

Released for publication
Sunday morning, Dec. 18;
not earlier.

St. 2493.
Federal Reserve Board,
December 17, 1921.

BANK DEBITS

The volume of business for the week ending December 14 shows a decline of \$625,000,000, or of about 7 per cent, compared with the preceding week. The statement, based on total debits to individual accounts reported to the Federal Reserve Board for banks in 158 clearing house centers, shows aggregate debits of \$8,181,000,000 for the week under review, compared with \$8,806,000,000 a week earlier. Smaller figures are reported for all the leading centers, except Los Angeles.

As compared with the week ending December 15, 1920, the volume of business for the report week was smaller by \$1,414,000,000, or about 15 per cent, while a week earlier the figures were larger for 1921 than for 1920. The lag between the weeks ending December 14, 1921, and December 15, 1920, is due chiefly to the fact that in 1920 the week included December 15, with its heavy volume of income tax checks, while this year December 15 will be included in the week ending December 21.

DEBITS TO INDIVIDUAL ACCOUNTS AT CLEARING HOUSE BANKS
SUMMARY BY FEDERAL RESERVE DISTRICTS

| Federal Reserve District | Number of centers included | Week ending | | |
|---------------------------|----------------------------|---------------|--------------|---------------|
| | | Dec. 14, 1921 | Dec. 7, 1921 | Dec. 15, 1920 |
| (In thousands of dollars) | | | | |
| No. 1 Boston | 14 | 376,380 | 404,929 | 471,030 |
| 2 New York | 7 | 4,600,420 | 4,953,214 | 5,132,517 |
| 3 Philadelphia | 11 | 364,700 | 419,600 | 448,414 |
| 4 Cleveland | 13 | 379,358 | 400,423 | 552,903 |
| 5 Richmond | 9 | 218,353 | 237,043 | 237,546 |
| 6 Atlanta | 15 | 174,471 | 180,432 | 209,082 |
| 7 Chicago | 23 | 902,896 | 956,364 | 1,110,570 |
| 8 St. Louis | 5 | 179,453 | 199,415 | 218,492 |
| 9 Minneapolis | 12 | 133,107 | 140,472 | 182,863 |
| 10 Kansas City | 16 | 221,351 | 228,640 | 286,513 |
| 11 Dallas | 13 | 141,010 | 149,268 | 162,821 |
| 12 San Francisco | 20 | 489,808 | 536,443 | 581,755 |
| TOTAL | 158 | 8,181,307 | 8,806,243 | 9,594,506 |

REPORTING CENTERS BY FEDERAL RESERVE DISTRICTS
(In thousands of dollars)

DISTRICT No. 1 - BOSTON

| | | | |
|-------------|--------------------|--------------------|---------|
| Bangor | 3,578 | 3,593 | 3,678 |
| Boston | (*241,264) 318,885 | (*262,063) 342,535 | 306,849 |
| Fall River | 4,500 | 5,853 | 7,550 |
| Hartford | 21,209 | 22,508 | 24,889 |
| Holyoke | 2,828 | 2,806 | 3,592 |
| Lowell | 5,051 | 4,424 | 5,089 |
| Manchester | 6,728 | 6,197 | 6,258 |
| New Bedford | 6,785 | 5,956 | 6,932 |
| New Haven | 15,513 | 16,825 | 18,927 |
| Portland | 6,807 | 8,510 | 9,248 |
| Providence | 29,699 | 30,439 | 37,973 |
| Springfield | 11,724 | 14,015 | 14,351 |
| Waterbury | 5,042 | 6,669 | 7,289 |
| Worcester | 14,552 | 14,851 | 18,395 |

DISTRICT No. 2 - NEW YORK

| | | | |
|------------|-----------|-----------|-----------|
| Albany | 22,572 | 20,973 | 17,749 |
| Binghamton | 3,914 | 4,325 | 4,147 |
| Buffalo | 57,271 | 56,709 | 74,086 |
| New York | 4,470,028 | 4,819,118 | 4,979,311 |
| Passaic | 5,350 | 5,583 | 5,382 |
| Rochester | 29,435 | 31,793 | 34,270 |
| Syracuse | 11,850 | 14,712 | 17,572 |

*Debits of banks which submitted reports in 1920.

DEBITS TO INDIVIDUAL ACCOUNTS AT CLEARING HOUSE BANKS

St. 2493a.

| | Week ending | | |
|-------------------------------|---------------|--------------|---------------|
| | Dec. 14, 1921 | Dec. 7, 1921 | Dec. 15, 1920 |
| (In thousands of dollars) | | | |
| DISTRICT No. 3 - PHILADELPHIA | | | |
| Altoona | 3,108 | 2,901 | 3,939 |
| Chester | 3,685 | 4,176 | 5,355 |
| Harrisburg | 6,978 | 6,923 | 7,451 |
| Johnstown | 4,452 | 4,612 | - |
| Lancaster | 4,728 | 4,980 | 5,573 |
| Philadelphia | 295,669 | 352,474 | 367,788 |
| Reading | 7,142 | 8,513 | - |
| Scranton | 15,414 | 14,320 | 15,586 |
| Trenton | 11,601 | 11,290 | 11,843 |
| Wilkes-Barre | 9,048 | 7,597 | 9,631 |
| Williamsport | 4,633 | 4,086 | 6,190 |
| Wilmington | 5,993 | 7,108 | 10,556 |
| York | 3,842 | 3,745 | 4,502 |
| DISTRICT No. 4 - CLEVELAND | | | |
| Akron | 10,198 | 11,257 | 17,648 |
| Cincinnati | 60,607 | 61,155 | - |
| Cleveland | 115,502 | 124,471 | 174,879 |
| Columbus | 25,417 | 26,821 | 34,323 |
| Dayton | 12,852 | 13,714 | 7,572 |
| Erie | 7,062 | 5,717 | 8,138 |
| Greensburg | 4,347 | 3,705 | 6,128 |
| Lexington | 3,856 | 4,205 | 4,575 |
| Oil City | 2,456 | 2,854 | 4,891 |
| Pittsburgh | 144,867 | 151,063 | 234,825 |
| Springfield | 3,297 | 3,509 | 3,909 |
| Toledo | 30,975 | 33,763 | 28,532 |
| Wheeling | 7,358 | 8,721 | 11,710 |
| Youngstown | 10,171 | 10,523 | 15,773 |
| DISTRICT No. 5 - RICHMOND | | | |
| Baltimore | 100,000 | 112,746 | 112,972 |
| Charleston | 5,109 | 5,455 | 6,409 |
| Charlotte | 6,013 | 6,365 | 6,753 |
| Columbia | 4,690 | 5,526 | 5,448 |
| Greenville, S. C. | 3,912 | 4,181 | - |
| Huntington | 4,435 | 5,103 | 6,156 |
| Norfolk | 17,265 | 18,978 | 19,959 |
| Raleigh | 3,900 | 3,400 | 5,000 |
| Richmond | 32,387 | 37,319 | 33,359 |
| Washington | 44,554 | 42,151 | 41,490 |
| Wilmington | 4,663 | 4,939 | - |
| DISTRICT No. 6 - ATLANTA | | | |
| Atlanta | 24,629 | 25,489 | 26,649 |
| Augusta | 5,379 | 6,337 | 6,933 |
| Birmingham | 15,331 | 13,920 | 17,048 |
| Chattanooga | 8,112 | 8,491 | 10,944 |
| Jacksonville | 9,757 | 10,279 | 12,610 |
| Knoxville | 6,163 | 6,032 | 5,427 |
| Macon | 3,923 | 4,027 | 5,254 |
| Mobile | 6,179 | 6,180 | 7,143 |
| Montgomery | 3,883 | 3,780 | 4,440 |
| Nashville | 14,823 | 14,123 | 21,547 |
| New Orleans | 57,472 | 60,596 | 66,162 |
| Pensacola | 1,626 | 1,570 | 1,948 |
| Savannah | 9,599 | 11,370 | 14,315 |
| Tampa | 5,902 | 6,482 | 6,079 |
| Vicksburg | 1,683 | 1,756 | 1,583 |

: Week ending

: Dec. 14, 1921 : Dec. 7, 1921 : Dec. 15, 1920

(In thousands of dollars)

DISTRICT No. 7 - CHICAGO

| | | | |
|-------------------|---------|---------|---------|
| Bay City | 2,531 | 2,787 | 3,643 |
| Bloomington | 2,230 | 2,117 | 2,531 |
| Cedar Rapids | 9,623 | 9,608 | 10,670 |
| Chicago | 595,510 | 648,920 | 745,514 |
| Davenport | 6,076 | 6,947 | 7,007 |
| Decatur | 3,242 | 3,162 | 3,393 |
| Des Moines | 16,175 | 15,729 | 17,306 |
| Detroit | 103,204 | 103,518 | 131,656 |
| Dubuque | 2,401 | 2,763 | 3,098 |
| Flint | 4,133 | 4,716 | 4,429 |
| Ft. Wayne | 7,044 | 7,742 | 8,070 |
| Grand Rapids | 21,828 | 21,071 | 19,976 |
| Indianapolis | 34,130 | 30,844 | 40,807 |
| Jackson | 3,217 | 3,124 | 3,484 |
| Kalamazoo | 4,207 | 4,243 | 6,012 |
| Lansing | 4,188 | 4,596 | 4,877 |
| Milwaukee | 53,291 | 53,350 | 63,200 |
| Moline | 1,578 | 1,947 | 2,248 |
| Peoria | 7,824 | 8,190 | 9,076 |
| Rockford | 4,108 | 5,137 | 5,313 |
| Sioux City | 6,856 | 7,456 | 11,403 |
| South Bend | 5,089 | 5,464 | 3,711 |
| Springfield, Ill. | 5,376 | 5,103 | - |
| Waterloo | 2,361 | 2,933 | 3,146 |

DISTRICT No. 8 - ST. LOUIS

| | | | |
|---|--------------------|--------------------|---------|
| East St. Louis and Nat'l Stock Yards | 9,514 | 8,824 | - |
| Evansville | 4,660 | 5,060 | 5,476 |
| Little Rock | 10,044 | 10,544 | 12,606 |
| Louisville | (*24,560) 32,432 | (*23,016) 30,107 | 28,067 |
| Memphis | 26,293 | 28,937 | 28,908 |
| Quincy | 2,245 | 2,722 | - |
| St. Louis | (*113,896) 127,162 | (*131,858) 145,004 | 143,435 |
| Springfield, Mo. | 2,891 | 2,965 | - |

DISTRICT No. 9 - MINNEAPOLIS

| | | | |
|-------------|--------|--------|--------|
| Aberdeen | 1,221 | 1,536 | 1,504 |
| Billings | 1,827 | 2,338 | 1,990 |
| Duluth | 19,682 | 14,761 | 31,654 |
| Fargo | 2,464 | 2,795 | 2,871 |
| Grand Forks | 1,678 | 2,010 | 1,746 |
| Great Falls | 1,694 | 2,745 | 2,519 |
| Helena | 3,647 | 3,558 | 2,626 |
| Minneapolis | 65,886 | 72,262 | 90,972 |
| St. Paul | 28,257 | 31,086 | 38,005 |
| Sioux Falls | 4,000 | 4,060 | 5,000 |
| Superior | 1,724 | 2,119 | 2,545 |
| Winona | 1,027 | 1,202 | 1,431 |

DISTRICT No. 10 - KANSAS CITY

| | | | |
|--------------------|--------|--------|--------|
| Atchison | 1,289 | 1,163 | 1,500 |
| Bartlesville | 2,416 | 1,623 | 3,627 |
| Cheyene | 1,943 | 2,135 | 2,413 |
| Colorado Springs | 3,045 | 2,468 | 3,351 |
| Denver | 31,678 | 34,153 | 44,187 |
| Joplin | 2,322 | 2,243 | 3,211 |
| Kansas City, Kans. | 3,250 | 3,491 | 4,528 |
| Kansas City, Mo. | 64,355 | 67,995 | 78,536 |
| Muskogee | 3,045 | 3,111 | 6,388 |
| Oklahoma City | 17,470 | 21,897 | 22,596 |
| Omaha | 36,270 | 40,818 | 46,510 |
| Pueblo | 2,979 | 3,794 | 5,072 |
| St. Joseph | 16,361 | 16,211 | 18,110 |
| Topeka | 5,051 | 3,112 | 3,774 |
| Tulsa | 21,200 | 14,615 | 32,835 |
| Wichita | 8,677 | 9,811 | 9,875 |

*Debits of banks which submitted reports in 1920.

DEBITS TO INDIVIDUAL ACCOUNTS AT CLEARING HOUSE BANKS

St. 2493c.

| | Week ending | | |
|---------------------------------|---------------|--------------|---------------|
| | Dec. 14, 1921 | Dec. 7, 1921 | Dec. 15, 1920 |
| (In thousands of dollars) | | | |
| DISTRICT No. 11 - DALLAS | | | |
| Albuquerque | 1,580 | 2,141 | 1,713 |
| Austin | 2,983 | 3,655 | 3,894 |
| Beaumont | 3,209 | 3,005 | 4,413 |
| Dallas | 33,549 | 36,752 | 39,764 |
| El Paso | 7,297 | 7,913 | 10,645 |
| Ft. Worth | 31,312 | 30,420 | 24,980 |
| Galveston | 16,169 | 18,598 | 23,347 |
| Houston | 23,626 | 26,583 | 30,872 |
| San Antonio | 6,877 | 7,205 | 7,948 |
| Shreveport | 6,946 | 5,815 | 6,774 |
| Texarkana, Tex. | 2,262 | 1,179 | 2,903 |
| Tucson | 1,622 | 1,899 | 1,491 |
| Waco | 3,578 | 4,103 | 4,077 |

DISTRICT No. 12 - SAN FRANCISCO

| | | | |
|----------------|---------|---------|---------|
| Berkeley | 3,904 | 4,280 | 2,985 |
| Boise | 2,851 | 2,900 | 2,949 |
| Fresno | 14,017 | 16,043 | 13,852 |
| Long Beach | 6,915 | 7,373 | 5,622 |
| Los Angeles | 116,726 | 113,380 | 116,332 |
| Oakland | 20,136 | 23,122 | 21,946 |
| Ogden | 3,426 | 4,871 | 5,437 |
| Pasadena | 3,939 | 6,086 | 6,258 |
| Portland | 32,632 | 30,269 | 46,154 |
| Reno | 2,366 | 2,699 | 3,013 |
| Sacramento | 19,285 | 19,881 | 22,187 |
| Salt Lake City | 18,055 | 19,683 | 18,566 |
| San Diego | 9,398 | 9,876 | 9,966 |
| San Francisco | 169,374 | 211,581 | 226,194 |
| San Jose | 6,896 | 6,129 | 5,975 |
| Seattle | 31,615 | 28,455 | 41,024 |
| Spokane | 10,369 | 11,854 | 12,747 |
| Stockton | 5,947 | 6,013 | 6,304 |
| Tacoma | 9,018 | 8,504 | 11,324 |
| Yakima | 2,939 | 3,444 | 2,920 |