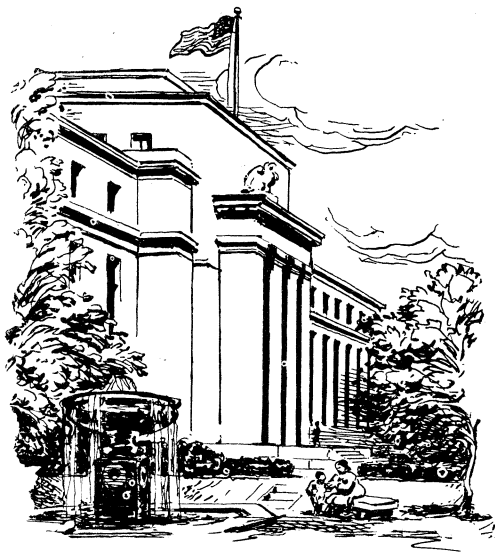




SUMMARY REPORT

NUMBER 188

Assets and Liabilities of Member Banks

JUNE 29, 1968

The Board did not publish a Summary Report No. 187 containing results of the call for reports of condition as of April 18, 1968. Condition reports received from State member banks and from national banks for this call were not tabulated.

Board of Governors of the Federal Reserve System

Washington, D.C.

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These statistics are tabulated from condition reports submitted by State and national member banks following official calls.

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	ALL STATE MEMBER BANKS
	NEW YORK	CHICAGO	OTHER					
RESERVES, CASH, AND BANK BALANCES—TOTAL	20,633,025	2,646,988	24,527,940	19,321,504	67,129,457		44,787,664	22,341,793
Currency and coin	305,007	68,657	1,233,259	2,391,653	3,998,576		2,960,484	1,038,092
Reserve with Federal Reserve Banks	5,013,468	926,256	8,805,888	6,100,848	20,846,460		14,658,572	6,187,888
Demand balances with banks in U.S.	544,835	232,586	2,063,491	6,231,406	9,072,318		6,923,282	2,149,036
Other balances with banks in U.S.	13,658	4,273	53,962	74,056	145,949		117,978	27,971
Balances with banks in foreign countries	96,794	12,927	81,297	11,879	202,897		106,708	96,189
Cash items in process of collection	14,659,263	1,402,289	12,290,043	4,511,662	32,863,257		20,020,640	12,842,617
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	5,046,270	1,762,243	13,083,385	23,468,995	43,360,893		31,627,144	11,733,749
OTHER SECURITIES—TOTAL BOOK VALUE	6,770,829	1,838,141	18,357,559	24,287,033	51,253,562		36,915,489	14,338,073
Obligations of States and subdivisions	6,034,368	1,564,070	16,177,380	19,606,574	43,382,392		30,629,958	12,752,434
Obligations of Fed. agencies	265,223	145,303	1,386,048	4,020,480	5,817,054		4,730,818	1,086,236
Other bonds, notes, debentures, and corporate stocks	471,238	128,768	794,131	659,979	2,054,116		1,554,713	499,403
TOTAL SECURITIES	11,817,099	3,600,384	31,440,944	47,756,028	94,614,455		68,542,633	26,071,822
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	555,844	191,570	1,422,107	1,871,494	4,041,015		3,113,184	927,831
Commercial banks	537,546	191,350	1,005,087	1,777,663	3,511,646		2,613,855	897,791
Brokers and dealers	3,900	220	403,047	86,028	493,195		469,521	23,674
Others	14,398	-	13,973	7,803	36,174		29,808	6,366
OTHER LOANS AND DISCOUNTS, NET—TOTAL	38,988,294	9,056,359	75,137,632	76,737,564	199,919,849		140,688,595	59,231,254
Valuation reserves	978,771	250,679	1,458,838	1,465,593	4,153,881		2,879,882	1,273,999
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	39,967,065	9,307,038	76,596,470	78,203,157	204,073,730		143,568,477	60,505,253
Real estate loans—total	3,495,477	693,271	17,860,891	25,646,895	47,696,534		34,361,210	13,335,324
Secured by farm land	27,019	2,597	309,598	1,581,226	1,920,440		1,424,086	496,354
Secured by residential properties:								
Insured by FHA	543,027	109,291	3,507,686	2,578,124	6,738,128		4,963,311	1,774,817
Guaranteed by VA	333,833	28,557	901,053	999,760	2,263,203		1,674,105	589,098
Not ins. or guaranteed by FHA or VA	1,156,625	316,268	7,550,028	12,758,243	21,781,164		16,015,114	5,766,050
Secured by other properties	1,434,973	236,558	5,592,526	7,729,542	14,993,599		10,284,594	4,709,005
Loans to domestic com'l. and foreign banks	1,014,605	172,874	513,206	77,404	1,778,089		1,040,535	737,554
Loans to other financial institutions	3,117,563	1,046,313	5,195,544	1,899,246	11,258,666		7,413,599	3,845,067
Loans to brokers and dealers in securities	2,976,289	355,225	757,613	435,994	4,525,121		2,060,545	2,464,576
Other loans for purchasing or carrying secs.	795,959	219,869	1,205,818	835,458	3,057,104		1,852,139	1,204,965
Other loans to farmers	18,735	38,812	1,413,911	4,609,809	6,081,267		4,878,294	1,202,973
Commercial including open market paper	24,042,342	5,796,206	31,720,227	20,362,860	81,921,635		56,682,214	25,239,421
Other loans to individuals—total	3,196,713	748,120	15,625,024	22,721,497	42,291,354		31,403,545	10,887,809
Passenger automobile instalment loans	317,445	122,012	5,298,267	9,143,731	14,881,455		11,421,070	3,460,385
Credit cards and related plans:								
Retail (charge accounts) credit card plans	58,285	69,342	590,439	183,151	901,217		730,880	170,337
Check credit and revolving credit plans	94,058	12,024	351,372	134,333	591,787		408,498	183,289
Other retail consumer instalment loans	96,707	77,730	1,374,704	2,271,337	3,820,478		2,969,033	851,445
Residential repair and modern instal.	188,921	28,168	1,100,195	1,349,985	2,667,269		1,952,054	715,215
Other instal. loans for personal expenditures	732,883	80,830	1,880,644	3,943,712	6,638,069		4,822,229	1,815,840
Single payment loans for personal expenditures	1,708,414	358,014	5,029,403	5,695,248	12,791,079		9,099,781	3,691,298
All other loans (including overdrafts)	1,309,382	236,348	2,304,236	1,613,994	5,463,960		3,876,396	1,587,564
TOTAL LOANS AND SECURITIES	51,361,237	12,848,313	108,000,683	126,365,086	298,575,319		212,344,412	86,230,907
Bank premises, furniture and fixtures	701,192	193,086	1,952,256	2,363,684	5,210,218		3,893,285	1,316,933
Real estate owned other than bank premises	45,047	1,843	98,561	110,626	256,077		184,680	71,397
Customers' liability on acceptances outstanding	1,359,467	168,534	732,740	53,070	2,313,811		1,249,866	1,063,945
Other assets	1,444,417	309,445	1,637,996	972,320	4,364,178		3,037,300	1,326,878
TOTAL ASSETS	75,544,385	16,168,209	136,950,176	149,186,290	377,849,060		265,497,207	112,351,853

NOTE--NET DEMAND DEPOSITS SUBJECT TO RESERVE ARE GROSS 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.

THE DISTRIBUTION OF OBLIGATIONS OF U. S. GOVERNMENT AND OF FEDERAL AGENCIES BY TYPE OF SECURITY AND BY MATURITY WERE NOT AVAILABLE AT THE TIME OF THIS PUBLICATION. THEY MAY BE OBTAINED ON REQUEST AT A LATER DATE.

ALL MEMBER BANKS, BY CLASS OF BANK, JUNE 29, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RESERVE CITY BANKS			COUNTRY BANKS	ALL MEMBER BANKS	ALL NATIONAL MEMBER BANKS	ALL STATE MEMBER BANKS
	NEW YORK	CHICAGO	OTHER				
DEMAND DEPOSITS—TOTAL	39,983,023	7,081,409	59,924,244	63,251,739	170,240,415	117,296,661	52,943,754
Savings and loan associations	76,602	76,578	826,682	864,241	1,844,103	1,303,054	541,049
Other individuals, partnerships, and corporations	23,205,230	5,207,401	44,121,541	49,587,947	122,122,119	85,914,321	36,207,798
Foreign governments, central banks, etc.	597,562	15,552	130,575	5,784	749,473	471,319	278,154
United States Government	823,907	92,719	1,399,328	1,810,631	4,126,585	2,820,842	1,305,743
States and political subdivisions	1,202,829	276,836	3,641,013	7,382,439	12,503,117	9,488,339	3,014,778
Mutual savings banks in United States	431,490	795	165,506	230,044	827,835	377,602	450,233
Commercial banks in United States	6,277,126	1,158,850	7,568,006	1,977,324	16,981,306	10,984,858	5,996,448
Banks in foreign countries	1,325,625	60,834	397,390	50,562	1,834,411	1,020,478	813,933
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	6,042,652	191,844	1,674,203	1,342,767	9,251,466	4,915,848	4,335,618
TIME DEPOSITS—TOTAL	19,346,392	5,619,358	58,546,035	70,183,153	153,694,938	111,731,040	41,963,898
Savings deposits	5,440,175	2,400,697	28,441,722	39,674,110	75,956,704	55,959,881	19,996,823
Accumulated for payment of personal loans	-	-	346,983	598,356	945,339	743,840	201,499
Savings and loan associations	36,432	2,810	165,135	87,890	292,267	196,902	93,365
Other time deposits of indiv. part., and corp.	9,127,211	2,374,179	21,641,232	24,212,296	57,354,918	41,667,966	15,686,952
Foreign Governments, central banks, etc.	2,891,862	310,769	1,315,390	35,025	4,553,046	2,522,676	2,030,370
United States Government	88,614	1,925	117,198	78,111	285,848	189,648	96,200
States and political subdivisions	1,249,509	509,453	6,218,803	5,395,232	13,372,997	9,889,409	3,483,588
Mutual savings banks in United States	62,763	-	118,540	14,403	195,706	125,267	70,439
Commercial banks in United States	329,348	9,608	110,091	73,124	522,171	311,256	210,915
Banks in foreign countries	120,478	9,917	70,941	14,606	215,942	124,195	91,747
TOTAL DEPOSITS	59,329,415	12,700,767	118,470,279	133,434,892	323,935,353	229,027,701	94,907,652
Federal funds purchased and securities sold under agreements to repurchase—total	1,924,993	741,510	3,091,342	648,207	6,406,052	4,371,238	2,034,814
Other liabilities for borrowed money	357,553	69,200	628,297	222,469	1,277,519	726,183	551,336
Acceptances outstanding	1,408,023	169,418	743,362	54,381	2,375,184	1,274,778	1,100,406
Other liabilities	6,501,981	1,124,697	3,665,967	3,423,471	14,716,116	9,594,348	5,121,768
TOTAL LIABILITIES	69,521,965	14,805,592	126,599,247	137,783,420	348,710,224	244,994,248	103,715,976
CAPITAL ACCOUNTS—TOTAL	6,022,420	1,362,617	10,350,929	11,402,870	29,138,836	20,502,959	8,635,877
Capital stock, notes, and debentures—total	2,482,254	485,529	3,387,192	3,512,772	9,867,747	6,954,617	2,913,130
Capital notes and debentures	924,809	8,999	775,665	330,019	2,039,492	1,389,690	649,802
Preferred stock	62,735	3,000	12,001	6,091	83,827	59,398	24,429
Common stock	1,494,710	473,530	2,599,526	3,176,662	7,744,428	5,505,529	2,238,899
Surplus	2,297,050	632,131	4,911,211	4,962,262	12,802,654	8,999,846	3,802,808
Undivided profits	1,039,006	125,433	1,851,257	2,593,106	5,608,802	3,839,859	1,768,943
Other capital accounts	204,110	119,524	201,269	334,730	859,633	708,637	150,996
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	75,544,385	16,168,209	136,950,176	149,186,290	377,849,060	265,497,207	112,351,853
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	24,778,925	5,446,534	45,570,933	52,509,397	128,305,789	90,353,465	37,952,324
DEMAND DEPOSITS ADJUSTED	18,222,727	4,427,551	38,666,867	54,952,122	116,269,267	83,470,321	32,798,946
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	27.3	16.4	17.9	13.0	17.8	16.9	19.9
U.S. Gov't. obligations, direct and guaranteed	6.7	10.9	9.6	15.7	11.5	11.9	10.4
Other securities	9.0	11.4	13.4	16.3	13.6	13.9	12.8
Loans and discounts (incl. Federal funds sold)	52.3	57.2	55.9	52.7	54.0	54.2	53.5
Total capital accounts	8.0	8.4	7.6	7.6	7.7	7.7	7.7
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	55,945,952	12,651,337	117,268,693	131,981,715	317,847,697	225,423,080	92,424,617
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	39,446,754	9,092,551	75,266,155	77,399,761	201,205,221	141,122,999	60,082,222
NUMBER OF BANKS	12	9	163	5,855	6,039	4,742	1,297

NOTE.--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.

ALL MEMBER BANKS ON SELECTED CALL DATES JUNE 29, 1963 TO JUNE 29, 1968

(Amounts in millions of dollars)

ASSETS	JUNE 29, 1963	JUNE 30, 1964	JUNE 30, 1965	JUNE 30, 1966	JUNE 30, 1967	DECEMBER 30, 1967	JUNE 29, 1968	CHANGE TO JUNE 29, 1968 FROM-- JUNE 30, 1967
RESERVES, CASH, AND BANK BALANCES—TOTAL	44,929	46,767	50,198	52,853	57,391	68,946	67,129	+ 9,738
Currency and coin	2,644	3,511	3,853	4,044	3,728	4,646	3,999	+ 271
Reserve with Federal Reserve Banks	16,529	16,774	17,842	18,094	18,999	20,275	20,846	+ 1,847
Demand balances with banks in U.S.	7,366	7,453	7,556	7,788	8,258	10,137	9,072	+ 815
Other balances with banks in U.S.	324	354	275	359	428	413	146	- 282
Balances with banks in foreign countries ..	233	343	240	212	231	267	203	- 28
Cash items in process of collection	17,833	18,332	20,431	22,355	25,747	33,208	32,863	+ 7,116
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	50,399	46,235	43,396	39,942	40,636	46,956	43,361	+ 2,725
OTHER SECURITIES—TOTAL BOOK VALUE	27,008	30,249	35,100	39,569	45,816	49,315	51,254	+ 5,437
Obligations of States and subdivisions ..	23,533	26,579	31,036	33,896	39,085	41,520	43,382	+ 4,297
Obligations of Fed. agencies	2,237	2,238	2,678	4,449	4,932	5,849	5,817	+ 885
Other bonds, notes, debentures, and corporate stocks ..	1,238	1,432	1,386	1,223	1,799	1,946	2,054	+ 255
TOTAL SECURITIES	77,407	76,484	78,496	79,511	86,452	96,271	94,614	+ 8,162
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL .. 1/				1,772	3,377	3,438	4,041	+ 664
Commercial banks					3,049	2,911	3,512	+ 463
Brokers and dealers					305	466	493	+ 188
Others					23	61	36	+ 13
OTHER LOANS AND DISCOUNTS, NET—TOTAL	122,088	138,649	158,832	177,355	184,418	194,389	199,920	+15,502
Valuation reserves	2,622	2,810	3,141	3,531	3,805	4,090	4,154	+ 348
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL .. 1/	124,710	141,459	161,973	180,886	188,224	198,479	204,074	+15,850
Real estate loans—total	29,127	32,794	36,577	40,862	43,130	45,528	47,697	+ 4,567
Secured by farm land	1,185	1,366	1,472	1,584	1,688	1,770	1,920	+ 233
Secured by residential properties :								
Insured by FHA	6,149	6,397	6,596	6,786	6,467	6,731	6,738	+ 271
Guaranteed by VA	2,482	2,434	2,354	2,295	2,152	2,298	2,263	+ 112
Not ins. or guaranteed by FHA or VA ..	11,525	13,517	15,423	17,863	19,415	20,601	21,781	+ 2,366
Secured by other properties	7,786	9,079	10,733	12,333	13,409	14,128	14,294	+ 1,585
Loans to domestic com'l. and foreign banks ..	1,844	2,733	3,516	1,861	1,620	1,754	1,778	+ 158
Loans to other financial institutions	8,134	9,887	10,735	13,068	11,354	11,587	11,259	- 96
Loans to brokers and dealers in securities ..	4,436	5,341	5,729	5,036	4,175	5,820	4,525	+ 350
Other loans for purchasing or carrying sec.	1,880	2,320	2,442	2,717	2,743	3,099	3,057	+ 314
Loans to farmers directly Guar. by CCC .. 1/ ..	492	182	208					
Other loans to farmers	4,172	4,573	4,761	5,244	5,737	5,702	6,081	+ 344
Commercial including open market paper ..	44,701	49,217	58,640	69,357	75,921	79,344	81,922	+ 6,000
Other loans to individuals—total	26,366	30,275	34,582	37,933	38,912	40,454	42,291	+ 3,379
Passenger automobile instalment loans ..	9,121	10,702	12,505	13,833	14,095	14,100	14,881	+ 787
Credit cards and related plans: 2/								
Retail (charge accounts) credit card plans ..						781	901	+ 901
Check credit and revolving credit plans ..						480	592	+ 592
Other retail consumer instalment loans	2,390	2,766	3,104	3,389	3,838	3,606	3,820	- 18
Residential repair and modern instal.	2,315	2,411	2,481	2,580	2,613	2,715	2,667	+ 54
Other instal. loans for personal expenditures ..	4,252	4,819	5,463	6,048	6,429	6,312	6,638	+ 209
Single payment loans for personal expenditures ..	8,289	9,576	11,030	12,082	11,937	12,459	12,791	+ 854
All other loans (including overdrafts) .. 1/ ..	3,557	4,137	4,783	4,808	4,630	5,190	5,464	+ 834
TOTAL LOANS AND SECURITIES	199,495	215,132	237,328	258,638	274,247	294,098	298,575	+24,328
Bank premises, furniture and fixtures						4,969	5,210	
Real estate owned other than bank premises ..	3,460	3,853	4,147	4,457	4,893	217	256	+ 573
Customers' liability on acceptances outstanding ..	1,517	1,645	1,755	1,982	2,291	2,246	2,314	+ 22
Other assets	1,813	2,040	2,621	3,290	3,448	4,086	4,364	+ 916
TOTAL ASSETS	251,214	269,437	296,049	321,220	342,271	374,562	377,849	+35,578

4 1 BEGINNING 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." FEDERAL FUNDS SOLD WERE INCLUDED WITH TOTAL LOANS PRIOR TO DECEMBER 1965 AND SECURITIES PURCHASED UNDER AGREEMENT TO RESELL WERE INCLUDED WITH TOTAL LOANS PRIOR TO JUNE 1967. FOR THE MOST PART THEY WERE IN LOANS TO BANKS.

2 BEGINNING DECEMBER 30, 1967 "CREDIT CARDS AND RELATED PLANS" WERE INCLUDED FOR THE FIRST TIME. EARLIER THESE LOANS WERE REPORTED IN INSTALMENT LOAN CATEGORIES ACCORDING TO THE PURPOSE FOR WHICH THEY WERE MADE.

ALL MEMBER BANKS ON SELECTED CALL DATES JUNE 29, 1963 TO JUNE 29, 1968

(Amounts in millions of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	JUNE 29, 1963	JUNE 30, 1964	JUNE 30, 1965	JUNE 30, 1966	JUNE 30, 1967	DECEMBER 30, 1967	JUNE 29, 1968	CHANGE TO JUNE 29, 1968 FROM- JUNE 30, 1967
DEMAND DEPOSITS—TOTAL	135,696	139,493	146,238	152,715	154,293	177,423	170,240	+15,947
Savings and loan associations				1,886	1,852	2,211	1,844	- 8
Other individuals, partnerships, and corporations	97,333	100,942	103,731	106,383	111,508	129,107	122,122	+10,614
Foreign governments, central banks, etc.	620	663	771	764	763	866	749	- 14
United States Government	9,761	9,342	10,806	9,979	4,580	4,631	4,127	- 453
States and political subdivisions	9,535	9,639	10,127	11,445	11,566	11,857	12,503	+ 937
Mutual savings banks in United States	679	716	741	843	777	896	828	+ 51
Commercial banks in United States	12,467	12,531	13,268	13,909	14,834	18,054	16,981	+ 2,148
Banks in foreign countries	1,242	1,280	1,346	1,412	1,557	1,861	1,834	+ 278
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	4,060	4,379	5,449	6,095	6,857	7,940	9,251	+ 2,395
TIME DEPOSITS—TOTAL	86,923	98,559	113,505	128,494	143,236	149,589	153,695	+10,459
Savings deposits	61,023	65,099	71,473	73,654	73,558	75,748	75,957	+ 2,399
Accumulated for payment of personal loans	584	660	749	870	981	979	945	- 35
Savings and loan associations				678	692	460	292	- 400
Other time deposits of indiv., part., and corp.	15,867	21,447	27,566	37,525	48,695	53,050	57,355	+ 8,660
Foreign Governments, central banks, etc.	2,848	3,556	4,026	4,301	5,010	5,093	4,553	- 457
United States Government	228	227	247	204	239	235	286	+ 47
States and political subdivisions	5,999	7,045	8,592	10,334	12,747	12,857	13,373	+ 626
Mutual savings banks in United States	33	73	210	163	473	204	196	- 277
Commercial banks in United States	237	306	400	523	649	665	522	- 127
Banks in foreign countries	103	146	240	242	192	299	216	+ 24
TOTAL DEPOSITS	222,619	238,052	259,743	281,209	297,529	327,012	323,935	+26,406
Federal funds purchased and securities sold under agreements to repurchase—total				2,297	4,340	4,882	6,406	+ 2,066
Other liabilities for borrowed money	1,440	1,936	3,455	1,688	580	488	1,278	+ 698
Acceptances outstanding	1,564	1,677	1,786	2,022	2,346	2,313	2,375	+ 29
Other liabilities	5,353	5,711	6,743	8,326	10,238	11,770	14,716	+ 4,478
TOTAL LIABILITIES	230,976	247,376	271,726	295,543	315,034	346,464	348,710	+33,677
CAPITAL ACCOUNTS—TOTAL	20,238	22,060	24,323	25,678	27,237	28,098	29,139	+ 1,902
Capital stock, notes, and debentures—total	5,919	6,925	8,381	8,822	9,300	9,436	9,868	+ 568
Capital notes and debentures	14	496	1,446	1,633	1,821	1,849	2,039	+ 219
Preferred stock	29	30	32	31	54	79	84	+ 30
Common stock	5,876	6,398	6,903	7,157	7,426	7,507	7,744	+ 319
Surplus	10,175	10,755	11,114	11,557	12,061	12,549	12,803	+ 742
Undivided profits	3,696	3,871	4,228	4,618	5,144	5,209	5,609	+ 464
Other capital accounts	448	511	600	681	732	903	860	+ 128
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	251,214	269,437	296,049	321,220	342,271	374,562	377,849	+35,578
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	110,499	113,709	118,252	122,572	120,288	134,079	128,306	+ 8,017
DEMAND DEPOSITS ADJUSTED	95,637	99,288	101,733	106,472	109,132	121,530	116,269	+ 7,137
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.9	17.4	17.0	16.5	16.8	18.4	17.8	27.4
U.S. Gov't. obligations, direct and guaranteed	20.1	17.2	14.7	12.4	11.9	12.5	11.5	7.7
Other securities	10.8	11.2	11.9	12.3	13.4	13.2	13.6	15.3
Loans and discounts (incl. Federal funds sold)	48.6	51.5	53.7	55.8	54.9	52.8	54.0	45.4
Total capital accounts	8.1	8.2	8.2	8.0	8.0	7.5	7.7	5.3
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS				274,891	292,048	312,118	317,848	+25,800
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS				176,234	185,112	194,046	201,205	+16,093
NUMBER OF BANKS	6,058	6,180	6,235	6,194	6,108	6,071	6,039	- 32

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1968

(Amounts in thousands of dollars)

ASSETS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,691,335	1,254,411	1,436,924		24,036,766	20,994,557	3,042,209
Currency and coin	221,921	30,591	191,330		727,386	349,848	377,538
Reserve with Federal Reserve Banks	807,900	410,224	397,676		6,194,649	5,165,531	1,029,118
Demand balances with banks in U.S.	326,245	50,895	275,350		1,133,154	569,615	563,539
Other balances with banks in U.S.	7,482	3,410	4,072		34,541	13,717	20,824
Balances with banks in foreign countries ..	16,095	13,772	2,323		103,939	101,111	2,828
Cash items in process of collection	1,311,692	745,519	566,173		15,843,097	14,794,735	1,048,362
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	1,418,359	353,589	1,064,770		8,239,716	5,277,258	2,962,458
OTHER SECURITIES—TOTAL BOOK VALUE	2,379,303	754,720	1,624,583		11,733,733	7,242,837	4,490,896
Obligations of States and subdivisions ..	2,199,661	692,630	1,507,031		10,480,044	6,486,959	3,993,085
Obligations of Fed. agencies	103,523	26,522	77,001		657,778	279,252	378,526
Other bonds, notes, debentures, and corporate stocks ..	76,119	35,568	40,551		595,911	476,626	119,285
TOTAL SECURITIES	3,797,662	1,108,309	2,689,353		19,973,449	12,520,095	7,453,354
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED							
UNDER AGREEMENTS TO RESELL—TOTAL	289,535	196,475	93,060		962,397	556,969	405,428
Commercial banks	274,535	181,475	93,060		942,025	538,671	403,354
Brokers and dealers	15,000	15,000	-		5,974	3,900	2,074
Others	-	-	-		14,398	14,398	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	8,867,770	3,181,113	5,686,657		53,954,906	40,578,138	13,376,768
Valuation reserves	180,901	71,426	109,475		1,314,072	1,033,515	280,557
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	9,048,671	3,252,539	5,796,132		55,268,978	41,611,653	13,657,325
Real estate loans—total	2,069,942	304,065	1,765,877		9,088,486	3,974,601	5,113,885
Secured by farm land	20,941	-	20,941		150,865	37,484	113,381
Secured by residential properties :							
Insured by FHA	183,567	40,537	143,030		1,396,646	583,025	813,621
Guaranteed by VA	50,758	3,901	46,857		810,781	366,377	444,404
Not ins. or guaranteed by FHA or VA	1,021,258	113,524	907,734		3,821,229	1,396,821	2,424,408
Secured by other properties	793,418	146,103	647,315		2,908,965	1,590,894	1,318,071
Loans to domestic com'l. and foreign banks	22,883	19,924	2,959		1,049,229	1,023,232	25,997
Loans to other financial institutions	459,682	299,727	159,955		3,640,490	3,190,505	449,985
Loans to brokers and dealers in securities	43,374	24,188	19,186		3,156,477	2,998,057	158,420
Other loans for purchasing or carrying sec.	39,945	19,193	20,752		913,947	800,635	113,312
Other loans to farmers	38,763	5,024	33,739		165,608	36,792	128,816
Commercial including open market paper	3,936,741	2,032,308	1,904,433		28,217,701	24,636,980	3,580,721
Other loans to individuals—total	2,175,042	470,279	1,704,763		7,388,570	3,584,931	3,803,639
Passenger automobile installment loans	715,366	96,009	619,357		1,663,664	468,837	1,194,827
Credit cards and related plans :							
Retail (charge accounts) credit card plans	34,757	9,209	25,548		112,760	84,180	28,580
Check credit and revolving credit plans	61,141	40,345	20,796		132,041	108,231	23,810
Other retail consumer installment loans	109,268	12,976	96,292		396,340	113,611	282,729
Residential repair and modern instal.	118,732	20,560	98,172		518,713	225,180	293,533
Other instal. loans for personal expenditures	355,323	56,973	298,350		1,715,086	816,628	898,458
Single payment loans for personal expenditures	780,455	234,207	546,248		2,849,966	1,768,264	1,081,702
All other loans (including overdrafts)	262,299	77,831	184,468		1,648,470	1,365,920	282,550
TOTAL LOANS AND SECURITIES	12,954,967	4,485,897	8,469,070		74,890,752	53,655,202	21,235,550
Bank premises, furniture and fixtures	229,924	48,813	181,111		1,068,060	741,230	326,830
Real estate owned other than bank premises	9,797	7,016	2,781		53,649	45,406	8,243
Customers' liability on acceptances outstanding	90,529	82,798	7,731		1,395,704	1,382,319	13,385
Other assets	136,858	73,015	63,843		1,671,569	1,482,352	189,217
TOTAL ASSETS	16,113,410	5,951,950	10,161,460		103,116,500	78,301,066	24,815,434

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	8,134,065	3,155,693	4,978,372		51,338,861	40,904,469	10,434,392
Savings and loan associations	67,338	20,795	46,543		181,132	80,551	100,581
Other individuals, partnerships, and corporations	6,318,186	2,229,265	4,088,921		31,606,107	23,913,635	7,692,472
Foreign governments, central banks, etc.	5,607	5,607	-		598,969	597,562	1,407
United States Government	230,279	56,266	174,013		1,196,689	852,282	344,407
States and political subdivisions	647,230	258,875	388,355		3,063,300	1,297,599	1,765,701
Mutual savings banks in United States	211,913	90,542	121,371		524,223	443,944	80,279
Commercial banks in United States	432,652	380,876	51,776		6,430,184	6,308,070	122,114
Banks in foreign countries	48,260	43,362	4,898		1,370,422	1,345,195	25,227
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	172,600	70,105	102,495		6,367,835	6,065,631	302,204
TIME DEPOSITS—TOTAL	5,375,635	1,540,122	3,835,513		32,553,439	20,843,876	11,709,563
Savings deposits	2,877,429	325,189	2,552,240		14,419,550	6,254,377	8,165,173
Accumulated for payment of personal loans	798	-	798		1,344	-	1,344
Savings and loan associations	36,546	32,885	3,661		40,250	37,357	2,893
Other time deposits of indiv., part., and corp.	1,739,013	782,562	956,451		12,024,945	9,525,885	2,499,060
Foreign Governments, central banks, etc.	39,595	39,595	-		2,927,076	2,893,862	33,214
United States Government	10,916	8,894	2,022		115,904	113,160	2,744
States and political subdivisions	524,148	216,891	307,257		2,476,871	1,496,845	980,026
Mutual savings banks in United States	117,245	110,445	6,800		76,160	69,063	7,097
Commercial banks in United States	22,470	16,186	6,284		337,125	332,749	4,376
Banks in foreign countries	7,475	7,475	-		134,214	120,578	13,636
TOTAL DEPOSITS	13,509,700	4,695,815	8,813,885		83,892,300	61,748,345	22,143,955
Federal funds purchased and securities sold under agreements to repurchase—total	202,867	147,462	55,405		2,126,749	1,988,368	138,381
Other liabilities for borrowed money	34,673	8,500	26,173		373,530	357,553	15,977
Acceptances outstanding	91,885	84,154	7,731		1,444,823	1,431,128	13,695
Other liabilities	938,729	515,106	423,623		7,237,178	6,565,802	671,376
TOTAL LIABILITIES	14,777,854	5,451,037	9,326,817		95,074,580	72,091,196	22,983,384
CAPITAL ACCOUNTS—TOTAL	1,335,556	500,913	834,643		8,041,920	6,209,870	1,832,050
Capital stock, notes, and debentures—total	382,233	132,581	249,652		3,122,123	2,549,480	572,643
Capital notes and debentures	40,222	10,000	30,222		1,037,915	942,809	95,106
Preferred stock	808	-	808		62,895	62,735	160
Common stock	341,203	122,581	218,622		2,021,313	1,543,936	477,377
Surplus	652,255	261,419	390,836		3,197,465	2,382,001	815,464
Undivided profits	258,349	76,094	182,255		1,471,196	1,072,564	398,632
Other capital accounts	42,719	30,819	11,900		251,136	205,825	45,311
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	16,113,410	5,951,950	10,161,460		103,116,500	78,301,066	24,815,434
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	6,496,351	2,359,502	4,136,849		34,362,610	25,540,119	8,822,491
DEMAND DEPOSITS ADJUSTED	6,159,442	1,973,032	4,186,410		27,868,891	18,949,382	8,919,509
PER CENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	16.7	21.1	14.1		23.3	26.8	12.3
U.S. Gov't. obligations, direct and guaranteed	8.8	5.9	10.5		8.0	6.7	11.9
Other securities	14.8	12.7	16.0		11.4	9.2	18.1
Loans and discounts (incl. Federal funds sold)	56.8	56.7	56.9		53.3	52.5	55.5
Total capital accounts	8.3	8.4	8.2		7.8	7.9	7.4
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	13,282,991	4,583,308	8,699,683		79,901,318	58,337,462	21,563,856
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	8,946,697	3,231,657	5,715,040		54,499,398	41,042,308	13,457,090
NUMBER OF BANKS	247	5	242		380	15	365

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1968

(Amounts in thousands of dollars)

ASSETS	PHILADELPHIA				CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,678,361	1,532,847	1,145,514		3,912,027	2,498,001	1,414,026
Currency and coin	281,891	96,933	184,958		380,243	163,002	217,241
Reserve with Federal Reserve Banks	903,990	492,020	411,970		1,478,784	1,055,128	423,656
Demand balances with banks in U.S.	475,521	104,849	370,672		701,092	185,782	515,310
Other balances with banks in U.S.	14,300	13,556	744		2,748	136	2,612
Balances with banks in foreign countries	5,255	5,241	14		5,894	5,782	112
Cash items in process of collection	997,404	820,248	177,156		1,343,266	1,088,171	255,095
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	2,112,260	599,042	1,513,218		4,096,109	1,755,921	2,340,188
OTHER SECURITIES—TOTAL BOOK VALUE	2,559,306	872,321	1,686,985		4,764,161	2,783,576	1,980,585
Obligations of States and subdivisions	2,178,559	793,585	1,384,974		4,258,018	2,548,192	1,709,826
Obligations of Fed. agencies	265,381	24,436	240,945		359,362	135,656	223,706
Other bonds, notes, debentures, and corporate stocks	115,366	54,300	61,066		146,781	99,728	47,053
TOTAL SECURITIES	4,671,566	1,471,363	3,200,203		8,860,270	4,539,497	4,320,773
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED							
UNDER AGREEMENTS TO RESELL—TOTAL	221,158	55,639	165,519		262,811	129,211	133,600
Commercial banks	209,384	44,550	164,834		254,975	121,775	133,200
Brokers and dealers	385	-	385		7,436	7,436	-
Others	11,389	11,089	300		400	-	400
OTHER LOANS AND DISCOUNTS, NET—TOTAL	9,788,254	4,633,648	5,154,606		14,719,866	8,603,244	6,116,622
Valuation reserves	216,012	110,642	105,370		275,270	169,638	105,632
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	10,004,266	4,744,290	5,259,976		14,995,136	8,772,882	6,222,254
Real estate loans—total	2,807,755	552,190	2,255,565		4,273,258	1,961,979	2,311,279
Secured by farm land	110,371	4,176	106,195		196,306	19,087	177,219
Secured by residential properties:							
Insured by FHA	175,626	33,976	141,650		245,087	176,956	68,131
Guaranteed by VA	66,193	4,617	61,576		158,672	119,364	39,308
Not ins. or guaranteed by FHA or VA	1,495,157	251,906	1,243,251		2,307,412	985,071	1,322,341
Secured by other properties	960,408	257,515	702,893		1,365,781	661,501	704,280
Loans to domestic com'l. and foreign banks	56,810	53,728	3,082		40,341	39,976	365
Loans to other financial institutions	691,298	609,288	82,010		646,339	534,954	111,385
Loans to brokers and dealers in securities	89,580	63,108	26,472		141,536	121,218	20,318
Other loans for purchasing or carrying secs.	107,465	83,478	23,987		273,441	228,618	44,823
Other loans to farmers	124,484	2,288	122,196		175,791	2,578	173,213
Commercial including open market paper	3,309,342	2,238,641	1,070,701		5,066,828	3,837,456	1,229,372
Other loans to individuals—total	2,436,803	948,772	1,488,031		3,849,172	1,675,110	2,174,062
Passenger automobile instalment loans	759,557	270,412	489,145		1,638,183	564,854	1,073,329
Credit cards and related plans:							
Retail (charge accounts) credit card plans	11,269	9,412	1,857		35,639	31,124	4,515
Check credit and revolving credit plans	71,661	54,291	17,370		43,583	39,492	4,091
Other retail consumer instalment loans	226,124	99,343	126,781		313,174	129,213	183,961
Residential repair and modern instal.	124,399	42,073	82,326		312,078	175,282	136,796
Other instal. loans for personal expenditures	529,908	191,820	338,088		633,469	280,624	352,845
Single payment loans for personal expenditures	713,885	281,421	432,464		873,046	454,521	418,525
All other loans (including overdrafts)	380,729	192,797	187,932		528,430	370,993	157,437
TOTAL LOANS AND SECURITIES	14,680,978	6,160,650	8,520,328		23,842,947	13,271,952	10,570,995
Bank premises, furniture and fixtures	228,216	87,022	141,194		325,301	156,661	168,640
Real estate owned other than bank premises	4,632	661	3,971		5,248	1,709	3,539
Customers' liability on acceptances outstanding	73,958	72,828	1,130		35,518	34,513	1,005
Other assets	125,412	81,071	44,341		222,872	170,883	51,989
TOTAL ASSETS	17,791,557	7,935,079	9,856,478		28,343,913	16,133,719	12,210,194

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	PHILADELPHIA				CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	7,548,546	3,834,571	3,713,975		11,332,371	6,672,121	4,660,250
Savings and loan associations	64,414	28,296	36,118		208,299	115,807	92,492
Other individuals, partnerships, and corporations	6,006,270	2,872,782	3,133,488		8,834,892	5,108,607	3,726,285
Foreign governments, central banks, etc.	9,593	9,593	-		609	609	-
United States Government	153,321	60,811	92,510		454,742	217,657	237,085
States and political subdivisions	466,270	124,637	341,633		850,692	389,974	460,718
Mutual savings banks in United States	41,030	34,875	6,155		4,075	3,496	579
Commercial banks in United States	626,909	580,692	46,217		606,437	556,519	49,918
Banks in foreign countries	45,848	45,787	61		36,164	35,607	557
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	134,891	77,098	57,793		336,461	243,845	92,616
TIME DEPOSITS—TOTAL	7,958,842	2,915,016	5,043,826		13,522,423	7,261,748	6,260,675
Savings deposits	4,343,364	1,034,589	3,308,775		7,832,961	3,875,666	3,957,295
Accumulated for payment of personal loans	625	-	625		601,953	171,510	430,443
Savings and loan associations	18,895	3,326	15,569		14,970	11,095	3,875
Other time deposits of indiv., part., and corp.	3,151,493	1,569,252	1,582,241		3,885,239	2,287,212	1,598,027
Foreign Governments, central banks, etc.	147,016	147,016	-		53,600	53,600	-
United States Government	2,441	235	2,206		2,555	1,069	1,486
States and political subdivisions	274,300	139,980	134,320		1,107,244	839,596	267,648
Mutual savings banks in United States	1,030	1,030	-		-	-	-
Commercial banks in United States	14,915	14,845	70		22,345	20,444	1,901
Banks in foreign countries	4,763	4,743	20		1,556	1,556	-
TOTAL DEPOSITS	15,507,388	6,749,587	8,757,801		24,854,794	13,933,869	10,920,925
Federal funds purchased and securities sold under agreements to repurchase—total	314,337	271,203	43,134		231,914	212,577	19,337
Other liabilities for borrowed money	48,784	45,975	2,809		66,341	62,371	3,970
Acceptances outstanding	76,474	75,344	1,130		35,518	34,513	1,005
Other liabilities	390,027	154,434	235,593		706,804	408,976	297,828
TOTAL LIABILITIES	16,337,010	7,296,543	9,040,467		25,895,371	14,652,306	11,243,065
CAPITAL ACCOUNTS—TOTAL	1,454,547	638,536	816,011		2,448,542	1,481,413	967,129
Capital stock, notes, and debentures—total	397,459	185,329	212,130		651,725	368,805	282,920
Capital notes and debentures	85,940	73,125	12,815		52,715	42,000	10,715
Preferred stock	908	-	908		4,417	3,929	488
Common stock	310,611	112,204	198,407		594,593	322,876	271,717
Surplus	763,956	344,292	419,664		1,236,594	788,238	448,356
Undivided profits	278,815	106,744	172,071		481,726	266,555	215,171
Other capital accounts	14,317	2,171	12,146		78,497	57,815	20,682
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	17,791,557	7,935,079	9,856,478		28,343,913	16,133,719	12,210,194
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	6,075,621	2,909,474	3,166,147		9,288,013	5,398,168	3,889,845
DEMAND DEPOSITS ADJUSTED	5,770,912	2,372,820	3,398,092		8,927,926	4,809,774	4,118,152
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	15.1	19.3	11.6		13.8	15.5	11.6
U.S. Gov't. obligations, direct and guaranteed	11.9	7.5	15.4		14.5	10.9	19.2
Other securities	14.4	11.0	17.1		16.8	17.3	16.2
Loans and discounts (incl. Federal funds sold)	56.3	59.1	54.0		52.9	54.1	51.2
Total capital accounts	8.2	8.0	8.3		8.6	9.2	7.9
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	16,043,697	6,721,889	9,321,808		24,854,047	13,968,049	10,885,998
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	9,882,508	4,644,476	5,238,032		14,774,127	8,608,002	6,166,125
NUMBER OF BANKS	362	6	356		489	16	473

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1968

(Amounts in thousands of dollars)

ASSETS	RICHMOND				ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,920,710	1,740,193	1,180,517		4,049,842	1,888,037	2,161,805
Currency and coin	324,360	139,338	185,022		327,917	71,972	255,945
Reserve with Federal Reserve Banks	964,584	634,224	330,360		1,151,579	570,125	581,454
Demand balances with banks in U.S.	514,498	135,871	378,627		1,109,947	256,152	853,795
Other balances with banks in U.S.	13,014	11,568	1,446		14,824	1,820	13,004
Balances with banks in foreign countries ..	4,430	4,287	143		2,899	2,335	564
Cash items in process of collection	1,099,824	814,905	284,919		1,442,676	985,633	457,043
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	2,520,660	1,121,186	1,399,474		3,223,450	989,286	2,234,164
OTHER SECURITIES—TOTAL BOOK VALUE	2,474,297	1,213,153	1,261,144		3,291,292	947,227	2,344,065
Obligations of States and subdivisions ..	2,068,528	1,089,480	979,048		2,591,367	855,994	1,735,373
Obligations of Fed. agencies	343,407	89,080	254,327		611,383	60,441	550,942
Other bonds, notes, debentures, and corporate stocks ..	62,362	34,593	27,769		88,542	30,792	57,750
TOTAL SECURITIES	4,994,957	2,334,339	2,660,618		6,514,742	1,936,513	4,578,229
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED							
UNDER AGREEMENTS TO RESELL—TOTAL	202,717	51,175	151,542		211,741	47,646	164,095
Commercial banks	200,765	51,175	149,590		188,767	37,100	151,667
Brokers and dealers	1,952	-	1,952		20,463	10,546	9,917
Others	-	-	-		2,511	-	2,511
OTHER LOANS AND DISCOUNTS, NET—TOTAL	9,716,176	4,969,396	4,746,780		11,050,132	4,450,152	6,599,980
Valuation reserves	183,162	99,699	83,463		211,785	89,227	122,558
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	9,899,338	5,069,095	4,830,243		11,261,917	4,539,379	6,722,538
Real estate loans—total	2,623,644	1,148,875	1,474,769		2,205,846	638,203	1,567,643
Secured by farm land	143,720	26,829	116,891		157,030	6,859	150,171
Secured by residential properties:							
Insured by FHA	139,520	72,503	67,017		150,395	34,194	116,201
Guaranteed by VA	107,490	72,498	34,992		52,948	15,921	37,027
Not ins. or guaranteed by FHA or VA ..	1,300,065	496,677	803,388		873,501	257,381	616,120
Secured by other properties	932,849	480,368	452,481		971,972	323,848	648,124
Loans to domestic com'l. and foreign banks ..	14,753	11,498	3,255		20,281	16,907	3,374
Loans to other financial institutions ..	470,815	356,457	114,358		522,913	317,230	205,683
Loans to brokers and dealers in securities ..	101,761	76,757	25,004		96,467	48,423	48,044
Other loans for purchasing or carrying secs.	77,669	46,057	31,612		148,798	64,241	84,557
Other loans to farmers	176,630	24,882	151,748		206,915	24,271	182,644
Commercial including open market paper ..	3,007,701	1,789,727	1,217,974		4,068,575	1,852,943	2,215,632
Other loans to individuals—total	3,185,244	1,471,829	1,713,415		3,645,469	1,374,972	2,270,497
Passenger automobile installment loans ..	1,266,841	570,093	696,748		1,132,507	321,187	811,320
Credit cards and related plans:							
Retail (charge accounts) credit card plans ..	46,826	46,264	562		43,091	31,205	11,886
Check credit and revolving credit plans ..	23,135	17,739	5,396		32,066	20,559	11,507
Other retail consumer installment loans ..	265,670	115,168	150,502		449,151	164,363	284,788
Residential repair and modern instal.	169,851	93,701	76,150		158,808	48,612	110,196
Other instal. loans for personal expenditures ..	538,424	191,454	346,970		547,959	154,672	393,287
Single payment loans for personal expenditures ..	874,497	437,410	437,087		1,281,887	634,374	647,513
All other loans (including overdrafts)	241,121	143,013	98,108		346,653	202,189	144,464
TOTAL LOANS AND SECURITIES	14,913,850	7,354,910	7,558,940		17,776,615	6,434,311	11,342,304
Bank premises, furniture and fixtures	281,482	120,418	161,064		449,435	178,956	270,479
Real estate owned other than bank premises ..	12,189	4,601	7,588		19,385	7,223	12,162
Customers' liability on acceptances outstanding ..	11,890	10,100	1,790		18,357	11,819	6,538
Other assets	141,551	95,469	46,082		213,282	110,151	103,131
TOTAL ASSETS	18,281,672	9,325,691	8,955,981		22,526,916	8,630,497	13,896,419

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RICHMOND				ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	8,730,573	4,732,209	3,998,364		11,300,099	4,651,274	6,648,825
Savings and loan associations	107,402	56,565	50,837		161,882	48,210	113,672
Other individuals, partnerships, and corporations	6,872,287	3,622,277	3,250,010		8,021,570	3,049,776	4,971,794
Foreign governments, central banks, etc.	53,981	53,678	303		3,351	2,608	743
United States Government	314,376	186,889	127,487		235,637	89,962	145,675
States and political subdivisions	679,958	287,259	392,699		1,365,116	544,546	820,570
Mutual savings banks in United States	8,695	8,321	374		12,417	37	12,380
Commercial banks in United States	549,349	439,147	110,202		1,341,023	851,612	489,411
Banks in foreign countries	12,688	11,929	759		18,298	15,457	2,841
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	131,837	66,144	65,693		140,805	49,066	91,739
TIME DEPOSITS—TOTAL	7,315,308	3,381,759	3,933,549		8,599,628	2,818,457	5,781,171
Savings deposits	4,401,111	1,879,075	2,522,036		4,385,585	1,363,006	3,022,579
Accumulated for payment of personal loans	20,411	13,957	6,454		22,918	2,218	20,700
Savings and loan associations	16,318	5,044	11,274		10,828	6,405	4,423
Other time deposits of indiv., part., and corp.	2,354,695	1,166,652	1,188,043		3,263,771	1,106,424	2,157,347
Foreign Governments, central banks, etc.	24,588	24,588	-		9,513	9,513	-
United States Government	21,256	12,663	8,593		7,448	1,900	5,548
States and political subdivisions	470,402	276,242	194,160		871,377	322,151	549,226
Mutual savings banks in United States	10	-	10		20	-	20
Commercial banks in United States	5,367	2,388	2,979		28,143	6,815	21,328
Banks in foreign countries	1,150	1,150	-		25	25	-
TOTAL DEPOSITS	16,045,881	8,113,968	7,931,913		19,899,727	7,469,731	12,429,996
Federal funds purchased and securities sold under agreements to repurchase—total	212,149	188,954	23,195		260,035	173,500	86,535
Other liabilities for borrowed money	40,536	27,237	13,299		75,414	64,545	10,869
Acceptances outstanding	11,914	10,124	1,790		18,357	11,819	6,538
Other liabilities	524,457	270,190	254,267		463,541	167,050	296,491
TOTAL LIABILITIES	16,834,937	8,610,473	8,224,464		20,717,074	7,886,645	12,830,429
CAPITAL ACCOUNTS—TOTAL	1,446,735	715,218	731,517		1,809,842	743,852	1,065,990
Capital stock, notes, and debentures—total	425,397	216,837	208,560		638,217	277,484	360,733
Capital notes and debentures	59,330	52,500	6,830		112,712	85,691	27,021
Preferred stock	25	-	25		3,000	3,000	-
Common stock	366,042	164,337	201,705		522,505	188,793	333,712
Surplus	695,078	343,195	351,883		788,498	322,805	465,693
Undivided profits	300,672	142,055	158,617		317,163	107,185	209,978
Other capital accounts	25,588	13,131	12,457		65,964	36,378	29,586
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	18,281,672	9,325,691	8,955,981		22,526,916	8,630,497	13,896,419
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	7,116,251	3,781,433	3,334,818		8,747,476	3,409,489	5,337,987
DEMAND DEPOSITS ADJUSTED	6,767,024	3,291,268	3,475,756		8,280,763	2,724,067	5,556,696
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	16.0	18.7	13.2		18.0	21.9	15.6
U.S. Gov't. obligations, direct and guaranteed	13.8	12.0	15.6		14.3	11.5	16.1
Other securities	13.5	13.0	14.1		14.6	11.0	16.9
Loans and discounts (incl. Federal funds sold)	54.3	53.8	54.7		50.0	52.1	48.7
Total capital accounts	7.9	7.7	8.2		8.0	8.6	7.7
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	15,911,156	8,070,542	7,840,614		19,650,156	7,405,432	12,244,724
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	9,803,930	4,996,744	4,807,186		11,158,837	4,466,559	6,692,278
NUMBER OF BANKS	387	15	372		532	20	512

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1968

(Amounts in thousands of dollars)

ASSETS	CHICAGO				ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	8,400,765	5,209,024	3,191,741		2,140,204	1,273,582	866,622
Currency and coin	598,357	228,212	370,145		150,736	46,172	104,564
Reserve with Federal Reserve Banks	2,665,518	1,614,177	1,051,341		684,886	387,571	297,315
Demand balances with banks in U.S.	1,484,754	413,489	1,071,265		560,148	184,119	376,029
Other balances with banks in U.S.	13,184	9,290	3,894		2,484	1,159	1,325
Balances with banks in foreign countries ..	28,904	28,501	403		1,102	1,102	-
Cash items in process of collection	3,610,048	2,915,355	694,693		740,848	653,459	87,389
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	8,456,119	3,364,441	5,091,678		1,873,934	605,131	1,268,803
OTHER SECURITIES—TOTAL BOOK VALUE	8,035,039	3,625,373	4,409,666		1,785,665	711,578	1,074,087
Obligations of States and subdivisions ..	6,494,954	3,143,552	3,351,402		1,447,148	647,275	799,873
Obligations of Fed. agencies	1,181,540	278,714	902,826		293,171	44,267	248,904
Other bonds, notes, debentures, and corporate stocks ..	358,545	203,107	155,438		45,346	20,036	25,310
TOTAL SECURITIES	16,491,158	6,989,814	9,501,344		3,659,599	1,316,709	2,342,890
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	652,570	380,040	272,530		181,109	118,272	62,837
Commercial banks	569,259	308,700	260,559		142,093	79,671	62,422
Brokers and dealers	82,191	70,220	11,971		38,252	37,837	415
Others	1,120	1,120	-		764	764	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	30,187,111	16,733,127	13,453,984		6,061,420	2,955,402	3,106,018
Valuation reserves	663,375	389,631	273,744		106,745	54,098	52,647
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	30,850,486	17,122,758	13,727,728		6,168,165	3,009,500	3,158,665
Real estate loans—total	8,819,456	3,437,187	5,382,269		1,570,680	448,708	1,121,972
Secured by farm land	318,237	9,180	309,057		196,947	3,907	193,040
Secured by residential properties:							
Insured by FHA	1,267,848	785,150	482,698		109,848	28,163	81,685
Guaranteed by VA	325,256	210,543	114,713		34,347	9,926	24,421
Not ins. or guaranteed by FHA or VA ..	4,451,953	1,422,817	3,029,136		685,595	138,521	547,074
Secured by other properties	2,456,162	1,009,497	1,446,665		543,943	268,191	275,752
Loans to domestic com'l. and foreign banks ..	251,994	245,231	6,763		25,872	25,122	750
Loans to other financial institutions	1,949,718	1,629,607	320,111		346,241	282,049	64,192
Loans to brokers and dealers in securities ..	502,499	424,497	78,002		62,396	56,660	5,736
Other loans for purchasing or carrying secs. ..	517,430	274,985	242,445		68,396	45,203	23,193
Other loans to farmers	896,636	61,917	834,719		330,930	23,651	307,279
Commercial including open market paper ..	11,350,673	8,437,332	2,913,341		1,923,080	1,231,612	691,468
Other loans to individuals—total	5,784,362	2,077,996	3,706,366		1,737,496	834,116	903,380
Passenger automobile instalment loans ..	2,133,954	564,171	1,569,783		528,329	165,162	363,167
Credit cards and related plans:							
Retail (charge accounts) credit card plans ..	143,517	93,746	49,771		25,618	21,532	4,086
Check credit and revolving credit plans ..	58,001	39,784	18,217		13,618	11,410	2,208
Other retail consumer instalment loans ..	671,960	218,009	453,951		177,535	80,518	97,017
Residential repair and modern instal.	441,666	203,650	238,016		102,788	55,463	47,325
Other instal. loans for personal expenditures ..	665,248	228,523	436,725		177,735	45,756	131,979
Single payment loans for personal expenditures ..	1,670,016	730,113	939,903		711,873	454,275	257,598
All other loans (including overdrafts)	777,718	534,006	243,712		103,074	62,379	40,695
TOTAL LOANS AND SECURITIES	47,330,839	24,102,981	23,227,858		9,902,128	4,390,383	5,511,745
Bank premises, furniture and fixtures	709,514	350,053	359,461		158,583	68,575	90,008
Real estate owned other than bank premises ..	31,487	13,836	17,651		7,347	2,136	5,211
Customers' liability on acceptances outstanding ..	191,402	184,415	6,987		11,957	11,888	69
Other assets	622,894	459,493	163,401		93,868	65,381	28,487
TOTAL ASSETS	57,286,901	30,319,802	26,967,099		12,314,087	5,811,945	6,502,142

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	CHICAGO				ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	22,873,015	12,818,315	10,054,700		6,078,924	3,082,257	2,996,667
Savings and loan associations	269,734	107,571	162,163		78,554	25,066	53,488
Other individuals, partnerships, and corporations	17,364,598	9,320,976	8,043,622		4,343,299	1,946,685	2,396,614
Foreign governments, central banks, etc.	15,869	15,675	194		210	210	-
United States Government	433,847	200,830	233,017		123,697	49,604	74,093
States and political subdivisions	1,949,094	815,020	1,134,074		468,299	114,119	354,180
Mutual savings banks in United States	6,128	1,401	4,727		1,009	-	1,009
Commercial banks in United States	2,150,082	1,930,299	219,783		986,362	908,884	77,478
Banks in foreign countries	91,827	91,560	267		8,974	8,974	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	591,836	334,983	256,853		68,520	28,715	39,805
TIME DEPOSITS—TOTAL	26,862,640	12,448,659	14,413,981		4,729,823	1,856,518	2,873,305
Savings deposits	13,549,647	5,381,146	8,168,501		1,938,798	788,558	1,150,240
Accumulated for payment of personal loans	40,085	-	40,085		5,063	-	5,063
Savings and loan associations	12,175	5,615	6,560		1,849	483	1,366
Other time deposits of indiv., part., and corp.	10,559,032	5,455,470	5,103,562		2,350,857	830,257	1,520,600
Foreign Governments, central banks, etc.	318,530	318,469	61		8,116	8,116	-
United States Government	7,784	4,622	3,162		3,001	813	2,188
States and political subdivisions	2,331,656	1,245,020	1,086,636		413,191	226,316	186,875
Mutual savings banks in United States	100	100	-		-	-	-
Commercial banks in United States	23,784	18,370	5,414		8,208	1,235	6,973
Banks in foreign countries	19,847	19,847	-		740	740	-
TOTAL DEPOSITS	49,735,655	25,266,974	24,468,681		10,808,747	4,938,775	5,869,972
Federal funds purchased and securities sold under agreements to repurchase—total	1,165,512	1,107,385	58,127		238,809	216,121	22,688
Other liabilities for borrowed money	137,128	81,026	56,102		46,749	36,272	10,477
Acceptances outstanding	192,526	185,299	7,227		12,501	12,432	69
Other liabilities	1,957,580	1,420,943	536,637		179,990	97,752	82,238
TOTAL LIABILITIES	53,188,401	28,061,627	25,126,774		11,286,796	5,301,352	5,985,444
CAPITAL ACCOUNTS—TOTAL	4,098,500	2,258,175	1,840,325		1,027,291	510,593	516,698
Capital stock, notes, and debentures—total	1,327,553	765,861	561,692		289,878	153,637	136,241
Capital notes and debentures	119,710	80,891	38,819		46,253	39,600	6,653
Preferred stock	7,626	6,000	1,626		-	-	-
Common stock	1,200,217	678,970	521,247		243,625	114,037	129,588
Surplus	1,854,012	1,098,143	755,869		464,005	247,885	216,120
Undivided profits	706,847	270,996	435,851		243,395	97,523	145,872
Other capital accounts	210,088	123,175	86,913		30,013	11,548	18,465
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	57,286,901	30,319,802	26,967,099		12,314,087	5,811,945	6,502,142
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	17,778,213	9,489,471	8,288,742		4,778,654	2,244,679	2,533,975
DEMAND DEPOSITS ADJUSTED	16,679,038	7,771,831	8,907,207		4,228,017	1,470,310	2,757,707
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	14.7	17.2	11.8		17.4	21.9	13.3
U.S. Gov't. obligations, direct and guaranteed	14.8	11.1	18.9		15.2	10.4	19.5
Other securities	14.0	12.0	16.4		14.5	12.2	16.5
Loans and discounts (incl. Federal funds sold)	53.8	56.4	50.9		50.7	52.9	48.7
Total capital accounts	7.2	7.4	6.8		8.3	8.8	7.9
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	49,126,708	24,956,081	24,170,627		10,663,041	4,862,727	5,800,314
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	30,394,005	16,766,561	13,627,444		6,103,254	2,978,951	3,124,303
NUMBER OF BANKS	985	24	961		474	15	459

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1968

(Amounts in thousands of dollars)

ASSETS	MINNEAPOLIS				KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,386,220	669,553	716,667		2,640,811	1,252,463	1,388,348
Currency and coin	90,715	16,975	73,740		165,643	36,520	129,123
Reserve with Federal Reserve Banks	511,358	210,404	300,954		874,888	414,165	460,723
Demand balances with banks in U.S.	275,303	48,238	227,065		733,317	179,005	554,312
Other balances with banks in U.S.	150	-	150		1,543	-	1,543
Balances with banks in foreign countries ..	3,719	2,992	727		1,375	1,375	-
Cash items in process of collection	504,975	390,944	114,031		864,045	621,398	242,647
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	1,411,617	247,371	1,164,246		2,251,420	537,548	1,713,872
OTHER SECURITIES—TOTAL BOOK VALUE	1,401,947	392,243	1,009,704		2,121,326	673,082	1,448,244
Obligations of States and subdivisions ..	1,116,407	340,930	775,477		1,670,669	546,291	1,124,378
Obligations of Fed. agencies	262,938	44,376	218,562		334,307	38,941	295,366
Other bonds, notes, debentures, and corporate stocks ..	22,602	6,937	15,665		116,350	87,850	28,500
TOTAL SECURITIES	2,813,564	639,614	2,173,950		4,372,746	1,210,630	3,162,116
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED							
UNDER AGREEMENTS TO RESELL—TOTAL	54,024	3,950	50,074		153,921	41,353	112,568
Commercial banks	53,964	3,950	50,014		148,179	41,353	106,826
Brokers and dealers	-	-	-		5,739	-	5,739
Others	60	-	60		3	-	3
OTHER LOANS AND DISCOUNTS, NET—TOTAL	4,992,398	1,652,098	3,340,300		7,570,253	2,898,547	4,671,706
Valuation reserves	93,311	27,851	65,460		137,050	56,026	81,024
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	5,085,709	1,679,949	3,405,760		7,707,303	2,954,573	4,752,730
Real estate loans—total	1,457,350	258,654	1,198,696		1,354,221	427,701	926,520
Secured by farm land	79,269	632	78,637		159,910	10,603	149,307
Secured by residential properties :							
Insured by FHA	199,511	27,212	172,299		110,119	42,640	67,479
Guaranteed by VA	80,129	23,258	56,871		57,613	20,656	36,957
Not ins. or guaranteed by FHA or VA ..	764,561	137,351	627,210		475,590	116,033	359,557
Secured by other properties	333,880	70,201	263,679		550,989	237,769	313,220
Loans to domestic com'l. and foreign banks ..	15,223	13,345	1,878		25,154	17,967	7,187
Loans to other financial institutions	222,894	178,690	44,204		380,888	273,765	107,123
Loans to brokers and dealers in securities ..	12,251	9,540	2,711		27,456	16,886	10,570
Other loans for purchasing or carrying secs.	77,884	56,950	20,934		102,860	67,058	35,802
Other loans to farmers	606,080	11,655	594,425		1,256,415	164,301	1,092,114
Commercial including open market paper ..	1,476,018	754,698	721,320		2,506,480	1,212,397	1,294,083
Other loans to individuals—total	1,098,584	315,052	783,532		1,873,343	642,914	1,230,429
Passenger automobile instalment loans ..	439,124	98,718	340,406		733,803	162,361	571,442
Credit cards and related plans :							
Retail (charge accounts) credit card plans ..	989	-	989		11,961	11,791	170
Check credit and revolving credit plans ..	8,701	6,301	2,400		14,063	10,194	3,869
Other retail consumer instalment loans ..	163,863	35,728	128,135		199,492	49,519	149,973
Residential repair and modern instal.	66,463	21,172	45,291		101,064	37,731	63,333
Other instal. loans for personal expenditures ..	133,944	29,649	104,295		249,083	78,590	170,493
Single payment loans for personal expenditures ..	285,500	123,484	162,016		563,877	292,728	271,149
All other loans (including overdrafts)	119,425	81,365	38,060		180,486	131,584	48,902
TOTAL LOANS AND SECURITIES	7,859,986	2,295,662	5,564,324		12,096,920	4,150,530	7,946,390
Bank premises, furniture and fixtures	125,575	28,646	96,929		223,664	82,949	140,715
Real estate owned other than bank premises ..	5,342	322	5,020		16,403	7,246	9,157
Customers' liability on acceptances outstanding ..	10,024	6,883	3,141		3,559	3,429	130
Other assets	70,691	33,367	37,324		112,533	62,561	49,972
TOTAL ASSETS	9,457,838	3,034,433	6,423,405		15,093,890	5,559,178	9,534,712

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MINNEAPOLIS				KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	3,851,011	1,518,662	2,332,349		7,624,698	3,032,991	4,591,707
Savings and loan associations	31,412	11,889	19,523		166,735	105,209	61,526
Other individuals, partnerships, and corporations	2,787,979	991,177	1,796,802		5,290,763	1,898,117	3,392,646
Foreign governments, central banks, etc.	24	24	-		-	-	-
United States Government	86,240	28,047	58,193		247,171	111,100	136,071
States and political subdivisions	400,221	77,624	322,597		774,935	156,799	618,136
Mutual savings banks in United States	3,364	3,129	235		-	-	-
Commercial banks in United States	453,955	367,595	86,360		1,024,353	716,133	308,220
Banks in foreign countries	6,843	6,384	459		4,625	4,625	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	80,973	32,793	48,180		116,116	41,008	75,108
TIME DEPOSITS—TOTAL	4,452,602	977,124	3,475,478		5,779,026	1,839,840	3,939,186
Savings deposits	1,190,948	214,716	976,232		2,387,534	726,880	1,660,654
Accumulated for payment of personal loans	8,690	70	8,620		14,117	4,548	9,569
Savings and loan associations	896	200	696		4,997	1,065	3,932
Other time deposits of indiv., part., and corp.	2,965,587	685,335	2,280,252		2,844,861	977,527	1,867,334
Foreign Governments, central banks, etc.	2,000	2,000	-		-	-	-
United States Government	5,006	2,066	2,940		23,240	15,239	8,001
States and political subdivisions	274,926	68,787	206,139		500,980	114,071	386,909
Mutual savings banks in United States	-	-	-		-	-	-
Commercial banks in United States	4,399	3,800	599		3,247	510	2,737
Banks in foreign countries	150	150	-		50	-	50
TOTAL DEPOSITS	8,303,613	2,495,786	5,807,827		13,403,724	4,872,831	8,530,893
Federal funds purchased and securities sold under agreements to repurchase—total	225,418	204,983	20,435		138,640	88,397	50,243
Other liabilities for borrowed money	64,397	53,000	11,397		22,954	7,144	15,810
Acceptances outstanding	10,117	6,883	3,234		3,559	3,429	130
Other liabilities	176,167	49,127	127,040		203,680	78,367	125,313
TOTAL LIABILITIES	8,779,712	2,809,779	5,969,933		13,772,557	5,050,168	8,722,389
CAPITAL ACCOUNTS—TOTAL	678,126	224,654	453,472		1,321,333	509,010	812,323
Capital stock, notes, and debentures—total	236,745	90,517	146,228		405,989	172,122	233,867
Capital notes and debentures	23,279	10,000	13,279		35,990	28,500	7,490
Preferred stock	518	-	518		858	-	858
Common stock	212,948	80,517	132,431		369,141	143,622	225,519
Surplus	266,665	85,768	180,897		526,644	202,869	323,775
Undivided profits	158,097	48,369	109,728		363,533	130,181	233,352
Other capital accounts	16,619	-	16,619		25,167	3,838	21,329
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	9,457,838	3,034,433	6,423,405		15,093,890	5,559,178	9,534,712
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	3,070,733	1,079,480	1,991,253		6,027,336	2,232,588	3,794,748
DEMAND DEPOSITS ADJUSTED	2,805,841	732,076	2,073,765		5,489,129	1,584,360	3,904,769
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	14.7	22.1	11.2		17.5	22.5	14.6
U.S. Gov't. obligations, direct and guaranteed	14.9	8.2	18.1		14.9	9.7	18.0
Other securities	14.8	12.9	15.7		14.1	12.1	15.2
Loans and discounts (incl. Federal funds sold)	53.4	54.6	52.8		51.2	52.9	50.2
Total capital accounts	7.2	7.4	7.1		8.8	9.2	8.5
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	8,108,985	2,493,210	5,615,775		13,307,260	4,848,866	8,458,394
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	4,954,670	1,626,663	3,328,007		7,600,184	2,903,610	4,696,574
NUMBER OF BANKS	490	8	482		836	21	815

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1968

(Amounts in thousands of dollars)

ASSETS	DALLAS				SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	3,713,945	2,043,028	1,670,917		8,558,471	7,452,257	1,106,214
Currency and coin	205,225	43,771	161,454		524,182	383,589	140,593
Reserve with Federal Reserve Banks	1,092,898	648,402	444,496		3,515,426	3,143,641	371,785
Demand balances with banks in U.S.	1,161,789	359,123	802,666		596,550	353,774	242,776
Other balances with banks in U.S.	22,661	785	21,876		19,018	16,452	2,566
Balances with banks in foreign countries ..	6,531	4,962	1,569		22,754	19,558	3,196
Cash items in process of collection	1,224,841	985,985	238,856		3,880,541	3,535,243	345,298
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	2,393,234	890,555	1,502,679		5,364,015	4,150,570	1,213,445
OTHER SECURITIES—TOTAL BOOK VALUE	2,779,682	1,048,860	1,730,822		7,927,811	6,701,559	1,226,252
Obligations of States and subdivisions ..	2,256,767	978,420	1,278,347		6,620,270	5,652,510	967,760
Obligations of Fed. agencies	444,923	37,324	407,599		959,341	737,565	221,776
Other bonds, notes, debentures, and corporate stocks ..	77,992	33,116	44,876		348,200	311,484	36,716
TOTAL SECURITIES	5,172,916	1,939,415	3,233,501		13,291,826	10,852,129	2,439,697
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED							
UNDER AGREEMENTS TO RESELL—TOTAL	236,271	116,400	119,871		612,761	472,391	140,370
Commercial banks	233,417	116,400	117,017		294,283	209,163	85,120
Brokers and dealers	575	-	575		315,228	262,228	53,000
Others	2,279	-	2,279		3,250	1,000	2,250
OTHER LOANS AND DISCOUNTS, NET—TOTAL	9,826,865	4,726,820	5,100,045		33,184,698	27,800,600	5,384,098
Valuation reserves	183,245	82,160	101,085		588,953	504,375	84,578
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	10,010,110	4,808,980	5,201,130		33,773,651	28,304,975	5,468,676
Real estate loans—total	1,189,365	439,572	749,793		10,236,531	8,457,904	1,778,627
Secured by farm land	126,213	14,597	111,616		260,631	205,860	54,771
Secured by residential properties :							
Insured by FHA	58,184	24,646	33,538		2,701,777	2,311,002	390,775
Guaranteed by VA	38,658	24,829	13,829		480,358	391,553	88,805
Not ins. or guaranteed by FHA or VA	391,068	118,685	272,383		4,193,775	3,588,134	605,641
Secured by other properties	575,242	256,815	318,427		2,599,990	1,961,355	638,635
Loans to domestic com'l. and foreign banks ..	17,260	13,379	3,881		238,289	220,376	17,913
Loans to other financial institutions	556,654	420,198	136,456		1,370,734	1,266,950	103,784
Loans to brokers and dealers in securities ..	39,710	35,224	4,486		251,614	214,569	37,045
Other loans for purchasing or carrying secs.	481,250	322,088	159,162		248,019	213,140	34,879
Other loans to farmers	585,314	43,166	542,148		1,517,701	1,070,933	446,768
Commercial, including open market paper	4,408,799	2,442,615	1,966,184		12,649,697	11,092,066	1,557,631
Other loans to individuals—total	2,432,699	896,979	1,535,720		6,684,570	5,276,907	1,407,663
Passenger automobile installment loans	1,088,201	321,561	766,640		2,781,926	2,134,359	647,567
Credit cards and related plans :							
Retail (charge accounts) credit card plans ..	13,201	4,367	8,834		421,589	375,236	46,353
Check credit and revolving credit plans	4,996	3,174	1,822		128,781	105,934	22,847
Other retail consumer installment loans	240,024	84,900	155,124		607,877	445,793	162,084
Residential repair and modern instal.	103,688	38,917	64,771		449,019	354,943	94,076
Other instal. loans for personal expenditures ..	320,912	94,903	226,009		770,978	524,765	246,213
Single payment loans for personal expenditures ..	661,677	349,157	312,520		1,524,400	1,335,877	188,523
All other loans (including overdrafts)	299,059	195,759	103,300		576,496	492,130	84,366
TOTAL LOANS AND SECURITIES	15,236,052	6,782,635	8,453,417		47,089,285	39,125,120	7,964,165
Bank premises, furniture and fixtures	406,207	195,260	210,947		1,004,257	787,951	216,306
Real estate owned other than bank premises	16,700	3,748	12,952		73,898	51,547	22,351
Customers' liability on acceptances outstanding ..	29,875	28,853	1,022		441,038	430,896	10,142
Other assets	146,179	86,134	60,045		806,469	671,981	134,488
TOTAL ASSETS	19,548,958	9,139,658	10,409,300		57,973,418	48,519,752	9,453,666

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DALLAS				SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	9,922,683	4,765,295	5,157,388		21,505,569	17,820,819	3,684,750
Savings and loan associations	111,363	27,706	83,657		395,838	352,197	43,641
Other individuals, partnerships, and corporations	7,295,744	3,216,969	4,078,775		17,380,424	14,363,906	3,016,518
Foreign governments, central banks, etc.	6,668	5,169	1,499		54,592	52,954	1,638
United States Government	191,964	103,927	88,037		458,622	358,579	100,043
States and political subdivisions	668,992	245,441	423,551		1,169,010	808,785	360,225
Mutual savings banks in United States	38	-	38		14,943	12,046	2,897
Commercial banks in United States	1,440,420	1,063,325	377,095		939,580	900,830	38,750
Banks in foreign countries	30,798	24,135	6,663		159,664	150,834	8,830
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	176,696	78,623	98,073		932,896	820,688	112,208
TIME DEPOSITS—TOTAL	7,226,261	3,011,759	4,214,502		29,319,311	24,616,907	4,702,404
Savings deposits	2,444,824	841,437	1,603,387		16,184,953	13,597,955	2,586,998
Accumulated for payment of personal loans	229,178	156,680	74,498		157	-	157
Savings and loan associations	36,855	19,423	17,432		97,688	81,479	16,209
Other time deposits of indiv., part., and corp.	3,354,293	1,494,872	1,859,421		8,861,132	7,261,174	1,599,958
Foreign Governments, central banks, etc.	5,300	5,300	-		1,017,712	1,015,962	1,750
United States Government	13,944	2,680	11,264		72,353	44,396	27,957
States and political subdivisions	1,102,442	474,027	628,415		3,025,460	2,557,839	467,621
Mutual savings banks in United States	-	-	-		1,141	665	476
Commercial banks in United States	39,225	19,140	20,085		12,943	12,565	378
Banks in foreign countries	200	200	-		45,772	44,872	900
TOTAL DEPOSITS	17,148,944	7,777,054	9,371,890		50,824,880	42,437,726	8,387,154
Federal funds purchased and securities sold under agreements to repurchase—total	368,065	319,188	48,877		921,557	839,707	81,850
Other liabilities for borrowed money	123,805	111,102	12,703		243,208	200,325	42,883
Acceptances outstanding	31,626	30,593	1,033		445,884	435,085	10,799
Other liabilities	274,968	126,242	148,726		1,662,995	1,438,656	224,339
TOTAL LIABILITIES	17,947,408	8,364,179	9,583,229		54,098,524	45,351,499	8,747,025
CAPITAL ACCOUNTS—TOTAL	1,601,550	775,479	826,071		3,874,894	3,168,253	706,641
Capital stock, notes, and debentures—total	582,611	321,724	260,887		1,407,817	1,120,598	287,219
Capital notes and debentures	63,506	51,441	12,065		361,920	292,916	69,004
Preferred stock	2,322	2,072	250		450	-	450
Common stock	516,783	268,211	248,572		1,045,447	827,682	217,765
Surplus	662,486	341,932	320,554		1,694,996	1,421,845	273,151
Undivided profits	306,358	111,323	195,035		722,651	586,107	136,544
Other capital accounts	50,095	500	49,595		49,430	39,703	9,727
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	19,548,958	9,139,658	10,409,300		57,973,418	48,519,752	9,453,666
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	7,536,053	3,420,187	4,115,866		17,028,478	13,931,802	3,096,676
DEMAND DEPOSITS ADJUSTED	7,065,458	2,612,058	4,453,400		16,226,826	13,026,167	3,200,659
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	19.0	22.4	16.1		14.8	15.4	11.7
U.S. Gov't. obligations, direct and guaranteed	12.2	9.7	14.4		9.3	8.6	12.8
Other securities	14.2	11.5	16.6		13.7	13.8	13.0
Loans and discounts (incl. Federal funds sold)	51.5	53.0	50.1		58.3	58.3	58.4
Total capital accounts	8.2	8.5	7.9		6.7	6.5	7.5
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	16,615,368	7,531,390	9,083,978		50,382,970	42,087,026	8,295,944
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	9,903,476	4,732,883	5,170,593		33,184,135	27,807,046	5,377,089
NUMBER OF BANKS	663	17	646		194	22	172

ALL MEMBER BANKS, BY STATES, JUNE 29, 1968

(Amounts in thousands of dollars)

ASSETS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
RESERVES, CASH, AND BANK BALANCES—TOTAL	532,989	45,718	246,155	294,160	6,570,901	521,689	657,252	172,650
Currency and coin	51,870	9,356	30,322	28,153	347,101	34,452	75,215	12,007
Reserve with Federal Reserve Banks	166,981	6,594	90,778	87,020	2,827,596	155,543	181,473	88,643
Demand balances with banks in U.S.	150,009	17,668	22,044	106,055	417,852	127,965	110,645	49,816
Other balances with banks in U.S.	499	172	141	315	16,418	200	8,845	100
Balances with banks in foreign countries ..	89	131	1,963	-	15,596	229	1,214	-
Cash items in process of collection	163,541	11,797	100,907	72,617	2,946,338	203,300	279,860	22,084
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	503,316	53,252	186,321	228,748	3,839,326	377,387	352,965	79,347
OTHER SECURITIES—TOTAL BOOK VALUE	505,804	50,765	284,046	263,905	6,061,234	341,195	650,210	94,961
Obligations of States and subdivisions ..	416,551	38,747	239,953	217,080	4,959,198	300,738	584,898	89,522
Obligations of Fed. agencies	80,408	11,506	37,784	42,479	809,878	34,091	51,740	3,102
Other bonds, notes, debentures, and corporate stocks ..	8,845	512	6,309	4,346	292,158	6,366	13,572	2,337
TOTAL SECURITIES	1,009,120	104,017	470,367	492,653	9,900,560	718,582	1,003,175	174,308
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	15,651	4,550	74,600	5,449	482,128	20,077	16,410	40,600
Commercial banks	13,450	3,000	21,600	3,778	218,200	19,780	16,410	40,600
Brokers and dealers	2,136	-	53,000	1,671	262,228	297	-	-
Others	65	1,550	-	-	1,700	-	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,582,079	155,873	1,442,310	857,511	24,966,017	1,768,075	2,243,580	331,095
Valuation reserves	36,824	5,241	17,455	14,898	453,754	29,397	42,698	5,476
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,618,903	161,114	1,459,765	872,409	25,419,771	1,797,472	2,286,278	336,571
Real estate loans—total	296,426	67,826	384,092	237,488	7,923,313	336,853	739,154	90,637
Secured by farm land	29,076	-	5,971	46,978	195,063	16,225	2,603	2,508
Secured by residential properties:								
Insured by FHA	11,563	10,888	205,951	8,443	2,023,852	23,226	35,861	5,034
Guaranteed by VA	2,340	113	40,389	1,860	367,210	28,072	16,624	678
Not ins. or guaranteed by FHA or VA	134,459	33,008	43,342	77,471	3,450,842	120,282	467,046	53,541
Secured by other properties	118,988	23,817	88,439	102,736	1,886,346	149,048	217,020	28,876
Loans to domestic com'l. and foreign banks	499	-	16,850	823	209,969	6,537	2,877	-
Loans to other financial institutions	66,908	-	46,443	19,919	1,024,275	110,251	60,019	8,518
Loans to brokers and dealers in securities	5,569	3,000	19,152	8,330	197,603	3,656	29,311	1,681
Other loans for purchasing or carrying secs.	14,105	66	1,384	8,807	200,906	44,079	6,824	546
Other loans to farmers	49,887	4	193,391	69,818	852,587	237,427	6,318	3,578
Commercial including open market paper	511,813	55,240	438,062	232,553	9,783,889	520,862	687,447	74,065
Other loans to individuals—total	587,976	33,913	353,763	284,253	4,802,503	503,306	658,983	149,918
Passenger automobile instalment loans	196,119	10,983	139,622	119,588	1,950,027	168,936	193,168	30,461
Credit cards and related plans:								
Retail (charge accounts) credit card plans	9,922	17	22,243	2,076	333,996	6,480	25,147	412
Check credit and revolving credit plans	767	-	15,556	1,378	99,671	7,157	7,825	6,845
Other retail consumer instalment loans	67,176	13,513	34,167	30,609	391,982	64,372	19,288	13,039
Residential repair and modern instal.	29,538	1,674	27,246	11,783	307,565	28,677	38,602	4,966
Other instal. loans for personal expenditures	88,895	4,427	76,362	33,849	492,126	46,409	123,384	13,260
Single payment loans for personal expenditures	195,559	3,299	38,567	84,970	1,227,136	181,275	251,569	80,935
All other loans (including overdrafts)	85,720	1,065	6,628	10,418	424,726	34,501	95,345	7,628
TOTAL LOANS AND SECURITIES	2,606,850	264,440	1,987,277	1,355,613	35,348,705	2,506,734	3,263,165	546,003
Bank premises, furniture and fixtures	52,256	10,359	50,947	35,057	696,307	58,410	83,292	9,360
Real estate owned other than bank premises	1,746	855	13,127	2,110	50,469	4,002	1,516	15
Customers' liability on acceptances outstanding	1,293	122	519	-	377,339	908	5,181	193
Other assets	16,630	2,963	27,543	7,809	670,726	31,023	25,279	4,263
TOTAL ASSETS	3,211,764	324,457	2,325,568	1,694,749	43,714,447	3,122,766	4,035,685	732,484

ALL MEMBER BANKS, BY STATES, JUNE 29, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
DEMAND DEPOSITS—TOTAL	1,553,332	148,007	869,798	887,074	15,713,280	1,431,031	2,042,345	473,781
Savings and loan associations	13,134	1,405	10,326	10,897	326,697	100,745	14,114	1,212
Other individuals, partnerships, and corporations	1,164,665	113,316	711,836	657,070	12,758,194	1,023,016	1,698,227	436,463
Foreign governments, central banks, etc.	-	-	1,580	-	52,528	-	-	-
United States Government	33,240	5,089	13,407	16,719	355,731	60,030	78,658	10,828
States and political subdivisions	206,456	23,380	97,210	96,103	509,305	86,710	142,072	3,791
Mutual savings banks in United States	-	139	-	648	1,979	-	43,083	4,111
Commercial banks in United States	122,327	1,512	7,475	97,140	784,098	132,724	24,647	13,752
Banks in foreign countries	490	22	5,695	-	133,491	243	2,148	28
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	13,020	3,144	22,269	8,497	791,257	27,563	39,396	3,596
TIME DEPOSITS—TOTAL	1,308,404	151,951	1,224,439	620,259	22,367,486	1,358,401	1,489,869	161,624
Savings deposits	727,455	68,166	594,467	335,742	12,227,393	675,767	914,598	108,478
Accumulated for payment of personal loans	4,113	-	157	2,307	-	232	-	-
Savings and loan associations	205	-	3,318	490	91,885	1,135	150	-
Other time deposits of indiv., part., and corp.	482,446	23,383	527,916	242,473	6,529,004	526,105	372,350	52,964
Foreign Governments, central banks, etc.	-	-	1,750	-	1,004,712	-	-	-
United States Government	1,536	9,799	5,629	366	28,804	17,399	367	80
States and political subdivisions	90,764	50,238	91,202	38,311	2,432,532	137,763	195,054	102
Mutual savings banks in United States	-	365	-	-	300	-	1,050	-
Commercial banks in United States	1,885	-	-	570	12,281	-	6,300	-
Banks in foreign countries	-	-	-	-	40,575	-	-	-
TOTAL DEPOSITS	2,861,736	299,958	2,094,237	1,507,333	38,080,766	2,789,432	3,532,214	635,405
Federal funds purchased and securities sold under agreements to repurchase—total	14,800	-	15,600	16,850	772,178	32,490	14,330	-
Other liabilities for borrowed money	2,400	133	-	9,810	234,245	7,002	6,000	-
Acceptances outstanding	1,293	122	519	-	382,088	908	5,181	193
Other liabilities	65,425	3,456	55,638	18,905	1,373,240	52,624	162,761	23,848
TOTAL LIABILITIES	2,945,654	303,669	2,165,994	1,552,898	40,842,517	2,882,456	3,720,486	659,446
CAPITAL ACCOUNTS—TOTAL	266,110	20,788	159,574	141,851	2,871,930	240,310	315,199	73,038
Capital stock, notes, and debentures—total	80,558	6,575	68,898	45,736	1,037,597	80,113	104,654	25,525
Capital notes and debentures	75	200	29,723	5,263	316,132	7,350	25,150	-
Preferred stock	-	-	-	-	-	100	-	-
Common stock	80,483	6,375	39,175	40,473	721,465	72,663	79,504	25,525
Surplus	111,722	7,100	64,121	56,676	1,277,923	105,125	153,774	38,955
Undivided profits	62,811	6,481	25,200	35,615	524,665	53,593	55,281	8,028
Other capital accounts	11,019	632	1,355	3,824	31,745	1,479	1,490	530
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	3,211,764	324,457	2,325,568	1,694,749	43,714,447	3,122,766	4,035,685	732,484
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,239,782	118,542	746,847	708,402	12,349,090	1,099,766	1,651,840	401,881
DEMAND DEPOSITS ADJUSTED	1,234,224	129,609	748,009	700,598	11,627,113	1,034,977	1,659,180	427,117
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	16.6	14.1	10.6	17.4	15.0	16.7	16.3	23.6
U.S. Gov't. obligations, direct and guaranteed	15.7	16.4	8.0	13.5	8.8	12.1	8.7	10.8
Other securities	15.7	15.6	12.2	15.6	13.9	10.9	16.1	13.0
Loans and discounts (incl. Federal funds sold)	49.7	49.4	65.2	50.9	58.2	57.3	56.0	50.7
Total capital accounts	8.3	6.4	6.9	8.4	6.6	7.7	7.8	10.0
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	2,822,296	293,053	2,080,037	1,495,552	37,690,931	2,804,216	3,454,262	604,770
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,602,523	155,333	1,426,099	866,962	24,979,431	1,777,991	2,262,869	331,217
NUMBER OF BANKS	110	5	5	82	89	135	36	7

ALL MEMBER BANKS, BY STATES, JUNE 29, 1968

(Amounts in thousands of dollars)

ASSETS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
RESERVES, CASH, AND BANK BALANCES—TOTAL	491,175	1,345,366	779,186	85,071	119,609	4,192,335	1,276,159	519,534
Currency and coin	34,038	117,945	45,523	7,523	11,198	207,406	104,094	36,930
Reserve with Federal Reserve Banks	207,201	362,709	229,630	24,443	58,730	1,502,898	290,049	141,295
Demand balances with banks in U.S.	70,017	449,930	132,534	5,985	16,025	681,904	328,453	149,458
Other balances with banks in U.S.	298	10,907	257	-	50	5,925	4,429	-
Balances with banks in foreign countries ..	2,241	1,565	1,025	351	-	12,927	563	33
Cash items in process of collection	177,380	402,310	370,217	46,769	33,606	1,781,275	548,571	191,818
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	570,819	1,173,857	421,914	56,946	117,504	4,335,055	1,284,357	498,162
OTHER SECURITIES—TOTAL BOOK VALUE	249,087	1,340,411	517,590	95,104	139,809	4,024,563	902,253	444,645
Obligations of States and subdivisions ..	196,999	925,865	443,260	80,755	123,671	3,136,671	693,244	334,577
Obligations of Fed. agencies	42,821	385,756	57,343	18	14,367	684,592	173,202	102,926
Other bonds, notes, debentures, and corporate stocks ..	9,267	28,790	16,987	14,331	1,771	203,300	35,807	7,142
TOTAL SECURITIES	819,906	2,514,268	939,504	152,050	257,313	8,359,618	2,186,610	942,807
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	26,700	126,197	32,000	5,000	3,670	335,409	145,959	22,100
Commercial banks	26,700	113,225	32,000	5,000	3,670	327,149	145,659	22,100
Brokers and dealers	-	10,572	-	-	-	8,260	300	-
Others	-	2,400	-	-	-	-	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,292,030	3,303,151	2,507,061	265,811	599,962	14,457,003	3,349,508	1,407,444
Valuation reserves	20,663	54,534	45,270	3,839	10,299	373,911	63,518	26,898
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,312,693	3,357,685	2,552,331	269,650	610,261	14,830,914	3,413,026	1,434,342
Real estate loans—total	429,296	762,181	487,263	120,376	165,906	2,535,990	1,154,293	385,189
Secured by farm land	1,981	47,936	27,802	1,895	5,341	141,941	87,100	35,937
Secured by residential properties :								
Insured by FHA	20,695	107,405	14,495	9,483	78,397	210,455	81,141	25,874
Guaranteed by VA	19,560	34,439	5,491	3,747	14,298	67,383	20,431	19,283
Not ins. or guaranteed by FHA or VA ..	148,083	224,052	263,309	57,313	42,842	1,353,239	597,297	193,517
Secured by other properties	238,977	348,349	176,166	47,938	25,028	762,972	368,324	110,578
Loans to domestic com'l. and foreign banks ..	150	3,851	4,275	-	150	177,813	7,279	4,452
Loans to other financial institutions	183,955	128,221	156,425	3,547	6,532	1,208,852	148,795	48,631
Loans to brokers and dealers in securities ..	18,363	44,502	14,277	150	5,070	400,569	25,398	4,904
Other loans for purchasing or carrying secs.	12,426	52,813	18,629	4,640	4,915	440,023	20,380	18,672
Other loans to farmers	114	52,643	25,174	4,373	125,963	409,824	134,123	290,870
Commercial including open market paper ..	323,890	1,169,399	977,539	67,524	121,434	7,071,546	846,092	342,517
Other loans to individuals—total	299,808	1,062,718	806,973	53,616	173,271	2,287,920	975,613	309,628
Passenger automobile instalment loans ..	95,402	387,895	200,468	17,811	87,488	759,388	399,439	137,212
Credit cards and related plans :								
Retail (charge accounts) credit card plans ..	85	909	28,928	-	3,354	73,024	15,336	-
Check credit and revolving credit plans ..	-	9,263	12,725	496	3,014	21,727	7,915	880
Other retail consumer instalment loans ..	16,212	154,552	91,574	814	26,283	193,683	75,058	33,196
Residential repair and modern instal.	19,961	57,305	25,362	4,027	15,930	127,095	84,226	20,701
Other instal. loans for personal expenditures ..	45,737	177,630	101,316	13,948	16,108	275,563	152,197	33,364
Single payment loans for personal expenditures ..	122,411	275,164	346,600	16,520	21,094	837,440	241,442	84,275
All other loans (including overdrafts)	44,691	81,357	61,776	15,424	7,020	298,377	101,053	29,479
TOTAL LOANS AND SECURITIES	2,138,636	5,943,616	3,478,565	422,861	860,945	23,152,030	5,682,077	2,372,351
Bank premises, furniture and fixtures	30,219	155,969	122,250	13,883	19,398	322,663	82,042	40,269
Real estate owned other than bank premises ..	3,862	9,250	1,183	109	227	11,253	2,629	1,071
Customers' liability on acceptances outstanding ..	316	4,667	9,866	2,320	-	170,985	2,968	337
Other assets	20,207	68,774	78,268	6,269	8,796	379,963	51,469	14,834
TOTAL ASSETS	2,684,415	7,527,642	4,469,318	530,513	1,008,975	28,229,229	7,097,344	2,948,396

ALL MEMBER BANKS, BY STATES, JUNE 29, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
DEMAND DEPOSITS—TOTAL	1,470,759	3,684,541	2,273,874	235,483	428,861	11,986,686	3,290,286	1,394,812
Savings and loan associations	30,423	73,228	24,667	2,528	4,448	178,977	30,787	10,711
Other individuals, partnerships, and corporations	1,250,374	2,668,649	1,650,397	159,261	326,597	9,044,393	2,242,926	1,000,231
Foreign governments, central banks, etc.	53,662	1,179	-	-	-	15,746	3	-
United States Government	35,785	70,906	52,249	15,684	7,884	194,471	61,855	30,804
States and political subdivisions	380	351,879	256,126	40,777	81,080	843,910	676,812	117,371
Mutual savings banks in United States	-	12,380	37	-	-	4,825	1,318	5
Commercial banks in United States	73,633	436,958	263,626	9,512	2,706	1,327,696	211,609	206,065
Banks in foreign countries	4,527	6,607	5,112	1,708	-	61,037	1,670	129
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	21,975	62,755	21,660	6,013	6,146	315,631	63,306	29,496
TIME DEPOSITS—TOTAL	926,018	3,071,087	1,588,507	236,658	483,355	11,680,224	2,977,408	1,251,223
Savings deposits	532,913	1,497,357	453,475	122,235	254,903	6,263,271	1,190,290	440,714
Accumulated for payment of personal loans	15,167	7,771	155	-	-	38,290	1,426	80
Savings and loan associations	2,689	1,882	3,302	605	41	6,168	3,558	2,225
Other time deposits of indiv., part., and corp.	344,167	1,262,311	981,543	61,873	222,809	4,232,277	1,624,306	725,505
Foreign Governments, central banks, etc.	21,538	-	6,000	-	-	310,830	-	-
United States Government	8,313	1,184	2,619	1,716	5,494	3,614	1,549	560
States and political subdivisions	126	298,309	136,961	49,079	108	805,244	145,544	82,129
Mutual savings banks in United States	-	15	-	-	-	-	100	-
Commercial banks in United States	105	2,258	4,427	250	-	10,613	10,635	10
Banks in foreign countries	1,000	-	25	900	-	9,917	-	-
TOTAL DEPOSITS	2,396,777	6,755,628	3,862,381	472,141	912,216	23,666,910	6,267,694	2,646,035
Federal funds purchased and securities sold under agreements to repurchase—total	27,500	64,375	74,100	-	2,300	768,492	164,030	16,925
Other liabilities for borrowed money	-	3,962	25,410	-	3,300	87,850	2,041	15,350
Acceptances outstanding	316	4,667	9,866	2,320	-	171,883	3,188	337
Other liabilities	56,824	146,817	107,091	4,537	19,246	1,333,322	158,809	33,769
TOTAL LIABILITIES	2,481,417	6,975,449	4,078,848	478,998	937,062	26,028,457	6,595,762	2,712,416
CAPITAL ACCOUNTS—TOTAL	202,998	552,193	390,470	51,515	71,913	2,200,772	501,582	235,980
Capital stock, notes, and debentures—total	59,572	227,206	151,343	20,563	25,981	714,633	133,711	53,686
Capital notes and debentures	13,480	25,440	63,772	11,500	2,555	13,621	14,032	1,397
Preferred stock	-	-	-	-	450	3,100	-	50
Common stock	46,092	201,766	87,571	9,063	22,976	697,912	119,679	52,239
Surplus	96,644	222,405	145,501	18,427	36,175	976,835	222,207	103,521
Undivided profits	46,133	86,635	59,305	10,525	9,687	341,439	136,810	71,696
Other capital accounts	649	15,947	34,321	2,000	70	167,865	8,854	7,077
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,684,415	7,527,642	4,469,318	530,513	1,008,975	28,229,229	7,097,344	2,948,396
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,223,362	2,832,301	1,771,123	182,729	379,230	9,523,507	2,413,988	1,053,536
DEMAND DEPOSITS ADJUSTED	1,183,961	2,774,367	1,587,782	163,518	384,665	8,683,244	2,468,251	966,125
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.3	17.9	17.4	16.0	11.9	14.9	18.0	17.6
U.S. Gov't. obligations, direct and guaranteed	21.3	15.6	9.4	10.7	11.6	15.4	18.1	16.9
Other securities	9.3	17.8	11.6	17.9	13.9	14.3	12.7	15.1
Loans and discounts (incl. Federal funds sold)	49.1	45.6	56.8	51.0	59.8	52.4	49.3	48.5
Total capital accounts	7.6	7.3	8.7	9.7	7.1	7.8	7.1	8.0
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	2,370,115	6,654,853	3,879,710	453,488	899,633	23,488,245	5,985,497	2,642,032
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,289,293	3,368,195	2,525,721	263,579	596,717	14,587,515	3,347,437	1,436,909
NUMBER OF BANKS	12	210	74	2	16	517	201	159

ALL MEMBER BANKS, BY STATES, JUNE 29, 1968

(Amounts in thousands of dollars)

ASSETS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
RESERVES, CASH, AND BANK BALANCES—TOTAL	395,163	522,494	713,241	97,519	547,253	1,800,470	2,074,402	964,011
Currency and coin	29,419	36,711	56,811	18,712	54,413	106,238	233,170	46,544
Reserve with Federal Reserve Banks	138,121	157,623	219,833	21,896	178,662	564,796	641,261	341,850
Demand balances with banks in U.S.	128,251	156,493	159,536	25,950	81,056	154,183	337,705	143,346
Other balances with banks in U.S.	161	1,049	1,956	-	7,510	3,596	2,565	150
Balances with banks in foreign countries ..	-	39	220	138	1,016	13,937	12,537	3,287
Cash items in process of collection	99,211	170,579	274,885	30,823	224,596	957,720	847,164	428,834
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	471,048	427,138	655,050	91,209	375,728	786,753	2,285,951	735,789
OTHER SECURITIES—TOTAL BOOK VALUE	445,962	341,451	503,709	169,016	385,018	1,374,194	2,480,151	873,657
Obligations of States and subdivisions ..	340,170	290,100	439,394	163,055	328,820	1,266,710	2,114,206	690,417
Obligations of Fed. agencies	99,454	40,616	52,734	3,461	45,152	52,776	261,056	168,983
Other bonds, notes, debentures, and corporate stocks ..	6,338	10,735	11,581	2,500	11,046	54,708	104,889	14,257
TOTAL SECURITIES	917,010	768,589	1,158,759	260,225	760,746	2,160,947	4,766,102	1,609,446
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	26,843	37,189	34,592	7,190	34,375	237,725	160,066	31,899
Commercial banks	26,577	37,025	34,592	7,190	34,375	222,725	88,340	31,839
Brokers and dealers	266	164	-	-	-	15,000	71,726	-
Others	-	-	-	-	-	-	-	60
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,210,336	1,296,407	1,756,320	477,299	1,544,161	5,179,361	9,822,766	3,076,963
Valuation reserves	19,682	25,316	32,943	9,897	30,258	114,596	166,218	49,694
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,230,018	1,321,723	1,789,263	487,196	1,574,419	5,293,957	9,988,984	3,126,657
Real estate loans—total	188,596	348,555	349,432	165,446	484,297	798,632	4,370,445	839,848
Secured by farm land	42,659	44,171	16,221	3,371	35,736	4,323	85,662	27,803
Insured by residential properties :								
Insured by FHA	12,402	4,038	4,875	12,938	7,348	57,262	933,366	95,884
Guaranteed by VA	3,294	2,476	5,511	5,526	6,116	19,853	198,680	52,383
Not ins. or guaranteed by FHA or VA ..	67,973	168,738	124,056	84,600	246,016	329,415	2,069,919	475,585
Secured by other properties	62,268	129,132	198,769	59,011	189,081	387,779	1,082,818	188,193
Loans to domestic com'l. and foreign banks ..	2,249	3,458	10,974	-	3,088	20,318	60,286	14,123
Loans to other financial institutions	43,367	71,358	117,256	8,335	91,414	350,172	471,282	198,548
Loans to brokers and dealers in securities ..	1,921	5,278	17,918	116	19,391	28,945	61,417	9,670
Other loans for purchasing or carrying secs. ..	12,522	12,438	21,380	2,124	22,673	27,519	40,796	64,473
Other loans to farmers	312,348	66,851	38,826	9,187	20,282	9,061	113,516	186,114
Commercial including open market paper	367,624	377,639	724,890	144,474	466,323	2,787,620	2,579,850	1,064,746
Other loans to individuals—total	290,622	406,274	456,778	149,909	440,137	1,138,891	2,011,867	655,000
Passenger automobile instalment loans	129,431	127,382	114,701	59,723	188,040	345,924	791,622	245,779
Credit cards and related plans :								
Retail (charge accounts) credit card plans ..	51	9,373	1,221	-	5,313	15,122	45,060	818
Check credit and revolving credit plans	618	4,359	5,385	1,531	9	47,414	19,851	7,468
Other retail consumer instalment loans	37,300	27,818	26,248	13,174	26,540	55,325	370,738	89,756
Residential repair and modern instal.	22,750	31,885	18,794	6,067	20,962	57,087	205,075	42,029
Other instal. loans for personal expenditures ..	37,822	54,432	100,621	29,173	76,309	175,470	201,265	70,159
Single payment loans for personal expenditures ..	62,650	151,025	189,808	40,241	122,964	442,549	378,256	198,991
All other loans (including overdrafts)	10,769	29,872	51,809	7,605	26,814	132,799	279,525	94,135
TOTAL LOANS AND SECURITIES	2,154,189	2,102,185	2,949,671	744,714	2,339,282	7,578,033	14,748,934	4,718,308
Bank premises, furniture and fixtures	35,244	36,002	43,010	14,035	36,081	114,931	225,546	67,299
Real estate owned other than bank premises ..	2,889	1,406	5,788	231	1,548	8,499	12,748	1,691
Customers' liability on acceptances outstanding ..	82	31	2,441	348	129	84,162	12,681	8,693
Other assets	10,332	13,142	26,857	6,282	23,807	98,246	146,869	49,019
TOTAL ASSETS	2,597,899	2,675,260	3,741,008	863,129	2,948,100	9,684,341	17,221,180	5,809,021

ALL MEMBER BANKS, BY STATES, JUNE 29, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
DEMAND DEPOSITS—TOTAL	1,317,455	1,435,352	2,005,455	349,591	1,561,250	5,211,762	5,559,250	2,436,167
Savings and loan associations	24,145	27,795	33,639	2,460	12,586	44,244	34,737	19,193
Other individuals, partnerships, and corporations	862,537	1,053,528	1,404,081	289,359	1,178,717	3,932,517	4,491,033	1,695,891
Foreign governments, central banks, etc.	-	-	2,172	-	16	5,607	115	24
United States Government	35,373	38,249	31,130	10,844	65,265	120,831	132,506	55,734
States and political subdivisions	251,458	80,681	262,687	27,458	166,484	400,810	396,647	204,837
Mutual savings banks in United States	-	-	-	8,918	8,640	148,352	-	3,159
Commercial banks in United States	127,070	219,737	238,772	4,556	103,997	395,578	326,949	398,392
Banks in foreign countries	-	36	6,050	286	3,922	43,574	23,347	6,723
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	16,872	15,326	26,924	5,710	21,623	120,249	153,916	52,214
TIME DEPOSITS—TOTAL	1,008,404	964,897	1,331,428	388,220	1,030,359	2,712,721	10,013,622	2,576,560
Savings deposits	356,363	435,559	716,500	292,652	871,859	1,153,960	5,067,660	659,606
Accumulated for payment of personal loans	3,902	4,112	8,164	-	5	123	238	561
Savings and loan associations	443	145	3,908	40	383	36,336	235	707
Other time deposits of indiv., part., and corp.	526,537	469,590	384,760	76,664	114,577	1,065,161	3,812,060	1,752,312
Foreign Governments, central banks, etc.	-	-	3,513	-	-	39,595	1,200	2,000
United States Government	1,026	1,511	-	735	2,046	9,322	1,350	2,350
States and political subdivisions	120,080	51,571	209,733	18,129	41,469	268,284	1,118,830	155,074
Mutual savings banks in United States	-	-	-	-	10	116,195	-	-
Commercial banks in United States	53	2,409	4,644	-	10	16,270	6,169	3,800
Banks in foreign countries	-	-	-	-	-	7,475	5,880	150
TOTAL DEPOSITS	2,325,859	2,400,249	3,336,883	737,811	2,591,609	7,924,483	15,572,872	5,012,727
Federal funds purchased and securities sold under agreements to repurchase—total	7,650	8,379	16,000	13,650	44,650	159,387	183,823	214,933
Other liabilities for borrowed money	2,651	3,000	5,050	7,688	1,200	19,900	24,880	57,964
Acceptances outstanding	82	31	2,441	348	129	85,518	12,687	8,753
Other liabilities	23,572	35,538	60,022	28,294	71,105	695,073	363,572	102,061
TOTAL LIABILITIES	2,359,814	2,447,197	3,420,396	787,791	2,708,693	8,884,361	16,157,834	5,396,438
CAPITAL ACCOUNTS—TOTAL	238,085	228,063	320,612	75,338	239,407	799,980	1,063,346	412,583
Capital stock, notes, and debentures—total	69,560	46,805	86,309	29,792	59,208	215,872	367,524	147,812
Capital notes and debentures	3,540	-	9,155	3,000	3,500	10,989	81,325	18,584
Preferred stock	300	-	3,000	-	-	200	4,476	518
Common stock	65,720	46,805	74,154	26,792	55,708	204,683	281,723	128,710
Surplus	103,045	119,166	173,368	26,431	109,989	408,709	506,471	162,393
Undivided profits	62,304	55,008	59,632	18,477	59,999	137,199	153,766	96,319
Other capital accounts	3,176	7,084	1,303	638	10,211	38,200	35,585	6,059
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,597,899	2,675,260	3,741,008	863,129	2,948,100	9,684,341	17,221,180	5,809,021
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,089,993	1,108,280	1,571,034	292,818	1,255,598	4,100,082	4,374,381	1,863,987
DEMAND DEPOSITS ADJUSTED	1,055,801	1,006,787	1,460,668	303,368	1,167,392	3,737,633	4,252,631	1,553,207
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	15.2	19.5	19.1	11.3	18.6	18.6	12.0	16.6
U.S. Gov't. obligations, direct and guaranteed	18.1	16.0	17.5	10.6	12.7	14.2	13.3	12.7
Other securities	17.2	12.8	13.5	19.6	13.1	14.2	14.4	15.0
Loans and discounts (incl. Federal funds sold)	47.6	49.8	47.9	56.1	53.5	55.9	58.0	53.5
Total capital accounts	9.2	8.5	8.6	8.7	8.1	8.3	6.2	7.1
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	2,281,494	2,321,064	3,262,935	739,623	2,572,485	7,813,001	15,420,213	4,924,410
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,213,298	1,308,668	1,751,883	481,399	1,551,294	5,254,609	9,871,551	3,028,908
NUMBER OF BANKS	211	94	58	27	55	105	209	222

ALL MEMBER BANKS, BY STATES, JUNE 29, 1968

(Amounts in thousands of dollars)

ASSETS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
RESERVES, CASH, AND BANK BALANCES—TOTAL	240,004	1,268,143	146,408	369,924	107,133	84,447	1,427,498	134,697
Currency and coin	23,264	58,751	13,783	20,982	21,595	13,789	200,372	20,300
Reserve with Federal Reserve Banks	45,014	471,355	50,253	137,426	26,593	19,021	436,006	32,338
Demand balances with banks in U.S.	99,169	191,344	38,742	73,787	15,277	19,865	281,445	57,673
Other balances with banks in U.S.	1,825	350	-	-	-	43	3,113	-
Balances with banks in foreign countries ..	-	1,292	157	285	-	33	264	-
Cash items in process of collection	70,732	545,051	43,473	137,444	43,668	31,696	506,298	24,386
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	191,771	919,463	200,499	273,417	133,992	91,630	1,496,485	138,687
OTHER SECURITIES—TOTAL BOOK VALUE	200,617	932,408	159,160	319,578	105,991	64,954	2,326,444	119,966
Obligations of States and subdivisions ..	169,000	787,242	131,204	207,348	95,046	61,283	2,023,982	98,175
Obligations of Fed. agencies	13,961	124,943	24,875	107,586	9,582	1,594	235,950	15,150
Other bonds, notes, debentures, and corporate stocks ..	17,656	20,223	3,081	4,644	1,363	2,077	66,512	6,641
TOTAL SECURITIES	392,388	1,851,871	359,659	592,995	239,983	156,584	3,822,929	258,653
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	15,450	95,930	9,550	17,251	10,300	21,200	135,771	9,050
Commercial banks	15,400	71,830	9,550	17,075	10,300	21,200	135,534	9,050
Brokers and dealers	4	24,100	-	176	-	-	237	-
Others	46	-	-	-	-	-	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	698,871	3,309,201	630,439	1,080,196	444,837	350,331	6,396,586	446,955
Valuation reserves	16,567	57,565	13,359	21,513	5,351	6,412	142,856	10,752
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	715,438	3,366,766	643,798	1,101,709	450,188	356,743	6,539,442	457,707
Real estate loans—total	141,915	810,236	167,798	136,912	148,184	92,715	2,755,193	78,618
Secured by farm land	21,826	67,447	10,619	19,950	2,744	1,325	19,346	4,149
Secured by residential properties :								
Insured by FHA	3,351	105,667	51,646	9,960	12,797	5,733	488,352	5,331
Guaranteed by VA	364	36,099	12,017	2,947	874	3,988	209,810	1,413
Not ins. or guaranteed by FHA or VA ..	60,269	324,714	59,640	41,892	37,042	57,091	1,331,631	31,247
Secured by other properties	56,105	276,309	33,876	62,163	94,727	24,578	706,054	36,478
Loans to domestic com'l. and foreign banks ..	63	15,560	437	5,457	1,100	613	4,745	-
Loans to other financial institutions	17,477	242,011	5,872	33,624	6,698	4,151	223,680	11,749
Loans to brokers and dealers in securities ..	4,957	45,958	1,114	5,031	5,000	993	71,953	4,952
Other loans for purchasing or carrying secs.	13,068	29,628	3,425	24,846	1,594	858	41,195	2,874
Other loans to farmers	38,191	159,869	153,868	360,592	14,670	5,021	14,956	56,571
Commercial including open market paper	257,381	1,248,595	133,416	296,323	154,088	110,874	1,512,499	154,900
Other loans to individuals—total	215,375	724,270	171,676	226,580	114,108	134,736	1,725,509	137,563
Passenger automobile instalment loans	75,774	224,778	71,274	78,296	42,768	59,749	517,597	65,471
Credit cards and related plans :								
Retail (charge accounts) credit card plans ..	-	1,136	116	2,018	3,469	194	4,396	-
Check credit and revolving credit plans	1,607	7,134	511	1,121	2,776	1,208	10,117	129
Other retail consumer instalment loans	33,835	79,790	30,357	21,907	21,902	12,202	125,434	11,707
Residential repair and modern instal.	5,745	43,096	11,125	15,887	5,874	3,798	155,099	8,520
Other instal. loans for personal expenditures ..	40,597	61,919	29,578	23,453	16,588	21,204	341,645	21,453
Single payment loans for personal expenditures ..	57,817	306,417	28,715	83,898	20,731	36,381	571,221	30,283
All other loans (including overdrafts)	27,011	90,639	6,192	12,344	4,746	6,782	189,712	10,480
TOTAL LOANS AND SECURITIES	1,106,709	5,257,002	999,648	1,690,442	695,120	528,115	10,355,286	714,658
Bank premises, furniture and fixtures	31,232	60,748	19,549	28,833	21,514	10,805	168,689	17,589
Real estate owned other than bank premises	276	5,825	1,565	1,386	1,824	144	2,784	1,471
Customers' liability on acceptances outstanding	-	2,934	642	-	-	-	3,103	-
Other assets	9,028	72,298	8,026	15,797	5,698	1,005	84,693	7,154
TOTAL ASSETS	1,387,249	6,666,950	1,175,838	2,106,382	831,289	624,516	12,042,053	875,569

ALL MEMBER BANKS, BY STATES, JUNE 29, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
DEMAND DEPOSITS—TOTAL	759,589	3,423,598	491,674	1,104,157	363,448	321,023	4,975,568	439,931
Savings and loan associations	9,609	32,648	4,056	9,329	3,397	3,910	71,342	8,820
Other individuals, partnerships, and corporations	485,417	2,432,653	369,347	779,897	281,757	249,194	3,991,992	333,451
Foreign governments, central banks, etc.	-	210	-	-	-	-	-	-
United States Government	12,946	73,803	9,433	34,799	13,464	14,921	159,126	19,411
States and political subdivisions	167,302	143,158	74,327	93,173	47,988	30,421	481,838	47,161
Mutual savings banks in United States	-	-	-	-	-	14,567	25,976	-
Commercial banks in United States	79,384	689,554	25,533	176,553	6,562	2,662	107,291	16,437
Banks in foreign countries	25	9,360	100	255	29	-	1,978	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	4,906	42,212	8,878	10,151	10,251	5,348	135,025	14,651
TIME DEPOSITS—TOTAL	441,151	2,364,171	558,049	775,227	387,696	214,021	5,771,615	344,417
Savings deposits	200,056	822,404	176,958	202,274	232,981	123,959	4,229,335	200,929
Accumulated for payment of personal loans	2,715	1,337	8,051	1	-	675	-	-
Savings and loan associations	1,016	2,221	57	348	493	20	2,464	2,673
Other time deposits of indiv., part., and corp.	219,148	1,369,969	337,405	556,109	115,280	78,976	1,293,580	96,905
Foreign Governments, central banks, etc.	-	1,016	-	-	-	-	1,214	-
United States Government	578	1,010	692	302	1,020	85	1,686	1,120
States and political subdivisions	3,104	161,918	34,353	16,173	37,922	10,256	240,298	42,790
Mutual savings banks in United States	-	-	-	-	-	-	3,013	-
Commercial banks in United States	14,534	3,706	533	20	-	50	-	-
Banks in foreign countries	-	590	-	-	-	-	25	-
TOTAL DEPOSITS	1,200,740	5,787,769	1,049,723	1,879,384	751,144	535,044	10,747,183	784,348
Federal funds purchased and securities sold under agreements to repurchase—total	45,148	187,437	7,775	26,703	2,550	200	53,684	4,352
Other liabilities for borrowed money	340	1,877	3,450	3,950	3,323	285	5,018	1,842
Acceptances outstanding	-	3,478	645	-	-	-	3,222	-
Other liabilities	26,435	103,997	30,389	20,981	13,647	30,871	328,007	16,040
TOTAL LIABILITIES	1,272,663	6,084,558	1,091,982	1,931,018	770,664	566,400	11,137,114	806,582
CAPITAL ACCOUNTS—TOTAL	114,586	582,392	83,856	175,364	60,625	58,116	904,939	68,987
Capital stock, notes, and debentures—total	35,154	184,882	33,491	48,877	25,611	12,167	279,145	22,641
Capital notes and debentures	6,120	27,400	1,295	3,200	2,390	150	42,500	1,000
Preferred stock	-	-	-	108	-	-	60	-
Common stock	29,034	157,482	32,196	45,569	23,221	12,017	236,585	21,641
Surplus	72,652	229,664	32,768	65,222	22,022	30,325	434,543	21,404
Undivided profits	5,842	156,934	17,043	57,369	10,636	14,171	167,322	11,596
Other capital accounts	938	10,912	554	3,896	2,356	1,453	23,929	13,346
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,387,249	6,666,950	1,175,838	2,106,382	831,289	624,516	12,042,053	875,569
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	589,688	2,687,203	409,459	892,926	304,503	269,462	4,187,825	357,872
DEMAND DEPOSITS ADJUSTED	596,527	2,115,190	413,235	755,361	299,754	271,744	4,202,853	379,697
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.3	19.0	12.5	17.6	12.9	13.5	11.9	15.4
U.S. Gov't. obligations, direct and guaranteed	13.8	13.8	17.1	13.0	16.1	14.7	12.4	15.8
Other securities	14.5	14.0	13.5	15.2	12.8	10.4	19.3	13.7
Loans and discounts (incl. Federal funds sold)	51.5	51.1	54.4	52.1	54.8	59.5	54.2	52.1
Total capital accounts	8.3	8.7	7.1	8.3	7.3	9.3	7.5	7.9
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,184,699	5,754,987	1,033,945	1,869,171	741,242	495,058	10,563,661	776,630
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	704,294	3,326,145	636,731	1,089,067	445,457	337,065	6,473,805	446,427
NUMBER OF BANKS	42	177	89	139	6	54	184	41

ALL MEMBER BANKS, BY STATES, JUNE 29, 1968

(Amounts in thousands of dollars)

ASSETS	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND
RESERVES, CASH, AND BANK BALANCES—TOTAL	22,782,467	664,014	77,167	2,606,167	711,784	461,547	3,367,845	137,069
Currency and coin	563,474	68,728	6,362	253,109	43,922	28,583	318,943	20,703
Reserve with Federal Reserve Banks	5,812,419	205,942	36,240	902,219	237,814	172,186	1,250,035	48,325
Demand balances with banks in U.S.	911,944	74,576	23,318	524,740	274,348	25,216	464,286	22,010
Other balances with banks in U.S.	26,766	245	-	1,733	1,967	731	14,671	-
Balances with banks in foreign countries ..	103,652	791	126	3,520	20	807	7,629	695
Cash items in process of collection	15,364,212	313,732	11,121	920,846	153,713	234,024	1,312,281	45,336
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	7,056,871	307,263	122,687	2,760,582	640,274	382,446	2,736,807	128,469
OTHER SECURITIES—TOTAL BOOK VALUE	9,774,200	654,451	101,650	3,065,081	620,520	421,076	3,477,604	233,517
Obligations of States and subdivisions ..	8,766,628	551,774	81,565	2,701,674	491,386	366,666	3,057,820	219,551
Obligations of Fed. agencies	466,208	87,325	18,925	281,354	44,164	43,617	261,258	10,251
Other bonds, notes, debentures, and corporate stocks ..	541,364	15,352	1,160	82,053	84,970	10,793	158,526	3,715
TOTAL SECURITIES	16,831,071	961,714	224,337	5,825,663	1,260,794	803,522	6,214,411	361,986
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	866,335	4,800	2,750	141,386	68,200	1,675	241,064	5,500
Commercial banks	846,115	4,800	2,750	133,550	63,197	1,675	229,375	5,500
Brokers and dealers	5,822	-	-	7,436	5,000	-	300	-
Others	14,398	-	-	400	3	-	11,389	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	48,264,543	2,255,232	366,262	9,728,481	1,878,633	1,901,017	12,595,417	943,580
Valuation reserves	1,200,743	47,167	8,276	186,030	34,934	26,827	251,086	13,643
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	49,465,286	2,302,399	374,538	9,914,511	1,913,567	1,927,844	12,846,503	957,223
Real estate loans—total	6,628,034	354,976	115,889	3,019,535	349,270	496,896	3,222,504	404,012
Secured by farm land	138,475	19,102	16,682	137,001	60,705	18,513	131,705	575
Secured by residential properties:								
Insured by FHA	948,832	33,702	13,958	160,919	15,107	146,409	188,445	85,629
Guaranteed by VA	604,202	46,743	6,718	98,208	4,387	19,656	113,526	9,582
Not ins. or guaranteed by FHA or VA ..	2,575,728	153,644	49,881	1,641,529	132,309	141,383	1,756,667	170,965
Secured by other properties	2,360,797	101,785	28,650	981,878	136,762	170,935	1,032,161	137,261
Loans to domestic com'l. and foreign banks ..	1,044,380	4,466	300	14,760	5,054	1,635	81,474	96
Loans to other financial institutions	3,442,174	68,466	2,076	451,506	81,839	107,741	845,115	38,573
Loans to brokers and dealers in securities ..	3,079,189	28,511	-	113,238	4,949	3,728	103,482	1,520
Other loans for purchasing or carrying secs.	874,753	9,729	2,510	238,976	9,265	10,753	128,586	15
Other loans to farmers	158,505	42,205	78,600	128,743	195,965	115,601	126,563	175
Commercial including open market paper	26,867,452	995,111	92,987	2,915,593	719,047	776,798	4,957,378	294,817
Other loans to individuals—total	5,863,019	754,938	79,628	2,719,532	480,763	384,439	2,876,033	179,286
Passenger automobile instalment loans ..	1,233,902	317,163	35,375	1,249,319	206,988	203,954	925,378	56,670
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	101,473	25,490	20	9,569	3,334	16,016	34,636	1,807
Check credit and revolving credit plans ..	125,716	14,958	541	10,250	1,810	1,254	93,877	3,304
Other retail consumer instalment loans ..	287,797	88,691	13,182	243,584	46,225	31,909	243,849	8,381
Residential repair and modern instal.	383,398	49,704	4,224	213,698	18,018	27,307	178,545	18,028
Other instal. loans for personal expenditures ..	1,408,869	92,613	9,096	409,724	100,123	52,651	636,328	30,305
Single payment loans for personal expenditures ..	2,321,864	166,319	17,190	583,388	104,265	51,348	763,420	60,791
All other loans (including overdrafts)	1,507,780	43,997	2,548	312,628	67,415	30,253	505,368	38,729
TOTAL LOANS AND SECURITIES	65,961,949	3,221,746	593,349	15,695,530	3,207,627	2,706,214	19,050,892	1,311,066
Bank premises, furniture and fixtures	912,528	62,149	12,576	216,473	58,412	67,529	275,987	22,108
Real estate owned other than bank premises ..	50,865	205	524	2,182	3,566	2,234	6,126	165
Customers' liability on acceptances outstanding ..	1,393,383	9,500	459	10,654	1,904	27,695	97,710	948
Other assets	1,594,201	48,905	4,652	135,285	24,102	32,042	190,185	12,180
TOTAL ASSETS	92,695,393	4,006,519	688,727	18,666,291	4,007,395	3,297,261	22,988,745	1,483,536

ALL MEMBER BANKS, BY STATES, JUNE 29, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	NEW YORK	NORTH CAROLINA	NORTH DAKOTA	OHIO	OKLAHOMA	OREGON	PENNSYLVANIA	RHODE ISLAND
DEMAND DEPOSITS—TOTAL	46,986,260	1,848,153	257,819	7,519,824	2,039,227	1,213,695	9,285,977	529,261
Savings and loan associations	117,675	24,174	2,705	158,256	17,790	10,779	93,148	4,318
Other individuals, partnerships, and corporations	28,063,104	1,410,077	205,800	5,820,846	1,452,506	1,027,488	7,326,822	417,711
Foreign governments, central banks, etc.	598,964	-	-	471	-	59	9,731	-
United States Government	1,044,319	81,074	4,926	374,692	62,085	10,331	179,067	19,463
States and political subdivisions	2,737,762	124,572	25,356	603,712	238,798	93,570	471,594	61,119
Mutual savings banks in United States	491,081	55	-	563	-	2,086	39,681	3,655
Commercial banks in United States	6,329,095	177,358	10,775	396,687	238,274	29,176	804,394	8,067
Banks in foreign countries	1,368,431	3,400	20	11,214	464	5,324	70,770	2,252
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	6,235,829	27,443	8,237	153,383	29,310	34,882	290,770	12,676
TIME DEPOSITS—TOTAL	27,603,246	1,544,031	369,746	9,056,745	1,510,272	1,733,805	10,507,859	777,847
Savings deposits	10,713,045	639,064	63,668	5,395,370	614,531	1,024,574	5,525,904	526,475
Accumulated for payment of personal loans	1,344	290	-	597,431	9,957	-	2,365	-
Savings and loan associations	38,142	4,664	20	6,743	335	875	26,666	-
Other time deposits of indiv., part., and corp.	11,023,811	673,648	286,922	2,407,032	730,030	438,955	4,039,498	203,150
Foreign Governments, central banks, etc.	2,925,862	3,050	-	12,000	-	250	188,616	-
United States Government	115,294	5,318	474	2,209	2,794	7,336	1,502	305
States and political subdivisions	2,241,537	213,459	18,602	622,366	150,581	261,490	693,753	47,817
Mutual savings banks in United States	73,147	-	-	-	-	50	1,030	-
Commercial banks in United States	336,875	4,388	60	12,551	2,044	-	23,249	100
Banks in foreign countries	134,189	150	-	1,043	-	275	5,276	-
TOTAL DEPOSITS	74,589,506	3,392,184	627,565	16,576,569	3,549,499	2,947,500	19,793,836	1,307,108
Federal funds purchased and securities sold under agreements to repurchase—total	2,088,899	96,479	1,300	136,857	41,337	32,046	390,360	15,000
Other liabilities for borrowed money	368,512	32,861	700	3,670	6,783	-	111,155	-
Acceptances outstanding	1,442,383	9,524	459	10,654	1,904	27,695	100,226	948
Other liabilities	6,939,592	164,144	11,211	422,576	44,421	73,906	575,135	40,254
TOTAL LIABILITIES	85,428,892	3,695,192	641,235	17,150,326	3,643,944	3,081,147	20,970,712	1,363,310
CAPITAL ACCOUNTS—TOTAL	7,266,501	311,327	47,492	1,515,965	363,451	216,114	2,018,033	120,226
Capital stock, notes, and debentures—total	2,881,061	109,332	17,243	444,462	118,383	82,653	498,513	28,153
Capital notes and debentures	1,000,665	40,000	1,400	28,150	20,775	-	104,755	383
Preferred stock	62,835	-	-	-	350	-	5,325	-
Common stock	1,817,561	69,332	15,843	416,312	97,258	82,653	388,433	27,770
Surplus	2,824,458	152,706	18,691	765,753	138,291	85,421	1,053,350	57,185
Undivided profits	1,329,130	45,453	10,760	286,704	103,790	42,507	401,647	34,888
Other capital accounts	231,852	3,836	798	19,046	2,987	5,533	64,523	-
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	92,695,393	4,006,519	688,727	18,666,291	4,007,395	3,297,261	22,988,745	1,483,536
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	30,710,104	1,459,845	223,380	6,074,238	1,611,166	954,455	7,509,410	461,915
DEMAND DEPOSITS ADJUSTED	24,248,634	1,275,989	230,997	5,827,599	1,585,155	940,164	6,990,235	456,395
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	24.6	16.6	11.2	14.0	17.8	14.0	14.6	9.2
U.S. Gov't. obligations, direct and guaranteed	7.6	7.7	17.8	14.8	16.0	11.6	11.9	8.7
Other securities	10.5	16.3	14.8	16.4	15.5	12.8	15.1	15.7
Loans and discounts (incl. Federal funds sold)	53.0	56.4	53.6	52.9	48.6	57.7	55.8	64.0
Total capital accounts	7.8	7.8	6.9	8.1	9.1	6.6	8.8	8.1
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	70,710,166	3,394,666	575,241	16,425,137	3,490,006	2,928,095	20,596,993	1,318,186
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	48,776,558	2,284,314	338,408	9,712,453	1,878,811	1,886,811	12,712,649	942,428
NUMBER OF BANKS	259	27	46	346	244	14	364	5

ALL MEMBER BANKS, BY STATES, JUNE 29, 1968

(Amounts in thousands of dollars)

ASSETS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
RESERVES, CASH, AND BANK BALANCES—TOTAL	222,619	111,795	847,890	3,520,558	217,284	35,252	771,006	729,372
Currency and coin	32,552	9,537	74,199	179,108	12,601	5,889	105,148	59,532
Reserve with Federal Reserve Banks	45,184	48,293	197,125	1,058,418	80,923	12,478	266,475	233,783
Demand balances with banks in U.S.	62,911	41,295	250,161	1,080,515	21,438	9,653	137,017	58,505
Other balances with banks in U.S.	-	-	50	21,776	1,177	-	4,781	329
Balances with banks in foreign countries ..	82	-	612	6,103	24	88	300	4,310
Cash items in process of collection	81,890	12,670	325,743	1,174,638	101,121	7,144	257,285	372,913
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	167,682	176,925	634,311	2,194,594	141,665	47,364	724,487	468,973
OTHER SECURITIES—TOTAL BOOK VALUE	143,953	112,821	586,177	2,573,971	192,010	53,124	817,123	619,814
Obligations of States and subdivisions ..	120,671	88,751	515,728	2,080,521	173,439	44,579	690,668	575,258
Obligations of Fed. agencies	20,808	22,034	55,029	420,477	14,136	5,083	107,969	27,616
Other bonds, notes, debentures, and corporate stocks ..	2,474	2,036	15,420	72,973	4,435	3,462	18,486	16,940
TOTAL SECURITIES	311,635	289,746	1,220,488	4,768,565	333,675	100,488	1,541,610	1,088,787
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	14,018	2,550	52,263	211,171	7,525	5,470	87,654	23,313
Commercial banks	13,665	2,550	31,471	208,317	7,525	5,470	86,055	23,313
Brokers and dealers	353	-	20,028	575	-	-	1,599	-
Others	-	-	764	2,279	-	-	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	659,798	489,813	2,598,659	9,137,246	747,534	240,109	3,244,167	2,791,156
Valuation reserves	12,758	14,149	52,388	168,050	12,207	3,263	54,315	55,503
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	672,556	503,962	2,651,047	9,305,296	759,741	243,372	3,298,482	2,846,659
Real estate loans—total	98,371	127,036	400,874	1,067,928	264,836	111,860	988,017	693,311
Secured by farm land	7,721	10,131	37,366	109,964	6,355	9,258	62,228	25,106
Secured by residential properties:								
Insured by FHA	5,015	22,431	17,444	43,328	62,381	5,569	51,127	161,711
Guaranteed by VA	1,176	5,513	9,786	33,784	21,108	2,620	31,017	14,303
Not ins. or guaranteed by FHA or VA ..	34,970	54,792	155,387	351,710	85,925	67,007	571,681	305,310
Secured by other properties	49,489	34,169	180,891	529,142	89,067	27,406	271,964	186,881
Loans to domestic com'l. and foreign banks ..	-	263	11,282	16,204	550	-	6,724	8,826
Loans to other financial institutions	19,576	5,628	148,941	523,496	30,045	505	89,320	154,612
Loans to brokers and dealers in securities ..	3,537	300	17,680	39,685	1,075	300	29,193	16,848
Other loans for purchasing or carrying secs. ..	5,010	1,080	45,048	468,474	15,169	3,804	25,979	8,825
Other loans to farmers	21,311	168,950	56,497	500,074	36,813	9,001	80,487	182,978
Commercial including open market paper ..	239,845	103,117	936,774	4,143,526	250,116	44,337	839,042	1,048,643
Other loans to individuals—total	263,745	92,012	978,361	2,256,304	148,494	70,344	1,144,121	658,211
Passenger automobile instalment loans ..	101,643	39,507	266,963	1,004,207	64,026	33,020	439,410	280,685
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	4	7	13,729	13,201	8,966	-	15,934	33,528
Check credit and revolving credit plans ..	319	111	5,321	4,417	719	69	6,695	5,487
Other retail consumer instalment loans ..	22,832	16,147	116,173	222,057	22,105	6,378	84,639	70,101
Residential repair and modern instal.	10,205	3,624	40,099	93,534	12,054	3,575	53,179	51,132
Other instal. loans for personal expenditures ..	51,687	10,852	82,460	289,722	18,182	10,540	218,482	84,630
Single payment loans for personal expenditures ..	77,055	21,764	453,616	629,166	22,442	16,762	325,782	132,648
All other loans (including overdrafts)	21,161	5,576	55,590	289,605	12,643	3,221	95,599	74,405
TOTAL LOANS AND SECURITIES	985,451	782,109	3,871,410	14,116,982	1,088,734	346,067	4,873,431	3,903,256
Bank premises, furniture and fixtures	23,420	15,393	86,646	384,007	24,394	6,297	98,449	105,153
Real estate owned other than bank premises ..	2,569	703	1,540	15,487	1,284	172	3,491	3,900
Customers' liability on acceptances outstanding ..	586	180	9,734	29,625	407	-	1,359	32,886
Other assets	6,908	5,780	36,461	136,024	14,483	1,141	34,864	39,791
TOTAL ASSETS	1,241,553	915,960	4,853,681	18,202,683	1,346,586	388,929	5,782,600	4,814,358

ALL MEMBER BANKS, BY STATES, JUNE 29, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
DEMAND DEPOSITS—TOTAL	812,092	371,415	2,258,549	9,295,497	514,517	124,467	2,289,281	2,104,063
Savings and loan associations	14,663	1,603	18,093	99,399	9,089	302	20,229	28,876
Other individuals, partnerships, and corporations	660,767	284,318	1,519,353	6,795,154	381,852	106,087	1,818,941	1,690,619
Foreign governments, central banks, etc.	-	-	-	6,668	-	-	303	425
United States Government	24,478	5,991	55,591	181,891	6,910	4,202	84,241	31,717
States and political subdivisions	82,283	58,640	224,882	606,097	70,266	8,895	201,030	211,946
Mutual savings banks in United States	-	-	-	38	-	1,208	-	10,739
Commercial banks in United States	19,503	15,933	410,244	1,411,471	34,194	260	130,054	66,052
Banks in foreign countries	284	-	3,287	29,709	104	-	555	14,348
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	10,114	4,930	27,099	165,070	12,102	3,513	33,928	49,341
TIME DEPOSITS—TOTAL	275,007	459,279	1,919,850	6,652,549	669,805	222,554	2,868,802	2,174,839
Savings deposits	180,300	100,011	1,419,858	2,167,516	330,322	192,025	1,631,159	1,384,186
Accumulated for payment of personal loans	-	68	-	229,178	-	-	2,979	-
Savings and loan associations	1,085	97	764	33,759	684	-	7,252	1,027
Other time deposits of indiv., part., and corp.	73,137	317,262	201,372	3,110,131	230,045	26,537	1,035,079	752,473
Foreign Governments, central banks, etc.	-	-	7,100	5,300	-	-	-	11,000
United States Government	2,105	1,357	1,442	8,010	7,440	129	2,988	10,558
States and political subdivisions	18,265	40,478	288,319	1,060,290	100,995	3,863	188,660	11,054
Mutual savings banks in United States	-	-	5	-	-	-	-	426
Commercial banks in United States	115	6	790	38,165	319	-	685	93
Banks in foreign countries	-	-	200	200	-	-	-	4,022
TOTAL DEPOSITS	1,087,099	830,694	4,178,399	15,948,046	1,184,322	347,021	5,158,083	4,278,902
Federal funds purchased and securities sold under agreements to repurchase—total	1,950	85	90,000	365,363	36,685	300	28,490	60,198
Other liabilities for borrowed money	600	333	70,664	121,293	597	800	5,325	1,610
Acceptances outstanding	586	180	7,734	31,376	407	-	1,359	32,983
Other liabilities	50,661	17,257	113,119	244,044	21,882	10,627	148,282	103,705
TOTAL LIABILITIES	1,140,896	848,549	4,461,916	16,710,122	1,243,893	358,748	5,341,539	4,477,398
CAPITAL ACCOUNTS—TOTAL	100,657	67,411	391,765	1,492,561	102,693	30,181	441,061	336,960
Capital stock, notes, and debentures—total	25,128	20,945	127,516	545,761	34,536	10,170	138,905	113,803
Capital notes and debentures	-	300	19,250	58,431	3,200	800	2,150	220
Preferred stock	25	-	-	2,322	-	608	-	-
Common stock	25,103	20,645	108,266	485,008	31,336	8,762	136,755	113,583
Surplus	52,407	27,579	178,295	615,665	49,275	10,879	206,538	140,531
Undivided profits	21,837	18,171	79,249	286,358	18,298	8,184	91,757	77,325
Other capital accounts	1,285	716	6,705	44,777	584	948	3,861	5,301
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,241,553	915,960	4,853,681	18,202,683	1,346,586	388,929	5,782,600	4,814,358
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	667,291	317,450	1,682,645	7,040,344	391,958	107,670	1,894,979	1,672,645
DEMAND DEPOSITS ADJUSTED	686,221	336,821	1,466,971	6,527,497	372,292	112,861	1,817,701	1,633,381
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.9	12.2	17.5	19.3	16.1	9.1	13.3	15.1
U.S. Gov't obligations, direct and guaranteed	13.5	19.3	13.1	12.1	10.5	12.2	12.5	9.7
Other securities	11.6	12.3	12.1	14.1	13.7	13.7	14.1	12.9
Loans and discounts (incl. Federal funds sold)	54.3	53.8	54.6	51.4	56.1	63.1	57.6	58.5
Total capital accounts	8.1	7.4	8.1	8.2	7.6	7.8	7.6	7.0
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,079,587	799,741	4,142,065	15,423,927	1,162,878	336,397	5,117,518	4,332,086
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	665,643	518,739	2,610,452	9,217,801	749,127	234,221	3,277,834	2,808,875
NUMBER OF BANKS	32	58	87	606	22	27	158	36

ALL MEMBER BANKS, BY STATES, JUNE 29, 1968

(Amounts in thousands of dollars)

ASSETS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
RESERVES, CASH, AND BANK BALANCES—TOTAL	251,230	786,691	79,659	5,285				
Currency and coin	33,616	65,692	7,750	1,141				
Reserve with Federal Reserve Banks	68,709	237,616	26,614	2,031				
Demand balances with banks in U.S.	102,317	150,122	35,868	1,896				
Other balances with banks in U.S.	180	465	-	204				
Balances with banks in foreign countries	-	2,993	-	13				
Cash items in process of collection	46,408	329,803	9,427	-				
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	421,811	775,902	109,159	8,735				
OTHER SECURITIES—TOTAL BOOK VALUE	256,094	708,270	63,912	10,336				
Obligations of States and subdivisions	208,612	593,492	55,452	10,276				
Obligations of Fed. agencies	40,838	93,542	6,534	-				
Other bonds, notes, debentures, and corporate stocks	6,644	21,236	1,926	60				
TOTAL SECURITIES	677,905	1,484,172	173,071	19,071				
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	39,320	23,590	1,550	-				
Commercial banks	39,320	20,525	1,550	-				
Brokers and dealers	-	1,945	-	-				
Others	-	1,120	-	-				
OTHER LOANS AND DISCOUNTS, NET—TOTAL	809,317	2,675,372	314,620	29,354				
Valuation reserves	19,437	59,763	5,400	288				
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	828,754	2,735,135	320,020	29,642				
Real estate loans—total	297,013	971,778	75,489	15,800				
Secured by farm land	17,664	50,173	5,930	77				
Secured by residential properties:								
Insured by FHA	21,829	52,642	12,924	5,013				
Guaranteed by VA	3,447	30,146	3,917	95				
Not ins. or guaranteed by FHA or VA	160,624	570,826	23,737	7,618				
Secured by other properties	93,449	267,991	28,981	2,997				
Loans to domestic com'l. and foreign banks	325	3,654	100	-				
Loans to other financial institutions	20,065	108,319	2,384	-				
Loans to brokers and dealers in securities	2,831	12,889	17	-				
Other loans for purchasing or carrying secs.	8,010	27,177	3,313	-				
Other loans to farmers	12,362	73,685	76,735	-				
Commercial including open market paper	162,082	830,003	91,419	8,434				
Other loans to individuals—total	314,405	609,909	69,016	5,337				
Passenger automobile instalment loans	141,168	222,098	25,975	1,688				
Credit cards and related plans:								
Retail (charge accounts) credit card plans	-	13,209	78	-				
Check credit and revolving credit plans	1,386	8,331	765	-				
Other retail consumer instalment loans	29,259	47,165	10,369	84				
Residential repair and modern instal.	17,277	29,285	1,715	217				
Other instal. loans for personal expenditures	60,127	60,772	11,475	3,168				
Single payment loans for personal expenditures	65,188	229,049	18,639	180				
All other loans (including overdrafts)	11,661	97,721	1,547	71				
TOTAL LOANS AND SECURITIES	1,526,542	4,183,134	489,241	48,425				
Bank premises, furniture and fixtures	33,497	79,328	11,915	169				
Real estate owned other than bank premises	710	6,087	768	-				
Customers' liability on acceptances outstanding	-	4,521	-	-				
Other assets	7,765	41,078	3,934	1,328				
TOTAL ASSETS	1,819,744	5,100,839	585,517	55,207				

ALL MEMBER BANKS, BY STATES, JUNE 29, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
DEMAND DEPOSITS—TOTAL	843,841	2,052,064	240,209	14,984				
Savings and loan associations	6,765	36,180	2,234	616				
Other individuals, partnerships, and corporations	626,367	1,590,798	175,363	11,160				
Foreign governments, central banks, etc.	-	5	-	5				
United States Government	27,107	49,343	7,269	713				
States and political subdivisions	118,666	115,010	38,538	589				
Mutual savings banks in United States	-	546	-	46				
Commercial banks in United States	46,803	204,807	12,076	1,576				
Banks in foreign countries	-	5,644	-	13				
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	18,133	49,731	4,729	266				
TIME DEPOSITS—TOTAL	746,489	2,508,764	278,986	34,992				
Savings deposits	612,069	1,141,046	131,092	14,210				
Accumulated for payment of personal loans	1,970	175	-	-				
Savings and loan associations	245	430	337	-				
Other time deposits of indiv., part., and corp.	121,141	1,076,930	123,741	3,559				
Foreign Governments, central banks, etc.	-	6,500	-	-				
United States Government	494	1,130	895	-				
States and political subdivisions	10,506	277,368	22,921	17,223				
Mutual savings banks in United States	-	-	-	-				
Commercial banks in United States	64	1,135	-	-				
Banks in foreign countries	-	4,050	-	-				
TOTAL DEPOSITS	1,590,330	4,560,828	519,195	49,976				
Federal funds purchased and securities sold under agreements to repurchase—total	13,780	40,107	5,525	1,000				
Other liabilities for borrowed money	550	10,257	1,888	-				
Acceptances outstanding	-	4,551	-	-				
Other liabilities	38,002	122,046	8,723	613				
TOTAL LIABILITIES	1,642,662	4,737,789	535,331	51,589				
CAPITAL ACCOUNTS—TOTAL	177,082	363,050	50,186	3,618				
Capital stock, notes, and debentures—total	40,774	120,646	8,162	400				
Capital notes and debentures	450	13,525	1,200	-				
Preferred stock	-	-	-	-				
Common stock	40,324	107,121	6,962	400				
Surplus	87,802	156,140	24,806	1,599				
Undivided profits	41,244	76,396	15,988	1,595				
Other capital accounts	7,262	9,868	1,230	24				
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,819,744	5,100,839	585,517	55,207				
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	695,116	1,572,139	194,914	13,088				
DEMAND DEPOSITS ADJUSTED	723,523	1,468,111	211,437	12,695				
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	13.8	15.4	13.6	9.6				
U.S. Gov't. obligations, direct and guaranteed	23.2	15.2	18.6	15.8				
Other securities	14.1	13.9	10.9	18.7				
Loans and discounts (incl. Federal funds sold)	46.6	52.9	54.0	53.2				
Total capital accounts	9.7	7.1	8.6	6.6				
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,546,984	4,524,735	519,436	50,545				
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	823,965	2,682,622	315,638	29,480				
NUMBER OF BANKS	114	167	53	1				

¹ FOR FOOTNOTE SEE OPPOSITE PAGE.

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1968

(Amounts in thousands of dollars)

ASSETS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
RESERVES, CASH, AND BANK BALANCES—TOTAL	22,341,793	725,291	13,203,209	1,210,135	1,038,648	777,853	375,659	1,920,925
Currency and coin	1,038,092	64,165	327,428	90,155	106,026	82,549	34,212	159,412
Reserve with Federal Reserve Banks	6,187,888	250,910	2,950,319	438,984	379,996	253,644	119,238	686,446
Demand balances with banks in U.S.	2,149,036	97,410	591,935	98,131	225,900	99,960	115,436	383,141
Other balances with banks in U.S.	27,971	2,378	7,881	562	311	11,865	113	3,176
Balances with banks in foreign countries	96,189	2,142	73,838	3,996	866	1,446	547	7,914
Cash items in process of collection	12,842,617	308,286	9,251,808	578,307	325,549	328,389	106,113	680,836
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	11,733,749	488,630	3,848,067	570,386	1,154,187	573,116	296,229	2,465,314
OTHER SECURITIES—TOTAL BOOK VALUE	14,338,073	750,541	5,811,915	730,546	1,267,127	669,231	337,547	2,264,492
Obligations of States and subdivisions	12,752,434	710,527	5,305,607	657,226	1,161,546	583,975	294,169	1,930,137
Obligations of Fed. agencies	1,086,236	23,079	281,699	41,995	77,139	67,153	37,888	267,302
Other bonds, notes, debentures, and corporate stocks	499,403	16,935	224,609	31,325	28,442	18,103	5,490	67,053
TOTAL SECURITIES	26,071,822	1,239,171	9,659,982	1,300,932	2,421,314	1,242,347	633,776	4,729,806
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	927,831	34,600	370,422	90,439	48,325	45,225	22,215	174,091
Commercial banks	897,791	34,600	366,058	89,350	48,325	45,225	22,150	170,420
Brokers and dealers	23,674	-	152	-	-	-	-	3,671
Others	6,366	-	4,212	1,089	-	-	65	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	59,231,254	2,382,153	26,993,209	3,544,386	4,089,347	2,584,164	1,218,521	7,794,214
Valuation reserves	1,273,999	47,662	630,971	85,177	76,551	54,205	25,333	156,717
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	60,505,253	2,429,815	27,624,180	3,629,563	4,165,898	2,638,369	1,243,854	7,950,931
Real estate loans—total	13,335,324	611,013	3,685,324	639,112	1,384,031	693,115	301,674	2,773,175
Secured by farm land	496,354	3,556	88,854	6,898	52,970	36,809	28,469	109,983
Secured by residential properties:								
Insured by FHA	1,774,817	37,913	623,449	66,433	54,541	25,378	16,542	476,010
Guaranteed by VA	589,098	11,927	271,077	9,393	28,947	21,202	14,166	88,878
Not ins. or guaranteed by FHA or VA	5,766,050	308,995	1,436,340	296,561	674,542	346,993	127,093	1,279,265
Secured by other properties	4,709,005	248,622	1,265,604	259,827	573,031	262,733	115,404	819,039
Loans to domestic com'l. and foreign banks	737,554	5,895	592,428	26,601	4,308	5,223	1,350	60,498
Loans to other financial institutions	3,845,067	132,582	1,968,578	426,465	173,885	128,352	59,915	439,851
Loans to brokers and dealers in securities	2,464,576	25,779	2,057,220	49,607	65,940	38,534	5,907	132,540
Other loans for purchasing or carrying secs.	1,204,965	9,131	645,074	49,886	178,841	20,510	13,736	180,812
Other loans to farmers	1,202,973	9,497	73,500	8,021	49,452	39,735	28,815	296,406
Commercial including open market paper	25,239,421	918,332	14,258,306	1,451,750	1,310,606	802,928	425,123	2,430,950
Other loans to individuals—total	10,887,809	666,949	3,438,728	862,262	910,779	858,571	389,663	1,492,741
Passenger automobile installment loans	3,460,385	210,967	703,491	202,101	363,061	329,503	126,110	565,783
Credit cards and related plans:								
Retail (charge accounts) credit card plans	170,337	22,058	41,089	433	397	13,551	3,185	30,343
Check credit and revolving credit plans	183,289	10,566	56,176	49,739	1,151	13,175	2,162	17,279
Other retail consumer installment loans	851,445	32,897	155,734	82,167	71,144	90,790	67,173	144,081
Residential repair and modern instal.	715,215	36,365	230,811	52,071	43,500	57,588	15,058	111,015
Other instal. loans for personal expenditures	1,815,840	103,074	728,284	166,432	182,953	124,688	55,435	167,271
Single payment loans for personal expenditures	3,691,298	251,022	1,523,143	309,319	248,573	229,276	120,540	456,969
All other loans (including overdrafts)	1,587,564	50,637	905,022	115,859	88,056	51,401	17,671	143,958
TOTAL LOANS AND SECURITIES	86,230,907	3,655,924	37,023,613	4,935,757	6,558,986	3,871,736	1,874,512	12,698,111
Bank premises, furniture and fixtures	1,316,933	64,848	519,671	66,687	80,417	68,219	49,543	205,173
Real estate owned other than bank premises	71,397	1,078	31,124	596	1,337	836	1,999	7,310
Customers' liability on acceptances outstanding	1,063,945	8,129	898,297	29,554	6,726	7,957	284	15,093
Other assets	1,326,878	34,451	810,404	50,092	58,753	42,755	26,552	112,650
TOTAL ASSETS	112,351,853	4,489,721	52,486,318	6,292,821	7,744,867	4,769,356	2,328,549	14,959,262

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
DEMAND DEPOSITS—TOTAL	52,943,754	2,354,476	27,717,592	3,010,723	3,020,208	2,196,125	1,090,890	5,395,178
Savings and loan associations	541,049	25,278	80,663	19,027	79,078	18,065	19,274	58,564
Other individuals, partnerships, and corporations	36,207,798	1,906,848	16,581,937	2,381,552	2,406,580	1,717,628	781,176	4,213,072
Foreign governments, central banks, etc.	278,154	17	263,214	3,818	465	5,124	287	311
United States Government	1,305,743	68,738	622,483	49,112	149,699	94,715	22,996	109,364
States and political subdivisions	3,014,778	190,154	1,383,430	86,490	198,527	147,065	158,724	423,831
Mutual savings banks in United States	450,233	55,567	366,961	23,772	-	1,772	-	531
Commercial banks in United States	5,996,448	53,791	3,995,764	362,154	124,793	167,789	89,834	397,897
Banks in foreign countries	813,933	5,987	720,553	17,002	2,364	5,076	1,718	15,749
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	4,335,618	48,096	3,702,587	67,796	58,702	38,891	16,881	175,859
TIME DEPOSITS—TOTAL	41,963,898	1,494,147	14,849,285	2,384,137	3,851,139	1,902,998	939,798	7,900,392
Savings deposits	19,996,823	818,741	5,679,136	1,005,785	2,466,724	1,166,337	460,791	4,216,376
Accumulated for payment of personal loans	201,499	-	-	-	166,729	5,391	3,121	1,147
Savings and loan associations	95,365	18,305	24,128	1,071	2,886	3,078	1,257	2,791
Other time deposits of indiv., part., and corp.	15,686,952	415,569	5,803,669	1,196,992	934,166	581,928	371,642	3,058,374
Foreign Governments, central banks, etc.	2,030,370	2,000	1,783,069	57,225	4,000	12,756	1,000	20,800
United States Government	96,200	555	62,694	329	261	7,851	239	708
States and political subdivisions	3,483,588	212,162	1,191,556	110,907	276,163	123,977	100,870	590,247
Mutual savings banks in United States	70,439	22,260	48,054	-	-	-	-	-
Commercial banks in United States	210,915	4,555	182,264	10,805	210	530	878	4,394
Banks in foreign countries	91,747	-	74,715	1,023	-	1,150	-	5,555
TOTAL DEPOSITS	94,907,652	3,848,623	42,566,877	5,394,860	6,871,347	4,099,123	2,030,688	13,295,570
Federal funds purchased and securities sold under agreements to repurchase—total	2,034,814	26,040	1,090,022	210,803	59,775	73,725	23,800	292,110
Other liabilities for borrowed money	551,336	6,088	254,985	11,200	2,320	16,512	24,371	28,412
Acceptances outstanding	1,100,406	8,710	931,523	30,597	6,726	7,981	284	15,149
Other liabilities	5,121,768	234,732	3,685,649	142,542	132,499	159,085	59,172	274,414
TOTAL LIABILITIES	103,715,976	4,124,193	48,529,056	5,790,002	7,072,667	4,356,426	2,138,315	13,905,655
CAPITAL ACCOUNTS—TOTAL	8,635,877	365,528	3,957,262	502,819	672,200	412,930	190,234	1,053,607
Capital stock, notes, and debentures—total	2,913,130	112,997	1,374,539	146,682	173,112	129,683	59,179	323,685
Capital notes and debentures	649,802	17,000	297,232	43,125	1,300	38,700	4,965	47,308
Preferred stock	24,429	200	22,211	-	-	-	-	1,050
Common stock	2,238,899	95,797	1,055,096	103,557	171,812	90,983	54,214	275,327
Surplus	3,802,808	171,551	1,644,213	272,666	357,091	192,500	89,307	461,485
Undivided profits	1,768,943	73,857	900,206	80,009	125,977	79,439	35,181	220,772
Other capital accounts	150,996	7,123	38,304	3,462	16,020	11,308	6,567	47,665
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	112,351,853	4,489,721	52,486,318	6,292,821	7,744,867	4,769,356	2,328,549	14,959,262
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	37,952,324	1,949,003	17,873,849	2,334,285	2,468,759	1,767,776	869,341	4,331,201
DEMAND DEPOSITS ADJUSTED	32,798,946	1,923,661	13,847,537	2,021,150	2,420,167	1,605,232	871,947	4,207,081
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.9	16.2	25.2	19.2	13.4	16.3	16.1	12.8
U.S. Gov't. obligations, direct and guaranteed	10.4	10.9	7.3	9.1	14.9	12.0	12.7	16.5
Other securities	12.8	16.7	11.1	11.6	16.4	14.0	14.5	15.1
Loans and discounts (incl. Federal funds sold)	53.5	53.8	52.1	57.8	53.4	55.1	53.3	53.3
Total capital accounts	7.7	8.1	7.5	8.0	8.7	8.7	8.2	7.0
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	92,424,617	3,818,728	40,598,863	5,351,356	6,801,661	4,044,867	2,013,150	13,263,808
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	60,082,222	2,407,961	27,597,471	3,585,880	4,080,148	2,615,837	1,228,236	7,896,685
NUMBER OF BANKS	1,297	30	108	32	147	98	63	333

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1968

(Amounts in thousands of dollars)

ASSETS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
RESERVES, CASH, AND BANK BALANCES—TOTAL	427,226	125,945	327,143	269,572	1,940,187			
Currency and coin	29,525	12,597	18,257	22,088	91,678			
Reserve with Federal Reserve Banks	140,207	46,755	115,238	81,054	725,097			
Demand balances with banks in U.S.	155,139	38,741	75,603	107,436	160,204			
Other balances with banks in U.S.	644	-	105	336	600			
Balances with banks in foreign countries ..	-	56	33	635	4,716			
Cash items in process of collection	101,711	27,796	117,907	58,023	957,892			
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	446,663	215,224	261,560	231,919	1,182,454			
OTHER SECURITIES—TOTAL BOOK VALUE	368,160	150,059	238,606	251,256	1,498,593			
Obligations of States and subdivisions ..	279,862	106,008	204,929	203,639	1,314,809			
Obligations of Fed. agencies	77,985	40,053	29,024	44,253	98,666			
Other bonds, notes, debentures, and corporate stocks ..	10,313	3,998	4,653	3,364	85,118			
TOTAL SECURITIES	814,823	365,283	500,166	483,175	2,681,047			
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	29,191	4,550	1,450	8,750	98,573			
Commercial banks	28,900	4,550	1,450	8,750	78,013			
Brokers and dealers	291	-	-	-	19,560			
Others	-	-	-	-	1,000			
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,160,192	537,873	931,740	889,291	7,106,164			
Valuation reserves	21,544	9,580	15,516	13,506	137,237			
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,181,736	547,453	947,256	902,797	7,243,401			
Real estate loans—total	432,683	167,801	173,824	134,650	2,338,922			
Secured by farm land	59,633	17,532	28,653	15,661	47,336			
Secured by residential properties:								
Insured by FHA	38,118	30,181	27,411	11,921	366,920			
Guaranteed by VA	5,536	8,930	12,784	1,680	114,578			
Not ins. or guaranteed by FHA or VA ..	223,218	73,311	49,787	34,697	915,248			
Secured by other properties	106,178	37,847	55,189	70,691	894,840			
Loans to domestic com'l. and foreign banks ..	3,290	149	2,113	2,094	33,605			
Loans to other financial institutions	55,300	7,751	35,958	23,421	393,009			
Loans to brokers and dealers in securities ..	4,156	367	2,914	110	81,502			
Other loans for purchasing or carrying secs.	7,893	3,867	22,345	20,361	52,509			
Other loans to farmers	61,207	126,407	177,896	74,240	257,797			
Commercial including open market paper ..	280,282	110,047	294,648	378,525	2,577,924			
Other loans to individuals—total	322,376	124,171	175,802	257,601	1,388,166			
Passenger automobile instalment loans ..	117,268	54,934	86,332	124,687	576,148			
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	4,145	165	35	4,162	50,774			
Check credit and revolving credit plans ..	1,495	341	2,300	213	28,692			
Other retail consumer instalment loans ..	28,872	21,073	34,312	33,999	89,203			
Residential repair and modern instal.	21,829	8,730	11,448	9,615	117,185			
Other instal. loans for personal expenditures ..	43,513	20,548	17,786	33,946	171,910			
Single payment loans for personal expenditures ..	105,254	18,380	23,589	50,979	354,254			
All other loans (including overdrafts)	14,549	6,893	61,756	11,795	119,967			
TOTAL LOANS AND SECURITIES	2,004,206	907,706	1,433,356	1,381,216	9,885,784			
Bank premises, furniture and fixtures	24,349	12,357	14,404	31,213	180,052			
Real estate owned other than bank premises ..	904	740	882	1,469	23,122			
Customers' liability on acceptances outstanding ..	65	317	484	357	96,682			
Other assets	13,148	3,838	13,111	9,551	151,573			
TOTAL ASSETS	2,469,898	1,050,903	1,789,380	1,693,378	12,277,400			

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, JUNE 29, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
DEMAND DEPOSITS—TOTAL	1,219,822	410,738	918,307	828,181	4,781,514			
Savings and loan associations	18,176	2,649	8,144	11,726	200,405			
Other individuals, partnerships, and corporations	905,444	309,956	634,508	655,175	3,713,922			
Foreign governments, central banks, etc.	-	-	-	-	4,918			
United States Government	30,101	10,734	23,070	12,381	112,350			
States and political subdivisions	88,088	62,524	81,218	57,993	136,734			
Mutual savings banks in United States	-	10	-	-	1,620			
Commercial banks in United States	163,023	16,531	157,038	73,263	394,571			
Banks in foreign countries	36	28	1,173	2,005	42,242			
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	14,954	8,306	13,156	15,638	174,752			
TIME DEPOSITS—TOTAL	1,010,436	540,782	662,613	689,582	5,738,589			
Savings deposits	404,358	155,732	265,275	253,966	3,103,602			
Accumulated for payment of personal loans	1,352	698	-	23,061	-			
Savings and loan associations	998	157	1,884	2,778	36,032			
Other time deposits of indiv., part., and corp.	537,949	352,072	337,890	296,405	1,800,296			
Foreign Governments, central banks, etc.	-	-	-	-	149,520			
United States Government	485	789	129	6,137	16,023			
States and political subdivisions	64,810	31,294	55,290	104,775	621,537			
Mutual savings banks in United States	-	-	-	-	125			
Commercial banks in United States	484	40	2,145	2,460	2,150			
Banks in foreign countries	-	-	-	-	9,304			
TOTAL DEPOSITS	2,230,258	951,520	1,580,920	1,517,763	10,520,103			
Federal funds purchased and securities sold under agreements to repurchase—total	11,679	3,300	13,600	16,225	213,735			
Other liabilities for borrowed money	290	250	1,875	3,620	201,413			
Acceptances outstanding	65	320	484	357	98,210			
Other liabilities	26,868	16,138	35,863	22,990	331,816			
TOTAL LIABILITIES	2,269,160	971,528	1,632,742	1,560,955	11,365,277			
CAPITAL ACCOUNTS—TOTAL	200,738	79,375	156,638	132,423	912,123			
Capital stock, notes, and debentures—total	49,757	26,869	49,242	47,594	419,791			
Capital notes and debentures	2,290	1,562	3,700	7,890	184,730			
Preferred stock	-	518	-	-	450			
Common stock	47,467	24,789	45,542	39,704	234,611			
Surplus	92,937	31,430	65,032	51,629	372,967			
Undivided profits	51,656	18,900	40,542	26,398	116,006			
Other capital accounts	6,388	2,176	1,822	6,802	3,359			
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,469,898	1,050,903	1,789,380	1,693,378	12,277,400			
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	962,972	344,201	724,797	662,722	3,663,418			
DEMAND DEPOSITS ADJUSTED	924,987	355,677	620,292	684,514	3,316,701			
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.3	12.0	18.3	15.9	15.8			
U.S. Gov't. obligations, direct and guaranteed	18.1	20.5	14.6	13.7	9.6			
Other securities	14.9	14.3	13.3	14.8	12.2			
Loans and discounts (incl. Federal funds sold)	48.2	51.6	52.2	53.0	58.7			
Total capital accounts	8.1	7.6	8.8	7.8	7.4			
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	2,185,345	945,167	1,583,003	1,479,064	10,339,605			
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,175,273	542,606	940,592	893,452	7,118,081			
NUMBER OF BANKS	128	116	121	79	42			

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.