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 FEDERAL RESERVE BANK
 OF ST. LOUIS

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 BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
 DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS, SECOND HALF OF JANUARY, 1947

(Averages of daily figures 1/2. In millions of dollars)

February 20, 1947

Class of bank and F. R. district	Gross Demand deposits				Demand deposits ad- justed 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	89,042	11,825	2,265	74,892	70,158	76,556	27,333	5,686	16,329	15,542	787	117
Cent. Res. city banks:												
New York City	22,358	4,136	508	17,654	16,362	20,555	1,466	51	4,188	4,199	-11	3
Chicago	5,005	1,174	126	3,705	3,379	4,390	831	166	927	928	--	--
Reserve city banks	33,123	5,426	833	26,864	24,475	28,120	10,902	1,858	6,487	6,278	209	66
Boston	1,930	265	52	1,513	1,501	1,726	198	41	362	357	5	2
New York	555	29	14	512	480	486	307	22	117	116	1	1
Philadelphia	2,279	321	47	1,911	1,767	2,012	235	77	423	417	6	3
Cleveland	3,754	478	119	3,157	2,912	3,227	1,276	171	761	722	39	10
Richmond	2,085	354	55	1,680	1,530	1,791	443	104	399	385	14	7
Atlanta	2,051	491	40	1,521	1,351	1,704	406	142	383	365	18	7
Chicago	3,905	503	126	3,276	3,023	3,226	1,980	308	801	764	37	4
St. Louis	1,992	618	52	1,322	1,141	1,658	324	104	359	351	8	10
Minneapolis	1,006	333	31	642	553	825	171	63	178	175	2	14
Kansas City	2,750	309	57	1,792	1,560	2,192	354	283	477	460	17	3
Dallas	2,295	549	40	1,706	1,556	1,867	326	241	424	393	31	2
San Francisco	8,508	575	200	7,733	7,102	7,406	4,882	302	1,802	1,774	28	2
Country banks	22,556	1,088	799	26,669	25,942	23,491	14,134	3,612	4,726	4,137	589	48
Boston	2,295	88	65	2,144	2,052	1,973	1,104	173	365	343	22	8
New York	3,935	87	114	3,735	3,593	3,410	3,264	281	747	673	74	23
Philadelphia	2,022	12	87	1,923	1,876	1,708	1,593	184	381	335	47	5
Cleveland	2,417	33	103	2,281	2,225	1,990	1,709	274	444	381	63	3
Richmond	2,114	130	62	1,923	1,847	1,701	850	286	321	289	32	4
Atlanta	2,448	196	47	2,205	2,131	1,982	691	352	363	319	44	--
Chicago	3,688	93	122	3,483	3,421	2,999	2,242	513	653	554	99	--
St. Louis	1,746	131	37	1,578	1,543	1,429	581	247	268	235	33	1
Minneapolis	1,382	79	42	1,261	1,224	1,113	713	193	234	199	35	1
Kansas City	2,187	87	50	2,050	2,028	1,727	299	392	310	260	50	1
Dallas	2,434	135	33	2,266	2,286	1,923	185	503	341	280	60	1
San Francisco	1,827	29	37	1,760	1,716	1,537	903	214	300	269	30	--

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
	Jan. 1947	Jan. 1947	Jan. 1946	Jan. 1947	Jan. 1947	Jan. 1946
<u>Country banks^{1/} in places with population of 15,000 and over</u>						
Total	15,480,096	15,575,071	r/17,492,199	8,274,007	r3,251,563	7,441,473
Boston	1,866,118	1,885,616	2,250,776	874,549	872,337	805,920
New York	2,824,798	2,831,227	3,441,199	2,130,637	2,125,304	1,871,579
Philadelphia	1,105,279	1,134,956	1,252,375	725,759	722,173	656,120
Cleveland	1,328,990	1,343,044	1,554,015	902,873	900,962	834,393
Richmond	1,088,857	1,101,649	1,213,857	391,060	389,095	350,429
Atlanta	1,562,472	1,547,596	1,714,194	483,498	478,593	437,253
Chicago	1,923,233	1,929,230	r/2,118,596	1,328,970	1,327,339	1,201,872
St. Louis	605,232	509,688	634,046	315,328	313,050	295,256
Minneapolis	557,607	562,739	577,880	287,564	283,461	252,074
Kansas City	516,089	518,736	531,168	104,037	104,118	99,950
Dallas	908,657	900,484	940,174	128,497	128,876	109,710
San Francisco	1,192,764	1,210,092	1,263,919	601,235	r602,755	525,917
<u>Country banks in places with population of less than 15,000</u>						
Total	11,987,448	r12,056,103	r/12,130,509	5,860,216	r5,840,530	5,213,515
Boston	342,536	r351,895	359,892	229,592	229,144	210,509
New York	1,023,819	1,026,241	1,159,079	1,133,342	1,130,747	1,024,723
Philadelphia	904,904	915,333	971,083	867,241	863,235	763,317
Cleveland	1,054,983	1,060,566	1,099,327	805,902	803,382	716,991
Richmond	895,619	909,476	892,973	459,356	457,054	399,015
Atlanta	689,699	693,440	715,803	207,014	205,600	178,454
Chicago	1,682,006	1,678,170	r/1,648,373	912,815	911,591	811,144
St. Louis	1,010,254	1,011,204	1,009,120	265,521	264,091	236,742
Minneapolis	745,482	743,090	700,294	425,385	423,743	369,530
Kansas City	1,583,498	1,587,512	1,510,078	195,405	193,009	179,888
Dallas	1,449,903	1,453,851	1,429,652	56,389	56,703	54,558
San Francisco	604,445	615,325	624,630	302,214	r302,211	260,644

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)

(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			
	Jan. 1947	Jan. 1947	Jan. 1946	Jan. 1947	Jan. 1947	Jan. 1946			
Country banks in places with population of less than 15,000									
Total, all States	11,987,448	r 12,056,105	r 12,130,500	5,860,216	r 5,840,530	5,213,515			
New England	359,841	r 369,272	390,321	240,316	239,848	219,946			
Maine	57,242	60,750	64,371	66,723	66,751	61,186			
New Hampshire	72,891	r 75,120	75,999	28,487	28,357	25,794			
Vermont	45,982	47,357	48,284	54,510	54,369	48,879			
Massachusetts	123,623	125,739	135,699	55,062	54,939	51,591			
Rhode Island	726	744	765	1,435	1,484	1,313			
Connecticut	59,377	55,269	65,273	34,049	33,948	31,183			
Middle Atlantic	2,221,589	2,233,135	2,435,768	2,257,537	2,249,447	2,016,854			
New York	705,994	706,854	733,274	745,162	744,249	681,531			
New Jersey	510,687	515,222	566,303	516,826	514,422	453,944			
Pennsylvania	1,004,908	1,016,059	1,076,191	995,549	990,756	881,409			
East North Central	2,400,369	2,408,859	2,444,744	1,585,758	1,583,213	1,408,127			
Ohio	581,776	585,082	609,645	486,823	485,921	432,700			
Indiana	421,634	426,352	416,449	165,672	164,981	143,287			
Illinois	891,388	893,103	860,654	348,514	348,337	308,511			
Michigan	310,688	309,132	r 338,688	363,120	362,419	350,426			
Wisconsin	194,883	194,190	219,308	221,629	221,555	195,263			
West North Central	1,936,543	1,934,559	1,811,936	502,060	498,483	442,089			
Minnesota	249,639	254,420	241,786	204,349	205,556	178,178			
Iowa	329,018	322,477	298,984	89,472	89,978	80,180			
Missouri	321,087	321,390	306,370	65,753	65,558	60,469			
North Dakota	89,337	87,884	82,639	25,762	25,405	21,443			
South Dakota	147,471	146,838	124,115	33,251	32,950	28,934			
Nebraska	325,725	324,571	293,784	41,079	40,701	36,398			
Kansas	474,266	476,979	465,958	141,394	140,325	38,487			
South Atlantic	1,236,765	1,252,856	1,244,881	568,600	565,767	490,295			
Delaware	17,528	18,155	17,262	11,892	11,820	10,558			
Maryland	151,581	154,732	156,448	122,547	122,370	107,370			
Virginia	339,605	343,330	338,456	197,900	196,265	168,880			
West Virginia	172,295	173,107	175,942	79,573	79,266	72,319			
North Carolina	151,926	155,455	154,203	52,034	51,758	45,574			
South Carolina	93,878	96,461	82,273	16,630	15,458	13,723			
Georgia	99,087	102,271	100,030	27,331	27,759	25,946			
Florida	210,865	209,345	220,257	60,184	59,811	49,358			
East South Central	675,953	676,046	685,876	151,897	150,902	136,719			
Kentucky	295,515	289,634	291,372	45,960	45,892	41,352			
Tennessee	184,477	186,882	197,268	61,587	60,784	56,250			
Alabama	146,822	150,761	145,655	34,497	34,449	30,883			
Mississippi	48,139	48,769	50,081	9,853	9,777	8,234			
West South Central	1,961,366	1,958,541	1,979,578	130,469	130,226	123,214			
Arkansas	167,602	168,825	175,975	28,428	28,149	24,589			
Louisiana	77,004	78,289	75,972	25,984	25,884	22,335			
Oklahoma	391,938	394,543	383,691	31,696	31,525	30,151			
Texas	1,324,822	1,326,784	1,304,040	44,361	44,668	44,059			
Mountain	741,278	747,838	715,757	181,975	r 180,793	167,692			
Montana	162,185	153,000	146,879	39,335	39,240	35,259			
Idaho	82,404	81,329	93,485	17,256	17,246	18,575			
Wyoming	86,184	88,113	80,494	20,368	19,633	18,659			
Colorado	240,796	238,471	226,719	49,617	49,463	45,946			
New Mexico	101,112	102,919	98,313	12,045	12,117	9,753			
Arizona	3,890	3,966	6,992	936	934	1,599			
Utah	47,487	49,543	47,423	33,659	33,579	30,878			
Nevada	17,220	17,497	15,452	8,759	r 8,581	7,020			
Pacific	453,444	459,990	461,478	241,604	241,871	210,572			
Washington	93,041	93,227	93,647	42,356	42,322	38,187			
Oregon	90,775	93,102	84,568	27,388	27,822	23,746			
California	269,628	273,661	283,263	171,860	171,927	148,639			

r/ Revised.