

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

August 5, 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	107,590	12,205	95,385	93,858	32,192	6,213	20,624	19,989	635	968
Central reserve city banks:										
New York	24,833	4,010	20,823	22,634	2,108	46	5,528	5,559	- 31	229
Chicago	5,953	1,197	4,756	5,349	1,158	125	1,369	1,353	15	44
Reserve city banks	40,966	5,911	35,054	35,320	12,841	1,924	7,914	7,834	80	581
Boston	2,220	309	1,910	2,024	184	28	410	416	- 6	--
New York	948	32	915	841	330	34	189	188	1	6
Philadelphia	2,620	417	2,203	2,288	240	100	472	472	--	33
Cleveland	5,185	513	4,672	4,602	1,614	181	1,029	1,017	12	86
Richmond	2,536	381	2,155	2,188	462	115	477	465	12	19
Atlanta	2,612	516	2,096	2,208	461	173	486	469	17	15
Chicago	4,932	527	4,405	4,246	2,176	267	991	980	11	108
St. Louis	2,352	631	1,721	1,998	350	101	416	421	- 5	25
Minneapolis	1,201	313	888	1,003	172	50	213	211	2	9
Kansas City	3,413	893	2,520	2,809	426	277	605	587	18	79
Dallas	3,153	723	2,430	2,574	404	353	553	539	14	9
San Francisco	9,795	656	9,139	8,540	6,020	244	2,074	2,069	5	191
Country banks	35,837	1,087	34,751	30,555	16,086	4,119	5,814	5,243	571	114
Boston	3,126	109	3,017	2,738	1,140	206	491	452	39	2
New York	5,320	109	5,210	4,710	3,460	342	940	867	73	43
Philadelphia	2,542	21	2,522	2,216	1,771	245	451	416	34	7
Cleveland	2,834	24	2,811	2,479	1,790	282	509	455	55	4
Richmond	2,499	132	2,367	2,069	987	317	405	349	57	4
Atlanta	2,978	199	2,779	2,507	751	376	442	396	46	1
Chicago	4,985	93	4,892	4,257	2,903	612	858	770	87	27
St. Louis	1,936	54	1,882	1,634	676	266	298	269	29	4
Minneapolis	1,564	71	1,493	1,319	782	205	264	232	32	6
Kansas City	2,498	68	2,430	2,060	402	410	357	313	44	7
Dallas	3,435	174	3,261	2,765	331	611	459	407	52	3
San Francisco	2,121	33	2,088	1,800	1,091	247	341	317	23	6

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 80,600 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 July 1952	2nd half June 1952	1st half July 1951	1st half July 1952	2nd half June 1952	1st half July 1951
	Country banks in places with population of 15,000 and over 1/					
Total	22,443	22,111	20,759	9,937	9,922	9,400
Boston	2,657	2,566	2,430	923	922	840
New York	3,982	3,981	3,729	2,322	2,323	2,282
Philadelphia	1,454	1,458	1,448	823	821	824
Cleveland	1,675	1,664	1,555	957	962	926
Richmond	1,497	1,443	1,317	507	504	457
Atlanta	2,124	2,072	1,947	534	532	500
Chicago	3,106	3,093	2,910	1,925	1,917	1,789
St. Louis	910	897	851	385	382	382
Minneapolis	734	720	575	343	341	318
Kansas City	873	868	756	170	168	139
Dallas	1,839	1,809	1,633	249	257	231
San Francisco	1,593	1,542	1,429	798	793	711
	Country banks in places with population of less than 15,000					
Total	12,307	11,949	11,433	6,148	6,114	5,725
Boston	360	338	333	217	215	207
New York	1,228	1,165	1,134	1,138	1,133	1,074
Philadelphia	1,067	1,036	996	948	943	903
Cleveland	1,136	1,114	1,077	833	832	803
Richmond	870	845	781	480	477	444
Atlanta	655	638	603	217	217	191
Chicago	1,787	1,747	1,691	978	973	903
St. Louis	972	947	893	291	290	267
Minneapolis	759	737	706	439	438	408
Kansas City	1,557	1,502	1,426	232	230	203
Dallas	1,422	1,396	1,325	81	81	65
San Francisco	495	483	458	293	289	258

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 July 1952	2nd half June 1952	1st half July 1951	1st half July 1952	2nd half June 1952	1st half July 1951
	Country banks in places with a population of less than 15,000					
Total, all States	12,307,388	11,948,594	11,432,788	6,148,094	6,113,849	5,724,735
New England	379,686	357,728	351,084	229,501	228,031	217,993
Maine	61,239	59,639	52,854	59,158	58,846	55,240
New Hampshire	53,566	50,263	50,959	25,522	25,282	24,237
Vermont	57,629	54,798	52,120	58,620	58,086	55,635
Massachusetts*	142,857	130,220	135,330	48,378	48,130	48,082
Rhode Island	929	1,019	993	1,552	1,552	1,460
Connecticut	63,466	61,789	58,828	36,271	36,135	33,139
Middle Atlantic	2,573,039	2,475,133	2,401,915	2,325,422	2,314,498	2,213,535
New York	871,853	825,189	807,998	742,690	739,026	701,922
New Jersey	576,763	549,493	533,612	532,968	530,066	501,009
Pennsylvania	1,124,423	1,100,451	1,060,305	1,049,754	1,045,406	1,010,604
E. North Central	2,662,421	2,591,355	2,470,098	1,704,779	1,699,111	1,594,255
Ohio	679,185	662,423	632,687	525,693	525,195	502,520
Indiana	423,682	414,867	404,173	188,985	188,132	174,252
Illinois	1,009,689	981,468	927,862	434,549	432,691	396,063
Michigan	317,641	309,355	289,511	328,508	326,878	305,038
Wisconsin	232,224	223,232	215,865	227,044	226,215	216,382
W. North Central	1,934,904	1,870,581	1,821,608	547,375	544,652	502,489
Minnesota	261,753	253,131	250,349	216,565	216,086	202,521
Iowa	312,024	306,726	318,859	96,973	96,426	88,856
Missouri	327,180	316,364	302,355	73,189	72,614	66,247
North Dakota	88,106	86,615	76,578	32,791	32,575	29,203
South Dakota	124,848	122,580	118,544	31,065	30,762	27,448
Nebraska	334,119	325,337	321,599	46,861	46,620	45,096
Kansas	486,874	459,828	453,429	49,931	49,569	43,118
South Atlantic	1,214,079	1,186,688	1,089,973	587,126	583,269	539,426
Delaware*	18,748	18,405	18,317	12,138	12,053	11,820
Maryland	149,286	144,164	135,772	105,731	105,031	98,638
Virginia	341,736	328,802	305,675	239,985	238,173	218,543
West Virginia	185,398	183,994	174,364	80,945	80,650	74,401
North Carolina	120,438	117,869	109,448	45,733	45,382	45,294
South Carolina	88,362	87,127	71,109	16,992	16,909	16,046
Georgia	95,310	93,915	69,853	25,519	25,310	24,032
Florida	214,801	212,412	195,435	60,083	59,761	50,652
E. South Central	585,304	573,373	555,861	163,100	160,479	147,692
Kentucky	255,307	255,247	245,607	46,638	46,726	43,701
Tennessee	149,704	143,085	141,680	66,158	65,665	59,333
Alabama	137,684	133,212	127,132	41,157	38,948	35,956
Mississippi	42,609	41,829	42,442	9,147	9,140	8,702
W. South Central	1,878,426	1,834,514	1,733,572	158,703	156,919	129,612
Arkansas	135,643	133,040	130,559	24,134	23,955	21,609
Louisiana	85,967	84,029	73,320	28,577	28,302	23,981
Oklahoma	350,537	336,541	306,279	41,654	40,990	33,717
Texas	1,306,279	1,280,904	1,223,414	64,338	63,672	50,295
Mountain	691,271	684,344	640,957	193,639	192,500	170,084
Montana	183,304	178,200	164,183	45,284	45,057	42,136
Idaho*	42,002	44,179	43,440	14,026	14,213	12,247
Wyoming	96,716	97,082	89,947	21,984	21,913	19,167
Colorado	221,061	217,700	210,926	58,092	57,523	46,382
New Mexico	83,580	83,053	74,656	13,729	13,526	11,535
Arizona	5,686	5,660	5,338	1,328	1,304	1,116
Utah	49,615	49,375	44,377	33,416	33,159	28,909
Nevada	9,307	9,095	6,090	5,780	5,805	5,561
Pacific	368,258	374,878	356,720	238,459	234,390	209,659
Washington	79,962	77,847	76,185	41,662	41,171	37,678
Oregon	92,227	89,462	88,775	34,995	34,290	28,305
California	216,069	207,569	191,760	161,802	158,929	143,676