



# FEDERAL RESERVE

statistical release

*Bank Deposits -*

J.1 DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS, FOR THE BIWEEKLY PERIOD ENDED DECEMBER 23, 1964  
(Averages of daily figures) In millions of dollars

Class of bank and F. R. District	Gross demand deposits				Net demand deposits <sup>2/</sup>	Time deposits	Demand balances due from dom. bks.	Reserves				Borrow- ings at F. R. Banks
	Total	Inter- bank	U. S. Govt.	Other				With F. R. Banks	Currency and coin total	Required	Excess	
<b>All member banks</b>	142,122	15,361	4,069	122,692	116,237	102,947	7,675	17,899	3/3,715	3/21,218	3/396	195
<b>Reserve city banks</b>	87,848	13,395	2,547	71,905	70,037	58,201	2,277	12,419	1,511	13,884	46	146
Boston	2,481	366	59	2,055	2,089	726	36	348	28	374	2	7
New York:												
New York City	27,278	4,539	771	21,969	21,197	14,596	133	3,750	344	4,081	13	25
Other	807	53	28	725	691	1,098	28	124	34	158	--	1
Philadelphia	3,354	548	91	2,715	2,704	1,489	119	421	84	506	--	--
Cleveland	6,213	621	226	5,366	5,256	5,263	195	913	167	1,078	2	1
Richmond	4,215	484	124	3,607	3,491	1,979	144	528	131	655	3	1
Atlanta	4,145	883	113	3,149	3,146	1,751	282	524	69	589	4	9
Chicago:												
City of Chicago	6,600	1,282	228	5,091	5,495	4,448	105	1,024	57	1,085	-3	22
Other	4,903	718	175	4,009	3,853	3,660	175	667	125	790	2	57
St. Louis	2,934	910	77	1,948	2,264	1,205	154	379	43	422	1	--
Minneapolis	1,361	365	45	931	1,015	638	41	160	13	193	--	6
Kansas City	3,098	818	79	2,200	2,322	1,267	220	403	36	435	4	3
Dallas	4,168	1,033	96	3,039	3,145	2,285	362	570	44	610	4	5
San Francisco	16,290	755	434	15,101	13,367	17,576	283	2,587	336	2,909	15	8
<b>Country banks</b>	54,274	1,966	1,521	50,787	46,201	44,747	5,398	5,480	2,204	7,334	350	49
Boston	4,244	155	154	3,934	3,648	2,215	226	337	200	526	11	4
New York	8,364	176	288	7,900	7,326	8,432	458	863	388	1,216	34	14
Philadelphia	3,433	36	105	3,292	2,968	3,721	335	333	186	505	14	1
Cleveland	3,724	31	132	3,561	3,211	3,736	395	369	194	535	29	1
Richmond	3,347	125	96	3,126	2,820	2,292	346	288	165	430	23	1
Atlanta	5,304	401	127	4,775	4,351	3,167	687	482	211	649	44	5
Chicago	8,679	187	240	8,252	7,452	9,290	859	986	335	1,266	57	4
St. Louis	2,756	79	58	2,619	2,345	1,817	347	285	93	354	24	1
Minneapolis	2,212	104	56	2,052	1,906	2,183	221	271	66	316	21	1
Kansas City	4,170	285	98	3,787	3,485	2,267	537	441	109	509	41	5
Dallas	4,630	334	74	4,222	3,747	2,426	740	448	136	547	38	1
San Francisco	3,411	52	92	3,267	2,941	3,202	246	375	121	481	15	12

For numbered footnotes see next page.

J.1a DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS -- Continued

(Averages of daily figures. In millions of dollars)

Federal Reserve District	Demand deposits except interbank and U. S. Government			Time deposits		
	Dec.10-23, 1964	Nov. 26- Dec.9,1964	Dec.12-25, 1963	Dec.10-23, 1964	Nov. 26- Dec.9,1964	Dec.12-25, 1963
<u>Country banks in places with population of 15,000 and over 1/</u>						
<b>Total</b>	36,514	35,766	34,850	31,294	31,159	28,546
Boston	3,498	3,428	3,405	1,868	1,868	1,646
New York	6,638	6,526	6,564	6,520	6,494	6,675
Philadelphia	2,052	1,969	1,986	1,934	1,913	1,787
Cleveland	2,325	2,287	2,168	2,219	2,207	1,941
Richmond	1,980	1,941	1,813	1,225	1,210	1,078
Atlanta	3,657	3,588	3,461	2,369	2,362	2,129
Chicago	6,098	5,981	5,805	7,103	7,099	6,383
St. Louis	1,342	1,307	1,288	946	942	871
Minneapolis	1,062	1,045	1,035	1,079	1,074	925
Kansas City	2,091	2,029	1,946	1,318	1,313	1,096
Dallas	2,780	2,733	2,632	1,798	1,785	1,563
San Francisco	2,991	2,931	2,748	2,915	2,891	2,454
<u>Country banks in places with population of less than 15,000</u>						
<b>Total</b>	14,272	14,222	13,678	13,453	13,414	12,174
Boston	436	438	403	347	346	320
New York	1,262	1,260	1,194	1,912	1,908	1,763
Philadelphia	1,240	1,245	1,173	1,787	1,798	1,683
Cleveland	1,236	1,226	1,194	1,517	1,510	1,383
Richmond	1,146	1,132	1,066	1,068	1,062	964
Atlanta	1,118	1,091	1,013	797	788	695
Chicago	2,154	2,147	2,052	2,186	2,176	1,930
St. Louis	1,276	1,269	1,204	871	867	759
Minneapolis	990	1,014	959	1,103	1,105	994
Kansas City	1,696	1,687	1,687	949	947	859
Dallas	1,442	1,438	1,463	628	623	559
San Francisco	276	275	270	286	284	263

1/ Includes any banks in reserve cities which have been given permission to carry the same reserves as country banks; also includes member banks in Hawaii.

Footnotes for preceding page (J.1):

- 1/ Averages of daily closing figures for reserves with F.R. Banks 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.
- 3/ Revised weekly figures compared with those given in published weekly statements:

	Cash allowable as reserves	Required reserves	Excess reserves	Free reserves
Dec. 16	3,749	20,999	388	254
Dec. 23	3,681	21,437	404	147
Dec. 30p/	3,655	21,441	552	48
Jan. 6p/	3,724	21,793	444	135

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J.1b DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS -- Continued

(Averages of daily figures; in millions of dollars. Comparability of figures FR 563 b is affected somewhat by changes in Federal Reserve membership, absorptions, (Rev. 6-62) etc., particularly in States or other areas designated by an asterisk.)

Country banks in places with population of less than 15,000	Demand deposits except interbank and U. S. Government			Time deposits		
	Dec. 10-23, 1964	Nov. 26- Dec. 9, 1964	Dec. 12-25, 1963	Dec. 10-23, 1964	Nov. 26- Dec. 9, 1964	Dec. 12-25, 1963
	Total	14,272.3	14,222.1	13,677.7	13,452.7	13,414.1
Total, all States	14,264.0	14,214.5	13,669.7	13,437.6	13,398.5	12,160.9
<b>New England</b>	437.3	438.9	402.9	347.9	346.3	320.4
Maine	66.2	66.0	57.6	86.7	86.7	81.3
New Hampshire	79.6	82.4	76.0	55.0	54.7	50.5
Vermont	64.0	63.5	58.9	110.0	109.3	105.9
Massachusetts	178.3	178.1	166.3	58.3	58.0	51.3
Rhode Island	--	--	--	--	--	--
Connecticut	49.2	48.9	44.1	37.9	37.6	31.4
<b>Middle Atlantic</b>	2,744.7	2,749.7	2,607.6	4,053.3	4,057.7	3,784.7
New York	796.8	793.6	768.1	1,200.9	1,200.0	1,113.7
New Jersey	853.5	860.0	787.3	1,129.9	1,137.5	1,042.6
Pennsylvania	1,094.4	1,096.1	1,052.2	1,722.5	1,720.2	1,628.4
<b>E. North Central</b>	3,253.7	3,260.2	3,110.8	3,567.5	3,557.4	3,181.9
Ohio	791.0	798.7	759.0	1,008.1	1,004.2	908.4
Indiana *	590.3	596.6	583.0	470.6	468.4	405.8
Illinois	1,180.7	1,185.2	1,127.4	976.7	969.2	869.2
Michigan	398.5	393.5	371.4	702.4	701.0	624.5
Wisconsin	253.2	286.2	270.0	409.7	414.6	374.0
<b>W. North Central</b>	2,210.9	2,216.1	2,136.7	1,647.5	1,642.7	1,460.2
Minnesota	364.9	380.4	344.6	488.7	486.9	435.3
Iowa	362.4	362.0	340.2	252.4	251.7	223.7
Missouri	421.4	416.6	398.8	290.4	288.5	249.8
North Dakota	89.7	90.8	89.2	85.7	85.4	75.4
South Dakota	137.6	139.6	135.6	107.5	107.9	95.1
Nebraska	326.4	327.6	331.2	153.1	152.4	138.0
Kansas	508.5	499.1	497.1	269.7	269.9	242.9
<b>South Atlantic</b>	1,770.7	1,739.3	1,620.4	1,476.2	1,462.9	1,317.3
Delaware	4.6	4.7	4.6	7.1	7.2	7.0
Maryland	118.8	118.9	109.9	148.0	148.3	127.7
Virginia	520.1	508.2	484.4	587.1	582.1	540.2
West Virginia	229.8	229.8	214.8	199.4	198.7	179.6
North Carolina	138.6	137.0	127.4	85.9	85.8	73.9
South Carolina	153.4	152.7	142.8	56.6	55.9	51.6
Georgia	135.6	131.6	118.1	97.2	97.2	86.7
Florida	469.8	456.4	418.4	294.9	287.7	250.6
<b>E. South Central</b>	788.3	749.3	744.6	550.5	547.6	483.6
Kentucky *	300.9	269.5	292.6	151.3	150.2	131.5
Tennessee	226.1	220.1	207.4	223.7	222.8	198.5
Alabama	189.9	189.0	180.7	135.5	134.9	119.4
Mississippi	71.4	70.7	63.9	40.0	39.7	34.2
<b>W. South Central</b>	2,072.2	2,063.9	2,061.3	1,006.4	999.5	891.6
Arkansas	229.5	231.8	210.3	153.4	152.5	133.2
Louisiana	136.8	135.0	127.6	75.2	74.8	66.2
Oklahoma	415.6	411.5	415.4	233.6	232.7	210.7
Texas	1,290.3	1,285.6	1,308.0	544.2	539.5	481.5
<b>Mountain</b>	785.5	796.8	788.3	578.7	577.2	528.9
Montana	254.2	259.6	254.7	207.1	205.8	186.2
Idaho	26.1	25.2	24.5	19.2	19.1	17.2
Wyoming	116.6	119.2	117.0	89.3	89.1	80.8
Colorado	238.8	241.3	237.1	148.0	148.0	136.8
New Mexico *	100.6	102.0	106.8	57.4	57.6	54.6
Arizona	11.8	13.2	12.1	7.9	7.8	6.9
Utah	34.7	33.7	33.3	45.5	45.5	42.2
Nevada	2.7	2.6	2.8	4.3	4.3	4.2
<b>Pacific</b>	200.7	200.3	197.1	209.6	207.2	192.3
Washington	59.7	60.0	61.9	63.5	63.2	61.8
Oregon	34.4	34.6	31.8	33.4	32.5	27.8
California	77.7	76.7	76.0	87.5	86.4	78.7
Alaska	28.9	29.0	27.4	25.2	25.1	24.0
Virgin Islands	8.3	7.9	7.9	14.9	15.7	12.8