

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

July 18, 1952

Class of bank and Federal Reserve District	Gross demand deposits			Net demand deposits <sup>2/</sup>	Time deposits <sup>3/</sup>	Demand balances due from domestic banks	Reserves with F. R. Banks			Borrowings at Federal Reserve Banks
	Total	Interbank	Other				Total	Required	Excess	
<b>All Member Banks</b>	105,342	11,857	93,485	92,080	32,106	5,980	20,468	19,624	844	443
<b>Central reserve city banks:</b>										
New York	23,968	3,980	20,008	21,863	2,133	42	5,492	5,375	117	119
Chicago	5,933	1,187	4,746	5,318	1,156	126	1,343	1,346	- 3	8
<b>Reserve city banks</b>	40,321	5,650	34,671	34,833	12,780	1,909	7,901	7,728	173	231
Boston	2,212	296	1,915	2,015	185	26	428	414	13	--
New York	954	50	924	846	329	35	191	189	2	2
Philadelphia	2,619	413	2,206	2,292	238	105	474	473	2	13
Cleveland	5,219	505	4,710	4,619	1,652	181	1,033	1,020	13	28
Richmond	2,444	355	2,090	2,122	461	110	463	452	11	10
Atlanta	2,485	489	1,996	2,097	460	159	462	447	15	13
Chicago	5,006	519	4,487	4,306	2,169	274	1,018	991	26	31
St. Louis	2,304	587	1,717	1,967	350	97	420	414	6	13
Minneapolis	1,164	303	861	962	171	57	205	203	3	8
Kansas City	3,350	845	2,506	2,771	425	271	600	580	20	42
Dallas	3,070	683	2,387	2,483	405	352	537	521	16	1
San Francisco	9,493	621	8,872	8,323	5,987	242	2,070	2,024	46	70
<b>Country banks</b>	35,100	1,040	34,060	30,096	16,036	3,902	5,732	5,176	556	85
Boston	3,009	105	2,904	2,638	1,138	194	474	438	36	4
New York	5,243	98	5,146	4,677	3,456	316	927	862	65	23
Philadelphia	2,514	20	2,494	2,192	1,764	237	450	413	37	4
Cleveland	2,802	25	2,778	2,451	1,794	260	507	451	56	4
Richmond	2,412	124	2,288	2,016	981	292	387	341	45	8
Atlanta	2,858	183	2,710	2,460	746	353	428	389	39	--
Chicago	4,930	90	4,840	4,217	2,890	600	859	763	95	24
St. Louis	1,895	51	1,844	1,623	672	239	294	268	27	2
Minneapolis	1,533	76	1,457	1,298	779	199	260	228	32	2
Kansas City	2,433	63	2,370	2,023	398	387	351	307	44	7
Dallas	3,372	168	3,204	2,733	337	583	459	403	56	4
San Francisco	2,057	33	2,025	1,767	1,062	224	335	312	23	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 82,000 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 June 1952	1st half June 1952	2nd half June 1951	2nd half June 1952	1st half June 1952	2nd half June 1951
Country banks in places with population of 15,000 and over 1/						
Total	22,111	22,044	20,675	9,922	9,505	9,359
Boston	2,566	2,490	2,431	922	923	838
New York	3,981	3,965	3,758	2,323	2,323	2,280
Philadelphia	1,458	1,446	1,453	821	822	821
Cleveland	1,664	1,660	1,582	962	961	922
Richmond	1,443	1,450	1,297	504	501	454
Atlanta	2,072	2,104	1,926	532	531	496
Chicago	3,093	3,095	2,892	1,917	1,911	1,778
St. Louis	897	901	847	382	382	380
Minneapolis	720	725	671	341	340	316
Kansas City	868	854	783	168	167	136
Dallas	1,809	1,806	1,630	257	256	231
San Francisco	1,542	1,548	1,405	793	768	706
Country banks in places with population of less than 15,000						
Total	11,549	12,012	11,251	6,114	6,091	5,690
Boston	338	332	321	215	215	206
New York	1,165	1,165	1,100	1,133	1,125	1,065
Philadelphia	1,036	1,035	979	943	940	897
Cleveland	1,114	1,125	1,063	832	838	798
Richmond	845	852	761	477	475	441
Atlanta	638	644	597	214	210	192
Chicago	1,747	1,756	1,674	973	969	897
St. Louis	947	955	891	290	289	268
Minneapolis	737	746	694	438	435	407
Kansas City	1,502	1,496	1,406	230	229	200
Dallas	1,396	1,419	1,319	81	79	64
San Francisco	463	487	447	289	268	255

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 Figure 1952	1st half June 1952	2nd half June 1951	2nd half June 1952	1st half June 1952	2nd half June 1951
Country banks in places with a population of less than 15,000						
<b>Total, all States</b>	11,948,594	12,011,593	11,250,982	6,113,849	6,091,214	5,689,630
<b>New England</b>	357,728	351,709	338,593	223,031	227,189	217,094
Maine	59,639	59,418	51,245	58,846	58,822	55,157
New Hampshire	50,263	49,820	48,697	25,282	25,149	24,053
Vermont	54,790	54,376	49,672	58,086	57,913	55,653
Massachusetts*	130,220	126,629	130,035	48,130	47,942	47,818
Rhode Island	1,019	885	993	1,552	1,528	1,447
Connecticut	61,789	60,581	57,911	36,135	35,835	32,966
<b>Middle Atlantic</b>	2,475,133	2,483,291	2,346,552	2,314,498	2,310,630	2,198,160
New York	625,189	824,449	781,298	739,026	732,609	696,027
New Jersey	549,493	548,972	517,583	530,066	527,982	497,296
Pennsylvania	1,100,451	1,109,870	1,047,571	1,045,406	1,050,039	1,004,835
<b>E. North Central</b>	2,591,355	2,556,742	2,440,698	1,699,111	1,693,653	1,586,688
Ohio	662,423	661,051	624,227	525,195	524,279	496,735
Indiana	414,867	418,567	402,133	186,132	187,484	173,397
Illinois	981,468	983,733	917,467	432,651	430,487	395,530
Michigan	309,365	311,246	286,379	326,878	326,058	303,203
Wisconsin	223,232	222,145	210,492	226,215	225,345	215,619
<b>W. North Central</b>	1,670,581	1,884,013	1,801,442	544,652	542,461	499,606
Minnesota	253,131	256,150	246,090	216,086	215,534	202,070
Iowa	306,726	310,483	315,236	96,426	95,963	88,363
Missouri	316,364	318,663	299,190	72,614	72,184	66,021
North Dakota	86,615	87,431	75,985	32,575	32,343	29,281
South Dakota	122,560	124,062	118,162	30,762	30,463	27,120
Nebraska	325,337	328,313	317,295	46,620	46,712	43,853
Kansas	459,828	458,911	429,483	49,569	49,262	42,898
<b>South Atlantic</b>	1,186,688	1,198,818	1,079,223	583,269	581,024	535,345
Delaware*	18,405	18,405	18,367	12,053	11,979	11,709
Maryland	144,164	143,238	129,354	105,031	104,488	97,501
Virginia	328,802	334,315	299,748	238,173	237,272	217,139
West Virginia	183,994	184,889	170,001	80,650	80,507	74,016
North Carolina	117,869	118,850	107,864	45,382	45,004	44,755
South Carolina	87,127	87,680	69,159	16,909	16,860	16,042
Georgia	93,915	93,709	88,308	25,310	25,307	23,914
Florida	212,412	217,732	196,382	59,761	59,607	50,269
<b>E. South Central</b>	573,373	584,443	548,557	162,479	159,946	148,898
Kentucky	255,247	261,037	242,865	46,726	46,714	43,584
Tennessee	143,085	144,778	139,125	65,665	65,366	58,967
Alabama	133,212	135,011	124,904	38,948	38,735	37,689
Mississippi	41,829	43,617	41,663	9,140	9,111	8,656
<b>W. South Central</b>	1,834,514	1,841,613	1,714,993	156,919	151,487	127,719
Arkansas	133,040	133,836	127,781	23,955	23,724	21,400
Louisiana	84,029	80,262	72,573	28,302	24,985	23,855
Oklahoma	336,541	324,983	296,457	40,990	40,617	33,086
Texas	1,260,904	1,302,532	1,218,182	63,672	62,161	49,378
<b>Mountain</b>	624,344	624,512	634,286	192,500	191,594	168,861
Montana	178,200	180,968	160,229	45,057	44,232	42,036
Idaho*	44,179	45,065	43,139	14,213	14,307	12,220
Wyoming	97,082	98,271	89,444	21,913	21,947	19,199
Colorado	217,700	220,352	210,120	57,523	57,367	48,661
New Mexico	63,053	84,308	74,571	13,526	13,226	11,148
Arizona	5,660	5,783	5,276	1,304	1,289	1,135
Utah	49,375	50,654	43,466	33,159	33,233	28,048
Nevada	9,095	9,111	8,041	5,805	5,793	5,494
<b>Pacific</b>	374,878	376,452	346,676	234,390	233,230	207,459
Washington	77,847	79,390	74,719	41,171	40,988	37,354
Oregon	89,462	90,914	85,328	34,290	34,702	27,564
California	207,569	206,148	186,631	158,929	157,540	142,531