

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS, SECOND HALF OF JUNE, 1946

July 19, 1946

(Averages of daily figures 1/2. 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	96,692	11,800	11,920	72,972	67,908	74,297	26,060	5,647	16,020	15,085	334	110
Cent. Res. city banks:												
New York	25,857	4,276	3,525	18,056	16,292	20,541	1,424	58	4,232	4,194	38	3
Chicago	5,412	1,104	802	3,506	3,224	4,166	774	164	878	880	- 2	4
Reserve city banks	35,791	5,388	4,502	25,901	23,621	27,297	10,394	1,805	6,317	6,083	234	76
Boston	2,238	294	348	1,596	1,459	1,710	187	45	360	353	7	--
New York	589	27	76	486	451	455	292	24	113	109	4	1
Philadelphia	2,591	351	360	1,880	1,733	2,009	209	76	426	414	11	2
Cleveland	4,136	493	586	3,058	2,826	3,157	1,208	167	726	704	22	11
Richmond	2,257	336	284	1,637	1,501	1,740	443	112	390	375	15	7
Atlanta	2,221	523	258	1,440	1,294	1,685	393	138	375	361	14	4
Chicago	4,238	469	580	3,189	2,960	3,155	1,903	282	778	745	33	22
St. Louis	2,051	550	269	1,231	1,094	1,545	315	104	312	328	14	18
Minneapolis	1,126	299	172	655	578	813	162	61	178	173	5	4
Kansas City	2,903	859	295	1,749	1,563	2,161	340	267	475	453	23	5
Dallas	2,443	563	261	1,619	1,486	1,834	313	218	416	386	30	--
San Francisco	8,997	624	1,013	7,360	6,675	7,028	4,628	311	1,739	1,683	56	1
Country banks	29,632	1,031	3,091	25,509	24,771	22,292	13,466	3,618	4,594	3,929	665	27
Boston	2,544	92	351	2,101	1,993	1,904	1,073	191	365	331	34	3
New York	4,488	87	639	3,762	3,596	3,391	3,133	308	754	663	92	11
Philadelphia	2,178	15	262	1,901	1,847	1,658	1,517	210	380	323	57	2
Cleveland	2,543	26	315	2,203	2,151	1,901	1,630	280	443	364	79	3
Richmond	2,131	119	219	1,793	1,723	1,581	793	274	306	269	37	5
Atlanta	2,556	206	218	2,132	2,074	1,949	660	343	353	313	41	--
Chicago	3,704	68	411	3,226	3,166	2,761	2,133	483	612	515	98	1
St. Louis	1,715	118	133	1,464	1,429	1,320	556	232	252	218	33	--
Minneapolis	1,335	68	129	1,137	1,110	1,005	662	177	217	180	37	--
Kansas City	2,106	76	130	1,901	1,877	1,579	292	383	293	239	55	--
Dallas	2,489	130	140	2,218	2,177	1,807	177	511	334	264	70	--
San Francisco	1,841	27	143	1,671	1,628	1,437	813	225	284	252	33	--

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
	June 1946	June 1946	June 1945	June 1946	June 1946	June 1945
	<u>Country banks ^{1/} in places with population of 15,000 and over</u>					
Total	16,751,472	17,027,361	15,747,677	7,947,820	7,903,057	6,614,925
Boston	2,093,282	2,109,103	2,118,636	850,802	846,330	725,104
New York	3,302,845	3,355,331	3,205,778	2,053,043	2,039,445	1,663,314
Philadelphia	1,203,188	1,200,887	1,136,185	696,315	692,277	578,580
Cleveland	1,444,374	1,466,243	1,396,943	871,956	868,157	738,670
Richmond	1,141,816	1,186,594	1,238,025	368,312	367,067	324,963
Atlanta	1,627,494	1,676,003	1,355,368	464,217	459,622	369,758
Chicago	2,040,769	2,089,949	1,997,744	1,273,248	1,266,582	1,096,320
St. Louis	633,695	649,836	549,132	307,978	311,917	256,967
Minneapolis	566,446	578,609	475,301	269,760	267,963	216,143
Kansas City	530,334	534,531	445,144	103,505	103,162	87,672
Dallas	944,604	941,271	791,937	124,375	120,008	96,296
San Francisco	1,222,625	1,239,004	1,037,484	564,309	560,527	461,131
	<u>Country banks in places with population of less than 15,000</u>					
Total	11,849,049	11,956,417	9,983,761	5,520,463	5,485,252	4,573,020
Boston	358,809	361,360	309,423	221,959	220,639	189,561
New York	1,098,385	1,110,554	982,007	1,079,681	1,070,611	914,316
Philadelphia	960,365	963,265	826,381	820,681	815,195	685,798
Cleveland	1,072,874	1,081,315	927,212	757,616	753,608	619,934
Richmond	869,896	880,802	722,265	424,865	422,086	345,716
Atlanta	722,659	733,893	573,707	195,676	193,513	154,203
Chicago	1,596,032	1,610,277	1,341,651	859,305	851,380	704,641
St. Louis	964,071	970,758	837,835	248,061	248,400	204,375
Minneapolis	700,315	706,929	536,450	392,300	389,589	315,689
Kansas City	1,500,565	1,505,056	1,229,508	188,265	188,217	158,624
Dallas	1,413,587	1,435,584	1,208,404	53,018	53,599	49,659
San Francisco	591,491	596,624	488,918	279,036	278,415	230,504

^{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 BORROWING OF MEMBER BANKS - (Cont'd)
(Averages of daily figures. In thousands of dollars)

	Demand deposits					
	except interbank			Time deposits		
	2nd half June 1946	1st half June 1946	2nd half June 1945	2nd half June 1946	1st half June 1946	2nd half June 1945
	Country banks in places with population of less than 15,000					
Total, all States	11,849,049	11,956,417	9,983,761	5,520,463	5,485,252	4,573,020
New England	377,527	380,300	327,363	232,087	230,676	197,866
Maine	60,321	62,280	55,426	64,561	64,141	57,024
New Hampshire	77,336	78,088	59,517	27,654	27,491	22,986
Vermont	48,194	48,362	39,442	51,704	51,325	43,589
Massachusetts	128,076	127,558	114,663	54,070	53,749	45,179
Rhode Island	739	769	745	1,406	1,401	1,125
Connecticut	62,861	63,243	57,600	32,692	32,569	27,963
Middle Atlantic	2,362,297	2,377,208	2,062,864	2,142,527	2,126,828	1,790,433
New York	750,086	759,668	682,768	710,713	704,944	609,305
New Jersey	548,633	550,529	486,021	487,693	483,475	402,147
Pennsylvania	1,063,578	1,067,011	914,075	944,115	938,439	778,981
East North Central	2,369,586	2,383,789	2,026,735	1,487,521	1,477,234	1,222,030
Ohio	593,725	599,888	519,634	456,617	454,142	380,342
Indiana	414,094	415,594	349,478	151,479	150,371	124,821
Illinois	861,383	866,875	731,101	324,215	322,169	264,597
Michigan	291,120	290,257	245,464	345,447	342,615	286,187
Wisconsin	209,264	211,175	181,058	209,763	207,937	166,083
West North Central	1,804,888	1,822,804	1,457,991	468,249	466,333	387,597
Minnesota	248,271	251,584	191,953	186,757	185,873	152,621
Iowa	297,217	301,235	243,314	84,585	84,190	72,318
Missouri	299,508	302,975	247,300	64,790	64,507	52,527
North Dakota	79,543	80,105	58,784	22,683	22,986	17,966
South Dakota	127,263	128,348	91,482	30,567	30,360	24,903
Nebraska	300,885	305,239	238,859	38,641	38,449	32,680
Kansas	452,201	453,318	386,299	40,216	39,968	34,582
South Atlantic	1,238,065	1,253,089	1,007,983	526,168	522,222	424,324
Delaware	13,255	18,276	15,756	10,979	10,916	9,511
Maryland	156,106	156,453	132,528	116,423	115,584	95,541
Virginia	328,863	335,140	275,870	179,249	178,340	147,602
West Virginia	176,107	177,506	143,941	76,022	75,203	60,300
North Carolina	143,863	146,099	118,756	47,428	47,258	37,927
South Carolina	79,803	80,419	63,602	14,858	14,714	12,117
Georgia	100,482	102,496	78,683	26,006	25,999	20,021
Florida	234,586	236,700	178,847	55,203	54,208	41,305
East South Central	661,576	673,261	549,367	445,575	443,807	319,176
Kentucky	276,155	280,729	237,791	44,211	43,492	37,619
Tennessee	189,248	191,433	159,567	59,676	59,208	47,664
Alabama	149,590	153,293	119,185	32,871	32,554	28,152
Mississippi	46,583	47,806	32,824	8,671	8,553	5,741
West South Central	1,303,305	1,919,946	1,634,072	123,590	124,363	107,680
Arkansas	152,336	154,326	153,054	26,128	25,954	21,371
Louisiana	74,180	75,266	59,482	24,870	24,704	19,502
Oklahoma	384,021	378,062	321,052	30,794	31,257	27,692
Texas	1,293,368	1,312,292	1,100,484	41,798	42,448	39,115
Mountain	697,642	710,894	557,435	176,286	175,831	142,979
Montana	142,034	144,248	108,907	37,195	36,999	28,943
Idaho	89,471	92,099	72,951	19,131	19,185	16,090
Wyoming	77,939	79,174	62,196	19,593	19,577	16,143
Colorado	223,497	227,011	173,028	47,618	47,499	38,773
New Mexico	96,244	98,963	79,281	11,304	11,299	8,490
Arizona	7,160	7,130	10,913	1,589	1,580	2,537
Utah	45,452	46,256	37,100	32,316	32,220	26,151
Nevada	15,845	16,013	13,059	7,540	7,472	5,852
Pacific	433,563	435,126	359,951	218,460	217,958	180,935
Washington	89,476	91,041	75,626	39,742	39,330	33,515
Oregon	85,419	85,528	71,002	24,908	24,191	20,806
California	258,668	258,557	213,323	153,810	154,437	126,614