107	CENTURY NAT BK BOYTON BEACH	BOYNTON BEACH	FL	6549	211	246	0	246	35	0	35
6120123	BARNETT BANK OF BRANDON NA	BRANDON	FL	25117	444	1298	0	1298	854	0	854
6120138	FIRST NATIONAL BANK	BROOKSVILLE	FL	34947	935	1536	0	1536	601	0	601
6120145	SOUTHERN NB OF BROWARD CTY	BROWARD COUNTY	FL	11587	639	687	0	687	48	0	48
6120154	NATIONAL BANK OF CAPE CORAL	CAPE CORAL	FL	27302	187	1201	0	1201	1014	0	1014
6120156	FIRST NB OF CAPE CANAVERAL	CAPE CANAVERAL	FL	22367	389	1119	0	1119	730	0	730
6120185	BARNETT BK OF ORANGE PARK	MACLAY CTY	FL	9102	937	452	0	452	0	0	0
6120195	BARNETT BANK OF CLEARWATER	CLEARWATER	FL	62401	1063	3154	0	3154	2091	0	2091
6120201	ELLIS NAT BK OF CLEARWATER	CLEARWATER	FL	6320	242	275	0	275	33	0	33
6120206	SECOND NB OF CLEARWATER	CLEARWATER	FL	25632	648	1170	0	1170	522	0	522
6120210	EXCHANGE NB OF LAKE COUNTY	CLERMONT	FL	23918	297	1049	0	1049	752	0	752
6120218	CLEWISTON NATIONAL BANK	CLEWISTON	FL	5622	224	232	0	232	8	0	8
6120228	SOUTHEAST NB OF COCOA	COCOA	FL	11351	390	559	0	559	169	0	169
6120230	BARNETT BANK OF COCOA NA	COCOA	FL	63363	1398	3538	0	3538	2140	0	2140
6120231	SUN BANK OF COCUA NA	COCOA	FL	43176	909	1872	0	1872	963	0	963
6120232	UNITED NATIONAL BANK	COCOA BEACH	FL	24701	503	1239	0	1239	736	0	736
6120241	CARIBBEAN NATIONAL BANK	CORAL GABLES	FL	27309	408	1934	0	1934	1526	0	1526
6120270	FIRST BANK OF CRESTVIEW	CRESTVIEW	FL	13601	229	615	0	615	386	0	386
6120275	FIRST NAT BK OF CRESTVIEW	CRESTVIEW	FL	20213	363	884	0	884	521	0	521
6120276	CTZ 1ST NB OF CRYSTAL RIVER	CRYSTAL RIVER	FL	17973	851	797	0	797	0	0	0
6120282	ATLANTIC NAT BK OF MIAMI	DADE COUNTY	FL	17120	518	884	0	884	366	0	366
6120291	JEFFERSON NAT BK AT KENDALL	DADE COUNTY	FL	12712	337	756	0	756	419	0	419
6120295	ELLIS FIRST NB OF DADE CITY	DALE CITY	FL	20619	337	907	0	907	570	0	570
6120297	DIXIE NAT BK OF DADE COUNTY	DADE COUNTY	FL	34773	480	2531	0	2531	2051	0	2051
6120301	ATLANTIC NAT BANK OF DAVIE	DAVIE	FL	19106	288	837	0	837	549	0	549
6120303	FIRST NATIONAL BANK OF DAVIE	DAVIE	FL	31263	513	1743	0	1743	1230	0	1230
6120308	SOUTHEAST NB OF NORTH DADE	DADE COUNTY	FL	8070	294	477	0	477	183	0	183
6120309	SOUTHEAST NAT BK OF TAMIAH	DADE COUNTY	FL	11488	165	561	0	561	396	0	396
6120334	PAM AM BK OF VOLUSIA CTY	N ADEBARY	FL	18241	348	759	0	759	411	0	411
6120350	FIRST NB OF DE FUNIAK SPGS	DE FUNIAK SPRINGS	FL	17091	303	901	0	901	598	0	598
6120375	BARNETT BK OF DELRAY BCH NA	DELRAY BEACH	FL	53262	390	3085	0	3085	2695	0	2695
6120386	FIRST NATIONAL BK OF DESTIN	DESTIN	FL	7399	126	360	0	360	234	0	234
6120392	SOUTHEAST NB OF DUNEDIN	DUNEDIN	FL	52518	1495	2344	0	2344	849	0	849
6120399	FIRST NAT BANK & TRUST	EUSTIS	FL	30731	290	1479	0	1479	1189	0	1189
6120402	FIRST NB OF ENGLEWOOD	ENGLEWOOD	FL	12515	174	417	0	417	243	0	243
6120420	FLORIDA FIRST NATIONAL BANK	FERNNANDINA BEACH	FL	19479	297	1108	0	1108	811	0	811
6120426	ATLANTIC NB OF FT LAUDERDALE	LAUDERDALE	FL	11162	292	464	0	464	172	0	172

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES				1/4/79		
DSB	NAME	LOCATION	TDEP	VLTC	RR	1977	RR NEW	DIF	BAL	1977	BAL NEW	DIF
6120454	EAST FIRST NATIONAL BANK	FORT MYERS	FL	18221	314	833	0	833	519	0	519	
6120459	FIRST CNRCL BK OF FORT MYERS	FORT MYERS	FL	18338	306	813	0	813	507	0	507	
6120469	SE BANK OF FT MYERS NA	FORT MYERS	FL	4876	149	208	0	208	59	0	59	
6120471	BEACH FIRST NATIONAL BANK	FORT MYERS BEACH	FL	33000	478	1563	0	1563	1085	0	1085	
6120473	FIRST NB OF FORT PIERCE	FORT PIERCE	FL	30840	885	1892	0	1892	1007	0	1007	
6120484	EGLIN NATIONAL BANK	FORT WALTON BEACH	FL	14572	193	662	0	662	469	0	469	
6120497	FIRST CITY BK OF GAINESVILLE	GAINESVILLE	FL	21116	287	1048	0	1048	761	0	761	
6120510	FLORIDA NB AT GAINESVILLE	GAINESVILLE	FL	30016	737	1934	0	1934	1197	0	1197	
6120562	FIRST NAT BK OF HALLANDALE	HALLANDALE	FL	30444	308	1734	0	1734	1426	0	1426	
6120566	ELLIS NB OF W HILLSBOROUGH	HILLSBOROUGH CTY	FL	3428	51	142	0	142	91	0	91	
6120568	AMERICAN GUARANTY BANK	HILLSBOROUGH CTY	FL	13873	433	616	0	616	183	0	183	
6120572	1ST AM NB OF HERNANDO CTY	HERNANDO CTY	FL	18134	258	700	0	700	442	0	442	
6120577	NATIONAL BANK OF SOUTH FL	HIALEAH	FL	14035	398	766	0	766	388	0	388	
6120579	PEOPLES HIALEAH NATIONAL BK	HIALEAH	FL	12085	273	728	0	728	455	0	455	
6120582	BANK OF HOLIDAY	HOLIDAY	FL	33678	421	1260	0	1260	839	0	839	
6120588	ATLANTIC NB OF W HOLLYWOOD	HOLLYWOOD	FL	69426	1633	3341	0	3341	1708	0	1708	
6120589	ATLANTIC NB OF HOLLYWOOD	HOLLYWOOD	FL	30153	330	1334	0	1334	1004	0	1004	
6120594	HOLLYWOOD NATIONAL BANK	HOLLYWOOD	FL	13901	495	756	0	756	261	0	261	
6120595	EXCHANGE NB OF PASCO CTY	HOLIDAY	FL	19359	351	780	0	780	429	0	429	
6120600	FIRST NAT BK OF HOMESTEAD	HOMESTEAD	FL	40986	1073	2324	0	2324	1251	0	1251	
6120601	SECOND NAT BK OF HOMESTEAD	HOMESTEAD	FL	14090	1044	701	0	701	0	0	0	
6120605	ELLIS FIRST NAT BK OF HUDSON	HUDSON	FL	11659	221	451	0	451	230	0	230	
6120612	CITIZENS 1ST NAT BK CITRUS CTY	INVERNESS	FL	34055	548	1504	0	1504	956	0	956	
6120632	BARNETT BANKS TR CO NA	JACKSONVILLE	FL	14397	0	950	0	950	950	0	950	
6120633	CENTURY NATIONAL BANK	JACKSONVILLE	FL	6885	92	403	0	403	311	0	311	
6120644	FLORIDA NAT BK AT ARLINGTON	JACKSONVILLE	FL	24369	696	1118	0	1118	422	0	422	
6120646	FLORIDA NAT BANK AT LAKE SHD	JACKSONVILLE	FL	21820	1408	1036	0	1036	0	0	0	
6120649	FLORIDA NORTHSIDE BANK	JACKSONVILLE	FL	11206	308	494	0	494	186	0	186	
6120655	MARINE NB OF JACKSONVILLE	JACKSONVILLE	FL	14616	211	711	0	711	500	0	500	
6120657	1ST CITY NB OF JACKSONVILLE	JACKSONVILLE	FL	8007	155	331	0	331	176	0	176	
6120660	SOUTHEAST BANK OF EDGEWOOD	JACKSONVILLE	FL	10678	462	526	0	526	64	0	64	
6120692	SOUTHEAST FIRST NAT BCH BK	JACKSONVILLE BCH	FL	37964	361	1963	0	1963	1602	0	1602	
6120703	JUPITER-TEQUESTA NAT BANK	JUPITER	FL	8446	151	422	0	422	271	0	271	
6120705	ELLIS FIRST NB AT JAY	JAY	FL	18693	138	830	0	830	692	0	692	
6120710	FLORIDA FIRST NATIONAL BANK	KEY WEST	FL	34606	916	1931	0	1931	1015	0	1015	
6120720	FIRST NAT BK OF KISSIMMEE	KISSIMMEE	FL	28694	761	1708	0	1708	947	0	947	
6120723	FLAGSHIP BANK OF KISSIMMEE	KISSIMMEE	FL	4867	219	220	0	220	1	0	1	
6120750	FIRST NAT BK OF LAKE CITY	LAKE CITY	FL	18838	546	990	0	990	444	0	444	
6120765	FIRST NB OF LAKE LAND	LAKE LAND	FL	51980	794	2523	0	2523	1729	0	1729	
6120766	FIRST COMMERCIAL NATIONAL BK	LAKE LAND	FL	7216	143	370	0	370	227	0	227	
6120780	FLORIDA NAT BK AT LAKE LAND	LAKE LAND	FL	41760	906	2317	0	2317	1411	0	1411	
6120798	AMERICAN BANK OF LAKE WALES	LAKE WALES	FL	8479	228	398	0	398	170	0	170	
6120802	SUN FIRST NB OF LAKE WALES	LAKE WALES	FL	35635	638	1625	0	1625	987	0	987	
6120808	EXCHANGE NB OF PINELLAS CTY	LARGO	FL	10106	246	419	0	419	173	0	173	
6120818	CITIZENS NAT BK OF LEESBURG	LEESBURG	FL	53065	509	2433	0	2433	1924	0	1924	
6120821	CITY NB OF LAUDERHILL	LAUDERHILL	FL	29708	1168	1653	0	1653	485	0	485	

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION		TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF	
6120827	WEST BROWARD NATIONAL BANK	LAUDERDALE LAKES	FL	2884	60	126	0	126	66	0 66	
6120840	FIRST NAT BK OF LIVE OAK	LIVE OAK	FL	35232	949	1452	0	1452	503	0 503	
6120849	SUN FIRST NB OF MELBOURNE	MELBOURNE	FL	44178	906	2350	0	2350	1444	0 1444	
6120860	FLORIDA FIRST NATIONAL BANK	MADISON	FL	12359	359	647	0	647	288	0 288	
6120865	SE FIRST NB OF MAITLAND	MAITLAND	FL	55278	442	2817	0	2817	2375	0 2375	
6120869	EXCHANGE NB OF MANATEE CTY	MANATEE CTY	FL	5067	302	205	0	205	0	0 0	
6120874	WESTSIDE NB OF MANATEE CTY	MANATEE COUNTY	FL	48816	457	2448	0	2448	1991	0 1991	
6120876	NATIONAL BANK OF COLLIER CTY	CTYMARCO ISLAND	FL	29137	661	1615	0	1615	954	0 954	
6120881	FL CST BK OF CORAL SPGS NA	MARGATE	FL	34228	542	2033	0	2033	1491	0 1491	
6120892	HOBE SOUND NATIONAL BANK	MARTIN COUNTY	FL	16556	200	718	0	718	518	0 518	
6120897	LANDMARK BK OF MELBOURNE NA	MELBOURNE	FL	29824	497	1437	0	1437	940	0 940	
6120898	CENTURY NAT BANK OF BREVARD	MELBOURNE	FL	15462	250	764	0	764	514	0 514	
6120900	FLAGSHIP BK OF MELBOURNE NA	MELBOURNE	FL	45957	1119	2523	0	2523	1404	0 1404	
6120902	BOULEVARD NAT BK OF MIAMI	MIAMI	FL	65852	585	3678	0	3678	3093	0 3093	
6120903	FIRST NATIONAL BK OF BREVARD	MERRITT ISLAND	FL	39705	448	1715	0	1715	1267	0 1267	
6120909	CENTRAL NAT BK OF MIAMI	MIAMI	FL	35656	610	1941	0	1941	1331	0 1331	
6120927	CONTINENTAL NAT BK OF MIAMI	MIAMI	FL	25706	416	1401	0	1401	985	0 985	
6120929	DADELAND NATIONAL BANK	MIAMI	FL	35771	1218	2481	0	2481	1263	0 1263	
6120976	PEOPLES DOWNTOWN NAT BANK	MIAMI	FL	35507	824	2317	0	2317	1493	0 1493	
6120978	PEOPLES NB OF COMMERCE, MIAMI	MIAMI	FL	12957	271	642	0	642	371	0 371	
6120981	SOUTHEAST BANKS TRUST CO NA	MIAMI	FL	9897	0	557	0	557	557	0 557	
6121015	PEOPLES FIRST NATIONAL BANK	MIAMI SHORES	FL	47573	608	2797	0	2797	2189	0 2189	
6121030	CENTURY NAT BK OF SANTA ROSA	HILTON	FL	23024	1103	1142	0	1142	39	0 39	
6121037	FIRST NB OF MIRAMAR	MIRAMAR	FL	8061	228	373	0	373	145	0 145	
6121038	FIRST NAT BANK OF MARATHON	MARATHON	FL	3363	73	162	0	162	89	0 89	
6121043	FIRST NATIONAL BANK OF MOORE	MOORE HAVEN	FL	4341	147	192	0	192	45	0 45	
6121050	FIRST NAT BK OF MOUNT DORA	MOUNT DORA	FL	29250	257	1352	0	1352	1095	0 1095	
6121062	N MIAMI FIRST STATE BK	NORTH MIAMI	FL	5392	140	283	0	283	143	0 143	
6121066	CITIZENS NATIONAL BANK	NAPLES	FL	53962	461	2496	0	2496	2035	0 2035	
6121067	SOUTHEAST NAT BK OF NAPLES	NAPLES	FL	36686	495	1803	0	1803	1308	0 1308	
6121074	NORTH FIRST BANK	NORTH FORT MYERS	FL	15032	299	677	0	677	378	0 378	
6121078	FIRST NAT BK AT NICEVILLE	NICEVILLE	FL	12882	270	556	0	556	286	0 286	
6121079	FIRST NB OF VOLUSIA CTY	NEW SMYRNA BEACH	FL	14118	353	621	0	621	268	0 268	
6121082	PEOPLES AMERICAN NAT BANK	NORTH MIAMI	FL	30758	531	1802	0	1802	1271	0 1271	
6121083	SECOND NAT BK OF NORTH MIAMI	NORTH MIAMI	FL	59358	1296	4011	0	4011	2715	0 2715	
6121084	PEOPLES FIRST NATIONAL BANK	NORTH MIAMI BEACH	FL	20733	317	1227	0	1227	910	0 910	
6121085	SECOND NAT BK OF N MIAMI	BCHN MIAMI BEACH	FL	32096	471	1884	0	1884	1413	0 1413	
6121087	COUNTY NB OF N MIAMI BEACH	NORTH MIAMI BEACH	FL	49759	1060	3435	0	3435	2375	0 2375	
6121088	PEOPLES LIBERTY NAT BK	NORTH MIAMI	FL	11388	188	616	0	616	428	0 428	
6121093	PAN AMERICAN BK OF BROWARD	OAKLAND PARK	FL	21161	491	1218	0	1218	727	0 727	
6121100	FLORIDA FIRST NATIONAL BANK	OCALA	FL	31770	867	1564	0	1564	697	0 697	
6121121	AMERICAN BANK OF ORANGE CTY	ORANGE COUNTY	FL	12502	262	592	0	592	330	0 330	
6121139	FLAGSHIP BK OF W ORLANDO NA	ORLANDO	FL	7597	174	448	0	448	274	0 274	
6121142	PAN AM BANK OF ORLANDO NA	ORLANDO	FL	80654	1104	4658	0	4658	3554	0 3554	
6121147	SOUTHEAST NAT BK OF ORLANDO	ORLANDO	FL	33224	564	1547	0	1547	983	0 983	
6121158	PAN AM BANK OF ORMOND BCH	NAORMOND BEACH	FL	12503	302	589	0	589	287	0 287	

MEMBER BANKS

BENEFIT TO BANKS EXEMPT FROM

FEDERAL REQUIRED RESERVES

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DSB	NAME	LOCATION	TDEP	VLTC	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
6121163	ATLANTIC NAT BK OF PALATKA	PALATKA	FL	42546	887	2273	0	2273	1386	0	1386
6121168	BARNETT BK OF W LK WORTH NA	PALM BEACH CTY	FL	11229	281	518	0	518	237	0	237
6121178	ROYAL TR BK OF PALM BCH NA	PALM BEACH	FL	30039	505	1248	0	1248	743	0	743
6121179	BOYNTON BEACH NATIONAL BANK	PALM BEACH COUNTY	FL	13734	495	623	0	623	128	0	128
6121182	FIRST NB OF PALM BCH GARDENS	PALM BCH GARDENS	FL	16521	308	768	0	768	460	0	460
6121187	FIRST MARINE NAT BK	PALM SPRINGS	FL	25798	723	1252	0	1252	529	0	529
6121190	BAY NATIONAL BANK AND TRUST	PANAMA CITY	FL	58425	1583	3319	0	3319	1736	0	1736
6121203	FIRST NATIONAL BANK	PANAMA CITY	FL	22171	564	950	0	950	386	0	386
6121204	SOUTHEAST NB OF PANAMA CITY	PANAMA CITY	FL	12122	358	606	0	606	248	0	248
6121210	CITIZENS & PEOPLES NAT BK	PENSACOLA	FL	52731	1060	3556	0	3556	2496	0	2496
6121215	CENTURY NAT BK OF PENSACOLA	PENSACOLA	FL	35794	568	1851	0	1851	1283	0	1283
6121221	FIRST ST BK OF PENSACOLA	PENSACOLA	FL	5308	96	209	0	209	113	0	113
6121230	FLORIDA FIRST NATIONAL BANK	PENSACOLA	FL	66214	3267	4091	0	4091	824	0	824
6121241	FIRST NAVY BANK	PENSACOLA NAS	FL	8143	752	438	0	438	0	0	0
6121250	FLORIDA NAT BK AT PERRY	PERRY	FL	10207	396	541	0	541	145	0	145
6121255	FIRST NAT BK IN PLANT CITY	PLANT CITY	FL	34260	571	1502	0	1502	931	0	931
6121257	PARK NATIONAL BANK	PINELLAS PARK	FL	8747	189	382	0	382	193	0	193
6121270	FIDELITY NATIONAL BANK	POMPANO BEACH	FL	20770	363	1242	0	1242	879	0	879
6121279	HALIFAX NATIONAL BANK	PORT ORANGE	FL	18855	559	877	0	877	318	0	318
6121280	FL FIRST NB AT PORT ST JOE	PORT ST JOE	FL	11657	184	653	0	653	469	0	469
6121281	BARNETT BANK OF PT CHARLOTTE	PORT CHARLOTTE	FL	21203	340	937	0	937	597	0	597
6121283	PORT SALERNO NATIONAL BANK	PORT SALERNO	FL	11983	211	436	0	436	225	0	225
6121290	FIRST NATIONAL BANK	PUNTA GORDA	FL	56092	840	2993	0	2993	2153	0	2153
6121295	MARINE BANK OF PUNTA GORDA	PUNTA GORDA	FL	10954	136	463	0	463	327	0	327
6121313	SINGER ISLAND NAT BK	RIVIERA BEACH	FL	8816	211	382	0	382	171	0	171
6121321	BARNETT BANK OF ST AUGUSTINE	AUGUSTINE	FL	39443	990	2131	0	2131	1141	0	1141
6121341	BARNETT BK OF ST PETERSBURG	ST PETERSBURG	FL	53286	870	2537	0	2537	1667	0	1667
6121342	BK OF FL IN ST PETERSBURG	ST PETERSBURG	FL	19076	535	851	0	851	316	0	316
6121346	ELLIS NAT BK OF ST PETERSBURG	ST PETERSBURG	FL	46293	496	2025	0	2025	1529	0	1529
6121366	NAT BANK OF ST PETERSBURG	ST PETERSBURG	FL	58104	1152	3008	0	3008	1856	0	1856
6121378	ATLANTIC NAT BK OF SANFORD	SANFORD	FL	37344	820	1911	0	1911	1091	0	1091
6121385	BK OF THE ISL SANIBEL-CAP	SANIBEL	FL	16898	304	829	0	829	525	0	525
6121394	BARNETT BANK OF SARASOTA NA	SARASOTA	FL	10257	102	448	0	448	346	0	346
6121402	SE BANK OF VILLAGE PLAZA NA	SARASOTA COUNTY	FL	22405	426	986	0	986	560	0	560
6121403	EXCHANGE BANK OF SARASOTA	SARASOTA	FL	12701	552	581	0	581	29	0	29
6121406	S E BANK OF SIESTA KEY	SARASOTA	FL	25977	276	1179	0	1179	903	0	903
6121409	POPULAR BK OF SARASOTA NA	SARASOTA	FL	17656	327	698	0	698	371	0	371
6121413	SE FIRST NB OF SATELLITE BCH	SATELLITE BEACH	FL	22955	543	1272	0	1272	729	0	729
6121415	FIRST NATIONAL BANK	SEBRING	FL	35826	297	1514	0	1514	1217	0	1217
6121421	SUN BANK OF SEMINOLE NA	SEMINOLE COUNTY	FL	31284	1022	1539	0	1539	517	0	517
6121424	FIDELITY NB OF SOUTH MIAMI	SOUTH MIAMI	FL	25964	249	1231	0	1231	982	0	982
6121425	FIRST NAT BK OF SOUTH MIAMI	SOUTH MIAMI	FL	69461	977	4380	0	4380	3403	0	3403
6121426	SE NB OF ST PETERSBURG	SOUTH PASADENA	FL	39267	462	1904	0	1904	1442	0	1442
6121429	SOUTH COUNTY BANK	SOUTH VENICE	FL	8623	239	386	0	386	147	0	147
6121448	JEFFERSON NB AT SUNNY ISLES	SUNNY ISLES	FL	28950	475	1688	0	1688	1213	0	1213
6121450	CAP CY 1ST NB OF TALLAHASSEE	TALLAHASSEE	FL	94265	1482	4611	0	4611	3129	0	3129

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				1/4/79			
USB	NAME	LOCATION		TDOP	VLTC	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
7172960	UNION NATIONAL BK AND TR	ELGIN	IL	46736	529	2540	0	2540	2011	0	2011
7172988	SUBURBAN NB OF ELK GRVE VLG	ELK GROVE VILLAGE	IL	12672	217	573	0	573	356	0	356
8173070	FIRST NAT BK OF ENFIELD	ENFIELD	IL	4095	57	194	0	194	137	0	137
7173080	FIRST NATIONAL BANK	EUREKA	IL	16188	207	761	0	761	554	0	554
7173105	NAT BK OF N EVANSTON	EVANSTON	IL	26218	229	1327	0	1327	1098	0	1098
7173165	NAT BK OF FAIRBURY	FAIRBURY	IL	24357	239	1284	0	1284	1045	0	1045
8173170	FAIRFIELD NATIONAL BANK	FAIRFIELD	IL	46306	203	2214	0	2214	2011	0	2011
7173180	FIRST NB OF FAIRMOUNT	FAIRMOUNT	IL	3853	66	205	0	205	139	0	139
8173197	SOUTHERN IL NATIONAL BK	FAIRVIEW HGTS	IL	32183	752	1388	0	1388	636	0	636
8173200	STATE BANK OF FARINA	FARINA	IL	6628	34	267	0	267	233	0	233
7173235	FISHER NATIONAL BANK	FISHER	IL	5870	55	246	0	246	191	0	191
8173250	FIRST NAT BK OF FLORA	FLORA	IL	30154	464	1433	0	1433	969	0	969
7173260	FOREST PARK NATIONAL BANK	FOREST PARK	IL	46878	470	2292	0	2292	1822	0	1822
8173320	FIRST NAT BK OF FREEBURG	FREEBURG	IL	13357	166	537	0	537	371	0	371
7173350	FULTON STATE BANK	FULTON	IL	17610	174	702	0	702	528	0	528
7173360	FIRST NB OF GALENA	GALENA	IL	25486	123	961	0	961	836	0	836
7173380	FARMERS AND MECHANICS BANK	GALESBURG	IL	39127	631	1865	0	1865	1234	0	1234
7173400	FIRST NB IN GALVA	GALVA	IL	11206	137	562	0	562	425	0	425
7173440	FIRST NB OF GENEVA	GENEVA	IL	44327	578	2094	0	2094	1516	0	1516
7173450	STATE BANK OF	GENEVA	IL	25647	290	1169	0	1169	879	0	879
7173470	FIRST NATIONAL BANK IN	GEORGETOWN	IL	10061	156	433	0	433	277	0	277
7173500	1 NB & TR CO IN GIBSON CY	GIBSON CITY	IL	19806	343	1246	0	1246	903	0	903
7173530	FIRST NB OF GILMAN	GILMAN	IL	15309	131	677	0	677	546	0	546
7173555	GLENCOE NATIONAL BANK	GLENCOE	IL	43593	342	1801	0	1801	1459	0	1459
8173580	FIRST NAT BK IN GOLCONDA	GOLCONDA	IL	10317	130	528	0	528	398	0	398
8173610	FIRST NAT BK OF GORHAM	GORHAM	IL	4678	53	179	0	179	126	0	126
7173630	FIRST NB OF GRAND RIDGE	GRAND RIDGE	IL	5379	57	300	0	300	243	0	243
8173640	FIRST NAT BK OF GRAND TOWER	GRAND TOWER	IL	3670	80	160	0	160	80	0	80
7173675	FIRST NB OF GRANT PK	GRANT PARK	IL	11750	159	493	0	493	334	0	334
7173680	GRANVILLE NATIONAL BANK	GRANVILLE	IL	13271	106	506	0	506	400	0	400
7173700	GRAYSLAKE NATIONAL BANK	GRAYSLAKE	IL	33429	712	1493	0	1493	781	0	781
8173710	PEOPLES NAT BK OF GRAYVILLE	GRAYVILLE	IL	18656	138	856	0	856	718	0	718
7173730	GREENUP NATIONAL BANK	GREENUP	IL	10324	130	584	0	584	454	0	454
8173740	BRADFORD NB OF GREENVILLE	GREENVILLE	IL	35262	191	1457	0	1457	1266	0	1266
8173750	FIRST NAT BK IN GREENVILLE	GREENVILLE	IL	27897	273	1150	0	1150	877	0	877
8173770	FARMERS NB OF GRIGGSVILLE	GRIGGSVILLE	IL	7110	98	296	0	296	198	0	198
7173771	GURNEE NATIONAL BANK	GURNEE	IL	15184	170	579	0	579	409	0	409
8173810	FIRST NAT BK OF HARRISBURG	HARRISBURG	IL	35395	343	1557	0	1557	1214	0	1214
8173820	HARRISBURG NATIONAL BANK	HARRISBURG	IL	37549	356	1571	0	1571	1215	0	1215
7173830	HARTSBURG STATE BANK	HARTSBURG	IL	2876	21	132	0	132	111	0	111
7173870	HAVANA NATIONAL BANK	HAVANA	IL	37297	321	1762	0	1762	1441	0	1441
8173950	FIRST NAT BK OF HIGHLAND	HIGHLAND	IL	48429	337	1864	0	1864	1527	0	1527
8173990	HILLSBORO NATIONAL BANK	HILLSBORO	IL	41794	235	1756	0	1756	1521	0	1521
8174000	MONTGOMERY COUNTY NAT BK	HILLSBORO	IL	30940	192	1312	0	1312	1120	0	1120
7174060	FIRST NAT BK IN HOMER	HOMER	IL	3714	70	243	0	243	173	0	173
7174070	CITY NAT BK OF HOOPESTON	HOOPESTON	IL	22734	406	1074	0	1074	668	0	668

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF	
7172035	UNION NAT BK OF CHICAGO	CHICAGO	IL	34347	535	1462	0	1462	927	0 927
7172060	UNIVERSITY NATIONAL BANK	CHICAGO	IL	29914	349	1486	0	1486	1137	0 1137
7172082	WASHINGTON NB OF CHICAGO	CHICAGO	IL	344	44	13	0	13	0	0 0
7172090	CHICAGO HTS NATIONAL BANK	CHICAGO HEIGHTS	IL	36758	658	1691	0	1691	1033	0 1033
7172121	TRUITT-MATTHEWS NAT BK	CHILLICOTHE	IL	13649	305	690	0	690	385	0 385
7172130	FIRST NAT BK OF CHRISMAN	CHRISMAN	IL	16154	109	694	0	694	585	0 585
7172240	FIRST NAT BK OF CLIFTON	CLIFTON	IL	12260	107	559	0	559	452	0 452
7172250	FIRST NAT BK & TR CO	CLINTON	IL	19059	287	946	0	946	659	0 659
7172270	FIRST NAT BK OF COAL CITY	COAL CITY	IL	17852	196	722	0	722	526	0 526
8172280	FIRST NAT BANK OF COBDEN	COBDEN	IL	11820	79	436	0	436	357	0 357
8172290	COFFEEN NATIONAL BANK	COFFEEN	IL	6707	117	256	0	256	139	0 139
8172310	FIRST NAT BK OF COLLINSVILLE	COLLINSVILLE	IL	51572	784	2478	0	2478	1694	0 1694
8172325	COLUMBIA NATIONAL BANK	COLUMBIA	IL	2927	45	97	0	97	52	0 52
8172330	FIRST NAT BK IN COLUMBIA	COLUMBIA	IL	26382	288	992	0	992	704	0 704
8172340	MONROE NAT BK OF COLUMBIA	COLUMBIA	IL	35840	178	1493	0	1493	1315	0 1315
8172370	FIRST NAT BK OF COULTERVILLE	COULTERVILLE	IL	5128	58	224	0	224	166	0 166
7172380	STATE BANK OF COWDEN	COWDEN	IL	6325	29	302	0	302	273	0 273
8172400	FIRST NAT BK OF CROSSVILLE	CROSSVILLE	IL	8294	89	317	0	317	228	0 228
7172405	FIRST NATIONAL BANK	CRYSTAL LAKE	IL	24790	373	1087	0	1087	714	0 714
7172430	FIRST NB OF CULLOM	CULLOM	IL	4516	50	193	0	193	143	0 143
7172460	FIRST NAT BK OF DANVERS	DANVERS	IL	5004	70	195	0	195	125	0 125
7172475	LAKE SHORE NATIONAL BANK	DANVILLE	IL	12711	235	445	0	445	210	0 210
7172543	PERSHING NB OF DECATUR	DECATUR	IL	12997	273	621	0	621	348	0 348
7172544	SOUTH SHORE NB OF DECATUR	DECATUR	IL	10921	199	434	0	434	235	0 235
7172555	FIRST NATIONAL BANK	DEERFIELD	IL	33874	400	1510	0	1510	1110	0 1110
7172557	AMERICAN NB OF DE KALB	DE KALB	IL	4443	97	158	0	158	61	0 61
7172560	DE KALB BANK	DE KALB	IL	57928	1607	2857	0	2857	1250	0 1250
7172570	FIRST NAT BK IN DE KALB	DE KALB	IL	56867	1193	2566	0	2566	1373	0 1373
7172580	TAZEWELL COUNTY NATIONAL BK	DELAVER	IL	15821	82	701	0	701	619	0 619
7172605	DES PLAINES NATIONAL BANK	DES PLAINES	IL	53674	732	2540	0	2540	1808	0 1808
8172630	FIRST NAT BK OF DIETERICH	DIETERICH	IL	7682	77	321	0	321	244	0 244
7172650	CITY NATIONAL BK & TR CO	DIXON	IL	36092	388	1542	0	1542	1154	0 1154
7172670	FIRST NATIONAL BANK IN	DOLTON	IL	40968	499	1756	0	1756	1257	0 1257
8172680	FIRST STATE BANK OF DONGOLA	DONGOLA	IL	7444	68	308	0	308	240	0 240
7172685	AMERICAN NATIONAL BK	DOWNS GROVER	IL	5550	121	200	0	200	79	0 79
8172720	DUPO STATE SAVINGS BANK	DUPO	IL	12431	206	444	0	444	238	0 238
8172725	DU QUOIN NATIONAL BANK	DU QUOIN	IL	19620	333	829	0	829	496	0 496
7172730	DU QUOIN STATE BANK	DU QUOIN	IL	34287	275	1578	0	1578	1303	0 1303
7172750	FIRST NAT BK OF DWIGHT	DWIGHT	IL	26074	331	1084	0	1084	753	0 753
7172760	NAT BK OF EARLVILLE	EARLVILLE	IL	17827	89	720	0	720	631	0 631
7172810	FIRST NB IN EAST PEORIA	EAST PEORIA	IL	39922	554	1646	0	1646	1092	0 1092
8172820	FIRST NB AT EAST ST LOUIS	EAST ST LOUIS	IL	53463	930	3388	0	3388	2458	0 2458
8172860	BANK OF EDWARDSVILLE	EDWARDSVILLE	IL	52595	400	2606	0	2606	2206	0 2206
8172870	EDWARDSVILLE NB & TR CO	EDWARDSVILLE	IL	44815	639	2029	0	2029	1390	0 1390
8172890	FIRST NAT BK OF EFFINGHAM	EFFINGHAM	IL	51248	494	2342	0	2342	1848	0 1848
7172940	ELGIN NATIONAL BANK	ELGIN	IL	48486	466	2548	0	2548	2082	0 2082

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79
DSB	NAME	LOCATION	TDEP	VLTC	SH RR 1977	RR NEW	DIF BAL	1977 BAL NEW	DIF		
12150032	BANK OF HONOLULU NA	HONOLULU	HI	24728	368	1125	0	1125	757	0	757
OF	1 BANKS AFFECTED IN STATE	1	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		50	
12160045	CITIZENS NATIONAL BANK OF IDBOISE	ID	30043	615	1379	0	1379	764	0	764	
12160100	FARMERS NATL BK OF BUHL	BUHL	ID	19471	162	683	0	683	701	0	701
12160140	CUSTER COUNTY BANK	CHALLIS	ID	8060	56	320	0	320	264	0	264
12160210	IDAHO STATE BANK	GLENNS FERRY	ID	28187	355	1275	0	1275	920	0	920
12160310	J N IRELAND AND CO	MALAD CITY	ID	10308	94	485	0	485	391	0	391
12160440	FIRST NB OF NORTH IDAHO	WALLACE	ID	41567	501	2178	0	2178	1677	0	1677
OF	6 BANKS AFFECTED IN STATE	6	MEET REQ RES W/VAULT CASH					REVENUE CHANGE		307	
8170050	CITIZENS NAT BK OF ALBION	ALBION	IL	33747	255	1492	0	1492	1237	0	1237
7170060	NATIONAL BANK OF ALEDO	ALEDO	IL	45931	167	1879	0	1879	1712	0	1712
8170100	FIRST NAT BK OF ALLENDALE	ALLENDALE	IL	10575	88	453	0	453	365	0	365
7170120	FARMERS STATE BANK OF ALPHA	ALPHA	IL	14881	103	567	0	567	464	0	464
8170130	FIRST NAT BK IN ALTAMONT	ALTAMONT	IL	23170	156	891	0	891	735	0	735
7170170	FIRST NAT BK IN AMBOY	AMBOY	IL	15534	252	658	0	658	406	0	406
8170190	ANNA NATIONAL BANK	ANNA	IL	24383	366	1098	0	1098	732	0	732
7170220	FIRST NAT BANK OF ANTIOCH	ANTIOCH	IL	35423	529	1305	0	1305	776	0	776
7170240	FIRST NAT BANK OF ARCOLA	ARCOLA	IL	22519	177	948	0	948	771	0	771
7170250	FIRST NAT BK OF ARENZVILLE	ARENZVILLE	IL	4405	44	309	0	309	265	0	265
7170293	TOLLWAY-ARLINGTON NAT BANK	ARLINGTON HEIGHTS	IL	11427	383	562	0	562	179	0	179
7170310	STATE BANK OF ARTHUR	ARTHUR	IL	27926	174	1217	0	1217	1043	0	1043
7170360	FIRST NB OF ASSUMPTION	ASSUMPTION	IL	8578	217	461	0	461	244	0	244
7170400	ATLANTA NATIONAL BANK	ATLANTA	IL	10095	80	453	0	453	373	0	373
7170475	VALLEY NATIONAL BANK	AURORA	IL	17402	666	774	0	774	108	0	108
8170480	FIRST NATIONAL BANK OF AVA	AVA	IL	7625	75	326	0	328	253	0	253
8170520	FIRST NAT BK OF BARRY	BARRY	IL	13839	123	623	0	623	500	0	500
7170570	FIRST NB OF BATAVIA	BATAVIA	IL	25996	382	1141	0	1141	759	0	759
7170580	FIRST NB OF BEARDSTOWN	BEARDSTOWN	IL	20802	349	829	0	829	480	0	480
7170666	BELVIDERE NAT BK & TRUST CO	BELVIDERE	IL	48554	638	2016	0	2016	1378	0	1378
8170700	FIRST NAT BK OF BENLO	BENLO	IL	12172	222	562	0	562	340	0	340
7170730	BERWYN NATIONAL BANK	BERWYN	IL	37479	1146	1531	0	1531	385	0	385
8170734	AIRPORT NATIONAL BANK	BETHALTO	IL	6540	231	247	0	247	16	0	16
8170735	BETHALTO NATIONAL BANK	BETHALTO	IL	6729	129	450	0	450	321	0	321
7170760	FIRST NB IN BLANDINSVILLE	BLANDINSVILLE	IL	9006	56	385	0	385	329	0	329
7170770	AMERICAN STATE BANK	BLOOMINGTON	IL	44678	709	2380	0	2380	1671	0	1671
7170800	NATIONAL BANK OF BLOOMINGTON	BLOOMINGTON	IL	65415	536	3379	0	3379	2843	0	2843

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79	
DSB	NAME	LOCATION	TDEP	VLTC	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF	
7170810	PEOPLES BANK OF BLOOMINGTON	BLOOMINGTON	IL	61399	1380	3333	0	3333	1953	0	1953
7170840	STATE BANK OF BLUE MOUND	BLUE MOUND	IL	7111	78	437	0	437	359	0	359
8170850	BANK OF BLUFFS	BLUFFS	IL	15668	80	633	0	633	553	0	553
8170890	STATE BANK OF BREESE	BREESE	IL	16977	162	652	0	652	490	0	490
8170900	FIRST NAT BK OF BRIDGEPORT	BRIDGEPORT	IL	16332	367	715	0	715	348	0	348
8170910	FIRST NAT BK OF BRIGHTON	BRIGHTON	IL	2794	58	128	0	128	70	0	70
7170928	FIRST NAT BK OF BROOKFIELD	BROOKFIELD	IL	16534	199	693	0	693	494	0	494
8170930	BROOKPORT NATIONAL BANK	BROOKPORT	IL	7871	74	293	0	293	219	0	219
8170940	FIRST NAT BK OF BROWNSTOWN	BROWNSTOWN	IL	4286	49	177	0	177	128	0	128
7170968	BUFFALO GROVE NATIONAL BANK	BUFFALO GROVE	IL	14731	363	595	0	595	232	0	232
8170980	FIRST NAT BK OF BUNKER HILL	BUNKER HILL	IL	8271	76	367	0	367	291	0	291
7171010	FIRST NATIONAL BANK OF BYRON	BYRON	IL	12883	147	473	0	473	326	0	326
7171070	CAMP GROVE STATE BANK	CAMP GROVE	IL	12629	48	525	0	525	477	0	477
8171110	CARBONDALE NATIONAL BANK	CARBONDALE	IL	15160	345	819	0	819	474	0	474
8171120	FIRST NB & TR CO	CARBONDALE	IL	41544	674	2041	0	2041	1367	0	1367
8171130	CARLINVILLE NATIONAL BANK	CARLINVILLE	IL	35656	190	1631	0	1631	1441	0	1441
8171140	FARMERS & MERCHANTS NAT BK	CARLINVILLE	IL	29901	325	1282	0	1282	957	0	957
8171170	FIRST NAT BK IN CARLYLE	CARLYLE	IL	29305	320	1165	0	1165	845	0	845
8171180	FIRST NAT BK OF CARM	CARM	IL	29267	270	1385	0	1385	1115	0	1115
8171190	NATIONAL BANK OF CARM	CARM	IL	23750	135	933	0	933	798	0	798
8171220	GREENE COUNTY NATIONAL BANK	CARROLLTON	IL	19176	174	821	0	821	647	0	647
7171240	FIRST NB OF CARTHAGE	CARTHAGE	IL	13945	68	568	0	568	500	0	500
7171270	CASEY NATIONAL BANK	CASEY	IL	21152	81	906	0	906	825	0	825
7171280	FIRST NAT BK OF CATLIN	CATLIN	IL	8181	159	360	0	360	201	0	201
7171333	AMERICAN NB OF CHAMPAIGN	CHAMPAIGN	IL	35544	1131	1754	0	1754	623	0	623
7171365	MARKET PLACE NATIONAL BANK	CHAMPAIGN	IL	3425	198	160	0	160	0	0	0
7171390	CHARLESTON NATIONAL BANK	CHARLESTON	IL	53588	357	2626	0	2626	2269	0	2269
7171395	COLES COUNTY NAT BANK	CHARLESTON	IL	17060	192	713	0	713	521	0	521
7171405	NATIONAL BANK OF CHENOA	CHENOA	IL	18806	168	767	0	767	599	0	599
8171430	BUENA VISTA NB OF CHESTER	CHESTER	IL	26456	184	1144	0	1144	960	0	960
8171491	FIRST NAT BK IN CHESTER	CHESTER	IL	23504	308	977	0	977	669	0	669
7171498	ARCHER NATIONAL BANK	CHICAGO	IL	29113	765	1351	0	1351	586	0	586
7171498	BANK OF COMMERCE & INDUSTRY	CHICAGO	IL	44298	478	1978	0	1978	1500	0	1500
7171545	CITIZENS NAT BK OF CHICAGO	CHICAGO	IL	31459	352	1532	0	1532	1180	0	1180
7171570	COSMOPOLITAN NB OF CHICAGO	CHICAGO	IL	58545	621	3346	0	3346	2725	0	2725
7171590	DISTRICT NAT BK OF CHICAGO	CHICAGO	IL	34648	1084	1863	0	1863	779	0	779
7171640	GATEWAY NB OF CHICAGO	CHICAGO	IL	15379	172	809	0	809	637	0	637
7171761	MAIN BANK OF CHICAGO	CHICAGO	IL	71102	780	4232	0	4232	3452	0	3452
7171780	MERCANTILE NB OF CHICAGO	CHICAGO	IL	57016	1138	3318	0	3318	2180	0	2180
7171828	MID AMERICA NB OF CHICAGO	CHICAGO	IL	46174	695	2605	0	2605	1910	0	1910
7171860	NATIONAL BANK OF AUSTIN	CHICAGO	IL	63156	730	3342	0	3342	2612	0	2612
7171933	PARK NAT BK OF CHICAGO	CHICAGO	IL	53947	1283	2564	0	2564	1281	0	1281
7171965	SEAWAY NAT BK OF CHICAGO	CHICAGO	IL	50791	1235	2772	0	2772	1537	0	1537
7172000	SOUTH SHORE NB OF CHICAGO	CHICAGO	IL	56326	1273	2709	0	2709	1436	0	1436
7172006	SOUTH SIDE BANK	CHICAGO	IL	27454	484	1193	0	1193	709	0	709
7172030	STEEL CITY NB OF CHICAGO	CHICAGO	IL	45834	657	2192	0	2192	1535	0	1535

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION		TDEP	VLTCSH	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
6130550	AM NAT BK OF BRUNSWICK	BRUNSWICK	GA	67504	1383	3783	0	3783	2400	0	2400
6130560	FIRST NAT BK OF BRUNSWICK	BRUNSWICK	GA	68187	1894	3738	0	3738	1844	0	1844
6130570	FIRST NB OF HARALSON COUNTY	BUCHANAN	GA	8047	163	385	0	385	222	0	222
6130645	FIRST NAT BK OF GRADY CTY	CAIRO	GA	7657	191	373	0	373	182	0	182
6130650	CALHOUN FIRST NATIONAL BANK	CALHOUN	GA	54155	465	2854	0	2854	2389	0	2389
6130715	W GEORGIA NB OF CARROLLTON	CARROLLTON	GA	21526	625	1191	0	1191	566	0	566
6130720	FIRST NB OF CARTERSVILLE	CARTERSVILLE	GA	41287	691	2382	0	2382	1691	0	1691
6130730	COMMERCIAL NATIONAL BANK	CEDARTOWN	GA	24076	772	1164	0	1164	392	0	392
6130740	FIRST NAT BK OF POLK COUNTY	CEDARTOWN	GA	21321	411	1116	0	1116	705	0	705
6130755	FIRST NAT BK OF CHATSWORTH	CHATSWORTH	GA	5850	154	256	0	256	102	0	102
6130950	FIRST NAT BANK OF COMMERCE	COMMERCE	GA	21753	268	1108	0	1108	840	0	840
6131040	FIRST NB OF HABERSHAM CTY	CORNELIA	GA	35212	463	1517	0	1517	1054	0	1054
6131053	FIRST NB OF NEWTON CTY	COVINGTON	GA	11942	595	533	0	533	0	0	0
6131120	FIRST NAT BK OF PAULDING CTY	DALLAS	GA	16765	302	709	0	709	407	0	407
6131201	FIDELITY NATIONAL BANK	DECATUR	GA	7677	64	392	0	392	308	0	308
6131202	FIRST NAT BK OF DEKALB CTY	DECATUR	GA	17768	407	1067	0	1067	660	0	660
6131285	FIRST NB OF DOUGLASVILLE	DOUGLASVILLE	GA	1914	38	83	0	83	45	0	45
6131400	FIRST NAT BK IN ELBERTON	ELBERTON	GA	26738	495	1273	0	1273	778	0	778
6131470	NAT BK OF FITZGERALD	FITZGERALD	GA	18976	329	991	0	991	662	0	662
6131483	FIRST NATIONAL BANK	FOLKSTON	GA	6421	167	292	0	292	125	0	125
6131515	NAT BK OF FORT BENNING	FORT BENNING	GA	14301	611	801	0	801	190	0	190
6131650	FIRST NAT BANK OF GRIFFIN	GRIFFIN	GA	35745	778	1647	0	1647	869	0	869
6131830	FIRST NAT BANK OF JEFFERSON	JEFFERSON	GA	10798	310	597	0	597	287	0	287
6131845	FIRST NAT BANK OF WAYNE CTY	JESUP	GA	18316	424	783	0	783	359	0	359
6131950	BRAND BANKING COMPANY	LAWRENCEVILLE	GA	25864	429	1165	0	1165	736	0	736
6131960	FIRST NB OF GWINNETT COUNTY	LAWRENCEVILLE	GA	55176	541	2567	0	2567	2026	0	2026
6132040	FIRST NAT BANK OF LOUISVILLE	LOUISVILLE	GA	17979	281	885	0	885	604	0	604
6132125	FIRST NAT BK OF MCDONOUGH	MC DONOUGH	GA	28148	335	1369	0	1369	1034	0	1034
6132150	FIRST NAT BK OF MADISON	MADISON	GA	12248	197	517	0	517	320	0	320
6132310	NATIONAL BANK OF WALTON CTY	MONROE	GA	29307	409	1398	0	1398	989	0	989
6132330	FARMERS NB OF MONTICELLO	MONTICELLO	GA	9240	77	390	0	390	313	0	313
6132360	MOULTRIE NATIONAL BANK	MOULTRIE	GA	41614	418	2528	0	2528	2110	0	2110
6132420	FIRST NAT BK OF NEWMAN	NEWMAN	GA	34085	409	1751	0	1751	1342	0	1342
6132565	FIRST NAT BK OF HOUSTON CTY	PERRY	GA	18540	511	1031	0	1031	520	0	520
6132620	CITIZENS NAT BK OF QUITMAN	QUITMAN	GA	8455	186	499	0	499	313	0	313
6132936	TRUST CO BANK OF COBB CTY	NASHMYRNA	GA	25232	593	1183	0	1183	590	0	590
6133153	FIRST NB OF THMSVLE-THMS CTY	THOMASVILLE	GA	8240	360	357	0	357	0	0	0
6133170	FIRST NAT BANK OF THOMSON	THOMSON	GA	26793	393	1240	0	1240	847	0	847
6133235	FIRST NAT BANK OF CHATTOOGA	TRION	GA	11103	588	582	0	582	0	0	0
6133280	FIRST NAT BANK OF VALDOSTA	VALDOSTA	GA	37306	712	1677	0	1677	965	0	965
6133315	FIRST NAT BK & TR CO	VIDALIA	GA	18343	379	883	0	883	504	0	504
6133347	COMMERCE NB OF WARNER ROBINS	WARNER ROBINS	GA	10050	321	525	0	525	204	0	204
6133380	FIRST NAT BANK IN WAYCROSS	WAYCROSS	GA	24756	419	1359	0	1359	940	0	940
6133390	BANK OF WAYNESBORO	WAYNESBORO	GA	23790	393	1091	0	1091	698	0	698
6133400	FIRST NAT BK OF WAYNESBORO	WAYNESBORO	GA	14543	247	716	0	716	469	0	469
6133410	FIRST NAT BK OF WEST POINT	WEST POINT	GA	30368	559	1682	0	1682	1123	0	1123
OF	54 BANKS AFFECTED IN STATE	54	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	2686		

MEMBER BANKS				BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				174/79
DSB	NAME	LOCATION		TDEP	VLTC	SH RR 1977	RR NEW	DIF BAL	1977 BAL NEW	DIF		
6121452	CAPITAL CITY SECOND NAT BK	TALLAHASSEE	FL	10947	410	531	0	531	121	0	121	
6121454	GULF NATIONAL BANK	TALLAHASSEE	FL	7972	263	392	0	392	129	0	129	
6121455	INDUSTRIAL NATIONAL BANK	TALLAHASSEE	FL	19222	476	914	0	914	438	0	438	
6121456	CITY NATIONAL BANK	TALLAHASSEE	FL	9732	210	406	0	406	196	0	196	
6121459	ELLIS NAT BK OF TALLAHASSEE	TALLAHASSEE	FL	12211	292	669	0	669	377	0	377	
6121462	CTZS CMRC BK OF TALLAHASSEE	TALLAHASSEE	FL	10053	251	384	0	384	133	0	133	
6121467	NORTH FLORIDA NATIONAL BANK	TALLAHASSEE	FL	8041	178	360	0	360	182	0	182	
6121469	BARNETT BANK OF TAMPA NA	TAMPA	FL	46804	764	1628	0	1628	864	0	864	
6121470	BROADWAY NAT BANK OF TAMPA	TAMPA	FL	43717	562	1928	0	1928	1366	0	1366	
6121476	COLUMBIA BANK OF TAMPA	TAMPA	FL	29083	689	1303	0	1303	614	0	614	
6121478	ROYAL TRUST BANK OF TAMPA	TAMPA	FL	8978	462	506	0	506	44	0	44	
6121479	ELLIS NATIONAL BK OF TAMPA	TAMPA	FL	28999	564	1531	0	1531	967	0	967	
6121483	ELLIS NB OF DAVIS ISLANDS	TAMPA	FL	3529	55	131	0	131	76	0	76	
6121494	INTERBAY CITIZENS BANK	TAMPA	FL	9036	211	450	0	450	239	0	239	
6121518	POPULAR BANK OF TAMPA	TAMPA	FL	8012	169	287	0	287	118	0	118	
6121525	SECOND NAT BK OF TAMPA	TAMPA	FL	55467	845	2994	0	2994	2149	0	2149	
6121541	FIRST NAT BANK OF THE UPPER	TAVERNIER	FL	25442	389	1279	0	1279	890	0	890	
6121542	1ST MRNE NB&TC JUPITER	TEQUESTA	FL	53883	730	3056	0	3056	2326	0	2326	
6121555	FLGSHP 1ST NB OF TITUSVILLE	TITUSVILLE	FL	34508	438	1918	0	1918	1480	0	1480	
6121556	FLORIDA NAT BK AT TITUSVILLE	TITUSVILLE	FL	20995	403	1039	0	1039	636	0	636	
6121595	FLORIDA FIRST NB AT VERO BCH	VERO BEACH	FL	32608	1479	1685	0	1685	206	0	206	
6121601	VERO BEACH NATIONAL BANK	VERO BEACH	FL	2820	36	123	0	123	87	0	87	
6121607	FIRST NAT BANK OF WAUCHULA	WAUCHULA	FL	11825	285	641	0	641	356	0	356	
6121612	FLGSHP BK OF W MELBOURNE NA	WEST MELBOURNE	FL	9441	127	418	0	418	291	0	291	
6121620	ATLANTIC NB OF WEST PALM BCH	WEST PALM BEACH	FL	77985	3522	4850	0	4850	1328	0	1328	
6121624	CENTURY NB OF PALM BCH	CITY WEST PALM BEACH	FL	9962	249	475	0	475	226	0	226	
6121626	FLAGLER NB OF THE PALM BCHS	WEST PALM BEACH	FL	21347	258	1021	0	1021	763	0	763	
6121630	FIRST NB OF PALM BEACH	CITY WEST PALM BEACH	FL	23292	810	1210	0	1210	400	0	400	
6121665	SUN BANK OF WILTON MANORS	WILTON MANORS	FL	52566	1041	3039	0	3039	1998	0	1998	
6121670	FIRST NB OF WINTER GARDEN	WINTER GARDEN	FL	23844	276	1157	0	1157	879	0	879	
6121693	FIRST NB OF WINTER HAVEN	WINTER HAVEN	FL	21846	421	931	0	931	510	0	510	
6121704	WINTER PARK NATIONAL BANK	WINTER PARK	FL	17425	305	806	0	806	501	0	501	
OF	216 BANKS AFFECTED IN STATE	216	MEET REQ RES	W/VAULT CASH				REVENUE CHANGE	10935			
6130030	BANK OF ADAIRSVILLE	ADAIRSVILLE	GA	6617	155	273	0	273	118	0	118	
6130105	FIRST NATIONAL BK OF ALBANY	ALBANY	GA	32612	680	1695	0	1695	1015	0	1015	
6130135	FIRST NATIONAL BANK OF ALMA	ALMA	GA	10691	275	435	0	435	180	0	180	
6130210	FIRST NAT BANK OF ATHENS	ATHENS	GA	64023	1002	4192	0	4192	3190	0	3190	
6130240	CITIZENS TRUST BANK	ATLANTA	GA	34157	543	2191	0	2191	1648	0	1648	
6130390	FIRST ST NB OF BAINBRIDGE	BAINBRIDGE	GA	21708	372	1061	0	1061	689	0	689	
6130410	FIRST NB OF BARNESVILLE	BARNESVILLE	GA	19839	338	886	0	886	548	0	548	
6130440	BLACKSHEAR BANK	BLACKSHEAR	GA	8847	144	368	0	368	224	0	224	

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				1/4/79			
DSB	NAME	LOCATION		TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL	1977 BAL NEW	DIF	
7174200	FIRST NB OF IVESDALE	IVESDALE	IL	5873	36	254	0	254	218	0	218
8174225	FIRST NAT BK OF JACKSONVILLE	JACKSONVILLE	IL	34725	466	1463	0	1463	997	0	997
8174250	JOHNSTON CITY STATE BANK	JOHNSTON CITY	IL	9100	182	401	0	401	219	0	219
8174280	FIRST NAT BK OF JONESBORO	JONESBORO	IL	10804	121	440	0	440	319	0	319
7174330	KANSAS STATE BANK	KANSAS	IL	6023	50	237	0	237	187	0	187
7174345	KEWANEE NATIONAL BANK	KEWANEE	IL	14270	321	635	0	635	314	0	314
7174350	PEOPLES NB OF KEWANEE	KEWANEE	IL	49049	807	2328	0	2328	1521	0	1521
8174380	FIRST NAT BK OF KINMUNDY	KINMUNDY	IL	8166	65	360	0	360	295	0	295
7174400	IST FARMERS NB OF KNOXVILLE	KNOXVILLE	IL	18354	176	783	0	783	607	0	607
7174410	FIRST NB OF LACON	LACON	IL	9947	90	621	0	621	531	0	531
7174430	FIRST NB OF LA GRANGE	LA GRANGE	IL	53128	505	2651	0	2651	2146	0	2146
7174455	FIRST NB OF LAKE BLUFF	LAKE BLUFF	IL	17338	130	674	0	674	544	0	544
7174463	LAKE FOREST NATIONAL BANK	LAKE FOREST	IL	6471	102	223	0	223	121	0	121
7174465	MID WEST NB OF LK FOREST	LAKE FOREST	IL	36641	321	1473	0	1473	1152	0	1152
7174475	FIRST NB OF LAKE ZURICH	LAKE ZURICH	IL	2835	91	116	0	116	25	0	25
7174505	FIRST NB OF LANSING	LANSING	IL	53539	528	2454	0	2454	1926	0	1926
7174510	LA SALLE NATIONAL BANK	LA SALLE	IL	41833	1031	1767	0	1767	736	0	736
7174520	LA SALLE STATE BANK	LA SALLE	IL	35365	488	1540	0	1540	1052	0	1052
7174530	STATE BK OF LATHAM	LATHAM	IL	4185	41	167	0	167	126	0	126
8174550	LAWRENCEVILLE NATIONAL BANK	LAWRENCEVILLE	IL	17634	312	841	0	841	529	0	529
8174560	PEOPLES NATIONAL BANK	LAWRENCEVILLE	IL	26579	232	1425	0	1425	1193	0	1193
7174575	LELAND NATIONAL BANK	LELAND	IL	9205	72	327	0	327	255	0	255
7174590	LEMON NATIONAL BANK	LEMON	IL	12844	224	480	0	480	256	0	256
7174620	FIRST NAT BK OF LERNA	LERNA	IL	4834	40	205	0	205	165	0	165
7174690	LIBERTYVILLE NATIONAL BANK	LIBERTYVILLE	IL	44625	671	1919	0	1919	1248	0	1248
8174700	STATE BANK OF LIMA	LIMA	IL	6551	30	251	0	251	221	0	221
7174710	FIRST NB IN LINCOLN	LINCOLN	IL	37432	415	1785	0	1785	1370	0	1370
7174720	STATE NB OF LINCOLN	LINCOLN	IL	31606	314	1393	0	1393	1079	0	1079
7174723	FIRST NB OF LINCOLNSHIRE	LINCOLNSHIRE	IL	9301	181	337	0	337	156	0	156
8174730	FIRST NAT BK OF LITCHFIELD	LITCHFIELD	IL	23806	277	987	0	987	710	0	710
8174750	LITCHFIELD NATIONAL BANK	LITCHFIELD	IL	29688	443	1156	0	1156	713	0	713
7174790	FARMERS SB OF LOSTANT	LOSTANT	IL	8182	56	327	0	327	271	0	271
7174818	FIRST NATIONAL BANK	MCHENRY	IL	19768	319	730	0	730	411	0	411
8174840	PEOPLES NB OF MC LEANSBORO	MC LEANSBORO	IL	26405	178	1189	0	1189	1011	0	1011
7174860	CITIZENS NATIONAL BANK	MACOMB	IL	43923	743	2158	0	2158	1415	0	1415
7174865	FIRST NB OF MACOMB	MACOMB	IL	6347	149	246	0	246	97	0	97
7174870	UNION NB OF MACOMB	MACOMB	IL	49934	810	2613	0	2613	1803	0	1803
8174880	FIRST NAT BK IN MADISON	MADISON	IL	17682	453	686	0	686	233	0	233
7174900	FIRST NB OF MALTA	MALTA	IL	9093	17	350	0	350	333	0	333
7174910	FIRST NB OF MANHATTAN	MANHATTAN	IL	16934	138	684	0	684	546	0	546
7174930	FIRST NAT BK OF MANLIUS	MANLIUS	IL	10996	72	462	0	462	390	0	390
7174940	PEOPLES SB OF MANSFIELD	MANSFIELD	IL	11997	59	481	0	481	422	0	422
7174950	FIRST SB OF MAPLE PARK	MAPLE PARK	IL	8255	44	331	0	331	287	0	287
7174955	FIRST NAT BANK OF MARENGO	MARENGO	IL	3282	53	115	0	115	62	0	62
8174990	FIRST NAT BK OF MARISSA	MARISSA	IL	16060	145	670	0	670	525	0	525
7174995	UNION NB OF MARSEILLES	MARSEILLES	IL	8680	219	408	0	408	189	0	189

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				1/4/79		
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
7175000	DULANEY NAT BK OF MARSHALL	MARSHALL	IL	18294	182	903	0	903	721	0
7175010	FIRST NATIONAL BANK	MARSHALL	IL	11194	157	567	0	567	410	0
8175040	FIRST NAT BK IN MASCOUAT	MASCOUAT	IL	17189	172	700	0	700	528	0
7175050	MASON CITY NATIONAL BANK	MASON CITY	IL	16960	83	741	0	741	658	0
7175060	CENTRAL NB OF MATTOON	MATTOON	IL	36253	481	1828	0	1828	1347	0
7175070	FIRST NATIONAL BANK	MATTOON	IL	64613	752	3450	0	3450	2698	0
7175080	FIRST NB OF MAYWOOD	MAYWOOD	IL	32085	389	1379	0	1379	990	0
7175150	NATL BANK OF MENDOTA	MENDOTA	IL	41987	254	1762	0	1762	1508	0
7175170	FIRST NB OF METAMORA	METAMORA	IL	16942	256	715	0	715	459	0
8175180	CITY NB OF METROPOLIS	METROPOLIS	IL	24582	215	1077	0	1077	862	0
8175190	FIRST NAT BK OF METROPOLIS	METROPOLIS	IL	11033	126	459	0	459	333	0
8175200	NAT STATE BK OF METROPOLIS	METROPOLIS	IL	17427	144	772	0	772	628	0
8175250	FIRST NAT BK OF MILLSTADT	MILLSTADT	IL	14755	182	575	0	575	393	0
7175308	MIDWEST NAT BK OF MOLINE	MOLINE	IL	18978	691	1016	0	1016	325	0
7175313	SOUTHEAST NATIONAL BANK	MOLINE	IL	31250	743	1272	0	1272	529	0
7175315	UPTOWN NAT BK OF MOLINE	MOLINE	IL	29065	390	1109	0	1109	719	0
7175330	PARISH BANK AND TRUST CO	MONMENCE	IL	12390	256	554	0	554	298	0
7175335	COMMUNITY NATIONAL BANK	MONMOUTH	IL	17326	218	691	0	691	473	0
7175350	NATIONAL BK OF MONMOUTH	MONMOUTH	IL	36602	503	1619	0	1619	1116	0
7175370	NAT BK OF MONTICELLO	MONTICELLO	IL	31116	244	1325	0	1325	1081	0
7175390	FIRST NAT BK OF MORRIS	MORRIS	IL	52888	488	2403	0	2403	1915	0
7175400	GRUNDY COUNTY NATIONAL BANK	MORRIS	IL	49944	303	2201	0	2201	1898	0
7175430	FIRST NAT BK OF MORTON	MORTON	IL	38653	570	1909	0	1909	1339	0
8175440	FIRST STATE BK OF MOUNDS	MOUNDS	IL	12102	190	541	0	541	351	0
7175450	FIRST NB OF MOUNT AUBURN	MOUNT AUBURN	IL	4051	43	189	0	189	146	0
7175470	MOUNT CARROLL NATIONAL BANK	MOUNT CARROLL	IL	20089	139	790	0	790	651	0
8175500	NAT BK OF MOUNT OLIVE	MOUNT OLIVE	IL	8187	263	308	0	308	45	0
7175520	FARMERS BK OF MOUNT PULASKI	MOUNT PULASKI	IL	9181	71	375	0	375	304	0
7175530	FIRST NB OF MOUNT PULASKI	MOUNT PULASKI	IL	15846	117	644	0	644	527	0
7175568	FIRST NB OF MT ZION	MT ZION	IL	3713	58	145	0	145	87	0
8175590	FIRST NB OF MULBERRY GROVE	MULBERRY GROVE	IL	3440	26	142	0	142	116	0
7175600	FIRST NB OF MUNDELEIN	MUNDELEIN	IL	35164	461	1452	0	1452	991	0
8175610	CITY NAT BK OF MURPHYSBORO	MURPHYSBORO	IL	42585	1608	1831	0	1831	223	0
8175620	FIRST NAT BK OF MURPHYSBORO	MURPHYSBORO	IL	23865	284	953	0	953	669	0
8175640	FARMERS AND MERCHANTS NAT	BKNASHVILLE	IL	16035	236	704	0	704	468	0
8175650	FIRST NB OF NASHVILLE	NASHVILLE	IL	19743	194	845	0	845	651	0
7175680	CUMBERLAND CTY NB IN NEUGA	NEUGA	IL	8529	132	352	0	352	220	0
7175755	MILLBROOK-NEWARK BANK	NEWARK	IL	7418	50	295	0	295	245	0
8175770	FIRST NAT BK IN NEWTON	NEWTON	IL	31403	326	1299	0	1299	973	0
7175790	STATE BANK OF NIAN TIC	NIAN TIC	IL	11513	190	509	0	509	319	0
7175798	MADISON NATIONAL BK OF NILES	NILES	IL	5919	108	234	0	234	126	0
8175800	FIRST NAT BANK OF NOKOMIS	NOKOMIS	IL	18134	111	806	0	806	695	0
7175810	FIRST NAT BK OF NOKMAL	NOKMAL	IL	42470	494	2266	0	2266	1772	0
7175833	FIRST NB OF NORTHBROOK	NORTHBROOK	IL	35284	326	1496	0	1496	1170	0
7175834	BANK OF THE NORTH SHORE	NORTHBROOK	IL	4076	205	162	0	162	0	0
7175840	NAT BK OF NORTH CHICAGO	NORTH CHICAGO	IL	25762	456	1132	0	1132	676	0

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES		1/4/79					
DSB	NAME	LOCATION	TOEP	VLTC	RR	1977	RK NEW	DIF BAL	1977	BAL NEW	DIF
7175847	FST NB & TR CO OF OAK BROOK	OAK BROOK	IL	27761	118	1315	0	1315	1197	0	1197
7175860	OAKLAND NATL BANK	OAKLAND	IL	13465	107	594	0	594	487	0	487
8175930	FIRST NAT BANK OF OBLONG	OBLONG	IL	25387	152	1113	0	1113	961	0	961
8175940	FIRST NAT BK OF O FALLON	O FALLON	IL	29345	453	1153	0	1153	700	0	700
7175950	FIRST NAT BK OF OGDEN	OGDEN	IL	15361	120	624	0	624	504	0	504
7175960	FIRST NAT BK OF OGLESBY	OGLESBY	IL	9870	279	402	0	402	123	0	123
8175970	FIRST NAT BK OF OKAWVILLE	OKAWVILLE	IL	9672	83	371	0	371	288	0	288
8175980	OLD EXCHANGE NB OF OKAWVILLE	OKAWVILLE	IL	8956	65	326	0	326	261	0	261
8176000	FIRST NAT BANK IN OLNEY	OLNEY	IL	39601	385	2071	0	2071	1686	0	1686
7176070	UNITED BK OF OGLE CTY NA	OREGON	IL	19280	414	855	0	855	441	0	441
7176110	FIRST NAT BK OF OTTAWA	OTTAWA	IL	64813	851	3768	0	3768	2917	0	2917
7176115	OTTAWA NATIONAL BANK	OTTAWA	IL	16693	197	979	0	979	782	0	782
7176120	PALATINE NATIONAL BANK	PALATINE	IL	37362	668	1734	0	1734	1066	0	1066
7176125	SUBURBAN NB OF PALATINE	PALATINE	IL	10547	170	597	0	597	427	0	427
7176160	FIRST NATIONAL BANK OF PAMA	PAMA	IL	31111	256	1298	0	1298	1042	0	1042
7176170	CITIZENS NAT BK OF PARIS	PARIS	IL	54350	813	3135	0	3135	2322	0	2322
7176230	FARMERS HRCH NB OF PAXTON	PAXTON	IL	22270	251	901	0	901	650	0	650
7176240	FIRST NATL BANK IN PAXTON	PAXTON	IL	22695	181	1001	0	1001	820	0	820
7176260	FIRST NB AND TR CO OF PEKIN	PEKIN	IL	44427	1581	2153	0	2153	572	0	572
7176275	PEKIN NATIONAL BANK	PEKIN	IL	12824	308	552	0	552	244	0	244
7176315	PROSPECT NB OF PEORIA	PEORIA	IL	37667	613	1622	0	1622	1009	0	1009
7176325	UNIVERSITY NB OF PEORIA	PEORIA	IL	35617	785	1504	0	1504	719	0	719
7176340	FIRST NAT BANK IN PERU	PERU	IL	30289	583	1303	0	1303	720	0	720
7176350	FIRST NATL BK OF PETERSBURG	PETERSBURG	IL	26396	186	1148	0	1148	962	0	962
7176360	NATIONAL BANK OF PETERSBURG	PETERSBURG	IL	31300	174	1347	0	1347	1173	0	1173
8176380	FIRST NB IN PINKNEYVILLE	PINKNEYVILLE	IL	21554	267	945	0	945	678	0	678
8176420	FIRST NAT BANK OF PITTSFIELD	PITTSFIELD	IL	32895	261	1502	0	1502	1241	0	1241
7176430	PLAINFIELD NATIONAL BANK	PLAINFIELD	IL	31624	335	1444	0	1444	1109	0	1109
7176490	POLO NATIONAL BANK	POLO	IL	17532	164	768	0	768	604	0	604
7176500	BANK OF PONTIAC	PONTIAC	IL	41393	538	1864	0	1864	1326	0	1326
7176510	PONTIAC NATIONAL BANK	PONTIAC	IL	36563	412	1811	0	1811	1399	0	1399
7176520	PORT BYRON STATE BANK	PORT BYRON	IL	10228	131	597	0	597	266	0	266
7176570	FARMERS NB OF PROPHESTOWN	PROPHESTOWN	IL	24957	204	1039	0	1039	835	0	835
8176585	BROADWAY NAT BK OF QUINCY	QUINCY	IL	40056	426	1895	0	1895	1469	0	1469
8176587	COMMUNITY NAT BK OF QUINCY	QUINCY	IL	9483	251	408	0	408	157	0	157
8176640	RAMSEY NATIONAL BANK	RAMSEY	IL	7926	39	441	0	441	402	0	402
7176650	FIRST NAT BK OF KANTOUL	KANTOUL	IL	23562	694	1205	0	1205	511	0	511
8176680	FIRST NAT BK OF RAYMOND	RAYMOND	IL	26012	114	1001	0	1001	887	0	887
8176690	FIRST NAT BK OF RED BUD	RED BUD	IL	22349	133	951	0	951	818	0	818
8176700	FIRST STATE BK OF RED BUD	RED BUD	IL	12566	120	471	0	471	351	0	351
7176770	RIVERSIDE NATIONAL BANK	RIVERSIDE	IL	40404	590	1783	0	1783	1193	0	1193
8176810	SECOND NAT BK OF ROBINSON	ROBINSON	IL	33764	318	1522	0	1522	1204	0	1204
7176820	FIRST NB & TC OF ROCHELLE	ROCHELLE	IL	45432	537	2280	0	2280	1743	0	1743
7176845	ROCK FALLS NATIONAL BANK	ROCK FALLS	IL	25882	538	1105	0	1105	567	0	567
7176859	GUARANTY NAT BK OF ROCKFORD	ROCKFORD	IL	949	88	35	0	35	0	0	0
7176865	NORTH TOWNE NB OF ROCKFORD	ROCKFORD	IL	17613	459	717	0	717	258	0	258

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79	
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF	
8176900	ROODHOUSE NATIONAL BANK	ROODHOUSE	IL	13106	136	569	0	569	433	0	433
7176940	FIRST NAT BK OF ROSSVILLE	ROSSVILLE	IL	11284	57	486	0	486	429	0	429
7176950	RUSHVILLE STATE BANK	RUSHVILLE	IL	20188	102	1077	0	1077	975	0	975
7176955	NATIONAL BANK OF ST ANNE	ST ANNE	IL	8746	64	408	0	408	344	0	344
7176960	ST CHARLES NATIONAL BANK	ST CHARLES	IL	22307	457	1008	0	1008	551	0	551
7176970	STATE BANK OF ST CHARLES	ST CHARLES	IL	47926	472	2292	0	2292	1820	0	1820
8176980	FAYETTE COUNTY BANK	ST ELMO	IL	6236	115	302	0	302	187	0	187
8177020	FIRST STATE BANK	ST PETER	IL	7365	50	314	0	314	264	0	264
8177030	SALEM NATIONAL BANK	SALEM	IL	55717	646	2755	0	2755	2109	0	2109
8177040	FIRST NAT BK OF SANDOVAL	SANDOVAL	IL	11141	138	539	0	539	401	0	401
7177080	NATIONAL BANK OF SAVANNA	SAVANNA	IL	22285	254	837	0	837	583	0	583
7177090	STATE BANK OF SAYBROOK	SAYBROOK	IL	1883	21	83	0	83	62	0	62
7177101	SUBURBAN NAT BK OF WOODFIELD	SCHAUMBURG	IL	6514	79	293	0	293	214	0	214
7177105	FIRST NB OF SCHILLER PK	SCHILLEK PARK	IL	20834	196	987	0	987	791	0	791
8177140	FIRST NAT BK IN SHAWNEE TOWN	SHAWNEE TOWN	IL	15055	160	546	0	546	386	0	386
7177160	SHELBY COUNTY STATE BANK	SHELBYVILLE	IL	21112	138	1100	0	1100	962	0	962
7177170	SHELBY LOAN AND TRUST CO	SHELBYVILLE	IL	20375	283	1025	0	1025	742	0	742
7177180	SUMNER NAT BK OF SHELTON	SHELTON	IL	3232	50	158	0	158	108	0	108
8177230	FIRST NAT BK OF SMITHTON	SMITHTON	IL	10724	97	386	0	386	289	0	289
7177255	AMERICAN NATIONAL BANK	SO CHICAGO HEIGHT	IL	41096	408	1755	0	1755	1347	0	1347
8177270	FIRST NAT BK OF SPARTA	SPARTA	IL	15532	369	654	0	654	285	0	285
7177318	PEOPLES NB OF SPRNGFLD	SPRINGFIELD	IL	6599	80	250	0	250	170	0	170
8177350	FIRST NAT BK IN STAUNTON	STAUNTON	IL	26252	448	1229	0	1229	761	0	761
8177360	FIRST NAT BK OF STEELEVILLE	STEELEVILLE	IL	33642	216	1411	0	1411	1195	0	1195
7177390	STEWARDSON NATIONAL BANK	STEWARDSON	IL	9395	51	400	0	400	349	0	349
7177400	STILLMAN VALLEY NATIONAL BK	STILLMAN VALLEY	IL	27217	148	1011	0	1011	863	0	863
7177410	FIRST NB OF STOCKTON	STOCKTON	IL	14400	131	594	0	594	463	0	463
7177450	UNION NB OF STREATOR	STREATOR	IL	56245	818	2621	0	2621	1803	0	1803
7177470	FIRST NB OF SULLIVAN	SULLIVAN	IL	20397	293	968	0	968	675	0	675
8177480	FIRST NAT BK OF SUMNER	SUMNER	IL	7577	149	331	0	331	182	0	182
7177505	TAMPCO NATIONAL BANK	TAMPCO	IL	3766	32	155	0	155	123	0	123
7177507	FIRST NB IN TAYLORVILLE	TAYLORVILLE	IL	20760	295	911	0	911	616	0	616
8177520	TEUTOPOLIS STATE BANK	TEUTOPOLIS	IL	12804	116	590	0	590	474	0	474
7177550	FIRST NB OF THOMASBORO	THOMASBORO	IL	7175	168	346	0	346	178	0	178
7177610	FIRST NB IN TOLEDO	TOLEDO	IL	20904	135	916	0	916	781	0	781
7177630	CITIZENS NB OF TOLUCA	TOLUCA	IL	13684	77	583	0	583	506	0	506
7177660	FIRST NB IN TREMONT	TREMONT	IL	12299	180	484	0	484	304	0	304
7177680	FIRST NB OF TRIUMPH	TRIUMPH	IL	9322	54	354	0	354	300	0	300
7177700	FIRST NAT BANK & TRUST CO	TUSCOLA	IL	18841	178	734	0	734	556	0	556
7177710	TUSCOLA NATIONAL BANK	TUSCOLA	IL	28857	336	1261	0	1261	925	0	925
7177738	NATIONAL BANK OF URBANA	URBANA	IL	8988	144	369	0	369	225	0	225
8177760	FRMRS & MRCHT BK OF VANDALIA	VANDALIA	IL	25519	127	1165	0	1165	1038	0	1038
8177770	FIRST NAT BK OF VANDALIA	VANDALIA	IL	40562	445	1930	0	1930	1485	0	1485
7177807	HANTHORN CNTR STATE BANK	VERNON HILLS	IL	6611	628	339	0	339	0	0	0
7177840	FIRST NB OF VILLA GROVE	VILLA GROVE	IL	5481	89	221	0	221	132	0	132
7177850	VILLA GROVE STATE BANK	VILLA GROVE	IL	15589	156	659	0	659	503	0	503

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79
DSB	NAME	LOCATION		TDEP	VLTCSH	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
7177860	VILLA PARK TR & SVGS BK	VILLA PARK	IL	46372	737	2191	0	2191	1454	0	1454
7177910	CITIZENS FIRST STATE BANK	WALNUT	IL	20936	230	808	0	808	578	0	578
7177980	FIRST NATIONAL BANK	WASHINGTON	IL	21424	332	1011	0	1011	679	0	679
8178000	FIRST NAT BK OF WATERLOO	WATERLOO	IL	23694	162	897	0	897	735	0	735
7178033	WATESKA FIRST NATIONAL BANK	WATESKA	IL	10998	152	554	0	554	402	0	402
7178035	WAUCONDA NATIONAL BANK	WAUCONDA	IL	31091	275	1223	0	1223	948	0	948
7178050	FIRST NAT BANK OF WAUKEGAN	WAUKEGAN	IL	49868	1808	2429	0	2429	621	0	621
8178070	FIRST NAT BK OF WAYNE CITY	WAYNE CITY	IL	25665	152	1088	0	1088	936	0	936
7178120	FIRST NATIONAL BANK	WEST CHICAGO	IL	23073	268	984	0	984	716	0	716
7178140	FIRST NB OF WESTERN SPRINGS	WESTERN SPRINGS	IL	37575	482	1747	0	1747	1265	0	1265
7178180	FIRST NB OF WESTVILLE	WESTVILLE	IL	14617	232	547	0	547	315	0	315
7178185	FIRST NAT BK OF WHEATON	WHEATON	IL	3966	49	151	0	151	102	0	102
8178220	WHITE HALL NATIONAL BANK	WHITE HALL	IL	15063	121	710	0	710	589	0	589
7178247	FIRST NATIONAL BANK	WILMETTE	IL	9030	224	329	0	329	105	0	105
7178260	FIRST NB OF WILMINGTON	WILMINGTON	IL	26014	348	1121	0	1121	773	0	773
8178280	WINCHESTER NATIONAL BANK	WINCHESTER	IL	12530	145	554	0	554	409	0	409
7178295	FIRST NAT BK OF WINNEBAGO	WINNEBAGO	IL	6509	62	236	0	236	174	0	174
8178330	SECURITY NAT BK OF WITT	WITT	IL	9605	65	374	0	374	309	0	309
8178340	FIRST NAT BANK OF WOODLAWN	WOODLAWN	IL	8562	62	316	0	316	254	0	254
8178350	FIRST NAT BK OF WOOD RIVER	WOOD RIVER	IL	49446	760	2500	0	2500	1740	0	1740
7178360	FIRST NB OF WOODSTOCK	WOODSTOCK	IL	49176	371	2265	0	2265	1894	0	1894
7178380	FIRST NB OF WYANET	WYANET	IL	5752	71	211	0	211	140	0	140
8178400	FIRST NAT BK OF XENIA	XENIA	IL	4334	87	197	0	197	110	0	110
7178430	YURKVILLE NATIONAL BANK	YURKVILLE	IL	31126	413	1343	0	1343	930	0	930
OF 373 BANKS AFFECTED IN STATE			373	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		18188	
7180040	ALBION NATL BANK	ALBION	IN	15284	104	650	0	650	546	0	546
7180100	FIRST NB OF MADISON CTY	ANDERSON	IN	51806	1051	2237	0	2237	1186	0	1186
7180120	FIRST NAT BK OF ANGOLA	ANGOLA	IN	29687	439	1245	0	1245	806	0	806
7180140	CENTRAL NAT BK AND TRUST CO	ATTICA	IN	27239	751	1410	0	1410	659	0	659
7180150	AUBURN STATE BANK	AUBURN	IN	33245	348	1780	0	1780	1432	0	1432
7180160	CITY NATL BANK OF AUBURN	AUBURN	IN	23451	247	1073	0	1073	826	0	826
7180180	FIRST NATL BANK OF AURORA	AURORA	IN	29246	512	1372	0	1372	860	0	860
7180200	COMMUNITY STATE BANK	AVILLA	IN	17816	198	627	0	627	429	0	429
7180300	BENTONVILLE STATE BANK	BENTONVILLE	IN	17044	258	632	0	632	374	0	374
7180370	BLOOMINGTON NATIONAL BANK	BLOOMINGTON	IN	22095	342	1094	0	1094	752	0	752
7180420	OLD FIRST NB IN BLUFFTON	BLUFFTON	IN	52621	564	2343	0	2343	1779	0	1779
8180445	WARRICK NATIONAL BANK	BOONVILLE	IN	37100	395	2118	0	2118	1723	0	1723
7180460	FIRST STATE BANK	BOURBON	IN	24214	128	934	0	934	806	0	806
7180520	FARMERS STATE BANK	BROOKSTON	IN	10679	91	445	0	445	354	0	354
7180530	FRANKLIN COUNTY NATIONAL BK	BROOKVILLE	IN	32627	214	1331	0	1331	1117	0	1117
7180540	PEOPLES TRUST COMPANY	BROOKVILLE	IN	23111	288	906	0	906	618	0	618

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79
DSB	NAME	LOCATION	TOEP	VLTC	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF	
7180555	HENDRICKS COUNTY BK & TR CO	BROWNSBURG	IN	28021	355	1251	0	1251	896	0	896
7180610	KNISELY NAT BK OF BUTLER	BUTLER	IN	14090	297	560	0	560	263	0	263
7180630	WAYNE BANK AND TRUST CO	CAMBRIDGE CITY	IN	14381	244	568	0	568	324	0	324
8180660	FIRST CANNELTON NAT BANK	CANNELTON	IN	14400	283	559	0	559	276	0	276
7180680	STATE BANK OF CARTHAGE	CARTHAGE	IN	7139	58	278	0	278	220	0	220
8180710	FIRST BANK OF CHARLESTOWN	CHARLESTOWN	IN	28094	457	1180	0	1180	723	0	723
7180720	CHESTERTON STATE BANK	CHESTERTON	IN	46952	1254	2220	0	2220	966	0	966
7180790	FIRST NB OF CLOVERDALE	CLOVERDALE	IN	18021	131	686	0	686	555	0	555
7180800	FIRST NB OF COATESVILLE	COATESVILLE	IN	10802	104	427	0	427	323	0	323
7180810	CITIZENS NB OF WHITLEY CTY	COLUMBIA CITY	IN	50553	487	2133	0	2133	1646	0	1646
7180820	FARMERS LOAN AND TRUST CO	COLUMBIA CITY	IN	33585	517	1657	0	1657	1140	0	1140
7180830	FIRST NB OF COLUMBUS	COLUMBUS	IN	44930	830	2169	0	2169	1339	0	1339
7180850	CENTRAL STATE BANK	CONNERSVILLE	IN	39453	907	1880	0	1880	973	0	973
7180860	FAYETTE BANK AND TRUST CO	CONNERSVILLE	IN	41700	1574	1613	0	1613	239	0	239
7180880	FIRST FARMERS NATIONAL BANK	CONVERSE	IN	33861	191	1447	0	1447	1256	0	1256
7180980	FIRST NB OF CROWN PT	CROWN POINT	IN	49383	866	2637	0	2637	1771	0	1771
7181020	FIRST NAT BK OF DANA	DANA	IN	4769	59	213	0	213	154	0	154
7181040	FIRST NB OF DANVILLE	DANVILLE	IN	27136	184	1217	0	1217	1033	0	1033
7181090	DEMOTTE STATE BANK	DEMOTTE	IN	20863	190	917	0	917	727	0	727
8181180	ELBERFELD STATE BANK	ELBERFELD	IN	13230	84	527	0	527	443	0	443
8181260	ENGLISH STATE BANK	ENGLISH	IN	17300	94	710	0	710	616	0	616
7181270	ETNA BANK	ETNA GREEN	IN	14080	115	504	0	504	369	0	369
7181370	FAIRLAND NATIONAL BANK	FAIRLAND	IN	24162	356	894	0	894	538	0	538
7181390	FAIRMOUNT STATE BANK	FAIRMOUNT	IN	12974	167	541	0	541	374	0	374
7181410	BRIGHT NAT BK AT FLORA	FLORA	IN	27259	301	1197	0	1197	896	0	896
7181570	FIRST NB OF FREMONT	FREMONT	IN	32472	459	1318	0	1318	859	0	859
8181585	SPRING VALLEY NATIONAL BANK	FRENCH LICK	IN	39567	459	1577	0	1577	1118	0	1118
7181590	FRIENDSHIP STATE BANK	FRIENDSHIP	IN	8458	62	320	0	320	258	0	258
7181600	GARRETT STATE BANK	GARRETT	IN	17549	282	705	0	705	423	0	423
7181720	FIRST CITIZENS BK AND TR CO	GREENCASTLE	IN	35605	383	1445	0	1445	1062	0	1062
7181875	FIRST NATIONAL BANK	HARTFORD CITY	IN	13877	255	556	0	556	301	0	301
8181930	HOLLAND NATIONAL BANK	HOLLAND	IN	13492	160	553	0	553	393	0	393
7181950	STATE BANK OF LIMA	HOME	IN	16033	106	570	0	570	464	0	464
8181960	FIRST NAT BK OF HUNTINGBURG	HUNTINGBURG	IN	38823	363	1505	0	1505	1142	0	1142
7182085	MIDWEST NATIONAL BANK	INDIANAPOLIS	IN	23383	107	1418	0	1418	1311	0	1311
7182210	CITIZENS NB OF KNIGHTSTWN	KNIGHTSTOWN	IN	9118	126	358	0	358	232	0	232
7182220	FIRST NB OF KNIGHTSTWN	KNIGHTSTOWN	IN	16624	195	636	0	636	441	0	441
7182410	PEOPLES NB OF LAWRENCEBURG	LAWRENCEBURG	IN	27772	582	1325	0	1325	743	0	743
7182460	UNION CTY NB OF LIBERTY	LIBERTY	IN	27590	251	1194	0	1194	943	0	943
7182480	LINDEN STATE BANK	LINDEN	IN	11044	85	482	0	482	397	0	397
8182490	CITIZENS NAT BK OF LINTON	LINTON	IN	30371	324	1219	0	1219	895	0	895
7182560	LOWELL NATIONAL BANK	LOWELL	IN	45373	581	2195	0	2195	1614	0	1614
7182565	SOUTH LAKE NATIONAL BANK	LOWELL	IN	3464	143	150	0	150	7	0	7
8182580	LYNNVILLE NATIONAL BANK	LYNNVILLE	IN	7907	65	290	0	290	225	0	225
7182638	CITIZENS NAT BK OF GRANT CTY	MARIOW	IN	23341	626	945	0	945	319	0	319
7182670	FIRST NATIONAL BANK	MARTINSVILLE	IN	29472	566	1439	0	1439	873	0	873

MEMBER BANKS				BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				174779
DSB	NAME	LOCATION	TDEP	VLTC	SH RR	1977	RR NEW	DIF	BAL	1977	BAL NEW	DIF
7182680	FIRST NAT BK OF MAYS	MAYS	IN	7294	45	287	0	287	242	0	242	
8182800	FIRST NAT BK OF MILLTOWN	MILLTOWN	IN	4431	54	152	0	152	98	0	98	
8182840	FIRST NAT BK OF MITCHELL	MITCHELL	IN	15103	166	556	0	556	390	0	390	
7182880	FIRST NB OF MONTEREY	MONTEREY	IN	10829	30	365	0	365	335	0	335	
7182885	FIRST NATIONAL BANK	MONTICELLO	IN	14468	125	654	0	654	529	0	529	
8182985	POSEY COUNTY NATIONAL BANK	MOUNT VERNON	IN	28350	321	1385	0	1385	1064	0	1064	
7183140	FIRST NB IN NEW CASTLE	NEW CASTLE	IN	31320	732	1601	0	1601	859	0	859	
7183320	FIRST NB OF NORTH VERNON	NORTH VERNON	IN	22377	261	964	0	964	703	0	703	
8183380	FIRST NAT BK OF ODOM	ODOM	IN	6367	370	615	0	615	245	0	245	
8183385	COLONIAL NATIONAL BANK	OHIO TOWNSHIP	IN	11205	164	437	0	437	269	0	269	
7183470	RIPLEY COUNTY BANK	OSGOOD	IN	27729	169	1058	0	1058	889	0	889	
8183440	FIRST NAT BK OF OWENSVILLE	OWENSVILLE	IN	7720	69	334	0	334	265	0	265	
8183466	FIRST NATIONAL BANK OF PAOLI	PAOLI	IN	5086	89	171	0	171	82	0	82	
8183500	PATOKA NATIONAL BANK	PATOKA	IN	8963	79	332	0	332	253	0	253	
8183560	CITIZENS ST BK OF PETERSBURG	PETERSBURG	IN	30247	280	1562	0	1562	1262	0	1262	
8183570	FIRST NAT BK OF PETERSBURG	PETERSBURG	IN	18072	238	782	0	782	544	0	544	
7183580	PIERCETON STATE BANK	PIERCETON	IN	13740	86	509	0	509	423	0	423	
7183590	FIRST NATIONAL BK & TR CO	PLAINFIELD	IN	38138	355	1716	0	1716	1361	0	1361	
7183625	PORTAGE NATIONAL BANK	PORTAGE	IN	10356	243	494	0	494	251	0	251	
7183630	FIRST STATE BK OF PORTER	PORTER	IN	21041	393	789	0	789	396	0	396	
7183650	FIRST NAT BK OF PORTLAND	PORTLAND	IN	14395	173	495	0	495	322	0	322	
8183680	FARMERS NAT BK OF PRINCETON	PRINCETON	IN	39279	455	1905	0	1905	1450	0	1450	
7183710	FARMERS NB OF REMINGTON	REMINGTON	IN	19232	61	818	0	818	757	0	757	
7183730	F & M NAT BK OF RENSSELAER	RENSSELAER	IN	32482	237	1511	0	1511	1274	0	1274	
7183750	BANK OF REYNOLDS	REYNOLDS	IN	19673	145	883	0	883	736	0	736	
7183850	FIRST NB OF ROCHESTER	ROCHESTER	IN	40044	416	1743	0	1743	1327	0	1327	
7183880	ROCKVILLE NATIONAL BANK	ROCKVILLE	IN	21409	341	915	0	915	574	0	574	
7183900	RUSH CTY NAT BK OF RUSHVILLE	RUSHVILLE	IN	30540	532	1369	0	1369	837	0	837	
7183910	RUSHVILLE NATIONAL BANK	RUSHVILLE	IN	30367	383	1420	0	1420	1037	0	1037	
7183935	CENTRAL NAT BK OF HOWARD	CITYRUSSIAVILLE	IN	15859	618	647	0	647	29	0	29	
8183950	STATE BANK OF SALEM	SALEM	IN	28123	299	1275	0	1275	976	0	976	
8183995	FIRST NAT BK OF SCOTTSBURG	SCOTTSBURG	IN	14763	142	622	0	622	480	0	480	
8184000	SCOTT COUNTY STATE BANK	SCOTTSBURG	IN	27760	364	1440	0	1440	1076	0	1076	
8184010	SELLERSBURG STATE BANK	SELLERSBURG	IN	27412	353	1232	0	1232	879	0	879	
8184030	SEYMOUR NATIONAL BANK	SEYMOUR	IN	33110	365	1550	0	1550	1185	0	1185	
7184040	FARMERS NB OF SHELBYVILLE	SHELBYVILLE	IN	51247	586	2238	0	2238	1652	0	1652	
8184220	FIRST NAT BK OF SPURGEON	SPURGEON	IN	6315	62	240	0	240	178	0	178	
8184235	FARMERS ST BK OF SULLIVAN	SULLIVAN	IN	25617	308	1149	0	1149	841	0	841	
7184270	PEOPLES BANK AND TRUST CO	SUNMAN	IN	14536	323	604	0	604	281	0	281	
8184320	CITIZENS NAT BK OF TELL CITY	TELL CITY	IN	44426	424	1777	0	1777	1353	0	1353	
8184330	TELL CITY NATIONAL BANK	TELL CITY	IN	39977	390	1744	0	1744	1354	0	1354	
7184390	HOME NB OF THORNTOWN	THORNTOWN	IN	9978	70	477	0	477	407	0	407	
7184400	CITIZENS NB OF TIPTON	TIPTON	IN	27171	187	1227	0	1227	1040	0	1040	
7184410	FARMERS LOAN AND TRUST CO	TIPTON	IN	31414	396	1288	0	1288	892	0	892	
8184510	FIRST NAT BK OF VEVAY	VEVAY	IN	9641	84	359	0	359	275	0	275	
7184550	FIRST NAT BK IN WABASH	WABASH	IN	36620	749	1865	0	1865	1116	0	1116	

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79	
DSB	NAME	LOCATION		TDEP	VLTC	RR	1977	RR NEW	OIF BAL	1977 BAL NEW	DIF
7184630	EXCHANGE BANK	WARREN	IN	23998	154	1023	0	1023	869	0	869
8184670	PPL NB & TR CO OF WASH	WASHINGTON	IN	36574	378	1580	0	1580	1202	0	1202
8184690	WASHINGTON NATIONAL BANK	WASHINGTON	IN	20785	327	827	0	827	500	0	500
7184700	CITIZENS STATE BANK	WATERLOO	IN	6019	79	249	0	249	170	0	170
7184870	FIRST UNION BK AND TR CO	WINAMAC	IN	45177	299	1994	0	1994	1695	0	1695
8184920	FIRST NAT BANK OF WINSLOW	WINSLOW	IN	12041	159	473	0	473	314	0	314
OF		114 BANKS AFFECTED IN STATE	114	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		5456	
7190060	FIRST NAT BK OF AKRON	AKRON	IA	10739	54	405	0	405	351	0	351
7190090	PEOPLES NAT BK OF ALBIA	ALBIA	IA	25025	192	1111	0	1111	919	0	919
7190195	FIRST NATIONAL BANK, AMES	AMES	IA	52111	967	2481	0	2481	1514	0	1514
7190235	ANKENY NATIONAL BANK	ANKENY	IA	14049	253	525	0	525	272	0	272
7190310	LAKES NATIONAL BANK	ARNOLDS PARK	IA	6426	104	248	0	248	144	0	144
7190360	AUBURN SAVINGS BANK	AUBURN	IA	5236	30	194	0	194	164	0	164
7190380	FARMERS NB OF AURELIA	AURELIA	IA	11094	33	386	0	386	353	0	353
7190390	FIRST TRUST AND SAVINGS BANK	AURELIA	IA	7394	20	266	0	266	246	0	246
7190480	BEDFORD NATIONAL BANK	BEDFORD	IA	11543	55	449	0	449	394	0	394
7190550	BLENCOE STATE BANK	BLENCOE	IA	6037	30	232	0	232	202	0	202
7190600	CITIZENS NAT BK OF BOONE	BOONE	IA	33486	405	1477	0	1477	1072	0	1072
7190870	FIRST NAT BK, CEDAR FALLS, IA	CEDAR FALLS	IA	35977	361	1657	0	1657	1296	0	1296
7190875	CITY NB OF CEDAR RAPIDS	CEDAR RAPIDS	IA	14723	159	686	0	686	527	0	527
7190940	CENTERVILLE NATIONAL BANK	CENTERVILLE	IA	34245	267	1353	0	1353	1086	0	1086
7190980	NAT BK AND TR CO OF CHARITON	CHARITON	IA	30919	193	1407	0	1407	1214	0	1214
7190990	CITIZENS NB OF CHARLES CITY	CHARLES CITY	IA	23903	153	980	0	980	827	0	827
7191080	FIRST STATE BANK	CHURDAN	IA	6374	23	242	0	242	219	0	219
7191100	CITIZENS STATE BANK	CLARINDA	IA	24207	238	1028	0	1028	790	0	790
7191120	FIRST NAT BK OF CLARION	CLARION	IA	31228	148	1149	0	1149	1001	0	1001
7191140	CLEAR LAKE BANK AND TRUST CO	CLEAR LAKE	IA	29696	408	1251	0	1251	843	0	843
7191190	CLINTON NATIONAL BANK	CLINTON	IA	52731	586	2362	0	2362	1776	0	1776
7191195	FIRST NATIONAL BANK	CLINTON	IA	56528	880	2710	0	2710	1830	0	1830
7191230	FIRST NAT BK IN COLFAX	COLFAX	IA	19327	86	723	0	723	637	0	637
7191250	COLUMBUS JUNCTION STATE BANK	COLUMBUS JUNCTION	IA	21150	113	900	0	900	787	0	787
7191265	PEOPLES NATIONAL BANK	COLUMBUS JUNCTION	IA	17953	63	682	0	682	619	0	619
7191290	OKEY VERNON FIRST NAT BK	CORNING	IA	27964	116	1168	0	1168	1052	0	1052
7191370	CRESCO NATIONAL BANK	CRESCO	IA	13453	90	585	0	585	495	0	495
7191390	FIRST NB IN CRESTON	CRESTON	IA	33199	312	1389	0	1389	1077	0	1077
7191475	FIRST NB OF DAVENPORT	DAVENPORT	IA	43837	1648	2007	0	2007	359	0	359
7191550	FIRST NWSTERN NB OF DENISON	DENISON	IA	20154	183	830	0	830	647	0	647
7191605	EAST DES MOINES NATIONAL BK	DES MOINES	IA	26276	351	1161	0	1161	610	0	610
7191632	NATIONAL BANK OF DES MOINES	DES MOINES	IA	51197	595	2593	0	2593	1998	0	1998
7191635	NORTHWEST BRENTON NB	DES MOINES	IA	31893	218	1309	0	1309	1091	0	1091
7191790	DYERSVILLE NATIONAL BANK	DYERSVILLE	IA	25868	155	961	0	961	806	0	806

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79
DSB	NAME	LOCATION	TDEP	VLTC	RR	1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
7191850	EARLY SAVINGS BANK	EARLY	IA	10784	85	421	0	421	336	0	336
7191870	FIRST NB OF ELDON	ELDON	IA	5257	41	214	0	214	173	0	173
7191882	SECOND NATIONAL BANK	ELDORA	IA	14306	66	557	0	557	491	0	491
7191910	CENTRAL STATE BANK	ELKADER	IA	21524	116	914	0	914	798	0	798
7191935	IOWA TRUST AND SAVINGS BANK	EMMETSBURG	IA	19812	134	817	0	817	683	0	683
7191970	FIRST NAT BK OF ESSEX	ESSEX	IA	17933	54	720	0	720	666	0	666
7192040	FIRST NB IN FAIRFIELD	FAIRFIELD	IA	28523	272	1215	0	1215	943	0	943
7192050	IOWA STATE BANK AND TRUST CO	FAIRFIELD	IA	25760	402	1166	0	1166	764	0	764
7192090	SECURITY SAVINGS BANK	FARNHAMVILLE	IA	5586	20	222	0	222	202	0	202
7192100	FIRST NAT BK OF FARRAGUT	FARRAGUT	IA	4232	40	179	0	179	139	0	139
7192120	FIRST NAT BK OF FONDA	FONDA	IA	9659	53	433	0	433	380	0	380
7192130	FIRST NATIONAL BANK	FONTANELLE	IA	9062	80	376	0	376	296	0	296
7192140	FOREST CITY BANK & TRUST CO	FOREST CITY	IA	22677	182	955	0	955	773	0	773
7192170	FORT MADISON BANK & TRUST CO	FORT MADISON	IA	30609	953	1302	0	1302	349	0	349
7192270	HANCOCK COUNTY NATIONAL BANK	GARNER	IA	22713	143	931	0	931	788	0	788
7192330	STATE BANK	GLADSBROOK	IA	2000	75	98	0	98	23	0	23
7192340	GLENWOOD STATE BANK	GLENWOOD	IA	20135	171	1000	0	1000	829	0	829
7192350	FIRST NAT BK IN GLIDDEN	GLIDDEN	IA	14970	87	575	0	575	488	0	488
7192360	GOLDFIELD STATE BANK	GOLDFIELD	IA	7283	30	270	0	270	240	0	240
7192440	FIRST STATE BANK	GREENE	IA	14267	54	606	0	606	552	0	552
7192480	POWESHIEK COUNTY NATIONAL BK	GRINNELL	IA	38556	430	1535	0	1535	1105	0	1105
7192510	GRUNDY NB OF GRUNDY CNTR	GRUNDY CENTER	IA	19665	69	734	0	734	665	0	665
7192560	FIRST NAT BK OF HAMPTON	HAMPTON	IA	25819	180	1011	0	1011	831	0	831
7192600	HARLAN NATIONAL BANK	HARLAN	IA	27448	142	1039	0	1039	897	0	897
7192620	SECURITY STATE BANK	HARTLEY	IA	12778	113	510	0	510	397	0	397
7192770	IOWA STATE BANK	HULL	IA	7873	88	335	0	335	247	0	247
7192780	FIRST NB IN HUMNOLOT	HUMBOLDT	IA	30254	233	1241	0	1241	1008	0	1008
7193110	LANDMANS NB OF KIMBALLTON	KIMBALLTON	IA	9121	36	323	0	323	287	0	287
7193150	CNTY NB & TRCO OF KNOXVILLE	KNOXVILLE	IA	32296	289	1296	0	1296	1007	0	1007
7193200	FARMERS STATE BANK	LAKE VIEW	IA	9547	101	341	0	341	240	0	240
7193310	FIRST NB IN LE MARS	LE MARS	IA	24820	306	1002	0	1002	696	0	696
7193330	FIRST NB IN LENOX	LENOX	IA	19407	61	773	0	773	712	0	712
7193420	FIRST NB OF LOGAN	LOGAN	IA	10039	45	434	0	434	389	0	389
7193580	FARMERS & MERCHANTS SVGS BK	MANCHESTER	IA	15798	203	661	0	661	458	0	458
7193590	FIRST STATE BANK	MANCHESTER	IA	19224	127	888	0	888	761	0	761
7193610	FIRST NB OF MANNING	MANNING	IA	14879	68	625	0	625	557	0	557
7193700	FIRST NAT BK OF MARION	MARION	IA	39240	273	1625	0	1625	1352	0	1352
7193910	FIRST NB OF MO VALLEY	MISSOURI VALLEY	IA	17977	83	679	0	679	596	0	596
7194110	NEVADA NATIONAL BANK	NEVADA	IA	28886	245	1137	0	1137	892	0	892
7194150	FIRST NAT BK OF NEWELL	NEWELL	IA	10628	79	409	0	409	330	0	330
7194160	FIRST NB IN NEW HAMPTON	NEW HAMPTON	IA	25866	193	1044	0	1044	851	0	851
7194170	SECURITY STATE BANK	NEW HAMPTON	IA	17613	101	640	0	640	539	0	539
7194205	FIRST NEWTON NATIONAL BANK	NEWTON	IA	26117	341	1054	0	1054	713	0	713
7194330	FIRST NB OF OELWEIN	OELWEIN	IA	32088	396	1348	0	1348	952	0	952
7194340	CITY STATE BANK	OGDEN	IA	15342	77	644	0	644	567	0	567
7194390	HOME TRUST AND SAVINGS BANK	OSAGE	IA	22337	90	871	0	871	781	0	781

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79	
DSB	NAME	LOCATION		TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
7194400	USAGE FARMERS NATIONAL BANK	USAGE	IA	20631	101	814	0	814	713	0	713	
7194460	FIRST NB OF OTTUMWA	OTTUMWA	IA	45373	930	1849	0	1849	919	0	919	
7194540	FIRST NB OF PAULLINA	PAULLINA	IA	12537	71	505	0	505	434	0	434	
7194560	PELLA NATIONAL BANK	PELLA	IA	40731	242	1842	0	1842	1600	0	1600	
7194570	FIRST NAT BK OF PERRY	PERRY	IA	30497	200	1193	0	1193	993	0	993	
7194730	FIRST NB OF PRAIRIE CITY	PRAIRIE CITY	IA	12183	71	415	0	415	344	0	344	
7194760	FIRST NB OF PRIMGHAR	PRIMGHAR	IA	8653	53	392	0	392	339	0	339	
7194860	MONTGOMERY CTY NB OF RED OAK	RED OAK	IA	26376	254	1066	0	1066	812	0	812	
7194880	FIRST NB OF REMBRANDT	REMBRANDT	IA	4920	41	165	0	165	124	0	124	
7194920	FIRST NB OF RICEVILLE	RICEVILLE	IA	10264	85	384	0	384	299	0	299	
7194970	FIRST NAT BK OF RIPPEY	RIPPEY	IA	5588	24	201	0	201	177	0	177	
7195050	NAT BK OF ROCKWELL CITY	ROCKWELL CITY	IA	17280	109	677	0	677	568	0	568	
7195130	ST ANSGAR STATE BANK	SAINT ANSGAR	IA	18823	141	767	0	767	626	0	626	
7195270	CITY NB OF SHENANDOAH	SHENANDOAH	IA	26078	227	1238	0	1238	1011	0	1011	
7195280	SECURITY TRUST & SAVINGS BK	SHENANDOAH	IA	18545	168	939	0	939	751	0	751	
7195290	FIRST NB OF SIBLEY	SIBLEY	IA	12543	64	472	0	472	408	0	408	
7195350	FIRST NB OF SIOUX CNTR	SIOUX CENTER	IA	27546	84	1161	0	1161	1077	0	1077	
7195510	CLAY COUNTY NB OF SPENCER	SPENCER	IA	30785	309	1303	0	1303	994	0	994	
7195525	SPENCER NATIONAL BANK	SPENCER	IA	25325	392	1022	0	1022	630	0	630	
7195640	COMMERCIAL TR & SVGS BK	STORM LAKE	IA	20143	70	798	0	798	728	0	728	
7195650	SECURITY TR AND SVGS BK	STORM LAKE	IA	18869	93	719	0	719	626	0	626	
7195710	FIRST NB OF SUMNER	SUMNER	IA	26179	83	1010	0	1010	927	0	927	
7195770	TEMPLETON SAVINGS BANK	TEMPLETON	IA	8147	39	312	0	312	273	0	273	
7195825	FIRST NB OF TIPTON	TIPTON	IA	14456	92	529	0	529	437	0	437	
7195840	TITONKA SAVINGS BANK	TITONKA	IA	15937	70	631	0	631	561	0	561	
7195970	NODAWAY VALLEY NATIONAL BANK	VILLISCA	IA	10306	87	406	0	406	319	0	319	
7196060	NAT BK OF WASHINGTON	WASHINGTON	IA	28261	190	1219	0	1219	1029	0	1029	
7196070	WASHINGTON STATE BANK	WASHINGTON	IA	25618	260	1133	0	1133	873	0	873	
7196140	FIRST NB OF WAVERLY	WAVERLY	IA	37453	328	1526	0	1526	1198	0	1198	
7196190	FARMERS NB OF WEBSTER CITY	WEBSTER CITY	IA	37075	312	1618	0	1618	1306	0	1306	
7196280	FIRST NB OF W DES MOINES	WEST DES MOINES	IA	10078	304	493	0	493	189	0	189	
7196330	FIRST NB OF WEST UNION	WEST UNION	IA	30949	251	1344	0	1344	1093	0	1093	
7196420	FARMERS NB OF WINFIELD	WINFIELD	IA	8003	24	279	0	279	255	0	255	
7196460	FIRST NB OF WOODBINE	WOODBINE	IA	13785	36	540	0	540	504	0	504	
OF	114 BANKS AFFECTED IN STATE	114	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	5077			
10200010	ABILENE FIRST NATIONAL BANK	ABILENE	KS	15633	89	765	0	765	676	0	676	
10200040	FARMERS NAT BK OF ABILENE	ABILENE	KS	19860	159	909	0	909	750	0	750	
10200080	FARMERS NB OF AGRA	AGRA	KS	6676	34	260	0	260	226	0	226	
10200130	FIRST NAT BK OF ALMA	ALMA	KS	9207	82	439	0	439	357	0	357	
10200200	CITIZENS NAT BK & TR CO	ANTHONY	KS	18979	69	801	0	801	732	0	732	
10200210	FIRST NAT BK OF ANTHONY	ANTHONY	KS	17215	88	707	0	707	619	0	619	

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES		1/4/79					
DSB	NAME	LOCATION	TDEP	VLTC	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
10200240	HOME NAT BK OF ARKANSAS CITY	ARKANSAS CITY	KS	43947	452	2254	0	2254	1802	0	1802
10200320	CITY NAT BK OF ATCHISON	ATCHISON	KS	39410	240	1874	0	1874	1634	0	1634
10200330	EXC NB & TR CO OF ATCHISON	ATCHISON	KS	32702	250	1470	0	1470	1220	0	1220
10200350	FIRST NAT BK OF ATTICA	ATTICA	KS	5699	39	236	0	236	197	0	197
10200360	FARMERS NAT BK OF ATWOOD	ATWOOD	KS	13150	43	541	0	541	498	0	498
10200450	AM NAT BK OF BAXTER SPRINGS	BAXTER SPRINGS	KS	22451	306	900	0	900	594	0	594
10200490	FIRST NAT BK OF BEATTIE	BEATTIE	KS	2073	16	101	0	101	85	0	85
10200500	FARMERS NAT BK OF BEAVER	BEAVER	KS	5044	16	187	0	187	171	0	171
10200520	FIRST NAT BK IN BELLEVILLE	BELLEVILLE	KS	16032	81	741	0	741	660	0	660
10200530	PEOPLES NB OF BELLEVILLE	BELLEVILLE	KS	9511	85	460	0	460	375	0	375
10200540	FIRST NAT BK OF BELLITT	BELLITT	KS	12676	108	614	0	614	506	0	506
10200790	PEOPLES NB&TC OF BURLINGTON	BURLINGTON	KS	20130	101	937	0	937	836	0	836
10200850	STOCK EXCHANGE BANK	CALDWELL	KS	9903	40	410	0	410	370	0	370
10200860	CANEY VALLEY NATIONAL BANK	CANEY	KS	11365	92	511	0	511	419	0	419
10200930	FIRST NAT BK OF CENTRALIA	CENTRALIA	KS	5631	20	211	0	211	191	0	191
10200950	FIRST NAT BK OF CHANUTE	CHANUTE	KS	33919	289	1454	0	1454	1165	0	1165
10201020	FIRST NAT BK IN CIMARRON	CIMARRON	KS	15016	60	796	0	796	736	0	736
10201050	PEOPLES NB OF CLAY CENTER	CLAY CENTER	KS	23506	183	992	0	992	809	0	809
10201060	UNION STATE BANK	CLAY CENTER	KS	22848	194	1055	0	1055	861	0	861
10201100	FIRST NAT BK OF CLIFTON	CLIFTON	KS	3764	18	160	0	160	142	0	142
10201120	EXCHANGE NB OF CLYDE	CLYDE	KS	6259	31	242	0	242	211	0	211
10201140	LONDON NB OF COFFEYVILLE	COFFEYVILLE	KS	23223	263	1006	0	1006	743	0	743
10201150	FIRST NAT BK OF COFFEYVILLE	COFFEYVILLE	KS	50873	403	2186	0	2186	1783	0	1783
10201170	THOMAS CITY NB OF COLBY	COLBY	KS	23423	111	1182	0	1182	1071	0	1071
10201180	COLDWATER NATIONAL BANK	COLDWATER	KS	5508	43	216	0	216	173	0	173
10201220	FIRST NAT BK OF COLUMBUS	COLUMBUS	KS	23771	164	951	0	951	787	0	787
10201270	1ST NB OF CONWAY SPRINGS	CONWAY SPRINGS	KS	4883	35	203	0	203	168	0	168
10201310	EXC NB OF COTTONWOOD FALLS	COTTONWOOD FALLS	KS	10912	34	486	0	486	452	0	452
10201320	COUNCIL GROVE NATIONAL BANK	COUNCIL GROVE	KS	4981	38	197	0	197	159	0	159
10201350	FIRST NAT BK OF CUNNINGHAM	CUNNINGHAM	KS	4581	18	207	0	207	189	0	189
10201392	FIRST NAT BK OF DERBY	DERBY	KS	12059	82	410	0	410	328	0	328
10201420	FIRST NAT BK OF DIGHTON	DIGHTON	KS	13454	71	668	0	668	597	0	597
10201430	FIDELITY STATE BK AND TR CO	DODGE CITY	KS	50878	587	2480	0	2480	1893	0	1893
10201440	FIRST NB & TR CO IN DODGE CITY	DODGE CITY	KS	39477	309	2021	0	2021	1712	0	1712
10201460	DOWNS NATIONAL BANK	DOWNS	KS	7999	57	337	0	337	280	0	280
10201570	FIRST NATIONAL BANK & TR CO	ELDORADO	KS	30400	497	1556	0	1556	1059	0	1059
10201590	FIRST NAT BK OF ELK CITY	ELK CITY	KS	2944	27	119	0	119	92	0	92
10201650	CITIZENS NB & TR OF EMPORIA	EMPORIA	KS	51761	733	2276	0	2276	1543	0	1543
10201740	CITIZENS NAT BK IN EUREKA	EUREKA	KS	16285	141	780	0	780	639	0	639
10201772	FIRST NB OF SHAMNEE MISSION	FAIRWAY	KS	11977	155	474	0	474	319	0	319
10201800	FIRST NAT BK OF FORMOSO	FORMOSO	KS	1173	10	52	0	52	42	0	42
10201810	ARMY NB OF FT LEAVENWORTH	FORT LEAVENWORTH	KS	30527	314	1888	0	1888	1574	0	1574
10201815	FORT RILEY NATIONAL BANK	FORT RILEY	KS	4207	401	169	0	169	0	0	0
10201820	CITIZENS NB OF FORT SCOTT	FORT SCOTT	KS	43146	500	2054	0	2054	1554	0	1554
10201850	FIRST NAT BK OF FRANKFORT	FRANKFORT	KS	7742	72	336	0	336	264	0	264
10201870	FIRST NAT BK IN FREDONIA	FREDONIA	KS	17256	136	685	0	685	549	0	549

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79		
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF			
10201950	GARDEN NB OF GARDEN CITY	GARDEN CITY	KS	35608	286	1916	0	1916	1630	0	1630	
10201990	FIRST NAT BK OF GAYLORD	GAYLORD	KS	3195	24	123	0	123	99	0	99	
10202010	FIRST NAT BK OF GIRARD	GIRARD	KS	15793	97	717	0	717	620	0	620	
10202020	GIRARD NATIONAL BANK	GIRARD	KS	13971	99	736	0	736	639	0	639	
10202030	FIRST NAT BK OF GLASCO	GLASCO	KS	5923	54	230	0	230	176	0	176	
10202050	FIRST NAT BK OF GOFF	GOFF	KS	2751	26	109	0	109	83	0	83	
10202060	FIRST NAT BK OF GOODLAND	GOODLAND	KS	28684	313	1401	0	1401	1088	0	1088	
10202070	GOODLAND STATE BANK & TR CO	GOODLAND	KS	16912	112	727	0	727	615	0	615	
10202100	AMERICAN STATE BK & TR CO	GREAT BEND	KS	41179	285	1964	0	1964	1679	0	1679	
10202110	1ST NB & TR CO IN GREAT BEND	GREAT BEND	KS	51007	404	2109	0	2109	1705	0	1705	
10202130	CITIZENS NAT BK OF GREENLEAF	GREENLEAF	KS	9190	22	337	0	337	315	0	315	
10202170	GYPSUM VALLEY NATIONAL BANK	GYPSUM	KS	5811	34	227	0	227	193	0	193	
10202200	FIRST NAT BK OF HAMILTON	HAMILTON	KS	2413	26	98	0	98	72	0	72	
10202240	FIRST NAT BK IN HARPER	HARPER	KS	12866	51	573	0	573	522	0	522	
10202260	FIRST NAT BK OF HARVEYVILLE	HARVEYVILLE	KS	2968	23	115	0	115	92	0	92	
10202310	FIRST NB OF HAYS CITY	HAYS	KS	32714	361	1648	0	1648	1287	0	1287	
10202315	HAYS NATIONAL BANK	HAYS	KS	17170	247	788	0	788	541	0	541	
10202380	FIRST NAT BK OF HERINGTON	HERINGTON	KS	11645	84	474	0	474	390	0	390	
10202450	F & M BANK OF HILL CITY	HILL CITY	KS	12184	48	548	0	548	500	0	500	
10202460	FIRST NAT BK OF HILLSBORO	HILLSBORO	KS	19747	108	905	0	905	797	0	797	
10202480	HOISINGTON NATIONAL BANK	HOISINGTON	KS	11598	87	542	0	542	455	0	455	
10202510	BANK OF HOLYROOD	HOLYROOD	KS	5440	30	227	0	227	197	0	197	
10202520	FIRST NAT BK OF HOPE	HOPE	KS	8081	35	265	0	265	250	0	250	
10202550	FIRST NAT BK OF HOWARD	HOWARD	KS	8668	44	297	0	297	253	0	253	
10202560	HOWARD NATIONAL BANK	HOWARD	KS	6190	25	249	0	249	224	0	224	
10202570	FIRST NAT BK OF HOXIE	HOXIE	KS	19115	61	798	0	798	737	0	737	
10202620	HUMBOLDT NATIONAL BANK	HUMBOLDT	KS	16073	89	742	0	742	653	0	653	
10202672	NORTHGATE NB OF HUTCHINSON	HUTCHINSON	KS	10126	214	426	0	426	212	0	212	
10202690	CITIZENS NB IN INDEPENDENCE	INDEPENDENCE	KS	38187	299	1943	0	1943	1644	0	1644	
10202791	JENNINGS NATIONAL BANK	JENNINGS	KS	3529	27	145	0	145	118	0	118	
10202850	CENTRAL NB OF JUNCTION CITY	JUNCTION CITY	KS	29739	480	1364	0	1364	884	0	884	
10202860	FIRST NB OF JUNCTION CITY	JUNCTION CITY	KS	23309	699	1048	0	1048	349	0	349	
10203050	FIRST NB OF KENSINGTON	KENSINGTON	KS	4647	33	196	0	196	163	0	163	
10203070	FIRST NAT BK OF KINGMAN	KINGMAN	KS	17883	146	741	0	741	595	0	595	
10203090	KINSLEY BANK	KINSLEY	KS	11806	141	618	0	618	477	0	477	
10203120	F & M STATE BK OF RUSH CTY	LA CRUSSE	KS	14975	52	661	0	661	609	0	609	
10203170	STATE BANK OF LANCASTER	LANCASTER	KS	3929	10	131	0	131	121	0	121	
10203180	FIRST NAT BK & TR IN LARNED	LARNED	KS	27377	282	1135	0	1135	853	0	853	
10203190	1ST ST BK & TR CO OF LARNED	LARNED	KS	26963	268	1108	0	1108	840	0	840	
10203200	FIRST NB OF LAWRENCE	LAWRENCE	KS	54667	587	2718	0	2718	2131	0	2131	
10203210	LAWRENCE NAT BK AND TRUST	LAWRENCE	KS	45275	1270	2257	0	2257	987	0	987	
10203220	FIRST NB OF LEAVENWORTH	LEAVENWORTH	KS	34386	695	1674	0	1674	979	0	979	
10203230	LEAVENWORTH NAT BK & TR CO	LEAVENWORTH	KS	30121	479	1375	0	1375	896	0	896	
10203250	FIRST NAT BK OF LEBANON	LEBANON	KS	5532	37	223	0	223	186	0	186	
10203330	FIRST NAT BK OF LE ROY	LE ROY	KS	2493	24	116	0	116	92	0	92	
10203360	FIRST NAT BK OF LIBERAL	LIBERAL	KS	28611	298	1361	0	1361	1063	0	1063	

MEMBER BANKS

BENEFIT TO BANKS EXEMPT FROM

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DSB	NAME	LOCATION	TDEP	VLTC	RR	1977	RR NEW	DIF	BAL	1977	BAL NEW	DIF
10203370	PEOPLES NAT BK OF LIBERAL	LIBERAL	KS	32836	214	1487	0	1487	1273	0	1273	
10203380	FARMERS NAT BK OF LINCOLN	LINCOLN	KS	7675	65	286	0	286	221	0	221	
10203440	FIRST NAT BK OF LOGAN	LOGAN	KS	3982	31	212	0	212	181	0	181	
10203490	FIRST NB OF LOUISBURG	LOUISBURG	KS	8178	66	328	0	328	262	0	262	
10203520	PEOPLES STATE BK OF LURAY	LURAY	KS	11941	35	438	0	438	403	0	403	
10203660	FIRST NAT BK OF MADISON	MADISON	KS	8228	52	342	0	342	290	0	290	
10203680	FIRST NB OF MANHATTAN	MANHATTAN	KS	41857	446	2292	0	2292	1846	0	1846	
10203690	UNION NB&TC OF MANHATTAN	MANHATTAN	KS	51464	638	2704	0	2704	2066	0	2066	
10203700	FIRST NB IN MANKATO	MANKATO	KS	5118	40	209	0	209	169	0	169	
10203730	FARMERS AND DROVERS NATIONAL	MARION	KS	8763	52	400	0	400	348	0	348	
10203740	MARION NATIONAL BANK	MARION	KS	8105	40	388	0	388	348	0	348	
10203800	FIRST NAT BK OF MEADE	MEADE	KS	16127	74	786	0	786	712	0	712	
10203810	FIRST NB OF MEDICINE LODGE	MEDICINE LODGE	KS	21215	102	1006	0	1006	904	0	904	
10203970	FIRST NB OF MOUNT HOPE	MOUNT HOPE	KS	7882	85	338	0	338	253	0	253	
10204020	FIRST NAT BK OF NATOMA	NATOMA	KS	10398	45	414	0	414	369	0	369	
10204050	FIRST NAT BK OF NEEDSHEA	NEEDSHEA	KS	18971	160	861	0	861	701	0	701	
10204060	FIRST STATE BANK	NESS CITY	KS	11400	54	549	0	549	495	0	495	
10204070	FIRST NAT BK OF NEWTON	NEWTON	KS	17493	183	830	0	830	647	0	647	
10204090	MIDLAND NB OF NEWTON	NEWTON	KS	28229	318	1215	0	1215	897	0	897	
10204140	FIRST STATE BANK	NORTON	KS	11541	125	572	0	572	447	0	447	
10204150	FIRST NB OF NORTONVILLE	NORTONVILLE	KS	4454	33	181	0	181	148	0	148	
10204180	DECATUR CTY NB OF OBERLIN	OBERLIN	KS	13800	90	583	0	583	493	0	493	
10204190	FARMERS NB OF OBERLIN	OBERLIN	KS	13147	63	618	0	618	555	0	555	
10204220	FIRST NAT BK OF OLATHE	OLATHE	KS	36447	371	1804	0	1804	1433	0	1433	
10204250	FIRST NAT BK OF ONAGA	ONAGA	KS	9377	55	393	0	393	338	0	338	
10204280	FIRST NB OF OSAMATOMIE	OSAMATOMIE	KS	19000	99	817	0	817	718	0	718	
10204290	FARMERS NAT BK OF OSBORNE	OSBORNE	KS	11577	43	531	0	531	488	0	488	
10204330	FIRST NAT BK OF OSWEGO	OSWEGO	KS	11307	200	520	0	520	320	0	320	
10204350	FIRST NB OF OTTAWA	OTTAWA	KS	14966	257	813	0	813	556	0	556	
10204370	PEOPLES NB & TR OTTAWA	OTTAWA	KS	21580	335	1145	0	1145	810	0	810	
10204390	FIRST NAT BK OF OVERBROOK	OVERBROOK	KS	6314	39	245	0	245	206	0	206	
10204408	OAK PARK NATIONAL BANK	OVERLAND PARK	KS	5613	627	206	0	206	0	0	0	
10204440	FIRST NAT BK OF PALCO	PALCO	KS	3916	17	182	0	182	165	0	165	
10204470	MIAMI CTY NAT BK OF PAOLA	PAOLA	KS	39135	202	1659	0	1659	1457	0	1457	
10204490	FIRST NB AND TRUST COMPANY	PARSONS	KS	15632	369	812	0	812	443	0	443	
10204560	FIRST NB OF PHILLIPSBURG	PHILLIPSBURG	KS	33162	107	1526	0	1526	1419	0	1419	
10204575	CITY NAT BK OF PITTSBURG	PITTSBURG	KS	23191	391	1026	0	1026	635	0	635	
10204590	NATIONAL BK OF PITTSBURG	PITTSBURG	KS	50316	598	2508	0	2508	1910	0	1910	
10204676	KANSAS NAT BK & TR CO	PRAIRIE VILLAGE	KS	34914	324	1424	0	1424	1100	0	1100	
10204680	FIRST NAT BK OF PRATT	PRATT	KS	24095	200	1103	0	1103	903	0	903	
10204690	PEOPLES BANK	PRATT	KS	41789	174	1917	0	1917	1743	0	1743	
10204750	FIRST NAT BK OF QUINTER	QUINTER	KS	13439	41	632	0	632	591	0	591	
10204970	FIRST NATIONAL BANK & TRUST	ST JOHN	KS	17037	60	761	0	761	701	0	701	
10204980	ST JOHN NATIONAL BANK	ST JOHN	KS	9248	36	409	0	409	373	0	373	
10204990	ST MARYS STATE BANK	ST MARYS	KS	11765	68	522	0	522	454	0	454	
10205020	FIRST NB&TC OF SALINA	SALINA	KS	68665	879	3504	0	3504	2625	0	2625	

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79
DSB	NAME	LOCATION	TUEP	VLTCSH	RR 1977	RR NEW	DIF BAL	1977	BAL NEW	DIF	
10205030	NAT BK OF AMERICA AT SALINA	SALINA	KS	58515	743	3047	0	3047	2304	0	2304
10205060	FIRST NAT BK OF SCOTT CITY	SCOTT CITY	KS	23318	98	1161	0	1161	1063	0	1063
10205070	FIRST NAT BK OF SEDAN	SEDAN	KS	13326	70	489	0	489	419	0	419
10205080	SEDAN STATE BANK	SEDAN	KS	13145	59	522	0	522	463	0	463
10205190	FIRST NB OF SMITH CENTER	SMITH CENTER	KS	19806	56	854	0	854	798	0	798
10205230	FIRST NB OF SPEARVILLE	SPEARVILLE	KS	3566	22	152	0	152	130	0	130
10205260	FARMERS NB OF STAFFORD	STAFFORD	KS	9532	57	478	0	478	421	0	421
10205300	FIRST NAT BK OF STERLING	STERLING	KS	6589	34	246	0	246	212	0	212
10205310	STOCKTON NATIONAL BANK	STOCKTON	KS	13265	117	566	0	566	449	0	449
10205360	FIRST NB OF SUMMERFIELD	SUMMERFIELD	KS	2012	30	87	0	87	57	0	57
10205380	FIRST NAT BK OF SYRACUSE	SYRACUSE	KS	9550	58	473	0	473	415	0	415
10205590	FIRST NAT BK OF TORONTO	TORONTO	KS	4098	25	145	0	145	120	0	120
10205610	FIRST NAT BK OF TRIBUNE	TRIBUNE	KS	12174	82	565	0	565	483	0	483
10205740	FARMERS NAT BK OF VICTORIA	VICTORIA	KS	9294	89	384	0	384	295	0	295
10205820	FIRST NAT BK WAMEGO	WAMEGO	KS	16563	71	707	0	707	636	0	636
10205840	FIRST NAT BK OF WASHINGTON	WASHINGTON	KS	21420	83	961	0	961	878	0	878
10205890	FIRST NAT BK OF WAVERLY	WAVERLY	KS	6352	29	238	0	238	209	0	209
10205910	FIRST NAT BK OF WELLINGTON	WELLINGTON	KS	28030	220	1254	0	1254	1034	0	1034
10205970	FIRST NAT BK OF WETMORE	WETMORE	KS	4285	19	162	0	162	143	0	143
10205980	FIRST NAT BK OF WHITE CITY	WHITE CITY	KS	4486	22	178	0	178	156	0	156
10206042	NATIONAL BANK OF WICHITA	WICHITA	KS	31488	668	1442	0	1442	574	0	574
10206110	FIRST NAT BK OF WINFIELD	WINFIELD	KS	35131	417	2177	0	2177	1760	0	1760
10206120	STATE BANK	WINFIELD	KS	10433	155	598	0	598	443	0	443
OF 167 BANKS AFFECTED IN STATE			167	MEET REQ RES W/VAULT CASH			REVENUE CHANGE			7196	

4210110	UNION NB OF BARBOURVILLE	BARBOURVILLE	KY	40696	1173	1677	0	1677	504	0	504
4210240	BEREA NATIONAL BANK	BEREA	KY	17345	273	757	0	757	484	0	484
4210360	FIRST NB OF BROOKSVILLE	BROOKSVILLE	KY	13783	104	642	0	642	538	0	538
8210400	FIRST NB OF BUFFALO	BUFFALO	KY	5199	78	212	0	212	134	0	134
8210490	CITIZENS BANK AND TRUST CO	CAMPBELLSVILLE	KY	25176	524	1340	0	1340	816	0	816
4210550	FIRST NB OF CARLISLE	CARLISLE	KY	17881	195	815	0	815	620	0	620
8210560	FIRST NB OF CARROLLTON	CARROLLTON	KY	10995	174	557	0	557	383	0	383
8210640	FIRST NB OF CENTRAL CITY	CENTRAL CITY	KY	17817	516	997	0	997	481	0	481
8210690	FIRST NB IN CLINTON	CLINTON	KY	6475	58	387	0	387	329	0	329
8210730	FIRST NB OF COLUMBIA	COLUMBIA	KY	9377	226	747	0	747	521	0	521
4210750	FIRST NB & TR CO OF CORBIN	CORBIN	KY	54902	903	2517	0	2517	1614	0	1614
4210770	CITIZENS NB OF COVINGTON	COVINGTON	KY	24022	809	1158	0	1158	349	0	349
4210870	FARMERS NB OF CYNTHIANA	CYNTHIANA	KY	22149	362	1084	0	1084	722	0	722
4210890	NB OF CYNTHIANA	CYNTHIANA	KY	32029	362	1520	0	1520	1158	0	1158
8210900	CITIZENS NB OF DANVILLE	DANVILLE	KY	23105	396	1193	0	1193	797	0	797
8210910	FARMERS NB OF DANVILLE	DANVILLE	KY	50950	314	1714	0	1714	1400	0	1400
4211090	FIRST NB OF FALMOUTH	FALMOUTH	KY	10234	93	588	0	588	495	0	495

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TDEP	VLTC\$	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
8211145	FORT KNOX NATIONAL BANK	FORT KNOX	KY	21342	886	1051	0	1051	165	0 165	
8211190	STATE NB OF FRANKFORT	FRANKFORT	KY	31200	344	1849	0	1849	1505	0 1505	
8211230	CITY NB OF FULTON	FULTON	KY	23328	355	1049	0	1049	694	0 694	
4211260	FIRST NAT BK AND TR CO	GEORGETOWN	KY	35560	441	1765	0	1765	1324	0 1324	
8211310	NEW FARMERS NB OF GLASGOW	GLASGOW	KY	52669	628	2961	0	2961	2333	0 2333	
4211370	FIRST NB OF GRAYSON	GRAYSON	KY	27139	316	1333	0	1333	1017	0 1017	
8211390	PEOPLES BANK & TRUST COMPANY	GREENSBURG	KY	20413	202	907	0	907	705	0 705	
4211430	HARLAN NATIONAL BANK	HARLAN	KY	28931	1077	2175	0	2175	1098	0 1098	
8211440	MERCE CTY NB OF HARRODSBURG	HARRODSBURG	KY	12847	423	878	0	878	455	0 455	
8211460	CITIZENS BANK	HARTFORD	KY	4248	89	334	0	334	245	0 245	
8211540	FIRST NB OF HENDERSON	HENDERSON	KY	42621	1038	2694	0	2694	1656	0 1656	
8211550	OHIO VALLEY NB OF HENDERSON	HENDERSON	KY	37496	425	1991	0	1991	1566	0 1566	
8211600	LINCOLN NB OF HODGENVILLE	HODGENVILLE	KY	21764	252	1078	0	1078	826	0 826	
4211640	NB OF HUSTONVILLE	HUSTONVILLE	KY	6126	63	255	0	255	192	0 192	
4211730	FIRST NB OF JACKSON	JACKSON	KY	18756	283	911	0	911	628	0 628	
8211805	FIRST NB OF LA CENTER	LA CENTER	KY	11538	113	475	0	475	362	0 362	
4211840	NB OF LANCASTER	LANCASTER	KY	15478	351	891	0	891	540	0 540	
8211850	ANDERSON NB OF LAWRENCEBURG	LAWRENCEBURG	KY	16996	174	862	0	862	688	0 688	
8211860	LAWRENCEBURG NATIONAL BANK	LAWRENCEBURG	KY	17137	177	909	0	909	732	0 732	
8211870	CITIZENS NB OF LEBANON	LEBANON	KY	15162	174	698	0	698	524	0 524	
8211880	FARMERS NB OF LEBANON	LEBANON	KY	15337	336	661	0	661	325	0 325	
8211890	MARIUN NB OF LEBANON	LEBANON	KY	15944	186	707	0	707	521	0 521	
4212010	FIRST NB IN LONDON	LONDON	KY	30877	394	1652	0	1652	1258	0 1258	
4212040	FIRST NB OF LOUISA	LOUISA	KY	21632	341	1033	0	1033	692	0 692	
8212055	CONTINENTAL NAT BK OF KY	LOUISVILLE	KY	6517	49	249	0	249	200	0 200	
8212058	FIRST KENTUCKY TRUST COMPANY	LOUISVILLE	KY	31687	0	1880	0	1880	1880	0 1880	
4212200	FIRST NB OF LUDLOW	LUDLOW	KY	10383	352	421	0	421	69	0 69	
4212260	FIRST NB OF MANCHESTER	MANCHESTER	KY	19395	312	1101	0	1101	789	0 789	
8212310	FIRST NB OF MAYFIELD	MAYFIELD	KY	25362	464	1300	0	1300	836	0 836	
4212340	STATE NB OF MAYSVILLE	MAYSVILLE	KY	38397	508	1937	0	1937	1429	0 1429	
4212390	NATIONAL BANK	MIDDLESBORO	KY	36213	722	1694	0	1694	972	0 972	
8212500	MORGANFIELD NATIONAL BANK	MORGANFIELD	KY	32250	387	1373	0	1373	986	0 986	
4212560	MONTGARY NB OF MT STERLING	MOUNT STERLING	KY	18449	317	863	0	863	546	0 546	
4212570	MT STERLING NATIONAL BANK	MOUNT STERLING	KY	30486	338	1489	0	1489	1151	0 1151	
4212580	TRADERS NB OF MT STERLING	MOUNT STERLING	KY	26561	652	1188	0	1188	536	0 536	
4212690	AMERICAN NB OF NEWPORT	NEWPORT	KY	20496	678	1126	0	1126	448	0 448	
4212700	NEWPORT NATIONAL BANK	NEWPORT	KY	40039	1333	2122	0	2122	789	0 789	
4212730	FIRST NATIONAL BANK & TR CO	NICHOLASVILLE	KY	32069	301	1691	0	1691	1390	0 1390	
4212895	CITIZENS NB OF PAINTSVILLE	PAINTSVILLE	KY	46137	484	2270	0	2270	1786	0 1786	
4212900	FIRST NB OF PAINTSVILLE	PAINTSVILLE	KY	36364	642	1620	0	1620	978	0 978	
4212930	NAT BANK & TR CO OF PARIS	PARIS	KY	14603	203	688	0	688	485	0 485	
4212940	PEOPLES DEPOSIT BANK & TR CO	PARIS	KY	20362	240	1018	0	1018	778	0 778	
4213100	MADISON NB OF RICHMOND	RICHMOND	KY	40392	249	2074	0	2074	1825	0 1825	
8213140	FIRST NB OF RUSSELL SPRINGS	RUSSELL SPRINGS	KY	10696	289	835	0	835	546	0 546	
8213150	CITIZENS NB OF RUSSELLVILLE	RUSSELLVILLE	KY	29868	483	1387	0	1387	904	0 904	
4213230	SALYERSVILLE NATIONAL BANK	SALYERSVILLE	KY	18047	549	899	0	899	350	0 350	

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79	
DSB	NAME	LOCATION		TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL	1977 BAL NEW	DIF	
8213260	FARMERS NB OF SCOTTSVILLE	SCOTTSVILLE	KY	25815	279	1329	0	1329	1050	0	1050
4213420	CITIZENS NB OF SOMERSET	SOMERSET	KY	42993	551	2009	0	2009	1458	0	1458
4213500	LINCOLN COUNTY NATIONAL BANK	STANFORD	KY	16246	356	1116	0	1116	760	0	760
4213645	FIRST NB OF LEWIS COUNTY	VANCEBURG	KY	3503	86	123	0	123	37	0	37
4213835	FARMERS NB OF WILLIAMSBURG	WILLIAMSBURG	KY	40403	458	1648	0	1648	1190	0	1190
4213870	CLARK CTY NB OF WINCHESTER	WINCHESTER	KY	35250	352	1657	0	1657	1305	0	1305
OF	69 BANKS AFFECTED IN STATE	69	MEET REQ RES W/VAULT CASH						REVENUE CHANGE	3697	
6220020	FIRST NAT BK OF ABBEVILLE	ABBEVILLE	LA	26277	697	1512	0	1512	815	0	815
6220050	SECURITY FIRST NATIONAL BANK	ALEXANDRIA	LA	46724	1037	2458	0	2458	1421	0	1421
6220055	FIRST NB OF ST BERNARD PRSH	ARABI	LA	22952	789	997	0	997	208	0	208
6220060	ST BERNARD BANK AND TRUST	COARABI	LA	45279	1635	2149	0	2149	514	0	514
11220070	FIRST NAT BK IN ARCADIA	ARCADIA	LA	20763	258	874	0	874	616	0	616
11220083	BASTROP NATIONAL BANK	BASTROP	LA	31702	940	1730	0	1730	790	0	790
6220155	PARISH NATIONAL BANK	BOGALUSA	LA	44029	1284	1691	0	1691	407	0	407
6220168	FIRST NB OF ST CHARLES PRSH	BOUTTE	LA	5816	175	228	0	228	53	0	53
6220300	FIRST NAT BANK OF CROWLEY	CROWLEY	LA	41680	515	2050	0	2050	1535	0	1535
11220310	FIRST NAT BANK OF DELHI	DELHI	LA	19051	196	779	0	779	583	0	583
6220315	FIRST NB OF DENHAM SPRINGS	DENHAM SPRINGS	LA	19897	603	796	0	796	193	0	193
6220340	FIRST NAT BK IN DERIDDER	DERIDDER	LA	31759	497	1623	0	1623	1126	0	1126
6220350	FIRST NB IN DONALDSONVILLE	DONALDSONVILLE	LA	20603	408	1036	0	1036	628	0	628
6220377	FIRST NB OF EUNICE	EUNICE	LA	7494	199	293	0	293	94	0	94
6220435	FIRST NATIONAL BANK	GUNZALES	LA	28051	552	1226	0	1226	674	0	674
6220470	BANK OF GUEYDAN	GUEYDAN	LA	12681	206	805	0	805	599	0	599
6220480	CITIZENS NATIONAL BANK	HAMMOND	LA	53516	1918	2426	0	2426	508	0	508
11220520	HOMER NATIONAL BANK	HOMER	LA	36129	223	1516	0	1516	1293	0	1293
6220570	FIRST NAT BANK OF JEANERETTE	JEANERETTE	LA	20095	641	979	0	979	338	0	338
6220595	JEFF DAVIS BANK AND TRUST	COJENNINGS	LA	28934	927	1517	0	1517	590	0	590
6220670	GULF NB AT LAKE CHARLES	LAKE CHARLES	LA	67932	1890	4415	0	4415	2525	0	2525
6220675	LAKE SIDE NATIONAL BANK	LAKE CHARLES	LA	66282	2595	4127	0	4127	1532	0	1532
11220680	FIRST NB OF LK PROVIDENCE	LAKE PROVIDENCE	LA	13176	155	577	0	577	422	0	422
6220695	RIVERLANDS NB IN LA PLACE	LA PLACE	LA	42962	961	1146	0	1146	187	0	187
11220760	FIRST NAT BANK IN MANSFIELD	MANSFIELD	LA	30755	448	1477	0	1477	1029	0	1029
11220840	MINDEN BANK AND TRUST CO	MINDEN	LA	36241	449	1820	0	1820	1371	0	1371
6220950	NEW IBERIA NATIONAL BANK	NEW IBERIA	LA	43806	1151	2117	0	2117	966	0	966
6220960	PEOPLES NB OF NEW IBERIA	NEW IBERIA	LA	49086	1447	2396	0	2396	949	0	949
6220970	STATE NAT BK OF NEW IBERIA	NEW IBERIA	LA	42177	1114	2091	0	2091	977	0	977
6220977	CENTURY NB IN NEW ORLEANS	NEW ORLEANS	LA	16612	468	773	0	773	305	0	305
11221065	W CARROLL NB OF OAK GROVE	OAK GROVE	LA	12480	227	637	0	637	410	0	410
6221097	FIRST NB OF OPELOUSAS	OPELOUSAS	LA	28647	409	1344	0	1344	935	0	935
6221182	FIRST NATIONAL BANK	PORT ALLEN	LA	10562	202	387	0	387	185	0	185
11221206	FIRST NAT BANK OF RAYVILLE	RAYVILLE	LA	16910	277	639	0	639	362	0	362

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79	
DSB	NAME	LOCATION		TDEP	VLTCSH	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
11221240	FIRST NAT BANK OF RUSTON	RUSTON	LA	42026	922	1862	0	1862	940	0	940
11221375	SOUTHERN NAT BK AT TALLULAH	TALLULAH	LA	18735	245	799	0	799	554	0	554
6221400	LAFOURCHE NB OF THIBODAUX	THIBODAUX	LA	52623	955	2727	0	2727	1772	0	1772
OF 37 BANKS AFFECTED IN STATE		37	MEET REQ RES W/VAULT CASH						REVENUE CHANGE		1847
1230055	BANK OF MAINE NA	AUGUSTA	ME	56071	1350	2807	0	2807	1457	0	1457
1230110	MERCHANTS NB OF BANGOR	BANGOR	ME	52447	966	2565	0	2565	1599	0	1599
1230150	FIRST NB OF BAR HARBOR	BAR HARBOR	ME	22982	689	1029	0	1029	340	0	340
1230240	FIRST NB OF BIDEFORD	BIDEFORD	ME	19371	509	1045	0	1045	536	0	536
1230300	CAMDEN NATIONAL BANK	CAMDEN	ME	34247	520	1570	0	1570	1050	0	1050
1230320	FIRST NB OF DAMARISCOTTA	DAMARISCOTTA	ME	27672	449	1080	0	1080	631	0	631
1230350	LIBERTY NB IN ELLSWORTH	ELLSWORTH	ME	19010	358	999	0	999	641	0	641
1230360	UNION TR CO OF ELLSWORTH	ELLSWORTH	ME	39199	1224	1856	0	1856	632	0	632
1230370	FIRSTBANK N A	FARMINGTON	ME	17279	359	734	0	734	375	0	375
1230390	ME BK NA OF FARMINGTON	FARMINGTON	ME	14994	372	627	0	627	255	0	255
1230400	FIRST NAT BANK OF AKOOSTOOK	FT FAIRFIELD	ME	50466	886	2040	0	2040	1154	0	1154
1230440	NAT BANK OF GARDINER	GARDINER	ME	9734	141	400	0	400	259	0	259
1230510	OCEAN NB OF KENNEBUNK	KENNEBUNK	ME	24008	200	1048	0	1048	848	0	848
1230650	NORWAY NATIONAL BANK	NORWAY	ME	22609	374	978	0	978	604	0	604
1230845	NORTHEAST BANK OF SANFORD	SANFORD	ME	40203	1069	1612	0	1612	523	0	523
1230900	SPRINGVALE NATIONAL BANK	SPRINGVALE	ME	15428	480	544	0	544	64	0	64
OF 16 BANKS AFFECTED IN STATE		16	MEET REQ RES W/VAULT CASH						REVENUE CHANGE		713
5240005	ABERDEEN NATIONAL BANK	ABERDEEN	MD	8161	287	381	0	381	94	0	94
5240020	ANNAPOLIS BANKING & TRUST	ANNAPOLIS	MD	66934	998	3028	0	3028	2030	0	2030
5240430	F&M NAT BK OF CAMBRIDGE	CAMBRIDGE	MD	17297	443	699	0	699	256	0	256
5240440	NATIONAL BANK OF CAMBRIDGE	CAMBRIDGE	MD	30801	318	1252	0	1252	934	0	934
5240470	CENTREVILLE NAT BANK OF MD	CENTREVILLE	MD	26287	136	1160	0	1160	1024	0	1024
5240515	CENTURY NATIONAL BANK	CHEVY CHASE	MD	16092	166	753	0	753	587	0	587
5240670	DENTON NATIONAL BANK	DENTON	MD	26113	298	1232	0	1232	934	0	934
5240735	ELKRIDGE NATIONAL BANK	ELKRIDGE	MD	13728	359	604	0	604	265	0	265
5240790	FOREST HILL STATE BANK	FOREST HILL	MD	26692	356	1262	0	1262	906	0	906
5240830	FREDERICK CTY NB OF FRDRICK	FREDERICK	MD	32442	364	1376	0	1376	1012	0	1012
5240880	FROSTBURG NATIONAL BANK	FROSTBURG	MD	26201	369	939	0	939	570	0	570
5240905	LINCOLN NATIONAL BANK	GAITHERSBURG	MD	13983	110	671	0	671	561	0	561
5241010	PEOPLES NAT BANK OF HANCOCK	HANCOCK	MD	10068	242	413	0	413	171	0	171
5241055	CENTRAL NATIONAL BANK OF MD	HILLANDALE	MD	39420	574	2395	0	2395	1821	0	1821
5241120	FIRST NB OF ST MARYS	LEONARDTOWN	MD	44543	1142	2057	0	2057	915	0	915

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
5241240	FIRST NAT BANK OF NORTH EAST	NORTH EAST	MD	19267	765	951	0	951	186	0	186
5241260	GARRETT NAT BANK IN OAKLAND	OAKLAND	MD	52429	802	2376	0	2376	1574	0	1574
5241268	ATLANTIC NATIONAL BANK	OCEAN CITY	MD	4131	77	153	0	153	76	0	76
5241300	NATIONAL BK IN PERRYVILLE	PERRYVILLE	MD	5445	84	227	0	227	143	0	143
5241330	EASTERN SHORE NATIONAL BANK	POCOMOKE CITY	MD	35015	635	1476	0	1476	841	0	841
5241350	CECIL NB AT PORT DEPOSIT	PORT DEPOSIT	MD	6437	218	269	0	269	51	0	51
5241410	NATIONAL BK OF RISING SUN	RISING SUN	MD	15287	414	673	0	673	259	0	259
5241450	ST MICHAELS BANK	ST MICHAELS	MD	8422	180	321	0	321	141	0	141
5241480	SANDY SPRING NB & SVG INST	SANDY SPRING	MD	50580	506	2539	0	2539	2033	0	2033
5241540	FIRST NAT BK OF SNOW HILL	SNOW HILL	MD	14038	130	643	0	643	513	0	513
5241620	THURMONT BANK	THURMONT	MD	27527	524	1189	0	1189	665	0	665
5241640	CHESAPEAKE NATIONAL BANK	TOWSON	MD	36423	597	1885	0	1885	1288	0	1288
5241760	UNION NB OF WESTMINSTER	WESTMINSTER	MD	35852	1138	1489	0	1489	351	0	351
5241820	WASHINGTON CTY NAT SVG BK	WILLIAMSPORT	MD	16558	344	690	0	690	346	0	346
5241830	WOODBINE NATIONAL BANK	WOODBINE	MD	15135	158	605	0	605	447	0	447
OF	30 BANKS AFFECTED IN STATE		30	MEET REQ RES W/VAULT CASH			REVENUE CHANGE			1365	

1250010	ABINGTON NATIONAL BANK	ABINGTON	MA	6040	264	273	0	273	9	0	9
1250060	NORTHEAST NATIONAL BANK	AMESBURY	MA	15310	611	749	0	749	138	0	138
1250090	FIRST NB OF AMHERST	AMHERST	MA	43729	1508	2053	0	2053	545	0	545
1250135	SUBURBAN NB OF ARLINGTON	ARLINGTON	MA	10976	340	540	0	540	200	0	200
1250160	FIRST NB OF ATHOL	ATHOL	MA	14314	462	763	0	763	301	0	301
1250206	BARNSTABLE CTY NB OF HYANNIS	BARNSTABLE	MA	28066	500	1433	0	1433	933	0	933
1250230	BEVERLY NATIONAL BANK	BEVERLY	MA	21532	724	1172	0	1172	448	0	448
1250395	HARBOR NB OF BOSTON	BOSTON	MA	52864	179	3953	0	3953	3774	0	3774
1250698	SHAMMUT FIRST COUNTY BANK	NABROCKTON	MA	65806	2049	4200	0	4200	2151	0	2151
1250840	BROADWAY NB OF CHELSEA	CHELSEA	MA	23936	411	1482	0	1482	1071	0	1071
1250988	COLONIAL NATIONAL BANK	DANVERS	MA	7539	270	325	0	325	55	0	55
1251030	FIRST NB OF EASTHAMPTON	EASTHAMPTON	MA	19531	338	504	0	504	166	0	166
1251050	EDGARTOWN NATIONAL BANK	EDGARTOWN	MA	11562	282	521	0	521	239	0	239
1251100	NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	21607	492	1043	0	1043	551	0	551
1251140	FALL RIVER NATIONAL BANK	FALL RIVER	MA	57565	1370	3116	0	3116	1746	0	1746
1251180	FALMOUTH NATIONAL BANK	FALMOUTH	MA	39965	1039	2046	0	2046	1007	0	1007
1251188	1ST SFTY FND NB OF FITCHBURG	FITCHBURG	MA	52204	2847	3268	0	3268	421	0	421
1251220	FOXBORO NB OF FOXBOROUGH	FOXBORO	MA	12455	446	542	0	542	96	0	96
1251315	CAPE ANN BANK AND TRUST CO	GLOUCESTER	MA	52411	1332	2893	0	2893	1561	0	1561
1251340	GLOUCESTER NB OF GLOUCESTER	GLOUCESTER	MA	21925	421	1014	0	1014	593	0	593
1251400	FRANKLIN COUNTY TRUST CO	GREENFIELD	MA	39358	1059	1749	0	1749	690	0	690
1251425	PIONEER NAT BANK - FRANKLIN	GREENFIELD	MA	38424	778	1924	0	1924	1146	0	1146
1251470	HAVERHILL NATIONAL BANK	HAVERHILL	MA	40022	1604	2424	0	2424	820	0	820
1251560	OLD CLNY BK OF HMPDN CTY NA	HOLYOKE	MA	47346	1784	2776	0	2776	992	0	992
1251640	HUDSON NATIONAL BANK	HUDSON	MA	34669	832	2082	0	2082	1250	0	1250

MEMBER BANKS				BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				174/79
DSB	NAME	LOCATION	TDEP	VLTC	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF			
1251680	FIRST NB OF IPSWICH	IPSWICH	MA	17754	467	900	0	900	433	0	433	
1251770	LEE NATIONAL BANK	LEE	MA	8662	286	411	0	411	125	0	125	
1251800	LENOX NATIONAL BANK	LENOX	MA	4847	197	224	0	224	27	0	27	
1251830	MERCHANTS NB OF LEOMINSTER	LEOMINSTER	MA	17094	666	990	0	990	322	0	322	
1252000	FIRST NAT BK OF MALDEN	MALDEN	MA	27083	659	1340	0	1340	681	0	681	
1252060	NAT GRAND BK OF MARBLEHEAD	MARBLEHEAD	MA	22776	475	1259	0	1259	784	0	784	
1252070	FIRST NAT BANK OF MARLBORO	MARLBORO	MA	15710	480	819	0	819	339	0	339	
1252090	PEOPLES NB OF MARLBOROUGH	MARLBORO	MA	15871	412	728	0	728	316	0	316	
1252230	HOME NAT BANK OF MILFORD	MILFORD	MA	24985	737	1110	0	1110	373	0	373	
1252240	MILFORD NAT BK AND TR CO	MILFORD	MA	13716	386	684	0	684	298	0	298	
1252260	MILLBURY NATIONAL BANK	MILLBURY	MA	5663	111	320	0	320	209	0	209	
1252330	PACIFIC NB OF NANTUCKET	NANTUCKET	MA	12628	256	772	0	772	516	0	516	
1252360	SHAMMUT NEEDHAM BANK NA	NEEDHAM	MA	51620	987	2684	0	2684	1697	0	1697	
1252372	BAYBANK MERCHANTS N A	NEW BEDFORD	MA	65332	3484	3709	0	3709	225	0	225	
1252420	1ST & OCEAN NB OF NEWBURYPT	NEWBURYPORT	MA	10041	538	607	0	607	69	0	69	
1252440	MERCHANTS NB OF NEWBURYPORT	NEWBURYPORT	MA	10206	633	542	0	542	0	0	0	
1252570	NORTHAMPTON NATIONAL BANK	NORTHAMPTON	MA	26292	1050	1291	0	1291	241	0	241	
1252572	PIONEER NB-HAMPSHIRE	NORTHAMPTON	MA	15153	587	895	0	895	308	0	308	
1252600	NORTHBOROUGH NATIONAL BANK	NORTHBORO	MA	9344	204	523	0	523	319	0	319	
1252665	FIRST NAT BK OF CAPE COD	ORLEANS	MA	43871	808	2039	0	2039	1231	0	1231	
1252760	PITTSFIELD NATIONAL BANK	PITTSFIELD	MA	17328	1338	992	0	992	0	0	0	
1252920	ROCKPORT NATIONAL BANK	ROCKPORT	MA	14027	379	549	0	549	170	0	170	
1252940	NAUMKEAG TRUST COMPANY	SALEM	MA	42153	2633	2671	0	2671	38	0	38	
1252963	SHAMMUT MERCHANTS BANK NA	SALEM	MA	67745	2221	4214	0	4214	1993	0	1993	
1252980	COUNTRY BANK NATIONAL ASSN	SHELburne FALLS	MA	12122	544	570	0	570	26	0	26	
1253085	HAMPSHIRE NB OF S HADLEY	SOUTH HADLEY	MA	22836	381	1094	0	1094	713	0	713	
1253130	SECURITY NB OF SPRINGFIELD	SPRINGFIELD	MA	32472	785	1675	0	1675	890	0	890	
1253302	MARTHAS VINEYARD NAT BANK	VINEYARD HAVEN	MA	19123	386	841	0	841	455	0	455	
1253370	NATIONAL BANK OF WAREHAM	WAREHAM	MA	24498	1028	1300	0	1300	272	0	272	
1253565	BLACKSTONE VALLEY NAT BANK	WHITINSVILLE	MA	26884	1113	1385	0	1385	272	0	272	
1253610	WILLIAMSTOWN NATIONAL BANK	WILLIAMSTOWN	MA	10496	502	572	0	572	70	0	70	
1253700	TANNERS NB IN WOBURN	WOBURN	MA	9958	270	466	0	466	196	0	196	
1253720	WOBURN NATIONAL BANK	WOBURN	MA	24294	1052	1266	0	1266	214	0	214	
1253830	OLD CLY BK OF BRNSBLE CTY	NAYARMOUTH	MA	36208	1016	1615	0	1615	599	0	599	
OF				59	BANKS AFFECTED IN STATE			59	MEET REQ RES W/VAULT CASH			REVENUE CHANGE
												2297
7260025	BANK OF LENAWEE COUNTY	ADRIAN	MI	46197	673	1884	0	1884	1211	0	1211	
7260055	BANK OF ALBION	ALBION	MI	13407	448	549	0	549	101	0	101	
7260092	AMERICAN NB IN WESTERN MI	ALLEGAN	MI	20065	240	823	0	823	583	0	583	
7260108	CENTRAL NB OF ALMA	ALMA	MI	17829	500	729	0	729	229	0	229	
7260246	FIRST NAT BK OF BAD AXE	BAD AXE	MI	25708	129	902	0	902	773	0	773	
7260305	AMERICAN NB IN BATTLE CREEK	BATTLE CREEK	MI	15850	474	730	0	730	256	0	256	

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79	
DSB	NAME	LOCATION		TDEP	VLTC	RR 1977	RR NEW	DIF BAL	1977 BAL NEW	DIF	
7260347	SECOND NB OF BAY CITY	BAY CITY	MI	9558	210	346	0	346	136	0	136
9260430	BESSEMER NATIONAL BANK	BESSEMER	MI	14308	239	576	0	576	337	0	337
7260465	FIRST NAT BANK & TRUST	BIG RAPIDS	MI	31353	503	1263	0	1263	760	0	760
7260490	BLANCHARD STATE BANK	BLANCHARD	MI	8896	138	311	0	311	173	0	173
7260500	BLISSFIELD STATE BANK	BLISSFIELD	MI	15755	127	559	0	559	432	0	432
7260530	FARMERS SB OF BRECKENRIDGE	BRECKENRIDGE	MI	25887	198	914	0	914	716	0	716
7260580	BROWN CITY SAVINGS BANK	BROWN CITY	MI	12915	165	441	0	441	276	0	276
7260605	MICHIGAN NATIONAL BANK-MID	MIDBURYTON	MI	38870	578	1397	0	1397	819	0	819
7260610	BYRON CENTER STATE BANK	BYRON CENTER	MI	27459	355	1089	0	1089	734	0	734
7260630	STATE BK OF CALEDONIA	CALEDONIA	MI	19404	161	697	0	697	536	0	536
9260635	1ST NB CALUMET-LK LINDEN	CALUMET	MI	12889	426	474	0	474	46	0	46
9260640	MERCHANTS AND MINERS BANK	CALUMET	MI	31425	334	1245	0	1245	911	0	911
7260660	CAPAC STATE SAVINGS BANK	CAPAC	MI	30693	203	1047	0	1047	844	0	844
7260720	CASS CITY STATE BANK	CASS CITY	MI	9135	58	338	0	338	280	0	280
7260730	PINNEY STATE BANK	CASS CITY	MI	12487	175	457	0	457	282	0	282
7260750	FIRST NB OF CASSOPOLIS	CASSOPOLIS	MI	19067	305	756	0	756	451	0	451
7260820	CHEBOYGAN BANK	CHEBOYGAN	MI	33232	506	1315	0	1315	809	0	809
7260830	CITIZENS NB OF CHEBOYGAN	CHEBOYGAN	MI	49988	664	2058	0	2058	1394	0	1394
7260840	CHELSEA STATE BANK	CHELSEA	MI	33105	243	1320	0	1320	1077	0	1077
7260950	STATE BK OF COLOMA	COLOMA	MI	13767	218	509	0	509	291	0	291
7261010	STATE BK OF CROSWELL	CROSWELL	MI	29984	379	1224	0	1224	845	0	845
9261030	FIRST NB BK OF CRYSTAL FALLS	CRYSTAL FALLS	MI	15455	267	603	0	603	336	0	336
7261048	NATIONAL BANK OF DEARBORN	DEARBORN	MI	17176	525	793	0	793	268	0	268
7261125	FIRST INDEPENDENCE NAT BANK	DETROIT	MI	34923	522	1963	0	1963	1441	0	1441
7261240	MONROE COUNTY BANK	DUNDEE	MI	19141	277	713	0	713	436	0	436
7261285	FIRST NB OF EAST LANSING	EAST LANSING	MI	20718	471	921	0	921	450	0	450
7261290	PEOPLES SB OF EAST TAWAS	EAST TAWAS	MI	31836	462	1310	0	1310	848	0	848
7261410	FIRST NAT BK OF EVART	EVART	MI	12147	149	439	0	439	290	0	290
9261420	STATE BANK OF EWEN	EWEN	MI	8458	139	318	0	318	179	0	179
7261437	METROPOLITAN NATIONAL BANK	FARMINGTON HILLS	MI	25442	158	1199	0	1199	1041	0	1041
7261438	MICHIGAN NAT BANK-FARMINGTON	FARMINGTON HILLS	MI	8219	39	480	0	480	441	0	441
7261445	HICKORY NAT BANK OF MICHIGAN	FARM RIVER TWP	MI	11678	142	423	0	423	281	0	281
7261452	FIRST NB OF FENTON	FENTON	MI	32902	1001	1177	0	1177	176	0	176
7261600	FREMONT BANK & TRUST CO	FREMONT	MI	21541	325	916	0	916	593	0	593
7261610	OLD SB OF FREMONT	FREMONT	MI	23114	245	887	0	887	642	0	642
7261628	FIRST NATIONAL BK OF GAYLORD	GAYLORD	MI	5634	93	211	0	211	118	0	118
7261630	GAYLORD STATE BANK	GAYLORD	MI	47687	676	2029	0	2029	1353	0	1353
9261640	FIRST NB IN GLADSTONE	GLADSTONE	MI	13056	250	461	0	461	211	0	211
7261715	FIRST NB OF GRAND RAPIDS	GRAND RAPIDS	MI	15105	228	615	0	615	387	0	387
7261765	GRAND VALLEY NATIONAL BANK	GRANDVILLE	MI	35513	342	1428	0	1428	1086	0	1086
7261768	OLD KENT BK OF GRANDVILLE	GRANDVILLE	MI	1108	61	40	0	40	0	0	0
7261780	GRANT STATE BANK	GRANT	MI	10593	260	380	0	380	120	0	120
7261800	GRAYLING STATE BANK	GRAYLING	MI	23251	344	1007	0	1007	663	0	663
7261810	COMMERCIAL STATE SAVINGS BK	GREENVILLE	MI	26005	371	1085	0	1085	714	0	714
9261890	SUPERIOR NAT BK & TR CO	HANCOCK	MI	38262	523	1736	0	1736	1215	0	1215
7261900	HURON COUNTY BANK	HARBOR BEACH	MI	15951	192	592	0	592	400	0	400

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM						FEDERAL REQUIRED RESERVES				1/4/79
DSB	NAME	LOCATION		TOEP	VLTC	SH RR	1977	RR NEW	DIF BAL	1977	BAL NEW	DIF	
7261920	HARBOR SPRINGS STATE BANK	HARBOR SPRINGS	MI	14572	226	594	0	594	368	0	368		
7261970	NATIONAL BK OF HASTINGS	HASTINGS	MI	16222	267	610	0	610	343	0	343		
9261990	FIRST NB OF HERMANVILLE	HERMANVILLE	MI	8596	211	301	0	301	90	0	90		
7262010	HILLSDALE COUNTY NAT BANK	HILLSDALE	MI	50142	647	2039	0	2039	1392	0	1392		
7262020	HILLSDALE STATE SAVINGS BK	HILLSDALE	MI	48400	593	1900	0	1900	1307	0	1307		
9262100	HOUGHTON NATIONAL BANK	HOUGHTON	MI	32248	431	1495	0	1495	1064	0	1064		
7262120	FIRST NAT BK IN HOWELL	HOWELL	MI	37104	533	1761	0	1761	1228	0	1228		
7262190	IONIA CTY NAT BK OF IONIA	IONIA	MI	36603	1059	1387	0	1387	328	0	328		
9262210	COMMERCIAL NAT BK & TR CO	IRON MOUNTAIN	MI	38940	441	1650	0	1650	1209	0	1209		
9262220	FIRST NB OF IRON MOUNTAIN	IRON MOUNTAIN	MI	42273	722	1769	0	1769	1047	0	1047		
9262230	IRON RIVER NATIONAL BANK	IRON RIVER	MI	15298	369	600	0	600	231	0	231		
9262248	FIRST NB OF IRONWOOD	IRONWOOD	MI	29619	422	1059	0	1059	637	0	637		
9262250	GOGEBIC NATIONAL BANK	IRONWOOD	MI	27086	423	1045	0	1045	622	0	622		
9262270	MINERS FIRST NAT BK & TR CO	ISHPEMING	MI	39941	882	1582	0	1582	700	0	700		
9262280	PENINSULA BANK	ISHPEMING	MI	21348	321	797	0	797	476	0	476		
7262290	COMMERCIAL NATIONAL BANK	ITHACA	MI	36751	295	1548	0	1548	1253	0	1253		
7262365	MICHIGAN NATIONAL BANK-WEST	KALAMAZOO	MI	37334	516	1592	0	1592	1076	0	1076		
7262390	KENT CITY STATE BANK	KENT CITY	MI	13839	180	512	0	512	332	0	332		
7262394	KENTWOOD BANK NA	KENTWOOD	MI	5022	99	205	0	205	106	0	106		
7262398	OLD KENT BK OF KENTWOOD	KENTWOOD	MI	8146	643	424	0	424	0	0	0		
7262410	KINGSTON STATE BANK	KINGSTON	MI	17467	211	627	0	627	416	0	416		
7262430	FIRST NAT BK OF LAKE CITY	LAKE CITY	MI	38353	472	1497	0	1497	1025	0	1025		
7262470	BANK OF LAKEVIEW	LAKEVIEW	MI	12427	232	495	0	495	263	0	263		
9262480	COMMERCIAL NATIONAL BANK	L'ANSE	MI	18908	130	766	0	766	636	0	636		
7262560	FIRST NAT BK OF LAWTON	LAWTON	MI	8170	197	369	0	369	172	0	172		
7262570	PEOPLES BK OF LESLIE	LESLIE	MI	14971	362	639	0	639	277	0	277		
7262602	DETROIT BANK-LIVONIA	LIVONIA	MI	15201	418	496	0	496	78	0	78		
7262603	MANUFACTURERS BK OF LIVONIA	LIVONIA	MI	16653	657	742	0	742	85	0	85		
7262610	STATE SAVINGS BANK	LUMEL	MI	24447	413	967	0	967	554	0	554		
7262615	FIRST NAT BANK OF LUDINGTON	LUDINGTON	MI	30646	333	1259	0	1259	926	0	926		
7262645	MADISON NATIONAL BANK	MADISON HEIGHTS	MI	24662	567	1053	0	1053	486	0	486		
7262670	UNION SAVINGS BANK	MANCHESTER	MI	19001	144	611	0	611	467	0	467		
7262685	SECURITY NB OF MANISTEE	MANISTEE	MI	44899	685	1682	0	1682	997	0	997		
9262690	FIRST NB AT MANISTIQUE	MANISTIQUE	MI	22492	338	902	0	902	564	0	564		
9262706	STATE SVGS BK OF MANISTIQUE	MANISTIQUE	MI	18383	279	676	0	676	397	0	397		
7262730	G W JONES EXCHANGE BANK	MARCELLUS	MI	6097	141	260	0	260	119	0	119		
9262760	UNION NB&TC OF MARQUETTE	MARQUETTE	MI	41318	939	1633	0	1633	694	0	694		
7262765	NATIONAL BANK OF MARSHALL	MARSHALL	MI	8696	184	339	0	339	155	0	155		
7262770	DART NB OF MASON	MASON	MI	34273	396	1395	0	1395	999	0	999		
9262820	CMRC BANK OF MEMPHINEE	MEMPHINEE	MI	19069	315	684	0	684	369	0	369		
9262830	IST NB & TR CO OF MEMPHINEE	MEMPHINEE	MI	34302	687	1410	0	1410	723	0	723		
7262840	FRM & MCH ST BK OF MERRILL	MERRILL	MI	8520	77	313	0	313	236	0	236		
7263020	AMERICAN SECURITY BANK	MT PLEASANT	MI	38388	819	1750	0	1750	931	0	931		
7263030	ISABELLA BANK AND TRUST	MOUNT PLEASANT	MI	51180	877	2242	0	2242	1365	0	1365		
9263040	FIRST NAT BK OF ALGER	MUNISING	MI	11354	186	434	0	434	248	0	248		
9263110	FIRST NAT BK OF NEGAUNEE	NEGAUNEE	MI	34168	672	1321	0	1321	649	0	649		

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TD&P	VLTC	SH RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF	
7263130	CITIZENS STATE SAVINGS BANK	NEW BALTIMORE	MI	19285	496	712	0	712	216	0	216
7263195	NILES NAT BANK & TRUST CO	NILES	MI	7778	305	355	0	355	50	0	50
7263200	PIONEER BANK	NORTH BRANCH	MI	6675	92	233	0	233	141	0	141
9263220	FIRST NAT BK OF NORWAY	NORWAY	MI	16603	226	606	0	606	380	0	380
7263222	MICHIGAN NB-WEST OAKLAND	NOVI	MI	33823	1200	1393	0	1393	193	0	193
7263240	ONSTED STATE BANK	ONSTED	MI	9142	143	334	0	334	191	0	191
9263250	CITIZENS ST BK OF ONTONAGON	ONTONAGON	MI	14328	186	555	0	555	369	0	369
9263260	FIRST NAT BK IN ONTONAGON	ONTONAGON	MI	9285	102	319	0	319	217	0	217
7263310	THUMB NAT BANK & TRUST CO	PIGEON	MI	26277	110	1053	0	1053	943	0	943
7263450	FIRST NAT BANK OF PLYMOUTH	PLYMOUTH	MI	27789	380	1660	0	1660	1280	0	1280
7263485	AMERICAN NAT BK IN PORTAGE	PORTAGE	MI	21656	505	978	0	978	473	0	473
7263515	NATIONAL BK OF PT HURON	PORT HURON	MI	5423	99	172	0	172	73	0	73
7263550	FIRST NAT BK OF S CENTRAL MIQUINCY	MIQUINCY	MI	48280	889	1912	0	1912	1023	0	1023
7263610	MACOMB COUNTY BANK	RICHMOND	MI	14397	220	540	0	540	320	0	320
7263620	NAT BK OF RICHMOND	RICHMOND	MI	47393	690	1737	0	1737	1047	0	1047
7263640	RIVER ROUGE SAVINGS BANK	RIVER ROUGE	MI	16952	1178	806	0	806	0	0	0
7263645	NATIONAL BANK OF ROCHESTER	ROCHESTER	MI	35804	556	1961	0	1961	1405	0	1405
7263718	NATIONAL BANK OF ROYAL OAK	ROYAL OAK	MI	36549	546	1629	0	1629	1083	0	1083
7263775	ST CLAIR SHORES NAT BANK	ST CLAIR SHORES	MI	39651	1480	1877	0	1877	397	0	397
9263780	FIRST NAT BK OF ST IGNACE	ST IGNACE	MI	25887	428	1134	0	1134	706	0	706
7263785	CENTRAL NB OF ST JOHNS	ST JOHNS	MI	37691	464	1408	0	1408	944	0	944
9263870	CENTRAL SAVINGS BANK	SAULT STE MARIE	MI	24934	300	1015	0	1015	715	0	715
9263880	1ST NB OF SAULT STE MARIE	SAULT STE MARIE	MI	25916	524	1037	0	1037	513	0	513
7263920	F & M STATE BK OF SEBEMAING	SEBEMAING	MI	24980	291	990	0	990	699	0	699
7263957	DETROIT BANK-SOUTHFIELD	SOUTHFIELD	MI	20812	403	905	0	905	502	0	502
7263961	AMERICAN NB-WEST	SOUTH HAVEN	MI	16209	189	644	0	644	455	0	455
7264000	SPARTA STATE BANK	SPARTA	MI	31004	522	1254	0	1254	732	0	732
7264095	FIRST NAT BK AND TR CO	STURGIS	MI	36639	533	1437	0	1437	904	0	904
7264147	AMERICAN BK OF THREE RIV NA	THREE RIVERS	MI	11914	274	475	0	475	201	0	201
7264150	FIRST NB OF THREE RIVERS	THREE RIVERS	MI	33462	825	1408	0	1408	583	0	583
7264159	MICHIGAN NB - GRAND TRAVERSE	TRAVERSE CITY	MI	20792	225	842	0	842	617	0	617
7264202	DETROIT BANK-TROY	TROY	MI	20421	405	909	0	909	504	0	504
7264204	NBD TROY BANK NA	TROY	MI	7483	93	287	0	287	194	0	194
9264270	FIRST NAT BK OF WAKEFIELD	WAKEFIELD	MI	11212	184	409	0	409	225	0	225
7264275	FIRST MI BANK OF WALKER NA	WALKER	MI	5452	70	215	0	215	145	0	145
7264282	MICHIGAN NAT BK OF MACOMB	WARREN	MI	54842	751	2403	0	2403	1652	0	1652
7264290	FIRST NB OF WATERVLIET	WATERVLIET	MI	23473	525	921	0	921	396	0	396
7264305	WAYNE BANK	WAYNE	MI	40654	751	1658	0	1658	907	0	907
7264350	STATE SVGS BK OF W BRANCH	WEST BRANCH	MI	34263	473	1506	0	1506	1033	0	1033
7264390	PEOPLES STATE BANK	WILLIAMSTON	MI	22967	225	957	0	957	732	0	732
7264425	MICHIGAN NAT BANK-WYOMING	WYOMING	MI	35774	678	1457	0	1457	779	0	779
7264428	OLD KENT BK OF WYOMING	WYOMING	MI	2722	240	139	0	139	0	0	0
7264440	NAT BK OF YPSILANTI	YPSILANTI	MI	43415	482	2077	0	2077	1595	0	1595
OF 141 BANKS AFFECTED IN STATE			141	MEET REQ RES W/VAULT CASH			REVENUE CHANGE			5341	

MEMBER BANKS				BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79
DSB	NAME	LOCATION	TDEP	VLTC	SH RR	1977	RR NEW	DIF	BAL	1977	BAL NEW	DIF
9270010	ADA NATIONAL BANK	ADA	MN	16549	91	676	0	676	585	0	585	
9270045	FIRST NAT BK OF AITKIN	AITKIN	MN	18839	178	716	0	716	538	0	538	
9270080	STEARNS CTY NATIONAL BANK	ALBANY	MN	26301	137	999	0	999	862	0	862	
9270090	FIRST NWSTRN NAT BANK	ALBERT LEA	MN	39028	584	1537	0	1537	953	0	953	
9270100	FREBORN NB OF ALBERT LEA	ALBERT LEA	MN	32126	363	1341	0	1341	978	0	978	
9270110	FIRST NAT BK OF ALDEN	ALDEN	MN	5552	31	214	0	214	183	0	183	
9270130	FIRST NB IN ALEXANDRIA	ALEXANDRIA	MN	38441	316	1488	0	1488	1172	0	1172	
9270170	SECURITY NATL BANK OF AMBOY	AMBOY	MN	9360	35	332	0	332	297	0	297	
9270190	FIRST NATL BANK IN ANOKA	ANOKA	MN	54231	763	2653	0	2653	1890	0	1890	
9270200	STATE BANK OF ANOKA	ANOKA	MN	25248	245	1153	0	1153	908	0	908	
9270225	FIRST ST BK OF APPLE VALLEY	APPLE VALLEY	MN	8720	164	348	0	348	184	0	184	
9270314	NORTHWESTERN ST BK OF AUSTIN	AUSTIN	MN	33846	609	1354	0	1354	745	0	745	
9270340	FIRST NATL BANK OF BAGLEY	BAGLEY	MN	12198	96	564	0	564	468	0	468	
9270370	FIRST NB OF BARNESVILLE	BARNESVILLE	MN	13610	58	530	0	530	472	0	472	
9270400	FIRST NAT BK OF BATTLE LAKE	BATTLE LAKE	MN	5574	83	243	0	243	160	0	160	
9270410	FIRST NB OF BAUDETTE	BAUDETTE	MN	14435	108	614	0	614	506	0	506	
9270490	FIRST NB OF BEMIDJI	BEMIDJI	MN	44652	395	2054	0	2054	1659	0	1659	
9270500	NORTHERN NB OF BEMIDJI	BEMIDJI	MN	25202	411	1122	0	1122	711	0	711	
9270540	FIRST NB OF BERTHA	BERTHA	MN	8286	59	301	0	301	242	0	242	
9270598	FIRST NORTHOWN NAT BK	BLAINE	MN	16916	432	717	0	717	285	0	285	
9270620	FIRST NB OF BLOOMING PRAIRIE	BLOOMING PRAIRIE	MN	14117	80	477	0	477	397	0	397	
9270627	SUMMIT ST BK OF BLOMMINGTON	BLOOMINGTON	MN	19548	128	886	0	886	758	0	758	
9270640	FIRST NATIONAL BANK	BLUE EARTH	MN	19234	109	737	0	737	628	0	628	
9270660	FIRST NAT BK OF BOVEY	BOVEY	MN	5949	81	223	0	223	142	0	142	
9270683	AMERICAN NB OF BRAINERD	BRAINERD	MN	4858	155	211	0	211	56	0	56	
9270685	BRAINERD NATIONAL BANK	BRAINERD	MN	12416	191	504	0	504	313	0	313	
9270700	FIRST NB OF BRAINERD	BRAINERD	MN	38934	339	1553	0	1553	1214	0	1214	
9270730	FIRST NB OF BRECKENRIDGE	BRECKENRIDGE	MN	15203	102	617	0	617	515	0	515	
9270740	FIRST NB OF BREWSTER	BREWSTER	MN	7270	16	260	0	260	244	0	244	
9270820	BUFFALO NATIONAL BANK	BUFFALO	MN	25096	223	977	0	977	754	0	754	
9270830	OAKLEY NATL BANK OF BUFFALO	BUFFALO	MN	23759	112	886	0	886	774	0	774	
9270860	FIRST NATL BANK OF BUHL	BUHL	MN	5517	86	189	0	189	103	0	103	
9270866	FIRST NAT BK OF BURNSVILLE	BURNSVILLE	MN	3487	127	145	0	145	18	0	18	
9270900	SPRAGUE NATIONAL BANK	CALEDONIA	MN	16694	147	612	0	612	465	0	465	
9270940	NATIONAL BANK OF CANBY	CANBY	MN	13453	58	573	0	573	515	0	515	
9270950	FIRST NB IN CANNON FALLS	CANNON FALLS	MN	14239	151	555	0	555	404	0	404	
9270960	SECURITY STATE BANK	CANNON FALLS	MN	12140	84	501	0	501	417	0	417	
9270978	CARLTON NATIONAL BANK	CARLTON	MN	11609	93	391	0	391	298	0	298	
9270990	FIRST NAT OF CASS LAKE	CASS LAKE	MN	5935	144	280	0	280	136	0	136	
9271070	FIRST NAT BK OF CHASKA	CHASKA	MN	22221	278	807	0	807	529	0	529	
9271080	ROOT RIVER STATE BANK	CHATFIELD	MN	15199	104	586	0	586	482	0	482	
9271100	FIRST NB OF CHISHOLM	CHISHOLM	MN	19415	413	758	0	758	345	0	345	
9271200	CLINTON STATE BANK	CLINTON	MN	11139	41	448	0	448	407	0	407	
9271205	CITY NATIONAL BANK	CLOQUET	MN	19536	360	716	0	716	356	0	356	
9271210	FIRST NAT BK OF CLOQUET	CLOQUET	MN	34688	796	1398	0	1398	602	0	602	
9271220	FIRST NAT BK OF COKATO	COKATO	MN	8131	53	272	0	272	219	0	219	

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				1/4/79			
DSB	NAME	LOCATION		TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF	
9271240	FIRST NB OF COLD SPRINGS	COLD SPRING	MN	14659	90	588	0	588	498	0	498
9271260	FIRST NAT BK OF COLERAINE	COLERAINE	MN	6944	68	291	0	291	223	0	223
9271325	MID AM NB OF COTTAGE GROVE	COTTAGE GROVE	MN	9432	156	435	0	435	279	0	279
9271350	CROOKSTON NATIONAL BANK	CROOKSTON	MN	9761	137	372	0	372	235	0	235
9271360	FIRST NAT BK OF CROOKSTON	CROOKSTON	MN	32593	222	1450	0	1450	1228	0	1228
9271380	FIRST NAT BK OF CROSBY	CROSBY	MN	17787	157	765	0	765	608	0	608
9271490	FIRST NAT BK OF DEER RIVER	DEER RIVER	MN	5074	73	232	0	232	159	0	159
9271500	FIRST NB BK OF DEERWOOD	DEERWOOD	MN	19726	148	759	0	759	611	0	611
9271550	FIRST NB OF DETROIT LAKES	DETROIT LAKES	MN	33406	559	1418	0	1418	859	0	859
9271640	DULUTH NATIONAL BANK	DULUTH	MN	38525	899	1506	0	1506	607	0	607
9271675	NORTHWESTERN BK OF COMMERCE	DULUTH	MN	41069	777	1796	0	1796	1019	0	1019
9271700	PIONEER NB OF DULUTH	DULUTH	MN	9175	498	357	0	357	0	0	0
9271710	WESTERN NB OF DULUTH	DULUTH	MN	19228	687	768	0	768	81	0	81
9271730	FIRST NAT BK OF DUNNELL	DUNNELL	MN	4035	35	143	0	143	108	0	108
9271735	MID AMERICA NB OF EAGAN	EAGAN	MN	24647	278	1154	0	1154	876	0	876
9271750	FIRST NB OF E GRND FORKS	EAST GRAND FORKS	MN	24715	300	1052	0	1052	752	0	752
9271775	SUBURBAN NATIONAL BANK	EDEN PRAIRIE	MN	7689	204	293	0	293	89	0	89
9271820	FIRST NAT BK OF ELBOW LAKE	ELBOW LAKE	MN	11963	47	435	0	435	388	0	388
9271850	FIRST NAT BK OF ELK RIVER	ELK RIVER	MN	21401	250	930	0	930	680	0	680
9271900	FIRST NAT BK OF ELMORE	ELMORE	MN	9560	42	373	0	373	331	0	331
9271920	FIRST NWSTRN NAT BK OF ELY	ELY	MN	26472	329	1030	0	1030	701	0	701
9271940	FIRST NAT BK OF EMMONS	EMMONS	MN	3253	31	128	0	128	97	0	97
9271980	FIRST NWSTRN NB OF EVELETH	EVELETH	MN	17590	290	614	0	614	324	0	324
9271990	MINERS NAT BK OF EVELETH	EVELETH	MN	10470	215	393	0	393	178	0	178
9272030	FIRST NAT BK OF FAIRFAX	FAIRFAX	MN	10338	54	369	0	369	315	0	315
9272040	FAIRMONT NATIONAL BANK	FAIRMONT	MN	24941	161	1003	0	1003	842	0	842
9272050	FIRST NAT BK OF FAIRMOUNT	FAIRMONT	MN	35653	271	1402	0	1402	1131	0	1131
9272060	MARTIN CTY NB OF FAIRMONT	FAIRMONT	MN	26113	116	1088	0	1088	972	0	972
9272068	FAIRBAULT NATIONAL BANK	FAIRBAULT	MN	2756	219	101	0	101	0	0	0
9272090	FIRST NATL BK OF FARMINGTON	FARMINGTON	MN	9810	86	417	0	417	331	0	331
9272110	FIRST NB OF FERGUS FALLS	FERGUS FALLS	MN	32295	317	1329	0	1329	1012	0	1012
9272290	FIRST NAT BK OF GILBERT	GILBERT	MN	4876	64	189	0	189	125	0	125
9272310	FIRST NAT BK OF GLENCOE	GLENCOE	MN	19829	208	720	0	720	512	0	512
9272380	FIRST NB OF GOOD THUNDER	GOOD THUNDER	MN	3990	28	151	0	151	123	0	123
9272400	GRAND MARAIS STATE BANK	GRAND MARAIS	MN	9328	77	427	0	427	350	0	350
9272420	FIRST MN NB OF GRAND RAPIDS	GRAND RAPIDS	MN	47333	793	1966	0	1966	1173	0	1173
9272430	GRAND RAPIDS STATE BANK	GRAND RAPIDS	MN	36652	304	1645	0	1645	1341	0	1341
9272515	AMERICAN ST BK OF GRYGLA	GRYGLA	MN	2664	30	116	0	116	86	0	86
9272650	FIRST NAT BK OF HASTINGS	HASTINGS	MN	24365	204	957	0	957	753	0	753
9272660	MN NAT BK OF HASTINGS	HASTINGS	MN	39612	779	1625	0	1625	846	0	846
9272670	FIRST NAT BK OF HAWLEY	HAWLEY	MN	7715	43	268	0	268	225	0	225
9272750	FIRST NB OF HENNING	HENNING	MN	13034	88	505	0	505	417	0	417
9272760	FIRST NAT BK OF HERMAN	HERMAN	MN	8731	38	325	0	325	287	0	287
9272780	FIRST NAT BK OF HIBBING	HIBBING	MN	48706	833	1977	0	1977	1144	0	1144
9272910	SECURITY STATE BK OF HOUSTON	HOUSTON	MN	5877	53	201	0	201	148	0	148
9272925	FIRST MN NB OF HOYT LAKES	HOYT LAKES	MN	9830	131	398	0	398	267	0	267

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TDEP	VLTC	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
9272960	FIRST NB OF HUTCHISON	HUTCHINSON	MN	20894	241	784	0	784	543	0	543
9272970	FIRST NB OF INTERNATL FALLS	INTERNATL FALLS	MN	22629	345	874	0	874	529	0	529
9273020	FIRST NATL BANK IN JACKSON	JACKSON	MN	24152	153	1116	0	1116	965	0	965
9273120	FIRST NB OF KEEWATIN	KEEWATIN	MN	3746	61	145	0	145	84	0	84
9273200	FIRST NAT BK OF KIESTER	KIESTER	MN	9048	70	374	0	374	304	0	304
9273280	LAKE CRYSTAL NATIONAL BANK	LAKE CRYSTAL	MN	18633	144	749	0	749	605	0	605
9273310	FIRST NAT BK IN LAKEFIELD	LAKEFIELD	MN	15141	46	579	0	579	533	0	533
9273350	FIRST NAT BK OF LAKE WILSON	LAKE WILSON	MN	3094	16	145	0	145	129	0	129
9273390	FIRST NAT BK OF LE CENTER	LE CENTER	MN	12894	92	526	0	526	434	0	434
9273410	FIRST NAT BK OF LE ROY	LE ROY	MN	6261	37	229	0	229	192	0	192
9273436	LE SUEUR STATE BANK	LE SUEUR	MN	5356	107	190	0	190	83	0	83
9273440	VALLEY NAT BK OF LE SUEUR	LE SUEUR	MN	15341	145	610	0	610	465	0	465
9273490	NW NAT BANK OF LITCHFIELD	LITCHFIELD	MN	27936	128	1041	0	1041	913	0	913
9273510	AMERICAN NB IN LITTLE FALLS	LITTLE FALLS	MN	28710	622	1177	0	1177	555	0	555
9273520	FIRST NAT BK OF LITTLE FALLS	LITTLE FALLS	MN	16648	208	750	0	750	542	0	542
9273560	FIRST NB OF LONG PRAIRIE	LONG PRAIRIE	MN	30844	247	1188	0	1188	941	0	941
9273620	FIRST NAT BK OF LUVERNE	LUVERNE	MN	23796	108	941	0	941	833	0	833
9273650	FIRST NAT BK OF MABEL	MABEL	MN	14993	77	560	0	560	483	0	483
9273670	FIRST NB OF MCINTOSH	MCINTOSH	MN	7387	74	273	0	273	199	0	199
9273680	CITIZENS NAT BK OF MADEIRA	MADEIRA	MN	10299	53	324	0	324	271	0	271
9273690	FARMERS ST BK OF MADEIRA	MADEIRA	MN	13553	84	475	0	475	391	0	391
9273700	KLEIN NAT BANK OF MADISON	MADISON	MN	18599	60	681	0	681	621	0	621
9273730	FIRST NAT BK IN MAHONOME	MAHONOME	MN	10074	115	490	0	490	375	0	375
9273770	NAT BK OF CMRC IN MANKATO	MANKATO	MN	35031	193	1366	0	1366	1173	0	1173
9273810	FIRST NAT BK OF MAPLETON	MAPLETON	MN	12910	48	513	0	513	465	0	465
9273900	FIRST NATIONAL BK OF MEMAHGA	MEMAHGA	MN	10503	56	380	0	380	324	0	324
9273915	DAKOTA COUNTY STATE BANK	MENDOTA HEIGHTS	MN	11214	110	433	0	433	323	0	323
9273920	FIRST NATIONAL BANK	MIDDLE RIVER	MN	4299	24	164	0	164	140	0	140
9273930	FIRST NAT BK OF MILACA	MILACA	MN	19418	136	658	0	658	722	0	722
9273955	BK OF MINNEAPOLIS & TR CO	MINNEAPOLIS	MN	25538	232	1144	0	1144	912	0	912
9274039	FIRST PLYMOUTH NAT BANK	MINNEAPOLIS	MN	14563	307	643	0	643	336	0	336
9274040	FOURTH NORTHWESTERN NATL BK	MINNEAPOLIS	MN	43213	412	2323	0	2323	1911	0	1911
9274050	FRANKLIN NATIONAL BANK	MINNEAPOLIS	MN	9885	182	431	0	431	249	0	249
9274062	MARQUETTE NAT BK AT UNIV	MINNEAPOLIS	MN	17958	218	916	0	916	698	0	698
9274105	SECOND NW NB OF MINNEAPOLIS	MINNEAPOLIS	MN	36482	231	1829	0	1829	1598	0	1598
9274110	THIRD NW NB OF MINNEAPOLIS	MINNEAPOLIS	MN	48099	419	2098	0	2098	1679	0	1679
9274140	FARMERS NB OF MINNESOTA LK	MINNESOTA LAKE	MN	7445	44	274	0	274	230	0	230
9274150	NATIONAL BANK OF MINNETONKA	MINNETONKA	MN	9169	114	366	0	366	252	0	252
9274151	NAT CITY BANK OF RIDGEDALE	MINNETONKA	MN	4779	274	223	0	223	0	0	0
9274155	1ST NB IN MONTEVIDEO	MONTEVIDEO	MN	40961	414	1541	0	1541	1127	0	1127
9274185	FIRST NATIONAL BANK	MONTGOMERY	MN	14911	120	500	0	500	380	0	380
9274220	FIRST NATL BK OF MOOSE LAKE	MOOSE LAKE	MN	10784	197	423	0	423	226	0	226
9274235	PEOPLES NATIONAL BANK	MORA	MN	23688	140	854	0	854	714	0	714
9274330	AMERICAN NB OF NASHUAUK	NASHUAUK	MN	4765	75	173	0	173	98	0	98
9274340	FIRST NATL BK OF NASHUAUK	NASHUAUK	MN	3845	54	146	0	146	92	0	92
9274345	FIRST NB OF NAVARRE	NAVARRE	MN	12261	73	530	0	530	457	0	457

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				1/4/79			
DSB	NAME	LOCATION	TDEP	VLTCSH	KR	1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
9274420	FIDELITY ST BK OF NEW PRAGUE	NEW PRAGUE	MN	13736	64	530	0	530	466	0	466
9274510	FIRST NATL BK OF NORTHFIELD	NORTHFIELD	MN	16719	89	771	0	771	682	0	682
9274520	NORTHFIELD NATIONAL BANK	NORTHFIELD	MN	16798	156	634	0	634	476	0	476
9274530	NORTHWESTERN STATE BANK	NORTHFIELD	MN	21127	167	813	0	813	646	0	646
9274535	VALLEY NATIONAL BANK	NORTH MANKATO	MN	21436	184	851	0	851	667	0	667
9274580	OAK PARK HEIGHTS STATE BANK	OAK PARK HGTS	MN	5518	121	225	0	225	104	0	104
9274665	TRI CITY ST BK OF ORTONVILLE	ORTONVILLE	MN	12788	93	448	0	448	355	0	355
9274670	FIRST NAT BK OF OSAKIS	OSAKIS	MN	12750	74	474	0	474	400	0	400
9274710	FIRST NAT BK OF OMATONNA	OMATONNA	MN	30556	201	1284	0	1284	1083	0	1083
9274713	NORTHWESTERN NB OF OMATONNA	OMATONNA	MN	55240	433	2601	0	2601	2168	0	2168
9274730	FIRST NB OF PARKERS PRAIRIE	PARKERS PRAIRIE	MN	9166	83	335	0	335	252	0	252
9274740	CITIZENS NB OF PARK RAPIDS	PARK RAPIDS	MN	18674	357	829	0	829	472	0	472
9274830	FIRST NAT BK OF PINE CITY	PINE CITY	MN	20909	127	879	0	879	752	0	752
9274860	FIRST NB OF PIPESTONE	PIPESTONE	MN	29079	202	1234	0	1234	1032	0	1032
9274870	PIPESTONE NATIONAL BANK	PIPESTONE	MN	14627	76	589	0	589	513	0	513
9274880	FIRST NB OF PLAINVIEW	PLAINVIEW	MN	20785	89	787	0	787	698	0	698
9274890	PEOPLES STATE BANK	PLAINVIEW	MN	14359	100	528	0	528	428	0	428
9274940	FIRST NB OF PROCTOR	PROCTOR	MN	7253	164	279	0	279	115	0	115
9275000	FIRST NW NB OF RED WING	RED WING	MN	30904	261	1263	0	1263	1002	0	1002
9275010	GOODHUE CITY NB OF RED WING	RED WING	MN	42926	398	1699	0	1699	1301	0	1301
9275020	FIRST NORTHWESTERN NAT BK	REDWOOD FALLS	MN	36672	214	1329	0	1329	1115	0	1115
9275068	SUMMIT ST BK OF RICHFIELD	RICHFIELD	MN	24345	453	1242	0	1242	789	0	789
9275193	MID AMER NB OF ROSEVILLE	ROSEVILLE	MN	12725	477	740	0	740	263	0	263
9275240	FIRST NB OF RUSHFORD	RUSHFORD	MN	10969	55	395	0	395	340	0	340
9275260	FIRST ST BK OF RUSHMORE	RUSHMORE	MN	8269	35	317	0	317	282	0	282
9275300	FIRST NB IN ST CHARLES	ST CHARLES	MN	18787	113	632	0	632	519	0	519
9275340	ST CLOUD NAT BK & TR CO	ST CLOUD	MN	42461	517	1740	0	1740	1223	0	1223
9275370	FIRST NB AT ST JAMES	ST JAMES	MN	16055	218	533	0	533	315	0	315
9275394	SHELARD NATIONAL BANK	ST LOUIS PARK	MN	16140	284	726	0	726	442	0	442
9275396	PARK NATIONAL BANK	ST LOUIS PARK	MN	24053	304	1133	0	1133	829	0	829
9275398	ST MARTIN NATIONAL BANK	ST MARTIN	MN	2920	16	110	0	110	94	0	94
9275520	LIBERTY STATE BANK	ST PAUL	MN	32534	277	1457	0	1457	1180	0	1180
9275575	SUMMIT NATIONAL BANK	ST PAUL	MN	18715	372	785	0	785	413	0	413
9275590	FIRST NB OF ST PETER	ST PETER	MN	29729	187	1105	0	1105	918	0	918
9275655	FIRST NATIONAL BANK	SAUK CENTRE	MN	19258	110	679	0	679	569	0	569
9275700	FIRST NB OF SHAKOPEE	SHAKOPEE	MN	27668	374	1380	0	1380	1006	0	1006
9275840	FIRST NB OF SPRING VALLEY	SPRING VALLEY	MN	11283	78	454	0	454	376	0	376
9275870	FIRST NB OF STARBUCK	STARBUCK	MN	12289	108	470	0	470	362	0	362
9275910	FIRST NB OF STEWARTVILLE	STEWARTVILLE	MN	13491	150	525	0	525	375	0	375
9275940	FIRST NATIONAL BANK	STILLWATER	MN	46126	306	1847	0	1847	1541	0	1541
9276090	1ST NWSTRN NB OF TWO HARBORS	TWO HARBORS	MN	18468	152	683	0	683	531	0	531
9276160	FIRST NB OF VERDALE	VERDALE	MN	6345	34	231	0	231	197	0	197
9276180	VICTORIA STATE BANK	VICTORIA	MN	4906	32	180	0	180	148	0	148
9276240	FIRST NB BK OF WACONIA	WACONIA	MN	23128	187	980	0	980	793	0	793
9276250	FIRST NB OF WADENA	WADENA	MN	16521	161	673	0	673	512	0	512
9276260	WADENA STATE BANK	WADENA	MN	18022	163	793	0	793	630	0	630

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES							174/79
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
9276262	PLAZA PARK STATE BANK	WAITE PARK	MN	19204	539	795	0	795	256	0	256
9276270	FIRST NB OF WALKER	WALKER	MN	20169	110	911	0	911	801	0	801
9276350	FIRST NAT BK OF WASECA	WASECA	MN	30432	268	1238	0	1238	950	0	950
9276415	FIRST NATIONAL BANK	WAYZATA	MN	17528	157	856	0	856	701	0	701
9276440	WELCOME STATE BANK	WELCOME	MN	4574	31	182	0	182	151	0	151
9276480	FRMS ST BK OF W CONCORD	WEST CONCORD	MN	4150	18	158	0	158	140	0	140
9276490	FIRST NB IN WEST CONCORD	WEST CONCORD	MN	5471	36	212	0	212	176	0	176
9276565	CITIZENS NB OF WILLMAR	WILLMAR	MN	20379	317	714	0	714	397	0	397
9276570	FIRST NB OF WILLMAR	WILLMAR	MN	38177	422	1503	0	1503	1081	0	1081
9276580	FIRST NB OF WILMONT	WILMONT	MN	4027	24	144	0	144	120	0	120
9276590	FIRST NB OF WINDOM	WINDOM	MN	22698	104	907	0	907	803	0	803
9276620	FIRST NB IN WINNEBAGO	WINNEBAGO	MN	12583	76	486	0	488	412	0	412
9276685	FIRST NB IN WORTHINGTON	WORTHINGTON	MN	47265	591	1877	0	1877	1286	0	1286
GF 197 BANKS AFFECTED IN STATE		197	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		7148		

6280165	METROPOLITAN NATIONAL BANK	BILOXI	MS	16614	332	672	0	672	340	0	340
6280325	FIRST NAT BK OF CLARKSDALE	CLARKSDALE	MS	34062	763	1403	0	1403	640	0	640
6280340	FIRST NB OF BOLIVAR COUNTY	CLEVELAND	MS	12035	232	576	0	576	344	0	344
6280400	MERCHANTS AND FARMERS BANK	COLUMBUS	MS	41947	1333	2232	0	2232	899	0	899
6280425	NAT BK OF CMRC OF CORINTH	CORINTH	MS	35343	545	1644	0	1644	1299	0	1299
6280590	BANK OF FOREST	FOREST	MS	22227	300	1052	0	1052	752	0	752
6280620	FOXWORTH BANK	FOXWORTH	MS	10816	253	588	0	588	335	0	335
6280640	FIRST NAT BK OF GREENVILLE	GREENVILLE	MS	53142	1148	2511	0	2511	1363	0	1363
6280720	GULF NATIONAL BANK	GULFPORT	MS	48979	1777	2460	0	2460	683	0	683
6280740	CITIZENS BK OF HATTIESBURG	HATTIESBURG	MS	46983	1675	2459	0	2459	784	0	784
6280775	FIRST NB HERNANDO MS	HERNANDO	MS	15839	302	956	0	956	654	0	654
6280865	FIRST AMERICAN NATIONAL BANK	JACKSON	MS	12094	291	538	0	538	247	0	247
6280897	CONSUMER NATIONAL BANK	JACKSON	MS	3843	66	154	0	154	88	0	88
6281010	FIRST NAT BK OF HOLMES CTY	LEXINGTON	MS	24844	386	1131	0	1131	745	0	745
6281043	FIRST NAT BANK OF LUCEDALE	LUCEDALE	MS	11551	243	437	0	437	194	0	194
6281250	PASCAGOULA MOSS POINT BANK	MOSS POINT	MS	55599	2504	3737	0	3737	1233	0	1233
6281270	BRITTON AND KOONTZ FIRST NB	NATCHEZ	MS	34617	914	1843	0	1843	929	0	929
6281305	FIRST NATIONAL BANK	NEW ALBANY	MS	44868	967	2425	0	2425	1458	0	1458
6281325	FIRST NATIONAL BK OF NEWTON	NEWTON	MS	16109	276	628	0	628	352	0	352
6281355	FIRST NB OF JACKSON CTY	OCEAN SPRINGS	MS	40382	1472	2133	0	2133	661	0	661
6281400	FIRST NAT BANK OF OXFORD	OXFORD	MS	27255	392	1403	0	1403	1011	0	1011
6281405	CITIZENS NATIONAL BANK	PASCAGOULA	MS	16028	257	667	0	667	410	0	410
6281455	FIRST NAT BANK OF PICAYUNE	PICAYUNE	MS	19836	644	839	0	839	195	0	195
6281480	FIRST NAT BANK OF PONTOTOC	PONTOTOC	MS	24926	312	1264	0	1264	952	0	952
6281493	FIRST CITIZENS BK & TR CO	POPLARVILLE	MS	6001	150	224	0	224	74	0	74
6281595	FIRST NATIONAL BANK	ROSEDALE	MS	6302	107	235	0	235	128	0	128
6281925	FIRST NAT BK OF WAYNESBORD	WAYNESBORD	MS	10092	231	428	0	428	197	0	197

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79
DSB	NAME	LOCATION		TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL	1977 BAL NEW	DIF	
8281970	FIRST NAT BK OF WEST POINT	WEST POINT	MS	21320	351	900	0	900	549	0	549
6281982	FIRST NB OF WIGGINS	WIGGINS	MS	6320	222	274	0	274	52	0	52
6282020	DELTA NAT BK OF YAZOO CITY	YAZOO CITY	MS	47357	809	2430	0	2430	1621	0	1621
OF	30 BANKS AFFECTED IN STATE	30	MEET REQ RES	W/VAULT CASH				REVENUE CHANGE		1248	
8290028	NATIONAL BANK OF AFFTON	AFFTON	MO	18847	245	756	0	756	511	0	511
10290030	GENTRY COUNTY BANK	ALBANY	MO	31690	125	1355	0	1355	1230	0	1230
8290095	FIRST NB OF ANNAPOLIS	ANNAPOLIS	MO	3278	80	130	0	130	50	0	50
8290137	FIRST NAT BK OF ARNOLD	ARNOLD	MO	5226	146	214	0	214	68	0	68
10290280	FIRST NAT BK OF BETHANY	BETHANY	MO	18369	146	792	0	792	646	0	646
10290375	UNITED MO BK OF BLUE SPGS	BLUE SPRINGS	MO	6283	188	227	0	227	39	0	39
10290435	NATIONAL BANK OF BOONVILLE	BOONVILLE	MO	16218	207	746	0	746	539	0	539
10290490	FIRST NAT BK OF BRAYMER	BRAYMER	MO	8334	62	376	0	376	314	0	314
10290620	FIRST NAT BK OF BUTLER	BUTLER	MO	17050	177	805	0	805	628	0	628
10290650	FIRST NAT BK OF CAINSVILLE	CAINSVILLE	MO	5022	40	189	0	189	149	0	149
8290660	BANK OF CAIRO	CAIRO	MO	6415	23	255	0	255	232	0	232
8290690	MONITEAU NB OF CALIFORNIA	CALIFORNIA	MO	4954	97	346	0	346	249	0	249
8290695	CAMDEN COUNTY BANK	CAMDENTON	MO	9751	71	428	0	428	357	0	357
8290710	FIRST NAT BK OF LINN CREEK	CAMDENTON	MO	36045	218	1623	0	1623	1405	0	1405
8290770	FIRST NB OF CAPE GIRARDEAU	CAPE GIRARDEAU	MO	52998	928	2793	0	2793	1865	0	1865
10290810	FIRST NAT BK OF CARROLLTON	CARROLLTON	MO	17773	229	849	0	849	620	0	620
10290820	BANK OF CARTHAGE	CARTHAGE	MO	44667	361	2106	0	2106	1745	0	1745
10290830	UNITED MO BK OF CARTHAGE MA	CARTHAGE	MO	34162	453	1825	0	1825	1372	0	1372
8290850	NAT BK OF CARUTHERSVILLE	CARUTHERSVILLE	MO	13658	175	689	0	689	514	0	514
8290870	FIRST NAT BK OF CASSVILLE	CASSVILLE	MO	21839	198	914	0	914	716	0	716
8290890	FIRST NAT BK OF CENTRALIA	CENTRALIA	MO	13615	193	701	0	701	508	0	508
10291055	FIRST NAT BK OF CLINTON	CLINTON	MO	16521	169	803	0	803	634	0	634
10291080	CTZ FARMERS BK OF COLE CAMP	COLE CAMP	MO	9146	68	367	0	367	299	0	299
8291095	COMMERCE BANK OF COLUMBIA	MACCOLUMBIA	MO	26043	664	1319	0	1319	655	0	655
8291116	FIRST NAT BANK & TRUST CO	COLUMBIA	MO	48789	680	2497	0	2497	1817	0	1817
8291305	FIRST NAT BK OF DONIPHAN	DONIPHAN	MO	22615	194	1066	0	1066	872	0	872
8291395	MERCANTILE BANK OF ELDON	ELDON	MO	22303	268	1019	0	1019	751	0	751
8291430	BANK OF LINCOLN COUNTY	ELSBERRY	MO	9640	106	478	0	478	372	0	372
8291530	MERCANTILE BK OF FARMINGTON	FARMINGTON	MO	26768	743	1388	0	1388	645	0	645
8291550	COMMERCE BANK OF FENTON MA	FENTON	MO	27998	411	1324	0	1324	913	0	913
8291680	CALLAWAY BANK	FULTON	MO	34886	402	1898	0	1898	1496	0	1496
8291685	FIRST NB OF CALLAWAY COUNTY	FULTON	MO	15713	213	656	0	656	443	0	443
10291710	FIRST NAT BK OF GALLATIN	GALLATIN	MO	21964	94	979	0	979	885	0	885
10291760	FIRST NAT BK OF GLADSTONE	GLADSTONE	MO	30511	552	1466	0	1466	914	0	914
8291785	WEST SIDE NATL BANK	LENDALE	MO	10436	290	565	0	565	275	0	275
10291790	FIRST NAT BK OF GOLDEN CITY	GOLDEN CITY	MO	8079	60	329	0	329	269	0	269
10291845	COMMERCE BK OF GRANDVIEW MA	GRANDVIEW	MO	3905	109	155	0	155	46	0	46

MEMBER BANKS

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DSB	NAME	LOCATION		TOEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF
8291960	FARMERS AND MERCHANTS BANK	HANNIBAL	MO	17218	261	839	0	839	578	0 578
8291970	HANNIBAL NATIONAL BANK	HANNIBAL	MO	29480	463	1479	0	1479	1016	0 1016
10292010	COMMERCE BK OF HARRISONVIL	MAHARRISONVILLE	MO	18503	193	826	0	826	633	0 633
8292115	HIGH RIDGE MERCANTILE BK	HIGH RIDGE	MO	18355	477	845	0	845	368	0 368
10292140	BANK OF HOLDEN	HOLDEN	MO	12519	56	548	0	548	492	0 492
10292264	COMMERCE BK INDEPENDENCE MA	INDEPENDENCE	MO	8953	267	339	0	339	72	0 72
8292320	JACKSON EXCHANGE BK & TR CO	JACKSON	MO	21847	238	1052	0	1052	614	0 614
8292368	UNITD MO BK OF JEFFERSON CYN	JEFFERSON CITY	MO	10809	332	391	0	391	59	0 59
10292395	COMMUNITY NB OF JOPLIN	JOPLIN	MO	12389	380	596	0	596	216	0 216
10292430	UNITED MO BK OF JOPLIN NA	JOPLIN	MO	23563	549	1195	0	1195	646	0 646
10292458	BROADWAY NAT BANK	KANSAS CITY	MO	23010	300	1052	0	1052	752	0 752
10292463	CIVIC PLAZA NAT BANK	KANSAS CITY	MO	9213	255	400	0	400	145	0 145
10292523	LAUREL BK OF KANSAS CITY	KANSAS CITY	MO	13123	406	569	0	569	163	0 163
10292525	LEAMOOD NATIONAL BANK	KANSAS CITY	MO	41468	500	2027	0	2027	1527	0 1527
10292535	LIVESTOCK NB OF KANSAS CITY	KANSAS CITY	MO	32878	171	1872	0	1872	1701	0 1701
10292552	MERCANTILE NB OF CLAY CITY	KANSAS CITY	MO	8945	345	406	0	406	61	0 61
10292560	MERCHANTS BANK	KANSAS CITY	MO	69135	709	3741	0	3741	3032	0 3032
10292568	MID-CONTINENT NAT BANK	KANSAS CITY	MO	27368	349	1314	0	1314	965	0 965
10292580	PARK NAT BK OF KANSAS CITY	KANSAS CITY	MO	8705	129	381	0	381	252	0 252
10292680	WESTPORT BANK	KANSAS CITY	MO	50651	360	2589	0	2589	2229	0 2229
8292725	KENNETT NATIONAL BANK	KENNETT	MO	17651	235	791	0	791	556	0 556
8292760	COMMERCE BK OF KIRKSVILLE	MAKIRKSVILLE	MO	21175	223	978	0	978	755	0 755
8292770	FIRST NATIONAL BANK	KIRKSVILLE	MO	25861	335	1240	0	1240	905	0 905
8292773	COMMERCE BANK OF KIRKWOOD	KIRKWOOD	MO	50513	600	2561	0	2561	1961	0 1961
8292838	LADUE-INNERBELT BK & TR CO	LADUE	MO	14759	258	539	0	539	281	0 281
8292839	MARK TWAIN NATIONAL BANK	LADUE	MO	24488	93	1046	0	1046	953	0 953
10292850	BARTON COUNTY STATE BANK	LAMAR	MO	19209	185	904	0	904	719	0 719
8292880	SCHUYLER COUNTY STATE BANK	LANCASTER	MO	11406	66	462	0	462	396	0 396
8292939	COMMERCE BANK OF LEBANON	LEBANON	MO	35023	463	1756	0	1756	1293	0 1293
8292940	FIRST NAT BK OF LEBANON	LEBANON	MO	22549	168	1057	0	1057	889	0 889
10293038	COMMERCIAL BK OF LIBERTY NA	LIBERTY	MO	35842	902	1664	0	1664	762	0 762
10293040	FIRST NB OF LIBERTY	LIBERTY	MO	25789	328	1149	0	1149	821	0 821
10293070	FARMERS BANK OF LINCOLN	LINCOLN	MO	9551	60	372	0	372	312	0 312
10293160	LUUDLOW NATIONAL BANK	LUUDLOW	MO	4447	25	186	0	186	161	0 161
8293225	FIRST NATIONAL BANK	MALDEN	MO	9949	183	388	0	388	205	0 205
8293270	CITIZENS NB OF GR ST LOUIS	MAPLEWOOD	MO	48687	842	2182	0	2182	1340	0 1340
10293330	FARMERS SAVINGS BANK	MARSHALL	MO	29260	272	1570	0	1570	1298	0 1298
8293365	MANCHESTER BANK WEST COUNTY	MARYLAND HEIGHTS	MO	588	60	10	0	10	0	0 0
10293375	FIRST MIDWEST BANK	MARYVILLE	MO	9862	57	390	0	390	333	0 333
8293420	MERCANTILE BANK OF MEMPHIS	MEMPHIS	MO	28451	139	1266	0	1266	1127	0 1127
8293448	COMMERCE BANK OF MEXICO	MEXICO	MO	42383	626	2125	0	2125	1499	0 1499
8293450	FIRST NAT BK OF MEXICO	MEXICO	MO	16471	152	800	0	800	648	0 648
10293480	UNITD MO BANK OF MILAN NA	MILAN	MO	13514	65	701	0	701	636	0 636
8293510	CITY BK AND TR CO OF MOBERLY	MOBERLY	MO	46519	520	2184	0	2184	1664	0 1664
8293520	COMMERCE BANK OF MOBERLY	MOBERLY	MO	30796	319	1437	0	1437	1118	0 1118
8293530	FIRST NAT BK OF MONETT	MONETT	MO	18202	157	737	0	737	580	0 580

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				1/4/79			
DSB	NAME	LOCATION	TOEP	VLTCSH	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF	
8293550	MONROE CITY BANK	MONROE CITY	MO	14919	73	714	0	714	641	0	641
8293560	1ST N MRCNTL BK OF MTGMY	CYMGONTGOMERY CITY	MU	17334	134	804	0	804	670	0	670
8293625	MOUNTAIN GROVE NAT BANK	MOUNTAIN GROVE	MO	15334	335	682	0	682	347	0	347
8293650	FIRST NB OF MT VERNON	MOUNT VERNON	MU	11022	153	577	0	577	424	0	424
10293670	BANK OF NEGSHO	NEGSHO	MU	32446	546	1503	0	1503	957	0	957
10293680	FIRST NAT BK OF NEGSHO	NEGSHO	MU	32303	558	1447	0	1447	889	0	889
10293690	FIRST NAT BK OF NEVADA	NEVADA	MO	18828	173	838	0	838	665	0	665
10293700	THORNTON NAT BK OF NEVADA	NEVADA	MO	15765	218	668	0	668	450	0	450
8293750	CITIZENS BK OF NEW HAVEN	NEW HAVEN	MO	8012	85	375	0	375	290	0	290
10293810	NAT BANK IN MO KANSAS CITY	NORTH KANSAS CITY	MO	43768	676	2494	0	2494	1818	0	1818
8293950	CITIZENS BK OF OWENSVILLE	OWENSVILLE	MO	10311	116	564	0	564	448	0	448
8293955	CHRISTIAN CTY NATIONAL BANK	OZARK	MO	4819	91	188	0	188	97	0	97
8293970	CITIZENS BK OF PACIFIC	PACIFIC	MO	18747	315	782	0	782	467	0	467
8293990	PARIS NATIONAL BANK	PARIS	MO	12503	93	565	0	565	472	0	472
8293993	PARIS SAVINGS BANK	PARIS	MO	12929	103	604	0	604	501	0	501
8294060	FIRST NAT BK OF PERRYVILLE	PERRYVILLE	MU	11802	170	474	0	474	304	0	304
8294100	FIRST NAT BK OF PIERCE CITY	PIERCE CITY	MO	10857	56	469	0	469	413	0	413
10294160	FIRST NB OF PLATTSBURG	PLATTSBURG	MO	14306	102	607	0	607	505	0	505
8294205	FIRST NAT BK OF POPLAR BLUFF	POPLAR BLUFF	MO	19652	541	807	0	807	266	0	266
10294355	FIRST NB OF RICHMOND	RICHMOND	MO	14776	87	624	0	624	537	0	537
10294360	FARMERS NB OF RIDGEWAY	RIDGEWAY	MO	5035	48	192	0	192	144	0	144
8294457	COMMERCE BANK OF ST CHARLES	ST CHARLES	MU	28491	475	1475	0	1475	1000	0	1000
8294460	FIRST NB OF ST CHARLES	ST CHARLES	MO	57259	697	3301	0	3301	2604	0	2604
8294470	FIRST ST BK OF ST CHARLES	ST CHARLES	MU	29473	368	1596	0	1596	1228	0	1228
8294473	HARVESTER NATIONAL BANK	ST CHARLES COUNTY	MO	7035	101	282	0	282	181	0	181
8294475	MARK TWAIN O'FALLON BANK NA	ST CHARLES CTY	MO	9060	67	432	0	432	365	0	365
8294510	BANK OF ST GENEVIEVE	ST GENEVIEVE	MO	20175	267	862	0	862	595	0	595
10294555	BELT NB OF ST JOSEPH	ST JOSEPH	MO	26904	838	1105	0	1105	267	0	267
10294558	COMMERCE BANK OF ST JOSEPH	ST JOSEPH	MO	45434	456	2188	0	2188	1732	0	1732
10294600	FIRST TRUST BANK	ST JOSEPH	MO	18719	329	812	0	812	483	0	483
8294707	COMMERCE BANK OF ST LOUIS	ST LOUIS	MO	26053	355	1141	0	1141	786	0	786
8294725	GATEWAY NATIONAL BANK	ST LOUIS	MU	16241	110	718	0	718	608	0	608
8294945	UNITED MO BK OF ST LOUIS NA	ST LOUIS	MO	17559	137	775	0	775	638	0	638
8294951	MEHLVILLE NATIONAL BANK	ST LOUIS CTY	MU	3782	148	159	0	159	11	0	11
8294954	BOATMENS NB OF N ST LOUIS CTY	ST LOUIS CTY	MO	14694	536	736	0	736	200	0	200
8294957	MERCANTILE NB OF ST LOUIS CTY	ST LOUIS CTY	MO	39778	420	1757	0	1757	1337	0	1337
8294980	FIRST NB OF ST PETERS	ST PETERS	MO	16481	381	784	0	784	403	0	403
8294985	FIRST NATIONAL BANK	ST ROBERT	MO	7072	313	300	0	300	0	0	0
8295020	FIRST NB OF SALEM	SALEM	MO	28623	298	1306	0	1306	1008	0	1008
10295040	FIRST NAT BK OF SARCOXIE	SARCOXIE	MU	8784	369	395	0	395	26	0	26
10295070	SEDALIA MERCANTILE B&T CO	SEDALIA	MO	25967	300	1256	0	1256	956	0	956
10295080	THIRD NB OF SEDALIA	SEDALIA	MO	56840	1025	2763	0	2763	1738	0	1738
8295185	FIRST NB OF SIKESTON	SIKESTON	MO	45781	515	2367	0	2367	1852	0	1852
8295187	SECURITY NB OF SIKESTON	SIKESTON	MO	19900	143	831	0	831	688	0	688
8295285	AMERICAN NB IN SPRINGFIELD	SPRINGFIELD	MO	38371	919	1807	0	1807	888	0	888
8295287	BOATMENS SPRINGFIELD NB	SPRINGFIELD	MO	27067	516	1144	0	1144	628	0	628

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			174/79		
DSB	NAME	LOCATION	TDEP	VLTCSH	KR	1977	RR NEW	DIF BAL	1977	BAL NEW	DIF
10295330	FARMERS STATE BANK	STANBERRY	MO	12214	76	585	0	585	509	0	509
10295370	FIRST NB OF STEWARTSVILLE	STEWARTSVILLE	MO	6035	35	239	0	239	204	0	204
10295390	SAC RIVER VALLEY BANK	STOCKTON	MO	21867	72	1016	0	1016	944	0	944
10295425	SUGAR CREEK NATIONAL BANK	SUGAR CREEK	MO	18980	352	816	0	816	464	0	464
10295450	CHEMICAL BANK	SWEET SPRINGS	MO	7843	92	337	0	337	245	0	245
10295470	FIRST NAT BK OF TARKIO	TARKIO	MO	13485	68	582	0	582	514	0	514
8295490	COMMERCE BANK OF TIPTON	TIPTON	MO	13423	123	628	0	628	505	0	505
10295500	TRENTON NAT MEKANTILE BK	TRENTON	MO	34757	455	1524	0	1524	1069	0	1069
10295590	BANK OF URICH	URICH	MO	4211	29	176	0	176	147	0	147
8295620	VANDALIA STATE BANK	VANDALIA	MO	17286	139	807	0	807	668	0	668
10295630	BANK OF VERSAILLES	VERSAILLES	MO	18174	119	791	0	791	672	0	672
10295670	UTO MO BK OF WRRNSBG NA	WARRNSBURG	MO	23240	608	1250	0	1250	642	0	642
8295680	COMMERCE WARREN COUNTY BANK	WARRKENTON	MO	13256	245	658	0	658	409	0	409
8295720	FRANKLIN CTY MERCANTILE BK	WASHINGTON	MO	38026	475	1606	0	1606	1131	0	1131
10295750	WEBB CITY BANK	WEBB CITY	MO	11290	218	538	0	538	320	0	320
OF 144 BANKS AFFECTED IN STATE			144	MEET REQ RES W/VAULT CASH			REVENUE CHANGE			6627	

9300003	MONTANA BK OF ABSAROKEE NA	ABSAROKEE	MT	4053	43	156	0	156	113	0	113
9300005	YELLOWSTONE BANK	ABSAROKEE	MT	6290	39	196	0	196	157	0	157
9300020	CHEYENNE WESTERN BANK	ASHLAND	MT	4059	51	137	0	137	86	0	86
9300045	MONTANA BANK OF BAKER NA	BAKER	MT	11207	93	454	0	454	361	0	361
9300060	BELT VALLEY BANK	BELT	MT	8406	87	313	0	313	226	0	226
9300080	CITIZENS BANK AND TRUST CO	BIG TIMBER	MT	15567	141	662	0	662	521	0	521
9300125	FIRST SECURITY BK OF BOZEMAN	BOZEMAN	MT	55987	479	2677	0	2673	2198	0	2198
9300130	MONTANA BANK OF BOZEMAN NA	BOZEMAN	MT	21505	313	983	0	983	670	0	670
9300160	POWDER RIVER COUNTY BANK	BROADUS	MT	16342	61	677	0	677	616	0	616
9300170	MONTANA BANK OF BROWNING NA	BROWNING	MT	8743	193	418	0	418	225	0	225
9300185	FIRST CITIZENS BANK OF BUTTE	BUTTE	MT	2161	80	97	0	97	17	0	17
9300200	MINERS BANK OF MONTANA NA	BUTTE	MT	25618	277	1177	0	1177	900	0	900
9300205	MONTANA BANK OF BUTTE NA	BUTTE	MT	17654	208	818	0	818	610	0	610
9300210	STOCKMENS BANK	CASCADE	MT	3835	43	162	0	162	119	0	119
9300215	LIBERTY BANK OF MONTANA	CHESTER	MT	13632	87	658	0	658	571	0	571
9300230	BLAINE BANK OF MONTANA	CHINOOK	MT	10588	52	431	0	431	379	0	379
9300235	WESTERN BANK OF CHINOOK NA	CHINOOK	MT	13459	108	546	0	546	438	0	438
9300240	CITIZENS ST BK OF CHOTEAU	CHOTEAU	MT	11762	62	634	0	634	572	0	572
9300250	MONTANA BANK OF CIRCLE NA	CIRCLE	MT	13319	91	643	0	643	552	0	552
9300265	GLACIER NATIONAL BANK	COLUMBIA FALLS	MT	6957	109	277	0	277	168	0	168
9300270	YELLOWSTONE BANK	COLUMBUS	MT	15016	82	638	0	638	556	0	556
9300290	CULBERTSON STATE BANK	CULBERTSON	MT	11216	93	451	0	451	358	0	358
9300305	FIRST NAT BK OF CUT BANK	CUT BANK	MT	10425	94	587	0	587	493	0	493
9300320	FARMEKS ST BK OF DENTON	DENTON	MT	5170	29	195	0	195	166	0	166
9300330	FIRST NW NB OF DILLON	DILLON	MT	19703	91	887	0	887	796	0	796

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES						174779
DSB	NAME	LOCATION	TDEP	VLTC SH	RR 1977	RR NEW	DIF BAL	1977 BAL NEW	DIF	
9300350	FIRST NB OF EKALAKA	EKALAKA	MT	6550	52	371	0	371	319	0 319
9300355	FIRST NAT BK OF EUREKA	EUREKA	MT	6438	73	252	0	252	179	0 179
9300360	FIRST NB OF FAIRFIELD	FAIRFIELD	MT	9232	86	383	0	383	297	0 297
9300410	FIRST ST BK OF FROID	FROID	MT	9166	44	355	0	355	311	0 311
9300420	CLARKS FORK NAT BK	FROMBERG	MT	4667	35	192	0	192	157	0 157
9300430	FIRST NB OF GERALDINE	GERALDINE	MT	6747	40	268	0	268	228	0 228
9300450	FIRST NB OF GLASGOW	GLASGOW	MT	35493	199	1443	0	1443	1244	0 1244
9300455	FIRST SEC BK OF MONTANA NA	GLASGOW	MT	33577	122	1494	0	1494	1372	0 1372
9300470	FIRST NB OF GLENDIVE	GLENDIVE	MT	35775	280	1453	0	1453	1173	0 1173
9300472	FIRST SECURITY BANK	GLENDIVE	MT	30568	211	1303	0	1303	1092	0 1092
9300480	CENTRAL BANK OF MONTANA	GREAT FALLS	MT	14153	195	604	0	604	409	0 409
9300495	FIRST WESTSIDE NAT BK	GREAT FALLS	MT	45012	702	1779	0	1779	1077	0 1077
9300530	KAVALLI COUNTY BANK	HAMILTON	MT	23277	221	1049	0	1049	828	0 828
9300550	SECURITY STATE BANK	HARLEM	MT	7269	64	353	0	353	289	0 289
9300560	CONTINENTAL NB OF HARLOWTON	HARLOWTON	MT	10350	70	528	0	528	458	0 458
9300570	CITIZENS BANK OF MONTANA	HAVRE	MT	37257	306	1991	0	1991	1685	0 1685
9300590	FIRST NAT BK OF HAVRE	HAVRE	MT	34560	221	1679	0	1679	1458	0 1458
9300593	FIRST SECURITY BANK OF HAVRE	HAVRE	MT	10613	149	456	0	456	307	0 307
9300595	BANK OF MONTANA	HELENA	MT	13576	132	636	0	636	504	0 504
9300600	1ST NB & TR CO OF HELENA	HELENA	MT	64756	681	3245	0	3245	2564	0 2564
9300602	FIRST SECURITY BK OF HELENA	HELENA	MT	18722	305	857	0	857	552	0 552
9300620	FIRST NAT BK OF HINSDALE	HINSDALE	MT	3946	38	146	0	146	108	0 108
9300630	FIRST NB IN HYSHAM	HYSHAM	MT	7311	36	276	0	276	240	0 240
9300660	FIRST NW NB OF KALISPELL	KALISPELL	MT	53314	548	2462	0	2462	1914	0 1914
9300667	1ST SECURITY BK OF LAUREL	LAUREL	MT	7113	59	269	0	269	210	0 210
9300670	YELLOWSTONE BANK	LAUREL	MT	22706	242	1001	0	1001	759	0 759
9300680	FIRST NB OF LEWISTOWN	LEWISTOWN	MT	45345	309	1935	0	1935	1626	0 1626
9300700	FIRST NAT BANK IN LIBBY	LIBBY	MT	21312	244	1061	0	1061	817	0 817
9300703	UNITED NATIONAL BANK	LIBBY	MT	8508	96	322	0	322	226	0 226
9300705	FIRST SC BANK OF LIVINGSTON	LIVINGSTON	MT	27167	263	1228	0	1228	965	0 965
9300710	1ST NAT PK BK IN LIVINGSTON	LIVINGSTON	MT	31214	241	1368	0	1368	1127	0 1127
9300718	FIRST SECURITY BK OF MALTA	MALTA	MT	8835	49	348	0	348	299	0 299
9300720	FIRST STATE BK OF MALTA	MALTA	MT	23814	96	1123	0	1123	1027	0 1027
9300750	FIRST NB IN MILES CITY	MILES CITY	MT	53280	244	2343	0	2343	2099	0 2099
9300771	FIRST SC BK OF MISSOULA	MISSOULA	MT	6967	99	307	0	307	208	0 208
9300773	MISSOULA BANK OF MONTANA	MISSOULA	MT	13079	165	612	0	612	447	0 447
9300775	SOUTHSIDE NATIONAL BANK	MISSOULA	MT	30080	387	1308	0	1308	921	0 921
9300790	FLINT CREEK VALLEY BANK	PHILIPSBURG	MT	9513	70	406	0	406	336	0 336
9300800	FIRST NB OF PLAINS	PLAINS	MT	12392	121	619	0	619	498	0 498
9300805	MONTANA NATIONAL BANK	PLENTYWOOD	MT	19101	80	876	0	876	796	0 796
9300815	1ST CITIZENS BK OF POLSON	POLSON	MT	7446	58	278	0	278	220	0 220
9300820	SECURITY STATE BANK	POLSON	MT	24648	254	1050	0	1050	796	0 796
9300840	MONTANA BK OF RED LODGE NA	RED LODGE	MT	11654	109	454	0	454	345	0 345
9300850	UNITED STATES NATIONAL BANK	RED LODGE	MT	13006	107	547	0	547	440	0 440
9300870	MONTANA BANK OF RICHEY NA	RICHEY	MT	5012	67	185	0	185	118	0 118
9300875	ROMAN STATE BANK	ROMAN	MT	20637	168	983	0	983	815	0 815

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TDEP	VLTC	SH RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
9300885	MONTANA BANK OF ROUNDUP NA	ROUNDUP	MT	14015	135	619	0	619	484	0	484
9300895	LAKE COUNTY BANK	ST IGNATIUS	MT	5416	84	249	0	249	165	0	165
9300955	FIRST UNITED BANK OF SIDNEY	SIDNEY	MT	5617	79	221	0	221	142	0	142
9300963	RICHLAND NB OF SIDNEY	SIDNEY	MT	33237	361	1515	0	1515	1154	0	1154
9300965	SIDNEY NATIONAL BANK	SIDNEY	MT	32601	231	1433	0	1433	1202	0	1202
9300990	FIRST STATE BANK	STEVENSVILLE	MT	10013	73	393	0	393	320	0	320
9301000	STATE BANK OF TERRY	TERRY	MT	15439	68	694	0	694	626	0	626
9301010	FIRST STATE BANK OF MONTANA	THOMPSON FALLS	MT	13867	90	573	0	573	483	0	483
9301020	STATE BANK OF TOWNSEND	TOWNSEND	MT	10479	60	516	0	516	456	0	456
9301030	FIRST NB OF TWIN BRIDGES	TWIN BRIDGES	MT	6081	54	240	0	240	186	0	186
9301040	FARMERS STATE BANK	VICTOR	MT	14961	60	653	0	653	593	0	593
9301050	FIRST NB OF WHITEFISH	WHITEFISH	MT	17526	232	735	0	735	503	0	503
9301070	FIRST NB OF WHITE SULPHUR	WHITE SULPHUR SPS	MT	8083	64	347	0	347	283	0	283
9301080	FIRST NB & TRUST WIBAUX MT	WIBAUX	MT	10856	88	447	0	447	359	0	359
9301085	CITIZENS FIRST NAT BK	WOLF POINT	MT	16343	75	595	0	595	520	0	520
9301090	WESTERN NATIONAL BANK	WOLF POINT	MT	23948	214	994	0	994	780	0	780
9301100	FARMERS ST BK OF WORDEN	WORDEN	MT	6310	55	244	0	244	189	0	189
OF 88 BANKS AFFECTED IN STATE			88 MEET REQ RES W/VAULT CASH			REVENUE CHANGE			3522		
10310020	COMMERCIAL NB OF AINSWORTH	AINSWORTH	NE	22342	58	954	0	954	896	0	896
10310030	FIRST NAT BK OF AINSWORTH	AINSWORTH	NE	9875	37	375	0	375	338	0	338
10310040	ALBION NATIONAL BANK	ALBION	NE	16965	46	652	0	652	606	0	606
10310050	FIRST NAT BK OF ALBION	ALBION	NE	14191	66	559	0	559	493	0	493
10310080	ALLIANCE NATIONAL BANK	ALLIANCE	NE	20329	95	917	0	917	822	0	822
10310180	FARMERS & MERCHANTS NAT BK	ASHLAND	NE	9689	86	506	0	506	420	0	420
10310200	FIRST NAT BK OF ATKINSON	ATKINSON	NE	13291	46	676	0	676	630	0	630
10310220	CARSON NAT BK OF AUBURN	AUBURN	NE	14061	127	635	0	635	508	0	508
10310240	FIRST NB & TR CO IN AURORA	AURORA	NE	25100	98	996	0	996	898	0	898
10310270	CITIZENS BANK	BANCROFT	NE	4342	19	184	0	184	165	0	165
10310280	FIRST NAT BK OF BANCROFT	BANCROFT	NE	5950	15	244	0	244	229	0	229
10310330	FIRST NAT BK OF BAYARD	BAYARD	NE	8478	109	337	0	337	228	0	228
10310340	BEATRICE NAT BK & TR CO	BEATRICE	NE	35051	492	1547	0	1547	1055	0	1055
10310360	FIRST NB & TR CO OF BEATRICE	BEATRICE	NE	29226	343	1291	0	1291	948	0	948
10310380	FIRST NAT BK OF BEEMER	BEEMER	NE	9585	96	360	0	360	264	0	264
10310390	FIRST NAT BK OF BELDEN	BELDEN	NE	8758	14	323	0	323	309	0	309
10310398	FIRST NAT BK OF BELLEVUE	BELLEVUE	NE	17645	410	870	0	870	460	0	460
10310490	FIRST NAT BK OF BRADSHAW	BRADSHAW	NE	4024	9	140	0	140	131	0	131
10310670	FIRST NAT BK OF CAMBRIDGE	CAMBRIDGE	NE	12572	84	553	0	553	469	0	469
10310730	FARMERS NB OF CENTRAL CITY	CENTRAL CITY	NE	11807	86	478	0	478	392	0	392
10310760	FIRST NAT BK OF CHADRON	CHADRON	NE	19139	315	870	0	870	555	0	555
10310780	DEUEL COUNTY STATE BANK	CHAPPELL	NE	6638	41	351	0	351	310	0	310
10310850	COLERIDGE NATIONAL BANK	COLERIDGE	NE	8028	26	295	0	295	269	0	269

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES						1/4/79	
DSB	NAME	LOCATION		TDEP	VLTC SH RR	1977	RR NEW	DIF BAL	1977 BAL NEW	DIF	
10310940	AMERICAN NATIONAL BANK	CREIGHTON	NE	15094	57	698	0	698	641	0	641
10311030	FIRST NB OF DAVID CITY	DAVID CITY	NE	27630	110	1223	0	1223	1113	0	1113
10311202	FIRST NB OF ELM CREEK	ELM CREEK	NE	3625	34	101	0	101	67	0	67
10311220	FIRST NAT BK OF ELWOOD	ELWOOD	NE	8226	21	308	0	308	287	0	287
10311250	FIRST NAT BK OF EMERSON	EMERSON	NE	7662	33	292	0	292	259	0	259
10311300	FIRST NAT BK IN EXETER	EXETER	NE	7118	29	299	0	299	270	0	270
10311320	FIRST NAT BK OF FAIRBURY	FAIRBURY	NE	37029	205	1566	0	1566	1361	0	1361
10311340	FIRST NAT BANK & TR CO	FALLS CITY	NE	27763	315	1226	0	1226	911	0	911
10311400	FREMONT NAT BANK & TR CO	FREMONT	NE	48930	387	2271	0	2271	1884	0	1884
10311420	FIRST NAT BK OF FRIEND	FRIEND	NE	11366	64	458	0	458	394	0	394
10311430	FIRST NB & TR OF FULLERTON	FULLERTON	NE	12715	48	556	0	556	508	0	508
10311440	FULLERTON NATIONAL BANK	FULLERTON	NE	7339	39	295	0	295	256	0	256
10311460	GENOA NATIONAL BANK	GENOA	NE	11328	85	444	0	444	359	0	359
10311470	GERING NAT BANK & TRUST CO	GERING	NE	34251	296	1810	0	1810	1514	0	1514
10311490	FIRST NAT BK OF GORDON	GORDON	NE	23153	179	926	0	926	747	0	747
10311580	OVERLAND NB OF GRAND ISLAND	GRAND ISLAND	NE	49478	419	2158	0	2158	1739	0	1739
10311590	FARMERS NAT BK OF GRANT	GRANT	NE	19323	63	895	0	895	832	0	832
10311600	CITY NAT BK OF GREELEY	GREELEY	NE	4316	60	200	0	200	140	0	140
10311650	SIOUX NAT BK OF HARRISON	HARRISON	NE	8120	35	345	0	345	310	0	310
10311660	BANK OF HARTINGTON	HARTINGTON	NE	15066	54	732	0	732	678	0	678
10311700	FIRST NAT BK OF HAYES CENTER	HAYES CENTER	NE	6817	17	308	0	308	291	0	291
10311810	FIRST NAT BK OF HOLDREGE	HOLDREGE	NE	49630	289	2062	0	2062	1773	0	1773
10311820	FIRST NAT BK OF HOOPER	HOOPER	NE	9464	31	421	0	421	390	0	390
10311940	FIRST NAT BK OF JOHNSON	JOHNSON	NE	9607	44	389	0	389	345	0	345
10311960	FIRST NB & TR CO OF KEARNEY	KEARNEY	NE	55646	954	2533	0	2533	1579	0	1579
10312030	AMERICAN NAT BK OF KIMBALL	KIMBALL	NE	16507	126	862	0	862	736	0	736
10312040	SECURITY NAT BK OF LAUREL	LAUREL	NE	11552	35	520	0	520	485	0	485
10312070	FIRST NAT BK OF LEWELLEN	LEWELLEN	NE	4891	24	212	0	212	188	0	188
10312230	FIRST NAT BK OF LYONS	LYONS	NE	10993	34	450	0	450	416	0	416
10312240	FIRST NAT BK OF MC COOK	MC COOK	NE	47427	461	1997	0	1997	1536	0	1536
10312250	MC COOK NATIONAL BANK	MC COOK	NE	35586	139	1539	0	1539	1400	0	1400
10312280	FARMERS NAT BK OF MADISON	MADISON	NE	2097	27	100	0	100	73	0	73
10312320	FIRST NAT BK OF MARQUETTE	MARQUETTE	NE	2120	14	82	0	82	68	0	68
10312430	FIRST NAT BANK OF MINDEN	MINDEN	NE	16302	75	644	0	644	569	0	569
10312450	FIRST NAT BK IN MITCHELL	MITCHELL	NE	17736	70	807	0	807	737	0	737
10312470	FIRST NAT BK IN MORRILL	MORRILL	NE	8097	72	395	0	395	323	0	323
10312540	OTUE CITY NB OF NEBRASKA CITY	NEBRASKA CITY	NE	19755	262	1048	0	1048	786	0	786
10312550	NATIONAL BANK OF NELIGH	NELIGH	NE	21085	115	879	0	879	764	0	764
10312580	FIRST NAT BK OF NEWMAN GROVE	NEWMAN GROVE	NE	10182	22	422	0	422	400	0	400
10312620	NORTHWESTERN NB OF NORFOLK	NORFOLK	NE	28846	455	1365	0	1365	910	0	910
10312640	FIRST NB&TR CO OF NO PLATTE	NORTH PLATTE	NE	50552	877	2769	0	2769	1892	0	1892
10312650	MC DONALD STATE BANK	NORTH PLATTE	NE	19269	469	979	0	979	510	0	510
10312680	FARMERS & MCH NB OF OAKLAND	OAKLAND	NE	9982	30	410	0	410	380	0	380
10312710	FIRST NAT BANK IN OGALLALA	OGALLALA	NE	22763	110	974	0	974	864	0	864
10312716	AMERICAN NATIONAL BANK	OMAHA	NE	41265	653	2301	0	2301	1648	0	1648
10312770	PACKERS NAT BK IN OMAHA	OMAHA	NE	48203	569	2212	0	2212	1643	0	1643

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			174/79		
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL	1977 BAL NEW	DIF		
10312775	SECURITY NB OF OMAHA	OMAHA	NE	26384	372	1368	0	1368	996	0	996
10312810	FIRST NAT BK OF O NEILL	O NEILL	NE	17289	94	850	0	850	756	0	756
10312820	O NEILL NATIONAL BANK	O NEILL	NE	17891	67	898	0	898	831	0	831
10312830	FIRST NAT BK IN ORD	ORD	NE	16949	94	643	0	643	549	0	549
10312850	FIRST NAT BK OF OSCEOLA	OSCEOLA	NE	10256	51	407	0	407	356	0	356
10313030	FARMERS NB IN PILGER	PILGER	NE	8293	37	326	0	326	289	0	289
10313040	PLAINVIEW NATIONAL BANK	PLAINVIEW	NE	14905	43	660	0	660	617	0	617
10313220	STKMNS NB OF RUSHVILLE	RUSHVILLE	NE	17740	202	783	0	783	561	0	561
10313250	CTZ NAT BK IN ST PAUL	ST PAUL	NE	14865	56	563	0	563	507	0	507
10313260	ST PAUL NATIONAL BANK	ST PAUL	NE	12870	159	512	0	512	353	0	353
10313285	FIRST NATIONAL BANK	SCHUYLER	NE	21186	110	888	0	888	778	0	778
10313320	SCOTTSBLUFF NAT BK & TR CO	SCOTTSBLUFF	NE	52664	454	2738	0	2738	2284	0	2284
10313325	WESTERN NB OF SCOTTSBLUFF	SCOTTSBLUFF	NE	11544	350	539	0	539	189	0	189
10313360	CATTLE NB OF SEWARD	SEWARD	NE	21691	218	935	0	935	717	0	717
10313370	JONES NB OF SEWARD	SEWARD	NE	31568	113	1311	0	1311	1198	0	1198
10313380	FIRST NAT BK OF SHELBY	SHELBY	NE	6892	52	259	0	259	207	0	207
10313410	AM NAT BK OF SIDNEY	SIDNEY	NE	24078	161	1189	0	1189	1008	0	1008
10313415	SIDNEY NATIONAL BANK	SIDNEY	NE	13071	116	588	0	588	472	0	472
10313460	FIRST NAT BK OF SPRINGVIEW	SPRINGVIEW	NE	6399	25	262	0	262	237	0	237
10313480	FIRST NAT BK OF STANTON	STANTON	NE	7698	46	302	0	302	256	0	256
10313490	STANTON NATIONAL BANK	STANTON	NE	6824	37	362	0	302	265	0	265
10313550	FIRST NB OF STROMSBURG	STROMSBURG	NE	4169	38	161	0	161	123	0	123
10313590	FARMERS ST BK OF SUPERIOR	SUPERIOR	NE	13324	94	521	0	521	427	0	427
10313600	SECURITY NAT BK OF SUPERIOR	SUPERIOR	NE	15118	57	646	0	646	589	0	589
10313650	FIRST NAT BK OF SYRACUSE	SYRACUSE	NE	18335	84	822	0	822	738	0	738
10313660	JOHNSON COUNTY BANK	TECUMSEH	NE	11774	99	664	0	664	565	0	565
10313710	FIRST NAT BK OF TEKAMAH	TEKAMAH	NE	19000	86	826	0	826	738	0	738
10313760	FIRST NAT BK OF UNADILLA	UNADILLA	NE	3076	21	140	0	140	119	0	119
10313770	FIRST NAT BK OF UTICA	UTICA	NE	7242	31	280	0	280	249	0	249
10313780	FIRST NAT BK OF VALENTINE	VALENTINE	NE	20849	171	810	0	810	639	0	639
10313800	BANK OF VALLEY	VALLEY	NE	7792	83	318	0	318	235	0	235
10313850	FIRST NAT BK OF WAHOO	WAHOO	NE	19470	113	962	0	962	849	0	849
10313860	WAHOO STATE BANK	WAHOO	NE	8355	55	420	0	420	365	0	365
10313870	WAKEFIELD NATIONAL BANK	WAKEFIELD	NE	9256	71	357	0	357	286	0	286
10313900	FIRST NAT BK OF WALTHILL	WALTHILL	NE	7685	78	308	0	308	230	0	230
10313940	FIRST NAT BK OF WAYNE	WAYNE	NE	15092	88	618	0	618	530	0	530
10313950	STATE NATIONAL BANK & TR CO	WAYNE	NE	25794	173	1131	0	1131	958	0	958
10313990	FARMRS & MRCH NB OF W POINT	WEST POINT	NE	21612	91	809	0	809	718	0	718
10314000	FIRST NAT BK OF WEST POINT	WEST POINT	NE	23465	130	1047	0	1047	917	0	917
10314040	FIRST NAT BK OF WILCOX	WILCOX	NE	3830	11	149	0	149	138	0	138
10314070	CITIZENS NB OF WISNER	WISNER	NE	9646	40	367	0	367	327	0	327
10314080	FIRST NAT BK OF WISNER	WISNER	NE	11969	47	592	0	592	545	0	545
10314140	FIRST NAT BK OF YORK	YORK	NE	48826	542	2047	0	2047	1505	0	1505
OF 112 BANKS AFFECTED IN STATE			112	MEET REQ RES W/VAULT CASH			REVENUE CHANGE			4655	

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TDEP	VLTC	SH RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
12320030	FIRST NAT BANK OF ELY	ELY	NV	13664	244	651	0	651	407	0	407
OF	1 BANKS AFFECTED IN STATE	1	MEET REQ RES W/VAULT CASH					REVENUE CHANGE			27
1330033	BRISTOL BANK	BRISTOL	NH	15325	168	558	0	558	390	0	390
1330070	CLAREMONT NAT BK	CLAREMONT	NH	25718	544	1058	0	1058	514	0	514
1330090	INDIAN HEAD NB OF CLAREMONT	CLAREMONT	NH	15537	441	581	0	581	140	0	140
1330118	FRM&TRD NES BK OF COLEBROOK	COLEBROOK	NH	13481	155	455	0	455	300	0	300
1330140	CONCORD NATIONAL BANK	CONCORD	NH	57528	1733	3731	0	3731	1998	0	1998
1330155	INDIAN HEAD NB OF CONCORD	CONCORD	NH	18387	504	782	0	782	278	0	278
1330210	CARROLL CTY TR CO	CONWAY	NH	30833	431	1105	0	1105	674	0	674
1330220	INDIAN HEAD NB OF DERRY	DERRY	NH	31399	404	1200	0	1200	796	0	796
1330230	MERCHANTS NATIONAL BANK	DOVER	NH	10151	275	621	0	621	346	0	346
1330250	STRAFFORD NATL BK	DOVER	NH	20292	653	1542	0	1542	689	0	689
1330300	INDIAN HEAD NB OF EXETER	EXETER	NH	48861	600	2106	0	2106	1506	0	1506
1330310	FARMINGTON NAT & SAVINGS BK	FARMINGTON	NH	16513	206	669	0	669	463	0	463
1330320	FRANKLIN NATIONAL BANK	FRANKLIN	NH	6009	349	349	0	349	0	0	0
1330370	PEOPLES NAT BK OF GROVETON	GROVETON	NH	6044	134	229	0	229	95	0	95
1330375	HAMPTON NATIONAL BANK	HAMPTON	NH	28215	606	1327	0	1327	721	0	721
1330380	DARTMOUTH NB OF HANOVER	HANOVER	NH	35319	374	1573	0	1573	1199	0	1199
1330420	ASHUELOT NATL BK OF KEENE	KEENE	NH	25759	654	1258	0	1258	604	0	604
1330440	CHESHIRE NATIONAL BANK	KEENE	NH	31041	899	1634	0	1634	735	0	735
1330450	INDIAN HEAD NB OF KEENE	KEENE	NH	27243	552	1399	0	1399	847	0	847
1330475	INDIAN HEAD NB OF LACONIA	LACONIA	NH	17403	535	715	0	715	180	0	180
1330481	LACONIA PEOPLES NB & TR CO	LACONIA	NH	33677	1328	1776	0	1776	448	0	448
1330520	LANCASTER NB OF LANCASTER	LANCASTER	NH	8448	197	420	0	420	223	0	223
1330550	NATL BK OF LEBANON	LEBANON	NH	31783	783	1459	0	1459	676	0	676
1330570	LAFAYETTE NATIONAL BANK	LITTLETON	NH	29718	843	1344	0	1344	501	0	501
1330585	PEOPLES NB OF LITTLETON	LITTLETON	NH	4379	197	152	0	152	0	0	0
1330670	MERCHANTS NB OF MANCHESTER	MANCHESTER	NH	74072	1698	4002	0	4002	2304	0	2304
1330700	SOUHEGAN NB OF MILFORD	MILFORD	NH	25961	598	1078	0	1078	480	0	480
1330760	FIRST CITIZENS NATIONAL BANK	NEWPORT	NH	16129	715	740	0	740	25	0	25
1330793	MHT MOUNTAIN NB OF N CONWAY	NORTH CONWAY	NH	21250	471	795	0	795	324	0	324
1330800	FIRST NB OF PETERBOROUGH	PETERBOROUGH	NH	16382	660	806	0	806	146	0	146
1330820	PITTSFIELD NATIONAL BANK	PITTSFIELD	NH	4031	68	179	0	179	111	0	111
1330840	PEMIGEWASSET NB OF PLYMOUTH	PLYMOUTH	NH	8966	458	639	0	639	181	0	181
1330860	FIRST NB OF PORTSMOUTH	PORTSMOUTH	NH	52771	1536	2492	0	2492	956	0	956
1330870	INDIAN HEAD NB OF PORTSMOUTH	PORTSMOUTH	NH	31274	1064	1356	0	1356	292	0	292
1330910	FIRST NB OF ROCHESTER	ROCHESTER	NH	16046	1264	1172	0	1172	0	0	0
1330915	INDIAN HEAD NB OF ROCHESTER	ROCHESTER	NH	9140	268	317	0	317	49	0	49
1330930	SEABROOK BK AND TR CO	SEABROOK	NH	12252	227	554	0	554	327	0	327
1330950	GRANITE STATE NAT BK	SOMERSWORTH	NH	8582	373	389	0	389	16	0	16
1330960	SOMERSWORTH NATIONAL BANK	SOMERSWORTH	NH	11904	161	447	0	447	286	0	286

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				174779
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL	1977	BAL NEW	DIF	
1330990	CITIZENS NAT BK OF TILTON	TILTON	NH	4431	211	219	0	219	8	0	8
1331050	WOLFEBORO NATIONAL BANK	WOLFEBORO	NH	21866	257	741	0	741	484	0	484
OF	41 BANKS AFFECTED IN STATE	41	MEET REQ RES W/VAULT CASH				REVENUE CHANGE				1334
3340010	FIRST NAT BANK OF ABSECON	ABSECON	NJ	29274	568	1286	0	1286	718	0	718
2340045	HUNTERDON COUNTY TRUST CO	ANNANDALE	NJ	29988	625	1261	0	1261	636	0	636
3340080	ATCO NATIONAL BANK	ATCO	NJ	23029	546	1155	0	1155	609	0	609
2340150	BROADWAY NB OF BAYONNE	BAYONNE	NJ	26266	458	1406	0	1406	948	0	948
2340200	FIRST NB OF BELVIDERE	BELVIDERE	NJ	26466	308	1049	0	1049	741	0	741
2340250	FIRST NATL BK OF BLAIRSTOWN	BLAIRSTOWN	NJ	17504	274	700	0	700	426	0	426
2340300	CITIZENS BANK N A	BLOOMSBURY	NJ	39665	942	1817	0	1817	875	0	875
2340400	NATIONAL BANK OF SUSSEX CTY	BRANCHVILLE	NJ	44725	791	1901	0	1901	1110	0	1110
3340430	F & M NAT BK OF BRIDGETON	BRIDGETON	NJ	60741	1843	3322	0	3322	1479	0	1479
3340595	FRIENDLY NAT BANK OF NJ	CINNAMINSON TWP	NJ	26167	684	1085	0	1085	401	0	401
2340710	MIDLANTIC NB/CRANBURY	CRANBURY	NJ	52366	510	2644	0	2644	2134	0	2134
3340723	BANK OF WEST JERSEY	DELRAN TOWNSHIP	NJ	41989	589	1903	0	1903	1314	0	1314
2340727	PEOPLES NB OF NORTH JERSEY	DENVILLE TWP	NJ	36479	717	1634	0	1634	917	0	917
3340825	FIRST NB & TR CO OF BEVERLY	EDGEWATER PK TWP	NJ	29050	1149	1293	0	1293	144	0	144
2340837	MIDLANTIC NB RARITAN VLY	EDISON TWP	NJ	57677	986	3217	0	3217	2231	0	2231
3340940	FIRST NAT BK OF ELMER	ELMER	NJ	20036	279	973	0	973	694	0	694
2340954	EDGEWATER NB EGLWD CLFS NJ	ENGLEWOOD CLIFFS	NJ	39270	614	1788	0	1788	1174	0	1174
3340975	INDEPENDENT BANK & TR CO	EWING TOWNSHIP	NJ	33878	465	1320	0	1320	855	0	855
2341061	URBAN NATIONAL BANK	FRANKLIN LAKES	NJ	45361	739	2247	0	2247	1508	0	1508
2341130	PEAPACK GLADSTONE BANK	GLADSTONE	NJ	30490	257	1381	0	1381	1124	0	1124
3341285	HAMILTON BANK NAT ASSN	HAMILTON TWP	NJ	24048	615	934	0	934	319	0	319
2341355	HILLSBOROUGH NATIONAL BANK	HILLSBOROUGH TWP	NJ	22732	427	812	0	812	385	0	385
2341368	LIBERTY NATIONAL BANK	HILLSDALE	NJ	13603	144	540	0	540	396	0	396
2341420	FIRST NATIONAL BANK OF HOPE	HOPE	NJ	22720	163	868	0	868	705	0	705
3341620	PEOPLES NAT BK IN LAKEWOOD	LAKEWOOD	NJ	33836	507	1609	0	1609	1102	0	1102
3341665	UTU JERSEY BK/OCEAN CTY NA	LAKEWOOD TWP	NJ	19439	330	887	0	887	557	0	557
2341720	LIVINGSTON NATIONAL BANK	LIVINGSTON	NJ	41796	871	2256	0	2256	1385	0	1385
2341810	MANVILLE NATL BANK	MANVILLE	NJ	39579	580	1543	0	1543	963	0	963
2341865	CMNNITY BK OF BERGEN CTY NJ	MAYWOOD	NJ	41417	1076	1819	0	1819	743	0	743
3341870	BURLINGTON CTY NAT BANK	MEDFORD	NJ	42533	870	2234	0	2234	1364	0	1364
2341963	MONTGOMERY NATIONAL BANK	MONTGOMERY TWP	NJ	4772	123	175	0	175	52	0	52
2342018	FIDELITY UNION TRUST CO NA	MORRISTOWN	NJ	8451	71	532	0	532	461	0	461
3342070	FARMERS NB OF MULICA HILL	MULICA HILL	NJ	13394	247	590	0	590	343	0	343
2342095	BROAD NATIONAL BANK NEWARK	NEWARK	NJ	59076	1022	3455	0	3455	2433	0	2433
2342100	CITY NATIONAL BANK OF NJ	NEWARK	NJ	17933	185	955	0	955	770	0	770
2342225	SECURITY NATIONAL BANK OF NJ	NEWARK	NJ	27516	692	1457	0	1457	765	0	765
3342310	FIRST NAT BK IN NEWFIELD	NEWFIELD	NJ	26235	331	1222	0	1222	891	0	891
2342350	MEADOWLANDS NATIONAL BANK	NORTH BERGEN	NJ	30565	946	1441	0	1441	495	0	495

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL	1977 BAL NEW	DIF		
2342528	JEFFERSON NATIONAL BANK	PASSAIC	NJ	22698	386	832	0	832	446	0	446
3342670	PENNS GROVE NAT BK & TR CO	PENNS GROVE	NJ	31610	606	1480	0	1480	874	0	874
3342685	PENNSVILLE NATIONAL BANK	PENNSVILLE TWP	NJ	14160	291	557	0	557	266	0	266
2342700	PERTH AMBOY NATIONAL BANK	PERTH AMBOY	NJ	44161	833	2587	0	2587	1754	0	1754
2342930	STATE BANK OF RARITAN VALLEY	KARITAN	NJ	35017	628	1513	0	1513	885	0	885
3343090	CITY NATL BANK AND TRUST CO	SALEM	NJ	37272	1162	1991	0	1991	829	0	829
2343122	ARCADIA NATIONAL BANK	SECAUCUS	NJ	14395	377	715	0	715	338	0	338
3343131	NATIONAL BANK OF MANTUA	SEWELL	NJ	42468	1140	1816	0	1816	678	0	678
3343300	SWEDESBO RD TRUST COMPANY	SWEDESBO RD	NJ	19106	236	841	0	841	605	0	605
3343410	FIRST NB OF TUCKAHOE	TUCKAHOE	NJ	14887	228	697	0	697	469	0	469
2343420	UNION CENTER NATL BANK	UNION	NJ	65328	2907	3523	0	3523	616	0	616
2343455	PAN AMERICAN NATIONAL BANK	UNION CITY	NJ	10155	283	465	0	465	182	0	182
3343502	MINOTOLA NATIONAL BANK	VINELAND	NJ	27880	627	1441	0	1441	814	0	814
3343512	GLENDAL NAT BANK OF NJ	VOORHEES TOWNSHIP	NJ	21663	224	786	0	786	562	0	562
3343630	UNION TRUST CO OF WILLOWOOD	WILLOWOOD	NJ	41921	900	2090	0	2090	1190	0	1190
2343668	MID-JERSEY NATIONAL BANK	WOODBURIDGE TWP	NJ	29990	513	1351	0	1351	838	0	838
2343710	WOOD RIDGE NATL BANK	WOOD RIDGE	NJ	40613	572	1842	0	1842	1270	0	1270
3343730	WOODSTOWN NAT BK & TR CO	WOODSTOWN	NJ	21123	226	945	0	945	719	0	719
OF	56 BANKS AFFECTED IN STATE	56	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	3088		
11350005	FIRST NAT BK IN ALAMOGORDO	ALAMOGORDO	NM	34895	402	1775	0	1775	1373	0	1373
10350029	FIDELITY NATIONAL BANK	ALBUQUERQUE	NM	36587	670	1623	0	1623	953	0	953
10350031	PLAZA DEL SOL NAT BANK	ALBUQUERQUE	NM	9721	87	407	0	407	320	0	320
10350036	SOUTHWEST NATIONAL BANK	ALBUQUERQUE	NM	25853	671	1319	0	1319	648	0	648
11350050	FIRST NAT BANK OF ARTESIA	ARTESIA	NM	48593	309	2353	0	2353	2044	0	2044
10350070	FIRST NAT BK OF BELEN	BELEN	NM	45473	842	2068	0	2068	1226	0	1226
11350080	AMERICAN BANK OF CARLSBAD	CARLSBAD	NM	38176	331	1796	0	1796	1465	0	1465
11350090	CARLSBAD NATIONAL BANK	CARLSBAD	NM	49944	597	2280	0	2280	1683	0	1683
10350105	FIRST NAT BK IN CLAYTON	CLAYTON	NM	15228	96	542	0	542	446	0	446
11350120	CLOVIS NATIONAL BANK	CLOVIS	NM	60434	1008	2928	0	2928	1920	0	1920
11350123	FIRST NAT BANK OF CLOVIS	CLOVIS	NM	19921	268	960	0	960	692	0	692
11350128	DEMING NATIONAL BANK	DEMING	NM	20877	348	617	0	617	469	0	469
11350130	MIMBRES VALLEY BANK	DEMING	NM	28645	322	1237	0	1237	915	0	915
10350140	FIRST NAT BANK RIO ARRIBA	ESPAÑOLA	NM	27516	840	1366	0	1366	526	0	526
10350143	VALLEY NATIONAL BANK	ESPAÑOLA	NM	16033	390	772	0	772	382	0	382
10350147	FARMINGTON NATIONAL BANK	FARMINGTON	NM	30585	1199	1494	0	1494	295	0	295
10350150	FIRST NAT BK OF FARMINGTON	FARMINGTON	NM	68860	1114	4343	0	4343	3229	0	3229
10350153	SAN JUAN NAT BANK	FARMINGTON	NM	2820	48	103	0	103	55	0	55
10350173	FIRST NAT BK OF GRANTS	GRANTS	NM	17642	504	850	0	850	346	0	346
11350203	BANK OF LAS CRUCES NA	LAS CRUCES	NM	8452	178	367	0	367	189	0	189
10350235	FIRST NAT BK IN LAS VEGAS	LAS VEGAS	NM	17040	346	762	0	762	416	0	416
11350250	MC FARLAND BROTHERS BANK	LOGAN	NM	4504	30	194	0	194	164	0	164

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			174/79							
DSB	NAME	LOCATION		TDEP	VLTC	RR	1977	RK	NEW	DIF	BAL	1977	BAL	NEW	DIF	
11350260	FIRST NAT BANK OF LORDSBURG	LORDSBURG	NM	13103	314	493	0	493	179	0	179	0	179			
10350261	LOS ALAMOS NATIONAL BANK	LOS ALAMOS	NM	19976	405	1097	0	1097	692	0	692	0	692			
11350265	LIBERTY NATIONAL BANK	LOVINGTON	NM	40035	872	1290	0	1290	416	0	416	0	416			
11350290	FIRST NAT BANK OF PORTALES	PORTALES	NM	22675	185	1086	0	1086	901	0	901	0	901			
11350300	PORTALES NATIONAL BANK	PORTALES	NM	22169	294	1164	0	1164	870	0	870	0	870			
10350310	FIRST NAT BK IN RATON	RATON	NM	32003	439	1380	0	1380	941	0	941	0	941			
10350320	INTERNATIONAL STATE BANK	RATON	NM	28347	335	1143	0	1143	808	0	808	0	808			
10350346	UNITED SW NAT BK OF SANTA FE	SANTA FE	NM	15051	640	738	0	738	98	0	98	0	98			
11350350	FIRST NAT BK OF SANTA ROSA	SANTA ROSA	NM	10497	132	424	0	424	292	0	292	0	292			
11350360	AMERICAN NB OF SILVER CITY	SILVER CITY	NM	27138	466	1406	0	1406	940	0	940	0	940			
11350362	GRANT COUNTY BANK	SILVER CITY	NM	25602	773	1224	0	1224	451	0	451	0	451			
11350364	FIRST NATIONAL BK OF SOCORRO	SOCORRO	NM	13164	108	608	0	608	500	0	500	0	500			
10350380	FIRST STATE BK OF TAOS	TAOS	NM	20952	602	1068	0	1068	466	0	466	0	466			
11350382	FIRST SIERRA NATIONAL BANK	TRUTH OR CONSEQUENCE	NM	5907	99	207	0	207	108	0	108	0	108			
11350363	HOT SPRINGS NATIONAL BANK	TRUTH OR CONSEQUENCE	NM	20058	247	876	0	876	631	0	631	0	631			
11350390	FIRST NAT BANK IN TUCUMCARI	TUCUMCARI	NM	29553	224	1497	0	1497	1273	0	1273	0	1273			
OF 38 BANKS AFFECTED IN STATE			38	MEET REQ RES W/VAULT CASH			REVENUE CHANGE			1907						
2360020	COMMUNITY NATIONAL BANK	ADDISON	NY	24929	369	1006	0	1006	637	0	637	0	637			
2360170	ALDEN STATE BANK	ALDEN	NY	22747	310	829	0	829	519	0	519	0	519			
2360200	FIRST NB OF AMENIA	AMENIA	NY	5661	217	236	0	236	19	0	19	0	19			
2360310	EVANS NB OF ANGOLA	ANGOLA	NY	20618	513	853	0	853	340	0	340	0	340			
2360390	ATLANTA NATIONAL BANK	ATLANTA	NY	3767	93	142	0	142	49	0	49	0	49			
2360480	BANK OF AVOCA	AVOCA	NY	5691	180	227	0	227	47	0	47	0	47			
2360540	BALLSTON SPA NATIONAL BANK	BALLSTON SPA	NY	31650	645	1383	0	1383	738	0	738	0	738			
2360580	BATH NATIONAL BANK	BATH	NY	34740	461	1557	0	1557	1076	0	1076	0	1076			
2360640	FISHKILL NATIONAL BANK	BEACON	NY	52323	1141	2994	0	2994	1853	0	1853	0	1853			
2360700	STATE BK OF BELMONT	BELMONT	NY	2094	70	129	0	129	59	0	59	0	59			
2360732	CHEMICAL BANK OF BINGHAMTON	BINGHAMTON	NY	10254	150	423	0	423	273	0	273	0	273			
2360840	BRIDGEHAMPTON NATIONAL BANK	BRIDGEHAMPTON	NY	27510	513	1387	0	1387	874	0	874	0	874			
2361266	CHEMICAL BANK-BUFFALO	BUFFALO	NY	21141	410	1313	0	1313	903	0	903	0	903			
2361360	UNITED NATIONAL BANK	CALICOON	NY	29681	372	1240	0	1240	868	0	868	0	868			
2361460	FIRST STATE BANK	CANISTO	NY	14272	204	589	0	589	385	0	385	0	385			
2361500	PUTNAM COUNTY NB OF CARMEL	CARMEL	NY	27847	484	1434	0	1434	950	0	950	0	950			
2361580	BANK OF CATTARAUGUS	CATTARAUGUS	NY	6447	107	255	0	255	148	0	148	0	148			
2361676	CHESTER NATIONAL BANK	CHESTER	NY	51810	1437	2471	0	2471	1034	0	1034	0	1034			
2361770	ONTARIO NB OF CLIFTON SPRGS	CLIFTON SPRINGS	NY	8118	133	319	0	319	186	0	186	0	186			
2361780	HAYES NATIONAL BANK	CLINTON	NY	25806	706	1044	0	1044	338	0	338	0	338			
2361990	NATIONAL BK OF COXSACKIE	COXSACKIE	NY	16870	588	716	0	716	128	0	128	0	128			
2362090	DELAWARE NB OF DELHI	DELI	NY	20357	138	904	0	904	766	0	766	0	766			
2362170	FIRST NB OF DOWNSVILLE	DOWNSVILLE	NY	4997	52	189	0	189	137	0	137	0	137			
2362180	FIRST NB OF DRYDEN	DRYDEN	NY	24149	280	923	0	923	643	0	643	0	643			

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF	
2362190	DUNDEE STATE BANK	DUNDEE	NY	11250	102	421	0	421	319	0
2362225	FIRST NB OF EAST HAMPTON	EAST HAMPTON	NY	31257	876	1580	0	1580	704	0
2362250	FIRST NAT BK OF EAST ISLIP	EAST ISLIP	NY	53369	880	2459	0	2459	1579	0
2362345	ELLENVILLE NATIONAL BANK	ELLENVILLE	NY	39110	731	1705	0	1705	974	0
2362570	DEAK NATIONAL BANK	FLEISCHMANN'S	NY	18384	315	789	0	789	474	0
2362590	NATIONAL BK OF FLORIDA	FLORIDA	NY	14600	266	689	0	689	423	0
2362810	GENESEE VLY NB OF GENESEO	GENESEO	NY	23311	340	1048	0	1048	708	0
2362830	NATIONAL BK OF GENEVA	GENEVA	NY	41698	1197	1865	0	1865	668	0
2362870	FIRST NAT BK OF GLEN HEAD	GLEN HEAD	NY	63690	1107	3631	0	3631	2524	0
2362900	CITY NB&TR CO OF GLVRSVLE	GLOVERSVILLE	NY	46628	691	2019	0	2019	1328	0
2362910	FULTON COUNTY NAT BK & TR CO	GLOVERSVILLE	NY	42279	1003	1758	0	1758	755	0
2363040	FIRST NB IN GREENE	GREENE	NY	22165	537	876	0	876	339	0
2363070	CHEMICAL BANK-EASTERN NA	GREENWICH	NY	15253	421	844	0	844	423	0
2363090	FIRST NB OF GROTON	GROTON	NY	10467	244	406	0	406	162	0
2363150	CITIZENS NB OF HAMMOND	HAMMOND	NY	2698	111	128	0	128	17	0
2363180	FIRST NB OF HANCOCK	HANCOCK	NY	14234	191	590	0	590	399	0
2363235	VANGUARD NATIONAL BANK	HEMPSTEAD	NY	20046	224	939	0	939	715	0
2363260	FIRST NAT BK OF HERMON	HERMON	NY	3240	52	138	0	138	86	0
2363350	BANK OF HOLLAND	HOLLAND	NY	6962	163	249	0	249	66	0
2363360	HOMER NATIONAL BANK	HOMER	NY	19867	256	792	0	792	536	0
2363630	FIRST NB OF JEFFERSONVILLE	JEFFERSONVILLE	NY	26771	243	1003	0	1003	760	0
2363680	KEESEVILLE NATIONAL BANK	KEESEVILLE	NY	31837	637	1576	0	1576	939	0
2363710	NAT UNION BK OF KINDERHOOK	KINDERHOOK	NY	10498	198	519	0	519	321	0
2363760	RONDOUT NATIONAL BANK	KINGSTON	NY	40794	960	2097	0	2097	1137	0
2363820	JEFFERSON NATIONAL BANK	LAFARGEVILLE	NY	18136	426	637	0	637	211	0
2363940	FIRST NB OF LISBON	LISBON	NY	3349	52	139	0	139	87	0
2363960	LITTLE FALLS NATIONAL BANK	LITTLE FALLS	NY	14978	378	565	0	565	187	0
2364130	LYONS NATIONAL BANK	LYONS	NY	17703	217	794	0	794	577	0
2364140	LYONS FALLS NATIONAL BANK	LYONS FALLS	NY	4220	112	152	0	152	40	0
2364160	MAHOPAC NATIONAL BANK	MAHOPAC	NY	23434	447	1025	0	1025	578	0
2364170	CITIZENS NB OF MALONE	MALONE	NY	21723	366	1033	0	1033	667	0
2364400	ORANGE COUNTY TRUST COMPANY	MIDDLETOWN	NY	38710	1395	2191	0	2191	796	0
2364430	BANK OF MILLBROOK	MILLBROOK	NY	16603	310	827	0	827	517	0
2364520	NAT UNION BK OF MONTICELLO	MONTICELLO	NY	21093	657	1138	0	1138	481	0
2364550	FIRST NB OF MORAVIA	MORAVIA	NY	26630	219	999	0	999	780	0
2364690	COLUMBUS TRUST COMPANY	NEWBURGH	NY	34295	1027	1559	0	1559	532	0
2364900	BESSEMER TRUST CO NA	NEW YORK	NY	4262	1	323	0	323	322	0
2364950	CAPITAL NATIONAL BK OF NY	NEW YORK	NY	10680	352	420	0	420	68	0
2364962	CENTURY NAT BANK & TRUST CO	NEW YORK	NY	31265	312	2037	0	2037	1725	0
2365158	FLUSHING NATIONAL BANK	NEW YORK	NY	35784	337	2021	0	2021	1684	0
2365169	GOLDEN PACIFIC NATIONAL BANK	NEW YORK	NY	4360	66	168	0	168	102	0
2365212	HARTFORD TRUST COMPANY OF NY	NEW YORK	NY	7990	1	707	0	707	706	0
2365490	UBAF ARAB AMERICAN BANK	NEW YORK	NY	6294	2	380	0	380	378	0
2365505	UNION CHELSEA NAT BANK	NEW YORK	NY	34966	559	1658	0	1658	1099	0
2365570	NICHOLS NATIONAL BANK	NICHOLS	NY	5614	92	220	0	220	128	0
2365580	FIRST NB OF NORFOLK	NORFOLK	NY	7259	163	245	0	245	82	0

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TDEP	VLTC	RR 1977	RR NEW	DIF BAL	1977 BAL NEW	DIF		
2365630	FIRST NB OF NORTH TARRYTOWN	NORTH TARRYTOWN	NY	16776	361	898	0	898	537	0	537
2365730	FINGER LAKES NATIONAL BANK	ODESSA	NY	10657	301	462	0	462	161	0	161
2365820	ONEIDA VALLEY NB OF ONEIDA	ONEIDA	NY	46233	722	2490	0	2490	1768	0	1768
2365940	FIRST NB OF OVID	OVID	NY	12223	399	459	0	459	60	0	60
2365960	OWEGO NATIONAL BANK	OWEGO	NY	9698	401	515	0	515	114	0	114
2365970	NAT BK OF OXFORD	OXFORD	NY	9277	118	373	0	373	255	0	255
2366060	NAT BK OF PAWLING	PAWLING	NY	15372	475	749	0	749	274	0	274
2366210	STISSING NB OF PINE PLAINS	PINE PLAINS	NY	7764	151	348	0	348	197	0	197
2366440	PEOPLES NB OF ROCKLAND CTY	RAHAPD	NY	13752	194	523	0	523	329	0	329
2366470	FIRST NB OF RED HOOK	RED HOOK	NY	25637	267	1016	0	1016	749	0	749
2366480	REDWOOD NATIONAL BANK	REDWOOD	NY	3825	48	143	0	143	95	0	95
2366510	FIRST NB OF RHINEBECK	RHINEBECK	NY	13152	469	785	0	785	316	0	316
2366625	FIRST NB OF ROCHESTER	ROCHESTER	NY	16493	266	695	0	695	429	0	429
2366800	NATIONAL BK OF RUXBURY	RUXBURY	NY	3078	46	122	0	122	76	0	76
2366880	SALAMANCA TRUST COMPANY	SALAMANCA	NY	19091	366	724	0	724	358	0	358
2366950	NAT BANK OF SAVANNAH	SAVANNAH	NY	2900	49	123	0	123	74	0	74
2366960	DYSSTERMENS BANK AND TRUST	CUSAYVILLE	NY	52563	1516	2633	0	2633	1117	0	1117
2367120	STATE BK OF SENECA FALLS NY	SENECA FALLS	NY	26616	220	998	0	998	778	0	778
2367150	FIRST NB IN SIDNEY	SIDNEY	NY	20057	499	920	0	920	421	0	421
2367220	SOLVAY BANK	SOLVAY	NY	22684	388	1006	0	1006	618	0	618
2367290	TIOGA STATE BANK	SPENCER	NY	23463	526	939	0	939	413	0	413
2367350	NATIONAL BANK OF STAMFORD	STAMFORD	NY	17479	137	725	0	725	588	0	588
2367401	CHEMICAL BANK OF SYRACUSE	SYRACUSE	NY	13683	214	680	0	680	466	0	466
2367610	TUPPER LAKE NATIONAL BANK	TUPPER LAKE	NY	14612	207	658	0	658	451	0	451
2367620	CAYUGA LAKE NAT BANK	UNION SPRINGS	NY	8414	122	328	0	328	206	0	206
2367690	NAT BANK OF VERNON	VERNON	NY	12560	235	517	0	517	282	0	282
2367725	VALLEY NB WALLKILL NY	WALDEN	NY	34224	636	1522	0	1522	886	0	886
2367750	NB OF DELAWARE CTY WALTON	WALTON	NY	23013	474	1085	0	1085	611	0	611
2367840	FIRST NB OF WATERLOO	WATERLOO	NY	31151	705	1253	0	1253	548	0	548
2367875	SEAWAY NATIONAL BANK	WATERTOWN	NY	14198	290	540	0	540	250	0	250
2367910	GLEN NB & TR CO	WATKINS GLEN	NY	19705	269	777	0	777	508	0	508
2367930	FIRST NB OF WAYLAND	WAYLAND	NY	13634	237	558	0	558	321	0	321
2368135	ESX CTY-CHAMPLN NB WILLSBORO	WILLSBORO	NY	22415	436	1015	0	1015	579	0	579
2368235	HUDSON VALLEY NATIONAL BANK	YONKERS	NY	33839	563	2089	0	2089	1526	0	1526
OF	104 BANKS AFFECTED IN STATE	104	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	3734		
5370020	FIRST NB OF ALBEMARLE	ALBEMARLE	NC	48123	1866	2449	0	2449	583	0	583
5370060	FIRST NB OF RANDOLPH CTY	ASHEBORO	NC	48855	1053	2923	0	2923	1870	0	1870
5370225	BURLINGTON NATIONAL BANK	BURLINGTON	NC	11875	235	466	0	466	231	0	231
5370310	CITY NATIONAL BANK	CHARLOTTE	NC	36385	297	1992	0	1992	1695	0	1695
5370353	METROLINA NATIONAL BANK	CHARLOTTE	NC	11390	67	436	0	436	371	0	371
5370360	CHERRYVILLE NATIONAL BANK	CHERRYVILLE	NC	16106	368	818	0	818	450	0	450

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				1/4/79				
DSB	NAME	LOCATION	TDEP	VLTC	SH RR	1977	RK NEW	DIF BAL	1977	BAL NEW	DIF	
5370410	CITIZENS NAT BK OF CONCORD	CONCORD	NC	23026	612	1131	0	1131	519	0	519	
5370420	CONCORD NATIONAL BANK	CONCORD	NC	26171	608	1407	0	1407	799	0	799	
5370555	BANK OF EDEN	EDEN	NC	5298	164	210	0	210	46	0	46	
5370665	UNITED NATIONAL BANK	FAYETTEVILLE	NC	4777	148	196	0	196	48	0	48	
5370858	GREENSBORO NATIONAL BANK	GREENSBORO	NC	7154	119	337	0	337	216	0	218	
5371500	UNION NAT BK OF OXFORD	OXFORD	NC	31516	550	1520	0	1520	970	0	970	
5371583	CAPITOL NATIONAL BANK	RALEIGH	NC	13491	289	519	0	519	230	0	230	
5371630	FIRST NB OF REIDSVILLE	REIDSVILLE	NC	40720	1026	1876	0	1876	850	0	850	
5371830	FIRST NB OF SHELBY	SHELBY	NC	59563	1219	3969	0	3969	2750	0	2750	
5371865	FIRST NAT BK OF SMITHFIELD	SMITHFIELD	NC	12671	279	560	0	560	281	0	281	
5371867	PEOPLES NATIONAL BANK	SMITHFIELD	NC	4669	86	180	0	180	94	0	94	
5372030	FIRST NB OF ANSON CTY	WADESBORO	NC	22331	687	1101	0	1101	414	0	414	
5372100	FIRST NB OF W JEFFERSON	WEST JEFFERSON	NC	25392	203	1118	0	1118	915	0	915	
5372106	COLUMBUS NATIONAL BANK	WHITEVILLE	NC	9213	229	404	0	404	175	0	175	
5372228	UNITED CITIZENS BANK	WINSTON-SALEM	NC	22040	300	918	0	918	618	0	618	
OF	21 BANKS AFFECTED IN STATE		21	MEET REQ RES W/VAULT CASH				REVENUE CHANGE				919

9380050	FIRST NAT BK OF BELFIELD	BELFIELD	ND	6345	73	272	0	272	199	0	199
9380120	1ST NB & TR CO OF BOTTINEAU	BOTTINEAU	ND	28218	235	1236	0	1236	1001	0	1001
9380130	FIRST NB OF BOMBELLS	BOMBELLS	ND	12123	61	473	0	473	412	0	412
9380135	DAKOTA WESTERN BANK	BOWMAN	ND	8537	76	416	0	416	340	0	340
9380140	FIRST NAT BK OF BOWMAN	BOWMAN	ND	27590	172	1141	0	1141	969	0	969
9380175	FIRST NB OF CARRINGTON	CARRINGTON	ND	9060	110	320	0	320	210	0	210
9380245	FIRST NAT BANK OF CROSBY	CROSBY	ND	3494	83	139	0	139	56	0	56
9380250	FIRST NB OF DEVILS LAKE	DEVILS LAKE	ND	27125	163	1142	0	1142	979	0	979
9380260	RAMSEY NAT BK & TR CO	DEVILS LAKE	ND	32633	398	1375	0	1375	977	0	977
9380280	1ST NB&TR CO OF DICKINSON	DICKINSON	ND	42192	311	1924	0	1924	1613	0	1613
9380290	LBKTY NB&TR CO OF DICKINSON	DICKINSON	ND	29228	174	1278	0	1278	1104	0	1104
9380300	FIRST NAT BK IN DRAKE	DRAKE	ND	10870	59	435	0	435	376	0	376
9380340	SECURITY NB OF EDGELEY	EDGELEY	ND	8777	34	403	0	403	369	0	369
9380360	1ST NB & TR CO OF ELLENDALE	ELLENDALE	ND	17563	81	711	0	711	630	0	630
9380440	FIRST NAT BK OF FESSENDEN	FESSENDEN	ND	13415	51	441	0	441	390	0	390
9380530	FIRST NB IN GRAFTON	GRAFTON	ND	34126	267	1516	0	1516	1249	0	1249
9380545	COMMUNITY NB OF GRAND FORKS	GRAND FORKS	ND	19920	631	967	0	967	336	0	336
9380548	1ST BK OF ND NA-GRAND FORKS	GRAND FORKS	ND	57584	814	3022	0	3022	2208	0	2208
9380572	VALLEY BANK & TRUST CO	GRAND FORKS	ND	32283	405	1558	0	1558	1153	0	1153
9380615	NATIONAL BK OF HARVEY	HARVEY	ND	11086	81	416	0	416	335	0	335
9380630	FARMERS & MCH NB OF HATTON	HATTON	ND	9578	50	373	0	373	323	0	323
9380680	FIRST NB OF HETTINGER	HETTINGER	ND	18927	91	659	0	659	768	0	768
9380715	1ST BANK OF ND NA JAMESTOWN	JAMESTOWN	ND	42994	585	1603	0	1603	1018	0	1018
9380720	FIRST NATIONAL BANK	JAMESTOWN	ND	45174	190	1987	0	1987	1797	0	1797
9380735	STUTSMAN COUNTY STATE BANK	JAMESTOWN	ND	16415	227	645	0	645	418	0	418

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			174779			
DSB	NAME	LOCATION	TDEP	VLTC	SH RR	1977	RR NEW	DIF	BAL	1977	BAL NEW	DIF
9380835	CENTRAL DAKOTA BANK	LEHR	ND	6844	33	232	0	232	199	0	199	
9380840	FIRST NB IN LIDGERWOOD	LIDGERWOOD	ND	11285	72	440	0	440	368	0	368	
9380850	FIRST NB OF LINTON	LINTON	ND	17054	154	689	0	689	535	0	535	
9380880	FIRST NB OF MCCLUSKY	MC CLUSKY	ND	10081	54	393	0	393	339	0	339	
9380910	FIRST NWESTERN NB OF MANDAN	MANDAN	ND	51787	634	2261	0	2261	1627	0	1627	
9380950	FIRST NAT BK OF MILNOR	MILNOR	ND	8648	43	356	0	356	313	0	313	
9380985	FIRST BANK OF ND NA MINOT	MINOT	ND	51889	593	2029	0	2029	1436	0	1436	
9381110	FIRST NAT BK OF OAKES	OAKES	ND	15097	75	659	0	659	584	0	584	
9381380	FIRST NB OF VALLEY CITY	VALLEY CITY	ND	26265	120	1166	0	1166	1046	0	1046	
9381382	NW NB OF VALLEY CITY	VALLEY CITY	ND	30960	198	1361	0	1361	1163	0	1163	
9381395	FIRST BK OF ND NA WAHPETON	WAHPETON	ND	25584	453	1071	0	1071	618	0	618	
9381400	FIRST NB OF WAHPETON	WAHPETON	ND	32176	268	1430	0	1430	1162	0	1162	
9381455	FIRST NATIONAL BANK	WEST FARGO	ND	8630	125	292	0	292	167	0	167	
9381480	1ST NB & TR CO OF WILLISTON	WILLISTON	ND	32787	222	1448	0	1448	1226	0	1226	
OF	39 BANKS AFFECTED IN STATE		39	MEET REQ RES W/VAULT CASH				REVENUE CHANGE			1951	
4390025	LIBERTY NB OF ADA	ADA	OH	16809	145	746	0	746	601	0	601	
4390030	ROSS COUNTY NATIONAL BANK	ADELPHI	OH	6235	95	221	0	221	126	0	126	
4390090	ALEXANDRIA BANK CO	ALEXANDRIA	OH	3636	100	147	0	147	47	0	47	
4390180	ANDOVER BANK	ANDOVER	OH	17445	369	704	0	704	335	0	335	
4390220	APPLE CREEK BANKING CO	APPLE CREEK	OH	6094	131	239	0	239	108	0	108	
4390230	ARCANUM NATIONAL BANK	ARCANUM	OH	19160	279	888	0	888	609	0	609	
4390250	TIFFIN VALLEY NATIONAL BANK	ARCHBOLD	OH	23690	403	893	0	893	490	0	490	
4390260	FARMERS AND MERCHANTS BANK	ARLINGTON	OH	9702	63	350	0	350	287	0	287	
4390270	ASHLAND BANK AND SAVINGS CO	ASHLAND	OH	25403	235	1173	0	1173	938	0	938	
4390290	FIRST NB OF ASHLAND	ASHLAND	OH	46373	815	2040	0	2040	1225	0	1225	
4390300	FARMERS SAVINGS BANK CO	ASHLEY	OH	6930	102	275	0	275	173	0	173	
4390350	ASHVILLE BANK	ASHVILLE	OH	9734	126	369	0	369	243	0	243	
4390370	ATHENS NATIONAL BANK	ATHENS	OH	44095	841	2328	0	2328	1487	0	1487	
4390440	FIRST NB OF BARNESVILLE	BARNESVILLE	OH	45824	684	1899	0	1899	1215	0	1215	
4390490	FARMERS & MERCHANTS NB	BELLAIRE	OH	7439	462	299	0	299	0	0	0	
4390500	FIRST NB IN BELLAIRE	BELLAIRE	OH	14689	796	678	0	678	0	0	0	
4390531	HUNTINGTON NATIONAL BANK	BELLEFONTAINE	OH	36013	914	1987	0	1987	1073	0	1073	
4390540	FIRST NB OF BELLEVUE	BELLEVUE	OH	30359	514	1133	0	1133	619	0	619	
4390550	UNION BANK AND SAVINGS CO	BELLEVUE	OH	46406	658	1803	0	1803	1145	0	1145	
4390610	FIRST NB OF CLERMONT CTY	BETHEL	OH	20269	709	1098	0	1098	389	0	389	
4390650	FIRST NB OF BLANCHESTER	BLANCHESTER	OH	15633	329	749	0	749	420	0	420	
4390670	CITIZENS NB OF BLUFFTON	BLUFFTON	OH	22440	336	904	0	904	568	0	568	
4390770	BROOKVILLE NATIONAL BANK	BROOKVILLE	OH	16360	382	650	0	650	268	0	268	
4390790	FIRST NB IN BRYAN	BRYAN	OH	28116	558	1237	0	1237	679	0	679	
4390805	CRAWFORD COUNTY NB BUCYRUS	BUCYRUS	OH	18979	405	876	0	876	471	0	471	
4390810	FARMERS CITIZENS BANK	BUCYRUS	OH	27423	405	1245	0	1245	840	0	840	

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				1/4/79			
DSB	NAME	LOCATION		TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF	
4390830	SECOND NB OF BUCYRUS	BUCYRUS	OH	30549	547	1368	0	1368	821	0	821
4390840	FIRST NB OF BURTON	BURTON	OH	53027	992	2635	0	2635	1643	0	1643
4390860	FIRST NB OF CADIZ	CADIZ	OH	38744	373	1614	0	1614	1241	0	1241
4390880	FIRST NB OF CALDWELL	CALDWELL	OH	9649	167	442	0	442	275	0	275
4390910	CENTRAL NB AT CAMBRIDGE	CAMBRIDGE	OH	49661	1301	2150	0	2150	849	0	849
4390930	FIRST NB OF CAMBRIDGE	CAMBRIDGE	OH	51124	1254	2678	0	2678	1424	0	1424
4390940	FIRST NB IN CAMDEN	CAMDEN	OH	9933	145	397	0	397	252	0	252
4391080	FIRST NB AT CARROLLTON	CARROLLTON	OH	24042	436	991	0	991	555	0	555
4391090	CASTALIA BANKING CO	CASTALIA	OH	15586	231	542	0	542	311	0	311
4391132	GEAUGA COUNTY NAT BANK	CHARDON	OH	15662	434	620	0	620	186	0	186
4391140	FIRST NB OF CHESTERHILL	CHESTERHILL	OH	4786	69	178	0	178	109	0	109
4391150	CTZS NB OF CHILLICOTHE	CHILLICOTHE	OH	29729	755	1312	0	1312	557	0	557
4391180	FARMERS AND MERCHANTS BANK	CHRISTIANSBURG	OH	3716	59	115	0	115	56	0	56
4391340	FIRST NB OF CIRCLEVILLE	CIRCLEVILLE	OH	29538	387	1199	0	1199	812	0	812
4391350	SECOND NB OF CIRCLEVILLE	CIRCLEVILLE	OH	22877	381	728	0	728	347	0	347
4391361	THIRD NAT BK OF CIRCLEVILLE	CIRCLEVILLE	OH	25684	465	1075	0	1075	610	0	610
4391445	FIRST BANK NA	CLEVELAND	OH	29211	551	1647	0	1647	1096	0	1096
4391560	NATIONAL UNION BANK	COLUMBIANA	OH	37957	537	1509	0	1509	972	0	972
4391585	COLUMBUS TRUST COMPANY	COLUMBUS	OH	4733	50	215	0	215	165	0	165
4391601	FIRST TRUST COMPANY OHIO NA	COLUMBUS	OH	17357	0	1039	0	1039	1039	0	1039
4391710	FIRST NB OF CONVOY	CONVOY	OH	12339	180	459	0	459	279	0	279
4391720	BANK OF CORNING CO	CORNING	OH	4374	69	153	0	153	84	0	84
4391760	WESTERN OHIO NB & TR CO	COVINGTON	OH	26517	524	1041	0	1041	517	0	517
4391795	STEBBINS NATIONAL BANK	CRESTON	OH	5485	82	209	0	209	127	0	127
4391820	CROTON BANK COMPANY	CROTON	OH	7009	51	255	0	255	204	0	204
4391840	CUSTAR STATE BANK CO	CUSTAR	OH	8377	87	297	0	297	210	0	210
4391870	COMMERCIAL & SVGS BANK CO	DANVILLE	OH	7051	90	251	0	251	161	0	161
4391885	CENTRAL TC OF MNTGMRY CTY	MADAYTON	OH	25833	543	1156	0	1156	613	0	613
4391925	NATIONAL BANK OF DEFIANCE	DEFIANCE	OH	31619	355	1288	0	1288	933	0	933
4391930	STATE BANK AND TRUST CO	DEFIANCE	OH	55621	1266	3367	0	3367	2101	0	2101
4391950	FIRST NB OF DELAWARE	DELAWARE	OH	52784	925	1866	0	1866	941	0	941
4391960	COMMERCIAL BANK	DELPHOS	OH	35265	554	1473	0	1473	919	0	919
4391970	PEOPLES NB OF DELPHOS	DELPHOS	OH	35899	386	1344	0	1344	958	0	958
4391990	NATIONAL BANK OF FULTON CTY	DELTA	OH	13203	366	495	0	495	129	0	129
4392000	PEOPLES SAVINGS BANK CO	DELTA	OH	21015	260	886	0	886	626	0	626
4392010	FIRST NB OF DENNISON	DENNISON	OH	10094	209	373	0	373	164	0	164
4392020	CORN CITY STATE BANK	DESHLER	OH	9288	89	416	0	416	327	0	327
4392030	FIRST NB AT DILLONVALE	DILLONVALE	OH	7992	169	270	0	270	101	0	101
4392080	FIRST NB OF E LIVERPOOL	EAST LIVERPOOL	OH	40697	2161	2356	0	2356	195	0	195
4392090	POTTERS BANK AND TRUST CO	EAST LIVERPOOL	OH	22603	995	1274	0	1274	279	0	279
4392100	FIRST NB AT EAST PALESTINE	EAST PALESTINE	OH	16671	480	598	0	598	118	0	118
4392120	EATON NATIONAL BK AND TR CO	EATON	OH	24019	246	1021	0	1021	775	0	775
4392130	PREBLE CTY NB OF EATON	EATON	OH	37973	447	1528	0	1528	1081	0	1081
4392170	BANK OF ELMORE CO	ELMORE	OH	12482	99	454	0	454	355	0	355
4392195	FIRST NB OF ELYRIA	ELYRIA	OH	38543	731	1660	0	1660	929	0	929
4392223	FARMERS AND MERCHANTS BANK	FAIRBORN	OH	26434	766	1509	0	1509	743	0	743

MEMBER BANKS

BENEFIT TO BANKS EXEMPT FROM

FEDERAL REQUIRED RESERVES

1/4/79

DSB	NAME	LOCATION		TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF
4392225	FIRST NB OF FAIRBORN	FAIRBORN	OH	29516	1262	1593	0	1593	331	0
4392270	OHIO BANK AND SAVINGS CO	FINDLAY	OH	43941	869	2272	0	2272	1403	0
4392275	CITIZENS NB OF FLUSHING	FLUSHING	OH	14300	260	541	0	541	281	0
4392280	COMMUNITY NATIONAL BANK	FLUSHING	OH	14159	156	533	0	533	377	0
4392290	FIRST NAT BK OF FOREST	FOREST	OH	14716	151	547	0	547	396	0
4392310	LORAMIE BANKING CO	FORT LORAMIE	OH	16785	117	666	0	666	549	0
4392320	FT RECOVERY BANKING CO	FORT RECOVERY	OH	13194	96	524	0	524	428	0
4392340	COMMERICAL BK & SVGS CO	FOSTORIA	OH	39824	655	1588	0	1588	933	0
4392370	HUNTINGTON NB OF FRANKLIN	FRANKLIN	OH	28111	1308	1496	0	1496	188	0
4392445	LIBERTY NB OF FREMONT	FREMONT	OH	36132	677	1561	0	1561	884	0
4392470	FIRST NB OF GALLION	GALLION	OH	24173	583	1103	0	1103	520	0
4392490	FIRST NB OF GALLIPOLIS	GALLIPOLIS	OH	19996	692	775	0	775	83	0
4392540	GENDA BANKING CO	GENDA	OH	20029	421	783	0	783	362	0
4392550	FIRST NB OF GEORGETOWN	GEORGETOWN	OH	12474	194	499	0	499	305	0
4392560	PEOPLES NB OF GEORGETOWN	GEORGETOWN	OH	13993	411	669	0	669	258	0
4392580	FIRST NB OF GERMANTOWN	GERMANTOWN	OH	13257	413	651	0	651	238	0
4392600	HGME BANKING CO	GIBSONBURG	OH	35926	174	1286	0	1286	1112	0
4392620	GNADENHUTTEN BANK	GNADENHUTTEN	OH	9399	200	343	0	343	143	0
4392670	PEOPLES NB OF GREENFIELD	GREENFIELD	OH	22627	721	1076	0	1076	355	0
4392700	GREENVILLE NATIONAL BANK	GREENVILLE	OH	50077	759	2313	0	2313	1554	0
4392720	SECOND NB OF GREENVILLE	GREENVILLE	OH	43318	863	2011	0	2011	1148	0
4392790	HAMLER STATE BANK	HAMLER	OH	10576	133	377	0	377	244	0
4392820	FIRST NB OF HARRISON	HARRISON	OH	18846	453	877	0	877	424	0
4392860	FRMRS & TRDRS NB OF HLSBRO	HILLSBORO	OH	25408	220	1123	0	1123	903	0
4392870	HILLSBORO BANK & SVGS CO	HILLSBORO	OH	34967	432	1587	0	1587	1155	0
4392880	MERCHANTS NB OF HILLSBORO	HILLSBORO	OH	28177	265	1183	0	1183	898	0
4392900	HARRISON COUNTY NATIONAL BK	HOPEDALE	OH	12067	300	521	0	521	221	0
4392930	HUNTSVILLE STATE BANK	HUNTSVILLE	OH	7907	109	353	0	353	244	0
4392940	CITIZENS NB OF IRONTON	IRONTON	OH	31960	1086	1161	0	1161	73	0
4393020	FIRST NB OF JEWETT	JEWETT	OH	5241	49	192	0	192	143	0
4393068	HARDIN NATIONAL BANK	KENTON	OH	19227	375	832	0	832	457	0
4393070	HUNTINGTN FIRST NB OF KENTON	KENTON	OH	34720	483	1379	0	1379	896	0
4393100	KILLBUCK SAVINGS BANK CO	KILLBUCK	OH	28475	571	1153	0	1153	582	0
4393110	KINGSTON NATIONAL BANK	KINGSTON	OH	7490	180	281	0	281	101	0
4393150	FARMERS BANKING CO	LAKEVIEW	OH	22619	367	984	0	984	617	0
4393160	FAIRFIELD NB OF LANCASTER	LANCASTER	OH	45434	550	2269	0	2269	1719	0
4393180	HOCKING VLY NB OF LANCASTER	LANCASTER	OH	46239	1257	2460	0	2460	1203	0
4393190	LANCASTER NATIONAL BANK	LANCASTER	OH	19735	1114	896	0	896	0	0
4393220	LEBANON CITIZENS NB	LEBANON	OH	35379	625	2007	0	2007	1382	0
4393250	PPLS BKG CO OF LEWISBURG	LEWISBURG	OH	10385	223	368	0	368	145	0
4393260	LIBERTY STATE SAVINGS BANK	LIBERTY CENTER	OH	9264	166	341	0	341	175	0
4393285	TOWER NB OF LIMA	LIMA	OH	39003	959	1896	0	1896	937	0
4393340	FRMS & MRCHTS BK OF LOGAN	LOGAN	OH	30817	789	1478	0	1478	689	0
4393360	FIRST NB OF LONDON	LONDON	OH	28265	459	1059	0	1059	600	0
4393365	HUNTINGTON NATIONAL BANK	LONDON	OH	23927	464	1271	0	1271	807	0
4393380	CITY BANK COMPANY	LORAIN	OH	44104	1441	1906	0	1906	465	0

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				1/4/79			
DSB	NAME	LOCATION		TOEP	VLTC	RR 1977	RR NEW	DIF BAL	1977 BAL	NEW	DIF
4393385	FIRST LORAIN TRUST CO	LORAIN	OH	40132	446	1524	0	1524	1078	0	1078
4393416	NATIONAL BANK OF LOVELAND	LOVELAND	OH	20372	986	1070	0	1070	84	0	84
4393460	EXCHANGE BANK	LUCKEY	OH	22027	264	862	0	862	598	0	598
4393490	VINTON CTY NB OF MCARTHUR	MCARTHUR	OH	21142	317	1068	0	1068	751	0	751
4393500	FARMERS ST BK OF MCCLURE	MC CLURE	OH	10443	86	385	0	385	299	0	299
4393520	CTZS NB OF MC CONNELLSVILLE	MC CONNELLSVILLE	OH	14424	191	551	0	551	360	0	360
4393530	1ST NB OF MC CONNELLSVILLE	MC CONNELLSVILLE	OH	17386	224	705	0	705	481	0	481
4393570	MALTA NATIONAL BANK	MALTA	OH	4581	133	163	0	163	30	0	30
4393650	MARBLEHEAD BANK	MARBLEHEAD	OH	8129	235	301	0	301	66	0	66
4393660	CITIZENS NB OF MARIETTA	MARIETTA	OH	46368	552	2065	0	2065	1513	0	1513
4393750	FIRST NB OF MARYSVILLE	MARYSVILLE	OH	31302	908	1484	0	1484	576	0	576
4393760	FIRST MASON BANK	MASON	OH	19056	291	936	0	936	645	0	645
4393846	NATIONAL CITY BK OF LAKE CUYMENTOR	MENTOR	OH	9854	224	399	0	399	175	0	175
4393850	METAMORA STATE BANK	METAMORA	OH	6665	76	244	0	244	166	0	166
4393870	FIRST NATIONAL BANK	MIAMISBURG	OH	30510	1041	1786	0	1786	745	0	745
4393900	MIDDLE POINT BANKING CO	MIDDLE POINT	OH	5391	77	198	0	198	121	0	121
4393910	CITIZENS NB OF MIDDLEPORT	MIDDLEPORT	OH	12188	401	502	0	502	101	0	101
4393940	CLERMONT NATIONAL BANK	MILFORD	OH	79049	2038	4764	0	4764	2726	0	2726
4393960	ADAMS BANK	MILLERSBURG	OH	17918	217	738	0	738	521	0	521
4393970	COMMERCIAL AND SAVINGS BANK	MILLERSBURG	OH	31878	236	1342	0	1342	1106	0	1106
4393985	CONSUMERS NATIONAL BANK	MINERVA	OH	13783	329	469	0	469	140	0	140
4393990	MINERVA BANKING COMPANY	MINERVA	OH	22794	246	828	0	828	582	0	582
4394010	MINGO NB OF MINGO JCT	MINGO JUNCTION	OH	9718	251	396	0	396	145	0	145
4394020	MINSTER STATE BANK	MINSTER	OH	21022	177	869	0	869	692	0	692
4394060	F&M STATE & SVGS BANK	MONTPELIER	OH	6827	113	249	0	249	136	0	136
4394070	NB OF MONTPELIER	MONTPELIER	OH	24112	294	912	0	912	618	0	618
4394090	FIRST NB OF WARREN CTY	MORROW	OH	17955	575	746	0	746	171	0	171
4394100	CTZNS BK OF MT BLNCHRD	MOUNT BLANCHARD	OH	5037	45	163	0	163	138	0	138
4394120	COMMUNITY NATIONAL BANK	MOUNT GILEAD	OH	12463	106	512	0	512	406	0	406
4394130	PEOPLES BANK	MOUNT GILEAD	OH	37018	313	1658	0	1658	1345	0	1345
4394140	BROWN CTY NB OF MT DRAB	MOUNT DRAB	OH	14420	285	627	0	627	342	0	342
4394150	PEOPLES NB OF MT PLSNT	MOUNT PLEASANT	OH	11123	385	386	0	386	1	0	1
4394160	STERLING STATE BANK	MOUNT STERLING	OH	16053	140	703	0	703	563	0	563
4394180	KNOX COUNTY SAVINGS BANK	MOUNT VERNON	OH	28371	788	1205	0	1205	417	0	417
4394200	COMMUNITY BANK	NAPOLEON	OH	28479	831	1289	0	1289	458	0	458
4394220	FIRST NB OF NELSONVILLE	NELSONVILLE	OH	8020	136	299	0	299	163	0	163
4394290	FIRST NB IN NEW BREMEN	NEW BREMEN	OH	16960	199	628	0	628	429	0	429
4394340	FIRST NB OF NEW HOLLAND	NEW HOLLAND	OH	6587	82	274	0	274	192	0	192
4394370	PPL NB OF NEW LEXINGTON	NEW LEXINGTON	OH	15664	387	718	0	718	331	0	331
4394380	PERRY COUNTY BANK	NEW LEXINGTON	OH	23216	331	929	0	929	598	0	598
4394420	FIRST NB OF NEW PARIS	NEW PARIS	OH	5392	66	224	0	224	158	0	158
4394440	OHIO BANK & TRUST COMPANY	NEW PHILADELPHIA	OH	38219	900	1599	0	1599	699	0	699
4394460	NEW RICHMOND NATIONAL BANK	NEW RICHMOND	OH	6169	269	316	0	316	47	0	47
4394500	NEW WATERFORD BANK	NEW WATERFORD	OH	15965	406	619	0	619	213	0	213
4394520	DOLLAR SAVINGS BANK CO	NILES	OH	20005	311	935	0	935	624	0	624
4394530	NILES BANK CO	NILES	OH	46988	1528	1931	0	1931	403	0	403

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES		174/79		
DSB	NAME	LOCATION	TDEP	VLTC SH RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF
4394590	CITZNS NB OF NORWALK	NORWALK	OH	26493	387	1203	0	1203
4394640	NB OF OAK HARBOR	OAK HARBOR	OH	25224	231	886	0	886
4394650	OAK HARBOR STATE BANK CO	OAK HARBOR	OH	23678	192	851	0	851
4394670	OAKWOOD DEPOSIT BANK CO	OAKWOOD	OH	8706	138	341	0	341
4394680	OBERLIN SAVINGS BANK CO	OBERLIN	OH	41332	621	1880	0	1880
4394720	FIRST NATIONAL BANK	ORRVILLE	OH	53053	1073	2513	0	2513
4394730	ORRVILLE SAVINGS BANK	ORRVILLE	OH	23356	197	1015	0	1015
4394780	FIRST NB OF OTTAWA	OTTAWA	OH	14472	297	717	0	717
4394790	OTTOVILLE BANK CO	OTTOVILLE	OH	9905	79	390	0	390
4394840	FIRST NB OF PANDORA	PANDORA	OH	18710	98	777	0	777
4394845	AMERICAN NATIONAL BANK	PARMA	OH	24854	972	1038	0	1038
4394870	NB OF PAULDING	PAULDING	OH	19578	242	899	0	899
4394900	CITIZENS SAVINGS BANK CO	PEMBERVILLE	OH	13019	113	454	0	454
4394910	CITIZENS BANKING CO	PERRYSBURG	OH	21340	469	987	0	987
4394980	PIQUA NATIONAL BANK & TR CO	PIQUA	OH	43214	1589	2227	0	2227
4394990	FARMERS NB OF PLAIN CITY	PLAIN CITY	OH	4933	189	367	0	367
4395020	POLK STATE BANK	POLK	OH	4014	21	144	0	144
4395030	FMRB BK & SVGS CO OF POMEROY	POMEROY	OH	18786	478	747	0	747
4395040	POMEROY NATIONAL BANK	POMEROY	OH	23821	603	1053	0	1053
4395050	AMERICAN BANK	PORT CLINTON	OH	35277	270	1455	0	1455
4395060	PORT CLINTON NATIONAL BANK	PORT CLINTON	OH	34908	552	1453	0	1453
4395070	NB OF PORTSMOUTH	PORTSMOUTH	OH	49702	2195	2057	0	2057
4395110	FIRST NB OF POWHATAN PT	POWHATAN POINT	OH	9126	269	338	0	338
4395130	QUAKER CITY NATIONAL BANK	QUAKER CITY	OH	20398	381	822	0	822
4395161	RACINE HOME NATIONAL BANK	RACINE	OH	9063	176	359	0	359
4395180	SECOND NB OF RAVENNA	RAVENNA	OH	55567	1216	2580	0	2580
4395210	RICHWOOD BANKING CO	RICHWOOD	OH	19097	419	836	0	836
4395230	CITIZENS NB OF RIPLEY	RIPLEY	OH	11283	331	445	0	445
4395240	RIPLEY NATIONAL BANK	RIPLEY	OH	9750	76	385	0	385
4395250	CHIPPEWA VALLEY BANK	RITTMAN	OH	18504	537	767	0	767
4395320	BANK OF RUSSELLVILLE CO	RUSSELLVILLE	OH	14689	111	589	0	589
4395350	SABINA BANK	SABINA	OH	9532	147	440	0	440
4395365	BELMONT CTY NB	ST CLAIRSVILLE	OH	58011	1532	3006	0	3006
4395390	ST HENRY BANK	ST HENRY	OH	21494	163	782	0	782
4395400	HOME BANKING CO	ST MARYS	OH	32202	528	1428	0	1428
4395410	FIRST CENTRAL NATIONAL BANK	ST PARIS	OH	12383	228	503	0	503
4395480	FIRST NB OF SARDINIA	SARDINIA	OH	9787	175	386	0	386
4395495	FIRST NB OF SEBRING	SEBRING	OH	7583	366	354	0	354
4395560	CITIZENS BANK OF SHELBY	SHELBY	OH	19508	474	855	0	855
4395570	FIRST NB OF SHELBY	SHELBY	OH	28540	798	1347	0	1347
4395610	CITIZENS BAUGHMAN NAT BK	SIDNEY	OH	60116	1195	3245	0	3245
4395620	FIRST NAT EXCH BK OF SIDNEY	SIDNEY	OH	33518	612	1628	0	1628
4395630	CITIZENS STATE BANK	SILVERTON	OH	23610	930	1240	0	1240
4395680	SOMERVILLE NATIONAL BANK	SOMERVILLE	OH	2062	49	85	0	85
4395740	HUNTINGTN LGDA NB OF SPGFLD	SPRINGFIELD	OH	55113	1271	2857	0	2857
4395810	UNION SVNGS BK & TR CO	STUBENVILLE	OH	50667	1417	2652	0	2652

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL	1977 BAL	NEW	DIF	
4395840	FARMERS SAVINGS BANK	STONY RIDGE	OH	40763	671	1604	0	1604	933	0 933	
4395850	CITIZENS ST BK OF STRASBURG	STRASBURG	OH	5587	218	230	0	230	12	0 12	
4395860	FARMERS ST BK OF STRYKER	STRYKER	OH	5762	56	198	0	198	142	0 142	
4395900	FIRST NB OF SYCAMORE	SYCAMORE	OH	10040	142	376	0	376	234	0 234	
4395940	COMMERCIAL NB OF TIFFIN	TIFFIN	OH	54726	991	2353	0	2353	1362	0 1362	
4395950	FIRST NB OF TIFFIN	TIFFIN	OH	31199	533	1170	0	1170	637	0 637	
4396060	TROTWOOD BANK INC	TROTWOOD	OH	36816	797	1773	0	1773	976	0 976	
4396130	1ST CTZNS NB OF UPR SANDUSKY	UPPER SANDUSKY	OH	48171	413	1875	0	1875	1462	0 1462	
4396140	CHAMPAIGN NAT BK OF URBANA	URBANA	OH	22453	411	1019	0	1019	608	0 608	
4396150	CITIZENS NAT BANK OF URBANA	URBANA	OH	30759	646	1505	0	1505	859	0 859	
4396190	PEOPLES BANK & TRUST COMPANY	VAN WERT	OH	33548	532	1452	0	1452	920	0 920	
4396220	PEOPLES NATIONAL BANK	VERSAILLES	OH	20460	227	885	0	885	658	0 658	
4396260	HUNTINGT 1ST NB OF MONA CTY	WADSWORTH	OH	39026	438	1477	0	1477	1039	0 1039	
4396270	WAKEMAN BANK CO	WAKEMAN	OH	14866	203	561	0	561	358	0 358	
4396290	PEOPLES NB OF WAPAKONETA	WAPAKONETA	OH	30268	237	1192	0	1192	955	0 955	
4396330	FIRST NB OF WASH COURT HOUSE	WASH COURT HOUSE	OH	29812	455	1471	0	1471	1016	0 1016	
4396370	PEOPLES STATE BANK	WAUSEON	OH	26384	357	1104	0	1104	747	0 747	
4396380	FIRST NAT BANK OF WAVERLY	WAVERLY	OH	31407	1075	1388	0	1388	313	0 313	
4396410	WAYNESVILLE NATIONAL BANK	WAYNESVILLE	OH	18668	190	732	0	732	542	0 542	
4396430	FIRST NAT BK OF WELLSTON	WELLSTON	OH	15206	318	602	0	602	284	0 284	
4396450	TWIN VALLEY BANK	WEST ALEXANDRIA	OH	13597	355	572	0	572	217	0 217	
4396490	FIRST ST BK OF W MANCHESTER	WEST MANCHESTER	OH	5212	90	209	0	209	119	0 119	
4396540	NB OF ADAMS CTY OF W UNION	WEST UNION	OH	13156	235	565	0	565	330	0 330	
4396610	CLIN CTY NB&TC OF WILMINGTON	WILMINGTON	OH	54192	773	2906	0	2906	2133	0 2133	
4396620	FIRST NAT BK OF WILMINGTON	WILMINGTON	OH	25169	579	1168	0	1168	589	0 589	
4396650	CITIZENS NB OF WOODSFIELD	WOODSFIELD	OH	17745	507	1002	0	1002	495	0 495	
4396660	HUNTINGTON BK OF WOODVILLE	WOODVILLE	OH	25315	162	964	0	964	802	0 802	
4396670	CITIZENS NAT BK OF WOOSTER	WOOSTER	OH	36278	780	1900	0	1900	1120	0 1120	
4396710	CTZNS FIRST NB OF GREENE CTY	XENIA	OH	37932	998	1878	0	1878	880	0 880	
4396720	XENIA NATIONAL BANK	XENIA	OH	29110	965	1629	0	1629	664	0 664	
OF 240 BANKS AFFECTED IN STATE			240	MEET REQ RES W/VAULT CASH			REVENUE CHANGE			9046	
10400040	FIRST NAT BK OF ALEX	ALEX	OK	3935	29	154	0	154	125	0 125	
10400060	FIRST NAT BK OF ALTUS	ALTUS	OK	33585	396	1841	0	1841	1445	0 1445	
10400070	NATIONAL BK OF CMRC OF ALTUS	ALTUS	OK	21555	348	1114	0	1114	766	0 766	
10400090	CENTRAL NAT BK OF ALVA	ALVA	OK	31253	326	1409	0	1409	1083	0 1083	
11400130	FIRST NAT BANK AT ANTLERS	ANTLERS	OK	10609	196	509	0	509	313	0 313	
10400140	FIRST NAT BK OF APACHE	APACHE	OK	9349	128	406	0	406	278	0 278	
10400160	EXCHANGE NAT BK & TR CO	ARDMORE	OK	62326	1012	3337	0	3337	2325	0 2325	
10400215	PLAZA NB OF BARTLESVILLE	BARTLESVILLE	OK	31328	486	1243	0	1243	757	0 757	
10400260	FIRST NAT BK OF BETHANY	BETHANY	OK	45632	506	2313	0	2313	1807	0 1807	
10400288	BANK OF BIXBY	BIXBY	OK	1761	48	59	0	59	11	0 11	

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES		174779					
DSB	NAME	LOCATION	TDSP	VLTCSH	KR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
10400300	FIRST NAT BK & TR CO	BLACKWELL	OK	21817	263	959	0	959	696	0	696
11400365	BOSWELL STATE BANK	BOSWELL	OK	3986	71	147	0	147	76	0	76
10400380	FIRST NAT BK OF BOYNTON	BOYNTON	OK	2311	29	99	0	99	70	0	70
10400390	FIRST NAT BK OF BRAMAN	BRAMAN	OK	4885	43	197	0	197	154	0	154
10400400	AMERICAN NB OF BRISTOW	BRISTOW	OK	20844	217	820	0	820	603	0	603
10400440	FIRST NAT BK OF BROKEN ARROW	BROKEN ARROW	OK	35976	594	1841	0	1841	1247	0	1247
11400470	BRYAN COUNTY NAT BANK	CAUDO	OK	7437	159	331	0	331	172	0	172
10400480	FIRST NAT BK OF CALUMET	CALUMET	OK	7984	47	322	0	322	275	0	275
10400520	FIRST NAT BK IN CARMEN	CARMEN	OK	4811	66	199	0	199	133	0	133
10400550	FIRST NAT BK OF CARTER	CARTER	OK	3406	18	161	0	161	143	0	143
10400570	FIRST NAT BK OF CHANDLER	CHANDLER	OK	17540	137	739	0	739	602	0	602
10400580	UNION NAT BK OF CHANDLER	CHANDLER	OK	16991	149	649	0	649	500	0	500
10400590	FIRST NB OF CHATTANOOGA	CHATTANOOGA	OK	2331	24	117	0	117	93	0	93
10400600	PEOPLES NAT BK OF CHECOTAH	CHECOTAH	OK	15844	174	832	0	832	658	0	658
10400620	FIRST NAT BK OF CHELSEA	CHELSEA	OK	7455	115	291	0	291	176	0	176
10400660	FIRST NATIONAL BK & TR CO	CHICKASHA	OK	39776	460	1992	0	1992	1532	0	1532
10400670	OK NB & TR CO OF CHICKASHA	CHICKASHA	OK	44892	397	2396	0	2396	1999	0	1999
10400680	FIRST NAT BK IN CLAREMORE	CLAREMORE	OK	27177	328	1201	0	1201	873	0	873
10400720	CLEVELAND NATIONAL BANK	CLEVELAND	OK	10684	121	447	0	447	326	0	326
10400730	FIRST NAT BK OF CLEVELAND	CLEVELAND	OK	10733	163	467	0	467	304	0	304
10400740	FIRST NAT BK IN CLINTON	CLINTON	OK	23174	277	1155	0	1155	878	0	878
11400760	FIRST NAT BANK IN COALGATE	COALGATE	OK	15195	265	546	0	546	281	0	281
11400770	FIRST NAT BANK OF COLBERT	COLBERT	OK	5102	116	216	0	216	100	0	100
10400810	CORDELL NATIONAL BANK	CORDELL	OK	30784	136	1151	0	1151	1015	0	1015
10400820	FARMERS NAT BK OF CORDELL	CORDELL	OK	22829	118	871	0	871	753	0	753
10400830	FIRST NAT BK IN CORDELL	CORDELL	OK	8321	110	296	0	296	186	0	186
10400850	FIRST NAT BK OF COMETA	COMETA	OK	6749	81	274	0	274	193	0	193
10400860	SECURITY NAT BK OF COMETA	COMETA	OK	6142	99	237	0	237	138	0	138
10400870	FIRST NAT BK OF COYLE	COYLE	OK	1479	36	69	0	69	33	0	33
10400900	FARMERS NAT BK OF CUSHING	CUSHING	OK	21359	314	1014	0	1014	700	0	700
10400910	FIRST NAT BK OF CUSHING	CUSHING	OK	29713	237	1387	0	1387	1150	0	1150
10400920	FIRST NAT BK OF CUSTER	CUSTER	OK	8100	49	342	0	342	293	0	293
10400960	FIRST NAT BK OF DAVIS	DAVIS	OK	13858	101	582	0	582	481	0	481
10400966	EXCHANGE NB OF DEL CITY	DEL CITY	OK	7838	169	346	0	346	157	0	157
10400980	FIRST NAT BK OF DEWEY	DEWEY	OK	22693	489	1066	0	1066	577	0	577
10401040	OKLAHOMA NB OF DUNCAN	DUNCAN	OK	33519	238	1522	0	1522	1284	0	1284
11401070	FIRST NAT BANK IN DURANT	DURANT	OK	37135	690	1782	0	1782	1092	0	1092
10401090	CITIZENS NB OF EDMUND	EDMUND	OK	16762	274	875	0	875	601	0	601
10401100	FIRST NAT BK OF EDMUND	EDMUND	OK	20035	267	958	0	958	691	0	691
10401110	FIRST STATE BANK	ELDORADO	OK	4372	80	193	0	193	113	0	113
10401130	FARMERS NAT BK OF ELK CITY	ELK CITY	OK	24568	375	1269	0	1269	894	0	894
10401140	FIRST NAT BK OF ELK CITY	ELK CITY	OK	18670	212	883	0	883	611	0	611
10401160	CITIZENS NAT BK & TR CO	EL RENO	OK	23709	192	1145	0	1145	953	0	953
10401170	FIRST NB & TR CO OF EL RENO	EL RENO	OK	31934	342	1491	0	1491	1149	0	1149
10401190	FIRST NB & TR CO OF ENID	ENID	OK	58669	710	3102	0	3102	2392	0	2392
10401200	SECURITY NAT BK OF ENID	ENID	OK	55600	433	2753	0	2753	2320	0	2320

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				1/4/79			
DSB	NAME	LOCATION		TOEP	VLTCSH	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF	
10401210	FARMERS NAT BK OF ERICK	ERICK	OK	6776	41	264	0	264	223	0	223	
10401240	STATE NAT BK OF EUFAULA	EUFAULA	OK	12060	167	613	0	613	446	0	446	
10401250	FIRST STATE BANK	FAIRFAX	OK	14780	90	688	0	688	598	0	598	
10401260	FIRST NAT BK OF FAIRLAND	FAIRLAND	OK	4467	62	163	0	163	101	0	101	
10401280	FAIRVIEW STATE BANK	FAIRVIEW	OK	16469	61	615	0	615	554	0	554	
10401285	FARMERS & MERCHANTS NAT BK	FAIRVIEW	OK	15963	99	690	0	690	591	0	591	
10401290	FIRST NAT BK OF FLETCHER	FLETCHER	OK	4086	34	199	0	199	165	0	165	
10401320	FIRST NAT BK IN FORT GIBSON	FORT GIBSON	OK	2409	22	86	0	86	64	0	64	
10401325	FORT SILL NATIONAL BANK	FORT SILL	OK	18351	701	856	0	856	155	0	155	
10401340	FIRST NAT BK IN FREDICK	FKEDERICK	OK	19628	164	1003	0	1003	839	0	839	
10401350	NATIONAL BK OF FREDERICK	FREDERICK	OK	9771	156	413	0	413	257	0	257	
10401380	BANK OF GARBER	GARBER	OK	2662	38	117	0	117	79	0	79	
10401390	FIRST NAT BK OF GEARY	GEARY	OK	10204	108	518	0	518	410	0	410	
10401420	FIRST STATE BANK	GOULU	OK	3664	25	255	0	255	230	0	230	
10401430	FIRST NAT BK OF GRACEMONT	GRACEMONT	OK	4817	65	156	0	156	91	0	91	
10401470	FIRST NAT BK OF GUTHRIE	GUTHRIE	OK	26691	439	1137	0	1137	698	0	698	
10401490	CITY NB & TR CO OF GUYMON	GUYMON	OK	19299	199	1077	0	1077	878	0	878	
10401500	FIRST NB OF GUYMON	GUYMON	OK	27153	141	1571	0	1571	1430	0	1430	
10401520	FIRST NAT BK OF HAMMON	HAMMON	OK	1531	58	84	0	84	26	0	26	
10401570	FIRST NAT BK OF HEAVENER	HEAVENER	OK	9208	133	358	0	358	225	0	225	
10401580	STATE NAT BK OF HEAVENER	HEAVENER	OK	10213	173	371	0	371	198	0	198	
10401590	HELENA NATIONAL BANK	HELENA	OK	4622	27	213	0	213	186	0	186	
10401600	FARMERS & MERCHANTS NAT BK	HENNESSEY	OK	14339	112	563	0	563	451	0	451	
10401610	FIRST NAT BK OF HENNESSEY	HENNESSEY	OK	15633	61	581	0	581	520	0	520	
10401625	FIRST NATIONAL BANK	HENRYETTA	OK	12469	106	540	0	540	434	0	434	
10401640	FIRST NAT BK IN HOBART	HOBART	OK	15847	188	666	0	666	478	0	478	
10401660	1ST NB & TR CO OF HOLDENVILLE	HOLDENVILLE	OK	31394	175	1424	0	1424	1249	0	1249	
10401680	FIRST NAT BK IN HOMINY	HOMINY	OK	16403	239	744	0	744	505	0	505	
10401690	FIRST NAT BK OF HOOKER	HOOKER	OK	16894	61	877	0	877	816	0	816	
11401710	CITIZENS STATE BANK	HUGO	OK	18136	345	743	0	743	398	0	398	
11401720	SECURITY FIRST NATIONAL BANK	HUGO	OK	26258	450	1007	0	1007	557	0	557	
11401780	IDABEL NATIONAL BANK	IDABEL	OK	26777	462	1244	0	1244	782	0	782	
10401815	RIVERSIDE NATIONAL BANK	JENKS	OK	5710	141	224	0	224	83	0	83	
10401870	PEOPLES NAT BK OF KINGFISHER	KINGFISHER	OK	31671	191	1515	0	1515	1324	0	1324	
10401880	FIRST NAT BK OF KONAWA	KONAWA	OK	3960	53	156	0	156	103	0	103	
10401920	FIRST NAT BK OF LAVERNE	LAVERNE	OK	14465	72	731	0	731	659	0	659	
10401930	AMERICAN NAT BK OF LAWTON	LAWTON	OK	37636	448	2266	0	2266	1818	0	1818	
10401935	CACHE ROAD NATIONAL BANK	LAWTON	OK	11909	549	555	0	555	6	0	6	
10401938	CITIZENS NAT BANK OF LAWTON	LAWTON	OK	14223	203	580	0	580	377	0	377	
10401940	CITY NATIONAL BK & TR CO	LAWTON	OK	57120	743	3237	0	3237	2494	0	2494	
10401960	FIRST NAT BK OF LEEDEY	LEEDEY	OK	6368	22	183	0	183	161	0	161	
10401990	FIRST NAT BK OF LINDSAY	LINDSAY	OK	8270	93	387	0	387	294	0	294	
10402010	FIRST NB OF LUTHER	LUTHER	OK	5082	41	176	0	176	135	0	135	
10402030	NATIONAL BANK OF	MC ALESTER	OK	52791	402	2509	0	2509	2107	0	2107	
11402050	FIRST NAT BANK IN MADILL	MADILL	OK	16895	379	648	0	648	269	0	269	
10402070	FIRST NAT BK OF MANGUM	MANGUM	OK	11944	121	632	0	632	511	0	511	

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TOEP	VLTCsh	RR 1977	RR NEW	DIF BAL	1977 BAL	NEW	DIF	
10402130	FIRST NAT BK IN MARLOW	MARLOW	OK	10503	166	404	0	404	238	0	238
10402140	STATE NAT BK OF MARLOW	MARLOW	OK	21853	320	998	0	998	678	0	678
10402180	FIRST NAT BK OF MAYSVILLE	MAYSVILLE	OK	11913	149	488	0	488	339	0	339
10402190	FIRST NAT BK OF MEDFORD	MEDFORD	OK	8625	65	412	0	412	347	0	347
10402200	GRANT COUNTY BANK	MEDFORD	OK	10982	32	494	0	494	462	0	462
10402210	BANK OF MEEKER	MEEKER	OK	6499	58	234	0	234	176	0	176
10402240	FIRST NAT BK OF MIAMI	MIAMI	OK	42682	947	1761	0	1761	814	0	814
10402245	MIAMI NATIONAL BANK	MIAMI	OK	3036	37	111	0	111	74	0	74
10402253	AMERICAN NB OF MIDWEST CITY	MIDWEST CITY	OK	27495	617	1306	0	1306	689	0	689
10402255	FIRST NB OF MIDWEST CITY	MIDWEST CITY	OK	42199	1973	2344	0	2344	371	0	371
10402265	EXCHANGE NATIONAL BANK	MOORE	OK	15136	374	763	0	763	389	0	389
10402270	FIRST NAT BK OF MOORE	MOORE	OK	14924	400	747	0	747	347	0	347
10402320	FIRST NATIONAL BANK OF	MOUNTAIN VIEW	OK	10551	116	543	0	543	427	0	427
10402340	CITIZENS NAT BK OF MUSKOGEE	MUSKOGEE	OK	46617	633	2605	0	2605	1972	0	1972
10402360	FIRST NB & TR CO OF MUSKOGEE	MUSKOGEE	OK	54691	752	2674	0	2674	1922	0	1922
10402380	FIRST NAT BK OF NASH	NASH	OK	1854	21	99	0	99	78	0	78
10402400	EASTMAN NAT BK OF NEWKIRK	NEWKIRK	OK	12247	133	649	0	649	516	0	516
10402420	CITY NATIONAL BANK & TR	NORMAN	OK	44834	409	2102	0	2102	1693	0	1693
10402430	FIRST NATIONAL BK & TR	NORMAN	OK	36139	473	1707	0	1707	1234	0	1234
10402450	FIRST NAT BK OF NOWATA	NOWATA	OK	20796	164	862	0	862	718	0	718
10402455	VICTORY NAT BK OF NOWATA	NOWATA	OK	15381	163	680	0	680	517	0	517
10402470	FIRST NAT BK IN OKEENE	OKEENE	OK	11519	188	520	0	520	332	0	332
10402500	OKEMAH NATIONAL BANK	OKEMAH	OK	14716	193	770	0	770	577	0	577
10402530	CITY NAT BK & TR CO	OKLAHOMA CITY	OK	49992	649	2579	0	2579	1930	0	1930
10402563	FIRST NAT BANK OF BRITTON	OKLAHOMA CITY	OK	39439	348	1562	0	1562	1214	0	1214
10402564	FRIENDLY NAT BANK IN SW	OKLAHOMA CITY	OK	46941	515	2195	0	2195	1680	0	1680
10402569	LAKEHORE BANK NA	OKLAHOMA CITY	OK	7054	171	307	0	307	136	0	136
10402580	OKLAHOMA NAT BANK & TR CO	OKLAHOMA CITY	OK	56470	664	3005	0	3005	2341	0	2341
10402584	QUAIL CREEK NAT ASSN	OKLAHOMA CITY	OK	12937	267	572	0	572	305	0	305
10402585	PENN SQUARE BANK NA	OKLAHOMA CITY	OK	63299	478	3541	0	3541	3063	0	3063
10402620	CITIZENS NAT BK & TR CO	OKMULGEE	OK	25324	458	1317	0	1317	859	0	859
10402622	FIRST NATIONAL BANK & TRUST	OKMULGEE	OK	39323	488	2053	0	2053	1565	0	1565
10402640	FIRST NB OF PAULS VALLEY	PAULS VALLEY	OK	19791	242	989	0	989	747	0	747
10402650	PAULS VALLEY NATIONAL BANK	PAULS VALLEY	OK	18910	208	1018	0	1018	810	0	810
10402660	FIRST NAT BK IN PAWHUSKA	PAWHUSKA	OK	6510	118	284	0	284	166	0	166
10402670	NAT BK OF CMRC IN PAWHUSKA	PAWHUSKA	OK	13026	168	621	0	621	453	0	453
10402680	FIRST NAT BK OF PAWNEE	PAWNEE	OK	11777	105	495	0	495	390	0	390
10402690	PAWNEE NATIONAL BANK	PAWNEE	OK	11101	91	507	0	507	416	0	416
10402720	FIRST NAT BK & TR CO	PERRY	OK	35087	194	1542	0	1542	1348	0	1348
10402750	FIRST NATIONAL BK & TR	PONCA CITY	OK	59427	658	3004	0	3004	2346	0	2346
10402755	PIONEER NATIONAL BANK	PONCA CITY	OK	19552	272	814	0	814	542	0	542
10402780	FIRST NAT BK OF PORTER	PORTER	OK	4377	86	193	0	193	107	0	107
10402790	CENTRAL NAT BK OF POTEAU	POTEAU	OK	27805	242	1097	0	1097	855	0	855
10402800	FIRST NAT BANK OF PRAGUE	PRAGUE	OK	19012	95	731	0	731	636	0	636
10402810	PRAGUE NATIONAL BANK	PRAGUE	OK	21764	97	941	0	941	844	0	844
10402830	FIRST NAT BK OF PRYOR	PRYOR	OK	23952	230	1166	0	1166	936	0	936

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES					17/779
DSB	NAME	LOCATION	TDEP	VLTC	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
10402850	MC CLAIN CITY NATIONAL BK	PURCELL	OK	30739	143	1303	0	1303	1160	0	1160
10402940	FIRST NAT BK OF RUSH SPRINGS	RUSH SPRINGS	OK	12118	162	521	0	521	359	0	359
10402965	FIRST NAT BANK	SALLISAW	OK	11769	240	535	0	535	295	0	295
10402970	NATIONAL BANK OF SALLISAW	SALLISAW	OK	23127	268	1033	0	1033	765	0	765
10402990	AMERICAN NATIONAL BK & TR	SAPULPA	OK	40867	354	2128	0	2128	1774	0	1774
10402995	SECURITY NAT BK OF SAPULPA	SAPULPA	OK	21409	355	1037	0	1037	682	0	682
10403000	CITY NAT BK OF SAYRE	SAYRE	OK	14383	65	604	0	604	539	0	539
10403010	FIRST NAT BK OF SAYRE	SAYRE	OK	17478	78	747	0	747	669	0	669
10403020	FIRST NAT BK OF SEILING	SEILING	OK	14269	99	664	0	664	565	0	565
10403030	FIRST NAT BK OF SEMINOLE	SEMINOLE	OK	19227	416	991	0	991	575	0	575
10403060	SHATTUCK NATIONAL BANK	SHATTUCK	OK	15865	38	786	0	786	748	0	748
10403130	FIRST NAT BK OF STIGLER	STIGLER	OK	23256	225	1077	0	1077	852	0	852
10403140	FIRST NAT BK & TR	STILLWATER	OK	52189	2329	2259	0	2259	0	0	0
10403150	STILLWATER NAT BK & TR	STILLWATER	OK	56368	458	2618	0	2618	2160	0	2160
10403180	FIRST NAT BK OF STRATFORD	STRATFORD	OK	7357	60	332	0	332	272	0	272
10403200	STROUD NATIONAL BANK	STROUD	OK	7766	123	291	0	291	168	0	168
10403220	FIRST NAT BK OF TAHLEQUAH	TAHLEQUAH	OK	37383	426	1593	0	1593	1167	0	1167
10403265	FIRST NAT BK OF TEMPLE	TEMPLE	OK	7246	53	254	0	254	201	0	201
10403270	FIRST STATE BK IN TEMPLE	TEMPLE	OK	6913	88	242	0	242	154	0	154
10403280	FIRST NAT BK IN TERRAL	TERRAL	OK	1970	22	84	0	84	62	0	62
10403290	FIRST NAT BK OF TEXHOMA	TEXHOMA	OK	8996	54	465	0	465	411	0	411
10403310	FIRST NAT BK OF THOMAS	THOMAS	OK	8996	52	369	0	369	317	0	317
10403320	FIRST NAT BK OF TIPTON	TIPTON	OK	4759	55	210	0	210	155	0	155
10403350	FIRST NAT BK IN TONKAMA	TONKAMA	OK	16374	166	685	0	685	519	0	519
10403393	GUARANTY NATIONAL BANK	TULSA	OK	52746	860	2210	0	2210	1350	0	1350
10403394	HARVARD TOWER BANK	TULSA	OK	3	0	0	0	0	0	0	0
10403426	UNION NATIONAL BANK	TULSA	OK	21829	410	771	0	771	361	0	361
10403429	WESTERN NATIONAL BK OF TULSA	TULSA	OK	12492	154	446	0	446	292	0	292
10403435	FIRST NAT BANK OF TURLEY	TURLEY	OK	10298	275	418	0	418	143	0	143
10403510	FIRST NATIONAL BK & TR	VINITA	OK	42904	451	1955	0	1955	1504	0	1504
10403580	FIRST FARMER'S NB OF MAURIKA	MAURIKA	OK	13186	73	581	0	581	508	0	508
10403590	MAURIKA NATIONAL BANK	MAURIKA	OK	4505	45	165	0	165	120	0	120
10403618	FIRST NAT BK OF WEATHERFORD	WEATHERFORD	OK	13071	212	564	0	564	352	0	352
10403620	SECURITY STATE BANK	WEATHERFORD	OK	20170	159	950	0	950	791	0	791
10403650	STATE NAT BK OF WELEETKA	WELEETKA	OK	6055	75	241	0	241	166	0	166
10403680	BANK OF COMMERCE	WETUMKA	OK	3496	50	238	0	238	188	0	188
10403690	FIRST NAT BK IN WENOKA	WENOKA	OK	13180	169	599	0	599	430	0	430
10403750	BANK OF WOODWARD	WOODWARD	OK	39136	744	2116	0	2116	1372	0	1372
10403780	FIRST NAT BK OF WYNNWOOD	WYNNWOOD	OK	12895	127	543	0	543	416	0	416
10403790	STATE NAT BK OF WYNNWOOD	WYNNWOOD	OK	5708	77	232	0	232	155	0	155
10403810	FIRST NAT BK OF YUKON	YUKON	OK	32689	307	1396	0	1396	1089	0	1089
10403820	YUKON NATIONAL BANK	YUKON	OK	34334	300	1471	0	1471	1171	0	1171
OF 190 BANKS AFFECTED IN STATE 190 MEET REQ RES W/VAULT CASH REVENUE CHANGE 8264											

OF 190 BANKS AFFECTED IN STATE 190 MEET REQ RES W/Vault CASH

REVENUE CHANGE 8264

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				1/4/79		
DSB	NAME	LOCATION		TDEP	VLTC	RR 1977	RR NEW	DIF BAL	1977 BAL NEW	DIF	
12410230	FOREST GROVE NATIONAL BANK	FOREST GROVE	OR	23427	352	1129	0	1129	777	0 777	
12410380	FIRST NB OF MC MINNVILLE	MC MINNVILLE	OR	25948	240	1315	0	1315	1075	0 1075	
12410382	YAMHILL COUNTY BANK	MC MINNVILLE	OR	3209	43	123	0	123	80	0 80	
12410383	CRATER NATIONAL BANK	MEDFORD	OR	43718	939	2261	0	2261	1322	0 1322	
12410465	NATIONAL SECURITY BANK	NEWPORT	OR	26760	296	1182	0	1182	886	0 886	
12410592	DOUGLAS NATIONAL BANK	ROSEBURG	OR	55758	538	3019	0	3019	2481	0 2481	
OF	6 BANKS AFFECTED IN STATE		6	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		431	
4420036	FIRST NAT BANK AT ALBION	ALBION	PA	14910	241	616	0	616	375	0 375	
3420207	NATIONAL BK OF ARENDTSTVILLE	ARENDTSTVILLE	PA	11681	301	420	0	420	119	0 119	
3420234	CITIZENS NB OF ASHLAND	ASHLAND	PA	23205	608	872	0	872	264	0 264	
3420270	FARMERS NAT BK OF ATHENS	ATHENS	PA	15466	351	553	0	553	202	0 202	
3420297	FIRST NAT BANK OF AVOCA	AVOCA	PA	21565	379	736	0	736	357	0 357	
4420315	FIRST NAT BANK OF AVONMORE	AVONMORE	PA	8906	142	330	0	330	188	0 188	
3420342	MERCHANTS NAT BK OF BANGOR	BANGOR	PA	40032	249	1458	0	1458	1209	0 1209	
3420360	FIRST NAT BANK OF BATH	BATH	PA	29744	309	1079	0	1079	770	0 770	
3420423	FIRST NAT BANK IN BEDFORD	BEDFORD	PA	27312	673	1452	0	1452	779	0 779	
3420432	HARTLEY NAT BK OF BEDFORD	BEDFORD	PA	21724	438	1009	0	1009	571	0 571	
3420441	BEECH CREEK NATIONAL BANK	BEECH CREEK	PA	10279	123	390	0	390	267	0 267	
3420477	KISHAQUILLAS VALLEY NB	BELLEVILLE	PA	12132	275	590	0	590	315	0 315	
3420504	BENDERSVILLE NATIONAL BANK	BENDERSVILLE	PA	10801	157	393	0	393	236	0 236	
4420532	NATIONAL BK OF WESTERN PA	BERLIN	PA	52910	596	2318	0	2318	1722	0 1722	
4420540	PHILSON NAT BANK OF BERLIN	BERLIN	PA	13002	107	465	0	465	358	0 358	
3420576	FIRST NAT BANK OF BERMICK	BERWICK	PA	41473	367	1643	0	1643	1276	0 1276	
4420648	CITIZENS NAT BK OF BIG RUN	BIG RUN	PA	6124	71	241	0	241	170	0 170	
4420837	BRIDGEVILLE TRUST COMPANY	BRIDGEVILLE	PA	58505	906	2827	0	2827	1921	0 1921	
3420891	BROWNSTOWN NATIONAL BANK	BROWNSTOWN	PA	23637	353	961	0	961	608	0 608	
3421026	FIRST NAT BK OF CANTON	CANTON	PA	18027	229	681	0	681	452	0 452	
4421089	FIRST NAT BK OF CARMICHAELS	CARMICHAELS	PA	21876	462	1020	0	1020	558	0 558	
3421161	SOUTH SIDE NAT BANK	CATAMISSA	PA	18791	368	714	0	714	346	0 346	
3421197	FIRST NB OF CENTRE HALL	CENTRE HALL	PA	7528	205	344	0	344	139	0 139	
4421476	FIRST NAT BK OF COCHRANTON	COCHRANTON	PA	9107	114	366	0	366	252	0 252	
4421548	FARMERS NB OF CONNEAUTVILLE	CONNEAUTVILLE	PA	7130	228	279	0	279	51	0 51	
4421564	YOUGH VALLEY NATIONAL BANK	CONNELLSVILLE	PA	8400	382	325	0	325	0	0 0	
4421638	NATIONAL BANK OF CORRY	CORRY	PA	11123	213	468	0	468	255	0 255	
3421755	FIRST NB OF DANVILLE	DANVILLE	PA	38460	536	1486	0	1486	950	0 950	
3421773	DAUPHIN NATIONAL BANK	DAUPHIN	PA	7104	151	270	0	270	119	0 119	
3421809	DENVER NATIONAL BANK	DENVER	PA	41475	597	1756	0	1756	1159	0 1159	
4421818	FIDELITY DEPOSIT BK OF DERRY	DERRY	PA	7125	157	261	0	261	104	0 104	
3421872	DOWNINGTOWN NATIONAL BANK	DOWNINGTOWN	PA	42380	773	1934	0	1934	1161	0 1161	
3421971	FIRST NB OF DUNMORE	DUNMORE	PA	34026	432	1268	0	1268	836	0 836	
3422106	FIRST NB OF E SMITHFIELD	EAST SMITHFIELD	PA	7236	56	244	0	244	188	0 188	

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM					FEDERAL REQUIRED RESERVES				1/4/79
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL	1977	BAL NEW	DIF		
3422160	PEOPLES NB OF EDWARDSVILLE	EDWARDSVILLE	PA	36237	448	1262	0	1262	814	0	814	
3422187	FIRST NAT BK OF ELDERD	ELDERD	PA	13240	239	544	0	544	305	0	305	
3422268	ELVERSON NATIONAL BANK	ELVERSON	PA	18350	307	788	0	788	481	0	481	
4422286	FARMERS NAT BK OF EMLENTON	EMLENTON	PA	13941	109	560	0	560	451	0	451	
3422412	FIRST NAT BANK OF EVERETT	EVERETT	PA	28765	578	1327	0	1327	749	0	749	
3422448	FIRST NAT BANK OF FAIRFIELD	FAIRFIELD	PA	13972	610	492	0	492	0	0	0	
3422484	FIRST NAT BANK IN FLEETWOOD	FLEETWOOD	PA	17806	291	674	0	674	383	0	383	
3422520	COMMUNITY NATIONAL BANK	FOREST CITY	PA	25806	507	925	0	925	418	0	418	
3422574	FIRST NB OF FREDERICKSBURG	FREDERICKSBURG	PA	13778	314	541	0	541	227	0	227	
4422628	VALLEY NATIONAL BANK	FREEMONT	PA	34362	326	1599	0	1599	1273	0	1273	
4422646	FIRST NAT BANK OF FRYBURG	FRYBURG	PA	17369	68	776	0	776	708	0	708	
3422664	FIRST NAT BK AT GALLITZIN	GALLITZIN	PA	5077	166	215	0	215	49	0	49	
4422682	FIRST NAT BANK OF GARRETT	GARRETT	PA	19108	112	725	0	725	613	0	613	
3422781	GRATZ NATIONAL BANK	GRATZ	PA	9109	154	330	0	330	176	0	176	
3422790	CITIZENS NB OF GREENCASTLE	GREENCASTLE	PA	45039	391	1787	0	1787	1396	0	1396	
3422799	FIRST NAT BK OF GREENCASTLE	GREENCASTLE	PA	27920	538	1066	0	1066	528	0	528	
3422880	HALIFAX NATIONAL BANK	HALIFAX	PA	8275	118	301	0	301	183	0	183	
3422889	PEOPLES NB OF SUSQUEHANNA	HALLSTEAD	PA	23038	651	881	0	881	230	0	230	
3422961	HARLEYSVILLE NB & TR CO	HARLEYSVILLE	PA	45597	943	1958	0	1958	1015	0	1015	
3423096	FIRST NAT BANK OF HAWLEY	HAWLEY	PA	18476	111	639	0	639	528	0	528	
4423186	FIRST NAT BANK OF HERMINIE	HERMINIE	PA	31913	575	1276	0	1276	701	0	701	
3423195	HERNDON NATIONAL BANK	HERNDON	PA	7860	123	307	0	307	184	0	184	
3423204	HERSHEY NATIONAL BANK	HERSHEY	PA	60852	696	3176	0	3176	2480	0	2480	
3423285	HONESDALE NATIONAL BANK	HONESDALE	PA	29569	455	1128	0	1128	673	0	673	
3423303	FIRST NAT BK OF HONEY BROOK	HONEY BROOK	PA	20351	173	805	0	805	632	0	632	
3423348	FIRST NAT BANK OF HOWARD	HOWARD	PA	6020	95	232	0	232	137	0	137	
3423366	GRANGE NB OF LYCOMING CITY	HUGHESVILLE	PA	18109	245	679	0	679	434	0	434	
3423429	HOBLITZELL NB OF HYNDMAN	HYNDMAN	PA	8106	125	280	0	280	155	0	155	
3423573	FIRST NAT BANK OF JESSUP	JESSUP	PA	14700	310	461	0	461	151	0	151	
3423575	JIM THORPE NATIONAL BANK	JIM THORPE	PA	13644	271	515	0	515	244	0	244	
3423665	NATIONAL BK & TR CO	KENNETT SQUARE	PA	51348	680	2631	0	2631	1951	0	1951	
4423681	FARMERS NAT BK OF KITTANNING	KITTANNING	PA	20226	244	886	0	886	642	0	642	
4423690	MERCHANTS NB OF KITTANNING	KITTANNING	PA	28733	618	1310	0	1310	692	0	692	
3423762	GRANGE NAT BK OF MYOMING	LACEYVILLE	PA	18089	170	598	0	598	428	0	428	
3423771	FIRST NAT BK OF LAKE ARIEL	LAKE ARIEL	PA	12652	77	415	0	415	338	0	338	
3423870	CITIZENS NAT BK OF LANSFORD	LANSFORD	PA	13539	118	442	0	442	324	0	324	
4423906	CMRC NB OF WESTMORELAND CITY	LATROBE	PA	52600	1209	2342	0	2342	1133	0	1133	
3423942	FARMERS TRUST CO OF LEBANON	LEBANON	PA	31597	356	1326	0	1326	970	0	970	
3423987	PEOPLES NAT BANK OF LEBANON	LEBANON	PA	44549	957	1909	0	1909	952	0	952	
4424005	FIRST NAT BANK OF LEECHBURG	LEECHBURG	PA	39860	602	1586	0	1586	764	0	764	
3424014	FIRST NAT BANK OF LEESPORT	LEESPORT	PA	34725	476	1249	0	1249	773	0	773	
3424068	LEWISBURG NATIONAL BANK	LEWISBURG	PA	28794	460	1172	0	1172	692	0	692	
3424086	UNION NAT BANK OF LEWISBURG	LEWISBURG	PA	15857	233	616	0	616	383	0	383	
3424104	LEWISTOWN TRUST COMPANY	LEWISTOWN	PA	23124	414	993	0	993	579	0	579	
3424149	FIRST NAT BANK OF LILLY	LILLY	PA	5281	70	215	0	215	145	0	145	
3424194	COMMUNITY NAT BK OF S PA	LITTLESTOWN	PA	28912	668	1085	0	1085	417	0	417	

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TDEP	VLTC	SH RR	1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
3424212	FIRST NAT BANK OF LIVERPOOL	LIVERPOOL	PA	3628	124	139	0	139	15	0	15
3424248	FIRST NAT BANK OF LOYSVILLE	LOYSVILLE	PA	7414	106	271	0	271	165	0	165
3424257	LUZERNE NATIONAL BANK	LUZERNE	PA	22877	418	774	0	774	356	0	356
3424266	MINERS BK OF LYKENS	LYKENS	PA	6054	281	235	0	235	0	0	0
3424302	FIRST NB OF MC CONNELLSBURG	MC CONNELLSBURG	PA	20285	297	694	0	894	597	0	597
3424311	FULTON COUNTY NATIONAL BANK	MC CONNELLSBURG	PA	15281	241	642	0	642	401	0	401
3424455	NATIONAL BANK OF MALVERN	MALVERN	PA	6571	254	298	0	298	44	0	44
3424473	MANHEIM NATIONAL BANK	MANHEIM	PA	30179	369	1179	0	1179	810	0	810
3424482	MANOR NATIONAL BANK	MANOR	PA	4360	164	167	0	167	3	0	3
3424491	FIRST CITIZENS NAT BK	MANSFIELD	PA	44899	672	1890	0	1890	1218	0	1218
3424500	FIRST NAT BANK OF MAPLETON	MAPLETON	PA	24029	563	926	0	926	363	0	363
4424563	MARION CENTER NATIONAL BANK	MARION CENTER	PA	14580	181	553	0	553	372	0	372
4424572	MARS NATIONAL BANK	MARS	PA	35427	484	1761	0	1761	1277	0	1277
3424599	FIRST NAT BK OF MARYSVILLE	MARYSVILLE	PA	10618	229	385	0	385	156	0	156
4424608	SECOND NAT BK OF MASONTOWN	MASONTOWN	PA	27923	641	1118	0	1118	477	0	477
3424752	FIRST NAT BK OF MERCERSBURG	MERCERSBURG	PA	15645	159	602	0	602	443	0	443
4424770	CITIZENS NB OF MEYERSDALE	MEYERSDALE	PA	15442	125	647	0	647	522	0	522
3424789	SWINEFORD NB OF MIDDLEBURG	MIDDLEBURG	PA	33449	584	1334	0	1334	750	0	750
4424815	FIRST NAT BANK OF MIDLAND	MIDLAND	PA	13192	238	510	0	510	272	0	272
3424851	FIRST NAT BK OF MIFFLINTOWN	MIFFLINTOWN	PA	10286	177	382	0	382	205	0	205
3424860	JUNIATA VALLEY NAT BK	MIFFLINTOWN	PA	50595	763	2114	0	2114	1351	0	1351
3424869	FIRST NAT BK OF PIKE CTY	MILFORD	PA	30352	406	1201	0	1201	795	0	795
3424890	UPPER DAUPHIN NAT BANK	MILLERSBURG	PA	34931	690	1414	0	1414	724	0	724
3424914	FARMERS NB & TR CO	MILLHEIM	PA	16594	402	777	0	777	375	0	375
3424932	FIRST NAT BK OF MILLVILLE	MILLVILLE	PA	14256	220	563	0	563	343	0	343
3424950	FIRST NAT BANK OF MILTON	MILTON	PA	15945	347	736	0	736	389	0	389
3424968	FIRST NAT BK OF MINERSVILLE	MINERSVILLE	PA	18070	295	649	0	649	354	0	354
3424995	FIRST NAT BK OF MOCANAQUA	MOCANAQUA	PA	10597	175	329	0	329	154	0	154
4425013	NATIONAL BK OF BEAVER CTY	MONACA	PA	24777	1214	1214	0	1214	0	0	0
3425121	LIBERTY ST BK OF MT CARMEL	MOUNT CARMEL	PA	15586	207	570	0	570	363	0	363
3425130	UNION NB OF MOUNT CARMEL	MOUNT CARMEL	PA	21766	647	774	0	774	127	0	127
3425166	UNION NATIONAL MT JOY BK	MOUNT JOY	PA	31200	391	1280	0	1280	889	0	889
3425283	NANTICOKE NATIONAL BANK	NANTICOKE	PA	29149	387	903	0	903	516	0	516
3425292	PEOPLES BANK OF NANTICOKE	NANTICOKE	PA	11226	212	383	0	383	171	0	171
3425337	SECOND NAT BANK OF NAZARETH	NAZARETH	PA	40377	590	1594	0	1594	1004	0	1004
3425346	NEFFS NATIONAL BANK	NEFFS	PA	15979	114	540	0	540	426	0	426
4425427	CITIZENS NB OF NEW CASTLE	NEW CASTLE	PA	35506	1105	1513	0	1513	408	0	408
3425517	SOBURY NB OF NEW HOPE	NEW HOPE	PA	31412	435	1289	0	1289	854	0	854
3425553	GRANGE NB OF SUSQUEHANNA CTY	NEW MILFORD	PA	6516	130	227	0	227	97	0	97
3425589	FIRST NB OF NEWPORT	NEWPORT	PA	10856	309	429	0	429	120	0	120
3425598	FIRST NATIONAL BK & TR CO	NEWTOWN	PA	40070	991	1950	0	1950	959	0	959
3425616	NEW TRIPOLI NATIONAL BANK	NEW TRIPOLI	PA	18814	202	686	0	686	484	0	484
3425625	FARMERS NB OF NEWVILLE	NEWVILLE	PA	9726	104	379	0	379	275	0	275
3425634	FIRST NB OF NEWVILLE	NEWVILLE	PA	9685	170	392	0	392	222	0	222
3425652	FIRST NB OF NICHOLSON	NICHOLSON	PA	24959	390	816	0	816	426	0	426
4425724	NATIONAL BANK OF NORTH EAST	NORTH EAST	PA	27795	637	1228	0	1228	591	0	591

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES					1/4/79		
DSB	NAME	LOCATION		TDEP	VLTCSH	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
3425733	NORTHUMBERLAND NAT BK	NORTHUMBERLAND	PA	17049	372	746	0	746	374	0	374
3425632	NAT BANK OF OLYPHANT	OLYPHANT	PA	26648	444	997	0	997	553	0	553
3425835	COLUMBIA CTY FARMERS NB	ORANGEVILLE	PA	30346	406	1207	0	1207	801	0	801
3425850	ORRSTOWN BANK	ORRSTOWN	PA	13250	59	493	0	493	434	0	434
3425904	FIRST NB OF PALMERTON	PALMERTON	PA	44288	695	1705	0	1705	1010	0	1010
3425976	FIRST NB OF PECKVILLE	PECKVILLE	PA	29602	662	996	0	996	334	0	334
3425985	FIRST NB OF PEN ARGYL	PEN ARGYL	PA	19131	247	667	0	667	420	0	420
3425994	PEN ARGYL NATIONAL BANK	PEN ARGYL	PA	29253	480	1073	0	1073	593	0	593
4426696	IRGN AND GLASS BANK	PITTSBURGH	PA	31630	788	1623	0	1623	835	0	835
4426730	NEW WORLD NATIONAL BANK	PITTSBURGH	PA	17684	96	888	0	888	792	0	792
3426957	PORTAGE NATIONAL BANK	PORTAGE	PA	30364	622	1239	0	1239	617	0	617
3426966	FIRST NB OF PORT ALLEGANY	PORT ALLEGANY	PA	14715	143	624	0	624	481	0	481
3426975	PORTLAND NATIONAL BANK	PORTLAND	PA	17911	215	645	0	645	430	0	430
3427137	QUAKERTOWN NATIONAL BANK	QUAKERTOWN	PA	44864	615	1770	0	1770	1155	0	1155
3427155	FARMERS NB OF QUARRYVILLE	QUARRYVILLE	PA	28229	324	1186	0	1186	862	0	862
4427281	FIRST NB OF REYNOLDSVILLE	REYNOLDSVILLE	PA	10047	323	534	0	534	211	0	211
4427290	RICES LANDING NATIONAL BANK	RICES LANDING	PA	13216	274	548	0	548	274	0	274
3427326	RIDGWAY NATIONAL BANK	RIDGWAY	PA	17781	250	782	0	782	532	0	532
4427410	CENTURY NAT BK & TR CO	ROCHESTER	PA	50930	1830	2485	0	2485	655	0	655
3427425	FARMERS NAT BANK OF ROME	ROME	PA	3978	52	132	0	132	80	0	80
4427452	PEOPLES NB OF RURAL VALLEY	RURAL VALLEY	PA	8976	182	353	0	353	171	0	171
3427533	FIRST NAT BANK OF SAXTON	SAXTON	PA	11414	325	480	0	480	155	0	155
4427605	FIRST NAT BANK OF SCOTTDAL	SCOTTDAL	PA	32439	971	1491	0	1491	520	0	520
3427767	MARKET STREET NATIONAL BANK	SHAMOKIN	PA	15742	368	666	0	666	278	0	278
3427803	WEST END NAT BK OF SHAMOKIN	SHAMOKIN	PA	9287	288	327	0	327	39	0	39
4427830	MERCHANTS AND MFGS NAT BK	SHARON	PA	40915	591	1655	0	1655	1064	0	1064
3427875	MERCHANTS NB OF SHENANDOAH	SHENANDOAH	PA	21820	454	743	0	743	289	0	289
3427884	MINERS NAT BK OF SHENANDOAH	SHENANDOAH	PA	13604	231	580	0	580	349	0	349
3427893	UNION NAT BK OF SHENANDOAH	SHENANDOAH	PA	9762	305	366	0	366	61	0	61
3427920	FIRST NAT BK OF SHIPPENSBURG	SHIPPENSBURG	PA	39515	645	1487	0	1487	842	0	842
3427929	PEOPLES NB OF SHIPPENSBURG	SHIPPENSBURG	PA	32551	515	1330	0	1330	815	0	815
3427974	CITIZENS NB OF SLATINGTON	SLATINGTON	PA	18179	253	628	0	628	375	0	375
4428001	FIRST NB OF SLIPPERY ROCK	SLIPPERY ROCK	PA	31467	438	1350	0	1350	912	0	912
4428082	SOMERSET TRUST CO	SOMERSET	PA	52773	2420	2713	0	2713	293	0	293
3428136	FIRST NAT BANK OF SPANGLER	SPANGLER	PA	4862	155	202	0	202	47	0	47
3428163	SPRING GROVE NATIONAL BANK	SPRING GROVE	PA	24642	467	870	0	870	403	0	403
3428172	FIRST NB OF SPRING MILLS	SPRING MILLS	PA	4247	92	166	0	166	74	0	74
3428190	PEOPLES NAT BK OF CNTRL PA	STATE COLLEGE	PA	59467	1770	3181	0	3181	1411	0	1411
4428235	FIRST NAT BANK OF STONEBORO	STONEBORO	PA	6156	126	247	0	247	121	0	121
3428496	FIRST NAT BK OF BRADFORD CTY	TYMOWANDA	PA	40828	1064	1701	0	1701	637	0	637
3428505	TOWER CITY NATIONAL BANK	TOWER CITY	PA	6643	161	266	0	266	105	0	105
3428514	TREMONT NATIONAL BANK	TREMONT	PA	4612	172	172	0	172	0	0	0
3428559	TURBOTVILLE NATIONAL BANK	TURBOTVILLE	PA	11942	272	446	0	446	174	0	174
3428577	FIRST BLAIR CTY NAT BK	TYRONE	PA	19656	743	1061	0	1061	318	0	318
3428757	FARMERS NB OF WATSONTOWN	WATSONTOWN	PA	16482	143	596	0	596	453	0	453
3428766	WATSONTOWN NATIONAL BANK	WATSONTOWN	PA	13757	188	518	0	518	330	0	330

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				174779
DSB	NAME	LOCATION	TDEP	VLTC	SH RR	1977	RR NEW	DIF BAL	1977	BAL NEW	DIF
3428784	CITIZENS NAT BK & TR CO	WAYNESBORO	PA	30978	795	1227	0	1227	432	0	432
3428874	FIRST NB OF WEST CHESTER	WEST CHESTER	PA	52816	731	2842	0	2842	2111	0	2111
4429144	CITIZENS NAT BK IN WINDBER	WINDBER	PA	40544	1314	1663	0	1663	349	0	349
3429207	NATIONAL BANK OF WYALUSING	WYALUSING	PA	5752	68	209	0	209	141	0	141
3429225	FIRST NATIONAL BK OF WYOMING	WYOMING	PA	23256	467	885	0	885	418	0	418
4429333	FIRST NAT BANK OF YOUNGWOOD	YOUNGWOOD	PA	21394	365	879	0	879	514	0	514
OF	178 BANKS AFFECTED IN STATE	178	MEET REQ RES W/VAULT CASH						REVENUE CHANGE		6000
1440050	NEWPORT NATIONAL BANK	NEWPORT	RI	40016	0	2833	0	2833	2833	0	2833
1440315	CENTREVILLE NB OF WARWICK	WEST WARWICK	RI	10745	629	670	0	670	41	0	41
OF	2 BANKS AFFECTED IN STATE	2	MEET REQ RES W/VAULT CASH						REVENUE CHANGE		187
5450110	PEOPLES BANK	BISHOPVILLE	SC	8010	295	482	0	482	187	0	187
5450240	PEOPLES NB OF CHESTER	CHESTER	SC	13025	358	779	0	779	421	0	421
5450325	REPUBLIC NATIONAL BANK	COLUMBIA	SC	20769	134	914	0	914	780	0	780
5450360	CONWAY NATIONAL BANK	CONWAY	SC	43951	882	2606	0	2606	1724	0	1724
5450420	CAROLINA NAT BK OF EASLEY	EASLEY	SC	37359	1213	2134	0	2134	921	0	921
5450425	FIRST NB OF PICKENS COUNTY	EASLEY	SC	14860	397	791	0	791	394	0	394
5450510	GUARANTY BANK AND TRUST CO	FLORENCE	SC	51427	1066	2875	0	2875	1809	0	1809
5450650	BANK OF HARTSVILLE	HARTSVILLE	SC	21303	621	1256	0	1256	635	0	635
5450660	FIRST CAROLINA NATIONAL BANK	HARTSVILLE	SC	36564	796	2194	0	2194	1398	0	1398
5450685	HILTON HEAD NATIONAL BANK	HILTON HD ISLAND	SC	10271	103	504	0	504	401	0	401
5450710	FIRST NAT BANK OF HOLLY HILL	HOLLY HILL	SC	24639	638	1253	0	1253	615	0	615
5450740	JOHNSONVILLE STATE BANK	JOHNSONVILLE	SC	4026	97	166	0	166	69	0	69
5450785	WILLIAMSBURG FIRST NAT BANK	KINGSTREE	SC	11078	372	579	0	579	207	0	207
5450895	HORRY COUNTY NATIONAL BANK	LORIS	SC	11740	314	590	0	590	276	0	276
5450945	COLONIAL STATE BANK INC	MARION	SC	10729	151	479	0	479	328	0	328
5450950	MARION NATIONAL BANK	MARION	SC	12620	428	699	0	699	271	0	271
5450990	DAVIS NAT BANK OF MULLINS	MULLINS	SC	12672	307	641	0	641	334	0	334
5451100	PAMPLICO BANK AND TR CO	PAMPLICO	SC	4702	128	260	0	260	132	0	132
5451160	ROCK HILL NAT BANK	ROCK HILL	SC	43821	646	2448	0	2448	1602	0	1602
5451200	FIRST NAT BK OF SHARON	SHARON	SC	2270	58	116	0	116	58	0	58
5451280	PEE DEE STATE BANK	TIMMONSVILLE	SC	16770	407	864	0	864	457	0	457
OF	21 BANKS AFFECTED IN STATE	21	MEET REQ RES W/VAULT CASH						REVENUE CHANGE		847

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				1/7/79			
DSB	NAME	LOCATION	IDEP	VLTC	SH RR	1977	RR NEW	DIF BAL	1977	BAL NEW	DIF
9460015	FARMERS & MCH BK & TR CO	ABERDEEN	SD	33433	256	1235	0	1235	979	0	979
9460030	STATE BK OF ALCESTER	ALCESTER	SD	20715	58	821	0	821	763	0	763
9460060	CITIZENS STATE BANK	ARLINGTON	SL	13437	71	514	0	514	443	0	443
9460110	BANK OF BELLE FOURCHE	BELLE FOURCHE	SD	37937	277	1592	0	1592	1315	0	1315
9460130	FIRST NB OF BERESFORD	BERESFORD	SD	17402	84	724	0	724	640	0	640
9460190	FIRST NB IN BROOKINGS	BROOKINGS	SD	53935	391	2377	0	2377	1986	0	1986
9460220	FIRST STATE BANK	BUFFALO	SD	8269	30	356	0	356	326	0	326
9460270	UNITED NATIONAL BANK	CASTLEWOOD	SD	9596	90	344	0	344	254	0	254
9460310	CITIZENS STATE BANK	CLARK	SD	15873	219	628	0	628	409	0	409
9460320	FIRST NB OF CLARK	CLARK	SD	9935	32	353	0	353	321	0	321
9460330	DEUEL CO NB OF CLEAR LAKE	CLEAR LAKE	SD	19527	56	770	0	770	714	0	714
9460390	CUSTER COUNTY BANK	CUSTER	SD	8752	133	419	0	419	286	0	286
9460450	FIRST NB OF EDEN	EDEN	SD	5199	19	186	0	186	167	0	167
9460520	FARMERS STATE BANK	FAITH	SD	6421	28	251	0	251	223	0	223
9460540	FARMERS STATE BANK	FLANDREAU	SD	22703	70	941	0	941	871	0	871
9460550	FORT PIERRE NATIONAL BANK	FORT PIERRE	SD	8413	78	313	0	313	235	0	235
9460560	FIRST NB OF FREDERICK	FREDERICK	SD	6411	38	238	0	238	200	0	200
9460570	FIRST NB OF FREEMAN	FREEMAN	SD	14656	141	526	0	526	385	0	385
9460580	MERCHANTS STATE BANK	FREEMAN	SD	7579	36	292	0	292	256	0	256
9460590	FULTON STATE BANK	FULTON	SD	5157	15	206	0	206	191	0	191
9460600	FIRST NAT BK OF GARRETSON	GARRETSON	SD	8519	70	350	0	350	280	0	280
9460740	FARMERS AND MERCHANTS BANK	HURON	SD	51263	406	2168	0	2168	1762	0	1762
9460830	MINERS AND MERCHANTS BANK	LEAD	SD	10578	170	376	0	376	206	0	206
9460840	BANK OF LEMMON	LEMMON	SD	21283	75	876	0	876	801	0	801
9460850	FIRST NB IN LEMMON	LEMMON	SD	27119	56	1093	0	1093	1037	0	1037
9460980	FIRST NB OF MILLER	MILLER	SD	24072	111	911	0	911	800	0	800
9460990	HAND COUNTY STATE BANK	MILLER	SD	13569	32	493	0	493	461	0	461
9461020	CITIZENS BK OF MOBRIDGE	MOBRIDGE	SD	18882	97	701	0	701	604	0	604
9461090	ONIDA BANK	ONIDA	SD	8260	41	347	0	347	306	0	306
9461095	SULLY COUNTY BANK	ONIDA	SD	4417	35	163	0	163	128	0	128
9461120	FIRST NB IN PHILIP	PHILIP	SD	21373	103	893	0	893	790	0	790
9461138	AMERICAN ST BK OF PIERRE	PIERRE	SD	555	24	16	0	16	0	0	0
9461140	FIRST NB IN PIERRE	PIERRE	SD	32507	257	1338	0	1338	1081	0	1081
9461150	PIERRE NATIONAL BANK	PIERRE	SD	39502	408	1697	0	1697	1489	0	1489
9461187	AMERICAN ST BK OF RAPID CITY	RAPID CITY	SD	9619	114	410	0	410	296	0	296
9461240	MCCOOK COUNTY NATIONAL BANK	SALEM	SD	14234	70	568	0	568	498	0	498
9461260	FIRST NAT BK OF SELBY	SELBY	SD	11686	87	461	0	461	374	0	374
9461303	SUNBANK OF SOUTH DAKOTA	SIOUX FALLS	SD	8932	107	369	0	369	262	0	262
9461323	VALLEY NATIONAL BANK	SIOUX FALLS	SD	39000	415	1661	0	1661	1246	0	1246
9461330	ROBERTS CTY NB OF SISSETON	SISSETON	SD	20052	127	851	0	851	724	0	724
9461400	BANK OF TORONTO	TORONTO	SD	8254	62	306	0	306	244	0	244
9461490	FIRST NAT BK OF VOLGA	VOLGA	SD	8573	28	335	0	335	307	0	307
9461520	FIRST STATE BANK OF WARNER	WARNER	SD	6216	21	199	0	199	178	0	178
9461540	FIRST NAT BK OF WATERTOWN	WATERTOWN	SD	51728	526	2146	0	2146	1620	0	1620
9461560	SECURITY BANK AND TRUST CO	WEBSTER	SD	20047	117	797	0	797	680	0	680
9461600	FIRST NAT BK OF WHITE	WHITE	SD	2829	18	106	0	106	88	0	88

MEMBER BANKS				BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79
DSB	NAME	LOCATION		TDEP	VLTC	SH RR	1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
9461625	RANCHERS NATIONAL BANK	WINNER	SD	17866	52	663	0	663	611	0	611	
9461630	SANBORN COUNTY BANK	WILSONCKET	SD	8782	63	355	0	355	292	0	292	
9461650	FIRST DAKOTA NATL BK	YANKTON	SD	31214	206	1374	0	1374	1168	0	1168	
9461655	VALLEY STATE BANK	YANKTON	SD	16594	174	624	0	624	450	0	450	
OF	50 BANKS AFFECTED IN STATE			50	MEET REQ RES W/VAULT CASH			REVENUE CHANGE			1934	
6470070	CITIZENS NAT BANK OF ATHENS	ATHENS	TN	20149	265	908	0	908	643	0	643	
6470090	FIRST NB & TC ATHENS TN	ATHENS	TN	36037	909	1718	0	1718	809	0	809	
6470340	FIRST NAT BK OF CENTERVILLE	CENTERVILLE	TN	24274	319	1063	0	1063	744	0	744	
6470385	COMMERCE UN BK CHATTANOOGA	CHATTANOOGA	TN	45360	322	2097	0	2097	1775	0	1775	
6470470	CLEVELAND NATIONAL BANK	CLEVELAND	TN	53174	1276	2871	0	2871	1595	0	1595	
6470495	HAMILTON FIRST NAT BANK	CLINTON	TN	30427	673	1485	0	1485	812	0	812	
6470570	FIRST NB OF POLK CTY	COPPERHILL	TN	27098	350	1016	0	1016	666	0	666	
6470640	FIRST NAT BK OF CROSSVILLE	CROSSVILLE	TN	48521	480	2247	0	2247	1767	0	1767	
6470700	FIRST NB OF FRANKLIN CTY	DECHERD	TN	19915	722	961	0	961	239	0	239	
6470710	FIRST NAT BANK OF DICKSON	DICKSON	TN	34221	494	1502	0	1502	1008	0	1008	
6470880	ERWIN NATIONAL BANK	ERWIN	TN	12138	532	552	0	552	20	0	20	
6470910	UNION NB OF FAYETTEVILLE	FAYETTEVILLE	TN	51774	737	2231	0	2231	1494	0	1494	
6470987	CMRRC UNION BK OF SUMNER CTY	GALLATIN	TN	38459	460	1554	0	1554	1094	0	1094	
6470990	FIRST & PPLS NB OF GALLATIN	GALLATIN	TN	27162	984	1177	0	1177	193	0	193	
6471025	FIRST NAT BK OF GATLINBURG	GATLINBURG	TN	22926	1152	1116	0	1116	0	0	0	
6471080	FIRST NB OF GREENEVILLE	GREENEVILLE	TN	46639	1099	2478	0	2478	1379	0	1379	
6471180	FIRST NAT BK OF HOHENWALD	HOHENWALD	TN	8208	180	343	0	343	163	0	163	
6471205	FIRST NAT BK OF GIBSON CTY	HUMBOLDT	TN	15837	409	666	0	666	257	0	257	
6471230	FIRST NAT BANK OF HUNTLAND	HUNTLAND	TN	5307	129	220	0	220	91	0	91	
6471310	FIRST NB OF JEFFERSON CTY	JEFFERSON CTY	TN	22709	942	972	0	972	30	0	30	
6471350	MOUNTAIN EMPIRE BANK	JOHNSON CTY	TN	18769	360	836	0	836	456	0	456	
6471405	1ST TN BK NA KNGSPRT/BRISTOL	KINGSPO	TN	45816	2210	2946	0	2946	736	0	736	
6471510	FIRST NAT BK OF LA FOLLETTE	LA FOLLETTE	TN	19286	313	757	0	757	444	0	444	
6471520	PEOPLES NB OF LA FOLLETTE	LA FOLLETTE	TN	22617	378	1000	0	1000	622	0	622	
6471530	CY & CTY BK OF ANDERSON CTY	LAKE CTY	TN	45646	681	1727	0	1727	1046	0	1046	
6471535	CMRRC UN BK OF LAWRENCE CTY	LAWRENCEBURG	TN	31667	287	1245	0	1245	958	0	958	
6471540	FIRST NB OF LAWRENCEBURG	LAWRENCEBURG	TN	38535	496	1661	0	1661	1165	0	1165	
6471543	LAWRENCE COUNTY BANK	LAWRENCEBURG	TN	16385	254	598	0	598	344	0	344	
6471544	FIRST NATIONAL BANK	LEBANON	TN	4648	80	161	0	161	81	0	81	
6471560	FIRST NB OF LOUDON CTY	LENOIR CTY	TN	36696	562	1423	0	1423	861	0	861	
6471570	FIRST NAT BK OF LEWISBURG	LEWISBURG	TN	33184	728	1406	0	1406	678	0	678	
6471600	FIRST NB OF LEXINGTON	LEXINGTON	TN	30136	328	1417	0	1417	1079	0	1079	
6471635	FIRST NATIONAL BANK	LIVINGSTON	TN	23302	309	943	0	943	634	0	634	
6471670	1ST HRIG BK OF LOUDON CTY	MAUDON	TN	25181	269	901	0	901	632	0	632	
6471730	FIRST NAT BK OF MC MINNVILLE	MC MINNVILLE	TN	52454	747	2422	0	2422	1675	0	1675	
6471760	FIRST NAT BK OF MANCHESTER	MANCHESTER	TN	21218	409	938	0	938	529	0	529	

MEMBER BANKS				BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79	
DSB	NAME	LOCATION		TDEP	VLTC	SH RR	1977	RR NEW	DIF	BAL	1977	BAL NEW	DIF
8471849	CITY NATIONAL BANK	MEMPHIS	TN	27804	448	1127	0	1127	679	0	679		
6472020	FIRST BK OF MT PLEASANT	MCJUNT PLEASANT	TN	19971	493	880	0	880	387	0	387		
6472039	FIRST TN BK NA MURFREESBORO	MURFREESBORO	TN	23970	498	1022	0	1022	524	0	524		
6472087	FIRST TENNESSEE BK NA NSHVLE	NASHVILLE	TN	31354	540	1379	0	1379	839	0	839		
6472125	NATIONAL BANK OF NEWPORT	NEWPORT	TN	26561	603	1233	0	1233	630	0	630		
6472180	FIRST NATIONAL BK OF ONEIDA	ONEIDA	TN	27040	323	1178	0	1178	855	0	855		
6472250	FIRST NAT BK OF PETERSBURG	PETERSBURG	TN	5628	71	217	0	217	146	0	146		
6472260	FIRST NAT BANK OF PIKEVILLE	PIKEVILLE	TN	13666	343	536	0	536	193	0	193		
6472370	FIRST NAT BK AND TR CU	ROCKWOOD	TN	26465	628	1188	0	1188	560	0	560		
8472450	FIRST NB OF SAVANNAH	SAVANNAH	TN	13356	348	671	0	671	323	0	323		
8472465	FIRST NATIONAL BANK	SELMER	TN	14186	283	603	0	603	320	0	320		
6472485	CITIZENS NATIONAL BANK	SEVIERVILLE	TN	12266	321	510	0	510	189	0	189		
6472520	FIRST NB OF SHELBYVILLE	SHELBYVILLE	TN	41630	591	1957	0	1957	1366	0	1366		
6472530	PEOPLES NB OF SHELBYVILLE	SHELBYVILLE	TN	38550	598	1791	0	1791	1193	0	1193		
6472535	CITIZENS BANK	SMITHVILLE	TN	13701	168	489	0	489	321	0	321		
6472550	FIRST NB OF RUTHERFORD CITY	SMYRNA	TN	9624	264	408	0	408	144	0	144		
6472590	FIRST NATIONAL BK OF SPARTA	SPARTA	TN	36390	875	1523	0	1523	648	0	648		
6472615	FIRST NB OF RHEA COUNTY	SPRING CITY	TN	7795	158	246	0	246	88	0	88		
6472620	FIRST NAT BK OF SPRINGFIELD	SPRINGFIELD	TN	24800	671	1172	0	1172	501	0	501		
6472710	FIRST NAT BK OF TRACY CITY	TRACY CITY	TN	9211	229	377	0	377	148	0	148		
6472780	FIRST NB OF TULLAHOMA	TULLAHOMA	TN	24091	436	1284	0	1284	848	0	848		
6472790	TRADERS NB OF TULLAHOMA	TULLAHOMA	TN	27300	532	1267	0	1267	735	0	735		
8472810	OLD AND THIRD NATIONAL BANK	UNION CITY	TN	58107	527	2439	0	2439	1912	0	1912		
6472930	FARMERS NATIONAL BANK	WINCHESTER	TN	33146	473	1541	0	1541	1068	0	1068		
6472939	BANK OF CANNON COUNTY	WOODBURY	TN	5299	127	191	0	191	64	0	64		
OF	61 BANKS AFFECTED IN STATE	61	MEET REQ RES W/VAULT CASH							REVENUE CHANGE	2691		

11480013	ABILENE NATIONAL BANK	ABILENE	TX	43089	438	2042	0	2042	1604	0	1604		
11480055	ALAMO HEIGHTS NATIONAL BK	ALAMO HGHTS	TX	36739	358	1784	0	1784	1426	0	1426		
11480060	FIRST NAT BANK OF ALBANY	ALBANY	TX	9513	121	685	0	685	564	0	564		
11480062	BANK OF HARRIS COUNTY N A	ALDINE	TX	19654	320	997	0	997	677	0	677		
11480070	ALICE NATIONAL BANK	ALICE	TX	61046	717	3746	0	3746	3029	0	3029		
11480095	FIRST NAT BANK IN ALPINE	ALPINE	TX	20796	268	1141	0	1141	873	0	873		
11480125	FIRST NATIONAL BANK	ALVIN	TX	25658	534	1307	0	1307	773	0	773		
11480130	ALVORD NATIONAL BANK	ALVORD	TX	1976	48	117	0	117	69	0	69		
11480168	TASCOSA NATIONAL BANK	AMARILLO	TX	39369	545	1937	0	1937	1392	0	1392		
11480169	WESTERN NATIONAL BANK	AMARILLO	TX	11801	269	597	0	597	328	0	328		
11480170	FIRST NAT BANK OF AMHERST	AMHERST	TX	8709	88	481	0	481	393	0	393		
11480175	ANAHUAL NATIONAL BANK	ANAHUAL	TX	3095	114	118	0	118	4	0	4		
11480190	FIRST NAT BANK OF ANDERSON	ANDERSON	TX	8701	52	412	0	412	360	0	360		
11480195	FIRST NAT BANK OF ANDREWS	ANDREWS	TX	15671	157	882	0	882	725	0	725		
11480210	FIRST NAT BANK OF ANGLETON	ANGLETON	TX	29951	446	1559	0	1559	1113	0	1113		

MEMBER BANKS

BENEFIT TO BANKS EXEMPT FROM

FEDERAL REQUIRED RESERVES

174779

DSB	NAME	LOCATION	TOEP	VLTC	RR	I977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
11480220	FIRST NAT BANK OF ANNA	ANNA	TX	8793	90	318	0	318	228	0	228
11480230	FIRST NAT BANK OF ANSON	ANSON	TX	8230	94	566	0	566	472	0	472
11480255	ARLINGTON NATIONAL BANK	ARLINGTON	TX	34634	523	1934	0	1934	1411	0	1411
11480258	CENTRAL NATIONAL BANK	ARLINGTON	TX	13179	199	608	0	608	409	0	409
11480267	METROPLEX NB IN ARLINGTON	ARLINGTON	TX	15076	551	788	0	788	237	0	237
11480280	FIRST NAT BANK OF ASPERMONT	ASPERMONT	TX	8888	39	550	0	550	511	0	511
11480300	FIRST NAT BANK OF ATHENS	ATHENS	TX	39032	546	2229	0	2229	1683	0	1683
11480310	ATLANTA NATIONAL BANK	ATLANTA	TX	22046	326	1117	0	1117	791	0	791
11480320	FIRST NAT BANK OF ATLANTA	ATLANTA	TX	14518	350	669	0	669	319	0	319
11480355	CHASE NATIONAL BANK	AUSTIN	TX	12892	397	671	0	671	274	0	274
11480360	CITIZENS NATIONAL BANK	AUSTIN	TX	31619	857	1764	0	1764	907	0	907
11480371	COMMUNITY NATIONAL BANK	AUSTIN	TX	18882	942	1010	0	1010	68	0	68
11480374	NATIONAL BANK OF COMMERCE	AUSTIN	TX	8717	104	370	0	370	266	0	266
11480377	UNION NATIONAL BANK	AUSTIN	TX	7931	200	313	0	313	113	0	113
11480379	REPUBLIC NAT BK OF AUSTIN	AUSTIN	TX	5314	153	247	0	247	94	0	94
11480382	WESTERN NATIONAL BANK	AUSTIN	TX	5938	142	259	0	259	117	0	117
11480410	FIRST NAT BANK OF BAIRD	BAIRD	TX	12906	99	615	0	615	516	0	516
11480430	FIRST NAT BANK OF BALLINGER	BALLINGER	TX	21318	183	1037	0	1037	854	0	854
11480440	FIRST NAT BANK OF BANDERA	BANDERA	TX	5157	75	246	0	246	171	0	171
11480450	FIRST STATE BANK	BANDERA	TX	5983	72	354	0	354	282	0	282
11480490	FIRST NAT BANK OF BASTROP	BASTROP	TX	17002	270	716	0	716	446	0	446
11480510	FIRST NAT BK OF BAY CITY	BAY CITY	TX	59220	360	3657	0	3657	3297	0	3297
11480515	CITIZENS NATIONAL BK AND TR	BAYTOWN	TX	74204	1598	5034	0	5034	3436	0	3436
11480522	TEXAS NAT BK OF BAYTOWN	BAYTOWN	TX	7185	236	320	0	320	84	0	84
11480537	CITIZENS NATIONAL BANK	BEAUMONT	TX	18247	348	850	0	850	502	0	502
11480542	GATEWAY NATIONAL BANK	BEAUMONT	TX	23072	391	1194	0	1194	803	0	803
11480570	COMMERCIAL NB OF BEEVILLE	BEEVILLE	TX	27459	462	1529	0	1529	1067	0	1067
11480580	FIRST NAT BANK OF BEEVILLE	BEEVILLE	TX	21665	309	1150	0	1150	841	0	841
11480591	FIRST CITY BK-BELLAIRE NA	BELLAIRE	TX	13435	269	682	0	682	413	0	413
11480593	FIRST NATIONAL BANK	BELLAIRE	TX	29996	255	1366	0	1366	1111	0	1111
11480600	FIRST NAT BANK OF BELLS	BELLS	TX	6715	67	264	0	264	197	0	197
11480620	FIRST NAT BANK OF BELLVILLE	BELLVILLE	TX	25338	258	1028	0	1028	770	0	770
11480630	FIRST NAT BANK IN BELTON	BELTON	TX	8286	73	423	0	423	350	0	350
11480640	PEOPLES NAT BANK OF BELTON	BELTON	TX	23472	216	1212	0	1212	996	0	996
11480690	FIRST NAT BK IN BIG SPRING	BIG SPRING	TX	58340	792	3842	0	3842	3050	0	3050
11480700	STATE NAT BK OF BIG SPRING	BIG SPRING	TX	39449	419	2430	0	2430	2011	0	2011
11480720	BLANCO NATL BANK	BLANCO	TX	5967	49	317	0	317	268	0	268
11480770	FIRST NAT BANK IN BOGTA	BOGATA	TX	6193	184	268	0	268	84	0	84
11480790	FIRST NAT BANK OF BONHAM	BONHAM	TX	16182	416	799	0	799	383	0	383
11480805	FIRST NAT BANK OF BORGER	BORGER	TX	33884	303	1606	0	1606	1303	0	1303
11480818	BOWIE NATIONAL BANK	BOWIE	TX	11128	79	449	0	449	370	0	370
11480820	FIRST NAT BANK OF BOWIE	BOWIE	TX	37745	284	1952	0	1952	1668	0	1668
11480840	FIRST STATE BANK	BRACKETTVILLE	TX	3497	58	163	0	163	105	0	105
11480850	BRADY NATIONAL BANK	BRADY	TX	19574	172	898	0	898	726	0	726
11480860	COMMERCIAL NAT BANK OF	BRADY	TX	18410	207	816	0	816	609	0	609
11480875	CITIZENS NATIONAL BANK	BRECKENRIDGE	TX	24399	107	1021	0	1021	914	0	914

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				1/4/79		
DSB	NAME	LOCATION	TDEP	VLTC	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
11480880	FIRST NB IN BRECKENRIDGE	BRECKENRIDGE	TX	32466	325	1469	0	1469	1144	0
11480900	THE BRENHAM NATIONAL BANK	BRENHAM	TX	26873	308	1233	0	1233	925	0
11480910	FIRST NAT BANK OF BRENHAM	BRENHAM	TX	51047	415	2453	0	2453	2038	0
11480930	FIRST NAT BK OF BRIDGEPORT	BRIDGEPORT	TX	17845	161	933	0	933	772	0
11480940	FIRST NAT BANK IN BRONTE	BRONTE	TX	8201	86	421	0	421	335	0
11480970	FIRST NAT BK OF BROWNFIELD	BROWNFIELD	TX	25048	261	1233	0	1233	972	0
11480988	BROWNSVILLE NATIONAL BANK	BROWNSVILLE	TX	11592	270	538	0	538	268	0
11480995	NATIONAL BANK OF COMMERCE	BROWNSVILLE	TX	39401	816	2076	0	2076	1260	0
11481010	CITIZENS NAT BK AT BROWNWOOD	BROWNWOOD	TX	21518	290	1018	0	1018	728	0
11481020	FIRST NAT BK IN BROWNWOOD	BROWNWOOD	TX	46715	658	2647	0	2647	1989	0
11481030	CITY NAT BANK OF BRYAN	BRYAN	TX	61111	695	3337	0	3337	2642	0
11481040	FIRST NAT BANK OF BRYAN	BRYAN	TX	46859	304	2490	0	2490	2186	0
11481090	FIRST NAT BK IN BURKBURNETT	BURKBURNETT	TX	20683	272	932	0	932	660	0
11481130	FIRST NAT BANK OF BYERS	BYERS	TX	10147	74	488	0	488	414	0
11481140	FIRST NAT BANK OF BYNUM	BYNUM	TX	1058	18	64	0	64	46	0
11481150	STATE NATIONAL BANK	CADDO MILLS	TX	7623	73	294	0	294	221	0
11481160	CALDWELL NATIONAL BANK	CALDWELL	TX	10890	96	500	0	500	404	0
11481200	CITIZENS NAT BK OF CAMERON	CAMERON	TX	25848	259	1160	0	1160	901	0
11481210	FIRST NAT BANK IN CAMERON	CAMERON	TX	19156	216	912	0	912	696	0
11481220	FIRST NAT BANK OF CANADIAN	CANADIAN	TX	16795	116	831	0	831	715	0
11481230	FIRST NAT BANK OF CANTON	CANTON	TX	9882	147	802	0	802	655	0
11481240	FIRST NAT BANK IN CANYON	CANYON	TX	39984	332	1807	0	1807	1475	0
11481270	FIRST NAT BANK OF CARTHAGE	CARTHAGE	TX	23961	234	1129	0	1129	895	0
11481290	FIRST NAT BANK OF CELESTE	CELESTE	TX	6273	33	248	0	248	215	0
11481320	FIRST NAT BANK IN CENTER	CENTER	TX	16632	182	709	0	709	527	0
11481380	FIRST NAT BANK IN CHILDRESS	CHILDRESS	TX	14634	179	796	0	796	617	0
11481400	FIRST NAT BK OF CHILLICOTHE	CHILLICOTHE	TX	5686	41	207	0	207	166	0
11481450	FIRST NAT BANK IN CISCO	CISCO	TX	19967	298	950	0	950	652	0
11481470	FARMERS STATE BANK & TR CO	CLARENDON	TX	15731	107	630	0	630	523	0
11481490	FIRST NAT BK IN CLARKSVILLE	CLARKSVILLE	TX	10688	268	571	0	571	303	0
11481500	RED RIVER NB IN CLARKSVILLE	CLARKSVILLE	TX	19120	471	886	0	886	415	0
11481510	FIRST NAT BANK OF CLAUDE	CLAUDE	TX	6304	65	263	0	263	198	0
11481530	CLEBURNE NATIONAL BANK	CLEBURNE	TX	34723	452	1729	0	1729	1277	0
11481535	FIRST NAT BANK IN CLEBURNE	CLEBURNE	TX	42943	541	2465	0	2465	1924	0
11481563	CHEMICAL NATIONAL BANK	CLUTE	TX	8072	129	377	0	377	248	0
11481580	FIRST COLEMAN NATIONAL BANK	COLEMAN	TX	23773	182	1087	0	1087	905	0
11481585	UNIVERSITY NB OF COLLEGE STA	COLLEGE STATION	TX	36541	506	1906	0	1906	1400	0
11481587	FIRST NAT BK OF COLLEYVILLE	COLLEYVILLE	TX	5350	120	208	0	208	88	0
11481610	CITY NB OF COLORADO CITY	COLORADO CITY	TX	23268	208	1279	0	1279	1071	0
11481640	COMANCHE NATIONAL BANK	COMANCHE	TX	22028	143	1031	0	1031	888	0
11481670	FIRST NAT BANK OF COMMERCE	COMMERCE	TX	21871	280	1008	0	1008	728	0
11481688	COMMERCE NB OF CONROE	CONROE	TX	8565	83	419	0	419	336	0
11481690	FIRST NAT BANK IN CONROE	CONROE	TX	71330	564	4372	0	4372	3808	0
11481710	DELTA NAT BANK OF COOPER	COOPER	TX	7867	116	285	0	285	169	0
11481719	FIRST NATIONAL BANK	COPPERAS COVE	TX	1193	136	63	0	63	0	0
11481720	FIRST NAT BANK IN COOPER	COOPER	TX	7088	98	320	0	320	222	0

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TDEP	VLTC	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
11481723	AMERICAN NATIONAL BANK	CORPUS CHRISTI	TX	33164	560	1952	0	1952	1392	0	1392
11481744	FIRST NB OF FLOUR BLUFF	CORPUS CHRISTI	TX	30518	171	1349	0	1349	1178	0	1178
11481746	GUARANTY NATIONAL BK & TR	CORPUS CHRISTI	TX	51612	445	3237	0	3237	2792	0	2792
11481747	GULFWAY NB OF CORPUS CHRISTI	CORPUS CHRISTI	TX	19339	262	925	0	925	663	0	663
11481748	MERCANTILE NAT BANK	CORPUS CHRISTI	TX	37054	616	2104	0	2104	1488	0	1488
11481750	NUECES NATIONAL BANK	CORPUS CHRISTI	TX	7026	251	334	0	334	83	0	83
11481758	CORSICANA NATIONAL BANK	CORSICANA	TX	16564	206	781	0	781	575	0	575
11481770	STATE NAT BK OF CORSICANA	CORSICANA	TX	22941	291	1111	0	1111	820	0	820
11481790	STOCKMENS NAT BK IN COTULLA	COTULLA	TX	10265	166	507	0	507	341	0	341
11481836	ALLIED FIRST NB OF CROCKETT	CROCKETT	TX	31011	469	1454	0	1454	965	0	965
11481870	CITIZENS NAT BK OF CROSBYTON	CROSBYTON	TX	9870	123	447	0	447	324	0	324
11481890	CROWELL STATE BANK	CROWELL	TX	9999	88	501	0	501	413	0	413
11481930	FIRST NAT BANK OF CUSHING	CUSHING	TX	6001	75	246	0	246	171	0	171
11481940	NAT BANK OF DAINGERFIELD	DAINGERFIELD	TX	16073	210	740	0	740	530	0	530
11481960	FIRST NAT BANK IN DALHART	DALHART	TX	15690	220	731	0	731	511	0	511
11481975	BROOKHOLLOW NATIONAL BANK	DALLAS	TX	20336	237	1144	0	1144	907	0	907
11481985	COMMERCIAL NATIONAL BANK	DALLAS	TX	20898	541	1034	0	1034	493	0	493
11481987	COMMONWEALTH NATIONAL BANK	DALLAS	TX	36492	517	2182	0	2182	1665	0	1665
11481999	DALLAS NAT BANK IN DALLAS	DALLAS	TX	41314	459	2187	0	2187	1728	0	1728
11482023	FIRST SECURITY NB OF DALLAS	DALLAS	TX	20395	442	1202	0	1202	760	0	760
11482047	INWOOD NATIONAL BANK	DALLAS	TX	30882	377	1568	0	1568	1191	0	1191
11482051	LOVE FIELD NATIONAL BANK	DALLAS	TX	8523	105	315	0	315	210	0	210
11482052	MAIN STREET NAT BK OF DALLAS	DALLAS	TX	22936	208	1034	0	1034	826	0	826
11482085	PAN AMERICAN NB OF DALLAS	DALLAS	TX	6441	115	271	0	271	156	0	156
11482092	PRESTONWOOD NATIONAL BANK	DALLAS	TX	14026	166	782	0	782	616	0	616
11482105	TX CMRC BK-PRESTON ROYAL NA	DALLAS	TX	16648	219	850	0	850	631	0	631
11482106	TX CMRC BANK-CASA LINDA NA	DALLAS	TX	18248	308	854	0	854	546	0	546
11482108	TX CMRC BANK-NORTHWEST NA	DALLAS	TX	22164	490	1142	0	1142	652	0	652
11482109	TX CMRC BANK-PARK CENTRAL NA	DALLAS	TX	9119	123	456	0	456	333	0	333
11482118	UNITED NATIONAL BANK	DALLAS	TX	66059	435	4164	0	4164	3729	0	3729
11482122	TX CMRC BK-CMPBL CNTR NA	DALLAS	TX	10176	207	538	0	538	331	0	331
11482123	TRINITY NATIONAL BANK	DALLAS	TX	20535	444	941	0	941	497	0	497
11482126	DALLS/FT WORTH AP NB	DALLS/FT WORTH AP	TX	6277	158	279	0	279	121	0	121
11482130	FIRST NAT BK OF DARROUZETT	DARROUZETT	TX	6318	44	265	0	265	221	0	221
11482140	FIRST NAT BANK OF DAWSON	DAWSON	TX	3165	121	154	0	154	33	0	33
11482170	FIRST NAT BK IN DECATUR	DECATUR	TX	22751	299	1258	0	1258	959	0	959
11482177	FIRST NAT BK OF DEER PARK	DEER PARK	TX	11724	358	520	0	520	162	0	162
11482210	DEL RIO NATIONAL BANK	DEL RIO	TX	37060	1201	1892	0	1892	691	0	691
11482220	CITIZENS NAT BK OF DENISON	DENISON	TX	53511	535	2752	0	2752	2217	0	2217
11482230	STATE NAT BANK OF DENISON	DENISON	TX	50708	561	2539	0	2539	1978	0	1978
11482235	CITIZENS NATIONAL BANK	DENTON	TX	1673	50	68	0	68	18	0	18
11482240	FIRST DENTON CTY NB OF DNTON	DENTON	TX	54175	708	2809	0	2809	2101	0	2101
11482270	FIRST NAT BANK OF DEPUPT	DEPUPT	TX	5189	80	240	0	240	160	0	160
11482370	DUBLIN NATIONAL BANK	DUBLIN	TX	19490	163	883	0	883	720	0	720
11482375	FIRST NAT BANK OF DUMAS	DUMAS	TX	18604	427	624	0	624	197	0	197
11482380	FIRST STATE BANK	DUMAS	TX	23458	352	1163	0	1163	811	0	811

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				174779		
DSB	NAME	LOCATION		TDEP	VLTC	SH RR	1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
11482385	FIRST NATIONAL BANK	DUNCANVILLE	TX	34747	375	1865	0	1865	1490	0	1490	
11482387	WESTERN NATIONAL BANK	DUNCANVILLE	TX	13359	365	460	0	460	95	0	95	
11482390	FIRST NAT BK OF EAGLE LAKE	EAGLE LAKE	TX	25282	374	1336	0	1336	964	0	964	
11482400	FIRST NAT BK OF EAGLE PASS	EAGLE PASS	TX	44259	1208	2229	0	2229	1021	0	1021	
11482430	EASTLAND NATIONAL BANK	EASTLAND	TX	24787	432	1110	0	1110	678	0	678	
11482450	FIRST NAT BANK OF EDGEWOOD	EDGEWOOD	TX	3306	94	180	0	180	86	0	86	
11482460	FIRST NAT BANK IN EDINBURG	EDINBURG	TX	39055	533	1826	0	1826	1293	0	1293	
11482473	NATIONAL BANK OF COMMERCE	EDINBURG	TX	2887	96	112	0	112	16	0	16	
11482500	FIRST NAT BANK OF EL CAMPO	EL CAMPO	TX	26874	235	1722	0	1722	1487	0	1487	
11482510	FIRST NAT BANK OF ELDORADO	ELDORADO	TX	11143	28	549	0	549	521	0	521	
11482551	BASSETT NAT BANK	EL PASO	TX	31032	557	1671	0	1671	1114	0	1114	
11482552	BANK OF EL PASO	EL PASO	TX	63220	621	3202	0	3202	2581	0	2581	
11482556	CONTINENTAL NATIONAL BANK	EL PASO	TX	27562	256	1340	0	1340	1084	0	1084	
11482559	CHAMIZAL NATIONAL BANK	EL PASO	TX	2271	159	89	0	89	0	0	0	
11482561	FIRST INT BK IN EL PASO NA	EL PASO	TX	6365	284	319	0	319	35	0	35	
11482562	FRANKLIN NATIONAL BANK	EL PASO	TX	8253	469	373	0	373	0	0	0	
11482564	NORTHGATE NATIONAL BANK	EL PASO	TX	22498	521	1017	0	1017	496	0	496	
11482566	MONTWOOD NATIONAL BANK	EL PASO	TX	14429	228	715	0	715	487	0	487	
11482600	FIRST NAT BANK OF EMORY	EMORY	TX	11506	156	610	0	610	454	0	454	
11482620	CITIZENS NAT BANK IN ENNIS	ENNIS	TX	34911	434	1771	0	1771	1337	0	1337	
11482635	FIRST NATIONAL BANK	EULESS	TX	25851	283	1239	0	1239	956	0	956	
11482650	FIRST NAT BANK OF EVANT	EVANT	TX	7845	71	305	0	305	234	0	234	
11482660	FIRST NAT BANK OF FABENS	FABENS	TX	11163	205	546	0	546	341	0	341	
11482672	FIRST NATIONAL BANK	FAIRFIELD	TX	7936	127	379	0	379	252	0	252	
11482680	FIRST NAT BK IN FALFURRIAS	FALFURRIAS	TX	18039	240	988	0	988	748	0	748	
11482690	FALLS CITY NATIONAL BANK	FALLS CITY	TX	4690	40	220	0	220	180	0	180	
11482697	TOWN NORTH NATIONAL BANK	FARMERS BRANCH	TX	20805	260	1058	0	1058	798	0	798	
11482700	FIRST NB AT FARMERSVILLE	FARMERSVILLE	TX	14852	183	625	0	625	442	0	442	
11482730	FARMERS & MERCH STATE BK	FERRIS	TX	3055	197	182	0	182	0	0	0	
11482760	1ST CITY NB OF FLORESVILLE	FLORESVILLE	TX	19769	214	924	0	924	710	0	710	
11482770	FIRST NAT BK OF FLOYDADA	FLOYDADA	TX	24354	241	1263	0	1263	1049	0	1049	
11482780	FOLLETT NATIONAL BANK	FOLLETT	TX	7872	48	323	0	323	275	0	275	
11482790	FARMERS NAT BK OF FORNEY	FORNEY	TX	4407	67	175	0	175	108	0	108	
11482805	SUGAR CREEK NATIONAL BANK	FORT BEND CTY	TX	8083	61	411	0	411	330	0	330	
11482812	FORT HOOD NATIONAL BANK	FORT HOOD	TX	22402	1348	1022	0	1022	0	0	0	
11482815	FIRST NATIONAL BANK	FORT STOCKTON	TX	22976	252	1022	0	1022	770	0	770	
11482828	CITY NATIONAL BANK	FORT WORTH	TX	59056	675	3114	0	3114	2439	0	2439	
11482835	EVERMAN NATIONAL BANK	FORT WORTH	TX	15034	194	704	0	704	510	0	510	
11482845	FORT WORTH BANK & TRUST	FORT WORTH	TX	47626	940	2583	0	2583	1643	0	1643	
11482863	GATEWAY NATIONAL BANK	FORT WORTH	TX	29625	330	1506	0	1506	1176	0	1176	
11482866	MEADOWBROOK NATIONAL BANK	FORT WORTH	TX	10055	160	456	0	456	296	0	296	
11482868	NATIONAL BANK OF TEXAS	FORT WORTH	TX	8245	172	376	0	376	204	0	204	
11482880	SUMMIT NATIONAL BANK	FORT WORTH	TX	22369	259	976	0	976	717	0	717	
11482900	FIRST NAT BANK OF FRANKLIN	FRANKLIN	TX	11746	95	564	0	564	469	0	469	
11482930	FREDERICKSBURG NATIONAL BANK	FREDERICKSBURG	TX	36348	320	1604	0	1604	1284	0	1284	
11482950	FIRST FREEPORT NATIONAL BANK	FREEPORT	TX	49845	612	2606	0	2606	1994	0	1994	

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DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF
11482990	GAINESVILLE NB IN GAINESVILLE	GAINESVILLE	TX	31101	427	1457	0	1457	1030
11483008	BANK OF GALVESTON NA	GALVESTON	TX	21330	379	1046	0	1046	667
11483035	MOODY NAT BK OF GALVESTON	GALVESTON	TX	59992	917	3245	0	3245	2328
11483045	UNIVERSITY NATIONAL BANK	GALVESTON	TX	14257	340	623	0	623	283
11483061	COLONIAL NATIONAL BANK	GARLAND	TX	28458	827	1304	0	1304	477
11483062	AMERICAN NATIONAL BANK	GARLAND	TX	10754	226	431	0	431	205
11483100	NATIONAL BANK OF GATESVILLE	GATESVILLE	TX	20663	223	975	0	973	750
11483120	FIRST NAT BK OF GEORGETOWN	GEORGETOWN	TX	13117	128	706	0	706	578
11483130	FIRST NAT BK IN GEORGE WEST	GEORGE WEST	TX	17546	104	799	0	799	695
11483150	FIRST NAT BANK OF GIDDINGS	GIDDINGS	TX	28127	241	1240	0	1240	999
11483160	FARMERS AND MERCHANTS NAT BK	GILMER	TX	18631	264	945	0	945	681
11483170	FIRST NAT BANK OF GILMER	GILMER	TX	20246	401	990	0	990	589
11483190	FIRST NAT BANK IN GLEN ROSE	GLEN ROSE	TX	7969	170	448	0	448	278
11483210	FIRST NAT BANK OF GOLIA	GOLIA	TX	14790	123	679	0	679	556
11483220	FIRST NAT BK OF GONZALES	GONZALES	TX	25426	254	1269	0	1269	1015
11483260	FIRST NAT BANK OF GORDON	GORDON	TX	4475	78	191	0	191	113
11483270	FIRST NAT BANK OF GORMAN	GORMAN	TX	7562	76	342	0	342	266
11483280	FIRST NATIONAL BANK GRAFORD	GRAFORD	TX	2361	31	134	0	134	103
11483290	FIRST NAT BANK IN GRAHAM	GRAHAM	TX	29429	234	1464	0	1464	1230
11483300	GRAHAM NATIONAL BANK	GRAHAM	TX	36450	221	1885	0	1885	1664
11483310	FIRST NAT BANK OF GRANBURY	GRANBURY	TX	21851	146	1135	0	1135	989
11483320	FIRST STATE BANK	GRANGER	TX	5219	41	181	0	181	140
11483325	FIRST NB IN GRAND PRAIRIE	GRAND PRAIRIE	TX	26343	370	1235	0	1235	865
11483335	MIDWAY NATIONAL BANK	GRAND PRAIRIE	TX	22654	373	1172	0	1172	799
11483337	NATIONAL BK OF GRAND PRAIRIE	GRAND PRAIRIE	TX	5856	143	230	0	230	87
11483340	FIRST NB OF GRAND SALINE	GRAND SALINE	TX	9102	265	517	0	517	252
11483360	GRANGER NATIONAL BANK	GRANGER	TX	7618	44	304	0	304	260
11483390	FIRST NAT BK OF GRAPEVINE	GRAPEVINE	TX	18520	245	960	0	960	715
11483400	CITIZENS NB OF GREENVILLE	GREENVILLE	TX	44001	528	1997	0	1997	1469
11483410	FIRST GREENVILLE NAT BANK	GREENVILLE	TX	34047	556	1787	0	1787	1231
11483430	STATE NAT BANK OF GROOM	GROOM	TX	6770	58	321	0	321	263
11483460	FIRST NAT BK OF HALE CENTER	HALE CENTER	TX	10889	134	516	0	516	382
11483470	FIRST NB OF HALLETTSVILLE	HALLETTSVILLE	TX	12804	142	844	0	844	702
11483497	FIRST NAT BK OF HAMILTON	HAMILTON	TX	15252	90	614	0	614	524
11483500	HAMILTON NATIONAL BANK	HAMILTON	TX	22483	149	921	0	921	772
11483520	FARMERS AND MERCHANTS NAT BK	HAMLIN	TX	19477	112	938	0	938	826
11483565	PLAZA NATIONAL BANK	HARLINGEN	TX	14276	267	631	0	631	364
11483572	COLONIAL NATIONAL BANK	HARRIS CTY	TX	16227	245	648	0	648	403
11483576	FIRST NAT BK OF STAFFORD	HARRIS COUNTY	TX	45733	469	2240	0	2240	1771
11483590	HASKELL NATIONAL BANK	HASKELL	TX	23728	247	1277	0	1277	1030
11483610	FIRST NB OF HEBRONVILLE	HEBRONVILLE	TX	13658	143	732	0	732	589
11483650	CITIZENS NB OF HENDERSON	HENDERSON	TX	61736	489	3384	0	3384	2895
11483650	FIRST NAT BANK OF HENDERSON	HENDERSON	TX	35414	366	1912	0	1912	1546
11483670	FIRST NAT BANK OF HENRIETTA	HENRIETTA	TX	15552	316	789	0	789	473
11483680	FIRST NAT BANK OF HEREFORD	HEREFORD	TX	45964	518	2440	0	2440	1922
11483700	FIRST NAT BANK OF HICO	HICO	TX	8506	101	396	0	396	295

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TOEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
11483710	FIRST NAT BK IN HIGGINS	HIGGINS	TX	5369	43	237	0	237	194	0	194
11483730	CITIZENS NB OF HILLSBORO	HILLSBORO	TX	15685	353	888	0	888	535	0	535
11483760	FIRST NAT BANK OF HOLLAND	HOLLAND	TX	3322	40	145	0	145	105	0	105
11483770	HONDO NATIONAL BANK	HONDO	TX	17280	235	870	0	870	635	0	635
11483777	AMERICAN NATIONAL BANK	HOUSTON	TX	10224	251	409	0	409	158	0	158
11483788	BANK OF HOUSTON	HOUSTON	TX	46251	369	2441	0	2441	2052	0	2052
11483792	BANK OF WOODLAKE NA	HOUSTON	TX	15692	426	820	0	820	394	0	394
11483794	CENTRAL NATIONAL BANK	HOUSTON	TX	25794	372	1390	0	1390	1018	0	1018
11483814	IST CITY BK-INWOOD FOREST	MAHOUSTON	TX	14175	345	736	0	736	391	0	391
11483816	FIRST CITY BK-MEDCAL CNTR	MAHOUSTON	TX	10441	364	468	0	468	104	0	104
11483830	GUARANTY NATIONAL BANK	HOUSTON	TX	38836	961	2040	0	2040	1079	0	1079
11483834	GULF SOUTHERN NATIONAL BK	HOUSTON	TX	5351	157	240	0	240	83	0	83
11483836	FIRST CITY BANK-NORTHEAST	MAHOUSTON	TX	18745	375	813	0	813	438	0	438
11483838	BRAES BAYOU NATIONAL BANK	HOUSTON	TX	5532	145	262	0	262	117	0	117
11483843	GULF FREEWAY NATIONAL BANK	HOUSTON	TX	17498	465	940	0	940	475	0	475
11483865	INTERCONTINENTAL BANK NA	HOUSTON	TX	5723	299	327	0	327	28	0	28
11483872	HOUSTON SOUTHWEST BANK	HOUSTON	TX	13664	167	733	0	733	566	0	566
11483876	INWOOD COMMERCE BANK NA	HOUSTON	TX	13798	265	720	0	720	455	0	455
11483882	LONG POINT NB OF HOUSTON	HOUSTON	TX	53318	724	3116	0	3116	2392	0	2392
11483885	MCGREGOR PARK NATIONAL BANK	HOUSTON	TX	58660	1272	3418	0	3418	2146	0	2146
11483889	MADISON-SOUTHERN NATIONAL BK	HOUSTON	TX	6326	301	278	0	278	0	0	0
11483890	METROPOLITAN NATIONAL BANK	HOUSTON	TX	12315	85	517	0	517	432	0	432
11483893	NATIONAL STANDARD BANK	HOUSTON	TX	26372	244	1290	0	1290	1046	0	1046
11483895	PLAZA COMMERCE BANK,NA	HOUSTON	TX	26848	313	1615	0	1615	1302	0	1302
11483911	RIVERSIDE NAT BANK	HOUSTON	TX	14507	248	834	0	834	586	0	586
11483914	PLAZA DEL ORO COMMERCE BK	MAHOUSTON	TX	14394	362	779	0	779	417	0	417
11483915	SAN FELIPE NATIONAL BANK	HOUSTON	TX	31728	422	1712	0	1712	1290	0	1290
11483917	SOUTH LOOP NATIONAL BANK	HOUSTON	TX	6485	164	290	0	290	126	0	126
11483929	SECURITY NATIONAL BK	HOUSTON	TX	15626	282	719	0	719	437	0	437
11483930	PARKWAY NATIONAL BANK	HOUSTON	TX	11393	73	688	0	688	615	0	615
11483962	VILLAGE NATIONAL BANK	HOUSTON	TX	20830	311	975	0	975	664	0	664
11483964	WEST LOOP NATIONAL BANK	HOUSTON	TX	21631	321	1273	0	1273	952	0	952
11483969	WESTBURY NATIONAL BANK	HOUSTON	TX	25819	462	1346	0	1346	884	0	884
11483990	FIRST NB OF HUGHES SPRINGS	HUGHES SPRINGS	TX	12058	181	566	0	566	385	0	385
11484005	AMERICAN NATIONAL BANK	HUMBLE	TX	18981	203	882	0	882	679	0	679
11484012	KINGWOOD COMMERCE BANK NA	HUMBLE	TX	16840	318	810	0	810	492	0	492
11484020	FIRST NAT BK OF HUNTSVILLE	HUNTSVILLE	TX	54817	773	2956	0	2956	2183	0	2183
11484030	HUNTSVILLE NATIONAL BANK	HUNTSVILLE	TX	33851	1016	1616	0	1616	600	0	600
11484032	FIRST NATIONAL BANK	HURST	TX	87058	959	2052	0	2052	1093	0	1093
11484045	FIRST NATIONAL BANK	INGLESIDE	TX	10862	262	450	0	450	188	0	188
11484060	STATE NAT BANK OF IOWA PARK	IOWA PARK	TX	13574	160	718	0	718	558	0	558
11484075	FIRST NATIONAL BANK	IRVING	TX	10007	205	397	0	397	192	0	192
11484082	LAS CULINAS NB OF IRVING	IRVING	TX	3498	68	127	0	127	59	0	59
11484100	FIRST NAT BANK OF ITASCA	ITASCA	TX	10405	224	495	0	495	271	0	271
11484110	FIRST NAT BANK OF JACKSBORO	JACKSBORO	TX	16953	153	937	0	937	784	0	784
11484120	JACKSBORO NATIONAL BANK	JACKSBORO	TX	13978	312	712	0	712	400	0	400

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79	
DSB	NAME	LOCATION	TDEP	VLTCSH	RR	1977	RR NEW	DIF	BAL	1977	BAL NEW	DIF
11484130	FIRST NB OF JACKSONVILLE	JACKSONVILLE	TX	28634	520	1594	0	1594	1074	0	1074	0
11484155	FIRST NATIONAL BANK	JASPER	TX	23032	390	1341	0	1341	951	0	951	0
11484165	FIRST NAT BK OF JEFFERSON	JEFFERSON	TX	19938	165	912	0	912	727	0	727	0
11484210	FIRST NAT BANK IN JOSHUA	JOSHUA	TX	3376	126	133	0	133	7	0	7	0
11484225	FIRST STATE BANK	JUNCTION	TX	4822	62	190	0	190	128	0	128	0
11484230	JUNCTION NATIONAL BANK	JUNCTION	TX	7974	136	379	0	379	243	0	243	0
11484250	KARNES CTY NB OF KARNES CITY	KARNES CITY	TX	16125	165	806	0	806	641	0	641	0
11484255	KATY NATIONAL BANK	KATY	TX	27357	418	1363	0	1363	945	0	945	0
11484260	FARMERS AND MERCHANTS NAT BK KAUFMAN	KAUFMAN	TX	22789	356	1118	0	1118	762	0	762	0
11484262	FIRST NATIONAL BK IM KAUFMAN	KAUFMAN	TX	4057	87	154	0	154	67	0	67	0
11484270	FIRST NAT BANK OF KEMP	KEMP	TX	8399	96	386	0	386	290	0	290	0
11484280	FIRST NICHOLS NATIONAL BANK	KENEDY	TX	16194	250	819	0	819	569	0	569	0
11484315	FIRST NATIONAL BANK	KERNIT	TX	12752	180	544	0	544	384	0	384	0
11484350	KILGORE FIRST NATIONAL BANK	KILGORE	TX	44509	404	2630	0	2630	2226	0	2226	0
11484367	HIGHLAND LAKES NAT BANK	KINGSLAND	TX	37887	152	1469	0	1469	1317	0	1317	0
11484370	KLEBERG FIRST NATIONAL BANK	KINGSVILLE	TX	47693	670	2846	0	2846	2176	0	2176	0
11484380	MERCANTILE NB OF KINGSVILLE	KINGSVILLE	TX	25995	490	1152	0	1152	662	0	662	0
11484425	PEOPLES STATE BK OF KOUNTZE	KOUNTZE	TX	6753	140	354	0	354	214	0	214	0
11484428	KRESS NATIONAL BANK	KRESS	TX	5604	51	220	0	220	169	0	169	0
11484450	LA COSTE NATIONAL BANK	LACOSTE	TX	5757	55	253	0	253	198	0	198	0
11484460	FARMERS & MCH STATE BK	LADONIA	TX	2896	54	122	0	122	68	0	68	0
11484470	FIRST NAT BANK OF LA FERIA	LA FERIA	TX	10701	121	550	0	550	429	0	429	0
11484475	FIRST NATIONAL BANK	LA GRANGE	TX	22033	192	998	0	998	806	0	806	0
11484485	FIRST NATIONAL BANK	LAKE JACKSON	TX	20219	288	971	0	971	683	0	683	0
11484506	FIRST NATIONAL BANK	LA MARQUE	TX	4364	130	179	0	179	49	0	49	0
11484510	FIRST NAT BANK OF LAMESA	LAMESA	TX	48684	314	2598	0	2598	2284	0	2284	0
11484520	LAMESA NATIONAL BANK	LAMESA	TX	53030	330	3092	0	3092	2762	0	2762	0
11484530	FIRST NAT BANK OF LAMPASAS	LAMPASAS	TX	22720	195	1088	0	1088	893	0	893	0
11484540	PEOPLES NAT BK OF LAMPASAS	LAMPASAS	TX	16969	391	823	0	823	432	0	432	0
11484550	FIRST NAT BK OF LANCASTER	LANCASTER	TX	32904	357	1413	0	1413	1056	0	1056	0
11484555	BAYSHORE NAT BK OF LA PORTE	LA PORTE	TX	23370	610	1337	0	1337	727	0	727	0
11484573	CITY NAT BANK OF LAREDO	LAREDO	TX	18335	396	864	0	864	468	0	468	0
11484585	SOUTH TEXAS NB OF LAREDO	LAREDO	TX	497	53	9	0	9	0	0	0	0
11484620	LEONARD NATIONAL BANK	LEONARD	TX	6415	141	271	0	271	130	0	130	0
11484640	FIRST NAT BANK OF LEVELLAND	LEVELLAND	TX	31426	474	1554	0	1554	1080	0	1080	0
11484655	LEWISVILLE NATIONAL BANK	LEWISVILLE	TX	24707	378	1027	0	1027	649	0	649	0
11484680	FIRST LIBERTY NATIONAL BANK	LIBERTY	TX	30838	402	1661	0	1661	1259	0	1259	0
11484710	FIRST NAT BANK OF LINDEN	LINDEN	TX	14070	210	661	0	661	451	0	451	0
11484720	FIRST NAT BANK OF LIPAN	LIPAN	TX	1756	42	88	0	88	46	0	46	0
11484730	FIRST NAT BK OF LITTLEFIELD	LITTLEFIELD	TX	10368	185	554	0	554	369	0	369	0
11484740	FIRST NAT BK OF LIVINGSTON	LIVINGSTON	TX	28246	325	1336	0	1336	1011	0	1011	0
11484780	FIRST LOCKHART NATIONAL BANK	LOCKHART	TX	21973	177	1017	0	1017	840	0	840	0
11484790	FIRST NAT BANK IN LOCKNEY	LOCKNEY	TX	14115	158	587	0	587	429	0	429	0
11484806	COMMERCIAL NB OF LONGVIEW	LONGVIEW	TX	11733	453	484	0	484	31	0	31	0
11484810	FIRST NAT BANK OF LONGVIEW	LONGVIEW	TX	72188	1403	4287	0	4287	2884	0	2884	0
11484905	PLAINS NAT BANK OF LUBBOCK	LUBBOCK	TX	73339	677	4165	0	4165	3488	0	3488	0

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				1/4/79			
DSB	NAME	LOCATION	TDEP	VLTC	SH RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
11484907	SECURITY NAT BANK OF LUBBOCK	LUBBOCK	TX	23960	434	1206	0	1206	772	0	772
11484935	TEXAS NAT BANK OF LUFKIN	LUFKIN	TX	7352	261	303	0	303	42	0	42
11484950	FIRST NAT BANK IN LULING	LULING	TX	10782	148	564	0	564	416	0	416
11484986	METROPOLITAN NATIONAL BANK	MC ALLEN	TX	11271	288	553	0	553	265	0	265
11484988	VALLEY NATIONAL BANK	MCALLEN	TX	17937	161	851	0	851	690	0	690
11485000	FIRST NAT BANK OF MC GREGOR	MC GREGOR	TX	17076	270	862	0	862	592	0	592
11485010	CENTRAL NAT BK OF MC KINNEY	MC KINNEY	TX	25688	286	1277	0	1277	991	0	991
11485020	COLLIN COUNTY NATIONAL BANK	MC KINNEY	TX	42970	704	2082	0	2082	1378	0	1378
11485030	AMERICAN NAT BK IN MC LEAN	MC LEAN	TX	7527	32	319	0	319	287	0	287
11485050	FIRST NAT BK OF MADISONVILLE	MADISONVILLE	TX	25442	134	1218	0	1218	1084	0	1084
11485100	MARFA NATIONAL BANK	MARFA	TX	12976	209	630	0	630	421	0	421
11485150	MARLIN NATIONAL BANK	MARLIN	TX	23002	290	1027	0	1027	737	0	737
11485160	FIRST NAT BANK OF MARSHALL	MARSHALL	TX	52487	856	3055	0	3055	2199	0	2199
11485170	MARSHALL NATIONAL BANK	MARSHALL	TX	56140	785	2919	0	2919	2134	0	2134
11485180	FARMERS AND MERCHANTS NAT BK	MART	TX	3153	60	170	0	170	110	0	110
11485190	FIRST NATIONAL BANK OF MART	MART	TX	4115	59	230	0	230	171	0	171
11485210	MASON NATIONAL BANK	MASON	TX	18077	287	833	0	833	546	0	546
11485220	FIRST STATE BANK OF MATADOR	MATADOR	TX	6970	72	423	0	423	351	0	351
11485230	FIRST STATE BANK OF MATHIS	MATHIS	TX	10244	200	503	0	503	303	0	303
11485250	RANCHLANDER NATIONAL BANK	MELVIN	TX	2007	8	79	0	79	71	0	71
11485260	FIRST NAT BANK OF MEMPHIS	MEMPHIS	TX	21053	167	946	0	946	779	0	779
11485290	MENARD NATIONAL BANK	MENARD	TX	7638	44	386	0	386	342	0	342
11485300	FIRST NAT BANK OF MERCEDES	MERCEDES	TX	14317	249	592	0	592	343	0	343
11485330	FARMERS AND MERCHANTS NAT BK	MERKEL	TX	12689	117	605	0	605	488	0	488
11485340	FIRST NAT BANK OF WERTZON	WERTZON	TX	13352	56	567	0	567	511	0	511
11485350	FIRST NAT BANK OF MESQUITE	MESQUITE	TX	25639	782	1255	0	1255	473	0	473
11485370	FIRST NAT BANK OF MEXIA	MEXIA	TX	15977	429	836	0	836	407	0	407
11485410	FIRST NAT BK IN MIDLOTHIAN	MIDLOTHIAN	TX	11400	171	516	0	516	345	0	345
11485440	FIRST NAT BANK OF MINEOLA	MINEOLA	TX	16210	205	982	0	982	777	0	777
11485450	CITY NAT BK OF MINERAL WELLS	MINERAL WELLS	TX	31736	346	1535	0	1535	1189	0	1189
11485460	FIRST NB IN MINERAL WELLS	MINERAL WELLS	TX	36626	356	1945	0	1945	1589	0	1589
11485470	FIRST NAT BANK OF MISSION	MISSION	TX	34187	558	1665	0	1665	1107	0	1107
11485495	FIRST NAT BANK OF MONAHANS	MONAHANS	TX	22659	278	1060	0	1060	782	0	782
11485507	MONTGOMERY CTY BK NA	MONTGOMERY COUNTY	TX	18547	303	892	0	892	589	0	589
11485510	FIRST NAT BANK OF MOODY	MOODY	TX	5000	48	244	0	244	196	0	196
11485520	MORAN NATIONAL BANK	MORAN	TX	4004	29	165	0	165	136	0	136
11485550	FIRST NB IN MOUNT CALM	MOUNT CALM	TX	1530	32	67	0	67	35	0	35
11485590	FIRST NB OF MOUNT VERNON	MOUNT VERNON	TX	15813	82	796	0	796	714	0	714
11485605	FIRST NAT BANK OF MULESHOE	MULESHOE	TX	18867	137	863	0	863	726	0	726
11485620	FIRST NAT BANK IN MUNDAY	MUNDAY	TX	11263	168	672	0	672	504	0	504
11485630	COMMERCIAL NB IN NACOGDOCHES	NACOGDOCHES	TX	39764	468	1966	0	1966	1498	0	1498
11485650	MORRIS COUNTY NATIONAL BANK	NAPLES	TX	10502	190	459	0	459	269	0	269
11485656	NASSAU BAY NATIONAL BANK	NASSAU BAY	TX	44882	554	2971	0	2971	2417	0	2417
11485660	FIRST NAT BK OF NAVASOTA	NAVASOTA	TX	13293	315	755	0	755	440	0	440
11485680	FIRST NAT BK OF NEW BOSTON	NEW BOSTON	TX	19096	619	933	0	933	314	0	314
11485690	FIRST NB OF NEW BRAUNFELS	NEW BRAUNFELS	TX	37551	360	2234	0	2234	1874	0	1874

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TDEP	VLTC	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
11485703	NEW BRAUNFELS NATIONAL BANK	NEW BRAUNFELS	TX	13604	111	519	0	519	408	0	408
11485710	FARMERS NB OF NEWCASTLE	NEWCASTLE	TX	3245	54	209	0	209	155	0	155
11485720	FIRST NAT BANK OF NEWTON	NEWTON	TX	12298	242	548	0	548	306	0	306
11485760	FARMERS AND MERCHANTS NAT	BKNOCONA	TX	21680	98	975	0	975	877	0	877
11485770	FIRST NATIONAL BANK	NOCONA	TX	7091	111	289	0	289	178	0	178
11485780	FIRST NAT BANK OF NORDHEIM	NORDHEIM	TX	2895	23	120	0	120	97	0	97
11485798	OAK HILL NATIONAL BANK	OAK HILL	TX	10872	238	507	0	507	269	0	269
11485825	NATIONAL BANK OF ODESSA	ODESSA	TX	53609	1764	2961	0	2961	1197	0	1197
11485828	STATE NATIONAL BANK	ODESSA	TX	61647	766	4314	0	4314	3548	0	3548
11485829	WESTERN NATIONAL BANK	ODESSA	TX	8790	164	463	0	463	299	0	299
11485830	FIRST NAT BK OF O'DONNELL	O'DONNELL	TX	5077	97	360	0	360	263	0	263
11485850	FIRST NAT BANK OF OLNEY	OLNEY	TX	13044	227	889	0	889	662	0	662
11485860	OLTON STATE BANK	OLTON	TX	21174	90	919	0	919	829	0	829
11485875	COUNTY NATIONAL BANK	ORANGE	TX	25756	550	1268	0	1268	718	0	718
11485880	FIRST CITY NAT BK OF ORANGE	ORANGE	TX	41301	670	2686	0	2686	2016	0	2016
11485930	OZONA NATIONAL BANK	OZONA	TX	31033	124	1566	0	1566	1442	0	1442
11485940	FIRST NATIONAL BANK	PADUCAH	TX	13640	125	748	0	748	623	0	623
11485980	EAST TEXAS NB OF PALESTINE	PALESTINE	TX	25991	435	1515	0	1515	1080	0	1080
11485990	FIRST NAT BANK OF PALESTINE	PALESTINE	TX	16140	268	960	0	960	692	0	692
11486000	ROYALL NAT BK OF PALESTINE	PALESTINE	TX	24510	429	1478	0	1478	1049	0	1049
11486030	FIRST NAT BANK IN PAMPA	PAMPA	TX	54898	623	3632	0	3632	3009	0	3009
11486040	FIRST NAT BANK OF PANHANDLE	PANHANDLE	TX	16781	90	826	0	826	736	0	736
11486050	FIRST NAT BANK OF PARIS	PARIS	TX	36555	455	1908	0	1908	1453	0	1453
11486060	LIBERTY NAT BANK IN PARIS	PARIS	TX	39527	515	2117	0	2117	1602	0	1602
11486073	PASADENA NATIONAL BANK	PASADENA	TX	55574	572	2736	0	2736	2164	0	2164
11486078	FIRST NB OF PEARLAND	PEARLAND	TX	5016	104	197	0	197	93	0	93
11486090	FIRST NAT BANK OF PECOS	PECOS	TX	24351	282	1175	0	1175	893	0	893
11486100	SECURITY STATE BK OF PECOS	PECOS	TX	29735	359	1274	0	1274	915	0	915
11486110	FIRST NAT BANK OF PERRYTON	PERRYTON	TX	34853	261	1956	0	1956	1697	0	1697
11486120	PERRYTON NATIONAL BANK	PERRYTON	TX	10840	45	574	0	574	529	0	529
11486170	PILOT POINT NATIONAL BANK	PILOT POINT	TX	11821	185	438	0	438	253	0	253
11486190	PITTSBURG NATIONAL BANK	PITTSBURG	TX	17375	232	789	0	789	557	0	557
11486200	CITY NAT BANK OF PLAINVIEW	PLAINVIEW	TX	47401	311	2583	0	2583	2272	0	2272
11486205	FIRST NATIONAL BANK	PLAINVIEW	TX	25493	169	1157	0	1157	988	0	988
11486215	CITY NATIONAL BANK OF PLANO	PLANO	TX	3595	80	175	0	175	95	0	95
11486220	FIRST NAT BANK OF PLANO	PLANO	TX	31877	492	1770	0	1770	1278	0	1278
11486240	FIRST NB IN PLEASANTON	PLEASANTON	TX	20136	239	1009	0	1009	770	0	770
11486278	FIRST NAT BK IN PORT LAVACA	PORT LAVACA	TX	27099	308	1230	0	1230	922	0	922
11486290	FIRST NAT BK OF PORT NECHES	PORT NECHES	TX	37215	722	2031	0	2031	1309	0	1309
11486300	FIRST NATIONAL BANK OF POST	POST	TX	24274	136	1093	0	1093	957	0	957
11486320	FIRST NATIONAL BANK OF POTH	POTH	TX	7661	74	381	0	381	307	0	307
11486370	FIRST NAT BANK IN QUANAH	QUANAH	TX	16298	104	726	0	726	622	0	622
11486380	SECURITY NAT BANK OF QUANAH	QUANAH	TX	10664	77	493	0	493	416	0	416
11486390	FIRST NAT BANK OF QUITAQUE	QUITAQUE	TX	11353	162	484	0	484	322	0	322
11486400	FIRST NAT BANK OF QUITMAN	QUITMAN	TX	23946	178	1248	0	1248	1070	0	1070
11486410	SECURITY STATE BK & TR CO	RALLS	TX	12823	138	682	0	682	544	0	544

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				1/4/79		
GSB	NAME	LOCATION	TDEP	VLTC	RR	1977	RR NEW	DIF BAL	1977 BAL NEW	DIF
11486430	FIRST STATE BANK OF HANKIN	HANKIN	TX	9160	66	321	0	321	255	0 255
11486480	FIRST NAT BANK OF REFUGIO	REFUGIO	TX	24750	261	1520	0	1520	1259	0 1259
11486490	FIRST NAT BANK IN RHOME	RHOME	TX	4485	104	172	0	172	66	0 68
11486518	CANYON CREEK NATIONAL BANK	RICHARDSON	TX	4080	114	179	0	179	65	0 65
11486527	FIRST NB OF RICHARDSON	RICHARDSON	TX	20743	339	933	0	933	594	0 594
11486529	PROMENADE NATIONAL BANK	RICHARDSON	TX	22345	424	1199	0	1199	775	0 775
11486530	RICHARDSON NATIONAL BANK	RICHARDSON	TX	16991	362	873	0	873	531	0 531
11486550	FIRST NB OF RICHMOND	RICHMOND	TX	19913	505	1351	0	1351	846	0 846
11486560	FORT BEND NB OF RICHMOND	RICHMOND	TX	15112	242	857	0	857	615	0 615
11486578	FIRST NB OF RIO GRANDE CITY	RIO GRANDE CITY	TX	16041	535	796	0	796	261	0 261
11486630	STATE NAT BANK OF ROBSTOWN	ROBSTOWN	TX	32119	265	1749	0	1749	1484	0 1484
11486670	FIRST NAT BANK OF ROCKPORT	ROCKPORT	TX	23789	284	1231	0	1231	947	0 947
11486680	PEOPLES STATE BANK	ROCKSPRINGS	TX	5842	44	333	0	333	289	0 289
11486691	LAKEVIEW NATIONAL BANK	ROCKWALL	TX	4460	121	159	0	159	38	0 38
11486692	ROCKWALL BANK NA	ROCKWALL	TX	4498	101	208	0	208	107	0 107
11486720	FIRST NAT BANK OF ROSEBUD	ROSEBUD	TX	9579	58	400	0	400	342	0 342
11486730	PLANTERS NAT BK OF ROSEBUD	ROSEBUD	TX	6306	103	282	0	282	179	0 179
11486740	FIRST NAT BANK OF ROSENBERG	ROSENBERG	TX	23045	282	1480	0	1480	1198	0 1198
11486760	FIRST NAT BANK OF ROTAN	ROTAN	TX	17057	170	931	0	931	761	0 761
11486774	FIRST NAT BK OF ROUND ROCK	ROUND ROCK	TX	5565	102	247	0	247	145	0 145
11486790	FIRST NAT BANK OF ROWENA	ROWENA	TX	4640	37	229	0	229	192	0 192
11486810	CITIZENS STATE BANK	ROYSE CITY	TX	6023	110	235	0	235	125	0 125
11486820	FARMERS NAT BANK OF RULE	RULE	TX	5236	77	265	0	265	188	0 188
11486870	FIRST NAT BANK OF SAINT JO	SAINT JO	TX	4046	54	269	0	269	215	0 215
11486890	FIRST NAT BANK OF SAN ANGELO	SAN ANGELO	TX	59883	1022	3266	0	3266	2244	0 2244
11486905	WEST SIDE NATIONAL BANK	SAN ANGELO	TX	21367	480	1020	0	1020	540	0 540
11486935	BROOKS FLD NB OF SAN ANTONIO	SAN ANTONIO	TX	53005	699	2725	0	2725	2026	0 2026
11486937	CITIZENS NB OF SAN ANTONIO	SAN ANTONIO	TX	33738	1167	2024	0	2024	857	0 857
11486938	COLONIAL NATIONAL BANK	SAN ANTONIO	TX	16643	268	941	0	941	673	0 673
11486939	COMMERCE NORTH BANK NA	SAN ANTONIO	TX	7136	127	325	0	325	198	0 198
11486940	CONTINENTAL NATIONAL BANK	SAN ANTONIO	TX	6163	156	298	0	298	142	0 142
11486955	EISENHOWER NATIONAL BANK	SAN ANTONIO	TX	7543	290	357	0	357	67	0 67
11486980	GROSS NAT BK OF SAN ANTONIO	SAN ANTONIO	TX	25981	444	1351	0	1351	907	0 907
11486996	KELLY FLD NB OF SAN ANTONIO	SAN ANTONIO	TX	43293	359	3011	0	3011	2652	0 2652
11486997	LACKLAND NB OF SAN ANTONIO	SAN ANTONIO	TX	10796	368	482	0	482	114	0 114
11486998	MAIN BANK AND TRUST	SAN ANTONIO	TX	59841	470	3980	0	3980	3510	0 3510
11487001	LIBERTY NB OF SAN ANTONIO	SAN ANTONIO	TX	10367	272	507	0	507	235	0 235
11487019	PLAZA NATIONAL BANK	SAN ANTONIO	TX	4479	191	193	0	193	2	0 2
11487026	SECURITY NATIONAL BANK	SAN ANTONIO	TX	21142	290	1098	0	1098	808	0 808
11487028	VALLEY-HI-NAT BANK	SAN ANTONIO	TX	17720	298	889	0	889	591	0 591
11487029	SOUTHWEST TEXAS NATIONAL BK	SAN ANTONIO	TX	15037	461	766	0	766	305	0 305
11487030	UNIVERSITY NATIONAL BANK	SAN ANTONIO	TX	2879	41	121	0	121	80	0 80
11487040	WINDSOR PARK BANK NA	SAN ANTONIO	TX	41541	1314	2162	0	2162	848	0 848
11487060	FIRST NB OF SAN AUGUSTINE	SAN AUGUSTINE	TX	17219	208	652	0	652	444	0 444
11487110	FIRST NAT BK OF SANGER	SANGER	TX	9194	91	322	0	322	231	0 231
11487130	FIRST NB OF SAN MARCOS	SAN MARCOS	TX	28491	354	1382	0	1382	1028	0 1028

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TDEP	VLTC	SH RR 1977	SH RR NEW	DIF	BAL 1977	BAL NEW	DIF	
11487135	HAYS CITY NAT BANK	SAN MARCOS	TX	4320	171	189	0	189	18	0	
11487140	STATE BANK AND TRUST COMPANY	SAN MARCOS	TX	34093	450	1587	0	1587	1137	0	
11487150	CITY NAT BK OF SAN SABA	SAN SABA	TX	11879	155	550	0	550	395	0	
11487160	SAN SABA NATIONAL BANK	SAN SABA	TX	11933	107	488	0	488	381	0	
11487170	SANTA ANNA NATIONAL BANK	SANTA ANNA	TX	5740	82	315	0	315	233	0	
11487180	FIRST NAT BANK OF SANTO	SANTO	TX	4682	46	194	0	194	148	0	
11487210	FIRST NB OF SCHULENBURG	SCHULENBURG	TX	11973	101	473	0	473	372	0	
11487220	FIRST NAT BK OF SCHWERTNER	SCHWERTNER	TX	1566	28	78	0	78	50	0	
11487250	FIRST NAT BANK IN SEGUIN	SEGUIN	TX	26919	565	1432	0	1432	867	0	
11487260	NOLTE NAT BANK OF SEGUIN	SEGUIN	TX	15700	260	743	0	743	483	0	
11487290	FARMERS NAT BANK OF SEYMOUR	SEYMOUR	TX	14303	96	749	0	749	653	0	
11487300	FIRST NAT BANK OF SEYMOUR	SEYMOUR	TX	12105	74	656	0	656	582	0	
11487320	FIRST NAT BANK OF SHAMROCK	SHAMROCK	TX	7316	64	348	0	348	284	0	
11487355	TEXOMA NATIONAL BANK	SHERMAN	TX	19989	442	957	0	957	515	0	
11487360	FIRST NAT BANK OF SHINER	SHINER	TX	12714	204	739	0	739	535	0	
11487375	FIRST NAT BK OF SILS BEE	SILS BEE	TX	18320	541	816	0	816	275	0	
11487380	SILS BEE STATE BANK	SILS BEE	TX	26361	421	1376	0	1376	955	0	
11487425	FIRST BANK OF SNOOK	SNOOK	TX	1919	43	80	0	80	37	0	
11487430	SNYDER NATIONAL BANK	SNYDER	TX	43415	319	2891	0	2891	2572	0	
11487450	FIRST NAT BANK OF SONORA	SONORA	TX	23159	177	1300	0	1300	1123	0	
11487500	FIRST NAT BANK IN STAMFORD	STAMFORD	TX	17340	272	910	0	910	638	0	
11487520	FIRST NAT BANK OF STANTON	STANTON	TX	17779	128	939	0	939	811	0	
11487530	FARMERS FIRST NATIONAL BANK	STEPHENVILLE	TX	43176	663	2291	0	2291	1628	0	
11487550	FIRST NB OF STERLING CITY	STERLING CITY	TX	9803	52	556	0	556	504	0	
11487555	FIRST NATIONAL BANK	STINNETT	TX	5375	94	231	0	231	137	0	
11487610	FIRST NAT BANK OF SUDAN	SUDAN	TX	5937	41	202	0	202	161	0	
11487630	CITY NB OF SULPHUR SPRINGS	SULPHUR SPRINGS	TX	26073	242	1327	0	1327	1085	0	
11487635	PEOPLES NB OF SULPHUR SPGS	SULPHUR SPRINGS	TX	18874	236	787	0	787	551	0	
11487640	SULPHUR SPRINGS STATE BANK	SULPHUR SPRINGS	TX	40245	466	2476	0	2476	2010	0	
11487645	FIRST NAT BK	SWEETWATER	TX	33316	379	1464	0	1464	1085	0	
11487660	FIRST NATIONAL BANK OF TAFT	TAFT	TX	15301	114	781	0	781	667	0	
11487690	FIRST NAT BANK OF TAHOKA	TAHOKA	TX	29770	180	1527	0	1527	1347	0	
11487710	CITY NATIONAL BANK OF TAYLOR	TAYLOR	TX	25380	161	1244	0	1244	1083	0	
11487720	FIRST TAYLOR NATIONAL BANK	TAYLOR	TX	42431	419	2043	0	2043	1624	0	
11487730	FIRST NAT BANK OF TEAGUE	TEAGUE	TX	8125	92	526	0	526	434	0	
11487738	CITIZENS NB OF TEMPLE	TEMPLE	TX	18452	581	848	0	848	267	0	
11487740	FIRST NAT BANK OF TEMPLE	TEMPLE	TX	59848	876	3410	0	3410	2534	0	
11487770	AMERICAN NAT BANK OF TERRELL	TERRELL	TX	58189	658	2857	0	2857	2199	0	
11487790	TEXAS CITY NATIONAL BANK	TEXAS CITY	TX	37513	1245	2041	0	2041	796	0	
11487830	FIRST NB OF THROCKMORTON	THROCKMORTON	TX	4834	38	269	0	269	231	0	
11487850	GUARANTY BOND STATE BANK	TOMBALL	TX	39622	464	2002	0	2002	1538	0	
11487860	FIRST NAT BANK OF TOM BEAM	TOM BEAM	TX	4476	18	175	0	175	157	0	
11487870	HUME STATE BANK	TRENT	TX	1081	42	56	0	56	14	0	
11487880	FIRST NAT BANK OF TRENTON	TRENTON	TX	7317	46	295	0	295	249	0	
11487690	FIRST NAT BANK OF TRINITY	TRINITY	TX	8464	161	379	0	379	218	0	
11487920	FIRST NAT BANK OF TULIA	TULIA	TX	44644	207	2044	0	2044	1837	0	

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				174779
DSB	NAME	LOCATION		TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL	1977 BAL NEW	DIF	
11487955	HERITAGE NATIONAL BANK	TYLER	TX	31933	703	1732	0	1732	1029	0	1029
11487957	NATIONAL SECURITY BANK	TYLER	TX	6499	170	256	0	256	86	0	86
11487973	RANDOLPH FIELD NAT BK	UNIVERSAL CITY	TX	20612	361	1014	0	1014	653	0	653
11487990	FIRST NB IN VALLEY MILLS	VALLEY MILLS	TX	6577	42	294	0	294	252	0	252
11488010	VALLEY VIEW NATIONAL BANK	VALLEY VIEW	TX	9122	106	356	0	356	250	0	250
11488020	FIRST NB OF VAN ALSTYNE	VAN ALSTYNE	TX	13788	124	565	0	565	441	0	441
11488030	VAN HORN ST BK OF VAN HORN	VAN HORN	TX	8101	107	453	0	453	346	0	346
11488070	HERRING NAT BANK OF VERNON	VERNON	TX	33614	419	1593	0	1593	1174	0	1174
11488080	WAGGONER NAT BK OF VERNON	VERNON	TX	53586	340	2598	0	2598	2258	0	2258
11488107	CENTRAL NB OF WOODWAY-HENITT	MACO	TX	4176	93	175	0	175	82	0	82
11488125	LAKE AIR NATIONAL BANK	MACO	TX	36154	476	2094	0	2094	1618	0	1618
11488130	TEXAS NAT BANK OF MACO	MACO	TX	42573	492	2285	0	2285	1793	0	1793
11488135	WESTVIEW NATIONAL BANK	MACO	TX	30692	394	1603	0	1603	1209	0	1209
11488170	CITIZENS NB IN WAXAHACHIE	WAXAHACHIE	TX	28586	432	1374	0	1374	942	0	942
11488172	ELLIS NATIONAL BANK	WAXAHACHIE	TX	4445	92	152	0	152	60	0	60
11488190	CITIZENS NB OF WEATHERFORD	WEATHERFORD	TX	27265	253	1231	0	1231	978	0	978
11488200	FIRST NB OF WEATHERFORD	WEATHERFORD	TX	36176	369	1720	0	1720	1351	0	1351
11488210	MCH & FRM ST BK OF WTHRFRO	WEATHERFORD	TX	40709	433	2168	0	2168	1735	0	1735
11488260	WELLINGTON STATE BANK	WELLINGTON	TX	21169	139	1028	0	1028	889	0	889
11488280	FIRST NAT BANK OF MESLACO	MESLACO	TX	37279	665	1663	0	1663	998	0	998
11488290	STATE NAT BANK IN WEST	WEST	TX	11317	93	491	0	491	398	0	398
11488315	WEST COLUMBIA NATIONAL BANK	WEST COLUMBIA	TX	8562	196	394	0	394	198	0	198
11488325	FIRST NB OF W UNIVERSITY PL	W UNIVERSITY PL	TX	9185	76	390	0	390	314	0	314
11488350	FIRST NAT BANK IN WHEELER	WHEELER	TX	11736	135	586	0	586	451	0	451
11488365	FIRST NAT BK OF WHITEHOUSE	WHITEHOUSE	TX	10927	151	553	0	553	402	0	402
11488370	SECURITY NB OF WHITESBORO	WHITESBORO	TX	17663	140	615	0	615	675	0	675
11488380	FIRST NB OF WHITEWRIGHT	WHITEWRIGHT	TX	9752	56	391	0	391	335	0	335
11488390	FIRST NAT BANK IN WHITNEY	WHITNEY	TX	7797	135	376	0	376	241	0	241
11488395	AMERICAN NATIONAL BANK	WICHITA FALLS	TX	4053	137	165	0	165	28	0	28
11488419	SOUTHWEST NB OF WICHITA FLS	WICHITA FALLS	TX	21621	309	1052	0	1052	743	0	743
11488440	FIRST NB OF WILLS POINT	WILLS POINT	TX	7790	353	572	0	572	219	0	219
11488490	FIRST NAT BK OF WINNSBORO	WINNSBORO	TX	21448	346	966	0	966	620	0	620
11488520	WOLFE CITY NB IN WOLFE CITY	WOLFE CITY	TX	6331	142	282	0	282	140	0	140
11488530	FIRST NAT BK OF WOODSBORO	WOODSBORO	TX	7987	97	394	0	394	297	0	297
11488560	FIRST NAT BANK OF WORTHAM	WORTHAM	TX	4960	59	196	0	196	137	0	137
11488590	YOKUM NATIONAL BANK	YOKUM	TX	27010	324	1276	0	1276	952	0	952
11488600	FIRST NAT BK OF YORKTOWN	YORKTOWN	TX	14017	121	610	0	610	489	0	489
11488627	FIRST NAT BANK	ZAPATA	TX	14193	270	735	0	735	465	0	465
OF	559 BANKS AFFECTED IN STATE	559	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	27796		
12490060	BANK OF EPHRAIM	EPHRAIM	UT	10846	110	352	0	352	242	0	242
12490130	BARNES BANKING CO	KAYSVILLE	UT	26038	266	1195	0	1195	929	0	929

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL	1977 BAL NEW	DIF		
12490140	FIRST NAT BK OF LAYTON	LAYTON	UT	20879	144	821	0	821	677	0	677
12490143	SECOND NB OF LAYTON	LAYTON	UT	2763	216	138	0	138	0	0	0
12490190	FIRST NAT BK OF LOGAN	LOGAN	UT	46828	657	2032	0	2032	1375	0	1375
12490191	FIRST SECURITY B OF LOGAN	MALOGAN	UT	6526	179	296	0	296	117	0	117
12490222	FIRST WESTERN NATIONAL BANK	MORGAN	UT	14963	123	641	0	641	518	0	518
12490230	FIRST NAT BANK OF MORGAN	MORGAN	UT	8879	73	355	0	355	282	0	282
12490258	FIRST SEC BK OF MURRAY NA	MURRAY	UT	1826	68	59	0	59	0	0	0
12490275	CITIZENS NATIONAL BANK	OGDEN	UT	19707	308	925	0	925	617	0	617
12490291	ZIONS FIRST NAT BK OF OGDEN	OGDEN	UT	11634	131	312	0	312	181	0	181
12490294	1ST SECURITY BANK OF OREM	MAGREIM	UT	3177	157	149	0	149	0	0	0
12490394	UTAH INDEPENDENT BANK	SALINA	UT	572	21	23	0	23	2	0	2
12490480	HERITAGE BANK & TRUST	SALT LAKE COUNTY	UT	327	3	7	0	7	4	0	4
12490489	SANDY STATE BANK	SANDY	UT	2983	20	86	0	86	66	0	66
OF 15 BANKS AFFECTED IN STATE			15	MEET REQ RES W/VAULT CASH			REVENUE CHANGE			326	

1500110	BRADFORD NATIONAL BANK	BRADFORD	VT	17256	232	706	0	706	474	0	474
1500125	FIRST BRANDON NATIONAL BANK	BRANDON	VT	10290	311	376	0	376	65	0	65
1500260	CALEDONIA NB OF DANVILLE	DANVILLE	VT	14302	58	542	0	542	484	0	484
1500270	COMMUNITY NATIONAL BANK	DERBY LINE	VT	27822	341	1148	0	1148	807	0	807
1500390	FACTRY PT NB OF MANCHSTR	CTRMANCHESTER CENTER	VT	31471	429	1265	0	1265	836	0	836
1500410	NB OF MIDDLEBURY	MIDDLEBURY	VT	20163	353	919	0	919	566	0	566
1500490	CATAMOUNT NATIONAL BANK	NORTH BENNINGTON	VT	34129	654	1297	0	1297	643	0	643
1500550	FIRST NB OF ORWELL	ORWELL	VT	2056	29	100	0	100	71	0	71
1500570	RANDOLPH NATIONAL BANK	RANDOLPH	VT	24018	564	1120	0	1120	556	0	556
1500710	FIRST NB OF SPRINGFIELD	SPRINGFIELD	VT	54297	815	2174	0	2174	1359	0	1359
1500715	MOUNTAIN TRUST COMPANY	STONE	VT	4453	68	154	0	154	86	0	86
1500750	NB OF NEWBURY AT WELLS RVR	WELLS RIVER	VT	2727	75	144	0	144	69	0	69
1500765	FIRST NB OF WHITE RVR JCT	WHITE RIVER JCT	VT	12587	429	758	0	758	329	0	329
1500800	WOODSTOCK NATIONAL BANK	WOODSTOCK	VT	21105	120	836	0	836	716	0	716
OF 14 BANKS AFFECTED IN STATE			14	MEET REQ RES W/VAULT CASH			REVENUE CHANGE			459	

5510020	WASHINGTON COUNTY NAT BK	ABINGDON	VA	40895	666	2051	0	2051	1385	0	1385
5510025	FIRST VIRGINIA BANK-CENTRAL	ALBEMARLE COUNTY	VA	19314	500	941	0	941	441	0	441
5510080	FIRST NB OF ALTAVISTA	ALTAVISTA	VA	26229	439	1021	0	1021	582	0	582
5510130	FARMERS NB OF APPOMATTOX	APPOMATTOX	VA	20811	310	800	0	800	490	0	490
5510145	BANK OF ARLINGTON	ARLINGTON CTY	VA	11300	178	536	0	536	358	0	358
5510156	FIRST COMMERCIAL BANK	ARLINGTON COUNTY	VA	9683	203	441	0	441	238	0	238
5510164	SERVICES NATIONAL BANK	ARLINGTON	VA	8681	80	409	0	409	329	0	329

MEMBER BANKS

BENEFIT TO BANKS EXEMPT FROM

FEDERAL REQUIRED RESERVES

1/4/79

DSB	NAME	LOCATION	TDEP	VLTC	RR	1977	RR NEW	DIF	BAL	1977	BAL NEW	DIF
5510179	COMU B&C OF AUGUSTA CTY	AUGUSTA COUNTY	VA	5730	79	211	0	211	132	0	132	
5510183	HAMILTON BANK & TRUST CO	BAILEYS XROADS	VA	35461	382	1865	0	1865	1483	0	1483	
5510190	FIRST NAT BK OF BASSETT	BASSETT	VA	44397	1136	1943	0	1943	805	0	805	
5510195	PATRICK HENRY NATIONAL BANK	BASSETT	VA	6388	116	206	0	206	90	0	90	
5510220	BANK OF CLARKE COUNTY	BERRYVILLE	VA	20984	226	872	0	872	646	0	646	
5510265	1ST N EXC BK OF MONTGOMRY CTY	BLACKSBURG	VA	33712	496	1522	0	1522	1026	0	1026	
5510270	NATIONAL BANK OF BLACKSBURG	BLACKSBURG	VA	29209	328	1348	0	1348	1020	0	1020	
5510280	CITIZENS BANK AND TRUST CO	BLACKSTONE	VA	28751	513	1117	0	1117	604	0	604	
5510312	SW VIRGINIA NAT BANK	BLUEFIELD	VA	27842	669	1129	0	1129	460	0	460	
5510330	UNION BANK AND TRUST CO	BOWLING GREEN	VA	36096	503	1572	0	1572	1069	0	1069	
5510360	PLANTERS BK OF BRIDGEWATER	BRIDGEWATER	VA	25431	236	1132	0	1132	896	0	896	
5510390	FIRST NAT BK OF BROADWAY	BROADWAY	VA	17242	206	720	0	720	514	0	514	
5510395	FIRST VA BANK-SOUTH CENTRAL	BROOKNEAL	VA	4495	71	165	0	165	94	0	94	
5510495	UNTO VA BK OF CHARLOTTESVILLE	CHARLOTTESVILLE	VA	13476	162	628	0	628	446	0	446	
5510530	FIDELITY AMERICAN BANK	CHATHAM	VA	17700	163	753	0	753	590	0	590	
5510545	NATIONAL BK OF CHILHOWIE	CHILHOWIE	VA	14461	441	671	0	671	230	0	230	
5510570	BANK OF CHRISTIANBURG	CHRISTIANBURG	VA	37220	233	1466	0	1466	1233	0	1233	
5510580	FIRST NB OF CHRISTIANBURG	CHRISTIANBURG	VA	37566	543	1588	0	1588	1045	0	1045	
5510582	FIRST VA BANK OF THE SW	CHRISTIANBURG	VA	28988	769	1243	0	1243	474	0	474	
5510620	FIRST NB OF CLIFTON FORGE	CLIFTON FORGE	VA	26425	537	1008	0	1008	471	0	471	
5510630	MOUNTAIN NB OF CLIFTON FORGE	CLIFTON FORGE	VA	14238	264	546	0	546	282	0	282	
5510640	FARMERS EXC BK OF COBURN	COBURN	VA	27951	456	1205	0	1205	749	0	749	
5510680	COVINGTON NATIONAL BANK	COVINGTON	VA	35370	833	1433	0	1433	600	0	600	
5510740	FIDELITY AM BK NA CULPEPPER	CULPEPPER	VA	43853	635	1883	0	1883	1248	0	1248	
5510745	NEW BANK OF CULPEPPER	CULPEPPER	VA	7427	113	333	0	333	220	0	220	
5510750	SECOND NB OF CULPEPPER	CULPEPPER	VA	43715	774	1957	0	1957	1183	0	1183	
5510807	PEOPLES BANK OF DANVILLE	DANVILLE	VA	10438	96	409	0	409	313	0	313	
5510825	BANK OF BUCKINGHAM	DILLWYN	VA	5839	142	199	0	199	57	0	57	
5510870	FRM BK OF EDINBURG INC	EDINBURG	VA	14709	270	632	0	632	362	0	362	
5510900	CITIZENS NB OF EMPORIA	EMPORIA	VA	28544	492	1208	0	1208	716	0	716	
5510910	FIRST NB OF EMPORIA	EMPORIA	VA	20274	353	868	0	868	515	0	515	
5510960	FIRST NB OF FARMVILLE	FARMVILLE	VA	44762	376	1806	0	1806	1430	0	1430	
5510990	FIRST NB OF FERRUM	FERRUM	VA	9482	233	314	0	314	81	0	81	
5511085	DOMINION NB OF FREDERICKSBURG	FREDERICKSBURG	VA	6371	119	260	0	260	141	0	141	
5511090	FARMERS & MERCHANTS STATE BK	FREDERICKSBURG	VA	56506	1232	2907	0	2907	1675	0	1675	
5511120	NAT BK OF FREDERICKSBURG	FREDERICKSBURG	VA	61674	1756	3201	0	3201	1445	0	1445	
5511130	CITIZENS NATIONAL BANK	FRIES	VA	12705	343	495	0	495	152	0	152	
5511160	FIRST NAT BK OF GALAX	GALAX	VA	37851	307	1594	0	1594	1287	0	1287	
5511225	BANK OF THE JAMES	GOOCHLAND CTY	VA	3813	131	134	0	134	3	0	3	
5511265	GRUNDY NATIONAL BANK	GRUNDY	VA	45347	1316	2123	0	2123	807	0	807	
5511268	MINERS & MERCHANTS B&C	GRUNDY	VA	35144	618	1662	0	1662	1044	0	1044	
5511285	FIDELITY AM BK NA HALIFAX	HALIFAX COUNTY	VA	25765	405	1165	0	1165	760	0	760	
5511290	F & M NAT BK OF HAMILTON	HAMILTON	VA	13065	145	528	0	528	383	0	383	
5511320	OLD PT NB OF PHOEBUS	HAMPTON	VA	47242	1207	2254	0	2254	1047	0	1047	
5511325	HANOVER NATIONAL BANK	HANOVER CTY	VA	31446	411	1411	0	1411	1000	0	1000	
5511355	VALLEY NATIONAL BANK	HARRISONBURG	VA	42876	485	1714	0	1714	1229	0	1229	

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MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES		174/79					
DSB	NAME	LOCATION	TD&P	VLTC&H	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF		
5511360	BANK OF NORTHUMBERLAND INC	HEATHSVILLE	VA	15429	121	610	0	610	489	0	489
5511362	FIDELITY AMER BK NA RICHMOND	HENRICO COUNTY	VA	15871	297	702	0	702	405	0	405
5511363	NB BANK OF RICHMOND	HENRICO CTY	VA	15474	431	610	0	610	179	0	179
5511365	VIRGINIA NAT BANK/HENRY CTY	HENRY CTY	VA	16744	616	731	0	731	115	0	115
5511370	FIDELITY AM BK NA NRTHRN VA	HERNDON	VA	23548	466	1136	0	1136	650	0	650
5511420	BATH CTY NB OF HOT SPRINGS	HOT SPRINGS	VA	13312	96	574	0	574	478	0	478
5511425	FIRST VIRGINIA BANK-SOUTH	HURTT	VA	36145	605	1385	0	1385	780	0	780
5511430	GRAYSON NATIONAL BANK	INDEPENDENCE	VA	20551	418	797	0	797	379	0	379
5511445	BANK OF ISLE OF WIGHT	ISLE OF WIGHT CTY	VA	10238	132	394	0	394	262	0	262
5511447	OLD COLONY B&C OF WMSBURG	JAMES CITY CTY	VA	8433	133	346	0	346	213	0	213
5511450	POWELL VALLEY NATIONAL BANK	JONESVILLE	VA	27871	168	1239	0	1239	1051	0	1051
5511470	BANK OF LANCASTER	KILMARNOCK	VA	29741	274	1300	0	1300	1026	0	1026
5511475	CHESAPEAKE NATIONAL BANK	KILMARNOCK	VA	19632	308	805	0	805	497	0	497
5511482	KING GEORGE STATE BANK INC	KING GEORGE	VA	3998	160	157	0	157	0	0	0
5511520	PEOPLES NB OF LEESBURG	LEESBURG	VA	35465	244	1714	0	1714	1470	0	1470
5511530	FIRST NB OF LEXINGTON	LEXINGTON	VA	9870	191	380	0	380	189	0	189
5511545	UNITED VA BK / ROCKBRIDGE	LEXINGTON	VA	28109	391	1319	0	1319	928	0	928
5511590	FIRST NB OF LURAY	LURAY	VA	22628	524	944	0	944	420	0	420
5511600	PAGE VALLEY NB OF LURAY	LURAY	VA	17975	290	778	0	778	488	0	488
5511628	METROPOLITAN BK OF CNTRL VA	LYNCHBURG	VA	5901	135	246	0	246	111	0	111
5511632	VIRGINIA NAT BK/LYNCHBURG	LYNCHBURG	VA	16883	399	794	0	794	395	0	395
5511670	BANK OF MCKENNEY INC	MCKENNEY	VA	6903	77	253	0	253	176	0	176
5511685	FIRST MANASSAS BANK & TR CO	MANASSAS	VA	21614	529	1112	0	1112	583	0	583
5511730	MARSHALL NAT BK & TR	MARSHALL	VA	19126	200	907	0	907	707	0	707
5511760	FARMERS BANK OF MATHEWS	MATHEWS	VA	22122	374	939	0	939	565	0	565
5511770	MIDDLEBURG NATIONAL BANK	MIDDLEBURG	VA	20955	103	963	0	963	860	0	860
5511820	PPLS BK OF MONTROSS VA INC	MONTROSS	VA	12481	91	490	0	490	399	0	399
5511825	STONEWALL JACKSON BK & TR	COMOUNT JACKSON	VA	1969	43	73	0	73	30	0	30
5511841	FIRST NATIONAL BANK	NARROWS	VA	35304	727	1496	0	1496	769	0	769
5511860	FARMERS & MERCH BANK	NEW CASTLE	VA	3757	47	153	0	153	106	0	106
5511870	FIRST NB OF NEW CASTLE	NEWCASTLE	VA	5731	115	215	0	215	100	0	100
5511890	CITIZENS NATIONAL BANK	NEW MARKET	VA	22326	254	835	0	835	581	0	581
5511947	ATLANTIC NAT BK	NORFOLK	VA	11777	247	511	0	511	264	0	264
5511982	HERITAGE BANK AND TRUST	NORFOLK	VA	4809	89	193	0	193	104	0	104
5512030	FIRST NB IN OMANLOCK	OMANLOCK	VA	19614	268	845	0	845	577	0	577
5512040	FARMERS&MRCH NB IN ONLEY	ONLEY	VA	33034	531	1275	0	1275	744	0	744
5512055	FIRST VIRGINIA BK OF ORANGE	ORANGE	VA	7674	96	286	0	286	190	0	190
5512106	COMMUNITY BANK	PETERSBURG	VA	4126	125	166	0	166	41	0	41
5512160	FIRST NB OF POQUOSON	POQUOSON	VA	16479	203	590	0	590	387	0	387
5512202	CENTRAL VIRGINIA BANK	PODHATAN	VA	8494	128	314	0	314	186	0	186
5512203	FIRST VA BANK-MANASSAS NAT	PRNC WILLIAM CTY	VA	33507	1520	2027	0	2027	507	0	507
5512204	F&M NB OF PRINCE WILLIAM	PRNC WILLIAM CTY	VA	3892	284	211	0	211	0	0	0
5512240	FIRST VIRGINIA BANK-FIRST NA	PURCELLVILLE	VA	23821	273	1084	0	1084	811	0	811
5512260	FIRST & MRCH NAT BK	RADFORD	VA	44112	916	1914	0	1914	998	0	998
5512300	STATE BANK OF REMINGTON INC	REMINGTON	VA	15718	256	596	0	596	340	0	340
5512330	RICHLANDS NATIONAL BANK	RICHLANDS	VA	25089	468	955	0	955	487	0	487

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79
DSB	NAME	LOCATION		YDEP	VLTCSH	RR 1977	RR NEW	DIF BAL 1977	BAL NEW	DIF
5512375	FIRST VIRGINIA BK-COLONIAL	RICHMOND	VA	51422	1407	2435	0	2435	1028	0
5512440	VIRGINIA NAT BANK/RICHMOND	RICHMOND	VA	62252	724	3623	0	3623	2899	0
5512481	NEW BANK OF ROANOKE	ROANOKE	VA	11043	309	306	0	306	0	0
5512483	FDLT AM BK NA ROANOKE VLLY	ROANOKE COUNTY	VA	16736	337	661	0	661	324	0
5512484	FIRST VA BK OF ROANOKE VLY	ROANOKE COUNTY	VA	51314	1130	2223	0	2223	1093	0
5512485	UNTD VA BK OF ROANOKE NA	ROANOKE CTY	VA	49091	1282	2233	0	2233	951	0
5512490	BANKERS TRUST CO	ROCKY MOUNT	VA	32617	367	1253	0	1253	866	0
5512495	FIRST NB OF ROCKY MOUNT	ROCKY MOUNT	VA	9576	129	342	0	342	213	0
5512500	PEOPLES NATIONAL BANK	ROCKY MOUNT	VA	40277	626	1591	0	1591	965	0
5512510	ROUND HILL NATIONAL BANK	ROUND HILL	VA	15141	116	573	0	573	455	0
5512515	BANK OF GREENE	RUCKERSVILLE	VA	1311	47	36	0	36	0	0
5512570	FIRST NAT BK OF SALTVILLE	SALTVILLE	VA	11132	224	493	0	493	269	0
5512580	BANK OF SHAWSVILLE	SHAWSVILLE	VA	11376	147	408	0	408	261	0
5512630	SOUTH BOSTON B&TC	SOUTH BOSTON	VA	37561	879	1636	0	1636	757	0
5512632	UNTD VA BK/CTZNS OF S BOSTON	SOUTH BOSTON	VA	30911	398	1355	0	1355	957	0
5512640	CITIZENS BANK INC	SOUTH HILL	VA	26756	551	1179	0	1179	628	0
5512670	AQUIA BANK ETR CO	STAFFORD	VA	5806	72	233	0	233	161	0
5512680	FARMERS & MRCH NAT BK	STANLEY	VA	12372	259	460	0	460	201	0
5512725	UNITED VA BK / NAT VALLEY	STAUNTON	VA	41774	734	2057	0	2057	1323	0
5512728	BANK OF FREDERICK COWNTY	STEPHENS CITY	VA	6755	257	245	0	245	0	0
5512730	COMMONWEALTH BK & TR CO	STERLING	VA	10364	172	461	0	461	289	0
5512740	FIRST NB OF STRASBURG	STRASBURG	VA	24427	279	956	0	956	677	0
5512748	FIRST VIRGINIA BANK N A	STRASBURG	VA	47768	617	2003	0	2003	1386	0
5512760	FIRST NAT BK OF STUART	STUART	VA	25676	736	990	0	990	254	0
5512840	SOUTHSIDE BANK	TAPPAHANNOCK	VA	31407	452	1377	0	1377	925	0
5512850	BANK OF TAZEWELL COUNTY	TAZEWELL	VA	50222	1059	2374	0	2374	1315	0
5512860	TAZEWELL NATIONAL BANK	TAZEWELL	VA	30940	425	1613	0	1613	1188	0
5512880	FIRST NB OF TROUTVILLE	TROUTVILLE	VA	13487	221	519	0	519	298	0
5512898	BANK OF VIENNA	VIENNA	VA	11398	131	577	0	577	446	0
5512921	BANK OF VIRGINIA BEACH	VIRGINIA BEACH	VA	13376	150	595	0	595	445	0
5512935	BANK OF WARRENTON	WARRENTON	VA	2768	74	106	0	106	32	0
5512940	FAUQUIER NB OF WARRENTON	WARRENTON	VA	39949	358	1931	0	1931	1573	0
5512950	PEOPLES NB OF WARRENTON	WARRENTON	VA	21260	433	1053	0	1053	620	0
5512960	NORTHERN NECK ST BK	WARSAW	VA	25847	339	1154	0	1154	815	0
5512970	RAPPAHANNOCK NB OF WASH	WASHINGTON	VA	6250	108	250	0	250	142	0
5512975	DOMINION NATIONAL BANK	WASHINGTON CTY	VA	69619	1329	3780	0	3780	2451	0
5512980	BANK OF WAVERLY	WAVERLY	VA	15475	234	661	0	661	427	0
5513055	WILLIAMSBURG NATIONAL BANK	WILLIAMSBURG	VA	12610	183	598	0	598	415	0
5513101	WISE COUNTY NATIONAL BANK	WISE	VA	63209	955	3784	0	3784	2829	0
5513143	DOMINION NAT BK OF THE PNSLAYURK COUNTY	YORK	VA	7263	485	351	0	351	0	0
5513150	FIRST NAT BANK OF YORKTOWN	YORKTOWN	VA	16500	447	722	0	722	275	0
OF		140 BANKS AFFECTED IN STATE	140	MEET REQ RES W/VAULT CASH				REVENUE CHANGE		5680

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES						174779		
DSB	NAME	LOCATION	TDEP	VLTC	SH	RR 1977	RR NEW	DIF BAL	1977	BAL NEW	DIF	
12530025	BANK OF ARLINGTON	ARLINGTON	WA	7323	101	295	0	295	194	0	194	
12530073	NORTHSHORE FIRST NAT BANK	BOTHELL	WA	15301	239	675	0	675	436	0	436	
12530160	NORTHWEST NATIONAL BANK	CLARK COUNTY	WA	27182	322	1325	0	1325	1003	0	1003	
12530290	FIRST NAT BK OF ENUMCLAM	ENUMCLAM	WA	36582	431	1615	0	1615	1184	0	1184	
12530390	STATE NAT BK OF GARFIELD	GARFIELD	WA	6089	49	229	0	229	180	0	180	
12530433	COLUMBIA BANK NAT ASSOC	KENNEWICK	WA	19882	618	1092	0	1092	474	0	474	
12530468	SOUTH SOUND NATIONAL BANK	LACEY	WA	23723	490	1188	0	1188	698	0	698	
12530518	COLUMBIA NATIONAL BANK	LONGVIEW	WA	16886	428	806	0	806	378	0	378	
12530665	FARMERS & MERCHANTS BANK	OPPORTUNITY	WA	35687	627	1783	0	1783	1156	0	1156	
12530686	BEN FRANKLIN NAT BANK	PASCO	WA	10201	197	486	0	488	291	0	291	
12530695	NORTHWESTERN NATIONAL BANK	PORT ANGELES	WA	12339	210	545	0	545	335	0	335	
12530725	JEFFERSON NATIONAL BANK	PORT TOWNSEND	WA	9524	220	385	0	385	165	0	165	
12530980	FIRST NB IN SPOKANE	SPOKANE	WA	59830	1334	3367	0	3367	2033	0	2033	
12531020	FIRST NB OF STANWOOD	STANWOOD	WA	23677	356	970	0	970	614	0	614	
12531120	FARMERS STATE BANK	UNIONTOWN	WA	3815	16	145	0	145	129	0	129	
OF	15 BANKS AFFECTED IN STATE		15	MEET REQ RES W/VAULT CASH						REVENUE CHANGE		603

5540010	FIRST NAT BK OF ALDERSON	ALDERSON	WV	18392	101	775	0	775	674	0	674
5540020	NATIONAL BANK OF ANSTED	ANSTED	WV	9511	205	385	0	385	180	0	180
5540067	FIRST NATIONAL BANK	BECKLEY	WV	7245	108	255	0	255	147	0	147
5540080	BELINGTON BANK	BELINGTON	WV	12472	319	510	0	510	191	0	191
5540085	FIRST NAT BANK OF BELLE	BELLE	WV	21650	574	917	0	917	343	0	343
5540088	SUBURBAN NB OF MARTINSBURG	BERKELEY CTY	WV	7398	219	266	0	266	47	0	47
5540090	CTZ NB OF BERKELEY SPGS	BERKELEY SPRINGS	WV	17044	295	847	0	847	552	0	552
5540100	ELK NATIONAL BANK	BIG CHIMNEY	WV	13004	232	485	0	485	253	0	253
5540150	BRUCETON BANK	BRUCETON MILLS	WV	24775	293	1046	0	1046	755	0	755
5540170	CENTRAL NB OF BUCKHANNON	BUCKHANNON	WV	46629	733	2029	0	2029	1296	0	1296
5540180	GUYAN NATIONAL BANK	CABELL CTY	WV	6196	102	218	0	218	116	0	116
5540200	FIRST NAT BANK OF CAMERON	CAMERON	WV	9436	167	382	0	382	215	0	215
5540235	CITY NAT BK OF CHARLESTON	CHARLESTON	WV	53672	751	2449	0	2449	1698	0	1698
5540280	PEOPLES BK OF CHARLES TOWN	CHARLES TOWN	WV	17354	189	740	0	740	551	0	551
5540283	FIRST NB OF CHESTER	CHESTER	WV	8173	243	384	0	384	141	0	141
5540360	NATIONAL BK OF DAVIS	DAVIS	WV	4579	109	199	0	199	90	0	90
5540378	BUFFALO BANK	ELEANOR	WV	13437	190	571	0	571	381	0	381
5540390	CITIZENS NB OF ELKINS	ELKINS	WV	46925	878	2094	0	2094	1216	0	1216
5540410	TYGARTS VALLEY NAT BK	ELKINS	WV	12561	418	576	0	576	158	0	158
5540415	RONCEVERTE NATIONAL BANK	FAIRLEA	WV	27545	392	1161	0	1161	769	0	769
5540450	FAYETTE CITY NAT BANK	FAYETTEVILLE	WV	9191	236	515	0	515	279	0	279
5540470	CITIZENS NB OF FOLLANSBEE	FOLLANSBEE	WV	11960	384	511	0	511	127	0	127
5540490	BANK OF GASSAWAY	GASSAWAY	WV	24949	276	1087	0	1087	811	0	811
5540495	GAULEY NATIONAL BANK	GAULEY BRIDGE	WV	27397	253	2027	0	2027	1774	0	1774
5540515	BLUEVILLE BANK OF GRAFTON	GRAFTON	WV	35366	447	1463	0	1463	1016	0	1016

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES							17479
DSB	NAME	LOCATION	TDEP	VLTC	SH RR	1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
5540520	FIRST NB OF GRAFTON	GRAFTON	WV	12591	278	611	0	611	333	0	333
5540540	BANK OF GREENVILLE	GREENVILLE	WV	3424	54	136	0	136	82	0	82
5540550	LINCOLN NB OF HAMLIN	HAMLIN	WV	27058	403	1189	0	1189	786	0	786
5540565	BANK OF HARPERS FERRY	HARPERS FERRY	WV	3297	89	135	0	135	46	0	46
5540580	FIRST NB OF HINTON	HINTON	WV	19235	332	774	0	774	442	0	442
5540590	NB OF SUMMERS OF HINTON	HINTON	WV	25822	363	1123	0	1123	760	0	760
5540635	HUNTINGTON TR & SVGS BK	HUNTINGTON	WV	57609	1057	2858	0	2858	1801	0	1801
5540645	VALLEY NB OF HUNTINGTON	HUNTINGTON	WV	16311	515	785	0	785	270	0	270
5540650	POTOMAC COUNTY BANK	HURRICANE	WV	41460	206	1600	0	1600	1394	0	1394
5540665	S BERKELEY NAT BK	INWOOD	WV	3705	150	147	0	147	0	0	0
5540670	FIRST NB OF KENOVA	KENOVA	WV	11194	113	467	0	467	354	0	354
5540690	NATIONAL BK OF KEYSER	KEYSER	WV	26836	434	1125	0	1125	691	0	691
5540700	FIRST NB OF KEYSTONE	KEYSTONE	WV	19214	211	756	0	756	545	0	545
5540710	ALBRIGHT NB OF KINGWOOD	KINGWOOD	WV	32830	568	1660	0	1660	1092	0	1092
5540720	GREENBRIER VALLEY BANK	LEWISBURG	WV	22218	308	1042	0	1042	734	0	734
5540760	BOONE NB OF MADISON	MADISON	WV	33945	281	1448	0	1448	1167	0	1167
5540775	MIDDLETOWN NATIONAL BANK	MARION COUNTY	WV	12191	554	495	0	495	0	0	0
5540790	FIRST NB IN MARLINTON	MARLINTON	WV	14315	193	652	0	652	459	0	459
5540800	CITIZENS NB OF MARTINSBURG	MARTINSBURG	WV	32540	258	1413	0	1413	1155	0	1155
5540820	OLD NB OF MARTINSBURG	MARTINSBURG	WV	47198	1435	2333	0	2333	898	0	898
5540830	PPL NB OF MARTINSBURG W VA	MARTINSBURG	WV	25322	532	1107	0	1107	575	0	575
5540840	MATEWAN NATIONAL BANK	MATEWAN	WV	34985	753	1414	0	1414	661	0	661
5540880	NATIONAL BANK OF MONONGAH	MONONGAH	WV	9110	333	338	0	338	5	0	5
5540890	MERCH NB OF MONTGOMERY	MONTGOMERY	WV	27729	696	1196	0	1196	500	0	500
5540900	MONTGOMERY NATIONAL BANK	MONTGOMERY	WV	29923	571	1417	0	1417	846	0	846
5540910	S BR VLY NB OF MOOREFIELD	MOOREFIELD	WV	16116	253	754	0	754	501	0	501
5540915	CENTRAL NATIONAL BANK	MORGANTOWN	WV	1813	197	80	0	80	0	0	0
5540932	MOUNTAINEER NATIONAL BANK	MORGANTOWN	WV	532	374	17	0	17	0	0	0
5540933	SUNCREST NATIONAL BANK	MORGANTOWN	WV	24008	777	986	0	986	209	0	209
4540940	FIRST NAT BK AT MOUNDSVILLE	MOUNDSVILLE	WV	25402	323	1133	0	1133	810	0	810
5540980	PEOPLES BK OF MULLENS	MULLENS	WV	33883	583	1485	0	1485	902	0	902
4541000	FIRST NB OF NEW MARTINSVILLE	NEW MARTINSVILLE	WV	25219	536	1178	0	1178	642	0	642
4541005	FIRST WETZEL NATIONAL BANK	NEW MARTINSVILLE	WV	4932	60	159	0	159	99	0	99
5541020	FIRST CLARK NB OF NORTHFORK	NORTHFORK	WV	20885	297	848	0	848	551	0	551
5541030	MERCHANTS & MINERS NAT BK	OAK HILL	WV	30891	450	1412	0	1412	962	0	962
5541080	UNION TRUST NATIONAL BANK	PARKERSBURG	WV	44846	899	2054	0	2054	1155	0	1155
5541100	FIRST NB OF PARSONS	PARSONS	WV	6714	97	290	0	290	193	0	193
5541110	TUCKER COUNTY BANK	PARSONS	WV	10699	146	505	0	505	359	0	359
5541140	POTOMAC VALLEY BANK	PETERSBURG	WV	20841	164	933	0	933	769	0	769
5541150	FIRST NB OF PETERSTOWN	PETERSTOWN	WV	6198	153	285	0	285	132	0	132
5541158	BARBOUR COUNTY BANK	PHILIPPI	WV	16178	202	561	0	561	359	0	359
5541160	FIRST NB OF PHILIPPI	PHILIPPI	WV	23945	307	1005	0	1005	698	0	698
5541180	FIRST NB OF PIEDMONT	PIEDMONT	WV	10112	205	424	0	424	219	0	219
5541190	CITIZENS NB OF PT PLEASANT	POINT PLEASANT	WV	38895	506	1712	0	1712	1206	0	1206
5541223	WESTERN GREENBRIER NAT BANK	RAINELLE	WV	18166	360	851	0	851	491	0	491
5541225	BLAKELEY BANK & TR CO	RANSON	WV	14165	439	666	0	666	227	0	227

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM				FEDERAL REQUIRED RESERVES				1/4/79
DSB	NAME	LOCATION	TDEP	VLTC	RR 1977	RR NEW	DIF BAL	1977 BAL	NEW	DIF	
5541240	CHERRY RIVER NB OF RICHWOOD	RICHWOOD	WV	15844	257	608	0	608	351	0	351
5541250	BANK OF RIPLEY	RIPLEY	WV	17097	265	713	0	713	448	0	448
5541260	FIRST NB OF RIPLEY	RIPLEY	WV	27594	675	1176	0	1176	501	0	501
5541270	BANK OF ROMNEY	ROMNEY	WV	20769	248	960	0	960	712	0	712
5541280	FIRST NB OF ROMNEY	ROMNEY	WV	15552	235	677	0	677	442	0	442
5541290	FIRST NB IN RONCEVERTE	RONCEVERTE	WV	26654	298	1127	0	1127	829	0	829
5541310	PEOPLES NB OF ROWLESBURG	ROWLESBURG	WV	5266	103	214	0	214	111	0	111
5541325	CITIZENS NATIONAL BANK	ST ALBANS	WV	22366	669	937	0	937	268	0	268
5541330	FIRST NB OF ST MARYS	ST MARYS	WV	13917	243	587	0	587	344	0	344
5541340	PLEASANTS COUNTY BANK	ST MARYS	WV	16981	238	704	0	704	466	0	466
5541350	FIRST NB AT SALEM	SALEM	WV	6909	97	309	0	309	212	0	212
5541355	TEAYS VALLEY NATIONAL BANK	SCOTT DEPOT	WV	8926	208	316	0	316	108	0	108
5541357	MOUNTAIN NATIONAL BANK	SHADY SPRING	WV	8609	259	351	0	351	92	0	92
4541380	FIRST TYLER BANK & TR CO	SISTERSVILLE	WV	9728	191	476	0	476	285	0	285
4541390	UNION NAT BK OF SISTERSVILLE	SISTERSVILLE	WV	8382	194	342	0	342	148	0	148
5541393	GULF NATIONAL BANK	SOPHIA	WV	7257	122	245	0	245	123	0	123
5541400	FIRST NB OF S CHARLESTON	SOUTH CHARLESTON	WV	29431	337	1364	0	1364	1027	0	1027
5541410	FIRST NB OF SPENCER	SPENCER	WV	29823	270	1230	0	1230	960	0	960
5541430	THE TRADERS BANK	SPENCER	WV	30982	318	1330	0	1330	1012	0	1012
5541440	FARMERS & MERCHANTS BK	SUMMERSVILLE	WV	30761	446	1377	0	1377	931	0	931
5541460	HOME NB OF SUTTON	SUTTON	WV	23129	281	972	0	972	691	0	691
5541470	FIRST NB OF TERRA ALTA	TERRA ALTA	WV	19321	220	791	0	791	571	0	571
5541500	BANK OF MONROE	UNION	WV	14503	94	608	0	608	514	0	514
5541505	OHIO VALLEY NB OF VIENNA	VIENNA	WV	24211	622	1206	0	1206	584	0	584
5541530	CAPON VALLEY BANK	WARDENSVILLE	WV	12109	79	447	0	447	368	0	368
5541550	WEBSTER SPRGS NAT BK	WEBSTER SPRINGS	WV	14133	394	673	0	673	279	0	279
4541564	FIRST NATIONAL BANK	WEIRTON	WV	19948	775	830	0	830	55	0	55
4541567	WEIRTON NATIONAL BANK	WEIRTON	WV	12239	256	389	0	389	133	0	133
5541570	MCDOWELL CTY NAT BK	WELCH	WV	51157	1266	2679	0	2679	1413	0	1413
4541590	WELLSBURG NATIONAL BANK	WELLSBURG	WV	21175	286	891	0	891	605	0	605
5541595	FIRST NATIONAL BANK	WEST HAMLIN	WV	12146	225	477	0	477	252	0	252
5541610	WESTON NATIONAL BANK	WESTON	WV	27586	734	1185	0	1185	451	0	451
5541620	FIRST NB IN WEST UNION	WEST UNION	WV	7515	94	317	0	317	223	0	223
4541652	FIRST WV BK NA-COMMUNITY	WHEELING	WV	5258	152	164	0	164	12	0	12
4541654	FIRST WV BK NA-WARWOOD	WHEELING	WV	15933	483	596	0	596	113	0	113
4541670	HALF DOLLAR TR & SVGS BK	WHEELING	WV	45840	941	2200	0	2200	1259	0	1259
5541730	BANK OF WHITE SULPHUR SPG	WHITE SULPHUR SPG	WV	21291	487	916	0	916	429	0	429
5541750	FIRST NB OF WILLAMSON	WILLIAMSON	WV	40376	914	1719	0	1719	805	0	805
5541760	NAT BK OF CMRC OF WILLIAMSON	WILLIAMSON	WV	44560	671	2137	0	2137	1466	0	1466
5541770	WILLIAMSTOWN NATIONAL BANK	WILLIAMSTOWN	WV	12534	206	575	0	575	369	0	369
5541780	UNION CENTRAL NATIONAL BANK	WOOD COUNTY	WV	7459	456	330	0	330	0	0	0
OF 112 BANKS AFFECTED IN STATE			112 MEET REQ RES W/VAULT CASH			REVENUE CHANGE			3889		

OF 112 BANKS AFFECTED IN STATE

112 MEET REQ RES W/VAULT CASH

REVENUE CHANGE 3889

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM			FEDERAL REQUIRED RESERVES			1/4/79		
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL	1977	BAL NEW	DIF	
7550120	FIDELITY SAVINGS BANK	ANTIGO	WI	29657	503	1320	0	1320	817	0	817
7550164	VALLEY NATIONAL BANK	APPLETON	WI	9678	246	393	0	393	147	0	147
9550220	UNION NAT BK OF ASHLAND	ASHLAND	WI	26741	268	1112	0	1112	844	0	844
9550260	FIRST NAT BK OF BALDWIN	BALDWIN	WI	19857	97	770	0	770	673	0	673
9550290	FIRST NAT BK OF BANGOR	BANGOR	WI	12764	101	498	0	498	397	0	397
7550300	BARABOO NATIONAL BANK	BARABOO	WI	41967	333	1817	0	1817	1484	0	1484
7550310	FIRST NB & TRCO OF BARABOO	BARABOO	WI	18733	202	713	0	713	511	0	511
9550340	FIRST NAT BK OF BARRON	BARRON	WI	13470	79	513	0	513	434	0	434
7550360	AMERICAN NB OF BEAVER DAM	BEAVER DAM	WI	39587	353	1549	0	1549	1196	0	1196
7550380	1 NB & TRCO OF BEAVER DAM	BEAVER DAM	WI	40408	583	1526	0	1526	943	0	943
7550450	FARMERS AND MERCHANTS BANK	BERLIN	WI	15139	172	554	0	554	382	0	382
7550460	FIRST NB OF BERLIN	BERLIN	WI	15416	213	563	0	563	350	0	350
7550530	FIRST NB OF BLANCHARDVILLE	BLANCHARDVILLE	WI	6659	42	244	0	244	202	0	202
9550540	PEOPLES ST BK OF BLOOMER	BLOOMER	WI	18430	178	760	0	760	582	0	582
7550595	FIRST NAT BANK OF BOSCOBEL	BOSCOBEL	WI	1139	50	28	0	28	0	0	0
9550600	NATIONAL BK OF BOYCEVILLE	BOYCEVILLE	WI	6321	45	228	0	228	183	0	183
9550610	STATE BANK OF BOYD	BOYD	WI	5695	103	210	0	210	107	0	107
7550630	CALUMET COUNTY BANK	BRILLION	WI	16719	153	832	0	832	679	0	679
7550640	BANK OF BRODHEAD	BRODHEAD	WI	18803	132	639	0	639	507	0	507
7550656	FIRST WISCONSIN NATIONAL BK	BROOKFIELD	WI	27230	772	1297	0	1297	525	0	525
7550659	REGENCY NAT EXCHANGE BANK	BROOKFIELD	WI	4488	65	162	0	162	97	0	97
7550690	BANK OF BURLINGTON	BURLINGTON	WI	47267	389	1765	0	1765	1376	0	1376
7550852	OZAUKEE NATIONAL BANK	CEDARBURG	WI	7771	82	295	0	295	213	0	213
9550900	FIRST NB OF CHIPPEWA FALLS	CHIPPEWA FALLS	WI	39551	448	1579	0	1579	1131	0	1131
9550910	NORTHWESTERN BANK	CHIPPEWA FALLS	WI	40608	591	1628	0	1628	1037	0	1037
7550972	FIRST NB OF CLINTONVILLE	CLINTONVILLE	WI	18017	216	662	0	662	446	0	446
7551070	FIRST NB OF COLUMBUS	COLUMBUS	WI	20065	156	783	0	783	627	0	627
9551090	CRANDON NATIONAL BANK	CRANDON	WI	11599	86	466	0	466	380	0	380
7551125	FIRST NB OF CUDAHY	CUDAHY	WI	18259	230	745	0	745	515	0	515
7551170	CITIZENS NB OF DARLINGTON	DARLINGTON	WI	21074	117	848	0	848	731	0	731
7551180	FIRST NB AT DARLINGTON	DARLINGTON	WI	11693	113	458	0	458	345	0	345
7551230	WISCONSIN STATE BANK	DELAVER	WI	20882	159	761	0	761	602	0	602
9551340	SECURITY NB OF DURAND	DURAND	WI	26767	186	1073	0	1073	887	0	887
9551350	FIRST NAT BK OF EAGLE RIVER	EAGLE RIVER	WI	16222	240	711	0	711	471	0	471
7551450	FIRST NB OF ELKHORN	ELKHORN	WI	38174	300	1604	0	1604	1304	0	1304
7551520	UNION BANK AND TRUST CO	EVANSVILLE	WI	14582	107	589	0	589	482	0	482
7551680	KACINE COUNTY NATIONAL BANK	FRANKSVILLE	WI	39014	473	1689	0	1689	1216	0	1216
7551815	FIRST NB OF GLENDALE	GLENDALE	WI	32269	488	1357	0	1357	869	0	869
9551820	FIRST NB OF GLENWOOD CITY	GLENWOOD CITY	WI	6724	97	263	0	263	166	0	166
7551830	CITIZENS BK OF GOODMAN	GOODMAN	WI	1803	55	64	0	64	9	0	9
7551885	CITIZENS AMERICAN BANK NA	GREEN BAY	WI	29682	624	1203	0	1203	579	0	579
7551929	SOUTHRIDGE BANK OF GREENDALE	GREENDALE	WI	21515	1269	1036	0	1036	0	0	0
7551933	FIRST WISC NAT BK OF SU GATE	GREENFIELD	WI	28726	602	1180	0	1180	578	0	578
7551940	GREEN LAKE STATE BANK	GREEN LAKE	WI	8738	65	336	0	336	271	0	271
9551985	HIAMATHA NATIONAL BANK	HAGER CITY	WI	6506	48	253	0	253	205	0	205
7551992	TRI CY NB OF HALES CORNERS	HALES CORNERS	WI	12375	350	460	0	460	130	0	130

MEMBER BANKS

BENEFIT TO BANKS EXEMPT FROM

FEDERAL REQUIRED RESERVES

1/4/79

DSB	NAME	LOCATION	STATE	TDEP	VLTC	SH RR	1977	RR NEW	DIF BAL	1977	BAL NEW	DIF
7552010	FIRST NB OF HARTFORD	HARTFORD	WI	27629	389	1117	0	1117	728	0	728	
7552025	HARTLAND NATIONAL BANK	HARTLAND	WI	9029	148	327	0	327	179	0	179	
9552040	PEOPLES NAT BK OF HAYWARD	HAYWARD	WI	31123	260	1231	0	1231	971	0	971	
7552110	STATE BK OF HOWARDS GVE	HOWARDS GROVE	WI	13509	86	475	0	475	369	0	369	
9552120	FIRST NAT BK OF HUDSON	HUDSON	WI	18762	213	809	0	809	596	0	596	
9552130	IRON EXCHANGE BANK	HURLEY	WI	11590	182	406	0	406	224	0	224	
7552200	FIRST NATIONAL BANK	JANESVILLE	WI	51006	890	2181	0	2181	1291	0	1291	
7552220	ROCK CITY NB OF JANESVILLE	JANESVILLE	WI	30751	630	1490	0	1490	860	0	860	
7552345	KENOSHA NATIONAL BANK	KENOSHA	WI	52706	447	2236	0	2236	1789	0	1789	
9552480	PIONEER NB OF LADYSMITH	LADYSMITH	WI	16646	152	696	0	696	544	0	544	
7552505	CITIZENS NATIONAL BANK	LAKE GENEVA	WI	21812	292	878	0	878	586	0	586	
7552510	FIRST NB OF LAKE GENEVA	LAKE GENEVA	WI	31726	317	1323	0	1323	1006	0	1006	
7552723	FIRST WISC NAT BK OF WESTON	MADISON	WI	11160	467	523	0	523	56	0	56	
9552780	FIRST NB OF MAIDEN ROCK	MAIDEN ROCK	WI	5432	31	200	0	200	169	0	169	
7552810	FIRST NB IN MANITOWOC	MANITOWOC	WI	48764	581	1902	0	1902	1321	0	1321	
7552880	FIRST NB OF MARINETTE	MARINETTE	WI	16779	270	589	0	589	319	0	319	
7552890	STEPHENSON NB OF MARINETTE	MARINETTE	WI	27454	457	1141	0	1141	684	0	684	
7552920	MARKESAN STATE BANK	MARKESAN	WI	12370	102	432	0	432	330	0	330	
7552940	CITIZENS NAT BANK & TRUST	MARSHFIELD	WI	50547	591	2156	0	2156	1565	0	1565	
9553008	MEDFORD NATIONAL BANK	MEDFORD	WI	5740	101	225	0	225	124	0	124	
7553040	FIRST NB OF MENASHA	MENASHA	WI	25111	287	980	0	980	693	0	693	
9553070	FIRST NAT BK OF MENOMONIE	MENOMONIE	WI	26249	218	1040	0	1040	822	0	822	
7553085	FIRST WI NB OF MEQUON	MEQUON	WI	11302	104	435	0	435	331	0	331	
7553185	FIRST WI NORTHWESTERN NAT BK	MILWAUKEE	WI	10634	329	486	0	486	157	0	157	
7553292	NORTHBRIDGE BANK	MILWAUKEE	WI	22657	1138	1023	0	1023	0	0	0	
7553320	UNIVERSITY NATIONAL BANK	MILWAUKEE	WI	13878	243	662	0	662	419	0	419	
9553370	FIRST NAT BK OF MONDOVI	MONDOVI	WI	9738	69	386	0	386	297	0	297	
7553384	METROPOLITAN NATIONAL BANK	MONONA	WI	14514	177	680	0	680	503	0	503	
7553505	NEENAH WEST NAT BANK	NEENAH	WI	11595	454	452	0	452	0	0	0	
7553510	FIRST NB AT NEILLSVILLE	NEILLSVILLE	WI	17162	127	644	0	644	517	0	517	
7553615	NEW LONDON NATIONAL BANK	NEW LONDON	WI	9510	131	370	0	370	239	0	239	
9553630	FIRST NB OF NEW RICHMOND	NEW RICHMOND	WI	17061	173	599	0	599	426	0	426	
7553650	FIRST NB OF NIAGARA	NIAGARA	WI	9405	222	351	0	351	129	0	129	
7553695	OAK CREEK MARINE NAT BANK	OAK CREEK	WI	13781	205	623	0	623	416	0	416	
7553698	TRI-CY NB OF OAK CREEK	OAK CREEK	WI	17797	544	802	0	802	258	0	258	
7553700	BANK OF OAKFIELD	OAKFIELD	WI	6994	57	261	0	261	204	0	204	
7553720	FIRST NB OF OCONOMOWOC	OCONOMOWOC	WI	25471	567	1132	0	1132	565	0	565	
7553730	FIRST NB OF OCONTO	OCONTO	WI	20216	355	783	0	783	428	0	428	
7553775	COMMUNITY NATIONAL BANK	OREGON	WI	1945	31	76	0	76	45	0	45	
7553780	FRM & MRCH BK OF OREGONVILLE	OREGONVILLE	WI	7304	42	257	0	257	215	0	215	
7553820	OSHKOSH NATIONAL BANK	OSHKOSH	WI	46462	629	1860	0	1860	1231	0	1231	
9553850	FIRST NAT BK OF PARK FALLS	PARK FALLS	WI	23006	210	848	0	848	638	0	638	
7553870	PESHTIGO NATIONAL BANK	PESHTIGO	WI	14486	104	506	0	506	402	0	402	
7553940	FIRST NB OF PLATTEVILLE	PLATTEVILLE	WI	24316	173	978	0	978	805	0	805	
7553960	STATE NB OF PLATTEVILLE	PLATTEVILLE	WI	23533	160	940	0	940	780	0	780	
7553990	FIRST NB OF PORTAGE	PORTAGE	WI	38902	580	1587	0	1587	1007	0	1007	

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				1/4/79		
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF
7554000	FIRST NB OF PORT WASHINGTON	PORT WASHINGTON	WI	16118	206	654	0	654	448	0
7554120	FARMERS MERCHANTS NAT BK	PRINCETON	WI	20365	180	708	0	708	528	0
7554164	HERITAGE NB OF RACINE	RACINE	WI	18750	628	974	0	974	346	0
7554168	M&I AMERICAN BANK & TRUST	CORACINE	WI	57500	1369	2738	0	2738	1369	0
9554250	FIRST NB OF RHINELANDER	RHINELANDER	WI	39666	786	1603	0	1603	817	0
9554270	FIRST WISCONSIN NAT BANK	RICE LAKE	WI	35008	621	1421	0	1421	800	0
7554330	FIRST NB OF RIPON	RIPON	WI	18176	323	701	0	701	378	0
9554350	FIRST NAT BK OF RIVER FALLS	RIVER FALLS	WI	27111	360	1125	0	1125	765	0
9554410	FIRST NB OF ST CROIX FALLS	ST CROIX FALLS	WI	15145	129	571	0	571	442	0
7554440	FIRST NB OF SEYMOUR	SEYMOUR	WI	27718	387	1037	0	1037	650	0
7554675	UNIONNAT BK & TRUST CO	SPARTA	WI	19426	340	878	0	878	538	0
7554750	CITIZENS NB OF STEVENS PNT	STEVENS POINT	WI	52595	794	2345	0	2345	1551	0
7554790	FIRST NB OF STOUGHTON	STOUGHTON	WI	22138	466	888	0	888	422	0
7554825	FIRST NB OF STURGEON BAY	STURGEON BAY	WI	21036	272	826	0	826	554	0
9554860	FIRST NB OF SUPERIOR	SUPERIOR	WI	40383	919	1654	0	1654	735	0
9554870	NAT BK OF CMRC IN SUPERIOR	SUPERIOR	WI	51919	576	2168	0	2168	1590	0
9554880	SUPERIOR NATIONAL BANK	SUPERIOR	WI	6381	125	256	0	256	131	0
9554950	PEOPLES STATE BANK	THREE LAKES	WI	7060	67	262	0	262	195	0
7554960	FIRST NB IN TIGERTON	TIGERTON	WI	5427	107	201	0	201	94	0
7555080	FIRST NB IN VIROQUA	VIROQUA	WI	14430	151	555	0	555	404	0
7555180	MRCB NB OF WATERTOWN	WATERTOWN	WI	24371	216	1035	0	1035	819	0
7555190	WI NB IN WATERTOWN	WATERTOWN	WI	13253	396	500	0	500	104	0
7555205	MARINE NB OF WAUKESHA	WAUKESHA	WI	28568	559	1204	0	1204	645	0
7555250	FARMERS ST BK OF MAUPACA	MAUPACA	WI	20271	368	828	0	828	460	0
7555260	FIRST NB OF MAUPACA	MAUPACA	WI	19914	408	767	0	767	359	0
7555270	NAT BK OF WAUPUN	WAUPUN	WI	23766	252	998	0	998	746	0
7555280	STATE BK OF WAUPUN	WAUPUN	WI	26604	218	1054	0	1054	836	0
7555289	CENTRAL NB OF WAUSAU	WAUSAU	WI	10315	110	411	0	411	301	0
7555305	FIRST WI NB OF WAUSAU	WAUSAU	WI	26147	302	1080	0	1080	778	0
7555340	FIRST NB IN MAUMATOSA	MAUMATOSA	WI	47972	354	2006	0	2006	1652	0
7555375	TRI CY NB OF W ALLIS	WEST ALLIS	WI	7490	253	277	0	277	24	0
7555390	FIRST NB OF W BEND	WEST BEND	WI	62551	396	3665	0	3665	3269	0
OF	124 BANKS AFFECTED IN STATE	124	MEET REQ RES W/VAULT CASH					REVENUE CHANGE	4787	
10560010	STAR VALLEY STATE BANK	AFTON	WY	18354	133	926	0	926	793	0
10560020	SECURITY ST BK OF BASIN	BASIN	WY	15013	41	724	0	724	683	0
10560040	FIRST NAT BK OF BUFFALO	BUFFALO	WY	18638	155	966	0	966	811	0
10560073	HILLTOP NATIONAL BANK	CASPER	WY	34038	607	1550	0	1550	943	0
10560077	WESTERN NATIONAL BANK	CASPER	WY	15850	226	840	0	840	614	0
10560095	FIRST WY BANK NA CHEYENNE	CHEYENNE	WY	52579	311	2814	0	2814	2503	0
10560098	FIRST WY BK NA E CHEYENNE	CHEYENNE	WY	22082	587	1067	0	1067	480	0
10560110	FIRST NAT BK OF CHUGWATER	CHUGWATER	WY	2870	27	116	0	116	89	0

MEMBER BANKS			BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				174779			
DSB	NAME	LOCATION	TDEP	VLTCSH	RR 1977	RR NEW	DIF BAL	1977	BAL NEW	DIF		
10560130	SHOSHONE FIRST NAT BK	COOY	WY	32828	298	1478	0	1478	1180	0	1180	
10560145	FIRST NAT BK AT DOUGLAS	DOUGLAS	WY	12386	207	586	0	586	379	0	379	
10560150	DUBOIS NATIONAL BANK	DUBOIS	WY	6022	49	237	0	237	188	0	188	
10560160	CITIZENS STATE BANK	EDGERTON	WY	1673	38	67	0	67	29	0	29	
10560170	FIRST NAT BK IN EVANSTON	EVANSTON	WY	24155	124	1038	0	1038	914	0	914	
10560180	FIRST WYOMING BANK EVANSTON	EVANSTON	WY	21647	256	763	0	763	507	0	507	
10560185	FIRST NATIONAL BANK	GILLETTE	WY	31972	282	1458	0	1458	1176	0	1176	
10560192	WYOMING NAT BK OF GILLETTE	GILLETTE	WY	14101	167	641	0	641	474	0	474	
10560195	FIRST NATIONAL BANK	GLENROCK	WY	7498	158	305	0	305	147	0	147	
10560200	FIRST NAT BK OF GREEN RVR	GREEN RIVER	WY	11633	307	591	0	591	284	0	284	
10560220	FIRST NAT BK OF GREYBULL	GREYBULL	WY	15166	110	624	0	624	514	0	514	
10560235	FIRST WY BK NA JACKSON HOLE	JACKSON	WY	12371	194	494	0	494	300	0	300	
10560240	JACKSON STATE BANK	JACKSON	WY	43535	351	1987	0	1987	1636	0	1636	
10560260	FIRST WYOMING BK NA KEMMERER	KEMMERER	WY	46510	312	2353	0	2353	2041	0	2041	
10560262	FOSSIL BUTTE NAT BANK	KEMMERER	WY	3472	80	148	0	148	66	0	66	
10560280	FIRST WYOMING BANK NA LANDERLANDER	LANDERLANDER	WY	33369	423	1640	0	1640	1217	0	1217	
10560310	BANK OF LARAMIE	LARAMIE	WY	27752	201	1361	0	1361	1160	0	1160	
10560320	FIRST NB OF LARAMIE	LARAMIE	WY	51651	603	2635	0	2635	2032	0	2032	
10560325	FIRST WYOMING BK NA LARAMIE	LARAMIE	WY	13649	186	557	0	557	371	0	371	
10560330	FIRST NB OF LOVELL	LOVELL	WY	15355	193	708	0	708	515	0	515	
10560335	WESTERN NB OF LOVELL	LOVELL	WY	4440	37	160	0	160	123	0	123	
10560338	FIRST WYOMING BANK NA LUSK	LUSK	WY	10691	63	433	0	433	370	0	370	
10560340	LUSK STATE BANK	LUSK	WY	8847	92	342	0	342	250	0	250	
10560350	FIRST WY BANK NA MEETEETSE	MEETEETSE	WY	4174	38	187	0	187	149	0	149	
10560355	MOORCROFT STATE BANK	MOORCROFT	WY	5184	83	196	0	196	113	0	113	
10560360	UINTA COUNTY STATE BANK	MOUNTAIN VIEW	WY	2942	69	143	0	143	74	0	74	
10560370	FIRST STATE BK OF NEWCASTLE	NEWCASTLE	WY	22300	109	992	0	992	883	0	883	
10560375	NATIONAL BK OF NEWCASTLE	NEWCASTLE	WY	8749	89	331	0	331	242	0	242	
10560380	FARMERS STATE BANK	PINE BLUFFS	WY	4848	77	266	0	266	189	0	189	
10560385	FIRST NAT BANK OF PINEDALE	PINEDALE	WY	11762	110	466	0	466	356	0	356	
10560388	AMERICAN NAT BK OF POWELL	POWELL	WY	16877	163	708	0	708	545	0	545	
10560390	FIRST NAT BK OF POWELL	POWELL	WY	36353	132	1662	0	1662	1530	0	1530	
10560410	FIRST WYOMING BK NA RAWLINS	RAWLINS	WY	41472	269	1775	0	1775	1506	0	1506	
10560420	RAWLINS NATIONAL BANK	RAWLINS	WY	39273	473	1910	0	1910	1437	0	1437	
10560425	AMERICAN NATIONAL BANK	RIVERTON	WY	28489	187	1215	0	1215	1028	0	1028	
10560430	FIRST NAT BANK OF RIVERTON	RIVERTON	WY	48223	419	2465	0	2465	2046	0	2046	
10560442	FIRST WY BK NA ROCK SPRINGS	ROCK SPRINGS	WY	8007	459	365	0	365	0	0	0	
10560460	ROCK SPRINGS NATIONAL BANK	ROCK SPRINGS	WY	58551	956	2562	0	2562	1606	0	1606	
10560470	SARATOGA STATE BANK	SARATOGA	WY	13207	79	559	0	559	480	0	480	
10560490	FIRST NB OF SHERIDAN	SHERIDAN	WY	43401	286	2406	0	2406	2120	0	2120	
10560492	FIRST WYOMING BK NA SHERIDAN	SHERIDAN	WY	10271	159	421	0	421	262	0	262	
10560500	SUNDANCE STATE BANK	SUNDANCE	WY	19798	52	990	0	990	938	0	938	
10560510	FIRST NB IN THERMOPOLIS	THERMOPOLIS	WY	21798	193	975	0	975	782	0	782	
10560520	CITIZENS NAT BK & TR CO	TORRINGTON	WY	33455	170	1636	0	1636	1466	0	1466	
10560530	FIRST NATIONAL BANK	TORRINGTON	WY	18611	112	891	0	891	779	0	779	
10560535	UNION STATE BANK	UPTON	WY	12278	72	550	0	550	478	0	478	

MEMBER BANKS		BENEFIT TO BANKS EXEMPT FROM		FEDERAL REQUIRED RESERVES				1/4/79			
DSB	NAME	LOCATION	TYPE	VLTC SH	RR 1977	RR NEW	DIF	BAL 1977	BAL NEW	DIF	
10560540	FIRST NB IN WHEATLAND	WHEATLAND	WY	20963	107	899	0	899	792	0	792
10560560	FIRST NB IN MORLAND	MORLAND	WY	23835	179	1058	0	1058	879	0	879
OF 56 BANKS AFFECTED IN STATE		56	MEET REQ RES W/VAULT CASH				REVENUE CHANGE				2826

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