

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 January aggregated 89,131 million dollars. During the past three months total debits for the same centers amounted to 270,109 million dollars or 7 per cent above the total reported for the corresponding period a year ago. At banks in New York City there was an increase of 13 per cent compared with the corresponding three-months period a year ago, and at the 333 other centers there was an increase of 3 per cent.

SUMMARY BY FEDERAL RESERVE DISTRICTS
(In millions of dollars.)

Federal Reserve district	January 1946	January 1945	3 months ended --	
			Jan. 1946	Jan. 1945
Boston	3,865	3,556	12,269	11,561
New York	41,416	37,401	124,130	110,213
Philadelphia *	3,806	3,652	11,682	11,671
Cleveland	5,021	4,923	15,543	15,816
Richmond	3,071	2,845	9,522	8,975
Atlanta	3,108	2,811	9,079	8,397
Chicago	11,708	11,701	36,396	37,415
St. Louis	2,350	2,319	7,314	6,998
Minneapolis	1,625	1,440	5,058	4,508
Kansas City	2,799	2,648	8,237	7,974
Dallas	2,593	2,384	7,690	7,045
San Francisco	7,769	7,075	23,188	21,238
Total, 334 centers	89,131	82,756	270,109	251,812
New York City*	38,819	34,990	116,100	102,684
140 other centers*	41,975	40,305	129,004	126,176
193 other centers	8,337	7,461	25,004	22,952

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

		January 1946	January 1945	3 months ended --	
				Jan. 1946	Jan. 1945
DISTRICT NO. 1 - BOSTON					
Hartford*	Conn.	371,814	415,387	1,181,867	1,295,549
New Haven*	"	152,997	134,226	431,480	406,580
New London	"	18,206	17,005	53,002	54,088
Waterbury*	"	53,404	54,509	156,562	176,129
Bangor*	Maine	32,966	28,298	97,745	84,070
Lewiston-Auburn	"	20,852	16,387	60,993	52,290
Portland	"	70,860	74,109	220,522	234,357
Boston*	Mass.	2,299,825	2,063,551	7,490,814	6,890,321
Brockton	"	36,378	25,315	108,277	80,082
Fall River*	"	37,094	33,240	111,038	106,761
Holyoke*	"	30,475	19,848	90,785	63,041
Lowell*	"	24,545	26,008	83,557	86,759
Lynn	"	35,195	29,121	104,658	88,114
New Bedford*	"	38,974	32,353	126,043	104,663
Pittsfield	"	23,330	18,916	75,890	65,961
Springfield	"	129,411	124,989	402,446	394,311
Worcester*	"	112,196	99,955	354,955	320,010
Concord	N. H.	17,837	15,864	54,715	48,166
Manchester	"	34,312	28,748	102,971	85,957
Providence*	R. I.	304,255	281,063	902,027	873,672
Burlington	Vt.	19,694	16,832	58,989	50,317

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

(In thousands of dollars)

		January 1946	January 1945	3 months ended --	
				Jan. 1946	Jan. 1945
DISTRICT NO. 2 - NEW YORK					
Bridgeport	Conn.	111,958	109,506	315,635	350,320
Stamford	"	44,776	38,619	114,345	111,035
Jersey City	N. J.	250,824	217,298	810,414	734,784
Montclair	"	24,365	20,912	77,227	62,254
Newark	"	602,417	617,715	2,082,646	2,017,815
Passaic*	"	61,539	61,488	185,265	190,085
Paterson	"	113,604	90,861	337,258	291,617
Albany*	N. Y.	268,762	240,874	792,452	714,893
Binghamton*	"	50,246	41,074	143,538	121,024
Buffalo*	"	428,648	407,919	1,325,832	1,245,292
Elmira	"	31,011	32,260	89,798	101,377
Jamestown	"	25,103	22,322	77,266	75,575
New York*	"	38,818,911	34,990,166	116,100,215	102,683,889
Poughkeepsie	"	27,565	24,648	79,992	74,839
Rochester*	"	270,009	233,469	789,191	708,736
Schenectady	"	60,279	54,137	179,259	154,978
Syracuse*	"	170,204	147,574	458,342	419,812
Utica	"	55,487	50,492	170,938	154,594
DISTRICT NO. 3 - PHILADELPHIA					
Wilmington*	Del.	255,400	209,380	704,102	707,586
Atlantic City	N. J.	44,000	29,103	122,595	90,144
Camden	"	103,812	90,620	284,770	288,693
Trenton*	"	122,893	97,292	491,503	380,988
Allentown	Penna.	46,851	47,440	152,006	144,981
Altoona*	"	21,089	16,682	65,071	52,965
Bethlehem	"	25,681	25,529	76,578	84,584
Chester*	"	33,991	43,298	100,633	138,655
Harrisburg r/	"	73,747	66,483	216,926	201,890
Hazleton	"	20,086	15,331	61,181	49,286
Johnstown	"	26,963	24,926	82,334	79,447
Lancaster*	"	52,957	44,357	150,407	148,887
Lebanon	"	15,092	11,637	46,272	36,478
Norristown	"	19,428	16,585	58,865	52,063
Philadelphia*	"	2,680,551	2,682,351	8,265,600	8,450,858
Reading	"	64,055	57,542	192,913	185,426
Scranton*	"	72,319	61,572	228,251	225,851
Wilkes-Barre*	"	49,788	41,124	149,652	129,920
Williamsport*	"	18,798	19,168	57,004	56,908
York*	"	58,194	51,172	175,026	165,061
DISTRICT NO. 4 - CLEVELAND					
Covington-Newport	Ky.	31,229	26,634	93,193	78,950
Lexington*	"	91,738	85,735	229,826	181,112
Akron*	Ohio	188,066	195,316	559,918	615,083
Canton	"	77,632	83,651	238,108	258,640
Cincinnati	"	714,478	658,451	2,137,130	2,121,064
Cleveland*	"	1,387,869	1,386,041	4,265,048	4,379,121
Columbus*	"	360,382	305,963	1,159,122	1,004,288
Dayton*	"	159,089	148,195	478,719	456,999
Hamilton	"	24,075	21,732	71,596	71,486
Lima	"	30,573	31,170	90,089	90,487
Lorain	"	11,121	9,410	34,925	29,436
Mansfield	"	25,043	20,359	75,400	69,310
Middletown	"	24,252	19,515	67,833	62,835
Portsmouth	"	13,705	12,124	44,950	38,186
Springfield*	"	34,089	31,928	104,456	102,579
Steubenville	"	17,026	15,266	52,392	46,075
Toledo*	"	245,400	236,046	776,891	813,016
Warren	"	23,930	23,817	75,081	79,404
Youngstown*	"	92,725	82,382	288,468	274,181
Zanesville	"	16,807	12,919	51,611	40,566

r/ See footnote on page c regarding revised figures.

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

		January 1946	January 1945	3 months ended --	
				Jan. 1946	Jan. 1945
DISTRICT NO. 4 - CLEVELAND (Cont'd)					
Butler	Penna.	19,530	20,470	61,106	64,547
Erie*	"	62,836	52,310	198,060	190,786
Franklin	"	6,457	5,694	19,867	18,818
Greensburg*	"	13,584	11,657	43,803	38,315
Homestead	"	5,447	4,745	16,450	15,088
Oil City*	"	15,719	17,406	46,389	51,477
Pittsburgh*	"	1,261,878	1,346,732	4,047,334	4,428,617
Sharon	"	16,530	15,747	54,338	52,054
Wheeling*	W. Va.	49,797	41,921	161,271	143,193
DISTRICT NO. 5 - RICHMOND					
Washington	D. C.	620,640	554,236	1,822,282	1,623,030
Baltimore*	Md.	807,091	797,429	2,561,337	2,492,797
Cumberland	"	13,234	14,356	52,158	43,046
Frederick	"	14,481	11,490	41,210	37,357
Hagerstown	"	20,648	16,302	58,818	50,752
Asheville	N. C.	37,764	31,315	113,306	86,817
Charlotte*	"	149,080	135,716	453,881	417,094
Durham	"	79,436	66,340	257,248	253,965
Greensboro	"	51,219	39,380	162,418	120,383
Kinston	"	10,522	9,392	35,679	40,577
Raleigh*	"	66,750	56,673	205,376	196,652
Wilmington	"	33,915	41,609	105,980	125,610
Wilson	"	12,572	11,788	50,283	68,028
Winston-Salem	"	89,566	74,279	274,084	235,439
Charleston	S. C.	45,925	44,002	135,156	131,384
Columbia*	"	63,815	54,407	199,342	166,943
Greenville*	"	54,591	42,265	153,895	134,071
Spartanburg	"	29,138	24,685	92,903	74,074
Charlottesville	Va.	26,099	20,180	74,395	59,013
Danville	"	23,020	23,228	98,549	91,169
Lynchburg	"	28,598	22,889	82,286	71,023
Newport News	"	24,647	24,306	74,570	75,178
Norfolk*	"	132,024	131,930	414,321	399,921
Portsmouth	"	17,288	17,826	57,758	54,540
Richmond*	"	348,340	350,425	1,103,029	1,200,082
Roanoke	"	58,953	45,630	172,860	143,568
Bluefield	W. Va.	26,967	25,590	84,890	77,157
Charleston	"	94,461	80,860	326,565	275,082
Clarksburg	"	23,116	18,455	71,426	56,656
Huntington	"	42,326	38,098	119,413	115,908
Parkersburg	"	19,944	19,797	66,342	57,951
DISTRICT NO. 6 - ATLANTA					
Anniston	Ala.	18,705	20,004	52,056	58,351
Birmingham*	"	234,066	225,296	703,931	633,753
Dothan	"	10,627	9,143	33,856	28,541
Gadsden	"	11,747	11,556	38,231	37,055
Mobile*	"	98,162	122,658	293,121	380,465
Montgomery*	"	51,463	41,599	154,096	126,305
Jacksonville*	Fla.	210,817	192,973	623,990	579,990
Miami	"	214,807	145,152	563,910	421,546
Orlando	"	50,814	37,232	133,205	98,330
Pensacola*	"	25,797	28,176	87,464	82,045
St. Petersburg	"	45,749	32,177	120,005	87,967
Tampa*	"	95,419	94,531	273,177	267,315
Albany	Ga.	14,286	11,861	45,644	38,633
Atlanta*	"	581,977	514,760	1,770,680	1,574,892
Augusta*	"	42,559	36,127	123,501	113,373
Brunswick	"	7,685	16,312	25,879	51,247
Columbus	"	41,347	39,728	123,181	119,508
Elberton	"	2,797	2,010	8,666	6,493
Macon*	"	51,448	42,056	147,560	135,676
Newnan	"	6,670	5,495	21,807	17,015
Savannah*	"	87,918	83,670	246,057	269,526
Valdosta	"	8,802	6,858	28,279	21,967

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

		January 1946	January 1945	3 months ended --	
				Jan. 1946	Jan. 1945
DISTRICT NO. 6 - ATLANTA (Cont'd)					
Baton Rouge	La.	55,638	48,266	158,212	137,362
Lake Charles	"	22,888	19,567	64,643	56,554
New Orleans*	"	492,278	476,205	1,477,020	1,428,040
Hattiesburg	Miss.	14,703	14,132	42,784	45,473
Jackson	"	95,268	71,435	241,020	194,229
Meridian	"	21,874	17,566	62,984	53,398
Vicksburg*	"	26,363	20,445	70,987	69,298
Chattanooga*	Tenn.	116,174	105,408	321,071	297,845
Knoxville*	"	122,502	133,443	344,412	375,486
Nashville*	"	222,731	185,247	677,702	589,686
DISTRICT NO. 7 - CHICAGO					
Aurora	Ill.	23,047	22,226	68,597	64,701
Bloomington*	"	32,525	25,556	96,464	76,251
Champaign-Urbana	"	25,175	20,392	78,542	66,489
Chicago*	"	6,607,590	6,142,857	20,947,604	20,292,909
Danville	"	23,424	19,133	67,582	57,190
Decatur*	"	45,511	42,012	150,398	143,630
Elgin	"	15,448	12,516	45,859	38,616
Joliet	"	28,673	29,780	90,694	93,532
Moline	"	16,901	15,148	47,660	45,854
Peoria*	"	135,843	144,378	408,054	442,873
Rockford*	"	66,622	57,751	189,014	184,046
Springfield	"	47,533	43,711	147,013	139,158
Fort Wayne*	Ind.	80,024	77,267	241,639	232,040
Gary	"	36,758	30,527	108,685	92,279
Hammond	"	20,319	17,413	58,770	50,860
Indianapolis*	"	469,752	447,381	1,406,442	1,347,284
Lafayette	"	22,660	18,578	65,268	55,801
Muncie	"	26,697	28,260	82,335	91,883
South Bend*	"	91,519	66,656	271,692	213,418
Terre Haute	"	47,411	48,230	149,172	135,443
Burlington	Iowa	12,873	14,926	41,087	46,695
Cedar Rapids*	"	52,607	48,457	164,750	155,482
Clinton	"	14,065	12,031	45,725	37,712
Davenport*	"	47,486	42,487	137,978	133,545
Des Moines*	"	241,442	225,701	657,366	613,673
Dubuque*	"	27,742	21,466	80,646	66,973
Mason City	"	21,750	18,176	64,387	53,278
Muscatine	"	8,178	7,685	26,683	26,981
Ottumwa	"	18,850	21,236	59,484	62,105
Sioux City*	"	95,415	89,164	285,582	246,018
Waterloo*	"	35,166	35,432	109,153	103,630

r/ Revised figure:

Harrisburg, Pa., December 1945, 75,954.

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

		January 1946	January 1945	3 months ended	
				Jan. 1946	Jan. 1945
DISTRICT NO. 7 - CHICAGO (Cont'd)					
Adrian	Mich.	10,061	8,744	27,313	25,974
Battle Creek	"	31,533	25,716	90,869	81,127
Bay City*	"	21,269	19,922	65,429	67,876
Detroit*	"	1,353,273	2,482,146	5,669,236	7,798,281
Flint*	"	54,219	50,122	167,686	150,903
Grand Rapids*	"	110,331	108,254	339,824	320,514
Jackson	"	34,400	45,968	102,467	126,807
Kalamazoo*	"	50,890	50,642	157,415	153,280
Lansing*	"	62,135	72,113	178,901	219,578
Muskegon	"	42,008	47,250	116,143	140,597
Port Huron	"	18,817	18,695	54,849	58,436
Saginaw	"	44,790	41,657	140,316	133,933
Green Bay	Wis.	35,216	29,932	103,692	90,517
Madison	"	74,534	65,400	214,646	196,959
Manitowoc	"	14,013	13,998	42,224	47,025
Milwaukee*	"	710,147	674,257	2,224,633	2,093,977
Oshkosh	"	19,816	19,246	57,317	54,116
Racine	"	43,659	48,704	137,191	148,988
Sheboygan	"	37,970	32,086	111,444	95,323
DISTRICT NO. 8 - ST. LOUIS					
El Dorado	Ark.	12,674	11,099	37,257	32,935
Fort Smith	"	30,233	26,269	105,487	78,020
Helena	"	6,625	5,503	21,831	17,072
Little Rock*	"	86,196	85,901	271,977	252,801
Pine Bluff	"	19,257	19,331	73,698	62,323
Texarkana	"				
(See also Tex.)	"	9,438	12,110	28,210	38,800
Alton	Ill.	16,666	15,738	50,592	46,537
East St. Louis & Nat'l Stock Yards	"	73,350	86,739	231,437	254,806
Quincy	"	19,551	16,327	61,499	52,493
Evansville*	Ind.	77,394	101,013	227,376	312,949
Louisville*	Ky.	404,574	403,152	1,207,016	1,189,814
Owensboro	"	26,149	25,261	71,805	68,512
Paducah	"	10,880	8,783	31,388	26,729
Greenville	Miss.	12,355	12,108	39,838	37,359
Cape Girardeau	Mo.	7,824	7,836	21,165	19,151
Hannibal	"	5,587	5,521	16,841	16,032
Jefferson City	"	43,318	51,941	93,168	88,680
St. Louis*	"	1,066,747	1,084,414	3,430,066	3,323,685
Sedalia	"	7,696	6,154	22,441	18,459
Springfield	"	41,093	32,913	116,436	99,451
Jackson	Tenn.	12,490	9,762	41,246	31,760
Memphis*	"	359,413	291,132	1,112,934	929,966

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

		January 1946	January 1945	3 months ended --	
				Jan. 1946	Jan. 1945
DISTRICT NO. 9 - MINNEAPOLIS					
Duluth*	Minn.	76,570	66,153	271,858	242,345
Mankato	"	12,213	9,196	36,634	29,926
Minneapolis*	"	762,949	671,702	2,383,160	2,098,861
Red Wing	"	3,617	2,695	11,202	8,544
Rochester	"	12,895	11,178	41,637	36,124
St. Cloud	"	8,512	6,987	25,648	22,007
St. Paul*	"	361,316	318,944	1,110,375	1,008,372
South St. Paul	"	44,443	49,239	165,736	161,202
Winona	"	13,502	12,203	40,535	36,739
Billings*	Mont.	23,890	22,016	82,771	71,867
Butte	"	29,658	27,007	88,482	85,214
Great Falls	"	21,611	27,092	75,963	78,399
Helena*	"	15,607	15,350	56,527	49,202
Bismarck	N. Dak.	22,387	16,914	68,459	60,543
Dickinson	"	4,033	3,377	12,276	9,899
Fargo*	"	51,148	44,141	142,626	126,469
Grand Forks*	"	15,107	12,976	45,889	41,584
Jamestown	"	4,417	3,367	13,286	10,532
Minot	"	12,071	9,797	37,182	30,772
Aberdeen*	S. Dak.	26,394	20,491	51,685	41,064
Sioux Falls	"	49,446	42,938	142,289	120,393
Eau Claire	Wis.	21,498	16,931	60,722	50,795
LaCrosse	"	20,861	17,355	61,299	51,274
Superior*	"	10,871	11,469	31,911	36,298
DISTRICT NO. 10 - KANSAS CITY					
Colorado Springs*	Colo.	29,099	23,661	95,051	77,996
Denver*	"	353,184	297,004	1,097,418	921,875
Grand Junction	"	9,818	7,648	29,984	24,110
Greeley	"	14,204	11,021	40,784	34,666
Pueblo*	"	26,295	21,644	86,019	75,479
Atchison	Kans.	13,734	6,870	29,597	20,018
Emporia	"	8,093	7,021	23,285	20,352
Hutchinson	"	43,031	32,097	102,449	86,649
Independence	"	5,555	5,039	15,149	15,064
Kansas City*	"	49,268	40,980	135,358	123,653
Lawrence	"	7,854	8,120	23,796	25,182
Pittsburg	"	8,457	6,754	25,019	20,873
Salina	"	29,630	21,268	73,265	63,386
Topeka*	"	64,658	62,201	181,275	170,102
Wichita*	"	196,960	230,553	486,862	647,684
Joplin*	Mo.	23,518	17,301	68,090	54,895
Kansas City*	"	728,160	707,066	2,116,186	2,122,384
St. Joseph*	"	67,759	65,965	192,228	188,665
Fremont	Neb.	8,006	7,248	23,570	21,778
Grand Island	"	14,733	15,171	44,043	43,124
Lincoln	"	60,236	47,538	173,252	149,363
Omaha*	"	359,810	339,872	1,102,691	1,007,380
Albuquerque*	N. M.	57,545	40,269	149,797	109,671
Bartlesville*	Okla.	47,973	46,209	143,178	142,933
Enid	"	26,197	27,534	71,195	71,368
Guthrie	"	4,005	3,229	11,094	9,800
Muskogee*	"	18,676	17,067	59,321	58,320
Oklahoma City*	"	220,746	207,386	673,859	652,172
Okmulgee	"	5,507	4,445	17,685	13,417
Tulsa*	"	255,041	285,272	833,795	904,094
Casper	Wyo.	14,547	12,230	42,605	35,880
Cheyenne	"	26,910	22,533	68,913	61,584

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

		January 1946	January 1945	3 months ended --	
				Jan. 1946	Jan. 1945
DISTRICT NO. 11 - DALLAS					
Tucson*	Ariz.	42,899	33,090	120,322	95,824
Monroe	La.	26,299	21,869	73,013	63,828
Shreveport*	"	92,571	96,455	275,788	282,528
Roswell	N. M.	12,171	9,630	35,554	29,238
Abilene	Tex.	22,983	20,983	68,558	62,768
Amarillo	"	51,188	47,780	152,910	138,553
Austin*	"	117,692	102,109	263,924	236,954
Beaumont*	"	66,814	64,572	186,907	191,978
Corpus Christi	"	68,994	57,878	197,957	171,781
Corsicana	"	9,560	7,082	27,054	22,796
Dallas*	"	667,516	633,489	2,027,389	1,880,137
El Paso*	"	92,916	71,484	266,974	214,941
Fort Worth*	"	215,732	227,576	690,335	695,271
Galveston	"	52,275	45,290	150,205	137,948
Houston*	"	636,286	588,434	1,928,180	1,774,691
Laredo	"	13,830	12,391	38,496	36,482
Lubbock	"	40,373	38,395	115,050	107,471
Port Arthur	"	24,564	24,279	70,698	71,447
San Angelo	"	22,541	18,169	63,665	54,417
San Antonio	"	197,287	163,360	580,478	477,766
Texarkana*	"				
(See also Ark.)	"	10,658	10,048	33,419	31,098
Tyler	"	29,704	25,402	90,518	74,506
Waco*	"	39,175	32,165	114,343	98,923
Wichita Falls	"	39,397	32,425	118,286	93,980
DISTRICT NO. 12 - SAN FRANCISCO					
Phoenix	Ariz.	149,724	127,329	400,855	345,229
Bakersfield	Calif.	61,897	37,030	171,033	103,054
Berkeley	"	67,761	56,418	183,459	187,619
Fresno*	"	112,982	85,059	362,848	286,840
Long Beach*	"	125,872	133,843	359,541	364,385
Los Angeles*	"	2,511,112	2,156,558	7,354,849	6,184,916
Oakland*	"	338,653	378,158	1,041,720	1,135,895
Pasadena*	"	85,748	61,827	243,004	174,887
Riverside	"	41,801	26,269	113,749	79,139
Sacramento*	"	282,016	187,821	884,086	633,219
San Bernardino	"	33,601	28,751	93,532	80,536
San Diego*	"	206,535	248,068	610,645	731,762
San Francisco*	"	1,911,830	1,708,990	5,776,313	5,291,172
San Jose	"	87,424	81,586	268,386	249,552
Santa Barbara	"	31,666	22,490	90,937	62,361
Santa Rosa	"	20,439	12,737	60,399	39,228
Stockton*	"	54,241	45,932	166,986	131,759
Boise*	Idaho	60,716	54,112	156,507	133,257
Reno*	Nev.	41,833	32,819	108,603	84,920
Eugene	Ore.	31,364	24,579	87,791	72,519
Portland*	"	425,730	461,104	1,319,537	1,456,399
Salem	"	46,140	35,641	127,963	99,818
Ogden*	Utah	48,169	35,332	170,137	121,284
Salt Lake City *	"	151,609	137,537	466,521	414,436
Bellingham	Wash.	17,512	15,792	49,076	45,153
Everett	"	19,566	20,507	62,385	63,157
Seattle*	"	518,219	582,313	1,612,465	1,326,573
Spokane*	"	112,479	99,215	335,072	307,832
Tacoma*	"	110,272	127,579	323,306	367,051
Walla Walla	"	18,457	16,292	53,777	51,335
Yakima*	"	43,877	33,301	132,522	107,337