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BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS, SECOND HALF OF NOVEMBER 1950
(Averages of daily figures 1/. In millions of dollars)

December 21, 1950

Class of bank and F. R. district	Gross demand deposits			Net demand deposits 2/ /	Time deposits 3/ /	Demand balances due from domestic banks	Reserves with F. R. Banks			Borrowings at Federal Reserve Banks
	Total	Inter- bank	Other				Total	Required	Excess	
All member banks	97,636	11,764	85,871	84,813	29,356	5,845	16,727	16,060	667	172
Central Reserve city banks:										
New York	21,721	3,855	17,866	19,812	1,827	36	4,449	4,450	- 1	41
Chicago	5,657	1,108	4,549	5,059	1,088	116	1,160	1,167	- 8	18
Reserve city banks	37,531	5,763	31,768	32,121	11,595	1,857	6,486	6,362	125	84
Boston	2,065	284	1,781	1,849	185	43	346	342	4	3
New York	896	31	865	781	268	34	158	154	4	3
Philadelphia	2,458	419	2,039	2,130	233	103	400	395	5	3
Cleveland	4,632	514	4,118	4,048	1,488	198	812	803	9	6
Richmond	2,251	378	1,873	1,927	432	106	379	368	11	10
Atlanta	2,233	490	1,743	1,871	431	120	372	358	14	10
Chicago	4,638	471	4,166	3,955	2,010	286	831	812	18	1
St. Louis	2,272	669	1,602	1,913	340	92	367	361	5	18
Minneapolis	1,123	312	812	908	172	61	171	172	- 1	8
Kansas City	3,109	834	2,276	2,538	364	257	491	475	16	19
Dallas	2,981	729	2,251	2,417	402	302	478	455	23	1
San Francisco	8,874	632	8,242	7,783	5,270	255	1,682	1,664	17	3
Country banks	32,726	1,039	31,688	27,821	14,846	3,835	4,632	4,081	551	29
Boston	2,762	93	2,669	2,403	1,045	192	370	341	29	3
New York	4,848	107	4,742	4,288	3,332	312	749	681	68	15
Philadelphia	2,478	20	2,458	2,162	1,710	233	385	345	40	4
Cleveland	2,608	24	2,584	2,260	1,709	278	416	357	59	1
Richmond	2,261	133	2,128	1,862	893	298	311	268	43	1
Atlanta	2,597	183	2,414	2,168	682	343	328	294	34	1
Chicago	4,431	75	4,356	3,819	2,591	510	673	588	85	1
St. Louis	1,811	61	1,750	1,522	635	255	246	214	32	--
Minneapolis	1,538	78	1,461	1,299	732	200	220	192	28	--
Kansas City	2,303	68	2,235	1,912	317	367	293	245	47	2
Dallas	3,156	167	2,990	2,469	255	636	373	309	64	--
San Francisco	1,933	31	1,902	1,659	944	211	269	246	23	--

Note: Demand deposits adjusted (demand deposits other than interbank and United States Government, less cash items reported as in process of collection) of all member banks estimated at 76,350 million dollars.

For numbered footnotes see next page.

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DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS - (Cont'd)

(Averages of daily figures. In millions of dollars)

Federal Reserve district	Demand deposits except interbank			Time deposits		
	2nd half	1st half	2nd half	2nd half	1st half	2nd half
	Nov. 1950	Nov. 1950	Nov. 1949	Nov. 1950	Nov. 1950	Nov. 1949
	Country banks in places with population of 15,000 and over ^{1/}					
Total	18,693	18,632	17,077	8,787	8,844	8,751
Boston	2,293	2,273	1,999	818	826	820
New York	3,529	3,499	3,136	2,190	2,214	2,170
Philadelphia	1,421	1,406	1,300	817	828	800
Cleveland	1,507	1,496	1,358	907	912	907
Richmond	1,203	1,211	1,139	410	415	407
Atlanta	1,690	1,692	1,554	457	459	460
Chicago	2,553	2,566	2,349	1,624	1,632	1,599
St. Louis	726	725	678	346	348	343
Minneapolis	649	649	638	294	296	301
Kansas City	626	625	579	108	108	107
Dallas	1,161	1,147	1,062	172	165	157
San Francisco	1,334	1,343	1,285	643	643	680
	Country banks in places with population of less than 15,000					
Total	12,995	13,028	12,176	6,059	6,101	6,023
Boston	376	377	357	227	230	230
New York	1,213	1,213	1,108	1,142	1,159	1,138
Philadelphia	1,037	1,031	946	893	904	885
Cleveland	1,077	1,075	1,010	802	806	809
Richmond	925	933	857	483	485	478
Atlanta	723	721	650	225	225	216
Chicago	1,803	1,815	1,682	967	970	956
St. Louis	1,023	1,025	999	289	289	286
Minneapolis	812	810	796	438	439	449
Kansas City	1,609	1,650	1,609	210	212	210
Dallas	1,829	1,810	1,633	83	83	71
San Francisco	568	569	529	301	301	295

^{1/} Includes any banks in outlying sections of reserve cities which have been given permission to carry the same reserves as country banks.

Footnotes for preceding page (J.1):

- ^{1/} Averages of daily closing figures for reserves and borrowings and of daily opening figures for other columns, inasmuch as reserves required are based on deposits at opening of business.
- ^{2/} Demand deposits subject to reserve requirements, i.e., gross demand deposits minus cash items reported as in process of collection and demand balances due from domestic banks.
- ^{3/} Includes some interbank and U. S. Government time deposits; the amounts on call report dates are shown in the Member Bank Call Report.

DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS * (Cont'd)

(Averages of daily figures; in thousands of dollars. Comparability of figures is affected somewhat by changes in Federal Reserve membership, absorptions, etc., particularly in States designated by an asterisk.)

	Demand deposits except interbank			Time deposits		
	2nd half	1st half	2nd half	2nd half	1st half	2nd half
	Nov. 1950	Nov. 1950	Nov. 1949	Nov. 1950	Nov. 1950	Nov. 1949
Country banks in places with population of less than 15,000						
Total, all States	12,994,759	13,028,348	12,176,406	6,058,885	6,100,560	6,023,771
New England	393,978	394,511	375,466	237,241	239,862	242,209
Maine	53,935	54,980	54,410	62,741	63,083	64,885
New Hampshire*	79,116	79,369	73,532	27,755	28,323	26,691
Vermont	49,917	50,710	45,390	54,599	54,827	54,603
Massachusetts	143,913	143,708	134,434	50,808	51,793	52,125
Rhode Island	1,010	962	899	1,502	1,422	1,522
Connecticut*	66,087	64,782	66,797	39,836	40,344	42,183
Middle Atlantic	2,523,543	2,513,919	2,301,316	2,273,489	2,302,369	2,262,407
New York	824,499	828,666	756,274	733,640	743,835	741,856
New Jersey	612,452	607,392	559,202	539,685	549,538	524,151
Pennsylvania	1,086,592	1,077,861	985,840	1,000,164	1,008,996	996,400
E. North Central	2,587,704	2,600,840	2,423,859	1,662,763	1,668,476	1,658,457
Ohio	635,424	635,474	596,644	500,849	503,597	504,601
Indiana	440,779	442,772	415,709	188,649	189,102	180,046
Illinois	956,111	961,261	917,682	389,014	390,450	387,767
Michigan	355,727	360,500	305,781	366,672	367,032	361,045
Wisconsin	199,663	200,833	188,053	217,579	218,295	224,998
W. North Central	2,000,042	2,004,652	1,948,571	534,177	535,655	538,230
Minnesota	272,026	270,514	260,424	210,005	210,471	215,736
Iowa	316,895	319,180	308,047	88,145	88,893	90,747
Missouri	340,839	341,083	321,415	77,039	77,194	73,960
North Dakota	91,513	91,776	95,958	30,029	29,932	31,598
South Dakota	163,693	165,843	162,959	36,943	36,891	36,266
Nebraska	335,415	336,617	323,308	43,545	43,545	42,943
Kansas	479,661	479,639	476,460	48,471	48,689	46,980
South Atlantic	1,303,100	1,308,449	1,181,229	596,643	598,750	583,399
Delaware	18,125	17,902	17,354	11,625	11,750	11,766
Maryland	174,498	176,637	151,862	119,413	120,468	119,128
Virginia	352,674	352,291	324,416	226,559	227,369	218,315
West Virginia	185,361	187,049	180,776	78,851	79,109	81,130
North Carolina	142,826	144,324	129,405	48,914	48,898	49,794
South Carolina	85,217	86,871	84,665	18,177	18,172	18,449
Georgia	103,251	104,306	92,733	29,084	29,154	28,329
Florida	241,148	239,069	199,978	64,020	63,830	56,488
E. South Central	635,581	639,800	617,051	164,990	165,086	165,078
Kentucky	262,529	267,051	259,652	46,709	46,666	47,032
Tennessee	171,278	173,023	168,040	61,792	61,997	67,706
Alabama	146,856	145,538	137,481	40,793	40,778	38,680
Mississippi	54,918	54,168	51,708	11,696	11,645	11,660
W. South Central	2,309,444	2,331,269	2,155,911	162,707	164,801	152,361
Arkansas	179,297	176,939	179,068	32,504	32,299	31,047
Louisiana	86,565	85,727	82,631	27,870	27,870	27,350
Oklahoma	366,703	407,648	405,346	36,213	38,234	37,722
Texas	1,676,879	1,660,855	1,488,346	66,120	65,990	55,712
Mountain	809,813	800,664	775,865	181,063	180,817	183,677
Montana	187,159	183,809	187,420	41,838	41,652	42,442
Idaho*	70,321	69,584	71,300	14,813	14,811	15,869
Wyoming	112,081	111,261	106,501	21,254	21,190	21,891
Colorado	249,715	250,000	237,594	48,584	48,683	49,082
New Mexico	124,791	121,329	112,611	13,764	13,671	12,816
Arizona	5,691	5,959	4,693	1,084	1,066	994
Utah	51,946	50,684	48,366	34,311	34,295	35,105
Nevada	8,109	8,038	7,381	5,415	5,419	5,468
Pacific	431,554	434,344	397,087	245,812	245,064	237,973
Washington	89,666	93,090	83,910	41,903	41,770	41,567
Oregon	92,727	92,768	78,417	26,881	26,851	27,051
California	249,161	248,486	234,760	177,226	176,443	170,355