



# FEDERAL RESERVE

statistical release

FEDERAL RESERVE BANK  
JAN 12 1966

J.1 DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS, FOR THE BIWEEKLY PERIOD ENDED DECEMBER 22, 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				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>	147,046	16,133	3,006	127,907	119,042	119,664	8,026	18,633	3/4,002	3/22,236	3/399	352
<b>Reserve city banks</b>	89,597	14,013	1,742	73,842	70,328	68,484	2,327	12,808	1,629	14,343	94	292
Boston	2,651	442	34	2,175	2,141	1,020	50	368	30	394	3	6
New York:												
New York City	27,937	4,825	502	22,610	21,339	18,358	169	3,936	357	4,255	38	103
Other	840	54	20	767	711	1,228	32	125	42	166	--	1
Philadelphia	3,471	608	54	2,809	2,708	1,862	139	427	96	521	2	2
Cleveland	6,026	607	138	5,281	5,089	5,954	164	916	166	1,078	5	6
Richmond	4,385	490	85	3,809	3,597	2,394	156	551	141	689	3	14
Atlanta	4,444	932	81	3,432	3,358	2,147	296	568	78	640	6	10
Chicago:												
City of Chicago	6,767	1,325	162	5,281	5,545	5,014	119	1,045	74	1,116	3	19
Other	5,089	758	137	4,194	3,912	4,608	174	693	142	830	6	17
St. Louis	3,031	945	55	2,031	2,285	1,399	159	390	47	433	4	37
Minneapolis	1,410	407	24	980	1,019	733	42	183	16	197	1	11
Kansas City	2,986	795	59	2,132	2,203	1,407	196	387	36	420	3	43
Dallas	4,234	1,048	60	3,125	3,068	2,601	363	565	48	610	3	9
San Francisco	16,325	779	330	15,216	13,352	19,756	266	2,654	359	2,993	19	13
<b>Country banks</b>	57,445	2,120	1,264	54,065	48,714	51,181	5,699	5,825	2,373	7,893	305	60
Boston	4,442	164	120	4,158	3,804	2,592	256	358	210	560	8	3
New York	8,757	183	219	8,355	7,614	9,406	496	911	406	1,290	30	7
Philadelphia	3,437	38	76	3,324	2,967	3,882	343	331	191	511	11	4
Cleveland	4,239	55	111	4,073	3,627	4,531	443	421	220	616	25	--
Richmond	3,594	120	79	3,395	3,037	2,722	358	312	179	473	17	3
Atlanta	5,775	439	121	5,216	4,719	3,780	739	528	232	717	42	8
Chicago	9,201	198	195	8,808	7,872	10,664	894	1,045	371	1,371	45	9
St. Louis	2,881	85	54	2,742	2,441	2,046	367	299	98	375	23	1
Minneapolis	2,327	115	49	2,163	1,994	2,458	230	267	69	338	18	2
Kansas City	4,395	302	95	3,997	3,651	2,618	556	465	116	543	39	19
Dallas	4,845	357	67	4,421	3,919	2,841	764	471	146	564	33	1
San Francisco	3,554	62	78	3,414	3,071	3,641	252	396	131	514	13	--

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. 9-22, 1965	Nov. 25- Dec. 8, 1965	Dec. 10-23, 1964	Dec. 9-22, 1965	Nov. 25- Dec. 8, 1965	Dec. 10-23, 1964
	<u>Country banks in places with population of 15,000 and over 1/</u>					
<b>Total</b>	<b>39,002</b>	<b>37,918</b>	<b>36,514</b>	<b>36,026</b>	<b>35,878</b>	<b>31,294</b>
Boston	3,703	3,624	3,498	2,200	2,183	1,868
New York	7,022	6,887	6,638	7,286	7,269	6,520
Philadelphia	2,013	1,901	2,052	1,951	1,935	1,934
Cleveland	2,775	2,716	2,325	2,830	2,815	2,219
Richmond	2,202	2,115	1,980	1,530	1,520	1,225
Atlanta	3,967	3,812	3,657	2,830	2,811	2,369
Chicago	6,524	6,347	6,098	8,155	8,119	7,103
St. Louis	1,378	1,334	1,342	1,057	1,054	946
Minneapolis	1,130	1,109	1,062	1,228	1,223	1,079
Kansas City	2,263	2,181	2,091	1,556	1,552	1,318
Dallas	2,911	2,852	2,780	2,096	2,096	1,798
San Francisco	3,115	3,042	2,991	3,308	3,301	2,915
	<u>Country banks in places with population of less than 15,000</u>					
<b>Total</b>	<b>15,063</b>	<b>14,889</b>	<b>14,272</b>	<b>15,154</b>	<b>15,090</b>	<b>13,453</b>
Boston	455	456	436	392	390	347
New York	1,333	1,332	1,262	2,120	2,119	1,912
Philadelphia	1,311	1,311	1,240	1,931	1,933	1,787
Cleveland	1,298	1,281	1,236	1,701	1,693	1,517
Richmond	1,192	1,174	1,146	1,192	1,173	1,068
Atlanta	1,248	1,205	1,118	950	942	797
Chicago	2,284	2,261	2,154	2,509	2,501	2,186
St. Louis	1,364	1,338	1,276	990	984	871
Minneapolis	1,033	1,037	990	1,230	1,225	1,103
Kansas City	1,734	1,706	1,696	1,061	1,058	949
Dallas	1,510	1,492	1,442	745	742	628
San Francisco	299	298	276	333	330	286

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. 15	4,021	21,900	563	77
Dec. 22	3,983	22,570	235	17
Dec. 29p/	4,007	22,618	463	-83
Jan. 5p/	4,056	22,911	382	-180

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		
	Dec. 9-22, 1965	Nov. 25- Dec. 8, 1965	Dec. 10-23, 1964	Dec. 9-22, 1965	Nov. 25- Dec. 8, 1965	Dec. 10-23, 1964
	<b>Total</b>	15,662.6	14,889.3	14,272.3	15,154.2	15,090.0
<b>Total, all States</b>	15,053.6	14,879.4	14,264.0	15,135.6	15,071.9	13,437.6
<b>New England</b>	456.8	457.3	437.3	394.1	391.9	347.9
Maine	67.4	67.2	66.2	95.1	95.3	86.7
New Hampshire	86.7	87.6	79.6	67.7	67.2	55.0
Vermont	69.8	68.5	64.0	124.5	123.7	110.0
Massachusetts *	183.0	184.7	178.3	60.4	59.9	58.3
Rhode Island	--	--	--	--	--	--
Connecticut *	49.9	49.3	49.2	46.4	45.8	37.9
<b>Middle Atlantic</b>	2,891.1	2,889.3	2,744.7	4,423.2	4,422.6	4,033.3
New York	849.9	849.2	796.8	1,345.5	1,346.6	1,200.9
New Jersey	904.5	903.3	853.5	1,232.6	1,229.3	1,129.9
Pennsylvania	1,136.7	1,136.8	1,094.4	1,845.1	1,846.7	1,722.5
<b>E. North Central</b>	3,450.5	3,428.4	3,253.7	4,071.5	4,056.4	3,567.5
Ohio	846.1	844.5	791.0	1,152.2	1,146.1	1,008.1
Indiana	612.0	615.2	590.3	562.4	560.1	470.6
Illinois	1,248.6	1,245.4	1,180.7	1,111.6	1,107.1	976.7
Michigan	436.8	424.3	398.5	798.0	796.2	702.4
Wisconsin	307.0	299.0	293.2	447.3	446.9	409.7
<b>W. North Central</b>	2,327.9	2,307.5	2,210.9	1,876.1	1,868.8	1,647.5
Minnesota	402.8	411.6	364.9	561.4	562.2	488.7
Iowa	379.4	375.5	362.4	292.1	290.2	252.4
Missouri	453.3	440.3	421.4	321.9	320.7	290.4
North Dakota	98.9	99.0	89.7	95.4	95.0	85.7
South Dakota	147.5	148.2	137.6	124.4	123.7	107.5
Nebraska	339.1	336.2	326.4	178.5	177.9	153.1
Kansas	506.9	496.7	508.5	299.7	299.1	269.7
<b>South Atlantic</b>	1,865.2	1,823.9	1,770.7	1,690.6	1,667.5	1,476.2
Delaware	4.9	5.0	4.6	7.7	7.7	7.1
Maryland	140.6	143.4	118.8	179.0	177.3	148.0
Virginia *	521.0	508.4	520.1	633.0	619.8	587.1
West Virginia	239.0	238.2	229.8	228.0	225.7	199.4
North Carolina *	134.0	131.1	138.6	95.0	94.7	85.9
South Carolina	171.9	167.4	153.4	66.4	65.5	56.6
Georgia	146.2	143.6	135.6	113.7	112.4	97.2
Florida	507.6	486.8	469.8	367.8	364.4	294.9
<b>E. South Central</b>	874.8	826.2	788.3	633.9	629.8	550.5
Kentucky	312.9	280.6	300.9	175.3	173.8	151.3
Tennessee	251.1	240.7	226.1	251.3	249.7	223.7
Alabama	222.4	218.5	189.9	159.4	158.6	135.5
Mississippi *	88.4	86.4	71.4	47.9	47.7	40.0
<b>W. South Central</b>	2,189.7	2,156.5	2,072.2	1,176.1	1,169.3	1,006.4
Arkansas	247.5	244.8	229.5	173.5	172.3	153.4
Louisiana	161.9	155.4	136.8	91.8	91.0	75.2
Oklahoma	434.0	425.5	415.6	263.1	261.3	233.6
Texas	1,346.3	1,330.8	1,290.3	647.7	644.7	544.2
<b>Mountain</b>	776.8	770.1	785.5	624.9	622.5	578.7
Montana	232.3	229.4	254.2	212.8	211.5	207.1
Idaho	29.2	27.9	26.1	21.4	21.4	19.2
Wyoming	120.8	120.2	116.6	98.5	98.1	89.3
Colorado	239.2	237.9	238.8	163.3	162.9	148.0
New Mexico	106.7	105.0	100.6	62.7	62.6	57.4
Arizona	10.2	11.8	11.8	8.6	8.7	7.9
Utah	35.4	34.9	34.7	52.9	52.6	45.5
Nevada	3.0	3.0	2.7	4.7	4.7	4.3
<b>Pacific</b>	220.8	220.2	200.7	245.2	243.1	209.6
Washington	69.3	69.9	59.7	75.2	74.6	63.5
Oregon	37.1	37.3	34.4	40.6	39.3	33.4
California *	85.5	83.8	77.7	102.3	102.0	87.5
Alaska	28.9	29.2	28.9	27.1	27.2	25.2
<b>Virgin Islands</b>	8.8	9.7	8.3	18.7	18.5	14.9