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L.4.4 (2)  
January 9, 1946

DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS, FIRST HALF OF DECEMBER 1945  
Averages of daily figures 1/2. In millions of dollars)

BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
Division of Bank Operations

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	
<b>All member banks</b>	103,114	13,559	20,080	69,475	64,730	71,693	23,964	6,851	16,131	14,569	1,562	288
<b>Cent. Res. city banks:</b>												
New York	28,295	4,520	6,603	17,172	15,539	20,079	1,251	67	4,448	4,091	57	110
Chicago	6,304	1,297	1,423	3,584	3,326	4,439	709	188	947	930	17	--
<b>Reserve city banks</b>	38,504	6,473	7,295	24,736	22,555	27,048	9,658	2,072	6,449	5,989	460	127
<b>Boston</b>	2,560	337	706	1,517	1,404	1,684	169	58	371	347	24	2
New York	614	27	114	472	443	448	269	24	110	106	4	1
Philadelphia	2,857	401	631	1,825	1,684	2,008	192	77	427	413	14	8
Cleveland	4,484	587	952	2,945	2,731	3,133	1,135	189	766	695	71	11
Richmond	2,495	437	506	1,552	1,420	1,732	409	136	419	371	48	1
Atlanta	2,399	662	432	1,305	1,159	1,666	362	163	384	355	29	3
Chicago	4,523	926	896	3,100	2,892	3,108	1,751	317	791	727	64	18
St. Louis	2,259	661	422	1,176	1,028	1,585	285	109	348	334	14	25
Minneapolis	1,268	360	313	595	515	787	148	90	173	166	7	2
Kansas City	3,147	1,049	455	1,643	1,457	2,197	314	315	509	458	51	18
Dallas	2,602	655	465	1,483	1,359	1,773	285	247	414	372	43	--
San Francisco	9,296	772	1,402	7,122	6,462	6,927	4,339	346	1,737	1,646	91	38
<b>Country banks</b>	30,011	1,269	4,759	23,983	23,260	20,128	12,346	4,523	4,587	3,559	1,028	51
<b>Boston</b>	2,691	95	612	1,984	1,894	1,770	992	228	381	307	74	8
New York	4,549	85	1,043	3,421	3,286	3,033	2,824	353	723	594	129	20
Philadelphia	2,206	16	429	1,761	1,711	1,493	1,375	240	372	292	81	3
Cleveland	2,594	28	482	2,084	2,029	1,720	1,512	344	452	332	120	5
Richmond	2,260	190	335	1,736	1,657	1,462	732	400	325	249	76	3
Atlanta	2,513	249	331	1,934	1,868	1,686	601	446	355	272	83	5
Chicago	3,714	84	581	3,049	2,989	2,484	1,966	599	611	466	145	2
St. Louis	1,770	156	193	1,422	1,379	1,232	521	309	252	204	49	--
Minneapolis	1,334	89	175	1,070	1,041	894	605	239	215	161	53	--
Kansas City	2,094	94	168	1,828	1,803	1,416	275	494	289	215	74	--
Dallas	2,445	153	209	2,083	2,038	1,626	165	580	332	238	94	--
San Francisco	1,841	29	200	1,611	1,565	1,312	778	291	280	230	50	3

For footnotes, see corresponding table in Federal Reserve Bulletin.

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January 22, 1946

DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS, SECOND HALF OF DECEMBER 1945  
(Averages of daily figures 1/2. In millions of dollars)

BOARD OF GOVERNORS  
OF THE  
FEDERAL RESERVE SYSTEM  
Division of Bank Operations

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	
<b>All member banks</b>	<b>103,812</b>	<b>13,555</b>	<b>21,662</b>	<b>68,595</b>	<b>61,323</b>	<b>71,262</b>	<b>21,077</b>	<b>6,871</b>	<b>15,930</b>	<b>11,491</b>	<b>1,439</b>	<b>377</b>
<b>Cent. Res. city banks:</b>												
New York	28,019	4,544	6,833	16,643	15,371	19,879	1,243	72	4,090	4,050	40	268
Chicago	6,366	1,306	1,548	3,512	3,258	4,379	712	190	930	918	12	--
<b>Reserve city banks</b>	<b>38,989</b>	<b>6,456</b>	<b>8,029</b>	<b>24,504</b>	<b>22,435</b>	<b>26,906</b>	<b>9,707</b>	<b>2,076</b>	<b>6,343</b>	<b>5,964</b>	<b>379</b>	<b>68</b>
Boston	2,448	301	656	1,491	1,392	1,649	170	46	347	340	7	5
New York	639	27	136	476	450	454	271	23	113	107	6	--
Philadelphia	2,840	369	665	1,806	1,683	1,975	190	78	415	406	8	5
Cleveland	4,505	584	1,046	2,875	2,665	3,081	1,140	173	724	685	40	11
Richmond	2,481	417	516	1,548	1,418	1,715	409	132	404	367	36	1
Atlanta	2,483	686	493	1,303	1,161	1,620	363	164	383	360	23	--
Chicago	4,580	531	993	3,056	2,850	3,073	1,756	316	791	720	71	5
St. Louis	2,309	695	472	1,142	1,004	1,594	286	110	348	336	12	13
Minneapolis	1,272	347	330	595	525	795	149	70	171	168	3	1
Kansas City	3,204	1,050	519	1,635	1,449	2,182	316	325	497	455	42	15
Dallas	2,665	659	507	1,499	1,373	1,760	286	279	416	369	47	--
San Francisco	9,563	788	1,696	7,080	6,467	6,939	4,371	353	1,733	1,650	82	11
<b>Country banks</b>	<b>30,437</b>	<b>1,250</b>	<b>5,252</b>	<b>23,936</b>	<b>23,259</b>	<b>20,098</b>	<b>12,414</b>	<b>4,533</b>	<b>4,566</b>	<b>3,559</b>	<b>1,008</b>	<b>41</b>
Boston	2,702	85	633	1,983	1,899	1,777	997	217	361	309	53	11
New York	4,617	83	1,141	3,394	3,266	3,015	2,840	348	721	593	128	17
Philadelphia	2,241	13	450	1,778	1,730	1,507	1,383	242	372	294	78	5
Cleveland	2,657	29	534	2,095	2,044	1,732	1,520	347	446	334	113	2
Richmond	2,280	184	377	1,719	1,648	1,454	734	393	317	248	69	3
Atlanta	2,604	257	383	1,964	1,901	1,700	611	473	356	275	82	1
Chicago	3,805	82	664	3,060	3,002	2,495	1,976	600	618	468	150	2
St. Louis	1,776	153	215	1,407	1,370	1,227	523	303	255	203	52	--
Minneapolis	1,356	84	203	1,068	1,041	892	606	237	216	161	55	--
Kansas City	2,116	96	187	1,832	1,807	1,425	276	489	287	216	71	--
Dallas	2,406	154	231	2,022	1,380	1,559	168	590	335	228	107	--
San Francisco	1,876	30	234	1,612	1,569	1,314	780	294	281	231	50	--

For footnotes, see corresponding table in Federal Reserve Bulletin.