

## MEMBER BANK BORROWINGS FROM FEDERAL RESERVE BANKS

Summary Report covering Country member banks for the semi-monthly reserve computation period ended February 15, 1956  
(Dollar amounts in millions - averages of daily figures)

	Total	Boston	New York	Phila- delphia	Cleve- land	Rich- mond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Fran- cisco
<u>Current semi-monthly period</u>													
Number of country banks in group	6,205	295	597	553	587	446	349	940	473	464	708	615	178
Number borrowing from Federal Reserve Bank	432	66	87	72	42	39	14	30	14	22	39	5	2
Required reserves (previous period):													
Total for banks in group	\$ 5,209	417	865	386	445	335	435	802	264	229	322	409	299
Total for borrowing banks	\$ 864	125	278	69	76	72	61	67	22	38	40	10	6
Amount of borrowings	\$ 156	23	47	17	14	10	9	9	3	9	9	2	3
Ratio of borrowings to required reserves--													
Of all banks in group	% 3.0	5.5	5.4	4.4	3.1	3.0	2.1	1.1	1.1	3.9	2.8	0.5	1.0
Of borrowing banks	% 18.1	18.0	17.0	25.0	19.0	13.1	14.4	13.8	14.6	25.0	23.5	19.7	60.9
Number of banks borrowing \$1 million or more													
Amount of borrowings of such banks	\$ 78	10	33	7	6	2	5	3	1	4	3	1	3
Per cent of total borrowings in the group	% 50	44	70	42	44	22	62	37	33	47	35	65	95
Number of banks with ratios of borrowings to required reserves of--													
40% and over	75	13	6	19	6	4	1	6	--	6	10	2	2
20 - 39.9%	116	17	24	25	11	11	3	5	2	4	12	2	--
10 - 19.9%	101	15	18	9	13	12	4	6	7	7	10	--	--
Less than 10%	140	21	39	19	12	12	6	13	5	5	7	1	--
Amount of borrowings by banks--													
With ratios of borrowings to required reserves of 40% and over	\$ 56	6	17	6	3	3	4	4	--	6	4	0.3	3
Borrowing in all of past 6 periods	\$ 42	5	7	5	4	5	5	0.2	1	1	5	1	3
<u>Continuity of borrowings during 3 months</u>													
Number of banks borrowing during--													
All 6 periods	95	9	10	30	5	13	3	4	1	5	12	2	1
4 - 5 periods	187	24	51	30	18	7	5	12	10	13	16	1	--
1 - 3 periods	599	69	158	69	61	44	25	52	12	33	57	10	9
Non-borrowers	5,324	193	378	424	503	382	316	872	450	413	623	602	168

NOTE: Ratios are computed from underlying figures in thousands except in the total column.  
District detail for such items as total required reserves and borrowings may not foot to totals because of rounding.