

STATEMENT FOR THE PRESS

Board of Governors
of the Federal Reserve System
December 11, 1945

For immediate release

BANK DEBITS--DEBITS TO DEPOSIT ACCOUNTS EXCEPT INTERBANK ACCOUNTS

Bank debits as reported by banks in 334 leading centers for the month of November aggregated 79,401 million dollars. During the past three months total debits for the same centers amounted to 232,186 millions dollars or 5 per cent above the total reported for the corresponding period a year ago. At banks in New York City there was an increase of 12 per cent compared with the corresponding three-months period a year ago, and at the 333 other centers there was relatively little change.

SUMMARY BY FEDERAL RESERVE DISTRICTS
(In millions of dollars)

Federal Reserve District	November 1945	November 1944	3 months ended--	
			Nov. 1945	Nov. 1944
Boston	3,638	3,734	10,401	10,240
New York	34,652	32,439	102,676	92,455
Philadelphia	3,564	3,963	9,992	10,170
Cleveland	4,697	5,136	13,672	14,689
Richmond	3,000	2,890	8,925	8,339
Atlanta	2,767	2,575	7,882	7,551
Chicago	10,941	11,387	31,969	34,583
St. Louis	2,332	2,249	6,509	6,397
Minneapolis	1,658	1,517	5,001	4,468
Kansas City	2,566	2,511	7,524	7,283
Dallas	2,354	2,124	6,608	6,310
San Francisco	7,233	6,748	21,027	19,569
Total, 334 centers	79,401	77,775	232,186	222,055
New York City*	32,246	30,016	95,775	85,434
140 other centers*	39,255	40,381	113,978	115,482
193 other centers	7,900	7,378	22,432	21,138

DEBITS BY BANKS IN EACH REPORTING CENTER
(In thousands of dollars)

		November 1945	November 1944	3 months ended--	
				Nov. 1945	Nov. 1944
<u>DISTRICT NO. 1 - BOSTON</u>					
Hartford*	Conn.	332,186	427,737	969,164	1,192,041
New Haven*	"	130,548	132,631	424,105	379,569
New London	"	17,057	17,953	51,819	53,107
Waterbury*	"	47,575	60,088	137,244	163,675
Bangor*	Maine	28,559	25,896	88,571	77,290
Lewiston-Auburn	"	18,187	15,742	53,172	46,028
Portland	"	70,271	73,433	204,682	212,392
Boston*	Mass.	2,198,636	2,231,329	6,199,873	5,916,204
Brockton	"	35,407	28,304	99,693	78,164
Fall River*	"	34,852	37,448	101,559	97,247
Holyoke*	"	29,510	21,477	82,133	59,544
Lowell*	"	28,076	28,370	76,043	81,172
Lynn	"	34,866	29,706	96,315	87,214
New Bedford*	"	42,196	35,363	114,168	100,361
Pittsfield	"	25,141	24,331	71,451	62,338
Springfield	"	125,295	132,205	354,830	370,034
Worcester*	"	104,236	96,293	299,281	281,730
Concord	N. H.	17,554	16,261	50,364	45,186
Manchester	"	31,456	26,033	87,481	76,551
Providence*	R. I.	267,006	258,099	783,699	812,791
Burlington	Vt.	19,389	15,591	55,114	47,638

*Included in the national series covering 141 centers, available beginning in 1919.

DEBITS BY BANKS IN EACH REPORTING CENTER
(In thousands of dollars)

		November 1945	November 1944	3 months ended --	
				Nov. 1945	Nov. 1944
DISTRICT NO. 2 - NEW YORK					
Bridgeport	Conn.	96,136	120,450	299,978	353,396
Stamford	"	33,335	38,832	103,836	100,063
Jersey City	N. J.	241,673	216,911	670,721	630,154
Montclair	"	26,071	19,391	65,619	53,014
Newark	"	629,642	637,064	1,761,042	1,829,137
Passaic*	"	57,089	60,317	161,089	170,189
Paterson	"	103,561	93,818	284,440	262,212
Albany*	N. Y.	228,187	268,265	657,776	741,748
Binghamton*	"	44,582	38,804	131,897	117,631
Buffalo*	"	401,391	394,386	1,170,025	1,209,551
Elmira	"	25,478	34,475	84,373	97,538
Jamestown	"	24,485	25,786	69,680	71,832
New York*	"	32,245,869	30,016,013	95,775,389	85,434,308
Poughkeepsie	"	24,707	23,218	72,316	69,100
Rochester*	"	223,747	226,270	663,089	650,426
Schenectady	"	54,149	47,695	146,345	145,756
Syracuse*	"	138,149	125,127	409,562	370,832
Utica	"	53,921	51,290	148,785	147,889
DISTRICT NO. 3 - PHILADELPHIA					
Wilmington*	Del.	185,614	214,535	547,529	598,039
Atlantic City	N. J.	37,026	27,228	112,380	82,762
Camden	"	82,915	87,304	242,505	258,190
Trenton*	"	161,042	135,302	360,812	358,818
Allentown	Penna.	53,028	47,624	140,030	131,612
Altoona*	"	20,942	18,252	57,397	51,789
Bethlehem	"	24,926	28,748	71,966	80,894
Chester*	"	32,363	45,689	101,784	133,783
Harrisburg	"	67,225	63,199	197,347	187,906
Hazleton	"	19,269	16,610	54,528	47,922
Johnstown	"	26,727	27,107	77,861	75,715
Lancaster*	"	48,054	53,570	136,208	162,328
Lebanon	"	15,005	11,937	43,556	35,614
Norristown	"	19,022	16,608	54,177	47,472
Philadelphia*	"	2,503,779	2,927,601	7,056,034	7,195,284
Reading	"	63,303	62,725	171,786	178,099
Scranton*	"	81,178	64,585	224,596	218,600
Wilkes-Barre*	"	47,427	43,228	127,823	119,843
Williamsport*	"	18,911	18,184	53,889	52,947
York*	"	56,333	53,290	159,460	152,522
DISTRICT NO. 4 - CLEVELAND					
Covington-Newport	Ky.	29,084	25,685	83,208	73,402
Lexington*	"	41,049	31,667	111,944	89,913
Akron*	Ohio	177,763	211,855	529,969	532,724
Canton	"	77,885	85,443	219,188	247,043
Cincinnati	"	687,645	709,906	1,884,474	1,938,901
Cleveland*	"	1,235,398	1,373,367	3,719,134	4,111,551
Columbus*	"	346,397	332,760	1,032,661	929,571
Dayton*	"	150,746	140,646	427,827	429,633
Hamilton	"	23,382	24,430	67,460	65,753
Lima	"	28,928	29,441	81,186	87,361
Lorain	"	10,493	9,553	30,239	26,704
Mansfield	"	23,722	23,388	69,386	67,579
Middletown	"	21,193	20,655	60,630	58,305
Portsmouth	"	15,407	13,051	42,527	38,012
Springfield*	"	35,463	33,171	96,769	97,272
Steubenville	"	17,478	14,764	50,289	42,992
Toledo*	"	248,354	274,177	693,981	794,360
Warren	"	25,217	26,736	69,694	73,563
Youngstown*	"	97,855	91,670	289,999	275,868
Zanesville	"	16,158	13,085	46,735	38,702

DEBITS BY BANKS IN EACH REPORTING CENTER
(In thousands of dollars)

		November 1945	November 1944	3 months ended --	
				Nov. 1945	Nov. 1944
DISTRICT NO. 4 - CLEVELAND (Cont'd)					
Butler	Penna.	20,107	21,548	59,865	58,891
Erie*	"	60,346	67,432	171,379	190,963
Franklin	"	6,693	6,261	20,275	18,862
Greensburg*	"	14,496	12,712	38,944	37,797
Homestead	"	5,486	5,226	15,730	14,807
Oil City*	"	14,908	15,293	44,541	45,882
Pittsburgh*	"	1,198,566	1,458,688	3,528,789	4,071,294
Sharon	"	19,237	17,903	52,735	50,820
Wheeling*	W. Va.	47,461	45,970	132,074	130,516
DISTRICT NO. 5 - RICHMOND					
Washington	D. C.	564,804	516,338	1,654,278	1,456,152
Baltimore*	Md.	758,727	801,365	2,291,960	2,249,631
Cumberland	"	16,137	13,545	45,763	41,365
Frederick	"	14,099	13,159	39,197	39,692
Hagerstown	"	18,955	16,278	54,334	50,820
Asheville	N. C.	34,447	24,841	93,948	74,057
Charlotte*	"	146,348	131,694	429,200	412,018
Durham	"	109,732	106,680	376,215	306,039
Greensboro	"	43,117	39,917	121,622	107,667
Kinston	"	14,591	19,414	70,891	67,011
Raleigh*	"	66,104	59,655	184,926	160,115
Wilmington	"	33,574	39,823	104,201	120,578
Wilson	"	23,555	31,750	102,728	97,168
Winston-Salem	"	95,306	83,544	270,744	231,736
Charleston	S. C.	42,917	41,632	123,689	117,509
Columbia*	"	67,270	52,758	173,963	151,392
Greenville*	"	49,855	47,544	142,791	131,929
Spartanburg	"	30,055	24,779	82,536	72,684
Charlottesville	Va.	22,640	17,902	64,090	51,815
Danville	"	41,775	37,526	109,983	90,829
Lynchburg	"	25,694	22,861	70,932	65,860
Newport News	"	23,834	23,240	66,052	75,587
Norfolk*	"	129,736	122,799	367,549	358,072
Portsmouth	"	22,042	15,890	53,913	46,273
Richmond*	"	353,076	355,809	1,123,717	1,110,772
Roanoke	"	51,134	44,518	143,816	132,444
Bluefield	W. Va.	27,439	21,753	77,314	69,614
Charleston	"	92,662	90,982	260,696	245,378
Clarksburg	"	22,772	17,219	60,616	49,464
Huntington	"	35,112	35,657	106,096	102,308
Parkersburg	"	22,028	19,301	57,503	53,384
DISTRICT NO. 6 - ATLANTA					
Anniston	Ala.	15,742	18,699	47,990	56,874
Birmingham*	"	228,438	193,086	632,448	570,584
Dothan	"	11,263	9,261	30,924	27,100
Gadsden	"	13,437	12,113	37,134	35,677
Mobile*	"	91,367	130,735	276,694	376,206
Montgomery*	"	50,058	42,460	142,378	124,459
Jacksonville*	Fla.	189,935	174,563	516,871	490,310
Miami	"	157,232	110,969	428,189	324,034
Orlando	"	35,282	26,925	89,512	73,780
Pensacola*	"	26,928	23,394	85,185	70,714
St. Petersburg	"	35,129	25,709	94,677	68,545
Tampa*	"	82,129	80,259	223,115	220,522
Albany	Ga.	15,411	12,707	37,688	32,519
Atlanta*	"	538,722	488,516	1,546,910	1,443,412
Augusta*	"	39,460	34,030	111,394	103,424
Brunswick	"	9,946	14,837	30,007	41,735
Columbus	"	39,376	36,465	115,690	103,653
Elberton	"	3,075	2,095	8,828	6,671
Macon*	"	45,147	41,909	130,545	132,103
Newnan	"	7,756	5,805	17,394	15,606
Savannah*	"	70,263	83,828	212,852	260,660
Valdosta	"	9,980	7,079	27,026	21,108

DEBITS BY BANKS IN EACH REPORTING CENTER
(In thousands of dollars)

		November 1945	November 1944	3 months ended --	
				Nov. 1945	Nov. 1944
<u>DISTRICT NO. 6 - ATLANTA (Cont'd)</u>					
Baton Rouge	La.	49,242	42,111	139,899	121,827
Lake Charles	"	20,350	16,449	57,359	48,643
New Orleans*	"	456,714	451,758	1,304,350	1,346,466
Hattiesburg	Miss.	14,082	16,844	42,570	44,097
Jackson	"	69,939	59,047	201,926	168,194
Meridian	"	20,557	17,624	63,107	53,543
Vicksburg*	"	23,649	23,406	60,498	65,719
Chattanooga*	Tenn.	92,939	87,334	266,565	252,951
Knoxville*	"	101,569	111,793	322,904	329,290
Nashville*	"	201,442	173,228	579,561	520,393
<u>DISTRICT NO. 7 - CHICAGO</u>					
Aurora	Ill.	21,710	20,214	62,254	58,640
Bloomington*	"	29,009	26,124	81,800	70,558
Champaign-Urbana	"	30,690	26,335	78,571	70,890
Chicago*	"	6,086,024	6,479,326	17,788,071	18,822,012
Danville	"	21,454	18,301	60,597	53,198
Decatur*	"	63,132	57,426	155,026	162,735
Elgin	"	14,526	12,498	40,655	36,450
Joliet	"	31,225	31,363	93,305	91,755
Moline	"	15,361	14,532	43,445	42,688
Pecoria*	"	132,834	149,434	389,745	387,166
Rockford*	"	57,563	58,877	175,359	176,343
Springfield	"	48,307	47,370	133,518	137,007
Fort Wayne*	Ind.	79,606	76,344	219,197	222,277
Gary	"	35,484	30,400	100,374	90,289
Hammond	"	18,094	15,513	51,782	47,024
Indianapolis*	"	467,763	418,108	1,233,660	1,211,419
Lafayette	"	20,157	18,034	56,863	52,750
Muncie	"	27,176	28,019	75,589	82,532
South Bend* <u>r/</u>	"	82,593	72,658	232,762	215,279
Terre Haute	"	52,414	40,902	142,768	114,886
Burlington	Iowa	14,527	15,431	38,693	44,434
Cedar Rapids*	"	54,496	54,688	155,374	151,008
Clinton	"	17,110	12,832	45,213	36,262
Davenport*	"	43,663	44,007	126,918	127,468
Des Moines*	"	196,108	169,292	534,253	515,586
Dubuque*	"	25,611	23,310	67,915	63,315
Mason City	"	20,365	16,700	52,278	47,156
Muscatine	"	3,843	9,742	26,176	25,241
Ottumwa	"	20,604	19,793	54,590	56,284
Sioux City*	"	95,637	77,039	280,050	231,107
Waterloo*	"	37,391	33,438	102,396	97,653

r/ Revised figures:

South Bend, Ind.: October 1945, 78,912

Muskogee, Okla.: October 1945, 17,886

DEBITS BY BANKS IN EACH REPORTING CENTER
(In thousands of dollars)

		November 1945	November 1944	3 months ended --	
				Nov. 1945	Nov. 1944
DISTRICT NO. 7 - CHICAGO (Cont'd)					
Adrian	Mich.	8,860	8,448	25,523	25,319
Battle Creek	"	28,519	25,252	79,973	74,708
Bay City*	"	20,147	23,424	59,240	68,860
Detroit*	"	1,746,475	2,453,543	5,421,989	7,207,194
Flint*	"	56,817	49,611	154,197	140,584
Grand Rapids*	"	110,661	100,734	315,696	297,309
Jackson	"	33,644	37,593	99,498	123,380
Kalamazoo*	"	49,116	50,032	137,641	129,329
Lansing*	"	51,734	68,626	160,358	204,985
Muskegon	"	36,610	43,670	106,290	134,115
Port Huron	"	16,959	17,996	46,192	54,470
Saginaw	"	43,111	43,177	120,952	120,350
Green Bay	Wis.	33,574	29,407	95,942	85,035
Madison	"	66,592	62,089	183,269	179,981
Manitowoc	"	13,013	16,250	39,164	43,426
Milwaukee*	"	657,032	644,987	1,894,326	1,881,899
Oshkosh	"	17,430	15,859	50,445	47,157
Racine	"	44,785	48,314	122,946	133,478
Sheboygan	"	36,166	29,671	105,807	89,758
DISTRICT NO. 8 - ST. LOUIS					
El Dorado	Ark.	11,415	9,686	33,449	28,836
Fort Smith	"	33,448	25,990	86,401	71,451
Helena	"	7,941	5,377	18,730	16,244
Little Rock*	"	92,537	77,269	264,132	232,321
Pine Bluff	"	30,315	21,215	66,472	62,025
Texarkana	"				
(See also Tex.)	"	9,110	12,176	24,346	35,150
Alton	Ill.	15,134	14,390	43,366	40,719
East St. Louis & Nat'l					
Stock Yards	"	83,433	84,554	239,747	243,514
Quincy	"	21,433	17,612	56,699	50,979
Evansville*	Ind.	71,360	96,707	218,968	293,190
Louisville*	Ky.	358,501	351,320	1,029,745	997,824
Owensboro	"	21,878	19,938	61,367	54,681
Paducah	"	9,648	8,539	27,790	24,552
Greenville	Miss.	14,492	12,587	36,091	33,494
Cape Girardeau	Mo.	6,337	5,105	17,749	15,820
Hannibal	"	5,395	4,964	15,659	14,719
Jefferson City	"	23,882	18,196	85,376	74,569
St. Louis*	"	1,077,348	1,105,413	3,057,941	3,060,354
Sedalia	"	7,172	5,980	20,217	17,373
Springfield	"	38,578	33,623	113,421	100,248
Jackson	Tenn.	14,763	10,903	37,977	35,914
Memphis*	"	376,817	307,213	952,678	893,261

DEBITS BY BANKS IN EACH REPORTING CENTER
(In thousands of dollars)

		November 1945	November 1944	3 months ended --	
				Nov. 1945	Nov. 1944
DISTRICT NO. 9 - MINNEAPOLIS					
Duluth*	Minn.	107,902	97,624	329,843	302,593
Mankato	"	12,401	9,930	34,529	27,780
Minneapolis*	"	775,327	698,541	2,435,126	2,145,937
Red Wing	"	3,746	2,883	10,554	8,256
Rochester	"	12,364	11,746	37,851	35,061
St. Cloud	"	8,217	7,363	24,097	21,816
St. Paul*	"	344,416	336,431	1,038,004	956,142
South St. Paul	"	62,052	57,638	156,234	150,392
Winona	"	13,144	12,197	35,853	32,337
Billings*	Mont.	27,626	26,828	78,080	74,418
Butte	"	27,829	27,842	83,770	79,469
Great Falls	"	29,942	27,497	92,608	79,765
Helena*	"	18,550	16,976	51,976	46,706
Bismarck	N. Dak.	18,426	20,523	52,329	51,867
Dickinson	"	4,275	3,227	12,008	10,346
Fargo*	"	49,442	40,459	124,740	102,155
Grand Forks*	"	16,946	14,398	41,622	37,662
Jamestown	"	4,924	3,638	13,723	11,800
Minot	"	13,691	10,446	37,975	30,506
Aberdeen*	S. Dak.	13,014	10,163	40,417	31,342
Sioux Falls	"	44,138	35,694	128,757	101,418
Eau Claire	Wis.	19,424	16,694	54,176	47,470
La Crosse	"	19,514	15,643	55,439	47,299
Superior*	"	10,484	12,386	31,353	35,682
DISTRICT NO. 10 - KANSAS CITY					
Colorado Springs*	Colo.	34,141	28,060	84,913	70,768
Denver*	"	364,275	314,793	1,006,528	888,617
Grand Junction	"	10,698	8,052	27,568	23,147
Greeley	"	14,214	11,395	38,836	33,396
Pueblo*	"	30,706	27,944	78,381	67,650
Atchison	Kans.	6,613	6,096	18,654	17,849
Emporia	"	7,854	7,231	21,940	22,254
Hutchinson	"	29,009	26,371	80,060	74,076
Independence	"	4,734	4,427	13,898	12,121
Kansas City*	"	41,247	40,243	117,588	115,159
Lawrence	"	7,514	8,725	23,953	22,570
Pittsburg	"	7,823	6,840	22,291	19,471
Salina	"	22,677	20,934	64,963	60,345
Topeka*	"	55,367	52,974	167,212	150,298
Wichita*	"	132,613	229,592	450,430	617,671
Joplin*	Mo.	21,262	18,639	59,800	52,940
Kansas City*	"	660,836	648,789	1,987,927	1,944,075
St. Joseph*	"	62,572	57,954	186,425	167,537
Fremont	Neb.	7,754	7,284	22,817	21,387
Grand Island	"	14,775	12,779	44,282	39,755
Lincoln	"	53,434	46,693	154,462	134,401
Omaha*	"	340,355	301,710	1,031,963	942,984
Albuquerque*	N.M.	43,359	33,851	127,280	95,707
Bartlesville*	Okla.	46,147	46,881	135,821	132,856
Enid	"	21,816	21,146	68,028	65,086
Guthrie	"	3,424	2,851	9,145	8,381
Muskogee*r/	"	20,036	18,250	52,248	50,984
Oklahoma City*	"	207,782	199,443	569,009	555,601
Okmulgee	"	5,058	3,808	14,466	10,396
Tulsa*	"	252,295	267,807	747,876	779,224
Casper	Wyo.	15,072	11,995	40,542	33,535
Cheyenne	"	19,049	17,792	55,174	53,172

r/ See footnote on page c regarding revised figures.

DEBITS BY BANKS IN EACH REPORTING CENTER
(In thousands of dollars)

		November 1945	November 1944	3 months ended --	
				Nov. 1945	Nov. 1944
DISTRICT NO. 11 - DALLAS					
Tucson*	Ariz.	37,834	29,278	103,705	82,973
Monroe	La.	22,781	20,229	64,057	58,346
Shreveport*	"	88,089	85,050	244,075	248,564
Roswell	N.M.	11,616	9,573	29,815	25,857
Abilene	Tex.	21,501	20,880	57,941	57,578
Amarillo	"	51,015	45,889	141,861	132,063
Austin*	"	71,234	58,285	216,775	210,902
Beaumont*	"	59,563	57,273	170,592	168,797
Corpus Christi	"	59,287	56,322	175,841	159,617
Corsicana	"	8,566	6,908	23,220	20,303
Dallas*	"	581,769	559,064	1,622,838	1,657,385
El Paso*	"	84,342	64,814	215,526	176,363
Fort Worth*	"	228,556	203,314	625,577	657,343
Galveston	"	44,559	44,148	130,938	131,843
Houston*	"	595,625	541,686	1,709,024	1,599,206
Laredo	"	11,859	11,700	34,754	34,092
Lubbock	"	37,972	34,836	96,541	90,379
Port Arthur	"	21,534	23,311	61,203	67,287
San Angelo	"	21,094	16,098	59,536	46,374
San Antonio	"	181,685	142,183	506,472	418,435
Texarkana*					
(See also Ark.)	"	11,802	10,373	32,565	29,550
Tyler	"	28,655	22,878	82,815	67,540
Waco*	"	35,277	31,893	99,138	89,132
Wichita Falls	"	38,101	28,275	102,932	80,282
DISTRICT NO. 12 - SAN FRANCISCO					
Phoenix	Ariz.	118,922	96,993	315,310	284,991
Bakersfield	Calif.	54,067	29,881	138,801	81,785
Berkeley	"	53,598	60,658	151,921	173,817
Fresno*	"	130,052	98,944	308,949	266,394
Long Beach*	"	113,306	111,309	317,328	341,572
Los Angeles*	"	2,264,606	1,911,484	6,499,950	5,520,280
Oakland*	"	320,156	351,553	988,350	1,068,076
Pasadena*	"	74,805	51,651	210,509	145,681
Riverside	"	31,586	24,461	91,680	72,643
Sacramento*	"	317,737	234,374	790,148	660,056
San Bernardino	"	27,466	24,680	84,670	70,471
San Diego*	"	197,625	260,315	565,896	673,266
San Francisco*	"	1,769,511	1,711,775	5,362,976	4,960,309
San Jose	"	90,383	90,027	285,202	269,948
Santa Barbara	"	27,989	18,946	76,551	57,870
Santa Rosa	"	19,053	12,271	57,188	36,388
Stockton*	"	55,924	40,878	165,031	119,745
Boise*	Idaho	43,573	37,653	130,852	111,766
Reno*	Nev.	33,392	24,520	90,966	69,192
Eugene	Ore.	26,606	22,444	84,015	67,735
Portland*	"	420,830	479,764	1,242,744	1,355,219
Salem	"	40,334	31,165	118,861	97,914
Ogden*	Utah	59,854	37,798	147,306	111,306
Salt Lake City*	"	145,499	127,516	407,098	361,947
Bellingham	Wash.	15,411	13,799	45,677	43,262
Everett	"	19,492	19,652	59,511	57,807
Seattle*	"	505,609	563,497	1,505,047	1,692,036
Spokane*	"	101,941	99,647	311,021	309,177
Tacoma*	"	95,916	108,622	296,616	325,469
Walla Walla	"	17,434	17,187	52,583	52,930
Yakima*	"	41,406	34,759	124,682	109,819