



BOARD OF GOVERNORS OF THE FEDERAL RESERVE SYSTEM
 DEPOSITS, RESERVES, AND BORROWINGS OF MEMBER BANKS, FIRST HALF OF APRIL, 1953
 (Averages of daily figures 1/. In millions of dollars)

May 6, 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	
<u>All Member Banks</u>	104,829	11,356	92,973	91,734	33,967	5,888	20,044	19,500	544	1,236
<u>Central reserve city banks:</u>										
New York	22,015	3,776	18,239	20,094	2,333	68	4,948	4,963	-15	388
Chicago	5,693	1,200	4,493	5,090	1,170	88	1,281	1,292	-11	147
<u>Reserve city banks</u>	40,520	5,799	34,721	35,016	13,563	1,834	7,891	7,817	74	544
Boston	2,127	269	1,859	1,934	182	26	398	398	--	11
New York	961	29	933	854	372	31	194	193	--	18
Philadelphia	2,634	420	2,214	2,287	237	104	474	472	2	29
Cleveland	5,119	516	4,603	4,532	1,684	174	1,015	1,007	8	105
Richmond	2,444	371	2,073	2,111	472	107	457	450	7	25
Atlanta	2,531	547	1,984	2,116	464	163	463	451	12	17
Chicago	5,044	508	4,536	4,317	2,322	267	1,019	1,003	16	95
St. Louis	2,344	644	1,700	1,992	359	105	423	420	3	66
Minneapolis	1,097	273	824	916	183	47	195	194	--	41
Kansas City	3,301	832	2,469	2,755	460	257	583	579	10	45
Dallas	3,184	752	2,432	2,628	462	304	561	553	7	7
San Francisco	9,734	641	9,093	8,573	6,356	249	2,104	2,097	8	86
<u>Country banks</u>	36,601	1,081	35,520	31,334	16,901	3,359	5,924	5,429	496	157
Boston	3,060	107	2,953	2,694	1,159	177	468	447	21	22
New York	5,329	105	5,225	4,758	3,573	312	934	880	54	57
Philadelphia	2,608	16	2,591	2,276	1,833	249	467	429	38	12
Cleveland	2,913	24	2,889	2,556	1,857	285	524	469	54	5
Richmond	2,493	122	2,376	2,115	1,034	272	402	358	44	7
Atlanta	3,210	218	2,993	2,707	792	397	463	427	37	1
Chicago	5,147	38	5,059	4,460	3,073	565	886	809	76	37
St. Louis	1,979	54	1,925	1,695	689	249	303	279	25	5
Minneapolis	1,573	65	1,513	1,365	830	178	267	241	26	4
Kansas City	2,525	64	2,461	2,132	459	360	368	326	42	3
Dallas	3,537	184	3,353	2,852	389	626	476	423	54	3
San Francisco	2,216	32	2,184	1,923	1,213	219	365	342	23	1

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 \$1,750 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		
	1st half April 1953	2nd half March 1953	1st half April 1952	1st half April 1953	2nd half March 1953	1st half April 1952
	Country banks in places with population of 15,000 and over ¹ / ₁					
Total	22,957	23,037	21,754	10,445	10,409	9,798
Boston	2,619	2,628	2,518	940	938	920
New York	4,015	4,038	3,770	2,398	2,384	2,312
Philadelphia	1,486	1,489	1,485	847	841	815
Cleveland	1,730	1,721	1,645	999	1,005	950
Richmond	1,491	1,499	1,431	537	534	492
Atlanta	2,279	2,280	2,128	556	554	519
Chicago	3,223	3,240	2,990	2,040	2,032	1,887
St. Louis	918	926	883	381	385	378
Minneapolis	739	743	699	361	361	336
Kansas City	890	897	846	197	196	163
Dallas	1,879	1,904	1,812	295	294	253
San Francisco	1,687	1,671	1,546	893	884	775
	Country banks in places with population of less than 15,000					
Total	12,564	12,599	12,056	6,456	6,447	6,035
Boston	333	340	331	219	218	213
New York	1,209	1,230	1,133	1,175	1,177	1,111
Philadelphia	1,105	1,105	1,037	986	985	933
Cleveland	1,159	1,158	1,144	858	856	835
Richmond	885	890	855	497	496	470
Atlanta	713	710	659	237	235	209
Chicago	1,836	1,838	1,727	1,034	1,030	959
St. Louis	1,007	1,006	960	308	308	284
Minneapolis	774	775	747	468	468	432
Kansas City	1,571	1,572	1,522	262	261	226
Dallas	1,474	1,473	1,454	93	93	80
San Francisco	497	501	488	321	321	283

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, absorption, etc., particularly in States designated by an asterisk; in Virginia, it results from incorporation of former counties and cities as independent cities.)

	Demand deposits except interbank			Time deposits		
	1st half April 1953	2nd half March 1953	1st half April 1952	1st half April 1953	2nd half March 1953	1st half April 1952
Total, all States	12,563,784	12,598,569	12,056,363	6,456,398	6,446,830	6,034,994
New England	354,794	361,561	350,251	233,055	231,936	225,373
Maine	57,242	57,614	57,982	62,049	61,462	58,179
New Hampshire	52,094	52,234	49,083	26,371	26,277	24,859
Vermont	53,862	54,881	51,537	60,412	60,133	57,630
Massachusetts	133,821	136,753	130,590	47,601	47,636	47,866
Rhode Island	909	930	951	1,550	1,550	1,502
Connecticut *	56,866	59,149	60,108	35,072	34,868	35,337
Middle Atlantic	2,588,530	2,607,494	2,463,939	2,401,428	2,402,233	2,291,090
New York	846,124	865,628	791,602	770,383	774,440	723,617
New Jersey	588,848	588,709	550,248	547,825	545,749	522,005
Pennsylvania	1,153,558	1,153,157	1,122,089	1,083,220	1,082,044	1,045,468
E. North Central	2,711,788	2,717,163	2,548,097	1,785,347	1,781,836	1,679,538
Ohio	696,778	693,952	664,070	545,042	544,492	521,191
Indiana	440,998	439,189	414,639	203,004	202,308	185,267
Illinois	1,010,916	1,015,649	951,164	454,767	453,416	426,814
Michigan *	322,891	324,734	298,786	342,462	341,753	323,120
Wisconsin	240,205	243,639	219,438	240,072	239,869	223,146
W. North Central	1,988,417	1,988,093	1,915,794	593,761	591,738	532,982
Minnesota	263,539	264,235	252,494	230,949	230,758	213,244
Iowa	337,604	333,965	322,022	104,783	104,192	94,292
Missouri	337,589	337,282	326,327	80,978	80,352	69,518
North Dakota	87,345	86,838	89,256	34,650	34,659	32,002
South Dakota	123,622	123,674	126,000	33,761	33,745	29,832
Nebraska	347,682	348,707	331,462	49,108	49,051	46,818
Kansas	491,036	493,392	468,233	59,532	58,981	47,676
South Atlantic	1,263,413	1,266,286	1,208,325	613,635	611,966	575,096
Delaware	19,000	19,130	18,101	12,552	12,533	11,871
Maryland	157,056	156,043	144,877	110,368	110,488	103,395
Virginia *	340,463	341,036	336,306	247,814	247,118	235,395
West Virginia	181,888	182,505	180,984	83,363	83,057	79,366
North Carolina	129,467	131,340	120,921	46,948	46,988	44,526
South Carolina	91,939	95,155	87,078	17,880	17,841	16,836
Georgia	101,168	100,565	96,749	27,370	27,265	25,398
Florida	242,432	240,512	223,309	67,340	66,676	58,309
E. South Central	620,773	621,658	605,017	175,089	174,015	158,696
Kentucky	271,239	273,327	272,215	49,575	49,589	46,290
Tennessee	154,818	155,091	148,115	74,276	73,509	64,377
Alabama	145,234	144,833	138,581	42,037	41,773	38,963
Mississippi	49,482	48,407	46,106	9,201	9,144	9,066
W. South Central	1,925,533	1,921,097	1,883,197	179,705	178,662	152,669
Arkansas	144,645	143,422	136,138	26,557	26,483	23,288
Louisiana	98,410	98,692	80,117	30,991	30,819	25,952
Oklahoma	334,090	331,235	331,757	48,320	48,023	40,005
Texas	1,348,388	1,347,748	1,335,185	73,837	73,337	63,424
Mountain	719,621	724,414	705,936	212,171	213,216	190,588
Montana	194,763	195,002	183,871	48,715	48,715	44,912
Idaho *	43,471	44,952	48,812	15,827	15,691	14,240
Wyoming	99,640	98,283	100,565	24,019	23,859	21,999
Colorado	229,473	230,597	223,499	65,170	64,864	56,519
New Mexico	89,716	90,122	85,563	15,885	15,939	13,314
Arizona	6,364	6,183	5,732	1,562	1,536	1,261
Utah *	46,930	50,106	48,832	34,784	36,455	32,622
Nevada	9,264	9,169	9,062	6,209	6,157	5,721
Pacific	390,915	390,803	375,807	262,207	261,226	228,962
Washington *	77,512	77,256	79,921	43,300	43,420	40,539
Oregon *	98,817	97,773	89,359	43,915	43,335	33,500
California	214,586	215,774	206,527	174,992	174,471	154,923