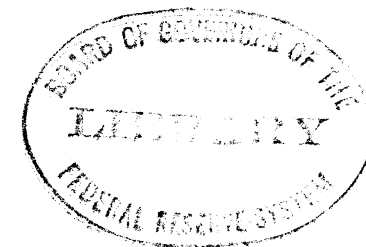


SUPPLEMENT TO SUMMARY REPORT-ALL MEMBER BANKS

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



December 31, 1968
NUMBER 190

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

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

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

JUL 11
1968

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	ATLANTA	BALTIMORE	BIRMINGHAM	BOSTON	BUFFALO	CHARLOTTE	CHICAGO	CINCINNATI
RESERVES, CASH, AND BANK BALANCES—TOTAL	733,804	489,622	209,496	1,230,523	396,433	765,514	3,007,507	436,962
Currency and coin	27,239	49,333	15,624	49,522	52,295	78,182	98,026	35,861
Reserve with Federal Reserve Banks	206,023	140,913	68,932	316,926	157,381	203,777	1,164,010	147,498
Demand balances with banks in U.S.	66,587	49,565	24,769	73,530	32,722	46,289	271,400	55,411
Other balances with banks in U.S.	1,365	-	2,895	2,251	60	445	9,490	4,544
Balances with banks in foreign countries ..	1,487	1,072	-	16,957	5,747	1,688	15,093	540
Cash items in process of collection	431,103	248,739	97,276	771,337	148,228	435,133	1,449,488	193,108
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	237,876	224,945	107,013	475,380	238,837	256,865	1,863,406	262,709
OTHER SECURITIES—TOTAL BOOK VALUE	319,755	290,200	165,649	1,057,238	539,478	586,407	2,124,676	249,158
Obligations of States and subdivisions ..	284,227	273,725	136,172	976,558	521,888	517,225	1,809,758	238,067
Obligations of Fed. agencies	19,991	9,438	26,882	42,496	12,361	58,172	179,328	4,130
Other bonds, notes, debentures, and corporate stocks ..	15,537	7,037	2,595	38,184	5,229	11,010	135,590	6,961
TOTAL SECURITIES	557,631	515,145	272,662	1,532,618	778,315	843,272	3,988,082	511,867
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED UNDER AGREEMENTS TO RESELL—TOTAL	14,900	23,377	2,100	145,870	2,070	200	312,066	109,491
Commercial banks	14,900	23,377	2,100	97,370	2,070	200	257,000	109,000
Brokers and dealers	-	-	-	48,500	-	-	54,598	-
Others	-	-	-	-	-	-	468	491
OTHER LOANS AND DISCOUNTS, NET—TOTAL	1,938,910	1,077,756	477,648	3,327,105	1,646,888	2,098,704	9,973,667	1,069,943
Valuation reserves	35,605	23,534	16,856	75,239	54,722	42,967	273,252	20,288
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	1,974,515	1,101,290	494,504	3,402,344	1,701,610	2,141,671	10,246,919	1,090,231
Real estate loans—total	336,959	292,239	38,445	322,981	483,810	298,893	738,424	184,848
Secured by farm land	2,564	15,073	-	-	9,733	6,721	2,473	1,388
Secured by residential properties:								
Insured by FHA	7,957	3,915	9,412	40,224	39,086	31,128	114,944	3,828
Guaranteed by VA	3,410	3,964	13	3,975	31,420	48,685	27,378	2,795
Not ins. or guaranteed by FHA or VA	184,870	127,111	18,364	122,077	241,750	119,915	345,589	86,960
Secured by other properties	138,158	142,176	10,656	156,705	161,821	92,444	248,040	89,877
Loans to domestic com'l. and foreign banks	2,993	4,312	-	21,637	12,149	200	205,375	936
Loans to other financial institutions	166,211	106,456	53,915	298,176	76,730	85,918	1,219,084	46,242
Loans to brokers and dealers in securities	19,987	20,771	11,912	29,648	28,263	21,172	535,100	9,133
Other loans for purchasing or carrying secs.	5,139	17,145	3,483	21,390	2,659	6,881	252,774	15,637
Other loans to farmers	3,884	5,540	37	3,113	16,933	13,619	48,936	77
Commercial including open market paper	796,381	342,113	164,764	2,047,887	611,647	1,073,546	6,118,098	471,472
Other loans to individuals—total	607,533	290,148	169,981	542,154	413,685	623,134	848,118	341,921
Passenger automobile installment loans	102,134	120,632	44,446	93,132	156,059	292,220	129,993	115,044
Credit cards and related plans:								
Retail (charge accounts) credit card plans	49,100	12,974	8,566	15,705	31,908	38,522	73,753	-
Check credit and revolving credit plans	10,961	617	224	42,497	20,130	15,789	13,317	3,495
Other retail consumer installment loans	61,734	13,017	22,745	12,114	17,963	78,266	85,640	10,527
Residential repair and modern instal.	18,140	14,361	10,158	20,472	37,414	47,710	27,480	11,365
Other instal. loans for personal expenditures	48,522	46,346	15,656	63,101	85,310	81,315	94,308	75,188
Single payment loans for personal expenditures	316,942	82,201	68,186	295,133	64,901	69,312	423,627	126,302
All other loans (including overdrafts)	35,428	22,566	51,967	115,358	55,734	18,308	281,010	19,965
TOTAL LOANS AND SECURITIES	2,511,441	1,616,278	752,410	5,005,593	2,427,273	2,942,176	14,273,815	1,691,301
Bank premises, furniture and fixtures	101,170	23,522	10,942	53,658	41,123	45,390	236,370	22,702
Real estate owned other than bank premises ..	108	4,514	328	6,916	395	3	1,652	72
Customers' liability on acceptances outstanding ..	8,437	132	-	70,506	24,320	14,851	170,724	2,784
Other assets	70,985	19,305	6,173	121,681	38,201	62,472	408,532	27,749
TOTAL ASSETS	3,425,945	2,153,373	979,349	6,488,877	2,927,745	3,830,406	18,098,600	2,181,570

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ATLANTA	BALTIMORE	BIRMINGHAM	BOSTON	BUFFALO	CHARLOTTE	CHICAGO	CINCINNATI
DEMAND DEPOSITS—TOTAL	1,841,452	1,284,978	535,890	3,633,565	1,021,094	1,849,827	8,333,742	1,135,841
Savings and loan associations	17,623	8,952	5,160	24,489	3,699	18,836	80,925	33,460
Other individuals, partnerships, and corporations	1,263,934	988,419	393,732	2,550,448	783,838	1,376,878	5,996,120	875,467
Foreign governments, central banks, etc.	-	11	-	5,532	-	-	13,246	-
United States Government	29,634	27,142	7,175	106,668	16,366	58,494	256,910	33,874
States and political subdivisions	153,728	109,372	59,513	254,620	109,066	103,863	244,833	32,482
Mutual savings banks in United States	-	10,266	-	83,252	16,956	38	855	-
Commercial banks in United States	336,936	114,064	65,776	462,370	40,246	257,070	1,444,596	145,509
Banks in foreign countries	3,733	3,771	-	50,233	20,174	4,279	89,434	1,967
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	35,864	22,981	4,534	95,953	30,749	30,369	206,823	13,082
TIME DEPOSITS—TOTAL	1,151,086	603,552	349,642	1,672,910	1,573,196	1,430,942	6,192,353	734,794
Savings deposits	245,411	518,839	215,989	330,590	815,444	528,276	2,170,506	362,643
Accumulated for payment of personal loans	-	1,451	-	-	-	-	-	39,439
Savings and loan associations	1,511	-	-	19,836	151	3,185	6,325	3,245
Other time deposits of indiv., part., and corp.	808,933	70,612	105,975	920,633	443,251	656,033	3,076,871	236,848
Foreign Governments, central banks, etc.	12,000	-	-	67,295	2,000	1,750	291,789	-
United States Government	572	364	590	6,942	66,729	2,898	1,925	240
States and political subdivisions	74,319	12,286	26,788	238,358	225,031	234,653	623,704	92,379
Mutual savings banks in United States	-	-	-	74,170	4,110	-	-	-
Commercial banks in United States	7,815	-	300	11,461	16,380	3,997	10,530	-
Banks in foreign countries	525	-	-	3,625	100	150	10,703	-
TOTAL DEPOSITS	2,992,538	1,888,530	885,532	5,306,475	2,594,290	3,280,769	14,526,095	1,870,635
Federal funds purchased and securities sold under agreements to repurchase—total	58,350	46,405	2,850	223,667	49,315	70,522	558,931	89,050
Other liabilities for borrowed money	10,000	-	-	2,000	-	19,249	122,775	-
Acceptances outstanding	8,437	132	-	70,904	24,699	14,904	172,435	2,784
Other liabilities	81,244	46,897	16,678	373,872	67,957	173,762	1,285,424	34,879
TOTAL LIABILITIES	3,150,569	1,981,964	905,060	5,976,918	2,736,261	3,559,206	16,665,660	1,997,348
CAPITAL ACCOUNTS—TOTAL	275,376	171,409	74,289	511,959	191,484	271,200	1,432,940	184,222
Capital stock, notes, and debentures—total	114,701	33,952	30,000	132,581	67,811	96,587	514,238	46,337
Capital notes and debentures	58,849	-	-	10,000	18,000	40,000	39,999	1,563
Preferred stock	-	-	-	-	-	-	-	-
Common stock	55,852	33,952	30,000	122,581	49,811	56,587	474,239	44,774
Surplus	96,723	88,326	30,000	271,419	84,949	129,222	639,944	98,040
Undivided profits	35,003	39,622	13,070	77,258	37,187	42,025	146,449	34,225
Other capital accounts	28,949	9,509	1,219	30,701	1,537	3,366	132,309	5,620
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	3,425,945	2,153,373	979,349	6,488,877	2,927,745	3,830,406	18,098,600	2,181,570
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	1,343,762	986,674	413,845	2,788,821	840,144	1,368,405	6,612,854	887,322
DEMAND DEPOSITS ADJUSTED	1,043,779	895,033	365,663	2,293,190	816,254	1,099,130	5,182,748	763,350
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	21.4	22.7	21.4	19.0	13.5	20.0	16.6	20.0
U.S. Gov't. obligations, direct and guaranteed	6.9	10.4	10.9	7.3	8.2	6.7	10.3	12.0
Other securities	9.3	13.5	16.9	16.3	18.4	15.3	11.7	11.4
Loans and discounts (incl. Federal funds sold)	57.0	51.1	49.0	53.5	56.3	54.8	56.8	54.1
Total capital accounts	8.0	8.0	7.6	7.9	6.5	7.1	7.9	8.4
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	2,957,142	1,844,687	858,632	5,094,516	2,564,471	3,254,772	13,930,752	1,815,901
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	1,924,346	1,074,189	480,372	3,397,550	1,656,487	2,136,174	9,870,794	1,065,001
NUMBER OF BANKS	5	3	2	5	3	4	9	4

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	CLEVELAND	COLUMBUS	DALLAS	DENVER	DES MOINES	DETROIT	EL PASO	FORT WORTH
RESERVES, CASH, AND BANK BALANCES—TOTAL	955,079	291,934	1,243,264	442,947	218,422	1,364,393	93,724	266,570
Currency and coin	87,323	29,728	16,412	13,898	7,579	157,134	5,277	11,234
Reserve with Federal Reserve Banks	358,403	77,950	295,246	118,704	21,217	363,316	23,407	81,351
Demand balances with banks in U.S.	64,389	49,550	257,918	68,329	47,208	123,948	31,763	66,100
Other balances with banks in U.S.	80	-	767	-	-	828	-	950
Balances with banks in foreign countries ..	6,728	49	2,441	264	-	14,935	817	346
Cash items in process of collection	438,156	134,657	670,480	241,752	142,418	704,232	32,460	106,589
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	690,593	170,306	396,472	162,396	57,717	1,316,528	49,779	118,605
OTHER SECURITIES—TOTAL BOOK VALUE	1,125,272	324,317	539,225	158,585	65,668	1,476,588	40,592	171,636
Obligations of States and subdivisions ..	1,026,486	282,112	505,464	143,262	54,338	1,321,823	38,857	167,408
Obligations of Fed. agencies	57,817	28,069	12,541	9,985	10,423	86,321	1,000	1,738
Other bonds, notes, debentures, and corporate stocks ..	40,969	14,136	21,220	5,338	907	68,444	735	2,490
TOTAL SECURITIES	1,815,865	494,623	935,697	320,981	123,385	2,793,116	90,371	290,241
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	63,305	28,626	118,880	19,495	4,000	88,508	12,000	2,600
Commercial banks	26,900	28,626	118,652	19,495	4,000	20,950	12,000	2,600
Brokers and dealers	36,405	-	228	-	-	65,000	-	-
Others	-	-	-	-	-	2,558	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	3,596,648	853,213	2,614,669	1,046,038	272,128	5,774,995	170,373	603,635
Valuation reserves	76,286	18,179	47,529	14,841	6,285	96,997	3,214	11,250
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	3,672,934	871,392	2,662,198	1,060,879	278,413	5,871,992	173,587	614,885
Real estate loans—total	1,039,504	205,950	174,485	157,177	69,991	2,293,342	20,108	86,051
Secured by farm land	897	-	9,318	996	1,664	2,874	228	3,466
Secured by residential properties:								
Insured by FHA	107,729	4,116	51	20,543	9,976	631,742	2,781	1,294
Guaranteed by VA	78,208	979	24	14,713	7,298	154,211	1,820	2,380
Not ins. or guaranteed by FHA or VA ..	476,656	172,796	17,068	40,823	28,039	916,123	9,821	33,405
Secured by other properties	376,014	28,059	148,024	80,102	23,014	588,392	5,458	45,506
Loans to domestic com'l. and foreign banks ..	12,049	375	919	2,952	1,340	78,832	939	1,823
Loans to other financial institutions	253,749	60,714	328,733	92,689	22,046	529,731	6,130	36,673
Loans to brokers and dealers in securities ..	106,082	9,272	102,133	6,996	1,982	105,539	-	1,207
Other loans for purchasing or carrying secs.	200,193	319	195,814	36,002	6,384	35,710	4,746	24,913
Other loans to farmers	-	1,526	8,009	84,955	6,857	5,019	7,662	23,788
Commercial including open market paper	1,410,747	261,007	1,335,794	355,516	102,925	1,860,774	88,227	260,532
Other loans to individuals—total	495,841	308,918	424,164	294,895	56,294	834,425	44,715	164,678
Passenger automobile installment loans ..	173,864	107,380	177,608	74,223	18,063	281,188	21,255	68,730
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	6,419	8,429	6,359	12,479	-	25	-	-
Check credit and revolving credit plans ..	4,475	1,730	1,731	6,838	855	16,298	-	1,236
Other retail consumer installment loans ..	55,031	31,135	45,862	34,933	9,932	108,643	2,235	30,983
Residential repair and modern instal.	63,479	33,256	14,022	20,591	4,993	126,400	2,207	11,258
Other instal. loans for personal expenditures ..	57,257	60,284	50,339	13,772	2,957	80,269	6,754	9,309
Single payment loans for personal expenditures ..	135,316	66,704	128,243	132,059	19,494	221,602	12,264	43,162
All other loans (including overdrafts)	154,769	23,311	92,147	29,697	10,594	128,620	1,060	15,220
TOTAL LOANS AND SECURITIES	5,475,818	1,376,462	3,669,246	1,386,514	399,513	8,656,619	272,744	896,476
Bank premises, furniture and fixtures	49,184	22,353	86,315	33,226	7,597	103,633	8,577	21,411
Real estate owned other than bank premises ..	107	-	2,560	2,033	53	6,011	1,973	2,804
Customers' liability on acceptances outstanding ..	6,072	3,352	4,371	1,911	-	10,616	533	-
Other assets	57,677	14,282	42,453	34,794	4,581	97,599	3,160	9,255
TOTAL ASSETS	6,543,937	1,708,383	5,048,209	1,901,425	630,166	10,238,871	380,711	1,196,516

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	CLEVELAND	COLUMBUS	DALLAS	DENVER	DES MOINES	DETROIT	EL PASO	FORT WORTH
DEMAND DEPOSITS—TOTAL	2,602,889	826,204	2,650,900	959,582	405,924	3,796,659	227,167	582,546
Savings and loan associations	41,365	9,285	17,820	21,874	989	42,040	2,313	4,352
Other individuals, partnerships, and corporations	2,063,133	608,828	1,722,922	660,565	230,702	2,937,625	159,798	346,484
Foreign governments, central banks, etc.	521	-	310	-	-	-	-	-
United States Government	73,029	17,183	68,488	43,865	4,203	187,721	1,807	3,844
States and political subdivisions	98,171	123,359	64,979	41,218	15,826	178,111	14,605	29,177
Mutual savings banks in United States	-	10	-	-	-	-	-	-
Commercial banks in United States	249,295	51,135	717,223	175,643	135,794	332,246	39,998	190,079
Banks in foreign countries	19,433	323	7,654	273	48	23,389	4,024	637
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	57,942	16,081	51,504	16,144	18,362	95,402	4,303	7,973
TIME DEPOSITS—TOTAL	3,170,149	689,708	1,418,698	738,554	169,752	5,462,463	115,662	459,144
Savings deposits	1,822,545	306,676	247,765	338,692	49,409	2,298,769	73,272	131,090
Accumulated for payment of personal loans	88,169	46,751	117,457	-	-	-	6,720	12,167
Savings and loan associations	3,550	250	2,384	-	-	-	-	450
Other time deposits of indiv., part., and corp.	859,092	253,674	885,648	2,560	250	15	-	450
Foreign Governments, central banks, etc.	18,500	-	-	357,235	112,405	2,585,585	29,806	204,064
United States Government	180	390	1,515	-	-	3,200	-	-
States and political subdivisions	356,083	81,332	160,439	18,229	335	1,520	-	60
Mutual savings banks in United States	-	-	-	21,838	7,353	559,574	5,764	107,333
Commercial banks in United States	15,700	635	3,290	-	-	-	-	-
Banks in foreign countries	6,330	-	200	-	-	8,340	100	3,980
TOTAL DEPOSITS	5,773,038	1,515,912	4,069,598	1,698,136	575,676	9,259,122	342,829	1,041,690
Federal funds purchased and securities sold under agreements to repurchase—total	164,228	13,550	398,476	43,205	1,500	142,364	-	46,142
Other liabilities for borrowed money	-	-	129,000	1,158	3,239	12,450	-	-
Acceptances outstanding	6,072	3,352	4,371	1,911	-	10,616	533	-
Other liabilities	76,099	53,413	92,908	32,853	9,448	182,187	3,902	22,607
TOTAL LIABILITIES	6,019,437	1,586,227	4,694,353	1,777,263	589,863	9,606,739	347,264	1,110,439
CAPITAL ACCOUNTS—TOTAL	524,500	122,156	353,856	124,162	40,303	632,132	33,447	86,077
Capital stock, notes, and debentures—total	138,990	39,770	161,879	42,175	11,275	228,853	11,500	38,919
Capital notes and debentures	20,000	-	38,266	8,000	-	103,500	-	13,000
Preferred stock	-	-	1,524	-	-	4,000	-	-
Common stock	118,990	39,770	122,089	34,175	11,275	121,353	11,500	25,919
Surplus	313,406	60,230	149,908	57,275	17,275	318,002	13,000	32,881
Undivided profits	70,650	22,156	42,069	24,595	11,753	84,677	8,947	14,277
Other capital accounts	1,454	-	-	117	-	600	-	-
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	6,543,937	1,708,383	5,048,209	1,901,425	630,166	10,238,871	380,711	1,196,516
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	2,100,344	641,997	1,722,502	649,501	216,298	2,968,479	162,944	409,857
DEMAND DEPOSITS ADJUSTED	1,842,409	623,229	1,194,709	498,322	123,509	2,572,460	152,902	282,034
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	14.6	17.1	24.6	23.3	34.7	13.3	24.6	22.3
U.S. Gov't. obligations, direct and guaranteed	10.6	10.0	7.9	8.5	9.2	12.9	13.1	9.9
Other securities	17.2	19.0	10.7	8.3	10.4	14.4	10.7	14.3
Loans and discounts (incl. Federal funds sold)	55.9	51.6	54.1	56.0	43.8	57.3	47.9	50.7
Total capital accounts	8.0	7.2	7.0	6.5	6.4	6.2	8.8	7.2
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	5,646,932	1,472,095	3,692,898	1,620,365	542,568	8,963,936	325,060	1,011,083
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	3,601,765	861,467	2,561,034	1,035,797	276,534	5,637,193	169,352	616,407
NUMBER OF BANKS	5	3	5	6	3	6	2	3

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1968
(Amounts in thousands of dollars)

ASSETS	HELENA	HOUSTON	INDIANAPOLIS	JACKSONVILLE	KANSAS CITY, MO.	LITTLE ROCK	LOS ANGELES	LOUISVILLE
RESERVES, CASH, AND BANK BALANCES—TOTAL		875,071	784,365	268,591	506,263	143,965	2,076,282	362,108
Currency and coin	21,229	41,746	7,664	11,763	5,355	135,295	16,323	16,323
Reserve with Federal Reserve Banks	277,747	71,044	57,265	132,205	33,034	740,718	98,251	98,251
Demand balances with banks in U.S.	172,138	76,195	40,506	58,999	37,163	117,026	71,433	71,433
Other balances with banks in U.S.	-	4,385	-	-	-	5,926	976	976
Balances with banks in foreign countries ..	2,160	667	81	824	-	5,437	40	40
Cash items in process of collection	401,797	590,328	163,075	302,472	68,413	1,074,880	175,085	175,085
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE		361,336	276,486	79,209	168,639	44,487	1,083,019	178,565
OTHER SECURITIES—TOTAL BOOK VALUE		360,689	201,661	106,445	159,501	54,337	1,606,852	166,493
Obligations of States and subdivisions ..	329,505	174,436	100,722	129,874	36,960	1,448,938	155,940	155,940
Obligations of Fed. agencies	12,651	20,962	3,475	26,569	15,847	33,622	3,918	3,918
Other bonds, notes, debentures, and corporate stocks ..	18,533	6,263	2,248	3,058	1,530	124,292	6,635	6,635
TOTAL SECURITIES		722,025	478,147	185,654	328,140	98,824	2,689,871	345,058
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED		33,784	153,900	42,950	18,404	10,236	145,300	41,811
UNDER AGREEMENTS TO RESELL—TOTAL		23,900	139,350	33,000	18,000	8,000	145,300	41,500
Commercial banks	9,884	14,550	9,950	-	-	2,236	-	311
Brokers and dealers	-	-	-	404	-	-	-	-
Others	1,560,987	1,272,142	388,723	761,120	270,964	7,473,874	686,518	686,518
OTHER LOANS AND DISCOUNTS, NET—TOTAL		24,090	26,721	6,454	13,337	4,315	146,813	13,680
Valuation reserves	1,585,077	1,298,863	395,177	774,457	275,279	7,620,687	700,198	700,198
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL		161,126	354,569	48,389	102,751	57,474	1,696,500	115,420
Real estate loans—total	432	541	39	5,862	131	24,829	1,332	1,332
Secured by farm land	-	-	-	-	-	-	-	-
Secured by residential properties:								
Insured by FHA	14,603	27,741	86	15,598	1,508	409,944	2,391	2,391
Guaranteed by VA	14,829	3,965	47	3,391	823	110,162	1,148	1,148
Not ins. or guaranteed by FHA or VA ..	70,174	144,804	12,964	29,133	14,640	564,577	50,760	50,760
Secured by other properties	61,088	177,518	35,253	48,767	40,372	586,988	59,789	59,789
Loans to domestic com'l. and foreign banks ..	6,173	4,295	40	1,254	591	30,884	783	783
Loans to other financial institutions	160,511	136,438	48,690	82,216	18,566	564,260	88,557	88,557
Loans to brokers and dealers in securities ..	16,526	17,057	1,999	20,286	10,949	80,512	21,852	21,852
Other loans for purchasing or carrying secs. ..	58,660	12,058	6,261	4,918	2,462	67,262	5,715	5,715
Other loans to farmers	1,017	1,997	5,866	26,586	2,083	197,886	1,313	1,313
Commercial including open market paper ..	877,187	406,075	143,618	341,699	84,579	3,175,558	242,285	242,285
Other loans to individuals—total	198,085	331,859	118,396	142,604	96,109	1,489,277	201,664	201,664
Passenger automobile instalment loans ..	50,799	94,219	41,378	33,489	36,945	646,356	48,626	48,626
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	-	12,274	-	5,469	3,825	35,012	11,414	11,414
Check credit and revolving credit plans ..	951	7,364	828	2,924	396	92,757	4,374	4,374
Other retail consumer instalment loans ..	4,489	15,326	16,912	3,636	9,567	54,119	6,466	6,466
Residential repair and modern instal.	11,799	31,236	4,398	4,053	4,485	145,416	20,167	20,167
Other instal. loans for personal expenditures ..	28,528	57,438	6,832	6,772	7,186	110,410	20,850	20,850
Single payment loans for personal expenditures ..	101,519	114,002	48,048	86,261	33,705	405,207	89,767	89,767
All other loans (including overdrafts)	105,792	34,515	21,918	52,143	2,466	318,548	22,609	22,609
TOTAL LOANS AND SECURITIES		2,316,796	1,904,189	617,327	1,107,664	380,024	10,309,045	1,073,387
Bank premises, furniture and fixtures	66,706	26,440	24,016	12,073	16,427	172,014	12,965	12,965
Real estate owned other than bank premises ..	468	862	296	2,727	832	14,836	362	362
Customers' liability on acceptances outstanding ..	10,083	3,167	151	3,913	-	109,261	-	-
Other assets	30,250	25,923	4,682	16,478	3,040	181,130	9,983	9,983
TOTAL ASSETS		3,299,374	2,744,946	915,063	1,649,118	544,288	12,862,568	1,458,805

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	HELENA	HOUSTON	INDIANAPOLIS	JACKSONVILLE	KANSAS CY., MO.	LITTLE ROCK	LOS ANGELES	LOUISVILLE
DEMAND DEPOSITS—TOTAL		1,903,590	1,451,101	577,340	1,151,002	354,283	5,593,764	894,096
Savings and loan associations		12,119	4,245	5,460	3,593	1,575	219,794	17,123
Other individuals, partnerships, and corporations		1,335,649	812,572	310,372	676,990	213,801	4,467,080	579,658
Foreign governments, central banks, etc.		387	1	-	-	-	5,491	-
United States Government		25,212	7,948	2,898	13,303	1,556	134,942	11,033
States and political subdivisions		98,389	376,759	73,668	20,016	31,018	115,859	16,033
Mutual savings banks in United States		-	109	-	-	-	114	-
Commercial banks in United States		375,484	214,478	180,463	351,724	99,801	394,313	262,777
Banks in foreign countries		12,188	2,408	149	2,621	-	50,569	68
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.		44,162	32,581	4,330	82,755	6,532	205,602	7,404
TIME DEPOSITS—TOTAL		981,695	866,003	200,559	328,560	138,406	5,579,024	410,729
Savings deposits		206,292	269,626	90,181	148,367	91,810	2,863,121	167,324
Accumulated for payment of personal loans		-	-	-	-	-	-	-
Savings and loan associations		2,410	1,871	300	15	43	41,502	135
Other time deposits of indiv., part., and corp.		567,174	560,301	98,477	170,411	39,756	1,922,310	224,234
Foreign Governments, central banks, etc.		1,900	-	-	-	-	94,800	-
United States Government		-	495	400	-	199	11,977	10
States and political subdivisions		188,813	29,725	11,201	9,757	6,488	634,455	18,150
Mutual savings banks in United States		-	100	-	-	-	-	-
Commercial banks in United States		15,106	3,885	-	10	110	2,868	876
Banks in foreign countries		-	-	-	-	-	7,991	-
TOTAL DEPOSITS		2,885,285	2,317,104	777,899	1,479,562	492,689	11,172,788	1,304,825
Federal funds purchased and securities sold under agreements to repurchase—total		109,890	173,871	54,074	5,030	-	250,771	21,747
Other liabilities for borrowed money		-	-	-	-	7,839	51,775	-
Acceptances outstanding		10,083	3,167	151	3,913	-	110,190	-
Other liabilities		28,772	79,669	10,868	15,265	6,976	436,007	21,604
TOTAL LIABILITIES		3,034,030	2,573,811	842,992	1,503,770	507,504	12,021,531	1,348,176
CAPITAL ACCOUNTS—TOTAL		265,344	171,135	72,071	145,348	36,784	841,037	110,629
Capital stock, notes, and debentures—total		97,209	43,976	28,499	45,270	15,150	351,924	23,250
Capital notes and debentures		-	10,188	-	-	3,500	102,500	-
Preferred stock		-	-	-	-	-	-	-
Common stock		97,209	33,788	28,499	45,270	11,650	249,424	23,250
Surplus		123,370	86,760	31,500	51,271	15,350	346,777	67,749
Undivided profits		43,463	40,399	6,466	46,658	5,979	142,286	16,680
Other capital accounts		1,302	-	5,606	2,149	305	50	2,950
TOTAL LIABILITIES AND CAPITAL ACCOUNTS		3,299,374	2,744,946	915,063	1,649,118	544,288	12,862,568	1,458,805
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE		1,329,655	784,578	373,759	789,531	248,707	4,401,858	647,578
DEMAND DEPOSITS ADJUSTED		1,101,097	638,347	230,904	483,503	184,513	3,989,629	445,201
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks		26.5	28.6	29.4	30.7	26.5	16.1	24.8
U.S. Gov't. obligations, direct and guaranteed		11.0	10.1	8.7	10.2	8.2	8.4	12.2
Other securities		10.9	7.3	11.6	9.7	10.0	12.5	11.4
Loans and discounts (incl. Federal funds sold)		48.3	52.0	47.2	47.3	51.7	59.2	49.9
Total capital accounts		8.0	6.2	7.9	8.8	6.8	6.5	7.6
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS		2,770,513	1,978,679	691,046	1,402,715	454,660	10,799,329	1,213,692
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS		1,540,759	1,270,821	389,765	774,678	269,552	7,772,047	660,960
NUMBER OF BANKS		4	3	3	5	4	4	4

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	MEMPHIS	MIAMI	MILWAUKEE	MINNEAPOLIS	NASHVILLE	NAT. STK. YDS.	NEW ORLEANS	NEW YORK
RESERVES, CASH, AND BANK BALANCES—TOTAL	359,880	234,357	473,364	737,397	319,090	80,774	483,893	19,947,960
Currency and coin	27,553	19,114	24,014	16,285	17,376	538	22,313	443,151
Reserve with Federal Reserve Banks	67,997	29,349	90,053	252,935	87,171	21,992	159,699	4,505,805
Demand balances with banks in U.S.	84,908	51,738	40,761	95,962	57,514	4,267	63,243	405,641
Other balances with banks in U.S.	175	305	512	5,640	10,000	-	1,370	14,329
Balances with banks in foreign countries ..	731	1,417	2,665	2,429	-	-	229	112,373
Cash items in process of collection	178,516	132,434	315,359	364,146	147,029	53,977	237,039	14,466,661
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	202,364	140,444	189,204	196,242	140,064	15,477	312,946	5,984,293
OTHER SECURITIES—TOTAL BOOK VALUE	223,487	111,868	193,125	276,912	171,953	14,618	183,553	8,093,881
Obligations of States and subdivisions ..	191,889	95,244	184,611	209,269	153,398	14,018	172,304	7,232,945
Obligations of Fed. agencies	25,117	14,458	4,880	63,241	13,498	-	6,334	376,426
Other bonds, notes, debentures, and corporate stocks ..	6,481	2,166	3,634	4,402	5,057	600	4,915	484,510
TOTAL SECURITIES	425,851	252,312	382,329	473,154	312,017	30,095	496,499	14,078,174
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	17,428	1,000	1,228	19,500	3,670	10,425	35,991	746,611
Commercial banks	11,673	1,000	100	19,500	1,000	10,425	35,991	603,211
Brokers and dealers	5,755	-	-	-	100	-	-	143,400
Others	-	-	1,128	-	2,570	-	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	898,412	385,526	1,023,085	1,284,951	823,748	50,357	850,067	42,221,800
Valuation reserves	13,640	6,896	25,074	22,302	20,497	2,143	12,415	1,082,377
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	912,052	392,422	1,048,159	1,307,253	844,245	52,500	862,482	43,304,177
Real estate loans—total	107,446	54,894	211,435	182,482	73,384	2,006	131,210	3,619,282
Secured by farm land	187	561	190	32	1,810	36	475	29,749
Secured by residential properties :								
Insured by FHA	3,186	18,340	12,599	22,394	7,400	424	29	519,559
Guaranteed by VA	2,044	4,449	13,996	17,400	8,411	2	39	308,773
Not ins. or guaranteed by FHA or VA ..	33,124	7,598	127,800	114,874	15,109	81	33,733	1,228,138
Secured by other properties	68,905	23,946	56,850	27,782	40,654	1,463	96,934	1,533,063
Loans to domestic com'l. and foreign banks ..	6,556	438	5,315	11,060	6,692	550	5,978	1,099,410
Loans to other financial institutions	98,110	20,916	63,982	174,958	33,375	13,159	68,433	3,425,623
Loans to brokers and dealers in securities ..	15,076	2,814	7,888	6,721	8,557	1,000	26,390	3,802,852
Other loans for purchasing or carrying secs.	3,010	1,593	13,285	22,768	45,639	18,550	5,297	902,938
Other loans to farmers	9,374	9,184	8,007	12,706	11,395	4,625	1,359	16,510
Commercial including open market paper ..	331,612	181,253	436,732	611,216	331,176	11,496	384,225	25,257,906
Other loans to individuals—total	334,084	97,718	259,563	232,335	310,622	1,114	212,010	3,485,267
Passenger automobile instalment loans ..	53,158	31,456	70,297	81,110	72,350	21	25,063	335,184
Credit cards and related plans :								
Retail (charge accounts) credit card plans ..	18,904	-	14,889	-	7,036	-	4,483	77,799
Check credit and revolving credit plans ..	4,000	6,014	8,206	4,508	2,409	-	3,340	110,057
Other retail consumer instalment loans ..	28,188	11,684	16,465	21,318	65,357	-	1,563	12,169
Residential repair and modern instal.	12,504	6,328	15,316	15,524	5,223	-	6,126	180,048
Other instal. loans for personal expenditures ..	16,611	40,925	17,291	16,083	20,958	23	59,711	730,193
Single payment loans for personal expenditures ..	200,719	1,311	117,099	93,792	137,289	1,070	111,724	1,921,817
All other loans (including overdrafts)	6,784	23,612	41,952	53,007	23,405	-	27,580	1,694,389
TOTAL LOANS AND SECURITIES	1,341,691	638,838	1,406,642	1,777,605	1,139,435	90,877	1,382,557	57,046,585
Bank premises, furniture and fixtures	27,952	16,891	28,101	17,332	24,811	66	19,210	721,230
Real estate owned other than bank premises ..	-	1,003	4,263	266	1	-	5,769	27,394
Customers' liability on acceptances outstanding ..	11,924	1,657	1,614	3,819	302	-	464	1,423,672
Other assets	24,091	9,083	30,217	16,381	11,000	783	15,882	2,196,857
TOTAL ASSETS	1,765,538	901,829	1,944,201	2,552,800	1,494,639	172,500	1,907,775	81,363,698

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MEMPHIS	MIAMI	MILWAUKEE	MINNEAPOLIS	NASHVILLE	NAT. STK. YDS.	NEW ORLEANS	NEW YORK
DEMAND DEPOSITS—TOTAL	858,562	463,593	1,051,434	1,535,390	748,041	143,717	1,124,599	43,202,185
Savings and loan associations	5,354	9,573	16,134	7,812	3,201	42	20,643	71,140
Other individuals, partnerships, and corporations	542,958	267,851	684,748	922,603	488,781	15,583	734,865	26,694,487
Foreign governments, central banks, etc.	-	878	-	21	-	-	2,272	689,828
United States Government	5,428	5,348	12,365	83,244	9,764	82	9,431	887,570
States and political subdivisions	42,903	25,554	78,172	46,133	61,628	182	86,936	1,068,361
Mutual savings banks in United States	-	-	271	5,212	-	-	-	491,201
Commercial banks in United States	247,526	141,490	235,060	429,479	173,512	127,658	250,699	7,040,398
Banks in foreign countries	3,619	6,003	5,703	5,927	185	-	5,700	1,432,511
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	10,774	6,896	18,981	34,959	10,970	170	14,053	4,826,689
TIME DEPOSITS—TOTAL	614,581	324,248	658,730	734,137	462,750	1,615	585,707	20,698,108
Savings deposits	389,663	117,367	294,031	143,733	391,172	865	304,383	5,455,270
Accumulated for payment of personal loans	-	-	-	76	-	-	2,048	-
Savings and loan associations	-	-	2,550	50	300	-	1,940	35,133
Other time deposits of indiv., part., and corp.	111,571	157,008	247,530	500,887	31,087	-	167,857	9,996,388
Foreign Governments, central banks, etc.	10,100	-	8,000	3,000	-	-	5,613	2,893,395
United States Government	16	335	297	626	680	-	60	73,232
States and political subdivisions	102,979	49,538	93,315	85,165	39,511	750	101,356	1,622,954
Mutual savings banks in United States	-	-	-	-	-	-	-	57,508
Commercial banks in United States	52	-	777	-	-	-	2,450	371,527
Banks in foreign countries	200	-	12,230	600	-	-	-	192,701
TOTAL DEPOSITS	1,473,143	787,841	1,710,164	2,269,527	1,210,791	145,332	1,710,306	63,900,293
Federal funds purchased and securities sold under agreements to repurchase—total	44,600	30,368	27,177	71,685	41,342	3,700	12,225	2,255,081
Other liabilities for borrowed money	57,110	-	1,680	2,500	81,816	-	4,600	478,337
Acceptances outstanding	11,924	1,657	1,614	3,819	302	-	464	1,451,851
Other liabilities	42,848	17,697	73,683	49,443	46,137	787	20,488	7,141,398
TOTAL LIABILITIES	1,629,625	837,563	1,814,318	2,396,974	1,380,388	149,819	1,748,083	75,226,960
CAPITAL ACCOUNTS—TOTAL	135,913	64,266	129,883	155,826	114,251	22,681	159,692	6,136,738
Capital stock, notes, and debentures—total	43,844	27,200	50,000	65,517	41,700	1,000	35,509	2,262,810
Capital notes and debentures	11,100	10,000	9,000	10,000	7,500	-	9,308	701,253
Preferred stock	-	-	-	-	-	-	3,000	62,728
Common stock	32,744	17,200	41,000	55,517	34,200	1,000	23,201	1,498,829
Surplus	67,756	22,500	55,001	59,768	52,800	19,000	97,104	2,592,224
Undivided profits	21,313	13,858	21,771	30,541	19,751	2,681	26,999	1,088,732
Other capital accounts	3,000	708	3,111	-	-	-	80	192,972
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,765,538	901,829	1,944,201	2,552,800	1,494,639	172,500	1,907,775	81,363,698
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	595,138	279,421	695,314	1,075,282	543,498	85,473	824,317	28,329,883
DEMAND DEPOSITS ADJUSTED	427,092	184,321	488,650	658,521	417,736	-38,000	627,430	20,807,556
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	20.4	26.0	24.3	28.9	21.3	46.8	25.4	24.5
U.S. Gov't. obligations, direct and guaranteed	11.5	15.6	9.7	7.7	9.4	9.0	16.4	7.4
Other securities	12.7	12.4	9.9	10.8	11.5	8.5	9.6	9.9
Loans and discounts (incl. Federal funds sold)	51.9	42.9	52.7	51.1	55.4	35.2	46.4	52.8
Total capital accounts	7.7	7.1	6.7	6.1	7.6	13.1	8.4	7.5
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,435,013	762,492	1,663,227	1,968,348	1,190,145	144,244	1,609,897	60,679,072
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	882,497	381,527	1,027,017	1,257,452	836,730	53,042	830,118	42,712,557
NUMBER OF BANKS	3	2	3	5	3	1	5	12

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	OKLAHOMA CITY	OMAHA	PHILADELPHIA	PITTSBURGH	PORTLAND	RICHMOND	ST. LOUIS	ST. PAUL
RESERVES, CASH, AND BANK BALANCES—TOTAL	231,332	210,878	1,815,364	1,047,859	491,454	339,795	583,194	209,241
Currency and coin	6,337	7,568	145,968	85,874	38,727	32,954	17,428	5,384
Reserve with Federal Reserve Banks	69,185	65,188	502,482	456,339	228,789	94,942	201,438	70,805
Demand balances with banks in U.S.	56,672	23,009	192,305	56,106	34,602	32,743	12,900	13,572
Other balances with banks in U.S.	-	-	4,877	-	214	3,000	107	-
Balances with banks in foreign countries ..	20	106	6,355	3,209	1,239	168	1,057	707
Cash items in process of collection	99,118	115,007	963,377	446,331	187,883	175,988	350,264	118,773
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	102,415	72,850	659,621	783,700	416,104	162,888	303,385	96,849
OTHER SECURITIES—TOTAL BOOK VALUE	205,117	76,320	1,061,885	1,351,009	538,706	234,167	358,002	151,052
Obligations of States and subdivisions ..	122,072	63,083	977,409	1,281,274	474,540	216,463	303,720	146,347
Obligations of Fed. agencies	13,115	11,697	14,268	23,289	53,545	10,549	46,841	2,514
Other bonds, notes, debentures, and corporate stocks ..	69,930	1,540	70,208	46,446	10,621	7,155	7,441	2,191
TOTAL SECURITIES	307,532	149,170	1,721,506	2,134,709	954,810	397,055	661,387	247,901
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	76,970	-	148,889	90,300	950	8,700	59,685	20,000
Commercial banks	76,765	-	136,800	80,300	950	8,700	28,000	20,000
Brokers and dealers	205	-	10,000	10,000	-	-	31,685	-
Others	-	-	2,089	-	-	-	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	483,645	396,039	5,003,128	3,704,157	2,033,547	1,037,902	1,369,683	605,807
Valuation reserves	12,226	7,188	117,588	71,629	29,375	19,351	24,052	10,069
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	495,871	403,227	5,120,716	3,775,786	2,062,922	1,057,253	1,393,735	615,876
Real estate loans—total	92,183	48,374	621,088	636,085	519,464	205,639	181,592	101,627
Secured by farm land	1,093	304	3,677	5,498	17,282	3,109	10,346	394
Secured by residential properties:								
Insured by FHA	7,900	1,839	46,126	59,029	152,341	15,694	20,630	4,812
Guaranteed by VA	2,950	346	5,976	40,955	20,777	7,177	6,436	4,786
Not ins. or guaranteed by FHA or VA	18,934	13,914	284,876	295,153	157,259	140,346	44,493	38,285
Secured by other properties	61,306	31,971	280,433	235,450	171,805	39,313	99,687	53,350
Loans to domestic com'l. and foreign banks	2,564	2,932	81,977	47,440	1,471	2,370	10,762	6,121
Loans to other financial institutions	32,823	24,270	699,618	186,798	117,764	43,431	129,150	55,373
Loans to brokers and dealers in securities	6,230	4,216	74,395	35,918	6,392	14,114	41,724	4,632
Other loans for purchasing or carrying secs.	28,480	25,635	82,548	21,356	12,790	14,020	15,226	38,110
Other loans to farmers	5,866	67,532	4,210	3,504	100,263	2,461	1,621	927
Commercial including open market paper	208,155	118,427	2,338,812	2,024,876	867,150	343,074	713,428	228,834
Other loans to individuals—total	110,843	100,388	1,025,863	674,296	399,273	360,091	260,290	141,151
Passenger automobile instalment loans	27,114	21,401	282,916	197,806	203,974	118,371	38,081	24,020
Credit cards and related plans:								
Retail (charge accounts) credit card plans	7,883	3,739	13,425	30,223	22,252	29,823	9,998	-
Check credit and revolving credit plans	750	869	67,559	36,542	1,213	2,742	4,897	2,953
Other retail consumer instalment loans	8,411	8,009	97,209	43,779	32,207	20,376	37,284	16,487
Residential repair and modern instal.	2,991	9,229	44,809	75,237	27,002	18,611	16,356	6,815
Other instal. loans for personal expenditures	8,747	7,234	217,812	108,390	53,489	49,855	7,678	17,338
Single payment loans for personal expenditures	54,947	49,907	302,133	182,319	59,136	120,313	145,996	73,538
All other loans (including overdrafts)	8,727	11,453	252,205	145,513	38,355	72,053	39,942	39,101
TOTAL LOANS AND SECURITIES	868,147	545,209	6,873,523	5,929,166	2,989,307	1,443,657	2,090,755	873,708
Bank premises, furniture and fixtures	18,186	7,889	88,628	68,023	67,746	28,671	16,240	11,879
Real estate owned other than bank premises	1,139	500	383	5,644	1,997	154	4,004	1
Customers' liability on acceptances outstanding	1,308	-	59,147	35,549	31,300	653	6,828	2,169
Other assets	11,066	8,630	97,275	87,747	34,086	14,823	36,072	21,573
TOTAL ASSETS	1,131,178	773,106	8,934,320	7,173,988	3,615,890	1,827,753	2,737,093	1,118,571

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	OKLAHOMA CITY	OMAHA	PHILADELPHIA	PITTSBURGH	PORTLAND	RICHMOND	ST. LOUIS	ST. PAUL
DEMAND DEPOSITS—TOTAL	582,728	491,271	4,595,590	3,006,421	1,318,333	849,527	1,497,545	565,786
Savings and loan associations	6,108	2,439	33,638	27,438	8,958	5,930	10,347	2,483
Other individuals, partnerships, and corporations	333,156	316,989	3,350,547	2,367,652	1,096,402	593,351	953,996	321,418
Foreign governments, central banks, etc.	-	-	14,277	42	-	-	96	-
United States Government	14,629	16,897	160,292	147,092	27,955	8,489	22,436	46,088
States and political subdivisions	60,241	18,516	157,746	148,015	110,929	102,978	47,888	57,030
Mutual savings banks in United States	-	-	35,907	4,443	3,067	-	-	95
Commercial banks in United States	156,356	132,314	667,234	224,818	31,023	126,702	446,221	125,797
Banks in foreign countries	239	278	54,972	11,426	5,649	303	2,682	817
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	11,999	3,838	120,977	75,372	34,308	11,774	13,879	12,058
TIME DEPOSITS—TOTAL	404,527	192,439	3,122,292	3,143,744	1,960,318	788,998	753,417	391,006
Savings deposits	94,812	57,973	1,098,213	1,414,295	1,006,300	435,380	165,289	73,762
Accumulated for payment of personal loans	3,937	-	-	-	-	-	-	-
Savings and loan associations	1,700	-	570	7,609	1,265	-	35	353
Other time deposits of indiv., part., and corp.	240,210	134,191	1,731,282	1,122,359	483,059	275,559	516,717	282,084
Foreign Governments, central banks, etc.	-	-	144,471	46,600	250	-	1,027	1,000
United States Government	75	115	417	139	6,069	400	395	139
States and political subdivisions	63,773	160	126,536	543,528	463,200	77,259	59,559	30,068
Mutual savings banks in United States	-	-	30	-	50	-	500	-
Commercial banks in United States	20	-	17,535	8,770	-	400	9,355	3,600
Banks in foreign countries	-	-	3,238	444	125	-	540	-
TOTAL DEPOSITS	987,255	683,710	7,717,882	6,150,165	3,278,651	1,638,525	2,250,962	956,792
Federal funds purchased and securities sold under agreements to repurchase—total	26,575	12,250	318,032	124,375	21,285	26,550	215,982	56,936
Other liabilities for borrowed money	5,825	4,000	14,000	10,000	100	1,000	-	15,000
Acceptances outstanding	1,308	-	60,256	35,549	31,300	653	7,316	2,169
Other liabilities	12,131	6,592	166,309	170,362	73,827	35,486	46,485	15,309
TOTAL LIABILITIES	1,033,094	706,552	8,276,479	6,490,451	3,405,163	1,702,214	2,520,745	1,046,206
CAPITAL ACCOUNTS—TOTAL	98,084	66,554	657,841	683,537	210,727	125,539	216,348	72,365
Capital stock, notes, and debentures—total	40,750	19,000	192,209	145,884	79,119	54,135	72,518	25,000
Capital notes and debentures	10,500	3,000	79,840	22,000	-	-	25,000	-
Preferred stock	-	-	-	3,929	-	-	-	-
Common stock	30,250	16,000	112,369	119,955	79,119	54,135	47,518	25,000
Surplus	31,250	24,500	356,416	397,570	80,380	50,407	94,362	26,000
Undivided profits	26,084	21,754	106,667	93,276	50,910	19,239	44,605	21,365
Other capital accounts	-	1,300	2,549	46,807	318	1,758	4,863	-
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,131,178	773,106	8,934,320	7,173,988	3,615,890	1,827,753	2,737,093	1,118,571
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	426,938	353,255	3,439,908	2,503,984	1,095,848	640,796	1,134,381	433,441
DEMAND DEPOSITS ADJUSTED	312,625	227,053	2,804,687	2,188,180	1,071,472	538,348	678,624	275,118
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	20.5	27.3	20.3	14.6	13.6	18.6	21.3	18.7
U.S. Gov't. obligations, direct and guaranteed	9.1	9.4	7.4	10.9	11.5	8.9	11.1	8.7
Other securities	18.1	9.9	11.9	18.8	14.9	12.8	13.1	13.5
Loans and discounts (incl. Federal funds sold)	49.6	51.2	57.7	52.9	56.3	57.3	52.2	55.9
Total capital accounts	8.7	8.6	7.4	9.5	5.8	6.9	7.9	6.5
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	952,482	682,161	7,346,306	5,881,224	3,265,023	1,610,263	2,121,199	906,590
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	469,348	390,123	5,061,786	3,654,504	2,019,055	1,051,514	1,283,942	594,418
NUMBER OF BANKS	4	3	6	4	3	4	3	3

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	SALT LAKE CY.	SAN ANTONIO	SAN FRANCISCO	SEATTLE	TULSA	WASHINGTON
RESERVES, CASH, AND BANK BALANCES—TOTAL	235,621	163,610	4,591,709	669,148	275,772	427,148
Currency and coin	12,446	11,630	330,523	53,874	8,303	40,119
Reserve with Federal Reserve Banks	79,565	49,734	1,839,300	261,789	58,349	168,404
Demand balances with banks in U.S.	14,398	23,099	196,054	50,785	120,026	56,123
Other balances with banks in U.S.	834	-	23,948	149	-	52
Balances with banks in foreign countries ..	22	178	11,369	4,328	-	1,832
Cash items in process of collection	128,356	78,969	2,190,515	298,223	89,094	160,618
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	120,155	149,194	3,045,954	370,124	92,087	505,747
OTHER SECURITIES—TOTAL BOOK VALUE	158,624	107,080	4,292,554	509,080	112,309	240,161
Obligations of States and subdivisions ..	143,133	94,983	3,598,381	477,817	105,060	221,872
Obligations of Fed. agencies	8,655	10,727	452,174	16,088	3,391	10,645
Other bonds, notes, debentures, and corporate stocks ..	6,836	1,370	241,999	15,175	3,858	7,644
TOTAL SECURITIES	278,779	256,274	7,338,508	879,204	204,396	745,908
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED						
UNDER AGREEMENTS TO RESELL—TOTAL	15,345	22,500	510,029	20,008	5,500	46,975
Commercial banks	3,825	22,500	124,725	20,008	5,500	41,975
Brokers and dealers	11,520	-	385,304	-	-	5,000
Others	-	-	-	-	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	695,088	337,605	17,998,722	2,187,905	477,800	1,138,736
Valuation reserves	12,259	6,533	302,245	39,234	9,684	20,197
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	707,347	344,138	18,300,967	2,227,139	487,484	1,158,933
Real estate loans—total	230,588	42,944	5,988,649	476,583	89,039	401,315
Secured by farm land	2,961	230	138,649	7,472	1,442	2,055
Secured by residential properties:						
Insured by FHA	60,545	2,996	1,628,373	125,208	3,032	23,237
Guaranteed by VA	21,325	5,236	263,769	8,610	710	16,002
Not ins. or guaranteed by FHA or VA ..	57,506	5,038	2,890,067	222,516	33,335	136,655
Secured by other properties	88,251	29,444	1,067,791	112,777	50,520	223,366
Loans to domestic com'l. and foreign banks ..	300	588	193,606	10,458	-	5,665
Loans to other financial institutions	33,295	27,395	648,874	138,980	37,622	153,690
Loans to brokers and dealers in securities ..	591	7,423	176,359	10,603	345	21,321
Other loans for purchasing or carrying secs.	11,999	6,839	133,627	7,327	2,602	9,192
Other loans to farmers	28,543	6,833	544,759	114,572	6,770	66
Commercial including open market paper	250,613	142,520	7,262,123	901,704	250,692	239,608
Other loans to individuals—total	139,951	89,156	3,119,817	528,318	46,484	282,562
Passenger automobile instalment loans	55,797	14,275	1,108,796	206,750	18,676	75,520
Credit cards and related plans:						
Retail (charge accounts) credit card plans ..	9,601	-	344,014	40,224	726	-
Check credit and revolving credit plans	6,376	356	25,007	5,443	936	-
Other retail consumer instalment loans	19,728	2,229	324,912	49,657	2,458	17,158
Residential repair and modern instal.	11,531	455	172,041	34,784	2,088	19,104
Other instal. loans for personal expenditures ..	14,595	6,294	312,268	62,021	6,781	41,099
Single payment loans for personal expenditures ..	22,323	65,547	832,779	129,439	14,819	129,681
All other loans (including overdrafts)	11,467	20,440	233,153	38,594	53,930	45,514
TOTAL LOANS AND SECURITIES	989,212	616,379	25,847,259	3,087,117	687,696	1,931,619
Bank premises, furniture and fixtures	22,940	15,324	502,122	87,505	13,725	24,267
Real estate owned other than bank premises ..	1,870	451	25,961	3,293	1,318	4,162
Customers' liability on acceptances outstanding ..	297	176	234,479	41,799	-	1,712
Other assets	12,952	7,352	538,452	39,382	5,112	21,529
TOTAL ASSETS	1,262,892	803,292	31,739,982	3,928,244	983,623	2,410,437

RESERVE CITY BANKS, BY CITIES, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	SALT LAKE CITY	SAN ANTONIO	SAN FRANCISCO	SEATTLE	TULSA	WASHINGTON		
DEMAND DEPOSITS—TOTAL	539,763	421,423	10,730,015	1,804,944	567,267	1,338,579		
Savings and loan associations	6,566	6,260	72,936	19,381	7,214	31,608		
Other individuals, partnerships, and corporations	392,487	279,989	8,689,176	1,443,344	428,756	1,114,835		
Foreign governments, central banks, etc.	-	1,466	51,549	493	-	64,607		
United States Government	3,515	4,282	349,759	52,088	8,631	19,730		
States and political subdivisions	75,473	24,136	385,221	155,280	30,020	457		
Mutual savings banks in United States	-	-	1,765	9,497	-	-		
Commercial banks in United States	49,942	90,374	484,769	64,935	81,777	73,611		
Banks in foreign countries	124	5,401	118,139	16,410	239	4,733		
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	11,656	9,515	576,701	43,516	10,630	28,998		
TIME DEPOSITS—TOTAL	596,741	313,092	17,013,481	1,671,112	315,448	829,780		
Savings deposits	272,298	147,019	8,664,419	1,031,406	81,558	461,152		
Accumulated for payment of personal loans	-	-	-	-	-	13,995		
Savings and loan associations	100	440	25,416	860	-	2,060		
Other time deposits of indiv. part., and corp.	224,569	79,742	5,070,683	611,702	196,083	316,027		
Foreign Governments, central banks, etc.	-	5,100	962,579	11,650	-	28,946		
United States Government	8,967	25	28,570	1,129	110	5,980		
States and political subdivisions	90,598	80,766	2,226,075	3,748	36,997	515		
Mutual savings banks in United States	-	-	500	315	-	-		
Commercial banks in United States	209	-	11,795	7,005	700	105		
Banks in foreign countries	-	-	23,444	3,297	-	1,000		
TOTAL DEPOSITS	1,136,504	734,515	27,743,496	3,476,056	882,715	2,168,359		
Federal funds purchased and securities sold under agreements to repurchase—total	15,725	12,200	671,446	72,209	2,250	13,450		
Other liabilities for borrowed money	574	-	19,042	-	-	-		
Acceptances outstanding	297	176	235,332	41,826	-	1,712		
Other liabilities	21,519	6,078	1,213,482	76,754	9,322	41,920		
TOTAL LIABILITIES	1,174,619	752,969	29,882,798	3,666,845	894,287	2,225,441		
CAPITAL ACCOUNTS—TOTAL	88,273	50,323	1,857,184	261,399	89,336	184,996		
Capital stock, notes, and debentures—total	29,338	12,820	614,935	85,120	28,026	47,829		
Capital notes and debentures	3,200	-	186,736	-	10,000	12,500		
Preferred stock	-	-	-	-	-	1,573		
Common stock	26,138	12,820	428,199	85,120	18,026	33,756		
Surplus	44,725	28,180	886,605	105,970	38,574	92,071		
Undivided profits	14,105	9,323	322,214	65,678	22,273	44,597		
Other capital accounts	105	-	33,430	4,631	463	499		
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	1,262,892	803,292	31,739,982	3,928,244	983,623	2,410,437		
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	397,009	319,355	8,343,446	1,455,936	358,147	1,121,838		
DEMAND DEPOSITS ADJUSTED	357,950	247,798	7,704,972	1,389,698	387,765	1,084,620		
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.7	20.4	14.5	17.0	28.0	17.7		
U.S. Gov't. obligations, direct and guaranteed	9.5	18.6	9.6	9.4	9.4	21.0		
Other securities	12.6	13.3	13.5	13.0	11.4	10.0		
Loans and discounts (incl. Federal funds sold)	56.3	44.8	58.3	56.2	49.1	49.2		
Total capital accounts	7.0	6.3	5.9	6.7	9.1	7.7		
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	1,090,066	717,324	27,280,365	3,415,467	810,392	2,123,267		
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	692,672	340,864	17,907,516	2,177,738	472,524	1,130,515		
NUMBER OF BANKS	4	3	4	5	3	4		

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	ARIZONA (District 11)	ARIZONA (District 12)	CONNECTICUT (District 1)	CONNECTICUT (District 2)	ILLINOIS (District 7)	ILLINOIS (District 8)	INDIANA (District 7)	INDIANA (District 8)
RESERVES, CASH, AND BANK BALANCES—TOTAL	28,467	267,235	556,424	158,937	4,278,385	278,413	1,354,336	143,247
Currency and coin	4,276	38,736	92,384	28,129	256,630	25,942	128,580	16,983
Reserve with Federal Reserve Banks	4,015	78,436	125,942	48,499	1,631,803	101,037	227,569	37,168
Demand balances with banks in U.S.	6,654	35,655	102,485	18,936	642,511	89,075	305,485	66,452
Other balances with banks in U.S.	-	213	1,756	17,002	10,342	200	4,395	3,860
Balances with banks in foreign countries ..	659	2,059	1,060	79	15,921	-	716	-
Cash items in process of collection	12,863	112,136	232,797	46,292	1,721,178	62,159	687,591	18,784
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	18,027	212,641	307,873	86,092	4,098,395	408,598	1,115,044	181,167
OTHER SECURITIES—TOTAL BOOK VALUE	37,017	270,415	576,843	161,627	4,108,366	281,452	801,433	119,311
Obligations of States and subdivisions ..	32,406	235,372	532,048	147,114	3,242,796	188,499	633,670	84,503
Obligations of Fed. agencies	4,199	28,434	32,466	10,447	663,283	82,589	131,926	30,365
Other bonds, notes, debentures, and corporate stocks ..	412	6,609	12,329	4,066	202,287	10,364	35,837	4,443
TOTAL SECURITIES	55,044	483,056	884,716	247,719	8,206,761	690,050	1,916,477	300,478
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	-	102,500	8,650	15,970	430,853	20,815	248,541	10,450
Commercial banks	-	7,500	8,650	15,970	373,787	20,775	233,991	10,450
Brokers and dealers	-	95,000	-	-	56,598	40	14,550	-
Others	-	-	-	-	468	-	-	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	143,870	1,430,001	1,853,366	590,411	14,929,340	742,018	3,141,396	418,353
Valuation reserves	1,593	20,076	37,101	10,426	389,160	13,099	62,126	7,125
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	145,463	1,450,077	1,890,467	600,837	15,318,500	755,117	3,203,522	425,478
Real estate loans—total	30,260	396,764	565,531	251,412	2,443,216	262,759	1,087,348	158,452
Secured by farm land	244	6,792	1,615	488	99,183	49,751	64,890	21,397
Secured by residential properties :								
Insured by FHA	10,497	215,101	17,329	19,114	200,044	17,102	81,964	5,631
Guaranteed by VA	1,748	48,348	8,921	7,018	57,146	3,754	16,566	4,882
Not ins. or guaranteed by FHA or VA ..	3,339	50,006	349,059	165,181	1,321,582	135,385	552,276	80,475
Secured by other properties	14,432	76,517	188,607	59,611	765,261	56,767	371,652	46,067
Loans to domestic com'l. and foreign banks ..	985	17,759	1,397	250	214,980	1,750	4,453	-
Loans to other financial institutions	10,274	52,902	65,048	5,135	1,354,265	24,153	196,825	8,245
Loans to brokers and dealers in securities ..	4	886	19,974	23,151	594,199	1,724	25,688	510
Other loans for purchasing or carrying secs. ..	921	1,036	5,795	1,201	489,541	19,282	23,614	1,983
Other loans to farmers	7,255	169,186	5,757	-	324,823	87,794	102,945	18,647
Commercial including open market paper ..	57,377	457,724	589,170	127,671	7,293,024	142,028	779,944	104,170
Other loans to individuals—total	38,149	346,245	551,872	169,280	2,269,820	202,731	907,542	129,706
Passenger automobile instalment loans ..	15,112	133,982	167,216	35,307	712,106	82,147	359,286	55,801
Credit cards and related plans :								
Retail (charge accounts) credit card plans ..	-	26,080	24,281	9,066	75,869	1,879	14,649	2,173
Check credit and revolving credit plans ..	183	15,784	8,200	404	23,520	199	8,081	434
Other retail consumer instalment loans ..	5,187	32,470	15,098	5,467	182,700	22,425	71,729	14,520
Residential repair and modern instal.	3,573	23,926	31,604	8,709	126,319	5,657	72,670	13,034
Other instal. loans for personal expenditures ..	2,248	78,666	89,740	40,964	280,785	27,196	132,121	21,337
Single payment loans for personal expenditures ..	11,846	35,337	215,733	69,363	868,521	63,228	249,006	22,407
All other loans (including overdrafts)	238	7,575	85,923	22,737	334,632	12,896	75,163	3,765
TOTAL LOANS AND SECURITIES	198,914	2,015,557	2,746,732	854,100	23,566,954	1,452,883	5,306,414	729,281
Bank premises, furniture and fixtures	5,143	45,423	62,504	22,410	353,127	20,270	74,962	10,323
Real estate owned other than bank premises ..	357	1,417	450	-	10,707	1,376	2,731	554
Customers' liability on acceptances outstanding ..	250	175	9,915	133	173,562	83	4,274	-
Other assets	1,722	26,007	19,814	7,308	480,659	4,466	46,983	4,626
TOTAL ASSETS	234,853	2,355,814	3,395,839	1,042,888	28,863,394	1,757,491	6,789,700	888,031

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	ARIZONA (District 11)	ARIZONA (District 12)	CONNECTICUT (District 1)	CONNECTICUT (District 2)	ILLINOIS (District 7)	ILLINOIS (District 8)	INDIANA (District 7)	INDIANA (District 8)
DEMAND DEPOSITS—TOTAL	99,767	914,363	1,806,137	490,081	12,579,220	819,436	3,236,293	412,024
Savings and loan associations	2,598	5,139	13,417	2,326	175,389	9,431	26,810	5,575
Other individuals, partnerships, and corporations	81,617	739,303	1,487,294	442,992	9,623,103	572,432	2,181,442	304,155
Foreign governments, central banks, etc.	-	2,614	-	-	13,267	-	1	-
United States Government	1,006	6,027	61,613	4,914	316,418	13,197	31,504	6,737
States and political subdivisions	9,392	113,772	116,206	17,670	524,365	83,222	686,583	66,328
Mutual savings banks in United States	-	-	33,464	8,503	955	-	1,122	295
Commercial banks in United States	2,187	8,411	49,651	2,946	1,514,148	131,546	234,414	24,461
Banks in foreign countries	640	5,318	3,844	-	89,652	-	2,408	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	2,327	33,779	40,648	10,730	321,923	9,608	72,009	4,473
TIME DEPOSITS—TOTAL	111,214	1,156,212	1,186,361	450,327	11,761,137	772,557	2,754,563	385,368
Savings deposits	54,560	542,477	591,842	330,026	5,789,820	251,438	1,092,692	113,717
Accumulated for payment of personal loans	-	-	-	-	37,768	-	1,412	9
Savings and loan associations	915	3,317	-	-	7,534	284	2,679	71
Other time deposits of indiv., part., and corp.	41,797	538,803	358,422	92,182	4,736,247	477,986	1,541,388	243,053
Foreign Governments, central banks, etc.	-	2,250	-	-	291,789	-	-	-
United States Government	6,191	171	340	27	3,380	185	1,355	78
States and political subdivisions	7,751	69,194	223,792	28,092	872,577	42,664	109,032	23,862
Mutual savings banks in United States	-	-	2,250	-	-	-	100	-
Commercial banks in United States	-	-	9,715	-	11,319	-	5,905	4,578
Banks in foreign countries	-	-	-	-	10,703	-	-	-
TOTAL DEPOSITS	210,981	2,070,575	2,992,498	940,408	24,340,357	1,591,993	5,990,856	797,392
Federal funds purchased and securities sold under agreements to repurchase—total	-	85,500	5,773	-	570,132	5,800	180,371	4,250
Other liabilities for borrowed money	-	-	50	-	127,225	200	233	300
Acceptances outstanding	250	175	9,915	133	175,294	83	4,384	-
Other liabilities	6,040	55,705	130,718	36,598	1,489,787	16,981	164,668	20,535
TOTAL LIABILITIES	217,271	2,211,955	3,138,954	977,139	26,702,795	1,615,057	6,340,512	822,477
CAPITAL ACCOUNTS—TOTAL	17,582	143,859	256,885	65,749	2,160,599	142,434	449,188	65,554
Capital stock, notes, and debentures—total	8,400	60,075	89,407	18,844	719,843	27,162	115,165	18,604
Capital notes and debentures	4,000	25,723	24,850	250	44,096	1,000	11,838	1,487
Preferred stock	-	-	-	-	100	-	-	-
Common stock	4,400	34,352	64,557	18,594	675,647	26,162	103,327	17,117
Surplus	6,000	57,741	121,917	38,240	944,166	63,487	201,335	28,959
Undivided profits	3,182	25,821	44,267	8,665	323,344	40,883	123,545	17,075
Other capital accounts	-	222	1,294	-	173,246	10,902	9,143	916
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	234,853	2,355,814	3,395,839	1,042,888	28,863,394	1,757,491	6,789,700	888,031
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	80,250	766,572	1,470,855	424,853	10,215,531	668,202	2,243,217	326,788
DEMAND DEPOSITS ADJUSTED	83,711	787,789	1,462,076	435,929	9,027,476	612,534	2,282,784	362,042
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	12.1	11.3	16.4	15.2	14.8	15.8	19.9	16.1
U.S. Gov't. obligations, direct and guaranteed	7.7	9.0	9.1	8.3	14.2	23.2	16.4	20.4
Other securities	15.8	11.5	17.0	15.5	14.2	16.0	11.8	13.4
Loans and discounts (incl. Federal funds sold)	61.3	65.1	54.8	58.1	53.2	43.4	49.9	48.3
Total capital accounts	7.5	6.1	7.6	6.3	7.5	8.1	6.6	7.4
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	213,241	2,037,899	2,884,338	931,996	23,620,022	1,572,913	5,544,992	769,575
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	142,321	1,411,279	1,850,570	597,822	14,852,640	752,540	3,149,098	421,024
NUMBER OF BANKS	1	3	28	7	368	143	147	50

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	KENTUCKY (District 4)	KENTUCKY (District 8)	LOUISIANA (District 6)	LOUISIANA (District 11)	MICHIGAN (District 7)	MICHIGAN (District 9)	MISSISSIPPI (District 6)	MISSISSIPPI (District 8)
RESERVES, CASH, AND BANK BALANCES—TOTAL	139,359	462,235	710,425	142,452	2,210,457	44,392	223,196	47,370
Currency and coin	24,132	30,285	59,951	15,980	327,698	9,179	27,673	6,714
Reserve with Federal Reserve Banks	41,529	127,500	219,806	29,923	642,616	15,588	24,156	13,570
Demand balances with banks in U.S.	56,737	124,844	153,495	52,937	365,357	15,418	79,189	23,053
Other balances with banks in U.S.	-	976	2,018	20	1,927	-	1,649	1,150
Balances with banks in foreign countries ..	-	40	229	-	15,755	1	-	-
Cash items in process of collection	16,961	178,590	274,926	43,592	857,104	4,206	90,529	2,883
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	197,732	304,569	527,245	132,065	2,446,549	83,257	177,956	44,462
OTHER SECURITIES—TOTAL BOOK VALUE	124,833	242,349	434,441	102,856	2,652,957	76,919	160,867	48,918
Obligations of States and subdivisions ..	108,595	213,114	382,888	90,577	2,286,726	59,561	142,406	38,028
Obligations of Fed. agencies	13,873	20,769	43,484	10,605	251,658	16,390	9,856	9,717
Other bonds, notes, debentures, and corporate stocks ..	2,365	8,466	8,069	1,674	114,573	968	8,605	1,173
TOTAL SECURITIES	322,565	546,918	961,686	234,921	5,099,506	160,176	338,823	93,380
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	29,600	54,286	63,382	8,780	134,973	3,300	21,766	2,600
Commercial banks	29,600	53,975	60,382	8,780	67,415	3,300	21,716	2,600
Brokers and dealers	-	311	3,000	-	65,000	-	4	-
Others	-	-	-	-	2,558	-	46	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	485,527	944,461	1,502,396	380,819	10,467,458	191,586	643,462	128,057
Valuation reserves	8,185	18,290	26,447	10,595	180,759	3,019	14,222	3,201
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	493,712	962,751	1,528,843	391,414	10,648,217	194,605	657,684	131,258
Real estate loans—total	177,903	188,106	288,609	66,558	4,595,765	94,203	120,695	36,011
Secured by farm land	28,561	17,275	9,456	7,498	82,875	1,629	13,885	8,639
Secured by residential properties:								
Insured by FHA	933	4,242	2,405	5,722	938,597	4,792	1,588	2,210
Guaranteed by VA	1,010	2,512	2,523	3,306	198,294	556	293	-
Not ins. or guaranteed by FHA or VA ..	92,309	84,727	103,988	26,496	2,216,804	63,999	53,436	14,696
Secured by other properties	55,090	79,350	170,237	23,536	1,159,195	23,227	51,493	10,466
Loans to domestic com'l. and foreign banks ..	-	783	8,268	246	80,202	3	193	-
Loans to other financial institutions	3,997	95,109	108,604	23,404	611,255	1,337	16,719	2,194
Loans to brokers and dealers in securities ..	469	22,352	33,780	3,000	122,180	410	4,458	-
Other loans for purchasing or carrying secs.	4,263	8,417	11,576	12,121	48,546	1,055	11,188	1,092
Other loans to farmers	35,083	35,076	15,236	21,725	108,664	2,287	25,511	12,936
Commercial including open market paper	108,582	293,449	612,664	175,889	2,726,910	36,784	244,481	37,700
Other loans to individuals—total	156,580	293,074	404,678	81,580	2,121,265	53,283	211,433	37,159
Passenger automobile installment loans	57,538	80,587	79,695	39,959	806,445	22,834	71,710	12,664
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	2,559	11,453	4,939	626	61,373	28	5,337	-
Check credit and revolving credit plans	40	5,099	7,492	349	27,539	-	1,225	-
Other retail consumer installment loans	15,383	14,735	25,553	6,183	376,503	8,487	33,675	3,515
Residential repair and modern instal.	10,028	24,288	15,777	3,751	209,253	3,034	4,458	1,976
Other instal. loans for personal expenditures ..	24,130	34,348	110,452	18,370	209,781	7,271	39,368	6,749
Single payment loans for personal expenditures ..	46,902	122,564	160,770	12,342	430,371	11,629	55,660	12,255
All other loans (including overdrafts)	6,835	26,385	45,428	6,891	233,430	5,243	23,006	4,166
TOTAL LOANS AND SECURITIES	837,692	1,545,665	2,527,464	624,520	15,701,937	355,062	1,004,051	224,037
Bank premises, furniture and fixtures	14,955	22,651	40,704	7,532	228,999	4,377	29,001	4,238
Real estate owned other than bank premises ..	548	961	6,183	100	12,316	334	284	169
Customers' liability on acceptances outstanding ..	34	198	2,354	-	10,865	-	-	11
Other assets	2,849	11,427	22,668	5,304	156,521	1,061	8,753	973
TOTAL ASSETS	995,437	2,043,137	3,309,798	779,908	18,321,095	405,226	1,265,285	276,798

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	KENTUCKY (District 4)	KENTUCKY (District 8)	LOUISIANA (District 6)	LOUISIANA (District 11)	MICHIGAN (District 7)	MICHIGAN (District 9)	MISSISSIPPI (District 6)	MISSISSIPPI (District 8)
DEMAND DEPOSITS—TOTAL	482,906	1,224,803	1,869,797	377,984	6,240,848	134,669	702,683	155,968
Savings and loan associations	7,533	22,343	35,856	4,482	59,783	853	8,156	2,239
Other individuals, partnerships, and corporations	408,822	857,844	1,273,828	294,821	4,929,897	104,400	448,845	123,181
Foreign governments, central banks, etc.	-	-	2,272	-	125	-	-	-
United States Government	11,137	18,291	17,356	3,193	249,012	3,289	8,373	3,267
States and political subdivisions	41,260	45,305	231,574	37,976	441,650	20,838	144,025	22,754
Mutual savings banks in United States	197	-	-	-	-	-	-	-
Commercial banks in United States	8,845	267,321	276,908	32,019	356,489	187	85,724	2,372
Banks in foreign countries	-	68	5,700	32	23,428	10	-	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	5,112	13,631	26,303	5,461	180,464	5,092	7,560	2,155
TIME DEPOSITS—TOTAL	423,504	607,782	1,091,122	314,394	10,378,700	228,206	397,208	97,653
Savings deposits	214,062	224,756	575,526	147,503	4,933,485	80,143	168,289	38,937
Accumulated for payment of personal loans	3,032	1,350	8,154	-	262	11	2,810	-
Savings and loan associations	916	145	2,365	25	245	10	1,113	370
Other time deposits of indiv., part., and corp.	177,032	344,297	307,841	145,793	4,226,208	135,972	199,239	56,258
Foreign Governments, central banks, etc.	-	-	5,613	-	3,200	-	-	-
United States Government	243	1,412	127	84	1,783	63	414	30
States and political subdivisions	26,635	34,946	187,803	20,834	1,197,264	12,007	2,529	1,258
Mutual savings banks in United States	-	-	-	-	-	-	-	-
Commercial banks in United States	1,584	876	3,693	155	10,793	-	22,814	800
Banks in foreign countries	-	-	-	-	5,460	-	-	-
TOTAL DEPOSITS	906,410	1,832,585	2,960,919	692,378	16,619,548	362,875	1,099,891	253,621
Federal funds purchased and securities sold under agreements to repurchase—total	400	22,347	32,025	5,850	169,229	600	40,020	-
Other liabilities for borrowed money	66	-	4,600	-	17,230	600	-	200
Acceptances outstanding	34	198	2,354	-	10,865	-	-	11
Other liabilities	11,803	28,412	42,582	21,282	384,264	7,799	25,469	4,085
TOTAL LIABILITIES	918,713	1,883,542	3,042,480	719,510	17,201,136	371,874	1,165,380	257,917
CAPITAL ACCOUNTS—TOTAL	76,724	159,595	267,318	60,398	1,119,959	33,352	99,905	18,881
Capital stock, notes, and debentures—total	16,104	32,720	68,507	18,664	417,624	7,560	31,539	5,372
Capital notes and debentures	-	-	9,658	-	135,750	-	6,120	-
Preferred stock	-	-	3,000	-	5,464	-	-	-
Common stock	16,104	32,720	55,849	18,664	276,410	7,560	25,419	5,372
Surplus	34,817	93,215	143,151	32,321	508,442	11,535	67,387	12,198
Undivided profits	23,076	29,116	54,362	9,180	170,136	6,695	539	618
Other capital accounts	2,727	4,544	1,298	233	23,757	7,562	440	693
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	995,437	2,043,137	3,309,798	779,908	18,321,095	405,226	1,265,285	276,798
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	409,208	921,369	1,441,376	281,455	5,018,387	115,045	532,965	130,032
DEMAND DEPOSITS ADJUSTED	445,963	760,601	1,300,607	299,180	4,778,243	126,987	518,057	147,446
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	14.0	22.6	21.5	18.3	12.1	11.0	17.6	17.1
U.S. Gov't. obligations, direct and guaranteed	19.9	14.9	15.9	16.9	13.4	20.5	14.1	16.1
Other securities	12.5	11.9	13.1	13.2	14.5	19.0	12.7	17.7
Loans and discounts (incl. Federal funds sold)	51.7	48.9	47.3	50.0	57.9	48.1	52.6	47.2
Total capital accounts	7.7	7.8	8.1	7.7	6.1	8.2	7.9	6.8
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	897,474	1,728,803	2,806,397	689,767	16,253,201	360,199	1,063,516	247,172
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	490,737	927,420	1,486,133	376,645	10,395,906	194,194	643,551	119,717
NUMBER OF BANKS	52	42	41	17	173	35	25	21

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	MISSOURI (District 8)	MISSOURI (District 10)	NEW JERSEY (District 2)	NEW JERSEY (District 3)	NEW MEXICO (District 10)	NEW MEXICO (District 11)	OKLAHOMA (District 10)	OKLAHOMA (District 11)
RESERVES, CASH, AND BANK BALANCES—TOTAL	931,350	661,264	1,375,349	354,085	89,350	58,831	874,164	21,635
Currency and coin	52,073	24,805	223,736	74,676	13,140	8,701	52,147	2,860
Reserve with Federal Reserve Banks	324,400	184,002	414,520	118,275	19,691	13,307	231,249	4,530
Demand balances with banks in U.S.	143,980	107,412	248,362	88,280	41,332	31,385	381,184	12,174
Other balances with banks in U.S.	317	1,550	797	1,030	-	-	3,191	1,196
Balances with banks in foreign countries ..	1,057	824	821	-	-	-	20	-
Cash items in process of collection	409,523	342,671	487,113	71,824	15,187	5,438	206,373	875
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	733,378	327,823	1,246,980	424,112	104,448	50,359	646,916	12,921
OTHER SECURITIES—TOTAL BOOK VALUE	751,112	321,239	1,873,599	583,075	73,273	46,916	647,487	17,711
Obligations of States and subdivisions ..	597,610	250,331	1,635,316	481,806	57,085	41,381	511,109	16,387
Obligations of Fed. agencies	137,723	64,558	188,804	82,920	14,824	4,627	56,723	800
Other bonds, notes, debentures, and corporate stocks ..	15,779	6,350	49,479	18,349	1,364	908	79,655	524
TOTAL SECURITIES	1,484,490	649,062	3,120,579	1,007,187	177,721	97,275	1,294,403	30,632
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	104,766	21,204	150,281	52,485	24,200	1,240	113,892	650
Commercial banks	73,081	20,800	135,623	52,400	24,200	1,240	113,165	650
Brokers and dealers	31,685	-	14,658	85	-	-	205	-
Others	-	404	-	-	-	-	522	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	2,406,171	1,178,764	5,401,789	1,382,135	301,122	159,909	1,957,759	54,884
Valuation reserves	41,189	19,488	109,742	40,104	7,104	3,624	35,189	805
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	2,447,360	1,198,252	5,511,531	1,422,239	308,226	163,533	1,992,948	55,689
Real estate loans—total	613,505	216,038	2,282,178	576,768	69,158	15,514	384,064	17,958
Secured by farm land	61,060	20,838	8,819	8,372	1,905	2,423	55,151	6,959
Secured by residential properties:								
Insured by FHA	72,585	31,739	442,880	64,494	4,979	1,538	14,647	777
Guaranteed by VA	21,610	11,916	204,665	10,699	2,159	123	4,222	5
Not ins. or guaranteed by FHA or VA ..	267,185	72,633	1,097,760	261,180	24,597	4,649	138,468	6,557
Secured by other properties	191,065	78,912	528,054	232,023	35,518	6,781	171,576	3,660
Loans to domestic com'l. and foreign banks ..	10,762	1,489	8,591	487	-	-	3,903	-
Loans to other financial institutions	166,252	102,314	217,202	27,436	10,904	1,935	87,164	511
Loans to brokers and dealers in securities ..	47,342	21,336	139,005	15,724	4,365	-	8,633	-
Other loans for purchasing or carrying secs.	22,783	8,054	36,886	3,012	1,160	1,764	38,535	269
Other loans to farmers	76,725	72,674	8,155	7,544	12,908	35,609	187,944	14,132
Commercial including open market paper	925,422	454,413	1,304,857	342,327	102,477	59,859	730,489	8,563
Other loans to individuals—total	539,619	265,991	1,396,004	380,300	99,090	46,955	477,578	13,725
Passenger automobile instalment loans ..	138,520	97,699	404,068	127,529	44,247	25,566	214,250	6,239
Credit cards and related plans:								
Retail (charge accounts) credit card plans ..	10,136	5,469	4,036	891	1,296	124	8,609	-
Check credit and revolving credit plans ..	5,086	3,061	11,717	5,187	54	140	2,282	-
Other retail consumer instalment loans ..	70,786	16,154	109,256	24,482	9,004	7,753	51,910	2,677
Residential repair and modern instal.	31,836	9,000	134,224	29,892	7,039	468	17,207	1,024
Other instal. loans for personal expenditures ..	46,837	17,807	281,582	77,566	14,744	7,009	62,346	2,073
Single payment loans for personal expenditures ..	236,418	116,801	451,121	114,753	22,706	5,895	120,974	1,712
All other loans (including overdrafts)	44,950	55,943	118,653	68,641	8,164	1,897	74,638	531
TOTAL LOANS AND SECURITIES	3,995,427	1,849,030	8,672,649	2,441,807	503,043	258,424	3,366,054	86,166
Bank premises, furniture and fixtures	38,080	23,496	140,371	35,793	8,093	8,799	60,079	1,012
Real estate owned other than bank premises ..	5,870	3,220	2,610	805	798	1,196	4,183	39
Customers' liability on acceptances outstanding ..	6,828	4,030	2,824	1,711	-	3	1,310	-
Other assets	51,871	22,679	73,121	17,075	5,369	2,918	25,516	364
TOTAL ASSETS	5,029,426	2,563,719	10,266,924	2,851,276	606,653	330,171	4,331,306	109,216

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	MISSOURI (District 8)	MISSOURI (District 10)	NEW JERSEY (District 2)	NEW JERSEY (District 3)	NEW MEXICO (District 10)	NEW MEXICO (District 11)	OKLAHOMA (District 10)	OKLAHOMA (District 11)
DEMAND DEPOSITS—TOTAL	2,585,875	1,608,772	4,533,224	1,197,463	299,722	181,900	2,281,987	48,369
Savings and loan associations	32,458	10,816	71,262	12,485	3,508	4,660	21,721	127
Other individuals, partnerships, and corporations	1,794,702	1,006,628	3,714,931	925,973	220,325	147,182	1,649,601	38,540
Foreign governments, central banks, etc.	96	-	-	-	-	-	-	-
United States Government	36,527	20,754	68,359	18,787	16,344	3,573	50,023	434
States and political subdivisions	217,729	65,263	396,026	208,676	34,538	20,610	246,681	6,690
Mutual savings banks in United States	-	-	34,660	746	-	-	-	-
Commercial banks in United States	472,661	412,897	106,325	9,685	18,352	2,585	267,561	1,625
Banks in foreign countries	2,682	2,621	1,580	-	-	-	478	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	29,020	89,793	140,081	21,111	6,655	3,290	45,922	953
TIME DEPOSITS—TOTAL	1,767,816	690,301	4,620,203	1,369,637	245,205	118,791	1,591,266	52,299
Savings deposits	555,406	278,209	3,419,551	880,409	151,184	49,572	581,341	24,724
Accumulated for payment of personal loans	149	22	8	-	71	-	9,714	-
Savings and loan associations	596	1,233	1,432	292	1,005	1,281	1,855	30
Other time deposits of indiv., part., and corp.	1,075,951	380,686	976,576	432,053	60,331	53,405	809,097	23,937
Foreign Governments, central banks, etc.	1,027	-	-	-	-	-	-	-
United States Government	598	17	587	943	754	334	2,777	6
States and political subdivisions	122,529	29,784	219,891	55,940	31,860	14,199	184,588	2,547
Mutual savings banks in United States	500	10	13	-	-	-	-	-
Commercial banks in United States	10,520	340	2,120	-	-	-	1,894	1,055
Banks in foreign countries	540	-	25	-	-	-	-	-
TOTAL DEPOSITS	4,353,691	2,299,073	9,153,427	2,567,100	544,927	300,691	3,873,253	100,668
Federal funds purchased and securities sold under agreements to repurchase—total	221,107	6,030	53,850	6,059	3,600	-	32,440	400
Other liabilities for borrowed money	223	500	375	-	500	-	6,703	40
Acceptances outstanding	7,316	4,030	2,985	1,711	-	3	1,350	-
Other liabilities	71,631	32,479	315,800	68,123	12,498	4,733	50,624	1,446
TOTAL LIABILITIES	4,653,968	2,342,112	9,526,437	2,642,993	561,525	305,427	3,964,370	102,554
CAPITAL ACCOUNTS—TOTAL	375,458	221,607	740,487	208,283	45,128	24,744	366,936	6,662
Capital stock, notes, and debentures—total	117,284	68,185	234,487	58,954	14,220	7,890	117,676	1,625
Capital notes and debentures	27,769	-	44,694	5,500	-	665	20,700	75
Preferred stock	-	-	40	-	-	-	350	-
Common stock	89,515	68,185	189,753	53,454	14,220	7,225	96,626	1,550
Surplus	157,844	78,391	345,492	100,484	14,059	7,175	138,026	2,249
Undivided profits	93,399	71,293	138,419	43,312	7,357	5,177	107,987	2,636
Other capital accounts	6,931	3,738	22,089	5,533	9,492	4,502	3,247	152
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	5,029,426	2,563,719	10,266,924	2,851,276	606,653	330,171	4,331,306	109,216
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	2,032,372	1,158,689	3,797,749	1,037,359	243,203	149,077	1,694,430	35,320
DEMAND DEPOSITS ADJUSTED	1,667,164	832,450	3,871,427	1,097,167	249,839	170,304	1,758,030	45,435
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	18.5	25.8	13.4	12.4	14.7	17.8	20.2	19.8
U.S. Gov't. obligations, direct and guaranteed	14.6	12.8	12.1	14.9	17.2	15.3	14.9	11.8
Other securities	14.9	12.5	18.2	20.4	12.1	14.2	14.9	16.2
Loans and discounts (incl. Federal funds sold)	49.9	46.8	54.1	50.3	53.6	48.8	47.8	50.8
Total capital accounts	7.5	8.6	7.2	7.3	7.4	7.5	8.5	6.1
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	4,123,522	2,200,617	8,857,904	2,542,451	539,206	295,936	3,713,211	88,653
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	2,334,920	1,193,067	5,432,195	1,444,918	302,318	166,895	1,941,126	55,183
NUMBER OF BANKS	123	51	112	71	17	22	228	15

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

ASSETS	PENNSYLVANIA (District 3)	PENNSYLVANIA (District 4)	TENNESSEE (District 6)	TENNESSEE (District 8)	WEST VIRGINIA (District 4)	WEST VIRGINIA (District 5)	WISCONSIN (District 7)	WISCONSIN (District 9)
RESERVES, CASH, AND BANK BALANCES—TOTAL	2,547,564	1,264,038	693,691	392,428	29,168	236,068	863,553	57,494
Currency and coin	302,769	138,804	66,684	33,998	5,213	38,038	75,778	7,938
Reserve with Federal Reserve Banks	721,236	526,835	159,718	75,823	8,826	65,685	212,281	18,812
Demand balances with banks in U.S.	453,975	131,751	215,989	101,666	13,301	92,232	175,441	17,415
Other balances with banks in U.S.	5,977	664	10,050	175	-	150	522	-
Balances with banks in foreign countries ..	6,384	3,220	-	731	-	-	2,665	-
Cash items in process of collection	1,057,223	462,764	241,250	180,035	1,828	39,963	396,866	13,329
OBLIGATIONS OF U.S. GOVT.—TOTAL BOOK VALUE	1,686,734	1,117,538	451,973	228,557	45,477	375,496	716,524	101,711
OTHER SECURITIES—TOTAL BOOK VALUE	2,149,470	1,739,922	391,140	255,709	34,812	240,448	643,644	92,449
Obligations of States and subdivisions ..	1,835,352	1,601,950	335,361	217,755	32,414	195,166	529,361	75,496
Obligations of Fed. agencies	197,628	72,276	45,799	28,462	1,498	38,039	93,950	15,561
Other bonds, notes, debentures, and corporate stocks ..	116,490	65,696	9,980	9,492	900	7,243	20,333	1,392
TOTAL SECURITIES	3,836,204	2,857,460	843,113	484,266	80,289	615,944	1,360,168	194,160
FEDERAL FUNDS SOLD AND SECURITIES PURCHASED								
UNDER AGREEMENTS TO RESELL—TOTAL	287,039	122,450	20,584	20,355	4,550	31,565	19,803	7,505
Commercial banks	274,950	112,450	9,400	14,486	4,550	30,165	18,675	7,505
Brokers and dealers	10,000	10,000	8,614	5,869	-	-	-	-
Others	2,089	-	2,570	-	-	1,400	1,128	-
OTHER LOANS AND DISCOUNTS, NET—TOTAL	8,709,916	4,693,447	1,693,121	1,014,593	92,352	758,177	2,600,040	261,235
Valuation reserves	183,198	90,117	37,348	15,364	1,590	16,132	56,271	5,162
OTHER LOANS AND DISCOUNTS, GROSS—TOTAL	8,893,114	4,783,564	1,730,469	1,029,957	93,942	774,309	2,656,311	266,397
Real estate loans—total	2,317,980	1,082,520	277,088	148,803	29,914	277,301	886,894	128,102
Secured by farm land	101,819	20,351	30,459	6,228	750	17,340	39,732	13,207
Secured by residential properties :								
Insured by FHA	116,064	80,825	14,987	4,095	156	21,917	37,755	10,604
Guaranteed by VA	54,869	55,846	8,813	2,112	538	2,854	26,464	2,687
Not ins. or guaranteed by FHA or VA ..	1,284,897	567,141	103,535	55,705	15,825	154,128	545,004	69,571
Secured by other properties	760,331	358,357	119,294	80,663	12,645	81,062	237,939	32,033
Loans to domestic com'l. and foreign banks ..	86,596	48,255	7,687	6,556	-	688	5,658	124
Loans to other financial institutions	691,386	193,038	73,166	98,912	1,747	16,151	126,338	6,311
Loans to brokers and dealers in securities ..	91,298	41,636	10,418	15,076	65	4,665	10,732	2,432
Other loans for purchasing or carrying secs. ..	104,331	26,239	49,275	3,453	6,267	1,959	24,519	940
Other loans to farmers	118,539	14,217	40,710	17,182	156	12,476	55,606	17,386
Commercial including open market paper	3,074,180	2,193,532	595,084	360,551	19,800	154,217	830,351	50,518
Other loans to individuals—total	2,046,826	1,015,752	632,921	371,409	33,746	298,289	611,993	55,179
Passenger automobile instalment loans ..	629,062	330,670	190,725	70,999	16,674	129,098	206,213	27,038
Credit cards and related plans :								
Retail (charge accounts) credit card plans ..	13,430	30,485	8,802	18,904	-	-	14,889	-
Check credit and revolving credit plans ..	75,730	37,001	4,624	4,000	225	1,365	10,324	140
Other retail consumer instalment loans ..	190,272	59,643	96,967	31,669	3,310	31,167	49,712	8,436
Residential repair and modern instal.	96,002	94,473	27,604	13,751	1,462	14,960	28,320	2,754
Other instal. loans for personal expenditures ..	494,727	207,499	68,216	22,912	6,975	55,972	54,600	7,969
Single payment loans for personal expenditures ..	547,603	255,981	235,983	209,174	5,100	65,727	247,935	8,842
All other loans (including overdrafts)	361,978	168,375	44,120	8,015	2,247	8,563	104,220	5,405
TOTAL LOANS AND SECURITIES	12,833,159	7,673,357	2,556,818	1,519,214	177,191	1,405,686	3,980,011	462,900
Bank premises, furniture and fixtures	187,135	92,492	62,565	31,877	2,570	36,847	75,684	7,045
Real estate owned other than bank premises ..	3,082	6,243	1,059	147	164	908	6,304	541
Customers' liability on acceptances outstanding ..	59,194	35,685	323	11,924	-	-	4,028	54
Other assets	122,133	94,325	21,457	24,347	827	7,501	50,358	2,590
TOTAL ASSETS	15,752,267	9,166,140	3,335,913	1,979,937	209,920	1,687,010	4,979,938	530,624

ALL MEMBER BANKS, BY STATES, IN TWO FEDERAL RESERVE DISTRICTS, DECEMBER 31, 1968

(Amounts in thousands of dollars)

LIABILITIES AND CAPITAL ACCOUNTS	PENNSYLVANIA (District 3)	PENNSYLVANIA (District 4)	TENNESSEE (District 6)	TENNESSEE (District 8)	WEST VIRGINIA (District 4)	WEST VIRGINIA (District 5)	WISCONSIN (District 7)	WISCONSIN (District 9)
DEMAND DEPOSITS—TOTAL	6,904,109	3,730,455	1,680,461	957,220	97,280	765,212	2,216,492	191,047
Savings and loan associations	57,895	52,251	59,554	5,986	5,077	5,343	51,906	2,658
Other individuals, partnerships, and corporations	5,370,193	2,978,660	1,114,644	625,277	75,519	588,364	1,659,770	159,639
Foreign governments, central banks, etc.	14,277	165	-	-	-	-	-	-
United States Government	202,799	171,186	28,765	7,709	2,750	13,772	31,158	4,894
States and political subdivisions	308,844	197,559	140,383	52,400	10,276	103,765	148,808	14,873
Mutual savings banks in United States	39,624	4,732	-	-	8	-	422	227
Commercial banks in United States	692,193	225,174	314,323	250,301	2,353	40,260	269,761	4,221
Banks in foreign countries	55,005	11,426	185	3,619	-	-	5,703	-
Certified and officers' checks, cash letters of credit, and travelers' checks, etc.	163,279	89,302	22,607	11,928	1,297	13,708	48,964	4,535
TIME DEPOSITS—TOTAL	6,876,011	4,201,377	1,158,572	709,641	79,155	708,094	2,253,323	291,480
Savings deposits	3,451,956	2,191,463	973,405	465,065	65,835	556,506	1,011,190	108,861
Accumulated for payment of personal loans	633	1,878	7	-	-	1,702	192	9
Savings and loan associations	1,162	8,086	830	-	-	90	3,260	90
Other time deposits of indiv., part., and corp.	3,012,754	1,374,425	90,076	124,387	10,855	138,958	1,027,546	170,302
Foreign Governments, central banks, etc.	144,471	46,600	-	10,100	-	-	8,000	-
United States Government	1,472	236	1,833	24	15	491	701	47
States and political subdivisions	242,340	569,475	91,766	109,448	2,450	10,263	188,909	12,171
Mutual savings banks in United States	30	-	5	-	-	-	-	-
Commercial banks in United States	17,935	8,770	650	417	-	84	1,295	-
Banks in foreign countries	3,258	444	-	200	-	-	12,230	-
TOTAL DEPOSITS	13,780,120	7,931,832	2,839,033	1,666,861	176,435	1,473,306	4,469,815	482,527
Federal funds purchased and securities sold under agreements to repurchase—total	333,957	126,325	48,092	44,600	325	21,445	32,507	280
Other liabilities for borrowed money	14,105	10,625	106,608	57,845	-	700	7,106	400
Acceptances outstanding	60,303	35,685	323	11,924	-	-	4,028	54
Other liabilities	347,323	218,082	89,801	44,535	6,683	34,093	128,019	12,209
TOTAL LIABILITIES	14,535,808	8,322,549	3,083,857	1,825,765	183,443	1,529,544	4,641,475	495,470
CAPITAL ACCOUNTS—TOTAL	1,216,459	843,591	252,056	154,172	26,477	157,466	338,463	35,154
Capital stock, notes, and debentures—total	321,024	185,767	81,488	47,831	7,522	33,742	110,645	9,593
Capital notes and debentures	87,130	24,280	8,150	11,100	250	500	11,789	1,700
Preferred stock	908	4,417	-	-	-	-	-	-
Common stock	232,986	157,070	73,338	36,731	7,272	33,242	98,856	7,893
Surplus	644,158	476,487	112,147	74,610	12,557	79,231	148,148	13,862
Undivided profits	240,555	130,605	54,943	27,727	4,647	37,477	70,374	10,705
Other capital accounts	10,722	50,732	3,478	4,004	1,751	7,016	9,296	994
TOTAL LIABILITIES AND CAPITAL ACCOUNTS	15,752,267	9,166,140	3,335,913	1,979,937	209,920	1,687,010	4,979,938	530,624
MEMORANDA								
NET DEMAND DEPOSITS SUBJECT TO RESERVE	5,392,911	3,135,940	1,223,222	675,519	82,151	633,017	1,644,185	160,303
DEMAND DEPOSITS ADJUSTED	4,951,894	2,871,331	1,096,123	519,175	90,349	671,217	1,518,707	168,603
PERCENTAGE OF TOTAL ASSETS:								
Cash and balances with other banks	16.2	13.8	20.8	19.8	13.9	14.0	17.3	10.8
U.S. Gov't. obligations, direct and guaranteed	10.7	12.2	13.5	11.5	21.7	22.3	14.4	19.2
Other securities	13.6	19.0	11.7	12.9	16.6	14.3	12.9	17.4
Loans and discounts (incl. Federal funds sold)	57.1	52.5	51.4	52.3	46.2	46.8	52.6	50.6
Total capital accounts	7.7	9.2	7.6	7.8	12.6	9.3	6.8	6.6
AVERAGE OF TOTAL DEPOSITS FOR PAST 15 DAYS	13,338,643	7,632,232	2,771,651	1,624,988	177,829	1,443,492	4,383,136	463,992
AVERAGE OF TOTAL LOANS (NET) FOR PAST 15 DAYS	8,884,571	4,652,946	1,716,637	999,653	92,516	773,894	2,596,202	259,971
NUMBER OF BANKS	281	77	73	14	11	103	127	39