

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

May 19, 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	
<u>All Member Banks</u>	102,746	12,330	90,446	89,918	31,634	5,802	19,732	19,124	608	481
<u>Central reserve city banks:</u>										
New York	22,945	4,573	16,372	20,884	2,015	39	5,154	5,133	21	76
Chicago	5,559	1,103	4,557	5,065	1,144	116	1,284	1,284	--	14
<u>Reserve city banks</u>	39,349	5,568	33,781	34,040	12,608	1,850	7,656	7,564	91	300
Boston	2,182	279	1,904	1,983	187	28	411	408	3	6
New York	949	28	922	838	324	38	188	187	1	3
Philadelphia	2,573	410	2,164	2,248	224	108	465	463	2	1
Cleveland	5,061	517	4,545	4,495	1,604	172	1,004	995	8	27
Richmond	2,302	345	2,037	2,076	461	101	450	443	7	9
Atlanta	2,462	504	1,957	2,065	449	159	451	440	11	18
Chicago	4,788	486	4,302	4,215	2,151	267	967	952	15	16
St. Louis	2,267	589	1,678	1,945	349	93	413	410	3	25
Minneapolis	1,087	277	810	912	171	45	193	193	1	12
Kansas City	3,299	866	2,432	2,731	424	273	587	572	15	50
Dallas	3,003	674	2,329	2,432	402	327	518	511	8	8
San Francisco	9,296	595	8,702	8,198	5,863	239	2,009	1,991	18	128
<u>Country banks</u>	34,793	1,656	33,737	29,930	15,866	3,797	5,638	5,142	496	91
Boston	2,944	103	2,841	2,599	1,133	176	452	432	20	5
New York	5,122	99	5,023	4,550	3,426	319	900	843	58	26
Philadelphia	2,513	19	2,494	2,194	1,753	245	454	412	42	5
Cleveland	2,789	24	2,765	2,435	1,787	286	498	448	50	3
Richmond	2,399	128	2,272	2,021	566	280	381	341	40	9
Atlanta	2,969	203	2,766	2,516	731	362	435	396	39	3
Chicago	4,810	85	4,725	4,156	2,853	550	832	753	79	26
St. Louis	1,878	53	1,825	1,616	665	231	291	266	24	2
Minneapolis	1,496	67	1,429	1,287	769	176	251	226	25	2
Kansas City	2,422	68	2,355	2,014	391	386	351	305	45	5
Dallas	3,411	176	3,236	2,763	333	590	463	407	56	2
San Francisco	2,039	33	2,007	1,779	1,060	196	330	313	17	4

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 79,800 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		
	2nd half Apr. 1952	1st half Apr. 1952	2nd half Apr. 1951	2nd half Apr. 1952	1st half Apr. 1952	2nd half Apr. 1951
	Country banks in places with population of 15,000 and over 1/					
Total	21,803	21,754	20,569	9,818	9,798	9,319
Boston	2,511	2,518	2,464	919	920	838
New York	3,877	3,770	3,763	2,313	2,312	2,294
Philadelphia	1,467	1,485	1,438	818	815	820
Cleveland	1,651	1,645	1,568	952	950	909
Richmond	1,422	1,431	1,276	494	492	454
Atlanta	2,119	2,128	1,966	522	519	499
Chicago	3,008	2,990	2,825	1,892	1,687	1,756
St. Louis	876	883	837	379	378	372
Minneapolis	693	699	656	337	336	317
Kansas City	847	846	791	163	163	130
Dallas	1,804	1,812	1,638	252	253	233
San Francisco	1,529	1,546	1,407	777	775	697
	Country banks in places with population of less than 15,000					
Total	11,934	12,056	11,334	6,048	6,035	5,644
Boston	330	331	316	214	213	205
New York	1,146	1,133	1,099	1,113	1,111	1,053
Philadelphia	1,028	1,037	976	935	933	891
Cleveland	1,114	1,144	1,065	834	835	795
Richmond	850	855	780	472	470	443
Atlanta	647	659	604	209	209	187
Chicago	1,717	1,727	1,656	961	959	888
St. Louis	949	960	888	286	284	267
Minneapolis	736	747	699	432	432	407
Kansas City	1,507	1,522	1,451	227	226	191
Dallas	1,432	1,454	1,355	81	80	63
San Francisco	478	488	445	283	283	252

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.

(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		
	2nd half	1st half	2nd half	2nd half	1st half	2nd half
	Apr. 1952	Apr. 1951	Apr. 1951	Apr. 1952	Apr. 1952	Apr. 1951
<u>Country banks in places with population of less than 15,000</u>						
Total, all States	11,933,827	12,056,363	11,333,752	6,048,370	6,034,994	5,644,051
New England	349,173	350,251	334,562	225,957	225,373	215,877
Maine	59,631	57,982	50,756	58,274	58,179	55,288
New Hampshire	48,733	49,083	49,064	24,944	24,859	23,975
Vermont	51,629	51,537	47,244	57,762	57,630	55,098
Massachusetts*	129,295	130,590	127,977	47,933	47,866	47,559
Rhode Island	875	951	1,008	1,507	1,502	1,422
Connecticut	59,010	60,108	58,513	35,537	35,337	32,535
Middle Atlantic	2,463,713	2,463,939	2,345,619	2,292,090	2,291,090	2,181,734
New York	809,184	791,602	782,967	725,057	723,617	689,734
New Jersey	541,886	550,248	510,238	522,767	522,005	489,968
Pennsylvania	1,112,643	1,122,089	1,052,414	1,044,566	1,045,468	1,002,032
E. North Central	2,521,267	2,548,097	2,394,072	1,683,989	1,679,538	1,572,478
Ohio	642,547	664,070	619,334	523,148	521,191	494,747
Indiana	416,069	414,639	391,543	185,908	185,267	172,202
Illinois	947,709	951,164	897,075	427,978	426,814	391,419
Michigan	298,643	298,786	276,003	323,580	323,120	299,942
Wisconsin	216,299	219,438	210,117	223,375	223,146	214,168
W. North Central	1,892,064	1,915,794	1,835,248	536,014	532,982	498,592
Minnesota	247,140	252,494	241,245	213,838	213,244	202,968
Iowa	316,701	322,022	326,482	94,824	94,292	88,283
Missouri	321,669	326,327	298,902	70,765	69,518	64,995
North Dakota	88,322	89,256	79,535	32,010	32,002	29,507
South Dakota	125,239	126,000	121,043	29,820	29,832	27,038
Nebraska	329,859	331,462	327,445	46,459	46,418	43,387
Kansas	463,134	468,233	440,596	48,278	47,676	42,414
South Atlantic	1,198,016	1,208,325	1,103,475	576,671	575,096	535,848
Delaware*	17,966	18,101	17,902	11,921	11,871	11,588
Maryland	142,522	144,877	146,513	103,894	103,395	103,837
Virginia	332,405	336,306	300,932	236,042	235,395	215,509
West Virginia	180,264	180,984	165,562	79,645	79,366	73,682
North Carolina	119,037	120,921	111,925	44,329	44,526	42,861
South Carolina	90,619	87,078	69,879	16,830	16,836	16,164
Georgia	94,476	96,749	88,780	25,387	25,398	23,744
Florida	220,727	223,309	201,922	58,623	58,309	48,463
E. South Central	590,347	605,017	556,150	158,957	158,696	147,056
Kentucky	265,054	272,215	248,825	46,559	46,290	44,047
Tennessee	144,759	148,115	138,634	64,828	64,377	58,848
Alabama	135,740	138,581	126,310	38,498	38,963	35,450
Mississippi	44,794	46,106	42,421	9,072	9,066	8,711
W. South Central	1,853,568	1,883,197	1,768,086	154,489	152,669	125,971
Arkansas	133,151	136,138	131,395	23,484	23,288	21,696
Louisiana	78,992	80,117	74,766	26,066	25,952	23,557
Oklahoma	326,094	331,757	311,591	40,280	40,005	31,808
Texas	1,315,331	1,335,185	1,250,334	64,659	63,424	48,910
Mountain	697,562	705,936	651,129	191,016	190,588	161,881
Montana	180,747	183,871	167,067	44,867	44,912	41,899
Idaho	46,622	48,812	44,195	14,318	14,240	12,222
Wyoming	98,698	100,565	88,504	21,985	21,999	19,205
Colorado	223,731	223,499	220,391	56,727	56,519	42,461
New Mexico	84,499	85,563	75,926	13,378	13,314	10,829
Arizona	5,587	5,732	5,172	1,272	1,261	1,104
Utah	48,743	48,832	42,178	32,743	32,622	28,645
Nevada	8,935	9,062	7,656	5,726	5,721	5,516
Pacific	368,117	375,807	345,371	228,887	228,962	204,614
Washington*	78,677	79,921	78,039	40,545	40,539	38,558
Oregon	87,888	89,359	85,527	33,500	33,500	27,023
California	201,552	206,527	181,805	154,842	154,923	139,033