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FEDERAL RESERVE BANK  
OF RICHMOND

## BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

## DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS, FIRST HALF OF APRIL 1947

May 6, 1947

(Averages of daily figures 1/2. In millions of dollars)

Class of bank and F. R. district	Gross demand deposits				Demand deposits adjusted 3/	Not demand deposits 4/	Time deposits 5/	Demand balances due from domestic banks	Reserves with F.R. Banks			Borrowings at Federal Reserve Banks
	Total	Inter- bank	U. S. Govt. war loan deposits 2/	Other					Total	Required	Excess	
All member banks	86,350	11,349	2,561	72,439	67,541	73,610	27,749	5,452	15,931	15,026	906	113
Cent. Res. city banks:												
New York	22,012	4,087	552	17,374	15,943	19,989	1,463	77	4,103	4,086	17	8
Chicago	4,557	1,156	132	3,269	2,922	3,971	845	111	865	845	20	32
Reserve city banks	31,898	5,128	947	25,823	23,478	26,894	11,129	1,795	6,296	6,047	249	47
Boston	1,919	262	55	1,602	1,474	1,702	201	36	360	352	8	1
New York	542	24	14	504	468	467	308	25	114	112	2	1
Philadelphia	2,200	318	47	1,835	1,685	1,931	288	74	410	403	6	8
Cleveland	3,625	467	138	3,020	2,785	3,104	1,303	157	736	699	37	5
Richmond	2,061	322	59	1,680	1,523	1,759	447	99	396	379	17	5
Atlanta	2,029	474	41	1,515	1,351	1,676	408	152	382	360	22	3
Chicago	3,797	469	141	3,187	2,925	3,100	2,042	303	780	743	38	10
St. Louis	1,879	561	55	1,263	1,103	1,560	321	108	342	331	11	4
Minneapolis	981	310	30	641	545	796	174	60	172	170	3	5
Kansas City	2,671	868	65	1,738	1,528	2,135	357	267	469	448	21	3
Dallas	2,208	498	43	1,667	1,530	1,798	329	232	422	379	43	---
San Francisco	7,984	554	259	7,171	6,561	6,867	4,950	282	1,711	1,670	41	2
Country banks	27,882	978	930	25,974	25,199	22,786	14,312	3,469	4,668	4,049	619	56
Boston	2,224	63	73	2,067	1,954	1,874	1,112	170	357	329	28	12
New York	3,855	81	137	3,637	3,471	3,282	3,294	281	725	657	68	31
Philadelphia	1,996	14	91	1,891	1,839	1,664	1,619	193	379	330	49	5
Cleveland	2,379	24	110	2,245	2,109	1,954	1,725	264	450	377	73	3
Richmond	2,030	113	65	1,851	1,777	1,634	861	266	322	280	41	3
Atlanta	2,433	186	62	2,186	2,122	1,960	701	354	365	317	49	---
Chicago	3,580	70	151	3,359	3,288	2,886	2,277	482	632	541	91	1
St. Louis	1,708	119	47	1,542	1,502	1,396	600	228	266	231	34	1
Minneapolis	1,359	70	52	1,238	1,205	1,097	725	181	231	197	33	---
Kansas City	2,156	73	66	2,017	1,995	1,691	302	302	314	255	59	---
Dallas	2,419	119	36	2,264	2,225	1,881	193	467	336	275	61	---
San Francisco	1,744	24	41	1,679	1,634	1,467	903	198	290	259	31	---

For footnotes, see corresponding table in Federal Reserve Bulletin.

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## DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS --(Cont'd)

(Averages of daily figures. In thousands of dollars)

Federal Reserve district	Demand deposits except interbank			Time deposits		
	1st half Apr. 1947	2nd half Mar. 1947	1st half Apr. 1946	1st half Apr. 1947	2nd half Mar. 1947	1st half Apr. 1946
	<u>Country banks <sup>1/</sup> in places with population of 15,000 and over</u>					
Total	15,184,387	15,224,872	r17,181,074	8,375,844	8,370,493	7,740,306
Boston	1,816,517	1,831,731	2,144,505	881,349	880,500	830,235
New York	2,802,351	2,791,981	3,391,285	2,156,094	2,153,461	1,996,754
Philadelphia	1,084,578	1,088,288	1,219,468	737,447	735,984	677,689
Cleveland	1,305,459	1,310,547	1,504,078	909,304	914,159	852,124
Richmond	1,052,242	1,064,180	1,200,429	394,766	393,893	360,669
Atlanta	1,561,217	1,565,008	1,719,417	488,606	488,396	454,802
Chicago	1,855,817	1,863,760	r2,066,765	1,349,612	1,344,767	1,236,010
St. Louis	618,886	618,957	649,676	328,638	327,129	304,821
Minneapolis	541,990	544,913	574,383	291,324	289,646	261,772
Kansas City	510,251	509,380	531,748	104,403	104,436	101,711
Dallas	883,551	889,741	922,990	133,326	132,575	112,932
San Francisco	1,151,528	1,146,386	1,256,930	600,975	605,547	550,787
	<u>Country banks in places with population of less than 15,000</u>					
Total	11,719,711	11,759,458	r12,036,186	5,936,371	5,918,815	5,364,317
Boston	323,904	325,484	355,608	230,174	230,112	215,899
New York	971,638	980,770	1,119,288	1,138,134	1,138,045	1,046,303
Philadelphia	897,046	897,992	972,297	881,862	879,104	791,209
Cleveland	1,049,293	1,049,991	1,093,021	816,133	815,140	734,299
Richmond	864,111	871,972	886,506	466,082	465,792	413,797
Atlanta	686,145	689,020	743,282	212,559	211,632	185,924
Chicago	1,653,910	1,663,662	r1,640,938	927,714	924,687	834,580
St. Louis	969,618	980,363	978,706	271,154	268,667	242,554
Minneapolis	747,537	749,128	705,874	433,620	429,844	384,081
Kansas City	1,572,211	1,571,438	1,509,882	197,668	197,070	184,007
Dallas	1,416,196	1,410,974	1,432,166	59,667	59,238	57,812
San Francisco	568,102	568,664	598,618	301,605	299,484	274,052

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<sup>1/</sup> Includes only banks in outlying sections of reserve cities which have been given permission to carry the same reserves as country banks. All reserve cities have a population of more than 15,000.

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DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS --(Cont'd)  
(Averages of daily figures. In thousands of dollars)

	Demand deposits except interbank					
	1st half		2nd half		1st half	
	Apr. 1947	Mar. 1947	Apr. 1946	Apr. 1947	Mar. 1947	Apr. 1946
	Time deposits					
	1st half	2nd half	1st half	1st half	2nd half	1st half
	Apr. 1947	Mar. 1947	Apr. 1946	Apr. 1947	Mar. 1947	Apr. 1946
Country banks in places with population of less than 15,000						
Total, All States	11,719,711	11,759,458	r12,036,186	5,936,371	5,918,815	5,364,317
New England	340,243	341,806	374,956	240,976	240,874	225,645
Maine	55,175	54,136	63,515	66,721	66,779	62,722
New Hampshire	69,250	69,054	74,606	28,790	28,614	26,741
Vermont	43,360	43,992	46,656	54,707	54,691	50,306
Massachusetts	115,781	117,821	127,429	55,065	55,033	52,455
Rhode Island	833	768	782	1,527	1,521	1,378
Connecticut	55,844	56,035	61,968	34,166	34,236	32,043
Middle Atlantic	2,161,496	2,169,408	2,396,823	2,281,409	2,277,655	2,072,443
New York	662,622	669,151	761,340	745,617	745,499	691,501
New Jersey	496,029	499,008	555,718	521,989	521,039	469,008
Pennsylvania	1,002,845	1,001,249	1,079,765	1,013,603	1,010,117	911,634
East North Central	2,347,226	2,366,668	r2,419,652	1,611,365	1,604,981	1,447,116
Ohio	582,006	582,758	605,024	492,319	492,244	442,276
Indiana	408,732	413,486	415,515	168,215	167,759	147,578
Illinois	869,200	877,251	853,961	358,975	355,624	344,766
Michigan	290,972	295,102	r326,124	366,539	365,937	340,643
Wisconsin	196,316	198,071	219,098	225,317	223,417	201,883
West North Central	1,934,185	1,932,932	1,823,952	511,436	507,830	456,590
Minnesota	249,154	251,110	248,302	208,616	207,225	183,553
Iowa	335,472	333,842	306,352	91,545	90,756	82,328
Missouri	303,431	305,580	301,417	66,365	66,173	61,683
North Dakota	89,459	89,201	80,270	26,523	26,221	22,312
South Dakota	150,170	150,090	128,276	33,853	33,557	29,795
Nebraska	331,984	332,624	300,967	41,706	41,539	37,567
Kansas	474,515	470,485	458,368	42,828	42,359	39,452
South Atlantic	1,207,074	1,215,126	1,256,152	578,707	578,115	508,881
Delaware	17,008	17,017	17,792	11,841	11,915	10,772
Maryland	146,752	148,046	152,460	124,059	124,259	111,960
Virginia	326,804	329,971	338,038	201,119	200,729	175,374
West Virginia	170,562	170,547	178,595	80,845	80,681	74,373
North Carolina	441,854	444,318	449,344	52,084	52,230	46,701
South Carolina	91,582	92,611	82,436	17,348	17,262	14,302
Georgia	97,432	98,177	99,537	29,136	29,182	23,056
Florida	215,080	214,439	237,930	62,275	62,157	52,343
East South Central	663,496	667,066	695,690	154,173	153,268	139,769
Kentucky	287,630	290,550	291,039	45,265	46,268	42,577
Tennessee	184,976	185,517	197,494	63,082	62,204	58,928
Alabama	143,438	143,397	157,098	34,921	34,936	29,859
Mississippi	47,452	47,602	50,059	9,905	9,860	8,405
West South Central	1,920,970	1,918,950	1,921,731	134,410	134,090	127,485
Arkansas	160,758	162,694	153,265	28,649	28,696	25,382
Louisiana	79,036	79,955	76,744	27,417	27,456	24,854
Oklahoma	393,421	392,478	383,256	31,996	31,973	30,403
Texas	1,287,755	1,283,323	1,308,466	46,348	45,965	46,846
Mountain	722,853	723,831	710,315	183,545	182,588	172,393
Montana	164,112	164,771	144,877	40,139	40,039	36,271
Idaho	78,726	78,529	91,953	17,241	17,213	19,022
Wyoming	81,285	81,736	79,889	20,434	20,373	19,198
Colorado	233,936	234,983	227,390	49,593	49,670	46,858
New Mexico	97,584	97,348	96,456	12,124	12,136	10,209
Arizona	3,708	3,692	6,916	934	921	1,569
Utah	45,866	45,308	47,456	33,953	33,192	31,986
Nevada	17,634	17,464	15,378	9,127	9,044	7,280
Pacific	422,168	423,671	436,915	240,350	239,114	214,195
Washington	90,227	90,382	92,849	41,540	41,672	38,597
Oregon	88,061	87,653	84,347	27,563	27,228	24,358
California	243,880	245,636	259,719	171,247	170,214	151,240

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