



SUMMARY REPORT

Assets and Liabilities of Member Banks

JUNE 30, 1966

NUMBER 180

NOTICE

Data reported by national member banks were adjusted to make them compatible with data reported by State member banks. The Board did not publish a Summary Report No. 179, containing results of the call for reports of condition as of April 5, 1966. Condition reports received from State member banks and from national banks for this call were not fully compatible and were not completely adjusted.

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

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

The comparability of figures for succeeding call dates is affected somewhat by changes in Federal Reserve membership, mergers, etc., by changes in the reserve classification of cities or individual banks, and by changes in items.

(Amounts in thousands of dollars)

ASSETS	RESERVE CITY BANKS			COUNTRY BANKS	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS ¹	ALL STATE MEMBER BANKS
	NEW YORK	CHICAGO	OTHER				
RESERVES, CASH, AND BANK BALANCES—TOTAL	12,930,344	2,322,033	20,764,045	16,836,380	52,852,802	36,768,989	16,083,813
Currency and coin	313,453	77,434	1,237,812	2,415,033	4,043,732	2,977,143	1,066,589
Reserve with Federal Reserve Banks	3,356,457	938,711	8,102,040	5,697,022	18,094,230	13,211,468	4,882,762
Demand balances with banks in U.S.	226,202	218,078	1,984,366	5,359,559	7,788,205	6,243,400	1,544,805
Other balances with banks in U.S.	8,849	16,999	211,615	121,917	359,380	278,260	81,120
Balances with banks in foreign countries ..	96,767	12,990	82,143	20,367	212,267	107,618	104,649
Cash items in process of collection	8,928,616	1,057,821	9,146,069	3,222,482	22,354,988	13,951,100	8,403,888
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	4,466,090	1,585,076	12,181,856	21,709,096	39,942,118	28,891,390	11,050,728
OTHER SECURITIES—TOTAL BOOK VALUE	6,191,506	1,563,663	13,869,350	17,944,162	39,568,681	28,320,719	11,247,962
Obligations of States and subdivisions ..	5,360,952	1,325,637	12,360,519	14,849,270	33,896,378	23,974,751	9,921,627
Obligations of Fed. agencies not guaranteed by U.S.	582,610	168,481	1,084,343	2,613,454	4,448,888	3,473,243	975,645
Other bonds, notes, debentures, and corporate stocks ..	247,944	69,545	424,488	481,438	1,223,415	872,725	350,690
TOTAL SECURITIES	10,657,596	3,148,739	26,051,206	39,653,258	79,510,799	57,212,109	22,298,690
FEDERAL FUNDS SOLD (LOANED)	133,530	109,900	526,475	1,002,470	1,772,375	1,287,030	485,345
OTHER LOANS AND DISCOUNTS, NET—TOTAL	35,662,238	8,456,819	67,590,924	65,644,763	177,354,744	123,434,727	53,920,017
Valuation reserves	799,063	261,700	1,231,516	1,239,119	3,531,398	2,459,946	1,071,452
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	36,461,301	8,718,519	68,822,440	66,883,882	180,886,142	125,894,673	54,991,469
Real estate loans—total	3,410,633	591,784	15,629,097	21,230,301	40,861,815	29,213,757	11,648,058
Secured by farm land	9,513	3,190	293,901	1,277,862	1,584,466	1,177,546	406,920
Secured by residential properties:							
Insured by FHA	778,506	93,311	3,373,428	2,541,111	6,786,356	4,977,899	1,808,457
Guaranteed by VA	446,049	32,518	794,922	1,021,867	2,295,356	1,671,004	624,352
Not ins. or guaranteed by FHA or VA ..	970,102	272,700	6,433,676	10,186,329	17,862,807	12,911,271	4,951,536
Secured by other properties:							
Loans to domestic com'l. and foreign banks ..	1,206,463	190,065	4,733,170	6,203,132	12,332,830	8,567,037	3,856,793
Loans to other financial institutions ..	991,612	146,600	573,713	149,574	1,861,499	1,065,858	795,641
Loans to brokers and dealers in securities ..	3,898,314	1,292,877	5,911,021	1,965,834	13,068,046	8,344,373	4,723,673
Other loans for purchasing or carrying secs.	3,305,394	394,210	899,367	436,729	5,035,700	2,431,554	2,604,146
Other loans to farmers	646,600	254,300	1,122,872	693,336	2,717,108	1,624,540	1,092,568
Commercial including open market paper ..	15,802	35,237	1,254,759	3,938,234	5,244,032	4,184,130	1,059,902
Other loans to individuals—total	19,814,693	4,983,301	26,902,616	17,656,608	69,357,218	48,017,334	21,339,884
Passenger automobile instalment loans ..	2,964,896	743,914	14,671,883	19,552,406	37,933,099	27,793,925	10,139,174
Other retail consumer instalment loans ..	364,235	184,446	5,294,358	7,989,632	13,832,671	10,406,609	3,426,062
Residential repair and modern instal.	95,267	96,322	1,344,489	1,850,088	3,389,166	2,628,134	761,032
Other instal. loans for personal expenditures ..	204,162	28,962	1,122,735	1,224,626	2,580,485	1,861,386	719,099
Single payment loans for personal expenditures ..	746,139	75,650	1,952,734	3,273,787	6,048,310	4,354,305	1,694,005
All other loans (including overdrafts)	1,555,093	358,534	4,954,567	5,214,273	12,082,467	8,543,491	3,538,976
Guaranteed obligations	1,413,357	276,296	1,857,112	1,260,860	4,807,625	3,219,202	1,588,423
TOTAL LOANS AND SECURITIES	46,453,364	11,715,458	94,168,605	106,300,491	258,637,918	181,933,866	76,704,052
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	628,323	105,588	1,687,218	2,036,018	4,457,147	3,297,895	1,159,252
Customers' liability on acceptances outstanding ..	1,164,608	111,392	660,290	45,628	1,981,918	1,013,040	968,878
Other assets	1,231,664	235,219	1,209,364	614,162	3,290,409	2,427,589	862,820
TOTAL ASSETS	62,408,303	14,489,690	118,489,522	125,832,679	321,220,194	225,441,379	95,778,815
MEMORANDA							
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	4,650,159	1,666,735	12,584,654	22,026,349	40,927,897	29,599,545	11,328,352
Direct:							
Treasury bills	1,229,024	410,940	1,453,398	2,431,477	5,524,839	3,640,809	1,884,030
Treasury certificates of indebtedness	198,424	17,843	266,533	376,482	859,282	593,465	265,817
Treasury notes maturing in one year or less ..	362,704	163,378	1,108,169	2,490,636	4,124,887	2,790,358	1,334,529
Other Treasury notes	387,298	120,968	1,412,145	3,072,399	4,992,810	3,606,480	1,386,330
United States nonmarketable bonds	896	-	5,086	51,623	57,605	49,767	7,838
Other bonds maturing in 1 year or less	8,114	6,809	370,421	504,804	890,148	717,615	172,533
Other bonds maturing in 5 years	943,250	473,978	4,237,063	7,533,953	13,188,244	9,169,101	4,019,143
Other bonds maturing in 5 to 10 years	1,411,738	415,030	3,481,073	5,120,203	10,428,044	8,325,463	2,102,581
Other bonds maturing after 10 years	101,970	57,573	214,712	395,067	769,322	635,752	133,570
Guaranteed obligations	6,741	216	36,054	49,705	92,716	70,735	21,981
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.	585,524	168,074	1,075,143	2,611,602	4,440,343	3,464,873	975,470
TOTAL PAR VALUE	182,072	58,106	371,310	1,672,944	2,284,432	1,799,457	484,975
Maturing in 1 year or less	22,807	17,153	96,653	401,153	537,766	437,396	100,370
Maturing in 1 to 5 Years	5,356	4,606	43,026	68,003	120,991	109,990	11,701
Maturing after 5 years	375,289	88,209	564,154	469,502	1,497,154	1,118,730	378,424
Participation certificates							

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

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

ALL MEMBER BANKS, BY CLASS OF BANK, JUNE 30, 1966

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RESERVE CITY BANKS			COUNTRY BANKS	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS ^{1/}	ALL STATE MEMBER BANKS
	NEW YORK	CHICAGO	OTHER				
DEMAND DEPOSITS—TOTAL	32,168,473	7,158,048	55,639,720	57,748,686	152,714,927	105,990,342	46,724,585
Savings and loan associations	109,641	87,631	820,711	867,640	1,885,623	1,329,199	556,424
Other individuals, partnerships, and corporations	18,749,264	4,675,802	38,908,252	44,049,430	106,382,748	74,759,115	31,623,633
Foreign governments, central banks, etc.	632,358	17,786	109,058	4,671	763,873	460,966	302,907
United States Government	2,279,097	679,503	3,968,209	3,052,210	9,979,019	6,766,603	3,212,416
States and political subdivisions	815,237	336,455	3,512,578	6,780,880	11,445,150	8,791,541	2,653,609
Mutual savings banks in United States	471,958	1,324	173,343	195,924	842,549	371,747	470,802
Commercial banks in United States	4,405,037	1,169,861	6,669,821	1,664,311	13,909,030	9,476,761	4,432,269
Banks in foreign countries	992,444	58,626	309,598	51,736	1,412,404	760,167	652,237
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,713,437	131,060	1,168,150	1,081,884	6,094,531	3,274,243	2,820,288
TIME DEPOSITS—TOTAL	19,630,639	5,226,687	48,683,414	54,953,468	128,494,208	91,801,960	36,692,248
Savings deposits	5,474,639	2,776,525	28,098,947	37,303,901	73,654,012	53,642,023	20,011,989
Accumulated for payment of personal loans	-	-	338,303	532,148	870,451	677,611	192,840
Savings and loan associations	91,784	25,124	390,136	171,361	678,405	444,947	233,458
Other time deposits of indiv. part, and corp.	9,509,542	1,789,515	13,531,363	12,694,080	37,524,500	26,335,690	11,188,810
Foreign Governments, central banks, etc.	3,042,409	261,193	953,831	43,431	4,300,864	2,393,442	1,907,422
United States Government	64,957	2,025	63,691	73,768	204,441	172,786	31,655
States and political subdivisions	841,225	329,403	5,092,580	4,070,632	10,333,840	7,621,658	2,712,182
Mutual savings banks in United States	140,433	3,000	14,730	4,532	162,695	61,055	101,640
Commercial banks in United States	311,787	27,744	133,865	49,570	522,966	298,687	224,279
Banks in foreign countries	153,863	12,158	65,968	10,045	242,034	154,061	87,973
TOTAL DEPOSITS	51,799,112	12,384,735	104,323,134	112,702,154	281,209,135	197,792,302	83,416,833
Federal funds purchased (borrowed)	529,315	266,850	1,284,730	216,070	2,296,965	1,557,060	739,905
Other liabilities for borrowed money	763,512	254,301	470,925	199,575	1,688,313	1,124,411	563,902
Acceptances outstanding	1,189,044	112,759	671,866	48,805	2,022,474	1,031,359	991,115
Other liabilities	2,948,753	319,269	2,441,398	2,616,337	8,325,757	5,915,062	2,410,695
TOTAL LIABILITIES	57,229,736	13,337,914	109,192,053	115,782,941	295,542,644	207,420,194	88,122,450
CAPITAL ACCOUNTS—TOTAL	5,178,567	1,151,776	9,297,469	10,049,738	25,677,550	18,021,185	7,656,365
Capital stock, notes, and debentures—total	2,103,637	448,015	3,095,378	3,174,525	8,821,555	6,257,843	2,563,712
Capital notes and debentures	643,458	9,000	685,782	294,851	1,633,091	1,186,977	446,114
Preferred stock	20,000	-	6,000	5,101	31,101	29,101	2,000
Common stock	1,440,179	439,015	2,403,596	2,874,573	7,157,363	5,041,765	2,115,598
Surplus	2,094,750	566,910	4,409,581	4,485,619	11,556,860	8,119,222	3,437,638
Undivided profits	792,511	104,133	1,623,839	2,097,184	4,617,667	3,128,457	1,489,210
Other capital accounts	187,669	32,718	168,671	292,410	681,468	515,663	165,805
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	62,408,303	14,489,690	118,489,522	125,832,679	321,220,194	225,441,379	95,778,815
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	23,013,655	5,882,149	44,509,310	49,166,970	122,572,084	85,796,167	36,775,917
DEMAND DEPOSITS ADJUSTED	16,555,723	4,250,863	35,855,621	49,809,683	106,471,890	75,795,878	30,676,012
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	20.7	16.0	17.5	13.4	16.5	16.3	16.8
U.S. Gov't. obligations, direct and guaranteed	7.2	10.9	10.3	17.3	12.4	12.8	11.5
Other securities	9.9	10.8	11.7	14.3	12.3	12.6	11.7
Loans and discounts (incl. Federal funds sold)	57.4	59.1	57.5	53.0	55.8	55.3	56.8
Total capital accounts	8.3	7.9	7.8	8.0	8.0	8.0	8.0
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	48,828,511	12,200,659	102,745,440	111,116,829	274,891,439	194,105,127	80,786,312
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	34,690,452	8,170,074	67,333,095	66,040,464	176,234,085	122,795,369	53,438,716
NUMBER OF BANKS	12	11	170	6,001	6,194	4,811	1,383

^{1/} DATA REPORTED BY NATIONAL BANKS HAVE BEEN ADJUSTED TO MAKE THEM COMPARABLE WITH DATA REPORTED BY STATE BANKS.

ALL MEMBER BANKS ON SELECTED CALL DATES JUNE 30, 1961 TO JUNE 30, 1966

(Amounts in millions of dollars)

ASSETS	JUNE 30, 1961	JUNE 30, 1962	JUNE 29, 1963	JUNE 30, 1964	JUNE 30, 1965	DECEMBER 31, 1965	JUNE 30, 1966	CHANGE TO JUNE 30, 1966 FROM-- JUNE 30, 1965
RESERVES, CASH, AND BANK BALANCES—TOTAL	40,084	42,853	44,929	46,767	50,198	52,814	52,853	+ 2,655
Currency and coin	2,142	2,399	2,644	3,511	3,853	3,757	4,044	+ 191
Reserve with Federal Reserve Banks	16,488	16,839	16,529	16,774	17,842	17,992	18,094	+ 252
Demand balances with banks in U.S.	6,841	7,090	7,366	7,453	7,556	8,577	7,788	+ 232
Other balances with banks in U.S.	57	92	324	354	275	381	359	+ 85
Balances with banks in foreign countries ..	142	169	233	343	240	243	212	- 28
Cash items in process of collection	14,414	16,264	17,833	18,332	20,431	21,864	22,355	+ 1,924
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	50,361	52,065	50,399	46,235	43,396	44,992	39,942	- 3,454
OTHER SECURITIES—TOTAL BOOK VALUE	17,696	22,219	27,008	30,249	35,100	36,785	39,569	+ 4,468
Obligations of States and subdivisions ..	15,220	19,321	23,533	26,579	31,036	32,588	33,896	+ 2,860
Obligations of Fed. agencies not guaranteed by U.S.	1,278	1,742	2,237	2,238	2,678	2,984	4,449	+ 1,771
Other bonds, notes, debentures, and corporate stocks	1,198	1,157	1,238	1,432	1,386	1,214	1,223	- 163
TOTAL SECURITIES	68,057	74,285	77,407	76,484	78,496	81,777	79,511	+ 1,014
FEDERAL FUNDS SOLD (LOANED) ^{1/}	-	-	-	-	-	1,861	1,772	+ 1,772
OTHER LOANS AND DISCOUNTS, NET—TOTAL	99,992	109,212	122,088	138,649	158,832	167,939	177,355	+18,523
Valuation reserves	2,112	2,320	2,622	2,810	3,141	3,489	3,531	+ 390
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL ^{1/}	102,104	111,533	124,710	141,459	161,973	171,428	180,886	+18,913
Real estate loans—total	23,086	25,362	29,127	32,794	36,577	38,988	40,862	+ 4,285
Secured by farm land	882	1,014	1,185	1,366	1,472	1,539	1,584	+ 113
Secured by residential properties :								
Insured by FHA	5,215	5,557	6,149	6,397	6,596	6,787	6,786	+ 190
Guaranteed by VA	2,364	2,249	2,482	2,434	2,354	2,331	2,295	- 59
Not ins. or guaranteed by FHA or VA	8,969	9,951	11,525	13,517	15,423	16,849	17,863	+ 2,440
Secured by other properties	5,658	6,592	7,786	9,079	10,733	11,483	12,333	+ 1,600
Loans to domestic com'l. and foreign banks	970	1,453	1,844	2,733	3,516	2,008	1,861	- 1,654
Loans to other financial institutions	5,644	6,789	8,134	9,887	10,735	12,475	13,068	+ 2,333
Loans to brokers and dealers in securities	2,780	3,088	4,436	5,341	5,729	4,915	5,036	- 694
Other loans for purchasing or carrying secs.	1,709	1,699	1,880	2,320	2,442	2,714	2,717	+ 275
Loans to farmers directly guar. by CCC ^{1/}	336	546	492	182	208	266	-	- 208
Other loans to farmers	3,386	3,675	4,172	4,573	4,761	4,833	5,244	+ 483
Commercial including open market paper	38,872	41,435	44,701	49,217	58,640	63,979	69,357	+10,717
Other loans to individuals—total	22,421	24,006	26,366	30,275	34,582	36,418	37,933	+ 3,351
Passenger automobile instalment loans	7,081	7,808	9,121	10,702	12,505	13,136	13,833	+ 1,328
Other retail consumer instalment loans	2,630	2,209	2,390	2,766	3,104	3,290	3,389	+ 286
Residential repair and modern instal.	2,247	2,238	2,315	2,411	2,481	2,563	2,580	+ 99
Other instal. loans for personal expenditures	3,486	3,782	4,252	4,819	5,463	5,761	6,048	+ 585
Single payment loans for personal expenditures	6,977	7,968	8,289	9,576	11,030	11,669	12,082	+ 1,053
All other loans (including overdrafts) ^{1/}	2,900	3,480	3,557	4,137	4,783	4,832	4,808	+ 25
TOTAL LOANS AND SECURITIES	168,049	183,497	199,495	215,132	237,328	251,577	258,638	+21,310
Fixed assets (net of mortgages and other liens	2,878	3,110	3,460	3,853	4,147	4,268	4,457	+ 310
on bank premises and other real estate	1,417	1,423	1,517	1,645	1,755	1,798	1,982	+ 227
Customers' liability on acceptances outstanding	1,290	1,477	1,813	2,040	2,621	2,927	3,290	+ 669
Other assets								
TOTAL ASSETS	213,719	232,359	251,214	269,437	296,049	313,384	321,220	+25,171
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE ^{2/}						45,914	40,928	
Direct:						9,441	5,525	
Treasury bills						-	859	
Treasury certificates of indebtedness						5,325	4,125	
Treasury notes maturing in one year or less						4,781	4,993	
Other Treasury notes						66	58	
United States nonmarketable bonds						1,713	890	
Other bonds maturing in 1 year or less						12,939	13,188	
Other bonds maturing in 5 years						10,663	10,428	
Other bonds maturing in 5 to 10 years						911	769	
Other bonds maturing after 10 years						76	93	
Guaranteed obligations								
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.						2,981	4,440	
TOTAL PAR VALUE ^{1/}						2,128	2,284	
Maturing in 1 year or less						552	538	
Maturing in 1 to 5 years						92	121	
Maturing after 5 years						210	1,497	
Participation certificates								

¹BEGINNING JUNE 30, 1966 "LOANS TO FARMERS DIRECTLY GUARANTEED BY CCC" WERE RECLASSIFIED AS SECURITIES AND EXPORT-IMPORT BANK PORTFOLIO FUND PARTICIPATIONS WERE RECLASSIFIED FROM "ALL OTHER LOANS" TO SECURITIES. THIS REDUCED TOTAL LOANS AND INCREASED "OBLIGATIONS OF FEDERAL AGENCIES NOT GUARANTEED BY U.S." BY ABOUT \$900 MILLION. PRIOR TO DECEMBER 31, 1965 FEDERAL FUNDS SOLD WERE INCLUDED IN TOTAL LOANS AND, FOR THE MOST PART, AS LOANS TO BANKS.

²PRIOR TO DECEMBER 31, 1965 THE PAR VALUE MATURITY DISTRIBUTION OF U. S. GOVERNMENT OBLIGATIONS AND OBLIGATIONS OF FEDERAL AGENCIES WERE NOT REPORTED. A MATURITY DISTRIBUTION ON A BOOK VALUE BASIS FOR U. S. GOVERNMENT SECURITIES HAS BEEN PUBLISHED IN PREVIOUS SUMMARY REPORTS.

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

ALL MEMBER BANKS ON SELECTED CALL DATES JUNE 30, 1961 TO JUNE 30, 1966

(Amounts in millions of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	JUNE 30, 1961	JUNE 30, 1962	JUNE 29, 1963	JUNE 30, 1964	JUNE 30, 1965	DECEMBER 31, 1965	JUNE 30, 1966	CHANGE TO JUNE 30, 1966 FROM-- JUNE 30, 1965
DEMAND DEPOSITS--TOTAL	124,376	130,544	135,696	139,493	146,238	154,475	152,715	+ 6,477
Savings and loan associations	-	-	-	-	-	1,905	1,886	+ 1,886
Other individuals, partnerships, and corporations	92,238	94,174	97,333	100,942	103,731	113,118	106,383	+ 2,652
Foreign governments, central banks, etc.	648	652	620	663	771	882	764	- 7
United States Government	5,731	8,734	9,761	9,342	10,806	4,890	9,979	- 827
States and political subdivisions	9,241	9,107	9,535	9,639	10,127	10,840	11,445	+ 1,319
Mutual savings banks in United States	580	642	679	716	741	825	843	+ 101
Commercial banks in United States	11,481	11,991	12,467	12,531	13,268	15,152	13,909	+ 641
Banks in foreign countries	1,016	1,163	1,242	1,280	1,346	1,477	1,412	+ 67
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,441	4,080	4,060	4,379	5,449	5,386	6,095	+ 646
TIME DEPOSITS--TOTAL	64,849	75,513	86,923	98,559	113,505	121,042	128,494	+14,990
Savings deposits	49,648	55,213	61,023	65,099	71,473	75,581	73,654	+ 2,181
Accumulated for payment of personal loans	571	570	584	660	749	810	870	+ 121
Savings and loan associations	-	-	-	-	-	757	678	+ 678
Other time deposits of indiv., part., and corp.	8,081	11,854	15,867	21,447	27,566	28,725	37,525	+ 9,959
Foreign Governments, central banks, etc.	1,809	2,156	2,848	3,556	4,026	4,052	4,301	+ 274
United States Government	263	274	228	227	247	236	204	- 43
States and political subdivisions	4,203	5,096	5,999	7,045	8,592	10,041	10,334	+ 1,742
Mutual savings banks in United States	15	32	33	73	210	154	163	- 48
Commercial banks in United States	156	191	237	306	400	450	523	+ 123
Banks in foreign countries	104	128	103	146	240	236	242	+ 2
TOTAL DEPOSITS	189,226	206,057	222,619	238,052	259,743	275,517	281,209	+21,466
Federal funds purchased (borrowed)	-	-	-	-	-	2,401	2,297	+ 2,297
Other liabilities for borrowed money	382	735	1,440	1,936	3,455	1,833	1,688	- 1,766
Acceptances outstanding	1,445	1,465	1,564	1,677	1,786	1,832	2,022	+ 237
Other liabilities	4,639	4,924	5,353	5,711	6,743	6,875	8,326	+ 1,582
TOTAL LIABILITIES	195,692	213,180	230,976	247,376	271,726	288,458	295,543	+23,816
CAPITAL ACCOUNTS--TOTAL	18,027	19,179	20,238	22,060	24,323	24,926	25,678	+ 1,354
Capital stock, notes, and debentures--total	5,406	5,681	5,919	6,925	8,381	8,587	8,822	+ 440
Capital notes and debentures	16	16	14	496	1,446	1,553	1,633	+ 187
Preferred stock	7	7	29	30	32	32	31	- 1
Common stock	5,382	5,659	5,876	6,398	6,903	7,002	7,157	+ 255
Surplus	8,841	9,606	10,175	10,755	11,114	11,398	11,557	+ 443
Undivided profits	3,380	3,467	3,696	3,871	4,228	4,302	4,618	+ 390
Other capital accounts	401	425	448	511	600	641	681	+ 81
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	213,719	232,359	251,214	269,437	296,049	313,384	321,220	+25,171
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	103,122	107,191	110,499	113,709	118,252	124,034	122,572	+ 4,320
DEMAND DEPOSITS ADJUSTED	92,750	93,555	95,637	99,288	101,733	112,569	106,472	+ 4,739
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.8	18.4	17.9	17.4	17.0	16.9	16.5	- .5
U.S. Gov't. obligations, direct and guaranteed	23.6	22.4	20.1	17.2	14.7	14.4	12.4	- 2.3
Other securities	8.3	9.6	10.8	11.2	11.9	11.7	12.3	+ .4
Loans and discounts (incl. Federal funds sold)	46.8	47.0	48.6	51.5	53.7	54.2	55.8	+ 2.1
Total capital accounts	8.4	8.3	8.1	8.2	8.2	8.0	8.0	- .2
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS						268,739	274,891	
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS						166,807	176,234	
NUMBER OF BANKS	6,141	6,070	6,058	6,180	6,235	6,221	6,194	- 41

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

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1966

(Amounts in thousands of dollars)

ASSETS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,154,246	912,486	1,241,760	15,782,352	13,243,314	2,539,038	
Currency and coin	226,316	27,114	199,202	741,387	357,001	384,386	
Reserve with Federal Reserve Banks	704,006	332,294	371,712	4,306,409	3,480,718	825,691	
Demand balances with banks in U.S.	306,558	41,640	264,918	752,894	253,944	498,950	
Other balances with banks in U.S.	9,737	2,128	7,609	31,911	8,902	23,009	
Balances with banks in foreign countries ..	10,055	8,193	1,862	114,078	106,029	8,049	
Cash items in process of collection	897,574	501,117	396,457	9,835,673	9,036,720	798,953	
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	1,211,486	343,076	868,410	7,545,721	4,709,646	2,836,075	
OTHER SECURITIES—TOTAL BOOK VALUE	1,625,754	421,089	1,204,665	10,109,873	6,596,832	3,513,041	
Obligations of States and subdivisions	1,479,825	388,736	1,091,089	8,871,244	5,729,613	3,141,631	
Obligations of Fed. agencies not guaranteed by U.S.	99,146	16,546	82,600	895,326	614,301	281,025	
Other bonds, notes, debentures, and corporate stocks	46,783	15,807	30,976	343,303	252,918	90,385	
TOTAL SECURITIES	2,837,240	764,165	2,073,075	17,655,594	11,306,478	6,349,116	
FEDERAL FUNDS SOLD (LOANED)	47,650	2,500	45,150	335,125	133,530	201,595	
OTHER LOANS AND DISCOUNTS, NET—TOTAL	7,654,113	2,766,088	4,888,025	48,988,606	37,045,477	11,943,129	
Valuation reserves	155,817	63,622	92,195	1,106,020	852,046	253,974	
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	7,809,930	2,829,710	4,980,220	50,094,626	37,897,523	12,197,103	
Real estate loans—total	1,649,421	270,660	1,378,761	8,342,607	3,827,416	4,515,191	
Secured by farm land	20,147	73	20,074	98,874	19,554	79,320	
Secured by residential properties:							
Insured by FHA	145,042	22,492	122,550	1,672,780	820,682	852,098	
Guaranteed by VA	57,862	3,734	54,128	949,051	482,193	466,858	
Not ins. or guaranteed by FHA or VA	783,849	90,511	693,338	3,165,095	1,176,877	1,988,218	
Secured by other properties	642,521	153,850	488,671	2,456,807	1,328,110	1,128,697	
Loans to domestic com'l. and foreign banks	37,924	26,831	11,093	1,034,356	999,454	34,902	
Loans to other financial institutions	496,471	300,999	195,472	4,389,544	3,992,402	397,142	
Loans to brokers and dealers in securities	43,816	16,912	26,904	3,458,038	3,320,938	137,100	
Other loans for purchasing or carrying secs.	32,936	8,257	24,679	737,254	653,913	83,341	
Other loans to farmers	34,576	4,349	30,227	151,712	32,007	119,705	
Commercial including open market paper	3,357,474	1,661,319	1,696,155	23,443,489	20,271,251	3,172,238	
Other loans to individuals—total	1,937,818	463,849	1,473,969	6,875,757	3,352,812	3,522,945	
Passenger automobile instalment loans	681,245	134,422	546,823	1,683,093	517,574	1,165,519	
Other retail consumer instalment loans	108,450	17,000	91,448	365,381	122,581	242,800	
Residential repair and modern instal.	103,472	24,490	78,982	522,301	240,233	282,068	
Other instal. loans for personal expenditures	344,651	81,618	263,033	1,583,602	835,736	747,866	
Single payment loans for personal expenditures	700,000	206,317	493,683	2,721,380	1,636,688	1,084,692	
All other loans (including overdrafts)	219,494	76,534	142,960	1,661,869	1,447,330	214,539	
TOTAL LOANS AND SECURITIES	10,539,003	3,532,753	7,006,250	66,979,325	48,485,485	18,493,840	
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	195,251	43,616	151,635	935,652	661,234	274,418	
Customers' liability on acceptances outstanding	67,683	61,519	6,164	1,197,980	1,185,827	12,153	
Other assets	96,341	55,211	41,130	1,401,032	1,252,733	148,299	
TOTAL ASSETS	13,052,524	4,605,585	8,446,939	86,296,341	64,828,593	21,467,748	
MEMORANDA							
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	1,239,045	356,455	882,590	7,776,995	4,899,667	2,877,328	
Direct:	142,552	59,870	82,682	1,456,893	1,242,274	214,619	
Treasury bills	59,689	35,015	24,674	241,614	200,019	41,595	
Treasury certificates of indebtedness	253,927	101,095	152,832	730,080	412,904	317,176	
Treasury notes maturing in one year or less	163,509	22,085	141,424	815,811	408,866	406,945	
Other Treasury notes	818	-	818	7,641	896	6,745	
United States nonmarketable bonds	17,100	7,450	9,650	59,742	11,614	48,128	
Other bonds maturing in 1 year or less	254,813	18,090	236,723	2,032,353	1,049,649	982,704	
Other bonds maturing in 5 years	330,050	111,620	218,430	2,243,673	1,462,784	780,889	
Other bonds maturing in 5 to 10 years	15,930	975	14,955	168,083	101,970	66,113	
Other bonds maturing after 10 years	657	255	402	21,105	8,691	12,414	
Guaranteed obligations							
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.	99,329	16,548	82,781	897,254	617,213	280,041	
TOTAL PAR VALUE	39,835	1,980	37,855	365,169	182,447	182,722	
Maturing in 1 year or less	8,945	145	8,800	66,512	22,907	43,605	
Maturing in 1 to 5 years	1,200	-	1,200	11,866	5,356	6,510	
Maturing after 5 years	49,349	14,423	34,926	453,707	406,503	47,204	
Participation certificates							

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1966

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	7,308,394	2,784,215	4,524,179	42,334,187	33,023,275	9,310,912	
Savings and loan associations	70,739	24,591	46,148	209,568	118,320	91,248	
Other individuals, partnerships, and corporations	5,495,279	1,904,564	3,590,715	26,245,243	19,376,993	6,868,250	
Foreign governments, central banks, etc.	11,400	11,400	-	633,341	632,358	983	
United States Government	515,249	172,266	342,983	2,919,234	2,336,578	582,656	
States and political subdivisions	501,989	185,662	316,327	2,236,885	907,432	1,329,453	
Mutual savings banks in United States	198,850	88,604	110,246	560,790	483,387	77,403	
Commercial banks in United States	369,567	330,788	38,779	4,533,844	4,438,123	95,721	
Banks in foreign countries	34,155	30,020	4,135	1,021,396	998,031	23,365	
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	111,166	36,320	74,846	3,973,886	3,732,053	241,833	
TIME DEPOSITS—TOTAL	3,949,639	1,156,977	2,792,662	30,731,834	20,895,155	9,836,679	
Savings deposits	2,486,914	279,648	2,207,266	14,168,274	6,330,687	7,837,587	
Accumulated for payment of personal loans	1,465	-	1,465	15,478	-	15,478	
Savings and loan associations	18,548	18,069	479	105,164	95,523	9,641	
Other time deposits of indiv., part., and corp.	1,056,100	671,618	384,482	10,900,436	9,729,493	1,170,943	
Foreign Governments, central banks, etc.	65,745	65,745	-	3,080,505	3,042,909	37,596	
United States Government	4,827	1,643	3,184	72,354	65,081	7,273	
States and political subdivisions	274,925	80,309	194,616	1,771,523	1,022,776	748,747	
Mutual savings banks in United States	10,130	9,410	720	144,793	141,933	2,860	
Commercial banks in United States	28,919	28,569	350	315,494	312,790	2,704	
Banks in foreign countries	2,066	1,966	100	157,813	153,963	3,850	
TOTAL DEPOSITS	11,258,033	3,941,192	7,316,841	73,066,021	53,918,430	19,147,591	
Federal funds purchased (borrowed)	66,860	55,435	11,425	655,195	585,870	69,325	
Other liabilities for borrowed money	35,586	15,028	20,558	803,007	765,889	37,118	
Acceptances outstanding	68,957	62,793	6,164	1,225,334	1,211,091	14,243	
Other liabilities	450,237	99,426	350,811	3,577,866	2,996,010	581,856	
TOTAL LIABILITIES	11,879,673	4,173,874	7,705,799	79,327,423	59,477,290	19,850,133	
CAPITAL ACCOUNTS—TOTAL	1,172,851	431,711	741,140	6,968,918	5,351,303	1,617,615	
Capital stock, notes, and debentures—total	353,697	130,081	223,616	2,697,909	2,170,657	527,252	
Capital notes and debentures	35,610	10,000	25,610	753,568	661,458	92,110	
Preferred stock	872	-	872	20,188	20,000	188	
Common stock	317,215	120,081	197,134	1,924,153	1,489,199	434,954	
Surplus	583,261	233,919	349,342	2,920,770	2,176,909	743,861	
Undivided profits	212,097	64,254	147,843	1,125,096	814,990	310,106	
Other capital accounts	23,796	3,457	20,339	225,143	188,747	36,396	
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	13,052,524	4,605,585	8,446,939	86,296,341	64,828,593	21,467,748	
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	6,104,287	2,241,483	3,862,804	31,745,620	23,732,611	8,013,009	
DEMAND DEPOSITS ADJUSTED	5,526,004	1,780,044	3,745,960	25,045,436	17,211,854	7,833,582	
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	16.5	19.8	14.7	18.3	20.4	11.8	
U.S. Gov't. obligations, direct and guaranteed	9.3	7.4	10.3	8.7	7.3	13.2	
Other securities	12.5	9.1	14.3	11.7	10.2	16.4	
Loans and discounts (incl. Federal funds sold)	59.0	60.1	58.4	57.2	57.3	56.6	
Total capital accounts	9.0	9.4	8.8	8.1	8.3	7.5	
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	11,301,304	4,050,244	7,251,060	69,699,508	50,920,122	18,779,386	
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	7,652,850	2,760,903	4,891,947	48,083,993	36,061,682	12,022,311	
NUMBER OF BANKS	249	5	244	407	15	392	

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1966

(Amounts in thousands of dollars)

ASSETS	PHILADELPHIA				CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,454,798	1,355,547	1,099,251	3,415,397	2,195,989	1,219,408	
Currency and coin	282,142	89,741	192,401	393,053	166,104	226,949	
Reserve with Federal Reserve Banks	993,988	565,931	428,057	1,459,602	1,038,124	421,478	
Demand balances with banks in U.S.	425,559	115,526	310,033	574,636	174,674	399,962	
Other balances with banks in U.S.	35,340	8,520	26,820	3,579	204	3,375	
Balances with banks in foreign countries ..	5,989	5,961	8,28	8,261	8,151	110	
Cash items in process of collection	711,780	569,868	141,912	976,266	808,732	167,534	
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	2,032,575	562,292	1,470,283	3,657,384	1,510,682	2,146,702	
OTHER SECURITIES—TOTAL BOOK VALUE	1,864,101	526,778	1,337,323	3,577,848	2,159,465	1,418,383	
Obligations of States and subdivisions ..	1,564,297	459,783	1,104,514	3,269,932	2,017,717	1,252,215	
Obligations of Fed. agencies not guaranteed by U.S.	219,427	36,512	182,915	211,062	79,401	131,661	
Other bonds, notes, debentures, and corporate stocks	80,377	30,483	49,894	96,854	62,347	34,507	
TOTAL SECURITIES	3,896,676	1,089,070	2,807,606	7,235,232	3,670,147	3,565,085	
FEDERAL FUNDS SOLD (LOANED)	98,000	34,150	63,850	171,525	73,000	98,525	
OTHER LOANS AND DISCOUNTS, NET—TOTAL	8,321,384	3,852,870	4,468,514	13,314,035	8,205,751	5,108,284	
Valuation reserves	195,243	102,894	92,349	215,156	129,187	85,969	
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	8,516,627	3,955,764	4,560,863	13,529,191	8,334,938	5,194,253	
Real estate loans—total	2,376,574	434,455	1,942,119	3,642,605	1,738,176	1,904,429	
Secured by farm land	99,628	3,492	96,136	152,928	4,798	148,130	
Secured by residential properties:							
Insured by FHA	182,267	28,148	154,119	288,991	212,801	76,190	
Guaranteed by VA	90,459	5,085	85,374	182,546	132,438	50,108	
Not ins. or guaranteed by FHA or VA	1,224,825	189,512	1,035,313	1,892,266	826,551	1,065,715	
Secured by other properties	779,395	208,218	571,177	1,125,874	561,588	564,286	
Loans to domestic com'l. and foreign banks	47,294	44,138	3,156	50,395	40,626	9,769	
Loans to other financial institutions	563,482	465,364	98,118	748,055	633,199	114,856	
Loans to brokers and dealers in securities	70,657	56,748	13,909	220,052	190,191	29,861	
Other loans for purchasing or carrying secs.	99,213	71,430	27,783	291,861	260,684	31,177	
Other loans to farmers	112,435	3,578	108,857	150,161	817	149,344	
Commercial including open market paper	2,693,224	1,736,215	957,009	4,471,709	3,435,152	1,036,557	
Other loans to individuals—total	2,276,175	1,005,024	1,271,151	3,433,097	1,618,554	1,814,543	
Passenger automobile instalment loans	737,861	301,351	436,510	1,435,979	545,421	890,558	
Other retail consumer instalment loans	237,261	125,125	112,136	250,325	100,350	149,975	
Residential repair and modern instal.	146,016	68,929	77,087	302,342	178,117	124,225	
Other instal. loans for personal expenditures	489,040	212,803	276,237	580,255	298,359	281,896	
Single payment loans for personal expenditures	665,997	296,816	369,181	864,196	496,307	367,889	
All other loans (including overdrafts)	277,573	138,812	138,761	521,256	417,539	103,717	
TOTAL LOANS AND SECURITIES	12,316,060	4,976,090	7,339,970	20,720,792	11,948,898	8,771,894	
Fixed assets (net of mortgages and other liens on bank premises and other real estate) ..	204,775	76,174	128,601	280,450	140,686	139,764	
Customers' liability on acceptances outstanding	81,381	80,317	1,064	36,902	36,258	644	
Other assets	93,800	62,344	31,456	148,223	120,426	27,797	
TOTAL ASSETS	15,150,814	6,550,472	8,600,342	24,601,764	14,442,257	10,159,507	
MEMORANDA							
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	2,069,001	574,681	1,494,320	3,720,156	1,543,305	2,176,851	
Direct:	197,069	67,200	129,869	552,501	277,097	275,404	
Treasury bills	59,505	38,000	21,505	84,117	44,880	39,237	
Treasury certificates of indebtedness	205,889	63,771	142,118	453,438	179,463	273,975	
Treasury notes maturing in one year or less	305,324	134,350	170,974	623,118	268,485	354,633	
Other Treasury notes	6,748	-	6,748	4,597	-	4,597	
United States nonmarketable bonds	32,546	-	32,546	50,556	5,443	45,113	
Other bonds maturing in 1 year or less	669,512	137,584	531,928	979,174	224,926	754,248	
Other bonds maturing in 5 years	545,639	130,313	415,326	907,070	513,493	393,577	
Other bonds maturing in 5 to 10 years	45,221	3,388	41,833	47,517	12,881	34,636	
Other bonds maturing after 10 years	1,548	75	1,473	18,068	16,637	1,431	
Guaranteed obligations							
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.	219,645	36,511	183,134	211,063	79,387	131,676	
TOTAL PAR VALUE	103,501	250	103,251	141,452	40,969	100,483	
Maturing in 1 year or less	40,022	-	40,022	17,802	3,641	14,161	
Maturing in 1 to 5 years	7,881	-	7,881	13,523	12,273	1,250	
Maturing after 5 years	68,241	36,261	31,980	38,286	22,504	15,782	
Participation certificates							

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1966

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	PHILADELPHIA				CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	7,082,049	3,565,456	3,516,593		10,422,891	6,229,783	4,193,108
Savings and loan associations.....	66,490	31,566	34,924		213,488	125,381	88,107
Other individuals, partnerships, and corporations.....	5,329,612	2,517,874	2,811,738		7,840,569	4,575,500	3,265,069
Foreign governments, central banks, etc.	11,016	11,016	-		228	-	-
United States Government	495,463	282,575	212,888		847,444	542,711	304,733
States and political subdivisions.....	488,338	116,601	371,737		781,889	362,071	419,818
Mutual savings banks in United States	46,394	40,815	5,579		4,291	3,682	609
Commercial banks in United States	501,265	470,176	31,089		552,631	513,254	39,377
Banks in foreign countries	43,412	43,317	95		21,593	20,686	907
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	100,059	51,516	48,543		160,758	86,270	74,488
TIME DEPOSITS—TOTAL	6,229,941	2,120,843	4,109,098		11,332,354	6,434,086	4,898,268
Savings deposits	3,986,999	884,064	3,102,935		7,326,950	3,780,896	3,546,054
Accumulated for payment of personal loans	574	-	574		532,400	177,403	354,997
Savings and loan associations	11,509	9,681	1,828		35,175	28,299	6,876
Other time deposits of indiv., part., and corp.	1,857,741	973,928	883,813		2,410,437	1,644,115	766,322
Foreign Governments, central banks, etc.	87,035	87,035	-		32,600	32,600	-
United States Government	2,366	267	2,099		3,434	1,519	1,915
States and political subdivisions	259,637	142,978	116,659		945,884	725,729	220,155
Mutual savings banks in United States	3,137	3,030	107		-	-	-
Commercial banks in United States	13,036	11,983	1,053		41,580	39,661	1,919
Banks in foreign countries	7,907	7,877	30		3,894	3,864	30
TOTAL DEPOSITS	13,311,990	5,686,299	7,625,691		21,755,245	12,663,869	9,091,376
Federal funds purchased (borrowed)	151,115	134,890	16,225		101,705	95,055	6,650
Other liabilities for borrowed money	14,702	4,940	9,762		23,701	22,106	1,595
Acceptances outstanding	82,530	81,466	1,064		36,902	36,258	644
Other liabilities	325,613	129,329	196,284		504,313	273,554	230,759
TOTAL LIABILITIES	13,885,950	6,036,924	7,849,026		22,421,866	13,090,842	9,331,024
CAPITAL ACCOUNTS—TOTAL	1,264,864	513,548	751,316		2,179,898	1,351,415	828,483
Capital stock, notes, and debentures—total	314,090	111,493	202,597		584,513	336,850	247,663
Capital notes and debentures	12,475	-	12,475		51,350	42,000	9,350
Preferred stock	958	-	958		100	-	100
Common stock	300,657	111,493	189,164		533,063	294,850	238,213
Surplus	699,346	310,732	388,614		1,153,769	763,849	389,920
Undivided profits	237,646	88,856	148,790		360,103	186,864	173,239
Other capital accounts	13,782	2,467	11,315		81,513	63,852	17,661
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	15,150,814	6,550,472	8,600,342		24,601,764	14,442,257	10,159,507
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	5,944,710	2,880,062	3,064,648		8,871,989	5,246,377	3,625,612
DEMAND DEPOSITS ADJUSTED	5,373,541	2,242,837	3,130,704		8,046,550	4,365,086	3,681,464
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	16.2	20.7	12.8		13.9	15.2	12.0
U.S. Gov't. obligations, direct and guaranteed	13.4	8.6	17.1		14.9	10.5	21.1
Other securities	12.3	8.0	15.5		14.5	15.0	14.0
Loans and discounts (incl. Federal funds sold)	55.6	59.3	52.7		54.8	57.3	51.3
Total capital accounts	8.3	7.8	8.7		8.9	9.4	8.2
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	12,987,601	5,545,131	7,442,470		21,465,162	12,436,695	9,028,467
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	8,394,364	3,872,056	4,522,308		13,294,625	8,156,102	5,138,523
NUMBER OF BANKS	401	6	395		502	16	486

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1966

(Amounts in thousands of dollars)

ASSETS	RICHMOND				ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,562,946	1,516,657	1,046,289		3,469,990	1,674,635	1,795,355
Currency and coin	325,787	141,886	183,901		322,583	76,565	246,018
Reserve with Federal Reserve Banks	902,242	588,208	314,034		1,072,010	546,885	525,125
Demand balances with banks in U.S.	473,068	137,328	335,740		1,031,886	303,687	728,199
Other balances with banks in U.S.	6,197	3,467	2,730		7,775	2,097	5,678
Balances with banks in foreign countries ..	3,950	3,796	154		2,808	2,104	704
Cash items in process of collection	851,702	641,972	209,730		1,032,928	743,297	289,631
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	2,198,893	990,951	1,207,942		3,086,768	1,011,129	2,075,639
OTHER SECURITIES—TOTAL BOOK VALUE	1,638,858	794,203	844,655		2,325,528	773,033	1,552,495
Obligations of States and subdivisions ..	1,384,204	706,507	677,697		1,963,699	706,440	1,257,259
Obligations of Fed. agencies not guaranteed by U.S.	207,778	62,381	145,397		315,940	51,580	264,360
Other bonds, notes, debentures, and corporate stocks ..	46,876	25,315	21,561		45,889	15,013	30,876
TOTAL SECURITIES	3,837,751	1,785,154	2,052,597		5,412,296	1,784,162	3,628,134
FEDERAL FUNDS SOLD (LOANED)	116,300	40,650	75,650		120,100	56,900	63,200
OTHER LOANS AND DISCOUNTS, NET—TOTAL	8,438,491	4,441,796	3,996,695		9,566,702	4,085,024	5,481,678
Valuation reserves	143,101	80,681	62,420		178,053	74,236	103,817
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	8,581,592	4,522,477	4,059,115		9,744,755	4,159,260	5,585,495
Real estate loans—total	2,155,757	972,377	1,183,380		1,753,200	552,226	1,200,974
Secured by farm land	139,245	25,714	113,531		110,720	7,186	103,534
Secured by residential properties:							
Insured by FHA	136,418	72,041	64,377		125,999	37,946	88,053
Guaranteed by VA	74,632	43,628	31,004		37,515	12,263	25,252
Not ins. or guaranteed by FHA or VA ..	1,088,379	456,527	631,852		721,063	228,821	492,242
Secured by other properties	717,083	374,467	342,616		757,903	266,010	491,893
Loans to domestic com'l. and foreign banks ..	30,649	23,355	7,294		42,850	15,560	27,290
Loans to other financial institutions	535,077	405,209	129,868		600,189	389,199	210,990
Loans to brokers and dealers in securities ..	83,211	54,987	28,224		129,755	67,154	62,601
Other loans for purchasing or carrying secs.	70,261	38,306	31,955		130,687	56,888	73,799
Other loans to farmers	155,525	23,001	132,524		186,888	18,775	168,113
Commercial, including open market paper	2,619,089	1,583,415	1,035,674		3,549,215	1,683,128	1,866,087
Other loans to individuals—total	2,736,003	1,320,027	1,415,976		3,092,840	1,234,344	1,858,496
Passenger automobile installment loans ..	1,070,373	516,187	554,186		1,032,705	362,034	670,671
Other retail consumer installment loans ..	203,632	82,865	120,767		329,389	116,299	213,090
Residential repair and modern instal.	133,230	70,833	62,397		136,091	45,530	90,561
Other instal. loans for personal expenditures ..	446,293	185,156	261,137		417,013	118,226	298,787
Single payment loans for personal expenditures ..	882,475	464,986	417,489		1,177,642	592,255	585,387
All other loans (including overdrafts)	196,020	101,800	94,220		259,131	141,986	117,145
TOTAL LOANS AND SECURITIES	12,392,542	6,267,600	6,124,942		15,099,098	5,926,086	9,173,012
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	233,625	105,292	128,333		352,853	125,354	227,499
Customers' liability on acceptances outstanding	9,755	8,295	1,460		8,246	5,357	2,889
Other assets	95,134	71,829	23,305		128,253	73,198	55,055
TOTAL ASSETS	15,294,002	7,969,673	7,324,329		19,058,440	7,804,630	11,253,810
MEMORANDA							
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	2,242,707	1,014,069	1,228,638		3,137,376	1,039,826	2,097,550
Direct:							
Treasury bills	246,050	101,651	144,399		495,339	179,340	315,999
Treasury certificates of indebtedness	48,276	28,098	20,178		55,371	14,837	40,534
Treasury notes maturing in one year or less ..	247,951	113,976	133,975		442,576	140,363	302,213
Other Treasury notes	263,832	104,438	159,394		407,602	117,481	290,121
United States nonmarketable bonds	86,333	914	6,419		4,607	785	3,822
Other bonds maturing in 1 year or less	86,830	39,109	47,721		87,054	36,744	50,310
Other bonds maturing in 5 years	885,733	463,390	422,343		934,108	330,465	603,643
Other bonds maturing in 5 to 10 years	441,057	161,391	279,666		656,694	201,254	455,440
Other bonds maturing after 10 years	14,784	835	13,949		34,664	11,990	22,674
Guaranteed obligations	861	267	594		19,361	6,567	12,794
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S. TOTAL PAR VALUE	207,947	62,445	145,502		315,980	51,635	264,345
Maturing in 1 year or less	145,600	36,745	108,855		209,046	18,088	190,958
Maturing in 1 to 5 Years	32,358	9,314	23,044		35,728	6,261	29,467
Maturing after 5 years	5,583	2,000	3,583		9,732	620	9,112
Participation certificates	24,406	14,386	10,020		61,474	26,666	34,808

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1966

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RICHMOND			ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	8,017,695	4,454,170	3,563,525	10,435,197	4,571,242	5,863,955
Savings and loan associations	122,688	62,405	60,283	159,738	49,105	110,633
Other individuals, partnerships, and corporations	6,118,256	3,278,482	2,839,774	7,172,573	2,882,153	4,290,420
Foreign governments, central banks, etc.	29,276	29,276	-	2,964	2,562	402
United States Government	495,517	324,991	170,526	457,052	231,190	225,862
States and political subdivisions	610,552	262,830	347,722	1,281,204	513,046	768,158
Mutual savings banks in United States	8,054	7,905	149	-	-	-
Commercial banks in United States	514,676	419,168	95,508	1,229,394	838,681	390,713
Banks in foreign countries	10,326	10,163	163	12,596	10,164	2,432
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	108,350	58,950	49,400	119,676	44,341	75,335
TIME DEPOSITS—TOTAL	5,516,131	2,595,432	2,920,699	6,553,272	2,311,412	4,241,860
Savings deposits	3,913,273	1,724,060	2,189,213	4,008,652	1,320,714	2,687,938
Accumulated for payment of personal loans	16,141	9,540	6,601	11,793	1,789	10,004
Savings and loan associations	44,776	25,420	19,356	53,479	32,657	20,822
Other time deposits of indiv., part., and corp.	1,150,902	600,399	550,503	1,759,785	673,810	1,085,975
Foreign Governments, central banks, etc.	9,424	8,424	1,000	8,263	8,263	-
United States Government	23,103	14,404	8,699	6,970	1,050	5,920
States and political subdivisions	353,647	210,305	143,342	675,491	262,464	413,027
Mutual savings banks in United States	20	-	20	-	-	-
Commercial banks in United States	3,845	1,880	1,965	28,839	10,665	18,174
Banks in foreign countries	1,000	1,000	-	-	-	-
TOTAL DEPOSITS	13,533,826	7,049,602	6,484,224	16,988,469	6,882,654	10,105,815
Federal funds purchased (borrowed)	59,400	52,000	7,400	93,950	66,050	27,900
Other liabilities for borrowed money	12,983	-	12,983	54,215	28,069	26,146
Acceptances outstanding	9,755	8,295	1,460	8,295	5,364	2,931
Other liabilities	404,036	224,156	179,880	370,649	168,779	201,870
TOTAL LIABILITIES	14,020,000	7,334,053	6,685,947	17,515,578	7,150,916	10,364,662
CAPITAL ACCOUNTS—TOTAL	1,274,002	635,620	638,382	1,542,862	653,714	889,148
Capital stock, notes, and debentures—total	385,178	201,625	183,553	545,644	233,936	311,708
Capital notes and debentures	57,350	52,500	4,850	85,953	63,638	22,315
Preferred stock	25	-	25	3,000	3,000	-
Common stock	327,803	149,125	178,678	456,691	167,298	289,393
Surplus	647,520	324,354	323,166	693,953	298,432	395,521
Undivided profits	219,160	100,390	118,770	243,233	88,064	155,169
Other capital accounts	22,144	9,251	12,893	60,032	33,282	26,750
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	15,294,002	7,969,673	7,324,329	19,058,440	7,804,630	11,253,810
MEMORANDA						
NET DEMAND DEPOSITS SUBJECT TO RESERVE	6,692,925	3,674,870	3,018,055	8,370,383	3,524,258	4,846,125
DEMAND DEPOSITS ADJUSTED	6,155,800	3,068,039	3,087,761	7,715,823	2,758,074	4,957,749
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	16.8	19.0	14.3	18.2	21.5	16.0
U.S. Gov't. obligations, direct and guaranteed	14.4	12.4	16.5	16.2	13.0	18.4
Other securities	10.7	10.0	11.5	12.2	9.9	13.8
Loans and discounts (incl. Federal funds sold)	55.9	56.2	55.6	50.8	53.1	49.3
Total capital accounts	8.3	8.0	8.7	8.1	8.4	7.9
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	13,320,240	6,961,388	6,358,852	16,678,355	6,701,178	9,977,177
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	8,444,274	4,441,834	4,002,440	9,559,065	4,067,208	5,491,857
NUMBER OF BANKS	405	17	388	522	25	497

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1966

(Amounts in thousands of dollars)

ASSETS	CHICAGO				ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	7,220,901	4,509,112	2,711,789		1,890,991	1,088,774	802,217
Currency and coin	619,012	233,246	385,766		147,245	44,237	103,008
Reserve with Federal Reserve Banks	2,621,972	1,634,134	987,838		679,923	384,659	295,264
Demand balances with banks in U.S.	1,230,081	366,080	864,001		476,038	153,706	322,332
Other balances with banks in U.S.	73,179	59,144	14,035		10,447	1,168	9,279
Balances with banks in foreign countries ..	25,446	24,698	748		877	-	-
Cash items in process of collection	2,651,211	2,191,810	459,401		576,461	504,127	72,334
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	7,827,144	2,985,086	4,842,058		1,706,135	523,522	1,182,613
OTHER SECURITIES—TOTAL BOOK VALUE	6,192,725	2,949,446	3,243,279		1,405,043	599,990	805,053
Obligations of States and subdivisions ..	5,137,956	2,569,125	2,568,831		1,162,103	547,557	614,546
Obligations of Fed. agencies not guaranteed by U.S.	856,336	272,421	583,915		209,309	38,733	170,576
Other bonds, notes, debentures, and corporate stocks ..	198,433	107,900	90,533		33,631	13,700	19,931
TOTAL SECURITIES	14,019,869	5,934,532	8,085,337		3,111,178	1,123,512	1,987,666
FEDERAL FUNDS SOLD (LOANED)	343,275	172,200	171,075		60,050	17,875	42,175
OTHER LOANS AND DISCOUNTS, NET—TOTAL	26,036,242	14,849,499	11,186,743		5,367,325	2,784,147	2,583,178
Valuation reserves	600,840	371,501	229,339		82,590	42,767	39,823
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	26,637,082	15,221,000	11,416,082		5,449,915	2,826,914	2,623,001
Real estate loans—total	6,840,871	2,616,048	4,224,823		1,309,890	409,718	900,172
Secured by farm land	253,916	6,103	247,813		148,364	3,943	144,421
Secured by residential properties :							
Insured by FHA	1,147,420	689,844	457,576		118,708	32,096	86,612
Guaranteed by VA	342,887	224,332	118,555		35,255	10,130	25,125
Not ins. or guaranteed by FHA or VA	3,309,188	984,531	2,324,657		544,545	122,113	422,432
Secured by other properties	1,787,460	711,238	1,076,222		463,018	241,436	221,582
Loans to domestic com'l. and foreign banks	222,101	215,619	6,482		30,951	29,164	1,787
Loans to other financial institutions	2,263,038	1,925,366	337,672		396,233	337,673	58,560
Loans to brokers and dealers in securities	604,373	538,477	65,896		61,464	53,333	8,131
Other loans for purchasing or carrying secs.	482,305	295,735	186,570		61,611	39,345	22,266
Other loans to farmers	747,512	56,578	690,934		274,436	15,111	259,325
Commercial including open market paper	9,405,170	6,978,379	2,426,791		1,719,670	1,122,189	597,481
Other loans to individuals—total	5,439,305	2,155,824	3,283,481		1,504,148	757,618	746,530
Passenger automobile installment loans	2,117,189	691,033	1,426,156		458,939	164,111	294,828
Other retail consumer installment loans	622,099	241,318	380,781		135,053	61,414	73,639
Residential repair and modern instal.	435,561	211,086	224,475		103,136	63,669	39,467
Other instal. loans for personal expenditures	594,108	205,556	388,552		151,004	52,628	98,376
Single payment loans for personal expenditures	1,670,348	806,831	863,517		656,016	415,796	240,220
All other loans (including overdrafts)	632,407	438,974	193,433		91,512	62,763	28,749
TOTAL LOANS AND SECURITIES	40,399,386	20,956,231	19,443,155		8,538,553	3,925,534	4,613,019
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	533,228	233,606	299,622		129,638	54,573	75,065
Customers' liability on acceptances outstanding	124,102	119,034	5,068		12,021	11,544	477
Other assets	445,672	340,835	104,837		61,716	43,649	18,067
TOTAL ASSETS	48,723,289	26,158,818	22,564,471		10,632,919	5,124,074	5,508,845
MEMORANDA							
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	8,027,502	3,119,171	4,908,331		1,746,830	545,518	1,201,312
Direct:							
Treasury bills	1,052,915	606,358	446,557		225,347	53,212	172,135
Treasury certificates of indebtedness	137,325	50,447	86,878		32,499	8,394	24,105
Treasury notes maturing in one year or less	726,877	225,204	501,673		251,197	95,002	156,195
Other Treasury notes	966,986	243,531	723,455		239,304	84,733	154,571
United States nonmarketable bonds	6,974	317	6,657		3,677	702	2,975
Other bonds maturing in 1 year or less	136,364	22,438	113,926		35,741	4,357	31,384
Other bonds maturing in 5 years	2,992,006	1,145,124	1,846,882		575,946	163,393	412,553
Other bonds maturing in 5 to 10 years	1,793,719	723,694	1,070,025		367,402	132,948	234,454
Other bonds maturing after 10 years	204,670	100,209	104,461		13,360	1,123	12,237
Guaranteed obligations	9,666	1,849	7,817		2,357	1,654	703
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.	855,545	271,781	583,764		209,569	38,820	170,749
TOTAL PAR VALUE	426,828	95,022	331,806		126,047	14,729	111,318
Maturing in 1 year or less	129,416	22,605	106,811		38,774	3,023	35,751
Maturing in 1 to 5 years	19,606	6,277	13,329		8,978	3,416	5,562
Maturing after 5 years	279,695	147,877	131,818		35,770	17,652	18,118
Participation certificates							

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1966

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	CHICAGO			ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	21,902,754	12,678,235	9,224,519	5,719,773	2,958,459	2,761,314
Savings and loan associations	292,984	133,084	159,900	83,333	34,618	48,715
Other individuals, partnerships, and corporations	15,480,689	8,349,776	7,130,913	3,940,095	1,774,780	2,165,315
Foreign governments, central banks, etc.	18,525	17,851	674	216	-	-
United States Government	1,781,346	1,252,780	528,566	306,881	202,612	104,269
States and political subdivisions	1,799,814	778,835	1,020,979	464,995	125,789	339,206
Mutual savings banks in United States	2,208	1,576	632	156	-	156
Commercial banks in United States	2,004,097	1,831,739	172,358	859,817	790,492	69,325
Banks in foreign countries	79,023	78,781	242	4,993	4,985	8
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	444,068	233,813	210,255	59,287	24,967	34,320
TIME DEPOSITS—TOTAL	21,505,181	10,193,875	11,311,306	3,718,561	1,495,710	2,222,851
Savings deposits	13,598,585	5,857,553	7,741,032	1,739,771	703,113	1,036,658
Accumulated for payment of personal loans	48,918	-	48,918	4,549	-	4,549
Savings and loan associations	44,190	31,624	12,566	14,675	6,993	7,682
Other time deposits of indiv. part. and corp.	5,758,776	3,102,285	2,656,491	1,654,411	641,735	1,012,676
Foreign Governments, central banks, etc.	273,028	272,693	335	2,000	2,000	-
United States Government	8,705	4,797	3,908	2,515	916	1,599
States and political subdivisions	1,721,261	877,407	843,854	296,519	138,955	157,564
Mutual savings banks in United States	3,050	3,050	-	-	-	-
Commercial banks in United States	33,301	29,135	4,166	3,581	1,458	2,123
Banks in foreign countries	15,367	15,331	36	540	540	-
TOTAL DEPOSITS	43,407,935	22,872,110	20,535,825	9,438,334	4,454,169	4,984,165
Federal funds purchased (borrowed)	383,695	364,545	19,150	70,300	64,250	6,050
Other liabilities for borrowed money	316,152	290,204	25,948	68,295	59,868	8,427
Acceptances outstanding	126,148	120,401	5,747	12,327	11,850	477
Other liabilities	959,138	552,903	406,235	133,071	78,611	54,460
TOTAL LIABILITIES	45,193,068	24,200,163	20,992,905	9,722,327	4,668,748	5,053,579
CAPITAL ACCOUNTS—TOTAL	3,530,221	1,958,655	1,571,566	910,592	455,326	455,266
Capital stock, notes, and debentures—total	1,196,014	716,103	479,911	264,795	143,920	120,875
Capital notes and debentures	129,180	101,997	27,183	41,850	36,100	5,750
Preferred stock	4,700	3,000	1,700	200	-	200
Common stock	1,062,134	611,106	451,028	222,745	107,820	114,925
Surplus	1,628,818	958,807	670,011	430,098	235,545	194,553
Undivided profits	602,168	247,727	354,441	195,027	71,756	123,271
Other capital accounts	103,221	36,018	67,203	20,672	4,105	16,567
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	48,723,289	26,158,818	22,564,471	10,632,919	5,124,074	5,508,845
MEMORANDA						
NET DEMAND DEPOSITS SUBJECT TO RESERVE	18,021,462	10,120,345	7,901,117	4,667,450	2,300,626	2,366,824
DEMAND DEPOSITS ADJUSTED	15,466,100	7,401,906	8,064,194	3,976,614	1,461,228	2,515,386
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	14.8	17.2	12.0	17.8	21.2	14.6
U.S. Gov't. obligations, direct and guaranteed	16.1	11.4	21.5	16.0	10.2	21.5
Other securities	12.7	11.3	14.4	13.2	11.7	14.6
Loans and discounts (incl. Federal funds sold)	54.1	57.4	50.3	51.0	54.7	47.7
Total capital accounts	7.2	7.5	7.0	8.6	8.9	8.3
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	42,649,654	22,363,640	20,286,014	9,271,311	4,338,832	4,932,479
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	25,902,955	14,560,606	11,342,349	5,312,659	2,708,096	2,604,563
NUMBER OF BANKS	999	26	973	483	15	468

(Amounts in thousands of dollars)

ASSETS	MINNEAPOLIS				KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,168,464	523,912	644,552	2,391,240	1,112,564	1,278,676	
Currency and coin	85,038	15,054	69,984	158,757	36,072	122,685	
Reserve with Federal Reserve Banks	390,861	133,042	257,819	827,472	377,820	449,652	
Demand balances with banks in U.S.	262,592	50,845	211,747	700,264	171,219	529,045	
Other balances with banks in U.S.	1,749	-	1,749	1,446	281	1,165	
Balances with banks in foreign countries ..	3,907	2,067	1,840	1,159	1,159	-	
Cash items in process of collection	424,317	322,904	101,413	702,142	526,013	176,129	
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	1,285,313	223,819	1,061,494	2,040,009	527,015	1,512,994	
OTHER SECURITIES—TOTAL BOOK VALUE	1,044,166	253,557	790,609	1,466,738	477,720	989,018	
Obligations of States and subdivisions ..	811,069	217,124	593,945	1,226,193	401,374	824,819	
Obligations of Fed. agencies not guaranteed by U.S.	210,131	27,540	182,591	158,153	16,469	141,684	
Other bonds, notes, debentures, and corporate stocks ..	22,966	8,893	14,073	82,392	59,877	22,515	
TOTAL SECURITIES	2,329,479	477,376	1,852,103	3,506,747	1,004,735	2,502,012	
FEDERAL FUNDS SOLD (LOANED)	6,610	525	6,085	106,360	13,900	92,460	
OTHER LOANS AND DISCOUNTS, NET—TOTAL	4,248,176	1,499,635	2,748,541	6,740,493	2,755,792	3,984,701	
Valuation reserves	72,413	18,464	53,949	108,300	42,831	65,469	
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	4,320,589	1,518,099	2,802,490	6,848,793	2,798,623	4,050,170	
Real estate loans—total	1,167,593	201,695	965,898	1,178,602	397,156	781,446	
Secured by farm land	62,285	54	62,231	126,774	12,849	113,925	
Secured by residential properties :							
Insured by FHA	199,601	24,606	174,995	112,257	45,801	66,456	
Guaranteed by VA	81,996	23,117	58,879	47,108	16,771	30,337	
Not ins. or guaranteed by FHA or VA	564,050	99,476	464,574	409,898	105,674	304,224	
Secured by other properties	259,661	54,442	205,219	482,565	216,061	266,504	
Loans to domestic com'l. and foreign banks	8,737	6,092	2,645	25,840	11,084	14,756	
Loans to other financial institutions	238,219	194,927	43,292	419,581	309,846	109,735	
Loans to brokers and dealers in securities	19,425	16,408	3,017	50,338	27,869	22,469	
Other loans for purchasing or carrying secs.	70,279	54,451	15,828	113,705	81,745	31,960	
Other loans to farmers	504,390	8,975	495,415	1,089,490	166,014	923,476	
Commercial including open market paper	1,321,013	718,534	602,479	2,193,685	1,091,261	1,102,424	
Other loans to individuals—total	898,997	258,277	640,720	1,601,450	579,252	1,022,198	
Passenger automobile instalment loans	385,837	92,704	293,133	623,887	164,294	459,593	
Other retail consumer instalment loans	119,620	26,033	93,587	153,305	41,970	111,335	
Residential repair and modern instal.	62,552	20,725	41,827	93,981	38,796	55,185	
Other instal. loans for personal expenditures ..	104,070	21,195	82,875	217,893	65,468	152,425	
Single payment loans for personal expenditures ..	226,918	97,620	129,298	512,384	268,724	243,660	
All other loans (including overdrafts)	91,936	58,740	33,196	176,102	134,396	41,706	
TOTAL LOANS AND SECURITIES	6,584,265	1,977,536	4,606,729	10,353,600	3,774,427	6,579,173	
Fixed assets (net of mortgages and other liens ..	121,273	29,762	91,511	214,507	95,027	119,480	
on bank premises and other real estate)	12,750	8,562	4,188	3,281	2,299	982	
Customers' liability on acceptances outstanding	43,109	15,747	27,362	70,214	41,151	29,063	
Other assets							
TOTAL ASSETS	7,929,861	2,555,519	5,374,342	13,032,842	5,025,468	8,007,374	
MEMORANDA							
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	1,317,745	240,652	1,077,093	2,071,389	538,067	1,533,322	
Direct:							
Treasury bills	112,999	11,264	101,735	311,300	83,029	228,271	
Treasury certificates of indebtedness	16,400	394	16,006	37,328	14,746	22,582	
Treasury notes maturing in one year or less	104,236	8,327	95,909	236,586	63,974	172,612	
Other Treasury notes	148,326	22,925	125,401	295,403	77,420	217,983	
United States nonmarketable bonds	2,845	937	1,908	3,311	811	2,500	
Other bonds maturing in 1 year or less	25,814	162	25,652	54,090	9,800	44,290	
Other bonds maturing in 5 years	406,846	72,598	334,248	700,982	176,861	524,121	
Other bonds maturing in 5 to 10 years	483,787	122,243	361,544	401,831	107,029	294,802	
Other bonds maturing after 10 years	15,746	1,786	13,960	29,699	4,090	25,609	
Guaranteed obligations	746	16	730	859	307	552	
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.	210,730	27,776	182,954	158,321	16,499	141,822	
TOTAL PAR VALUE	129,885	17,713	112,172	72,389	7,420	64,969	
Maturing in 1 year or less	37,447	4,050	33,397	28,447	3,469	24,978	
Maturing in 1 to 5 years	8,012	337	7,675	5,150	500	4,650	
Maturing after 5 years	35,386	5,676	29,710	52,335	5,110	47,225	
Participation certificates							

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1966

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MINNEAPOLIS				KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	3,614,904	1,400,148	2,214,756		7,245,498	2,921,481	4,324,017
Savings and loan associations	22,916	4,761	18,155		95,090	32,843	62,247
Other individuals, partnerships, and corporations	2,461,153	802,380	1,658,773		4,858,913	1,774,640	3,084,273
Foreign governments, central banks, etc.	44	44	-		-	-	-
United States Government	205,066	123,118	81,948		347,490	177,155	170,335
States and political subdivisions	397,232	77,305	319,927		855,238	173,315	681,923
Mutual savings banks in United States	5,657	5,501	156		-	-	-
Commercial banks in United States	444,142	350,054	94,088		994,577	727,120	267,457
Banks in foreign countries	5,550	4,933	617		3,464	3,464	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	73,144	32,052	41,092		90,726	32,944	57,782
TIME DEPOSITS—TOTAL	3,469,617	817,683	2,651,934		4,362,205	1,512,166	2,850,039
Savings deposits	1,147,108	210,513	936,595		2,474,468	818,702	1,655,766
Accumulated for payment of personal loans	6,893	37	6,856		10,115	3,300	6,815
Savings and loan associations	2,808	695	2,113		16,386	7,126	9,260
Other time deposits of indiv., part., and corp.	2,106,187	548,436	1,557,751		1,582,164	620,257	961,907
Foreign Governments, central banks, etc.	1,000	1,000	-		-	-	-
United States Government	3,260	942	2,318		7,105	2,050	5,055
States and political subdivisions	199,009	52,885	146,124		265,233	55,110	210,123
Mutual savings banks in United States	-	-	-		-	-	-
Commercial banks in United States	3,352	3,175	177		6,734	5,621	1,113
Banks in foreign countries	-	-	-		-	-	-
TOTAL DEPOSITS	7,084,521	2,217,831	4,866,690		11,607,703	4,433,647	7,174,056
Federal funds purchased (borrowed)	54,420	53,575	845		58,700	46,000	12,700
Other liabilities for borrowed money	53,087	34,038	19,049		28,628	7,909	20,719
Acceptances outstanding	12,805	8,562	4,243		3,356	2,299	1,057
Other liabilities	114,950	36,277	78,673		148,745	59,501	89,244
TOTAL LIABILITIES	7,319,783	2,350,283	4,969,500		11,847,132	4,549,356	7,297,776
CAPITAL ACCOUNTS—TOTAL	610,078	205,236	404,842		1,185,710	476,112	709,598
Capital stock, notes, and debentures—total	218,814	88,750	130,064		375,861	164,887	210,974
Capital notes and debentures	18,965	10,000	8,965		31,300	26,000	5,300
Preferred stock	150	-	150		458	-	458
Common stock	199,699	78,750	120,949		344,103	138,887	205,216
Surplus	249,185	82,250	166,935		487,718	191,954	295,764
Undivided profits	128,320	34,236	94,084		297,236	109,484	187,752
Other capital accounts	13,759	-	13,759		24,895	9,787	15,108
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	7,929,861	2,555,519	5,374,342		13,032,842	5,025,468	8,007,374
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	2,927,995	1,026,399	1,901,596		5,843,241	2,224,249	3,618,992
DEMAND DEPOSITS ADJUSTED	2,541,379	604,072	1,937,307		5,201,289	1,491,193	3,710,096
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	14.7	20.5	12.0		18.3	22.1	16.0
U.S. Gov't. obligations, direct and guaranteed	16.2	8.8	19.8		15.7	10.5	18.9
Other securities	13.2	9.9	14.7		11.3	9.5	12.4
Loans and discounts (incl. Federal funds sold)	53.7	58.7	51.3		52.5	55.1	50.9
Total capital accounts	7.7	8.0	7.5		9.1	9.5	8.9
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	6,995,107	2,186,371	4,808,736		11,500,584	4,435,077	7,065,507
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	4,247,806	1,491,959	2,755,847		6,753,947	2,761,216	3,992,731
NUMBER OF BANKS	494	8	486		835	22	813

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1966

(Amounts in thousands of dollars)

ASSETS	DALLAS				SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	3,254,386	1,824,414	1,429,972	7,087,091	6,059,018	1,028,073	
Currency and coin	199,300	43,843	155,457	543,112	397,836	145,276	
Reserve with Federal Reserve Banks	1,029,582	600,913	428,669	3,106,163	2,714,480	391,683	
Demand balances with banks in U.S.	1,062,626	401,922	660,704	492,003	258,075	233,928	
Other balances with banks in U.S.	18,273	302	17,971	159,747	151,250	8,497	
Balances with banks in foreign countries ..	6,805	3,811	2,994	28,932	25,054	3,878	
Cash items in process of collection	937,800	773,623	164,177	2,757,134	2,512,323	244,811	
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	2,282,741	904,377	1,378,364	5,067,949	3,941,427	1,126,522	
OTHER SECURITIES—TOTAL BOOK VALUE	2,171,529	880,327	1,291,202	6,146,518	5,192,079	954,439	
Obligations of States and subdivisions	1,783,579	807,972	975,607	5,242,277	4,495,160	747,117	
Obligations of Fed. agencies not guaranteed by U.S.	316,799	48,345	268,454	749,481	571,205	178,276	
Other bonds, notes, debentures, and corporate stocks	71,151	24,010	47,141	154,760	125,714	29,046	
TOTAL SECURITIES	4,454,270	1,784,704	2,669,566	11,214,467	9,133,506	2,080,961	
FEDERAL FUNDS SOLD (LOANED)	114,370	60,225	54,145	253,010	164,450	88,560	
OTHER LOANS AND DISCOUNTS, NET—TOTAL	8,583,210	4,255,668	4,327,542	30,095,967	25,168,234	4,927,733	
Valuation reserves	158,638	72,470	86,168	515,227	441,580	73,647	
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	8,741,848	4,328,138	4,413,710	30,611,194	25,609,814	5,001,380	
Real estate loans—total	977,803	370,614	607,189	9,466,892	7,840,973	1,625,919	
Secured by farm land	96,848	7,573	89,275	274,737	215,265	59,472	
Secured by residential properties:							
Insured by FHA	79,698	43,146	36,552	2,577,175	2,215,642	361,533	
Guaranteed by VA	34,319	21,354	12,965	361,726	298,444	63,282	
Not ins. or guaranteed by FHA or VA	325,201	95,773	229,428	3,834,448	3,300,112	534,336	
Secured by other properties	441,737	202,768	238,969	2,418,806	1,811,510	607,296	
Loans to domestic com'l. and foreign banks	15,083	11,452	3,631	315,319	288,550	26,769	
Loans to other financial institutions	553,274	416,970	136,304	1,864,883	1,731,058	133,825	
Loans to brokers and dealers in securities	51,452	34,226	17,226	243,119	221,728	21,391	
Other loans for purchasing or carrying secs.	420,441	288,157	132,284	206,555	174,861	31,694	
Other loans to farmers	513,708	39,368	474,340	1,323,199	937,225	385,974	
Commercial including open market paper	3,805,621	2,141,741	1,663,880	10,777,859	9,278,026	1,499,833	
Other loans to individuals—total	2,130,692	845,248	1,285,444	6,006,817	4,789,864	1,216,953	
Passenger automobile instalment loans	944,841	295,340	649,501	2,660,722	2,058,568	602,154	
Other retail consumer instalment loans	184,057	67,322	116,735	680,594	536,799	143,795	
Residential repair and modern instal.	97,766	37,924	59,842	444,037	355,527	88,510	
Other instal. loans for personal expenditures	300,328	99,575	200,753	820,053	598,203	221,850	
Single payment loans for personal expenditures	603,700	345,087	258,613	1,401,411	1,240,767	160,644	
All other loans (including overdrafts)	273,774	180,362	93,412	406,551	347,529	59,022	
TOTAL LOANS AND SECURITIES	13,151,850	6,100,597	7,051,253	41,563,444	34,466,190	7,097,254	
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	378,666	190,273	188,393	877,229	665,532	211,697	
Customers' liability on acceptances outstanding	32,498	32,093	405	395,319	385,185	10,134	
Other assets	94,427	63,592	30,835	612,488	535,532	76,956	
TOTAL ASSETS	16,911,827	8,210,969	8,700,858	50,535,571	42,111,457	8,424,114	
MEMORANDA							
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	2,318,359	922,788	1,395,571	5,260,792	4,107,349	1,153,443	
Direct:							
Treasury bills	244,349	47,033	197,316	487,525	365,034	122,491	
Treasury certificates of indebtedness	22,207	3,183	19,024	64,951	44,787	20,164	
Treasury notes maturing in one year or less	232,539	86,919	145,620	239,591	143,253	96,338	
Other Treasury notes	272,207	92,112	180,095	491,388	343,985	147,403	
United States nonmarketable bonds	5,066	155	4,911	3,988	465	3,523	
Other bonds maturing in 1 year or less	60,239	19,984	40,255	244,072	228,243	15,829	
Other bonds maturing in 5 years	825,783	359,892	465,891	1,930,988	1,512,319	418,669	
Other bonds maturing in 5 to 10 years	591,458	278,372	313,086	1,665,664	1,362,700	302,964	
Other bonds maturing after 10 years	59,939	34,852	25,087	119,709	100,156	19,553	
Guaranteed obligations	4,572	286	4,286	12,916	6,407	6,509	
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.	315,463	48,391	267,072	739,497	561,735	177,762	
TOTAL PAR VALUE	201,417	15,363	186,054	323,263	180,762	142,501	
Maturing in 1 year or less	46,001	11,556	34,445	56,314	49,642	6,672	
Maturing in 1 to 5 years	6,501	-	6,501	22,959	22,209	750	
Maturing after 5 years	61,544	21,472	40,072	336,961	309,122	27,839	
Participation certificates							

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1966

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DALLAS				SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	9,015,848	4,286,741	4,729,107		19,615,737	16,093,036	3,522,701
Savings and loan associations	110,516	27,392	83,124		438,073	373,917	64,156
Other individuals, partnerships, and corporations	6,365,146	2,714,705	3,650,441		15,075,220	12,381,471	2,693,749
Foreign governments, central banks, etc.	3,409	2,845	564		53,454	51,406	2,048
United States Government	365,746	229,449	136,297		1,242,531	1,051,384	191,147
States and political subdivisions	719,258	267,522	451,736		1,307,756	893,862	413,894
Mutual savings banks in United States	-	-	-		16,149	15,155	994
Commercial banks in United States	1,290,751	967,056	323,695		614,269	568,068	46,201
Banks in foreign countries	24,995	19,012	5,983		150,901	137,112	13,789
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	136,027	58,760	77,267		717,384	620,661	96,723
TIME DEPOSITS—TOTAL	5,942,378	2,814,378	3,128,000		25,183,095	21,193,023	3,990,072
Savings deposits	2,760,069	1,001,146	1,758,923		16,042,949	13,439,015	2,603,934
Accumulated for payment of personal loans	221,485	146,234	75,251		640	-	640
Savings and loan associations	80,176	50,162	30,014		251,519	200,795	50,724
Other time deposits of indiv., part., and corp.	1,895,895	1,128,318	767,577		5,391,666	4,496,026	895,640
Foreign Governments, central banks, etc.	2,300	2,300	-		738,964	734,464	4,500
United States Government	9,911	904	9,007		59,891	37,100	22,791
States and political subdivisions	942,590	471,027	471,563		2,628,121	2,223,263	404,858
Mutual savings banks in United States	-	-	-		1,565	740	825
Commercial banks in United States	28,412	12,747	15,665		15,873	15,712	161
Banks in foreign countries	1,540	1,540	-		51,907	45,908	5,999
TOTAL DEPOSITS	14,958,226	7,101,119	7,857,107		44,798,832	37,286,059	7,512,773
Federal funds purchased (borrowed)	232,070	212,745	19,325		369,555	350,480	19,075
Other liabilities for borrowed money	59,722	49,301	10,421		218,235	211,386	6,849
Acceptances outstanding	36,998	36,593	405		399,067	388,697	10,370
Other liabilities	188,473	99,112	89,361		1,148,666	991,762	156,904
TOTAL LIABILITIES	15,475,489	7,498,870	7,976,619		46,934,355	39,228,384	7,705,971
CAPITAL ACCOUNTS—TOTAL	1,436,338	712,099	724,239		3,601,216	2,883,073	718,143
Capital stock, notes, and debentures—total	532,556	297,997	234,559		1,352,484	1,050,731	301,753
Capital notes and debentures	49,190	41,000	8,190		366,300	293,547	72,753
Preferred stock	-	-	-		450	-	450
Common stock	483,366	256,997	226,369		985,734	757,184	228,550
Surplus	612,681	324,631	288,050		1,449,741	1,169,859	279,882
Undivided profits	246,899	88,110	158,789		750,682	625,752	124,930
Other capital accounts	44,202	1,361	42,841		48,309	36,731	11,578
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	16,911,827	8,210,969	8,700,858		50,535,571	42,111,457	8,424,114
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	7,015,422	3,111,196	3,904,226		16,366,600	13,322,638	3,043,962
DEMAND DEPOSITS ADJUSTED	6,421,551	2,316,613	4,104,938		15,001,803	11,961,261	3,040,542
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	19.2	22.2	16.4		14.0	14.4	12.2
U.S. Gov't. obligations, direct and guaranteed	13.5	11.0	15.8		10.0	9.4	13.4
Other securities	12.8	10.7	14.8		12.2	12.3	11.3
Loans and discounts (incl. Federal funds sold)	51.4	52.6	50.4		60.1	60.2	59.5
Total capital accounts	8.5	8.7	8.3		7.1	6.8	8.5
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	14,679,277	6,952,184	7,727,093		44,343,336	36,883,748	7,459,588
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	8,629,973	4,299,752	4,330,221		29,957,574	25,012,207	4,945,367
NUMBER OF BANKS	676	17	659		221	21	200

ALL MEMBER BANKS, BY STATES, JUNE 30, 1966

(Amounts in thousands of dollars)

ASSETS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
RESERVES, CASH, AND BANK BALANCES—TOTAL	489,357	35,123	230,257	286,974	5,316,335	465,640	556,544	151,773
Currency and coin	54,371	8,495	31,437	26,132	361,975	32,251	70,059	10,957
Reserve with Federal Reserve Banks	166,635	4,712	87,922	95,133	2,373,241	173,784	178,151	57,814
Demand balances with banks in U.S.	150,379	9,540	25,726	104,345	315,216	116,862	128,145	40,426
Other balances with banks in U.S.	358	111	393	2,173	156,134	-	8,472	23,954
Balances with banks in foreign countries ..	127	93	3,679	-	23,449	159	671	-
Cash items in process of collection	117,487	12,172	81,100	59,191	2,086,320	142,584	171,046	18,622
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	526,464	38,849	167,708	204,889	3,613,912	323,698	289,133	63,567
OTHER SECURITIES—TOTAL BOOK VALUE	392,437	41,092	252,840	221,228	4,732,066	247,914	460,888	83,828
Obligations of States and subdivisions ..	337,054	35,150	175,520	181,288	4,044,647	232,102	414,224	61,898
Obligations of Fed. agencies not guaranteed by U.S.	49,098	5,639	72,420	35,703	563,704	10,290	37,163	19,509
Other bonds, notes, debentures, and corporate stocks ..	6,285	303	4,900	4,237	123,715	5,522	9,501	2,421
TOTAL SECURITIES	918,901	79,941	420,548	426,117	8,345,978	571,612	750,021	147,395
FEDERAL FUNDS SOLD (LOANED)	11,350	3,000	37,350	6,050	146,850	12,850	12,595	21,950
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,359,766	152,718	1,198,066	745,258	23,050,593	1,513,242	1,924,281	310,137
Valuation reserves	34,647	5,379	13,830	11,288	406,916	23,599	36,316	4,608
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,394,413	158,097	1,211,896	756,546	23,457,509	1,536,841	1,960,597	314,745
Real estate loans—total	243,281	61,347	303,510	193,546	7,517,292	302,448	560,796	82,140
Secured by farm land	25,232	22	6,854	35,620	210,195	14,970	2,168	3,422
Secured by residential properties:								
Insured by FHA	11,822	11,695	167,988	9,695	1,956,984	21,972	36,815	4,142
Guaranteed by VA	2,366	211	19,783	1,809	273,377	21,332	19,175	989
Not ins. or guaranteed by FHA or VA	116,356	27,782	47,822	68,455	3,257,247	111,360	342,358	52,042
Secured by other properties	87,505	21,637	61,063	77,967	1,819,489	132,814	160,280	21,545
Loans to domestic com'l. and foreign banks ..	1,453	-	18,094	708	280,524	4,972	4,291	-
Loans to other financial institutions	63,126	185	42,149	24,981	1,424,235	115,172	68,821	7,487
Loans to brokers and dealers in securities ..	14,034	-	8,447	12,100	209,799	9,906	9,190	1,755
Other loans for purchasing or carrying secs.	13,432	35	1,348	5,468	164,943	37,755	9,852	1,973
Other loans to farmers	52,937	16	168,151	65,866	757,378	211,502	5,233	3,484
Commercial including open market paper	432,671	56,378	364,448	204,284	8,375,012	429,927	626,797	67,420
Other loans to individuals—total	511,667	39,260	301,063	243,149	4,410,322	398,061	599,641	146,562
Passenger automobile instalment loans ..	174,164	14,815	129,343	103,540	1,910,033	143,746	179,002	26,711
Other retail consumer instalment loans ..	53,601	13,439	29,744	23,898	501,388	45,175	26,159	10,718
Residential repair and modern instal.	22,974	1,977	24,583	10,051	309,528	22,397	34,648	5,201
Other instal. loans for personal expenditures ..	70,386	5,124	81,763	31,407	547,756	38,225	123,585	17,110
Single payment loans for personal expenditures ..	190,542	3,905	35,630	74,253	1,141,617	148,518	236,247	86,822
All other loans (including overdrafts)	61,812	876	4,686	6,444	318,004	27,098	75,976	3,924
TOTAL LOANS AND SECURITIES	2,290,017	235,659	1,655,964	1,177,425	31,543,421	2,097,704	2,686,897	479,482
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	42,738	8,508	46,529	24,470	619,859	55,637	71,189	11,387
Customers' liability on acceptances outstanding	360	61	14	-	347,043	1,632	2,167	280
Other assets	9,587	1,598	25,975	5,506	512,054	24,775	16,705	3,822
TOTAL ASSETS	2,832,059	280,949	1,958,729	1,494,375	38,338,712	2,645,388	3,333,502	646,744
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	537,420	40,117	172,975	209,190	3,755,405	330,730	291,946	65,616
Direct:								
Treasury bills	123,520	3,930	24,572	31,299	393,743	69,943	43,760	24,175
Treasury certificates of indebtedness	11,208	-	4,678	5,267	33,757	6,181	13,521	3,200
Treasury notes maturing in one year or less ..	72,060	-	5,273	27,886	119,513	26,980	57,967	973
Other Treasury notes	64,887	352	5,400	27,422	324,686	40,118	42,279	10,793
United States nonmarketable bonds	1,314	2,590	-	829	300	1,392	500	183
Other bonds maturing in 1 year or less	16,403	551	245	3,473	196,480	8,652	1,200	491
Other bonds maturing in 3 years	161,442	20,137	65,745	64,018	1,373,970	100,837	63,806	24,619
Other bonds maturing in 5 to 10 years	83,086	12,062	62,025	46,695	1,197,441	70,000	66,415	1,182
Other bonds maturing after 10 years	1,006	495	1,011	2,154	109,697	6,450	2,383	-
Guaranteed obligations	2,494	-	4,026	147	5,818	177	115	-
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE	49,096	5,642	72,926	35,818	553,428	10,316	37,311	19,600
Maturing in 1 year or less	30,544	2,209	61,800	18,122	188,407	6,317	10,050	13,500
Maturing in 1 to 5 Years	6,060	347	1,390	4,058	46,107	2,750	3,060	-
Maturing after 5 years	735	100	-	1,770	22,079	20	75	-
Participation certificates	11,757	2,986	9,736	11,868	296,835	1,229	24,126	6,100

ALL MEMBER BANKS, BY STATES, JUNE 30, 1966

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
DEMAND DEPOSITS—TOTAL	1,553,681	128,824	856,543	842,671	14,096,028	1,271,215	1,855,946	439,566
Savings and loan associations	13,796	306	5,220	11,469	366,096	20,678	15,870	1,587
Other individuals, partnerships, and corporations	1,101,021	97,984	627,871	595,943	11,016,318	940,307	1,475,041	368,620
Foreign governments, central banks, etc.	-	-	2,048	-	50,912	-	-	-
United States Government	65,272	6,339	37,324	28,247	939,444	70,831	161,345	54,279
States and political subdivisions	257,259	19,495	144,605	108,790	567,130	79,879	112,487	2,756
Mutual savings banks in United States	-	30	-	-	2,489	-	38,275	3,666
Commercial banks in United States	103,103	2,072	10,651	91,553	457,543	136,811	23,485	6,736
Banks in foreign countries	527	-	6,667	-	130,581	172	1,959	39
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	12,703	2,598	22,157	6,669	565,515	22,537	27,484	1,883
TIME DEPOSITS—TOTAL	994,833	131,300	906,068	512,472	19,729,566	1,108,716	1,053,458	118,498
Savings deposits	725,647	62,676	627,355	272,279	12,090,819	701,407	837,094	93,535
Accumulated for payment of personal loans	3,181	-	144	1,884	494	-	-	-
Savings and loan associations	4,326	215	8,582	3,760	231,226	5,705	200	-
Other time deposits of indiv., part., and corp.	205,329	14,665	230,737	201,297	4,363,979	317,054	95,010	24,350
Foreign Governments, central banks, etc.	-	-	4,000	-	727,264	-	-	-
United States Government	995	13,675	3,255	404	25,527	-	-	-
States and political subdivisions	50,387	39,244	31,895	32,098	2,226,966	1,420	555	230
Mutual savings banks in United States	-	825	-	-	375	-	600	-
Commercial banks in United States	4,968	-	100	750	15,378	322	500	-
Banks in foreign countries	-	-	-	-	47,538	-	-	-
TOTAL DEPOSITS	2,548,514	260,124	1,762,611	1,355,143	33,825,594	2,379,931	2,909,404	558,064
Federal funds purchased (borrowed)	800	1,500	200	3,600	337,580	6,350	325	-
Other liabilities for borrowed money	750	139	-	1,251	204,734	5,984	278	-
Acceptances outstanding	400	61	4	-	349,941	1,632	2,167	280
Other liabilities	52,043	3,080	42,895	14,126	935,798	37,426	133,745	20,428
TOTAL LIABILITIES	2,602,507	264,904	1,805,710	1,374,120	35,653,647	2,431,323	3,045,919	578,772
CAPITAL ACCOUNTS—TOTAL	229,552	16,045	153,019	120,255	2,685,065	214,065	287,583	67,972
Capital stock, notes, and debentures—total	70,705	5,500	65,404	37,386	1,028,441	76,316	100,462	24,413
Capital notes and debentures	75	200	29,723	1,350	320,377	7,050	25,250	-
Preferred stock	-	-	-	-	-	-	-	-
Common stock	70,630	5,300	35,681	36,036	708,064	69,266	75,212	24,413
Surplus	95,820	4,550	63,540	50,155	1,067,661	93,984	138,508	35,029
Undivided profits	51,577	5,394	20,801	30,186	559,558	42,452	44,513	8,331
Other capital accounts	11,450	601	3,274	2,528	29,405	1,313	4,100	199
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,832,059	280,949	1,958,729	1,494,375	38,338,712	2,645,388	3,333,502	646,744
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,285,815	107,112	749,717	679,135	11,694,492	1,011,769	1,556,755	380,518
DEMAND DEPOSITS ADJUSTED	1,267,819	108,241	727,468	663,680	10,612,721	920,989	1,500,070	359,929
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.3	12.5	11.8	19.2	13.9	17.6	16.7	23.5
U.S. Gov't obligations, direct and guaranteed	18.6	13.8	8.6	13.7	9.4	12.2	8.7	9.8
Other securities	13.9	14.6	12.9	14.8	12.3	9.4	13.8	13.0
Loans and discounts (incl. Federal funds sold)	48.4	55.4	63.1	50.3	60.5	57.7	58.1	51.3
Total capital accounts	8.1	5.7	7.8	8.0	7.0	8.1	8.6	10.5
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	2,491,807	256,485	1,734,409	1,334,547	33,508,843	2,382,017	2,866,498	532,318
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,383,424	152,771	1,202,619	753,486	22,934,154	1,515,315	1,910,100	310,122
NUMBER OF BANKS	110	5	5	84	108	134	37	7

(Amounts in thousands of dollars)

ASSETS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
RESERVES, CASH, AND BANK BALANCES—TOTAL	406,296	1,100,327	666,730	65,986	111,641	3,634,196	1,027,567	480,919
Currency and coin	34,108	109,117	46,732	9,390	10,974	225,110	111,753	36,851
Reserve with Federal Reserve Banks	185,073	295,681	216,303	32,266	50,755	1,481,489	299,852	138,085
Demand balances with banks in U.S.	58,470	410,610	132,838	4,669	17,173	604,476	257,572	132,094
Other balances with banks in U.S.	1,157	3,510	614	-	-	20,218	5,720	-
Balances with banks in foreign countries ..	2,365	1,692	745	133	-	12,991	667	-
Cash items in process of collection	125,123	279,717	269,498	19,528	32,739	1,289,912	352,003	173,889
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	473,689	1,073,628	397,689	54,880	125,601	4,015,181	1,206,948	452,939
OTHER SECURITIES—TOTAL BOOK VALUE	121,918	815,319	391,195	50,938	79,697	3,194,067	654,474	301,046
Obligations of States and subdivisions ..	101,696	630,042	340,984	47,245	75,689	2,529,145	504,723	250,796
Obligations of Fed. agencies not guaranteed by U.S.	12,328	168,069	42,977	18	2,463	554,944	115,038	43,891
Other bonds, notes, debentures, and corporate stocks ..	7,894	17,208	7,234	3,675	1,545	109,978	34,713	6,359
TOTAL SECURITIES	595,607	1,888,947	788,884	105,818	205,298	7,209,248	1,861,422	753,985
FEDERAL FUNDS SOLD (LOANED)	27,900	40,350	45,800	-	810	182,250	110,500	4,000
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,211,397	2,751,203	2,213,560	257,757	515,883	13,002,487	2,912,170	1,196,409
Valuation reserves	16,524	45,590	32,973	2,825	9,234	366,095	52,124	22,082
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,227,921	2,796,793	2,246,533	260,582	525,117	13,368,582	2,964,294	1,218,491
Real estate loans—total	387,723	567,005	408,133	109,419	153,104	2,068,271	947,681	329,118
Secured by farm land	461	21,502	22,809	2,194	4,387	108,785	70,181	33,551
Secured by residential properties:								
Insured by FHA	19,205	83,730	17,372	15,545	83,842	201,507	90,775	25,167
Guaranteed by VA	16,851	23,656	6,853	3,787	13,660	65,976	24,629	20,644
Not ins. or guaranteed by FHA or VA	179,957	171,587	212,137	50,634	31,707	1,093,967	468,708	159,797
Secured by other properties	171,249	266,530	148,962	37,259	19,508	598,036	293,388	89,959
Loans to domestic com'l. and foreign banks	120	29,997	7,877	-	120	150,824	3,113	1,166
Loans to other financial institutions	200,673	136,074	198,512	8,881	12,606	1,461,455	156,646	48,118
Loans to brokers and dealers in securities	11,902	38,914	20,138	18	3	428,969	27,179	5,951
Other loans for purchasing or carrying secs.	12,627	57,099	9,484	4,432	5,806	425,298	19,423	11,999
Other loans to farmers	388	44,671	21,279	4,844	99,670	343,809	109,421	236,676
Commercial including open market paper	305,223	970,831	866,958	61,940	109,608	6,043,266	753,442	288,607
Other loans to individuals—total	273,343	893,181	678,806	57,501	138,670	2,120,516	866,783	276,845
Passenger automobile instalment loans	77,355	327,822	185,232	23,162	78,353	751,146	353,244	122,015
Other retail consumer instalment loans	20,651	114,706	73,648	2,436	15,857	189,760	65,470	28,283
Residential repair and modern instal.	19,565	48,182	25,095	3,078	14,103	117,494	84,878	22,343
Other instal. loans for personal expenditures ..	40,955	106,512	98,226	15,343	13,837	256,172	114,745	26,875
Single payment loans for personal expenditures ..	114,817	295,959	296,605	13,482	16,520	805,944	248,446	77,329
All other loans (including overdrafts)	35,922	59,021	35,346	13,547	5,530	326,174	80,606	20,011
TOTAL LOANS AND SECURITIES	1,834,904	4,680,500	3,048,244	363,575	721,991	20,393,985	4,884,092	1,954,394
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	28,449	141,898	73,415	13,550	17,916	215,590	71,474	30,281
Customers' liability on acceptances outstanding ..	983	2,054	3,016	568	-	112,708	1,213	345
Other assets	12,791	42,301	41,509	7,682	4,340	279,382	35,369	8,323
TOTAL ASSETS	2,283,423	5,967,080	3,832,914	451,361	855,888	24,635,861	6,019,715	2,474,262
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	478,097	1,082,624	414,506	56,898	127,128	4,134,098	1,233,524	459,143
Direct:	80,718	144,587	97,439	11,679	12,136	628,001	184,832	40,765
Treasury bills	9,771	14,724	4,501	1,903	5,246	50,802	21,989	7,239
Treasury certificates of indebtedness	56,625	137,574	36,051	3,625	24,829	422,717	123,580	52,757
Treasury notes maturing in one year or less ..	41,632	121,397	47,712	8,973	32,527	451,725	195,206	89,942
Other Treasury notes	910	1,292	866	-	-	3,466	1,801	489
United States nonmarketable bonds	33,800	40,049	7,044	-	260	62,756	35,825	7,709
Other bonds maturing in 1 year or less	188,958	276,099	170,197	20,183	45,594	1,412,382	470,484	169,217
Other bonds maturing in 5 years	64,663	329,532	49,150	10,535	5,104	997,956	192,668	87,558
Other bonds maturing in 5 to 10 years	768	8,107	1,525	-	486	100,548	6,903	1,157
Other bonds maturing after 10 years	252	9,263	21	-	946	3,745	236	2,310
Guaranteed obligations								
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.	12,335	168,100	42,931	22	2,464	554,373	115,108	43,901
TOTAL PAR VALUE	4,840	127,870	23,099	-	2,250	285,315	74,712	21,696
Maturing in 1 year or less	994	14,715	3,642	-	-	100,985	17,759	11,284
Maturing in 1 to 5 years	65	4,865	170	-	-	13,039	4,741	1,021
Maturing after 5 years	6,436	20,650	16,020	22	214	155,034	17,896	9,900
Participation certificates								

ALL MEMBER BANKS, BY STATES, JUNE 30, 1966

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
DEMAND DEPOSITS—TOTAL	1,306,637	3,092,040	2,150,432	217,191	431,822	11,542,983	3,048,495	1,324,550
Savings and loan associations	31,936	78,437	24,468	3,142	4,922	169,668	38,575	14,052
Other individuals, partnerships, and corporations	1,099,198	2,206,236	1,464,412	128,953	318,224	8,031,804	2,078,901	931,309
Foreign governments, central banks, etc.	29,263	937	-	-	-	18,460	2	-
United States Government	57,527	115,536	122,113	21,451	18,092	888,481	172,464	59,964
States and political subdivisions	338	275,298	242,232	44,514	81,342	833,325	533,375	106,448
Mutual savings banks in United States	-	-	-	-	-	1,324	718	-
Commercial banks in United States	61,320	362,531	275,791	13,020	3,398	1,310,093	161,022	186,210
Banks in foreign countries	4,742	5,210	1,732	1,862	-	58,772	1,732	74
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	22,313	47,855	19,684	4,249	5,844	231,056	61,706	26,493
TIME DEPOSITS—TOTAL	744,852	2,229,951	1,205,331	179,694	343,466	10,093,277	2,299,912	904,928
Savings deposits	499,511	1,379,315	419,703	105,158	270,202	6,379,953	1,178,976	467,171
Accumulated for payment of personal loans	10,334	54	94	-	-	47,588	1,112	42
Savings and loan associations	8,291	10,870	18,552	2,950	695	32,391	8,024	793
Other time deposits of indiv., part., and corp.	206,429	531,421	640,710	35,684	71,165	2,678,210	946,144	383,970
Foreign Governments, central banks, etc.	8,424	-	4,263	500	-	261,528	-	-
United States Government	10,261	1,746	2,088	5,049	1,340	3,875	1,781	649
States and political subdivisions	602	304,973	116,143	29,553	64	646,451	160,259	51,855
Mutual savings banks in United States	-	-	-	-	-	3,000	50	-
Commercial banks in United States	-	1,572	3,778	-	-	28,087	3,566	448
Banks in foreign countries	1,000	-	-	800	-	12,194	-	-
TOTAL DEPOSITS	2,051,489	5,321,991	3,355,763	396,885	775,288	21,636,260	5,348,407	2,229,478
Federal funds purchased (borrowed)	10,000	22,550	47,150	-	3,000	282,750	68,595	14,400
Other liabilities for borrowed money	1,540	37,523	2,800	-	100	268,032	13,486	4,500
Acceptances outstanding	983	2,056	3,016	568	-	114,082	1,885	345
Other liabilities	43,092	108,026	100,174	8,040	12,859	476,852	143,593	18,926
TOTAL LIABILITIES	2,107,104	5,492,146	3,508,903	405,493	791,247	22,777,976	5,575,966	2,267,649
CAPITAL ACCOUNTS—TOTAL	176,319	474,934	324,011	45,868	64,641	1,857,885	443,749	206,613
Capital stock, notes, and debentures—total	54,373	204,425	115,590	20,100	23,962	639,100	125,784	47,150
Capital notes and debentures	12,500	22,450	39,488	11,500	2,560	11,950	15,047	-
Preferred stock	-	-	-	-	450	100	-	100
Common stock	41,873	181,975	76,102	8,600	20,952	627,050	110,737	47,050
Surplus	87,241	195,651	136,398	13,838	30,740	873,340	208,084	90,819
Undivided profits	34,013	61,555	42,642	9,930	9,179	272,282	100,771	64,535
Other capital accounts	692	13,303	29,381	2,000	760	73,163	9,110	4,109
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,283,423	5,967,080	3,832,914	451,361	855,888	24,635,861	6,019,715	2,474,262
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,123,044	2,401,713	1,748,096	192,994	381,910	9,648,771	2,438,920	1,018,567
DEMAND DEPOSITS ADJUSTED	1,062,667	2,334,256	1,483,030	163,192	377,593	8,054,497	2,363,006	904,487
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.8	18.4	17.4	14.6	13.0	14.8	17.1	19.4
U.S. Gov't. obligations, direct and guaranteed	20.7	18.0	10.4	12.2	14.7	16.3	20.0	18.3
Other securities	5.3	13.7	10.2	11.3	9.3	13.0	10.9	12.2
Loans and discounts (incl. Federal funds sold)	54.3	46.8	58.9	57.1	60.4	53.5	50.2	48.5
Total capital accounts	7.7	8.0	8.5	10.2	7.6	7.5	7.4	8.4
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	2,034,672	5,215,689	3,338,893	390,228	763,899	21,373,324	5,203,032	2,189,436
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,218,324	2,754,919	2,199,540	256,550	517,743	12,782,889	2,918,231	1,217,561
NUMBER OF BANKS	12	206	71	2	16	525	210	161

(Amounts in thousands of dollars)

ASSETS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
RESERVES, CASH, AND BANK BALANCES—TOTAL	359,110	412,283	600,729	91,831	491,445	1,386,871	1,850,024	784,930
Currency and coin	28,289	38,133	54,008	20,246	55,996	111,569	230,731	44,156
Reserve with Federal Reserve Banks	131,319	144,520	204,562	18,864	166,872	464,703	674,696	242,186
Demand balances with banks in U.S.	133,410	110,013	137,505	25,382	71,086	132,617	237,292	138,711
Other balances with banks in U.S.	104	436	2,533	-	390	6,222	47,230	175
Balances with banks in foreign countries ..	-	22	244	192	633	8,438	9,938	3,535
Cash items in process of collection	65,988	119,159	201,877	27,147	196,468	663,322	650,137	356,167
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	417,189	381,253	597,426	92,155	339,030	711,628	2,154,594	658,099
OTHER SECURITIES—TOTAL BOOK VALUE	321,808	250,972	395,685	119,341	290,127	834,923	1,898,405	626,833
Obligations of States and subdivisions ..	259,680	216,037	353,673	110,212	237,655	763,942	1,690,092	484,359
Obligations of Fed. agencies not guaranteed by U.S.	55,862	26,273	32,730	6,462	42,923	41,227	166,642	128,409
Other bonds, notes, debentures, and corporate stocks ..	6,266	8,662	9,282	2,667	9,549	29,754	41,671	14,065
TOTAL SECURITIES	738,997	632,225	993,111	211,496	629,157	1,546,551	4,052,999	1,284,932
FEDERAL FUNDS SOLD (LOANED)	38,050	18,600	12,550	1,050	34,900	26,050	50,200	1,420
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,064,853	1,125,109	1,618,422	423,114	1,404,129	4,490,821	7,844,428	2,617,668
Valuation reserves	15,262	19,386	27,790	8,027	26,369	102,065	127,999	33,720
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,080,115	1,144,495	1,646,212	431,141	1,430,498	4,592,886	7,972,427	2,651,388
Real estate loans—total	153,383	290,420	278,584	144,317	412,064	658,672	3,149,211	647,818
Secured by farm land	30,337	37,751	12,260	3,943	33,665	3,983	66,138	23,363
Secured by residential properties:								
Insured by FHA	10,728	2,724	8,313	13,905	6,444	35,253	801,877	92,941
Guaranteed by VA	2,661	2,065	2,939	5,994	7,564	23,727	203,108	53,572
Not ins. or guaranteed by FHA or VA ..	60,875	139,547	114,123	72,957	207,101	261,295	1,375,541	336,026
Secured by other properties	48,782	108,333	140,949	47,518	157,290	334,414	702,547	141,916
Loans to domestic com'l. and foreign banks ..	6,140	5,173	2,396	-	1,495	30,382	62,782	7,582
Loans to other financial institutions	48,431	96,458	133,350	12,053	102,187	368,264	494,775	212,622
Loans to brokers and dealers in securities ..	13,051	2,646	33,277	2,222	22,614	22,681	119,621	18,228
Other loans for purchasing or carrying secs.	8,560	9,165	19,089	2,335	17,664	18,111	36,731	59,728
Other loans to farmers	268,475	57,631	24,660	6,709	19,181	8,876	98,420	146,991
Commercial including open market paper ..	324,872	320,417	711,407	122,026	434,684	2,305,285	1,917,835	963,776
Other loans to individuals—total	249,763	333,172	407,719	130,670	389,778	1,061,140	1,963,445	524,209
Passenger automobile instalment loans ..	104,212	96,101	125,119	50,394	156,867	366,903	831,468	215,704
Other retail consumer instalment loans ..	28,442	24,344	19,997	10,445	22,551	59,440	335,356	60,657
Residential repair and modern instal.	19,458	28,929	15,356	6,694	17,438	56,938	205,336	39,453
Other instal. loans for personal expenditures ..	38,100	43,155	79,405	24,452	60,990	179,333	179,256	54,359
Single payment loans for personal expenditures ..	59,551	140,643	167,842	38,685	131,932	398,526	412,029	154,036
All other loans (including overdrafts)	7,440	29,413	35,730	10,809	30,831	119,475	129,607	70,434
TOTAL LOANS AND SECURITIES	1,841,900	1,775,934	2,624,083	635,660	2,068,186	6,063,422	11,947,627	3,904,020
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	26,315	30,577	41,385	12,257	32,794	101,562	180,949	66,179
Customers' liability on acceptances outstanding ..	162	80	2,381	-	548	62,713	7,405	10,547
Other assets	6,389	8,589	21,039	4,388	16,601	73,656	103,828	26,617
TOTAL ASSETS	2,233,876	2,227,463	3,289,617	744,136	2,609,574	7,688,224	14,089,833	4,792,293
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	422,885	390,638	608,301	93,797	345,568	730,714	2,206,660	680,344
Direct:								
Treasury bills	56,692	56,746	82,329	12,290	36,227	85,915	216,693	57,857
Treasury certificates of indebtedness	7,037	11,936	14,675	1,271	4,519	43,485	52,391	7,777
Treasury notes maturing in one year or less ..	43,248	72,657	110,519	12,189	47,650	163,096	165,666	43,169
Other Treasury notes	64,032	51,232	97,005	17,199	50,907	89,706	217,399	73,619
United States nonmarketable bonds	927	829	64	442	1,143	328	1,459	1,183
Other bonds maturing in 1 year or less	13,836	8,284	13,324	651	10,304	12,046	38,900	9,991
Other bonds maturing in 5 years	148,818	140,164	173,811	27,503	126,564	112,127	894,074	205,770
Other bonds maturing in 5 to 10 years	80,539	46,012	103,125	21,758	65,919	218,620	521,894	271,600
Other bonds maturing after 10 years	7,731	2,751	13,307	392	1,923	4,991	94,886	9,113
Guaranteed obligations	25	27	142	102	412	400	3,298	265
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE	55,961	26,343	32,766	6,470	42,925	41,245	166,279	128,869
Maturing in 1 year or less	24,602	18,290	22,695	5,085	34,035	17,370	71,893	82,029
Maturing in 1 to 5 Years	10,845	6,869	6,331	985	4,930	3,365	11,785	21,528
Maturing after 5 years	340	1,084	295	-	815	780	1,295	5,687
Participation certificates	20,174	100	3,445	400	3,145	19,730	81,306	19,625

ALL MEMBER BANKS, BY STATES, JUNE 30, 1966

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
DEMAND DEPOSITS—TOTAL	1,305,180	1,298,323	1,928,722	327,362	1,472,747	4,641,487	5,351,337	2,247,439
Savings and loan associations	24,315	29,045	25,965	2,673	17,414	48,534	42,469	11,610
Other individuals, partnerships, and corporations	807,368	952,162	1,344,344	266,718	1,073,475	3,405,140	3,965,624	1,425,094
Foreign governments, central banks, etc.	-	-	2,027	-	13	11,400	59	44
United States Government	48,399	62,397	71,583	17,102	136,650	304,674	555,313	161,929
States and political subdivisions	305,128	73,651	238,427	24,748	132,355	290,264	371,450	205,256
Mutual savings banks in United States	-	-	-	7,326	8,016	137,861	-	5,531
Commercial banks in United States	107,986	167,000	216,654	2,658	85,584	341,819	288,689	383,228
Banks in foreign countries	-	43	5,051	314	2,556	30,131	13,664	5,343
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	11,984	14,025	24,671	5,823	16,684	71,664	114,069	49,404
TIME DEPOSITS—TOTAL	697,157	694,138	1,019,612	315,695	850,227	1,940,739	7,496,826	1,992,509
Savings deposits	371,258	404,883	699,951	274,499	744,553	923,676	4,997,487	620,826
Accumulated for payment of personal loans	2,382	3,313	5,916	-	207	1,258	160	206
Savings and loan associations	2,430	3,237	13,745	13	3,472	18,265	1,058	1,826
Other time deposits of indiv., part., and corp.	278,451	238,106	145,722	32,670	54,843	781,018	1,714,609	1,254,547
Foreign Governments, central banks, etc.	-	-	4,000	-	-	65,745	8,500	1,000
United States Government	1,058	966	287	1,055	2,297	2,527	812	1,214
States and political subdivisions	41,553	41,876	142,901	7,458	44,695	108,085	769,137	109,704
Mutual savings banks in United States	-	-	-	-	10	9,530	-	-
Commercial banks in United States	25	1,757	7,090	-	150	28,669	1,890	3,186
Banks in foreign countries	-	-	-	-	-	1,966	3,173	-
TOTAL DEPOSITS	2,002,337	1,992,461	2,948,334	643,057	2,322,974	6,582,226	12,848,163	4,239,948
Federal funds purchased (borrowed)	1,900	3,500	5,450	5,200	19,200	58,685	22,550	53,720
Other liabilities for borrowed money	5,538	670	4,767	7,340	450	26,328	7,505	47,488
Acceptances outstanding	162	80	2,388	-	548	63,987	7,405	10,547
Other liabilities	18,783	26,814	47,342	23,257	54,477	254,140	269,476	67,283
TOTAL LIABILITIES	2,028,720	2,023,525	3,008,281	678,854	2,397,649	6,985,366	13,155,099	4,418,986
CAPITAL ACCOUNTS—TOTAL	205,156	203,938	281,336	65,282	211,925	702,858	934,734	373,307
Capital stock, notes, and debentures—total	60,140	46,058	78,536	25,945	57,041	204,317	327,289	138,973
Capital notes and debentures	2,050	-	9,600	-	2,500	10,360	73,035	15,915
Preferred stock	-	-	3,000	-	-	200	4,500	150
Common stock	58,090	46,058	65,936	25,945	54,541	193,757	249,754	122,908
Surplus	91,529	112,311	151,997	23,255	107,062	364,203	418,461	153,093
Undivided profits	51,449	39,962	50,059	15,303	39,218	121,420	164,785	75,678
Other capital accounts	2,038	5,607	744	779	8,604	12,918	24,199	5,563
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,233,876	2,227,463	3,289,617	744,136	2,609,574	7,688,224	14,089,833	4,792,293
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,105,782	1,069,151	1,589,340	274,833	1,205,193	3,845,573	4,463,908	1,752,561
DEMAND DEPOSITS ADJUSTED	1,082,807	949,767	1,438,608	280,455	1,054,045	3,331,672	3,857,198	1,346,115
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	16.1	18.5	18.3	12.3	18.8	18.0	13.1	16.4
U.S. Gov't. obligations, direct and guaranteed	18.7	17.1	18.2	12.4	13.0	9.3	15.3	13.7
Other securities	14.4	11.3	12.0	16.0	11.1	10.9	13.5	13.1
Loans and discounts (incl. Federal funds sold)	49.4	51.3	49.6	57.0	55.1	58.8	56.0	54.7
Total capital accounts	9.2	9.2	8.6	8.8	8.1	9.1	6.6	7.8
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,950,726	1,943,238	2,887,118	630,948	2,293,039	6,699,152	12,560,092	4,188,363
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,049,993	1,122,080	1,604,611	435,225	1,408,169	4,489,307	7,908,524	2,610,112
NUMBER OF BANKS	211	95	57	27	56	108	213	222

ALL MEMBER BANKS, BY STATES, JUNE 30, 1966

(Amounts in thousands of dollars)

ASSETS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
RESERVES, CASH, AND BANK BALANCES—TOTAL	177,182	1,138,564	145,603	337,786	87,437	80,046	1,349,613	122,573
Currency and coin	21,826	56,591	12,975	19,781	22,543	14,761	211,935	18,262
Reserve with Federal Reserve Banks	34,926	412,076	49,597	137,979	25,461	21,768	437,566	36,137
Demand balances with banks in U.S.	69,606	164,966	42,369	71,309	10,082	13,813	258,487	49,027
Other balances with banks in U.S.	980	6,762	150	15	100	43	3,891	-
Balances with banks in foreign countries	-	1,351	155	85	-	19	385	-
Cash items in process of collection	49,844	496,818	40,357	108,617	29,251	29,642	437,349	19,147
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	185,463	818,074	190,448	250,001	111,644	57,834	1,402,396	141,537
OTHER SECURITIES—TOTAL BOOK VALUE	163,825	717,287	113,885	190,737	93,634	49,760	1,740,139	73,280
Obligations of States and subdivisions	144,961	621,972	93,489	148,874	67,962	46,657	1,544,810	69,823
Obligations of Fed. agencies not guaranteed by U.S.	14,273	80,098	17,344	37,916	24,372	1,618	152,232	1,872
Other bonds, notes, debentures, and corporate stocks	4,591	15,217	3,052	3,947	1,300	1,485	43,097	1,585
TOTAL SECURITIES	349,288	1,535,361	304,333	440,738	205,278	107,594	3,142,535	214,817
FEDERAL FUNDS SOLD (LOANED)	9,100	26,450	115	4,800	11,600	8,775	65,720	15,620
OTHER LOANS AND DISCOUNTS, NET—TOTAL	591,210	3,100,799	570,990	943,041	372,081	310,550	5,718,282	405,013
Valuation reserves	13,052	44,585	11,469	17,079	3,998	4,918	130,483	10,609
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	604,262	3,145,384	582,459	960,120	376,079	315,468	5,848,765	415,622
Real estate loans—total	111,266	706,363	151,521	116,477	119,699	75,496	2,462,869	83,104
Secured by farm land	16,478	46,728	8,962	15,793	1,669	1,048	17,855	3,886
Secured by residential properties:								
Insured by FHA	1,784	119,671	49,412	8,581	13,968	6,131	512,516	7,228
Guaranteed by VA	267	34,990	10,805	2,346	760	4,103	208,377	2,640
Not ins. or guaranteed by FHA or VA	44,405	264,050	51,491	36,684	23,406	45,003	1,108,390	28,234
Secured by other properties	48,332	240,924	30,851	53,073	79,896	19,211	615,731	41,116
Loans to domestic com'l. and foreign banks	340	14,575	130	6,841	1,000	-	3,608	-
Loans to other financial institutions	25,861	274,630	7,243	26,907	12,288	11,005	223,550	10,757
Loans to brokers and dealers in securities	8,727	44,957	1,021	6,071	6,000	1,335	44,518	2,050
Other loans for purchasing or carrying secs.	10,323	25,065	2,707	26,233	1,110	1,813	31,455	2,966
Other loans to farmers	32,878	137,748	132,749	315,834	11,412	4,701	16,872	54,290
Commercial including open market paper	217,295	1,147,637	126,079	248,611	124,603	109,103	1,308,218	126,270
Loans to individuals—total	171,688	713,678	153,804	188,706	98,660	107,858	1,620,533	123,911
Passenger automobile instalment loans	59,695	220,499	68,951	64,016	44,560	46,164	525,720	56,057
Other retail consumer instalment loans	28,748	70,067	28,406	15,099	19,883	10,067	115,190	9,271
Residential repair and modern instal.	5,646	51,939	10,578	17,750	6,312	3,217	155,814	6,222
Other instal. loans for personal expenditures	33,780	52,961	21,217	18,679	15,074	17,764	288,757	23,921
Single payment loans for personal expenditures	43,819	318,212	24,652	73,162	12,831	30,646	535,052	28,440
All other loans (including overdrafts)	25,884	80,731	7,205	24,440	1,307	4,157	137,142	12,274
TOTAL LOANS AND SECURITIES	949,598	4,662,610	875,438	1,388,579	588,959	426,919	8,926,537	635,450
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	26,293	68,306	18,356	25,835	22,977	8,822	135,000	14,897
Customers' liability on acceptances outstanding	287	8,788	1,028	-	-	-	2,716	-
Other assets	6,556	44,261	6,362	10,597	3,646	672	67,266	2,599
TOTAL ASSETS	1,159,916	5,922,529	1,046,787	1,762,797	703,019	516,459	10,481,132	775,519
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	188,217	837,822	194,710	256,321	117,514	59,038	1,423,163	143,666
Direct:								
Treasury bills	23,755	67,558	22,993	27,514	2,350	3,775	153,604	13,140
Treasury certificates of indebtedness	2,817	13,805	2,534	4,078	1,000	1,159	15,566	2,332
Treasury notes maturing in one year or less	17,702	110,964	11,842	31,970	1,950	9,525	142,361	14,670
Other Treasury notes	36,898	140,318	20,167	43,280	12,174	8,615	132,150	16,838
United States nonmarketable bonds	860	999	100	118	8	-	5,749	461
Other bonds maturing in 1 year or less	1,643	11,425	3,675	6,259	723	1,793	28,425	2,591
Other bonds maturing in 5 years	49,539	288,598	62,939	85,280	48,582	23,291	487,144	56,841
Other bonds maturing in 5 to 10 years	46,293	192,699	67,778	54,563	50,227	10,279	423,160	32,958
Other bonds maturing after 10 years	8,700	9,258	2,458	3,239	-	580	29,669	3,818
Guaranteed obligations	10	2,198	224	20	500	21	5,335	17
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.	14,284	80,215	17,394	37,936	24,274	1,621	151,980	1,875
TOTAL PAR VALUE	6,530	50,579	9,600	15,413	23,500	1,350	97,460	865
Maturing in 1 year or less	2,010	13,195	3,790	6,584	600	200	25,721	610
Maturing in 1 to 5 years	2,742	1,701	1,020	755	-	-	4,545	400
Maturing after 5 years	3,002	14,740	2,984	15,184	174	71	24,254	-
Participation certificates								

ALL MEMBER BANKS, BY STATES, JUNE 30, 1966

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
DEMAND DEPOSITS—TOTAL	663,192	3,321,308	493,475	1,025,185	320,192	284,820	4,661,612	419,406
Savings and loan associations	9,211	38,317	3,662	11,177	9,526	3,381	70,726	8,082
Other individuals, partnerships, and corporations	423,918	2,224,626	360,521	703,753	231,745	215,778	3,588,897	302,627
Foreign governments, central banks, etc.	-	216	-	-	-	-	-	-
United States Government	21,091	218,850	15,008	52,220	19,587	19,665	275,386	24,084
States and political subdivisions	135,038	140,030	72,912	89,592	47,493	28,907	499,908	60,499
Mutual savings banks in United States	-	-	-	-	-	11,119	25,802	-
Commercial banks in United States	67,882	659,588	31,737	158,482	3,634	2,196	79,657	15,408
Banks in foreign countries	39	5,017	143	148	12	-	1,550	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	6,013	34,664	9,492	9,813	8,195	3,774	119,686	8,706
TIME DEPOSITS—TOTAL	361,796	1,886,006	452,172	556,752	313,028	156,452	4,682,391	278,603
Savings deposits	153,695	850,616	178,228	187,915	213,148	97,627	3,905,598	197,089
Accumulated for payment of personal loans	2,548	1,360	6,587	223	-	206	14,404	17
Savings and loan associations	2,966	8,065	90	480	2,012	70	6,152	4,132
Other time deposits of indiv., part., and corp.	188,706	903,198	237,872	357,435	67,127	44,653	610,860	37,265
Foreign Governments, central banks, etc.	-	1,000	-	-	-	-	1,000	-
United States Government	775	2,006	773	467	158	57	2,949	982
States and political subdivisions	1,917	117,442	28,512	10,176	30,583	13,839	141,386	39,118
Mutual savings banks in United States	-	-	-	-	-	-	12	-
Commercial banks in United States	11,189	1,779	110	56	-	-	5	-
Banks in foreign countries	-	540	-	-	-	-	25	-
TOTAL DEPOSITS	1,024,988	5,207,314	945,647	1,581,937	633,220	441,272	9,344,003	698,009
Federal funds purchased (borrowed)	18,000	52,550	700	4,300	-	1,750	26,975	1,000
Other liabilities for borrowed money	759	49,301	1,648	4,618	-	1,140	30,766	3,448
Acceptances outstanding	287	9,094	1,072	-	-	-	3,894	-
Other liabilities	17,028	72,222	21,007	15,191	13,104	23,402	287,699	13,644
TOTAL LIABILITIES	1,061,062	5,390,481	970,074	1,606,046	646,324	467,564	9,693,337	716,101
CAPITAL ACCOUNTS—TOTAL	98,854	532,048	76,713	156,751	56,695	48,895	787,795	59,418
Capital stock, notes, and debentures—total	32,294	175,658	29,835	45,955	25,520	9,973	251,528	21,020
Capital notes and debentures	6,140	27,000	1,000	3,000	2,500	-	40,876	300
Preferred stock	-	-	-	108	-	-	88	-
Common stock	26,154	148,658	28,835	42,847	23,020	9,973	210,564	20,720
Surplus	61,117	216,353	29,755	62,740	20,305	26,572	387,980	20,471
Undivided profits	5,035	130,280	16,586	43,953	8,016	10,556	131,411	8,808
Other capital accounts	408	9,757	537	4,103	2,854	1,794	16,876	9,119
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,159,916	5,922,529	1,046,787	1,762,797	703,019	516,459	10,481,132	775,519
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	543,742	2,659,673	410,749	845,259	280,859	241,365	3,965,776	351,232
DEMAND DEPOSITS ADJUSTED	524,375	1,946,052	406,373	705,866	267,720	233,317	3,869,220	360,767
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	15.3	19.2	13.9	19.2	12.4	15.5	12.9	15.8
U.S. Gov't. obligations, direct and guaranteed	16.0	13.8	18.2	14.2	15.9	11.2	13.4	18.3
Other securities	14.1	12.1	10.9	10.8	13.3	9.6	16.6	9.4
Loans and discounts (incl. Federal funds sold)	51.8	52.8	54.6	53.8	54.6	61.8	55.2	54.2
Total capital accounts	8.5	9.0	7.3	8.9	8.1	9.5	7.5	7.7
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,004,592	5,115,756	933,449	1,571,724	622,001	431,837	9,094,937	695,418
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	588,319	3,060,585	576,609	953,182	373,610	310,423	5,754,802	408,638
NUMBER OF BANKS	41	179	91	139	6	52	193	42

ALL MEMBER BANKS, BY STATES, JUNE 30, 1966

(Amounts in thousands of dollars)

ASSETS	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND
RESERVES, CASH, AND BANK BALANCES—TOTAL	14,654,319	587,114	65,420	2,212,059	640,014	399,726	3,042,198	118,469
Currency and coin	565,755	68,883	5,957	268,045	43,883	29,112	319,277	22,633
Reserve with Federal Reserve Banks	3,992,255	196,349	27,979	896,147	203,443	180,929	1,287,664	50,279
Demand balances with banks in U.S.	552,805	81,155	21,762	436,099	270,462	19,915	404,796	9,476
Other balances with banks in U.S.	23,212	1,209	-	2,829	1,454	367	11,930	-
Balances with banks in foreign countries ..	113,658	550	193	4,481	20	560	9,769	679
Cash items in process of collection	9,406,634	238,968	9,529	604,458	120,752	168,843	1,008,762	35,402
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	6,410,649	261,811	110,970	2,462,030	607,126	367,378	2,605,602	97,310
OTHER SECURITIES—TOTAL BOOK VALUE	8,654,726	393,943	83,224	2,160,822	418,379	310,825	2,703,043	231,952
Obligations of States and subdivisions ..	7,569,130	332,813	63,944	1,935,233	329,236	277,875	2,401,081	218,076
Obligations of Fed. agencies not guaranteed by U.S.	778,949	52,523	18,185	169,141	31,547	27,332	194,816	10,488
Other bonds, notes, debentures, and corporate stocks	306,647	8,607	1,095	56,448	57,596	5,618	107,146	3,388
TOTAL SECURITIES	15,065,375	655,754	194,194	4,622,852	1,025,505	678,203	5,308,645	329,262
FEDERAL FUNDS SOLD (LOANED)	271,735	1,400	1,075	111,875	30,510	100	120,750	1,900
OTHER LOANS AND DISCOUNTS, NET—TOTAL	43,890,834	1,856,832	299,043	8,586,185	1,696,631	1,661,506	11,134,185	806,242
Valuation reserves	1,005,836	35,785	7,645	151,288	26,133	19,318	209,106	9,758
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	44,896,670	1,892,617	306,688	8,737,473	1,722,764	1,680,824	11,343,291	816,000
Real estate loans—total	6,155,707	267,153	95,014	2,557,306	293,303	415,950	2,713,798	336,575
Secured by farm land	87,689	15,708	11,228	113,336	48,850	19,163	105,426	735
Secured by residential properties :								
Insured by FHA	1,202,410	34,646	14,830	197,094	14,793	133,570	197,906	70,606
Guaranteed by VA	743,863	25,946	7,782	110,040	4,166	17,930	146,866	11,484
Not ins. or guaranteed by FHA or VA	2,139,152	121,119	40,832	1,345,404	104,573	104,167	1,415,430	143,390
Secured by other properties	1,982,593	69,734	20,342	791,432	120,921	141,120	848,170	110,360
Loans to domestic com'l. and foreign banks	1,030,874	9,873	-	22,523	3,027	1,614	74,688	3,401
Loans to other financial institutions	4,192,446	68,958	3,211	503,621	105,737	119,153	757,596	45,359
Loans to brokers and dealers in securities	3,416,353	12,640	5	166,321	8,060	4,451	117,536	9,863
Other loans for purchasing or carrying secs.	708,738	7,775	2,572	261,027	31,397	11,763	115,951	113
Other loans to farmers	143,428	37,620	64,249	108,790	160,225	96,793	112,478	251
Commercial including open market paper	22,294,637	840,896	73,023	2,423,160	651,307	672,990	4,297,203	260,598
Other loans to individuals—total	5,406,531	609,835	65,346	2,405,306	402,574	341,177	2,705,000	130,560
Passenger automobile instalment loans	1,230,052	271,148	30,282	1,055,403	178,217	187,453	923,771	50,605
Other retail consumer instalment loans	261,067	50,687	8,091	187,473	35,352	22,364	254,063	6,562
Residential repair and modern instal.	384,867	25,767	3,806	208,841	16,824	23,869	196,846	10,091
Other instal. loans for personal expenditures	1,321,678	79,849	9,128	360,577	81,322	55,272	608,174	22,661
Single payment loans for personal expenditures	2,208,867	182,384	14,039	593,012	90,859	52,219	722,146	40,641
All other loans (including overdrafts)	1,547,956	37,867	3,268	289,419	67,134	16,933	449,041	29,280
TOTAL LOANS AND SECURITIES	59,227,944	2,513,986	494,312	13,320,912	2,752,646	2,339,809	16,563,580	1,137,404
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	811,923	50,365	12,628	180,987	55,411	61,616	246,952	15,591
Customers' liability on acceptances outstanding	1,195,576	6,112	910	9,092	529	21,768	108,579	2,803
Other assets	1,337,273	36,611	3,703	80,662	14,967	22,375	144,778	6,679
TOTAL ASSETS	77,226,975	3,194,188	576,973	15,803,712	3,463,567	2,845,294	20,106,087	1,280,946
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	6,627,684	266,111	112,594	2,502,696	612,527	381,628	2,650,651	100,565
Direct:	1,319,666	13,751	1,850	375,602	117,195	6,371	289,747	500
Treasury bills	229,423	12,610	1,491	71,615	11,673	6,850	60,577	-
Treasury certificates of indebtedness	613,275	21,676	7,499	328,463	72,013	16,923	280,662	10,285
Treasury notes maturing in one year or less	719,046	27,547	11,553	445,639	77,555	17,225	403,418	6,250
Other Treasury notes	3,059	870	614	3,281	484	76	5,692	-
United States nonmarketable bonds	36,723	1,371	2,565	28,127	19,533	17,347	42,751	550
Other bonds maturing in 1 year or less	1,639,213	134,601	36,129	722,233	198,976	155,400	701,938	43,763
Other bonds maturing in 5 years	1,907,366	52,979	49,292	474,457	107,688	158,804	815,483	35,007
Other bonds maturing in 5 to 10 years	143,572	691	1,567	35,602	7,302	2,507	49,030	4,210
Other bonds maturing after 10 years	16,341	15	34	17,677	108	125	1,353	-
Guaranteed obligations								
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.	781,205	52,588	18,186	169,170	31,546	27,338	194,832	10,497
TOTAL PAR VALUE	287,794	30,989	9,945	120,932	12,174	24,290	82,566	5,075
Maturing in 1 year or less	47,402	8,899	3,364	12,607	3,774	1,863	35,806	740
Maturing in 1 to 5 years	8,621	3,150	665	13,063	2,730	635	6,901	180
Maturing after 5 years	437,388	9,550	4,212	22,568	12,868	550	69,559	4,502
Participation certificates								

ALL MEMBER BANKS, BY STATES, JUNE 30, 1966

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND
DEMAND DEPOSITS—TOTAL	38,317,966	1,697,672	246,718	6,818,177	1,944,631	1,163,418	8,727,950	493,553
Savings and loan associations	147,213	25,451	2,753	157,628	21,174	10,536	101,466	1,699
Other individuals, partnerships, and corporations	23,061,993	1,236,677	196,707	5,056,816	1,306,914	917,234	6,626,004	375,024
Foreign governments, central banks, etc.	633,336	-	-	88	-	-	11,156	-
United States Government	2,666,441	112,620	7,597	542,801	86,911	54,097	674,272	36,835
States and political subdivisions	1,940,983	121,665	23,987	567,312	267,661	85,505	427,692	59,875
Mutual savings banks in United States	528,901	38	-	593	-	1,321	45,787	6,085
Commercial banks in United States	4,457,869	177,602	11,358	362,446	235,279	27,087	671,044	2,583
Banks in foreign countries	1,019,846	2,709	27	12,369	423	4,231	52,597	1,751
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	3,861,384	20,910	4,289	118,124	26,269	63,407	117,932	9,701
TIME DEPOSITS—TOTAL	26,671,016	1,066,686	276,324	7,278,344	1,104,188	1,393,192	8,826,185	643,781
Savings deposits	10,737,713	550,322	59,700	5,096,074	651,942	1,007,440	5,075,828	492,216
Accumulated for payment of personal loans	1,074	1,617	-	527,313	7,493	-	3,157	-
Savings and loan associations	99,703	17,671	584	17,034	4,856	4,315	28,272	-
Other time deposits of indiv., part., and corp.	10,426,944	327,455	200,631	1,106,381	359,756	213,658	2,906,200	108,020
Foreign Governments, central banks, etc.	3,079,505	-	-	12,000	-	500	107,635	-
United States Government	70,461	3,910	465	2,695	1,817	9,488	1,556	445
States and political subdivisions	1,637,803	163,731	14,894	513,992	71,724	157,666	638,550	43,000
Mutual savings banks in United States	144,781	10	-	-	-	50	3,137	-
Commercial banks in United States	315,244	1,970	50	1,832	6,600	-	51,072	-
Banks in foreign countries	157,788	-	-	1,023	-	75	10,778	100
TOTAL DEPOSITS	64,988,982	2,764,358	523,042	14,096,521	3,048,819	2,556,610	17,554,135	1,137,334
Federal funds purchased (borrowed)	637,870	20,300	-	55,125	38,400	10,600	188,045	900
Other liabilities for borrowed money	773,991	1,320	2,716	2,676	8,143	1,400	32,377	500
Acceptances outstanding	1,221,752	6,112	921	9,092	604	21,768	109,728	2,803
Other liabilities	3,310,020	129,904	8,218	325,027	39,276	51,846	421,835	38,043
TOTAL LIABILITIES	70,932,615	2,921,994	534,897	14,488,441	3,135,242	2,642,224	18,306,120	1,179,580
CAPITAL ACCOUNTS—TOTAL	6,294,360	272,194	42,076	1,315,271	328,325	203,070	1,799,967	101,366
Capital stock, notes, and debentures—total	2,480,681	103,108	14,725	383,868	108,781	71,371	415,449	22,760
Capital notes and debentures	717,942	40,000	1,000	26,750	18,200	-	31,575	-
Preferred stock	20,100	-	-	100	350	-	958	-
Common stock	1,742,639	63,108	13,725	357,018	90,231	71,371	382,916	22,760
Surplus	2,589,269	137,303	17,029	693,937	127,520	76,512	994,546	52,335
Undivided profits	1,013,874	28,809	9,880	223,133	88,095	48,913	315,876	21,817
Other capital accounts	210,536	2,974	442	14,333	3,929	6,274	74,096	4,454
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	77,226,975	3,194,188	576,973	15,803,712	3,463,567	2,845,294	20,106,087	1,280,946
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	28,358,527	1,377,549	215,427	5,777,620	1,553,417	974,660	7,314,392	448,675
DEMAND DEPOSITS ADJUSTED	21,787,022	1,168,482	218,234	5,308,472	1,501,689	913,391	6,373,872	418,733
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.0	18.4	11.3	14.0	18.5	14.0	15.1	9.2
U.S. Gov't. obligations, direct and guaranteed	8.3	8.2	19.2	15.6	17.5	12.9	13.0	7.6
Other securities	11.2	12.3	14.4	13.7	12.1	10.9	13.4	18.1
Loans and discounts (incl. Federal funds sold)	57.2	58.2	52.0	55.0	49.9	58.4	56.0	63.1
Total capital accounts	8.2	8.5	7.3	8.3	9.5	7.1	9.0	7.9
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	61,759,102	2,732,364	505,697	13,981,579	3,029,112	2,530,639	17,202,311	1,131,018
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	42,993,445	1,852,595	292,323	8,604,811	1,713,821	1,645,755	11,130,824	797,464
NUMBER OF BANKS	279	32	45	352	244	15	408	5

ALL MEMBER BANKS, BY STATES, JUNE 30, 1966

(Amounts in thousands of dollars)

ASSETS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
RESERVES, CASH, AND BANK BALANCES—TOTAL	210,599	94,551	802,499	3,079,079	205,650	29,215	652,536	661,234
Currency and coin	34,346	8,463	75,575	174,577	14,269	4,946	101,943	58,309
Reserve with Federal Reserve Banks	57,008	39,314	256,220	988,366	93,506	10,848	218,615	267,866
Demand balances with banks in U.S.	59,541	32,012	248,556	987,142	20,421	8,009	126,735	73,266
Other balances with banks in U.S.	100	1,400	550	18,048	1,774	-	2,926	868
Balances with banks in foreign countries ..	20	-	399	5,095	17	66	382	2,711
Cash items in process of collection	59,584	13,362	221,199	905,851	75,663	5,346	201,935	258,214
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	150,032	164,374	594,641	2,108,148	128,678	47,351	625,628	474,115
OTHER SECURITIES—TOTAL BOOK VALUE	109,865	85,546	474,864	2,013,737	160,667	35,283	560,133	464,231
Obligations of States and subdivisions ..	87,982	66,604	420,343	1,651,960	150,403	29,654	488,909	397,949
Obligations of Fed. agencies not guaranteed by U.S.	18,594	17,085	44,875	295,635	6,341	3,727	58,254	56,189
Other bonds, notes, debentures, and corporate stocks ..	3,289	1,857	9,646	66,142	3,923	1,902	12,970	10,093
TOTAL SECURITIES	259,897	249,920	1,069,505	4,121,885	289,345	82,634	1,185,761	938,346
FEDERAL FUNDS SOLD (LOANED)	27,300	1,500	8,175	107,550	12,400	3,000	17,550	40,900
OTHER LOANS AND DISCOUNTS, NET—TOTAL	556,181	428,821	2,253,991	7,982,231	712,189	186,085	2,794,103	2,278,116
Valuation reserves	11,039	13,242	45,287	146,930	10,218	2,315	38,778	44,484
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	567,220	442,063	2,299,278	8,129,161	722,407	188,400	2,832,881	2,322,600
Real estate loans—total	83,041	112,454	328,907	877,150	263,392	85,035	789,867	550,126
Secured by farm land	6,604	7,615	29,960	84,487	6,695	8,637	69,117	23,563
Secured by residential properties:								
Insured by FHA	5,670	24,246	9,735	63,068	66,157	5,225	47,939	138,925
Guaranteed by VA	4,544	5,424	3,853	31,288	19,904	2,880	15,966	13,804
Not ins. or guaranteed by FHA or VA ..	29,131	45,290	134,522	289,956	79,342	50,575	433,311	216,533
Secured by other properties	37,092	29,879	150,837	408,351	91,294	17,718	223,534	157,301
Loans to domestic com'l. and foreign banks ..	348	1,025	13,732	13,330	700	100	18,323	15,020
Loans to other financial institutions	31,205	9,312	157,221	523,041	49,493	110	114,485	201,434
Loans to brokers and dealers in securities ..	2,769	42	34,576	43,068	816	100	27,498	13,607
Other loans for purchasing or carrying secs.	6,602	496	39,990	406,448	10,636	1,802	22,948	6,482
Other loans to farmers	17,598	142,889	47,567	445,321	37,181	8,806	70,383	153,145
Commercial including open market paper ..	191,778	91,707	810,379	3,578,037	216,486	36,429	717,566	831,722
Other loans to individuals—total	210,503	78,993	813,570	1,976,107	134,590	53,953	1,010,462	513,935
Passenger automobile instalment loans ..	87,859	33,973	253,034	872,358	60,317	24,228	365,833	220,400
Other retail consumer instalment loans ..	18,642	12,483	67,019	169,847	23,671	4,526	71,927	55,475
Residential repair and modern instal.	8,204	3,904	38,061	89,720	13,461	976	48,027	49,635
Other instal. loans for personal expenditures ..	31,727	9,810	72,141	271,698	15,057	7,365	188,268	74,885
Single payment loans for personal expenditures ..	64,071	18,823	383,315	572,484	22,084	16,858	336,407	113,540
All other loans (including overdrafts)	23,376	5,145	53,336	266,659	9,113	2,065	61,349	37,129
TOTAL LOANS AND SECURITIES	843,378	680,241	3,331,671	12,211,666	1,013,934	271,719	3,997,414	3,257,362
Fixed assets (net of mortgages and other liens on bank premises and other real estate) ..	21,847	14,824	61,965	359,898	20,534	4,765	77,611	69,959
Customers' liability on acceptances outstanding ..	2	1,255	3,877	32,498	599	-	2,110	25,276
Other assets	4,148	4,628	20,122	87,539	6,932	641	20,394	29,369
TOTAL ASSETS	1,079,974	794,499	4,220,134	15,770,680	1,247,649	306,340	4,750,065	4,043,200
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	153,790	166,459	602,210	2,138,902	130,980	47,679	646,144	493,497
Direct:								
Treasury bills	5,993	13,509	69,213	221,184	12,810	5,287	73,178	19,934
Treasury certificates of indebtedness	985	2,961	9,544	21,484	5,819	476	15,360	5,698
Treasury notes maturing in one year or less ..	15,386	25,549	99,121	210,136	16,605	5,180	66,001	50,873
Other Treasury notes	11,564	22,994	66,944	254,551	28,833	7,329	81,261	63,718
United States nonmarketable bonds	1,726	662	268	4,561	104	48	1,751	910
Other bonds maturing in 1 year or less	2,291	4,622	14,760	56,937	478	860	28,448	27,988
Other bonds maturing in 5 years	70,035	43,025	210,444	751,496	29,230	13,027	241,341	182,647
Other bonds maturing in 10 years	45,510	51,607	121,872	557,094	35,378	12,079	134,703	136,438
Other bonds maturing after 10 years	300	1,420	2,597	56,904	404	3,374	4,041	5,109
Guaranteed obligations	-	110	7,447	4,555	1,319	19	60	182
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE	18,645	17,073	44,915	294,291	6,342	3,725	58,314	56,061
Maturing in 1 year or less	15,090	12,036	20,006	181,510	2,067	2,205	45,071	27,740
Maturing in 1 to 5 years	3,375	2,615	6,020	45,286	1,080	595	10,602	4,927
Maturing after 5 years	80	400	4,236	6,201	95	165	1,033	50
Participation certificates	100	2,022	14,653	61,294	3,100	760	1,608	23,344

ALL MEMBER BANKS, BY STATES, JUNE 30, 1966

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
DEMAND DEPOSITS—TOTAL	760,792	363,685	2,196,243	8,429,502	483,505	100,369	2,086,434	2,004,863
Savings and loan associations	20,214	1,418	19,329	101,232	8,098	228	22,649	31,052
Other individuals, partnerships, and corporations	597,974	271,588	1,403,886	5,924,905	344,943	82,176	1,598,171	1,455,938
Foreign governments, central banks, etc.	-	-	-	3,409	-	-	-	494
United States Government	36,612	9,804	106,247	346,700	26,329	5,487	121,718	123,081
States and political subdivisions	76,695	62,653	245,251	647,526	62,941	5,620	181,336	266,816
Mutual savings banks in United States	-	-	-	-	-	4,842	-	12,309
Commercial banks in United States	20,497	13,914	397,400	1,258,501	30,078	175	134,550	68,422
Banks in foreign countries	-	-	2,704	22,446	88	-	319	9,996
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	8,800	4,308	21,426	124,783	11,028	1,841	27,691	36,755
TIME DEPOSITS—TOTAL	187,642	359,038	1,573,027	5,510,143	628,213	174,213	2,139,046	1,641,844
Savings deposits	132,065	106,989	1,179,455	2,453,399	388,506	160,512	1,540,337	1,335,303
Accumulated for payment of personal loans	-	50	-	221,485	-	1	2,270	2
Savings and loan associations	1,781	260	3,790	75,846	1,010	-	12,984	1,789
Other time deposits of indiv., part., and corp.	35,142	222,122	249,115	1,815,720	124,242	10,145	451,343	287,712
Foreign Governments, central banks, etc.	-	-	1,000	2,300	-	-	1,000	6,700
United States Government	2,321	658	1,266	6,500	1,741	268	3,718	2,439
States and political subdivisions	16,133	28,953	137,639	905,561	112,575	3,287	126,076	3,834
Mutual savings banks in United States	-	-	-	-	-	-	-	315
Commercial banks in United States	200	6	762	27,792	139	-	1,318	256
Banks in foreign countries	-	-	-	1,540	-	-	-	3,494
TOTAL DEPOSITS	948,434	722,723	3,769,270	13,939,645	1,111,718	274,582	4,225,480	3,646,707
Federal funds purchased (borrowed)	1,100	-	5,050	232,070	13,075	-	8,800	3,600
Other liabilities for borrowed money	-	1,135	23,916	56,879	9,492	-	8,931	2,370
Acceptances outstanding	2	255	3,877	36,998	599	-	2,110	26,126
Other liabilities	43,185	11,035	82,599	168,416	16,934	6,850	109,803	66,863
TOTAL LIABILITIES	992,721	735,148	3,884,712	14,434,008	1,151,818	281,432	4,355,124	3,745,666
CAPITAL ACCOUNTS—TOTAL	87,253	59,351	335,422	1,336,672	95,831	24,908	394,941	297,534
Capital stock, notes, and debentures—total	21,482	20,145	105,651	498,075	34,955	8,155	118,490	85,631
Capital notes and debentures	-	350	19,300	44,890	3,200	250	2,150	240
Preferred stock	25	-	200	-	-	672	-	-
Common stock	21,457	19,795	86,151	453,185	31,755	7,233	116,340	85,391
Surplus	48,627	24,995	161,112	567,853	46,272	9,851	201,176	132,323
Undivided profits	15,575	13,515	60,892	232,189	13,372	5,963	73,124	77,379
Other capital accounts	1,569	696	7,767	38,555	1,232	939	2,151	2,201
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,079,974	794,499	4,220,134	15,770,680	1,247,649	306,340	4,750,065	4,043,200
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	641,667	318,311	1,726,488	6,536,509	387,421	87,014	1,757,764	1,673,383
DEMAND DEPOSITS ADJUSTED	644,099	326,605	1,471,397	5,918,450	351,435	89,361	1,628,231	1,555,146
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.5	11.9	19.0	19.5	16.5	9.5	13.7	16.4
U.S. Gov't. obligations, direct and guaranteed	13.9	20.7	14.1	13.4	10.3	15.5	13.2	11.7
Other securities	10.2	10.8	11.3	12.8	12.9	11.5	11.8	11.5
Loans and discounts (incl. Federal funds sold)	54.0	54.2	53.6	51.3	58.1	61.7	59.2	57.4
Total capital accounts	8.1	7.5	7.9	8.5	7.7	8.1	8.3	7.4
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	929,348	717,796	3,711,720	13,663,630	1,106,890	269,701	4,154,371	3,597,391
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	559,497	431,747	2,216,385	8,031,496	714,447	189,115	2,781,898	2,264,275
NUMBER OF BANKS	31	59	86	618	25	27	173	40

(Amounts in thousands of dollars)

ASSETS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
RESERVES, CASH, AND BANK BALANCES—TOTAL	239,610	636,967	77,641	2,210				
Currency and coin	34,520	62,902	7,813	1,010				
Reserve with Federal Reserve Banks	85,087	174,607	26,729	891				
Demand balances with banks in U.S.	88,098	137,412	36,057	270				
Other balances with banks in U.S.	415	439	-	14				
Balances with banks in foreign countries ..	-	1,874	-	25				
Cash items in process of collection	31,490	259,733	7,042	-				
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	395,675	683,026	100,330	9,698				
OTHER SECURITIES—TOTAL BOOK VALUE	190,570	547,585	46,013	1,685				
Obligations of States and subdivisions ..	160,949	460,121	36,075	1,640				
Obligations of Fed. agencies not guaranteed by U.S.	24,378	69,588	7,734	-				
Other bonds, notes, debentures, and corporate stocks	5,243	17,876	2,204	45				
TOTAL SECURITIES	586,245	1,230,611	146,343	11,383				
FEDERAL FUNDS SOLD (LOANED)	9,550	16,500	-	-				
OTHER LOANS AND DISCOUNTS, NET—TOTAL	692,462	2,330,477	270,477	22,716				
Valuation reserves	15,714	53,137	4,390	154				
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	708,176	2,383,614	274,867	22,870				
Real estate loans—total	239,156	817,549	70,661	13,593				
Secured by farm land	14,432	40,143	4,736	130				
Secured by residential properties :								
Insured by FHA	22,780	68,052	13,968	5,004				
Guaranteed by VA	4,452	39,876	4,247	25				
Not ins. or guaranteed by FHA or VA ..	130,477	452,958	20,440	5,161				
Secured by other properties	67,015	216,520	27,270	3,273				
Loans to domestic com'l. and foreign banks	490	6,693	35	-				
Loans to other financial institutions ..	19,942	133,923	2,177	120				
Loans to brokers and dealers in securities	6,318	24,321	32	-				
Other loans for purchasing or carrying secs.	8,352	17,320	2,667	-				
Other loans to farmers	10,469	61,844	62,243	-				
Commercial including open market paper ..	145,337	673,111	79,568	6,354				
Other loans to individuals—total	270,113	551,665	56,062	2,713				
Passenger automobile instalment loans ..	126,351	205,468	23,061	745				
Other retail consumer instalment loans ..	21,433	37,597	7,793	198				
Residential repair and modern instal.	15,739	26,862	1,652	156				
Other instal. loans for personal expenditures	49,359	58,985	9,521	1,609				
Single payment loans for personal expenditures	57,231	222,753	14,035	5				
All other loans (including overdrafts)	7,999	97,188	1,422	90				
TOTAL LOANS AND SECURITIES	1,288,257	3,577,588	416,820	34,099				
Fixed assets (net of mortgages and other liens on bank premises and other real estate) ..	24,641	68,725	11,404	107				
Customers' liability on acceptances outstanding	-	2,843	-	-				
Other assets	5,295	26,187	2,524	857				
TOTAL ASSETS	1,557,803	4,312,310	508,389	37,273				
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	400,835	692,836	101,536	9,798				
Direct:								
Treasury bills	42,383	76,387	20,342	5,400				
Treasury certificates of indebtedness ..	5,900	15,135	1,312	-				
Treasury notes maturing in one year or less	47,911	58,380	10,661	700				
Other Treasury notes	56,101	99,200	14,242	1,250				
United States nonmarketable bonds	1,264	1,159	414	60				
Other bonds maturing in 1 year or less ..	12,278	11,362	2,349	-				
Other bonds maturing in 5 years	138,417	282,450	33,528	1,618				
Other bonds maturing in 5 to 10 years ..	88,227	142,676	17,118	770				
Other bonds maturing after 10 years	8,232	5,469	1,485	-				
Guaranteed obligations	122	618	85	-				
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE	24,365	69,702	7,740	-				
Maturing in 1 year or less	16,175	30,730	6,010	-				
Maturing in 1 to 5 Years	4,058	11,720	534	-				
Maturing after 5 years	440	2,117	90	-				
Participation certificates	3,692	25,135	1,106	-				

ALL MEMBER BANKS, BY STATES, JUNE 30, 1966

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
DEMAND DEPOSITS--TOTAL	783,198	1,941,788	224,474	9,578				
Savings and loan associations	6,762	47,577	2,558	257				
Other individuals, partnerships, and corporations	580,450	1,403,314	160,232	7,870				
Foreign governments, central banks, etc.	-	4	-	5				
United States Government	36,912	152,511	8,775	622				
States and political subdivisions	109,584	130,290	36,350	477				
Mutual savings banks in United States	-	448	-	68				
Commercial banks in United States	36,702	173,219	12,740	23				
Banks in foreign countries	-	4,818	-	-				
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	12,788	29,607	3,819	256				
TIME DEPOSITS--TOTAL	591,306	1,929,207	226,905	23,483				
Savings deposits	504,938	1,090,195	147,588	11,640				
Accumulated for payment of personal loans	2,048	227	-	-				
Savings and loan associations	630	2,867	420	-				
Other time deposits of indiv., part., and corp.	79,715	647,588	58,071	1,304				
Foreign Governments, central banks, etc.	-	3,000	-	-				
United States Government	604	1,991	865	-				
States and political subdivisions	3,164	183,196	19,961	10,539				
Mutual savings banks in United States	-	-	-	-				
Commercial banks in United States	207	143	-	-				
Banks in foreign countries	-	-	-	-				
TOTAL DEPOSITS	1,374,504	3,870,995	451,379	33,061				
Federal funds purchased (borrowed)	-	4,000	3,750	-				
Other liabilities for borrowed money	742	26,602	1,040	1,200				
Acceptances outstanding	-	2,843	-	-				
Other liabilities	28,314	83,643	7,331	643				
TOTAL LIABILITIES	1,403,560	3,988,083	463,500	34,904				
CAPITAL ACCOUNTS--TOTAL	154,243	324,227	44,889	2,369				
Capital stock, notes, and debentures--total	37,769	113,008	7,858	400				
Capital notes and debentures	200	32,248	1,000	-				
Preferred stock	-	-	-	-				
Common stock	37,569	80,760	6,858	400				
Surplus	76,281	142,805	23,453	1,099				
Undivided profits	32,732	58,944	12,507	840				
Other capital accounts	7,461	9,470	1,071	30				
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,557,803	4,312,310	508,389	37,273				
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	663,610	1,544,643	181,375	9,308				
DEMAND DEPOSITS ADJUSTED	678,094	1,356,325	195,917	8,933				
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	15.4	14.8	15.3	5.9				
U.S. Gov't. obligations, direct and guaranteed	25.4	15.8	19.7	26.0				
Other securities	12.2	12.7	9.1	4.5				
Loans and discounts (incl. Federal funds sold)	45.1	54.4	53.2	60.9				
Total capital accounts	9.9	7.5	8.8	6.4				
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,324,599	3,823,646	448,549	33,489				
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	702,128	2,332,036	275,296	22,790				
NUMBER OF BANKS	112	164	53	1				

¹FOR FOOTNOTE SEE OPPOSITE PAGE.

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1966

(Amounts in thousands of dollars)

ASSETS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
RESERVES, CASH, AND BANK BALANCES—TOTAL	16,083,813	563,649	8,378,500	1,000,140	916,222	680,941	345,816	1,694,982
Currency and coin	1,066,589	63,575	342,438	87,148	111,016	82,449	33,414	164,215
Reserve with Federal Reserve Banks	4,882,762	197,441	1,822,397	393,852	386,088	263,249	131,488	699,987
Demand balances with banks in U.S.	1,544,805	94,923	239,805	91,773	172,908	94,938	104,850	309,652
Other balances with banks in U.S.	81,120	2,591	12,409	24,602	1,130	2,320	810	17,159
Balances with banks in foreign countries ..	104,649	1,574	83,425	3,110	1,754	934	448	5,141
Cash items in process of collection	8,403,888	203,545	5,878,026	399,655	243,326	237,051	74,806	498,828
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	11,050,728	388,920	3,802,588	536,147	1,068,603	553,043	292,983	2,202,913
OTHER SECURITIES—TOTAL BOOK VALUE	11,247,962	475,672	5,007,081	485,777	972,153	455,006	256,355	1,751,002
Obligations of States and subdivisions ..	9,921,627	443,143	4,460,531	406,252	910,050	396,875	216,771	1,489,566
Obligations of Fed. agencies not guaranteed by U.S.	975,645	17,606	377,913	51,353	38,138	42,870	35,182	216,958
Other bonds, notes, debentures, and corporate stocks ..	350,690	14,923	168,637	28,172	23,965	15,261	4,402	44,478
TOTAL SECURITIES	22,298,690	864,592	8,809,669	1,021,924	2,040,756	1,008,049	549,338	3,953,915
FEDERAL FUNDS SOLD (LOANED)	485,345	5,900	140,480	37,725	36,750	4,550	12,000	109,525
OTHER LOANS AND DISCOUNTS, NET—TOTAL	53,920,017	2,074,906	25,226,977	3,099,403	3,631,450	2,420,869	1,035,767	6,794,926
Valuation reserves	1,071,452	36,258	532,612	77,158	60,584	45,399	19,870	136,743
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	54,991,469	2,111,164	25,759,589	3,176,561	3,692,034	2,466,268	1,055,637	6,931,669
Real estate loans—total	11,648,058	486,214	3,516,415	551,895	1,126,414	612,419	220,197	2,161,681
Secured by farm land	406,920	3,332	48,503	9,034	42,799	33,724	23,769	105,110
Secured by residential properties:								
Insured by FHA	1,808,457	21,287	736,761	69,583	64,828	33,107	8,102	385,613
Guaranteed by VA	624,352	16,621	350,020	12,997	34,767	18,154	2,131	91,125
Not ins. or guaranteed by FHA or VA ..	4,951,536	244,091	1,327,654	273,428	539,632	321,184	101,095	1,003,213
Secured by other properties	3,856,793	200,883	1,053,477	186,853	444,388	206,250	85,100	576,620
Loans to domestic com'l. and foreign banks ..	795,641	10,754	641,091	28,063	5,077	5,941	4,456	66,385
Loans to other financial institutions	4,723,673	140,173	2,608,545	323,887	222,623	183,150	63,082	531,158
Loans to brokers and dealers in securities ..	2,604,146	24,410	2,107,391	49,205	68,619	36,167	14,065	164,626
Other loans for purchasing or carrying secs.	1,092,568	6,272	508,904	51,449	211,501	25,253	16,520	163,336
Other loans to farmers	1,059,902	8,710	68,481	12,625	41,321	39,877	24,930	258,401
Commercial including open market paper	21,339,884	804,745	12,023,065	1,121,992	1,095,395	722,117	380,994	2,037,504
Other loans to individuals—total	10,139,174	593,183	3,258,959	947,326	826,466	795,561	308,202	1,445,421
Passenger automobile instalment loans ..	3,426,062	191,405	769,149	237,874	321,385	298,170	136,498	586,578
Other retail consumer instalment loans ..	761,032	29,341	154,347	109,513	63,044	64,484	30,881	132,956
Residential repair and modern instal.	719,099	31,721	240,367	84,009	47,321	51,096	11,674	89,886
Other instal. loans for personal expenditures ..	1,694,005	99,124	669,791	196,758	142,826	119,165	49,492	163,200
Single payment loans for personal expenditures ..	3,538,976	241,592	1,425,305	319,172	251,890	262,646	79,657	472,801
All other loans (including overdrafts)	1,588,423	36,703	1,026,738	90,119	94,618	45,783	23,191	103,160
TOTAL LOANS AND SECURITIES	76,704,052	2,945,398	34,177,126	4,159,052	5,708,956	3,433,468	1,597,105	10,858,366
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	1,159,252	61,053	445,503	63,135	67,934	56,290	33,433	166,956
Customers' liability on acceptances outstanding	968,878	8,847	769,673	41,579	8,761	7,683	2,171	18,262
Other assets	862,820	22,502	541,204	31,819	35,957	31,579	12,303	65,901
TOTAL ASSETS	95,778,815	3,601,449	44,312,006	5,295,725	6,737,830	4,209,961	1,990,828	12,804,467
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	11,328,352	394,058	3,908,769	551,253	1,087,212	563,979	298,570	2,245,237
Direct:								
Treasury bills	1,884,030	60,755	963,481	86,719	120,701	60,678	49,064	265,852
Treasury certificates of indebtedness	265,817	29,261	91,196	20,248	40,969	23,657	3,401	35,478
Treasury notes maturing in one year or less ..	1,334,529	90,077	400,883	70,213	181,933	69,401	38,609	257,007
Other Treasury notes	1,386,330	63,645	356,082	123,218	134,301	79,907	39,197	277,925
United States nonmarketable bonds	7,838	-	1,166	429	1,624	645	473	1,430
Other bonds maturing in 1 year or less	172,533	9,025	38,429	2,571	17,664	18,132	3,093	45,630
Other bonds maturing in 5 years	4,019,143	64,365	1,297,837	171,635	356,065	221,508	110,367	845,980
Other bonds maturing in 10 years	2,102,581	73,486	712,738	73,824	216,785	87,808	51,266	497,083
Other bonds maturing after 10 years	133,570	3,361	34,871	1,959	16,118	1,551	2,627	13,082
Guaranteed obligations	21,981	83	12,086	437	1,052	692	473	5,770
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.								
TOTAL PAR VALUE	975,470	17,632	380,055	51,505	38,015	42,894	35,246	216,677
Maturing in 1 year or less	484,975	9,515	126,072	24,096	32,460	29,439	13,734	119,837
Maturing in 1 to 5 Years	100,370	2,410	21,523	1,610	4,055	6,769	4,047	34,719
Maturing after 5 years	11,701	150	2,559	825	115	485	270	3,298
Participation certificates	378,414	5,557	229,901	24,974	1,385	6,201	17,195	58,823

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1966

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
DEMAND DEPOSITS--TOTAL	46,724,585	2,075,506	23,223,986	2,789,306	2,778,663	2,129,382	1,034,879	5,237,488
Savings and loan associations	556,424	25,060	75,725	21,896	77,261	20,047	16,613	68,818
Other individuals, partnerships, and corporations	31,623,633	1,639,381	13,958,706	2,110,500	2,134,156	1,638,906	714,824	3,860,709
Foreign governments, central banks, etc.	302,907	33	291,392	2,643	73	4,872	395	87
United States Government	3,212,416	136,179	1,668,208	221,920	226,700	126,134	46,957	380,029
States and political subdivisions	2,653,609	153,721	1,072,292	83,925	174,235	142,588	159,000	410,964
Mutual savings banks in United States	470,802	50,320	389,203	28,012	-	1,249	-	826
Commercial banks in United States	4,432,269	35,029	2,843,574	257,270	116,328	165,198	79,573	368,164
Banks in foreign countries	652,237	3,574	555,023	15,152	5,373	4,537	1,681	14,481
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,820,288	32,209	2,369,863	47,988	44,537	25,851	15,836	133,410
TIME DEPOSITS--TOTAL	36,692,248	1,013,709	14,686,910	1,809,524	3,223,518	1,557,749	736,267	6,314,670
Savings deposits	20,011,989	719,461	5,892,164	925,034	2,389,814	1,097,779	421,421	4,325,245
Accumulated for payment of personal loans	192,840	-	-	43	156,361	6,580	2,670	1,270
Savings and loan associations	233,458	14,897	46,770	3,864	8,183	12,062	14,567	12,150
Other time deposits of indiv., part., and corp.	11,188,810	189,086	5,727,435	712,377	425,756	322,111	235,598	1,538,226
Foreign Governments, central banks, etc.	1,907,422	1,000	1,764,567	44,930	9,000	4,959	1,000	12,000
United States Government	31,655	864	17,671	561	811	4,214	892	912
States and political subdivisions	2,712,182	87,746	865,088	112,480	232,153	108,501	58,554	417,291
Mutual savings banks in United States	101,640	50	98,265	3,000	-	-	-	-
Commercial banks in United States	224,279	505	204,061	4,305	1,060	543	1,565	3,371
Banks in foreign countries	87,973	100	70,889	2,930	380	1,000	-	4,205
TOTAL DEPOSITS	83,416,833	3,089,215	37,910,896	4,598,830	6,002,181	3,687,131	1,771,146	11,552,158
Federal funds purchased (borrowed)	739,905	7,100	359,985	93,940	31,550	16,500	1,000	92,450
Other liabilities for borrowed money	563,902	150	453,110	3,600	175	2,416	9,933	23,014
Acceptances outstanding	991,115	9,205	789,137	42,142	8,761	7,683	2,171	18,265
Other liabilities	2,410,695	163,660	1,371,468	123,120	107,291	125,050	48,510	187,593
TOTAL LIABILITIES	88,122,450	3,269,330	40,884,596	4,861,632	6,149,958	3,838,780	1,832,760	11,873,480
CAPITAL ACCOUNTS--TOTAL	7,656,365	332,119	3,427,410	434,093	587,872	371,181	158,068	930,987
Capital stock, notes, and debentures--total	2,563,712	102,747	1,154,710	104,476	148,915	119,643	50,704	300,746
<i>Capital notes and debentures</i>	446,114	14,000	153,670	-	-	38,700	3,575	39,040
<i>Preferred stock</i>	2,000	200	-	-	-	-	-	1,200
<i>Common stock</i>	2,115,598	88,547	1,001,040	104,476	148,915	80,943	47,129	260,506
Surplus	3,437,638	149,684	1,524,798	252,605	327,386	184,459	76,808	410,929
Undivided profits	1,489,210	65,611	703,152	73,748	98,490	58,566	25,664	177,422
Other capital accounts	165,805	14,077	44,750	3,264	13,081	8,513	4,892	41,890
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	95,778,815	3,601,449	44,312,006	5,295,725	6,737,830	4,209,961	1,990,828	12,804,467
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	36,775,917	1,777,063	17,106,155	2,297,878	2,362,429	1,797,393	855,223	4,429,008
DEMAND DEPOSITS ADJUSTED	30,676,012	1,700,753	12,834,178	1,910,461	2,192,309	1,600,999	833,543	3,990,467
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	16.8	15.7	18.9	18.9	13.6	16.2	17.4	13.2
U.S. Gov't. obligations, direct and guaranteed	11.5	10.8	8.6	10.1	15.9	13.1	14.7	17.2
Other securities	11.7	13.2	11.3	9.2	14.4	10.8	12.9	13.7
Loans and discounts (incl. Federal funds sold)	56.8	57.8	57.2	59.2	54.4	57.6	52.6	53.9
Total capital accounts	8.0	9.2	7.7	8.2	8.7	8.8	7.9	7.3
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	80,786,312	3,050,922	35,927,458	4,510,852	5,945,188	3,649,371	1,736,410	11,378,691
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	53,438,716	2,075,809	24,692,025	3,102,753	3,625,326	2,440,622	1,029,144	6,840,088
NUMBER OF BANKS	1,383	32	120	40	148	105	65	360

(Amounts in thousands of dollars)

ASSETS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
RESERVES, CASH, AND BANK BALANCES—TOTAL	373,473	126,079	308,456	239,045	1,456,510			
Currency and coin	30,195	12,202	17,916	23,790	98,231			
Reserve with Federal Reserve Banks	134,699	51,229	100,448	80,676	621,208			
Demand balances with banks in U.S.	120,691	38,763	71,350	95,627	109,525			
Other balances with banks in U.S.	7,270	24	102	855	11,848			
Balances with banks in foreign countries ..	-	80	141	1,784	6,258			
Cash items in process of collection	80,618	23,781	118,499	36,313	609,440			
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	437,162	205,139	233,588	224,389	1,105,253			
OTHER SECURITIES—TOTAL BOOK VALUE	277,804	114,183	181,670	202,851	1,068,408			
Obligations of States and subdivisions ..	212,376	79,731	161,561	169,328	975,443			
Obligations of Fed. agencies not guaranteed by U.S.	58,894	32,314	15,106	29,807	59,504			
Other bonds, notes, debentures, and corporate stocks ..	6,534	2,138	5,003	3,716	33,461			
TOTAL SECURITIES	714,966	319,322	415,258	427,240	2,173,661			
FEDERAL FUNDS SOLD (LOANED)	18,775	770	1,400	4,070	113,400			
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,005,493	460,667	833,702	764,498	6,571,359			
Valuation reserves	16,044	7,997	10,966	11,567	116,254			
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,021,537	468,664	844,668	776,065	6,687,613			
Real estate loans—total	355,443	144,632	149,226	119,895	2,203,627			
Secured by farm land	40,603	14,571	24,342	11,515	49,618			
Secured by residential properties:								
Insured by FHA	41,301	30,319	28,589	14,005	374,962			
Guaranteed by VA	5,982	7,752	8,333	1,924	74,546			
Not ins. or guaranteed by FHA or VA ..	186,641	60,537	42,619	34,250	817,192			
Secured by other properties	80,916	31,453	45,343	58,201	887,309			
Loans to domestic com'l. and foreign banks ..	2,701	125	4,327	2,053	24,668			
Loans to other financial institutions	72,464	5,534	41,212	23,626	508,219			
Loans to brokers and dealers in securities ..	2,808	123	5,404	265	131,063			
Other loans for purchasing or carrying secs.	5,545	3,042	20,208	27,013	53,528			
Other loans to farmers	56,249	113,637	151,402	60,371	223,898			
Commercial including open market paper ..	233,023	89,059	263,146	320,072	2,248,772			
Other loans to individuals—total	279,779	105,039	161,031	213,376	1,204,831			
Passenger automobile instalment loans ..	98,856	48,899	82,959	106,233	548,056			
Other retail consumer instalment loans ..	23,310	18,083	27,629	22,941	84,503			
Residential repair and modern instal.	21,186	7,650	9,574	8,788	115,827			
Other instal. loans for personal expenditures ..	35,158	15,299	15,291	33,164	154,737			
Single payment loans for personal expenditures ..	101,269	15,108	25,578	42,250	301,708			
All other loans (including overdrafts)	13,525	7,473	48,712	9,394	89,007			
TOTAL LOANS AND SECURITIES	1,739,234	780,759	1,250,360	1,195,808	8,858,420			
Fixed assets (net of mortgages and other liens on bank premises and other real estate)	19,826	11,638	26,663	28,157	178,664			
Customers' liability on acceptances outstanding ..	46	399	4	7	111,446			
Other assets	8,830	2,635	8,375	7,403	94,312			
TOTAL ASSETS	2,141,409	921,510	1,593,858	1,470,420	10,699,352			
MEMORANDA								
OBLIGATIONS OF U.S. GOVT.—TOTAL PAR VALUE	443,676	208,181	236,595	226,554	1,164,268			
Direct:								
Treasury bills	69,011	32,568	33,212	44,720	97,269			
Treasury certificates of indebtedness	10,619	2,174	2,224	3,177	3,413			
Treasury notes maturing in one year or less ..	75,922	23,145	31,228	23,095	73,016			
Other Treasury notes	67,611	27,381	41,443	26,285	149,335			
United States nonmarketable bonds	818	112	910	227	4			
Other bonds maturing in 1 year or less	9,993	2,812	7,501	6,577	11,106			
Other bonds maturing in 5 years	151,942	62,825	70,476	73,487	592,656			
Other bonds maturing in 5 to 10 years	54,006	54,671	47,274	46,083	187,557			
Other bonds maturing after 10 years	3,717	2,414	2,009	2,861	49,000			
Guaranteed obligations	37	79	318	42	912			
OBLIGATIONS OF FED. AGENCIES NOT GUAR. BY U.S.	58,969	32,229	15,131	29,814	57,303			
TOTAL PAR VALUE	43,288	19,906	5,479	21,562	39,587			
Maturing in 1 year or less	10,172	5,910	2,010	2,110	5,035			
Maturing in 1 to 5 Years	744	1,415	780	256	804			
Maturing after 5 years	4,765	4,998	6,862	5,886	11,877			
Participation certificates								

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 30, 1966

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
DEMAND DEPOSITS--TOTAL	1,143,691	400,721	917,559	772,894	4,220,510			
Savings and loan associations	23,635	1,759	8,311	9,513	207,786			
Other individuals, partnerships, and corporations	837,274	296,492	617,265	590,460	3,224,960			
Foreign governments, central banks, etc.	-	-	-	-	3,412			
United States Government	52,503	12,163	36,305	23,948	281,370			
States and political subdivisions	94,586	63,905	81,349	72,345	144,699			
Mutual savings banks in United States	-	10	-	-	1,182			
Commercial banks in United States	122,904	19,752	163,931	61,469	199,077			
Banks in foreign countries	43	60	781	2,881	48,651			
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	12,746	6,580	9,617	12,278	109,373			
TIME DEPOSITS--TOTAL	791,248	434,746	502,475	549,783	5,071,649			
Savings deposits	381,202	163,650	284,871	292,784	3,118,564			
Accumulated for payment of personal loans	1,274	673	-	23,969	-			
Savings and loan associations	3,955	305	2,618	6,359	107,728			
Other time deposits of indiv., part., and corp.	357,516	247,981	183,168	142,490	1,107,066			
Foreign Governments, central banks, etc.	-	-	-	-	69,966			
United States Government	418	91	124	2,923	2,174			
States and political subdivisions	46,633	22,046	31,214	79,111	651,365			
Mutual savings banks in United States	-	-	-	-	325			
Commercial banks in United States	250	-	480	2,147	5,992			
Banks in foreign countries	-	-	-	-	8,469			
TOTAL DEPOSITS	1,934,939	835,467	1,420,034	1,322,677	9,292,159			
Federal funds purchased (borrowed)	3,850	800	200	9,800	122,730			
Other liabilities for borrowed money	100	820	3,029	1,100	66,455			
Acceptances outstanding	46	399	4	7	113,295			
Other liabilities	21,679	11,671	16,856	15,473	218,324			
TOTAL LIABILITIES	1,960,614	849,157	1,440,123	1,349,057	9,812,963			
CAPITAL ACCOUNTS--TOTAL	180,795	72,353	153,735	121,363	886,389			
Capital stock, notes, and debentures--total	45,142	24,674	44,445	45,987	421,523			
Capital notes and debentures	1,350	912	3,500	7,890	183,477			
Preferred stock	-	150	-	-	450			
Common stock	43,792	23,612	40,945	38,097	237,596			
Surplus	83,678	28,638	62,021	45,310	291,322			
Undivided profits	46,764	17,414	42,485	24,729	155,165			
Other capital accounts	5,211	1,627	4,784	5,337	18,379			
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,141,409	921,510	1,593,858	1,470,420	10,699,352			
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	942,382	338,177	727,710	640,954	3,501,545			
DEMAND DEPOSITS ADJUSTED	887,666	345,025	598,824	651,164	3,130,623			
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.4	13.7	19.4	16.3	13.6			
U.S. Gov't. obligations, direct and guaranteed	20.4	22.3	14.7	15.3	10.3			
Other securities	13.0	12.4	11.4	13.8	10.0			
Loans and discounts (incl. Federal funds sold)	47.8	50.1	52.4	52.3	62.5			
Total capital accounts	8.4	7.9	9.6	8.3	8.3			
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,884,174	824,894	1,396,716	1,311,461	9,170,175			
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,017,506	468,274	838,919	771,901	6,536,349			
NUMBER OF BANKS	137	120	123	84	49			

EXPLANATORY NOTES

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

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

Deposits

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

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

Loans

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