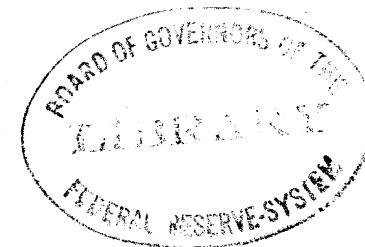


SUPPLEMENT TO SUMMARY REPORT-ALL MEMBER BANKS

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":

Baltimore	Milwaukee
Boston	Minneapolis
Buffalo	New York
Chicago	Oklahoma City
Cleveland	Omaha
Dallas	Philadelphia
Denver	Pittsburgh
Des Moines	Portland
El Paso	Richmond
Fort Worth	St. Louis
Helena	St. Paul
Houston	Salt Lake City
Jacksonville	San Antonio
Kansas City, Mo.	San Francisco
Los Angeles	Tulsa
Louisville	Washington
Miami	

December 31, 1965
NUMBER 178

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

JUL 19 1966

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1965

(Amounts in thousands of dollars)

ASSETS	ATLANTA	BALTIMORE	BIRMINGHAM	BOSTON	BUFFALO	CHARLOTTE	CHICAGO	CINCINNATI
RESERVES, CASH, AND BANK BALANCES—TOTAL	564,138	337,184	195,925	891,233	310,287	530,647	2,425,761	338,880
Currency and coin	17,351	34,162	11,222	26,268	36,962	51,819	72,726	20,908
Reserve with Federal Reserve Banks	190,066	120,250	81,253	311,302	129,477	152,826	1,041,636	140,271
Demand balances with banks in U.S.	44,282	44,654	32,518	32,703	25,797	33,813	97,290	37,193
Other balances with banks in U.S.	329	25	-	2,147	52	870	53,402	1,120
Balances with banks in foreign countries ..	1,071	652	-	7,058	6,989	11,938	16,096	720
Cash items in process of collection	311,039	137,441	70,932	511,755	111,010	279,381	1,144,611	138,668
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	235,525	262,141	145,457	496,161	274,357	215,835	1,699,882	258,902
OTHER SECURITIES—TOTAL BOOK VALUE	198,454	202,764	113,666	367,605	362,415	293,009	1,536,473	132,741
Obligations of States and subdivisions ..	169,931	182,791	103,944	336,574	356,558	265,871	1,399,878	123,306
Obligations of Fed. agencies not guaranteed by U.S.	24,209	13,604	7,520	17,116	778	19,666	67,962	2,848
Other bonds, notes, debentures, and corporate stocks ..	4,314	6,369	2,202	13,915	5,079	7,472	68,633	6,587
TOTAL SECURITIES	433,979	464,905	259,123	863,766	636,772	508,844	3,236,355	391,643
FEDERAL FUNDS SOLD (LOANED)	10,000	13,250	5,000	52,750	2,000	5,000	72,050	9,400
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,449,461	906,837	391,753	2,533,689	1,372,825	1,456,199	8,146,981	884,063
Valuation reserves	19,517	20,222	16,829	60,151	54,518	31,715	258,757	15,156
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,468,978	927,059	408,582	2,593,840	1,427,343	1,487,914	8,405,738	899,219
Real estate loans—total	224,715	219,914	35,232	271,332	411,426	223,975	577,004	154,176
Secured by farm land	2,900	14,377	156	39	11,508	5,714	2,971	1,241
Secured by residential properties :								
Insured by FHA	7,126	2,553	6,737	25,723	43,060	41,665	97,179	4,781
Guaranteed by VA	3,021	3,993	42	7,077	36,422	23,684	31,782	4,373
Not ins. or guaranteed by FHA or VA ..	124,311	93,813	17,549	79,824	202,293	94,662	259,390	87,279
Secured by other properties	87,357	105,178	10,748	158,669	118,143	58,250	185,682	56,502
Loans to domestic com'l. and foreign banks ..	7,118	1,495	-	45,194	12,696	4,325	188,051	-
Loans to other financial institutions	175,075	105,531	40,052	292,909	101,607	78,300	1,200,547	64,252
Loans to brokers and dealers in securities ..	16,476	22,063	19,574	28,242	19,787	17,757	443,525	21,075
Other loans for purchasing or carrying secs.	5,121	21,989	7,644	8,920	9,569	4,460	243,763	9,700
Loans to farmers directly guar. by CCC	1,892	-	-	-	-	7	-	-
Other loans to farmers	4,935	9,348	202	2,347	13,752	8,285	31,903	101
Commercial including open market paper ..	579,221	289,753	116,479	1,431,100	419,116	647,262	4,642,318	342,409
Other loans to individuals—total	430,021	234,125	150,983	447,734	385,570	477,490	762,332	283,645
Passenger automobile instalment loans ..	105,734	93,771	45,903	132,082	148,572	215,254	167,209	91,891
Other retail consumer instalment loans ..	46,486	6,884	13,491	27,512	31,737	37,264	126,463	10,341
Residential repair and modern instal.	17,941	9,733	9,022	24,293	37,247	22,742	28,065	9,838
Other instal. loans for personal expenditures ..	49,194	32,326	17,063	76,573	87,553	56,141	71,892	47,837
Single payment loans for personal expenditures ..	210,666	91,411	65,504	187,274	80,461	146,089	368,703	123,738
All other loans (including overdrafts)	24,404	22,841	38,416	66,062	53,820	26,053	316,295	23,861
TOTAL LOANS AND SECURITIES	1,893,440	1,384,992	655,876	3,450,205	2,011,597	1,970,043	11,455,386	1,285,106
Fixed assets (net of mortgages and other liens on bank premises and other real estate) ..	44,528	15,860	7,973	40,913	28,012	44,394	91,407	23,623
Customers' liability on acceptances outstanding ..	2,131	38	591	56,371	21,978	10,334	104,323	2,728
Other assets	28,164	12,803	3,830	49,869	17,122	24,462	213,206	13,756
TOTAL ASSETS	2,532,401	1,750,877	864,195	4,488,591	2,388,996	2,579,880	14,290,083	1,664,093
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	249,295	265,392	148,389	512,094	278,799	221,358	1,775,467	261,649
Direct:								
Treasury bills	64,861	51,900	38,548	206,772	53,250	29,535	542,066	81,823
Treasury notes maturing in one year or less ..	13,923	52,835	13,384	64,295	68,293	23,079	144,200	65,450
Other Treasury notes	22,112	41,504	18,946	83,590	23,375	25,157	128,465	37,840
United States nonmarketable bonds	75	-	580	-	-	135	-	-
Other bonds maturing in 1 year or less	22,500	2,504	7,493	-	5,100	608	23,556	4,240
Other bonds maturing in 5 years	90,536	77,176	52,148	18,090	87,169	89,552	411,605	63,418
Other bonds maturing in 5 to 10 years	35,243	39,473	16,276	138,070	41,546	43,116	452,273	8,794
Other bonds maturing after 10 years	45	-	1,014	975	-	2,144	73,088	31
Guaranteed obligations	-	-	-	302	66	8,032	214	53
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE	23,672	13,610	7,518	17,120	775	19,673	67,448	2,850
Maturing in 1 year or less	2,017	11,460	5,143	16,900	600	10,340	30,776	2,520
Maturing in 1 to 5 Years	1,335	2,150	275	220	175	9,325	4,739	330
Maturing after 5 years	50	-	100	-	-	-	2,402	-
Not classified by maturity	20,270	-	2,000	-	-	8	29,531	-

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1965

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ATLANTA	BALTIMORE	BIRMINGHAM	BOSTON	BUFFALO	CHARLOTTE	CHICAGO	CINCINNATI
DEMAND DEPOSITS--TOTAL	1,532,510	1,106,832	509,477	2,795,379	889,841	1,476,940	7,437,421	1,005,387
Savings and loan associations	19,108	14,106	7,238	21,478	9,134	20,900	79,776	38,464
Other individuals, partnerships, and corporations	999,213	829,100	352,731	1,986,595	685,224	1,050,590	5,108,047	761,916
Foreign governments, central banks, etc.	-	30	-	9,635	-	-	14,334	-
United States Government	43,981	49,761	14,197	82,479	27,318	63,121	344,978	24,972
States and political subdivisions	143,902	93,937	60,984	203,160	89,910	91,521	327,831	28,183
Mutual savings banks in United States	-	9,158	-	78,332	13,322	316	897	-
Commercial banks in United States	307,625	97,188	69,186	340,638	36,783	228,455	1,376,464	138,522
Banks in foreign countries	1,847	2,507	-	36,884	6,651	4,648	59,204	3,173
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	16,834	11,045	5,141	36,178	21,499	17,389	125,890	10,157
TIME DEPOSITS--TOTAL	664,525	458,880	273,221	955,407	1,219,700	767,887	5,037,301	471,943
Savings deposits	220,105	400,673	213,993	352,297	921,336	423,698	3,005,632	330,432
Accumulated for payment of personal loans	-	4	-	-	-	-	-	34,840
Savings and loan associations	11,943	2,614	2,905	6,370	3,278	14,461	24,339	1,320
Other time deposits of indiv., part., and corp.	369,334	32,525	29,430	423,299	124,880	193,217	1,491,359	40,714
Foreign Governments, central banks, etc.	1,361	-	-	62,009	1,500	-	263,271	-
United States Government	1,052	1,345	31	2,354	365	3,340	4,005	245
States and political subdivisions	59,062	21,719	17,910	71,925	162,876	130,955	209,901	64,392
Mutual savings banks in United States	-	-	-	-	4,500	-	-	-
Commercial banks in United States	1,668	-	8,952	36,187	865	2,216	18,744	-
Banks in foreign countries	-	-	-	966	100	-	20,050	-
TOTAL DEPOSITS	2,197,035	1,565,712	782,698	3,750,786	2,109,541	2,244,827	12,474,722	1,477,330
Federal funds purchased (borrowed)	17,200	15,300	-	110,590	41,750	5,100	170,350	10,450
Other liabilities for borrowed money	28,300	-	-	68,943	1,850	-	185,097	-
Acceptances outstanding	2,131	38	591	57,361	23,277	10,334	104,916	2,728
Other liabilities	65,434	31,685	14,318	78,999	43,477	100,168	222,658	25,232
TOTAL LIABILITIES	2,310,100	1,612,735	797,607	4,066,679	2,219,895	2,360,429	13,157,743	1,515,740
CAPITAL ACCOUNTS--TOTAL	222,301	138,142	66,588	421,912	169,101	219,451	1,132,340	148,353
Capital stock, notes, and debentures--total	85,026	31,894	26,600	129,125	67,020	90,024	432,365	42,100
Capital notes and debentures	36,890	-	-	10,000	18,000	40,000	9,000	-
Preferred stock	-	-	-	-	-	-	-	-
Common stock	48,136	31,894	26,600	119,125	49,020	50,024	423,365	42,100
Surplus	94,146	78,106	26,500	232,375	82,159	104,637	535,909	78,000
Undivided profits	18,664	22,750	10,185	56,961	18,887	22,783	129,767	26,071
Other capital accounts	24,465	5,392	3,303	3,451	1,035	2,007	34,299	2,182
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,532,401	1,750,877	864,195	4,488,591	2,388,996	2,579,880	14,290,083	1,664,093
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,177,189	924,737	406,027	2,251,049	753,034	1,163,746	6,195,520	829,526
DEMAND DEPOSITS ADJUSTED	869,865	822,442	355,162	1,860,507	714,730	905,983	4,571,368	703,225
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	22.3	19.3	22.7	19.9	13.0	20.6	17.0	20.4
U.S. Gov't. obligations, direct and guaranteed	9.3	15.0	16.8	11.1	11.5	8.4	11.9	15.6
Other securities	7.8	11.6	13.2	8.2	15.2	11.4	10.8	8.0
Loans and discounts (incl. Federal funds sold)	57.6	52.6	45.9	57.6	57.5	56.6	57.5	53.7
Total capital accounts	8.8	7.9	7.7	9.4	7.1	8.5	7.9	8.9
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	2,202,500	1,553,539	774,677	3,799,737	2,090,780	2,183,322	11,996,141	1,460,246
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,447,896	909,327	419,412	2,527,376	1,363,222	1,438,784	7,986,319	874,536
NUMBER OF BANKS	6	3	4	5	3	4	11	4

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1965

(Amounts in thousands of dollars)

ASSETS	CLEVELAND	COLUMBUS	DALLAS	DENVER	DES MOINES	DETROIT	EL PASO	FORT WORTH
RESERVES, CASH, AND BANK BALANCES—TOTAL	822,265	245,151	938,512	291,188	164,335	1,121,439	78,915	196,024
Currency and coin	57,786	18,138	14,156	8,801	5,868	93,796	3,803	9,698
Reserve with Federal Reserve Banks	359,862	102,151	198,753	101,002	15,944	445,407	23,560	70,785
Demand balances with banks in U.S.	60,866	36,143	207,792	41,646	33,220	50,411	25,162	42,553
Other balances with banks in U.S.	101	-	2,412	10	-	26,695	-	-
Balances with banks in foreign countries ..	3,234	92	1,310	134	-	7,866	731	81
Cash items in process of collection	340,416	88,627	514,089	139,595	109,303	497,264	25,659	72,907
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	680,559	162,591	314,583	152,505	52,681	1,114,500	45,050	116,975
OTHER SECURITIES—TOTAL BOOK VALUE	734,994	192,209	388,549	113,200	44,772	898,089	25,870	92,510
Obligations of States and subdivisions ..	693,855	167,177	369,355	106,688	40,147	879,941	24,610	89,066
Obligations of Fed. agencies not guaranteed by U.S.	12,099	20,416	6,590	3,812	3,812	1,279	500	1,800
Other bonds, notes, debentures, and corporate stocks	29,040	4,616	12,604	2,700	813	16,869	760	1,644
TOTAL SECURITIES	1,415,553	354,800	703,132	265,705	97,453	2,012,589	70,920	209,485
FEDERAL FUNDS SOLD (LOANED)	1,260	26,000	7,650	2,800	6,000	-	800	2,600
OTHER LOANS AND DISCOUNTS, NET—TOTAL	3,013,230	609,013	2,053,155	824,116	213,070	3,971,374	162,268	517,450
Valuation reserves	58,536	13,186	40,561	9,980	5,633	62,876	2,532	9,208
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	3,071,766	622,199	2,093,716	834,096	218,703	4,034,250	164,800	526,658
Real estate loans—total	861,310	140,192	120,122	147,082	57,096	1,369,837	22,609	34,945
Secured by farm land	1,355	-	4,758	1,883	866	1,052	245	3,953
Secured by residential properties:								
Insured by FHA	149,695	5,073	421	17,588	9,127	519,559	4,488	1,921
Guaranteed by VA	81,015	1,168	111	12,128	7,367	164,263	1,374	3,038
Not ins. or guaranteed by FHA or VA	364,876	114,678	16,691	47,254	18,913	409,151	6,007	9,511
Secured by other properties	264,369	19,273	98,141	68,229	20,823	275,812	10,495	16,522
Loans to domestic com'l. and foreign banks	8,514	1,435	3,286	724	393	67,063	935	-
Loans to other financial institutions	273,797	61,242	194,989	106,137	19,868	404,990	7,470	40,555
Loans to brokers and dealers in securities	111,389	6,817	15,034	5,745	2,169	97,382	62	1,157
Other loans for purchasing or carrying secs.	224,829	488	234,246	30,967	2,447	23,936	1,367	1,430
Loans to farmers directly guar. by CCC	-	-	3,003	17	2,075	-	167	3,388
Other loans to farmers	59	179	13,322	68,930	7,346	5,318	8,483	13,832
Commercial including open market paper	919,741	181,217	1,126,007	254,094	76,313	1,106,843	87,055	223,696
Other loans to individuals—total	497,237	208,705	325,008	196,670	44,369	875,329	33,704	202,275
Passenger automobile instalment loans	149,321	78,123	144,469	57,225	14,642	336,126	13,672	56,354
Other retail consumer instalment loans	34,207	15,695	27,621	16,180	6,491	104,361	2,371	24,722
Residential repair and modern instal.	72,124	27,699	14,388	13,037	7,720	128,042	2,496	9,072
Other instal. loans for personal expenditures	69,383	52,793	42,223	10,200	2,251	66,649	3,823	20,857
Single payment loans for personal expenditures	172,202	34,395	96,307	100,028	13,265	240,151	11,342	91,270
All other loans (including overdrafts)	174,890	21,924	58,699	23,730	6,627	83,552	2,948	5,380
TOTAL LOANS AND SECURITIES	4,430,043	989,813	2,763,937	1,092,621	316,523	5,983,963	233,988	729,535
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	35,909	17,236	74,455	33,915	3,274	75,875	9,693	22,576
Customers' liability on acceptances outstanding	11,132	-	26,749	1,268	-	7,637	359	1,073
Other assets	36,576	8,846	27,317	17,955	2,845	61,682	1,276	4,852
TOTAL ASSETS	5,335,925	1,261,046	3,830,970	1,436,947	486,977	7,250,596	324,231	954,060
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	693,904	168,534	316,803	156,025	53,575	1,149,351	46,799	117,975
Direct:								
Treasury bills	287,400	51,747	72,057	63,209	3,028	196,211	111	14,000
Treasury notes maturing in one year or less	152,724	15,179	67,505	14,848	4,819	24,844	1,062	15,155
Other Treasury notes	49,938	6,624	33,466	24,196	5,007	84,978	3,640	14,850
United States nonmarketable bonds	-	667	-	801	45	3,550	-	155
Other bonds maturing in 1 year or less	-	4	15,155	1,009	-	35,671	434	4,324
Other bonds maturing in 5 years	140,710	25,623	47,681	31,598	28,714	521,337	18,850	40,279
Other bonds maturing in 5 to 10 years	63,009	58,107	47,346	16,715	11,786	239,989	19,062	28,050
Other bonds maturing after 10 years	-	10,028	33,593	3,649	150	40,187	3,640	1,130
Guaranteed obligations	123	555	-	-	26	2,584	-	32
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE	12,071	20,418	6,591	3,840	3,815	1,000	500	1,800
Maturing in 1 year or less	-	16,659	4,425	3,120	2,815	-	-	1,800
Maturing in 1 to 5 Years	-	3,559	1,300	700	650	1,000	500	-
Maturing after 5 years	12,070	200	-	20	50	-	-	-
Not classified by maturity	1	-	866	-	300	-	-	-

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1965

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	CLEVELAND	COLUMBUS	DALLAS	DENVER	DES MOINES	DETROIT	EL PASO	FORT WORTH
DEMAND DEPOSITS--TOTAL	2,260,941	729,186	2,094,914	731,607	352,838	3,131,338	193,745	493,227
Savings and loan associations	37,206	11,735	7,360	13,429	2,711	30,330	1,192	3,872
Other individuals, partnerships, and corporations	1,763,147	482,389	1,245,183	531,522	196,394	2,408,131	138,159	304,418
Foreign governments, central banks, etc.	142	-	372	-	-	74	-	-
United States Government	87,289	17,413	47,220	26,573	6,504	154,039	3,861	6,807
States and political subdivisions	99,729	157,188	73,275	17,344	21,352	161,523	11,020	27,553
Mutual savings banks in United States	-	-	-	-	-	-	-	-
Commercial banks in United States	217,633	50,698	677,227	130,327	112,786	298,140	34,186	142,778
Banks in foreign countries	10,805	82	5,818	323	115	19,478	1,638	190
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	44,990	9,674	38,459	12,089	12,976	59,623	3,441	7,609
TIME DEPOSITS--TOTAL	2,529,883	392,004	1,192,536	566,692	93,838	3,508,517	92,819	347,655
Savings deposits	1,927,365	282,947	338,455	422,883	55,665	2,902,453	74,718	177,427
Accumulated for payment of personal loans	91,557	37,582	89,489	-	-	-	4,705	43,337
Savings and loan associations	5,389	60	15,829	9,171	63	3,860	70	7,818
Other time deposits of indiv., part., and corp.	321,972	33,990	580,727	116,759	23,477	286,675	9,572	79,905
Foreign Governments, central banks, etc.	3,000	-	-	-	-	8,500	-	-
United States Government	360	445	745	329	362	2,185	-	155
States and political subdivisions	177,896	35,470	164,776	17,300	14,271	300,191	3,754	38,918
Mutual savings banks in United States	-	-	-	-	-	-	-	-
Commercial banks in United States	1,000	1,510	975	250	-	1,140	-	95
Banks in foreign countries	1,344	-	1,540	-	-	3,513	-	-
TOTAL DEPOSITS	4,790,824	1,121,190	3,287,450	1,298,299	446,676	6,639,855	286,564	840,882
Federal funds purchased (borrowed)	21,050	-	125,115	4,700	-	15,750	5,850	17,900
Other liabilities for borrowed money	350	10,824	30,805	9,284	2,975	-	-	15,923
Acceptances outstanding	11,132	-	26,773	1,268	-	7,637	359	1,073
Other liabilities	63,495	34,077	36,722	16,825	3,809	107,779	2,198	10,384
TOTAL LIABILITIES	4,886,851	1,166,091	3,506,865	1,330,376	453,460	6,771,021	294,971	886,162
CAPITAL ACCOUNTS--TOTAL	449,074	94,955	324,105	106,571	33,517	479,575	29,260	67,898
Capital stock, notes, and debentures--total	123,405	25,870	153,755	38,075	10,750	141,940	8,500	28,919
Capital notes and debentures	20,000	-	38,000	5,000	-	36,000	-	3,000
Preferred stock	-	-	-	-	-	3,000	-	-
Common stock	103,405	25,870	115,755	33,075	10,750	102,940	8,500	25,919
Surplus	281,788	53,211	138,785	49,475	14,750	251,700	16,000	28,881
Undivided profits	42,191	15,874	31,565	18,918	8,017	85,295	4,595	9,298
Other capital accounts	1,690	-	-	103	-	640	165	800
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	5,335,925	1,261,046	3,830,970	1,436,947	486,977	7,250,596	324,231	954,060
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,859,659	604,416	1,373,033	550,366	210,315	2,583,663	142,924	377,767
DEMAND DEPOSITS ADJUSTED	1,615,603	572,448	856,378	435,112	124,245	2,181,895	130,039	270,735
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	15.4	19.4	24.5	20.3	33.7	15.5	24.3	20.5
U.S. Gov't. obligations, direct and guaranteed	12.8	12.9	8.2	10.6	10.8	15.4	13.9	12.3
Other securities	13.8	15.2	10.1	7.9	9.2	12.4	8.0	9.7
Loans and discounts (incl. Federal funds sold)	56.5	50.4	53.8	57.5	45.0	54.8	50.3	54.5
Total capital accounts	8.4	7.5	8.5	7.4	6.9	6.6	9.0	7.1
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	4,643,218	1,084,614	2,977,557	1,289,594	432,442	6,555,447	283,445	821,191
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	2,983,765	606,279	1,976,588	817,379	217,735	3,985,030	160,898	509,543
NUMBER OF BANKS	5	3	5	6	3	6	2	3

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1965

(Amounts in thousands of dollars)

ASSETS	HELENA	HOUSTON	INDIANAPOLIS	JACKSONVILLE	KANSAS CT., MO.	LITTLE ROCK	LOS ANGELES	LOUISVILLE
RESERVES, CASH, AND BANK BALANCES—TOTAL	673,378	400,526	257,830	379,293	115,648	1,370,904	286,192	
Currency and coin	13,843	24,875	5,451	9,540	3,645	72,078	9,646	
Reserve with Federal Reserve Banks	235,819	117,580	50,398	109,441	38,789	556,697	72,293	
Demand balances with banks in U.S.	162,006	42,824	58,451	19,575	29,204	45,973	47,518	
Other balances with banks in U.S.	1,760	838	-	1	63	20,000	226	
Balances with banks in foreign countries ..	1,056	466	44	888	-	3,932	38	
Cash items in process of collection	258,894	213,943	143,486	239,848	43,947	672,224	156,471	
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	411,280	256,868	100,176	167,274	35,606	1,072,939	174,590	
OTHER SECURITIES—TOTAL BOOK VALUE	239,310	160,201	69,731	95,167	33,676	1,001,999	120,463	
Obligations of States and subdivisions	228,558	133,822	60,680	89,513	31,333	952,599	113,298	
Obligations of Fed. agencies not guaranteed by U.S.	4,224	20,044	7,185	1,934	1,419	25,118	2,181	
Other bonds, notes, debentures, and corporate stocks	6,528	6,335	1,866	3,720	924	24,282	4,984	
TOTAL SECURITIES	650,590	417,069	169,907	262,441	69,282	2,074,938	295,053	
FEDERAL FUNDS SOLD (LOANED)	16,250	48,325	5,000	17,720	6,000	7,600	9,000	
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,250,364	974,109	302,762	647,056	224,227	5,606,437	516,843	
Valuation reserves	18,373	18,630	4,435	10,627	2,192	104,596	10,024	
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,268,737	992,739	307,197	657,683	226,419	5,711,033	526,867	
Real estate loans—total	137,786	224,894	36,622	99,045	42,265	1,452,559	81,455	
Secured by farm land	1,190	802	-	3,367	361	31,615	1,858	
Secured by residential properties :								
Insured by FHA	24,940	22,685	2,751	20,577	1,079	380,133	421	
Guaranteed by VA	21,027	4,883	929	3,585	306	48,693	120	
Not ins. or guaranteed by FHA or VA	47,609	101,356	7,943	22,486	12,613	497,536	34,167	
Secured by other properties	43,020	95,168	24,999	49,030	27,906	494,582	44,889	
Loans to domestic com'l. and foreign banks	14,505	22,705	1,113	1,215	300	33,824	977	
Loans to other financial institutions	126,109	97,567	37,950	90,383	14,972	656,772	82,295	
Loans to brokers and dealers in securities	6,618	32,718	797	15,529	10,021	47,287	10,715	
Other loans for purchasing or carrying secs.	59,469	5,782	5,761	2,599	548	43,030	2,553	
Loans to farmers directly guar. by CCC	-	-	-	281	2,708	-	-	
Other loans to farmers	3,777	1,155	1,809	23,578	1,428	182,691	552	
Commercial including open market paper	628,066	304,306	106,877	248,553	58,776	2,026,015	192,731	
Other loans to individuals—total	190,688	266,342	100,773	143,031	92,864	1,131,238	143,481	
Passenger automobile installment loans	55,862	74,717	34,602	35,458	34,541	516,842	29,077	
Other retail consumer installment loans	5,161	17,736	13,792	11,427	9,523	37,888	3,954	
Residential repair and modern instal.	11,566	41,476	4,574	6,244	3,894	101,244	18,548	
Other instal. loans for personal expenditures	32,942	31,108	8,473	7,917	7,880	180,890	14,252	
Single payment loans for personal expenditures	85,157	101,605	39,332	81,985	37,026	294,374	77,650	
All other loans (including overdrafts)	101,719	37,270	15,495	33,469	2,537	137,617	12,108	
TOTAL LOANS AND SECURITIES	1,917,204	1,439,503	477,669	927,217	299,509	7,688,975	820,896	
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	61,641	19,589	24,200	24,155	5,718	150,043	9,993	
Customers' liability on acceptances outstanding	13,027	2,263	15	687	-	73,629	-	
Other assets	16,213	18,746	2,954	4,433	1,232	81,410	5,242	
TOTAL ASSETS	2,681,463	1,880,627	762,668	1,335,785	422,107	9,364,961	1,122,323	
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	409,776	269,416	100,464	169,509	36,199	1,121,672	179,378	
Direct:								
Treasury bills	15,200	71,217	5,770	14,954	1,580	83,628	67,384	
Treasury notes maturing in one year or less	45,811	22,454	15,783	48,367	10,534	61,696	26,940	
Other Treasury notes	26,225	44,093	28,016	17,094	7,175	92,396	26,707	
United States nonmarketable bonds	-	132	-	-	522	-	180	
Other bonds maturing in 1 year or less	14,826	5,010	1,300	15,221	687	17,957	2,396	
Other bonds maturing in 5 years	153,625	100,552	8,214	48,559	8,476	254,162	48,123	
Other bonds maturing in 5 to 10 years	153,330	25,005	40,951	25,067	6,695	608,799	7,608	
Other bonds maturing after 10 years	499	894	-	17	530	2,963	40	
Guaranteed obligations	260	59	430	230	-	71	-	
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE	4,223	20,211	7,185	1,935	1,420	25,198	2,195	
Maturing in 1 year or less	2,123	15,368	6,975	1,835	1,345	21,956	1,465	
Maturing in 1 to 5 Years	600	2,816	185	75	75	391	665	
Maturing after 5 years	-	27	25	25	-	591	65	
Not classified by maturity	1,500	2,000	-	-	-	2,260	-	

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1965

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	HELENA	HOUSTON	INDIANAPOLIS	JACKSONVILLE	KANSAS CT., MO.	LITTLE ROCK	LOS ANGELES	LOUISVILLE
DEMAND DEPOSITS--TOTAL		1,622,490	1,030,858	528,266	942,457	291,397	4,095,330	781,838
Savings and loan associations		14,670	9,775	5,130	3,892	3,339	206,195	10,946
Other individuals, partnerships, and corporations		1,097,011	683,950	266,355	542,277	171,808	3,294,584	493,115
Foreign governments, central banks, etc.		309	1	-	-	-	8,035	-
United States Government		40,273	21,745	9,555	24,641	3,908	96,337	20,600
States and political subdivisions		91,252	133,906	60,955	20,777	32,457	141,007	11,329
Mutual savings banks in United States		-	30	-	-	-	448	-
Commercial banks in United States		338,664	152,783	181,403	340,685	77,024	183,043	240,016
Banks in foreign countries		8,593	1,332	289	3,014	-	31,367	40
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.		31,718	27,336	4,579	7,171	2,861	134,314	5,792
TIME DEPOSITS--TOTAL		755,110	542,724	139,920	246,279	95,454	4,200,999	232,278
Savings deposits		294,218	287,051	98,882	187,346	66,402	3,038,559	142,040
Accumulated for payment of personal loans		-	-	-	-	-	-	-
Savings and loan associations		14,863	5,829	2,075	285	1,432	131,819	3,925
Other time deposits of indiv., part., and corp.		264,842	202,138	31,679	53,397	24,615	505,798	70,558
Foreign Governments, central banks, etc.		800	-	-	-	-	29,377	-
United States Government		37	695	15	1	250	3,023	180
States and political subdivisions		173,565	46,886	7,225	5,240	2,755	483,634	15,575
Mutual savings banks in United States		-	50	-	-	-	-	-
Commercial banks in United States		6,785	75	44	10	-	6,850	-
Banks in foreign countries		-	-	-	-	-	1,939	-
TOTAL DEPOSITS		2,377,600	1,573,582	668,186	1,188,736	386,851	8,296,329	1,014,116
Federal funds purchased (borrowed)		25,850	83,770	7,000	-	-	11,490	-
Other liabilities for borrowed money		10,650	12,242	12,850	1,450	-	123,317	-
Acceptances outstanding		13,076	2,263	15	687	-	74,004	-
Other liabilities		24,358	62,881	8,906	9,421	6,137	155,282	14,864
TOTAL LIABILITIES		2,451,534	1,734,738	696,957	1,200,294	392,988	8,660,422	1,028,980
CAPITAL ACCOUNTS--TOTAL		229,929	145,889	65,711	135,491	29,119	704,539	93,343
Capital stock, notes, and debentures--total		91,662	41,840	26,600	43,926	11,150	308,170	21,250
Capital notes and debentures		-	12,000	500	-	-	95,000	-
Preferred stock		-	-	-	-	-	-	-
Common stock		91,662	29,840	26,100	43,926	11,150	213,170	21,250
Surplus		111,043	80,182	28,241	50,177	13,250	253,792	59,750
Undivided profits		26,876	23,867	6,385	35,237	4,033	142,527	10,220
Other capital accounts		348	-	4,485	6,151	686	50	2,123
TOTAL LIABILITIES AND CAPITAL ACCOUNTS		2,681,463	1,880,627	762,668	1,335,785	422,107	9,364,961	1,122,323
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE		1,201,590	774,091	326,329	683,034	218,246	3,377,133	577,849
DEMAND DEPOSITS ADJUSTED		984,659	642,387	193,822	337,283	166,518	3,143,726	364,751
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks		25.1	21.3	33.8	28.4	27.4	14.6	25.5
U.S. Gov't. obligations, direct and guaranteed		15.3	13.7	13.1	12.5	8.4	11.5	15.6
Other securities		8.9	8.5	9.1	7.1	8.0	10.7	10.7
Loans and discounts (incl. Federal funds sold)		47.2	54.4	40.4	49.8	54.5	59.9	46.9
Total capital accounts		8.6	7.8	8.6	10.1	6.9	7.5	8.3
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS		2,252,928	1,512,696	616,996	1,186,421	364,336	8,178,942	961,493
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS		1,230,194	945,522	298,746	654,692	220,138	5,542,703	509,813
NUMBER OF BANKS		4	3	5	5	4	3	4

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1965

(Amounts in thousands of dollars)

ASSETS	MEMPHIS	MIAMI	MILWAUKEE	MINNEAPOLIS	NASHVILLE	NAT. STK. YDS.	NEW ORLEANS	NEW YORK
RESERVES, CASH, AND BANK BALANCES—TOTAL	275,386	211,862	352,096	425,688	235,772	59,781	364,784	11,875,655
Currency and coin	17,451	14,781	14,895	10,997	12,329	826	14,578	310,450
Reserve with Federal Reserve Banks	78,530	33,681	66,322	145,779	83,926	11,789	127,714	3,787,621
Demand balances with banks in U.S.	62,836	65,017	17,491	34,175	47,210	3,548	51,870	113,181
Other balances with banks in U.S.	-	610	333	-	30	-	2,965	8,496
Balances with banks in foreign countries ..	402	625	2,928	1,772	-	-	292	127,260
Cash items in process of collection	116,167	97,148	250,127	232,965	92,277	43,618	167,365	7,528,647
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	140,778	142,382	138,139	185,258	145,789	18,915	282,511	5,202,825
OTHER SECURITIES—TOTAL BOOK VALUE	162,625	46,988	147,593	124,591	114,986	12,974	141,477	6,434,989
Obligations of States and subdivisions ..	144,663	39,485	143,129	107,243	108,734	12,524	135,524	5,878,641
Obligations of Fed. agencies not guaranteed by U.S.	13,761	6,102	83	13,563	4,264	-	3,057	331,575
Other bonds, notes, debentures, and corporate stocks ..	4,201	1,401	4,381	3,785	1,988	450	2,896	224,773
TOTAL SECURITIES	303,403	189,370	285,732	309,849	260,775	31,889	423,988	11,637,814
FEDERAL FUNDS SOLD (LOANED)	100	600	-	15,500	-	1,100	19,500	412,290
OTHER LOANS AND DISCOUNTS, NET—TOTAL	778,353	272,606	883,823	937,125	650,502	53,417	764,116	32,712,726
Valuation reserves	12,163	2,708	22,608	13,476	19,367	1,729	8,678	801,709
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	790,516	275,314	906,431	950,601	669,869	55,146	772,794	33,514,435
Real estate loans—total	89,885	44,991	200,220	127,128	50,553	1,976	78,954	3,138,771
Secured by farm land	899	1,692	189	26	1,627	368	636	13,702
Secured by residential properties:								
Insured by FHA	2,448	13,457	26,947	19,075	2,749	618	737	723,743
Guaranteed by VA	1,206	7,120	22,198	16,129	2,178	4	113	431,737
Not ins. or guaranteed by FHA or VA ..	35,365	4,645	93,684	72,717	13,968	211	32,927	875,501
Secured by other properties	49,967	18,077	57,202	19,181	30,031	775	44,541	1,094,088
Loans to domestic com'l. and foreign banks ..	7,079	730	3,385	1,450	720	606	3,658	1,010,407
Loans to other financial institutions	75,914	16,109	82,610	121,654	33,219	17,346	80,958	3,470,555
Loans to brokers and dealers in securities ..	16,529	1,761	17,372	10,861	17,576	1,000	27,375	2,866,483
Other loans for purchasing or carrying secs. ..	6,999	2,924	3,231	21,302	30,371	14,495	5,628	665,079
Loans to farmers directly guar. by CCC	16,246	-	-	-	733	-	7	221
Other loans to farmers	5,760	4,182	6,211	5,127	3,842	3,834	1,060	20,029
Commercial including open market paper ..	308,326	114,628	330,804	472,446	261,180	12,508	357,665	18,075,337
Other loans to individuals—total	259,236	72,588	212,564	168,574	243,981	2,750	189,836	2,927,976
Passenger automobile instalment loans ..	33,104	26,503	76,542	72,204	98,051	27	43,708	344,983
Other retail consumer instalment loans ..	17,330	10,566	14,145	14,128	19,967	2	1,089	116,634
Residential repair and modern instal.	12,877	5,698	13,937	16,033	6,787	-	3,735	204,030
Other instal. loans for personal expenditures ..	15,616	4,263	16,216	10,663	14,852	31	22,929	709,954
Single payment loans for personal expenditures ..	180,309	25,558	91,724	55,546	104,324	2,690	118,375	1,552,375
All other loans (including overdrafts)	4,542	17,401	50,034	22,059	27,694	631	27,653	1,339,577
TOTAL LOANS AND SECURITIES	1,081,856	462,576	1,169,555	1,262,474	911,277	86,406	1,207,604	44,762,830
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	20,585	11,459	22,332	22,283	14,675	-	20,263	623,287
Customers' liability on acceptances outstanding ..	9,608	2,222	522	6,815	39	-	971	1,076,571
Other assets	6,915	7,024	11,440	8,138	5,128	542	10,702	1,178,579
TOTAL ASSETS	1,394,350	695,143	1,555,945	1,725,398	1,166,891	146,729	1,604,324	59,516,922
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	143,014	144,084	139,944	191,892	147,304	21,945	287,634	5,401,711
Direct:								
Treasury bills	9,832	29,118	62,429	18,516	9,940	-	25,807	1,538,334
Treasury notes maturing in one year or less ..	9,786	19,099	50,591	18,807	50,271	11,000	50,838	519,836
Other Treasury notes	14,750	18,324	5,000	8,944	8,177	8,945	49,721	467,661
United States nonmarketable bonds	-	130	-	406	500	-	-	896
Other bonds maturing in 1 year or less	8,611	37,280	3,065	1,881	4,423	-	19,647	72,944
Other bonds maturing in 5 years	61,975	19,473	15,175	46,505	57,155	2,000	79,392	1,072,288
Other bonds maturing in 5 to 10 years	34,796	20,660	2,790	95,609	16,838	-	50,259	1,589,905
Other bonds maturing after 10 years	3,259	-	894	1,208	-	-	11,928	132,822
Guaranteed obligations	5	-	-	16	-	-	42	7,025
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE	13,798	6,100	83	13,590	4,220	-	3,060	331,580
Maturing in 1 year or less	12,156	4,800	-	8,113	2,120	-	60	260,460
Maturing in 1 to 5 Years	1,582	600	45	2,764	600	-	3,000	12,510
Maturing after 5 years	50	-	38	36	-	-	-	6,120
Not classified by maturity	10	700	-	2,677	1,500	-	-	52,490

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1965

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MEMPHIS	MIAMI	MILWAUKEE	MINNEAPOLIS	NASHVILLE	NAT. STK. YDS.	NEW ORLEANS	NEW YORK
DEMAND DEPOSITS--TOTAL	745,361	410,878	897,114	1,039,088	617,804	123,867	1,041,378	30,760,874
Savings and loan associations	6,420	7,854	17,361	3,007	4,412	399	12,163	65,221
Other individuals, partnerships, and corporations	451,875	220,608	597,987	660,161	374,497	17,595	709,165	19,922,601
Foreign governments, central banks, etc.	-	497	5	-	-	-	5,607	719,974
United States Government	18,846	5,487	28,844	29,092	15,407	790	18,280	1,271,282
States and political subdivisions	37,241	45,322	66,979	39,350	63,206	444	61,817	619,584
Mutual savings banks in United States	-	-	120	4,993	-	-	-	420,475
Commercial banks in United States	218,869	123,456	173,939	277,313	154,568	104,425	216,724	3,770,708
Banks in foreign countries	3,584	4,082	4,988	3,983	163	-	4,898	1,033,653
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	8,526	3,572	6,891	21,147	5,551	214	12,724	2,937,376
TIME DEPOSITS--TOTAL	469,346	204,195	491,314	485,763	429,605	1,339	421,188	18,509,353
Savings deposits	273,873	122,767	297,916	129,307	344,995	839	285,349	5,937,045
Accumulated for payment of personal loans	-	-	-	23	-	-	1,725	238
Savings and loan associations	2,108	4,130	900	1,195	6,885	-	16,153	87,018
Other time deposits of indiv., part., and corp.	135,973	33,763	101,646	309,555	38,478	-	62,057	8,168,179
Foreign Governments, central banks, etc.	-	-	4,000	1,000	-	-	4,000	2,904,072
United States Government	687	266	1,155	487	778	-	90	84,076
States and political subdivisions	56,505	43,269	85,571	43,996	38,469	500	49,450	807,161
Mutual savings banks in United States	-	-	-	-	-	-	-	138,431
Commercial banks in United States	-	-	126	200	-	-	2,364	241,782
Banks in foreign countries	200	-	-	-	-	-	-	141,351
TOTAL DEPOSITS	1,214,707	615,073	1,388,428	1,524,851	1,047,409	125,206	1,462,566	49,270,227
Federal funds purchased (borrowed)	22,500	2,050	-	10,000	8,500	2,200	300	1,132,510
Other liabilities for borrowed money	9,529	3,600	182	19,100	-	-	325	854,833
Acceptances outstanding	9,608	2,222	522	6,815	39	-	978	1,103,678
Other liabilities	20,725	12,236	52,741	25,412	32,858	729	17,549	2,041,378
TOTAL LIABILITIES	1,277,069	635,181	1,441,873	1,586,178	1,088,806	128,135	1,481,718	54,402,626
CAPITAL ACCOUNTS--TOTAL	117,281	59,962	114,072	139,220	78,085	18,594	122,606	5,114,296
Capital stock, notes, and debentures--total	35,850	28,200	50,000	64,250	24,735	1,000	23,514	2,110,258
Capital notes and debentures	11,100	10,000	9,000	10,000	-	-	1,000	651,003
Preferred stock	-	-	-	-	-	-	3,000	20,000
Common stock	24,750	18,200	41,000	54,250	24,735	1,000	19,514	1,439,255
Surplus	64,625	20,150	47,500	54,750	39,265	14,000	77,074	2,092,548
Undivided profits	16,706	10,918	13,572	20,220	14,085	3,594	21,963	720,506
Other capital accounts	100	694	3,000	-	-	-	55	190,984
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,394,350	695,143	1,555,945	1,725,398	1,166,891	146,729	1,604,324	59,516,922
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	566,358	248,713	629,496	771,948	478,317	76,701	822,143	23,119,046
DEMAND DEPOSITS ADJUSTED	391,479	184,787	444,204	499,718	355,552	-24,966	639,009	18,190,237
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.8	30.5	22.6	24.7	20.2	40.7	22.7	20.0
U.S. Gov't. obligations, direct and guaranteed	10.1	20.5	8.9	10.7	12.5	12.9	17.6	8.7
Other securities	11.7	6.8	9.5	7.2	9.9	8.8	8.8	10.8
Loans and discounts (incl. Federal funds sold)	55.8	39.3	56.8	55.2	55.7	37.2	48.8	55.7
Total capital accounts	8.4	8.6	7.3	8.1	6.7	12.7	7.6	8.6
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,184,355	595,862	1,391,036	1,467,379	1,030,261	130,187	1,433,237	46,958,254
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	779,189	271,257	887,066	939,751	646,003	51,706	770,056	32,150,140
NUMBER OF BANKS	3	3	3	5	3	1	5	12

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1965

(Amounts in thousands of dollars)

ASSETS	OKLAHOMA CITY	OMAHA	PHILADELPHIA	PITTSBURGH	PORTLAND	RICHMOND	ST. LOUIS	ST. PAUL
RESERVES, CASH, AND BANK BALANCES—TOTAL	233,807	161,034	1,348,877	797,880	398,964	262,099	511,035	182,651
Currency and coin	3,775	5,320	88,914	60,734	22,519	22,898	10,528	3,968
Reserve with Federal Reserve Banks	76,458	52,480	511,027	395,993	188,030	87,646	189,196	63,024
Demand balances with banks in U.S.	63,935	17,001	79,426	42,903	21,479	25,381	26,748	15,131
Other balances with banks in U.S.	150	-	3,949	-	191	3,000	70	-
Balances with banks in foreign countries ..	-	37	4,160	2,882	636	163	197	358
Cash items in process of collection	89,489	86,196	661,401	295,368	166,109	123,011	284,296	100,170
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	98,691	69,490	568,595	751,926	407,778	182,843	217,077	90,345
OTHER SECURITIES—TOTAL BOOK VALUE	128,810	46,082	480,026	1,090,709	369,839	127,726	239,834	109,399
Obligations of States and subdivisions ..	88,182	42,850	441,493	1,059,187	263,434	122,934	231,014	103,869
Obligations of Fed. agencies not guaranteed by U.S.	973	1,817	8,327	7,139	102,504	2,038	4,907	2,586
Other bonds, notes, debentures, and corporate stocks	39,655	1,415	30,206	24,383	3,901	2,754	3,913	2,944
TOTAL SECURITIES	227,501	115,572	1,048,621	1,842,635	777,617	310,569	456,911	199,744
FEDERAL FUNDS SOLD (LOANED)	-	-	60,075	41,450	-	-	2,500	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	460,295	361,077	3,596,610	3,085,748	1,520,291	818,692	1,197,598	436,836
Valuation reserves	11,791	4,810	101,778	58,590	17,543	13,672	16,540	5,043
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	472,086	365,887	3,698,388	3,144,338	1,537,834	832,364	1,214,138	441,879
Real estate loans—total	69,701	34,735	412,349	517,373	391,642	132,858	176,664	72,547
Secured by farm land	683	1,731	5,483	3,943	17,866	2,606	155	9
Secured by residential properties :								
Insured by FHA	7,717	2,140	35,449	61,052	128,873	18,149	30,072	6,206
Guaranteed by VA	2,393	292	6,200	51,636	18,262	1,545	9,194	7,557
Not ins. or guaranteed by FHA or VA	15,334	6,806	164,407	237,885	97,144	83,800	35,827	26,415
Secured by other properties	43,574	23,766	200,810	162,857	129,497	26,758	101,416	32,360
Loans to domestic com'l. and foreign banks	1,965	2,188	49,772	32,482	1,351	5,500	6,084	5,050
Loans to other financial institutions	42,649	21,754	452,715	211,673	119,282	50,352	136,435	61,909
Loans to brokers and dealers in securities	1,611	4,987	65,283	34,941	4,411	25,156	56,539	6,719
Other loans for purchasing or carrying secs.	19,194	21,403	70,708	19,864	10,149	8,142	9,319	30,778
Loans to farmers directly guar. by CCC	1,488	1,598	-	1	-	-	-	-
Other loans to farmers	4,357	62,471	5,804	473	75,432	2,705	1,533	1,955
Commercial including open market paper	202,627	114,115	1,501,772	1,583,499	598,828	264,197	492,751	155,264
Other loans to individuals—total	112,214	81,979	993,930	544,374	320,691	326,983	293,787	82,467
Passenger automobile instalment loans	29,763	17,650	293,018	196,383	180,317	117,174	74,291	19,372
Other retail consumer instalment loans	2,759	8,199	123,716	26,208	22,507	15,530	52,168	9,773
Residential repair and modern instal.	3,398	13,949	70,730	68,871	24,152	21,295	29,308	4,984
Other instal. loans for personal expenditures	37,727	6,069	212,169	106,460	43,826	56,781	10,673	8,983
Single payment loans for personal expenditures	38,567	36,112	294,297	146,452	49,889	116,203	127,347	39,355
All other loans (including overdrafts)	16,280	20,657	146,055	199,658	16,048	16,471	41,026	25,190
TOTAL LOANS AND SECURITIES	687,796	476,649	4,705,306	4,969,833	2,297,908	1,129,261	1,657,009	636,580
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	17,626	4,525	71,909	60,381	56,877	21,615	14,053	8,175
Customers' liability on acceptances outstanding	2,656	-	51,603	30,011	15,646	1,204	5,534	542
Other assets	5,637	5,306	55,879	53,324	21,881	9,549	26,597	5,648
TOTAL ASSETS	947,522	647,514	6,233,574	5,911,429	2,791,276	1,423,728	2,214,228	833,596
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	99,862	72,780	579,433	769,122	419,332	195,725	227,948	93,480
Direct:								
Treasury bills	3,200	6,829	89,980	195,870	64,416	39,770	22,158	22,097
Treasury notes maturing in one year or less	15,672	6,535	94,276	143,435	22,540	18,704	57,452	8,137
Other Treasury notes	12,787	9,753	119,151	34,235	16,943	26,980	1,539	13,090
United States nonmarketable bonds	-	-	-	-	-	185	-	530
Other bonds maturing in 1 year or less	2,699	1,375	-	18,100	25,300	4,178	8,647	4,327
Other bonds maturing in 5 years	42,849	30,012	133,077	66,541	107,620	68,086	65,070	27,303
Other bonds maturing in 5 to 10 years	22,444	18,220	139,460	186,804	179,441	37,682	70,957	16,906
Other bonds maturing after 10 years	211	39	3,388	123,854	2,867	140	117	1,087
Guaranteed obligations	-	17	101	283	205	-	2,008	3
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE	975	1,817	8,330	7,150	102,755	2,040	4,927	2,615
Maturing in 1 year or less	490	902	5,805	7,150	98,240	-	4,412	280
Maturing in 1 to 5 Years	215	615	2,525	-	3,945	2,000	450	264
Maturing after 5 years	185	300	-	-	270	40	65	131
Not classified by maturity	85	-	-	-	300	-	-	1,940

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1965

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	OKLAHOMA CITY	OMAHA	PHILADELPHIA	PITTSBURGH	PORTLAND	RICHMOND	ST. LOUIS	ST. PAUL
DEMAND DEPOSITS--TOTAL	547,137	429,543	3,612,093	2,479,580	1,144,798	745,886	1,317,583	452,588
Savings and loan associations	6,055	3,173	34,723	34,849	8,820	4,853	13,158	2,209
Other individuals, partnerships, and corporations	313,123	264,577	2,654,645	1,992,001	928,872	516,122	837,659	273,455
Foreign governments, central banks, etc.	-	-	10,090	114	97	-	-	-
United States Government	10,338	16,124	122,984	114,987	23,795	20,555	43,672	15,613
States and political subdivisions	62,425	18,294	125,705	102,945	106,432	76,310	49,244	44,999
Mutual savings banks in United States	-	-	41,977	4,063	1,243	-	-	-
Commercial banks in United States	148,179	122,045	534,286	194,841	24,028	121,456	360,741	111,196
Banks in foreign countries	112	229	39,895	10,209	4,538	132	2,667	970
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	6,905	5,101	47,788	25,571	46,973	6,458	10,442	4,146
TIME DEPOSITS--TOTAL	258,267	136,797	1,873,737	2,624,610	1,390,498	539,121	582,033	264,847
Savings deposits	128,367	57,825	904,500	1,240,091	991,280	417,365	199,326	86,838
Accumulated for payment of personal loans	2,892	-	-	-	-	-	-	-
Savings and loan associations	3,264	130	12,915	12,480	3,300	995	3,808	800
Other time deposits of indiv., part., and corp.	93,452	78,542	723,738	926,965	156,783	84,584	304,156	173,646
Foreign Governments, central banks, etc.	-	-	89,568	21,100	1,000	-	1,000	-
United States Government	306	292	469	404	4,544	1,305	1,391	430
States and political subdivisions	29,986	8	127,620	380,840	233,491	34,872	71,168	1,633
Mutual savings banks in United States	-	-	1,630	-	50	-	-	-
Commercial banks in United States	-	-	7,681	39,812	50	-	644	500
Banks in foreign countries	-	-	5,616	2,918	-	-	540	1,000
TOTAL DEPOSITS	805,404	566,340	5,485,830	5,104,190	2,535,296	1,285,007	1,899,616	717,435
Federal funds purchased (borrowed)	14,900	15,350	54,290	46,800	-	2,800	66,000	-
Other liabilities for borrowed money	28,979	159	26,750	52,871	2,400	-	25,151	39,719
Acceptances outstanding	2,656	-	52,299	30,500	15,646	1,204	5,580	542
Other liabilities	10,209	5,880	112,740	102,411	48,188	28,690	30,792	13,484
TOTAL LIABILITIES	862,148	587,729	5,731,909	5,336,772	2,601,530	1,317,701	2,027,139	771,180
CAPITAL ACCOUNTS--TOTAL	85,374	59,785	501,665	574,657	189,746	106,027	187,089	62,416
Capital stock, notes, and debentures--total	34,250	19,200	102,944	141,249	60,653	33,838	72,164	23,500
<i>Capital notes and debentures</i>	8,000	3,000	-	22,000	-	-	25,000	-
<i>Preferred stock</i>	-	-	-	-	-	-	-	-
<i>Common stock</i>	26,250	16,200	102,944	119,249	60,653	33,838	47,164	23,500
Surplus	27,250	25,000	319,170	345,997	68,516	54,712	83,274	27,500
Undivided profits	23,874	14,121	77,226	81,878	56,048	17,477	31,651	11,416
Other capital accounts	-	1,464	2,325	5,533	4,529	-	-	-
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	947,522	647,514	6,233,574	5,911,429	2,791,276	1,423,728	2,214,228	833,596
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	393,713	326,346	2,871,266	2,141,309	957,210	597,494	1,006,539	337,287
DEMAND DEPOSITS ADJUSTED	299,131	205,178	2,293,422	1,874,384	930,866	480,864	628,874	225,609
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	24.7	24.9	21.6	13.5	14.3	18.4	23.1	21.9
U.S. Gov't obligations, direct and guaranteed	10.4	10.7	9.1	12.7	14.6	12.8	9.8	10.8
Other securities	13.6	7.1	7.7	18.5	13.2	9.0	10.8	13.1
Loans and discounts (incl. Federal funds sold)	48.6	55.8	58.7	52.9	54.5	57.5	54.2	52.4
Total capital accounts	9.0	9.2	8.0	9.7	6.8	7.4	8.4	7.5
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	754,062	568,140	5,396,598	5,082,855	2,527,576	1,260,569	1,843,863	722,528
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	451,708	361,331	3,649,924	2,997,444	1,509,100	798,104	1,154,129	445,240
NUMBER OF BANKS	4	4	6	4	3	5	3	3

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1965

(Amounts in thousands of dollars)

ASSETS	SALT LAKE CT.	SAN ANTONIO	SAN FRANCISCO	SEATTLE	TULSA	WASHINGTON		
RESERVES, CASH, AND BANK BALANCES—TOTAL	190,976	132,218	3,351,763	531,407	231,978	376,895		
Currency and coin	9,462	7,483	197,246	34,341	5,748	30,828		
Reserve with Federal Reserve Banks	67,108	46,826	1,436,630	207,263	29,539	177,068		
Demand balances with banks in U.S.	12,422	21,121	122,151	45,345	157,337	56,867		
Other balances with banks in U.S.	1,174	182	125,737	881	-	1,220		
Balances with banks in foreign countries ..	308	88	16,361	2,759	-	1,821		
Cash items in process of collection	100,502	56,518	1,453,638	240,818	39,354	109,091		
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	94,180	168,250	2,951,174	382,979	107,960	462,429		
OTHER SECURITIES—TOTAL BOOK VALUE	143,189	86,220	2,604,171	308,015	63,627	95,604		
Obligations of States and subdivisions	139,222	62,321	2,308,071	285,639	56,720	87,801		
Obligations of Fed. agencies not guaranteed by U.S.	1,755	22,829	170,204	13,508	2,044	1,614		
Other bonds, notes, debentures, and corporate stocks	2,212	1,070	125,896	8,868	4,863	6,189		
TOTAL SECURITIES	237,369	254,470	5,555,345	690,994	171,587	558,033		
FEDERAL FUNDS SOLD (LOANED)	1,500	8,600	32,750	16,500	-	16,850		
OTHER LOANS AND DISCOUNTS, NET—TOTAL	625,403	282,499	14,921,551	1,577,979	451,486	1,089,465		
Valuation reserves	8,402	4,306	261,163	29,241	4,909	13,694		
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	633,805	286,805	15,182,714	1,607,220	456,395	1,103,159		
Real estate loans—total	229,495	33,940	5,264,471	358,656	51,499	347,583		
Secured by farm land	2,873	515	162,138	8,283	3,057	245		
Secured by residential properties:								
Insured by FHA	69,262	8,672	1,520,906	109,834	3,683	18,295		
Guaranteed by VA	21,581	5,625	206,790	9,889	914	14,271		
Not ins. or guaranteed by FHA or VA	60,099	4,953	2,375,958	135,796	15,565	173,516		
Secured by other properties	75,680	14,175	998,679	94,854	28,280	141,256		
Loans to domestic com'l. and foreign banks	300	337	273,937	7,160	-	3,210		
Loans to other financial institutions	61,401	26,673	735,845	158,452	54,269	186,230		
Loans to brokers and dealers in securities	2,240	14,836	101,740	12,154	17	22,626		
Other loans for purchasing or carrying secs.	10,565	5,844	90,138	6,485	3,326	10,334		
Loans to farmers directly guar. by CCC	-	-	17,555	576	-	421		
Other loans to farmers	25,841	7,066	482,442	79,002	3,618	51		
Commercial including open market paper	193,196	111,296	5,239,084	591,180	257,766	254,978		
Other loans to individuals—total	101,784	83,795	2,727,203	338,204	42,266	244,824		
Passenger automobile installment loans	45,678	18,842	1,112,300	142,913	16,557	64,046		
Other retail consumer installment loans	18,333	2,604	407,284	30,236	6,447	19,305		
Residential repair and modern instal.	11,678	348	175,310	31,290	2,434	19,610		
Other instal. loans for personal expenditures	9,899	5,735	310,825	49,918	5,291	31,894		
Single payment loans for personal expenditures	16,196	56,266	721,484	83,847	11,537	109,969		
All other loans (including overdrafts)	8,983	3,018	250,299	55,351	43,634	32,902		
TOTAL LOANS AND SECURITIES	864,272	545,569	20,509,646	2,285,473	623,073	1,664,348		
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	17,243	16,513	373,648	46,422	11,914	23,538		
Customers' liability on acceptances outstanding	-	196	205,853	12,043	-	754		
Other assets	4,985	5,008	281,522	17,720	2,657	11,224		
TOTAL ASSETS	1,077,476	699,504	24,722,432	2,893,065	869,622	2,076,759		
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	94,996	172,001	2,987,376	394,237	108,933	466,870		
Direct:								
Treasury bills	12,400	25,546	683,029	51,409	28,069	97,085		
Treasury notes maturing in one year or less	21,282	18,573	290,591	55,493	19,132	40,449		
Other Treasury notes	22,785	55,711	191,564	41,330	7,728	44,533		
United States nonmarketable bonds	113	-	-	365	10	1,400		
Other bonds maturing in 1 year or less	-	450	194,884	27,197	775	41,857		
Other bonds maturing in 5 years	21,720	48,536	793,429	147,597	35,287	180,567		
Other bonds maturing in 5 to 10 years	16,522	23,179	766,631	70,767	17,931	60,127		
Other bonds maturing after 10 years	-	6	63,784	51	-	600		
Guaranteed obligations	174	-	3,464	28	1	252		
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE	1,755	22,836	170,655	13,510	2,044	1,614		
Maturing in 1 year or less	350	8,970	120,470	8,775	1,310	795		
Maturing in 1 to 5 Years	55	13,866	37,377	4,520	620	819		
Maturing after 5 years	-	-	12,733	50	114	-		
Not classified by maturity	1,350	-	75	165	-	-		

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1965

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	SALT LAKE CITY	SAN ANTONIO	SAN FRANCISCO	SEATTLE	TULSA	WASHINGTON		
DEMAND DEPOSITS--TOTAL	496,167	345,220	8,948,740	1,492,469	579,127	1,223,358		
Savings and loan associations	9,957	5,332	105,185	24,459	5,212	24,741		
Other individuals, partnerships, and corporations	340,619	228,932	7,120,532	1,156,035	452,658	1,015,232		
Foreign governments, central banks, etc.	-	2,517	65,644	296	-	39,266		
United States Government	7,053	5,486	325,021	30,876	12,165	34,779		
States and political subdivisions	87,016	21,865	553,349	174,354	22,503	212		
Mutual savings banks in United States	-	-	1,466	7,982	-	-		
Commercial banks in United States	40,040	72,477	314,702	58,824	82,772	77,233		
Banks in foreign countries	104	2,685	91,314	10,920	175	5,813		
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	11,378	5,926	371,527	28,723	3,642	26,082		
TIME DEPOSITS--TOTAL	485,119	294,534	13,063,150	1,115,462	204,070	663,815		
Savings deposits	322,001	175,785	9,183,161	947,464	123,638	464,093		
Accumulated for payment of personal loans	-	-	-	-	-	8,754		
Savings and loan associations	2,000	1,743	85,218	2,549	2,040	9,382		
Other time deposits of indiv., part., and corp.	53,230	17,517	1,587,591	149,866	75,035	154,096		
Foreign Governments, central banks, etc.	-	1,500	592,912	4,800	-	14,809		
United States Government	1,737	2	27,108	1,386	105	10,530		
States and political subdivisions	105,171	95,987	1,535,891	5,813	3,072	151		
Mutual savings banks in United States	-	-	375	315	-	-		
Commercial banks in United States	980	2,000	9,378	195	180	-		
Banks in foreign countries	-	-	41,516	3,074	-	2,000		
TOTAL DEPOSITS	981,286	639,754	22,011,890	2,607,931	783,197	1,887,173		
Federal funds purchased (borrowed)	4,950	10,200	56,080	3,500	-	1,550		
Other liabilities for borrowed money	702	2,000	166,172	-	-	-		
Acceptances outstanding	-	196	207,204	12,043	-	754		
Other liabilities	11,897	4,237	629,041	56,468	7,138	37,806		
TOTAL LIABILITIES	998,835	656,387	23,070,387	2,679,942	790,335	1,927,283		
CAPITAL ACCOUNTS--TOTAL	78,641	43,117	1,652,045	213,123	79,287	149,476		
Capital stock, notes, and debentures--total	29,200	10,200	582,379	60,774	27,061	43,137		
Capital notes and debentures	3,200	-	195,347	-	10,000	12,500		
Preferred stock	-	-	-	-	-	-		
Common stock	26,000	10,200	387,032	60,774	17,061	30,637		
Surplus	39,063	23,800	707,663	95,498	36,759	76,827		
Undivided profits	9,188	9,021	334,236	55,217	13,741	27,463		
Other capital accounts	1,190	96	27,767	1,634	1,726	2,049		
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,077,476	699,504	24,722,432	2,893,065	869,622	2,076,759		
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	383,243	267,581	7,372,951	1,206,306	382,436	1,057,400		
DEMAND DEPOSITS ADJUSTED	348,572	210,739	6,855,379	1,161,951	444,836	1,002,255		
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.7	18.9	13.6	18.4	26.7	18.1		
U.S. Gov't. obligations, direct and guaranteed	8.7	24.1	11.9	13.2	12.4	22.3		
Other securities	13.3	12.3	10.5	10.6	7.3	4.6		
Loans and discounts (incl. Federal funds sold)	58.2	41.6	60.5	55.1	51.9	53.3		
Total capital accounts	7.3	6.2	6.7	7.4	9.1	7.2		
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	966,390	630,731	21,935,528	2,538,802	684,063	1,866,811		
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	624,168	277,916	14,832,194	1,558,342	408,293	1,088,736		
NUMBER OF BANKS	5	3	5	5	3	5		

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1965

(Amounts in thousands of dollars)

ASSETS	ARIZONA (District 1)	ARIZONA (District 2)	CONNECTICUT (District 1)	CONNECTICUT (District 2)	ILLINOIS (District 7)	ILLINOIS (District 8)	INDIANA (District 7)	INDIANA (District 8)
RESERVES, CASH, AND BANK BALANCES—TOTAL	22,666	232,821	377,539	80,376	3,519,014	231,580	877,331	110,923
Currency and coin	3,807	27,687	56,925	18,521	182,311	20,826	89,376	11,737
Reserve with Federal Reserve Banks	6,217	80,074	122,998	21,987	1,476,520	80,645	241,235	33,184
Demand balances with banks in U.S.	3,060	30,806	88,946	10,901	426,610	77,517	263,981	42,116
Other balances with banks in U.S.	-	16,157	5,133	-	55,611	300	5,857	15
Balances with banks in foreign countries ..	1,150	2,418	668	10	16,098	-	466	-
Cash items in process of collection	8,432	75,679	102,869	28,957	1,361,864	52,292	276,416	23,871
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	15,554	178,522	277,016	94,899	3,858,115	403,999	1,102,646	169,714
OTHER SECURITIES—TOTAL BOOK VALUE	30,507	161,075	318,091	101,913	2,828,132	188,607	518,147	51,323
Obligations of States and subdivisions ..	26,111	134,594	304,065	100,059	2,367,386	142,316	419,890	35,646
Obligations of Fed. agencies not guaranteed by U.S.	4,084	23,281	6,629	-	354,050	39,341	71,446	12,858
Other bonds, notes, debentures, and corporate stocks ..	312	3,200	7,397	1,854	106,696	6,950	26,811	2,819
TOTAL SECURITIES	46,061	339,597	595,107	196,812	6,686,247	592,606	1,620,793	221,037
FEDERAL FUNDS SOLD (LOANED)	-	-	2,800	5,740	118,550	3,400	97,200	9,810
OTHER LOANS AND DISCOUNTS, NET—TOTAL	107,756	1,072,027	1,316,396	474,558	11,995,573	558,193	2,433,512	301,634
Valuation reserves	635	11,427	28,289	7,431	352,196	8,596	45,383	4,229
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	108,391	1,083,454	1,344,685	481,989	12,347,769	566,789	2,478,895	305,863
Real estate loans—total	24,149	283,034	319,661	208,657	1,804,179	184,377	777,718	107,318
Secured by farm land	-	5,939	1,784	387	71,959	34,792	49,588	16,097
Secured by residential properties:								
Insured by FHA	11,517	158,413	13,358	23,987	191,518	18,362	87,989	7,455
Guaranteed by VA	1,487	17,354	9,690	10,121	64,726	3,200	22,561	4,240
Not ins. or guaranteed by FHA or VA	4,071	47,758	195,952	130,097	951,039	90,263	387,220	49,803
Secured by other properties	7,074	53,570	98,877	44,065	524,937	37,760	230,360	29,723
Loans to domestic com'l. and foreign banks	6,000	14,298	-	250	195,601	2,206	32,309	-
Loans to other financial institutions	6,124	39,611	48,084	6,972	1,354,523	25,922	137,015	6,582
Loans to brokers and dealers in securities	-	11,720	8,938	3,411	471,020	2,059	45,337	-
Other loans for purchasing or carrying secs.	-	1,008	5,941	937	431,101	22,025	14,477	1,009
Loans to farmers directly guar. by CCC	-	7,857	737	-	6,325	706	866	16
Other loans to farmers	4,310	166,824	5,269	-	262,504	62,383	85,410	12,029
Commercial including open market paper	38,170	296,623	471,537	100,329	5,510,942	104,164	600,900	83,976
Other loans to individuals—total	29,042	258,889	425,619	140,393	1,956,801	153,797	719,003	93,135
Passenger automobile instalment loans	7,622	112,575	140,182	36,665	640,826	64,524	290,420	37,337
Other retail consumer instalment loans	4,051	25,180	16,586	7,637	200,259	14,727	53,085	7,435
Residential repair and modern instal.	2,852	21,753	24,492	9,615	112,228	3,833	75,303	12,212
Other instal. loans for personal expenditures ..	3,764	72,440	86,500	26,982	226,160	16,847	91,583	14,196
Single payment loans for personal expenditures ..	10,753	26,941	157,859	59,494	777,328	53,866	208,612	21,955
All other loans (including overdrafts)	596	3,590	58,899	21,040	354,773	9,150	65,860	1,798
TOTAL LOANS AND SECURITIES	153,817	1,411,624	1,914,303	677,110	18,800,370	1,154,199	4,151,505	532,481
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	4,165	37,698	48,319	18,698	181,805	15,250	59,806	8,332
Customers' liability on acceptances outstanding	900	105	2,098	-	105,346	40	3,168	-
Other assets	1,353	26,667	8,234	5,629	251,790	3,177	30,809	2,484
TOTAL ASSETS	182,901	1,708,915	2,350,493	781,813	22,858,325	1,404,246	5,122,619	654,220
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	16,122	184,198	281,995	95,680	3,963,110	412,473	1,123,485	172,836
Direct:								
Treasury bills	-	59,242	119,730	18,650	813,732	73,818	238,868	46,610
Treasury notes maturing in one year or less	3,250	5,250	55,120	10,569	394,416	62,253	117,821	22,568
Other Treasury notes	1,000	2,096	34,282	3,365	353,282	46,293	161,461	14,957
United States nonmarketable bonds	-	-	38	500	3,069	1,124	1,582	221
Other bonds maturing in 1 year or less	-	1,245	3,035	-	118,394	19,464	49,049	10,096
Other bonds maturing in 5 years	9,500	88,269	35,609	28,488	1,209,918	124,724	388,027	48,982
Other bonds maturing in 5 to 10 years	2,350	24,607	32,657	34,108	953,756	81,720	159,328	28,048
Other bonds maturing after 10 years	-	1,250	1,383	-	110,976	2,349	6,299	1,296
Guaranteed obligations	22	2,239	141	-	5,567	728	1,050	58
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE	4,100	23,248	6,643	-	352,791	39,486	71,608	12,861
Maturing in 1 year or less	4,100	19,407	4,850	-	219,492	23,338	52,569	8,720
Maturing in 1 to 5 Years	-	470	1,230	-	84,149	13,786	14,338	3,390
Maturing after 5 years	-	-	75	-	7,642	1,937	1,788	205
Not classified by maturity	-	3,371	488	-	41,508	425	2,913	546

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1965
(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	81,580	762,596	1,384,831	391,034	11,126,856	737,438	2,653,922	348,914
Savings and loan associations	671	6,563	12,131	1,523	158,585	11,351	39,123	9,361
Other individuals, partnerships, and corporations	64,147	590,077	1,154,004	337,487	8,276,817	522,545	1,959,282	272,100
Foreign governments, central banks, etc.	-	2,287	-	-	14,589	-	1	-
United States Government	1,245	14,452	56,466	10,543	414,702	14,248	59,026	8,101
States and political subdivisions	9,578	112,730	82,737	18,006	556,795	73,431	357,602	32,196
Mutual savings banks in United States	-	-	34,174	7,130	897	-	261	388
Commercial banks in United States	659	11,775	21,999	2,184	1,433,429	107,160	177,199	21,226
Banks in foreign countries	2,673	3,661	1,624	-	59,431	-	1,332	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,607	21,051	21,696	14,161	211,611	8,703	60,096	5,542
TIME DEPOSITS—TOTAL	81,782	774,819	655,048	310,126	9,210,587	531,374	1,865,105	234,897
Savings deposits	64,594	641,873	492,285	278,162	6,325,445	233,016	1,106,466	100,449
Accumulated for payment of personal loans	-	180	-	-	47,545	51	923	11
Savings and loan associations	1,655	10,533	300	-	34,605	743	8,501	291
Other time deposits of indiv., part., and corp.	8,029	91,667	59,402	11,963	2,008,889	245,648	620,076	116,324
Foreign Governments, central banks, etc.	-	4,000	-	-	263,633	-	-	-
United States Government	3,245	497	565	65	6,152	90	1,744	113
States and political subdivisions	4,259	25,969	101,496	19,686	484,146	51,809	124,635	16,856
Mutual savings banks in United States	-	-	1,000	-	-	-	50	-
Commercial banks in United States	-	100	-	250	20,074	17	2,710	853
Banks in foreign countries	-	-	-	-	20,098	-	-	-
TOTAL DEPOSITS	163,362	1,537,415	2,039,879	701,160	20,337,443	1,268,812	4,519,027	583,811
Federal funds purchased (borrowed)	-	100	-	-	181,350	3,800	85,470	-
Other liabilities for borrowed money	-	233	20	-	188,147	600	12,442	315
Acceptances outstanding	900	105	2,098	-	105,985	40	3,536	-
Other liabilities	2,318	36,050	97,344	25,048	350,228	10,622	125,056	16,892
TOTAL LIABILITIES	166,580	1,573,903	2,139,341	726,208	21,163,153	1,283,874	4,745,531	601,018
CAPITAL ACCOUNTS—TOTAL	16,321	135,012	211,152	55,605	1,695,172	120,372	377,088	53,202
Capital stock, notes, and debentures—total	8,400	55,495	69,438	17,521	591,953	24,548	104,777	15,098
<i>Capital notes and debentures</i>	4,000	25,723	13,000	250	10,450	1,000	13,650	1,400
<i>Preferred stock</i>	-	-	-	-	600	-	-	-
<i>Common stock</i>	4,400	29,772	56,438	17,271	580,903	23,548	91,127	13,698
Surplus	6,000	57,049	106,246	30,038	779,001	53,680	181,571	24,042
Undivided profits	1,718	19,340	32,924	6,789	257,857	32,962	82,376	12,629
Other capital accounts	203	3,128	2,544	1,257	66,361	9,182	8,364	1,433
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	182,901	1,708,915	2,350,493	781,813	22,858,325	1,404,246	5,122,619	654,220
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	70,088	656,111	1,193,016	351,176	9,338,564	607,653	2,113,525	282,927
DEMAND DEPOSITS ADJUSTED	71,244	660,690	1,203,497	349,350	7,916,861	563,738	2,141,281	295,716
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	12.4	13.6	16.1	10.3	15.4	16.5	17.1	17.0
U.S. Gov't. obligations, direct and guaranteed	8.5	10.4	11.8	12.1	16.9	28.8	21.5	25.9
Other securities	16.7	9.4	13.5	13.0	12.4	13.4	10.1	7.8
Loans and discounts (incl. Federal funds sold)	58.9	62.7	56.1	61.4	53.0	40.0	49.4	47.6
Total capital accounts	8.9	7.9	9.0	7.1	7.4	8.6	7.4	8.1
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	162,261	1,490,822	2,016,818	695,607	19,744,221	1,266,267	4,394,902	574,626
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	108,985	1,062,448	1,333,957	478,197	11,844,758	560,198	2,412,903	304,607
NUMBER OF BANKS	1	4	30	6	383	146	159	51

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1965
(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	128,578	372,019	562,835	114,953	1,760,718	38,462	160,098	35,130
Currency and coin	17,080	19,610	37,783	12,244	200,185	6,835	15,324	4,213
Reserve with Federal Reserve Banks	36,954	96,668	185,008	26,442	658,896	14,203	26,720	10,104
Demand balances with banks in U.S.	56,366	94,645	135,750	47,280	244,340	15,123	68,182	17,981
Other balances with banks in U.S.	-	226	3,213	400	30,315	-	1,270	500
Balances with banks in foreign countries ..	-	38	292	-	8,088	21	-	-
Cash items in process of collection	18,178	160,832	200,789	28,587	618,894	2,280	48,602	2,332
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	157,071	282,900	483,932	100,741	2,282,579	85,785	143,556	37,037
OTHER SECURITIES—TOTAL BOOK VALUE	70,230	170,030	276,916	69,604	1,645,800	64,571	108,905	27,064
Obligations of States and subdivisions ..	58,533	148,005	255,115	58,652	1,561,173	54,172	102,278	22,456
Obligations of Fed. agencies not guaranteed by U.S.	9,529	15,517	16,817	7,732	50,887	9,536	2,267	4,090
Other bonds, notes, debentures, and corporate stocks ..	2,168	6,508	4,984	3,220	33,740	863	4,360	518
TOTAL SECURITIES	227,301	452,930	760,848	170,345	3,928,379	150,356	252,461	64,101
FEDERAL FUNDS SOLD (LOANED)	14,000	12,000	30,300	500	27,750	800	7,735	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	390,327	707,432	1,253,191	306,402	7,285,332	140,592	436,942	78,199
Valuation reserves	5,971	12,981	20,407	6,372	125,320	2,619	9,412	2,162
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	396,298	720,413	1,273,598	312,774	7,410,652	143,211	446,354	80,361
Real estate loans—total	139,086	136,382	187,325	43,279	2,838,784	71,288	72,075	19,496
Secured by farm land	21,411	14,128	6,526	4,978	60,348	1,481	7,663	5,211
Secured by residential properties:								
Insured by FHA	2,084	1,040	4,519	4,355	773,764	6,965	1,984	153
Guaranteed by VA	1,970	433	1,511	1,239	208,692	1,100	328	-
Not ins. or guaranteed by FHA or VA	70,658	61,228	82,143	19,736	1,194,885	44,578	31,301	6,668
Secured by other properties	42,963	59,553	92,626	12,971	601,095	17,164	30,799	7,464
Loans to domestic com'l. and foreign banks ..	-	1,076	4,133	-	69,345	-	31	-
Loans to other financial institutions	4,562	88,313	111,862	18,128	491,573	2,114	22,651	1,184
Loans to brokers and dealers in securities ..	140	10,915	33,790	16,656	110,345	13	9,316	150
Other loans for purchasing or carrying secs.	2,366	5,316	7,479	13,194	32,068	1,383	9,048	1,094
Loans to farmers directly guar. by CCC	547	461	170	1,278	217	-	6,789	1,251
Other loans to farmers	29,013	25,105	9,923	11,220	87,852	1,972	17,419	6,071
Commercial including open market paper	90,567	232,244	562,267	133,724	1,722,676	26,543	167,901	26,201
Other loans to individuals—total	122,524	205,878	322,033	71,432	1,918,092	36,017	120,176	21,832
Passenger automobile instalment loans	40,861	47,041	84,557	35,199	812,708	17,014	42,399	6,469
Other retail consumer instalment loans	12,354	10,222	12,439	4,172	315,456	4,668	18,869	3,157
Residential repair and modern instal.	8,164	20,627	10,972	3,958	208,260	2,731	4,575	7,762
Other instal. loans for personal expenditures ..	21,184	22,397	60,324	15,218	155,222	4,786	24,445	4,411
Single payment loans for personal expenditures ..	39,961	105,591	153,741	12,885	426,446	6,818	29,888	7,033
All other loans (including overdrafts)	7,493	14,723	34,616	3,863	139,700	3,881	20,948	3,082
TOTAL LOANS AND SECURITIES	631,628	1,172,362	2,044,339	477,247	11,241,461	291,748	697,138	142,300
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	12,375	16,314	34,804	6,039	164,349	3,188	20,841	3,153
Customers' liability on acceptances outstanding ..	9	70	1,358	-	7,828	-	-	-
Other assets	1,167	6,398	14,578	3,612	92,327	200	4,546	165
TOTAL ASSETS	773,757	1,567,163	2,657,914	601,851	13,266,683	333,598	882,623	180,748
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	159,744	288,922	491,154	104,073	2,329,717	86,784	145,111	37,567
Direct:								
Treasury bills	31,746	101,111	66,840	24,345	404,633	16,655	27,330	8,070
Treasury notes maturing in one year or less ..	18,739	44,878	84,225	13,782	142,250	7,269	17,673	3,873
Other Treasury notes	13,118	38,617	87,291	16,562	202,748	10,832	21,740	4,310
United States nonmarketable bonds	124	698	24	15	4,800	191	820	42
Other bonds maturing in 1 year or less	9,324	6,933	27,552	670	102,850	4,728	3,543	1,262
Other bonds maturing in 5 years	55,150	77,300	128,860	31,438	882,651	29,428	35,799	11,035
Other bonds maturing in 5 to 10 years	29,770	18,759	82,980	17,161	488,157	16,978	34,829	8,561
Other bonds maturing after 10 years	1,773	626	13,306	100	93,649	598	3,371	354
Guaranteed obligations	-	-	76	-	7,979	105	6	60
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S. TOTAL PAR VALUE	9,579	15,567	16,831	7,730	49,887	9,515	2,275	4,090
Maturing in 1 year or less	6,700	11,140	10,335	7,030	32,374	7,640	1,215	2,565
Maturing in 1 to 5 Years	2,629	4,135	5,901	650	11,080	1,740	825	1,100
Maturing after 5 years	250	205	295	-	670	25	235	425
Not classified by maturity	-	87	300	50	5,763	110	-	-

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1965

(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	423,009	1,061,102	1,709,130	338,886	5,156,208	119,655	549,047	111,572
Savings and loan associations.....	10,377	16,014	23,230	3,317	48,718	890	8,710	2,137
Other individuals, partnerships, and corporations.....	350,864	731,776	1,185,513	250,710	4,053,404	92,937	342,088	86,903
Foreign governments, central banks, etc.	-	-	5,607	-	74	-	-	-
United States Government	6,357	26,681	28,367	3,685	207,242	3,049	11,002	2,297
States and political subdivisions	34,496	32,317	198,224	38,121	399,256	19,247	91,273	16,378
Mutual savings banks in United States	-	-	-	-	-	-	-	-
Commercial banks in United States	8,525	245,131	241,947	34,998	314,667	383	92,446	2,790
Banks in foreign countries	-	40	4,898	31	19,503	8	30	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	12,390	9,143	21,344	8,024	113,344	3,141	3,498	1,067
TIME DEPOSITS--TOTAL	280,001	352,836	712,009	198,961	6,949,083	181,640	241,297	54,161
Savings deposits	197,857	192,669	508,567	162,530	5,394,363	82,446	118,474	20,340
Accumulated for payment of personal loans	2,075	1,096	5,410	471	2,567	-	2,417	-
Savings and loan associations	802	4,424	17,708	234	6,240	18	2,316	630
Other time deposits of indiv., part., and corp.	61,921	128,494	89,354	24,346	845,912	92,003	102,096	31,996
Foreign Governments, central banks, etc.	-	-	4,000	-	8,500	-	744	36
United States Government	150	1,255	160	117	2,571	137	744	36
States and political subdivisions	16,471	24,898	81,806	10,763	682,467	7,036	533	819
Mutual savings banks in United States	-	-	-	-	-	-	-	-
Commercial banks in United States	725	-	5,004	500	2,950	-	14,717	340
Banks in foreign countries	-	-	-	-	3,513	-	-	-
TOTAL DEPOSITS	703,010	1,413,938	2,421,139	537,847	12,105,291	301,295	790,344	165,733
Federal funds purchased (borrowed)	-	-	3,050	-	27,050	-	3,400	-
Other liabilities for borrowed money	-	-	325	-	5,811	-	814	-
Acceptances outstanding	9	70	1,365	-	7,828	-	-	-
Other liabilities	7,786	18,044	29,945	11,897	253,115	2,538	12,331	1,382
TOTAL LIABILITIES	710,805	1,432,052	2,455,824	549,744	12,399,095	303,833	806,889	167,115
CAPITAL ACCOUNTS--TOTAL	62,952	135,111	202,090	52,107	867,588	29,765	75,734	13,633
Capital stock, notes, and debentures--total	15,098	30,435	48,223	16,045	295,275	6,703	25,843	3,869
Capital notes and debentures	-	-	1,350	-	55,890	-	5,850	-
Preferred stock	-	-	3,000	-	4,600	-	-	-
Common stock	15,098	30,435	43,873	16,045	234,785	6,703	19,993	3,869
Surplus	29,727	81,845	112,242	28,361	408,781	10,896	49,252	8,861
Undivided profits	16,440	19,119	41,084	7,550	143,769	5,713	528	575
Other capital accounts	1,687	3,712	541	151	19,763	6,453	111	328
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	773,757	1,567,163	2,657,914	601,851	13,266,683	333,598	882,623	180,748
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	348,465	805,625	1,372,591	263,019	4,292,974	102,252	432,263	91,259
DEMAND DEPOSITS ADJUSTED	389,949	628,458	1,238,027	271,616	4,015,405	113,943	396,997	104,153
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	16.6	23.7	21.2	19.1	13.3	11.5	18.1	19.4
U.S. Gov't. obligations, direct and guaranteed	20.3	18.1	18.2	16.7	17.2	25.7	16.3	20.5
Other securities	9.1	10.8	10.4	11.6	12.4	19.4	12.3	15.0
Loans and discounts (incl. Federal funds sold)	52.3	45.9	48.3	51.0	55.1	42.4	50.4	43.3
Total capital accounts	8.1	8.6	7.6	8.7	6.5	8.9	8.6	7.5
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	690,866	1,346,770	2,336,921	520,042	11,993,371	299,425	753,025	159,554
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	395,738	700,048	1,252,192	299,076	7,349,570	141,537	426,833	80,614
NUMBER OF BANKS	52	43	40	17	178	39	24	19

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1965

(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	772,307	508,585	936,287	251,931	70,941	50,906	786,732	19,551
Currency and coin	36,332	19,265	149,848	50,313	9,828	7,600	37,001	1,943
Reserve with Federal Reserve Banks	288,420	150,807	260,661	84,874	13,735	13,759	192,980	3,530
Demand balances with banks in U.S.	135,102	76,488	207,822	75,412	32,308	25,358	414,443	12,968
Other balances with banks in U.S.	2,155	124	5,241	62	-	150	1,158	50
Balances with banks in foreign countries ..	197	888	206	-	-	-	-	-
Cash items in process of collection	310,101	261,013	312,509	41,270	15,070	4,039	141,150	1,060
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	618,401	314,301	1,185,014	388,284	103,979	49,886	598,046	13,863
OTHER SECURITIES—TOTAL BOOK VALUE	476,248	204,433	1,289,101	351,152	42,613	27,492	380,182	9,181
Obligations of States and subdivisions ..	416,297	183,895	1,127,229	316,800	41,707	25,103	314,769	8,836
Obligations of Fed. agencies not guaranteed by U.S.	51,285	14,545	127,472	25,508	99	1,661	16,400	243
Other bonds, notes, debentures, and corporate stocks	8,666	5,993	34,400	8,844	807	728	49,013	102
TOTAL SECURITIES	1,094,649	518,734	2,474,115	739,436	146,592	77,378	978,228	23,044
FEDERAL FUNDS SOLD (LOANED)	17,749	21,220	22,700	20,750	19,600	-	17,550	150
OTHER LOANS AND DISCOUNTS, NET—TOTAL	2,001,866	982,411	4,395,073	1,071,770	249,535	145,209	1,665,200	35,655
Valuation reserves	28,791	14,538	92,393	37,701	7,138	4,199	25,056	494
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	2,030,657	996,949	4,487,466	1,109,471	256,673	149,408	1,690,256	36,149
Real estate loans—total	502,244	187,723	1,857,909	481,779	63,862	17,493	274,583	11,299
Secured by farm land	29,218	13,767	11,149	7,118	1,497	2,418	42,010	4,621
Secured by residential properties :								
Insured by FHA	86,801	37,515	441,564	71,275	7,990	1,277	15,381	95
Guaranteed by VA	26,742	10,793	197,820	13,527	2,103	348	4,392	12
Not ins. or guaranteed by FHA or VA	189,957	57,083	832,500	201,668	21,838	5,775	96,528	4,584
Secured by other properties	169,526	68,565	374,876	188,191	30,434	7,675	116,272	1,987
Loans to domestic com'l. and foreign banks	6,084	1,531	12,823	217	-	-	2,022	-
Loans to other financial institutions	167,790	106,438	174,610	31,057	14,105	1,086	109,477	-
Loans to brokers and dealers in securities	59,672	15,992	111,922	10,226	3,550	-	1,801	-
Other loans for purchasing or carrying secs.	19,867	5,275	31,539	3,897	860	-	26,436	74
Loans to farmers directly guar. by CCC	4,806	1,190	1	72	-	1,562	11,196	-
Other loans to farmers	59,372	60,518	7,632	7,245	12,061	1,324	139,532	9,760
Commercial including open market paper	674,465	339,939	965,813	243,138	76,801	33,278	672,593	5,515
Other loans to individuals—total	491,233	242,269	1,235,487	285,652	79,216	51,116	41,910	9,262
Passenger automobile instalment loans	147,455	83,475	389,780	101,720	31,827	22,572	162,139	4,277
Other retail consumer instalment loans	73,658	18,700	87,747	19,540	4,089	2,797	36,989	1,396
Residential repair and modern instal.	41,942	11,955	120,207	26,722	5,339	873	16,259	931
Other instal. loans for personal expenditures	35,881	15,798	216,744	52,343	16,274	8,853	78,208	1,517
Single payment loans for personal expenditures	192,297	112,341	421,009	85,327	21,687	6,815	92,092	1,141
All other loans (including overdrafts)	45,124	36,074	89,730	46,188	6,218	1,639	66,929	239
TOTAL LOANS AND SECURITIES	3,114,264	1,522,365	6,891,888	1,831,956	415,727	222,587	2,660,978	58,849
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	33,389	32,587	101,297	29,307	6,723	7,221	52,609	693
Customers' liability on acceptances outstanding	5,534	723	2,001	194	-	-	2,656	-
Other assets	33,697	7,713	49,238	8,885	1,224	1,076	11,516	63
TOTAL ASSETS	3,959,191	2,071,973	7,980,711	2,122,273	494,615	281,790	3,514,491	79,156
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	635,190	318,534	1,198,287	394,793	105,802	50,779	603,839	14,029
Direct:								
Treasury bills	113,368	53,245	182,397	50,191	13,305	13,736	117,963	3,995
Treasury notes maturing in one year or less	107,381	60,022	123,422	18,517	19,122	2,865	77,492	2,232
Other Treasury notes	40,005	31,506	125,095	53,367	6,352	3,456	67,619	953
United States nonmarketable bonds	1,000	5	3,872	1,798	-	453	460	29
Other bonds maturing in 1 year or less	26,374	21,680	34,424	14,450	5,569	2,227	23,526	710
Other bonds maturing in 5 years	189,473	94,170	371,338	131,146	37,304	17,658	206,035	2,945
Other bonds maturing in 5 to 10 years	149,306	53,409	321,570	118,614	23,391	8,686	103,779	2,789
Other bonds maturing after 10 years	6,193	4,126	31,633	6,156	759	1,653	6,958	376
Guaranteed obligations	2,090	371	4,536	554	-	45	7	-
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE	51,298	14,530	126,623	25,510	100	1,664	16,397	243
Maturing in 1 year or less	40,997	9,640	97,420	17,226	100	814	9,175	210
Maturing in 1 to 5 Years	9,686	3,925	21,425	6,821	-	600	4,308	33
Maturing after 5 years	365	865	3,145	865	-	250	2,784	-
Not classified by maturity	250	100	4,633	598	-	-	130	-

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1965

(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	2,224,067	1,355,249	3,554,641	977,040	266,162	170,867	2,120,121	41,609
Savings and loan associations	28,952	9,411	62,583	12,920	7,716	4,040	19,201	83
Other individuals, partnerships, and corporations	1,565,470	840,389	2,896,521	777,865	185,839	138,109	1,528,602	28,824
Foreign governments, central banks, etc.	-	-	44	-	-	-	-	-
United States Government	61,057	30,799	96,698	26,105	10,936	3,145	55,747	491
States and political subdivisions	164,671	65,347	304,068	140,111	40,914	19,981	230,946	6,264
Mutual savings banks in United States	-	-	28,322	568	-	-	-	-
Commercial banks in United States	379,764	392,710	75,162	7,804	15,813	1,973	257,566	4,958
Banks in foreign countries	2,667	3,014	1,811	-	-	-	287	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	21,486	13,579	89,432	11,667	4,944	3,619	27,772	989
TIME DEPOSITS--TOTAL	1,273,197	494,803	3,544,407	932,184	182,379	85,483	1,001,232	31,444
Savings deposits	590,911	326,166	3,093,440	773,176	139,650	58,863	653,217	23,246
Accumulated for payment of personal loans	1,425	-	-	-	25	-	7,344	-
Savings and loan associations	8,356	1,438	7,101	1,370	1,930	1,426	6,896	91
Other time deposits of indiv., part., and corp.	553,177	147,935	340,415	118,865	14,823	14,295	269,961	6,374
Foreign Governments, central banks, etc.	1,000	-	1,000	-	-	-	-	-
United States Government	1,895	31	1,501	1,127	567	508	1,966	13
States and political subdivisions	114,923	18,953	98,394	37,621	25,384	10,391	60,386	1,225
Mutual savings banks in United States	-	-	2,511	-	-	-	-	-
Commercial banks in United States	970	280	20	25	-	-	1,462	495
Banks in foreign countries	540	-	25	-	-	-	-	-
TOTAL DEPOSITS	3,497,264	1,850,052	7,099,048	1,909,224	448,541	256,350	3,121,353	73,053
Federal funds purchased (borrowed)	66,900	1,210	45,200	3,300	100	800	15,400	-
Other liabilities for borrowed money	25,163	1,450	18,737	-	200	500	29,471	-
Acceptances outstanding	5,580	723	2,642	194	-	-	2,656	-
Other liabilities	47,151	20,566	224,319	42,572	10,740	2,453	30,532	826
TOTAL LIABILITIES	3,642,058	1,874,001	7,389,946	1,955,290	459,581	260,103	3,199,412	73,879
CAPITAL ACCOUNTS--TOTAL	317,133	197,972	590,765	166,983	35,034	21,687	315,079	5,277
Capital stock, notes, and debentures--total	109,100	61,726	191,312	50,331	13,320	7,410	105,095	1,350
Capital notes and debentures	26,900	-	33,990	5,500	-	300	18,200	-
Preferred stock	-	-	88	-	-	-	350	-
Common stock	82,200	61,726	157,234	44,831	13,320	7,110	86,545	1,350
Surplus	136,945	75,477	296,753	87,220	13,070	7,509	123,429	2,010
Undivided profits	69,595	52,621	87,733	26,157	3,630	2,484	82,746	1,690
Other capital accounts	1,493	8,148	14,967	3,275	5,014	4,284	3,809	227
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	3,959,191	2,071,973	7,980,711	2,122,273	494,615	281,790	3,514,491	79,156
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,778,864	1,017,748	3,034,310	860,358	218,784	141,470	1,564,528	27,581
DEMAND DEPOSITS ADJUSTED	1,473,145	670,727	3,070,272	901,861	224,343	161,710	1,665,658	35,100
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.5	24.5	11.7	11.9	14.3	18.1	22.4	24.7
U.S. Gov't. obligations, direct and guaranteed	15.6	15.2	14.8	18.3	21.0	17.7	17.0	17.5
Other securities	12.0	9.9	16.2	16.5	8.6	9.8	10.8	11.6
Loans and discounts (incl. Federal funds sold)	51.0	48.4	55.4	51.5	54.4	51.5	47.9	45.2
Total capital accounts	8.0	9.6	7.4	7.9	7.1	7.7	9.0	6.7
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	3,413,042	1,822,766	7,003,820	1,884,934	448,557	235,226	2,927,183	70,181
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,971,272	988,961	4,406,741	1,103,869	250,445	135,805	1,609,104	35,605
NUMBER OF BANKS	127	50	121	73	17	25	231	15

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1965
(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	1,967,891	969,621	532,377	301,767	26,779	204,204	640,264	41,564
Currency and coin	205,655	100,463	48,405	21,573	4,193	26,694	49,083	5,718
Reserve with Federal Reserve Banks	711,812	451,995	150,951	84,950	6,430	68,049	159,354	18,423
Demand balances with banks in U.S.	300,904	99,872	172,123	77,687	14,431	80,408	137,760	14,492
Other balances with banks in U.S.	6,996	800	80	-	-	365	443	-
Balances with banks in foreign countries ..	4,191	2,899	-	402	-	-	3,072	-
Cash items in process of collection	738,333	313,592	160,818	117,155	1,725	28,688	290,552	2,931
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	1,653,532	1,128,435	479,311	167,438	49,496	371,656	687,997	96,852
OTHER SECURITIES—TOTAL BOOK VALUE	1,280,535	1,340,444	257,047	186,552	24,670	142,617	423,907	56,570
Obligations of States and subdivisions ..	1,093,620	1,282,793	234,220	167,262	22,947	123,938	362,713	44,885
Obligations of Fed. agencies not guaranteed by U.S.	116,877	19,929	16,900	14,812	1,048	14,577	44,454	10,582
Other bonds, notes, debentures, and corporate stocks ..	70,038	37,722	5,927	4,478	675	4,102	16,740	1,103
TOTAL SECURITIES	2,934,067	2,468,879	736,358	353,990	74,166	514,273	1,111,904	153,422
FEDERAL FUNDS SOLD (LOANED)	97,275	55,500	8,500	100	4,900	11,850	13,100	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	6,497,439	3,857,906	1,330,273	858,582	71,377	579,677	2,025,563	176,421
Valuation reserves	151,056	73,357	31,941	12,880	1,189	14,200	48,885	3,720
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	6,648,495	3,931,263	1,362,214	871,462	72,566	593,877	2,074,448	180,141
Real estate loans—total	1,722,336	881,047	200,009	114,539	22,862	208,993	695,199	83,906
Secured by farm land	88,222	18,096	23,441	6,142	764	13,445	30,073	9,257
Secured by residential properties:								
Insured by FHA	115,738	85,967	5,508	3,251	305	23,281	58,308	12,556
Guaranteed by VA	76,644	73,753	2,796	1,333	743	3,416	41,090	3,535
Not ins. or guaranteed by FHA or VA	896,602	451,532	88,433	48,164	12,234	115,083	377,975	41,092
Secured by other properties	545,130	251,699	79,831	55,649	8,816	53,768	187,753	17,466
Loans to domestic com'l. and foreign banks	50,854	32,682	1,044	7,079	-	1,785	8,752	-
Loans to other financial institutions	505,121	218,493	75,554	77,541	2,190	15,891	131,879	5,296
Loans to brokers and dealers in securities	86,669	39,120	25,654	16,828	1,342	6,266	25,067	136
Other loans for purchasing or carrying secs.	91,684	23,413	32,887	7,790	5,618	3,221	13,269	3,002
Loans to farmers directly guar. by CCC	-	627	987	18,107	-	-	117	-
Other loans to farmers	101,914	10,857	29,424	11,433	115	9,085	42,317	13,943
Commercial including open market paper	2,091,752	1,716,761	465,723	326,486	12,907	116,886	586,026	35,311
Other loans to individuals—total	1,773,389	791,755	491,154	286,335	26,414	225,355	469,738	35,268
Passenger automobile instalment loans	568,142	301,027	183,921	46,430	13,740	103,165	177,572	17,364
Other retail consumer instalment loans	202,972	39,902	41,914	20,320	2,181	17,620	31,436	4,363
Residential repair and modern instal.	115,899	83,231	23,460	13,873	1,541	13,379	24,928	2,084
Other instal. loans for personal expenditures ..	406,013	176,963	46,927	19,454	4,885	41,728	50,624	4,220
Single payment loans for personal expenditures ..	480,363	190,632	194,932	186,258	4,067	49,463	185,178	7,237
All other loans (including overdrafts)	224,776	216,508	39,778	5,324	1,118	6,395	102,084	3,279
TOTAL LOANS AND SECURITIES	9,528,781	6,382,285	2,075,131	1,212,672	150,443	1,105,800	3,150,567	329,843
Fixed assets (net of mortgages and other liens ..	156,365	80,891	34,510	23,010	1,663	20,789	59,968	5,866
on bank premises and other real estate)								
Customers' liability on acceptances outstanding	51,645	30,194	2,602	9,608	-	-	1,988	-
Other assets	68,117	56,294	8,522	7,069	567	4,289	20,407	1,383
TOTAL ASSETS	11,772,799	7,519,285	2,653,142	1,554,126	179,452	1,335,082	3,873,194	378,656
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	1,679,643	1,150,399	483,336	169,938	50,409	376,343	696,527	97,768
Direct:								
Treasury bills	209,971	242,335	77,679	15,775	8,830	58,050	144,745	15,220
Treasury notes maturing in one year or less	203,663	186,415	98,041	12,350	2,822	42,833	112,139	7,442
Other Treasury notes	224,442	69,777	56,414	17,395	7,960	51,051	70,179	10,166
United States nonmarketable bonds	5,427	1,393	773	5	331	952	992	95
Other bonds maturing in 1 year or less	41,169	38,111	21,473	10,450	3,522	20,205	26,109	8,854
Other bonds maturing in 5 years	507,396	205,001	148,495	73,703	13,448	117,646	220,016	31,862
Other bonds maturing in 5 to 10 years	445,369	276,591	72,084	36,792	12,326	78,334	115,863	23,540
Other bonds maturing after 10 years	40,894	130,418	2,299	3,463	1,170	7,074	5,014	558
Guaranteed obligations	1,312	358	6,078	5	-	198	1,470	31
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE	116,508	19,918	16,873	14,848	1,050	14,583	44,107	10,585
Maturing in 1 year or less	65,117	16,470	11,923	13,006	500	10,285	28,475	7,590
Maturing in 1 to 5 Years	39,111	2,365	2,565	1,582	550	3,353	9,970	2,920
Maturing after 5 years	5,598	60	785	250	-	515	1,315	75
Not classified by maturity	6,682	1,023	1,600	10	-	430	4,347	-

ALL MEMBER BANKS, BY STATES, IN TWO RESERVE DISTRICTS, DECEMBER 31, 1965
(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	5,643,693	3,113,115	1,411,502	825,349	92,911	679,707	1,911,497	153,889
Savings and loan associations	58,929	49,173	12,318	7,271	1,787	5,238	50,411	1,627
Other individuals, partnerships, and corporations	4,427,148	2,537,638	931,246	517,361	70,921	519,690	1,431,768	126,853
Foreign governments, central banks, etc.	10,090	114	-	-	-	-	5	-
United States Government	175,100	134,443	41,575	20,501	3,070	15,681	54,843	4,179
States and political subdivisions	255,139	146,714	128,497	45,402	14,651	93,282	138,484	13,772
Mutual savings banks in United States	47,062	4,088	5,890	-	-	-	7,768	180
Commercial banks in United States	552,416	195,818	279,984	221,841	1,846	35,561	194,868	3,828
Banks in foreign countries	39,951	10,209	163	3,589	-	-	4,988	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	77,858	34,918	11,829	9,384	636	10,255	28,362	3,450
TIME DEPOSITS--TOTAL	4,757,466	3,432,510	989,380	533,943	59,612	503,169	1,592,034	191,822
Savings deposits	3,113,981	1,932,388	769,356	316,878	54,670	420,482	970,012	103,463
Accumulated for payment of personal loans	532	2,417	-	-	764	1,651	135	393
Savings and loan associations	14,392	13,266	9,453	2,256	53	587	4,204	40
Other time deposits of indiv., part., and corp.	1,296,392	1,017,066	133,315	154,591	3,506	75,724	483,900	85,381
Foreign Governments, central banks, etc.	89,568	21,100	-	-	-	-	4,000	-
United States Government	1,551	661	1,772	695	36	500	2,160	198
States and political subdivisions	224,928	402,832	74,869	59,158	583	3,709	127,470	2,347
Mutual savings banks in United States	1,710	-	-	-	-	-	10	-
Commercial banks in United States	8,766	39,862	615	165	-	516	143	-
Banks in foreign countries	5,646	2,918	-	200	-	-	-	-
TOTAL DEPOSITS	10,401,159	6,545,625	2,400,882	1,359,292	152,523	1,182,876	3,503,531	345,711
Federal funds purchased (borrowed)	60,715	47,150	8,500	22,500	700	1,700	-	-
Other liabilities for borrowed money	29,315	52,905	128	9,529	-	850	532	200
Acceptances outstanding	52,341	30,683	2,602	9,608	-	-	1,988	-
Other liabilities	232,724	132,184	56,241	21,995	4,056	23,245	81,689	4,402
TOTAL LIABILITIES	10,776,254	6,808,547	2,468,353	1,422,924	157,279	1,208,671	3,587,740	350,313
CAPITAL ACCOUNTS--TOTAL	996,545	710,738	184,789	131,202	22,173	126,411	285,454	28,343
Capital stock, notes, and debentures--total	225,002	177,253	54,967	38,910	7,035	28,416	99,480	8,283
Capital notes and debentures	4,825	24,500	300	11,100	-	66	10,800	700
Preferred stock	958	-	-	200	-	-	-	-
Common stock	219,219	152,753	54,667	27,610	7,035	28,350	88,680	7,583
Surplus	579,401	416,732	86,660	70,500	10,119	64,813	126,191	12,954
Undivided profits	180,858	107,422	37,505	20,043	3,819	26,569	50,997	6,419
Other capital accounts	11,284	9,331	5,657	1,749	1,200	6,613	8,786	687
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	11,772,799	7,519,285	2,653,142	1,554,126	179,452	1,335,082	3,873,194	378,656
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	4,604,456	2,699,651	1,078,561	630,507	76,755	570,611	1,483,185	136,466
DEMAND DEPOSITS ADJUSTED	4,177,844	2,469,262	929,125	465,852	86,270	599,777	1,371,234	142,951
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	16.7	12.9	20.1	19.4	14.9	15.3	16.5	11.0
U.S. Gov't. obligations, direct and guaranteed	14.0	15.0	18.1	10.8	27.6	27.8	17.8	25.6
Other securities	10.9	17.8	9.7	12.0	13.7	10.7	10.9	14.9
Loans and discounts (incl. Federal funds sold)	56.0	52.0	50.5	55.3	42.5	44.3	52.6	46.6
Total capital accounts	8.5	9.5	7.0	8.4	12.4	9.5	7.4	7.5
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	10,231,726	6,509,781	2,370,602	1,325,354	148,703	1,165,964	3,479,432	335,426
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	6,547,685	3,774,937	1,318,863	857,312	74,649	583,627	2,030,286	174,883
NUMBER OF BANKS	328	89	72	13	11	101	123	39