

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

October 21, 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	
<b>All Member Banks</b>	107,272	12,655	94,618	93,592	32,618	6,359	20,730	19,877	853	369
<b>Central reserve city banks:</b>										
New York	23,396	4,135	19,261	21,405	2,105	55	5,386	5,264	122	12
Chicago	6,073	1,237	4,836	5,433	1,153	144	1,392	1,373	19	6
<b>Reserve city banks</b>	41,290	6,155	35,135	35,553	13,024	1,971	8,068	7,892	175	227
Boston	2,164	304	1,860	1,978	189	27	419	407	12	1
New York	967	33	934	852	345	37	193	191	2	2
Philadelphia	2,590	436	2,154	2,263	247	107	471	467	4	4
Cleveland	5,227	546	4,681	4,610	1,622	181	1,044	1,019	25	11
Richmond	2,496	400	2,096	2,151	466	107	467	458	9	16
Atlanta	2,563	542	2,022	2,154	457	164	470	458	12	22
Chicago	5,027	550	4,477	4,332	2,202	268	1,014	998	15	52
St. Louis	2,376	650	1,726	2,011	353	102	430	423	7	21
Minneapolis	1,202	329	873	998	176	50	212	210	2	13
Kansas City	3,462	900	2,563	2,841	435	300	614	594	20	53
Dallas	3,215	759	2,456	2,593	423	371	567	544	23	27
San Francisco	10,001	708	9,293	8,770	6,111	256	2,166	2,121	45	7
<b>Country banks</b>	36,513	1,127	35,386	31,200	16,337	4,189	5,885	5,348	537	123
Boston	3,091	103	2,988	2,719	1,152	194	485	450	36	3
New York	5,351	103	5,249	4,760	3,494	348	954	876	78	18
Philadelphia	2,627	20	2,607	2,281	1,796	261	471	427	44	5
Cleveland	2,860	26	2,834	2,490	1,802	298	512	457	55	9
Richmond	2,543	140	2,403	2,117	1,004	310	396	357	39	20
Atlanta	2,958	207	2,751	2,494	758	373	429	395	34	2
Chicago	5,165	98	5,066	4,414	2,959	637	879	796	84	37
St. Louis	1,964	57	1,907	1,671	676	259	297	275	23	5
Minneapolis	1,626	75	1,550	1,373	793	215	265	240	25	5
Kansas City	2,582	63	2,519	2,167	418	391	368	328	40	9
Dallas	3,513	197	3,316	2,806	346	646	470	414	56	7
San Francisco	2,233	37	2,196	1,908	1,138	257	358	335	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 82,250 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 Sept. 1952	1st half Sept. 1952	2nd half Sept. 1951	2nd half Sept. 1952	1st half Sept. 1952	2nd half Sept. 1951
<u>Country banks in places with population of 15,000 and over 1/</u>						
Total	22,717	22,529	21,207	10,083	10,056	9,497
Boston	2,613	2,552	2,452	931	931	845
New York	3,994	3,948	3,769	2,339	2,336	2,299
Philadelphia	1,502	1,467	1,456	833	831	823
Cleveland	1,686	1,678	1,621	964	962	937
Richmond	1,500	1,499	1,384	516	515	468
Atlanta	2,100	2,108	1,940	540	539	504
Chicago	3,227	3,212	3,004	1,962	1,956	1,820
St. Louis	922	922	871	380	380	371
Minneapolis	755	757	708	347	345	320
Kansas City	905	896	811	178	176	145
Dallas	1,852	1,848	1,717	263	263	239
San Francisco	1,661	1,643	1,474	830	822	726
<u>Country banks in places with population of less than 15,000</u>						
Total	12,669	12,678	11,918	6,254	6,238	5,820
Boston	375	373	355	221	221	212
New York	1,254	1,253	1,185	1,155	1,156	1,094
Philadelphia	1,105	1,108	1,040	962	959	918
Cleveland	1,148	1,151	1,107	837	837	808
Richmond	903	902	838	488	487	450
Atlanta	651	657	600	218	218	197
Chicago	1,839	1,835	1,760	997	992	919
St. Louis	986	982	928	297	295	271
Minneapolis	795	799	741	447	445	411
Kansas City	1,614	1,628	1,493	240	239	208
Dallas	1,464	1,460	1,379	83	82	66
San Francisco	535	531	491	308	307	265

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.

(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	1st half	2nd half	2nd half	1st half	2nd half
	Sept. 1952	Sept. 1952	Sept. 1951	Sept. 1952	Sept. 1952	Sept. 1951
	Country banks in places with a population of less than 15,000					
<b>Total, all States</b>	<b>12,668,921</b>	<b>12,678,438</b>	<b>11,917,649</b>	<b>6,254,151</b>	<b>6,237,752</b>	<b>5,820,056</b>
<b>New England</b>	<b>395,995</b>	<b>393,876</b>	<b>373,567</b>	<b>234,605</b>	<b>233,904</b>	<b>222,936</b>
Maine	62,954	62,790	56,987	60,464	60,186	55,924
New Hampshire	58,655	58,570	54,654	26,457	26,380	24,892
Vermont	58,678	58,507	53,556	59,014	58,874	56,203
Massachusetts *	150,303	149,146	146,685	49,812	49,856	50,525
Rhode Island	901	907	868	1,568	1,567	1,504
Connecticut	64,504	63,956	60,817	37,290	37,041	33,888
<b>Middle Atlantic</b>	<b>2,633,749</b>	<b>2,634,597</b>	<b>2,505,859</b>	<b>2,354,742</b>	<b>2,352,101</b>	<b>2,250,830</b>
New York	886,608	883,917	836,225	755,395	757,297	713,092
New Jersey	603,496	609,002	574,714	542,031	539,918	515,343
Pennsylvania	1,143,645	1,141,678	1,094,920	1,057,316	1,054,886	1,022,395
<b>E. North Central</b>	<b>2,748,695</b>	<b>2,745,695</b>	<b>2,581,369</b>	<b>1,733,647</b>	<b>1,727,466</b>	<b>1,617,431</b>
Ohio	697,469	700,050	651,835	531,786	531,638	505,096
Indiana	436,951	439,015	421,071	192,716	192,272	176,775
Illinois	1,037,962	1,028,461	972,978	441,494	439,121	403,540
Michigan	335,412	337,427	313,493	336,845	334,112	312,347
Wisconsin	240,901	240,742	221,992	230,806	230,323	219,673
<b>W. North Central</b>	<b>1,990,693</b>	<b>2,007,319</b>	<b>1,891,017</b>	<b>559,097</b>	<b>556,868</b>	<b>506,222</b>
Minnesota	264,007	267,820	250,998	219,529	218,831	203,539
Iowa	310,917	312,466	320,184	98,383	98,211	89,442
Missouri	330,118	330,976	311,780	75,395	75,025	66,973
North Dakota	97,264	96,338	84,642	33,501	33,375	29,004
South Dakota	131,210	132,093	126,610	32,157	32,003	27,418
Nebraska	349,959	351,628	333,853	47,296	47,191	44,795
Kansas	507,218	515,998	462,950	52,836	52,242	45,051
<b>South Atlantic</b>	<b>1,238,647</b>	<b>1,242,873</b>	<b>1,148,077</b>	<b>596,568</b>	<b>594,919</b>	<b>549,115</b>
Delaware *	19,089	19,017	19,289	12,384	12,366	11,952
Maryland	159,189	159,281	145,317	108,928	108,322	101,059
Virginia	349,843	351,900	327,225	243,254	242,721	222,124
West Virginia	183,532	184,880	176,062	81,153	81,100	75,265
North Carolina	128,789	124,961	119,930	46,632	46,701	44,196
South Carolina	97,564	97,140	84,987	17,223	17,155	16,306
Georgia	99,829	100,110	94,368	25,698	25,685	24,498
Florida	200,812	205,584	180,899	61,296	60,869	53,635
<b>E. South Central</b>	<b>584,936</b>	<b>588,312</b>	<b>566,683</b>	<b>162,086</b>	<b>161,981</b>	<b>150,177</b>
Kentucky	249,656	252,703	247,899	46,484	46,506	44,192
Tennessee	151,005	153,002	145,317	67,229	67,086	60,317
Alabama	139,914	139,381	131,079	39,489	39,428	36,985
Mississippi	44,361	43,226	41,808	8,884	8,961	8,683
<b>W. South Central</b>	<b>1,923,569</b>	<b>1,919,461</b>	<b>1,788,748</b>	<b>162,472</b>	<b>161,222</b>	<b>132,366</b>
Arkansas	137,491	133,855	129,476	24,829	24,287	21,595
Louisiana	89,179	87,513	73,487	29,222	29,104	24,441
Oklahoma	349,361	354,790	310,458	43,380	43,020	34,997
Texas	1,347,538	1,343,303	1,275,327	65,041	64,811	51,333
<b>Mountain</b>	<b>728,623</b>	<b>723,648</b>	<b>679,409</b>	<b>199,429</b>	<b>198,559</b>	<b>174,457</b>
Montana	196,061	194,534	175,595	46,363	46,310	42,498
Idaho *	45,112	43,102	48,490	14,524	14,378	12,689
Wyoming	98,518	97,593	94,736	22,366	22,352	19,583
Colorado	239,856	238,816	223,764	60,154	59,846	51,134
New Mexico	82,964	84,245	76,897	14,124	14,071	12,274
Arizona	5,973	5,690	5,244	1,481	1,429	1,126
Utah	50,362	50,008	45,628	34,559	34,344	29,688
Nevada	9,777	9,660	9,055	5,858	5,829	5,465
<b>Pacific</b>	<b>424,014</b>	<b>422,657</b>	<b>382,920</b>	<b>251,505</b>	<b>250,732</b>	<b>216,522</b>
Washington	87,207	86,453	83,607	43,308	42,926	38,961
Oregon *	107,825	108,200	95,113	40,831	41,021	29,639
California	228,982	228,004	204,200	167,366	166,785	147,922