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

December 6, 1957

Class of bank and Federal Reserve District	Gross demand deposits			Net demand deposits <sup>2/</sup>	Time deposits	Demand balances due from domestic banks	Reserves with F. R. Banks			Borrowings at Federal Reserve Banks
	Total	Interbank	Other				Total	Required	Excess	
<u>All member banks</u>	115,651	13,160	102,491	98,727	45,961	6,515	18,935	18,422	513	849
<u>Central reserve city banks:</u>										
New York	22,965	4,236	18,729	19,771	3,678	70	4,141	4,138	3	115
Chicago	5,894	1,197	4,697	5,154	1,329	101	1,099	1,097	2	154
<u>Reserve city banks</u>	44,912	6,329	38,583	38,039	18,606	1,924	7,825	7,777	47	411
Boston	2,295	344	1,951	2,035	208	27	377	377	--	19
New York	1,122	40	1,082	972	568	32	205	203	1	9
Philadelphia	2,940	499	2,441	2,477	403	104	468	466	2	24
Cleveland	5,628	555	5,073	4,925	2,174	162	1,000	995	4	72
Richmond	2,710	427	2,283	2,280	648	120	450	443	7	25
Atlanta	2,805	615	2,190	2,277	657	187	448	443	6	48
Chicago	5,266	498	4,788	4,513	2,812	225	957	953	4	54
St. Louis	2,488	735	1,753	2,069	448	116	398	395	3	11
Minneapolis	1,194	325	869	959	236	45	186	184	1	22
Kansas City	3,203	798	2,406	2,585	518	258	497	491	5	80
Dallas	3,523	870	2,652	2,819	877	354	558	551	6	17
San Francisco	11,718	622	11,096	10,127	9,056	293	2,283	2,276	7	30
<u>Country banks</u>	41,879	1,397	40,482	35,764	22,348	4,420	5,871	5,409	462	170
Boston	3,500	126	3,374	3,046	1,233	207	454	427	27	18
New York	6,492	130	6,362	5,690	4,773	403	976	921	55	22
Philadelphia	2,837	22	2,816	2,458	2,196	280	440	405	35	7
Cleveland	3,303	25	3,278	2,892	2,284	313	513	461	51	13
Richmond	2,836	142	2,694	2,353	1,369	340	390	351	39	7
Atlanta	3,932	304	3,628	3,274	1,402	484	496	463	33	27
Chicago	6,180	146	6,033	5,321	4,155	669	920	846	74	23
St. Louis	2,206	63	2,143	1,872	936	290	296	271	24	4
Minneapolis	1,843	78	1,765	1,579	1,123	210	266	246	21	6
Kansas City	2,790	124	2,666	2,344	778	392	358	320	38	22
Dallas	3,815	206	3,609	3,081	759	645	454	408	46	12
San Francisco	2,144	31	2,113	1,854	1,339	186	308	289	18	10

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 \$89,900 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 Nov. 1957	2nd half Oct. 1957	1st half Nov. 1956	1st half Nov. 1957	2nd half Oct. 1957	1st half Nov. 1956
<u>Country banks in places with population of 15,000 and over 1/</u>						
Total	26,465	26,517	26,409	13,878	13,997	12,680
Boston	2,953	2,968	2,949	990	990	954
New York	4,782	4,722	4,746	3,159	3,166	2,865
Philadelphia	1,602	1,577	1,554	1,021	1,020	947
Cleveland	1,991	1,987	2,048	1,253	1,255	1,232
Richmond	1,664	1,643	1,625	689	691	637
Atlanta	2,675	2,663	2,626	945	946	765
Chicago	3,919	3,923	3,854	2,818	2,807	2,559
St. Louis	1,025	1,018	1,030	494	493	452
Minneapolis	866	860	855	501	489	425
Kansas City	1,116	1,135	1,135	367	366	324
Dallas	2,076	2,064	2,070	539	543	463
San Francisco	1,796	1,957	1,919	1,101	1,226	1,057
<u>Country banks in places with population of less than 15,000</u>						
Total	14,017	13,889	14,074	8,470	8,451	7,638
Boston	422	425	414	243	244	237
New York	1,580	1,570	1,537	1,614	1,619	1,436
Philadelphia	1,214	1,189	1,225	1,175	1,175	1,109
Cleveland	1,287	1,292	1,267	1,032	1,026	967
Richmond	1,030	1,018	1,012	680	678	618
Atlanta	953	934	917	457	454	366
Chicago	2,114	2,120	2,115	1,336	1,329	1,230
St. Louis	1,118	1,105	1,136	442	439	385
Minneapolis	899	886	884	621	619	553
Kansas City	1,550	1,537	1,604	411	411	342
Dallas	1,533	1,504	1,556	221	220	166
San Francisco	317	308	368	237	237	229

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.

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## 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 Nov. 1957	2nd half Oct. 1957	1st half Nov. 1956	1st half Nov. 1957	2nd half Oct. 1957	1st half Nov. 1956
	Country banks in places with a population of less than 15,000					
<b>Total, incl. Alaska &amp; Virgin Islands</b>	14,016.9	13,889.2	14,074.0	8,469.9	8,451.1	7,637.8
<b>Total, all States</b>	14,008.2	13,880.7	14,070.4	8,459.2	8,441.0	7,635.0
<b>New England</b>	448.1	452.2	440.0	259.3	260.8	251.2
Maine	67.6	69.6	69.1	70.5	70.4	68.7
New Hampshire	69.5	70.5	68.7	29.7	29.8	29.2
Vermont	64.2	64.5	64.5	68.9	69.1	66.1
Massachusetts	177.8	177.3	165.7	45.8	47.2	44.8
Rhode Island	.9	.9	1.0	1.8	1.8	1.8
Connecticut*	68.1	69.3	71.0	42.6	42.6	40.6
<b>Middle Atlantic</b>	3,057.6	3,021.6	3,016.7	3,037.4	3,041.9	2,781.7
New York	1,108.1	1,107.0	1,074.2	1,109.8	1,114.0	978.4
New Jersey	748.4	733.3	743.5	693.9	695.3	630.6
Pennsylvania	1,201.1	1,181.2	1,199.1	1,233.7	1,232.5	1,172.7
<b>E. North Central</b>	3,195.9	3,206.7	3,195.0	2,265.1	2,252.0	2,102.6
Ohio	817.7	825.1	820.2	679.9	675.4	643.9
Indiana	509.1	502.4	521.2	280.0	279.5	252.1
Illinois	1,227.8	1,233.5	1,225.6	603.7	598.3	548.5
Michigan	366.8	370.4	360.0	433.0	431.6	403.0
Wisconsin	274.5	275.3	268.0	268.5	267.2	255.1
<b>W. North Central</b>	2,038.8	2,027.1	2,087.7	830.6	828.2	716.9
Minnesota	336.6	329.6	330.7	300.9	300.1	271.4
Iowa	341.8	345.4	345.7	133.4	133.0	121.8
Missouri	375.9	373.0	382.9	127.3	126.5	110.2
North Dakota	100.0	99.4	96.9	45.1	44.6	36.9
South Dakota	124.6	121.7	122.1	50.9	50.7	43.0
Nebraska	320.3	319.2	326.3	53.7	54.6	50.8
Kansas	439.6	438.8	483.1	119.3	118.8	82.8
<b>South Atlantic</b>	1,550.3	1,526.2	1,500.6	916.7	913.0	804.8
Delaware*	16.0	15.7	17.6	12.7	12.7	12.7
Maryland	191.2	191.9	186.6	153.8	152.4	142.9
Virginia	407.5	403.0	394.2	352.0	352.4	315.1
West Virginia	217.4	212.6	204.1	104.2	103.8	96.2
North Carolina	142.9	139.1	148.7	53.9	53.6	52.9
South Carolina	95.3	94.8	97.4	27.9	27.6	22.4
Georgia	117.3	116.1	116.4	45.7	45.2	36.9
Florida	362.7	353.0	335.6	166.5	165.3	125.8
<b>E. South Central</b>	660.4	652.9	659.6	293.1	291.8	245.3
Kentucky	264.4	263.1	258.7	83.1	83.0	71.3
Tennessee	171.0	170.4	171.4	120.4	119.8	102.8
Alabama	173.8	169.0	175.3	73.2	72.8	57.7
Mississippi	51.2	50.4	54.1	16.4	16.2	13.6
<b>W. South Central</b>	2,054.2	2,013.7	2,127.3	384.6	383.0	301.9
Arkansas	161.2	154.6	168.2	51.7	51.4	43.6
Louisiana	166.9	163.0	156.6	65.5	65.1	52.9
Oklahoma	341.3	336.3	354.3	88.4	87.8	72.4
Texas	1,384.8	1,359.7	1,448.2	179.0	178.6	132.9
<b>Mountain</b>	753.6	737.4	759.9	287.4	286.1	254.5
Montana	210.9	206.7	214.5	81.2	80.6	66.0
Idaho*	27.5	26.4	40.4	14.6	14.6	18.0
Wyoming	116.3	112.6	111.7	38.9	39.5	32.5
Colorado	251.9	250.3	247.9	86.5	85.8	79.1
New Mexico	110.2	105.9	105.5	30.8	30.4	27.2
Arizona	4.9	4.1	4.8	3.7	3.7	3.5
Utah*	28.2	27.6	31.1	29.2	29.1	26.0
Nevada	3.7	3.7	4.1	2.5	2.5	2.4
<b>Pacific</b>	249.5	243.2	283.7	184.8	184.2	176.1
Washington*	66.5	65.7	75.2	46.0	45.8	46.1
Oregon	42.9	41.5	46.5	20.7	20.4	19.3
California*	140.1	136.0	162.1	118.1	118.0	110.6
<b>Alaska &amp; Virgin Is.*</b>	8.8	8.3	3.6	10.7	10.2	2.8