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over contd. from all its deposit a/cs. The recommendations also provided that in no case should the aggregate reserve required of a bank exceed 15% of its gross deposits. The Comm. also proposed to include valut cash in legal reserve

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Comm. proposed acomplete abolition of classication of deposits into time vs. demand, and the classification of member banks according to their location (central reserve city banks, reserve city bankx, and country banks

Instead, it recommended that all member banks and all cepsits be treated alike for reserve purposes, and that the formula used in calculating reserve requirements take into a/c directly (instead of indirectly as in existing law) the activity as well as the volume of the deposits held by each individual member bank, without regard to the location of the bank or the terms of withdrawal on which the deposits are technically held. To accomplish this, Comm. proposed that each member bank be required to hold a reserve equivalent to (a) 5% of its total net deposits, plus (b) 50% of the average daily withdrawals

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