

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

June 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	
All Member Banks	102,819	11,404	91,415	50,102	31,831	5,721	19,782	19,184	598	542
<u>Central reserve city banks:</u>										
New York	23,161	3,815	19,346	21,136	2,070	40	5,194	5,197	- 3	76
Chicago	5,673	1,106	4,567	5,069	1,147	118	1,283	1,285	- 2	4
<u>Reserve city banks</u>	39,272	5,469	33,803	33,989	12,675	1,820	7,690	7,558	132	348
Boston	2,103	276	1,827	1,921	186	24	399	395	3	6
New York	951	28	922	841	326	37	189	188	1	3
Philadelphia	2,545	398	2,147	2,221	234	106	459	458	--	4
Cleveland	5,042	505	4,538	4,165	1,603	172	999	989	10	33
Richmond	2,354	336	2,018	2,045	432	100	448	437	11	18
Atlanta	2,452	485	1,967	2,074	451	149	454	442	12	22
Chicago	4,921	507	4,414	4,239	2,156	266	997	977	20	14
St. Louis	2,258	583	1,675	1,922	351	94	407	405	2	12
Minneapolis	1,127	282	844	941	171	47	200	198	1	8
Kansas City	3,318	848	2,470	2,758	422	267	595	577	18	60
Dallas	2,975	655	2,320	2,433	403	317	530	511	19	5
San Francisco	9,226	565	8,661	8,128	5,909	240	2,016	1,980	36	162
<u>Country banks</u>	34,712	1,013	33,699	29,909	15,938	3,743	5,615	5,144	471	115
Boston	2,919	100	2,818	2,574	1,133	175	450	428	21	7
New York	5,166	96	5,070	4,613	3,440	307	901	852	49	37
Philadelphia	2,494	19	2,475	2,183	1,758	233	449	411	38	7
Cleveland	2,789	24	2,765	2,440	1,793	279	497	449	48	3
Richmond	2,375	122	2,253	2,003	972	276	378	339	39	15
Atlanta	2,911	190	2,722	2,478	736	348	427	391	35	1
Chicago	4,878	85	4,793	4,195	2,867	574	840	759	81	26
St. Louis	1,885	52	1,834	1,619	668	232	290	267	23	3
Minneapolis	1,504	65	1,439	1,286	773	183	251	226	25	3
Kansas City	2,410	66	2,344	2,011	395	377	347	305	42	7
Dallas	3,361	163	3,198	2,745	335	563	457	404	53	5
San Francisco	2,039	32	1,988	1,762	1,067	195	329	311	18	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 80,700 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 May 1952	1st half May 1952	2nd half May 1951	2nd half May 1952	1st half May 1952	2nd half May 1951
	<u>Country banks in places with population of 15,00 and over 1/</u>					
Total	21,824	21,779	20,683	9,867	9,844	9,318
Boston	2,489	2,467	2,397	518	920	837
New York	3,919	3,901	3,791	2,320	2,315	2,277
Philadelphia	1,450	1,450	1,431	821	819	821
Cleveland	1,651	1,637	1,604	957	955	911
Richmond	1,414	1,425	1,285	499	498	454
Atlanta	2,084	2,116	1,946	527	525	498
Chicago	3,063	3,034	2,907	1,901	1,896	1,766
St. Louis	889	883	852	381	380	374
Minneapolis	707	702	665	339	338	317
Kansas City	853	851	788	166	166	132
Dallas	1,791	1,781	1,621	255	253	232
San Francisco	1,514	1,532	1,395	783	781	699
	<u>Country banks in places with population of less than 15,000</u>					
Total	11,875	11,993	11,320	6,071	6,058	5,664
Boston	330	329	317	214	212	206
New York	1,150	1,167	1,103	1,121	1,118	1,058
Philadelphia	1,026	1,031	975	937	937	894
Cleveland	1,114	1,117	1,069	836	834	795
Richmond	839	850	781	473	473	445
Atlanta	638	650	604	210	210	187
Chicago	1,731	1,733	1,661	965	962	892
St. Louis	944	952	893	287	287	267
Minneapolis	732	740	695	454	433	406
Kansas City	1,491	1,516	1,423	229	228	197
Dallas	1,407	1,426	1,334	80	79	64
San Francisco	474	481	445	284	284	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.

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		
	2nd half	1st half	2nd half	2nd half	1st half	2nd half
	May 1952	May 1952	May 1951	May 1952	May 1952	May 1951
	Country banks in places with a population of less than 15,000					
Total, all States	11,874,548	11,993,166	11,320,448	6,071,365	6,057,628	5,664,340
New England	349,256	348,128	334,617	226,611	224,604	216,501
Maine	59,247	59,508	50,671	58,625	58,577	55,169
New Hampshire	49,343	49,179	49,084	25,055	25,001	23,972
Vermont	53,312	52,299	48,506	57,910	57,736	55,367
Massachusetts	126,370	126,647	127,659	47,889	46,110	47,772
Rhode Island	864	872	1,067	1,511	1,511	1,434
Connecticut	60,120	59,623	57,430	35,721	35,669	32,789
Middle Atlantic	2,460,056	2,485,533	2,348,985	2,303,574	2,298,332	2,187,705
New York	812,303	824,939	783,362	729,879	728,170	692,043
New Jersey	541,697	548,477	515,419	526,214	524,899	492,610
Pennsylvania	1,106,056	1,112,117	1,050,204	1,047,481	1,045,263	1,003,046
E. North Central	2,554,219	2,551,890	2,440,485	1,668,507	1,685,404	1,577,216
Ohio	651,288	649,835	625,698	523,371	522,701	495,722
Indiana	418,351	420,950	408,557	186,875	186,377	172,535
Illinois	961,687	956,875	911,839	429,115	428,576	392,424
Michigan	305,025	305,522	284,324	324,684	323,850	301,524
Wisconsin	217,668	218,706	210,067	224,462	223,660	215,011
W. North Central	1,872,979	1,899,626	1,814,770	540,343	538,731	498,633
Minnesota	248,193	249,492	243,168	214,869	214,532	202,067
Iowa	309,712	314,456	320,642	95,615	95,379	88,339
Missouri	317,152	322,004	299,724	71,763	71,399	65,338
North Dakota	86,470	87,589	77,026	32,221	32,138	29,383
South Dakota	123,725	126,369	119,570	30,244	30,053	27,001
Nebraska	327,925	332,353	321,052	166,642	166,531	143,617
Kansas	459,802	467,273	433,588	46,989	48,699	42,887
South Atlantic	1,180,066	1,197,426	1,164,084	576,065	577,775	537,821
Delaware	18,108	18,127	17,896	11,941	11,958	11,578
Maryland	139,785	140,264	146,715	104,247	103,691	104,261
Virginia	327,887	334,661	301,342	236,589	236,668	216,047
West Virginia	181,638	181,972	168,466	80,088	79,912	73,875
North Carolina	117,112	118,677	110,516	44,577	44,497	43,374
South Carolina	88,320	89,952	69,275	16,866	16,846	16,136
Georgia	52,664	94,269	89,695	25,296	25,362	24,123
Florida	215,452	219,466	200,180	53,461	58,641	48,427
E. South Central	580,604	592,014	551,746	159,580	159,608	146,022
Kentucky	258,940	264,254	245,717	46,634	46,610	43,670
Tennessee	143,289	145,900	137,928	65,254	65,288	58,239
Alabama	134,873	137,514	126,178	38,579	38,597	35,485
Mississippi	43,582	44,346	41,923	9,113	9,113	8,628
W. South Central	1,821,689	1,848,139	1,738,035	153,420	152,531	127,668
Arkansas	132,597	133,419	128,913	23,548	23,523	21,660
Louisiana	79,353	78,896	75,365	26,327	26,227	23,586
Oklahoma	318,887	325,675	302,011	40,387	40,176	32,526
Texas	1,290,852	1,309,149	1,231,746	63,158	62,605	49,656
Mountain	689,161	700,410	641,128	191,422	191,050	166,951
Montana	177,712	180,038	163,427	44,813	44,825	41,919
Idaho	44,406	45,535	42,606	13,994	14,042	12,262
Wyoming	98,676	99,294	90,069	21,949	21,963	19,198
Colorado	221,237	225,866	213,981	57,175	56,928	47,342
New Mexico	83,471	84,564	75,072	13,403	13,405	10,662
Arizona	5,661	5,633	5,447	1,255	1,258	1,101
Utah	49,255	50,431	42,551	33,054	32,858	28,791
Nevada	8,743	9,049	7,875	5,779	5,771	5,516
Pacific	365,538	359,998	346,596	229,643	229,593	205,759
Washington	78,860	79,354	76,456	43,772	40,637	38,383
Oregon	88,109	89,303	85,261	33,156	33,659	27,178
California	198,569	201,331	182,881	155,915	155,297	140,198