

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

G.6

(For Immediate Release)

January 12, 1950

BANK DEBITS--DEBITS TO DEPOSIT ACCOUNTS EXCEPT INTERBANK ACCOUNTS

Bank debits as reported by banks in 333 leading centers for the month of December aggregated 118,197 million dollars. During the past three months total debits for the same centers amounted to 319,523 million dollars or 4 per cent below the total reported for the corresponding period a year ago. At banks in New York City there was a decrease of 2 per cent compared with the corresponding three-months period a year ago, and at the 332 other centers there was a decrease of 4 per cent.

SUMMARY BY FEDERAL RESERVE DISTRICTS

(In millions of dollars)

Federal Reserve district	December 1949	December 1948	3 months ended --	
			Dec. 1949	Dec. 1948
Boston	4,890	5,018	13,745	13,927
New York	49,455	50,184	127,655	129,867
Philadelphia	5,224	5,170	14,295	14,190
Cleveland	7,621	8,404	20,421	22,947
Richmond	4,457	4,531	12,804	13,227
Atlanta	4,638	4,631	12,802	12,980
Chicago	16,373	18,242	45,887	50,670
St. Louis	3,595	3,859	10,423	11,022
Minneapolis	2,274	2,462	6,873	7,647
Kansas City	4,358	4,519	12,390	12,993
Dallas	4,641	4,592	12,401	12,558
San Francisco	10,672	10,663	29,825	30,276
Total, 333 centers	118,197	122,277	319,523	332,305
New York City*	45,781	46,194	117,364	119,117
140 other centers*	60,493	63,714	168,245	177,942
192 other centers	11,923	12,368	33,913	35,246

DEBITS BY BANKS IN EACH REPORTING CENTER

(In thousands of dollars)

		December 1949	December 1948	3 months ended --	
				Dec. 1949	Dec. 1948
<u>DISTRICT NO. 1 - BOSTON</u>					
Hartford*	Conn.	566,346	528,717	1,520,970	1,395,048
New Haven*	"	199,223	216,693	551,854	593,653
New London	"	23,666	23,824	65,792	68,660
Waterbury*	"	63,278	70,302	177,257	195,895
Bangor*	Maine	43,289	48,630	131,997	140,831
Lewiston-Auburn	"	30,682	33,786	84,239	91,053
Portland	"	82,091	92,397	240,767	261,524
Boston*	Mass.	2,748,789	2,847,280	7,792,329	7,959,181
Brockton	"	44,792	44,059	136,602	127,699
Fall River*	"	51,332	50,052	148,195	146,716
Holyoke*	"	33,815	35,453	101,191	101,033
Lowell*	"	33,969	35,498	98,657	97,359
Lynn	"	54,737	48,228	165,464	142,302
New Bedford*	"	55,793	56,201	153,153	161,279
Pittsfield	"	34,066	37,157	100,697	109,769
Springfield	"	164,684	175,773	487,143	545,578
Worcester*	"	159,892	165,323	427,983	443,916
Concord	N.H.	26,842	27,013	75,784	74,714
Manchester	"	53,084	56,840	144,026	150,381
Providence*	R.I.	392,017	395,172	1,059,255	1,033,606
Burlington	Vt.	27,785	29,956	82,104	86,480

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

DEBITS BY BANKS IN EACH REPORTING CENTER

(In thousands of dollars)

		December 1949	December 1948	3 months ended --	
				Dec. 1949	Dec. 1948
DISTRICT NO. 2 - NEW YORK					
Bridgeport	Conn.	144,429	175,438	397,590	481,432
Stamford	"	61,347	69,156	187,067	177,858
Jersey City	N.J.	320,102	377,610	868,205	980,758
Montclair	"	36,714	33,722	99,450	92,466
Newark	"	852,647	877,311	2,410,115	2,407,047
Passaic*	"	87,008	104,854	251,135	290,381
Paterson	"	150,359	136,714	416,688	396,492
Albany*	N.Y.	559,225	606,381	1,530,414	1,443,966
Binghamton*	"	62,259	66,668	182,593	182,279
Buffalo*	"	568,434	637,251	1,605,972	1,780,433
Elmira	"	32,460	36,431	97,049	103,859
Jamestown	"	38,147	43,171	102,467	118,220
New York*	"	45,781,256	46,194,294	117,364,335	119,116,941
Poughkeepsie	"	42,525	42,569	122,669	118,424
Rochester*	"	332,491	361,459	937,161	1,014,687
Schenectady	"	81,849	88,717	234,193	249,803
Syracuse*	"	224,978	248,330	623,309	676,785
Utica	"	78,400	83,882	224,339	234,698
DISTRICT NO. 3 - PHILADELPHIA					
Wilmington*	Del.	374,530	359,668	911,892	875,948
Atlantic City	N.J.	51,199	52,272	151,798	153,163
Camden	"	134,222	131,335	385,406	379,148
Trenton*	"	181,566	199,757	514,440	540,641
Allentown	Penna.	79,573	96,675	220,852	254,307
Altoona*	"	28,850	31,957	81,860	93,397
Bethlehem	"	38,719	37,747	101,636	106,954
Chester*	"	45,576	48,183	130,273	135,982
Harrisburg	"	114,799	114,648	321,856	324,544
Hazleton	"	30,949	33,288	87,202	93,059
Johnstown	"	41,639	48,298	111,707	140,039
Lancaster*	"	69,730	69,801	200,013	192,770
Lebanon	"	19,280	21,966	56,182	62,131
Norristown	"	31,113	34,205	86,928	91,736
Philadelphia*	"	3,599,763	3,492,329	9,856,673	9,615,384
Reading	"	106,998	103,600	303,374	291,255
Scranton*	"	105,135	102,831	290,620	293,229
Wilkes-Barre*	"	69,261	72,934	194,352	213,068
Williamsport*	"	29,593	30,026	81,788	84,507
York*	"	71,119	88,515	206,412	249,038
DISTRICT NO. 4 - CLEVELAND					
Covington-Newport	Ky.	42,610	43,213	117,407	120,957
Lexington*	"	83,203	157,539	194,567	280,518
Akron*	Ohio	250,469	256,162	722,734	741,156
Canton	"	107,354	134,324	301,662	370,533
Cincinnati	"	947,825	1,008,354	2,646,187	2,854,570
Cleveland*	"	1,999,930	2,247,594	5,296,695	6,054,612
Columbus*	"	591,684	604,315	1,671,915	1,757,818
Dayton*	"	250,210	256,787	691,041	725,542
Hamilton	"	39,974	40,900	116,332	117,427
Lima	"	42,705	45,966	126,969	134,665
Lorain	"	18,077	22,083	51,029	62,408
Mansfield	"	45,359	47,096	127,459	135,503
Middletown	"	38,811	38,124	104,886	105,351
Portsmouth	"	21,620	24,386	61,514	69,360
Springfield*	"	47,978	50,260	134,706	140,744
Steubenville	"	24,044	27,356	61,888	77,271
Toledo*	"	395,618	419,174	1,068,996	1,161,258
Warren	"	39,756	44,870	108,007	124,551
Youngstown*	"	160,846	176,262	430,214	494,185
Zanesville	"	27,431	28,859	77,874	85,159

DEBITS BY BANKS IN EACH REPORTING CENTER

(In thousands of dollars)

		December 1949	December 1948	3 months ended --	
				Dec. 1949	Dec. 1948
DISTRICT NO. 4 - CLEVELAND (Cont'd)					
Butler	Penna.	29,497	35,678	85,310	98,567
Erie*	"	91,578	100,113	255,671	287,232
Franklin	"	7,084	8,801	19,943	24,110
Greensburg*	"	21,065	24,521	57,288	68,559
Oil City*	"	19,173	21,593	54,633	61,908
Pittsburgh*	"	2,169,547	2,432,520	5,571,025	6,507,525
Sharon	"	28,445	32,822	73,852	91,070
Wheeling*	W.Va.	79,200	73,996	191,674	194,323
DISTRICT NO. 5 - RICHMOND					
Washington	D.C.	801,933	801,534	2,280,105	2,299,974
Baltimore*	Md.	1,027,546	1,111,993	2,998,424	3,281,679
Cumberland	"	23,117	21,794	65,142	64,319
Frederick	"	19,811	18,673	54,284	56,833
Hagerstown	"	30,953	29,999	81,055	82,325
Asheville	N.C.	56,935	55,697	150,684	156,680
Charlotte*	"	274,442	254,462	808,150	750,520
Durham	"	81,133	87,388	337,841	363,807
Greensboro	"	88,638	83,122	253,364	243,356
Kinston	"	13,841	13,777	66,489	64,252
Raleigh*	"	125,411	119,612	413,144	352,577
Wilmington	"	32,043	33,499	92,116	99,914
Wilson	"	16,998	17,829	89,567	103,149
Winston-Salem	"	145,699	128,795	449,994	415,844
Charleston	S.C.	64,160	63,740	182,508	185,755
Columbia*	"	109,728	98,887	312,364	298,056
Greenville*	"	90,249	88,566	262,958	254,912
Spartanburg	"	53,656	51,541	159,355	154,325
Charlottesville	Va.	24,703	23,147	72,447	69,044
Danville	"	32,494	30,165	129,142	133,886
Lynchburg	"	46,527	44,802	123,041	119,240
Newport News	"	33,058	37,772	89,672	101,971
Norfolk*	"	247,785	219,432	601,676	585,866
Portsmouth	"	23,433	25,410	62,676	65,833
Richmond*	"	531,801	564,311	1,536,464	1,597,178
Roanoke	"	104,258	106,710	281,880	295,212
Bluefield	W.Va.	49,390	63,699	103,385	160,844
Charleston	"	173,032	192,406	408,460	482,819
Clarksburg	"	34,827	38,127	85,583	103,289
Huntington	"	71,441	71,792	177,484	196,629
Parkersburg	"	27,950	32,590	74,575	86,718
DISTRICT NO. 6 - ATLANTA					
Anniston	Ala.	22,654	25,243	66,899	71,734
Birmingham*	"	378,294	374,127	1,008,594	1,049,547
Dothan	"	14,011	14,939	44,710	45,245
Gadsden	"	21,660	20,784	60,249	61,895
Mobile*	"	138,187	153,012	368,442	428,938
Montgomery*	"	81,985	83,584	246,232	249,322
Jacksonville*	Fla.	310,501	293,726	842,116	827,490
Miami	"	273,178	281,618	740,172	742,076
Orlando	"	65,156	57,007	166,392	149,875
Pensacola*	"	44,102	37,960	114,683	108,632
St. Petersburg	"	65,918	59,527	176,998	161,815
Tampa*	"	156,649	137,687	400,714	370,284

DEBITS BY BANKS IN EACH REPORTING CENTER

(In thousands of dollars)

		December 1949	December 1948	3 months ended --	
				Dec. 1949	Dec. 1948
DISTRICT NO. 6 - ATLANTA (Cont'd)					
Albany	Ga.	26,798	20,276	78,219	60,440
Atlanta*	"	928,862	976,034	2,615,857	2,742,901
Augusta*	"	60,630	61,099	176,832	177,582
Brunswick	"	9,968	10,273	26,659	27,490
Columbus	"	61,309	59,706	172,051	167,224
Elberton	"	4,357	4,344	12,991	13,949
Macon*	"	67,491	66,396	183,813	185,303
Newnan	"	8,903	9,726	27,425	26,554
Savannah*	"	96,667	100,001	262,559	276,645
Valdosta	"	12,572	13,406	36,170	39,327
Baton Rouge	La.	110,233	112,652	316,767	330,587
Lake Charles	"	40,718	38,910	111,375	109,890
New Orleans*	"	773,920	774,399	2,159,986	2,173,488
Hattiesburg	Miss.	18,052	17,419	52,612	51,394
Jackson	"	140,561	133,789	415,500	400,187
Meridian	"	26,429	27,371	80,765	86,219
Vicksburg*	"	26,836	30,498	87,064	94,590
Chattanooga*	Tenn.	159,946	160,335	430,745	438,686
Knoxville*	"	133,106	148,442	340,449	375,992
Nashville*	"	357,891	326,554	977,949	935,133
DISTRICT NO. 7 - CHICAGO					
Aurora	Ill.	36,548	39,038	103,556	111,554
Bloomington*	"	40,727	44,763	125,098	134,295
Champaign-Urbana	"	37,825	38,781	127,253	122,953
Chicago*	"	8,612,004	9,639,957	23,551,526	26,400,961
Danville	"	35,202	36,579	102,593	113,495
Decatur*	"	69,960	73,280	237,924	247,343
Elgin	"	24,824	27,396	70,256	73,301
Joliet	"	42,026	44,906	115,051	124,900
Moline	"	28,977	29,723	85,753	87,167
Peoria*	"	158,748	181,702	508,262	556,322
Rockford*	"	102,252	109,659	277,383	300,866
Springfield	"	76,026	81,536	215,158	231,692
Fort Wayne*	Ind.	124,846	137,069	351,898	387,636
Gary	"	59,986	66,448	164,955	187,483
Hammond	"	35,019	36,072	97,665	102,164
Indianapolis*	"	633,550	703,826	1,863,091	1,995,576
Lafayette	"	40,565	41,574	118,742	117,563
Muncie	"	36,344	40,728	107,650	116,558
South Bend*	"	200,392	210,460	594,452	603,185
Terre Haute	"	70,445	76,812	190,267	208,664

r/ Revised figures:

Evansville, Ind.: September 1949, 114,797

Salem, Oregon: October 1949, 70,013

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

		December 1949	December 1948	3 months ended --	
				Dec. 1949	Dec. 1948
DISTRICT NO. 7 - CHICAGO (Cont'd)					
Burlington	Iowa	20,241	21,689	60,668	61,492
Cedar Rapids*	"	83,516	84,521	232,551	245,287
Clinton	"	17,862	19,531	56,085	57,848
Davenport*	"	68,492	78,297	196,578	221,042
Des Moines*	"	301,392	295,684	863,041	821,419
Dubuque*	"	44,324	47,104	126,564	135,222
Mason City	"	31,068	35,390	90,141	94,327
Muscatine	"	12,937	20,109	36,932	64,824
Ottumwa	"	31,886	35,013	92,544	95,987
Sioux City*	"	147,416	165,313	452,709	467,939
Waterloo*	"	63,929	66,635	186,442	183,760
Adrian	Mich.	13,459	14,806	39,383	41,965
Battle Creek	"	44,259	46,276	122,881	129,472
Bay City*	"	31,381	35,280	93,866	102,536
Detroit*	"	3,130,294	3,607,072	9,064,513	10,067,555
Flint*	"	85,357	84,390	252,564	244,680
Grand Rapids*	"	185,926	195,360	527,778	550,482
Jackson	"	47,242	51,001	132,282	143,343
Kalamazoo*	"	71,965	74,246	195,939	209,508
Lansing*	"	81,284	88,103	234,625	253,970
Muskegon	"	48,572	59,095	137,137	172,323
Port Huron	"	27,718	28,340	76,118	82,415
Saginaw	"	72,788	77,340	205,629	219,171
Green Bay	Wis.	54,006	58,353	160,028	171,642
Madison	"	101,694	115,758	291,014	315,605
Manitowoc	"	23,319	24,980	64,834	66,765
Milwaukee*	"	934,177	1,001,620	2,511,012	2,793,789
Oshkosh	"	25,445	28,208	72,587	79,641
Racine	"	56,897	74,322	167,982	209,748
Sheboygan	"	47,574	48,118	134,118	142,306
DISTRICT NO. 8 - ST. LOUIS					
El Dorado	Ark.	25,937	24,586	69,573	68,155
Fort Smith	"	40,191	42,952	120,769	126,279
Helena	"	9,559	10,460	30,361	34,440
Little Rock*	"	134,659	137,013	403,543	406,244
Pine Bluff	"	34,477	36,146	105,663	118,826
Texarkana	"	11,783	10,605	33,573	34,569
(See also Tex.)	"				
Alton	Ill.	26,633	26,863	72,485	74,601
East St. Louis & Nat'l Stock Yards	"	106,070	132,753	312,613	386,902
Quincy	"	30,953	31,673	91,456	89,854
Evansville* r/	Ind.	109,848	121,055	333,774	352,260
Louisville*	Ky.	588,631	595,056	1,568,096	1,634,681
Owensboro	"	43,362	33,058	115,679	96,091
Paducah	"	15,717	17,751	43,632	46,464
Greenville	Miss.	28,121	30,389	77,078	81,626
Cape Girardeau	Mo.	11,913	12,172	34,904	34,287
Hannibal	"	8,864	8,462	25,474	23,359
Jefferson City	"	40,569	43,590	141,895	145,507
St. Louis*	"	1,608,694	1,780,001	4,600,177	4,922,981
Sedalia	"	10,908	11,067	30,164	30,829
Springfield	"	54,302	58,400	166,717	175,853
Jackson	Tenn.	21,340	20,601	70,710	67,847
Memphis*	"	632,682	674,742	1,974,722	2,070,721

r/ See note on page c regarding revised figures

DEBITS BY BANKS IN EACH REPORTING CENTER

(In thousands of dollars)

		December 1949	December 1948	3 months ended --	
				Dec. 1949	Dec. 1948
DISTRICT NO. 9 - MINNEAPOLIS					
Duluth*	Minn.	97,242	118,527	317,742	451,171
Mankato	"	21,496	21,065	62,832	61,604
Minneapolis*	"	1,009,516	1,091,368	3,094,360	3,464,507
Red Wing	"	5,831	5,705	16,720	17,186
Rochester	"	24,376	23,985	70,485	69,366
St. Cloud	"	14,117	14,485	40,567	41,053
St. Paul*	"	501,747	547,111	1,434,680	1,614,750
South St. Paul	"	80,744	99,178	264,425	300,084
Winona	"	18,808	19,224	49,870	53,055
Billings*	Mont.	47,815	44,500	153,550	138,324
Butte	"	51,660	48,449	140,034	138,366
Great Falls	"	45,679	48,259	142,123	154,238
Helena*	"	29,561	26,832	84,143	81,762
Bismarck	N.Dak.	39,466	39,834	125,389	116,418
Dickinson	"	6,478	7,333	20,689	23,525
Fargo*	"	64,819	73,568	212,932	232,424
Grand Forks*	"	21,939	25,505	72,511	77,153
Jamestown	"	6,381	7,025	20,389	22,623
Minot	"	18,154	21,384	60,475	67,202
Aberdeen*	S.Dak.	21,145	21,011	64,234	64,303
Sioux Falls	"	73,055	77,791	210,829	229,184
Eau Claire	Wis.	28,847	31,412	83,199	90,728
La Crosse	"	33,681	35,500	93,932	98,337
Superior*	"	11,720	12,993	36,622	39,694
DISTRICT NO. 10 - KANSAS CITY					
Colorado Springs*	Colo.	43,624	44,238	133,401	133,062
Denver*	"	520,633	540,859	1,570,331	1,610,610
Grand Junction	"	14,961	15,108	43,752	42,241
Greeley	"	20,929	19,487	67,256	68,778
Pueblo*	"	43,370	43,612	126,451	123,513
Atchison	Kans.	10,652	15,628	30,055	48,384
Emporia	"	11,664	10,767	34,425	33,928
Hutchinson	"	37,766	47,375	102,741	122,185
Independence	"	7,152	7,899	19,960	21,036
Kansas City*	"	73,146	73,901	204,133	202,714
Lawrence	"	11,258	11,658	32,258	31,655
Pittsburg	"	13,049	14,001	34,488	37,339
Salina	"	30,716	37,456	94,885	105,871
Topeka*	"	116,449	91,297	302,420	260,843
Wichita*	"	234,703	235,738	633,036	653,586
Joplin*	Mo.	28,063	31,070	77,918	85,591
Kansas City*	"	1,106,993	1,222,727	3,108,879	3,414,748
St. Joseph*	"	101,161	116,101	298,573	329,288
Fremont	Neb.	16,130	18,319	45,558	49,539
Grand Island	"	22,811	21,730	67,094	63,724
Lincoln	"	82,538	83,475	237,638	236,255
Omaha*	"	505,241	536,306	1,457,357	1,532,502
Albuquerque*	N.M.	101,211	84,023	279,915	245,639
Bartlesville*	Okla.	143,064	138,717	396,568	391,797
Enid	"	36,584	41,198	106,875	109,772
Guthrie	"	4,494	4,478	13,054	12,596
Muskogee*	"	31,513	31,893	86,749	83,047
Oklahoma City*	"	357,594	337,087	1,047,032	980,129
Okmulgee	"	7,146	7,821	21,874	23,773
Tulsa*	"	559,499	571,472	1,533,653	1,756,184
Casper	Wyo.	30,554	33,235	91,273	93,935
Cheyenne	"	33,724	30,632	90,820	88,897

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

		December 1949	December 1948	3 months ended --	
				Dec. 1949	Dec. 1948
DISTRICT NO. 11 - DALLAS					
Tucson*	Ariz.	56,256	65,303	156,942	185,355
Monroe	La.	40,249	40,758	121,775	118,927
Shreveport*	"	165,581	157,301	424,567	466,335
Roswell	N.M.	16,539	17,866	48,451	51,620
Abilene	Tex.	39,622	37,328	115,831	110,154
Amarillo	"	100,944	97,756	298,654	287,369
Austin*	"	148,949	117,190	370,922	328,257
Beaumont*	"	113,503	106,443	302,472	313,182
Corpus Christi	"	80,896	82,868	234,821	233,916
Corsicana	"	14,617	13,085	40,542	37,330
Dallas*	"	1,342,321	1,301,559	3,440,668	3,442,110
El Paso*	"	159,699	148,590	443,990	422,090
Fort Worth*	"	393,934	395,019	1,054,911	1,064,991
Galveston	"	73,079	87,009	214,135	222,340
Houston*	"	1,216,443	1,300,266	3,290,829	3,517,364
Laredo	"	17,512	18,471	47,516	50,080
Lubbock	"	103,689	76,431	264,851	230,266
Port Arthur	"	36,395	39,132	102,933	108,231
San Angelo	"	37,163	32,385	103,736	94,394
San Antonio	"	293,797	274,026	798,004	750,354
Texarkana*	"	16,830	16,858	48,360	49,534
(See also Ark.)					
Tyler	"	46,356	45,013	130,512	127,292
Waco*	"	58,544	55,429	166,315	164,533
Wichita Falls	"	67,622	65,976	179,707	182,343
DISTRICT NO. 12 - SAN FRANCISCO					
Phoenix	Ariz.	218,186	212,086	590,573	577,645
Bakersfield	Calif.	136,868	110,004	374,469	302,569
Berkeley	"	89,761	92,771	259,962	264,027
Fresno*	"	172,187	145,169	475,750	409,900
Long Beach*	"	177,991	171,418	493,288	477,968
Los Angeles*	"	3,458,877	3,391,628	9,182,627	9,299,449
Oakland*	"	426,635	452,278	1,218,035	1,366,711
Pasadena*	"	112,642	112,037	311,253	312,942
Riverside	"	38,017	37,174	109,485	107,292
Sacramento*	"	446,590	404,581	1,431,045	1,311,395
San Bernardino	"	54,301	49,093	145,061	145,626
San Diego*	"	251,386	257,536	676,977	709,899
San Francisco*	"	2,577,076	2,644,716	7,278,276	7,440,822
San Jose	"	118,450	123,172	356,206	378,706
Santa Barbara	"	38,605	38,398	108,622	113,588
Santa Rosa	"	26,287	25,773	73,946	76,336
Stockton*	"	63,195	69,061	188,872	203,224
Boise*	Idaho	85,469	74,281	243,041	213,401
Reno*	Nev.	47,643	65,271	132,822	151,871
Eugene	Ore.	52,292	54,645	153,901	166,688
Portland*	"	591,481	590,940	1,690,801	1,775,967
Salem r/	"	60,652	55,288	193,724	175,701
Ogden*	Utah	63,676	60,211	177,297	196,234
Salt Lake City*	"	255,216	255,044	712,294	736,682
Bellingham	Wash.	22,099	23,986	65,655	70,324
Everett	"	29,871	32,253	87,583	97,922
Seattle*	"	694,040	731,635	2,046,948	2,069,412
Spokane*	"	161,443	165,616	465,654	491,845
Tacoma*	"	135,588	145,070	385,773	413,867
Walla Walla	"	23,646	23,742	67,818	70,802
Yakima*	"	42,093	48,615	127,223	147,548

r/ See note on page c regarding revised figures.