J.1

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

December 8, 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	108,547	12,996	95,551	93,960	33,046	6,568	20,601	19,922	679	1,541
Central reserve city banks:										
New York	23,071	4,055	19,016	20,876	2,186	43	5,140	5,141	- 2	206
Chicago	5,986	1,262	4,724	5,346	1,170	118	1,350	1,353	- 3	243
Reserve city banks	41,987	6,453	35,533	36,044	13,179	1,903	8,105	8,000	105	881
Boston	2,150	292	1,858	1,951	186	25	405	401	4	40
New York	993	33	960	872	351	33	197	195	2	11
Philadelphia	2,673	439	2,234	2,305	253	109	478	476	2	20
Cleveland	5,191	550	4,642	4,592	1,637	172	1,025	1,017	9	87
Richmond	2,553	429	2,123	2,176	469	117	469	463	6	38
Atlanta	2,588	576	2,011	2,175	461	153	471	463	8	62
Chicago	5,079	556	4,523	4,324	2,247	289	1,018	1,000	18	60
St. Louis	2,531	776	1,755	2,133	358	104	453	448	5	77
Minneapolis	1,226	325	901	1,023	179	47	217	215	2	29
Kansas City	3,499	942	2,557	2,894	437	270	621	605	16	127
Dallas	3,293	837	2,456	2,702	421	325	582	566	17	53
San Francisco	10,210	697	9,512	8,896	6,179	258	2,168	2,150	18	278
Country banks	37,504	1,226	36,277	31,694	16,511	4,505	6,006	5,428	578	212
Boston	3,167	102	3,065	2,770	1,151	199	490	457	34	19
New York	5,534	110	5,424	4,857	3,516	372	965	891	74	23
Philadelphia	2,597	21	2,576	2,253	1,803	253	465	424	41	28
Cleveland	2,896	26	2,870	2,509	1,825	311	523	461	62	8
Richmond	2,635	153	2,482	2,168	1,013	339	416	364	52	29
Atlanta	3,049	220	2,829	2,553	770	392	446	404	42	4
Chicago	5,252	109	5,143	4,456	2,997	664	898	804	94	55
St. Louis	2,077	71	2,005	1,720	687	316	313	282	31	4
Minneapolis	1,689	81	1,609	1,419	803	225	273	247	27	8
Kansas City	2,623	73	2,550	2,171	431	422	370	330	40	18
Dallas	3,681	222	3,459	2,855	357	754	480	421	59	9
San Francisco	2,303	37	2,266	1,964	1,157	259	367	344	23	7

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 83,700 million dollars.
For numbered footnotes see next page.

J.1a

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 Nov. 1952	2nd half Oct. 1952	1st half Nov. 1951	1st half Nov. 1952	2nd half Oct. 1952	1st half Nov. 1951
	Country banks in places with population of 15,000 and over 1/					
Total	23,204	23,083	21,585	10,193	10,167	9,625
Boston	2,689	2,714	2,465	929	933	912
New York	4,139	4,080	3,849	2,351	2,353	2,299
Philadelphia	1,458	1,472	1,428	835	838	814
Cleveland	1,710	1,712	1,651	979	971	945
Richmond	1,535	1,517	1,444	520	519	481
Atlanta	2,156	2,127	1,996	547	545	507
Chicago	3,264	3,259	3,005	1,993	1,983	1,839
St. Louis	957	949	887	385	383	375
Minneapolis	787	780	743	352	349	324
Kansas City	904	905	841	185	183	151
Dallas	1,902	1,886	1,770	273	268	242
San Francisco	1,704	1,682	1,507	844	840	738
	Country banks in places with population of less than 15,000					
Total	13,073	12,917	12,402	6,318	6,297	5,888
Boston	376	382	358	222	222	213
New York	1,284	1,267	1,203	1,165	1,163	1,102
Philadelphia	1,118	1,107	1,062	968	967	920
Cleveland	1,160	1,161	1,132	845	846	815
Richmond	947	926	897	494	492	457
Atlanta	673	661	623	223	222	198
Chicago	1,879	1,871	1,773	1,004	999	933
St. Louis	1,048	1,033	987	302	300	276
Minneapolis	822	813	796	452	450	416
Kansas City	1,646	1,635	1,552	246	243	211
Dallas	1,557	1,513	1,493	84	83	69
San Francisco	562	547	525	313	310	278

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.

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 Nov. 1952	2nd half Oct. 1952	1st half Nov. 1951	1st half Nov. 1952	2nd half Oct. 1952	1st half Nov. 1951
	Country banks in places with a population of less than 15,000					
Total, all States	13,072,915	12,916,526	12,402,119	6,317,751	6,296,809	5,888,250
New England	397,783	404,185	376,910	235,674	235,500	224,826
Maine	61,272	62,093	55,312	60,913	60,545	56,844
New Hampshire	57,459	58,826	54,420	26,505	26,593	24,895
Vermont	59,535	60,450	56,429	59,301	59,309	56,448
Massachusetts*	153,593	155,615	149,665	49,703	49,922	50,788
Rhode Island	1,050	1,060	984	1,566	1,565	1,491
Connecticut	64,874	66,141	60,100	37,686	37,566	34,360
Middle Atlantic	2,677,576	2,648,444	2,550,882	2,372,337	2,367,862	2,262,968
New York	909,029	898,283	850,541	762,177	760,067	720,477
New Jersey	613,761	603,623	580,852	546,896	545,908	516,186
Pennsylvania	1,154,786	1,146,538	1,119,489	1,063,264	1,061,887	1,026,305
E. North Central	2,812,204	2,805,695	2,625,503	1,749,456	1,744,949	1,639,881
Ohio	704,958	709,137	666,332	536,923	538,829	509,768
Indiana	463,795	459,504	436,763	196,415	195,204	179,860
Illinois	1,084,294	1,078,384	992,861	449,943	447,154	412,363
Michigan*	322,732	320,583	305,459	332,957	331,426	316,315
Wisconsin	236,425	238,087	224,088	233,218	232,336	221,575
W. North Central	2,031,197	2,019,782	1,947,032	565,973	562,976	511,009
Minnesota	270,154	267,780	262,351	221,225	220,701	204,516
Iowa	320,022	319,968	318,802	99,381	98,840	90,123
Missouri	344,363	341,568	331,126	77,144	76,235	68,386
North Dakota	98,963	98,473	97,081	33,714	33,554	29,788
South Dakota	135,433	133,157	135,485	32,546	32,432	28,058
Nebraska	353,865	351,228	342,331	47,521	47,327	45,099
Kansas	508,397	507,608	459,856	54,442	53,887	45,039
South Atlantic	1,288,809	1,262,373	1,219,788	604,786	601,787	556,666
Delaware*	20,016	19,494	20,131	12,420	12,402	12,070
Maryland	162,463	161,139	147,012	109,655	109,620	102,190
Virginia	371,811	360,954	356,535	247,814	246,016	226,722
West Virginia	190,329	187,307	185,463	81,692	81,546	76,062
North Carolina	140,799	135,476	133,225	46,845	46,708	44,052
South Carolina	97,861	97,526	91,324	17,465	17,387	16,562
Georgia	103,519	101,575	102,991	26,271	25,970	24,778
Florida	202,011	198,902	183,107	62,624	62,138	54,230
E. South Central	608,414	596,370	590,391	164,884	164,545	151,008
Kentucky	254,592	250,294	255,392	46,651	46,570	44,418
Tennessee	154,560	151,922	148,526	69,171	68,865	60,886
Alabama	150,911	146,968	139,275	40,056	40,167	36,899
Mississippi	48,351	47,186	47,198	9,006	8,943	8,805
W. South Central	2,036,722	1,985,610	1,926,104	165,323	164,184	135,773
Arkansas	154,952	149,092	143,418	25,247	25,034	21,788
Louisiana	94,257	92,032	77,527	29,680	29,513	24,702
Oklahoma	356,828	353,990	332,551	44,321	44,072	35,797
Texas	1,430,685	1,390,496	1,372,608	66,075	65,565	53,486
Mountain	775,337	761,878	759,070	201,978	201,482	178,317
Montana	211,314	207,854	201,425	47,474	47,050	43,374
Idaho*	47,909	47,440	51,154	14,849	14,767	12,938
Wyoming	110,043	107,370	112,458	22,892	22,755	20,110
Colorado	245,216	244,109	235,459	61,639	60,449	52,488
New Mexico	91,747	87,739	90,813	14,384	14,298	12,423
Arizona	6,325	6,091	6,076	1,406	1,450	1,221
Utah	52,912	51,545	52,233	33,232	34,753	30,226
Nevada	9,871	9,730	9,452	6,102	5,960	5,537
Pacific	444,873	432,189	406,439	257,340	253,524	227,802
Washington	89,537	87,941	86,432	43,821	43,900	39,728
Oregon*	112,497	107,392	99,736	43,053	40,633	30,845
California	242,839	236,856	220,271	170,466	168,991	157,229