



# FEDERAL RESERVE

statistical release

1497

J-1

DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS, FOR THE BIWEEKLY PERIOD ENDED JULY 21, 1965  
 (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 dcm.bks.	Reserves				Borrowings 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>	142,146	15,392	7,896	118,858	115,569	113,992	7,639	18,268	3/3,615	3/21,523	3/360	523
<b>Reserve city banks</b>	87,027	13,378	5,463	68,186	68,784	65,301	2,201	12,564	1,444	13,961	47	413
Boston	2,460	386	125	1,949	2,041	928	31	349	26	374	2	13
New York:												
New York City	26,737	4,673	1,788	20,276	20,811	17,357	163	3,854	290	4,128	16	134
(ther	839	60	56	723	708	1,201	27	126	40	165	1	2
Philadelphia	3,376	591	203	2,582	2,670	1,598	131	422	83	505	1	18
Cleveland	5,976	596	426	4,954	4,963	5,662	171	900	147	1,045	2	9
Richmond	4,273	477	244	3,551	3,516	2,204	137	539	130	668	--	8
Atlanta	4,294	845	198	3,250	3,270	2,049	286	554	70	621	3	15
Chicago:												
City of Chicago	6,695	1,307	493	4,895	5,488	4,787	103	1,038	61	1,097	3	20
Other	5,077	747	443	3,888	3,851	4,273	173	682	126	806	2	66
St. Louis	2,827	789	172	1,866	2,175	1,339	149	373	41	412	1	3
Minneapolis	1,377	379	89	909	1,005	702	39	181	14	194	1	9
Kansas City	2,968	768	155	2,045	2,210	1,404	190	390	34	421	1	30
Dallas	4,132	976	179	2,977	3,106	2,541	344	575	44	614	4	30
San Francisco	15,997	784	893	14,320	12,971	19,257	256	2,580	338	2,910	8	56
<b>Country banks</b>	55,119	2,014	2,433	50,673	46,785	48,691	5,438	5,704	2,171	7,562	313	110
Boston	4,388	182	269	3,937	3,757	2,421	247	364	193	548	8	3
New York	8,733	207	474	8,052	7,585	8,944	504	943	357	1,268	31	49
Philadelphia	3,385	38	179	3,168	2,926	3,809	336	341	175	503	13	2
Cleveland	4,073	51	253	3,769	3,484	4,315	424	417	197	591	24	1
Richmond	3,362	123	137	3,101	2,842	2,524	336	298	165	442	21	3
Atlanta	5,374	403	184	4,788	4,401	3,567	690	498	214	671	41	15
Chicago	8,864	188	409	8,267	7,586	10,139	878	1,032	332	1,316	47	12
St. Louis	2,628	73	74	2,480	2,243	1,967	320	278	93	348	23	3
Minneapolis	2,147	96	63	1,989	1,845	2,342	212	266	67	315	18	5
Kansas City	4,137	275	139	3,724	3,445	2,495	523	438	110	513	35	12
Dallas	4,551	323	97	4,131	3,686	2,678	710	446	139	549	35	6
San Francisco	3,477	56	154	3,268	2,986	3,492	258	384	130	498	16	--

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		
	July 8-21, 1965	June 24-July 7, 1965	July 9-22, 1964	July 8-21, 1965	June 24-July 7, 1965	July 9-22, 1964
	<u>Country banks in places with population of 15,000 and over 1/</u>					
<b>Total</b>	36,638	35,713	34,357	34,227	34,014	29,966
Boston	3,493	3,411	3,298	2,042	2,016	1,785
New York	6,741	6,587	6,344	6,924	6,909	6,273
Philadelphia	1,912	1,889	1,907	1,932	1,925	1,887
Cleveland	2,559	2,473	2,121	2,685	2,666	2,080
Richmond	2,001	1,939	1,833	1,394	1,368	1,183
Atlanta	3,653	3,537	3,471	2,674	2,648	2,339
Chicago	6,132	6,010	5,731	7,761	7,723	6,840
St. Louis	1,272	1,235	1,259	1,021	1,016	927
Minneapolis	1,025	993	991	1,158	1,150	1,024
Kansas City	2,114	2,078	2,016	1,477	1,467	1,250
Dallas	2,745	2,679	2,641	1,976	1,973	1,710
San Francisco	2,992	2,882	2,745	3,183	3,152	2,668
<u>Country banks in places with population of less than 15,000</u>						
<b>Total</b>	14,035	13,691	13,367	14,464	14,357	12,983
Boston	444	419	413	378	374	340
New York	1,311	1,277	1,234	2,020	2,003	1,870
Philadelphia	1,255	1,221	1,184	1,877	1,866	1,759
Cleveland	1,210	1,178	1,168	1,630	1,615	1,456
Richmond	1,100	1,071	1,018	1,130	1,128	1,021
Atlanta	1,135	1,103	1,040	893	884	754
Chicago	2,136	2,091	1,993	2,377	2,357	2,091
St. Louis	1,209	1,187	1,160	946	938	828
Minneapolis	964	950	924	1,184	1,175	1,064
Kansas City	1,610	1,580	1,614	1,018	1,014	910
Dallas	1,386	1,351	1,365	702	696	614
San Francisco	276	264	255	309	306	277

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
July 14	3,614	21,576	529	- 91
July 21	3,616	21,470	192	-233
July 28p/	3,683	21,276	321	-158
Aug. 4p/	3,574	21,396	382	-162

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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 is affected somewhat by changes in Federal Reserve membership, absorptions, 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		
	July 8-21, 1965	June 24- July 7, 1965	July 9-22, 1964	July 8-21, 1965	June 24- July 7, 1965	July 9-22, 1964
	<b>Total</b>	14,034.6	13,690.7	13,366.7	14,464.0	14,356.6
<b>Total, all States</b>	14,025.1	13,682.2	13,359.7	14,445.7	14,337.8	12,968.7
<b>New England</b>	445.3	420.3	412.9	380.2	375.5	339.5
Maine	76.1	74.6	66.8	93.7	92.9	84.5
New Hampshire	76.1	71.3	70.9	61.5	60.6	54.2
Vermont	64.1	60.9	59.0	119.2	117.9	108.9
Massachusetts	180.5	166.9	169.2	64.0	63.1	56.8
Rhode Island	--	--	--	--	--	--
Connecticut *	48.5	46.6	47.0	41.8	41.0	35.1
<b>Middle Atlantic</b>	2,809.5	2,737.0	2,655.6	4,265.6	4,234.9	3,980.9
New York	858.1	839.1	801.2	1,273.9	1,259.9	1,178.5
New Jersey	853.0	820.1	806.7	1,185.3	1,179.1	1,109.9
Pennsylvania	1,098.4	1,077.8	1,047.7	1,865.4	1,795.9	1,692.5
<b>E. North Central</b>	3,230.2	3,146.4	3,065.8	3,865.1	3,830.0	3,409.1
Ohio	783.7	760.1	751.6	1,089.1	1,078.8	957.6
Indiana	562.2	558.4	547.3	535.7	528.4	455.1
Illinois	1,180.2	1,154.5	1,121.0	1,054.2	1,047.2	925.7
Michigan	406.6	391.6	373.0	756.5	749.6	675.5
Wisconsin	297.5	281.8	272.9	429.6	426.0	395.2
<b>W. North Central</b>	2,105.3	2,073.2	2,035.8	1,781.3	1,769.7	1,571.2
Minnesota	373.0	371.5	345.8	524.8	521.8	464.4
Iowa	342.4	339.0	317.9	273.2	270.3	242.6
Missouri	398.7	391.7	378.3	314.8	313.3	276.2
North Dakota	84.2	83.9	81.3	91.7	91.5	82.4
South Dakota	130.5	128.1	126.0	117.6	117.7	102.7
Nebraska	298.2	293.0	292.6	169.0	167.9	143.6
Kansas	478.3	466.0	493.9	288.2	287.2	259.3
<b>South Atlantic</b>	1,731.7	1,682.9	1,607.7	1,594.4	1,587.3	1,403.2
Delaware	4.4	4.2	4.2	7.4	7.4	7.1
Maryland	131.1	129.2	108.9	164.1	162.8	137.2
Virginia	480.6	472.0	453.2	605.4	609.1	563.2
West Virginia	230.2	224.9	212.5	217.2	215.1	192.1
North Carolina *	117.9	111.1	117.3	90.7	89.8	81.9
South Carolina	154.1	146.7	138.6	62.0	61.1	55.3
Georgia	127.5	124.5	120.9	105.3	105.2	94.0
Florida	485.9	470.3	452.1	342.3	336.8	272.4
<b>E. South Central</b>	759.1	744.9	704.2	604.9	599.9	525.5
Kentucky	266.2	263.1	265.0	168.9	166.8	143.9
Tennessee	224.2	220.0	203.6	240.5	239.1	214.7
Alabama	194.9	189.9	173.9	150.9	149.7	129.0
Mississippi	73.8	71.9	61.7	44.6	44.3	37.9
<b>W. South Central</b>	2,005.3	1,964.7	1,964.4	1,111.4	1,102.5	976.4
Arkansas	214.0	209.1	199.4	164.5	163.4	147.9
Louisiana	138.8	134.6	127.0	86.1	85.5	72.5
Oklahoma	423.2	417.3	414.9	251.2	249.4	224.8
Texas	1,229.3	1,203.7	1,223.1	609.6	604.2	531.2
<b>Mountain</b>	732.4	718.3	723.4	618.7	615.6	561.3
Montana	228.2	227.1	230.9	221.9	220.9	199.8
Idaho	25.3	25.4	23.3	20.4	20.3	18.5
Wyoming	104.6	102.6	102.5	93.9	93.8	85.1
Colorado	224.3	221.5	230.5	158.5	157.8	144.5
New Mexico	105.3	97.2	93.9	59.6	59.1	56.6
Arizona	10.6	10.6	10.1	9.7	9.4	8.5
Utah	31.5	31.4	29.8	50.2	49.8	44.1
Nevada	2.6	2.5	2.4	4.5	4.5	4.2
<b>Pacific</b>	206.3	194.5	189.9	224.1	222.4	201.6
Washington	63.9	61.3	54.4	69.6	68.9	58.4
Oregon	33.6	30.8	30.6	35.3	34.9	29.5
California *	78.8	74.2	76.4	92.8	92.5	80.3
Alaska	30.0	28.2	28.5	26.4	26.1	24.4
Virgin Islands	9.4	8.6	7.0	18.6	18.9	13.7