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BANK DEBITS AND DEPOSIT TURNOVER

For immediate release
January 18, 1966

Bank debits to demand deposits accounts (except interbank and U. S. Government accounts) for the month of December, of banks in 225 Standard Metropolitan Statistical Areas and other centers, were \$5,523.1 billion at a seasonally adjusted annual rate. This was an increase of 2.1 per cent from the previous month and 14.7 per cent increase from December of last year.

Bank debits at New York area banks increased 2.0 per cent from November 1965 and showed an increase of 12.9 per cent over December a year ago. All other national summary classifications also reported comparable increases in December. Month ago comparisons showed a 1.6 per cent increase in the 6 Leading Centers classification; and 2.2 and 2.6 per cent increases respectively at 224 and 218 Centers. When compared to a year ago the three remaining classifications all showed a 15.9 per cent increase.

Demand deposit turnover at 225 reporting Centers increased slightly in December to a seasonally adjusted annual rate of 50.6. New York banks reported a decline in turnover from the sharply increased November rate. All other national summary classifications reported increases in turnover rates to new highs, with the 218 Centers showing the largest increase to 33.3.

		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	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
	DECEMBER	5,523.1	2,273.5	1,234.5	3,249.6	2,015.1	50.6	102.2	47.7	37.5	33.3

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

BANK DEBITS - DECEMBER 1965
(IN MILLIONS OF DOLLARS)

		DEBITS TO DEMAND DEPOSITS		
		DECEMBER 1965	PER CENT CHANGE FROM	
			MONTH AGO	YEAR AGO
DISTRICT NO. 1 - BOSTON		SEASONALLY ADJUSTED ANNUAL RATES		
CONNECTICUT	HARTFORD	30,082.5	-2.0	+20.7
	NEW HAVEN	7,242.9	+7.2	+6.5
	NEW LONDON-GROTON-NORWICH	2,246.7	-2.8	+7.4
	WATERBURY	2,959.7	+11.2	+14.3
MAINE	BANGOR*	846.1	-2.2	+5.2
	LEWISTON-AUBURN	705.1	-3.7	+6.6
	PORTLAND	2,958.8	+6	+13.9
MASSACHUSETTS	BOSTON	129,098.3	+8.8	+26.6
	BROCKTON	1,704.1	-6.9	+5.2
	FALL RIVER	1,095.6	+3.1	+11.0
	LAWRENCE-HAVERHILL	2,158.7	+1.9	+1.2
	LOWELL	1,588.3	-5.2	+8.7
	NEW BEDFORD	1,532.0	+7.7	+13.9
	PITTSFIELD	1,038.6	-5.0	+12.5
	SPRINGFIELD-CHICOPEE-HOLYOKE	7,524.5	-6.0	+7.2
	WORCESTER	6,003.9	+7.7	+27.3
NEW HAMPSHIRE	CONCORD*	647.8	+7.4	+4.5
	MANCHESTER	1,764.2	-6	+12.9
RHODE ISLAND	PROVIDENCE-PAWTUCKET	14,888.1	-1.0	+10.2
VERMONT	BURLINGTON*	1,208.2	+11.2	+18.7
DISTRICT NO. 1 TOTALS		217,294.2	+5.0	+21.2
DISTRICT NO. 2 - NEW YORK				
CONNECTICUT	BRIDGEPORT	7,340.8	-4.4	+25.7
	STAMFORD	3,697.9	-4.4	+9.8
NEW JERSEY	JERSEY CITY	11,249.4	-2.9	+20.1
	NEWARK	53,236.0	+2.6	+15.6
	PATERSON-CLIFTON-PASSAIC	20,396.2	+5.5	+18.3
NEW YORK	BINGHAMTON	3,717.2	+7.4	+15.2
	BUFFALO	27,582.9	-1.0	+23.6
	NEW YORK	2,273,472.8	+2.0	+12.9
	ROCHESTER	18,821.3	+10.2	+18.0
	SYRACUSE	12,229.4	+6.3	+20.0
	UTICA-ROME	3,837.3	+8.7	+22.1
DISTRICT NO. 2 TOTALS		2,435,581.3	+2.0	+13.3
DISTRICT NO. 3 - PHILADELPHIA				
DELAWARE	WILMINGTON	30,926.7	+2	+30.2
NEW JERSEY	ATLANTIC CITY	2,389.8	+6	+18.5
	TRENTON	9,570.7	+5.1	+18.3
PENNSYLVANIA	ALTOONA	1,221.7	+10.4	+13.6
	HARRISBURG	5,714.0	+7.4	+22.8
	JOHNSTOWN	1,515.5	+8.8	-17.2
	LANCASTER	4,076.2	-3.5	+12.4
	LEBANON*	618.8	+8.0	+13.1
	LEHIGH VALLEY	6,013.7	-1.1	+17.5
	PHILADELPHIA	156,189.4	-7	+13.3
	READING	4,685.9	+3.2	+8.4
	SCRANTON	2,929.2	+3.6	+14.7
	WILKES-BARRE	3,274.9	+2.9	+31.0
	WILLIAMSPORT*	872.7	-5	+11.4
	YORK	4,903.5	+5.5	+27.3
DISTRICT NO. 3 TOTALS		234,902.8	+1	+15.9

* CITY ONLY

BANK DEBITS - DECEMBER 1965
(IN MILLIONS OF DOLLARS)

		DEBITS TO DEMAND DEPOSITS		
		DECEMBER 1965	PER CENT CHANGE FROM	
			MONTH AGO	YEAR AGO
		SEASONALLY ADJUSTED ANNUAL RATES		
DISTRICT NO. 4 - CLEVELAND				
KENTUCKY	LEXINGTON	2,947.6	-9.5	+3.6
OHIO	AKRON	13,397.1	+3.7	+15.6
	CANTON	4,440.0	+2.0	+10.2
	CINCINNATI	33,756.0	+1.0	+16.4
	CLEVELAND	70,207.7	+1.0	+8.1
	COLUMBUS	25,335.5	+4.2	+22.0
	DAYTON	12,604.2	+1.3	+13.0
	HAMILTON-MIDDLETOWN	2,620.0	+10.9	+15.1
	LIMA	1,465.8	+6.5	+15.4
	LORAIN-ELYRIA	1,868.9	-4.9	+20.0
	SPRINGFIELD	1,745.4	+6.7	+15.7
	STEUBENVILLE-WEIRTON, W. VA.	1,528.6	+5.2	+19.5
	TOLEDO	14,945.0	+5.8	+15.0
YOUNGSTOWN	6,574.8	+5.2	+7.5	
PENNSYLVANIA	ERIE	3,398.9	-17.4	+8.3
	PITTSBURGH	115,658.6	+16.6	+39.3
WEST VIRGINIA	WHEELING	2,172.0	+3.0	+1.0
DISTRICT NO. 4 TOTALS		314,666.0	+6.7	+21.2
DISTRICT NO. 5 - RICHMOND				
DISTRICT OF COLUMBIA	WASHINGTON	62,631.7	-1.0	+13.7
MARYLAND	BALTIMORE	42,035.2	+3.5	+13.6
NORTH CAROLINA	ASHEVILLE	1,727.6	-6.0	+2.9
	CHARLOTTE	13,469.2	+7.0	+13.8
	DURHAM	2,300.3	+4.0	+15.8
	GREENSBORO-HIGH POINT	6,731.7	+5.9	+17.9
	RALEIGH	8,153.6	+5.0	-0.5
WINSTON-SALEM	7,383.1	+15.0	+20.4	
SOUTH CAROLINA	CHARLESTON	3,005.9	-3.3	-2.5
	COLUMBIA	5,691.7	+9.0	+14.2
	GREENVILLE	4,333.4	+3.3	+16.3
VIRGINIA	LYNCHBURG	1,597.1	+1.9	+7.6
	NEWPORT NEWS-HAMPTON	2,664.8	+2.9	+9.8
	NORFOLK-PORTSMOUTH	8,677.3	+7.5	+11.4
	RICHMOND	24,648.1	+12.5	+30.4
	ROANOKE	3,620.3	+9.0	+14.5
WEST VIRGINIA	CHARLESTON	4,662.2	+2.3	+18.5
	HUNTINGTON-ASHLAND, KY.	3,261.4	+10.5	+13.2
DISTRICT NO. 5 TOTALS		206,594.5	+3.1	+14.8
DISTRICT NO. 6 - ATLANTA				
ALABAMA	BIRMINGHAM	16,923.7	+1.0	+21.2
	GADSDEN	851.6	+16.8	+14.3
	HUNTSVILLE	2,106.8	+8.7	+10.2
	MOBILE	5,155.8	+3.8	+14.1
	MONTGOMERY	3,410.7	+6.7	+8.0
	TUSCALOOSA	1,082.5	+12.7	+9.4
FLORIDA	FT. LAUDERDALE-HOLLYWOOD	6,889.4	+10.6	+22.8
	JACKSONVILLE	19,149.7	+6.2	+15.1
	MIAMI	24,414.0	+6.5	+17.3
	ORLANDO	5,465.0	+7.1	+6.4
	PENSACOLA	2,457.9	+3.8	+6.8
	TAMPA-ST. PETERSBURG	14,535.3	+7.6	+17.1
	WEST PALM BEACH	5,142.4	+11.8	+21.4

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		DEBITS TO DEMAND DEPOSITS		
		DECEMBER 1965	PER CENT CHANGE FROM	
			MONTH AGO	YEAR AGO
DISTRICT NO. 6 - CONTINUED		SEASONALLY ADJUSTED ANNUAL RATES		
GEORGIA	ALBANY	1,036.0	+5.9	+7.1
	ATLANTA	48,113.8	-3.3	+16.8
	AUGUSTA	2,792.3	+16.4	+13.8
	COLUMBUS	2,414.5	+1.8	+6.3
	MACON	2,675.3	+6.4	+11.5
	SAVANNAH	2,943.6	+4.2	+4.7
LOUISIANA	BATON ROUGE	6,017.3	+6.8	+23.0
	LAFAYETTE	1,307.7	-8	+16.1
	LAKE CHARLES	1,325.8	-1.0	+11.9
	NEW ORLEANS	28,963.8	+8.1R	+24.9
MISSISSIPPI	JACKSON	6,761.1	+3.3	+17.3
TENNESSEE	CHATTANOOGA	6,624.5	+2.8	+17.2
	KNOXVILLE	5,000.1	-1.9	+18.4
	NASHVILLE	16,099.6	+2.4	+28.9
DISTRICT NO. 6 TOTALS		239,660.2	+3.7R	+18.0
DISTRICT NO. 7 - CHICAGO				
ILLINOIS	CHAMPAIGN-URBANA	2,050.3	+7.0	+18.4
	CHICAGO	416,066.7	+2.6	+17.8
	DECATUR	2,401.7	-1.6	+11.7
	PEORIA	5,793.5	+1.1	+15.5
	QUAD CITIES	5,577.5	+3.9	+11.8
	ROCKFORD	4,269.0	+2.9	+18.1
	SPRINGFIELD	2,833.2	+1.1	+17.8
INDIANA	FORT WAYNE	6,188.1	+2.3	+16.6
	GARY-HAMMOND	6,944.2	+6.9	+24.3
	INDIANAPOLIS	26,525.8	+1.1	+5.1
	MUNCIE	1,812.2	+1.0	+7.4
	SOUTH BEND	5,205.2	+1.1	+22.7
	TERRE HAUTE	2,115.5	-1.3	+12.5
IOWA	CEDAR RAPIDS	3,096.2	+4	+19.3
	DES MOINES	12,905.1	-6.5	+27.6
	DUBUQUE	1,301.9	+2.9	+21.7
	SIOUX CITY	3,156.3	+7.8	+18.8
	WATERLOO	2,019.1	+5.5	+20.9
MICHIGAN	ANN ARBOR	2,743.8	+6.1	+10.6
	BAY CITY	1,183.1	+4.5	+9.3
	DETROIT	160,774.5	+1.1	+16.1
	FLINT	4,575.4	+4.2	+17.2
	GRAND RAPIDS	8,921.1	+2.0	+15.3
	JACKSON	2,198.2	+15.5	+12.5
	KALAMAZOO	3,166.7	-4.3	+12.6
	LANSING	4,725.8	+6.6	+21.7
	MUSKEGON	1,677.6	-9.4	+6.6
	SAGINAW	3,331.8	+6.9	+26.6
WISCONSIN	GREEN BAY	2,143.3	+3.4	+10.7
	KENOSHA	1,061.8	-3	+4.2
	MADISON	4,359.1	+3.8	+17.4
	MILWAUKEE	40,901.1	-3.8	+11.6
	RACINE	2,445.5	+1.6	+13.5
DISTRICT NO. 7 TOTALS		754,470.3	+1.7	+16.6

R - PREVIOUS PERIOD REVISED.

BANK DEBITS - DECEMBER 1965
(IN MILLIONS OF DOLLARS)

		DEBITS TO DEMAND DEPOSITS		
		DECEMBER 1965	PER CENT CHANGE FROM	
			MONTH AGO	YEAR AGO
DISTRICT NO. 8 - ST. LOUIS		SEASONALLY ADJUSTED ANNUAL RATES		
ARKANSAS	EL DORADO*	586.7	-1.3	+3.0
	FORT SMITH	1,726.2	-1.2	+2.5
	HELENA*	260.0	+3.1	+31.7
	LITTLE ROCK	6,269.2	+10.2	+20.8
	PINE BLUFF	824.4	-25.4	+4
	TEXARKANA	1,021.8	+7.0	+9.1
ILLINOIS	QUINCY*	889.0	-1.4	+10.1
INDIANA	EVANSVILLE	4,078.7	-3.7	+16.3
KENTUCKY	LOUISVILLE	17,533.5	-6.8	+7.3
	OWENSBORO*	1,026.9	+3.4	+9.0
	PADUCAH*	763.9	+5.3	+20.2
MISSISSIPPI	GREENVILLE*	686.4	+10.6	+26.5
MISSOURI	CAPE GIRARDEAU*	403.6	-1.7	+14.0
	HANNIBAL*	254.5	+8.7	+22.6
	ST. LOUIS	73,914.6	-1.3	+12.7
	SEDALIA*	300.0	-2.0	+3.9
	SPRINGFIELD	2,317.1	+6.4	+8.2
TENNESSEE	JACKSON*	670.2	-3.8	+17.1
	MEMPHIS	18,239.5	-4	+3.4
DISTRICT NO. 8 TOTALS		131,766.2	-1.4	+10.8
DISTRICT NO. 9 - MINNEAPOLIS				
MINNESOTA	DULUTH-SUPERIOR, WISC.	3,628.0	+6.6	+13.9
	MINNEAPOLIS-ST. PAUL	69,701.5	-2.3	+15.6
MONTANA	BILLINGS	1,572.1	-.3	+12.5
	GREAT FALLS	1,559.6	-1.5	+21.7
NORTH DAKOTA	FARGO-MOORHEAD, MINN.	2,152.5	+2.2	+12.6
SOUTH DAKOTA	SIOUX FALLS	2,172.9	+9.7	+16.6
DISTRICT NO. 9 TOTALS		80,786.5	-1.4	+15.6
DISTRICT NO. 10 - KANSAS CITY				
COLORADO	COLORADO SPRINGS	2,419.0	+1.6	+3.7
	DENVER	30,040.0	+7	+12.8
	PUEBLO	1,363.0	+1.1	+3.2
KANSAS	TOPEKA	4,038.0	-4.1	+2.7
	WICHITA	8,268.0	+5.0	+15.3
MISSOURI	KANSAS CITY, MISSOURI-KANSAS	44,075.0	+6.1	+18.9
	ST. JOSEPH	1,924.0	-3.0	+8.2
NEBRASKA	LINCOLN	3,419.0	-.8	+3.0
	OMAHA, NEBRASKA-IOWA	15,496.0	-.3	+7.5
NEW MEXICO	ALBUQUERQUE	4,683.0	+6.7	+6.9
OKLAHOMA	LAWTON	687.0	+2.4	+6.5
	OKLAHOMA CITY	14,863.0	-1.4	+7.2
	TULSA	19,676.0	+16.1	+26.6
DISTRICT NO. 10 TOTALS		150,951.0	+3.9	+14.0

* CITY ONLY

BANK DEBITS - DECEMBER 1965
(IN MILLIONS OF DOLLARS)

DISTRICT NO. 11 - DALLAS		DEBITS TO DEMAND DEPOSITS		
		DECEMBER 1965	PER CENT CHANGE FROM	
			MONTH AGO	YEAR AGO
		SEASONALLY ADJUSTED ANNUAL RATES		
ARIZONA	TUCSON	3,624.3	-5.7	-.9
LOUISIANA	MONROE	1,933.1	+13.0	+8.4
	SHREVEPORT	5,288.7	+7.6	+12.8
NEW MEXICO	ROSWELL*	660.1	-8.4	+10.1
TEXAS	ABILENE	1,888.5	+8.3	+9.6
	AMARILLO	4,431.9	+11.9	+5
	AUSTIN	3,980.9	-9.0	+11.2
	BEAUMONT-PORT ARTHUR	4,999.8	-.2	+25.3
	BROWNSVILLE-HARLINGEN-SAN BENITO	1,590.3	+11.3	+12.8
	CORPUS CHRISTI	3,386.3	+6.7	+12.4
	CORSICANA*	322.1	-2.7	+8.8
	DALLAS	55,625.9	-3.2	+12.7
	EL PASO	4,972.7	+5	+7.8
	FORT WORTH	13,440.6	+1.0	+9.9
	GALVESTON-TEXAS CITY	1,904.7	-.7	+7.2
	HOUSTON	55,393.4	+0	+13.4
	LAREDO	520.6	-10.1	+9.5
	LUBBOCK	3,463.3	+18.6	+7.8
	MIDLAND	1,581.8	+2	-.5
	ODESSA	1,177.9	-4.4	+9.8
	SAN ANGELO	940.2	+11.3	+22.3
	SAN ANTONIO	11,548.0	+3.3	+15.8
	TYLER	1,606.0	+6.4	+16.1
	WACO	2,010.2	-1.2	+9.7
WICHITA FALLS	2,110.5	+1.4	+10.8	
DISTRICT NO. 11 TOTALS		188,401.8	+1	+12.0
DISTRICT NO. 12 - SAN FRANCISCO				
ARIZONA	PHOENIX	15,586.8	+4	+9.0
CALIFORNIA	ANAHEIM-SANTA ANA-GARDEN GROVE	15,564.2	-6.0	+7.7
	BAKERSFIELD	3,847.4	+10.2	-7.2
	FRESNO	5,795.8	+2.2	+7.3
	LOS ANGELES-LONG BEACH	222,731.4	+1.9	+8.8
	SAN BERNARDINO-RIVERSIDE-ONTARIO	10,367.6	+2.5	+5.0
	SAN DIEGO	19,179.5	+11.8	+12.7
	SAN FRANCISCO-OAKLAND	149,628.6	-3.9	+15.9
	SAN JOSE	16,382.9	+7.0	+9.8
	SANTA BARBARA	3,178.9	+3.5	+11.1
	STOCKTON	3,568.4	-5.8	+5.1
IDAHO	BOISE	2,873.9	+20.9	+28.2
NEVADA	LAS VEGAS	4,184.0	+4.4	+13.9
	RENO	2,719.5	+2.9	+22.6
OREGON	EUGENE	2,887.6	+7.4	+15.1
	PORTLAND	25,638.7	+7.5	+17.5
UTAH	OGDEN	1,904.4	+4	+11.7
	SALT LAKE CITY	12,910.3	+1.7	+15.0
WASHINGTON	SEATTLE-EVERETT	38,308.2	+3.6	+24.5
	SPOKANE	5,287.9	+2.3	+10.8
	TACOMA	5,467.2	+2	+22.9
DISTRICT NO. 12 TOTALS		568,013.0	+9	+12.3

* NOT AN SMSA BUT REPORTED ON A COUNTY BASIS.