

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

September 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	104,873	11,837	93,036	92,276	32,409	5,909	20,255	19,613	643	1,029
<u>Central reserve city banks:</u>										
New York	22,866	3,824	19,042	21,076	2,057	42	5,201	5,182	20	165
Chicago	5,952	1,195	4,758	5,372	1,150	121	1,363	1,358	5	47
<u>Reserve city banks</u>	40,339	5,778	34,561	35,083	12,947	1,820	7,924	7,793	131	619
Boston	2,092	277	1,814	1,920	188	24	400	395	5	10
New York	945	32	914	845	336	31	191	189	2	8
Philadelphia	2,503	402	2,101	2,201	250	101	457	455	2	65
Cleveland	5,033	501	4,532	4,472	1,621	170	1,000	992	8	69
Richmond	2,431	364	2,067	2,117	464	104	463	451	12	36
Atlanta	2,551	504	2,056	2,187	454	152	477	465	12	21
Chicago	5,022	550	4,472	4,357	2,191	264	1,020	1,005	15	67
St. Louis	2,242	582	1,661	1,934	346	90	417	408	10	56
Minneapolis	1,198	320	878	1,004	175	58	214	211	2	8
Kansas City	3,412	873	2,538	2,843	433	258	612	595	18	76
Dallas	3,145	713	2,435	2,589	415	314	558	543	16	26
San Francisco	9,753	661	9,092	8,602	6,072	244	2,115	2,065	30	178
<u>Country banks</u>	35,716	1,040	34,575	30,745	16,254	3,926	5,767	5,280	487	198
Boston	3,018	102	2,916	2,676	1,150	179	466	444	25	16
New York	5,245	99	5,145	4,695	3,482	320	921	866	55	40
Philadelphia	2,558	19	2,538	2,247	1,786	232	461	422	40	21
Cleveland	2,818	24	2,794	2,476	1,797	275	503	454	46	11
Richmond	2,471	125	2,346	2,082	998	288	393	351	41	36
Atlanta	2,910	191	2,718	2,472	755	354	423	351	32	3
Chicago	5,067	93	4,974	4,342	2,941	621	867	784	83	39
St. Louis	1,932	52	1,880	1,655	683	246	298	273	25	4
Minneapolis	1,583	70	1,513	1,339	786	210	260	235	25	3
Kansas City	2,549	62	2,488	2,147	412	380	367	325	41	9
Dallas	3,431	171	3,260	2,773	344	592	459	409	51	9
San Francisco	2,135	33	2,102	1,842	1,119	229	347	325	22	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 \$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		
	2nd half Aug. 1952	1st half Aug. 1952	2nd half Aug. 1951	2nd half Aug. 1952	1st half Aug. 1952	2nd half Aug. 1951
	<u>Country banks in places with population of 15,000 and over 1/</u>					
Total	22,295	22,332	20,828	10,033	10,008	9,481
Boston	2,550	2,580	2,398	930	929	845
New York	3,916	3,952	3,694	2,330	2,325	2,292
Philadelphia	1,458	1,452	1,437	829	827	830
Cleveland	1,665	1,654	1,621	961	959	931
Richmond	1,478	1,484	1,337	513	511	464
Atlanta	2,078	2,112	1,914	538	537	502
Chicago	3,167	3,147	2,957	1,949	1,941	1,812
St. Louis	914	908	863	386	387	386
Minneapolis	744	742	689	344	346	319
Kansas City	889	884	807	175	173	144
Dallas	1,841	1,825	1,678	262	261	234
San Francisco	1,594	1,592	1,435	816	812	721
	<u>Country banks in places with population of less than 15,000</u>					
Total	12,380	12,426	11,637	6,221	6,202	5,784
Boston	365	366	349	220	219	210
New York	1,229	1,243	1,156	1,153	1,148	1,087
Philadelphia	1,080	1,082	1,025	957	955	913
Cleveland	1,129	1,137	1,084	836	837	807
Richmond	868	869	795	485	483	449
Atlanta	641	651	593	217	216	194
Chicago	1,807	1,808	1,732	992	988	915
St. Louis	967	976	911	295	294	267
Minneapolis	769	767	716	443	442	410
Kansas City	1,599	1,601	1,462	237	236	205
Dallas	1,419	1,421	1,351	82	82	66
San Francisco	508	508	463	303	302	262

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		
	2nd half Aug. 1952	1st half Aug. 1952	2nd half Aug. 1951	2nd half Aug. 1952	1st half Aug. 1952	2nd half Aug. 1951
	Country banks in places with population of less than 15,000					
Total, all States	12,380,410	12,426,476	11,636,950	6,221,372	6,201,597	5,784,408
New England	386,133	385,926	366,904	233,273	231,602	221,370
Maine	61,653	61,313	55,741	60,070	59,672	56,055
New Hampshire	56,595	55,956	53,997	26,169	25,979	24,732
Vermont	56,565	57,083	52,656	58,771	58,598	56,203
Massachusetts *	147,155	147,048	144,589	49,824	49,123	49,206
Rhode Island	938	948	773	1,562	1,569	1,488
Connecticut	63,207	63,578	59,148	36,877	36,661	33,618
Middle Atlantic	2,576,638	2,598,547	2,455,133	2,346,772	2,341,516	2,238,161
New York	865,105	876,138	813,737	753,522	749,435	708,673
New Jersey	595,837	596,739	563,960	540,001	537,997	511,057
Pennsylvania	1,115,696	1,123,670	1,077,436	1,053,249	1,054,084	1,018,431
E. North Central	2,696,959	2,697,879	2,529,170	1,726,571	1,720,458	1,608,409
Ohio	686,245	686,294	638,901	531,401	529,625	505,153
Indiana	433,077	436,065	411,988	191,577	190,844	173,432
Illinois	1,013,764	1,015,630	953,991	439,480	438,335	400,613
Michigan	328,398	326,371	304,166	334,420	332,786	310,715
Wisconsin	235,475	233,519	220,124	229,693	228,868	218,446
W. North Central	1,966,167	1,969,785	1,855,815	553,913	551,969	503,595
Minnesota	261,084	262,350	249,178	218,213	217,243	203,307
Iowa	308,842	310,204	317,557	97,959	97,636	89,240
Missouri	325,545	328,104	308,585	74,737	74,291	67,222
North Dakota	91,020	89,007	78,692	33,217	33,114	28,974
South Dakota	126,076	126,853	119,693	31,012	31,513	27,208
Nebraska	344,296	343,482	331,309	47,131	47,040	44,636
Kansas	509,304	509,785	450,801	51,634	51,132	43,008
South Atlantic	1,203,174	1,210,984	1,105,025	593,042	590,683	546,274
Delaware *	18,666	18,835	18,687	12,276	12,194	11,932
Maryland	154,450	155,630	142,156	108,061	107,034	100,439
Virginia	339,080	339,367	311,507	241,773	241,367	221,005
West Virginia	181,867	183,687	172,590	81,059	81,064	74,808
North Carolina	117,417	117,646	110,848	46,438	46,106	45,252
South Carolina	91,226	88,016	73,229	17,088	17,013	16,130
Georgia	95,929	97,298	92,441	25,626	25,534	24,297
Florida	204,539	210,505	183,567	60,721	60,371	52,411
E. South Central	574,325	581,357	554,962	162,187	161,742	148,795
Kentucky	248,802	253,624	244,377	46,587	46,780	44,182
Tennessee	149,569	150,667	143,874	66,880	66,633	59,778
Alabama	134,729	135,562	125,839	39,740	39,341	36,207
Mississippi	41,225	41,504	40,572	8,980	8,988	8,628
W. South Central	1,874,854	1,881,030	1,755,595	160,879	160,391	131,659
Arkansas	133,883	135,440	127,662	24,542	24,414	21,637
Louisiana	84,152	84,893	71,646	28,880	28,816	24,287
Oklahoma	352,631	353,548	306,272	42,659	42,403	34,447
Texas	1,304,188	1,307,149	1,249,815	64,798	64,758	51,298
Mountain	697,734	697,150	652,587	197,243	196,293	172,854
Montana	185,722	184,913	167,729	45,996	45,796	42,340
Idaho *	40,645	40,813	44,469	14,263	14,283	12,356
Wyoming	95,095	95,368	89,574	22,228	22,143	19,334
Colorado	231,220	229,912	218,093	59,415	59,078	50,600
New Mexico	81,846	82,716	75,608	13,975	13,894	12,089
Arizona	5,744	5,765	5,324	1,403	1,383	1,164
Utah	48,089	48,435	43,204	34,118	33,890	29,450
Nevada	9,373	9,228	8,506	5,845	5,826	5,401
Pacific	404,426	403,818	361,759	247,492	246,943	213,411
Washington	82,486	80,572	77,761	42,520	42,177	38,419
Oregon *	102,087	102,421	89,523	39,512	40,154	28,566
California	219,853	220,825	194,475	165,460	164,612	146,426