



SUMMARY REPORT

Assets and Liabilities of Member Banks

DECEMBER 20, 1963

NUMBER 170

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



BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON

April 1964.

NOTICE

"Summary Report--Assets and Liabilities of Member Banks," No. 170, December 20, 1963, was distributed this week.

The Board did not publish a Summary Report No. 169, containing results of the call for reports of condition as of September 30, 1963. Condition reports received from State member banks and from National banks for this call were not compatible.

Publications Services.
Division of Administrative Services.

CONTENTS

| Assets and Liabilities of All Member Banks: | PAGE |
|--|-------|
| By Class of Bank | 2-3 |
| On Selected Call Dates | 4-5 |
| By Class, by Federal Reserve Districts | 6-17 |
| By States | 18-31 |
| Assets and Liabilities of State Member Banks, by Federal Reserve Districts | 32-35 |

These statistics are tabulated from condition reports submitted by member banks following each official call, a minimum of four of which are required by law each year. The Comptroller of the Currency tabulates the national bank reports and The Board of Governors of the Federal Reserve System tabulates the reports of State member banks. The combined statistics of national and State member banks are published in the *Summary Report - Assets and Liabilities of Member Banks*.

Member banks are classified according to their reserve requirements as reserve city banks, or nonreserve city ("country") banks. A member bank that has an office in a reserve city is classified as a reserve city bank; a member bank that does not have an office in a reserve city is classified as a country bank. However, some banks in reserve cities have permission to maintain the reserves required of country banks. Condition reports of member banks are tabulated in accordance with the reserve classifications of the banks. Since a member bank that has two or more offices, whether in the same city or in different cities, submits a consolidated condition report, the report is tabulated according to a single location (that of the bank's head office, unless it has a branch in a city where banks are subject to higher reserve requirements).

The comparability of figures for succeeding call dates is affected somewhat by changes in Federal Reserve membership, mergers, etc., by changes in the reserve classification of cities or individual banks, and by changes in items. On July 28, 1962, central reserve city banks in New York City and Chicago were reclassified as reserve city banks; on August 23, 1962, the designations of Topeka and Wichita, Kansas as reserve cities were terminated; and on September 6, 1962, the designation of Kansas City, Kansas as a reserve city was terminated.

ALL MEMBER BANKS, BY CLASS OF BANK, DECEMBER 31, 1963
(Amounts in thousands of dollars)

| ASSETS | RESERVE CITY BANKS ^{1/} | | | COUNTRY BANKS | ALL MEMBER BANKS | ALL NATIONAL MEMBER BANKS | ALL STATE MEMBER BANKS |
|--|----------------------------------|-------------------|-------------------|--------------------|--------------------|---------------------------|------------------------|
| | NEW YORK | CHICAGO | OTHER | | | | |
| RESERVES, CASH, AND BANK BALANCES—TOTAL | 9,372,167 | 1,970,474 | 18,777,852 | 14,274,465 | 44,394,958 | 28,634,500 | 15,760,458 |
| Currency and coin..... | 263,833 | 49,177 | 934,794 | 1,883,639 | 3,131,443 | 2,178,563 | 952,880 |
| Reserve with Federal Reserve Banks..... | 3,624,937 | 1,018,697 | 7,587,363 | 4,918,616 | 17,149,613 | 10,983,545 | 6,166,068 |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)..... | 74,359 | 92,220 | 1,980,717 | 4,914,176 | 7,061,472 | 5,523,828 | 1,537,644 |
| Other balances with banks in the U. S. | 21,299 | 6,263 | 123,953 | 145,776 | 297,291 | 223,687 | 73,604 |
| Balances with banks in foreign countries..... | 118,555 | 17,567 | 141,343 | 9,984 | 287,449 | 102,759 | 184,690 |
| Cash items in process of collection..... | 5,269,184 | 786,550 | 8,009,682 | 2,402,274 | 16,467,690 | 9,622,118 | 6,845,572 |
| OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL | 6,154,311 | 1,704,832 | 16,686,198 | 24,796,743 | 49,342,084 | 33,383,886 | 15,958,198 |
| Direct: | | | | | | | |
| Treasury bills..... | 1,711,476 | 346,581 | 2,151,860 | 3,821,984 | 8,031,901 | 4,999,408 | 3,032,493 |
| Treasury certificates of indebtedness..... | 146,515 | 42,486 | 545,071 | 572,731 | 1,306,803 | 864,024 | 442,779 |
| Treasury notes maturing in one year or less..... | 424,456 | 156,447 | 1,553,142 | 2,398,152 | 4,532,197 | 3,061,639 | 1,470,558 |
| Other Treasury notes..... | 1,916,973 | 442,812 | 5,046,466 | 6,133,188 | 13,539,439 | 8,929,864 | 4,609,575 |
| United States nonmarketable bonds..... | 5,021 | 1,235 | 44,794 | 144,720 | 195,770 | 151,336 | 44,434 |
| Other bonds maturing in 1 year or less..... | 46,250 | 10,818 | 302,318 | 471,067 | 830,453 | 560,127 | 270,326 |
| Other bonds maturing in 5 years..... | 734,668 | 285,141 | 3,671,532 | 5,464,467 | 10,155,808 | 7,082,641 | 3,073,167 |
| Other bonds maturing in 5 to 10 years..... | 1,141,045 | 366,086 | 3,089,662 | 5,157,863 | 9,754,656 | 6,881,063 | 2,873,593 |
| Other bonds maturing after 10 years..... | 21,566 | 53,112 | 237,432 | 586,854 | 898,964 | 780,626 | 118,338 |
| Guaranteed obligations..... | 6,341 | 114 | 43,921 | 45,717 | 96,093 | 73,158 | 22,935 |
| OTHER SECURITIES—TOTAL | 5,095,123 | 1,689,890 | 9,791,939 | 12,496,436 | 29,073,388 | 19,218,063 | 9,855,325 |
| Obligations of States and subdivisions..... | 4,653,232 | 1,361,008 | 8,810,456 | 10,384,998 | 25,209,694 | 16,379,579 | 8,830,115 |
| Other bonds, notes, and debentures..... | 261,013 | 285,652 | 705,417 | 1,903,202 | 3,155,284 | 2,407,767 | 747,517 |
| Federal Reserve bank stock..... | 95,497 | 25,909 | 186,929 | 183,140 | 491,475 | 317,641 | 173,834 |
| Other corporate stocks..... | 85,381 | 17,321 | 89,137 | 25,096 | 216,935 | 113,076 | 103,859 |
| TOTAL SECURITIES | 11,249,434 | 3,394,722 | 26,478,137 | 37,293,179 | 78,415,472 | 52,601,949 | 25,813,523 |
| LOANS AND DISCOUNTS, NET—TOTAL | 23,577,497 | 6,219,855 | 51,891,480 | 50,022,796 | 131,711,628 | 84,845,359 | 46,866,269 |
| Valuation reserves..... | 573,220 | 181,948 | 926,942 | 924,667 | 2,606,777 | 1,678,501 | 928,276 |
| LOANS AND DISCOUNTS, GROSS—TOTAL | 24,150,717 | 6,401,803 | 52,818,422 | 50,947,463 | 134,318,405 | 86,523,860 | 47,794,545 |
| Real estate loans—total..... | 1,968,242 | 401,408 | 12,524,645 | 16,114,450 | 31,008,745 | 21,481,154 | 9,527,591 |
| Secured by farm land..... | 3,252 | 1,126 | 277,938 | 953,608 | 1,235,924 | 928,890 | 307,034 |
| Secured by residential properties: | | | | | | | |
| Insured by FHA..... | 514,544 | 100,667 | 3,335,879 | 2,406,794 | 6,357,884 | 4,672,216 | 1,685,668 |
| Insured or guaranteed by VA..... | 359,641 | 29,654 | 913,310 | 1,187,278 | 2,489,883 | 1,728,034 | 761,849 |
| Not ins. or guar. by FHA or VA..... | 381,924 | 150,579 | 4,638,620 | 7,294,740 | 12,465,863 | 8,669,677 | 3,796,186 |
| Secured by other properties..... | 708,881 | 119,382 | 3,358,898 | 4,272,030 | 8,459,191 | 5,482,337 | 2,976,854 |
| Loans to domestic com'l. and foreign banks..... | 1,006,573 | 241,970 | 1,224,384 | 966,237 | 3,439,164 | 2,037,704 | 1,401,460 |
| Loans to other financial institutions..... | 2,247,086 | 750,551 | 4,286,103 | 1,591,006 | 8,874,746 | 5,242,613 | 3,632,133 |
| Loans to brokers and dealers in securities..... | 2,677,152 | 496,503 | 1,242,616 | 707,630 | 5,123,901 | 1,923,060 | 3,200,841 |
| Other loans for purchasing or carrying secs..... | 568,501 | 180,861 | 891,301 | 495,805 | 2,136,468 | 1,120,424 | 1,016,044 |
| Loans to farmers directly guar. by CCC..... | 5,704 | 5,000 | 151,383 | 289,046 | 451,133 | 382,447 | 68,686 |
| Other loans to farmers..... | 19,909 | 35,429 | 1,067,916 | 3,084,769 | 4,208,023 | 3,315,514 | 892,509 |
| Commercial including open market paper..... | 12,332,226 | 3,377,666 | 18,862,425 | 12,830,943 | 47,403,260 | 29,370,710 | 18,032,550 |
| Other loans to individuals—total..... | 2,257,291 | 593,999 | 11,105,525 | 13,951,035 | 27,907,850 | 19,358,924 | 8,548,926 |
| Passenger automobile instalment loans..... | 238,014 | 107,942 | 3,939,271 | 5,398,703 | 9,683,930 | 6,989,257 | 2,694,673 |
| Other retail consumer instalment loans..... | 204,446 | 117,864 | 925,928 | 1,284,922 | 2,533,160 | 1,821,547 | 711,613 |
| Residential repair and modern instal..... | 203,729 | 26,651 | 1,086,019 | 1,100,295 | 2,416,694 | 1,688,853 | 727,841 |
| Other instal. loans for personal expenditures..... | 567,254 | 57,005 | 1,507,832 | 2,365,883 | 4,497,974 | 3,117,864 | 1,380,110 |
| Single payment loans for personal expenditures..... | 1,043,848 | 284,537 | 3,646,475 | 3,801,232 | 8,776,092 | 5,741,403 | 3,034,689 |
| All other loans (including overdrafts)..... | 1,068,033 | 318,416 | 1,462,124 | 916,542 | 3,765,115 | 2,291,310 | 1,473,805 |
| TOTAL LOANS AND SECURITIES | 34,826,931 | 9,614,577 | 78,369,617 | 87,315,975 | 210,127,100 | 137,447,308 | 72,679,792 |
| Bank premises..... | 484,554 | 40,233 | 1,002,311 | 1,131,867 | 2,658,965 | 1,828,778 | 830,187 |
| Furniture and fixtures..... | 47,468 | 12,180 | 256,305 | 349,695 | 665,648 | 495,106 | 170,542 |
| Real estate owned other than bank premises..... | 3,258 | 1,715 | 12,514 | 44,173 | 61,660 | 46,487 | 15,173 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 4,384 | 16,945 | 188,130 | 92,105 | 301,564 | 224,841 | 76,723 |
| Customers' liability on acceptances outstanding..... | 1,012,227 | 53,311 | 456,333 | 34,086 | 1,555,957 | 575,003 | 980,954 |
| Other assets..... | 683,109 | 66,576 | 580,356 | 372,642 | 1,702,683 | 981,340 | 721,343 |
| TOTAL ASSETS | 46,434,098 | 11,776,011 | 99,643,418 | 103,615,008 | 261,468,535 | 170,233,363 | 91,235,172 |

2

^{1/}FOR FOOTNOTE SEE OPPOSITE PAGE.

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

ALL MEMBER BANKS, BY CLASS OF BANK, DECEMBER 31, 1963
(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS | RESERVE CITY BANKS ^{1/} | | | COUNTRY BANKS | ALL MEMBER BANKS | | ALL NATIONAL MEMBER BANKS | ALL STATE MEMBER BANKS |
|--|----------------------------------|-------------------|-------------------|--------------------|--------------------|--|---------------------------|------------------------|
| | NEW YORK | CHICAGO | OTHER | | | | | |
| DEMAND DEPOSITS—TOTAL | 26,667,151 | 6,492,578 | 52,895,687 | 52,009,528 | 138,064,944 | | 89,389,478 | 48,675,466 |
| Individuals, partnerships, and corporations | 17,769,078 | 4,481,957 | 39,173,009 | 41,872,127 | 103,296,171 | | 67,362,576 | 35,933,595 |
| Foreign Governments, central banks, etc. | 703,656 | 17,710 | 107,839 | 4,376 | 833,581 | | 377,070 | 456,511 |
| United States Government | 1,418,861 | 394,686 | 2,211,680 | 1,960,324 | 5,985,551 | | 3,690,504 | 2,295,047 |
| States and political subdivisions | 368,021 | 274,679 | 3,143,711 | 5,589,961 | 9,376,372 | | 7,024,631 | 2,351,741 |
| Mutual savings banks in United States | 271,465 | 1,285 | 142,924 | 166,319 | 581,993 | | 238,792 | 343,201 |
| Commercial banks in United States | 3,215,646 | 1,167,455 | 6,815,094 | 1,597,454 | 12,795,649 | | 8,270,785 | 4,524,864 |
| Banks in foreign countries | 801,389 | 42,580 | 267,182 | 29,001 | 1,140,152 | | 353,191 | 786,961 |
| Certified and officers' checks, cash letters of credit, and travelers' checks, etc. | 2,119,035 | 112,226 | 1,034,248 | 789,966 | 4,055,475 | | 2,071,929 | 1,983,546 |
| TIME DEPOSITS—TOTAL | 11,659,844 | 3,803,870 | 35,098,608 | 40,749,161 | 91,311,483 | | 61,433,934 | 29,877,549 |
| Savings deposits | 4,665,315 | 2,430,299 | 24,897,607 | 30,672,657 | 62,665,878 | | 43,562,841 | 19,103,037 |
| Accumulated for payment of personal loans | 1,747 | - | 250,200 | 365,832 | 617,779 | | 475,478 | 142,301 |
| Other time deposits of indiv., part., and corp. | 4,108,439 | 958,198 | 6,162,502 | 6,779,880 | 18,009,019 | | 11,245,925 | 6,763,094 |
| Foreign Governments, central banks, etc. | 2,144,135 | 206,709 | 671,497 | 10,847 | 3,033,188 | | 1,321,958 | 1,711,230 |
| United States Government | 76,456 | 3,965 | 69,400 | 78,268 | 228,089 | | 174,250 | 53,839 |
| Postal savings | - | 2,000 | 2,103 | 7,630 | 11,733 | | 9,179 | 2,554 |
| States and political subdivisions | 449,472 | 185,354 | 2,950,494 | 2,778,368 | 6,363,688 | | 4,498,150 | 1,865,538 |
| Mutual savings banks in United States | 17,689 | - | 9,520 | 11,798 | 39,007 | | 12,530 | 26,477 |
| Commercial banks in United States | 113,411 | 13,270 | 51,873 | 43,146 | 221,700 | | 100,967 | 120,733 |
| Banks in foreign countries | 83,180 | 4,075 | 33,412 | 735 | 121,402 | | 32,656 | 88,746 |
| TOTAL DEPOSITS | 38,326,995 | 10,296,448 | 87,994,295 | 92,758,689 | 229,376,427 | | 150,823,412 | 78,553,015 |
| Rediscounts and other borrowed money | 1,438,012 | 255,163 | 1,415,686 | 390,358 | 3,499,219 | | 1,704,465 | 1,794,754 |
| Acceptances outstanding | 1,036,270 | 53,404 | 460,305 | 34,501 | 1,584,480 | | 584,242 | 1,000,238 |
| Other liabilities | 1,648,623 | 174,624 | 2,076,009 | 2,054,908 | 5,954,164 | | 3,573,066 | 2,381,098 |
| TOTAL LIABILITIES | 42,449,900 | 10,779,639 | 91,946,295 | 95,238,456 | 240,414,290 | | 156,685,185 | 83,729,105 |
| CAPITAL ACCOUNTS—TOTAL | 3,984,198 | 996,372 | 7,697,123 | 8,376,552 | 21,054,245 | | 13,548,178 | 7,506,067 |
| Capital stock, notes, and debentures | 1,147,954 | 367,825 | 2,206,801 | 2,432,187 | 6,154,767 | | 4,029,243 | 2,125,524 |
| Surplus | 2,035,274 | 495,800 | 4,105,046 | 3,832,762 | 10,468,882 | | 6,699,630 | 3,769,252 |
| Undivided profits | 727,822 | 92,238 | 1,284,578 | 1,863,645 | 3,968,283 | | 2,528,907 | 1,439,376 |
| Other capital accounts | 73,148 | 40,509 | 100,698 | 247,958 | 462,313 | | 290,398 | 171,915 |
| TOTAL LIABILITIES AND CAPITAL ACCOUNTS | 46,434,098 | 11,776,011 | 99,643,418 | 103,615,008 | 261,468,535 | | 170,233,363 | 91,235,172 |
| MEMORANDA | | | | | | | | |
| CAPITAL STOCK, NOTES, AND DEBENTURES: | | | | | | | | |
| Common stock | 1,147,954 | 367,825 | 2,124,451 | 2,365,838 | 6,006,068 | | 3,958,779 | 2,047,289 |
| Capital notes and debentures | - | - | 78,350 | 40,440 | 118,790 | | 45,300 | 73,490 |
| Preferred stock | - | - | 4,000 | 25,909 | 29,909 | | 25,164 | 4,745 |
| NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) | 21,323,608 | 5,613,808 | 42,905,359 | 44,694,866 | 114,537,641 | | 74,245,320 | 40,292,321 |
| DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) | 16,763,460 | 4,143,887 | 35,859,231 | 46,049,476 | 102,816,054 | | 67,806,071 | 35,009,983 |
| PERCENTAGE OF TOTAL ASSETS: | | | | | | | | |
| Cash and balances with other banks | 20.2 | 16.7 | 18.8 | 13.8 | 17.0 | | 16.8 | 17.3 |
| U. S. Gov't obligations, direct and guaranteed | 13.3 | 14.5 | 16.7 | 23.9 | 18.9 | | 19.6 | 17.5 |
| Other securities | 11.0 | 14.4 | 9.8 | 12.1 | 11.1 | | 11.3 | 10.8 |
| Loans and discounts | 50.8 | 52.8 | 52.1 | 48.3 | 50.4 | | 49.8 | 51.4 |
| Total capital accounts | 8.6 | 8.5 | 7.7 | 8.1 | 8.1 | | 8.0 | 8.2 |
| NUMBER OF BANKS | 13 | 12 | 190 | 5,897 | 6,112 | | 4,615 | 1,497 |

¹THESE DATA REFLECT THE RECLASSIFICATION OF NEW YORK CITY AND CITY OF CHICAGO FROM CENTRAL RESERVE CITIES TO RESERVE CITIES EFFECTIVE JULY 28, 1962. BOTH NEW YORK CITY AND CHICAGO INCLUDE DATA FOR THE FORMER CENTRAL RESERVE CITY BANKS PLUS THREE BANKS IN EACH THAT WERE ALREADY CLASSIFIED AS RESERVE CITY BANKS. INCIDENT TO THIS REDISIGNATION, TOTAL ASSETS INCREASED \$526 MILLION IN NEW YORK CITY AND \$405 MILLION IN CHICAGO, AND DECREASED \$931 MILLION IN "OTHER" RESERVE CITIES.

ALL MEMBER BANKS ON SELECTED CALL DATES DECEMBER 31, 1958 TO DECEMBER 20, 1963

(Amounts in millions of dollars)

| ASSETS | DECEMBER 31, 1958 | DECEMBER 31, 1959 | DECEMBER 31, 1960 | DECEMBER 30, 1961 | DECEMBER 28, 1962 | JUNE 29, 1963 | DECEMBER 20, 1963 | CHANGE TO DECEMBER 20, 1963 FROM -- DECEMBER 28, 1962 |
|--|----------------------|----------------------|----------------------|----------------------|----------------------|------------------|----------------------|--|
| RESERVES, CASH, AND BANK BALANCES--TOTAL | 43,188 | 43,509 | 45,756 | 49,579 | 47,427 | 44,929 | 44,395 | - 3,032 |
| Currency and coin | 2,441 | 2,222 | 2,518 | 2,813 | 3,263 | 2,644 | 3,131 | - 132 |
| Reserve with Federal Reserve Banks | 18,428 | 17,932 | 16,720 | 16,918 | 17,680 | 16,529 | 17,150 | - 530 |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 7,938 | 7,500 | 8,541 | 8,678 | 7,703 | 7,366 | 7,061 | - 641 |
| Other balances with banks in the U. S. | 39 | 32 | 41 | 46 | 194 | 324 | 297 | + 103 |
| Balances with banks in foreign countries | 112 | 108 | 136 | 243 | 227 | 233 | 287 | + 61 |
| Cash items in process of collection | 14,230 | 15,715 | 17,799 | 20,880 | 18,361 | 17,833 | 16,468 | - 1,893 |
| OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL | 54,299 | 46,813 | 49,106 | 54,058 | 52,968 | 50,399 | 49,342 | - 3,626 |
| Direct: | | | | | | | | |
| Treasury bills | 4,644 | 4,612 | 6,402 | 9,229 | 8,862 | 6,863 | 8,032 | - 830 |
| Treasury certificates of indebtedness | 6,143 | 1,812 | 2,296 | 1,842 | 3,249 | 2,608 | 1,307 | - 1,942 |
| Treasury notes maturing in one year or less | | | | 6,457 | 4,269 | 3,470 | 4,532 | + 263 |
| Other Treasury notes | 11,117 | 11,604 | 15,072 | 14,932 | 15,174 | 15,953 | 13,539 | - 1,634 |
| United States nonmarketable bonds | 796 | 534 | 412 | 307 | 217 | 205 | 196 | - 21 |
| Other bonds maturing in 1 year or less | | | | 1,975 | 1,795 | 1,100 | 830 | - 964 |
| Other bonds maturing in 5 years | 18,338 | 17,878 | 17,897 | 12,871 | 8,839 | 7,560 | 10,156 | + 1,317 |
| Other bonds maturing in 5 to 10 years | 9,601 | 8,144 | 4,973 | 4,688 | 9,825 | 11,690 | 9,755 | - 70 |
| Other bonds maturing after 10 years | 3,655 | 2,187 | 1,954 | 1,614 | 608 | 865 | 899 | + 291 |
| Guaranteed obligations | 6 | 41 | 99 | 144 | 131 | 85 | 96 | - 35 |
| OTHER SECURITIES--TOTAL | 16,504 | 16,287 | 16,579 | 19,308 | 24,092 | 27,008 | 29,073 | + 4,981 |
| Obligations of States and subdivisions | 13,405 | 13,677 | 14,141 | 16,691 | 20,773 | 23,533 | 25,210 | + 4,437 |
| Other bonds, notes, and debentures | 2,630 | 2,108 | 1,903 | 2,034 | 2,675 | 2,794 | 3,155 | + 480 |
| Federal Reserve bank stock | 365 | 387 | 409 | 444 | 466 | 481 | 491 | + 25 |
| Other corporate stocks | 105 | 115 | 127 | 139 | 178 | 199 | 217 | + 39 |
| TOTAL SECURITIES | 70,804 | 63,100 | 65,685 | 73,366 | 77,061 | 77,407 | 78,415 | + 1,355 |
| LOANS AND DISCOUNTS, NET--TOTAL | 84,061 | 94,779 | 99,933 | 106,232 | 118,637 | 122,088 | 131,712 | + 13,074 |
| Valuation reserves | 1,724 | 1,912 | 2,059 | 2,281 | 2,356 | 2,622 | 2,607 | + 251 |
| LOANS AND DISCOUNTS, GROSS--TOTAL | 85,785 | 96,691 | 101,992 | 108,513 | 120,993 | 124,710 | 134,318 | + 13,325 |
| Real estate loans--total | 20,013 | 22,185 | 22,518 | 23,987 | 27,162 | 29,127 | 31,009 | + 3,847 |
| Secured by farm land | 787 | 835 | 852 | 911 | 1,065 | 1,185 | 1,236 | + 171 |
| Secured by residential properties: | | | | | | | | |
| Insured by FHA | 4,857 | 5,490 | 5,225 | 5,375 | 5,827 | 6,149 | 6,358 | + 531 |
| Insured or guaranteed by VA | 2,816 | 2,686 | 2,435 | 2,276 | 2,305 | 2,482 | 2,490 | + 184 |
| Not ins. or guar. by FHA or VA | 7,219 | 8,175 | 8,580 | 9,458 | 10,783 | 11,525 | 12,466 | + 1,683 |
| Secured by other properties | 4,335 | 4,999 | 5,426 | 5,966 | 7,181 | 7,786 | 8,459 | + 1,278 |
| Loans to domestic com'l. and foreign banks | 710 | 811 | 947 | 1,014 | 2,445 | 1,844 | 3,439 | + 994 |
| Loans to other financial institutions | | 6,801 | 6,726 | 6,893 | 7,936 | 8,134 | 8,875 | + 938 |
| Loans to brokers and dealers in securities | 2,730 | 2,885 | 3,124 | 3,877 | 4,954 | 4,436 | 5,124 | + 170 |
| Other loans for purchasing or carrying secs. | 1,599 | 1,587 | 1,564 | 1,827 | 1,777 | 1,880 | 2,136 | + 359 |
| Loans to farmers directly guar. by CCC | 438 | 87 | 403 | 592 | 667 | 1,880 | 2,136 | + 359 |
| Other loans to farmers | 2,614 | 3,029 | 3,106 | 3,342 | 3,752 | 4,172 | 4,208 | + 456 |
| Commercial including open market paper | 37,444 | 36,826 | 39,288 | 40,931 | 43,843 | 44,701 | 47,403 | + 3,560 |
| Other loans to individuals--total | 17,028 | 19,877 | 21,622 | 22,852 | 24,799 | 26,366 | 27,908 | + 3,109 |
| Passenger automobile instalment loans | 5,436 | 6,425 | 7,085 | 7,163 | 8,256 | 9,121 | 9,684 | + 1,428 |
| Other retail consumer instalment loans | 1,902 | 2,201 | 2,280 | 2,291 | 2,282 | 2,390 | 2,533 | + 252 |
| Residential repair and modern instal. | 1,846 | 2,118 | 2,283 | 2,268 | 2,304 | 2,315 | 2,417 | + 113 |
| Other instal. loans for personal expenditures | 2,449 | 3,008 | 3,357 | 3,552 | 3,974 | 4,252 | 4,498 | + 524 |
| Single payment loans for personal expenditures | 5,394 | 6,125 | 6,618 | 7,579 | 7,984 | 8,289 | 8,776 | + 793 |
| All other loans (including overdrafts) | 3,211 | 2,603 | 2,694 | 3,198 | 3,657 | 3,557 | 3,765 | + 108 |
| TOTAL LOANS AND SECURITIES | 154,865 | 157,879 | 165,619 | 179,599 | 195,698 | 199,495 | 210,127 | + 14,429 |
| Bank premises | 1,563 | 1,772 | 1,868 | 2,045 | 2,224 | 2,468 | 2,659 | + 435 |
| Furniture and fixtures | 393 | 436 | 497 | 562 | 615 | 627 | 666 | + 51 |
| Real estate owned other than bank premises | 40 | 52 | 61 | 73 | 82 | 80 | 62 | - 21 |
| Investments and other assets indirectly representing bank premises or other real estate | 182 | 192 | 271 | 311 | 327 | 285 | 302 | - 25 |
| Customers' liability on acceptances outstanding | 841 | 746 | 1,383 | 1,622 | 1,587 | 1,517 | 1,556 | - 31 |
| Other assets | 946 | 1,140 | 1,122 | 1,320 | 1,527 | 1,813 | 1,703 | + 175 |
| TOTAL ASSETS | 202,017 | 205,726 | 216,577 | 235,112 | 249,488 | 251,214 | 261,468 | + 11,981 |

4

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

ALL MEMBER BANKS ON SELECTED CALL DATES DECEMBER 31, 1958 TO DECEMBER 20, 1963
(Amounts in millions of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS | DECEMBER 31, 1958 | DECEMBER 31, 1959 | DECEMBER 31, 1960 | DECEMBER 30, 1961 | DECEMBER 28, 1962 | JUNE 29, 1963 | DECEMBER 20, 1963 | CHANGE TO DECEMBER 20, 1963 FROM -- DECEMBER 28, 1962 |
|---|----------------------|----------------------|----------------------|----------------------|----------------------|------------------|----------------------|--|
| DEMAND DEPOSITS--TOTAL | 129,497 | 130,542 | 134,117 | 142,170 | 139,393 | 135,696 | 138,065 | - 1,328 |
| Individuals, partnerships, and corporations | 98,133 | 98,532 | 99,134 | 104,803 | 103,929 | 97,333 | 103,297 | - 632 |
| Foreign Governments, central banks, etc. | | | | 650 | 717 | 620 | 834 | + 116 |
| United States Government | 3,822 | 4,504 | 5,287 | 5,381 | 6,086 | 9,761 | 5,986 | - 100 |
| States and political subdivisions | 8,603 | 8,915 | 9,016 | 9,487 | 9,270 | 9,535 | 9,376 | + 107 |
| Mutual savings banks in United States | | | | 675 | 652 | 679 | 582 | - 70 |
| Commercial banks in United States | 13,614 | 13,389 | 14,875 | 15,249 | 13,419 | 12,467 | 12,796 | - 623 |
| Banks in foreign countries | 1,613 | 1,659 | 1,561 | 1,270 | 1,237 | 1,242 | 1,140 | - 97 |
| Certified and officers' checks, cash letters of credit, and travelers' checks, etc. | 3,712 | 3,542 | 4,244 | 4,654 | 4,083 | 4,060 | 4,055 | - 28 |
| TIME DEPOSITS--TOTAL | 53,319 | 54,165 | 58,912 | 67,460 | 80,074 | 86,923 | 91,311 | + 11,237 |
| Savings deposits | 47,537 | 49,684 | 52,919 | 51,985 | 58,296 | 61,023 | 62,666 | + 4,370 |
| Accumulated for payment of personal loans | 466 | 501 | 557 | 576 | 581 | 584 | 618 | + 36 |
| Other time deposits of indiv., part., and corp. | | | | 7,791 | 13,014 | 15,867 | 18,009 | + 4,995 |
| Foreign Governments, central banks, etc. | | | | 2,174 | 2,424 | 2,848 | 3,033 | + 609 |
| United States Government | 285 | 246 | 225 | 249 | 230 | 217 | 228 | - 2 |
| Postal savings | 15 | 13 | 12 | 11 | 12 | 12 | 12 | - 1 |
| States and political subdivisions | 2,829 | 2,383 | 3,559 | 4,371 | 5,158 | 5,999 | 6,364 | + 1,206 |
| Mutual savings banks in United States | | | | 8 | 28 | 33 | 39 | + 11 |
| Commercial banks in United States | 141 | 81 | 175 | 178 | 207 | 237 | 222 | + 14 |
| Banks in foreign countries | 2,046 | 1,257 | 1,464 | 117 | 123 | 103 | 121 | - 2 |
| TOTAL DEPOSITS | 182,816 | 184,706 | 193,029 | 209,630 | 219,468 | 222,619 | 229,376 | + 9,909 |
| Rediscounts and other borrowed money | 54 | 581 | 130 | 438 | 3,550 | 1,440 | 3,499 | - 51 |
| Acceptances outstanding | 877 | 795 | 1,425 | 1,660 | 1,623 | 1,564 | 1,584 | - 38 |
| Other liabilities | 2,809 | 3,380 | 4,595 | 4,746 | 4,994 | 5,353 | 5,954 | + 960 |
| TOTAL LIABILITIES | 186,557 | 189,462 | 199,179 | 216,474 | 229,634 | 230,976 | 240,414 | + 10,780 |
| CAPITAL ACCOUNTS--TOTAL | 15,460 | 16,264 | 17,398 | 18,638 | 19,854 | 20,238 | 21,054 | + 1,200 |
| Capital stock, notes, and debentures | 4,557 | 4,921 | 5,188 | 5,535 | 5,760 | 5,919 | 6,155 | + 395 |
| Surplus | 7,677 | 8,056 | 8,586 | 9,354 | 9,909 | 10,175 | 10,469 | + 560 |
| Undivided profits | 2,807 | 2,932 | 3,229 | 3,328 | 3,745 | 3,696 | 3,968 | + 224 |
| Other capital accounts | 419 | 356 | 395 | 420 | 440 | 448 | 462 | + 22 |
| TOTAL LIABILITIES AND CAPITAL ACCOUNTS | 202,017 | 205,726 | 216,577 | 235,112 | 249,488 | 251,214 | 261,469 | + 11,981 |
| MEMORANDA | | | | | | | | |
| CAPITAL STOCK, NOTES, AND DEBENTURES: | | | | | | | | |
| Common stock | 4,527 | 4,893 | 5,165 | 5,512 | 5,720 | 5,876 | 6,006 | + 287 |
| Capital notes and debentures | 20 | 19 | 17 | 16 | 14 | 14 | 119 | + 105 |
| Preferred stock | 10 | 8 | 7 | 7 | 27 | 29 | 30 | + 3 |
| NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) | 107,330 | 107,328 | 107,780 | 112,612 | 113,331 | 110,499 | 114,538 | + 1,207 |
| DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) .. | 96,218 | 95,274 | 94,594 | 100,660 | 101,528 | 95,637 | 102,816 | + 1,289 |
| PERCENTAGE OF TOTAL ASSETS: | | | | | | | | |
| Cash and balances with other banks | 21.4 | 21.1 | 21.1 | 21.1 | 19.0 | 17.9 | 17.0 | - 2.0 |
| U. S. Gov't obligations, direct and guaranteed | 26.9 | 22.8 | 22.7 | 23.0 | 21.2 | 20.1 | 18.9 | - 2.3 |
| Other securities | 8.2 | 7.9 | 7.7 | 8.2 | 9.7 | 10.8 | 11.1 | + 1.4 |
| Loans and discounts | 41.6 | 46.1 | 46.1 | 45.2 | 47.6 | 48.6 | 50.4 | + 2.8 |
| Total capital accounts | 7.7 | 7.9 | 8.0 | 7.9 | 8.0 | 8.1 | 8.1 | + .1 |
| NUMBER OF BANKS | 6,312 | 6,233 | 6,174 | 6,113 | 6,049 | 6,058 | 6,112 | + 63 |

NOTE--AT MOST CALL DATES PRIOR TO 1961, SAVINGS DEPOSITS AND OTHER TIME DEPOSITS OF INDIVIDUALS, PARTNERSHIPS, AND CORPORATIONS WERE REPORTED AGAINST THE SAME ITEM; ALSO SEE EXPLANATORY NOTES ON PAGE 36.

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1963

(Amounts in thousands of dollars)

| ASSETS | BOSTON | | | NEW YORK | | |
|--|-------------------|------------------|------------------|-------------------|-------------------|-------------------|
| | TOTAL | RESERVE CITY | COUNTRY | TOTAL | RESERVE CITY | COUNTRY |
| RESERVES, CASH, AND BANK BALANCES—TOTAL | 1,733,439 | 713,065 | 1,020,374 | 11,677,163 | 9,652,005 | 2,025,158 |
| Currency and coin | 187,176 | 25,338 | 161,838 | 616,151 | 292,758 | 323,393 |
| Reserve with Federal Reserve Banks | 668,818 | 335,170 | 333,648 | 4,528,986 | 3,741,588 | 787,398 |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 224,518 | 26,603 | 197,915 | 488,432 | 98,768 | 389,664 |
| Other balances with banks in the U. S. | 13,368 | 1,018 | 12,350 | 31,450 | 22,773 | 8,677 |
| Balances with banks in foreign countries | 12,340 | 10,807 | 1,533 | 155,137 | 151,581 | 3,556 |
| Cash items in process of collection..... | 627,219 | 314,129 | 313,090 | 5,857,007 | 5,344,537 | 512,470 |
| OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL | 1,853,879 | 564,571 | 1,289,308 | 10,111,328 | 6,453,135 | 3,658,193 |
| Direct: | | | | | | |
| Treasury bills | 506,797 | 219,467 | 287,330 | 2,058,720 | 1,715,775 | 342,945 |
| Treasury certificates of indebtedness | 56,184 | 20,009 | 36,175 | 257,657 | 163,316 | 94,341 |
| Treasury notes maturing in one year or less | 159,533 | 40,606 | 118,927 | 810,064 | 498,090 | 311,974 |
| Other Treasury notes | 512,563 | 149,621 | 362,942 | 3,164,762 | 2,050,209 | 1,114,553 |
| United States nonmarketable bonds | 4,753 | 1,000 | 3,753 | 22,937 | 5,021 | 17,916 |
| Other bonds maturing in 1 year or less | 15,056 | 49 | 15,007 | 95,658 | 46,250 | 49,408 |
| Other bonds maturing in 5 years | 277,342 | 52,353 | 224,989 | 1,499,149 | 773,504 | 725,645 |
| Other bonds maturing in 5 to 10 years | 302,849 | 80,690 | 222,159 | 2,030,775 | 1,172,984 | 857,791 |
| Other bonds maturing after 10 years | 15,781 | - | 15,781 | 153,849 | 21,586 | 132,263 |
| Guaranteed obligations | 3,021 | 776 | 2,245 | 17,757 | 6,400 | 11,357 |
| OTHER SECURITIES—TOTAL | 1,031,846 | 192,131 | 839,715 | 8,253,960 | 5,355,069 | 2,898,891 |
| Obligations of States and subdivisions | 940,007 | 172,756 | 767,251 | 7,460,146 | 4,891,519 | 2,568,627 |
| Other bonds, notes, and debentures | 62,255 | 6,220 | 56,035 | 563,914 | 278,931 | 284,983 |
| Federal Reserve bank stock | 23,550 | 9,645 | 13,905 | 128,990 | 98,894 | 30,096 |
| Other corporate stocks | 6,034 | 3,510 | 2,524 | 100,910 | 85,725 | 15,185 |
| TOTAL SECURITIES | 2,885,725 | 756,702 | 2,129,023 | 18,365,288 | 11,808,204 | 6,557,084 |
| LOANS AND DISCOUNTS, NET—TOTAL | 5,732,013 | 2,018,488 | 3,713,525 | 34,468,083 | 24,702,072 | 9,766,011 |
| Valuation reserves | 114,462 | 42,129 | 72,333 | 835,114 | 615,409 | 219,705 |
| LOANS AND DISCOUNTS, GROSS—TOTAL | 5,846,475 | 2,060,617 | 3,785,858 | 35,303,197 | 25,317,481 | 9,985,716 |
| Real estate loans—total | 1,184,840 | 177,522 | 1,007,318 | 5,950,570 | 2,319,495 | 3,631,075 |
| Secured by farm land | 20,719 | 20 | 20,699 | 71,662 | 10,055 | 61,607 |
| Secured by residential properties: | | | | | | |
| Insured by FHA | 120,081 | 19,114 | 100,967 | 1,354,703 | 567,103 | 787,600 |
| Insured or guaranteed by VA | 68,702 | 4,829 | 63,873 | 936,935 | 404,289 | 532,646 |
| Not ins. or guar. by FHA or VA | 542,881 | 49,768 | 493,113 | 1,980,803 | 531,039 | 1,449,764 |
| Secured by other properties | 432,457 | 103,791 | 328,666 | 1,606,467 | 807,009 | 799,458 |
| Loans to domestic com'l. and foreign banks | 171,123 | 98,054 | 73,069 | 1,184,513 | 1,014,114 | 170,399 |
| Loans to other financial institutions | 387,242 | 236,783 | 150,459 | 2,715,205 | 2,315,896 | 399,309 |
| Loans to brokers and dealers in securities | 133,537 | 54,755 | 78,782 | 3,006,525 | 2,713,035 | 293,490 |
| Other loans for purchasing or carrying secs. | 21,931 | 4,818 | 17,113 | 662,425 | 576,732 | 85,693 |
| Loans to farmers directly guar. by CCC | - | - | - | 6,221 | 5,704 | 517 |
| Other loans to farmers | 34,351 | 1,048 | 33,303 | 145,310 | 30,835 | 114,475 |
| Commercial including open market paper | 2,270,670 | 1,081,834 | 1,188,836 | 15,098,915 | 12,678,196 | 2,420,719 |
| Other loans to individuals—total | 1,453,682 | 348,102 | 1,105,580 | 5,277,409 | 2,558,442 | 2,718,967 |
| Passenger automobile instalment loans | 511,566 | 113,064 | 398,502 | 1,209,823 | 346,625 | 863,198 |
| Other retail consumer instalment loans | 106,467 | 29,739 | 76,728 | 401,456 | 224,208 | 177,248 |
| Residential repair and modern instal. | 92,914 | 22,128 | 70,786 | 495,320 | 242,428 | 252,892 |
| Other instal. loans for personal expenditures | 250,539 | 55,659 | 194,880 | 1,235,062 | 640,590 | 594,472 |
| Single payment loans for personal expenditures | 492,196 | 127,512 | 364,684 | 1,935,748 | 1,104,591 | 831,157 |
| All other loans (including overdrafts) | 189,099 | 57,701 | 131,398 | 1,256,104 | 1,105,032 | 151,072 |
| TOTAL LOANS AND SECURITIES | 8,617,738 | 2,775,190 | 5,842,548 | 52,833,371 | 36,510,276 | 16,323,095 |
| Bank premises | 116,400 | 21,828 | 94,572 | 670,887 | 496,561 | 174,326 |
| Furniture and fixtures | 28,112 | 5,451 | 22,661 | 103,749 | 50,499 | 53,250 |
| Real estate owned other than bank premises | 3,055 | 475 | 2,580 | 7,214 | 3,632 | 3,582 |
| Investments and other assets indirectly representing bank premises or other real estate | 3,297 | 1,063 | 2,234 | 19,800 | 7,081 | 12,719 |
| Customers' liability on acceptances outstanding | 54,963 | 52,013 | 2,950 | 1,042,857 | 1,029,486 | 13,371 |
| Other assets | 46,459 | 20,626 | 25,833 | 794,744 | 697,136 | 97,608 |
| TOTAL ASSETS | 10,603,463 | 3,589,711 | 7,013,752 | 67,149,785 | 48,446,676 | 18,703,109 |

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS | BOSTON | | | | NEW YORK | | |
|---|-------------------|------------------|------------------|--|-------------------|-------------------|-------------------|
| | TOTAL | RESERVE CITY | COUNTRY | | TOTAL | RESERVE CITY | COUNTRY |
| DEMAND DEPOSITS—TOTAL | 6,535,878 | 2,438,630 | 4,097,248 | | 35,685,829 | 27,433,510 | 8,252,319 |
| Individuals, partnerships, and corporations | 5,172,825 | 1,812,094 | 3,360,731 | | 25,001,978 | 18,366,612 | 6,635,366 |
| Foreign Governments, central banks, etc. | 5,870 | 5,870 | - | | 703,947 | 703,656 | 291 |
| United States Government | 312,319 | 104,725 | 207,594 | | 1,849,544 | 1,458,099 | 391,445 |
| States and political subdivisions | 472,368 | 140,998 | 331,370 | | 1,349,579 | 441,172 | 908,407 |
| Mutual savings banks in United States | 170,742 | 77,411 | 93,331 | | 345,722 | 280,351 | 65,371 |
| Commercial banks in United States | 273,368 | 230,377 | 42,991 | | 3,321,301 | 3,243,515 | 77,786 |
| Banks in foreign countries | 35,295 | 32,537 | 2,758 | | 820,058 | 806,131 | 13,927 |
| Certified and officers' checks, cash letters of credit, and travelers' checks, etc. | 93,091 | 34,618 | 58,473 | | 2,293,700 | 2,133,974 | 159,726 |
| TIME DEPOSITS—TOTAL | 2,574,427 | 608,344 | 1,966,083 | | 21,109,884 | 12,686,633 | 8,423,251 |
| Savings deposits | 1,913,749 | 262,748 | 1,651,001 | | 12,306,812 | 5,382,451 | 6,924,361 |
| Accumulated for payment of personal loans | 1,268 | - | 1,268 | | 4,237 | 1,747 | 2,490 |
| Other time deposits of indiv., part., and corp. | 420,703 | 232,984 | 187,719 | | 5,058,744 | 4,288,062 | 770,682 |
| Foreign Governments, central banks, etc. | 68,087 | 68,087 | - | | 2,147,212 | 2,144,135 | 3,077 |
| United States Government | 7,334 | 3,910 | 3,424 | | 80,878 | 76,716 | 4,162 |
| Postal savings | 670 | 2 | 668 | | 175 | 150 | 25 |
| States and political subdivisions | 153,166 | 34,011 | 119,155 | | 1,280,225 | 571,577 | 708,648 |
| Mutual savings banks in United States | 2,465 | - | 2,465 | | 33,642 | 24,439 | 9,203 |
| Commercial banks in United States | 4,421 | 4,138 | 283 | | 114,654 | 114,076 | 578 |
| Banks in foreign countries | 2,564 | 2,464 | 100 | | 83,305 | 83,280 | 25 |
| TOTAL DEPOSITS | 9,110,305 | 3,046,974 | 6,063,331 | | 56,795,713 | 40,120,143 | 16,675,570 |
| Rediscounts and other borrowed money | 94,810 | 39,589 | 55,221 | | 1,575,196 | 1,455,012 | 120,184 |
| Acceptances outstanding | 55,741 | 52,791 | 2,950 | | 1,067,046 | 1,053,529 | 13,517 |
| Other liabilities | 356,576 | 74,161 | 282,415 | | 2,181,272 | 1,702,575 | 478,697 |
| TOTAL LIABILITIES | 9,617,432 | 3,213,515 | 6,403,917 | | 61,619,227 | 44,331,259 | 17,287,968 |
| CAPITAL ACCOUNTS—TOTAL | 986,031 | 376,196 | 609,835 | | 5,530,558 | 4,115,417 | 1,415,141 |
| Capital stock, notes, and debentures | 264,857 | 93,260 | 171,597 | | 1,634,357 | 1,186,296 | 448,061 |
| Surplus | 522,375 | 228,239 | 294,136 | | 2,797,314 | 2,113,500 | 683,814 |
| Undivided profits | 169,344 | 40,100 | 129,244 | | 1,006,200 | 741,844 | 264,356 |
| Other capital accounts | 29,455 | 14,597 | 14,858 | | 92,687 | 73,777 | 18,910 |
| TOTAL LIABILITIES AND CAPITAL ACCOUNTS | 10,603,463 | 3,589,711 | 7,013,752 | | 67,149,785 | 48,446,676 | 18,703,109 |
| MEMORANDA | | | | | | | |
| CAPITAL STOCK, NOTES, AND DEBENTURES: | | | | | | | |
| Common stock | 263,921 | 93,260 | 170,661 | | 1,571,321 | 1,182,946 | 388,375 |
| Capital notes and debentures | - | - | - | | 42,833 | 3,350 | 39,483 |
| Preferred stock | 936 | - | 936 | | 20,203 | - | 20,203 |
| NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) | 5,684,212 | 2,097,969 | 3,586,243 | | 29,340,390 | 21,990,205 | 7,350,185 |
| DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) .. | 5,322,972 | 1,789,399 | 3,533,573 | | 24,657,977 | 17,387,359 | 7,270,618 |
| PERCENTAGE OF TOTAL ASSETS: | | | | | | | |
| Cash and balances with other banks | 16.3 | 19.9 | 14.5 | | 17.4 | 19.9 | 10.8 |
| U. S. Gov't obligations, direct and guaranteed | 17.5 | 15.7 | 18.4 | | 15.1 | 13.3 | 19.6 |
| Other securities | 9.7 | 5.4 | 12.0 | | 12.3 | 11.1 | 15.5 |
| Loans and discounts | 54.1 | 56.2 | 52.9 | | 51.3 | 51.0 | 52.2 |
| Total capital accounts | 9.3 | 10.5 | 8.7 | | 8.2 | 8.5 | 7.6 |
| NUMBER OF BANKS | 252 | 5 | 247 | | 426 | 16 | 410 |

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| ASSETS | PHILADELPHIA | | | CLEVELAND | | |
|--|-------------------|------------------|------------------|-------------------|-------------------|------------------|
| | TOTAL | RESERVE CITY | COUNTRY | TOTAL | RESERVE CITY | COUNTRY |
| RESERVES, CASH, AND BANK BALANCES—TOTAL | 1,960,277 | 1,031,898 | 928,379 | 2,913,764 | 1,956,092 | 957,672 |
| Currency and coin | 226,307 | 63,362 | 162,945 | 315,478 | 143,156 | 172,322 |
| Reserve with Federal Reserve Banks | 741,253 | 412,949 | 328,304 | 1,253,085 | 923,543 | 329,542 |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 374,420 | 84,540 | 289,880 | 501,756 | 170,571 | 331,185 |
| Other balances with banks in the U. S. | 35,979 | 2,638 | 33,341 | 10,584 | 1,066 | 9,518 |
| Balances with banks in foreign countries | 10,544 | 10,519 | 25 | 11,342 | 11,333 | 9 |
| Cash items in process of collection | 571,774 | 457,890 | 113,884 | 821,519 | 706,423 | 115,096 |
| OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL | 2,476,081 | 681,785 | 1,794,296 | 4,428,287 | 2,330,456 | 2,097,831 |
| Direct: | | | | | | |
| Treasury bills | 305,491 | 87,741 | 217,750 | 707,260 | 375,649 | 331,611 |
| Treasury certificates of indebtedness | 47,855 | 26,007 | 21,848 | 139,701 | 83,810 | 55,891 |
| Treasury notes maturing in one year or less | 246,453 | 86,529 | 159,924 | 423,184 | 228,171 | 195,013 |
| Other Treasury notes | 662,396 | 245,053 | 417,343 | 1,556,941 | 958,546 | 598,395 |
| United States nonmarketable bonds | 15,294 | 1,077 | 14,217 | 14,161 | 2,092 | 12,069 |
| Other bonds maturing in 1 year or less | 25,164 | - | 25,164 | 113,202 | 45,399 | 67,803 |
| Other bonds maturing in 5 years | 505,996 | 113,948 | 392,048 | 748,330 | 314,891 | 433,439 |
| Other bonds maturing in 5 to 10 years | 593,518 | 117,964 | 475,554 | 641,970 | 286,375 | 355,595 |
| Other bonds maturing after 10 years | 72,283 | 3,462 | 68,821 | 74,961 | 31,125 | 43,836 |
| Guaranteed obligations | 1,631 | 4 | 1,627 | 8,577 | 4,398 | 4,179 |
| OTHER SECURITIES—TOTAL | 1,358,530 | 376,189 | 982,341 | 2,900,352 | 2,080,351 | 820,001 |
| Obligations of States and subdivisions | 1,106,453 | 324,849 | 781,604 | 2,690,125 | 1,974,755 | 715,370 |
| Other bonds, notes, and debentures | 205,217 | 22,235 | 182,982 | 161,581 | 72,484 | 89,097 |
| Federal Reserve bank stock | 27,602 | 11,220 | 16,382 | 44,834 | 29,874 | 14,960 |
| Other corporate stocks | 19,258 | 17,885 | 1,373 | 3,812 | 3,238 | 574 |
| TOTAL SECURITIES | 3,834,611 | 1,057,974 | 2,776,637 | 7,328,639 | 4,410,807 | 2,917,832 |
| LOANS AND DISCOUNTS, NET—TOTAL | 6,607,334 | 2,793,992 | 3,813,342 | 9,680,345 | 6,017,617 | 3,662,728 |
| Valuation reserves | 156,614 | 80,559 | 76,055 | 166,717 | 108,392 | 58,325 |
| LOANS AND DISCOUNTS, GROSS—TOTAL | 6,763,948 | 2,874,551 | 3,889,397 | 9,847,062 | 6,126,009 | 3,721,053 |
| Real estate loans—total | 1,893,365 | 283,941 | 1,609,424 | 2,969,041 | 1,494,445 | 1,474,596 |
| Secured by farm land | 85,767 | 5,410 | 80,357 | 126,291 | 6,472 | 119,819 |
| Secured by residential properties: | | | | | | |
| Insured by FHA | 188,963 | 46,107 | 142,856 | 323,979 | 238,523 | 85,456 |
| Insured or guaranteed by VA | 114,707 | 7,285 | 107,422 | 216,114 | 151,718 | 64,396 |
| Not ins. or guar. by FHA or VA | 933,814 | 121,052 | 812,762 | 1,499,361 | 679,866 | 819,495 |
| Secured by other properties | 570,114 | 104,087 | 466,027 | 803,296 | 417,866 | 385,430 |
| Loans to domestic com'l. and foreign banks | 153,697 | 52,343 | 101,354 | 208,290 | 138,860 | 69,430 |
| Loans to other financial institutions | 380,005 | 296,224 | 83,781 | 435,648 | 369,598 | 66,050 |
| Loans to brokers and dealers in securities | 98,109 | 62,320 | 35,789 | 287,135 | 263,113 | 24,022 |
| Other loans for purchasing or carrying secs. | 89,972 | 53,117 | 36,855 | 212,131 | 188,798 | 23,333 |
| Loans to farmers directly guar. by CCC | 393 | - | 393 | 4,226 | - | 4,226 |
| Other loans to farmers | 103,342 | 3,758 | 99,584 | 128,570 | 2,027 | 126,543 |
| Commercial including open market paper | 2,048,612 | 1,260,365 | 788,247 | 2,834,831 | 2,130,776 | 704,055 |
| Other loans to individuals—total | 1,783,152 | 765,621 | 1,017,531 | 2,383,470 | 1,217,271 | 1,166,199 |
| Passenger automobile instalment loans | 557,815 | 232,515 | 325,300 | 895,333 | 356,703 | 538,630 |
| Other retail consumer instalment loans | 173,289 | 78,839 | 94,450 | 165,545 | 70,938 | 94,607 |
| Residential repair and modern instal. | 152,366 | 77,608 | 74,758 | 271,509 | 171,592 | 99,917 |
| Other instal. loans for personal expenditures | 356,888 | 143,193 | 213,695 | 407,695 | 209,598 | 198,097 |
| Single payment loans for personal expenditures | 542,794 | 233,466 | 309,328 | 643,388 | 408,440 | 234,948 |
| All other loans (including overdrafts) | 213,301 | 96,862 | 116,439 | 383,720 | 321,121 | 62,599 |
| TOTAL LOANS AND SECURITIES | 10,441,945 | 3,851,966 | 6,589,979 | 17,008,984 | 10,428,424 | 6,580,560 |
| Bank premises | 119,280 | 36,032 | 83,248 | 174,580 | 92,986 | 81,594 |
| Furniture and fixtures | 37,305 | 9,510 | 27,795 | 42,779 | 17,012 | 25,767 |
| Real estate owned other than bank premises | 4,527 | 602 | 3,925 | 2,844 | 1,153 | 1,691 |
| Investments and other assets indirectly representing bank premises or other real estate | 15,912 | 9,940 | 5,972 | 6,332 | 3,032 | 3,300 |
| Customers' liability on acceptances outstanding | 23,290 | 23,038 | 252 | 14,815 | 14,809 | 6 |
| Other assets | 45,403 | 24,929 | 20,474 | 89,053 | 72,883 | 16,170 |
| TOTAL ASSETS | 12,647,939 | 4,987,915 | 7,660,024 | 20,253,151 | 12,586,391 | 7,666,760 |

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1963

(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS | PHILADELPHIA | | | CLEVELAND | | |
|---|-------------------|------------------|------------------|-------------------|-------------------|------------------|
| | TOTAL | RESERVE CITY | COUNTRY | TOTAL | RESERVE CITY | COUNTRY |
| DEMAND DEPOSITS—TOTAL | 6,436,398 | 3,142,629 | 3,293,769 | 9,650,545 | 6,142,983 | 3,507,562 |
| Individuals, partnerships, and corporations | 5,182,679 | 2,375,047 | 2,807,632 | 7,647,927 | 4,726,498 | 2,921,429 |
| Foreign Governments, central banks, etc. | 11,434 | 11,434 | - | 330 | 330 | - |
| United States Government | 284,995 | 141,012 | 143,983 | 500,640 | 342,664 | 157,976 |
| States and political subdivisions | 385,154 | 109,970 | 275,184 | 775,551 | 428,429 | 347,122 |
| Mutual savings banks in United States | 39,289 | 33,754 | 5,535 | 5,582 | 5,072 | 510 |
| Commercial banks in United States | 424,079 | 399,810 | 24,269 | 568,032 | 536,473 | 31,559 |
| Banks in foreign countries | 33,153 | 33,098 | 55 | 23,296 | 23,266 | 30 |
| Certified and officers' checks, cash letters of credit, and travelers' checks, etc. | 75,615 | 38,504 | 37,111 | 129,187 | 80,251 | 48,936 |
| TIME DEPOSITS—TOTAL | 4,641,306 | 1,169,673 | 3,471,633 | 8,154,724 | 4,815,617 | 3,339,107 |
| Savings deposits | 3,565,040 | 675,674 | 2,889,366 | 5,780,440 | 3,209,302 | 2,571,138 |
| Accumulated for payment of personal loans | 2,165 | - | 2,165 | 361,514 | 135,821 | 225,693 |
| Other time deposits of indiv., part., and corp. | 787,945 | 348,264 | 439,681 | 1,548,875 | 1,149,463 | 399,412 |
| Foreign Governments, central banks, etc. | 66,079 | 66,079 | - | 4,200 | 4,200 | - |
| United States Government | 7,168 | 430 | 6,738 | 2,289 | 1,640 | 649 |
| Postal savings | 518 | 81 | 437 | 810 | 99 | 711 |
| States and political subdivisions | 191,607 | 59,117 | 132,490 | 448,018 | 307,011 | 141,007 |
| Mutual savings banks in United States | 40 | 30 | 10 | - | - | - |
| Commercial banks in United States | 11,427 | 10,681 | 746 | 7,176 | 6,679 | 497 |
| Banks in foreign countries | 9,317 | 9,317 | - | 1,402 | 1,402 | - |
| TOTAL DEPOSITS | 11,077,704 | 4,312,302 | 6,765,402 | 17,805,269 | 10,958,600 | 6,846,669 |
| Rediscounts and other borrowed money | 128,423 | 101,850 | 26,573 | 234,003 | 227,941 | 6,062 |
| Acceptances outstanding | 23,397 | 23,145 | 252 | 14,821 | 14,815 | 6 |
| Other liabilities | 274,676 | 101,950 | 172,726 | 382,358 | 234,824 | 147,534 |
| TOTAL LIABILITIES | 11,504,200 | 4,539,247 | 6,964,953 | 18,436,451 | 11,436,180 | 7,000,271 |
| CAPITAL ACCOUNTS—TOTAL | 1,143,739 | 448,668 | 695,071 | 1,816,700 | 1,150,211 | 666,489 |
| Capital stock, notes, and debentures | 276,372 | 98,159 | 178,213 | 487,141 | 304,901 | 182,240 |
| Surplus | 644,434 | 275,841 | 368,593 | 1,024,871 | 707,399 | 317,472 |
| Undivided profits | 209,936 | 72,668 | 137,268 | 289,813 | 133,252 | 156,561 |
| Other capital accounts | 12,997 | 2,000 | 10,997 | 14,875 | 4,659 | 10,216 |
| TOTAL LIABILITIES AND CAPITAL ACCOUNTS | 12,647,939 | 4,987,915 | 7,660,024 | 20,253,151 | 12,586,391 | 7,666,760 |
| MEMORANDA | | | | | | |
| CAPITAL STOCK, NOTES, AND DEBENTURES: | | | | | | |
| Common stock | 276,322 | 98,159 | 178,163 | 472,041 | 289,901 | 182,140 |
| Capital notes and debentures | - | - | - | 15,000 | 15,000 | - |
| Preferred stock | 50 | - | 50 | 100 | - | 100 |
| NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) | 5,490,204 | 2,600,199 | 2,890,005 | 8,327,270 | 5,265,989 | 3,061,281 |
| DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) .. | 5,155,550 | 2,143,917 | 3,011,633 | 7,760,354 | 4,557,423 | 3,202,931 |
| PERCENTAGE OF TOTAL ASSETS: | | | | | | |
| Cash and balances with other banks | 15.5 | 20.7 | 12.1 | 14.4 | 15.5 | 12.5 |
| U. S. Gov't obligations, direct and guaranteed | 19.6 | 13.7 | 23.4 | 21.9 | 18.5 | 27.4 |
| Other securities | 10.7 | 7.5 | 12.8 | 14.3 | 16.5 | 10.7 |
| Loans and discounts | 52.2 | 56.0 | 49.8 | 47.8 | 47.8 | 47.8 |
| Total capital accounts | 9.0 | 9.0 | 9.1 | 9.0 | 9.1 | 8.7 |
| NUMBER OF BANKS | 443 | 6 | 437 | 514 | 20 | 494 |

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1963

(Amounts in thousands of dollars)

| ASSETS | RICHMOND | | | ATLANTA | | |
|---|-------------------|------------------|------------------|-------------------|------------------|------------------|
| | TOTAL | RESERVE CITY | COUNTRY | TOTAL | RESERVE CITY | COUNTRY |
| RESERVES, CASH, AND BANK BALANCES—TOTAL | 2,140,270 | 1,251,950 | 888,320 | 2,943,751 | 1,461,093 | 1,482,658 |
| Currency and coin | 242,734 | 106,881 | 135,853 | 243,467 | 61,540 | 181,927 |
| Reserve with Federal Reserve Banks | 767,717 | 499,084 | 268,633 | 888,798 | 463,689 | 425,109 |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 452,331 | 136,090 | 316,241 | 929,246 | 299,855 | 629,391 |
| Other balances with banks in the U. S. | 15,761 | 1,691 | 14,070 | 13,418 | 3,027 | 10,391 |
| Balances with banks in foreign countries | 9,202 | 9,144 | 58 | 2,004 | 1,589 | 415 |
| Cash items in process of collection | 652,525 | 499,060 | 153,465 | 866,818 | 631,393 | 235,425 |
| OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL | 2,562,527 | 1,188,351 | 1,374,176 | 3,244,968 | 1,102,326 | 2,142,642 |
| Direct: | | | | | | |
| Treasury bills | 417,336 | 149,469 | 267,867 | 465,518 | 120,473 | 345,045 |
| Treasury certificates of indebtedness | 57,520 | 26,122 | 31,398 | 108,691 | 55,508 | 53,183 |
| Treasury notes maturing in one year or less | 259,104 | 135,294 | 123,810 | 322,749 | 99,242 | 223,507 |
| Other Treasury notes | 685,471 | 387,322 | 298,149 | 882,618 | 365,876 | 516,742 |
| United States nonmarketable bonds | 21,768 | 6,669 | 15,099 | 13,339 | 3,371 | 9,968 |
| Other bonds maturing in 1 year or less | 24,144 | 6,072 | 18,072 | 53,931 | 11,550 | 42,381 |
| Other bonds maturing in 5 years | 620,664 | 303,406 | 317,258 | 686,258 | 264,264 | 421,994 |
| Other bonds maturing in 5 to 10 years | 449,044 | 168,091 | 280,953 | 649,732 | 164,899 | 484,833 |
| Other bonds maturing after 10 years | 26,668 | 5,620 | 21,048 | 57,163 | 16,531 | 40,632 |
| Guaranteed obligations | 808 | 286 | 522 | 4,969 | 612 | 4,357 |
| OTHER SECURITIES—TOTAL | 1,121,453 | 538,159 | 583,294 | 1,431,105 | 466,396 | 964,709 |
| Obligations of States and subdivisions | 891,434 | 459,223 | 432,211 | 1,221,326 | 424,404 | 796,922 |
| Other bonds, notes, and debentures | 204,709 | 65,882 | 138,827 | 180,800 | 29,679 | 151,121 |
| Federal Reserve bank stock | 24,359 | 12,417 | 11,942 | 27,774 | 11,451 | 16,323 |
| Other corporate stocks | 951 | 637 | 314 | 1,205 | 862 | 343 |
| TOTAL SECURITIES | 3,683,980 | 1,726,510 | 1,957,470 | 4,676,073 | 1,568,722 | 3,107,351 |
| LOANS AND DISCOUNTS, NET—TOTAL | 6,187,808 | 3,312,583 | 2,875,225 | 6,822,405 | 2,921,705 | 3,900,700 |
| Valuation reserves | 94,395 | 55,887 | 38,508 | 121,835 | 49,388 | 72,447 |
| LOANS AND DISCOUNTS, GROSS—TOTAL | 6,282,203 | 3,368,470 | 2,913,733 | 6,944,240 | 2,971,093 | 3,973,147 |
| Real estate loans—total | 1,499,235 | 641,365 | 857,870 | 1,191,864 | 348,614 | 843,250 |
| Secured by farm land | 99,409 | 18,509 | 80,900 | 80,063 | 7,091 | 72,972 |
| Secured by residential properties: | | | | | | |
| Insured by FHA | 104,608 | 45,501 | 59,107 | 115,200 | 35,958 | 79,242 |
| Insured or guaranteed by VA | 69,262 | 35,128 | 34,134 | 47,304 | 14,935 | 32,369 |
| Not ins. or guar. by FHA or VA | 725,198 | 266,596 | 458,602 | 477,287 | 132,114 | 345,173 |
| Secured by other properties | 500,758 | 275,631 | 225,127 | 472,010 | 158,516 | 313,494 |
| Loans to domestic com'l. and foreign banks | 147,852 | 107,952 | 39,900 | 157,452 | 91,480 | 65,972 |
| Loans to other financial institutions | 396,983 | 308,765 | 88,218 | 482,330 | 291,976 | 190,354 |
| Loans to brokers and dealers in securities | 98,496 | 68,521 | 29,975 | 100,621 | 57,744 | 42,877 |
| Other loans for purchasing or carrying secs. | 69,055 | 45,087 | 23,968 | 88,791 | 42,207 | 46,584 |
| Loans to farmers directly guar. by CCC | 6,056 | 424 | 5,632 | 36,896 | 11,034 | 25,862 |
| Other loans to farmers | 108,189 | 15,639 | 92,550 | 130,961 | 18,805 | 112,156 |
| Commercial including open market paper | 1,847,676 | 1,095,364 | 752,312 | 2,473,535 | 1,121,016 | 1,352,519 |
| Other loans to individuals—total | 1,971,064 | 1,004,484 | 966,580 | 2,097,234 | 887,602 | 1,209,632 |
| Passenger automobile instalment loans | 721,227 | 356,376 | 364,851 | 654,866 | 246,881 | 407,985 |
| Other retail consumer instalment loans | 149,103 | 68,899 | 80,204 | 215,717 | 83,230 | 132,487 |
| Residential repair and modern instal. | 118,634 | 71,793 | 46,841 | 145,803 | 61,747 | 84,056 |
| Other instal. loans for personal expenditures | 322,023 | 141,070 | 180,953 | 277,351 | 84,153 | 193,198 |
| Single payment loans for personal expenditures | 660,077 | 366,346 | 293,731 | 803,497 | 411,591 | 391,906 |
| All other loans (including overdrafts) | 137,597 | 80,869 | 56,728 | 184,556 | 100,615 | 83,941 |
| TOTAL LOANS AND SECURITIES | 9,871,788 | 5,039,093 | 4,832,695 | 11,498,478 | 4,490,427 | 7,008,051 |
| Bank premises | 137,374 | 72,784 | 64,590 | 191,329 | 78,475 | 112,854 |
| Furniture and fixtures | 43,111 | 18,857 | 24,254 | 53,975 | 17,162 | 36,813 |
| Real estate owned other than bank premises | 2,448 | 239 | 2,209 | 6,270 | 877 | 5,393 |
| Investments and other assets indirectly representing bank premises or other real estate | 11,681 | 7,464 | 4,217 | 25,683 | 12,305 | 13,378 |
| Customers' liability on acceptances outstanding | 8,560 | 7,850 | 710 | 3,857 | 2,493 | 1,364 |
| Other assets | 61,981 | 40,518 | 21,463 | 61,257 | 28,615 | 32,642 |
| TOTAL ASSETS | 12,277,213 | 6,438,755 | 5,838,458 | 14,784,600 | 6,091,447 | 8,693,153 |

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1963
(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS | RICHMOND | | | ATLANTA | | |
|---|-------------------|------------------|------------------|-------------------|------------------|------------------|
| | TOTAL | RESERVE CITY | COUNTRY | TOTAL | RESERVE CITY | COUNTRY |
| DEMAND DEPOSITS—TOTAL | 7,132,493 | 4,027,247 | 3,105,246 | 8,925,531 | 3,956,149 | 4,969,382 |
| Individuals, partnerships, and corporations | 5,635,507 | 3,107,581 | 2,527,926 | 6,345,804 | 2,607,628 | 3,738,176 |
| Foreign Governments, central banks, etc. | 34,709 | 34,709 | - | 3,230 | 2,656 | 574 |
| United States Government | 273,546 | 156,605 | 116,941 | 307,011 | 152,590 | 154,421 |
| States and political subdivisions | 564,298 | 241,047 | 323,251 | 984,800 | 323,979 | 660,821 |
| Mutual savings banks in United States | 7,748 | 7,559 | 189 | - | - | - |
| Commercial banks in United States | 527,221 | 425,196 | 102,025 | 1,185,752 | 825,335 | 360,417 |
| Banks in foreign countries | 10,458 | 10,351 | 107 | 9,717 | 8,283 | 1,434 |
| Certified and officers' checks, cash letters of credit, and travelers' checks, etc. | 79,006 | 44,199 | 34,807 | 89,217 | 35,678 | 53,539 |
| TIME DEPOSITS—TOTAL | 3,740,223 | 1,685,074 | 2,055,149 | 4,321,363 | 1,495,015 | 2,826,348 |
| Savings deposits | 2,964,348 | 1,268,957 | 1,695,391 | 3,057,591 | 1,020,247 | 2,037,344 |
| Accumulated for payment of personal loans | 12,628 | 6,946 | 5,682 | 8,114 | 1,328 | 6,786 |
| Other time deposits of indiv., part., and corp. | 480,232 | 258,849 | 221,383 | 861,734 | 313,264 | 548,470 |
| Foreign Governments, central banks, etc. | 24,265 | 22,265 | 2,000 | 7,770 | 7,500 | 270 |
| United States Government | 33,196 | 20,579 | 12,617 | 9,498 | 1,203 | 8,295 |
| Postal savings | 1,954 | 630 | 1,324 | 1,479 | 397 | 1,082 |
| States and political subdivisions | 217,271 | 105,011 | 112,260 | 349,743 | 146,571 | 203,172 |
| Mutual savings banks in United States | 50 | - | 50 | 10 | - | 10 |
| Commercial banks in United States | 6,279 | 1,837 | 4,442 | 25,349 | 4,430 | 20,919 |
| Banks in foreign countries | - | - | - | 75 | 75 | - |
| TOTAL DEPOSITS | 10,872,716 | 5,712,321 | 5,160,395 | 13,246,894 | 5,451,164 | 7,795,730 |
| Rediscounts and other borrowed money | 72,261 | 51,125 | 21,136 | 86,593 | 43,750 | 42,843 |
| Acceptances outstanding | 8,560 | 7,850 | 710 | 4,005 | 2,641 | 1,364 |
| Other liabilities | 305,910 | 172,364 | 133,546 | 259,860 | 111,977 | 147,883 |
| TOTAL LIABILITIES | 11,259,447 | 5,943,660 | 5,315,787 | 13,597,352 | 5,609,532 | 7,987,820 |
| CAPITAL ACCOUNTS—TOTAL | 1,017,766 | 495,095 | 522,671 | 1,187,248 | 481,915 | 705,333 |
| Capital stock, notes, and debentures | 271,203 | 132,624 | 138,579 | 361,148 | 136,448 | 224,700 |
| Surplus | 548,758 | 282,277 | 266,481 | 568,749 | 245,148 | 323,601 |
| Undivided profits | 171,580 | 67,985 | 103,595 | 206,881 | 74,166 | 132,715 |
| Other capital accounts | 26,225 | 12,209 | 14,016 | 50,470 | 26,153 | 24,317 |
| TOTAL LIABILITIES AND CAPITAL ACCOUNTS | 12,277,213 | 6,438,755 | 5,838,458 | 14,784,600 | 6,091,447 | 8,693,153 |
| MEMORANDA | | | | | | |
| CAPITAL STOCK, NOTES, AND DEBENTURES: | | | | | | |
| Common stock | 271,178 | 132,624 | 138,554 | 360,648 | 136,448 | 224,200 |
| Capital notes and debentures | - | - | - | 300 | - | 300 |
| Preferred stock | 25 | - | 25 | 200 | - | 200 |
| NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) | 6,027,775 | 3,392,097 | 2,635,678 | 7,129,824 | 3,024,901 | 4,104,923 |
| DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) .. | 5,679,201 | 2,946,386 | 2,732,815 | 6,565,950 | 2,346,831 | 4,219,119 |
| PERCENTAGE OF TOTAL ASSETS: | | | | | | |
| Cash and balances with other banks | 17.4 | 19.4 | 15.2 | 19.9 | 24.0 | 17.1 |
| U. S. Gov't obligations, direct and guaranteed | 20.9 | 18.5 | 23.5 | 21.9 | 18.1 | 24.6 |
| Other securities | 9.1 | 8.4 | 10.0 | 9.7 | 7.7 | 11.1 |
| Loans and discounts | 50.4 | 51.4 | 49.2 | 46.1 | 48.0 | 44.9 |
| Total capital accounts | 8.3 | 7.7 | 9.0 | 8.0 | 7.9 | 8.1 |
| NUMBER OF BANKS | 413 | 18 | 395 | 467 | 24 | 443 |

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| ASSETS | CHICAGO | | | | ST. LOUIS | | |
|---|-------------------|-------------------|-------------------|--|------------------|------------------|------------------|
| | TOTAL | RESERVE CITY | COUNTRY | | TOTAL | RESERVE CITY | COUNTRY |
| RESERVES, CASH, AND BANK BALANCES—TOTAL | 5,988,739 | 3,722,193 | 2,266,546 | | 1,732,164 | 1,001,154 | 731,010 |
| Currency and coin | 455,031 | 155,613 | 299,418 | | 118,996 | 36,082 | 82,914 |
| Reserve with Federal Reserve Banks | 2,497,237 | 1,675,933 | 821,304 | | 664,898 | 396,972 | 267,926 |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 1,063,332 | 271,427 | 791,905 | | 462,555 | 137,635 | 324,920 |
| Other balances with banks in the U. S. | 28,337 | 7,548 | 20,789 | | 1,982 | 271 | 1,711 |
| Balances with banks in foreign countries | 52,445 | 51,780 | 665 | | 677 | 677 | - |
| Cash items in process of collection | 1,892,357 | 1,559,892 | 332,465 | | 483,056 | 429,517 | 53,539 |
| OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL | 8,884,315 | 3,615,527 | 5,268,788 | | 2,040,643 | 679,191 | 1,361,452 |
| Direct: | | | | | | | |
| Treasury bills | 1,242,914 | 526,608 | 716,306 | | 406,963 | 135,584 | 271,379 |
| Treasury certificates of indebtedness | 174,600 | 62,476 | 112,124 | | 81,395 | 38,893 | 42,502 |
| Treasury notes maturing in one year or less | 878,711 | 340,262 | 538,449 | | 241,405 | 81,240 | 160,165 |
| Other Treasury notes | 2,390,368 | 1,079,416 | 1,310,952 | | 482,798 | 202,126 | 280,672 |
| United States nonmarketable bonds | 35,645 | 6,956 | 28,689 | | 11,410 | 2,682 | 8,728 |
| Other bonds maturing in 1 year or less | 147,333 | 29,693 | 117,640 | | 25,214 | 4,252 | 20,962 |
| Other bonds maturing in 5 years | 1,960,573 | 704,381 | 1,256,192 | | 442,552 | 148,432 | 294,120 |
| Other bonds maturing in 5 to 10 years | 1,832,438 | 782,414 | 1,050,024 | | 320,812 | 60,891 | 259,921 |
| Other bonds maturing after 10 years | 210,227 | 78,750 | 131,477 | | 25,647 | 4,948 | 20,699 |
| Guaranteed obligations | 11,506 | 4,571 | 6,935 | | 2,447 | 143 | 2,304 |
| OTHER SECURITIES—TOTAL | 4,848,718 | 2,730,050 | 2,118,668 | | 943,092 | 367,357 | 575,735 |
| Obligations of States and subdivisions | 4,008,260 | 2,327,969 | 1,680,291 | | 775,865 | 336,662 | 439,203 |
| Other bonds, notes, and debentures | 746,738 | 337,434 | 409,304 | | 147,456 | 19,352 | 128,104 |
| Federal Reserve bank stock | 69,638 | 41,571 | 28,067 | | 17,148 | 9,364 | 7,784 |
| Other corporate stocks | 24,082 | 23,076 | 1,006 | | 2,623 | 1,979 | 644 |
| TOTAL SECURITIES | 13,733,033 | 6,345,577 | 7,387,456 | | 2,983,735 | 1,046,548 | 1,937,187 |
| LOANS AND DISCOUNTS, NET—TOTAL | 18,807,756 | 10,446,482 | 8,361,274 | | 4,214,281 | 2,247,077 | 1,967,204 |
| Valuation reserves | 420,879 | 253,957 | 166,922 | | 61,232 | 34,538 | 26,694 |
| LOANS AND DISCOUNTS, GROSS—TOTAL | 19,228,635 | 10,700,439 | 8,528,196 | | 4,275,513 | 2,281,615 | 1,993,898 |
| Real estate loans—total | 4,696,710 | 1,582,178 | 3,114,532 | | 945,303 | 289,744 | 655,559 |
| Secured by farm land | 181,294 | 3,048 | 178,246 | | 104,884 | 6,933 | 97,951 |
| Secured by residential properties: | | | | | | | |
| Insured by FHA | 996,407 | 543,868 | 452,539 | | 130,732 | 37,533 | 93,199 |
| Insured or guaranteed by VA | 370,025 | 215,300 | 154,725 | | 41,357 | 12,900 | 28,457 |
| Not ins. or guar. by FHA or VA | 2,070,623 | 470,847 | 1,599,776 | | 371,535 | 87,988 | 283,547 |
| Secured by other properties | 1,078,361 | 349,115 | 729,246 | | 296,795 | 144,390 | 152,405 |
| Loans to domestic com'l. and foreign banks | 482,694 | 304,158 | 178,536 | | 76,665 | 62,325 | 14,340 |
| Loans to other financial institutions | 1,447,442 | 1,203,944 | 243,498 | | 306,151 | 249,950 | 56,201 |
| Loans to brokers and dealers in securities | 761,411 | 657,027 | 104,384 | | 117,302 | 105,881 | 11,421 |
| Other loans for purchasing or carrying secs. | 386,436 | 256,882 | 129,554 | | 53,288 | 35,340 | 17,948 |
| Loans to farmers directly guar. by CCC | 53,856 | 13,458 | 40,398 | | 84,521 | 45,214 | 39,307 |
| Other loans to farmers | 629,209 | 50,616 | 578,593 | | 196,231 | 23,668 | 172,563 |
| Commercial including open market paper | 6,219,231 | 4,555,046 | 1,664,185 | | 1,338,835 | 877,528 | 461,307 |
| Other loans to individuals—total | 3,953,629 | 1,623,832 | 2,329,797 | | 1,082,880 | 539,546 | 543,334 |
| Passenger automobile instalment loans | 1,429,613 | 479,717 | 949,896 | | 344,543 | 127,559 | 216,984 |
| Other retail consumer instalment loans | 489,259 | 217,665 | 271,594 | | 97,305 | 42,942 | 54,363 |
| Residential repair and modern instal. | 400,593 | 188,594 | 211,999 | | 100,844 | 65,170 | 35,674 |
| Other instal. loans for personal expenditures | 413,170 | 139,855 | 273,315 | | 116,856 | 46,690 | 70,166 |
| Single payment loans for personal expenditures | 1,220,994 | 598,001 | 622,993 | | 423,332 | 257,185 | 166,147 |
| All other loans (including overdrafts) | 598,017 | 453,298 | 144,719 | | 74,337 | 52,419 | 21,918 |
| TOTAL LOANS AND SECURITIES | 32,540,789 | 16,792,059 | 15,748,730 | | 7,198,016 | 3,293,625 | 3,904,391 |
| Bank premises | 268,212 | 113,561 | 154,651 | | 76,706 | 34,005 | 42,701 |
| Furniture and fixtures | 70,388 | 22,707 | 47,681 | | 17,893 | 4,119 | 13,774 |
| Real estate owned other than bank premises | 9,733 | 2,687 | 7,046 | | 2,029 | 85 | 1,944 |
| Investments and other assets indirectly representing bank premises or other real estate | 45,643 | 26,659 | 18,984 | | 5,610 | 2,091 | 3,519 |
| Customers' liability on acceptances outstanding | 62,962 | 60,677 | 2,285 | | 3,695 | 3,574 | 121 |
| Other assets | 176,545 | 114,318 | 62,227 | | 32,367 | 18,266 | 14,101 |
| TOTAL ASSETS | 39,163,011 | 20,854,861 | 18,308,150 | | 9,068,480 | 4,356,919 | 4,711,561 |

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS | CHICAGO | | | ST. LOUIS | | |
|---|-------------------|-------------------|-------------------|------------------|------------------|------------------|
| | TOTAL | RESERVE CITY | COUNTRY | TOTAL | RESERVE CITY | COUNTRY |
| DEMAND DEPOSITS—TOTAL | 19,532,436 | 11,215,107 | 8,317,329 | 5,509,096 | 2,880,433 | 2,628,663 |
| Individuals, partnerships, and corporations | 14,709,926 | 7,836,092 | 6,873,834 | 3,912,094 | 1,760,775 | 2,151,319 |
| Foreign Governments, central banks, etc. | 17,893 | 17,754 | 139 | 2 | - | 2 |
| United States Government | 1,025,494 | 712,185 | 313,309 | 177,723 | 101,805 | 75,918 |
| States and political subdivisions | 1,379,897 | 566,652 | 813,245 | 414,577 | 116,378 | 298,199 |
| Mutual savings banks in United States | 1,992 | 1,557 | 435 | 308 | - | 308 |
| Commercial banks in United States | 2,015,720 | 1,842,719 | 173,001 | 947,805 | 871,015 | 76,790 |
| Banks in foreign countries | 57,794 | 57,664 | 130 | 5,295 | 5,295 | - |
| Certified and officers' checks, cash letters of credit, and travelers' checks, etc. | 323,720 | 180,484 | 143,236 | 51,292 | 25,165 | 26,127 |
| TIME DEPOSITS—TOTAL | 15,495,039 | 7,178,871 | 8,316,168 | 2,622,064 | 990,496 | 1,631,568 |
| Savings deposits | 11,428,462 | 5,140,026 | 6,288,436 | 1,491,119 | 546,464 | 944,655 |
| Accumulated for payment of personal loans | 47,590 | - | 47,590 | 3,649 | - | 3,649 |
| Other time deposits of indiv., part., and corp. | 2,877,109 | 1,381,812 | 1,495,297 | 968,899 | 382,708 | 586,191 |
| Foreign Governments, central banks, etc. | 209,209 | 209,209 | - | 4,000 | 4,000 | - |
| United States Government | 12,847 | 8,860 | 3,987 | 5,210 | 2,730 | 2,480 |
| Postal savings | 3,823 | 2,017 | 1,806 | 98 | 6 | 92 |
| States and political subdivisions | 893,338 | 417,347 | 475,991 | 147,133 | 54,477 | 92,656 |
| Mutual savings banks in United States | 10 | - | 10 | - | - | - |
| Commercial banks in United States | 16,926 | 13,875 | 3,051 | 1,856 | 11 | 1,845 |
| Banks in foreign countries | 5,725 | 5,725 | - | 100 | 100 | - |
| TOTAL DEPOSITS | 35,027,475 | 18,393,978 | 16,633,497 | 8,131,160 | 3,870,929 | 4,260,231 |
| Rediscounts and other borrowed money | 408,341 | 378,753 | 29,588 | 60,058 | 42,125 | 17,933 |
| Acceptances outstanding | 63,290 | 60,770 | 2,520 | 3,762 | 3,636 | 126 |
| Other liabilities | 666,732 | 368,203 | 298,529 | 109,620 | 65,259 | 44,361 |
| TOTAL LIABILITIES | 36,165,838 | 19,201,704 | 16,964,134 | 8,304,600 | 3,981,949 | 4,322,651 |
| CAPITAL ACCOUNTS—TOTAL | 2,997,173 | 1,653,157 | 1,344,016 | 763,880 | 374,970 | 388,910 |
| Capital stock, notes, and debentures | 898,987 | 523,811 | 375,176 | 201,345 | 103,416 | 97,929 |
| Surplus | 1,429,850 | 861,870 | 567,980 | 371,815 | 208,698 | 163,117 |
| Undivided profits | 551,700 | 216,188 | 335,512 | 174,068 | 61,929 | 112,139 |
| Other capital accounts | 116,636 | 51,288 | 65,348 | 16,652 | 927 | 15,725 |
| TOTAL LIABILITIES AND CAPITAL ACCOUNTS | 39,163,011 | 20,854,861 | 18,308,150 | 9,068,480 | 4,356,919 | 4,711,561 |
| MEMORANDA | | | | | | |
| CAPITAL STOCK, NOTES, AND DEBENTURES: | | | | | | |
| Common stock | 892,452 | 519,811 | 372,641 | 201,145 | 103,416 | 97,729 |
| Capital notes and debentures | 250 | - | 250 | 150 | - | 150 |
| Preferred stock | 6,285 | 4,000 | 2,285 | 50 | - | 50 |
| NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) | 16,576,944 | 9,383,788 | 7,193,156 | 4,563,857 | 2,313,281 | 2,250,576 |
| DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) .. | 14,598,865 | 7,100,311 | 7,498,554 | 3,900,512 | 1,478,096 | 2,422,416 |
| PERCENTAGE OF TOTAL ASSETS: | | | | | | |
| Cash and balances with other banks | 15.3 | 17.8 | 12.4 | 19.1 | 23.0 | 15.5 |
| U. S. Gov't obligations, direct and guaranteed | 22.7 | 17.3 | 28.8 | 22.5 | 15.6 | 28.9 |
| Other securities | 12.4 | 13.1 | 11.6 | 10.4 | 8.4 | 12.2 |
| Loans and discounts | 48.0 | 50.1 | 45.7 | 46.5 | 51.6 | 41.8 |
| Total capital accounts | 7.7 | 7.9 | 7.3 | 8.4 | 8.6 | 8.3 |
| NUMBER OF BANKS | 1,010 | 27 | 983 | 476 | 17 | 459 |

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1963
(Amounts in thousands of dollars)

| ASSETS | MINNEAPOLIS | | | KANSAS CITY | | |
|---|------------------|------------------|------------------|-------------------|------------------|------------------|
| | TOTAL | RESERVE CITY | COUNTRY | TOTAL | RESERVE CITY | COUNTRY |
| RESERVES, CASH, AND BANK BALANCES—TOTAL | 1,070,849 | 498,968 | 571,881 | 2,391,686 | 1,255,960 | 1,135,726 |
| Currency and coin | 70,324 | 12,228 | 58,096 | 127,319 | 34,787 | 92,532 |
| Reserve with Federal Reserve Banks | 415,345 | 180,217 | 235,128 | 811,903 | 409,381 | 402,522 |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 235,597 | 35,676 | 199,921 | 745,370 | 246,402 | 498,968 |
| Other balances with banks in the U. S. | 494 | 290 | 204 | 14,498 | 9,746 | 4,752 |
| Balances with banks in foreign countries | 3,111 | 2,530 | 581 | 436 | 436 | - |
| Cash items in process of collection | 345,978 | 268,027 | 77,951 | 692,160 | 555,208 | 136,952 |
| OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL | 1,555,101 | 320,548 | 1,234,553 | 2,490,215 | 751,220 | 1,738,995 |
| Direct: | | | | | | |
| Treasury bills | 225,230 | 36,207 | 189,023 | 478,216 | 127,046 | 351,170 |
| Treasury certificates of indebtedness | 32,206 | 5,579 | 26,627 | 83,824 | 38,221 | 45,603 |
| Treasury notes maturing in one year or less | 160,189 | 50,896 | 109,293 | 269,543 | 60,836 | 208,707 |
| Other Treasury notes | 313,529 | 86,041 | 227,488 | 565,201 | 229,622 | 335,579 |
| United States nonmarketable bonds | 7,458 | 820 | 6,638 | 12,253 | 2,052 | 10,201 |
| Other bonds maturing in 1 year or less | 24,019 | 633 | 23,386 | 49,189 | 14,002 | 35,187 |
| Other bonds maturing in 5 years | 362,637 | 49,133 | 313,504 | 542,535 | 154,648 | 387,887 |
| Other bonds maturing in 5 to 10 years | 390,543 | 80,367 | 310,176 | 455,563 | 120,904 | 334,659 |
| Other bonds maturing after 10 years | 38,859 | 10,825 | 28,034 | 33,038 | 3,432 | 29,606 |
| Guaranteed obligations | 431 | 47 | 384 | 853 | 457 | 396 |
| OTHER SECURITIES—TOTAL | 681,008 | 156,204 | 524,804 | 1,044,249 | 345,230 | 699,019 |
| Obligations of States and subdivisions | 515,105 | 127,590 | 387,515 | 889,300 | 285,490 | 603,810 |
| Other bonds, notes, and debentures | 153,863 | 24,136 | 129,727 | 131,161 | 48,526 | 82,635 |
| Federal Reserve bank stock | 11,477 | 4,155 | 7,322 | 21,621 | 9,430 | 12,191 |
| Other corporate stocks | 563 | 323 | 240 | 2,167 | 1,784 | 383 |
| TOTAL SECURITIES | 2,236,109 | 476,752 | 1,759,357 | 3,534,464 | 1,096,450 | 2,438,014 |
| LOANS AND DISCOUNTS, NET—TOTAL | 3,183,412 | 1,118,046 | 2,065,366 | 5,437,625 | 2,447,297 | 2,990,328 |
| Valuation reserves | 50,881 | 12,007 | 38,874 | 76,430 | 32,246 | 44,184 |
| LOANS AND DISCOUNTS, GROSS—TOTAL | 3,234,293 | 1,130,053 | 2,104,240 | 5,514,055 | 2,479,543 | 3,034,512 |
| Real estate loans—total | 883,531 | 159,515 | 724,016 | 919,145 | 360,862 | 558,283 |
| Secured by farm land | 46,466 | 41 | 46,425 | 96,162 | 9,922 | 86,240 |
| Secured by residential properties: | | | | | | |
| Insured by FHA | 188,231 | 24,311 | 163,920 | 106,901 | 51,822 | 55,079 |
| Insured or guaranteed by VA | 90,896 | 29,841 | 61,055 | 55,245 | 26,196 | 29,049 |
| Not ins. or guar. by FHA or VA | 387,547 | 70,374 | 317,173 | 309,086 | 95,372 | 213,714 |
| Secured by other properties | 170,391 | 34,948 | 135,443 | 351,751 | 177,550 | 174,201 |
| Loans to domestic com'l. and foreign banks | 55,236 | 44,888 | 10,348 | 126,745 | 26,353 | 100,392 |
| Loans to other financial institutions | 172,490 | 134,454 | 38,036 | 312,873 | 233,087 | 79,786 |
| Loans to brokers and dealers in securities | 38,080 | 20,631 | 17,449 | 40,641 | 33,459 | 7,182 |
| Other loans for purchasing or carrying secs. | 50,329 | 39,619 | 10,710 | 71,858 | 57,378 | 14,480 |
| Loans to farmers directly guar. by CCC | 37,926 | - | 37,926 | 52,223 | 5,408 | 46,815 |
| Other loans to farmers | 376,339 | 9,991 | 366,348 | 913,158 | 191,087 | 722,071 |
| Commercial including open market paper | 913,559 | 503,731 | 409,828 | 1,765,631 | 988,339 | 777,292 |
| Other loans to individuals—total | 638,865 | 178,807 | 460,058 | 1,193,892 | 489,993 | 703,899 |
| Passenger automobile instalment loans | 278,085 | 70,544 | 207,541 | 433,499 | 124,914 | 308,585 |
| Other retail consumer instalment loans | 87,892 | 21,853 | 66,039 | 114,533 | 46,735 | 67,798 |
| Residential repair and modern instal. | 56,719 | 16,910 | 39,809 | 84,355 | 38,641 | 45,714 |
| Other instal. loans for personal expenditures | 73,674 | 15,547 | 58,127 | 144,557 | 43,118 | 101,439 |
| Single payment loans for personal expenditures | 142,495 | 53,953 | 88,542 | 416,948 | 236,585 | 180,363 |
| All other loans (including overdrafts) | 67,938 | 38,417 | 29,521 | 117,889 | 93,577 | 24,312 |
| TOTAL LOANS AND SECURITIES | 5,419,521 | 1,594,798 | 3,824,723 | 8,972,089 | 3,543,747 | 5,428,342 |
| Bank premises | 64,851 | 11,992 | 52,859 | 120,516 | 63,078 | 57,438 |
| Furniture and fixtures | 21,955 | 4,435 | 17,520 | 25,236 | 6,931 | 18,305 |
| Real estate owned other than bank premises | 3,332 | 227 | 3,105 | 4,348 | 1,446 | 2,902 |
| Investments and other assets indirectly representing bank premises or other real estate | 19,672 | 17,562 | 2,110 | 26,707 | 18,875 | 7,832 |
| Customers' liability on acceptances outstanding | 8,263 | 5,464 | 2,799 | 1,396 | 1,359 | 37 |
| Other assets | 26,650 | 10,621 | 16,029 | 41,913 | 26,716 | 15,197 |
| TOTAL ASSETS | 6,635,093 | 2,144,067 | 4,491,026 | 11,583,891 | 4,918,112 | 6,665,779 |

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS | MINNEAPOLIS | | | KANSAS CITY | | |
|---|------------------|------------------|------------------|-------------------|------------------|------------------|
| | TOTAL | RESERVE CITY | COUNTRY | TOTAL | RESERVE CITY | COUNTRY |
| DEMAND DEPOSITS—TOTAL | 3,463,195 | 1,323,403 | 2,139,792 | 7,223,407 | 3,194,830 | 4,028,577 |
| Individuals, partnerships, and corporations | 2,494,791 | 817,783 | 1,677,008 | 5,118,977 | 2,103,343 | 3,015,634 |
| Foreign Governments, central banks, etc. | 41 | 41 | - | - | - | - |
| United States Government | 129,067 | 63,785 | 65,282 | 233,024 | 109,507 | 123,517 |
| States and political subdivisions | 344,313 | 77,494 | 266,819 | 732,389 | 142,968 | 589,421 |
| Mutual savings banks in United States | 2,999 | 2,738 | 261 | - | - | - |
| Commercial banks in United States | 441,715 | 343,499 | 98,216 | 1,048,948 | 799,884 | 249,064 |
| Banks in foreign countries | 4,576 | 3,895 | 681 | 3,496 | 3,496 | - |
| Certified and officers' checks, cash letters of credit, and travelers' checks, etc. | 45,693 | 14,168 | 31,525 | 86,573 | 35,632 | 50,941 |
| TIME DEPOSITS—TOTAL | 2,519,440 | 594,499 | 1,924,941 | 3,116,937 | 1,162,869 | 1,954,068 |
| Savings deposits | 1,152,700 | 233,600 | 919,100 | 2,149,194 | 817,924 | 1,331,270 |
| Accumulated for payment of personal loans | 5,468 | - | 5,468 | 8,511 | 2,569 | 5,942 |
| Other time deposits of indiv., part., and corp. | 1,243,426 | 332,257 | 911,169 | 763,128 | 309,649 | 453,479 |
| Foreign Governments, central banks, etc. | 2,000 | 2,000 | - | 2,000 | 2,000 | - |
| United States Government | 3,711 | 1,300 | 2,411 | 6,408 | 254 | 6,154 |
| Postal savings | 237 | - | 237 | 164 | 1 | 163 |
| States and political subdivisions | 109,603 | 23,342 | 86,261 | 185,239 | 29,517 | 155,722 |
| Mutual savings banks in United States | 2,000 | 2,000 | - | - | - | - |
| Commercial banks in United States | 295 | - | 295 | 2,293 | 955 | 1,338 |
| Banks in foreign countries | - | - | - | - | - | - |
| TOTAL DEPOSITS | 5,982,635 | 1,917,902 | 4,064,733 | 10,340,344 | 4,357,699 | 5,982,645 |
| Rediscounts and other borrowed money | 15,328 | 10,500 | 4,828 | 95,035 | 65,025 | 30,010 |
| Acceptances outstanding | 8,282 | 5,464 | 2,818 | 1,396 | 1,359 | 37 |
| Other liabilities | 108,803 | 38,627 | 70,176 | 120,563 | 54,962 | 65,601 |
| TOTAL LIABILITIES | 6,115,048 | 1,972,493 | 4,142,555 | 10,557,338 | 4,479,045 | 6,078,293 |
| CAPITAL ACCOUNTS—TOTAL | 520,045 | 171,574 | 348,471 | 1,026,553 | 439,067 | 587,486 |
| Capital stock, notes, and debentures | 155,578 | 50,250 | 105,328 | 299,465 | 137,240 | 162,225 |
| Surplus | 228,597 | 88,250 | 140,347 | 423,519 | 177,060 | 246,459 |
| Undivided profits | 123,177 | 32,849 | 90,328 | 273,635 | 110,643 | 162,992 |
| Other capital accounts | 12,693 | 225 | 12,468 | 29,934 | 14,124 | 15,810 |
| TOTAL LIABILITIES AND CAPITAL ACCOUNTS | 6,635,093 | 2,144,067 | 4,491,026 | 11,583,891 | 4,918,112 | 6,665,779 |
| MEMORANDA | | | | | | |
| CAPITAL STOCK, NOTES, AND DEBENTURES: | | | | | | |
| Common stock | 155,171 | 50,250 | 104,921 | 298,965 | 137,240 | 161,725 |
| Capital notes and debentures | 257 | - | 257 | - | - | - |
| Preferred stock | 150 | - | 150 | 500 | - | 500 |
| NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) | 2,881,708 | 1,019,700 | 1,862,008 | 5,786,339 | 2,393,220 | 3,393,119 |
| DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) .. | 2,546,435 | 648,092 | 1,898,343 | 5,249,275 | 1,730,231 | 3,519,044 |
| PERCENTAGE OF TOTAL ASSETS: | | | | | | |
| Cash and balances with other banks | 16.1 | 23.3 | 12.7 | 20.6 | 25.5 | 17.0 |
| U. S. Gov't obligations, direct and guaranteed | 23.4 | 15.0 | 27.5 | 21.5 | 15.3 | 26.1 |
| Other securities | 10.3 | 7.3 | 11.7 | 9.0 | 7.0 | 10.5 |
| Loans and discounts | 48.0 | 52.1 | 46.0 | 46.9 | 49.8 | 44.9 |
| Total capital accounts | 7.8 | 8.0 | 7.8 | 8.9 | 8.9 | 8.8 |
| NUMBER OF BANKS | 485 | 7 | 478 | 797 | 31 | 766 |

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| ASSETS | DALLAS | | | | SAN FRANCISCO | | |
|--|-------------------|------------------|------------------|--|-------------------|-------------------|------------------|
| | TOTAL | RESERVE CITY | COUNTRY | | TOTAL | RESERVE CITY | COUNTRY |
| RESERVES, CASH, AND BANK BALANCES—TOTAL | 3,171,362 | 1,736,738 | 1,434,624 | | 6,671,494 | 5,839,377 | 832,117 |
| Currency and coin | 159,301 | 41,202 | 118,099 | | 369,159 | 274,857 | 94,302 |
| Reserve with Federal Reserve Banks | 1,018,776 | 606,162 | 412,614 | | 2,892,797 | 2,586,309 | 306,488 |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 1,119,340 | 367,802 | 751,538 | | 464,575 | 271,927 | 192,648 |
| Other balances with banks in the U. S. | 41,672 | 30,770 | 10,902 | | 89,748 | 70,677 | 19,071 |
| Balances with banks in foreign countries | 4,914 | 3,670 | 1,244 | | 25,297 | 23,399 | 1,898 |
| Cash items in process of collection | 827,359 | 687,132 | 140,227 | | 2,829,918 | 2,612,208 | 217,710 |
| OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL | 2,767,547 | 1,200,279 | 1,567,268 | | 6,927,193 | 5,657,952 | 1,269,241 |
| Direct: | | | | | | | |
| Treasury bills | 409,118 | 116,431 | 292,687 | | 808,338 | 599,467 | 208,871 |
| Treasury certificates of indebtedness | 90,377 | 60,091 | 30,286 | | 176,793 | 154,040 | 22,753 |
| Treasury notes maturing in one year or less | 252,932 | 91,469 | 161,463 | | 508,330 | 421,410 | 86,920 |
| Other Treasury notes | 669,205 | 336,613 | 332,592 | | 1,653,587 | 1,315,806 | 337,781 |
| United States nonmarketable bonds | 13,519 | 1,345 | 12,174 | | 23,233 | 17,965 | 5,268 |
| Other bonds maturing in 1 year or less | 39,891 | 13,770 | 26,121 | | 217,652 | 187,716 | 29,936 |
| Other bonds maturing in 5 years | 613,394 | 232,910 | 380,484 | | 1,896,378 | 1,579,471 | 316,907 |
| Other bonds maturing in 5 to 10 years | 574,490 | 282,805 | 291,685 | | 1,512,922 | 1,278,409 | 234,513 |
| Other bonds maturing after 10 years | 78,129 | 43,869 | 34,260 | | 112,359 | 91,962 | 20,397 |
| Guaranteed obligations | 26,492 | 20,976 | 5,516 | | 17,601 | 11,706 | 5,895 |
| OTHER SECURITIES—TOTAL | 1,433,182 | 533,224 | 899,958 | | 4,025,893 | 3,436,592 | 589,301 |
| Obligations of States and subdivisions | 1,196,514 | 483,039 | 713,475 | | 3,515,159 | 3,016,440 | 498,719 |
| Other bonds, notes, and debentures | 206,637 | 34,373 | 172,264 | | 390,953 | 312,830 | 78,123 |
| Federal Reserve bank stock | 28,337 | 15,389 | 12,948 | | 66,145 | 54,925 | 11,220 |
| Other corporate stocks | 1,694 | 423 | 1,271 | | 53,636 | 52,397 | 1,239 |
| TOTAL SECURITIES | 4,200,729 | 1,733,503 | 2,467,226 | | 10,953,086 | 9,094,544 | 1,858,542 |
| LOANS AND DISCOUNTS, NET—TOTAL | 6,854,157 | 3,577,011 | 3,277,146 | | 23,716,409 | 20,086,462 | 3,629,947 |
| Valuation reserves | 119,167 | 56,410 | 62,757 | | 389,051 | 341,188 | 47,863 |
| LOANS AND DISCOUNTS, GROSS—TOTAL | 6,973,324 | 3,633,421 | 3,339,903 | | 24,105,460 | 20,427,650 | 3,677,810 |
| Real estate loans—total | 706,019 | 286,722 | 419,297 | | 8,169,122 | 6,949,892 | 1,219,230 |
| Secured by farm land | 79,016 | 14,533 | 64,483 | | 244,191 | 200,282 | 43,909 |
| Secured by residential properties: | | | | | | | |
| Insured by FHA | 75,898 | 43,944 | 31,954 | | 2,652,181 | 2,297,306 | 354,875 |
| Insured or guaranteed by VA | 36,484 | 22,502 | 13,982 | | 442,852 | 377,682 | 65,170 |
| Not ins. or guar. by FHA or VA | 201,538 | 43,594 | 157,944 | | 2,966,190 | 2,622,513 | 343,677 |
| Secured by other properties | 313,083 | 162,149 | 150,934 | | 1,863,708 | 1,452,109 | 411,599 |
| Loans to domestic com'l. and foreign banks | 94,142 | 39,621 | 54,521 | | 580,755 | 492,779 | 87,976 |
| Loans to other financial institutions | 410,910 | 306,563 | 104,347 | | 1,427,467 | 1,336,500 | 90,967 |
| Loans to brokers and dealers in securities | 105,536 | 93,649 | 11,887 | | 336,508 | 286,136 | 50,372 |
| Other loans for purchasing or carrying secs. | 296,379 | 230,034 | 66,345 | | 133,873 | 110,651 | 23,222 |
| Loans to farmers directly guar. by CCC | 82,718 | 5,358 | 77,360 | | 86,097 | 75,487 | 10,610 |
| Other loans to farmers | 389,270 | 26,124 | 363,146 | | 1,053,093 | 749,656 | 303,437 |
| Commercial including open market paper | 3,133,976 | 1,860,727 | 1,273,249 | | 7,457,789 | 6,419,395 | 1,038,394 |
| Other loans to individuals—total | 1,567,090 | 653,312 | 913,778 | | 4,505,483 | 3,689,803 | 815,680 |
| Passenger automobile instalment loans | 636,304 | 211,004 | 425,300 | | 2,011,256 | 1,619,325 | 391,931 |
| Other retail consumer instalment loans | 125,125 | 49,459 | 75,666 | | 407,469 | 313,731 | 93,738 |
| Residential repair and modern instal. | 96,555 | 36,710 | 59,845 | | 401,082 | 323,078 | 78,004 |
| Other instal. loans for personal expenditures | 226,695 | 79,204 | 147,491 | | 673,464 | 533,414 | 140,050 |
| Single payment loans for personal expenditures | 482,411 | 276,935 | 205,476 | | 1,012,212 | 900,255 | 111,957 |
| All other loans (including overdrafts) | 187,284 | 131,311 | 55,973 | | 355,273 | 317,351 | 37,922 |
| TOTAL LOANS AND SECURITIES | 11,054,886 | 5,310,514 | 5,744,372 | | 34,669,495 | 29,181,006 | 5,488,489 |
| Bank premises | 280,325 | 162,955 | 117,370 | | 438,505 | 342,841 | 95,664 |
| Furniture and fixtures | 38,253 | 9,925 | 28,328 | | 182,892 | 149,345 | 33,547 |
| Real estate owned other than bank premises | 6,695 | 1,807 | 4,888 | | 9,165 | 4,257 | 4,908 |
| Investments and other assets indirectly representing bank premises or other real estate | 4,509 | 770 | 3,739 | | 116,718 | 102,617 | 14,101 |
| Customers' liability on acceptances outstanding | 41,436 | 39,447 | 1,989 | | 289,863 | 281,661 | 8,202 |
| Other assets | 57,942 | 41,509 | 16,433 | | 268,369 | 233,904 | 34,465 |
| TOTAL ASSETS | 14,655,408 | 7,303,665 | 7,351,743 | | 42,646,501 | 36,135,008 | 6,511,493 |

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 30, 1963

(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS | DALLAS | | | SAN FRANCISCO | | |
|---|-------------------|------------------|------------------|-------------------|-------------------|------------------|
| | TOTAL | RESERVE CITY | COUNTRY | TOTAL | RESERVE CITY | COUNTRY |
| DEMAND DEPOSITS—TOTAL | 8,795,661 | 4,268,947 | 4,526,714 | 19,174,475 | 16,031,548 | 3,142,927 |
| Individuals, partnerships, and corporations | 6,460,230 | 2,857,059 | 3,603,171 | 15,613,433 | 13,053,532 | 2,559,901 |
| Foreign Governments, central banks, etc. | 4,372 | 2,874 | 1,498 | 51,753 | 49,881 | 1,872 |
| United States Government | 222,123 | 126,197 | 95,926 | 670,065 | 556,053 | 114,012 |
| States and political subdivisions | 569,957 | 139,848 | 430,109 | 1,403,489 | 1,057,476 | 346,013 |
| Mutual savings banks in United States | - | - | - | 7,611 | 7,232 | 379 |
| Commercial banks in United States | 1,398,055 | 1,070,145 | 327,910 | 643,653 | 610,227 | 33,426 |
| Banks in foreign countries | 17,733 | 15,114 | 2,619 | 119,281 | 112,021 | 7,260 |
| Certified and officers' checks, cash letters of credit, and travelers' checks, etc. | 123,191 | 57,710 | 65,481 | 665,190 | 585,126 | 80,064 |
| TIME DEPOSITS—TOTAL | 4,173,226 | 2,050,364 | 2,122,862 | 18,842,850 | 16,124,867 | 2,717,983 |
| Savings deposits | 2,199,394 | 887,178 | 1,312,216 | 14,657,029 | 12,548,650 | 2,108,379 |
| Accumulated for payment of personal loans | 162,539 | 103,536 | 59,003 | 96 | - | 96 |
| Other time deposits of indiv., part., and corp. | 1,210,224 | 785,500 | 424,724 | 1,788,000 | 1,446,327 | 341,673 |
| Foreign Governments, central banks, etc. | 1,004 | 1,004 | - | 497,362 | 491,862 | 5,500 |
| United States Government | 12,361 | 1,143 | 11,218 | 47,189 | 31,056 | 16,133 |
| Postal savings | 1,028 | 54 | 974 | 777 | 666 | 111 |
| States and political subdivisions | 570,374 | 264,099 | 306,275 | 1,817,971 | 1,573,240 | 244,731 |
| Mutual savings banks in United States | - | - | - | 790 | 740 | 50 |
| Commercial banks in United States | 14,402 | 5,950 | 8,452 | 16,622 | 15,922 | 700 |
| Banks in foreign countries | 1,900 | 1,900 | - | 17,014 | 16,404 | 610 |
| TOTAL DEPOSITS | 12,968,887 | 6,319,311 | 6,649,576 | 38,017,325 | 32,156,415 | 5,860,910 |
| Rediscounts and other borrowed money | 275,324 | 265,520 | 9,804 | 453,847 | 427,671 | 26,176 |
| Acceptances outstanding | 41,829 | 39,840 | 1,989 | 292,351 | 284,139 | 8,212 |
| Other liabilities | 166,957 | 87,062 | 79,895 | 1,020,837 | 887,292 | 133,545 |
| TOTAL LIABILITIES | 13,452,997 | 6,711,733 | 6,741,264 | 39,784,360 | 33,755,517 | 6,028,843 |
| CAPITAL ACCOUNTS—TOTAL | 1,202,411 | 591,932 | 610,479 | 2,862,141 | 2,379,491 | 482,650 |
| Capital stock, notes, and debentures | 416,440 | 226,534 | 189,906 | 887,874 | 729,641 | 158,233 |
| Surplus | 530,104 | 286,436 | 243,668 | 1,378,496 | 1,161,402 | 217,094 |
| Undivided profits | 218,911 | 76,472 | 142,439 | 573,038 | 476,542 | 96,496 |
| Other capital accounts | 36,956 | 2,490 | 34,466 | 22,733 | 11,906 | 10,827 |
| TOTAL LIABILITIES AND CAPITAL ACCOUNTS | 14,655,408 | 7,303,665 | 7,351,743 | 42,646,501 | 36,135,008 | 6,511,493 |
| MEMORANDA | | | | | | |
| CAPITAL STOCK, NOTES, AND DEBENTURES: | | | | | | |
| Common stock | 416,440 | 226,534 | 189,906 | 826,464 | 669,641 | 156,823 |
| Capital notes and debentures | - | - | - | 60,000 | 60,000 | - |
| Preferred stock | - | - | - | 1,410 | - | 1,410 |
| NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) | 6,848,969 | 3,214,013 | 3,634,956 | 15,880,149 | 13,147,413 | 2,732,736 |
| DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) .. | 6,348,124 | 2,385,473 | 3,962,651 | 15,030,839 | 12,253,060 | 2,777,779 |
| PERCENTAGE OF TOTAL ASSETS: | | | | | | |
| Cash and balances with other banks | 21.6 | 23.8 | 19.5 | 15.6 | 16.2 | 12.8 |
| U. S. Gov't obligations, direct and guaranteed | 18.9 | 16.4 | 21.3 | 16.2 | 15.7 | 19.5 |
| Other securities | 9.8 | 7.3 | 12.2 | 9.4 | 9.5 | 9.1 |
| Loans and discounts | 46.8 | 49.0 | 44.6 | 55.6 | 55.6 | 55.7 |
| Total capital accounts | 8.2 | 8.1 | 8.3 | 6.7 | 6.6 | 7.4 |
| NUMBER OF BANKS | 657 | 19 | 638 | 172 | 25 | 147 |

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1963
(Amounts in thousands of dollars)

| ASSETS | ALABAMA | ALASKA | ARIZONA | ARKANSAS | CALIFORNIA | COLORADO | CONNECTICUT | DELAWARE |
|---|------------------|----------------|------------------|------------------|-------------------|------------------|------------------|----------------|
| RESERVES, CASH, AND BANK BALANCES—TOTAL | 396,725 | 26,710 | 209,651 | 241,808 | 5,134,794 | 444,622 | 406,126 | 124,292 |
| Currency and coin | 42,158 | 7,265 | 21,748 | 19,114 | 244,628 | 23,678 | 66,443 | 7,742 |
| Reserve with Federal Reserve Banks | 133,841 | 4,980 | 79,181 | 87,663 | 2,231,933 | 165,856 | 136,082 | 40,663 |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 130,707 | 7,418 | 30,660 | 89,759 | 303,930 | 121,210 | 71,542 | 40,062 |
| Other balances with banks in the U. S. | 2,157 | 10 | 2,090 | 361 | 73,583 | 1,150 | 5,090 | 25,202 |
| Balances with banks in foreign countries | 80 | 125 | 1,625 | - | 20,404 | 69 | 414 | - |
| Cash items in process of collection | 87,782 | 6,912 | 74,347 | 44,911 | 2,260,316 | 132,659 | 126,555 | 10,623 |
| OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL | 491,873 | 51,473 | 206,152 | 250,293 | 5,129,741 | 457,114 | 399,555 | 117,363 |
| Direct: | | | | | | | | |
| Treasury bills | 101,163 | 6,728 | 64,933 | 50,866 | 595,087 | 114,928 | 74,283 | 56,389 |
| Treasury certificates of indebtedness | 12,137 | - | 6,701 | 6,907 | 131,541 | 23,185 | 7,613 | - |
| Treasury notes maturing in one year or less | 56,815 | 3,111 | 2,858 | 24,598 | 380,984 | 34,537 | 61,903 | 4,314 |
| Other Treasury notes | 123,698 | 12,408 | 50,530 | 56,595 | 1,184,022 | 105,446 | 135,294 | 9,224 |
| United States nonmarketable bonds | 2,054 | 2,335 | 25 | 1,577 | 17,313 | 2,169 | 1,098 | 333 |
| Other bonds maturing in 1 year or less | 16,875 | 6 | 592 | 2,543 | 176,253 | 5,062 | 2,040 | - |
| Other bonds maturing in 5 years | 110,318 | 7,783 | 47,511 | 41,170 | 1,395,957 | 89,591 | 56,788 | 18,840 |
| Other bonds maturing in 5 to 10 years | 65,573 | 18,281 | 30,210 | 61,711 | 1,140,427 | 76,629 | 59,028 | 28,232 |
| Other bonds maturing after 10 years | 3,224 | 821 | 2 | 4,138 | 95,399 | 5,350 | 1,342 | 31 |
| Guaranteed obligations | 16 | - | 2,790 | 188 | 12,758 | 217 | 166 | - |
| OTHER SECURITIES—TOTAL | 265,271 | 17,558 | 121,019 | 170,632 | 3,104,983 | 154,902 | 397,575 | 26,184 |
| Obligations of States and subdivisions | 234,647 | 10,347 | 97,935 | 141,743 | 2,717,966 | 137,648 | 374,893 | 23,917 |
| Other bonds, notes, and debentures | 26,495 | 6,935 | 20,122 | 26,731 | 286,407 | 12,565 | 15,296 | 324 |
| Federal Reserve bank stock | 4,083 | 251 | 2,404 | 2,096 | 49,724 | 4,295 | 5,205 | 1,658 |
| Other corporate stocks | 46 | 25 | 558 | 62 | 50,886 | 394 | 2,181 | 285 |
| TOTAL SECURITIES | 757,144 | 69,031 | 327,171 | 420,925 | 8,234,724 | 612,016 | 797,130 | 143,547 |
| LOANS AND DISCOUNTS, NET—TOTAL | 1,052,540 | 106,616 | 980,480 | 563,661 | 18,138,292 | 1,200,212 | 1,349,095 | 313,595 |
| Valuation reserves | 25,182 | 4,137 | 7,868 | 7,392 | 316,015 | 17,585 | 25,558 | 3,673 |
| LOANS AND DISCOUNTS, GROSS—TOTAL | 1,077,722 | 110,753 | 988,348 | 571,053 | 18,454,307 | 1,217,797 | 1,374,653 | 317,268 |
| Real estate loans—total | 185,727 | 44,845 | 251,687 | 125,154 | 6,523,437 | 248,484 | 374,150 | 50,984 |
| Secured by farm land | 17,790 | 33 | 5,008 | 25,120 | 184,782 | 11,918 | 1,967 | 2,785 |
| Secured by residential properties: | | | | | | | | |
| Insured by FHA | 15,272 | 7,914 | 158,751 | 8,150 | 2,069,201 | 19,952 | 38,043 | 351 |
| Insured or guaranteed by VA | 2,636 | 321 | 16,756 | 1,353 | 320,901 | 28,709 | 22,385 | 1,406 |
| Not ins. or guar. by FHA or VA | 88,561 | 21,024 | 33,626 | 43,820 | 2,531,806 | 86,929 | 221,687 | 33,246 |
| Secured by other properties | 61,468 | 15,553 | 37,546 | 46,711 | 1,416,747 | 100,976 | 90,068 | 13,196 |
| Loans to domestic com'l. and foreign banks | 22,410 | 2,300 | 22,743 | 4,050 | 484,568 | 7,981 | 10,520 | 55,000 |
| Loans to other financial institutions | 51,465 | 15 | 35,023 | 24,908 | 1,119,709 | 83,106 | 43,085 | 7,425 |
| Loans to brokers and dealers in securities | 9,250 | - | 25,024 | 10,692 | 252,323 | 15,283 | 35,635 | 3,413 |
| Other loans for purchasing or carrying secs. | 8,490 | - | 520 | 3,072 | 105,453 | 36,164 | 6,732 | 11,592 |
| Loans to farmers directly guar. by CCC | 19,835 | - | 1,851 | 33,339 | 72,671 | 1,562 | - | - |
| Other loans to farmers | 31,094 | 106 | 147,509 | 37,810 | 614,232 | 186,653 | 6,122 | 4,811 |
| Commercial including open market paper | 354,880 | 34,423 | 267,705 | 163,690 | 5,658,926 | 334,453 | 402,962 | 55,980 |
| Other loans to individuals—total | 345,082 | 28,754 | 230,651 | 161,985 | 3,343,257 | 280,506 | 439,580 | 124,186 |
| Passenger automobile instalment loans | 111,034 | 11,554 | 94,247 | 66,617 | 1,478,992 | 95,197 | 127,482 | 22,110 |
| Other retail consumer instalment loans | 31,662 | 7,561 | 22,295 | 17,005 | 280,687 | 28,811 | 19,504 | 10,329 |
| Residential repair and modern instal. | 26,789 | 2,191 | 24,709 | 8,110 | 262,652 | 19,442 | 31,869 | 4,993 |
| Other instal. loans for personal expenditures | 48,739 | 4,950 | 55,181 | 24,294 | 488,331 | 28,734 | 86,950 | 14,368 |
| Single payment loans for personal expenditures | 126,858 | 2,498 | 34,219 | 45,959 | 832,595 | 108,322 | 173,775 | 72,386 |
| All other loans (including overdrafts) | 49,489 | 310 | 5,635 | 6,353 | 279,731 | 23,605 | 55,867 | 3,877 |
| TOTAL LOANS AND SECURITIES | 1,809,684 | 175,647 | 1,307,651 | 984,586 | 26,373,016 | 1,812,228 | 2,146,225 | 457,142 |
| Bank premises | 22,233 | 3,793 | 21,414 | 13,475 | 294,021 | 29,941 | 39,179 | 4,471 |
| Furniture and fixtures | 6,048 | 1,801 | 7,768 | 3,322 | 143,984 | 5,150 | 9,527 | 2,715 |
| Real estate owned other than bank premises | 679 | 414 | 1,515 | 518 | 4,493 | 734 | 426 | 116 |
| Investments and other assets indirectly representing bank premises or other real estate | 4,706 | 994 | 5,929 | 427 | 96,231 | 12,078 | 373 | 3,250 |
| Customers' liability on acceptances outstanding | 717 | - | 6,945 | 6 | 267,408 | 39 | 32 | - |
| Other assets | 6,610 | 363 | 11,420 | 3,640 | 219,508 | 11,598 | 9,636 | 3,570 |
| TOTAL ASSETS | 2,247,402 | 209,722 | 1,572,293 | 1,247,782 | 32,533,455 | 2,316,390 | 2,611,524 | 595,556 |

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1963
(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS | ALABAMA | ALASKA | ARIZONA | ARKANSAS | CALIFORNIA | COLORADO | CONNECTICUT | DELAWARE |
|---|------------------|----------------|------------------|------------------|-------------------|------------------|------------------|----------------|
| DEMAND DEPOSITS—TOTAL | 1,308,218 | 105,085 | 785,926 | 785,851 | 14,034,379 | 1,278,728 | 1,584,617 | 427,940 |
| Individuals, partnerships, and corporations | 1,004,295 | 83,025 | 606,881 | 592,127 | 11,641,817 | 1,007,306 | 1,340,870 | 384,849 |
| Foreign Governments, central banks, etc. | 75 | - | 1,872 | - | 49,635 | - | - | - |
| United States Government | 41,827 | 5,535 | 22,679 | 18,770 | 492,661 | 48,439 | 86,384 | 28,464 |
| States and political subdivisions | 153,590 | 12,999 | 125,256 | 74,709 | 718,842 | 69,050 | 86,247 | 2,594 |
| Mutual savings banks in United States | - | - | - | - | 1,447 | - | 32,166 | 2,984 |
| Commercial banks in United States | 95,794 | 1,251 | 7,360 | 93,739 | 489,092 | 135,424 | 16,661 | 5,697 |
| Banks in foreign countries | 410 | 41 | 4,099 | - | 99,791 | 351 | 445 | 34 |
| Certified and officers' checks, cash letters of credit, and travelers' checks, etc. | 12,227 | 2,234 | 17,779 | 6,506 | 541,094 | 18,158 | 21,844 | 3,318 |
| TIME DEPOSITS—TOTAL | 707,057 | 89,212 | 627,226 | 347,666 | 14,888,044 | 809,918 | 672,488 | 85,752 |
| Savings deposits | 549,865 | 49,337 | 536,956 | 216,986 | 11,330,593 | 611,048 | 542,423 | 63,977 |
| Accumulated for payment of personal loans | 2,935 | - | 61 | 1,283 | 35 | 4 | - | - |
| Other time deposits of indiv., part., and corp. | 125,276 | 7,077 | 53,965 | 121,371 | 1,454,334 | 128,315 | 43,937 | 21,433 |
| Foreign Governments, central banks, etc. | - | - | 4,500 | - | 482,362 | - | - | - |
| United States Government | 1,079 | 4,378 | 2,514 | 350 | 27,382 | 377 | 1,045 | 255 |
| Postal savings | 34 | 20 | 27 | 30 | 200 | 10 | 25 | - |
| States and political subdivisions | 24,471 | 28,350 | 29,203 | 6,751 | 1,564,266 | 69,709 | 83,058 | 87 |
| Mutual savings banks in United States | - | 50 | - | - | 375 | - | 2,000 | - |
| Commercial banks in United States | 3,397 | - | - | 895 | 15,782 | 455 | - | - |
| Banks in foreign countries | - | - | - | - | 12,715 | - | - | - |
| TOTAL DEPOSITS | 2,015,275 | 194,297 | 1,413,152 | 1,133,517 | 28,922,423 | 2,088,646 | 2,257,105 | 513,692 |
| Rediscounts and other borrowed money | 350 | 171 | 12,105 | 2,875 | 399,471 | 13,525 | 22,000 | 2,000 |
| Acceptances outstanding | 717 | - | 6,945 | 6 | 269,578 | 39 | 32 | - |
| Other liabilities | 40,540 | 2,335 | 40,166 | 12,103 | 821,403 | 28,574 | 116,939 | 20,232 |
| TOTAL LIABILITIES | 2,056,882 | 196,803 | 1,472,368 | 1,148,501 | 30,412,875 | 2,130,784 | 2,396,076 | 535,924 |
| CAPITAL ACCOUNTS—TOTAL | 190,520 | 12,919 | 99,925 | 99,281 | 2,120,580 | 185,606 | 215,448 | 59,632 |
| Capital stock, notes, and debentures | 55,575 | 4,700 | 28,583 | 29,723 | 657,725 | 61,965 | 65,578 | 18,024 |
| Surplus | 81,197 | 3,725 | 51,564 | 40,273 | 1,060,079 | 81,191 | 109,909 | 37,236 |
| Undivided profits | 40,722 | 3,994 | 16,798 | 26,764 | 392,088 | 41,195 | 37,005 | 4,368 |
| Other capital accounts | 13,026 | 500 | 2,980 | 2,521 | 10,688 | 1,255 | 2,956 | 4 |
| TOTAL LIABILITIES AND CAPITAL ACCOUNTS | 2,247,402 | 209,722 | 1,572,293 | 1,247,782 | 32,533,455 | 2,316,390 | 2,611,524 | 595,556 |
| MEMORANDA | | | | | | | | |
| CAPITAL STOCK, NOTES, AND DEBENTURES: | | | | | | | | |
| Common stock | 55,575 | 4,700 | 28,583 | 29,723 | 596,315 | 61,965 | 65,578 | 18,024 |
| Capital notes and debentures | - | - | - | - | 60,000 | - | - | - |
| Preferred stock | - | - | - | - | 1,410 | - | - | - |
| NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) | 1,089,729 | 90,755 | 680,919 | 651,212 | 11,470,300 | 1,024,859 | 1,386,520 | 377,255 |
| DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) .. | 1,082,815 | 91,387 | 681,540 | 628,431 | 10,792,310 | 962,206 | 1,355,017 | 383,156 |
| PERCENTAGE OF TOTAL ASSETS: | | | | | | | | |
| Cash and balances with other banks | 17.7 | 12.7 | 13.3 | 19.4 | 15.8 | 19.2 | 15.6 | 20.9 |
| U. S. Gov't obligations, direct and guaranteed | 21.9 | 24.5 | 13.1 | 20.1 | 15.8 | 19.7 | 15.3 | 19.7 |
| Other securities | 11.8 | 8.4 | 7.7 | 13.7 | 9.5 | 6.7 | 15.2 | 4.4 |
| Loans and discounts | 46.8 | 50.8 | 62.4 | 45.2 | 55.8 | 51.8 | 51.7 | 52.7 |
| Total capital accounts | 8.5 | 6.2 | 6.4 | 8.0 | 6.5 | 8.0 | 8.2 | 10.0 |
| NUMBER OF BANKS | 97 | 5 | 4 | 81 | 70 | 122 | 30 | 7 |

ALL MEMBER BANKS, BY STATES, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| ASSETS | DISTRICT OF COLUMBIA | FLORIDA | GEORGIA | HAWAII | IDAHO | ILLINOIS | INDIANA | IOWA |
|---|----------------------|------------------|------------------|----------------|----------------|-------------------|------------------|------------------|
| RESERVES, CASH, AND BANK BALANCES--TOTAL | 350,578 | 916,841 | 612,775 | 45,312 | 101,163 | 3,072,162 | 756,755 | 386,073 |
| Currency and coin | 27,081 | 83,830 | 35,636 | 7,245 | 8,531 | 171,377 | 88,478 | 30,943 |
| Reserve with Federal Reserve Banks | 154,708 | 243,249 | 183,080 | 12,843 | 42,446 | 1,465,776 | 263,114 | 113,682 |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 56,449 | 331,077 | 150,824 | 4,859 | 17,250 | 449,705 | 221,077 | 140,482 |
| Other balances with banks in the U. S. | 434 | 6,684 | 383 | 15 | 2,050 | 14,672 | 11,884 | - |
| Balances with banks in foreign countries | 1,319 | 1,302 | 431 | 386 | - | 18,069 | 424 | - |
| Cash items in process of collection | 110,587 | 250,699 | 242,421 | 19,964 | 30,886 | 952,563 | 171,778 | 100,966 |
| OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL | 499,508 | 1,203,846 | 422,722 | 64,861 | 152,986 | 4,463,069 | 1,243,595 | 503,430 |
| Direct: | | | | | | | | |
| Treasury bills | 81,170 | 153,738 | 53,649 | 4,591 | 27,325 | 718,939 | 197,154 | 90,927 |
| Treasury certificates of indebtedness | 12,482 | 38,602 | 17,304 | - | 896 | 79,925 | 31,195 | 14,667 |
| Treasury notes maturing in one year or less | 33,243 | 105,090 | 41,895 | 7,425 | 8,520 | 452,787 | 136,920 | 57,945 |
| Other Treasury notes | 133,012 | 301,759 | 169,806 | 21,421 | 73,661 | 1,148,560 | 315,336 | 119,732 |
| United States nonmarketable bonds | 7,379 | 5,666 | 897 | - | 74 | 17,310 | 7,581 | 3,310 |
| Other bonds maturing in 1 year or less | 2,339 | 15,187 | 4,595 | - | 1,497 | 70,350 | 28,344 | 8,531 |
| Other bonds maturing in 5 years | 135,138 | 223,438 | 85,515 | 23,044 | 26,987 | 912,156 | 298,902 | 110,311 |
| Other bonds maturing in 5 to 10 years | 92,006 | 328,376 | 46,384 | 8,380 | 12,636 | 953,134 | 211,993 | 95,152 |
| Other bonds maturing after 10 years | 2,467 | 29,100 | 2,047 | - | 838 | 106,951 | 15,772 | 2,794 |
| Guaranteed obligations | 272 | 2,890 | 630 | - | 552 | 2,957 | 398 | 61 |
| OTHER SECURITIES--TOTAL | 86,815 | 457,638 | 206,112 | 27,549 | 64,785 | 2,828,490 | 380,685 | 213,991 |
| Obligations of States and subdivisions | 74,276 | 366,420 | 180,083 | 26,053 | 57,979 | 2,180,929 | 288,417 | 186,571 |
| Other bonds, notes, and debentures | 9,161 | 81,464 | 20,348 | 824 | 5,509 | 591,215 | 83,162 | 23,857 |
| Federal Reserve bank stock | 3,353 | 9,531 | 5,066 | 672 | 1,237 | 38,381 | 8,494 | 3,539 |
| Other corporate stocks | 25 | 223 | 615 | - | 60 | 17,965 | 612 | 24 |
| TOTAL SECURITIES | 586,323 | 1,661,484 | 628,834 | 92,410 | 217,771 | 7,291,559 | 1,624,280 | 717,421 |
| LOANS AND DISCOUNTS, NET--TOTAL | 932,656 | 1,968,938 | 1,503,524 | 189,673 | 395,714 | 9,669,286 | 2,068,446 | 973,277 |
| Valuation reserves | 9,977 | 34,890 | 19,009 | 1,337 | 6,080 | 262,218 | 34,750 | 16,054 |
| LOANS AND DISCOUNTS, GROSS--TOTAL | 942,633 | 2,003,828 | 1,522,533 | 191,010 | 401,794 | 9,931,504 | 2,103,196 | 989,331 |
| Real estate loans--total | 279,709 | 415,759 | 239,205 | 83,593 | 135,019 | 1,505,767 | 643,557 | 254,980 |
| Secured by farm land | 191 | 15,832 | 16,767 | 2,036 | 6,696 | 72,611 | 50,792 | 26,410 |
| Secured by residential properties: | | | | | | | | |
| Insured by FHA | 14,531 | 77,479 | 11,249 | 13,541 | 79,745 | 217,201 | 91,787 | 24,334 |
| Insured or guaranteed by VA | 23,880 | 28,912 | 5,747 | 5,560 | 13,127 | 73,330 | 30,766 | 25,153 |
| Not ins. or guar. by FHA or VA | 128,837 | 118,311 | 121,959 | 37,267 | 17,288 | 741,674 | 319,493 | 116,526 |
| Secured by other properties | 112,270 | 175,225 | 83,483 | 25,189 | 18,163 | 400,951 | 150,719 | 62,557 |
| Loans to domestic com'l. and foreign banks | 28,259 | 47,864 | 26,513 | 8,000 | 4,220 | 307,108 | 41,486 | 15,215 |
| Loans to other financial institutions | 150,444 | 132,386 | 130,218 | 3,124 | 9,416 | 879,838 | 122,902 | 39,479 |
| Loans to brokers and dealers in securities | 8,713 | 23,898 | 16,881 | 343 | 4,000 | 570,742 | 40,886 | 6,910 |
| Other loans for purchasing or carrying secs. | 8,462 | 33,804 | 8,034 | 7,409 | 1,216 | 293,047 | 15,131 | 8,141 |
| Loans to farmers directly guar. by CCC | 424 | - | 12,423 | - | 3,528 | 19,558 | 3,470 | 29,500 |
| Other loans to farmers | 86 | 34,698 | 16,485 | 4,767 | 66,180 | 289,807 | 86,774 | 212,079 |
| Commercial including open market paper | 222,725 | 671,198 | 546,638 | 46,769 | 87,623 | 4,112,954 | 502,130 | 206,857 |
| Other loans to individuals--total | 220,044 | 609,077 | 493,827 | 32,150 | 87,922 | 1,601,500 | 604,447 | 196,419 |
| Passenger automobile instalment loans | 53,422 | 222,589 | 127,114 | 10,203 | 50,828 | 486,797 | 237,757 | 79,834 |
| Other retail consumer instalment loans | 24,729 | 72,332 | 49,704 | 1,726 | 10,056 | 184,188 | 46,993 | 22,671 |
| Residential repair and modern instal. | 22,181 | 52,942 | 26,787 | 2,855 | 11,476 | 108,758 | 75,844 | 23,516 |
| Other instal. loans for personal expenditures | 25,375 | 66,534 | 67,592 | 9,741 | 7,242 | 188,141 | 82,132 | 19,673 |
| Single payment loans for personal expenditures | 94,337 | 194,680 | 222,630 | 7,625 | 7,836 | 633,616 | 161,721 | 50,725 |
| All other loans (including overdrafts) | 23,767 | 35,144 | 32,309 | 4,855 | 2,670 | 351,183 | 42,413 | 19,751 |
| TOTAL LOANS AND SECURITIES | 1,518,979 | 3,630,422 | 2,132,358 | 282,083 | 613,485 | 16,960,845 | 3,692,726 | 1,690,698 |
| Bank premises | 20,005 | 74,576 | 39,454 | 8,515 | 11,119 | 98,850 | 45,475 | 17,205 |
| Furniture and fixtures | 4,422 | 24,994 | 11,678 | 3,556 | 2,570 | 31,189 | 11,551 | 4,888 |
| Real estate owned other than bank premises | 62 | 3,488 | 1,290 | - | 141 | 4,742 | 1,404 | 453 |
| Investments and other assets indirectly representing bank premises or other real estate | 201 | 14,361 | 3,659 | 2,652 | 16 | 25,237 | 2,375 | 2,650 |
| Customers' liability on acceptances outstanding | 237 | 904 | 488 | 69 | - | 53,737 | 362 | 858 |
| Other assets | 9,779 | 22,861 | 11,873 | 2,220 | 2,701 | 96,574 | 18,004 | 5,342 |
| TOTAL ASSETS | 1,904,263 | 4,688,447 | 2,813,575 | 344,407 | 731,195 | 20,343,336 | 4,528,652 | 2,108,167 |

ALL MEMBER BANKS, BY STATES, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS | DISTRICT OF COLUMBIA | FLORIDA | GEORGIA | HAWAII | IDAHO | ILLINOIS | INDIANA | IOWA |
|---|----------------------|------------------|------------------|----------------|----------------|-------------------|------------------|------------------|
| DEMAND DEPOSITS--TOTAL | 1,193,526 | 2,746,217 | 1,804,072 | 164,732 | 398,898 | 10,504,472 | 2,633,608 | 1,233,845 |
| Individuals, partnerships, and corporations | 1,035,393 | 1,986,476 | 1,291,624 | 118,608 | 312,108 | 7,832,125 | 2,004,631 | 909,295 |
| Foreign Governments, central banks, etc. | 34,677 | 775 | - | - | - | 17,851 | - | - |
| United States Government | 28,676 | 82,874 | 75,316 | 15,107 | 10,579 | 523,104 | 94,037 | 38,064 |
| States and political subdivisions | 293 | 308,435 | 164,538 | 21,844 | 65,690 | 595,006 | 342,355 | 102,663 |
| Mutual savings banks in United States | - | - | - | - | - | 1,300 | 641 | - |
| Commercial banks in United States | 73,185 | 329,544 | 256,319 | 4,531 | 3,937 | 1,316,840 | 155,022 | 164,177 |
| Banks in foreign countries | 4,877 | 4,274 | 960 | 1,557 | - | 42,655 | 933 | 66 |
| Certified and officers' checks, cash letters of credit, and travelers' checks, etc. | 16,425 | 33,839 | 15,315 | 3,085 | 6,584 | 175,591 | 35,989 | 19,580 |
| TIME DEPOSITS--TOTAL | 531,991 | 1,455,205 | 686,616 | 138,367 | 265,938 | 7,607,947 | 1,384,795 | 638,904 |
| Savings deposits | 371,331 | 1,028,990 | 387,386 | 81,362 | 219,647 | 5,393,210 | 1,164,058 | 380,611 |
| Accumulated for payment of personal loans | 6,939 | 393 | 74 | - | - | 46,589 | 815 | 82 |
| Other time deposits of indiv., part., and corp. | 113,605 | 266,712 | 226,505 | 31,405 | 44,199 | 1,505,530 | 180,987 | 248,523 |
| Foreign Governments, central banks, etc. | 21,265 | 500 | 3,270 | 1,000 | - | 206,709 | - | - |
| United States Government | 14,608 | 3,421 | 1,996 | 5,502 | 2,081 | 5,969 | 2,367 | 1,363 |
| Postal savings | 979 | 536 | 727 | 10 | 11 | 2,921 | 44 | 79 |
| States and political subdivisions | 239 | 152,668 | 64,243 | 18,478 | - | 428,555 | 36,009 | 8,226 |
| Mutual savings banks in United States | - | - | - | - | - | - | 10 | - |
| Commercial banks in United States | 3,025 | 1,910 | 2,415 | - | - | 14,389 | 505 | 20 |
| Banks in foreign countries | - | 75 | - | 610 | - | 4,075 | - | - |
| TOTAL DEPOSITS | 1,725,517 | 4,201,422 | 2,490,688 | 303,099 | 664,836 | 18,112,419 | 4,018,403 | 1,872,749 |
| Rediscunts and other borrowed money | 3,600 | 32,818 | 26,200 | - | 650 | 272,713 | 31,650 | 29,050 |
| Acceptances outstanding | 237 | 925 | 488 | 69 | - | 53,893 | 538 | 859 |
| Other liabilities | 34,408 | 75,528 | 66,312 | 10,171 | 12,962 | 289,031 | 98,645 | 19,536 |
| TOTAL LIABILITIES | 1,763,762 | 4,310,693 | 2,583,688 | 313,339 | 678,448 | 18,728,056 | 4,149,236 | 1,922,194 |
| CAPITAL ACCOUNTS--TOTAL | 140,501 | 377,754 | 229,887 | 31,068 | 52,747 | 1,615,280 | 379,416 | 185,973 |
| Capital stock, notes, and debentures | 36,828 | 146,025 | 58,715 | 8,600 | 18,057 | 528,237 | 96,217 | 40,175 |
| Surplus | 74,902 | 172,005 | 110,642 | 13,800 | 23,642 | 753,464 | 187,823 | 78,259 |
| Undivided profits | 22,560 | 49,329 | 38,761 | 6,448 | 8,999 | 249,718 | 84,272 | 62,986 |
| Other capital accounts | 6,211 | 10,395 | 21,769 | 2,220 | 2,049 | 83,861 | 11,104 | 4,553 |
| TOTAL LIABILITIES AND CAPITAL ACCOUNTS | 1,904,263 | 4,688,447 | 2,813,575 | 344,407 | 731,195 | 20,343,336 | 4,528,652 | 2,108,167 |
| MEMORANDA | | | | | | | | |
| CAPITAL STOCK, NOTES, AND DEBENTURES: | | | | | | | | |
| Common stock | 36,828 | 145,825 | 58,715 | 8,600 | 18,057 | 527,637 | 96,067 | 40,075 |
| Capital notes and debentures | - | - | - | - | - | - | 150 | - |
| Preferred stock | - | 200 | - | - | - | 600 | - | 100 |
| NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) | 1,026,490 | 2,164,775 | 1,410,850 | 139,909 | 350,762 | 9,102,282 | 2,240,753 | 992,578 |
| DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) .. | 981,078 | 2,083,100 | 1,230,016 | 125,130 | 353,496 | 7,711,965 | 2,212,771 | 930,638 |
| PERCENTAGE OF TOTAL ASSETS: | | | | | | | | |
| Cash and balances with other banks | 18.4 | 19.6 | 21.8 | 13.2 | 13.8 | 15.1 | 16.7 | 18.3 |
| U. S. Gov't obligations, direct and guaranteed | 26.2 | 25.7 | 15.0 | 18.8 | 20.9 | 21.9 | 27.5 | 23.9 |
| Other securities | 4.6 | 9.8 | 7.3 | 8.0 | 8.9 | 13.9 | 8.4 | 10.2 |
| Loans and discounts | 49.0 | 42.0 | 53.4 | 55.1 | 54.1 | 47.5 | 45.7 | 46.2 |
| Total capital accounts | 7.4 | 8.1 | 8.2 | 9.0 | 7.2 | 7.9 | 8.4 | 8.8 |
| NUMBER OF BANKS | 11 | 171 | 70 | 2 | 16 | 523 | 224 | 165 |

ALL MEMBER BANKS, BY STATES, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| ASSETS | KANSAS | KENTUCKY | LOUISIANA | MAINE | MARYLAND | MASSACHUSETTS | MICHIGAN | MINNESOTA |
|--|------------------|------------------|------------------|----------------|------------------|------------------|-------------------|------------------|
| RESERVES, CASH, AND BANK BALANCES—TOTAL | 334,503 | 411,420 | 543,032 | 80,379 | 368,046 | 1,129,492 | 1,512,781 | 701,798 |
| Currency and coin..... | 23,594 | 29,467 | 40,805 | 14,818 | 44,032 | 89,395 | 154,086 | 35,109 |
| Reserve with Federal Reserve Banks..... | 115,766 | 143,731 | 183,831 | 21,303 | 147,890 | 467,382 | 601,929 | 267,613 |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)..... | 132,787 | 129,510 | 154,923 | 18,699 | 63,829 | 113,996 | 229,343 | 102,956 |
| Other balances with banks in the U. S..... | 4,222 | - | 1,624 | - | 1,367 | 7,258 | 1,969 | 290 |
| Balances with banks in foreign countries..... | - | 15 | 191 | 144 | 513 | 11,092 | 30,170 | 2,991 |
| Cash items in process of collection..... | 58,134 | 108,697 | 161,658 | 25,415 | 110,415 | 440,369 | 495,284 | 292,839 |
| OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL | 485,857 | 439,023 | 632,159 | 142,463 | 447,295 | 1,144,901 | 2,547,390 | 811,625 |
| Direct: | | | | | | | | |
| Treasury bills..... | 94,082 | 64,118 | 73,607 | 24,815 | 45,865 | 382,160 | 260,096 | 104,593 |
| Treasury certificates of indebtedness..... | 16,098 | 12,214 | 10,170 | 6,950 | 15,006 | 35,153 | 53,476 | 16,481 |
| Treasury notes maturing in one year or less..... | 57,165 | 54,837 | 80,315 | 18,630 | 91,120 | 75,855 | 240,826 | 91,340 |
| Other Treasury notes..... | 100,146 | 143,625 | 164,819 | 35,781 | 164,748 | 296,624 | 709,968 | 168,781 |
| United States nonmarketable bonds..... | 3,116 | 1,720 | 2,562 | 760 | 2,113 | 2,553 | 10,126 | 3,009 |
| Other bonds maturing in 1 year or less..... | 10,324 | 9,165 | 4,617 | 2,321 | 1,852 | 8,593 | 42,254 | 7,818 |
| Other bonds maturing in 5 years..... | 106,396 | 92,426 | 172,918 | 24,285 | 72,764 | 156,302 | 562,801 | 178,462 |
| Other bonds maturing in 5 to 10 years..... | 90,171 | 58,242 | 105,107 | 27,759 | 47,510 | 177,163 | 575,394 | 217,438 |
| Other bonds maturing after 10 years..... | 8,244 | 2,664 | 16,893 | 1,124 | 6,317 | 7,733 | 83,646 | 23,524 |
| Guaranteed obligations..... | 115 | 12 | 1,151 | 38 | - | 2,765 | 8,803 | 179 |
| OTHER SECURITIES—TOTAL | 249,270 | 173,224 | 258,886 | 44,795 | 224,955 | 439,986 | 1,372,334 | 377,160 |
| Obligations of States and subdivisions..... | 217,195 | 145,689 | 232,313 | 38,879 | 194,101 | 383,305 | 1,289,608 | 282,204 |
| Other bonds, notes, and debentures..... | 28,249 | 23,361 | 21,467 | 4,556 | 26,501 | 37,243 | 60,067 | 87,506 |
| Federal Reserve bank stock..... | 3,826 | 4,003 | 5,063 | 1,272 | 4,197 | 14,926 | 17,062 | 7,104 |
| Other corporate stocks..... | - | 171 | 43 | 88 | 156 | 4,512 | 5,597 | 346 |
| TOTAL SECURITIES | 735,127 | 612,247 | 891,045 | 187,258 | 672,250 | 1,584,887 | 3,919,724 | 1,188,785 |
| LOANS AND DISCOUNTS, NET—TOTAL | 841,381 | 893,587 | 1,194,326 | 343,855 | 1,050,179 | 3,406,401 | 5,252,694 | 1,926,515 |
| Valuation reserves..... | 10,407 | 15,405 | 14,784 | 5,541 | 16,527 | 73,026 | 80,042 | 21,949 |
| LOANS AND DISCOUNTS, GROSS—TOTAL | 851,788 | 908,992 | 1,209,110 | 349,396 | 1,066,706 | 3,479,427 | 5,332,736 | 1,948,464 |
| Real estate loans—total..... | 113,119 | 197,465 | 187,703 | 113,701 | 302,585 | 487,219 | 2,053,198 | 480,984 |
| Secured by farm land..... | 23,661 | 29,581 | 9,234 | 3,899 | 24,967 | 5,542 | 47,609 | 17,261 |
| Secured by residential properties: | | | | | | | | |
| Insured by FHA..... | 10,042 | 2,601 | 11,305 | 12,826 | 6,723 | 34,794 | 626,041 | 85,932 |
| Insured or guaranteed by VA..... | 3,210 | 3,521 | 6,743 | 6,654 | 10,960 | 29,519 | 198,721 | 61,602 |
| Not ins. or guar. by FHA or VA..... | 44,412 | 92,081 | 68,793 | 55,192 | 135,497 | 181,818 | 764,007 | 229,120 |
| Secured by other properties..... | 31,794 | 69,681 | 91,628 | 35,130 | 124,438 | 235,546 | 416,820 | 87,069 |
| Loans to domestic com'l. and foreign banks..... | 27,147 | 32,076 | 36,449 | 5,400 | 30,090 | 138,413 | 79,361 | 48,888 |
| Loans to other financial institutions..... | 35,286 | 64,142 | 84,877 | 7,732 | 77,479 | 300,773 | 317,144 | 146,154 |
| Loans to brokers and dealers in securities..... | 3,103 | 19,365 | 30,508 | 964 | 12,428 | 79,613 | 73,410 | 32,694 |
| Other loans for purchasing or carrying secs..... | 4,259 | 8,347 | 17,270 | 1,950 | 27,149 | 12,017 | 72,208 | 43,014 |
| Loans to farmers directly guar. by CCC..... | 17,922 | 729 | 5,299 | - | - | - | 3,932 | 9,694 |
| Other loans to farmers..... | 222,496 | 45,629 | 16,856 | 9,241 | 16,446 | 6,778 | 80,604 | 116,307 |
| Commercial including open market paper..... | 248,807 | 277,079 | 527,854 | 103,300 | 304,747 | 1,540,875 | 1,113,454 | 660,593 |
| Other loans to individuals—total..... | 174,394 | 245,628 | 272,561 | 100,124 | 271,705 | 806,993 | 1,420,141 | 362,689 |
| Passenger automobile instalment loans..... | 72,585 | 58,568 | 78,319 | 38,656 | 103,533 | 289,554 | 585,391 | 155,756 |
| Other retail consumer instalment loans..... | 16,878 | 16,197 | 11,081 | 8,449 | 16,874 | 64,197 | 233,927 | 43,913 |
| Residential repair and modern instal..... | 14,563 | 24,454 | 15,908 | 6,198 | 10,922 | 54,178 | 185,086 | 35,442 |
| Other instal. loans for personal expenditures..... | 24,551 | 34,490 | 51,039 | 18,610 | 50,318 | 136,550 | 112,845 | 36,110 |
| Single payment loans for personal expenditures..... | 45,817 | 111,919 | 116,214 | 28,211 | 90,058 | 262,514 | 302,892 | 91,468 |
| All other loans (including overdrafts)..... | 5,255 | 18,532 | 29,733 | 6,984 | 24,077 | 106,746 | 119,284 | 47,447 |
| TOTAL LOANS AND SECURITIES | 1,576,508 | 1,505,834 | 2,085,371 | 531,113 | 1,722,429 | 4,991,288 | 9,172,418 | 3,115,300 |
| Bank premises..... | 14,964 | 14,648 | 25,107 | 9,151 | 23,689 | 60,218 | 91,606 | 33,434 |
| Furniture and fixtures..... | 3,610 | 5,001 | 5,420 | 2,553 | 7,338 | 14,758 | 20,976 | 12,263 |
| Real estate owned other than bank premises..... | 900 | 350 | 289 | 445 | 250 | 1,733 | 3,655 | 1,155 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 1,657 | 1,175 | 2,457 | 39 | 388 | 1,917 | 8,248 | 17,644 |
| Customers' liability on acceptances outstanding..... | 33 | 101 | 1,712 | - | 1,214 | 52,745 | 7,563 | 6,613 |
| Other assets..... | 4,425 | 6,362 | 11,958 | 2,880 | 9,907 | 32,483 | 51,282 | 16,673 |
| TOTAL ASSETS | 1,936,600 | 1,944,891 | 2,675,346 | 626,560 | 2,133,261 | 6,284,634 | 10,868,529 | 3,904,880 |

ALL MEMBER BANKS, BY STATES, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS | KANSAS | KENTUCKY | LOUISIANA | MAINE | MARYLAND | MASSACHUSETTS | MICHIGAN | MINNESOTA |
|---|------------------|------------------|------------------|----------------|------------------|------------------|-------------------|------------------|
| DEMAND DEPOSITS--TOTAL | 1,225,236 | 1,308,680 | 1,723,658 | 298,309 | 1,246,011 | 4,217,623 | 4,522,104 | 2,090,240 |
| Individuals, partnerships, and corporations | 833,710 | 971,830 | 1,201,380 | 246,553 | 969,091 | 3,250,483 | 3,435,821 | 1,403,481 |
| Foreign Governments, central banks, etc. | - | - | 2,380 | - | 32 | 5,870 | 40 | 41 |
| United States Government | 36,253 | 42,394 | 53,701 | 13,373 | 65,546 | 190,410 | 322,253 | 91,682 |
| States and political subdivisions | 234,046 | 71,921 | 222,850 | 24,794 | 128,785 | 303,978 | 378,538 | 183,393 |
| Mutual savings banks in United States | - | - | - | 7,024 | 7,748 | 122,929 | - | 2,823 |
| Commercial banks in United States | 111,438 | 211,291 | 221,528 | 2,880 | 60,294 | 248,384 | 288,970 | 379,320 |
| Banks in foreign countries | - | 51 | 4,038 | 68 | 2,061 | 32,581 | 11,231 | 4,283 |
| Certified and officers' checks, cash letters of credit, and travelers' checks, etc. | 9,789 | 11,193 | 17,781 | 3,617 | 12,454 | 62,988 | 85,251 | 25,217 |
| TIME DEPOSITS--TOTAL | 507,727 | 437,670 | 688,331 | 246,742 | 647,735 | 1,159,548 | 5,298,558 | 1,415,308 |
| Savings deposits | 332,144 | 289,954 | 534,409 | 227,549 | 568,273 | 744,809 | 4,012,904 | 629,106 |
| Accumulated for payment of personal loans | 1,990 | 2,988 | 3,426 | - | 588 | 940 | 262 | 68 |
| Other time deposits of indiv., part., and corp. | 129,537 | 123,575 | 80,038 | 17,619 | 51,435 | 278,052 | 849,865 | 723,680 |
| Foreign Governments, central banks, etc. | - | - | 2,000 | - | 1,000 | 68,087 | - | 2,000 |
| United States Government | 2,007 | 1,478 | 1,143 | 584 | 1,512 | 4,648 | 1,691 | 1,556 |
| Postal savings | 34 | - | 31 | - | 31 | 525 | 30 | 43 |
| States and political subdivisions | 41,835 | 19,189 | 63,855 | 990 | 24,846 | 55,477 | 430,411 | 56,794 |
| Mutual savings banks in United States | - | - | - | - | 50 | 145 | - | 2,000 |
| Commercial banks in United States | 180 | 486 | 3,429 | - | - | 4,401 | 1,895 | 61 |
| Banks in foreign countries | - | - | - | - | - | 2,464 | 1,500 | - |
| TOTAL DEPOSITS | 1,732,963 | 1,746,350 | 2,411,989 | 545,051 | 1,893,746 | 5,377,171 | 9,820,662 | 3,505,548 |
| Rediscunts and other borrowed money | 12,555 | 200 | 5,900 | 300 | 26,175 | 57,289 | 78,413 | 11,980 |
| Acceptances outstanding | 33 | 101 | 1,839 | - | 1,214 | 53,523 | 7,563 | 6,613 |
| Other liabilities | 13,831 | 22,570 | 36,000 | 21,147 | 38,056 | 187,831 | 210,053 | 66,292 |
| TOTAL LIABILITIES | 1,759,382 | 1,769,221 | 2,455,728 | 566,498 | 1,959,191 | 5,675,814 | 10,116,691 | 3,590,433 |
| CAPITAL ACCOUNTS--TOTAL | 177,218 | 175,670 | 219,618 | 60,062 | 174,070 | 608,820 | 751,838 | 314,447 |
| Capital stock, notes, and debentures | 49,786 | 42,740 | 52,473 | 22,195 | 42,853 | 155,870 | 213,782 | 90,982 |
| Surplus | 78,423 | 90,926 | 117,582 | 20,529 | 97,131 | 342,274 | 356,690 | 146,793 |
| Undivided profits | 46,427 | 39,721 | 48,973 | 16,536 | 25,770 | 87,358 | 157,991 | 71,101 |
| Other capital accounts | 2,582 | 2,283 | 590 | 802 | 8,316 | 23,318 | 23,375 | 5,571 |
| TOTAL LIABILITIES AND CAPITAL ACCOUNTS | 1,936,600 | 1,944,891 | 2,675,346 | 626,560 | 2,133,261 | 6,284,634 | 10,868,529 | 3,904,880 |
| MEMORANDA | | | | | | | | |
| CAPITAL STOCK, NOTES, AND DEBENTURES: | | | | | | | | |
| Common stock | 49,286 | 42,740 | 52,473 | 22,195 | 42,853 | 155,670 | 209,197 | 90,575 |
| Capital notes and debentures | - | - | - | - | - | - | - | 257 |
| Preferred stock | 500 | - | - | - | - | 200 | 4,585 | 150 |
| NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) | 1,034,315 | 1,070,473 | 1,407,077 | 254,195 | 1,071,767 | 3,663,329 | 3,797,477 | 1,694,533 |
| DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) .. | 1,019,411 | 946,298 | 1,286,771 | 256,641 | 1,009,756 | 3,338,460 | 3,415,597 | 1,326,399 |
| PERCENTAGE OF TOTAL ASSETS: | | | | | | | | |
| Cash and balances with other banks | 17.3 | 21.2 | 20.3 | 12.8 | 17.3 | 18.0 | 13.9 | 18.0 |
| U. S. Gov't obligations, direct and guaranteed | 25.1 | 22.6 | 23.6 | 22.7 | 21.0 | 18.2 | 23.4 | 20.8 |
| Other securities | 12.9 | 8.9 | 9.7 | 7.1 | 10.5 | 7.0 | 12.6 | 9.7 |
| Loans and discounts | 43.4 | 45.9 | 44.6 | 54.9 | 49.2 | 54.2 | 48.3 | 49.3 |
| Total capital accounts | 9.2 | 9.0 | 8.2 | 9.6 | 8.2 | 9.7 | 6.9 | 8.1 |
| NUMBER OF BANKS | 209 | 97 | 55 | 28 | 53 | 112 | 216 | 215 |

ALL MEMBER BANKS, BY STATES, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| ASSETS | MISSISSIPPI | MISSOURI | MONTANA | NEBRASKA | NEVADA | NEW HAMPSHIRE | NEW JERSEY | NEW MEXICO |
|---|----------------|------------------|----------------|------------------|----------------|----------------|------------------|----------------|
| RESERVES, CASH, AND BANK BALANCES—TOTAL | 160,003 | 1,109,736 | 139,165 | 333,984 | 71,109 | 64,001 | 1,023,707 | 123,000 |
| Currency and coin..... | 14,334 | 49,588 | 11,316 | 16,426 | 11,563 | 10,279 | 170,176 | 13,047 |
| Reserve with Federal Reserve Banks | 36,438 | 411,502 | 47,389 | 127,457 | 28,904 | 19,653 | 374,273 | 32,326 |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)..... | 67,971 | 182,761 | 49,902 | 85,958 | 9,082 | 14,583 | 226,649 | 58,597 |
| Other balances with banks in the U. S. | 2,050 | 152 | 204 | 270 | - | 18 | 4,514 | - |
| Balances with banks in foreign countries..... | - | 474 | 24 | - | - | 4 | 74 | - |
| Cash items in process of collection..... | 39,210 | 465,259 | 30,330 | 103,873 | 21,560 | 19,464 | 248,021 | 19,030 |
| OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL | 157,189 | 1,067,567 | 230,620 | 297,586 | 111,546 | 83,693 | 1,743,264 | 190,455 |
| Direct: | | | | | | | | |
| Treasury bills..... | 16,973 | 234,238 | 43,483 | 45,253 | 3,623 | 18,177 | 171,593 | 37,464 |
| Treasury certificates of indebtedness..... | 600 | 57,254 | 3,832 | 8,261 | 2,518 | 3,176 | 46,100 | 4,799 |
| Treasury notes maturing in one year or less..... | 15,915 | 131,219 | 21,739 | 32,678 | 9,453 | 8,000 | 133,159 | 16,433 |
| Other Treasury notes..... | 26,445 | 230,149 | 33,896 | 78,605 | 21,615 | 20,671 | 452,343 | 38,749 |
| United States nonmarketable bonds..... | 1,624 | 3,147 | 937 | 2,292 | 8 | 257 | 10,281 | 1,340 |
| Other bonds maturing in 1 year or less..... | 3,329 | 12,460 | 6,810 | 7,303 | 5,053 | 1,235 | 15,577 | 3,688 |
| Other bonds maturing in 5 years..... | 41,032 | 231,456 | 60,710 | 72,410 | 50,343 | 14,788 | 364,789 | 48,031 |
| Other bonds maturing in 5 to 10 years..... | 47,477 | 155,351 | 53,809 | 47,678 | 18,933 | 16,620 | 469,933 | 35,681 |
| Other bonds maturing after 10 years..... | 3,794 | 11,586 | 5,367 | 3,048 | - | 769 | 73,568 | 4,270 |
| Guaranteed obligations..... | - | 707 | 37 | 58 | - | - | 5,921 | - |
| OTHER SECURITIES—TOTAL | 109,727 | 519,270 | 95,558 | 132,766 | 63,524 | 22,679 | 1,344,869 | 41,565 |
| Obligations of States and subdivisions..... | 101,932 | 444,110 | 70,902 | 103,708 | 56,190 | 20,314 | 1,143,535 | 36,951 |
| Other bonds, notes, and debentures..... | 5,931 | 62,236 | 23,180 | 26,152 | 6,281 | 1,466 | 179,156 | 3,501 |
| Federal Reserve bank stock..... | 1,859 | 10,123 | 1,463 | 2,831 | 1,053 | 888 | 13,622 | 1,058 |
| Other corporate stocks..... | 5 | 2,801 | 13 | 75 | - | 11 | 8,556 | 55 |
| TOTAL SECURITIES | 266,916 | 1,586,837 | 326,178 | 430,352 | 175,070 | 106,372 | 3,088,133 | 232,020 |
| LOANS AND DISCOUNTS, NET—TOTAL | 382,782 | 2,488,016 | 447,445 | 780,091 | 313,553 | 237,279 | 4,334,666 | 359,703 |
| Valuation reserves..... | 7,639 | 32,529 | 8,493 | 13,006 | 2,899 | 3,191 | 100,779 | 8,031 |
| LOANS AND DISCOUNTS, GROSS—TOTAL | 390,421 | 2,520,545 | 455,938 | 793,097 | 316,452 | 240,470 | 4,435,445 | 367,734 |
| Real estate loans—total..... | 60,862 | 573,684 | 121,613 | 83,719 | 104,674 | 52,605 | 1,825,453 | 64,281 |
| Secured by farm land..... | 8,034 | 30,052 | 6,189 | 14,573 | 1,008 | 1,155 | 16,033 | 3,517 |
| Secured by residential properties: | | | | | | | | |
| Insured by FHA..... | 1,364 | 128,784 | 44,604 | 7,419 | 18,371 | 4,586 | 420,772 | 7,244 |
| Insured or guaranteed by VA..... | 346 | 39,463 | 10,912 | 2,301 | 603 | 4,477 | 200,659 | 2,744 |
| Not ins. or guar. by FHA or VA..... | 25,660 | 192,248 | 36,749 | 26,667 | 20,453 | 29,134 | 763,857 | 21,819 |
| Secured by other properties..... | 25,458 | 183,137 | 23,159 | 32,759 | 64,239 | 13,253 | 424,132 | 28,957 |
| Loans to domestic com'l. and foreign banks..... | 1,585 | 51,940 | 4,348 | 6,560 | 955 | 13,346 | 87,739 | 49,100 |
| Loans to other financial institutions..... | 17,936 | 208,897 | 8,682 | 25,192 | 11,100 | 10,267 | 145,188 | 11,726 |
| Loans to brokers and dealers in securities..... | 16,339 | 77,212 | 1,983 | 6,312 | 2,000 | 1,249 | 157,681 | 3,100 |
| Other loans for purchasing or carrying secs..... | 6,830 | 24,260 | 1,348 | 8,739 | 306 | 914 | 35,050 | 2,210 |
| Loans to farmers directly guar. by CCC..... | 4,097 | 9,754 | 8,287 | 19,254 | - | - | 64 | 2,283 |
| Other loans to farmers..... | 16,731 | 109,007 | 90,988 | 267,665 | 13,572 | 3,973 | 17,049 | 35,178 |
| Commercial including open market paper..... | 140,893 | 816,732 | 98,874 | 209,284 | 106,462 | 77,355 | 923,529 | 115,989 |
| Other loans to individuals—total..... | 106,587 | 587,818 | 113,987 | 149,318 | 76,012 | 77,438 | 1,163,903 | 79,636 |
| Passenger automobile instalment loans..... | 33,760 | 191,462 | 53,200 | 46,092 | 30,570 | 28,028 | 370,588 | 32,552 |
| Other retail consumer instalment loans..... | 22,039 | 53,908 | 19,401 | 13,174 | 15,200 | 9,233 | 83,740 | 5,543 |
| Residential repair and modern instal..... | 5,014 | 59,251 | 8,056 | 17,118 | 6,886 | 2,999 | 106,432 | 5,209 |
| Other instal. loans for personal expenditures..... | 20,169 | 37,839 | 16,977 | 16,169 | 10,956 | 13,729 | 216,507 | 15,255 |
| Single payment loans for personal expenditures..... | 25,605 | 245,358 | 16,353 | 56,765 | 12,400 | 23,449 | 386,636 | 21,077 |
| All other loans (including overdrafts)..... | 18,561 | 61,241 | 5,828 | 17,054 | 1,371 | 3,323 | 79,789 | 4,231 |
| TOTAL LOANS AND SECURITIES | 649,698 | 4,074,853 | 773,623 | 1,210,443 | 488,623 | 343,651 | 7,422,799 | 591,723 |
| Bank premises..... | 13,446 | 45,246 | 11,610 | 11,109 | 14,351 | 5,587 | 77,827 | 8,343 |
| Furniture and fixtures..... | 2,667 | 7,413 | 2,463 | 3,989 | 2,133 | 2,153 | 27,398 | 2,198 |
| Real estate owned other than bank premises..... | 353 | 644 | 567 | 730 | 41 | 147 | 1,344 | 423 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 500 | 4,366 | - | 2,640 | 639 | 33 | 1,931 | 250 |
| Customers' liability on acceptances outstanding..... | - | 720 | 777 | - | 1,000 | - | 1,000 | - |
| Other assets..... | 4,298 | 20,830 | 3,705 | 6,807 | 2,644 | 385 | 42,111 | 1,942 |
| TOTAL ASSETS | 830,965 | 5,263,808 | 931,910 | 1,569,702 | 580,540 | 415,957 | 8,598,117 | 727,879 |

ALL MEMBER BANKS, BY STATES, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS | MISSISSIPPI | MISSOURI | MONTANA | NEBRASKA | NEVADA | NEW HAMPSHIRE | NEW JERSEY | NEW MEXICO |
|---|----------------|------------------|----------------|------------------|----------------|----------------|------------------|----------------|
| DEMAND DEPOSITS--TOTAL | 511,886 | 3,295,095 | 508,348 | 1,060,789 | 314,967 | 259,084 | 3,975,301 | 446,304 |
| Individuals, partnerships, and corporations | 339,591 | 2,262,089 | 385,674 | 746,859 | 238,960 | 197,130 | 3,246,718 | 313,753 |
| Foreign Governments, central banks, etc. | - | - | - | - | - | - | 15 | - |
| United States Government | 14,503 | 116,750 | 13,106 | 41,344 | 14,742 | - | 168,195 | 20,405 |
| States and political subdivisions | 75,166 | 168,496 | 69,241 | 84,969 | 49,252 | 12,845 | 403,568 | 86,200 |
| Mutual savings banks in United States | - | 1 | - | - | - | 7,967 | 23,620 | - |
| Commercial banks in United States | 78,776 | 715,509 | 32,707 | 174,698 | 3,082 | 3,014 | 59,703 | 18,391 |
| Banks in foreign countries | 35 | 4,914 | 270 | 28 | 42 | - | 1,075 | - |
| Certified and officers' checks, cash letters of credit, and travelers' checks, etc. | 3,815 | 27,336 | 7,350 | 12,891 | 8,889 | 3,322 | 72,407 | 7,555 |
| TIME DEPOSITS--TOTAL | 221,011 | 1,394,897 | 335,257 | 333,679 | 210,742 | 97,305 | 3,734,080 | 218,615 |
| Savings deposits | 113,095 | 850,407 | 184,607 | 168,582 | 177,884 | 81,198 | 3,319,052 | 160,726 |
| Accumulated for payment of personal loans | 1,509 | 1,514 | 4,571 | 164 | - | 147 | 1,192 | 1 |
| Other time deposits of indiv., part., and corp. | 91,068 | 480,974 | 129,685 | 156,645 | 15,209 | 10,768 | 303,890 | 29,141 |
| Foreign Governments, central banks, etc. | - | 4,000 | - | - | - | - | 1,000 | - |
| United States Government | 1,235 | 2,476 | 949 | 558 | 158 | 167 | 6,141 | 1,302 |
| Postal savings | - | 33 | - | 29 | - | 10 | - | 11 |
| States and political subdivisions | 1,255 | 54,508 | 15,261 | 7,586 | 17,491 | 4,675 | 102,031 | 27,434 |
| Mutual savings banks in United States | - | - | - | - | - | 320 | 61 | - |
| Commercial banks in United States | 12,849 | 985 | 184 | 115 | - | 20 | 688 | - |
| Banks in foreign countries | - | - | - | - | - | - | 25 | - |
| TOTAL DEPOSITS | 732,897 | 4,689,992 | 843,605 | 1,394,468 | 525,709 | 356,389 | 7,709,381 | 664,919 |
| Rediscounts and other borrowed money | 17,300 | 59,758 | 2,500 | 25,395 | 2,000 | 821 | 27,100 | 800 |
| Acceptances outstanding | - | 782 | 796 | - | 1,000 | - | 1,000 | - |
| Other liabilities | 11,855 | 59,106 | 17,629 | 14,258 | 12,228 | 16,854 | 221,700 | 10,846 |
| TOTAL LIABILITIES | 762,052 | 4,809,638 | 864,530 | 1,434,121 | 540,937 | 374,064 | 7,959,181 | 676,565 |
| CAPITAL ACCOUNTS--TOTAL | 68,913 | 454,170 | 67,380 | 135,581 | 39,603 | 41,893 | 638,936 | 51,314 |
| Capital stock, notes, and debentures | 17,499 | 136,583 | 24,028 | 38,814 | 19,060 | 8,223 | 185,076 | 17,781 |
| Surplus | 45,578 | 202,231 | 24,969 | 55,987 | 16,030 | 21,597 | 326,522 | 17,618 |
| Undivided profits | 5,578 | 101,058 | 17,980 | 36,677 | 4,332 | 10,622 | 114,629 | 7,558 |
| Other capital accounts | 258 | 14,298 | 403 | 4,103 | 181 | 1,451 | 12,709 | 8,357 |
| TOTAL LIABILITIES AND CAPITAL ACCOUNTS | 830,965 | 5,263,808 | 931,910 | 1,569,702 | 580,540 | 415,957 | 8,598,117 | 727,879 |
| MEMORANDA | | | | | | | | |
| CAPITAL STOCK, NOTES, AND DEBENTURES: | | | | | | | | |
| Common stock | 17,499 | 136,383 | 24,028 | 38,814 | 19,060 | 8,223 | 180,153 | 17,781 |
| Capital notes and debentures | - | 150 | - | - | - | - | 4,835 | - |
| Preferred stock | - | 50 | - | - | - | - | 88 | - |
| NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) | 404,984 | 2,647,075 | 428,116 | 870,958 | 284,325 | 225,037 | 3,500,631 | 368,677 |
| DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) .. | 379,397 | 1,997,577 | 432,205 | 740,874 | 275,583 | 223,761 | 3,499,382 | 388,478 |
| PERCENTAGE OF TOTAL ASSETS: | | | | | | | | |
| Cash and balances with other banks | 19.3 | 21.1 | 14.9 | 21.3 | 12.2 | 15.4 | 11.9 | 16.9 |
| U. S. Gov't obligations, direct and guaranteed | 18.9 | 20.3 | 24.7 | 19.0 | 19.2 | 20.1 | 20.3 | 26.2 |
| Other securities | 13.2 | 9.9 | 10.3 | 8.5 | 10.9 | 5.5 | 15.6 | 5.7 |
| Loans and discounts | 46.1 | 47.3 | 48.0 | 49.7 | 54.0 | 57.0 | 50.4 | 49.4 |
| Total capital accounts | 8.3 | 8.6 | 7.2 | 8.6 | 6.8 | 10.1 | 7.4 | 7.0 |
| NUMBER OF BANKS | 36 | 172 | 91 | 136 | 5 | 53 | 196 | 38 |

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1963
(Amounts in thousands of dollars)

| ASSETS | NEW YORK | NORTH CAROLINA | NORTH DAKOTA | OHIO | OKLAHOMA | OREGON | PENNSYLVANIA | RHODE ISLAND |
|---|-------------------|------------------|----------------|-------------------|------------------|------------------|-------------------|------------------|
| RESERVES, CASH, AND BANK BALANCES--TOTAL | 10,777,858 | 498,929 | 58,982 | 1,966,150 | 641,105 | 383,751 | 2,431,887 | 114,589 |
| Currency and coin | 471,008 | 48,886 | 5,259 | 210,884 | 35,638 | 17,241 | 263,709 | 19,341 |
| Reserve with Federal Reserve Banks | 4,201,464 | 160,091 | 28,108 | 798,692 | 206,849 | 193,142 | 1,030,674 | 47,303 |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 306,482 | 72,332 | 17,034 | 351,371 | 279,714 | 22,018 | 356,785 | 10,716 |
| Other balances with banks in the U. S. | 28,729 | 2,380 | - | 4,952 | 8,890 | 2,725 | 14,616 | 1,002 |
| Balances with banks in foreign countries | 155,032 | 7,154 | 77 | 9,128 | - | 677 | 12,758 | 661 |
| Cash items in process of collection | 5,615,143 | 208,086 | 8,504 | 591,123 | 110,014 | 147,948 | 753,345 | 35,566 |
| OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL | 8,675,303 | 320,182 | 134,654 | 2,944,506 | 656,252 | 428,175 | 3,212,075 | 134,521 |
| Direct: | | | | | | | | |
| Treasury bills | 1,907,201 | 49,802 | 16,101 | 460,610 | 124,924 | 13,455 | 423,247 | 11,724 |
| Treasury certificates of indebtedness | 213,926 | 3,559 | 1,655 | 120,535 | 10,401 | 412 | 58,335 | 2,502 |
| Treasury notes maturing in one year or less | 693,414 | 21,418 | 9,627 | 305,341 | 77,227 | 10,550 | 308,291 | 8,179 |
| Other Treasury notes | 2,798,361 | 89,804 | 25,217 | 1,034,561 | 138,443 | 43,208 | 1,014,794 | 47,885 |
| United States nonmarketable bonds | 14,187 | 1,419 | 1,066 | 8,926 | 3,116 | 728 | 16,721 | 100 |
| Other bonds maturing in 1 year or less | 81,956 | 4,924 | 1,170 | 95,676 | 15,345 | 18,584 | 35,571 | - |
| Other bonds maturing in 5 years | 1,209,684 | 100,950 | 33,332 | 443,045 | 144,566 | 153,958 | 651,992 | 27,032 |
| Other bonds maturing in 5 to 10 years | 1,651,948 | 47,511 | 42,064 | 409,694 | 132,432 | 181,283 | 626,461 | 36,581 |
| Other bonds maturing after 10 years | 92,113 | 550 | 4,403 | 57,857 | 9,413 | 5,053 | 75,393 | 498 |
| Guaranteed obligations | 12,513 | 245 | 19 | 8,261 | 385 | 944 | 1,270 | 20 |
| OTHER SECURITIES--TOTAL | 7,086,909 | 257,087 | 65,502 | 1,348,894 | 280,417 | 243,866 | 2,556,637 | 188,722 |
| Obligations of States and subdivisions | 6,463,736 | 178,184 | 49,371 | 1,191,291 | 233,101 | 200,686 | 2,304,071 | 179,181 |
| Other bonds, notes, and debentures | 414,164 | 73,606 | 15,349 | 128,595 | 41,238 | 39,671 | 193,533 | 7,045 |
| Federal Reserve bank stock | 117,587 | 4,948 | 782 | 27,050 | 5,512 | 3,509 | 38,655 | 1,961 |
| Other corporate stocks | 91,422 | 349 | - | 1,958 | 566 | - | 20,378 | 535 |
| TOTAL SECURITIES | 15,762,212 | 577,269 | 200,156 | 4,293,400 | 936,669 | 672,041 | 5,768,712 | 323,243 |
| LOANS AND DISCOUNTS, NET--TOTAL | 30,639,427 | 1,292,867 | 220,834 | 6,595,091 | 1,332,379 | 1,266,253 | 8,115,521 | 613,284 |
| Valuation reserves | 759,603 | 27,755 | 5,728 | 112,348 | 16,283 | 10,202 | 171,647 | 10,886 |
| LOANS AND DISCOUNTS, GROSS--TOTAL | 31,399,030 | 1,320,622 | 226,562 | 6,707,439 | 1,348,662 | 1,276,455 | 8,287,168 | 624,170 |
| Real estate loans--total | 4,344,705 | 134,379 | 72,842 | 2,092,825 | 210,753 | 348,528 | 2,211,134 | 241,436 |
| Secured by farm land | 61,503 | 9,950 | 8,699 | 90,902 | 33,890 | 20,047 | 94,005 | 898 |
| Secured by residential properties: | | | | | | | | |
| Insured by FHA | 962,656 | 9,595 | 14,116 | 241,656 | 14,775 | 109,069 | 215,544 | 47,161 |
| Insured or guaranteed by VA | 737,721 | 9,242 | 6,841 | 122,045 | 4,388 | 42,550 | 189,278 | 14,727 |
| Not ins. or guar. by FHA or VA | 1,286,573 | 50,497 | 29,968 | 1,064,217 | 75,021 | 77,067 | 1,114,005 | 103,602 |
| Secured by other properties | 1,296,252 | 55,095 | 13,218 | 574,005 | 82,679 | 99,795 | 598,302 | 75,048 |
| Loans to domestic com'l. and foreign banks | 1,113,810 | 14,754 | 1,000 | 156,790 | 18,950 | 5,164 | 113,761 | 4,344 |
| Loans to other financial institutions | 2,590,050 | 62,599 | 2,079 | 322,318 | 81,732 | 90,633 | 454,334 | 31,666 |
| Loans to brokers and dealers in securities | 2,858,061 | 44,880 | 7 | 248,139 | 2,813 | 11,553 | 114,636 | 24,399 |
| Other loans for purchasing or carrying secs. | 628,986 | 7,314 | 1,659 | 184,597 | 14,865 | 5,558 | 96,519 | 196 |
| Loans to farmers directly guar. by CCC | 6,221 | 83 | 12,807 | 4,215 | 7,616 | 264 | 340 | - |
| Other loans to farmers | 136,906 | 21,197 | 42,456 | 92,098 | 127,289 | 74,283 | 101,222 | 374 |
| Commercial including open market paper | 14,285,207 | 550,944 | 45,382 | 1,658,164 | 538,587 | 479,209 | 2,901,678 | 194,068 |
| Other loans to individuals--total | 4,238,374 | 451,963 | 45,769 | 1,691,574 | 302,259 | 248,357 | 1,998,820 | 100,315 |
| Passenger automobile instalment loans | 887,104 | 186,924 | 21,260 | 675,354 | 126,738 | 138,663 | 642,269 | 37,497 |
| Other retail consumer instalment loans | 331,894 | 32,827 | 6,136 | 130,612 | 31,217 | 16,895 | 168,567 | 6,736 |
| Residential repair and modern instal. | 401,562 | 27,284 | 4,385 | 180,868 | 15,645 | 22,750 | 205,942 | 7,557 |
| Other instal. loans for personal expenditures | 1,040,069 | 57,068 | 5,873 | 254,959 | 47,889 | 33,391 | 427,833 | 13,508 |
| Single payment loans for personal expenditures | 1,577,745 | 147,860 | 8,115 | 449,781 | 80,770 | 36,658 | 554,209 | 35,017 |
| All other loans (including overdrafts) | 1,196,710 | 32,509 | 2,561 | 256,719 | 43,798 | 12,906 | 294,724 | 27,372 |
| TOTAL LOANS AND SECURITIES | 46,401,639 | 1,870,136 | 420,990 | 10,888,491 | 2,269,048 | 1,938,294 | 13,884,233 | 936,527 |
| Bank premises | 597,814 | 30,577 | 7,226 | 116,246 | 30,237 | 38,930 | 149,434 | 11,344 |
| Furniture and fixtures | 80,092 | 9,508 | 2,194 | 26,558 | 8,459 | 9,078 | 42,151 | 945 |
| Real estate owned other than bank premises | 6,337 | 131 | 981 | 1,178 | 841 | 764 | 5,248 | 172 |
| Investments and other assets indirectly representing bank premises or other real estate | 18,459 | 4,324 | 531 | 4,375 | 9,190 | - | 13,787 | 6 |
| Customers' liability on acceptances outstanding | 1,041,857 | 6,673 | 723 | 8,760 | 1,180 | 6,293 | 29,344 | 2,186 |
| Other assets | 755,543 | 21,375 | 2,185 | 52,694 | 9,070 | 13,291 | 69,964 | 3,980 |
| TOTAL ASSETS | 59,679,599 | 2,441,653 | 493,812 | 13,064,452 | 2,969,130 | 2,390,401 | 16,626,048 | 1,069,749 |

ALL MEMBER BANKS, BY STATES, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS | NEW YORK | NORTH CAROLINA | NORTH DAKOTA | OHIO | OKLAHOMA | OREGON | PENNSYLVANIA | RHODE ISLAND |
|---|-------------------|------------------|----------------|-------------------|------------------|------------------|-------------------|------------------|
| DEMAND DEPOSITS—TOTAL | 32,204,099 | 1,530,015 | 251,018 | 6,407,125 | 1,875,531 | 1,128,114 | 7,934,152 | 439,677 |
| Individuals, partnerships, and corporations | 22,124,143 | 1,152,038 | 214,164 | 5,021,038 | 1,370,651 | 887,781 | 6,353,915 | 365,314 |
| Foreign Governments, central banks, etc. | 703,902 | - | - | 299 | - | 4 | 11,465 | - |
| United States Government | 1,694,456 | 59,186 | 6,876 | 321,927 | 49,326 | 28,679 | 389,001 | 23,778 |
| States and political subdivisions | 1,056,182 | 119,177 | 14,989 | 576,780 | 207,111 | 129,992 | 412,630 | 31,903 |
| Mutual savings banks in United States | 316,775 | - | - | 1,531 | - | 1,028 | 39,521 | 6,077 |
| Commercial banks in United States | 3,265,197 | 181,259 | 11,987 | 371,632 | 222,551 | 28,993 | 597,607 | 3,660 |
| Banks in foreign countries | 818,969 | 3,283 | 17 | 16,851 | 382 | 2,983 | 39,564 | 2,201 |
| Certified and officers' checks, cash letters of credit, and travelers' checks, etc. | 2,224,475 | 15,072 | 2,985 | 97,067 | 25,510 | 48,654 | 90,449 | 6,744 |
| TIME DEPOSITS—TOTAL | 17,890,840 | 586,955 | 197,791 | 5,114,988 | 765,690 | 1,039,630 | 6,576,713 | 498,600 |
| Savings deposits | 9,417,476 | 390,295 | 58,364 | 3,889,257 | 520,670 | 848,749 | 4,542,107 | 400,429 |
| Accumulated for payment of personal loans | 3,045 | 2,717 | 331 | 355,313 | 6,352 | - | 4,247 | - |
| Other time deposits of indiv., part., and corp. | 4,826,327 | 83,461 | 130,850 | 640,254 | 212,253 | 62,179 | 1,556,977 | 73,360 |
| Foreign Governments, central banks, etc. | 2,146,212 | - | - | 4,000 | - | 1,000 | 66,279 | - |
| United States Government | 78,753 | 6,829 | 465 | 1,586 | 2,199 | 1,987 | 3,372 | 880 |
| Postal savings | 150 | 2 | 5 | 641 | 70 | 14 | 687 | 132 |
| States and political subdivisions | 1,187,527 | 101,654 | 7,726 | 223,125 | 22,413 | 125,451 | 375,497 | 23,699 |
| Mutual savings banks in United States | 33,581 | - | - | - | - | 50 | 40 | - |
| Commercial banks in United States | 114,489 | 1,997 | 50 | 112 | 1,733 | 100 | 17,488 | - |
| Banks in foreign countries | 83,280 | - | - | 700 | - | 100 | 10,019 | 100 |
| TOTAL DEPOSITS | 50,094,939 | 2,116,970 | 448,809 | 11,522,113 | 2,641,221 | 2,167,744 | 14,510,865 | 938,277 |
| Rediscounts and other borrowed money | 1,558,296 | 27,500 | 700 | 164,383 | 17,885 | - | 185,743 | 14,400 |
| Acceptances outstanding | 1,066,046 | 6,673 | 723 | 8,766 | 1,180 | 6,293 | 29,451 | 2,186 |
| Other liabilities | 1,971,314 | 97,186 | 8,271 | 271,885 | 28,005 | 42,545 | 319,068 | 31,964 |
| TOTAL LIABILITIES | 54,690,595 | 2,248,329 | 458,503 | 11,967,147 | 2,688,291 | 2,216,582 | 15,045,127 | 986,827 |
| CAPITAL ACCOUNTS—TOTAL | 4,989,004 | 193,324 | 35,309 | 1,097,305 | 280,839 | 173,819 | 1,580,921 | 82,922 |
| Capital stock, notes, and debentures | 1,474,993 | 56,127 | 11,480 | 308,978 | 74,853 | 53,409 | 361,846 | 20,760 |
| Surplus | 2,518,141 | 109,981 | 14,838 | 594,871 | 108,740 | 63,585 | 927,440 | 44,598 |
| Undivided profits | 913,276 | 26,006 | 8,402 | 188,039 | 92,976 | 56,743 | 259,830 | 17,549 |
| Other capital accounts | 82,594 | 1,210 | 589 | 5,417 | 4,270 | 82 | 16,755 | 15 |
| TOTAL LIABILITIES AND CAPITAL ACCOUNTS | 59,679,599 | 2,441,653 | 493,812 | 13,064,452 | 2,969,130 | 2,390,401 | 16,626,048 | 1,069,749 |
| MEMORANDA | | | | | | | | |
| CAPITAL STOCK, NOTES, AND DEBENTURES: | | | | | | | | |
| Common stock | 1,416,880 | 56,127 | 11,480 | 308,878 | 74,853 | 53,409 | 361,846 | 20,760 |
| Capital notes and debentures | 37,998 | - | - | - | - | - | 15,000 | - |
| Preferred stock | 20,115 | - | - | 100 | - | - | 50 | - |
| NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) | 26,282,474 | 1,249,597 | 225,480 | 5,464,631 | 1,485,803 | 958,148 | 6,824,022 | 393,395 |
| DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) .. | 21,629,303 | 1,081,484 | 223,651 | 5,122,443 | 1,493,640 | 922,494 | 6,194,199 | 376,673 |
| PERCENTAGE OF TOTAL ASSETS: | | | | | | | | |
| Cash and balances with other banks | 18.1 | 20.4 | 11.9 | 15.0 | 21.6 | 16.1 | 14.6 | 10.7 |
| U. S. Gov't obligations, direct and guaranteed | 14.5 | 13.1 | 27.3 | 22.5 | 22.1 | 17.9 | 19.3 | 12.6 |
| Other securities | 11.9 | 10.5 | 13.3 | 10.3 | 9.4 | 10.2 | 15.4 | 17.6 |
| Loans and discounts | 51.3 | 53.0 | 44.7 | 50.5 | 44.9 | 53.0 | 48.8 | 57.3 |
| Total capital accounts | 8.4 | 7.9 | 7.2 | 8.4 | 9.5 | 7.3 | 9.5 | 7.8 |
| NUMBER OF BANKS | 299 | 35 | 41 | 350 | 236 | 14 | 463 | 5 |

ALL MEMBER BANKS, BY STATES, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| ASSETS | SOUTH CAROLINA | SOUTH DAKOTA | TENNESSEE | TEXAS | UTAH | VERMONT | VIRGINIA | WASHINGTON |
|--|----------------|----------------|------------------|-------------------|------------------|----------------|------------------|------------------|
| RESERVES, CASH, AND BANK BALANCES--TOTAL | 176,973 | 95,697 | 707,555 | 2,976,787 | 192,726 | 25,463 | 574,867 | 530,030 |
| Currency and coin | 22,379 | 7,041 | 56,330 | 139,737 | 12,080 | 3,688 | 74,718 | 41,779 |
| Reserve with Federal Reserve Banks | 52,145 | 43,830 | 235,506 | 968,518 | 77,159 | 10,347 | 199,225 | 230,721 |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 54,241 | 34,228 | 216,552 | 1,033,285 | 22,464 | 7,355 | 136,028 | 52,007 |
| Other balances with banks in the U. S. | 100 | - | 1,570 | 41,387 | 2,284 | - | 10,790 | 6,991 |
| Balances with banks in foreign countries | 20 | - | 555 | 4,348 | 21 | 36 | 196 | 2,625 |
| Cash items in process of collection | 48,088 | 10,598 | 197,042 | 789,512 | 78,718 | 4,037 | 153,910 | 195,907 |
| OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL | 211,946 | 184,612 | 654,000 | 2,557,726 | 170,342 | 58,190 | 724,171 | 635,208 |
| Direct: | | | | | | | | |
| Treasury bills | 43,802 | 32,332 | 97,701 | 372,017 | 33,167 | 13,196 | 143,678 | 61,400 |
| Treasury certificates of indebtedness | 1,034 | 6,821 | 42,660 | 86,042 | 2,391 | 790 | 18,911 | 35,835 |
| Treasury notes maturing in one year or less | 19,150 | 18,331 | 51,625 | 233,527 | 16,694 | 3,810 | 66,956 | 69,789 |
| Other Treasury notes | 47,884 | 41,758 | 183,067 | 617,568 | 63,196 | 8,830 | 176,303 | 191,780 |
| United States nonmarketable bonds | 4,009 | 1,310 | 1,850 | 12,183 | 660 | 510 | 4,581 | 2,090 |
| Other bonds maturing in 1 year or less | 2,339 | 4,133 | 10,165 | 37,766 | 1,736 | 867 | 8,150 | 13,931 |
| Other bonds maturing in 5 years | 51,461 | 41,549 | 152,672 | 551,316 | 34,219 | 11,677 | 172,463 | 161,690 |
| Other bonds maturing in 5 to 10 years | 41,909 | 35,743 | 106,214 | 545,247 | 16,702 | 14,143 | 125,964 | 89,467 |
| Other bonds maturing after 10 years | 358 | 2,603 | 7,166 | 75,832 | 1,459 | 4,335 | 6,979 | 8,787 |
| Guarantee obligations | - | 32 | 880 | 26,228 | 118 | 32 | 186 | 439 |
| OTHER SECURITIES--TOTAL | 81,347 | 57,512 | 319,007 | 1,318,910 | 92,456 | 18,133 | 380,051 | 314,990 |
| Obligations of States and subdivisions | 61,363 | 43,860 | 267,258 | 1,105,949 | 86,340 | 14,905 | 306,614 | 277,791 |
| Other bonds, notes, and debentures | 18,241 | 12,388 | 44,568 | 185,009 | 3,966 | 2,744 | 65,388 | 29,635 |
| Federal Reserve bank stock | 1,738 | 1,060 | 6,345 | 26,299 | 2,053 | 484 | 7,759 | 5,554 |
| Other corporate stocks | 5 | 204 | 836 | 1,653 | 97 | - | 290 | 2,010 |
| TOTAL SECURITIES | 293,293 | 242,124 | 973,007 | 3,876,636 | 262,798 | 76,323 | 1,104,222 | 950,198 |
| LOANS AND DISCOUNTS, NET--TOTAL | 410,929 | 331,430 | 1,731,539 | 6,366,818 | 665,264 | 145,212 | 2,023,032 | 1,753,732 |
| Valuation reserves | 7,310 | 9,767 | 34,406 | 112,904 | 8,433 | 1,667 | 23,032 | 32,484 |
| LOANS AND DISCOUNTS, GROSS--TOTAL | 418,239 | 341,197 | 1,765,945 | 6,479,722 | 673,697 | 146,879 | 2,046,064 | 1,786,216 |
| Real estate loans--total | 60,172 | 84,537 | 221,501 | 637,833 | 236,285 | 66,154 | 554,647 | 457,954 |
| Secured by farm land | 4,759 | 5,182 | 24,575 | 69,963 | 5,828 | 7,800 | 49,021 | 18,858 |
| Secured by residential properties: | | | | | | | | |
| Insured by FHA | 1,417 | 24,354 | 5,317 | 62,055 | 70,016 | 6,052 | 51,799 | 134,031 |
| Insured or guaranteed by VA | 290 | 6,425 | 5,983 | 33,574 | 21,360 | 3,899 | 20,209 | 22,343 |
| Not ins. or guar. by FHA or VA | 25,512 | 27,773 | 98,878 | 178,927 | 76,002 | 35,409 | 298,642 | 155,376 |
| Secured by other properties | 28,194 | 20,803 | 86,748 | 293,314 | 63,079 | 12,994 | 134,976 | 127,346 |
| Loans to domestic com'l. and foreign banks | 1,598 | - | 33,357 | 87,667 | 16,550 | 2,600 | 65,149 | 36,830 |
| Loans to other financial institutions | 21,295 | 9,313 | 143,051 | 387,894 | 48,022 | 126 | 74,351 | 115,798 |
| Loans to brokers and dealers in securities | 9,387 | 1,369 | 28,369 | 99,136 | 16,982 | - | 20,877 | 25,283 |
| Other loans for purchasing or carrying secs. | 5,987 | 740 | 37,902 | 281,630 | 8,939 | 1,380 | 17,037 | 4,472 |
| Loans to farmers directly guar. by CCC | 5,095 | 7,129 | 42,677 | 76,170 | 27 | - | 454 | 7,756 |
| Other loans to farmers | 7,887 | 110,950 | 44,593 | 343,313 | 35,629 | 7,863 | 54,689 | 100,271 |
| Commercial including open market paper | 143,114 | 59,858 | 658,023 | 2,942,390 | 182,946 | 24,817 | 529,063 | 627,136 |
| Other loans to individuals--total | 149,015 | 63,032 | 524,722 | 1,441,122 | 116,614 | 41,739 | 693,136 | 373,786 |
| Passenger automobile instalment loans | 58,304 | 25,517 | 155,492 | 575,179 | 51,541 | 18,700 | 237,381 | 158,197 |
| Other retail consumer instalment loans | 11,735 | 11,478 | 47,278 | 116,973 | 20,157 | 3,717 | 50,048 | 34,656 |
| Residential repair and modern instal. | 6,677 | 4,126 | 36,534 | 87,530 | 15,610 | 874 | 39,546 | 55,340 |
| Other instal. loans for personal expenditures | 24,810 | 7,596 | 60,245 | 205,990 | 12,338 | 5,923 | 129,725 | 54,517 |
| Single payment loans for personal expenditures | 47,489 | 14,315 | 225,173 | 455,450 | 16,968 | 12,525 | 236,436 | 71,076 |
| All other loans (including overdrafts) | 14,689 | 4,269 | 31,750 | 182,567 | 11,703 | 2,200 | 36,661 | 36,930 |
| TOTAL LOANS AND SECURITIES | 704,222 | 573,554 | 2,704,546 | 10,243,454 | 928,062 | 221,535 | 3,127,254 | 2,703,930 |
| Bank premises | 11,162 | 6,602 | 40,404 | 267,920 | 3,915 | 2,292 | 41,511 | 45,603 |
| Furniture and fixtures | 4,332 | 2,935 | 5,472 | 34,636 | 2,398 | 914 | 13,554 | 10,855 |
| Real estate owned other than bank premises | 569 | 220 | 392 | 6,192 | 253 | 184 | 901 | 1,581 |
| Investments and other assets indirectly representing bank premises or other real estate | 258 | 1,389 | 85 | 4,259 | 9,032 | 971 | 4,704 | 1,225 |
| Customers' liability on acceptances outstanding | 12 | 108 | 3,049 | 39,888 | - | - | 424 | 9,696 |
| Other assets | 5,381 | 2,721 | 11,361 | 53,480 | 2,004 | 440 | 12,070 | 15,341 |
| TOTAL ASSETS | 902,909 | 683,226 | 3,472,864 | 13,626,616 | 1,138,390 | 251,799 | 3,775,285 | 3,318,261 |

ALL MEMBER BANKS, BY STATES, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS | SOUTH CAROLINA | SOUTH DAKOTA | TENNESSEE | TEXAS | UTAH | VERMONT | VIRGINIA | WASHINGTON |
|---|----------------|----------------|------------------|-------------------|------------------|----------------|------------------|------------------|
| DEMAND DEPOSITS--TOTAL | 655,227 | 363,792 | 1,942,585 | 8,183,672 | 551,348 | 84,867 | 1,899,814 | 1,780,476 |
| Individuals, partnerships, and corporations | 518,058 | 288,813 | 1,273,547 | 5,987,998 | 377,996 | 71,644 | 1,494,086 | 1,415,618 |
| Foreign Governments, central banks, etc. | - | - | - | 4,372 | - | - | - | 242 |
| United States Government | 26,226 | 8,966 | 62,106 | 209,559 | 16,750 | 3,634 | 73,629 | 66,249 |
| States and political subdivisions | 83,759 | 48,039 | 157,891 | 486,947 | 103,621 | 7,124 | 150,596 | 190,607 |
| Mutual savings banks in United States | - | - | - | - | - | 741 | - | 5,136 |
| Commercial banks in United States | 20,664 | 13,683 | 425,415 | 1,363,553 | 41,531 | 208 | 159,174 | 64,026 |
| Banks in foreign countries | - | - | 3,065 | 17,155 | 248 | - | 237 | 11,098 |
| Certified and officers' checks, cash letters of credit, and travelers' checks, etc. | 6,520 | 4,291 | 20,561 | 114,088 | 11,202 | 1,516 | 22,092 | 27,500 |
| TIME DEPOSITS--TOTAL | 136,829 | 258,047 | 1,178,837 | 3,862,827 | 461,709 | 138,196 | 1,459,269 | 1,187,601 |
| Savings deposits | 102,041 | 98,946 | 827,014 | 1,955,354 | 392,054 | 130,661 | 1,192,658 | 1,073,632 |
| Accumulated for payment of personal loans | - | 53 | - | 162,316 | - | 181 | 2,351 | - |
| Other time deposits of indiv., part., and corp. | 20,131 | 133,635 | 259,681 | 1,166,366 | 32,948 | 4,242 | 175,728 | 93,507 |
| Foreign Governments, central banks, etc. | - | - | 4,000 | 1,004 | - | - | 2,000 | 8,500 |
| United States Government | 4,282 | 592 | 1,633 | 10,466 | 1,520 | 80 | 5,329 | 2,686 |
| Postal savings | 5 | - | 151 | 1,028 | 489 | 3 | 827 | 6 |
| States and political subdivisions | 10,155 | 24,821 | 84,614 | 550,526 | 34,048 | 3,029 | 79,493 | 5,276 |
| Mutual savings banks in United States | - | - | 10 | - | - | - | - | 315 |
| Commercial banks in United States | 215 | - | 1,634 | 13,867 | 650 | - | 883 | 90 |
| Banks in foreign countries | - | - | 100 | 1,900 | - | - | - | 3,589 |
| TOTAL DEPOSITS | 792,056 | 621,839 | 3,121,422 | 12,046,499 | 1,013,057 | 223,063 | 3,359,083 | 2,968,077 |
| Rediscunts and other borrowed money | 7,000 | - | 15,225 | 274,524 | 23,920 | - | 3,986 | 15,530 |
| Acceptances outstanding | 12 | 108 | 3,049 | 40,281 | - | - | 424 | 10,014 |
| Other liabilities | 31,502 | 11,483 | 64,736 | 149,633 | 17,317 | 5,990 | 87,918 | 65,633 |
| TOTAL LIABILITIES | 830,570 | 633,430 | 3,204,432 | 12,510,937 | 1,054,294 | 229,053 | 3,451,411 | 3,059,254 |
| CAPITAL ACCOUNTS--TOTAL | 72,339 | 49,796 | 268,432 | 1,115,679 | 84,096 | 22,746 | 323,874 | 259,007 |
| Capital stock, notes, and debentures | 17,275 | 15,540 | 74,956 | 389,563 | 27,347 | 7,489 | 92,206 | 74,793 |
| Surplus | 41,078 | 19,812 | 136,863 | 488,857 | 41,078 | 8,750 | 172,040 | 110,993 |
| Undivided profits | 12,363 | 13,711 | 50,526 | 204,539 | 13,283 | 4,940 | 56,400 | 71,576 |
| Other capital accounts | 1,623 | 733 | 6,087 | 32,720 | 2,388 | 1,567 | 3,228 | 1,645 |
| TOTAL LIABILITIES AND CAPITAL ACCOUNTS | 902,909 | 683,226 | 3,472,864 | 13,626,616 | 1,138,390 | 251,799 | 3,775,285 | 3,318,261 |
| MEMORANDA | | | | | | | | |
| CAPITAL STOCK, NOTES, AND DEBENTURES: | | | | | | | | |
| Common stock | 17,250 | 15,540 | 74,656 | 389,563 | 27,347 | 6,753 | 92,206 | 74,793 |
| Capital notes and debentures | - | - | 300 | - | - | - | - | - |
| Preferred stock | 25 | - | - | - | - | 736 | - | - |
| NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) | 552,898 | 318,966 | 1,528,991 | 6,360,882 | 450,166 | 73,475 | 1,610,014 | 1,532,562 |
| DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) .. | 560,249 | 330,545 | 1,258,022 | 5,821,048 | 414,349 | 76,988 | 1,513,101 | 1,454,294 |
| PERCENTAGE OF TOTAL ASSETS: | | | | | | | | |
| Cash and balances with other banks | 19.6 | 14.0 | 20.4 | 21.8 | 16.9 | 10.1 | 15.2 | 16.0 |
| U. S. Gov't obligations, direct and guaranteed | 23.5 | 27.0 | 18.8 | 18.8 | 15.0 | 23.1 | 19.2 | 19.1 |
| Other securities | 9.0 | 8.4 | 9.2 | 9.7 | 8.1 | 7.2 | 10.1 | 9.5 |
| Loans and discounts | 45.5 | 48.5 | 49.9 | 46.7 | 58.4 | 57.7 | 53.6 | 52.9 |
| Total capital accounts | 8.0 | 7.3 | 7.7 | 8.2 | 7.4 | 9.0 | 8.6 | 7.8 |
| NUMBER OF BANKS | 31 | 58 | 82 | 598 | 23 | 28 | 184 | 34 |

ALL MEMBER BANKS, BY STATES, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| ASSETS | WEST VIRGINIA | WISCONSIN | WYOMING | VIRGIN ISLANDS ¹ | | | |
|--|------------------|------------------|----------------|-----------------------------|--|--|--|
| RESERVES, CASH, AND BANK BALANCES—TOTAL | 196,568 | 621,385 | 88,742 | 2,371 | | | |
| Currency and coin | 29,658 | 51,311 | 6,187 | 637 | | | |
| Reserve with Federal Reserve Banks | 61,766 | 186,162 | 30,608 | 819 | | | |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 82,077 | 158,586 | 38,745 | 895 | | | |
| Other balances with banks in the U. S. | 690 | 482 | - | - | | | |
| Balances with banks in foreign countries | - | 3,801 | - | 20 | | | |
| Cash items in process of collection | 22,377 | 221,043 | 13,202 | - | | | |
| OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL | 404,372 | 911,776 | 129,105 | 4,754 | | | |
| Direct: | | | | | | | |
| Treasury bills | 59,771 | 117,480 | 38,283 | - | | | |
| Treasury certificates of indebtedness | 9,053 | 14,975 | 1,073 | 650 | | | |
| Treasury notes maturing in one year or less | 30,692 | 86,931 | 8,516 | 500 | | | |
| Other Treasury notes | 83,303 | 258,565 | 25,935 | 1,508 | | | |
| United States nonmarketable bonds | 2,852 | 3,598 | 838 | 60 | | | |
| Other bonds maturing in 1 year or less | 5,319 | 11,837 | 4,371 | - | | | |
| Other bonds maturing in 5 years | 98,541 | 255,319 | 26,330 | 650 | | | |
| Other bonds maturing in 5 to 10 years | 104,480 | 151,699 | 21,310 | 1,386 | | | |
| Other bonds maturing after 10 years | 10,256 | 10,719 | 2,367 | - | | | |
| Guaranteed obligations | 105 | 653 | 82 | - | | | |
| OTHER SECURITIES—TOTAL | 105,352 | 328,602 | 32,937 | 1,300 | | | |
| Obligations of States and subdivisions | 89,791 | 265,277 | 28,910 | 1,255 | | | |
| Other bonds, notes, and debentures | 12,604 | 57,054 | 3,218 | - | | | |
| Federal Reserve bank stock | 2,831 | 6,190 | 774 | 45 | | | |
| Other corporate stocks | 126 | 81 | 35 | - | | | |
| TOTAL SECURITIES | 509,724 | 1,240,378 | 162,042 | 6,054 | | | |
| LOANS AND DISCOUNTS, NET—TOTAL | 537,193 | 1,781,932 | 214,457 | 15,956 | | | |
| Valuation reserves | 10,721 | 42,166 | 3,400 | 62 | | | |
| LOANS AND DISCOUNTS, GROSS—TOTAL | 547,914 | 1,824,098 | 217,857 | 16,018 | | | |
| Real estate loans—total | 186,824 | 584,961 | 64,782 | 11,571 | | | |
| Secured by farm land | 11,282 | 30,177 | 5,471 | 61 | | | |
| Secured by residential properties: | | | | | | | |
| Insured by FHA | 20,944 | 78,254 | 16,485 | 1,679 | | | |
| Insured or guaranteed by VA | 5,471 | 55,201 | 4,959 | - | | | |
| Not ins. or guar. by FHA or VA | 95,969 | 298,114 | 16,976 | 7,774 | | | |
| Secured by other properties | 53,158 | 123,215 | 20,891 | 2,057 | | | |
| Loans to domestic com'l. and foreign banks | 8,402 | 53,334 | 3,470 | - | | | |
| Loans to other financial institutions | 12,387 | 117,873 | 4,107 | - | | | |
| Loans to brokers and dealers in securities | 2,211 | 73,465 | 380 | - | | | |
| Other loans for purchasing or carrying secs. | 7,762 | 16,253 | 1,534 | - | | | |
| Loans to farmers directly guar. by CCC | - | 63 | 740 | - | | | |
| Other loans to farmers | 8,006 | 42,879 | 48,385 | - | | | |
| Commercial including open market paper | 108,307 | 480,436 | 55,152 | 3,039 | | | |
| Other loans to individuals—total | 206,510 | 372,408 | 38,669 | 1,345 | | | |
| Passenger automobile instalment loans | 91,659 | 134,889 | 16,352 | 519 | | | |
| Other retail consumer instalment loans | 14,541 | 26,983 | 6,634 | 69 | | | |
| Residential repair and modern instal. | 14,062 | 26,157 | 1,370 | 45 | | | |
| Other instal. loans for personal expenditures | 38,410 | 40,571 | 5,972 | 712 | | | |
| Single payment loans for personal expenditures | 47,838 | 143,808 | 8,341 | - | | | |
| All other loans (including overdrafts) | 7,505 | 82,426 | 638 | 63 | | | |
| TOTAL LOANS AND SECURITIES | 1,046,917 | 3,022,310 | 376,499 | 22,010 | | | |
| Bank premises | 10,965 | 34,922 | 7,780 | 19 | | | |
| Furniture and fixtures | 4,215 | 8,423 | 1,350 | 83 | | | |
| Real estate owned other than bank premises | 642 | 875 | 698 | - | | | |
| Investments and other assets indirectly representing bank premises or other real estate | 2,006 | 7,940 | - | - | | | |
| Customers' liability on acceptances outstanding | - | 484 | - | - | | | |
| Other assets | 3,997 | 12,066 | 1,031 | 298 | | | |
| TOTAL ASSETS | 1,265,310 | 3,708,405 | 476,100 | 24,781 | | | |

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

ALL MEMBER BANKS, BY STATES, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS | WEST VIRGINIA | WISCONSIN | WYOMING | VIRGIN ISLANDS ¹ | | | |
|---|------------------|------------------|----------------|-----------------------------|--|--|--|
| DEMAND DEPOSITS—TOTAL | 686,725 | 1,890,568 | 253,277 | 9,113 | | | |
| Individuals, partnerships, and corporations | 531,648 | 1,454,436 | 190,974 | 7,756 | | | |
| Foreign Governments, central banks, etc. | - | 4 | - | 30 | | | |
| United States Government | 23,943 | 83,765 | 6,427 | 1,050 | | | |
| States and political subdivisions | 88,574 | 111,639 | 34,697 | - | | | |
| Mutual savings banks in United States | - | 534 | - | - | | | |
| Commercial banks in United States | 35,186 | 215,254 | 15,364 | 147 | | | |
| Banks in foreign countries | - | 2,915 | - | 14 | | | |
| Certified and officers' checks, cash letters of credit, and travelers' checks, etc. | 7,374 | 22,021 | 5,815 | 116 | | | |
| TIME DEPOSITS—TOTAL | 420,648 | 1,462,271 | 176,916 | 12,795 | | | |
| Savings deposits | 378,543 | 982,616 | 132,950 | 9,583 | | | |
| Accumulated for payment of personal loans | 2,005 | 298 | - | - | | | |
| Other time deposits of indiv., part., and corp. | 37,397 | 431,608 | 23,753 | 7 | | | |
| Foreign Governments, central banks, etc. | - | 2,500 | - | - | | | |
| United States Government | 666 | 1,748 | 724 | - | | | |
| Postal savings | 110 | 980 | 3 | - | | | |
| States and political subdivisions | 1,768 | 42,229 | 19,486 | 3,200 | | | |
| Mutual savings banks in United States | - | - | - | - | | | |
| Commercial banks in United States | 159 | 142 | - | 5 | | | |
| Banks in foreign countries | - | 150 | - | - | | | |
| TOTAL DEPOSITS | 1,107,373 | 3,352,839 | 430,193 | 21,908 | | | |
| Rediscounts and other borrowed money | 4,000 | 7,563 | 900 | - | | | |
| Acceptances outstanding | - | 484 | - | - | | | |
| Other liabilities | 19,969 | 73,952 | 5,672 | 980 | | | |
| TOTAL LIABILITIES | 1,131,342 | 3,434,838 | 436,765 | 22,888 | | | |
| CAPITAL ACCOUNTS—TOTAL | 133,968 | 273,567 | 39,335 | 1,893 | | | |
| Capital stock, notes, and debentures | 30,649 | 68,278 | 6,303 | 400 | | | |
| Surplus | 64,446 | 140,894 | 20,186 | 1,100 | | | |
| Undivided profits | 32,156 | 55,243 | 12,014 | 393 | | | |
| Other capital accounts | 6,717 | 9,152 | 832 | - | | | |
| TOTAL LIABILITIES AND CAPITAL ACCOUNTS | 1,265,310 | 3,708,405 | 476,100 | 24,781 | | | |
| MEMORANDA | | | | | | | |
| CAPITAL STOCK, NOTES, AND DEBENTURES: | | | | | | | |
| Common stock | 30,649 | 67,178 | 6,303 | 400 | | | |
| Capital notes and debentures | - | 100 | - | - | | | |
| Preferred stock | - | 1,000 | - | - | | | |
| NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) | 582,271 | 1,510,939 | 201,792 | 8,218 | | | |
| DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) .. | 605,219 | 1,370,506 | 218,284 | 7,916 | | | |
| PERCENTAGE OF TOTAL ASSETS: | | | | | | | |
| Cash and balances with other banks | 15.5 | 16.8 | 18.6 | 9.6 | | | |
| U. S. Gov't obligations, direct and guaranteed | 32.0 | 24.6 | 27.1 | 19.2 | | | |
| Other securities | 8.3 | 8.9 | 6.9 | 5.2 | | | |
| Loans and discounts | 42.5 | 48.1 | 45.0 | 64.4 | | | |
| Total capital accounts | 10.6 | 7.4 | 8.3 | 7.6 | | | |
| NUMBER OF BANKS | 109 | 163 | 48 | 1 | | | |

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1963
(Amounts in thousands of dollars)

| ASSETS | TOTAL | BOSTON | NEW YORK | PHILADELPHIA | CLEVELAND | RICHMOND | ATLANTA | CHICAGO |
|---|-------------------|------------------|-------------------|------------------|------------------|------------------|------------------|-------------------|
| RESERVES, CASH, AND BANK BALANCES—TOTAL | 15,760,458 | 490,219 | 8,342,704 | 952,849 | 888,765 | 610,285 | 339,644 | 1,492,801 |
| Currency and coin | 952,880 | 55,882 | 351,474 | 74,933 | 96,327 | 62,460 | 32,299 | 129,077 |
| Reserve with Federal Reserve Banks | 6,166,068 | 188,228 | 3,224,994 | 377,824 | 360,922 | 231,502 | 110,726 | 645,572 |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 1,537,644 | 59,727 | 205,694 | 107,736 | 154,965 | 101,786 | 113,881 | 335,785 |
| Other balances with banks in the U. S. | 73,604 | 4,553 | 24,433 | 27,777 | 2,565 | 757 | 1,603 | 9,878 |
| Balances with banks in foreign countries | 184,690 | 2,241 | 138,200 | 6,080 | 6,716 | 7,481 | 548 | 9,166 |
| Cash items in process of collection | 6,845,572 | 179,588 | 4,397,909 | 358,499 | 267,230 | 206,299 | 80,587 | 363,323 |
| OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL | 15,958,198 | 554,532 | 6,458,931 | 836,991 | 1,342,900 | 678,182 | 407,942 | 2,763,608 |
| Direct: | | | | | | | | |
| Treasury bills | 3,032,493 | 119,919 | 1,536,873 | 136,028 | 192,856 | 126,012 | 87,936 | 371,565 |
| Treasury certificates of indebtedness | 442,779 | 23,890 | 144,007 | 31,861 | 70,983 | 19,817 | 7,678 | 73,220 |
| Treasury notes maturing in one year or less | 1,470,558 | 74,573 | 452,482 | 102,866 | 176,945 | 67,864 | 21,185 | 299,942 |
| Other Treasury notes | 4,609,575 | 149,748 | 2,009,444 | 247,062 | 491,384 | 175,384 | 107,193 | 734,200 |
| United States nonmarketable bonds | 44,434 | 525 | 8,371 | 2,277 | 4,173 | 3,663 | 2,069 | 12,200 |
| Other bonds maturing in 1 year or less | 270,326 | 4,696 | 81,467 | 966 | 15,302 | 7,088 | 6,098 | 59,523 |
| Other bonds maturing in 5 years | 3,073,167 | 90,188 | 903,489 | 163,496 | 213,983 | 168,569 | 80,013 | 651,530 |
| Other bonds maturing in 5 to 10 years | 2,873,593 | 86,654 | 1,291,481 | 146,918 | 154,923 | 105,900 | 86,676 | 533,407 |
| Other bonds maturing after 10 years | 118,338 | 2,387 | 24,715 | 4,879 | 21,713 | 3,387 | 7,233 | 22,491 |
| Guaranteed obligations | 22,935 | 1,952 | 6,602 | 638 | 638 | 498 | 1,861 | 5,530 |
| OTHER SECURITIES—TOTAL | 9,855,325 | 344,218 | 5,319,627 | 425,723 | 627,950 | 301,868 | 210,364 | 1,318,103 |
| Obligations of States and subdivisions | 8,830,115 | 317,064 | 4,856,019 | 359,383 | 584,105 | 237,324 | 186,452 | 1,149,702 |
| Other bonds, notes, and debentures | 747,517 | 18,568 | 294,972 | 39,482 | 29,894 | 57,742 | 20,057 | 150,903 |
| Federal Reserve bank stock | 173,834 | 6,403 | 89,198 | 11,873 | 13,058 | 6,623 | 3,639 | 16,710 |
| Other corporate stocks | 103,859 | 2,183 | 79,438 | 14,985 | 893 | 179 | 216 | 788 |
| TOTAL SECURITIES | 25,813,523 | 898,750 | 11,778,558 | 1,262,714 | 1,970,850 | 980,050 | 618,306 | 4,081,711 |
| LOANS AND DISCOUNTS, NET—TOTAL | 46,866,269 | 1,580,142 | 23,153,491 | 2,892,974 | 3,013,124 | 1,797,766 | 962,798 | 5,225,210 |
| Valuation reserves | 928,276 | 28,893 | 485,778 | 74,274 | 47,483 | 32,086 | 17,239 | 103,498 |
| LOANS AND DISCOUNTS, GROSS—TOTAL | 47,794,545 | 1,609,035 | 23,639,269 | 2,967,248 | 3,060,607 | 1,829,852 | 980,037 | 5,328,708 |
| Real estate loans—total | 9,527,591 | 371,261 | 3,071,702 | 476,332 | 1,021,621 | 403,137 | 194,297 | 1,521,602 |
| Secured by farm land | 307,034 | 4,843 | 26,580 | 12,468 | 37,341 | 23,937 | 16,985 | 76,617 |
| Secured by residential properties: | | | | | | | | |
| Insured by FHA | 1,685,668 | 23,163 | 692,797 | 74,692 | 86,876 | 20,961 | 15,906 | 288,212 |
| Insured or guaranteed by VA | 761,849 | 16,992 | 444,170 | 21,833 | 48,033 | 16,145 | 7,404 | 96,485 |
| Not ins. or guar. by FHA or VA | 3,796,186 | 178,837 | 925,534 | 217,220 | 495,857 | 194,573 | 99,916 | 699,553 |
| Secured by other properties | 2,976,854 | 147,426 | 982,621 | 150,119 | 353,514 | 147,521 | 54,086 | 360,735 |
| Loans to domestic com'l. and foreign banks | 1,401,460 | 22,510 | 905,323 | 88,333 | 55,003 | 41,861 | 12,199 | 126,084 |
| Loans to other financial institutions | 3,632,133 | 101,830 | 2,033,816 | 255,227 | 130,242 | 130,036 | 60,233 | 329,447 |
| Loans to brokers and dealers in securities | 3,200,841 | 49,926 | 2,396,903 | 70,471 | 135,053 | 50,069 | 19,781 | 310,370 |
| Other loans for purchasing or carrying secs. | 1,016,044 | 4,874 | 536,211 | 67,336 | 138,982 | 18,372 | 5,115 | 157,455 |
| Loans to farmers directly guar. by CCC | 68,686 | - | 5,677 | 233 | 1,127 | 1,996 | 5,405 | 20,048 |
| Other loans to farmers | 892,509 | 5,793 | 66,794 | 15,451 | 36,548 | 28,177 | 23,503 | 232,149 |
| Commercial including open market paper | 18,032,550 | 586,879 | 10,760,676 | 1,014,509 | 783,561 | 533,944 | 349,509 | 1,375,762 |
| Other loans to individuals—total | 8,548,926 | 429,410 | 2,939,816 | 879,504 | 641,871 | 585,111 | 283,497 | 1,167,079 |
| Passenger automobile instalment loans | 2,694,673 | 146,462 | 627,585 | 241,041 | 217,531 | 204,520 | 110,254 | 426,002 |
| Other retail consumer instalment loans | 711,613 | 22,703 | 216,295 | 75,385 | 49,854 | 54,043 | 19,827 | 128,598 |
| Residential repair and modern instal. | 727,841 | 26,275 | 269,096 | 90,017 | 50,809 | 47,304 | 20,550 | 99,155 |
| Other instal. loans for personal expenditures | 1,380,110 | 61,724 | 598,951 | 165,440 | 102,154 | 93,162 | 45,351 | 123,343 |
| Single payment loans for personal expenditures | 3,034,689 | 172,246 | 1,227,889 | 307,621 | 221,523 | 186,082 | 87,515 | 389,981 |
| All other loans (including overdrafts) | 1,473,805 | 36,552 | 922,351 | 99,852 | 116,599 | 37,149 | 26,498 | 88,712 |
| TOTAL LOANS AND SECURITIES | 72,679,792 | 2,478,892 | 34,932,049 | 4,155,688 | 4,983,974 | 2,777,816 | 1,581,104 | 9,306,921 |
| Bank premises | 830,187 | 36,150 | 451,202 | 38,329 | 42,106 | 34,271 | 25,881 | 81,117 |
| Furniture and fixtures | 170,542 | 8,773 | 54,914 | 13,886 | 10,304 | 8,557 | 7,003 | 22,935 |
| Real estate owned other than bank premises | 15,173 | 1,422 | 3,258 | 878 | 1,313 | 615 | 1,259 | 2,643 |
| Investments and other assets indirectly representing bank premises or other real estate | 76,723 | 1,571 | 8,640 | 10,064 | 2,338 | 3,795 | 717 | 13,509 |
| Customers' liability on acceptances outstanding | 980,954 | 2,520 | 873,347 | 17,654 | 6,771 | 6,755 | 599 | 3,615 |
| Other assets | 721,343 | 15,812 | 506,802 | 23,727 | 26,078 | 24,739 | 11,115 | 33,405 |
| TOTAL ASSETS | 91,235,172 | 3,035,359 | 45,172,916 | 5,213,075 | 5,961,649 | 3,466,833 | 1,967,322 | 10,956,946 |

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS | TOTAL | BOSTON | NEW YORK | PHILADELPHIA | CLEVELAND | RICHMOND | ATLANTA | CHICAGO |
|--|-------------------|------------------|-------------------|------------------|------------------|------------------|------------------|-------------------|
| DEMAND DEPOSITS—TOTAL | 48,675,466 | 1,920,989 | 25,001,267 | 3,104,704 | 2,713,007 | 1,989,037 | 1,096,802 | 4,921,732 |
| Individuals, partnerships, and corporations | 35,933,595 | 1,582,130 | 17,145,592 | 2,536,568 | 2,244,429 | 1,563,963 | 771,586 | 3,861,412 |
| Foreign Governments, central banks, etc. | 456,511 | - | 443,225 | 3,945 | 280 | 2,137 | 575 | 1 |
| United States Government | 2,295,047 | 85,044 | 1,360,949 | 134,899 | 139,910 | 65,434 | 34,914 | 227,321 |
| States and political subdivisions | 2,351,741 | 149,848 | 752,744 | 95,337 | 168,416 | 145,676 | 158,615 | 370,861 |
| Mutual savings banks in United States | 343,201 | 43,493 | 270,338 | 26,949 | 97 | 1,237 | - | 457 |
| Commercial banks in United States | 4,524,864 | 32,472 | 2,714,561 | 255,604 | 114,285 | 182,678 | 113,204 | 357,411 |
| Banks in foreign countries | 786,961 | 2,807 | 714,019 | 12,204 | 4,433 | 5,489 | 1,310 | 9,157 |
| Certified and officers' checks, cash letters of credit, and travelers' checks, etc. | 1,983,546 | 25,195 | 1,599,839 | 39,198 | 41,157 | 22,423 | 16,598 | 95,112 |
| TIME DEPOSITS—TOTAL | 29,877,549 | 689,427 | 12,855,032 | 1,411,575 | 2,508,297 | 1,051,402 | 663,635 | 4,916,862 |
| Savings deposits | 19,103,037 | 532,629 | 6,482,932 | 965,215 | 2,015,435 | 840,938 | 431,649 | 3,756,404 |
| Accumulated for payment of personal loans | 142,301 | - | - | 2 | 115,337 | 4,209 | 1,986 | 2,407 |
| Other time deposits of indiv., part., and corp. | 6,763,094 | 98,052 | 3,809,389 | 330,401 | 274,434 | 126,629 | 140,148 | 867,411 |
| Foreign Governments, central banks, etc. | 1,711,230 | 1,000 | 1,631,204 | 30,467 | - | 8,428 | 2,000 | 15,435 |
| United States Government | 53,839 | 722 | 32,140 | 764 | 561 | 10,378 | 1,627 | 837 |
| Postal savings | 2,554 | 129 | 165 | 96 | 548 | 826 | 552 | 186 |
| States and political subdivisions | 1,865,538 | 55,695 | 696,047 | 79,313 | 101,647 | 59,489 | 76,243 | 271,193 |
| Mutual savings banks in United States | 26,477 | 1,000 | 25,152 | - | - | - | - | - |
| Commercial banks in United States | 120,733 | 100 | 104,426 | 517 | 35 | 505 | 9,430 | 2,289 |
| Banks in foreign countries | 88,746 | 100 | 73,577 | 4,800 | 300 | - | - | 700 |
| TOTAL DEPOSITS | 78,553,015 | 2,610,416 | 37,856,299 | 4,516,279 | 5,221,304 | 3,040,439 | 1,760,437 | 9,838,594 |
| Rediscounts and other borrowed money | 1,794,754 | 17,500 | 1,231,990 | 83,300 | 107,025 | 34,986 | 14,300 | 156,465 |
| Acceptances outstanding | 1,000,238 | 2,534 | 892,013 | 17,700 | 6,777 | 6,755 | 599 | 3,616 |
| Other liabilities | 2,381,098 | 131,049 | 1,405,578 | 118,517 | 101,877 | 105,593 | 39,773 | 156,806 |
| TOTAL LIABILITIES | 83,729,105 | 2,761,499 | 41,385,880 | 4,735,796 | 5,436,983 | 3,187,773 | 1,815,109 | 10,155,481 |
| CAPITAL ACCOUNTS—TOTAL | 7,506,067 | 273,860 | 3,787,036 | 477,279 | 524,666 | 279,060 | 152,213 | 801,465 |
| Capital stock, notes, and debentures | 2,125,524 | 80,209 | 1,068,209 | 106,843 | 138,650 | 70,771 | 46,113 | 211,563 |
| Surplus | 3,769,252 | 134,215 | 1,936,722 | 289,057 | 298,104 | 150,458 | 76,471 | 348,035 |
| Undivided profits | 1,439,376 | 52,681 | 703,677 | 78,340 | 84,737 | 50,400 | 25,613 | 190,333 |
| Other capital accounts | 171,915 | 6,755 | 78,428 | 3,039 | 3,175 | 7,431 | 4,016 | 51,534 |
| TOTAL LIABILITIES AND CAPITAL ACCOUNTS | 91,235,172 | 3,035,359 | 45,172,916 | 5,213,075 | 5,961,649 | 3,466,833 | 1,967,322 | 10,956,946 |
| MEMORANDA | | | | | | | | |
| CAPITAL STOCK, NOTES, AND DEBENTURES: | | | | | | | | |
| Common stock | 2,047,289 | 80,009 | 1,055,376 | 106,843 | 138,650 | 70,771 | 46,113 | 208,378 |
| Capital notes and debentures | 73,490 | - | 12,833 | - | - | - | - | 250 |
| Preferred stock | 4,745 | 200 | - | - | - | - | - | 2,935 |
| NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) | 40,292,321 | 1,681,745 | 20,397,664 | 2,638,469 | 2,290,812 | 1,680,952 | 902,334 | 4,222,624 |
| DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) . | 35,009,983 | 1,623,885 | 16,527,848 | 2,355,702 | 2,191,582 | 1,534,626 | 868,097 | 3,973,677 |
| PERCENTAGE OF TOTAL ASSETS: | | | | | | | | |
| Cash and balances with other banks | 17.3 | 16.2 | 18.5 | 18.3 | 14.9 | 17.6 | 17.3 | 13.6 |
| U. S. Gov't obligations, direct and guaranteed | 17.5 | 18.3 | 14.3 | 16.1 | 22.5 | 19.6 | 20.7 | 25.2 |
| Other securities | 10.8 | 11.3 | 11.8 | 8.2 | 10.5 | 8.7 | 10.7 | 12.0 |
| Loans and discounts | 51.4 | 52.1 | 51.3 | 55.5 | 50.5 | 51.9 | 48.9 | 47.7 |
| Total capital accounts | 8.2 | 9.0 | 8.4 | 9.2 | 8.8 | 8.0 | 7.7 | 7.3 |
| NUMBER OF BANKS | 1,497 | 33 | 130 | 51 | 157 | 112 | 70 | 400 |

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| ASSETS | ST. LOUIS | MINNEAPOLIS | KANSAS CITY | DALLAS | SAN FRANCISCO | | | |
|--|------------------|----------------|------------------|------------------|------------------|--|--|--|
| RESERVES, CASH, AND BANK BALANCES—TOTAL | 508,034 | 113,581 | 353,283 | 245,901 | 1,422,392 | | | |
| Currency and coin | 29,899 | 10,865 | 14,672 | 18,840 | 76,152 | | | |
| Reserve with Federal Reserve Banks | 211,518 | 45,652 | 114,149 | 75,262 | 579,679 | | | |
| Demand bal. with banks in U. S. (except private banks and American branches of foreign banks) | 116,947 | 39,615 | 76,898 | 119,725 | 104,885 | | | |
| Other balances with banks in the U. S. | 152 | - | 175 | 626 | 1,085 | | | |
| Balances with banks in foreign countries | 67 | 21 | 67 | 609 | 13,494 | | | |
| Cash items in process of collection | 149,451 | 17,428 | 147,322 | 30,839 | 647,097 | | | |
| OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL | 642,298 | 232,793 | 301,268 | 230,883 | 1,507,870 | | | |
| Direct: | | | | | | | | |
| Treasury bills | 114,167 | 55,260 | 59,594 | 46,160 | 186,123 | | | |
| Treasury certificates of indebtedness | 21,008 | 4,077 | 20,808 | 4,340 | 21,090 | | | |
| Treasury notes maturing in one year or less | 88,267 | 21,243 | 39,537 | 20,703 | 104,951 | | | |
| Other Treasury notes | 167,573 | 38,557 | 58,785 | 53,669 | 376,576 | | | |
| United States nonmarketable bonds | 2,362 | 1,516 | 1,898 | 597 | 4,783 | | | |
| Other bonds maturing in 1 year or less | 10,197 | 5,233 | 2,527 | 3,649 | 73,580 | | | |
| Other bonds maturing in 5 years | 156,766 | 54,108 | 55,158 | 47,893 | 487,974 | | | |
| Other bonds maturing in 5 to 10 years | 76,621 | 47,660 | 59,023 | 45,645 | 238,685 | | | |
| Other bonds maturing after 10 years | 5,111 | 5,061 | 3,726 | 4,945 | 12,690 | | | |
| Guaranteed obligations | 226 | 78 | 212 | 3,282 | 1,418 | | | |
| OTHER SECURITIES—TOTAL | 275,849 | 83,938 | 150,584 | 138,604 | 658,497 | | | |
| Obligations of States and subdivisions | 223,695 | 64,661 | 138,616 | 112,307 | 600,787 | | | |
| Other bonds, notes, and debentures | 45,351 | 17,922 | 7,936 | 23,998 | 40,692 | | | |
| Federal Reserve bank stock | 5,246 | 1,342 | 2,861 | 2,104 | 14,777 | | | |
| Other corporate stocks | 1,557 | 13 | 1,171 | 195 | 2,241 | | | |
| TOTAL SECURITIES | 918,147 | 316,731 | 451,852 | 369,487 | 2,166,367 | | | |
| LOANS AND DISCOUNTS, NET—TOTAL | 1,277,286 | 385,160 | 706,580 | 591,133 | 5,280,605 | | | |
| Valuation reserves | 22,743 | 6,286 | 6,919 | 7,271 | 95,806 | | | |
| LOANS AND DISCOUNTS, GROSS—TOTAL | 1,300,029 | 391,446 | 713,499 | 598,404 | 5,376,411 | | | |
| Real estate loans—total | 324,919 | 128,193 | 130,983 | 81,214 | 1,802,330 | | | |
| Secured by farm land | 32,976 | 12,353 | 15,601 | 9,321 | 38,012 | | | |
| Secured by residential properties: | | | | | | | | |
| Insured by FHA | 54,465 | 30,014 | 25,989 | 10,947 | 361,646 | | | |
| Insured or guaranteed by VA | 8,262 | 9,205 | 8,681 | 1,543 | 83,096 | | | |
| Not ins. or guar. by FHA or VA | 140,436 | 50,605 | 36,465 | 27,373 | 729,817 | | | |
| Secured by other properties | 88,780 | 26,016 | 44,247 | 32,030 | 589,759 | | | |
| Loans to domestic com'l. and foreign banks | 20,264 | 900 | 4,211 | 3,525 | 121,247 | | | |
| Loans to other financial institutions | 99,283 | 6,184 | 34,417 | 23,002 | 428,416 | | | |
| Loans to brokers and dealers in securities | 63,351 | 1,483 | 6,237 | 1,452 | 95,745 | | | |
| Other loans for purchasing or carrying secs. | 8,109 | 2,120 | 20,900 | 16,077 | 40,493 | | | |
| Loans to farmers directly guar. by CCC | 10,441 | 7,673 | 7,421 | 6,444 | 2,221 | | | |
| Other loans to farmers | 45,139 | 86,100 | 135,931 | 52,000 | 164,924 | | | |
| Commercial including open market paper | 382,437 | 69,045 | 216,705 | 239,524 | 1,719,999 | | | |
| Other loans to individuals—total | 318,387 | 83,191 | 125,257 | 168,022 | 927,781 | | | |
| Passenger automobile instalment loans | 128,913 | 39,163 | 56,650 | 81,031 | 415,521 | | | |
| Other retail consumer instalment loans | 30,422 | 13,711 | 18,736 | 14,588 | 67,451 | | | |
| Residential repair and modern instal. | 19,940 | 6,645 | 10,573 | 10,850 | 76,627 | | | |
| Other instal. loans for personal expenditures | 28,913 | 11,488 | 12,701 | 25,749 | 111,134 | | | |
| Single payment loans for personal expenditures | 110,199 | 12,184 | 26,597 | 35,804 | 257,048 | | | |
| All other loans (including overdrafts) | 27,699 | 6,557 | 31,437 | 7,144 | 73,255 | | | |
| TOTAL LOANS AND SECURITIES | 2,195,433 | 701,891 | 1,158,432 | 960,620 | 7,446,972 | | | |
| Bank premises | 15,065 | 6,857 | 14,724 | 17,922 | 66,563 | | | |
| Furniture and fixtures | 4,729 | 2,661 | 2,573 | 4,910 | 29,297 | | | |
| Real estate owned other than bank premises | 311 | 502 | 631 | 1,026 | 1,315 | | | |
| Investments and other assets indirectly representing bank premises or other real estate | 2,128 | 107 | 1,483 | 430 | 31,941 | | | |
| Customers' liability on acceptances outstanding | 493 | 315 | 57 | 1,567 | 67,261 | | | |
| Other assets | 9,603 | 1,695 | 5,976 | 4,728 | 57,663 | | | |
| TOTAL ASSETS | 2,735,796 | 827,609 | 1,537,159 | 1,237,104 | 9,123,404 | | | |

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 20, 1963
(Amounts in thousands of dollars)

| LIABILITIES AND CAPITAL ACCOUNTS | ST. LOUIS | MINNEAPOLIS | KANSAS CITY | DALLAS | SAN FRANCISCO | | |
|---|------------------|----------------|------------------|------------------|------------------|--|--|
| DEMAND DEPOSITS--TOTAL | 1,631,567 | 401,955 | 976,698 | 744,696 | 4,173,012 | | |
| Individuals, partnerships, and corporations | 1,173,363 | 309,772 | 664,221 | 591,770 | 3,488,789 | | |
| Foreign Governments, central banks, etc. | - | - | - | - | 6,348 | | |
| United States Government | 58,069 | 10,718 | 24,145 | 14,491 | 139,153 | | |
| States and political subdivisions | 103,474 | 55,026 | 81,389 | 71,749 | 198,606 | | |
| Mutual savings banks in United States | - | 15 | - | - | 615 | | |
| Commercial banks in United States | 278,814 | 20,881 | 198,483 | 53,778 | 202,693 | | |
| Banks in foreign countries | 1,712 | 6 | 599 | 974 | 34,251 | | |
| Certified and officers' checks, cash letters of credit, and travelers' checks, etc. | 16,135 | 5,537 | 7,861 | 11,934 | 102,557 | | |
| TIME DEPOSITS--TOTAL | 814,223 | 349,844 | 385,783 | 371,543 | 3,859,926 | | |
| Savings deposits | 452,049 | 176,618 | 269,018 | 253,617 | 2,926,533 | | |
| Accumulated for payment of personal loans | 1,126 | 606 | 6 | 16,622 | - | | |
| Other time deposits of indiv., part., and corp. | 324,401 | 154,694 | 94,325 | 59,204 | 484,006 | | |
| Foreign Governments, central banks, etc. | 2,000 | - | - | - | 20,696 | | |
| United States Government | 1,070 | 529 | 101 | 1,337 | 3,773 | | |
| Postal savings | 19 | - | 16 | 1 | 16 | | |
| States and political subdivisions | 33,012 | 17,282 | 21,792 | 40,312 | 413,513 | | |
| Mutual savings banks in United States | - | - | - | - | 325 | | |
| Commercial banks in United States | 546 | 115 | 525 | 450 | 1,795 | | |
| Banks in foreign countries | - | - | - | - | 9,269 | | |
| TOTAL DEPOSITS | 2,445,790 | 751,799 | 1,362,481 | 1,116,239 | 8,032,938 | | |
| Rediscounts and other borrowed money | 22,883 | - | 19,685 | 6,700 | 99,920 | | |
| Acceptances outstanding | 560 | 315 | 57 | 1,567 | 67,745 | | |
| Other liabilities | 32,433 | 9,825 | 14,730 | 15,911 | 249,006 | | |
| TOTAL LIABILITIES | 2,501,666 | 761,939 | 1,396,953 | 1,140,417 | 8,449,609 | | |
| CAPITAL ACCOUNTS--TOTAL | 234,130 | 65,670 | 140,206 | 96,687 | 673,795 | | |
| Capital stock, notes, and debentures | 66,001 | 20,856 | 39,045 | 32,034 | 245,230 | | |
| Surplus | 109,306 | 24,323 | 56,727 | 38,277 | 307,557 | | |
| Undivided profits | 56,156 | 18,663 | 37,059 | 22,363 | 119,354 | | |
| Other capital accounts | 2,667 | 1,828 | 7,375 | 4,013 | 1,654 | | |
| TOTAL LIABILITIES AND CAPITAL ACCOUNTS | 2,735,796 | 827,609 | 1,537,159 | 1,237,104 | 9,123,404 | | |
| MEMORANDA | | | | | | | |
| CAPITAL STOCK, NOTES, AND DEBENTURES: | | | | | | | |
| Common stock | 65,801 | 20,449 | 39,045 | 32,034 | 183,820 | | |
| Capital notes and debentures | 150 | 257 | - | - | 60,000 | | |
| Preferred stock | 50 | 150 | - | - | 1,410 | | |
| NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2) | 1,365,169 | 344,912 | 752,478 | 594,132 | 3,421,030 | | |
| DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) .. | 1,145,233 | 352,928 | 606,748 | 645,588 | 3,184,069 | | |
| PERCENTAGE OF TOTAL ASSETS: | | | | | | | |
| Cash and balances with other banks | 18.6 | 13.7 | 23.0 | 19.9 | 15.6 | | |
| U. S. Gov't obligations, direct and guaranteed | 23.5 | 28.1 | 19.6 | 18.7 | 16.5 | | |
| Other securities | 10.1 | 10.1 | 9.8 | 11.2 | 7.2 | | |
| Loans and discounts | 46.7 | 46.5 | 46.0 | 47.8 | 57.9 | | |
| Total capital accounts | 8.6 | 7.9 | 9.1 | 7.8 | 7.4 | | |
| NUMBER OF BANKS | 148 | 125 | 129 | 93 | 49 | | |

EXPLANATORY NOTES

Banks report their assets and liabilities on either a cash or accrual basis according to their individual methods of bookkeeping.

Securities are reported net of valuation and premium reserves. Individual loan items are reported gross; valuation reserves are deducted from gross loans to provide a net loans figure. These valuation reserves include those authorized by the Bureau of Internal Revenue for income tax purposes, and others.

Deposits

Beginning April 12, 1961, the deposits schedule was revised to provide the following new items: (1) demand and time deposits due to mutual savings banks, (2) savings deposits, in the time category, and (3) demand and time deposits due to foreign governments and official institutions. Demand and time deposits due to mutual savings banks had previously been reported with other domestic interbank accounts, and deposits in the new foreign official category had previously been reported largely as foreign interbank accounts.

Coincident with these revisions, the new concept of demand deposits adjusted includes all demand deposits except those of the U. S. Government and domestic commercial banks, less cash items in process of collection; this differs from the previous concept in that demand deposits of mutual savings banks and foreign banks are now included in demand deposits adjusted. As a result of these changes in classification and definition, demand deposits adjusted were approximately \$2.2 billion higher than under the previous concept on April 12, 1961: demand deposits due to mutual savings banks were \$654 million and deposits due to foreign entities were \$1,595 million (\$941 million in foreign interbank and \$654 million in foreign official). Of the total due to foreign official about \$560 million had previously been classified as foreign interbank deposits and \$50 million as domestic interbank deposits; the remainder was previously included in deposits of individuals, partnerships, and corporations and therefore already in demand deposits adjusted.

Loans

Beginning with the October 6, 1959 call date, "Loans to other financial institutions" were reported separately for the first time. Loans to such institutions were previously reported largely against commercial and industrial loans and "All other loans." A reconciliation of the loan items affected by this reclassification is available for only June 10, 1959; see Federal Reserve Bulletin for January 1960, page 12.