

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

November 4, 1946

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DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS, FIRST HALF OF OCTOBER, 1946

(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	
<u>All member banks</u>	91,731	11,758	6,421	73,551	68,832	75,077	26,862	5,704	16,155	15,246	909	96
<u>Cent. res. city banks:</u>												
New York	23,371	4,186	1,730	17,455	16,157	20,328	1,454	48	4,171	4,153	19	2
Chicago	5,108	1,087	438	3,582	3,280	4,216	797	153	905	891	14	1
<u>Reserve city banks</u>	33,986	5,433	2,445	26,108	23,751	27,490	10,695	1,766	6,350	6,140	210	53
Boston	2,040	295	170	1,575	1,457	1,711	196	42	359	354	5	1
New York	563	27	42	495	461	463	301	25	115	111	4	---
Philadelphia	2,332	338	176	1,817	1,678	1,942	241	75	410	403	7	2
Cleveland	3,887	498	325	3,064	2,840	3,180	1,245	162	742	711	32	5
Richmond	2,231	396	156	1,680	1,516	1,814	449	111	409	390	19	5
Atlanta	2,111	475	133	1,502	1,336	1,670	401	146	374	358	16	2
Chicago	3,927	460	323	3,143	2,893	3,083	1,939	278	763	733	29	16
St. Louis	1,935	544	146	1,246	1,092	1,535	321	104	337	326	11	3
Minneapolis	1,082	341	91	650	553	826	167	68	179	175	4	11
Kansas City	2,825	896	162	1,766	1,562	2,201	350	263	484	461	23	6
Dallas	2,332	549	131	1,652	1,513	1,862	317	202	421	391	30	---
San Francisco	8,721	614	590	7,518	6,850	7,202	4,767	290	1,756	1,726	30	2
<u>Country banks</u>	29,266	1,052	1,808	26,407	25,645	23,043	13,936	3,736	4,729	4,062	667	40
Boston	2,413	92	183	2,137	2,034	1,945	1,103	189	380	338	41	6
New York	4,185	87	342	3,756	3,602	3,399	3,250	302	756	671	85	24
Philadelphia	2,139	16	166	1,956	1,906	1,714	1,579	212	392	335	57	2
Cleveland	2,521	24	214	2,283	2,229	1,967	1,680	290	451	376	75	1
Richmond	2,212	137	122	1,952	1,866	1,687	830	328	333	286	47	3
Atlanta	2,442	194	123	2,126	2,064	1,931	673	335	353	311	42	1
Chicago	3,674	69	249	3,356	3,288	2,880	2,206	486	630	536	95	1
St. Louis	1,716	119	79	1,518	1,478	1,362	567	237	258	225	33	---
Minneapolis	1,400	76	79	1,246	1,211	1,081	689	209	229	193	37	---
Kansas City	2,181	78	83	2,020	1,997	1,672	296	409	311	252	59	1
Dallas	2,495	131	80	2,284	2,246	1,884	182	500	338	275	63	---
San Francisco	1,889	28	87	1,773	1,724	1,521	880	238	298	266	33	---

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 Oct. 1946	2nd half Sept. 1946	1st half Oct. 1945	1st half Oct. 1946	2nd half Sept. 1946	1st half Oct. 1945
<u>Country banks ^{1/} in places with population of 15,000 and over</u>						
Total	16,077,315	16,270,269	15,321,710	8,190,757	8,155,085	7,153,114
Boston	1,955,874	1,992,510	2,039,926	872,804	868,278	778,033
New York	2,986,155	3,066,837	2,983,677	2,124,710	2,116,559	1,716,002
Philadelphia	1,154,154	1,180,509	1,103,801	720,174	716,538	632,397
Cleveland	1,412,734	1,435,498	1,366,500	889,972	886,724	805,040
Richmond	1,150,195	1,149,680	1,070,829	386,294	384,423	338,965
Atlanta	1,557,650	1,560,058	1,415,050	474,269	473,557	416,660
Chicago	1,961,935	1,973,211	1,874,436	1,311,657	1,306,007	1,149,208
St. Louis	621,064	622,126	575,888	309,985	307,909	283,206
Minneapolis	576,843	574,855	509,143	279,747	278,240	237,785
Kansas City	532,815	534,763	479,665	104,515	104,353	97,286
Dallas	919,319	928,754	813,306	127,590	127,970	105,593
San Francisco	1,248,577	1,251,468	1,089,489	589,040	584,527	492,939
<u>Country banks in places with population of less than 15,000</u>						
Total	12,136,779	12,117,272	10,779,948	5,744,988	5,718,844	4,996,053
Boston	364,354	367,080	339,479	230,257	228,637	202,887
New York	1,112,683	1,125,323	1,029,738	1,125,373	1,118,803	997,966
Philadelphia	968,348	975,977	873,233	858,721	854,517	737,321
Cleveland	1,084,649	1,086,990	983,005	789,572	785,648	686,446
Richmond	924,331	909,748	807,948	443,597	441,255	380,438
Atlanta	690,647	685,745	586,610	199,001	197,986	166,684
Chicago	1,642,690	1,653,078	1,406,141	894,495	891,857	772,937
St. Louis	975,529	976,624	891,570	257,048	259,288	225,741
Minneapolis	747,747	742,896	612,399	409,480	408,341	346,405
Kansas City	1,569,523	1,553,209	1,382,575	191,662	190,264	173,334
Dallas	1,444,548	1,437,839	1,314,792	54,813	54,275	51,549
San Francisco	611,730	602,763	552,458	290,969	288,973	254,345

^{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.

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

	Demand deposits except interbank			Time deposits		
	1st half Oct. 1946	2nd half Sept. 1946	1st half Oct. 1945	1st half Oct. 1946	2nd half Sept. 1946	1st half Oct. 1945
	Country banks in places with population of less than 15,000					
Total, all States	12,136,779	12,117,272	10,779,948	5,744,988	5,718,844	4,996,053
New England	382,241	385,499	356,092	240,898	239,229	211,935
Maine	59,059	60,392	56,384	66,548	66,214	58,747
New Hampshire	79,659	80,308	70,845	28,984	28,827	25,049
Vermont	50,159	49,805	45,693	53,987	53,725	46,780
Massachusetts	131,138	131,274	126,021	56,122	55,414	49,894
Rhode Island	727	701	855	1,459	1,447	1,238
Connecticut	61,499	63,019	56,294	33,798	33,602	30,227
Middle Atlantic	2,399,471	2,417,076	2,181,689	2,240,782	2,228,428	1,952,715
New York	769,419	774,148	714,241	739,826	735,184	666,975
New Jersey	554,591	561,324	502,828	513,227	510,490	438,176
Pennsylvania	1,075,463	1,078,604	964,620	987,529	982,754	817,564
East North Central	2,108,981	2,425,411	2,121,754	1,547,436	1,542,187	1,313,233
Ohio	591,765	596,430	544,904	471,658	469,616	415,988
Indiana	418,256	419,787	365,872	160,150	159,652	136,082
Illinois	864,909	866,278	756,025	337,074	335,008	290,042
Michigan	323,289	328,589	266,930	357,180	357,092	317,087
Wisconsin	210,764	214,327	188,023	221,374	220,819	184,034
West North Central	1,876,462	1,883,814	1,625,455	483,923	481,893	421,401
Minnesota	253,257	255,231	209,078	195,679	194,678	165,897
Iowa	300,314	303,023	259,840	86,225	86,314	77,422
Missouri	305,614	310,776	269,580	65,563	67,907	58,104
North Dakota	88,930	87,657	73,190	24,014	23,802	19,652
South Dakota	143,004	140,886	113,917	31,863	31,688	27,224
Nebraska	321,096	320,936	271,345	39,869	39,817	35,447
Kansas	444,277	465,305	428,505	40,710	40,687	37,685
South Atlantic	1,265,193	1,252,667	1,087,338	547,528	545,310	465,225
Delaware	19,712	19,429	17,822	11,555	11,512	10,139
Maryland	163,181	161,240	146,203	121,618	120,920	105,039
Virginia	343,321	336,265	300,828	186,945	185,877	160,085
West Virginia	181,711	179,471	161,925	78,856	78,424	69,002
North Carolina	152,953	152,484	134,094	49,760	49,694	41,750
South Carolina	97,919	94,902	77,465	15,888	15,728	13,145
Georgia	102,409	100,989	85,540	26,015	26,749	21,734
Florida	203,987	207,887	163,461	56,891	56,406	44,331
East South Central	659,284	649,745	587,532	148,715	148,361	128,457
Kentucky	274,349	273,619	249,838	45,589	45,461	39,639
Tennessee	183,842	182,690	168,551	59,907	59,921	51,785
Alabama	151,621	145,165	131,607	33,856	33,678	30,084
Mississippi	49,472	48,271	37,536	9,363	9,301	6,949
West South Central	1,953,507	1,941,626	1,785,370	126,739	125,007	116,523
Arkansas	159,776	156,219	160,186	26,855	26,748	23,515
Louisiana	73,903	73,939	62,347	25,622	24,458	21,524
Oklahoma	396,442	393,850	360,161	31,057	30,971	29,994
Texas	1,323,386	1,317,618	1,202,676	43,205	42,830	41,490
Mountain	728,963	704,130	625,694	176,455	174,762	156,693
Montana	157,798	152,130	125,408	37,818	37,592	32,600
Idaho	79,936	78,781	82,524	16,681	16,488	17,320
Wyoming	85,426	79,425	70,496	19,751	19,536	17,478
Colorado	240,803	231,325	199,388	48,824	47,795	43,020
New Mexico	96,181	95,791	86,968	11,605	11,533	9,121
Arizona	4,055	4,113	6,241	865	862	1,661
Utah	48,107	46,257	40,732	33,085	33,095	29,027
Nevada	16,957	16,308	13,937	7,826	7,861	6,466
Pacific	462,675	457,304	409,024	232,512	230,667	199,871
Washington	97,659	96,183	83,630	41,488	41,199	36,343
Oregon	93,087	91,649	77,895	26,632	26,391	22,760
California	271,929	269,472	247,499	164,392	163,077	140,768