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

January 8, 1953

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	110,200	12,741	97,459	96,150	33,003	6,386	20,972	20,356	616	1,679
Central reserve city banks:										
New York	23,677	3,990	19,687	21,502	2,256	44	5,288	5,296	- 8	438
Chicago	6,154	1,235	4,919	5,532	1,175	117	1,389	1,398	- 9	217
Reserve city banks	42,571	6,315	36,256	36,852	13,186	1,893	8,260	8,162	98	767
Boston	2,167	278	1,889	1,972	186	24	405	406	- 1	23
New York	1,011	31	981	898	350	33	203	201	2	11
Philadelphia	2,671	414	2,256	2,327	249	106	481	480	1	36
Cleveland	5,347	533	4,815	4,738	1,632	181	1,054	1,045	9	100
Richmond	2,545	416	2,129	2,198	460	111	473	467	6	44
Atlanta	2,633	587	2,046	2,221	457	155	482	472	10	72
Chicago	5,187	539	4,647	4,467	2,263	280	1,044	1,029	15	69
St. Louis	2,533	740	1,794	2,162	354	102	458	454	4	92
Minneapolis	1,243	329	914	1,038	177	47	220	218	2	23
Kansas City	3,511	935	2,577	2,928	435	271	625	612	14	105
Dallas	3,345	832	2,514	2,776	420	329	593	580	12	28
San Francisco	10,377	683	9,694	9,127	6,203	254	2,221	2,198	24	164
Country banks	37,798	1,201	36,597	32,265	16,386	4,332	6,035	5,500	535	258
Boston	3,168	105	3,063	2,790	1,137	188	483	459	24	29
New York	5,515	106	5,409	4,924	3,476	324	964	898	66	50
Philadelphia	2,630	19	2,610	2,313	1,765	234	466	430	36	24
Cleveland	2,962	26	2,937	2,577	1,808	308	524	469	55	11
Richmond	2,665	153	2,512	2,216	1,002	331	420	370	49	41
Atlanta	3,134	221	2,913	2,615	769	413	453	412	41	6
Chicago	5,291	99	5,191	4,544	2,986	628	895	815	80	54
St. Louis	2,079	66	2,013	1,750	684	292	314	286	28	5
Minneapolis	1,713	83	1,631	1,451	808	222	281	252	30	7
Kansas City	2,634	73	2,562	2,197	434	410	375	334	41	16
Dallas	3,692	216	3,477	2,896	361	735	489	427	62	13
San Francisco	2,316	36	2,280	1,993	1,156	245	370	348	22	3

NOTE: Demand deposits adjusted (demand deposits other than inter-bank and United States Government, less cash items reported as in process of collection) of all member banks estimated at 85,500 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 Dec. 1952	2nd half Nov. 1952	1st half Dec. 1951	1st half Dec. 1952	2nd half Nov. 1952	1st half Dec. 1951
<u>Country banks in places with population of 15,000 and over 1/</u>						
Total	23,491	23,476	21,874	10,092	10,125	9,511
Boston	2,690	2,755	2,486	919	919	901
New York	4,129	4,174	3,878	2,319	2,322	2,254
Philadelphia	1,493	1,496	1,437	815	823	790
Cleveland	1,767	1,747	1,701	966	972	929
Richmond	1,552	1,541	1,463	510	513	473
Atlanta	2,219	2,168	2,046	544	545	504
Chicago	3,320	3,299	3,039	1,980	1,987	1,824
St. Louis	969	960	898	382	383	372
Minneapolis	802	793	748	353	353	324
Kansas City	915	914	836	186	186	153
Dallas	1,921	1,923	1,808	276	276	245
San Francisco	1,715	1,705	1,534	841	846	742
<u>Country banks in places with population of less than 15,000</u>						
Total	13,106	13,068	12,530	6,294	6,297	5,848
Boston	373	383	359	218	219	209
New York	1,280	1,292	1,201	1,156	1,157	1,087
Philadelphia	1,117	1,122	1,057	950	955	904
Cleveland	1,170	1,160	1,140	842	843	810
Richmond	960	944	910	492	493	456
Atlanta	694	675	643	225	224	200
Chicago	1,872	1,871	1,771	1,005	1,004	933
St. Louis	1,044	1,039	998	302	302	277
Minneapolis	829	828	803	455	454	417
Kansas City	1,647	1,643	1,579	247	247	213
Dallas	1,556	1,549	1,535	85	85	69
San Francisco	565	562	534	315	314	273

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		
	1st half Dec. 1952	2nd half Nov. 1952	1st half Dec. 1951	1st half Dec. 1952	2nd half Nov. 1952	1st half Dec. 1951
Country banks in places with a population of less than 15,000						
Total, all States	13,106,399	13,068,093	12,529,906	6,293,688	6,296,625	5,848,396
New England	394,347	405,410	378,071	231,282	232,049	220,167
Maine	60,568	61,333	55,425	60,737	60,708	56,419
New Hampshire	58,532	58,206	55,546	25,713	25,832	23,917
Vermont	59,576	60,269	55,983	58,942	58,979	56,192
Massachusetts*	149,824	157,504	149,773	47,454	48,272	48,355
Rhode Island	1,002	1,214	1,062	1,561	1,567	1,525
Connecticut	64,845	66,884	60,282	36,875	36,691	33,759
Middle Atlantic	2,675,840	2,689,603	2,546,146	2,343,762	2,350,205	2,229,226
New York	903,339	911,992	847,031	759,617	760,309	709,431
New Jersey	613,818	618,365	580,508	535,931	537,130	508,689
Pennsylvania	1,158,683	1,159,246	1,118,607	1,048,214	1,052,766	1,011,106
E. North Central	2,792,027	2,799,305	2,619,739	1,750,246	1,749,487	1,638,581
Ohio	706,206	704,709	667,804	536,300	536,500	507,485
Indiana	459,332	461,343	433,942	195,998	196,420	179,353
Illinois	1,066,386	1,076,660	992,466	450,021	449,530	413,100
Michigan*	319,686	319,552	302,552	334,019	333,143	316,787
Wisconsin	238,417	237,041	222,975	233,908	233,894	221,856
W. North Central	2,047,631	2,033,783	1,969,287	568,876	567,586	512,611
Minnesota	276,631	276,737	266,046	222,923	222,173	205,312
Iowa	327,608	321,272	319,585	100,124	99,783	90,559
Missouri	346,962	342,000	333,050	76,698	76,768	68,448
North Dakota	95,949	96,926	97,927	34,030	33,863	30,099
South Dakota	134,559	135,163	133,277	32,817	32,683	28,059
Nebraska	360,074	357,473	343,803	47,764	47,655	45,184
Kansas	505,848	504,212	475,599	54,520	54,661	44,950
South Atlantic	1,318,004	1,291,561	1,243,255	603,712	604,105	556,181
Delaware*	20,094	19,952	20,160	12,122	12,294	11,865
Maryland	159,363	160,436	146,026	108,456	109,068	101,253
Virginia	386,526	374,819	368,976	247,824	247,716	226,650
West Virginia	189,775	189,909	184,338	81,217	81,399	75,973
North Carolina	143,103	140,993	133,988	46,991	46,821	44,271
South Carolina	98,257	95,255	92,616	17,346	17,475	16,436
Georgia	105,662	103,776	103,523	26,537	26,342	25,136
Florida	215,224	206,421	193,628	63,219	62,990	54,597
E. South Central	621,191	600,849	613,728	165,555	165,250	151,696
Kentucky	263,756	250,332	270,015	46,392	46,578	44,468
Tennessee	156,273	151,400	153,437	69,704	69,371	61,244
Alabama	151,665	150,459	140,353	40,432	40,278	37,118
Mississippi	49,497	48,658	49,923	9,027	9,023	8,866
W. South Central	2,026,526	2,022,565	1,973,037	166,956	166,484	137,455
Arkansas	152,120	153,106	145,770	25,561	25,491	21,972
Louisiana	95,269	94,238	79,214	29,715	29,644	24,632
Oklahoma	352,627	353,541	337,760	44,712	44,512	36,742
Texas	1,426,510	1,421,680	1,410,293	66,968	66,837	54,109
Mountain	784,873	779,224	775,472	205,528	204,511	180,611
Montana	216,191	213,243	208,141	47,950	47,749	43,736
Idaho*	47,700	47,638	52,035	14,974	14,907	13,197
Wyoming	111,896	112,060	114,533	23,129	23,047	20,335
Colorado	242,347	243,972	235,913	62,434	62,055	53,154
New Mexico	95,654	93,641	94,471	14,565	14,454	12,688
Arizona	6,220	6,318	5,902	1,460	1,434	1,243
Utah	54,889	52,597	54,935	34,991	34,835	30,665
Nevada	9,976	9,755	9,542	6,025	6,030	5,593
Pacific	445,960	445,793	411,171	257,771	256,948	221,868
Washington	88,423	88,761	84,631	45,017	44,673	40,164
Oregon*	111,047	110,962	98,891	42,356	42,062	30,575
California	246,490	246,070	227,649	170,398	170,213	151,129