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BANK DEBITS AND DEPOSIT TURNOVER

For immediate release
December 16, 1965

Bank debits to demand deposits accounts (except interbank and U. S. Government accounts) for the month of November, of banks in 225 Standard Metropolitan Statistical Areas and other centers, were \$5,408.3 billion at a seasonally adjusted annual rate. This was an increase of 5.4 per cent from the previous month and 16.4 per cent increase from November of last year.

Bank debits at New York area banks increased 8.2 per cent from October 1965 and showed an increase of 16.3 per cent over November a year ago. All other national summary classifications also reported increases in November. Month ago comparisons showed a 4.3 per cent increase in the 6 Leading Centers classification; and 3.6 and 3.2 per cent increases respectively at 224 and 218 Centers. When compared to a year ago these three classifications showed percentage increases of 18.7, 16.4, and 15.1, respectively.

The demand deposit turnover rate for 225 Centers reached the highest level since June of this year. All national classifications showed substantial increases from October in the turnover rate, with the largest increases reported by banks in New York and the 6 Other Centers. Turnover for the 6 Other Centers classification rose to a new high of 47.6.

		DEBITS TO DEMAND DEPOSIT ACCOUNTS (IN BILLIONS OF DOLLARS)					TURNOVER OF DEMAND DEPOSITS				
		TOTAL 225 CENTERS	LEADING CENTERS		TOTAL 224 CENTERS (EXCLUDES NY)	218 OTHER CENTERS	TOTAL 225 CENTERS	LEADING CENTERS		TOTAL 224 CENTERS (EXCLUDES NY)	218 OTHER CENTERS
			NY	6 OTHERS*				NY	6 OTHERS*		
SEASONALLY ADJUSTED ANNUAL RATES											
1964	NOVEMBER	4,648.0	1,917.7	1,023.7	2,730.3	1,706.6	45.1	91.3	41.0	33.2	29.5
	DECEMBER	4,816.5	2,013.0	1,065.4	2,803.5	1,738.1	45.5	90.7	41.7	33.4	30.0
1965	JANUARY	4,870.9	2,067.6	1,065.5	2,803.3	1,737.8	46.3	94.8	42.8	33.8	30.0
	FEBRUARY	4,842.5	1,997.4	1,077.2	2,845.1	1,767.9	47.1	96.1	44.3	34.6	30.5
	MARCH	4,995.6	2,071.8	1,115.4	2,923.8	1,808.4	47.9	96.9	44.8	35.4	31.2
	APRIL	5,113.3	2,151.3	1,131.7	2,962.0	1,830.3	48.4	100.0	44.5	35.2	31.2
	MAY	4,825.6	1,954.1	1,082.7	2,871.5	1,788.8	47.0	96.0	44.3	34.7	30.6
	JUNE	5,327.8	2,308.4	1,146.8	3,019.4	1,872.6	50.9	107.0	45.5	36.3	32.2
	JULY	5,302.6	2,281.6	1,149.5	3,021.0	1,871.5	49.3	104.9	44.4	35.1	31.1
	AUGUST	5,146.8	2,128.0	1,141.0	3,018.8	1,877.8	48.4	99.4	44.9	35.5	31.7
	SEPTEMBER	5,126.9	2,104.3	1,142.9	3,022.6	1,879.7	47.2	95.4	44.1	35.3	31.4
	OCTOBER	5,129.9	2,061.0	1,165.4	3,068.9	1,903.5	47.4	96.3	43.8	35.1	31.4
	NOVEMBER	5,408.3	2,229.4	1,215.0	3,178.9	1,963.9	50.5	104.7	47.6	37.0	32.1

* BOSTON, PHILADELPHIA, CHICAGO, DETROIT, SAN FRANCISCO-OAKLAND, AND LOS ANGELES-LONG BEACH SMSA'S.

BANK DEBITS - NOVEMBER 1965
(IN MILLIONS OF DOLLARS)

		DEBITS TO DEMAND DEPOSITS		
		NOVEMBER 1965	PER CENT CHANGE FROM	
			MONTH AGO	YEAR AGO
DISTRICT NO. 1 - BOSTON		SEASONALLY ADJUSTED ANNUAL RATES		
CONNECTICUT	HARTFORD	30,686.0	+1.0	+23.8
	NEW HAVEN	6,755.1	-2.7	+7.5
	NEW LONDON-GROTON-NORWICH	2,312.3	+11.2	+10.7
	WATERBURY	2,661.4	-3.5	-8.5
MAINE	BANGOR*	847.9	+8.9	+13.9
	LEWISTON-AUBURN	732.3	+4	+11.2
	PORTLAND	2,940.2	+9	+18.2
MASSACHUSETTS	BOSTON	118,700.2	+3.3	+31.2
	BROCKTON	1,829.4	+10.7	+16.9
	FALL RIVER	1,062.2	+7	+9.7
	LAWRENCE-HAVERHILL	2,119.5	-3.7	-4
	LOWELL	1,674.8	+11.1	+16.8
	NEW BEDFORD	1,423.0	+3.6	+12.0
	PITTSFIELD	1,093.0	+12.4	+8.7
	SPRINGFIELD-CHICOPEE-HOLYOKE	8,001.3	+9.6	+3.0
	WORCESTER	5,576.9	+4.5	+11.3
	NEW HAMPSHIRE	CONCORD*	603.4	-9.0
MANCHESTER		1,774.0	+6.8	+31.6
RHODE ISLAND	PROVIDENCE-PAWTUCKET	15,039.8	+7	+13.5
VERMONT	BURLINGTON*	1,086.6	+6.5	+20.6
DISTRICT NO. 1 TOTALS		206,919.2	+2.9	+23.4
DISTRICT NO. 2 - NEW YORK				
CONNECTICUT	BRIDGEPORT	7,681.3	+14.5	+34.2
	STAMFORD	3,868.6	-1.2	+20.1
NEW JERSEY	JERSEY CITY	11,587.0	-.3	+20.4
	NEWARK	51,865.8	+1.0	+16.4
	PATERSON-CLIFTON-PASSAIC	19,336.0	+2.7R	+17.9
NEW YORK	BINGHAMTON	3,462.0	+9	+12.3
	BUFFALO	27,861.2	+2.7	+40.5
	NEW YORK	2,229,356.2	+8.2	+16.2
	ROCHESTER	17,086.6	-6.5	+13.7
	SYRACUSE	11,506.4	+6.1	+19.9
	UTICA-ROME	3,528.6	+1.1	+14.6
DISTRICT NO. 2 TOTALS		2,387,139.8	+7.7R	+16.6
DISTRICT NO. 3 - PHILADELPHIA				
DELAWARE	WILMINGTON	30,977.9	-6.4	+16.5
NEW JERSEY	ATLANTIC CITY	2,375.1	+8.7	+14.8
	TRENTON	9,107.3	-8.9	+14.0
PENNSYLVANIA	ALTOONA	1,106.6	+3.4	+10.8
	HARRISBURG	5,321.3	-1.8	+17.5
	JOHNSTOWN	1,393.6	+8	-4.4
	LANCASTER	4,225.3	+5.8	+11.4
	LEBANON*	572.7	+3.6	+9.9
	LEHIGH VALLEY	6,077.9	+2.0	+17.8
	PHILADELPHIA	157,330.7	+11.7	+18.9
	READING	4,538.5	-8.9	+14.7
	SCRANTON	2,827.1	+6.8	+13.5
	WILKES-BARRE	3,183.4	-2.7	+15.2
	WILLIAMSPORT*	877.1	+12.8	+16.5
YORK	4,647.8	+6.1	+14.9	
DISTRICT NO. 3 TOTALS		234,562.3	+6.4	+17.6

* CITY ONLY

R - PREVIOUS PERIOD REVISED.

BANK DEBITS - NOVEMBER 1965
(IN MILLIONS OF DOLLARS)

		DEBITS TO DEMAND DEPOSITS		
		NOVEMBER 1965	PER CENT CHANGE FROM	
			MONTH AGO	YEAR AGO
DISTRICT NO. 4 - CLEVELAND		SEASONALLY ADJUSTED ANNUAL RATES		
KENTUCKY	LEXINGTON	3,257.2	+3.4	+24.0
OHIO	AKRON	12,916.4	+4.3	+21.0
	CANTON	4,432.1	+9.8	+16.0
	CINCINNATI	33,408.6	+4.8	+10.1
	CLEVELAND	69,504.6	+1.1	+13.4
	COLUMBUS	24,324.3	+6.4	+15.3
	DAYTON	12,440.4	+5.4	+19.8
	HAMILTON-MIDDLETOWN	2,362.5	+5.5	+15.3
	LIMA	1,376.9	+5.4	+14.9
	LORAIN-ELYRIA	1,966.0	+24.5	+36.1
	SPRINGFIELD	1,635.3	+3.9	+12.5
	STEUBENVILLE-WEIRTON, W. VA.	1,453.5	+4.5	+16.3
	TOLEDO	14,124.2	+7.4	+14.7
	YOUNGSTOWN	6,250.5	-0.0	+8.3
PENNSYLVANIA	ERIE	4,114.1	+22.9	+31.4
	PITTSBURGH	99,217.5	+7.7	+7.2
WEST VIRGINIA	WHEELING	2,165.6	+9.2	+5.5
DISTRICT NO. 4 TOTALS		294,949.7	+5.1	+11.9
DISTRICT NO. 5 - RICHMOND				
DISTRICT OF COLUMBIA	WASHINGTON	63,262.4	-0.4	+13.2
MARYLAND	BALTIMORE	40,617.0	+4.6	+16.3
NORTH CAROLINA	ASHEVILLE	1,837.7	+8.5	+7.8
	CHARLOTTE	13,369.9	-1.8	+19.0
	DURHAM	2,291.1	+22.2	+21.6
	GREENSBORO-HIGH POINT	6,354.6	+3.1	+21.0
	RALEIGH	8,110.6	+18.1	+14.1
SOUTH CAROLINA	WINSTON-SALEM	6,418.7	-7.7	+16.2
	CHARLESTON	3,108.2	+13.6	+25.2
	COLUMBIA	5,640.9	+12.3	+16.9
VIRGINIA	GREENVILLE	4,194.1	+1.3	+19.6
	LYNCHBURG	1,567.2	-5.5	+11.7
	NEWPORT NEWS-HAMPTON	2,588.9	+5.7	+14.6
WEST VIRGINIA	NORFOLK-PORTSMOUTH	8,072.7	+2.4	+10.6
	RICHMOND	21,901.3	+7.1	+25.6
	ROANOKE	3,588.7	+4.4	+22.7
WEST VIRGINIA	CHARLESTON	4,557.2	+6.3	+15.0
	HUNTINGTON-ASHLAND, KY.	2,950.8	-2.4	+9.2
DISTRICT NO. 5 TOTALS		200,432.1	+3.0	+16.3
DISTRICT NO. 6 - ATLANTA				
ALABAMA	BIRMINGHAM	16,764.3	+11.5	+18.5
	GADSDEN	729.4	+3.1	+6.8
	HUNTSVILLE	1,937.6	+9.7	+1.4
	MOBILE	4,966.1	-8.5	+8.3
	MONTGOMERY	3,196.2	+2.3	+10.7
	TUSCALOOSA	960.3	+11.0	+9.2
FLORIDA	FT. LAUDERDALE-HOLLYWOOD	6,229.8	+2.1	+11.5
	JACKSONVILLE	18,029.5	-3.4	+10.5
	MIAMI	22,915.5	-0.6	+17.8
	ORLANDO	5,104.3	-1.5	+4.2
	PENSACOLA	2,368.2	+4.8	+9.6
	TAMPA-ST. PETERSBURG	13,512.4	+2.2	+13.0
	WEST PALM BEACH	4,601.4	+3.5	+13.5

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		DEBITS TO DEMAND DEPOSITS		
		NOVEMBER 1965	PER CENT CHANGE FROM	
			MONTH AGO	YEAR AGO
DISTRICT NO. 6 - CONTINUED		SEASONALLY ADJUSTED ANNUAL RATES		
GEORGIA	ALBANY	977.8	-3.7	+11.0
	ATLANTA	49,760.7	+8.1	+22.8
	AUGUSTA	2,399.9	+4.6	+7.4
	COLUMBUS	2,373.0	+9.4	+7.8
	MACON	2,513.7	+7.3	+7.2
	SAVANNAH	2,824.3	+2.1	+10.5
LOUISIANA	BATON ROUGE	5,636.6	-1.7	+19.8
	LAFAYETTE	1,318.5	+4.3	+18.1
	LAKE CHARLES	1,339.8	-2.2	+18.1
	NEW ORLEANS	26,670.9	+2.3	+15.9
MISSISSIPPI	JACKSON	6,547.4	+3.7	+17.6
TENNESSEE	CHATTANOOGA	6,442.3	+2.4	+20.0
	KNOXVILLE	5,098.9	+1.4	+23.4
	NASHVILLE	15,721.0	+4.9	+14.8
DISTRICT NO. 6 TOTALS		230,939.7	+3.3	+16.1
DISTRICT NO. 7 - CHICAGO				
ILLINOIS	CHAMPAIGN-URBANA	1,916.6	+12.9	+15.3
	CHICAGO	405,665.3	+2.3	+21.0
	DECATUR	2,439.5	+20.5	+13.6
	PEORIA	5,728.5	+6.6	+15.9
	QUAD CITIES	5,368.3	-3.4	+8.2
	ROCKFORD	4,150.4	+10.8	+15.0
	SPRINGFIELD	2,802.0	+5.6	+19.9
	INDIANA	FORT WAYNE	6,051.1	+5.1
GARY-HAMMOND		6,494.0	+5.1	+17.2
INDIANAPOLIS		26,224.7	+9.7	+19.6
MUNCIE		1,795.0	+1.5	+11.3
SOUTH BEND		5,148.6	+7.8	+17.6
TERRE HAUTE		2,143.0	+4.5	+21.7
IOWA	CEDAR RAPIDS	3,083.8	+10.0	+13.2
	DES MOINES	13,799.7	-5.5	+29.5
	DUBUQUE	1,264.7	-0	+17.5
	SIOUX CITY	2,927.8	-9	+15.8
	WATERLOO	1,914.6	+4.1	+17.0
MICHIGAN	ANN ARBOR	2,586.9	+6.8	+14.6
	BAY CITY	1,132.5	+9.0	+11.4
	DETROIT	159,045.7	+5.7	+16.8
	FLINT	4,392.8	-9	+18.0
	GRAND RAPIDS	8,742.8	+4.1	+17.5
	JACKSON	1,903.8	-1.1	+8.4
	KALAMAZOO	3,307.8	+5.8	+20.6
	LANSING	4,431.1	+4.1	+18.6
	MUSKEGON	1,851.9	+12.4	+29.8
	SAGINAW	3,116.8	+7.2	+27.2
WISCONSIN	GREEN BAY	2,072.4	+2.0	+9.7
	KENOSHA	1,064.5	-13.3	+15.4
	MADISON	4,198.0	+8	+13.0
	MILWAUKEE	42,513.7	-1.9	+17.7
	RACINE	2,406.2	-1.8	+12.2
DISTRICT NO. 7 TOTALS		741,684.4	+3.1	+19.3

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		DEBITS TO DEMAND DEPOSITS		
		NOVEMBER 1965	PER CENT CHANGE FROM	
			MONTH AGO	YEAR AGO
DISTRICT NO. 8 - ST. LOUIS		SEASONALLY ADJUSTED ANNUAL RATES		
ARKANSAS	EL DORADO*	594.5	+2.8	+12.0
	FORT SMITH	1,747.1	+7.4	+5.7
	HELENA*	252.2	+21.3	+12.6
	LITTLE ROCK	5,689.6	+9.1	+11.1
	PINE BLUFF	1,105.7	-.9	+12.8
	TEXARKANA	954.6	+1.0	+11.2
ILLINOIS	QUINCY*	901.7	+1.2	+13.3
INDIANA	EVANSVILLE	4,233.5	+10.1	+24.0
KENTUCKY	LOUISVILLE	18,807.5	+7.1	+15.6
	OWENSBORO*	993.2	+11.5	+5.4
	PADUCAH*	725.3	+.4	+22.4
MISSISSIPPI	GREENVILLE*	620.5	+5.1	+5.6
MISSOURI	CAPE GIRARDEAU*	410.7	+2.9	+21.7
	HANNIBAL*	234.1	-2.0	+29.7
	ST. LOUIS	74,890.0	+6.0	+16.4
	SEDALIA*	306.2	+8.4	+.5
	SPRINGFIELD	2,177.2	-4.5	+13.5
TENNESSEE	JACKSON*	696.9	+23.6	+31.3
	MEMPHIS	18,309.4	+1.2	+7.0
DISTRICT NO. 8 TOTALS		133,650.2	+5.5	+14.5
DISTRICT NO. 9 - MINNEAPOLIS				
MINNESOTA	DULUTH-SUPERIOR, WISC.	3,402.0	+14.0	+7.1
	MINNEAPOLIS-ST. PAUL	71,325.0	+12.3	+16.1
MONTANA	BILLINGS	1,576.1	+6.1	+18.6
	GREAT FALLS	1,583.2	+9.6	+28.3
NORTH DAKOTA	FARGO-MOORHEAD, MINN.	2,105.9	+10.0	+13.0
SOUTH DAKOTA	SIOUX FALLS	1,980.3	+3.0	-1.9
DISTRICT NO. 9 TOTALS		81,972.4	+11.9	+15.3
DISTRICT NO. 10 - KANSAS CITY				
COLORADO	COLORADO SPRINGS	2,380.0	+4.9	+14.9
	DENVER	29,845.0	+.7	+10.6
	PUEBLO	1,348.0	-.7	+1.0
KANSAS	TOPEKA	4,209.0	+3.6	+29.0
	WICHITA	7,871.0	+1.0	+16.3
MISSOURI	KANSAS CITY, MISSOURI-KANSAS	41,538.0	+2.4	+17.3
	ST. JOSEPH	1,983.0	+7.9	+12.3
NEBRASKA	LINCOLN	3,445.0	+5.0	+4.0
	OMAHA, NEBRASKA-IOWA	15,540.0	+5.0	+9.7
NEW MEXICO	ALBUQUERQUE	4,388.0	-1.9	+8.7
OKLAHOMA	LAWTON	671.0	-2.6	+10.0
	OKLAHOMA CITY	15,072.0	+3.8	+12.8
	TULSA	16,941.0	-1.2	+15.5
DISTRICT NO. 10 TOTALS		145,231.0	+2.0	+13.7

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		DEBITS TO DEMAND DEPOSITS		
		NOVEMBER 1965	PER CENT CHANGE FROM	
			MONTH AGO	YEAR AGO
DISTRICT NO. 11 - DALLAS		SEASONALLY ADJUSTED	ANNUAL RATES	
ARIZONA	TUCSON	3,843.5	-4.8	+4.7
LOUISIANA	MONROE	1,710.4	-4.8	+6.3
	SHREVEPORT	4,917.4	+1.0	+7.9
NEW MEXICO	ROSWELL*	721.0	+8.3	+20.1
TEXAS	ABILENE	1,744.0	-1.2	+8.6
	AMARILLO	3,961.5	+7.7	+6.5
	AUSTIN	4,373.9	+10.0	+14.7
	BEAUMONT-PORT ARTHUR	5,009.9	-2.3	+29.9
	BROWNSVILLE-HARLINGEN-SAN BENITO	1,429.0	+5.0	+10.1
	CORPUS CHRISTI	3,173.3	-6.9	+11.5
	CORSICANA*	330.9	-4.2	+19.3
	DALLAS	57,469.7	-1.0	+9.9
	EL PASO	4,946.1	+7.1	+9.0
	FORT WORTH	13,305.0	+6.2	+6.6
	GALVESTON-TEXAS CITY	1,918.4	+3.3	+5.2
	HOUSTON	55,378.0	+2.6	+17.5
	LAREDO	579.1	+17.3	+18.5
	LUBBOCK	2,919.7	-10.5	+8.1
	MIDLAND	1,578.3	+5.5	-6.9
	ODESSA	1,231.9	+8.9	+19.7
	SAN ANGELO	844.8	+3.6	+12.0
	SAN ANTONIO	11,182.2	-2.6	+13.4
	TYLER	1,509.5	+2.3	+10.1
	WACO	2,033.9	+3.2	+13.9
WICHITA FALLS	2,080.8	+4.5	+20.3	
DISTRICT NO. 11 TOTALS		188,192.3	+9.9	+12.3
DISTRICT NO. 12 - SAN FRANCISCO				
ARIZONA	PHOENIX	15,525.7	+4.0	+10.7
CALIFORNIA	ANAHEIM-SANTA ANA-GARDEN GROVE	16,558.2	+5.5	+21.9
	BAKERSFIELD	3,490.9	-14.0	-16.3
	FRESNO	5,669.6	+2.0	+11.1
	LOS ANGELES-LONG BEACH	218,538.7	-4.4	+7.8
	SAN BERNARDINO-RIVERSIDE-ONTARIO	10,112.7	-3.3	+3.0
	SAN DIEGO	17,148.6	+7.7	+2.5
SAN FRANCISCO-OAKLAND		155,703.1	+8.6	+22.8
	SAN JOSE	15,304.9	-3.0	+2.9
SANTA BARBARA		3,070.4	-3.3	+10.8
	STOCKTON	3,788.2	+8.8	+12.7
IDAHO	BOISE	2,377.3	-12.0	+8.0
NEVADA	LAS VEGAS	4,006.3	-8.2	+5.4
	RENO	2,642.9	-7.3	+8.2
OREGON	EUGENE	2,688.4	+8.2	+17.4
	PORTLAND	23,842.1	+4.4	+19.0
UTAH	OGDEN	1,897.0	+5.9	+12.3
	SALT LAKE CITY	12,697.0	+6.7	+26.0
WASHINGTON	SEATTLE-EVERETT	36,990.0	+8.7	+30.7
	SPOKANE	5,168.5	+4.7	+11.3
	TACOMA	5,457.8	-1.7	+27.9
DISTRICT NO. 12 TOTALS		562,678.1	+3.2	+14.0

* NOT AN SMSA BUT REPORTED ON A COUNTY BASIS.