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 FEDERAL RESERVE BANK
 OF RICHMOND

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS, FIRST HALF OF MARCH, 1947
 (Averages of daily figures 1/2. In millions of dollars)

April 4, 1947

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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	87,594	11,603	3,158	72,833	68,019	74,212	27,674	5,611	16,074	15,127	947	115
Cent. Res. city banks:												
New York	21,947	4,143	687	17,116	15,836	19,969	1,477	46	4,095	4,083	13	5
Chicago	4,856	1,146	179	3,532	3,196	4,189	841	157	895	888	7	--
Reserve city banks	32,439	5,290	1,172	25,977	23,550	27,119	11,079	1,803	6,346	6,089	257	52
Boston	1,902	258	70	1,574	1,458	1,678	199	40	353	347	6	2
New York	552	26	19	508	475	478	308	24	117	114	3	1
Philadelphia	2,196	325	60	1,811	1,661	1,911	264	77	406	398	8	1
Cleveland	3,733	479	175	3,079	2,837	3,162	1,296	163	747	710	37	2
Richmond	2,125	345	75	1,704	1,553	1,809	447	102	408	389	19	7
Atlanta	2,061	493	52	1,516	1,347	1,685	408	160	385	361	24	1
Chicago	3,871	498	179	3,194	2,922	3,127	2,028	302	795	747	48	12
St. Louis	1,944	599	70	1,274	1,103	1,600	319	104	356	339	16	2
Minneapolis	1,007	334	40	634	536	811	170	60	176	172	3	9
Kansas City	2,729	892	76	1,761	1,538	2,170	356	267	480	455	24	--
Dallas	2,230	506	57	1,668	1,520	1,802	327	226	420	380	40	2
San Francisco	8,088	533	300	7,255	6,601	6,887	4,957	279	1,704	1,675	29	12
Country banks	28,352	1,024	1,119	26,208	25,437	22,934	11,276	3,605	4,738	4,067	670	58
Boston	2,257	87	89	2,081	1,980	1,902	1,111	172	363	333	30	14
New York	3,897	83	171	3,642	3,489	3,292	3,290	292	736	658	77	30
Philadelphia	2,014	13	109	1,891	1,841	1,664	1,611	195	383	330	53	3
Cleveland	2,408	25	132	2,251	2,194	1,946	1,726	278	445	376	70	3
Richmond	2,092	121	81	1,889	1,813	1,658	859	287	333	284	50	3
Atlanta	2,478	198	71	2,209	2,130	1,966	700	371	372	317	55	--
Chicago	3,678	76	175	3,427	3,355	2,931	2,266	510	654	546	108	1
St. Louis	1,756	123	57	1,577	1,536	1,418	595	243	270	234	36	1
Minneapolis	1,308	74	61	1,254	1,219	1,096	719	200	237	197	40	1
Kansas City	2,190	77	76	2,036	2,013	1,703	302	392	315	257	59	--
Dallas	2,430	122	44	2,272	2,233	1,894	189	465	336	277	60	1
San Francisco	1,756	25	52	1,680	1,635	1,464	909	201	293	260	34	1

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		
	1st half	2nd half	1st half	1st half	2nd half	1st half
	Mar. 1947	Feb. 1947	Mar. 1946	Mar. 1947	Feb. 1947	Mar. 1946
Country banks 1/in places with population of 15,000 and over						
Total	15,410,735	15,310,729	r17,517,899	8,360,401	8,333,454	7,656,396
Boston	1,838,842	1,829,040	2,204,099	830,097	877,487	821,764
New York	2,811,588	2,796,505	3,471,985	2,150,999	2,144,938	1,974,255
Philadelphia	1,101,936	1,091,035	1,238,641	733,752	731,400	669,913
Cleveland	1,325,819	1,316,818	1,543,143	912,242	908,564	845,202
Richmond	1,082,006	1,074,716	1,222,094	393,989	393,036	356,988
Atlanta	1,582,830	1,561,053	1,749,132	487,515	487,236	446,252
Chicago	1,908,561	1,894,401	r2,125,372	1,342,635	1,335,873	1,222,738
St. Louis	632,897	621,298	640,966	327,049	323,208	301,523
Minneapolis	555,207	548,888	582,838	290,031	290,026	257,550
Kansas City	517,049	513,917	538,441	104,572	104,406	100,960
Dallas	897,699	895,303	934,896	130,525	129,895	111,441
San Francisco	1,156,251	1,167,755	1,266,292	606,995	607,385	547,810
Country banks in places with population of less than 15,000						
Total	11,917,003	11,869,428	r12,209,278	5,916,035	5,902,976	5,304,217
Boston	331,213	330,204	363,136	230,497	229,957	214,434
New York	1,001,316	1,005,901	1,147,580	1,138,859	1,136,488	1,036,667
Philadelphia	898,555	895,422	983,445	877,193	873,476	779,884
Cleveland	1,056,875	1,051,546	1,107,829	813,767	810,875	728,825
Richmond	888,716	880,506	897,555	465,484	464,182	408,572
Atlanta	696,877	690,317	745,660	212,288	211,685	184,013
Chicago	1,693,629	1,680,871	r1,669,532	922,887	916,803	827,105
St. Louis	1,000,220	1,002,551	1,013,916	268,117	269,737	239,868
Minneapolis	759,381	752,350	706,732	428,899	430,820	375,403
Kansas City	1,595,599	1,577,284	1,522,603	196,946	194,625	181,628
Dallas	1,418,650	1,423,728	1,445,653	58,785	58,393	55,554
San Francisco	575,472	578,748	605,637	302,288	303,935	272,264

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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		2nd half		1st half		1st half	2nd half	1st half
	Mar. 1947	Feb. 1947	Mar. 1946	Mar. 1946	Mar. 1947	Feb. 1947	Mar. 1946	Mar. 1946	Mar. 1946
	Country banks in places with population of less than 15,000								
Total, all States	11,917,003	11,869,428	r12,209,278	5,916,035	5,902,976	5,304,217			
New England	3,175,559	3,169,921	383,052	2,111,269	2,107,749	224,010			
Maine	54,574	54,489	63,736	66,861	66,759	82,288			
New Hampshire	70,749	70,541	75,574	28,675	28,557	26,417			
Vermont	44,672	44,151	47,425	54,776	54,684	49,807			
Massachusetts	119,986	119,643	131,918	55,126	54,996	52,404			
Rhode Island	766	763	758	1,510	1,511	1,368			
Connecticut	56,812	57,334	63,641	34,321	34,242	31,726			
Middle Atlantic	2,191,875	2,192,509	2,437,999	2,275,999	2,268,113	2,049,327			
New York	687,762	692,590	783,205	717,514	715,957	686,355			
New Jersey	503,431	501,018	564,240	520,750	520,025	463,410			
Pennsylvania	1,000,682	998,901	1,090,554	1,007,695	1,002,131	899,562			
East North Central	2,400,268	2,388,659	r2,460,462	1,602,307	1,597,170	1,432,376			
Ohio	584,815	579,034	613,539	491,376	490,270	439,549			
Indiana	421,232	419,314	421,240	167,540	166,933	145,686			
Illinois	892,362	890,560	870,665	353,976	351,722	312,393			
Michigan	301,293	302,999	r332,636	365,948	365,581	335,822			
Wisconsin	200,566	196,752	222,382	223,467	222,664	198,926			
West North Central	1,967,934	1,949,697	1,840,670	506,338	507,442	449,022			
Minnesota	256,273	255,034	251,376	206,120	207,633	180,296			
Iowa	341,604	334,250	309,483	91,017	90,731	81,391			
Missouri	311,956	312,525	304,372	66,242	66,248	60,676			
North Dakota	90,043	89,168	78,775	26,257	26,273	21,585			
South Dakota	151,589	150,116	128,040	33,194	33,374	29,207			
Nebraska	336,403	330,133	306,262	41,346	41,203	37,146			
Kansas	480,066	480,471	462,362	42,162	41,980	38,721			
South Atlantic	1,237,261	1,223,913	1,263,634	577,682	576,147	502,567			
Delaware	17,308	17,394	17,444	11,977	11,964	10,700			
Maryland	150,368	147,969	155,511	124,207	123,520	110,674			
Virginia	335,817	333,682	341,922	200,513	200,184	172,743			
West Virginia	172,496	170,015	178,835	80,570	80,323	73,848			
North Carolina	148,197	147,045	154,308	52,408	52,439	46,256			
South Carolina	95,366	95,137	81,636	17,176	17,093	13,962			
Georgia	100,148	100,521	100,186	29,057	29,148	22,888			
Florida	217,561	212,150	233,822	61,774	61,476	51,496			
East South Central	678,196	679,899	706,172	151,324	156,174	139,528			
Kentucky	298,174	301,786	296,748	46,241	48,478	42,244			
Tennessee	185,608	183,745	200,833	63,277	63,034	57,710			
Alabama	145,720	145,878	157,569	35,002	34,864	31,202			
Mississippi	48,694	48,490	51,202	9,804	9,798	8,372			
West South Central	1,932,881	1,935,129	1,962,203	133,542	133,071	123,979			
Arkansas	165,313	165,532	178,084	28,574	28,571	25,059			
Louisiana	80,839	80,530	78,127	27,426	27,301	23,835			
Oklahoma	395,197	392,349	385,185	32,109	32,015	30,298			
Texas	1,291,532	1,296,718	1,320,807	45,433	45,184	44,787			
Mountain	730,964	720,326	710,800	183,071	181,047	170,175			
Montana	165,490	163,218	144,261	39,973	39,805	35,729			
Idaho	77,378	79,027	90,611	17,018	17,249	18,626			
Wyoming	83,712	83,244	80,032	20,456	20,467	18,992			
Colorado	237,739	228,645	228,164	49,718	47,753	46,520			
New Mexico	98,616	98,846	96,992	12,179	12,150	9,903			
Arizona	3,762	3,776	6,926	929	929	1,601			
Utah	46,601	46,163	48,230	33,795	33,757	31,650			
Nevada	17,666	17,407	15,581	9,003	8,937	7,154			
Pacific	430,065	432,375	444,286	241,543	243,063	213,233			
Washington	90,660	89,166	92,886	41,937	42,096	38,458			
Oregon	89,275	91,213	84,978	27,305	28,204	24,042			
California	250,130	251,996	266,422	172,301	172,763	150,733			

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