



# FEDERAL RESERVE

## statistical release

G-6

FOR IMMEDIATE RELEASE

December 27, 1976

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

DEBITS TO DEMAND DEPOSIT ACCOUNTS (ANNUAL RATE BASIS)						
	TOTAL 233 CENTERS	LEADING CENTERS		TOTAL 232 CENTERS (EXCLUDES NY)	226 OTHER CENTERS	
		NY	6 OTHERS			
1975	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	27,406.2	13,522.0	5,447.9	13,884.2	8,436.3
	NOVEMBER	28,081.7	13,495.5	5,704.2	14,586.2	8,882.0

  

DEMAND DEPOSITS (END OF MONTH)						
	TOTAL 233 CENTERS	LEADING CENTERS		TOTAL 232 CENTERS (EXCLUDES NY)	226 OTHER CENTERS	
		NY	6 OTHERS			
1975	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	188.6	33.0	42.9	155.6	112.7
	NOVEMBER	192.7	35.3	43.6	157.4	113.9

  

TURNOVER OF DEMAND DEPOSITS (ANNUAL RATE BASIS)						
	TOTAL 233 CENTERS	LEADING CENTERS		TOTAL 232 CENTERS (EXCLUDES NY)	226 OTHER CENTERS	
		NY	6 OTHERS			
1975	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	126.6	89.8	75.6
	NOVEMBER	147.3	395.1	132.0	93.2	78.4

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
	NOVEMBER 1976 (MILLIONS OF DOLLARS)	PERCENT CHANGE FROM		NOVEMBER 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	134,419.7	+3.3	+15.2	960,939	+23.1	-11.7	154.4
NEW HAVEN	20,934.8	+0.9	+14.2	308,738	+6.2	+6.7	69.9
NORWICH-GROTON-NEW LONDON	5,630.7	+7.6	+15.2	109,803	+4.8	-3.0	52.5
WATERBURY	12,950.5	+5.6	+14.6	182,005	+4.7	+2.8	72.8
<b>MAINE:</b>							
BANGOR*	4,143.5	+4.6	+21.2	62,809	-8.6	+0.5	63.0
LEWISTON-AUBURN	3,834.2	+13.8	+5.6	39,739	-6.4	-2.1	93.3
PORTLAND-SOUTH PORTLAND	14,841.3	+0.8	+23.5	195,709	+3.5	+5.1	77.1
<b>MASSACHUSETTS:</b>							
BOSTON	535,006.1	-1.2	+24.0	3,791,388	+5.5	+0.2	144.9
BROCKTON	3,979.9	-9.8	+5.8	92,748	+15.7	+4.6	46.0
FALL RIVER	2,978.3	-5.7	+3.6	76,956	+10.9	+3.9	40.7
LAWRENCE-HAVERHILL	7,128.1	-2.5	+10.1	178,558	+8.8	+2.4	41.6
LOWELL	4,370.5	+1.3	+10.0	95,376	+27.2	+15.2	51.3
NEW BEDFORD	2,557.2	+1.9	+15.1	70,302	+6.4	+14.1	37.5
PITTSFIELD	3,184.4	+2.5	+8.7	73,668	+12.8	+2.0	45.8
SPRINGFIELD-CHICOPEE-HOLYOKE	18,227.5	-6.7	+13.1	330,857	+11.6	+5.2	58.1
WORCESTER	17,686.8	-1.1	+19.8	307,222	+11.8	+13.6	60.8
<b>NEW HAMPSHIRE:</b>							
CONCORD*	2,507.2	-0.2	+19.8	46,166	+5.7	+3.4	55.8
MANCHESTER	4,535.4	+1.0	+7.3	82,878	+5.3	+21.6	56.1
<b>RHODE ISLAND:</b>							
PROVIDENCE-WARWICK-PAWTUCKET	61,039.8	+11.7	+0.0	789,832	+1.4	+0.4	77.8
<b>VERMONT:</b>							
BURLINGTON*	5,812.2	-2.2	-3.3	123,301	-0.6	+2.1	47.0
<b>DISTRICT NO. 1 TOTALS</b>	<b>865,768.0</b>	<b>+0.5</b>	<b>+18.9</b>	<b>7,918,994</b>	<b>+7.6</b>	<b>+0.3</b>	<b>113.3</b>
<b>DISTRICT NO. 2 - NEW YORK</b>							
<b>CONNECTICUT:</b>							
BRIDGEPORT	18,965.4	-2.2	+21.3	317,526	+1.0	+1.8	60.0
STAMFORD	16,584.4	+7.6	+20.0	318,202	+1.7	+7.6	52.6
<b>NEW JERSEY:</b>							
JERSEY CITY	40,849.7	-3.2	+82.5	449,231	-1.1	+9.0	90.4
NEWARK	162,264.5	+2.3	+10.3	1,974,314	-1.5	+2.0	81.5
PATERSON-CLIFTON-PASSAIC	88,129.9	+2.3	+13.0	1,392,008	-7.0	+0.0	61.0
<b>NEW YORK:</b>							
BINGHAMTON	14,436.8	+8.3	+42.7	196,425	+0.2	+8.5	73.6
BUFFALO	60,262.1	+10.2	-10.7	991,587	-1.6	+1.6	60.3
NEW YORK	13,495,487.3	-0.2	+17.0	35,281,945	+6.8	+11.8	395.1
ROCHESTER	54,701.6	+1.7	+19.8	782,604	+2.9	+6.6	70.9
SYRACUSE	36,763.7	-1.8	+15.5	519,380	+2.5	+5.0	71.7
UTICA-ROME	7,750.5	+2.5	+10.4	190,271	-0.3	+3.3	40.7
<b>DISTRICT NO. 2 TOTALS</b>	<b>13,996,195.9</b>	<b>-0.1</b>	<b>+16.9</b>	<b>42,413,493</b>	<b>+5.3</b>	<b>+10.2</b>	<b>338.5</b>
<b>DISTRICT NO. 3 - PHILADELPHIA</b>							
<b>DELAWARE:</b>							
WILMINGTON	123,631.5	+15.1	+6.3	808,045	+0.7	+14.1	153.5
<b>NEW JERSEY:</b>							
ATLANTIC CITY	6,938.8	+5.3	+2.0	200,617	-6.4	-4.0	33.4
TRENTON	91,574.2	+17.4	+10.3	587,935	+10.4	+31.9	163.5
<b>PENNSYLVANIA:</b>							
ALTOONA	2,351.2	-2.0	+9.3	82,609	+2.1	-7.1	28.8
HARRISBURG	18,841.9	-2.3	+11.2	425,682	-3.7	+1.6	43.4
JOHNSTOWN	5,019.3	-7.6	+4.0	147,571	-2.5	+7.7	33.6
LANCASTER	34,968.0	-8.7	+17.1	512,492	-1.5	+2.8	67.7
LEBANON	1,119.1	+1.9	-4.0	38,840	-3.3	+0.0	28.3
ALLENTOWN-EASTON-BETHLEHEM	15,779.6	+5.8	+3.6	390,601	-5.2	+4.2	39.3
PHILADELPHIA	608,934.7	-4.4	+4.7	5,427,748	-0.8	+1.5	111.8
READING	15,803.2	-1.2	+9.5	349,617	+0.1	+6.3	45.2
SCRANTON	6,262.0	+3.8	+9.6	184,700	-6.7	+0.9	32.7
WILKES-BARRE-HAZELTON	11,136.2	+1.1	+6.8	323,297	-0.5	+1.3	34.4
WILLIAMSPORT*	3,988.3	+9.3	+24.0	98,772	-1.4	+5.2	40.1
YORK	7,983.1	+0.2	+14.9	231,780	-4.1	+2.4	33.7
<b>DISTRICT NO. 3 TOTALS</b>	<b>954,333.1</b>	<b>-0.1</b>	<b>+6.2</b>	<b>9,810,306</b>	<b>-0.7</b>	<b>+4.1</b>	<b>96.9</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
	NOVEMBER 1976 (MILLIONS OF DOLLARS)	PERCENT CHANGE FROM		NOVEMBER 1976 (THOUSANDS OF DOLLARS)	PERCENT CHANGE FROM		
		MONTH AGO	YEAR AGO		MONTH AGO	YEAR AGO	
<b>DISTRICT NO. 4 - CLEVELAND</b>							
KENTUCKY:							
LEXINGTON	9,712.5	+12.2	+8.5	272,456	-1.0	+8.8	35.5
OHIO:							
AKRON	53,232.4	+10.9	+45.2	570,072	+4.8	-5	95.6
CANTON	17,943.3	+3.4	+11.2	347,801	-1.5	+2.9	51.2
CINCINNATI	110,314.4	+2.7	+16.2	1,363,607	-7	+3.1	80.6
CLEVELAND	252,123.4	+12.2	+17.9	2,461,122	-1.8	-1.3	101.5
COLUMBUS	153,936.2	+4.9	-1.5	1,122,532	+6	+3.1	137.6
DAYTON	40,805.8	+6.4	+15.9	772,099	+1.5	+7.0	53.2
HAMILTON-MIDDLETOWN	9,018.2	+4.3	+22.7	162,664	-5.8	+10.7	53.8
LIMA	9,718.4	+11.2	+18.1	164,178	+6	+1.5	59.4
LORAIN-ELYRIA	5,566.2	-1.2	+12.1	141,466	-2.9	+3.4	38.8
MANSFIELD	5,277.3	-11.4	+10.2	108,106	-4.7	+3.5	47.6
SPRINGFIELD	3,803.2	+17.1	+9.9	98,480	-1.7	+9.6	38.3
STEBENVILLE-WEIRTON, W. VA.	4,718.1	+6.6	+22.1	124,357	-1.9	+5.0	37.6
TOLEDO	40,132.8	+3.0	+21.0	631,749	-1	+6.2	63.5
YOUNGSTOWN-WARREN	17,062.7	+3.5	+7.1	402,303	+4.0	+4.8	43.3
PENNSYLVANIA:							
ERIE	11,987.7	-4.1	+15.5	241,602	-2.0	-1.6	49.1
PITTSBURGH	475,383.6	+6.7	+10.5	3,117,025	-4.0	-12.4	149.4
WEST VIRGINIA:							
WHEELING	8,244.1	+4.7	+9.1	195,068	-2	+2.5	42.2
<b>DISTRICT NO. 4 TOTALS</b>	<b>1,228,980.2</b>	<b>+6.9</b>	<b>+12.6</b>	<b>12,296,687</b>	<b>-1.3</b>	<b>-1.8</b>	<b>99.3</b>
<b>DISTRICT NO. 5 - RICHMOND</b>							
DISTRICT OF COLUMBIA:							
WASHINGTON	248,617.9	+11.1	+13.0	3,711,086	+1.8	+6.7	67.6
MARYLAND:							
BALTIMORE	193,044.0	+5.9	+20.8	1,916,164	+2.8	+5.2	102.1
NORTH CAROLINA:							
ASHEVILLE	8,741.9	+11.4	+29.4	122,019	-3.9	+10.2	70.2
CHARLOTTE	65,729.2	+9.4	+4.0	741,225	+5.7	+7.4	91.1
DURHAM	12,328.6	+3.9	+21.4	170,924	+4.2	+12.7	73.6
FAYETTEVILLE	4,523.2	-11.5	+5.1	107,038	-8.9	-1.8	40.3
GREENSBORO-HIGH PT.-WINS-SALEM	59,555.5	-1.9	-3.0	626,632	-1.0	+7.3	94.5
RALEIGH	58,654.2	+11.6	+8.1	428,275	+11.7	+17.1	144.5
WILMINGTON	5,223.2	+16.5	+8.9	87,770	+4.0	+3.6	60.7
SOUTH CAROLINA:							
CHARLESTON	9,621.3	+2.7	+5.6	247,328	+1.2	+3.7	39.1
COLUMBIA	31,662.7	+4	+7.3	393,410	+1.2	+4.8	81.0
GREENVILLE	15,266.4	+3.1	+8.7	301,941	-1	+4.9	50.5
VIRGINIA:							
LYNCHBURG	7,148.4	+12.6	+24.7	136,739	+7.5	+11.4	54.2
NEWPORT NEWS-HAMPTON	9,194.0	-5	+2.2	211,914	+1.8	+7.9	43.0
NORFOLK-VA. BEACH-PORTSMOUTH	36,242.2	+9.1	+25.6	624,895	+1.8	+4.3	58.5
RICHMOND	115,010.4	+2.6	+7.8	834,098	+11.6	+17.3	145.4
ROANOKE	15,407.0	-2.8	-1.5	231,986	+2	+1.2	66.5
WEST VIRGINIA:							
CHARLESTON	28,682.5	-11.9	-4.8	345,685	-9.7	+13.6	78.7
HUNTINGTON-ASHLAND, KY.	16,010.6	+10.9	+36.7	256,984	-3.8	+13.6	61.1
<b>DISTRICT NO. 5 TOTALS</b>	<b>940,663.1</b>	<b>+5.9</b>	<b>+11.3</b>	<b>11,496,113</b>	<b>+2.3</b>	<b>+7.6</b>	<b>82.7</b>
<b>DISTRICT NO. 6 - ATLANTA</b>							
ALABAMA:							
BIRMINGHAM	76,134.5	+3.0	+29.4	991,207	+1.2	+3.5	77.2
GADSDEN	1,609.7	-5.0	+17.3	56,472	-3.3	-7.4	28.0
HUNTSVILLE	5,849.1	-1.4	+13.0	144,359	+6.2	+3.5	41.7
MOBILE	19,542.6	+8.3	+16.9	400,083	-1.5	+8.8	48.5
MONTGOMERY	14,008.2	+13.7	+35.1	285,035	+1.8	+7.4	49.6
TUSCALOOSA	3,600.3	-7	+10.9	100,699	+3.4	+9.4	36.3
FLORIDA:							
FT. LAUDERDALE-HOLLYWOOD	31,082.1	-3.3	+14.4	883,777	+1.9	+28.0	35.5
JACKSONVILLE	70,744.2	-4.7	-4	587,370	+5.2	-8.6	123.5
MIAMI	117,517.6	-2.6	+31.8	2,696,221	+8.8	+14.4	45.4
ORLANDO	24,202.9	-7.5	+39.0	496,841	+3.0	+14.5	49.4
PENSACOLA	8,995.2	-1.3	-4.1	268,845	+4.4	+12.4	34.2
TALLAHASSEE	14,805.7	+7.6	+50.0	154,833	+6.3	-7.4	98.6
TAMPA-ST. PETERSBURG	59,921.9	+9.3	+14.1	1,089,046	+3.1	+6.1	55.9
WEST PALM BEACH	17,700.6	+7.0	+25.1	644,287	+7.0	+8.1	28.4

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
	NOVEMBER 1976 (MILLIONS OF DOLLARS)	PERCENT CHANGE FROM		NOVEMBER 1976 (THOUSANDS OF DOLLARS)	PERCENT CHANGE FROM		
		MONTH AGO	YEAR AGO		MONTH AGO	YEAR AGO	
<b>DISTRICT NO. 6 - CONTINUED</b>							
<b>GEORGIA:</b>							
ALBANY	2,898.6	+3.7	+17.1	76,335	+5.3	+13.4	39.0
ATLANTA	312,257.4	-5	+19.2	2,618,742	-2.2	+6.5	119.1
AUGUSTA	11,076.0	+9.2	+38.3	217,513	+4.1	+13.8	52.0
COLUMBUS	7,035.2	+6.2	+16.7	169,916	+4.4	+16.3	42.3
MACON	10,192.2	-3.3	+4.1R	204,752	-5	+2.2	49.7
SAVANNAH	17,499.1	+4	+24.0	201,084	+6.9	+27.0	89.9
<b>LOUISIANA:</b>							
BATON ROUGE	23,693.3	-8.5	+3.1	408,815	+4	+10.3	58.1
LAFAYETTE	5,615.4	-1.3	+14.3	180,091	-3.6	+9.0	30.6
LAKE CHARLES	4,722.4	+5.3	+37.9	183,735	+8.2	+25.8	26.7
NEW ORLEANS	78,548.6	+7.7	+17.4	1,506,701	+4.5	+9.0	53.3
<b>MISSISSIPPI:</b>							
JACKSON	24,246.9	-11.2	+13.1	561,375	+7	+22.8	43.3
<b>TENNESSEE:</b>							
CHATTANOOGA	16,097.4	-4.7	+11.4	304,592	-9.3	+0	50.3
KNOXVILLE	21,100.6	+5	+19.8	330,237	-10.0	-11.4	60.5
NASHVILLE	65,971.6	+8.9	+28.2	810,167	+9	+9.1	61.8
<b>DISTRICT NO. 6 TOTALS</b>	<b>1,066,669.6</b>	<b>+7</b>	<b>+19.6R</b>	<b>16,573,130</b>	<b>+2.7</b>	<b>+9.0</b>	<b>65.2</b>
<b>DISTRICT NO. 7 - CHICAGO</b>							
<b>ILLINOIS:</b>							
BLOOMINGTON-NORMAL	8,234.0	+2.9	+15.5	160,958	-5.5	+6.9	49.7
CHAMPAIGN-URBANA	6,706.5	+20.9	+10.5R	205,822	+5.2	+7.9R	33.4
CHICAGO	2,011,946.2	+0	+11.4	12,375,682	-1.5	+2	161.4
DAVENPORT-ROCK ISLAND-MOLINE	19,494.6	+1.7R	+13.5	397,062	-3.8R	+4.5	48.2
DECATUR	7,081.1	-12.4	+1.6	163,133	+5.0	+6.8	44.5
PEORIA	16,631.9	-4.8	-3.0	392,369	+7	+12.4	42.5
ROCKFORD	11,523.8	-6.5	+22.2	248,237	-1.6	+1.3	46.0
SPRINGFIELD	16,152.8	+2.9	+8.1	256,753	-5	+3.9	62.7
<b>INDIANA:</b>							
FORT WAYNE	24,530.1	+10.0	+29.2	330,390	-8	+14.5	74.0
GARY-HAMMOND-EAST CHICAGO	23,264.5	+9	+2.4	539,989	+5.5	+8.6	44.2
INDIANAPOLIS	152,192.3	+15.9	+20.3	1,387,946	-12.0	+3.8	102.7
LAFAYETTE-WEST LAFAYETTE	5,683.4	+20.1	+13.2	125,990	+1.6	+12.2	45.5
MUNCIE	4,979.7	-9.0	-1.8	105,380	-1	-3.1	47.2
SOUTH BEND	12,805.4	+8.0	+3.1R	269,025	+2	+11.0R	47.6
TERRE HAUTE	5,628.6	+10.5	+4.5	163,808	-3.6	+4.8	33.7
<b>IOWA:</b>							
CEDAR RAPIDS	9,196.6	-8	+8.0	186,695	+6.6	+4.3	50.8
DES MOINES	59,928.1	+8.5	+13.9	491,240	+8.3	+7.0	126.9
DUBUQUE	4,863.5	+12.7	+24.9	93,665	+7.0	+7.2	53.7
SIOUX CITY	9,170.7	-8.6	-3.2	163,338	-1.6	-6	55.7
WATERLOO	4,436.1	+6.1	+4.3	115,549	-1.1	-2.1	38.2
<b>MICHIGAN:</b>							
ANN ARBOR	8,557.0	+4.8	+9.0	214,416	+1.1	+5.9	40.1
BAY CITY	4,468.8	+17.9	+42.8	63,679	-2.0	-2.9	69.5
DETROIT	479,107.1	+17.4	+25.5	4,317,763	-7	+8	110.6
FLINT	14,753.0	+2.4	+15.2	266,325	+4.9	-4	56.7
GRAND RAPIDS	32,855.7	+7.0	+10.9	509,424	-2.1	+5.3	63.8
JACKSON	5,841.1	+9.6	+15.9	129,491	-6	+10.6	45.0
KALAMAZOO	8,321.1	+2.6R	+9.4	195,825	+4.1R	+13.1	43.4
LANSING-EAST LANSING	15,420.7	+13.4	+24.0	303,220	-2.2	+22.3	50.3
MUSKEGON-MUSKEGON HEIGHTS	4,366.7	+2.6	+13.7	84,999	+3.3	+8.5	52.2
SAGINAW	11,603.5	+4.3	+18.5	185,728	+6.7	+8.4	64.5
<b>WISCONSIN:</b>							
GREEN BAY	8,889.6	+9.2	+24.4	148,248	+2	+9.1	60.0
KENOSHA	2,215.5	-7.4	-8.7	65,178	-2.3	-2.9	33.6
MADISON	20,474.9	+5.8	+2.4R	328,269	+2.4	+13.8R	63.1
MILWAUKEE	198,451.7	+5.4	+31.6	1,705,137	+2.2	+2.2	117.7
RACINE	5,940.5	+5.4	+13.8R	129,746	-3.4	-2R	45.0
<b>DISTRICT NO. 7 TOTALS</b>	<b>3,235,716.6</b>	<b>+3.8R</b>	<b>+14.8R</b>	<b>26,820,479</b>	<b>-1.0R</b>	<b>+2.4R</b>	<b>120.0</b>

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
	NOVEMBER 1976 (MILLIONS OF DOLLARS)	PERCENT CHANGE FROM		NOVEMBER 1976 (THOUSANDS OF DOLLARS)	PERCENT CHANGE FROM		
		MONTH AGO	YEAR AGO		MONTH AGO	YEAR AGO	
<b>DISTRICT NO. 8 - ST. LOUIS</b>							
<b>ARKANSAS:</b>							
EL DORADO*	6,941.0	+31.7	+27.5	60,677	+1.8	+1.6	115.4
FORT SMITH	5,771.1	+5.4	+16.2	192,356	+4.5	-1.6	30.7
HELENA*	547.2	+8.4	+1.4	18,981	+2.6	+17.3	29.2
LITTLE ROCK-NORTH LITTLE ROCK	40,332.6	+40.8	+63.3	506,861	+8.9	+16.6	83.0
PINE BLUFF	4,014.7	+13.2	+33.2	92,691	+4.4	+21.0	44.2
TEXARKANA, TEX.	2,839.6	+6.6	+7.6	110,884	+5.5	+5.5	26.3
<b>ILLINOIS:</b>							
QUINCY*	2,937.5	-.6	+20.4	72,464	-4.9	-1.8	39.5
<b>INDIANA:</b>							
EVANSVILLE	13,310.0	+10.9	+24.4	306,008	+3.2	+14.9	44.2
<b>KENTUCKY:</b>							
LOUISVILLE	73,255.4	+1.3	+9.9	1,006,822	+3	+7.1	72.9
OWENSBORO*	2,989.6	+1.5	+19.9	102,456	+6.3	+11.1	30.1
PADUCAH*	2,227.5	+4.1	+20.3	73,182	+4.6	+10.9	31.1
<b>MISSISSIPPI:</b>							
GREENVILLE*	1,725.0	+2.2	+27.8	54,966	-1.1	+2.3	31.2
<b>MISSOURI:</b>							
CAPE GIRARDEAU*	1,868.1	-.1	+15.7	56,187	-.5	+15.8	33.2
HANNIBAL*	492.8	-1.1	+4.8	23,310	+4.3	-.3	21.6
ST. LOUIS	401,554.4	+3.9	+28.5	2,773,729	+2.3	-.4	146.4
SPRINGFIELD	12,018.7	+8.0	+32.3	212,799	+2.3	+9.7	57.1
<b>TENNESSEE:</b>							
JACKSON*	2,032.6	+1.8	+9.8	67,071	-1.7	+12.3	30.0
MEMPHIS	78,209.6	-1.4	+5.2	888,047	+5	+3.6	88.3
<b>DISTRICT NO. 8 TOTALS</b>	<b>653,067.2</b>	<b>+5.1</b>	<b>+24.0</b>	<b>6,619,491</b>	<b>+2.3</b>	<b>+4.3</b>	<b>99.4</b>
<b>DISTRICT NO. 9 - MINNEAPOLIS</b>							
<b>MINNESOTA:</b>							
DULUTH-SUPERIOR, WISC.	8,701.0	-3.6	+16.0	227,579	+2.6	+2.5	38.7
MINNEAPOLIS-ST. PAUL	365,567.9	+2.5	+25.1	2,272,577	-3.8	+7	157.8
<b>MONTANA:</b>							
BILLINGS	5,573.6	-2.3	+15.0	134,436	-2.3	-4.7	41.0
GREAT FALLS	9,711.9	-15.0	+113.3	99,206	+6	+10.2	98.2
<b>NORTH DAKOTA:</b>							
FARGO-MOORHEAD, MINN.	7,603.3	-3.4	+3.2	174,502	+1.7	+3.3	43.9
<b>SOUTH DAKOTA:</b>							
SIOUX FALLS	6,418.7	-.6	+12.4	150,371	+1.4	+1.0	43.0
<b>DISTRICT NO. 9 TOTALS</b>	<b>403,576.3</b>	<b>+1.6</b>	<b>+25.2</b>	<b>3,058,671</b>	<b>-2.6</b>	<b>+1.1</b>	<b>130.2</b>
<b>DISTRICT NO. 10 - KANSAS CITY</b>							
<b>COLORADO:</b>							
COLORADO SPRINGS	9,775.2	+6.7	+18.8	225,152	+1.4	+3.4	43.7
DENVER	134,314.9	+10.1	+10.1	1,783,588	+1.5	+4.4	75.9
PUEBLO	3,546.2	+7	+8.3	91,326	-.1	+8.1	38.8
<b>KANSAS:</b>							
TOPEKA	67,491.3	+6.3	+25.0	236,363	+14.8	+12.4	305.2
WICHITA	33,962.8	+7.2	+27.4	538,223	+1.5	+3.6	63.6
<b>MISSOURI:</b>							
KANSAS CITY, KANSAS	172,960.0	+12.3	+20.7	1,894,167	+5.1	+6.8	93.6
ST. JOSEPH	3,915.7	+2.9	+3.6	104,484	-2.8	-1.7	37.0
SEDALIA*	947.7	-3.4	+7.3	37,156	-1.8	-6.7	25.3
<b>NEBRASKA:</b>							
LINCOLN	15,269.5	+6.6	-2.2	207,469	-3.8	-4.9	72.2
OMAHA, IOWA	48,658.9	+2.1	+11.9	671,573	+2.5	+3.4	73.4
<b>NEW MEXICO:</b>							
ALBUQUERQUE	44,660.3	+2.1	+19.4	407,356	-1.1	+6.2	109.0
<b>OKLAHOMA:</b>							
LAWTON	2,014.0	-4.7	+14.2	88,168	+3.9	+5.7	23.3
OKLAHOMA CITY	59,257.2	-1.3	+16.3	1,046,617	+7.0	+5.5	58.5
TULSA	58,414.7	-.5	+16.7	881,241	-1.2	+1.4	65.9
<b>DISTRICT NO. 10 TOTALS</b>	<b>655,188.6</b>	<b>+6.5</b>	<b>+16.7</b>	<b>8,212,883</b>	<b>+2.8</b>	<b>+4.6</b>	<b>82.7</b>

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

	DEBITS TO DEMAND DEPOSITS			DEMAND DEPOSITS			ANNUAL RATE OF TURNOVER
	NOVEMBER 1976 (MILLIONS OF DOLLARS)	PERCENT CHANGE FROM		NOVEMBER 1976 (THOUSANDS OF DOLLARS)	PERCENT CHANGE FROM		
		MONTH AGO	YEAR AGO		MONTH AGO	YEAR AGO	
<b>DISTRICT NO. 11 - DALLAS</b>							
ARIZONA:							
TUCSON	35,118.1	+4.7	+14.7	402,644	-5.2	+12.5	84.9
LOUISIANA:							
MONROE	9,170.5	+2.5	+30.3	151,173	-8.1	+14.1	58.1
SHREVEPORT	21,410.4	-2	-9	397,634	-4.1	+9.3	52.7
NEW MEXICO:							
ROSWELL*	1,842.2	+14.6	+23.5	64,820	+8.8	+6.9	29.6
TEXAS:							
ABILENE	5,381.6	+8.6	+14.2	172,432	+4.4	+8.2	31.9
AMARILLO	14,127.5	+1.7	+16.4	275,063	-8.0	+1.6	49.2
AUSTIN	35,369.1	-11.8	+31.4	653,161	+14.3	+24.8	57.8
BEAUMONT-PORT ARTHUR-ORANGE	13,969.4	+8	+21.6	389,527	+1.9	+8.1	36.2
BROWNSVILLE-HARLINGEN-SAN BENITO	10,090.4	-8.5	+110.4	160,874	+9.8	+17.7	65.7
CORPUS CHRISTI	14,480.4	+8.6	+8.5	370,776	+7.4	+8.8	40.5
CORSICANA*	1,011.7	+26.1	+25.1	48,811	+6.4	+9.6	21.4
DALLAS	342,082.7	+12.2	+31.0	3,612,680	-1.2	+10.2	94.1
EL PASO	17,869.4	+9.8	+17.0	370,354	-7.9	+2.8	46.3
FORT WORTH	52,404.9	+6.3	+28.4	1,171,702	+2.2	+15.9	45.2
GALVESTON-TEXAS CITY	6,315.6	+11.5	+21.8	172,902	+2.7	+6.8	37.0
HOUSTON	356,213.9	+10.0	+19.2	4,877,548	+9	+12.0	73.4
LAREDO	2,323.9	+2.5	+9.3	94,289	+3.2	+23.4	25.0
LUBBOCK	13,849.8	+6.0	+44.8	264,782	-2.6	+7.4	51.6
MC ALLEN-PHARR-EDINBURG	5,640.3	-4.8	+10.4	201,209	+2.1	+11.1	28.3
MIDLAND	10,224.9	+6.9	+69.5	254,305	+1.5	+5.5	40.5
ODESSA	7,670.6	+15.8	+26.0	166,131	+1.3	+15.1	46.5
SAN ANGELO	3,832.2	-8.3	+13.5	119,233	+2.5	+10.9	32.5
SAN ANTONIO	40,570.4	+4	+5.9	1,105,553	+5.9	+10.0	37.8
TYLER	5,923.4	+8.9	+44.1	177,727	-3.0	+10.8	32.8
WACO	7,337.5	-9.9	+21.5	198,808	+5.7	+4.1	37.9
WICHITA FALLS	5,347.2	-1.0	+8.6	210,340	+4.2	+8.7	25.9
<b>DISTRICT NO. 11 TOTALS</b>	<b>1,039,578.0</b>	<b>+7.8</b>	<b>+23.5</b>	<b>16,084,478</b>	<b>+9</b>	<b>+11.2</b>	<b>64.9</b>
<b>DISTRICT NO. 12 - SAN FRANCISCO</b>							
ARIZONA:							
PHOENIX	85,856.7	+8.2R	+12.7	1,248,948	-3.4R	+9.0	67.5
CALIFORNIA:							
ANAHEIM-SANTA ANA-GARDEN GROVE	104,659.0	+3.9R	+40.0R	1,862,606	+1.4R	+26.3R	56.6
BAKERSFIELD	19,715.5	-1.3R	+43.7	351,365	+6.5R	+9.3	57.9
FRESNO	26,853.9	-3.4R	+21.9	473,217	+2.2R	+17.7	57.4
LOS ANGELES-LONG BEACH	1,034,094.1	+8.0R	+18.2	11,607,284	+3.5R	+10.4	90.6
OXNARD-SIMI VALLEY-VENTURA	13,372.9	+3.3R	-5	303,585	+2.2R	+10.2	44.1
RIVERSIDE-SAN BERNARDINO-ONTARIO	42,219.1	+4.4R	+10.8	875,512	-7.7R	+13.8	48.1
SAN DIEGO	91,142.0	-2.5R	-9.0	1,426,175	+4.1R	+16.6	65.2
SAN FRANCISCO-OAKLAND	1,035,151.1	+16.0R	+20.2	6,048,555	+6.0R	+10.1R	176.1
SAN JOSE	81,829.6	+10.5R	+13.1R	1,093,329	-6.0R	+4.0R	72.5
SANTA BARBARA-SANTA MARIA-LOMPOC	14,354.2	-14.6R	-3.0	292,692	+1.8R	+9.8	49.4
STOCKTON	11,475.4	+8.0R	+8.9	298,197	+6.5R	+6.4	39.7
IDAHO:							
BOISE CITY	17,285.3	+4.9R	+28.0	244,682	+13.8R	+16.6	75.2
NEVADA:							
LAS VEGAS	17,829.7	+6.6R	+22.1	390,142	+1.2R	+19.5	46.0
RENO	11,427.2	-13.2R	+28.3	261,132	+8.5R	+23.2	45.5
OREGON:							
EUGENE-SPRINGFIELD	9,840.6	+15.7R	+29.6	178,620	-7.8R	+13.7	52.9
PORTLAND	133,828.9	+14.8R	+23.6	1,271,881	-1.9R	+18.4	104.2
UTAH:							
OGDEN	5,581.3	+3	-12.6	115,235	-6.6	+1.6	46.8
SALT LAKE CITY	46,794.4	-1.1R	+21.4	752,757	+5.7R	+15.1	63.9
WASHINGTON:							
SEATTLE-EVERETT	173,529.9	+10.1R	+18.9	1,624,287	-1.9R	+16.4	105.8
SPOKANE	43,159.6	+14.9R	+16.2	381,548	+9.7R	+24.9	118.4
TACOMA	21,993.7	+5.4R	+22.3	304,484	-5.5R	+16.4	72.1
<b>DISTRICT NO. 12 TOTALS</b>	<b>3,041,974.0</b>	<b>+9.9R</b>	<b>+18.3R</b>	<b>31,406,233</b>	<b>+2.6R</b>	<b>+12.4R</b>	<b>98.1</b>

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