

570

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

December 19, 1952

Class of bank and Federal Reserve District	Gross demand deposits			Net demand deposits <u>2/</u>	Time deposits <u>3/</u>	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	110,298	12,872	97,426	95,668	32,975	6,455	20,887	20,253	634	1,523
<u>Central reserve city banks:</u>										
New York	23,574	4,003	19,571	21,302	2,216	46	5,262	5,245	17	191
Chicago	6,126	1,255	4,871	5,458	1,169	118	1,383	1,380	3	289
<u>Reserve city banks</u>	42,836	6,395	36,440	36,748	13,168	1,947	8,239	8,140	99	842
Boston	2,200	300	1,900	1,982	186	26	411	408	3	12
New York	1,027	31	996	900	348	36	203	201	2	7
Philadelphia	2,707	438	2,268	2,335	252	112	484	482	2	24
Cleveland	5,356	544	4,812	4,659	1,632	182	1,047	1,038	9	84
Richmond	2,557	416	2,141	2,199	461	111	475	467	8	50
Atlanta	2,640	567	2,074	2,220	462	154	482	472	11	61
Chicago	5,206	538	4,668	4,447	2,259	287	1,043	1,025	18	40
St. Louis	2,520	738	1,782	2,141	358	101	454	450	4	102
Minneapolis	1,247	325	922	1,033	178	47	220	217	2	30
Kansas City	3,573	950	2,624	2,947	435	281	639	615	24	123
Dallas	3,384	845	2,539	2,755	422	357	583	576	7	36
San Francisco	10,419	704	9,715	9,090	6,176	253	2,197	2,189	9	275
<u>Country banks</u>	37,763	1,219	36,544	32,160	16,421	4,344	6,003	5,488	515	201
Boston	3,246	108	3,138	2,833	1,138	210	498	465	33	7
New York	5,577	110	5,466	4,940	3,479	347	959	900	59	27
Philadelphia	2,639	21	2,618	2,306	1,778	241	465	429	35	14
Cleveland	2,932	26	2,906	2,555	1,814	298	521	467	55	10
Richmond	2,641	155	2,486	2,195	1,007	322	412	368	44	40
Atlanta	3,059	217	2,843	2,576	769	382	442	407	35	5
Chicago	5,273	103	5,170	4,517	2,991	632	893	812	81	52
St. Louis	2,067	68	1,999	1,741	686	289	314	285	29	4
Minneapolis	1,703	82	1,621	1,438	807	223	278	250	28	10
Kansas City	2,630	72	2,558	2,190	432	414	373	333	40	16
Dallas	3,692	220	3,472	2,884	361	742	482	425	57	9
San Francisco	2,303	36	2,267	1,986	1,160	244	366	348	19	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 84,050 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	1st half	2nd half	2nd half	1st half	2nd half
	Nov. 1952	Nov. 1952	Nov. 1951	Nov. 1952	Nov. 1952	Nov. 1951
<u>Country banks in places with population of 15,000 and over 1/</u>						
Total	23,476	23,204	21,853	10,125	10,193	9,541
Boston	2,755	2,689	2,529	919	929	902
New York	4,174	4,139	3,898	2,322	2,351	2,253
Philadelphia	1,496	1,458	1,460	823	835	798
Cleveland	1,747	1,710	1,679	972	979	938
Richmond	1,541	1,535	1,458	513	520	476
Atlanta	2,168	2,156	2,000	545	547	507
Chicago	3,299	3,264	3,041	1,987	1,993	1,835
St. Louis	960	957	892	383	385	373
Minneapolis	793	787	743	353	352	324
Kansas City	914	904	845	186	185	152
Dallas	1,923	1,902	1,795	276	273	243
San Francisco	1,705	1,704	1,512	846	844	741
<u>Country banks in places with population of less than 15,000</u>						
Total	13,068	13,073	12,431	6,297	6,318	5,854
Boston	383	376	365	219	222	211
New York	1,292	1,284	1,219	1,157	1,165	1,090
Philadelphia	1,122	1,118	1,067	955	968	909
Cleveland	1,160	1,160	1,129	843	845	814
Richmond	944	947	897	493	494	455
Atlanta	675	673	623	224	223	199
Chicago	1,871	1,879	1,766	1,004	1,004	933
St. Louis	1,039	1,048	982	302	302	276
Minneapolis	828	822	792	454	452	416
Kansas City	1,643	1,646	1,554	247	246	213
Dallas	1,549	1,557	1,509	85	84	66
San Francisco	562	562	528	314	313	271

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	1st half	2nd half	2nd half	1st half	2nd half
	Nov. 1952	Nov. 1952	Nov. 1951	Nov. 1952	Nov. 1952	Nov. 1951
Total, all States	13,068,093	13,072,915	12,431,106	6,296,625	6,317,751	5,853,942
New England	405,140	397,783	384,419	232,049	235,674	221,930
Maine	61,333	61,272	56,509	60,708	60,913	56,650
New Hampshire	58,206	57,459	55,751	25,832	26,505	24,387
Vermont	60,269	59,535	57,149	58,979	59,301	56,190
Massachusetts*	157,504	153,593	152,467	48,272	49,703	49,397
Rhode Island	1,214	1,050	1,109	1,567	1,566	1,498
Connecticut	66,884	64,874	61,434	36,691	37,686	33,817
Middle Atlantic	2,689,603	2,677,576	2,571,891	2,350,205	2,372,337	2,239,182
New York	911,952	909,029	859,092	760,309	762,177	713,920
New Jersey	618,365	613,761	588,162	537,130	546,896	507,733
Pennsylvania	1,159,246	1,154,786	1,124,637	1,052,766	1,063,264	1,017,529
E. North Central	2,799,305	2,812,204	2,615,995	1,749,487	1,749,456	1,639,494
Ohio	704,709	704,958	664,899	536,500	536,923	509,455
Indiana	461,343	463,795	433,362	196,420	196,415	179,668
Illinois	1,076,660	1,084,294	990,374	449,530	449,943	412,317
Michigan*	319,552	322,732	305,730	333,143	332,957	316,449
Wisconsin	237,041	236,425	221,630	233,894	233,218	221,605
W. North Central	2,033,783	2,031,197	1,940,654	567,586	565,973	511,281
Minnesota	276,737	270,154	262,464	222,173	221,225	204,626
Iowa	321,272	320,022	316,599	99,783	99,381	90,342
Missouri	342,000	344,363	329,554	76,768	77,144	68,292
North Dakota	96,926	98,963	96,595	33,863	33,714	29,251
South Dakota	135,163	135,433	132,074	32,683	32,546	27,965
Nebraska	357,473	353,865	339,815	47,655	47,521	45,131
Kansas	504,212	508,397	463,553	54,661	54,442	45,074
South Atlantic	1,291,561	1,288,809	1,220,915	604,105	604,786	555,083
Delaware*	19,952	20,016	20,179	12,294	12,420	12,002
Maryland	160,436	162,463	147,388	109,068	109,655	101,653
Virginia	374,819	371,811	357,946	247,716	247,814	226,223
West Virginia	189,909	190,329	184,379	81,399	81,692	74,979
North Carolina	140,993	140,799	132,460	46,821	46,845	44,324
South Carolina	95,255	97,861	91,158	17,475	17,465	16,601
Georgia	103,776	103,519	101,946	26,342	26,271	24,776
Florida	206,421	202,011	185,459	62,990	62,624	54,525
E. South Central	600,849	608,414	586,672	165,250	164,884	151,185
Kentucky	250,332	254,592	252,236	46,578	46,651	44,350
Tennessee	151,400	154,560	148,122	69,371	69,171	60,959
Alabama	150,459	150,911	138,013	40,278	40,056	37,019
Mississippi	48,658	48,351	48,301	9,023	9,006	8,857
W. South Central	2,022,565	2,036,722	1,939,537	166,484	165,323	133,701
Arkansas	153,106	154,952	142,576	25,491	25,247	21,847
Louisiana	94,238	94,257	77,172	29,644	29,680	25,095
Oklahoma	353,541	356,828	331,941	44,512	44,321	36,059
Texas	1,421,680	1,430,685	1,387,848	66,837	66,075	50,700
Mountain	779,224	775,337	763,350	204,511	201,978	180,889
Montana	213,243	211,314	202,420	47,749	47,474	43,620
Idaho*	47,638	47,909	51,307	14,907	14,849	13,023
Wyoming	112,060	110,043	113,303	23,047	22,892	21,576
Colorado	243,972	245,216	235,279	62,055	61,639	52,515
New Mexico	93,641	91,747	91,926	14,454	14,384	12,884
Arizona	6,318	6,325	6,056	1,434	1,406	1,229
Utah	52,597	52,912	53,385	34,835	33,232	30,458
Nevada	9,755	9,871	9,674	6,030	6,102	5,584
Pacific	445,793	444,873	407,673	256,948	257,340	221,188
Washington	88,761	89,537	84,818	44,673	43,821	39,997
Oregon*	110,962	112,497	98,251	42,062	43,053	30,453
California	246,070	242,839	224,604	170,213	170,466	150,738