



FEDERAL RESERVE

statistical release

6.6

FOR IMMEDIATE RELEASE

January 27, 1977

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	1 6 OTHERS		
1975	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	28,061.4	13,495.5	5,693.2	14,565.9	8,672.7
	DECEMBER	28,914.3	13,835.0	5,917.1	15,079.3	9,162.3

DEMAND DEPOSITS (END OF MONTH)						
		TOTAL 233 CENTERS	LEADING CENTERS		TOTAL 232 CENTERS (EXCLUDES NY)	226 OTHER CENTERS
			NY	1 6 OTHERS		
1975	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	43.5	157.5	113.9
	DECEMBER	184.8	30.6	42.9	154.2	111.2

TURNOVER OF DEMAND DEPOSITS (ANNUAL RATE BASIS)						
		TOTAL 233 CENTERS	LEADING CENTERS		TOTAL 232 CENTERS (EXCLUDES NY)	226 OTHER CENTERS
			NY	1 6 OTHERS		
1975	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	147.2	395.1	131.7	93.1	78.3
	DECEMBER	153.2	419.8	136.9	96.8	81.4

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
	DECEMBER 1976 (MILLIONS OF DOLLARS)	PERCENT CHANGE FROM		DECEMBER 1976 (THOUSANDS OF DOLLARS)	PERCENT CHANGE FROM		
		MONTH AGO	YEAR AGO		MONTH AGO	YEAR AGO	
DISTRICT NO. 1 - BOSTON							
CONNECTICUT:							
HARTFORD	150,195.6	+11.7	+41.0	736,375	-23.4	-31.7	177.0
NEW HAVEN	21,012.1	+4	+19.6	290,033	-6.1	-3.5	70.2
NORWICH-GROTON-NEW LONDON	5,354.6	-4.9	+17.3	108,688	-1.0	+2	49.0
WATERBURY	13,233.7	+2.2	+39.4	166,134	-8.7	-9.3	76.0
MAINE:							
BANGOR*	4,417.9	+6.6	+24.2	58,476	-6.9	-11.7	72.9
LEWISTON-AUBURN	3,908.2	+1.9	-3.7	35,186	-11.5	-13.5	104.3
PORTLAND-SOUTH PORTLAND	15,334.4	+3.3	+29.0	191,964	-1.9	+5	79.1
MASSACHUSETTS:							
BOSTON	611,402.5	+14.3	+26.7	3,611,209	-4.8	-7.3	165.2
BROCKTON	4,499.0	+13.0	+1.8	88,276	-4.8	-7.5	45.7
FALL RIVER	3,296.7	+10.7	+1.9	72,624	-5.6	-2.5	44.1
LAWRENCE-HAVERHILL	8,414.0	+18.0	+23.2	173,842	-2.6	+0	47.8
LOWELL	4,564.5	+4.4	+8.8	87,660	-8.1	+2.4	49.9
NEW BEDFORD	2,675.3	+4.6	+6.8	62,562	-11.0	-8.9	40.3
PITTSFIELD	3,311.0	+4.0	+4.0	66,872	-9.2	-3.6	47.1
SPRINGFIELD-CHICOPEE-HOLYOKE	21,148.9	+16.0	+7.2	299,984	-9.3	-1.6	67.1
WORCESTER	18,010.8	+1.8	+11.7	277,821	-9.6	-2.6	61.6
NEW HAMPSHIRE:							
CONCORD*	3,013.6	+20.2	+38.0	43,927	-4.8	+6	66.9
MANCHESTER	4,876.5	+7.5	+10.5	80,843	-2.5	+13.1	59.6
RHODE ISLAND:							
PROVIDENCE-WARWICK-PAWTUCKET	59,360.3	-2.8	-3.2	777,808	-1.5	-2.6	75.7
VERMONT:							
BURLINGTON*	6,367.3	+9.6	+10.2	118,121	-4.2	-2.7	52.7
DISTRICT NO. 1 TOTALS	964,396.9	+11.4	+24.6	7,348,405	-7.2	-8.8	126.3
DISTRICT NO. 2 - NEW YORK							
CONNECTICUT:							
BRIDGEPORT	19,034.4	+4	+27.7	314,131	-1.1	+3.3	60.3
STAMFORD	16,790.7	+1.2	+18.5	303,843	-4.5	-4.8	54.0
NEW JERSEY:							
JERSEY CITY	48,750.3	+19.3	+86.4	452,318	+7	-7	108.1
NEWARK	161,409.8	-5	+6.5	1,927,652	-2.4	+2.7	82.7
PATERSON-CLIFTON-PASSAIC	93,195.6	+5.7	+12.2	1,472,572	+5.8	+3.5	65.1
NEW YORK:							
BINGHAMTON	16,167.6	+12.0	+68.0	196,675	+1	+4.2	82.3
BUFFALO	59,404.3	-1.4	-19.0	894,969	-9.7	-1.2	63.0
NEW YORK	13,834,958.0	+2.5	+26.1	30,632,712	-13.2	-5	419.8
ROCHESTER	53,558.4	-2.1	+12.2	756,346	-3.4	-1.1	69.6
SYRACUSE	39,141.2	+6.5	+11.8	506,049	-2.6	+1.0	76.3
UTICA-ROME	7,231.0	-6.7	+10.0	180,322	-5.2	+3.8	39.0
DISTRICT NO. 2 TOTALS	14,349,641.3	+2.5	+25.5	37,637,589	-11.3	-2	308.5
DISTRICT NO. 3 - PHILADELPHIA							
DELAWARE:							
WILMINGTON	122,234.4	-1.1	+7.2	733,935	-9.2	+12.6	158.5
NEW JERSEY:							
ATLANTIC CITY	7,334.1	+5.7	+19.1	202,690	+1.0	-1.9	36.4
TRENTON	93,618.4	+2.2	+17.5	534,538	-9.1	+21.7	160.8
PENNSYLVANIA:							
ALTOONA	2,386.2	+1.5	+7.8	75,545	-8.6	-15.3	30.2
HARRISBURG	19,593.3	+4.0	+14.6	439,093	+3.2	+3.0	65.3
JOHNSTOWN	5,489.3	+9.4	+6.4	143,679	-2.6	+3.8	37.7
LANCASTER	38,202.2	+9.2	+24.9	526,863	+2.8	+4.7	73.5
LEBANON*	1,195.7	+6.8	+9.5	38,948	+3	+2.2	30.7
ALLENTOWN-EASTON-BETHLEHEM	15,720.9	-4	+4	383,422	-1.8	+1.5	40.6
PHILADELPHIA	643,695.0	+5.7	+11.0	5,223,240	-3.8	-4.6	120.9
READING	16,834.4	+6.5	+17.0	336,326	-3.6	+5.8	49.1
SCRANTON	6,156.9	-1.7	+11.2	180,973	-2.0	+5.2	33.7
WILKES-BARRE-HAZELTON	11,813.7	+6.1	+8.4	319,014	-1.3	+2.8	36.8
WILLIAMSPORT*	3,791.0	-4.9	+16.4	96,428	-2.4	+7	38.8
YORK	7,932.4	-6	+5.3	224,692	-3.1	+6	34.8
DISTRICT NO. 3 TOTALS	995,998.1	+4.4	+11.5	9,459,386	-3.6	+0	103.4

* CITY ONLY () 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
	DECEMBER 1976 (MILLIONS OF DOLLARS)	PERCENT CHANGE FROM		DECEMBER 1976 (THOUSANDS OF DOLLARS)	PERCENT CHANGE FROM		
		MONTH AGO	YEAR AGO		MONTH AGO	YEAR AGO	
DISTRICT NO. 4 - CLEVELAND							
KENTUCKY:							
LEXINGTON	9,142.7	-5.9	+22.2	268,162	-1.6	+2.8	33.8
OHIO:							
AKRON	67,477.4	+26.8	+64.2	555,508	-2.6	+3.1	119.9
CANTON	18,006.6	+4	-1.9	334,111	-3.9	-3.7	52.8
CINCINNATI	114,563.4	+3.9	+15.7	1,334,558	-2.1	+3.6	84.9
CLEVELAND	274,476.3	+8.9	+24.0	2,625,787	+6.7	+1.8	107.9
COLUMBUS	151,432.9	-1.6	+19.7	1,117,017	-5	+3.1	135.2
DAYTON	43,065.3	+5.5	+24.4	758,431	-1.8	+6.6	56.3
HAMILTON-MIDDLETOWN	6,312.4	-7.8	+18.8	179,038	+10.1	+18.6	48.7
LIMA	9,189.2	-5.4	+4.7	159,808	-2.7	-4.7	56.7
LORAIN-ELYRIA	5,197.7	-6.6	+2.4	145,439	+2.8	+11.6	36.2
MANSFIELD	5,428.3	+2.9	+12.4	117,050	+8.3	+6.5	48.2
SPRINGFIELD	3,880.0	+2.0	+10.3	93,384	-5.2	-5	40.4
STUEBENVILLE-WEIRTON, W. VA.	4,551.0	-3.5	+20.5	117,690	-5.4	+4	37.6
TOLEDO	41,923.7	+4.5	+20.8	625,969	-9	+7.1	66.7
YOUNGSTOWN-WARREN	17,326.1	+1.5	+12.3	385,456	-4.2	-3.1	44.0
PENNSYLVANIA:							
ERIE	13,171.7	+9.9	+25.1	250,032	+3.5	+2.0	53.6
PITTSBURGH	529,867.9	+11.5	+18.0	2,982,823	-4.3	-14.0	173.7
WEST VIRGINIA:							
WHEELING	7,351.3	-10.8	-1.0	187,661	-3.8	+1.4	38.4
DISTRICT NO. 4 TOTALS	1,324,364.1	+7.8	+20.6	12,237,924	-5	-1.8	108.0
DISTRICT NO. 5 - RICHMOND							
DISTRICT OF COLUMBIA:							
WASHINGTON	230,278.3	-7.4	-4.2	3,663,791	-1.3	+3.8	62.4
MARYLAND:							
BALTIMORE	199,390.8	+3.3	+28.4	1,871,862	-2.3	+3.5	105.3
NORTH CAROLINA:							
ASHEVILLE	9,174.5	+4.9	+34.0	122,253	+2	+9.0	75.1
CHARLOTTE	63,576.4	-3.3	+2.4	745,363	+6	+3.0	65.5
DURHAM	11,690.9	-5.2	+13.5	161,169	-5.4	-9.2	70.3
FAYETTEVILLE	4,786.7	+5.8	+12.4	114,163	+6.7	+2.3	43.3
GREENSBORO-HIGH PT.-WINS-SALEM	60,808.7	+2.1	+1.0	652,788	+4.2	+5.9	95.1
RALEIGH	71,739.1	+22.3	+49.6	392,448	-8.4	-2.6	174.8
WILMINGTON	4,958.9	-5.1	+8.4	83,278	-5.1	-4.6	58.0
SOUTH CAROLINA:							
CHARLESTON	10,350.6	+7.6	+2.9	230,242	-6.9	+7	43.3
COLUMBIA	34,507.1	+9.0	+16.4	399,669	+1.6	-1.9	87.0
GREENVILLE	16,328.1	+7.0	+19.5	294,551	-2.4	-2.3	54.7
VIRGINIA:							
LYNCHBURG	7,518.9	+5.2	+25.2	133,335	-2.5	+5.9	55.7
NEWPORT NEWS-HAMPTON	10,249.4	+11.5	+20.4	198,295	-6.4	+1.4	50.0
NORFOLK-VA. BEACH-PORTSMOUTH	35,971.3	-7	+23.6	599,623	-4.0	-2.1	58.8
RICHMOND	116,309.5	+1.1	+11.5	759,231	-9.0	+3.8	146.0
ROANOKE	16,096.6	+4.5	+15.5	244,944	+5.6	+3.0	67.5
WEST VIRGINIA:							
CHARLESTON	28,529.6	-5	+7.6	341,981	-1.1	+1.8	83.0
HUNTINGTON-ASHLAND, KY.	17,199.1	+7.4	+49.5	248,059	-3.5	+7.8	68.1
DISTRICT NO. 5 TOTALS	949,464.6	+9	+12.3	11,257,495	-2.1	+2.6	83.5
DISTRICT NO. 6 - ATLANTA							
ALABAMA:							
BIRMINGHAM	78,423.8	+3.0	+23.0	985,371	-6	+2.9	79.4
GADSDEN	1,514.3	-5.9	+10.7	55,060	-2.5	-7.3	27.2
HUNTSVILLE	6,013.4	+2.8	+16.7	145,666	+9	+1.3	41.5
MOBILE	20,102.3	+2.9	+9.1	394,499	-1.4	+2.8	50.6
MONTGOMERY	15,110.7	+7.9	+36.3	257,451	-9.7	+5.3	55.7
TUSCALOOSA	3,855.0	+7.1	+17.6	97,312	-3.4	+4.0	38.9
FLORIDA:							
FT. LAUDERDALE-HOLLYWOOD	38,624.1	+24.3	+41.9	769,754	-12.9	+3.3R	46.7
JACKSONVILLE	82,604.1	+16.8	+27.4	529,121	-9.9	-18.5	148.0
MIAMI	139,457.4	+18.7	+40.4	2,730,630	+1.3	+12.4	51.4
ORLANDO	27,857.2	+15.1	+17.0	426,583	-14.1	-5.6	60.3
PENSACOLA	9,125.6	+1.4	+6.3	171,103	-36.4	-40.4	41.5
TALLAHASSEE	11,527.4	-22.1	-2.1	161,806	+4.5	+18.2	72.8
TAMPA-ST. PETERSBURG	62,546.3	+6.4	+19.2	1,030,630	-5.4	-1.2	59.0
WEST PALM BEACH	18,102.4	+2.3	+29.5	590,124	-8.4	-3.5	29.3

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
	DECEMBER 1976 (MILLIONS OF DOLLARS)	PERCENT CHANGE FROM		DECEMBER 1976 (THOUSANDS OF DOLLARS)	PERCENT CHANGE FROM		
		MONTH AGO	YEAR AGO		MONTH AGO	YEAR AGO	
DISTRICT NO. 6 - CONTINUED							
GEORGIA:							
ALBANY	2,881.9	-6	+15.0	73,599	-3.6	+7.9	38.4
ATLANTA	314,159.4	+6	+18.3	2,388,322	-8.8	-6.1	125.5
AUGUSTA	10,413.3	-6.0	+6.8	199,253	-8.4	+5.5	50.0
COLUMBUS	8,119.2	+15.4	+38.2	165,868	-2.4	+18.6	48.4
MACON	10,412.7	+2.2	+6.9	192,785	-5.8	+1.6	52.4
SAVANNAH	16,248.6	-7.1	+18.8	182,444	-9.3	+3.7	84.7
LOUISIANA:							
BATON ROUGE	28,094.6	+18.6	+23.3	456,833	+11.7	+5.1	64.9
LAFAYETTE	6,595.4	+17.5	+21.6	283,667	+57.5	+74.1	28.4
LAKE CHARLES	5,238.8	+10.9	+6.1	159,946	-12.9	+6.6	30.5
NEW ORLEANS	76,348.4	-2.8	+8.9	1,459,622	-3.1	+5.5	51.5
MISSISSIPPI:							
JACKSON	25,410.3	+8R	+19.5	556,572	-9	+10.1	45.5
TENNESSEE:							
CHATTANOOGA	17,854.2	+10.9	+17.8	303,330	-4	-1.6	58.7
KNOXVILLE	21,818.4	+3.4	+17.7	362,007	+9.6	+0	63.0
NASHVILLE	68,108.5	+3.2	+24.7	816,902	+8	-5.2	83.7
DISTRICT NO. 6 TOTALS	1,126,567.7	+5.5R	+22.3	15,946,260	-3.8	+1.4R	69.3
DISTRICT NO. 7 - CHICAGO							
ILLINOIS:							
BLOOMINGTON-NORMAL	8,187.1	-6	+11.7	170,079	+5.7	+2.8	49.5
CHAMPAIGN-URBANA	6,696.1	-2	+6.0	211,084	+2.6	+8.8	32.1
CHICAGO	2,066,179.6	+2.7	+14.3	11,610,350	-6.2	+0	172.5
DAVENPORT-ROCK ISLAND-MOLINE	20,875.4	+7.1	+25.9R	394,793	-6	+5.7R	52.7
DECATUR	8,106.9	+14.5	+3	165,487	+1.4	+7.9	49.3
PEORIA	18,205.8	+9.5	+16.6	403,149	+2.7	+10.7	45.8
ROCKFORD	11,894.0	+3.2	+28.0	243,350	-2.0	+0	48.4
SPRINGFIELD	17,539.5	+8.6	+10.8	266,679	+3.9	+7.7	67.0
INDIANA:							
FORT WAYNE	25,658.6	+4.6	+30.2	363,235	+9.9	+6.4	74.0
GARY-HAMMOND-EAST CHICAGO	26,144.3	+12.4	+14.7	549,569	+1.8	+4.0	48.0
INDIANAPOLIS	147,416.7	-3.1	+29.6	1,276,179	-8.1	+1.6	110.7
LAFAYETTE-WEST LAFAYETTE	5,492.0	-3.4	+2.4	121,427	-3.6	+1.7	44.4
MUNCIE	4,859.7	-2.4	+1.7	100,130	-5.0	+8	47.3
SOUTH BEND	13,502.4	+5.4	+28.3	236,318	-12.2	-4.8	53.4
TERRE HAUTE	5,308.5	-5.7	+6.7	169,805	+3.7	+10.7	31.8
IOWA:							
CEDAR RAPIDS	10,081.9	+9.6	+20.1	178,824	-4.2	+3.7	55.2
DES MOINES	59,538.0	+8.6R	+5.6	513,276	+0R	+5.5	116.0
DUBUQUE	5,887.8	+21.1	+14.3R	97,989	+4.6	+4.3	61.4
SIoux CITY	9,818.0	+7.1	+1.0	154,280	-5.5	-4.9	61.8
WATERLOO	4,922.1	+11.0	+8.7	113,955	-1.4	-1.8	42.9
MICHIGAN:							
ANN ARBOR	8,772.6	+2.5	+14.6R	218,318	+1.8	+6.3R	40.5
BAY CITY	3,664.7	-18.0	+14.3	64,702	+1.6	-1.2	57.1
DETROIT	525,371.4	+9.7	+27.5R	3,991,423	-7.6	+3.8R	126.5
FLINT	16,246.1	+10.1	+24.5R	250,497	-5.9	+4.4R	62.9
GRAND RAPIDS	33,705.5	+2.6	+13.9	484,324	-4.9	+5.0	67.8
JACKSON	5,468.0	-6.4	+10.3R	124,168	-4.1	+8.6R	43.1
KALAMAZOO	8,622.2	+3.6	+12.7R	209,264	+6.9	+19.0R	42.6
LANSING-EAST LANSING	16,433.9	+6.6	+25.3	283,103	-6.6	+14.9	56.1
MUSKEGON-MUSKEGON HEIGHTS	4,779.9	+9.5	+20.2	80,280	-5.6	+1.4	57.8
SAGINAW	10,511.5	-9.4	-1.6	174,597	-6.0	+3.1	56.3
WISCONSIN:							
GREEN BAY	8,860.8	-3	+19.3	137,396	-7.3	+7.6	62.0
KENOSHA	2,448.2	+10.5	-7.6	63,497	-2.6	-1.4	38.1
MADISON	21,504.8	+5.0	+5.4	303,127	-7.7	-8	68.1
MILWAUKEE	197,411.5	-5	+33.8	1,621,674	-4.9	+1.2	118.7
RACINE	5,499.4	-7.4	+12.8	120,803	-6.9	+5.2	43.9
DISTRICT NO. 7 TOTALS	3,345,614.9	+3.6R	+17.7R	25,467,131	-5.1R	+2.0R	127.9

R - PREVIOUS PERIOD REVISED.
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BANK DEBITS, END-OF-MONTH DEPOSITS, AND DEPOSIT TURNOVER

	DEBITS TO DEMAND DEPOSITS			DEMAND DEPOSITS			ANNUAL RATE OF TURNOVER
	DECEMBER 1976 (MILLIONS OF DOLLARS)	PERCENT CHANGE FROM		DECEMBER 1976 (THOUSANDS OF DOLLARS)	PERCENT CHANGE FROM		
		MONTH AGO	YEAR AGO		MONTH AGO	YEAR AGO	
DISTRICT NO. 8 - ST. LOUIS							
ARKANSAS:							
EL DORADO*	5,667.0	-18.4	-10.3	57,900	-4.6	-7.2	95.0
FORT SMITH	5,648.0	-2.1	+12.9	187,185	-2.7	+8	25.8
HELENA*	480.7	-12.1	-6.1	18,392	-3.1	-3	25.7
LITTLE ROCK-NORTH LITTLE ROCK	36,014.4	-10.7	+51.4	471,093	-7.1	+6.9	73.7
PINE BLUFF	4,123.7	+2.7	+33.2	90,012	-2.9	+12.3	45.1
TEXARKANA, TEX.	2,831.4	-3	+9.1	108,210	-2.4	+3.1	25.8
ILLINOIS:							
QUINCY*	2,829.1	-3.7	+19.5	74,554	+2.9	+7	38.5
INDIANA:							
EVANSVILLE	14,015.3	+5.3	+31.6	285,706	-6.6	+7.7	47.4
KENTUCKY:							
LOUISVILLE	73,705.6	+6	+21.6	954,094	-5.2	-1.1	75.2
OWENSBORO*	2,839.6	-5.0	+12.3	97,749	-4.6	+9.2	28.4
PADUCAH*	2,221.2	-3	+16.2	72,993	-3	+8.6	30.4
MISSISSIPPI:							
GREENVILLE*	1,542.4	-10.6	+15.7	53,793	-2.1	+1.3	28.4
MISSOURI:							
CAPE GIRARDEAU*	1,859.2	-5	+18.9	53,953	-4.0	+20.7	33.8
HANNIBAL*	542.5	+10.1	+14.0	23,572	+1.1	+9.8	23.1
ST. LOUIS	401,016.7	-1	+29.1	2,673,557	-3.6	+2.2	147.2
SPRINGFIELD	12,102.4	+7	+24.7	212,641	-1	+5.8	56.9
TENNESSEE:							
JACKSON*	2,090.1	+2.8	+9.9	62,988	-6.1	+3.9	32.1
MEMPHIS	74,554.9	-4.7	+8.6	874,850	-1.5	+2.3	84.0
DISTRICT NO. 8 TOTALS	644,084.1	-1.4	+25.4	6,373,242	-3.7	+2.8	99.1
DISTRICT NO. 9 - MINNEAPOLIS							
MINNESOTA:							
DULUTH-SUPERIOR, WISC.	9,391.7	+7.9	+14.4	232,803	+2.3	+9.2	40.8
MINNEAPOLIS-ST. PAUL	400,239.8	+9.5	+26.3	2,304,092	+1.4	+3.5	174.9
MONTANA:							
BILLINGS	6,097.9	+9.4	+18.8	140,775	+4.7	+4.6	44.3
GREAT FALLS	9,457.5	-2.6	+113.0	100,342	+1.1	+10.4	94.0
NORTH DAKOTA:							
FARGO-MOORHEAD, MINN.	7,825.0	+2.9	+2.8	173,886	-4	+1.5	44.9
SOUTH DAKOTA:							
SIOUX FALLS	6,637.0	+3.4	+1.7	157,407	+4.7	+4.3	43.1
DISTRICT NO. 9 TOTALS	439,648.9	+8.9	+26.0	3,109,305	+1.7	+4.7	142.6
DISTRICT NO. 10 - KANSAS CITY							
COLORADO:							
COLORADO SPRINGS	9,631.2	-1.5	+12.3	225,795	+3	+6.8	42.7
DENVER	148,121.9	+10.3	+25.2	1,773,527	-6	+5.1	83.3
PUEBLO	3,655.5	+3.1	+12.9	83,351	-8.7	+1.4	41.9
KANSAS:							
TOPEKA	79,142.3	+17.3	+7.1	202,007	-14.5	+4.9	361.1
WICHITA	36,230.1	+12.6	+40.4	530,540	-1.4	+3.2	71.5
MISSOURI:							
KANSAS CITY, KANSAS	169,643.2	-1.9	+21.4	1,742,405	-8.0	+4.0	93.3
ST. JOSEPH	3,971.7	+1.4	+5.0	105,157	+6	-3.0	37.9
SEDALIA*	1,037.2	+9.5	+13.8	34,734	-6.5	+4.1	28.9
NEBRASKA:							
LINCOLN	15,202.9	-4	+10.1	214,257	+3.3	+6.5	72.1
OMAHA, IOWA	52,662.3	+8.2	+23.4	641,126	-4.5	-4.1	80.2
NEW MEXICO:							
ALBUQUERQUE	48,919.2	+9.5	+19.4	372,844	-8.5	+1.7	125.4
OKLAHOMA:							
LAWTON	2,065.2	+2.5	+13.3	85,878	-2.6	+5.4	23.7
OKLAHOMA CITY	63,498.3	+7.2	+23.3	973,237	-7.0	+2.4	62.9
TULSA	61,099.8	+4.6	+14.2	826,929	-6.2	+3.7	71.5
DISTRICT NO. 10 TOTALS	696,880.8	+6.4	+20.2	7,811,792	-4.9	+3.2	88.1

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

	DEBITS TO DEMAND DEPOSITS			DEMAND DEPOSITS			ANNUAL RATE OF TURNOVER
	DECEMBER 1976 (MILLIONS OF DOLLARS)	PERCENT CHANGE FROM		DECEMBER 1976 (THOUSANDS OF DOLLARS)	PERCENT CHANGE FROM		
		MONTH AGO	YEAR AGO		MONTH AGO	YEAR AGO	
DISTRICT NO. 11 - DALLAS							
ARIZONA:							
TUCSON	34,201.1	-2.6	+13.7	429,733	+6.7	+6.5	82.2
LOUISIANA:							
MONROE	9,138.2	-4	+24.5	177,508	+17.4	+28.5	55.6
SHREVEPORT	21,131.3	-1.3	+5.8	414,569	+4.3	+6.0	52.0
NEW MEXICO:							
ROSWELL*	1,822.4	-1.1	+19.1	67,393	+4.0	+9.3	27.6
TEXAS:							
ARILENE	5,655.6	+5.1	+9.9	187,274	+8.6	+13.7	31.4
AMARILLO	13,680.0	-3.2	+8.5	306,047	+11.3	+8.3	47.1
AUSTIN	38,000.9	+7.4	+28.2	609,303	-6.7	+8.6	60.2
BEAUMONT-PORT ARTHUR-ORANGE	13,901.9	-5	+21.0	397,087	+1.9	+5.7	35.3
BROWNSVILLE-HARLINGEN-SAN BENITO	11,651.2	+15.5	+95.0	153,795	-4.4	+1.8	74.1
CORPUS CHRISTI	15,028.2	+3.8	+10.0	370,530	-1	+9.1	40.5
CORSICANA*	919.7	-9.1	+14.9	48,575	-5	+7.7	18.9
DALLAS	33,690.8	-1.6	+25.9	3,408,126	-5.7	+5.0	95.9
FL PASO	16,001.6	-10.5	+19.8	395,006	+6.7	+9.8	41.6
FORT WORTH	54,490.0	+4.0	+20.2	1,199,348	+2.4	+16.0	46.0
GALVESTON-TEXAS CITY	6,220.9	-1.5	+19.2	174,710	+1.0	+3.3	35.8
HOUSTON	35,028.2	-1.7	+26.1	4,854,343	-5	+10.7	72.0
LAREDO	2,165.7	-8.8	-7.6	101,127	+7.3	+22.7	22.2
LUBBOCK	15,833.9	+14.3	+58.3	297,744	+12.4	+13.3	56.3
MC ALLEN-PHARR-EDINBURG	5,741.2	+1.8	+9.8	211,216	+5.0	+10.9	27.8
MIDLAND	9,511.9	-7.0	+44.6	291,227	+14.5	+6.2	34.9
ODESSA	7,790.2	+1.6	+20.6	175,013	+5.3	+21.2	45.7
SAN ANGELO	4,142.2	+8.1	+3.4	117,156	-1.7	+5.5	35.0
SAN ANTONIO	41,193.6	+1.5	-3.4	1,062,801	-3.9	+3.0	38.0
TYLER	5,381.9	-9.1	+25.6	180,753	+1.7	+12.0	30.0
WACO	7,095.4	-3.3	+12.8	175,472	-11.7	-6.3	37.9
WICHITA FALLS	6,227.5	+16.5	+17.3	206,832	-1.7	+8.4	29.9
DISTRICT NO. 11 TOTALS	1,033,899.4	-5	+23.0	16,012,688	-4	+6.6	64.4
DISTRICT NO. 12 - SAN FRANCISCO							
ARIZONA:							
PHOENIX	89,156.8	+3.8R	+21.3	1,257,715	+7.8	+7.3	71.1
CALIFORNIA:							
ANAHEIM-SANTA ANA-GARDEN GROVE	100,679.2	-2.7R	+48.1	1,813,714	-2.2R	+18.5	54.9
BAKERSFIELD	19,549.6	-7R	+34.1	359,252	+2.4R	+5.5	55.1
FRESNO	30,308.9	+13.0R	+29.6	539,402	+14.2R	+15.8	59.9
LOS ANGELES-LONG BEACH	1,101,328.2	+7.1R	+28.6R	11,276,195	-2.4R	+3.0	96.5
OXNARD-SIMI VALLEY-VENTURA	13,998.4	+4.3R	+19.2	269,031	-10.6R	+4.4	49.1
RIVERSIDE-SAN BERNARDINO-ONTARIO	42,165.5	+6R	+8.1	893,723	+1.7R	+14.7	47.6
SAN DIEGO	95,903.6	+5.1R	+5.1	1,330,763	-6.6R	+11.7	69.6
SAN FRANCISCO-OAKLAND	96,9108.7	-5.9R	+22.2R	7,206,490	+18.5R	+24.7	145.9
SAN JOSE	81,111.8	+7.7R	+6.9	1,134,519	+3.3R	+11.0	72.6
SANTA BARBARA-SANTA MARIA-LOMPOC	15,712.8	-5R	+23.6	281,514	-3.8R	+5.4	54.7
STOCKTON	14,154.4	+23.1R	+55.8	330,418	+11.0R	+16.5	45.1
IDAHO:							
BOISE CITY	16,792.5	-2.5R	+16.4	179,496	-26.2R	-6.3	79.5
NEVADA:							
LAS VEGAS	15,821.2	-11.3R	+4.8	391,626	+4.4R	+13.6	40.5
RENO	12,129.1	+6.3R	+41.4	265,379	+2.9R	+24.5	46.4
OREGON:							
EUGENE-SPRINGFIELD	8,703.0	-11.9R	+7.5	199,479	+10.8R	+16.9	45.9
PORTLAND	123,425.5	-7.6R	+25.8	1,328,530	+4.4R	+14.9	94.9
UTAH:							
OGDEN	6,163.2	+10.0R	+8.0	121,024	+4.9R	+3.1	52.1
SALT LAKE CITY	52,978.3	+13.3R	+30.7	754,681	+2.2R	+7.0	70.3
WASHINGTON:							
SEATTLE-EVERETT	168,737.2	-7.7R	+6.6	1,532,037	-7.6R	+6.3	105.8
SPOKANE	42,424.2	-1.7R	+8.6	376,949	-1.2R	+14.8	111.9
TACOMA	23,385.2	+6.2R	+29.0	294,406	-3.3R	+2.9	78.1
DISTRICT NO. 12 TOTALS	3,043,737.2	+6R	+23.0R	32,136,343	+2.3R	+10.9	95.8

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