



# FEDERAL RESERVE

## statistical release

G-6

FOR IMMEDIATE RELEASE

November 22, 1976

BANK DEBITS, DEPOSITS, AND DEPOSIT TURNOVER  
(DOLLAR AMOUNTS IN BILLIONS, SEASONALLY ADJUSTED)

DEBITS TO DEMAND DEPOSIT ACCOUNTS (ANNUAL RATE BASIS)						
		TOTAL 233 CENTERS			TOTAL 232 CENTERS (EXCLUDES NY)	226 OTHER CENTERS
		LEADING CENTERS				
		NY	6 OTHERS	1		
1975	OCTOBER	24,137.1	11,801.5	4,921.3	12,335.6	7,414.3
	NOVEMBER	24,067.7	11,529.9	4,937.3	12,537.8	7,600.5
	DECEMBER	23,565.1	10,970.9	4,932.5	12,594.2	7,661.8
1976	JANUARY	23,845.0	11,517.7	4,789.0	12,327.3	7,538.3
	FEBRUARY	25,528.4	12,212.0	5,324.6	13,316.4	7,991.8
	MARCH	26,474.4	12,629.6	5,560.9	13,844.8	8,283.9
	APRIL	25,792.8	12,482.8	5,302.4	13,310.0	8,007.7
	MAY	25,490.9	12,179.0	5,327.1	13,311.9	7,984.7
	JUNE	26,625.6	12,844.3	5,561.2	13,781.3	8,220.1
	JULY	27,102.3	13,354.2	5,497.7	13,748.1	8,250.4
	AUGUST	27,875.0	13,221.1	5,935.8	14,653.9	8,718.1
	SEPTEMBER	27,250.2	12,727.9	5,857.3	14,522.3	8,665.0
	OCTOBER	27,416.1	13,522.0	5,443.2	13,894.1	8,450.9

  

DEMAND DEPOSITS (END OF MONTH)						
		TOTAL 233 CENTERS			TOTAL 232 CENTERS (EXCLUDES NY)	226 OTHER CENTERS
		LEADING CENTERS				
		NY	6 OTHERS	1		
1975	OCTOBER	179.1	32.3	40.9	146.8	105.9
	NOVEMBER	180.0	31.6	41.8	148.5	106.7
	DECEMBER	179.8	30.8	41.5	149.0	107.5
1976	JANUARY	180.5	32.1	41.5	148.3	106.9
	FEBRUARY	181.9	32.9	41.7	148.9	107.3
	MARCH	184.4	34.0	42.9	150.4	107.5
	APRIL	183.2	32.6	42.2	150.6	108.4
	MAY	182.7	31.4	41.8	151.2	109.4
	JUNE	184.6	32.6	42.5	151.9	109.4
	JULY	187.1	33.3	43.0	153.8	110.7
	AUGUST	188.0	32.7	42.9	155.3	112.4
	SEPTEMBER	185.7	32.0	43.2	153.8	110.6
	OCTOBER	188.7	33.0	42.9	155.7	112.8

  

TURNOVER OF DEMAND DEPOSITS (ANNUAL RATE BASIS)						
		TOTAL 233 CENTERS			TOTAL 232 CENTERS (EXCLUDES NY)	226 OTHER CENTERS
		LEADING CENTERS				
		NY	6 OTHERS	1		
1975	OCTOBER	134.0	364.0	118.7	83.5	69.8
	NOVEMBER	134.0	360.8	119.5	84.9	71.5
	DECEMBER	131.0	351.8	118.4	84.7	71.6
1976	JANUARY	132.4	366.0	115.4	82.9	70.3
	FEBRUARY	140.9	375.4	128.1	89.6	74.6
	MARCH	144.6	377.5	131.4	92.5	77.2
	APRIL	140.3	374.9	124.6	88.4	74.2
	MAY	139.3	380.2	126.9	88.2	73.3
	JUNE	145.0	400.8	131.9	90.9	75.1
	JULY	145.8	405.0	128.6	89.9	74.9
	AUGUST	148.6	400.6	138.2	94.8	78.1
	SEPTEMBER	145.8	393.7	136.1	94.0	77.7
	OCTOBER	146.4	416.2	126.4	89.8	75.7

NOTE: DEMAND DEPOSIT ACCOUNTS ARE THOSE OF INDIVIDUALS, PARTNERSHIPS AND CORPORATIONS AND OF STATES AND POLITICAL SUBDIVISIONS.  
U.S. GOVERNMENT AND INTERBANK ACCOUNTS ARE NOT INCLUDED.

1. BOSTON, PHILADELPHIA, CHICAGO, DETROIT, SAN FRANCISCO-OAKLAND, AND LOS ANGELES-LONG BEACH STANDARD METROPOLITAN STATISTICAL AREAS.

BANK DEBITS, END-OF-MONTH DEPOSITS, AND DEPOSIT TURNOVER

	DEBITS TO DEMAND DEPOSITS			DEMAND DEPOSITS			ANNUAL RATE OF TURNOVER
	OCTOBER 1976 (MILLIONS OF DOLLARS)	PERCENT CHANGE FROM		OCTOBER 1976 (THOUSANDS OF DOLLARS)	PERCENT CHANGE FROM		
		MONTH AGO	YEAR AGO		MONTH AGO	YEAR AGO	
<b>DISTRICT NO. 1 - BOSTON</b>							
<b>CONNECTICUT:</b>							
HARTFORD	130,063.6	-6.5	+13.0	780,469	-10.9	-28.6	157.1
NEW HAVEN	20,744.1	+5.3	+21.8	290,664	-2.8	-2.4	70.3
NORWICH-GROTON-NEW LONDON	5,230.7	-4.6	+19.1	104,752	-2.1	-5.5	45.4
WATERBURY	12,258.3	-3.3	+7.5	173,886	+2	-1.3	70.6
<b>MAINE:</b>							
BANGOR*	3,959.6	+12.9	+17.1	68,686	+8.8	+16.9	60.1
LEWISTON-AUBURN	3,367.8	-12.9	-14.7	42,470	+12.0	+2.1	83.8
PORTLAND-SOUTH PORTLAND	14,727.6	+3.9	+24.5	189,068	+1.4	+1.4	78.4
<b>MASSACHUSETTS:</b>							
BOSTON	541,368.7	-8.3	+12.3	3,594,167	-4	+2.0	150.3
BROCKTON	4,413.9	+8	+5.6	80,170	-6.7	+9.5	53.1
FALL RIVER	3,156.8	-2.8	+1.7	69,408	-1.5	-6.8	45.1
LAWRENCE-HAVERHILL	7,310.4	-1.1	+8.1	164,078	-6.5	-11.8	43.1
LOWELL	4,313.1	-1.3	-3.9	74,991	-5.8	+8	55.8
NEW BEDFORD	2,508.8	+3.6	+14.8	66,084	-3	+9.4	37.9
PITTSFIELD	3,107.6	-1.5	+8.8	65,285	-5.0	-2.2	46.4
SPRINGFIELD-CHICOPEE-HOLYOKE	19,539.0	-1.0	+18.9	296,494	-6.4	-2.5	63.7
WORCESTER	17,888.5	+5.9	+9.4	274,772	-4.0	+4.1	63.6
<b>NEW HAMPSHIRE:</b>							
CONCORD*	2,513.0	+11.8	+24.0	43,691	+2.4	+4.2	58.2
MANCHESTER	4,489.4	-3.2	+13.7	78,701	-3.8	+6.0	55.9
<b>RHODE ISLAND:</b>							
PROVIDENCE-WARWICK-PAWTUCKET	54,657.9	-10.8	-7.4	779,109	+1.4	-4	70.7
<b>VERMONT:</b>							
BURLINGTON*	5,941.0	-8.1	-3.2	124,020	+1.9	+1.4	46.4
<b>DISTRICT NO. 1 TOTALS</b>	<b>861,560.0</b>	<b>-6.8</b>	<b>+11.0</b>	<b>7,360,965</b>	<b>-2.1</b>	<b>-3.3</b>	<b>115.8</b>
<b>DISTRICT NO. 2 - NEW YORK</b>							
<b>CONNECTICUT:</b>							
BRIDGEPORT	19,398.0	+10.4	+32.3	314,355	+2.8	-1.5	62.6
STAMFORD	15,416.6	+1.6	+12.6	312,924	-1.0	-1.0	49.0
<b>NEW JERSEY:</b>							
JERSEY CITY	42,185.6	+2.0	+69.3	454,151	+7.1	+2.2	96.1
NEWARK	158,691.0	-5.6	+10.9	2,005,203	-6	+1.9	78.9
PATERSON-CLIFTON-PASSAIC	86,158.5	-6.7	+11.6	1,496,585	+4.8	+3.7	58.9
<b>NEW YORK:</b>							
BINGHAMTON	13,331.8	-24.6	+54.9	196,013	+2.0	+11.4	68.7
BUFFALO	54,667.9	+2	-14.9	1,007,817	+10.2	+4.3	56.9
NEW YORK	13,521,969.8	+6.2	+14.6	33,024,857	+3.3	+2.1	416.2
ROCHESTER	53,806.3	+8.8	+18.4	760,873	-1.7	+8	70.1
SYRACUSE	37,446.5	-5.2	+13.0	506,592	-4.3	+4	72.3
UTICA-ROME	7,561.5	+3.2	+17.8	190,919	+2.9	+5.2	40.2
<b>DISTRICT NO. 2 TOTALS</b>	<b>14,010,633.4</b>	<b>+5.9</b>	<b>+14.5</b>	<b>40,270,289</b>	<b>+3.1</b>	<b>+2.1</b>	<b>353.3</b>
<b>DISTRICT NO. 3 - PHILADELPHIA</b>							
<b>DELAWARE:</b>							
WILMINGTON	107,455.9	-8.7	+12.6	802,525	+10.1	+11.8	140.3
<b>NEW JERSEY:</b>							
ATLANTIC CITY	6,591.5	-1.1	+4.0	214,403	-7	+2.0	30.6
TRENTON	77,986.5	-24.9	+2.4	532,422	+15.4	+35.7	156.9
<b>PENNSYLVANIA:</b>							
ALTOONA	2,398.6	-10.2	+13.6	80,918	-2.0	-8.6	29.3
HARRISBURG	19,281.9	-3	+15.4	441,959	+8	+1.4	43.8
JOHNSTOWN	5,430.1	+6.5	+8.2	151,381	+6.1	+1.1	36.9
LANCASTER	38,288.2	+6.8	+34.5	520,180	+1.7	+7	74.2
LEBANON*	1,098.6	-9.2	-5.8	40,184	+5.4	+18.4	28.1
ALLENTOWN-EASTON-BETHEHEM	14,917.6	-4	+9	411,935	+7.8	+4.5	37.6
PHILADELPHIA	636,728.0	+2.8	+6.5	5,468,890	+2.5	+1.5	117.8
READING	15,993.5	+3.3	+8.2	349,360	+6	+3.3	45.9
SCRANTON	6,030.4	-1.9	+13.7	198,052	+7.0	+5.6	31.5
WILKES-BARRE-HAZELTON	11,015.2	-1	+7.4	324,858	+7.2	+2.4	35.1
WILLIAMSPORT*	3,649.3	+4.2	+15.8	100,196	-8	+1.8	36.3
YORK	7,969.7	+1.0	+6.4	241,641	+2.2	+7.6	33.3
<b>DISTRICT NO. 3 TOTALS</b>	<b>954,834.9</b>	<b>-1.7</b>	<b>+7.9</b>	<b>9,878,904</b>	<b>+3.9</b>	<b>+4.1</b>	<b>98.5</b>

\* CITY ONLY (OR) NOT AN SMSA BUT REPORTED ON A COUNTY BASIS.

DEBITS - SEASONALLY ADJUSTED ANNUAL RATE.

DEMAND DEPOSITS - END OF MONTH SEASONALLY ADJUSTED FIGURES.

TURNOVER - SEASONALLY ADJUSTED ANNUAL RATE OF DEBITS DIVIDED BY AVERAGE OF CURRENT AND PRECEDING MONTHS SEASONALLY ADJUSTED DEMAND DEPOSITS FIGURE.

BANK DEBITS, END-OF-MONTH DEPOSITS, AND DEPOSIT TURNOVER

	DEBITS TO DEMAND DEPOSITS			DEMAND DEPOSITS			ANNUAL RATE OF TURNOVER
	OCTOBER 1976 (MILLIONS OF DOLLARS)	PERCENT CHANGE FROM		OCTOBER 1976 (THOUSANDS OF DOLLARS)	PERCENT CHANGE FROM		
		MONTH AGO	YEAR AGO		MONTH AGO	YEAR AGO	
<b>DISTRICT NO. 4 - CLEVELAND</b>							
<b>KENTUCKY:</b>							
LEXINGTON	8,659.8	-15.8	+3.2	275,159	+2.3	+6.7	31.8
<b>OHIO:</b>							
AKRON	47,986.9	+5.4	+19.2	544,019	-5.2	+1.7	85.9
CANTON	17,358.2	+6	+11.5	353,093	+7.5	+6.0	50.9
CINCINNATI	107,441.5	-6.4	+12.5	1,372,830	+2.5	+5.6	79.2
CLEVELAND	224,673.3	-8.1	+3.1	2,506,137	+3.4	+3.2	91.2
COLUMBUS	146,802.2	+12.1	+5.3	1,115,676	+6.2	+9.4	134.3
DAYTON	38,361.5	-4.1	+10.5	760,870	+2	+7.6	50.5
HAMILTON-MIDDLETOWN	8,645.8	+2.3	+21.8	172,680	+8.2	+13.0	52.0
LIMA	8,736.3	-5	+8.4	163,190	+1.2	+1.5	53.9
LORAIN-ELYRIA	5,636.1	+3.8	+6.4	145,690	+1.7	+3.6	39.0
MANSFIELD	5,954.5	+25.9	+29.4	113,480	+6.9	+11.1	54.2
SPRINGFIELD	3,249.0	-3.8	-2.8	100,157	+13.1	+10.2	34.4
STUEBENVILLE-WEIRTON, W. VA.	4,424.1	+2.1	+19.3	126,769	+6.0	+9.0	35.9
TOLEDO	38,964.5	+6.3	+19.7	632,278	+3.2	+6.0	62.6
YOUNGSTOWN-WARREN	16,489.9	-7.0	+4.8	366,675	+4.0	+3.1	43.5
<b>PENNSYLVANIA:</b>							
ERIE	12,502.2	+4.4	+17.0	246,438	-1.6	-3.6	50.3
PITTSBURGH	445,390.0	-3.7	-6.6	3,247,603	+5.6	-4.0	140.9
<b>WEST VIRGINIA:</b>							
WHEELING	7,872.2	+8.6	+15.5	195,400	+5.7	+6.5	41.4
<b>DISTRICT NO. 4 TOTALS</b>	<b>1,149,148.0</b>	<b>-2.2</b>	<b>+2.0</b>	<b>12,458,144</b>	<b>+3.5</b>	<b>+2.6</b>	<b>93.8</b>
<b>DISTRICT NO. 5 - RICHMOND</b>							
<b>DISTRICT OF COLUMBIA:</b>							
WASHINGTON	223,776.8	-6.7	+4.2	3,645,155	-8	+5.6	61.2
<b>MARYLAND:</b>							
BALTIMORE	182,316.1	-6.7	+13.8	1,864,122	+8	+3.9	98.2
<b>NORTH CAROLINA:</b>							
ASHEVILLE	7,847.2	-4	+25.0	126,972	+4.2	+14.0	63.1
CHARLOTTE	60,081.4	-8	+4.6	701,505	+3	+5.6	85.8
DURHAM	11,864.5	-2.7	+21.6	163,957	+2.9	-4.7	73.4
FAYETTEVILLE	5,109.7	+11.1	+20.7	117,543	+3.2	+8.2	44.1
GREENSBORO-HIGH PT.-WINS-SALEM	60,715.8	+11.9	+8.2	633,154	+2.7	+4.7	97.2
RALEIGH	52,567.8	+11.9	+17.9	383,417	-13.2	+3.0	127.4
WILMINGTON	4,485.3	-1.3	+2.9	84,369	-5.8	-1.1	51.6
<b>SOUTH CAROLINA:</b>							
CHARLESTON	9,368.3	-2.8	-7	244,331	+8.6	+5.4	39.9
COLUMBIA	31,521.7	+6.6	+9.4	388,778	-2.2	+8.7	80.2
GREENVILLE	14,803.5	-3	+7.0	302,133	+5.4	+8.4	50.3
<b>VIRGINIA:</b>							
LYNCHBURG	6,349.1	-7.8	+17.4	127,195	+6.0	+1.1	51.4
NEWPORT NEWS-HAMPTON	9,243.6	+1.0	+5.7	215,833	+6.8	+9.8	44.2
NORFOLK-VA. BEACH-PORTSMOUTH	33,214.6	+0	+10.5	614,024	+1.5	+3.0	54.5
RICHMOND	112,070.6	+6.4	+12.2	747,507	+0	+3.5	149.9
ROANOKE	15,857.8	+5	+17.8	231,471	-7.6	+5.8	65.8
<b>WEST VIRGINIA:</b>							
CHARLESTON	32,546.2	+5.2	+44.1	382,825	+13.9	+26.3	90.5
HUNTINGTON-ASHLAND, KY.	14,440.5	-16.3	+20.3	267,197	+1.8	+14.7	54.5
<b>DISTRICT NO. 5 TOTALS</b>	<b>888,180.7</b>	<b>-1.2</b>	<b>+10.8</b>	<b>11,241,488</b>	<b>+4</b>	<b>+5.8</b>	<b>79.2</b>
<b>DISTRICT NO. 6 - ATLANTA</b>							
<b>ALABAMA:</b>							
BIRMINGHAM	73,893.1	-3.9	+18.8	979,929	+2.5	+7.3	76.3
GADSDEN	1,694.8	+8.1	+26.4	58,413	-4.4	-3.9	28.4
HUNTSVILLE	5,932.3	+2.1	+26.0R	135,918	-2.2	-1.0	43.2
MOBILE	18,041.4	+4.5	+6.4	406,056	-4	+6.5	44.3
MONTGOMERY	12,315.5	+3.7	+16.1	280,115	+5.6	+5.1	45.2
TUSCALOOSA	3,625.6	+4.3	+1.0	97,418	+5.1	+6.6	38.1
<b>FLORIDA:</b>							
FT. LAUDERDALE-HOLLYWOOD	32,133.0	-5.9	+34.1	867,496	+5.3	+27.1	38.0
JACKSONVILLE	74,205.5	+3.5	+16.5	558,163	-1.2	-5.9	132.1
MIAMI	120,646.4	+4.6	+31.0	2,478,588	+6	+6.2	48.8
ORLANDO	26,164.4	+12.8	+23.5	482,518	-5.2	+18.0	52.8
PENSACOLA	9,117.6	+4.3	+2.8	257,562	-3.7	-11.0	34.7
TALLAHASSEE	13,764.0	+6.9	-17.7	145,629	-4.2	+23.5	92.5
TAMPA-ST. PETERSBURG	54,825.8	-9.3	+8.2	1,056,459	+1.6	+5.8	52.3
WEST PALM BEACH	16,535.9	+5.0	+23.3	602,226	-4.9	-1	26.8

R - PREVIOUS PERIOD REVISED.  
 DEBITS - SEASONALLY ADJUSTED ANNUAL RATE.  
 DEMAND DEPOSITS - END OF MONTH SEASONALLY ADJUSTED FIGURES.  
 TURNOVER - SEASONALLY ADJUSTED ANNUAL RATE OF DEBITS DIVIDED BY AVERAGE OF CURRENT AND PRECEDING MONTHS SEASONALLY ADJUSTED DEMAND DEPOSITS FIGURE.

BANK DEBITS, END-OF-MONTH DEPOSITS, AND DEPOSIT TURNOVER.

	DEBITS TO DEMAND DEPOSITS				DEMAND DEPOSITS				ANNUAL RATE OF TURNOVER
	OCTOBER 1976 (MILLIONS OF DOLLARS)	PERCENT CHANGE FROM		OCTOBER 1976 (THOUSANDS OF DOLLARS)	PERCENT CHANGE FROM				
		MONTH AGO	YEAR AGO		MONTH AGO	YEAR AGO			
DISTRICT NO. 6 - CONTINUED									
GEORGIA:									
ALBANY	2,794.6	+5.4	+9.1	72,478	+7.9	+3.1	40.0		
ATLANTA	313,701.3	+1.1	+20.0	2,624,479	+6.1	+15.8	123.1		
AUGUSTA	10,140.4	+9	+48.4	208,876	+1.5	+10.3	48.9		
COLUMBUS	6,623.3	+3.2	+14.1	162,687	+3.0	+5.9	41.3		
MACON	10,537.5	+5.2	+3.7K	205,682	+2.7	+1.0	51.9		
SAVANNAH	17,434.5	+1.3	+36.7	186,024	+2.1	+11.7	93.7		
LOUISIANA:									
BATON ROUGE	25,884.4	-4.4	-8.6	406,986	+3	+18.7	65.7		
LAFAYETTE	5,690.3	-5.2	+5.9	186,875	+7.1	+13.1	31.5		
LAKE CHARLES	4,484.0	-2	+23.8	169,780	-2.2	+14.4	26.1		
NEW ORLEANS	72,924.1	-5.2	+6.3	1,441,316	-1.9	+6.1	50.1		
MISSISSIPPI:									
JACKSON	27,298.2	-5.2	+32.1	557,725	-6.9	+12.4	47.2		
TENNESSEE:									
CHATTANOOGA	16,891.2	+1.7	+7.9	335,695	+12.6	+5.5	53.3		
KNOXVILLE	21,001.8	-6	+6.0	366,810	+5	+4.2	57.4		
NASHVILLE	60,570.5	-2.3R	+13.6	802,560	+5.0R	+6.3	77.3		
DISTRICT NO. 6 TOTALS	1,058,871.0	+0R	+17.0R	16,136,463	+1.4R	+8.6	66.1		
DISTRICT NO. 7 - CHICAGO									
ILLINOIS:									
BLOOMINGTON-NORMAL	8,001.2	+2	+11.8	170,319	+2.6	+8.7	47.6		
CHAMPAIGN-URBANA	5,545.9	-9.4	-6.8K	195,625	-1.4	+3.1R	26.1		
CHICAGO	2,011,862.2	-12.5	+15.0	12,559,466	-3.7	+5.1	157.2		
DAVENPORT-ROCK ISLAND-MOLINE	20,237.8	-4.9	+27.6R	403,489	+2.9	+4.7R	50.9		
DECATUR	8,085.0	-10.8	+12.3	155,405	+3.4	+5.0	52.9		
PEORIA	17,468.5	+2.0	+5.5	389,628	+3.4	+4.9	45.6		
ROCKFORD	12,323.4	+5.5	+23.6	252,349	+5.5	+3.6	50.1		
SPRINGFIELD	15,697.4	-5.1	+17.4R	258,152	+1.6	+3.5R	61.3		
INDIANA:									
FORT WAYNE	22,295.9	-5.3	+19.8	333,003	+1.7	+11.4	67.5		
GARY-HAMMOND-EAST CHICAGO	23,064.8	-2.8	+4.3	511,921	-1.2	+5.1	44.8		
INDIANAPOLIS	131,307.6	-14.3	+13.7	1,577,019	+18.2	+17.1	90.2		
LAFAYETTE-WEST LAFAYETTE	4,731.5	-1.2	+1.9	124,034	+2.2	+5.2	38.6		
MUNCIE	5,471.1	-2.6	+5.9	105,493	-4.4	-5.2	50.7		
SOUTH BEND	11,855.9	-8.0	+17.1	268,523	+3.8	+4.1	45.0		
TERRE HAUTE	5,094.2	-2.3	-2	169,901	+5.2	+8.7	30.7		
IOWA:									
CEDAR RAPIDS	9,269.8	-3.3	+9.0	175,128	+1.8	+2.4	53.4		
DES MOINES	55,255.8	-4.6	+16.5	453,413	+4	+5.4	122.1		
DUBUQUE	4,315.8	-3.7	+8.8	87,554	-3.3	+6.6	48.5		
SIOUX CITY	10,032.7	+3.2	+10.0R	165,996	+1.4	-4.4	60.9		
WATERLOO	4,180.5	-6.7	+1.2	116,890	-2.3	-2.7	35.4		
MICHIGAN:									
ANN ARBOR	8,162.0	-3.7	+6.1	212,087	+0	+1.2	26.5		
BAY CITY	3,790.5	+10.8	+15.2	64,998	-5	-8.9	58.2		
DETROIT	408,165.2	-1	-5.2	4,347,249	+2.1	+3.5	94.9		
FLINT	14,403.8	+2.3	+6.3	253,860	+2.2	-3.9	57.3		
GRAND RAPIDS	30,718.7	-5.2	+7.1	520,134	+2.4	+5.1	59.6		
JACKSON	5,327.0	+4.4	+12.0	130,297	+4.8	+9.2	41.8		
KALAMAZOO	8,200.7	+4.4	+5.1R	203,891	-2.3	+15.5R	39.7		
LANSING-EAST LANSING	13,599.0	-14.9	+1.3	309,893	+6.1	+30.6	45.6		
MUSKEGON-MUSKEGON HEIGHTS	4,255.4	-3.9	+13.4	82,261	-3.9	-4.1	50.7		
SAGINAW	11,124.3	+2.9	+18.7	174,106	-2.6	+4	63.0		
WISCONSIN:									
GREEN BAY	8,141.6	+5.0	+20.4	147,636	+6.4	+11.2	56.7		
KENOSHA	2,393.5	-6.3	-3.8	66,691	+2.5	+4.3	36.3		
MADISON	19,358.2	+5.2	+5.0	320,614	+6	+8.7	60.5		
MILWAUKEE	188,278.2	+1.6	+35.1	1,668,126	+1.6	+4	113.8		
RACINE	5,636.2	-1.4	+10.6R	134,371	+4.0	+3.8R	42.8		
DISTRICT NO. 7 TOTALS	3,117,651.1	-9.2	+12.4R	27,109,822	+0	+5.2R	115.0		

R - PREVIOUS PERIOD REVISED.

DEBITS - SEASONALLY ADJUSTED ANNUAL RATE.

DEMAND DEPOSITS - END OF MONTH SEASONALLY ADJUSTED FIGURES.

TURNOVER - SEASONALLY ADJUSTED ANNUAL RATE OF DEBITS DIVIDED BY AVERAGE OF CURRENT AND PRECEDING MONTHS SEASONALLY ADJUSTED DEMAND DEPOSITS FIGURE.

BANK DEBITS, END-OF-MONTH DEPOSITS, AND DEPOSIT TURNOVER

	DEBITS TO DEMAND DEPOSITS			DEMAND DEPOSITS			ANNUAL RATE OF TURNOVER
	OCTOBER 1976 (MILLIONS OF DOLLARS)	PERCENT CHANGE FROM		OCTOBER 1976 (THOUSANDS OF DOLLARS)	PERCENT CHANGE FROM		
		MONTH AGO	YEAR AGO		MONTH AGO	YEAR AGO	
<b>DISTRICT NO. 8 - ST. LOUIS</b>							
ARKANSAS:							
EL DORADO*	5,269.1	-8.0	-25.0	59,616	+4.2	+7.8	90.2
FORT SMITH	5,474.9	-3.7	+11.2	184,032	+7	-5.6	29.9
HELENA*	504.7	-27.7	+5.0	18,493	+4.7	+2.4	27.9
LITTLE ROCK-NORTH LITTLE ROCK	28,642.7	+6	+8.5	465,588	-1.8	+9.7	60.9
PINE BLUFF	3,546.6	+4.8	-3.2	88,814	+7	+15.5	40.1
TEXARKANA, TEX.	2,663.5	-2	+3.5	105,063	-5	+3.5	25.3
ILLINOIS:							
QUINCY*	2,955.6	+3.7	+11.8	76,185	+6.3	+1.3	40.0
INDIANA:							
EVANSVILLE	12,003.2	-1.0	+22.7	296,628	+5.1	+11.7	41.5
KENTUCKY:							
LOUISVILLE	72,302.6	+2.7	+16.4	1,004,008	+7	+3.4	72.3
OWENSBORO*	2,945.2	-1.2	+22.5	96,390	+0	+2.9	30.6
PADUCAH*	2,140.5	-4.1	+18.8	69,944	-7	+6.2	30.5
MISSISSIPPI:							
GREENVILLE*	1,688.0	+6.9	+28.6	55,556	+0	+6.5	30.4
MISSOURI:							
CAPE GIRARDEAU*	1,870.1	-9.4	+14.2	56,479	+1.0	+16.6	33.3
HANNIBAL*	498.4	-11.6	-2.2	22,339	+2	-7	22.3
ST. LOUIS	386,658.4	+1.5	+26.0	2,710,369	+5	+2.1	143.0
SPRINGFIELD	11,130.5	+6	+16.7	208,001	+6.3	+8.2	55.1
TENNESSEE:							
JACKSON*	1,995.8	+1.6	+13.3	68,226	+2.6	+5.3	29.6
MEMPHIS	79,281.2	+3.4	+6.2	883,743	-9	+4.7	89.3
DISTRICT NO. 8 TOTALS	621,571.1	+1.6	+19.5	6,469,474	+6	+4.0	96.4
<b>DISTRICT NO. 9 - MINNEAPOLIS</b>							
MINNESOTA:							
DULUTH-SUPERIOR, WISC.	9,023.3	-1.9	+22.3	221,808	+6	+1.7	40.8
MINNEAPOLIS-ST. PAUL	356,556.0	-2.6	+20.8	2,362,163	+4.7	+7.6	154.4
MONTANA:							
BILLINGS	5,702.9	-4.1	+14.6	137,545	+5	-5	41.6
GREAT FALLS	11,424.2	-8.2	+188.3	98,633	+5	+5.4	116.1
NORTH DAKOTA:							
FARGO-MOORHEAD, MINN.	7,874.9	+4.4	+19.3	171,612	+3.7	+3.4	46.7
SOUTH DAKOTA:							
SIOUX FALLS	6,458.2	-11.1	+7.0	148,311	+9	+4.6	43.7
DISTRICT NO. 9 TOTALS	397,039.5	-2.8	+22.5	3,140,072	+3.8	+6.4	128.8
<b>DISTRICT NO. 10 - KANSAS CITY</b>							
COLORADO:							
COLORADO SPRINGS	9,160.1	-2.9	+13.8	222,040	+7	+3.1	41.4
DENVER	122,009.7	-6.1	+8.6	1,757,021	-2.0	+4.6	68.8
PUEBLO	3,520.3	-6	+9.1	91,391	+9	+4.8	38.7
KANSAS:							
TOPEKA	63,461.6	-17.1	+20.9	205,897	+7	-3.7	309.3
WICHITA	31,691.8	-6.3	+20.8	530,522	+1.2R	+3.0	60.1
MISSOURI:							
KANSAS CITY, KANSAS	154,067.9	-3.6	+10.7	1,801,737	+2.0	+3.5	86.4
ST. JOSEPH	3,806.4	-1.7R	+3.0	107,460	+5.2	-2	36.3
SEDALIA*	981.1	-5.8	+6.4	37,850	+5.1	+1.8	26.6
NEBRASKA:							
LINCOLN	14,323.7	-6.0	-5.4	215,566	-2.9	+2.8	65.5
OMAHA, IOWA	47,680.2	+5.6	+11.1	654,890	-2.1	+2.3	72.0
NEW MEXICO:							
ALBUQUERQUE	43,731.3	+1.4	+23.8	411,954	-5	+10.4	105.9
OKLAHOMA:							
LAWTON	2,112.8	+1.6	+20.6	84,832	-3	+5.3	24.9
OKLAHOMA CITY	60,044.9	-8.8	+21.1	978,548	+5.7	+8.7	63.0
TULSA	58,686.0	+9	+6.6	892,299	+5.0	+10.2	67.4
DISTRICT NO. 10 TOTALS	615,277.5	-5.0R	+12.5	7,992,007	+1.1R	+5.0	77.7

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DEBITS - SEASONALLY ADJUSTED ANNUAL RATE.

DEMAND DEPOSITS - END OF MONTH SEASONALLY ADJUSTED FIGURES.

TURNOVER - SEASONALLY ADJUSTED ANNUAL RATE OF DEBITS DIVIDED BY AVERAGE OF CURRENT AND PRECEDING MONTHS SEASONALLY ADJUSTED DEMAND DEPOSITS FIGURE.

BANK DEBITS, END-OF-MONTH DEPOSITS, AND DEPOSIT TURNOVER

	DEBITS TO DEMAND DEPOSITS			DEMAND DEPOSITS			ANNUAL RATE OF TURNOVER
	OCTOBER 1976 (MILLIONS OF DOLLARS)	PERCENT CHANGE FROM		OCTOBER 1976 (THOUSANDS OF DOLLARS)	PERCENT CHANGE FROM		
		MONTH AGO	YEAR AGO		MONTH AGO	YEAR AGO	
<b>DISTRICT NO. 11 - DALLAS</b>							
ARIZONA:							
TUCSON	33,557.6	-2.2	+22.1	424,810	+3.2	+8.2	80.2
LOUISIANA:							
MONROE	8,948.7	+5.5	+43.3	164,506	+6.6	+25.0	56.1
SHREVEPORT	21,456.7	+4.1	-11.3	414,562	+*.8	+10.5	52.0
NEW MEXICO:							
ROSWELL*	1,607.7	-3.8	-4.8	59,569	+1.3	+4.0	27.2
TEXAS:							
ABILENE	4,955.1	-9.0	+13.5	165,159	-1.1	+5.1	29.8
AMARILLO	13,890.7	+2.0	+17.2	299,096	+3.0	+13.6	47.1
AUSTIN	40,088.1	-7.1	+39.7	571,307	-17.3	+10.4	63.5
BEAUMONT-PORT ARTHUR-ORANGE	13,859.5	+4.6	+24.8	382,327	-2.7	+3.7	35.8
BROWNSVILLE-HARLINGEN-SAN BENITO	11,027.2	+6.4	+162.1	146,487	-5.9	+13.9	73.0
CORPUS CHRISTI	13,338.5	-9.9	+9.1	345,109	-2.7	+5.9	38.1
CORSIANA*	802.5	-7.3	+5.5	45,885	-2.5	+6.9	17.3
DALLAS	305,003.2	-5.8	+22.1	3,655,522	+5.6	+11.9	85.7
EL PASO	16,275.4	+3	+11.5	402,219	+2	+5.8	40.5
FORT WORTH	49,290.0	-3.8	+15.9	1,146,640	+5.0	+12.5	44.0
GALVESTON-TEXAS CITY	5,663.6	-6.8	+8.5	168,360	-1.8	+7.2	33.3
HOUSTON	323,931.6	-4.4	+18.5	4,835,144	+2.3	+16.5	67.7
LAREDO	2,267.9	-2.8	-9	91,326	-3	+19.8	24.8
LUBBOCK	13,063.7	-11.1	+21.9	271,881	-18.6	+9.3	43.1
MC ALLEN-PHARR-EDINBURG	5,926.8	+3.2	+17.6	197,019	+4.4	+9.6	30.7
MIDLAND	9,569.0	+1.9	+56.2	250,647	+3.6	+6.1	38.8
ODESSA	6,625.3	-1.8	+9.4	164,011	+8.5	+11.3	42.0
SAN ANGELO	4,180.1	+8.1	+19.5	116,378	-1.6	+14.0	35.6
SAN ANTONIO	40,389.8	-2.2	+7.1	1,043,744	-1.3	+4.9	38.4
TYLER	5,439.0	+9.4	+26.4	183,149	+2.1	+11.1	30.0
WACO	8,140.7	+1.0	+22.4	188,169	+7	+3.8	43.4
WICHITA FALLS	5,399.0	-5.2	+3.7	201,925	-1.7	+6.8	26.5
DISTRICT NO. 11 TOTALS	964,697.0	-4.1	+19.7	15,934,951	+1.2	+11.8	60.9
<b>DISTRICT NO. 12 - SAN FRANCISCO</b>							
ARIZONA:							
PHOENIX	79,339.8	-1.3	+19.3	1,293,378	-.4	+7.7	61.2
CALIFORNIA:							
ANAHEIM-SANTA ANA-GARDEN GROVE	101,387.2	-2.9R	+27.6	1,862,942	+3.9R	+23.0	55.5
BAKERSFIELD	19,894.1	-9.1R	+41.9	329,157	-.5R	+3.4	60.3
FRESNO	27,774.6	-4.2R	+25.6	459,188	-.5R	+7.7	60.3
LOS ANGELES-LONG BEACH	955,664.5	-4.2R	+8.5	11,293,149	+1.9R	+9.8	85.4
OXNARD-SIMI VALLEY-VENTURA	13,241.9	-13.9R	+4.5	306,327	+5.1R	+6.9	44.3
RIVERSIDE-SAN BERNARDINO-ONTARIO	42,366.6	+7.6R	+19.8	878,281	+3.7R	+12.1	49.1
SAN DIEGO	91,536.7	-12.8R	+4.8	1,379,431	+1.3R	+11.4	66.8
SAN FRANCISCO-OAKLAND	889,413.9	-5.7R	+13.9	5,675,607	-3.2R	+2.4	154.1
SAN JOSE	76,121.5	-1.3R	+12.4	1,167,719	+6.3R	+7.7	67.2
SANTA BARBARA-SANTA MARIA-LOMPOC	16,844.4	-7.0R	+8.6	288,279	+3.2R	+5.3	59.3
STOCKTON	12,359.0	+19.4R	+38.6	296,085	+8.1R	+6.2	43.4
IDAHO:							
BOISE CITY	17,429.8	+14.8R	+21.8	212,502	+4.7R	+4.2	83.9
NEVADA:							
LAS VEGAS	15,222.1	-7.9	+13.4	386,386	+9.2	+16.5	41.1
RENO	13,594.8	+34.7R	+68.6	247,248	+8.5R	+15.6	57.2
OREGON:							
EUGENE-SPRINGFIELD	8,401.4	+5.5R	+15.5	194,871	+6.5R	+9.9	44.5
PORTLAND	120,833.0	+6.6R	+30.7	1,306,958	+5.6R	+14.5	95.0
UTAH:							
OGDEN	5,563.9	-8.0R	-6.0	123,413	+10.9R	+1.7	47.4
SALT LAKE CITY	46,851.5	-5.0R	+20.8	712,252	-4.3R	+7.8	64.3
WASHINGTON:							
SEATTLE-EVERETT	164,789.3	+5.1R	+20.7	1,693,195	+6.8R	+15.2	100.5
SPOKANE	37,366.8	-2.0R	+14.4	329,621	-7.4R	-1.4	109.0
TACOMA	20,589.2	-4.0	+16.1	318,453	+6.1	+12.6	66.6
DISTRICT NO. 12 TOTALS	2,776,586.0	-3.7R	+13.8	30,754,442	+1.6R	+9.2	91.0

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