

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

August 19, 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	
<u>All Member Banks</u>	106,114	11,779	94,335	93,372	32,263	5,933	20,452	19,867	585	1,179
<u>Central reserve city banks:</u>										
New York	23,980	3,636	20,144	22,070	2,089	37	5,424	5,422	1	221
Chicago	5,980	1,181	4,799	5,386	1,150	120	1,361	1,362	- 1	117
<u>Reserve city banks</u>	40,548	5,713	34,835	35,230	12,882	1,874	7,908	7,819	89	685
Boston	2,203	302	1,902	2,023	187	38	417	416	1	3
New York	957	33	924	854	332	36	192	191	1	7
Philadelphia	2,562	403	2,159	2,248	249	104	466	465	1	56
Cleveland	5,122	509	4,613	4,559	1,616	177	1,015	1,009	6	89
Richmond	2,455	357	2,097	2,148	462	105	467	457	9	45
Atlanta	2,576	481	2,095	2,201	459	157	475	468	8	25
Chicago	4,904	527	4,377	4,239	2,177	268	996	978	17	108
St. Louis	2,325	605	1,720	2,003	350	93	425	422	4	56
Minneapolis	1,178	294	885	994	173	47	210	209	--	17
Kansas City	3,429	887	2,541	2,845	429	272	612	595	17	95
Dallas	3,142	685	2,457	2,579	413	331	552	541	12	13
San Francisco	9,695	630	9,065	8,536	6,036	247	2,081	2,069	11	170
<u>Country banks</u>	35,606	1,049	34,557	30,686	16,142	3,902	5,760	5,264	495	156
Boston	3,153	107	3,046	2,785	1,143	203	494	458	35	2
New York	5,214	103	5,111	4,665	3,463	317	918	861	57	60
Philadelphia	2,223	19	2,503	2,223	1,777	227	452	418	34	8
Cleveland	2,828	24	2,804	2,488	1,793	276	505	456	49	9
Richmond	2,470	129	2,341	2,083	990	289	394	351	43	14
Atlanta	2,924	186	2,738	2,491	752	352	428	394	34	4
Chicago	5,004	94	4,909	4,295	2,914	606	860	776	84	33
St. Louis	1,922	54	1,868	1,642	679	249	295	271	24	5
Minneapolis	1,551	69	1,483	1,324	784	194	260	232	27	5
Kansas City	2,518	64	2,454	2,104	406	390	358	319	39	8
Dallas	3,404	166	3,238	2,775	340	575	456	409	47	4
San Francisco	2,095	32	2,063	1,810	1,101	223	341	319	22	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 \$1,500 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 July 1952	1st half July 1952	2nd half July 1951	2nd half July 1952	1st half July 1952	2nd half July 1951
Country banks in places with population of 15,000 and over 1/						
Total	22,312	22,443	20,796	9,974	9,937	9,430
Boston	2,677	2,657	2,461	925	923	842
New York	3,895	3,982	3,704	2,322	2,322	2,284
Philadelphia	1,443	1,454	1,429	826	823	826
Cleveland	1,668	1,675	1,618	958	957	929
Richmond	1,485	1,497	1,320	508	507	458
Atlanta	2,098	2,124	1,924	536	534	502
Chicago	3,120	3,106	2,920	1,932	1,925	1,797
St. Louis	902	910	862	386	385	382
Minneapolis	732	734	682	343	343	318
Kansas City	880	873	803	172	170	141
Dallas	1,833	1,839	1,647	259	249	232
San Francisco	1,578	1,593	1,426	807	798	719
Country banks in places with population of less than 15,000						
Total	12,245	12,307	11,454	6,168	6,148	5,743
Boston	369	360	342	218	217	208
New York	1,216	1,228	1,147	1,141	1,138	1,079
Philadelphia	1,060	1,067	1,001	952	948	907
Cleveland	1,135	1,136	1,079	835	833	801
Richmond	856	870	779	482	480	446
Atlanta	640	655	593	216	217	193
Chicago	1,789	1,787	1,704	983	978	907
St. Louis	965	972	906	292	291	270
Minneapolis	750	759	702	440	439	408
Kansas City	1,573	1,557	1,431	234	232	204
Dallas	1,405	1,422	1,315	82	81	66
San Francisco	485	495	455	294	293	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 July 1952	1st half July 1952	2nd half July 1951	2nd half July 1952	1st half July 1952	2nd half July 1951
<u>Country banks in places with a population of less than 15,000</u>						
Total, all States	12,245,425	12,307,388	11,454,065	6,167,565	6,148,094	5,743,035
New England	389,345	379,686	360,187	230,486	229,501	218,774
Maine	61,468	61,239	53,856	59,344	59,158	55,394
New Hampshire	54,798	53,566	52,178	25,764	25,522	24,376
Vermont	57,989	57,629	53,103	58,719	58,620	55,883
Massachusetts *	150,177	142,857	139,990	48,829	48,378	48,364
Rhode Island	1,074	929	967	1,561	1,552	1,468
Connecticut	63,839	63,466	60,093	36,269	36,271	33,289
Middle Atlantic	2,549,385	2,573,039	2,419,818	2,332,386	2,325,412	2,223,424
New York	862,294	871,853	816,186	745,221	742,690	705,720
New Jersey	576,922	576,763	542,156	534,984	532,968	504,041
Pennsylvania	1,110,169	1,124,423	1,061,476	1,052,181	1,049,754	1,013,723
E. North Central	2,676,672	2,662,421	2,494,743	1,712,077	1,704,779	1,599,072
Ohio	685,999	679,185	635,493	527,590	525,693	500,354
Indiana	432,186	423,682	409,042	189,943	188,965	174,779
Illinois	1,009,007	1,009,689	938,508	436,240	434,549	399,970
Michigan	318,214	317,641	291,945	330,409	328,508	306,716
Wisconsin	231,266	232,224	219,755	227,895	227,044	217,253
W. North Central	1,936,995	1,934,904	1,822,358	549,047	547,375	501,982
Minnesota	256,966	261,753	247,980	216,572	216,565	202,221
Iowa	307,327	312,024	317,226	97,238	96,973	88,744
Missouri	325,126	327,180	303,239	73,765	73,189	66,527
North Dakota	87,132	88,106	76,301	32,982	32,791	29,076
South Dakota	124,209	124,848	117,947	31,205	31,065	27,170
Nebraska	338,548	334,119	321,975	46,822	46,861	45,165
Kansas	497,697	486,874	437,690	50,463	49,931	43,075
South Atlantic	1,194,914	1,214,079	1,092,532	588,782	587,126	542,164
Delaware *	18,768	18,748	18,787	12,156	12,138	11,856
Maryland	152,001	149,286	135,978	106,392	105,731	99,509
Virginia	335,147	341,736	305,706	240,558	239,985	216,972
West Virginia	181,640	185,398	173,310	80,988	80,945	74,527
North Carolina	117,348	120,438	109,321	45,983	45,733	45,275
South Carolina	86,459	88,362	70,201	17,001	16,992	16,040
Georgia	94,087	95,310	89,188	25,465	25,519	24,071
Florida	209,464	214,801	190,041	60,239	60,083	51,914
E. South Central	571,842	585,304	550,933	161,184	163,100	148,305
Kentucky	250,491	255,307	243,773	46,640	46,638	44,073
Tennessee	146,608	149,704	140,897	66,281	66,158	59,506
Alabama	133,764	137,684	125,081	39,173	41,157	36,088
Mississippi	40,979	42,609	41,182	9,090	9,147	8,638
W. South Central	1,859,722	1,878,426	1,722,081	159,355	158,703	130,993
Arkansas	133,147	135,643	128,229	24,241	24,134	21,573
Louisiana	84,400	85,967	72,353	28,738	28,577	24,106
Oklahoma	350,424	350,537	307,360	42,090	41,654	34,037
Texas	1,291,751	1,306,279	1,214,139	64,286	64,338	51,277
Mountain	684,618	691,271	636,905	194,926	193,639	171,361
Montana	181,176	183,304	162,411	45,540	45,284	42,200
Idaho *	39,856	42,002	43,354	14,028	14,026	12,301
Wyoming	94,340	96,716	89,152	22,056	21,984	19,217
Colorado	224,653	221,061	210,594	58,642	58,092	49,834
New Mexico	81,699	83,560	74,415	13,899	13,729	11,863
Arizona	5,777	5,686	5,403	1,366	1,328	1,156
Utah	48,117	49,615	43,443	33,602	33,416	29,220
Nevada	8,998	9,307	8,133	5,793	5,780	5,511
Pacific	381,932	388,258	354,508	239,322	238,459	206,900
Washington	78,634	79,962	75,086	41,763	41,662	38,006
Oregon	89,573	92,227	87,212	34,502	34,995	28,172
California	213,725	216,069	192,210	163,057	161,802	140,722