

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.6

(For Immediate Release)

December 11, 1946

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 36,627 million dollars. During the past three months total debits for the same centers amounted to 261,242 million dollars or 13 per cent above the total reported for the corresponding period a year ago. At banks in New York City there was an increase of less than one per cent compared with the corresponding three-months period a year ago, and at the 333 other centers there was an increase of 21 per cent.

SUMMARY BY FEDERAL RESERVE DISTRICTS
(In millions of dollars)

Federal Reserve district	November 1946	November 1945	3 months ended --	
			Nov. 1946	Nov. 1945
Boston	3,907	3,638	11,709	10,401
New York	33,397	34,652	104,843	102,676
Philadelphia	3,770	3,564	11,371	9,992
Cleveland	5,797	4,697	17,053	13,672
Richmond	3,591	3,000	10,789	8,925
Atlanta	3,473	2,767	10,217	7,882
Chicago	12,797	10,941	37,891	31,969
St. Louis	2,730	2,332	8,106	6,509
Minneapolis	2,098	1,658	6,119	5,001
Kansas City	3,109	2,566	9,175	7,524
Dallas	2,902	2,354	8,564	6,608
San Francisco	3,557	7,233	25,404	21,027
Total, 334 centers	86,627	79,401	261,242	232,186
New York City*	31,088	32,246	96,397	95,775
140 other centers*	46,105	39,255	136,931	113,978
193 other centers	9,434	7,900	27,913	22,432

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

		November 1946	November 1945	3 months ended --	
				Nov. 1946	Nov. 1945
<u>DISTRICT NO. 1 - BOSTON</u>					
Hartford*	Conn.	378,535	332,186	1,151,005	969,164
New Haven*	"	152,541	130,548	467,530	424,105
New London	"	18,958	17,057	58,568	51,819
Waterbury*	"	58,366	47,575	170,719	137,244
Bangor*	Maine	39,434	28,559	122,787	88,571
Lewiston-Auburn	"	26,248	18,187	71,232	53,172
Portland	"	82,207	70,271	241,069	204,682
Boston*	Mass.	2,200,933	2,198,636	6,647,125	6,199,873
Brockton	"	41,006	35,407	114,757	99,693
Fall River*	"	49,585	34,852	136,057	101,559
Holyoke*	"	35,362	29,510	104,927	82,133
Lowell*	"	30,853	28,076	86,558	76,043
Lynn	"	43,852	34,866	127,753	96,315
New Bedford*	"	48,606	42,196	144,629	114,168
Pittsfield	"	30,485	25,141	86,757	71,451
Springfield	"	149,644	125,295	435,021	354,830
Worcester*	"	120,108	104,236	360,528	299,281
Concord	N. H.	21,077	17,554	60,305	50,364
Manchester	"	39,547	31,456	116,375	87,481
Providence*	R. I.	315,393	267,006	932,594	783,699
Burlington	Vt.	24,336	19,389	72,766	55,114

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

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

		November 1946	November 1945	3 months ended --	
				Nov. 1946	Nov. 1945
DISTRICT NO. 2 - NEW YORK					
Bridgeport	Conn.	135,469	96,136	394,437	299,978
Stamford	"	41,433	33,335	134,016	103,836
Jersey City	N. J.	256,646	241,673	750,070	670,721
Montclair	"	24,972	26,071	74,593	65,619
Newark	"	647,007	629,642	1,945,889	1,761,042
Passaic*	"	75,050	57,089	216,688	161,089
Paterson	"	123,669	103,561	355,678	284,440
Albany*	N. Y.	298,173	228,187	954,960	657,776
Binghamton*	"	53,963	44,582	160,709	131,397
Buffalo*	"	480,910	401,391	1,419,383	1,170,025
Elmira	"	29,078	25,478	93,247	84,373
Jamestown	"	29,774	24,485	89,298	69,680
New York*	"	31,088,064	32,245,869	96,397,481	95,775,389
Poughkeepsie	"	29,705	24,707	87,574	72,316
Rochester*	"	273,679	223,747	842,327	663,089
Schenectady	"	62,147	54,149	192,075	146,345
Syracuse*	"	180,373	138,149	543,322	409,562
Utica	"	66,768	53,921	191,605	148,785
DISTRICT NO. 3 - PHILADELPHIA					
Wilmington*	Del.	208,477	185,614	690,283	547,529
Atlantic City	N. J.	46,499	37,026	150,850	112,380
Camden	"	117,066	82,915	332,704	242,505
Trenton*	"	146,568	161,042	426,463	360,812
Allentown	Penna.	64,359	53,028	185,944	140,030
Altoona*	"	26,138	20,942	79,666	57,397
Bethlehem	"	30,053	24,926	89,058	71,966
Chester*	"	35,963	32,363	105,375	101,784
Harrisburg	"	80,138	67,225	245,556	197,347
Hazleton	"	24,226	19,269	73,237	54,528
Johnstown	"	34,913	26,727	103,313	77,861
Lancaster*	"	57,722	48,054	179,538	136,208
Lebanon	"	16,550	15,005	47,776	43,556
Norristown	"	23,759	19,022	70,780	54,177
Philadelphia*	"	2,551,518	2,503,779	7,689,731	7,056,034
Reading	"	78,733	63,303	227,495	171,786
Scranton*	"	87,013	81,178	249,565	224,596
Wilkes-Barre*	"	55,258	47,427	164,001	127,823
Williamsport*	"	23,140	18,911	67,507	53,889
York*	"	61,996	56,333	192,171	159,460
DISTRICT NO. 4 - CLEVELAND					
Covington-Newport	Ky.	34,445	29,084	102,304	83,208
Lexington*	"	53,745	41,049	153,358	111,944
Akron*	Ohio	228,623	177,763	694,677	529,969
Canton	"	94,361	77,885	276,280	219,188
Cincinnati	"	752,503	687,645	2,233,273	1,884,474
Cleveland*	"	1,486,316	1,235,398	4,436,842	3,719,134
Columbus*	"	426,072	346,397	1,239,666	1,032,661
Dayton*	"	195,654	150,746	574,870	427,827
Hamilton	"	27,018	23,382	86,796	67,460
Lima	"	36,228	28,928	109,145	81,186
Lorain	"	15,319	10,493	42,782	30,239
Mansfield	"	31,674	23,722	93,795	69,386
Middletown	"	29,571	21,193	35,566	60,630
Portsmouth	"	17,994	15,407	54,481	42,527
Springfield*	"	40,257	35,463	116,861	96,769
Steubenville	"	18,747	17,473	58,448	50,289
Toledo*	"	350,657	248,354	1,022,998	693,981
Warren	"	33,099	25,217	96,203	69,694
Youngstown*	"	110,691	97,855	345,880	289,999
Zanesville	"	20,286	16,153	62,552	46,735

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

		November 1946	November 1945	3 months ended --	
				Nov. 1946	Nov. 1945
DISTRICT NO. 4 - CLEVELAND (Cont'd)					
Butler	Penna.	24,653	20,107	76,537	59,865
Erie*	"	70,826	60,346	213,178	171,379
Franklin	"	6,216	6,693	19,166	20,275
Greensburg*	"	16,641	14,496	50,298	38,944
Homestead	"	7,392	5,486	21,326	15,730
Oil City*	"	18,987	14,908	55,281	44,541
Pittsburgh*	"	1,576,904	1,198,566	4,510,206	3,528,789
Sharon	"	21,625	19,237	64,318	52,735
Wheeling*	W. Va.	53,175	47,461	156,257	132,074
DISTRICT NO. 5 - RICHMOND					
Washington	D. C.	608,912	564,804	1,840,043	1,654,278
Baltimore*	Md.	868,489	758,727	2,504,505	2,291,960
Cumberland	"	19,759	16,137	59,232	45,763
Frederick	"	16,033	14,099	47,367	39,197
Hagerstown	"	24,415	18,955	73,364	54,334
Asheville	N. C.	42,377	34,447	128,283	93,948
Charlotte*	"	198,519	146,348	608,436	429,200
Durham	"	122,440	109,732	435,852	376,215
Greensboro	"	62,435	43,117	171,761	121,622
Kinston	"	19,126	14,591	89,655	70,891
Raleigh*	"	88,962	66,104	249,716	184,926
Wilmington	"	32,879	33,574	101,601	104,201
Wilson	"	40,143	23,555	136,417	102,728
Winston-Salem	"	127,528	95,806	365,159	270,744
Charleston	S. C.	51,919	42,917	156,035	123,689
Columbia*	"	77,055	67,270	234,775	173,963
Greenville*	"	65,886	49,855	208,184	142,791
Spartanburg	"	41,069	30,055	121,749	82,536
Charlottesville	Va.	21,246	22,640	64,385	64,090
Danville	"	50,157	41,775	137,092	109,983
Lynchburg	"	34,007	25,694	98,871	70,932
Newport News	"	26,685	23,834	79,803	66,052
Norfolk*	"	148,722	129,736	428,426	367,549
Portsmouth	"	19,252	22,042	54,398	53,913
Richmond*	"	463,729	353,076	1,446,373	1,123,717
Roanoke	"	76,338	51,134	216,747	143,816
Bluefield	W. Va.	33,473	27,439	101,877	77,314
Charleston	"	115,980	92,662	347,375	260,696
Clarksburg	"	24,812	22,772	74,072	60,616
Huntington	"	45,584	35,112	137,638	106,096
Parkersburg	"	22,647	22,028	69,897	57,503
DISTRICT NO. 6 - ATLANTA					
Anniston	Ala.	20,611	15,742	65,812	47,990
Birmingham*	"	290,486	228,438	830,709	632,448
Dothan	"	11,674	11,263	34,768	30,924
Gadsden	"	18,058	13,437	49,276	37,134
Mobile*	"	106,626	91,367	312,342	276,694
Montgomery*	"	68,824	50,058	196,758	142,378
Jacksonville*	Fla.	231,254	189,935	653,318	516,871
Miami	"	195,686	157,232	561,045	428,189
Orlando r/ See page c	"	44,559	35,282	129,618	89,512
Pensacola*	"	30,688	26,928	88,558	85,185
St. Petersburg	"	46,274	35,129	130,234	94,677
Tampa*	"	105,474	82,129	284,965	223,115
Albany	Ga.	17,467	15,411	46,277	37,688
Atlanta*	"	712,191	538,722	2,061,798	1,546,910
Augusta*	"	49,251	39,460	152,738	111,394
Brunswick	"	8,093	9,946	24,311	30,007
Columbus	"	56,409	39,376	160,978	115,690
Elberton	"	3,971	3,075	11,995	8,828
Macon*	"	57,522	45,147	167,092	130,545
Newnan	"	8,336	7,756	26,249	17,394
Savannah*	"	76,107	70,263	230,889	212,852
Valdosta	"	10,242	9,980	31,651	27,026

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

		November 1946	November 1945	3 months ended --	
				Nov. 1946	Nov. 1945
DISTRICT NO. 6 - ATLANTA (Cont'd)					
Baton Rouge	La.	66,981	49,242	198,655	139,899
Lake Charles	"	25,869	20,350	73,833	57,359
New Orleans*	"	582,712	456,714	1,796,740	1,304,350
Hattiesburg	Miss.	16,443	14,082	51,533	42,570
Jackson	"	91,308	69,989	278,637	201,926
Meridian	"	23,691	20,557	86,430	63,107
Vicksburg*	"	27,006	23,649	80,946	60,498
Chattanooga*	Tenn.	117,612	92,989	356,524	266,565
Knoxville*	"	100,227	101,569	293,341	322,904
Nashville*	"	246,793	201,442	743,428	579,561
DISTRICT NO. 7 - CHICAGO					
Aurora	Ill.	28,323	21,710	85,070	62,254
Bloomington*	"	35,519	29,009	103,637	81,800
Champaign-Urbana	"	33,114	30,690	103,791	78,571
Chicago*	"	6,793,256	6,086,024	20,282,756	17,788,071
Danville	"	29,535	21,454	83,758	60,597
Decatur*	"	70,095	63,182	210,184	155,026
Elgin	"	20,530	14,526	60,335	40,655
Joliet	"	35,320	31,225	105,552	93,305
Moline	"	21,290	15,361	61,736	43,445
Peoria*	"	159,419	132,834	453,477	389,745
Rockford*	"	74,337	57,563	217,800	175,359
Springfield	"	53,960	48,307	172,066	133,518
Fort Wayne*	Ind.	97,739	79,606	233,950	219,197
Gary	"	44,214	35,434	134,407	100,374
Hammond	"	23,144	18,094	68,706	51,782
Indianapolis*	"	532,098	467,763	1,506,940	1,233,660
Lafayette	"	29,455	20,157	83,699	56,868
Muncie	"	32,633	27,176	93,990	75,589
South Bend* <u>r/</u>	"	132,881	82,593	381,765	232,762
Terre Haute	"	56,397	52,414	158,339	142,768
Burlington	Iowa	15,843	14,527	46,711	38,693
Cedar Rapids*	"	70,448	54,496	203,528	155,374
Clinton	"	21,292	17,110	57,337	45,213
Davenport*	"	55,716	43,668	165,103	126,918
Des Moines*	"	241,962	196,108	726,461	534,253
Dubuque*	"	36,207	25,611	96,800	67,915
Mason City	"	25,312	20,365	69,503	52,278
Muscatine	"	12,176	8,843	34,000	26,176
Ottumwa	"	26,911	20,604	62,563	54,590
Sioux City*	"	124,954	95,687	337,205	280,050
Waterloo*	"	43,313	37,391	132,558	102,396

r/ Revised figures

Orlando, Fla.: October 1946, 43,793.

South Bend, Ind.: October 1946, 125,595.

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

		November 1946	November 1945	3 months ended --	
				Nov. 1946	Nov. 1945
DISTRICT NO. 7 - CHICAGO (Cont'd)					
Adrian	Mich.	12,704	8,860	37,159	25,523
Battle Creek	"	37,119	28,519	106,116	79,973
Bay City*	"	25,594	20,147	73,346	59,240
Detroit*	"	2,243,029	1,746,475	6,636,318	5,421,989
Flint*	"	72,402	56,817	213,142	154,197
Grand Rapids*	"	144,675	110,661	431,673	315,696
Jackson	"	43,822	33,644	125,571	99,498
Kalamazoo*	"	58,300	49,116	165,696	137,641
Lansing*	"	75,541	51,734	222,812	160,358
Muskegon	"	50,560	36,610	143,470	106,290
Port Huron	"	24,335	16,959	70,700	46,192
Saginaw	"	61,234	43,111	174,418	120,952
Green Bay	Wis.	47,469	33,574	137,317	95,942
Madison	"	82,799	66,592	237,922	183,269
Manitowoc	"	16,571	13,013	51,812	39,164
Milwaukee*	"	700,938	657,032	2,147,045	1,894,326
Oshkosh	"	21,761	17,430	64,080	50,445
Racine	"	45,169	44,785	132,936	122,946
Sheboygan	"	44,611	36,166	130,665	105,807
DISTRICT NO. 8 - ST. LOUIS					
El Dorado	Ark.	15,857	11,415	47,047	33,449
Fort Smith	"	33,946	33,448	100,406	86,401
Helena	"	8,310	7,941	23,391	18,730
Little Rock*	"	104,131	92,587	321,848	264,132
Pine Bluff	"	25,966	30,315	84,513	66,472
Texarkana	"				
(See also Tex.)	"	9,071	9,110	28,360	24,346
Alton	Ill.	18,763	15,134	53,361	43,366
East St. Louis & Nat'l					
Stock Yards	"	98,397	83,483	260,861	239,747
Quincy	"	23,135	21,433	69,720	56,699
Evansville*	Ind.	84,283	71,860	246,094	218,968
Louisville*	Ky.	417,389	358,501	1,215,164	1,029,745
Owensboro	"	23,389	21,878	67,322	61,867
Paducah	"	12,121	9,648	36,332	27,790
Greenville	Miss.	15,218	14,492	48,135	36,091
Cape Girardeau	Mo.	8,618	6,337	25,666	17,749
Hannibal	"	6,936	5,395	21,139	15,659
Jefferson City	"	32,770	23,882	122,226	85,376
St. Louis*	"	1,242,753	1,077,348	3,712,018	3,057,941
Sedalia	"	8,955	7,172	26,808	20,217
Springfield	"	54,005	38,578	162,899	113,421
Jackson	Tenn.	20,303	14,763	55,127	37,977
Memphis*	"	465,333	376,817	1,377,416	952,678

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

		November 1946	November 1945	3 months ended --	
				Nov. 1946	Nov. 1945
DISTRICT NO. 9 - MINNEAPOLIS					
Duluth*	Minn.	122,617	107,902	376,827	329,843
Mankato	"	16,196	12,401	47,111	34,529
Minneapolis*	"	984,854	775,327	2,971,620	2,435,126
Red Wing	"	5,530	3,746	14,482	10,554
Rochester	"	17,334	12,364	55,582	37,851
St. Cloud	"	11,369	8,217	33,299	24,097
St. Paul*	"	448,820	344,416	1,251,460	1,038,004
South St. Paul	"	86,192	62,052	192,076	156,234
Winona	"	15,941	13,144	44,489	35,853
Billings*	Mont.	33,631	27,626	96,733	78,080
Butte	"	34,816	27,829	106,539	83,770
Great Falls	"	28,046	29,942	89,773	92,608
Helena*	"	20,704	18,550	64,944	51,976
Bismarck	N. Dak.	25,202	18,426	70,831	52,329
Dickinson	"	4,189	4,275	13,572	12,008
Fargo*	"	59,547	49,442	169,315	124,740
Grand Forks*	"	20,589	16,946	55,058	41,622
Jamestown	"	5,772	4,924	17,576	13,723
Minot	"	15,529	13,691	47,992	37,975
Aberdeen*	S. Dak.	16,440	13,014	52,409	40,417
Sioux Falls	"	59,528	44,138	153,288	128,757
Eau Claire	Wis.	29,482	19,424	84,660	54,176
La Crosse	"	24,035	19,514	71,854	55,439
Superior*	"	12,026	10,484	37,405	31,353
DISTRICT NO. 10 - KANSAS CITY					
Colorado Springs*	Colo.	35,020	34,141	102,490	84,913
Denver*	"	410,011	364,275	1,245,021	1,006,528
Grand Junction	"	11,729	10,698	34,337	27,568
Greeley	"	16,661	14,214	51,173	38,836
Pueblo*	"	31,268	30,706	95,121	78,381
Atchison	Kans.	14,160	6,618	36,224	18,654
Emporia	"	9,019	7,854	26,983	21,940
Hutchinson	"	29,414	29,009	90,327	80,060
Independence	"	5,697	4,734	16,734	13,898
Kansas City*	"	52,143	41,247	157,312	117,588
Lawrence	"	8,326	7,514	26,021	23,953
Pittsburg	"	9,204	7,823	27,565	22,291
Salina	"	29,006	22,677	83,301	64,963
Topeka*	"	64,585	55,367	196,937	167,212
Wichita*	"	156,891	132,613	494,241	450,430
Joplin*	Mo.	24,459	21,262	73,628	59,800
Kansas City*	"	847,965	660,836	2,450,500	1,987,927
St. Joseph*	"	86,496	62,572	223,704	186,425
Fremont	Neb.	10,513	7,754	31,454	22,817
Grand Island	"	17,926	14,775	57,023	44,282
Lincoln	"	62,582	53,434	188,607	154,462
Omaha*	"	420,424	340,855	1,196,975	1,031,963
Albuquerque*	N. M.	57,970	43,859	176,792	127,280
Bartlesville*	Okla.	57,164	46,147	163,030	135,821
Enid	"	27,964	21,816	82,030	68,028
Guthrie	"	3,248	3,424	10,502	9,145
Muskogee*	"	20,327	20,036	59,601	52,248
Oklahoma City*	"	238,742	207,782	727,075	569,009
Okmulgee	"	5,435	5,058	15,616	14,466
Tulsa*	"	303,183	252,295	910,411	747,876
Casper	Wyo.	17,077	15,072	52,970	40,542
Cheyenne	"	23,945	19,049	71,197	55,174

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

		November 1946	November 1945	3 months ended --	
				Nov. 1946	Nov. 1945
DISTRICT NO. 11 - DALLAS					
Tucson*	Ariz.	48,531	37,834	143,682	103,705
Monroe	La.	29,828	22,781	83,401	64,057
Shreveport*	"	103,374	88,089	327,386	244,075
Roswell	N. M.	13,462	11,616	39,802	29,815
Abilene	Tex.	27,755	21,501	81,379	57,941
Amarillo	"	66,465	51,015	197,225	141,861
Austin*	"	78,791	71,234	266,278	216,775
Beaumont*	"	66,504	59,563	195,739	170,592
Corpus Christi	"	60,148	59,287	183,912	175,841
Corsicana	"	9,723	8,566	29,321	23,220
Dallas*	"	770,508	581,769	2,254,195	1,622,838
El Paso*	"	104,603	84,342	297,802	215,526
Fort Worth*	"	266,411	228,556	768,654	625,577
Galveston	"	54,871	44,559	156,959	130,938
Houston*	"	733,655	595,625	2,164,952	1,709,024
Laredo	"	14,827	11,859	44,889	34,754
Lubbock	"	50,003	37,972	136,293	96,541
Port Arthur	"	27,085	21,534	82,427	61,203
San Angelo	"	24,609	21,094	76,039	59,536
San Antonio	"	214,277	181,685	629,364	506,472
Texarkana*	"				
(See also Ark.)	"	14,572	11,802	41,569	32,565
Tyler	"	32,369	28,655	96,856	82,815
Waco*	"	46,147	35,277	142,269	99,138
Wichita Falls	"	43,574	38,101	123,519	102,932
DISTRICT NO. 12 - SAN FRANCISCO					
Phoenix	Ariz.	162,717	118,022	456,703	315,310
Bakersfield	Calif.	72,436	54,067	192,525	138,801
Berkeley	"	69,506	53,598	212,084	151,921
Fresno*	"	201,764	130,052	563,597	308,949
Long Beach*	"	123,257	113,306	381,674	317,328
Los Angeles*	"	2,599,210	2,264,606	7,871,958	6,499,950
Oakland*	"	379,033	320,156	1,128,546	988,350
Pasadena*	"	90,036	74,805	271,598	210,509
Riverside	"	34,031	31,586	102,411	91,680
Sacramento*	"	401,687	317,737	1,019,611	790,148
San Bernardino	"	43,750	27,466	147,164	84,670
San Diego*	"	222,902	197,625	638,098	565,896
San Francisco*	"	2,063,977	1,769,511	6,034,940	5,362,976
San Jose	"	102,000#	90,383	319,067	285,202
Santa Barbara	"	33,091	27,989	99,614	76,551
Santa Rosa	"	26,127	19,053	77,358	57,188
Stockton*	"	65,474	55,924	200,581	165,031
Boise*	Idaho	57,595	43,573	173,371	130,852
Reno*	Nev.	41,450	33,392	122,900	90,966
Eugene	Ore.	41,506	26,606	127,117	84,015
Portland*	"	511,604	420,830	1,519,196	1,242,744
Salem	"	55,036	40,334	165,532	118,861
Ogden*	Utah	61,398	59,854	228,147	147,306
Salt Lake City*	"	186,750	145,499	529,377	407,098
Bellingham	Wash.	19,131	15,411	60,884	45,677
Everett	"	26,700	19,492	78,583	59,511
Seattle*	"	545,448	505,609	1,694,746	1,505,047
Spokane*	"	137,803	101,941	425,390	311,021
Tacoma*	"	113,264	95,916	345,327	296,616
Walla Walla	"	21,409	17,434	67,389	52,583
Yakima*	"	46,743	41,406	147,463	124,682

Estimated