



SUMMARY REPORT

NUMBER 190

Assets and Liabilities of Member Banks

DECEMBER 31, 1968

The Board did not publish a Summary Report No. 189 containing results of the call for reports of condition as of October 30, 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.

ALL MEMBER BANKS, BY CLASS OF BANK, DECEMBER 31, 1968

(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	19,947,960	3,007,507	28,136,212	22,664,034	73,755,713	50,953,008	22,802,705
Currency and coin	443,151	98,026	1,800,344	3,292,903	5,634,424	4,198,931	1,435,493
Reserve with Federal Reserve Banks	4,505,805	1,164,010	8,846,813	6,713,618	21,230,246	15,462,496	5,767,750
Demand balances with banks in U.S.	405,641	271,400	2,912,325	7,500,894	11,090,260	8,733,049	2,357,211
Other balances with banks in U.S.	14,329	9,490	73,655	91,153	188,627	162,248	26,379
Balances with banks in foreign countries	112,373	15,093	100,341	23,898	251,705	140,306	111,399
Cash items in process of collection	14,466,661	1,449,488	14,402,734	5,041,568	35,360,451	22,255,978	13,104,473
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	5,984,293	1,863,406	15,035,576	24,997,897	47,881,172	35,299,934	12,581,238
OTHER SECURITIES—TOTAL BOOK VALUE	8,093,881	2,124,676	20,337,328	26,364,486	56,920,371	41,572,369	15,348,002
Obligations of States and subdivisions	7,232,945	1,809,758	18,110,874	21,269,145	48,422,722	34,704,561	13,718,161
Obligations of Fed. agencies	376,426	179,328	1,303,434	4,417,811	6,276,999	5,160,752	1,116,247
Other bonds, notes, debentures, and corporate stocks	484,510	135,590	923,020	677,530	2,220,650	1,707,056	513,594
TOTAL SECURITIES	14,078,174	3,988,082	35,372,904	51,362,383	104,801,543	76,872,303	27,929,240
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	746,611	312,066	2,196,900	2,295,359	5,550,936	4,396,683	1,154,253
Commercial banks	603,211	257,000	1,541,027	2,077,784	4,479,022	3,392,197	1,086,825
Brokers and dealers	143,400	54,598	646,633	209,715	1,054,346	988,787	65,559
Others	-	468	9,240	7,860	17,568	15,699	1,869
OTHER LOANS AND DISCOUNTS, NET—TOTAL	42,221,800	9,973,667	81,768,891	81,706,497	215,670,855	154,860,584	60,810,271
Valuation reserves	1,082,377	273,252	1,563,799	1,565,265	4,484,693	3,160,586	1,324,107
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	43,304,177	10,246,919	83,332,690	83,271,762	220,155,548	158,021,170	62,134,378
Real estate loans—total	3,619,282	738,424	18,939,039	27,163,921	50,460,666	37,702,852	12,757,814
Secured by farm land	29,749	2,473	285,891	1,584,869	1,902,982	1,442,441	460,541
Secured by residential properties:							
Insured by FHA	519,559	114,944	3,601,787	2,670,074	6,906,364	5,379,554	1,526,810
Guaranteed by VA	308,773	27,378	939,656	1,015,608	2,291,415	1,754,804	536,611
Not ins. or guaranteed by FHA or VA	1,228,138	345,589	8,153,526	13,566,556	23,293,809	17,723,088	5,570,721
Secured by other properties	1,533,063	248,040	5,958,179	8,326,814	16,066,096	11,402,965	4,663,131
Loans to domestic com'l. and foreign banks	1,099,410	205,375	588,319	119,048	2,012,152	1,212,969	799,183
Loans to other financial institutions	3,425,623	1,219,084	6,005,367	2,146,898	12,796,972	8,558,138	4,238,834
Loans to brokers and dealers in securities	3,802,852	535,100	1,115,987	720,042	6,173,981	2,893,436	3,280,545
Other loans for purchasing or carrying secs.	902,938	252,774	1,253,644	969,285	3,378,641	2,115,081	1,263,560
Other loans to farmers	16,510	48,936	1,362,344	4,493,459	5,921,249	4,869,046	1,052,203
Commercial including open market paper	25,257,906	6,118,098	34,632,059	21,811,219	87,819,282	61,935,647	25,883,635
Other loans to individuals—total	3,485,267	848,118	16,916,409	24,154,219	45,404,013	34,321,540	11,082,473
Passenger automobile instalment loans	335,184	129,993	5,524,742	9,640,953	15,630,872	12,255,213	3,375,659
Credit cards and related plans:							
Retail (charge accounts) credit card plans	77,799	73,753	815,700	261,526	1,228,778	1,017,110	211,668
Check credit and revolving credit plans	110,057	13,317	420,590	186,074	730,038	500,622	229,416
Other retail consumer instalment loans	124,169	85,640	1,470,114	2,434,578	4,114,501	3,242,946	871,555
Residential repair and modern instal.	186,048	27,480	1,159,454	1,414,493	2,787,475	2,044,818	742,657
Other instal. loans for personal expenditures	730,193	94,308	2,019,598	4,192,150	7,036,249	5,215,894	1,820,355
Single payment loans for personal expenditures	1,921,817	423,627	5,506,211	6,024,445	13,876,100	10,044,937	3,831,163
All other loans (including overdrafts)	1,694,389	281,010	2,519,522	1,693,671	6,188,592	4,412,461	1,776,131
TOTAL LOANS AND SECURITIES	57,046,585	14,273,815	119,338,695	135,364,239	326,023,334	236,129,570	89,893,764
Bank premises, furniture and fixtures	721,230	236,370	2,068,952	2,463,041	5,489,593	4,166,560	1,323,033
Real estate owned other than bank premises	27,394	1,652	110,439	111,064	250,549	196,901	53,648
Customers' liability on acceptances outstanding	1,423,672	170,724	709,657	64,199	2,368,252	1,274,665	1,093,587
Other assets	2,196,857	408,532	1,925,341	1,060,378	5,591,108	3,873,124	1,717,984
TOTAL ASSETS	81,363,698	18,098,600	152,289,296	161,726,955	413,478,549	296,593,828	116,884,721

ALL MEMBER BANKS, BY CLASS OF BANK, DECEMBER 31, 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	43,202,185	8,333,742	69,514,222	70,697,915	191,748,064		134,629,413	57,118,651
Savings and loan associations	71,140	80,925	820,231	1,025,553	1,997,849		1,447,970	549,879
Other individuals, partnerships, and corporations	26,694,487	5,996,120	50,698,382	56,233,814	139,622,803		99,924,980	39,697,823
Foreign governments, central banks, etc.	689,828	13,246	148,563	3,818	855,455		562,586	292,869
United States Government	887,570	256,910	1,883,930	1,280,582	4,308,992		3,090,338	1,218,654
States and political subdivisions	1,069,361	244,833	3,835,270	7,702,996	12,851,460		9,951,788	2,899,672
Mutual savings banks in United States	491,201	855	171,002	232,627	895,685		391,233	504,452
Commercial banks in United States	7,040,398	1,444,596	9,553,721	2,548,760	20,587,475		13,652,564	6,934,911
Banks in foreign countries	1,432,511	89,434	456,490	57,689	2,036,124		1,073,348	962,776
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	4,826,689	206,823	1,946,633	1,612,076	8,592,221		4,534,606	4,057,615
TIME DEPOSITS—TOTAL	20,698,108	6,192,353	63,123,391	74,589,077	164,602,929		123,254,191	41,348,738
Savings deposits	5,455,270	2,170,506	28,767,221	40,119,812	76,512,809		58,157,830	18,354,979
Accumulated for payment of personal loans	-	-	332,210	605,044	937,254		730,377	206,877
Savings and loan associations	35,133	6,325	128,911	45,427	215,796		142,765	73,031
Other time deposits of indiv. part, and corp.	9,996,388	3,076,871	24,612,664	27,522,494	65,208,417		48,604,872	16,603,545
Foreign Governments, central banks, etc.	2,893,395	291,789	1,429,781	55,722	4,670,687		2,633,146	2,037,541
United States Government	73,232	1,925	168,189	86,285	329,631		197,986	131,645
States and political subdivisions	1,622,954	623,704	7,377,515	6,043,350	15,667,523		12,130,163	3,537,360
Mutual savings banks in United States	57,508	-	79,775	6,791	144,074		80,006	64,068
Commercial banks in United States	371,527	10,530	157,626	93,561	633,244		411,065	222,179
Banks in foreign countries	192,701	10,703	69,499	10,591	283,494		165,981	117,513
TOTAL DEPOSITS	63,900,293	14,526,095	132,637,613	145,286,992	356,350,993		257,883,604	98,467,389
Federal funds purchased and securities sold under agreements to repurchase—total	2,255,081	558,931	3,785,369	716,887	7,316,268		5,233,971	2,082,297
Other liabilities for borrowed money	478,337	122,775	453,957	86,751	1,141,820		689,089	452,731
Acceptances outstanding	1,451,851	172,435	713,893	64,897	2,403,076		1,290,220	1,112,856
Other liabilities	7,141,398	1,285,424	4,014,526	3,764,581	16,205,929		9,972,823	6,233,106
TOTAL LIABILITIES	75,226,960	16,665,660	141,605,358	149,920,108	383,418,086		275,069,707	108,348,379
CAPITAL ACCOUNTS—TOTAL	6,136,738	1,432,940	10,683,938	11,806,847	30,060,463		21,524,121	8,536,342
Capital stock, notes, and debentures—total	2,262,810	514,238	3,512,061	3,577,114	9,866,223		7,008,502	2,857,721
Capital notes and debentures	701,253	39,999	837,050	352,702	1,931,004		1,256,223	674,781
Preferred stock	62,728	-	14,026	5,952	82,706		58,334	24,372
Common stock	1,498,829	474,239	2,660,985	3,218,460	7,852,513		5,693,945	2,158,568
Surplus	2,592,224	639,944	5,114,372	5,132,713	13,479,253		9,746,714	3,732,539
Undivided profits	1,088,732	146,449	1,858,449	2,746,496	5,840,126		4,050,893	1,789,233
Other capital accounts	192,972	132,309	199,056	350,524	874,861		718,012	156,849
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	81,363,698	18,098,600	152,289,296	161,726,955	413,478,549		296,593,828	116,884,721
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	28,329,883	6,612,854	52,199,286	58,155,453	145,297,476		103,640,386	41,657,090
DEMAND DEPOSITS ADJUSTED	20,807,556	5,182,748	43,673,837	61,827,005	131,491,146		95,630,533	35,860,613
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	24.5	16.6	18.5	14.0	17.8		17.2	19.5
U.S. Gov't. obligations, direct and guaranteed	7.4	10.3	9.9	15.5	11.6		11.9	10.8
Other securities	9.9	11.7	13.4	16.3	13.8		14.0	13.1
Loans and discounts (incl. Federal funds sold)	52.8	56.8	55.1	51.9	53.5		53.7	53.0
Total capital accounts	7.5	7.9	7.0	7.3	7.3		7.3	7.3
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	60,679,072	13,930,752	127,951,187	142,187,743	344,748,754		250,062,011	94,686,743
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	42,712,557	9,870,794	81,687,152	82,475,877	216,746,380		154,989,582	61,756,798
NUMBER OF BANKS	12	9	161	5,796	5,978		4,716	1,262

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 DECEMBER 20, 1963 TO DECEMBER 31, 1968

(Amounts in millions of dollars)

ASSETS	DECEMBER 20, 1963	DECEMBER 31, 1964	DECEMBER 31, 1965	DECEMBER 31, 1966	DECEMBER 30, 1967	JUNE 29, 1968	DECEMBER 31, 1968	CHANGE TO DECEMBER 31, 1968 FROM DECEMBER 30, 1967
RESERVES, CASH, AND BANK BALANCES—TOTAL	44,395	52,737	52,814	60,738	68,946	67,129	73,756	+ 4,810
Currency and coin	3,131	3,490	3,757	4,249	4,646	3,999	5,634	+ 988
Reserve with Federal Reserve Banks	17,150	17,581	17,992	19,069	20,275	20,846	21,230	+ 955
Demand balances with banks in U.S.	7,061	8,594	8,577	9,218	10,137	9,072	11,090	+ 954
Other balances with banks in U.S.	297	463	381	182	413	146	189	- 225
Balances with banks in foreign countries ..	287	282	243	238	267	203	252	- 15
Cash items in process of collection	16,468	22,327	21,864	27,783	33,208	32,863	35,360	+ 2,153
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	49,342	48,717	44,992	41,924	46,956	43,361	47,881	+ 925
OTHER SECURITIES—TOTAL BOOK VALUE	29,073	32,089	36,785	38,960	49,315	51,254	56,920	+ 7,606
Obligations of States and subdivisions ..	25,210	28,374	32,588	33,800	41,520	43,382	48,423	+ 6,903
Obligations of Fed. agencies	2,604	2,439	2,984	3,823	5,849	5,817	6,277	+ 428
Other bonds, notes, debentures, and corporate stocks ..	1,260	1,276	1,214	1,337	1,946	2,054	2,221	+ 275
TOTAL SECURITIES	78,415	80,807	81,777	80,884	96,271	94,614	104,801	+ 8,530
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL .. ^{1/}			1,861	2,119	3,438	4,041	5,551	+ 2,113
Commercial banks					2,911	3,512	4,479	+ 1,568
Brokers and dealers					466	493	1,054	+ 588
Others					61	36	18	- 43
OTHER LOANS AND DISCOUNTS, NET—TOTAL	131,712	147,690	167,939	181,623	194,389	199,920	215,671	+ 21,282
Valuation reserves	2,607	3,087	3,489	3,758	4,090	4,154	4,485	+ 395
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL .. ^{1/}	134,318	150,777	171,428	185,382	198,479	204,074	220,156	+ 21,677
Real estate loans—total	31,009	34,587	38,988	42,384	45,528	47,697	50,461	+ 4,933
Secured by farm land	1,236	1,404	1,539	1,645	1,770	1,920	1,903	+ 133
Secured by residential properties:								
Insured by FHA	6,358	6,501	6,787	6,584	6,731	6,738	6,906	+ 175
Guaranteed by VA	2,490	2,367	2,331	2,243	2,298	2,263	2,291	- 6
Not ins. or guaranteed by FHA or VA ..	12,466	14,372	16,849	18,880	20,601	21,781	23,294	+ 2,693
Secured by other properties	8,459	9,943	11,483	13,032	14,128	14,994	16,066	+ 1,938
Loans to domestic com'l. and foreign banks ..	3,439	3,250	2,008	2,047	1,754	1,778	2,012	+ 258
Loans to other financial institutions	8,875	10,179	12,475	12,349	11,587	11,259	12,797	+ 1,210
Loans to brokers and dealers in securities ..	5,124	5,142	4,915	5,389	5,820	4,525	6,174	+ 354
Other loans for purchasing or carrying secs. ..	2,136	2,411	2,714	2,660	3,099	3,057	3,379	+ 279
Loans to farmers directly Guar. by CCC .. ^{1/}	451	250	266					
Other loans to farmers	4,208	4,393	4,833	5,318	5,702	6,081	5,921	+ 219
Commercial including open market paper ..	47,403	53,717	63,979	63,979	79,344	81,922	87,819	+ 8,475
Other loans to individuals—total	27,908	32,024	36,418	37,925	40,454	42,291	45,404	+ 4,950
Passenger automobile instalment loans ..	9,684	11,316	13,136	13,872	14,100	14,881	15,631	+ 1,530
Credit cards and related plans: ^{2/}								
Retail (charge accounts) credit card plans ..					781	901	1,229	+ 448
Check credit and revolving credit plans ..					480	592	730	+ 250
Other retail consumer instalment loans ..	2,533	2,954	3,290	3,644	3,606	3,820	4,114	+ 508
Residential repair and modern instal.	2,417	2,483	2,563	2,643	2,715	2,667	2,787	+ 72
Other instal. loans for personal expenditures ..	4,498	5,035	5,761	6,235	6,312	6,638	7,036	+ 724
Single payment loans for personal expenditures ..	8,776	10,236	11,669	11,531	12,459	12,791	13,876	+ 1,417
All other loans (including overdrafts) .. ^{1/}	3,765	4,824	4,832	4,757	5,190	5,464	6,189	+ 999
TOTAL LOANS AND SECURITIES	210,127	228,497	251,577	264,627	294,098	298,575	326,023	+ 31,925
Bank premises, furniture and fixtures								
Real estate owned other than bank premises ..	3,688	3,980	4,268	4,654	4,969	5,210	5,490	+ 521
Customers' liability on acceptances outstanding ..	1,556	1,628	1,798	2,108	2,246	2,314	2,368	+ 122
Other assets	1,703	2,300	2,927	3,372	4,086	4,364	9,591	+ 1,505
TOTAL ASSETS	261,468	289,142	313,384	335,500	374,562	377,849	413,479	+ 38,916

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 DECEMBER 20, 1963 TO DECEMBER 31, 1968

(Amounts in millions of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DECEMBER 20, 1963	DECEMBER 31, 1964	DECEMBER 31, 1965	DECEMBER 31, 1966	DECEMBER 30, 1967	JUNE 29, 1968	DECEMBER 31, 1968	CHANGE TO DECEMBER 31, 1968 FROM DECEMBER 30, 1967
DEMAND DEPOSITS—TOTAL	138,065	151,383	154,475	161,439	177,423	170,240	191,748	+ 14,325
Savings and loan associations			1,905	1,900	2,211	1,844	1,998	- 213
Other individuals, partnerships, and corporations	103,297	112,060	113,118	117,656	129,107	122,122	139,623	+ 10,515
Foreign governments, central banks, etc.	986	819	882	860	866	749	855	- 11
United States Government	834	5,838	4,890	4,432	4,631	4,127	4,309	- 322
States and political subdivisions	5,986	10,293	10,840	11,406	11,857	12,503	12,851	+ 995
Mutual savings banks in United States	9,376	709	825	747	896	828	896	- 1
Commercial banks in United States	582	14,895	15,152	16,304	18,054	16,981	20,587	+ 2,533
Banks in foreign countries	12,796	1,403	1,477	1,736	1,861	1,834	2,036	+ 175
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	1,140	4,055	5,368	6,396	7,940	9,251	8,592	+ 653
TIME DEPOSITS—TOTAL	91,311	104,340	121,042	130,565	149,589	153,695	164,603	+ 15,014
Savings deposits	62,666	67,888	75,581	72,624	75,748	75,957	76,513	+ 765
Accumulated for payment of personal loans	618	712	810	941	979	945	937	- 41
Savings and loan associations			757	510	460	292	216	- 244
Other time deposits of indiv., part., and corp.	18,009	22,957	28,725	40,320	53,050	57,355	65,208	+ 12,158
Foreign Governments, central banks, etc.	3,033	3,868	4,052	4,180	5,093	4,553	4,671	- 422
United States Government	240	239	236	213	235	286	330	+ 95
States and political subdivisions	6,364	8,012	10,041	10,983	12,857	13,373	15,668	+ 2,811
Mutual savings banks in United States	39	110	154	142	204	196	144	- 60
Commercial banks in United States	222	321	450	424	665	522	633	- 32
Banks in foreign countries	121	233	236	228	299	216	283	- 16
TOTAL DEPOSITS	229,376	255,724	275,517	292,004	327,012	323,935	356,351	+ 29,339
Federal funds purchased and securities sold under agreements to repurchase—total			2,401	2,781	4,882	6,406	7,316	+ 2,434
Other liabilities for borrowed money	3,499	2,481	1,833	1,837	488	1,278	1,142	+ 654
Acceptances outstanding	1,584	1,667	1,832	2,164	2,313	2,375	2,403	+ 91
Other liabilities	5,954	6,369	6,875	10,436	11,770	14,716	16,206	+ 4,435
TOTAL LIABILITIES	240,414	266,241	288,458	309,222	346,464	348,710	383,418	+ 36,954
CAPITAL ACCOUNTS—TOTAL	21,054	22,901	24,926	26,278	28,098	29,139	30,060	+ 1,962
Capital stock, notes, and debentures—total	6,155	7,280	8,587	8,892	9,436	9,868	9,866	+ 430
<i>Capital notes and debentures</i>	119	756	1,553	1,607	1,849	2,039	1,931	+ 82
<i>Preferred stock</i>	30	33	32	53	79	84	83	+ 3
<i>Common stock</i>	6,006	6,491	7,002	7,232	7,507	7,744	7,853	+ 345
Surplus	10,469	11,006	11,398	11,777	12,549	12,803	13,479	+ 930
Undivided profits	3,968	4,070	4,302	4,896	5,209	5,609	5,840	+ 631
Other capital accounts	462	545	641	713	903	860	875	- 29
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	261,469	289,142	313,384	335,500	374,562	377,849	413,479	+ 38,916
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	114,538	120,464	124,034	124,438	134,079	128,306	145,297	+ 11,219
DEMAND DEPOSITS ADJUSTED	102,816	108,324	112,569	112,920	121,530	116,269	131,491	+ 9,961
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.0	18.2	16.9	18.1	18.4	17.8	17.8	- .6
U.S. Gov't. obligations, direct and guaranteed	18.9	16.8	14.4	12.5	12.5	11.5	11.6	- .9
Other securities	11.1	11.1	11.7	11.6	13.2	13.6	13.8	+ .6
Loans and discounts (incl. Federal funds sold)	50.4	51.1	54.2	54.8	52.8	54.0	53.5	- .7
Total capital accounts	8.1	7.9	8.0	7.8	7.5	7.7	7.3	- .2
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS			268,739	281,334	311,118	317,848	344,749	+ 32,631
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS			166,807	180,460	194,046	201,205	216,746	+ 22,700
NUMBER OF BANKS	6,112	6,225	6,221	6,150	6,071	6,039	5,978	- 93

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,903,642	1,230,523	1,673,119		23,826,914	20,344,393	3,482,521
Currency and coin	348,092	49,522	298,570		1,049,614	495,446	554,168
Reserve with Federal Reserve Banks	741,952	316,926	425,026		5,760,766	4,663,186	1,097,580
Demand balances with banks in U.S.	410,611	73,530	337,081		1,097,093	438,363	658,730
Other balances with banks in U.S.	4,195	2,251	1,944		41,532	14,389	27,143
Balances with banks in foreign countries ..	19,303	16,957	2,346		125,704	118,120	7,584
Cash items in process of collection	1,379,489	771,337	608,152		15,752,205	14,614,889	1,137,316
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	1,689,358	475,380	1,213,978		9,515,368	6,223,130	3,292,238
OTHER SECURITIES—TOTAL BOOK VALUE	2,775,787	1,057,238	1,718,549		13,526,203	8,633,359	4,892,844
Obligations of States and subdivisions ..	2,568,203	976,558	1,591,645		12,158,686	7,754,833	4,403,853
Obligations of Fed. agencies	126,249	42,496	83,753		764,342	388,787	375,555
Other bonds, notes, debentures, and corporate stocks ..	81,335	38,184	43,151		603,175	489,739	113,436
TOTAL SECURITIES	4,465,145	1,532,618	2,932,527		23,041,571	14,856,489	8,185,082
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED							
UNDER AGREEMENTS TO RESELL—TOTAL	246,681	145,870	100,811		1,107,745	748,681	359,064
Commercial banks	198,110	97,370	100,740		928,774	605,281	323,493
Brokers and dealers	48,571	48,500	71		178,971	143,400	35,571
Others	-	-	-		-	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	9,488,493	3,327,105	6,161,388		57,975,811	43,868,688	14,107,123
Valuation reserves	191,928	75,239	116,689		1,433,688	1,137,099	296,589
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	9,680,421	3,402,344	6,278,077		59,409,499	45,005,787	14,403,712
Real estate loans—total	2,257,601	322,981	1,934,620		9,364,641	4,103,092	5,261,549
Secured by farm land	21,038	-	21,038		126,076	39,482	86,594
Secured by residential properties :							
Insured by FHA	184,898	40,224	144,674		1,393,610	558,645	834,965
Guaranteed by VA	49,562	3,975	45,587		787,661	340,193	447,468
Not ins. or guaranteed by FHA or VA	1,122,456	122,077	1,000,379		3,954,526	1,469,888	2,484,638
Secured by other properties	879,647	156,705	722,942		3,102,768	1,694,884	1,407,884
Loans to domestic com'l. and foreign banks	24,192	21,637	2,555		1,154,440	1,111,559	42,881
Loans to other financial institutions	478,074	298,176	179,898		4,018,287	3,502,353	515,934
Loans to brokers and dealers in securities	64,445	29,648	34,797		4,171,703	3,831,115	340,588
Other loans for purchasing or carrying secs.	43,096	21,390	21,706		1,033,145	905,597	127,548
Other loans to farmers	39,884	3,113	36,771		158,144	33,443	124,701
Commercial including open market paper	4,084,029	2,047,887	2,036,142		29,590,789	25,869,553	3,721,236
Other loans to individuals—total	2,374,276	542,154	1,832,122		7,877,004	3,898,952	3,978,052
Passenger automobile instalment loans	733,267	93,132	640,135		1,744,269	491,243	1,253,026
Credit cards and related plans :							
Retail (charge accounts) credit card plans	53,999	15,705	38,294		144,701	109,707	34,994
Check credit and revolving credit plans	69,547	42,497	27,050		169,181	130,187	38,994
Other retail consumer instalment loans	119,244	12,114	107,130		429,130	142,132	286,998
Residential repair and modern instal.	125,100	20,472	104,628		526,120	223,462	302,658
Other instal. loans for personal expenditures ..	375,928	63,101	312,827		1,768,483	815,503	952,980
Single payment loans for personal expenditures ..	897,191	295,133	602,058		3,095,120	1,986,718	1,108,402
All other loans (including overdrafts)	314,824	115,358	199,466		2,041,346	1,750,123	291,223
TOTAL LOANS AND SECURITIES	14,200,319	5,005,593	9,194,726		82,125,127	59,473,858	22,651,269
Bank premises, furniture and fixtures	241,591	53,658	187,933		1,097,997	762,353	335,644
Real estate owned other than bank premises	9,946	6,916	3,030		38,371	27,789	10,582
Customers' liability on acceptances outstanding	83,971	70,506	13,465		1,460,878	1,447,992	12,886
Other assets	188,306	121,681	66,625		2,440,150	2,235,058	205,092
TOTAL ASSETS	17,627,775	6,488,877	11,138,898		110,989,437	84,291,443	26,697,994

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	BOSTON				NEW YORK		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	9,216,789	3,633,565	5,583,224	55,790,236	44,223,279	11,566,957	
Savings and loan associations	71,794	24,489	47,305	190,609	74,839	115,770	
Other individuals, partnerships, and corporations	7,127,044	2,550,448	4,576,596	36,537,288	27,478,325	9,058,963	
Foreign governments, central banks, etc.	5,532	5,532	-	690,495	689,828	667	
United States Government	229,286	106,668	122,618	1,058,220	903,936	154,284	
States and political subdivisions	763,273	254,620	508,653	2,792,178	1,177,427	1,614,751	
Mutual savings banks in United States	202,954	83,252	119,702	605,507	508,157	97,350	
Commercial banks in United States	542,356	462,370	79,986	7,220,911	7,080,644	140,267	
Banks in foreign countries	56,513	50,233	6,280	1,482,008	1,452,685	29,323	
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	218,037	95,953	122,084	5,213,020	4,857,438	355,582	
TIME DEPOSITS—TOTAL	5,856,327	1,672,910	4,183,417	34,600,034	22,271,304	12,328,730	
Savings deposits	2,966,448	330,590	2,635,858	14,474,485	6,270,714	8,203,771	
Accumulated for payment of personal loans	704	-	704	4,462	-	4,462	
Savings and loan associations	20,437	19,836	601	37,935	35,284	2,651	
Other time deposits of indiv., part., and corp.	2,055,697	920,633	1,135,064	13,306,027	10,439,639	2,866,388	
Foreign Governments, central banks, etc.	67,295	67,295	-	2,948,867	2,895,395	53,472	
United States Government	9,028	6,942	2,086	143,991	139,961	4,030	
States and political subdivisions	630,946	238,358	392,588	3,024,605	1,847,985	1,176,620	
Mutual savings banks in United States	77,587	74,170	3,417	64,504	61,618	2,886	
Commercial banks in United States	24,560	11,461	13,099	392,687	387,907	4,780	
Banks in foreign countries	3,625	3,625	-	202,471	192,801	9,670	
TOTAL DEPOSITS	15,073,116	5,306,475	9,766,641	90,390,270	66,494,583	23,895,687	
Federal funds purchased and securities sold under agreements to repurchase—total	306,406	223,667	82,739	2,416,961	2,304,396	112,565	
Other liabilities for borrowed money	2,850	2,000	850	488,057	478,337	9,720	
Acceptances outstanding	84,369	70,904	13,465	1,489,880	1,476,550	13,330	
Other liabilities	787,721	373,872	413,849	7,972,458	7,209,355	763,103	
TOTAL LIABILITIES	16,254,462	5,976,918	10,277,544	102,757,626	77,963,221	24,794,405	
CAPITAL ACCOUNTS—TOTAL	1,373,313	511,959	861,354	8,231,811	6,328,222	1,903,589	
Capital stock, notes, and debentures—total	388,662	132,581	256,081	2,918,364	2,330,621	587,743	
Capital notes and debentures	41,009	10,000	31,009	821,996	719,253	102,743	
Preferred stock	776	-	776	62,868	62,728	140	
Common stock	346,877	122,581	224,296	2,033,500	1,548,640	484,860	
Surplus	675,915	271,419	404,496	3,521,309	2,677,173	844,136	
Undivided profits	266,838	77,258	189,580	1,548,543	1,125,919	422,624	
Other capital accounts	41,898	30,701	11,197	243,595	194,509	49,086	
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	17,627,775	6,488,877	11,138,898	110,989,437	84,291,443	26,697,994	
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	7,426,812	2,788,821	4,637,991	38,940,938	29,170,027	9,770,911	
DEMAND DEPOSITS ADJUSTED	7,065,658	2,293,190	4,772,468	31,758,900	21,623,810	10,135,090	
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	16.5	19.0	15.0	21.5	24.1	13.0	
U.S. Gov't. obligations, direct and guaranteed	9.6	7.3	10.9	8.6	7.4	12.3	
Other securities	15.7	16.3	15.4	12.2	10.2	18.3	
Loans and discounts (incl. Federal funds sold)	55.2	53.5	56.2	53.2	52.9	54.2	
Total capital accounts	7.8	7.9	7.7	7.4	7.5	7.1	
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	14,714,880	5,094,516	9,620,364	86,318,386	63,243,543	23,074,843	
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	9,621,481	3,397,550	6,223,931	58,659,495	44,369,044	14,290,451	
NUMBER OF BANKS	244	5	239	374	15	359	

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	PHILADELPHIA			CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	3,030,947	1,815,364	1,215,583	4,346,893	2,731,834	1,615,059
Currency and coin	393,099	145,968	247,131	540,564	238,786	301,778
Reserve with Federal Reserve Banks	873,842	502,482	371,360	1,518,576	1,040,190	478,386
Demand balances with banks in U.S.	603,545	192,305	411,240	803,306	225,456	577,850
Other balances with banks in U.S.	7,107	4,877	2,230	7,576	4,624	2,952
Balances with banks in foreign countries ..	6,384	6,355	29	12,721	10,526	2,195
Cash items in process of collection	1,146,970	963,377	183,593	1,464,150	1,212,252	251,898
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	2,206,694	659,621	1,547,073	4,333,454	1,907,308	2,426,146
OTHER SECURITIES—TOTAL BOOK VALUE	2,832,979	1,061,885	1,771,094	5,160,513	3,049,756	2,110,757
Obligations of States and subdivisions ..	2,411,146	977,409	1,433,737	4,630,769	2,827,939	1,802,830
Obligations of Fed. agencies	284,650	14,268	270,382	366,846	113,305	253,541
Other bonds, notes, debentures, and corporate stocks ..	137,183	70,208	66,975	162,898	108,512	54,386
TOTAL SECURITIES	5,039,673	1,721,506	3,318,167	9,493,967	4,957,064	4,536,903
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED						
UNDER AGREEMENTS TO RESELL—TOTAL	404,824	148,889	255,935	507,497	291,722	215,775
Commercial banks	352,650	136,800	215,850	459,801	244,826	214,975
Brokers and dealers	50,085	10,000	40,085	46,405	46,405	-
Others	2,089	2,089	-	1,291	491	800
OTHER LOANS AND DISCOUNTS, NET—TOTAL	10,440,752	5,003,128	5,437,624	15,692,818	9,223,961	6,468,857
Valuation reserves	229,693	117,588	112,105	299,330	186,382	112,948
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	10,670,445	5,120,716	5,549,729	15,992,148	9,410,343	6,581,805
Real estate loans—total	2,991,092	621,088	2,370,004	4,525,082	2,066,387	2,458,695
Secured by farm land	112,625	3,677	108,948	191,736	7,783	183,953
Secured by residential properties :						
Insured by FHA	186,134	46,126	140,008	241,288	174,702	66,586
Guaranteed by VA	66,183	5,976	60,207	159,734	122,937	36,797
Not ins. or guaranteed by FHA or VA ..	1,603,633	284,876	1,318,757	2,435,114	1,031,565	1,403,549
Secured by other properties	1,022,517	280,433	742,084	1,497,210	729,400	767,810
Loans to domestic com'l. and foreign banks ..	88,283	81,977	6,306	64,932	60,800	4,132
Loans to other financial institutions	726,077	639,618	86,459	655,472	547,503	107,969
Loans to brokers and dealers in securities ..	108,710	74,395	34,315	187,626	160,405	27,221
Other loans for purchasing or carrying secs. ..	107,843	82,548	25,295	285,148	237,505	47,643
Other loans to farmers	130,264	4,210	126,054	176,193	5,107	171,086
Commercial including open market paper ..	3,502,702	2,338,812	1,163,890	5,481,421	4,168,102	1,313,319
Other loans to individuals—total	2,575,869	1,025,863	1,550,006	4,124,260	1,820,976	2,303,284
Passenger automobile instalment loans ..	788,534	282,916	505,618	1,709,697	594,094	1,115,603
Credit cards and related plans :						
Retail (charge accounts) credit card plans ..	14,918	13,425	1,493	62,689	45,071	17,618
Check credit and revolving credit plans ..	88,699	67,559	21,140	53,156	46,242	6,914
Other retail consumer instalment loans ..	228,588	97,209	131,379	331,445	140,472	190,973
Residential repair and modern instal.	131,165	44,809	86,356	330,176	183,337	146,839
Other instal. loans for personal expenditures ..	586,024	217,812	368,212	684,648	301,119	383,529
Single payment loans for personal expenditures ..	737,941	302,133	435,808	952,449	510,641	441,808
All other loans (including overdrafts)	439,605	252,205	187,400	492,014	343,558	148,456
TOTAL LOANS AND SECURITIES	15,885,249	6,873,523	9,011,726	25,694,282	14,472,747	11,221,535
Bank premises, furniture and fixtures	233,175	88,628	144,547	337,881	162,262	175,619
Real estate owned other than bank premises ..	3,902	383	3,519	9,112	5,823	3,289
Customers' liability on acceptances outstanding ..	61,058	59,147	1,911	49,070	47,757	1,313
Other assets	143,618	97,275	46,343	245,782	187,455	58,327
TOTAL ASSETS	19,357,949	8,934,320	10,423,629	30,683,020	17,607,878	13,075,142

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	PHILADELPHIA				CLEVELAND		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	8,589,212	4,595,590	3,993,622		12,694,383	7,571,355	5,123,028
Savings and loan associations	71,433	33,638	37,795		239,179	111,548	127,631
Other individuals, partnerships, and corporations	6,751,800	3,350,547	3,401,253		10,132,776	5,915,080	4,217,696
Foreign governments, central banks, etc.	14,277	14,277	-		686	686	-
United States Government	229,049	160,292	68,757		432,492	271,178	161,314
States and political subdivisions	520,819	157,746	363,073		848,055	402,027	446,028
Mutual savings banks in United States	44,366	35,907	8,459		6,035	4,453	1,582
Commercial banks in United States	715,142	667,234	47,908		725,516	670,757	54,759
Banks in foreign countries	55,050	54,972	78		33,938	33,149	789
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	187,276	120,977	66,299		275,706	162,477	113,229
TIME DEPOSITS—TOTAL	8,417,798	3,122,292	5,295,506		14,366,825	7,738,395	6,628,430
Savings deposits	4,443,220	1,098,213	3,345,007		7,888,835	3,906,159	3,982,676
Accumulated for payment of personal loans	633	-	633		617,129	174,359	442,770
Savings and loan associations	1,494	570	924		18,966	14,654	4,312
Other time deposits of indiv., part., and corp.	3,505,745	1,731,282	1,774,463		4,350,368	2,471,973	1,878,395
Foreign Governments, central banks, etc.	144,471	144,471	-		65,100	65,100	-
United States Government	2,495	417	2,078		2,065	949	1,116
States and political subdivisions	298,517	126,536	171,981		1,390,250	1,073,322	316,928
Mutual savings banks in United States	30	30	-		-	-	-
Commercial banks in United States	17,935	17,535	400		27,338	25,105	2,233
Banks in foreign countries	3,258	3,238	20		6,774	6,774	-
TOTAL DEPOSITS	17,007,010	7,717,882	9,289,128		27,061,208	15,309,750	11,751,458
Federal funds purchased and securities sold under agreements to repurchase—total	340,016	318,032	21,984		406,750	391,203	15,547
Other liabilities for borrowed money	14,105	14,000	105		11,066	10,000	1,066
Acceptances outstanding	62,167	60,256	1,911		49,070	47,757	1,313
Other liabilities	436,091	166,309	269,782		637,223	334,753	302,470
TOTAL LIABILITIES	17,859,389	8,276,479	9,582,910		28,165,317	16,093,463	12,071,854
CAPITAL ACCOUNTS—TOTAL	1,498,560	657,841	840,719		2,517,703	1,514,415	1,003,288
Capital stock, notes, and debentures—total	405,653	192,209	213,444		661,192	370,981	290,211
Capital notes and debentures	92,630	79,840	12,790		57,164	43,563	13,601
Preferred stock	908	-	908		4,417	3,929	488
Common stock	312,115	112,369	199,746		599,611	323,489	276,122
Surplus	783,716	356,416	427,300		1,333,514	869,246	464,268
Undivided profits	292,750	106,667	186,083		448,604	220,307	228,297
Other capital accounts	16,441	2,549	13,892		74,393	53,881	20,512
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	19,357,949	8,934,320	10,423,629		30,683,020	17,607,878	13,075,142
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	6,838,697	3,439,908	3,398,789		10,426,927	6,133,647	4,293,280
DEMAND DEPOSITS ADJUSTED	6,498,051	2,804,687	3,693,364		10,072,225	5,417,168	4,655,057
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	15.7	20.3	11.7		14.2	15.5	12.4
U.S. Gov't. obligations, direct and guaranteed	11.4	7.4	14.8		14.1	10.8	18.6
Other securities	14.6	11.9	17.0		16.8	17.3	16.1
Loans and discounts (incl. Federal funds sold)	56.0	57.7	54.6		52.8	54.0	51.1
Total capital accounts	7.7	7.4	8.1		8.2	8.6	7.7
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	16,569,495	7,346,306	9,223,189		26,422,957	14,816,152	11,606,805
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	10,668,187	5,061,786	5,606,401		15,696,794	9,182,737	6,514,057
NUMBER OF BANKS	359	6	353		484	16	468

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	RICHMOND				ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	3,412,917	2,022,079	1,390,838		4,963,574	2,249,231	2,714,343
Currency and coin	454,038	208,588	253,450		476,663	109,330	367,333
Reserve with Federal Reserve Banks	998,732	608,036	390,696		1,237,083	608,439	628,644
Demand balances with banks in U.S.	617,186	184,720	432,466		1,417,634	304,357	1,113,277
Other balances with banks in U.S.	5,789	3,497	2,292		28,043	15,935	12,108
Balances with banks in foreign countries ..	5,688	4,760	928		4,062	3,214	848
Cash items in process of collection	1,331,484	1,020,478	311,006		1,800,089	1,207,956	592,133
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	2,604,654	1,150,445	1,454,209		3,365,076	1,017,552	2,347,524
OTHER SECURITIES—TOTAL BOOK VALUE	2,770,570	1,350,935	1,419,635		3,673,790	1,059,223	2,614,567
Obligations of States and subdivisions	2,331,296	1,229,285	1,102,011		2,894,346	942,067	1,952,279
Obligations of Fed. agencies	375,807	88,804	287,003		694,483	84,638	609,845
Other bonds, notes, debentures, and corporate stocks	63,467	32,846	30,621		84,961	32,518	52,443
TOTAL SECURITIES	5,375,224	2,501,380	2,873,844		7,038,866	2,076,775	4,962,091
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	236,892	79,252	157,640		372,346	100,611	271,735
Commercial banks	224,847	78,252	150,595		337,753	87,991	249,762
Brokers and dealers	10,645	5,000	5,645		31,977	10,050	21,927
Others	1,400	-	1,400		2,616	2,570	46
OTHER LOANS AND DISCOUNTS, NET—TOTAL	10,362,084	5,353,098	5,008,986		12,072,712	4,864,622	7,208,090
Valuation reserves	195,308	106,049	89,259		231,833	98,723	133,110
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	10,557,392	5,459,147	5,098,245		12,304,545	4,963,345	7,341,200
Real estate loans—total	2,748,916	1,198,086	1,550,830		2,371,058	683,281	1,687,777
Secured by farm land	141,714	26,958	114,756		144,351	5,449	138,902
Secured by residential properties:							
Insured by FHA	140,148	73,974	66,174		178,295	43,224	135,071
Guaranteed by VA	111,686	75,828	35,858		52,116	16,369	35,747
Not ins. or guaranteed by FHA or VA	1,366,927	524,027	842,900		935,956	272,638	663,318
Secured by other properties	988,441	497,299	491,142		1,060,340	345,601	714,739
Loans to domestic com'l. and foreign banks	15,622	12,547	3,075		25,692	16,141	9,551
Loans to other financial institutions	522,631	389,495	133,136		635,384	391,540	243,844
Loans to brokers and dealers in securities	116,569	77,378	39,191		143,017	71,659	71,358
Other loans for purchasing or carrying secs.	78,858	47,238	31,620		172,423	67,412	105,011
Other loans to farmers	148,199	21,686	126,513		209,607	31,725	177,882
Commercial including open market paper	3,301,699	1,998,341	1,303,358		4,413,216	2,001,417	2,411,799
Other loans to individuals—total	3,367,609	1,555,935	1,811,674		3,983,947	1,516,260	2,467,687
Passenger automobile installment loans	1,343,868	606,743	737,125		1,200,456	316,827	883,629
Credit cards and related plans:							
Retail (charge accounts) credit card plans	90,624	81,319	9,305		89,668	69,185	20,483
Check credit and revolving credit plans	27,371	19,148	8,223		40,219	23,776	16,443
Other retail consumer installment loans	293,126	128,817	164,309		497,684	179,995	317,689
Residential repair and modern instal.	178,534	99,786	78,748		167,832	50,373	117,459
Other instal. loans for personal expenditures	581,433	218,615	362,818		607,986	192,604	415,382
Single payment loans for personal expenditures	852,653	401,507	451,146		1,380,102	683,500	696,602
All other loans (including overdrafts)	257,289	158,441	98,848		350,201	183,910	166,291
TOTAL LOANS AND SECURITIES	15,974,200	7,933,730	8,040,470		19,483,924	7,042,008	12,441,916
Bank premises, furniture and fixtures	295,413	121,850	173,563		491,049	197,040	294,009
Real estate owned other than bank premises	17,615	8,833	8,782		20,597	7,505	13,092
Customers' liability on acceptances outstanding	19,254	17,348	1,906		19,143	11,011	8,132
Other assets	170,441	118,129	52,312		221,496	117,805	103,691
TOTAL ASSETS	19,889,840	10,221,969	9,667,871		25,199,783	9,624,600	15,575,183

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	RICHMOND			ATLANTA		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	9,720,118	5,322,911	4,397,207	12,978,590	5,290,915	7,687,675
Savings and loan associations	120,972	65,326	55,646	240,281	61,660	178,621
Other individuals, partnerships, and corporations	7,708,451	4,073,483	3,634,968	9,078,353	3,459,535	5,618,818
Foreign governments, central banks, etc.	64,688	64,618	70	3,285	3,150	135
United States Government	208,457	113,855	94,602	186,708	64,250	122,458
States and political subdivisions	726,611	316,670	409,941	1,446,901	461,027	985,874
Mutual savings banks in United States	10,477	10,304	173	-	-	-
Commercial banks in United States	697,956	571,447	126,509	1,808,653	1,148,876	659,777
Banks in foreign countries	14,219	13,086	1,133	19,241	15,770	3,471
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	168,287	94,122	74,165	195,168	76,647	118,521
TIME DEPOSITS—TOTAL	7,842,924	3,653,272	4,189,652	9,376,827	3,073,992	6,302,835
Savings deposits	4,500,655	1,943,647	2,557,008	4,468,012	1,364,503	3,103,509
Accumulated for payment of personal loans	21,469	15,446	6,023	15,704	2,048	13,656
Savings and loan associations	10,222	5,245	4,970	8,106	4,051	4,055
Other time deposits of indiv. part., and corp.	2,692,963	1,318,231	1,374,732	3,889,559	1,369,337	2,520,222
Foreign Governments, central banks, etc.	30,696	30,696	-	17,613	17,613	-
United States Government	17,305	9,642	7,663	10,034	2,637	7,397
States and political subdivisions	562,273	324,713	237,560	925,466	302,713	622,753
Mutual savings banks in United States	10	-	10	5	-	5
Commercial banks in United States	6,181	4,502	1,679	41,803	10,565	31,238
Banks in foreign countries	1,150	1,150	-	525	525	-
TOTAL DEPOSITS	17,563,042	8,976,183	8,586,859	22,355,417	8,364,907	13,990,510
Federal funds purchased and securities sold under agreements to repurchase—total	220,547	156,927	63,620	301,999	199,209	102,790
Other liabilities for borrowed money	24,894	20,249	4,645	123,092	96,416	26,676
Acceptances outstanding	19,322	17,401	1,921	19,186	11,011	8,175
Other liabilities	561,205	298,065	263,140	522,533	193,112	329,421
TOTAL LIABILITIES	18,389,010	9,468,825	8,920,185	23,322,227	8,864,655	14,457,572
CAPITAL ACCOUNTS—TOTAL	1,500,830	753,144	747,686	1,877,556	759,945	1,117,611
Capital stock, notes, and debentures—total	441,585	232,503	209,082	648,840	277,609	371,231
Capital notes and debentures	59,616	52,500	7,116	115,032	85,657	29,375
Preferred stock	1,573	1,573	-	3,000	3,000	-
Common stock	380,396	178,430	201,966	530,808	188,952	341,856
Surplus	719,271	360,026	359,245	825,848	330,627	495,221
Undivided profits	310,445	145,483	164,962	334,129	115,147	218,982
Other capital accounts	29,529	15,132	14,397	68,739	36,562	32,177
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	19,889,840	10,221,969	9,667,871	25,199,783	9,624,600	15,575,183
MEMORANDA						
NET DEMAND DEPOSITS SUBJECT TO RESERVE	7,771,448	4,117,713	3,653,735	9,760,867	3,778,602	5,982,265
DEMAND DEPOSITS ADJUSTED	7,482,221	3,617,131	3,865,090	9,183,140	2,869,833	6,313,307
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	17.2	19.8	14.4	19.7	23.4	17.4
U.S. Gov't. obligations, direct and guaranteed	13.1	11.3	15.0	13.4	10.6	15.1
Other securities	13.9	13.2	14.7	14.6	11.0	16.8
Loans and discounts (incl. Federal funds sold)	53.3	53.1	53.4	49.4	51.6	48.0
Total capital accounts	7.5	7.4	7.7	7.5	7.9	7.2
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	17,282,680	8,832,989	8,449,691	21,625,260	8,069,354	13,555,906
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	10,430,896	5,392,392	5,038,504	12,140,824	4,842,858	7,297,966
NUMBER OF BANKS	378	15	363	536	20	516

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	CHICAGO			ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	9,322,817	5,848,051	3,474,766	2,626,399	1,529,921	1,096,478
Currency and coin	835,260	328,499	506,761	199,470	67,197	132,273
Reserve with Federal Reserve Banks	2,864,085	1,709,640	1,154,445	769,565	422,712	346,853
Demand balances with banks in U.S.	1,675,098	559,512	1,115,586	696,077	210,671	485,406
Other balances with banks in U.S.	17,186	15,215	1,971	7,113	1,258	5,855
Balances with banks in foreign countries ..	35,124	33,360	1,764	1,828	1,828	-
Cash items in process of collection	3,896,064	3,201,825	694,239	952,346	826,255	126,091
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	8,914,641	3,703,341	5,211,300	2,143,867	744,278	1,399,589
OTHER SECURITIES—TOTAL BOOK VALUE	8,669,575	4,061,718	4,607,857	1,994,141	816,937	1,177,204
Obligations of States and subdivisions ..	7,038,770	3,544,966	3,493,804	1,565,506	702,527	862,979
Obligations of Fed. agencies	1,250,923	301,914	949,009	374,483	91,723	282,760
Other bonds, notes, debentures, and corporate stocks ..	379,882	214,838	165,044	54,152	22,687	31,465
TOTAL SECURITIES	17,584,216	7,765,059	9,819,157	4,138,008	1,561,215	2,576,793
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	862,270	559,702	302,568	235,832	139,585	96,247
Commercial banks	721,968	421,400	300,568	195,691	99,598	96,093
Brokers and dealers	136,148	134,148	2,000	40,141	39,987	154
Others	4,154	4,154	-	-	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	32,611,134	18,316,017	14,295,117	6,555,089	3,275,934	3,279,155
Valuation reserves	716,754	428,329	288,425	114,270	57,830	56,440
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	33,327,888	18,744,346	14,583,542	6,669,359	3,333,764	3,335,595
Real estate loans—total	9,416,303	3,667,761	5,748,542	1,655,015	463,938	1,191,077
Secured by farm land	323,307	7,742	315,565	214,059	12,032	202,027
Secured by residential properties:						
Insured by FHA	1,284,414	797,002	487,412	115,723	28,139	87,584
Guaranteed by VA	317,301	206,848	110,453	36,791	10,453	26,338
Not ins. or guaranteed by FHA or VA ..	4,838,972	1,562,355	3,276,617	714,233	143,098	571,135
Secured by other properties	2,652,309	1,093,814	1,558,495	574,209	270,216	303,993
Loans to domestic com'l. and foreign banks ..	308,099	295,157	12,942	20,442	19,242	1,200
Loans to other financial institutions	2,334,302	1,971,281	363,021	423,017	347,542	75,475
Loans to brokers and dealers in securities ..	758,768	667,566	91,202	102,142	90,601	11,541
Other loans for purchasing or carrying secs. ..	609,275	320,211	289,064	64,710	44,963	19,747
Other loans to farmers	894,901	70,816	824,085	305,656	19,016	286,640
Commercial including open market paper	11,975,049	8,924,604	3,050,445	2,125,517	1,383,400	742,117
Other loans to individuals—total	6,253,687	2,330,259	3,923,428	1,862,125	893,261	968,864
Passenger automobile instalment loans	2,228,133	593,760	1,634,373	565,212	176,831	388,381
Credit cards and related plans:						
Retail (charge accounts) credit card plans ..	166,845	100,941	65,904	51,512	44,141	7,371
Check credit and revolving credit plans ..	71,428	46,040	25,388	16,310	13,667	2,643
Other retail consumer instalment loans ..	718,076	236,006	482,070	188,688	81,505	107,183
Residential repair and modern instal.	457,807	205,425	252,382	103,039	53,512	49,527
Other instal. loans for personal expenditures ..	713,281	252,263	461,018	195,350	52,348	143,002
Single payment loans for personal expenditures ..	1,898,117	895,824	1,002,293	742,014	471,257	270,757
All other loans (including overdrafts)	777,504	496,691	280,813	110,735	71,801	38,934
TOTAL LOANS AND SECURITIES	51,057,620	26,640,778	24,416,842	10,928,929	4,976,734	5,952,195
Bank premises, furniture and fixtures	775,598	402,141	373,457	166,981	73,650	93,331
Real estate owned other than bank premises ..	32,918	12,841	20,077	12,447	5,198	7,249
Customers' liability on acceptances outstanding ..	193,243	186,121	7,122	19,148	18,752	396
Other assets	749,802	566,852	182,950	105,648	73,969	31,679
TOTAL ASSETS	62,131,998	33,656,784	28,475,214	13,859,552	6,678,224	7,181,328

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	CHICAGO			ST. LOUIS		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	25,867,922	15,038,860	10,829,062	7,211,340	3,748,203	3,463,137
Savings and loan associations	325,078	144,333	180,745	88,620	34,441	54,179
Other individuals, partnerships, and corporations	19,570,330	10,661,767	8,908,563	5,060,479	2,305,996	2,754,483
Foreign governments, central banks, etc.	13,393	13,372	21	96	96	-
United States Government	651,495	469,147	182,348	98,812	40,535	58,277
States and political subdivisions	1,890,041	893,701	996,340	580,703	138,024	442,679
Mutual savings banks in United States	2,499	1,235	1,264	295	-	295
Commercial banks in United States	2,628,780	2,362,174	266,606	1,290,828	1,183,983	106,845
Banks in foreign countries	121,322	120,982	340	6,369	6,369	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	664,984	372,149	292,835	85,138	38,759	46,379
TIME DEPOSITS—TOTAL	28,438,191	13,349,301	15,088,890	4,984,113	1,918,748	3,065,365
Savings deposits	13,271,229	5,082,341	8,188,888	1,999,925	814,951	1,184,974
Accumulated for payment of personal loans	39,702	-	39,702	4,109	-	4,109
Savings and loan associations	14,164	11,011	3,153	1,574	213	1,361
Other time deposits of indiv., part., and corp.	12,320,208	6,582,692	5,737,516	2,575,764	892,278	1,683,486
Foreign Governments, central banks, etc.	302,989	302,989	-	11,127	11,127	-
United States Government	7,672	4,572	3,100	2,671	620	2,051
States and political subdivisions	2,424,412	1,313,671	1,110,741	369,617	187,926	181,691
Mutual savings banks in United States	100	100	-	500	500	-
Commercial banks in United States	29,322	23,532	5,790	18,086	10,393	7,693
Banks in foreign countries	28,393	28,393	-	740	740	-
TOTAL DEPOSITS	54,306,113	28,388,161	25,917,952	12,195,453	5,666,951	6,528,502
Federal funds purchased and securities sold under agreements to repurchase—total	957,139	903,843	53,296	300,054	286,029	14,025
Other liabilities for borrowed money	155,437	140,144	15,293	74,419	64,949	9,470
Acceptances outstanding	195,085	187,832	7,253	19,661	19,240	421
Other liabilities	2,204,079	1,630,411	573,668	207,705	118,700	89,005
TOTAL LIABILITIES	57,817,853	31,250,391	26,567,462	12,797,292	6,155,869	6,641,423
CAPITAL ACCOUNTS—TOTAL	4,314,145	2,406,393	1,907,752	1,062,260	522,355	539,905
Capital stock, notes, and debentures—total	1,418,195	848,342	569,853	295,550	155,762	139,788
Capital notes and debentures	205,220	162,687	42,533	46,606	39,600	7,006
Preferred stock	5,614	4,000	1,614	-	-	-
Common stock	1,207,361	681,655	525,706	248,944	116,162	132,782
Surplus	1,909,161	1,116,982	792,179	488,601	264,217	224,384
Undivided profits	763,935	305,049	458,886	245,891	91,258	154,633
Other capital accounts	222,854	136,020	86,834	32,218	11,118	21,100
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	62,131,998	33,656,784	28,475,214	13,859,552	6,678,224	7,181,328
MEMORANDA						
NET DEMAND DEPOSITS SUBJECT TO RESERVE	20,296,760	11,277,523	9,019,237	5,562,917	2,711,277	2,851,640
DEMAND DEPOSITS ADJUSTED	18,691,583	9,005,714	9,685,869	4,869,354	1,697,430	3,171,924
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	15.0	17.4	12.2	19.0	22.9	15.3
U.S. Gov't. obligations, direct and guaranteed	14.3	11.0	18.3	15.5	11.1	19.5
Other securities	14.0	12.1	16.2	14.4	12.2	16.4
Loans and discounts (incl. Federal funds sold)	53.9	56.1	51.3	49.0	51.1	47.0
Total capital accounts	6.9	7.1	6.7	7.7	7.8	7.5
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	52,618,041	27,079,162	25,538,879	11,703,097	5,368,808	6,334,289
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	32,482,859	18,082,359	14,400,500	6,467,267	3,149,993	3,317,274
NUMBER OF BANKS	974	24	950	474	15	459

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	MINNEAPOLIS				KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	1,821,468	946,638	874,830		3,363,857	1,667,192	1,696,665
Currency and coin	108,172	21,669	86,503		199,430	47,869	151,561
Reserve with Federal Reserve Banks	653,004	323,740	329,264		962,562	443,631	518,931
Demand balances with banks in U.S.	429,427	109,534	319,893		1,044,741	327,035	717,706
Other balances with banks in U.S.	5,790	5,640	150		6,206	-	6,206
Balances with banks in foreign countries ..	3,906	3,136	770		1,214	1,214	-
Cash items in process of collection	621,169	482,919	138,250		1,149,704	847,443	302,261
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	1,597,850	293,091	1,304,759		2,469,606	598,387	1,871,219
OTHER SECURITIES—TOTAL BOOK VALUE	1,570,317	427,964	1,142,353		2,340,852	711,832	1,629,020
Obligations of States and subdivisions ..	1,221,988	355,616	866,372		1,813,226	563,351	1,249,875
Obligations of Fed. agencies	324,692	65,755	258,937		415,045	64,757	350,288
Other bonds, notes, debentures, and corporate stocks ..	23,637	6,593	17,044		112,581	83,724	28,857
TOTAL SECURITIES	3,168,167	721,055	2,447,112		4,810,458	1,310,219	3,500,239
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED							
UNDER AGREEMENTS TO RESELL—TOTAL	88,715	39,500	49,215		253,693	120,369	133,324
Commercial banks	85,685	39,500	46,185		249,245	119,760	129,485
Brokers and dealers	1,930	-	1,930		3,522	205	3,317
Others	1,100	-	1,100		926	404	522
OTHER LOANS AND DISCOUNTS, NET—TOTAL	5,386,648	1,890,758	3,495,890		8,114,529	3,164,642	4,949,887
Valuation reserves	101,882	32,371	69,511		141,922	57,276	84,646
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	5,488,530	1,923,129	3,565,401		8,256,451	3,221,918	5,034,533
Real estate loans—total	1,579,264	284,109	1,295,155		1,456,886	489,524	967,362
Secured by farm land	85,194	426	84,768		157,685	9,697	147,988
Secured by residential properties :							
Insured by FHA	199,433	27,206	172,227		118,438	48,912	69,526
Guaranteed by VA	79,944	22,186	57,758		63,015	22,110	40,905
Not ins. or guaranteed by FHA or VA	848,430	153,159	695,271		503,095	136,139	366,956
Secured by other properties	366,263	81,132	285,131		614,653	272,666	341,987
Loans to domestic com'l. and foreign banks	18,204	17,181	1,023		14,346	9,702	4,644
Loans to other financial institutions	277,172	230,331	46,841		388,078	269,620	118,458
Loans to brokers and dealers in securities	15,780	11,353	4,427		51,983	38,073	13,910
Other loans for purchasing or carrying secs.	78,019	60,878	17,141		141,585	97,637	43,948
Other loans to farmers	582,244	13,633	568,611		1,329,789	191,709	1,138,080
Commercial including open market paper	1,598,370	840,050	758,320		2,650,523	1,274,489	1,376,034
Other loans to individuals—total	1,205,295	373,486	831,809		2,012,905	695,214	1,317,691
Passenger automobile instalment loans	462,478	105,130	357,348		796,887	174,903	621,984
Credit cards and related plans :							
Retail (charge accounts) credit card plans	409	-	409		32,291	30,296	1,995
Check credit and revolving credit plans	11,045	7,461	3,584		18,093	12,317	5,776
Other retail consumer instalment loans	166,526	37,805	128,721		220,238	57,447	162,791
Residential repair and modern instal.	70,174	22,339	47,835		105,276	38,952	66,324
Other instal. loans for personal expenditures	151,443	33,421	118,022		216,039	43,306	172,733
Single payment loans for personal expenditures	343,220	167,330	175,890		624,081	337,993	286,088
All other loans (including overdrafts)	134,182	92,108	42,074		210,356	155,950	54,406
TOTAL LOANS AND SECURITIES	8,643,530	2,651,313	5,992,217		13,178,680	4,595,230	8,583,450
Bank premises, furniture and fixtures	130,309	29,211	101,098		229,945	85,099	144,846
Real estate owned other than bank premises	5,371	267	5,104		17,932	7,717	10,215
Customers' liability on acceptances outstanding	9,053	5,988	3,065		7,319	7,132	187
Other assets	75,863	37,954	37,909		135,273	76,080	59,193
TOTAL ASSETS	10,685,594	3,671,371	7,014,223		16,933,066	6,438,450	10,494,556

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MINNEAPOLIS			KANSAS CITY		
	TOTAL	RESERVE CITY	COUNTRY	TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	4,743,484	2,101,176	2,642,308	8,988,392	3,751,850	5,236,542
Savings and loan associations	28,076	10,295	17,781	116,203	41,228	74,975
Other individuals, partnerships, and corporations	3,344,297	1,244,021	2,100,276	6,270,637	2,416,456	3,854,181
Foreign governments, central banks, etc.	21	21	-	-	-	-
United States Government	177,504	129,332	48,172	216,906	97,325	119,581
States and political subdivisions	411,059	103,163	307,896	866,033	170,011	696,022
Mutual savings banks in United States	5,564	5,307	257	-	-	-
Commercial banks in United States	665,495	555,276	110,219	1,303,824	897,814	406,010
Banks in foreign countries	7,223	6,744	479	3,650	3,650	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	104,245	47,017	57,228	211,139	125,366	85,773
TIME DEPOSITS—TOTAL	4,856,209	1,125,143	3,731,066	6,207,411	1,979,528	4,227,883
Savings deposits	1,194,150	217,495	976,655	2,414,666	721,402	1,693,264
Accumulated for payment of personal loans	8,912	76	8,836	14,236	3,937	10,299
Savings and loan associations	938	403	535	8,073	4,275	3,798
Other time deposits of indiv. part., and corp.	3,303,811	782,971	2,520,840	3,192,201	1,098,130	2,094,071
Foreign Governments, central banks, etc.	4,000	4,000	-	-	-	-
United States Government	3,108	765	2,343	27,794	18,529	9,265
States and political subdivisions	336,885	115,233	221,652	547,715	132,525	415,190
Mutual savings banks in United States	-	-	-	10	-	10
Commercial banks in United States	3,805	3,600	205	2,716	730	1,986
Banks in foreign countries	600	600	-	-	-	-
TOTAL DEPOSITS	9,599,693	3,226,319	6,373,374	15,195,803	5,731,378	9,464,425
Federal funds purchased and securities sold under agreements to repurchase—total	146,381	128,621	17,760	123,056	89,310	33,746
Other liabilities for borrowed money	23,035	17,500	5,535	17,994	10,983	7,011
Acceptances outstanding	9,053	5,988	3,065	7,359	7,132	227
Other liabilities	206,906	64,752	142,154	217,944	76,163	141,781
TOTAL LIABILITIES	9,985,068	3,443,180	6,541,888	15,562,156	5,914,966	9,647,190
CAPITAL ACCOUNTS—TOTAL	700,526	228,191	472,335	1,370,850	523,484	847,366
Capital stock, notes, and debentures—total	240,605	90,517	150,088	415,274	175,221	240,053
Capital notes and debentures	25,220	10,000	15,220	42,840	31,500	11,340
Preferred stock	518	-	518	858	-	858
Common stock	214,867	80,517	134,350	371,576	143,721	227,855
Surplus	270,422	85,768	184,654	535,051	202,870	332,181
Undivided profits	172,659	51,906	120,753	392,951	141,364	251,587
Other capital accounts	16,840	-	16,840	27,574	4,029	23,545
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	10,685,594	3,671,371	7,014,223	16,933,006	6,438,450	10,494,556
MEMORANDA						
NET DEMAND DEPOSITS SUBJECT TO RESERVE	3,692,888	1,508,723	2,184,165	6,793,947	2,577,372	4,216,575
DEMAND DEPOSITS ADJUSTED	3,279,316	933,649	2,345,667	6,317,958	1,909,268	4,408,690
PERCENTAGE OF TOTAL ASSETS:						
Cash and balances with other banks	17.0	25.8	12.5	19.9	25.9	16.2
U.S. Gov't. obligations, direct and guaranteed	15.0	8.0	18.6	14.6	9.3	17.8
Other securities	14.7	11.7	16.3	13.8	11.1	15.5
Loans and discounts (incl. Federal funds sold)	51.2	52.6	50.5	49.4	51.0	48.4
Total capital accounts	6.6	6.2	6.7	8.1	8.1	8.1
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	9,125,241	2,874,938	6,250,303	14,712,139	5,468,115	9,244,024
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	5,356,812	1,851,870	3,504,942	8,103,739	3,142,470	4,961,269
NUMBER OF BANKS	489	8	481	833	21	812

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	DALLAS				SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
RESERVES, CASH, AND BANK BALANCES—TOTAL	4,781,453	2,642,239	2,139,214	9,354,832	8,064,214	1,290,618	
Currency and coin	273,909	65,782	208,127	756,113	570,865	185,248	
Reserve with Federal Reserve Banks	1,267,627	727,485	540,142	3,582,452	3,150,161	432,291	
Demand balances with banks in U.S.	1,602,204	551,018	1,051,186	693,338	412,865	280,473	
Other balances with banks in U.S.	24,160	1,717	22,443	33,930	28,071	5,859	
Balances with banks in foreign countries ..	9,120	5,942	3,178	26,651	22,395	4,256	
Cash items in process of collection	1,604,433	1,290,295	314,138	4,262,348	3,879,857	382,491	
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	2,649,477	1,075,386	1,574,091	6,391,127	5,035,356	1,355,771	
OTHER SECURITIES—TOTAL BOOK VALUE	3,095,515	1,219,222	1,876,293	8,510,129	7,105,816	1,404,313	
Obligations of States and subdivisions ..	2,534,249	1,136,217	1,398,032	7,254,537	6,142,809	1,111,728	
Obligations of Fed. agencies	476,647	38,657	437,990	822,832	564,084	258,748	
Other bonds, notes, debentures, and corporate stocks ..	84,619	44,348	40,271	432,760	398,923	33,837	
TOTAL SECURITIES	5,744,992	2,294,608	3,450,384	14,901,256	12,141,172	2,760,084	
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED							
UNDER AGREEMENTS TO RESELL—TOTAL	368,281	189,764	178,517	866,160	691,632	174,528	
Commercial banks	355,102	179,652	175,450	369,396	294,808	74,588	
Brokers and dealers	10,287	10,112	175	495,664	396,824	98,840	
Others	2,892	-	-	1,100	-	1,100	
OTHER LOANS AND DISCOUNTS, NET—TOTAL	10,801,045	5,287,269	5,513,776	36,169,740	30,389,136	5,780,604	
Valuation reserves	201,618	92,616	109,002	626,467	529,926	96,541	
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	11,002,663	5,379,885	5,622,778	36,796,207	30,919,062	5,877,145	
Real estate loans—total	1,292,728	484,714	808,014	10,802,080	8,911,784	1,890,296	
Secured by farm land	128,507	13,674	114,833	256,690	191,193	65,497	
Secured by residential properties:							
Insured by FHA	64,195	21,725	42,470	2,799,788	2,376,411	423,377	
Guaranteed by VA	40,874	24,289	16,585	526,548	424,643	101,905	
Not ins. or guaranteed by FHA or VA	432,486	135,506	296,980	4,537,981	3,891,925	646,056	
Secured by other properties	626,666	289,520	337,146	2,681,073	2,027,612	653,461	
Loans to domestic com'l. and foreign banks	16,719	10,442	6,277	261,181	236,719	24,462	
Loans to other financial institutions	710,233	559,442	150,791	1,628,245	1,503,173	125,072	
Loans to brokers and dealers in securities	159,017	127,289	31,728	294,221	274,457	19,764	
Other loans for purchasing or carrying secs.	472,823	290,972	181,851	291,716	233,005	58,711	
Other loans to farmers	563,346	47,309	516,037	1,383,022	986,023	396,999	
Commercial including open market paper	4,884,248	2,704,260	2,179,988	14,211,719	12,457,148	1,754,571	
Other loans to individuals—total	2,570,791	920,798	1,649,993	7,196,245	5,676,636	1,519,609	
Passenger automobile instalment loans	1,152,567	332,667	819,900	2,905,504	2,221,673	683,831	
Credit cards and related plans:							
Retail (charge accounts) credit card plans	9,442	6,359	3,083	511,680	451,103	60,577	
Check credit and revolving credit plans	6,908	4,274	2,634	158,081	130,796	27,285	
Other retail consumer instalment loans	259,604	85,798	173,806	662,152	480,623	181,529	
Residential repair and modern instal.	103,476	39,741	63,735	488,776	390,774	98,002	
Other instal. loans for personal expenditures	345,039	101,224	243,815	810,595	552,783	257,812	
Single payment loans for personal expenditures	693,755	350,735	343,020	1,659,457	1,448,884	210,573	
All other loans (including overdrafts)	332,758	234,659	98,099	727,778	640,117	87,661	
TOTAL LOANS AND SECURITIES	16,914,318	7,771,641	9,142,677	51,937,156	43,221,940	8,715,216	
Bank premises, furniture and fixtures	414,114	198,333	215,781	1,075,540	852,327	223,213	
Real estate owned other than bank premises	23,629	8,256	15,373	58,709	47,957	10,752	
Customers' liability on acceptances outstanding	16,560	15,163	1,397	429,555	417,136	12,419	
Other assets	161,119	92,470	68,649	953,610	806,002	147,608	
TOTAL ASSETS	22,311,193	10,728,102	11,583,091	63,809,402	53,409,576	10,399,826	

ALL MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DALLAS				SAN FRANCISCO		
	TOTAL	RESERVE CITY	COUNTRY		TOTAL	RESERVE CITY	COUNTRY
DEMAND DEPOSITS—TOTAL	11,795,448	5,785,626	6,009,822	24,152,150	19,986,819	4,165,331	
Savings and loan associations	130,174	42,864	87,310	375,430	327,635	47,795	
Other individuals, partnerships, and corporations	8,494,325	3,844,842	4,649,483	19,547,023	16,088,489	3,458,534	
Foreign governments, central banks, etc.	2,793	2,482	311	60,189	57,575	2,614	
United States Government	174,361	103,633	70,728	645,702	568,259	77,443	
States and political subdivisions	795,806	231,286	564,520	1,209,981	842,762	367,219	
Mutual savings banks in United States	-	-	-	17,988	14,443	3,545	
Commercial banks in United States	1,914,395	1,413,158	501,237	1,073,619	1,024,982	48,637	
Banks in foreign countries	34,871	29,904	4,967	201,720	190,891	10,829	
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	248,723	117,457	131,266	1,020,498	871,783	148,715	
TIME DEPOSITS—TOTAL	7,807,896	3,288,291	4,519,605	31,848,374	26,820,676	5,027,698	
Savings deposits	2,404,650	805,438	1,599,212	16,486,534	13,837,544	2,648,990	
Accumulated for payment of personal loans	210,184	136,344	73,840	10	-	10	
Savings and loan associations	14,795	5,684	9,111	79,092	69,143	9,949	
Other time deposits of indiv., part., and corp.	3,896,898	1,766,434	2,130,464	10,119,176	8,312,323	1,806,853	
Foreign Governments, central banks, etc.	7,000	7,000	-	1,071,529	1,069,279	2,250	
United States Government	13,199	1,600	11,599	90,269	56,712	33,557	
States and political subdivisions	1,216,452	543,115	673,337	3,940,385	3,418,076	522,309	
Mutual savings banks in United States	-	-	-	1,328	865	463	
Commercial banks in United States	44,518	22,476	22,042	24,293	21,877	2,416	
Banks in foreign countries	200	200	-	35,758	34,857	901	
TOTAL DEPOSITS	19,603,344	9,073,917	10,529,427	56,000,524	46,807,495	9,193,029	
Federal funds purchased and securities sold under agreements to repurchase—total	607,148	566,708	40,440	1,189,811	1,031,436	158,375	
Other liabilities for borrowed money	134,661	129,000	5,661	72,210	71,491	719	
Acceptances outstanding	16,560	15,163	1,397	431,364	418,945	12,419	
Other liabilities	319,366	154,267	165,099	2,132,698	1,821,589	311,109	
TOTAL LIABILITIES	20,681,079	9,939,055	10,742,024	59,826,607	50,150,956	9,675,651	
CAPITAL ACCOUNTS—TOTAL	1,630,114	789,047	841,067	3,982,795	3,258,620	724,175	
Capital stock, notes, and debentures—total	584,115	322,327	261,788	1,448,188	1,160,436	287,752	
Capital notes and debentures	62,956	51,266	11,690	360,715	292,436	68,279	
Preferred stock	1,774	1,524	250	400	-	400	
Common stock	519,385	269,537	249,848	1,087,073	868,000	219,073	
Surplus	676,325	347,339	328,986	1,740,120	1,464,457	275,663	
Undivided profits	313,694	118,079	195,615	749,687	595,193	154,494	
Other capital accounts	55,980	1,302	54,678	44,800	38,534	6,266	
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	22,311,193	10,728,102	11,583,091	63,809,402	53,409,576	10,399,826	
MEMORANDA							
NET DEMAND DEPOSITS SUBJECT TO RESERVE	8,588,811	3,944,313	4,644,498	19,196,464	15,694,097	3,502,367	
DEMAND DEPOSITS ADJUSTED	8,102,259	2,978,540	5,123,719	18,170,481	14,513,721	3,656,760	
PERCENTAGE OF TOTAL ASSETS:							
Cash and balances with other banks	21.4	24.6	18.5	14.7	15.1	12.4	
U.S. Gov't. obligations, direct and guaranteed	11.9	10.0	13.6	10.0	9.4	13.0	
Other securities	13.9	11.4	16.2	13.3	13.3	13.5	
Loans and discounts (incl. Federal funds' sold)	50.1	51.1	49.1	58.0	58.2	57.3	
Total capital accounts	7.3	7.4	7.3	6.2	6.1	7.0	
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	18,742,980	8,516,878	10,226,102	54,913,598	45,850,250	9,063,348	
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	10,788,067	5,228,416	5,559,651	36,329,959	30,569,028	5,760,931	
NUMBER OF BANKS	651	17	634	182	20	162	

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
RESERVES, CASH, AND BANK BALANCES—TOTAL	597,154	37,946	295,702	371,356	7,083,389	696,310	715,361	129,298
Currency and coin	76,117	11,005	43,012	33,475	518,276	41,017	120,513	15,654
Reserve with Federal Reserve Banks	168,705	11,128	82,451	90,067	2,731,354	197,634	174,441	34,331
Demand balances with banks in U.S.	176,294	8,057	42,309	147,007	456,069	181,631	121,421	61,290
Other balances with banks in U.S.	3,637	149	213	435	29,570	1,100	18,758	100
Balances with banks in foreign countries ..	81	225	2,718	-	17,930	264	1,139	-
Cash items in process of collection	172,320	7,382	124,999	100,372	3,330,190	274,664	279,089	17,923
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	522,689	49,478	230,668	243,136	4,611,167	437,303	393,965	95,848
OTHER SECURITIES—TOTAL BOOK VALUE	586,280	67,610	307,432	295,290	6,372,404	376,404	738,470	100,434
Obligations of States and subdivisions ..	459,763	55,900	267,778	225,997	5,350,141	321,860	679,162	93,988
Obligations of Fed. agencies	117,339	11,006	32,633	64,858	646,239	44,522	42,913	4,102
Other bonds, notes, debentures, and corporate stocks ..	9,178	704	7,021	4,435	376,024	10,022	16,395	2,344
TOTAL SECURITIES	1,108,969	117,088	538,100	538,426	10,983,571	813,707	1,132,435	196,282
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	40,289	1,100	102,500	22,560	700,490	36,272	24,620	65,300
Commercial banks	33,750	-	7,500	20,324	315,186	36,272	24,620	25,300
Brokers and dealers	6,539	-	95,000	2,236	385,304	-	-	40,000
Others	-	1,100	-	-	-	-	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,694,042	162,157	1,573,871	901,436	27,371,799	1,904,156	2,443,777	348,701
Valuation reserves	38,293	5,560	21,669	16,002	479,341	31,262	47,527	6,391
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,732,335	167,717	1,595,540	917,438	27,851,140	1,935,418	2,491,304	355,092
Real estate loans—total	308,641	71,932	427,024	247,379	8,342,379	364,668	816,943	96,344
Secured by farm land	30,126	6	7,036	49,709	191,466	17,093	2,103	2,434
Secured by residential properties:								
Insured by FHA	14,769	12,922	225,598	9,858	2,093,353	30,814	36,443	5,576
Guaranteed by VA	1,470	96	50,096	1,921	402,908	33,456	15,939	615
Not ins. or guaranteed by FHA or VA ..	138,883	36,784	53,345	76,060	3,738,198	124,505	514,240	57,556
Secured by other properties	123,393	22,124	90,949	109,831	1,916,454	158,800	248,218	30,163
Loans to domestic com'l. and foreign banks ..	620	-	18,744	591	229,793	3,502	1,647	1,200
Loans to other financial institutions	84,039	4	63,176	28,152	1,245,840	104,333	70,183	7,255
Loans to brokers and dealers in securities ..	16,317	3,500	890	15,138	258,845	7,685	43,125	1,688
Other loans for purchasing or carrying secs.	15,881	84	1,957	7,700	242,221	45,204	6,996	500
Other loans to farmers	43,519	2	176,441	57,296	779,324	255,755	5,757	4,181
Commercial including open market paper	542,706	54,847	515,101	262,197	11,003,997	567,760	716,841	86,195
Other loans to individuals—total	633,237	36,330	384,394	288,427	5,162,257	547,341	721,152	148,743
Passenger automobile instalment loans	207,587	11,451	149,094	124,494	2,035,668	190,151	202,523	31,943
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	16,317	28	26,080	6,967	397,778	12,520	33,347	597
Check credit and revolving credit plans ..	1,387	-	15,967	1,492	118,185	9,008	8,604	7,782
Other retail consumer instalment loans ..	69,776	14,270	37,657	31,038	427,416	65,866	20,565	13,834
Residential repair and modern instal.	31,171	1,843	27,499	12,497	343,071	31,478	40,313	5,271
Other instal. loans for personal expenditures ..	94,412	5,203	80,914	35,971	515,327	50,427	130,704	13,731
Single payment loans for personal expenditures ..	212,587	3,535	47,183	75,968	1,324,812	187,891	285,096	75,585
All other loans (including overdrafts)	87,375	1,018	7,813	10,558	586,484	39,170	108,660	8,986
TOTAL LOANS AND SECURITIES	2,843,300	280,345	2,214,471	1,462,422	39,055,860	2,754,135	3,600,832	610,283
Bank premises, furniture and fixtures	56,058	10,620	50,566	39,542	748,134	60,393	84,914	10,247
Real estate owned other than bank premises ..	2,939	705	1,774	3,370	44,774	3,833	450	15
Customers' liability on acceptances outstanding ..	2,009	6	425	104	346,585	1,911	10,048	153
Other assets	17,715	2,793	27,729	7,938	804,011	46,444	27,122	4,410
TOTAL ASSETS	3,519,175	332,415	2,590,667	1,884,732	48,082,753	3,563,026	4,438,727	754,406

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ALABAMA	ALASKA	ARIZONA	ARKANSAS	CALIFORNIA	COLORADO	CONNECTICUT	DELAWARE
DEMAND DEPOSITS—TOTAL	1,766,594	151,624	1,014,130	1,056,014	17,615,671	1,728,212	2,296,218	487,640
Savings and loan associations	17,809	1,339	7,737	10,588	311,380	32,400	15,743	1,053
Other individuals, partnerships, and corporations	1,316,693	123,548	820,920	782,888	14,310,468	1,303,438	1,930,286	455,634
Foreign governments, central banks, etc.	-	-	2,614	-	57,040	-	-	-
United States Government	27,674	4,722	7,033	13,084	506,604	63,838	66,527	7,463
States and political subdivisions	257,484	16,059	123,164	92,965	531,195	93,845	133,876	3,299
Mutual savings banks in United States	-	259	-	-	1,879	-	41,967	3,996
Commercial banks in United States	127,968	1,541	10,598	142,166	883,847	202,746	52,597	13,264
Banks in foreign countries	560	119	5,958	-	171,412	273	3,844	45
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	18,406	4,037	36,106	14,323	841,846	31,672	51,378	2,886
TIME DEPOSITS—TOTAL	1,395,701	151,795	1,267,426	643,296	24,292,238	1,470,233	1,636,688	172,150
Savings deposits	735,688	69,198	597,037	350,606	12,452,086	697,727	921,868	110,855
Accumulated for payment of personal loans	4,406	3	-	2,601	-	52	-	-
Savings and loan associations	105	-	4,232	108	71,290	3,430	-	40
Other time deposits of indiv., part., and corp.	547,827	28,343	580,600	253,832	7,485,100	621,322	450,604	60,938
Foreign Governments, central banks, etc.	-	-	2,250	-	1,057,379	-	-	-
United States Government	3,381	6,530	6,362	344	40,816	22,235	367	80
States and political subdivisions	100,856	47,356	76,945	34,910	3,136,769	125,317	251,884	237
Mutual savings banks in United States	-	365	-	-	500	-	2,250	-
Commercial banks in United States	3,438	-	-	895	16,863	150	9,715	-
Banks in foreign countries	-	-	-	-	31,435	-	-	-
TOTAL DEPOSITS	3,162,295	303,419	2,281,556	1,699,310	41,907,909	3,198,445	3,932,906	659,790
Federal funds purchased and securities sold under agreements to repurchase—total	10,420	3,000	85,500	1,950	986,267	47,360	5,773	-
Other liabilities for borrowed money	184	132	-	15,651	71,324	1,158	50	-
Acceptances outstanding	2,009	6	425	129	348,367	1,911	10,048	153
Other liabilities	70,748	3,994	61,745	21,526	1,818,057	62,409	167,316	20,645
TOTAL LIABILITIES	3,245,656	310,551	2,429,226	1,738,566	45,131,924	3,311,283	4,116,093	680,588
CAPITAL ACCOUNTS—TOTAL	273,519	21,864	161,441	146,166	2,950,829	251,743	322,634	73,818
Capital stock, notes, and debentures—total	81,555	6,575	68,475	46,577	1,076,076	83,516	108,251	25,675
Capital notes and debentures	75	200	29,723	5,250	314,997	10,700	25,100	-
Preferred stock	-	-	-	-	-	100	-	-
Common stock	81,480	6,375	38,752	41,327	761,079	72,716	83,151	25,675
Surplus	115,869	7,600	63,741	58,288	1,315,931	107,713	160,157	39,074
Undivided profits	65,740	6,979	29,003	37,073	522,473	58,864	52,932	8,883
Other capital accounts	10,355	710	222	4,228	36,349	1,650	1,294	186
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	3,519,175	332,415	2,590,667	1,884,732	48,082,753	3,563,026	4,438,727	754,406
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,417,980	136,185	846,822	808,635	13,829,412	1,271,917	1,895,708	408,427
DEMAND DEPOSITS ADJUSTED	1,438,632	137,979	871,500	800,392	12,895,030	1,186,964	1,898,005	448,990
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.0	11.4	11.4	19.7	14.7	19.5	16.1	17.1
U.S. Gov't obligations, direct and guaranteed	14.9	14.9	8.9	12.9	9.6	12.3	8.9	12.7
Other securities	16.7	20.3	11.9	15.7	13.3	10.6	16.6	13.3
Loans and discounts (incl. Federal funds sold)	49.3	49.1	64.7	49.0	58.4	54.5	55.6	54.9
Total capital accounts	7.8	6.6	6.2	7.8	6.1	7.1	7.3	9.8
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	3,066,479	303,943	2,251,140	1,636,124	41,008,559	3,096,438	3,816,334	688,401
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,705,739	162,862	1,553,600	901,993	27,566,528	1,902,498	2,448,392	338,698
NUMBER OF BANKS	111	5	4	81	82	135	35	7

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
RESERVES, CASH, AND BANK BALANCES—TOTAL	480,540	1,754,464	984,644	81,138	140,947	4,556,798	1,497,583	616,086
Currency and coin	47,284	175,920	70,318	12,188	12,563	282,572	145,563	46,574
Reserve with Federal Reserve Banks	187,926	393,275	271,423	25,106	50,944	1,732,840	264,737	149,816
Demand balances with banks in U.S.	70,971	632,489	160,178	13,980	20,272	731,586	371,937	186,304
Other balances with banks in U.S.	802	9,067	1,622	-	50	10,542	8,255	-
Balances with banks in foreign countries ..	1,832	2,257	1,495	322	-	15,921	716	67
Cash items in process of collection	171,725	541,456	479,608	29,542	57,118	1,783,337	706,375	233,325
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	555,906	1,240,468	444,745	60,798	152,656	4,506,993	1,296,211	538,129
OTHER SECURITIES—TOTAL BOOK VALUE	283,953	1,561,697	539,365	114,832	153,167	4,389,818	920,744	463,175
Obligations of States and subdivisions ..	231,352	1,117,203	456,725	104,481	137,555	3,431,295	718,173	346,217
Obligations of Fed. agencies	43,491	414,514	63,491	18	13,784	745,872	162,291	110,106
Other bonds, notes, debentures, and corporate stocks ..	9,110	29,980	19,149	10,333	1,828	212,651	40,280	6,852
TOTAL SECURITIES	839,859	2,802,165	984,110	175,630	305,823	8,896,811	2,216,955	1,001,304
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	57,575	190,200	36,125	-	8,490	451,668	258,991	28,100
Commercial banks	52,575	176,380	36,125	-	4,650	394,562	244,441	28,100
Brokers and dealers	5,000	13,820	-	-	3,840	56,638	14,550	-
Others	-	-	-	-	-	468	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,334,638	3,749,922	2,789,769	287,003	622,304	15,671,358	3,559,749	1,472,900
Valuation reserves	22,140	62,883	52,640	4,436	11,386	402,259	69,251	28,438
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,356,778	3,812,805	2,842,409	291,439	633,690	16,073,617	3,629,000	1,501,338
Real estate loans—total	444,211	840,843	535,182	133,494	169,721	2,705,975	1,245,800	403,080
Secured by farm land	2,388	32,257	28,168	1,676	5,428	148,934	86,287	36,627
Secured by residential properties:								
Insured by FHA	24,637	127,892	16,654	16,578	78,305	217,146	87,595	26,054
Guaranteed by VA	19,821	34,448	4,569	4,213	14,475	60,900	21,448	18,831
Not ins. or guaranteed by FHA or VA	152,090	254,976	281,138	59,179	44,971	1,456,967	632,751	203,306
Secured by other properties	245,275	391,270	204,653	51,848	26,542	822,028	417,719	118,262
Loans to domestic com'l. and foreign banks	5,665	4,931	3,993	-	150	216,730	4,453	2,806
Loans to other financial institutions	160,777	169,203	183,653	1,662	6,958	1,378,418	205,070	45,619
Loans to brokers and dealers in securities	24,521	55,774	22,270	118	7,087	595,923	26,198	5,969
Other loans for purchasing or carrying secs.	9,343	71,904	12,599	5,062	6,716	508,823	25,597	23,055
Other loans to farmers	66	59,936	24,695	4,006	120,630	412,617	121,592	302,863
Commercial including open market paper	334,395	1,336,507	1,081,774	77,684	132,761	7,435,052	884,114	344,820
Other loans to individuals—total	327,242	1,176,715	924,963	55,017	181,545	2,472,551	1,037,248	343,067
Passenger automobile instalment loans	100,056	433,938	216,801	18,978	92,592	794,253	415,087	144,083
Credit cards and related plans:								
Retail (charge accounts) credit card plans	81	1,065	53,208	-	4,405	77,748	16,822	65
Check credit and revolving credit plans	-	11,863	13,628	518	5,100	23,719	8,515	1,964
Other retail consumer instalment loans	19,818	168,918	102,795	1,575	26,828	205,125	86,249	37,432
Residential repair and modern instal.	20,151	60,264	28,558	4,251	16,278	131,976	85,704	21,245
Other instal. loans for personal expenditures	49,341	187,327	108,211	15,448	15,795	307,981	153,458	35,994
Single payment loans for personal expenditures	137,795	313,340	401,762	14,247	20,547	931,749	271,413	102,284
All other loans (including overdrafts)	50,558	96,992	53,280	14,396	8,122	347,528	78,928	30,059
TOTAL LOANS AND SECURITIES	2,232,072	6,742,287	3,810,004	462,633	936,617	25,019,837	6,035,695	2,502,304
Bank premises, furniture and fixtures	31,304	161,147	141,574	15,258	20,442	373,397	85,285	42,826
Real estate owned other than bank premises	5,271	9,099	1,033	247	219	12,083	3,285	860
Customers' liability on acceptances outstanding	1,712	5,959	8,498	2,076	-	173,645	4,274	514
Other assets	24,454	71,355	79,548	7,336	8,990	485,125	51,609	15,281
TOTAL ASSETS	2,775,353	8,744,311	5,025,301	568,688	1,107,215	30,620,885	7,677,731	3,177,871

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	DISTRICT OF COLUMBIA	FLORIDA	GEORGIA	HAWAII	IDAHO	ILLINOIS	INDIANA	IOWA
DEMAND DEPOSITS—TOTAL	1,526,458	4,352,858	2,606,197	245,152	497,771	13,398,656	3,648,317	1,595,069
Savings and loan associations	35,919	88,815	30,091	3,070	4,187	184,820	32,385	11,190
Other individuals, partnerships, and corporations	1,288,090	3,063,922	1,860,421	192,792	378,163	10,195,535	2,485,597	1,176,118
Foreign governments, central banks, etc.	64,607	1,013	-	-	-	13,267	1	-
United States Government	22,663	59,697	44,843	17,352	5,673	329,615	38,241	23,403
States and political subdivisions	516	421,932	251,503	14,209	95,505	607,587	752,911	88,635
Mutual savings banks in United States	-	-	-	-	20	955	1,417	-
Commercial banks in United States	75,258	633,205	370,525	5,463	4,239	1,645,694	258,875	253,968
Banks in foreign countries	5,118	9,033	3,763	1,473	-	89,652	2,408	131
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	34,287	75,241	45,051	10,793	9,984	331,531	76,482	41,624
TIME DEPOSITS—TOTAL	964,940	3,524,649	1,809,575	263,452	512,027	12,533,694	3,139,931	1,290,468
Savings deposits	527,008	1,546,770	468,334	127,937	256,800	6,041,258	1,206,409	444,042
Accumulated for payment of personal loans	15,172	139	188	-	-	37,768	1,421	68
Savings and loan associations	2,530	1,340	2,353	500	1,257	7,818	2,750	446
Other time deposits of indiv., part., and corp.	383,675	1,554,815	1,189,761	75,243	245,359	5,214,233	1,784,441	788,819
Foreign Governments, central banks, etc.	28,946	-	12,000	-	-	291,789	-	-
United States Government	5,989	1,563	2,716	3,006	8,503	3,565	1,433	453
States and political subdivisions	515	418,379	124,133	55,649	108	915,241	132,894	56,630
Mutual savings banks in United States	-	-	-	-	-	-	100	-
Commercial banks in United States	105	1,643	9,565	216	-	11,319	10,483	10
Banks in foreign countries	1,000	-	525	901	-	10,703	-	-
TOTAL DEPOSITS	2,491,398	7,877,507	4,415,772	508,604	1,009,798	25,932,350	6,788,248	2,885,537
Federal funds purchased and securities sold under agreements to repurchase—total	18,450	112,342	59,100	-	400	575,932	184,621	4,900
Other liabilities for borrowed money	-	1,600	10,100	-	-	127,425	533	3,643
Acceptances outstanding	1,712	6,002	8,498	2,076	-	175,377	4,384	514
Other liabilities	48,734	162,115	131,818	5,638	22,826	1,506,768	185,203	37,341
TOTAL LIABILITIES	2,560,294	8,159,566	4,625,288	516,318	1,033,024	28,317,852	7,162,989	2,931,935
CAPITAL ACCOUNTS—TOTAL	215,059	584,745	400,013	52,370	74,191	2,303,033	514,742	245,936
Capital stock, notes, and debentures—total	61,131	234,016	151,735	20,563	25,926	747,005	133,769	54,918
Capital notes and debentures	13,466	27,373	63,656	11,500	2,550	45,096	13,325	1,747
Preferred stock	1,573	-	-	-	400	100	-	50
Common stock	46,092	206,643	88,079	9,063	22,976	701,809	120,444	53,121
Surplus	104,050	238,423	148,871	18,447	37,326	1,007,653	230,294	107,070
Undivided profits	48,769	95,668	62,877	11,360	10,864	364,227	140,620	76,536
Other capital accounts	1,109	16,638	36,530	2,000	75	184,148	10,059	7,412
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,775,353	8,744,311	5,025,301	568,688	1,107,215	30,620,885	7,677,731	3,177,871
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,283,762	3,178,913	1,966,411	201,630	420,381	10,883,733	2,570,005	1,175,440
DEMAND DEPOSITS ADJUSTED	1,256,812	3,118,500	1,711,221	192,795	430,741	9,640,010	2,644,826	1,084,373
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.3	20.1	19.6	14.3	12.7	14.9	19.5	19.4
U.S. Gov't. obligations, direct and guaranteed	20.0	14.2	8.9	10.7	13.8	14.7	16.9	16.9
Other securities	10.2	17.9	10.7	20.2	13.8	14.3	12.0	14.6
Loans and discounts (incl. Federal funds sold)	50.2	45.1	56.2	50.5	57.0	52.7	49.7	47.2
Total capital accounts	7.7	6.7	8.0	9.2	6.7	7.5	6.7	7.7
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	2,444,764	7,571,151	4,346,066	501,113	992,281	25,192,935	6,314,567	2,816,690
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,324,849	3,800,874	2,787,890	279,066	622,754	15,605,180	3,570,122	1,489,013
NUMBER OF BANKS	12	212	74	2	16	511	197	159

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
RESERVES, CASH, AND BANK BALANCES—TOTAL	474,066	601,594	852,877	148,601	629,736	1,861,267	2,254,849	1,321,926
Currency and coin	35,233	54,417	75,931	28,477	75,043	170,526	336,877	57,276
Reserve with Federal Reserve Banks	140,301	169,029	249,729	28,668	183,293	485,497	658,204	466,243
Demand balances with banks in U.S.	173,031	181,581	206,432	46,987	110,290	181,427	380,775	258,452
Other balances with banks in U.S.	215	976	2,038	-	10	2,396	1,927	5,790
Balances with banks in foreign countries	-	40	229	532	1,072	17,121	15,756	3,471
Cash items in process of collection	125,286	195,551	318,518	43,937	260,028	1,004,300	861,310	530,694
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	501,075	502,301	659,310	93,848	393,269	987,092	2,529,806	825,179
OTHER SECURITIES—TOTAL BOOK VALUE	494,770	367,182	537,297	156,490	411,298	1,662,317	2,729,876	950,808
Obligations of States and subdivisions	366,875	321,709	473,465	149,055	356,425	1,533,235	2,346,287	730,695
Obligations of Fed. agencies	121,220	34,642	54,089	4,669	44,956	73,735	268,048	205,536
Other bonds, notes, debentures, and corporate stocks	6,675	10,831	9,743	2,766	9,917	55,347	115,541	14,577
TOTAL SECURITIES	995,845	869,483	1,196,607	250,338	804,567	2,649,409	5,259,682	1,775,987
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	34,151	83,886	72,162	13,265	59,432	183,430	138,273	60,655
Commercial banks	31,008	83,575	69,162	13,265	59,432	134,930	70,715	59,835
Brokers and dealers	3,143	311	3,000	-	-	48,500	65,000	-
Others	-	-	-	-	-	-	2,558	820
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,287,714	1,429,988	1,883,215	517,821	1,601,303	5,483,466	10,659,044	3,411,191
Valuation reserves	19,901	26,475	37,042	10,611	31,789	120,134	183,778	57,025
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,307,615	1,456,463	1,920,257	528,432	1,633,092	5,603,600	10,842,822	3,468,216
Real estate loans—total	195,085	366,009	355,167	184,129	502,397	860,061	4,689,968	923,416
Secured by farm land	39,016	45,836	16,954	3,551	36,383	4,339	84,504	30,931
Secured by residential properties:								
Insured by FHA	12,431	5,175	8,127	12,732	8,296	56,724	943,389	96,413
Guaranteed by VA	3,665	3,522	5,829	5,353	6,510	18,834	198,850	51,736
Not ins. or guaranteed by FHA or VA	68,913	177,036	130,484	94,836	263,227	356,630	2,280,803	531,469
Secured by other properties	71,060	134,440	193,773	67,657	187,981	423,534	1,182,422	212,867
Loans to domestic com'l. and foreign banks	303	783	8,514	7	4,312	22,215	80,205	17,559
Loans to other financial institutions	50,046	99,106	132,008	6,073	112,598	358,688	612,592	252,335
Loans to brokers and dealers in securities	4,948	22,821	36,780	954	24,071	41,227	122,590	11,383
Other loans for purchasing or carrying sec.	15,490	12,680	23,697	2,564	21,342	30,438	49,601	69,341
Other loans to farmers	327,306	70,159	36,961	11,839	20,189	8,025	110,951	179,819
Commercial including open market paper	395,884	402,031	788,553	155,512	457,878	2,867,961	2,763,694	1,168,832
Other loans to individuals—total	305,571	449,654	486,258	161,818	462,655	1,244,268	2,174,548	737,821
Passenger automobile instalment loans	139,677	138,125	119,654	63,054	191,505	349,137	829,279	261,170
Credit cards and related plans:								
Retail (charge accounts) credit card plans	622	14,012	5,565	-	13,795	24,226	61,401	350
Check credit and revolving credit plans	707	5,139	7,841	2,314	677	53,246	27,539	9,176
Other retail consumer instalment loans	40,517	30,118	31,736	16,013	30,245	55,471	384,990	91,327
Residential repair and modern instal.	23,013	34,316	19,528	7,022	22,052	59,735	212,287	45,495
Other instal. loans for personal expenditures	35,146	58,478	128,822	29,654	79,445	187,530	217,052	79,984
Single payment loans for personal expenditures	65,889	169,466	173,112	43,761	124,936	514,923	442,000	250,319
All other loans (including overdrafts)	12,982	33,220	52,319	5,536	27,650	170,717	238,673	107,710
TOTAL LOANS AND SECURITIES	2,317,710	2,383,357	3,151,984	781,424	2,465,302	8,316,305	16,056,999	5,247,833
Bank premises, furniture and fixtures	39,918	37,606	48,236	16,455	38,622	122,854	233,376	68,782
Real estate owned other than bank premises	2,972	1,509	6,283	337	5,662	8,603	12,650	1,592
Customers' liability on acceptances outstanding	-	232	2,354	161	274	71,818	10,865	7,620
Other assets	13,475	14,276	27,972	6,060	23,710	150,294	157,582	54,427
TOTAL ASSETS	2,848,141	3,038,574	4,089,706	953,038	3,163,306	10,531,141	18,726,321	6,702,180

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	KANSAS	KENTUCKY	LOUISIANA	MAINE	MARYLAND	MASSACHUSETTS	MICHIGAN	MINNESOTA
DEMAND DEPOSITS—TOTAL	1,495,829	1,707,709	2,247,781	410,071	1,703,857	5,918,702	6,375,517	3,150,260
Savings and loan associations	34,897	29,876	40,338	2,328	14,302	48,397	60,636	18,127
Other individuals, partnerships, and corporations	963,624	1,266,666	1,568,649	321,810	1,342,676	4,440,500	5,034,297	2,066,406
Foreign governments, central banks, etc.	-	-	2,272	-	11	5,532	125	21
United States Government	29,079	29,428	20,549	6,524	38,968	138,128	252,301	153,123
States and political subdivisions	285,802	86,565	269,550	56,173	149,023	470,031	462,488	231,389
Mutual savings banks in United States	-	197	-	9,498	10,439	141,399	-	5,337
Commercial banks in United States	163,809	276,166	308,927	4,776	115,030	479,461	356,676	597,946
Banks in foreign countries	-	68	5,732	336	3,771	50,374	23,438	7,052
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	18,618	18,743	31,764	8,626	29,637	144,880	185,556	70,859
TIME DEPOSITS—TOTAL	1,071,327	1,031,286	1,405,516	420,032	1,089,580	2,933,109	10,606,906	2,844,623
Savings deposits	367,451	438,818	723,029	315,550	895,938	1,188,675	5,013,628	673,178
Accumulated for payment of personal loans	4,376	4,382	8,154	-	1,451	194	273	289
Savings and loan associations	422	1,061	2,390	10	140	20,417	255	760
Other time deposits of indiv., part., and corp.	569,222	521,329	453,634	91,326	133,619	1,258,559	4,362,180	1,940,770
Foreign Governments, central banks, etc.	-	-	5,613	-	-	67,295	3,200	4,000
United States Government	717	1,655	211	730	2,124	7,380	1,846	1,044
States and political subdivisions	128,977	61,581	208,637	12,408	56,188	296,890	1,209,271	220,282
Mutual savings banks in United States	-	-	-	-	10	75,337	-	-
Commercial banks in United States	162	2,460	3,848	8	110	14,737	10,793	3,700
Banks in foreign countries	-	-	-	-	-	3,625	5,460	600
TOTAL DEPOSITS	2,567,156	2,738,995	3,653,297	830,103	2,793,437	8,851,811	16,982,423	5,994,883
Federal funds purchased and securities sold under agreements to repurchase—total	2,200	22,747	37,875	12,975	46,405	239,662	169,829	131,896
Other liabilities for borrowed money	975	66	4,600	400	400	2,400	17,830	19,685
Acceptances outstanding	-	232	2,354	161	274	72,216	10,865	7,620
Other liabilities	27,576	40,215	63,864	30,620	72,380	544,688	392,063	123,010
TOTAL LIABILITIES	2,597,907	2,802,255	3,761,990	874,259	2,912,896	9,710,777	17,573,010	6,277,094
CAPITAL ACCOUNTS—TOTAL	250,234	236,319	327,716	78,779	250,410	820,364	1,153,311	425,086
Capital stock, notes, and debentures—total	74,189	48,824	87,171	30,385	61,381	217,025	425,184	150,963
Capital notes and debentures	7,040	-	9,658	2,850	3,500	11,787	135,750	20,130
Preferred stock	300	-	3,000	-	-	200	5,464	518
Common stock	66,849	48,824	74,513	27,535	57,881	205,038	283,970	130,315
Surplus	104,832	128,032	175,472	27,525	120,859	424,375	519,977	164,734
Undivided profits	67,593	52,192	63,542	19,943	56,403	141,856	176,831	103,391
Other capital accounts	3,620	7,271	1,531	926	11,767	37,108	31,319	5,998
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,848,141	3,038,574	4,089,706	953,038	3,163,306	10,531,141	18,726,321	6,702,180
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,197,512	1,330,577	1,722,831	319,147	1,333,539	4,733,098	5,133,432	2,361,114
DEMAND DEPOSITS ADJUSTED	1,177,655	1,206,564	1,599,787	354,834	1,289,831	4,296,813	4,905,230	1,868,497
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	16.6	19.8	20.9	15.6	19.9	17.7	12.0	19.7
U.S. Gov't. obligations, direct and guaranteed	17.6	16.5	16.1	9.8	11.4	9.4	13.5	12.3
Other securities	17.4	12.1	13.1	16.4	13.0	15.8	14.6	14.2
Loans and discounts (incl. Federal funds sold)	46.4	49.8	47.8	55.7	52.5	53.8	57.7	51.8
Total capital accounts	8.8	7.8	8.0	8.3	7.9	7.8	6.2	6.3
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	2,485,003	2,626,277	3,496,164	813,663	2,737,514	8,633,261	16,613,400	5,573,602
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,279,183	1,418,157	1,862,778	533,096	1,603,348	5,588,534	10,590,100	3,379,414
NUMBER OF BANKS	210	94	58	27	55	104	208	223

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
RESERVES, CASH, AND BANK BALANCES—TOTAL	270,566	1,592,614	179,411	460,656	138,502	111,996	1,729,434	148,181
Currency and coin	34,387	76,878	15,460	24,662	28,038	19,172	298,412	21,841
Reserve with Federal Reserve Banks	37,726	508,402	60,331	155,724	43,132	29,535	532,795	32,998
Demand balances with banks in U.S.	102,242	251,392	60,181	104,378	18,196	30,247	336,642	72,717
Other balances with banks in U.S.	2,799	1,867	-	-	-	43	1,827	-
Balances with banks in foreign countries ..	-	1,881	125	106	-	116	821	-
Cash items in process of collection	93,412	752,194	43,314	175,786	49,136	32,883	558,937	20,625
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	222,418	1,061,201	239,226	315,817	145,413	97,329	1,671,092	154,807
OTHER SECURITIES—TOTAL BOOK VALUE	209,785	1,072,351	185,673	352,131	126,368	61,381	2,456,674	120,189
Obligations of States and subdivisions ..	180,434	847,941	152,131	243,823	101,251	55,719	2,117,122	98,466
Obligations of Fed. agencies	19,573	202,281	30,544	103,083	23,649	3,484	271,724	19,451
Other bonds, notes, debentures, and corporate stocks ..	9,778	22,129	2,998	5,225	1,468	2,178	67,828	2,272
TOTAL SECURITIES	432,203	2,133,552	424,899	667,948	271,781	158,710	4,127,766	274,996
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	24,366	125,970	15,755	13,274	1,400	19,215	202,766	25,440
Commercial banks	24,316	93,881	13,645	13,100	1,400	19,215	188,023	25,440
Brokers and dealers	4	31,685	1,930	174	-	-	14,743	-
Others	46	404	180	-	-	-	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	771,519	3,584,935	643,343	1,165,185	463,981	382,504	6,783,924	461,031
Valuation reserves	17,423	60,677	13,703	23,259	5,913	7,036	149,846	10,728
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	788,942	3,645,612	657,046	1,188,444	469,894	389,540	6,933,770	471,759
Real estate loans—total	156,706	829,543	173,888	151,552	154,313	100,367	2,858,946	84,672
Secured by farm land	22,524	81,898	9,755	18,551	2,798	-	17,191	4,328
Secured by residential properties:								
Insured by FHA	3,798	104,324	50,787	10,083	13,163	5,594	507,374	6,517
Guaranteed by VA	293	33,526	12,122	3,496	1,457	4,517	215,364	2,282
Not ins. or guaranteed by FHA or VA	68,132	339,818	65,137	49,925	35,130	62,148	1,358,940	29,246
Secured by other properties	61,959	269,977	36,087	69,497	101,765	26,797	760,077	42,299
Loans to domestic com'l. and foreign banks	193	12,251	40	5,149	1,250	573	9,078	-
Loans to other financial institutions	18,913	268,566	10,460	31,621	5,836	4,109	244,638	12,839
Loans to brokers and dealers in securities	4,458	68,678	1,040	5,016	4,000	983	154,729	4,365
Other loans for purchasing or carrying secs.	12,280	30,837	3,215	29,576	1,452	1,105	39,898	2,924
Other loans to farmers	38,447	149,399	143,776	401,623	10,203	4,962	15,699	48,517
Commercial including open market paper	282,181	1,379,835	142,556	303,156	166,948	121,586	1,647,184	162,336
Other loans to individuals—total	248,592	805,610	175,262	242,960	122,855	148,644	1,776,304	146,045
Passenger automobile instalment loans	84,374	236,219	71,957	82,957	43,941	61,958	531,597	69,813
Credit cards and related plans:								
Retail (charge accounts) credit card plans	5,337	15,605	-	3,748	6,625	287	4,927	1,420
Check credit and revolving credit plans	1,225	8,147	888	1,719	3,544	1,484	16,904	194
Other retail consumer instalment loans	37,190	86,940	28,327	24,900	25,639	13,385	133,738	16,757
Residential repair and modern instal.	6,434	40,836	10,741	15,466	5,381	4,147	164,116	7,507
Other instal. loans for personal expenditures	46,117	64,644	35,515	24,146	15,976	22,170	359,148	21,753
Single payment loans for personal expenditures	67,915	353,219	27,834	90,024	21,749	45,213	565,874	28,601
All other loans (including overdrafts)	27,172	100,893	6,809	17,791	3,037	7,211	187,294	10,061
TOTAL LOANS AND SECURITIES	1,228,088	5,844,457	1,083,997	1,846,407	737,162	560,429	11,114,456	761,467
Bank premises, furniture and fixtures	33,239	61,576	21,513	26,697	21,813	11,023	176,164	16,892
Real estate owned other than bank premises	453	9,090	1,533	2,104	2,102	236	3,415	1,994
Customers' liability on acceptances outstanding	11	10,858	550	68	-	-	4,535	3
Other assets	9,726	74,550	7,431	17,639	5,768	1,339	90,196	8,287
TOTAL ASSETS	1,542,083	7,593,145	1,294,435	2,353,571	905,347	685,023	13,118,200	936,824

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MISSISSIPPI	MISSOURI	MONTANA	NEBRASKA	NEVADA	NEW HAMPSHIRE	NEW JERSEY	NEW MEXICO
DEMAND DEPOSITS—TOTAL	858,651	4,194,647	562,095	1,277,240	401,784	361,087	5,730,687	481,622
Savings and loan associations	10,395	43,274	2,885	9,525	4,352	3,476	83,747	8,168
Other individuals, partnerships, and corporations	572,026	2,801,330	426,981	910,389	317,932	274,531	4,640,904	367,507
Foreign governments, central banks, etc.	-	96	-	-	-	-	-	-
United States Government	11,640	57,281	7,041	31,093	8,900	10,041	87,146	19,917
States and political subdivisions	166,779	282,992	78,858	94,481	45,852	50,969	604,702	55,148
Mutual savings banks in United States	-	-	-	-	-	12,351	35,406	-
Commercial banks in United States	88,096	885,558	34,389	218,467	12,980	2,821	116,010	20,937
Banks in foreign countries	-	5,303	138	278	35	-	1,580	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	9,715	118,813	11,803	13,007	11,733	6,898	161,192	9,945
TIME DEPOSITS—TOTAL	494,861	2,458,117	600,719	838,783	420,102	231,543	5,989,840	363,996
Savings deposits	207,226	833,615	169,741	209,585	241,229	124,592	4,299,960	200,756
Accumulated for payment of personal loans	2,810	171	8,543	1	-	510	8	71
Savings and loan associations	1,483	1,829	3	43	250	10	1,724	2,286
Other time deposits of indiv., part., and corp.	255,497	1,456,637	383,879	607,786	138,902	94,135	1,408,629	113,736
Foreign Governments, central banks, etc.	-	1,027	-	-	-	-	-	-
United States Government	444	615	708	316	1,078	85	1,530	1,088
States and political subdivisions	3,787	152,313	37,795	20,882	38,643	12,211	275,831	46,059
Mutual savings banks in United States	-	510	-	-	-	-	13	-
Commercial banks in United States	23,614	10,860	50	170	-	-	2,120	-
Banks in foreign countries	-	540	-	-	-	-	25	-
TOTAL DEPOSITS	1,353,512	6,652,764	1,162,814	2,116,023	821,886	592,630	11,720,527	845,618
Federal funds purchased and securities sold under agreements to repurchase—total	40,020	227,137	10,405	25,826	-	1,900	59,909	3,600
Other liabilities for borrowed money	200	723	1,250	6,465	80	-	375	500
Acceptances outstanding	11	11,346	550	68	-	-	4,696	3
Other liabilities	29,554	104,110	31,710	22,651	20,747	29,808	383,923	17,231
TOTAL LIABILITIES	1,423,297	6,996,080	1,206,729	2,171,033	842,713	624,338	12,169,430	866,952
CAPITAL ACCOUNTS—TOTAL	118,786	597,065	87,706	182,538	62,634	60,685	948,770	69,872
Capital stock, notes, and debentures—total	36,911	185,469	33,937	49,326	25,556	12,667	293,441	22,110
Capital notes and debentures	6,120	27,769	1,690	3,200	2,335	350	50,194	665
Preferred stock	-	-	-	108	-	-	40	-
Common stock	30,791	157,700	32,247	46,018	23,221	12,317	243,207	21,445
Surplus	79,585	236,235	33,122	66,391	22,222	32,490	445,976	21,234
Undivided profits	1,157	164,692	20,172	61,777	14,773	13,944	181,731	12,534
Other capital accounts	1,133	10,669	475	5,044	83	1,584	27,622	13,994
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,542,083	7,593,145	1,294,435	2,353,571	905,347	685,023	13,118,200	936,824
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	662,997	3,191,061	458,600	997,076	334,452	297,957	4,835,108	388,280
DEMAND DEPOSITS ADJUSTED	665,503	2,499,614	477,351	851,894	330,768	315,342	4,968,594	420,143
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	17.5	21.0	13.9	19.6	15.3	16.3	13.2	15.8
U.S. Gov't. obligations, direct and guaranteed	14.4	14.0	18.5	13.4	16.1	14.2	11.7	16.5
Other securities	13.6	14.1	14.3	15.0	14.0	9.0	18.7	12.8
Loans and discounts (incl. Federal funds sold)	51.6	48.9	50.9	50.1	51.4	58.6	53.3	51.9
Total capital accounts	7.7	7.9	6.8	7.8	6.9	8.9	7.2	7.5
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,310,688	6,324,139	1,150,017	2,089,207	818,138	586,452	11,400,355	835,142
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	773,268	3,527,987	639,136	1,164,830	466,993	390,448	6,877,113	469,213
NUMBER OF BANKS	46	174	88	139	6	53	183	39

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 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	22,285,505	873,478	93,010	2,914,328	895,799	507,893	3,811,602	176,493
Currency and coin	795,762	104,753	8,224	372,415	55,007	40,609	441,573	29,784
Reserve with Federal Reserve Banks	5,295,959	229,137	38,191	941,386	235,779	235,015	1,248,071	55,497
Demand balances with banks in U.S.	826,508	90,543	30,337	601,517	393,358	41,276	585,726	35,223
Other balances with banks in U.S.	23,722	670	-	6,912	4,387	440	6,641	-
Balances with banks in foreign countries ..	124,754	1,688	309	9,501	20	1,239	9,604	360
Cash items in process of collection	15,218,800	446,687	15,949	982,597	207,248	189,314	1,519,987	55,629
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	8,172,577	338,507	143,493	2,972,707	659,837	446,291	2,804,272	154,860
OTHER SECURITIES—TOTAL BOOK VALUE	11,476,768	761,572	118,937	3,260,946	665,198	556,099	3,889,392	270,250
Obligations of States and subdivisions ..	10,362,107	649,059	93,447	2,887,810	527,496	490,506	3,437,302	258,419
Obligations of Fed. agencies	565,091	99,992	24,096	279,199	57,523	54,540	269,904	6,845
Other bonds, notes, debentures, and corporate stocks ..	549,570	12,521	1,394	93,937	80,179	11,053	182,186	4,986
TOTAL SECURITIES	19,649,345	1,100,079	262,430	6,233,653	1,325,035	1,002,390	6,693,664	425,110
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	940,494	11,350	1,300	350,897	114,542	2,875	409,489	2,250
Commercial banks	776,181	11,350	1,200	313,201	113,815	2,875	387,400	2,250
Brokers and dealers	164,313	-	-	36,405	205	-	20,000	-
Others	-	-	100	1,291	522	-	2,089	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	51,950,840	2,472,538	376,771	10,421,492	2,012,643	2,089,918	13,403,363	986,135
Valuation reserves	1,313,066	50,295	8,661	199,438	35,994	29,878	273,315	13,304
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	53,263,906	2,522,833	385,432	10,620,930	2,048,637	2,119,796	13,676,678	999,439
Real estate loans—total	6,814,522	367,916	127,754	3,234,745	402,022	533,858	3,400,500	422,876
Secured by farm land	116,765	17,994	18,564	142,074	62,110	18,970	122,170	547
Secured by residential properties:								
Insured by FHA	926,645	33,499	14,570	159,374	15,424	152,716	196,889	85,742
Guaranteed by VA	575,883	49,591	7,339	102,340	4,227	20,829	110,715	9,173
Not ins. or guaranteed by FHA or VA ..	2,682,696	144,717	57,526	1,759,839	145,025	163,961	1,852,038	185,808
Secured by other properties	2,512,533	122,115	29,755	1,071,118	175,236	177,382	1,118,688	141,606
Loans to domestic com'l. and foreign banks ..	1,145,599	221	215	16,677	3,903	1,471	134,851	-
Loans to other financial institutions	3,795,950	94,306	1,319	456,690	87,675	118,404	884,424	43,604
Loans to brokers and dealers in securities ..	4,009,547	23,400	15	145,456	8,633	6,392	132,934	1,207
Other loans for purchasing or carrying secs. ..	995,058	10,631	2,448	248,379	38,804	14,299	130,570	16
Other loans to farmers	149,989	32,967	72,164	126,737	202,076	104,163	132,756	283
Commercial including open market paper ..	28,146,977	1,185,686	94,387	3,159,507	739,052	884,588	5,267,712	295,775
Other loans to individuals—total	6,306,590	774,113	83,059	2,918,182	491,303	417,814	3,062,578	194,496
Passenger automobile instalment loans ..	1,303,154	352,309	36,525	1,304,815	220,489	212,771	959,732	58,489
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	131,599	39,250	31	29,645	8,609	22,252	43,915	5,205
Check credit and revolving credit plans ..	157,060	16,506	649	15,890	2,282	1,964	112,731	4,222
Other retail consumer instalment loans ..	314,113	98,894	12,789	253,109	54,587	35,822	249,915	10,432
Residential repair and modern instal.	382,894	55,001	4,325	224,213	18,231	27,287	190,475	20,973
Other instal. loans for personal expenditures ..	1,443,308	109,105	10,453	446,044	64,419	55,200	702,226	33,858
Single payment loans for personal expenditures ..	2,574,462	103,048	18,287	644,466	122,686	62,518	803,584	61,317
All other loans (including overdrafts)	1,899,674	33,593	4,071	314,557	75,169	38,807	530,353	41,182
TOTAL LOANS AND SECURITIES	72,540,679	3,583,967	640,501	17,006,042	3,452,220	3,095,183	20,506,516	1,413,495
Bank premises, furniture and fixtures	935,024	57,803	12,706	227,864	61,091	70,465	279,627	21,953
Real estate owned other than bank premises ..	35,761	237	705	2,157	4,222	2,071	9,325	187
Customers' liability on acceptances outstanding ..	1,457,921	15,204	260	13,351	1,310	31,300	94,879	2,077
Other assets	2,357,953	66,988	4,516	147,781	25,880	34,649	216,458	9,553
TOTAL ASSETS	99,612,843	4,597,677	751,698	20,311,523	4,440,522	3,741,561	24,918,407	1,623,758

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 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	50,747,002	2,213,852	293,752	8,383,742	2,330,356	1,365,848	10,634,564	568,796
Savings and loan associations.....	116,818	27,871	1,939	174,318	21,848	9,167	110,146	3,809
Other individuals, partnerships, and corporations.....	32,363,985	1,691,641	250,068	6,669,775	1,688,141	1,133,680	8,348,853	478,339
Foreign governments, central banks, etc.	690,487	-	-	521	-	42	14,442	-
United States Government	984,167	66,591	4,613	247,419	50,457	28,955	373,985	10,032
States and political subdivisions.....	2,376,116	129,357	18,284	598,960	253,371	117,616	506,403	50,902
Mutual savings banks in United States	562,343	38	-	1,098	-	3,067	44,356	4,628
Commercial banks in United States	7,110,779	258,724	12,584	489,144	269,186	32,497	917,367	5,407
Banks in foreign countries	1,480,428	4,279	23	22,512	478	5,649	66,431	1,959
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	5,061,879	35,351	6,241	179,995	46,875	35,175	252,581	13,720
TIME DEPOSITS—TOTAL	29,489,494	1,751,046	391,497	9,662,789	1,643,565	2,026,217	11,077,388	841,762
Savings deposits	10,709,923	676,678	66,292	5,417,475	606,065	1,038,080	5,643,419	538,192
Accumulated for payment of personal loans	4,454	285	-	612,219	9,714	-	2,511	-
Savings and loan associations	36,503	4,393	20	9,964	1,885	1,265	2,248	-
Other time deposits of indiv., part., and corp.	12,233,527	783,865	309,349	2,788,056	833,034	500,678	4,387,179	229,192
Foreign Governments, central banks, etc.	2,948,867	1,750	-	18,500	-	250	191,071	-
United States Government	143,377	4,717	268	1,571	2,783	6,069	1,708	305
States and political subdivisions.....	2,755,339	275,401	15,513	791,690	187,135	479,700	811,815	73,973
Mutual savings banks in United States	64,491	-	-	-	-	50	30	-
Commercial banks in United States	390,567	4,107	55	16,984	2,949	-	26,705	100
Banks in foreign countries	202,446	150	-	6,330	-	125	3,702	-
TOTAL DEPOSITS	80,236,496	3,964,898	685,249	18,046,531	3,973,921	3,392,065	21,711,952	1,410,558
Federal funds purchased and securities sold under agreements to repurchase—total	2,363,111	71,072	1,750	279,700	32,840	21,285	460,282	46,096
Other liabilities for borrowed money	487,682	21,249	600	375	6,743	100	24,730	-
Acceptances outstanding	1,486,762	15,272	260	13,351	1,350	31,300	95,988	2,077
Other liabilities	7,619,480	199,616	14,452	400,655	52,070	75,484	565,405	41,389
TOTAL LIABILITIES	92,193,531	4,272,107	702,311	18,740,612	4,066,924	3,520,234	22,858,357	1,500,120
CAPITAL ACCOUNTS—TOTAL	7,419,312	325,570	49,387	1,570,911	373,598	221,327	2,060,050	123,638
Capital stock, notes, and debentures—total	2,664,633	111,355	17,283	451,799	119,301	82,665	506,791	28,467
Capital notes and debentures	777,052	40,000	1,400	32,634	20,775	-	111,410	377
Preferred stock	62,828	-	-	-	350	-	5,325	-
Common stock	1,824,753	71,355	15,883	419,165	98,176	82,665	390,056	28,090
Surplus	3,133,477	157,290	19,140	809,653	140,275	84,960	1,120,645	57,396
Undivided profits	1,399,698	52,913	11,911	290,276	110,623	53,306	371,160	37,752
Other capital accounts	221,504	4,012	1,053	19,183	3,399	396	61,454	23
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	99,612,843	4,597,677	751,698	20,311,523	4,440,522	3,741,561	24,918,407	1,623,758
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	34,701,694	1,676,622	247,466	6,799,628	1,729,750	1,135,258	8,528,851	477,944
DEMAND DEPOSITS ADJUSTED	27,433,256	1,441,850	260,606	6,664,582	1,803,465	1,115,082	7,823,225	497,728
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	22.4	19.0	12.4	14.3	20.2	13.6	15.3	10.9
U.S. Gov't. obligations, direct and guaranteed	8.2	7.4	19.1	14.6	14.9	11.9	11.3	9.5
Other securities	11.5	16.6	15.8	16.1	15.0	14.9	15.6	16.6
Loans and discounts (incl. Federal funds sold)	53.1	54.0	50.3	53.0	47.9	55.9	55.4	60.9
Total capital accounts	7.4	7.1	6.6	7.7	8.4	5.9	8.3	7.6
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	76,468,646	3,922,875	669,416	17,715,422	3,801,864	3,378,834	20,970,875	1,411,170
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	52,595,095	2,507,361	376,572	10,460,595	1,996,309	2,076,161	13,537,517	993,225
NUMBER OF BANKS	254	26	46	344	243	13	358	5

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
RESERVES, CASH, AND BANK BALANCES—TOTAL	288,468	125,235	1,086,119	4,530,068	258,414	48,861	904,627	839,368
Currency and coin	48,083	10,095	100,682	242,092	15,573	7,749	140,837	79,125
Reserve with Federal Reserve Banks	61,593	53,839	235,541	1,215,852	87,254	16,813	271,098	320,083
Demand balances with banks in U.S.	84,546	47,624	317,655	1,499,054	20,730	14,242	168,604	79,103
Other balances with banks in U.S.	200	-	10,225	22,944	934	-	3,957	2,574
Balances with banks in foreign countries ..	479	-	731	8,461	22	114	617	4,854
Cash items in process of collection	93,567	13,677	421,285	1,541,665	133,901	9,943	319,514	353,629
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	176,673	204,984	680,530	2,436,105	150,728	48,356	764,803	561,955
OTHER SECURITIES—TOTAL BOOK VALUE	172,238	145,531	646,849	2,891,015	178,983	48,506	901,061	670,251
Obligations of States and subdivisions ..	135,292	110,658	553,116	2,353,498	160,543	39,727	764,002	618,788
Obligations of Fed. agencies	33,355	32,565	74,261	456,416	10,752	5,050	115,974	34,410
Other bonds, notes, debentures, and corporate stocks ..	3,591	2,308	19,472	81,101	7,688	3,729	21,085	17,053
TOTAL SECURITIES	348,911	350,515	1,327,379	5,327,120	329,711	96,862	1,665,864	1,232,206
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	21,297	200	40,939	357,611	23,845	19,871	55,673	25,460
Commercial banks	21,050	200	23,886	344,432	12,325	19,800	50,275	25,460
Brokers and dealers	247	-	14,483	10,287	11,520	71	5,398	-
Others	-	-	2,570	2,892	-	-	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	703,835	502,522	2,707,714	10,061,563	787,651	265,201	3,491,593	2,954,926
Valuation reserves	13,933	14,312	52,712	185,001	13,900	3,742	61,019	55,977
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	717,768	516,834	2,760,426	10,246,564	801,551	268,943	3,552,612	3,010,903
Real estate loans—total	105,463	131,901	425,891	1,162,438	271,269	124,637	1,051,628	728,350
Secured by farm land	7,296	11,108	36,687	111,383	5,796	9,675	60,313	23,758
Secured by residential properties:								
Insured by FHA	4,151	22,267	19,082	45,661	61,561	6,777	47,648	156,089
Guaranteed by VA	768	5,504	10,925	35,692	21,589	2,764	32,142	12,633
Not ins. or guaranteed by FHA or VA ..	39,616	60,728	159,240	391,445	80,687	73,975	613,149	329,065
Secured by other properties	53,632	32,294	199,957	578,257	101,636	31,446	298,376	206,805
Loans to domestic com'l. and foreign banks ..	-	263	14,243	15,488	300	-	4,736	10,458
Loans to other financial institutions	29,069	5,410	172,078	674,109	33,676	552	109,730	162,963
Loans to brokers and dealers in securities ..	10,094	500	25,494	156,013	591	100	29,818	12,802
Other loans for purchasing or carrying secs. ..	4,399	1,020	52,728	457,748	12,513	3,178	31,184	8,333
Other loans to farmers	14,621	166,812	57,892	484,625	34,950	9,018	67,880	160,558
Commercial including open market paper ..	248,973	105,293	955,635	4,582,560	267,846	54,025	920,550	1,165,324
Other loans to individuals—total	283,053	100,691	1,004,330	2,390,382	168,281	73,178	1,222,257	705,901
Passenger automobile instalment loans ..	108,526	42,954	261,724	1,065,691	69,289	33,413	462,374	286,832
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	5,181	-	27,706	8,692	10,297	-	32,317	44,215
Check credit and revolving credit plans ..	307	192	8,624	6,236	6,614	81	8,516	6,372
Other retail consumer instalment loans ..	25,366	17,160	128,636	237,804	23,232	8,845	87,636	74,900
Residential repair and modern instal.	11,479	3,825	41,355	94,660	13,175	1,619	54,891	53,564
Other instal. loans for personal expenditures ..	51,161	10,251	91,128	315,339	19,368	12,976	236,409	89,612
Single payment loans for personal expenditures ..	81,033	26,309	445,157	661,960	26,306	16,244	340,114	150,406
All other loans (including overdrafts)	22,096	4,944	52,135	323,201	12,125	4,255	114,829	56,214
TOTAL LOANS AND SECURITIES	1,074,043	853,237	4,076,032	15,746,294	1,141,207	381,934	5,213,130	4,212,592
Bank premises, furniture and fixtures	25,464	15,886	94,442	391,628	25,507	6,802	105,373	117,878
Real estate owned other than bank premises ..	2,344	666	1,206	21,937	1,967	133	3,193	5,207
Customers' liability on acceptances outstanding ..	906	569	12,247	16,307	297	-	1,158	49,116
Other assets	8,566	5,838	45,804	150,811	13,667	1,246	39,222	50,389
TOTAL ASSETS	1,399,791	1,001,431	5,315,850	20,857,045	1,441,059	438,976	6,266,703	5,274,550

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	SOUTH CAROLINA	SOUTH DAKOTA	TENNESSEE	TEXAS	UTAH	VERMONT	VIRGINIA	WASHINGTON
DEMAND DEPOSITS—TOTAL	914,436	411,661	2,637,681	11,087,428	604,562	151,996	2,596,303	2,355,375
Savings and loan associations	14,842	1,614	65,540	118,307	8,038	367	22,695	28,758
Other individuals, partnerships, and corporations	736,532	336,803	1,739,921	7,932,165	442,975	124,570	2,061,148	1,908,162
Foreign governments, central banks, etc.	-	-	-	2,793	-	-	70	493
United States Government	24,361	4,544	36,474	166,155	5,589	2,948	42,102	61,880
States and political subdivisions	99,717	46,817	192,783	721,138	82,383	18,992	244,233	193,390
Mutual savings banks in United States	-	-	-	-	-	1,614	-	12,763
Commercial banks in United States	25,360	16,168	564,624	1,875,979	52,063	240	183,324	72,578
Banks in foreign countries	374	-	3,804	34,199	124	-	677	17,590
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	13,250	5,715	34,535	236,692	13,390	3,265	42,054	59,761
TIME DEPOSITS—TOTAL	312,047	499,684	1,868,213	7,211,198	689,860	243,520	3,017,217	2,336,471
Savings deposits	178,286	95,935	1,438,470	2,128,291	323,779	207,597	1,666,239	1,434,948
Accumulated for payment of personal loans	-	60	7	210,184	-	-	2,859	7
Savings and loan associations	35	55	830	12,544	100	-	3,034	1,113
Other time deposits of indiv., part., and corp.	112,575	363,539	214,463	3,631,966	256,367	24,063	1,140,271	850,381
Foreign Governments, central banks, etc.	-	-	10,100	7,000	-	-	-	11,650
United States Government	1,522	978	1,857	6,584	8,967	188	2,762	15,129
States and political subdivisions	19,529	39,117	201,214	1,171,121	100,438	11,672	200,377	12,528
Mutual savings banks in United States	-	-	5	-	-	-	-	413
Commercial banks in United States	100	-	1,067	43,308	209	-	1,675	7,005
Banks in foreign countries	-	-	200	200	-	-	-	3,297
TOTAL DEPOSITS	1,226,483	911,345	4,505,894	18,298,626	1,294,422	395,516	5,613,520	4,691,846
Federal funds purchased and securities sold under agreements to repurchase—total	12,850	1,450	92,692	600,898	17,800	-	50,325	75,559
Other liabilities for borrowed money	200	500	164,453	134,621	574	-	2,345	-
Acceptances outstanding	906	569	12,247	16,307	297	-	1,158	49,143
Other liabilities	55,986	17,726	134,336	285,865	24,919	10,498	150,396	105,328
TOTAL LIABILITIES	1,296,425	931,590	4,909,622	19,336,317	1,338,012	406,014	5,817,744	4,921,876
CAPITAL ACCOUNTS—TOTAL	103,366	69,841	406,228	1,520,728	103,047	32,962	448,959	352,674
Capital stock, notes, and debentures—total	25,001	21,269	129,319	547,536	34,061	-	148,975	116,691
Capital notes and debentures	-	300	19,250	58,216	3,200	795	2,150	210
Preferred stock	-	-	-	1,774	-	576	-	-
Common stock	25,001	20,969	110,069	487,546	30,861	9,340	146,825	116,481
Surplus	52,735	28,029	186,757	628,580	51,141	12,212	205,106	144,752
Undivided profits	24,162	19,785	82,670	293,519	17,732	9,076	90,721	86,379
Other capital accounts	1,468	758	7,482	51,093	113	963	4,157	4,852
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,399,791	1,001,431	5,315,850	20,857,045	1,441,059	438,976	6,266,703	5,274,550
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	736,323	350,360	1,898,741	8,046,709	449,931	127,811	2,108,185	1,922,643
DEMAND DEPOSITS ADJUSTED	771,148	377,272	1,615,298	7,503,629	413,009	138,865	2,051,363	1,867,288
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	20.6	12.5	20.4	21.7	17.9	11.1	14.4	15.9
U.S. Gov't. obligations, direct and guaranteed	12.6	20.5	12.8	11.7	10.5	11.0	12.2	10.7
Other securities	12.3	14.5	12.2	13.9	12.4	11.0	14.4	12.7
Loans and discounts (incl. Federal funds sold)	51.8	50.2	51.7	50.0	56.3	64.9	56.6	56.5
Total capital accounts	7.4	7.0	7.6	7.3	7.2	7.5	7.2	6.7
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,202,000	908,015	4,396,639	17,455,383	1,243,845	385,996	5,532,035	4,628,986
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	706,610	507,525	2,716,290	10,047,023	784,227	265,608	3,514,834	2,960,089
NUMBER OF BANKS	30	58	87	596	20	27	152	35

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
RESERVES, CASH, AND BANK BALANCES—TOTAL	265,236	921,047	108,047	7,123				
Currency and coin	43,251	83,716	8,426	1,987				
Reserve with Federal Reserve Banks	74,511	231,093	33,961	1,788				
Demand balances with banks in U.S.	105,533	192,856	55,773	3,287				
Other balances with banks in U.S.	150	522	150	11				
Balances with banks in foreign countries ..	-	2,665	-	50				
Cash items in process of collection	41,791	410,195	9,737	-				
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	420,973	818,235	136,224	9,719				
OTHER SECURITIES—TOTAL BOOK VALUE	275,260	736,093	75,548	14,209				
Obligations of States and subdivisions ..	227,580	604,857	62,143	14,149				
Obligations of Fed. agencies	39,537	109,511	10,115	-				
Other bonds, notes, debentures, and corporate stocks ..	8,143	21,725	3,290	60				
TOTAL SECURITIES	696,233	1,554,328	211,772	23,928				
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	36,115	27,308	10,700	1,000				
Commercial banks	34,715	26,180	10,700	1,000				
Brokers and dealers	-	-	-	-				
Others	1,400	1,128	-	-				
OTHER LOANS AND DISCOUNTS, NET—TOTAL	850,529	2,861,275	319,829	32,771				
Valuation reserves	17,722	61,433	5,719	454				
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	868,251	2,922,708	325,548	33,225				
Real estate loans—total	307,215	1,014,996	76,321	16,529				
Secured by farm land	18,090	52,939	5,131	4				
Secured by residential properties:								
Insured by FHA	22,073	48,359	13,745	4,971				
Guaranteed by VA	3,392	29,151	4,101	95				
Not ins. or guaranteed by FHA or VA ..	169,953	614,575	24,054	8,889				
Secured by other properties	93,707	269,972	29,290	2,570				
Loans to domestic com'l. and foreign banks ..	688	5,782	-	-				
Loans to other financial institutions	17,898	132,649	1,696	-				
Loans to brokers and dealers in securities ..	4,730	13,164	-	-				
Other loans for purchasing or carrying secs.	8,226	25,459	3,566	-				
Other loans to farmers	12,632	72,992	71,579	-				
Commercial including open market paper ..	174,017	880,869	96,344	11,284				
Other loans to individuals—total	332,035	667,172	74,374	5,130				
Passenger automobile instalment loans ..	145,772	233,251	27,906	1,740				
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	-	14,889	27	-				
Check credit and revolving credit plans ..	1,590	10,464	1,262	-				
Other retail consumer instalment loans ..	34,477	58,148	11,887	294				
Residential repair and modern instal.	16,422	31,074	2,073	293				
Other instal. loans for personal expenditures ..	62,947	62,569	11,423	2,629				
Single payment loans for personal expenditures ..	70,827	256,777	19,796	174				
All other loans (including overdrafts)	10,810	109,625	1,668	282				
TOTAL LOANS AND SECURITIES	1,582,877	4,442,911	542,301	57,699				
Bank premises, furniture and fixtures	39,417	82,729	11,269	192				
Real estate owned other than bank premises ..	1,072	6,845	822	-				
Customers' liability on acceptances outstanding ..	-	4,082	-	-				
Other assets	8,328	52,948	4,151	1,768				
TOTAL ASSETS	1,896,930	5,510,562	666,590	66,782				

ALL MEMBER BANKS, BY STATES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	WEST VIRGINIA	WISCONSIN	WYOMING	VIRGIN ISLANDS ¹				
DEMAND DEPOSITS—TOTAL	862,492	2,407,539	296,630	19,929				
Savings and loan associations	10,420	54,564	3,336	203				
Other individuals, partnerships, and corporations	663,883	1,819,409	216,632	15,380				
Foreign governments, central banks, etc.	-	-	-	8				
United States Government	16,522	36,052	5,775	780				
States and political subdivisions	114,041	163,681	45,423	2,366				
Mutual savings banks in United States	8	649	-	1				
Commercial banks in United States	42,613	273,982	19,992	861				
Banks in foreign countries	-	5,703	-	-				
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	15,005	53,499	5,472	330				
TIME DEPOSITS—TOTAL	787,249	2,544,803	300,296	40,010				
Savings deposits	622,341	1,120,051	129,169	14,985				
Accumulated for payment of personal loans	1,702	201	-	-				
Savings and loan associations	90	3,350	85	-				
Other time deposits of indiv. part., and corp.	149,813	1,197,848	143,757	3,742				
Foreign Governments, central banks, etc.	-	8,000	-	-				
United States Government	506	748	978	-				
States and political subdivisions	12,713	201,080	26,307	21,283				
Mutual savings banks in United States	-	-	-	-				
Commercial banks in United States	84	1,295	-	-				
Banks in foreign countries	-	12,230	-	-				
TOTAL DEPOSITS	1,649,741	4,952,342	596,926	59,939				
Federal funds purchased and securities sold under agreements to repurchase—total	21,770	32,787	5,600	-				
Other liabilities for borrowed money	700	7,506	1,693	-				
Acceptances outstanding	-	4,082	-	-				
Other liabilities	40,776	140,228	9,707	580				
TOTAL LIABILITIES	1,712,987	5,136,945	613,926	60,519				
CAPITAL ACCOUNTS—TOTAL	183,943	373,617	52,664	6,263				
Capital stock, notes, and debentures—total	41,264	120,238	8,162	400				
Capital notes and debentures	750	13,489	1,200	-				
Preferred stock	-	-	-	-				
Common stock	40,514	106,749	6,962	400				
Surplus	91,788	162,010	25,639	4,100				
Undivided profits	42,124	81,079	18,080	1,761				
Other capital accounts	8,767	10,290	783	2				
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,896,930	5,510,562	666,590	66,782				
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	715,168	1,804,488	231,120	16,642				
DEMAND DEPOSITS ADJUSTED	761,566	1,687,310	261,126	18,288				
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	14.0	16.7	16.2	10.7				
U.S. Gov't. obligations, direct and guaranteed	22.2	14.8	20.4	14.6				
Other securities	14.5	13.4	11.3	21.3				
Loans and discounts (incl. Federal funds sold)	46.7	52.4	49.6	50.6				
Total capital accounts	9.7	6.8	7.9	9.4				
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,621,321	4,847,128	588,457	59,840				
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	866,410	2,856,173	320,717	34,383				
NUMBER OF BANKS	114	166	53	1				

¹ FOR FOOTNOTE SEE OPPOSITE PAGE.

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
RESERVES, CASH, AND BANK BALANCES—TOTAL	22,802,705	779,438	13,354,866	1,361,658	1,154,113	894,106	437,130	2,080,525
Currency and coin	1,435,493	104,471	476,498	128,770	150,835	111,844	50,283	218,550
Reserve with Federal Reserve Banks	5,767,750	212,545	2,822,662	350,113	389,202	283,352	108,865	737,760
Demand balances with banks in U.S.	2,357,211	113,843	429,018	207,080	246,479	105,114	143,046	444,434
Other balances with banks in U.S.	26,379	626	10,305	383	4,804	3,025	5,119	815
Balances with banks in foreign countries ..	111,399	2,194	86,652	3,568	1,432	2,266	793	9,411
Cash items in process of collection	13,104,473	345,759	9,529,731	671,744	361,361	388,505	129,024	669,555
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	12,581,238	570,985	4,702,656	636,037	1,199,259	588,599	312,435	2,517,481
OTHER SECURITIES—TOTAL BOOK VALUE	15,348,002	817,227	6,840,516	851,759	1,280,083	732,277	358,074	2,486,659
Obligations of States and subdivisions ..	13,718,161	774,094	6,278,000	777,086	1,192,252	655,945	304,465	2,120,670
Obligations of Fed. agencies	1,116,247	25,696	333,540	38,563	59,954	58,841	45,657	299,250
Other bonds, notes, debentures, and corporate stocks ..	513,594	17,437	228,976	36,110	27,877	17,491	7,952	66,739
TOTAL SECURITIES	27,929,240	1,388,212	11,543,172	1,487,796	2,479,342	1,320,876	670,509	5,004,140
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	1,154,253	9,800	460,947	173,164	101,325	19,815	42,250	103,640
Commercial banks	1,086,825	9,800	435,956	132,075	101,325	19,815	42,250	103,640
Brokers and dealers	65,559	-	24,991	40,000	-	-	-	-
Others	1,869	-	-	1,089	-	-	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	60,810,271	2,563,468	29,156,929	3,887,556	4,267,581	2,742,192	1,309,067	8,385,314
Valuation reserves	1,324,107	51,212	697,023	92,589	81,368	53,333	163,780	163,780
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	62,134,378	2,614,680	29,853,952	3,980,145	4,348,949	2,795,525	1,336,330	8,549,094
Real estate loans—total	12,757,814	672,523	3,748,653	696,703	1,418,785	718,722	339,103	2,938,562
Secured by farm land	460,541	3,105	68,245	7,025	54,554	34,975	29,075	113,077
Secured by residential properties:								
Insured by FHA	1,526,810	38,151	613,002	77,088	50,639	28,604	18,510	488,088
Guaranteed by VA	536,611	11,475	263,081	10,443	27,020	25,482	12,597	89,670
Not ins. or guaranteed by FHA or VA ..	5,570,721	338,408	1,487,096	326,525	692,242	341,439	142,468	1,368,717
Secured by other properties	4,663,131	281,384	1,317,229	275,622	594,330	288,222	136,453	879,010
Loans to domestic com'l. and foreign banks ..	799,183	8,124	639,192	36,430	7,842	1,520	1,348	83,006
Loans to other financial institutions	4,238,834	146,703	2,216,637	468,241	164,488	152,666	65,563	538,125
Loans to brokers and dealers in securities ..	3,280,545	32,052	2,832,166	55,622	89,687	37,717	6,693	150,170
Other loans for purchasing or carrying secs. ..	1,263,560	9,704	676,043	52,456	182,885	27,188	16,968	204,852
Other loans to farmers	1,052,203	8,381	72,464	10,134	48,855	34,468	34,859	285,806
Commercial including open market paper ..	25,883,635	952,236	14,922,057	1,587,062	1,418,053	856,484	461,521	2,634,131
Other loans to individuals—total	11,082,473	721,300	3,697,915	917,429	923,124	906,541	389,802	1,579,671
Passenger automobile instalment loans ..	3,375,659	215,982	727,313	211,107	369,494	339,694	110,324	588,730
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	211,668	33,457	50,865	597	3,334	20,928	5,726	34,116
Check credit and revolving credit plans ..	229,416	13,648	79,946	59,216	2,343	17,059	2,748	19,291
Other retail consumer instalment loans ..	871,555	34,929	159,678	78,277	71,525	106,270	79,082	144,864
Residential repair and modern instal.	742,657	37,067	236,093	55,477	44,136	58,617	16,681	118,152
Other instal. loans for personal expenditures ..	1,820,355	111,837	784,459	189,182	168,794	130,782	56,012	180,141
Single payment loans for personal expenditures ..	3,831,163	274,380	1,659,561	323,573	263,498	233,191	119,229	494,377
All other loans (including overdrafts)	1,776,131	63,657	1,048,825	156,068	95,230	60,219	20,473	134,771
TOTAL LOANS AND SECURITIES	89,893,764	3,961,480	41,161,048	5,548,516	6,848,248	4,082,883	2,021,826	13,493,094
Bank premises, furniture and fixtures	1,323,033	65,890	535,307	69,297	85,096	75,959	61,253	218,939
Real estate owned other than bank premises ..	53,648	1,210	19,080	276	1,014	663	1,460	8,825
Customers' liability on acceptances outstanding ..	1,093,587	6,159	934,035	25,273	7,377	14,493	1,132	19,401
Other assets	1,717,984	53,258	1,200,160	55,323	56,293	50,531	21,933	150,251
TOTAL ASSETS	116,884,721	4,867,435	57,204,496	7,060,343	8,152,141	5,118,635	2,544,734	15,971,035

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	TOTAL	BOSTON	NEW YORK	PHILADELPHIA	CLEVELAND	RICHMOND	ATLANTA	CHICAGO
DEMAND DEPOSITS—TOTAL	57,118,651	2,594,122	30,397,087	3,583,601	3,269,106	2,425,758	1,253,063	6,018,219
Savings and loan associations	549,879	25,113	83,401	25,432	75,590	20,911	18,493	74,101
Other individuals, partnerships, and corporations	39,697,823	2,127,042	19,026,357	2,721,272	2,710,331	1,896,048	899,340	4,704,904
Foreign governments, central banks, etc.	292,869	39	282,596	4,597	516	3,992	71	615
United States Government	1,218,654	50,074	563,102	144,644	79,866	51,133	15,815	145,432
States and political subdivisions	2,899,672	220,232	1,239,595	110,681	182,836	169,782	164,220	385,933
Mutual savings banks in United States	504,452	57,244	419,133	24,105	-	2,573	-	456
Commercial banks in United States	6,934,911	53,429	4,618,213	423,415	147,365	237,428	128,345	482,093
Banks in foreign countries	962,776	6,767	853,978	20,953	7,899	5,475	2,063	23,793
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	4,057,615	54,182	3,310,712	108,502	64,703	38,416	24,716	200,892
TIME DEPOSITS—TOTAL	41,348,738	1,643,839	15,566,614	2,570,704	3,939,883	1,994,425	1,006,535	8,268,737
Savings deposits	18,354,979	844,480	5,713,682	1,060,624	2,372,113	1,168,680	463,464	4,097,704
Accumulated for payment of personal loans	206,877	-	9	-	169,274	5,200	3,349	1,221
Savings and loan associations	73,031	8,830	13,885	400	6,724	2,695	1,266	3,520
Other time deposits of indiv., part., and corp.	16,603,545	528,047	6,222,632	1,325,686	1,057,683	662,157	442,757	3,482,003
Foreign Governments, central banks, etc.	2,037,541	3,000	1,835,164	63,925	7,000	16,552	1,000	18,600
United States Government	131,645	530	97,949	386	210	4,991	188	409
States and political subdivisions	3,537,360	234,038	1,359,554	103,262	321,659	132,125	89,845	651,321
Mutual savings banks in United States	64,068	21,630	42,413	-	-	-	-	-
Commercial banks in United States	222,179	3,284	182,997	15,578	220	875	4,166	8,984
Banks in foreign countries	117,513	-	98,329	843	5,000	1,150	500	4,975
TOTAL DEPOSITS	98,467,389	4,237,961	45,963,701	6,154,305	7,208,989	4,420,183	2,259,598	14,286,956
Federal funds purchased and securities sold under agreements to repurchase—total	2,082,297	35,600	1,138,926	218,257	140,170	63,100	3,475	208,699
Other liabilities for borrowed money	452,731	2,100	329,837	400	825	20,649	19,256	23,284
Acceptances outstanding	1,112,856	6,159	951,665	25,883	7,377	14,546	1,132	19,448
Other liabilities	6,233,106	207,815	4,729,747	143,224	117,946	176,498	65,838	319,183
TOTAL LIABILITIES	108,348,379	4,489,635	53,113,876	6,542,069	7,475,307	4,694,976	2,349,299	14,857,570
CAPITAL ACCOUNTS—TOTAL	8,536,342	377,800	4,090,620	518,274	676,834	423,659	195,435	1,113,465
Capital stock, notes, and debentures—total	2,857,721	116,132	1,438,135	153,985	173,985	135,824	60,889	346,779
<i>Capital notes and debentures</i>	674,781	17,700	354,404	49,840	5,784	38,700	5,910	74,549
<i>Preferred stock</i>	24,372	200	22,204	-	-	-	-	1,050
<i>Common stock</i>	2,158,568	98,232	1,061,527	104,145	168,201	97,124	54,979	271,180
Surplus	3,732,539	176,197	1,668,970	276,512	377,297	193,083	93,891	470,916
Undivided profits	1,789,233	79,095	945,815	84,352	109,585	82,337	34,669	240,211
Other capital accounts	156,849	6,376	37,700	3,425	15,967	12,415	5,986	55,559
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	116,884,721	4,867,435	57,204,496	7,060,343	8,152,141	5,118,635	2,544,734	15,971,035
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	41,657,090	2,134,643	20,438,338	2,704,777	2,661,266	1,932,139	980,993	4,904,230
DEMAND DEPOSITS ADJUSTED	35,860,613	2,144,860	15,686,041	2,343,798	2,680,514	1,748,692	979,879	4,721,139
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	19.5	16.0	23.3	19.3	14.2	17.5	17.2	13.0
U.S. Gov't. obligations, direct and guaranteed	10.8	11.7	8.2	9.0	14.7	11.5	12.3	15.8
Other securities	13.1	16.8	12.0	12.1	15.7	14.3	14.1	15.6
Loans and discounts (incl. Federal funds sold)	53.0	52.9	51.8	57.5	53.6	54.0	53.1	53.2
Total capital accounts	7.3	7.8	7.2	7.3	8.3	8.3	7.7	7.0
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	94,686,743	4,179,884	43,515,282	5,929,040	7,102,441	4,366,495	2,197,835	14,008,292
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	61,756,798	2,602,071	29,581,905	3,926,366	4,296,691	2,781,906	1,331,137	8,389,561
NUMBER OF BANKS	1,262	30	109	32	145	95	63	323

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
RESERVES, CASH, AND BANK BALANCES—TOTAL	511,530	147,999	437,530	329,988	1,313,822			
Currency and coin	38,262	14,000	20,722	29,166	92,092			
Reserve with Federal Reserve Banks	144,796	52,817	135,411	72,616	457,611			
Demand balances with banks in U.S.	186,666	53,272	123,236	154,122	150,901			
Other balances with banks in U.S.	591	-	244	145	322			
Balances with banks in foreign countries ..	-	65	120	1,212	3,686			
Cash items in process of collection	141,215	27,845	157,797	72,727	609,210			
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	478,570	249,667	291,014	251,185	783,350			
OTHER SECURITIES—TOTAL BOOK VALUE	406,021	169,222	253,770	255,276	897,118			
Obligations of States and subdivisions ..	301,051	114,425	212,877	212,717	774,579			
Obligations of Fed. agencies	93,503	50,814	35,559	39,350	35,520			
Other bonds, notes, debentures, and corporate stocks ..	11,467	3,983	5,334	3,209	87,019			
TOTAL SECURITIES	884,591	418,889	544,784	506,461	1,680,468			
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	43,679	8,025	19,695	9,855	162,058			
Commercial banks	43,111	7,245	19,695	9,855	162,058			
Brokers and dealers	568	-	-	-	-			
Others	-	780	-	-	-			
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,246,787	553,665	990,941	965,723	4,741,048			
Valuation reserves	22,399	9,977	15,335	15,031	94,797			
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,269,186	563,642	1,006,276	980,754	4,835,845			
Real estate loans—total	447,591	177,334	170,006	133,581	1,296,251			
Secured by farm land	63,333	18,527	30,162	14,031	24,432			
Secured by residential properties:								
Insured by FHA	36,421	30,951	27,033	11,843	106,480			
Guaranteed by VA	5,490	8,831	13,389	2,314	66,819			
Not ins. or guaranteed by FHA or VA ..	232,189	78,359	50,050	37,298	475,930			
Secured by other properties	110,158	40,666	49,372	68,095	622,590			
Loans to domestic com'l. and foreign banks ..	772	55	443	1,529	18,922			
Loans to other financial institutions	73,545	11,268	32,084	27,552	341,962			
Loans to brokers and dealers in securities ..	22,017	570	3,271	287	50,293			
Other loans for purchasing or carrying secs.	8,380	3,973	20,046	24,352	36,713			
Other loans to farmers	54,817	117,487	177,625	63,382	143,925			
Commercial including open market paper	305,602	112,697	332,745	436,301	1,864,746			
Other loans to individuals—total	337,892	128,974	197,433	281,911	1,000,481			
Passenger automobile instalment loans	119,323	56,975	95,359	133,504	407,854			
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	8,449	33	5,500	6,985	41,678			
Check credit and revolving credit plans	1,589	549	2,679	205	30,143			
Other retail consumer instalment loans	31,195	19,015	38,407	39,440	68,873			
Residential repair and modern instal.	22,887	8,494	11,324	9,548	124,181			
Other instal. loans for personal expenditures ..	46,981	22,039	18,711	36,183	75,234			
Single payment loans for personal expenditures ..	107,468	21,869	25,453	56,046	252,518			
All other loans (including overdrafts)	18,570	11,284	72,623	11,859	82,552			
TOTAL LOANS AND SECURITIES	2,175,057	980,579	1,555,420	1,482,039	6,583,574			
Bank premises, furniture and fixtures	24,697	13,755	13,982	33,289	125,569			
Real estate owned other than bank premises	1,756	784	909	2,030	15,641			
Customers' liability on acceptances outstanding	-	393	1,408	332	83,584			
Other assets	12,267	3,448	13,628	13,225	87,667			
TOTAL ASSETS	2,725,307	1,146,958	2,022,877	1,860,903	8,209,857			

STATE MEMBER BANKS, BY FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ST. LOUIS	MINNEAPOLIS	KANSAS CITY	DALLAS	SAN FRANCISCO			
DEMAND DEPOSITS—TOTAL	1,426,661	464,425	1,133,027	952,732	3,600,850			
Savings and loan associations	23,920	2,214	8,167	13,608	178,929			
Other individuals, partnerships, and corporations	1,046,262	357,310	753,159	731,740	2,724,058			
Foreign governments, central banks, etc.	-	-	-	-	443			
United States Government	21,510	8,918	18,445	9,745	109,970			
States and political subdivisions	96,509	64,409	87,277	75,681	102,517			
Mutual savings banks in United States	-	10	-	-	931			
Commercial banks in United States	220,516	21,049	182,176	98,585	322,297			
Banks in foreign countries	68	80	819	1,300	39,581			
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	17,876	10,435	82,984	22,073	122,124			
TIME DEPOSITS—TOTAL	1,043,984	579,879	691,949	743,651	3,298,538			
Savings deposits	408,402	154,527	265,504	253,750	1,552,049			
Accumulated for payment of personal loans	1,398	817	-	25,609	-			
Savings and loan associations	673	55	2,949	1,360	30,674			
Other time deposits of indiv., part., and corp.	575,586	389,102	372,001	333,168	1,212,723			
Foreign Governments, central banks, etc.	-	-	-	-	92,300			
United States Government	463	600	125	6,802	18,992			
States and political subdivisions	56,851	34,718	50,670	120,026	383,291			
Mutual savings banks in United States	-	-	-	-	25			
Commercial banks in United States	611	60	700	2,936	1,768			
Banks in foreign countries	-	-	-	-	6,716			
TOTAL DEPOSITS	2,470,645	1,044,304	1,824,976	1,696,383	6,899,388			
Federal funds purchased and securities sold under agreements to repurchase—total	18,372	250	4,200	3,577	247,671			
Other liabilities for borrowed money	1,849	400	1,690	86	52,355			
Acceptances outstanding	-	393	1,408	332	84,513			
Other liabilities	30,148	18,875	26,835	26,786	370,211			
TOTAL LIABILITIES	2,521,014	1,064,222	1,859,109	1,727,164	7,654,138			
CAPITAL ACCOUNTS—TOTAL	204,293	82,736	163,768	133,739	555,719			
Capital stock, notes, and debentures—total	51,642	27,825	51,993	47,502	253,030			
Capital notes and debentures	2,237	2,112	6,700	7,400	109,445			
Preferred stock	-	518	-	-	400			
Common stock	49,405	25,195	45,293	40,102	143,185			
Surplus	95,172	32,131	65,434	53,957	228,979			
Undivided profits	50,303	20,760	44,343	26,156	71,607			
Other capital accounts	7,176	2,020	1,998	6,124	2,103			
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	2,725,307	1,146,958	2,022,877	1,860,903	8,209,857			
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,098,780	383,308	851,994	725,883	2,840,739			
DEMAND DEPOSITS ADJUSTED	1,043,420	406,613	774,609	771,675	2,559,373			
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.8	12.9	21.6	17.7	16.0			
U.S. Gov't. obligations, direct and guaranteed	17.6	21.8	14.4	13.5	9.5			
Other securities	14.9	14.8	12.5	13.7	10.9			
Loans and discounts (incl. Federal funds sold)	47.4	49.0	50.0	52.4	59.7			
Total capital accounts	7.5	7.2	8.1	7.2	6.8			
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	2,360,502	1,034,038	1,754,143	1,638,768	6,600,023			
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,241,193	559,786	1,013,997	966,235	5,065,950			
NUMBER OF BANKS	124	114	118	72	37			

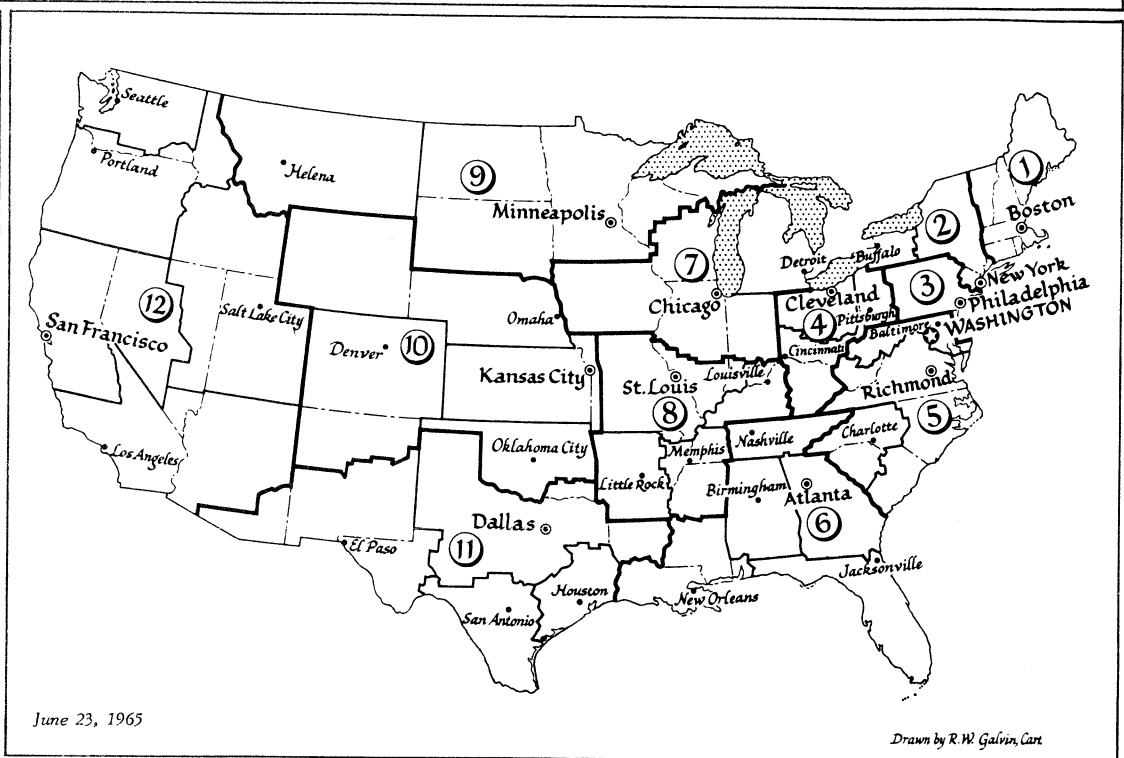
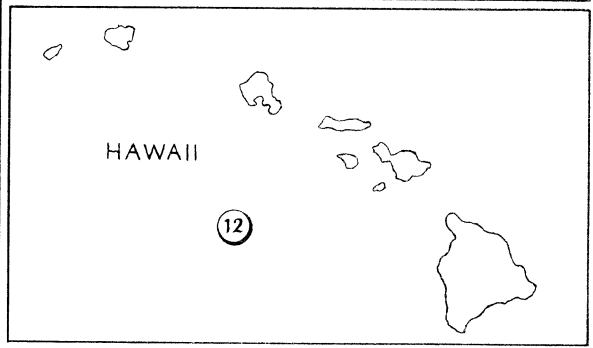
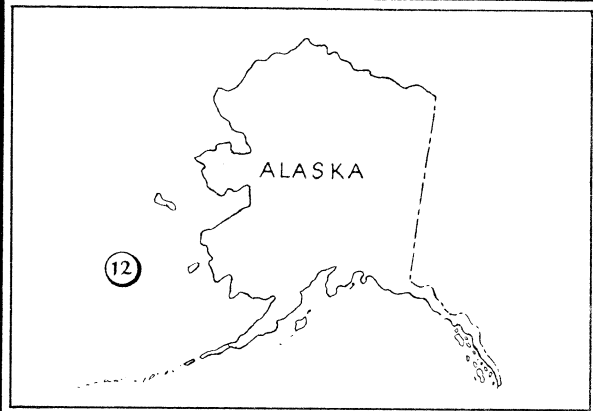
EXPLANATORY NOTES

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.

★ THE FEDERAL RESERVE SYSTEM ★

BOUNDARIES OF FEDERAL RESERVE DISTRICTS AND THEIR BRANCH TERRITORIES



Legend

— Boundaries of Federal Reserve Districts

— Boundaries of Federal Reserve Branch Territories

★ Board of Governors of the Federal Reserve System

◎ Federal Reserve Bank Cities

• Federal Reserve Branch Cities