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BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS, SECOND HALF OF OCTOBER, 1952
(Averages of daily figures $\frac{1}{2}$. In millions of dollars)

November 20, 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	108,944	12,908	96,035	94,697	32,901	6,416	20,710	20,081	629	1,072
Central reserve city banks:										
New York	23,437	4,049	19,388	21,258	2,121	46	5,237	5,229	8	87
Chicago	6,131	1,288	4,843	5,454	1,166	117	1,372	1,379	- 7	102
Reserve city banks	42,188	6,384	35,805	36,305	13,150	1,928	8,148	8,050	98	723
Boston	2,221	323	1,898	2,011	187	26	417	413	3	3
New York	1,007	32	975	888	351	37	201	199	2	4
Philadelphia	2,635	438	2,197	2,286	247	110	473	472	1	38
Cleveland	5,291	560	4,731	4,657	1,635	183	1,040	1,029	11	66
Richmond	2,528	408	2,121	2,184	468	106	471	465	6	30
Atlanta	2,600	557	2,043	2,187	459	161	473	465	8	43
Chicago	5,074	562	4,512	4,353	2,239	281	1,018	1,005	14	78
St. Louis	2,516	746	1,770	2,127	355	104	449	447	2	70
Minneapolis	1,231	322	909	1,025	178	46	218	216	2	31
Kansas City	3,562	943	2,619	2,942	438	281	628	615	13	101
Dallas	3,316	799	2,516	2,706	422	340	577	567	11	59
San Francisco	10,208	695	9,513	8,939	6,171	254	2,182	2,158	24	199
Country banks	37,186	1,186	36,000	31,680	16,464	4,326	5,953	5,423	530	160
Boston	3,203	107	3,096	2,797	1,155	213	499	461	38	8
New York	5,455	107	5,348	4,849	3,516	346	955	890	65	17
Philadelphia	2,599	20	2,579	2,271	1,805	246	462	426	36	3
Cleveland	2,900	27	2,874	2,522	1,817	303	520	462	57	8
Richmond	2,591	148	2,443	2,154	1,011	318	403 ^v	362 ^v	41	32
Atlanta	2,998	210	2,788	2,534	767	372	438	401	37	5
Chicago	5,243	113	5,130	4,465	2,982	657	891	804	87	50
St. Louis	2,049	67	1,982	1,714	683	299	309	281	28	4
Minneapolis	1,670	77	1,593	1,412	799	218	269	246	23	5
Kansas City	2,611	71	2,540	2,178	426	407	371	330	41	16
Dallas	3,600	202	3,399	2,837	351	699	472	418	54	8
San Francisco	2,265	36	2,229	1,946	1,150	248	364	342	23	5

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 83,500 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 Oct. 1952	1st half Oct. 1952	2nd half Oct. 1951	2nd half Oct. 1952	1st half Oct. 1952	2nd half Oct. 1951
	Country banks in places with population of 15,000 and over ^{1/}					
Total	23,083	22,759	21,445	10,167	10,131	9,560
Boston	2,714	2,614	2,485	933	934	851
New York	4,080	4,002	3,817	2,353	2,349	2,311
Philadelphia	1,472	1,471	1,427	838	837	819
Cleveland	1,712	1,678	1,641	971	968	942
Richmond	1,517	1,509	1,420	519	517	478
Atlanta	2,127	2,119	1,962	545	543	508
Chicago	3,259	3,241	3,013	1,983	1,972	1,833
St. Louis	949	936	881	383	382	374
Minneapolis	780	770	727	349	348	322
Kansas City	905	903	838	183	181	150
Dallas	1,886	1,852	1,746	268	266	240
San Francisco	1,682	1,664	1,486	840	834	732
	Country banks in places with population of less than 15,000					
Total	12,917	12,857	12,207	6,297	6,275	5,858
Boston	382	373	360	222	222	213
New York	1,267	1,262	1,196	1,163	1,162	1,099
Philadelphia	1,107	1,109	1,045	967	966	922
Cleveland	1,161	1,157	1,121	846	841	811
Richmond	926	924	878	492	490	454
Atlanta	661	663	613	222	220	197
Chicago	1,871	1,866	1,773	999	994	929
St. Louis	1,033	1,020	969	300	298	274
Minneapolis	813	812	770	450	448	413
Kansas City	1,635	1,634	1,528	243	242	210
Dallas	1,513	1,490	1,443	83	82	68
San Francisco	547	545	511	310	310	269

^{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
	Oct. 1952	Oct. 1952	Oct. 1951	Oct. 1952	Oct. 1952	Oct. 1951
Country banks in places with population of less than 15,000						
Total, all States	12,916,526	12,857,000	12,207,086	6,296,809	6,275,146	5,857,613
New England	404,185	394,683	379,231	235,500	235,302	224,350
Maine	62,093	62,380	56,441	60,545	60,356	56,659
New Hampshire	58,826	58,316	55,370	26,593	26,575	24,893
Vermont	60,450	59,431	56,440	59,309	59,333	56,470
Massachusetts*	155,615	148,926	149,080	49,922	50,000	50,593
Rhode Island	1,060	1,022	922	1,565	1,567	1,496
Connecticut	66,141	64,608	60,978	37,566	37,471	34,239
Middle Atlantic	2,648,444	2,647,545	2,525,426	2,367,862	2,365,673	2,260,394
New York	898,283	895,076	847,024	760,067	760,307	715,734
New Jersey	603,623	603,918	573,903	545,908	544,474	518,643
Pennsylvania	1,146,538	1,148,551	1,104,499	1,061,887	1,060,892	1,026,017
E. North Central	2,805,695	2,788,122	2,614,493	1,744,949	1,733,770	1,630,030
Ohio	709,157	704,113	659,533	538,829	534,401	506,084
Indiana	459,504	449,268	433,491	195,204	193,740	179,004
Illinois	1,078,264	1,069,323	991,728	447,154	444,113	409,223
Michigan*	320,533	324,650	303,993	331,426	330,040	314,720
Wisconsin	238,087	240,768	225,748	232,336	231,476	220,999
W. North Central	2,019,782	2,026,803	1,918,372	1,262,976	1,235,561	1,100,100
Minnesota	267,780	267,918	252,348	220,701	220,177	203,485
Iowa	319,968	322,548	320,881	98,840	98,578	89,941
Missouri	341,568	339,842	323,789	76,235	75,776	68,026
North Dakota	30,473	99,400	93,609	33,554	33,592	29,163
South Dakota	133,157	132,983	132,205	32,432	32,260	27,647
Nebraska	351,228	352,799	340,490	47,327	47,314	44,914
Kansas	407,608	511,313	455,050	53,887	53,538	44,924
South Atlantic	1,262,373	1,262,187	1,195,490	601,787	599,153	553,490
Delaware*	19,494	19,326	19,704	12,402	12,417	12,069
Maryland	161,139	161,486	149,254	109,620	108,960	102,165
Virginia	360,954	357,466	345,030	246,016	244,812	224,338
West Virginia	187,307	186,591	181,088	81,546	81,363	75,755
North Carolina	135,476	135,123	129,871	46,708	46,788	43,883
South Carolina	97,526	99,183	88,691	17,387	17,329	16,578
Georgia	101,575	101,625	100,923	25,970	25,825	24,707
Florida	198,902	201,387	180,929	62,138	61,659	53,995
E. South Central	596,370	595,632	579,359	164,545	162,876	150,130
Kentucky	250,294	250,858	251,525	46,570	46,556	44,420
Tennessee	151,922	152,020	147,349	68,865	67,777	60,200
Alabama	146,968	145,858	135,855	40,167	39,624	36,744
Mississippi	47,186	46,896	44,630	8,943	8,919	8,766
W. South Central	1,985,610	1,962,093	1,869,851	1,64,184	1,62,712	134,930
Arkansas	149,092	145,345	138,832	25,034	24,993	21,695
Louisiana	92,032	91,404	75,016	29,513	29,377	24,608
Oklahoma	353,990	353,665	324,819	44,072	43,726	35,552
Texas	1,390,496	1,371,679	1,331,184	65,565	64,616	53,075
Mountain	761,878	748,667	729,681	201,482	201,028	177,156
Montana	207,854	204,450	192,047	47,050	46,704	43,141
Idaho*	47,440	47,049	50,105	14,767	14,676	12,810
Wyoming	107,370	104,304	105,101	22,755	22,589	19,917
Colorado	244,109	242,156	233,012	60,449	60,690	51,994
New Mexico	87,739	83,737	83,814	14,298	14,269	12,543
Arizona	6,091	6,026	5,586	1,450	1,489	1,215
Utah	51,545	51,215	50,428	34,753	34,702	30,024
Nevada	9,730	9,730	9,588	5,960	5,909	5,512
Pacific	432,189	431,268	395,183	253,524	253,397	219,033
Washington	87,941	87,951	85,413	43,900	43,671	39,492
Oregon*	107,392	109,968	96,481	40,633	41,307	29,568
California	236,856	233,349	213,289	168,991	168,419	149,973