

Supplement to

**BANKING &
MONETARY
STATISTICS**

SECTION 5

Bank Debits

**BOARD OF GOVERNORS OF THE
FEDERAL RESERVE SYSTEM**

Preface

In 1943 the Board of Governors published *Banking and Monetary Statistics* to make available in one place and on a uniform basis major series relating to banking, monetary, and other financial developments. The statistics usually covered the period from 1914, when the Federal Reserve System was established, through December 1941.

To bring together for the period since 1941 the most important series in that volume, to revise the data previously published, and to present new series, the Board is publishing a series of pamphlets. Most of these pamphlets correspond to sections in *Banking and Monetary Statistics*, but some may cover new subjects. Most of the data included in these pamphlets have already been published in the

Federal Reserve Bulletin, and current figures for most of the series are published in it each month. In some instances, however, the type of presentation may vary considerably from that in the *Bulletin*.

This is one of the new pamphlets. As in *Banking and Monetary Statistics*, there is a brief description of the purpose and history of the data, the sources of the figures and the methods by which they were compiled, and other facts to guide the reader in using the figures. Much of the information that is customarily included in footnotes to tables has been incorporated in the text. Footnotes have been used for the most part to call the reader's attention to any lack of comparability of items over the period covered.

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of the Federal Reserve System

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5. Bank Debits

OVER THE YEARS, as individuals and institutions have increased their dependence on checks as a means of payment, bank debits have grown in importance as an indicator of financial transactions in the economic community. The term "bank debits" refers to the charges made against deposit accounts when banks honor depositors' checks or withdrawal slips. Demand deposits in banks account for the major portion of the current means of payment—that is, money in the hands of the public—and debits to these accounts provide a direct measure of the extent to which depositors are using these funds.

Changes in business activity are closely linked with changes in the volume of payments made by check, of which bank debits provide the best single indicator available. It should be noted here, however, that in and of themselves bank debits cannot be regarded as accurate and trustworthy indexes of business activity, because they include payments for property and other financial transactions that do not necessarily arise from current production and distribution. Furthermore, they include many duplications arising from a series of payments for identical goods at different stages of production and consumption. But in a very broad way they do reflect changes in general business conditions by showing, among other things, changes in the attitude of the public toward holding or spending money.

Statistics on bank debits help bankers and bank supervisory authorities in formulating banking and credit policies. Debits are also

useful in analyzing business developments in cities or regions for which more precise business indexes are not available. However, the figures must be used with considerable caution because of variations in payment habits and in the degree of duplication in transactions between different times and places. Debits are one of the few types of economic data that are uniformly available for a large number of individual cities. These statistics, together with their predecessor series—clearings—are useful in business-cycle research covering long periods of time.

The turnover of demand deposits, computed by dividing debits during a period (and converted to an annual rate) by average deposits against which the debits are made, indicates the number of times a deposit dollar is used during the period. The rate at which depositors turn over their deposits in banks provides a rough measure of economic and financial developments that tend to accelerate or retard the rate of flow of money into economic channels.¹

Changes in the rate of turnover may be indicative of the state of business activity, but this relationship is a complex one. The rate of turnover may decline while business activity is rising if an increase in the amount of deposits is accompanied by a less-than-proportionate increase in the volume of debits. Deposits and debits may move in the same direction or in opposite directions, or one may change while

¹ For further discussion, see George Garvy, *Debits and Clearings Statistics and Their Use*, Revised Edition, 1939 (Board of Governors of the Federal Reserve System) and George Garvy, *Deposit Velocity and Its Significance*, 1959 (Federal Reserve Bank of New York).

the other remains relatively stable. The rate of turnover, moreover, is only an average figure. Therefore, it does not necessarily indicate how the turnover is changing for different classes of depositors.

DESCRIPTION OF BANK DEBITS

Bank debits as shown in this section refer to the dollar amounts that are charged against demand deposit accounts at a selected group of banks. However, the debits figures also include some transactions that do not necessarily involve checks. Among these are such transactions as a telegraphic transfer of funds; a customer's instruction to his bank to purchase securities or foreign exchange or to perform some other service and to charge his account; and payment from trust funds on deposit in the bank's own department.

In general, bank debits include charges against the checking accounts of all depositors of the reporting banks, including State and local governments, with these exceptions: (1) accounts of other banks, that is, interbank deposits; (2) accounts of the U.S. Treasurer with commercial banks; such accounts hold tax remittances and the proceeds of sales of U.S. Government securities pending transfer to the Treasurer's account at the Federal Reserve Banks; and (3) accounts of Directors of Internal Revenue.

Bank debits do not include payments of officers' checks, debit entries made by the reporting bank to its own accounts, or remittances for certified checks drawn against the reporting bank, because these amounts enter the debits total at the time of certification. Payments in settlement of clearing house balances are also excluded, because checks and other items received through clearings are reported when they are charged against depositors' accounts.²

² Because bank debits are measured by the amounts actually charged against depositors' accounts, the total may differ significantly from clearings data for several reasons. First, debits do not include some of the items received through clearings, as, for example, a draft drawn on the reporting bank by another bank. Second, bank debits include a number of

REVISIONS IN SERIES

Since 1919 the Board of Governors and the Federal Reserve Banks have been collecting statistics on debits from selected member and nonmember banks located throughout the country. The number of centers covered and the geographic boundaries of these centers have changed from time to time, but only once—in 1953—has the type of data included been substantially changed. The material in this section covers the period beginning with 1943 and ending with 1964.³ Developments in the series before 1943 are discussed beginning on page 230 of *Banking and Monetary Statistics*.

In 1953, figures for the five national classifications in the debits series (shown in Table 1) were revised back to 1943, to reflect the exclusion of U.S. Government deposits and time deposits as well as changes in the number of reporting centers. The revision of the series reduced aggregate debits for 1952 by about 3 per cent and lowered the amounts for many centers, including New York City, by approximately the same percentage. Changes for other individual centers varied from small reductions in some cities to large reductions in cities where Directors of Internal Revenue maintained accounts. More details on percentage changes in reported debits resulting from revisions are shown for individual reporting centers on page 36.

items that do not go through clearing houses, such as checks presented over the counter or received through the mails from depositors and collecting banks. Third, in some of the centers for which bank debits are collected there are no clearing houses, and in some where clearing house settlements are conducted, some of the participating banks are not in the debits series. And finally, mergers of banks generally have no effect on debits, but they do cause a decline in clearings.

³ In January 1965 the debits series was again revised. Although the demand deposit base was retained, there was a substantial revision in the geographic coverage of the series and in the reporting procedures employed.

The revised series includes data for 225 Standard Metropolitan Statistical Areas and includes a new feature—estimates of totals for individual centers by using a blow-up factor for non-reporting banks. Published data are shown only on a seasonally adjusted annual-rate basis, which uses an improved seasonal adjustment technique. Reporting frequency and publication sources are the same as for the previous debits series. A more detailed explanation of the current debits series may be found in the *Federal Reserve Bulletin* for March 1965, pp. 390-93. Statistics on the revised basis are available currently in the sources described in the last paragraph of this section, p. 4.

Debits to U.S. Government and time deposits. Elimination of debits to U.S. Government accounts at the reporting banks removed from the series an irregular factor not related to economic conditions. Debits to the Treasury tax and loan accounts—the largest of U.S. Government accounts and also the most widely held by commercial banks—reflect transfers of balances to the Treasurer's checking account at the Federal Reserve Banks. Similarly, debits to the accounts that the Directors of Internal Revenue maintain with commercial banks in cities where it is not convenient to maintain accounts with Federal Reserve Banks have little or no relation to spending activities in the localities concerned.⁴

The elimination of data for time deposits permits a better measurement of the rate of deposit turnover, which is one of the main uses of the debits series. Since the turnover of time deposits is very low compared with that of demand deposits, the inclusion of debits to time deposit accounts was felt to be producing differences from center to center in velocity and over periods of time that had no relation to actual divergencies in economic conditions. Rather, they were reflecting either (1) varying proportions of time and demand deposits at reporting banks in different centers, or (2) varying proportions of savings deposited in reporting banks and in nonreporting institutions such as mutual savings banks.

Reporting centers. The national series for which data are shown in this section includes debits at reporting member and nonmember banks in 344 centers throughout the United States. This compares with 274 centers in 1941 and 194 centers in 1919. The increase in the number of centers reflects—among other things—growth in the population, increased banking

activity, and the need to increase coverage in a particular State or Federal Reserve district.

The Board has published debits for all reporting centers and subtotals for the groups shown in the accompanying tabulation.

Before 1953

- (1) New York City
- (2) 140 other centers
- (3) All other reporting centers
(beginning in 1942, approximately 200)

Beginning 1953

- (1) New York City
- (2) 6 other leading centers
- (3) All centers excluding New York City (343)
- (4) All centers excluding New York City and 6 other leading centers (337)

Six leading centers account for about one-third of the debits at banks outside New York City, and they provide a more significant comparison than the former series for 140 centers. That series had been maintained principally because of its continuity since 1919 on a fairly comparable basis, but it included a number of relatively small centers and excluded a number of important ones for which figures were not available back to 1919. The tabulations on page 36 show the effects on reported figures, in terms of percentages, of the various changes in number of banks reporting in each center from 1943 through 1964. The first shows percentage increases in reported debits; the second, percentage decreases in reported debits; and the third, percentage increases or decreases resulting from corrections or revisions.

DESCRIPTION OF TABLES AND SOURCES OF DATA

The following paragraphs describe in some detail the nature of the statistics shown in Tables 1–3.

⁴ Certain miscellaneous Government accounts carried with commercial banks, however—such as those of disbursing officers, post exchanges, hospitals, and so forth—were not entirely eliminated from the debits statistics, because they are often carried in the same ledger with accounts of private depositors. Because they might find it quite difficult to separate debits to these miscellaneous accounts, reporting banks are not required to exclude them from their debits statistics.

Table 1. Unadjusted monthly debits for the five national classifications were first adjusted for the calendar and working-day structure of the individual month by use of the Census Bureau's X-11 trading-day adjustment.⁵ The resulting debits, after allowance for variations in trading days, were then adjusted for seasonal variation by the Census X-9 procedure.⁵ These seasonal factors were reviewed and some adjustments were made, mainly to provide greater stability in factors from year to year. The seasonally adjusted aggregate series for all reporting centers was obtained by adding the figures for New York and for 343 centers outside New York. Seasonally adjusted data for "6 other leading cities" were derived by subtracting figures for "337 other reporting centers" from those for the 343 centers outside New York.

The annual rate of turnover for each year was obtained by dividing total debits for the year by the average level of demand deposits. Average deposits for the year were derived from reported totals for 13 dates—that is, for the beginning of the year and for the end of each month. Monthly turnover rates were derived for each classification by correcting reported monthly debits for trading-day variation, converting these totals to annual rates, and

dividing by the average of deposits at the beginning and the end of the month. The resulting deposit turnover at annual rates was adjusted for seasonal variation by the X-9 procedure with minor modifications of computed seasonal factors.

Table 2. Unadjusted debits for each of the 12 Federal Reserve districts for each year of the period 1943–64 are shown in Table 2.

Table 3. Debits for individual reporting centers by years are shown in Table 3 for the period 1941–64. For 1952, two sets of figures are shown—before and after the 1953 revision in which U.S. Government deposits and time deposits were excluded—in order to provide a measure of the effects of the revision. The figures in parentheses after the names of the centers designate the year when the center began to report debits, or when major changes were made in the number of reporting institutions or in geographic coverage.

Sources. Bank debits as shown in this section were published monthly on a national basis in the *Federal Reserve Bulletin*. Monthly and annual totals, respectively, for each reporting center were published in the Board's G.6 release, which is available about the 15th of the month following the report period, and in the G.5 release, which is available in March. Statistics in the *Bulletin* and in the G.6 release also included deposit turnover for the five national classifications. Both debits and deposit turnover figures were shown before and after adjustment for seasonal variations.

⁵ U.S. Bureau of the Census. Technical Paper No. 15.: "The X-11 Variant of the Census Method II Seasonal Adjustment Program," U.S. Government Printing Office, Washington, D. C., 1965. For a summary description of the X-9 version of Method II, see *Business Cycle Developments*: Department of Commerce, Bureau of the Census, March 1962, p. 62.

KEY TO SYMBOLS USED IN TABLES

N.S.A. Not seasonally adjusted

S.A. Seasonally adjusted

..... Zero;

Amounts insignificant in terms of the particular unit (e.g., less than 500,000 when the unit is millions); or

No figure to be expected (e.g., one or more series in a table may start at a later date than others shown).

Minus signs are used to indicate a decrease.

1. BANK DEBITS AND DEPOSIT TURNOVER, ANNUALLY AND MONTHLY, 1943-64

A. DEBITS TO DEMAND DEPOSIT ACCOUNTS¹

[In millions of dollars]

Period	All reporting centers		Leading centers				337 other reporting centers ³		343 centers ⁴	
			New York		6 others ²					
	S.A.	N.S.A.	S.A.	N.S.A.	S.A.	N.S.A.	S.A.	N.S.A.	S.A.	N.S.A.
1943.....		737,356		281,080		175,499		300,777		476,276
1944.....		848,561		327,490		194,751		326,320		521,071
1945.....		924,464		382,760		200,202		341,502		541,704
1946.....		1,017,084		406,790		218,477		391,817		610,294
1947.....		1,103,720		398,464		246,739		458,517		705,256
1948.....		1,227,476		443,216		270,912		513,348		784,260
1949.....		1,206,293		446,224		260,897		499,172		760,069
1950.....		1,380,112		509,340		298,564		572,208		870,772
1951.....		1,542,554		544,367		336,885		661,302		998,187
1952.....		1,642,852		597,815		349,906		695,131		1,045,037
1953.....		1,759,069		632,801		385,831		740,436		1,126,267
1954.....		1,887,366		738,925		390,066		758,375		1,148,441
1955.....		2,043,548		766,890		431,651		845,007		1,276,658
1956.....		2,200,643		815,856		462,859		921,928		1,384,787
1957.....		2,356,768		888,455		489,311		979,002		1,468,313
1958.....		2,439,754		958,721		487,432		993,600		1,481,032
1959.....		2,679,167		1,023,605		545,258		1,110,304		1,655,562
1960.....		2,838,754		1,102,850		577,606		1,158,298		1,735,905
1961.....		3,111,133		1,278,843		622,671		1,209,618		1,832,290
1962.....		3,436,386		1,415,823		701,665		1,318,898		2,020,562
1963.....		3,754,651		1,555,965		775,680		1,423,006		2,198,686
1964.....		4,140,659		1,735,803		841,603		1,563,253		2,404,856
1943—Jan.....	57,929	57,295	20,666	21,228	13,463	12,870	23,800	23,197	37,263	36,067
Feb.....	57,062	51,245	21,024	18,960	13,180	11,830	22,858	20,455	36,038	32,285
Mar.....	59,191	63,260	21,037	22,861	14,119	15,221	24,035	25,178	38,154	40,399
Apr.....	71,413	70,352	27,498	27,574	16,559	16,240	27,356	26,538	43,915	42,778
May.....	66,856	61,785	27,288	24,671	14,428	13,558	25,140	23,556	39,568	37,114
June.....	55,864	63,136	20,585	23,965	12,586	14,459	22,693	24,712	35,279	39,171
July.....	62,916	62,469	23,561	23,232	14,474	14,381	24,881	24,856	39,355	39,237
Aug.....	66,226	57,428	24,807	20,056	15,692	13,794	25,727	23,578	41,419	37,372
Sept.....	73,959	72,927	27,937	26,682	16,995	17,401	29,027	28,844	46,022	46,245
Oct.....	68,454	63,907	25,114	23,338	16,894	14,538	26,446	26,031	43,340	40,569
Nov.....	61,430	61,345	23,136	21,935	13,707	14,432	24,587	24,978	38,294	39,410
Dec.....	58,391	72,207	20,380	26,578	13,639	16,775	24,372	28,854	38,011	45,629
1944—Jan.....	69,357	69,175	25,443	26,280	16,389	15,817	27,525	27,078	43,914	42,895
Feb.....	72,361	67,476	28,301	26,308	16,437	15,387	27,623	25,781	44,060	41,168
Mar.....	67,483	72,576	25,742	28,035	15,923	17,421	25,818	27,120	41,741	44,541
Apr.....	67,922	62,377	24,770	23,175	15,689	14,277	27,463	24,925	43,152	39,202
May.....	64,302	63,343	23,708	22,886	14,666	14,695	25,928	25,762	40,594	40,457
June.....	71,551	80,360	27,568	31,911	15,983	18,215	28,000	30,234	43,983	48,449
July.....	73,290	70,393	28,943	27,932	16,791	16,020	27,556	26,441	44,347	42,461
Aug.....	72,474	64,489	28,493	23,864	16,716	14,977	27,265	25,648	43,981	40,625
Sept.....	71,511	67,624	28,280	25,953	15,854	15,071	27,377	26,600	43,231	41,671
Oct.....	70,547	69,423	27,679	26,706	16,702	16,040	26,166	26,677	42,868	42,717
Nov.....	73,673	73,465	29,266	28,095	16,720	17,142	27,687	28,228	44,407	45,370
Dec.....	76,201	87,860	30,170	36,345	17,371	19,689	28,660	31,826	46,031	51,515

1945—Jan.....	74,156	79,078	30,569	33,598	16,206	16,797	27,381	28,683	43,587	45,480
Feb.....	74,320	66,762	30,542	27,543	16,142	14,489	27,636	24,730	43,778	39,219
Mar.....	74,618	78,573	30,106	31,354	16,438	18,191	28,074	29,028	44,512	47,219
Apr.....	72,347	69,424	27,955	27,454	16,322	15,568	28,070	26,402	44,392	41,970
May.....	77,988	76,284	32,139	30,876	16,801	16,757	29,048	28,651	45,849	45,408
June.....	87,447	94,031	36,549	40,270	18,784	20,344	32,114	33,417	50,898	53,761
July.....	76,382	74,852	32,263	31,877	16,056	15,666	28,063	27,309	44,119	42,975
Aug.....	76,389	68,714	31,877	27,384	16,333	14,699	28,179	26,631	44,512	41,330
Sept.....	75,786	68,781	31,597	28,186	16,406	14,648	27,783	25,947	44,189	40,595
Oct.....	74,571	77,061	32,174	32,605	15,798	16,319	26,599	28,137	42,397	44,456
Nov.....	77,075	76,657	32,910	31,294	16,017	16,250	28,148	29,113	44,165	45,363
Dec.....	82,154	94,247	33,448	40,319	18,554	20,474	30,152	33,454	48,706	53,928
1946—Jan.....	81,109	85,942	34,369	37,182	17,232	17,875	29,508	30,885	46,740	48,760
Feb.....	81,169	72,426	33,702	29,896	17,178	15,421	30,289	27,109	47,467	42,530
Mar.....	83,789	85,438	35,186	35,537	17,808	18,980	30,795	30,921	48,603	49,901
Apr.....	85,401	84,204	36,071	36,079	18,193	17,851	31,137	30,274	49,330	48,125
May.....	82,783	81,894	33,938	33,275	17,750	17,808	31,095	30,811	48,845	48,619
June.....	84,184	83,502	33,467	34,525	18,053	17,842	32,664	31,135	50,717	48,977
July.....	86,793	88,000	35,296	36,300	18,442	18,453	33,055	33,247	51,497	51,700
Aug.....	87,460	81,113	34,605	29,964	18,630	17,821	34,225	33,328	52,855	51,149
Sept.....	84,928	80,785	32,407	30,569	18,663	17,438	33,858	32,778	52,521	50,216
Oct.....	85,183	88,368	32,231	32,695	18,541	19,165	34,411	36,508	52,952	55,673
Nov.....	87,852	84,868	33,488	30,736	19,099	18,474	35,265	35,658	54,364	54,132
Dec.....	86,984	100,544	32,870	40,032	18,953	21,349	35,161	39,163	54,114	60,512
1947—Jan.....	85,598	91,528	30,792	33,602	18,841	20,115	35,965	37,811	54,806	57,926
Feb.....	89,864	80,224	32,892	29,177	19,909	17,875	37,063	33,172	56,972	51,047
Mar.....	89,909	92,216	32,806	33,445	19,999	21,376	37,104	37,395	57,103	58,771
Apr.....	87,560	85,770	30,987	31,001	19,356	18,788	37,217	35,981	56,573	54,769
May.....	89,893	86,493	32,073	30,597	20,007	19,376	37,813	36,520	57,820	55,896
June.....	90,529	92,381	33,086	35,527	20,631	20,670	36,812	36,184	57,443	56,854
July.....	91,229	91,656	33,352	33,936	20,426	20,317	37,451	37,403	57,877	57,720
Aug.....	92,324	83,607	33,173	28,185	20,485	19,025	38,666	36,397	59,151	55,422
Sept.....	92,788	90,873	32,840	31,715	21,105	20,280	38,843	38,878	59,948	59,158
Oct.....	97,371	103,347	35,695	36,957	21,733	23,251	39,943	43,139	61,676	66,390
Nov.....	98,064	91,486	34,882	30,953	22,429	20,911	40,753	39,622	63,182	60,533
Dec.....	96,902	114,139	34,914	43,369	21,638	24,755	40,350	46,015	61,988	70,770
1948—Jan.....	99,729	102,929	35,362	36,534	22,224	23,042	42,143	43,353	64,367	66,395
Feb.....	98,490	88,786	35,113	31,495	22,106	20,226	41,271	37,065	63,377	57,291
Mar.....	98,033	106,229	36,085	39,198	21,215	23,885	40,733	43,146	61,948	67,031
Apr.....	101,757	100,207	37,347	37,461	22,583	21,891	41,827	40,855	64,410	62,746
May.....	102,365	96,184	37,369	35,200	22,404	21,071	42,592	39,913	64,996	60,984
June.....	102,236	106,341	37,011	40,220	22,253	22,790	42,972	43,331	65,225	66,121
July.....	102,764	101,091	36,032	35,515	23,136	22,469	43,596	43,107	66,732	65,576
Aug.....	103,123	96,634	37,180	32,818	22,800	21,983	43,143	41,833	65,943	63,816
Sept.....	104,406	102,983	37,799	37,223	23,154	22,300	43,453	43,460	66,607	65,760
Oct.....	105,508	105,064	38,959	37,702	23,041	23,088	43,508	44,274	66,549	67,362
Nov.....	102,123	101,540	36,570	34,574	22,294	22,342	43,259	44,624	65,553	66,966
Dec.....	101,922	119,488	36,533	45,276	22,538	25,825	42,851	48,387	65,389	74,212
1949—Jan.....	102,866	103,165	37,930	38,154	22,359	22,347	42,577	42,664	64,936	65,011
Feb.....	99,165	88,534	35,775	31,736	21,418	19,357	41,972	37,441	63,390	56,798
Mar.....	100,305	107,808	36,481	39,206	21,929	24,538	41,895	44,064	63,824	68,602
Apr.....	100,900	97,288	36,767	35,586	22,071	21,422	42,062	40,280	64,133	61,702
May.....	100,782	97,588	37,654	36,560	21,716	21,203	41,412	39,825	63,128	61,028
June.....	101,440	106,178	38,175	41,984	21,807	22,351	41,458	41,843	63,265	64,194
July.....	101,068	96,049	37,715	35,773	21,891	20,646	41,462	39,630	63,353	60,276
Aug.....	101,027	97,631	38,740	35,802	21,425	20,898	40,862	40,931	62,287	61,829
Sept.....	100,273	99,412	37,437	36,789	21,569	20,969	41,267	41,654	62,836	62,623
Oct.....	99,711	99,682	36,222	35,383	21,833	21,751	41,656	42,548	63,489	64,299
Nov.....	99,852	97,707	36,898	34,781	21,687	21,147	41,267	41,779	62,954	62,926
Dec.....	102,215	115,251	37,826	44,470	22,013	24,268	42,376	46,513	64,389	70,781

For notes see p. 11.

1. BANK DEBITS AND DEPOSIT TURNOVER, ANNUALLY AND MONTHLY, 1943-64 — Continued

A. DEBITS TO DEMAND DEPOSIT ACCOUNTS¹—Continued

[In millions of dollars]

Period	All reporting centers		Leading centers				337 other reporting centers ³		343 centers ⁴	
			New York		6 others ²					
	S.A.	N.S.A.	S.A.	N.S.A.	S.A.	N.S.A.	S.A.	N.S.A.	S.A.	N.S.A.
1950—Jan.....	102,189	105,067	38,064	38,921	21,947	22,606	42,178	43,540	64,125	66,146
Feb.....	105,726	94,377	39,695	35,213	22,935	20,507	43,096	38,657	66,031	59,164
Mar.....	104,545	113,300	38,809	42,270	22,562	25,420	43,174	45,610	65,736	71,030
Apr.....	107,737	100,325	39,338	36,811	23,515	22,057	44,884	41,457	68,399	63,514
May.....	109,875	110,342	40,428	41,119	23,857	23,930	45,590	45,293	69,447	69,223
June.....	111,908	117,445	40,001	43,582	24,830	25,913	47,077	47,950	71,907	73,863
July.....	114,069	108,706	40,596	38,632	24,740	23,320	48,733	46,754	73,473	70,074
Aug.....	132,423	127,023	54,150	49,841	27,051	26,236	51,222	50,946	78,273	77,182
Sept.....	126,363	121,469	46,886	44,690	27,786	25,997	51,691	50,782	79,477	76,779
Oct.....	121,159	123,974	43,686	43,673	26,086	26,846	51,387	53,455	77,473	80,301
Nov.....	123,645	121,368	45,072	42,997	26,837	26,312	51,736	52,059	78,573	78,371
Dec.....	125,770	136,716	45,426	51,591	27,556	29,420	52,788	55,705	80,344	85,125
1951—Jan.....	128,170	136,271	45,156	47,980	28,525	30,183	54,489	58,108	83,014	88,291
Feb.....	125,865	112,797	43,685	38,838	27,858	24,963	54,322	48,996	82,180	73,959
Mar.....	134,256	141,422	50,438	52,708	28,580	31,227	55,238	57,487	83,818	88,714
Apr.....	128,920	125,537	45,595	44,962	28,179	27,787	55,146	52,788	83,325	80,575
May.....	127,506	127,867	44,224	44,726	28,272	28,538	55,010	54,603	83,282	83,141
June.....	129,410	131,522	45,929	48,151	28,223	28,428	55,258	54,943	83,481	83,371
July.....	123,810	121,196	43,792	42,563	26,793	26,548	53,225	52,085	80,018	78,633
Aug.....	126,071	122,421	43,649	40,719	27,777	27,108	54,645	54,594	82,422	81,702
Sept.....	127,256	117,940	43,595	40,174	28,516	25,939	55,145	51,827	83,661	77,766
Oct.....	128,585	135,644	45,249	47,097	27,765	29,057	55,571	59,490	83,336	88,547
Nov.....	131,826	128,972	46,664	44,100	28,577	27,700	56,585	57,172	85,162	84,872
Dec.....	129,907	140,965	45,935	52,349	27,764	29,407	56,208	59,209	83,972	88,616
1952—Jan.....	129,251	135,799	45,329	47,650	27,787	28,936	56,135	59,213	83,922	88,149
Feb.....	132,267	125,160	47,390	44,418	28,010	26,712	56,867	54,030	84,877	80,742
Mar.....	132,570	136,276	47,818	49,213	28,250	30,008	56,502	57,055	84,752	87,063
Apr.....	134,700	134,108	49,521	49,745	28,558	28,761	56,621	55,602	85,179	84,363
May.....	135,059	133,001	49,491	48,830	28,212	27,975	57,356	56,196	85,568	84,171
June.....	136,311	139,739	50,183	53,385	28,722	29,305	57,406	57,049	86,128	86,354
July.....	136,801	137,314	50,517	50,472	29,144	29,484	57,140	57,358	86,284	86,842
Aug.....	134,631	122,173	49,455	42,778	27,974	25,549	57,202	53,846	85,176	79,395
Sept.....	138,059	136,047	50,346	49,131	29,401	28,612	58,312	58,304	87,713	86,916
Oct.....	143,203	150,472	52,597	54,893	31,075	32,322	59,531	63,257	90,606	95,579
Nov.....	139,907	127,648	50,143	44,209	30,143	27,064	59,621	56,375	89,764	83,439
Dec.....	143,225	165,115	52,222	63,091	30,980	35,178	60,023	66,846	91,003	102,024
1953—Jan.....	142,866	145,919	51,063	52,048	31,445	31,660	60,358	62,212	91,803	93,871
Feb.....	142,476	129,163	50,500	45,749	31,013	28,126	60,963	55,287	91,976	83,414
Mar.....	144,758	153,356	50,790	53,898	32,093	35,339	61,875	64,119	93,968	99,458
Apr.....	146,004	145,567	51,657	52,038	32,502	32,742	61,845	60,788	94,347	93,530
May.....	147,520	141,981	51,983	50,255	33,157	32,283	62,380	59,443	95,537	91,725
June.....	146,368	153,846	52,510	56,623	32,320	33,807	61,538	63,416	93,858	97,223
July.....	146,194	147,957	51,155	51,799	32,466	32,683	62,573	63,476	95,039	96,159
Aug.....	146,771	134,386	51,956	45,516	32,463	29,958	62,352	58,913	94,815	88,871
Sept.....	151,817	147,699	56,942	54,888	32,617	31,422	62,258	61,390	94,875	92,811
Oct.....	148,094	149,606	54,287	54,152	31,969	31,778	61,838	63,676	93,807	95,454
Nov.....	148,154	140,992	54,541	50,470	32,215	30,477	61,398	60,046	93,613	90,522
Dec.....	147,571	168,596	54,877	65,367	31,498	35,557	61,196	67,672	92,694	103,229

1954—Jan.....	155,548	154,281	62,645	62,306	31,510	30,806	61,393	61,170	92,903	91,975
Feb.....	155,959	141,926	61,339	56,115	32,353	29,341	62,267	56,470	94,620	85,811
Mar.....	155,912	171,354	61,125	67,913	32,290	36,666	62,497	66,776	94,787	103,441
Apr.....	155,390	154,759	60,788	60,479	32,666	33,152	61,936	61,128	94,602	94,280
May.....	154,806	149,812	61,007	59,535	32,116	31,159	61,683	59,118	93,799	90,276
June.....	155,397	163,501	60,288	64,965	32,159	33,785	62,950	64,751	95,109	98,536
July.....	158,148	154,848	63,188	61,155	32,307	31,556	62,653	62,137	94,960	93,693
Aug.....	160,926	151,504	64,829	58,316	32,764	31,526	63,333	61,662	96,097	93,188
Sept.....	154,430	149,898	58,599	56,744	32,517	30,922	63,314	62,232	95,831	93,155
Oct.....	156,532	152,322	60,753	58,792	32,234	30,706	63,545	62,823	95,779	93,530
Nov.....	160,627	156,843	62,380	58,787	32,880	32,230	65,367	65,826	98,247	98,056
Dec.....	162,216	186,317	61,728	73,817	33,613	38,217	66,875	74,282	100,488	112,500
1955—Jan.....	162,838	163,403	62,095	62,642	33,843	33,531	66,900	67,230	100,743	100,762
Feb.....	164,034	149,744	61,870	57,091	34,691	31,595	67,473	61,058	102,164	92,653
Mar.....	164,540	178,924	60,834	67,242	35,597	39,908	68,109	71,774	103,706	111,681
Apr.....	164,234	158,296	60,034	57,634	35,318	34,494	68,882	66,168	104,200	100,662
May.....	168,930	167,714	62,539	62,211	36,448	36,570	69,943	68,933	106,391	105,503
June.....	168,659	177,917	62,312	67,634	35,721	37,569	70,626	72,714	106,347	110,283
July.....	169,638	161,748	62,736	58,904	35,580	34,123	68,721	68,721	106,902	102,844
Aug.....	170,427	167,343	62,493	58,980	36,220	35,863	71,714	72,499	107,934	108,362
Sept.....	174,730	168,967	65,832	62,550	36,665	35,126	72,233	71,291	108,898	106,417
Oct.....	179,715	175,779	69,171	67,568	37,433	35,803	73,111	72,409	110,544	108,211
Nov.....	178,111	173,190	67,266	63,406	37,583	36,876	73,262	72,908	110,845	109,783
Dec.....	182,182	200,523	71,572	81,027	37,362	40,193	73,248	79,303	110,610	119,496
1956—Jan.....	180,342	187,364	66,908	69,675	39,086	40,718	74,348	76,970	113,434	117,688
Feb.....	169,437	162,107	58,774	56,985	35,143	35,143	73,678	69,551	110,663	104,694
Mar.....	180,206	189,793	68,376	73,214	40,132	40,132	74,602	76,447	111,830	116,579
Apr.....	181,747	176,760	66,911	65,715	38,517	37,763	76,319	73,282	114,836	111,045
May.....	182,738	185,584	68,395	69,452	37,891	38,766	76,452	77,367	114,343	116,132
June.....	182,963	186,540	68,365	70,733	38,202	38,937	76,396	76,870	114,598	115,806
July.....	184,061	181,284	67,914	65,873	39,196	38,653	76,951	76,757	116,147	115,410
Aug.....	186,904	183,819	71,017	67,279	38,511	38,206	77,376	78,333	115,887	116,539
Sept.....	185,736	167,154	69,515	61,223	38,404	34,057	77,817	71,874	116,221	105,931
Oct.....	185,664	193,140	68,016	70,794	39,209	40,148	78,439	82,198	117,648	122,346
Nov.....	189,522	185,223	70,884	66,989	39,521	39,425	79,117	78,810	118,638	118,235
Dec.....	188,524	201,876	69,901	77,495	39,165	40,912	79,458	83,469	118,623	124,381
1957—Jan.....	191,518	204,514	71,010	76,460	40,037	42,596	80,471	85,457	120,508	128,053
Feb.....	194,336	177,536	72,491	67,035	40,496	36,886	81,349	73,615	121,845	110,501
Mar.....	194,126	197,231	71,995	74,786	40,557	42,113	81,574	80,332	122,131	122,445
Apr.....	192,194	192,701	71,586	72,328	39,828	40,182	80,780	80,192	120,608	120,373
May.....	193,421	197,257	70,528	71,780	41,224	42,128	81,669	83,349	122,893	125,476
June.....	196,919	193,349	74,703	74,512	40,669	39,942	81,547	78,895	122,216	118,836
July.....	196,815	200,559	73,781	74,509	41,188	41,711	81,846	84,339	123,034	126,050
Aug.....	199,922	190,539	75,385	68,409	41,921	40,194	82,616	81,936	124,537	122,130
Sept.....	200,918	189,294	76,759	70,953	41,630	39,095	82,529	79,245	124,159	118,341
Oct.....	197,881	204,168	75,194	77,431	41,021	41,761	81,666	84,976	122,687	126,736
Nov.....	200,924	189,246	78,588	71,667	40,883	39,012	81,453	78,567	122,336	117,579
Dec.....	200,134	220,376	78,144	88,584	40,268	43,692	81,722	88,100	121,990	131,792
1958—Jan.....	197,814	212,908	77,008	84,355	39,422	41,992	81,384	86,561	120,806	128,553
Feb.....	199,090	181,729	78,982	72,803	39,728	36,188	80,380	72,738	120,108	108,926
Mar.....	203,773	203,870	81,101	84,409	39,335	40,363	80,337	79,098	119,672	119,461
Apr.....	203,619	204,126	83,855	85,510	39,463	39,354	80,301	79,262	119,764	118,616
May.....	197,090	195,116	79,478	77,315	38,040	38,645	79,572	79,156	117,612	117,801
June.....	213,952	219,465	91,372	95,473	40,441	41,228	82,139	82,765	122,580	123,992
July.....	204,805	206,524	82,288	82,214	40,803	40,701	81,714	83,609	122,517	124,311
Aug.....	201,034	185,849	77,945	68,620	40,388	37,942	82,701	79,287	123,089	117,229
Sept.....	201,672	195,205	75,301	70,887	41,959	40,520	84,412	83,798	126,371	124,318
Oct.....	204,249	212,894	76,291	79,620	42,154	43,594	85,804	89,680	127,958	133,274
Nov.....	201,807	183,092	73,502	64,804	41,977	38,224	86,328	80,064	128,305	118,288
Dec.....	210,134	238,975	78,829	92,711	43,681	48,679	87,624	97,584	131,305	146,263

For notes see p. 11.

1. BANK DEBITS AND DEPOSIT TURNOVER, ANNUALLY AND MONTHLY, 1943-64 — Continued

A. DEBITS TO DEMAND DEPOSIT ACCOUNTS¹ — Continued

[In millions of dollars]

Period	All reporting centers		Leading centers				337 other reporting centers ³		343 centers ⁴	
			New York		6 others ²					
	S.A.	N.S.A.	S.A.	N.S.A.	S.A.	N.S.A.	S.A.	N.S.A.	S.A.	N.S.A.
1959—Jan.....	213,446	221,953	82,390	86,507	43,081	44,505	87,975	90,941	131,056	135,446
Feb.....	215,062	195,764	81,180	74,346	43,802	39,635	90,080	81,783	133,882	121,418
Mar.....	215,292	223,367	79,825	84,710	44,878	47,485	90,589	91,172	135,467	138,657
Apr.....	222,702	225,362	84,895	88,049	45,433	45,955	92,374	91,358	137,807	137,313
May.....	223,501	216,003	85,107	80,726	45,267	44,646	93,127	90,631	138,394	135,277
June.....	217,472	228,601	81,457	86,598	44,271	46,429	91,744	95,574	136,015	142,004
July.....	231,661	235,637	88,487	89,600	48,195	48,422	94,979	97,615	143,174	146,037
Aug.....	223,862	208,130	84,660	75,233	46,057	43,265	93,145	89,633	139,202	132,898
Sept.....	224,583	215,843	86,094	81,067	45,102	43,259	93,387	91,516	138,489	134,776
Oct.....	228,857	230,245	89,742	89,519	46,214	46,083	92,901	94,642	139,115	140,726
Nov.....	229,530	217,139	88,910	82,273	46,277	43,810	94,343	91,055	140,620	134,866
Dec.....	231,726	261,121	90,219	104,976	46,501	51,763	95,006	104,382	141,507	156,145
1960—Jan.....	228,412	230,119	86,912	88,529	46,144	46,305	95,356	95,285	141,500	141,590
Feb.....	232,487	221,984	88,907	85,058	47,957	45,626	95,623	91,300	143,580	136,926
Mar.....	231,465	245,729	88,367	96,593	47,279	50,410	95,819	98,726	143,098	149,136
Apr.....	230,344	226,007	86,918	86,174	47,434	46,862	95,992	92,971	143,426	139,833
May.....	232,477	232,844	89,555	88,551	46,760	47,895	96,162	96,398	142,922	144,293
June.....	238,666	250,852	93,011	99,809	48,395	50,415	97,260	100,629	145,655	151,043
July.....	234,995	223,539	91,663	86,063	48,098	45,254	95,234	92,222	143,332	137,476
Aug.....	244,861	241,771	97,621	92,435	49,354	49,474	97,886	99,862	147,240	149,337
Sept.....	249,261	240,772	102,151	97,162	49,441	47,909	97,669	95,700	147,110	143,610
Oct.....	237,267	233,131	91,673	89,905	48,819	47,567	96,775	95,659	145,594	143,226
Nov.....	242,646	235,100	96,874	91,020	49,096	47,577	96,676	96,503	145,772	144,080
Dec.....	236,094	256,905	90,412	101,551	49,082	52,313	96,600	103,041	145,682	155,353
1961—Jan.....	246,422	257,714	99,284	104,473	49,808	52,382	97,330	100,860	147,138	153,242
Feb.....	247,810	222,722	100,147	89,831	50,063	44,861	97,600	88,030	147,663	132,890
Mar.....	247,634	265,442	99,704	110,455	49,629	53,354	98,301	101,633	147,930	154,986
Apr.....	254,115	240,966	105,527	101,151	50,664	48,529	97,924	91,286	148,588	139,815
May.....	258,348	268,804	107,196	111,463	51,546	53,782	99,606	103,560	151,152	157,341
June.....	258,646	271,830	106,511	113,228	51,716	54,277	100,419	104,325	152,135	158,602
July.....	259,866	247,665	106,900	100,591	52,153	49,085	100,813	97,989	152,966	147,074
Aug.....	261,820	255,540	107,662	100,856	52,245	51,445	101,913	103,238	154,158	154,683
Sept.....	263,312	246,582	108,231	100,293	52,629	48,991	102,452	97,298	155,081	146,289
Oct.....	271,522	274,717	113,316	113,732	53,429	54,279	104,781	106,706	158,206	160,985
Nov.....	280,383	272,590	118,530	112,466	56,050	54,197	105,803	105,927	161,853	160,124
Dec.....	271,434	286,561	110,406	120,303	55,146	57,490	105,882	108,768	161,028	166,258
1962—Jan.....	270,777	294,614	107,498	118,105	56,626	61,458	106,653	115,051	163,279	176,509
Feb.....	269,016	239,444	106,318	94,313	55,319	49,027	107,379	96,105	162,698	145,132
Mar.....	283,347	293,191	117,087	124,676	58,101	59,734	108,159	108,781	166,260	168,515
Apr.....	283,328	281,495	116,449	117,152	57,712	58,010	109,167	106,333	166,879	164,343
May.....	286,329	295,443	118,715	122,125	57,630	59,772	109,984	113,546	167,614	173,318
June.....	286,918	291,758	118,789	121,854	58,013	59,433	110,116	110,471	168,129	169,903
July.....	284,505	279,656	115,709	111,428	58,129	57,509	110,667	110,719	168,796	168,229
Aug.....	287,022	281,045	117,755	110,823	58,349	57,476	110,918	112,746	169,267	170,221
Sept.....	290,478	263,263	121,314	109,721	59,531	53,432	109,633	100,110	169,164	153,542
Oct.....	292,806	307,395	121,967	127,453	59,674	62,765	111,165	117,177	170,839	179,942
Nov.....	296,811	288,162	124,241	116,530	60,888	59,359	111,682	112,273	172,570	171,632
Dec.....	301,992	320,921	128,778	141,644	61,114	63,691	112,100	115,586	173,214	179,277

1963—Jan.....	301,910	325,858	126,227	137,202	61,441	66,287	114,242	122,369	175,683	188,656
Feb.....	308,447	274,494	131,429	116,588	62,213	55,155	114,805	102,752	177,018	157,906
Mar.....	306,515	306,759	128,720	132,968	62,873	62,505	114,922	111,287	177,795	173,791
Apr.....	301,815	307,783	123,834	126,875	61,952	64,063	116,029	116,845	177,981	180,908
May.....	305,582	318,048	127,619	133,056	61,675	64,404	116,288	120,587	177,963	184,992
June.....	306,814	299,571	126,018	124,979	63,048	61,685	117,748	112,908	180,796	174,593
July.....	314,494	320,700	129,548	129,890	65,520	66,765	119,426	124,045	184,946	190,810
Aug.....	318,973	300,118	133,308	119,521	65,517	61,918	120,148	118,679	185,665	180,597
Sept.....	326,707	310,390	136,031	130,349	67,405	63,137	123,271	116,904	190,676	180,041
Oct.....	323,448	337,158	132,413	136,893	67,845	71,327	123,190	128,938	191,035	200,266
Nov.....	316,436	296,645	129,782	116,696	67,949	63,802	118,705	116,146	186,654	179,949
Dec.....	325,649	357,127	134,100	150,950	67,698	74,632	123,851	131,545	191,549	206,177
1964—Jan.....	331,184	360,563	139,750	153,932	67,472	73,241	123,962	133,389	191,434	206,631
Feb.....	328,508	294,809	135,801	121,134	67,865	60,306	124,842	113,370	192,707	173,675
Mar.....	332,057	343,051	136,618	145,768	68,915	71,059	126,524	126,225	195,439	197,283
Apr.....	342,806	349,990	142,885	148,171	70,941	72,801	128,980	129,018	199,921	201,819
May.....	338,857	329,673	139,962	135,290	70,195	68,617	128,700	125,765	198,895	194,383
June.....	337,971	353,689	142,618	151,163	66,521	70,928	128,832	131,598	195,353	202,526
July.....	356,038	362,936	153,704	154,505	71,937	72,928	130,397	135,503	202,334	208,431
Aug.....	348,605	319,404	146,109	128,263	71,564	65,759	130,932	125,381	202,496	191,140
Sept.....	349,235	339,011	145,950	142,440	71,534	67,973	131,751	128,598	203,285	196,571
Oct.....	348,561	353,498	145,906	146,104	70,577	72,031	132,078	135,363	202,655	207,394
Nov.....	354,155	333,873	149,039	135,964	70,651	66,784	134,465	131,124	205,116	197,908
Dec.....	355,304	400,163	149,285	173,068	70,273	79,176	135,746	147,919	206,019	227,095

¹ Excludes interbank and U.S. Govt. accounts.

² Boston, Philadelphia, Chicago, Detroit, San Francisco, and Los Angeles.

³ Before Apr. 1955, 338 centers.

⁴ Before Apr. 1955, 344 centers.

1. BANK DEBITS AND DEPOSIT TURNOVER, ANNUALLY AND MONTHLY, 1943-64 — Continued

B. ANNUAL RATE OF TURNOVER OF DEMAND DEPOSITS¹

Period	All reporting centers		Leading centers				337 other reporting centers ³		343 centers ⁴	
			New York		6 others ²					
	S.A.	N.S.A.	S.A.	N.S.A.	S.A.	N.S.A.	S.A.	N.S.A.	S.A.	N.S.A.
1943.....		17.5		20.4		18.0		15.3		16.2
1944.....		17.8		22.3		18.3		14.6		15.8
1945.....		17.6		24.1		17.5		13.5		14.7
1946.....		18.2		25.1		18.3		14.1		15.4
1947.....		18.7		23.8		19.7		15.5		16.7
1948.....		20.4		26.9		21.6		16.6		18.0
1949.....		20.2		27.9		20.9		15.9		17.3
1950.....		21.9		31.1		22.6		17.2		18.7
1951.....		23.0		31.9		24.0		18.4		20.0
1952.....		23.5		34.4		24.1		18.4		20.0
1953.....		24.6		36.7		25.6		18.9		20.8
1954.....		26.2		42.3		25.8		19.2		21.0
1955.....		27.1		42.7		27.3		20.4		22.3
1956.....		28.9		45.8		28.8		21.8		23.7
1957.....		30.8		49.5		30.4		23.0		25.1
1958.....		31.5		53.6		30.0		22.9		24.9
1959.....		33.4		56.4		32.5		24.5		26.7
1960.....		35.5		60.0		34.8		25.7		28.2
1961.....		38.2		70.0		36.9		26.2		29.0
1962.....		41.5		77.8		41.2		27.7		31.3
1963.....		44.3		84.8		44.6		29.0		33.1
1964.....		47.7		93.8		47.8		30.8		35.2
1943—Jan.....	17.3	18.1	19.3	20.7	18.0	18.1	15.8	16.2	16.5	16.8
Feb.....	16.7	15.2	19.0	17.3	17.6	15.6	14.8	13.6	15.8	14.2
Mar.....	16.2	17.5	17.2	18.8	17.0	19.8	15.0	15.6	15.6	16.9
Apr.....	20.1	19.8	23.9	23.4	21.1	21.1	16.6	16.6	18.4	18.0
May.....	19.9	18.4	25.6	23.2	18.3	17.6	16.0	15.6	17.3	16.3
June.....	16.0	17.5	18.3	20.7	16.1	17.4	14.5	15.2	14.7	15.9
July.....	17.0	17.0	19.0	19.7	18.0	17.2	15.1	14.9	16.3	15.7
Aug.....	17.0	15.0	19.6	16.3	17.9	15.8	15.3	13.7	15.6	14.4
Sept.....	20.0	19.2	23.8	22.1	21.0	20.1	16.5	16.7	17.7	17.8
Oct.....	18.4	18.4	22.7	22.1	18.6	18.2	15.8	16.1	17.1	16.7
Nov.....	16.9	16.0	20.9	18.8	16.9	16.4	14.6	14.0	15.4	14.8
Dec.....	15.6	18.1	17.4	21.5	16.0	18.6	13.9	15.6	14.3	16.6
1944—Jan.....	17.6	18.3	20.8	22.3	18.6	18.7	15.1	15.5	16.2	16.5
Feb.....	18.9	17.2	23.8	21.6	19.7	17.5	15.3	14.0	16.8	15.2
Mar.....	17.6	19.0	21.6	23.5	18.2	21.1	14.5	15.1	15.7	17.0
Apr.....	17.6	17.4	21.0	20.6	18.3	18.3	14.9	14.7	16.2	15.9
May.....	16.6	15.5	19.5	17.7	16.6	15.9	14.0	13.7	15.3	14.5
June.....	18.3	20.0	22.9	25.6	18.6	20.0	15.4	16.2	16.3	17.4
July.....	18.9	18.9	24.2	24.9	19.9	19.1	15.2	15.0	16.9	16.3
Aug.....	18.2	16.1	23.4	19.6	18.6	16.5	14.7	13.5	15.6	14.5
Sept.....	17.8	17.1	23.2	21.6	17.8	17.0	14.1	14.1	15.1	15.1
Oct.....	16.8	16.8	21.8	21.3	17.6	17.3	13.5	13.7	14.9	14.9
Nov.....	17.5	16.7	22.6	20.5	18.1	17.5	14.3	13.7	15.4	15.0
Dec.....	18.4	21.4	23.7	29.3	18.7	21.6	14.5	16.3	15.7	18.0

1945—Jan.....	17.9	18.5	24.8	26.5	17.6	17.7	13.7	14.0	14.9	15.2
Feb.....	17.6	16.0	24.2	22.0	17.3	15.5	13.6	12.4	14.9	13.4
Mar.....	17.2	18.6	22.4	24.4	17.3	20.1	13.6	14.3	14.8	16.1
Apr.....	16.4	16.1	20.9	20.6	17.0	17.0	13.3	12.9	14.5	14.2
May.....	17.6	16.6	23.4	21.5	17.2	16.6	13.6	13.3	15.0	14.3
June.....	19.7	21.6	27.4	30.3	20.1	21.4	15.4	16.1	16.7	17.8
July.....	17.6	17.5	24.4	24.9	17.3	16.6	13.5	13.3	14.8	14.4
Aug.....	17.2	15.2	23.5	20.1	16.6	15.0	13.1	12.3	14.1	13.1
Sept.....	17.0	16.3	23.9	22.3	17.0	16.1	12.9	12.7	14.1	13.8
Oct.....	16.5	16.5	23.3	22.9	16.4	16.3	12.4	12.6	13.6	13.7
Nov.....	16.9	16.2	24.0	21.8	16.4	15.9	13.3	12.8	14.0	13.8
Dec.....	18.3	21.3	25.1	30.6	18.9	21.4	13.8	15.6	15.4	17.4
1946—Jan.....	18.2	18.7	26.3	27.9	17.5	17.6	13.4	13.7	14.6	14.9
Feb.....	17.7	16.1	25.4	23.1	17.2	15.4	13.4	12.2	14.7	13.2
Mar.....	18.4	19.8	26.5	28.6	17.9	20.7	13.7	14.4	15.0	16.3
Apr.....	18.6	18.4	27.6	27.2	18.2	18.4	13.6	13.2	15.1	14.8
May.....	18.0	17.1	25.7	24.0	17.9	17.3	13.4	13.1	14.9	14.4
June.....	17.7	18.8	24.4	26.8	17.9	18.7	14.0	14.1	15.0	15.5
July.....	18.3	18.1	25.4	25.6	18.4	17.9	14.0	13.8	15.4	15.1
Aug.....	18.3	17.3	25.6	22.3	18.8	17.9	14.4	14.2	16.0	15.3
Sept.....	18.0	17.2	24.2	22.8	18.8	17.5	14.3	14.1	15.6	15.1
Oct.....	18.1	18.2	23.6	23.4	18.8	18.7	14.6	15.0	15.7	16.1
Nov.....	18.7	17.9	24.6	22.4	19.3	18.5	14.9	15.0	16.3	16.0
Dec.....	18.7	20.8	23.7	28.5	18.8	20.9	14.9	16.2	16.0	17.6
1947—Jan.....	17.9	18.3	22.0	23.2	18.8	18.9	14.9	15.2	16.0	16.3
Feb.....	18.6	16.9	23.9	21.6	19.5	17.6	15.4	13.9	16.7	15.0
Mar.....	18.8	20.2	23.7	25.5	19.8	22.8	15.5	16.2	16.7	18.1
Apr.....	18.0	17.9	22.4	22.2	18.7	19.0	15.2	14.8	16.4	16.1
May.....	18.8	18.1	23.4	22.3	19.7	19.1	15.5	15.2	16.8	16.3
June.....	18.5	19.1	23.7	25.6	19.4	20.1	15.1	15.1	16.4	16.6
July.....	18.5	18.3	23.6	23.5	19.4	19.1	15.1	15.0	16.5	16.2
Aug.....	18.6	17.7	23.6	21.0	19.8	18.8	15.6	15.3	16.8	16.3
Sept.....	18.8	18.0	23.6	22.6	20.0	18.6	15.5	15.2	16.8	16.2
Oct.....	19.4	20.0	25.7	25.6	20.6	20.8	15.9	16.6	17.2	17.8
Nov.....	19.8	19.0	25.3	23.2	21.2	20.3	16.1	16.2	17.7	17.4
Dec.....	19.4	21.5	24.6	29.2	20.1	21.9	15.8	17.2	17.1	18.6
1948—Jan.....	19.8	20.2	24.5	25.5	21.2	21.2	16.4	16.7	17.7	18.0
Feb.....	19.8	17.7	24.8	22.2	21.2	19.1	16.2	14.6	17.6	15.9
Mar.....	19.7	21.0	25.7	27.3	20.2	23.3	15.9	16.6	17.3	18.5
Apr.....	20.1	20.1	27.0	26.9	20.9	21.6	16.3	15.9	17.8	17.5
May.....	20.8	20.1	27.6	26.6	21.7	21.2	16.6	16.3	18.1	17.7
June.....	20.5	21.3	27.0	29.2	21.3	21.7	16.7	16.8	18.0	18.2
July.....	20.7	20.6	27.1	26.7	22.2	21.7	16.9	16.8	18.4	18.3
Aug.....	20.7	19.6	27.4	24.7	22.1	21.0	16.7	16.4	18.2	17.7
Sept.....	20.8	20.3	27.9	27.0	22.1	20.9	16.8	16.6	18.3	17.8
Oct.....	21.1	21.8	28.8	29.1	22.3	22.7	16.8	17.6	18.3	19.1
Nov.....	20.5	19.7	27.1	25.0	21.7	20.5	16.7	16.7	18.0	17.8
Dec.....	20.5	22.8	27.3	32.0	21.8	23.4	16.5	17.8	18.0	19.4
1949—Jan.....	20.7	21.1	28.3	29.0	21.8	21.8	16.5	16.7	17.9	18.2
Feb.....	20.1	18.0	27.1	24.1	21.0	18.8	16.1	14.5	17.5	15.7
Mar.....	20.4	21.8	27.6	29.3	21.3	24.5	16.1	16.8	17.7	18.9
Apr.....	20.4	20.4	27.7	27.7	21.5	22.3	16.2	16.0	17.7	17.7
May.....	20.4	19.9	28.4	27.8	21.0	20.7	15.9	15.6	17.4	17.0
June.....	20.4	21.1	28.5	30.8	21.1	21.5	15.9	16.0	17.4	17.5
July.....	20.4	20.2	28.6	28.2	21.2	20.8	16.0	15.9	17.4	17.3
Aug.....	20.2	19.1	29.0	26.4	20.5	19.5	15.6	15.3	17.0	16.5
Sept.....	20.0	19.6	28.3	27.7	20.6	19.6	15.8	15.6	17.2	16.8
Oct.....	19.9	20.5	27.3	27.6	21.0	21.4	15.9	16.7	17.3	18.0
Nov.....	20.0	19.0	27.6	25.4	20.8	19.6	15.7	15.5	17.1	16.6
Dec.....	20.4	22.5	28.2	32.7	21.1	22.5	16.1	17.3	17.5	18.8

For notes see p. 17.

1. BANK DEBITS AND DEPOSIT TURNOVER, ANNUALLY AND MONTHLY, 1943-64 — Continued

B. ANNUAL RATE OF TURNOVER OF DEMAND DEPOSITS¹ — Continued

Period	All reporting centers		Leading centers				337 other reporting centers ³		343 centers ⁴	
			New York		6 others ²					
	S.A.	N.S.A.	S.A.	N.S.A.	S.A.	N.S.A.	S.A.	N.S.A.	S.A.	N.S.A.
1950—Jan.....	20.2	20.5	28.5	28.8	20.7	20.6	16.0	16.2	17.3	17.5
Feb.....	20.9	18.6	29.9	26.6	21.5	19.2	16.1	14.5	17.6	15.8
Mar.....	20.7	22.0	29.1	31.0	21.1	24.3	15.9	16.7	17.4	18.8
Apr.....	21.1	21.1	29.6	29.5	21.9	22.9	16.5	16.2	18.0	18.1
May.....	21.2	20.9	30.2	29.8	22.0	21.7	16.5	16.2	18.1	17.7
June.....	21.5	22.2	29.5	31.9	22.6	23.3	16.9	17.1	18.6	18.9
July.....	21.7	21.5	30.0	29.6	22.6	22.0	17.4	17.4	18.8	18.7
Aug.....	25.0	23.7	39.3	36.0	24.4	23.2	18.2	17.9	20.0	19.4
Sept.....	23.6	23.2	33.5	33.0	24.5	23.6	18.4	18.2	20.1	19.8
Oct.....	22.4	23.2	31.3	31.7	23.5	23.6	18.0	18.8	19.5	20.2
Nov.....	23.0	21.9	32.4	29.8	23.9	22.4	18.2	17.8	19.8	19.2
Dec.....	23.2	25.5	32.2	37.1	24.2	25.8	18.3	19.6	20.0	21.4
1951—Jan.....	23.5	23.5	32.1	32.2	24.8	24.6	18.7	19.0	20.4	20.6
Feb.....	22.9	20.5	30.9	27.4	24.1	21.4	18.4	16.7	20.0	18.0
Mar.....	24.2	26.1	35.4	37.7	24.5	28.2	18.8	19.7	20.4	22.1
Apr.....	23.4	23.4	32.2	32.1	24.1	25.3	18.7	18.5	20.3	20.4
May.....	23.1	22.9	31.3	31.0	24.3	24.3	18.6	18.4	20.2	20.0
June.....	23.4	24.4	32.6	35.2	24.2	25.0	18.7	19.0	20.2	20.7
July.....	22.5	22.2	31.3	30.9	23.5	22.9	17.8	17.8	19.4	19.2
Aug.....	22.7	21.5	30.9	28.3	23.9	22.8	18.3	17.9	19.9	19.3
Sept.....	22.8	22.4	30.9	30.5	24.3	23.5	18.4	18.2	20.0	19.7
Oct.....	22.6	23.3	31.7	32.1	23.9	23.9	18.3	19.0	19.8	20.4
Nov.....	23.1	22.0	32.3	29.8	24.0	22.5	18.5	18.1	20.0	19.3
Dec.....	22.6	24.7	31.7	36.5	23.4	24.7	18.2	19.3	19.6	20.8
1952—Jan.....	22.5	22.5	31.1	31.1	23.3	22.8	18.2	18.3	19.6	19.6
Feb.....	23.2	20.8	32.4	29.0	23.7	21.1	18.5	16.8	19.9	18.0
Mar.....	23.1	24.9	33.1	35.3	23.6	27.2	18.2	19.2	19.7	21.4
Apr.....	23.5	23.5	34.4	34.2	23.6	24.8	18.2	17.9	19.7	19.7
May.....	23.4	23.3	34.0	33.8	23.3	23.4	18.4	18.2	19.8	19.7
June.....	23.4	24.4	34.3	36.8	23.7	24.5	18.3	18.6	19.8	20.3
July.....	23.7	23.4	34.8	34.3	24.2	24.0	18.1	18.1	19.9	19.7
Aug.....	23.3	22.1	34.1	31.4	23.0	22.1	18.3	17.9	19.6	19.1
Sept.....	23.6	23.2	34.9	34.2	24.1	23.3	18.4	18.2	20.0	19.6
Oct.....	24.3	25.0	36.7	37.2	26.0	25.7	18.7	19.3	20.5	21.1
Nov.....	23.8	22.7	35.2	32.4	24.6	22.9	18.6	18.2	20.3	19.5
Dec.....	24.3	26.4	35.8	41.3	25.3	26.7	18.7	19.7	20.5	21.6
1953—Jan.....	24.1	24.1	35.4	35.4	25.3	24.6	18.8	18.9	20.6	20.5
Feb.....	24.2	21.9	35.5	32.1	25.1	22.3	18.9	17.2	20.6	18.6
Mar.....	24.4	26.3	35.6	38.2	25.5	29.3	19.0	20.0	20.8	22.5
Apr.....	24.5	24.4	35.7	35.3	25.6	26.9	18.9	18.6	20.8	20.8
May.....	24.8	24.9	36.4	36.5	26.4	26.7	19.1	19.1	21.2	21.2
June.....	24.6	25.6	36.8	39.2	25.7	26.5	18.9	19.3	20.8	21.3
July.....	24.7	24.4	36.1	35.6	25.8	25.5	19.2	19.2	21.0	20.9
Aug.....	25.0	23.7	36.8	34.0	25.9	25.0	19.1	18.8	21.0	20.6
Sept.....	25.4	24.9	40.0	38.9	26.2	25.1	19.1	18.8	20.9	20.5
Oct.....	25.0	25.4	37.9	38.4	25.7	25.5	19.0	19.6	20.9	21.3
Nov.....	24.7	23.6	37.9	34.9	25.8	24.1	18.9	18.5	20.8	20.0
Dec.....	24.9	26.9	37.5	43.1	25.6	26.9	18.8	19.8	20.7	21.7

1954—Jan.....	25.9	26.2	43.7	43.8	25.3	24.6	18.9	19.0	20.7	20.5
Feb.....	26.1	24.0	42.8	39.0	26.1	23.3	19.2	17.5	21.2	19.1
Mar.....	26.5	28.6	42.6	45.8	26.2	30.2	19.3	20.4	21.2	23.0
Apr.....	26.5	26.3	42.4	41.5	26.3	27.6	19.2	18.9	21.2	21.3
May.....	26.2	26.3	42.5	42.6	25.7	26.0	19.1	19.1	21.0	21.0
June.....	26.4	27.5	41.9	44.6	26.1	27.1	19.4	19.9	21.0	21.9
July.....	26.6	26.4	43.6	43.0	25.9	25.6	19.2	19.2	21.0	21.0
Aug.....	26.9	25.7	44.4	41.2	26.1	25.3	19.3	19.1	21.1	20.8
Sept.....	25.8	24.8	40.2	38.7	25.8	24.5	19.2	18.8	21.0	20.4
Oct.....	25.9	26.2	41.4	41.9	25.2	25.0	19.2	19.7	20.9	21.2
Nov.....	26.3	25.1	42.5	39.3	26.0	24.2	19.6	19.1	21.3	20.5
Dec.....	26.6	28.8	41.5	47.5	26.7	27.9	19.9	21.0	21.8	22.9
1955—Jan.....	26.3	26.6	42.4	42.6	26.6	25.9	19.8	19.9	21.6	21.6
Feb.....	26.2	24.1	41.5	38.2	26.9	24.1	19.8	17.9	21.7	19.6
Mar.....	26.5	28.6	40.3	43.4	27.4	31.4	19.9	20.8	22.0	23.6
Apr.....	26.5	26.2	39.7	38.9	27.1	28.2	20.1	19.8	22.0	22.0
May.....	27.1	27.2	42.3	42.3	27.6	28.0	20.3	20.3	22.4	22.5
June.....	27.1	28.2	42.1	44.6	27.5	28.5	20.5	21.0	22.4	23.1
July.....	27.4	27.1	42.3	41.7	27.4	27.1	20.7	20.8	22.5	22.5
Aug.....	27.3	26.3	42.0	39.3	27.5	26.7	20.7	20.6	22.6	22.3
Sept.....	27.8	26.8	44.1	42.1	27.8	26.3	20.8	20.4	22.7	22.0
Oct.....	28.5	28.9	46.6	47.2	28.3	28.1	21.0	21.4	22.9	23.3
Nov.....	28.3	27.0	45.3	42.2	28.3	27.0	21.0	20.5	23.0	22.3
Dec.....	28.6	30.9	46.7	53.1	28.0	29.0	21.0	22.1	22.9	24.0
1956—Jan.....	28.4	28.7	44.8	45.4	29.5	29.0	21.3	21.4	23.4	23.5
Feb.....	26.8	24.6	40.3	37.1	28.0	25.2	21.1	19.1	23.0	20.8
Mar.....	28.6	30.9	47.1	50.7	28.0	31.7	21.4	22.2	23.2	24.7
Apr.....	28.9	28.6	45.7	44.8	28.8	29.8	21.7	22.4	23.7	23.6
May.....	29.0	29.0	46.0	46.1	28.8	28.8	21.7	21.8	23.6	23.7
June.....	29.0	30.2	46.2	48.9	28.9	30.0	21.7	22.3	23.7	24.5
July.....	29.3	29.1	46.1	45.5	29.3	29.1	22.0	22.1	24.0	24.1
Aug.....	29.6	28.7	48.5	45.5	29.0	28.3	22.1	22.1	24.0	23.8
Sept.....	29.4	28.2	46.7	44.5	28.8	27.3	22.2	21.8	24.0	23.3
Oct.....	29.4	29.7	45.9	46.5	29.4	29.3	22.4	22.8	24.3	24.6
Nov.....	30.0	28.6	48.1	44.8	29.9	28.6	22.5	21.9	24.5	23.7
Dec.....	29.5	31.8	46.7	52.6	29.4	30.5	22.5	23.6	24.4	25.5
1957—Jan.....	30.2	30.5	47.6	48.4	30.5	30.1	22.8	22.9	24.8	24.9
Feb.....	30.5	28.0	48.5	44.7	30.5	27.6	23.1	21.0	25.1	22.8
Mar.....	30.5	32.7	48.3	51.9	30.3	34.0	23.1	23.9	25.1	26.6
Apr.....	30.3	30.0	47.9	47.3	29.5	30.3	22.8	22.4	24.7	24.6
May.....	30.2	30.2	46.9	46.6	30.3	30.4	23.1	23.2	25.1	25.2
June.....	31.0	32.4	50.3	53.2	30.4	31.6	23.2	23.9	25.2	26.0
July.....	31.0	30.9	49.6	49.0	30.5	30.4	23.2	23.5	25.2	25.4
Aug.....	31.6	30.6	51.0	48.0	31.2	30.5	23.4	23.5	25.6	25.4
Sept.....	31.7	30.5	51.9	49.5	31.2	29.8	23.4	23.0	25.5	24.9
Oct.....	31.3	31.7	51.2	51.8	30.7	30.8	23.2	23.7	25.2	25.6
Nov.....	31.6	30.1	52.9	49.3	30.7	29.3	23.1	22.4	25.3	24.3
Dec.....	31.6	33.9	52.2	58.5	30.4	31.6	23.3	24.4	25.2	26.4
1958—Jan.....	31.5	31.8	53.1	54.0	30.1	29.9	23.1	23.3	25.0	25.1
Feb.....	31.7	29.1	54.9	50.6	30.4	27.5	22.9	20.9	24.9	22.7
Mar.....	31.9	33.9	55.3	59.4	29.9	33.2	22.8	23.4	24.8	26.0
Apr.....	32.0	32.2	57.4	57.0	29.8	30.5	22.7	22.3	24.6	24.5
May.....	31.0	31.0	53.3	53.0	29.0	29.0	22.4	22.5	24.2	24.3
June.....	33.2	34.8	61.3	64.9	30.0	31.1	23.0	23.7	24.8	25.7
July.....	31.8	31.8	55.4	54.9	29.8	29.7	22.8	23.0	24.7	24.8
Aug.....	31.2	30.3	52.4	49.4	29.7	29.1	22.9	23.0	24.8	24.7
Sept.....	31.1	29.8	49.9	47.9	30.5	29.2	23.1	22.8	25.1	24.5
Oct.....	31.3	31.6	50.7	51.4	30.6	30.8	23.4	23.9	25.4	25.8
Nov.....	30.7	29.1	48.6	45.2	30.5	28.7	23.4	22.6	25.3	24.3
Dec.....	31.9	34.1	52.1	57.7	31.6	33.0	23.8	24.8	25.9	27.1

For notes see p. 17.

1. BANK DEBITS AND DEPOSIT TURNOVER, ANNUALLY AND MONTHLY, 1943-64 — Continued

B. ANNUAL RATE OF TURNOVER OF DEMAND DEPOSITS¹ — Continued

Period	All reporting centers		Leading centers				337 other reporting centers ³		343 centers ⁴	
			New York		6 others ²					
	S.A.	N.S.A.	S.A.	N.S.A.	S.A.	N.S.A.	S.A.	N.S.A.	S.A.	N.S.A.
1959—Jan.....	32.4	32.7	54.9	55.9	31.4	31.2	23.7	23.7	25.8	25.8
Feb.....	32.2	29.6	54.0	49.4	31.4	28.3	24.2	22.0	26.1	23.8
Mar.....	32.3	34.0	53.0	56.2	31.9	34.9	24.1	24.6	26.2	27.4
Apr.....	33.2	33.4	56.1	56.0	32.4	33.4	24.3	24.1	26.6	26.6
May.....	33.7	34.0	56.3	56.2	33.3	33.6	24.9	25.2	27.2	27.5
June.....	32.3	34.0	54.1	57.2	31.5	32.7	24.4	25.1	26.2	27.2
July.....	34.4	34.3	58.2	57.7	33.5	33.4	25.1	25.4	27.4	27.6
Aug.....	33.5	32.6	55.7	52.8	32.9	32.3	24.7	24.8	26.9	26.9
Sept.....	33.7	32.6	56.1	54.5	32.5	31.2	24.8	24.3	26.8	26.2
Oct.....	34.6	35.1	60.1	61.0	33.2	33.4	24.8	25.3	27.1	27.5
Nov.....	34.6	32.7	59.4	55.3	33.2	31.3	25.2	24.4	27.3	26.3
Dec.....	35.2	37.4	61.0	66.9	33.8	35.3	25.4	26.4	27.7	28.8
1960—Jan.....	34.4	34.7	57.7	58.6	33.5	33.2	25.5	25.5	27.6	27.6
Feb.....	35.0	31.7	58.2	52.4	34.7	31.2	25.6	23.4	28.0	25.5
Mar.....	35.1	36.9	58.1	61.6	34.4	37.4	25.8	26.4	28.1	29.3
Apr.....	34.9	35.1	57.2	57.1	34.7	36.0	25.7	25.5	28.2	28.3
May.....	35.1	35.7	59.1	59.2	34.7	35.1	25.8	26.3	28.2	28.6
June.....	36.0	37.8	61.5	65.3	35.3	36.7	26.3	27.1	28.6	29.7
July.....	35.6	35.4	60.2	59.6	34.6	34.3	25.7	25.9	28.0	28.2
Aug.....	36.8	36.0	63.6	60.4	35.9	35.3	26.2	26.4	28.9	28.8
Sept.....	37.1	36.3	65.7	64.6	35.8	34.5	26.1	25.6	28.7	28.0
Oct.....	35.6	36.2	59.5	60.9	35.5	35.8	25.8	26.4	28.4	28.9
Nov.....	36.6	34.6	63.4	58.8	35.7	33.5	25.8	25.2	28.4	27.4
Dec.....	35.6	37.4	59.4	64.9	35.4	36.6	25.8	26.6	28.4	29.3
1961—Jan.....	36.9	37.2	65.3	65.8	36.1	36.2	25.9	25.9	28.6	28.7
Feb.....	37.1	33.3	66.0	58.8	36.0	32.1	25.8	23.4	28.5	25.8
Mar.....	37.2	39.1	66.5	70.5	35.7	38.7	26.0	26.6	28.6	29.8
Apr.....	38.0	38.2	70.0	69.5	36.6	38.1	25.6	25.5	28.6	28.8
May.....	38.4	39.0	70.7	71.1	37.1	37.5	26.1	26.6	29.1	29.5
June.....	38.4	40.4	71.5	75.9	37.0	38.5	26.4	27.2	29.1	30.2
July.....	38.6	38.4	71.6	70.7	37.1	36.8	26.3	26.5	29.1	29.3
Aug.....	38.9	38.0	71.6	68.4	37.7	36.9	26.5	26.7	29.5	29.4
Sept.....	38.7	38.0	70.6	70.8	37.7	36.5	26.5	26.0	29.5	28.8
Oct.....	39.9	40.8	75.5	77.2	37.9	38.4	27.0	27.7	29.9	30.6
Nov.....	41.3	39.0	78.6	72.8	39.4	37.3	27.3	26.7	30.6	29.5
Dec.....	39.6	41.6	72.1	78.4	38.8	39.9	27.2	27.7	30.2	31.0
1962—Jan.....	39.5	39.8	70.3	70.8	39.8	40.0	27.4	27.4	30.7	30.8
Feb.....	39.4	35.2	69.9	61.9	39.3	34.8	27.4	24.8	30.6	27.5
Mar.....	41.6	43.9	77.8	83.0	41.0	44.4	27.7	28.2	31.2	32.4
Apr.....	41.4	41.6	77.7	76.9	41.0	42.7	27.7	27.6	31.3	31.5
May.....	41.7	42.4	78.5	78.9	41.0	41.5	27.9	28.4	31.4	31.9
June.....	42.1	44.0	79.3	84.3	41.8	43.5	28.0	28.9	31.6	32.7
July.....	41.8	41.5	77.4	76.4	41.4	41.0	28.1	28.6	31.6	31.9
Aug.....	41.8	40.8	78.1	74.9	41.6	40.5	28.2	28.4	31.6	31.6
Sept.....	42.2	41.6	80.6	81.1	42.5	41.3	27.7	27.2	31.6	30.9
Oct.....	42.7	43.8	81.4	83.2	42.7	43.7	28.1	29.0	31.9	32.8
Nov.....	43.3	41.0	83.3	76.9	43.1	40.7	28.2	27.6	32.2	31.1
Dec.....	43.8	46.0	86.5	94.0	43.5	44.7	28.0	28.6	32.0	32.8

1963—Jan.....	43.7	44.0	83.9	84.4	43.4	43.7	28.6	28.7	32.4	32.6
Feb.....	44.5	39.8	87.4	76.9	43.7	38.7	28.7	25.9	32.6	29.3
Mar.....	44.2	46.6	85.6	91.7	43.7	47.1	28.7	29.2	32.6	33.8
Apr.....	43.4	43.7	81.9	81.0	43.2	45.0	28.9	28.7	32.7	32.9
May.....	43.6	44.3	83.5	83.9	43.0	43.5	28.8	29.4	32.5	33.1
June.....	43.8	45.5	82.1	87.2	44.1	45.7	29.0	29.6	33.0	33.8
July.....	44.5	44.7	83.8	82.7	45.5	45.5	29.4	30.0	33.6	34.1
Aug.....	45.5	44.4	90.0	86.3	45.4	44.0	29.5	29.7	33.6	33.5
Sept.....	46.1	45.7	92.5	93.4	46.3	45.1	30.0	29.4	34.3	33.5
Oct.....	45.7	46.9	86.4	88.4	47.2	48.7	30.0	30.9	34.4	35.5
Nov.....	44.6	42.0	84.5	77.7	46.5	43.7	28.7	28.2	33.7	32.2
Dec.....	45.8	48.0	86.7	94.2	47.0	48.4	30.1	30.7	34.4	35.3
1964—Jan.....	46.7	47.1	91.1	91.7	46.7	47.2	30.2	30.3	34.5	34.7
Feb.....	46.6	41.7	90.7	79.8	47.6	42.2	30.3	27.3	34.7	31.2
Mar.....	46.7	49.2	90.6	97.1	47.3	50.8	30.5	31.0	34.8	36.0
Apr.....	48.2	48.5	94.0	93.0	49.0	51.0	31.0	30.8	35.5	36.0
May.....	48.3	49.1	94.1	94.5	49.8	50.4	31.2	32.0	35.9	36.7
June.....	48.2	49.9	96.0	102.0	47.4	49.1	30.9	31.5	35.3	36.0
July.....	49.4	49.6	100.7	99.4	48.9	49.2	31.0	31.7	35.6	36.2
Aug.....	47.8	46.6	93.7	89.9	49.1	47.6	30.8	31.1	35.4	35.3
Sept.....	47.4	46.9	93.1	94.0	47.9	46.6	30.8	30.2	35.2	34.4
Oct.....	47.6	48.9	94.3	96.5	47.2	48.8	30.9	31.8	35.1	36.2
Nov.....	48.2	45.4	95.9	88.2	47.0	43.9	31.3	30.7	35.7	34.2
Dec.....	48.6	51.0	95.6	103.9	47.9	49.3	31.7	32.3	35.8	36.7

¹ Excludes interbank and U.S. Govt. accounts.

² Boston, Philadelphia, Chicago, San Francisco, and Los Angeles.

³ Before Apr. 1955, 338 centers.

⁴ Before Apr. 1955, 344 centers.

**2. BANK DEBITS TO DEMAND DEPOSIT ACCOUNTS, EXCEPT INTERBANK AND U.S. GOVERNMENT ACCOUNTS,
AT ALL REPORTING CENTERS, BY FEDERAL RESERVE DISTRICTS, ANNUALLY, 1943-64**

[In millions of dollars]

61

Year	All districts	Boston	New York	Phila- delphia	Cleveland	Richmond	Atlanta	Chicago	St. Louis	Minne- apolis	Kansas City	Dallas	San Francisco
1943	757,356	37,578	303,648	35,560	51,026	27,977	25,477	122,290	22,450	15,647	28,713	20,787	66,203
1944	848,561	39,942	351,956	38,361	55,276	30,103	28,981	136,425	24,361	16,154	30,784	23,431	72,787
1945	924,464	41,168	408,284	40,599	56,161	32,268	30,809	135,686	25,463	17,219	32,239	25,494	79,074
1946	1,017,084	44,114	434,689	44,921	61,589	37,499	36,769	147,594	29,209	20,443	35,521	30,947	93,789
1947	1,103,720	47,633	429,631	48,108	72,480	41,849	41,523	176,459	34,434	25,237	44,559	37,454	104,353
1948	1,227,476	51,089	477,707	54,107	82,181	46,431	46,330	194,020	38,296	27,644	50,839	44,632	114,200
1949	1,206,293	49,656	479,238	52,098	79,090	46,343	46,471	184,827	37,393	25,810	46,787	44,356	112,224
1950	1,380,112	56,306	547,101	60,832	91,608	52,796	53,808	212,036	42,583	28,732	55,499	53,328	125,483
1951	1,542,554	66,064	588,310	67,170	110,158	61,173	60,940	238,728	47,139	31,652	63,943	61,772	145,505
1952	1,642,853	68,050	644,447	69,994	115,311	64,255	65,667	246,959	48,786	32,134	66,032	66,906	154,311
1953	1,759,069	71,896	683,990	76,800	123,016	68,474	70,731	273,700	52,064	33,009	68,736	71,142	165,510
1954	1,887,366	74,185	790,391	80,383	122,786	70,197	74,172	273,014	52,833	34,048	72,099	74,668	168,590
1955	2,043,548	80,375	822,767	85,741	139,092	78,528	84,340	306,693	57,367	36,611	79,133	83,879	189,021
1956	2,200,643	88,927	876,131	92,584	154,885	84,464	92,395	327,335	61,528	39,169	83,706	91,554	207,966
1957	2,356,768	93,988	951,214	95,968	163,632	89,620	100,210	346,356	63,520	41,311	90,727	96,924	223,300
1958	2,439,754	94,923	1,021,631	99,543	155,602	90,806	104,101	341,859	63,594	43,403	94,509	99,363	230,421
1959	2,679,167	104,331	1,092,272	110,056	173,230	103,601	120,083	383,300	69,629	47,202	102,932	110,442	262,090
1960	2,838,754	109,015	1,174,042	114,146	181,967	107,614	123,885	408,315	72,599	49,626	106,255	114,669	276,620
1961	3,111,133	117,985	1,355,305	128,087	184,533	113,086	126,956	424,701	76,453	52,693	113,771	121,246	296,318
1962	3,436,386	128,402	1,496,576	143,636	201,580	125,417	138,396	472,865	81,445	56,449	121,134	133,638	336,848
1963	3,754,651	142,361	1,643,634	153,152	219,778	136,206	151,473	513,740	91,916	62,646	125,825	139,594	374,326
1964	4,140,659	150,677	1,834,805	162,544	244,914	151,546	164,315	573,407	99,977	68,315	132,851	151,663	405,644

3. BANK DEBITS BY FEDERAL RESERVE DISTRICT

A. DEBITS TO DEPOSIT ACCOUNTS, EXCEPT INTERBANK (Old Series, 1941-52)

[In millions of dollars]

District and center	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952
Boston District												
Connecticut												
Hartford (1919).....	3,346	4,371	5,071	5,221	4,728	4,544	5,214	5,444	5,659	6,566	8,224	9,296
New Haven (1919; '48).....	1,173	1,303	1,506	1,565	1,630	1,826	2,011	2,317	2,158	2,602	3,065	3,156
New London (1943).....			180	202	210	229	236	266	258	295	384	426
Waterbury (1919).....	490	553	632	688	627	645	702	765	687	794	964	1,041
Maine												
Bangor (1919).....	218	236	260	301	345	441	487	526	501	528	602	640
Lewiston-Auburn (1943).....			181	193	206	268	321	337	324	352	373	383
Portland (1920).....	562	978	1,076	868	828	903	979	1,012	927	1,016	1,090	1,204
Massachusetts												
Boston (1919).....	18,192	19,941	22,627	24,421	26,596	26,537	27,941	29,492	28,597	32,625	37,889	37,593
Brockton (1923; '63).....	253	278	277	298	368	414	434	456	493	564	623	646
Fall River (1919).....	287	323	346	369	404	497	547	579	533	603	668	658
Holyoke (1919; '47; '62).....	182	213	235	239	275	403	354	388	370	428	469	471
Lawrence (1952; '58).....												
Lowell (1919; '59).....	203	234	256	306	312	336	332	365	350	420	467	473
Lynn (1922).....	276	302	315	343	356	457	480	512	582	641	623	607
New Bedford (1919).....	294	327	367	394	435	533	581	625	576	661	728	730
Pittsfield (1943; '62).....			220	241	273	312	359	408	384	422	479	519
Springfield (1919; '62).....	971	1,244	1,736	1,539	1,503	1,623	1,836	2,001	1,841	2,163	2,438	2,554
Worcester (1919).....	898	1,027	1,154	1,163	1,235	1,384	1,504	1,664	1,599	1,832	2,208	2,521
New Hampshire												
Concord (1943).....			179	184	200	242	264	286	290	310	338	366
Manchester (1921).....	245	265	272	306	346	449	497	563	547	613	706	741
Rhode Island												
Providence (1919).....	2,316	2,791	2,969	3,171	3,384	3,634	3,950	4,047	3,841	4,591	5,210	5,439
Vermont												
Burlington (1934).....	163	155	177	195	212	272	326	334	318	354	375	405
Total, all centers.....	30,069	34,541	40,036	42,206	44,476	45,948	49,356	52,388	50,838	58,379	67,925	69,867
New York District												
Connecticut												
Bridgeport (1943).....			1,428	1,480	1,334	1,475	1,617	1,776	1,559	1,793	2,219	2,469
Stamford (1923; '58).....	302	325	364	403	424	512	571	676	681	765	909	995
New Jersey												
Elizabeth (1952; '58; '63).....												
Jersey City (1923; '61) ¹	2,150	2,269	2,420	2,632	2,772	3,082	3,263	3,531	3,441	3,689	4,211	4,448
Montclair (1923; '51).....	195	195	207	217	252	298	307	343	364	456	553	613
Newark (1923; '61).....	4,760	5,639	6,714	7,505	7,691	7,622	8,283	9,230	8,980	10,386	11,954	12,570
Passaic (1919; '49) ²	523	669	664	682	696	825	946	1,071	1,054	1,343	1,526	1,598
Paterson (1943; '59) ²			961	1,103	1,164	1,386	1,468	1,508	1,557	1,847	2,051	2,023
New York												
Albany (1919) ³	3,013	3,110	3,099	3,236	3,630	4,350	4,950	6,238	6,473	7,284	7,438	8,499
Binghamton (1919).....	298	327	369	476	512	617	688	699	722	766	833	909
Buffalo (1919).....	3,562	4,052	4,770	4,996	4,903	5,310	6,315	6,838	6,400	7,366	8,727	9,198
Elmira (1923).....	229	314	358	385	392	360	369	382	372	407	526	609
Jamestown (1923).....	210	233	277	295	294	335	406	449	391	443	542	544
New York (1919; '43).....	197,724	210,961	296,368	345,585	404,543	417,475	405,929	449,002	452,897	513,970	551,889	615,670
Poughkeepsie (1924).....	210	229	268	301	299	337	413	451	471	530	602	678
Rochester (1919).....	1,773	1,999	2,525	2,714	2,866	3,205	3,462	3,915	3,702	4,100	4,791	5,224
Schenectady (1943).....			560	632	641	707	769	930	930	965	1,120	1,145
Syracuse (1919).....	1,249	1,384	1,461	1,504	1,672	2,066	2,399	2,717	2,464	2,924	3,404	3,641
Utica (1933).....	454	533	570	588	618	720	823	903	868	988	1,152	1,175
Total, all centers.....	216,652	232,240	323,382	374,734	434,702	450,682	442,979	490,660	493,327	560,022	604,448	672,009

¹ Formerly called "Northern New Jersey Clearing House Association."

² Passaic and Paterson combined into one center beginning with 1955.

³ Albany omitted from series beginning in 1953.

NOTE.—First date following name of center in left hand stub indicates first year for which figures are available. Other dates indicate changes in coverage or revisions since 1941 affecting comparability by 3 per cent or more; for details of changes see page 36.

AND BY REPORTING CENTER, ANNUALLY, 1941-64

B. DEBITS TO DEMAND DEPOSIT ACCOUNTS, EXCEPT INTERBANK AND U.S. GOVERNMENT. (New Series, 1952-64)

[In millions of dollars]

1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	District and center
Boston District													
8,814	9,529	9,887	10,743	12,062	13,761	13,598	14,331	15,068	17,070	19,068	21,043	23,070	Connecticut
3,069	3,270	3,309	3,843	4,424	4,665	4,602	5,054	5,274	5,506	5,979	6,445	6,950	Hartford
418	513	526	640	794	915	971	1,027	1,058	1,122	1,215	1,475	1,671	New Haven
995	1,059	1,066	1,173	1,294	1,280	1,242	1,475	1,673	1,739	1,881	2,059	2,405	New London
													Waterbury
625	639	685	742	822	853	883	964	1,008	1,015	1,002	1,051	1,096	Maine
374	417	422	468	508	540	549	593	610	588	614	625	635	Bangor
1,061	1,249	1,323	1,426	1,542	1,573	1,626	1,820	2,067	2,220	2,450	2,622	2,927	Lewiston-Auburn
													Portland
Massachusetts													
36,631	38,346	40,360	42,951	47,561	49,546	50,137	55,607	57,848	63,112	67,717	75,562	75,863	Boston
633	666	686	752	829	830	879	996	1,085	1,208	1,342	1,535	1,567	Brockton
640	692	679	735	754	763	775	833	844	892	894	908	952	Fall River
449	488	508	545	609	648	682	758	755	786	786	835	860	Holyoke
581	603	613	690	786	884	749	777	854	910	985	1,114	1,208	Lawrence
568	585	596	681	771	814	812	985	1,002	967	970	835	1,202	Lowell
595	621	632	684	738	784	807	887	912	953	1,120	1,206	1,326	Lynn
712	751	737	826	843	849	835	925	961	1,000	1,041	1,083	1,128	New Bedford
476	475	458	517	600	611	617	718	758	787	1,039	1,010	1,049	Pittsfield
2,446	2,652	2,706	2,917	3,160	3,277	3,398	3,733	3,883	4,040	5,170	5,806	5,954	Springfield
2,403	2,497	2,403	2,615	2,930	3,045	2,957	3,197	3,361	3,594	4,122	4,790	5,282	Worcester
291	321	346	363	371	370	390	413	450	473	507	540	579	New Hampshire
730	762	801	861	925	1,001	1,008	1,139	1,193	1,227	1,305	1,382	1,443	Concord
													Manchester
5,160	5,361	5,059	5,791	6,115	6,450	6,841	7,457	7,693	8,080	8,889	10,047	12,916	Rhode Island
													Providence
379	401	382	411	490	530	565	640	658	695	748	863	1,052	Vermont
68,050	71,896	74,185	80,375	88,927	93,988	94,923	104,331	109,015	117,985	128,402	142,361	150,677	Burlington
Total, all centers													
New York District													
2,359	2,519	2,441	2,794	3,136	3,262	3,001	3,221	3,361	3,595	3,976	4,379	5,240	Connecticut
951	1,030	1,032	1,070	1,133	1,139	1,393	1,634	1,786	1,969	2,150	2,135	2,301	Bridgeport
													Stamford
1,481	1,567	1,711	1,949	2,133	2,214	2,264	2,620	2,796	2,980	3,549	5,603	7,824	New Jersey
4,229	4,628	4,817	5,515	5,719	5,763	6,148	6,617	6,980	7,327	7,602	7,805	7,933	Elizabeth
589	601	618	644	677	681	669	822	832	811	875	905	860	Jersey City
11,691	13,071	12,819	13,336	13,751	14,010	14,393	15,999	17,425	20,631	21,369	23,265	25,022	Montclair
1,494	1,568	1,561	4,396	4,909	5,520	5,484	5,937	6,015	6,121	6,226	6,489	6,940	Newark
1,883	2,147	2,313											Passaic
													Paterson
877	896	919	1,000	1,067	1,072	1,109	1,083	1,128	1,136	1,174	1,371	1,793	New York
8,846	10,035	9,651	10,571	11,809	12,101	11,366	12,204	11,541	11,238	11,808	12,116	13,974	Albany
585	628	709	719	776	766	735	781	814	831	837	868	976	Binghamton
504	527	509	579	604	628	563	604	607	630	672	703	784	Buffalo
597,815	632,801	738,925	766,890	815,856	888,455	958,721	1,023,605	1,102,850	1,278,843	1,415,823	1,555,965	1,735,803	Elmira
647	722	748	832	887	934	910	1,044	1,142	1,231	1,431	1,516	1,726	Jamestown
4,911	5,246	5,589	6,039	6,540	7,210	7,416	8,147	8,585	9,250	9,841	10,902	13,228	New York
1,075	1,102	1,089	1,145	1,249	1,266	1,230	1,213	1,251	1,273	1,324	1,406	1,431	Poughkeepsie
3,378	3,625	3,616	3,863	4,341	4,559	4,630	4,982	5,147	5,609	6,012	6,235	6,824	Rochester
1,132	1,277	1,323	1,425	1,543	1,635	1,598	1,758	1,782	1,832	1,907	1,972	2,146	Schenectady
													Syracuse
													Utica
644,447	683,990	790,391	822,767	876,131	951,214	1,021,631	1,092,272	1,174,042	1,355,305	1,496,576	1,643,634	1,834,805	Total, all centers

3. BANK DEBITS BY FEDERAL RESERVE DISTRICT

A. DEBITS TO DEPOSIT ACCOUNTS, EXCEPT INTERBANK (Old Series, 1941-52) — Continued

[In millions of dollars]

District and center	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952
Philadelphia District												
Delaware												
Wilmington (1919).....	1,738	1,834	2,155	2,413	2,433	2,690	2,867	3,332	3,292	3,949	4,555	4,953
New Jersey												
Atlantic City (1943; '61).....			273	331	425	583	601	616	607	677	765	774
Camden (1923).....	786	932	996	1,054	1,042	1,226	1,306	1,438	1,417	1,678	1,858	1,980
Trenton (1919).....	1,113	1,203	1,244	1,426	1,548	1,699	1,803	2,019	2,065	2,276	2,537	2,629
Pennsylvania												
Allentown (1923; '61).....	388	401	459	521	560	683	771	975	862	1,013	1,125	1,155
Altoona (1919).....	152	148	154	188	228	298	318	350	333	371	424	431
Bethlehem (1943; '61).....			320	315	312	322	355	399	397	491	657	605
Chester (1919; '62).....	251	355	492	549	486	426	443	503	506	517	602	671
Harrisburg (1919; '63; '64).....	580	665	769	808	820	959	1,098	1,231	1,255	1,354	1,708	1,825
Hazleton (1923; '64).....	142	150	165	189	203	271	308	350	337	365	369	372
Johnstown (1919).....	247	260	259	292	313	373	451	520	488	542	609	593
Lancaster (1919).....	368	413	471	617	563	663	763	789	760	895	962	1,004
Lebanon (1923).....	108	117	140	147	162	186	206	233	219	231	270	282
Norristown (1923; '61; '62).....	157	169	185	193	213	271	305	343	337	386	431	463
Philadelphia (1919).....	21,461	21,945	26,308	28,288	30,074	32,139	33,226	37,384	35,932	42,607	46,546	48,413
Reading (1919; '61).....	571	546	619	691	723	868	1,013	1,064	1,084	1,235	1,353	1,359
Scranton (1919; '64).....	594	631	672	827	831	978	1,035	1,122	1,082	1,248	1,368	1,384
Wilkes-Barre (1919).....	332	358	415	476	512	612	701	793	753	768	870	904
Williamsport (1919).....	182	237	245	218	224	252	296	326	312	355	412	440
York (1919; '64).....	382	453	515	593	658	733	829	923	832	915	972	1,046
Total, all centers.....	29,552	30,815	36,855	40,137	42,331	46,233	48,694	54,710	52,871	61,873	68,394	71,283
Cleveland District												
Kentucky												
Covington-Newport (1943).....			275	299	328	405	428	476	459	518	559	587
Lexington (1919).....	322	364	399	451	606	703	795	858	777	916	980	985
Ohio												
Akron (1919).....	1,202	1,570	2,110	2,237	2,352	2,592	2,711	2,779	2,722	3,165	4,222	4,376
Canton (1923).....	657	775	886	994	981	1,020	1,200	1,379	1,261	1,458	1,750	1,756
Cincinnati (1919).....	5,404	6,284	6,994	7,556	7,842	8,537	9,789	10,809	10,187	11,842	13,765	14,528
Cleveland (1919).....	10,183	11,852	14,230	16,251	16,287	16,908	19,203	21,953	20,965	23,963	29,847	31,161
Columbus (1919).....	2,686	2,998	3,519	3,858	4,230	4,830	5,428	6,541	6,572	6,922	7,442	7,998
Dayton (1919).....	1,180	1,382	1,694	1,751	1,800	2,154	2,624	2,781	2,640	3,049	3,563	3,825
Hamilton (1928).....	189	219	243	253	281	323	401	461	448	511	608	655
Lima (1923).....	218	280	292	334	345	398	473	520	501	586	712	753
Lorain (1923).....	81	82	88	107	116	154	200	230	209	220	252	265
Mansfield (1943).....			217	262	285	345	432	504	480	577	655	698
Middletown (1923).....	197	224	241	241	243	316	354	398	388	483	629	714
Portsmouth (1943).....			124	142	158	194	233	257	237	263	287	308
Springfield (1919).....	270	310	382	395	395	447	504	549	533	566	664	693
Steubenville (1924).....	143	143	153	168	197	225	248	286	255	289	331	328
Toledo (1919; '44).....	2,071	2,469	2,835	3,243	2,979	3,716	4,337	4,422	4,031	4,607	5,415	5,745
Warren (1923).....	204	253	287	297	291	338	407	454	436	509	644	651
Youngstown (1919).....	819	882	992	1,062	1,093	1,241	1,635	1,862	1,745	2,053	2,493	2,502
Zanesville (1923).....	129	137	154	157	177	238	280	322	307	337	375	381
Pennsylvania												
Butler (1923).....	156	161	189	223	253	283	336	382	347	385	453	490
Erie (1919).....	486	592	731	772	742	821	962	1,087	1,005	1,156	1,386	1,431
Franklin (1928).....	51	57	64	74	75	80	80	87	81	87	96	94
Greensburg (1919).....	114	125	130	150	157	190	218	258	242	270	310	307
Homestead (1923) ¹	57	57	57	60	63	79	81					
Oil City (1919).....	145	162	188	187	192	209	227	246	218	228	245	247
Pittsburgh (1919).....	11,635	13,127	15,105	16,277	15,930	16,828	19,821	23,328	23,350	27,856	34,879	36,718
Sharon (1942).....		169	183	204	210	233	287	332	313	357	419	415
West Virginia												
Wheeling (1919).....	409	391	477	529	553	606	657	714	731	841	940	910
Total, all centers.....	39,008	45,064	53,238	58,536	59,161	64,415	74,351	84,274	81,440	94,013	113,922	119,522

For NOTE see p. 20.

¹ Figures for Homestead combined with figures for Pittsburgh beginning with 1948.

AND BY REPORTING CENTER, ANNUALLY, 1941-64 — Continued

B. DEBITS TO DEMAND DEPOSIT ACCOUNTS, EXCEPT INTERBANK AND U.S. GOVERNMENT (New Series, 1952-64) — Continued

[In millions of dollars]

1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	District and center
Philadelphia District													
4,842	5,214	5,441	5,885	6,243	6,486	7,651	8,738	9,884	13,484	18,099	18,931	21,833	Delaware Wilmington
753	799	850	921	1,011	1,048	1,079	1,207	1,240	1,501	1,614	1,677	1,780	New Jersey Atlantic City
2,000	2,259	2,395	2,799	2,975	2,998	3,257	3,489	3,880	4,000	4,286	4,264	4,465	Camden
2,542	2,936	2,928	3,193	3,592	4,030	4,700	4,627	4,698	5,481	6,101	6,589	6,886	Trenton
1,108	1,180	1,200	1,364	1,522	1,615	1,670	1,718	1,797	1,963	2,162	2,274	2,415	Pennsylvania Allentown
421	439	413	458	519	543	549	577	589	594	673	726	789	Altoona
563	634	608	700	768	841	771	760	838	877	915	988	1,071	Bethlehem
640	712	728	800	870	926	973	1,087	1,140	1,194	988	1,071	1,156	Chester
1,790	1,893	1,869	2,003	2,215	2,324	2,405	2,548	2,630	2,720	2,734	3,101	2,732	Harrisburg
347	366	331	356	388	403	389	419	436	426	437	462	498	Hazleton
578	618	565	656	737	804	752	798	870	876	941	998	1,151	Johnstown
975	1,006	1,035	1,152	1,273	1,291	1,313	1,446	1,474	1,491	1,663	1,816	2,150	Lancaster
276	291	278	291	331	394	379	377	414	429	451	466	503	Lebanon
464	502	523	565	647	729	775	920	987	945	967	1,173	1,609	Norristown
47,733	52,427	55,743	58,663	63,110	65,059	66,392	74,482	76,152	84,382	93,384	99,893	103,310	Philadelphia
1,304	1,512	1,563	1,822	1,937	1,892	1,859	1,962	2,133	2,585	2,809	3,066	3,341	Reading
1,354	1,373	1,319	1,395	1,554	1,594	1,607	1,631	1,657	1,584	1,645	1,681	1,830	Scranton
876	964	974	1,035	1,099	1,157	1,194	1,244	1,285	1,351	1,450	1,558	1,695	Wilkes-Barre
427	444	411	437	462	473	458	504	514	530	576	606	717	Williamsport
1,002	1,232	1,210	1,246	1,330	1,361	1,369	1,522	1,529	1,672	1,742	1,814	2,612	York
69,994	76,800	80,383	85,741	92,584	95,968	99,543	110,056	114,146	128,087	143,636	153,152	162,544	Total, all centers
Cleveland District													
557	626	663	719	729	749	741	827	862	878	879	929	973	Kentucky Covington-Newport
1,001	1,059	1,119	1,257	1,268	1,513	1,535	1,723	1,919	1,987	2,288	2,549	2,863	Lexington
4,152	4,554	4,392	5,012	5,670	6,249	6,131	6,964	6,994	7,085	7,598	8,316	9,611	Ohio Akron
1,690	1,877	1,775	2,032	2,187	2,228	2,067	2,333	2,453	2,384	2,506	2,677	2,932	Canton
14,004	15,462	15,470	17,003	18,555	18,774	18,943	20,881	21,367	22,065	23,703	24,660	26,580	Cincinnati
29,898	33,196	32,112	36,161	40,377	43,009	39,227	44,229	46,440	47,013	50,946	55,512	61,635	Cleveland
7,790	8,631	9,494	10,082	11,231	12,162	12,945	13,064	13,427	14,283	15,198	16,274	18,194	Columbus
3,726	4,079	4,251	4,787	5,296	5,402	5,212	5,996	6,314	6,438	7,183	7,731	8,491	Dayton
630	696	706	761	838	846	841	972	955	930	953	1,011	1,107	Hamilton
732	796	770	802	795	812	773	828	866	899	979	1,010	1,060	Lima
243	300	318	385	433	461	441	510	562	543	574	602	652	Lorain
690	789	751	886	964	919	892	1,024	1,046	1,073	1,089	1,164	1,265	Mansfield
670	624	617	704	708	705	702	806	781	774	780	805	864	Middletown
299	365	361	376	374	360	340	376	384	381	404	408	443	Portsmouth
717	743	724	792	871	843	804	919	963	970	1,087	1,220	1,353	Springfield
308	350	330	396	452	442	423	455	490	483	504	548	604	Steubenville
5,486	6,143	5,965	6,853	7,236	7,257	6,971	7,944	8,656	9,092	10,707	10,816	11,382	Toledo
637	746	729	887	971	996	868	980	1,053	1,035	1,102	1,109	1,250	Warren
2,392	2,429	2,243	2,617	2,971	3,161	2,782	3,063	3,200	2,993	3,092	3,453	3,733	Youngstown
368	399	402	442	484	484	474	524	508	496	506	507	561	Zanesville
471	530	511	585	673	706	603	699	719	657	689	749	840	Pennsylvania Butler
1,400	1,516	1,486	1,655	1,770	1,800	1,673	1,861	1,918	1,894	2,070	2,198	2,550	Erie
90	90	80	100	113	113	110	131	132	129	136	151	158	Franklin
293	320	310	334	380	396	372	390	447	437	435	483	539	Greensburg
241	270	274	282	303	310	291	312	334	343	364	365	401	Homestead
35,569	35,036	35,665	41,733	47,680	51,337	47,994	53,851	57,570	57,706	64,201	72,872	83,075	Oil City
390	446	388	475	514	530	487	535	555	552	591	615	665	Pittsburgh
868	947	880	972	1,039	1,064	960	1,033	1,051	1,014	1,015	1,045	1,133	Sharon
115,311	123,016	122,786	139,092	154,885	163,632	155,602	173,230	181,967	184,533	201,580	219,778	244,914	West Virginia Wheeling
Total, all centers													

3. BANK DEBITS BY FEDERAL RESERVE DISTRICT

A. DEBITS TO DEPOSIT ACCOUNTS, EXCEPT INTERBANK (Old Series, 1941-52) — Continued

[In millions of dollars]

District and center	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952
Richmond District												
District of Columbia												
Washington (1921).....	4,299	5,087	5,545	5,896	6,711	7,470	7,916	8,774	8,945	10,702	13,015	13,013
Maryland												
Baltimore (1919).....	6,217	7,351	8,567	9,273	9,662	9,938	10,785	11,866	11,514	13,025	14,934	15,889
Cumberland (1923).....	120	124	142	161	180	232	253	256	250	281	309	318
Frederick (1943).....	...	...	129	148	149	181	218	226	209	221	258	279
Hagerstown (1923).....	143	176	189	205	210	271	297	320	316	346	391	436
North Carolina												
Asheville (1923).....	214	232	253	294	359	474	548	607	559	633	721	755
Charlotte (1919).....	1,159	1,489	1,368	1,552	1,685	2,158	2,468	2,856	2,884	3,625	4,123	4,245
Durham (1923).....	508	702	796	911	1,013	1,264	1,334	1,365	1,222	1,282	1,386	1,580
Greensboro (1923).....	321	336	387	422	515	652	776	903	886	1,072	1,228	1,328
Kinston (1943).....	...	...	115	134	151	200	201	210	226	253	310	330
Raleigh (1919; '60).....	691	653	626	678	716	924	1,205	1,367	1,512	1,765	2,033	2,230
Wilmington (1922; '61).....	225	351	444	462	432	392	403	415	376	434	518	554
Wilson (1943; '63).....	...	...	155	190	206	260	277	279	275	333	403	353
Winston-Salem (1923).....	611	721	829	813	892	1,200	1,413	1,523	1,596	1,816	2,071	2,208
South Carolina												
Charleston (1919).....	344	410	470	475	503	604	607	694	700	769	913	1,000
Columbia (1919).....	479	558	604	607	668	872	1,003	1,114	1,185	1,283	1,561	1,777
Greenville (1922).....	340	407	451	469	516	708	848	956	948	1,131	1,319	1,286
Spartanburg (1923).....	206	227	248	268	306	419	514	570	548	669	835	851
Virginia												
Charlottesville (1943).....	...	...	147	191	258	268	256	260	265	294	329	337
Danville (1923; '52).....	156	205	211	235	283	335	364	382	344	405	414	506
Lynchburg (1923).....	215	228	241	258	276	368	426	455	437	499	553	572
Newport News (1923; '43; '59).....	181	273	307	309	280	294	359	385	366	383	522	590
Norfolk (1919; '43).....	919	1,222	1,450	1,468	1,491	1,672	1,969	2,190	2,156	2,432	2,679	2,995
Portsmouth (1929; '43).....	84	133	196	194	207	209	225	243	239	264	306	351
Richmond (1919; '43; '61; '62).....	2,429	3,026	3,658	4,137	4,194	4,737	5,011	5,799	5,873	6,150	6,932	7,264
Roanoke (1923; '43).....	421	414	448	511	564	786	913	1,057	1,083	1,231	1,398	1,415
West Virginia												
Bluefield (1943).....	...	...	250	286	303	360	446	547	485	511	580	585
Charleston (1923).....	761	830	923	1,012	1,108	1,295	1,485	1,674	1,571	1,648	1,888	2,067
Clarksburg (1943).....	...	...	163	191	224	282	345	389	341	371	417	429
Huntington (1921; '56).....	261	300	324	386	454	520	600	713	672	725	822	888
Parkersburg (1942; '64).....	...	154	173	201	237	259	303	326	296	324	375	368
Total, all centers.....	21,304	25,610	29,810	32,335	34,756	39,605	43,765	48,721	48,281	54,875	63,544	66,801

For NOTE see p. 20.

AND BY REPORTING CENTER, ANNUALLY, 1941-64 — Continued

B. DEBITS TO DEMAND DEPOSIT ACCOUNTS, EXCEPT INTERBANK AND U.S. GOVERNMENT. (New Series, 1952-64)—Continued
[In millions of dollars]

1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	District and center
Richmond District													District of Columbia Washington
12,496	13,048	14,156	16,498	17,608	18,694	18,488	22,651	22,692	25,170	30,597	33,743	38,005	
15,551	17,140	17,706	19,344	20,690	22,488	21,952	24,338	25,199	25,942	27,662	29,703	32,899	Maryland
302	299	290	312	341	360	360	400	412	455	505	534	521	Baltimore
271	282	273	292	315	332	351	390	406	432	438	467	556	Cumberland
427	456	443	531	586	555	543	577	586	594	636	706	757	Frederick
													Hagerstown
North Carolina													Asheville
731	746	764	830	896	991	970	1,050	1,140	1,183	1,282	1,391	1,534	
4,157	4,415	4,321	5,084	5,391	5,533	5,975	6,746	6,900	7,094	8,078	9,035	10,217	Charlotte
1,285	1,288	1,152	1,075	1,162	1,147	1,211	1,319	1,368	1,445	1,560	1,620	1,772	Durham
1,294	1,423	1,495	1,839	2,008	2,209	2,583	3,075	3,205	3,387	3,600	3,646	3,908	Greensboro
325	335	339	363	352	353	357	375	394	429	465	504	523	Kinston
2,166	2,362	2,323	2,676	3,028	3,099	3,272	3,496	4,273	4,797	5,084	5,607	6,067	Raleigh
537	567	572	637	658	673	647	724	700	684	720	781	823	Wilmington
343	355	389	386	388	379	410	449	466	484	483	513	524	Wilson
1,746	1,905	1,924	2,225	2,467	2,389	2,408	2,945	3,121	3,687	4,969	4,895	5,436	Winston-Salem
South Carolina													Charleston
971	930	893	1,044	1,115	1,237	1,266	1,459	1,559	1,623	1,819	2,020	2,307	
1,723	1,958	2,005	2,201	2,371	2,523	2,604	2,831	3,126	3,307	3,553	3,834	4,313	Columbia
1,285	1,341	1,381	1,589	1,756	1,862	1,932	2,290	2,385	2,365	2,646	2,866	3,028	Greenville
840	804	785	825	879	872	884	1,041	1,102	1,123	1,220	1,355	1,500	Spartanburg
Virginia													Charlottesville
302	343	391	448	479	529	566	624	657	693	775	847	945	
487	506	518	575	616	638	650	672	685	691	733	744	830	Danville
547	590	604	693	746	746	751	855	914	969	1,039	1,137	1,203	Lynchburg
571	578	582	693	746	770	763	955	995	1,017	1,153	1,431	1,564	Newport News
2,946	3,113	3,307	3,574	3,799	3,994	3,899	4,188	4,640	4,866	4,999	5,226	5,853	Norfolk
331	373	394	436	458	473	501	544	587	605	656	706	745	Portsmouth
7,118	7,531	7,658	8,284	8,806	9,465	10,485	12,165	12,494	12,382	12,420	14,011	16,300	Richmond
1,369	1,471	1,440	1,658	1,882	2,031	2,027	2,211	2,317	2,390	2,681	2,870	3,020	Roanoke
West Virginia													Bluefield
578	535	473	569	703	737	617	561	538	509	503	514	559	
1,935	2,136	2,028	2,098	2,221	2,395	2,291	2,509	2,535	2,576	2,804	3,018	3,193	Charleston
413	408	386	443	493	528	492	517	513	498	519	545	560	Clarksburg
854	858	840	895	1,051	1,137	1,077	1,137	1,204	1,172	1,278	1,363	1,439	Huntington
354	378	364	409	451	481	475	508	504	517	543	573	647	Parkersburg
64,255	68,474	70,197	78,528	84,464	89,620	90,806	103,601	107,614	113,086	125,417	136,206	151,546	Total, all centers

3. BANK DEBITS BY FEDERAL RESERVE DISTRICT

A. DEBITS TO DEPOSIT ACCOUNTS, EXCEPT INTERBANK (Old Series, 1941-52) — Continued

[In millions of dollars]

District and center	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952
Atlanta District												
Alabama												
Anniston (1943).....			172	217	213	238	235	253	246	282	343	370
Birmingham (1919).....	1,604	1,893	2,066	2,236	2,507	2,960	3,469	3,887	3,798	4,424	5,004	5,251
Dothan (1923; '59).....	55	79	87	94	104	119	130	150	155	181	224	226
Gadsden (1943; '59).....			119	129	135	168	202	216	217	255	276	283
Mobile (1919).....	761	1,194	1,355	1,417	1,289	1,200	1,466	1,697	1,483	1,584	1,891	1,993
Montgomery (1919).....	364	423	447	461	503	690	834	892	879	1,011	1,118	1,146
Florida												
Jacksonville (1919; '52; '59).....	1,331	1,500	1,922	2,111	2,183	2,555	2,877	3,173	3,219	3,822	4,247	4,718
Miami (1927; '56).....	808	841	1,125	1,519	1,746	2,343	2,560	2,938	2,881	3,333	3,733	4,082
Orlando (1943; '59).....			285	333	400	542	523	594	623	766	872	980
Pensacola (1919).....	155	203	259	285	328	350	375	403	414	442	514	602
St. Petersburg (1943; '59).....			238	290	372	528	573	631	670	825	927	1,051
Tampa (1919; '48; '59).....	486	637	882	947	972	1,139	1,215	1,432	1,478	1,751	1,958	2,099
Georgia												
Albany (1923; '49; '59).....	90	102	108	120	129	160	184	214	278	325	403	434
Atlanta (1919; '43; '59).....	3,490	3,942	5,101	5,691	6,122	7,615	8,697	9,836	9,722	11,320	12,916	13,707
Augusta (1919; '59).....	337	405	403	424	432	564	616	667	666	759	980	1,130
Brunswick (1923).....	43	76	168	174	144	99	102	108	103	116	146	145
Columbus (1923).....	309	374	411	418	451	567	665	651	612	779	897	974
Elberton (1923).....	18	20	20	23	27	39	45	47	45	50	54	58
Macon (1919).....	315	404	476	507	521	600	677	729	679	809	955	978
Newnan (1923).....	35	45	55	58	68	96	97	99	103	119	145	142
Savannah (1919; '61).....	465	635	929	1,036	941	943	1,008	1,100	1,017	1,165	1,371	1,441
Valdosta (1923; '59).....	70	77	82	89	110	135	155	157	162	164	201	226
Louisiana												
Baton Rouge (1943; '59).....			481	485	546	723	911	1,146	1,295	1,262	1,354	1,467
Lake Charles (1943; '61).....			239	236	216	271	320	402	431	480	561	627
New Orleans (1919).....	3,429	3,875	4,588	5,214	5,289	6,485	7,021	7,912	8,346	9,316	10,202	10,882
Mississippi												
Hattiesburg (1927).....	128	141	148	160	155	181	186	194	197	222	232	246
Jackson (1923).....	420	591	597	680	787	1,055	1,301	1,566	1,606	1,817	2,028	2,157
Meridian (1923).....	203	202	185	203	222	300	309	333	301	346	381	389
Vicksburg (1919).....	111	155	249	250	221	290	278	307	295	314	360	392
Tennessee												
Chattanooga (1919).....	714	906	1,009	1,059	1,100	1,344	1,552	1,688	1,638	1,882	2,236	2,301
Knoxville (1919; '57).....	478	533	801	1,268	1,449	1,222	1,279	1,365	1,276	1,459	1,646	1,590
Nashville (1919).....	1,360	1,621	2,029	2,143	2,357	2,801	3,191	3,507	3,561	4,173	4,822	5,109
Total, all centers.....	17,579	20,874	27,037	30,279	32,038	38,324	43,052	48,294	48,396	55,552	62,996	67,196

For NOTE see p. 20.

AND BY REPORTING CENTER, ANNUALLY, 1941-64 — Continued

B. DEBITS TO DEMAND DEPOSIT ACCOUNTS, EXCEPT INTERBANK AND U.S. GOVERNMENT (New Series, 1952-64)—Continued

[In millions of dollars]

1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	District and center
Atlanta District													
358	369	361	406	446	425	428	491	499	513	554	583	623	Alabama
5,216	5,241	5,424	6,739	7,774	8,521	8,625	9,511	9,998	10,235	10,981	12,110	13,469	Anniston
218	222	227	258	283	300	305	389	426	455	488	522	560	Birmingham
279	293	285	350	363	386	373	439	447	429	452	506	558	Dothan
1,928	2,056	2,156	2,580	2,910	3,219	3,016	3,385	3,525	3,549	3,716	4,071	4,334	Gadsden
1,136	1,164	1,230	1,438	1,515	1,606	1,769	1,998	1,985	2,092	2,324	2,646	2,749	Mobile
													Montgomery
4,640	5,109	5,750	6,448	6,978	7,508	8,219	9,519	9,994	10,051	10,675	11,240	12,758	Florida
4,058	4,602	5,187	6,230	7,393	8,454	9,141	10,516	10,698	10,966	12,050	12,571	13,233	Jacksonville
958	1,049	1,163	1,416	1,615	1,902	2,067	2,981	3,034	3,050	3,276	3,628	3,905	Miami
594	669	673	765	898	992	962	1,054	1,056	1,026	1,070	1,178	1,346	Orlando
1,030	1,108	1,237	1,481	1,622	1,900	1,929	2,728	2,628	2,626	2,725	2,772	3,006	Pensacola
2,046	2,274	2,452	2,827	3,258	3,715	4,034	5,039	5,102	5,181	5,508	5,927	6,448	St. Petersburg
													Tampa
423	476	501	588	631	658	702	606	636	655	721	773	873	Georgia
13,471	14,770	15,464	17,223	18,380	19,406	20,126	23,822	25,224	26,516	30,271	34,713	36,852	Albany
1,104	1,052	1,024	1,117	1,101	1,040	1,112	1,272	1,332	1,360	1,514	1,703	1,899	Atlanta
142	152	163	179	212	238	250	312	296	321	394	418	453	Augusta
948	954	961	1,126	1,172	1,163	1,150	1,250	1,286	1,363	1,476	1,595	1,839	Brunswick
58	61	58	63	84	95	104	110	118	111	118	127	138	Columbus
965	990	1,043	1,196	1,253	1,240	1,301	1,450	1,476	1,535	1,682	1,814	1,975	Elberton
139	127	133	162	170	185	195	221	243	252	268	264	289	Macon
1,396	1,517	1,486	1,625	1,805	2,108	2,156	2,390	2,342	2,052	2,182	2,347	2,544	Newnan
223	240	268	311	318	300	296	421	417	426	440	451	509	Savannah
													Valdosta
1,439	1,606	1,671	1,831	1,974	2,259	2,375	3,238	3,252	3,146	3,577	3,966	4,268	Louisiana
625	644	696	816	900	986	1,017	1,041	947	962	1,039	1,057	1,085	Baton Rouge
10,664	11,398	11,798	12,949	14,194	15,257	14,812	15,902	16,379	16,231	17,541	18,759	20,764	Lake Charles
													New Orleans
242	251	259	295	334	364	380	428	452	454	475	471	500	Mississippi
2,037	1,951	1,941	2,190	2,347	2,309	2,924	3,455	3,685	3,908	4,368	4,802	5,252	Hattiesburg
383	374	334	375	414	425	467	533	533	539	590	643	663	Jackson
172	193	191	200	213	224	219	236	246	262	288	318	361	Meridian
													Vicksburg
2,235	2,608	2,626	2,910	3,192	3,301	3,421	3,953	3,943	4,127	4,338	4,705	5,094	Tennessee
1,606	1,910	1,880	2,050	1,926	2,533	2,540	2,792	2,921	3,073	3,176	3,399	3,586	Chattanooga
4,935	5,300	5,529	6,196	6,719	7,191	7,688	8,601	8,763	9,490	10,119	11,397	12,379	Knoxville
													Nashville
65,667	70,731	74,172	84,340	92,395	100,210	104,101	120,083	123,885	126,956	138,396	151,473	164,315	Total, all centers

3. BANK DEBITS BY FEDERAL RESERVE DISTRICT

A. DEBITS TO DEPOSIT ACCOUNTS, EXCEPT INTERBANK (Old Series, 1941-52)—Continued

[In millions of dollars]

District and center	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952
Chicago District												
Illinois												
Aurora (1923).....	180	191	205	234	255	312	364	415	400	443	507	532
Bloomington (1919).....	173	212	243	275	319	387	469	490	472	517	576	618
Champaign-Urbana (1925; '49).....	210	223	209	227	255	344	407	454	464	528	609	624
Chicago (1919; '43).....	45,092	51,486	65,738	74,129	75,262	81,105	92,157	99,977	94,167	105,430	119,268	124,178
Danville (1923).....	149	165	191	212	236	309	370	423	393	423	484	494
Decatur (1919; '57).....	315	406	416	500	512	619	751	842	815	892	1,024	1,088
Elgin (1936).....	121	129	141	149	164	224	256	281	267	298	336	341
Joliet (1943).....			321	351	376	393	422	463	457	499	584	650
Moline-E. Moline-Rock Island (1921) ¹	138	152	173	174	177	222	281	331	323	363	415	421
Peoria (1919).....	924	985	1,052	1,392	1,509	1,656	2,039	2,055	1,965	2,187	2,449	2,457
Rockford (1919).....	475	565	691	731	727	867	1,025	1,168	1,077	1,265	1,528	1,593
Springfield (1919).....	362	414	442	513	536	628	762	872	837	926	1,022	1,066
Indiana												
Fort Wayne (1919).....	510	650	763	884	903	1,070	1,334	1,459	1,320	1,569	1,846	1,966
Gary (1923).....	278	309	341	356	390	483	597	695	693	780	900	940
Hammond (1923).....	140	154	180	189	208	269	317	376	380	426	496	559
Indianapolis (1919).....	3,325	4,014	4,923	5,001	5,093	5,731	6,702	7,521	7,286	8,229	9,497	9,793
Lafayette (1943).....			205	213	224	302	364	438	446	498	507	528
Muncie (1943).....			273	325	328	360	403	438	427	469	536	543
South Bend (1919; '53).....	661	717	702	808	961	1,403	2,120	2,425	2,351	2,784	3,363	3,248
Terre Haute (1923).....	355	418	420	446	558	598	676	786	772	855	926	912
Iowa												
Burlington (1943).....			155	165	171	172	201	231	227	235	297	328
Cedar Rapids (1919).....	398	458	529	583	604	734	881	906	853	983	1,109	1,153
Clinton (1935).....	91	109	129	133	154	186	197	212	201	221	247	253
Davenport (1919; '43).....	325	344	434	498	509	619	764	871	789	845	964	992
Des Moines (1919).....	1,317	1,543	1,833	2,062	2,415	2,798	3,343	3,476	3,159	3,548	3,955	4,055
Dubuque (1919; '43).....	146	158	211	247	265	351	454	507	476	530	577	581
Mason City (1923).....	149	176	179	195	205	259	333	351	334	378	413	405
Muscatine (1923).....	52	59	69	93	102	123	152	214	136	151	169	168
Ottumwa (1943; '54).....			235	230	219	245	352	338	352	384	410	433
Sioux City (1919).....	597	768	985	1,010	1,074	1,349	1,768	1,772	1,676	1,846	2,082	1,904
Waterloo (1919).....	284	335	352	396	400	485	654	683	686	753	842	841
Michigan												
Adrian (1923).....	66	72	94	99	106	141	154	163	161	194	217	222
Battle Creek (1928).....	213	258	324	322	333	401	454	494	482	564	730	775
Bay City (1919).....	182	216	257	291	245	288	335	383	371	425	493	507
Detroit (1919).....	16,556	20,338	27,452	30,382	26,419	24,906	31,834	36,769	36,404	44,917	50,163	50,692
Flint (1919).....	423	447	555	589	606	765	887	956	1,001	1,249	1,363	1,451
Grand Rapids (1919).....	852	905	1,055	1,197	1,284	1,570	1,889	2,132	2,026	2,395	2,741	2,770
Jackson (1920).....	249	297	444	495	467	466	534	549	519	614	719	790
Kalamazoo (1919; '56).....	372	388	434	502	588	625	757	815	737	892	1,047	1,083
Lansing (1919).....	377	509	687	819	760	811	962	1,004	944	1,122	1,371	1,744
Muskegon (1943).....			482	551	496	541	642	681	564	657	821	887
Port Huron (1943).....			191	226	214	250	295	317	293	360	416	412
Saginaw (1923).....	364	381	409	473	487	609	735	823	779	915	1,050	1,062
Wisconsin												
Green Bay (1923; '43).....	232	257	302	332	370	482	589	675	642	700	795	809
Kenosha (1952).....												
Madison (1943).....			686	725	797	919	1,061	1,238	1,149	1,266	1,422	1,509
Manitowoc (1934).....	111	136	174	179	167	192	221	247	249	280	304	346
Milwaukee (1919; '43).....	4,082	5,059	7,231	7,804	8,168	8,503	9,449	10,617	10,298	11,471	13,413	14,197
Oshkosh (1923).....	136	149	166	192	208	247	287	307	282	313	361	365
Racine (1943).....			438	499	565	530	603	739	698	734	885	918
Sheboygan (1925).....	288	339	350	373	411	479	539	578	532	587	645	647
Total, all centers.....	81,270	94,889	124,473	138,771	137,804	147,330	173,142	190,957	182,329	208,911	236,895	244,851

For NOTE see p. 20.

¹ "Old series" figures represent Moline only.

AND BY REPORTING CENTER, ANNUALLY, 1941-64 — Continued

B. DEBITS TO DEMAND DEPOSIT ACCOUNTS, EXCEPT INTERBANK AND U.S. GOVERNMENT. (New Series, 1952-64) — Continued

[In millions of dollars]

1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	District and center
Chicago District													
Illinois													
507	562	574	653	737	778	806	940	1,002	966	1,042	1,148	1,228	Aurora
600	697	691	725	738	793	846	896	941	1,044	1,194	1,241	1,290	Bloomington
618	628	638	723	791	834	899	998	1,004	1,066	1,145	1,272	1,391	Champaign-Urbana
127,986	138,885	140,651	152,425	163,997	174,808	176,517	196,545	211,706	228,582	254,373	277,342	307,012	Chicago
480	494	531	588	641	603	584	616	630	633	661	705	755	Danville
1,066	1,083	1,157	1,317	1,409	1,451	1,424	1,482	1,463	1,491	1,583	1,729	1,934	Decatur
329	347	373	424	471	504	535	596	619	633	662	706	754	Elgin
631	730	730	845	928	963	968	1,076	1,112	1,122	1,194	1,228	1,285	Joliet
931	984	958	1,053	1,113	1,228	1,278	1,407	1,447	1,459	1,550	1,697	1,875	Moline, etc.
2,202	2,374	2,241	2,482	2,679	2,773	2,673	2,883	2,763	2,861	3,207	3,515	3,811	Peoria
1,513	1,650	1,634	1,885	2,099	2,191	2,111	2,382	2,503	2,526	2,599	2,737	3,008	Rockford
1,032	1,142	1,185	1,294	1,387	1,455	1,521	1,653	1,629	1,670	1,799	1,925	2,095	Springfield
Indiana													
1,863	2,169	2,257	2,627	2,890	2,968	2,963	3,399	3,511	3,684	4,070	4,435	4,871	Fort Wayne
882	1,038	1,047	1,245	1,362	1,444	1,383	1,607	1,831	1,867	1,963	2,123	2,372	Gary
537	597	641	781	846	903	910	1,008	1,076	1,096	1,186	1,210	1,290	Hammond
9,136	10,070	10,219	11,211	12,304	12,839	13,675	15,158	15,509	16,367	17,603	18,542	19,730	Indianapolis
502	579	635	710	754	824	844	977	1,128	1,120	1,269	1,316	1,424	Lafayette
640	704	745	830	867	914	904	1,045	1,152	1,162	1,265	1,338	1,480	Muncie
3,172	2,108	2,005	2,162	2,314	2,451	2,402	2,680	2,685	2,715	2,966	3,145	3,405	South Bend
858	900	871	923	972	1,019	998	1,091	1,133	1,137	1,201	1,292	1,340	Terre Haute
Iowa													
312	328	301	306	319	384	408	453	466	496	523	571	620	Burlington
1,107	1,140	1,202	1,331	1,476	1,483	1,538	1,731	1,794	1,885	1,969	2,113	2,274	Cedar Rapids
245	263	264	284	290	307	327	348	340	336	348	367	385	Clinton
951	1,015	1,047	1,175	1,273	1,336	1,368	1,506	1,530	1,577	1,878	1,901	1,947	Davenport
3,679	4,253	4,541	5,000	5,300	5,636	6,157	6,736	6,840	7,039	7,455	7,982	10,192	Des Moines
554	600	599	653	683	723	787	879	895	900	900	925	994	Dubuque
392	432	453	485	493	522	547	567	596	598	621	603	598	Mason City
158	158	162	165	169	186	215	223	228	241	271	292	317	Muscatine
421	445	370	362	394	420	431	454	481	474	486	494	519	Ottumwa
1,915	1,796	1,824	1,719	1,654	1,765	2,176	2,389	2,369	2,441	2,639	2,490	2,382	Sioux City
816	882	947	1,030	1,061	1,127	1,153	1,252	1,269	1,267	1,293	1,309	1,355	Waterloo
Michigan													
210	237	223	277	313	350	324	367	363	341	379	427	486	Adrian
732	794	763	852	874	929	955	1,009	1,007	1,000	1,046	1,145	1,268	Battle Creek
479	533	535	585	640	692	667	725	769	732	757	824	911	Bay City
52,161	62,707	59,264	72,940	75,061	79,047	70,175	80,928	86,719	83,383	96,856	107,633	124,388	Detroit
1,293	1,588	1,709	2,068	1,965	1,919	1,895	2,316	2,414	2,439	2,942	3,139	3,370	Flint
2,655	3,142	3,281	3,668	3,910	3,984	3,936	4,399	4,633	4,687	5,271	5,661	6,337	Grand Rapids
753	919	911	1,101	1,107	1,167	1,075	1,259	1,295	1,233	1,280	1,419	1,621	Jackson
1,076	1,232	1,278	1,514	1,782	1,881	1,946	2,168	2,124	2,154	2,186	2,264	2,625	Kalamazoo
1,673	1,846	1,608	1,778	1,834	1,850	1,777	1,970	2,087	2,158	2,391	2,580	2,927	Lansing
834	937	854	964	1,041	1,099	1,024	1,135	1,253	1,171	1,264	1,368	1,369	Muskegon
388	438	416	484	505	506	476	511	567	592	631	712	804	Fort Huron
996	1,171	1,207	1,378	1,467	1,497	1,433	1,571	1,676	1,667	1,837	1,991	2,262	Saginaw
Wisconsin													
783	876	889	986	1,118	1,174	1,163	1,178	1,199	1,205	1,270	1,357	1,520	Green Bay
506	573	531	614	667	650	649	826	874	844	862	913	876	Kenosha
1,470	1,562	1,656	1,837	1,950	2,042	2,181	2,381	2,570	2,811	2,886	3,043	3,233	Madison
328	352	341	375	399	408	417	438	417	428	425	441	470	Manitowoc
12,785	13,804	14,175	15,799	18,027	19,162	20,079	22,465	23,905	24,604	26,613	27,885	31,492	Milwaukee
346	384	398	419	447	454	461	526	523	517	559	598	638	Oshkosh
842	886	858	983	1,076	1,132	1,115	1,269	1,324	1,321	1,425	1,523	1,689	Racine
615	666	621	660	739	780	762	884	944	957	1,065	1,120	1,184	Sheboygan
246,959	273,700	273,014	306,693	327,335	346,356	341,859	383,300	408,315	424,701	472,865	513,740	573,407	Total, all centers

3. BANK DEBITS BY FEDERAL RESERVE DISTRICT

A. DEBITS TO DEPOSIT ACCOUNTS, EXCEPT INTERBANK (Old Series, 1941-52)—Continued

[In millions of dollars]

District and center	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952
St. Louis District												
Arkansas												
El Dorado (1924).....	81	108	130	118	130	174	216	262	264	287	323	329
Fort Smith (1923).....	191	232	251	272	313	390	417	462	460	484	543	570
Helena (1923; '43).....	27	30	52	52	62	76	89	97	94	95	111	111
Little Rock (1919).....	648	831	829	878	1,040	1,148	1,311	1,456	1,448	1,598	1,746	1,847
Pine Bluff (1926).....	129	238	203	210	217	263	292	333	338	363	412	496
Texarkana (1927) (See also Texas).....	69	145	106	130	120	107	115	124	124	135	174	218
Illinois												
Alton (1943).....			149	167	184	214	258	295	277	303	347	381
East St. Louis & Natl. Stk. Yds. (1922).....	647	859	934	972	901	940	1,335	1,413	1,270	1,378	1,604	1,568
Quincy (1921).....	128	150	179	208	216	263	319	351	342	365	413	422
Indiana												
Evansville (1919).....	505	654	1,068	1,268	1,072	935	1,138	1,337	1,331	1,534	1,679	1,744
Kentucky												
Louisville (1919).....	2,918	3,193	3,934	4,178	4,595	4,770	5,447	6,010	5,872	6,695	7,801	8,193
Owensboro (1923; '43).....	88	110	166	206	243	279	312	344	377	447	506	506
Paducah (1943; '58).....			92	101	108	142	167	177	166	184	298	510
Mississippi												
Greenville (1923).....	88	98	108	121	119	167	212	236	248	273	294	289
Missouri												
Cape Girardeau (1943).....			58	63	70	98	118	132	134	143	157	157
Hannibal (1943).....			50	58	62	76	85	90	93	105	116	117
Jefferson City (1943).....			238	282	332	444	479	563	593	580	621	658
St. Louis (1919).....	8,908	10,324	11,505	12,501	12,950	14,288	16,242	18,199	17,532	19,623	22,198	23,115
Sedalia (1924; '43).....	30	36	64	71	79	102	116	116	116	126	133	140
Springfield (1921).....	238	284	326	381	412	571	643	681	635	727	832	814
Tennessee												
Jackson (1943).....			108	116	125	173	202	221	223	243	261	262
Memphis (1919).....	2,576	2,808	2,982	3,136	3,385	4,661	5,601	6,222	6,240	7,728	7,788	7,739
Total, all centers.....	17,271	20,100	23,531	25,488	26,734	30,279	35,113	39,121	38,176	43,415	48,355	50,184
Minneapolis District												
Minnesota												
Duluth (1919).....	682	710	856	985	1,030	1,121	1,354	1,499	1,315	1,441	1,727	1,591
Mankato (1942).....		92	102	111	125	166	208	230	228	254	275	273
Minneapolis (1919).....	4,936	5,689	7,444	7,993	8,589	10,062	12,334	13,129	12,099	13,676	15,163	15,686
Red Wing (1923).....	28	31	36	35	38	50	60	66	66	66	70	71
Rochester (1942).....		96	112	135	148	197	227	265	264	292	332	343
St. Cloud (1942).....		67	73	83	91	124	145	164	153	169	173	185
St. Paul (1919).....	2,466	2,794	3,550	3,814	4,011	4,551	5,339	5,926	5,628	6,222	6,882	6,994
South St. Paul (1924).....	423	633	697	595	540	671	985	988	948	1,032	1,083	1,004
Winona (1920).....	83	95	111	133	140	170	197	201	190	199	227	227
Montana												
Billings (1919; '49).....	168	173	197	243	277	321	406	481	541	602	674	721
Butte (1942).....		312	316	318	310	385	450	486	531	558	612	583
Great Falls (1942).....		210	277	274	305	387	469	540	535	592	641	664
Helena (1919).....	155	159	170	183	199	236	261	295	311	377	405	450
North Dakota												
Bismarck (1942) ¹		188	214	236	250	303	364	450	484	489	522	577
Dickinson (1923).....	22	26	31	36	39	46	58	74	74	75	81	80
Fargo (1919).....	311	340	369	399	448	572	711	845	807	835	860	852
Grand Forks (1919; '58).....	75	82	108	140	147	193	230	271	269	265	268	271
Jamestown (1923).....	25	28	36	41	44	60	74	84	77	81	91	91
Minot (1923).....	68	72	89	110	123	163	198	226	224	226	267	265
South Dakota												
Aberdeen (1919).....	77	84	116	124	152	197	252	286	276	295	314	332
Sioux Falls (1920; '50).....	299	382	461	456	501	619	769	883	819	907	972	961
Wisconsin												
Eau Claire (1942).....		151	160	175	214	310	372	384	333	373	414	441
La Crosse (1923).....	135	137	169	193	215	272	325	366	367	396	426	454
Superior (1919).....	76	97	124	139	132	132	141	151	152	171	197	200
Total, all centers.....	10,029	12,648	15,818	16,948	18,066	21,310	25,927	28,293	26,687	29,595	32,676	33,317

For NOTE see p. 20.

¹ Beginning with "new series" data, figures for Bismarck, North Dakota, exclude debits to demand deposit accounts of the State and other political

subdivisions held by a State-owned bank in the city, resulting in a decrease from previously reported figures of about 40 per cent.

AND BY REPORTING CENTER, ANNUALLY, 1941-64 — Continued

B. DEBITS TO DEMAND DEPOSIT ACCOUNTS, EXCEPT INTERBANK AND U.S. GOVERNMENT (New Series, 1952-64) — Continued

[In millions of dollars]

1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	District and center
St. Louis District													
322	325	330	358	361	373	371	417	392	413	480	484	512	Arkansas
560	559	600	643	674	701	723	772	769	841	1,000	1,104	1,173	El Dorado
109	110	117	118	126	126	129	167	165	170	196	198	201	Fort Smith
1,814	1,871	1,971	2,185	2,336	2,466	2,628	2,958	2,953	3,141	3,445	4,236	4,407	Helena
486	474	446	446	522	561	594	705	699	725	794	859	914	Little Rock
210	255	216	240	258	246	265	313	328	344	371	430	442	Pine Bluff
													Texarkana, etc.
366	417	428	467	476	468	498	555	552	552	593	634	664	Illinois
1,533	1,541	1,595	1,548	1,684	1,801	1,791	1,764	1,747	1,688	1,662	1,633	1,637	Alton
402	418	435	467	475	516	539	603	617	659	689	745	787	E. St. Louis, etc.
													Quincy
1,688	1,995	1,828	2,018	2,077	2,234	2,111	2,165	2,195	2,226	2,451	2,600	2,847	Indiana
													Evansville
7,987	8,544	8,793	9,804	10,629	10,626	10,602	11,348	11,224	11,534	12,060	13,712	15,195	Kentucky
496	493	469	554	584	604	605	673	686	715	779	865	919	Louisville
505	491	390	335	330	357	394	437	465	477	510	579	617	Owensboro
													Paducah
285	301	332	353	352	343	357	429	428	446	486	550	568	Mississippi
													Greenville
153	169	168	183	207	213	209	248	273	261	272	294	306	Missouri
114	114	110	121	128	139	148	159	165	173	188	192	195	Cape Girardeau
643	739	750	822	962	1,131	1,394	1,497	1,595	2,020	2,176	2,264	2,551	Hannibal
22,304	24,109	24,238	26,426	28,353	29,160	28,742	31,496	33,873	35,331	37,919	42,712	47,085	Jefferson City
137	146	157	180	188	203	215	227	236	249	280	317	308	St. Louis
802	820	856	975	1,072	1,133	1,251	1,399	1,397	1,451	1,576	1,692	1,847	Sedalia
													Springfield
255	265	277	308	350	318	326	392	411	414	450	473	530	Tennessee
7,615	7,906	8,327	8,816	9,382	9,801	9,701	10,906	11,429	12,622	13,068	15,342	16,273	Jackson
													Memphis
48,786	52,064	52,833	57,367	61,528	63,520	63,594	69,629	72,599	76,453	81,445	91,916	99,977	Total, all centers
Minneapolis District													
1,529	1,624	1,571	1,698	1,881	2,018	1,863	1,902	1,956	1,943	1,985	1,931	2,021	Minnesota
266	281	304	321	343	366	406	446	467	469	514	515	585	Duluth
15,560	16,143	16,928	18,116	19,374	20,375	21,159	23,348	24,770	26,953	29,002	33,240	36,565	Mankato
68	71	73	77	85	88	97	102	108	101	101	109	118	Minneapolis
330	357	363	381	430	548	603	639	681	741	827	880	929	Red Wing
180	183	203	227	254	277	297	333	366	389	416	441	493	Rochester
6,674	6,951	7,021	7,663	8,148	8,430	9,038	9,928	10,544	10,986	12,034	13,513	14,675	St. Cloud
988	881	904	887	882	959	1,127	1,067	1,064	1,072	1,103	1,044	1,049	St. Paul
219	226	230	241	246	253	267	274	287	308	325	335	366	South St. Paul
													Winona
709	754	842	912	965	988	1,072	1,166	1,156	1,159	1,167	1,194	1,292	Montana
577	564	525	626	741	737	664	642	653	648	664	660	692	Billings
651	625	673	719	761	816	832	912	958	1,044	1,114	1,166	1,206	Butte
438	389	408	421	445	498	552	556	595	615	647	681	777	Great Falls
													Helena
1,241	247	261	262	274	302	346	383	379	400	409	451	523	North Dakota
77	69	73	74	78	87	106	126	137	152	151	154	161	Bismarck
758	715	753	791	845	924	1,006	1,063	1,061	1,121	1,143	1,230	1,317	Dickinson
266	258	269	292	326	373	346	373	405	450	481	481	559	Fargo
90	91	87	96	103	113	124	135	135	138	141	151	175	Grand Forks
259	247	244	275	301	338	370	406	427	437	484	548	543	Jamestown
													Minot
267	262	267	275	291	306	306	324	336	343	359	388	414	South Dakota
920	903	893	1,013	994	1,045	1,299	1,461	1,441	1,455	1,547	1,641	1,800	Aberdeen
													Sioux Falls
433	481	472	494	545	583	606	637	670	721	743	720	784	Wisconsin
440	494	501	556	635	647	684	738	775	779	843	881	962	Eau Claire
193	193	185	194	222	238	232	241	253	266	279	290	312	La Crosse
													Superior
32,134	33,009	34,048	36,611	39,169	41,311	43,403	47,202	49,626	52,693	56,449	62,646	68,315	Total, all centers

3. BANK DEBITS BY FEDERAL RESERVE DISTRICT

A. DEBITS TO DEPOSIT ACCOUNTS, EXCEPT INTERBANK (Old Series, 1941-52) — Continued

[In millions of dollars]

District and center	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952
Kansas City District												
Colorado												
Colorado Springs (1919; '57).....	180	292	272	279	307	385	427	486	482	556	690	671
Denver (1919; '51; '57).....	2,358	2,870	3,296	3,407	3,823	4,608	5,419	5,972	5,893	6,717	9,015	9,159
Grand Junction (1923).....	46	51	74	83	92	121	145	155	162	189	211	226
Greeley (1943).....			105	113	132	169	228	258	230	290	348	364
Pueblo (1919).....	209	264	245	256	287	345	430	477	485	536	638	635
Kansas												
Atchison (1919).....	42	52	68	75	83	123	168	187	144	123	130	126
Dodge City (1952).....												
Emporia (1942).....		57	74	81	82	101	114	122	120	138	158	142
Hutchison (1923).....	166	207	276	314	352	391	490	540	454	453	515	545
Independence (1923).....	38	45	53	53	54	69	80	81	78	87	100	115
Kansas City (1919; '57).....	254	338	434	481	483	599	693	771	778	888	1,056	1,087
Lawrence (1923).....	48	57	77	85	98	101	112	124	121	128	150	175
Manhattan (1951).....											139	149
Parsons (1951).....											115	139
Pittsburg (1923).....	55	82	84	80	83	105	125	140	133	148	158	168
Salina (1942).....		193	260	273	276	346	466	467	395	431	472	478
Topeka (1919; '43).....	248	313	640	666	715	817	954	1,033	1,108	1,129	1,234	1,315
Wichita (1919).....	811	1,221	1,870	2,355	2,365	1,998	2,351	2,668	2,568	2,896	3,614	4,286
Missouri												
Independence (1951; '61).....											154	176
Joplin (1919).....	143	183	173	203	220	287	303	323	305	332	373	402
Kansas City (1919).....	4,781	5,764	7,420	7,914	8,323	9,335	11,638	12,981	12,051	13,486	15,088	15,955
St. Joseph (1919).....	395	487	638	698	699	814	1,131	1,203	1,097	1,233	1,391	1,335
Nebraska												
Fremont (1923).....	41	59	79	80	86	113	163	197	185	228	247	250
Grand Island (1943).....			149	159	171	204	236	260	254	298	374	392
Hastings (1951).....											189	204
Lincoln (1925; '57).....	356	426	549	587	622	745	831	931	912	1,013	1,121	1,180
Omaha (1919; '57).....	2,171	2,894	3,884	3,957	4,207	4,625	5,693	5,800	5,534	6,510	7,787	7,726
New Mexico												
Albuquerque (1919; '51).....	266	299	353	373	479	675	751	885	1,019	1,271	1,512	1,732
Santa Fe (1951).....											407	408
Oklahoma												
Bartlesville (1919).....	369	383	424	512	544	609	786	1,325	1,568	1,699	2,123	2,379
Enid (1923).....	158	164	211	270	324	357	490	489	412	425	448	474
Guthrie (1923).....	21	23	26	32	35	41	45	51	50	53	56	63
Lawton (1951).....											228	258
Muskogee (1919).....	120	203	188	196	200	227	264	293	289	323	351	359
Norman (1951).....											100	111
Oklahoma City (1919; '51; '57).....	1,408	1,663	1,741	2,080	2,374	2,784	3,202	3,668	3,718	4,309	4,820	5,093
Okmulgee (1923).....	35	35	45	43	54	64	74	81	77	84	91	93
Ponca City (1951).....											262	281
Tulsa (1919; '55).....	1,919	2,199	2,625	3,081	3,348	3,497	4,472	6,194	5,817	6,389	7,757	8,316
Wyoming												
Casper (1923).....	89	96	107	125	144	187	246	314	335	370	467	557
Cheyenne (1920).....	132	151	204	221	227	267	299	338	350	383	448	476
Total, all centers.....	16,859	21,073	26,640	29,132	31,285	35,110	42,827	48,817	47,122	53,115	64,536	67,999

For NOTE see p. 20.

AND BY REPORTING CENTER, ANNUALLY, 1941-64 — Continued

B. DEBITS TO DEMAND DEPOSIT ACCOUNTS, EXCEPT INTERBANK AND U.S. GOVERNMENT. (New Series, 1952-64) — Continued

[In millions of dollars]

1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	District and center
													Kansas City District
													Colorado
656	673	794	960	1,013	1,106	1,192	1,317	1,277	1,358	1,520	1,673	1,923	Colorado Springs
8,903	9,158	9,748	10,951	11,925	13,546	14,576	16,295	17,611	19,927	21,028	21,845	22,726	Denver
222	251	292	405	407	435	434	457	460	479	492	496	520	Grand Junction
356	330	355	372	363	395	481	559	659	748	908	1,001	1,045	Greeley
619	677	706	791	844	922	956	997	1,002	1,047	1,089	1,159	1,309	Pueblo
													Kansas
124	125	131	136	163	186	184	201	192	198	202	199	201	Atchison
214	168	175	186	185	192	258	292	270	311	332	364	355	Dodge City
140	130	135	156	173	178	204	231	231	266	288	292	333	Emporia
539	488	490	544	538	518	617	676	698	755	799	798	809	Hutchinson
112	115	117	121	132	129	131	142	144	155	166	176	185	Independence
1,048	1,111	1,156	1,274	1,379	1,463	1,492	1,609	1,557	1,678	1,732	1,849	1,961	Kansas City
172	180	209	212	214	217	245	268	271	287	309	335	363	Lawrence
146	145	152	171	184	195	214	236	227	243	264	283	276	Manhattan
135	132	119	110	112	112	116	128	133	135	145	150	143	Parsons
164	162	143	161	183	194	200	234	238	243	222	233	238	Pittsburg
474	445	474	519	506	514	582	670	716	806	871	917	883	Salina
1,291	1,330	1,470	1,613	1,714	1,877	1,901	2,107	2,372	2,612	2,840	3,190	3,433	Topeka
3,938	4,056	4,403	4,710	4,715	5,183	5,460	5,552	5,320	5,580	5,816	5,867	6,137	Wichita
													Missouri
174	183	196	216	220	264	268	289	282	337	406	464	523	Independence
394	397	418	456	498	522	524	548	526	547	584	615	676	Joplin
15,630	16,480	16,700	18,231	18,866	19,729	20,830	22,741	23,512	24,703	26,298	27,645	29,693	Kansas City
1,305	1,256	1,287	1,310	1,337	1,394	1,542	1,650	1,604	1,621	1,732	1,734	1,724	St. Joseph
													Nebraska
246	256	262	285	290	287	315	312	335	368	394	370	373	Fremont
383	362	343	351	340	351	378	411	418	451	478	497	517	Grand Island
198	208	212	237	237	242	255	288	291	313	345	374	418	Hastings
1,128	1,208	1,335	1,493	1,526	1,677	1,854	2,029	2,276	2,408	2,839	3,079	3,203	Lincoln
7,529	7,693	8,170	8,233	8,293	8,826	9,535	10,360	10,622	11,062	11,940	12,273	12,658	Omaha
													New Mexico
1,400	1,618	1,665	1,877	2,117	2,436	2,885	3,414	3,412	3,462	3,638	4,024	4,218	Albuquerque
398	423	472	526	528	608	653	754	739	824	914	994	1,173	Santa Fe
													Oklahoma
2,342	2,358	2,361	2,786	3,324	3,679	3,384	3,527	3,877	4,069	4,326	4,211	4,063	Bartlesville
464	438	482	542	600	634	652	714	682	781	801	771	832	Enid
62	61	60	64	63	65	67	75	74	72	76	75	78	Guthrie
256	233	241	242	273	289	315	388	394	416	447	484	521	Lawton
351	351	353	376	418	456	539	511	494	503	507	522	539	Muskogee
109	119	124	150	165	177	196	205	218	245	283	315	346	Norman
5,007	5,266	5,680	6,433	6,874	7,615	7,456	8,289	8,386	9,419	10,259	11,134	12,235	Oklahoma City
91	98	101	109	110	109	109	111	110	114	117	120	126	Okmulgee
271	270	291	318	335	321	315	341	364	409	406	490	642	Ponca City
8,097	8,796	9,224	10,408	11,359	12,377	11,809	12,388	12,545	12,896	13,457	12,922	13,526	Tulsa
													Wyoming
545	581	643	645	713	797	820	885	876	951	1,016	982	1,030	Casper
397	407	411	455	469	511	566	731	838	971	846	901	898	Cheyenne
66,032	68,736	72,099	79,133	83,706	90,727	94,509	102,932	106,255	113,771	121,134	125,825	132,851	Total, all centers

3. BANK DEBITS BY FEDERAL RESERVE DISTRICT

A. DEBITS TO DEPOSIT ACCOUNTS, EXCEPT INTERBANK (Old Series, 1941-52) — Continued

[In millions of dollars]

District and center	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952
Dallas District												
Arizona												
Tucson (1919; '50; '61; '63).....	180	245	319	342	412	554	621	734	658	750	982	1,162
Louisiana												
Montoe (1943).....			203	219	232	308	358	420	437	483	541	586
Shreveport (1919; '50).....	661	754	848	969	1,004	1,172	1,358	1,650	1,600	1,814	2,058	2,362
New Mexico												
Roswell (1923; '50).....	60	77	93	105	113	145	152	174	174	230	267	288
Texas												
Abilene (1926; '50).....	163	179	201	219	225	295	352	408	393	586	623	641
Amarillo (1943; '64).....			504	522	576	725	944	1,073	1,090	1,312	1,599	1,685
Austin (1919).....	452	682	1,092	937	893	1,098	1,163	1,339	1,525	1,576	1,696	1,801
Beaumont (1919).....	371	459	648	679	702	750	898	1,181	1,143	1,261	1,440	1,531
Corpus Christi (1943; '50).....			515	601	708	776	843	946	921	1,230	1,445	1,709
Corsicana (1923; '64).....	51	61	82	79	84	101	118	131	133	145	164	168
Dallas (1919).....	4,076	4,822	5,602	6,530	7,057	8,626	10,318	12,302	12,539	15,205	17,225	18,369
El Paso (1919).....	523	586	679	719	809	1,082	1,223	1,500	1,531	1,864	2,083	2,277
Fort Worth (1919).....	1,274	1,618	2,305	2,576	2,624	2,966	3,588	3,911	3,797	4,647	5,652	6,189
Galveston (1919).....	370	427	496	539	548	641	715	844	839	854	948	979
Houston (1919).....	3,756	4,545	5,570	6,491	7,065	8,183	9,926	12,895	12,762	14,703	17,412	19,621
Laredo (1943).....			129	141	148	181	191	202	193	215	250	270
Lubbock (1943; '50).....			306	341	383	503	697	800	771	1,118	1,268	1,424
Port Arthur (1925).....	135	188	250	280	274	317	365	427	410	418	502	539
San Angelo (1943; '64).....			173	187	217	287	313	373	351	469	509	467
San Antonio (1928; '43; '50).....	1,107	1,309	1,604	1,758	2,002	2,485	2,715	2,947	3,007	3,814	4,356	4,471
Texarkana (1919) (See also Arkansas)	76	100	97	109	121	150	169	187	171	201	231	251
Tyler (1934).....	162	163	218	267	309	371	413	492	487	554	599	649
Waco (1919).....	210	287	326	333	365	509	563	614	603	777	832	870
Wichita Falls (1925; '63).....	260	252	290	332	395	479	552	665	673	791	940	1,038
Total, all centers.....	13,887	16,753	22,551	25,276	27,266	32,705	38,556	46,214	46,209	55,010	63,625	69,348
San Francisco District												
Arizona												
Phoenix (1923; '48; '57; '59).....	658	866	1,182	1,229	1,373	1,791	1,979	2,331	2,256	2,611	3,229	3,618
California												
Bakersfield (1923).....	262	285	301	340	511	717	918	1,084	1,254	1,359	1,562	1,430
Berkeley (1920).....	409	487	608	670	605	796	899	989	973	1,081	1,197	1,255
Fresno (1919; '59).....	523	532	703	890	1,031	1,617	1,645	1,564	1,495	2,005	2,453	2,317
Long Beach (1919).....	620	886	1,220	1,499	1,519	1,526	1,735	1,932	1,949	2,237	2,403	2,544
Los Angeles (1919).....	13,099	14,768	18,976	22,326	26,241	31,939	33,748	36,714	35,955	40,319	46,012	50,324
Modesto (1951; '59; '64).....											714	701
Oakland (1919).....	1,730	2,719	4,084	4,274	4,335	4,371	4,775	5,208	4,792	5,364	6,599	6,849
Pasadena (1919; '51).....	373	368	474	596	816	1,067	1,145	1,257	1,205	1,381	1,529	1,622
Riverside (1942).....		169	246	317	362	431	434	446	443	488	577	642
Sacramento (1919; '61).....	1,824	2,038	2,192	2,457	2,994	3,948	4,575	5,157	5,665	6,228	6,538	6,772
San Bernardino (1923; '59).....	181	196	258	302	367	542	583	607	566	667	760	891
San Diego (1919).....	1,068	2,026	2,841	2,768	2,572	2,544	2,630	2,817	2,652	3,147	3,863	4,284
San Francisco (1919).....	11,918	13,996	17,490	19,669	21,248	23,331	25,458	28,034	28,032	30,906	36,154	37,915
San Jose (1920).....	362	434	635	894	1,013	1,178	1,369	1,421	1,356	1,596	1,877	1,966
Santa Barbara (1925).....	149	148	187	231	288	388	417	460	419	491	534	554
Santa Rosa (1942; '58).....		82	111	136	193	283	299	312	285	344	398	362
Stockton (1919; '59).....	301	367	461	457	609	709	763	776	720	842	993	1,018
Idaho												
Boise (1919; '49).....	269	329	428	458	521	638	742	820	919	983	1,029	1,009
Nevada												
Reno (1919; '51).....	190	242	265	288	346	472	497	538	576	555	709	736
Oregon												
Eugene (1923).....	154	183	227	275	308	451	568	651	585	708	823	837
Portland (1919; '61).....	2,643	3,605	5,009	5,373	5,254	5,541	6,318	6,855	6,407	7,114	8,701	9,244
Salem (1935; '55).....	250	291	340	371	424	599	639	692	742	748	794	864
Utah												
Ogden (1919).....	263	380	480	450	548	684	707	723	684	778	938	938
Salt Lake City (1919).....	1,048	1,260	1,457	1,479	1,583	1,941	2,331	2,679	2,700	2,940	3,356	3,443
Washington												
Bellingham (1923).....	115	133	162	175	178	220	260	275	258	300	334	352
Everett (1925).....	138	176	233	243	247	287	345	374	341	383	439	458
Seattle (1919; '51).....	3,606	5,072	6,110	6,850	6,805	6,465	7,469	8,092	8,007	8,780	10,802	11,389
Spokane (1919).....	736	993	1,119	1,165	1,181	1,494	1,747	1,894	1,813	2,033	2,340	2,485
Tacoma (1919).....	676	1,020	1,310	1,324	1,389	1,345	1,479	1,648	1,535	1,751	1,953	2,007
Walla Walla (1933).....	104	125	155	189	197	240	274	285	284	307	333	336
Yakima (1919; '60).....	194	226	299	373	426	524	563	546	506	546	599	596
Total, all centers.....	43,863	54,405	69,562	78,068	85,484	98,078	107,312	117,180	115,376	128,992	150,542	159,758

For NOTE see p. 20.

AND BY REPORTING CENTER, ANNUALLY, 1941-64 — Continued

B. DEBITS TO DEMAND DEPOSIT ACCOUNTS, EXCEPT INTERBANK AND U.S. GOVERNMENT. (New Series, 1952-64) — Continued

[In millions of dollars]

1952	1953	1954	1955	1956	1957	1958	1959	1960	1961	1962	1963	1964	District and center
Dallas District													
													Arizona
1,148	1,256	1,290	1,610	1,915	1,999	2,230	2,675	2,781	3,165	4,368	3,735	3,758	Tucson
													Louisiana
577	597	593	689	771	844	849	938	990	1,023	1,113	1,203	1,353	Monroe
2,258	2,404	2,486	2,907	3,092	3,257	3,374	3,740	3,970	3,974	4,022	4,155	4,176	Shreveport
													New Mexico
287	301	319	336	338	364	397	459	500	579	673	666	601	Roswell
													Texas
632	631	693	821	894	999	1,040	1,180	1,180	1,218	1,342	1,295	1,395	Abilene
1,661	1,562	1,574	1,862	1,931	2,113	2,265	2,691	2,638	2,727	2,840	3,017	3,510	Amarillo
1,215	1,300	1,416	1,638	1,782	1,946	2,157	2,474	2,562	2,790	3,202	3,436	3,615	Austin
1,517	1,572	1,395	1,483	1,650	1,866	1,791	1,893	1,928	2,013	2,147	2,328	2,542	Beaumont
1,692	1,765	1,872	1,992	2,079	2,264	2,204	2,283	2,291	2,361	2,451	2,564	2,739	Corpus Christi
166	164	163	183	185	192	201	203	204	203	213	229	239	Corsicana
17,746	19,847	21,495	24,168	25,580	27,017	27,974	31,519	34,682	37,429	41,317	42,770	46,635	Dallas
2,214	2,478	2,377	2,733	3,009	3,365	3,661	4,213	4,139	4,193	4,253	4,386	4,531	El Paso
6,061	6,241	6,414	7,241	8,031	8,362	8,587	9,431	9,295	9,552	10,038	10,263	10,680	Fort Worth
934	912	913	954	1,089	1,168	1,066	1,068	1,068	1,101	1,158	1,210	1,242	Galveston
19,055	20,163	21,220	23,400	26,883	28,059	27,750	30,207	30,914	32,963	37,292	39,936	45,093	Houston
266	243	229	252	270	292	312	324	339	337	411	429	452	Laredo
1,399	1,302	1,403	1,637	1,664	1,794	2,031	2,451	2,586	2,557	2,723	2,970	3,239	Lubbock
528	557	558	643	675	785	779	762	766	774	767	766	793	Port Arthur
459	442	480	527	536	573	592	650	641	647	675	698	758	San Angelo
4,346	4,603	4,857	5,521	5,809	6,146	6,499	7,223	7,221	7,608	8,287	8,967	9,397	San Antonio
245	226	208	219	232	234	235	264	276	272	310	353	374	Texarkana, etc.
637	690	730	860	906	980	981	1,044	1,010	1,046	1,159	1,240	1,312	Tyler
838	903	966	1,043	1,052	1,109	1,153	1,308	1,283	1,310	1,440	1,493	1,596	Waco
1,023	985	1,019	1,157	1,182	1,196	1,238	1,444	1,407	1,405	1,436	1,485	1,632	Wichita Falls
66,906	71,142	74,668	83,879	91,554	96,924	99,363	110,442	114,669	121,246	133,638	139,594	151,663	Total, all centers
San Francisco District													
													Arizona
3,533	3,614	3,691	4,069	4,583	5,554	6,138	7,651	9,205	9,808	10,102	10,993	11,859	Phoenix
													California
1,401	1,445	1,369	1,483	1,659	1,698	1,810	2,018	2,119	2,337	2,939	2,708	2,885	Bakersfield
1,198	1,163	1,200	1,332	1,481	1,489	1,527	1,709	1,794	1,925	2,259	2,403	2,650	Berkeley
2,275	2,233	2,248	2,414	2,697	2,709	2,803	3,485	3,769	3,801	3,815	3,972	4,406	Fresno
2,395	2,948	3,101	3,608	4,098	4,302	4,093	4,375	4,254	3,955	4,568	5,231	5,711	Long Beach
48,447	55,820	56,084	62,335	65,774	71,429	73,843	83,143	85,624	96,513	117,115	130,501	139,036	Los Angeles
680	712	726	830	847	880	1,000	1,078	1,176	1,243	1,303	1,462	1,761	Modesto
6,580	6,250	5,947	6,691	7,849	8,573	8,763	9,830	9,988	9,686	11,063	11,835	13,842	Oakland
1,523	1,730	1,894	2,099	2,301	2,489	2,472	2,824	2,894	3,093	3,415	4,099	4,520	Pasadena
612	747	790	922	1,096	1,205	1,226	1,409	1,460	1,531	1,800	2,047	2,337	Riverside
6,652	7,188	7,763	8,939	10,270	11,749	12,433	15,295	16,889	15,240	17,990	18,114	21,193	Sacramento
864	935	991	1,218	1,339	1,324	1,446	1,606	1,644	1,673	1,858	2,109	2,304	San Bernardino
4,140	4,571	4,799	5,438	6,649	7,752	8,404	10,561	11,430	12,490	12,926	12,668	13,174	San Diego
36,948	37,647	37,964	42,337	47,355	49,422	50,368	54,553	59,556	66,700	72,219	84,749	91,994	San Francisco
1,895	1,920	2,015	2,461	2,933	3,417	3,625	4,541	4,879	5,371	6,704	7,376	8,098	San Jose
520	595	617	704	854	949	979	1,120	1,102	1,330	1,445	1,576	1,691	Santa Barbara
338	331	326	385	428	451	611	697	729	821	930	1,156	1,376	Santa Rosa
972	1,001	976	1,037	1,139	1,120	1,160	1,618	1,715	1,872	2,038	2,193	2,412	Stockton
													Idaho
959	961	945	1,046	1,172	1,260	1,430	1,628	1,639	1,729	1,763	1,820	1,947	Boise
													Nevada
700	743	773	858	939	1,027	1,074	1,324	1,511	1,556	1,700	1,914	2,052	Reno
													Oregon
808	810	813	950	968	899	923	1,142	1,187	1,202	1,353	1,535	1,755	Eugene
8,797	8,567	8,918	10,181	11,642	11,857	12,093	13,862	14,661	13,416	14,565	16,402	17,339	Portland
850	930	934	1,053	1,149	1,279	1,437	1,612	1,588	1,801	1,830	2,391	2,286	Salem
													Utah
887	883	847	872	960	1,038	1,111	1,159	1,160	1,191	1,262	1,481	1,597	Ogden
3,366	3,727	3,875	4,637	5,208	5,727	5,653	6,408	6,646	6,947	7,738	8,562	9,029	Salt Lake City
													Washington
342	406	459	437	430	457	458	489	509	490	498	550	560	Billingham
443	474	504	578	629	607	647	726	741	773	825	911	958	Everett
10,901	11,698	12,497	13,842	14,829	15,844	16,068	18,822	19,154	20,068	22,736	24,987	27,430	Seattle
2,427	2,477	2,522	2,856	3,031	3,180	3,130	3,365	3,469	3,534	3,442	3,637	4,114	Spokane
1,943	2,041	2,033	2,329	2,553	2,471	2,490	2,739	2,829	2,888	3,206	3,399	3,743	Tacoma
328	325	312	338	352	359	370	419	433	431	454	492	456	Walla Walla
585	619	658	739	751	782	835	883	865	903	988	1,056	1,130	Yakima
154,311	165,510	168,590	189,021	207,966	223,300	230,421	262,090	276,620	296,318	336,848	374,326	405,644	Total, all centers

TABLE 4. CHANGES IN REPORTING BANKS

In the following centers, additions to number of reporting banks or offices increased reported debits by 3 per cent or more. First full year in which the additional respondents were included and the approximate percentage effect on the figures are shown beside the center.

	Year	Increase (per cent)
Boston District:		
New Haven, Conn.	1948	4
Lowell, Mass.	1959	12
Pittsfield, Mass.	1962	21
Springfield, Mass.	1962	10
Brockton, Mass.	1963	10
New York District:		
Stamford, Conn.	1958	23
Elizabeth, N. J.	1958	3
	1963	23
Jersey City, N. J.	1961	4
Montclair, N. J.	1951	8
Newark, N. J.	1961	11
New York, N. Y.	1943	7
Philadelphia District:		
Atlantic City, N. J.	1961	13
Allentown, Pa.	1961	4
Bethlehem, Pa.	1961	6
Harrisburg, Pa.	1963	3
Reading, Pa.	1961	15
Scranton, Pa.	1964	5
York, Pa.	1964	20
Richmond District:		
Raleigh, N. C.	1960	6
Wilmington, N. C.	1961	5
Wilson, N. C.	1963	5
Danville, Va.	1952	13
Newport News, Va.	1943	5
	1959	15
Norfolk, Va.	1943	8
Portsmouth, Va.	1943	18
Richmond, Va.	1943	3
Roanoke, Va.	1943	5
Huntington, W. Va.	1956	9
Parkersburg, W. Va.	1964	3
Atlanta District:		
Dothan, Ala.	1959	18
Gadsden, Ala.	1959	7
Jacksonville, Fla.	1952	4
	1959	4
Miami, Fla.	1956	3
Orlando, Fla.	1959	14
St. Petersburg, Fla.	1959	20
Tampa, Fla.	1948	10
	1959	8
Albany, Ga.	1949	19
Atlanta, Ga.	1943	14
	1959	5
Augusta, Ga.	1959	5
Valdosta, Ga.	1959	13
Baton Rouge, La.	1959	25
Lake Charles, La.	1961	6
Knoxville, Tenn.	1957	28
Chicago District:		
Champaign-Urbana, Ill.	1949	4
Chicago, Ill.	1943	7
Decatur, Ill.	1957	4
Davenport, Iowa	1943	13
Dubuque, Iowa	1943	21
Kalamazoo, Mich.	1956	6
Green Bay, Wis.	1943	7
Milwaukee, Wis.	1943	11
St. Louis District:		
Helena, Ark.	1943	59
Owensboro, Ky.	1943	28
Paducah, Ky.	1958	11
Sedalia, Mo.	1943	47
Minneapolis District:		
Billings, Mont.	1949	15
Sioux Falls, S. D.	1950	3
Kansas City District:		
Colorado Springs, Colo.	1957	5
Denver, Colo.	1951	12
	1957	4
Kansas City, Kans.	1957	6
Topeka, Kans.	1943	59
Independence, Mo.	1961	14
Lincoln, Neb.	1957	5
Omaha, Neb.	1957	4
Albuquerque, N. M.	1951	8
Oklahoma City, Okla.	1951	4
	1957	8
Tulsa, Okla.	1955	3

	Year	Increase (per cent)
Dallas District:		
Tucson, Ariz.	1950	8
	1961	4
Shreveport, La.	1950	4
Roswell, N. M.	1950	11
Abilene, Texas.	1950	10
Amarillo, Texas.	1964	3
Corpus Christi, Texas.	1950	13
Corsicana, Texas.	1964	4
Lubbock, Texas.	1950	6
San Angelo, Texas.	1964	3
San Antonio, Texas.	1943	5
	1950	6
Wichita Falls, Texas.	1963	4
San Francisco District:		
Phoenix, Ariz.	1948	4
	1957	6
	1959	5
Fresno, Calif.	1959	10
Modesto, Calif.	1959	5
	1964	3
Pasadena, Calif.	1951	10
San Bernardino, Calif.	1959	6
Santa Rosa, Calif.	1958	10
Stockton, Calif.	1959	24
Boise, Idaho.	1949	7
Reno, Nev.	1951	11
Salem, Ore.	1955	8
Seattle, Wash.	1951	5
Yakima, Wash.	1960	3

In the following centers, reductions in number of reporting banks or substitutions of one or more banks for those previously reporting decreased reported debits by 3 per cent or more. Year in which change occurred and the approximate percentage effect on the figures are shown beside the center.

	Year	Decrease (per cent)
Boston District:		
Lawrence, Mass.	1958	19
Holyoke, Mass.	1962	60
New York District:		
Passaic, N. J.	1949	6*
Paterson-Passaic, N. J.	1959	3
Philadelphia District:		
Norristown, Pa.	1961	15
	1962	4
Chester, Pa.	1962	20
Harrisburg, Pa.	1964	16
Hazleton, Pa.	1964	16
Richmond District:		
Richmond, Va.	1962	7
Minneapolis District:		
Grand Forks, N. D.	1958	8
Dallas District:		
Amarillo, Texas.	1964	6

* Change occurred beginning June 1949. For a full year's reporting, figures would be about 10 per cent less than those obtained formerly.

In the following centers, figures for the years shown were corrected or revised. Figures for previous periods that may have been affected were not changed, but the percentages shown indicate the approximate extent to which figures for the immediately preceding year would be changed to obtain comparability.

	Year	Change (per cent)
Boston District:		
Holyoke, Mass.	1947	-19
Cleveland District:		
Toledo, Ohio.	1944	+ 4
Richmond District:		
Richmond, Va.	1961	- 4*
Atlanta District:		
Albany, Ga.	1959	-25
Savannah, Ga.	1961	-11
Chicago District:		
South Bend, Ind.	1953	-37
Ottumwa, Iowa.	1954	- 6
Dallas District:		
Tucson, Ariz.	1963	-20
San Francisco District:		
Sacramento, Calif.	1961	-20
Portland, Oregon.	1961	- 7

* Corrected figures beginning August 1961. Figures from May 1958 through July 1961 are overstated by about 7 per cent.