

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM  
DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS, FIRST HALF OF OCTOBER 1957  
(Averages of daily figures) / . In millions of dollars)

November 6, 1957

J.1

Class of bank and Federal Reserve District	Gross demand deposits			Net demand deposits $\frac{2}{}$	Time deposits	Demand balances due from domestic banks	Reserves with F. R. Banks			Borrowings at Federal Reserve Banks
	Total	Interbank	Other				Total	Required	Excess	
All member banks	116,443	13,262	103,181	99,843	45,881	6,589	19,111	18,623	488	978
Central reserve city banks:										
New York	23,209	4,259	18,950	20,341	3,699	48	4,239	4,253	-14	225
Chicago	6,015	1,233	4,782	5,263	1,323	101	1,120	1,119	1	146
Reserve city banks	45,171	6,373	38,798	38,320	18,473	1,945	7,872	7,821	51	498
Boston	2,278	337	1,941	2,042	215	23	378	378	--	11
New York	1,111	39	1,072	975	570	31	205	204	1	29
Philadelphia	2,939	477	2,462	2,504	402	100	475	471	4	45
Cleveland	5,656	548	5,108	4,951	2,174	176	1,005	1,000	5	93
Richmond	2,774	434	2,341	2,355	650	117	462	456	5	12
Atlanta	2,847	618	2,229	2,324	653	183	454	451	3	47
Chicago	5,280	513	4,767	4,534	2,798	223	961	956	5	101
St. Louis	2,467	700	1,767	2,051	446	118	394	392	2	14
Minneapolis	1,226	349	878	986	235	43	192	189	3	34
Kansas City	3,274	820	2,454	2,645	525	271	516	502	13	50
Dallas	3,597	885	2,712	2,854	889	377	566	558	8	21
San Francisco	11,722	654	11,068	10,099	8,916	281	2,264	2,264	--	41
Country banks	42,048	1,397	40,651	35,919	22,386	4,496	5,880	5,430	450	109
Boston	3,466	130	3,336	3,027	1,241	205	449	425	24	8
New York	6,503	133	6,370	5,747	4,771	402	985	928	57	28
Philadelphia	2,837	21	2,816	2,462	2,196	284	439	405	33	6
Cleveland	3,294	25	3,269	2,878	2,272	319	510	459	51	11
Richmond	2,815	139	2,676	2,334	1,363	342	384	348	36	4
Atlanta	3,952	307	3,646	3,291	1,390	489	498	464	34	13
Chicago	6,249	154	6,094	5,351	4,135	709	921	849	72	12
St. Louis	2,185	60	2,125	1,850	929	292	293	268	24	3
Minneapolis	1,845	82	1,763	1,565	1,103	225	266	243	23	3
Kansas City	2,810	121	2,689	2,350	768	405	357	320	37	6
Dallas	3,755	192	3,563	3,054	763	620	451	405	47	10
San Francisco	2,336	33	2,303	2,010	1,454	205	327	314	13	5

NOTE: Demand deposits adjusted (demand deposits other than interbank and United States Government, less cash items reported as in process of collection) of all member banks estimated at \$88,770 million.  
For numbered footnotes see next page.

## DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS --Continued

(Averages of daily figures. In millions of dollars)

Federal Reserve District	Demand deposits except interbank			Time deposits		
	1st half	2nd half	1st half	1st half	2nd half	1st half
	Oct. 1957	Sept. 1957	Oct. 1956	Oct. 1957	Sept. 1957	Oct. 1956
<u>Country banks in places with population of 15,000 and over 1/</u>						
<b>Total</b>	26,700	£/26,507	26,167	13,953	£/13,895	12,645
Boston	2,916	£/2,907	2,879	997	£/ 993	961
New York	4,776	4,778	4,686	3,154	3,144	2,876
Philadelphia	1,620	1,600	1,563	1,018	1,015	937
Cleveland	1,984	1,998	2,022	1,250	1,242	1,223
Richmond	1,655	1,638	1,604	689	686	636
Atlanta	2,699	2,664	2,611	941	934	763
Chicago	3,949	3,923	3,865	2,797	2,787	2,546
St. Louis	1,022	1,004	1,023	491	491	449
Minneapolis	870	853	834	487	485	422
Kansas City	1,137	1,136	1,143	364	362	321
Dallas	2,081	2,035	2,016	546	543	451
San Francisco	1,990	1,971	1,920	1,219	1,212	1,059
<u>Country banks in places with population of less than 15,000</u>						
<b>Total</b>	13,951	13,717	13,823	8,432	8,383	7,634
Boston	420	420	411	244	242	237
New York	1,594	1,560	1,517	1,616	1,605	1,439
Philadelphia	1,196	1,186	1,210	1,178	1,175	1,114
Cleveland	1,284	1,274	1,255	1,022	1,018	964
Richmond	1,021	995	986	674	671	615
Atlanta	947	927	901	449	450	363
Chicago	2,146	2,088	2,095	1,338	1,319	1,230
St. Louis	1,103	1,071	1,106	437	435	386
Minneapolis	893	868	857	616	613	550
Kansas City	1,552	1,523	1,585	404	404	339
Dallas	1,483	1,500	1,542	217	216	170
San Francisco	313	305	358	236	234	225

r/ Revised

1/ Includes any banks in outlying sections of reserve cities which have been given permission to carry the same reserves as country banks.

Footnotes for preceding page (J.1):

- 1/ Averages of daily closing figures for reserves and borrowings and of daily opening figures for other columns, inasmuch as reserves required are based on deposits at opening of business.
- 2/ Demand deposits subject to reserve requirements, i.e., gross demand deposits minus cash items reported as in process of collection and demand balances due from domestic banks.

0.1b DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS -- Continued  
 (Averages of daily figures; in millions of dollars. Comparability of figures is affected somewhat by changes in Federal Reserve membership, absorptions, etc., particularly in States or territories designated by an asterisk.)

	Demand deposits except interbank			Time deposits		
	1st half	2nd half	1st half	1st half	2nd half	1st half
	Oct. 1957	Sept. 1957	Oct. 1956	Oct. 1957	Sept. 1957	Oct. 1956
	Country banks in places with a population of less than 15,000					
Total, incl. Alaska & Virgin Islands	13,951.3	13,717.0	13,822.6	8,432.4	8,382.7	7,633.7
Total, all States	13,943.3	13,708.9	13,819.3	8,422.6	8,373.0	7,630.9
<u>New England</u>	446.5	446.6	436.4	260.6	258.7	251.7
Maine	71.9	71.9	71.8	70.2	69.6	68.5
New Hampshire	70.6	70.2	69.2	29.8	29.2	29.2
Vermont	65.1	64.3	65.7	69.2	69.2	66.3
Massachusetts	169.4	171.2	158.4	47.1	46.8	45.3
Rhode Island	.9	.7	.9	1.8	1.8	1.8
Connecticut*	68.6	68.4	70.3	42.5	42.0	40.6
<u>Middle Atlantic</u>	3,047.2	3,000.2	2,975.4	3,042.5	3,026.9	2,787.5
New York	1,128.6	1,099.0	1,066.4	1,113.3	1,107.3	981.2
New Jersey	740.3	735.3	727.2	694.0	687.4	631.6
Pennsylvania	1,178.3	1,165.9	1,181.8	1,235.2	1,232.2	1,174.7
<u>E. North Central</u>	3,229.2	3,165.0	3,171.0	2,257.0	2,234.6	2,098.9
Ohio	822.7	816.1	818.1	672.7	670.5	643.1
Indiana	498.4	486.3	503.1	278.4	277.6	250.3
Illinois	1,252.9	1,209.2	1,206.7	609.4	592.8	542.6
Michigan	374.6	378.0	374.3	430.4	428.8	408.7
Wisconsin	280.6	275.4	268.8	266.1	264.9	254.2
<u>W. North Central</u>	2,048.3	1,996.8	2,050.3	821.2	820.3	718.7
Minnesota	334.1	324.1	317.3	299.0	297.8	270.7
Iowa	347.5	333.9	340.1	132.4	132.2	121.4
Missouri	376.0	367.6	377.5	126.0	125.2	114.4
North Dakota	99.9	96.3	93.3	44.3	44.0	36.6
South Dakota	122.1	118.0	117.6	50.4	50.0	42.6
Nebraska	319.8	313.3	317.6	50.5	53.0	50.9
Kansas	448.9	443.5	486.9	118.5	118.1	82.1
<u>South Atlantic</u>	1,535.0	1,501.8	1,467.1	908.0	903.2	800.8
Delaware*	16.1	15.6	17.6	12.6	12.6	12.7
Maryland	196.0	189.8	185.8	151.9	152.6	142.9
Virginia	400.4	387.7	381.0	349.7	346.6	313.1
West Virginia	211.9	211.6	195.7	103.4	103.0	95.9
North Carolina	139.0	134.6	142.8	53.1	52.5	52.6
South Carolina	96.1	96.2	99.0	27.6	27.3	22.0
Georgia	118.9	117.0	114.5	45.1	45.0	36.8
Florida	356.6	349.4	330.7	164.6	163.8	124.8
<u>E. South Central</u>	659.7	643.2	645.4	287.5	289.8	244.1
Kentucky	265.2	259.6	254.5	82.9	82.5	71.5
Tennessee	173.0	170.8	171.9	115.8	119.0	102.4
Alabama	170.8	164.0	167.5	72.6	72.2	56.9
Mississippi	50.7	48.8	51.5	16.2	16.1	13.3
<u>W. South Central</u>	1,996.7	2,000.4	2,062.1	379.4	377.3	304.3
Arkansas	151.4	144.2	157.6	51.2	51.0	43.1
Louisiana	164.2	160.7	152.0	64.8	64.5	52.5
Oklahoma	341.5	335.4	350.2	87.5	87.0	71.5
Texas	1,339.5	1,360.2	1,402.3	175.8	174.8	137.2
<u>Mountain</u>	732.8	713.4	735.0	283.3	280.6	251.9
Montana	206.1	199.4	206.4	80.1	79.3	65.2
Idaho*	26.0	25.8	40.0	14.5	14.4	17.9
Wyoming	110.8	105.7	105.6	38.1	38.0	32.0
Colorado	250.3	245.1	245.4	85.2	83.9	78.3
New Mexico	104.5	103.3	99.1	30.2	30.1	26.8
Arizona	3.9	4.0	4.3	3.7	3.7	3.4
Utah*	27.5	26.4	30.1	29.0	28.8	26.0
Nevada	3.8	3.8	4.1	2.4	2.4	2.3
<u>Pacific</u>	247.9	241.6	276.4	183.1	181.5	172.9
Washington*	67.9	65.4	71.0	45.6	45.3	43.1
Oregon	42.9	42.3	46.7	20.5	20.4	19.3
California*	137.2	133.9	158.6	117.1	115.8	110.4
Alaska & Virgin Is*	8.0	8.1	3.3	9.8	9.7	2.8