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

November 20, 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	92,434	11,908	6,375	74,151	69,325	75,661	26,962	5,772	16,179	15,359	820	117
Cent. res. city banks:												
New York	23,407	4,160	1,699	17,549	16,297	20,449	1,441	55	4,177	4,176	1	2
Chicago	5,244	1,159	430	3,654	3,305	4,303	799	163	904	909	-4	---
Reserve city banks	34,394	5,510	2,432	26,452	23,963	27,729	10,735	1,821	6,374	6,190	184	67
Boston	2,069	283	167	1,619	1,500	1,741	197	43	367	360	7	1
New York	568	27	41	500	468	472	301	23	115	113	2	---
Philadelphia	2,331	343	173	1,815	1,669	1,936	240	78	409	402	7	5
Cleveland	3,930	506	324	3,100	2,844	3,188	1,248	170	743	713	31	5
Richmond	2,232	397	159	1,676	1,515	1,818	451	106	408	391	17	8
Atlanta	2,136	489	131	1,515	1,343	1,699	401	138	374	364	11	6
Chicago	3,988	483	323	3,182	2,915	3,103	1,947	304	769	737	32	13
St. Louis	1,994	568	145	1,281	1,106	1,571	322	105	345	334	11	10
Minneapolis	1,085	336	89	659	558	828	168	67	178	176	3	10
Kansas City	2,864	901	163	1,800	1,584	2,217	351	274	486	464	22	7
Dallas	2,352	546	130	1,676	1,531	1,864	318	215	444	392	22	1
San Francisco	8,845	630	587	7,628	6,929	7,290	4,792	300	1,766	1,746	20	1
Country banks	29,389	1,080	1,844	26,496	25,760	23,180	13,988	3,733	4,723	4,084	639	47
Boston	2,417	86	182	2,148	2,053	1,955	1,105	191	378	340	38	4
New York	4,138	86	341	3,711	3,571	3,382	3,258	287	750	669	81	25
Philadelphia	2,130	15	166	1,949	1,901	1,716	1,584	204	386	335	50	3
Cleveland	2,530	25	216	2,289	2,231	1,972	1,687	290	453	377	75	2
Richmond	2,238	141	123	1,974	1,888	1,715	834	324	333	290	43	4
Atlanta	2,453	197	124	2,133	2,072	1,948	676	329	353	313	40	3
Chicago	3,737	83	252	3,402	3,332	2,903	2,215	520	642	539	103	1
St. Louis	1,743	129	79	1,535	1,492	1,380	570	244	259	227	32	2
Minneapolis	1,408	75	80	1,253	1,218	1,092	692	205	230	194	36	---
Kansas City	2,193	80	85	2,027	2,007	1,685	297	406	305	254	51	1
Dallas	2,510	131	80	2,299	2,263	1,901	184	498	338	277	60	1
San Francisco	1,894	31	87	1,776	1,732	1,531	885	236	298	267	30	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
	Oct. 1946	Oct. 1946	Oct. 1945	Oct. 1946	Oct. 1946	Oct. 1945
	Country banks <sup>1/</sup> in places with population of 15,000 and over					
Total	16,092,901	16,077,315	15,344,258	6,215,725	8,190,757	7,213,141
Boston	1,966,157	1,955,874	2,034,022	874,550	872,804	783,318
New York	2,952,473	2,986,155	2,967,845	2,130,071	2,124,710	1,829,827
Philadelphia	1,149,475	1,154,154	1,107,239	721,802	720,174	636,985
Cleveland	1,410,468	1,412,734	1,359,944	893,038	889,972	812,394
Richmond	1,166,227	1,150,195	1,078,940	387,729	386,294	342,660
Atlanta	1,565,136	1,557,650	1,424,168	475,559	474,269	419,675
Chicago	1,977,150	1,961,935	1,877,642	1,315,766	1,311,657	1,160,589
St. Louis	622,171	621,064	576,249	311,186	309,985	285,609
Minneapolis	578,458	576,843	510,562	280,802	279,747	240,011
Kansas City	534,145	532,815	484,841	104,635	104,515	98,148
Dallas	925,411	919,319	827,194	128,288	127,590	106,502
San Francisco	1,245,630	1,248,577	1,095,612	592,299	589,040	497,423
	Country banks in places with population of less than 15,000					
Total	12,216,550	12,136,779	10,826,739	5,771,780	5,744,988	5,039,847
Boston	364,151	364,354	338,066	230,865	230,257	204,691
New York	1,099,453	1,112,683	1,016,061	1,127,847	1,125,373	1,005,884
Philadelphia	964,940	968,348	861,116	861,865	858,721	743,801
Cleveland	1,094,553	1,084,649	978,946	794,276	789,572	691,470
Richmond	930,664	924,331	814,443	446,671	443,597	384,713
Atlanta	691,256	690,647	593,920	200,402	199,001	169,269
Chicago	1,676,662	1,642,690	1,428,459	999,037	994,495	780,342
St. Louis	991,692	975,529	893,617	258,449	257,048	226,083
Minneapolis	754,552	747,747	624,935	411,371	409,480	346,164
Kansas City	1,576,216	1,569,523	1,397,513	192,390	191,662	176,009
Dallas	1,453,446	1,444,548	1,317,473	56,025	54,813	54,638
San Francisco	616,965	611,730	562,190	292,582	290,969	256,783

<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.

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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
	Oct. 1946	Oct. 1946	Oct. 1945	Oct. 1946	Oct. 1946	Oct. 1945
	Country banks in places with population of less than 15,000					
<b>Total, all States</b>	<b>12,216,550</b>	<b>12,136,779</b>	<b>10,826,739</b>	<b>5,771,780</b>	<b>5,744,988</b>	<b>5,039,847</b>
<b>New England</b>	<b>381,968</b>	<b>382,241</b>	<b>354,411</b>	<b>241,479</b>	<b>240,898</b>	<b>213,783</b>
Maine	58,001	59,059	55,735	66,563	66,548	59,350
New Hampshire	78,839	79,659	70,512	28,372	28,984	25,297
Vermont	49,680	50,159	45,697	54,119	53,987	47,091
Massachusetts	133,810	131,138	126,095	56,467	56,122	50,374
Rhode Island	721	727	882	1,464	1,459	1,255
Connecticut	60,917	61,499	55,490	33,894	33,798	30,416
<b>Middle Atlantic</b>	<b>2,384,396</b>	<b>2,399,471</b>	<b>2,156,205</b>	<b>2,247,415</b>	<b>2,240,782</b>	<b>1,969,377</b>
New York	760,233	769,419	705,650	741,792	739,826	672,207
New Jersey	548,424	554,591	496,478	514,706	513,427	442,087
Pennsylvania	1,075,739	1,075,461	954,077	990,917	987,529	855,083
<b>East North Central</b>	<b>2,454,845</b>	<b>2,408,983</b>	<b>2,134,131</b>	<b>1,556,490</b>	<b>1,547,436</b>	<b>1,352,121</b>
Ohio	500,111	591,765	543,338	475,122	471,658	418,440
Indiana	428,802	418,256	370,236	161,214	160,150	137,109
Illinois	894,970	864,909	769,593	339,067	337,074	291,337
Michigan	320,886	323,289	265,221	358,689	357,180	319,265
Wisconsin	210,076	210,764	185,743	222,398	221,374	185,970
<b>West North Central</b>	<b>1,889,489</b>	<b>1,876,462</b>	<b>1,640,518</b>	<b>1,485,986</b>	<b>1,483,923</b>	<b>1,233,361</b>
Minnesota	255,432	253,257	208,396	196,544	195,679	164,873
Iowa	305,314	300,314	266,224	86,509	86,225	77,946
Missouri	307,906	305,614	271,325	65,758	65,563	58,753
North Dakota	89,029	88,900	73,681	24,317	24,014	19,597
South Dakota	145,375	143,004	116,840	31,999	31,863	27,436
Nebraska	322,208	321,096	275,390	40,053	39,869	35,775
Kansas	444,225	444,277	428,662	40,806	40,710	38,981
<b>South Atlantic</b>	<b>1,271,018</b>	<b>1,265,193</b>	<b>1,090,575</b>	<b>551,965</b>	<b>547,528</b>	<b>470,100</b>
Delaware	19,369	19,712	15,231	11,625	11,555	10,171
Maryland	161,576	163,181	144,052	122,329	121,618	105,741
Virginia	346,424	343,321	303,853	188,456	186,945	162,232
West Virginia	183,021	181,711	163,055	79,163	78,856	69,742
North Carolina	155,092	152,953	137,721	50,179	49,760	42,427
South Carolina	99,591	97,919	78,432	16,055	15,888	13,238
Georgia	103,141	102,409	86,770	26,899	26,015	21,845
Florida	202,804	203,987	161,461	57,259	56,891	44,704
<b>East South Central</b>	<b>662,120</b>	<b>652,284</b>	<b>595,903</b>	<b>449,233</b>	<b>448,715</b>	<b>430,808</b>
Kentucky	273,645	274,349	249,301	45,764	45,589	39,859
Tennessee	184,469	183,842	168,462	60,183	59,907	52,574
Alabama	153,822	151,621	135,174	33,863	33,856	30,317
Mississippi	50,184	49,472	42,966	9,423	9,363	8,058
<b>West South Central</b>	<b>1,965,658</b>	<b>1,952,507</b>	<b>1,788,789</b>	<b>128,062</b>	<b>126,739</b>	<b>120,006</b>
Arkansas	162,987	159,776	161,055	26,970	26,855	23,722
Louisiana	73,068	73,903	62,328	25,404	25,622	20,926
Oklahoma	398,746	396,442	361,394	31,279	31,057	30,198
Texas	1,330,857	1,323,386	1,204,012	44,409	43,205	45,160
<b>Mountain</b>	<b>739,584</b>	<b>728,963</b>	<b>651,245</b>	<b>177,290</b>	<b>176,455</b>	<b>158,286</b>
Montana	161,224	157,798	136,958	38,121	37,818	33,076
Idaho	80,495	79,936	84,678	16,813	16,681	17,243
Wyoming	89,160	85,126	74,966	19,823	19,751	17,516
Colorado	241,504	240,803	203,531	48,927	48,824	43,725
New Mexico	98,203	96,181	83,562	11,697	11,605	9,191
Arizona	3,884	4,055	6,507	826	865	1,606
Utah	48,212	48,107	41,853	33,133	33,085	29,347
Nevada	16,902	16,957	14,290	7,950	7,826	6,582
<b>Pacific</b>	<b>467,472</b>	<b>462,675</b>	<b>414,862</b>	<b>233,860</b>	<b>232,512</b>	<b>202,005</b>
Washington	97,565	97,659	84,217	41,658	41,488	36,894
Oregon	92,783	93,087	78,487	26,478	26,632	22,862
California	277,124	271,929	252,158	165,724	164,392	142,249