



# FEDERAL RESERVE

statistical release

G.11

For immediate release  
February 23, 1967

## Debits, Demand Deposits, and Turnover At 233 Individual Centers

The attached publication is the first release in a new monthly series showing seasonally adjusted bank debits, deposits and deposit turnover for 233 selected Standard Metropolitan Statistical Areas (SMSA's) and other centers. The bank debits data are also published currently in the Board's monthly, "Bank Debits and Deposit Turnover" series (G.6). These deposit and turnover data for individual SMSA's have not been published previously.

Bank debits are an important indicator of current economic and financial developments and are one of the few statistics available on a local basis. Debits are charges to demand deposit (checking) accounts; mostly by checks drawn against the accounts, but they also include other direct charges such as for security purchases, utility bills and loan repayments. Debits data are shown as an annual rate and are adjusted for seasonal variation and for differences in the number of business days in each month. These adjustment procedures were discussed in detail in an article in the March 1965 Federal Reserve Bulletin.

Deposits data shown in the attached publication reflect the total amount of demand deposit (or checking account) balances of all individuals, partnerships, and corporations and of States and political subdivisions in commercial banks in the Areas covered as of the last business day of the month. These data are also adjusted for seasonal variation. All time deposits and demand deposit accounts of banks and of the U. S. Government are excluded.

Deposit turnover (or velocity) is generally regarded as a useful indicator of deposit activity. This measure is computed by dividing monthly debits on an annual rate basis by the average of deposits at the end of the previous month (beginning of the current month) and the end of the current month. The deposit turnover rate is not seasonally adjusted but computed from seasonally adjusted components.

Debits and deposits data for this series are reported on the basis of the actual location of respondent banks and/or branches rather than on the basis of the location of the head office as in most other related statistical series. The data are partly estimated but the estimated portion is quite small and represents deposits in smaller suburban banks or branches.

Standard Metropolitan Statistical Areas are those defined by the United States Bureau of the Budget and generally include large urban centers and one or more suburban counties. In the past few years the SMSA has become increasingly important as a geographical unit of statistical measure. For purposes of regional coverage a few reporting centers that are not SMSA's are included in the 233 Areas.

This release is being mailed on a sample basis to mailing lists maintained for other Board publications that provide regional statistical information of this nature. Persons desiring to receive this publication each month, should write to Publications Section, Division of Administrative Services, Board of Governors of the Federal Reserve System, Washington, D. C. 20551, and ask for the G.11 release, "Debits, Demand Deposits, and Turnover."



# FEDERAL RESERVE

## statistical release

### DEBITS, DEMAND DEPOSITS, AND TURNOVER AT 233 INDIVIDUAL CENTERS

G.11 - JANUARY 1967

		DEBITS (MILLIONS OF DOLLARS)	DEMAND DEPOSITS (THOUSANDS OF DOLLARS)	TURNOVER (ANNUAL RATE)
<b>DISTRICT NO. 1 - BOSTON</b>				
CONNECTICUT	HARTFORD	31,929.6	645,053	50.1
	NEW HAVEN	7,301.4	247,007	30.0
	NEW LONDON-GROTON-NORWICH	1,814.5	73,149	25.1
	WATERBURY	3,457.9	119,876	29.1
MAINE	BANGOR*	969.2	37,040	26.4
	LEWISTON-AUBURN	914.8	33,005	28.0
	PORTLAND	3,393.3	105,017	32.4
MASSACHUSETTS	BOSTON	147,474.3	3,053,567	47.7
	BROCKTON	1,765.6	58,060	29.3
	FALL RIVER	1,202.9	46,421	26.2
	LAWRENCE-HAVERHILL	2,270.7	89,628	26.4
	LOWELL	1,752.5	61,829	29.0
	NEW BEDFORD	1,635.4	59,173	28.2
	PITTSFIELD	1,257.0	44,230	29.1
	SPRINGFIELD-CHICOPEE-HOLYOKE	8,272.9	278,586	29.9
	WORCESTER	6,215.5	216,401	29.0
	NEW HAMPSHIRE	CONCORD*	702.4	32,822
MANCHESTER		1,817.3	51,500	35.1
RHODE ISLAND	PROVIDENCE-PAWTUCKET	17,598.1	489,607	35.3
VERMONT	BURLINGTON*	1,411.3	50,171	29.1
<b>DISTRICT NO. 1 TOTALS</b>		<b>243,156.8</b>	<b>5,792,142</b>	<b>41.8</b>
<b>DISTRICT NO. 2 - NEW YORK</b>				
CONNECTICUT	BRIDGE PORT	7,759.0	281,419	28.4
	STAMFORD	4,352.7	202,283	21.8
NEW JERSEY	JERSEY CITY	16,447.7	394,348	42.2
	NEWARK	57,893.0	1,561,044	36.6
	PATERSON-CLIFTON-PASSAIC	21,292.8	841,442	25.5
NEW YORK	BINGHAMTON	3,866.8	197,540	19.4
	BUFFALO	32,319.0	768,241	40.9
	NEW YORK	2,847,287.4	22,630,675	123.9 <sup>#</sup>
	ROCHESTER	18,573.3	556,937	32.8
	SYRACUSE	14,029.1	350,416	39.0
	UTICA-ROME	4,282.7	153,319	27.9
<b>DISTRICT NO. 2 TOTALS</b>		<b>3,028,103.5</b>	<b>27,937,664</b>	<b>106.9</b>
<b>DISTRICT NO. 3 - PHILADELPHIA</b>				
DELAWARE	WILMINGTON	42,204.8	493,805	86.5
NEW JERSEY	ATLANTIC CITY	2,427.3	123,377	19.7
	TRENTON	9,930.7	329,750	31.8
PENNSYLVANIA	ALTOONA	1,262.0	61,723	20.4
	HARRISBURG	6,257.4	263,060	23.2
	JOHNSTOWN	1,443.8	73,038	19.8
	LANCASTER	4,558.0	214,453	22.0
	LEBANON*	554.8	29,880	18.8
	LEHIGH VALLEY	6,392.9	279,417	23.3
	PHILADELPHIA	169,514.1	3,817,666	44.2
	READING	4,592.3	201,440	23.1
	SCRANTON	2,987.5	127,586	22.7
	WILKES-BARRE	3,731.6	177,138	21.1
WILLIAMSPORT*	1,019.2	43,574	22.8	
YORK	5,327.5	228,425	23.4	
<b>DISTRICT NO. 3 TOTALS</b>		<b>262,203.9</b>	<b>6,464,332</b>	<b>40.6</b>

\* CITY ONLY

DEBITS - SEASONALLY ADJUSTED ANNUAL RATE.  
DEMAND DEPOSITS - END OF MONTH SEASONALLY ADJUSTED FIGURES.  
TURNOVER - SEASONALLY ADJUSTED ANNUAL RATE OF DEBITS DIVIDED BY AVERAGE OF CURRENT AND PRECEDING MONTHS SEASONALLY ADJUSTED DEMAND DEPOSITS FIGURE.

<sup>#</sup> CALCULATED FROM SEASONALLY ADJUSTED COMPONENTS. WILL NOT NECESSARILY AGREE WITH CORRESPONDING FIGURE ON SUMMARY PAGE OF THE MONTHLY DEBITS RELEASE (G.6) WHICH IS CALCULATED FROM UNADJUSTED COMPONENTS AND THEN ADJUSTED.

**DEBITS, DEMAND DEPOSITS, AND TURNOVER  
AT 233 INDIVIDUAL CENTERS**

G.11 - JANUARY 1967

		DEBITS (MILLIONS OF DOLLARS)	DEMAND DEPOSITS (THOUSANDS OF DOLLARS)	TURNOVER (ANNUAL RATE)
<b>DISTRICT NO. 4 - CLEVELAND</b>				
KENTUCKY	LEXINGTON	3,441.9	136,043	26.2
OHIO	AKRON	15,148.4	360,893	41.5
	CANTON	4,983.1	183,808	27.1
	CINCINNATI	37,354.3	920,986	40.5
	CLEVELAND	77,933.8	1,796,176	42.2
	COLUMBUS	30,450.1	720,465	43.8
	DAYTON	13,769.0	456,227	30.1
	HAMILTON-MIDDLETOWN	2,488.3	111,213	22.8
	LIMA	1,646.4	62,832	27.5
	LORAIN-ELYRIA	1,814.4	85,025	21.7
	MANSFIELD	1,928.7	75,289	26.2
	SPRINGFIELD	1,878.2	68,037	28.5
	STUBENVILLE-WEIRTON, W. VA.	1,557.7	75,303	21.6
	TOLEDO	13,518.5	397,000	33.6
	YOUNGSTOWN	7,198.7	263,062	27.3
PENNSYLVANIA	ERIE	3,716.7	166,612	22.4
	PITTSBURGH	111,201.7	2,281,437	49.0
WEST VIRGINIA	WHEELING	2,458.1	108,725	22.6
<b>DISTRICT NO. 4 TOTALS</b>		<b>332,488.1</b>	<b>8,269,133</b>	<b>40.2</b>
<b>DISTRICT NO. 5 - RICHMOND</b>				
DISTRICT OF COLUMBIA	WASHINGTON	59,348.6	2,027,787	29.3
MARYLAND	BALTIMORE	49,346.6	1,119,791	43.0
NORTH CAROLINA	ASHEVILLE	1,978.8	65,803	30.6
	CHARLOTTE	14,871.1	334,608	46.5
	DURHAM	2,724.6	78,615	37.8
	FAYETTEVILLE	1,423.9	47,311	32.3
	GREENSBORO-HIGH POINT	6,755.0	176,054	38.8
	RALEIGH	10,409.7	195,807	54.8
	WILMINGTON	1,176.9	40,026	30.4
	WINSTON-SALEM	7,684.6	136,866	59.4
SOUTH CAROLINA	CHARLESTON	3,387.9	118,595	28.4
	COLUMBIA	6,425.5	193,041	33.5
	GREENVILLE	4,948.8	162,086	30.8
VIRGINIA	LYNCHBURG	1,644.0	63,993	26.6
	NEWPORT NEWS-HAMPTON	2,705.0	93,915	28.0
	NORFOLK-PORTSMOUTH	8,504.3	301,635	28.0
	RICHMOND	20,505.1	497,309	41.4
	ROANOKE	4,341.7	116,535	37.1
WEST VIRGINIA	CHARLESTON	4,498.6	211,806	22.4
	HUNTINGTON-ASHLAND, KY.	3,192.1	149,111	21.6
<b>DISTRICT NO. 5 TOTALS</b>		<b>215,872.8</b>	<b>6,130,694</b>	<b>35.4</b>
<b>DISTRICT NO. 6 - ATLANTA</b>				
ALABAMA	BIRMINGHAM	18,646.6	575,618	33.1
	GADSDEN	711.3	40,732	17.4
	HUNTSVILLE	2,238.2	112,893	21.9
	MOBILE	5,542.1	213,485	25.1
	MONTGOMERY	3,795.4	142,965	26.2
	TUSCALOOSA	1,135.4	54,260	21.2
FLORIDA	FT. LAUDERDALE-HOLLYWOOD	7,458.4	388,318	19.6
	JACKSONVILLE	16,626.1	469,142	35.9
	MIAMI	25,598.4	966,103	27.0
	ORLANDO	6,601.4	303,385	22.3
	PENSACOLA	2,257.6	97,124	25.4
	TALLAHASSEE	1,587.8	63,494	24.9
	TAMPA-ST. PETERSBURG	15,241.4	588,134	26.2
	WEST PALM BEACH	4,942.9	294,885	17.7

DEBITS - SEASONALLY ADJUSTED ANNUAL RATE.

DEMAND DEPOSITS - END OF MONTH SEASONALLY ADJUSTED FIGURES.

TURNOVER - SEASONALLY ADJUSTED ANNUAL RATE OF DEBITS DIVIDED BY AVERAGE OF CURRENT AND PRECEDING MONTHS SEASONALLY ADJUSTED DEMAND DEPOSITS FIGURE.

**DEBITS, DEMAND DEPOSITS, AND TURNOVER  
AT 233 INDIVIDUAL CENTERS**

G.11 - JANUARY 1967

		DEBITS (MILLIONS OF DOLLARS)	DEMAND DEPOSITS (THOUSANDS OF DOLLARS)	TURNOVER (ANNUAL RATE)	
<b>DISTRICT NO. 6 - CONTINUED</b>					
GEORGIA	ALBANY	1,061.3	35,948	27.8	
	ATLANTA	52,171.2	1,219,692	43.4	
	AUGUSTA	3,399.8	106,199	31.6	
	COLUMBUS	2,500.9	95,175	25.5	
	MACON	2,750.6	98,512	28.7	
	SAVANNAH	3,252.3	98,334	34.0	
LOUISIANA	BATON ROUGE	7,022.7	251,381	28.5	
	LAFAYETTE	1,503.7	75,933	19.8	
	LAKE CHARLES	1,765.8	97,889	18.0	
	NEW ORLEANS	29,287.8	939,958	31.7	
MISSISSIPPI	JACKSON	7,035.9	308,911	23.9	
TENNESSEE	CHATTANOOGA	6,468.6	219,463	29.6	
	KNOXVILLE	5,457.9	228,234	25.1	
	NASHVILLE	17,718.5	465,205	38.6	
<b>DISTRICT NO. 6 TOTALS</b>		<b>253,780.2</b>	<b>8,551,372</b>	<b>30.2</b>	
<b>DISTRICT NO. 7 - CHICAGO</b>					
ILLINOIS	BLOOMINGTON	1,598.9	60,250	26.5	
	CHAMPAIGN-URBANA	1,907.1	107,008	17.8	
	CHICAGO	439,523.0	8,121,718	55.0	
	DECATUR	2,416.6	90,677	26.8	
	PEORIA	5,937.7	216,805	27.4	
	QUAD CITIES	6,156.3	247,382	25.2	
	ROCKFORD	4,556.9	178,805	25.5	
	SPRINGFIELD	3,007.8	145,648	20.8	
	INDIANA	FORT WAYNE	6,628.6	226,933	29.7
		GARY-HAMMOND	6,743.0	297,117	22.6
INDIANAPOLIS		29,133.3	994,336	29.5	
LAFAYETTE		2,002.9	71,109	27.3	
MUNCIE		1,824.8	73,083	25.2	
SOUTH BEND		5,190.1	180,032	29.1	
TERRE HAUTE		2,326.6	110,060	21.1	
IOWA	CEDAR RAPIDS	3,140.2	122,567	25.9	
	DES MOINES	17,220.6	292,251	58.7	
	DUBUQUE	1,342.0	57,405	23.8	
	SIOUX CITY	2,979.3	94,666	32.0	
	WATERLOO	2,200.1	75,903	29.1	
MICHIGAN	ANN ARBOR	2,946.4	123,443	24.0	
	BAY CITY	1,225.3	49,773	25.1	
	DETROIT	174,596.3	2,948,509	59.2	
	FLINT	4,563.7	171,363	26.7	
	GRAND RAPIDS	10,200.1	312,694	32.3	
	JACKSON	2,119.3	91,043	23.3	
	KALAMAZOO	3,108.8	120,554	25.8	
	LANSING	4,439.1	169,994	26.2	
	MUSKEGON	1,915.8	63,222	30.6	
	SAGINAW	3,156.7	100,775	31.3	
WISCONSIN	GREEN BAY	2,343.5	78,455	30.3	
	KENOSHA	1,059.1	41,606	25.4	
	MADISON	4,640.1	177,404	26.3	
	MILWAUKEE	44,601.1	1,096,106	41.8	
	RACINE	2,531.8	93,246	27.2	
<b>DISTRICT NO. 7 TOTALS</b>		<b>809,282.7</b>	<b>17,401,942</b>	<b>47.0</b>	

DEBITS - SEASONALLY ADJUSTED ANNUAL RATE.

DEMAND DEPOSITS - END OF MONTH SEASONALLY ADJUSTED FIGURES.

TURNOVER - SEASONALLY ADJUSTED ANNUAL RATE OF DEBITS DIVIDED BY AVERAGE OF CURRENT AND PRECEDING MONTHS SEASONALLY ADJUSTED DEMAND DEPOSITS FIGURE.

DEBITS, DEMAND DEPOSITS, AND TURNOVER  
AT 233 INDIVIDUAL CENTERS

G-11 - JANUARY 1967

		DEBITS (MILLIONS OF DOLLARS)	DEMAND DEPOSITS (THOUSANDS OF DOLLARS)	TURNOVER (ANNUAL RATE)
<b>DISTRICT NO. 8 - ST. LOUIS</b>				
ARKANSAS	EL DORADO*	590.4	36,563	16.2
	FORT SMITH	2,090.0	95,549	22.4
	HELENA*	321.6	13,764	23.7
	LITTLE ROCK	6,184.4	244,184	25.7
	PINE BLUFF	1,209.7	52,055	23.6
	TEXARKANA	1,224.4	58,017	21.1
ILLINOIS	QUINCY*	951.8	44,472	21.8
INDIANA	EVANSVILLE	4,216.8	165,309	25.1
KENTUCKY	LOUISVILLE	20,165.6	567,536	34.5
	OWENSBORO*	1,259.0	50,369	24.8
	PADUCAH*	948.0	37,452	25.6
MISSISSIPPI	GREENVILLE*	784.6	32,178	25.3
MISSOURI	CAPE GIRARDEAU*	581.4	24,809	23.8
	HANNIBAL*	244.7	15,925	15.3
	ST. LOUIS	87,303.5	1,832,308	46.5
	SEDALIA*	348.9	21,886	16.8
	SPRINGFIELD	2,720.7	102,915	26.7
TENNESSEE	JACKSON*	691.5	38,349	18.1
	MEMPHIS	23,118.5	534,232	42.6
DISTRICT NO. 8 TOTALS		154,955.6	3,967,872	38.4
<b>DISTRICT NO. 9 - MINNEAPOLIS</b>				
MINNESOTA	DULUTH-SUPERIOR, WISC.	3,709.5	160,901	23.0
	MINNEAPOLIS-ST. PAUL	84,058.4	1,411,376	60.8
MONTANA	BILLINGS	1,623.1	71,353	22.4
	GREAT FALLS	1,630.1	66,542	24.0
NORTH DAKOTA	FARGO-MOORHEAD, MINN.	2,195.4	86,958	25.1
SOUTH DAKOTA	SIOUX FALLS	2,015.3	74,747	26.8
DISTRICT NO. 9 TOTALS		95,231.9	1,871,877	51.5
<b>DISTRICT NO. 10 - KANSAS CITY</b>				
COLORADO	COLORADO SPRINGS	2,446.0	107,481	23.0
	DENVER	34,165.0	846,803	40.8
	PUEBLO	1,410.0	52,039	26.8
KANSAS	TOPEKA	5,419.0	168,469	32.7
	WICHITA	8,562.0	321,933	26.2
MISSOURI	KANSAS CITY, MISSOURI-KANSAS	44,791.0	1,195,733	37.8
	ST. JOSEPH	2,059.0	75,297	27.7
NEBRASKA	LINCOLN	3,784.0	127,212	29.5
	OMAHA, NEBRASKA-IOWA	16,284.0	430,180	38.0
NEW MEXICO	ALBUQUERQUE	4,808.0	163,838	29.0
OKLAHOMA	LAWTON	763.0	39,132	19.6
	OKLAHOMA CITY	17,163.0	531,257	31.1
	TULSA	17,852.0	484,339	36.2
DISTRICT NO. 10 TOTALS		159,506.0	4,543,713	35.0

\* CITY ONLY

DEBITS - SEASONALLY ADJUSTED ANNUAL RATE.  
DEMAND DEPOSITS - END OF MONTH SEASONALLY ADJUSTED FIGURES.  
TURNOVER - SEASONALLY ADJUSTED ANNUAL RATE OF DEBITS DIVIDED BY AVERAGE OF CURRENT AND PRECEDING MONTHS SEASONALLY ADJUSTED DEMAND DEPOSITS FIGURE.

DEBITS, DEMAND DEPOSITS, AND TURNOVER  
AT 233 INDIVIDUAL CENTERS

G.11 - JANUARY 1967

		DEBITS (MILLIONS OF DOLLARS)	DEMAND DEPOSITS (THOUSANDS OF DOLLARS)	TURNOVER (ANNUAL RATE)
<b>DISTRICT NO. 11 - DALLAS</b>				
ARIZONA	TUCSON	4,129.6	158,734	26.1
LOUISIANA	MONROE	1,849.9	79,941	24.6
	SHREVEPORT	5,589.5	228,744	25.3
NEW MEXICO	ROSWELL*	663.4	32,711	19.7
TEXAS	ABILENE	1,890.2	92,903	20.3
	AMARILLO	4,193.0	137,075	30.6
	AUSTIN	4,566.5	185,132	24.6
	BEAUMONT-PORT ARTHUR	5,392.8	223,032	24.7
	BROWNSVILLE-HARLINGEN-SAN BENITO	1,391.4	61,308	23.8
	CORPUS CHRISTI	4,052.0	176,816	22.4
	CORSIANA*	349.5	28,505	12.7
	DALLAS	68,235.5	1,649,059	40.6
	EL PASO	5,130.6	207,536	25.0
	FORT WORTH	14,561.5	500,429	28.6
	GALVESTON-TEXAS CITY	2,064.0	99,744	21.3
	HOUSTON	65,399.4	1,906,557	34.4
	LAREDO	605.6	32,807	18.6
	LUBBOCK	3,183.7	134,955	23.1
	MC ALLEN-PHARR-EDINBURG	1,299.1	73,002	17.4
	MIDLAND	1,645.6	113,739	14.3
	ODESSA	1,224.7	65,119	19.6
	SAN ANGELO	906.1	59,498	15.5
	SAN ANTONIO	12,253.8	489,666	25.0
	TYLER	1,658.8	79,282	20.0
WACO	2,193.3	106,392	20.6	
WICHITA FALLS	2,105.6	111,383	19.3	
<b>DISTRICT NO. 11 TOTALS</b>		<b>216,535.0</b>	<b>7,034,069</b>	<b>30.7</b>
<b>DISTRICT NO. 12 - SAN FRANCISCO</b>				
ARIZONA	PHOENIX	16,123.2	557,511	29.1
CALIFORNIA	ANAHEIM-SANTA ANA-GARDEN GROVE	16,541.8	501,717	32.4
	BAKERSFIELD	4,330.8	154,246	28.4
	FRESNO	5,800.8	209,165	27.8
	LOS ANGELES-LONG BEACH	248,185.9	5,520,138	44.9
	OXNARD-VENTURA	3,108.2	119,151	26.5
	SAN BERNARDINO-RIVERSIDE-ONTARIO	10,467.5	391,848	26.6
	SAN DIEGO	18,544.2	576,657	33.3
	SAN FRANCISCO-OAKLAND	182,917.0	3,173,907	57.7
	SAN JOSE	15,115.2	477,932	32.4
	SANTA BARBARA	3,433.3	143,229	23.4
STOCKTON	3,732.4	151,945	24.7	
IDAHO	BOISE	3,003.2	95,287	30.0
NEVADA	LAS VEGAS	4,099.3	135,728	30.9
	RENO	2,861.8	109,433	26.5
OREGON	EUGENE	2,794.2	90,606	31.4
	PORTLAND	25,446.5	668,735	37.7
UTAH	OGDEN	1,527.6	55,945	26.3
	SALT LAKE CITY	13,361.5	346,726	38.7
WASHINGTON	SEATTLE-EVERETT	43,662.3	971,545	44.5
	SPOKANE	5,352.6	178,035	30.5
	TACOMA	7,541.6	176,239	42.9
<b>DISTRICT NO. 12 TOTALS</b>		<b>637,951.1</b>	<b>14,805,725</b>	<b>43.1</b>

\* NOT AN SMSA BUT REPORTED ON A COUNTY BASIS.

DEBITS - SEASONALLY ADJUSTED ANNUAL RATE.

DEMAND DEPOSITS - END OF MONTH SEASONALLY ADJUSTED FIGURES.

TURNOVER - SEASONALLY ADJUSTED ANNUAL RATE OF DEBITS DIVIDED BY AVERAGE OF CURRENT AND PRECEDING MONTHS SEASONALLY ADJUSTED DEMAND DEPOSITS FIGURE.