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SEP 20 1946

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM  
DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS, SECOND HALF OF AUGUST, 1946  
(Averages of daily figures 1/2. In millions of dollars)

September 10, 1946

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	93,678	11,878	9,027	72,773	68,198	74,536	26,652	5,730	16,030	15,147	833	119
<u>Cent. Res. city banks:</u>												
New York	24,037	4,175	2,530	17,333	15,941	20,102	1,437	47	4,123	4,107	16	14
Chicago	5,326	1,173	589	3,564	3,265	4,266	794	173	911	901	9	1
<u>Reserve city banks</u>	34,873	5,488	3,463	25,921	23,724	27,509	10,601	1,775	6,338	6,138	201	69
Boston	2,106	275	252	1,579	1,461	1,695	191	43	357	350	6	2
New York	584	29	60	494	459	466	300	22	113	111	2	---
Philadelphia	2,422	339	262	1,822	1,694	1,954	237	79	412	405	7	6
Cleveland	3,994	514	463	3,018	2,791	3,147	1,221	162	741	703	38	4
Richmond	2,245	358	221	1,666	1,521	1,791	450	102	402	385	16	12
Atlanta	2,161	472	191	1,499	1,358	1,692	401	142	378	362	15	5
Chicago	4,129	526	450	3,153	2,905	3,147	1,934	292	776	745	31	20
St. Louis	1,968	528	204	1,236	1,099	1,532	319	97	334	326	8	6
Minneapolis	1,105	334	127	643	556	826	165	66	178	175	3	5
Kansas City	2,940	937	224	1,778	1,590	2,263	348	270	493	473	20	1
Dallas	2,404	556	190	1,658	1,524	1,871	317	213	423	393	30	3
San Francisco	8,815	620	821	7,374	6,765	7,126	4,717	287	1,733	1,708	25	4
<u>Country banks</u>	29,442	1,042	2,445	25,955	25,268	22,659	13,820	3,734	4,658	4,001	657	35
Boston	2,448	88	260	2,099	2,001	1,909	1,095	187	369	333	36	4
New York	4,301	88	487	3,725	3,573	3,359	3,218	315	753	663	90	20
Philadelphia	2,140	15	210	1,916	1,870	1,679	1,560	209	386	329	57	2
Cleveland	2,577	26	287	2,264	2,215	1,945	1,676	300	450	373	77	1
Richmond	2,147	126	168	1,853	1,776	1,633	817	281	321	278	44	3
Atlanta	2,459	191	170	2,099	2,048	1,923	671	323	349	310	39	1
Chicago	3,746	75	331	3,340	3,281	2,838	2,191	528	631	529	102	---
St. Louis	1,723	119	104	1,500	1,467	1,357	569	232	255	224	31	---
Minneapolis	1,363	71	101	1,191	1,163	1,033	680	204	220	185	34	---
Kansas City	2,181	81	105	1,995	1,976	1,645	295	418	300	248	52	1
Dallas	2,511	133	108	2,270	2,235	1,864	181	511	336	272	64	---
San Francisco	1,846	29	115	1,702	1,662	1,472	866	226	290	258	32	1

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		
	2nd half	1st half	2nd half	2nd half	1st half	2nd half
	Aug. 1946	Aug. 1946	Aug. 1945	Aug. 1946	Aug. 1946	Aug. 1945
<u>Country banks <sup>1/</sup> in places with population of 15,000 and over</u>						
Total	16,306,469	16,330,495	15,509,063	6,131,977	8,094,424	6,904,064
Boston	1,993,464	2,006,052	2,104,223	867,777	864,686	757,946
New York	3,083,283	3,104,951	3,111,739	2,106,593	2,098,622	1,754,739
Philadelphia	1,159,323	1,159,337	1,117,057	712,390	709,749	611,912
Cleveland	1,462,592	1,449,732	1,404,010	893,443	887,071	779,283
Richmond	1,130,007	1,131,328	1,068,216	379,934	375,072	326,068
Atlanta	1,572,938	1,577,160	1,370,587	471,865	470,558	388,421
Chicago	2,020,814	2,014,925	1,901,318	1,302,592	1,296,380	1,108,984
St. Louis	629,282	630,027	576,042	313,247	312,757	272,217
Minneapolis	569,329	565,692	491,911	275,971	274,456	227,362
Kansas City	537,045	538,724	475,307	104,226	104,111	93,047
Dallas	932,245	935,009	812,514	126,713	126,118	101,634
San Francisco	1,216,442	1,217,558	1,076,139	577,206	574,844	482,451
<u>Country banks in places with population of less than 15,000</u>						
Total	12,093,712	12,072,085	10,564,926	5,687,781	5,659,470	4,817,081
Boston	365,967	364,767	342,975	227,202	225,866	196,826
New York	1,128,979	1,122,667	1,050,213	1,111,301	1,104,308	965,104
Philadelphia	965,804	962,988	867,313	847,609	842,554	712,510
Cleveland	1,088,858	1,090,849	980,602	782,284	781,965	662,401
Richmond	890,702	881,880	769,694	437,023	434,848	367,242
Atlanta	695,390	711,543	584,826	199,477	198,083	161,540
Chicago	1,650,476	1,647,477	1,405,830	838,654	883,336	744,451
St. Louis	974,443	976,439	879,068	255,310	254,706	215,569
Minneapolis	722,556	711,745	565,542	404,323	401,737	330,477
Kansas City	1,563,760	1,561,947	1,329,445	191,253	190,572	167,465
Dallas	1,445,832	1,439,634	1,270,327	54,422	54,049	51,502
San Francisco	601,245	600,149	519,391	265,923	287,446	241,994

<sup>1/</sup> 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.

(Averages of daily figures. In thousands of dollars)

	Demand deposits					
	except interbank			Time deposits		
	2nd half Aug. 1946	1st half Aug. 1946	2nd half Aug. 1945	2nd half Aug. 1946	1st half Aug. 1946	2nd half Aug. 1945
Country banks in places with population of less than 15,000						
Total, all States	12,097,712	12,072,085	10,564,926	5,687,781	5,659,470	4,817,081
New England	384,372	363,214	360,241	237,699	236,281	205,524
Maine	60,804	61,098	57,558	65,806	65,507	57,077
New Hampshire	80,199	79,891	70,444	28,684	28,385	24,317
Vermont	49,875	49,491	45,934	53,348	53,126	45,416
Massachusetts	130,108	129,403	127,104	54,990	54,519	48,291
Rhode Island	683	712	772	1,433	1,439	1,185
Connecticut	62,703	62,619	58,429	33,438	33,305	29,238
Middle Atlantic	2,404,174	2,393,868	2,190,152	2,210,865	2,197,911	1,887,944
New York	776,600	771,464	719,220	729,686	724,890	642,575
New Jersey	564,143	560,662	516,606	506,121	502,610	425,981
Pennsylvania	1,063,431	1,061,742	954,326	975,058	970,411	819,388
East North Central	2,427,406	2,423,978	2,134,219	1,537,637	1,531,701	1,290,554
Ohio	605,083	608,172	549,533	469,966	470,923	400,602
Indiana	429,863	428,356	366,237	158,621	157,853	131,295
Illinois	878,468	878,499	759,070	334,447	332,598	278,317
Michigan	298,885	295,659	267,195	356,316	354,364	304,348
Wisconsin	215,107	215,292	192,884	218,287	215,983	175,992
West North Central	1,882,848	1,876,101	1,556,507	480,458	478,044	404,938
Minnesota	256,580	252,846	202,624	192,964	191,690	158,607
Iowa	311,987	313,399	254,805	86,372	86,440	75,394
Missouri	304,318	305,403	258,783	65,752	65,669	55,942
North Dakota	81,599	78,199	61,253	23,426	23,188	18,591
South Dakota	134,133	132,615	97,667	31,299	31,167	25,738
Nebraska	321,516	320,125	259,445	39,835	39,519	34,095
Kansas	472,715	473,514	422,030	40,810	40,671	36,571
South Atlantic	1,240,044	1,237,793	1,054,911	510,356	508,208	449,736
Delaware	18,742	18,622	17,679	11,361	11,280	9,857
Maryland	160,737	159,347	142,840	119,782	118,806	101,765
Virginia	330,509	330,199	283,448	184,587	183,539	154,959
West Virginia	177,595	177,501	155,479	77,737	77,387	66,340
North Carolina	148,380	146,667	125,281	49,233	48,987	39,815
South Carolina	87,955	82,446	70,614	48,921	45,393	32,595
Georgia	101,827	102,457	84,510	26,521	26,588	21,246
Florida	214,269	220,554	170,360	56,154	56,228	43,159
East South Central	654,181	665,745	574,300	418,948	417,512	344,432
Kentucky	274,654	276,563	246,502	145,134	145,075	120,811
Tennessee	184,314	185,923	169,096	61,519	59,957	50,282
Alabama	146,548	153,933	125,696	33,040	33,179	29,452
Mississippi	48,665	49,301	33,006	9,255	9,301	5,887
West South Central	1,950,884	1,945,132	1,726,077	126,154	125,647	112,826
Arkansas	154,366	154,636	159,047	26,695	26,658	22,785
Louisiana	73,426	74,301	60,483	25,331	25,257	20,056
Oklahoma	396,695	397,050	350,847	31,111	31,082	29,281
Texas	1,326,397	1,319,445	1,155,700	43,017	42,650	40,704
Mountain	705,950	703,325	582,685	177,612	177,434	151,474
Montana	43,364	44,296	111,477	37,244	37,418	31,444
Idaho	91,694	91,235	76,385	19,504	19,299	16,574
Wyoming	77,346	76,743	63,377	19,382	19,309	16,744
Colorado	232,745	231,289	184,512	48,618	48,514	41,501
New Mexico	95,133	95,777	84,583	11,479	11,479	8,736
Arizona	4,090	4,155	10,869	868	873	2,551
Utah	45,388	45,701	38,442	32,905	32,809	28,070
Nevada	16,190	16,129	13,340	7,744	7,733	6,154
Pacific	443,883	442,929	385,334	227,902	226,732	189,653
Washington	91,306	89,460	77,724	40,738	40,498	34,967
Oregon	89,061	80,668	73,209	25,908	25,912	21,333
California	263,516	264,901	234,401	161,256	160,322	133,353