

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

October 18, 1946

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(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	93,178	11,768	7,477 +	73,933	68,963	75,267	26,761	5,654	16,134	15,278	855	137
Cent. Res. city banks:												
New York	24,056	4,250	2,028	17,778	16,232	20,459	1,447	56	4,203	4,179	25	24
Chicago	5,250	1,105	517	3,628	3,312	4,261	794	157	902	900	2	---
Reserve city banks	34,457	5,387	2,851	26,219	23,859	27,536	10,646	1,782	6,328	6,146	182	89
Boston	2,080	283	202	1,595	1,464	1,702	193	47	360	352	8	2
New York	575	27	48	499	465	469	300	23	115	112	'3	---
Philadelphia	2,375	348	208	1,819	1,684	1,952	243	80	445	405	10	2
Cleveland	3,950	504	377	3,070	2,831	3,170	1,235	168	743	708	35	10
Richmond	2,245	384	183	1,677	1,516	1,808	447	105	405	388	16	13
Atlanta	2,116	461	155	1,500	1,347	1,667	400	145	370	357	12	8
Chicago	4,021	472	374	3,175	2,927	3,121	1,935	285	764	740	24	22
St. Louis	1,942	517	169	1,256	1,101	1,521	320	99	330	323	6	6
Minneapolis	1,092	341	107	644	553	628	166	67	178	176	3	15
Kansas City	2,861	886	189	1,786	1,588	2,217	349	263	483	464	18	7
Dallas	2,355	541	154	1,660	1,523	1,865	316	201	418	392	26	---
San Francisco	8,846	623	686	7,537	6,861	7,215	4,714	298	1,747	1,727	20	3
Country banks	29,444	1,026	2,081	26,307	25,559	23,010	13,874	3,659	4,700	4,054	646	24
Boston	2,451	91	213	2,147	2,036	1,942	1,097	193	377	338	40	3
New York	4,279	87	399	3,794	3,632	3,420	3,235	311	768	673	95	10
Philadelphia	2,171	14	192	1,964	1,913	1,715	1,571	215	391	334	56	3
Cleveland	2,547	25	248	2,275	2,223	1,962	1,673	290	448	375	73	1
Richmond	2,192	132	141	1,919	1,835	1,669	826	310	322	283	39	5
Atlanta	2,434	188	142	2,104	2,048	1,931	672	315	348	311	36	---
Chicago	3,693	67	283	3,344	3,283	2,886	2,198	473	632	536	96	---
St. Louis	1,711	113	90	1,509	1,473	1,365	566	223	254	225	29	---
Minneapolis	1,392	75	88	1,229	1,198	1,070	687	206	228	191	37	---
Kansas City	2,164	76	94	1,994	1,974	1,660	295	395	302	250	52	1
Dallas	2,495	129	91	2,275	2,236	1,879	182	494	336	274	62	---
San Francisco	1,883	29	100	1,754	1,709	1,512	874	233	294	264	30	---

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
	Sept. 1946	Sept. 1946	Sept. 1945	Sept. 1946	Sept. 1945	Sept. 1945
<u>Country banks ^{1/} in places with population of 15,000 and over</u>						
Total	16,270,269	16,297,861	15,291,355	8,155,085	8,154,685	7,065,082
Boston	1,992,510	1,981,972	2,048,191	868,278	867,441	771,560
New York	3,066,837	3,062,578	3,013,927	2,116,559	2,111,215	1,796,161
Philadelphia	1,180,509	1,169,706	1,107,169	716,538	714,379	625,979
Cleveland	1,435,498	1,450,062	1,380,880	886,724	894,879	796,705
Richmond	1,149,680	1,150,813	1,066,120	384,423	382,856	334,664
Atlanta	1,560,058	1,575,444	1,365,709	473,557	473,169	402,052
Chicago	1,973,211	1,985,853	1,873,499	1,306,007	1,305,322	1,136,160
St. Louis	622,126	632,122	570,602	307,909	313,366	280,348
Minneapolis	574,855	572,894	500,660	278,240	277,657	234,687
Kansas City	534,763	536,816	466,877	104,353	104,362	95,916
Dallas	928,754	928,342	818,820	127,970	128,184	104,213
San Francisco	1,251,468	1,247,259	1,078,901	584,527	581,855	486,637
<u>Country banks in places with population of less than 15,000</u>						
Total	12,117,272	12,180,870	10,648,580	5,718,844	5,704,649	4,936,194
Boston	367,080	369,837	337,946	228,637	228,141	200,830
New York	1,125,323	1,130,525	1,029,259	1,118,803	1,115,058	985,478
Philadelphia	975,977	974,417	868,531	854,517	851,099	729,748
Cleveland	1,086,990	1,091,277	976,957	785,648	783,097	678,786
Richmond	909,748	909,502	789,511	441,255	439,391	375,795
Atlanta	689,745	696,691	576,549	197,986	198,963	165,471
Chicago	1,653,078	1,677,973	1,403,618	891,857	892,717	764,599
St. Louis	976,624	976,944	883,836	258,288	256,022	220,701
Minneapolis	742,896	739,895	600,730	408,341	406,496	341,716
Kansas City	1,553,209	1,568,509	1,360,067	190,264	191,446	171,694
Dallas	1,437,839	1,444,577	1,286,774	54,275	54,547	52,717
San Francisco	602,763	600,753	534,802	288,973	287,672	248,659

^r Revised.

^{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)

(Average 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
	Sept. 1946	Sept. 1946	Sept. 1945	Sept. 1946	Sept. 1946	Sept. 1945
	Country banks in places with population of less than 15,000					
Total, all States	12,117,272 ^r	12,189,870	10,648,580	5,718,844	5,704,649	4,936,194
New England	385,499	387,966	354,681	239,229	238,703	209,787
Maine	60,392	61,403	56,945	66,214	66,086	58,096
New Hampshire	80,308	81,921	70,602	28,827	28,844	24,771
Vermont	49,805	50,252	45,427	53,725	53,566	46,285
Massachusetts	131,274	130,932	124,236	55,414	55,226	49,473
Rhode Island	701	728	782	1,447	1,444	1,214
Connecticut	63,019	62,730	56,689	33,602	33,537	29,948
Middle Atlantic	2,417,076	2,418,952	2,172,609	2,228,428	2,220,230	1,930,398
New York	774,148	777,183	711,902	735,184	732,659	658,771
New Jersey	561,324	568,133	505,038	510,490	515,066	433,125
Pennsylvania	1,078,604	1,073,636	955,669	982,754	972,505	838,502
East North Central	2,425,411 ^r	2,454,347	2,123,246	1,512,187	1,511,208	1,325,757
Ohio	596,430	601,759	543,342	469,616	468,358	411,029
Indiana	419,787	428,042	363,892	159,652	159,340	134,794
Illinois	866,278	878,026	757,252	335,008	335,099	285,114
Michigan	328,589	330,822	269,535	357,092	358,769	313,294
Wisconsin	214,327	215,698	189,225	220,819	219,642	181,526
West North Central	1,885,814	1,893,796	1,599,639	1,484,893	1,481,765	1,166,772
Minnesota	255,231	259,372	208,001	194,678	193,915	163,852
Iowa	303,023	310,380	255,347	86,314	86,252	76,852
Missouri	310,776	305,165	266,917	67,907	65,710	57,462
North Dakota	87,657	85,581	67,243	23,802	23,746	18,727
South Dakota	140,886	137,720	111,015	31,688	31,417	27,529
Nebraska	320,936	324,373	266,675	39,817	39,893	35,021
Kansas	465,305	471,205	424,441	40,687	40,832	37,329
South Atlantic	1,252,667	1,258,280	1,066,234	545,310	543,621	459,807
Delaware	19,429	19,123	18,076	11,512	11,448	10,051
Maryland	161,240	162,497	143,593	120,920	120,438	104,124
Virginia	336,265	337,654	293,682	185,877	185,231	158,054
West Virginia	179,471	179,605	158,996	78,424	78,035	68,119
North Carolina	152,484	152,228	129,882	49,694	49,400	41,034
South Carolina	94,902	92,101	75,849	15,728	15,630	12,953
Georgia	100,989	102,323	83,251	26,749	26,758	21,554
Florida	207,887	212,749	162,905	56,406	56,681	43,918
East South Central	649,745	658,072	575,426	448,361	447,960	326,836
Kentucky	273,619	276,162	247,672	145,461	145,370	99,406
Tennessee	182,690	185,026	168,360	59,221	60,008	51,563
Alabama	145,165	147,824	126,230	33,678	33,239	29,866
Mississippi	48,271	49,060	33,164	9,301	9,343	6,001
West South Central	1,941,626 ^r	1,949,811	1,747,700	125,007	126,744	116,105
Arkansas	156,219	154,855	158,920	26,748	26,672	23,277
Louisiana	73,939	74,368	60,964	24,458	25,497	21,323
Oklahoma	393,850	396,130	356,556	30,971	31,059	29,771
Texas	1,317,618	1,324,458	1,171,260	42,830	43,516	41,734
Mountain	704,130	703,660	612,516	174,762	174,675	155,774
Montana	152,130	148,999	122,957	37,592	37,438	32,103
Idaho	78,781	77,917	79,421	16,488	16,384	17,061
Wyoming	79,425	78,184	66,217	19,536	19,435	17,248
Colorado	231,325	236,240	194,445	47,795	48,745	42,715
New Mexico	95,791	95,470	85,855	11,533	11,128	8,998
Arizona	4,113	4,082	11,028	862	862	2,620
Utah	46,257	46,256	38,884	33,095	32,925	28,656
Nevada	16,308	16,512	13,709	7,861	7,758	6,373
Pacific	457,304	455,986	396,529	230,667	229,743	194,958
Washington	86,183	94,844	82,040	41,199	40,954	35,697
Oregon	91,649	92,062	76,581	26,391	26,537	22,761
California	269,472	269,080	237,904	163,077	162,252	136,500