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MAY 21 1946
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BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS, SECOND HALF OF APRIL, 1946

May 17, 1946

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

Class of bank and F. R. district	Gross demand deposits				Demand deposits adjusted 3/	Net 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	99,890	12,124	18,066	69,700	65,334	71,831	25,401	5,862	15,542	14,606	935	302
Cent. Res. city banks:												
New York	26,530	4,294	5,513	16,723	15,436	19,705	1,321	57	4,047	4,020	27	86
Chicago	5,835	1,145	1,254	3,436	3,146	4,114	752	178	834	868	16	1
Reserve city banks	37,229	5,590	6,790	24,849	22,736	26,613	10,170	1,807	6,123	5,933	191	150
Boston	2,333	280	533	1,520	1,411	1,647	183	46	345	340	5	6
New York	613	26	115	473	447	451	286	22	109	107	2	--
Philadelphia	2,708	345	563	1,799	1,653	1,928	207	72	408	398	10	5
Cleveland	4,286	505	871	2,910	2,699	3,046	1,196	163	700	681	19	38
Richmond	2,388	353	433	1,601	1,466	1,727	432	108	391	371	20	9
Atlanta	2,369	593	392	1,385	1,234	1,687	383	145	374	360	14	13
Chicago	4,435	479	869	3,087	2,870	3,062	1,853	295	761	724	38	28
St. Louis	2,174	587	397	1,190	1,057	1,547	303	101	333	328	6	20
Minneapolis	1,184	312	266	606	534	784	159	63	168	166	2	7
Kansas City	2,996	892	433	1,672	1,502	2,116	334	284	462	443	19	21
Dallas	2,519	565	406	1,548	1,418	1,765	302	223	400	371	28	--
San Francisco	9,225	654	1,512	7,059	6,446	6,855	4,532	284	1,671	1,643	28	2
Country banks	30,296	1,095	4,509	24,692	24,016	21,399	13,157	3,821	11,487	3,785	702	65
Boston	2,597	95	522	1,980	1,891	1,819	1,050	177	348	318	31	13
New York	4,575	84	963	3,528	3,395	3,198	3,058	296	723	631	92	27
Philadelphia	2,212	15	379	1,818	1,765	1,570	1,478	215	364	309	55	11
Cleveland	2,620	27	458	2,135	2,086	1,826	1,586	292	432	351	81	4
Richmond	2,224	134	322	1,767	1,700	1,534	778	313	307	261	45	5
Atlanta	2,701	240	325	2,137	2,072	1,907	642	417	357	305	52	1
Chicago	3,788	70	587	3,151	3,071	2,630	2,083	523	599	493	106	1
St. Louis	1,751	125	187	1,438	1,404	1,277	550	257	251	212	39	1
Minneapolis	1,341	70	183	1,088	1,062	945	645	191	209	171	38	1
Kansas City	2,114	78	177	1,860	1,838	1,528	288	397	291	231	60	--
Dallas	2,498	130	198	2,169	2,131	1,774	172	498	330	259	72	--
San Francisco	1,875	27	208	1,641	1,601	1,390	827	245	276	244	31	1

For footnotes, see corresponding table in Federal Reserve Bulletin.

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.		
	2nd half	1st half	2nd half	2nd half	1st half	2nd half
	Apr. 1946	Apr. 1946	Apr. 1945	Apr. 1946	Apr. 1946	Apr. 1945
	<u>Country banks ^{1/} in places with population of 15,000 and over</u>					
Total	17,239,681	17,217,968	14,368,603	7,769,564	7,740,306	6,412,688
Boston	2,144,290	2,144,505	1,895,551	833,786	830,235	703,622
New York	3,372,477	3,391,285	2,794,146	2,005,917	1,996,754	1,625,181
Philadelphia	1,229,548	1,219,468	1,011,826	681,331	677,689	565,511
Cleveland	1,503,925	1,504,078	1,271,231	848,529	852,124	711,551
Richmond	1,203,349	1,200,429	1,139,539	362,695	360,669	320,071
Atlanta	1,719,400	1,719,417	1,301,197	454,780	454,802	353,837
Chicago	2,113,554	2,103,659	1,863,469	1,243,785	1,236,010	1,052,996
St. Louis	651,164	649,676	521,343	307,438	304,821	248,574
Minneapolis	572,963	574,383	432,879	262,654	261,772	208,384
Kansas City	533,152	531,748	420,935	102,092	101,711	84,817
Dallas	940,436	922,390	748,433	113,921	112,932	93,178
San Francisco	1,255,423	1,256,930	968,054	552,636	550,787	444,966
	<u>Country banks in places with population of less than 15,000</u>					
Total	11,961,495	11,999,292	9,332,248	5,387,537	5,364,317	4,412,693
Boston	357,580	355,608	292,310	216,699	215,899	185,698
New York	1,118,391	1,119,288	860,603	1,051,610	1,046,303	882,527
Philadelphia	967,316	972,297	748,135	796,192	791,209	659,116
Cleveland	1,089,220	1,093,021	863,456	737,964	734,299	597,606
Richmond	886,121	886,506	674,632	415,375	413,797	334,034
Atlanta	742,407	743,282	552,461	186,985	185,924	148,813
Chicago	1,604,191	1,604,044	1,277,943	839,675	834,580	678,831
St. Louis	974,171	973,706	781,565	242,500	242,354	196,889
Minneapolis	698,062	705,874	502,611	382,585	384,081	305,661
Kansas City	1,503,633	1,509,882	1,163,771	185,598	184,007	153,591
Dallas	1,426,875	1,432,166	1,143,829	57,829	57,812	45,786
San Francisco	593,528	598,618	470,932	274,525	274,052	224,141

^{1/} Includes any 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			Time deposits		
	2nd half	1st half	2nd half	2nd half	1st half	2nd half
	Apr. 1946	Apr. 1946	Apr. 1945	Apr. 1946	Apr. 1946	Apr. 1945
Country banks in places with population of less than 15,000						
Total, all States	11,961,495	11,999,292	9,332,248	5,387,537	5,361,317	4,412,693
New England	377,099	374,956	307,624	226,520	225,645	193,727
Maine	64,386	63,515	55,391	62,781	62,722	55,949
New Hampshire	74,746	74,606	55,395	26,922	26,741	22,172
Vermont	47,022	46,656	37,391	50,509	50,306	42,314
Massachusetts	127,517	127,429	105,787	52,774	52,455	45,033
Rhode Island	842	782	739	1,383	1,378	1,084
Connecticut	62,586	61,968	52,921	32,151	32,043	27,175
Middle Atlantic	2,320,921	2,396,823	1,844,151	2,083,310	2,072,143	1,725,361
New York	764,941	761,340	586,056	694,496	691,501	588,402
New Jersey	549,889	555,718	425,849	472,034	469,008	387,481
Pennsylvania	1,076,101	1,079,765	832,246	916,780	911,634	749,478
East North Central	2,378,105	2,382,758	1,884,595	1,452,889	1,447,116	1,175,294
Ohio	602,639	605,024	481,727	445,147	442,576	366,904
Indiana	417,851	415,515	329,699	417,866	417,248	120,726
Illinois	852,580	853,961	673,234	315,246	314,766	256,442
Michigan	288,790	289,230	233,264	342,201	340,643	276,039
Wisconsin	216,245	219,028	166,671	202,429	201,883	157,941
West North Central	1,816,120	1,823,952	1,379,499	457,753	456,690	375,991
Minnesota	246,018	248,302	171,736	182,848	183,553	147,695
Iowa	305,247	306,352	242,467	82,748	82,328	71,029
Missouri	301,358	301,417	229,937	62,853	61,683	50,447
North Dakota	79,114	80,270	58,159	22,185	22,312	17,353
South Dakota	127,150	128,276	87,642	29,788	29,795	24,230
Nebraska	301,166	300,967	225,803	37,743	37,567	31,463
Kansas	456,067	458,368	363,785	39,588	39,452	32,874
South Atlantic	1,256,942	1,256,152	947,852	511,175	508,881	409,488
Delaware	17,863	17,792	14,629	10,781	10,772	9,301
Maryland	154,147	152,460	118,755	112,450	111,960	91,528
Virginia	336,745	338,038	256,621	175,900	175,374	143,730
West Virginia	179,727	178,595	132,652	74,697	74,373	57,840
North Carolina	448,508	449,364	348,461	146,835	146,701	36,673
South Carolina	81,594	82,436	63,302	44,428	44,302	11,673
Georgia	98,858	99,537	76,409	23,181	23,056	19,405
Florida	239,500	237,930	171,023	52,903	52,343	39,338
East South Central	689,786	695,690	534,517	441,519	439,769	315,915
Kentucky	287,624	291,039	233,392	42,682	42,577	36,782
Tennessee	196,526	197,494	151,341	58,524	58,928	45,528
Alabama	156,339	157,098	117,278	31,832	29,859	27,379
Mississippi	49,297	50,059	32,506	8,481	8,405	6,226
West South Central	1,912,682	1,921,731	1,548,114	126,373	127,485	101,998
Arkansas	153,538	153,265	119,249	25,483	25,322	20,592
Louisiana	76,884	76,744	57,555	23,653	24,854	18,862
Oklahoma	378,371	383,256	302,183	30,453	30,403	26,943
Texas	1,303,889	1,308,466	1,039,427	46,784	46,846	35,601
Mountain	706,659	710,315	542,420	173,431	172,393	141,170
Montana	442,344	444,877	306,376	35,964	36,271	28,727
Idaho	91,041	91,953	73,864	19,001	19,022	15,806
Wyoming	79,254	79,889	59,472	19,259	19,198	15,916
Colorado	227,256	227,390	166,692	47,081	46,858	37,895
New Mexico	97,478	96,456	76,825	11,169	10,209	8,124
Arizona	6,948	6,916	10,737	1,554	1,569	2,548
Utah	47,033	47,456	35,739	32,046	31,986	25,987
Nevada	15,335	15,378	12,715	7,357	7,280	6,167
Pacific	433,171	436,915	343,176	214,567	214,195	174,701
Washington	91,744	92,849	75,675	38,679	38,597	32,262
Oregon	84,062	84,347	68,971	24,396	24,358	20,290
California	257,365	259,719	198,530	151,492	151,240	122,149