

MEMBER BANK BORROWINGS FROM FEDERAL RESERVE BANKS

Summary Report covering COUNTRY member banks for the semi-monthly reserve computation period ended April 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	6,192	295	585	550	587	447	354	943	473	463	709	613	173
Number borrowing from Federal Reserve Bank	409	68	104	68	27	28	6	32	8	24	36	5	3
<u>Required reserves (previous period):</u>													
Total for banks in group	\$ 5,158	412	857	384	446	332	443	795	258	223	315	402	293
Total for borrowing banks	\$ 810	119	331	65	79	43	21	83	8	28	20	7	6
Amount of borrowings	\$ 145	24	45	14	10	7	1	20	2	10	4	2	4
<u>Ratio of borrowings to required reserves--</u>													
Of all banks in group	% 2.8	5.8	5.3	3.6	2.2	2.1	0.2	2.5	0.8	4.5	1.3	0.5	1.4
Of borrowing banks	% 17.9	20.0	13.6	20.9	12.1	15.9	5.1	24.6	27.2	35.1	20.8	20.5	65.9
Number of banks borrowing \$1 million or more	36	6	13	2	2	2	--	6	--	4	--	--	1
Amount of borrowings of such banks	\$ 80	13	33	2	3	2	--	16	--	7	--	--	4
Per cent of total borrowings in the group	% 55	56	73	18	32	30	--	77	--	73	--	--	93
<u>Number of banks with ratios of borrowings to required reserves of--</u>													
40% and over	67	13	7	12	3	4	--	7	1	7	9	2	2
20 - 39.9%	116	19	26	21	10	8	1	11	4	5	9	2	--
10 - 19.9%	88	18	25	12	8	6	--	7	1	3	8	--	--
Less than 10%	138	18	46	23	6	10	5	7	2	9	10	1	1
<u>Amount of borrowings by banks--</u>													
With ratios of borrowings to required reserves of 40% and over	\$ 32	5	2	4	1	2	--	5	0.3	6	2.	0.3	4
Borrowing in all of past 6 periods	\$ 48	10	9	6	3	2	--	4	0.4	8	1	1	4
<u>Continuity of borrowings during 3 months</u>													
<u>Number of banks borrowing during--</u>													
All 6 periods	109	16	15	27	10	8	--	6	2	8	12	3	2
4 - 5 periods	221	38	51	25	12	20	10	16	7	18	22	2	--
1 - 3 periods	508	57	133	75	48	42	23	46	10	23	38	5	8
Non-borrowers	5,354	184	386	423	517	377	321	875	454	414	637	603	163

NOTE: Most ratios are computed from underlying figures in thousands. Details may not foot to totals because of rounding.