



SUMMARY REPORT

Assets and Liabilities of Member Banks

June 30, 1964

NUMBER 172

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



**BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
WASHINGTON**

October 1964.

NOTICE

"Summary Report--Assets and Liabilities of Member Banks," No. 172, June 30, 1964, is enclosed. Data reported by national banks were adjusted to make them compatible with data reported by State banks.

The Board did not publish a Summary Report No. 171, containing results of the call for reports of condition as of April 15, 1964. Condition reports received from State member banks and from national banks for this call were not compatible and were not adjusted.

Publications Services,
Division of Administrative Services.

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These statistics are tabulated from condition reports submitted by State and national member banks following official calls. Reports of national member banks have been adjusted to make them comparable with State member bank reports.

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.

ALL MEMBER BANKS, BY CLASS OF BANK, JUNE 30, 1964
(Amounts in thousands of dollars)

ASSETS	RESERVE CITY BANKS			COUNTRY BANKS	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS 1/	ALL STATE MEMBER BANKS
	NEW YORK	CHICAGO	OTHER				
RESERVES, CASH, AND BANK BALANCES--TOTAL	10,549,752	2,121,070	19,143,217	14,953,164	46,767,203	29,511,430	17,255,773
Currency and coin.....	273,332	52,878	1,072,217	2,112,799	3,511,226	2,466,373	1,044,853
Reserve with Federal Reserve Banks.....	3,918,762	923,041	7,106,032	4,825,882	16,773,717	10,470,345	6,303,372
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	73,948	113,401	2,122,042	5,143,775	7,453,166	5,825,472	1,627,694
Other balances with banks in the U. S.	8,438	37,542	174,054	133,794	353,828	250,449	103,379
Balances with banks in foreign countries.....	156,648	46,769	128,583	11,313	343,313	144,372	198,941
Cash items in process of collection.....	6,118,624	947,439	8,540,289	2,725,601	18,331,953	10,354,419	7,977,534
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	5,778,804	1,750,231	15,487,932	23,217,814	46,234,781	31,560,264	14,674,517
Direct:							
Treasury bills.....	1,332,673	418,492	2,206,257	2,749,256	6,706,678	4,366,006	2,340,672
Treasury certificates of indebtedness.....	-	-	330	15,224	15,554	12,219	3,335
Treasury notes maturing in one year or less.....	840,307	122,129	1,789,162	2,301,851	5,053,449	3,255,463	1,797,986
Other Treasury notes.....	1,784,910	529,970	4,777,130	6,426,594	13,518,604	9,090,926	4,427,678
United States nonmarketable bonds.....	5,021	300	41,142	139,036	185,499	146,103	39,396
Other bonds maturing in 1 year or less.....	89,273	89,168	644,529	689,068	1,512,038	998,332	513,706
Other bonds maturing in 5 years.....	728,284	285,122	2,925,104	5,254,396	9,192,906	6,351,152	2,841,754
Other bonds maturing in 5 to 10 years.....	956,678	248,345	2,850,139	5,005,318	9,060,480	6,498,148	2,562,332
Other bonds maturing after 10 years.....	22,897	56,590	210,191	573,567	863,245	739,051	124,194
Guaranteed obligations.....	18,761	115	43,948	63,504	126,328	102,864	23,464
OTHER SECURITIES--TOTAL	5,423,873	1,620,042	10,374,563	12,830,241	30,248,719	20,168,460	10,080,259
Obligations of States and subdivisions.....	4,951,676	1,369,500	9,449,299	10,808,026	26,578,501	17,526,721	9,051,780
Other bonds, notes, and debentures.....	285,906	205,798	634,285	1,806,651	2,932,640	2,186,151	746,489
Federal Reserve bank stock.....							
Other corporate stocks.....	186,291	44,744	290,979	215,564	737,578	455,588	281,990
TOTAL SECURITIES	11,202,677	3,370,273	25,862,495	36,048,055	76,483,500	51,728,724	24,754,776
LOANS AND DISCOUNTS, NET--TOTAL	25,490,196	6,265,737	54,603,897	52,288,764	138,648,594	89,469,406	49,179,188
Valuation reserves.....	594,584	202,736	1,000,309	1,012,473	2,810,102	1,772,955	1,037,147
LOANS AND DISCOUNTS, GROSS--TOTAL	26,084,780	6,468,473	55,604,206	53,301,237	141,458,696	91,242,361	50,216,335
Real estate loans--total.....	2,295,665	408,604	13,207,049	16,882,819	32,794,137	22,805,814	9,988,323
Secured by farm land.....	9,712	1,928	321,278	1,033,466	1,366,384	1,020,761	345,623
Secured by residential properties:							
Insured by FHA.....	574,322	89,960	3,352,033	2,381,163	6,397,478	4,732,957	1,664,521
Insured or guaranteed by VA.....	408,041	28,268	888,781	1,109,133	2,434,223	1,696,180	738,043
Not ins. or guar. by FHA or VA.....	478,566	165,173	5,097,046	7,775,858	13,516,643	9,425,972	4,090,671
Secured by other properties.....	825,024	123,275	3,547,911	4,583,199	9,079,409	5,929,944	3,149,465
Loans to domestic com'l. and foreign banks.....	1,013,867	200,407	953,085	565,308	2,732,667	1,391,777	1,340,890
Loans to other financial institutions.....	2,762,171	893,310	4,706,446	1,525,021	9,886,948	5,834,704	4,052,244
Loans to brokers and dealers in securities.....	3,044,572	498,216	1,154,570	644,002	5,341,360	1,901,491	3,439,869
Other loans for purchasing or carrying secs.....	624,751	191,699	969,924	533,522	2,319,896	1,214,771	1,105,125
Loans to farmers directly guar. by CCC.....	86	76	46,779	135,556	182,497	144,560	37,937
Other loans to farmers.....	21,122	26,089	1,126,488	3,399,168	4,572,867	3,586,735	986,132
Commercial including open market paper.....	12,647,041	3,332,240	19,624,037	13,613,750	49,217,068	30,732,454	18,484,614
Other loans to individuals--total.....	2,547,926	600,323	12,063,017	15,063,422	30,274,688	21,090,547	9,184,141
Passenger automobile instalment loans.....	309,133	118,309	4,302,386	5,972,653	10,702,481	7,770,790	2,931,691
Other retail consumer instalment loans.....	196,525	108,414	1,076,959	1,384,271	2,766,169	2,007,077	759,092
Residential repair and modern instal.....	211,988	24,847	1,074,133	1,099,758	2,410,726	1,686,320	724,406
Other instal. loans for personal expenditures.....	625,421	80,563	1,572,316	2,540,740	4,819,040	3,334,821	1,484,219
Single payment loans for personal expenditures.....	1,204,859	268,190	4,037,223	4,066,000	9,576,272	6,291,539	3,284,733
All other loans (including overdrafts).....	1,127,579	317,509	1,752,811	938,669	4,136,568	2,539,508	1,597,060
TOTAL LOANS AND SECURITIES	36,692,873	9,636,010	80,466,392	88,336,819	215,132,094	141,198,130	73,933,964
Bank premises.....							
Furniture and fixtures.....							
Real estate owned other than bank premises.....	611,055	72,322	1,495,964	1,673,449	3,852,790	2,695,303	1,157,487
Investments and other assets indirectly representing bank premises or other real estate.....							
Customers' liability on acceptances outstanding.....	1,100,862	74,077	442,828	27,156	1,644,923	608,736	1,036,187
Other assets.....	761,585	142,229	696,457	439,500	2,039,771	1,236,784	802,987
TOTAL ASSETS	49,716,127	12,045,708	102,244,858	105,430,088	269,436,781	175,250,383	94,186,398

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, JUNE 30, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RESERVE CITY BANKS			COUNTRY BANKS	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS 1/	ALL STATE MEMBER BANKS
	NEW YORK	CHICAGO	OTHER				
DEMAND DEPOSITS—TOTAL	28,046,298	6,513,813	53,052,171	51,880,856	139,493,138	89,679,622	49,813,516
Individuals, partnerships, and corporations	17,934,311	4,307,467	37,964,665	40,735,827	100,942,270	65,760,601	35,181,669
Foreign Governments, central banks, etc.	546,007	11,329	101,862	3,877	663,075	269,361	393,714
United States Government	2,111,900	587,417	3,771,352	2,871,570	9,342,239	5,822,317	3,519,922
States and political subdivisions	420,042	311,412	3,233,726	5,674,279	9,639,459	7,263,901	2,375,558
Mutual savings banks in United States	363,724	1,571	156,339	194,377	716,011	271,470	444,541
Commercial banks in United States	3,427,161	1,133,641	6,459,682	1,510,610	12,531,094	7,762,664	4,768,430
Banks in foreign countries	919,849	47,170	278,298	34,226	1,279,543	454,324	825,219
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,323,304	113,806	1,086,247	856,090	4,379,447	2,074,984	2,304,463
TIME DEPOSITS—TOTAL	13,498,591	4,115,721	38,092,448	42,852,549	98,559,309	66,298,643	32,260,666
Savings deposits	5,083,118	2,557,865	25,762,543	31,695,043	65,098,569	45,430,422	19,668,147
Accumulated for payment of personal loans	725	-	269,859	389,811	660,395	509,328	151,067
Other time deposits of indiv., part., and corp.	4,948,436	1,089,774	7,754,616	7,654,105	21,446,931	13,510,691	7,936,240
Foreign Governments, central banks, etc.	2,549,498	238,971	756,797	10,502	3,555,768	1,545,985	2,009,783
United States Government	71,115	2,945	66,427	73,545	214,032	166,510	47,522
Postal savings	-	2,000	2,238	9,216	13,454	9,997	3,457
States and political subdivisions	528,200	198,858	3,361,948	2,955,837	7,044,843	4,964,458	2,080,385
Mutual savings banks in United States	46,508	-	12,570	14,068	73,146	12,788	60,358
Commercial banks in United States	180,473	17,108	60,396	48,112	306,089	106,616	199,473
Banks in foreign countries	90,518	8,200	45,054	2,310	146,082	41,848	104,234
TOTAL DEPOSITS	41,544,889	10,629,534	91,144,619	94,733,405	238,052,447	155,978,265	82,074,182
Rediscounts and other borrowed money	924,187	209,770	572,197	230,086	1,936,240	841,352	1,094,888
Acceptances outstanding	1,122,413	74,145	452,919	27,338	1,676,815	620,124	1,056,691
Other liabilities	1,722,272	115,298	1,964,761	1,908,455	5,710,786	3,548,683	2,162,103
TOTAL LIABILITIES	45,313,761	11,028,747	94,134,496	96,899,284	247,376,288	160,988,424	86,387,864
CAPITAL ACCOUNTS—TOTAL	4,402,366	1,016,961	8,110,362	8,530,804	22,060,493	14,261,959	7,798,534
Capital stock, notes, and debentures	1,430,347	408,150	2,516,987	2,569,140	6,924,624	4,459,641	2,464,983
Surplus	2,086,862	509,599	4,178,674	3,979,475	10,754,610	6,949,098	3,805,512
Undivided profits	721,540	82,786	1,327,539	1,738,871	3,870,736	2,490,697	1,380,039
Other capital accounts	163,617	16,426	87,162	243,318	510,523	362,523	148,000
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	49,716,127	12,045,708	102,244,858	105,430,088	269,436,781	175,250,383	94,186,398
MEMORANDA							
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	1,262,847	404,150	2,247,787	2,483,520	6,398,304	4,166,212	2,232,092
Capital notes and debentures	147,500	4,000	265,200	79,464	496,164	268,273	227,891
Preferred stock	20,000	-	4,000	6,156	30,156	25,156	5,000
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	21,853,726	5,452,973	42,389,901	44,012,718	113,709,318	73,500,969	40,208,349
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	16,388,613	3,845,316	34,280,848	44,773,075	99,287,852	65,740,222	33,547,630
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	21.2	17.6	18.7	14.2	17.4	16.8	18.3
U. S. Gov't obligations, direct and guaranteed	11.6	14.5	15.1	22.0	17.2	18.0	15.6
Other securities	10.9	13.4	10.1	12.2	11.2	11.5	10.7
Loans and discounts	51.3	52.0	53.4	49.6	51.5	51.1	52.2
Total capital accounts	8.9	8.4	7.9	8.1	8.2	8.1	8.3
NUMBER OF BANKS	14	12	183	5,971	6,180	4,702	1,478

ALL MEMBER BANKS ON SELECTED CALL DATES JUNE 10, 1959 TO JUNE 30, 1964
(Amounts in millions of dollars)

ASSETS	JUNE 10, 1959	JUNE 15, 1960	JUNE 30, 1961	JUNE 30, 1962	JUNE 29, 1963	DECEMBER 20, 1963	JUNE 30, 1964	CHANGE TO JUNE 30, 1964 FROM -- JUNE 29, 1963
RESERVES, CASH, AND BANK BALANCES--TOTAL	37,856	41,875	40,084	42,853	44,929	44,395	46,767	+ 1,839
Currency and coin	2,351	2,427	2,142	2,399	2,644	3,131	3,511	+ 868
Reserve with Federal Reserve Banks	18,086	17,918	16,488	16,839	16,529	17,150	16,774	+ 244
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	6,336	6,880	6,841	7,090	7,366	7,061	7,453	+ 87
Other balances with banks in the U. S.	40	32	57	92	324	297	354	+ 29
Balances with banks in foreign countries	94	94	142	169	233	287	343	+ 111
Cash items in process of collection	10,949	14,524	14,414	16,264	17,833	16,468	18,332	+ 499
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	50,225	43,526	50,361	52,065	50,399	49,342	46,235	- 4,164
Direct:								
Treasury bills	3,854	2,521	5,962	6,467	6,863	8,032	6,707	- 156
Treasury certificates of indebtedness	3,688	1,583	2,951	2,984	2,608	1,307	16	- 2,593
Treasury notes maturing in one year or less	-	-	4,181	9,448	3,470	4,532	5,053	+ 1,584
Other Treasury notes	11,410	11,959	12,295	11,919	15,953	13,539	13,519	- 2,434
United States nonmarketable bonds	771	478	401	288	205	196	185	- 19
Other bonds maturing in 1 year or less	19,763	19,898	5,427	794	1,100	827	1,512	+ 412
Other bonds maturing in 5 years	6,940	5,209	11,018	11,496	7,560	10,156	9,193	+ 1,632
Other bonds maturing in 5 to 10 years	3,351	1,399	6,397	6,987	11,690	9,755	9,061	- 2,630
Other bonds maturing after 10 years	438	406	1,590	1,537	865	899	863	- 2
Guaranteed obligations	9	73	139	145	85	96	126	+ 41
OTHER SECURITIES--TOTAL	16,633	15,788	17,696	22,219	27,008	29,073	30,249	+ 3,241
Obligations of States and subdivisions	13,820	13,473	15,220	19,321	23,533	25,210	26,579	+ 3,045
Other bonds, notes, and debentures	2,328	1,796	1,920	2,278	2,794	3,155	2,933	+ 139
Federal Reserve bank stock	378	399	426	457	481	491	491	-
Other corporate stocks	107	120	130	164	199	217	738	+ 57
TOTAL SECURITIES	66,858	59,313	68,057	74,285	77,407	78,415	76,484	- 924
LOANS AND DISCOUNTS, NET--TOTAL	88,431	98,344	99,992	109,212	122,088	131,712	138,649	+ 16,560
Valuation reserves	1,772	1,950	2,112	2,320	2,622	2,607	2,810	+ 188
LOANS AND DISCOUNTS, GROSS--TOTAL	90,203	100,294	102,104	111,533	124,710	134,318	141,459	+ 16,749
Real estate loans--total	21,180	22,309	23,086	25,362	29,127	31,009	32,794	+ 3,667
Secured by farm land	821	850	882	1,014	1,185	1,236	1,366	+ 181
Secured by residential properties:								
Insured by FHA	5,215	5,361	5,215	5,557	6,149	6,358	6,397	+ 249
Insured or guaranteed by VA	2,761	2,587	2,364	2,249	2,482	2,490	2,434	- 48
Not ins. or guar. by FHA or VA	7,739	8,336	8,969	9,951	11,525	12,466	13,517	+ 1,992
Secured by other properties	4,644	5,176	5,658	6,592	7,786	8,459	9,079	+ 1,293
Loans to domestic com'l. and foreign banks	1,820	2,309	970	1,453	1,844	3,439	2,733	+ 888
Loans to other financial institutions	5,277	6,736	5,644	6,789	8,134	8,775	9,887	+ 1,753
Loans to brokers and dealers in securities	2,260	2,469	2,780	3,088	4,436	5,124	5,341	+ 905
Other loans for purchasing or carrying secs.	1,669	1,488	1,709	1,699	1,880	2,136	2,320	+ 440
Loans to farmers directly guar. by CCC	129	53	336	546	492	451	182	- 310
Other loans to farmers	3,003	3,243	3,386	3,675	4,172	4,208	4,573	+ 401
Commercial including open market paper	34,172	38,204	38,872	41,435	44,701	47,403	49,217	+ 4,516
Other loans to individuals--total	18,397	20,932	22,421	24,006	26,366	27,908	30,275	+ 3,908
Passenger automobile instalment loans	5,984	6,941	7,081	7,808	9,121	9,684	10,702	+ 1,582
Other retail consumer instalment loans	1,980	2,232	2,630	2,209	2,390	2,533	2,766	+ 377
Residential repair and modern instal.	1,909	2,178	2,247	2,238	2,315	2,417	2,411	+ 96
Other instal. loans for personal expenditures	2,709	3,216	3,486	3,782	4,252	4,498	4,819	+ 567
Single payment loans for personal expenditures	5,815	6,365	6,977	7,968	8,289	8,776	9,576	+ 1,287
All other loans (including overdrafts)	2,298	2,550	2,900	3,480	3,557	3,765	4,137	+ 579
TOTAL LOANS AND SECURITIES	155,289	157,657	168,049	183,497	199,495	210,127	215,132	+ 15,637
Bank premises	1,639	1,846	1,963	2,125	2,468	2,659	2,659	-
Furniture and fixtures	423	473	553	587	627	666	666	-
Real estate owned other than bank premises	47	66	64	80	80	62	3,853	+ 393
Investments and other assets indirectly representing bank premises or other real estate	189	211	298	318	285	302	302	-
Customers' liability on acceptances outstanding	726	970	1,417	1,423	1,517	1,556	1,645	+ 128
Other assets	1,096	1,068	1,290	1,477	1,813	1,703	2,040	+ 227
TOTAL ASSETS	197,265	204,167	213,719	232,359	251,214	261,468	269,437	+ 18,223

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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 JUNE 10, 1959 TO JUNE 30, 1964
(Amounts in millions of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	JUNE 10, 1959	JUNE 15, 1960	JUNE 30, 1961	JUNE 30, 1962	JUNE 29, 1963	DECEMBER 20, 1963	JUNE 30, 1964	CHANGE TO JUNE 30, 1964 FROM -- JUNE 29, 1963
DEMAND DEPOSITS--TOTAL	120,021	124,678	124,376	130,544	135,696	138,065	139,493	+ 3,797
Individuals, partnerships, and corporations	93,353	93,896	92,238	94,174	97,333	103,297	100,942	+ 3,609
Foreign Governments, central banks, etc.	-	-	648	652	620	834	663	+ 43
United States Government	2,406	5,745	5,731	8,734	9,761	5,986	9,342	- 418
States and political subdivisions	8,207	8,304	9,241	9,107	9,535	9,376	9,639	+ 105
Mutual savings banks in United States	-	-	580	642	679	582	716	+ 37
Commercial banks in United States	11,446	11,980	11,481	11,991	12,467	12,796	12,531	+ 64
Banks in foreign countries	1,499	1,387	1,016	1,163	1,242	1,140	1,280	+ 37
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,110	3,366	3,441	4,080	4,060	4,055	4,379	+ 319
TIME DEPOSITS--TOTAL	54,790	54,841	64,849	75,513	86,923	91,311	98,559	+ 11,636
Savings deposits	49,094	44,959	49,648	55,213	61,023	62,666	65,099	+ 4,075
Accumulated for payment of personal loans	471	521	571	570	584	618	660	+ 76
Other time deposits of indiv., part., and corp.	-	5,053	8,081	11,854	15,867	18,009	21,447	+ 5,580
Foreign Governments, central banks, etc.	-	-	1,809	2,156	2,848	3,033	3,556	+ 708
United States Government	283	222	251	261	217	228	214	- 3
Postal savings	14	13	12	13	12	12	13	+ 2
States and political subdivisions	2,937	2,768	4,203	5,096	5,999	6,364	7,045	+ 1,046
Mutual savings banks in United States	-	-	15	32	33	39	73	+ 40
Commercial banks in United States	124	98	156	191	237	222	306	+ 69
Banks in foreign countries	1,866	1,208	104	128	103	121	146	+ 43
TOTAL DEPOSITS	174,811	179,519	189,226	206,057	222,619	229,376	238,052	+ 15,433
Rediscunts and other borrowed money	2,686	2,503	382	735	1,440	3,499	1,936	+ 497
Acceptances outstanding	757	1,010	1,445	1,465	1,564	1,584	1,677	+ 113
Other liabilities	3,092	4,305	4,639	4,924	5,353	5,954	5,711	+ 358
TOTAL LIABILITIES	181,346	187,338	195,692	213,180	230,976	240,414	247,376	+ 16,400
CAPITAL ACCOUNTS--TOTAL	15,919	16,829	18,027	19,179	20,238	21,054	22,060	+ 1,822
Capital stock, notes, and debentures	4,802	5,105	5,406	5,681	5,919	6,155	6,925	+ 1,005
Surplus	7,841	8,208	8,841	9,606	10,175	10,469	10,755	+ 580
Undivided profits	2,908	3,176	3,380	3,467	3,696	3,968	3,871	+ 175
Other capital accounts	369	340	401	425	448	462	511	+ 62
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	197,265	204,167	213,719	232,359	251,214	261,469	269,437	+ 18,223
MEMORANDA								
PLEGDED ASSETS (AND SECURITIES LOANED)								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	4,773	5,081	5,382	5,659	5,876	6,006	6,398	+ 522
Capital notes and debentures	19	18	16	16	14	119	496	+ 482
Preferred stock	10	7	7	7	29	30	30	+ 1
Retirable value of preferred stock	-	-	-	-	-	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	102,738	103,276	103,122	107,191	110,499	114,538	113,709	+ 3,211
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4)	93,722	91,042	92,750	93,555	95,637	102,816	99,288	+ 3,651
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.2	20.5	18.8	18.4	17.9	17.0	17.4	- .5
U. S. Gov't obligations, direct and guaranteed	25.5	21.3	23.6	22.4	20.1	18.9	17.2	- 2.9
Other securities	8.4	7.7	8.3	9.6	10.8	11.1	11.2	+ .4
Loans and discounts	44.8	48.2	46.8	47.0	48.6	50.4	51.5	+ 2.9
Total capital accounts	8.1	8.2	8.4	8.3	8.1	8.1	8.2	+ .1
NUMBER OF BANKS	6,280	6,217	6,141	6,070	6,058	6,112	6,180	+ 122

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, JUNE 30, 1964
(Amounts in thousands of dollars)

ASSETS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,860,278	748,168	1,112,110		13,041,439	10,831,715	2,209,724
Currency and coin	213,819	24,946	188,873		673,475	304,491	368,984
Reserve with Federal Reserve Banks	610,034	323,423	286,611		4,773,698	4,025,420	748,278
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	251,175	32,809	218,366		576,481	101,981	474,500
Other balances with banks in the U. S.	21,836	544	21,292		22,829	8,622	14,207
Balances with banks in foreign countries	14,790	13,040	1,750		170,476	166,108	4,368
Cash items in process of collection	748,624	353,406	395,218		6,824,480	6,225,093	599,387
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	1,536,461	452,657	1,083,804		9,413,009	6,072,840	3,340,169
Direct:							
Treasury bills	248,450	112,519	135,931		1,636,050	1,335,660	300,390
Treasury certificates of indebtedness	1,644	-	1,644		418	-	418
Treasury notes maturing in one year or less	261,684	111,197	150,487		1,288,564	944,135	344,429
Other Treasury notes	502,919	154,388	348,531		2,908,705	1,928,104	980,601
United States nonmarketable bonds	5,900	1,000	4,900		21,713	5,021	16,692
Other bonds maturing in 1 year or less	16,838	-	16,838		152,278	89,273	63,005
Other bonds maturing in 5 years	229,341	11,708	217,633		1,469,715	757,280	712,435
Other bonds maturing in 5 to 10 years	253,573	61,025	192,548		1,768,317	971,673	796,644
Other bonds maturing after 10 years	14,207	-	14,207		137,131	22,897	114,234
Guaranteed obligations	1,905	820	1,085		30,118	18,797	11,321
OTHER SECURITIES—TOTAL	1,179,452	264,306	915,146		8,407,214	5,698,433	2,708,781
Obligations of States and subdivisions	1,099,911	241,758	858,153		7,605,937	5,210,140	2,395,797
Other bonds, notes, and debentures	46,598	6,091	40,507		568,588	298,012	270,576
Federal Reserve bank stock							
Other corporate stocks	32,943	16,457	16,486		232,689	190,281	42,408
TOTAL SECURITIES	2,715,913	716,963	1,998,950		17,820,223	11,771,273	6,048,950
LOANS AND DISCOUNTS, NET—TOTAL	6,009,961	2,157,894	3,852,067		36,336,999	26,682,921	9,654,078
Valuation reserves	120,274	42,514	77,760		860,794	641,484	219,310
LOANS AND DISCOUNTS, GROSS—TOTAL	6,130,235	2,200,408	3,929,827		37,197,793	27,324,405	9,873,388
Real estate loans—total	1,275,740	218,419	1,057,321		6,271,982	2,656,243	3,615,739
Secured by farm land	19,768	15	19,753		87,713	17,886	69,827
Secured by residential properties:							
Insured by FHA	128,787	29,047	99,740		1,388,117	620,735	767,382
Insured or guaranteed by VA	67,500	7,867	59,633		938,148	452,233	485,913
Not ins. or guar. by FHA or VA	593,451	64,552	528,899		2,124,831	643,115	1,481,716
Secured by other properties	466,234	116,938	349,296		1,733,173	922,272	810,901
Loans to domestic com'l. and foreign banks	107,557	78,498	29,059		1,204,671	1,026,654	178,017
Loans to other financial institutions	394,967	254,429	140,538		3,111,770	2,828,195	283,575
Loans to brokers and dealers in securities	59,676	22,832	36,844		3,388,340	3,086,724	301,616
Other loans for purchasing or carrying secs.	22,446	4,260	18,186		705,563	632,263	73,300
Loans to farmers directly guar. by CCC	45	-	45		285	86	199
Other loans to farmers	30,904	1,008	29,896		152,640	34,197	118,443
Commercial including open market paper	2,477,709	1,169,213	1,308,496		15,374,710	13,010,544	2,364,166
Other loans to individuals—total	1,592,445	398,464	1,193,981		5,657,049	2,872,589	2,784,460
Passenger automobile instalment loans	560,092	123,152	436,940		1,349,942	430,122	919,820
Other retail consumer instalment loans	107,255	29,520	77,735		397,397	217,437	179,960
Residential repair and modern instal.	92,588	22,009	70,579		494,173	249,405	244,768
Other instal. loans for personal expenditures	268,379	60,728	207,651		1,310,011	705,752	604,259
Single payment loans for personal expenditures	564,131	163,055	401,076		2,105,526	1,269,873	835,653
All other loans (including overdrafts)	168,746	53,285	115,461		1,330,783	1,176,910	153,873
TOTAL LOANS AND SECURITIES	8,725,874	2,874,857	5,851,017		54,157,222	38,454,194	15,703,028
Bank premises							
Furniture and fixtures							
Real estate owned other than bank premises	155,247	31,917	123,330		866,879	630,648	236,231
Investments and other assets indirectly representing bank premises or other real estate							
Customers' liability on acceptances outstanding	41,794	39,710	2,084		1,123,464	1,118,355	5,109
Other assets	52,487	24,091	28,396		892,616	779,132	113,484
TOTAL ASSETS	10,835,680	3,718,743	7,116,937		70,081,620	51,814,044	18,267,576

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS--TOTAL	6,586,566	2,465,167	4,121,399		37,163,563	28,847,989	8,315,574
Individuals, partnerships, and corporations	5,065,572	1,766,016	3,299,556		24,943,551	18,534,021	6,409,530
Foreign Governments, central banks, etc.	3,547	3,547	-		546,774	546,007	767
United States Government	468,713	156,794	311,919		2,700,394	2,173,674	526,720
States and political subdivisions	466,763	176,613	290,150		1,515,608	493,927	1,021,681
Mutual savings banks in United States	187,445	79,282	108,163		451,551	372,946	78,605
Commercial banks in United States	266,492	221,031	45,461		3,546,977	3,461,864	85,113
Banks in foreign countries	35,940	33,340	2,600		943,438	925,956	17,482
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	92,094	28,544	63,550		2,515,270	2,339,594	175,676
TIME DEPOSITS--TOTAL	2,841,085	733,889	2,107,196		22,713,003	14,590,625	8,122,378
Savings deposits	2,017,233	272,021	1,745,212		12,652,041	5,841,641	6,810,400
Accumulated for payment of personal loans	1,334	-	1,334		3,321	725	2,596
Other time deposits of indiv., part., and corp.	573,504	338,412	235,092		5,824,449	5,141,727	682,722
Foreign Governments, central banks, etc.	76,787	76,787	-		2,552,498	2,549,498	3,000
United States Government	6,589	3,910	2,679		75,907	71,378	4,529
Postal savings	670	2	668		170	150	20
States and political subdivisions	143,642	28,934	114,708		1,268,213	659,170	609,043
Mutual savings banks in United States	7,040	-	7,040		60,601	53,758	6,843
Commercial banks in United States	10,411	10,048	363		183,260	181,360	1,900
Banks in foreign countries	3,875	3,775	100		92,543	91,218	1,325
TOTAL DEPOSITS	9,427,651	3,199,056	6,228,595		59,876,566	43,438,614	16,437,952
Rediscounts and other borrowed money	28,627	16,900	11,727		956,356	924,187	32,169
Acceptances outstanding	43,594	41,510	2,084		1,145,053	1,139,906	5,147
Other liabilities	325,688	71,523	254,165		2,211,390	1,768,491	442,899
TOTAL LIABILITIES	9,825,560	3,328,989	6,496,571		64,189,365	47,271,198	16,918,167
CAPITAL ACCOUNTS--TOTAL	1,010,120	389,754	620,366		5,892,255	4,542,846	1,349,409
Capital stock, notes, and debentures	269,954	93,260	176,694		1,898,952	1,480,414	418,538
Surplus	536,381	238,241	298,140		2,827,657	2,161,522	666,135
Undivided profits	186,136	55,248	130,888		982,638	736,693	245,945
Other capital accounts	17,649	3,005	14,644		183,008	164,217	18,791
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	10,835,680	3,718,743	7,116,937		70,081,620	51,814,044	18,267,576
MEMORANDA							
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	269,018	93,260	175,758		1,691,602	1,309,714	381,888
Capital notes and debentures	-	-	-		187,155	150,700	36,455
Preferred stock	936	-	936		20,195	20,000	195
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,586,828	2,079,013	3,507,815		29,762,602	22,520,915	7,241,687
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	5,102,737	1,733,936	3,368,801		24,091,712	16,987,358	7,104,354
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	17.2	20.1	15.6		18.6	20.9	12.1
U. S. Gov't obligations, direct and guaranteed	14.2	12.2	15.2		13.4	11.7	18.3
Other securities	10.9	7.1	12.9		12.0	11.0	14.8
Loans and discounts	55.5	58.0	54.1		51.8	51.5	52.8
Total capital accounts	9.3	10.5	8.7		8.4	8.8	7.4
NUMBER OF BANKS	248	5	243		421	17	404

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1964
(Amounts in thousands of dollars)

ASSETS	PHILADELPHIA			CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,204,513	1,195,110	1,009,403	3,093,858	2,061,727	1,032,131
Currency and coin	255,568	75,425	180,143	333,880	153,487	180,393
Reserve with Federal Reserve Banks	806,004	455,094	350,910	1,218,188	881,275	336,913
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	411,187	95,383	315,804	586,384	208,279	378,105
Other balances with banks in the U. S.	27,107	1,247	25,860	11,522	1,086	10,436
Balances with banks in foreign countries	10,378	10,327	51	8,144	8,125	19
Cash items in process of collection	694,269	557,634	136,635	935,740	809,475	126,265
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,442,800	710,925	1,731,875	4,001,642	2,026,854	1,974,788
Direct:						
Treasury bills	297,333	122,235	175,098	598,539	359,711	238,828
Treasury certificates of indebtedness	113	-	113	8,593	-	8,593
Treasury notes maturing in one year or less	272,310	130,636	141,674	487,430	282,187	205,243
Other Treasury notes	633,736	229,373	404,363	1,382,466	738,718	643,748
United States nonmarketable bonds	13,570	521	13,049	13,294	1,537	11,757
Other bonds maturing in 1 year or less	67,902	22,409	45,493	91,029	23,671	67,358
Other bonds maturing in 5 years	520,297	108,371	411,926	681,807	292,150	389,657
Other bonds maturing in 5 to 10 years	560,643	92,333	468,310	667,272	303,603	363,669
Other bonds maturing after 10 years	75,291	5,047	70,244	63,147	20,754	42,393
Guaranteed obligations	1,605	-	1,605	8,065	4,523	3,542
OTHER SECURITIES—TOTAL	1,442,119	426,889	1,015,230	2,968,573	2,085,923	882,650
Obligations of States and subdivisions	1,204,401	373,257	831,144	2,759,218	1,980,592	778,626
Other bonds, notes, and debentures	189,740	24,113	165,627	158,319	70,211	88,108
Federal Reserve bank stock						
Other corporate stocks	47,978	29,519	18,459	51,036	35,120	15,916
TOTAL SECURITIES	3,884,919	1,137,814	2,747,105	6,970,215	4,112,777	2,857,438
LOANS AND DISCOUNTS, NET—TOTAL	6,902,814	2,952,270	3,950,544	10,258,664	6,411,912	3,846,752
Valuation reserves	172,454	88,317	84,137	183,642	119,165	64,477
LOANS AND DISCOUNTS, GROSS—TOTAL	7,075,268	3,040,587	4,034,681	10,442,306	6,531,077	3,911,229
Real estate loans—total	2,013,149	323,060	1,690,089	3,045,614	1,523,988	1,521,626
Secured by farm land	88,782	6,290	82,492	131,410	6,383	125,027
Secured by residential properties:						
Insured by FHA	190,081	43,648	146,433	315,315	231,601	83,714
Insured or guaranteed by VA	108,107	7,001	101,106	203,348	144,539	58,809
Not ins. or guar. by FHA or VA	998,548	139,716	858,832	1,562,867	715,549	847,318
Secured by other properties	627,631	126,405	501,226	832,674	425,916	406,758
Loans to domestic com'l. and foreign banks	99,259	43,722	55,537	111,512	71,754	39,758
Loans to other financial institutions	402,244	315,680	86,564	590,612	504,894	85,718
Loans to brokers and dealers in securities	81,064	56,851	24,213	315,302	284,660	30,642
Other loans for purchasing or carrying secs.	89,741	61,448	28,293	233,825	208,676	25,149
Loans to farmers directly guar. by CCC	2,119	1,994	125	3,285	185	3,100
Other loans to farmers	105,735	2,598	103,137	137,558	1,666	135,892
Commercial including open market paper	2,116,847	1,283,519	833,328	2,972,125	2,230,482	741,643
Other loans to individuals—total	1,899,585	814,347	1,085,238	2,580,906	1,324,202	1,256,704
Passenger automobile instalment loans	597,392	246,495	350,897	1,000,616	400,325	600,291
Other retail consumer instalment loans	192,468	92,675	99,793	174,488	75,876	98,612
Residential repair and modern instal.	154,393	79,045	75,348	269,438	171,153	98,285
Other instal. loans for personal expenditures	385,065	154,544	230,521	443,372	228,450	214,922
Single payment loans for personal expenditures	570,267	241,588	328,679	692,992	448,398	244,594
All other loans (including overdrafts)	265,525	137,368	128,157	451,567	380,570	70,997
TOTAL LOANS AND SECURITIES	10,787,733	4,090,084	6,697,649	17,228,879	10,524,689	6,704,190
Bank premises						
Furniture and fixtures						
Real estate owned other than bank premises	183,244	59,547	123,697	231,467	119,274	112,193
Investments and other assets indirectly representing bank premises or other real estate	37,845	37,819	26	32,972	32,751	221
Customers' liability on acceptances outstanding	63,502	39,586	23,916	98,487	79,487	19,000
Other assets						
TOTAL ASSETS	13,276,837	5,422,146	7,854,691	20,685,663	12,817,928	7,867,735

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	PHILADELPHIA			CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	6,687,453	3,339,130	3,348,323	9,802,336	6,275,544	3,526,792
Individuals, partnerships, and corporations	5,202,825	2,412,037	2,790,788	7,504,333	4,679,853	2,824,480
Foreign Governments, central banks, etc.	7,260	7,260	-	123	123	-
United States Government	467,424	249,383	218,041	814,273	545,744	268,529
States and political subdivisions	352,680	90,678	262,002	739,548	387,889	351,659
Mutual savings banks in United States	45,588	40,164	5,424	5,919	5,410	509
Commercial banks in United States	487,288	457,767	29,521	561,510	536,122	25,388
Banks in foreign countries	32,611	32,531	80	19,889	19,859	30
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	91,777	49,310	42,467	156,741	100,544	56,197
TIME DEPOSITS—TOTAL	5,081,883	1,448,758	3,633,125	8,597,190	5,072,300	3,524,890
Savings deposits	3,693,210	738,421	2,954,789	6,013,069	3,354,580	2,658,489
Accumulated for payment of personal loans	2,071	-	2,071	386,765	145,239	241,526
Other time deposits of indiv., part., and corp.	1,050,640	508,271	542,369	1,667,387	1,198,063	469,324
Foreign Governments, central banks, etc.	74,396	73,604	792	7,200	7,200	-
United States Government	6,335	427	5,908	2,349	1,650	699
Postal savings	519	82	437	801	99	702
States and political subdivisions	228,492	103,991	124,501	512,440	358,741	153,699
Mutual savings banks in United States	4,570	4,530	40	-	-	-
Commercial banks in United States	16,683	14,465	2,218	5,279	4,828	451
Banks in foreign countries	4,967	4,967	-	1,900	1,900	-
TOTAL DEPOSITS	11,769,336	4,787,888	6,981,448	18,399,526	11,347,844	7,051,682
Rediscounts and other borrowed money	32,750	25,700	7,050	45,416	40,350	5,066
Acceptances outstanding	37,945	37,919	26	35,402	35,181	221
Other liabilities	262,500	99,466	163,034	346,035	208,650	137,385
TOTAL LIABILITIES	12,102,531	4,950,973	7,151,558	18,826,379	11,632,025	7,194,354
CAPITAL ACCOUNTS—TOTAL	1,174,306	471,173	703,133	1,859,284	1,185,903	673,381
Capital stock, notes, and debentures	284,758	101,476	183,282	503,491	311,700	191,791
Surplus	669,139	286,523	382,616	1,060,141	729,811	330,330
Undivided profits	209,015	82,660	126,355	281,970	140,227	141,743
Other capital accounts	11,394	514	10,880	13,682	4,165	9,517
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	13,276,837	5,422,146	7,854,691	20,685,663	12,817,928	7,867,735
MEMORANDA						
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	284,208	101,476	182,732	488,391	296,700	191,691
Capital notes and debentures	500	-	500	15,000	15,000	-
Preferred stock	50	-	50	100	-	100
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,581,997	2,686,113	2,895,884	8,280,212	5,257,790	3,022,422
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	5,038,472	2,074,346	2,964,126	7,490,813	4,384,203	3,106,610
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	16.6	22.0	12.9	15.0	16.1	13.1
U. S. Gov't obligations, direct and guaranteed	18.4	13.1	22.0	19.3	15.8	25.1
Other securities	10.9	7.9	12.9	14.4	16.3	11.2
Loans and discounts	52.0	54.4	50.3	49.6	50.0	48.9
Total capital accounts	8.8	8.7	9.0	9.0	9.3	8.6
NUMBER OF BANKS	434	6	428	509	19	490

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1964
(Amounts in thousands of dollars)

ASSETS	RICHMOND				ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,168,816	1,266,621	902,195	3,029,383	1,518,097	1,511,286	
Currency and coin.....	275,432	124,599	150,833	264,196	61,793	202,403	
Reserve with Federal Reserve Banks.....	675,306	413,326	261,980	890,157	480,850	409,307	
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	438,931	137,791	301,140	927,133	281,136	645,997	
Other balances with banks in the U. S.	7,210	861	6,349	8,981	1,756	7,225	
Balances with banks in foreign countries.....	9,380	9,327	53	1,937	1,327	610	
Cash items in process of collection.....	762,557	580,717	181,840	936,979	691,235	245,744	
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,350,251	1,120,847	1,229,404	3,178,436	1,072,719	2,105,717	
Direct:							
Treasury bills.....	242,051	110,873	131,178	430,548	141,458	289,090	
Treasury certificates of indebtedness.....	345	-	345	1,065	-	1,065	
Treasury notes maturing in one year or less.....	251,276	131,197	120,079	302,248	106,773	195,475	
Other Treasury notes.....	744,950	420,517	324,433	998,886	398,791	600,095	
United States nonmarketable bonds.....	21,123	6,700	14,423	10,769	1,835	8,934	
Other bonds maturing in 1 year or less.....	83,014	44,485	38,529	121,068	42,576	78,492	
Other bonds maturing in 5 years.....	558,305	241,495	316,810	648,690	223,842	424,848	
Other bonds maturing in 5 to 10 years.....	424,267	163,045	261,222	587,118	132,314	454,804	
Other bonds maturing after 10 years.....	24,105	2,248	21,857	67,550	24,202	43,348	
Guaranteed obligations.....	815	287	528	10,494	928	9,566	
OTHER SECURITIES—TOTAL	1,161,624	574,526	587,098	1,544,395	536,150	1,008,245	
Obligations of States and subdivisions.....	971,760	508,525	463,235	1,330,839	489,522	841,317	
Other bonds, notes, and debentures.....	162,915	52,224	110,691	182,466	33,773	148,693	
Federal Reserve bank stock.....							
Other corporate stocks.....	26,949	13,777	13,172	31,090	12,855	18,235	
TOTAL SECURITIES	3,511,875	1,695,373	1,816,502	4,722,831	1,608,869	3,113,962	
LOANS AND DISCOUNTS, NET—TOTAL	6,606,926	3,512,235	3,094,691	7,235,646	3,067,132	4,168,514	
Valuation reserves.....	107,406	61,408	45,998	134,209	52,651	81,558	
LOANS AND DISCOUNTS, GROSS—TOTAL	6,714,332	3,573,643	3,140,689	7,369,855	3,119,783	4,250,072	
Real estate loans—total.....	1,638,090	719,963	918,127	1,287,623	361,798	925,825	
Secured by farm land.....	124,178	35,527	88,651	86,364	6,969	79,395	
Secured by residential properties:							
Insured by FHA.....	109,712	54,002	55,710	124,784	38,819	85,965	
Insured or guaranteed by VA.....	63,319	32,195	31,124	43,421	13,328	30,093	
Not ins. or guar. by FHA or VA.....	810,720	311,529	499,191	516,908	129,704	387,204	
Secured by other properties.....	530,161	286,710	243,451	516,146	172,978	343,168	
Loans to domestic com'l. and foreign banks.....	113,734	90,256	23,478	97,383	65,051	32,332	
Loans to other financial institutions.....	390,094	305,700	84,394	471,382	291,168	180,214	
Loans to brokers and dealers in securities.....	71,267	48,510	22,757	123,357	71,153	52,204	
Other loans for purchasing or carrying secs.....	63,234	33,798	29,436	97,777	45,159	52,618	
Loans to farmers directly guar. by CCC.....	928	123	805	13,603	2,290	11,313	
Other loans to farmers.....	140,410	20,370	120,040	157,183	18,007	139,176	
Commercial including open market paper.....	1,998,279	1,193,640	804,639	2,614,093	1,172,693	1,441,400	
Other loans to individuals—total.....	2,141,963	1,064,818	1,077,145	2,310,534	984,871	1,325,663	
Passenger automobile instalment loans.....	800,961	390,733	410,228	742,078	278,705	463,373	
Other retail consumer instalment loans.....	158,637	70,983	87,654	220,260	78,498	141,762	
Residential repair and modern instal.....	121,196	71,449	49,747	145,392	58,307	87,085	
Other instal. loans for personal expenditures.....	339,711	139,625	200,086	324,520	108,956	215,564	
Single payment loans for personal expenditures.....	721,458	392,028	329,430	878,284	460,405	417,879	
All other loans (including overdrafts).....	156,333	96,465	59,868	196,920	107,593	89,327	
TOTAL LOANS AND SECURITIES	10,118,801	5,207,608	4,911,193	11,958,477	4,676,001	7,282,476	
Bank premises.....							
Furniture and fixtures.....							
Real estate owned other than bank premises.....	205,877	103,973	101,904	295,975	111,406	184,569	
Investments and other assets indirectly representing bank premises or other real estate.....							
Customers' liability on acceptances outstanding.....	6,587	5,831	756	3,882	2,311	1,571	
Other assets.....	62,130	44,729	17,401	76,001	36,792	39,209	
TOTAL ASSETS	12,562,211	6,628,762	5,933,449	15,363,718	6,344,607	9,019,111	

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RICHMOND				ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	7,074,778	4,013,612	3,061,166		9,018,935	4,002,071	5,016,864
Individuals, partnerships, and corporations	5,450,281	2,979,886	2,470,395		6,298,342	2,528,982	3,769,360
Foreign Governments, central banks, etc.	28,366	28,366	-		2,824	2,498	326
United States Government	441,569	282,608	158,961		449,026	231,580	217,446
States and political subdivisions	550,110	246,030	304,080		1,056,307	429,478	626,829
Mutual savings banks in United States	8,615	8,437	178		-	-	-
Commercial banks in United States	494,432	402,311	92,121		1,107,136	760,362	346,774
Banks in foreign countries	9,389	9,255	134		10,804	8,346	2,458
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	92,016	56,719	35,297		94,496	40,825	53,671
TIME DEPOSITS—TOTAL	4,062,783	1,869,438	2,193,345		4,706,878	1,620,111	3,086,767
Savings deposits	3,110,025	1,336,337	1,773,688		3,249,801	1,065,042	2,184,759
Accumulated for payment of personal loans	14,523	7,081	7,442		8,931	7,470	7,461
Other time deposits of indiv., part., and corp.	630,181	355,010	275,171		972,593	367,610	604,983
Foreign Governments, central banks, etc.	27,543	26,543	1,000		4,335	4,000	335
United States Government	33,118	20,573	12,545		8,361	1,125	7,236
Postal savings	1,966	630	1,336		1,491	46	1,445
States and political subdivisions	241,506	121,107	120,399		427,711	173,345	254,366
Mutual savings banks in United States	-	-	-		10	-	10
Commercial banks in United States	3,721	1,957	1,764		33,395	7,473	25,922
Banks in foreign countries	200	200	-		250	-	250
TOTAL DEPOSITS	11,137,561	5,883,050	5,254,511		13,725,813	5,622,182	8,103,631
Rediscounts and other borrowed money	62,931	45,800	17,131		112,104	76,671	35,433
Acceptances outstanding	6,587	5,831	756		4,023	2,439	1,584
Other liabilities	290,771	168,347	122,424		259,031	116,135	142,896
TOTAL LIABILITIES	11,497,850	6,103,028	5,394,822		14,100,971	5,817,427	8,283,544
CAPITAL ACCOUNTS—TOTAL	1,064,361	525,734	538,627		1,262,747	527,180	735,567
Capital stock, notes, and debentures	302,369	152,907	149,462		409,611	168,489	241,122
Surplus	567,325	288,728	278,597		608,426	262,639	345,787
Undivided profits	169,081	72,087	96,994		191,556	66,990	124,566
Other capital accounts	25,586	12,012	13,574		53,154	29,062	24,092
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	12,562,211	6,628,762	5,933,449		15,363,718	6,344,607	9,019,111
MEMORANDA							
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	285,344	137,907	147,437		386,111	145,489	240,622
Capital notes and debentures	17,000	15,000	2,000		23,500	23,000	500
Preferred stock	25	-	25		-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	5,873,367	3,295,104	2,578,263		7,154,896	3,029,700	4,125,196
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	5,376,220	2,747,976	2,628,244		6,525,794	2,318,894	4,206,900
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	17.3	19.1	15.2		19.7	23.9	16.8
U. S. Gov't obligations, direct and guaranteed	18.7	16.9	20.7		20.7	16.9	23.3
Other securities	9.2	8.7	9.9		10.1	8.5	11.2
Loans and discounts	52.6	53.0	52.2		47.1	48.3	46.2
Total capital accounts	8.5	7.9	9.1		8.2	8.3	8.2
NUMBER OF BANKS	416	18	398		488	24	464

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1964
(Amounts in thousands of dollars)

ASSETS	CHICAGO			ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	6,489,519	4,100,351	2,389,168	1,756,644	1,012,179	744,465
Currency and coin	491,604	169,537	322,067	125,079	34,897	90,182
Reserve with Federal Reserve Banks	2,498,109	1,639,918	858,191	551,471	295,025	256,446
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,125,698	303,954	821,744	480,412	155,638	324,774
Other balances with banks in the U. S.	57,726	38,816	18,910	6,993	5,336	1,657
Balances with banks in foreign countries	99,084	98,458	626	918	918	-
Cash items in process of collection	2,217,298	1,849,668	367,630	591,771	520,365	71,406
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	8,681,931	3,607,617	5,074,314	1,832,244	604,456	1,227,788
Direct:						
Treasury bills	1,112,591	563,201	549,390	276,818	108,320	168,498
Treasury certificates of indebtedness	662	-	662	786	-	786
Treasury notes maturing in one year or less	819,012	311,849	507,163	191,608	70,062	121,546
Other Treasury notes	2,568,219	1,104,775	1,463,444	507,290	177,563	329,727
United States nonmarketable bonds	34,546	7,951	26,595	10,628	2,682	7,946
Other bonds maturing in 1 year or less	353,417	225,576	127,841	78,214	44,216	33,998
Other bonds maturing in 5 years	1,996,498	767,593	1,228,905	402,925	123,640	279,285
Other bonds maturing in 5 to 10 years	1,573,900	549,112	1,024,788	303,672	42,368	261,304
Other bonds maturing after 10 years	204,099	72,277	131,822	55,436	35,064	20,372
Guaranteed obligations	18,987	5,283	13,704	4,867	541	4,326
OTHER SECURITIES—TOTAL	5,057,575	2,750,454	2,307,121	1,043,404	447,212	596,192
Obligations of States and subdivisions	4,281,775	2,437,824	1,843,951	889,191	415,991	473,200
Other bonds, notes, and debentures	677,030	244,701	432,329	134,098	19,783	114,315
Federal Reserve bank stock						
Other corporate stocks	98,770	67,929	30,841	20,115	11,438	8,677
TOTAL SECURITIES	13,739,506	6,358,071	7,381,435	2,875,648	1,051,668	1,823,980
LOANS AND DISCOUNTS, NET—TOTAL	19,620,858	10,815,608	8,805,250	4,389,270	2,295,739	2,093,531
Valuation reserves	467,462	280,155	187,307	63,958	33,641	30,317
LOANS AND DISCOUNTS, GROSS—TOTAL	20,088,320	11,095,763	8,992,557	4,453,228	2,329,380	2,123,848
Real estate loans—total	4,964,609	1,663,123	3,301,486	1,004,585	306,038	698,547
Secured by farm land	195,990	4,081	191,909	115,178	6,936	108,242
Secured by residential properties:						
Insured by FHA	999,118	550,105	449,013	127,061	36,793	90,268
Insured or guaranteed by VA	358,458	210,584	147,874	40,656	12,870	27,786
Not ins. or guar. by FHA or VA	2,239,936	515,114	1,724,822	407,591	98,149	309,442
Secured by other properties	1,171,107	383,239	787,868	314,099	151,290	162,809
Loans to domestic com'l. and foreign banks	355,194	257,401	97,793	56,957	49,537	7,420
Loans to other financial institutions	1,581,999	1,316,541	265,458	367,294	311,599	55,695
Loans to brokers and dealers in securities	774,846	708,720	66,126	124,029	118,249	5,780
Other loans for purchasing or carrying secs.	438,293	277,406	160,887	57,451	38,201	19,250
Loans to farmers directly guar. by CCC	33,396	999	32,397	30,685	17,584	13,101
Other loans to farmers	630,887	41,653	589,234	234,545	18,760	215,785
Commercial including open market paper	6,399,534	4,605,337	1,794,197	1,293,800	796,679	497,121
Other loans to individuals—total	4,284,943	1,740,402	2,544,541	1,198,114	612,776	585,338
Passenger automobile instalment loans	1,587,968	520,990	1,066,978	373,131	145,333	227,798
Other retail consumer instalment loans	525,310	226,670	298,640	114,566	54,407	60,159
Residential repair and modern instal.	403,052	190,575	212,477	99,601	63,525	36,076
Other instal. loans for personal expenditures	467,012	172,212	294,800	129,214	52,076	77,138
Single payment loans for personal expenditures	1,301,601	629,955	671,646	481,602	297,435	184,167
All other loans (including overdrafts)	624,619	484,181	140,438	85,768	59,957	25,811
TOTAL LOANS AND SECURITIES	33,360,364	17,173,679	16,186,685	7,264,918	3,347,407	3,917,511
Bank premises						
Furniture and fixtures						
Real estate owned other than bank premises	412,158	174,241	237,917	108,461	43,314	65,147
Investments and other assets indirectly representing bank premises or other real estate	84,825	82,755	2,070	6,353	5,831	522
Customers' liability on acceptances outstanding	281,275	206,810	74,465	37,581	22,358	15,223
Other assets						
TOTAL ASSETS	40,628,141	21,737,836	18,890,305	9,173,957	4,431,089	4,742,868

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	CHICAGO			ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	19,848,834	11,565,348	8,283,486	5,311,314	2,758,405	2,552,909
Individuals, partnerships, and corporations	14,278,585	7,699,610	6,578,975	3,745,869	1,676,374	2,069,495
Foreign Governments, central banks, etc.	11,623	11,378	245	2	-	2
United States Government	1,613,564	1,125,105	488,459	286,057	186,279	99,778
States and political subdivisions	1,575,976	687,906	888,070	405,962	115,772	290,190
Mutual savings banks in United States	2,223	1,814	409	391	-	391
Commercial banks in United States	1,931,671	1,767,390	164,281	815,926	752,095	63,831
Banks in foreign countries	64,083	63,924	159	5,267	5,267	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	371,109	208,221	162,888	51,840	22,618	29,222
TIME DEPOSITS—TOTAL	16,762,725	7,825,521	8,937,204	2,921,342	1,173,860	1,747,482
Savings deposits	11,940,485	5,399,390	6,541,095	1,527,399	571,572	955,827
Accumulated for payment of personal loans	48,926	-	48,926	3,675	-	3,675
Other time deposits of indiv., part., and corp.	3,453,732	1,694,786	1,758,946	1,200,858	518,043	682,815
Foreign Governments, central banks, etc.	241,971	241,971	-	4,375	4,000	375
United States Government	13,052	9,245	3,807	4,398	2,344	2,054
Postal savings	3,855	2,017	1,838	101	6	95
States and political subdivisions	1,028,701	448,873	579,828	178,546	77,695	100,851
Mutual savings banks in United States	35	-	35	-	-	-
Commercial banks in United States	20,418	17,689	2,729	1,765	-	1,765
Banks in foreign countries	11,550	11,550	-	225	200	25
TOTAL DEPOSITS	36,611,559	19,390,869	17,220,690	8,232,656	3,932,265	4,300,391
Rediscounts and other borrowed money	306,791	281,818	24,973	28,800	22,150	6,650
Acceptances outstanding	84,993	82,823	2,170	6,413	5,891	522
Other liabilities	575,140	290,955	284,185	106,654	61,894	44,760
TOTAL LIABILITIES	37,578,483	20,046,465	17,532,018	8,374,523	4,022,200	4,352,323
CAPITAL ACCOUNTS—TOTAL	3,049,658	1,691,371	1,358,287	799,434	408,889	390,545
Capital stock, notes, and debentures	968,160	576,496	391,664	228,957	129,176	99,781
Surplus	1,482,565	891,264	591,301	382,886	213,106	169,780
Undivided profits	509,169	196,631	312,538	171,493	65,724	105,769
Other capital accounts	89,764	26,980	62,784	16,098	883	15,215
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	40,628,141	21,737,836	18,890,305	9,173,957	4,431,089	4,742,868
MEMORANDA						
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	954,860	565,496	389,364	203,557	104,176	99,381
Capital notes and debentures	7,150	7,000	150	25,150	25,000	150
Preferred stock	6,150	4,000	2,150	250	-	250
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	16,506,042	9,411,726	7,094,316	4,239,194	2,082,402	2,156,792
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	14,086,301	6,823,185	7,263,116	3,617,560	1,299,666	2,317,894
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	16.0	18.9	12.6	19.1	22.8	15.7
U. S. Gov't obligations, direct and guaranteed	21.4	16.6	26.9	20.0	13.6	25.9
Other securities	12.4	12.7	12.2	11.4	10.1	12.6
Loans and discounts	48.3	49.8	46.6	47.8	51.8	44.1
Total capital accounts	7.5	7.8	7.2	8.7	9.2	8.2
NUMBER OF BANKS	1,015	27	988	478	17	461

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1964
(Amounts in thousands of dollars)

ASSETS	MINNEAPOLIS			KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,090,065	501,975	588,090	2,340,101	1,162,291	1,177,810
Currency and coin	78,098	13,143	64,955	140,653	34,827	105,826
Reserve with Federal Reserve Banks	369,912	136,132	233,780	761,910	352,564	409,346
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	258,387	52,146	206,241	766,318	241,349	524,969
Other balances with banks in the U. S.	712	308	404	2,748	926	1,822
Balances with banks in foreign countries	2,918	2,381	537	753	753	-
Cash items in process of collection	380,038	297,865	82,173	667,719	531,872	135,847
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	1,474,482	314,977	1,159,505	2,322,059	689,897	1,632,162
Direct:						
Treasury bills	152,922	35,446	117,476	355,644	103,756	251,888
Treasury certificates of indebtedness	217	-	217	395	330	65
Treasury notes maturing in one year or less	148,065	49,138	98,927	255,385	77,069	178,316
Other Treasury notes	331,127	80,468	250,659	656,580	261,873	394,707
United States nonmarketable bonds	8,292	1,270	7,022	12,204	1,912	10,292
Other bonds maturing in 1 year or less	38,797	5,622	33,175	96,964	39,650	57,314
Other bonds maturing in 5 years	353,295	53,815	299,480	507,441	124,145	383,296
Other bonds maturing in 5 to 10 years	400,903	78,132	322,771	401,295	78,336	322,959
Other bonds maturing after 10 years	39,938	11,042	28,896	34,893	2,301	32,592
Guarantee obligations	926	44	882	1,258	525	733
OTHER SECURITIES—TOTAL	735,800	194,511	541,289	1,067,702	351,658	716,044
Obligations of States and subdivisions	576,731	166,961	409,770	928,278	297,124	631,154
Other bonds, notes, and debentures	146,624	22,967	123,657	114,443	43,296	71,147
Federal Reserve bank stock						
Other corporate stocks	12,445	4,583	7,862	24,981	11,238	13,743
TOTAL SECURITIES	2,210,282	509,488	1,700,794	3,389,761	1,041,555	2,348,206
LOANS AND DISCOUNTS, NET—TOTAL	3,349,689	1,157,102	2,192,587	5,682,960	2,466,867	3,216,093
Valuation reserves	57,496	13,710	43,786	86,551	35,446	51,105
LOANS AND DISCOUNTS, GROSS—TOTAL	3,407,185	1,170,812	2,236,373	5,769,511	2,502,313	3,267,198
Real estate loans—total	933,258	169,650	763,608	992,430	372,457	619,973
Secured by farm land	51,757	25	51,732	106,931	9,473	97,458
Secured by residential properties:						
Insured by FHA	188,062	25,588	162,474	110,089	50,855	59,234
Insured or guaranteed by VA	88,612	28,410	60,202	55,090	24,786	30,304
Not ins. or guar. by FHA or VA	421,598	79,570	342,028	336,717	101,229	235,488
Secured by other properties	183,229	36,057	147,172	383,603	186,114	197,489
Loans to domestic com'l. and foreign banks	14,368	14,201	167	91,990	51,582	40,408
Loans to other financial institutions	199,411	158,323	41,088	347,540	257,535	90,005
Loans to brokers and dealers in securities	24,384	20,762	3,622	55,918	32,162	23,756
Other loans for purchasing or carrying secs.	54,403	42,713	11,690	80,985	63,694	17,291
Loans to farmers directly guar. by CCC	16,211	-	16,211	36,745	5,015	31,730
Other loans to farmers	412,717	7,352	405,365	923,408	157,575	765,833
Commercial including open market paper	977,261	519,351	457,910	1,809,870	940,720	869,150
Other loans to individuals—total	698,003	189,850	508,153	1,303,094	520,168	782,926
Passenger automobile instalment loans	304,039	73,746	230,293	487,398	137,959	349,439
Other retail consumer instalment loans	94,203	21,511	72,692	126,822	45,291	81,531
Residential repair and modern instal.	56,109	16,676	39,433	86,639	38,042	48,597
Other instal. loans for personal expenditures	79,597	16,969	62,628	160,688	45,710	114,978
Single payment loans for personal expenditures	164,055	60,948	103,107	441,547	253,166	188,381
All other loans (including overdrafts)	77,169	48,610	28,559	127,531	101,405	26,126
TOTAL LOANS AND SECURITIES	5,559,971	1,666,590	3,893,381	9,072,721	3,508,422	5,564,299
Bank premises						
Furniture and fixtures						
Real estate owned other than bank premises	115,079	35,706	79,373	187,806	95,381	92,425
Investments and other assets indirectly representing bank premises or other real estate						
Customers' liability on acceptances outstanding	9,813	6,304	3,509	671	562	109
Other assets	34,225	12,181	22,044	46,699	29,762	16,937
TOTAL ASSETS	6,809,153	2,222,756	4,586,397	11,647,998	4,796,418	6,851,580

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1964

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MINNEAPOLIS			KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
	DEMAND DEPOSITS—TOTAL	3,397,667	1,319,848	2,077,819	7,005,903	3,001,175
Individuals, partnerships, and corporations	2,350,650	782,476	1,568,174	4,828,083	1,895,353	2,932,730
Foreign Governments, central banks, etc.	42	42	-	-	-	-
United States Government	197,996	113,030	84,966	359,083	183,830	175,253
States and political subdivisions	362,456	59,114	303,342	750,022	147,198	602,824
Mutual savings banks in United States	3,191	2,799	392	-	-	-
Commercial banks in United States	426,932	340,711	86,221	975,700	736,134	239,566
Banks in foreign countries	4,098	3,681	417	2,559	2,559	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	52,302	17,995	34,307	90,456	36,101	54,355
TIME DEPOSITS—TOTAL	2,697,657	621,139	2,076,518	3,410,976	1,260,106	2,150,870
Savings deposits	1,159,752	211,441	948,311	2,249,482	822,669	1,426,813
Accumulated for payment of personal loans	5,898	-	5,898	8,958	2,513	6,445
Other time deposits of indiv., part., and corp.	1,396,086	377,684	1,018,402	923,822	385,614	538,208
Foreign Governments, central banks, etc.	1,000	1,000	-	1,000	1,000	-
United States Government	3,584	740	2,844	6,062	589	5,473
Postal savings	892	450	442	164	1	163
States and political subdivisions	130,085	29,624	100,461	219,954	47,570	172,384
Mutual savings banks in United States	-	-	-	-	-	-
Commercial banks in United States	360	200	160	1,534	150	1,384
Banks in foreign countries	-	-	-	-	-	-
TOTAL DEPOSITS	6,095,324	1,940,987	4,154,337	10,416,879	4,261,281	6,155,598
Rediscounts and other borrowed money	78,007	63,720	14,287	57,274	25,250	32,024
Acceptances outstanding	9,844	6,304	3,540	671	562	109
Other liabilities	97,599	33,616	63,983	113,334	52,220	61,114
TOTAL LIABILITIES	6,280,774	2,044,627	4,236,147	10,588,158	4,339,313	6,248,845
CAPITAL ACCOUNTS—TOTAL	528,379	178,129	350,250	1,059,840	457,105	602,735
Capital stock, notes, and debentures	162,548	52,250	110,298	339,394	162,018	177,376
Surplus	235,391	89,750	145,641	442,296	179,036	263,260
Undivided profits	117,694	36,129	81,565	250,114	104,236	145,878
Other capital accounts	12,746	-	12,746	28,036	11,815	16,221
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	6,809,153	2,222,756	4,586,397	11,647,998	4,796,418	6,851,580
MEMORANDA						
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	161,791	52,250	109,541	317,894	141,018	176,876
Capital notes and debentures	607	-	607	21,000	21,000	-
Preferred stock	150	-	150	500	-	500
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	2,759,242	969,837	1,789,405	5,572,166	2,227,954	3,344,212
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	2,392,701	568,242	1,824,459	5,003,401	1,549,339	3,454,062
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	16.0	22.6	12.8	20.1	24.2	17.2
U. S. Gov't obligations, direct and guaranteed	21.7	14.2	25.3	19.9	14.4	23.8
Other securities	10.8	8.8	11.8	9.2	7.3	10.5
Loans and discounts	49.2	52.1	47.8	48.8	51.4	46.9
Total capital accounts	7.8	8.0	7.6	9.1	9.5	8.8
NUMBER OF BANKS	491	8	483	815	27	788

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1964
(Amounts in thousands of dollars)

ASSETS	DALLAS			SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,990,448	1,624,163	1,366,285	6,702,139	5,791,642	910,497
Currency and coin	179,094	44,831	134,263	480,328	356,451	123,877
Reserve with Federal Reserve Banks	864,295	488,021	376,274	2,754,633	2,456,787	297,846
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	1,109,649	411,087	698,562	521,411	287,838	233,573
Other balances with banks in the U. S.	18,690	7,422	11,268	167,474	153,110	14,364
Balances with banks in foreign countries	5,031	3,557	1,474	19,504	17,679	1,825
Cash items in process of collection	813,689	669,245	144,444	2,758,789	2,519,777	239,012
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	2,564,231	1,111,877	1,452,354	6,437,235	5,231,301	1,205,934
Direct:						
Treasury bills	275,565	78,554	197,011	1,080,167	885,689	194,478
Treasury certificates of indebtedness	1,296	-	1,296	20	-	20
Treasury notes maturing in one year or less	191,153	65,295	125,858	584,714	472,060	112,654
Other Treasury notes	788,456	415,115	373,341	1,495,270	1,182,325	312,945
United States nonmarketable bonds	12,738	350	12,388	20,722	15,684	5,038
Other bonds maturing in 1 year or less	80,529	31,556	48,973	331,988	253,936	78,052
Other bonds maturing in 5 years	542,930	211,487	331,443	1,281,662	1,022,984	258,678
Other bonds maturing in 5 to 10 years	584,444	266,200	318,244	1,535,076	1,317,021	218,055
Other bonds maturing after 10 years	56,553	23,232	33,321	90,895	70,614	20,281
Guaranteed obligations	30,567	20,088	10,479	16,721	10,988	5,733
OTHER SECURITIES—TOTAL	1,514,291	573,667	940,624	4,126,570	3,514,749	611,821
Obligations of States and subdivisions	1,295,007	533,494	761,513	3,635,453	3,115,287	520,166
Other bonds, notes, and debentures	183,732	19,975	163,757	368,087	290,843	77,244
Federal Reserve bank stock						
Other corporate stocks	35,552	20,198	15,354	123,030	108,619	14,411
TOTAL SECURITIES	4,078,522	1,685,544	2,392,978	10,563,805	8,746,050	1,817,755
LOANS AND DISCOUNTS, NET—TOTAL	7,214,565	3,714,662	3,499,903	25,040,242	21,125,488	3,914,754
Valuation reserves	136,643	64,102	72,541	419,213	365,036	54,177
LOANS AND DISCOUNTS, GROSS—TOTAL	7,351,208	3,778,764	3,572,444	25,459,455	21,490,524	3,968,931
Real estate loans—total	769,773	300,182	469,591	8,597,284	7,296,397	1,300,887
Secured by farm land	87,987	15,485	72,502	270,326	223,848	46,478
Secured by residential properties:						
Insured by FHA	71,046	35,934	35,112	2,645,306	2,299,188	346,118
Insured or guaranteed by VA	35,362	20,295	15,067	432,202	370,980	61,222
Not ins. or guar. by FHA or VA	224,580	53,244	171,336	3,278,896	2,889,314	389,582
Secured by other properties	350,798	175,224	175,574	1,970,554	1,513,067	457,487
Loans to domestic com'l. and foreign banks	63,112	43,692	19,420	416,930	375,011	41,919
Loans to other financial institutions	424,652	318,786	105,866	1,604,983	1,499,077	105,906
Loans to brokers and dealers in securities	51,760	42,819	8,941	271,417	203,916	67,501
Other loans for purchasing or carrying secs.	325,044	248,516	76,528	151,134	130,240	20,894
Loans to farmers directly guar. by CCC	30,914	5,480	25,434	14,281	13,185	1,096
Other loans to farmers	460,454	36,037	424,417	1,186,426	834,476	351,950
Commercial including open market paper	3,270,825	1,900,146	1,370,679	7,912,015	6,780,994	1,131,021
Other loans to individuals—total	1,732,286	715,434	1,016,852	4,875,766	3,973,345	902,421
Passenger automobile instalment loans	712,494	231,912	480,582	2,186,370	1,750,356	436,014
Other retail consumer instalment loans	137,884	53,670	84,214	516,879	415,360	101,519
Residential repair and modern instal.	97,041	38,643	58,398	391,104	312,139	78,965
Other instal. loans for personal expenditures	244,064	82,792	161,272	667,407	510,486	156,921
Single payment loans for personal expenditures	540,803	308,417	232,386	1,114,006	985,004	129,002
All other loans (including overdrafts)	222,388	167,672	54,716	429,219	383,883	45,336
TOTAL LOANS AND SECURITIES	11,293,087	5,400,206	5,892,881	35,604,047	29,871,538	5,732,509
Bank premises						
Furniture and fixtures						
Real estate owned other than bank premises	322,732	159,343	163,389	767,865	614,591	153,274
Investments and other assets indirectly representing bank premises or other real estate	34,444	31,548	2,896	262,273	253,990	8,283
Customers' liability on acceptances outstanding	69,391	48,603	20,788	325,377	276,740	48,637
Other assets						
TOTAL ASSETS	14,710,102	7,263,863	7,446,239	43,661,701	36,808,501	6,853,200

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DALLAS			SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	8,538,531	4,159,196	4,379,335	19,057,258	15,864,797	3,192,461
Individuals, partnerships, and corporations	6,197,795	2,693,649	3,504,146	15,076,384	12,558,186	2,518,198
Foreign Governments, central banks, etc.	5,923	4,980	943	56,591	54,997	1,594
United States Government	345,583	215,375	130,208	1,198,557	1,007,267	191,290
States and political subdivisions	576,001	185,020	390,981	1,288,026	945,555	342,471
Mutual savings banks in United States	-	-	-	11,088	10,782	306
Commercial banks in United States	1,282,202	990,098	292,104	634,828	594,599	40,229
Banks in foreign countries	18,814	15,818	2,996	132,651	124,781	7,870
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	112,213	54,256	57,957	659,133	568,630	90,503
TIME DEPOSITS—TOTAL	4,593,051	2,260,491	2,332,560	20,170,736	17,230,522	2,940,214
Savings deposits	2,380,890	911,158	1,469,732	15,105,182	12,879,254	2,225,928
Accumulated for payment of personal loans	175,782	113,556	62,226	211	-	211
Other time deposits of indiv., part., and corp.	1,377,703	939,395	438,308	2,375,976	1,968,211	407,765
Foreign Governments, central banks, etc.	1,000	1,000	-	563,663	558,663	5,000
United States Government	11,359	515	10,844	42,918	27,991	14,927
Postal savings	1,131	89	1,042	1,694	666	1,028
States and political subdivisions	630,250	288,633	341,617	2,035,303	1,751,323	283,980
Mutual savings banks in United States	-	-	-	890	790	100
Commercial banks in United States	13,436	4,645	8,791	15,827	15,162	665
Banks in foreign countries	1,500	1,500	-	29,072	28,462	610
TOTAL DEPOSITS	13,131,582	6,419,687	6,711,895	39,227,994	33,095,319	6,132,675
Rediscounts and other borrowed money	122,287	94,505	27,782	104,897	89,103	15,794
Acceptances outstanding	34,874	31,978	2,896	267,416	259,133	8,283
Other liabilities	182,861	115,513	67,348	939,783	815,521	124,262
TOTAL LIABILITIES	13,471,604	6,661,683	6,809,921	40,540,090	34,259,076	6,281,014
CAPITAL ACCOUNTS—TOTAL	1,238,498	602,180	636,318	3,121,611	2,549,425	572,186
Capital stock, notes, and debentures	447,066	240,218	206,848	1,109,364	887,080	222,284
Surplus	558,434	295,361	263,073	1,383,969	1,139,154	244,815
Undivided profits	196,794	64,685	132,109	605,076	510,555	94,521
Other capital accounts	36,204	1,916	34,288	23,202	12,636	10,566
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	14,710,102	7,263,863	7,446,239	43,661,701	36,808,501	6,853,200
MEMORANDA						
CAPITAL STOCK, NOTES, AND DEBENTURES:						
Common stock	445,887	240,218	205,669	909,641	727,080	182,561
Capital notes and debentures	1,179	-	1,179	197,923	160,000	37,923
Preferred stock	-	-	-	1,800	-	1,800
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	6,615,193	3,078,864	3,536,329	15,777,579	13,057,182	2,720,397
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	6,097,057	2,284,478	3,812,579	14,465,084	11,743,154	2,721,930
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	20.3	22.4	18.3	15.4	15.7	13.3
U. S. Gov't obligations, direct and guaranteed	17.4	15.3	19.5	14.7	14.2	17.6
Other securities	10.3	7.9	12.6	9.5	9.5	8.9
Loans and discounts	49.0	51.1	47.0	57.4	57.4	57.1
Total capital accounts	8.4	8.3	8.5	7.1	6.9	8.3
NUMBER OF BANKS	672	17	655	193	24	169

ALL MEMBER BANKS, BY STATES, JUNE 30, 1964
(Amounts in thousands of dollars)

ASSETS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
RESERVES, CASH, AND BANK BALANCES—TOTAL	418,882	38,609	199,025	240,828	5,187,762	440,846	443,467	140,743
Currency and coin	45,742	7,327	27,929	22,098	321,302	28,605	72,834	8,746
Reserve with Federal Reserve Banks	137,659	5,427	66,627	71,369	2,184,445	156,107	106,152	58,890
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	136,432	11,830	30,357	96,750	345,653	114,536	93,838	38,432
Other balances with banks in the U. S.	662	10	126	923	162,058	655	1,117	21,247
Balances with banks in foreign countries	190	120	1,644	-	14,668	166	352	-
Cash items in process of collection	98,197	13,895	72,342	49,688	2,159,636	140,777	169,174	13,428
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	469,222	58,248	202,449	218,563	4,735,762	414,105	362,884	121,535
Direct:								
Treasury bills	72,808	20,338	70,599	28,105	898,284	100,968	54,015	60,416
Treasury certificates of indebtedness	681	-	-	50	-	330	-	-
Treasury notes maturing in one year or less	53,540	2,033	12,704	21,226	430,507	34,143	68,094	4,132
Other Treasury notes	148,124	11,012	33,603	55,781	1,031,926	119,793	129,123	9,392
United States nonmarketable bonds	1,954	2,085	25	1,589	15,342	2,384	1,113	333
Other bonds maturing in 1 year or less	22,414	1,862	24,392	5,515	158,756	21,943	1,262	-
Other bonds maturing in 5 years	111,409	6,890	42,286	42,914	899,823	71,513	38,906	18,745
Other bonds maturing in 5 to 10 years	46,802	13,417	15,387	59,299	1,210,609	57,806	68,982	28,471
Other bonds maturing after 10 years	11,105	611	-	3,554	78,863	5,126	1,255	31
Guaranteed obligations	385	-	3,453	530	11,652	99	134	15
OTHER SECURITIES—TOTAL	273,648	20,433	130,190	171,408	3,218,921	158,700	370,071	25,222
Obligations of States and subdivisions	243,672	13,318	103,241	147,401	2,825,362	147,753	354,881	22,883
Other bonds, notes, and debentures	25,619	6,836	23,836	21,815	290,994	6,102	7,750	358
Federal Reserve bank stock	4,357	279	3,113	2,192	102,565	4,845	7,440	1,981
Other corporate stocks	-	-	-	-	-	-	-	-
TOTAL SECURITIES	742,870	78,681	332,639	389,971	7,954,683	572,805	732,955	146,757
LOANS AND DISCOUNTS, NET—TOTAL	1,096,701	109,371	1,043,599	598,807	19,200,808	1,287,479	1,450,182	282,880
Valuation reserves	28,655	4,598	9,047	8,552	338,517	19,634	26,796	3,656
LOANS AND DISCOUNTS, GROSS—TOTAL	1,125,356	113,969	1,052,646	607,359	19,539,325	1,307,113	1,476,978	286,536
Real estate loans—total	190,124	43,557	265,204	139,170	6,880,464	272,150	394,163	62,764
Secured by farm land	19,320	19	3,317	28,152	209,953	12,813	2,031	2,724
Secured by residential properties:								
Insured by FHA	12,229	6,782	161,571	8,327	2,059,029	21,669	33,850	1,844
Insured or guaranteed by VA	2,595	316	16,712	1,531	313,839	28,453	21,434	889
Not ins. or guar. by FHA or VA	96,742	22,072	41,521	50,352	2,813,593	97,124	239,291	40,206
Secured by other properties	59,238	14,368	42,083	50,808	1,484,050	112,091	97,557	17,101
Loans to domestic com'l. and foreign banks	11,709	-	25,758	4,301	364,258	13,804	12,011	20,000
Loans to other financial institutions	53,260	-	37,316	24,743	1,268,038	97,465	42,415	7,184
Loans to brokers and dealers in securities	22,987	-	45,203	7,804	194,449	16,963	30,295	1,409
Other loans for purchasing or carrying secs.	11,002	8	600	3,545	126,177	35,834	7,239	2,170
Loans to farmers directly guar. by CCC	8,583	-	4	7,226	10,394	2,187	-	-
Other loans to farmers	44,778	104	159,720	57,980	678,050	185,787	5,348	5,227
Commercial including open market paper	354,637	39,768	268,690	167,907	6,064,744	347,309	461,247	56,808
Other loans to individuals—total	374,915	30,115	246,019	187,647	3,610,540	307,190	469,000	127,631
Passenger automobile instalment loans	121,541	12,181	102,245	76,080	1,602,012	105,396	139,619	23,171
Other retail consumer instalment loans	29,864	7,908	22,873	19,724	382,580	31,109	20,577	11,157
Residential repair and modern instal.	26,724	2,148	24,319	8,717	254,866	19,619	32,172	5,275
Other instal. loans for personal expenditures	61,883	4,981	59,547	25,960	462,092	32,351	89,701	14,732
Single payment loans for personal expenditures	134,903	2,897	37,035	57,166	908,990	118,715	186,931	73,296
All other loans (including overdrafts)	53,361	417	4,132	7,036	342,211	28,424	55,260	3,343
TOTAL LOANS AND SECURITIES	1,839,571	188,052	1,376,238	988,778	27,155,491	1,860,284	2,183,137	429,637
Bank premises								
Furniture and fixtures								
Real estate owned other than bank premises	35,495	7,351	37,572	18,679	551,898	51,260	53,232	10,717
Investments and other assets indirectly representing bank premises or other real estate	796	165	5,350	-	236,237	106	6	-
Customers' liability on acceptances outstanding	7,714	675	16,893	4,058	259,676	15,586	9,249	4,240
Other assets								
TOTAL ASSETS	2,302,458	234,852	1,635,078	1,252,343	33,391,064	2,368,082	2,689,091	585,337

ALL MEMBER BANKS, BY STATES, JUNE 30, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
DEMAND DEPOSITS—TOTAL	1,311,271	128,279	782,110	754,726	13,983,069	1,229,119	1,643,824	412,469
Individuals, partnerships, and corporations	974,062	90,240	596,778	550,378	11,246,006	933,367	1,330,513	348,903
Foreign Governments, central banks, etc.	75	-	1,594	-	54,441	-	-	-
United States Government	63,930	16,055	36,111	26,088	887,430	69,651	137,427	50,244
States and political subdivisions	163,840	17,348	109,289	86,753	654,063	77,430	99,504	1,782
Mutual savings banks in United States	-	-	-	-	1,296	-	38,239	3,154
Commercial banks in United States	99,027	849	9,603	85,426	492,024	125,011	14,552	5,596
Banks in foreign countries	396	-	5,053	-	112,313	309	490	24
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	9,941	3,787	23,682	6,081	535,496	23,351	23,099	2,766
TIME DEPOSITS—TOTAL	757,175	91,560	682,864	383,246	15,976,023	904,562	721,063	91,072
Savings deposits	580,144	47,715	584,218	235,272	11,639,253	643,512	571,898	68,971
Accumulated for payment of personal loans	2,991	-	90	1,312	121	15	-	-
Other time deposits of indiv., part., and corp.	139,364	11,561	61,515	137,211	1,921,632	171,841	56,146	21,752
Foreign Governments, central banks, etc.	35	-	4,500	-	548,663	-	-	-
United States Government	1,099	5,643	2,367	369	24,275	217	335	255
Postal savings	27	20	27	30	200	10	20	-
States and political subdivisions	29,311	26,521	30,147	8,012	1,801,728	88,947	85,764	94
Mutual savings banks in United States	-	100	-	-	450	-	6,800	-
Commercial banks in United States	4,204	-	-	1,040	14,878	20	100	-
Banks in foreign countries	-	-	-	-	24,823	-	-	-
TOTAL DEPOSITS	2,068,446	219,839	1,464,974	1,137,972	29,959,092	2,133,681	2,364,887	503,541
Rediscounts and other borrowed money	450	144	-	2,150	92,803	11,770	2,500	-
Acceptances outstanding	796	165	5,350	-	241,380	106	6	-
Other liabilities	37,212	2,286	39,604	11,351	764,800	28,793	97,052	19,573
TOTAL LIABILITIES	2,106,904	222,434	1,509,928	1,151,473	31,058,075	2,174,350	2,464,445	523,114
CAPITAL ACCOUNTS—TOTAL	195,554	12,418	125,150	100,870	2,332,989	193,732	224,646	62,223
Capital stock, notes, and debentures	58,395	4,900	44,895	30,941	844,401	67,923	68,043	18,148
Surplus	84,759	3,750	61,019	42,566	1,038,934	84,061	114,562	38,174
Undivided profits	40,558	3,245	16,169	25,143	438,406	40,415	39,692	5,897
Other capital accounts	11,842	523	3,067	2,220	11,248	1,333	2,349	4
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,302,458	234,852	1,635,078	1,252,343	33,391,064	2,368,082	2,689,091	585,337
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	58,395	4,700	31,172	30,941	658,901	64,923	68,043	18,148
Capital notes and debentures	-	200	13,723	-	184,000	3,000	-	-
Preferred stock	-	-	-	-	1,500	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	1,076,642	102,554	679,411	608,288	11,478,301	973,806	1,380,812	360,609
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4)	1,050,117	97,480	664,054	593,524	10,443,979	893,680	1,322,671	343,201
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.2	16.4	12.2	19.2	15.5	18.6	16.5	24.0
U. S. Gov't obligations, direct and guaranteed	20.4	24.8	12.4	17.5	14.2	17.5	13.5	20.8
Other securities	11.9	8.7	8.0	13.7	9.6	6.7	13.8	4.3
Loans and discounts	47.6	46.6	63.8	47.8	57.5	54.4	53.9	48.3
Total capital accounts	8.5	5.3	7.7	8.1	7.0	8.2	8.4	10.6
NUMBER OF BANKS	101	5	4	83	87	128	31	7

ALL MEMBER BANKS, BY STATES, JUNE 30, 1964
(Amounts in thousands of dollars)

ASSETS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
RESERVES, CASH, AND BANK BALANCES—TOTAL	358,995	943,713	641,032	47,330	95,835	3,294,125	876,101	416,797
Currency and coin	33,346	93,059	39,129	7,893	9,821	178,365	94,917	32,727
Reserve with Federal Reserve Banks	125,879	239,860	210,622	11,519	43,834	1,380,443	269,657	117,922
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	59,710	359,015	127,802	8,620	16,018	499,340	259,860	132,784
Other balances with banks in the U. S.	579	4,498	395	5	-	42,433	12,852	-
Balances with banks in foreign countries	1,401	923	629	370	-	47,037	696	-
Cash items in process of collection	138,080	246,358	262,455	18,923	26,162	1,146,507	238,119	133,364
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	473,016	1,161,881	426,022	63,927	130,624	4,338,764	1,208,877	456,088
Direct:								
Treasury bills	62,463	123,404	108,576	6,641	15,354	675,510	152,081	55,051
Treasury certificates of indebtedness	-	324	-	-	-	340	497	361
Treasury notes maturing in one year or less	27,824	88,264	48,836	6,694	15,641	388,227	124,276	53,167
Other Treasury notes	153,906	348,130	129,806	22,294	67,573	1,264,825	383,068	126,667
United States nonmarketable bonds	7,172	3,510	923	-	65	15,956	6,734	2,979
Other bonds maturing in 1 year or less	6,973	39,871	7,385	-	2,862	156,444	44,858	11,046
Other bonds maturing in 5 years	125,936	206,899	86,442	24,336	23,435	901,095	278,437	112,656
Other bonds maturing in 5 to 10 years	87,543	311,407	41,634	3,962	4,526	818,481	202,655	88,074
Other bonds maturing after 10 years	917	31,752	1,683	-	838	108,977	15,621	4,380
Guaranteed obligations	282	8,320	737	-	330	8,909	650	1,707
OTHER SECURITIES—TOTAL	99,793	483,460	251,324	36,325	60,480	2,844,906	433,067	228,404
Obligations of States and subdivisions	88,761	383,022	225,558	34,831	55,453	2,264,610	346,098	198,632
Other bonds, notes, and debentures	7,404	90,077	19,877	822	3,725	521,802	77,471	25,957
Federal Reserve bank stock								
Other corporate stocks	3,628	10,361	5,889	672	1,302	58,494	9,498	3,815
TOTAL SECURITIES	572,809	1,645,341	677,346	100,252	191,104	7,183,670	1,641,944	684,492
LOANS AND DISCOUNTS, NET—TOTAL	992,194	2,097,096	1,596,084	203,679	423,901	9,925,399	2,234,750	989,795
Valuation reserves	11,345	38,913	21,292	1,610	6,790	290,801	39,331	17,696
LOANS AND DISCOUNTS, GROSS—TOTAL	1,003,539	2,136,009	1,617,376	205,289	430,691	10,216,200	2,274,081	1,007,491
Real estate loans—total	320,122	470,658	253,816	89,765	136,646	1,577,072	683,212	267,426
Secured by farm land	600	16,291	18,589	2,532	6,625	77,870	53,855	28,818
Secured by residential properties:								
Insured by FHA	15,942	89,559	12,322	14,722	78,967	208,047	93,578	23,335
Insured or guaranteed by VA	22,574	28,318	5,649	4,781	12,230	71,128	30,238	24,356
Not ins. or guar. by FHA or VA	151,634	134,825	128,993	39,966	19,465	795,543	339,937	123,486
Secured by other properties	129,372	201,665	88,263	27,764	19,359	424,484	165,604	67,431
Loans to domestic com'l. and foreign banks	15,875	20,258	19,122	-	-	248,257	43,780	3,130
Loans to other financial institutions	146,740	130,270	131,157	4,029	10,763	1,026,996	102,753	42,882
Loans to brokers and dealers in securities	8,142	26,747	14,079	27	4,522	542,031	73,265	3,182
Other loans for purchasing or carrying secs.	9,316	37,688	8,924	4,365	2,391	337,108	18,092	10,492
Loans to farmers directly guar. by CCC	122	-	3,772	-	103	12,819	3,122	18,943
Other loans to farmers	86	36,992	20,161	7,336	82,171	282,371	96,201	205,326
Commercial including open market paper	245,718	713,252	585,379	47,255	93,718	4,131,417	545,483	220,450
Other loans to individuals—total	223,672	665,850	544,799	43,042	97,935	1,705,815	660,972	215,239
Passenger automobile instalment loans	62,492	249,513	145,048	12,186	57,184	547,146	259,685	91,411
Other retail consumer instalment loans	25,193	79,306	51,402	1,686	10,830	182,202	52,967	24,743
Residential repair and modern instal.	21,339	52,527	27,561	3,010	11,740	108,942	76,998	23,593
Other instal. loans for personal expenditures	26,253	78,597	75,537	12,374	8,789	223,310	87,803	20,091
Single payment loans for personal expenditures	88,395	205,907	245,251	13,786	9,392	644,215	183,519	55,401
All other loans (including overdrafts)	33,746	34,294	36,167	9,470	2,442	352,314	47,201	20,421
TOTAL LOANS AND SECURITIES	1,565,003	3,742,437	2,273,430	303,931	615,005	17,109,069	3,876,694	1,674,287
Bank premises								
Furniture and fixtures								
Real estate owned other than bank premises	25,920	126,489	58,602	12,112	14,849	165,441	61,237	26,407
Investments and other assets indirectly representing bank premises or other real estate	250	983	602	71	-	74,511	540	39
Customers' liability on acceptances outstanding	7,644	27,162	16,433	3,368	3,818	179,025	21,760	5,511
Other assets								
TOTAL ASSETS	1,957,812	4,840,784	2,990,099	366,812	729,507	20,822,171	4,836,332	2,123,041

ALL MEMBER BANKS, BY STATES, JUNE 30, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
DEMAND DEPOSITS—TOTAL	1,223,493	2,761,448	1,857,173	185,050	382,488	10,542,691	2,727,067	1,215,830
Individuals, partnerships, and corporations	1,043,100	2,049,132	1,281,967	121,612	282,752	7,524,856	1,894,317	858,713
Foreign Governments, central banks, etc.	28,319	721	-	-	-	11,576	-	-
United States Government	53,425	114,166	115,181	22,730	16,887	782,152	156,658	56,811
States and political subdivisions	244	227,151	207,119	27,756	73,547	709,098	474,963	124,988
Mutual savings banks in United States	-	-	-	-	-	1,571	677	20
Commercial banks in United States	72,465	325,506	237,179	6,852	2,402	1,277,124	152,763	152,394
Banks in foreign countries	5,915	5,000	1,078	2,348	-	47,252	961	50
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	20,025	39,772	14,649	3,752	6,900	189,062	46,728	22,854
TIME DEPOSITS—TOTAL	546,412	1,568,093	751,954	146,400	277,405	8,130,406	1,591,025	691,149
Savings deposits	395,114	1,087,793	402,979	86,791	228,826	5,642,614	1,132,075	403,749
Accumulated for payment of personal loans	7,103	548	72	-	-	47,783	862	63
Other time deposits of indiv., part., and corp.	100,997	290,910	263,995	32,918	46,501	1,718,237	419,907	273,063
Foreign Governments, central banks, etc.	25,543	-	1,300	500	-	238,971	-	-
United States Government	16,230	2,438	1,981	4,361	1,150	4,818	2,557	1,183
Postal savings	979	536	746	10	928	2,921	44	79
States and political subdivisions	246	181,939	78,588	21,210	-	449,037	34,735	12,982
Mutual savings banks in United States	-	-	-	-	-	25	10	-
Commercial banks in United States	200	3,679	2,293	-	-	17,800	810	30
Banks in foreign countries	-	250	-	610	-	8,200	25	-
TOTAL DEPOSITS	1,769,905	4,329,541	2,609,127	331,450	659,893	18,673,097	4,318,092	1,906,979
Rediscounts and other borrowed money	6,300	38,283	48,100	-	5,300	220,245	31,804	16,425
Acceptances outstanding	250	990	615	71	-	74,579	640	39
Other liabilities	37,020	75,361	70,098	4,319	11,112	215,973	102,853	13,302
TOTAL LIABILITIES	1,813,475	4,444,175	2,727,940	335,840	676,305	19,183,894	4,453,389	1,936,745
CAPITAL ACCOUNTS—TOTAL	144,337	396,609	262,159	30,972	53,202	1,638,277	382,943	186,296
Capital stock, notes, and debentures	38,535	154,592	85,257	8,600	18,357	574,037	100,358	43,875
Surplus	79,595	178,555	118,276	13,801	24,243	775,685	189,685	82,549
Undivided profits	21,197	52,471	33,873	6,237	8,555	229,916	82,330	55,884
Other capital accounts	5,010	10,991	24,753	2,334	2,047	58,639	10,570	3,988
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,957,812	4,840,784	2,990,099	366,812	729,507	20,822,171	4,836,332	2,123,041
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	38,535	154,392	65,257	8,600	18,057	569,437	100,208	43,775
Capital notes and debentures	-	200	20,000	-	-	4,000	150	-
Preferred stock	-	-	-	-	300	600	-	100
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	1,025,703	2,156,075	1,466,916	157,507	340,308	8,896,907	2,229,088	949,682
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	959,523	2,075,418	1,242,358	136,545	337,037	7,336,908	2,179,527	873,261
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.3	19.5	21.4	12.9	13.1	15.8	18.1	19.6
U. S. Gov't obligations, direct and guaranteed	24.2	24.0	14.2	17.4	17.9	20.8	25.0	21.5
Other securities	5.1	10.0	8.4	9.9	8.3	13.7	9.0	10.8
Loans and discounts	50.7	43.3	53.4	55.5	58.1	47.7	46.2	46.6
Total capital accounts	7.4	8.2	8.8	8.4	7.3	7.9	7.9	8.8
NUMBER OF BANKS	11	186	70	2	16	524	222	165

ALL MEMBER BANKS, BY STATES, JUNE 30, 1964
(Amounts in thousands of dollars)

ASSETS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
RESERVES, CASH, AND BANK BALANCES—TOTAL	343,311	392,900	533,831	85,703	404,784	1,199,717	1,646,262	737,052
Currency and coin	26,531	31,554	44,691	18,446	53,083	105,240	174,045	38,294
Reserve with Federal Reserve Banks	116,806	123,868	163,847	18,558	138,456	438,617	636,882	232,679
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	145,376	108,999	134,919	17,660	75,034	121,346	238,204	140,345
Other balances with banks in the U. S.	1,131	1	1,691	-	482	10,626	2,024	308
Balances with banks in foreign countries	-	34	195	209	522	13,100	44,960	2,803
Cash items in process of collection	53,467	128,444	188,488	30,830	137,207	510,788	550,147	322,623
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	458,423	412,663	613,569	122,039	415,787	922,944	2,551,582	792,703
Direct:								
Treasury bills	65,142	51,438	53,517	15,201	34,551	177,164	236,620	87,428
Treasury certificates of indebtedness	-	-	-	-	-	1,619	200	45
Treasury notes maturing in one year or less	53,092	62,604	63,877	14,755	81,370	160,854	245,053	90,602
Other Treasury notes	117,667	126,816	215,736	41,250	162,165	300,190	715,975	172,436
United States nonmarketable bonds	3,423	1,370	2,597	760	2,103	3,681	11,471	3,568
Other bonds maturing in 1 year or less	15,214	12,917	21,245	1,216	14,489	12,806	136,324	17,618
Other bonds maturing in 5 years	108,849	95,463	146,416	25,593	64,500	121,011	639,811	177,881
Other bonds maturing in 5 to 10 years	86,427	58,070	92,814	22,339	53,004	137,354	483,797	218,621
Other bonds maturing after 10 years	8,494	3,398	16,667	849	3,595	6,622	74,010	23,980
Guaranteed obligations	115	587	700	76	10	1,643	8,321	524
OTHER SECURITIES—TOTAL	256,239	188,728	283,406	59,502	224,548	559,911	1,474,420	430,265
Obligations of States and subdivisions	225,768	162,475	257,334	55,094	196,829	515,302	1,395,551	336,011
Other bonds, notes, and debentures	26,406	22,039	20,440	3,026	23,286	21,848	54,124	86,600
Federal Reserve bank stock								
Other corporate stocks	4,065	4,214	5,632	1,382	4,433	22,761	24,745	7,654
TOTAL SECURITIES	714,662	601,391	896,975	181,541	640,335	1,482,855	4,026,002	1,222,968
LOANS AND DISCOUNTS, NET—TOTAL	871,295	898,323	1,249,701	360,468	1,130,183	3,574,229	5,644,642	2,009,964
Valuation reserves	11,549	16,734	15,942	6,377	19,067	75,869	91,025	24,747
LOANS AND DISCOUNTS, GROSS—TOTAL	882,844	915,057	1,265,643	366,845	1,149,250	3,650,098	5,735,667	2,034,711
Real estate loans—total	123,577	212,303	196,336	118,115	324,958	540,329	2,181,682	510,651
Secured by farm land	26,023	31,888	10,369	3,857	42,488	4,120	52,710	18,526
Secured by residential properties:								
Insured by FHA	10,362	2,547	9,478	12,617	6,860	44,131	640,046	87,839
Insured or guaranteed by VA	3,119	2,962	4,725	6,608	12,690	29,777	193,467	59,780
Not ins. or guar. by FHA or VA	47,295	98,336	74,988	57,810	148,193	207,462	838,534	251,424
Secured by other properties	36,778	76,570	96,776	37,223	114,727	254,839	456,925	93,082
Loans to domestic com'l. and foreign banks	12,276	14,083	32,397	500	30,550	93,226	47,746	14,201
Loans to other financial institutions	39,606	73,726	78,309	8,241	93,900	308,883	316,736	174,522
Loans to brokers and dealers in securities	13,789	6,990	27,912	2,306	9,071	28,815	93,448	22,649
Other loans for purchasing or carrying secs.	5,267	9,312	16,463	1,904	16,605	11,971	80,942	45,860
Loans to farmers directly guar. by CCC	9,327	486	524	25	-	-	167	5,865
Other loans to farmers	214,880	51,205	20,382	6,802	17,202	6,019	90,310	120,276
Commercial including open market paper	263,686	266,015	555,319	112,574	327,724	1,673,244	1,244,250	689,110
Other loans to individuals—total	194,849	264,004	311,835	108,744	308,210	905,145	1,560,741	395,246
Passenger automobile instalment loans	81,088	67,364	90,438	41,848	117,236	318,312	644,551	168,401
Other retail consumer instalment loans	21,198	17,818	12,808	8,567	18,725	64,437	261,153	45,306
Residential repair and modern instal.	15,556	24,950	15,982	5,866	11,398	53,420	188,452	34,861
Other instal. loans for personal expenditures	28,937	37,486	60,527	19,729	46,817	147,184	126,369	39,877
Single payment loans for personal expenditures	48,070	116,386	132,080	32,734	114,034	321,792	340,216	106,801
All other loans (including overdrafts)	5,587	16,933	26,166	7,634	21,030	82,466	119,645	56,331
TOTAL LOANS AND SECURITIES	1,585,957	1,499,714	2,146,676	542,009	1,770,518	5,057,084	9,670,644	3,232,932
Bank premises								
Furniture and fixtures								
Real estate owned other than bank premises	22,050	22,204	33,185	12,366	32,482	81,341	132,194	67,041
Investments and other assets indirectly representing bank premises or other real estate	52	72	1,390	-	1,565	40,157	8,597	7,625
Customers' liability on acceptances outstanding	4,675	6,710	15,027	2,615	12,722	36,199	65,121	20,523
Other assets								
TOTAL ASSETS	1,956,045	1,921,600	2,730,109	642,693	2,222,071	6,414,498	11,522,818	4,065,173

ALL MEMBER BANKS, BY STATES, JUNE 30, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
DEMAND DEPOSITS--TOTAL	1,205,114	1,236,326	1,730,408	305,838	1,285,603	4,218,577	4,762,666	2,101,757
Individuals, partnerships, and corporations	793,881	925,334	1,179,290	250,150	961,660	3,177,178	3,524,767	1,353,868
Foreign Governments, central banks, etc.	-	-	2,028	-	47	3,547	42	42
United States Government	46,645	71,022	81,534	18,221	100,995	283,236	530,494	148,671
States and political subdivisions	243,644	73,474	236,100	22,480	119,994	286,481	323,677	185,526
Mutual savings banks in United States	-	-	-	7,578	8,615	133,110	-	2,929
Commercial banks in United States	108,442	153,564	209,212	2,771	78,233	242,348	266,868	375,197
Banks in foreign countries	-	34	4,312	124	2,164	33,559	12,432	3,994
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	12,502	12,898	17,932	4,514	13,895	59,118	104,386	31,530
TIME DEPOSITS--TOTAL	543,067	483,444	719,712	257,750	707,171	1,319,904	5,731,647	1,508,237
Savings deposits	348,396	310,341	564,777	235,302	597,720	775,409	4,261,567	615,945
Accumulated for payment of personal loans	1,995	2,719	3,789	-	276	992	175	713
Other time deposits of indiv., part., and corp.	149,877	148,494	67,798	20,208	70,204	399,325	963,847	824,872
Foreign Governments, central banks, etc.	-	-	2,000	-	1,000	76,787	-	1,000
United States Government	1,837	1,405	1,135	609	1,802	4,593	3,270	1,077
Postal savings	34	-	31	-	31	525	39	493
States and political subdivisions	40,848	20,106	75,714	1,631	36,120	48,077	497,914	63,881
Mutual savings banks in United States	-	-	-	-	-	110	-	-
Commercial banks in United States	80	379	4,468	-	18	10,311	1,635	256
Banks in foreign countries	-	-	-	-	-	3,775	3,200	-
TOTAL DEPOSITS	1,748,181	1,719,770	2,450,120	563,588	1,992,774	5,538,481	10,494,313	3,609,994
Rediscounts and other borrowed money	13,234	1,300	8,900	2,950	7,250	19,679	36,828	67,582
Acceptances outstanding	52	72	1,511	-	1,565	41,957	8,597	7,625
Other liabilities	14,700	21,570	34,541	15,598	41,097	187,815	210,870	57,758
TOTAL LIABILITIES	1,776,167	1,742,712	2,495,072	582,136	2,042,686	5,787,932	10,750,608	3,742,959
CAPITAL ACCOUNTS--TOTAL	179,878	178,888	235,037	60,557	179,385	626,566	772,210	322,214
Capital stock, notes, and debentures	53,598	44,335	61,315	22,468	45,973	159,065	227,334	93,895
Surplus	81,795	92,588	135,410	21,054	99,111	353,194	379,836	150,687
Undivided profits	41,953	39,151	37,666	16,142	26,334	102,116	142,351	72,262
Other capital accounts	2,532	2,814	646	893	7,967	12,191	22,689	5,370
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,956,045	1,921,600	2,730,109	642,693	2,222,071	6,414,498	11,522,818	4,065,173
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	53,098	44,335	58,315	22,468	43,973	158,865	219,884	93,488
Capital notes and debentures	-	-	3,000	-	2,000	-	3,000	257
Preferred stock	500	-	-	-	-	200	4,450	150
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	1,006,278	998,883	1,407,074	257,348	1,073,362	3,586,504	3,974,315	1,638,789
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	996,560	883,296	1,251,174	254,016	969,168	3,182,205	3,415,157	1,255,266
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.6	20.4	19.6	13.3	18.2	18.7	14.3	18.1
U. S. Gov't obligations, direct and guaranteed	23.4	21.5	22.5	19.0	18.7	14.4	22.1	19.5
Other securities	13.1	9.8	10.4	9.3	10.1	8.7	12.8	10.6
Loans and discounts	44.5	46.7	45.8	56.1	50.9	55.7	49.0	49.4
Total capital accounts	9.2	9.3	8.6	9.4	8.1	9.8	6.7	7.9
NUMBER OF BANKS	211	97	57	28	55	110	218	219

ALL MEMBER BANKS, BY STATES, JUNE 30, 1964
(Amounts in thousands of dollars)

ASSETS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
RESERVES, CASH, AND BANK BALANCES—TOTAL	148,960	1,133,912	134,997	289,642	78,324	66,999	1,147,813	128,124
Currency and coin	15,311	50,510	12,554	17,604	20,247	12,772	191,229	15,532
Reserve with Federal Reserve Banks	33,740	364,876	45,849	105,664	12,229	15,773	374,723	43,240
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	63,945	192,903	42,047	75,999	12,692	12,533	266,251	50,115
Other balances with banks in the U. S.	2,650	5,201	204	270	-	43	3,551	-
Balances with banks in foreign countries	-	767	43	-	-	9	204	-
Cash items in process of collection	33,314	519,655	34,300	90,105	33,156	25,869	311,855	19,237
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	156,778	940,407	200,183	271,751	102,591	67,414	1,703,037	177,591
Direct:								
Treasury bills	18,599	150,358	17,774	22,525	4,552	5,843	174,830	34,231
Treasury certificates of indebtedness	-	-	47	20	-	25	-	-
Treasury notes maturing in one year or less	14,991	113,139	15,967	29,921	4,529	6,573	155,069	16,174
Other Treasury notes	26,864	243,071	35,243	86,498	22,467	18,029	427,385	37,820
United States nonmarketable bonds	1,384	2,995	880	1,781	8	257	9,507	1,354
Other bonds maturing in 1 year or less	4,076	60,362	7,892	12,981	16,221	655	35,715	6,929
Other bonds maturing in 5 years	45,731	179,643	57,053	69,520	36,103	21,477	380,426	43,263
Other bonds maturing in 5 to 10 years	41,259	145,816	59,421	44,741	18,711	13,633	438,606	32,128
Other bonds maturing after 10 years	3,864	43,633	5,872	3,319	-	900	72,837	5,628
Guaranteed obligations	10	1,390	34	445	-	22	8,662	64
OTHER SECURITIES—TOTAL	116,604	568,186	91,310	133,721	50,761	31,270	1,393,453	44,942
Obligations of States and subdivisions	108,063	501,198	72,591	109,381	49,300	28,779	1,201,053	40,106
Other bonds, notes, and debentures	6,430	53,866	17,157	21,303	281	1,529	169,531	3,664
Federal Reserve bank stock								
Other corporate stocks	2,111	13,122	1,562	3,037	1,180	962	22,869	1,172
TOTAL SECURITIES	273,382	1,508,593	291,493	405,472	153,352	98,684	3,096,490	222,533
LOANS AND DISCOUNTS, NET—TOTAL	420,935	2,543,136	476,063	787,712	344,255	238,670	4,528,933	357,923
Valuation reserves	8,420	34,053	9,562	14,047	3,430	3,551	112,399	9,381
LOANS AND DISCOUNTS, GROSS—TOTAL	429,355	2,577,189	485,625	801,759	347,685	242,221	4,641,332	367,304
Real estate loans—total	69,176	593,915	126,027	86,583	118,417	56,585	1,899,296	71,453
Secured by farm land	8,622	33,120	7,353	15,998	1,210	1,161	17,152	3,723
Secured by residential properties:								
Insured by FHA	1,305	123,968	44,251	6,816	16,911	4,946	420,930	8,636
Insured or guaranteed by VA	582	38,460	10,751	2,350	730	4,512	197,299	3,208
Not ins. or guar. by FHA or VA	29,872	209,816	39,245	27,501	22,369	30,582	815,377	23,475
Secured by other properties	28,795	188,551	24,427	33,918	77,197	15,384	448,538	32,411
Loans to domestic com'l. and foreign banks	-	55,007	30	6,939	1,531	1,320	41,111	18,100
Loans to other financial institutions	17,251	225,079	6,956	30,169	9,214	7,263	157,116	9,985
Loans to brokers and dealers in securities	15,793	69,679	1,600	5,470	11	1,339	159,770	3,216
Other loans for purchasing or carrying secs.	7,298	26,464	2,231	12,503	390	1,019	35,738	2,337
Loans to farmers directly guar. by CCC	1,452	5,170	3,333	14,966	-	-	65	62
Other loans to farmers	21,459	118,535	107,052	261,750	15,269	4,075	17,014	44,030
Commercial including open market paper	159,075	769,919	108,945	218,467	116,863	81,036	991,604	118,809
Other loans to individuals—total	113,108	639,062	121,970	151,451	84,396	83,000	1,250,646	92,872
Passenger automobile instalment loans	40,158	210,334	58,395	49,234	34,802	31,551	406,158	38,922
Other retail consumer instalment loans	17,207	67,153	21,091	14,089	16,717	9,709	85,795	7,073
Residential repair and modern instal.	5,162	55,293	8,327	17,336	7,318	2,866	117,162	6,161
Other instal. loans for personal expenditures	22,446	40,068	17,412	17,032	12,092	14,015	229,958	17,428
Single payment loans for personal expenditures	28,135	266,214	16,745	53,760	13,467	24,859	411,573	23,288
All other loans (including overdrafts)	24,743	74,359	7,481	13,461	1,594	6,584	88,972	6,440
TOTAL LOANS AND SECURITIES	694,317	4,051,729	767,556	1,193,184	497,607	337,354	7,625,423	580,456
Bank premises								
Furniture and fixtures								
Real estate owned other than bank premises	21,604	61,737	15,439	19,577	18,754	8,100	113,396	11,592
Investments and other assets indirectly representing bank premises or other real estate	-	2,156	1,212	-	1,000	-	1,102	-
Customers' liability on acceptances outstanding	4,874	24,852	5,069	5,874	4,211	391	53,177	2,305
Other assets								
TOTAL ASSETS	869,755	5,274,386	924,273	1,508,277	599,896	412,844	8,940,911	722,477

ALL MEMBER BANKS, BY STATES, JUNE 30, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
DEMAND DEPOSITS--TOTAL	515,455	3,208,419	470,770	968,333	312,535	249,850	4,109,187	428,450
Individuals, partnerships, and corporations	324,174	2,195,505	355,274	690,754	235,567	193,403	3,326,808	304,433
Foreign Governments, central banks, etc.	-	-	-	-	-	-	30	-
United States Government	20,550	200,412	16,524	51,339	23,442	16,945	253,823	29,168
States and political subdivisions	105,562	109,436	65,327	77,339	40,715	22,005	339,694	72,200
Mutual savings banks in United States	-	-	-	-	-	10,214	25,872	-
Commercial banks in United States	62,633	667,204	25,685	141,815	3,607	3,978	72,729	14,679
Banks in foreign countries	18	4,105	20	34	25	-	1,213	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,518	31,757	7,940	7,052	9,179	3,305	89,018	7,970
TIME DEPOSITS--TOTAL	261,085	1,492,907	363,373	375,613	227,606	106,271	3,935,973	232,369
Savings deposits	120,854	853,423	188,696	174,857	187,671	87,053	3,436,405	174,250
Accumulated for payment of personal loans	1,722	1,489	4,764	175	-	164	976	-
Other time deposits of indiv., part., and corp.	118,438	556,771	152,217	191,345	17,445	10,869	385,674	30,118
Foreign Governments, central banks, etc.	-	2,375	-	-	-	-	1,000	-
United States Government	866	2,037	1,305	177	158	147	5,842	1,557
Postal savings	-	36	200	29	-	10	-	11
States and political subdivisions	1,763	76,101	16,137	8,995	22,332	7,898	105,806	26,433
Mutual savings banks in United States	-	-	-	-	-	130	11	-
Commercial banks in United States	17,442	675	54	35	-	-	234	-
Banks in foreign countries	-	-	-	-	-	-	25	-
TOTAL DEPOSITS	776,540	4,701,326	834,143	1,343,946	540,141	356,121	8,045,160	660,819
Rediscunts and other borrowed money	9,000	25,550	5,925	15,925	-	3,175	13,550	500
Acceptances outstanding	-	2,216	1,243	-	1,000	-	1,102	-
Other liabilities	11,609	59,816	16,358	12,623	12,868	11,799	222,244	8,215
TOTAL LIABILITIES	797,149	4,788,908	857,669	1,372,494	554,009	371,095	8,282,056	669,534
CAPITAL ACCOUNTS--TOTAL	72,606	485,478	66,604	135,783	45,887	41,749	658,855	52,943
Capital stock, notes, and debentures	19,084	163,441	25,358	39,439	22,320	8,559	196,655	19,407
Surplus	49,615	206,291	26,299	57,474	17,769	21,920	347,049	19,642
Undivided profits	3,426	103,950	14,512	35,419	5,743	9,747	102,450	3,800
Other capital accounts	481	11,796	435	3,451	55	1,523	12,701	10,094
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	869,755	5,274,386	924,273	1,508,277	599,896	412,844	8,940,911	722,477
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	19,084	138,241	25,358	39,439	22,320	8,559	185,232	19,407
Capital notes and debentures	-	25,150	-	-	-	-	11,335	-
Preferred stock	-	50	-	-	-	-	88	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	418,196	2,495,861	394,423	802,229	266,687	211,448	3,531,081	359,098
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	398,958	1,821,148	394,261	685,074	252,330	203,058	3,470,780	365,366
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.1	21.5	14.6	19.2	13.1	16.2	12.8	17.7
U. S. Gov't obligations, direct and guaranteed	18.0	17.8	21.7	18.0	17.1	16.3	19.0	24.6
Other securities	13.4	10.8	9.9	8.9	8.5	7.6	15.6	6.2
Loans and discounts	48.4	48.2	51.5	52.2	57.4	57.8	50.7	49.5
Total capital accounts	8.3	9.2	7.2	9.0	7.6	10.1	7.4	7.3
NUMBER OF BANKS	37	175	91	136	6	51	194	41

ALL MEMBER BANKS, BY STATES, JUNE 30, 1964
(Amounts in thousands of dollars)

ASSETS	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND
RESERVES, CASH, AND BANK BALANCES—TOTAL	12,032,914	470,098	58,998	2,100,324	632,677	313,164	2,704,008	127,158
Currency and coin	514,536	53,126	5,673	226,954	36,944	24,291	284,678	17,987
Reserve with Federal Reserve Banks	4,444,554	122,721	26,623	781,616	184,480	124,942	1,069,813	49,810
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	364,462	59,879	17,565	440,931	299,700	20,608	399,920	10,257
Other balances with banks in the U. S.	19,367	1,240	-	10,058	741	854	7,230	10,000
Balances with banks in foreign countries	170,228	7,266	46	4,689	-	616	13,833	1,085
Cash items in process of collection	6,519,767	225,866	9,091	636,076	110,812	141,853	928,534	38,019
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	8,002,394	289,739	123,426	2,686,737	643,075	398,589	3,028,094	114,049
Direct:								
Treasury bills	1,473,183	21,416	6,390	388,091	108,937	4,452	390,446	4,478
Treasury certificates of indebtedness	418	245	100	8,593	55	-	113	-
Treasury notes maturing in one year or less	1,156,742	29,155	9,382	395,299	71,175	9,928	298,204	18,817
Other Treasury notes	2,552,771	96,555	24,728	953,715	175,695	43,416	901,498	39,729
United States nonmarketable bonds	13,763	1,395	1,029	8,060	3,059	728	15,070	100
Other bonds maturing in 1 year or less	130,323	21,564	2,804	71,850	17,288	60,112	68,661	-
Other bonds maturing in 5 years	1,164,175	73,350	33,386	378,253	143,143	107,086	670,148	21,941
Other bonds maturing in 5 to 10 years	1,411,643	45,121	40,921	427,938	113,574	168,274	607,417	28,442
Other bonds maturing after 10 years	77,067	933	4,636	47,221	9,990	3,752	75,452	542
Guaranteed obligations	22,309	5	50	7,717	159	841	1,085	-
OTHER SECURITIES—TOTAL	7,196,921	261,276	62,507	1,438,934	288,536	214,008	2,608,961	218,277
Obligations of States and subdivisions	6,562,983	203,264	47,236	1,287,058	239,603	200,077	2,354,065	205,725
Other bonds, notes, and debentures	422,733	52,020	14,439	121,636	42,511	10,084	193,748	10,124
Federal Reserve bank stock								
Other corporate stocks	211,205	5,992	832	30,240	6,422	3,847	61,148	2,428
TOTAL SECURITIES	15,199,315	551,015	185,933	4,125,671	931,611	612,597	5,637,055	332,326
LOANS AND DISCOUNTS, NET—TOTAL	32,331,820	1,391,562	241,392	6,902,520	1,423,726	1,341,292	8,658,137	625,443
Valuation reserves	776,118	29,447	6,353	123,515	20,362	11,496	189,498	11,716
LOANS AND DISCOUNTS, GROSS—TOTAL	33,107,938	1,421,009	247,745	7,026,035	1,444,088	1,352,788	8,847,635	637,159
Real estate loans—total	4,612,953	167,412	78,263	2,145,932	234,391	368,623	2,303,265	257,918
Secured by farm land	76,667	13,454	10,105	95,744	37,891	21,266	96,034	1,088
Secured by residential properties:								
Insured by FHA	997,723	16,640	13,663	233,029	14,083	113,255	213,177	50,122
Insured or guaranteed by VA	741,892	5,009	7,017	116,070	4,368	41,288	177,983	13,851
Not ins. or guar. by FHA or VA	1,386,147	69,348	32,503	1,114,963	84,032	82,603	1,165,321	110,820
Secured by other properties	1,410,524	62,961	14,975	586,126	94,017	110,211	650,750	82,037
Loans to domestic com'l. and foreign banks	1,170,978	29,950	-	70,412	13,390	1,894	102,141	4,400
Loans to other financial institutions	2,978,481	43,286	2,247	391,308	92,466	97,183	560,852	33,918
Loans to brokers and dealers in securities	3,230,038	13,856	7,60	271,110	7,591	3,105	113,807	4,631
Other loans for purchasing or carrying secs.	670,979	7,859	1,715	205,735	18,757	4,111	105,968	78
Loans to farmers directly guar. by CCC	251	1	2,714	3,266	6,802	64	2,107	20
Other loans to farmers	144,863	33,490	49,272	99,172	139,709	85,296	101,854	362
Commercial including open market paper	14,501,408	608,630	57,682	1,765,422	558,653	501,666	2,981,835	202,354
Other loans to individuals—total	4,534,332	477,905	53,191	1,814,846	323,611	278,635	2,164,553	106,927
Passenger automobile instalment loans	993,446	197,395	24,354	738,408	139,905	154,537	711,945	41,590
Other retail consumer instalment loans	324,560	33,708	7,884	138,353	30,500	19,863	187,340	6,564
Residential repair and modern instal.	391,621	27,496	4,115	178,698	16,753	23,150	206,424	7,625
Other instal. loans for personal expenditures	1,104,348	60,933	6,290	271,567	52,832	36,175	470,930	15,818
Single payment loans for personal expenditures	1,720,357	158,373	10,548	487,820	83,621	44,910	587,914	35,330
All other loans (including overdrafts)	1,263,655	38,620	2,601	258,832	48,718	12,211	411,253	26,551
TOTAL LOANS AND SECURITIES	47,531,135	1,942,577	427,325	11,028,191	2,355,337	1,953,889	14,295,192	957,769
Bank premises								
Furniture and fixtures								
Real estate owned other than bank premises	762,078	47,265	11,968	150,419	50,294	51,357	218,336	12,049
Investments and other assets indirectly representing bank premises or other real estate	1,122,373	3,480	731	8,438	231	7,864	62,352	1,631
Customers' liability on acceptances outstanding	844,434	20,411	3,097	59,501	9,626	15,250	88,522	6,163
Other assets								
TOTAL ASSETS	62,292,934	2,483,831	502,119	13,346,873	3,048,165	2,341,524	17,368,410	1,104,770

ALL MEMBER BANKS, BY STATES, JUNE 30, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND
DEMAND DEPOSITS--TOTAL	33,556,160	1,459,187	239,152	6,437,420	1,872,518	1,063,518	8,328,048	443,950
Individuals, partnerships, and corporations	21,997,529	1,053,836	193,246	4,863,276	1,292,798	853,257	6,449,105	336,937
Foreign Governments, central banks, etc.	546,681	-	-	85	-	203	7,298	-
United States Government	2,471,823	104,900	8,932	520,237	93,466	53,500	635,807	33,623
States and political subdivisions	1,269,085	111,758	22,695	540,400	236,728	84,663	390,919	54,037
Mutual savings banks in United States	418,490	-	-	934	-	657	46,746	5,206
Commercial banks in United States	3,478,892	161,741	11,263	377,341	223,122	23,566	652,052	4,330
Banks in foreign countries	942,225	1,103	20	11,017	269	3,833	41,459	1,767
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,431,435	25,849	2,996	124,130	26,135	43,839	104,662	8,050
TIME DEPOSITS--TOTAL	19,315,789	680,565	213,750	5,507,483	838,982	1,050,780	7,005,757	545,050
Savings deposits	9,660,711	403,337	66,007	4,066,399	548,092	877,510	4,686,405	430,917
Accumulated for payment of personal loans	2,345	3,024	57	380,856	6,773	-	4,225	-
Other time deposits of indiv., part., and corp.	5,522,229	167,677	136,108	795,765	244,711	76,383	1,763,212	90,662
Foreign Governments, central banks, etc.	2,551,498	-	-	4,000	-	1,000	77,596	-
United States Government	73,817	4,751	465	1,635	2,337	2,308	2,808	880
Postal savings	150	2	5	642	70	14	678	132
States and political subdivisions	1,168,686	99,651	11,058	257,204	35,415	93,265	439,019	22,359
Mutual savings banks in United States	60,590	-	-	-	-	50	4,570	-
Commercial banks in United States	183,245	1,923	50	282	1,584	50	21,077	-
Banks in foreign countries	92,518	200	-	700	-	200	6,167	100
TOTAL DEPOSITS	52,871,949	2,139,752	452,902	11,944,903	2,711,500	2,114,298	15,333,805	989,000
Rediscounts and other borrowed money	945,406	33,350	4,300	26,389	12,274	500	47,027	-
Acceptances outstanding	1,143,962	3,480	731	9,456	231	7,864	63,864	1,631
Other liabilities	2,003,942	88,814	7,851	236,306	24,636	39,019	307,098	29,261
TOTAL LIABILITIES	56,965,259	2,265,396	465,784	12,217,054	2,748,641	2,161,681	15,751,794	1,019,892
CAPITAL ACCOUNTS--TOTAL	5,327,675	218,435	36,335	1,129,819	299,524	179,843	1,616,616	84,878
Capital stock, notes, and debentures	1,728,129	75,659	12,525	319,603	100,591	60,945	388,756	20,760
Surplus	2,528,946	113,019	15,194	630,401	116,070	67,279	946,417	44,843
Undivided profits	898,192	27,557	8,108	175,447	78,657	51,514	266,156	19,275
Other capital accounts	172,408	2,200	508	4,368	4,206	105	15,287	-
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	62,292,934	2,483,831	502,119	13,346,873	3,048,165	2,341,524	17,368,410	1,104,770
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	1,531,702	60,659	12,525	319,503	82,591	60,945	373,706	20,760
Capital notes and debentures	176,320	15,000	-	-	18,000	-	15,000	-
Preferred stock	20,107	-	-	100	-	-	50	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	26,671,931	1,173,442	212,496	5,360,413	1,462,299	901,057	6,999,594	395,674
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	21,085,678	966,680	209,866	4,903,766	1,445,118	844,599	6,111,655	367,978
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.3	18.9	11.7	15.7	20.8	13.4	15.6	11.5
U. S. Gov't obligations, direct and guaranteed	12.8	11.7	24.6	20.1	21.1	17.0	17.4	10.3
Other securities	11.6	10.5	12.4	10.8	9.5	9.1	15.0	19.8
Loans and discounts	51.9	56.0	48.1	51.7	46.7	57.3	49.8	56.6
Total capital accounts	8.6	8.8	7.2	8.5	9.8	7.7	9.3	7.7
NUMBER OF BANKS	293	35	43	350	240	14	451	5

ALL MEMBER BANKS, BY STATES, JUNE 30, 1964
(Amounts in thousands of dollars)

ASSETS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
RESERVES, CASH, AND BANK BALANCES—TOTAL	169,071	84,525	680,159	2,835,474	194,796	27,569	572,464	564,369
Currency and coin.....	26,440	8,131	56,348	157,096	13,879	4,678	83,334	50,735
Reserve with Federal Reserve Banks.....	44,312	34,965	188,947	832,953	75,088	9,426	181,577	233,568
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	48,108	31,503	214,346	1,041,615	23,435	7,788	121,798	56,647
Other balances with banks in the U. S.	-	200	214	18,315	2,403	50	4,699	2,018
Balances with banks in foreign countries.....	20	-	704	4,360	18	46	171	2,739
Cash items in process of collection.....	50,191	9,726	219,600	781,135	79,973	5,581	180,885	218,662
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	174,707	165,965	644,679	2,385,859	156,184	51,576	653,786	610,750
Direct:								
Treasury bills.....	8,603	13,364	68,754	254,023	22,727	7,527	79,522	37,220
Treasury certificates of indebtedness.....	-	25	60	1,286	-	-	-	20
Treasury notes maturing in one year or less.....	19,410	17,451	59,695	173,456	26,193	3,948	64,162	78,321
Other Treasury notes.....	45,723	48,845	229,682	746,356	56,256	9,404	203,982	213,234
United States nonmarketable bonds.....	3,990	1,702	1,442	11,420	354	514	4,215	2,115
Other bonds maturing in 1 year or less.....	9,090	7,106	38,624	73,261	2,420	899	22,795	65,858
Other bonds maturing in 5 years.....	49,672	36,275	144,297	486,514	26,583	11,815	156,616	125,682
Other bonds maturing in 5 to 10 years.....	37,746	38,875	95,718	554,779	20,267	13,263	115,332	82,408
Other bonds maturing after 10 years.....	448	2,203	5,076	54,203	1,255	4,176	7,000	5,576
Guaranteed obligations.....	25	119	1,331	30,561	129	30	162	316
OTHER SECURITIES—TOTAL	75,849	59,443	357,739	1,395,986	89,815	20,808	402,275	333,427
Obligations of States and subdivisions.....	60,369	46,448	310,472	1,198,822	82,580	17,908	338,172	288,942
Other bonds, notes, and debentures.....	13,664	11,702	39,622	163,732	4,912	2,403	55,473	36,424
Federal Reserve bank stock.....								
Other corporate stocks.....	1,816	1,293	7,645	33,432	2,323	497	8,630	8,061
TOTAL SECURITIES	250,556	225,408	1,002,418	3,781,845	245,999	72,384	1,056,061	944,177
LOANS AND DISCOUNTS, NET—TOTAL	444,025	352,723	1,847,502	6,706,074	657,363	151,525	2,147,048	1,811,899
Valuation reserves.....	8,460	11,397	35,130	128,618	8,940	1,903	27,532	35,243
LOANS AND DISCOUNTS, GROSS—TOTAL	452,485	364,120	1,882,632	6,834,692	666,303	153,428	2,174,580	1,847,142
Real estate loans—total.....	67,040	88,841	241,229	691,532	238,502	68,265	583,317	474,888
Secured by farm land.....	5,115	5,904	27,420	77,708	5,957	8,045	51,255	19,539
Secured by residential properties:								
Insured by FHA.....	1,744	23,070	6,970	57,115	68,781	6,016	48,260	134,200
Insured or guaranteed by VA.....	273	6,023	4,924	32,387	21,429	3,662	17,644	21,557
Not ins. or guar. by FHA or VA.....	27,987	31,442	107,666	197,681	72,816	37,012	319,881	168,425
Secured by other properties.....	31,921	22,402	94,249	326,641	69,519	13,530	146,277	131,167
Loans to domestic com'l. and foreign banks.....	6,948	137	20,819	61,201	9,100	1,100	28,776	14,700
Loans to other financial institutions.....	20,493	10,278	175,175	405,470	49,988	137	71,576	131,676
Loans to brokers and dealers in securities.....	4,627	39	65,598	49,226	4,109	321	32,667	19,991
Other loans for purchasing or carrying secs.....	6,142	710	38,105	310,633	8,482	1,343	20,802	4,610
Loans to farmers directly guar. by CCC.....	793	3,819	18,191	30,346	27	-	12	3,689
Other loans to farmers.....	15,258	119,762	46,134	404,123	35,615	8,298	65,712	127,351
Commercial including open market paper.....	148,604	67,949	651,695	3,065,700	185,786	26,832	565,899	629,913
Other loans to individuals—total.....	166,637	68,276	591,597	1,598,632	123,443	43,031	765,559	394,350
Passenger automobile instalment loans.....	66,050	27,200	173,043	647,550	56,212	18,133	270,384	168,807
Other retail consumer instalment loans.....	13,476	12,133	50,761	128,749	20,370	3,885	53,693	35,618
Residential repair and modern instal.....	8,227	4,174	35,384	88,470	14,855	840	40,815	52,699
Other instal. loans for personal expenditures.....	27,298	8,270	68,252	221,684	14,220	6,273	141,390	60,980
Single payment loans for personal expenditures.....	51,586	16,499	264,157	512,179	17,786	13,900	259,277	76,246
All other loans (including overdrafts).....	15,943	4,309	34,089	217,829	11,251	4,101	40,260	45,974
TOTAL LOANS AND SECURITIES	694,581	578,131	2,849,920	10,487,919	903,362	223,909	3,203,109	2,756,076
Bank premises.....								
Furniture and fixtures.....								
Real estate owned other than bank premises.....	18,214	11,816	48,952	305,721	16,835	4,290	64,817	61,514
Investments and other assets indirectly representing bank premises or other real estate.....	16	231	4,491	31,661	512	-	1,276	13,857
Customers' liability on acceptances outstanding.....	4,222	3,856	13,985	63,792	2,942	507	13,918	20,079
Other assets.....								
TOTAL ASSETS	886,104	678,559	3,597,507	13,724,567	1,118,447	256,275	3,855,584	3,415,895

ALL MEMBER BANKS, BY STATES, JUNE 30, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
DEMAND DEPOSITS--TOTAL	634,794	337,813	1,874,160	7,979,526	505,891	84,614	1,846,663	1,797,146
Individuals, partnerships, and corporations	503,510	252,236	1,183,368	5,768,350	376,016	72,310	1,416,410	1,338,758
Foreign Governments, central banks, etc.	-	-	-	5,923	-	-	-	353
United States Government	34,862	12,696	98,186	325,894	30,283	4,753	117,359	116,454
States and political subdivisions	75,112	58,478	213,211	505,689	57,370	4,693	161,075	233,972
Mutual savings banks in United States	-	-	-	-	-	960	-	9,135
Commercial banks in United States	16,232	11,027	357,673	1,251,849	32,945	312	131,289	63,123
Banks in foreign countries	-	-	3,075	17,444	97	-	207	10,352
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	5,078	3,376	18,647	104,377	9,180	1,586	20,323	24,999
TIME DEPOSITS--TOTAL	144,695	279,964	1,378,919	4,275,349	506,091	143,711	1,586,265	1,281,710
Savings deposits	109,926	101,676	901,441	2,122,453	398,665	135,878	1,246,928	1,109,965
Accumulated for payment of personal loans	-	55	-	175,591	-	178	4,072	-
Other time deposits of indiv., part, and corp.	19,701	150,116	355,006	1,344,066	63,049	6,197	233,168	153,481
Foreign Governments, central banks, etc.	-	-	4,000	1,000	-	-	-	9,000
United States Government	4,331	600	1,528	9,321	1,331	95	1,000	2,495
Postal savings	5	-	151	1,131	489	3	5,470	6
States and political subdivisions	10,527	27,517	114,994	607,266	41,840	1,360	93,583	2,852
Mutual savings banks in United States	-	-	10	-	-	-	-	290
Commercial banks in United States	205	-	1,589	13,021	717	-	-	182
Banks in foreign countries	-	-	200	1,500	-	-	1,205	3,439
TOTAL DEPOSITS	779,489	617,777	3,253,079	12,254,875	1,011,982	228,325	3,432,928	3,078,856
Rediscunts and other borrowed money	1,200	200	9,371	119,573	3,700	323	12,796	2,450
Acceptances outstanding	16	231	4,491	32,091	512	-	1,276	13,857
Other liabilities	30,830	10,397	59,960	167,492	15,184	5,139	75,346	54,334
TOTAL LIABILITIES	811,535	628,605	3,326,901	12,574,031	1,031,378	233,787	3,522,346	3,149,497
CAPITAL ACCOUNTS--TOTAL	74,569	49,954	270,606	1,150,536	87,069	22,488	333,238	266,398
Capital stock, notes, and debentures	18,077	17,035	76,508	418,809	28,654	7,699	97,651	80,692
Surplus	42,370	20,135	141,516	515,378	42,171	8,919	178,344	121,003
Undivided profits	12,618	12,033	46,712	184,996	13,840	4,509	54,764	63,284
Other capital accounts	1,504	751	5,870	31,353	2,404	1,361	2,479	1,419
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	886,104	678,559	3,597,507	13,724,567	1,118,447	256,275	3,855,584	3,415,895
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	18,052	16,685	76,008	417,630	28,654	6,963	97,651	80,692
Capital notes and debentures	-	350	300	1,179	-	-	-	-
Preferred stock	25	-	200	-	-	736	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	536,495	296,584	1,440,214	6,156,776	402,483	71,245	1,544,057	1,521,837
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	533,509	304,364	1,198,701	5,620,648	362,690	73,968	1,417,130	1,398,907
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.1	12.5	18.9	20.7	17.4	10.8	14.8	16.5
U. S. Gov't obligations, direct and guaranteed	19.7	24.5	17.9	17.4	14.0	20.1	17.0	17.9
Other securities	8.6	8.8	9.9	10.2	8.0	8.1	10.4	9.8
Loans and discounts	50.1	52.0	51.4	48.9	58.8	59.1	55.7	53.0
Total capital accounts	8.4	7.4	7.5	8.4	7.8	8.8	8.6	7.8
NUMBER OF BANKS	31	58	82	613	24	28	185	36

ALL MEMBER BANKS, BY STATES, JUNE 30, 1964
(Amounts in thousands of dollars)

ASSETS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹
RESERVES, CASH, AND BANK BALANCES—TOTAL	215,731	651,483	73,676	2,124
Currency and coin	29,997	56,934	7,294	688
Reserve with Federal Reserve Banks	67,797	220,362	27,024	920
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	85,859	146,665	32,257	478
Other balances with banks in the U. S.	210	482	-	5
Balances with banks in foreign countries	-	6,417	-	33
Cash items in process of collection	31,868	220,623	7,101	-
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	387,858	852,550	108,710	4,625
Direct:				
Treasury bills	41,867	102,749	18,543	-
Treasury certificates of indebtedness	100	-	-	-
Treasury notes maturing in one year or less	32,550	74,684	6,699	300
Other Treasury notes	94,845	267,822	27,484	2,229
United States nonmarketable bonds	2,833	3,519	828	60
Other bonds maturing in 1 year or less	9,703	18,158	9,279	-
Other bonds maturing in 5 years	98,093	233,528	26,451	1,436
Other bonds maturing in 5 to 10 years	96,106	139,637	16,623	600
Other bonds maturing after 10 years	11,430	11,195	2,709	-
Guaranteed obligations	331	1,258	94	-
OTHER SECURITIES—TOTAL	112,233	363,721	33,387	998
Obligations of States and subdivisions	97,528	296,321	29,664	953
Other bonds, notes, and debentures	11,788	60,856	2,794	-
Federal Reserve bank stock	2,917	6,544	929	45
Other corporate stocks	-	-	-	-
TOTAL SECURITIES	500,091	1,216,271	142,097	5,623
LOANS AND DISCOUNTS, NET—TOTAL	566,736	1,825,518	235,455	17,677
Valuation reserves	12,524	44,571	3,793	100
LOANS AND DISCOUNTS, GROSS—TOTAL	579,260	1,870,089	239,248	17,777
Real estate loans—total	194,400	619,685	68,335	13,630
Secured by farm land	12,084	33,286	5,883	110
Secured by residential properties:				
Insured by FHA	20,653	75,907	17,358	2,296
Insured or guaranteed by VA	5,845	51,848	5,090	-
Not ins. or guar. by FHA or VA	103,795	320,544	18,451	8,177
Secured by other properties	52,023	138,100	21,553	3,047
Loans to domestic com'l. and foreign banks	5,435	19,956	50	-
Loans to other financial institutions	15,024	121,648	2,775	-
Loans to brokers and dealers in securities	3,404	64,171	46	-
Other loans for purchasing or carrying secs.	7,837	13,300	1,475	-
Loans to farmers directly guar. by CCC	-	512	1,166	-
Other loans to farmers	8,772	45,948	57,978	-
Commercial including open market paper	113,850	475,937	64,252	2,579
Other loans to individuals—total	222,662	406,945	42,393	1,503
Passenger automobile instalment loans	99,365	149,618	18,237	600
Other retail consumer instalment loans	15,294	33,253	7,174	24
Residential repair and modern instal.	13,753	24,422	1,441	104
Other instal. loans for personal expenditures	40,779	42,671	6,177	775
Single payment loans for personal expenditures	53,471	156,981	9,364	-
All other loans (including overdrafts)	7,876	101,987	778	65
TOTAL LOANS AND SECURITIES	1,066,827	3,041,789	377,552	23,300
Bank premises				
Furniture and fixtures	18,372	57,520	10,552	98
Real estate owned other than bank premises	-	-	-	-
Investments and other assets indirectly representing bank premises or other real estate	-	1,195	-	-
Customers' liability on acceptances outstanding	3,646	16,893	1,499	271
Other assets	-	-	-	-
TOTAL ASSETS	1,304,576	3,768,880	463,279	25,793

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

ALL MEMBER BANKS, BY STATES, JUNE 30, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
DEMAND DEPOSITS--TOTAL	704,348	1,846,601	223,546	8,688				
Individuals, partnerships, and corporations	534,874	1,368,315	162,172	7,225				
Foreign Governments, central banks, etc.	-	7	-	63				
United States Government	36,541	134,031	9,754	1,171				
States and political subdivisions	88,615	119,401	33,029	-				
Mutual savings banks in United States	-	608	-	-				
Commercial banks in United States	36,912	196,629	12,976	82				
Banks in foreign countries	-	3,452	-	-				
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	7,406	24,158	5,615	147				
TIME DEPOSITS--TOTAL	442,111	1,580,401	191,870	13,529				
Savings deposits	397,246	1,002,035	139,006	10,382				
Accumulated for payment of personal loans	1,947	363	-	-				
Other time deposits of indiv., part., and corp.	40,066	479,977	30,249	56				
Foreign Governments, central banks, etc.	-	3,000	-	-				
United States Government	564	1,505	696	-				
Postal savings	110	1,008	3	-				
States and political subdivisions	2,008	92,220	21,916	3,086				
Mutual savings banks in United States	-	-	-	-				
Commercial banks in United States	170	143	-	5				
Banks in foreign countries	-	150	-	-				
TOTAL DEPOSITS	1,146,459	3,427,002	415,416	22,217				
Rediscounts and other borrowed money	2,035	3,289	3,485	950				
Acceptances outstanding	-	1,195	-	-				
Other liabilities	20,952	58,044	5,285	706				
TOTAL LIABILITIES	1,169,446	3,489,530	424,186	23,873				
CAPITAL ACCOUNTS--TOTAL	135,130	279,350	39,093	1,920				
Capital stock, notes, and debentures	31,409	70,776	6,443	400				
Surplus	65,556	144,751	21,250	1,100				
Undivided profits	30,676	54,562	10,406	420				
Other capital accounts	7,489	9,261	994	-				
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,304,576	3,768,880	463,279	25,793				
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	31,409	69,776	6,443	400				
Capital notes and debentures	-	-	-	-				
Preferred stock	-	1,000	-	-				
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	586,621	1,479,517	184,188	8,210				
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	599,027	1,295,318	193,715	7,435				
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	16.5	17.3	15.9	8.2				
U. S. Gov't obligations, direct and guaranteed	29.7	22.6	23.5	17.9				
Other securities	8.6	9.7	7.2	3.9				
Loans and discounts	43.4	48.4	50.8	68.5				
Total capital accounts	10.4	7.4	8.4	7.4				
NUMBER OF BANKS	109	165	49	1				

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1964
(Amounts in thousands of dollars)

ASSETS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
RESERVES, CASH, AND BANK BALANCES—TOTAL	17,255,773	511,957	9,413,449	1,084,349	882,479	607,483	338,546	1,614,795
Currency and coin.....	1,044,853	61,576	375,031	87,125	100,964	72,346	34,711	144,392
Reserve with Federal Reserve Banks.....	6,303,372	160,677	3,461,055	406,800	339,305	185,299	107,507	660,625
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	1,627,694	69,775	214,316	113,970	181,056	97,640	116,318	337,971
Other balances with banks in the U. S.....	103,379	11,432	15,321	22,344	7,183	209	516	32,207
Balances with banks in foreign countries.....	198,941	1,727	153,271	5,230	1,905	7,645	417	20,933
Cash items in process of collection.....	7,977,534	206,770	5,194,455	448,880	252,066	244,344	79,077	418,667
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	14,674,517	439,975	5,780,979	849,664	1,209,769	632,885	398,541	2,617,122
Direct:								
Treasury bills.....	2,340,672	41,363	1,093,870	136,266	182,321	68,057	98,344	360,166
Treasury certificates of indebtedness.....	3,335	1,619	-	-	320	100	545	301
Treasury notes maturing in one year or less.....	1,797,986	90,529	728,704	118,601	169,700	73,308	30,123	283,764
Other Treasury notes.....	4,427,678	149,740	1,818,002	268,175	450,631	209,778	96,599	722,229
United States nonmarketable bonds.....	39,396	525	8,241	1,711	3,479	2,835	2,069	11,026
Other bonds maturing in 1 year or less.....	513,706	7,927	113,139	31,253	21,839	38,305	9,809	94,227
Other bonds maturing in 5 years.....	2,841,754	64,747	889,939	168,146	201,209	137,281	85,401	637,571
Other bonds maturing in 5 to 10 years.....	2,562,332	80,856	1,089,509	117,739	158,951	98,114	67,502	479,273
Other bonds maturing after 10 years.....	124,194	1,889	28,077	6,941	20,327	4,651	7,309	24,311
Guaranteed obligations.....	23,464	780	11,498	832	992	456	840	4,254
OTHER SECURITIES—TOTAL	10,080,259	385,525	5,325,341	478,459	638,988	318,715	221,792	1,375,013
Obligations of States and subdivisions.....	9,051,780	359,638	4,841,686	420,569	593,219	273,184	192,921	1,192,208
Other bonds, notes, and debentures.....	746,489	17,189	313,625	30,445	31,842	38,390	24,800	164,196
Federal Reserve bank stock.....								
Other corporate stocks.....	281,990	8,698	170,030	27,445	13,927	7,141	4,071	18,609
TOTAL SECURITIES	24,754,776	825,500	11,106,320	1,328,123	1,848,757	951,600	620,333	3,992,135
LOANS AND DISCOUNTS, NET—TOTAL	49,179,188	1,636,777	24,494,046	3,005,919	3,100,867	1,860,322	1,005,983	5,476,960
Valuation reserves.....	1,037,147	30,565	558,654	80,350	51,691	35,460	20,202	113,114
LOANS AND DISCOUNTS, GROSS—TOTAL	50,216,335	1,667,342	25,052,700	3,086,269	3,152,558	1,895,782	1,026,185	5,590,074
Real estate loans—total.....	9,988,323	380,337	3,193,414	517,624	1,011,787	437,314	190,253	1,624,077
Secured by farm land.....	345,623	3,525	39,131	12,648	39,212	27,027	18,848	81,972
Secured by residential properties:								
Insured by FHA.....	1,664,521	18,227	679,156	77,739	80,412	19,512	12,435	294,748
Insured or guaranteed by VA.....	738,043	15,884	431,480	20,173	43,302	14,065	5,537	94,554
Not ins. or guar. by FHA or VA.....	4,090,671	189,554	989,478	238,996	511,848	224,235	98,235	755,028
Secured by other properties.....	3,149,465	153,147	1,054,169	168,068	337,013	152,475	55,198	397,775
Loans to domestic com'l. and foreign banks.....	1,340,890	5,984	1,027,842	57,096	35,020	19,883	4,683	88,161
Loans to other financial institutions.....	4,052,244	116,815	2,351,987	264,909	156,139	127,272	65,216	357,271
Loans to brokers and dealers in securities.....	3,439,869	28,015	2,782,840	60,020	178,343	19,163	22,397	251,796
Other loans for purchasing or carrying secs.....	1,105,125	5,753	564,980	59,355	156,200	18,864	13,198	190,798
Loans to farmers directly guar. by CCC.....	37,937	20	223	1,994	748	639	1,988	14,578
Other loans to farmers.....	986,132	5,342	69,976	15,546	38,653	37,349	29,633	235,422
Commercial including open market paper.....	18,484,614	614,438	10,923,946	1,055,400	790,104	563,095	361,848	1,451,170
Other loans to individuals—total.....	9,184,141	483,212	3,141,309	932,125	674,714	630,947	306,695	1,267,033
Passenger automobile instalment loans.....	2,931,691	158,700	695,473	257,073	233,541	221,657	122,196	469,981
Other retail consumer instalment loans.....	759,092	23,487	207,642	88,892	51,899	55,014	24,702	136,184
Residential repair and modern instal.....	724,406	26,020	268,488	91,298	48,835	47,377	18,305	95,285
Other instal. loans for personal expenditures.....	1,484,219	68,531	643,726	178,668	111,566	98,792	48,514	130,740
Single payment loans for personal expenditures.....	3,284,733	206,474	1,325,980	316,194	228,873	208,107	92,978	434,843
All other loans (including overdrafts).....	1,597,060	27,426	996,183	122,200	110,850	41,256	30,274	109,768
TOTAL LOANS AND SECURITIES	73,933,964	2,462,277	35,600,366	4,334,042	4,949,624	2,811,922	1,626,316	9,469,095
Bank premises.....								
Furniture and fixtures.....								
Real estate owned other than bank premises.....	1,157,487	47,992	555,806	66,133	54,018	49,572	37,016	128,570
Investments and other assets indirectly representing bank premises or other real estate.....	1,036,187	5,557	915,139	16,453	7,758	4,459	462	3,700
Customers' liability on acceptances outstanding.....	802,987	16,506	549,388	34,198	30,052	22,630	12,821	43,984
Other assets.....								
TOTAL ASSETS	94,186,398	3,044,289	47,034,148	5,535,175	5,923,931	3,496,066	2,015,161	11,260,144

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
DEMAND DEPOSITS--TOTAL	49,813,516	1,898,990	26,086,697	3,229,399	2,659,769	1,958,933	1,096,795	4,921,555
Individuals, partnerships, and corporations	35,181,669	1,524,943	16,925,318	2,519,421	2,127,694	1,506,255	755,644	3,717,025
Foreign Governments, central banks, etc.	393,714	-	384,432	2,886	77	2,301	320	2
United States Government	3,519,922	132,279	1,998,266	234,260	209,813	121,501	48,194	344,628
States and political subdivisions	2,375,558	133,657	817,868	89,128	157,632	125,452	178,648	396,375
Mutual savings banks in United States	444,541	46,735	361,220	33,591	-	1,913	-	495
Commercial banks in United States	4,768,430	30,722	3,005,981	286,098	116,470	165,833	96,961	338,880
Banks in foreign countries	825,219	4,529	738,592	12,191	4,465	4,058	1,261	11,588
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,304,463	26,125	1,855,020	51,824	43,618	31,620	15,767	112,562
TIME DEPOSITS--TOTAL	32,260,666	746,029	13,855,191	1,648,735	2,646,666	1,146,259	717,527	5,248,743
Savings deposits	19,668,147	561,981	6,591,485	1,036,910	2,029,762	873,910	441,022	3,931,743
Accumulated for payment of personal loans	151,067	-	-	3	123,005	4,039	2,537	2,108
Other time deposits of indiv., part., and corp.	7,936,240	121,288	4,298,370	457,525	376,237	183,350	170,449	991,447
Foreign Governments, central banks, etc.	2,009,783	1,000	1,921,566	29,900	-	8,830	1,035	21,875
United States Government	47,522	722	28,173	761	531	8,672	1,632	761
Postal savings	3,457	129	160	87	543	828	552	186
States and political subdivisions	2,080,385	58,084	708,019	112,832	116,253	65,835	85,737	295,102
Mutual savings banks in United States	60,358	2,500	54,558	3,000	-	-	-	-
Commercial banks in United States	199,473	225	171,310	6,017	85	595	14,563	2,821
Banks in foreign countries	104,234	100	81,550	1,700	250	200	-	2,700
TOTAL DEPOSITS	82,074,182	2,645,019	39,941,888	4,878,134	5,306,435	3,105,192	1,814,322	10,170,298
Rediscounts and other borrowed money	1,094,888	629	890,370	18,060	7,500	6,436	4,700	127,795
Acceptances outstanding	1,056,691	5,597	933,075	16,463	8,776	4,459	462	3,700
Other liabilities	2,162,103	114,208	1,294,158	119,548	81,637	93,165	39,421	145,590
TOTAL LIABILITIES	86,387,864	2,765,453	43,059,491	5,032,205	5,404,348	3,209,252	1,858,905	10,447,383
CAPITAL ACCOUNTS--TOTAL	7,798,534	278,836	3,974,657	502,970	519,583	286,814	156,256	812,761
Capital stock, notes, and debentures	2,464,983	83,061	1,297,217	111,190	136,880	75,022	51,014	225,545
Surplus	3,805,512	134,224	1,946,289	302,467	304,359	158,031	78,792	373,355
Undivided profits	1,380,039	55,581	657,221	87,401	75,380	45,759	22,794	178,059
Other capital accounts	148,000	5,970	73,930	1,912	2,964	8,002	3,656	35,802
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	94,186,398	3,044,289	47,034,148	5,535,175	5,923,931	3,496,066	2,015,161	11,260,144
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	2,232,092	82,861	1,160,562	110,690	136,880	75,022	51,014	222,595
Capital notes and debentures	227,891	-	136,655	500	-	-	-	150
Preferred stock	5,000	200	-	-	-	-	-	2,800
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	40,208,349	1,622,506	20,677,926	2,666,549	2,226,647	1,616,949	901,400	4,164,917
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	33,547,630	1,529,219	15,887,995	2,260,161	2,081,420	1,427,255	872,563	3,819,380
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.3	16.8	20.0	19.6	14.9	17.4	16.8	14.3
U. S. Gov't obligations, direct and guaranteed	15.6	14.5	12.3	15.4	20.4	18.1	19.8	23.2
Other securities	10.7	12.7	11.3	8.6	10.8	9.1	11.0	12.2
Loans and discounts	52.2	53.8	52.1	54.3	52.3	53.2	49.9	48.6
Total capital accounts	8.3	9.2	8.5	9.1	8.8	8.2	7.8	7.2
NUMBER OF BANKS	1,478	32	126	49	154	111	68	397

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1964
(Amounts in thousands of dollars)

ASSETS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO		
RESERVES, CASH, AND BANK BALANCES--TOTAL	540,392	114,551	333,198	225,075	1,589,499		
Currency and coin	30,118	12,151	17,040	21,762	87,637		
Reserve with Federal Reserve Banks	163,097	45,659	99,898	64,513	608,937		
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	132,601	37,546	77,895	108,227	140,379		
Other balances with banks in the U. S.	212	-	102	956	12,897		
Balances with banks in foreign countries	90	33	117	709	6,864		
Cash items in process of collection	214,274	19,162	138,146	28,908	732,785		
OBLIGATIONS OF THE U. S. GOVERNMENT--TOTAL	576,544	210,618	274,780	225,676	1,457,964		
Direct:							
Treasury bills	72,155	31,923	45,211	32,615	178,381		
Treasury certificates of indebtedness	139	172	-	139	-		
Treasury notes maturing in one year or less	65,779	15,022	35,602	17,998	168,856		
Other Treasury notes	191,963	45,180	70,126	59,338	345,917		
United States nonmarketable bonds	2,255	1,815	1,983	666	2,791		
Other bonds maturing in 1 year or less	48,749	4,369	16,160	5,155	122,774		
Other bonds maturing in 5 years	113,883	51,873	45,501	51,974	394,229		
Other bonds maturing in 5 to 10 years	76,442	54,604	56,205	50,662	232,475		
Other bonds maturing after 10 years	4,945	5,483	3,743	4,795	11,723		
Guaranteed obligations	234	177	249	2,334	818		
OTHER SECURITIES--TOTAL	303,808	86,294	156,198	149,303	640,823		
Obligations of States and subdivisions	250,912	67,165	145,433	123,219	591,626		
Other bonds, notes, and debentures	46,104	17,727	6,691	23,519	31,961		
Federal Reserve bank stock							
Other corporate stocks	6,792	1,402	4,074	2,565	17,236		
TOTAL SECURITIES	880,352	296,912	430,978	374,979	2,098,787		
LOANS AND DISCOUNTS, NET--TOTAL	1,302,014	407,247	715,788	657,243	5,516,022		
Valuation reserves	22,980	7,073	8,164	8,971	99,923		
LOANS AND DISCOUNTS, GROSS--TOTAL	1,324,994	414,320	723,952	666,214	5,615,945		
Real estate loans--total	335,040	133,331	135,296	96,467	1,933,383		
Secured by farm land	33,774	13,154	17,567	10,348	48,417		
Secured by residential properties:							
Insured by FHA	50,665	30,030	24,923	11,545	365,129		
Insured or guaranteed by VA	7,793	8,808	7,867	1,710	86,870		
Not ins. or guar. by FHA or VA	150,404	52,926	41,434	30,329	808,204		
Secured by other properties	92,404	28,413	43,505	42,535	624,763		
Loans to domestic com'l. and foreign banks	17,437	-	10,590	3,072	71,122		
Loans to other financial institutions	123,502	6,282	32,972	20,321	429,558		
Loans to brokers and dealers in securities	10,679	1,394	7,148	609	77,465		
Other loans for purchasing or carrying secs.	7,990	2,187	20,991	22,247	42,562		
Loans to farmers directly guar. by CCC	4,123	4,283	4,205	4,110	1,026		
Other loans to farmers	51,566	96,603	143,720	61,479	200,843		
Commercial including open market paper	397,676	73,389	190,647	266,361	1,796,540		
Other loans to individuals--total	345,003	89,965	137,430	184,101	991,607		
Passenger automobile instalment loans	129,428	42,329	66,964	90,484	443,865		
Other retail consumer instalment loans	44,653	15,340	21,717	16,345	73,217		
Residential repair and modern instal.	19,706	6,832	10,418	10,089	81,753		
Other instal. loans for personal expenditures	30,437	12,685	13,543	28,874	118,143		
Single payment loans for personal expenditures	120,779	12,779	24,788	38,309	274,629		
All other loans (including overdrafts)	31,978	6,886	40,953	7,447	71,839		
TOTAL LOANS AND SECURITIES	2,182,366	704,159	1,146,766	1,032,222	7,614,809		
Bank premises							
Furniture and fixtures							
Real estate owned other than bank premises	23,144	10,158	21,876	25,470	137,732		
Investments and other assets indirectly representing bank premises or other real estate	1,292	331	20	2,802	78,214		
Customers' liability on acceptances outstanding	12,037	2,544	7,486	5,608	65,733		
Other assets							
TOTAL ASSETS	2,759,231	831,743	1,509,346	1,291,177	9,485,987		

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
DEMAND DEPOSITS—TOTAL	1,588,396	383,857	934,212	740,369	4,314,544			
Individuals, partnerships, and corporations	1,127,490	287,659	616,611	592,071	3,481,538			
Foreign Governments, central banks, etc.	-	-	-	-	3,696			
United States Government	96,020	12,389	37,306	21,290	263,976			
States and political subdivisions	96,797	60,259	81,699	62,145	175,898			
Mutual savings banks in United States	-	15	-	-	572			
Commercial banks in United States	249,683	17,038	187,122	52,391	221,251			
Banks in foreign countries	1,626	64	656	1,614	44,575			
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	16,780	6,433	10,818	10,858	123,038			
TIME DEPOSITS—TOTAL	866,802	371,840	413,850	423,769	4,175,255			
Savings deposits	451,815	176,854	282,309	276,769	3,013,587			
Accumulated for payment of personal loans	1,152	536	5	17,682	-			
Other time deposits of indiv., part., and corp.	360,765	174,479	104,764	76,729	620,837			
Foreign Governments, central banks, etc.	1,000	-	-	-	24,577			
United States Government	1,017	573	122	1,730	2,828			
Postal savings	22	-	16	1	933			
States and political subdivisions	50,446	19,343	26,279	50,513	491,942			
Mutual savings banks in United States	-	-	-	-	300			
Commercial banks in United States	585	55	355	345	2,517			
Banks in foreign countries	-	-	-	-	17,734			
TOTAL DEPOSITS	2,455,198	755,697	1,348,062	1,164,138	8,489,799			
Rediscounts and other borrowed money	10,250	1,400	5,590	5,514	16,644			
Acceptances outstanding	1,349	331	20	2,802	79,657			
Other liabilities	32,261	9,384	13,439	13,142	206,150			
TOTAL LIABILITIES	2,499,058	766,812	1,367,111	1,185,596	8,792,250			
CAPITAL ACCOUNTS—TOTAL	260,173	64,931	142,235	105,581	693,737			
Capital stock, notes, and debentures	89,659	21,561	42,985	35,995	294,854			
Surplus	110,113	25,079	57,799	42,914	272,090			
Undivided profits	57,613	16,462	35,864	22,968	124,937			
Other capital accounts	2,788	1,829	5,587	3,704	1,856			
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,759,231	831,743	1,509,346	1,291,177	9,485,987			
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	64,459	21,154	39,985	35,816	231,054			
Capital notes and debentures	25,150	257	3,000	179	62,000			
Preferred stock	50	150	-	-	1,800			
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	1,241,521	327,149	718,171	603,234	3,441,380			
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	1,028,419	335,268	571,638	637,780	3,096,532			
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.6	13.8	22.1	17.4	16.8			
U. S. Gov't obligations, direct and guaranteed	20.9	25.3	18.2	17.5	15.4			
Other securities	11.0	10.4	10.3	11.6	6.8			
Loans and discounts	47.2	49.0	47.4	50.9	58.1			
Total capital accounts	9.4	7.8	9.4	8.2	7.3			
NUMBER OF BANKS	146	125	128	92	50			

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.