

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS, FIRST HALF OF FEBRUARY, 1952
(Averages of daily figures 1/ In millions of dollars)

March 6, 1952

Class of bank and Federal Reserve District	Gross demand deposits			Net demand deposits <u>2/</u>	Time deposits <u>3/</u>	Demand balances due from domestic banks	Reserves with F. R. Banks			Borrowings at Federal Reserve Banks
	Total	Interbank	Other				Total	Required	Excess	
All Member Banks	104,143	12,275	91,869	91,213	31,208	6,140	20,055	19,357	697	329
Central reserve city banks:										
New York	23,217	3,946	19,271	21,236	1,937	41	5,199	5,213	-14	3
Chicago	5,725	1,142	4,583	5,179	1,149	112	1,306	1,312	-6	76
Reserve city banks	39,723	6,015	33,707	34,555	12,448	1,842	7,787	7,658	129	202
Boston	2,115	278	1,837	1,947	185	26	404	401	3	2
New York	952	28	924	836	320	36	188	186	1	2
Philadelphia	2,538	425	2,113	2,235	227	104	462	461	1	1
Cleveland	5,048	537	4,510	4,506	1,588	174	1,010	996	13	10
Richmond	2,404	384	2,019	2,099	456	109	459	447	12	11
Atlanta	2,482	571	1,911	2,095	444	161	461	446	15	10
Chicago	4,814	515	4,299	4,140	2,128	273	975	956	19	15
St. Louis	2,376	718	1,658	2,044	345	95	436	430	7	10
Minneapolis	1,114	307	806	938	169	46	199	198	1	1
Kansas City	3,340	917	2,423	2,788	417	258	604	583	22	35
Dallas	3,010	725	2,286	2,478	400	306	541	520	21	5
San Francisco	9,529	609	8,921	8,450	5,771	252	2,050	2,036	13	100
Country banks	35,479	1,171	34,307	30,242	15,674	4,146	5,763	5,174	588	48
Boston	2,960	105	2,855	2,612	1,121	183	462	433	29	5
New York	5,214	105	5,109	4,615	3,399	346	929	850	79	11
Philadelphia	2,559	19	2,540	2,234	1,730	248	466	417	49	3
Cleveland	2,802	26	2,776	2,426	1,776	311	501	446	55	1
Richmond	2,469	145	2,324	2,060	950	311	395	345	49	7
Atlanta	2,963	223	2,740	2,463	718	404	432	388	44	--
Chicago	4,878	96	4,782	4,205	2,812	567	651	757	93	6
St. Louis	1,937	61	1,877	1,633	658	272	296	268	28	3
Minneapolis	1,570	80	1,490	1,333	756	198	261	232	29	1
Kansas City	2,483	74	2,409	2,045	378	411	353	309	44	5
Dallas	3,554	206	3,348	2,822	326	671	477	415	62	3
San Francisco	2,090	34	2,056	1,792	1,049	224	340	314	26	2

NOTE: Demand deposits adjusted (demand deposits other than interbank and United States Government, less cash items reported as in process of collection) of all member banks estimated at 82,500 million dollars.

^{1/} For numbered footnotes see next page.

DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS -- Continued

(Averages of daily figures. In millions of dollars)

Federal Reserve District	Demand deposits except interbank			Time deposits		
	1st half Feb. 1952	2nd half Jan. 1952	1st half Feb. 1951	1st half Feb. 1952	2nd half Jan. 1952	1st half Feb. 1951
Country banks in places with population of 15,000 and over ^{1/}						
Total	21,937	22,001	20,353	9,696	9,663	9,227
Boston	2,567	2,544	2,346	909	908	838
New York	3,924	3,856	3,755	2,293	2,289	2,288
Philadelphia	1,499	1,431	1,436	806	803	813
Cleveland	1,639	1,664	1,524	950	946	927
Richmond	1,443	1,466	1,293	482	479	451
Atlanta	2,086	2,099	1,955	512	510	497
Chicago	3,021	3,053	2,748	1,863	1,855	1,712
St. Louis	886	899	843	376	375	370
Minneapolis	720	728	690	331	330	320
Kansas City	644	853	797	159	157	129
Dallas	1,825	1,857	1,550	250	251	190
San Francisco	1,541	1,551	1,418	765	761	692
Country banks in places with population of less than 15,000						
Total	12,370	12,416	11,647	5,978	5,959	5,621
Boston	346	355	319	212	211	203
New York	1,186	1,173	1,109	1,106	1,104	1,049
Philadelphia	1,041	1,042	976	924	920	888
Cleveland	1,137	1,140	1,068	826	823	787
Richmond	881	883	818	467	465	442
Atlanta	654	649	601	206	211	188
Chicago	1,761	1,773	1,672	949	947	882
St. Louis	989	996	920	283	281	265
Minneapolis	770	775	729	426	424	411
Kansas City	1,565	1,582	1,501	219	218	190
Dallas	1,523	1,532	1,471	76	72	63
San Francisco	515	517	463	284	282	253

^{1/} Includes any banks in outlying sections of reserve cities which have been given permission to carry the same reserves as country banks.

Footnotes for preceding page (J.1):

- ^{1/} Averages of daily closing figures for reserves and borrowings and of daily opening figures for other columns, inasmuch as reserves required are based on deposits at opening of business.
- ^{2/} Demand deposits subject to reserve requirements, i.e., gross demand deposits minus cash items reported as in process of collection and demand balances due from domestic banks.
- ^{3/} Includes some interbank and U. S. Government time deposits; the amounts on call report dates are shown in the Member Bank Call Report.

DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS --Continued

(Averages of daily figures; in thousands of dollars. Comparability of figures is affected somewhat by changes in Federal Reserve membership, absorptions, etc., particularly in States designated by an asterisk.)

	Demand deposits except interbank			Time deposits		
	1st half Feb. 1952	2nd half Jan. 1952	1st half Feb. 1951	1st half Feb. 1952	2nd half Jan. 1952	1st half Feb. 1951
Country banks in places with a population of less than 15,000						
Total, all States	12,370,382	12,415,647	11,646,946	5,977,928	5,958,222	5,621,087
New England	366,156	373,534	336,860	223,975	223,164	213,487
Maine	55,021	55,352	47,565	57,253	56,931	53,921
New Hampshire	51,108	52,472	49,746	24,435	24,232	23,731
Vermont	54,769	55,408	48,794	57,290	57,120	55,022
Massachusetts	144,515	148,407	131,890	48,524	48,505	47,281
Rhode Island	927	948	1,118	1,507	1,501	1,462
Connecticut	61,796	62,947	57,347	34,966	34,315	32,067
Middle Atlantic	2,512,412	2,499,079	2,351,725	2,273,154	2,265,605	2,171,939
New York*	835,487	824,774	790,357	719,133	718,481	690,642
New Jersey	567,697	564,203	522,775	520,162	513,438	483,964
Pennsylvania	1,109,228	1,110,102	1,038,593	1,033,859	1,028,686	997,333
E. North Central	2,582,623	2,601,917	2,420,201	1,665,354	1,661,452	1,560,606
Ohio	654,042	656,126	616,124	516,941	515,385	488,589
Indiana	424,035	427,268	391,996	182,826	182,412	170,988
Illinois	971,425	981,757	921,376	421,881	420,695	384,881
Michigan	310,228	312,190	287,300	321,150	320,300	300,034
Wisconsin	222,913	223,956	203,405	222,456	222,660	216,114
W. North Central	1,958,369	1,970,074	1,881,584	524,216	521,372	499,609
Minnesota	254,223	254,287	244,241	209,588	208,554	204,464
Iowa	322,819	320,719	324,787	92,996	92,501	87,691
Missouri	334,846	338,145	308,160	69,625	69,219	64,770
North Dakota	93,133	94,979	86,527	31,445	31,105	30,404
South Dakota	129,637	130,378	126,276	29,233	28,791	26,967
Nebraska	337,873	339,606	350,482	45,341	45,595	43,018
Kansas	485,438	491,960	461,111	45,988	45,607	42,295
South Atlantic	1,220,749	1,218,405	1,129,243	570,518	567,094	533,826
Delaware*	18,128	18,434	17,199	11,744	11,654	11,595
Maryland	144,576	142,569	150,681	103,431	102,935	103,135
Virginia	351,339	354,429	318,059	233,939	232,804	214,889
West Virginia	181,792	180,961	168,088	77,628	77,083	73,275
North Carolina	127,853	129,519	119,994	44,730	44,713	43,128
South Carolina	91,504	91,413	74,798	16,668	16,635	16,143
Georgia	98,175	97,531	51,510	25,322	24,667	24,034
Florida	207,402	203,549	188,314	57,056	56,603	47,627
E. South Central	633,701	636,037	585,375	156,788	162,726	148,252
Kentucky	293,440	295,295	270,945	45,914	45,715	44,329
Tennessee	151,103	153,133	140,610	63,712	63,181	59,678
Alabama	141,187	140,122	129,017	38,090	44,751	35,667
Mississippi	47,971	47,487	44,803	9,072	9,079	8,578
W. South Central	1,958,344	1,969,470	1,899,633	146,420	142,132	125,161
Arkansas	139,896	140,356	136,039	22,763	22,472	21,583
Louisiana	83,710	83,771	76,603	25,420	25,248	23,413
Oklahoma	335,026	337,546	325,274	38,598	38,347	31,290
Texas	1,392,712	1,407,797	1,361,717	59,639	56,065	48,875
Mountain	736,927	744,086	683,430	186,551	185,189	162,661
Montana	194,118	196,221	179,978	44,651	44,522	42,501
Idaho	49,938	50,407	47,356	13,817	13,620	12,158
Wyoming	105,583	107,916	91,887	21,109	20,972	19,121
Colorado	230,942	232,685	226,200	55,081	54,601	42,645
New Mexico	90,468	91,454	81,111	13,162	13,052	10,913
Arizona	6,150	6,078	5,515	1,259	1,258	1,079
Utah	50,713	51,104	43,580	31,757	31,470	28,691
Nevada	8,995	9,121	7,803	5,715	5,694	5,553
Pacific	399,421	400,145	358,895	230,952	230,148	205,551
Washington*	82,994	84,324	80,209	41,045	41,774	39,102
Oregon	93,269	93,268	85,665	33,916	33,052	27,033
California	223,158	222,553	193,021	155,991	155,322	139,416