

BANK DEBITS

TO DEMAND DEPOSIT ACCOUNTS EXCEPT INTERBANK AND U. S. GOVERNMENT ACCOUNTS

Bank debits to demand deposit accounts, except interbank and U. S. Government accounts, as reported by banks in 344 leading centers for the month of July aggregated \$224 billion. During the past three months debits amounted to \$707 billion or 4.0 per cent above the total reported for the corresponding period a year ago. At banks in New York City there was an increase of 6.8 per cent compared with the corresponding three-months period a year ago; at 6 other centers the increase was 2.9 per cent; and at 337 other centers it was 1.9 per cent.

SUMMARY BY FEDERAL RESERVE DISTRICTS (In millions of dollars)

Federal Reserve District	July 1960	July 1959	Three months ended	
			July 1960	July 1959
Boston	8,677	9,156	27,314	26,676
New York	91,759	95,664	292,228	274,599
Philadelphia	9,019	9,458	29,031	28,248
Cleveland	14,440	15,728	46,076	45,372
Richmond	8,462	8,896	26,630	26,267
Atlanta	9,905	10,410	30,839	30,440
Chicago	31,953	34,239	101,318	98,901
St. Louis	5,781	6,017	17,911	17,420
Minneapolis	3,893	4,243	12,304	12,210
Kansas City	8,618	9,152	26,505	26,262
Dallas	8,850	9,452	28,067	27,714
San Francisco	22,252	23,223	69,047	66,133
Total, 344 reporting centers	223,608	235,637	707,270	680,242
New York City	86,063	89,600	274,424	256,924
6 other centers*	45,254	48,421	143,564	139,497
337 other centers	92,291	97,615	289,282	283,821

ANNUAL RATE OF TURNOVER OF DEMAND DEPOSITS EXCEPT INTERBANK AND U. S. GOVERNMENT DEPOSITS

	Without seasonal adjustment			Adjusted for seasonal variation		
	July 1960	June 1960	July 1959	July 1960	June 1960	July 1959
New York City	58.8	65.7	57.2	58.9	61.3	57.3
6 other centers*	P/34.0	36.5	32.9	P/34.2	35.7	33.1
337 other centers	P/25.7	26.9	24.9	P/25.5	26.4	24.7

* Boston, Philadelphia, Chicago, Detroit, San Francisco, and Los Angeles.

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BANK DEBITS - July 1960
(In thousands of dollars)

		July 1960	July 1959	Three months ended	
				July 1960	July 1959
DISTRICT NO. 1 - BOSTON					
Connecticut:	Hartford	1,238,060	1,394,402	3,883,233	3,740,806
	New Haven	442,072	439,352	1,319,453	1,300,733
	New London	88,996	94,197	266,764	272,266
	Waterbury	133,092	111,102	430,439	363,052
Maine:	Bangor	88,091	84,072	247,193	247,680
	Lewiston-Auburn	49,742	50,028	153,244	148,402
	Portland	180,687	159,345	524,938	458,037
Massachusetts:	Boston	4,562,151	4,853,671	14,435,649	14,217,481
	Brockton	84,855	83,519	278,902	258,025
	Fall River	64,060	66,198	209,331	205,835
	Holyoke	57,104	64,545	188,003	192,716
	Lawrence	66,160	67,107	213,165	193,560
	Lowell	77,006	79,577	248,292	242,536
	Lynn	72,284	75,454	225,536	218,871
	New Bedford	73,323	77,506	237,375	233,967
	Pittsfield	60,396	61,902	187,679	186,397
	Springfield	305,005	316,751	968,927	939,234
	Worcester	254,006	265,511	835,071	809,005
New Hampshire:	Concord	35,484	35,471	112,515	103,409
	Manchester	94,008	95,501	301,036	288,955
Rhode Island:	Providence	592,930	622,515	1,880,785	1,891,005
Vermont:	Burlington	57,239	58,755	166,698	164,349

DISTRICT NO. 2 - NEW YORK

Connecticut:	Bridgeport	277,887	275,713	850,841	818,085
	Stamford	150,052	147,007	455,377	420,441
New Jersey:	Elizabeth	217,653	226,736	705,408	658,704
	Jersey City	535,053	565,920	1,733,376	1,668,137
	Montclair	65,938	71,504	212,406	209,482
	Newark	1,366,862	1,332,162	4,298,690	4,049,561
	Paterson-Passaic	487,458	524,530	1,542,348	1,536,561
New York:	Binghamton	92,318	93,668	279,122	269,562
	Buffalo	879,788	1,157,953	2,829,929	3,333,919
	Elmira	67,630	67,133	207,648	199,044
	Jamestown	46,999	50,624	163,079	157,993
	New York	86,063,441	89,600,440	274,423,535	256,923,574
	Poughkeepsie	94,074	93,681	289,558	266,107
	Rochester	699,145	746,801	2,121,822	2,042,102
	Schenectady	101,842	109,671	313,827	316,225
	Syracuse	467,360	446,688	1,347,854	1,272,387
	Utica	145,415	153,833	452,931	457,532

BANK DEBITS - July 1960
(In thousands of dollars)

		July 1960	July 1959	Three months ended	
				July 1960	July 1959
DISTRICT NO. 3 - PHILADELPHIA					
Delaware:	Wilmington	864,876	734,852	2,474,056	2,115,066
New Jersey:	Atlantic City	120,000	121,364	329,406	325,237
	Camden	299,030	306,137	960,691	892,392
	Trenton	354,248	425,376	1,144,118	1,150,188
Pennsylvania:	Allentown	145,121	152,873	455,567	437,615
	Altoona	47,639	49,318	151,183	147,239
	Bethlehem	61,448	75,400	192,167	213,918
	Chester	84,676	93,274	279,752	278,191
	Harrisburg	211,582	224,248	650,447	654,710
	Hazleton	35,230	35,054	109,452	103,033
	Johnstown	70,617	73,180	228,740	213,546
	Lancaster	111,224	122,396	357,859	362,949
	Lebanon	34,138	32,037	104,691	96,187
	Norristown	81,543	85,706	251,116	242,417
	Philadelphia	5,928,701	6,334,100	19,527,636	19,253,800
	Reading	165,681	174,163	532,014	506,852
	Scranton	136,685	134,881	432,182	416,059
	Wilkes-Barre	101,437	104,853	318,768	309,264
	Williamsport	40,735	44,353	128,604	129,628
	York	123,926	134,815	402,262	399,705
DISTRICT NO. 4 - CLEVELAND					
Kentucky:	Covington-Newport	73,144	74,761	218,297	215,243
	Lexington	155,434	140,320	457,772	396,282
Ohio:	Akron	585,062	624,332	1,808,539	1,804,425
	Canton	198,493	221,481	623,945	628,772
	Cincinnati	1,739,562	1,875,776	5,362,859	5,343,402
	Cleveland	3,706,746	4,079,357	11,718,804	11,741,029
	Columbus	1,054,175	1,105,919	3,349,170	3,259,286
	Dayton	508,790	538,077	1,608,842	1,548,688
	Hamilton	75,962	81,547	243,307	251,332
	Lima	74,113	77,479	220,556	219,532
	Lorain	47,030	46,634	145,763	136,097
	Mansfield	88,000	93,140	267,662	272,152
	Middletown	58,570	63,973	204,179	199,630
	Portsmouth	29,465	33,477	96,247	97,147
	Springfield	86,211	84,364	253,452	246,154
	Steubenville	39,443	42,202	128,698	120,036
	Toledo	706,394	747,491	2,192,834	2,077,651
	Warren	83,458	89,046	266,917	264,076
	Youngstown	255,907	303,409	802,327	855,817
	Zanesville	41,836	45,570	131,661	140,236
Pennsylvania:	Butler	52,003	65,516	182,808	183,500
	Erie	162,675	163,960	498,844	479,608
	Franklin	10,815	11,690	34,062	34,335
	Greensburg	39,332	34,481	117,189	100,449
	Oil City	26,631	25,972	84,265	80,434
	Pittsburgh	4,412,755	4,910,731	14,644,292	14,245,001
	Sharon	43,515	51,928	139,399	150,723
West Virginia:	Wheeling	84,642	95,139	273,438	280,954

BANK DEBITS - July 1960
(In thousands of dollars)

		July 1960	July 1959	Three months ended	
				July 1960	July 1959
DISTRICT NO. 5 - RICHMOND					
District of					
Columbia:	Washington	1,737,211	1,957,150	5,486,586	5,659,807
Maryland:	Baltimore	2,078,505	2,153,307	6,446,023	6,497,007
	Cumberland	36,449	39,412	109,694	108,231
	Frederick	32,972	36,888	102,859	101,963
	Hagerstown	48,735	49,988	149,278	146,755
North Carolina:	Asheville	94,331	93,631	302,972	265,933
	Charlotte	517,049	556,100	1,670,365	1,675,303
	Durham	101,403	111,607	319,362	318,482
	Greensboro	256,831	252,074	840,983	767,347
	Kinston	26,881	26,144	78,334	75,783
	Raleigh	354,763	290,839	1,004,538	826,540
	Wilmington	64,140	64,385	186,190	184,415
	Wilson	27,332	28,926	86,028	84,544
	Winston-Salem	233,124	240,941	738,327	694,402
South Carolina:	Charleston	127,035	130,554	394,317	374,093
	Columbia	247,467	239,075	780,083	702,711
	Greenville	185,962	184,485	574,859	550,762
	Spartanburg	82,793	92,370	263,851	259,887
Virginia:	Charlottesville	53,830	58,354	183,252	168,902
	Danville	49,617	50,605	144,768	145,506
	Lynchburg	71,077	72,108	233,502	215,793
	Newport News	78,029	81,322	252,549	243,278
	Norfolk	349,488	367,116	1,077,868	1,057,591
	Portsmouth	48,921	46,514	149,269	138,097
	Richmond	954,258	1,023,691	3,136,540	3,064,501
	Roanoke	188,691	192,178	595,340	564,044
West Virginia:	Bluefield	38,185	44,268	136,518	144,647
	Charleston	196,308	220,174	636,145	680,463
	Clarksburg	39,606	44,593	121,560	134,874
	Huntington	103,633	102,996	306,326	285,011
	Parkersburg	37,315	44,035	122,009	130,232
DISTRICT NO. 6 - ATLANTA					
Alabama:	Anniston	42,305	45,728	124,302	126,127
	Birmingham	826,752	875,180	2,494,985	2,552,922
	Dothan	33,104	32,280	102,529	96,076
	Gadsden	35,979	40,183	112,551	116,531
	Mobile	279,471	283,841	889,898	877,224
	Montgomery	149,997	172,451	488,170	508,553
Florida:	Jacksonville	783,739	800,767	2,503,088	2,441,248
	Miami	833,401	906,210	2,612,272	2,622,809
	Orlando	237,163	256,297	767,826	763,640
	Pensacola	84,322	98,451	266,405	274,581
	St. Petersburg	211,036	245,894	636,589	684,429
	Tampa	384,284	428,901	1,259,499	1,275,864
Georgia:	Albany	50,955	53,844	158,313	153,666
	Atlanta	2,018,820	2,052,331	6,275,242	5,961,007
	Augusta	109,182	109,678	326,994	320,628
	Brunswick	24,713	27,006	72,332	79,197
	Columbus	103,255	109,155	317,686	317,508
	Elberton	10,698	9,073	31,161	27,601
	Macon	119,024	124,417	369,623	358,478
	Newnan	18,961	18,732	57,401	51,154
	Savannah	191,308	206,954	603,037	622,831
	Valdosta	34,121	41,464	99,556	109,006
Louisiana:	Baton Rouge	265,618	274,908	826,095	819,968
	Lake Charles	75,331	88,379	232,403	261,344
	New Orleans	1,307,356	1,380,466	4,114,015	3,996,923
Mississippi:	Hattiesburg	38,876	38,537	113,454	109,216
	Jackson	323,673	295,947	891,756	882,685
	Meridian	42,067	46,286	134,783	137,084
	Vicksburg	19,306	19,946	60,357	57,551
Tennessee:	Chattanooga	304,902	362,906	967,597	1,022,452
	Knoxville	238,413	246,300	734,285	699,321
	Nashville	706,915	717,699	2,194,382	2,112,435

BANK DEBITS - July 1960
(In thousands of dollars)

		July 1960	July 1959	Three months ended	
				July 1960	July 1959
DISTRICT NO. 7 - CHICAGO					
Illinois:	Aurora	88,628	83,930	262,889	241,134
	Bloomington	84,560	83,416	236,238	240,133
	Champaign-Urbana	84,201	87,565	257,377	261,245
	Chicago	16,461,025	17,557,313	52,154,239	49,983,100
	Danville	54,725	58,309	158,345	159,580
	Decatur	117,108	132,233	369,063	384,288
	Elgin	52,525	54,818	158,163	153,350
	Joliet	99,262	98,230	279,394	281,782
	Moline-East Moline-				
	Rock Island	121,218	124,227	377,239	375,460
	Peoria	233,512	250,871	712,427	760,206
	Rockford	215,124	210,629	629,899	617,682
	Springfield	132,355	151,956	402,486	434,042
Indiana:	Fort Wayne	283,634	308,718	880,634	880,408
	Gary	152,442	156,234	472,945	453,160
	Hammond	89,328	91,797	276,800	260,835
	Indianapolis	1,270,348	1,395,916	3,908,108	3,989,652
	Lafayette	99,398	86,204	302,688	245,542
	Muncie	89,898	94,734	291,168	272,776
	South Bend	216,410	237,424	678,425	690,036
	Terre Haute	87,838	96,004	281,282	287,834
Iowa:	Burlington	36,784	38,525	112,904	117,281
	Cedar Rapids	142,320	150,210	451,803	445,561
	Clinton	27,778	29,387	84,254	87,765
	Davenport	122,249	128,940	373,528	377,798
	Des Moines	524,456	579,389	1,727,467	1,719,752
	Dubuque	71,017	73,579	221,880	224,993
	Mason City	48,670	47,299	150,130	147,313
	Muscatine	17,138	18,091	53,342	57,200
	Ottumwa	38,585	38,025	119,237	112,986
	Sioux City	179,158	201,470	599,622	592,440
	Waterloo	100,265	104,804	310,821	318,652
Michigan:	Adrian	29,884	33,692	91,297	96,443
	Battle Creek	85,721	94,448	257,240	266,216
	Bay City	60,761	65,097	188,545	188,396
	Detroit	6,640,897	7,334,118	21,480,849	21,433,780
	Flint	204,223	206,820	606,892	606,137
	Grand Rapids	373,952	383,845	1,155,023	1,130,033
	Jackson	104,354	103,575	326,487	325,690
	Kalamazoo	172,536	188,176	520,500	541,736
	Lansing	174,477	182,384	514,248	523,805
	Muskegon	95,078	95,831	313,158	293,287
	Port Huron	48,612	45,591	141,826	133,793
	Saginaw	137,512	140,833	415,534	411,196
Wisconsin:	Green Bay	99,614	104,185	303,597	306,082
	Kenosha	67,558	69,431	221,264	216,256
	Madison	197,489	206,640	647,942	610,106
	Manitowoc	34,353	41,007	104,058	116,243
	Milwaukee	1,864,140	1,930,716	6,035,203	5,828,225
	Oshkosh	42,223	47,980	129,760	139,419
	Racine	100,196	113,874	334,116	334,905
	Sheboygan	76,998	80,572	236,061	224,840

BANK DEBITS - July 1960
(In thousands of dollars)

		July 1960	July 1959	Three months ended	
				July 1960	July 1959
DISTRICT NO. 8 - ST. LOUIS					
Arkansas:	El Dorado	29,708	37,296	97,180	107,864
	Fort Smith	62,572	66,208	190,259	199,851
	Helena	11,443	11,550	35,878	37,205
	Little Rock	234,038	252,840	741,924	740,115
	Pine Bluff	46,463	52,206	145,066	151,427
	Texarkana (Also see Texas, p. 8)	26,627	30,181	82,369	82,283
Illinois:	Alton	45,713	48,291	142,231	147,909
	E. St. Louis & Nat'l. Stock Yards	140,336	154,882	445,431	451,986
	Quincy	47,593	50,180	160,235	157,573
Indiana:	Evansville	190,070	207,325	554,039	579,615
Kentucky:	Louisville	880,375	990,586	2,781,677	2,913,127
	Owensboro	56,365	53,786	171,856	159,249
	Paducah	39,455	38,211	117,557	110,965
Mississippi:	Greenville	29,565	31,024	95,586	97,646
Missouri:	Cape Girardeau	23,344	22,844	68,684	62,402
	Hannibal	13,552	14,752	42,296	41,431
	Jefferson City	140,597	149,814	409,001	379,676
	St. Louis	2,734,476	2,778,414	8,510,179	7,997,131
	Sedalia	19,009	19,965	57,593	57,186
	Springfield	117,382	128,957	353,395	360,288
Tennessee:	Jackson	28,650	30,898	95,629	94,811
	Memphis	863,391	846,378	2,612,606	2,490,398

DISTRICT NO. 9 - MINNEAPOLIS

Minnesota:	Duluth	160,061	173,842	520,477	538,789
	Mankato	32,817	42,673	110,309	116,337
	Minneapolis	1,950,666	2,099,146	6,071,723	6,013,178
	Red Wing	7,930	8,150	25,895	26,485
	Rochester	59,577	59,316	165,765	162,280
	St. Cloud	30,470	31,282	94,471	87,293
	St. Paul	817,741	914,616	2,714,965	2,613,823
	South St. Paul	77,464	84,988	247,867	258,480
	Winona	22,208	23,512	71,493	70,869
Montana:	Billings	87,034	95,256	274,519	277,124
	Butte	52,531	59,803	167,989	174,256
	Great Falls	71,818	75,393	228,503	222,406
	Helena	50,262	52,589	147,298	139,183
North Dakota:	Bismarck	29,175	36,076	93,345	102,094
	Dickinson	8,784	9,382	27,813	28,415
	Fargo	86,461	95,317	255,600	266,829
	Grand Forks	31,697	30,252	95,802	92,613
	Jamestown	10,199	11,022	30,011	32,952
	Minot	31,592	34,529	98,536	101,678
South Dakota:	Aberdeen	24,613	25,142	77,305	79,288
	Sioux Falls	113,944	136,652	353,307	382,898
Wisconsin:	Eau Claire	52,178	57,618	172,448	170,989
	La Crosse	63,139	64,552	194,776	189,783
	Superior	21,078	21,542	64,260	62,047

BANK DEBITS - July 1960

(In thousands of dollars)

		July 1960	July 1959	Three months ended	
				July 1960	July 1959
DISTRICT NO. 10 - KANSAS CITY					
Colorado:	Colorado Springs	97,875	113,671	327,698	327,236
	Denver	1,396,017	1,468,420	4,347,111	4,171,622
	Grand Junction	37,169	41,744	115,529	120,252
	Greeley	55,551	45,111	160,111	136,894
	Pueblo	79,120	86,203	244,377	266,163
Kansas:	Atchison	15,908	18,468	47,685	52,700
	Dodge City	23,594	25,904	68,008	74,053
	Emporia	16,664	18,368	54,263	53,180
	Hutchinson	66,901	77,850	172,837	182,168
	Independence	13,025	12,048	36,752	36,181
	Kansas City	127,323	145,637	401,106	415,907
	Lawrence	22,697	24,915	67,141	69,878
	Manhattan	19,591	21,303	56,991	59,686
	Parsons	12,083	11,748	32,620	34,253
	Pittsburg	18,531	19,799	58,816	60,291
	Salina	72,897	79,112	178,209	181,929
	Topeka	202,134	201,636	597,286	546,564
	Wichita	443,521	509,198	1,338,369	1,454,371
Missouri:	Independence	22,126	25,384	68,119	72,822
	Joplin	41,814	49,006	131,474	141,909
	Kansas City	1,913,863	2,070,381	5,867,291	5,840,545
	St. Joseph	127,563	149,956	402,040	422,179
Nebraska:	Fremont	28,328	28,291	87,047	82,661
	Grand Island	33,633	32,979	105,532	102,092
	Hastings	24,924	26,147	72,873	73,460
	Lincoln	195,659	181,274	578,573	512,363
	Omaha	849,967	905,394	2,694,227	2,648,377
New Mexico:	Albuquerque	273,602	307,787	859,526	894,853
	Santa Fe	73,544	70,138	192,708	203,343
Oklahoma:	Bartlesville	301,613	291,459	994,066	879,591
	Enid	63,294	71,421	173,613	204,963
	Guthrie	6,453	7,123	19,378	19,016
	Lawton	32,318	32,665	99,834	97,656
	Muskogee	40,585	43,382	121,573	130,679
	Norman	17,386	15,840	52,899	49,417
	Oklahoma City	650,171	693,326	2,040,704	2,008,470
	Okmulgee	8,897	9,016	26,438	27,776
	Ponca City	34,141	31,783	97,746	85,379
	Tulsa	989,042	1,047,735	3,066,626	3,106,984
Wyoming:	Casper	69,360	76,500	213,849	222,385
	Cheyenne	99,292	63,483	233,595	191,484

BANK DEBITS - July 1960
(In thousands of dollars)

		July 1960	July 1959	Three months ended	
				July 1960	July 1959
DISTRICT NO. 11 - DALLAS					
Arizona:	Tucson	217,550	229,535	708,651	672,475
Louisiana:	Monroe	78,204	83,194	242,601	236,092
	Shreveport	315,940	314,998	972,324	918,265
New Mexico:	Roswell	40,769	39,643	121,292	111,743
Texas:	Abilene	91,706	102,370	290,678	296,149
	Amarillo	225,485	239,545	661,378	673,157
	Austin	197,688	211,324	632,435	617,020
	Beaumont	150,956	163,368	481,011	476,522
	Corpus Christi	193,824	202,832	562,104	576,918
	Corsicana	16,620	15,847	47,876	46,999
	Dallas	2,630,913	2,654,078	8,458,624	7,820,153
	El Paso	330,706	330,330	996,935	994,419
	Fort Worth	748,462	839,624	2,346,837	2,439,732
	Galveston	82,659	92,293	259,557	258,919
	Houston	2,337,398	2,594,436	7,521,287	7,675,979
	Laredo	26,937	27,350	85,279	84,109
	Lubbock	173,257	178,490	542,663	536,482
	Port Arthur	64,201	68,180	189,557	195,002
	San Angelo	52,412	59,846	160,648	164,729
	San Antonio	560,545	648,983	1,800,184	1,876,895
	Texarkana (Also see Arkansas, p. 6)	23,405	23,014	71,300	66,854
	Tyler	78,279	91,521	251,625	271,918
	Waco	102,166	111,717	311,593	329,725
	Wichita Falls	109,549	129,260	350,601	373,259
DISTRICT NO. 12 - SAN FRANCISCO					
Arizona:	Phoenix	778,417	633,847	2,377,144	1,873,313
California:	Bakersfield	159,713	166,808	485,463	469,638
	Berkeley	148,451	147,411	427,830	415,818
	Fresno	269,039	268,082	836,876	782,293
	Long Beach	332,841	378,611	1,061,791	1,108,724
	Los Angeles	6,915,993	7,592,956	21,364,530	20,974,962
	Modesto	90,502	90,527	275,543	255,070
	Oakland	785,995	870,296	2,467,255	2,484,935
	Pasadena	235,833	257,094	722,000	736,609
	Riverside	118,607	127,576	363,072	359,594
	Sacramento	1,363,981	1,255,393	4,461,367	3,900,218
	San Bernardino	144,054	140,917	427,931	410,313
	San Diego	925,451	1,002,555	2,941,471	2,770,020
	San Francisco	4,745,032	4,749,673	14,600,655	13,634,348
	San Jose	400,735	404,668	1,200,005	1,161,686
	Santa Barbara	91,729	105,824	271,659	292,693
	Santa Rosa	62,516	65,640	181,889	183,868
	Stockton	134,843	145,406	413,959	410,760
Idaho:	Boise	132,053	146,035	405,984	414,249
Nevada:	Reno	133,881	128,927	389,697	340,470
Oregon:	Eugene	99,402	103,017	288,973	294,443
	Portland	1,216,600	1,206,433	3,724,894	3,446,179
	Salem	126,606	130,672	394,754	375,869
Utah:	Ogden	94,033	101,367	276,485	284,134
	Salt Lake City	510,462	536,788	1,620,733	1,590,973
Washington:	Bellingham	42,187	42,864	130,132	126,632
	Everett	57,492	63,923	191,914	188,754
	Seattle	1,532,115	1,702,952	4,840,658	4,940,826
	Spokane	274,998	299,123	856,941	861,275
	Tacoma	222,717	239,480	725,937	713,229
	Walla Walla	39,992	43,294	111,322	110,325
	Yakima	66,041	74,857	207,780	220,692