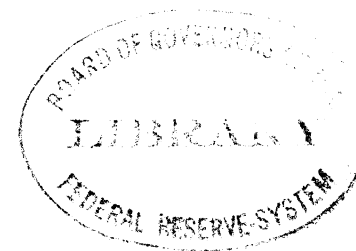


SUPPLEMENT TO SUMMARY REPORT-ALL MEMBER BANKS

Assets and Liabilities of:
Reserve City Banks, By Cities,
and
All Member Banks, By States, in Two
Federal Reserve Districts



Figures for the following cities exclude data for one or more banks classified
as "country":

December 31, 1964
NUMBER 174

Baltimore
Boston
Buffalo
Chicago
Cleveland
Dallas
Denver
Des Moines
El Paso
Fort Worth
Helena
Houston
Jacksonville
Kansas City, Mo.
Los Angeles
Miami

Milwaukee
Minneapolis
New York
Oklahoma City
Omaha
Philadelphia
Pittsburgh
Pueblo
Richmond
St. Louis
St. Paul
Salt Lake City
San Antonio
San Francisco
Tulsa
Washington

MAY 13
1965

FOR RESTRICTED USE
(Restriction due to detailed figures
shown for only one or two banks.)

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1964
(Amounts in thousands of dollars)

ASSETS	ATLANTA	BALTIMORE	BIRMINGHAM	BOSTON	BUFFALO	CHARLOTTE	CHICAGO	CINCINNATI
RESERVES, CASH, AND BANK BALANCES—TOTAL	530,796	337,758	165,841	791,262	321,456	530,857	2,366,483	353,587
Currency and coin	15,993	32,551	10,884	26,546	31,142	44,262	54,776	22,038
Reserve with Federal Reserve Banks	189,545	123,473	63,011	287,636	127,999	136,230	1,005,986	129,971
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	56,281	40,424	31,834	39,316	32,898	31,588	117,104	37,258
Other balances with banks in the U. S.	352	2,211	-	1,986	50	300	32,859	4,150
Balances with banks in foreign countries	675	589	-	17,737	5,326	21,063	26,383	911
Cash items in process of collection	267,950	138,510	60,112	418,041	124,041	297,414	1,129,375	159,259
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	261,992	314,229	141,950	581,485	294,830	272,790	1,872,978	283,580
Direct:								
Treasury bills	69,907	51,761	23,910	240,854	2,317	41,038	564,011	58,152
Treasury certificates of indebtedness	-	-	-	-	-	-	-	-
Treasury notes maturing in one year or less	21,341	63,247	20,399	86,891	59,421	24,813	180,360	70,114
Other Treasury notes	45,925	101,268	34,373	134,527	132,422	79,153	217,125	77,254
United States nonmarketable bonds	100	223	255	1,000	-	339	300	-
Other bonds maturing in 1 year or less	14,236	11,049	5,929	-	1,126	19,739	106,078	21,978
Other bonds maturing in 5 years	83,547	53,174	42,509	29,859	74,592	67,788	372,463	55,945
Other bonds maturing in 5 to 10 years	24,918	32,647	13,486	87,505	22,951	38,815	392,908	116
Other bonds maturing after 10 years	47	860	970	-	-	1,087	39,583	7
Guaranteed obligations	1,971	-	119	849	2,001	18	150	14
OTHER SECURITIES—TOTAL	143,068	170,711	89,788	267,995	296,386	243,792	1,587,075	86,455
Obligations of States and subdivisions	128,553	163,779	81,262	237,798	281,507	212,168	1,392,295	75,404
Other bonds, notes, and debentures	10,418	3,656	7,131	11,723	10,649	26,375	146,735	7,652
Federal Reserve bank stock	-	-	-	-	-	-	-	-
Other corporate stocks	4,097	3,276	1,395	18,474	4,230	5,249	48,045	3,399
TOTAL SECURITIES	405,060	484,940	231,738	849,480	591,216	516,582	3,460,053	370,035
LOANS AND DISCOUNTS, NET—TOTAL	1,197,431	834,683	371,125	2,218,599	1,226,251	1,244,004	7,101,882	818,476
Valuation reserves	12,775	17,091	15,809	53,089	53,222	30,685	243,809	13,366
LOANS AND DISCOUNTS, GROSS—TOTAL	1,210,206	851,774	386,934	2,271,688	1,279,473	1,274,689	7,345,691	831,842
Real estate loans—total	154,742	197,778	32,430	232,809	372,576	153,307	465,358	145,672
Secured by farm land	2,596	14,703	364	46	8,658	4,605	2,165	1,027
Secured by residential properties:								
Insured by FHA	2,755	2,959	6,444	29,414	52,884	15,150	92,639	3,809
Insured or guaranteed by VA	4,140	4,471	49	6,629	41,242	15,524	30,345	4,582
Not ins. or guar. by FHA or VA	77,346	75,716	15,284	79,005	175,089	67,272	198,611	87,454
Secured by other properties	67,905	99,929	10,289	117,715	94,703	50,756	141,598	48,800
Loans to domestic com'l. and foreign banks	14,173	32,782	16,500	59,663	26,964	26,964	226,627	21,200
Loans to other financial institutions	105,334	92,912	41,230	271,637	91,996	78,331	948,064	55,881
Loans to brokers and dealers in securities	14,157	10,598	13,054	46,885	34,565	31,373	510,061	24,468
Other loans for purchasing or carrying secs.	5,347	14,674	4,555	4,136	7,821	7,272	203,090	6,345
Loans to farmers directly guar. by CCC	2,092	-	1,107	-	-	-	20	-
Other loans to farmers	5,312	6,842	243	1,079	11,978	7,908	23,970	80
Commercial including open market paper	482,722	272,068	111,984	1,186,915	357,951	524,942	3,869,961	293,519
Other loans to individuals—total	399,463	205,792	132,839	410,673	332,257	412,182	668,580	263,392
Passenger automobile instalment loans	93,254	87,168	39,468	122,290	121,521	176,643	128,083	77,084
Other retail consumer instalment loans	39,521	6,773	10,839	22,139	24,873	29,548	121,097	10,993
Residential repair and modern instal.	19,675	7,374	12,969	23,281	35,436	24,668	26,271	9,882
Other instal. loans for personal expenditures	43,411	26,837	16,180	65,869	82,109	45,622	67,666	39,224
Single payment loans for personal expenditures	203,602	77,640	53,383	177,094	68,318	135,701	325,463	126,209
All other loans (including overdrafts)	26,864	18,328	32,992	57,891	54,173	32,410	429,960	21,285
TOTAL LOANS AND SECURITIES	1,602,491	1,319,623	602,863	3,068,079	1,817,467	1,760,586	10,561,935	1,188,511
Bank premises	-	-	-	-	-	-	-	-
Furniture and fixtures	-	-	-	-	-	-	-	-
Real estate owned other than bank premises	41,173	16,007	10,747	34,203	21,980	41,514	79,804	23,278
Investments and other assets indirectly representing bank premises or other real estate	-	-	-	-	-	-	-	-
Customers' liability on acceptances outstanding	393	2,547	854	63,686	17,038	3,263	85,729	3,200
Other assets	15,657	9,652	3,340	34,219	16,999	22,793	194,725	9,631
TOTAL ASSETS	2,190,510	1,685,587	783,645	3,991,449	2,194,940	2,359,013	13,288,676	1,578,207

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ATLANTA	BALTIMORE	BIRMINGHAM	BOSTON	BUFFALO	CHARLOTTE	CHICAGO	CINCINNATI
DEMAND DEPOSITS--TOTAL	1,437,647	1,085,105	475,443	2,664,613	859,261	1,443,417	7,206,405	1,030,962
Individuals, partnerships, and corporations	959,887	835,311	355,579	1,911,606	680,776	1,030,653	4,910,693	798,831
Foreign Governments, central banks, etc.	-	68	-	4,819	-	-	17,967	-
United States Government	59,058	50,102	15,712	110,043	36,451	64,995	395,912	40,961
States and political subdivisions	133,027	94,650	36,062	180,135	63,553	90,576	311,871	36,889
Mutual savings banks in United States	-	9,523	-	76,979	10,506	-	1,720	237
Commercial banks in United States	268,945	81,203	60,468	308,293	38,234	237,077	1,386,915	137,924
Banks in foreign countries	970	2,930	-	33,886	5,230	3,096	59,434	2,926
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	15,760	11,318	7,622	38,852	24,511	17,020	121,893	13,194
TIME DEPOSITS--TOTAL	490,988	432,472	234,417	713,873	1,110,453	609,643	4,600,283	375,282
Savings deposits	206,527	371,417	191,158	281,211	789,671	321,329	2,720,432	260,357
Accumulated for payment of personal loans	-	8	-	-	-	-	-	30,022
Other time deposits of indiv., part., and corp.	237,436	39,847	31,526	270,733	164,037	160,382	1,395,325	53,054
Foreign Governments, central banks, etc.	1,000	1,000	-	75,695	-	-	245,208	-
United States Government	562	1,351	20	3,710	267	3,313	2,680	255
Postal savings	20	-	5	2	110	2	2,000	5
States and political subdivisions	44,065	18,849	10,698	54,289	148,895	122,545	212,750	31,539
Mutual savings banks in United States	-	-	-	-	5,500	-	-	-
Commercial banks in United States	1,378	-	1,010	14,492	1,773	1,872	13,388	-
Banks in foreign countries	-	-	-	13,741	200	200	8,500	50
TOTAL DEPOSITS	1,928,635	1,517,577	709,860	3,378,486	1,969,714	2,053,060	11,806,688	1,406,244
Rediscounts and other borrowed money	8,000	-	-	72,525	21,831	25,000	204,000	5,850
Acceptances outstanding	393	2,547	854	64,549	17,266	3,263	85,753	3,203
Other liabilities	48,285	29,539	10,836	77,695	41,353	96,105	136,493	23,816
TOTAL LIABILITIES	1,985,313	1,549,663	721,550	3,593,255	2,050,164	2,177,428	12,232,934	1,439,113
CAPITAL ACCOUNTS--TOTAL	205,197	135,924	62,095	398,194	144,776	181,585	1,055,742	139,094
Capital stock, notes, and debentures	80,267	28,203	23,300	93,260	51,567	64,704	414,925	41,000
Surplus	83,834	76,498	23,199	243,240	81,161	97,338	516,349	68,000
Undivided profits	20,002	24,838	11,787	57,995	11,481	18,688	107,877	30,094
Other capital accounts	21,094	6,385	3,809	3,699	567	855	16,591	-
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,190,510	1,685,587	783,645	3,991,449	2,194,940	2,359,013	13,288,676	1,578,207
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	43,375	28,203	23,300	93,260	48,367	49,704	405,925	41,000
Capital notes and debentures	36,892	-	-	-	3,200	15,000	9,000	-
Preferred stock	-	-	-	-	-	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	1,113,416	906,171	383,497	2,207,984	702,322	1,114,415	5,959,926	834,445
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	841,694	815,290	339,151	1,828,236	660,535	843,931	4,294,203	692,818
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	24.2	20.0	21.2	19.8	14.6	22.5	17.8	22.4
U. S. Gov't obligations, direct and guaranteed	12.0	18.6	18.1	14.6	13.4	11.6	14.1	18.0
Other securities	6.5	10.1	11.5	6.7	13.5	10.3	11.9	5.5
Loans and discounts	54.7	49.5	47.4	55.6	55.9	52.7	53.4	51.9
Total capital accounts	9.4	8.1	7.9	10.0	6.6	7.7	7.9	8.8
NUMBER OF BANKS	6	4	3	5	3	4	12	4

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1964
(Amounts in thousands of dollars)

ASSETS	CLEVELAND	COLUMBUS	DALLAS	DENVER	DES MOINES	DETROIT	EL PASO	FORT WORTH
RESERVES, CASH, AND BANK BALANCES—TOTAL	749,226	257,153	944,100	293,234	160,402	1,112,888	78,144	192,375
Currency and coin	50,526	19,481	11,584	8,194	6,001	82,025	3,227	9,449
Reserve with Federal Reserve Banks	298,569	89,755	251,358	94,180	21,362	397,665	26,742	63,438
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	48,657	45,352	226,272	45,824	36,885	70,135	25,282	50,370
Other balances with banks in the U. S.	432	-	2,308	400	-	373	-	8
Balances with banks in foreign countries	3,693	45	1,136	85	-	18,119	502	64
Cash items in process of collection	347,349	102,520	451,442	144,551	96,154	544,571	22,391	69,046
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	712,066	190,756	361,011	187,599	65,731	1,406,803	43,142	125,813
Direct:								
Treasury bills	292,179	30,671	103,465	86,055	13,346	191,178	132	15,751
Treasury certificates of indebtedness	-	-	-	-	-	-	-	-
Treasury notes maturing in one year or less	82,306	12,063	32,791	12,767	2,932	155,597	622	18,568
Other Treasury notes	147,685	24,630	79,636	36,866	11,526	283,073	2,374	23,066
United States nonmarketable bonds	-	747	-	926	170	5,810	95	115
Other bonds maturing in 1 year or less	-	123	15,742	14,422	195	90,781	1,996	3,939
Other bonds maturing in 5 years	80,853	31,782	42,481	28,953	25,980	425,104	16,287	34,135
Other bonds maturing in 5 to 10 years	108,541	78,255	45,510	6,941	11,556	235,374	17,983	29,045
Other bonds maturing after 10 years	-	11,934	21,058	652	26	14,801	3,653	1,131
Guaranteed obligations	502	551	20,328	17	-	5,085	-	63
OTHER SECURITIES—TOTAL	627,957	133,052	333,319	85,231	41,750	845,746	25,261	64,882
Obligations of States and subdivisions	582,997	121,797	316,892	77,411	37,184	823,539	21,744	62,576
Other bonds, notes, and debentures	32,516	8,765	5,238	5,063	3,861	6,644	2,812	345
Federal Reserve bank stock	-	-	-	-	-	-	-	-
Other corporate stocks	12,444	2,490	11,189	2,757	705	15,563	705	1,961
TOTAL SECURITIES	1,340,023	323,808	694,330	272,830	107,481	2,252,549	68,403	190,695
LOANS AND DISCOUNTS, NET—TOTAL	2,752,227	506,409	1,843,485	743,738	192,379	3,181,838	164,590	475,988
Valuation reserves	53,232	11,769	37,447	8,168	5,585	47,857	2,384	8,952
LOANS AND DISCOUNTS, GROSS—TOTAL	2,805,459	518,178	1,880,932	751,906	197,964	3,229,695	166,974	484,940
Real estate loans—total	833,266	115,311	108,653	136,222	44,684	1,037,649	17,762	38,650
Secured by farm land	1,363	-	3,057	1,842	693	789	549	3,489
Secured by residential properties:								
Insured by FHA	162,843	3,976	3,377	13,681	6,121	441,078	2,988	2,369
Insured or guaranteed by VA	83,892	980	664	11,886	7,053	147,832	1,192	3,272
Not ins. or guar. by FHA or VA	348,572	90,398	15,348	44,535	15,215	245,949	3,262	12,477
Secured by other properties	236,596	19,957	86,207	64,278	15,602	202,001	9,771	17,043
Loans to domestic com'l. and foreign banks	37,825	12,189	9,625	16,487	5,114	95,611	6,197	912
Loans to other financial institutions	207,315	45,205	125,084	86,176	17,948	325,308	12,157	46,569
Loans to brokers and dealers in securities	178,763	5,491	16,934	8,155	1,799	58,759	62	3,107
Other loans for purchasing or carrying secs.	213,249	513	199,123	24,116	1,206	33,304	1,884	1,626
Loans to farmers directly guar. by CCC	-	-	2,501	66	665	-	-	3,486
Other loans to farmers	92	143	8,106	57,973	6,780	5,148	5,120	11,879
Commercial including open market paper	759,034	148,023	1,062,205	228,970	68,079	797,469	92,663	202,803
Other loans to individuals—total	419,806	171,279	298,250	167,647	45,427	779,987	28,282	172,374
Passenger automobile installment loans	119,105	66,493	130,864	44,249	12,556	280,391	9,641	48,519
Other retail consumer installment loans	32,361	11,342	22,184	13,416	6,662	89,400	2,636	22,395
Residential repair and modern instal.	53,268	26,370	14,523	12,088	8,526	116,974	2,613	8,305
Other instal. loans for personal expenditures	53,540	44,002	37,397	8,500	2,182	55,482	4,595	19,685
Single payment loans for personal expenditures	161,532	23,072	93,282	89,394	15,501	237,740	8,797	73,470
All other loans (including overdrafts)	156,109	20,024	50,451	26,094	6,262	96,460	2,847	3,534
TOTAL LOANS AND SECURITIES	4,092,250	830,217	2,537,815	1,016,568	299,860	5,434,387	232,993	666,683
Bank premises	-	-	-	-	-	-	-	-
Furniture and fixtures	-	-	-	-	-	-	-	-
Real estate owned other than bank premises	29,723	15,321	74,999	31,209	3,475	64,039	8,990	21,748
Investments and other assets indirectly representing bank premises or other real estate	-	-	-	-	-	-	-	-
Customers' liability on acceptances outstanding	7,080	-	32,509	22	-	21,711	118	-
Other assets	27,915	4,626	22,419	12,291	1,932	41,542	878	4,259
TOTAL ASSETS	4,906,194	1,107,317	3,611,842	1,353,324	465,669	6,674,567	321,123	885,065

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	CLEVELAND	COLUMBUS	DALLAS	DENVER	DES MOINES	DETROIT	EL PASO	FORT WORTH
DEMAND DEPOSITS—TOTAL	2,154,502	725,580	2,050,993	709,501	362,495	3,122,235	205,195	489,947
Individuals, partnerships, and corporations	1,702,825	487,153	1,201,365	512,429	203,845	2,407,833	151,503	303,920
Foreign Governments, central banks, etc.	230	-	61	-	-	50	403	-
United States Government	113,074	21,669	62,212	26,895	9,987	199,412	5,260	11,286
States and political subdivisions	88,233	157,761	84,988	22,553	38,087	157,974	9,195	24,013
Mutual savings banks in United States	-	100	-	-	-	-	-	-
Commercial banks in United States	201,305	46,828	646,609	131,321	100,602	281,947	34,683	141,519
Banks in foreign countries	10,886	114	7,262	294	66	20,204	1,194	224
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	37,949	11,955	48,496	16,009	9,908	54,815	2,957	8,985
TIME DEPOSITS—TOTAL	2,233,680	257,230	1,084,655	516,117	67,121	2,959,407	83,735	288,320
Savings deposits	1,750,374	186,835	298,885	384,262	43,933	2,387,793	62,518	160,862
Accumulated for payment of personal loans	76,586	32,848	78,295	-	-	-	4,891	41,654
Other time deposits of indiv., part., and corp.	320,981	19,477	596,985	111,988	21,500	308,106	11,513	67,342
Foreign Governments, central banks, etc.	4,000	-	-	-	-	7,500	-	-
United States Government	660	190	515	37	345	2,625	-	155
Postal savings	-	5	80	-	17	-	-	-
States and political subdivisions	80,075	17,865	108,495	19,580	1,326	249,623	4,613	18,307
Mutual savings banks in United States	-	-	-	-	-	-	-	-
Commercial banks in United States	204	10	-	250	-	1,130	200	-
Banks in foreign countries	800	-	1,400	-	-	2,630	-	-
TOTAL DEPOSITS	4,388,182	982,810	3,135,648	1,225,618	429,616	6,081,642	288,930	778,267
Rediscounts and other borrowed money	29,496	3,000	91,850	5,050	-	23,600	1,500	32,464
Acceptances outstanding	7,080	-	33,209	22	-	21,711	118	-
Other liabilities	57,529	32,359	36,799	18,112	4,286	95,848	2,299	11,886
TOTAL LIABILITIES	4,482,287	1,018,169	3,297,506	1,248,802	433,902	6,222,801	292,847	822,617
CAPITAL ACCOUNTS—TOTAL	423,907	89,148	314,336	104,522	31,767	451,766	28,276	62,448
Capital stock, notes, and debentures	120,875	25,854	152,280	38,575	10,750	132,010	8,500	25,243
Surplus	269,132	49,146	135,810	44,525	12,750	237,701	15,000	27,757
Undivided profits	33,581	14,148	26,246	21,378	8,267	75,714	4,611	9,148
Other capital accounts	319	-	-	44	-	6,341	165	300
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	4,906,194	1,107,317	3,611,842	1,353,324	465,669	6,674,567	321,123	885,065
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	100,875	25,854	114,280	33,575	10,750	101,010	8,500	25,243
Capital notes and debentures	20,000	-	38,000	5,000	-	28,000	-	-
Preferred stock	-	-	-	-	-	3,000	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	1,758,496	577,708	1,373,279	519,145	229,456	2,507,529	157,522	370,531
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	1,492,774	554,563	890,730	406,734	155,752	2,096,305	142,861	268,096
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	15.3	23.2	26.1	21.7	34.4	16.7	24.3	21.7
U. S. Gov't obligations, direct and guaranteed	14.5	17.2	10.0	13.9	14.1	21.1	13.4	14.2
Other securities	12.8	12.0	9.2	6.3	9.0	12.7	7.9	7.3
Loans and discounts	56.1	45.7	51.0	55.0	41.3	47.7	51.3	53.8
Total capital accounts	8.6	8.1	8.7	7.7	6.8	6.8	8.8	7.1
NUMBER OF BANKS	5	3	5	7	3	6	2	3

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1964
(Amounts in thousands of dollars)

ASSETS	HELENA	HOUSTON	INDIANAPOLIS	JACKSONVILLE	KANSAS CY., MO.		LITTLE ROCK	LOS ANGELES
RESERVES, CASH, AND BANK BALANCES—TOTAL		695,965	382,896	250,103	415,922		109,404	1,635,893
Currency and coin		13,144	23,092	5,035	8,061		3,325	72,042
Reserve with Federal Reserve Banks		194,519	117,570	52,737	108,638		36,608	652,627
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)		165,963	39,500	51,152	33,391		25,409	54,012
Other balances with banks in the U. S.		2,827	302	-	1		113	14,699
Balances with banks in foreign countries		1,070	422	26	767		-	4,568
Cash items in process of collection		318,442	202,010	141,153	265,064		43,949	837,945
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL		465,889	257,307	108,198	216,800		50,036	1,394,212
Direct:								
Treasury bills		14,493	41,302	15,167	18,488		11,138	97,747
Treasury certificates of indebtedness		-	-	-	-		-	-
Treasury notes maturing in one year or less		34,458	32,623	11,969	31,708		7,071	101,199
Other Treasury notes		106,264	68,679	29,114	74,440		12,406	253,154
United States nonmarketable bonds		25	791	60	50		500	2,192
Other bonds maturing in 1 year or less		-	33,801	9,067	2,181		1,119	74,150
Other bonds maturing in 5 years		126,290	56,760	7,163	47,707		8,100	287,411
Other bonds maturing in 5 to 10 years		183,601	23,322	35,658	41,916		9,038	561,380
Other bonds maturing after 10 years		758	-	-	21		645	2,379
Guaranteed obligations		-	29	-	289		19	14,600
OTHER SECURITIES—TOTAL		132,921	156,920	53,290	119,757		33,950	786,432
Obligations of States and subdivisions		120,400	133,244	47,090	111,633		30,174	735,348
Other bonds, notes, and debentures		6,958	19,755	4,595	4,248		3,123	36,034
Federal Reserve bank stock		-	-	-	-		-	-
Other corporate stocks		5,563	3,921	1,605	3,876		653	15,050
TOTAL SECURITIES		598,810	414,227	161,488	336,557		83,986	2,180,644
LOANS AND DISCOUNTS, NET—TOTAL		1,241,782	845,824	261,280	686,609		191,597	4,887,710
Valuation reserves		16,376	16,482	3,441	10,006		1,749	87,229
LOANS AND DISCOUNTS, GROSS—TOTAL		1,258,158	862,306	264,721	696,615		193,346	4,974,939
Real estate loans—total		98,139	165,776	27,668	105,944		35,437	1,318,798
Secured by farm land		1,413	554	-	1,243		695	28,037
Secured by residential properties:								
Insured by FHA		22,398	26,477	1,527	29,224		1,028	363,287
Insured or guaranteed by VA		7,300	5,986	1,102	8,202		339	32,695
Not ins. or guar. by FHA or VA		24,205	75,044	6,986	20,239		10,699	436,006
Secured by other properties		42,823	57,715	18,053	47,036		22,676	458,773
Loans to domestic com'l. and foreign banks		19,713	14,849	4,523	14,279		286	50,746
Loans to other financial institutions		120,427	91,958	30,106	77,401		11,224	567,938
Loans to brokers and dealers in securities		8,581	56,511	3,448	7,576		6,638	45,507
Other loans for purchasing or carrying secs.		47,463	6,012	3,267	3,559		1,541	32,767
Loans to farmers directly guar. by CCC		453	-	-	7,247		6,373	-
Other loans to farmers		5,343	1,569	1,547	25,453		2,003	164,332
Commercial including open market paper		633,516	251,265	95,986	255,100		48,477	1,701,962
Other loans to individuals—total		184,244	233,102	88,703	171,249		78,460	957,815
Passenger automobile installment loans		48,610	70,964	32,091	44,244		26,458	445,279
Other retail consumer installment loans		5,033	16,329	11,356	13,188		7,996	33,379
Residential repair and modern instal.		14,318	39,011	5,753	6,724		3,726	86,621
Other instal. loans for personal expenditures		20,371	27,930	6,904	7,973		8,044	132,613
Single payment loans for personal expenditures		95,912	78,868	32,599	99,120		32,236	259,923
All other loans (including overdrafts)		140,279	41,264	9,473	28,807		2,907	135,074
TOTAL LOANS AND SECURITIES		1,840,592	1,260,051	422,768	1,023,166		275,583	7,068,354
Bank premises		-	-	-	-		-	-
Furniture and fixtures		-	-	-	-		-	-
Real estate owned other than bank premises		61,328	16,793	25,342	22,627		4,949	137,761
Investments and other assets indirectly representing bank premises or other real estate		-	-	-	-		-	-
Customers' liability on acceptances outstanding		9,597	-	83	285		-	69,730
Other assets		16,166	10,887	2,561	5,916		1,169	73,126
TOTAL ASSETS		2,623,648	1,670,627	700,857	1,467,916		391,105	8,984,864

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	HELENA	HOUSTON	INDIANAPOLIS	JACKSONVILLE	KANSAS CY., MO.		LITTLE ROCK	LOS ANGELES
DEMAND DEPOSITS—TOTAL		1,715,884	1,020,694	503,969	1,058,230		275,299	4,311,163
Individuals, partnerships, and corporations		1,164,167	675,268	261,775	642,076		161,390	3,663,511
Foreign Governments, central banks, etc.		239	-	-	-		-	3,312
United States Government		45,654	32,546	12,262	31,182		4,582	155,062
States and political subdivisions		101,611	141,788	56,322	18,513		32,488	144,319
Mutual savings banks in United States		-	79	-	-		-	311
Commercial banks in United States		362,557	152,464	170,954	355,770		74,224	190,159
Banks in foreign countries		8,291	1,384	252	2,304		-	27,100
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.		33,365	17,165	2,404	8,385		2,615	127,389
TIME DEPOSITS—TOTAL		633,678	433,931	110,377	255,581		84,005	3,757,706
Savings deposits		283,724	271,976	79,221	194,775		61,452	2,723,248
Accumulated for payment of personal loans		-	-	75	-		-	-
Other time deposits of indiv., part., and corp.		251,176	144,143	23,396	58,750		22,314	546,772
Foreign Governments, central banks, etc.		900	-	-	1,000		-	22,200
United States Government		-	1,445	-	-		224	3,163
Postal savings		37	-	-	1		6	5
States and political subdivisions		92,920	16,292	6,200	1,045		9	456,843
Mutual savings banks in United States		-	-	-	-		-	-
Commercial banks in United States		4,821	75	1,485	10		-	1,675
Banks in foreign countries		100	-	-	-		-	3,800
TOTAL DEPOSITS		2,349,562	1,454,625	614,346	1,313,811		359,304	8,068,869
Rediscounts and other borrowed money		32,250	38,173	15,200	-		-	24,781
Acceptances outstanding		9,597	-	83	285		-	69,863
Other liabilities		24,053	52,017	8,124	12,382		5,642	175,501
TOTAL LIABILITIES		2,415,462	1,544,815	637,753	1,326,478		364,946	8,339,014
CAPITAL ACCOUNTS—TOTAL		208,186	125,812	63,104	141,438		26,159	645,850
Capital stock, notes, and debentures		84,662	29,836	25,100	47,875		9,700	250,842
Surplus		100,662	80,164	28,707	52,425		11,950	246,392
Undivided profits		22,578	15,812	4,835	33,919		4,075	148,566
Other capital accounts		284	-	4,462	7,219		434	50
TOTAL LIABILITIES AND CAPITAL ACCOUNTS		2,623,648	1,670,627	700,857	1,467,916		391,105	8,984,864
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock		84,662	29,836	25,100	47,875		9,700	190,842
Capital notes and debentures		-	-	-	-		-	60,000
Preferred stock		-	-	-	-		-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)		1,231,479	779,184	311,664	759,775		205,941	3,419,206
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..		989,231	633,674	179,600	406,214		152,544	3,127,997
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks		26.5	22.9	35.7	28.3		28.0	18.2
U. S. Gov't obligations, direct and guaranteed		17.8	15.4	15.4	14.8		12.8	15.5
Other securities		5.1	9.4	7.6	8.2		8.7	8.8
Loans and discounts		47.3	50.6	37.3	46.8		49.0	54.4
Total capital accounts		7.9	7.5	9.0	9.6		6.7	7.2
NUMBER OF BANKS		4	3	5	8		4	3

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1964
(Amounts in thousands of dollars)

ASSETS	LOUISVILLE	MEMPHIS	MIAMI	MILWAUKEE	MINNEAPOLIS	NASHVILLE	NAT. STK. YDS	NEW ORLEANS
RESERVES, CASH, AND BANK BALANCES—TOTAL	293,389	281,843	184,380	408,305	442,362	226,301	60,211	358,407
Currency and coin	8,871	16,951	13,989	13,115	9,405	11,370	1,627	12,150
Reserve with Federal Reserve Banks	94,830	81,846	32,007	69,033	144,761	83,821	10,144	117,712
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	36,160	64,454	53,950	20,626	36,549	42,979	4,411	47,961
Other balances with banks in the U. S.	-	151	196	51,365	378	10,000	-	1,169
Balances with banks in foreign countries	28	477	961	4,698	1,472	-	-	192
Cash items in process of collection	153,500	117,964	83,277	249,468	249,797	78,131	44,029	179,223
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	194,059	159,210	126,564	163,496	218,900	198,538	21,952	295,254
Direct:								
Treasury bills	59,560	3,479	9,446	53,005	20,800	46,774	1,960	4,832
Treasury certificates of indebtedness	-	-	-	-	-	-	-	-
Treasury notes maturing in one year or less	23,407	19,516	19,653	34,826	21,534	17,116	5,881	54,288
Other Treasury notes	55,614	44,264	25,622	54,081	26,937	75,382	7,102	92,226
United States nonmarketable bonds	305	435	410	-	405	825	1,250	760
Other bonds maturing in 1 year or less	6,889	5,010	31,784	4,251	5,185	1,000	1,992	3,922
Other bonds maturing in 5 years	47,074	69,186	19,138	10,836	50,944	44,974	3,767	82,982
Other bonds maturing in 5 to 10 years	1,068	17,289	20,506	5,537	91,634	12,467	-	43,580
Other bonds maturing after 10 years	142	31	5	948	1,430	-	-	12,260
Guaranteed obligations	-	-	-	12	31	-	-	404
OTHER SECURITIES—TOTAL	109,351	147,111	27,343	123,910	113,494	106,482	12,885	132,826
Obligations of States and subdivisions	101,987	137,292	21,256	119,762	92,014	88,317	12,585	128,186
Other bonds, notes, and debentures	5,084	6,643	4,953	1,693	18,607	15,864	-	1,665
Federal Reserve bank stock	-	-	-	-	-	-	-	-
Other corporate stocks	2,280	3,176	1,134	2,455	2,873	2,301	300	2,975
TOTAL SECURITIES	303,410	306,321	153,907	287,406	332,394	305,020	34,837	428,080
LOANS AND DISCOUNTS, NET—TOTAL	493,379	698,112	229,668	788,961	807,073	554,129	52,150	689,541
Valuation reserves	10,882	10,329	2,440	21,825	10,126	18,093	1,503	6,504
LOANS AND DISCOUNTS, GROSS—TOTAL	504,261	708,441	232,108	810,786	817,199	572,222	53,653	696,045
Real estate loans—total	73,349	79,616	45,276	165,683	115,050	40,710	1,782	84,400
Secured by farm land	2,334	2,335	113	152	22	2,608	175	1,029
Secured by residential properties:								
Insured by FHA	703	3,248	21,746	27,403	17,923	2,208	889	3,370
Insured or guaranteed by VA	177	1,933	4,006	22,786	17,728	3,030	5	1,162
Not ins. or guar. by FHA or VA	33,232	27,547	4,142	76,475	62,532	12,216	163	25,837
Secured by other properties	36,903	44,553	15,269	38,867	16,845	20,648	550	53,002
Loans to domestic com'l. and foreign banks	19,717	3,548	2,533	759	1,018	10	2,120	15,724
Loans to other financial institutions	75,767	78,822	22,164	90,205	111,773	53,607	13,365	65,922
Loans to brokers and dealers in securities	13,128	15,493	795	33,818	8,934	10,096	900	34,462
Other loans for purchasing or carrying secs.	5,540	5,652	2,647	3,016	14,946	32,102	13,175	1,486
Loans to farmers directly guar. by CCC	-	12,942	-	-	-	-	-	2,405
Other loans to farmers	301	6,371	8,880	1,645	5,456	4,680	3,676	1,255
Commercial including open market paper	178,137	296,935	82,998	274,951	403,364	222,135	13,530	299,962
Other loans to individuals—total	124,307	204,083	62,137	181,970	137,188	191,579	2,350	167,276
Passenger automobile instalment loans	24,564	32,033	23,446	64,942	62,340	77,623	35	36,363
Other retail consumer instalment loans	3,965	12,011	5,549	14,348	11,328	17,878	-	789
Residential repair and modern instal.	17,711	12,800	6,839	12,847	14,917	6,190	-	4,812
Other instal. loans for personal expenditures	12,512	20,982	3,252	13,879	9,932	13,403	40	20,803
Single payment loans for personal expenditures	65,555	126,257	23,051	75,954	38,671	76,485	2,275	104,509
All other loans (including overdrafts)	14,015	4,979	4,678	58,739	19,470	17,303	2,755	23,153
TOTAL LOANS AND SECURITIES	796,789	1,004,433	383,575	1,076,367	1,139,467	859,149	86,987	1,117,621
Bank premises	-	-	-	-	-	-	-	-
Furniture and fixtures	-	-	-	-	-	-	-	-
Real estate owned other than bank premises	9,038	18,629	10,919	22,158	24,172	13,705	-	16,062
Investments and other assets indirectly representing bank premises or other real estate	-	-	-	-	-	-	-	-
Customers' liability on acceptances outstanding	-	4,042	472	72	4,878	39	-	1,102
Other assets	6,012	5,294	3,701	10,248	7,335	4,587	610	9,491
TOTAL ASSETS	1,105,228	1,314,241	583,047	1,517,150	1,618,214	1,103,781	147,808	1,502,683

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	LOUISVILLE	MEMPHIS	MIAMI	MILWAUKEE	MINNEAPOLIS	NASHVILLE	NAT. STK. YDS.	NEW ORLEANS
DEMAND DEPOSITS--TOTAL	802,786	720,317	366,079	937,529	1,041,978	587,660	125,390	979,398
Individuals, partnerships, and corporations	501,633	439,304	211,092	628,374	664,173	363,492	18,186	644,604
Foreign Governments, central banks, etc.	-	-	208	24	20	-	-	4,067
United States Government	26,283	18,248	7,668	38,113	39,065	18,499	460	30,679
States and political subdivisions	18,287	35,467	27,435	56,202	40,417	47,333	602	70,873
Mutual savings banks in United States	-	-	-	190	3,745	-	-	-
Commercial banks in United States	243,986	213,638	112,826	203,824	267,385	151,553	105,887	211,823
Banks in foreign countries	40	3,861	3,481	3,862	4,633	-	-	4,234
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	12,557	9,799	3,369	6,940	22,540	6,783	255	13,118
TIME DEPOSITS--TOTAL	194,883	451,722	147,240	437,541	421,399	406,285	1,359	381,749
Savings deposits	105,572	229,763	87,613	288,624	125,514	307,861	859	255,265
Accumulated for payment of personal loans	-	-	-	-	1	-	-	1,523
Other time deposits of indiv., part., and corp.	81,151	167,560	31,793	101,917	259,321	53,702	-	52,490
Foreign Governments, central banks, etc.	-	3,000	-	2,500	1,000	1,000	-	2,000
United States Government	255	330	170	1,225	405	213	-	45
Postal savings	-	-	1	-	-	-	-	20
States and political subdivisions	7,905	50,869	27,663	42,999	34,958	43,509	500	68,594
Mutual savings banks in United States	-	-	-	-	-	-	-	-
Commercial banks in United States	-	-	-	126	200	-	-	1,812
Banks in foreign countries	-	200	-	150	-	-	-	-
TOTAL DEPOSITS	997,669	1,172,039	513,319	1,375,070	1,463,377	993,945	126,749	1,361,147
Rediscounts and other borrowed money	500	20,975	4,000	1,218	-	9,000	2,600	7,390
Acceptances outstanding	-	4,042	479	72	4,878	39	-	1,154
Other liabilities	14,979	17,473	8,008	38,868	25,169	29,020	784	16,570
TOTAL LIABILITIES	1,013,148	1,214,529	525,806	1,415,228	1,493,424	1,032,004	130,133	1,386,261
CAPITAL ACCOUNTS--TOTAL	92,080	99,712	57,241	101,922	124,790	71,777	17,675	116,422
Capital stock, notes, and debentures	22,250	24,500	24,600	21,000	37,250	23,735	1,000	23,514
Surplus	51,250	63,000	23,200	60,000	57,750	37,265	9,000	75,999
Undivided profits	18,565	12,212	8,935	17,922	29,790	10,777	7,675	16,909
Other capital accounts	15	-	506	3,000	-	-	-	-
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,105,228	1,314,241	583,047	1,517,150	1,618,214	1,103,781	147,808	1,502,683
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	22,250	24,500	14,600	20,000	37,250	23,735	1,000	19,514
Capital notes and debentures	-	-	10,000	-	-	-	-	1,000
Preferred stock	-	-	-	1,000	-	-	-	3,000
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	613,126	537,899	228,852	667,435	755,632	466,550	76,950	752,214
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	379,017	370,467	162,308	446,124	485,731	339,477	-24,986	557,673
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	26.5	21.4	31.6	26.9	27.3	20.5	40.7	23.9
U. S. Gov't obligations, direct and guaranteed	17.6	12.1	21.7	10.8	13.5	18.0	14.9	19.6
Other securities	9.9	11.2	4.7	8.2	7.0	9.6	8.7	8.8
Loans and discounts	44.6	53.1	39.4	52.0	49.9	50.2	35.3	45.9
Total capital accounts	8.3	7.6	9.8	6.7	7.7	6.5	12.0	7.7
NUMBER OF BANKS	5	3	3	3	6	3	1	5

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1964
(Amounts in thousands of dollars)

ASSETS	NEW YORK	OKLAHOMA CITY	OMAHA	PHILADELPHIA	PITTSBURGH	PORTLAND	PUEBLO	RICHMOND
RESERVES, CASH, AND BANK BALANCES—TOTAL	11,819,703	207,040	178,475	1,291,552	857,336	425,391	11,024	257,236
Currency and coin	277,781	3,816	5,028	76,071	55,078	19,967	985	20,851
Reserve with Federal Reserve Banks	3,729,773	65,923	59,111	450,075	383,268	206,433	3,581	85,049
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	163,011	46,220	22,516	79,760	40,221	17,556	3,986	25,020
Other balances with banks in the U. S.	16,495	425	270	486	19,065	556	-	8,684
Balances with banks in foreign countries	129,006	-	64	4,945	5,465	684	-	605
Cash items in process of collection	7,503,637	90,656	91,486	680,215	354,239	180,195	2,472	117,027
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	6,178,055	104,251	84,712	674,283	778,780	392,078	8,178	204,070
Direct:								
Treasury bills	1,958,251	8,030	16,192	82,331	155,587	45,649	714	53,709
Treasury certificates of indebtedness	-	-	-	-	-	-	-	-
Treasury notes maturing in one year or less	674,270	4,805	12,597	112,972	68,071	3,720	205	31,788
Other Treasury notes	1,297,541	42,605	12,110	212,538	286,521	48,921	3,803	51,041
United States nonmarketable bonds	4,996	80	97	153	290	527	15	233
Other bonds maturing in 1 year or less	157,336	-	3,350	24,405	15,565	26,353	-	1,542
Other bonds maturing in 5 years	865,315	25,762	24,864	114,495	94,822	105,523	3,158	43,599
Other bonds maturing in 5 to 10 years	1,145,576	22,822	15,464	123,944	129,998	160,098	200	22,038
Other bonds maturing after 10 years	62,576	147	38	3,445	27,673	1,077	-	120
Guaranteed obligations	12,194	-	-	-	253	210	83	-
OTHER SECURITIES—TOTAL	6,027,859	87,701	54,704	466,086	1,286,046	256,171	5,615	111,921
Obligations of States and subdivisions	5,579,260	60,501	44,679	418,520	1,260,242	195,788	5,501	101,523
Other bonds, notes, and debentures	260,345	25,183	8,855	17,479	7,772	56,681	9	7,790
Federal Reserve bank stock	-	-	-	-	-	-	-	-
Other corporate stocks	188,254	2,017	1,170	30,087	18,032	3,702	105	2,608
TOTAL SECURITIES	12,205,914	191,952	139,416	1,140,369	2,064,826	648,249	13,793	315,991
LOANS AND DISCOUNTS, NET—TOTAL	27,300,646	425,755	318,856	3,177,179	2,439,956	1,362,332	33,057	690,736
Valuation reserves	648,761	10,265	4,052	97,271	47,270	12,445	1,621	10,540
LOANS AND DISCOUNTS, GROSS—TOTAL	27,949,407	436,020	322,908	3,274,450	2,487,226	1,374,777	34,678	701,276
Real estate loans—total	2,545,895	65,882	28,756	339,228	467,470	361,865	8,708	109,658
Secured by farm land	14,063	507	1,040	6,419	3,484	21,090	1,048	1,467
Secured by residential properties:								
Insured by FHA	590,046	5,524	2,097	42,974	62,969	121,275	1,808	20,180
Insured or guaranteed by VA	411,011	2,345	238	6,998	55,626	23,070	2,511	1,651
Not ins. or guar. by FHA or VA	556,716	16,114	6,391	140,027	198,962	81,551	1,199	64,204
Secured by other properties	974,059	41,392	18,990	142,810	146,429	114,879	2,142	22,156
Loans to domestic com'l. and foreign banks	1,179,431	6,420	375	103,596	39,565	25,167	700	32,230
Loans to other financial institutions	2,614,787	34,348	18,611	338,514	95,900	98,977	1,318	31,163
Loans to brokers and dealers in securities	2,742,343	1,476	4,101	77,519	34,228	2,164	35	6,732
Other loans for purchasing or carrying secs.	622,932	17,052	14,974	60,036	19,849	6,163	2,483	6,942
Loans to farmers directly guar. by CCC	10,012	495	2,144	-	-	309	-	-
Other loans to farmers	20,472	3,887	55,585	2,035	667	75,619	4,066	1,132
Commercial including open market paper	14,188,802	194,602	107,238	1,338,506	1,199,127	510,758	7,500	220,100
Other loans to individuals—total	2,654,230	96,345	76,761	886,333	468,490	281,260	9,162	281,605
Passenger automobile instalment loans	292,499	26,305	16,590	264,137	157,092	157,207	1,726	97,648
Other retail consumer instalment loans	201,096	6,668	7,038	107,095	17,687	18,721	5,930	14,472
Residential repair and modern instal.	214,979	3,476	13,849	79,234	69,467	23,334	258	18,971
Other instal. loans for personal expenditures	651,323	24,958	5,985	178,242	91,063	36,889	392	49,616
Single payment loans for personal expenditures	1,294,333	34,938	33,299	257,625	133,181	45,109	856	100,898
All other loans (including overdrafts)	1,370,503	15,513	14,363	128,683	161,930	12,495	706	11,714
TOTAL LOANS AND SECURITIES	39,506,560	617,707	458,272	4,317,548	4,504,782	2,010,581	46,850	1,006,727
Bank premises	-	-	-	-	-	-	-	-
Furniture and fixtures	-	-	-	-	-	-	-	-
Real estate owned other than bank premises	613,517	17,660	4,534	62,323	54,916	52,116	1,315	19,142
Investments and other assets indirectly representing bank premises or other real estate	-	-	-	-	-	-	-	-
Customers' liability on acceptances outstanding	1,038,632	1,353	-	19,367	3,976	21,518	-	693
Other assets	888,837	4,577	3,487	37,501	40,326	16,553	29	6,311
TOTAL ASSETS	53,867,249	848,337	644,768	5,728,291	5,461,336	2,526,159	59,218	1,290,109

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	NEW YORK	OKLAHOMA CITY	OMAHA	PHILADELPHIA	PITTSBURGH	PORTLAND	PUEBLO	RICHMOND
DEMAND DEPOSITS--TOTAL	30,470,337	512,597	440,803	3,561,992	2,422,696	1,124,177	35,683	739,344
Individuals, partnerships, and corporations	19,825,492	291,949	264,652	2,701,941	1,962,554	890,253	25,353	500,035
Foreign Governments, central banks, etc.	689,141	-	-	6,373	47	104	-	-
United States Government	1,486,432	10,827	18,977	140,905	121,467	26,596	1,441	33,300
States and political subdivisions	441,302	67,150	18,337	103,208	118,080	110,558	1,676	61,796
Mutual savings banks in United States	360,709	-	-	42,731	4,507	1,106	-	-
Commercial banks in United States	3,750,941	133,094	133,399	481,636	184,860	32,009	6,610	137,218
Banks in foreign countries	976,048	120	34	38,249	9,677	5,050	-	91
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,940,272	9,457	5,404	46,949	21,504	58,501	603	6,904
TIME DEPOSITS--TOTAL	14,720,730	230,109	122,777	1,506,892	2,269,955	1,162,798	17,692	424,601
Savings deposits	5,292,584	104,453	58,792	804,510	1,170,884	886,066	11,257	328,541
Accumulated for payment of personal loans	292	2,607	-	-	-	-	-	-
Other time deposits of indiv., part., and corp.	5,432,619	106,570	63,942	516,223	768,088	109,693	1,993	74,279
Foreign Governments, central banks, etc.	2,808,319	-	-	78,305	12,700	1,000	-	-
United States Government	74,186	381	43	470	470	3,842	15	976
Postal savings	-	-	-	82	34	-	-	628
States and political subdivisions	676,606	16,098	-	89,428	310,400	161,997	4,427	20,117
Mutual savings banks in United States	94,018	-	-	247	-	50	-	-
Commercial banks in United States	196,367	-	-	11,248	2,179	50	-	60
Banks in foreign countries	145,739	-	-	6,379	5,200	100	-	-
TOTAL DEPOSITS	45,191,067	742,706	563,580	5,068,884	4,692,651	2,286,975	53,375	1,163,945
Rediscounts and other borrowed money	1,223,804	10,100	19,287	62,575	136,600	-	-	-
Acceptances outstanding	1,072,824	1,353	-	19,569	3,976	21,518	-	693
Other liabilities	1,908,639	9,220	7,136	97,860	90,014	41,283	1,165	25,975
TOTAL LIABILITIES	49,396,334	763,379	590,003	5,248,888	4,923,241	2,349,776	54,540	1,190,613
CAPITAL ACCOUNTS--TOTAL	4,470,915	84,958	54,765	479,403	538,095	176,383	4,678	99,496
Capital stock, notes, and debentures	1,423,817	34,100	16,700	102,920	130,966	59,385	1,500	31,097
Surplus	2,085,150	26,950	22,300	304,079	330,181	64,015	2,000	51,222
Undivided profits	792,140	23,908	14,853	71,839	72,647	52,891	756	17,177
Other capital accounts	169,808	-	912	565	4,301	92	422	-
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	53,867,249	848,337	644,768	5,728,291	5,461,336	2,526,159	59,218	1,290,109
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	1,260,317	26,100	16,700	102,920	115,966	59,385	1,500	31,097
Capital notes and debentures	143,500	8,000	-	-	15,000	-	-	-
Preferred stock	20,000	-	-	-	-	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	22,803,689	375,721	326,801	2,802,017	2,028,236	926,426	29,225	597,297
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4)	17,729,327	278,020	196,941	2,259,236	1,762,130	885,377	25,160	451,799
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	21.9	24.4	27.7	22.5	15.7	16.8	18.6	19.9
U. S. Gov't obligations, direct and guaranteed	11.5	12.3	13.1	11.8	14.3	15.5	13.8	15.8
Other securities	11.2	10.3	8.5	8.1	23.5	10.1	9.5	8.7
Loans and discounts	50.7	50.2	49.5	55.5	44.7	53.9	55.8	53.5
Total capital accounts	8.3	10.0	8.5	8.4	9.9	7.0	7.9	7.7
NUMBER OF BANKS	13	4	5	6	4	3	1	5

ALL

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1964
(Amounts in thousands of dollars)

ASSETS	ST. LOUIS	ST. PAUL	SALT LAKE CY.	SAN ANTONIO	SAN FRANCISCO	SEATTLE	TOLEDO
RESERVES, CASH, AND BANK BALANCES—TOTAL	529,025	181,575	202,541	136,168	3,554,422	497,898	123,473
Currency and coin	9,056	3,201	10,075	6,817	192,228	32,371	10,018
Reserve with Federal Reserve Banks	182,454	65,533	68,681	47,495	1,507,686	205,789	54,193
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	35,972	18,150	16,730	21,792	147,767	35,245	27,165
Other balances with banks in the U. S.	70	-	161	1,010	97,009	2,972	-
Balances with banks in foreign countries	138	224	38	69	5,558	3,155	72
Cash items in process of collection	301,335	94,467	106,856	58,985	1,604,174	218,366	32,025
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	229,259	84,687	102,179	185,104	3,139,291	437,025	199,199
Direct:							
Treasury bills	163,830	10,184	17,387	8,174	890,216	9,039	21,388
Treasury certificates of indebtedness	-	-	-	-	-	-	-
Treasury notes maturing in one year or less	14,487	19,738	14,655	64,243	387,297	38,352	20,474
Other Treasury notes	20,026	17,958	36,533	55,044	538,711	127,760	40,375
United States nonmarketable bonds	95	820	300	75	25	535	500
Other bonds maturing in 1 year or less	1,823	-	1,316	3,248	77,401	55,445	5,220
Other bonds maturing in 5 years	26,682	22,132	14,692	44,675	597,229	130,715	75,129
Other bonds maturing in 5 to 10 years	893	13,836	17,111	9,645	598,764	70,521	24,870
Other bonds maturing after 10 years	139	12	-	-	39,200	4,532	11,231
Guaranteed obligations	1,284	7	185	-	10,448	126	12
OTHER SECURITIES—TOTAL	211,014	84,741	89,843	57,125	2,127,747	249,309	50,079
Obligations of States and subdivisions	196,607	80,930	81,649	45,296	1,878,762	226,436	48,138
Other bonds, notes, and debentures	7,631	2,281	6,207	10,822	165,770	16,387	710
Federal Reserve bank stock							
Other corporate stocks	6,776	1,530	1,987	1,007	83,215	6,486	1,231
TOTAL SECURITIES	440,273	169,428	192,022	242,229	5,267,038	686,334	249,278
LOANS AND DISCOUNTS, NET—TOTAL	1,042,053	377,435	561,933	244,227	13,677,531	1,410,629	259,109
Valuation reserves	12,260	4,922	6,771	3,383	252,733	25,318	5,423
LOANS AND DISCOUNTS, GROSS—TOTAL	1,054,313	382,357	568,704	247,610	13,930,264	1,435,947	264,532
Real estate loans—total	154,400	66,875	207,356	33,092	5,051,603	327,102	51,440
Secured by farm land	477	17	3,155	6,157	154,818	7,365	459
Secured by residential properties:							
Insured by FHA	29,297	6,125	71,763	4,652	1,586,934	102,891	1,319
Insured or guaranteed by VA	9,461	8,614	20,226	3,771	228,986	11,003	2,002
Not ins. or guar. by FHA or VA	35,535	25,246	45,357	4,701	2,215,221	113,553	21,204
Secured by other properties	79,630	26,873	66,855	13,811	865,644	92,290	26,456
Loans to domestic com'l. and foreign banks	34,283	1,350	900	1,491	329,412	28,935	1,000
Loans to other financial institutions	111,149	57,789	54,916	19,999	680,844	128,285	8,386
Loans to brokers and dealers in securities	66,727	13,409	11,742	4,195	118,553	13,671	3,287
Other loans for purchasing or carrying secs.	11,434	26,756	7,964	8,193	89,600	3,298	1,783
Loans to farmers directly guar. by CCC	-	-	-	-	15,404	349	-
Other loans to farmers	1,094	1,395	25,600	7,426	417,491	72,929	684
Commercial including open market paper	373,255	123,902	159,195	85,166	4,406,918	505,768	74,701
Other loans to individuals—total	253,528	69,652	94,074	84,506	2,547,324	292,243	84,545
Passenger automobile instalment loans	70,092	15,879	40,712	19,550	1,067,261	124,333	22,333
Other retail consumer instalment loans	37,595	11,117	18,785	2,556	354,820	21,757	8,051
Residential repair and modern instal.	29,599	2,765	11,530	449	165,457	33,673	18,261
Other instal. loans for personal expenditures	6,726	9,996	9,856	5,420	297,868	44,137	7,926
Single payment loans for personal expenditures	109,516	29,895	13,191	56,531	661,918	68,343	27,974
All other loans (including overdrafts)	48,443	21,229	6,957	3,542	273,115	63,367	38,706
TOTAL LOANS AND SECURITIES	1,482,326	546,863	753,955	486,456	18,944,569	2,096,963	508,387
Bank premises							
Furniture and fixtures							
Real estate owned other than bank premises	11,641	8,607	13,913	13,413	372,461	44,148	3,345
Investments and other assets indirectly representing bank premises or other real estate							
Customers' liability on acceptances outstanding	7,034	206	225	199	162,370	11,713	18
Other assets	9,862	5,366	2,388	4,972	211,492	24,965	3,148
TOTAL ASSETS	2,039,888	742,617	973,022	641,208	23,245,314	2,675,687	638,371

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ST. LOUIS	ST. PAUL	SALT LAKE CY.	SAN ANTONIO	SAN FRANCISCO	SEATTLE	TOLEDO	
DEMAND DEPOSITS--TOTAL	1,304,865	435,286	496,226	344,738	9,153,213	1,450,697	361,958	
Individuals, partnerships, and corporations	827,695	262,880	343,969	231,225	7,284,339	1,122,377	297,831	
Foreign Governments, central banks, etc.	-	-	-	3,226	51,411	608	-	
United States Government	56,232	21,303	12,871	8,192	349,799	43,756	20,172	
States and political subdivisions	44,865	38,292	80,999	28,785	602,017	182,966	16,166	
Mutual savings banks in United States	-	-	-	-	1,389	8,244	-	
Commercial banks in United States	365,478	107,474	45,158	64,070	346,999	58,150	21,478	
Banks in foreign countries	2,693	1,055	66	1,422	97,634	12,693	775	
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	7,902	4,282	13,163	7,818	419,625	21,903	5,536	
TIME DEPOSITS--TOTAL	483,484	229,987	390,616	242,025	11,630,959	957,765	212,584	
Savings deposits	186,865	85,527	303,687	149,966	8,559,724	820,986	183,721	
Accumulated for payment of personal loans	-	-	-	-	-	-	17,706	
Other time deposits of indiv., part., and corp.	250,896	143,630	53,474	20,600	1,163,084	124,792	9,797	
Foreign Governments, central banks, etc.	1,000	-	-	500	531,618	7,000	-	
United States Government	1,325	830	1,327	50	26,843	1,325	80	
Postal savings	-	-	489	2	171	1	55	
States and political subdivisions	43,148	-	31,639	70,907	1,306,435	-	1,225	
Mutual savings banks in United States	-	-	-	-	450	315	-	
Commercial banks in United States	250	-	-	-	11,788	157	-	
Banks in foreign countries	-	-	-	-	30,846	3,189	-	
TOTAL DEPOSITS	1,788,349	665,273	886,842	586,763	20,784,172	2,408,462	574,542	
Rediscounts and other borrowed money	35,631	8,000	1,550	7,800	67,075	5,500	-	
Acceptances outstanding	7,153	206	225	199	164,201	11,737	18	
Other liabilities	26,966	9,861	13,199	5,087	652,935	46,584	18,366	
TOTAL LIABILITIES	1,858,099	683,340	901,816	599,849	21,668,383	2,472,283	592,926	
CAPITAL ACCOUNTS--TOTAL	181,789	59,277	71,206	41,359	1,576,931	203,404	45,445	
Capital stock, notes, and debentures	71,764	15,500	21,947	10,200	581,178	59,774	18,375	
Surplus	82,530	35,500	39,907	23,300	703,864	89,747	22,625	
Undivided profits	27,495	8,277	6,943	7,763	282,728	52,311	4,418	
Other capital accounts	-	-	2,409	96	9,161	1,572	27	
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,039,888	742,617	973,022	641,208	23,245,314	2,675,687	638,371	
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	46,764	15,500	21,947	10,200	385,831	59,774	18,375	
Capital notes and debentures	25,000	-	-	-	195,347	-	-	
Preferred stock	-	-	-	-	-	-	-	
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	967,558	322,669	372,640	263,961	7,401,272	1,197,086	302,768	
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	581,820	212,042	331,341	213,491	6,852,241	1,130,425	288,283	
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	25.9	24.5	20.8	21.2	15.3	18.6	19.3	
U. S. Gov't obligations, direct and guaranteed	11.2	11.4	10.5	28.9	13.5	16.3	31.2	
Other securities	10.3	11.4	9.2	8.9	9.2	9.3	7.8	
Loans and discounts	51.1	50.8	57.8	38.1	58.8	52.7	40.6	
Total capital accounts	8.9	8.0	7.3	6.5	6.8	7.6	7.1	
NUMBER OF BANKS	3	3	5	3	5	5	3	

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1964
(Amounts in thousands of dollars)

ASSETS	TULSA	WASHINGTON					
RESERVES, CASH, AND BANK BALANCES—TOTAL	228,948	360,097					
Currency and coin	6,024	27,648					
Reserve with Federal Reserve Banks	52,285	144,942					
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	132,155	42,336					
Other balances with banks in the U. S.	-	687					
Balances with banks in foreign countries	-	1,155					
Cash items in process of collection	38,484	143,329					
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	136,453	451,841					
Direct:							
Treasury bills	28,006	70,977					
Treasury certificates of indebtedness	-	-					
Treasury notes maturing in one year or less	7,278	53,465					
Other Treasury notes	34,735	61,357					
United States nonmarketable bonds	744	5,877					
Other bonds maturing in 1 year or less	5,369	10,910					
Other bonds maturing in 5 years	44,059	169,336					
Other bonds maturing in 5 to 10 years	15,069	79,056					
Other bonds maturing after 10 years	1,191	600					
Guaranteed obligations	2	263					
OTHER SECURITIES—TOTAL	42,917	96,085					
Obligations of States and subdivisions	34,600	88,353					
Other bonds, notes, and debentures	6,785	4,661					
Federal Reserve bank stock							
Other corporate stocks	1,532	3,071					
TOTAL SECURITIES	179,370	547,926					
LOANS AND DISCOUNTS, NET—TOTAL	382,236	952,741					
Valuation reserves	4,130	12,075					
LOANS AND DISCOUNTS, GROSS—TOTAL	386,366	964,816					
Real estate loans—total	42,923	315,667					
Secured by farm land	1,460	183					
Secured by residential properties:							
Insured by FHA	4,283	12,218					
Insured or guaranteed by VA	917	16,766					
Not ins. or guar. by FHA or VA	11,947	148,923					
Secured by other properties	24,316	137,577					
Loans to domestic com'l. and foreign banks	-	7,275					
Loans to other financial institutions	45,806	146,921					
Loans to brokers and dealers in securities	13	7,663					
Other loans for purchasing or carrying secs.	2,956	7,841					
Loans to farmers directly guar. by CCC	-	374					
Other loans to farmers	5,865	36					
Commercial including open market paper	217,286	230,794					
Other loans to individuals—total	35,116	216,692					
Passenger automobile instalment loans	11,988	56,484					
Other retail consumer instalment loans	6,720	21,848					
Residential repair and modern instal.	2,366	21,915					
Other instal. loans for personal expenditures	3,497	24,256					
Single payment loans for personal expenditures	10,545	92,189					
All other loans (including overdrafts)	36,401	31,553					
TOTAL LOANS AND SECURITIES	561,606	1,500,667					
Bank premises							
Furniture and fixtures							
Real estate owned other than bank premises	12,490	23,325					
Investments and other assets indirectly representing bank premises or other real estate	-	506					
Customers' liability on acceptances outstanding	2,611	9,159					
Other assets							
TOTAL ASSETS	805,655	1,893,754					

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	TULSA	WASHINGTON					
DEMAND DEPOSITS—TOTAL	551,988	1,166,885					
Individuals, partnerships, and corporations	430,692	1,011,062					
Foreign Governments, central banks, etc.	-	30,147					
United States Government	12,150	29,566					
States and political subdivisions	23,574	178					
Mutual savings banks in United States	-	-					
Commercial banks in United States	79,705	71,449					
Banks in foreign countries	218	7,930					
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	5,649	16,553					
TIME DEPOSITS—TOTAL	166,351	555,584					
Savings deposits	111,175	389,869					
Accumulated for payment of personal loans	-	7,556					
Other time deposits of indiv., part., and corp.	52,016	122,927					
Foreign Governments, central banks, etc.	-	18,995					
United States Government	125	15,848					
Postal savings	-	-					
States and political subdivisions	2,875	147					
Mutual savings banks in United States	-	-					
Commercial banks in United States	160	242					
Banks in foreign countries	-	-					
TOTAL DEPOSITS	718,339	1,722,469					
Rediscounts and other borrowed money	4,535	6,000					
Acceptances outstanding	-	506					
Other liabilities	6,636	35,328					
TOTAL LIABILITIES	729,510	1,764,303					
CAPITAL ACCOUNTS—TOTAL	76,145	129,451					
Capital stock, notes, and debentures	26,068	30,210					
Surplus	34,981	72,326					
Undivided profits	13,370	22,025					
Other capital accounts	1,726	4,890					
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	805,655	1,893,754					
MEMORANDA							
CAPITAL STOCK, NOTES, AND DEBENTURES:							
Common stock	16,068	30,210					
Capital notes and debentures	10,000	-					
Preferred stock	-	-					
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	381,349	981,220					
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	421,649	922,541					
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	28.4	19.0					
U. S. Gov't obligations, direct and guaranteed	16.9	23.9					
Other securities	5.3	5.1					
Loans and discounts	47.4	50.3					
Total capital accounts	9.5	6.8					
NUMBER OF BANKS	3	5					

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1964
(Amounts in thousands of dollars)

ASSETS	ARIZONA (District 11)	ARIZONA (District 12)	CONNECTICUT (District 1)	CONNECTICUT (District 2)	ILLINOIS (District 7)	ILLINOIS (District 8)	INDIANA (District 7)	INDIANA (District 8)
RESERVES, CASH, AND BANK BALANCES—TOTAL	25,235	229,917	422,784	96,852	3,387,112	227,514	850,749	106,881
Currency and coin	3,642	26,380	56,570	15,717	159,984	20,333	81,372	11,746
Reserve with Federal Reserve Banks	9,200	62,393	114,075	35,649	1,387,656	77,215	237,428	30,226
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	4,180	37,390	101,572	11,953	446,644	77,838	257,963	42,560
Other balances with banks in the U. S.	-	12,740	9,505	-	35,349	800	2,592	15
Balances with banks in foreign countries	716	1,778	409	11	28,977	-	422	-
Cash items in process of collection	7,497	89,236	140,653	33,522	1,328,502	51,328	270,972	22,334
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	23,108	165,666	281,195	111,609	4,098,424	411,683	1,104,176	173,881
Direct:								
Treasury bills	1,491	45,557	77,207	22,604	831,904	71,150	189,905	44,158
Treasury certificates of indebtedness	-	-	-	-	-	-	-	-
Treasury notes maturing in one year or less	4,251	9,889	55,744	10,740	420,792	51,189	135,204	24,698
Other Treasury notes	3,253	20,798	67,221	26,135	643,676	70,864	252,570	21,706
United States nonmarketable bonds	-	25	588	525	12,610	4,197	5,212	802
Other bonds maturing in 1 year or less	495	19,982	1,389	-	159,744	9,429	44,966	3,115
Other bonds maturing in 5 years	11,537	41,332	38,608	13,764	1,044,138	113,100	294,354	49,965
Other bonds maturing in 5 to 10 years	2,081	23,782	39,818	37,704	906,656	87,451	175,694	28,148
Other bonds maturing after 10 years	-	-	493	100	74,614	2,739	5,899	1,193
Guaranteed obligations	-	4,301	127	37	4,290	1,564	372	96
OTHER SECURITIES—TOTAL	28,165	133,168	303,220	79,075	2,713,193	169,242	434,383	40,613
Obligations of States and subdivisions	18,748	91,506	289,806	76,750	2,201,799	128,347	359,401	27,681
Other bonds, notes, and debentures	9,105	38,957	8,179	105	451,443	38,823	66,433	11,697
Federal Reserve bank stock	312	2,705	5,235	2,220	59,951	2,072	8,549	1,235
Other corporate stocks	-	-	-	-	-	-	-	-
TOTAL SECURITIES	51,273	298,834	584,415	190,684	6,811,617	580,925	1,538,559	214,494
LOANS AND DISCOUNTS, NET—TOTAL	96,468	1,018,788	1,121,157	405,946	10,507,657	498,366	2,135,361	273,511
Valuation reserves	409	9,413	23,606	6,263	331,045	7,664	39,775	3,526
LOANS AND DISCOUNTS, GROSS—TOTAL	96,877	1,028,201	1,144,763	412,209	10,838,702	506,030	2,175,136	277,037
Real estate loans—total	21,218	266,101	263,696	170,175	1,536,255	161,049	656,493	92,215
Secured by farm land	98	4,022	1,654	481	52,528	29,346	42,445	13,645
Secured by residential properties:								
Insured by FHA	10,175	152,989	14,740	23,790	190,880	16,947	92,175	7,195
Insured or guaranteed by VA	1,004	15,646	9,438	11,450	65,233	3,586	26,152	4,213
Not ins. or guar. by FHA or VA	4,096	44,295	163,948	97,306	796,902	78,519	323,377	40,310
Secured by other properties	5,845	49,149	73,916	37,148	430,712	32,651	172,344	26,852
Loans to domestic com'l. and foreign banks	310	45,793	300	4,000	262,239	6,120	40,303	2,500
Loans to other financial institutions	3,568	32,855	35,693	4,990	1,088,950	23,445	133,726	6,128
Loans to brokers and dealers in securities	-	19,332	21,893	9,876	550,064	1,515	59,554	250
Other loans for purchasing or carrying secs.	-	577	8,580	1,127	366,028	18,873	17,561	975
Loans to farmers directly guar. by CCC	-	2,161	-	-	3,982	292	2,223	9
Other loans to farmers	4,460	160,024	5,890	-	222,206	57,679	77,298	13,409
Commercial including open market paper	35,903	270,383	393,208	79,448	4,650,718	95,397	505,170	76,360
Other loans to individuals—total	31,035	226,389	372,108	126,362	1,703,001	131,952	614,033	83,396
Passenger automobile instalment loans	12,626	98,398	117,987	33,362	518,267	53,831	246,970	32,420
Other retail consumer instalment loans	1,627	22,658	15,589	7,471	184,349	12,801	46,534	7,561
Residential repair and modern instal.	2,875	21,481	23,296	10,263	109,144	3,518	70,930	11,478
Other instal. loans for personal expenditures	3,979	58,288	71,142	25,698	202,819	14,131	80,564	12,145
Single payment loans for personal expenditures	9,928	25,564	144,094	49,568	688,422	47,671	169,035	19,792
All other loans (including overdrafts)	383	4,586	43,395	16,231	455,259	9,708	68,775	1,795
TOTAL LOANS AND SECURITIES	147,741	1,317,622	1,705,572	596,630	17,319,274	1,079,291	3,673,920	488,005
Bank premises	-	-	-	-	-	-	-	-
Furniture and fixtures	-	-	-	-	-	-	-	-
Real estate owned other than bank premises	4,395	34,318	39,122	16,209	162,959	14,314	53,845	8,199
Investments and other assets indirectly representing bank premises or other real estate	-	-	-	-	-	-	-	-
Customers' liability on acceptances outstanding	1,233	3,851	108	-	86,123	43	642	-
Other assets	1,536	19,594	6,329	3,193	227,866	2,666	20,915	2,159
TOTAL ASSETS	180,140	1,605,302	2,173,915	712,884	21,183,334	1,323,828	4,600,071	605,244

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ARIZONA (District 11)	ARIZONA (District 12)	CONNECTICUT (District 1)	CONNECTICUT (District 2)	ILLINOIS (District 7)	ILLINOIS (District 8)	INDIANA (District 7)	INDIANA (District 8)
DEMAND DEPOSITS—TOTAL	89,033	763,488	1,375,114	375,941	10,719,374	720,420	2,585,813	348,783
Individuals, partnerships, and corporations	69,644	584,674	1,134,103	325,916	7,970,184	516,462	1,901,337	261,873
Foreign Governments, central banks, etc.	-	2,305	-	-	18,199	-	-	-
United States Government	2,254	17,428	74,130	13,121	486,537	13,905	82,759	9,708
States and political subdivisions	12,366	122,000	79,899	19,073	542,646	73,377	380,261	52,444
Mutual savings banks in United States	-	-	30,307	7,344	1,720	-	488	942
Commercial banks in United States	125	12,659	17,525	1,876	1,438,906	109,210	173,619	19,222
Banks in foreign countries	1,247	3,923	935	-	59,569	-	1,384	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,397	20,499	38,215	8,611	201,613	7,466	45,965	4,594
TIME DEPOSITS—TOTAL	74,701	673,831	515,518	260,188	8,331,158	477,127	1,527,761	191,196
Savings deposits	58,248	581,078	389,397	229,729	5,710,656	224,967	1,062,026	98,459
Accumulated for payment of personal loans	-	105	-	-	47,391	-	861	13
Other time deposits of indiv., part., and corp.	10,967	65,435	47,396	9,064	1,850,699	206,565	425,625	89,417
Foreign Governments, central banks, etc.	-	2,305	-	-	245,208	-	-	-
United States Government	1,177	1,197	495	70	4,369	58	2,457	90
Postal savings	-	38	-	20	2,939	32	34	10
States and political subdivisions	4,309	23,673	76,830	21,305	447,185	45,505	35,633	3,167
Mutual savings banks in United States	-	-	1,400	-	-	-	-	-
Commercial banks in United States	-	-	-	-	14,151	-	1,125	40
Banks in foreign countries	-	-	-	-	8,560	-	-	-
TOTAL DEPOSITS	163,734	1,437,319	1,890,632	636,129	19,050,532	1,197,547	4,113,574	539,979
Rediscounts and other borrowed money	-	-	3,773	-	212,404	3,900	39,629	2,100
Acceptances outstanding	1,233	3,851	108	-	86,147	43	861	-
Other liabilities	2,967	34,434	99,077	24,515	252,276	9,710	103,569	13,359
TOTAL LIABILITIES	167,934	1,475,604	1,993,590	660,644	19,601,359	1,211,200	4,257,633	555,438
CAPITAL ACCOUNTS—TOTAL	12,206	129,698	180,325	52,240	1,581,975	112,628	342,438	49,806
Capital stock, notes, and debentures	4,400	54,123	53,018	17,055	561,405	22,938	89,220	12,510
Surplus	6,000	56,421	95,591	29,065	744,914	46,072	174,559	23,135
Undivided profits	1,806	16,070	30,053	5,472	225,715	34,679	69,017	12,528
Other capital accounts	-	3,084	1,663	648	49,941	8,939	9,642	1,633
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	180,140	1,605,302	2,173,915	712,884	21,183,334	1,323,828	4,600,071	605,244
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	4,400	28,400	53,018	17,055	551,505	22,938	89,070	12,510
Capital notes and debentures	-	25,723	-	-	9,300	-	150	-
Preferred stock	-	-	-	-	600	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	77,356	636,862	1,132,889	330,466	8,944,228	591,254	2,056,878	283,889
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	79,157	644,165	1,142,806	327,422	7,465,429	545,977	2,058,463	297,519
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	14.0	14.3	19.4	13.6	16.0	17.2	18.5	17.7
U. S. Gov't obligations, direct and guaranteed	12.8	10.3	12.9	15.7	19.3	31.1	24.0	28.7
Other securities	15.6	8.3	13.9	11.1	12.8	12.8	9.4	6.7
Loans and discounts	53.6	63.5	51.6	56.9	49.6	37.6	46.4	45.2
Total capital accounts	6.8	8.1	8.3	7.3	7.5	8.5	7.4	8.2
NUMBER OF BANKS	1	4	28	6	379	146	164	54

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1964

(Amounts in thousands of dollars)

ASSETS	KENTUCKY (District 4)	KENTUCKY (District 8)	LOUISIANA (District 6)	LOUISIANA (District 11)	MICHIGAN (District 7)	MICHIGAN (District 9)	MISSISSIPPI (District 6)	MISSISSIPPI (District 8)
RESERVES, CASH, AND BANK BALANCES—TOTAL	136,891	378,825	540,188	107,718	1,688,264	36,528	141,990	27,291
Currency and coin	15,306	18,408	34,183	11,205	177,832	6,543	13,225	3,437
Reserve with Federal Reserve Banks	37,641	114,673	172,710	25,254	566,094	12,800	19,818	7,678
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	73,513	88,211	123,994	45,835	254,675	14,418	65,346	13,573
Other balances with banks in the U. S.	-	-	1,592	425	2,688	-	1,250	550
Balances with banks in foreign countries	-	28	192	-	20,048	14	-	-
Cash items in process of collection	10,431	157,505	207,517	24,999	666,927	2,753	42,351	2,053
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	160,164	290,619	515,286	100,749	2,538,503	84,707	141,936	29,782
Direct:								
Treasury bills	31,418	84,288	42,833	18,497	366,781	14,783	47,144	5,893
Treasury certificates of indebtedness	-	-	-	-	-	-	-	-
Treasury notes maturing in one year or less	12,554	39,551	74,028	21,433	311,322	11,478	10,195	3,063
Other Treasury notes	20,247	72,307	162,083	12,599	466,640	12,102	24,785	3,522
United States nonmarketable bonds	789	786	2,204	343	9,199	548	1,149	121
Other bonds maturing in 1 year or less	2,932	10,403	9,544	617	116,012	2,395	3,425	540
Other bonds maturing in 5 years	52,973	67,078	130,748	39,386	735,623	24,761	30,340	8,290
Other bonds maturing in 5 to 10 years	37,186	14,918	79,432	7,800	455,191	17,908	24,115	8,010
Other bonds maturing after 10 years	2,065	976	13,662	74	67,229	584	773	343
Guaranteed obligations	-	312	752	-	10,506	148	10	-
OTHER SECURITIES—TOTAL	63,699	148,855	243,757	60,627	1,475,025	55,511	101,048	20,319
Obligations of States and subdivisions	52,233	128,198	228,847	52,507	1,402,968	46,473	96,221	17,108
Other bonds, notes, and debentures	10,206	17,632	10,241	6,802	47,604	8,532	2,920	2,942
Federal Reserve bank stock	-	-	-	-	-	-	-	-
Other corporate stocks	1,260	3,025	4,669	1,318	24,453	506	1,907	269
TOTAL SECURITIES	223,863	439,474	759,043	161,376	4,013,528	140,218	242,984	50,101
LOANS AND DISCOUNTS, NET—TOTAL	351,329	649,567	1,111,091	277,247	6,047,621	128,340	390,591	57,499
Valuation reserves	5,183	12,845	16,064	4,858	103,129	2,294	7,986	1,324
LOANS AND DISCOUNTS, GROSS—TOTAL	356,512	662,412	1,127,155	282,105	6,150,750	130,634	398,577	58,823
Real estate loans—total	123,530	112,555	174,556	40,352	2,296,865	65,608	64,875	11,403
Secured by farm land	20,134	14,308	5,607	5,224	56,164	1,393	7,712	2,755
Secured by residential properties:								
Insured by FHA	1,302	1,401	6,604	3,570	669,547	7,574	1,181	140
Insured or guaranteed by VA	2,290	493	3,899	1,376	193,504	1,377	325	-
Not ins. or guar. by FHA or VA	60,014	47,513	67,112	18,240	889,284	40,102	26,046	4,594
Secured by other properties	39,790	48,840	91,334	11,942	488,366	15,162	29,611	3,914
Loans to domestic com'l. and foreign banks	3,500	19,717	20,424	9,250	120,047	-	2,036	300
Loans to other financial institutions	4,209	80,366	93,943	6,871	391,829	2,190	19,395	913
Loans to brokers and dealers in securities	2,058	13,128	44,952	7,275	66,295	7	14,844	83
Other loans for purchasing or carrying secs.	2,857	7,273	3,150	12,499	40,525	1,365	6,419	323
Loans to farmers directly guar. by CCC	-	73	3,905	2,383	559	-	3,404	1,564
Other loans to farmers	29,260	23,322	9,369	9,487	83,766	2,251	15,457	4,403
Commercial including open market paper	79,698	213,800	469,024	125,670	1,324,859	22,922	145,320	20,998
Other loans to individuals—total	105,101	175,744	278,146	65,859	1,667,162	31,675	102,354	16,709
Passenger automobile installment loans	34,229	39,217	68,815	32,829	676,344	14,006	37,480	4,784
Other retail consumer installment loans	10,555	8,602	10,463	3,796	283,075	4,570	15,525	2,623
Residential repair and modern instal.	6,904	19,627	12,186	3,905	197,581	2,515	4,607	604
Other instal. loans for personal expenditures	18,324	20,557	52,659	14,197	131,055	4,240	20,638	3,669
Single payment loans for personal expenditures	35,089	87,741	134,023	11,132	379,107	6,344	24,104	5,029
All other loans (including overdrafts)	6,299	16,434	29,686	2,459	158,843	4,616	24,473	2,127
TOTAL LOANS AND SECURITIES	575,192	1,089,041	1,870,134	438,623	10,061,149	268,558	633,575	107,600
Bank premises	-	-	-	-	-	-	-	-
Furniture and fixtures	-	-	-	-	-	-	-	-
Real estate owned other than bank premises	9,998	14,219	28,809	6,170	136,727	3,092	19,752	2,282
Investments and other assets indirectly representing bank premises or other real estate	-	-	-	-	-	-	-	-
Customers' liability on acceptances outstanding	9	65	1,393	-	22,152	-	-	-
Other assets	1,380	6,652	12,482	2,936	63,732	327	4,013	153
TOTAL ASSETS	723,470	1,488,802	2,453,006	555,447	11,972,024	308,505	799,330	137,326

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	KENTUCKY (District 4)	KENTUCKY (District 8)	LOUISIANA (District 6)	LOUISIANA (District 11)	MICHIGAN (District 7)	MICHIGAN (District 9)	MISSISSIPPI (District 6)	MISSISSIPPI (District 8)
DEMAND DEPOSITS—TOTAL	414,546	1,059,375	1,595,358	332,060	5,000,185	110,465	493,655	85,682
Individuals, partnerships, and corporations	352,947	727,049	1,073,575	245,908	3,927,846	88,044	307,969	66,518
Foreign Governments, central banks, etc.	-	-	4,067	-	50	-	-	-
United States Government	7,932	31,803	42,538	5,377	267,496	2,672	12,403	1,800
States and political subdivisions	36,079	37,433	214,808	39,099	381,536	16,408	83,417	13,138
Mutual savings banks in United States	-	-	-	-	-	-	-	-
Commercial banks in United States	10,144	248,775	234,882	33,793	296,226	410	85,231	3,110
Banks in foreign countries	-	40	4,234	34	20,232	20	18	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	7,444	14,275	21,254	7,849	106,799	2,911	4,617	1,116
TIME DEPOSITS—TOTAL	243,010	285,766	627,785	163,346	5,899,573	167,849	217,960	40,382
Savings deposits	177,250	148,338	448,600	142,867	4,427,562	84,568	109,406	15,987
Accumulated for payment of personal loans	1,958	983	3,998	189	167	-	1,978	-
Other time deposits of indiv., part., and corp.	48,796	120,111	75,509	13,894	888,382	76,939	85,948	23,492
Foreign Governments, central banks, etc.	-	-	2,000	-	7,500	-	-	-
United States Government	136	1,397	1,052	110	3,244	127	571	111
Postal savings	-	-	31	-	20	10	-	-
States and political subdivisions	14,495	14,937	92,076	6,271	566,729	6,205	586	757
Mutual savings banks in United States	-	-	-	-	-	-	-	-
Commercial banks in United States	375	-	4,519	15	3,339	-	19,471	35
Banks in foreign countries	-	-	-	-	2,630	-	-	-
TOTAL DEPOSITS	657,556	1,345,141	2,223,143	495,406	10,899,758	278,314	711,615	126,064
Rediscounts and other borrowed money	-	500	9,890	-	26,628	-	11,550	200
Acceptances outstanding	9	65	1,445	-	22,713	-	-	-
Other liabilities	7,108	17,418	28,743	9,548	227,774	2,380	11,513	834
TOTAL LIABILITIES	664,673	1,363,124	2,263,221	504,954	11,176,873	280,694	734,678	127,098
CAPITAL ACCOUNTS—TOTAL	58,797	125,678	189,785	50,493	795,151	27,811	64,652	10,228
Capital stock, notes, and debentures	13,985	30,235	47,070	15,820	252,865	6,575	16,704	2,990
Surplus	26,775	68,189	109,660	28,145	383,066	10,459	47,086	6,410
Undivided profits	16,265	25,717	32,596	6,348	138,833	5,544	540	574
Other capital accounts	1,772	1,537	459	180	20,387	5,233	322	254
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	723,470	1,488,802	2,453,006	555,447	11,972,024	308,505	799,330	137,326
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	13,985	30,235	42,720	15,820	217,215	6,575	16,704	2,990
Capital notes and debentures	-	-	1,350	-	31,200	-	-	-
Preferred stock	-	-	3,000	-	4,450	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	330,602	813,659	1,263,847	261,226	4,078,669	93,294	385,958	70,056
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	386,039	621,292	1,110,421	267,891	3,769,536	104,630	353,670	78,719
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.9	25.4	22.0	19.4	14.1	11.8	17.8	19.9
U. S. Gov't obligations, direct and guaranteed	22.1	19.5	21.0	18.1	21.2	27.5	17.8	21.7
Other securities	8.8	10.0	9.9	10.9	12.3	18.0	12.6	14.8
Loans and discounts	48.6	43.6	45.3	49.9	50.5	41.6	48.9	41.9
Total capital accounts	8.1	8.4	7.7	9.1	6.6	9.0	8.1	7.4
NUMBER OF BANKS	52	44	40	17	183	39	22	16

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1964
(Amounts in thousands of dollars)

ASSETS	MISSOURI (District 8)	MISSOURI (District 10)	NEW JERSEY (District 2)	NEW JERSEY (District 3)	NEW MEXICO (District 10)	NEW MEXICO (District 11)	OKLAHOMA (District 10)	OKLAHOMA (District 11)
RESERVES, CASH, AND BANK BALANCES—TOTAL	798,901	512,828	996,788	234,113	73,813	53,371	735,542	16,887
Currency and coin.....	35,485	16,035	134,158	45,908	8,715	7,320	36,606	1,698
Reserve with Federal Reserve Banks.....	284,421	145,342	328,912	73,841	11,650	13,500	203,088	3,289
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks).....	149,739	70,335	202,823	71,335	38,869	28,183	352,061	10,791
Other balances with banks in the U. S.	172	1	4,560	42	-	-	1,281	25
Balances with banks in foreign countries.....	138	767	114	-	-	-	-	-
Cash items in process of collection.....	328,946	280,348	326,221	42,987	14,579	4,368	142,506	1,084
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	669,448	352,547	1,302,296	413,542	115,314	53,862	633,451	10,426
Direct:								
Treasury bills.....	264,043	54,437	191,838	38,326	13,947	12,616	107,329	1,398
Treasury certificates of indebtedness.....	-	-	-	-	-	-	-	-
Treasury notes maturing in one year or less.....	55,003	45,670	107,146	33,613	15,042	3,530	53,298	953
Other Treasury notes.....	94,764	91,906	214,773	78,409	19,335	4,163	146,147	1,283
United States nonmarketable bonds.....	2,518	325	6,709	2,132	398	891	2,930	47
Other bonds maturing in 1 year or less.....	15,922	5,933	31,047	16,262	6,112	1,014	15,534	518
Other bonds maturing in 5 years.....	149,074	78,649	352,937	113,442	37,372	16,124	179,348	3,153
Other bonds maturing in 5 to 10 years.....	82,499	73,447	353,300	120,519	22,448	11,377	120,903	2,698
Other bonds maturing after 10 years.....	4,053	1,810	37,779	9,302	660	1,045	7,756	376
Guaranteed obligations.....	1,572	370	6,767	1,537	-	3,102	206	-
OTHER SECURITIES—TOTAL	427,970	202,811	1,168,454	288,046	23,535	23,628	297,381	7,705
Obligations of States and subdivisions.....	370,084	181,004	1,002,997	261,606	20,582	20,951	246,062	7,511
Other bonds, notes, and debentures.....	48,083	16,738	145,469	22,792	2,190	2,181	44,738	97
Federal Reserve bank stock.....	-	-	-	-	-	-	-	-
Other corporate stocks.....	9,803	5,069	19,988	3,648	763	496	6,581	97
TOTAL SECURITIES	1,097,418	555,358	2,470,750	701,588	138,849	77,490	930,832	18,131
LOANS AND DISCOUNTS, NET—TOTAL	1,798,619	926,209	3,872,064	999,977	259,529	126,952	1,496,659	33,370
Valuation reserves.....	24,118	12,961	85,849	37,427	6,951	3,933	21,739	423
LOANS AND DISCOUNTS, GROSS—TOTAL	1,822,737	939,170	3,957,913	1,037,404	266,480	130,885	1,518,398	33,793
Real estate loans—total.....	454,094	167,262	1,621,779	435,849	58,616	16,094	243,266	9,982
Secured by farm land.....	24,653	10,107	10,838	6,126	1,955	1,958	35,993	4,275
Secured by residential properties:								
Insured by FHA.....	88,130	35,563	405,952	64,214	7,195	868	13,657	109
Insured or guaranteed by VA.....	27,500	10,764	195,706	13,620	1,791	337	4,220	14
Not ins. or guar. by FHA or VA.....	174,459	48,915	703,558	179,304	19,415	6,036	86,531	4,049
Secured by other properties.....	139,352	61,913	305,725	172,585	28,260	6,895	102,865	1,535
Loans to domestic com'l. and foreign banks.....	37,083	19,779	39,664	32,913	34,500	1,300	9,420	-
Loans to other financial institutions.....	142,715	85,716	134,387	30,358	9,187	1,297	93,947	-
Loans to brokers and dealers in securities.....	68,867	7,871	159,261	10,392	2,600	-	9,569	6
Other loans for purchasing or carrying secs.....	21,209	5,525	32,033	2,180	1,305	1,548	24,245	136
Loans to farmers directly guar. by CCC.....	4,487	7,897	-	31	-	241	5,179	-
Other loans to farmers.....	57,242	56,902	7,568	7,581	8,942	26,731	132,980	9,366
Commercial including open market paper.....	545,117	315,361	837,000	210,042	79,204	46,569	604,873	5,218
Other loans to individuals—total.....	437,657	242,767	1,068,461	260,687	66,931	36,082	336,364	8,851
Passenger automobile instalment loans.....	136,509	79,622	335,882	88,867	25,825	17,839	141,359	4,257
Other retail consumer instalment loans.....	56,965	18,483	74,366	17,781	4,764	3,105	36,827	1,200
Residential repair and modern instal.....	42,207	12,209	103,678	26,465	4,593	1,109	15,914	812
Other instal. loans for personal expenditures.....	28,400	13,995	189,606	50,017	12,393	6,213	58,122	1,469
Single payment loans for personal expenditures.....	173,576	118,458	364,929	77,557	19,356	7,816	84,142	1,113
All other loans (including overdrafts).....	54,266	30,090	57,760	47,371	5,195	1,023	58,555	234
TOTAL LOANS AND SECURITIES	2,896,037	1,481,567	6,342,814	1,701,565	398,378	204,442	2,427,491	51,501
Bank premises.....	-	-	-	-	-	-	-	-
Furniture and fixtures.....	-	-	-	-	-	-	-	-
Real estate owned other than bank premises.....	31,575	28,923	92,120	26,458	5,817	6,496	51,141	598
Investments and other assets indirectly representing bank premises or other real estate.....	-	-	-	-	-	-	-	-
Customers' liability on acceptances outstanding.....	7,437	356	1,370	-	-	-	1,353	-
Other assets.....	17,073	7,881	42,633	8,802	1,686	323	9,885	29
TOTAL ASSETS	3,751,023	2,031,555	7,475,725	1,970,938	479,694	264,632	3,225,412	69,015

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MISSOURI (District 8)	MISSOURI (District 10)	NEW JERSEY (District 2)	NEW JERSEY (District 3)	NEW MEXICO (District 10)	NEW MEXICO (District 11)	OKLAHOMA (District 10)	OKLAHOMA (District 11)
DEMAND DEPOSITS--TOTAL	2,215,160	1,374,481	3,502,596	924,558	270,795	167,074	2,013,273	37,209
Individuals, partnerships, and corporations	1,575,468	879,653	2,903,160	742,650	191,464	137,518	1,465,239	26,185
Foreign Governments, central banks, etc.	-	-	17	-	-	-	-	-
United States Government	75,752	36,724	120,693	29,048	20,564	2,785	49,812	432
States and political subdivisions	155,873	50,368	290,130	132,891	38,120	19,734	227,395	6,165
Mutual savings banks in United States	-	-	22,975	829	-	-	-	-
Commercial banks in United States	383,560	393,477	86,742	8,570	15,983	3,960	238,647	3,469
Banks in foreign countries	2,693	2,304	1,337	-	-	-	338	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	21,814	11,955	77,542	10,570	4,664	3,077	31,842	958
TIME DEPOSITS--TOTAL	1,138,019	446,800	3,216,704	851,709	169,851	75,705	862,850	26,090
Savings deposits	563,483	299,971	2,863,232	708,748	130,371	52,259	562,732	19,063
Accumulated for payment of personal loans	1,663	-	1,023	-	-	-	7,556	-
Other time deposits of indiv., part., and corp.	490,136	132,551	271,421	104,813	19,598	11,631	248,063	5,892
Foreign Governments, central banks, etc.	1,375	1,000	1,000	-	-	-	-	-
United States Government	1,811	22	1,610	2,299	783	775	2,119	6
Postal savings	29	7	-	22	11	-	70	-
States and political subdivisions	78,637	12,909	78,372	35,803	18,988	10,940	40,775	649
Mutual savings banks in United States	-	-	11	-	-	-	-	-
Commercial banks in United States	885	340	10	24	100	100	1,535	480
Banks in foreign countries	-	-	25	-	-	-	-	-
TOTAL DEPOSITS	3,353,179	1,821,281	6,719,300	1,776,267	440,646	242,779	2,876,123	63,299
Rediscounts and other borrowed money	39,031	1,000	10,577	2,650	-	-	16,309	-
Acceptances outstanding	7,556	356	1,370	-	-	-	1,353	-
Other liabilities	43,464	21,677	203,544	42,361	6,137	1,306	28,649	682
TOTAL LIABILITIES	3,443,230	1,844,314	6,934,791	1,821,278	446,783	244,085	2,922,434	63,981
CAPITAL ACCOUNTS--TOTAL	307,793	187,241	540,934	149,660	32,911	20,547	302,978	5,034
Capital stock, notes, and debentures	104,307	60,270	172,785	42,953	12,620	7,037	101,874	1,350
Surplus	138,546	72,506	275,636	80,612	12,355	7,437	119,006	1,860
Undivided profits	63,615	45,750	81,143	22,590	106	1,316	78,051	1,521
Other capital accounts	1,325	8,715	11,370	3,505	7,830	4,757	4,047	303
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	3,751,023	2,031,555	7,475,725	1,970,938	479,694	264,632	3,225,412	69,015
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	78,607	60,270	147,517	42,953	12,620	7,037	83,874	1,350
Capital notes and debentures	25,650	-	25,180	-	-	-	18,000	-
Preferred stock	50	-	88	-	-	-	-	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	1,736,475	1,023,798	2,973,552	810,236	217,347	134,523	1,518,706	25,334
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	1,426,902	663,932	2,968,940	843,953	219,669	155,961	1,582,308	32,224
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	21.3	25.2	13.3	11.9	15.4	20.2	22.8	24.5
U. S. Gov't obligations, direct and guaranteed	17.8	17.4	17.4	21.0	24.0	20.4	19.6	15.1
Other securities	11.4	10.0	15.6	14.6	4.9	8.9	9.2	11.2
Loans and discounts	48.0	45.6	51.8	50.7	54.1	48.0	46.4	48.4
Total capital accounts	8.2	9.2	7.2	7.6	6.9	7.8	9.4	7.3
NUMBER OF BANKS	125	50	123	71	16	25	231	15

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1964
(Amounts in thousands of dollars)

ASSETS	PENNSYLVANIA (District 3)	PENNSYLVANIA (District 4)	TENNESSEE (District 6)	TENNESSEE (District 8)	WEST VIRGINIA (District 4)	WEST VIRGINIA (District 5)	WISCONSIN (District 7)	WISCONSIN (District 9)
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,936,675	1,030,996	509,022	307,955	23,562	209,259	705,262	42,016
Currency and coin	191,908	91,636	47,359	20,668	4,005	26,529	45,791	5,545
Reserve with Federal Reserve Banks	655,678	440,915	141,096	88,113	6,364	64,814	168,072	16,596
Demand bal. with banks in U. S. (except private banks and American branches of foreign banks)	308,529	99,082	173,529	79,226	11,070	82,242	145,423	16,884
Other balances with banks in the U. S.	5,525	19,615	10,050	151	-	210	52,375	-
Balances with banks in foreign countries	4,996	5,473	-	477	-	-	4,698	-
Cash items in process of collection	770,039	374,275	136,988	119,320	2,123	35,464	288,903	2,991
OBLIGATIONS OF THE U. S. GOVERNMENT—TOTAL	1,860,084	1,176,489	522,814	186,498	50,541	357,700	744,220	112,622
Direct:								
Treasury bills	204,175	204,647	104,430	9,497	9,573	49,003	132,567	23,105
Treasury certificates of indebtedness	-	-	-	-	-	-	-	-
Treasury notes maturing in one year or less	241,922	102,555	61,959	22,048	6,009	35,635	106,077	10,803
Other Treasury notes	400,294	349,696	135,339	46,930	7,784	58,794	165,727	17,765
United States nonmarketable bonds	9,742	3,300	1,405	502	566	2,179	3,126	520
Other bonds maturing in 1 year or less	44,201	30,061	12,972	6,901	1,693	8,474	19,646	2,216
Other bonds maturing in 5 years	458,559	229,133	125,631	79,401	12,963	103,342	183,506	31,505
Other bonds maturing in 5 to 10 years	460,089	220,819	77,372	20,389	11,493	92,409	126,564	26,089
Other bonds maturing after 10 years	40,454	34,533	3,505	247	460	7,202	5,960	566
Guaranteed obligations	648	1,745	201	583	-	662	1,047	53
OTHER SECURITIES—TOTAL	1,214,357	1,491,767	231,059	167,106	16,846	106,558	346,515	44,861
Obligations of States and subdivisions	1,018,862	1,446,183	198,420	155,664	15,574	92,938	297,439	35,221
Other bonds, notes, and debentures	153,158	24,353	28,108	8,025	787	11,028	42,993	9,046
Federal Reserve bank stock	42,337	21,231	4,531	3,417	485	2,592	6,083	594
Other corporate stocks	-	-	-	-	-	-	-	-
TOTAL SECURITIES	3,074,441	2,668,256	753,873	353,604	67,387	464,258	1,090,735	157,483
LOANS AND DISCOUNTS, NET—TOTAL	5,951,868	3,161,862	1,175,240	768,652	70,886	534,293	1,782,390	151,967
Valuation reserves	144,214	60,990	29,415	10,946	1,091	12,479	46,292	3,275
LOANS AND DISCOUNTS, GROSS—TOTAL	6,096,082	3,222,852	1,204,655	779,598	71,977	546,772	1,828,682	155,242
Real estate loans—total	1,575,201	816,133	169,636	101,527	22,313	183,871	596,236	70,252
Secured by farm land	82,369	16,959	21,409	8,148	864	11,645	26,223	8,235
Secured by residential properties:								
Insured by FHA	125,220	87,779	5,147	4,043	384	21,163	61,845	12,018
Insured or guaranteed by VA	87,608	81,618	3,775	2,093	652	3,739	43,192	3,475
Not ins. or guar. by FHA or VA	810,667	399,803	76,664	38,455	12,180	100,511	318,126	33,065
Secured by other properties	469,337	229,974	62,641	48,788	8,233	46,813	146,850	13,459
Loans to domestic com'l. and foreign banks	125,146	46,512	9,861	3,548	4,550	12,585	7,312	-
Loans to other financial institutions	389,361	108,834	96,876	80,470	1,523	15,078	141,702	4,335
Loans to brokers and dealers in securities	98,315	37,935	17,500	15,893	250	3,445	40,283	1,384
Other loans for purchasing or carrying secs.	80,791	21,986	35,239	6,307	5,548	2,345	12,736	2,226
Loans to farmers directly guar. by CCC	51	11	-	14,631	-	-	30	-
Other loans to farmers	94,807	11,542	29,160	11,350	97	8,690	33,487	13,743
Commercial including open market paper	1,927,357	1,320,593	411,352	314,112	11,786	106,500	498,061	30,169
Other loans to individuals—total	1,593,707	684,917	407,323	226,170	24,619	208,324	392,548	29,935
Passenger automobile installment loans	507,920	241,599	147,296	42,684	12,500	91,469	144,285	13,424
Other retail consumer installment loans	173,271	28,147	37,875	14,639	1,442	14,813	28,057	3,703
Residential repair and modern instal.	126,753	83,859	22,183	13,725	1,843	13,005	22,802	2,154
Other instal. loans for personal expenditures	354,344	159,551	40,269	24,288	4,689	38,888	40,366	3,806
Single payment loans for personal expenditures	431,419	171,761	159,700	130,834	4,145	50,149	157,038	6,848
All other loans (including overdrafts)	211,346	174,389	27,708	5,590	1,291	5,934	106,287	3,198
TOTAL LOANS AND SECURITIES	9,026,309	5,830,118	1,929,113	1,122,256	138,273	998,551	2,873,125	309,450
Bank premises								
Furniture and fixtures	149,820	75,064	31,472	20,852	1,337	18,356	55,075	5,764
Real estate owned other than bank premises	-	-	-	-	-	-	-	-
Investments and other assets indirectly representing bank premises or other real estate	-	-	-	-	-	-	-	-
Customers' liability on acceptances outstanding	19,409	4,014	598	4,042	-	-	840	-
Other assets	48,496	42,923	7,363	5,434	509	3,384	17,636	1,396
TOTAL ASSETS	11,180,709	6,983,115	2,477,568	1,460,539	163,681	1,229,550	3,651,938	358,626

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1964
(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	PENNSYLVANIA (District 3)	PENNSYLVANIA (District 4)	TENNESSEE (District 6)	TENNESSEE (District 8)	WEST VIRGINIA (District 4)	WEST VIRGINIA (District 5)	WISCONSIN (District 7)	WISCONSIN (District 9)
DEMAND DEPOSITS—TOTAL	5,653,093	3,037,397	1,359,019	797,597	88,230	667,909	1,894,166	154,310
Individuals, partnerships, and corporations	4,536,477	2,498,685	906,282	503,230	75,249	507,183	1,448,544	127,583
Foreign Governments, central banks, etc.	6,373	47	-	-	-	-	24	-
United States Government	204,724	144,911	47,493	19,700	3,595	18,611	70,292	4,049
States and political subdivisions	244,324	163,415	119,336	44,072	6,476	89,545	121,716	15,024
Mutual savings banks in United States	44,428	4,507	98	-	-	-	365	168
Commercial banks in United States	500,841	185,971	273,042	216,396	1,808	43,585	223,586	3,846
Banks in foreign countries	38,314	9,677	18	3,861	-	-	3,862	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	77,612	30,184	12,750	10,338	1,102	8,985	25,777	3,640
TIME DEPOSITS—TOTAL	4,253,768	3,020,397	893,497	507,558	49,893	423,878	1,432,800	174,222
Savings deposits	3,004,759	1,820,507	677,472	264,181	46,064	371,714	914,998	101,949
Accumulated for payment of personal loans	2,102	2,206	-	-	1,613	1,543	159	354
Other time deposits of indiv., part., and corp.	961,341	848,607	143,223	186,529	1,604	48,359	438,098	68,263
Foreign Governments, central banks, etc.	78,305	12,700	1,000	3,000	-	-	2,500	-
United States Government	2,379	531	985	348	46	358	1,320	40
Postal savings	379	169	147	-	-	110	824	179
States and political subdivisions	186,509	328,298	69,936	53,135	566	1,147	74,608	3,437
Mutual savings banks in United States	257	-	-	-	-	-	-	-
Commercial banks in United States	11,358	2,179	734	165	-	647	143	-
Banks in foreign countries	6,379	5,200	-	200	-	-	150	-
TOTAL DEPOSITS	9,906,861	6,057,794	2,252,516	1,305,155	138,123	1,091,787	3,326,966	328,532
Rediscounts and other borrowed money	65,735	137,809	9,050	20,975	-	355	2,718	-
Acceptances outstanding	19,611	4,014	598	4,042	-	-	840	-
Other liabilities	217,510	116,623	45,011	18,136	4,295	19,595	62,427	3,839
TOTAL LIABILITIES	10,209,717	6,316,240	2,307,175	1,348,308	142,418	1,111,737	3,392,951	332,371
CAPITAL ACCOUNTS—TOTAL	970,992	666,875	170,393	112,231	21,263	117,813	258,987	26,255
Capital stock, notes, and debentures	224,183	166,410	51,728	27,310	5,135	26,848	64,881	7,118
Surplus	570,720	396,277	81,654	68,625	11,320	57,772	134,885	12,763
Undivided profits	166,453	97,025	31,776	14,861	3,673	26,943	50,538	5,479
Other capital accounts	9,636	7,163	5,235	1,435	1,135	6,250	8,683	895
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	11,180,709	6,983,115	2,477,568	1,460,539	163,681	1,229,550	3,651,938	358,626
MEMORANDA								
CAPITAL STOCK, NOTES, AND DEBENTURES:								
Common stock	224,183	149,210	51,428	27,110	5,135	26,848	63,381	7,118
Capital notes and debentures	-	17,200	300	-	-	-	500	-
Preferred stock	-	-	-	200	-	-	1,000	-
NET DEMAND DEPOSITS SUBJECT TO RESERVE (SEE PAGE 2)	4,574,525	2,564,040	1,048,502	599,051	75,037	550,203	1,459,840	134,435
DEMAND DEPOSITS ADJUSTED (SEE FOOTNOTE ON PAGE 4) ..	4,177,489	2,332,240	901,496	442,181	80,704	570,249	1,311,385	143,424
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.3	14.8	20.5	21.1	14.4	17.0	19.3	11.7
U. S. Gov't obligations, direct and guaranteed	16.6	16.8	21.1	12.8	30.9	29.1	20.4	31.4
Other securities	10.9	21.4	9.3	11.4	10.3	8.7	9.5	12.5
Loans and discounts	53.2	45.3	47.4	52.6	43.3	43.5	48.8	42.4
Total capital accounts	8.7	9.5	6.9	7.7	13.0	9.6	7.1	7.3
NUMBER OF BANKS	343	92	70	13	11	101	125	40