J.1

BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM

DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS, FIRST HALF OF SEPTEMBER, 1952

October 6, 1952

(Averages of daily figures 1/. In millions of dollars)

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 4/	105,613	12,401	93,212	92,251	32,519	6,261	20,298	19,594	704	998
Central reserve city banks:										
New York	22,634	3,911	18,722	20,819	2,091	38	5,127	5,121	5	222
Chicago	5,947	1,231	4,716	5,354	1,151	120	1,347	1,354	- 7	54
Reserve city banks 4/	40,727	6,161	34,566	35,180	12,984	1,844	7,950	7,815	135	541
Boston	2,100	315	1,785	1,925	188	24	399	396	3	4
New York	938	33	905	836	337	30	189	187	1	14
Philadelphia	2,511	418	2,093	2,203	249	99	457	456	1	50
Cleveland	5,093	535	4,559	4,513	1,621	171	1,009	1,000	9	66
Richmond	2,494	401	2,092	2,150	465	111	470	458	13	28
Atlanta	2,572	542	2,031	2,177	457	157	481	463	18	17
Chicago	4,999	573	4,425	4,320	2,195	263	1,015	996	19	104
St. Louis 4/	2,306	624	1,682	1,966	352	93	419	414	5	68
Minneapolis	1,231	354	877	1,023	175	56	216	215	1	10
Kansas City	3,413	907	2,506	2,825	433	269	610	591	19	67
Dallas	3,167	759	2,408	2,610	421	318	573	547	26	17
San Francisco	9,903	700	9,203	8,632	6,090	253	2,111	2,092	19	96
Country banks	36,306	1,098	35,208	30,898	16,293	4,258	5,875	5,303	571	180
Boston	3,028	103	2,925	2,670	1,152	184	474	443	31	17
New York	5,304	104	5,200	4,712	3,492	341	939	869	70	48
Philadelphia	2,593	19	2,575	2,257	1,791	255	469	423	46	18
Cleveland	2,854	25	2,829	2,477	1,798	304	510	455	55	13
Richmond	2,533	132	2,402	2,105	1,002	314	406	355	51	17
Atlanta	2,970	205	2,765	2,485	756	388	434	393	41	2
Chicago	5,141	94	5,047	4,365	2,948	660	877	788	89	37
St. Louis	1,958	54	1,904	1,658	675	265	302	273	29	6
Minneapolis	1,634	78	1,556	1,361	791	232	267	238	29	4
Kansas City	2,588	64	2,524	2,154	415	408	367	326	41	7
Dallas	3,491	183	3,308	2,783	346	642	467	410	57	7
San Francisco	2,211	37	2,174	1,870	1,128	265	361	329	32	3

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 82,150 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 Sept. 1952	2nd half Aug. 1952	1st half Sept. 1951	1st half Sept. 1952	2nd half Aug. 1952	1st half Sept. 1951
	Country banks in places with population of 15,000 and over 1/					
Total	22,529	22,295	20,995	10,056	10,033	9,495
Boston	2,552	2,550	2,395	931	930	845
New York	3,948	3,916	3,686	2,336	2,330	2,295
Philadelphia	1,467	1,458	1,439	831	829	832
Cleveland	1,678	1,665	1,616	962	961	934
Richmond	1,499	1,478	1,374	515	513	466
Atlanta	2,108	2,078	1,942	539	538	505
Chicago	3,212	3,167	2,992	1,956	1,949	1,816
St. Louis	922	914	868	380	388	377
Minneapolis	757	744	700	345	344	319
Kansas City	896	889	814	176	175	145
Dallas	1,848	1,841	1,701	263	262	236
San Francisco	1,643	1,594	1,468	822	816	724
	Country banks in places with population of less than 15,000					
Total	12,678	12,380	11,874	6,238	6,221	5,808
Boston	373	365	354	221	220	211
New York	1,253	1,229	1,169	1,156	1,153	1,090
Philadelphia	1,108	1,080	1,040	959	957	916
Cleveland	1,151	1,129	1,103	837	836	808
Richmond	902	868	828	487	485	450
Atlanta	657	641	601	218	217	195
Chicago	1,835	1,807	1,756	992	992	917
St. Louis	982	967	931	295	295	273
Minneapolis	799	769	739	445	443	412
Kansas City	1,628	1,599	1,488	239	237	206
Dallas	1,460	1,419	1,381	82	82	66
San Francisco	531	508	485	307	303	264

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.

4/ Revised for second half of August 1952. Reserve city bank figures in the St. Louis District have been revised upward by about 2 per cent; revised figures will be furnished on request.

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 Sept. 1952	2nd half Aug. 1952	1st half Sept. 1951	1st half Sept. 1952	2nd half Aug. 1952	1st half Sept. 1951
	Country banks in places with a population of less than 15,000					
Total, all States	12,678,438	12,380,410	11,873,926	6,237,752	6,221,372	5,807,608
New England	393,876	386,133	371,903	233,904	233,273	222,017
Maine	62,790	61,653	57,248	60,186	60,070	55,955
New Hampshire	58,570	56,595	54,784	26,380	26,169	24,832
Vermont	58,507	56,585	53,539	58,874	58,771	56,157
Massachusetts*	149,146	147,155	145,819	49,856	49,824	49,769
Rhode Island	907	938	921	1,567	1,562	1,505
Connecticut	63,956	63,207	59,592	37,041	36,877	33,799
Middle Atlantic	2,634,597	2,576,638	2,488,439	2,352,101	2,346,772	2,244,144
New York	883,917	865,105	825,208	757,297	753,522	710,387
New Jersey	609,002	595,837	570,474	539,918	540,001	513,373
Pennsylvania	1,141,678	1,115,696	1,092,757	1,054,886	1,053,249	1,020,384
E. North Central	2,745,695	2,696,959	2,572,632	1,727,466	1,726,571	1,616,755
Ohio	700,050	686,245	649,690	531,638	531,401	505,659
Indiana	439,015	433,077	420,465	192,272	191,577	176,533
Illinois	1,028,461	1,013,764	969,702	439,121	439,480	403,770
Michigan	337,427	328,398	308,636	334,112	334,420	311,640
Wisconsin	240,742	235,475	224,139	230,323	229,693	219,153
W. North Central	2,007,319	1,966,167	1,891,843	556,868	553,913	506,750
Minnesota	267,820	261,084	255,108	218,831	218,213	204,707
Iowa	312,466	308,842	320,701	98,211	97,969	89,301
Missouri	330,976	325,545	314,592	75,015	74,737	67,482
North Dakota	96,338	91,020	83,191	33,375	33,217	29,199
South Dakota	132,093	126,076	124,054	32,003	31,012	27,464
Nebraska	351,628	344,296	335,388	47,191	47,131	44,788
Kansas	515,998	509,304	458,809	52,242	51,634	43,809
South Atlantic	1,242,873	1,203,174	1,141,230	594,919	593,042	548,291
Delaware*	19,017	18,666	19,112	12,366	12,276	11,972
Maryland	159,281	154,450	145,454	108,322	108,061	100,647
Virginia	351,900	339,080	325,347	242,721	241,773	221,787
West Virginia	184,880	181,867	175,659	81,100	81,059	75,014
North Carolina	124,961	117,417	116,860	46,701	46,438	44,753
South Carolina	97,140	91,226	80,336	17,155	17,088	16,297
Georgia	100,110	95,929	94,367	25,685	25,626	24,434
Florida	205,584	204,539	184,095	60,869	60,721	53,387
E. South Central	588,312	574,325	567,932	161,981	162,187	149,457
Kentucky	252,703	248,802	249,488	46,506	46,587	44,143
Tennessee	153,002	149,569	146,348	67,086	66,880	60,205
Alabama	139,381	134,729	130,303	39,428	39,740	36,451
Mississippi	43,226	41,225	41,793	8,961	8,980	8,658
W. South Central	1,919,461	1,874,854	1,790,007	161,222	160,879	131,236
Arkansas	133,855	133,883	129,716	24,287	24,542	21,683
Louisiana	87,513	84,152	70,621	29,104	28,880	23,261
Oklahoma	354,790	352,631	312,365	43,020	42,659	34,734
Texas	1,343,303	1,304,188	1,277,305	64,811	64,798	51,558
Mountain	723,648	697,734	671,464	198,559	197,243	173,537
Montana	194,534	185,722	173,563	46,310	45,996	42,250
Idaho *	43,102	40,645	47,366	14,378	14,263	12,591
Wyoming	97,593	95,095	92,451	22,352	22,228	19,411
Colorado	238,816	231,220	222,133	59,846	59,415	50,887
New Mexico	84,245	81,846	77,090	14,071	13,975	12,129
Arizona	5,690	5,744	5,363	1,429	1,403	1,150
Utah	50,008	48,089	44,746	34,344	34,118	29,650
Nevada	9,660	9,373	8,750	5,829	5,845	5,469
Pacific	422,657	404,426	378,476	250,732	247,492	215,421
Washington	86,453	82,486	81,991	42,926	42,520	38,689
Oregon *	108,200	102,087	94,500	41,021	39,512	29,401
California	228,004	219,853	201,985	166,785	165,460	147,331