

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

September 5, 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	105,253	12,003	93,250	92,651	32,337	6,028	20,360	19,698	662	1,036
Central reserve city banks:										
New York	23,190	3,906	19,283	21,386	2,061	39	5,245	5,256	-11	293
Chicago	5,933	1,206	4,728	5,378	1,153	123	1,357	1,360	- 3	36
Reserve city banks	40,314	5,833	34,481	35,165	12,914	1,820	7,943	7,808	135	541
Boston	2,134	277	1,857	1,963	187	27	407	404	4	5
New York	948	33	914	850	334	33	191	190	1	12
Philadelphia	2,509	406	2,103	2,215	250	96	459	458	1	65
Cleveland	5,019	511	4,508	4,503	1,617	165	1,006	998	8	88
Richmond	2,444	369	2,076	2,133	463	108	464	454	10	38
Atlanta	2,589	518	2,071	2,214	457	157	489	470	19	14
Chicago	4,946	547	4,399	4,299	2,185	271	1,010	991	19	66
St. Louis	2,275	610	1,665	1,958	348	93	423	412	10	52
Minneapolis	1,205	319	886	1,019	175	48	216	214	2	4
Kansas City	3,397	894	2,503	2,829	431	268	613	592	21	83
Dallas	3,100	696	2,404	2,590	414	307	560	543	17	19
San Francisco	9,747	653	9,094	8,592	6,054	247	2,104	2,082	23	95
Country banks	35,817	1,058	34,758	30,722	16,209	4,046	5,815	5,274	541	166
Boston	3,051	105	2,946	2,711	1,147	176	474	448	26	17
New York	5,299	104	5,195	4,711	3,473	349	940	868	72	48
Philadelphia	2,553	19	2,534	2,233	1,782	245	455	420	36	5
Cleveland	2,815	24	2,791	2,470	1,796	281	502	454	48	13
Richmond	2,481	128	2,353	2,084	994	297	400	351	49	16
Atlanta	2,954	192	2,763	2,492	753	377	434	394	40	2
Chicago	5,050	96	4,954	4,320	2,930	625	875	781	94	38
St. Louis	1,938	54	1,884	1,648	681	258	300	272	29	4
Minneapolis	1,579	70	1,508	1,331	787	212	261	234	27	4
Kansas City	2,549	65	2,484	2,124	409	399	365	322	43	9
Dallas	3,414	168	3,246	2,768	343	590	461	408	53	6
San Francisco	2,133	33	2,100	1,829	1,114	237	347	323	24	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 \$1,250 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 Aug. 1952	2nd half July 1952	1st half Aug. 1951	1st half Aug. 1952	2nd half July 1952	1st half Aug. 1951
	<u>Country banks in places with population of 15,000 and over 1/</u>					
Total	22,332	22,312	20,881	10,008	9,974	9,456
Boston	2,580	2,677	2,396	929	925	843
New York	3,952	3,895	3,744	2,325	2,322	2,288
Philadelphia	1,452	1,443	1,433	827	826	828
Cleveland	1,654	1,668	1,617	959	958	932
Richmond	1,484	1,485	1,337	511	508	460
Atlanta	2,112	2,098	1,937	537	536	502
Chicago	3,147	3,120	2,953	1,941	1,932	1,806
St. Louis	908	902	863	387	386	384
Minneapolis	742	732	692	346	343	320
Kansas City	884	880	810	173	172	143
Dallas	1,825	1,833	1,661	261	259	233
San Francisco	1,592	1,578	1,440	812	807	713
	<u>Country banks in places with population of less than 15,000</u>					
Total	12,426	12,245	11,624	6,202	6,168	5,773
Boston	366	369	343	219	218	209
New York	1,243	1,216	1,164	1,148	1,141	1,084
Philadelphia	1,082	1,060	1,024	955	952	911
Cleveland	1,137	1,135	1,088	837	835	804
Richmond	859	856	793	483	482	447
Atlanta	651	640	601	216	215	194
Chicago	1,808	1,789	1,733	908	983	912
St. Louis	976	965	919	294	292	271
Minneapolis	767	750	715	442	440	410
Kansas City	1,601	1,573	1,462	236	234	205
Dallas	1,421	1,405	1,321	82	82	66
San Francisco	508	485	461	302	294	261

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.

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	2nd half	1st half	1st half	2nd half	1st half
	Aug. 1952	July 1952	Aug. 1951	Aug. 1952	July 1952	Aug. 1951
Country banks in places with population of less than 15,000						
Total, all States	12,426,476	12,245,425	11,624,047	6,201,597	6,167,565	5,772,695
New England	385,926	389,345	361,192	231,602	230,486	219,845
Maine	61,313	61,468	54,027	59,672	59,344	55,673
New Hampshire	55,956	54,798	52,619	25,979	25,764	24,514
Vermont	57,083	57,989	52,358	58,598	58,719	55,920
Massachusetts *	147,048	150,177	142,085	49,123	48,829	48,817
Rhode Island	948	1,074	797	1,569	1,561	1,482
Connecticut	63,578	63,839	59,306	36,661	36,269	33,439
Middle Atlantic	2,598,547	2,549,385	2,461,474	2,341,516	2,332,386	2,231,987
New York	878,138	862,294	823,513	749,435	745,221	707,844
New Jersey	596,739	576,922	560,493	537,997	534,984	507,793
Pennsylvania	1,123,670	1,110,169	1,077,468	1,054,084	1,052,181	1,016,350
E. North Central	2,697,879	2,676,672	2,534,001	1,720,458	1,712,077	1,606,452
Ohio	686,294	685,999	641,072	529,625	527,590	502,454
Indiana	436,065	432,186	417,751	190,844	189,943	175,334
Illinois	1,015,630	1,009,007	952,912	438,335	436,240	401,817
Michigan	326,371	318,214	301,409	332,786	330,409	308,921
Wisconsin	233,519	231,266	220,857	228,868	227,895	217,926
W. North Central	1,969,785	1,936,995	1,858,007	551,969	549,047	503,639
Minnesota	262,350	256,966	251,748	217,243	216,572	203,407
Iowa	310,204	307,327	319,330	97,636	97,238	89,095
Missouri	328,104	325,126	308,728	74,291	73,765	66,866
North Dakota	89,007	87,132	77,759	33,114	32,982	29,127
South Dakota	126,853	124,209	119,620	31,513	31,205	27,189
Nebraska	343,482	338,548	329,845	47,040	46,822	44,496
Kansas	509,785	497,687	450,977	51,132	50,463	43,577
South Atlantic	1,210,984	1,194,914	1,108,722	590,683	588,782	544,297
Delaware *	18,835	18,768	18,834	12,194	12,156	11,894
Maryland	155,630	152,001	139,777	107,034	106,392	99,856
Virginia	339,367	335,147	311,289	241,367	240,558	220,015
West Virginia	183,687	181,640	174,820	81,064	80,988	74,737
North Carolina	117,646	117,348	111,210	46,106	45,983	45,266
South Carolina	88,016	86,459	71,634	17,013	17,001	16,155
Georgia	97,298	94,087	93,148	25,534	25,465	24,230
Florida	210,505	209,464	188,010	60,371	60,239	52,144
E. South Central	581,357	571,842	561,123	161,742	161,184	149,261
Kentucky	253,624	250,491	247,837	46,780	46,640	44,218
Tennessee	150,667	146,608	145,646	66,633	66,281	60,270
Alabama	135,562	133,764	126,263	39,341	39,373	36,178
Mississippi	41,504	40,979	41,377	8,988	9,090	8,595
W. South Central	1,881,030	1,859,722	1,729,469	160,391	159,355	131,065
Arkansas	135,440	133,147	129,194	24,414	24,241	21,671
Louisiana	84,893	84,400	72,805	28,816	28,738	24,166
Oklahoma	353,548	350,424	307,983	42,403	42,090	34,195
Texas	1,307,149	1,291,751	1,219,487	64,758	64,286	51,033
Mountain	697,150	684,618	649,489	196,293	194,926	173,112
Montana	184,913	181,176	166,150	45,796	45,540	42,279
Idaho *	40,813	39,856	43,919	14,283	14,028	12,355
Wyoming	95,368	94,340	90,259	22,143	22,056	19,286
Colorado	229,912	224,653	216,741	59,078	58,642	51,173
New Mexico	62,716	61,699	75,452	13,894	13,899	12,016
Arizona	5,765	5,777	5,446	1,383	1,366	1,170
Utah	48,435	48,117	43,102	33,890	33,602	29,333
Nevada	9,228	8,998	8,420	5,826	5,793	5,500
Pacific	403,818	381,932	360,570	246,943	239,322	213,037
Washington	80,572	78,634	75,907	42,177	41,763	38,207
Oregon *	102,421	89,573	88,744	40,154	34,502	28,696
California	220,825	213,725	195,919	164,612	163,057	146,134