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

May 5, 1952

Class of bank and Federal Reserve District	Gross demand deposits			Net demand deposits ^{2/}	Time deposits ^{3/}	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	102,584	12,042	90,542	89,944	31,601	6,048	19,822	19,130	692	253
Central reserve city banks:										
New York	22,805	3,922	18,883	20,967	2,045	72	5,137	5,155	-17	44
Chicago	5,459	1,205	4,253	4,923	1,140	97	1,234	1,250	-16	9
Reserve city banks	39,412	5,817	33,595	34,211	12,583	1,899	7,749	7,597	152	139
Boston	2,163	286	1,877	1,984	187	26	416	408	8	1
New York	920	28	891	817	323	36	183	183	1	3
Philadelphia	2,610	422	2,187	2,293	224	110	474	472	2	--
Cleveland	5,102	533	4,569	4,559	1,598	175	1,020	1,008	12	10
Richmond	2,410	365	2,045	2,099	459	108	461	447	14	4
Atlanta	2,472	539	1,933	2,078	450	163	465	443	23	4
Chicago	4,747	502	4,245	4,081	2,144	277	966	945	22	18
St. Louis	2,298	630	1,668	1,964	348	103	420	414	6	5
Minneapolis	1,091	295	796	915	171	48	195	193	1	7
Kansas City	3,253	866	2,388	2,717	423	259	590	569	21	15
Dallas	3,039	732	2,307	2,472	400	338	539	518	20	--
San Francisco	9,308	617	8,691	8,234	5,856	255	2,019	1,998	21	72
Country banks	34,909	1,098	33,810	29,844	15,833	3,980	5,702	5,128	574	61
Boston	2,957	108	2,849	2,606	1,133	179	462	433	29	3
New York	5,006	103	4,903	4,458	3,423	308	891	830	62	22
Philadelphia	2,541	19	2,522	2,210	1,748	251	461	414	47	4
Cleveland	2,811	23	2,789	2,438	1,785	304	509	448	61	1
Richmond	2,418	131	2,287	2,032	962	287	391	342	49	4
Atlanta	3,002	215	2,786	2,506	728	398	442	395	48	--
Chicago	4,805	87	4,718	4,130	2,645	567	834	749	85	20
St. Louis	1,896	54	1,843	1,615	662	248	292	266	26	2
Minneapolis	1,516	70	1,446	1,294	768	187	255	227	28	1
Kansas City	2,438	70	2,368	2,015	389	399	352	305	47	3
Dallas	3,450	184	3,266	2,757	333	636	474	406	68	--
San Francisco	2,068	33	2,034	1,782	1,058	216	338	313	25	--

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 79,900 million dollars.
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 Apr. 1952	2nd half Mar. 1952	1st half Apr. 1951	1st half Apr. 1952	2nd half Mar. 1952	1st half Apr. 1951
Total	Country banks in places with population of 15,000 and over 1/					
	21,754	21,793	20,531	9,798	9,764	9,295
Boston	2,518	2,505	2,374	920	918	837
New York	3,770	3,820	3,705	2,312	2,304	2,291
Philadelphia	1,485	1,470	1,458	815	812	819
Cleveland	1,645	1,644	1,562	950	954	904
Richmond	1,431	1,429	1,281	492	484	453
Atlanta	2,128	2,119	1,982	519	516	498
Chicago	2,990	3,017	2,811	1,887	1,878	1,749
St. Louis	883	883	838	378	377	371
Minneapolis	699	705	662	336	333	318
Kansas City	846	857	790	163	161	129
Dallas	1,812	1,813	1,645	253	253	230
San Francisco	1,546	1,531	1,423	775	773	696
Total	Country banks in places with population of less than 15,000					
	12,056	12,082	11,396	6,035	6,014	5,631
Boston	331	339	311	213	213	205
New York	1,133	1,140	1,074	1,111	1,110	1,052
Philadelphia	1,037	1,025	984	933	929	889
Cleveland	1,144	1,137	1,075	835	832	791
Richmond	855	858	794	470	470	443
Atlanta	659	657	611	209	208	187
Chicago	1,727	1,737	1,656	959	955	886
St. Louis	960	962	894	284	284	266
Minneapolis	747	753	708	432	429	407
Kansas City	1,522	1,520	1,465	226	226	191
Dallas	1,454	1,464	1,374	80	76	63
San Francisco	488	489	451	283	281	251

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.

J.1b 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	2nd half	1st half	1st half	2nd half	1st half
	Apr. 1952	Mar. 1952	Apr. 1951	Apr. 1952	Mar. 1952	Apr. 1951
Country banks in places with a population of less than 15,000						
Total, all States	12,056,363	12,081,563	11,396,449	6,034,994	6,013,528	5,631,298
New England	350,251	359,164	329,608	225,373	225,389	215,671
Maine	57,982	56,870	49,305	58,179	57,939	55,263
New Hampshire	49,083	49,762	49,031	24,859	24,779	23,976
Vermont	51,537	53,111	46,174	57,630	57,577	55,119
Massachusetts*	130,590	138,226	126,401	47,866	48,421	47,439
Rhode Island	951	974	1,085	1,502	1,502	1,424
Connecticut	60,108	60,221	57,612	35,337	35,201	32,540
Middle Atlantic	2,463,939	2,450,955	2,327,745	2,291,050	2,285,406	2,177,842
New York	791,602	796,160	758,469	723,617	721,985	689,893
New Jersey	550,248	553,164	514,275	522,005	522,595	488,527
Pennsylvania	1,122,089	1,101,631	1,055,001	1,045,468	1,040,826	999,422
E. North Central	2,548,097	2,560,852	2,401,588	1,679,538	1,674,058	1,566,390
Ohio	664,070	661,574	628,736	521,191	519,589	491,771
Indiana	414,639	414,276	385,865	189,267	184,712	172,045
Illinois	951,164	953,771	896,758	426,814	425,328	389,259
Michigan	298,786	304,700	278,697	323,120	322,435	299,064
Wisconsin	219,438	226,531	211,532	223,146	221,994	214,251
W. North Central	1,915,794	1,917,140	1,851,478	532,982	530,007	498,231
Minnesota	252,494	254,756	244,492	213,244	211,244	202,925
Iowa	322,022	319,397	328,742	94,292	93,915	88,033
Missouri	326,327	326,777	302,123	69,518	70,263	64,959
North Dakota	89,256	88,749	80,238	32,002	31,554	29,569
South Dakota	126,000	127,081	122,185	29,832	29,650	26,988
Nebraska	331,462	332,129	328,503	46,418	46,262	43,411
Kansas	468,233	468,251	445,195	47,676	47,119	42,346
South Atlantic	1,208,325	1,209,350	1,119,186	575,096	573,877	535,090
Delaware*	18,101	18,171	17,698	11,871	11,848	11,605
Maryland	144,877	143,155	149,465	103,395	103,431	103,616
Virginia	336,306	337,915	307,900	235,395	234,872	215,441
West Virginia	180,984	181,749	165,633	79,366	78,877	73,659
North Carolina	120,921	122,194	113,521	44,526	44,619	42,575
South Carolina	87,078	88,297	71,861	16,836	16,840	16,104
Georgia	96,749	96,829	90,249	25,398	25,304	23,740
Florida	223,309	221,040	202,859	58,309	58,086	48,350
E. South Central	605,017	609,786	567,159	158,696	158,294	147,131
Kentucky	272,215	276,756	253,845	46,290	46,499	44,050
Tennessee	148,115	148,540	140,961	64,377	64,465	58,912
Alabama	138,581	138,876	128,981	38,963	38,280	35,470
Mississippi	46,106	45,614	43,372	9,066	9,050	8,699
W. South Central	1,883,197	1,889,736	1,790,632	152,669	149,361	125,286
Arkansas	136,138	135,950	132,049	23,288	23,083	21,670
Louisiana	80,117	80,015	73,879	25,952	25,871	23,477
Oklahoma	331,757	328,486	316,802	40,005	40,817	31,526
Texas	1,335,185	1,345,285	1,267,902	63,424	59,590	48,613
Mountain	705,935	708,046	659,223	190,588	189,298	162,359
Montana	183,871	184,389	169,965	44,912	44,881	42,016
Idaho	48,812	49,055	44,814	14,240	14,041	12,252
Wyoming	100,565	100,794	89,109	21,999	21,898	19,225
Colorado	223,499	223,500	222,394	56,519	56,068	42,643
New Mexico	85,563	86,783	76,830	13,314	13,178	10,895
Arizona	5,732	5,618	5,131	1,261	1,206	1,105
Utah	48,832	49,035	42,930	32,622	32,320	28,746
Nevada	9,062	8,872	8,050	5,721	5,706	5,504
Pacific	375,807	376,534	349,830	228,962	227,838	203,298
Washington*	79,921	79,761	78,518	40,539	40,453	38,559
Oregon	89,359	89,235	85,763	33,500	32,992	27,168
California	206,527	207,538	185,549	154,923	154,393	137,571