

EIGHTY-SEVENTH ANNUAL REPORT

OF THE

Comptroller of the Currency

1949



WASHINGTON : 1950

TREASURY DEPARTMENT
Document No. 3167
Comptroller of the Currency

LETTER OF TRANSMITTAL

TREASURY DEPARTMENT,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, D. C., June 21, 1950.

SIRS: In accordance with the provisions of section 333 of the United States Revised Statutes, I have the honor to submit the following report covering the activities of the Bureau of the Comptroller of the Currency for the year 1949.

Respectfully,

PRESTON DELANO,
Comptroller of the Currency.

THE PRESIDENT OF THE SENATE.
THE SPEAKER OF THE HOUSE OF REPRESENTATIVES.

III

ANNUAL REPORT

OF THE

COMPTROLLER OF THE CURRENCY

The Comptroller of the Currency has the honor to present herewith to the Congress of the United States his Annual Report for the calendar year 1949.

The operations of national banks during 1949 reflected, to a limited extent, changes taking place in the general economy. During the preceding five years, loans by national banks had increased annually, from \$10 billion in 1943 to almost \$24 billion at the end of 1948. This trend did not continue during 1949. The economic fluctuations of the year were reflected in a decrease in loans of over \$1 billion during the first half, followed by a recovery in the last six months to an aggregate loan figure slightly greater than at the beginning of the year.

For similar reasons, demand deposits fell \$2.5 billion in the first half of the year, but increased \$2.9 billion during the last six months to a year-end total of \$47.4 billion. The decrease resulted in a roughly corresponding drop in cash and balances with other banks, but the subsequent increase went largely into holdings of federal government securities, which increased \$3.3 billion during the year. This also was a reversal of the previous post-war trend toward smaller holdings of federal government securities as loan demand had expanded.

It is appropriate to mention the general high quality of the assets held by the National Banking System. To meet total liabilities of \$84 billion at the year end, the banks had resources of \$90 billion, of which almost \$60 billion consisted of cash, balances with other banks, and federal government securities. Securities of state and local governmental bodies and of private corporations were slightly less than \$6 billion, and the remaining \$24 billion consisted of loans, as previously mentioned.

A significant development in commercial banking during the past two decades has been the expansion in consumer installment financing. At the beginning of that period installment financing was largely in the hands of industrial banks and finance companies, with fewer than 200 commercial banks operating consumer credit departments. At the end of 1949 over 11,000 insured banks were operating in this field. After an interval of temporary eclipse during the second World War, the rapid rise of installment credit has been a conspicuous feature of the post-war period. During the past two years, the volume of consumer credit rose sharply while business indicators in general have leveled off or in some cases have declined. It may be argued that consumer credit is merely expanding along with personal income at the higher post-war levels, but in any event consumer credit has served as a stimulant to production, which in turn has led to increased employment, thereby creating additional purchasing power. In reality, it has become a very definite part of our economy. Its importance is manifest from its

rapid expansion, and today its position is so strategic that it can serve as an economic stabilizer or lead to economic instability, depending upon the way it is handled and the timing of its expansion or contraction.

During the year 1949 consumer loans held by national banks increased \$663 million, to a total of \$4.5 billion, representing 19 percent of total loans held by national banks at the year end.

With respect to real estate loans, real property values continued at a high level during the year and the volume of loans secured thereby showed further expansion, although at a slower rate than in the two or three preceding years. The high level of values is attributable in part to demand and in part to construction costs incident to rising prices for labor and material. The ratio of mortgage debt to property value is higher than ever and the average term of mortgage indebtedness has tended to lengthen due in part to permissive legislation during recent years. This factor, however, is offset in part by the fact that interest rates are lower and most mortgages are on an amortization basis.

Investment in municipal bonds increased during the year by more than \$.5 billions—from \$3.2 billion to \$3.7 billion. The tax-exempt feature of these securities plus the supply incident to substantial municipal requirements in all fields suggests the likelihood of further expansion in this type of investment. As pointed out in our Report for 1948, our basic standard with respect to such securities is credit soundness. There is only one way to determine credit soundness and that is by means of a careful appraisal of all relevant financial facts. National banks have responded well to our suggestions that they maintain and utilize the credit information necessary to enable them to acquire such obligations on an informed basis. The municipal securities market remained relatively stable and no asset problems of consequence in this field arose during the year.

During the year 1949 the gross earnings of national banks from current operations exceeded \$2 billion for the first time. This represented an increase of more than \$100 million over earnings for 1948. This increase resulted from larger earnings in all major categories of services rendered (interest on investments, interest on loans, service charges, and miscellaneous), but over three-fourths resulted from increased interest on loans. Operating expenses also increased, so that net earnings from current operations rose only \$40 million (from \$716 million for 1948 to \$756 million for 1949).

National banks are increasingly utilizing the statutory procedure for establishing "reserves for bad debts" as a means of providing for possible future losses on loans. Transfers to such reserves on loans during the past year aggregated more than \$122 million. In our opinion, sound and reasonable provisions for loan reserves offer definite advantages, the chief of which is a moderation of net income crests and troughs by providing in prosperous years for the inevitable losses of years in general business recession.

Viewed broadly on a national basis, we believe that the \$30 billion of loans and securities other than those of the federal government, which were held in national bank portfolios at the end of the year, represent sound extensions of credit and investments, which are unlikely to give

rise to large losses.

However, some degree of risk is necessarily inherent in any banking system which adequately meets the credit needs of the nation, and the owners of the thousands of units in the American system of independent banks receive the return on their investment as compensation for providing the "capital cushion" to cover this risk. Out of total 1949 net profits of \$475 million (an increase over 1948 of slightly more than \$50 million), dividends of \$205 million were declared, the remaining \$270 million being retained to strengthen the capital structure of the National Banking System. Even with this conservation of earnings and similar praiseworthy conservation of earnings during previous post-war years, it has been impossible for the growth of capital funds to keep pace with the growth of deposits which took place during the war economy and subsequent thereto.

Federal bank supervisory authorities have an obligation not only to the country as a whole, but to every community and area in which a bank under their supervision is located, and to the depositors and shareholders of every such bank. In accordance with this principle, our Bureau strives constantly to bring each individual national bank up to the high standard of asset condition and operating efficiency which characterizes the system as a whole. One aspect of this effort is the strengthening of capital structure, not only by retention of earnings but also by sale of additional stock where necessary. Such a program is a natural and desirable concomitant of the post-war increase in normal banking risk due chiefly to the greater volume of loans previously referred to. At the end of the year, capital accounts totaled almost \$6 billion, or 25 percent of the amount of deposits not covered by cash and federal government securities. When the general high quality of other securities and loans is considered, it is necessary to conclude that the National Banking System is in very healthy condition.

It is worthy of note that the \$6 billion capital structure of the National Banking System is almost wholly based upon a single class of common stock. Until March 1933, there was no power on the part of national banks to issue preferred shares. This Bureau regards the legislation of that year, authorizing issuance of preferred stock, to have been intended almost solely for emergency situations. In accordance with this interpretation of the law, and with the full cooperation of national banks having preferred stock outstanding, the past fifteen years have seen preferred stock in national banks fall from 17 percent of capital funds in 1935 to less than 4/10ths percent at the end of 1949.

We believe our interpretation of the law as calling for a single uniform class of national bank stock is also in accordance with sound economic principles. The Bureau of the Comptroller of the Currency has responsibilities to national bank stockholders (and potential stockholders) which are second only to its responsibilities to depositors and the banking public generally. A capital structure consisting solely of uniform common stock has considerable advantages. The complications of corporate affairs are not clear even to the investing public, and where a corporation is capitalized with two or more classes of stock, many shareholders have a very limited understanding of their relative positions and rights. Likewise, the existence of two or more classes of stock, with unlimited pos-

sible variations in preferences as to dividends, redemption, voluntary and involuntary liquidation, voting rights, protection against dilution, and many others, has often given rise to conflicts of interests between common and preferred shareholders.

National banks are in an especially favorable position to avoid the disadvantages of capital structure of two or more classes of shareholders. Generally speaking, under existing laws, regulations and supervisory practices, common stock in an adequately capitalized national bank is a more stable investment than common stocks of most industrial and mercantile enterprises. Consequently, there is seldom any need for different classes of stock in order to attract different levels of available investment funds.

The National Banking System is an important element in our economy and every effort should be made to minimize the obstacles to its obtaining the additional capital funds which are continuously essential to the performance of the system's work in an expanding economic world. It is probable that the public will become increasingly aware of the simple and uniform character of national bank capitalization, with a consequent increased willingness to invest its funds in those institutions. An incidental benefit of our policy in this matter is that the capital structure of national banks may serve as an example of simplicity and workability to investors large and small, which in time may have a beneficial effect upon corporate financing generally.

During the five years 1945 to 1949, inclusive, the number of national banks in operation declined by fifty (from 5,031 to 4,981). During the same period, the number of branches of national banks increased by over four hundred (from 1,618 to 2,033). The decrease in the number of banks—less than 1 percent in five years—is perhaps too slight to be significant, standing alone. However, the over-25 percent increase in the number of branches indicates a relatively large number of situations in which a community or residential area does not maintain an independent local bank, for some reason, but nevertheless receives banking service through a local branch of an established bank. In this connection, it is appropriate to mention our general policy of encouraging independent local banking, rather than expansion of branch systems, wherever the former gives promise of operating soundly and to the satisfaction of the community.

Of the numerous building and loan associations in the City of Washington, some operate under provisions of the District of Columbia Code, and others ("Federal Savings and Loan Associations") under provisions of the Home Owners Loan Act of 1933. Likewise, some credit unions in Washington operate under the District of Columbia Credit Unions Act, and others under the Federal Credit Union Act. The building associations and credit unions operating under local law are supervised by this office. Those belonging to the nation-wide systems are respectively supervised by the Home Loan Bank Board and the Bureau of Federal Credit Unions in the Federal Security Agency.

In the interest of uniformity and efficiency in the supervision of these organizations, it is again recommended that the functions of the Comptroller of the Currency with respect to building associations and credit unions be transferred to the Board and Agency named.

A comparison of the assets and liabilities of the banks in the National Banking System as of December 31, 1948, April 11, June 30, November 1, and December 31, 1949, reported pursuant to calls for condition statements by the Comptroller of the Currency, is shown in the following table.

Assets and liabilities of national banks on dates indicated

[In thousands of dollars]

| | Dec. 31, 1948 (4,997 banks) | Apr. 11, 1949 (4,996 banks) | June 30, 1949 (4,993 banks) | Nov. 1, 1949 (4,988 banks) | Dec. 31, 1949 (4,981 banks) |
|---|--------------------------------|--------------------------------|--------------------------------|-------------------------------|--------------------------------|
| ASSETS | | | | | |
| Loans and discounts, including overdrafts | 23,818,513 | 22,941,026 | 22,578,120 | 23,438,583 | 23,928,293 |
| U. S. Government securities, direct obligations | 34,977,410 | 34,582,806 | 35,595,411 | 38,332,370 | 38,268,473 |
| Obligations guaranteed by U. S. Government | 2,853 | | 2,087 | | 2,050 |
| Obligations of States and political subdivisions | 3,190,189 | 3,289,963 | 3,410,267 | 3,718,789 | 3,747,200 |
| Other bonds, notes, and debentures | 1,898,185 | 1,901,718 | 1,959,419 | 2,027,769 | 2,023,542 |
| Corporate stocks, including stocks of Federal Reserve banks | 159,716 | 161,062 | 162,609 | 165,216 | 166,485 |
| <i>Total loans and securities</i> | <i>64,046,866</i> | <i>62,876,575</i> | <i>63,707,913</i> | <i>67,632,727</i> | <i>68,136,043</i> |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection | 23,024,269 | 20,855,906 | 20,376,181 | 19,676,846 | 21,044,958 |
| Bank premises owned, furniture and fixtures | 573,557 | 584,507 | 587,617 | 601,720 | 599,582 |
| Real estate owned other than bank premises | 9,559 | 10,051 | 12,351 | 12,725 | 12,184 |
| Investments and other assets indirectly representing bank premises or other real estate | 43,794 | 45,262 | 48,414 | 50,992 | 51,831 |
| Customers' liability on acceptances outstanding | 113,097 | 89,356 | 75,325 | 83,415 | 106,421 |
| Interest, commissions, rent, and other income earned or accrued but not collected | 152,578 | 146,977 | 150,161 | 195,139 | 166,653 |
| Other assets | 171,332 | 156,426 | 141,488 | 145,509 | 121,507 |
| <i>Total assets</i> | <i>88,135,052</i> | <i>84,765,060</i> | <i>85,099,450</i> | <i>88,449,073</i> | <i>90,239,179</i> |
| LIABILITIES | | | | | |
| Demand deposits of individuals, partnerships, and corporations | 47,004,636 | 44,318,284 | 44,470,804 | 46,415,997 | 47,352,731 |
| Time deposits of individuals, partnerships, and corporations | 18,828,056 | 18,907,230 | 19,008,719 | 18,935,621 | 18,954,970 |
| Deposits of U. S. Government and postal savings | 1,504,408 | 1,815,957 | 1,451,478 | 2,025,538 | 2,030,693 |
| Deposits of States and political subdivisions | 5,230,758 | 5,294,587 | 5,398,970 | 5,182,966 | 5,423,285 |
| Deposits of banks | 7,843,607 | 6,887,424 | 6,946,245 | 7,717,139 | 8,279,678 |
| Other deposits (certified and cashiers' checks, etc.) | 1,236,551 | 887,431 | 1,175,252 | 1,105,524 | 1,302,961 |
| <i>Total deposits</i> | <i>81,648,016</i> | <i>78,110,913</i> | <i>78,451,468</i> | <i>81,382,785</i> | <i>83,344,318</i> |
| <i>Demand deposits</i> | <i>61,937,877</i> | <i>58,249,770</i> | <i>58,367,215</i> | <i>61,374,683</i> | <i>63,293,252</i> |
| <i>Time deposits</i> | <i>19,710,139</i> | <i>19,861,143</i> | <i>20,084,253</i> | <i>20,008,102</i> | <i>20,051,066</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money | 41,330 | 89,553 | 14,123 | 170,075 | 7,562 |
| Mortgages or other liens on bank premises and other real estate | 291 | 261 | 274 | 260 | 260 |
| Acceptances executed by or for account of reporting banks and outstanding | 127,337 | 97,866 | 83,860 | 95,579 | 123,927 |
| Interest, discount, rent, and other income collected but not earned | 108,995 | 111,109 | 116,661 | 135,279 | 138,910 |
| Interest, taxes, and other expenses accrued and unpaid | 216,222 | 238,366 | 225,396 | 272,400 | 231,581 |
| Other liabilities | 321,973 | 339,598 | 379,765 | 408,584 | 458,280 |
| <i>Total liabilities</i> | <i>82,464,164</i> | <i>78,987,666</i> | <i>79,271,547</i> | <i>82,464,962</i> | <i>84,304,838</i> |
| CAPITAL ACCOUNTS | | | | | |
| Capital stock (see memoranda below) | 1,828,759 | 1,905,026 | 1,907,958 | 1,913,907 | 1,916,340 |
| Surplus | 2,510,495 | 2,478,494 | 2,506,653 | 2,521,377 | 2,639,440 |
| Undivided profits | 1,009,365 | 1,068,755 | 1,084,283 | 1,213,773 | 1,067,664 |
| Reserves and retirement account for preferred stock | 322,269 | 325,119 | 329,009 | 335,054 | 310,897 |
| <i>Total capital accounts</i> | <i>5,670,888</i> | <i>5,777,394</i> | <i>5,827,903</i> | <i>5,984,111</i> | <i>5,934,341</i> |
| <i>Total liabilities and capital accounts</i> | <i>88,135,052</i> | <i>84,765,060</i> | <i>85,099,450</i> | <i>88,449,073</i> | <i>90,239,179</i> |
| MEMORANDA | | | | | |
| Par value of capital stock: | | | | | |
| Class A preferred stock | 22,130 | 21,038 | 21,264 | 19,806 | 15,621 |
| Class B preferred stock | 1,915 | 1,131 | 1,061 | 967 | 947 |
| Common stock | 1,804,714 | 1,882,857 | 1,885,633 | 1,893,134 | 1,899,772 |
| <i>Total</i> | <i>1,828,759</i> | <i>1,905,026</i> | <i>1,907,958</i> | <i>1,913,907</i> | <i>1,916,340</i> |
| Retirable value of preferred capital stock: | | | | | |
| Class A preferred stock | 31,757 | 29,566 | 28,978 | 26,230 | 21,923 |
| Class B preferred stock | 2,927 | 1,518 | 1,448 | 1,304 | 1,284 |
| <i>Total</i> | <i>34,684</i> | <i>31,084</i> | <i>30,426</i> | <i>27,534</i> | <i>23,207</i> |
| Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase) | 8,026,898 | 9,427,546 | 9,218,252 | 9,941,876 | 9,816,904 |

TRENDS IN BANKING

The following table shows the changes that have occurred in recent years in the relationships of the major asset and liability accounts of national banks to the aggregate of assets and liabilities.

Distribution of assets and liabilities of national banks, Dec. 31, 1946-49

| | 1946 | 1947 | 1948 | 1949 |
|---|----------------|----------------|----------------|----------------|
| ASSETS | | | | |
| Securities: | <i>Percent</i> | <i>Percent</i> | <i>Percent</i> | <i>Percent</i> |
| U. S. Government, direct and guaranteed..... | 49.32 | 43.90 | 39.69 | 42.41 |
| Obligations of States and political subdivisions..... | 3.13 | 3.42 | 3.62 | 4.15 |
| Stock of Federal Reserve banks..... | .14 | .14 | .14 | .15 |
| Other bonds and securities..... | 2.38 | 2.30 | 2.19 | 2.28 |
| Total securities..... | 54.97 | 49.76 | 45.64 | 48.99 |
| Loans and discounts..... | 20.40 | 24.29 | 27.03 | 26.52 |
| Cash and balances with other banks, excluding reserves..... | 11.11 | 11.74 | 10.94 | 11.40 |
| Reserve with Reserve banks..... | 12.54 | 13.22 | 15.18 | 11.92 |
| Bank premises, furniture and fixtures..... | .60 | .60 | .65 | .66 |
| Other real estate owned..... | .01 | .01 | .01 | .01 |
| All other assets..... | .37 | .38 | .55 | .50 |
| Total assets..... | 100.00 | 100.00 | 100.00 | 100.00 |
| LIABILITIES | | | | |
| Deposits: | | | | |
| Demand of individuals, partnerships, and corporations..... | 53.65 | 54.36 | 53.33 | 52.47 |
| Time of individuals, partnerships, and corporations..... | 21.25 | 21.21 | 21.36 | 21.01 |
| U. S. Government..... | 2.17 | 1.02 | 1.70 | 2.25 |
| States and political subdivisions..... | 4.86 | 5.34 | 5.94 | 6.01 |
| Banks..... | 9.63 | 9.51 | 8.90 | 9.17 |
| Other deposits (including postal savings)..... | 1.60 | 1.58 | 1.41 | 1.45 |
| Total deposits..... | 93.16 | 93.02 | 92.64 | 92.36 |
| Demand deposits..... | 71.26 | 71.04 | 70.28 | 70.14 |
| Time deposits..... | 21.90 | 21.98 | 22.36 | 22.22 |
| Other liabilities..... | .77 | .85 | .93 | 1.06 |
| Capital funds: | | | | |
| Capital stock..... | 2.07 | 2.01 | 2.07 | 2.12 |
| Surplus..... | 2.68 | 2.71 | 2.85 | 2.93 |
| Undivided profits and reserves..... | 1.32 | 1.41 | 1.51 | 1.53 |
| Total capital funds..... | 6.07 | 6.13 | 6.43 | 6.58 |
| Total liabilities and capital funds..... | 100.00 | 100.00 | 100.00 | 100.00 |

EARNINGS, EXPENSES, AND DIVIDENDS OF NATIONAL BANKS FOR YEAR ENDED DECEMBER 31, 1949

The net operating earnings of national banks in the year ended December 31, 1949, were \$756,000,000, an increase of more than \$40,000,000 over the amount reported for the preceding year.

Gross earnings exceeded \$2,004,000,000, an increase of \$104,000,000 over the gross earnings for the year 1948. The principal items of operating earnings in 1949 were \$969,000,000 from interest and discount on loans, an increase of \$78,000,000 over 1948, and \$582,000,000 from interest on United States Government obligations, an increase of \$3,000,000 compared to the year 1948. Other principal items of operating earnings were \$117,000,000 from interest and dividends on securities other than United States Government obligations, an increase of \$6,000,000 over the previous year, and \$109,000,000 from service charges on deposit accounts, an increase of \$11,000,000. Operating expenses, ex-

cluding taxes on net income, were \$1,248,000,000 as against \$1,184,000,000 in 1948. Principal operating expenses were \$611,000,000 for salaries and wages of officers and employees and fees paid to directors, an increase of \$35,000,000 over 1948, and \$184,000,000 expended for interest on time and savings deposits, an increase of \$8,000,000.

Adding to the net operating earnings profits on securities sold of \$40,000,000 and recoveries on loans and investments, etc. (including adjustments in valuation reserves) of \$77,000,000, and deducting therefrom losses and charge-offs (including current additions to valuation reserves) of \$205,000,000, and taxes on net income of \$194,000,000, the net profits before dividends for the year 1949 amounted to nearly \$475,000,000, which amounts to 8.17 percent of capital funds.

Cash dividends declared on common and preferred stock in 1949 totaled \$205,000,000, in comparison with \$194,000,000 in 1948. The rate of cash dividends was 3.52 percent of the average capital funds during the year. The cash dividends in 1949 were 43 percent of the net profits available for the year. The remaining 57 percent of net profits, or \$270,000,000, was retained by the banks in their capital funds.

Interest and dividends on securities represented 35 percent of gross earnings for the year, with the banks in the twelfth Federal Reserve district showing the lowest ratio at 25 percent, while the third and seventh districts both showed 43 percent for the highest ratio. Interest and discount on loans accounted for 48 percent of the banks' earnings, varying from 40 percent in the seventh district to 59 percent in the twelfth district. Salaries, wages, and fees took over 30 percent of gross earnings, ranging from 28 percent in the fourth district to 32 percent in the first, second and ninth districts. Current operating earnings before income taxes were 38 percent of gross earnings, ranging from 35 percent in the first and seventh districts to 42 percent in the tenth district.

The rate of interest and dividends received on the average securities held during the year was 1.67 percent, and varied from 1.56 percent at the banks in the tenth district to 1.95 in the third district. On the average loans and discounts the rate of interest and discount varied from 3.21 percent in the second district to 4.79 percent in the twelfth district for an average rate of 4.13 percent.

Current operating earnings before income taxes were 13 percent on the average total capital accounts, varying from 9.7 percent in the first and second districts to 20.7 percent in the twelfth district. Net profits after income taxes but before dividends were 8 percent on the average capital accounts, ranging from 5.5 percent in the second district to 12.4 percent in the twelfth district.

Summaries of the earnings, expenses, and dividends of national banks for the years ended December 31, 1948, and December 31, 1949, are shown in the following table.

*Earnings, expenses, and dividends of national banks for years ended Dec. 31,
1948 and 1949*

[In millions of dollars]

| | 1949 | 1948 | Change since 1948 |
|---|---------------|---------------|----------------------|
| Number of banks ¹ | 4,981 | 4,997 | -16 |
| Capital stock (par value) ² | 1,884.4 | 1,804.5 | +79.9 |
| Capital accounts ² | 5,811.0 | 5,546.0 | +265.0 |
| Earnings from current operations: | | | |
| Interest and dividends on: | | | |
| U. S. Government obligations..... | 582.2 | 578.7 | +3.5 |
| Other securities..... | 117.7 | 110.9 | +6.8 |
| Interest and discount on loans..... | 969.1 | 890.6 | +78.5 |
| Service charges on deposit accounts..... | 109.5 | 97.7 | +11.8 |
| Other current earnings..... | 226.3 | 222.6 | +3.7 |
| Total..... | 2,004.8 | 1,900.5 | +104.3 |
| Current operating expenses: | | | |
| Salaries, wages, and fees..... | 611.0 | 575.8 | +35.2 |
| Interest on time deposits (including savings deposits)..... | 184.0 | 175.5 | +8.5 |
| Taxes other than on net income..... | 65.7 | 61.3 | +4.4 |
| Recurring depreciation on banking house, furniture and fixtures..... | 30.7 | 27.7 | +3.0 |
| Other current operating expenses..... | 356.9 | 344.1 | +12.8 |
| Total..... | 1,248.3 | 1,184.4 | +63.9 |
| Net earnings from current operations..... | 756.5 | 716.1 | +40.4 |
| Recoveries, transfers from valuation reserves, and profits: | | | |
| On securities: | | | |
| Recoveries..... | 6.1 | 19.7 | -13.6 |
| Transfers from valuation reserves..... | 15.4 | 11.3 | +4.1 |
| Profits on securities sold or redeemed..... | 40.2 | 37.5 | +2.7 |
| On loans: | | | |
| Recoveries..... | 13.5 | 24.6 | -11.1 |
| Transfers from valuation reserves..... | 11.5 | 23.9 | -12.4 |
| All other..... | 30.8 | 44.5 | -13.7 |
| Total..... | 117.5 | 161.5 | -44.0 |
| Losses, charge-offs, and transfers to valuation reserves: | | | |
| On securities: | | | |
| Losses and charge-offs..... | 21.3 | 46.6 | -25.3 |
| Transfers to valuation reserves..... | 18.3 | 23.6 | -5.3 |
| On loans: | | | |
| Losses and charge-offs..... | 14.5 | 19.6 | -5.1 |
| Transfers to valuation reserves..... | 122.1 | 160.6 | -38.5 |
| All other..... | 28.9 | 27.0 | +1.9 |
| Total..... | 205.1 | 277.4 | -72.3 |
| Profits before income taxes..... | 668.9 | 600.1 | +68.8 |
| Taxes on net income: | | | |
| Federal..... | 183.0 | 166.7 | +16.3 |
| State..... | 11.0 | 9.7 | +1.3 |
| Total..... | 194.0 | 176.4 | +17.6 |
| Net profits before dividends..... | 474.9 | 423.8 | +51.1 |
| Cash dividends declared: | | | |
| On preferred stock..... | 1.1 | 1.3 | -.2 |
| On common stock..... | 203.6 | 192.6 | +11.0 |
| Total..... | 204.7 | 193.9 | +10.8 |
| Memoranda items: | | | |
| Recoveries credited to valuation reserves (not included in recoveries above): | | | |
| On securities..... | 1.4 | 5.6 | -4.2 |
| On loans..... | 12.8 | 6.5 | +6.3 |
| Losses charged to valuation reserves (not included in losses above): | | | |
| On securities..... | 2.3 | 8.8 | -6.5 |
| On loans..... | 45.0 | 30.8 | +14.2 |
| Stock dividends (increases in capital stock)..... | 87.0 | 36.7 | +50.3 |
| Ratios: | | | |
| Expenses to gross earnings..... | Percent 62.27 | Percent 62.32 | -.05 |
| Net profits before dividends to capital accounts..... | 8.17 | 7.64 | +.53 |
| Cash dividends to capital stock..... | 10.87 | 10.75 | +.12 |
| Cash dividends to capital accounts..... | 3.52 | 3.50 | +.02 |

¹ Number at end of period. Remaining figures include earnings, expenses, etc., of those banks which were in operation a part of the year but were inactive at the close of the year.

² Figures are averages of amounts reported for the June and December call dates in the current year and the December call date in the previous year.

NOTE.—Figures are rounded to the nearest tenth of a million and may not equal totals.

STRUCTURAL CHANGES IN THE NATIONAL BANKING SYSTEM

The authorized capital stock of the 4,983 national banks in existence at the close of business on December 31, 1949, including 2 inactive banks, consisted of common capital stock aggregating \$1,899,273,492, a net increase during the year of \$94,186,895, and preferred capital stock aggregating \$17,198,458, a net decrease during the year of \$7,084,570.

In addition to 23 applications with proposed common capital stock of \$3,380,000, 1 of which also provided for \$50,000 of preferred capital stock, carried over from the previous year, 38 applications were received to organize national banks and to convert State banks into national banking associations, with proposed common capital stock of \$5,275,000. Of these applications, 16 with proposed capital stock of \$1,900,000 were approved; 16 with proposed capital stock of \$1,250,000 were rejected, and the remainder had been abandoned or were still pending as of December 31. From the applications carried over from the previous year and those approved during 1949, 18 national banking associations with common capital stock of \$2,205,000, 1 of which also had \$50,000 of preferred capital stock, were authorized to commence business. Of the charters issued, 5 with common capital stock of \$450,000, 1 of which also had \$50,000 of preferred capital stock, resulted from the conversions of State banks; 1 with capital stock of \$100,000 was organized to acquire the business of a liquidating national bank and 1 with capital stock of \$100,000 acquired the business of a private bank.

During the year, 13 national banks and 3 state banks were consolidated under authority of the act of November 7, 1918, as amended, into 8 national banking associations with common capital stock of \$16,565,000. Approximately \$53,400,000 of assets were brought into the national banking system by reason of the 3 State banks being consolidated with national banks. In addition, national banks reported the purchase of the business of 12 State banks, with capital stock of \$1,545,000 and assets of approximately \$56,200,000.

During the year, 32 national banks with common capital stock of \$7,320,000, 1 of which also had \$280,000 of preferred capital stock, went into voluntary liquidation in the manner provided by sections 5220 and 5221 of the United States Revised Statutes. Of these banks, 16 with common capital stock of \$3,865,000 and assets of \$229,505,136 were succeeded by other national banks; 13 with common capital stock of \$3,255,000, 1 of which also had \$280,000 of preferred capital stock, and assets of \$146,708,416, were succeeded by State banks, and 3 with common capital stock of \$200,000 and assets of \$5,974,826, paid their depositors and quit business.

Changes in the number and capital stock of national banks during the year ended December 31, 1949 are shown in the following summary.

*Organization, capital stock changes, and national banks closed as reported
during the year ended Dec. 31, 1949*

| | Number of banks | Capital stock | |
|--|--------------------|--------------------|-------------------|
| | | Common | Preferred |
| Increases: | | | |
| Banks newly chartered: | | | |
| Primary organizations..... | 11 | \$1,555,000 | ----- |
| Reorganizations..... | 2 | 200,000 | ----- |
| Conversions of State banks..... | 5 | 450,000 | \$50,000 |
| Capital stock: | | | |
| 114 cases by statutory sale..... | | 11,847,750 | ----- |
| 175 cases by statutory stock dividend..... | | 84,913,355 | ----- |
| 34 cases by stock dividend under articles of association..... | | 1,345,790 | ----- |
| 6 cases by statutory consolidation..... | | 1,325,000 | ----- |
| 2 cases by increase in par value of preferred capital stock..... | | | 604,000 |
| Total increases..... | 18 | 101,636,895 | 654,000 |
| Decreases: | | | |
| Banks ceasing operations: | | | |
| Voluntary liquidations: | | | |
| Succeeded by national banks..... | 16 | 3,865,000 | ----- |
| Succeeded by State banks..... | 13 | 3,255,000 | 280,000 |
| No successors..... | 3 | 200,000 | ----- |
| Statutory consolidations..... | 5 | | ----- |
| Receiverships..... | | | ----- |
| Capital stock: | | | |
| 84 cases by retirement..... | | | 7,458,570 |
| 3 cases by statutory reductions..... | | 130,000 | ----- |
| Total decreases..... | 37 | 7,450,000 | 7,738,570 |
| Net change..... | -19 | 94,186,895 | -7,084,570 |
| Charters in force Dec. 31, 1948, and authorized capital stock.. | 5,002 | 1,805,086,597 | 24,283,028 |
| Charters in force Dec. 31, 1949, and authorized capital stock.. | 4,983 | 1,899,273,492 | 17,198,458 |

BRANCHES

On December 31, 1949, 299 national banks were operating a total of 2,033 branches, including 5 seasonal offices.

During the year ended December 31, 1949, 100 branches were brought into the national banking system. Of the 100 branches, 49 were authorized to operate in places other than the city in which the parent bank is located. During the same period 6 branches were discontinued, 2 through actions of the boards of directors of the parent banks and 4 through voluntary liquidation of the parent banks.

Of the 100 branches authorized, 97 were operating on December 31, 1949. Eight branches authorized in 1948 did not begin operations until 1949. There was a net gain in the system of 99 operating branches in the year.

NATIONAL BANK NOTES OUTSTANDING

There were as of December 31, 1949, \$90,360,410.00 of national bank notes outstanding.

DISTRIBUTION OF ALL BANKS

On December 31, 1949, there were 14,705 commercial and savings banks in the United States and possessions with deposits of \$165,244,044,000. Of these banks, 13,628, or 93 percent, with 95 percent of the deposits, were insured banks. The 4,975 national banks, members of the Federal Reserve System, represented 34 percent of all banks and held 50 percent of the total deposits. The 531 mutual savings banks, of which 192 were insured, held \$19,293,388,000 of deposits.

Classification of all banks, Dec. 31, 1949

| | Banks | | | Deposits | | |
|---|-----------------|------------------------|--|----------------------|------------------------|--|
| | Number of banks | Percent of grand total | Change in 12 months (percent of grand total) | Amount (000 omitted) | Percent of grand total | Change in 12 months (percent of grand total) |
| Insured banks: | | | | | | |
| National..... | 4,975 | 33.83 | -0.04 | 83,112,814 | 50.30 | +0.06 |
| State member— | | | | | | |
| Commercial..... | 1,914 | 13.02 | -.04 | 40,755,734 | 24.66 | +0.01 |
| Mutual savings..... | 3 | .02 | 0 | 16,050 | .01 | 0 |
| Nonmember— | | | | | | |
| State commercial ¹ | 6,547 | 44.52 | +.38 | 19,325,761 | 11.69 | -.24 |
| Mutual savings..... | 189 | 1.29 | 0 | 13,575,497 | 8.22 | +.35 |
| Total insured banks..... | 13,628 | 92.68 | +.30 | 156,785,856 | 94.88 | +.18 |
| Uninsured banks: | | | | | | |
| Nonmember— | | | | | | |
| State commercial and private ² | 738 | 5.02 | -.30 | 2,756,347 | 1.67 | -.15 |
| Mutual savings..... | 339 | 2.30 | 0 | 5,701,841 | 3.45 | -.03 |
| Total uninsured banks..... | 1,077 | 7.32 | -.30 | 8,458,188 | 5.12 | -.18 |
| Total all banks..... | 14,705 | 100.00 | ----- | 165,244,044 | 100.00 | ----- |

¹ Includes 4 nonmember insured national banks.

² Includes 2 nonmember uninsured national banks

**ASSETS AND LIABILITIES OF ALL BANKS IN THE UNITED STATES
AND POSSESSIONS**

The total assets of all classes of active banks in the United States and possessions on December 31, 1949, amounted to \$180,043,000,000, an increase of \$3,968,000,000 since December 31, 1948.

The total deposits at the end of 1949 amounted to \$165,244,000,000, an increase of \$3,203,000,000 over 1948. Included in the 1949 figures are deposits of individuals, partnerships, and corporations of \$137,870,000,000, an increase of \$1,349,000,000 in the year. Deposits of the United States Government, including postal savings deposits, were \$3,325,000,000, an increase of \$804,000,000, or 32 percent, since December 1948; deposits of States and political subdivisions amounting to \$8,957,000,000 showed an increase of \$395,000,000, or 5 percent, in the year, and deposits of banks of \$12,721,000,000 were \$436,000,000, or 4 percent, more than in 1948.

Loans and discounts amounted to \$49,828,000,000 in December 1949 after deducting reserves of \$787,000,000 for possible future losses. The net loans were \$1,375,000,000, or 3 percent, over the amount reported as of the end of 1948. Commercial and industrial loans of \$17,195,000,000 were 10 percent less than at the end of 1948; consumer loans of \$8,159,000,000 increased 17 percent in the year; real estate loans of \$18,350,000,000 were up 10 percent, and all other loans of \$6,911,000,000 increased 8 percent.

The banks held obligations of the United States Government, direct and guaranteed, of \$78,754,000,000 in December 1949, an increase of \$4,292,000,000, or 6 percent, since December 1948. Obligations of States and political subdivisions held amounted to \$6,657,000,000, an increase of \$903,000,000, and other securities held amounted to \$6,025,000,000, an increase of \$308,000,000. The total of all securities held at the end of 1949 was \$91,436,000,000, and represented 51 percent of the banks' total assets. At the end of the previous year the ratio was 49 percent.

Cash and balances with other banks, including reserve balances, in December 1949 were \$36,676,000,000, a decrease of 7 percent since 1948.

Total capital accounts were \$13,165,000,000, compared to \$12,554,000,000 at the end of 1948. The total of surplus, profits, and reserves at the end of 1949 was \$9,617,000,000, an increase of \$486,000,000, or 5 percent in the year.

A statement of the assets and liabilities of all classes of active banks in the country at the end of December 1948 and 1949 follows:

*Assets and liabilities of all banks in the United States and possessions,
1948 and 1949*

[In millions of dollars]

| | Dec. 31, 1949 | Dec. 31, 1948 | Change since 1948 |
|--|------------------|------------------|----------------------|
| Number of banks..... | 14,705 | 14,735 | -30 |
| ASSETS | | | |
| Loans on real estate..... | 18,350 | 16,704 | +1,646 |
| Commercial and industrial loans (including open-market paper)..... | 17,195 | 19,055 | -1,860 |
| Consumer loans..... | 8,159 | 6,960 | +1,199 |
| Loans to brokers and dealers in securities and other loans for the purpose of purchasing or carrying securities..... | 2,658 | 2,332 | +326 |
| Other loans..... | 4,253 | 4,040 | +213 |
| Total gross loans..... | 50,615 | 49,091 | +1,524 |
| Less valuation reserves..... | 787 | 638 | +149 |
| Net loans..... | 49,828 | 48,453 | +1,375 |
| U. S. Government obligations, direct and guaranteed..... | 78,754 | 74,462 | +4,292 |
| Obligations of States and political subdivisions..... | 6,657 | 5,754 | +903 |
| Other bonds, notes, and debentures..... | 5,505 | 5,200 | +305 |
| Corporate stocks, including stocks of Federal Reserve banks..... | 520 | 517 | +3 |
| Total securities..... | 91,436 | 85,933 | +5,503 |
| Currency and coin..... | 2,185 | 2,145 | +40 |
| Balances with other banks, including reserve balances, and cash items in process of collection..... | 34,491 | 37,490 | -2,999 |
| Bank premises owned, furniture and fixtures..... | 1,173 | 1,123 | +50 |
| Real estate owned other than bank premises..... | 32 | 32 | 0 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 86 | 78 | +8 |
| Customers' liability on acceptances outstanding..... | 191 | 205 | -14 |
| Other assets..... | 621 | 616 | +5 |
| Total assets..... | 180,043 | 176,075 | +3,968 |
| LIABILITIES | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 83,454 | 83,166 | +288 |
| Time deposits of individuals, partnerships, and corporations..... | 54,416 | 53,355 | +1,061 |
| U. S. Government and postal savings deposits..... | 3,325 | 2,521 | +804 |
| Deposits of States and political subdivisions..... | 8,957 | 8,562 | +395 |
| Deposits of banks..... | 12,721 | 12,285 | +436 |
| Other deposits (certified and cashiers' checks, etc.)..... | 2,371 | 2,152 | +219 |
| Total deposits..... | 165,244 | 162,041 | +3,203 |
| Demand deposits..... | 108,976 | 107,088 | +1,888 |
| Time deposits..... | 56,268 | 54,953 | +1,315 |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 27 | 64 | -37 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 222 | 228 | -6 |
| Other liabilities..... | 1,385 | 1,188 | +197 |
| Total liabilities..... | 166,878 | 163,521 | +3,357 |
| CAPITAL ACCOUNTS | | | |
| Capital notes and debentures..... | 48 | 48 | 0 |
| Preferred stock..... | 69 | 79 | -10 |
| Common stock..... | 3,431 | 3,296 | +135 |
| Surplus..... | 6,385 | 6,008 | +377 |
| Undivided profits..... | 2,626 | 2,506 | +120 |
| Reserves and retirement account for preferred stock and capital notes and debentures..... | 606 | 617 | -11 |
| Total capital accounts..... | 13,165 | 12,554 | +611 |
| Total liabilities and capital accounts..... | 180,043 | 176,075 | +3,968 |

NOTE.—Figures for nonnational banks obtained from the Federal Deposit Insurance Corporation.

REPORTS FROM BANKS

National banks in the continental United States, Alaska, the Territory of Hawaii, and the Virgin Islands of the United States were, in accordance with the provisions of section 5211 of the Revised Statutes, called upon to submit four reports of condition during the year ended December 31, 1949. Reports were required as of April 11, June 30, November 1, and December 31. Summaries from all condition reports, by States, are published in pamphlet form. National banks were also required by statute to obtain reports of their affiliates and holding company affiliates other than member banks as of the four dates for which condition reports of the banks were obtained and to submit such reports to the Comptroller.

Under the general power conferred upon him by law, the Comptroller obtained from each national bank during the period indicated semi-annual reports of earnings, expenses, and dividends; also reports of condition of all domestic branches as of June 30, 1949, and foreign branches as of December 31, 1949.

National banking associations authorized to act in a fiduciary capacity were called upon to submit reports of their trust departments as of the close of business on December 31, 1949.

In accordance with section 298 of the Code of Law for the District of Columbia, banks other than national in the District were required to make to the Comptroller condition reports and reports of earnings, expenses, and dividends identical with those obtained from national banks during the year. Building and loan associations and credit unions in the District of Columbia under the supervision of the Comptroller were required to submit reports of their assets and liabilities as of December 31, 1949, and reports of receipts and disbursements for the year ended December 31, 1949.

Detailed figures from reports of condition and earnings and dividends will be found in the appendix of this report.

AFFILIATES AND HOLDING COMPANY AFFILIATES OF NATIONAL BANKS

The Federal statute requires each national bank to obtain and submit to the Comptroller periodically reports of its affiliates, as defined in sections 2(b) and (c) of the Banking Act of 1933, as amended, unless waived by the Comptroller. At the end of December 1949, 854 of the national banks reported 11,962 affiliates and holding company affiliates, of which 10,296 were duplications reported by 239 banks. The actual number of affiliates, or 1,666, included 23 holding company affiliates which controlled 195 active national banks. The number of banks in each holding company group varied from 1 to 48. At the end of 1948 there were 23 holding company affiliates which controlled 194 national banks, varying in number from 1 to 48 associations. Under the waiver of requirement for reports of affiliates, it was necessary for only 348 banks to submit and publish 387 reports of affiliates and holding company affiliates. Of the latter number 179 were duplications of reports of affiliates and holding company affiliates by 179 banks.

LIQUIDATION OF INSOLVENT NATIONAL BANKS

During the year ended December 31, 1949, there were no failures of national banks. The liquidation of two insolvent national banks was completed during the year, leaving a total of four receiverships in process of liquidation as of December 31, 1949. Of these four banks two were in charge of the Federal Deposit Insurance Corporation as receiver and the remaining two banks were involved in litigation.

ISSUE AND REDEMPTION OF NOTES

One thousand and twenty-six shipments of Federal Reserve currency were made from Washington, D. C., during the year ended December 31, 1949, to Federal Reserve agents and Federal Reserve branch banks, aggregating \$4,759,320,000, and in addition, 20 deliveries were made to the Treasurer of the United States aggregating \$93,200,000.

Four thousand nine hundred and eighteen lots of unfit Federal Reserve currency were received for verification and certification for destruction consisting of 451,504,149 notes aggregating \$5,572,084,866.

Twenty-four lots of national bank notes were received for verification and certification for retirement and destruction consisting of 474,269 notes aggregating \$7,275,931.

One hundred ninety-three thousand one hundred and sixty-four fragments of charred Federal Reserve and national bank notes aggregating \$2,742,257 were presented by the Treasurer of the United States for identification and approval.

EXAMINATION OF NATIONAL BANKS

The National Bank Act requires that each national bank be examined at least twice each year in order that the Comptroller may be kept currently informed of its condition and require such corrections as are deemed necessary with a view to maintaining each bank in sound condition. In addition to the regular examinations, special examinations are conducted of banks the condition of which is regarded as unsatisfactory.

During the year ended December 31, 1949, 9,694 examinations of banks, 3,538 examinations of branches, 1,572 examinations of trust departments, and 34 examinations of affiliates were conducted. Five State banks were examined in connection with conversions to or consolidations with national banks. Investigations were also conducted in connection with applications for 25 new charters and 134 new branches.

ORGANIZATION AND STAFF

On December 31, 1949 the Office of the Comptroller of the Currency had in its employ 1,178 persons. Of these, 204 were assigned to the Washington Office, including 33 employees in the Federal Reserve Issue and Redemption Division, which is an expense of the Federal Reserve Banks. The total personnel in the Washington Office was reduced by 8 during the year.

At the end of the year 1949 there were 125 clerks employed in the 12 field offices located in the 12 Federal Reserve districts, a decrease of one employee. However, there was a net increase of 100 employees in the entire field force, the result of our efforts to bring our examining staff up to normal requirements.

Sixteen national bank examiners and 51 assistant national bank examiners left the service during the year. In the same period 23 assistants were promoted to examiner and 162 new assistants were appointed, leaving a total of 260 examiners and 589 assistant examiners in the service at the end of the year.

EXPENSES OF THE BUREAU

The expenses of the office incident to the supervision of national banks are met largely by fees assessed against the banks. Such expenses paid from these assessments for the calendar year 1949 aggregated \$6,572,482.48.

Expenses of the Division of Insolvent National Banks are paid from assessments against insolvent national banks in process of liquidation. Such expenses for the calendar year 1949 totaled \$82,826.11.

Expenses of the Federal Reserve Issue and Redemption Division are paid by the Federal Reserve banks. These expenses for the calendar year 1949 amounted to \$99,045.47.

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| No. | Name | Date of appointment | Date of resignation | State |
|-------------------------------------|-------------------------|---------------------|----------------------------|-----------------------|
| COMPTROLLERS OF THE CURRENCY | | | | |
| 1 | McCulloch, Hugh | May 9, 1863 | Mar. 8, 1865 | Indiana. |
| 2 | Clarke, Freeman | Mar. 21, 1865 | July 24, 1866 | New York. |
| 3 | Hulburd, Hiland R. | Feb. 1, 1867 | Apr. 3, 1872 | Ohio. |
| 4 | Knox, John Jay | Apr. 25, 1872 | Apr. 30, 1884 | Minnesota. |
| 5 | Cannon, Henry W. | May 12, 1884 | Mar. 1, 1886 | Do. |
| 6 | Trenholm, William L. | Apr. 20, 1886 | Apr. 30, 1889 | South Carolina. |
| 7 | Lacey, Edward S. | May 1, 1889 | June 30, 1892 | Michigan. |
| 8 | Hepburn, A. Barton | Aug. 2, 1892 | Apr. 25, 1893 | New York. |
| 9 | Eckels, James H. | Apr. 26, 1893 | Dec. 31, 1897 | Illinois. |
| 10 | Dawes, Charles G. | Jan. 1, 1898 | Sept. 30, 1901 | Do. |
| 11 | Ridgely, William Barret | Oct. 1, 1901 | Mar. 28, 1908 | Do. |
| 12 | Murray, Lawrence O. | Apr. 28, 1908 | Apr. 27, 1913 ¹ | New York. |
| 13 | Williams, John Skelton | Feb. 2, 1914 | Mar. 2, 1921 | Virginia. |
| 14 | Crissinger, D. R. | Mar. 17, 1921 | Apr. 30, 1923 | Ohio. |
| 15 | Dawes, Henry M. | May 1, 1923 | Dec. 17, 1924 | Illinois. |
| 16 | McIntosh, Joseph W. | Dec. 20, 1924 | Nov. 20, 1928 | Do. |
| 17 | Pole, John W. | Nov. 21, 1928 | Sept. 20, 1932 | Ohio. |
| 18 | O'Connor, J. F. T. | May 11, 1933 | Apr. 16, 1938 | California. |
| 19 | Delano, Preston | Oct. 24, 1938 | ----- | Massachusetts. |
| DEPUTY COMPTROLLERS OF THE CURRENCY | | | | |
| 1 | Howard, Samuel T. | May 9, 1863 | Aug. 1, 1865 | New York. |
| 2 | Hulburd, Hiland R. | Aug. 1, 1865 | Jan. 31, 1867 | Ohio. |
| 3 | Knox, John Jay | Mar. 12, 1867 | Apr. 24, 1872 | Minnesota. |
| 4 | Langworthy, John S. | Aug. 8, 1872 | Jan. 3, 1886 | New York. |
| 5 | Snyder, V. P. | Jan. 5, 1886 | Jan. 3, 1887 | Do. |
| 6 | Abrahams, J. D. | Jan. 27, 1887 | May 25, 1890 | Virginia. |
| 7 | Nixon, R. M. | Aug. 11, 1890 | Mar. 16, 1893 | Indiana. |
| 8 | Tucker, Oliver P. | Apr. 7, 1893 | Mar. 11, 1896 | Kentucky. |
| 9 | Coffin, George M. | Mar. 12, 1896 | Aug. 31, 1898 | South Carolina. |
| 10 | Murray, Lawrence O. | Sept. 1, 1898 | June 27, 1899 | New York. |
| 11 | Kane, Thomas P. | June 29, 1899 | Mar. 2, 1923 ² | District of Columbia. |
| 12 | Fowler, Willis J. | July 1, 1908 | Feb. 14, 1927 | Indiana. |
| 13 | McIntosh, Joseph W. | May 21, 1923 | Dec. 19, 1924 | Illinois. |
| 14 | Collins, Charles W. | July 1, 1923 | June 30, 1927 | Do. |
| 15 | Stearns, E. W. | Jan. 6, 1925 | Nov. 30, 1928 | Virginia. |
| 16 | Awalt, E. G. | July 1, 1927 | Feb. 15, 1936 | Maryland. |
| 17 | Gough, E. H. | July 6, 1927 | Oct. 16, 1941 | Indiana. |
| 18 | Proctor, John L. | Dec. 1, 1928 | Jan. 23, 1933 | Washington. |
| 19 | Lyons, Gibbs | Jan. 24, 1933 | Jan. 15, 1938 | Georgia. |
| 20 | Prentiss, William, Jr. | Feb. 24, 1936 | ----- | California. |
| 21 | Diggs, Marshall R. | Jan. 16, 1938 | Sept. 30, 1938 | Texas. |
| 22 | Oppegard, G. J. | ----- | do. | California. |
| 23 | Upham, C. B. | Oct. 1, 1938 | Dec. 31, 1948 | Iowa. |
| 24 | Mulroney, A. J. | May 1, 1939 | Aug. 31, 1941 | Do. |
| 25 | McCandless, R. B. | July 7, 1941 | ----- | Do. |
| 26 | Sedlacek, L. H. | Sept. 1, 1941 | Sept. 30, 1944 | Nebraska. |
| 27 | Robertson, J. L. | Oct. 1, 1944 | ----- | Nebraska. |
| 28 | Hudspeth, J. W. | Jan. 1, 1949 | ----- | Texas. |

¹ Term expired.² Died Mar. 2, 1923

TABLE NO. 2—*Total number of national banks organized, consolidated under act Nov. 7, 1918, as amended, insolvent, in voluntary liquidation, and in existence Dec. 31, 1949*

| Location | Organized | Consolidated under act Nov. 7, 1918 | Insolvent | In liquidation | In existence |
|--|-----------|-------------------------------------|-----------|----------------|--------------|
| Maine..... | 127 | 5 | 13 | 76 | 33 |
| New Hampshire..... | 80 | 2 | 5 | 22 | 51 |
| Vermont..... | 85 | 1 | 17 | 28 | 39 |
| Massachusetts..... | 371 | 24 | 28 | 201 | 118 |
| Rhode Island..... | 67 | 3 | 2 | 54 | 8 |
| Connecticut..... | 122 | 5 | 7 | 63 | 47 |
| Total New England States..... | 852 | 40 | 72 | 444 | 296 |
| New York..... | 991 | 55 | 129 | 425 | 382 |
| New Jersey..... | 417 | 21 | 59 | 129 | 208 |
| Pennsylvania..... | 1,282 | 47 | 211 | 391 | 633 |
| Delaware..... | 30 | 1 | 1 | 16 | 13 |
| Maryland..... | 141 | 2 | 17 | 61 | 61 |
| District of Columbia..... | 32 | 4 | 7 | 12 | 9 |
| Total Eastern States..... | 2,893 | 129 | 424 | 1,034 | 1,306 |
| Virginia..... | 250 | 17 | 28 | 73 | 132 |
| West Virginia..... | 190 | 11 | 38 | 67 | 74 |
| North Carolina..... | 152 | 5 | 44 | 57 | 46 |
| South Carolina..... | 123 | 6 | 43 | 49 | 25 |
| Georgia..... | 187 | 8 | 42 | 86 | 51 |
| Florida..... | 146 | 2 | 42 | 41 | 61 |
| Alabama..... | 178 | 2 | 45 | 62 | 69 |
| Mississippi..... | 79 | 5 | 16 | 34 | 24 |
| Louisiana..... | 107 | 3 | 16 | 53 | 35 |
| Texas..... | 1,179 | 35 | 140 | 564 | 440 |
| Arkansas..... | 147 | 1 | 39 | 55 | 52 |
| Kentucky..... | 246 | 9 | 37 | 108 | 92 |
| Tennessee..... | 208 | 7 | 36 | 93 | 72 |
| Total Southern States..... | 3,192 | 111 | 566 | 1,342 | 1,173 |
| Ohio..... | 696 | 25 | 112 | 318 | 241 |
| Indiana..... | 438 | 12 | 98 | 203 | 125 |
| Illinois..... | 915 | 17 | 227 | 288 | 383 |
| Michigan..... | 318 | 10 | 77 | 153 | 78 |
| Wisconsin..... | 273 | 9 | 54 | 115 | 95 |
| Minnesota..... | 490 | 7 | 116 | 188 | 179 |
| Iowa..... | 546 | 4 | 204 | 241 | 97 |
| Missouri..... | 293 | 10 | 58 | 146 | 79 |
| Total Middle Western States..... | 3,969 | 94 | 946 | 1,652 | 1,277 |
| North Dakota..... | 259 | 3 | 100 | 115 | 41 |
| South Dakota..... | 219 | 12 | 93 | 79 | 35 |
| Nebraska..... | 404 | 1 | 83 | 194 | 126 |
| Kansas..... | 447 | 4 | 76 | 193 | 174 |
| Montana..... | 193 | 3 | 76 | 75 | 39 |
| Wyoming..... | 61 | 1 | 12 | 25 | 24 |
| Colorado..... | 218 | 3 | 55 | 83 | 77 |
| New Mexico..... | 86 | 1 | 25 | 35 | 26 |
| Oklahoma..... | 743 | 12 | 84 | 448 | 199 |
| Total Western States..... | 2,630 | 38 | 604 | 1,247 | 741 |
| Washington..... | 225 | 17 | 51 | 120 | 37 |
| Oregon..... | 148 | 2 | 30 | 96 | 20 |
| California..... | 519 | 12 | 64 | 349 | 94 |
| Idaho..... | 110 | 1 | 35 | 61 | 14 |
| Utah..... | 38 | 4 | 6 | 17 | 11 |
| Nevada..... | 17 | 1 | 4 | 7 | 5 |
| Arizona..... | 31 | 1 | 6 | 21 | 3 |
| Total Pacific States..... | 1,088 | 37 | 196 | 671 | 184 |
| Alaska..... | 5 | 1 | 1 | 1 | 4 |
| The Territory of Hawaii..... | 6 | 1 | 1 | 4 | 1 |
| Puerto Rico..... | 1 | 1 | 1 | 1 | 1 |
| Virgin Islands of the United States..... | 1 | 1 | 1 | 1 | 1 |
| Total possessions..... | 13 | 1 | 1 | 6 | 6 |
| Total United States and possessions..... | 14,637 | 450 | 2,808 | 6,396 | 4,983 |

¹ Includes 456 organized under Act Feb. 25, 1863; 9,401 under Act June 3, 1864, as amended; 10 under Gold currency Act of July 12, 1870; and 4,770 under Act Mar. 14, 1900.

² Exclusive of those restored to solvency.

³ Includes 208 passed into liquidation upon expiration of corporate existence.

TABLE No. 3—Number and authorized capital stock of national banks chartered and the number and capital stock of national banks closed in each year ended Oct. 31, from 1935 to 1941, inclusive, for the 14-month period from Nov. 1, 1941, to Dec. 31, 1942, inclusive, and for the years ended Dec. 31, 1943 to 1949 inclusive

| Year | Chartered | | Closed | | | | | | Net yearly increase (exclusive of existing banks increasing their capital) | | Net yearly decrease (exclusive of existing banks decreasing their capital) | |
|------|-----------|-------------|---|--------------------|-----------------------------|--------------|-----------|-------------|--|-----------|--|--------------|
| | | | Consolidated under act Nov. 7, 1918 | | In voluntary liquidation | | Insolvent | | | | | |
| | No. | Capital | No. | Loss to capital | No. | Capital | No. | Capital | No. | Capital | No. | Capital |
| 1935 | 49 | \$7,780,000 | 13 | 1447,100 | 189 | \$19,615,250 | 25 | \$4,305,020 | | | 158 | \$14,827,370 |
| 1936 | 20 | 2,465,000 | 3 | 1215,000 | 76 | 7,680,000 | 6 | 10,200,000 | | | 59 | 5,230,000 |
| 1937 | 29 | 5,355,000 | 8 | 302,875 | 98 | 11,049,540 | 11 | 1,987,150 | | | 82 | 7,269,565 |
| 1938 | 8 | 875,000 | 3 | | 47 | 4,550,500 | 2 | 50,000 | | | 43 | 3,700,500 |
| 1939 | 19 | 2,925,000 | 1 | 1275,000 | 56 | 7,066,000 | 6 | 745,000 | | | 42 | 4,436,000 |
| 1940 | 19 | 3,282,000 | 4 | 582,500 | 53 | 5,178,250 | | | | | 38 | 2,478,750 |
| 1941 | 15 | 5,545,000 | 6 | 125,000 | 41 | 5,319,180 | 3 | 282,000 | | | 35 | 81,180 |
| 1942 | 9 | 1,177,089 | 1 | 142,000 | 48 | 6,604,100 | 2 | 160,000 | | | 42 | 5,629,011 |
| 1943 | 12 | 2,175,000 | 1 | | 50 | 5,129,155 | 2 | 650,000 | | | 41 | 3,604,155 |
| 1944 | 21 | 3,815,000 | 3 | 12125,000 | 30 | 3,229,750 | | | | \$460,250 | 12 | |
| 1945 | 39 | 5,110,000 | 5 | 1,700,000 | 43 | 3,513,000 | | | | | 9 | 103,000 |
| 1946 | 36 | 8,475,000 | 10 | 150,000 | 35 | 4,535,000 | | | | 3,890,000 | 9 | |
| 1947 | 26 | 5,400,000 | 2 | | 30 | 5,422,300 | | | | | 6 | 22,300 |
| 1948 | 21 | 3,420,000 | 5 | 1775,000 | 27 | 4,218,635 | | | | | 11 | 1,573,635 |
| 1949 | 18 | 2,255,000 | 5 | | 32 | 7,600,000 | | | | | 19 | 5,345,000 |

¹ Amount of capital stock reductions incident to consolidations.

² Preferred capital stock reduction.

³ Includes \$50,000 of preferred capital stock.

⁴ Includes \$280,000 of preferred capital stock.

TABLE No. 4—*National banks chartered during the year ended Dec. 31, 1949*

| Char- ter No. | Title | Capital stock (common) |
|---------------------|--|------------------------------|
| ARKANSAS | | |
| 14631 | Citizens National Bank of Walnut Ridge..... | \$50,000 |
| CALIFORNIA | | |
| 14624 | Tulare County National Bank of Visalia..... | 150,000 |
| 14625 | First National Bank in McFarland..... | 75,000 |
| 14632 | National City Bank of Long Beach..... | 400,000 |
| | Total (3 banks)..... | 625,000 |
| CONNECTICUT | | |
| 14627 | First National Bank of Thompsonville..... | 100,000 |
| GEORGIA | | |
| 14620 | DeKalb National Bank of Brookhaven..... | 50,000 |
| ILLINOIS | | |
| 14626 | Du Quoin National Bank, Du Quoin..... | 100,000 |
| INDIANA | | |
| 14630 | Farmers and Merchants National Bank of Monticello..... | 125,000 |
| LOUISIANA | | |
| 14621 | Gulf National Bank of Lake Charles..... | 150,000 |
| MINNESOTA | | |
| 14622 | St. Cloud National Bank, St. Cloud..... | 100,000 |
| NEBRASKA | | |
| 14637 | First National Bank of Chadron..... | 100,000 |
| NEW MEXICO | | |
| 14628 | First National Bank of Hobbs..... | 150,000 |
| 14636 | First National Bank in Las Vegas..... | 150,000 |
| | Total (2 banks)..... | 300,000 |
| SOUTH CAROLINA | | |
| 14625 | First National Bank of Easley..... | 75,000 |
| TEXAS | | |
| 14623 | First National Bank of Monahans..... | 130,000 |
| 14634 | First National Bank of Edna..... | 150,000 |
| 14635 | First National Bank of McAllen..... | 150,000 |
| | Total (3 banks)..... | 430,000 |
| VIRGINIA | | |
| 14633 | Farmers & Merchants National Bank of Blacksburg..... | 50,000 |
| | Total United States (18 banks)..... | 12,255,000 |

¹ Includes \$50,000 of preferred capital stock.

TABLE No. 5—*National banks chartered which were conversions of State banks during the year ended Dec. 31, 1949*

| Char- ter No. | Title and location | State | Effective date of charter | Author- ized capital | Approx- imate surplus and un- divided profits | Approx- imate assets |
|---------------------|--|-----------------|---------------------------------|----------------------------|--|----------------------------|
| 14620 | DeKalb National Bank of Brookhaven | Georgia | Jan. 19 | \$50,000 | \$21,643 | \$699,960 |
| 14621 | Gulf National Bank at Lake Charles | Louisiana | Feb. 1 | 150,000 | 564,115 | 12,122,022 |
| 14622 | St. Cloud National Bank, St. Cloud | Minnesota | do | 100,000 | 93,790 | 2,447,293 |
| 14633 | Farmers & Merchants National Bank of Blacksburg | Virginia | Sept. 1 | 50,000 | 65,037 | 1,315,595 |
| 14635 | First National Bank of McAllen | Texas | Nov. 1 | 150,000 | 300,854 | 10,050,743 |
| | Total (5 banks) | | | 1500,000 | 1,045,439 | 26,635,613 |

¹ Includes \$50,000 of preferred capital stock.

TABLE No. 6—*National Banks reported in voluntary liquidation during the year ended Dec. 31, 1949, the names of succeeding banks in cases of succession, with date of liquidation and capital stock*

| Name and location of bank | Date of liquidation | Capital Stock (Common) |
|---|---------------------|------------------------|
| First National Bank in Merced, Calif. (13028), absorbed by The Anglo California National Bank of San Francisco, Calif. | Dec. 18, 1948 | \$100,000 |
| Manitowoc National Bank, Manitowoc, Wis. (13921), absorbed by Manitowoc Savings Bank, Manitowoc. | Dec. 31, 1948 | 100,000 |
| The Southbridge National Bank, Southbridge, Mass. (934), absorbed by Worcester County Trust Company, Worcester, Mass. | Jan. 15, 1949 | 200,000 |
| The National Bank of Commerce and Trust Company of Providence, R. I. (1366), absorbed by Rhode Island Hospital National Bank of Providence. | Jan. 31, 1949 | 850,000 |
| The First National Bank of Reagan, Tex. (12715), absorbed by Marlin National Bank, Marlin, Tex. | Feb. 10, 1949 | 25,000 |
| The First National Bank of Dyer, Ind. (6909), absorbed by Gary National Bank, Gary, Ind. | Feb. 23, 1949 | 75,000 |
| The National Exchange Bank of Wheeling, W. Va. (5164), absorbed by Wheeling Dollar Savings and Trust Co., Wheeling. | Mar. 1, 1949 | 500,000 |
| The First National Bank of Sheridan, Oreg. (8721), absorbed by The United States National Bank of Portland, Oreg. | Feb. 26, 1949 | 25,000 |
| The Tioga National Bank and Trust Company of Philadelphia, Pa. (13003), absorbed by Second National Bank of Philadelphia. | Apr. 30, 1949 | 300,000 |
| The Ensworth National Bank of Waterford, Pa. (10027), absorbed by The First National Bank of Erie, Pa. | Apr. 30, 1949 | 25,000 |
| National Bank of America in Pittsburgh, Pa. (14271), absorbed by Commonwealth Trust Company of Pittsburgh. | Apr. 29, 1949 | 250,000 |
| The Whitman National Bank, Whitman, Mass. (4660), absorbed by The Home National Bank of Brockton, Mass. | May 2, 1949 | 50,000 |
| The First National Bank of Clifton, N. J. (11983), absorbed by First National Bank and Trust Company of Paterson, N. J. | June 10, 1949 | 250,000 |
| First National Bank at Glendale, Calif. ¹ (14298), absorbed by California Bank, Los Angeles, Calif. | June 11, 1949 | 200,000 |
| The Peoples National Bank of Parkersburg, W. Va. (13621), absorbed by The Parkersburg National Bank, Parkersburg. | June 18, 1949 | 340,000 |
| The Plainfield National Bank of Moosup, Conn. (10145). | June 24, 1949 | 100,000 |
| The Eastport National Bank, Eastport, N. Y. (13228), absorbed by Center Moriches Bank, Center Moriches, N. Y. | June 30, 1949 | 50,000 |
| The Evanston National Bank, Evanston, Wyo. (8612). | July 16, 1949 | 50,000 |
| The Tradesmen National Bank of Oklahoma City, Okla. (11628), absorbed by The First National Bank and Trust Company of Oklahoma City. | Aug. 17, 1949 | 500,000 |
| First National Bank in Richmond, Calif. (12341), succeeded by First State Bank of Richmond. | Aug. 31, 1949 | 100,000 |
| The First National Bank of Monmouth, Oreg. (10071), absorbed by The United States National Bank of Portland, Oreg. | Sept. 15, 1949 | 50,000 |
| The Capital National Bank and Trust Company of Hartford, Conn. (13038), succeeded by The Capitol State Bank and Trust Company, Hartford. | Sept. 19, 1949 | 300,000 |
| The Bonner County National Bank of Sandpoint, Idaho (9263), absorbed by The Idaho First National Bank, Boise, Idaho. | Aug. 20, 1949 | 65,000 |
| The First National Bank of Weeping Water, Nebr. (3523). | Oct. 29, 1949 | 50,000 |
| The Irvington National Bank, Irvington, N. J. (7981), absorbed by Fidelity Union Trust Company, Newark, N. J. | Oct. 14, 1949 | 2430,000 |
| The National Bronx Bank of New York, N. Y. (12900), absorbed by Manufacturers Trust Company, New York. | Nov. 18, 1949 | 1,000,000 |
| The Albany National Bank, Laramie, Wyo. (3615), absorbed by The First National Bank of Laramie. | Nov. 12, 1949 | 100,000 |
| First National Bank in Council Bluffs, Iowa (14028), absorbed by Council Bluffs Savings Bank, Council Bluffs. | Nov. 22, 1949 | 100,000 |
| The Hurlbut National Bank of Winsted, Conn. (1494), absorbed by Hartford-Connecticut Trust Company, Hartford, Conn. | Dec. 9, 1949 | 205,000 |
| The First National Bank of Winsted, Conn. (2414), absorbed by Hartford-Connecticut Trust Company, Hartford, Conn. | Dec. 9, 1949 | 100,000 |
| The Capital National Bank of Sacramento, Calif. (10107), absorbed by The Anglo California National Bank of San Francisco, Calif. | Dec. 3, 1949 | 1,000,000 |
| The National Hamilton Bank, Hamilton, N. Y. (1334), absorbed by The Oneida Valley National Bank of Oneida, N. Y. | Dec. 19, 1949 | 110,000 |
| Total (32) banks | | \$7,600,000 |

¹ With 1 branch in Glendale.

² Includes \$280,000 of preferred capital stock.

³ With 3 branches in the City of New York.

TABLE NO. 7—*National and State banks consolidated during the year ended Dec. 31, 1949, under act Nov. 7, 1918, as amended*

| | Capital stock | Surplus | Undivided profits | Total assets |
|---|------------------|-------------|----------------------|-----------------|
| Capital National Bank in Jackson, Miss. (No. 13708), with..... | \$600,000 | \$1,000,000 | \$69,697 | \$36,339,517 |
| and The Jackson-State National Bank, Jackson, Miss. (No. 10523), which had..... | 500,000 | 800,000 | 35,391 | 33,910,383 |
| consolidated Feb. 22, 1949, under charter of the latter bank (No. 10523) and title "First National Bank of Jackson." The consolidated bank at date of consolidation had..... | 1,100,000 | 1,800,000 | 110,971 | 70,249,900 |
| The Abington National Bank of Clark's Summit, Pa. (No. 10383), with..... | 50,000 | 80,000 | 30,799 | 2,321,027 |
| and The First National Bank of Scranton, Pa. (No. 77), which had..... | 4,050,000 | 4,050,000 | 1,430,068 | 98,924,545 |
| consolidated Mar. 31, 1949, under charter and title of the latter bank (No. 77). The consolidated bank at date of consolidation had..... | 4,185,000 | 4,185,000 | 1,291,593 | 101,111,676 |
| The Waverly Savings Bank, Waverly, Iowa, with..... | 100,000 | 50,000 | 22,085 | 2,853,445 |
| and The First National Bank of Waverly, Iowa (No. 3105), which had..... | 75,000 | 125,000 | 46,870 | 3,111,150 |
| consolidated May 31, 1949, under charter and title of the latter bank (No. 3105). The consolidated bank at date of consolidation had..... | 200,000 | 100,000 | 63,525 | 5,939,006 |
| Merchants and Newark Trust Company of Newark, N. J., with..... | 2,500,000 | 1,500,000 | 2,218,686 | 38,595,931 |
| and The National State Bank of Newark, N. J. (No. 1452), which had..... | 1,000,000 | 4,500,000 | 711,137 | 76,164,699 |
| consolidated June 17, 1949, under charter and title of the latter bank (No. 1452). The consolidated bank at date of consolidation had..... | 1,500,000 | 6,500,000 | 1,429,823 | 114,760,630 |
| The First National Bank of Hartford, Conn. (No. 121), with..... | 1,150,000 | 1,150,000 | 330,066 | 21,860,544 |
| and Hartford National Bank and Trust Company, Hartford, Conn. (No. 1338), which had..... | 4,000,000 | 4,000,000 | 2,969,498 | 151,675,508 |
| consolidated July 15, 1949, under charter and title of the latter bank (No. 1338). The consolidated bank at date of consolidation had..... | 5,150,000 | 5,150,000 | 3,310,908 | 173,536,052 |
| The Clifton National Bank, Clifton, N. J. (No. 12690), with..... | 200,000 | 205,000 | 262,264 | 13,190,124 |
| and Passaic National Bank and Trust Company, Passaic, N. J. (No. 12205), which had..... | 2,000,000 | 2,000,000 | 2,185,135 | 88,375,478 |
| consolidated Aug. 19, 1949, under charter of the latter bank (No. 12205) and title "Passaic-Clifton National Bank and Trust Company." The consolidated bank at date of consolidation had..... | 2,250,000 | 2,250,000 | 2,352,453 | 101,417,849 |
| The Phoenix Savings Bank & Trust Company, Phoenix, Ariz., with..... | 247,500 | 247,500 | 594,289 | 11,907,721 |
| and "First National Bank of Arizona, Phoenix," Ariz. (No. 3728), which had..... | 1,100,000 | 1,625,000 | 997,813 | 75,587,592 |
| consolidated Oct. 31, 1949, under charter and title of the latter bank (No. 3728). The consolidated bank at date of consolidation had..... | 1,430,000 | 2,000,000 | 1,382,101 | 87,129,892 |
| The First National Bank of Merrick, N. Y. (No. 12503), with..... | 300,000 | 300,000 | 164,004 | 11,371,246 |
| and The First National Bank and Trust Company of Freeport, N. Y. (No. 7703), which had..... | 215,000 | 200,000 | 145,367 | 12,347,141 |
| consolidated Nov. 18, 1949, under charter of the latter bank (No. 7703) and title "The Island National Bank of Freeport." The consolidated bank at date of consolidation had..... | 750,000 | 750,000 | 324,372 | 23,718,386 |

¹ Title changed Nov. 21, 1949 to "The Meadowbrook National Bank of Freeport."

TABLE No. 8—Number of domestic branches of national banks authorized during the year ended Dec. 31, 1949

| Char- ter No. | Title and Location | Branches authorized under act of Feb. 25, 1927, as amended. | | |
|---------------------|---|--|------------------------|-------|
| | | Local | Other than local | Total |
| ARIZONA | | | | |
| 3728 | First National Bank of Arizona, Phoenix..... | 1 | 1 | 2 |
| 14324 | The Valley National Bank of Phoenix..... | | 1 | 1 |
| CALIFORNIA | | | | |
| 14568 | Valley National Bank of Alhambra..... | 1 | | 1 |
| 5927 | Citizens National Trust & Savings Bank of Los Angeles..... | 1 | | 1 |
| 2491 | Security-First National Bank of Los Angeles..... | 1 | 1 | 2 |
| 8907 | The Citizens National Trust and Savings Bank of Riverside..... | 2 | | 2 |
| 3050 | The First National Trust and Savings Bank of San Diego..... | 2 | | 2 |
| 9174 | The Anglo California National Bank of San Francisco..... | 1 | 2 | 3 |
| 13044 | Bank of America National Trust and Savings Association, San Francisco..... | 1 | 8 | 9 |
| CONNECTICUT | | | | |
| 335 | The First National Bank and Trust Company of Bridgeport..... | 1 | | 1 |
| 1338 | Hartford National Bank and Trust Company, Hartford..... | | 1 | 1 |
| 1037 | The New London City National Bank, New London..... | | 1 | 1 |
| GEORGIA | | | | |
| 1860 | The National Exchange Bank of Augusta..... | 1 | | 1 |
| IDAHO | | | | |
| 1668 | The Idaho First National Bank, Boise..... | | 1 | 1 |
| 6982 | American National Bank of Idaho, Idaho Falls..... | | 1 | 1 |
| INDIANA | | | | |
| 14468 | Gary National Bank, Gary..... | | 1 | 1 |
| 5167 | The First National Bank of Mishawaka..... | | 1 | 1 |
| LOUISIANA | | | | |
| 14462 | Fidelity National Bank of Baton Rouge..... | 2 | | 2 |
| 14228 | The Calcasieu-Marine National Bank of Lake Charles..... | | 2 | 2 |
| 3595 | The First National Bank of Shreveport..... | 1 | | 1 |
| MASSACHUSETTS | | | | |
| 5155 | The National Shawmut Bank of Boston..... | 1 | | 1 |
| 2152 | The Home National Bank of Brockton..... | | 1 | 1 |
| 1274 | The Martha's Vineyard National Bank of Tisbury..... | | 1 | 1 |
| MICHIGAN | | | | |
| 13671 | National Bank of Detroit..... | 1 | | 1 |
| 191 | The First National Bank and Trust Company of Kalamazoo..... | | 1 | 1 |
| MISSISSIPPI | | | | |
| 10523 | First National Bank of Jackson..... | 1 | | 1 |
| NEVADA | | | | |
| 7038 | First National Bank of Nevada, Reno, Nevada..... | 1 | | 1 |
| NEW JERSEY | | | | |
| 6960 | Somerset Hills National Bank of Bernardsville..... | | 1 | 1 |
| 1452 | The National State Bank of Newark..... | 2 | | 2 |
| 925 | The Sussex and Merchants National Bank of Newton..... | | 2 | 2 |
| 12205 | Passaic-Clifton National Bank and Trust Company, Passaic..... | | 1 | 1 |
| 320 | The First National Bank and Trust Company of Paterson..... | | 2 | 2 |

TABLE No. 8.—Number of domestic branches of national banks authorized during the year ended Dec. 31, 1949—Continued

| Char- ter No. | Title and Location | Branches authorized under act of Feb. 25, 1927, as amended. | | |
|---------------------|--|--|------------------------|-------|
| | | Local | Other than local | Total |
| NEW YORK | | | | |
| 1301 | The National Commercial Bank and Trust Company of Albany | | 2 | 2 |
| 7703 | The Island National Bank of Freeport ¹ | | 1 | 1 |
| 13080 | The Bensonhurst National Bank of Brooklyn in New York | 1 | | 1 |
| 9219 | The Peoples National Bank of Brooklyn in New York | 1 | | 1 |
| 13149 | The Springfield Gardens National Bank of New York | | 1 | 1 |
| 1090 | The Oneida Valley National Bank of Oneida | | 1 | 1 |
| 1342 | The Merchants National Bank & Trust Company of Syracuse | 1 | | 1 |
| NORTH CAROLINA | | | | |
| 9164 | The Union National Bank of Charlotte | 1 | | 1 |
| 14428 | City National Bank of Winston-Salem | 1 | | 1 |
| OHIO | | | | |
| 14579 | First National Bank of Akron | 1 | | 1 |
| 24 | The First National Bank of Cincinnati | 1 | | 1 |
| 5065 | The Ohio National Bank of Columbus | | 1 | 1 |
| 2604 | The Winters National Bank and Trust Company of Dayton | 1 | | 1 |
| 14586 | Commerce National Bank of Toledo | | 1 | 1 |
| OREGON | | | | |
| 3458 | The First National Bank of Eugene | 1 | | 1 |
| 4514 | The United States National Bank of Portland | | 3 | 3 |
| PENNSYLVANIA | | | | |
| 1322 | The Allentown National Bank, Allentown | 1 | | 1 |
| 6645 | The Merchants National Bank of Allentown | 1 | | 1 |
| 12 | The First National Bank of Erie | | 1 | 1 |
| 77 | The First National Bank of Scranton | | 1 | 1 |
| 683 | The Lancaster County National Bank, Lancaster | 2 | | 2 |
| 213 | Second National Bank of Philadelphia | 1 | | 1 |
| 252 | Peoples First National Bank & Trust Company, Pittsburgh | 1 | 1 | 2 |
| 13196 | Upper Darby National Bank, Upper Darby | | 1 | 1 |
| RHODE ISLAND | | | | |
| 13901 | Rhode Island Hospital National Bank of Providence | 1 | | 1 |
| SOUTH CAROLINA | | | | |
| 10635 | The Peoples National Bank of Greenville | 1 | | 1 |
| TENNESSEE | | | | |
| 13349 | Union Planters National Bank & Trust Company of Memphis | 1 | | 1 |
| 13103 | Third National Bank in Nashville | 3 | | 3 |
| VIRGINIA | | | | |
| 10618 | National Bank and Trust Company of Charlottesville | | 2 | 2 |
| 1985 | The First National Bank of Danville | 1 | | 1 |
| 9885 | National Bank of Commerce of Norfolk | 1 | | 1 |
| 11381 | American National Bank of Portsmouth | 1 | | 1 |
| 11817 | The Colonial-American National Bank of Roanoke | 1 | | 1 |
| WASHINGTON | | | | |
| 4375 | The National Bank of Commerce of Seattle | 2 | 1 | 3 |
| 14394 | Peoples National Bank of Washington in Seattle | | 1 | 1 |
| 11280 | Seattle-First National Bank, Seattle | 1 | | 1 |
| 12153 | The University National Bank of Seattle | 1 | | 1 |
| 4668 | The Old National Bank of Spokane | 1 | | 1 |
| 3417 | National Bank of Washington, Tacoma | | 1 | 1 |
| Total (71 banks) | | 51 | 49 | 100 |

¹ Title changed to "The Meadowbrook National Bank of Freeport" effective Nov. 21, 1949.

TABLE No. 9—*Number and class of domestic branches of national banks closed during the year ended Dec. 31, 1949*

| Char- ter No. | Title and location | Manner of closing | Branches closed | | | |
|---------------------|--|----------------------------|--|--|---|-------|
| | | | Branches under act Feb. 25, 1927, as amended | | State bank branches in oper- ation Feb. 25, 1927, which were con- verted or con- solidated | Total |
| | | | Additional offices which became branches Feb. 25, 1927 | Branches author- ized since Feb. 25, 1927 | | |
| | CALIFORNIA | | | | | |
| 14298 | First National Bank at Glen- dale..... | Shareholders..... | | 1 | | 1 |
| | NEW JERSEY | | | | | |
| 925 | The Sussex and Merchants Na- tional Bank of Newton..... | Board of Directors..... | | 1 | | 1 |
| | NEW YORK | | | | | |
| 12900 | The National Bronx Bank of New York..... | Shareholders..... | | 3 | | 3 |
| | OHIO | | | | | |
| 5065 | The Ohio National Bank of Columbus..... | Board of Directors..... | | | 1 | 1 |
| | Total (4 banks)..... | | | 5 | 1 | 6 |

TABLE NO. 10—Principal items of assets and liabilities of national banks, by size of banks, according to deposits, Dec 31, 1948 and 1949

[In thousands of dollars]

| | Number of banks | Loans and securities | | | | Cash, balances with other banks, including reserves with Federal Reserve banks | Real estate assets | Total assets | Capital stock | Surplus, profits and reserves | Deposits | | |
|--------------------------------|-----------------|----------------------|---|--|----------------------------|--|--------------------|--------------|---------------|-------------------------------|------------|------------|------------|
| | | Total | Loans and discounts, including rediscounts and overdrafts | U. S. Government obligations—direct and guaranteed | Other bonds and securities | | | | | | Total | Demand | Time |
| 1948 | | | | | | | | | | | | | |
| Banks with deposits of— | | | | | | | | | | | | | |
| \$500,000 and under | 43 | 12,503 | 6,112 | 5,231 | 1,160 | 7,278 | 156 | 19,952 | 1,532 | 1,228 | 17,157 | 15,092 | 2,065 |
| \$500,001 to \$750,000 | 109 | 56,561 | 21,322 | 30,655 | 4,584 | 21,548 | 506 | 78,707 | 3,880 | 4,276 | 70,320 | 54,465 | 15,855 |
| \$750,001 to \$1,000,000 | 186 | 132,467 | 47,590 | 73,702 | 11,175 | 47,739 | 1,301 | 181,629 | 7,461 | 9,374 | 164,288 | 119,865 | 44,423 |
| \$1,000,001 to \$2,000,000 | 904 | 1,107,538 | 394,337 | 618,177 | 95,024 | 376,569 | 9,415 | 1,494,558 | 44,918 | 75,986 | 1,370,121 | 975,968 | 394,153 |
| \$2,000,001 to \$5,000,000 | 1,836 | 4,859,674 | 1,563,202 | 2,798,604 | 497,868 | 1,529,551 | 40,651 | 6,434,822 | 150,271 | 299,945 | 5,971,932 | 4,082,363 | 1,889,569 |
| \$5,000,001 to \$10,000,000 | 942 | 5,332,923 | 1,688,015 | 3,058,594 | 586,314 | 1,648,067 | 47,855 | 7,037,291 | 143,835 | 310,151 | 6,565,532 | 4,351,332 | 2,214,200 |
| \$10,000,001 to \$25,000,000 | 587 | 7,111,703 | 2,168,260 | 4,231,236 | 712,207 | 2,265,656 | 77,455 | 9,471,220 | 194,553 | 386,604 | 8,855,954 | 5,883,955 | 2,971,999 |
| \$25,000,001 to \$50,000,000 | 190 | 5,083,423 | 1,579,644 | 3,014,188 | 489,591 | 1,787,414 | 55,626 | 6,944,672 | 131,380 | 263,432 | 6,512,056 | 4,718,684 | 1,793,372 |
| \$50,000,001 to \$100,000,000 | 87 | 4,782,477 | 1,587,600 | 2,805,042 | 389,835 | 1,844,513 | 57,711 | 6,706,157 | 126,889 | 251,741 | 6,294,768 | 4,826,099 | 1,468,669 |
| \$100,000,001 to \$500,000,000 | 98 | 14,538,028 | 5,724,309 | 7,909,364 | 904,355 | 6,043,315 | 157,079 | 20,824,319 | 397,357 | 820,623 | 19,486,681 | 16,067,712 | 3,398,969 |
| \$500,000,001 and over | 15 | 21,029,569 | 9,038,122 | 10,435,470 | 1,555,977 | 7,452,619 | 179,155 | 28,941,725 | 626,683 | 1,418,769 | 26,359,207 | 20,842,342 | 5,516,865 |
| Total | 4,997 | 64,046,866 | 23,818,513 | 34,980,263 | 5,248,090 | 23,024,269 | 626,910 | 88,135,052 | 1,828,759 | 3,842,129 | 81,648,016 | 61,937,877 | 19,710,139 |
| 1949 | | | | | | | | | | | | | |
| Banks with deposits of— | | | | | | | | | | | | | |
| \$500,000 and under | 42 | 12,397 | 6,131 | 5,258 | 1,008 | 7,442 | 122 | 19,970 | 1,272 | 1,310 | 17,357 | 14,941 | 2,416 |
| \$500,001 to \$750,000 | 132 | 70,882 | 30,656 | 33,949 | 6,277 | 23,985 | 631 | 95,561 | 4,638 | 5,873 | 84,834 | 63,284 | 21,550 |
| \$750,001 to \$1,000,000 | 184 | 133,668 | 52,586 | 70,493 | 10,589 | 45,825 | 1,268 | 180,863 | 7,480 | 10,384 | 162,706 | 118,329 | 44,377 |
| \$1,000,001 to \$2,000,000 | 935 | 1,176,763 | 447,080 | 631,764 | 97,919 | 373,364 | 10,292 | 1,561,620 | 47,583 | 88,567 | 1,422,703 | 1,002,189 | 420,514 |
| \$2,000,001 to \$5,000,000 | 1,804 | 4,915,540 | 1,704,490 | 2,715,774 | 495,276 | 1,419,696 | 42,685 | 6,383,976 | 153,271 | 325,806 | 5,891,947 | 3,996,133 | 1,895,814 |
| \$5,000,001 to \$10,000,000 | 915 | 5,387,374 | 1,758,944 | 3,035,048 | 593,382 | 1,494,135 | 50,061 | 6,940,172 | 143,506 | 330,724 | 6,444,515 | 4,296,152 | 2,148,363 |
| \$10,000,001 to \$25,000,000 | 572 | 7,211,350 | 2,207,027 | 4,285,079 | 719,244 | 2,015,693 | 79,742 | 9,323,691 | 190,945 | 401,798 | 8,692,942 | 5,812,576 | 2,880,366 |
| \$25,000,001 to \$50,000,000 | 188 | 5,133,071 | 1,603,057 | 3,048,218 | 481,796 | 1,592,832 | 59,155 | 6,802,880 | 129,008 | 263,638 | 6,376,148 | 4,601,145 | 1,775,003 |
| \$50,000,001 to \$100,000,000 | 94 | 5,319,970 | 1,714,652 | 3,173,964 | 431,354 | 1,787,022 | 63,838 | 7,195,960 | 139,840 | 278,509 | 6,734,538 | 5,220,187 | 1,514,351 |
| \$100,000,001 to \$500,000,000 | 99 | 15,366,008 | 5,606,063 | 8,697,677 | 1,062,268 | 5,488,010 | 163,446 | 21,105,225 | 389,284 | 865,693 | 19,699,375 | 16,373,960 | 3,325,415 |
| \$500,000,001 and over | 16 | 23,409,020 | 8,797,607 | 12,573,299 | 2,038,114 | 6,796,951 | 192,357 | 30,629,261 | 709,513 | 1,445,699 | 27,817,253 | 21,794,356 | 6,022,897 |
| Total | 4,981 | 68,136,043 | 23,928,293 | 38,270,523 | 5,937,227 | 21,044,958 | 663,597 | 90,239,179 | 1,916,340 | 4,018,001 | 83,344,318 | 63,293,252 | 20,051,066 |

TABLE No. 11—*Number of national banks in United States and possessions with surplus fund equal to or exceeding common capital stock, and the number with surplus fund less than common capital stock 1942 to 1949*

| | Number of banks | Banks with surplus equal to or exceeding common capital stock | | Banks with surplus less than common capital stock | |
|--------------------|-----------------|---|---------|---|---------|
| | | Number | Percent | Number | Percent |
| June 30, 1942..... | 5,107 | 2,115 | 41.41 | 2,992 | 58.59 |
| Dec. 31, 1942..... | 5,087 | 2,205 | 43.35 | 2,882 | 56.65 |
| June 30, 1943..... | 5,066 | 2,275 | 44.91 | 2,791 | 55.09 |
| Dec. 31, 1943..... | 5,046 | 2,434 | 48.24 | 2,612 | 51.76 |
| June 30, 1944..... | 5,042 | 2,576 | 51.09 | 2,466 | 48.91 |
| Dec. 30, 1944..... | 5,031 | 2,749 | 54.64 | 2,282 | 45.36 |
| June 30, 1945..... | 5,021 | 2,946 | 58.67 | 2,075 | 41.33 |
| Dec. 31, 1945..... | 5,023 | 3,180 | 63.31 | 1,843 | 36.69 |
| June 29, 1946..... | 5,018 | 3,318 | 66.12 | 1,700 | 33.88 |
| Dec. 31, 1946..... | 5,013 | 3,531 | 70.44 | 1,482 | 29.56 |
| June 30, 1947..... | 5,018 | 3,637 | 72.48 | 1,381 | 27.52 |
| Dec. 31, 1947..... | 5,011 | 3,773 | 75.29 | 1,238 | 24.71 |
| June 30, 1948..... | 5,004 | 3,820 | 76.34 | 1,184 | 23.66 |
| Dec. 31, 1948..... | 4,997 | 3,963 | 79.31 | 1,034 | 20.69 |
| June 30, 1949..... | 4,993 | 4,003 | 80.17 | 990 | 19.83 |
| Dec. 31, 1949..... | 4,981 | 4,132 | 82.96 | 849 | 17.04 |

TABLE NO. 12—*Dates of reports of condition of national banks, 1914 to 1949*

[For dates of previous calls see report for 1920, vol. 2, table No. 42, p. 150]

| Year | Jan. | Feb. | Mar. | Apr. | May | June | July | Aug. | Sept. | Oct. | Nov. | Dec. |
|------|------|------|------|------|-----|------|------|------|-------|------|------|------|
| 1914 | 13 | | 4 | | | 30 | | | 12 | 31 | | 31 |
| 1915 | | | 4 | | 1 | 23 | | | 2 | | 10 | 31 |
| 1916 | | | 7 | | 1 | 30 | | | 12 | | 17 | 27 |
| 1917 | | | 5 | | 1 | 20 | | | 11 | | 20 | 31 |
| 1918 | | | 4 | | 10 | 29 | | 31 | | | 1 | 31 |
| 1919 | | | 4 | | 12 | 30 | | | 12 | | 17 | 31 |
| 1920 | | 28 | | | 4 | 30 | | | 8 | | 15 | 29 |
| 1921 | | 21 | | 28 | | 30 | | | 6 | | | 31 |
| 1922 | | | 10 | | 5 | 30 | | | 15 | | | 29 |
| 1923 | | | | 3 | | 30 | | | 14 | | | 31 |
| 1924 | | | 31 | | | 30 | | | | 10 | | 31 |
| 1925 | | | | 6 | | 30 | | | 28 | | | 31 |
| 1926 | | | | 12 | | 30 | | | | | | 31 |
| 1927 | | | 23 | | | 30 | | | | 10 | | 31 |
| 1928 | | 28 | | | | 30 | | | | 3 | | 31 |
| 1929 | | | 27 | | | 29 | | | | 4 | | 31 |
| 1930 | | | 27 | | | 30 | | | 24 | | | 31 |
| 1931 | | | 25 | | | 30 | | | 29 | | | 31 |
| 1932 | | | | | | 30 | | | 30 | | | 31 |
| 1933 | | | | | | 30 | | | | 25 | | 30 |
| 1934 | | | 5 | | | 30 | | | | 17 | | 31 |
| 1935 | | | 4 | | | 29 | | | | | 1 | 31 |
| 1936 | | | 4 | | | 30 | | | | | | 31 |
| 1937 | | | 31 | | | 30 | | | | | | 31 |
| 1938 | | | 7 | | | 30 | | | 28 | | | 31 |
| 1939 | | | 29 | | | 30 | | | | 2 | | 30 |
| 1940 | | | 26 | | | 29 | | | | | | 31 |
| 1941 | | | | 4 | | 30 | | | 24 | | | 31 |
| 1942 | | | | 4 | | 30 | | | | | | 31 |
| 1943 | | | | | | 30 | | | | 18 | | 31 |
| 1944 | | | | 13 | | 30 | | | | | | 30 |
| 1945 | | | 20 | | | 30 | | | | | | 31 |
| 1946 | | | | | | 29 | | | 30 | | | 31 |
| 1947 | | | | | | 30 | | | | 6 | | 31 |
| 1948 | | | | 12 | | 30 | | | | | | 31 |
| 1949 | | | | 11 | | 30 | | | | | 1 | 31 |

NOTES

Act of Feb. 25, 1863, provided for reports of condition on the first of each quarter, before commencement of business.

Act of June 3, 1864—First Monday of January, April, July, and October, before commencement of business, on form prescribed by Comptroller (in addition to reports on first Tuesday of each month showing condition at commencement of business in respect to certain items; i. e., loans, specie, deposits, and circulation).

Act of Mar. 3, 1869, not less than 5 reports per year, on form prescribed by Comptroller, at close of business on any past date by him specified.

Act of Dec. 23, 1922, minimum number of calls reduced from 5 to 3 per year.

Act of Feb. 25, 1927, authorized a vice president or an assistant cashier designated by the board of directors to verify reports of condition in absence of president and cashier.

Act of June 16, 1933, requires each national bank to furnish and publish not less than 3 reports each year of affiliates other than member banks, as of dates identical with those for which the Comptroller shall during such year require reports of condition of the bank. The report of each affiliate shall contain such information as in the judgment of the Comptroller shall be necessary to disclose fully the relations between the affiliate and the bank and to enable the Comptroller to inform himself as to the effect of such relations upon the affairs of the bank.

Sec. 21 (a) of the Banking Act of 1933 provided, in part, that after June 16, 1934, it would be unlawful for any private bank not under State supervision to continue the transaction of business unless it submitted to periodic examination by the Comptroller of the Currency or the Federal Reserve bank of the district, and made and published periodic reports of condition the same as required of national banks under section 5211, U. S. R. S. Sec. 21 (a) of the Banking Act of 1933, however, was amended by section 303 of the Banking Act of 1935, approved Aug. 23, 1935, under the provisions of which private banks are no longer required to submit to examination by the Comptroller or Federal Reserve bank, nor are they required to make to the Comptroller and publish periodic reports of condition. (Five calls for reports of condition of private banks were made by the Comptroller, the first one for June 30, 1934 and the last one for June 29, 1935.)

TABLE NO. 13

**ASSETS AND LIABILITIES OF NATIONAL BANKS ON
APRIL 11, JUNE 30, NOVEMBER 1, AND DECEMBER 31, 1949
BY STATES AND TERRITORIES**

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949

ALABAMA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 69 banks | 69 banks | 69 banks | 69 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 268,284 | 264,848 | 272,388 | 271,529 |
| U. S. Government securities, direct obligations..... | 348,546 | 331,409 | 362,790 | 364,136 |
| Obligations guaranteed by U. S. Government..... | 69,312 | 71,030 | 73,213 | 72,735 |
| Other bonds, notes, and debentures..... | 17,601 | 16,741 | 17,308 | 17,316 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,328 | 1,329 | 1,338 | 1,357 |
| Reserve with Federal Reserve bank..... | 147,240 | 131,392 | 116,682 | 117,441 |
| Currency and coin..... | 20,082 | 18,825 | 17,943 | 18,961 |
| Balances with other banks, and cash items in process of collection..... | 91,004 | 91,043 | 95,433 | 106,683 |
| Bank premises owned, furniture and fixtures..... | 7,028 | 6,975 | 6,951 | 6,772 |
| Real estate owned other than bank premises..... | 178 | 195 | 184 | 182 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 712 | 698 | 706 | 806 |
| Customers' liability on acceptances outstanding..... | 1,006 | 854 | 1,287 | 1,651 |
| Income earned or accrued but not collected..... | 1,531 | 1,604 | 1,983 | 1,678 |
| Other assets..... | 1,032 | 895 | 1,134 | 1,128 |
| Total assets..... | 974,884 | 937,840 | 969,340 | 982,377 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 539,954 | 513,766 | 533,554 | 530,948 |
| Time deposits of individuals, partnerships, and corporations..... | 196,322 | 196,153 | 194,673 | 192,325 |
| Postal savings deposits..... | 10 | 10 | 10 | 10 |
| Deposits of U. S. Government..... | 16,265 | 10,196 | 13,463 | 16,809 |
| Deposits of States and political subdivisions..... | 96,107 | 98,984 | 89,764 | 96,413 |
| Deposits of banks..... | 54,278 | 46,032 | 61,213 | 69,396 |
| Other deposits (certified and cashiers' checks, etc.)..... | 5,358 | 5,403 | 6,044 | 6,203 |
| <i>Total deposits.....</i> | <i>908,291</i> | <i>870,511</i> | <i>898,721</i> | <i>912,101</i> |
| <i>Demand deposits.....</i> | <i>709,622</i> | <i>672,055</i> | <i>701,441</i> | <i>716,988</i> |
| <i>Time deposits.....</i> | <i>198,672</i> | <i>198,459</i> | <i>197,280</i> | <i>195,116</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | |
| Mortgages or other liens on bank premises and other real estate..... | 175 | 175 | 175 | 175 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 1,109 | 951 | 1,733 | 1,906 |
| Income collected but not earned..... | 1,526 | 1,539 | 1,745 | 1,822 |
| Expenses accrued and unpaid..... | 2,192 | 2,102 | 2,483 | 2,360 |
| Other liabilities..... | 269 | 481 | 332 | 610 |
| Total liabilities..... | 913,565 | 875,792 | 905,189 | 918,977 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 19,105 | 19,280 | 19,280 | 19,280 |
| Surplus..... | 24,981 | 25,184 | 25,194 | 26,283 |
| Undivided profits..... | 12,917 | 13,029 | 14,976 | 13,199 |
| Reserves..... | 4,316 | 4,555 | 4,701 | 4,638 |
| Total capital accounts..... | 61,319 | 62,048 | 64,151 | 63,400 |
| Total liabilities and capital accounts..... | 974,884 | 937,840 | 969,340 | 982,377 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 130,468 | 127,732 | 125,698 | 125,468 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

ALASKA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|---|------------------|------------------|-----------------|------------------|
| | 4 banks | 4 banks | 4 banks | 4 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 6,988 | 7,605 | 7,502 | 7,272 |
| U. S. Government securities, direct obligations..... | 13,059 | 12,965 | 13,939 | 17,461 |
| Obligations guaranteed by U. S. Government..... | 192 | 239 | 290 | 314 |
| Obligations of States and political subdivisions..... | 162 | 134 | 118 | 173 |
| Other bonds, notes, and debentures..... | 6,191 | 8,943 | 10,718 | 10,139 |
| Reserve with approved national banking associations | 3,709 | 1,991 | 2,764 | 2,753 |
| Currency and coin..... | | | | |
| Balances with other banks, and cash items in process of collection..... | 1,180 | 1,137 | 1,244 | 835 |
| Bank premises owned, furniture and fixtures..... | 167 | 170 | 172 | 168 |
| Real estate owned other than bank premises..... | 25 | 1 | 1 | 24 |
| Other assets..... | 57 | 142 | 266 | 15 |
| Total assets..... | 31,730 | 33,327 | 37,014 | 39,154 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 17,898 | 18,930 | 22,715 | 20,250 |
| Time deposits of individuals, partnerships, and corporations..... | 7,013 | 7,183 | 7,707 | 7,525 |
| Postal savings deposits..... | 5 | 5 | 5 | 5 |
| Deposits of U. S. Government..... | 3,103 | 3,245 | 2,289 | 6,693 |
| Deposits of States and political subdivisions..... | 1,345 | 1,553 | 1,545 | 2,179 |
| Deposits of banks..... | 38 | 105 | 214 | 184 |
| Other deposits (certified and cashiers' checks, etc.)..... | 372 | 283 | 349 | 285 |
| <i>Total deposits.....</i> | <i>29,774</i> | <i>31,504</i> | <i>34,824</i> | <i>37,121</i> |
| <i> Demand deposits.....</i> | <i>22,679</i> | <i>24,037</i> | <i>26,555</i> | <i>26,278</i> |
| <i> Time deposits.....</i> | <i>7,095</i> | <i>7,267</i> | <i>8,269</i> | <i>10,843</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | |
| Other liabilities..... | 1 | 1 | 1 | 8 |
| Total liabilities..... | 29,775 | 31,305 | 34,825 | 37,129 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 400 | 400 | 400 | 400 |
| Surplus..... | 875 | 875 | 875 | 885 |
| Undivided profits..... | 400 | 444 | 625 | 429 |
| Reserves..... | 280 | 303 | 289 | 311 |
| Total capital accounts..... | 1,955 | 2,022 | 2,189 | 2,025 |
| Total liabilities and capital accounts..... | 31,730 | 33,327 | 37,014 | 39,154 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 7,065 | 7,040 | 7,128 | 8,968 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

ARIZONA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 3 banks | 3 banks | 3 banks | 3 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 130,335 | 123,567 | 137,130 | 140,210 |
| U. S. Government securities, direct obligations..... | 95,251 | 100,303 | 92,318 | 106,310 |
| Obligations guaranteed by U. S. Government..... | 8,321 | 7,942 | 10,364 | 10,425 |
| Obligations of States and political subdivisions..... | 9,689 | 11,195 | 10,376 | 10,801 |
| Other bonds, notes and debentures..... | | | | |
| Corporate stocks, including stock of Federal Reserve bank..... | 323 | 323 | 323 | 361 |
| Reserve with Federal Reserve bank..... | 44,552 | 39,072 | 28,171 | 23,441 |
| Currency and coin..... | 5,658 | 5,831 | 5,910 | 6,176 |
| Balances with other banks, and cash items in process of collection..... | 21,534 | 20,842 | 21,838 | 25,106 |
| Bank premises owned, furniture and fixtures..... | 2,833 | 2,890 | 3,118 | 3,344 |
| Real estate owned other than bank premises..... | 139 | 120 | | |
| Investments and other assets indirectly representing bank premises or other real estate..... | 223 | 223 | 417 | 403 |
| Income earned or accrued but not collected..... | 1,075 | 1,133 | 1,452 | 1,162 |
| Other assets..... | 620 | 598 | 641 | 634 |
| Total assets | 320,553 | 314,039 | 312,058 | 328,373 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 190,706 | 180,318 | 180,088 | 193,296 |
| Time deposits of individuals, partnerships, and corporations..... | 61,715 | 61,442 | 69,878 | 71,506 |
| Postal savings deposits..... | 5 | 5 | 5 | 5 |
| Deposits of U. S. Government..... | 5,699 | 3,780 | 6,286 | 4,853 |
| Deposits of States and political subdivisions..... | 37,225 | 43,521 | 29,256 | 31,450 |
| Deposits of banks..... | 3,875 | 3,655 | 2,705 | 3,679 |
| Other deposits (certified and cashiers' checks, etc.)..... | 4,290 | 3,692 | 3,915 | 4,223 |
| <i>Total deposits</i> | <i>303,515</i> | <i>296,413</i> | <i>292,133</i> | <i>309,012</i> |
| <i>Demand deposits</i> | <i>241,345</i> | <i>234,516</i> | <i>221,600</i> | <i>236,851</i> |
| <i>Time deposits</i> | <i>62,170</i> | <i>61,897</i> | <i>70,533</i> | <i>72,161</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | |
| Income collected but not earned..... | 1,997 | 1,997 | 2,160 | 2,210 |
| Expenses accrued and unpaid..... | 1,097 | 1,098 | 1,494 | 1,216 |
| Other liabilities..... | 106 | 121 | 253 | 106 |
| Total liabilities | 306,715 | 299,629 | 296,040 | 312,544 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 700 | 700 | 700 | 700 |
| Common stock..... | 4,400 | 4,400 | 4,755 | 4,755 |
| <i>Total capital stock</i> | <i>5,100</i> | <i>5,100</i> | <i>5,455</i> | <i>5,455</i> |
| Surplus..... | 5,675 | 5,685 | 6,085 | 6,585 |
| Undivided profits..... | 2,142 | 2,669 | 3,397 | 2,679 |
| Reserves and retirement account for preferred stock..... | 921 | 956 | 1,081 | 1,110 |
| Total capital accounts | 13,838 | 14,410 | 16,018 | 15,829 |
| Total liabilities and capital accounts | 320,553 | 314,039 | 312,058 | 328,373 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 64,714 | 69,474 | 67,317 | 62,479 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

ARKANSAS

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 51 banks | 51 banks | 52 banks | 52 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 109,157 | 109,605 | 100,788 | 103,754 |
| U. S. Government securities, direct obligations..... | 147,479 | 146,537 | 163,615 | 171,463 |
| Obligations guaranteed by U. S. Government..... | | 1 | | |
| Obligations of States and political subdivisions..... | 30,481 | 31,864 | 32,617 | 34,414 |
| Other bonds, notes, and debentures..... | 7,604 | 6,856 | 6,882 | 6,672 |
| Corporate stocks, including stock of Federal Reserve bank..... | 602 | 606 | 609 | 611 |
| Reserve with Federal Reserve bank..... | 58,586 | 54,432 | 48,801 | 50,645 |
| Currency and coin..... | 7,355 | 7,488 | 7,626 | 7,013 |
| Balances with other banks, and cash items in process of collection..... | 56,177 | 52,765 | 70,196 | 73,986 |
| Bank premises owned, furniture and fixtures..... | 2,150 | 2,166 | 2,272 | 2,150 |
| Real estate owned other than bank premises..... | 53 | 27 | 26 | 30 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 30 | 30 | 30 | 30 |
| Income earned or accrued but not collected..... | 205 | 303 | 261 | 343 |
| Other assets..... | 141 | 123 | 229 | 175 |
| Total assets..... | 420,020 | 412,803 | 433,952 | 451,286 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 260,963 | 249,781 | 257,663 | 270,049 |
| Time deposits of individuals, partnerships, and corporations..... | 57,349 | 57,612 | 57,372 | 58,117 |
| Postal savings deposits..... | 24 | 24 | 24 | 24 |
| Deposits of U. S. Government..... | 5,081 | 3,832 | 4,516 | 5,003 |
| Deposits of States and political subdivisions..... | 29,802 | 35,078 | 39,426 | 37,354 |
| Deposits of banks..... | 35,676 | 33,603 | 42,214 | 47,667 |
| Other deposits (certified and cashiers' checks, etc.)..... | 2,797 | 4,143 | 2,752 | 3,354 |
| <i>Total deposits.....</i> | <i>391,692</i> | <i>384,073</i> | <i>403,967</i> | <i>421,568</i> |
| <i>Demand deposits.....</i> | <i>334,002</i> | <i>326,115</i> | <i>346,205</i> | <i>363,044</i> |
| <i>Time deposits.....</i> | <i>57,690</i> | <i>57,958</i> | <i>57,762</i> | <i>58,524</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | |
| Income collected but not earned..... | 788 | 749 | 909 | 828 |
| Expenses accrued and unpaid..... | 613 | 572 | 552 | 434 |
| Other liabilities..... | 4 | 200 | 4 | 325 |
| Total liabilities..... | 393,097 | 385,594 | 405,432 | 423,155 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 150 | 150 | 150 | 150 |
| Common stock..... | 8,430 | 8,430 | 8,480 | 8,480 |
| <i>Total capital stock.....</i> | <i>8,580</i> | <i>8,580</i> | <i>8,630</i> | <i>8,630</i> |
| Surplus..... | 10,601 | 10,876 | 10,961 | 11,134 |
| Undivided profits..... | 6,738 | 6,685 | 7,713 | 7,047 |
| Reserves and retirement account for preferred stock..... | 1,004 | 1,068 | 1,216 | 1,320 |
| Total capital accounts..... | 26,923 | 27,209 | 28,520 | 28,131 |
| Total liabilities and capital accounts..... | 420,020 | 412,803 | 433,952 | 451,286 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 18,528 | 18,150 | 18,970 | 19,201 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

CALIFORNIA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-------------------|-------------------|
| | 94 banks | 94 banks | 95 banks | 94 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 3,795,867 | 3,765,866 | 3,792,546 | 3,845,035 |
| U. S. Government securities, direct obligations..... | | 3,642,338 | | 4,074,172 |
| Obligations guaranteed by U. S. Government..... | 3,537,310 | 121 | 3,971,259 | 108 |
| Obligations of States and political subdivisions..... | 395,777 | 407,485 | 443,246 | 438,765 |
| Other bonds, notes, and debentures..... | 124,367 | 143,115 | 193,442 | 200,111 |
| Corporate stocks, including stock of Federal Reserve bank..... | 13,094 | 13,159 | 15,201 | 15,240 |
| Reserve with Federal Reserve bank..... | 1,359,063 | 1,191,993 | 1,078,157 | 1,134,719 |
| Currency and coin..... | 75,124 | 83,316 | 79,724 | 79,059 |
| Balances with other banks, and cash items in process of collection..... | 533,080 | 607,665 | 630,907 | 620,600 |
| Bank premises owned, furniture and fixtures..... | 72,396 | 72,088 | 74,365 | 74,354 |
| Real estate owned other than bank premises..... | 331 | 775 | 1,132 | 1,481 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 24,190 | 24,367 | 24,926 | 25,765 |
| Customers' liability on acceptances outstanding..... | 15,052 | 11,068 | 9,138 | 10,671 |
| Income earned or accrued but not collected..... | 25,213 | 26,945 | 34,488 | 29,477 |
| Other assets..... | 8,060 | 6,687 | 6,587 | 5,430 |
| Total assets..... | 9,978,924 | 9,996,988 | 10,355,118 | 10,554,987 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 4,274,755 | 4,227,195 | 4,549,589 | 4,479,864 |
| Time deposits of individuals, partnerships, and corporations..... | 3,726,082 | 3,750,165 | 3,762,906 | 3,776,986 |
| Postal savings deposits..... | 355 | 356 | 355 | 235 |
| Deposits of U. S. Government..... | 181,791 | 121,371 | 177,746 | 201,499 |
| Deposits of States and political subdivisions..... | 707,500 | 746,728 | 626,107 | 847,197 |
| Deposits of banks..... | 262,867 | 317,678 | 336,466 | 329,025 |
| Other deposits (certified and cashiers' checks, etc.)..... | 145,709 | 157,352 | 156,544 | 199,876 |
| <i>Total deposits.....</i> | <i>9,299,059</i> | <i>9,320,845</i> | <i>9,609,713</i> | <i>9,834,682</i> |
| <i>Demand deposits.....</i> | <i>5,241,435</i> | <i>5,195,670</i> | <i>5,492,721</i> | <i>5,677,785</i> |
| <i>Time deposits.....</i> | <i>4,057,624</i> | <i>4,125,175</i> | <i>4,116,992</i> | <i>4,156,897</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 3,450 | 250 | 4,300 | ----- |
| Acceptances executed by or for account of reporting banks and outstanding..... | 18,251 | 14,580 | 11,064 | 14,143 |
| Income collected but not earned..... | 18,437 | 19,143 | 23,837 | 25,991 |
| Expenses accrued and unpaid..... | 56,099 | 45,002 | 63,492 | 45,884 |
| Other liabilities..... | 35,193 | 43,281 | 62,874 | 71,179 |
| Total liabilities..... | 9,430,489 | 9,443,101 | 9,775,280 | 9,991,879 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 664 | 664 | 664 | 664 |
| Common stock..... | 214,667 | 214,617 | 215,105 | 214,105 |
| <i>Total capital stock.....</i> | <i>215,331</i> | <i>215,281</i> | <i>215,769</i> | <i>214,769</i> |
| Surplus..... | 199,082 | 201,427 | 202,155 | 204,970 |
| Undivided profits..... | 110,938 | 115,459 | 138,386 | 120,896 |
| Reserves and retirement account for preferred stock..... | 23,084 | 21,720 | 23,528 | 22,473 |
| Total capital accounts..... | 548,435 | 553,887 | 579,838 | 563,108 |
| Total liabilities and capital accounts..... | 9,978,924 | 9,996,988 | 10,355,118 | 10,554,987 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 1,337,581 | 1,226,146 | 1,253,949 | 1,386,820 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

COLORADO

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 77 banks | 77 banks | 77 banks | 77 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 176,411 | 174,977 | 202,168 | 206,832 |
| U. S. Government securities, direct obligations..... | 386,905 | 388,939 | 425,239 | 419,135 |
| Obligations guaranteed by U. S. Government..... | 24,812 | 23,462 | 23,602 | 24,034 |
| Obligations of States and political subdivisions..... | 16,773 | 15,527 | 14,776 | 14,393 |
| Other bonds, notes and debentures..... | | | | |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,028 | 1,028 | 1,038 | 1,045 |
| Reserve with Federal Reserve bank..... | 128,726 | 123,065 | 113,844 | 108,418 |
| Currency and coin..... | 11,683 | 11,220 | 10,427 | 10,391 |
| Balances with other banks, and cash items in process of collection..... | 106,045 | 100,374 | 127,918 | 117,743 |
| Bank premises owned, furniture and fixtures..... | 2,751 | 2,716 | 2,777 | 2,683 |
| Real estate owned other than bank premises..... | 8 | 8 | 32 | 32 |
| Customers' liability on acceptances outstanding..... | | | | |
| Income earned or accrued but not collected..... | 1,364 | 1,419 | 1,660 | 1,528 |
| Other assets..... | 441 | 387 | 443 | 479 |
| Total assets..... | 856,975 | 843,068 | 923,924 | 906,713 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 517,697 | 508,705 | 560,132 | 556,145 |
| Time deposits of individuals, partnerships, and corporations..... | 164,936 | 162,746 | 164,255 | 163,509 |
| Postal savings deposits..... | 5 | 5 | 5 | 5 |
| Deposits of U. S. Government..... | 14,647 | 11,974 | 22,505 | 17,971 |
| Deposits of States and political subdivisions..... | 39,541 | 39,727 | 40,510 | 34,551 |
| Deposits of banks..... | 61,580 | 59,774 | 74,256 | 70,553 |
| Other deposits (certified and cashiers' checks, etc.)..... | 5,846 | 6,365 | 6,456 | 7,907 |
| <i>Total deposits.....</i> | <i>804,252</i> | <i>789,296</i> | <i>868,119</i> | <i>850,641</i> |
| <i>Demand deposits.....</i> | <i>638,870</i> | <i>626,028</i> | <i>703,401</i> | <i>686,533</i> |
| <i>Time deposits.....</i> | <i>165,382</i> | <i>163,268</i> | <i>164,718</i> | <i>164,053</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | 255 | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 28 | 6 | | |
| Income collected but not earned..... | 428 | 472 | 545 | 553 |
| Expenses accrued and unpaid..... | 1,866 | 2,043 | 2,058 | 2,203 |
| Other liabilities..... | 70 | 50 | 61 | 109 |
| Total liabilities..... | 806,644 | 791,867 | 871,038 | 853,506 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 39 | 39 | | |
| Common stock..... | 14,110 | 14,210 | 14,290 | 14,355 |
| <i>Total capital stock.....</i> | <i>14,149</i> | <i>14,249</i> | <i>14,290</i> | <i>14,355</i> |
| Surplus..... | 20,019 | 20,101 | 20,278 | 21,273 |
| Undivided profits..... | 12,610 | 13,039 | 14,392 | 13,677 |
| Reserves and retirement account for preferred stock..... | 3,553 | 3,812 | 3,926 | 3,902 |
| Total capital accounts..... | 50,331 | 51,201 | 52,886 | 53,207 |
| Total liabilities and capital accounts..... | 856,975 | 843,068 | 923,924 | 906,713 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 79,752 | 77,802 | 87,432 | 82,045 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

CONNECTICUT

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 51 banks | 51 banks | 49 banks | 47 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 181,032 | 175,829 | 175,077 | 177,099 |
| U. S. Government securities, direct obligations..... | 329,729 | 330,372 | 348,968 | 345,517 |
| Obligations guaranteed by U. S. Government..... | 43,796 | 12 | 12 | 12 |
| Obligations of States and political subdivisions..... | 24,533 | 42,698 | 47,098 | 47,737 |
| Other bonds, notes, and debentures..... | | 22,891 | 19,704 | 19,291 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,381 | 1,385 | 1,372 | 1,369 |
| Reserve with Federal Reserve bank..... | 89,847 | 74,832 | 69,601 | 68,513 |
| Currency and coin..... | 19,002 | 15,439 | 16,128 | 15,567 |
| Balances with other banks, and cash items in process of collection..... | 83,726 | 77,403 | 77,544 | 95,960 |
| Bank premises owned, furniture and fixtures..... | 8,437 | 8,533 | 8,381 | 8,250 |
| Real estate owned other than bank premises..... | 255 | 240 | 447 | 221 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 3 | 3 | 3 | 3 |
| Customers' liability on acceptances outstanding..... | 13 | 15 | 15 | 133 |
| Income earned or accrued but not collected..... | 973 | 900 | 1,142 | 837 |
| Other assets..... | 472 | 353 | 385 | 358 |
| Total assets..... | 783,199 | 750,890 | 765,865 | 780,867 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 451,013 | 440,508 | 454,058 | 467,274 |
| Time deposits of individuals, partnerships, and corporations..... | 174,938 | 171,712 | 164,658 | 163,100 |
| Postal savings deposits..... | 15 | 15 | 15 | 15 |
| Deposits of U. S. Government..... | 20,726 | 12,701 | 17,023 | 25,138 |
| Deposits of States and political subdivisions..... | 32,706 | 30,771 | 30,755 | 23,357 |
| Deposits of banks..... | 21,019 | 18,172 | 18,041 | 19,242 |
| Other deposits (certified and cashiers' checks, etc.)..... | 18,391 | 15,298 | 19,376 | 20,837 |
| <i>Total deposits.....</i> | <i>718,808</i> | <i>689,177</i> | <i>703,926</i> | <i>718,963</i> |
| <i>Demand deposits.....</i> | <i>542,327</i> | <i>515,949</i> | <i>537,750</i> | <i>554,188</i> |
| <i>Time deposits.....</i> | <i>176,481</i> | <i>173,228</i> | <i>166,176</i> | <i>164,775</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 3,475 | 25 | 25 | ----- |
| Acceptances executed by or for account of reporting banks and outstanding..... | 13 | 15 | 15 | 133 |
| Income collected but not earned..... | 1,106 | 1,161 | 1,134 | 1,192 |
| Expenses accrued and unpaid..... | 1,668 | 1,863 | 2,083 | 2,154 |
| Other liabilities..... | 223 | 640 | 210 | 720 |
| Total liabilities..... | 725,293 | 692,866 | 707,393 | 723,162 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 280 | 270 | 270 | 270 |
| Common stock..... | 20,881 | 20,966 | 20,916 | 20,711 |
| <i>Total capital stock.....</i> | <i>21,161</i> | <i>21,236</i> | <i>21,186</i> | <i>20,981</i> |
| Surplus..... | 23,367 | 23,393 | 23,023 | 23,290 |
| Undivided profits..... | 10,656 | 10,481 | 11,393 | 10,217 |
| Reserves and retirement account for preferred stock..... | 2,722 | 2,914 | 2,870 | 3,217 |
| Total capital accounts..... | 57,906 | 58,024 | 58,472 | 57,705 |
| Total liabilities and capital accounts..... | 783,199 | 750,890 | 765,865 | 780,867 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 66,025 | 59,634 | 56,808 | 64,579 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

DELAWARE

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 13 banks | 13 banks | 13 banks | 13 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 13,725 | 13,800 | 13,795 | 13,883 |
| U. S. Government securities, direct obligations..... | 17,648 | 16,893 | 18,168 | 18,255 |
| Obligations guaranteed by U. S. Government..... | 884 | 954 | 873 | 921 |
| Obligations of States and political subdivisions..... | 1,800 | 1,689 | 1,688 | 1,638 |
| Other bonds, notes, and debentures..... | 144 | 144 | 144 | 144 |
| Corporate stocks, including stock of Federal Reserve bank..... | 4,727 | 4,538 | 3,833 | 3,951 |
| Reserve with Federal Reserve bank..... | 1,060 | 981 | 979 | 870 |
| Currency and coin..... | | | | |
| Balances with other banks, and cash items in process of collection..... | 2,347 | 2,188 | 3,305 | 3,375 |
| Bank premises owned, furniture and fixtures..... | 485 | 487 | 492 | 479 |
| Real estate owned other than bank premises..... | 3 | 3 | 3 | 1 |
| Income earned or accrued but not collected..... | 3 | 3 | 2 | 3 |
| Other assets..... | 70 | 63 | 61 | 50 |
| Total assets..... | 42,893 | 41,743 | 43,343 | 43,570 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 21,974 | 21,600 | 22,282 | 22,381 |
| Time deposits of individuals, partnerships, and corporations..... | 13,001 | 12,980 | 13,108 | 13,084 |
| Deposits of U. S. Government..... | 681 | 281 | 977 | 1,002 |
| Deposits of States and political subdivisions..... | 614 | 444 | 385 | 376 |
| Deposits of banks..... | 334 | 295 | 375 | 440 |
| Other deposits (certified and cashiers' checks, etc.)..... | 260 | 413 | 398 | 510 |
| <i>Total deposits.....</i> | <i>36,864</i> | <i>36,013</i> | <i>37,525</i> | <i>37,793</i> |
| <i>Demand deposits.....</i> | <i>23,831</i> | <i>23,011</i> | <i>24,405</i> | <i>24,647</i> |
| <i>Time deposits.....</i> | <i>13,033</i> | <i>13,002</i> | <i>13,120</i> | <i>13,146</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 350 | 50 | | 3 |
| Income collected but not earned..... | 1 | 1 | 2 | 1 |
| Expenses accrued and unpaid..... | | | | |
| Other liabilities..... | 2 | 34 | 3 | 47 |
| Total liabilities..... | 37,217 | 36,098 | 37,530 | 37,844 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 1,710 | 1,710 | 1,710 | 1,710 |
| Surplus..... | 3,085 | 3,088 | 3,089 | 3,092 |
| Undivided profits..... | 815 | 775 | 940 | 843 |
| Reserves..... | 66 | 72 | 74 | 81 |
| Total capital accounts..... | 5,676 | 5,645 | 5,813 | 5,726 |
| Total liabilities and capital accounts..... | 42,893 | 41,743 | 43,343 | 43,570 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 2,064 | 1,781 | 1,612 | 1,622 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

DISTRICT OF COLUMBIA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 9 banks | 9 banks | 9 banks | 9 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 143,148 | 140,877 | 144,768 | 145,982 |
| U. S. Government securities, direct obligations..... | 285,436 | 288,714 | 315,353 | 319,259 |
| Obligations guaranteed by U. S. Government..... | 1,103 | 1,158 | 1,400 | 1,916 |
| Obligations of States and political subdivisions..... | 26,177 | 26,265 | 24,233 | 23,527 |
| Other bonds, notes and debentures..... | 787 | 795 | 828 | 835 |
| Corporate stocks, including stock of Federal Reserve bank..... | 115,013 | 109,739 | 91,402 | 100,136 |
| Reserve with Federal Reserve bank..... | 13,886 | 13,619 | 12,033 | 11,591 |
| Currency and coin..... | | | | |
| Balances with other banks, and cash items in process of collection..... | 60,392 | 50,285 | 57,042 | 63,232 |
| Bank premises owned, furniture and fixtures..... | 6,785 | 7,039 | 7,150 | 7,152 |
| Real estate owned other than bank premises..... | 112 | 88 | 88 | 79 |
| Income earned or accrued but not collected..... | 515 | 446 | 771 | 386 |
| Other assets..... | 502 | 582 | 449 | 422 |
| Total assets..... | 653,856 | 639,607 | 655,517 | 674,517 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 436,285 | 424,166 | 445,309 | 463,091 |
| Time deposits of individuals, partnerships, and corporations..... | 101,381 | 99,765 | 98,676 | 98,533 |
| Postal savings deposits..... | 525 | 525 | 1,025 | 1,025 |
| Deposits of U. S. Government..... | 14,699 | 11,079 | 14,095 | 13,636 |
| Deposits of States and political subdivisions..... | 120 | 106 | 122 | 110 |
| Deposits of banks..... | 47,046 | 42,709 | 46,499 | 46,618 |
| Other deposits (certified and cashiers' checks, etc.)..... | 15,191 | 22,070 | 9,855 | 12,287 |
| <i>Total deposits.....</i> | <i>615,247</i> | <i>600,420</i> | <i>615,581</i> | <i>635,500</i> |
| <i>Demand deposits.....</i> | <i>512,841</i> | <i>499,630</i> | <i>515,380</i> | <i>535,242</i> |
| <i>Time deposits.....</i> | <i>102,406</i> | <i>100,790</i> | <i>100,201</i> | <i>100,058</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | |
| Income collected but not earned..... | 390 | 412 | 448 | 441 |
| Expenses accrued and unpaid..... | 1,229 | 1,537 | 1,814 | 1,877 |
| Other liabilities..... | 1,842 | 1,555 | 1,413 | 856 |
| Total liabilities..... | 618,708 | 603,924 | 619,256 | 638,474 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 11,400 | 11,400 | 11,400 | 11,400 |
| Surplus..... | 14,850 | 15,200 | 16,200 | 16,500 |
| Undivided profits..... | 7,531 | 7,859 | 7,171 | 7,082 |
| Reserves..... | 1,367 | 1,224 | 1,490 | 1,061 |
| Total capital accounts..... | 35,148 | 35,683 | 36,261 | 36,043 |
| Total liabilities and capital accounts..... | 653,856 | 639,607 | 655,517 | 674,517 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 39,833 | 33,073 | 40,088 | 36,042 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

FLORIDA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|------------------|------------------|
| | 61 banks | 61 banks | 61 banks | 61 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 231,472 | 218,745 | 233,998 | 246,650 |
| U. S. Government securities, direct obligations..... | 624,003 | 608,724 | 573,071 | 591,326 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 57,849 | 59,312 | 63,651 | 63,971 |
| Other bonds, notes, and debentures..... | 13,648 | 13,039 | 14,087 | 15,509 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,884 | 1,910 | 1,924 | 1,931 |
| Reserve with Federal Reserve bank..... | 188,133 | 155,610 | 121,907 | 131,267 |
| Currency and coin..... | 23,864 | 20,866 | 20,634 | 22,765 |
| Balances with other banks, and cash items in process of collection..... | 190,304 | 154,301 | 150,460 | 203,180 |
| Bank premises owned, furniture and fixtures..... | 12,897 | 13,030 | 13,218 | 13,211 |
| Real estate owned other than bank premises..... | 336 | 277 | 269 | 232 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 86 | 85 | 84 | 83 |
| Customers' liability on acceptances outstanding..... | 9 | | 36 | 40 |
| Income earned or accrued but not collected..... | 2,332 | 2,276 | 2,562 | 2,452 |
| Other assets..... | 1,047 | 956 | 1,042 | 1,067 |
| Total assets..... | 1,347,864 | 1,249,131 | 1,196,943 | 1,293,684 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 794,743 | 725,251 | 702,134 | 722,908 |
| Time deposits of individuals, partnerships, and corporations..... | 192,311 | 199,221 | 195,161 | 195,590 |
| Postal savings deposits..... | 61 | 61 | 61 | 61 |
| Deposits of U. S. Government..... | 19,001 | 12,891 | 15,346 | 16,099 |
| Deposits of States and political subdivisions..... | 129,322 | 102,860 | 96,696 | 134,906 |
| Deposits of banks..... | 121,363 | 114,410 | 91,180 | 126,322 |
| Other deposits (certified and cashiers' checks, etc.)..... | 8,676 | 10,731 | 8,344 | 11,396 |
| <i>Total deposits.....</i> | <i>1,265,477</i> | <i>1,165,425</i> | <i>1,108,922</i> | <i>1,207,222</i> |
| <i>Demand deposits.....</i> | <i>1,062,431</i> | <i>959,202</i> | <i>908,485</i> | <i>1,007,450</i> |
| <i>Time deposits.....</i> | <i>203,046</i> | <i>206,223</i> | <i>200,437</i> | <i>199,832</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | 200 | 475 | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 9 | | 36 | 40 |
| Income collected but not earned..... | 1,561 | 1,650 | 1,841 | 1,841 |
| Expenses accrued and unpaid..... | 3,152 | 3,031 | 4,198 | 3,065 |
| Other liabilities..... | 183 | 540 | 229 | 570 |
| Total liabilities..... | 1,270,382 | 1,170,846 | 1,115,701 | 1,212,798 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 27,400 | 27,600 | 27,625 | 27,625 |
| Surplus..... | 34,132 | 35,116 | 35,281 | 36,825 |
| Undivided profits..... | 10,909 | 10,529 | 12,690 | 10,628 |
| Reserves..... | 5,041 | 5,040 | 5,646 | 5,808 |
| Total capital accounts..... | 77,482 | 78,285 | 81,242 | 80,886 |
| Total liabilities and capital accounts..... | 1,347,864 | 1,249,131 | 1,196,943 | 1,293,684 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 279,894 | 278,310 | 270,094 | 284,778 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

GEORGIA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 51 banks | 51 banks | 51 banks | 51 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 307,985 | 304,308 | 328,863 | 343,981 |
| U. S. Government securities, direct obligations..... | 321,635 | 305,934 | 326,242 | 308,697 |
| Obligations guaranteed by U. S. Government..... | 33,508 | 36,459 | 41,906 | 39,247 |
| Obligations of States and political subdivisions..... | 17,555 | 18,446 | 18,988 | 18,312 |
| Other bonds, notes, and debentures..... | | | | |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,355 | 1,356 | 1,357 | 1,403 |
| Reserve with Federal Reserve bank..... | 146,814 | 128,215 | 109,590 | 120,197 |
| Currency and coin..... | 15,818 | 14,172 | 13,033 | 13,040 |
| Balances with other banks, and cash items in process of collection..... | 107,467 | 122,468 | 110,448 | 143,126 |
| Bank premises owned, furniture and fixtures..... | 7,945 | 7,992 | 8,122 | 7,887 |
| Real estate owned other than bank premises..... | 333 | 322 | 379 | 385 |
| Customers' liability on acceptances outstanding..... | 55 | | 32 | 17 |
| Income earned or accrued but not collected..... | 1,373 | 1,402 | 1,806 | 1,553 |
| Other assets..... | 1,082 | 798 | 809 | 722 |
| Total assets..... | 962,925 | 941,872 | 961,575 | 998,567 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 543,061 | 533,379 | 525,815 | 538,581 |
| Time deposits of individuals, partnerships, and corporations..... | 158,820 | 160,151 | 157,240 | 157,061 |
| Postal savings deposits..... | 30 | 30 | 30 | 30 |
| Deposits of U. S. Government..... | 19,239 | 13,727 | 19,426 | 20,032 |
| Deposits of States and political subdivisions..... | 58,618 | 65,720 | 52,595 | 64,858 |
| Deposits of banks..... | 115,860 | 100,728 | 136,294 | 143,388 |
| Other deposits (certified and cashiers' checks, etc.)..... | 4,578 | 5,097 | 5,159 | 10,040 |
| Total deposits..... | 900,215 | 878,832 | 896,559 | 933,990 |
| Demand deposits..... | 740,074 | 715,573 | 735,331 | 772,973 |
| Time deposits..... | 160,141 | 163,259 | 161,228 | 161,017 |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 885 | 400 | | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 55 | | 32 | 17 |
| Income collected but not earned..... | 2,562 | 2,658 | 3,011 | 3,059 |
| Expenses accrued and unpaid..... | 2,928 | 2,808 | 3,212 | 2,535 |
| Other liabilities..... | 179 | 927 | 104 | 1,196 |
| Total liabilities..... | 906,824 | 885,625 | 902,918 | 940,797 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 19,222 | 19,222 | 19,222 | 19,222 |
| Surplus..... | 21,648 | 21,720 | 21,730 | 23,455 |
| Undivided profits..... | 9,247 | 9,364 | 11,275 | 8,075 |
| Reserves..... | 5,984 | 5,941 | 6,430 | 7,018 |
| Total capital accounts..... | 56,101 | 56,247 | 58,657 | 57,770 |
| Total liabilities and capital accounts..... | 962,925 | 941,872 | 961,575 | 998,567 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 133,331 | 113,381 | 116,367 | 119,535 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

THE TERRITORY OF HAWAII

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 1 bank | 1 bank | 1 bank | 1 bank |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 63,730 | 64,402 | 64,797 | 67,034 |
| U. S. Government securities, direct obligations..... | 101,145 | 94,982 | 94,978 | 89,855 |
| Obligations guaranteed by U. S. Government..... | 4,256 | 4,227 | 4,527 | 4,409 |
| Obligations of States and political subdivisions..... | 2,928 | 2,927 | 2,878 | 2,780 |
| Other bonds, notes and debentures..... | | | | |
| Corporate stocks, including stock of Federal Reserve bank..... | | | | 1 |
| Reserve with approved national banking associations..... | 17,016 | 19,939 | 17,181 | 13,319 |
| Currency and coin..... | 12,157 | 13,365 | 12,750 | 14,964 |
| Balances with other banks, and cash items in process of collection..... | 6,626 | 6,344 | 6,488 | 7,097 |
| Bank premises owned, furniture and fixtures..... | 2,123 | 2,092 | 2,105 | 2,257 |
| Real estate owned other than bank premises..... | 76 | 66 | 66 | 57 |
| Customers' liability on acceptances outstanding..... | 7 | 9 | 9 | 4 |
| Income earned or accrued but not collected..... | 657 | 485 | 767 | 482 |
| Other assets..... | 368 | 446 | 293 | 377 |
| Total assets..... | 211,089 | 209,284 | 206,839 | 202,636 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 50,782 | 52,222 | 52,679 | 48,439 |
| Time deposits of individuals, partnerships, and corporations..... | 100,806 | 99,094 | 98,362 | 98,183 |
| Postal savings deposits..... | 10 | 10 | 10 | 10 |
| Deposits of U. S. Government..... | 27,988 | 27,564 | 23,931 | 25,586 |
| Deposits of States and political subdivisions..... | 15,264 | 15,501 | 15,014 | 14,398 |
| Deposits of banks..... | 1,155 | 1,097 | 1,554 | 1,651 |
| Other deposits (certified and cashiers' checks, etc.)..... | 2,643 | 1,663 | 1,764 | 2,058 |
| <i>Total deposits.....</i> | <i>198,648</i> | <i>197,161</i> | <i>193,314</i> | <i>190,325</i> |
| <i>Demand deposits.....</i> | <i>95,241</i> | <i>96,041</i> | <i>92,608</i> | <i>89,802</i> |
| <i>Time deposits.....</i> | <i>103,407</i> | <i>101,110</i> | <i>100,706</i> | <i>100,523</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 7 | 9 | 9 | 4 |
| Income collected but not earned..... | 47 | 52 | 45 | 43 |
| Expenses accrued and unpaid..... | 350 | 444 | 483 | 422 |
| Other liabilities..... | 300 | 35 | 621 | 25 |
| Total liabilities..... | 199,352 | 197,691 | 194,472 | 190,819 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 4,000 | 4,000 | 4,000 | 4,000 |
| Surplus..... | 4,000 | 4,000 | 4,000 | 4,000 |
| Undivided profits..... | 1,552 | 1,409 | 2,183 | 1,641 |
| Reserves..... | 2,185 | 2,184 | 2,184 | 2,176 |
| Total capital accounts..... | 11,737 | 11,593 | 12,367 | 11,817 |
| Total liabilities and capital accounts..... | 211,089 | 209,284 | 206,839 | 202,636 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 76,536 | 76,596 | 76,136 | 75,902 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

IDAHO

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 15 banks | 15 banks | 14 banks | 14 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 93,905 | 90,967 | 107,987 | 109,031 |
| U. S. Government securities, direct obligations..... | 162,893 | 160,215 | 164,055 | 161,209 |
| Obligations guaranteed by U. S. Government..... | | 8 | | 8 |
| Obligations of States and political subdivisions..... | 5,770 | 5,793 | 5,949 | 6,331 |
| Other bonds, notes, and debentures..... | 1,159 | 943 | 753 | 763 |
| Corporate stocks, including stock of Federal Reserve bank..... | 339 | 340 | 352 | 352 |
| Reserve with Federal Reserve bank..... | 42,736 | 40,462 | 31,907 | 32,069 |
| Currency and coin..... | 4,879 | 5,262 | 4,292 | 4,993 |
| Balances with other banks, and cash items in process of collection..... | 29,832 | 21,752 | 23,280 | 25,034 |
| Bank premises owned, furniture and fixtures..... | 2,568 | 2,583 | 2,650 | 2,610 |
| Real estate owned other than bank premises..... | | | 26 | 25 |
| Income earned or accrued but not collected..... | 2 | 45 | 16 | 6 |
| Other assets..... | 240 | 169 | 257 | 99 |
| Total assets..... | 344,323 | 328,539 | 341,524 | 342,530 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 198,174 | 182,764 | 203,554 | 193,089 |
| Time deposits of individuals, partnerships, and corporations..... | 73,784 | 73,091 | 74,416 | 74,950 |
| Postal savings deposits..... | 11 | 11 | 11 | 11 |
| Deposits of U. S. Government..... | 5,523 | 4,020 | 4,101 | 5,150 |
| Deposits of States and political subdivisions..... | 45,190 | 47,372 | 36,846 | 45,767 |
| Deposits of banks..... | 3,657 | 2,670 | 3,798 | 3,517 |
| Other deposits (certified and cashiers' checks, etc.)..... | 2,362 | 1,982 | 2,156 | 2,574 |
| <i>Total deposits.....</i> | <i>328,701</i> | <i>311,910</i> | <i>324,882</i> | <i>325,058</i> |
| <i>Demand deposits.....</i> | <i>254,193</i> | <i>233,044</i> | <i>249,684</i> | <i>249,401</i> |
| <i>Time deposits.....</i> | <i>74,508</i> | <i>78,866</i> | <i>75,198</i> | <i>75,657</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | |
| Income collected but not earned..... | 303 | 374 | 439 | 449 |
| Expenses accrued and unpaid..... | 354 | 757 | 609 | 837 |
| Other liabilities..... | 133 | 126 | 75 | 243 |
| Total liabilities..... | 329,491 | 313,167 | 326,005 | 326,587 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 5 | 5 | 5 | 5 |
| Common stock..... | 5,705 | 5,715 | 5,700 | 5,700 |
| <i>Total capital stock.....</i> | <i>5,710</i> | <i>5,720</i> | <i>5,705</i> | <i>5,705</i> |
| Surplus..... | 5,603 | 5,669 | 6,034 | 6,060 |
| Undivided profits..... | 2,947 | 3,414 | 3,221 | 3,595 |
| Reserves and retirement account for preferred stock..... | 572 | 569 | 550 | 583 |
| Total capital accounts..... | 14,832 | 15,372 | 15,519 | 15,943 |
| Total liabilities and capital accounts..... | 344,323 | 328,539 | 341,524 | 342,530 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 73,627 | 72,262 | 72,173 | 76,884 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

ILLINOIS

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|------------------|------------------|
| | 382 banks | 383 banks | 382 banks | 382 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 2,016,586 | 1,961,283 | 1,999,554 | 2,063,276 |
| U. S. Government securities, direct obligations..... | 3,846,212 | 4,158,017 | 4,605,234 | 4,677,885 |
| Obligations guaranteed by U. S. Government..... | | 7 | | 18 |
| Obligations of States and political subdivisions..... | 325,071 | 316,292 | 334,087 | 348,953 |
| Other bonds, notes, and debentures..... | 187,450 | 187,884 | 192,975 | 191,239 |
| Corporate stocks, including stock of Federal Reserve bank..... | 13,509 | 13,647 | 13,602 | 14,094 |
| Reserve with Federal Reserve bank..... | 1,474,358 | 1,370,276 | 1,279,891 | 1,350,229 |
| Currency and coin..... | 77,910 | 80,448 | 79,858 | 78,048 |
| Balances with other banks, and cash items in process of collection..... | 644,584 | 716,813 | 744,885 | 904,767 |
| Bank premises owned, furniture and fixtures..... | 29,701 | 29,653 | 30,297 | 32,058 |
| Real estate owned other than bank premises..... | 733 | 763 | 167 | 161 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 1,171 | 1,156 | 1,166 | 722 |
| Customers' liability on acceptances outstanding..... | 4,409 | 5,742 | 6,698 | 6,253 |
| Income earned or accrued but not collected..... | 16,188 | 16,924 | 23,794 | 20,320 |
| Other assets..... | 7,256 | 7,606 | 7,458 | 4,724 |
| Total assets..... | 8,645,138 | 8,866,511 | 9,319,666 | 9,692,747 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 4,477,021 | 4,593,072 | 4,839,368 | 5,135,506 |
| Time deposits of individuals, partnerships, and corporations..... | 1,888,855 | 1,914,214 | 1,902,544 | 1,935,631 |
| Postal savings deposits..... | 77 | 75 | 75 | 75 |
| Deposits of U. S. Government..... | 218,921 | 170,478 | 203,209 | 271,829 |
| Deposits of States and political subdivisions..... | 453,928 | 554,268 | 547,149 | 490,026 |
| Deposits of banks..... | 954,041 | 957,031 | 1,089,122 | 1,146,715 |
| Other deposits (certified and cashiers' checks, etc.)..... | 51,809 | 62,184 | 59,727 | 79,661 |
| <i>Total deposits.....</i> | <i>8,044,632</i> | <i>8,257,322</i> | <i>8,641,194</i> | <i>9,059,443</i> |
| <i>Demand deposits.....</i> | <i>6,032,942</i> | <i>6,223,317</i> | <i>6,622,263</i> | <i>7,014,807</i> |
| <i>Time deposits.....</i> | <i>2,011,710</i> | <i>2,028,005</i> | <i>2,018,931</i> | <i>2,044,636</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 300 | | 45,400 | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 5,158 | 6,286 | 7,257 | 7,453 |
| Income collected but not earned..... | 8,851 | 8,935 | 10,139 | 9,973 |
| Expenses accrued and unpaid..... | 24,944 | 20,168 | 27,369 | 23,248 |
| Other liabilities..... | 6,135 | 6,262 | 6,561 | 6,643 |
| Total liabilities..... | 8,090,040 | 8,292,973 | 8,737,920 | 9,106,760 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Class A preferred stock..... | 1,554 | 1,554 | 1,554 | 1,554 |
| Class B preferred stock..... | 15 | 15 | 15 | 15 |
| Common stock..... | 206,318 | 206,468 | 206,533 | 207,508 |
| <i>Total capital stock.....</i> | <i>207,887</i> | <i>208,037</i> | <i>208,102</i> | <i>209,077</i> |
| Surplus..... | 235,694 | 239,334 | 240,304 | 257,292 |
| Undivided profits..... | 63,673 | 74,064 | 81,250 | 67,078 |
| Reserves and retirement account for preferred stock..... | 47,844 | 52,103 | 52,090 | 52,540 |
| Total capital accounts..... | 555,098 | 573,538 | 581,746 | 585,987 |
| Total liabilities and capital accounts..... | 8,645,138 | 8,866,511 | 9,319,666 | 9,692,747 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 809,150 | 825,912 | 892,392 | 921,121 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

INDIANA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|------------------|------------------|
| | 124 banks | 124 banks | 125 banks | 125 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 333,684 | 329,565 | 337,671 | 339,642 |
| U. S. Government securities, direct obligations..... | 802,847 | 817,915 | 873,201 | 882,002 |
| Obligations guaranteed by U. S. Government..... | 66,548 | 66,661 | 70,120 | 68,645 |
| Obligations of States and political subdivisions..... | 38,936 | 36,099 | 32,922 | 32,965 |
| Other bonds, notes and debentures..... | 2,137 | 2,140 | 2,153 | 2,175 |
| Corporate stocks, including stock of Federal Reserve bank..... | 225,015 | 206,688 | 181,117 | 171,283 |
| Reserve with Federal Reserve bank..... | 31,814 | 32,523 | 32,421 | 32,356 |
| Currency and coin..... | | | | |
| Balances with other banks, and cash items in process of collection..... | 151,661 | 163,604 | 185,985 | 227,621 |
| Bank premises owned, furniture and fixtures..... | 10,158 | 10,124 | 10,266 | 10,034 |
| Real estate owned other than bank premises..... | 10 | 26 | 34 | 48 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 94 | 94 | 99 | 90 |
| Customers' liability on acceptances outstanding..... | 50 | 41 | 21 | |
| Income earned or accrued but not collected..... | 2,342 | 2,334 | 3,055 | 2,761 |
| Other assets..... | 1,076 | 967 | 1,008 | 981 |
| Total assets..... | 1,666,372 | 1,668,803 | 1,730,073 | 1,770,625 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 844,619 | 841,136 | 878,787 | 912,404 |
| Time deposits of individuals, partnerships, and corporations..... | 418,369 | 418,425 | 418,473 | 416,681 |
| Postal savings deposits..... | 134 | 105 | 105 | 110 |
| Deposits of U. S. Government..... | 38,250 | 25,253 | 29,475 | 31,738 |
| Deposits of States and political subdivisions..... | 171,105 | 187,343 | 171,639 | 175,822 |
| Deposits of banks..... | 79,751 | 76,339 | 109,622 | 103,529 |
| Other deposits (certified and cashiers' checks, etc.)..... | 14,347 | 19,225 | 17,018 | 25,856 |
| Total deposits..... | 1,566,575 | 1,567,826 | 1,625,119 | 1,666,140 |
| Demand deposits..... | 1,144,960 | 1,146,185 | 1,202,414 | 1,245,454 |
| Time deposits..... | 421,615 | 421,641 | 422,705 | 420,686 |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 25 | 50 | | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 50 | 41 | 21 | |
| Income collected but not earned..... | 1,868 | 1,902 | 2,242 | 2,219 |
| Expenses accrued and unpaid..... | 2,562 | 2,829 | 3,109 | 2,958 |
| Other liabilities..... | 276 | 731 | 417 | 914 |
| Total liabilities..... | 1,571,356 | 1,573,469 | 1,630,908 | 1,672,231 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 55 | 55 | 55 | 55 |
| Common stock..... | 28,660 | 28,660 | 28,785 | 28,835 |
| Total capital stock..... | 28,715 | 28,715 | 28,840 | 28,890 |
| Surplus..... | 40,202 | 40,467 | 40,585 | 42,751 |
| Undivided profits..... | 21,221 | 21,121 | 24,832 | 21,437 |
| Reserves and retirement account for preferred stock..... | 4,878 | 5,031 | 4,908 | 5,316 |
| Total capital accounts..... | 95,016 | 95,334 | 99,165 | 98,394 |
| Total liabilities and capital accounts..... | 1,666,372 | 1,668,803 | 1,730,073 | 1,770,625 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 79,368 | 70,799 | 73,195 | 69,852 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

IOWA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 98 banks | 98 banks | 98 banks | 97 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 192,493 | 192,719 | 177,078 | 190,038 |
| U. S. Government securities, direct obligations..... | 306,149 | 304,398 | 342,354 | 310,798 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 60,108 | 57,174 | 63,709 | 61,969 |
| Other bonds, notes, and debentures..... | 16,948 | 16,456 | 17,490 | 17,121 |
| Corporate stocks, including stock of Federal Reserve bank..... | 950 | 954 | 971 | 973 |
| Reserve with Federal Reserve bank..... | 112,274 | 105,041 | 83,011 | 83,258 |
| Currency and coin..... | 11,608 | 11,785 | 11,047 | 11,129 |
| Balances with other banks, and cash items in process of collection..... | 85,118 | 90,048 | 100,932 | 111,266 |
| Bank premises owned, furniture and fixtures..... | 3,499 | 3,442 | 3,529 | 3,383 |
| Real estate owned other than bank premises..... | 21 | 21 | 21 | 21 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 1,250 | 1,301 | 1,301 | 1,276 |
| Customers' liability on acceptances outstanding..... | | | | 1 |
| Income earned or accrued but not collected..... | 1,004 | 1,002 | 1,116 | 979 |
| Other assets..... | 320 | 219 | 301 | 365 |
| Total assets..... | 791,742 | 784,560 | 802,860 | 792,577 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 395,502 | 392,700 | 405,976 | 401,336 |
| Time deposits of individuals, partnerships, and corporations..... | 145,400 | 146,725 | 146,713 | 145,073 |
| Postal savings deposits..... | 52 | 53 | 54 | 51 |
| Deposits of U. S. Government..... | 26,764 | 16,376 | 20,635 | 23,325 |
| Deposits of States and political subdivisions..... | 89,130 | 94,734 | 82,549 | 66,044 |
| Deposits of banks..... | 85,583 | 83,240 | 95,027 | 101,122 |
| Other deposits (certified and cashiers' checks, etc.)..... | 3,972 | 4,938 | 4,349 | 8,695 |
| <i>Total deposits.....</i> | <i>746,408</i> | <i>738,766</i> | <i>755,303</i> | <i>745,646</i> |
| <i>Demand deposits.....</i> | <i>598,746</i> | <i>589,780</i> | <i>605,822</i> | <i>597,807</i> |
| <i>Time deposits.....</i> | <i>147,657</i> | <i>148,986</i> | <i>149,481</i> | <i>147,839</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | 125 |
| Acceptances executed by or for account of reporting banks and outstanding..... | | | | 1 |
| Income collected but not earned..... | 554 | 579 | 645 | 648 |
| Expenses accrued and unpaid..... | 698 | 627 | 741 | 728 |
| Other liabilities..... | 16 | 124 | 8 | 167 |
| Total liabilities..... | 747,671 | 740,096 | 756,697 | 747,315 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 30 | 30 | 30 | --- |
| Common stock..... | 12,844 | 13,019 | 13,269 | 13,199 |
| <i>Total capital stock.....</i> | <i>12,874</i> | <i>13,049</i> | <i>13,299</i> | <i>13,199</i> |
| Surplus..... | 18,752 | 18,997 | 19,074 | 19,596 |
| Undivided profits..... | 9,833 | 9,849 | 11,177 | 9,854 |
| Reserves and retirement account for preferred stock..... | 2,612 | 2,569 | 2,613 | 2,613 |
| Total capital accounts..... | 44,071 | 44,464 | 46,163 | 45,262 |
| Total liabilities and capital accounts..... | 791,742 | 784,560 | 802,860 | 792,577 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 56,943 | 49,626 | 49,349 | 47,776 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

KANSAS

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 174 banks | 174 banks | 174 banks | 174 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 231,575 | 200,196 | 240,863 | 255,099 |
| U. S. Government securities, direct obligations..... | 354,120 | 371,829 | 367,116 | 361,278 |
| Obligations guaranteed by U. S. Government..... | 45,095 | 47,692 | 51,334 | 54,440 |
| Obligations of States and political subdivisions..... | 24,520 | 25,630 | 21,544 | 20,300 |
| Other bonds, notes, and debentures..... | 1,096 | 1,090 | 1,100 | 1,101 |
| Corporate stocks, including stock of Federal Reserve bank..... | 135,548 | 125,658 | 106,199 | 110,808 |
| Reserve with Federal Reserve bank..... | 10,088 | 10,387 | 9,947 | 9,407 |
| Currency and coin..... | 110,466 | 113,164 | 107,456 | 125,132 |
| Balances with other banks, and cash items in process of collection..... | 3,907 | 3,969 | 4,015 | 3,937 |
| Bank premises owned, furniture and fixtures..... | 46 | 45 | 54 | 49 |
| Real estate owned other than bank premises..... | 103 | 102 | 101 | 102 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 736 | 727 | 911 | 834 |
| Income earned or accrued but not collected..... | 709 | 539 | 683 | 749 |
| Other assets..... | | | | |
| Total assets..... | 918,009 | 901,116 | 911,323 | 943,323 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 556,010 | 551,570 | 576,854 | 563,833 |
| Time deposits of individuals, partnerships, and corporations..... | 77,683 | 77,638 | 78,795 | 78,502 |
| Postal savings deposits..... | 36 | 36 | 36 | 36 |
| Deposits of U. S. Government..... | 25,533 | 11,509 | 16,946 | 15,241 |
| Deposits of States and political subdivisions..... | 129,544 | 130,307 | 110,130 | 147,234 |
| Deposits of banks..... | 71,244 | 70,912 | 66,301 | 76,689 |
| Other deposits (certified and cashiers' checks, etc.)..... | 7,020 | 6,885 | 6,700 | 7,681 |
| <i>Total deposits.....</i> | <i>867,070</i> | <i>848,857</i> | <i>855,762</i> | <i>889,216</i> |
| <i>Demand deposits.....</i> | <i>786,555</i> | <i>768,261</i> | <i>773,617</i> | <i>807,933</i> |
| <i>Time deposits.....</i> | <i>80,515</i> | <i>80,596</i> | <i>82,115</i> | <i>81,278</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 50 | 225 | 930 | 350 |
| Mortgages or other liens on bank premises and other real estate..... | 4 | 4 | 4 | 4 |
| Income collected but not earned..... | 614 | 652 | 750 | 714 |
| Expenses accrued and unpaid..... | 1,271 | 1,328 | 1,681 | 1,381 |
| Other liabilities..... | 155 | 310 | 90 | 221 |
| Total liabilities..... | 869,164 | 851,376 | 859,217 | 891,886 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 20 | 20 | 20 | 20 |
| Common stock..... | 16,825 | 16,825 | 16,825 | 17,325 |
| <i>Total capital stock.....</i> | <i>16,845</i> | <i>16,845</i> | <i>16,845</i> | <i>17,345</i> |
| Surplus..... | 19,238 | 19,484 | 19,722 | 20,225 |
| Undivided profits..... | 11,304 | 11,815 | 14,017 | 12,375 |
| Reserves and retirement account for preferred stock..... | 1,458 | 1,596 | 1,522 | 1,492 |
| Total capital accounts..... | 48,845 | 49,740 | 52,106 | 51,437 |
| Total liabilities and capital accounts..... | 918,009 | 901,116 | 911,323 | 943,323 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 148,194 | 141,326 | 146,792 | 153,353 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

KENTUCKY

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 92 banks | 92 banks | 92 banks | 92 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 155,270 | 155,712 | 164,401 | 169,983 |
| U. S. Government securities, direct obligations..... | 285,735 | 273,516 | 274,409 | 278,248 |
| Obligations guaranteed by U. S. Government..... | 4 | 4 | 4 | 4 |
| Obligations of States and political subdivisions..... | 20,039 | 20,657 | 21,502 | 20,621 |
| Other bonds, notes and debentures..... | 15,577 | 14,759 | 14,111 | 14,160 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,010 | 1,014 | 1,029 | 1,038 |
| Reserve with Federal Reserve bank..... | 87,698 | 75,608 | 65,098 | 68,610 |
| Currency and coin..... | 12,279 | 12,340 | 11,456 | 12,516 |
| Balances with other banks, and cash items in process of collection..... | 65,855 | 53,886 | 60,098 | 91,145 |
| Bank premises owned, furniture and fixtures..... | 4,248 | 4,277 | 4,443 | 4,475 |
| Real estate owned other than bank premises..... | 24 | 37 | 22 | 2 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 17 | 17 | 20 | 21 |
| Income earned or accrued but not collected..... | 631 | 813 | 742 | 904 |
| Other assets..... | 398 | 310 | 553 | 311 |
| Total assets..... | 648,781 | 612,950 | 617,884 | 662,038 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 414,410 | 367,484 | 387,042 | 423,230 |
| Time deposits of individuals, partnerships, and corporations..... | 109,414 | 109,495 | 108,532 | 106,754 |
| Postal savings deposits..... | 16 | 16 | 16 | 16 |
| Deposits of U. S. Government..... | 11,546 | 7,262 | 6,480 | 6,925 |
| Deposits of States and political subdivisions..... | 31,236 | 29,642 | 33,673 | 28,340 |
| Deposits of banks..... | 34,121 | 33,925 | 28,453 | 45,572 |
| Other deposits (certified and cashiers' checks, etc.)..... | 3,915 | 20,536 | 6,530 | 5,603 |
| <i>Total deposits.....</i> | <i>604,658</i> | <i>568,360</i> | <i>570,726</i> | <i>616,440</i> |
| <i>Demand deposits.....</i> | <i>493,758</i> | <i>457,446</i> | <i>460,872</i> | <i>508,711</i> |
| <i>Time deposits.....</i> | <i>110,900</i> | <i>110,914</i> | <i>109,854</i> | <i>107,729</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 90 | 260 | 1,285 | --- |
| Income collected but not earned..... | 684 | 727 | 803 | 770 |
| Expenses accrued and unpaid..... | 880 | 889 | 1,044 | 918 |
| Other liabilities..... | 279 | 439 | 207 | 583 |
| Total liabilities..... | 606,591 | 570,675 | 574,065 | 618,711 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 300 | 300 | 300 | --- |
| Common stock..... | 13,735 | 13,735 | 13,750 | 14,230 |
| <i>Total capital stock.....</i> | <i>14,035</i> | <i>14,035</i> | <i>14,050</i> | <i>14,230</i> |
| Surplus..... | 19,465 | 19,975 | 20,136 | 21,093 |
| Undivided profits..... | 7,342 | 6,879 | 8,129 | 6,759 |
| Reserves and retirement account for preferred stock..... | 1,348 | 1,386 | 1,504 | 1,245 |
| Total capital accounts..... | 42,190 | 42,275 | 43,819 | 43,327 |
| Total liabilities and capital accounts..... | 648,781 | 612,950 | 617,884 | 662,038 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 49,750 | 47,749 | 49,377 | 45,991 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

LOUISIANA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|------------------|------------------|
| | 35 banks | 35 banks | 35 banks | 35 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 260,734 | 250,687 | 253,553 | 271,925 |
| U. S. Government securities, direct obligations..... | 532,489 | 536,638 | 569,136 | 570,091 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 59,346 | 62,379 | 62,480 | 63,798 |
| Other bonds, notes, and debentures..... | 8,021 | 7,917 | 5,894 | 5,841 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,887 | 1,894 | 1,907 | 1,927 |
| Reserve with Federal Reserve bank..... | 195,204 | 174,557 | 152,026 | 156,034 |
| Currency and coin..... | 17,389 | 15,714 | 15,341 | 16,536 |
| Balances with other banks, and cash items in process of collection..... | 150,042 | 137,422 | 147,012 | 158,624 |
| Bank premises owned, furniture and fixtures..... | 9,407 | 9,801 | 10,466 | 10,352 |
| Real estate owned other than bank premises..... | 288 | 280 | 398 | 392 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 108 | 108 | 108 | 83 |
| Customers' liability on acceptances outstanding..... | 2,883 | 3,392 | 3,309 | 6,334 |
| Income earned or accrued but not collected..... | 2,264 | 3,021 | 3,148 | 3,327 |
| Other assets..... | 1,628 | 1,733 | 1,755 | 1,423 |
| Total assets..... | 1,241,690 | 1,205,543 | 1,226,533 | 1,266,687 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 616,580 | 611,634 | 631,369 | 631,047 |
| Time deposits of individuals, partnerships, and corporations..... | 191,874 | 192,969 | 188,872 | 189,655 |
| Postal savings deposits..... | 59 | 59 | 59 | 59 |
| Deposits of U. S. Government..... | 16,497 | 10,909 | 15,009 | 16,077 |
| Deposits of States and political subdivisions..... | 184,185 | 169,038 | 147,323 | 160,302 |
| Deposits of banks..... | 157,506 | 144,489 | 157,243 | 184,299 |
| Other deposits (certified and cashiers' checks, etc.)..... | 8,872 | 8,016 | 7,711 | 9,253 |
| Total deposits..... | 1,175,573 | 1,137,114 | 1,147,586 | 1,190,692 |
| Demand deposits..... | 979,066 | 940,206 | 955,145 | 997,738 |
| Time deposits..... | 196,507 | 196,908 | 192,441 | 192,954 |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 200 | | 6,860 | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 3,497 | 4,084 | 5,197 | 9,294 |
| Income collected but not earned..... | 734 | 864 | 1,082 | 1,109 |
| Expenses accrued and unpaid..... | 2,629 | 3,453 | 3,516 | 3,495 |
| Other liabilities..... | 242 | 528 | 191 | 730 |
| Total liabilities..... | 1,182,875 | 1,146,043 | 1,164,432 | 1,205,320 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 50 | 50 | 50 | 50 |
| Common stock..... | 17,598 | 17,698 | 17,698 | 18,048 |
| Total capital stock..... | 17,648 | 17,748 | 17,748 | 18,098 |
| Surplus..... | 27,287 | 27,791 | 27,913 | 29,630 |
| Undivided profits..... | 12,941 | 12,835 | 15,433 | 12,515 |
| Reserves and retirement account for preferred stock..... | 939 | 1,126 | 1,007 | 1,124 |
| Total capital accounts..... | 58,815 | 59,500 | 62,101 | 61,367 |
| Total liabilities and capital accounts..... | 1,241,690 | 1,205,543 | 1,226,533 | 1,266,687 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 258,292 | 244,756 | 261,019 | 246,793 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

MAINE

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 33 banks | 33 banks | 33 banks | 33 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 70,686 | 69,101 | 73,660 | 73,074 |
| U. S. Government securities, direct obligations..... | 104,902 | 105,401 | 105,769 | 105,706 |
| Obligations guaranteed by U. S. Government..... | | 11 | | 18 |
| Obligations of States and political subdivisions..... | 6,543 | 8,809 | 6,646 | 6,190 |
| Other bonds, notes, and debentures..... | 7,657 | 7,740 | 8,051 | 7,974 |
| Corporate stocks, including stock of Federal Reserve bank..... | 580 | 590 | 600 | 605 |
| Reserve with Federal Reserve bank..... | 25,537 | 25,017 | 19,975 | 17,883 |
| Currency and coin..... | 5,858 | 5,862 | 6,103 | 5,089 |
| Balances with other banks, and cash items in process of collection..... | 20,284 | 18,120 | 21,028 | 22,456 |
| Bank premises owned, furniture and fixtures..... | 1,068 | 1,041 | 1,056 | 1,017 |
| Real estate owned other than bank premises..... | 106 | 110 | 101 | 101 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 295 | 290 | 296 | 289 |
| Income earned or accrued but not collected..... | 180 | 227 | 230 | 240 |
| Other assets..... | 391 | 214 | 247 | 223 |
| Total assets | 244,087 | 242,533 | 243,762 | 240,865 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 112,760 | 112,737 | 111,228 | 109,024 |
| Time deposits of individuals, partnerships, and corporations..... | 89,636 | 88,485 | 87,339 | 85,767 |
| Postal savings deposits..... | 6 | 6 | 6 | 6 |
| Deposits of U. S. Government..... | 4,714 | 3,234 | 4,546 | 4,735 |
| Deposits of States and political subdivisions..... | 6,134 | 7,364 | 8,133 | 7,542 |
| Deposits of banks..... | 5,856 | 5,205 | 5,674 | 6,299 |
| Other deposits (certified and cashiers' checks, etc.)..... | 1,193 | 1,703 | 1,633 | 1,700 |
| <i>Total deposits</i> | <i>220,299</i> | <i>218,734</i> | <i>218,559</i> | <i>215,073</i> |
| <i>Demand deposits</i> | <i>129,929</i> | <i>129,516</i> | <i>130,482</i> | <i>128,580</i> |
| <i>Time deposits</i> | <i>90,370</i> | <i>89,218</i> | <i>88,077</i> | <i>86,493</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 325 | 50 | 900 | 1,346 |
| Income collected but not earned..... | 365 | 386 | 385 | 392 |
| Expenses accrued and unpaid..... | 270 | 288 | 330 | 401 |
| Other liabilities..... | 103 | 205 | 235 | 469 |
| Total liabilities | 221,362 | 219,663 | 220,409 | 217,681 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 7,790 | 7,790 | 7,990 | 8,140 |
| Surplus..... | 9,196 | 9,663 | 9,741 | 9,871 |
| Undivided profits..... | 4,933 | 4,588 | 4,845 | 4,254 |
| Reserves..... | 806 | 829 | 777 | 919 |
| Total capital accounts | 22,725 | 22,870 | 23,353 | 23,184 |
| Total liabilities and capital accounts | 244,087 | 242,533 | 243,762 | 240,865 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 15,288 | 14,233 | 14,988 | 15,428 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

MARYLAND

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 61 banks | 61 banks | 61 banks | 61 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 136,338 | 126,982 | 135,947 | 133,519 |
| U. S. Government securities, direct obligations..... | 365,037 | 375,599 | 412,725 | 408,314 |
| Obligations guaranteed by U. S. Government..... | 12,608 | 15 | 10 | 10 |
| Obligations of States and political subdivisions..... | 22,399 | 13,297 | 13,205 | 14,235 |
| Other bonds, notes, and debentures..... | 22,399 | 25,254 | 20,655 | 20,883 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,128 | 1,191 | 1,191 | 1,202 |
| Reserve with Federal Reserve bank..... | 100,631 | 103,862 | 87,016 | 89,414 |
| Currency and coin..... | 12,195 | 12,330 | 12,453 | 12,218 |
| Balances with other banks, and cash items in process of collection..... | 70,198 | 75,179 | 84,909 | 88,512 |
| Bank premises owned, furniture and fixtures..... | 4,950 | 4,905 | 4,977 | 4,922 |
| Real estate owned other than bank premises..... | 44 | 43 | 88 | 76 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 4 | 504 | 503 | 500 |
| Customers' liability on acceptances outstanding..... | 88 | 94 | 87 | 314 |
| Income earned or accrued but not collected..... | 1,315 | 1,039 | 1,938 | 1,133 |
| Other assets..... | 1,133 | 620 | 866 | 540 |
| Total assets..... | 728,068 | 740,914 | 776,560 | 775,792 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 374,121 | 383,867 | 399,185 | 401,714 |
| Time deposits of individuals, partnerships, and corporations..... | 169,294 | 168,841 | 167,685 | 166,450 |
| Postal savings deposits..... | 5 | 5 | 5 | 5 |
| Deposits of U. S. Government..... | 17,420 | 14,980 | 23,169 | 33,109 |
| Deposits of States and political subdivisions..... | 52,229 | 58,687 | 55,293 | 50,227 |
| Deposits of banks..... | 55,203 | 57,844 | 62,949 | 66,379 |
| Other deposits (certified and cashiers' checks, etc.)..... | 2,801 | 3,192 | 11,281 | 2,889 |
| <i>Total deposits.....</i> | <i>671,073</i> | <i>687,416</i> | <i>719,567</i> | <i>720,773</i> |
| <i>Demand deposits.....</i> | <i>493,481</i> | <i>513,815</i> | <i>546,153</i> | <i>543,265</i> |
| <i>Time deposits.....</i> | <i>172,592</i> | <i>174,101</i> | <i>173,414</i> | <i>172,508</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 4,100 | | 2,400 | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 88 | 94 | 87 | 314 |
| Income collected but not earned..... | 254 | 221 | 312 | 310 |
| Expenses accrued and unpaid..... | 464 | 558 | 515 | 656 |
| Other liabilities..... | 120 | 499 | 105 | 763 |
| Total liabilities..... | 676,099 | 688,788 | 722,986 | 722,816 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 14,520 | 14,520 | 14,520 | 14,520 |
| Surplus..... | 23,016 | 25,130 | 25,130 | 26,128 |
| Undivided profits..... | 9,952 | 8,693 | 9,749 | 8,681 |
| Reserves..... | 4,481 | 3,783 | 4,175 | 3,647 |
| Total capital accounts..... | 51,969 | 52,126 | 53,574 | 52,976 |
| Total liabilities and capital accounts..... | 728,068 | 740,914 | 776,560 | 775,792 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 109,475 | 108,733 | 115,855 | 121,192 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

MASSACHUSETTS

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|------------------|------------------|
| | 119 banks | 118 banks | 118 banks | 118 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 829,751 | 805,735 | 848,112 | 843,057 |
| U. S. Government securities, direct obligations..... | 1,294,418 | 1,318,024 | 1,449,031 | 1,447,533 |
| Obligations guaranteed by U. S. Government..... | | 193 | | 193 |
| Obligations of States and political subdivisions..... | 68,159 | 100,624 | 100,969 | 66,900 |
| Other bonds, notes, and debentures..... | 46,573 | 47,294 | 55,446 | 55,225 |
| Corporate stocks, including stock of Federal Reserve bank..... | 5,868 | 5,875 | 5,891 | 6,051 |
| Reserve with Federal Reserve bank..... | 447,964 | 446,535 | 389,891 | 394,129 |
| Currency and coin..... | 49,611 | 46,134 | 46,044 | 43,964 |
| Balances with other banks, and cash items in process of collection..... | 211,009 | 204,404 | 249,084 | 288,905 |
| Bank premises owned, furniture and fixtures..... | 24,220 | 24,324 | 24,721 | 24,543 |
| Real estate owned other than bank premises..... | 62 | 69 | 112 | 122 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 352 | 348 | 344 | 338 |
| Customers' liability on acceptances outstanding..... | 20,352 | 14,992 | 13,619 | 19,307 |
| Income earned or accrued but not collected..... | 7,052 | 6,201 | 8,914 | 7,324 |
| Other assets..... | 12,980 | 12,151 | 14,070 | 10,156 |
| Total assets..... | 3,018,371 | 3,032,903 | 3,206,248 | 3,207,747 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 1,746,597 | 1,754,781 | 1,827,245 | 1,849,219 |
| Time deposits of individuals, partnerships, and corporations..... | 479,398 | 478,219 | 472,764 | 465,446 |
| Postal savings deposits..... | 69 | 70 | 69 | 69 |
| Deposits of U. S. Government..... | 67,083 | 46,945 | 79,067 | 73,907 |
| Deposits of States and political subdivisions..... | 115,755 | 133,693 | 208,548 | 184,881 |
| Deposits of banks..... | 274,279 | 281,328 | 281,918 | 292,338 |
| Other deposits (certified and cashiers' checks, etc.)..... | 32,835 | 39,638 | 32,646 | 40,060 |
| <i>Total deposits.....</i> | <i>2,716,016</i> | <i>2,734,674</i> | <i>2,902,257</i> | <i>2,905,920</i> |
| <i>Demand deposits.....</i> | <i>2,231,176</i> | <i>2,251,342</i> | <i>2,423,210</i> | <i>2,434,133</i> |
| <i>Time deposits.....</i> | <i>484,840</i> | <i>483,332</i> | <i>479,047</i> | <i>471,787</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 3,850 | 565 | 7,175 | 340 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 21,312 | 15,666 | 14,587 | 20,631 |
| Income collected but not earned..... | 4,707 | 4,918 | 5,392 | 5,439 |
| Expenses accrued and unpaid..... | 10,671 | 9,650 | 9,837 | 6,711 |
| Other liabilities..... | 5,830 | 11,339 | 5,828 | 9,762 |
| Total liabilities..... | 2,762,386 | 2,776,812 | 2,945,076 | 2,948,803 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 104 | 104 | 104 | 104 |
| Common stock..... | 73,742 | 73,692 | 73,692 | 73,742 |
| <i>Total capital stock.....</i> | <i>73,846</i> | <i>73,796</i> | <i>73,796</i> | <i>73,846</i> |
| Surplus..... | 120,593 | 121,118 | 121,664 | 127,343 |
| Undivided profits..... | 42,152 | 42,572 | 45,369 | 39,046 |
| Reserves and retirement account for preferred stock..... | 19,394 | 18,605 | 20,343 | 18,709 |
| Total capital accounts..... | 255,985 | 256,091 | 261,172 | 258,944 |
| Total liabilities and capital accounts..... | 3,018,371 | 3,032,903 | 3,206,248 | 3,207,747 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 152,655 | 133,887 | 186,646 | 157,362 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

MICHIGAN

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|------------------|------------------|
| | 78 banks | 78 banks | 78 banks | 78 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 586,887 | 592,676 | 621,845 | 645,329 |
| U. S. Government securities, direct obligations..... | 1,213,712 | 1,230,336 | 1,472,370 | 1,412,946 |
| Obligations guaranteed by U. S. Government..... | | 19 | | 19 |
| Obligations of States and political subdivisions..... | 90,944 | 92,842 | 96,702 | 95,772 |
| Other bonds, notes, and debentures..... | 76,914 | 77,136 | 76,440 | 77,666 |
| Corporate stocks, including stock of Federal Reserve bank..... | 3,659 | 3,664 | 3,695 | 3,663 |
| Reserve with Federal Reserve bank..... | 355,506 | 351,436 | 323,463 | 310,127 |
| Currency and coin..... | 44,560 | 43,310 | 42,369 | 40,297 |
| Balances with other banks, and cash items in process of collection..... | 202,244 | 198,280 | 203,752 | 265,278 |
| Bank premises owned, furniture and fixtures..... | 13,115 | 13,289 | 13,620 | 13,691 |
| Real estate owned other than bank premises..... | 162 | 171 | 114 | 95 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 1,173 | 1,182 | 1,194 | 1,195 |
| Customers' liability on acceptances outstanding..... | 62 | 44 | 24 | 43 |
| Income earned or accrued but not collected..... | 5,759 | 5,565 | 7,629 | 6,270 |
| Other assets..... | 3,247 | 2,091 | 2,414 | 2,167 |
| Total assets..... | 2,597,944 | 2,612,041 | 2,865,631 | 2,874,558 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 1,242,090 | 1,279,433 | 1,391,205 | 1,426,516 |
| Time deposits of individuals, partnerships, and corporations..... | 833,093 | 837,718 | 833,950 | 842,693 |
| Postal savings deposits..... | 35 | 35 | 35 | 35 |
| Deposits of U. S. Government..... | 102,301 | 95,380 | 190,567 | 148,126 |
| Deposits of States and political subdivisions..... | 112,361 | 97,166 | 116,369 | 126,151 |
| Deposits of banks..... | 132,157 | 120,008 | 146,377 | 146,671 |
| Other deposits (certified and cashiers' checks, etc.)..... | 18,370 | 22,920 | 18,903 | 18,738 |
| <i>Total deposits.....</i> | <i>2,440,407</i> | <i>2,452,660</i> | <i>2,697,406</i> | <i>2,708,980</i> |
| <i>Demand deposits.....</i> | <i>1,601,699</i> | <i>1,606,800</i> | <i>1,853,402</i> | <i>1,855,752</i> |
| <i>Time deposits.....</i> | <i>838,708</i> | <i>845,860</i> | <i>844,004</i> | <i>853,178</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | 1,500 | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 62 | 44 | 24 | 43 |
| Income collected but not earned..... | 6,112 | 6,820 | 8,469 | 8,895 |
| Expenses accrued and unpaid..... | 7,527 | 7,199 | 10,205 | 8,137 |
| Other liabilities..... | 2,890 | 3,204 | 1,890 | 3,181 |
| Total liabilities..... | 2,456,998 | 2,469,927 | 2,719,494 | 2,729,186 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 1,000 | 1,000 | 1,000 | 1,000 |
| Common stock..... | 40,830 | 40,830 | 40,930 | 41,430 |
| <i>Total capital stock.....</i> | <i>41,830</i> | <i>41,830</i> | <i>41,930</i> | <i>42,430</i> |
| Surplus..... | 66,301 | 66,528 | 67,804 | 68,645 |
| Undivided profits..... | 23,497 | 24,323 | 26,818 | 24,772 |
| Reserves and retirement account for preferred stock..... | 9,318 | 9,433 | 9,585 | 9,525 |
| Total capital accounts..... | 140,946 | 142,114 | 146,137 | 145,372 |
| Total liabilities and capital accounts..... | 2,597,944 | 2,612,041 | 2,865,631 | 2,874,558 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 186,591 | 174,687 | 285,668 | 223,784 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

MINNESOTA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|------------------|------------------|
| | 179 banks | 179 banks | 179 banks | 179 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 537,496 | 520,607 | 540,218 | 541,641 |
| U. S. Government securities, direct obligations..... | 823,379 | 864,771 | 937,384 | 902,028 |
| Obligations guaranteed by U. S. Government..... | 64,132 | 72,250 | 81,240 | 81,223 |
| Obligations of States and political subdivisions..... | 59,028 | 66,611 | 63,912 | 70,430 |
| Other bonds, notes, and debentures..... | 2,816 | 2,817 | 2,825 | 2,955 |
| Corporate stocks, including stock of Federal Reserve bank..... | 281,083 | 268,722 | 237,068 | 234,082 |
| Reserve with Federal Reserve bank..... | 19,554 | 19,696 | 19,253 | 17,997 |
| Currency and coin..... | 210,020 | 223,993 | 256,946 | 274,174 |
| Balances with other banks, and cash items in process of collection..... | 6,984 | 7,261 | 7,427 | 7,308 |
| Bank premises owned, furniture and fixtures..... | 529 | 529 | 529 | 534 |
| Real estate owned other than bank premises..... | 3,999 | 3,985 | 4,043 | 3,818 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 314 | 267 | 331 | 533 |
| Customers' liability on acceptances outstanding..... | 4,628 | 4,729 | 5,994 | 5,206 |
| Income earned or accrued but not collected..... | 1,091 | 1,059 | 1,121 | 1,018 |
| Other assets..... | 2,015,053 | 2,057,297 | 2,158,291 | 2,142,947 |
| Total assets..... | 2,015,053 | 2,057,297 | 2,158,291 | 2,142,947 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 872,828 | 887,497 | 963,538 | 989,582 |
| Time deposits of individuals, partnerships, and corporations..... | 505,504 | 501,635 | 497,819 | 500,055 |
| Postal savings deposits..... | 58 | 58 | 58 | 57 |
| Deposits of U. S. Government..... | 42,830 | 24,249 | 50,640 | 50,432 |
| Deposits of States and political subdivisions..... | 175,258 | 219,247 | 167,248 | 135,252 |
| Deposits of banks..... | 257,351 | 262,616 | 311,224 | 298,172 |
| Other deposits (certified and cashiers' checks, etc.)..... | 16,383 | 17,118 | 17,857 | 19,216 |
| <i>Total deposits.....</i> | <i>1,870,212</i> | <i>1,912,420</i> | <i>2,008,384</i> | <i>1,992,766</i> |
| <i>Demand deposits.....</i> | <i>1,357,366</i> | <i>1,403,991</i> | <i>1,504,089</i> | <i>1,486,383</i> |
| <i>Time deposits.....</i> | <i>512,846</i> | <i>508,429</i> | <i>504,295</i> | <i>506,383</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 1,700 | | | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 314 | 267 | 331 | 533 |
| Income collected but not earned..... | 6,460 | 7,052 | 7,729 | 7,838 |
| Expenses accrued and unpaid..... | 6,479 | 6,462 | 7,497 | 6,879 |
| Other liabilities..... | 1,730 | 1,804 | 1,775 | 2,032 |
| Total liabilities..... | 1,886,895 | 1,928,005 | 2,025,716 | 2,010,048 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Class A preferred stock..... | 1,115 | 1,115 | 1,105 | 1,105 |
| Class B preferred stock..... | 25 | 25 | 25 | 25 |
| Common stock..... | 36,706 | 36,706 | 36,716 | 36,716 |
| <i>Total capital stock.....</i> | <i>37,846</i> | <i>37,846</i> | <i>37,846</i> | <i>37,846</i> |
| Surplus..... | 56,018 | 56,290 | 56,374 | 61,128 |
| Undivided profits..... | 21,939 | 22,710 | 25,664 | 21,034 |
| Reserves and retirement account for preferred stock..... | 12,355 | 12,446 | 12,691 | 12,891 |
| Total capital accounts..... | 128,158 | 129,292 | 132,575 | 132,899 |
| Total liabilities and capital accounts..... | 2,015,053 | 2,057,297 | 2,158,291 | 2,142,947 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 407,715 | 376,683 | 405,552 | 362,367 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

MISSISSIPPI

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 24 banks | 24 banks | 24 banks | 24 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 48,356 | 48,143 | 50,375 | 51,107 |
| U. S. Government securities, direct obligations..... | 84,223 | 77,714 | 75,543 | 76,786 |
| Obligations guaranteed by U. S. Government..... | 28,987 | 28,836 | 28,749 | 28,885 |
| Obligations of States and political subdivisions..... | 2,060 | 1,348 | 1,751 | 1,684 |
| Other bonds, notes, and debentures..... | 348 | 348 | 349 | 348 |
| Corporate stocks, including stock of Federal Reserve bank..... | 28,836 | 24,599 | 20,080 | 20,703 |
| Reserve with Federal Reserve bank..... | 4,903 | 4,580 | 4,061 | 4,408 |
| Currency and coin..... | 26,437 | 26,423 | 31,028 | 35,440 |
| Balances with other banks, and cash items in process of collection..... | 1,713 | 1,725 | 1,795 | 1,729 |
| Bank premises owned, furniture and fixtures..... | 1 | | | 20 |
| Real estate owned other than bank premises..... | 26 | 18 | 24 | 28 |
| Income earned or accrued but not collected..... | 178 | 211 | 198 | 168 |
| Other assets..... | | | | |
| Total assets..... | 226,068 | 213,945 | 213,953 | 221,306 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 115,215 | 108,266 | 110,048 | 114,395 |
| Time deposits of individuals, partnerships, and corporations..... | 46,359 | 46,353 | 45,195 | 45,249 |
| Deposits of U. S. Government..... | 4,216 | 3,106 | 3,792 | 4,285 |
| Deposits of States and political subdivisions..... | 29,272 | 29,172 | 26,891 | 24,859 |
| Deposits of banks..... | 17,574 | 13,330 | 13,697 | 18,439 |
| Other deposits (certified and cashiers' checks, etc.)..... | 572 | 671 | 570 | 966 |
| Total deposits..... | 213,208 | 200,898 | 200,199 | 208,193 |
| Demand deposits..... | 166,142 | 153,838 | 154,302 | 162,242 |
| Time deposits..... | 47,066 | 47,060 | 45,897 | 45,951 |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 69 | 101 | 155 | 173 |
| Income collected but not earned..... | 207 | 259 | 458 | 248 |
| Expenses accrued and unpaid..... | 18 | 116 | 5 | 117 |
| Other liabilities..... | | | | |
| Total liabilities..... | 213,502 | 201,374 | 200,817 | 208,731 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 138 | 138 | 138 | 138 |
| Common stock..... | 4,370 | 4,370 | 4,370 | 4,370 |
| Total capital stock..... | 4,508 | 4,508 | 4,508 | 4,508 |
| Surplus..... | 6,971 | 7,080 | 7,080 | 7,604 |
| Undivided profits..... | 914 | 808 | 1,369 | 207 |
| Reserves and retirement account for preferred stock..... | 173 | 175 | 179 | 256 |
| Total capital accounts..... | 12,566 | 12,571 | 13,136 | 12,575 |
| Total liabilities and capital accounts..... | 226,068 | 213,945 | 213,953 | 221,306 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 45,156 | 46,187 | 45,597 | 45,058 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

MISSOURI

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|------------------|------------------|
| | 79 banks | 79 banks | 79 banks | 79 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 481,407 | 452,459 | 495,536 | 508,231 |
| U. S. Government securities, direct obligations..... | 610,174 | 627,859 | 666,396 | 658,974 |
| Obligations guaranteed by U. S. Government..... | | 18 | | 26 |
| Obligations of States and political subdivisions..... | 44,236 | 47,943 | 57,395 | 58,751 |
| Other bonds, notes, and debentures..... | 34,424 | 35,096 | 38,628 | 35,774 |
| Corporate stocks, including stock of Federal Reserve bank..... | 2,643 | 2,652 | 2,649 | 2,655 |
| Reserve with Federal Reserve bank..... | 252,998 | 248,062 | 211,078 | 221,312 |
| Currency and coin..... | 15,698 | 15,035 | 15,297 | 13,979 |
| Balances with other banks, and cash items in process of collection..... | 219,735 | 199,132 | 218,778 | 255,506 |
| Bank premises owned, furniture and fixtures..... | 8,435 | 8,797 | 9,032 | 8,965 |
| Real estate owned other than bank premises..... | 998 | 144 | 132 | 129 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 331 | 327 | 324 | 320 |
| Customers' liability on acceptances outstanding..... | 310 | 260 | 555 | 303 |
| Income earned or accrued but not collected..... | 2,577 | 2,133 | 3,185 | 2,456 |
| Other assets..... | 820 | 653 | 848 | 1,039 |
| Total assets..... | 1,674,786 | 1,640,570 | 1,719,833 | 1,768,420 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 896,048 | 891,562 | 937,880 | 945,204 |
| Time deposits of individuals, partnerships, and corporations..... | 227,065 | 227,854 | 229,936 | 227,102 |
| Postal savings deposits..... | 135 | 126 | 76 | 77 |
| Deposits of U. S. Government..... | 38,406 | 23,084 | 30,866 | 30,455 |
| Deposits of States and political subdivisions..... | 74,319 | 64,237 | 57,455 | 75,684 |
| Deposits of banks..... | 329,651 | 323,804 | 349,499 | 373,161 |
| Other deposits (certified and cashiers' checks, etc.)..... | 9,250 | 9,154 | 7,933 | 11,790 |
| <i>Total deposits.....</i> | <i>1,574,874</i> | <i>1,539,821</i> | <i>1,613,645</i> | <i>1,663,473</i> |
| <i>Demand deposits.....</i> | <i>1,340,332</i> | <i>1,304,790</i> | <i>1,376,824</i> | <i>1,429,606</i> |
| <i>Time deposits.....</i> | <i>234,542</i> | <i>235,031</i> | <i>236,821</i> | <i>233,867</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 50 | | 1,500 | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 505 | 465 | 576 | 366 |
| Income collected but not earned..... | 1,190 | 1,303 | 1,509 | 1,482 |
| Expenses accrued and unpaid..... | 2,816 | 2,535 | 3,141 | 2,929 |
| Other liabilities..... | 397 | 1,270 | 689 | 1,043 |
| Total liabilities..... | 1,579,832 | 1,545,394 | 1,621,060 | 1,669,293 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 32,243 | 32,393 | 32,453 | 32,453 |
| Surplus..... | 34,013 | 34,298 | 34,435 | 38,430 |
| Undivided profits..... | 26,244 | 25,689 | 28,674 | 25,105 |
| Reserves..... | 2,454 | 2,796 | 3,211 | 3,139 |
| Total capital accounts..... | 94,954 | 95,176 | 98,773 | 99,127 |
| Total liabilities and capital accounts..... | 1,674,786 | 1,640,570 | 1,719,833 | 1,768,420 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 167,627 | 147,254 | 158,050 | 160,263 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

MONTANA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 39 banks | 39 banks | 39 banks | 39 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)----- | 59,413 | 50,112 | 48,648 | 48,547 |
| U. S. Government securities, direct obligations----- | 140,719 | 148,182 | 171,089 | 173,781 |
| Obligations guaranteed by U. S. Government----- | 6,676 | 6,782 | 7,672 | 7,345 |
| Obligations of States and political subdivisions----- | 4,192 | 4,348 | 4,906 | 4,880 |
| Other bonds, notes, and debentures----- | | | | |
| Corporate stocks, including stock of Federal Reserve bank----- | 286 | 286 | 287 | 288 |
| Reserve with Federal Reserve bank----- | 41,168 | 36,736 | 35,335 | 32,885 |
| Currency and coin----- | 4,358 | 4,583 | 4,012 | 4,435 |
| Balances with other banks, and cash items in process of collection----- | 26,727 | 30,489 | 40,621 | 36,862 |
| Bank premises owned, furniture and fixtures----- | 1,973 | 2,009 | 2,080 | 2,175 |
| Income earned or accrued but not collected----- | 637 | 662 | 860 | 811 |
| Other assets----- | 98 | 128 | 198 | 32 |
| Total assets----- | 286,247 | 284,317 | 315,708 | 312,041 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations----- | 176,555 | 172,382 | 198,399 | 189,213 |
| Time deposits of individuals, partnerships, and corporations----- | 48,923 | 48,869 | 49,653 | 49,985 |
| Postal savings deposits----- | 5 | 5 | | |
| Deposits of U. S. Government----- | 4,562 | 3,045 | 3,764 | 3,633 |
| Deposits of States and political subdivisions----- | 31,410 | 33,295 | 31,749 | 36,057 |
| Deposits of banks----- | 9,073 | 10,727 | 15,227 | 15,145 |
| Other deposits (certified and cashiers' checks, etc.)----- | 2,882 | 2,661 | 2,389 | 3,728 |
| <i>Total deposits-----</i> | <i>273,410</i> | <i>270,984</i> | <i>301,181</i> | <i>297,761</i> |
| <i>Demand deposits-----</i> | <i>224,259</i> | <i>221,887</i> | <i>251,809</i> | <i>247,552</i> |
| <i>Time deposits-----</i> | <i>49,151</i> | <i>49,097</i> | <i>49,872</i> | <i>50,209</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money----- | 100 | | | |
| Income collected but not earned----- | 406 | 501 | 591 | 621 |
| Expenses accrued and unpaid----- | 347 | 428 | 673 | 619 |
| Other liabilities----- | 15 | 24 | 30 | 110 |
| Total liabilities----- | 274,278 | 271,937 | 302,475 | 299,111 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock----- | 60 | 60 | 60 | 60 |
| Common stock----- | 4,765 | 4,765 | 4,765 | 4,765 |
| <i>Total capital stock-----</i> | <i>4,825</i> | <i>4,825</i> | <i>4,825</i> | <i>4,825</i> |
| Surplus----- | 4,716 | 4,756 | 4,781 | 4,821 |
| Undivided profits----- | 1,965 | 2,397 | 3,192 | 2,899 |
| Reserves and retirement account for preferred stock----- | 463 | 402 | 435 | 385 |
| Total capital accounts----- | 11,969 | 12,380 | 13,233 | 12,930 |
| Total liabilities and capital accounts----- | 286,247 | 284,317 | 315,708 | 312,041 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes----- | 49,088 | 49,135 | 54,070 | 55,618 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

NEBRASKA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 126 banks | 126 banks | 125 banks | 125 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 217,787 | 209,480 | 207,727 | 219,651 |
| U. S. Government securities, direct obligations..... | 363,389 | 366,421 | 413,949 | 404,589 |
| Obligations guaranteed by U. S. Government..... | 41,530 | 43,570 | 47,927 | 48,256 |
| Obligations of States and political subdivisions..... | 20,315 | 20,117 | 18,862 | 18,849 |
| Other bonds, notes, and debentures..... | 1,095 | 1,096 | 1,099 | 1,105 |
| Corporate stocks, including stock of Federal Reserve bank..... | 138,205 | 128,675 | 118,803 | 118,701 |
| Reserve with Federal Reserve bank..... | 9,364 | 9,089 | 8,722 | 8,415 |
| Currency and coin..... | 104,716 | 111,068 | 127,495 | 129,231 |
| Balances with other banks, and cash items in process of collection..... | 5,095 | 5,048 | 5,159 | 5,148 |
| Bank premises owned, furniture and fixtures..... | 6 | 6 | 11 | 26 |
| Real estate owned other than bank premises..... | 6 | 4 | 4 | 57 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 1,179 | 1,203 | 1,453 | 1,335 |
| Customers' liability on acceptances outstanding..... | 714 | 1,601 | 984 | 561 |
| Income earned or accrued but not collected..... | | | | |
| Other assets..... | 903,395 | 897,381 | 952,195 | 955,938 |
| Total assets..... | | | | |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 549,805 | 551,707 | 588,438 | 588,199 |
| Time deposits of individuals, partnerships, and corporations..... | 102,950 | 102,546 | 103,081 | 102,939 |
| Postal savings deposits..... | 23 | 23 | 23 | 23 |
| Deposits of U. S. Government..... | 22,668 | 12,673 | 16,896 | 19,316 |
| Deposits of States and political subdivisions..... | 42,007 | 43,004 | 35,763 | 45,630 |
| Deposits of banks..... | 123,264 | 126,476 | 144,476 | 138,247 |
| Other deposits (certified and cashiers' checks, etc.)..... | 5,704 | 6,362 | 5,399 | 5,946 |
| Total deposits..... | 846,421 | 842,791 | 894,076 | 900,300 |
| Demand deposits..... | 743,339 | 740,062 | 790,805 | 797,171 |
| Time deposits..... | 103,082 | 102,729 | 103,271 | 103,129 |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 4,040 | 950 | 2,400 | 350 |
| Acceptances executed by or for account of reporting banks and outstanding..... | | | | 10 |
| Income collected but not earned..... | 508 | 525 | 554 | 562 |
| Expenses accrued and unpaid..... | 962 | 954 | 1,254 | 1,004 |
| Other liabilities..... | 69 | 238 | 76 | 248 |
| Total liabilities..... | 852,000 | 845,458 | 898,360 | 902,474 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 27 | 27 | 25 | 25 |
| Common stock..... | 17,968 | 17,968 | 17,970 | 17,970 |
| Total capital stock..... | 17,995 | 17,995 | 17,995 | 17,995 |
| Surplus..... | 17,923 | 18,062 | 18,148 | 18,465 |
| Undivided profits..... | 10,936 | 11,536 | 13,203 | 12,126 |
| Reserves and retirement account for preferred stock..... | 4,541 | 4,330 | 4,489 | 4,878 |
| Total capital accounts..... | 51,395 | 51,923 | 53,835 | 53,464 |
| Total liabilities and capital accounts..... | 903,395 | 897,381 | 952,195 | 955,938 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 107,615 | 102,188 | 110,642 | 105,806 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

NEVADA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 5 banks | 5 banks | 5 banks | 5 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 41,877 | 42,282 | 40,870 | 40,495 |
| U. S. Government securities, direct obligations..... | 60,013 | 58,592 | 68,953 | 69,404 |
| Obligations guaranteed by U. S. Government..... | 7,111 | 6,992 | 6,898 | 6,808 |
| Obligations of States and political subdivisions..... | 831 | 711 | 261 | 1,264 |
| Other bonds, notes, and debentures..... | 118 | 118 | 118 | 118 |
| Corporate stocks, including stock of Federal Reserve bank..... | 16,091 | 14,844 | 11,719 | 11,887 |
| Reserve with Federal Reserve bank..... | 2,627 | 2,793 | 2,894 | 2,975 |
| Currency and coin..... | | | | |
| Balances with other banks, and cash items in process of collection..... | 7,927 | 6,883 | 10,542 | 9,416 |
| Bank premises owned, furniture and fixtures..... | 896 | 923 | 998 | 1,111 |
| Real estate owned other than bank premises..... | 13 | 13 | | 7 |
| Income earned or accrued but not collected..... | 443 | 424 | 556 | 456 |
| Other assets..... | 406 | 176 | 373 | 165 |
| Total assets..... | 138,353 | 134,751 | 144,212 | 144,166 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 63,724 | 61,487 | 69,003 | 66,936 |
| Time deposits of individuals, partnerships, and corporations..... | 45,737 | 46,129 | 45,924 | 46,279 |
| Deposits of U. S. Government..... | 2,643 | 1,779 | 2,278 | 2,284 |
| Deposits of States and political subdivisions..... | 15,072 | 14,349 | 15,030 | 16,945 |
| Deposits of banks..... | 756 | 626 | 890 | 1,124 |
| Other deposits (certified and cashiers' checks, etc.)..... | 1,475 | 1,549 | 1,551 | 1,383 |
| <i>Total deposits.....</i> | <i>129,407</i> | <i>125,919</i> | <i>134,706</i> | <i>134,951</i> |
| <i>Demand deposits.....</i> | <i>81,422</i> | <i>77,467</i> | <i>85,361</i> | <i>85,252</i> |
| <i>Time deposits.....</i> | <i>47,985</i> | <i>48,452</i> | <i>49,345</i> | <i>49,699</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | |
| Income collected but not earned..... | 233 | 242 | 259 | 261 |
| Expenses accrued and unpaid..... | 686 | 513 | 701 | 458 |
| Other liabilities..... | 284 | 211 | 248 | 209 |
| Total liabilities..... | 130,610 | 126,885 | 135,914 | 135,879 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 1,810 | 1,810 | 1,810 | 1,810 |
| Surplus..... | 2,138 | 2,137 | 2,138 | 2,138 |
| Undivided profits..... | 3,780 | 3,904 | 4,335 | 4,324 |
| Reserves..... | 15 | 15 | 15 | 15 |
| Total capital accounts..... | 7,743 | 7,866 | 8,298 | 8,287 |
| Total liabilities and capital accounts..... | 138,353 | 134,751 | 144,212 | 144,166 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 21,262 | 21,601 | 22,826 | 23,483 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

NEW HAMPSHIRE

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 51 banks | 51 banks | 51 banks | 51 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 66,352 | 66,966 | 66,315 | 65,906 |
| U. S. Government securities, direct obligations..... | 61,045 | 61,059 | 70,015 | 67,136 |
| Obligations guaranteed by U. S. Government..... | 6,710 | 36 | 35 | 35 |
| Obligations of States and political subdivisions..... | 5,506 | 7,035 | 7,205 | 6,576 |
| Other bonds, notes, and debentures..... | 435 | 5,344 | 5,627 | 5,507 |
| Corporate stocks, including stock of Federal Reserve bank..... | 23,427 | 435 | 434 | 435 |
| Reserve with Federal Reserve bank..... | 6,204 | 20,856 | 18,906 | 19,107 |
| Currency and coin..... | 20,993 | 6,030 | 5,505 | 5,164 |
| Balances with other banks, and cash items in process of collection..... | 1,645 | 19,150 | 22,187 | 23,082 |
| Bank premises owned, furniture and fixtures..... | 8 | 1,627 | 1,647 | 1,599 |
| Real estate owned other than bank premises..... | 2 | 5 | 12 | 55 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 57 | 54 | 54 | 53 |
| Income earned or accrued but not collected..... | 110 | 2 | 11 | 1 |
| Other assets..... | 110 | 117 | 141 | 111 |
| Total assets..... | 192,494 | 188,714 | 198,059 | 194,767 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 103,241 | 102,661 | 108,060 | 104,792 |
| Time deposits of individuals, partnerships, and corporations..... | 41,703 | 41,662 | 41,610 | 40,007 |
| Postal savings deposits..... | 20 | 20 | 20 | 20 |
| Deposits of U. S. Government..... | 4,208 | 3,429 | 4,353 | 4,856 |
| Deposits of States and political subdivisions..... | 11,407 | 10,895 | 12,668 | 12,785 |
| Deposits of banks..... | 6,057 | 5,603 | 6,232 | 6,847 |
| Other deposits (certified and cashiers' checks, etc.)..... | 4,919 | 3,829 | 4,364 | 4,875 |
| <i>Total deposits.....</i> | <i>171,555</i> | <i>168,099</i> | <i>177,907</i> | <i>174,182</i> |
| <i>Demand deposits.....</i> | <i>128,983</i> | <i>125,460</i> | <i>134,682</i> | <i>133,157</i> |
| <i>Time deposits.....</i> | <i>42,572</i> | <i>42,639</i> | <i>42,625</i> | <i>41,025</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 895 | 390 | 150 | — |
| Income collected but not earned..... | 138 | 155 | 169 | 161 |
| Expenses accrued and unpaid..... | 85 | 186 | 101 | 180 |
| Other liabilities..... | 5 | 129 | 6 | 128 |
| Total liabilities..... | 172,678 | 168,959 | 177,733 | 174,651 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 14 | 14 | 12 | 12 |
| Common stock..... | 5,771 | 5,771 | 5,773 | 5,773 |
| <i>Total capital stock.....</i> | <i>5,785</i> | <i>5,785</i> | <i>5,785</i> | <i>5,785</i> |
| Surplus..... | 8,372 | 8,387 | 8,387 | 8,419 |
| Undivided profits..... | 4,505 | 4,444 | 4,941 | 4,746 |
| Reserves and retirement account for preferred stock..... | 1,154 | 1,139 | 1,213 | 1,166 |
| Total capital accounts..... | 19,816 | 19,755 | 20,326 | 20,116 |
| Total liabilities and capital accounts..... | 192,494 | 188,714 | 198,059 | 194,767 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 10,069 | 9,269 | 9,028 | 9,446 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

NEW JERSEY

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|------------------|------------------|
| | 211 banks | 210 banks | 208 banks | 208 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 499,876 | 510,373 | 519,555 | 538,206 |
| U. S. Government securities, direct obligations..... | 1,158,727 | 1,180,546 | 1,228,462 | 1,226,997 |
| Obligations guaranteed by U. S. Government..... | 132,189 | 145,210 | 156,319 | 151,224 |
| Other bonds, notes, and debentures..... | 79,042 | 83,437 | 86,364 | 84,184 |
| Corporate stocks, including stock of Federal Reserve bank..... | 3,669 | 4,428 | 4,250 | 4,255 |
| Reserve with Federal Reserve bank..... | 256,830 | 237,340 | 202,644 | 201,775 |
| Currency and coin..... | 43,033 | 41,211 | 42,435 | 42,439 |
| Balances with other banks, and cash items in process of collection..... | 134,349 | 146,377 | 162,075 | 172,369 |
| Bank premises owned, furniture and fixtures..... | 20,212 | 20,928 | 21,238 | 20,848 |
| Real estate owned other than bank premises..... | 190 | 429 | 187 | 197 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 1,570 | 1,562 | 1,659 | 1,677 |
| Customers' liability on acceptances outstanding..... | 176 | 110 | 223 | 229 |
| Income earned or accrued but not collected..... | 3,864 | 4,799 | 5,351 | 5,076 |
| Other assets..... | 1,941 | 1,570 | 2,336 | 1,711 |
| Total assets..... | 2,335,668 | 2,378,629 | 2,433,098 | 2,451,496 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 921,681 | 956,673 | 993,743 | 1,025,603 |
| Time deposits of individuals, partnerships, and corporations..... | 984,945 | 1,008,066 | 994,488 | 982,659 |
| Deposits of U. S. Government..... | 47,247 | 33,560 | 44,103 | 48,515 |
| Deposits of States and political subdivisions..... | 159,892 | 155,432 | 168,872 | 163,692 |
| Deposits of banks..... | 24,494 | 21,996 | 25,109 | 25,530 |
| Other deposits (certified and cashiers' checks, etc.)..... | 23,846 | 28,013 | 28,988 | 28,909 |
| <i>Total deposits.....</i> | <i>2,162,105</i> | <i>2,203,740</i> | <i>2,255,303</i> | <i>2,274,908</i> |
| <i>Demand deposits.....</i> | <i>1,166,192</i> | <i>1,183,285</i> | <i>1,248,484</i> | <i>1,279,082</i> |
| <i>Time deposits.....</i> | <i>995,913</i> | <i>1,020,455</i> | <i>1,006,819</i> | <i>995,826</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 4,610 | 1,105 | 400 | 200 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 176 | 110 | 223 | 229 |
| Income collected but not earned..... | 3,707 | 3,899 | 4,602 | 4,915 |
| Expenses accrued and unpaid..... | 4,030 | 3,866 | 5,187 | 4,075 |
| Other liabilities..... | 700 | 2,343 | 631 | 1,121 |
| Total liabilities..... | 2,175,328 | 2,215,063 | 2,266,346 | 2,285,448 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Class A preferred stock..... | 3,868 | 4,129 | 3,370 | 3,145 |
| Class B preferred stock..... | 322 | 252 | 187 | 187 |
| Common stock..... | 52,227 | 53,082 | 53,416 | 53,416 |
| <i>Total capital stock.....</i> | <i>56,417</i> | <i>57,463</i> | <i>56,973</i> | <i>56,748</i> |
| Surplus..... | 64,513 | 67,108 | 67,792 | 70,804 |
| Undivided profits..... | 29,302 | 29,125 | 32,833 | 28,825 |
| Reserves and retirement account for preferred stock..... | 10,108 | 9,870 | 9,154 | 9,671 |
| Total capital accounts..... | 160,340 | 163,566 | 166,752 | 166,048 |
| Total liabilities and capital accounts..... | 2,335,668 | 2,378,629 | 2,433,098 | 2,451,496 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 119,894 | 120,302 | 117,570 | 122,894 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

NEW MEXICO

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 24 banks | 25 banks | 25 banks | 26 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 72,903 | 73,658 | 75,207 | 74,327 |
| U. S. Government securities, direct obligations..... | 82,285 | 79,780 | 82,215 | 90,342 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 7,405 | 6,905 | 6,788 | 6,809 |
| Other bonds, notes, and debentures..... | 1,086 | 1,072 | 880 | 880 |
| Corporate stocks, including stock of Federal Reserve bank..... | 257 | 270 | 279 | 285 |
| Reserve with Federal Reserve bank..... | 30,273 | 28,146 | 27,600 | 26,067 |
| Currency and coin..... | 4,143 | 4,300 | 4,264 | 4,561 |
| Balances with other banks, and cash items in process of collection..... | 28,897 | 25,741 | 41,396 | 44,174 |
| Bank premises owned, furniture and fixtures..... | 1,571 | 1,552 | 1,618 | 1,596 |
| Real estate owned other than bank premises..... | 236 | 238 | 220 | 262 |
| Income earned or accrued but not collected..... | 190 | 187 | 227 | 216 |
| Other assets..... | 127 | 114 | 107 | 90 |
| Total assets | 229,373 | 221,963 | 240,801 | 249,609 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 131,918 | 125,450 | 142,472 | 145,059 |
| Time deposits of individuals, partnerships, and corporations..... | 29,281 | 29,922 | 30,682 | 30,716 |
| Postal savings deposits..... | 11 | 11 | 11 | 11 |
| Deposits of U. S. Government..... | 5,200 | 4,991 | 5,280 | 5,864 |
| Deposits of States and political subdivisions..... | 40,460 | 40,157 | 36,804 | 41,155 |
| Deposits of banks..... | 8,916 | 7,323 | 10,804 | 10,901 |
| Other deposits (certified and cashiers' checks, etc.)..... | 2,300 | 2,280 | 2,027 | 3,119 |
| Total deposits | 218,086 | 210,134 | 228,080 | 236,825 |
| <i>Demand deposits</i> | <i>186,692</i> | <i>177,874</i> | <i>195,050</i> | <i>203,761</i> |
| <i>Time deposits</i> | <i>31,394</i> | <i>32,260</i> | <i>33,030</i> | <i>33,064</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | 150 | 50 | |
| Income collected but not earned..... | 250 | 267 | 331 | 348 |
| Expenses accrued and unpaid..... | 73 | 64 | 131 | 48 |
| Other liabilities..... | 7 | 14 | 154 | 185 |
| Total liabilities | 218,416 | 210,629 | 228,746 | 237,406 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 4,475 | 4,625 | 4,885 | 5,060 |
| Surplus..... | 4,076 | 4,425 | 4,425 | 4,542 |
| Undivided profits..... | 865 | 712 | 1,175 | 435 |
| Reserves..... | 1,541 | 1,572 | 1,570 | 2,166 |
| Total capital accounts | 10,957 | 11,334 | 12,055 | 12,203 |
| Total liabilities and capital accounts | 229,373 | 221,963 | 240,801 | 249,609 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 53,289 | 53,524 | 55,979 | 57,821 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

NEW YORK

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|-------------------|-------------------|-------------------|-------------------|
| | 386 banks | 386 banks | 385 banks | 382 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 3,431,378 | 3,559,991 | 3,667,084 | 3,676,450 |
| U. S. Government securities, direct obligations..... | | 5,260,516 | | 5,520,916 |
| Obligations guaranteed by U. S. Government..... | 4,948,736 | 5,904 | 5,602,757 | 879 |
| Obligations of States and political subdivisions..... | 471,868 | 485,913 | 574,863 | 617,648 |
| Other bonds, notes, and debentures..... | 324,854 | 360,429 | 360,021 | 362,023 |
| Corporate stocks, including stock of Federal Reserve bank..... | 41,762 | 41,724 | 41,727 | 42,019 |
| Reserve with Federal Reserve bank..... | 2,287,506 | 2,190,788 | 2,133,806 | 2,056,009 |
| Currency and coin..... | 99,645 | 92,793 | 89,682 | 86,212 |
| Balances with other banks, and cash items in process of collection..... | 742,806 | 983,376 | 861,013 | 1,083,836 |
| Bank premises owned, furniture and fixtures..... | 86,497 | 86,467 | 86,804 | 86,613 |
| Real estate owned other than bank premises..... | 552 | 1,087 | 1,188 | 562 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 1,557 | 1,641 | 1,840 | 1,856 |
| Customers' liability on acceptances outstanding..... | 34,568 | 31,185 | 37,066 | 43,487 |
| Income earned or accrued but not collected..... | 25,051 | 25,501 | 32,522 | 27,275 |
| Other assets..... | 84,348 | 74,750 | 75,425 | 63,249 |
| Total assets..... | 12,581,128 | 13,197,065 | 13,565,798 | 13,669,034 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 7,130,982 | 7,307,149 | 7,431,559 | 7,672,777 |
| Time deposits of individuals, partnerships, and corporations..... | 1,636,461 | 1,662,755 | 1,636,950 | 1,651,444 |
| Postal savings deposits..... | | | | |
| Deposits of U. S. Government..... | 219,127 | 298,917 | 400,620 | 327,600 |
| Deposits of States and political subdivisions..... | 258,416 | 316,748 | 344,168 | 269,863 |
| Deposits of banks..... | 1,633,474 | 1,716,021 | 1,772,175 | 1,856,966 |
| Other deposits (certified and cashiers' checks, etc.)..... | 241,270 | 444,462 | 410,571 | 366,227 |
| <i>Total deposits.....</i> | <i>11,119,730</i> | <i>11,746,052</i> | <i>11,996,043</i> | <i>12,144,897</i> |
| <i>Demand deposits.....</i> | <i>9,410,914</i> | <i>9,952,218</i> | <i>10,217,044</i> | <i>10,332,772</i> |
| <i>Time deposits.....</i> | <i>1,708,816</i> | <i>1,793,834</i> | <i>1,778,999</i> | <i>1,812,125</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 29,253 | 4,502 | 64,600 | 1,655 |
| Mortgages or other liens on bank premises and other real estate..... | 10 | 10 | 10 | 10 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 36,232 | 33,203 | 42,739 | 50,163 |
| Income collected but not earned..... | 15,018 | 15,172 | 17,823 | 17,899 |
| Expenses accrued and unpaid..... | 39,895 | 42,408 | 45,088 | 45,432 |
| Other liabilities..... | 273,133 | 285,944 | 314,417 | 335,666 |
| Total liabilities..... | 11,513,271 | 12,127,291 | 12,480,720 | 12,595,722 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Class A preferred stock..... | 2,799 | 2,799 | 2,558 | 2,528 |
| Class B preferred stock..... | 549 | 549 | 520 | 520 |
| Common stock..... | 331,539 | 331,617 | 331,729 | 331,352 |
| <i>Total capital stock.....</i> | <i>334,887</i> | <i>334,965</i> | <i>334,807</i> | <i>334,400</i> |
| Surplus..... | 495,944 | 496,825 | 497,519 | 533,860 |
| Undivided profits..... | 198,202 | 200,327 | 212,606 | 187,256 |
| Reserves and retirement account for preferred stock..... | 38,824 | 37,657 | 40,146 | 17,796 |
| Total capital accounts..... | 1,067,857 | 1,069,774 | 1,085,078 | 1,073,312 |
| Total liabilities and capital accounts..... | 12,581,128 | 13,197,065 | 13,565,798 | 13,669,034 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 917,523 | 959,802 | 1,117,398 | 998,831 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

NORTH CAROLINA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 46 banks | 46 banks | 46 banks | 46 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 129,703 | 129,949 | 133,765 | 138,031 |
| U. S. Government securities, direct obligations..... | 188,705 | 180,967 | 200,184 | 191,267 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 16,834 | 16,538 | 21,214 | 21,510 |
| Other bonds, notes, and debentures..... | 5,711 | 5,254 | 7,409 | 5,462 |
| Corporate stocks, including stock of Federal Reserve bank..... | 693 | 705 | 706 | 715 |
| Reserve with Federal Reserve bank..... | 61,179 | 54,405 | 49,664 | 51,759 |
| Currency and coin..... | 11,124 | 11,087 | 12,766 | 11,199 |
| Balances with other banks, and cash items in process of collection..... | 54,827 | 57,519 | 68,209 | 71,582 |
| Bank premises owned, furniture and fixtures..... | 3,870 | 3,879 | 3,872 | 3,818 |
| Real estate owned other than bank premises..... | 40 | 39 | 104 | 111 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 1 | 1 | 3 | 1 |
| Customers' liability on acceptances outstanding..... | | 7 | | 11 |
| Income earned or accrued but not collected..... | 533 | 571 | 834 | 676 |
| Other assets..... | 342 | 278 | 628 | 364 |
| Total assets..... | 473,562 | 461,199 | 499,358 | 496,506 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 278,593 | 275,218 | 298,028 | 297,887 |
| Time deposits of individuals, partnerships, and corporations..... | 89,199 | 87,669 | 85,759 | 85,260 |
| Postal savings deposits..... | 1 | 1 | 1 | 1 |
| Deposits of U. S. Government..... | 10,862 | 7,113 | 14,811 | 11,406 |
| Deposits of States and political subdivisions..... | 39,712 | 35,201 | 38,689 | 37,056 |
| Deposits of banks..... | 17,319 | 16,108 | 20,163 | 23,464 |
| Other deposits (certified and cashiers' checks, etc.)..... | 5,933 | 7,468 | 8,369 | 8,411 |
| <i>Total deposits.....</i> | <i>441,619</i> | <i>428,778</i> | <i>465,820</i> | <i>463,485</i> |
| <i>Demand deposits.....</i> | <i>339,164</i> | <i>328,275</i> | <i>369,511</i> | <i>367,908</i> |
| <i>Time deposits.....</i> | <i>102,455</i> | <i>100,503</i> | <i>96,309</i> | <i>95,577</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | 200 | | |
| Acceptances executed by or for account of reporting banks and outstanding..... | | 7 | | 11 |
| Income collected but not earned..... | 857 | 846 | 910 | 1,008 |
| Expenses accrued and unpaid..... | 788 | 868 | 870 | 963 |
| Other liabilities..... | 64 | 152 | 6 | 236 |
| Total liabilities..... | 443,328 | 430,851 | 467,606 | 465,703 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 8,725 | 8,725 | 8,725 | 8,725 |
| Surplus..... | 14,340 | 14,789 | 14,789 | 15,306 |
| Undivided profits..... | 5,185 | 4,829 | 6,156 | 4,997 |
| Reserves..... | 1,984 | 2,005 | 2,082 | 1,775 |
| Total capital accounts..... | 30,234 | 30,348 | 31,752 | 30,803 |
| Total liabilities and capital accounts..... | 473,562 | 461,199 | 499,358 | 496,506 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 82,024 | 72,036 | 78,729 | 74,768 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

NORTH DAKOTA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 41 banks | 41 banks | 41 banks | 41 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 54,913 | 43,641 | 54,196 | 55,278 |
| U. S. Government securities, direct obligations..... | 141,736 | 147,844 | 158,162 | 154,598 |
| Obligations guaranteed by U. S. Government..... | | 9 | | 9 |
| Obligations of States and political subdivisions..... | 6,455 | 7,159 | 8,311 | 9,129 |
| Other bonds, notes, and debentures..... | 4,331 | 5,050 | 5,559 | 5,795 |
| Corporate stocks, including stock of Federal Reserve bank..... | 264 | 266 | 275 | 276 |
| Reserve with Federal Reserve bank..... | 33,427 | 31,655 | 27,435 | 26,045 |
| Currency and coin..... | 3,029 | 3,108 | 2,900 | 3,173 |
| Balances with other banks, and cash items in process of collection..... | 25,727 | 22,637 | 24,961 | 18,657 |
| Bank premises owned, furniture and fixtures..... | 1,254 | 1,334 | 1,410 | 1,317 |
| Investments and other assets indirectly representing bank premises or other real estate..... | | | | 10 |
| Income earned or accrued but not collected..... | 663 | 656 | 812 | 716 |
| Other assets..... | 32 | 55 | 37 | 39 |
| Total assets..... | 271,831 | 263,414 | 284,058 | 275,042 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 165,182 | 159,044 | 176,938 | 169,957 |
| Time deposits of individuals, partnerships, and corporations..... | 68,316 | 67,921 | 69,333 | 69,657 |
| Postal savings deposits..... | 6 | 6 | 6 | 6 |
| Deposits of U. S. Government..... | 5,069 | 3,686 | 4,658 | 4,287 |
| Deposits of States and political subdivisions..... | 8,610 | 7,736 | 6,790 | 6,858 |
| Deposits of banks..... | 8,612 | 9,523 | 10,165 | 8,391 |
| Other deposits (certified and cashiers' checks, etc.)..... | 2,097 | 1,959 | 1,727 | 1,774 |
| Total deposits..... | 257,892 | 249,875 | 269,617 | 260,930 |
| Demand deposits..... | 189,101 | 181,230 | 199,661 | 190,648 |
| Time deposits..... | 68,791 | 68,645 | 69,956 | 70,282 |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 700 | | | |
| Income collected but not earned..... | 256 | 327 | 417 | 430 |
| Expenses accrued and unpaid..... | 652 | 620 | 736 | 674 |
| Other liabilities..... | 6 | 44 | 3 | 63 |
| Total liabilities..... | 259,506 | 250,866 | 270,823 | 262,097 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 3,990 | 3,990 | 4,015 | 4,015 |
| Surplus..... | 4,830 | 4,929 | 5,156 | 5,259 |
| Undivided profits..... | 2,701 | 2,813 | 3,245 | 2,806 |
| Reserves..... | 804 | 816 | 819 | 865 |
| Total capital accounts..... | 12,325 | 12,548 | 13,235 | 12,945 |
| Total liabilities and capital accounts..... | 271,831 | 263,414 | 284,058 | 275,042 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 23,920 | 22,169 | 23,575 | 26,506 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

OHIO

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|------------------|------------------|
| | 241 banks | 241 banks | 241 banks | 241 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)----- | 863,192 | 859,970 | 867,106 | 886,792 |
| U. S. Government securities, direct obligations----- | 1,564,412 | 1,568,276 | 1,724,445 | 1,743,212 |
| Obligations guaranteed by U. S. Government----- | | 24 | | 24 |
| Obligations of States and political subdivisions----- | 155,993 | 159,588 | 164,291 | 163,593 |
| Other bonds, notes, and debentures----- | 79,301 | 78,071 | 73,677 | 72,509 |
| Corporate stocks, including stock of Federal Reserve bank----- | 5,506 | 5,531 | 5,573 | 5,618 |
| Reserve with Federal Reserve bank----- | 471,815 | 436,070 | 390,622 | 386,013 |
| Currency and coin----- | 57,373 | 55,132 | 55,004 | 55,289 |
| Balances with other banks, and cash items in process of collection----- | 286,768 | 280,090 | 304,582 | 355,981 |
| Bank premises owned, furniture and fixtures----- | 30,283 | 30,440 | 30,643 | 30,440 |
| Real estate owned other than bank premises----- | 5 | 27 | 19 | 3 |
| Investments and other assets indirectly representing bank premises or other real estate----- | 844 | 843 | 843 | 842 |
| Customers' liability on acceptances outstanding----- | 563 | 600 | 554 | 174 |
| Income earned or accrued but not collected----- | 5,002 | 4,773 | 6,435 | 5,585 |
| Other assets----- | 2,108 | 2,029 | 2,342 | 1,525 |
| Total assets----- | 3,523,165 | 3,482,064 | 3,626,136 | 3,707,600 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations----- | 1,731,266 | 1,760,346 | 1,819,260 | 1,897,695 |
| Time deposits of individuals, partnerships, and corporations----- | 967,954 | 966,027 | 965,450 | 966,493 |
| Postal savings deposits----- | 170 | 170 | 170 | 170 |
| Deposits of U. S. Government----- | 101,823 | 58,048 | 101,421 | 101,512 |
| Deposits of States and political subdivisions----- | 261,818 | 251,548 | 241,565 | 232,090 |
| Deposits of banks----- | 172,680 | 161,202 | 192,102 | 200,021 |
| Other deposits (certified and cashiers' checks, etc.)----- | 31,846 | 37,914 | 39,590 | 60,884 |
| Total deposits----- | 3,267,557 | 3,235,255 | 3,359,558 | 3,458,865 |
| <i>Demand deposits-----</i> | <i>2,223,324</i> | <i>2,192,571</i> | <i>2,319,928</i> | <i>2,421,044</i> |
| <i>Time deposits-----</i> | <i>1,044,233</i> | <i>1,042,684</i> | <i>1,039,630</i> | <i>1,037,821</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money----- | 10,875 | 550 | 16,025 | 230 |
| Acceptances executed by or for account of reporting banks and outstanding----- | 563 | 600 | 554 | 174 |
| Income collected but not earned----- | 4,351 | 4,658 | 5,318 | 5,274 |
| Expenses accrued and unpaid----- | 7,990 | 8,026 | 7,755 | 7,204 |
| Other liabilities----- | 1,895 | 1,934 | 1,588 | 2,315 |
| Total liabilities----- | 3,293,240 | 3,251,023 | 3,390,798 | 3,474,062 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock----- | 7,000 | 7,000 | 7,000 | 3,400 |
| Common stock----- | 77,176 | 77,226 | 77,226 | 78,826 |
| Total capital stock----- | 84,176 | 84,226 | 84,226 | 82,226 |
| Surplus----- | 98,368 | 99,631 | 100,102 | 106,736 |
| Undivided profits----- | 39,287 | 38,907 | 42,547 | 36,611 |
| Reserves and retirement account for preferred stock----- | 8,094 | 8,277 | 8,463 | 7,965 |
| Total capital accounts----- | 229,925 | 231,041 | 235,338 | 233,538 |
| Total liabilities and capital accounts----- | 3,523,165 | 3,482,064 | 3,626,136 | 3,707,600 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes----- | 413,000 | 462,672 | 531,276 | 500,730 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

OKLAHOMA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|------------------|------------------|
| | 200 banks | 200 banks | 199 banks | 199 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 330,521 | 320,129 | 352,261 | 360,201 |
| U. S. Government securities, direct obligations..... | 516,479 | 526,216 | 531,321 | 534,126 |
| Obligations guaranteed by U. S. Government..... | 77,064 | 76,745 | 83,217 | 88,699 |
| Obligations of States and political subdivisions..... | 10,292 | 10,333 | 11,137 | 14,415 |
| Other bonds, notes, and debentures..... | 1,733 | 1,740 | 1,721 | 1,845 |
| Corporate stocks, including stock of Federal Reserve bank..... | 198,329 | 184,642 | 167,091 | 175,487 |
| Reserve with Federal Reserve bank..... | 16,114 | 16,959 | 14,503 | 16,284 |
| Currency and coin..... | | | | |
| Balances with other banks, and cash items in process of collection..... | 199,015 | 219,859 | 212,124 | 280,104 |
| Bank premises owned, furniture and fixtures..... | 6,028 | 6,008 | 6,634 | 6,473 |
| Real estate owned other than bank premises..... | 6 | 48 | 70 | 46 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 325 | 415 | 525 | 900 |
| Customers' liability on acceptances outstanding..... | 58 | 377 | 173 | 172 |
| Income earned or accrued but not collected..... | 1,412 | 1,248 | 1,852 | 1,379 |
| Other assets..... | 1,201 | 1,029 | 871 | 698 |
| Total assets..... | 1,358,577 | 1,365,768 | 1,383,500 | 1,480,848 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 826,958 | 841,636 | 872,062 | 915,122 |
| Time deposits of individuals, partnerships, and corporations..... | 92,168 | 93,044 | 93,194 | 92,925 |
| Postal savings deposits..... | 100 | 100 | 95 | 99 |
| Deposits of U. S. Government..... | 28,448 | 15,201 | 24,529 | 34,245 |
| Deposits of States and political subdivisions..... | 178,006 | 170,877 | 137,627 | 160,723 |
| Deposits of banks..... | 128,411 | 137,837 | 137,230 | 160,589 |
| Other deposits (certified and cashiers' checks, etc.)..... | 11,515 | 12,351 | 12,978 | 18,458 |
| Total deposits..... | 1,265,606 | 1,271,046 | 1,277,715 | 1,382,161 |
| Demand deposits..... | 1,168,747 | 1,172,631 | 1,179,749 | 1,284,632 |
| Time deposits..... | 96,859 | 98,415 | 97,966 | 97,529 |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | 9,050 | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 58 | 377 | 173 | 172 |
| Income collected but not earned..... | 858 | 822 | 1,006 | 939 |
| Expenses accrued and unpaid..... | 2,623 | 2,701 | 2,868 | 2,648 |
| Other liabilities..... | 152 | 623 | 220 | 891 |
| Total liabilities..... | 1,269,297 | 1,275,569 | 1,291,032 | 1,386,811 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 25,968 | 26,278 | 25,778 | 27,903 |
| Surplus..... | 31,791 | 32,183 | 31,604 | 34,089 |
| Undivided profits..... | 25,881 | 26,024 | 30,623 | 27,051 |
| Reserves..... | 5,640 | 5,714 | 4,463 | 4,994 |
| Total capital accounts..... | 89,280 | 90,199 | 92,468 | 94,037 |
| Total liabilities and capital accounts..... | 1,358,577 | 1,365,768 | 1,383,500 | 1,480,848 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 260,207 | 251,490 | 256,727 | 256,639 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

OREGON

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 21 banks | 21 banks | 20 banks | 20 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 337,567 | 320,908 | 333,941 | 329,415 |
| U. S. Government securities, direct obligations..... | 474,100 | 484,384 | 506,367 | 522,210 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 72,890 | 76,036 | 85,977 | 85,278 |
| Other bonds, notes, and debentures..... | 7,770 | 7,992 | 8,889 | 9,392 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,206 | 1,210 | 1,273 | 1,363 |
| Reserve with Federal Reserve bank..... | 183,990 | 156,033 | 140,456 | 139,423 |
| Currency and coin..... | 13,514 | 14,705 | 13,260 | 12,939 |
| Balances with other banks, and cash items in process of collection..... | 86,455 | 82,903 | 90,422 | 90,842 |
| Bank premises owned, furniture and fixtures..... | 13,260 | 13,367 | 13,803 | 13,953 |
| Real estate owned other than bank premises..... | | | 4 | 7 |
| Customers' liability on acceptances outstanding..... | 403 | 179 | 557 | 338 |
| Income earned or accrued but not collected..... | 2,812 | 3,608 | 3,909 | 3,832 |
| Other assets..... | 2,323 | 738 | 705 | 655 |
| Total assets..... | 1,196,290 | 1,162,063 | 1,199,563 | 1,209,647 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 642,241 | 625,264 | 661,906 | 640,377 |
| Time deposits of individuals, partnerships, and corporations..... | 325,317 | 324,793 | 323,444 | 324,422 |
| Postal savings deposits..... | 15 | 15 | 15 | 15 |
| Deposits of U. S. Government..... | 18,350 | 14,751 | 16,156 | 16,969 |
| Deposits of States and political subdivisions..... | 90,607 | 78,166 | 72,674 | 99,053 |
| Deposits of banks..... | 30,101 | 28,013 | 31,005 | 33,139 |
| Other deposits (certified and cashiers' checks, etc.)..... | 12,407 | 13,011 | 12,623 | 14,978 |
| Total deposits..... | 1,119,038 | 1,084,018 | 1,117,823 | 1,128,953 |
| Demand deposits..... | 787,799 | 754,068 | 789,637 | 799,801 |
| Time deposits..... | 331,239 | 329,945 | 328,186 | 329,152 |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 403 | 179 | 589 | 419 |
| Income collected but not earned..... | 2,576 | 2,876 | 3,085 | 3,166 |
| Expenses accrued and unpaid..... | 3,773 | 3,646 | 5,128 | 2,841 |
| Other liabilities..... | 1,164 | 619 | 689 | 619 |
| Total liabilities..... | 1,126,954 | 1,091,333 | 1,127,314 | 1,135,998 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 16,390 | 16,415 | 16,365 | 16,365 |
| Surplus..... | 23,816 | 26,105 | 26,070 | 29,367 |
| Undivided profits..... | 23,922 | 22,785 | 26,079 | 27,673 |
| Reserves..... | 5,208 | 5,425 | 3,735 | 244 |
| Total capital accounts..... | 69,336 | 70,730 | 72,249 | 73,649 |
| Total liabilities and capital accounts..... | 1,196,290 | 1,162,063 | 1,199,563 | 1,209,647 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 228,167 | 256,056 | 241,926 | 249,965 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

PENNSYLVANIA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|---|------------------|------------------|------------------|------------------|
| | 636 banks | 633 banks | 633 banks | 633 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts) | 1,780,321 | 1,706,276 | 1,769,951 | 1,775,382 |
| U. S. Government securities, direct obligations | { 3,037,942 | { 3,113,659 | { 3,280,131 | { 3,234,080 |
| Obligations guaranteed by U. S. Government | | 177 | | 177 |
| Obligations of States and political subdivisions | 217,465 | 238,885 | 266,073 | 270,388 |
| Other bonds, notes, and debentures | 373,697 | 369,294 | 377,984 | 366,887 |
| Corporate stocks, including stock of Federal Reserve bank | 26,077 | 26,079 | 26,327 | 26,234 |
| Reserve with Federal Reserve bank | 927,674 | 908,908 | 775,358 | 779,108 |
| Currency and coin | 118,315 | 109,970 | 105,784 | 109,391 |
| Balances with other banks, and cash items in process of collection | 492,000 | 506,005 | 543,430 | 610,203 |
| Bank premises owned, furniture and fixtures | 61,071 | 60,827 | 61,894 | 60,611 |
| Real estate owned other than bank premises | 460 | 515 | 670 | 765 |
| Investments and other assets indirectly representing bank premises or other real estate | 224 | 2,066 | 1,951 | 1,924 |
| Customers' liability on acceptances outstanding | 4,216 | 3,182 | 4,641 | 5,545 |
| Income earned or accrued but not collected | 10,558 | 11,000 | 13,950 | 11,880 |
| Other assets | 7,231 | 7,666 | 6,463 | 7,215 |
| Total assets | 7,057,251 | 7,064,509 | 7,234,607 | 7,259,790 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | 3,470,228 | 3,542,910 | 3,587,804 | 3,656,826 |
| Time deposits of individuals, partnerships, and corporations | 1,907,461 | 1,905,129 | 1,898,255 | 1,872,327 |
| Postal savings deposits | 548 | 548 | 550 | 542 |
| Deposits of U. S. Government | 132,136 | 118,159 | 157,568 | 128,529 |
| Deposits of States and political subdivisions | 283,663 | 243,469 | 266,737 | 251,345 |
| Deposits of banks | 450,789 | 450,037 | 506,381 | 512,892 |
| Other deposits (certified and cashiers' checks, etc.) | 45,866 | 49,469 | 46,074 | 67,433 |
| <i>Total deposits</i> | <i>6,290,691</i> | <i>6,309,721</i> | <i>6,463,369</i> | <i>6,489,894</i> |
| <i>Demand deposits</i> | <i>4,276,269</i> | <i>4,302,107</i> | <i>4,473,480</i> | <i>4,535,376</i> |
| <i>Time deposits</i> | <i>2,014,422</i> | <i>2,007,614</i> | <i>1,989,889</i> | <i>1,954,518</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money | 17,465 | 353 | 2,865 | 1,640 |
| Acceptances executed by or for account of reporting banks and outstanding | 4,653 | 3,588 | 4,829 | 6,037 |
| Income collected but not earned | 7,838 | 8,148 | 9,161 | 9,182 |
| Expenses accrued and unpaid | 17,323 | 18,108 | 19,317 | 17,342 |
| Other liabilities | 2,445 | 6,803 | 3,268 | 6,360 |
| Total liabilities | 6,340,415 | 6,346,721 | 6,502,809 | 6,530,455 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Class A preferred stock | 46 | 46 | 46 | 46 |
| Class B preferred stock | 70 | 70 | 70 | 50 |
| Common stock | 213,514 | 213,139 | 214,042 | 214,062 |
| <i>Total capital stock</i> | <i>213,630</i> | <i>213,255</i> | <i>214,158</i> | <i>214,158</i> |
| Surplus | 346,970 | 349,533 | 350,879 | 358,875 |
| Undivided profits | 118,038 | 116,247 | 127,712 | 117,395 |
| Reserves and retirement account for preferred stock | 38,198 | 38,753 | 39,049 | 38,907 |
| Total capital accounts | 716,836 | 717,788 | 731,798 | 729,335 |
| Total liabilities and capital accounts | 7,057,251 | 7,064,509 | 7,234,607 | 7,259,790 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes | 717,124 | 703,126 | 770,611 | 742,178 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

RHODE ISLAND

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 8 banks | 8 banks | 8 banks | 8 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 69,614 | 67,167 | 69,926 | 69,997 |
| U. S. Government securities, direct obligations..... | 109,337 | 111,797 | 124,544 | 133,044 |
| Obligations guaranteed by U. S. Government..... | 3,261 | 3,066 | 3,835 | 3,542 |
| Obligations of States and political subdivisions..... | 3,809 | 3,925 | 4,163 | 3,979 |
| Other bonds, notes, and debentures..... | 586 | 582 | 588 | 588 |
| Corporate stocks, including stock of Federal Reserve bank..... | 30,166 | 29,339 | 22,635 | 27,778 |
| Reserve with Federal Reserve bank..... | 5,158 | 4,424 | 5,157 | 4,749 |
| Currency and coin..... | 16,312 | 14,180 | 15,115 | 18,498 |
| Balances with other banks, and cash items in process of collection..... | 999 | 1,007 | 1,146 | 1,018 |
| Bank premises owned, furniture and fixtures..... | 8 | | | |
| Real estate owned other than bank premises..... | 93 | 181 | 114 | 149 |
| Customers' liability on acceptances outstanding..... | 507 | 508 | 671 | 607 |
| Income earned or accrued but not collected..... | 92 | 116 | 135 | 325 |
| Other assets..... | | | | |
| Total assets..... | 239,934 | 236,292 | 248,037 | 264,274 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 168,843 | 166,944 | 174,826 | 190,544 |
| Time deposits of individuals, partnerships, and corporations..... | 19,878 | 20,049 | 20,135 | 19,903 |
| Postal savings deposits..... | 50 | 50 | 50 | 50 |
| Deposits of U. S. Government..... | 5,303 | 3,646 | 4,619 | 6,639 |
| Deposits of States and political subdivisions..... | 11,443 | 10,858 | 12,536 | 10,743 |
| Deposits of banks..... | 7,872 | 8,150 | 8,553 | 9,373 |
| Other deposits (certified and cashiers' checks, etc.)..... | 1,603 | 1,610 | 1,944 | 1,704 |
| <i>Total deposits.....</i> | <i>214,992</i> | <i>211,307</i> | <i>222,663</i> | <i>238,956</i> |
| <i>Demand deposits.....</i> | <i>194,682</i> | <i>190,827</i> | <i>202,095</i> | <i>218,620</i> |
| <i>Time deposits.....</i> | <i>20,310</i> | <i>20,480</i> | <i>20,568</i> | <i>20,336</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 100 | | | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 93 | 181 | 114 | 149 |
| Income collected but not earned..... | 308 | 326 | 321 | 344 |
| Expenses accrued and unpaid..... | 837 | 793 | 943 | 863 |
| Other liabilities..... | 61 | 298 | 81 | 207 |
| Total liabilities..... | 216,391 | 212,905 | 224,122 | 240,519 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock; Common stock..... | 8,720 | 8,720 | 8,820 | 8,820 |
| Surplus..... | 10,520 | 10,615 | 10,615 | 10,675 |
| Undivided profits..... | 3,997 | 3,759 | 4,184 | 3,851 |
| Reserves..... | 306 | 293 | 296 | 409 |
| Total capital accounts..... | 23,543 | 23,387 | 23,915 | 23,755 |
| Total liabilities and capital accounts..... | 239,934 | 236,292 | 248,037 | 264,274 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 14,607 | 15,195 | 14,418 | 17,586 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

SOUTH CAROLINA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 24 banks | 25 banks | 25 banks | 25 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 102,401 | 100,487 | 100,017 | 103,737 |
| U. S. Government securities, direct obligations..... | 188,673 | 179,497 | 188,751 | 189,915 |
| Obligations guaranteed by U. S. Government..... | | | | 5 |
| Obligations of States and political subdivisions..... | 12,983 | 13,176 | 14,951 | 14,977 |
| Other bonds, notes, and debentures..... | 8,751 | 8,832 | 9,042 | 8,964 |
| Corporate stocks, including stock of Federal Reserve bank..... | 464 | 689 | 830 | 508 |
| Reserve with Federal Reserve bank..... | 59,758 | 50,745 | 46,281 | 45,623 |
| Currency and coin..... | 10,861 | 9,955 | 10,064 | 9,479 |
| Balances with other banks, and cash items in process of collection..... | 45,670 | 41,293 | 47,416 | 54,968 |
| Bank premises owned, furniture and fixtures..... | 2,523 | 2,513 | 2,556 | 2,476 |
| Real estate owned other than bank premises..... | | | 2 | 2 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 21 | 37 | 36 | 30 |
| Income earned or accrued but not collected..... | 357 | 361 | 431 | 396 |
| Other assets..... | 333 | 286 | 260 | 214 |
| Total assets..... | 432,795 | 407,871 | 420,637 | 431,294 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 273,496 | 266,790 | 271,345 | 280,251 |
| Time deposits of individuals, partnerships, and corporations..... | 53,102 | 53,189 | 53,231 | 51,371 |
| Postal savings deposits..... | 7 | 7 | 7 | 7 |
| Deposits of U. S. Government..... | 8,202 | 5,648 | 7,191 | 7,703 |
| Deposits of States and political subdivisions..... | 56,877 | 42,346 | 42,390 | 44,519 |
| Deposits of banks..... | 14,263 | 12,022 | 15,542 | 16,285 |
| Other deposits (certified and cashiers' checks, etc.)..... | 3,608 | 4,042 | 6,140 | 6,245 |
| <i>Total deposits.....</i> | <i>409,555</i> | <i>384,053</i> | <i>395,846</i> | <i>406,381</i> |
| <i>Demand deposits.....</i> | <i>354,761</i> | <i>329,361</i> | <i>341,488</i> | <i>353,287</i> |
| <i>Time deposits.....</i> | <i>54,794</i> | <i>54,692</i> | <i>54,358</i> | <i>53,094</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | |
| Acceptances executed by or for account of reporting banks and outstanding..... | | 19 | 6 | |
| Income collected but not earned..... | 448 | 457 | 530 | 556 |
| Expenses accrued and unpaid..... | 872 | 957 | 999 | 995 |
| Other liabilities..... | 282 | 425 | 487 | 933 |
| Total liabilities..... | 411,157 | 385,911 | 397,868 | 408,865 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 6,900 | 6,975 | 7,475 | 7,475 |
| Surplus..... | 8,450 | 8,749 | 9,354 | 9,588 |
| Undivided profits..... | 4,370 | 4,583 | 4,706 | 4,152 |
| Reserves..... | 1,918 | 1,653 | 1,234 | 1,214 |
| Total capital accounts..... | 21,638 | 21,960 | 22,769 | 22,429 |
| Total liabilities and capital accounts..... | 432,795 | 407,871 | 420,637 | 431,294 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 64,837 | 64,051 | 65,686 | 69,166 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

SOUTH DAKOTA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|---|------------------|------------------|-----------------|------------------|
| | 35 banks | 35 banks | 35 banks | 35 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts) | 70,224 | 69,007 | 66,020 | 67,606 |
| U. S. Government securities, direct obligations | 116,003 | 112,771 | 127,764 | 126,566 |
| Obligations guaranteed by U. S. Government | | 4 | | 4 |
| Obligations of States and political subdivisions | 9,636 | 9,381 | 9,841 | 9,841 |
| Other bonds, notes, and debentures | 5,094 | 5,125 | 6,834 | 7,109 |
| Corporate stocks, including stock of Federal Reserve bank | 278 | 281 | 287 | 288 |
| Reserve with Federal Reserve bank | 34,643 | 31,105 | 27,144 | 26,902 |
| Currency and coin | 3,364 | 3,321 | 3,235 | 3,309 |
| Balances with other banks, and cash items in process of collection | 18,561 | 24,143 | 32,271 | 28,549 |
| Bank premises owned, furniture and fixtures | 1,328 | 1,322 | 1,378 | 1,389 |
| Income earned or accrued but not collected | 728 | 735 | 844 | 737 |
| Other assets | 289 | 336 | 382 | 203 |
| Total assets | 260,148 | 257,531 | 276,000 | 272,503 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations | 160,230 | 155,276 | 172,370 | 170,306 |
| Time deposits of individuals, partnerships, and corporations | 47,092 | 46,779 | 47,422 | 48,234 |
| Postal savings deposits | 2 | 2 | 2 | 2 |
| Deposits of U. S. Government | 8,023 | 5,592 | 6,232 | 6,516 |
| Deposits of States and political subdivisions | 23,661 | 26,206 | 23,110 | 22,010 |
| Deposits of banks | 5,842 | 7,377 | 10,306 | 9,064 |
| Other deposits (certified and cashiers' checks, etc.) | 1,688 | 2,232 | 1,850 | 1,801 |
| <i>Total deposits</i> | <i>246,538</i> | <i>243,464</i> | <i>261,292</i> | <i>257,933</i> |
| <i>Demand deposits</i> | <i>197,998</i> | <i>195,216</i> | <i>212,422</i> | <i>208,249</i> |
| <i>Time deposits</i> | <i>48,540</i> | <i>48,248</i> | <i>48,870</i> | <i>49,684</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money | | | | |
| Mortgages or other liens on bank premises and other real estate | 30 | 29 | 29 | 29 |
| Income collected but not earned | 307 | 382 | 445 | 468 |
| Expenses accrued and unpaid | 648 | 658 | 622 | 674 |
| Other liabilities | 19 | 175 | 36 | 134 |
| Total liabilities | 247,542 | 244,708 | 262,424 | 259,238 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock | 3,663 | 3,663 | 3,663 | 3,663 |
| Surplus | 5,618 | 5,718 | 5,923 | 6,012 |
| Undivided profits | 2,649 | 2,760 | 3,273 | 2,906 |
| Reserves | 676 | 682 | 717 | 684 |
| Total capital accounts | 12,606 | 12,823 | 13,576 | 13,265 |
| Total liabilities and capital accounts | 260,148 | 257,531 | 276,000 | 272,503 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes | 34,883 | 35,337 | 39,877 | 40,625 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

TENNESSEE

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|------------------|------------------|
| | 72 banks | 72 banks | 72 banks | 72 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 438,926 | 392,615 | 451,706 | 479,629 |
| U. S. Government securities, direct obligations..... | 473,416 | 509,328 | 517,216 | 509,443 |
| Obligations guaranteed by U. S. Government..... | | 28 | | 6 |
| Obligations of States and political subdivisions..... | 72,090 | 73,106 | 76,707 | 76,825 |
| Other bonds, notes, and debentures..... | 15,427 | 12,898 | 22,762 | 21,520 |
| Corporate stocks, including stock of Federal Reserve bank..... | 2,483 | 2,489 | 2,409 | 2,499 |
| Reserve with Federal Reserve bank..... | 203,926 | 188,575 | 168,281 | 177,288 |
| Currency and coin..... | 22,915 | 22,230 | 20,535 | 21,985 |
| Balances with other banks, and cash items in process of collection..... | 159,084 | 159,763 | 166,714 | 189,251 |
| Bank premises owned, furniture and fixtures..... | 12,091 | 12,535 | 12,989 | 13,186 |
| Real estate owned other than bank premises..... | 465 | 383 | 369 | 250 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 54 | 54 | 53 | 53 |
| Customers' liability on acceptances outstanding..... | 162 | 99 | 424 | 360 |
| Income earned or accrued but not collected..... | 1,681 | 1,745 | 2,294 | 1,839 |
| Other assets..... | 1,026 | 1,066 | 1,136 | 1,407 |
| Total assets..... | 1,403,746 | 1,376,914 | 1,443,685 | 1,495,541 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 673,278 | 656,640 | 678,494 | 698,929 |
| Time deposits of individuals, partnerships, and corporations..... | 286,847 | 290,985 | 288,057 | 287,619 |
| Postal savings deposits..... | 149 | 150 | 150 | 151 |
| Deposits of U. S. Government..... | 21,148 | 12,902 | 16,549 | 19,117 |
| Deposits of States and political subdivisions..... | 114,399 | 133,424 | 118,554 | 108,515 |
| Deposits of banks..... | 211,316 | 183,930 | 237,857 | 273,974 |
| Other deposits (certified and cashiers' checks, etc.)..... | 7,970 | 9,491 | 10,173 | 14,345 |
| <i>Total deposits.....</i> | <i>1,315,107</i> | <i>1,287,522</i> | <i>1,349,884</i> | <i>1,402,650</i> |
| <i>Demand deposits.....</i> | <i>1,020,078</i> | <i>986,404</i> | <i>1,049,256</i> | <i>1,104,130</i> |
| <i>Time deposits.....</i> | <i>295,029</i> | <i>301,118</i> | <i>300,578</i> | <i>298,520</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 25 | 50 | | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 162 | 99 | 424 | 360 |
| Income collected but not earned..... | 2,825 | 3,004 | 3,362 | 3,472 |
| Expenses accrued and unpaid..... | 2,255 | 2,200 | 2,952 | 2,474 |
| Other liabilities..... | 304 | 407 | 302 | 581 |
| Total liabilities..... | 1,320,678 | 1,293,282 | 1,356,874 | 1,409,537 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 435 | 410 | 365 | 365 |
| Common stock..... | 24,741 | 24,741 | 24,796 | 24,796 |
| <i>Total capital stock.....</i> | <i>25,176</i> | <i>25,151</i> | <i>25,161</i> | <i>25,161</i> |
| Surplus..... | 40,937 | 41,130 | 41,630 | 42,514 |
| Undivided profits..... | 13,969 | 14,462 | 16,932 | 14,214 |
| Reserves and retirement account for preferred stock..... | 2,986 | 2,889 | 3,088 | 4,115 |
| Total capital accounts..... | 83,068 | 83,632 | 86,811 | 86,004 |
| Total liabilities and capital accounts..... | 1,403,746 | 1,376,914 | 1,443,685 | 1,495,541 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 156,503 | 157,800 | 159,480 | 153,102 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

TEXAS

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|--------------------|--------------------|--------------------|
| | 438 banks | 438 banks | 440 banks | 440 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 1,514,767 | 1,473,108 | 1,614,598 | 1,747,250 |
| U. S. Government securities, direct obligations..... | 1,706,758 | { 1,741,504 3 } | { 1,888,740 3 } | { 1,876,975 3 } |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 194,420 | 195,522 | 207,573 | 207,098 |
| Other bonds, notes, and debentures..... | 45,962 | 44,096 | 39,855 | 39,470 |
| Corporate stocks, including stock of Federal Reserve bank..... | 6,993 | 7,093 | 7,201 | 7,261 |
| Reserve with Federal Reserve bank..... | 784,926 | 730,679 | 672,562 | 704,226 |
| Currency and coin..... | 67,156 | 67,899 | 70,805 | 66,610 |
| Balances with other banks, and cash items in process of collection..... | 723,790 | 769,037 | 884,094 | 1,072,608 |
| Bank premises owned, furniture and fixtures..... | 45,655 | 45,470 | 47,858 | 47,638 |
| Real estate owned other than bank premises..... | 2,516 | 4,397 | 4,570 | 4,667 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 4,439 | 4,934 | 6,381 | 6,590 |
| Customers' liability on acceptances outstanding..... | 4,174 | 2,415 | 3,961 | 9,709 |
| Income earned or accrued but not collected..... | 3,296 | 3,473 | 4,329 | 4,277 |
| Other assets..... | 3,214 | 3,625 | 3,219 | 3,025 |
| Total assets..... | 5,108,066 | 5,093,255 | 5,455,746 | 5,797,407 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 3,209,128 | 3,214,559 | 3,393,030 | 3,440,928 |
| Time deposits of individuals, partnerships, and corporations..... | 421,617 | 428,275 | 427,683 | 430,916 |
| Postal savings deposits..... | 369 | 365 | 359 | 365 |
| Deposits of U. S. Government..... | 75,476 | 52,861 | 63,773 | 70,161 |
| Deposits of States and political subdivisions..... | 490,661 | 452,977 | 475,083 | 512,875 |
| Deposits of banks..... | 547,771 | 574,732 | 710,762 | 888,234 |
| Other deposits (certified and cashiers' checks, etc.)..... | 38,349 | 41,519 | 42,441 | 110,639 |
| <i>Total deposits.....</i> | <i>4,783,371</i> | <i>4,765,288</i> | <i>5,113,131</i> | <i>5,454,118</i> |
| <i>Demand deposits.....</i> | <i>4,271,811</i> | <i>4,225,430</i> | <i>4,563,900</i> | <i>4,900,929</i> |
| <i>Time deposits.....</i> | <i>511,560</i> | <i>539,858</i> | <i>549,231</i> | <i>553,189</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 60 | 293 | 100 | ----- |
| Acceptances executed by or for account of reporting banks and outstanding..... | 4,762 | 2,680 | 4,394 | 10,692 |
| Income collected but not earned..... | 2,029 | 2,081 | 2,472 | 2,658 |
| Expenses accrued and unpaid..... | 10,976 | 11,279 | 12,559 | 10,916 |
| Other liabilities..... | 609 | 2,008 | 639 | 2,445 |
| Total liabilities..... | 4,801,807 | 4,783,629 | 5,133,295 | 5,480,829 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 455 | 455 | 200 | 200 |
| Common stock..... | 112,570 | 113,398 | 115,643 | 116,768 |
| <i>Total capital stock.....</i> | <i>113,025</i> | <i>113,853</i> | <i>115,843</i> | <i>116,968</i> |
| Surplus..... | 120,358 | 122,510 | 123,618 | 126,061 |
| Undivided profits..... | 58,168 | 57,206 | 67,018 | 56,382 |
| Reserves and retirement account for preferred stock..... | 14,708 | 16,057 | 15,972 | 17,167 |
| Total capital accounts..... | 306,259 | 309,626 | 322,451 | 316,578 |
| Total liabilities and capital accounts..... | 5,108,066 | 5,093,255 | 5,455,746 | 5,797,407 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 684,209 | 674,135 | 712,823 | 727,269 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

UTAH

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 11 banks | 11 banks | 11 banks | 11 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 92,197 | 90,576 | 95,381 | 95,964 |
| U. S. Government securities, direct obligations..... | 115,669 | 106,283 | 116,380 | 119,462 |
| Obligations guaranteed by U. S. Government..... | | 3 | | 3 |
| Obligations of States and political subdivisions..... | 4,826 | 4,578 | 8,973 | 7,852 |
| Other bonds, notes, and debentures..... | 1,016 | 1,016 | 1,037 | 1,053 |
| Corporate stocks, including stock of Federal Reserve bank..... | 334 | 335 | 335 | 334 |
| Reserve with Federal Reserve bank..... | 42,982 | 44,355 | 40,418 | 47,069 |
| Currency and coin..... | 2,875 | 3,272 | 2,902 | 2,945 |
| Balances with other banks, and cash items in process of collection..... | 27,720 | 21,753 | 23,913 | 25,767 |
| Bank premises owned, furniture and fixtures..... | 1,978 | 2,304 | 2,353 | 2,313 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 768 | 743 | 725 | 740 |
| Income earned or accrued but not collected..... | 7 | 40 | 6 | 28 |
| Other assets..... | 135 | 203 | 446 | 313 |
| Total assets..... | 290,507 | 275,461 | 292,889 | 303,843 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 155,125 | 147,589 | 164,517 | 152,257 |
| Time deposits of individuals, partnerships, and corporations..... | 64,922 | 65,435 | 66,537 | 67,510 |
| Postal savings deposits..... | 20 | 20 | 20 | 20 |
| Deposits of U. S. Government..... | 3,118 | 2,088 | 2,148 | 2,812 |
| Deposits of States and political subdivisions..... | 26,141 | 21,507 | 19,760 | 32,728 |
| Deposits of banks..... | 23,798 | 20,511 | 21,520 | 29,436 |
| Other deposits (certified and cashiers' checks, etc.)..... | 1,518 | 1,829 | 1,576 | 2,027 |
| <i>Total deposits.....</i> | <i>274,642</i> | <i>258,979</i> | <i>276,078</i> | <i>286,790</i> |
| <i>Demand deposits.....</i> | <i>209,141</i> | <i>192,965</i> | <i>208,939</i> | <i>218,671</i> |
| <i>Time deposits.....</i> | <i>65,501</i> | <i>66,014</i> | <i>67,139</i> | <i>68,119</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | |
| Income collected but not earned..... | 412 | 448 | 518 | 532 |
| Expenses accrued and unpaid..... | 633 | 894 | 901 | 927 |
| Other liabilities..... | 193 | 245 | 181 | 182 |
| Total liabilities..... | 275,880 | 260,566 | 277,678 | 288,431 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 5,075 | 5,075 | 5,075 | 5,200 |
| Surplus..... | 5,632 | 5,637 | 5,637 | 5,675 |
| Undivided profits..... | 2,638 | 2,921 | 3,234 | 3,274 |
| Reserves..... | 1,282 | 1,262 | 1,265 | 1,263 |
| Total capital accounts..... | 14,627 | 14,895 | 15,211 | 15,412 |
| Total liabilities and capital accounts..... | 290,507 | 275,461 | 292,889 | 303,843 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 4,954 | 3,894 | 4,037 | 4,262 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

VERMONT

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 39 banks | 39 banks | 39 banks | 39 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 52,115 | 52,765 | 52,834 | 52,329 |
| U. S. Government securities, direct obligations..... | 42,542 | 41,772 | 45,601 | 45,247 |
| Obligations guaranteed by U. S. Government..... | | 29 | | 29 |
| Obligations of States and political subdivisions..... | 5,959 | 6,701 | 6,263 | 5,756 |
| Other bonds, notes, and debentures..... | 5,212 | 4,872 | 4,614 | 4,567 |
| Corporate stocks, including stock of Federal Reserve bank..... | 310 | 395 | 311 | 311 |
| Reserve with Federal Reserve bank..... | 13,769 | 13,627 | 11,858 | 11,687 |
| Currency and coin..... | 2,464 | 2,594 | 2,597 | 2,292 |
| Balances with other banks, and cash items in process of collection..... | 9,990 | 9,412 | 12,480 | 12,285 |
| Bank premises owned, furniture and fixtures..... | 1,388 | 1,433 | 1,465 | 1,424 |
| Real estate owned other than bank premises..... | 27 | 26 | 9 | 11 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 23 | 22 | 23 | 23 |
| Income earned or accrued but not collected..... | 121 | 145 | 162 | 151 |
| Other assets..... | 158 | 129 | 148 | 156 |
| Total assets..... | 134,078 | 133,922 | 138,365 | 136,268 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 49,158 | 49,054 | 51,937 | 50,933 |
| Time deposits of individuals, partnerships, and corporations..... | 63,522 | 63,118 | 62,019 | 62,224 |
| Postal savings deposits..... | 3 | 3 | 3 | 3 |
| Deposits of U. S. Government..... | 1,512 | 1,244 | 1,391 | 1,622 |
| Deposits of States and political subdivisions..... | 3,077 | 2,633 | 4,907 | 3,941 |
| Deposits of banks..... | 874 | 888 | 845 | 1,071 |
| Other deposits (certified and cashiers' checks, etc.)..... | 868 | 1,720 | 2,021 | 1,493 |
| <i>Total deposits.....</i> | <i>119,014</i> | <i>118,660</i> | <i>123,123</i> | <i>121,287</i> |
| <i>Demand deposits.....</i> | <i>54,818</i> | <i>54,797</i> | <i>60,389</i> | <i>58,369</i> |
| <i>Time deposits.....</i> | <i>64,196</i> | <i>63,863</i> | <i>62,734</i> | <i>62,918</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 475 | 450 | | |
| Income collected but not earned..... | 390 | 440 | 470 | 432 |
| Expenses accrued and unpaid..... | 115 | 173 | 142 | 159 |
| Other liabilities..... | 292 | 369 | 355 | 417 |
| Total liabilities..... | 120,286 | 120,092 | 124,090 | 122,295 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 35 | 35 | | |
| Common stock..... | 4,718 | 4,718 | 4,753 | 4,753 |
| <i>Total capital stock.....</i> | <i>4,753</i> | <i>4,753</i> | <i>4,753</i> | <i>4,753</i> |
| Surplus..... | 4,661 | 4,698 | 4,728 | 4,853 |
| Undivided profits..... | 3,082 | 2,978 | 3,402 | 3,011 |
| Reserves and retirement account for preferred stock..... | 1,296 | 1,401 | 1,392 | 1,356 |
| Total capital accounts..... | 13,792 | 13,830 | 14,275 | 13,973 |
| Total liabilities and capital accounts..... | 134,078 | 133,922 | 138,365 | 136,268 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 5,278 | 5,344 | 4,666 | 5,165 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

VIRGINIA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|------------------|------------------|
| | 131 banks | 131 banks | 132 banks | 132 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 354,559 | 351,425 | 365,893 | 374,775 |
| U. S. Government securities, direct obligations..... | 407,182 | 414,845 | 457,601 | 451,206 |
| Obligations guaranteed by U. S. Government..... | 31,171 | 31,550 | 34,113 | 33,645 |
| Other bonds, notes, and debentures..... | 17,088 | 16,142 | 19,050 | 18,037 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,969 | 1,970 | 1,965 | 1,980 |
| Reserve with Federal Reserve bank..... | 134,217 | 123,485 | 113,475 | 128,141 |
| Currency and coin..... | 24,050 | 23,109 | 23,406 | 22,460 |
| Balances with other banks, and cash items in process of collection..... | 114,703 | 127,343 | 125,562 | 133,468 |
| Bank premises owned, furniture and fixtures..... | 10,295 | 10,447 | 11,005 | 10,944 |
| Real estate owned other than bank premises..... | 268 | 254 | 219 | 196 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 710 | 710 | 700 | 691 |
| Customers' liability on acceptances outstanding..... | 121 | 141 | 289 | 332 |
| Income earned or accrued but not collected..... | 997 | 957 | 1,361 | 1,118 |
| Other assets..... | 1,370 | 1,558 | 1,479 | 1,449 |
| Total assets..... | 1,098,700 | 1,103,953 | 1,156,118 | 1,178,459 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 533,000 | 538,349 | 569,792 | 539,251 |
| Time deposits of individuals, partnerships, and corporations..... | 299,877 | 299,551 | 303,834 | 305,192 |
| Postal savings deposits..... | 15 | 15 | 15 | 15 |
| Deposits of U. S. Government..... | 35,524 | 23,673 | 26,846 | 35,035 |
| Deposits of States and political subdivisions..... | 54,680 | 60,190 | 61,743 | 77,483 |
| Deposits of banks..... | 74,168 | 78,250 | 87,241 | 109,568 |
| Other deposits (certified and cashiers' checks, etc.)..... | 12,289 | 14,073 | 14,023 | 20,790 |
| Total deposits..... | 1,009,553 | 1,014,101 | 1,063,434 | 1,087,334 |
| <i>Demand deposits.....</i> | <i>690,326</i> | <i>689,193</i> | <i>732,430</i> | <i>755,308</i> |
| <i>Time deposits.....</i> | <i>319,227</i> | <i>324,908</i> | <i>331,004</i> | <i>332,026</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 1,355 | 1,805 | 660 | 70 |
| Mortgages or other liens on bank premises and other real estate..... | | 14 | | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 121 | 141 | 289 | 332 |
| Income collected but not earned..... | 1,287 | 1,350 | 1,497 | 1,459 |
| Expenses accrued and unpaid..... | 2,793 | 2,197 | 2,987 | 2,513 |
| Other liabilities..... | 81 | 869 | 143 | 1,137 |
| Total liabilities..... | 1,015,190 | 1,020,477 | 1,069,070 | 1,092,845 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 25 | 25 | 25 | 25 |
| Common stock..... | 27,006 | 27,056 | 27,106 | 27,106 |
| Total capital stock..... | 27,031 | 27,081 | 27,131 | 27,131 |
| Surplus..... | 34,664 | 34,817 | 36,492 | 37,818 |
| Undivided profits..... | 17,537 | 17,268 | 18,851 | 16,160 |
| Reserves and retirement account for preferred stock..... | 4,278 | 4,310 | 4,574 | 4,505 |
| Total capital accounts..... | 83,510 | 83,476 | 87,048 | 85,614 |
| Total liabilities and capital accounts..... | 1,098,700 | 1,103,953 | 1,156,118 | 1,178,459 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 154,713 | 141,483 | 162,652 | 161,008 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

VIRGIN ISLANDS OF THE UNITED STATES

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 1 bank | 1 bank | 1 bank | 1 bank |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 1,034 | 1,072 | 1,151 | 1,204 |
| U. S. Government securities, direct obligations..... | 2,481 | 2,381 | 2,380 | 2,370 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Other bonds, notes, and debentures..... | 20 | 20 | 20 | 20 |
| Reserve with approved national banking associations..... | 433 | 498 | 462 | 547 |
| Currency and coin..... | 298 | 250 | 164 | 265 |
| Balances with other banks, and cash items in process of collection..... | 23 | 26 | 14 | 18 |
| Bank premises owned, furniture and fixtures..... | 13 | 13 | 13 | 13 |
| Income earned or accrued but not collected..... | 5 | 31 | 7 | 35 |
| Other assets..... | 19 | 22 | 49 | 3 |
| Total assets..... | 4,326 | 4,313 | 4,260 | 4,475 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 1,173 | 1,092 | 1,127 | 1,137 |
| Time deposits of individuals, partnerships, and corporations..... | 1,824 | 1,812 | 1,822 | 1,860 |
| Deposits of U. S. Government..... | 190 | 245 | 142 | 250 |
| Deposits of States and political subdivisions..... | 724 | 735 | 748 | 793 |
| Deposits of banks..... | 22 | 17 | 13 | 11 |
| Other deposits (certified and cashiers' checks, etc.)..... | 5 | 4 | 9 | 7 |
| <i>Total deposits.....</i> | <i>3,938</i> | <i>3,905</i> | <i>3,861</i> | <i>4,058</i> |
| <i>Demand deposits.....</i> | <i>2,015</i> | <i>1,990</i> | <i>1,945</i> | <i>2,103</i> |
| <i>Time deposits.....</i> | <i>1,923</i> | <i>1,915</i> | <i>1,916</i> | <i>1,955</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | |
| Income collected but not earned..... | 6 | 6 | 6 | 6 |
| Expenses accrued and unpaid..... | 6 | 12 | 8 | 14 |
| Other liabilities..... | 3 | 7 | 2 | 5 |
| Total liabilities..... | 3,953 | 3,930 | 3,877 | 4,083 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 100 | 100 | 100 | 100 |
| Common stock..... | 50 | 50 | 50 | 50 |
| <i>Total capital stock.....</i> | <i>150</i> | <i>150</i> | <i>150</i> | <i>150</i> |
| Surplus..... | 75 | 75 | 75 | 75 |
| Undivided profits..... | 38 | 35 | 37 | 45 |
| Reserves and retirement account for preferred stock..... | 110 | 123 | 121 | 122 |
| Total capital accounts..... | 373 | 383 | 383 | 392 |
| Total liabilities and capital accounts..... | 4,326 | 4,313 | 4,260 | 4,475 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 320 | 320 | 320 | 320 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

WASHINGTON

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|------------------|------------------|
| | 37 banks | 37 banks | 37 banks | 37 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 521,156 | 492,225 | 520,641 | 512,723 |
| U. S. Government securities, direct obligations..... | 604,352 | 629,738 | 665,996 | 673,184 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 106,833 | 106,360 | 116,360 | 121,558 |
| Other bonds, notes, and debentures..... | 25,151 | 29,465 | 26,696 | 26,904 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,761 | 1,762 | 1,792 | 1,797 |
| Reserve with Federal Reserve bank..... | 232,644 | 224,462 | 192,235 | 199,806 |
| Currency and coin..... | 24,525 | 24,428 | 24,844 | 24,212 |
| Balances with other banks, and cash items in process of collection..... | 170,264 | 156,282 | 161,383 | 176,228 |
| Bank premises owned, furniture and fixtures..... | 10,330 | 10,552 | 11,158 | 11,277 |
| Real estate owned other than bank premises..... | 141 | 246 | 371 | 291 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 475 | 475 | 475 | 475 |
| Customers' liability on acceptances outstanding..... | 126 | 35 | 159 | 191 |
| Income earned or accrued but not collected..... | 3,726 | 3,061 | 4,700 | 3,286 |
| Other assets..... | 793 | 597 | 634 | 854 |
| Total assets..... | 1,702,277 | 1,679,688 | 1,727,444 | 1,752,786 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 909,715 | 900,584 | 940,267 | 964,526 |
| Time deposits of individuals, partnerships, and corporations..... | 440,660 | 440,712 | 438,675 | 444,563 |
| Postal savings deposits..... | 13 | 12 | 12 | 12 |
| Deposits of U. S. Government..... | 38,991 | 31,957 | 47,189 | 42,950 |
| Deposits of States and political subdivisions..... | 130,951 | 120,982 | 103,608 | 102,118 |
| Deposits of banks..... | 68,707 | 70,200 | 78,062 | 80,839 |
| Other deposits (certified and cashiers' checks, etc.)..... | 15,304 | 15,681 | 14,428 | 13,685 |
| Total deposits..... | 1,604,341 | 1,580,123 | 1,622,241 | 1,648,693 |
| Demand deposits..... | 1,157,076 | 1,131,517 | 1,176,674 | 1,197,588 |
| Time deposits..... | 447,265 | 448,611 | 446,667 | 451,105 |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | 200 | 100 | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 127 | 138 | 183 | 191 |
| Income collected but not earned..... | 2,975 | 3,309 | 3,749 | 3,792 |
| Expenses accrued and unpaid..... | 3,032 | 2,802 | 4,054 | 3,273 |
| Other liabilities..... | 921 | 410 | 552 | 691 |
| Total liabilities..... | 1,611,396 | 1,586,987 | 1,630,879 | 1,656,640 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 25,110 | 25,110 | 26,760 | 26,760 |
| Surplus..... | 31,931 | 32,015 | 32,988 | 33,231 |
| Undivided profits..... | 21,310 | 22,623 | 23,606 | 22,889 |
| Reserves..... | 12,530 | 12,953 | 13,211 | 13,266 |
| Total capital accounts..... | 90,881 | 92,701 | 96,565 | 96,146 |
| Total liabilities and capital accounts..... | 1,702,277 | 1,679,688 | 1,727,444 | 1,752,786 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 293,625 | 290,571 | 289,404 | 283,568 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

WEST VIRGINIA

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 75 banks | 74 banks | 74 banks | 74 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 126,600 | 128,534 | 132,657 | 133,327 |
| U. S. Government securities, direct obligations..... | 261,767 | 259,470 | 263,347 | 244,638 |
| Obligations guaranteed by U. S. Government..... | 14,565 | 14,145 | 15,192 | 15,080 |
| Obligations of States and political subdivisions..... | 9,151 | 9,160 | 8,276 | 8,328 |
| Other bonds, notes, and debentures..... | 921 | 907 | 916 | 921 |
| Corporate stocks, including stock of Federal Reserve bank..... | 70,564 | 68,428 | 52,878 | 52,991 |
| Reserve with Federal Reserve bank..... | 13,309 | 13,685 | 11,415 | 11,958 |
| Currency and coin..... | | | | |
| Balances with other banks, and cash items in process of collection..... | 56,630 | 55,057 | 56,163 | 59,815 |
| Bank premises owned, furniture and fixtures..... | 4,392 | 4,373 | 4,577 | 4,547 |
| Real estate owned other than bank premises..... | 189 | 206 | 202 | 193 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 14 | | 20 | 30 |
| Income earned or accrued but not collected..... | 178 | 210 | 192 | 168 |
| Other assets..... | 505 | 571 | 505 | 508 |
| Total assets..... | 558,785 | 554,746 | 546,340 | 532,504 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 303,161 | 301,380 | 288,662 | 263,944 |
| Time deposits of individuals, partnerships, and corporations..... | 136,653 | 136,821 | 134,743 | 129,861 |
| Postal savings deposits..... | 30 | 30 | 25 | 25 |
| Deposits of U. S. Government..... | 11,833 | 7,154 | 7,947 | 11,671 |
| Deposits of States and political subdivisions..... | 35,887 | 39,912 | 44,735 | 45,191 |
| Deposits of banks..... | 26,232 | 23,907 | 23,838 | 27,488 |
| Other deposits (certified and cashiers' checks, etc.)..... | 4,730 | 5,578 | 5,287 | 12,825 |
| <i>Total deposits.....</i> | <i>518,526</i> | <i>514,782</i> | <i>505,257</i> | <i>491,005</i> |
| <i>Demand deposits.....</i> | <i>380,503</i> | <i>376,574</i> | <i>369,126</i> | <i>359,667</i> |
| <i>Time deposits.....</i> | <i>138,023</i> | <i>138,208</i> | <i>136,131</i> | <i>131,338</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 700 | 1,000 | 670 | 1,256 |
| Mortgages or other liens on bank premises and other real estate..... | 42 | 42 | 42 | 42 |
| Income collected but not earned..... | 179 | 238 | 272 | 320 |
| Expenses accrued and unpaid..... | 742 | 828 | 750 | 929 |
| Other liabilities..... | 104 | 314 | 125 | 380 |
| Total liabilities..... | 520,293 | 517,204 | 507,116 | 493,932 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 12,800 | 12,460 | 12,460 | 12,560 |
| Surplus..... | 17,511 | 17,486 | 17,675 | 18,265 |
| Undivided profits..... | 6,443 | 5,833 | 7,328 | 5,912 |
| Reserves..... | 1,738 | 1,763 | 1,761 | 1,835 |
| Total capital accounts..... | 38,492 | 37,542 | 39,224 | 38,572 |
| Total liabilities and capital accounts..... | 558,785 | 554,746 | 546,340 | 532,504 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 65,688 | 63,914 | 66,143 | 66,421 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1949—Continued

WISCONSIN

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 95 banks | 95 banks | 95 banks | 95 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)----- | 269,324 | 263,529 | 268,922 | 274,416 |
| U. S. Government securities, direct obligations----- | 746,173 | 746,775 | 797,890 | 802,171 |
| Obligations guaranteed by U. S. Government----- | 39,185 | 40,146 | 44,387 | 45,249 |
| Obligations of States and political subdivisions----- | 41,435 | 41,514 | 46,920 | 47,231 |
| Other bonds, notes, and debentures----- | 1,761 | 1,761 | 1,770 | 1,803 |
| Corporate stocks, including stock of Federal Reserve bank----- | 179,192 | 163,790 | 144,714 | 149,679 |
| Reserve with Federal Reserve bank----- | 18,954 | 20,094 | 18,911 | 17,530 |
| Currency and coin----- | 159,630 | 136,125 | 148,485 | 167,483 |
| Balances with other banks, and cash items in process of collection----- | 9,063 | 9,046 | 9,092 | 9,006 |
| Bank premises owned, furniture and fixtures----- | | 7 | | 6 |
| Real estate owned other than bank premises----- | | | | |
| Investments and other assets indirectly representing bank premises or other real estate----- | 33 | 33 | 35 | 35 |
| Customers' liability on acceptances outstanding----- | 58 | 45 | 93 | 110 |
| Income earned or accrued but not collected----- | 2,943 | 2,409 | 3,568 | 2,934 |
| Other assets----- | 2,088 | 2,073 | 2,328 | 1,746 |
| Total assets----- | 1,469,839 | 1,427,347 | 1,487,115 | 1,519,399 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations----- | 628,484 | 637,669 | 684,256 | 715,659 |
| Time deposits of individuals, partnerships, and corporations----- | 490,154 | 487,586 | 486,589 | 484,771 |
| Postal savings deposits----- | 34 | 34 | 34 | 34 |
| Deposits of U. S. Government----- | 49,090 | 33,809 | 41,950 | 41,047 |
| Deposits of States and political subdivisions----- | 89,962 | 66,047 | 61,012 | 61,445 |
| Deposits of banks----- | 101,450 | 96,280 | 107,040 | 107,039 |
| Other deposits (certified and cashiers' checks, etc.)----- | 18,442 | 13,950 | 11,464 | 15,448 |
| Total deposits----- | 1,377,616 | 1,335,375 | 1,392,345 | 1,425,443 |
| Demand deposits----- | 882,216 | 842,456 | 899,578 | 935,363 |
| Time deposits----- | 495,400 | 492,919 | 492,767 | 490,080 |
| Bills payable, rediscounts, and other liabilities for borrowed money----- | 50 | 50 | | |
| Acceptances executed by or for account of reporting banks and outstanding----- | 58 | 45 | 93 | 110 |
| Income collected but not earned----- | 1,062 | 1,147 | 1,375 | 1,375 |
| Expenses accrued and unpaid----- | 3,096 | 2,542 | 3,487 | 2,493 |
| Other liabilities----- | 90 | 257 | 127 | 333 |
| Total liabilities----- | 1,381,972 | 1,339,416 | 1,397,427 | 1,429,754 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock----- | 50 | 50 | 50 | 50 |
| Common stock----- | 27,130 | 27,155 | 27,155 | 27,155 |
| Total capital stock----- | 27,180 | 27,205 | 27,205 | 27,205 |
| Surplus----- | 31,320 | 31,402 | 31,609 | 33,407 |
| Undivided profits----- | 22,433 | 22,469 | 24,151 | 22,475 |
| Reserves and retirement account for preferred stock----- | 6,934 | 6,855 | 6,723 | 6,558 |
| Total capital accounts----- | 87,867 | 87,931 | 89,688 | 89,645 |
| Total liabilities and capital accounts----- | 1,469,839 | 1,427,347 | 1,487,115 | 1,519,399 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes----- | 123,792 | 112,821 | 125,740 | 116,366 |

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1949—Continued*

WYOMING

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 26 banks | 26 banks | 25 banks | 24 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 39,004 | 40,614 | 41,591 | 42,442 |
| U. S. Government securities, direct obligations..... | 75,729 | 72,466 | 77,447 | 82,150 |
| Obligations guaranteed by U. S. Government..... | 6,967 | 7,099 | 6,965 | 6,913 |
| Obligations of States and political subdivisions..... | 2,171 | 1,910 | 1,852 | 1,765 |
| Other bonds, notes, and debentures..... | 205 | 206 | 205 | 203 |
| Corporate stocks, including stock of Federal Reserve bank..... | 21,937 | 20,146 | 18,661 | 18,981 |
| Reserve with Federal Reserve bank..... | 3,486 | 3,513 | 3,079 | 3,306 |
| Currency and coin..... | 18,586 | 20,417 | 28,695 | 28,124 |
| Balances with other banks, and cash items in process of collection..... | 827 | 824 | 913 | 913 |
| Bank premises owned, furniture and fixtures..... | 65 | 65 | 65 | 28 |
| Real estate owned other than bank premises..... | 140 | 160 | 182 | 150 |
| Income earned or accrued but not collected..... | 64 | 83 | 60 | 69 |
| Other assets..... | 169,181 | 167,503 | 179,715 | 185,049 |
| Total assets | | | | |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 99,313 | 98,618 | 108,405 | 104,298 |
| Time deposits of individuals, partnerships, and corporations..... | 30,265 | 29,989 | 30,022 | 30,306 |
| Postal savings deposits..... | 17 | 18 | 17 | 18 |
| Deposits of U. S. Government..... | 2,934 | 2,575 | 3,284 | 2,878 |
| Deposits of States and political subdivisions..... | 17,234 | 17,013 | 14,203 | 22,372 |
| Deposits of banks..... | 8,089 | 7,490 | 11,686 | 12,973 |
| Other deposits (certified and cashiers' checks, etc.)..... | 1,185 | 1,523 | 1,512 | 2,169 |
| <i>Total deposits</i> | 159,037 | 157,226 | 169,129 | 175,014 |
| <i>Demand deposits</i> | 128,097 | 126,687 | 138,549 | 144,164 |
| <i>Time deposits</i> | 30,940 | 30,539 | 30,580 | 30,850 |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 277 | 278 | 308 | 336 |
| Income collected but not earned..... | 159 | 169 | 216 | 186 |
| Expenses accrued and unpaid..... | 4 | 82 | 37 | 65 |
| Other liabilities..... | 159,477 | 157,755 | 169,690 | 175,601 |
| Total liabilities | | | | |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 70 | 70 | | |
| Common stock..... | 2,445 | 2,445 | 2,465 | 2,365 |
| <i>Total capital stock</i> | 2,515 | 2,515 | 2,465 | 2,365 |
| Surplus..... | 4,356 | 4,442 | 4,376 | 4,497 |
| Undivided profits..... | 2,205 | 2,234 | 2,716 | 2,124 |
| Reserves and retirement account for preferred stock..... | 628 | 557 | 468 | 462 |
| Total capital accounts | 9,704 | 9,748 | 10,025 | 9,448 |
| Total liabilities and capital accounts | 169,181 | 167,503 | 179,715 | 185,049 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 25,333 | 26,804 | 28,021 | 32,698 |

TABLE NO. 14—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1949*

[In thousands of dollars]

| Location | Number of banks ¹ | Earnings from current operations | | | | | | | | |
|-------------------------------|------------------------------|--------------------------------------|------------------|--------------------------------|--|-------------------------------------|---|------------------|------------------------|--|
| | | Interest and dividends on securities | | Interest and discount on loans | Service charges and other fees on banks' loans | Service charges on deposit accounts | Other service charges, commissions, fees, and collection and exchange charges | Trust department | Other current earnings | Total earnings from current operations |
| | | U. S. Government obligations | Other securities | | | | | | | |
| Maine..... | 33 | 1,947 | 327 | 3,504 | 12 | 371 | 91 | 277 | 205 | 6,734 |
| New Hampshire..... | 51 | 1,197 | 298 | 3,354 | 9 | 590 | 111 | 95 | 283 | 5,937 |
| Vermont..... | 39 | 845 | 228 | 2,914 | 20 | 264 | 60 | 66 | 142 | 4,539 |
| Massachusetts..... | 118 | 21,740 | 2,664 | 30,250 | 433 | 3,972 | 1,867 | 2,284 | 5,316 | 68,526 |
| Rhode Island..... | 8 | 1,939 | 140 | 2,360 | 3 | 305 | 37 | 185 | 104 | 5,073 |
| Connecticut..... | 47 | 5,306 | 1,035 | 8,315 | 41 | 1,502 | 276 | 1,675 | 1,064 | 19,214 |
| Total New England States..... | 296 | 32,974 | 4,692 | 50,697 | 518 | 7,004 | 2,442 | 4,582 | 7,114 | 110,023 |
| New York..... | 382 | 80,122 | 18,564 | 111,277 | 2,536 | 10,878 | 4,263 | 8,806 | 23,885 | 260,331 |
| New Jersey..... | 208 | 21,151 | 4,672 | 24,234 | 136 | 3,870 | 682 | 1,503 | 2,035 | 58,283 |
| Pennsylvania..... | 633 | 56,511 | 17,012 | 71,457 | 883 | 5,998 | 2,402 | 6,120 | 7,494 | 167,877 |
| Delaware..... | 13 | 342 | 74 | 666 | 2 | 34 | 15 | 10 | 13 | 1,156 |
| Maryland..... | 61 | 6,313 | 665 | 5,719 | 45 | 604 | 218 | 328 | 591 | 14,483 |
| District of Columbia..... | 9 | 4,522 | 528 | 5,554 | 19 | 969 | 171 | 559 | 439 | 12,761 |
| Total Eastern States..... | 1,306 | 168,961 | 41,515 | 218,907 | 3,621 | 22,353 | 7,751 | 17,326 | 34,457 | 514,891 |
| Virginia..... | 132 | 7,359 | 1,303 | 17,263 | 87 | 1,413 | 525 | 1,270 | 1,095 | 30,315 |
| West Virginia..... | 74 | 4,447 | 542 | 7,359 | 80 | 627 | 232 | 284 | 695 | 14,266 |
| North Carolina..... | 46 | 3,155 | 453 | 6,045 | 67 | 891 | 395 | 300 | 524 | 11,830 |
| South Carolina..... | 25 | 2,829 | 399 | 4,485 | 8 | 812 | 603 | 277 | 195 | 9,608 |
| Georgia..... | 51 | 4,969 | 973 | 13,671 | 104 | 1,634 | 1,700 | 869 | 1,088 | 25,008 |
| Florida..... | 61 | 9,274 | 1,803 | 9,920 | 35 | 2,800 | 1,099 | 831 | 2,349 | 28,111 |
| Alabama..... | 69 | 5,186 | 1,793 | 13,406 | 296 | 1,384 | 922 | 660 | 1,281 | 24,928 |
| Mississippi..... | 24 | 1,395 | 670 | 2,411 | 4 | 371 | 477 | 48 | 185 | 5,561 |
| Louisiana..... | 35 | 8,463 | 1,445 | 10,806 | 24 | 1,499 | 1,007 | 324 | 1,858 | 25,426 |
| Texas..... | 440 | 28,701 | 5,943 | 71,438 | 498 | 5,513 | 3,064 | 1,982 | 8,437 | 125,576 |
| Arkansas..... | 52 | 2,452 | 972 | 5,328 | 25 | 691 | 571 | 147 | 540 | 10,726 |
| Kentucky..... | 92 | 4,543 | 884 | 7,829 | 97 | 684 | 151 | 202 | 524 | 14,914 |
| Tennessee..... | 72 | 8,611 | 2,130 | 18,785 | 87 | 1,190 | 1,333 | 817 | 1,389 | 34,342 |
| Total Southern States..... | 1,173 | 91,384 | 19,310 | 188,746 | 1,412 | 19,509 | 12,079 | 8,011 | 20,160 | 360,611 |
| Ohio..... | 241 | 25,481 | 4,336 | 36,183 | 236 | 3,932 | 1,360 | 3,238 | 4,991 | 79,757 |
| Indiana..... | 125 | 13,366 | 1,929 | 15,318 | 171 | 1,923 | 579 | 620 | 2,089 | 35,995 |
| Illinois..... | 382 | 66,293 | 11,693 | 68,279 | 2,004 | 8,560 | 2,313 | 8,954 | 9,727 | 177,823 |
| Michigan..... | 78 | 19,753 | 2,987 | 27,053 | 498 | 2,773 | 1,246 | 1,599 | 2,039 | 57,948 |
| Wisconsin..... | 95 | 12,717 | 1,687 | 10,357 | 116 | 1,470 | 542 | 543 | 1,674 | 29,106 |
| Minnesota..... | 179 | 14,460 | 2,648 | 21,619 | 215 | 2,631 | 2,563 | 1,805 | 2,151 | 48,092 |

TABLE NO. 14—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1949—Continued*

[In thousands of dollars]

| Location | Number of banks ¹ | Earnings from current operations | | | | | | | | |
|---|------------------------------|--------------------------------------|------------------|--------------------------------|--|-------------------------------------|---|------------------|------------------------|--|
| | | Interest and dividends on securities | | Interest and discount on loans | Service charges and other fees on banks' loans | Service charges on deposit accounts | Other service charges, commissions, fees, and collection and exchange charges | Trust department | Other current earnings | Total earnings from current operations |
| | | U. S. Government obligations | Other securities | | | | | | | |
| Iowa..... | 97 | 5,120 | 1,139 | 7,884 | 26 | 1,121 | 512 | 314 | 676 | 16,792 |
| Missouri..... | 79 | 9,672 | 1,856 | 17,299 | 76 | 1,154 | 391 | 916 | 976 | 32,340 |
| Total Middle Western States..... | 1,276 | 166,862 | 28,275 | 203,992 | 3,342 | 23,564 | 9,506 | 17,989 | 24,323 | 477,853 |
| North Dakota..... | 41 | 2,346 | 238 | 2,402 | 40 | 586 | 529 | 37 | 238 | 6,416 |
| South Dakota..... | 35 | 1,847 | 311 | 3,443 | 31 | 528 | 463 | 39 | 307 | 6,969 |
| Nebraska..... | 125 | 6,149 | 1,064 | 9,288 | 24 | 1,321 | 529 | 284 | 1,197 | 19,856 |
| Kansas..... | 174 | 5,697 | 1,143 | 10,010 | 58 | 1,390 | 402 | 207 | 1,166 | 20,073 |
| Montana..... | 39 | 2,450 | 267 | 2,717 | 32 | 543 | 253 | 24 | 365 | 6,651 |
| Wyoming..... | 24 | 1,193 | 189 | 2,204 | 49 | 350 | 143 | 39 | 232 | 4,399 |
| Colorado..... | 77 | 6,002 | 841 | 9,028 | 61 | 1,619 | 342 | 592 | 725 | 19,210 |
| New Mexico..... | 26 | 1,261 | 178 | 4,237 | 135 | 329 | 163 | 102 | 258 | 6,663 |
| Oklahoma..... | 199 | 8,043 | 1,837 | 17,938 | 87 | 2,208 | 679 | 323 | 1,905 | 33,020 |
| Total Western States..... | 740 | 34,988 | 6,068 | 61,267 | 517 | 8,874 | 3,503 | 1,647 | 6,393 | 123,257 |
| Washington..... | 37 | 10,067 | 3,246 | 24,396 | 252 | 4,014 | 1,052 | 978 | 1,373 | 45,378 |
| Oregon..... | 20 | 9,133 | 1,681 | 16,057 | 125 | 2,515 | 592 | 649 | 1,085 | 31,837 |
| California..... | 94 | 58,765 | 11,892 | 183,330 | 3,906 | 19,236 | 4,174 | 8,684 | 12,788 | 302,775 |
| Idaho..... | 14 | 2,974 | 181 | 4,873 | 32 | 637 | 166 | 78 | 313 | 9,254 |
| Utah..... | 11 | 1,701 | 132 | 4,477 | 184 | 488 | 261 | 96 | 335 | 7,674 |
| Nevada..... | 5 | 1,047 | 152 | 2,238 | 50 | 138 | 54 | 120 | 198 | 3,997 |
| Arizona..... | 3 | 1,300 | 327 | 7,107 | 295 | 842 | 183 | 180 | 655 | 10,889 |
| Total Pacific States..... | 184 | 84,987 | 17,611 | 242,478 | 4,844 | 27,870 | 6,482 | 10,785 | 16,747 | 411,804 |
| Total United States (exclusive of possessions)..... | 4,975 | 580,156 | 117,471 | 966,087 | 14,254 | 109,174 | 41,763 | 60,340 | 109,194 | 1,998,439 |
| Alaska (nonmember banks)..... | 4 | 242 | 11 | 472 | 21 | 32 | 301 | 5 | 50 | 1,134 |
| The Territory of Hawaii (nonmember bank)..... | 1 | 1,769 | 199 | 2,462 | ----- | 325 | 188 | ----- | 126 | 5,069 |
| Virgin Islands of the United States (nonmember bank)..... | 1 | 38 | 1 | 64 | ----- | 2 | 58 | ----- | 1 | 164 |
| Total possessions (nonmember banks)..... | 6 | 2,049 | 211 | 2,998 | 21 | 359 | 547 | 5 | 177 | 6,367 |
| Total United States and possessions..... | 4,981 | 582,205 | 117,682 | 969,085 | 14,275 | 109,533 | 42,310 | 60,345 | 109,371 | 2,004,806 |
| New York City (central Reserve city)..... | 6 | 58,733 | 14,369 | 70,360 | 1,645 | 4,908 | 2,514 | 7,770 | 21,733 | 182,032 |
| Chicago (central Reserve city)..... | 10 | 37,228 | 6,506 | 37,852 | 1,046 | 1,421 | 577 | 7,665 | 6,375 | 98,670 |
| Other Reserve cities..... | 228 | 227,267 | 43,938 | 432,073 | 7,941 | 46,039 | 16,694 | 28,543 | 43,443 | 845,938 |
| Country banks (member banks)..... | 4,731 | 256,928 | 52,658 | 425,802 | 3,622 | 56,806 | 21,978 | 16,362 | 37,643 | 871,799 |
| Possessions (nonmember banks)..... | 6 | 2,049 | 211 | 2,998 | 21 | 359 | 547 | 5 | 177 | 6,367 |

¹Number of banks as of end of year, but figures of earnings, expenses, etc., include those banks which were in operation a part of the year but were inactive at the close of the year.

TABLE No. 14—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1949—Continued*

[In thousands of dollars]

| Location | Current operating expenses | | | | | | | | | | | Net earnings from current operations |
|----------------------------------|----------------------------|---------------------|-------------------------------|---------------------|---|--|---|--------------------------------|---|----------------------------------|----------------------------------|--------------------------------------|
| | Salaries and wages | | | | Fees paid to directors and members of executive, discount and advisory committees | Interest on time deposits (including savings deposits) | Interest and discount on borrowed money | Taxes other than on net income | Recurring depreciation on banking house, furniture and fixtures | Other current operating expenses | Total current operating expenses | |
| | Officers | | Employees other than officers | | | | | | | | | |
| | Amount | Number ¹ | Amount | Number ² | | | | | | | | |
| Maine..... | 825 | 158 | 1,152 | 573 | 81 | 893 | 9 | 250 | 55 | 1,229 | 4,494 | 2,240 |
| New Hampshire..... | 840 | 188 | 1,015 | 526 | 80 | 522 | 6 | 174 | 113 | 1,172 | 3,922 | 2,015 |
| Vermont..... | 534 | 131 | 729 | 349 | 68 | 876 | 3 | 87 | 77 | 814 | 3,188 | 1,351 |
| Massachusetts..... | 7,113 | 944 | 14,553 | 6,634 | 392 | 4,147 | 45 | 1,838 | 1,335 | 14,547 | 43,970 | 24,556 |
| Rhode Island..... | 465 | 75 | 820 | 496 | 41 | 211 | 3 | 69 | 61 | 966 | 2,636 | 2,437 |
| Connecticut..... | 2,560 | 352 | 4,320 | 1,835 | 145 | 1,581 | 14 | 517 | 449 | 3,675 | 13,261 | 5,953 |
| Total New England States..... | 12,337 | 1,848 | 22,589 | 10,413 | 807 | 8,230 | 80 | 2,935 | 2,090 | 22,403 | 71,471 | 38,552 |
| New York..... | 24,205 | 2,856 | 59,192 | 22,356 | 1,134 | 13,736 | 696 | 5,406 | 2,816 | 51,363 | 158,548 | 101,783 |
| New Jersey..... | 6,374 | 1,112 | 10,785 | 4,928 | 710 | 8,223 | 43 | 2,284 | 1,321 | 10,568 | 40,308 | 17,975 |
| Pennsylvania..... | 16,508 | 2,884 | 29,896 | 12,895 | 1,612 | 17,821 | 100 | 5,329 | 2,804 | 27,463 | 101,533 | 66,344 |
| Delaware..... | 159 | 43 | 153 | 80 | 21 | 132 | 2 | 32 | 23 | 158 | 680 | 476 |
| Maryland..... | 1,471 | 269 | 2,391 | 1,174 | 162 | 1,599 | 47 | 684 | 203 | 2,431 | 8,988 | 5,495 |
| District of Columbia..... | 1,497 | 177 | 2,820 | 1,135 | 94 | 652 | ----- | 555 | 224 | 2,227 | 8,069 | 4,692 |
| Total Eastern States..... | 50,214 | 7,341 | 105,237 | 42,568 | 3,733 | 42,163 | 888 | 14,290 | 7,391 | 94,210 | 318,126 | 196,765 |
| Virginia..... | 3,650 | 715 | 4,681 | 2,327 | 260 | 3,523 | 19 | 1,034 | 581 | 4,473 | 18,221 | 12,094 |
| West Virginia..... | 1,592 | 307 | 2,133 | 958 | 134 | 1,439 | 15 | 339 | 309 | 2,380 | 8,341 | 5,925 |
| North Carolina..... | 1,525 | 259 | 2,101 | 967 | 69 | 825 | 7 | 304 | 256 | 2,201 | 7,288 | 4,542 |
| South Carolina..... | 1,181 | 203 | 1,779 | 894 | 50 | 463 | 3 | 81 | 187 | 1,952 | 5,696 | 3,912 |
| Georgia..... | 2,783 | 418 | 4,784 | 2,241 | 162 | 1,420 | 15 | 1,417 | 444 | 5,983 | 17,008 | 8,000 |
| Florida..... | 3,062 | 501 | 5,502 | 2,511 | 141 | 1,649 | 5 | 790 | 812 | 5,817 | 17,778 | 10,333 |
| Alabama..... | 2,677 | 425 | 4,389 | 1,967 | 116 | 1,835 | 10 | 253 | 362 | 4,515 | 14,157 | 10,771 |
| Mississippi..... | 829 | 144 | 1,018 | 479 | 59 | 415 | ----- | 318 | 75 | 1,136 | 3,850 | 1,711 |
| Louisiana..... | 2,525 | 324 | 4,987 | 2,258 | 166 | 1,937 | 7 | 1,463 | 422 | 4,874 | 16,381 | 9,045 |
| Texas..... | 16,131 | 2,634 | 21,015 | 9,408 | 661 | 4,484 | 28 | 7,624 | 1,998 | 22,723 | 74,664 | 50,912 |
| Arkansas..... | 1,540 | 273 | 1,596 | 814 | 103 | 475 | 3 | 308 | 128 | 1,980 | 6,133 | 4,593 |
| Kentucky..... | 1,946 | 436 | 2,359 | 1,273 | 135 | 884 | 19 | 649 | 285 | 2,571 | 8,848 | 6,066 |
| Tennessee..... | 3,544 | 598 | 5,873 | 2,833 | 126 | 3,086 | 21 | 1,541 | 515 | 5,921 | 20,627 | 13,715 |
| Total Southern States..... | 42,985 | 7,237 | 62,217 | 28,930 | 2,182 | 22,435 | 152 | 16,121 | 6,374 | 66,526 | 218,992 | 141,619 |
| Ohio..... | 8,160 | 1,391 | 13,485 | 5,926 | 574 | 8,456 | 59 | 6,312 | 1,477 | 14,139 | 52,662 | 27,095 |
| Indiana..... | 3,941 | 698 | 6,217 | 2,893 | 229 | 3,851 | 2 | 2,178 | 655 | 6,218 | 23,291 | 12,704 |
| Illinois..... | 17,666 | 2,361 | 34,866 | 13,492 | 796 | 17,417 | 229 | 6,160 | 2,209 | 34,378 | 113,721 | 64,102 |
| Michigan..... | 5,338 | 623 | 13,030 | 5,257 | 234 | 6,649 | 26 | 1,843 | 817 | 10,326 | 38,263 | 19,685 |
| Wisconsin..... | 3,397 | 518 | 6,360 | 2,750 | 186 | 3,846 | 18 | 510 | 551 | 5,767 | 20,635 | 8,471 |
| Minnesota..... | 5,961 | 1,018 | 9,838 | 4,397 | 306 | 4,932 | 28 | 624 | 719 | 8,931 | 31,339 | 16,753 |
| Iowa..... | 2,435 | 434 | 2,778 | 1,317 | 111 | 1,390 | 3 | 415 | 224 | 3,331 | 10,627 | 6,165 |
| Missouri..... | 3,549 | 559 | 6,470 | 3,042 | 156 | 1,896 | 29 | 639 | 538 | 6,206 | 19,483 | 12,857 |
| Total Middle Western States..... | 50,447 | 7,602 | 93,044 | 39,074 | 2,592 | 48,377 | 394 | 18,681 | 7,190 | 89,296 | 310,021 | 167,832 |

TABLE No. 14—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1949—Continued*

[In thousands of dollars]

| Location | Current operating expenses | | | | | | | | | | | Net earnings from current operations |
|---|----------------------------|---------------------|-------------------------------|---------------------|---|--|---|--------------------------------|---|----------------------------------|----------------------------------|--------------------------------------|
| | Salaries and wages | | | | Fees paid to directors and members of executive, discount and advisory committees | Interest on time deposits (including savings deposits) | Interest and discount on borrowed money | Taxes other than on net income | Recurring depreciation on banking house, furniture and fixtures | Other current operating expenses | Total current operating expenses | |
| | Officers | | Employees other than officers | | | | | | | | | |
| | Amount | Number ¹ | Amount | Number ² | | | | | | | | |
| North Dakota..... | 808 | 168 | 974 | 521 | 47 | 647 | 3 | 142 | 96 | 1,100 | 3,817 | 2,599 |
| South Dakota..... | 1,060 | 215 | 1,084 | 575 | 36 | 493 | 3 | 106 | 123 | 1,289 | 4,194 | 2,775 |
| Nebraska..... | 2,938 | 542 | 3,240 | 1,582 | 152 | 806 | 62 | 691 | 265 | 4,191 | 12,345 | 7,511 |
| Kansas..... | 3,187 | 696 | 2,805 | 1,411 | 164 | 704 | 6 | 545 | 247 | 3,903 | 11,561 | 8,512 |
| Montana..... | 840 | 162 | 1,128 | 570 | 27 | 344 | 2 | 461 | 143 | 1,233 | 4,178 | 2,473 |
| Wyoming..... | 690 | 127 | 713 | 322 | 31 | 232 | 1 | 156 | 68 | 681 | 2,572 | 1,827 |
| Colorado..... | 2,282 | 403 | 3,553 | 1,608 | 140 | 1,393 | 9 | 263 | 240 | 3,299 | 11,179 | 8,031 |
| New Mexico..... | 818 | 144 | 1,274 | 599 | 26 | 266 | 7 | 209 | 115 | 1,207 | 3,922 | 2,741 |
| Oklahoma..... | 4,763 | 901 | 5,306 | 2,449 | 143 | 853 | 10 | 417 | 554 | 6,355 | 18,401 | 14,619 |
| Total Western States..... | 17,386 | 3,358 | 20,077 | 9,637 | 766 | 5,738 | 103 | 2,990 | 1,851 | 23,258 | 72,169 | 51,088 |
| Washington..... | 5,261 | 762 | 10,443 | 4,087 | 142 | 4,153 | 11 | 712 | 875 | 8,019 | 29,616 | 15,762 |
| Oregon..... | 3,383 | 609 | 7,582 | 3,063 | 54 | 2,820 | 10 | 538 | 680 | 5,363 | 20,430 | 11,407 |
| California..... | 25,424 | 3,879 | 59,022 | 20,864 | 428 | 45,973 | 40 | 8,653 | 3,473 | 39,335 | 182,348 | 120,427 |
| Idaho..... | 1,236 | 185 | 1,743 | 766 | 27 | 1,017 | 3 | 135 | 190 | 1,468 | 5,819 | 3,435 |
| Utah..... | 765 | 108 | 1,538 | 672 | 42 | 991 | 6 | 95 | 130 | 1,357 | 4,924 | 2,750 |
| Nevada..... | 403 | 72 | 755 | 329 | 7 | 620 | ----- | 181 | 56 | 554 | 2,576 | 1,421 |
| Arizona..... | 1,216 | 194 | 2,692 | 1,135 | 24 | 540 | ----- | 237 | 250 | 2,693 | 7,652 | 3,237 |
| Total Pacific States..... | 37,688 | 5,809 | 83,775 | 30,916 | 724 | 56,114 | 70 | 10,551 | 5,654 | 58,789 | 253,365 | 158,439 |
| Total United States (exclusive of possessions)..... | 211,057 | 33,195 | 386,939 | 161,538 | 10,804 | 183,057 | 1,687 | 65,568 | 30,550 | 354,482 | 1,244,144 | 754,295 |
| Alaska (nonmember banks)..... | 109 | 15 | 266 | 80 | 5 | 52 | ----- | 11 | 21 | 154 | 618 | 516 |
| The Territory of Hawaii (nonmember bank)..... | 560 | 57 | 1,192 | 365 | 10 | 885 | ----- | 138 | 93 | 573 | 3,451 | 1,618 |
| Virgin Islands of the United States (nonmember bank)..... | 24 | 3 | 37 | 19 | 1 | 30 | ----- | ----- | 2 | 17 | 111 | 53 |
| Total possessions (nonmember banks)..... | 693 | 75 | 1,495 | 464 | 16 | 967 | ----- | 149 | 116 | 744 | 4,180 | 2,187 |
| Total United States and possessions..... | 211,750 | 33,270 | 388,434 | 162,002 | 10,820 | 184,024 | 1,687 | 65,717 | 30,666 | 355,226 | 1,248,324 | 756,482 |
| New York City (central Reserve city)..... | 14,439 | 1,088 | 44,518 | 15,763 | 322 | 4,347 | 592 | 3,830 | 1,286 | 36,041 | 105,375 | 76,657 |
| Chicago (central Reserve city)..... | 7,309 | 547 | 20,438 | 6,804 | 125 | 8,301 | 209 | 3,759 | 844 | 19,259 | 60,244 | 38,426 |
| Other Reserve cities..... | 75,390 | 9,341 | 178,520 | 70,185 | 2,024 | 79,912 | 515 | 29,246 | 11,458 | 147,785 | 524,850 | 321,088 |
| Country banks (member banks)..... | 113,919 | 22,219 | 143,463 | 68,786 | 8,333 | 90,497 | 371 | 28,733 | 16,962 | 151,397 | 553,675 | 318,124 |
| Possessions (nonmember banks)..... | 693 | 75 | 1,495 | 464 | 16 | 967 | ----- | 149 | 116 | 744 | 4,180 | 2,187 |

¹ Number at end of period.² Number of full-time and part-time employees at end of period.

TABLE NO. 14—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1949—Continued*

(In thousands of dollars)

| Location | Recoveries, transfers from valuation reserves, and profits ¹ | | | | | | Losses, charge-offs, and transfers to valuation reserves ² | | | | | |
|----------------------------------|---|-----------------------------------|--|-------------|-----------------------------------|--|---|---------------------------------|------------------------|---------------------------------|-----------|--|
| | On securities | | | On loans | | Total recoveries, transfers from valuation reserves, and profits | On securities | | On loans | | All other | Total losses, charge-offs, and transfers to valuation reserves |
| | Recov-eries | Transfers from valuation reserves | Profits on securities sold or redeemed | Recov-eries | Transfers from valuation reserves | | Losses and charge-offs | Transfers to valuation reserves | Losses and charge-offs | Transfers to valuation reserves | | |
| Maine..... | 38 | ----- | 66 | 116 | 25 | 111 | 356 | 128 | 2 | 80 | 97 | 576 |
| New Hampshire..... | 79 | ----- | 40 | 72 | 213 | 164 | 568 | 214 | 40 | 189 | 106 | 1,131 |
| Vermont..... | 36 | ----- | 40 | 77 | 4 | 38 | 195 | 125 | ----- | 142 | 17 | 497 |
| Massachusetts..... | 547 | 3,330 | 1,452 | 831 | 2,772 | 3,726 | 12,658 | 760 | 4,556 | 281 | 7,305 | 16,877 |
| Rhode Island..... | 5 | ----- | 65 | 18 | 98 | 19 | 205 | 12 | ----- | 19 | 489 | 540 |
| Connecticut..... | 49 | 69 | 402 | 246 | 5 | 347 | 1,118 | 143 | 138 | 28 | 1,362 | 2,072 |
| Total New England States..... | 754 | 3,399 | 2,065 | 1,360 | 3,117 | 4,405 | 15,100 | 1,382 | 4,736 | 739 | 4,616 | 21,693 |
| New York..... | 501 | 124 | 7,261 | 2,258 | 5,356 | 5,666 | 21,166 | 1,851 | 1,964 | 1,367 | 4,181 | 36,353 |
| New Jersey..... | 537 | 335 | 2,996 | 753 | 16 | 726 | 5,363 | 1,139 | 265 | 284 | 741 | 5,309 |
| Pennsylvania..... | 878 | 1,039 | 3,192 | 1,466 | 508 | 2,677 | 9,760 | 2,573 | 748 | 1,065 | 2,609 | 13,773 |
| Delaware..... | 1 | ----- | 21 | 6 | ----- | 4 | 32 | 5 | ----- | 3 | 14 | 45 |
| Maryland..... | 129 | 49 | 267 | 95 | 27 | 92 | 659 | 233 | 64 | 94 | 370 | 874 |
| District of Columbia..... | 1 | ----- | 184 | 50 | 1 | 59 | 295 | 24 | ----- | 88 | 107 | 835 |
| Total Eastern States..... | 2,047 | 1,547 | 13,921 | 4,628 | 5,908 | 9,224 | 37,275 | 5,825 | 3,041 | 2,901 | 39,657 | 59,189 |
| Virginia..... | 45 | 1 | 329 | 242 | 53 | 225 | 895 | 343 | 46 | 244 | 1,263 | 355 |
| West Virginia..... | 24 | ----- | 188 | 209 | 5 | 146 | 572 | 252 | ----- | 239 | 726 | 1,381 |
| North Carolina..... | 46 | ----- | 144 | 32 | 3 | 110 | 335 | 94 | 20 | 42 | 716 | 89 |
| South Carolina..... | 1 | ----- | 42 | 21 | ----- | 120 | 184 | 56 | 2 | 12 | 541 | 72 |
| Georgia..... | 64 | ----- | 995 | 116 | 2 | 229 | 1,406 | 108 | ----- | 85 | 1,365 | 342 |
| Florida..... | 165 | 200 | 952 | 63 | 103 | 638 | 2,121 | 247 | 139 | 190 | 729 | 300 |
| Alabama..... | 8 | ----- | 153 | 165 | 34 | 531 | 891 | 210 | ----- | 420 | 1,686 | 573 |
| Mississippi..... | 37 | ----- | 59 | 35 | 10 | 89 | 230 | 121 | 9 | 59 | 513 | 52 |
| Louisiana..... | 5 | 163 | 447 | 157 | 7 | 370 | 1,149 | 210 | 529 | 84 | 537 | 579 |
| Texas..... | 272 | 27 | 1,495 | 1,080 | 560 | 1,518 | 4,952 | 1,818 | 691 | 2,491 | 8,948 | 1,971 |
| Arkansas..... | 11 | 85 | 316 | 94 | 16 | 94 | 616 | 189 | 140 | 276 | 213 | 259 |
| Kentucky..... | 43 | 44 | 410 | 158 | 83 | 107 | 845 | 314 | 165 | 231 | 838 | 203 |
| Tennessee..... | 44 | 185 | 943 | 104 | 3 | 222 | 1,501 | 1,224 | 320 | 158 | 2,359 | 464 |
| Total Southern States..... | 765 | 705 | 6,473 | 2,476 | 879 | 4,399 | 15,697 | 5,186 | 2,061 | 4,531 | 20,434 | 5,423 |
| Ohio..... | 342 | 167 | 1,222 | 337 | 14 | 402 | 2,484 | 805 | 310 | 299 | 5,047 | 623 |
| Indiana..... | 43 | 26 | 820 | 175 | 20 | 167 | 1,251 | 550 | 312 | 126 | 1,648 | 597 |
| Illinois..... | 440 | 7,948 | 8,874 | 888 | 975 | 4,775 | 23,900 | 2,303 | 4,945 | 719 | 8,146 | 2,665 |
| Michigan..... | 59 | 106 | 554 | 114 | 9 | 543 | 1,385 | 972 | 52 | 316 | 2,865 | 621 |
| Wisconsin..... | 167 | 68 | 815 | 156 | 7 | 197 | 1,410 | 409 | 15 | 145 | 2,100 | 262 |
| Minnesota..... | 161 | ----- | 236 | 415 | 82 | 273 | 1,167 | 172 | 90 | 473 | 1,753 | 400 |
| Iowa..... | 20 | ----- | 146 | 74 | 14 | 98 | 352 | 240 | ----- | 79 | 977 | 274 |
| Missouri..... | 214 | 1,215 | 670 | 163 | 2 | 1,379 | 3,643 | 731 | 228 | 128 | 1,586 | 954 |
| Total Middle Western States..... | 1,446 | 9,530 | 13,337 | 2,322 | 1,123 | 7,834 | 35,592 | 6,182 | 5,952 | 2,285 | 24,122 | 6,396 |
| | | | | | | | | | | | | 44,937 |

TABLE NO. 14—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1949—Continued*

[In thousands of dollars]

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REPORT OF THE COMPTROLLER OF THE CURRENCY

| Location | Recoveries, transfers from valuation reserves, and profits ¹ | | | | | | Losses, charge-offs, and transfers to valuation reserves ² | | | | | | |
|---|---|-----------------------------------|--|-------------|-----------------------------------|-----------|---|------------------------|---------------------------------|------------------------|---------------------------------|-----------|--|
| | On securities | | | On loans | | All other | Total recoveries, transfers from valuation reserves, and profits | On securities | | On loans | | All other | Total losses, charge-offs, and transfers to valuation reserves |
| | Recov-eries | Transfers from valuation reserves | Profits on securities sold or redeemed | Recov-eries | Transfers from valuation reserves | | | Losses and charge-offs | Transfers to valuation reserves | Losses and charge-offs | Transfers to valuation reserves | | |
| North Dakota..... | 7 | | 20 | 22 | 2 | 23 | 74 | 38 | 20 | 24 | 433 | 136 | 651 |
| South Dakota..... | 19 | | 16 | 26 | 1 | 19 | 81 | 44 | | 24 | 661 | 41 | 770 |
| Nebraska..... | 103 | | 492 | 107 | 212 | 378 | 1,292 | 332 | 71 | 156 | 878 | 580 | 2,017 |
| Kansas..... | 128 | | 192 | 165 | 55 | 84 | 624 | 301 | 36 | 316 | 710 | 390 | 1,753 |
| Montana..... | 89 | 38 | 80 | 199 | 17 | 39 | 462 | 70 | 525 | 361 | 578 | 79 | 1,613 |
| Wyoming..... | 10 | | 51 | 76 | 3 | 40 | 180 | 58 | | 114 | 188 | 132 | 492 |
| Colorado..... | 241 | 15 | 128 | 214 | 33 | 120 | 751 | 179 | | 461 | 726 | 141 | 1,507 |
| New Mexico..... | | | 15 | 134 | 10 | 23 | 182 | 16 | | 215 | 335 | 66 | 632 |
| Oklahoma..... | 25 | | 192 | 355 | 8 | 344 | 924 | 231 | 40 | 701 | 1,017 | 347 | 2,336 |
| Total Western States..... | 622 | 53 | 1,186 | 1,298 | 341 | 1,070 | 4,570 | 1,269 | 692 | 2,372 | 5,526 | 1,912 | 11,771 |
| Washington..... | 61 | | 418 | 105 | 12 | 350 | 946 | 248 | 904 | 79 | 2,739 | 240 | 4,210 |
| Oregon..... | 17 | | 474 | 149 | | 682 | 1,322 | 167 | | 633 | 1,359 | 179 | 2,338 |
| California..... | 404 | 211 | 1,820 | 1,014 | 70 | 2,495 | 6,014 | 702 | 924 | 451 | 16,529 | 2,180 | 20,786 |
| Idaho..... | 12 | | 232 | 28 | 4 | 57 | 333 | 281 | | 58 | 436 | 27 | 802 |
| Utah..... | 7 | | 69 | 24 | 9 | 64 | 173 | 3 | | 135 | 318 | 23 | 479 |
| Nevada..... | 1 | | 14 | 2 | | 11 | 28 | 1 | | 3 | 103 | 15 | 122 |
| Arizona..... | | | 107 | 24 | | 166 | 297 | 2 | | 14 | 590 | 88 | 694 |
| Total Pacific States..... | 502 | 211 | 3,134 | 1,346 | 95 | 3,825 | 9,113 | 1,404 | 1,828 | 1,373 | 22,074 | 2,752 | 29,431 |
| Total United States (exclusive of possessions)..... | 6,136 | 15,445 | 40,116 | 13,430 | 11,463 | 30,757 | 117,347 | 21,248 | 18,310 | 14,201 | 122,033 | 28,864 | 204,656 |
| Alaska (nonmember banks)..... | | | | 6 | | 2 | 8 | | | 46 | 89 | 24 | 159 |
| The Territory of Hawaii (nonmember bank)..... | | | 115 | 15 | | 12 | 142 | 7 | | 249 | | 43 | 299 |
| Virgin Islands of the United States (nonmember bank)..... | | | 1 | | | | 1 | 2 | | | | 1 | 3 |
| Total possessions (nonmember banks)..... | | | 116 | 21 | | 14 | 151 | 9 | | 295 | 89 | 68 | 461 |
| Total United States and possessions..... | 6,136 | 15,445 | 40,232 | 13,451 | 11,463 | 30,771 | 117,498 | 21,257 | 18,310 | 14,496 | 122,122 | 28,932 | 205,117 |
| New York (central Reserve city)..... | 158 | 75 | 5,365 | 1,185 | 5,075 | 4,229 | 16,087 | 791 | 1,797 | 436 | 21,396 | 3,260 | 27,680 |
| Chicago (central Reserve city)..... | 148 | 7,875 | 7,261 | 536 | 607 | 3,858 | 20,285 | 311 | 4,830 | 190 | 4,211 | 1,316 | 10,858 |
| Other Reserve cities..... | 1,239 | 5,914 | 11,552 | 3,395 | 4,291 | 14,382 | 40,773 | 5,941 | 8,442 | 2,177 | 52,902 | 11,840 | 81,302 |
| Country banks (member banks)..... | 4,591 | 1,581 | 15,938 | 8,314 | 1,490 | 8,288 | 40,202 | 14,205 | 3,241 | 11,398 | 43,524 | 12,448 | 84,816 |
| Possessions (nonmember banks)..... | | | 116 | 21 | | 14 | 151 | 9 | | 295 | 89 | 68 | 461 |

¹ Not including recoveries credited to valuation reserves.² Not including losses charged to valuation reserves.

TABLE NO. 14—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1949—Continued*

[In thousands of dollars]

| Location | Profits before income taxes | Taxes on net income | | Net profits before dividends | Cash dividends declared | | | Capital accounts ¹ | Ratios | |
|----------------------------------|-----------------------------|---------------------|-------|------------------------------|-------------------------|-----------------|-------------------------------|-------------------------------|--|----------------------------|
| | | Federal | State | | On preferred stock | On common stock | Total cash dividends declared | | Net profits before dividends to capital accounts | Expenses to gross earnings |
| | | | | | | | | | Percent | Percent |
| Maine..... | 2,020 | 503 | | 1,517 | | 620 | 620 | 22,740 | 6.67 | 66.74 |
| New Hampshire..... | 1,452 | 378 | | 1,074 | 1 | 468 | 469 | 19,795 | 5.43 | 66.06 |
| Vermont..... | 1,049 | 228 | 36 | 785 | | 302 | 303 | 13,759 | 5.71 | 70.24 |
| Massachusetts..... | 20,337 | 3,903 | 1,331 | 15,103 | 9 | 8,848 | 8,857 | 256,241 | 5.89 | 64.17 |
| Rhode Island..... | 2,102 | 718 | 98 | 1,286 | | 858 | 858 | 24,118 | 5.33 | 51.96 |
| Connecticut..... | 4,999 | 1,218 | 177 | 3,604 | 9 | 1,667 | 1,676 | 57,643 | 6.25 | 69.02 |
| Total New England States..... | 31,959 | 6,948 | 1,642 | 23,369 | 20 | 12,763 | 12,783 | 394,296 | 5.93 | 64.96 |
| New York..... | 86,596 | 27,608 | 3,787 | 55,201 | 307 | 35,223 | 35,530 | 1,066,818 | 5.17 | 60.90 |
| New Jersey..... | 18,029 | 4,094 | | 13,935 | 321 | 3,838 | 4,159 | 162,890 | 8.55 | 69.16 |
| Pennsylvania..... | 60,331 | 14,985 | | 45,346 | 4 | 21,327 | 21,331 | 717,555 | 6.32 | 60.48 |
| Delaware..... | 463 | 131 | | 332 | | 177 | 177 | 5,648 | 5.88 | 58.82 |
| Maryland..... | 5,280 | 1,404 | | 3,876 | | 2,095 | 2,095 | 52,048 | 7.45 | 62.06 |
| District of Columbia..... | 4,152 | 1,407 | | 2,745 | | 1,388 | 1,388 | 35,470 | 7.74 | 63.23 |
| Total Eastern States..... | 174,851 | 49,629 | 3,787 | 121,435 | 632 | 64,048 | 64,680 | 2,040,429 | 5.95 | 61.79 |
| Virginia..... | 10,738 | 3,163 | | 7,575 | | 3,019 | 3,019 | 83,343 | 9.09 | 60.11 |
| West Virginia..... | 5,116 | 1,659 | | 3,457 | | 1,170 | 1,170 | 38,173 | 9.06 | 58.47 |
| North Carolina..... | 3,916 | 1,190 | | 2,726 | | 981 | 981 | 29,987 | 9.09 | 61.61 |
| South Carolina..... | 3,413 | 979 | 141 | 2,293 | | 967 | 967 | 21,797 | 10.52 | 59.28 |
| Georgia..... | 7,506 | 2,331 | | 5,175 | | 2,387 | 2,387 | 56,315 | 9.19 | 68.01 |
| Florida..... | 10,849 | 3,061 | | 7,788 | | 1,980 | 1,980 | 78,057 | 9.98 | 63.24 |
| Alabama..... | 8,773 | 2,619 | 450 | 5,704 | | 2,150 | 2,150 | 61,765 | 9.24 | 56.79 |
| Mississippi..... | 1,187 | 255 | | 932 | 4 | 388 | 388 | 12,360 | 7.54 | 69.23 |
| Louisiana..... | 8,255 | 2,259 | | 5,996 | 1 | 1,562 | 1,563 | 58,927 | 10.13 | 64.43 |
| Texas..... | 39,945 | 12,252 | | 27,693 | 29 | 12,048 | 12,077 | 306,519 | 9.03 | 59.46 |
| Arkansas..... | 4,132 | 1,111 | | 3,021 | 5 | 979 | 984 | 27,111 | 11.14 | 57.18 |
| Kentucky..... | 5,160 | 1,411 | | 3,749 | 8 | 1,343 | 1,351 | 42,126 | 8.90 | 59.33 |
| Tennessee..... | 10,691 | 2,966 | | 7,725 | 13 | 2,808 | 2,821 | 83,512 | 9.25 | 60.06 |
| Total Southern States..... | 119,681 | 35,256 | 591 | 83,834 | 60 | 31,778 | 31,838 | 899,992 | 9.31 | 60.73 |
| Ohio..... | 22,495 | 5,968 | | 16,527 | 197 | 6,294 | 6,491 | 229,981 | 7.19 | 66.03 |
| Indiana..... | 10,722 | 2,797 | | 7,925 | 2 | 2,300 | 2,302 | 95,484 | 8.30 | 64.71 |
| Illinois..... | 69,224 | 15,995 | | 53,229 | 69 | 18,273 | 18,342 | 569,978 | 9.34 | 63.95 |
| Michigan..... | 16,244 | 4,564 | | 11,680 | 30 | 5,160 | 5,190 | 142,121 | 8.22 | 66.03 |
| Wisconsin..... | 6,950 | 1,442 | 9 | 5,499 | 2 | 2,337 | 2,339 | 88,020 | 6.25 | 70.90 |
| Minnesota..... | 15,032 | 3,709 | 790 | 10,533 | 36 | 4,189 | 4,225 | 129,538 | 8.13 | 65.16 |
| Iowa..... | 4,947 | 1,179 | | 3,768 | | 1,222 | 1,222 | 44,225 | 8.52 | 63.29 |
| Missouri..... | 12,873 | 2,927 | 349 | 9,597 | | 3,425 | 3,425 | 95,711 | 10.03 | 60.24 |
| Total Middle Western States..... | 158,487 | 38,581 | 1,148 | 118,758 | 336 | 43,200 | 43,536 | 1,395,058 | 8.51 | 64.88 |

TABLE NO. 14—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1949—Continued*

[In thousands of dollars]

| Location | Profits before income taxes | Taxes on net income | | Net profits before dividends | Cash dividends declared | | | Capital accounts ¹ | Ratios | |
|---|-----------------------------|---------------------|--------|------------------------------|-------------------------|-----------------|-------------------------------|-------------------------------|--|----------------------------|
| | | Federal | State | | On preferred stock | On common stock | Total cash dividends declared | | Net profits before dividends to capital accounts | Expenses to gross earnings |
| | | | | | | | | | Percent | Percent |
| North Dakota..... | 2,022 | 628 | 35 | 1,359 | ----- | 491 | 491 | 12,523 | 10.85 | 59.49 |
| South Dakota..... | 2,086 | 567 | 26 | 1,493 | ----- | 490 | 490 | 12,783 | 11.68 | 60.18 |
| Nebraska..... | 6,786 | 1,715 | ----- | 5,071 | 1 | 1,726 | 1,727 | 51,869 | 9.78 | 62.17 |
| Kansas..... | 7,383 | 2,075 | ----- | 5,308 | 1 | 1,458 | 1,459 | 49,589 | 10.70 | 57.59 |
| Montana..... | 1,322 | 585 | ----- | 737 | 2 | 577 | 579 | 12,694 | 5.81 | 62.82 |
| Wyoming..... | 1,515 | 459 | ----- | 1,056 | 2 | 303 | 305 | 9,521 | 11.09 | 58.47 |
| Colorado..... | 7,275 | 2,120 | 312 | 4,843 | ----- | 1,410 | 1,410 | 51,361 | 9.43 | 58.19 |
| New Mexico..... | 2,291 | 640 | ----- | 1,651 | ----- | 439 | 439 | 11,240 | 14.69 | 58.86 |
| Oklahoma..... | 13,207 | 3,283 | 406 | 9,518 | ----- | 2,909 | 2,909 | 90,187 | 10.55 | 55.73 |
| Total Western States..... | 43,887 | 12,072 | 779 | 31,036 | 6 | 9,803 | 9,809 | 301,767 | 10.28 | 58.55 |
| Washington..... | 12,498 | 2,592 | ----- | 9,906 | ----- | 3,262 | 3,262 | 92,603 | 10.70 | 65.27 |
| Oregon..... | 10,391 | 2,237 | 780 | 7,374 | ----- | 1,857 | 1,857 | 70,918 | 10.40 | 64.17 |
| California..... | 105,655 | 32,029 | 2,110 | 71,516 | 22 | 34,808 | 34,830 | 549,473 | 13.02 | 60.23 |
| Idaho..... | 2,966 | 910 | 4 | 2,052 | ----- | 253 | 253 | 15,275 | 13.43 | 62.88 |
| Utah..... | 2,444 | 806 | 65 | 1,573 | ----- | 631 | 631 | 14,876 | 10.57 | 64.16 |
| Nevada..... | 1,327 | 378 | ----- | 949 | ----- | 149 | 149 | 7,880 | 12.04 | 64.45 |
| Arizona..... | 2,840 | 987 | 97 | 1,756 | 21 | 604 | 625 | 14,599 | 12.03 | 70.27 |
| Total Pacific States..... | 138,121 | 39,939 | 3,056 | 95,126 | 43 | 41,564 | 41,607 | 765,624 | 12.42 | 61.53 |
| Total United States (exclusive of possessions)..... | 666,986 | 182,425 | 11,003 | 473,558 | 1,097 | 203,156 | 204,253 | 5,797,166 | 8.17 | 62.26 |
| Alaska (nonmember banks)..... | 365 | 141 | ----- | 224 | ----- | 83 | 83 | 1,977 | 11.33 | 54.50 |
| The Territory of Hawaii (nonmember bank)..... | 1,461 | 394 | ----- | 1,067 | ----- | 400 | 400 | 11,520 | 9.26 | 68.08 |
| Virgin Islands of the United States (nonmember bank)..... | 51 | 19 | ----- | 32 | 3 | 5 | 8 | 381 | 8.40 | 67.68 |
| Total possessions (nonmember banks)..... | 1,877 | 554 | ----- | 1,323 | 3 | 488 | 491 | 13,878 | 9.53 | 65.65 |
| Total United States and possessions..... | 668,863 | 182,979 | 11,003 | 474,881 | 1,100 | 203,644 | 204,744 | 5,811,044 | 8.17 | 62.27 |
| New York City (central Reserve city)..... | 65,064 | 22,354 | 2,990 | 39,720 | ----- | 30,130 | 30,130 | 858,535 | 4.63 | 57.89 |
| Chicago (central Reserve city)..... | 47,853 | 10,285 | ----- | 37,568 | 68 | 13,770 | 13,838 | 393,095 | 9.56 | 61.06 |
| Other Reserve cities..... | 280,559 | 78,109 | 4,717 | 197,733 | 249 | 92,450 | 92,699 | 2,280,206 | 8.67 | 62.04 |
| Country banks (member banks)..... | 273,510 | 71,677 | 3,296 | 198,537 | 780 | 66,806 | 67,586 | 2,265,330 | 8.76 | 63.51 |
| Possessions (nonmember banks)..... | 1,877 | 554 | ----- | 1,323 | 3 | 488 | 491 | 13,878 | 9.53 | 65.65 |

¹ Represents aggregate book value of capital stock, surplus, undivided profits, reserves, and retirement fund for preferred stock. Figures are averages of amounts reported for Dec. 31, 1948, June 30, 1949, and Dec. 31, 1949.

TABLE NO. 15—*Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended Dec. 31, 1949*

(In thousands of dollars)

| | District No. 1 | District No. 2 | District No. 3 | District No. 4 | District No. 5 | District No. 6 | District No. 7 | District No. 8 | District No. 9 | District No. 10 | District No. 11 | District No. 12 | Non- member | Grand total |
|--|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|--------------------|--------------------|----------------|------------------|
| Earnings from current operations: | | | | | | | | | | | | | | |
| Interest and dividends on: | | | | | | | | | | | | | | |
| U. S. Government obligations..... | 31,783 | 97,069 | 39,444 | 50,753 | 28,354 | 33,321 | 107,981 | 20,667 | 23,500 | 31,673 | 30,624 | 84,987 | 2,049 | 582,205 |
| Other securities..... | 4,447 | 22,211 | 10,778 | 12,340 | 3,890 | 7,589 | 17,468 | 5,162 | 3,813 | 5,857 | 6,365 | 17,611 | 211 | 117,682 |
| Interest and discount on loans..... | 48,332 | 131,512 | 51,900 | 66,818 | 45,914 | 58,788 | 116,094 | 38,367 | 33,241 | 57,066 | 75,677 | 242,478 | 2,998 | 969,085 |
| Service charges and other fees on banks' loans | 499 | 2,665 | 327 | 730 | 305 | 503 | 2,691 | 293 | 367 | 429 | 501 | 4,844 | 21 | 14,275 |
| Service charges on deposit accounts..... | 6,607 | 14,151 | 4,954 | 6,317 | 5,278 | 8,107 | 14,633 | 2,879 | 4,747 | 7,617 | 6,014 | 27,870 | 359 | 109,533 |
| Other service charges, commissions, fees and collection and exchange charges..... | 2,372 | 4,814 | 1,616 | 2,434 | 2,138 | 5,553 | 4,627 | 2,050 | 3,987 | 2,292 | 3,398 | 6,482 | 547 | 42,310 |
| Trust department..... | 4,342 | 10,217 | 2,427 | 7,397 | 2,988 | 3,203 | 11,759 | 1,074 | 1,945 | 2,130 | 2,073 | 10,785 | 5 | 60,345 |
| Other current earnings..... | 6,823 | 25,563 | 4,157 | 9,384 | 3,483 | 7,191 | 14,983 | 2,667 | 3,390 | 5,866 | 8,940 | 16,747 | 177 | 109,371 |
| Total earnings from current operations..... | 105,205 | 308,202 | 115,603 | 156,173 | 92,290 | 124,255 | 290,236 | 73,159 | 74,990 | 112,930 | 133,592 | 411,804 | 6,367 | 2,004,806 |
| Current operating expenses: | | | | | | | | | | | | | | |
| Salaries and wages: | | | | | | | | | | | | | | |
| Officers..... | 11,747 | 29,599 | 11,691 | 15,704 | 10,791 | 13,407 | 28,937 | 8,884 | 9,723 | 15,691 | 17,195 | 37,688 | 693 | 211,750 |
| Employees other than officers..... | 21,475 | 68,362 | 19,826 | 27,542 | 15,780 | 22,977 | 59,648 | 12,267 | 13,941 | 19,027 | 22,319 | 83,775 | 1,495 | 388,434 |
| Number of officers ¹ | 1,763 | 3,692 | 2,340 | 2,578 | 1,906 | 2,113 | 3,797 | 1,677 | 1,771 | 2,921 | 2,888 | 5,809 | 75 | 33,270 |
| Number of employees other than officers ¹ | 9,909 | 26,481 | 9,179 | 11,588 | 7,396 | 10,671 | 23,806 | 6,101 | 6,541 | 8,922 | 10,028 | 30,916 | 464 | 162,002 |
| Fees paid to directors and members of executive, discount, and advisory committees..... | 774 | 1,630 | 1,576 | 965 | 755 | 696 | 1,234 | 565 | 485 | 676 | 724 | 724 | 16 | 10,820 |
| Interest on time deposits (including savings deposits)..... | 7,762 | 20,839 | 13,027 | 15,574 | 8,391 | 9,287 | 29,745 | 5,393 | 7,468 | 4,699 | 4,758 | 56,114 | 967 | 184,024 |
| Interest and discount on borrowed money..... | 76 | 721 | 88 | 97 | 91 | 47 | 263 | 63 | 41 | 98 | 32 | 70 | ----- | 1,687 |
| Taxes other than on net income..... | 2,818 | 7,175 | 3,585 | 9,056 | 2,970 | 5,046 | 9,912 | 2,519 | 1,509 | 2,470 | 7,957 | 10,551 | 149 | 65,717 |
| Recurring depreciation on banking house, furniture and fixtures..... | 1,971 | 3,813 | 2,172 | 2,713 | 1,740 | 2,371 | 4,013 | 1,105 | 1,171 | 1,654 | 2,173 | 5,654 | 116 | 30,666 |
| Other current operating expenses..... | 21,530 | 60,335 | 18,816 | 26,642 | 15,475 | 24,567 | 55,349 | 13,149 | 13,753 | 21,733 | 24,344 | 58,789 | 744 | 355,226 |
| Total current operating expenses..... | 68,153 | 192,474 | 70,781 | 98,293 | 55,993 | 78,398 | 189,101 | 43,945 | 48,091 | 66,048 | 79,502 | 253,365 | 4,180 | 1,248,324 |
| Net earnings from current operations..... | 37,052 | 115,728 | 44,822 | 57,880 | 36,297 | 45,857 | 101,135 | 29,214 | 26,899 | 46,882 | 54,090 | 158,439 | 2,187 | 756,482 |
| Recoveries, transfers from valuation reserves, and profits: | | | | | | | | | | | | | | |
| On securities: | | | | | | | | | | | | | | |
| Recoveries..... | 734 | 1,014 | 779 | 520 | 240 | 317 | 669 | 170 | 295 | 624 | 272 | 502 | ----- | 6,136 |
| Transfers from valuation reserves..... | 3,382 | 476 | 937 | 269 | 50 | 403 | 8,110 | 447 | 76 | 912 | 172 | 211 | ----- | 15,445 |
| Profits on securities sold or redeemed..... | 1,908 | 9,975 | 2,343 | 2,624 | 1,151 | 3,250 | 10,707 | 1,650 | 420 | 1,409 | 1,545 | 3,134 | 116 | 40,232 |
| On loans: | | | | | | | | | | | | | | |
| Recoveries..... | 1,310 | 2,866 | 1,470 | 709 | 596 | 527 | 1,292 | 322 | 697 | 1,122 | 1,173 | 1,346 | 21 | 13,451 |
| Transfers from valuation reserves..... | 3,117 | 5,372 | 79 | 444 | 89 | 149 | 932 | 194 | 111 | 321 | 560 | 95 | ----- | 11,463 |
| All other..... | 4,368 | 6,311 | 1,933 | 1,328 | 742 | 2,009 | 5,669 | 1,581 | 389 | 1,057 | 1,545 | 3,825 | 14 | 30,771 |
| Total recoveries, transfers from valuation reserves, and profits..... | 14,819 | 26,014 | 7,541 | 5,894 | 2,868 | 6,655 | 27,379 | 4,364 | 1,988 | 5,445 | 5,267 | 9,113 | 151 | 117,498 |

TABLE No. 15—*Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended Dec. 31, 1949—Continued*

[In thousands of dollars]

| | District No. 1 | District No. 2 | District No. 3 | District No. 4 | District No. 5 | District No. 6 | District No. 7 | District No. 8 | District No. 9 | District No. 10 | District No. 11 | District No. 12 | Non- member | Grand total |
|---|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|--------------------|--------------------|----------------|----------------|
| Losses, charge-offs, and transfers to valuation reserves: | | | | | | | | | | | | | | |
| On securities: | | | | | | | | | | | | | | |
| Losses and charge-offs | 1,315 | 2,796 | 2,287 | 1,520 | 991 | 1,291 | 3,703 | 2,208 | 391 | 1,465 | 1,877 | 1,404 | 9 | 21,257 |
| Transfers to valuation reserves | 4,600 | 2,365 | 187 | 873 | 132 | 798 | 5,268 | 412 | 687 | 270 | 890 | 1,828 | | 18,310 |
| On loans: | | | | | | | | | | | | | | |
| Losses and charge-offs | 734 | 1,580 | 904 | 744 | 692 | 887 | 1,121 | 664 | 934 | 1,956 | 2,612 | 1,373 | 295 | 14,496 |
| Transfers to valuation reserves | 9,971 | 29,254 | 6,833 | 8,092 | 4,232 | 5,981 | 14,707 | 3,618 | 3,724 | 4,310 | 9,237 | 22,074 | 89 | 122,122 |
| All other | 4,458 | 4,877 | 1,798 | 1,777 | 887 | 1,940 | 4,213 | 1,390 | 696 | 1,907 | 2,169 | 2,752 | 68 | 28,932 |
| Total losses, charge-offs, and transfers to valuation reserves | 21,078 | 40,872 | 12,009 | 13,006 | 6,934 | 10,897 | 29,012 | 8,292 | 6,432 | 9,908 | 16,785 | 29,431 | 461 | 205,117 |
| Profits before income taxes | 30,793 | 100,870 | 40,354 | 50,768 | 32,231 | 41,615 | 99,502 | 25,286 | 22,455 | 42,419 | 42,572 | 138,121 | 1,877 | 668,863 |
| Taxes on net income: | | | | | | | | | | | | | | |
| Federal | 6,577 | 30,872 | 10,202 | 12,891 | 9,704 | 11,991 | 23,907 | 6,319 | 5,960 | 11,200 | 12,863 | 39,939 | 554 | 182,979 |
| State | 1,600 | 3,829 | | | 141 | 450 | 2 | 241 | 858 | 818 | 8 | 3,056 | | 11,003 |
| Total taxes on net income | 8,177 | 34,701 | 10,202 | 12,891 | 9,845 | 12,441 | 23,909 | 6,560 | 6,818 | 12,018 | 12,871 | 42,995 | 554 | 193,982 |
| Net profits before dividends | 22,616 | 66,169 | 30,152 | 37,877 | 22,386 | 29,174 | 75,593 | 18,726 | 15,637 | 30,401 | 29,701 | 95,126 | 1,323 | 474,881 |
| Cash dividends declared: | | | | | | | | | | | | | | |
| On preferred stock | 11 | 507 | 134 | 197 | | 18 | 102 | 14 | 38 | 4 | 29 | 43 | 3 | 1,100 |
| On common stock | 12,483 | 38,163 | 14,047 | 15,687 | 9,538 | 9,771 | 27,436 | 6,703 | 6,276 | 8,900 | 12,588 | 41,664 | 488 | 203,644 |
| Total cash dividends declared | 12,494 | 38,670 | 14,181 | 15,884 | 9,538 | 9,789 | 27,538 | 6,717 | 6,314 | 8,904 | 12,617 | 41,607 | 491 | 204,744 |
| Memoranda items: | | | | | | | | | | | | | | |
| Recoveries credited to valuation reserves (not included in recoveries above): | | | | | | | | | | | | | | |
| On securities | 40 | 468 | | 37 | | | 4 | 189 | | 620 | | 22 | | 1,380 |
| On loans | 467 | 4,450 | 241 | 405 | 332 | 343 | 2,672 | 308 | 231 | 790 | 559 | 2,030 | 4 | 12,832 |
| Losses charged to valuation reserves (not included in losses above): | | | | | | | | | | | | | | |
| On securities | 36 | 374 | 329 | 396 | 10 | 6 | 159 | 25 | | 8 | 38 | 957 | | 2,338 |
| On loans | 2,770 | 8,855 | 1,640 | 2,486 | 1,336 | 1,905 | 6,516 | 1,193 | 898 | 2,310 | 3,132 | 11,878 | 67 | 44,986 |
| Stock dividends (increases in capital stock) | 614 | 48,283 | 1,380 | 825 | 1,085 | 1,005 | 3,400 | 612 | 103 | 2,477 | 3,748 | 23,432 | | 86,964 |
| Number of banks ¹ | 285 | 525 | 554 | 466 | 340 | 281 | 564 | 325 | 347 | 627 | 477 | 184 | 6 | 4,981 |
| Loans | 1,233,819 | 4,102,243 | 1,154,222 | 1,692,372 | 994,427 | 1,312,990 | 3,213,131 | 926,508 | 761,521 | 1,240,994 | 1,678,063 | 5,059,615 | 71,737 | 23,441,642 |
| Securities | 2,162,882 | 7,304,357 | 2,570,035 | 3,585,399 | 1,909,055 | 2,446,349 | 7,799,209 | 1,492,600 | 1,644,847 | 2,402,621 | 2,198,169 | 6,216,347 | 123,429 | 41,855,299 |
| Capital stock (par value) | 117,912 | 365,283 | 127,749 | 194,286 | 80,023 | 100,420 | 296,426 | 61,720 | 56,452 | 93,009 | 118,892 | 267,630 | 4,550 | 1,884,352 |
| Capital accounts | 382,750 | 1,196,415 | 433,836 | 587,901 | 256,806 | 306,083 | 868,741 | 195,066 | 185,218 | 296,110 | 322,616 | 765,624 | 13,878 | 5,811,044 |

REPORT OF THE COMPTROLLER OF THE CURRENCY

| Ratios: | Percent | Percent | Percent | Percent | Percent | Percent | Percent | Percent | Percent | Percent | Percent | Percent | Percent | Percent |
|--|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| To gross earnings: | | | | | | | | | | | | | | |
| Interest and dividends on securities..... | 34.44 | 38.70 | 43.44 | 40.40 | 34.87 | 32.92 | 43.22 | 35.30 | 36.42 | 33.23 | 27.69 | 24.91 | 35.49 | 34.91 |
| Interest and discount on loans..... | 45.94 | 42.67 | 44.81 | 42.78 | 49.75 | 47.31 | 40.00 | 52.44 | 44.33 | 50.53 | 56.65 | 58.88 | 47.09 | 48.34 |
| Service charges on deposit accounts..... | 6.28 | 4.59 | 4.29 | 4.05 | 5.72 | 6.53 | 5.04 | 3.94 | 6.33 | 6.75 | 4.50 | 6.77 | 5.64 | 5.46 |
| All other current earnings..... | 13.34 | 14.04 | 7.46 | 12.77 | 9.66 | 13.24 | 11.74 | 8.32 | 12.92 | 9.49 | 11.16 | 9.44 | 11.78 | 11.29 |
| Total gross earnings..... | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| Salaries, wages and fees..... | 32.31 | 32.31 | 28.63 | 28.31 | 29.61 | 29.84 | 30.95 | 29.69 | 32.20 | 31.34 | 30.12 | 29.67 | 34.61 | 30.48 |
| Interest on time deposits..... | 7.38 | 6.76 | 11.27 | 9.97 | 9.09 | 7.47 | 10.25 | 7.37 | 9.96 | 4.16 | 3.56 | 13.63 | 15.19 | 9.18 |
| All other current expenses..... | 25.09 | 23.38 | 21.33 | 24.66 | 21.97 | 25.78 | 23.96 | 23.01 | 21.97 | 22.99 | 25.83 | 18.23 | 15.85 | 22.61 |
| Total current expenses..... | 64.78 | 62.45 | 61.23 | 62.94 | 60.67 | 63.09 | 65.16 | 60.07 | 64.13 | 58.49 | 59.51 | 61.53 | 65.65 | 62.27 |
| Net current earnings..... | 35.22 | 37.55 | 38.77 | 37.06 | 39.33 | 36.91 | 34.84 | 39.93 | 35.87 | 41.51 | 40.49 | 38.47 | 34.35 | 37.73 |
| To loans: Interest and discount on loans..... | 3.92 | 3.21 | 4.49 | 3.95 | 4.62 | 4.48 | 3.61 | 4.14 | 4.37 | 4.60 | 4.51 | 4.79 | 4.18 | 4.13 |
| To securities: Interest and dividends on securities..... | 1.68 | 1.63 | 1.95 | 1.76 | 1.69 | 1.67 | 1.61 | 1.73 | 1.66 | 1.56 | 1.68 | 1.65 | 1.83 | 1.67 |
| To capital stock (par value): | | | | | | | | | | | | | | |
| Net current earnings..... | 31.42 | 31.68 | 35.09 | 29.79 | 45.36 | 45.67 | 34.12 | 47.33 | 47.65 | 50.41 | 45.50 | 59.20 | 48.07 | 40.15 |
| Net profits before dividends..... | 19.18 | 18.11 | 23.60 | 19.50 | 27.97 | 29.05 | 25.50 | 30.34 | 27.70 | 32.69 | 24.98 | 35.54 | 29.08 | 25.20 |
| Cash dividends..... | 10.60 | 10.59 | 11.10 | 8.18 | 11.92 | 9.75 | 9.29 | 10.88 | 11.18 | 9.57 | 10.61 | 15.55 | 10.79 | 10.87 |
| To capital accounts: | | | | | | | | | | | | | | |
| Net current earnings..... | 9.68 | 9.67 | 10.33 | 9.85 | 14.13 | 14.98 | 11.64 | 14.98 | 14.52 | 15.83 | 16.77 | 20.69 | 15.76 | 13.02 |
| Net profits before dividends..... | 5.91 | 5.53 | 6.95 | 6.44 | 8.72 | 9.53 | 8.70 | 9.60 | 8.44 | 10.27 | 9.21 | 12.42 | 9.53 | 8.17 |
| Cash dividends..... | 3.26 | 3.23 | 3.27 | 2.70 | 3.71 | 3.20 | 3.17 | 3.44 | 3.41 | 3.01 | 3.91 | 5.43 | 3.54 | 3.52 |

¹ Number at end of year. Remaining figures include earnings, expenses, etc., of those banks which were in operation a part of the year but were inactive at the close of the year.

NOTE:—The figures of loans, securities, capital stock, and capital accounts are averages of amounts reported for Dec. 31, 1948, June 30, 1949, and Dec. 31, 1949.

TABLE No. 16—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1949*

TOTAL UNITED STATES AND POSSESSIONS

[In thousands of dollars]

| | Banks operating throughout entire year with deposits on Dec. 31, 1949, of— | | | | | | | | | | | Total |
|---|--|----------------------------|------------------------------|--------------------------------|--------------------------------|---------------------------------|----------------------------------|----------------------------------|-----------------------------------|------------------------------------|------------------------------|------------|
| | \$500,000 and under | \$500,001 to 750,000 | \$750,001 to 1,000,000 | \$1,000,001 to 2,000,000 | \$2,000,001 to 5,000,000 | \$5,000,001 to 10,000,000 | \$10,000,001 to 25,000,000 | \$25,000,001 to 50,000,000 | \$50,000,001 to 100,000,000 | \$100,000,001 to 500,000,000 | \$500,000,001 and over | |
| Number of banks..... | 42 | 131 | 181 | 926 | 1,801 | 915 | 570 | 188 | 94 | 99 | 16 | 4,963 |
| Total deposits..... | 17,357 | 84,309 | 160,171 | 1,410,776 | 5,884,130 | 6,444,515 | 8,668,449 | 6,376,148 | 6,734,538 | 19,699,375 | 27,817,253 | 83,297,021 |
| Capital stock (par value)..... | 1,272 | 4,513 | 7,230 | 46,703 | 152,621 | 143,506 | 190,495 | 129,008 | 139,840 | 389,284 | 709,513 | 1,913,985 |
| Capital accounts..... | 2,582 | 10,353 | 17,534 | 134,669 | 478,047 | 474,230 | 591,483 | 392,646 | 418,349 | 1,254,977 | 2,155,212 | 5,930,082 |
| Earnings from current operations: | | | | | | | | | | | | |
| Interest and dividends on: | | | | | | | | | | | | |
| U. S. Government obligations..... | 118 | 689 | 1,453 | 12,032 | 49,028 | 52,014 | 68,261 | 46,713 | 46,673 | 128,252 | 174,715 | 579,948 |
| Other securities..... | 27 | 153 | 270 | 2,447 | 10,947 | 11,908 | 13,652 | 9,078 | 7,567 | 19,476 | 41,745 | 117,270 |
| Interest and discount on loans..... | 446 | 1,850 | 2,926 | 24,921 | 88,732 | 88,640 | 106,488 | 72,142 | 67,582 | 201,402 | 309,411 | 964,540 |
| Service charges and other fees on banks' loans..... | 4 | 12 | 13 | 149 | 540 | 1,014 | 807 | 1,074 | 1,027 | 2,262 | 7,294 | 14,196 |
| Service charges on deposit accounts..... | 36 | 174 | 326 | 2,617 | 10,319 | 12,399 | 16,382 | 11,450 | 9,510 | 18,822 | 26,976 | 109,011 |
| Other service charges, commissions, fees, and collection and exchange charges..... | 22 | 101 | 169 | 1,537 | 4,895 | 4,658 | 5,146 | 3,742 | 3,609 | 9,626 | 8,660 | 42,165 |
| Trust department..... | | | | 68 | 589 | 1,523 | 5,194 | 4,152 | 5,908 | 19,142 | 23,686 | 60,262 |
| Other current earnings..... | 12 | 63 | 142 | 1,103 | 4,821 | 6,052 | 10,422 | 9,054 | 9,661 | 24,277 | 43,502 | 109,109 |
| Total earnings from current operations..... | 665 | 3,042 | 5,299 | 44,874 | 169,871 | 178,208 | 226,352 | 157,405 | 151,537 | 423,259 | 635,989 | 1,996,501 |
| Current operating expenses: | | | | | | | | | | | | |
| Salaries and wages: | | | | | | | | | | | | |
| Officers..... | 181 | 730 | 1,110 | 8,499 | 27,364 | 23,930 | 27,035 | 17,110 | 16,484 | 39,822 | 48,478 | 210,743 |
| Employees other than officers..... | 47 | 243 | 439 | 4,441 | 21,180 | 27,099 | 40,735 | 31,580 | 32,371 | 93,190 | 135,348 | 386,673 |
| Fees paid to directors and members of executive, discount, and advisory committees..... | 12 | 56 | 81 | 714 | 2,486 | 1,959 | 1,840 | 870 | 711 | 1,300 | 747 | 10,776 |
| Interest on time deposits (including savings deposits)..... | 27 | 229 | 446 | 4,285 | 18,595 | 19,671 | 24,922 | 14,691 | 12,398 | 28,741 | 58,881 | 182,886 |
| Interest and discount on borrowed money..... | | 4 | 6 | 30 | 92 | 68 | 90 | 93 | 94 | 941 | 862 | 1,680 |
| Taxes other than on net income..... | 21 | 90 | 167 | 1,330 | 5,396 | 5,781 | 7,568 | 5,258 | 5,245 | 16,391 | 18,292 | 65,539 |
| Recurring depreciation on banking house, furniture and fixtures..... | 8 | 62 | 96 | 840 | 3,337 | 3,388 | 4,277 | 2,865 | 2,989 | 6,542 | 6,165 | 30,569 |
| Other current operating expenses..... | 121 | 494 | 899 | 7,079 | 26,562 | 29,420 | 39,595 | 31,135 | 30,887 | 85,601 | 101,681 | 353,474 |
| Total current operating expenses..... | 417 | 1,908 | 3,244 | 27,218 | 105,012 | 111,316 | 146,062 | 103,602 | 101,179 | 271,928 | 370,454 | 1,242,340 |
| Net earnings from current operations..... | 248 | 1,134 | 2,055 | 17,656 | 64,859 | 66,892 | 80,290 | 53,803 | 50,358 | 151,331 | 265,535 | 754,161 |
| Recoveries, transfers from valuation reserves, and profits: | | | | | | | | | | | | |
| On securities: | | | | | | | | | | | | |
| Recoveries..... | 1 | 5 | 8 | 164 | 686 | 1,517 | 1,324 | 558 | 538 | 674 | 430 | 5,905 |
| Transfers from valuation reserves..... | | | | 15 | 98 | 245 | 344 | 514 | 161 | 2,862 | 11,206 | 15,445 |
| Profits on securities sold or redeemed..... | 4 | 28 | 60 | 380 | 2,073 | 2,529 | 4,066 | 4,319 | 3,567 | 8,010 | 14,552 | 39,588 |
| On loans: | | | | | | | | | | | | |
| Recoveries..... | 15 | 79 | 108 | 607 | 2,086 | 1,668 | 2,045 | 980 | 904 | 2,102 | 2,736 | 13,330 |
| Transfers from valuation reserves..... | | | | 35 | 373 | 429 | 310 | 319 | 413 | 2,815 | 6,705 | 11,399 |

| | | | | | | | | | | | | |
|---|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|---------|---------|
| All other..... | 6 | 20 | 35 | 226 | 1,244 | 1,235 | 2,445 | 2,000 | 1,088 | 6,583 | 14,809 | 29,781 |
| Total recoveries, transfers from valuation reserves, and profits..... | 26 | 132 | 211 | 1,427 | 6,560 | 7,623 | 10,534 | 8,780 | 6,671 | 23,046 | 50,438 | 115,448 |
| Losses, charge-offs, and transfers to valuation reserves: | | | | | | | | | | | | |
| On securities: | | | | | | | | | | | | |
| Losses and charge-offs..... | 5 | 20 | 71 | 615 | 2,632 | 3,706 | 3,436 | 2,733 | 1,922 | 3,874 | 1,912 | 20,926 |
| Transfers to valuation reserves..... | | | 2 | 57 | 300 | 527 | 934 | 805 | 538 | 3,061 | 12,086 | 18,310 |
| On loans: | | | | | | | | | | | | |
| Losses and charge-offs..... | 36 | 151 | 252 | 1,402 | 3,791 | 2,442 | 1,905 | 1,347 | 524 | 1,647 | 785 | 14,282 |
| Transfers to valuation reserves..... | 2 | 29 | 70 | 965 | 5,794 | 8,291 | 12,442 | 9,527 | 9,180 | 27,439 | 46,907 | 120,646 |
| All other..... | 5 | 31 | 54 | 527 | 2,326 | 2,757 | 3,099 | 2,969 | 2,013 | 5,654 | 9,166 | 28,601 |
| Total losses, charge-offs, and transfers to valuation reserves..... | 48 | 231 | 449 | 3,566 | 14,843 | 17,723 | 21,816 | 17,381 | 14,177 | 41,675 | 70,856 | 202,765 |
| Profits before income taxes..... | 226 | 1,035 | 1,817 | 15,517 | 56,576 | 56,792 | 69,008 | 45,202 | 42,852 | 132,702 | 245,117 | 666,844 |
| Taxes on net income: | | | | | | | | | | | | |
| Federal..... | 38 | 173 | 309 | 2,870 | 12,412 | 15,281 | 19,335 | 13,579 | 12,485 | 37,343 | 68,505 | 182,330 |
| State..... | 3 | 12 | 20 | 203 | 635 | 613 | 884 | 357 | 580 | 2,403 | 5,221 | 10,961 |
| Total taxes on net income..... | 41 | 185 | 329 | 3,073 | 13,047 | 15,894 | 20,219 | 13,966 | 13,065 | 39,746 | 73,726 | 193,291 |
| Net profits before dividends..... | 185 | 850 | 1,488 | 12,444 | 43,529 | 40,898 | 48,789 | 31,236 | 29,787 | 92,956 | 171,391 | 473,553 |
| Cash dividends declared: | | | | | | | | | | | | |
| On preferred stock..... | | 3 | 3 | 16 | 108 | 96 | 284 | 48 | 275 | 248 | | 1,081 |
| On common stock..... | 61 | 264 | 427 | 3,735 | 13,469 | 13,072 | 16,825 | 11,155 | 11,516 | 41,090 | 91,745 | 203,359 |
| Total cash dividends declared..... | 61 | 267 | 430 | 3,751 | 13,577 | 13,168 | 17,109 | 11,203 | 11,791 | 41,338 | 91,745 | 204,440 |
| Memoranda items: | | | | | | | | | | | | |
| Recoveries credited to valuation reserves (not included in recoveries above): | | | | | | | | | | | | |
| On securities..... | | | | | 32 | 39 | 14 | 13 | 25 | 822 | 435 | 1,380 |
| On loans..... | | 4 | 9 | 101 | 579 | 914 | 1,022 | 737 | 957 | 1,905 | 6,642 | 12,770 |
| Losses charged to valuation reserves (not included in losses above): | | | | | | | | | | | | |
| On securities..... | | | 2 | 15 | 72 | 133 | 18 | 43 | 61 | 340 | 1,654 | 2,338 |
| On loans..... | | 20 | 39 | 438 | 2,362 | 3,646 | 3,958 | 2,676 | 3,513 | 8,508 | 18,810 | 43,998 |
| Stock dividends (increases in capital stock)..... | | | 30 | 297 | 2,327 | 2,622 | 3,696 | 3,310 | 2,085 | 4,618 | 67,929 | 86,514 |
| Average per bank: | | | | | | | | | | | | |
| Gross earnings from current operations..... | 16 | 23 | 29 | 48 | 94 | 195 | 397 | 837 | 1,612 | 4,275 | 39,749 | 402 |
| Current operating expenses..... | 10 | 14 | 18 | 29 | 58 | 122 | 256 | 551 | 1,076 | 2,747 | 23,153 | 250 |
| Net earnings from current operations..... | 6 | 9 | 11 | 19 | 36 | 73 | 141 | 286 | 536 | 1,528 | 16,596 | 152 |
| Net profits before dividends..... | 4 | 6 | 8 | 13 | 24 | 45 | 86 | 166 | 317 | 939 | 10,712 | 95 |
| Per \$100 of deposits: | | | | | | | | | | | | |
| Net earnings from current operations..... | \$1.43 | \$1.35 | \$1.28 | \$1.25 | \$1.10 | \$1.04 | \$.93 | \$.84 | \$.75 | \$.77 | \$.95 | \$.91 |
| Net profits before dividends..... | 1.07 | 1.01 | .93 | .88 | .74 | .63 | .56 | .49 | .44 | .47 | .62 | .57 |
| Per \$100 of capital accounts: | | | | | | | | | | | | |
| Net earnings from current operations..... | 9.60 | 10.95 | 11.72 | 13.11 | 13.57 | 14.11 | 13.57 | 13.70 | 12.04 | 12.06 | 12.32 | 12.72 |
| Net profits before dividends..... | 7.16 | 8.21 | 8.49 | 9.24 | 9.11 | 8.62 | 8.25 | 7.96 | 7.13 | 7.41 | 7.95 | 7.99 |
| Cash dividends..... | 2.36 | 2.58 | 2.45 | 2.79 | 2.84 | 2.78 | 2.89 | 2.85 | 2.82 | 3.29 | 4.26 | 3.45 |
| Number of officers at end of period..... | 95 | 296 | 424 | 2,530 | 6,648 | 4,691 | 4,230 | 2,263 | 2,022 | 4,503 | 5,507 | 33,209 |
| Number of employees other than officers at end of period..... | 45 | 205 | 361 | 2,842 | 11,555 | 13,287 | 18,920 | 14,240 | 14,203 | 37,998 | 48,207 | 161,863 |

NOTE:—The deposits, capital stock, and capital accounts shown in this table are as of end of period. Capital accounts represents the aggregate book value of capital stock, surplus, undivided profits, reserves and retirement fund for preferred stock.

TABLE No. 17—*Earnings, expenses, and dividends of national banks, years ended Dec. 31, 1947-1949*

[In thousands of dollars]

| | 1947 | | 1948 | | 1949 | |
|--|-----------|------------------|-----------|------------------|-----------|------------------|
| Number of banks ¹ | 5,011 | | 4,997 | | 4,981 | |
| Capital stock, par value ² | 1,769,205 | | 1,804,490 | | 1,884,352 | |
| Capital accounts ² | 5,298,267 | | 5,545,993 | | 5,811,044 | |
| | Amount | Percent to total | Amount | Percent to total | Amount | Percent to total |
| Earnings from current operations: | | | | | | |
| Interest and dividends on: | | | | | | |
| U. S. Government obligations | 620,531 | 35.98 | 578,669 | 30.45 | 582,205 | 29.04 |
| Other securities | 105,120 | 6.09 | 110,901 | 5.84 | 117,682 | 5.87 |
| Interest and discount on loans | 706,319 | 40.95 | 890,628 | 46.86 | 969,085 | 48.34 |
| Service charges and other fees on banks' loans | 9,943 | .58 | 11,759 | .62 | 14,275 | .71 |
| Service charges on deposit accounts | 83,342 | 4.83 | 97,682 | 5.14 | 109,533 | 5.46 |
| Other service charges, commissions, fees, and collection and exchange charges | 43,323 | 2.51 | 43,435 | 2.29 | 42,310 | 2.11 |
| Trust department | 55,063 | 3.19 | 59,383 | 3.12 | 60,345 | 3.01 |
| Other current earnings | 101,193 | 5.87 | 108,014 | 5.68 | 109,371 | 5.46 |
| Total earnings from current operations | 1,724,834 | 100.00 | 1,900,471 | 100.00 | 2,004,806 | 100.00 |
| Current operating expenses: | | | | | | |
| Salaries and wages: | | | | | | |
| Officers | 178,354 | 16.50 | 197,575 | 16.68 | 211,750 | 16.96 |
| Employees other than officers | 333,143 | 30.82 | 368,180 | 31.09 | 388,434 | 31.12 |
| Number of officers ¹ | 31,625 | | 32,503 | | 33,270 | |
| Number of employees other than officers ¹ | 155,654 | | 159,941 | | 162,002 | |
| Fees paid to directors and members of executive, discount, and advisory committees | 9,182 | .85 | 10,008 | .84 | 10,820 | .87 |
| Interest on time deposits (including savings deposits) | 163,286 | 15.11 | 175,507 | 14.82 | 184,024 | 14.74 |
| Interest and discount on borrowed money | 1,354 | .13 | 1,814 | .15 | 1,687 | .13 |
| Taxes other than on net income | 59,071 | 5.47 | 61,328 | 5.18 | 65,717 | 5.26 |
| Recurring depreciation on banking house, furniture and fixtures | 24,146 | 2.23 | 27,669 | 2.34 | 30,666 | 2.46 |
| Other current operating expenses | 312,204 | 28.89 | 342,305 | 28.90 | 355,226 | 28.46 |
| Total current operating expenses | 1,080,740 | 100.00 | 1,184,386 | 100.00 | 1,248,324 | 100.00 |
| Net earnings from current operations | 644,094 | | 716,085 | | 756,482 | |
| Recoveries, transfers from valuation reserves, and profits: | | | | | | |
| On securities: | | | | | | |
| Recoveries | 25,571 | 15.92 | 19,682 | 12.19 | 6,136 | 5.22 |
| Transfers from valuation reserves | | | 11,296 | 7.00 | 15,445 | 13.14 |
| Profits on securities sold or redeemed | 61,421 | 38.24 | 37,491 | 23.22 | 40,232 | 34.24 |
| On loans: | | | | | | |
| Recoveries | 43,629 | 27.17 | 24,614 | 15.24 | 13,451 | 11.45 |
| Transfers from valuation reserves | | | 23,941 | 14.82 | 11,463 | 9.76 |
| All other | 29,991 | 18.67 | 44,455 | 27.53 | 30,771 | 26.19 |
| Total recoveries, transfers from valuation reserves, and profits | 160,612 | 100.00 | 161,479 | 100.00 | 117,498 | 100.00 |
| Losses, charge-offs, and transfers to valuation reserves: | | | | | | |
| On securities: | | | | | | |
| Losses and charge-offs | 69,785 | 41.30 | 46,616 | 16.80 | 21,257 | 10.36 |
| Transfers to valuation reserves | | | 23,555 | 8.49 | 18,310 | 8.93 |
| On loans: | | | | | | |
| Losses and charge-offs | 73,542 | 43.53 | 19,633 | 7.08 | 14,496 | 7.07 |
| Transfers to valuation reserves | | | 160,644 | 57.90 | 122,122 | 59.54 |
| All other | 25,639 | 15.17 | 26,995 | 9.73 | 28,932 | 14.10 |
| Total losses, charge-offs, and transfers to valuation reserves | 168,966 | 100.00 | 277,443 | 100.00 | 205,117 | 100.00 |
| Profits before income taxes | 635,740 | | 600,121 | | 668,863 | |
| Taxes on net income: | | | | | | |
| Federal | 172,614 | | 166,893 | | 182,979 | |
| State | 10,143 | | 9,671 | | 11,003 | |
| Total taxes on net income | 182,757 | | 176,364 | | 193,982 | |
| Net profits before dividends | 452,983 | | 423,757 | | 474,881 | |

TABLE NO. 17—*Earnings, expenses, and dividends of national banks, years ended Dec. 31, 1947-1949—Continued*

[In thousands of dollars]

| | 1947 | | 1948 | | 1949 | |
|---|---------|------------------|---------|------------------|---------|------------------|
| | Amount | Percent to total | Amount | Percent to total | Amount | Percent to total |
| Cash dividends declared: | | | | | | |
| On preferred stock..... | 1,372 | | 1,304 | | 1,100 | |
| On common stock..... | 182,147 | | 192,603 | | 203,644 | |
| Total cash dividends declared..... | 183,519 | | 193,907 | | 204,744 | |
| Memoranda items: | | | | | | |
| Recoveries credited to valuation reserves (not included in recoveries above): | | | | | | |
| On securities..... | (3) | | 5,582 | | 1,380 | |
| On loans..... | (3) | | 6,519 | | 12,832 | |
| Losses charged to valuation reserves (not included in losses above): | | | | | | |
| On securities..... | (3) | | 8,753 | | 2,338 | |
| On loans..... | (3) | | 30,849 | | 44,986 | |
| Stock dividends (increases in capital stock)..... | 23,450 | | 36,691 | | 86,964 | |
| Ratios to gross earnings: | | Percent | | Percent | | Percent |
| Salaries, wages, and fees..... | | 30.19 | | 30.30 | | 30.48 |
| Interest on time deposits..... | | 9.47 | | 9.23 | | 9.18 |
| All other current expenses..... | | 23.00 | | 22.79 | | 22.61 |
| Total current expenses..... | | 62.66 | | 62.32 | | 62.27 |
| Net current earnings..... | | 37.34 | | 37.68 | | 37.73 |
| Ratio of cash dividends to capital stock (par value)..... | | 10.37 | | 10.75 | | 10.87 |
| Ratio of cash dividends to capital accounts..... | | 3.47 | | 3.50 | | 3.52 |

¹ Number at end of period. Remaining figures include earnings, expenses, etc., of those banks which were in operation a part of the year but were inactive at the close of the year.

² Figures are averages of amounts reported for the June and December call dates in the year indicated and the December call date in the previous year.

³ Not available.

NOTE:—Earnings and dividends figures for 1869 to 1937 were published for the years ended August 31 or June 30 and appear in the table beginning on page 96 of the Comptroller's Annual Report for 1937. Similar figures for 1938 through 1941 appear in Table 26 on page 136 of the 1941 report. Calendar year figures are available, beginning with the year 1917, and are published in the Comptroller's reports as follows: 1935, p. 100; 1940, p. 17; 1942, p. 34; 1943, p. 30, and 1946, p. 98.

TABLE No. 18—Number of national banks, capital stock, capital funds, net profits, dividends, and ratios, years ended Dec. 31, 1929-49

[In thousands of dollars. Figures for previous years published in report for 1933, p. 115]

| | Number of banks | Capital stock (par value) ¹ | | | Capital accounts ¹ | Net profits before dividends | Cash dividends | | Ratios | | | | | |
|------|--------------------|--|-----------|-----------|-------------------------------|------------------------------|--------------------|-----------------|--|--|--|------------------------------|---------------------|-------------------|
| | | Preferred | Common | Total | | | On preferred stock | On common stock | Cash dividends on preferred stock to preferred capital | Cash dividends on common stock to common capital | Total cash dividends to capital accounts | Net profits before dividends | | |
| | | | | | | | | | | | | To capital stock | To capital accounts | |
| | | | | | | | | | Percent | Percent | Percent | Percent | Percent | |
| 1929 | 7,408 | | 1,650,574 | 1,650,574 | 3,754,398 | 291,944 | | 226,662 | | 13.73 | 6.04 | 17.69 | 7.78 | |
| 1930 | 7,038 | | 1,724,028 | 1,724,028 | 3,919,950 | 158,411 | | 211,272 | | 12.25 | 5.39 | 9.19 | 4.04 | |
| 1931 | 6,373 | | 1,680,780 | 1,680,780 | 3,753,412 | ² 54,550 | | 193,196 | | 11.49 | 5.15 | ² 3.25 | ² 1.45 | |
| 1932 | 6,016 | | 1,597,037 | 1,597,037 | 3,323,536 | ² 164,737 | | 135,381 | | 8.48 | 4.07 | ² 10.32 | ² 4.96 | |
| 1933 | [*] 5,159 | 92,489 | 1,507,834 | 1,600,303 | 2,981,678 | ² 286,116 | | 71,106 | | 60 | 4.72 | 2.40 | ² 17.88 | ² 9.60 |
| 1934 | [*] 5,467 | 349,470 | 1,359,573 | 1,709,043 | 2,982,008 | ² 153,451 | 10,103 | 80,915 | 2.89 | 5.95 | 3.05 | ² 8.98 | ² 5.15 | |
| 1935 | 5,392 | 510,511 | 1,280,813 | 1,791,324 | 3,084,092 | 158,491 | 18,862 | 94,377 | 3.69 | 7.37 | 3.67 | 8.85 | 5.14 | |
| 1936 | 5,331 | 447,501 | 1,259,027 | 1,706,528 | 3,143,029 | 313,826 | 18,166 | 101,850 | 4.06 | 8.09 | 3.82 | 18.39 | 9.98 | |
| 1937 | 5,266 | 305,842 | 1,285,946 | 1,591,788 | 3,026,194 | 228,021 | 11,532 | 110,231 | 3.77 | 8.57 | 3.80 | 14.32 | 7.11 | |
| 1938 | 5,230 | 267,495 | 1,310,243 | 1,577,738 | 3,281,819 | 198,649 | 9,378 | 113,347 | 3.51 | 8.65 | 3.74 | 12.59 | 6.05 | |
| 1939 | 5,193 | 241,075 | 1,320,446 | 1,561,521 | 3,380,749 | 251,576 | 8,911 | 122,267 | 3.70 | 9.26 | 3.88 | 16.11 | 7.44 | |
| 1940 | 5,150 | 204,244 | 1,328,071 | 1,532,315 | 3,463,862 | 241,465 | 8,175 | 125,174 | 4.00 | 9.43 | 3.85 | 15.76 | 6.97 | |
| 1941 | 5,123 | 182,056 | 1,341,398 | 1,523,454 | 3,596,865 | 269,295 | 7,816 | 124,805 | 4.29 | 9.30 | 3.69 | 17.68 | 7.49 | |
| 1942 | 5,087 | 156,739 | 1,354,384 | 1,511,123 | 3,684,882 | 243,343 | 6,683 | 121,177 | 4.26 | 8.95 | 3.47 | 16.10 | 6.60 | |
| 1943 | 5,046 | 135,713 | 1,372,457 | 1,508,170 | 3,860,443 | 350,457 | 6,158 | 125,357 | 4.54 | 9.13 | 3.41 | 23.24 | 9.08 | |
| 1944 | 5,031 | 110,597 | 1,440,519 | 1,551,116 | 4,114,972 | 411,844 | 5,296 | 139,012 | 4.79 | 9.65 | 3.51 | 26.55 | 10.01 | |
| 1945 | 5,023 | 80,672 | 1,536,212 | 1,616,884 | 4,467,718 | 490,133 | 4,131 | 151,525 | 5.12 | 9.86 | 3.48 | 30.31 | 10.97 | |
| 1946 | 5,013 | 53,202 | 1,646,631 | 1,699,833 | 4,893,038 | 494,898 | 2,427 | 167,702 | 4.56 | 10.18 | 3.48 | 29.11 | 10.11 | |
| 1947 | 5,011 | 32,529 | 1,736,676 | 1,769,205 | 5,293,267 | 452,983 | 1,372 | 182,147 | 4.22 | 10.49 | 3.47 | 25.60 | 8.56 | |
| 1948 | 4,997 | 25,128 | 1,779,362 | 1,804,490 | 5,545,993 | 423,757 | 1,304 | 192,603 | 5.19 | 10.82 | 3.50 | 23.48 | 7.64 | |
| 1949 | 4,981 | 20,979 | 1,863,373 | 1,884,352 | 5,811,044 | 474,881 | 1,100 | 203,644 | 5.24 | 10.93 | 3.52 | 25.20 | 8.17 | |

¹ Averages of amounts from reports of condition made in each year.² Deficit.³ Licensed banks, i. e., those operating on an unrestricted basis.

TABLE No. 19—*Total loans of national banks, losses and recoveries on loans, and ratio of net losses or recoveries to loans, by calendar years 1930-49*

[In thousands of dollars]

| Year | Total loans end of year | Losses and charge-offs | Recoveries | Net losses or recoveries (+) | Ratio of losses (or recoveries +) to loans |
|--------------------------|-------------------------|------------------------|---------------------|------------------------------|--|
| | | | | | <i>Percent</i> |
| 1930..... | 14,369,427 | 135,294 | 16,124 | 119,170 | .83 |
| 1931..... | 11,926,828 | 212,770 | 16,679 | 196,091 | 1.64 |
| 1932..... | 9,847,724 | 261,567 | 17,490 | 244,077 | 2.48 |
| 1933..... | 8,104,209 | 305,234 | 18,851 | 286,383 | 3.53 |
| 1934..... | 7,491,967 | 299,189 | 32,045 | 267,144 | 3.57 |
| 1935..... | 7,508,784 | 160,121 | 47,375 | 112,746 | 1.50 |
| 1936..... | 8,271,210 | 154,614 | 69,658 | 84,956 | 1.03 |
| 1937..... | 8,813,547 | 71,844 | 50,342 | 21,502 | .24 |
| 1938..... | 8,489,120 | 80,290 | 32,152 | 48,138 | .57 |
| 1939..... | 9,043,632 | 67,171 | 39,927 | 27,244 | .30 |
| 1940..... | 10,027,773 | 58,249 | 36,751 | 21,498 | .21 |
| 1941..... | 11,751,792 | 51,989 | 43,658 | 8,331 | .07 |
| 1942..... | 10,200,798 | 43,134 | 40,659 | 2,475 | .02 |
| 1943..... | 10,133,532 | 43,101 | 52,900 | +9,799 | + .10 |
| 1944..... | 11,497,802 | 41,039 | 50,348 | +9,309 | + .08 |
| 1945..... | 13,948,042 | 29,652 | 37,392 | +7,740 | + .06 |
| 1946..... | 17,309,767 | 44,520 | 41,313 | 3,207 | .02 |
| 1947..... | 21,480,457 | 73,542 | 43,629 | 29,913 | .14 |
| 1948..... | 23,818,513 | ¹ 50,482 | ² 31,133 | 19,349 | .08 |
| 1949..... | 23,928,293 | ¹ 59,482 | ² 26,283 | 33,199 | .14 |
| Average for 1930-49..... | 12,398,161 | 112,164 | 37,235 | 74,929 | .60 |

¹ Excludes transfers to valuation reserves.² Excludes transfers from valuation reserves.TABLE No. 20—*Total securities of national banks, losses and recoveries on securities, and ratio of net losses or recoveries to securities, by calendar years 1930-49*

[In thousands of dollars]

| Year | Total securities end of year | Losses and charge-offs | Recoveries | Net losses or recoveries (+) | Ratio of losses (or recoveries +) to securities |
|--------------------------|------------------------------|------------------------|----------------------|------------------------------|---|
| | | | | | <i>Percent</i> |
| 1930..... | 7,092,066 | 71,399 | 6,801 | 64,598 | .91 |
| 1931..... | 7,201,425 | 184,305 | 9,924 | 174,381 | 2.42 |
| 1932..... | 7,583,436 | 184,797 | 29,393 | 155,404 | 2.05 |
| 1933..... | 7,870,772 | 244,924 | ¹ 51,050 | 193,874 | 2.46 |
| 1934..... | 10,455,932 | 206,740 | ¹ 120,096 | 86,644 | .83 |
| 1935..... | 11,477,536 | 116,309 | ¹ 180,545 | +64,236 | + .56 |
| 1936..... | 12,780,044 | 91,764 | 120,534 | +28,770 | + .23 |
| 1937..... | 11,763,004 | 92,343 | 33,777 | 58,566 | .50 |
| 1938..... | 12,459,193 | 115,281 | 33,453 | 81,828 | .66 |
| 1939..... | 12,811,576 | 109,378 | 33,631 | 75,747 | .59 |
| 1940..... | 13,668,040 | 107,960 | 40,993 | 66,967 | .49 |
| 1941..... | 15,887,508 | 92,134 | 48,157 | 43,977 | .28 |
| 1942..... | 27,482,788 | 73,253 | 36,170 | 37,083 | .13 |
| 1943..... | 37,504,253 | 66,008 | 59,652 | 6,356 | .02 |
| 1944..... | 47,022,329 | 67,574 | 50,302 | 17,272 | .04 |
| 1945..... | 55,611,609 | 74,627 | 54,153 | 20,474 | .04 |
| 1946..... | 46,642,816 | 74,620 | 33,816 | 40,804 | .09 |
| 1947..... | 44,009,966 | 69,785 | 25,571 | 44,214 | .10 |
| 1948..... | 40,228,353 | ² 55,369 | ² 25,264 | 30,105 | .07 |
| 1949..... | 44,207,750 | ² 23,595 | ² 7,516 | 16,079 | .04 |
| Average for 1930-49..... | 23,688,020 | 106,108 | 50,040 | 56,068 | .24 |

¹ Includes profits on securities sold.² Excludes transfers to valuation reserves.³ Includes transfers from valuation reserves.

TABLE No. 21.—*Foreign branches of American national banks, Dec. 31, 1949*BANK OF AMERICA NATIONAL TRUST AND SAVINGS
ASSOCIATION, SAN FRANCISCO, CALIF.:

China:
Shanghai.

England:
London.

Japan:
Kobe.
Tokyo.
Yokohama.

Philippines:
Manila.

Thailand:
Bangkok.

FIRST NATIONAL BANK OF BOSTON, MASS.:

Argentina:
Avenaneda.
Buenos Aires.
Buenos Aires (Alsina).
Buenos Aires (Constitucion).
Buenos Aires (Once).
Rosario.

Brazil:
Rio de Janeiro.
Santos.
Sao Paulo.

Cuba:
Cienfuegos.
Havana.
Havana (Avenida de Italia).
Havana (Avenida Maximo Gomez).
Sancti Spiritus.
Santiago de Cuba.

CHASE NATIONAL BANK OF NEW YORK, N. Y.:

Canal Zone:
Balboa.
Cristobal.

Cuba:
Havana.

England:
London (Berkley Square).
London (Bush House, Aldwych).
London (Lombard).

Germany:
Frankfurt am Main.
Heidelberg.
Stuttgart.

Japan:
Osaka.
Tokyo.

Panama:
Colon.
Panama City.

Puerto Rico:
San Juan.

NATIONAL CITY BANK OF NEW YORK, N. Y.:

Argentina:
Buenos Aires.
Buenos Aires (Flores).
Buenos Aires (Plaza Once).
Rosario.

NATIONAL CITY BANK OF NEW YORK, N. Y.—Cont.

Brazil:
Pernambuco (Recife).
Porto Alegre.
Rio de Janeiro.
Santos.
Sao Paulo.

Canal Zone:
Balboa.
Cristobal.

Chile:
Santiago.
Valparaiso.

China:
Shanghai.

Colombia:
Barranquilla.
Bogota.
Medellin.

Cuba:
Caibarien.
Cardenas.
Havana.
Havana (Cuatro Caminos).
Havana (Galiano).
Havana (La Lonja).
Manzanillo.
Manzanillas.
Santiago de Cuba.

England:
London.
London (West End).

Hong Kong:
Hong Kong.

India:
Bombay.
Calcutta.

Japan:
Osaka.
Tokyo.
Yokohama.

Mexico:
Mexico City.

Panama:
Panama City.

Peru:
Lima.

Philippines:
Cebu.
Clark Field.
Manila.
Manila (Port Area Branch).

Puerto Rico:
Arecibo.
Bayamon.
Caguas.
Mayaguez.
Ponce.
San Juan.

Singapore:
Singapore.

Uruguay:
Montevideo.

Venezuela:
Caracas.

NOTE.—Consolidated statement of the assets and liabilities of the above-named branches as of Dec. 31, 1949, appears in the following table.

TABLE No. 22—*Consolidated statement of assets and liabilities of foreign branches of national banks, Dec. 31, 1949*

[In thousands of dollars]

| | |
|--|-----------|
| Number of branches..... | 86 |
| ASSETS | |
| Loans and discounts, including overdrafts..... | 392,078 |
| Securities..... | 113,249 |
| Currency and coin..... | 134,439 |
| Balances with other banks and cash items in process of collection..... | 197,298 |
| Due from home office and branches..... | 398,431 |
| Real estate, furniture and fixtures..... | 5,095 |
| Customers' liability on account of acceptances..... | 24,425 |
| Other assets..... | 14,336 |
| Total assets..... | 1,279,351 |
| LIABILITIES | |
| Demand deposits of individuals, partnerships, and corporations..... | 748,413 |
| Time deposits of individuals, partnerships, and corporations..... | 143,486 |
| Deposits of U. S. Government..... | 101,165 |
| State and municipal deposits..... | 16,044 |
| Deposits of banks..... | 70,957 |
| Other deposits (certified and cashiers' checks, etc.)..... | 26,963 |
| Total deposits..... | 1,107,028 |
| Due to home office and branches..... | 102,660 |
| Bills payable and rediscounts..... | 28,424 |
| Acceptances executed by or for account of reporting branches and out-standing..... | 24,428 |
| Other liabilities..... | 16,134 |
| Total liabilities..... | 1,279,674 |
| CAPITAL ACCOUNTS | |
| Undivided profits, including reserve accounts..... | 677 |
| Total liabilities and capital accounts..... | 1,279,351 |

NOTE—For location of foreign branches see preceding table.

TABLE No. 23—*Assets and liabilities of banks in the District of Columbia, by classes, Dec. 31, 1949*

[In thousands of dollars]

| | Total all banks | National banks | Non-national banks |
|--|-----------------|----------------|--------------------|
| Number of banks..... | 19 | 9 | 10 |
| ASSETS | | | |
| Loans and discounts: | | | |
| Commercial and industrial loans, including open-market paper..... | 93,438 | 61,946 | 31,492 |
| Loans to farmers directly guaranteed by the Commodity Credit Corporation..... | | | |
| Other loans to farmers..... | 15 | 15 | |
| Loans to brokers and dealers in securities..... | 1,514 | 486 | 1,028 |
| Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities..... | 3,323 | 2,031 | 1,292 |
| Real-estate loans: | | | |
| Secured by farm land (including improvements)..... | 118 | 45 | 73 |
| Secured by residential properties (other than farm)..... | 68,747 | 29,386 | 39,361 |
| Secured by other properties..... | 29,326 | 14,587 | 14,739 |
| Other loans to individuals (consumer loans)..... | 76,638 | 33,742 | 42,896 |
| Loans to banks..... | 14,317 | 5,158 | 9,159 |
| All other loans..... | 53 | 27 | 26 |
| Overdrafts..... | | | |
| Total gross loans..... | 287,489 | 147,423 | 140,066 |
| Less valuation reserves..... | 2,090 | 1,441 | 649 |
| Net loans..... | 285,399 | 145,982 | 139,417 |
| Securities: | | | |
| U. S. Government obligations, direct and guaranteed: | | | |
| Direct obligations: | | | |
| Treasury bills..... | 46,891 | 24,444 | 22,447 |
| Treasury certificates of indebtedness..... | 99,358 | 82,498 | 16,860 |
| Treasury notes..... | 46,170 | 31,243 | 14,927 |
| United States nonmarketable bonds (savings, investment series A-1965, and depositary bonds)..... | 27,872 | 13,142 | 14,730 |
| Other bonds maturing in 5 years or less..... | 205,264 | 127,151 | 78,113 |
| Other bonds maturing in 5 to 10 years..... | 52,920 | 35,467 | 17,453 |
| Other bonds maturing in 10 to 20 years..... | 6,083 | 2,850 | 3,233 |
| Bonds maturing after 20 years..... | 6,529 | 2,464 | 4,065 |
| Total..... | 491,087 | 319,259 | 171,828 |
| Obligations guaranteed by U. S. Government (Federal Housing Administration debentures)..... | 7 | | 7 |
| Total..... | 491,094 | 319,259 | 171,835 |
| Obligations of States and political subdivisions..... | 5,965 | 1,916 | 4,049 |
| Other bonds, notes, and debentures..... | 35,977 | 23,527 | 12,450 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,723 | 835 | 888 |
| Total securities..... | 534,759 | 345,537 | 189,222 |
| Cash, balances with other banks, including reserve balances and cash items in process of collection: | | | |
| Cash items in process of collection, including exchanges for clearing house..... | 44,970 | 27,255 | 17,715 |
| Demand balances with banks in the United States (except private banks and American branches of foreign banks)..... | 52,161 | 35,953 | 16,208 |
| Other balances with banks in United States..... | 1 | 1 | |
| Balances with banks in foreign countries..... | 30 | 23 | 7 |
| Currency and coin..... | 20,515 | 11,591 | 8,924 |
| Reserve with Federal Reserve bank and approved reserve agencies..... | 158,203 | 100,136 | 58,067 |
| Total cash, balances with other banks, etc..... | 275,880 | 174,959 | 100,921 |
| Bank premises owned, furniture and fixtures..... | 15,912 | 7,152 | 8,760 |
| Real estate owned other than bank premises..... | 254 | 79 | 175 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 1,300 | | 1,300 |
| Interest, commissions, rent, and other income earned or accrued but not collected..... | 1,105 | 386 | 719 |
| Other assets..... | 1,050 | 422 | 628 |
| Total assets..... | 1,115,659 | 674,517 | 441,142 |

TABLE No. 23—*Assets and liabilities of banks in the District of Columbia, by classes, Dec. 31, 1949—Continued*

[In thousands of dollars]

| | Total all banks | National banks | Non- national banks |
|--|--------------------|-------------------|---------------------------|
| LIABILITIES | | | |
| Demand deposits: | | | |
| Individuals, partnerships, and corporations | 733,334 | 463,091 | 270,243 |
| U. S. Government | 20,124 | 13,136 | 6,988 |
| States and political subdivisions | 118 | 110 | 8 |
| Banks in United States | 52,065 | 43,663 | 8,392 |
| Banks in foreign countries | 3,188 | 2,955 | 233 |
| Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve bank and agents (transit account) | 17,882 | 12,287 | 5,595 |
| Total demand deposits | 826,701 | 535,242 | 291,459 |
| Time deposits: | | | |
| Individuals, partnerships, and corporations | 206,305 | 98,533 | 107,772 |
| U. S. Government | 3,750 | 500 | 3,250 |
| Postal savings | 1,025 | 1,025 | |
| States and political subdivisions | | | |
| Banks in United States | | | |
| Banks in foreign countries | | | |
| Total time deposits | 211,080 | 100,058 | 111,022 |
| Total deposits | 1,037,781 | 635,300 | 402,481 |
| Bills payable, rediscounts, and other liabilities for borrowed money | | | |
| Interest, discount, rent, and other income collected but not earned | 1,867 | 441 | 1,426 |
| Interest, taxes, and other expenses accrued and unpaid | 3,498 | 1,877 | 1,621 |
| Other liabilities | 1,751 | 856 | 895 |
| Total liabilities | 1,044,897 | 638,474 | 406,423 |
| CAPITAL ACCOUNTS | | | |
| Capital stock (see memoranda below) | 21,050 | 11,400 | 9,650 |
| Surplus | 35,075 | 16,500 | 18,575 |
| Undivided profits | 12,036 | 7,082 | 4,954 |
| Reserves | 2,601 | 1,061 | 1,540 |
| Total capital accounts | 70,762 | 36,043 | 34,719 |
| Total liabilities and capital accounts | 1,115,659 | 674,517 | 441,142 |
| MEMORANDA | | | |
| Par value of common capital stock | 21,050 | 11,400 | 9,650 |
| Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase) | 66,929 | 36,042 | 30,887 |

TABLE NO. 24—*Assets and liabilities of all banks in the District of Columbia at date of each call during the year ended Dec. 31, 1949*

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|------------------|------------------|
| | 19 banks | 19 banks | 19 banks | 19 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 270,481 | 269,433 | 279,578 | 285,399 |
| U. S. Government securities, direct obligations..... | 464,744 | 459,764 | 489,099 | 491,087 |
| Obligations guaranteed by U. S. Government..... | 3,047 | 2,958 | 6,150 | 5,965 |
| Obligations of States and political subdivisions..... | 38,716 | 38,654 | 36,527 | 35,977 |
| Other bonds, notes, and debentures..... | 1,724 | 1,733 | 1,766 | 1,723 |
| Corporate stocks, including stock of Federal Reserve bank..... | 184,212 | 172,650 | 141,065 | 158,203 |
| Reserve with Federal Reserve bank and approved reserve agencies..... | 23,879 | 22,197 | 21,626 | 20,515 |
| Currency and coin..... | 91,585 | 79,703 | 88,049 | 97,162 |
| Balances with other banks, and cash items in process of collection..... | 15,165 | 15,651 | 15,830 | 15,912 |
| Bank premises owned, furniture and fixtures..... | 448 | 299 | 308 | 254 |
| Real estate owned other than bank premises..... | 1,350 | 1,350 | 1,350 | 1,300 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 1,141 | 1,089 | 1,632 | 1,105 |
| Customers' liability on acceptances outstanding..... | 1,327 | 1,212 | 1,147 | 1,050 |
| Income earned or accrued but not collected..... | | | | |
| Other assets..... | | | | |
| Total assets..... | 1,097,819 | 1,066,700 | 1,084,127 | 1,115,659 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 713,154 | 686,921 | 706,497 | 733,334 |
| Time deposits of individuals, partnerships, and corporations..... | 211,366 | 208,931 | 206,988 | 206,305 |
| Postal savings deposits..... | 525 | 525 | 1,025 | 1,025 |
| Deposits of U. S. Government..... | 24,119 | 19,265 | 24,489 | 23,874 |
| Deposits of States and political subdivisions..... | 885 | 610 | 237 | 118 |
| Deposits of banks..... | 52,992 | 48,386 | 53,145 | 55,243 |
| Other deposits (certified and cashiers' checks, etc.)..... | 19,026 | 25,565 | 13,017 | 17,882 |
| <i>Total deposits.....</i> | <i>1,022,067</i> | <i>990,203</i> | <i>1,005,393</i> | <i>1,037,781</i> |
| <i>Demand deposits.....</i> | <i>807,168</i> | <i>776,499</i> | <i>793,527</i> | <i>826,701</i> |
| <i>Time deposits.....</i> | <i>214,899</i> | <i>213,704</i> | <i>211,871</i> | <i>211,080</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | 500 | |
| Mortgages or other liens on bank premises and other real estate..... | | | | |
| Acceptances executed by or for account of reporting banks and outstanding..... | | | | |
| Income collected but not earned..... | 1,597 | 1,706 | 1,887 | 1,867 |
| Expenses accrued and unpaid..... | 2,538 | 3,006 | 3,540 | 3,498 |
| Other liabilities..... | 2,524 | 1,896 | 1,694 | 1,751 |
| Total liabilities..... | 1,028,726 | 996,811 | 1,013,019 | 1,044,897 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 21,000 | 21,000 | 21,050 | 21,050 |
| Surplus..... | 32,225 | 32,625 | 33,650 | 35,075 |
| Undivided profits..... | 13,025 | 13,598 | 13,402 | 12,036 |
| Reserves..... | 2,843 | 2,666 | 3,006 | 2,601 |
| Total capital accounts..... | 69,093 | 69,889 | 71,108 | 70,762 |
| Total liabilities and capital accounts..... | 1,097,819 | 1,066,700 | 1,084,127 | 1,115,659 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 79,155 | 71,567 | 79,194 | 66,929 |

TABLE No. 25—Assets and liabilities of nonnational banks in the District of Columbia at date of each call during year ended Dec. 31, 1949

[In thousands of dollars]

| | Apr. 11, 1949 | June 30, 1949 | Nov. 1, 1949 | Dec. 31, 1949 |
|--|------------------|------------------|-----------------|------------------|
| | 10 banks | 10 banks | 10 banks | 10 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 127,333 | 128,556 | 134,810 | 139,417 |
| U. S. Government securities, direct obligations..... | 179,308 | 171,050 | 173,746 | 171,828 |
| Obligations guaranteed by U. S. Government..... | 1,944 | 1,800 | 4,750 | 4,049 |
| Obligations of States and political subdivisions..... | 12,539 | 12,389 | 12,294 | 12,450 |
| Other bonds, notes and debentures..... | 937 | 938 | 938 | 888 |
| Corporate stocks, including stock of Federal Reserve bank..... | 69,199 | 62,911 | 49,663 | 58,067 |
| Reserve with Federal Reserve bank and approved reserve agencies..... | 9,993 | 8,578 | 9,593 | 8,924 |
| Currency and coin..... | 31,193 | 29,418 | 31,007 | 33,930 |
| Balances with other banks, and cash items in process of collection..... | 8,380 | 8,612 | 8,680 | 8,760 |
| Bank premises owned, furniture and fixtures..... | 336 | 211 | 220 | 175 |
| Real estate owned other than bank premises..... | 1,350 | 1,350 | 1,350 | 1,300 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 626 | 643 | 861 | 719 |
| Customers' liability on acceptances outstanding..... | 825 | 630 | 698 | 628 |
| Income earned or accrued but not collected..... | | | | |
| Other assets..... | | | | |
| Total assets..... | 443,963 | 427,093 | 428,610 | 441,142 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 276,869 | 262,755 | 261,188 | 270,243 |
| Time deposits of individuals, partnerships, and corporations..... | 109,985 | 109,166 | 108,312 | 107,772 |
| Postal savings deposits..... | 9,420 | 8,186 | 10,394 | 10,238 |
| Deposits of U. S. Government..... | 765 | 504 | 115 | 8 |
| Deposits of States and political subdivisions..... | 5,946 | 5,677 | 6,646 | 8,625 |
| Deposits of banks..... | 3,835 | 3,495 | 3,162 | 5,595 |
| Other deposits (certified and cashiers' checks, etc.)..... | 406,820 | 389,783 | 389,817 | 402,481 |
| Total deposits..... | 294,327 | 276,869 | 278,117 | 291,459 |
| Demand deposits..... | 112,493 | 112,914 | 111,670 | 111,022 |
| Time deposits..... | | | | |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | 500 | |
| Mortgages or other liens on bank premises and other real estate..... | | | | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 1,207 | 1,294 | 1,439 | 1,426 |
| Income collected but not earned..... | 1,309 | 1,469 | 1,726 | 1,621 |
| Expenses accrued and unpaid..... | 682 | 341 | 281 | 895 |
| Other liabilities..... | | | | |
| Total liabilities..... | 410,018 | 392,887 | 393,763 | 406,423 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 9,600 | 9,600 | 9,650 | 9,650 |
| Surplus..... | 17,375 | 17,425 | 17,450 | 18,575 |
| Undivided profits..... | 5,494 | 5,739 | 6,231 | 4,954 |
| Reserves..... | 1,476 | 1,442 | 1,516 | 1,540 |
| Total capital accounts..... | 33,945 | 34,206 | 34,847 | 34,719 |
| Total liabilities and capital accounts..... | 443,963 | 427,093 | 428,610 | 441,142 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 39,322 | 38,494 | 39,106 | 30,887 |

TABLE No. 26—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1949 and 1948*

[In thousands of dollars]

| | Years ended Dec. 31— | | | | | |
|---|----------------------|--------|----------------|--------|-------------------|--------|
| | Total | | National banks | | Nonnational banks | |
| | 1949 | 1948 | 1949 | 1948 | 1949 | 1948 |
| Number of banks ¹ | 19 | 19 | 9 | 9 | 10 | 10 |
| Capital stock, par value ² | 21,017 | 20,933 | 11,400 | 11,333 | 9,617 | 9,600 |
| Capital accounts ² | 69,635 | 67,653 | 35,470 | 34,312 | 34,165 | 33,341 |
| Earnings from current operations: | | | | | | |
| Interest and dividends on: | | | | | | |
| U. S. Government obligations..... | 7,385 | 7,584 | 4,522 | 4,408 | 2,863 | 3,176 |
| Other securities..... | 955 | 800 | 528 | 410 | 427 | 390 |
| Interest and discount on loans..... | 11,289 | 10,117 | 5,554 | 5,157 | 5,735 | 4,960 |
| Service charges and other fees on banks' loans..... | 70 | 57 | 19 | 21 | 51 | 36 |
| Service charges on deposit accounts..... | 2,093 | 1,910 | 969 | 894 | 1,124 | 1,016 |
| Other service charges, commissions, fees, and collection and exchange charges..... | 722 | 676 | 171 | 179 | 551 | 497 |
| Trust department..... | 1,763 | 1,398 | 559 | 413 | 1,204 | 985 |
| Other current earnings..... | 1,320 | 1,296 | 439 | 447 | 881 | 849 |
| Total earnings from current operations..... | 25,597 | 23,838 | 12,761 | 11,929 | 12,836 | 11,909 |
| Current operating expenses: | | | | | | |
| Salaries and wages: | | | | | | |
| Officers..... | 2,859 | 2,578 | 1,497 | 1,309 | 1,362 | 1,269 |
| Employees other than officers..... | 6,232 | 5,771 | 2,820 | 2,648 | 3,412 | 3,123 |
| Number of officers ¹ | 343 | 338 | 177 | 171 | 166 | 167 |
| Number of employees other than officers ¹ | 2,570 | 2,543 | 1,135 | 1,117 | 1,435 | 1,426 |
| Fees paid to directors and members of executive, discount, and advisory committees..... | 197 | 200 | 94 | 91 | 103 | 109 |
| Interest on time deposits (including savings deposits)..... | 1,436 | 1,487 | 652 | 664 | 784 | 823 |
| Interest and discount on borrowed money..... | 4 | 9 | — | 3 | 4 | 6 |
| Taxes other than on net income..... | 1,299 | 1,258 | 555 | 566 | 744 | 692 |
| Recurring depreciation on banking house, furniture and fixtures..... | 478 | 466 | 224 | 200 | 254 | 266 |
| Other current operating expenses..... | 4,523 | 4,555 | 2,227 | 2,221 | 2,296 | 2,334 |
| Total current operating expenses..... | 17,028 | 16,324 | 8,069 | 7,702 | 8,959 | 8,622 |
| Net earnings from current operations..... | 8,569 | 7,514 | 4,692 | 4,227 | 3,877 | 3,287 |
| Recoveries, transfers from valuation reserves, and profits: | | | | | | |
| On securities: | | | | | | |
| Recoveries..... | 2 | 88 | 1 | 80 | 1 | 8 |
| Transfers from valuation reserves..... | — | — | — | — | — | — |
| Profits on securities sold or redeemed..... | 293 | 254 | 184 | 159 | 109 | 95 |
| On loans: | | | | | | |
| Recoveries..... | 233 | 173 | 50 | 67 | 183 | 106 |
| Transfers from valuation reserves..... | 1 | 1 | 1 | 1 | — | — |
| All other..... | 287 | 248 | 59 | 147 | 228 | 101 |
| Total recoveries, transfers from valuation reserves, and profits..... | 816 | 764 | 295 | 454 | 521 | 310 |
| Losses, charge-offs, and transfers to valuation reserves: | | | | | | |
| On securities: | | | | | | |
| Losses and charge-offs..... | 126 | 191 | 24 | 44 | 102 | 147 |
| Transfers to valuation reserves..... | 6 | 10 | — | — | 6 | 10 |
| On loans: | | | | | | |
| Losses and charge-offs..... | 190 | 67 | 88 | 25 | 102 | 42 |
| Transfers to valuation reserves..... | 1,016 | 1,661 | 616 | 1,162 | 400 | 499 |
| All other..... | 462 | 525 | 107 | 79 | 355 | 446 |
| Total losses, charge-offs, and transfers to valuation reserves..... | 1,800 | 2,454 | 835 | 1,310 | 965 | 1,144 |
| Profits before income taxes..... | 7,585 | 5,824 | 4,152 | 3,371 | 3,433 | 2,453 |
| Taxes on net income: Federal..... | 2,502 | 2,235 | 1,407 | 1,387 | 1,095 | 848 |
| Net profits before dividends..... | 5,083 | 3,589 | 2,745 | 1,984 | 2,338 | 1,605 |
| Cash dividends..... | 2,653 | 2,412 | 1,388 | 1,320 | 1,265 | 1,092 |

TABLE No. 26—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1949 and 1948—Continued*

[In thousands of dollars]

| | Years ended Dec. 31— | | | | | |
|---|----------------------|----------------|----------------|----------------|-------------------|----------------|
| | Total | | National banks | | Nonnational banks | |
| | 1949 | 1948 | 1949 | 1948 | 1949 | 1948 |
| Memoranda items: | | | | | | |
| Recoveries credited to valuation reserves (not included in recoveries above): | | | | | | |
| On securities..... | | | | | | |
| On loans..... | 71 | 38 | 43 | 33 | 28 | 5 |
| Losses charged to valuation reserves (not included in losses above): | | | | | | |
| On securities..... | | 10 | | | | 10 |
| On loans..... | 384 | 328 | 173 | 239 | 211 | 89 |
| Stock dividends (increases in capital stock)..... | | | | | | |
| Ratios to gross earnings: | <i>Percent</i> | <i>Percent</i> | <i>Percent</i> | <i>Percent</i> | <i>Percent</i> | <i>Percent</i> |
| Salaries, wages, and fees..... | 36.28 | 35.86 | 34.57 | 33.93 | 38.00 | 37.80 |
| Interest on time deposits..... | 5.61 | 6.24 | 5.11 | 5.57 | 6.11 | 6.91 |
| All other current expenses..... | 24.63 | 26.38 | 23.55 | 25.07 | 25.69 | 27.69 |
| Total current expenses..... | 66.52 | 68.48 | 63.23 | 64.57 | 69.80 | 72.40 |
| Net current earnings..... | 33.48 | 31.52 | 36.77 | 35.43 | 30.20 | 27.60 |
| Ratio of cash dividends to capital stock (par value)..... | 12.62 | 11.52 | 12.18 | 11.65 | 13.15 | 11.38 |
| Ratio of cash dividends to capital accounts..... | 3.81 | 3.57 | 3.91 | 3.85 | 3.70 | 3.28 |

¹ Number at end of period.² Figures are averages of amounts reported for the June and December call dates in the year indicated and the December call date in the previous year.

TABLE No. 27—Number of banks, capital stock, capital funds, net profits, interest and dividends, and ratios, all banks in the District of Columbia, years ended Dec. 31, 1929—49

[In thousands of dollars. Figures for previous years published in report for 1940, p. 200]

| | Number of banks | Capital ¹ | | | | Capital accounts ¹ | Net profits before dividends | Interest and cash dividends | | | Ratios | | | | | |
|------|-----------------|------------------------------|-----------------------------|--------------------------|--------|-------------------------------|------------------------------|---------------------------------|--------------------|-----------------|--|--|--|---|------------------------------|---------------------|
| | | Capital notes and debentures | Preferred stock (par value) | Common stock (par value) | Total | | | On capital notes and debentures | On preferred stock | On common stock | Interest on capital notes and debentures to capital notes and debentures | Cash dividends on preferred stock to preferred capital | Cash dividends on common stock to common capital | Total interest and cash dividends to capital accounts | Net profits before dividends | |
| | | | | | | | | | | | | | | | To capital | To capital accounts |
| 1929 | 41 | | | 24,868 | 24,868 | 52,733 | 4,374 | | | 2,797 | | | 11.25 | 5.30 | 17.59 | 8.29 |
| 1930 | 39 | | | 24,008 | 24,008 | 52,638 | 2,983 | | | 2,755 | | | 11.48 | 5.23 | 12.43 | 5.67 |
| 1931 | 39 | | | 23,328 | 23,328 | 52,066 | 1,514 | | | 2,648 | | | 11.35 | 4.09 | 6.49 | 2.91 |
| 1932 | 34 | | | 23,072 | 23,072 | 50,062 | 1,218 | | | 2,278 | | | 9.87 | 4.55 | 5.28 | 2.43 |
| 1933 | 21 | 300 | | 19,216 | 19,516 | 41,119 | 2,186 | | | 1,006 | | | 5.24 | 2.45 | 11.20 | 5.32 |
| 1934 | 22 | 1,340 | 1,575 | 18,345 | 21,260 | 39,849 | 2,416 | 31 | 34 | 901 | 2.31 | 2.16 | 4.91 | 2.42 | 1.96 | 1.04 |
| 1935 | 22 | 1,790 | 1,650 | 18,235 | 21,675 | 40,843 | 2,501 | 77 | 68 | 996 | 4.30 | 4.12 | 5.46 | 2.79 | 11.54 | 6.12 |
| 1936 | 22 | 1,536 | 1,650 | 18,243 | 21,429 | 42,263 | 3,744 | 58 | 68 | 1,083 | 3.78 | 4.12 | 5.94 | 2.86 | 17.47 | 8.86 |
| 1937 | 22 | 1,419 | 1,554 | 18,250 | 21,223 | 44,365 | 2,966 | 47 | 59 | 1,194 | 3.31 | 3.80 | 6.54 | 2.93 | 13.98 | 6.69 |
| 1938 | 22 | 1,303 | 1,355 | 18,060 | 20,718 | 45,481 | 2,480 | 41 | 50 | 1,248 | 3.15 | 3.69 | 6.91 | 2.94 | 11.97 | 5.45 |
| 1939 | 22 | 1,295 | 1,208 | 17,300 | 19,803 | 46,966 | 3,455 | 40 | 47 | 1,379 | 3.09 | 3.89 | 7.97 | 3.12 | 17.45 | 7.36 |
| 1940 | 22 | 999 | 1,288 | 17,338 | 19,625 | 48,191 | 2,986 | 28 | 56 | 1,416 | 2.80 | 4.35 | 8.17 | 3.11 | 15.22 | 6.20 |
| 1941 | 22 | 604 | 1,130 | 17,490 | 19,224 | 49,499 | 3,283 | 24 | 42 | 1,442 | 3.97 | 3.72 | 8.24 | 3.05 | 17.08 | 6.63 |
| 1942 | 22 | 454 | 969 | 17,669 | 19,092 | 50,425 | 2,436 | 11 | 38 | 1,439 | 2.42 | 3.92 | 8.14 | 2.95 | 12.76 | 4.83 |
| 1943 | 22 | 400 | 794 | 17,768 | 18,962 | 51,447 | 2,468 | 17 | 31 | 1,432 | 4.25 | 3.90 | 8.06 | 2.88 | 13.02 | 4.80 |
| 1944 | 21 | 123 | 317 | 17,616 | 18,056 | 52,301 | 3,573 | 6 | 16 | 1,557 | 4.88 | 5.05 | 8.84 | 3.02 | 19.79 | 6.83 |
| 1945 | 21 | | | 17,833 | 17,867 | 55,255 | 5,485 | | 1 | 1,610 | | 2.94 | 9.03 | 2.92 | 30.70 | 9.93 |
| 1946 | 20 | | 34 | 19,783 | 19,783 | 61,601 | 5,438 | | | 1,902 | | | 9.61 | 3.09 | 27.49 | 8.83 |
| 1947 | 19 | | | 20,750 | 20,750 | 65,468 | 4,991 | | | 2,198 | | | 10.59 | 3.36 | 24.05 | 7.62 |
| 1948 | 19 | | | 20,933 | 20,933 | 67,653 | 3,589 | | | 2,412 | | | 11.52 | 3.57 | 17.15 | 5.31 |
| 1949 | 19 | | | 21,017 | 21,017 | 69,635 | 5,083 | | | 2,653 | | | 12.62 | 3.81 | 24.19 | 7.30 |

¹ Averages of amounts from reports of condition made in each year.

* Deficit.

TABLE No. 28—Total loans of banks in the District of Columbia, losses and recoveries on loans, and ratio of net losses or recoveries to loans, by calendar years 1930-49

ALL BANKS
[In thousands of dollars]

| Year | Total loans end of year | Losses and charge-offs | Recoveries | Net losses or recov- eries (+) | Ratio of losses (or recov- eries +) to loans |
|---------------------|-------------------------------|---------------------------|------------------|--------------------------------------|---|
| | | | | | Percent |
| 1930 | 167,627 | 756 | 119 | 637 | .38 |
| 1931 | 151,496 | 1,338 | 184 | 1,154 | .76 |
| 1932 | 127,102 | 1,209 | 75 | 1,134 | .89 |
| 1933 | 89,108 | 2,255 | 123 | 2,132 | 2.39 |
| 1934 | 84,365 | 2,847 | 137 | 2,710 | 3.21 |
| 1935 | 86,825 | 1,142 | 346 | 796 | .92 |
| 1936 | 95,234 | 946 | 398 | 548 | .58 |
| 1937 | 103,831 | 347 | 372 | +25 | +.02 |
| 1938 | 99,813 | 416 | 201 | 215 | .22 |
| 1939 | 112,470 | 257 | 137 | 120 | .11 |
| 1940 | 128,221 | 371 | 193 | 178 | .14 |
| 1941 | 144,649 | 332 | 277 | 55 | .04 |
| 1942 | 118,524 | 225 | 351 | +126 | +.11 |
| 1943 | 106,789 | 237 | 297 | +60 | +.06 |
| 1944 | 110,479 | 600 | 434 | 166 | .15 |
| 1945 | 125,302 | 195 | 300 | +105 | +.08 |
| 1946 | 175,340 | 184 | 483 | +299 | +.17 |
| 1947 | 242,755 | 303 | 529 | +226 | +.09 |
| 1948 | 270,963 | ¹ 395 | ² 211 | 184 | .07 |
| 1949 | 285,399 | ¹ 574 | ² 304 | 270 | .09 |
| Average for 1930-49 | 141,314 | 747 | 274 | 473 | .33 |

NATIONAL BANKS

| Year | Total loans end of year | Losses and charge-offs | Recoveries | Net losses or recov- eries (+) | Ratio of losses (or recov- eries +) to loans |
|---------------------|-------------------------------|---------------------------|------------------|--------------------------------------|---|
| 1930 | 89,350 | 525 | 72 | 453 | .51 |
| 1931 | 76,908 | 1,006 | 76 | 930 | 1.21 |
| 1932 | 63,796 | 722 | 56 | 666 | 1.04 |
| 1933 | 42,739 | 1,055 | 80 | 975 | 2.28 |
| 1934 | 41,412 | 1,312 | 31 | 1,281 | 3.09 |
| 1935 | 39,674 | 572 | 156 | 416 | 1.05 |
| 1936 | 42,958 | 406 | 150 | 256 | .60 |
| 1937 | 49,180 | 176 | 225 | +49 | +.10 |
| 1938 | 44,810 | 215 | 103 | 112 | .25 |
| 1939 | 51,608 | 167 | 59 | 108 | .21 |
| 1940 | 60,059 | 178 | 119 | 59 | .10 |
| 1941 | 68,766 | 122 | 143 | +21 | +.03 |
| 1942 | 55,876 | 112 | 147 | +35 | +.06 |
| 1943 | 51,534 | 133 | 113 | 20 | .04 |
| 1944 | 55,181 | 110 | 141 | +31 | +.06 |
| 1945 | 67,807 | 66 | 112 | +46 | +.07 |
| 1946 | 96,720 | 62 | 211 | +149 | +.15 |
| 1947 | 131,989 | 133 | 230 | +97 | +.07 |
| 1948 | 145,299 | ¹ 264 | ² 100 | 164 | .11 |
| 1949 | 145,982 | ¹ 261 | ² 93 | 168 | .11 |
| Average for 1930-49 | 71,083 | 380 | 121 | 259 | .36 |

NONNATIONAL BANKS

| Year | Total loans end of year | Losses and charge-offs | Recoveries | Net losses or recov- eries (+) | Ratio of losses (or recov- eries +) to loans |
|---------------------|-------------------------------|---------------------------|------------------|--------------------------------------|---|
| 1930 | 78,268 | 231 | 47 | 184 | .24 |
| 1931 | 74,588 | 332 | 108 | 224 | .30 |
| 1932 | 63,306 | 487 | 19 | 468 | .74 |
| 1933 | 46,369 | 1,200 | 43 | 1,157 | 2.50 |
| 1934 | 42,953 | 1,535 | 106 | 1,429 | 3.33 |
| 1935 | 47,151 | 570 | 190 | 380 | .81 |
| 1936 | 52,276 | 540 | 248 | 292 | .56 |
| 1937 | 54,651 | 171 | 147 | 24 | .04 |
| 1938 | 55,003 | 201 | 98 | 103 | .19 |
| 1939 | 60,862 | 90 | 78 | 12 | .02 |
| 1940 | 68,162 | 193 | 74 | 119 | .17 |
| 1941 | 75,883 | 210 | 134 | 76 | .10 |
| 1942 | 62,648 | 113 | 204 | +91 | +.15 |
| 1943 | 55,255 | 104 | 184 | +80 | +.14 |
| 1944 | 55,298 | 490 | 293 | 197 | .36 |
| 1945 | 57,495 | 129 | 188 | +59 | +.10 |
| 1946 | 78,620 | 122 | 272 | +150 | +.19 |
| 1947 | 110,766 | 170 | 299 | +129 | +.12 |
| 1948 | 125,664 | ¹ 131 | ² 111 | 20 | .02 |
| 1949 | 139,417 | ¹ 313 | ² 211 | 102 | .07 |
| Average for 1930-49 | 70,232 | 367 | 153 | 214 | .30 |

¹ Excludes transfers to valuation reserves.² Excludes transfers from valuation reserves.

TABLE No. 29—Total securities of banks in the District of Columbia, losses and recoveries on securities, and ratio of net losses or recoveries to securities, by calendar years 1930-49

ALL BANKS
[In thousands of dollars]

| Year | Total securities end of year | Losses and charge-offs | Recoveries | Net losses or recoveries(+) | Ratio of losses (or recoveries +) to securities |
|---------------------|------------------------------|------------------------|--------------------|-----------------------------|---|
| | | | | | <i>Percent</i> |
| 1930 | 80,136 | 233 | 106 | 127 | .16 |
| 1931 | 97,591 | 1,120 | 13 | 1,107 | 1.13 |
| 1932 | 102,081 | 1,178 | 256 | 922 | .90 |
| 1933 | 99,160 | 2,145 | ¹ 459 | 1,686 | 1.70 |
| 1934 | 109,832 | 930 | ¹ 1,221 | +291 | + .26 |
| 1935 | 122,028 | 496 | ¹ 1,374 | +878 | + .72 |
| 1936 | 134,533 | 845 | 538 | 307 | .23 |
| 1937 | 135,867 | 811 | 297 | 514 | .38 |
| 1938 | 138,533 | 892 | 426 | 466 | .34 |
| 1939 | 134,137 | 1,045 | 493 | 552 | .41 |
| 1940 | 136,389 | 732 | 351 | 381 | .28 |
| 1941 | 158,518 | 827 | 359 | 468 | .30 |
| 1942 | 306,889 | 466 | 262 | 204 | .07 |
| 1943 | 433,694 | 770 | 590 | 180 | .04 |
| 1944 | 549,977 | 639 | 459 | 180 | .03 |
| 1945 | 719,103 | 299 | 278 | 21 | .002 |
| 1946 | 621,710 | 205 | 125 | 80 | .01 |
| 1947 | 547,104 | 347 | 83 | 264 | .05 |
| 1948 | 509,545 | ² 201 | ³ 88 | 113 | .02 |
| 1949 | 534,759 | ² 126 | ² 2 | 124 | .02 |
| Average for 1930-49 | 283,579 | 715 | 389 | 326 | .11 |

NATIONAL BANKS

| | | | | | |
|---------------------|---------|-----------------|------------------|------|-------|
| 1930 | 43,913 | 94 | 7 | 87 | .20 |
| 1931 | 57,611 | 452 | 4 | 448 | .78 |
| 1932 | 63,950 | 347 | 149 | 198 | .31 |
| 1933 | 64,625 | 949 | ¹ 339 | 610 | .94 |
| 1934 | 67,263 | 639 | ¹ 720 | +81 | + .12 |
| 1935 | 73,276 | 342 | ¹ 821 | +479 | + .65 |
| 1936 | 77,706 | 609 | 398 | 211 | .27 |
| 1937 | 83,437 | 507 | 211 | 296 | .35 |
| 1938 | 81,286 | 562 | 334 | 228 | .28 |
| 1939 | 81,270 | 883 | 394 | 489 | .60 |
| 1940 | 81,589 | 533 | 285 | 248 | .30 |
| 1941 | 94,880 | 617 | 242 | 375 | .40 |
| 1942 | 203,593 | 271 | 199 | 72 | .04 |
| 1943 | 276,495 | 641 | 469 | 172 | .06 |
| 1944 | 341,778 | 231 | 250 | +19 | + .01 |
| 1945 | 440,209 | 182 | 173 | 9 | .002 |
| 1946 | 372,566 | 97 | 76 | 21 | .01 |
| 1947 | 327,705 | 166 | 16 | 150 | .05 |
| 1948 | 308,248 | ² 44 | ³ 80 | +36 | + .01 |
| 1949 | 345,537 | ² 24 | ³ 1 | 23 | .01 |
| Average for 1930-49 | 174,347 | 409 | 258 | 151 | .09 |

NONNATIONAL BANKS

| | | | | | |
|---------------------|---------|------------------|------------------|-------|-------|
| 1930 | 36,223 | 139 | 99 | 40 | .11 |
| 1931 | 39,980 | 668 | 9 | 659 | 1.65 |
| 1932 | 38,131 | 831 | 107 | 724 | 1.90 |
| 1933 | 34,535 | 1,196 | ¹ 120 | 1,076 | 3.12 |
| 1934 | 42,569 | 291 | ¹ 501 | +210 | + .49 |
| 1935 | 48,752 | 154 | ¹ 553 | +399 | + .82 |
| 1936 | 56,827 | 236 | 140 | 96 | .17 |
| 1937 | 52,430 | 304 | 86 | 218 | .42 |
| 1938 | 57,247 | 330 | 92 | 238 | .42 |
| 1939 | 52,867 | 162 | 99 | 63 | .12 |
| 1940 | 54,800 | 199 | 66 | 133 | .24 |
| 1941 | 63,638 | 210 | 117 | 93 | .15 |
| 1942 | 103,296 | 195 | 63 | 132 | .13 |
| 1943 | 157,199 | 129 | 121 | 8 | .01 |
| 1944 | 208,199 | 408 | 209 | 199 | .10 |
| 1945 | 278,894 | 117 | 105 | 12 | .004 |
| 1946 | 249,144 | 108 | 49 | 59 | .02 |
| 1947 | 219,399 | 181 | 67 | 114 | .05 |
| 1948 | 201,297 | ² 157 | ³ 8 | 149 | .07 |
| 1949 | 189,222 | ² 102 | ³ 1 | 101 | .05 |
| Average for 1930-49 | 109,232 | 306 | 131 | 175 | .16 |

¹ Includes profits on securities sold.² Excludes transfers to valuation reserves.³ Excludes transfers from valuation reserves.

TABLE No. 30.—Summary of assets and liabilities Dec. 31, 1949, and receipts and disbursements in year ended Dec. 31, 1949, of the 21 building and loan associations in the District of Columbia, chartered under the D. C. Code

[In thousands of dollars]

| | Amount | | Amount |
|---|-----------|---|-----------|
| ASSETS | | LIABILITIES | |
| Real estate loans..... | \$268,533 | Investment shares, unpledged..... | \$253,481 |
| Stock loans..... | 287 | Mortgage pledged shares..... | 9 |
| Federal Home Loan Bank stock..... | 2,131 | Incomplete loans..... | 6,379 |
| U. S. Government securities, direct and guaranteed..... | 8,403 | Bills payable..... | 3,644 |
| Other securities..... | 83 | Other liabilities..... | 550 |
| Cash and bank balances..... | 17,477 | Total liabilities..... | 264,063 |
| Real estate sold on contract..... | 10 | CAPITAL ACCOUNTS | |
| Office building, furniture and fixtures..... | 950 | Surplus fund..... | 20,787 |
| Other real estate owned..... | 22 | Net undivided profits..... | 4,826 |
| Interest accrued, not collected..... | 43 | Reserves..... | 8,364 |
| Other assets..... | 101 | Total capital accounts..... | 33,977 |
| Total assets..... | 298,040 | Total liabilities and capital accounts..... | 298,040 |

RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC. 31, 1949

| Receipts | Amount | Disbursements | Amount |
|--|----------|--|----------|
| CAPITAL RECEIPTS | | CAPITAL DISBURSEMENTS | |
| Real estate loans..... | \$77,544 | Real estate loans..... | \$82,486 |
| Stock loans..... | 340 | Stock loans..... | 386 |
| Bonds, securities, etc..... | 1,462 | Bonds, securities, etc..... | 2,919 |
| Investment shares, unpledged..... | 76,577 | Investment shares, unpledged..... | 53,526 |
| Mortgage pledged shares..... | 127 | Mortgage pledged shares..... | 140 |
| Incomplete loans..... | 26,688 | Incomplete loans..... | 25,577 |
| Bills payable..... | 1,907 | Bills payable..... | 13,134 |
| Interest accrued, not collected..... | 2,275 | Interest accrued, not collected..... | 2,261 |
| Other receipts..... | 11,141 | Other disbursements..... | 11,622 |
| Total capital receipts..... | 198,061 | Total capital disbursements..... | 192,051 |
| EARNINGS | | EXPENSES | |
| Interest on loans..... | 12,489 | Salaries and fees paid officers and directors..... | 784 |
| Commission on loans..... | 34 | Salaries paid employees..... | 637 |
| Fees and fines..... | 82 | Taxes and insurance..... | 331 |
| Commission on insurance..... | 41 | Rent paid..... | 34 |
| Rent received..... | 5 | Interest on borrowed money..... | 182 |
| Profit on sale of assets..... | 1 | Dividends..... | 7,647 |
| Recoveries on charged off assets..... | 433 | Losses and depreciation charged off..... | 125 |
| Other earnings..... | 13,085 | Other expenses..... | 727 |
| Total earnings..... | 13,085 | Total expenses..... | 10,467 |
| Cash and bank balances at beginning of period..... | 8,849 | Cash and bank balances at end of period..... | 17,477 |
| Grand total..... | 219,995 | Grand total..... | 219,995 |

NOTE.—Number of borrowing members, 42,598, nonborrowing, 134,617. Number of associations members of Federal Home Loan Bank System, 15. Number of associations with shares insured by the Federal Savings and Loan Insurance Corporation, 9.

TABLE No. 31.—*Summary of assets and liabilities Dec. 31, 1949, and receipts and disbursements in year ended Dec. 31, 1949, of the 18 credit unions in the District of Columbia, chartered under the D. C. Code*

| | Amount | | Amount |
|--|-------------|----------------------------------|-------------|
| ASSETS | | LIABILITIES | |
| Loans | \$1,538,238 | Shares paid in | \$1,925,568 |
| Building association investments | 120,644 | Surplus fund | 33,119 |
| Other investments | 335,331 | Net undivided profits | 90,240 |
| Deposits in banks | 159,031 | Reserve fund for bad debts | 145,265 |
| Cash on hand | 49,158 | Bills payable | 11,419 |
| Furniture and fixtures | 1,236 | Other liabilities | |
| Other assets | 1,973 | Total liabilities | 2,205,611 |
| Total assets | 2,205,611 | | |

| RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC. 31, 1949 | | | |
|--|-------------|---|-------------|
| Receipts | Amount | Disbursements | Amount |
| CAPITAL RECEIPTS | | CAPITAL DISBURSEMENTS | |
| Loans repaid | \$1,906,190 | Loans made | \$2,288,920 |
| Payments on shares | 875,005 | Shares withdrawn | 567,014 |
| Building association shares redeemed | 60,786 | Building association shares purchased | 28,044 |
| Other investments sold | 86,375 | Other investments purchased | 4,350 |
| Bills payable | 1,259,006 | Bills payable | 1,269,127 |
| Fees | 962 | Loans charged against reserve fund | 10,175 |
| Fines | 737 | Other disbursements | 9,072 |
| Recoveries on loans to reserve fund | 4,808 | Total capital disbursements | 4,176,702 |
| Depreciation on furniture and fixtures | 679 | | |
| Other receipts | 7,862 | | |
| Total capital receipts | 4,202,404 | EXPENSES | |
| EARNINGS | | Salaries | 43,170 |
| Interest on loans | 123,700 | General expenses | 13,820 |
| Building association dividends | 4,410 | Interest on borrowed money | 384 |
| Other income | 10,597 | Dividends | 48,708 |
| Total earnings | 138,707 | Depreciation on furniture and fixtures | 679 |
| | | Total expenses | 106,761 |
| Transferred to reserve fund for bad debts | 17,166 | Transferred to reserve fund for bad debts | 17,166 |
| Transferred to surplus | 2,808 | Transferred to surplus | 2,808 |
| Cash on hand at beginning of period | 37,917 | Cash on hand at end of period | 49,158 |
| Deposits in banks at beginning of period | 112,624 | Deposits in banks at end of period | 159,031 |
| Grand total | 4,511,626 | Grand total | 4,511,626 |

NOTE.—Number of borrowing members, 6,088; Nonborrowing, 9,434.

TABLE NO. 32.—Assets and liabilities of all active banks in the United States and possessions, by classes, Dec. 31, 1949

[In thousands of dollars]

| | Total all banks | National banks | All banks other than national | Banks other than national | | |
|--|-----------------|----------------|-------------------------------|-------------------------------|----------------|---------|
| | | | | State commercial ¹ | Mutual savings | Private |
| Number of banks..... | 14,705 | 4,981 | 9,724 | 9,101 | 531 | 92 |
| ASSETS | | | | | | |
| Loans and discounts: | | | | | | |
| Commercial and industrial loans (including open-market paper)..... | 17,195,434 | 10,389,226 | 6,806,208 | 6,729,047 | 34,833 | 42,328 |
| Loans to farmers directly guaranteed by the Commodity Credit Corporation..... | 1,003,522 | 580,607 | 422,915 | 422,199 | | 716 |
| Other loans to farmers..... | 2,071,314 | 985,366 | 1,085,948 | 1,079,688 | 1,188 | 5,072 |
| Loans to brokers and dealers in securities..... | 1,763,157 | 770,738 | 992,419 | 980,076 | | 12,343 |
| Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities..... | 895,241 | 413,826 | 481,415 | 473,291 | 1,967 | 6,157 |
| Real estate loans: | | | | | | |
| Secured by farm land (including improvements)..... | 945,643 | 349,802 | 595,841 | 556,522 | 37,440 | 1,879 |
| Secured by residential properties (other than farm)..... | 14,244,776 | 4,561,204 | 9,683,572 | 4,106,677 | 5,568,842 | 8,053 |
| Secured by other properties..... | 3,159,209 | 1,036,726 | 2,122,483 | 1,021,701 | 1,098,963 | 1,819 |
| Other loans to individuals (consumer loans)..... | 8,158,907 | 4,452,842 | 3,706,065 | 3,631,757 | 63,841 | 10,467 |
| Loans to banks..... | 98,112 | 34,713 | 63,399 | 63,310 | | 89 |
| All other loans (including overdrafts)..... | 1,080,117 | 664,832 | 415,285 | 401,708 | 7,922 | 5,655 |
| Total gross loans..... | 50,615,432 | 24,239,882 | 26,375,550 | 19,465,976 | 6,814,996 | 94,578 |
| Less valuation reserves..... | 787,270 | 311,589 | 475,681 | 238,596 | 236,940 | 145 |
| Net loans..... | 49,828,162 | 23,928,293 | 25,899,869 | 19,227,380 | 6,578,056 | 94,433 |
| Securities: | | | | | | |
| United States Government obligations, direct and guaranteed..... | 78,753,673 | 38,270,523 | 40,483,150 | 28,929,801 | 11,428,087 | 125,262 |
| Obligations of States and political subdivisions..... | 6,657,230 | 3,747,200 | 2,910,030 | 2,769,238 | 86,239 | 54,553 |
| Other bonds, notes, and debentures..... | 5,505,232 | 2,023,542 | 3,481,690 | 1,323,144 | 2,150,870 | 7,676 |
| Corporate stocks, including stocks of Federal Reserve banks..... | 520,089 | 166,485 | 353,604 | 189,676 | 157,040 | 6,888 |
| Total securities..... | 91,436,224 | 44,207,750 | 47,228,474 | 33,211,859 | 13,822,236 | 194,379 |
| Currency and coin..... | 2,185,256 | 1,059,663 | 1,125,593 | 1,012,165 | 109,571 | 3,857 |
| Balances with other banks, including reserve balances and cash items in process of collection..... | 34,490,538 | 19,985,295 | 14,505,243 | 13,660,453 | 763,035 | 81,755 |
| Bank premises owned, furniture and fixtures..... | 1,172,910 | 599,582 | 573,328 | 469,790 | 102,622 | 916 |
| Real estate owned other than bank premises..... | 32,268 | 12,184 | 20,084 | 12,784 | 6,847 | 453 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 86,153 | 51,831 | 34,322 | 30,210 | 4,112 | |
| Customers' liability on acceptances outstanding..... | 190,438 | 106,421 | 84,017 | 67,599 | | 16,418 |
| Other assets..... | 621,164 | 288,160 | 333,004 | 223,685 | 106,419 | 2,900 |
| Total assets..... | 180,043,113 | 90,239,179 | 89,803,934 | 67,915,925 | 21,492,898 | 395,111 |

TABLE NO. 32.—*Assets and liabilities of all active banks in the United States and possessions, by classes, Dec. 31, 1949—Continued*

[In thousands of dollars]

| | Total all banks | National banks | All banks other than national | Banks other than national | | |
|--|--------------------|-------------------|-------------------------------------|------------------------------------|-------------------|---------|
| | | | | State com- mercial ¹ | Mutual savings | Private |
| LIABILITIES | | | | | | |
| Demand deposits: | | | | | | |
| Individuals, partnerships, and corporations | 83,454,342 | 47,352,731 | 36,101,611 | 35,861,015 | 11,753 | 228,843 |
| U. S. Government | 3,137,518 | 1,881,062 | 1,256,456 | 1,253,421 | 2,767 | 268 |
| States and political subdivisions | 7,613,401 | 4,613,299 | 3,000,102 | 2,993,887 | 1,226 | 4,989 |
| Banks in the United States | 11,053,514 | 7,477,496 | 3,576,018 | 3,560,217 | 35 | 15,766 |
| Banks in foreign countries | 1,346,294 | 665,703 | 680,591 | 653,110 | | 27,481 |
| Certified and cashiers' checks, etc. | 2,370,756 | 1,302,961 | 1,067,795 | 1,056,393 | 4,030 | 7,372 |
| Total demand deposits | 108,975,825 | 63,293,252 | 45,682,573 | 45,378,043 | 19,811 | 284,719 |
| Time deposits: | | | | | | |
| Individuals, partnerships, and corporations | 54,415,547 | 18,954,970 | 35,460,577 | 16,138,015 | 19,269,402 | 53,160 |
| U. S. Government | 180,492 | 146,010 | 34,482 | 34,224 | 258 | |
| Postal savings | 7,356 | 3,621 | 3,735 | 3,735 | | |
| States and political subdivisions | 1,343,208 | 809,986 | 533,222 | 528,715 | 3,565 | 942 |
| Banks in the United States | 182,218 | 19,023 | 163,195 | 162,798 | 352 | 45 |
| Banks in foreign countries | 139,398 | 117,456 | 21,942 | 21,942 | | |
| Total time deposits | 56,268,219 | 20,051,066 | 36,217,153 | 16,889,429 | 19,273,577 | 54,147 |
| Total deposits | 165,244,044 | 83,344,318 | 81,899,726 | 62,267,472 | 19,293,388 | 338,866 |
| Bills payable, rediscounts, and other liabilities for borrowed money | 27,195 | 7,562 | 19,633 | 16,950 | 27 | 2,656 |
| Acceptances executed by or for account of reporting banks and outstanding | 221,490 | 123,927 | 97,563 | 79,178 | | 18,385 |
| Other liabilities | 1,384,794 | 829,031 | 555,763 | 475,032 | 77,602 | 3,129 |
| Total liabilities | 166,877,523 | 84,304,838 | 82,572,685 | 62,838,632 | 19,371,017 | 363,036 |
| CAPITAL ACCOUNTS | | | | | | |
| Capital notes and debentures | 48,437 | | 48,437 | 43,104 | 5,333 | |
| Preferred stock | 69,411 | 16,568 | 52,843 | 52,843 | | |
| Common stock | 3,430,883 | 1,899,772 | 1,531,111 | 1,526,148 | | 4,963 |
| Surplus | 6,385,199 | 2,639,440 | 3,745,759 | 2,286,763 | 1,437,198 | 21,798 |
| Undivided profits | 2,625,986 | 1,067,664 | 1,558,322 | 954,879 | 602,404 | 1,039 |
| Reserves and retirement account for preferred stock and capital notes and debentures | 605,674 | 310,897 | 294,777 | 213,556 | 76,946 | 4,275 |
| Total capital accounts | 13,165,590 | 5,934,341 | 7,231,249 | 5,077,293 | 2,121,881 | 32,075 |
| Total liabilities and capital accounts | 180,043,113 | 90,239,179 | 89,803,934 | 67,915,925 | 21,492,898 | 395,111 |

¹ Includes stock savings banks.

TABLE No. 33.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1949 (includes national, State commercial, savings, and private banks)

ASSETS

[In thousands of dollars]

| Location | Population (approximate) | Number of banks | Loans and discounts, including overdrafts | U. S. Government obligations, direct and guaranteed | Obligations of States and political subdivisions | Other bonds, notes, and debentures | Corporate stocks, including stocks of Federal Reserve banks | Currency and coin | Balances with other banks, including reserve balances and cash items in process of collection | Bank premises owned, furniture and fixtures | Real estate owned other than bank premises | Investments and other assets indirectly representing bank premises or other real estate | Customers' liability on acceptances outstanding | Other assets | Total assets |
|-------------------------------|--------------------------|-----------------|---|---|--|------------------------------------|---|-------------------|---|---|--|---|---|--------------|--------------|
| Maine..... | 917,000 | 96 | 214,462 | 364,949 | 13,651 | 51,617 | 8,365 | 14,176 | 83,124 | 3,796 | 532 | 384 | ----- | 1,385 | 756,441 |
| New Hampshire..... | 544,000 | 110 | 211,256 | 255,925 | 9,393 | 31,930 | 24,884 | 7,618 | 56,740 | 3,469 | 483 | 53 | ----- | 290 | 602,041 |
| Vermont..... | 368,000 | 77 | 188,955 | 103,699 | 11,804 | 11,227 | 2,432 | 4,948 | 40,338 | 3,273 | 46 | 380 | ----- | 493 | 367,595 |
| Massachusetts..... | 4,729,000 | 374 | 2,328,428 | 4,123,350 | 99,643 | 419,049 | 73,729 | 86,221 | 988,667 | 51,565 | 1,090 | 1,812 | 19,836 | 26,345 | 8,219,735 |
| Rhode Island..... | 743,000 | 28 | 296,850 | 579,583 | 12,080 | 57,475 | 28,105 | 17,587 | 115,280 | 11,803 | 689 | 428 | 294 | 2,785 | 1,122,959 |
| Connecticut..... | 2,031,000 | 189 | 816,001 | 1,542,821 | 97,142 | 191,211 | 48,361 | 44,266 | 353,365 | 23,710 | 1,693 | 3 | 133 | 16,138 | 3,134,844 |
| Total New England States..... | 9,332,000 | 874 | 4,055,952 | 6,970,327 | 243,713 | 762,509 | 185,876 | 174,816 | 1,637,514 | 97,616 | 4,533 | 3,060 | 20,263 | 47,436 | 14,203,615 |
| New York..... | 14,452,000 | 770 | 13,900,561 | 20,588,463 | 1,149,456 | 1,506,940 | 122,592 | 291,894 | 8,588,883 | 280,631 | 4,551 | 8,746 | 117,023 | 239,493 | 46,799,233 |
| New Jersey..... | 4,965,000 | 355 | 1,297,057 | 2,734,800 | 291,324 | 271,379 | 19,082 | 88,498 | 734,252 | 53,236 | 699 | 1,904 | 362 | 18,885 | 5,511,478 |
| Pennsylvania..... | 10,647,000 | 985 | 2,992,396 | 5,442,250 | 464,890 | 950,900 | 51,859 | 187,899 | 2,115,252 | 108,705 | 4,913 | 10,050 | 6,187 | 36,432 | 12,371,533 |
| Delaware..... | 319,000 | 40 | 162,187 | 252,126 | 22,931 | 72,935 | 3,715 | 7,053 | 103,260 | 3,680 | 321 | 656 | 5 | 1,291 | 630,160 |
| Maryland..... | 2,197,000 | 173 | 440,482 | 1,161,232 | 36,931 | 94,856 | 4,085 | 33,506 | 357,436 | 15,434 | 295 | 523 | 433 | 13,949 | 2,159,112 |
| District of Columbia..... | 859,000 | 19 | 285,398 | 491,093 | 5,965 | 35,977 | 1,723 | 20,515 | 255,365 | 15,913 | 254 | 1,300 | ----- | 2,156 | 1,115,659 |
| Total Eastern States..... | 33,439,000 | 2,342 | 19,078,081 | 30,669,964 | 1,971,497 | 2,932,987 | 203,006 | 629,165 | 12,154,448 | 477,599 | 11,033 | 23,179 | 124,010 | 312,206 | 68,587,175 |
| Virginia..... | 3,151,000 | 312 | 676,930 | 760,726 | 56,629 | 27,632 | 3,021 | 41,373 | 429,119 | 20,128 | 343 | 1,814 | 332 | 4,166 | 2,022,213 |
| West Virginia..... | 1,962,000 | 180 | 273,074 | 447,330 | 28,901 | 14,162 | 2,016 | 23,903 | 187,862 | 8,005 | 261 | 697 | ----- | 2,125 | 988,336 |
| North Carolina..... | 3,954,000 | 228 | 561,375 | 705,537 | 99,279 | 43,121 | 2,308 | 47,935 | 447,157 | 12,515 | 208 | 322 | 17 | 8,307 | 1,928,081 |
| South Carolina..... | 2,014,000 | 151 | 167,955 | 286,026 | 38,480 | 13,183 | 681 | 17,676 | 170,172 | 3,696 | 68 | 30 | 83 | 889 | 698,939 |
| Georgia..... | 3,243,000 | 376 | 627,509 | 554,167 | 61,212 | 20,808 | 2,669 | 32,459 | 442,870 | 15,090 | 765 | 89 | 62 | 4,443 | 1,762,143 |
| Florida..... | 2,573,000 | 193 | 380,034 | 871,537 | 90,031 | 17,339 | 2,170 | 38,988 | 444,974 | 18,747 | 348 | 116 | 40 | 4,940 | 1,869,264 |
| Alabama..... | 2,968,000 | 225 | 370,233 | 471,093 | 92,909 | 19,222 | 1,550 | 28,758 | 298,629 | 8,452 | 309 | 959 | 1,651 | 3,187 | 1,296,952 |
| Mississippi..... | 2,143,000 | 202 | 195,706 | 275,321 | 112,915 | 5,026 | 703 | 21,488 | 198,094 | 5,897 | 235 | 3 | 17 | 732 | 816,137 |
| Louisiana..... | 2,667,000 | 162 | 409,716 | 752,812 | 136,319 | 8,185 | 2,641 | 33,100 | 473,800 | 13,122 | 448 | 489 | 6,339 | 5,546 | 1,842,517 |
| Texas..... | 7,713,000 | 899 | 2,158,650 | 2,304,032 | 277,122 | 47,861 | 9,415 | 96,419 | 2,156,486 | 60,238 | 6,026 | 6,749 | 9,709 | 8,554 | 7,141,261 |
| Arkansas..... | 1,991,000 | 232 | 191,849 | 334,960 | 55,377 | 9,991 | 776 | 16,528 | 241,350 | 4,138 | 67 | 30 | ----- | 864 | 855,930 |
| Kentucky..... | 2,942,000 | 386 | 476,240 | 701,087 | 39,391 | 26,684 | 1,952 | 31,210 | 382,161 | 9,064 | 47 | 57 | ----- | 2,518 | 1,670,411 |
| Tennessee..... | 3,289,000 | 296 | 677,686 | 708,981 | 117,840 | 26,058 | 4,360 | 36,782 | 489,519 | 18,748 | 527 | 55 | 723 | 3,979 | 2,085,258 |
| Total Southern States..... | 40,610,000 | 3,842 | 7,166,957 | 9,173,609 | 1,206,405 | 279,272 | 34,262 | 466,619 | 6,362,193 | 197,840 | 9,652 | 11,410 | 18,973 | 50,250 | 24,977,442 |

TABLE No. 33.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1949 (includes national, State commercial, savings, and private banks)—Continued

ASSETS—Continued

[In thousands of dollars]

| Location | Population (approximate) | Number of banks | Loans and discounts, including overdrafts | U. S. Government obligations, direct and guaranteed | Obligations of States and political subdivisions | Other bonds, notes, and debentures | Corporate stocks, including stocks of Federal Reserve banks | Currency and coin | Balances with other banks, including reserve balances and cash items in process of collection | Bank premises owned, furniture and fixtures | Real estate owned other than bank premises | Investments and other assets indirectly representing bank premises or other real estate | Customers' liability on acceptances outstanding | Other assets | Total assets |
|---|--------------------------|-----------------|---|---|--|------------------------------------|---|-------------------|---|---|--|---|---|---------------|-------------------|
| Ohio..... | 8,116,000 | 664 | 2,041,980 | 3,758,801 | 331,883 | 226,053 | 9,862 | 130,888 | 1,448,236 | 54,033 | 315 | 2,229 | 185 | 16,912 | 8,021,377 |
| Indiana..... | 4,052,000 | 492 | 730,621 | 1,658,205 | 118,277 | 56,495 | 3,153 | 63,856 | 661,402 | 18,057 | 90 | 367 | 40 | 5,637 | 3,316,200 |
| Illinois..... | 8,371,000 | 890 | 2,711,010 | 6,473,580 | 584,610 | 318,509 | 19,802 | 117,209 | 2,993,818 | 44,470 | 407 | 7,291 | 6,754 | 36,215 | 13,313,675 |
| Michigan..... | 6,456,000 | 443 | 1,386,802 | 2,683,483 | 258,121 | 127,197 | 6,554 | 88,734 | 1,000,730 | 33,589 | 322 | 1,207 | 116 | 13,382 | 5,600,237 |
| Wisconsin..... | 3,391,000 | 556 | 749,257 | 1,557,291 | 140,774 | 82,221 | 2,596 | 45,544 | 566,600 | 17,794 | 77 | 735 | 125 | 8,014 | 3,171,028 |
| Minnesota..... | 3,007,000 | 683 | 872,813 | 1,374,533 | 131,228 | 123,365 | 3,067 | 33,510 | 631,884 | 10,929 | 628 | 4,321 | 562 | 7,951 | 3,194,791 |
| Iowa..... | 2,663,000 | 661 | 700,344 | 982,718 | 154,248 | 34,376 | 1,535 | 36,352 | 463,747 | 8,796 | 58 | 2,615 | 28 | 2,174 | 2,386,991 |
| Missouri..... | 3,945,000 | 598 | 1,365,379 | 1,645,710 | 174,464 | 93,118 | 17,165 | 50,171 | 1,127,489 | 23,807 | 1,477 | 456 | 690 | 8,807 | 4,508,733 |
| Total Middle Western States..... | 40,001,000 | 4,987 | 10,558,206 | 20,134,321 | 1,893,605 | 1,061,334 | 63,734 | 566,264 | 8,893,906 | 211,475 | 3,374 | 19,221 | 8,500 | 99,092 | 43,513,032 |
| North Dakota..... | 630,000 | 150 | 110,456 | 364,071 | 28,541 | 10,111 | 557 | 6,846 | 86,915 | 1,801 | 2 | 10 | ----- | 973 | 610,283 |
| South Dakota..... | 665,000 | 169 | 132,041 | 257,094 | 19,678 | 9,258 | 367 | 6,600 | 98,423 | 2,264 | 2 | ----- | ----- | 1,056 | 526,783 |
| Nebraska..... | 1,282,000 | 415 | 335,791 | 586,290 | 60,305 | 22,443 | 1,491 | 12,967 | 320,419 | 6,152 | 64 | 57 | 10 | 2,228 | 1,348,217 |
| Kansas..... | 1,944,000 | 610 | 502,953 | 661,081 | 109,573 | 22,551 | 1,484 | 19,205 | 391,979 | 6,329 | 77 | 489 | ----- | 2,134 | 1,717,855 |
| Montana..... | 528,000 | 111 | 110,720 | 325,646 | 15,936 | 10,419 | 495 | 8,437 | 137,670 | 2,866 | 4 | ----- | ----- | 1,321 | 613,514 |
| Wyoming..... | 290,000 | 53 | 66,300 | 115,051 | 9,332 | 2,172 | 255 | 4,748 | 72,136 | 1,397 | 40 | ----- | ----- | 250 | 271,681 |
| Colorado..... | 1,245,000 | 149 | 300,377 | 540,856 | 30,558 | 15,618 | 1,229 | 15,277 | 291,357 | 3,663 | 110 | ----- | 5 | 3,161 | 1,202,211 |
| New Mexico..... | 600,000 | 51 | 104,508 | 122,833 | 9,499 | 1,031 | 326 | 6,996 | 93,708 | 2,164 | 334 | 13 | 70 | 331 | 341,813 |
| Oklahoma..... | 2,281,000 | 386 | 462,058 | 629,901 | 109,934 | 16,216 | 1,902 | 22,211 | 522,597 | 7,498 | 64 | 972 | 173 | 2,756 | 1,776,282 |
| Total Western States..... | 9,465,000 | 2,094 | 2,125,204 | 3,602,823 | 393,356 | 109,819 | 8,106 | 103,287 | 2,015,204 | 34,134 | 697 | 1,541 | 258 | 14,210 | 8,408,639 |
| Washington..... | 2,640,000 | 125 | 667,232 | 895,169 | 139,644 | 42,203 | 1,977 | 30,810 | 432,716 | 13,780 | 296 | 503 | 212 | 4,960 | 2,229,502 |
| Oregon..... | 1,798,000 | 71 | 379,815 | 600,509 | 95,529 | 9,644 | 1,410 | 16,233 | 258,883 | 15,256 | 87 | 66 | 338 | 4,798 | 1,382,568 |
| California..... | 11,025,000 | 206 | 4,946,618 | 5,707,987 | 632,052 | 250,606 | 19,778 | 110,434 | 2,336,772 | 103,038 | 1,697 | 25,765 | 14,677 | 44,497 | 14,193,821 |
| Idaho..... | 625,000 | 43 | 152,703 | 200,523 | 9,979 | 1,292 | 401 | 6,843 | 77,369 | 3,261 | 33 | ----- | ----- | 132 | 452,536 |
| Utah..... | 698,000 | 55 | 193,451 | 235,760 | 21,598 | 3,362 | 640 | 6,668 | 135,154 | 3,257 | 95 | 948 | ----- | 719 | 601,652 |
| Nevada..... | 191,000 | 8 | 51,966 | 83,516 | 7,550 | 1,267 | 135 | 3,905 | 26,375 | 1,453 | 8 | ----- | ----- | 727 | 176,902 |
| Arizona..... | 789,000 | 10 | 167,336 | 158,434 | 19,335 | 12,910 | 432 | 9,471 | 67,365 | 5,225 | 15 | 403 | ----- | 2,287 | 443,213 |
| Total Pacific States..... | 17,766,000 | 518 | 6,559,121 | 7,881,898 | 925,687 | 321,284 | 24,773 | 184,364 | 3,334,634 | 145,270 | 2,131 | 27,685 | 15,227 | 58,120 | 19,480,194 |

| | | | | | | | | | | | | | | | |
|--|-------------|--------|------------|------------|-----------|-----------|---------|-----------|------------|-----------|--------|--------|---------|---------|-------------|
| Total United States (exclusive of possessions) | 150,613,000 | 14,657 | 49,543,521 | 78,432,942 | 6,634,263 | 5,467,205 | 519,757 | 2,124,515 | 34,397,899 | 1,163,934 | 31,420 | 86,096 | 187,231 | 581,314 | 179,170,097 |
| Alaska | 100,000 | 19 | 19,964 | 33,179 | 423 | 1,957 | | 5,500 | 19,522 | 567 | 77 | | | 341 | 81,530 |
| Canal Zone (Panama) | 46,000 | 4 | 875 | 3,785 | | | | 1,759 | 455 | 36 | | | | 20,155 | 27,065 |
| Guam | 27,000 | 1 | 419 | 17,056 | | 35 | | 1,332 | 1,318 | 6 | | | | 405 | 20,571 |
| The Territory of Hawaii | 505,000 | 9 | 151,177 | 166,160 | 12,741 | 6,476 | 332 | 28,492 | 51,280 | 4,890 | 319 | 30 | 4 | 1,679 | 423,580 |
| Puerto Rico | 2,211,000 | 13 | 110,983 | 97,052 | 9,803 | 29,539 | | 23,309 | 19,319 | 3,463 | 452 | 27 | 3,203 | 17,220 | 314,370 |
| American Samoa | 16,000 | 1 | 19 | 1,129 | | | | 84 | 180 | 1 | | | | 12 | 1,425 |
| Virgin Islands of the United States | 28,000 | 1 | 1,204 | 2,370 | | 20 | | 265 | 565 | 13 | | | | 38 | 4,475 |
| Total possessions | 2,933,000 | 48 | 284,641 | 320,731 | 22,967 | 38,027 | 332 | 60,741 | 92,639 | 8,976 | 848 | 57 | 3,207 | 39,850 | 873,016 |
| Total United States and possessions | 153,546,000 | 14,705 | 49,828,162 | 78,753,673 | 6,657,230 | 5,505,232 | 520,089 | 2,185,256 | 34,490,538 | 1,172,910 | 32,268 | 86,153 | 190,438 | 621,164 | 180,043,113 |

TABLE NO. 33.—*Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1949 (includes national, State commercial, savings, and private banks)*—Continued

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REPORT OF THE COMPTROLLER OF THE CURRENCY

LIABILITIES

[In thousands of dollars]

| Location | Demand deposits | Time deposits | Total deposits | Bills payable, rediscounts, and other liabilities for borrowed money | Acceptances executed by or for account of reporting banks and outstanding | Other liabilities | Capital stock ¹ | Surplus | Undivided profits | Reserves and retirement account for preferred stock and capital notes and debentures |
|-------------------------------|-----------------|---------------|----------------|--|---|-------------------|----------------------------|-----------|-------------------|--|
| Maine..... | 240,573 | 434,258 | 674,831 | 2,106 | ----- | 3,108 | 15,267 | 35,205 | 22,814 | 3,110 |
| New Hampshire..... | 146,327 | 387,063 | 533,390 | 25 | ----- | 2,081 | 7,394 | 33,567 | 20,264 | 5,320 |
| Vermont..... | 93,028 | 235,110 | 328,138 | 163 | ----- | 1,863 | 15,481 | 9,393 | 7,499 | 5,058 |
| Massachusetts..... | 3,372,155 | 4,001,982 | 7,374,137 | 1,237 | 21,275 | 46,797 | 110,633 | 379,254 | 254,342 | 32,060 |
| Rhode Island..... | 443,449 | 567,307 | 1,010,756 | ----- | 555 | 12,476 | 22,520 | 60,706 | 11,053 | 4,893 |
| Connecticut..... | 1,096,971 | 1,730,233 | 2,827,204 | 470 | 133 | 17,312 | 45,562 | 148,540 | 88,618 | 7,005 |
| Total New England States..... | 5,392,503 | 7,355,953 | 12,748,456 | 4,001 | 21,963 | 83,637 | 216,857 | 666,665 | 404,590 | 57,446 |
| New York..... | 26,511,743 | 15,408,237 | 41,919,980 | 4,921 | 135,751 | 638,238 | 873,091 | 2,351,661 | 786,950 | 88,641 |
| New Jersey..... | 2,532,269 | 2,555,588 | 5,087,857 | 200 | 362 | 28,477 | 111,498 | 196,207 | 59,424 | 27,453 |
| Pennsylvania..... | 6,975,856 | 4,126,576 | 11,102,432 | 1,707 | 6,679 | 59,468 | 322,678 | 632,928 | 184,888 | 60,753 |
| Delaware..... | 406,200 | 155,632 | 561,832 | 228 | 5 | 3,278 | 12,224 | 30,398 | 10,056 | 12,139 |
| Maryland..... | 1,155,758 | 821,040 | 1,976,798 | 50 | 433 | 10,540 | 34,651 | 81,293 | 47,254 | 8,093 |
| District of Columbia..... | 826,700 | 211,081 | 1,037,781 | ----- | ----- | 7,117 | 21,050 | 35,075 | 12,036 | 2,600 |
| Total Eastern States..... | 38,408,526 | 23,278,154 | 61,686,680 | 7,106 | 143,230 | 747,118 | 1,375,192 | 3,327,562 | 1,100,608 | 199,679 |
| Virginia..... | 1,249,428 | 610,530 | 1,859,958 | 920 | 332 | 12,451 | 50,236 | 63,601 | 25,763 | 8,952 |
| West Virginia..... | 644,782 | 258,529 | 903,311 | 1,466 | ----- | 3,719 | 25,315 | 37,437 | 12,929 | 4,159 |
| North Carolina..... | 1,384,498 | 397,146 | 1,781,644 | 1,106 | 17 | 20,013 | 29,735 | 66,734 | 20,004 | 8,828 |
| South Carolina..... | 565,319 | 88,845 | 654,164 | ----- | 83 | 3,111 | 15,359 | 17,258 | 7,072 | 1,892 |
| Georgia..... | 1,305,026 | 319,264 | 1,624,290 | 507 | 62 | 15,843 | 39,640 | 48,428 | 21,170 | 12,203 |
| Florida..... | 1,411,451 | 332,742 | 1,744,193 | 90 | 40 | 7,970 | 40,551 | 52,779 | 16,080 | 7,561 |
| Alabama..... | 944,730 | 257,007 | 1,201,737 | 191 | 1,906 | 6,013 | 26,845 | 35,917 | 18,926 | 5,417 |
| Mississippi..... | 631,946 | 132,770 | 764,716 | 150 | 17 | 1,972 | 16,225 | 30,800 | 1,081 | 1,176 |
| Louisiana..... | 1,446,233 | 286,104 | 1,732,337 | 62 | 9,299 | 7,126 | 30,015 | 42,093 | 18,761 | 2,824 |
| Texas..... | 6,048,676 | 661,633 | 6,710,309 | 7 | 10,692 | 22,330 | 148,553 | 154,636 | 73,062 | 21,672 |
| Arkansas..... | 700,916 | 98,691 | 799,607 | ----- | ----- | 2,046 | 17,753 | 20,555 | 13,432 | 2,537 |
| Kentucky..... | 1,320,745 | 226,374 | 1,547,119 | 51 | ----- | 7,079 | 38,513 | 55,218 | 19,097 | 3,334 |
| Tennessee..... | 1,490,887 | 455,267 | 1,946,154 | 25 | 723 | 10,015 | 40,622 | 58,139 | 23,483 | 6,097 |
| Total Southern States..... | 19,144,637 | 4,124,902 | 23,269,539 | 4,575 | 23,171 | 119,688 | 519,362 | 683,595 | 270,860 | 86,652 |

| | | | | | | | | | | |
|---|-------------|------------|-------------|--------|---------|-----------|-----------|-----------|-----------|---------|
| Ohio..... | 4,609,361 | 2,882,455 | 7,491,816 | 679 | 185 | 39,317 | 161,053 | 230,353 | 80,918 | 17,056 |
| Indiana..... | 2,186,678 | 921,216 | 3,107,894 | ----- | 40 | 12,649 | 60,098 | 83,624 | 42,716 | 9,179 |
| Illinois..... | 9,309,884 | 3,128,195 | 12,438,079 | 36 | 7,988 | 73,084 | 271,085 | 331,285 | 110,894 | 81,224 |
| Michigan..... | 3,072,616 | 2,178,864 | 5,251,480 | ----- | 116 | 34,983 | 102,903 | 131,892 | 57,999 | 20,864 |
| Wisconsin..... | 1,700,816 | 1,268,476 | 2,969,292 | 45 | 125 | 7,584 | 65,878 | 74,366 | 41,870 | 11,868 |
| Minnesota..... | 1,934,619 | 1,036,961 | 2,971,580 | ----- | 562 | 18,623 | 57,278 | 93,802 | 35,504 | 17,442 |
| Iowa..... | 1,703,180 | 531,529 | 2,234,709 | 200 | 28 | 3,016 | 44,194 | 58,706 | 36,548 | 9,590 |
| Missouri..... | 3,518,791 | 690,209 | 4,209,000 | 100 | 753 | 20,810 | 101,230 | 97,777 | 70,036 | 9,027 |
| Total Middle Western States..... | 28,035,945 | 12,637,905 | 40,673,850 | 1,060 | 9,797 | 210,066 | 863,719 | 1,101,805 | 476,485 | 176,250 |
| North Dakota..... | 410,440 | 165,058 | 575,498 | 50 | ----- | 1,767 | 10,298 | 9,846 | 8,106 | 4,718 |
| South Dakota..... | 407,271 | 89,377 | 496,648 | ----- | ----- | 1,416 | 8,783 | 10,545 | 7,864 | 1,527 |
| Nebraska..... | 1,125,469 | 139,586 | 1,265,055 | 620 | 10 | 2,552 | 28,154 | 28,187 | 17,667 | 5,972 |
| Kansas..... | 1,445,344 | 166,289 | 1,611,633 | 400 | ----- | 3,317 | 33,631 | 40,380 | 23,628 | 2,866 |
| Montana..... | 487,217 | 98,697 | 585,914 | ----- | ----- | 1,888 | 9,685 | 9,162 | 6,134 | 731 |
| Wyoming..... | 209,470 | 46,614 | 256,084 | ----- | ----- | 796 | 3,759 | 6,896 | 3,279 | 867 |
| Colorado..... | 901,629 | 224,145 | 1,125,774 | 272 | 5 | 4,421 | 21,091 | 27,692 | 17,683 | 5,273 |
| New Mexico..... | 280,208 | 43,981 | 324,189 | ----- | 70 | 635 | 7,110 | 6,035 | 666 | 3,108 |
| Oklahoma..... | 1,530,421 | 122,900 | 1,653,321 | 2,001 | 173 | 5,615 | 35,098 | 41,030 | 33,297 | 5,747 |
| Total Western States..... | 6,797,469 | 1,096,647 | 7,894,116 | 3,343 | 258 | 22,407 | 157,609 | 179,773 | 120,324 | 30,809 |
| Washington..... | 1,359,450 | 732,684 | 2,092,134 | ----- | 212 | 9,886 | 33,106 | 49,948 | 29,090 | 15,126 |
| Oregon..... | 898,736 | 392,617 | 1,291,353 | ----- | 419 | 7,171 | 19,969 | 33,834 | 29,338 | 484 |
| California..... | 7,376,289 | 5,860,439 | 13,236,728 | ----- | 19,233 | 166,434 | 293,415 | 283,236 | 166,534 | 28,241 |
| Idaho..... | 326,131 | 102,658 | 428,789 | ----- | ----- | 1,860 | 8,030 | 8,230 | 4,789 | 838 |
| Utah..... | 381,798 | 181,851 | 563,649 | ----- | ----- | 2,468 | 12,177 | 13,930 | 7,484 | 1,944 |
| Nevada..... | 105,719 | 60,111 | 165,830 | ----- | ----- | 1,164 | 2,413 | 2,710 | 4,770 | 15 |
| Arizona..... | 317,132 | 98,930 | 416,062 | ----- | ----- | 4,235 | 7,115 | 10,371 | 3,745 | 1,685 |
| Total Pacific States..... | 10,765,255 | 7,429,290 | 18,194,545 | ----- | 19,864 | 193,218 | 376,225 | 402,259 | 245,750 | 48,333 |
| Total United States (exclusive of possessions)..... | 108,544,335 | 55,922,851 | 164,467,186 | 20,085 | 218,283 | 1,376,134 | 3,508,964 | 6,361,659 | 2,618,617 | 599,169 |
| Alaska..... | 53,437 | 22,748 | 76,185 | ----- | ----- | 126 | 1,325 | 1,750 | 1,442 | 702 |
| Canal Zone (Panama)..... | 24,349 | 2,692 | 27,041 | ----- | ----- | 24 | ----- | ----- | ----- | ----- |
| Guam..... | 10,122 | 9,366 | 19,488 | ----- | ----- | 57 | 200 | 600 | 226 | ----- |
| The Territory of Hawaii..... | 185,458 | 205,952 | 391,410 | 4 | 940 | 11,267 | 11,105 | 4,258 | 4,596 | ----- |
| Puerto Rico..... | 155,116 | 102,268 | 257,384 | 7,110 | 3,203 | 7,488 | 26,775 | 9,945 | 1,384 | 1,081 |
| American Samoa..... | 905 | 387 | 1,292 | ----- | ----- | ----- | 50 | 65 | 14 | 4 |
| Virgin Islands of the United States..... | 2,103 | 1,955 | 4,058 | ----- | ----- | 25 | 150 | 75 | 45 | 122 |
| Total possessions..... | 431,490 | 345,368 | 776,858 | 7,110 | 3,207 | 8,660 | 39,767 | 23,540 | 7,369 | 6,505 |
| Total United States and possessions..... | 108,975,825 | 56,268,219 | 165,244,044 | 27,195 | 221,490 | 1,384,794 | 3,548,731 | 6,385,199 | 2,625,986 | 605,674 |

¹ Includes capital notes and debentures. (See classification on pp. 126 and 127.)

TABLE NO. 33.—*Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1949 (includes national, State commercial, savings, and private banks)*—Continued

[In thousands of dollars]

| Location | Loans and discounts | | | | | | | | | | | | | |
|-------------------------------|---|---|------------------------------|--|---|---|---|-----------------------------------|--|-------------------|--|-------------------------|-------------------------------|--------------|
| | Commer- cial and industrial loans (in- cluding open- market paper) | Loans to farmers directly guaranteed by the Com- modity Credit Corpora- tion | Other loans to farmers | Loans to brokers and dealers in securities | Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities | Real-estate loans | | | Other loans to individu- als (con- sumer loans) | Loans to banks | All other loans (in- cluding over- drafts) | Total gross loans | Less valuation reserves | Net loans |
| | | | | | | Secured by farm land (including improve- ments) | Secured by residential properties (other than farm) | Secured by other properties | | | | | | |
| Maine..... | 54,154 | 3,542 | 7,926 | 130 | 2,285 | 4,458 | 86,192 | 16,316 | 36,856 | 287 | 4,003 | 216,149 | 1,687 | 214,462 |
| New Hampshire..... | 32,182 | ----- | 2,288 | 17 | 1,677 | 2,656 | 140,346 | 7,875 | 22,310 | 35 | 2,312 | 211,698 | 442 | 211,256 |
| Vermont..... | 18,622 | 27 | 10,751 | ----- | 2,898 | 14,973 | 98,600 | 16,426 | 25,256 | ----- | 2,533 | 190,086 | 1,131 | 188,955 |
| Massachusetts..... | 641,249 | 826 | 4,462 | 29,004 | 29,070 | 7,092 | 1,067,555 | 259,371 | 294,112 | 2,378 | 38,679 | 2,363,798 | 35,370 | 2,328,428 |
| Rhode Island..... | 80,915 | ----- | 727 | 236 | 3,712 | 1,524 | 139,257 | 31,503 | 30,545 | ----- | 11,159 | 299,578 | 2,728 | 296,850 |
| Connecticut..... | 131,541 | 29 | 4,391 | 852 | 8,571 | 5,599 | 487,308 | 57,204 | 122,524 | 970 | 8,631 | 827,620 | 11,619 | 816,001 |
| Total New England States..... | 958,663 | 4,424 | 30,545 | 30,239 | 48,213 | 36,302 | 2,009,258 | 388,695 | 531,603 | 3,670 | 67,317 | 4,108,929 | 52,977 | 4,055,952 |
| New York..... | 5,517,528 | 3,168 | 54,605 | 1,464,394 | 275,458 | 36,426 | 4,317,638 | 981,838 | 1,242,855 | 81,542 | 287,498 | 14,262,950 | 362,389 | 13,900,561 |
| New Jersey..... | 260,198 | 361 | 8,811 | 7,824 | 15,814 | 12,722 | 587,812 | 107,915 | 296,968 | 300 | 18,249 | 1,316,974 | 19,917 | 1,297,057 |
| Pennsylvania..... | 1,193,941 | 898 | 40,497 | 29,938 | 53,054 | 47,861 | 771,658 | 188,908 | 637,233 | 170 | 72,385 | 3,036,543 | 44,147 | 2,992,396 |
| Delaware..... | 47,193 | 459 | 2,648 | 2,275 | 3,352 | 6,987 | 53,623 | 11,936 | 32,315 | ----- | 1,853 | 162,641 | 454 | 162,187 |
| Maryland..... | 103,579 | 752 | 9,750 | 1,132 | 16,481 | 16,797 | 132,578 | 44,385 | 103,804 | 13 | 14,576 | 443,847 | 3,365 | 440,482 |
| District of Columbia..... | 93,439 | ----- | 15 | 1,514 | 3,323 | 118 | 68,747 | 29,326 | 76,637 | ----- | 14,370 | 287,489 | 2,091 | 285,398 |
| Total Eastern States..... | 7,215,878 | 5,638 | 116,326 | 1,507,077 | 367,482 | 120,911 | 5,932,056 | 1,364,308 | 2,389,812 | 82,025 | 408,931 | 19,510,444 | 432,363 | 19,078,081 |
| Virginia..... | 187,145 | 1,069 | 26,154 | 2,214 | 10,393 | 28,177 | 168,765 | 41,984 | 195,931 | 1,489 | 19,487 | 682,808 | 5,878 | 676,930 |
| West Virginia..... | 55,511 | ----- | 5,824 | 114 | 6,867 | 10,719 | 93,286 | 22,252 | 77,674 | 138 | 3,672 | 276,057 | 2,983 | 273,074 |
| North Carolina..... | 222,172 | 2,219 | 12,943 | 9,943 | 21,628 | 20,945 | 66,536 | 35,806 | 167,526 | 605 | 8,667 | 568,990 | 7,615 | 561,375 |
| South Carolina..... | 57,196 | 4,848 | 7,397 | 484 | 2,617 | 5,879 | 28,101 | 12,253 | 42,673 | ----- | 8,238 | 169,686 | 1,731 | 167,955 |
| Georgia..... | 244,417 | 23,202 | 20,682 | 3,017 | 17,497 | 19,747 | 93,405 | 26,674 | 159,296 | 2,924 | 21,735 | 632,596 | 5,087 | 627,509 |
| Florida..... | 150,428 | ----- | 11,251 | 1,558 | 15,872 | 6,542 | 54,262 | 27,174 | 102,208 | 364 | 13,894 | 383,553 | 3,519 | 380,034 |
| Alabama..... | 131,177 | 16,090 | 25,136 | 1,524 | 4,525 | 14,333 | 59,581 | 16,434 | 91,976 | ----- | 13,988 | 374,764 | 4,531 | 370,233 |
| Mississippi..... | 64,580 | 10,577 | 18,675 | 843 | 5,370 | 13,572 | 23,038 | 11,443 | 44,520 | ----- | 5,269 | 197,887 | 2,181 | 195,706 |
| Louisiana..... | 181,147 | 15,316 | 13,032 | 2,177 | 4,317 | 10,335 | 45,654 | 27,722 | 93,571 | 662 | 20,950 | 414,883 | 5,167 | 409,716 |
| Texas..... | 1,008,828 | 205,848 | 180,235 | 7,239 | 64,512 | 27,218 | 122,023 | 68,266 | 434,052 | 109 | 58,709 | 2,177,039 | 18,389 | 2,158,650 |
| Arkansas..... | 44,280 | 25,133 | 24,581 | 852 | 1,359 | 9,272 | 24,695 | 10,434 | 49,193 | 41 | 3,002 | 192,842 | 993 | 191,849 |
| Kentucky..... | 142,948 | 1,596 | 44,560 | 725 | 7,745 | 46,465 | 75,578 | 27,727 | 119,772 | 127 | 14,221 | 481,464 | 5,224 | 476,240 |
| Tennessee..... | 302,244 | 13,719 | 32,431 | 3,844 | 15,475 | 30,084 | 67,541 | 26,931 | 178,391 | 1,065 | 13,661 | 685,386 | 7,700 | 677,686 |
| Total Southern States..... | 2,792,073 | 319,617 | 422,901 | 34,534 | 178,177 | 243,288 | 922,465 | 355,100 | 1,756,783 | 7,524 | 205,493 | 7,237,955 | 70,998 | 7,166,957 |

| | | | | | | | | | | | | | | |
|---|------------|-----------|-----------|-----------|---------|---------|------------|-----------|-----------|--------|-----------|------------|---------|------------|
| Ohio..... | 585,009 | 13,696 | 52,858 | 33,028 | 73,234 | 73,568 | 620,304 | 125,583 | 444,231 | 1,073 | 48,417 | 2,071,001 | 29,021 | 2,041,980 |
| Indiana..... | 172,574 | 8,973 | 57,458 | 841 | 8,264 | 45,734 | 234,539 | 42,039 | 155,804 | 255 | 11,897 | 738,378 | 7,787 | 730,621 |
| Illinois..... | 1,473,361 | 22,028 | 120,218 | 109,195 | 74,898 | 32,181 | 337,432 | 79,967 | 449,441 | 395 | 47,717 | 2,746,333 | 35,823 | 2,711,010 |
| Michigan..... | 290,869 | 5,498 | 48,684 | 12,146 | 17,580 | 37,565 | 512,781 | 107,521 | 325,499 | ----- | 40,874 | 1,399,017 | 12,215 | 1,386,802 |
| Wisconsin..... | 214,294 | 173 | 58,243 | 646 | 9,524 | 48,926 | 228,055 | 62,182 | 115,158 | 42 | 24,203 | 761,446 | 12,189 | 749,257 |
| Minnesota..... | 229,987 | 47,257 | 95,656 | 2,993 | 10,012 | 43,023 | 206,957 | 46,144 | 165,115 | 73 | 35,342 | 882,559 | 9,746 | 872,813 |
| Iowa..... | 124,172 | 76,446 | 183,209 | 1,625 | 8,309 | 53,605 | 125,807 | 29,317 | 95,361 | 70 | 7,979 | 705,900 | 5,566 | 700,344 |
| Missouri..... | 477,616 | 58,722 | 100,622 | 4,813 | 19,511 | 36,851 | 297,999 | 72,893 | 274,967 | 76 | 31,283 | 1,375,353 | 9,974 | 1,365,379 |
| Total Middle Western States..... | 3,567,882 | 232,793 | 716,948 | 165,287 | 221,332 | 371,453 | 2,563,874 | 565,646 | 2,025,576 | 1,984 | 247,712 | 10,680,487 | 122,281 | 10,558,206 |
| North Dakota..... | 14,334 | 36,558 | 24,433 | ----- | 860 | 3,151 | 10,947 | 3,584 | 17,274 | ----- | 435 | 111,576 | 1,120 | 110,456 |
| South Dakota..... | 17,255 | 25,675 | 42,125 | 36 | 1,032 | 4,043 | 19,496 | 4,406 | 19,058 | ----- | 1,127 | 134,253 | 2,212 | 132,041 |
| Nebraska..... | 73,537 | 61,570 | 107,156 | 779 | 6,396 | 9,462 | 21,551 | 9,275 | 43,070 | 404 | 6,715 | 339,915 | 4,124 | 335,791 |
| Kansas..... | 98,031 | 107,826 | 130,199 | 1,150 | 3,674 | 18,672 | 50,416 | 12,059 | 73,239 | ----- | 9,623 | 504,889 | 1,936 | 502,953 |
| Montana..... | 21,767 | 15,205 | 22,626 | ----- | 852 | 2,316 | 18,967 | 5,586 | 23,969 | ----- | 1,455 | 112,743 | 2,023 | 110,720 |
| Wyoming..... | 13,735 | 5,655 | 17,032 | ----- | 522 | 1,942 | 12,733 | 4,814 | 9,931 | ----- | 366 | 66,730 | 430 | 66,300 |
| Colorado..... | 81,767 | 26,401 | 67,328 | 122 | 2,230 | 4,726 | 36,022 | 16,516 | 59,778 | ----- | 7,301 | 302,191 | 1,814 | 300,377 |
| New Mexico..... | 28,829 | 7,803 | 17,387 | ----- | 1,169 | 2,188 | 20,179 | 4,834 | 22,355 | ----- | 1,027 | 105,771 | 1,263 | 104,508 |
| Oklahoma..... | 172,998 | 71,107 | 62,135 | 556 | 1,772 | 10,437 | 33,908 | 12,920 | 92,777 | 5 | 6,022 | 464,637 | 2,579 | 462,058 |
| Total Western States..... | 522,253 | 357,800 | 490,421 | 2,643 | 18,507 | 56,937 | 224,219 | 73,994 | 361,451 | 409 | 34,071 | 2,142,705 | 17,501 | 2,125,204 |
| Washington..... | 246,872 | 38,854 | 23,181 | 1,419 | 3,363 | 14,109 | 165,766 | 50,928 | 118,585 | ----- | 10,525 | 673,602 | 6,370 | 667,232 |
| Oregon..... | 138,347 | 6,544 | 20,045 | 143 | 2,923 | 8,492 | 75,084 | 26,791 | 98,424 | ----- | 5,013 | 381,806 | 1,991 | 379,815 |
| California..... | 1,515,635 | 9,220 | 154,732 | 20,703 | 31,620 | 77,689 | 2,115,805 | 275,179 | 745,682 | 2,400 | 75,560 | 5,024,225 | 77,607 | 4,946,618 |
| Idaho..... | 32,656 | 25,371 | 22,701 | 72 | 541 | 3,825 | 35,147 | 8,767 | 22,393 | ----- | 2,735 | 154,208 | 1,505 | 152,703 |
| Utah..... | 47,952 | 3,254 | 21,010 | 771 | 1,620 | 7,150 | 54,582 | 16,485 | 36,560 | ----- | 5,892 | 195,276 | 1,825 | 193,451 |
| Nevada..... | 7,349 | ----- | 4,025 | ----- | 532 | 1,025 | 19,859 | 6,317 | 12,287 | ----- | 732 | 52,126 | 160 | 51,966 |
| Arizona..... | 49,551 | 5 | 25,984 | 264 | 1,249 | 2,038 | 48,821 | 4,571 | 34,830 | ----- | 800 | 168,113 | 777 | 167,336 |
| Total Pacific States..... | 2,038,362 | 83,248 | 271,678 | 23,372 | 41,848 | 114,328 | 2,515,064 | 389,038 | 1,068,761 | 2,400 | 101,257 | 6,649,356 | 90,235 | 6,559,121 |
| Total United States (exclusive of possessions)..... | 17,095,111 | 1,003,520 | 2,048,819 | 1,763,152 | 875,559 | 943,219 | 14,166,936 | 3,136,781 | 8,133,986 | 98,012 | 1,064,781 | 50,329,876 | 786,355 | 49,543,521 |
| Alaska..... | 9,659 | ----- | 2 | ----- | 6 | 20 | 5,804 | 2,864 | 1,764 | ----- | 106 | 20,225 | 261 | 19,964 |
| Canal Zone (Panama)..... | 753 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 121 | ----- | 1 | 875 | ----- | 875 |
| Guam..... | 145 | ----- | ----- | ----- | ----- | ----- | 7 | ----- | 267 | ----- | ----- | 419 | ----- | 419 |
| The Territory of Hawaii..... | 40,853 | ----- | 7,328 | 5 | 17,287 | 1,248 | 57,260 | 12,530 | 11,889 | ----- | 2,787 | 151,187 | 10 | 151,177 |
| Puerto Rico..... | 48,718 | 2 | 15,156 | ----- | 2,382 | 1,050 | 14,232 | 6,901 | 10,644 | 100 | 12,442 | 111,627 | 644 | 110,983 |
| American Samoa..... | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 19 | ----- | ----- | 19 | ----- | 19 |
| Virgin Islands of the United States..... | 195 | ----- | 9 | ----- | 7 | 106 | 537 | 133 | 217 | ----- | ----- | 1,204 | ----- | 1,204 |
| Total possessions..... | 100,323 | 2 | 22,495 | 5 | 19,682 | 2,424 | 77,840 | 22,428 | 24,921 | 100 | 15,336 | 285,556 | 915 | 284,641 |
| Total United States and possessions..... | 17,195,434 | 1,003,522 | 2,071,314 | 1,763,157 | 895,241 | 945,643 | 14,244,776 | 3,159,209 | 8,158,907 | 98,112 | 1,080,117 | 50,615,432 | 787,270 | 49,828,162 |

TABLE NO. 33.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1949 (includes national, State commercial, savings, and private banks)—Continued

[In thousands of dollars]

| Location | Capital | | | Demand deposits | | | | | | Time deposits | | | | | |
|-------------------------------|------------------------------|-----------------|--------------|---|------------------|-----------------------------------|------------------------|----------------------------|---|---|------------------|----------------|-----------------------------------|------------------------|----------------------------|
| | Capital notes and debentures | Preferred stock | Common stock | Individuals, partnerships, and corporations | U. S. Government | States and political subdivisions | Banks in United States | Banks in foreign countries | Certified and cashiers' checks, etc. ¹ | Individuals, partnerships, and corporations | U. S. Government | Postal savings | States and political subdivisions | Banks in United States | Banks in foreign countries |
| Maine..... | | 237 | 15,030 | 200,383 | 6,486 | 20,183 | 8,448 | 7 | 5,066 | 431,446 | 990 | 6 | 1,816 | | |
| New Hampshire..... | | 12 | 7,382 | 114,966 | 4,165 | 14,488 | 7,632 | | 5,076 | 385,976 | 907 | 20 | 160 | | |
| Vermont..... | 5,033 | 1,959 | 8,489 | 78,120 | 2,041 | 9,040 | 1,551 | 1 | 2,275 | 233,055 | 234 | 8 | 1,769 | 44 | |
| Massachusetts..... | | 1,103 | 109,530 | 2,624,063 | 97,979 | 246,742 | 304,492 | 27,559 | 71,320 | 3,992,056 | 5,525 | 133 | 4,180 | 88 | |
| Rhode Island..... | | | 22,520 | 368,852 | 18,990 | 33,661 | 11,553 | 1,798 | 8,595 | 566,193 | 623 | 50 | 213 | 228 | |
| Connecticut..... | | 320 | 45,242 | 926,755 | 39,399 | 59,824 | 37,322 | 57 | 33,614 | 1,727,953 | 1,599 | 45 | 621 | 15 | |
| Total New England States..... | 5,033 | 3,631 | 208,193 | 4,313,139 | 169,060 | 383,938 | 370,998 | 29,422 | 125,946 | 7,336,679 | 9,878 | 262 | 8,759 | 375 | |
| New York..... | 35,094 | 13,140 | 824,857 | 19,804,389 | 758,801 | 621,288 | 3,209,194 | 1,123,216 | 994,855 | 15,016,382 | 49,082 | | 72,937 | 157,947 | 111,889 |
| New Jersey..... | 300 | 16,343 | 94,855 | 2,061,346 | 78,657 | 279,170 | 51,865 | 566 | 60,665 | 2,525,996 | 6,911 | | 21,954 | 727 | |
| Pennsylvania..... | | 2,064 | 320,614 | 5,782,215 | 218,595 | 261,689 | 594,986 | 17,966 | 100,405 | 3,986,565 | 1,473 | 616 | 136,619 | 1,303 | |
| Delaware..... | 25 | | 12,199 | 324,440 | 29,810 | 38,058 | 4,642 | | 9,250 | 148,894 | 383 | | 6,355 | | |
| Maryland..... | 201 | 688 | 33,762 | 906,393 | 47,493 | 94,255 | 97,563 | 1,126 | 8,928 | 812,079 | 5,376 | 22 | 3,538 | 25 | |
| District of Columbia..... | | | 21,050 | 733,334 | 20,124 | 117 | 52,056 | 3,188 | 17,881 | 206,306 | 3,750 | 1,025 | | | |
| Total Eastern States..... | 35,620 | 32,235 | 1,307,337 | 29,612,117 | 1,153,480 | 1,294,577 | 4,010,306 | 1,146,062 | 1,191,984 | 22,696,222 | 66,975 | 1,663 | 241,403 | 160,002 | 111,889 |
| Virginia..... | | 1,452 | 48,784 | 925,232 | 31,012 | 107,666 | 158,189 | 157 | 27,172 | 562,705 | 13,276 | 290 | 33,809 | 450 | |
| West Virginia..... | 430 | | 24,885 | 481,658 | 20,421 | 82,422 | 37,672 | | 22,609 | 255,609 | 1,338 | 269 | 905 | 408 | |
| North Carolina..... | | 532 | 29,203 | 987,320 | 41,040 | 111,621 | 220,495 | 67 | 23,955 | 344,143 | 4,785 | 150 | 47,352 | 716 | |
| South Carolina..... | 88 | 205 | 15,066 | 456,599 | 10,961 | 70,042 | 20,549 | | 7,168 | 86,606 | 647 | 12 | 1,270 | 310 | |
| Georgia..... | 139 | | 39,501 | 970,376 | 25,657 | 117,400 | 177,066 | 78 | 14,449 | 313,544 | 4,109 | 341 | 770 | 500 | |
| Florida..... | | 76 | 40,475 | 1,060,309 | 18,992 | 193,975 | 130,698 | 2,282 | 15,195 | 324,947 | 2,442 | 302 | 4,256 | 795 | |
| Alabama..... | | 23 | 26,822 | 721,521 | 17,586 | 128,337 | 69,687 | 390 | 7,209 | 253,878 | 1,840 | 32 | 412 | 845 | |
| Mississippi..... | 10 | 1,770 | 14,445 | 469,582 | 7,148 | 98,059 | 53,640 | | 3,517 | 131,709 | 1,059 | | 2 | | |
| Louisiana..... | 10 | 533 | 29,472 | 944,581 | 19,008 | 251,797 | 210,565 | 6,837 | 13,445 | 277,956 | 760 | 486 | 5,702 | 1,200 | |
| Texas..... | 229 | 200 | 148,124 | 4,416,513 | 71,079 | 514,350 | 912,444 | 10,160 | 124,130 | 532,142 | 7,472 | 378 | 119,051 | 2,590 | |
| Arkansas..... | | 179 | 17,574 | 544,224 | 7,629 | 73,041 | 60,842 | | 5,180 | 97,909 | 276 | 38 | 348 | 120 | |
| Kentucky..... | | 570 | 37,943 | 1,039,353 | 18,840 | 96,481 | 155,007 | | 11,064 | 223,216 | 1,816 | 21 | 1,233 | 88 | |
| Tennessee..... | | 998 | 39,624 | 1,016,525 | 21,375 | 155,044 | 281,408 | 88 | 16,447 | 438,143 | 2,985 | 196 | 11,539 | 2,404 | |
| Total Southern States..... | 906 | 6,538 | 511,918 | 14,033,793 | 310,748 | 2,000,235 | 2,488,262 | 20,059 | 291,540 | 3,842,507 | 42,805 | 2,515 | 226,649 | 10,426 | |

| | | | | | | | | | | | | | | | |
|---|--------|--------|-----------|------------|-----------|-----------|------------|-----------|-----------|------------|---------|-------|-----------|---------|---------|
| Ohio..... | 755 | 3,775 | 156,523 | 3,738,026 | 188,084 | 284,449 | 297,750 | 4,540 | 96,512 | 2,729,088 | 3,534 | 345 | 148,460 | 1,028 | ----- |
| Indiana..... | 2,122 | 55 | 57,921 | 1,695,453 | 46,922 | 292,450 | 115,135 | 106 | 36,612 | 915,881 | 2,809 | 190 | 1,143 | 1,193 | ----- |
| Illinois..... | 253 | 1,569 | 269,263 | 7,057,158 | 350,254 | 481,327 | 1,270,099 | 41,035 | 110,011 | 2,979,308 | 5,230 | 105 | 143,242 | 310 | ----- |
| Michigan..... | ----- | 5,465 | 97,438 | 2,410,861 | 177,477 | 260,229 | 171,934 | 4,862 | 47,253 | 2,159,576 | 6,002 | 70 | 12,920 | 296 | ----- |
| Wisconsin..... | 2,171 | 1,835 | 61,872 | 1,378,923 | 57,496 | 106,866 | 125,525 | 443 | 31,563 | 1,259,174 | 4,257 | 131 | 4,419 | 495 | ----- |
| Minnesota..... | 119 | 1,130 | 56,029 | 1,381,665 | 57,302 | 170,111 | 293,887 | 2,788 | 28,866 | 1,025,689 | 1,156 | 283 | 6,891 | 3,942 | ----- |
| Iowa..... | ----- | 1,389 | 42,805 | 1,330,319 | 49,288 | 182,766 | 116,383 | ----- | 24,424 | 528,371 | 2,686 | 111 | 361 | ----- | ----- |
| Missouri..... | 955 | 415 | 99,860 | 2,441,425 | 68,075 | 261,593 | 715,657 | 6,134 | 25,907 | 681,365 | 1,087 | 130 | 7,472 | 155 | ----- |
| Total Middle Western States..... | 6,375 | 15,633 | 841,711 | 21,433,830 | 994,898 | 2,039,791 | 3,106,370 | 59,908 | 401,148 | 12,278,452 | 25,761 | 1,365 | 324,908 | 7,419 | ----- |
| North Dakota..... | 98 | 9 | 10,191 | 338,471 | 5,962 | 51,641 | 11,324 | 5 | 3,037 | 117,131 | 541 | 7 | 47,355 | 24 | ----- |
| South Dakota..... | 120 | ----- | 8,663 | 344,910 | 8,124 | 40,812 | 10,287 | ----- | 3,138 | 89,260 | 731 | 9 | 2,372 | 5 | ----- |
| Nebraska..... | 52 | 67 | 28,035 | 889,671 | 23,124 | 64,346 | 139,981 | 1 | 8,346 | 139,276 | 155 | 28 | 1,252 | 2 | ----- |
| Kansas..... | ----- | 125 | 33,506 | 1,060,670 | 20,383 | 268,656 | 83,907 | ----- | 11,728 | 162,975 | 1,715 | 48 | 1,518 | 33 | ----- |
| Montana..... | 25 | 95 | 9,565 | 366,718 | 6,572 | 75,744 | 31,840 | ----- | 6,343 | 97,943 | 124 | 31 | 589 | 10 | ----- |
| Wyoming..... | ----- | 248 | 3,511 | 160,003 | 2,895 | 30,051 | 13,642 | ----- | 2,879 | 46,060 | 483 | 23 | 48 | ----- | ----- |
| Colorado..... | 100 | 100 | 20,991 | 734,680 | 20,552 | 54,018 | 81,572 | 32 | 10,775 | 223,458 | 286 | 5 | 384 | 12 | ----- |
| New Mexico..... | ----- | 85 | 7,025 | 206,564 | 4,996 | 53,498 | 11,316 | ----- | 3,834 | 41,308 | 2,244 | 327 | 102 | ----- | ----- |
| Oklahoma..... | ----- | 5 | 35,093 | 1,115,401 | 35,330 | 195,886 | 161,424 | 403 | 21,977 | 118,099 | 1,744 | 109 | 1,845 | 1,103 | ----- |
| Total Western States..... | 295 | 734 | 156,580 | 5,217,088 | 127,938 | 834,652 | 545,293 | 441 | 72,057 | 1,032,510 | 8,023 | 587 | 54,338 | 1,189 | ----- |
| Washington..... | 87 | ----- | 33,019 | 1,103,380 | 38,698 | 119,509 | 79,079 | 3,057 | 15,727 | 726,065 | 6,171 | 18 | 4 | 426 | ----- |
| Oregon..... | 39 | ----- | 19,930 | 724,456 | 18,062 | 106,071 | 33,015 | 1,059 | 16,073 | 385,774 | 128 | 15 | 6,557 | 143 | ----- |
| California..... | ----- | 9,675 | 283,740 | 5,881,521 | 244,397 | 583,147 | 357,033 | 82,097 | 228,094 | 5,394,033 | 13,643 | 247 | 422,891 | 2,120 | 27,505 |
| Idaho..... | ----- | 55 | 7,975 | 252,424 | 5,023 | 59,378 | 5,723 | ----- | 3,583 | 101,924 | 653 | 11 | 30 | 40 | ----- |
| Utah..... | 82 | 110 | 11,985 | 271,910 | 3,965 | 56,742 | 44,875 | 2 | 4,304 | 180,813 | 543 | 25 | 400 | 70 | ----- |
| Nevada..... | ----- | ----- | 2,413 | 83,056 | 2,174 | 17,352 | 1,149 | ----- | 1,988 | 56,686 | 348 | ----- | 3,077 | ----- | ----- |
| Arizona..... | ----- | 700 | 6,415 | 252,560 | 5,812 | 49,160 | 2,672 | 1,294 | 5,634 | 97,659 | 250 | 19 | 1,002 | ----- | ----- |
| Total Pacific States..... | 208 | 10,540 | 365,477 | 8,569,307 | 318,131 | 991,359 | 523,546 | 87,509 | 275,403 | 6,942,954 | 21,736 | 335 | 433,961 | 2,799 | 27,505 |
| Total United States (exclusive of possessions)..... | 48,437 | 69,311 | 3,391,216 | 83,179,274 | 3,074,255 | 7,544,552 | 11,044,775 | 1,343,401 | 2,358,078 | 54,129,324 | 175,178 | 6,727 | 1,290,018 | 182,210 | 139,394 |
| Alaska..... | ----- | ----- | 1,325 | 42,835 | 4,836 | 3,867 | 1,306 | ----- | 593 | 18,573 | 3,005 | 22 | 1,142 | 6 | ----- |
| Canal Zone (Panama)..... | ----- | ----- | ----- | 9,742 | 14,526 | ----- | 10 | 32 | 39 | 2,692 | ----- | ----- | ----- | ----- | ----- |
| Guam..... | ----- | 200 | 7,658 | 2,300 | ----- | ----- | ----- | ----- | 164 | 9,366 | ----- | ----- | ----- | ----- | ----- |
| The Territory of Hawaii..... | ----- | 11,267 | 115,999 | 29,219 | 33,988 | 2,488 | ----- | 300 | 3,464 | 202,447 | 2,209 | 572 | 324 | ----- | ----- |
| Puerto Rico..... | ----- | 26,775 | 97,122 | 11,831 | 30,290 | 4,930 | ----- | 2,537 | 8,406 | 50,498 | 100 | 35 | 51,635 | ----- | ----- |
| American Samoa..... | ----- | 50 | 575 | 301 | ----- | ----- | ----- | 24 | 5 | 387 | ----- | ----- | ----- | ----- | ----- |
| Virgin Islands of the United States..... | ----- | 100 | 50 | 1,137 | 250 | 704 | 5 | ----- | 7 | 1,860 | ----- | ----- | 89 | 2 | 4 |
| Total possessions..... | ----- | 100 | 39,667 | 275,068 | 63,263 | 68,849 | 8,739 | 2,893 | 12,678 | 286,223 | 5,314 | 629 | 53,190 | 8 | 4 |
| Total United States and possessions..... | 48,437 | 69,411 | 3,430,883 | 83,454,342 | 3,137,518 | 7,613,401 | 11,053,514 | 1,346,294 | 2,370,756 | 54,415,547 | 180,492 | 7,356 | 1,343,208 | 182,218 | 139,398 |

¹ Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to reserve agents (transit account).

TABLE NO. 34.—Assets and liabilities of active national banks, Dec. 31, 1949

ASSETS

[In thousands of dollars]

| Location | Number of banks | Loans and discounts, including overdrafts | U. S. Government securities, direct and guaranteed | Obligations of States and political subdivisions | Other bonds, notes, and debentures | Corporate stocks, including stocks of Federal Reserve banks | Currency and coin | Balances with other banks, including reserve balances and cash items in process of collection | Bank premises owned, furniture and fixtures | Real estate owned other than bank premises | Investments and other assets indirectly representing bank premises or other real estate | Customers' liability on acceptances outstanding | Other assets | Total assets |
|-------------------------------|-----------------|---|--|--|------------------------------------|---|-------------------|---|---|--|---|---|--------------|--------------|
| Maine..... | 33 | 73,074 | 105,724 | 6,190 | 7,974 | 605 | 5,089 | 40,339 | 1,017 | 101 | 289 | ----- | 463 | 240,865 |
| New Hampshire..... | 51 | 65,906 | 67,171 | 6,576 | 5,507 | 435 | 5,164 | 42,189 | 1,599 | 55 | 53 | ----- | 112 | 194,767 |
| Vermont..... | 39 | 52,329 | 45,276 | 5,756 | 4,567 | 311 | 2,292 | 23,972 | 1,424 | 11 | 23 | ----- | 307 | 136,268 |
| Massachusetts..... | 118 | 843,057 | 1,447,726 | 66,900 | 55,225 | 6,051 | 43,964 | 683,034 | 24,543 | 122 | 338 | 19,307 | 17,480 | 3,207,747 |
| Rhode Island..... | 8 | 69,997 | 133,044 | 3,542 | 3,979 | 588 | 4,749 | 46,276 | 1,018 | ----- | ----- | 149 | 932 | 264,274 |
| Connecticut..... | 47 | 177,099 | 345,529 | 47,737 | 19,291 | 1,369 | 15,567 | 164,473 | 8,250 | 221 | 3 | 133 | 1,195 | 780,867 |
| Total New England States..... | 296 | 1,281,462 | 2,144,470 | 136,701 | 96,543 | 9,359 | 76,825 | 1,000,283 | 37,851 | 510 | 706 | 19,589 | 20,489 | 4,824,788 |
| New York..... | 382 | 3,676,450 | 5,521,795 | 617,648 | 362,023 | 42,019 | 86,212 | 3,139,845 | 86,613 | 562 | 1,856 | 43,487 | 90,524 | 13,669,034 |
| New Jersey..... | 208 | 538,206 | 1,227,306 | 151,224 | 84,184 | 4,255 | 42,439 | 374,144 | 20,848 | 197 | 1,677 | 229 | 6,787 | 2,451,496 |
| Pennsylvania..... | 633 | 1,775,382 | 3,234,257 | 270,388 | 366,887 | 26,234 | 109,391 | 1,389,311 | 60,611 | 765 | 1,924 | 5,545 | 19,095 | 7,259,790 |
| Delaware..... | 13 | 13,883 | 18,255 | 921 | 1,638 | 144 | 870 | 7,326 | 1,479 | 1 | ----- | 53 | 83 | 43,570 |
| Maryland..... | 61 | 132,519 | 408,324 | 14,235 | 20,883 | 1,202 | 12,218 | 177,926 | 4,922 | 76 | 500 | 314 | 1,673 | 775,792 |
| District of Columbia..... | 9 | 145,982 | 319,259 | 1,916 | 23,527 | 835 | 11,591 | 163,368 | 7,152 | 79 | ----- | ----- | 808 | 674,517 |
| Total Eastern States..... | 1,306 | 6,283,422 | 10,729,196 | 1,056,332 | 859,142 | 74,689 | 262,721 | 5,251,920 | 180,625 | 1,680 | 5,957 | 49,575 | 118,940 | 24,874,199 |
| Virginia..... | 132 | 374,775 | 451,223 | 33,645 | 18,097 | 1,980 | 22,460 | 261,609 | 10,944 | 196 | 691 | 332 | 2,567 | 1,178,459 |
| West Virginia..... | 74 | 132,327 | 244,638 | 15,080 | 8,328 | 921 | 11,958 | 112,806 | 4,547 | 193 | 30 | ----- | 676 | 532,504 |
| North Carolina..... | 46 | 138,031 | 191,267 | 21,510 | 5,462 | 715 | 11,199 | 123,341 | 3,818 | 111 | 1 | 11 | 1,040 | 496,506 |
| South Carolina..... | 25 | 102,737 | 189,920 | 14,977 | 8,964 | 508 | 9,479 | 100,591 | 2,476 | 2 | 30 | ----- | 610 | 431,294 |
| Georgia..... | 51 | 343,981 | 308,697 | 39,247 | 18,312 | 1,403 | 13,040 | 263,323 | 7,887 | 385 | ----- | 17 | 2,275 | 998,567 |
| Florida..... | 61 | 246,650 | 591,326 | 63,971 | 15,509 | 1,931 | 22,765 | 334,447 | 13,211 | 232 | 83 | 40 | 3,519 | 1,293,684 |
| Alabama..... | 69 | 271,529 | 364,138 | 72,735 | 17,316 | 1,357 | 18,961 | 224,124 | 6,772 | 182 | 806 | 1,651 | 2,806 | 982,377 |
| Mississippi..... | 24 | 51,107 | 76,786 | 28,885 | 1,684 | 348 | 4,408 | 56,143 | 1,729 | 20 | ----- | ----- | 196 | 221,306 |
| Louisiana..... | 35 | 271,925 | 570,091 | 63,798 | 5,841 | 1,927 | 16,536 | 314,658 | 10,352 | 392 | 83 | 6,334 | 4,750 | 1,266,687 |
| Texas..... | 440 | 1,747,250 | 1,876,978 | 207,098 | 39,470 | 7,261 | 66,610 | 1,776,834 | 47,638 | 4,667 | 6,590 | 9,709 | 7,302 | 5,797,407 |
| Arkansas..... | 52 | 103,754 | 171,463 | 34,414 | 6,672 | 611 | 7,013 | 124,631 | 2,150 | 30 | 30 | ----- | 518 | 451,286 |
| Kentucky..... | 92 | 169,983 | 278,252 | 20,621 | 14,160 | 1,038 | 12,516 | 159,755 | 4,475 | 2 | 21 | ----- | 1,215 | 662,038 |
| Tennessee..... | 72 | 479,629 | 509,449 | 76,825 | 21,520 | 2,499 | 21,985 | 366,539 | 13,186 | 250 | 53 | 360 | 3,246 | 1,495,541 |
| Total Southern States..... | 1,173 | 4,435,678 | 5,824,228 | 692,806 | 181,275 | 22,499 | 238,930 | 4,218,801 | 129,185 | 6,662 | 8,418 | 18,454 | 30,720 | 15,807,656 |

| | | | | | | | | | | | | | | | |
|---|-------|------------|------------|-----------|-----------|---------|-----------|------------|---------|-------|--------|--------|---------|------------|------------|
| Ohio..... | 241 | 886,792 | 1,743,236 | 163,593 | 72,509 | 5,618 | 55,289 | 741,994 | 30,440 | 3 | 842 | 174 | 7,110 | 3,707,600 | |
| Indiana..... | 125 | 339,642 | 882,024 | 68,645 | 32,965 | 2,175 | 32,356 | 398,904 | 10,034 | 48 | 90 | | 3,742 | 1,770,625 | |
| Illinois..... | 382 | 2,063,276 | 4,677,903 | 348,953 | 191,239 | 14,094 | 78,048 | 2,254,996 | 32,058 | 161 | 722 | 6,253 | 25,044 | 9,692,747 | |
| Michigan..... | 78 | 645,329 | 1,412,965 | 95,772 | 77,666 | 3,663 | 40,297 | 575,405 | 13,691 | 95 | 1,195 | 43 | 8,437 | 2,874,558 | |
| Wisconsin..... | 95 | 274,416 | 802,171 | 45,249 | 47,231 | 1,803 | 17,530 | 317,162 | 9,006 | 6 | 35 | 110 | 4,680 | 1,519,399 | |
| Minnesota..... | 179 | 541,641 | 902,028 | 81,223 | 70,430 | 2,955 | 17,997 | 508,256 | 7,308 | 534 | 3,818 | 533 | 6,224 | 2,142,947 | |
| Iowa..... | 97 | 190,038 | 310,798 | 61,969 | 17,121 | 973 | 11,129 | 194,524 | 3,383 | 21 | 1,276 | 1 | 1,344 | 792,577 | |
| Missouri..... | 79 | 508,231 | 659,000 | 58,751 | 35,774 | 2,655 | 13,979 | 476,818 | 8,965 | 129 | 320 | 303 | 3,495 | 1,768,420 | |
| Total Middle Western States..... | 1,276 | 5,449,365 | 11,390,125 | 924,155 | 544,935 | 33,936 | 266,625 | 5,468,059 | 114,885 | | 997 | 8,298 | 7,417 | 24,268,873 | |
| North Dakota..... | 41 | 55,278 | 154,607 | 9,129 | 5,795 | 276 | 3,173 | 44,702 | 1,317 | | 10 | | 755 | 275,042 | |
| South Dakota..... | 35 | 67,606 | 126,570 | 9,841 | 7,109 | 288 | 3,309 | 55,451 | 1,389 | | | | 940 | 272,503 | |
| Nebraska..... | 125 | 219,651 | 404,593 | 48,256 | 18,849 | 1,105 | 8,415 | 247,932 | 5,148 | 26 | 57 | 10 | 1,896 | 955,938 | |
| Kansas..... | 174 | 255,099 | 361,365 | 54,440 | 20,300 | 1,101 | 9,407 | 235,940 | 3,937 | 49 | 102 | | 1,583 | 943,323 | |
| Montana..... | 39 | 48,547 | 173,781 | 7,345 | 4,880 | 288 | 4,435 | 69,747 | 2,175 | | | | 843 | 312,041 | |
| Wyoming..... | 24 | 42,442 | 82,150 | 6,913 | 1,765 | 203 | 3,306 | 47,105 | 918 | 28 | | | 219 | 185,049 | |
| Colorado..... | 77 | 206,832 | 419,135 | 24,034 | 14,393 | 1,045 | 10,391 | 226,161 | 2,683 | 32 | | | 2,007 | 906,713 | |
| New Mexico..... | 26 | 74,327 | 90,342 | 6,809 | 880 | 285 | 4,561 | 70,241 | 1,596 | 262 | | | 306 | 249,609 | |
| Oklahoma..... | 199 | 360,201 | 534,145 | 88,699 | 14,415 | 1,845 | 16,284 | 455,591 | 6,473 | 46 | 900 | 172 | 2,077 | 1,480,848 | |
| Total Western States..... | 740 | 1,329,983 | 2,346,688 | 255,466 | 88,386 | 6,436 | 63,281 | 1,452,870 | 25,636 | | 443 | 1,069 | 182 | 5,581,066 | |
| Washington..... | 37 | 512,723 | 673,184 | 121,558 | 26,904 | 1,797 | 24,212 | 376,034 | 11,277 | 291 | 475 | 191 | 4,140 | 1,752,786 | |
| Oregon..... | 20 | 329,415 | 522,210 | 85,278 | 9,392 | 1,363 | 12,939 | 230,265 | 13,953 | 7 | | 338 | 4,487 | 1,209,647 | |
| California..... | 94 | 3,845,035 | 4,074,280 | 438,765 | 200,111 | 15,240 | 79,059 | 1,755,319 | 74,354 | 1,481 | 25,765 | 10,671 | 34,907 | 10,554,987 | |
| Idaho..... | 14 | 109,031 | 161,217 | 6,331 | 763 | 352 | 4,993 | 57,103 | 2,610 | 25 | | | 105 | 342,530 | |
| Utah..... | 11 | 95,964 | 119,465 | 7,852 | 1,053 | 334 | 2,945 | 72,836 | 2,313 | | 740 | | 341 | 303,843 | |
| Nevada..... | 5 | 40,495 | 69,464 | 6,808 | 1,264 | 118 | 2,975 | 21,303 | 1,111 | 7 | | | 621 | 144,166 | |
| Arizona..... | 3 | 140,210 | 106,310 | 10,425 | 10,801 | 361 | 6,176 | 48,547 | 3,344 | | 403 | | 1,796 | 328,373 | |
| Total Pacific States..... | 184 | 5,072,873 | 5,726,130 | 677,017 | 250,288 | 19,565 | 133,299 | 2,561,407 | 108,962 | | 1,811 | 27,383 | 11,200 | 46,397 | 14,636,332 |
| Total United States (exclusive of possessions)..... | 4,975 | 23,852,783 | 38,160,837 | 3,742,477 | 2,020,569 | 166,484 | 1,041,681 | 19,953,340 | 597,144 | | 12,103 | 51,831 | 106,417 | 287,248 | 89,992,914 |
| Alaska..... | 4 | 7,272 | 17,461 | 314 | 173 | | 2,753 | 10,974 | 168 | 24 | | | 15 | 39,154 | |
| The Territory of Hawaii..... | 1 | 67,034 | 89,855 | 4,409 | 2,780 | 1 | 14,964 | 20,416 | 2,257 | 57 | | 4 | 859 | 202,636 | |
| Virgin Islands of the United States..... | 1 | 1,204 | 2,370 | | 20 | | 265 | 565 | 13 | | | | 38 | 4,475 | |
| Total possessions..... | 6 | 75,510 | 109,686 | 4,723 | 2,973 | 1 | 17,982 | 31,955 | 2,438 | | 81 | | 4 | 912 | 246,265 |
| Total United States and possessions..... | 4,981 | 23,928,293 | 38,270,523 | 3,747,200 | 2,023,542 | 166,485 | 1,059,663 | 19,985,295 | 599,582 | | 12,184 | 51,831 | 106,421 | 288,160 | 90,239,179 |

TABLE No. 34.—Assets and liabilities of active national banks, Dec. 31, 1949—Continued

LIABILITIES

[In thousands of dollars]

| Location | Demand deposits | Time deposits | Total deposits | Bills payable, rediscounts, and other liabilities for borrowed money | Acceptances executed by or for account of reporting banks and outstanding | Other liabilities | Capital stock ¹ | Surplus | Undivided profits | Reserves and retirement account for preferred stock |
|-------------------------------|-----------------|---------------|----------------|--|---|-------------------|----------------------------|-----------|-------------------|---|
| Maine..... | 128,580 | 86,493 | 215,073 | 1,346 | ----- | 1,262 | 8,140 | 9,871 | 4,254 | 919 |
| New Hampshire..... | 133,157 | 41,025 | 174,182 | ----- | ----- | 469 | 5,785 | 8,419 | 4,746 | 1,166 |
| Vermont..... | 58,369 | 62,918 | 121,287 | ----- | ----- | 1,008 | 4,753 | 4,853 | 3,011 | 1,356 |
| Massachusetts..... | 2,434,133 | 471,787 | 2,905,920 | 340 | 20,631 | 21,912 | 73,846 | 127,343 | 39,046 | 18,709 |
| Rhode Island..... | 218,620 | 20,336 | 238,956 | ----- | ----- | 1,414 | 8,820 | 10,675 | 3,851 | 409 |
| Connecticut..... | 554,188 | 164,775 | 718,963 | ----- | ----- | 4,066 | 20,981 | 23,290 | 10,217 | 3,217 |
| Total New England States..... | 3,527,047 | 847,334 | 4,374,381 | 1,686 | 20,913 | 30,131 | 122,325 | 184,451 | 65,125 | 25,776 |
| New York..... | 10,332,772 | 1,812,125 | 12,144,897 | 1,655 | 50,163 | 399,007 | 334,400 | 533,860 | 187,256 | 17,796 |
| New Jersey..... | 1,279,082 | 995,826 | 2,274,908 | 200 | 229 | 10,111 | 56,748 | 70,804 | 28,825 | 9,671 |
| Pennsylvania..... | 4,535,376 | 1,954,518 | 6,489,894 | 1,640 | 6,037 | 32,884 | 214,158 | 358,875 | 117,395 | 38,907 |
| Delaware..... | 24,647 | 13,146 | 37,793 | ----- | ----- | 51 | 1,710 | 3,092 | 843 | 81 |
| Maryland..... | 548,265 | 172,508 | 720,773 | ----- | 314 | 1,729 | 14,520 | 26,128 | 8,681 | 3,647 |
| District of Columbia..... | 535,242 | 100,058 | 635,300 | ----- | ----- | 3,174 | 11,400 | 16,500 | 7,082 | 1,061 |
| Total Eastern States..... | 17,255,384 | 5,048,181 | 22,303,565 | 3,495 | 56,743 | 446,956 | 632,936 | 1,009,259 | 350,082 | 71,163 |
| Virginia..... | 755,308 | 332,026 | 1,087,334 | 70 | 332 | 5,109 | 27,131 | 37,818 | 16,160 | 4,505 |
| West Virginia..... | 359,687 | 131,338 | 491,005 | 1,256 | ----- | 1,671 | 12,560 | 18,265 | 5,912 | 1,835 |
| North Carolina..... | 367,908 | 95,577 | 463,485 | ----- | 11 | 2,207 | 8,725 | 15,306 | 4,997 | 1,775 |
| South Carolina..... | 353,287 | 53,094 | 406,381 | ----- | ----- | 2,484 | 7,475 | 9,588 | 4,152 | 1,214 |
| Georgia..... | 772,973 | 161,017 | 933,990 | ----- | 17 | 6,790 | 19,222 | 23,455 | 8,075 | 7,018 |
| Florida..... | 1,007,450 | 199,832 | 1,207,282 | ----- | 40 | 5,476 | 27,625 | 36,825 | 10,628 | 5,808 |
| Alabama..... | 716,988 | 195,116 | 912,104 | ----- | ----- | 4,967 | 19,280 | 26,283 | 13,199 | 4,638 |
| Mississippi..... | 162,242 | 45,951 | 208,193 | ----- | ----- | 538 | 4,508 | 7,604 | 2,207 | 236 |
| Louisiana..... | 997,738 | 192,954 | 1,190,692 | ----- | 9,294 | 5,334 | 18,098 | 29,630 | 12,515 | 1,124 |
| Texas..... | 4,900,929 | 553,189 | 5,454,118 | ----- | 10,692 | 16,019 | 116,968 | 126,061 | 56,382 | 17,167 |
| Arkansas..... | 363,044 | 58,524 | 421,568 | ----- | ----- | 1,587 | 8,630 | 11,134 | 7,047 | 1,320 |
| Kentucky..... | 508,711 | 107,729 | 616,440 | ----- | ----- | 2,271 | 14,230 | 21,093 | 6,759 | 1,245 |
| Tennessee..... | 1,104,130 | 298,520 | 1,402,650 | ----- | 360 | 6,527 | 25,161 | 42,514 | 14,214 | 4,115 |
| Total Southern States..... | 12,370,375 | 2,424,867 | 14,795,242 | 1,326 | 22,652 | 60,980 | 309,613 | 405,576 | 160,247 | 52,020 |

| | | | | | | | | | | |
|---|------------|------------|------------|-------|---------|---------|-----------|-----------|-----------|---------|
| Ohio..... | 2,421,044 | 1,037,821 | 3,458,865 | 230 | 174 | 14,793 | 82,226 | 106,736 | 36,611 | 7,965 |
| Indiana..... | 1,245,434 | 420,686 | 1,666,140 | | | 6,991 | 28,890 | 42,751 | 21,437 | 5,316 |
| Illinois..... | 7,014,807 | 2,044,636 | 9,059,443 | | 7,453 | 39,864 | 209,077 | 257,292 | 67,078 | 52,540 |
| Michigan..... | 1,855,752 | 853,178 | 2,708,930 | | 43 | 20,213 | 42,430 | 68,645 | 24,772 | 9,525 |
| Wisconsin..... | 935,363 | 490,080 | 1,425,443 | | 110 | 4,201 | 27,205 | 33,407 | 22,475 | 6,558 |
| Minnesota..... | 1,486,383 | 506,383 | 1,992,766 | | 533 | 16,749 | 37,846 | 61,128 | 21,034 | 12,891 |
| Iowa..... | 597,807 | 147,839 | 745,646 | 125 | 1 | 1,543 | 13,199 | 19,596 | 9,854 | 2,613 |
| Missouri..... | 1,429,606 | 233,867 | 1,663,473 | | 366 | 5,454 | 32,453 | 38,430 | 25,105 | 3,139 |
| Total Middle Western States..... | 16,986,216 | 5,734,490 | 22,720,706 | 355 | 8,680 | 108,908 | 473,326 | 627,985 | 228,366 | 100,547 |
| North Dakota..... | 190,648 | 70,282 | 260,930 | | | 1,167 | 4,015 | 5,259 | 2,806 | 865 |
| South Dakota..... | 208,249 | 49,684 | 257,933 | | | 1,305 | 3,663 | 6,012 | 2,906 | 684 |
| Nebraska..... | 797,171 | 103,129 | 900,300 | 350 | 10 | 1,814 | 17,995 | 18,465 | 12,126 | 4,878 |
| Kansas..... | 807,938 | 81,278 | 889,216 | 350 | | 2,320 | 17,345 | 20,225 | 12,375 | 1,492 |
| Montana..... | 247,552 | 50,209 | 297,761 | | | 1,350 | 4,825 | 4,821 | 2,899 | 385 |
| Wyoming..... | 144,164 | 30,850 | 175,014 | | | 587 | 2,365 | 4,497 | 2,124 | 462 |
| Colorado..... | 686,583 | 164,058 | 850,641 | | | 2,865 | 14,355 | 21,273 | 13,677 | 3,902 |
| New Mexico..... | 203,761 | 33,064 | 236,825 | | | 581 | 5,060 | 4,542 | 435 | 2,166 |
| Oklahoma..... | 1,284,632 | 97,529 | 1,382,161 | | 172 | 4,478 | 27,903 | 34,089 | 27,051 | 4,994 |
| Total Western States..... | 4,570,698 | 680,083 | 5,250,781 | 700 | 182 | 16,467 | 97,526 | 119,183 | 76,399 | 19,828 |
| Washington..... | 1,197,588 | 451,105 | 1,648,693 | | 191 | 7,756 | 26,760 | 33,231 | 22,889 | 13,266 |
| Oregon..... | 799,801 | 329,152 | 1,128,953 | | 419 | 6,626 | 16,365 | 29,367 | 27,673 | 2,244 |
| California..... | 5,677,785 | 4,156,897 | 9,834,682 | | 14,143 | 143,054 | 214,769 | 204,970 | 120,896 | 22,473 |
| Idaho..... | 249,401 | 75,657 | 325,058 | | | 1,529 | 5,705 | 6,060 | 3,595 | 583 |
| Utah..... | 218,671 | 68,119 | 286,790 | | | 1,641 | 5,200 | 5,675 | 3,274 | 1,263 |
| Nevada..... | 85,252 | 49,699 | 134,951 | | | 928 | 1,810 | 2,138 | 4,324 | 15 |
| Arizona..... | 236,851 | 72,161 | 309,012 | | | 3,532 | 5,455 | 6,585 | 2,679 | 1,110 |
| Total Pacific States..... | 8,465,349 | 5,202,790 | 13,668,139 | | 14,753 | 165,066 | 276,064 | 288,026 | 185,330 | 38,954 |
| Total United States (exclusive of possessions)..... | 63,175,069 | 19,937,745 | 83,112,814 | 7,562 | 123,923 | 828,508 | 1,911,790 | 2,634,480 | 1,065,549 | 308,288 |
| Alaska..... | 26,278 | 10,843 | 37,121 | | | 8 | 400 | 885 | 429 | 311 |
| The Territory of Hawaii..... | 89,802 | 100,523 | 190,325 | | 4 | 490 | 4,000 | 4,000 | 1,641 | 2,176 |
| Virgin Islands of the United States..... | 2,103 | 1,955 | 4,058 | | | 25 | 150 | 75 | 45 | 122 |
| Total possessions..... | 118,183 | 113,321 | 231,504 | 4 | 523 | 4,550 | 4,960 | 2,115 | 2,609 | |
| Total United States and possessions..... | 63,293,252 | 20,051,066 | 83,344,318 | 7,562 | 123,927 | 829,031 | 1,916,340 | 2,639,440 | 1,067,664 | 310,897 |

¹ See classification on pp. 134 and 135.

TABLE No. 34.—Assets and liabilities of active national banks, Dec. 31, 1949—Continued

[In thousands of dollars]

| Location | Loans and discounts | | | | | | | | | | | | | |
|----------------------------|---|--|------------------------------|--|---|--|--|-----------------------------------|---|-------------------|--|-------------------------|-------------------------------|--------------|
| | Commer- cial and industrial loans (in- cluding open- market paper) | Loans to farmers di- rectly guar- anteed by the Com- modity Credit Cor- poration | Other loans to farmers | Loans to brokers and deal- ers in securities | Other loans for the purpose of purchasing or carry- ing stocks, bonds, and other securities | Real estate loans | | | Other loans to in- dividuals (consumer loans) | Loans to banks | All other loans (including over- drafts) | Total gross loans | Less valuation reserves | Net loans |
| | | | | | | Secured by farm land (in- cluding improve- ments) | Secured by resi- dential properties (other than farm) | Secured by other properties | | | | | | |
| Maine..... | 23,937 | 2,241 | 4,707 | 38 | 737 | 1,596 | 14,959 | 5,137 | 17,829 | 20 | 2,707 | 73,908 | 834 | 73,074 |
| New Hampshire..... | 26,581 | | 1,912 | 17 | 1,632 | 1,299 | 14,387 | 3,041 | 15,903 | 35 | 1,526 | 66,333 | 427 | 65,906 |
| Vermont..... | 10,782 | 27 | 4,772 | | 1,721 | 3,206 | 12,442 | 3,299 | 15,355 | | 1,082 | 52,686 | 357 | 52,329 |
| Massachusetts..... | 507,410 | 826 | 3,042 | 18,482 | 14,264 | 1,138 | 66,726 | 44,907 | 170,429 | 2,147 | 31,607 | 860,978 | 17,921 | 843,057 |
| Rhode Island..... | 39,467 | | 10 | 208 | 2,499 | 79 | 7,233 | 2,792 | 12,623 | | 6,414 | 71,325 | 1,328 | 69,997 |
| Connecticut..... | 63,396 | | 1,678 | 407 | 4,276 | 957 | 45,050 | 13,179 | 44,374 | 500 | 6,384 | 180,201 | 3,102 | 177,099 |
| Total New England States | 671,573 | 3,094 | 16,121 | 19,152 | 25,129 | 8,275 | 160,797 | 72,355 | 276,513 | 2,702 | 49,720 | 1,305,431 | 23,969 | 1,281,462 |
| New York..... | 2,056,721 | 1,588 | 35,258 | 578,050 | 47,974 | 17,341 | 256,624 | 71,100 | 542,518 | 21,721 | 115,642 | 3,744,537 | 68,087 | 3,676,450 |
| New Jersey..... | 128,994 | 361 | 7,385 | 5,238 | 5,593 | 4,924 | 209,013 | 35,492 | 137,483 | | 9,029 | 543,512 | 5,306 | 538,206 |
| Pennsylvania..... | 866,083 | 724 | 33,358 | 8,695 | 30,537 | 35,374 | 385,925 | 97,231 | 294,502 | 170 | 43,488 | 1,796,087 | 20,705 | 1,775,382 |
| Delaware..... | 3,759 | 77 | 993 | | 949 | 1,271 | 4,532 | 1,070 | 936 | | 314 | 13,901 | 18 | 13,883 |
| Maryland..... | 45,685 | 292 | 3,638 | 672 | 5,672 | 6,430 | 31,650 | 11,048 | 23,459 | | 5,749 | 134,295 | 776 | 133,519 |
| District of Columbia..... | 61,946 | | 15 | 486 | 2,031 | 45 | 29,386 | 14,587 | 33,742 | | 5,185 | 147,423 | 1,441 | 145,982 |
| Total Eastern States..... | 3,163,188 | 3,042 | 80,647 | 593,141 | 92,756 | 65,385 | 917,130 | 230,528 | 1,032,640 | 21,891 | 179,407 | 6,379,755 | 96,333 | 6,283,422 |
| Virginia..... | 112,281 | 461 | 16,650 | 1,536 | 9,260 | 13,953 | 91,493 | 25,467 | 91,396 | 1,349 | 14,118 | 377,964 | 3,189 | 374,775 |
| West Virginia..... | 28,639 | | 2,093 | | 1,287 | 3,692 | 45,364 | 9,804 | 42,800 | 3 | 1,444 | 135,126 | 1,799 | 133,327 |
| North Carolina..... | 65,241 | 571 | 3,300 | 794 | 7,965 | 2,691 | 10,783 | 6,576 | 38,408 | 50 | 3,159 | 139,538 | 1,507 | 138,031 |
| South Carolina..... | 43,261 | 2,475 | 2,426 | 396 | 1,021 | 1,552 | 12,601 | 9,438 | 27,014 | | 4,734 | 104,918 | 1,181 | 103,737 |
| Georgia..... | 159,557 | 12,648 | 5,744 | 2,181 | 11,787 | 3,734 | 25,847 | 12,604 | 92,642 | 2,793 | 17,167 | 346,704 | 2,723 | 343,981 |
| Florida..... | 115,524 | | 4,373 | 1,287 | 12,917 | 1,639 | 24,048 | 16,821 | 64,439 | 363 | 7,689 | 249,100 | 2,450 | 246,650 |
| Alabama..... | 114,456 | 9,494 | 12,460 | 1,424 | 2,924 | 5,449 | 39,840 | 10,683 | 68,047 | | 12,429 | 275,206 | 3,677 | 271,529 |
| Mississippi..... | 18,311 | 1,222 | 3,254 | 195 | 804 | 1,677 | 6,619 | 2,813 | 14,332 | | 2,542 | 51,769 | 662 | 51,107 |
| Louisiana..... | 147,340 | 9,365 | 5,867 | 2,011 | 3,546 | 1,780 | 19,759 | 13,932 | 55,680 | 600 | 15,482 | 275,362 | 3,437 | 271,925 |
| Texas..... | 893,817 | 156,324 | 115,130 | 6,726 | 57,371 | 18,946 | 85,374 | 52,162 | 324,605 | 99 | 53,250 | 1,763,804 | 16,554 | 1,747,250 |
| Arkansas..... | 29,667 | 10,507 | 11,416 | 748 | 430 | 3,269 | 10,218 | 5,592 | 31,209 | 41 | 1,092 | 104,189 | 435 | 103,754 |
| Kentucky..... | 54,490 | 525 | 19,326 | 193 | 1,843 | 11,423 | 25,922 | 10,244 | 45,199 | 75 | 2,931 | 172,171 | 2,188 | 169,983 |
| Tennessee..... | 268,529 | 12,145 | 13,697 | 3,463 | 13,598 | 6,926 | 26,348 | 17,105 | 113,836 | 715 | 9,502 | 485,864 | 6,235 | 479,629 |
| Total Southern States..... | 2,051,113 | 215,737 | 215,736 | 20,954 | 124,753 | 76,731 | 424,216 | 193,241 | 1,007,607 | 6,088 | 145,539 | 4,481,715 | 46,037 | 4,435,678 |

| | | | | | | | | | | | | | | |
|---|------------|---------|---------|---------|---------|---------|-----------|-----------|-----------|--------|---------|------------|---------|------------|
| Ohio..... | 310,681 | 8,962 | 23,393 | 6,838 | 22,846 | 29,386 | 213,148 | 57,299 | 193,086 | 749 | 31,667 | 898,055 | 11,263 | 886,792 |
| Indiana..... | 114,999 | 3,154 | 14,552 | 734 | 4,151 | 11,886 | 100,700 | 19,044 | 66,786 | 255 | 7,031 | 343,292 | 3,650 | 339,642 |
| Illinois..... | 1,219,686 | 11,374 | 60,288 | 91,899 | 66,798 | 16,542 | 214,595 | 55,063 | 318,703 | 235 | 37,878 | 2,093,061 | 29,785 | 2,063,276 |
| Michigan..... | 182,473 | 2,316 | 6,764 | 11,806 | 7,377 | 6,307 | 199,065 | 54,950 | 149,121 | ----- | 31,381 | 651,560 | 6,231 | 645,329 |
| Wisconsin..... | 116,326 | 82 | 8,903 | 239 | 3,452 | 6,617 | 70,822 | 16,028 | 40,913 | 33 | 16,867 | 290,282 | 5,866 | 274,416 |
| Minnesota..... | 204,482 | 23,370 | 29,133 | 2,987 | 8,748 | 8,451 | 98,947 | 19,390 | 122,671 | ----- | 31,723 | 547,902 | 6,261 | 541,641 |
| Iowa..... | 55,615 | 18,145 | 33,835 | 1,100 | 1,777 | 7,870 | 34,415 | 7,722 | 28,570 | ----- | 3,476 | 192,525 | 2,487 | 190,038 |
| Missouri..... | 203,462 | 28,518 | 33,483 | 3,385 | 8,812 | 5,215 | 97,740 | 16,068 | 95,406 | 45 | 19,065 | 511,199 | 2,968 | 508,231 |
| Total Middle Western States..... | 2,407,724 | 95,921 | 210,351 | 118,988 | 123,961 | 92,274 | 1,027,432 | 245,564 | 1,015,256 | 1,317 | 179,088 | 5,517,876 | 68,511 | 5,449,365 |
| North Dakota..... | 9,927 | 14,639 | 7,900 | ----- | 732 | 1,317 | 6,426 | 2,473 | 12,283 | ----- | 308 | 55,995 | 717 | 55,278 |
| South Dakota..... | 12,795 | 9,509 | 14,765 | 17 | 841 | 1,606 | 12,900 | 2,456 | 13,580 | ----- | 751 | 69,220 | 1,614 | 67,606 |
| Nebraska..... | 63,975 | 32,872 | 57,239 | 736 | 5,722 | 4,048 | 13,259 | 7,216 | 31,922 | 310 | 5,272 | 222,571 | 2,920 | 219,651 |
| Kansas..... | 65,716 | 60,098 | 48,394 | 997 | 2,807 | 6,688 | 19,519 | 5,450 | 39,985 | ----- | 6,476 | 256,130 | 1,031 | 255,099 |
| Montana..... | 11,477 | 5,210 | 7,643 | ----- | 125 | 748 | 7,244 | 2,322 | 13,770 | ----- | 737 | 49,276 | 729 | 48,547 |
| Wyoming..... | 9,926 | 3,608 | 9,577 | ----- | 436 | 876 | 8,122 | 3,335 | 6,576 | ----- | 280 | 42,736 | 294 | 42,442 |
| Colorado..... | 60,526 | 18,702 | 47,936 | 122 | 1,008 | 3,336 | 23,193 | 12,709 | 33,435 | ----- | 6,919 | 207,886 | 1,054 | 206,832 |
| New Mexico..... | 22,287 | 6,021 | 11,011 | ----- | 892 | 1,419 | 13,985 | 3,448 | 15,090 | ----- | 765 | 74,918 | 591 | 74,327 |
| Oklahoma..... | 160,991 | 47,666 | 35,986 | 445 | 1,426 | 6,962 | 25,692 | 10,465 | 67,129 | 5 | 5,575 | 362,342 | 2,141 | 360,201 |
| Total Western States..... | 417,620 | 198,325 | 240,451 | 2,317 | 13,979 | 27,000 | 130,340 | 49,874 | 233,770 | 315 | 27,083 | 1,341,074 | 11,091 | 1,329,983 |
| Washington..... | 223,219 | 30,165 | 16,344 | 1,418 | 2,742 | 9,917 | 93,647 | 25,891 | 105,136 | ----- | 10,014 | 518,493 | 5,770 | 512,723 |
| Oregon..... | 130,309 | 5,804 | 16,988 | 135 | 2,285 | 6,450 | 54,932 | 20,470 | 89,398 | ----- | 4,283 | 331,054 | 1,639 | 329,415 |
| California..... | 1,212,041 | 8,945 | 133,670 | 13,848 | 20,440 | 56,479 | 1,613,064 | 173,988 | 606,651 | 2,400 | 58,944 | 3,900,470 | 55,435 | 3,845,035 |
| Idaho..... | 22,756 | 17,277 | 13,765 | 34 | 268 | 2,702 | 28,901 | 6,944 | 15,518 | ----- | 2,086 | 110,251 | 1,220 | 109,031 |
| Utah..... | 24,513 | 2,292 | 7,315 | 487 | 1,381 | 1,474 | 25,101 | 5,627 | 23,912 | ----- | 4,699 | 96,801 | 837 | 95,964 |
| Nevada..... | 5,445 | ----- | 2,938 | ----- | 440 | 902 | 16,524 | 4,695 | 9,124 | ----- | 533 | 40,601 | 106 | 40,495 |
| Arizona..... | 43,959 | 5 | 23,703 | 264 | 250 | 1,532 | 39,763 | 1,811 | 28,718 | ----- | 770 | 140,775 | 565 | 140,210 |
| Total Pacific States..... | 1,662,242 | 64,488 | 214,723 | 16,186 | 27,806 | 79,456 | 1,871,932 | 239,426 | 878,457 | 2,400 | 81,329 | 5,138,445 | 65,572 | 5,072,873 |
| Total United States (exclusive of possessions)..... | 10,373,460 | 580,607 | 978,029 | 770,738 | 408,384 | 349,121 | 4,531,847 | 1,030,988 | 4,444,243 | 34,713 | 662,166 | 24,164,296 | 311,513 | 23,852,783 |
| Alaska..... | 3,137 | ----- | ----- | ----- | ----- | ----- | 2,342 | 524 | 1,337 | ----- | 8 | 7,348 | 76 | 7,272 |
| The Territory of Hawaii..... | 12,434 | ----- | 7,328 | 5,435 | ----- | 575 | 26,478 | 5,081 | 7,045 | ----- | 2,658 | 67,034 | ----- | 67,034 |
| Virgin Islands of the United States..... | 195 | ----- | 9 | 7 | ----- | 106 | 537 | 133 | 217 | ----- | ----- | 1,204 | ----- | 1,204 |
| Total possessions..... | 15,766 | ----- | 7,337 | 5,442 | 681 | 29,357 | 5,738 | 8,599 | ----- | ----- | 2,666 | 75,586 | 76 | 75,510 |
| Total United States and possessions..... | 10,389,226 | 580,607 | 985,366 | 700,738 | 413,826 | 349,802 | 4,561,204 | 1,036,726 | 4,452,842 | 34,713 | 664,832 | 24,239,882 | 311,589 | 23,928,293 |

TABLE NO. 34.—Assets and liabilities of active national banks, Dec. 31, 1949—Continued

[In thousands of dollars]

| Location | Capital stock | | Demand deposits | | | | | | Time deposits | | | | | |
|-------------------------------|------------------|--------------|---|------------------|-----------------------------------|------------------------|----------------------------|--|---|------------------|----------------|-----------------------------------|------------------------|----------------------------|
| | Pre-ferred stock | Common stock | Individuals, partnerships, and corporations | U. S. Government | States and political subdivisions | Banks in United States | Banks in foreign countries | Certified and cashiers checks, etc. ¹ | Individuals, partnerships, and corporations | U. S. Government | Postal savings | States and political subdivisions | Banks in United States | Banks in foreign countries |
| Maine..... | ----- | 8,140 | 109,024 | 4,133 | 7,424 | 6,292 | 7 | 1,700 | 85,767 | 602 | 6 | 118 | ----- | ----- |
| New Hampshire..... | 12 | 6,773 | 104,792 | 3,949 | 12,694 | 6,847 | ----- | 4,875 | 40,007 | 907 | 20 | 91 | ----- | ----- |
| Vermont..... | ----- | 4,753 | 50,933 | 1,409 | 3,463 | 1,071 | ----- | 1,493 | 62,224 | 213 | 3 | 478 | ----- | ----- |
| Massachusetts..... | 104 | 73,742 | 1,849,219 | 69,046 | 183,508 | 265,438 | 26,862 | 40,060 | 465,446 | 4,861 | 69 | 1,373 | 38 | ----- |
| Rhode Island..... | ----- | 8,820 | 190,544 | 6,256 | 10,743 | 9,010 | 363 | 1,704 | 19,903 | 383 | 50 | ----- | ----- | ----- |
| Connecticut..... | 270 | 20,711 | 467,274 | 23,663 | 23,172 | 19,200 | 42 | 20,837 | 163,100 | 1,475 | 15 | 185 | ----- | ----- |
| Total New England States..... | 386 | 121,939 | 2,771,786 | 108,456 | 241,004 | 307,858 | 27,274 | 70,669 | 836,447 | 8,441 | 163 | 2,245 | 38 | ----- |
| New York..... | 3,048 | 331,352 | 7,672,777 | 291,570 | 237,251 | 1,291,119 | 473,828 | 366,227 | 1,651,444 | 36,030 | ----- | 32,632 | 2,072 | 89,947 |
| New Jersey..... | 3,332 | 53,416 | 1,025,603 | 42,422 | 156,821 | 25,272 | 55 | 28,909 | 982,659 | 6,093 | ----- | 6,871 | 203 | ----- |
| Pennsylvania..... | 96 | 214,062 | 3,656,826 | 127,857 | 171,479 | 494,072 | 17,709 | 67,433 | 1,872,327 | 672 | 542 | 79,866 | 1,111 | ----- |
| Delaware..... | ----- | 1,710 | 22,381 | 992 | 324 | 440 | ----- | 510 | 13,084 | 10 | ----- | 52 | ----- | ----- |
| Maryland..... | ----- | 14,520 | 401,714 | 28,369 | 48,934 | 65,967 | 392 | 2,889 | 166,450 | 4,740 | 5 | 1,293 | 20 | ----- |
| District of Columbia..... | ----- | 11,400 | 463,091 | 13,136 | 110 | 43,663 | 2,955 | 12,287 | 98,533 | 500 | 1,025 | ----- | ----- | ----- |
| Total Eastern States..... | 6,476 | 626,460 | 13,242,392 | 504,346 | 614,919 | 1,920,533 | 494,939 | 478,255 | 4,784,497 | 48,045 | 1,572 | 120,714 | 3,406 | 89,947 |
| Virginia..... | 25 | 27,106 | 539,251 | 23,111 | 62,770 | 109,358 | 28 | 20,790 | 305,192 | 11,924 | 15 | 14,713 | 182 | ----- |
| West Virginia..... | ----- | 12,560 | 263,944 | 10,710 | 44,906 | 27,282 | ----- | 12,825 | 129,861 | 961 | 25 | 285 | 206 | ----- |
| North Carolina..... | ----- | 8,725 | 297,887 | 9,616 | 28,566 | 23,428 | ----- | 8,411 | 85,260 | 1,790 | 1 | 8,490 | 36 | ----- |
| South Carolina..... | ----- | 7,475 | 280,251 | 7,063 | 43,698 | 16,030 | ----- | 6,245 | 51,371 | 640 | 7 | 821 | 255 | ----- |
| Georgia..... | ----- | 19,222 | 538,581 | 16,480 | 64,616 | 143,178 | 78 | 10,040 | 157,061 | 3,552 | 30 | 242 | 132 | ----- |
| Florida..... | ----- | 27,625 | 722,908 | 14,231 | 133,068 | 123,822 | 2,025 | 11,396 | 195,590 | 1,868 | 61 | 1,838 | 475 | ----- |
| Alabama..... | ----- | 19,280 | 530,948 | 15,102 | 96,119 | 68,226 | 390 | 6,203 | 192,325 | 1,707 | 10 | 294 | 780 | ----- |
| Mississippi..... | 138 | 4,370 | 114,395 | 3,583 | 24,859 | 18,439 | ----- | 966 | 45,249 | 702 | ----- | ----- | ----- | ----- |
| Louisiana..... | 50 | 18,048 | 631,047 | 15,365 | 157,774 | 177,462 | 6,837 | 9,253 | 189,655 | 712 | 59 | 2,528 | ----- | ----- |
| Texas..... | 200 | 116,768 | 3,440,928 | 62,927 | 400,755 | 876,073 | 9,607 | 110,639 | 430,916 | 7,234 | 365 | 112,120 | 2,554 | ----- |
| Arkansas..... | 150 | 8,480 | 270,049 | 4,979 | 37,115 | 47,547 | ----- | 3,354 | 58,117 | 24 | 24 | 239 | 120 | ----- |
| Kentucky..... | ----- | 14,230 | 423,230 | 6,755 | 27,611 | 45,512 | ----- | 5,603 | 106,754 | 170 | 16 | 729 | 60 | ----- |
| Tennessee..... | 365 | 24,796 | 698,929 | 16,227 | 102,960 | 271,581 | 88 | 14,345 | 287,619 | 2,890 | 151 | 5,555 | 2,305 | ----- |
| Total Southern States..... | 928 | 308,685 | 8,752,348 | 206,149 | 1,224,817 | 1,947,938 | 19,053 | 220,070 | 2,234,970 | 34,174 | 764 | 147,854 | 7,105 | ----- |

| | | | | | | | | | | | | | | |
|---|--------|-----------|------------|-----------|-----------|-----------|---------|-----------|------------|---------|-------|---------|--------|---------|
| Ohio..... | 3,400 | 78,826 | 1,897,695 | 98,257 | 165,070 | 196,352 | 2,786 | 60,884 | 966,493 | 3,255 | 170 | 67,020 | 883 | ----- |
| Indiana..... | 55 | 28,835 | 912,404 | 29,546 | 174,799 | 102,743 | 106 | 25,856 | 416,681 | 2,192 | 110 | 1,023 | 680 | ----- |
| Illinois..... | 1,569 | 207,508 | 5,135,506 | 266,654 | 386,581 | 1,106,562 | 39,843 | 79,661 | 1,935,631 | 5,175 | 75 | 103,445 | 310 | ----- |
| Michigan..... | 1,000 | 41,430 | 1,426,516 | 143,476 | 120,570 | 142,305 | 4,147 | 18,738 | 842,693 | 4,650 | 35 | 5,581 | 219 | ----- |
| Wisconsin..... | 50 | 27,155 | 715,659 | 36,925 | 60,702 | 106,186 | 443 | 15,448 | 484,771 | 4,122 | 34 | 743 | 410 | ----- |
| Minnesota..... | 1,130 | 36,716 | 989,582 | 50,295 | 133,050 | 291,452 | 2,788 | 19,216 | 500,055 | 137 | 57 | 2,202 | 3,932 | ----- |
| Iowa..... | ----- | 13,199 | 401,336 | 20,752 | 65,902 | 101,122 | ----- | 8,695 | 145,073 | 2,573 | 51 | 142 | ----- | ----- |
| Missouri..... | ----- | 32,453 | 945,204 | 29,597 | 69,904 | 371,258 | 1,853 | 11,790 | 227,102 | 858 | 77 | 5,780 | 50 | ----- |
| Total Middle Western States..... | 7,204 | 466,122 | 12,423,902 | 675,502 | 1,176,578 | 2,417,980 | 51,966 | 240,288 | 5,518,499 | 22,962 | 609 | 185,936 | 6,484 | ----- |
| North Dakota..... | ----- | 4,015 | 169,957 | 3,762 | 6,764 | 8,391 | ----- | 1,774 | 69,657 | 525 | 6 | 94 | ----- | ----- |
| South Dakota..... | ----- | 3,663 | 170,306 | 5,801 | 21,277 | 9,064 | ----- | 1,801 | 48,234 | 715 | 2 | 733 | ----- | ----- |
| Nebraska..... | 25 | 17,970 | 588,199 | 19,169 | 45,612 | 138,244 | 1 | 5,946 | 102,939 | 147 | 23 | 18 | 2 | ----- |
| Kansas..... | 20 | 17,325 | 563,833 | 13,618 | 146,150 | 76,656 | ----- | 7,681 | 78,502 | 1,623 | 36 | 1,084 | 33 | ----- |
| Montana..... | 60 | 4,765 | 189,213 | 3,616 | 35,855 | 15,140 | ----- | 3,728 | 49,985 | 17 | ----- | 202 | 5 | ----- |
| Wyoming..... | ----- | 2,365 | 104,298 | 2,400 | 22,324 | 12,973 | ----- | 2,169 | 30,306 | 478 | 18 | 48 | ----- | ----- |
| Colorado..... | ----- | 14,355 | 556,145 | 17,687 | 34,303 | 70,509 | 32 | 7,907 | 163,509 | 284 | 5 | 248 | 12 | ----- |
| New Mexico..... | ----- | 5,060 | 145,059 | 3,628 | 41,054 | 10,901 | ----- | 3,119 | 30,716 | 2,236 | 11 | 101 | ----- | ----- |
| Oklahoma..... | ----- | 27,903 | 915,122 | 32,505 | 158,961 | 159,183 | 403 | 18,458 | 92,925 | 1,740 | 99 | 1,762 | 1,003 | ----- |
| Total Western States..... | 105 | 97,421 | 3,402,132 | 102,186 | 512,300 | 501,061 | 436 | 52,583 | 666,773 | 7,765 | 200 | 4,290 | 1,055 | ----- |
| Washington..... | ----- | 26,760 | 964,526 | 36,810 | 102,118 | 77,680 | 2,769 | 13,685 | 444,563 | 6,140 | 12 | ----- | 390 | ----- |
| Oregon..... | ----- | 16,365 | 640,377 | 16,843 | 94,514 | 32,103 | 986 | 14,978 | 324,422 | 126 | 15 | 4,539 | 50 | ----- |
| California..... | 664 | 214,105 | 4,479,864 | 189,878 | 507,050 | 234,157 | 66,960 | 199,876 | 3,776,986 | 11,621 | 235 | 340,147 | 403 | 27,505 |
| Idaho..... | 5 | 5,700 | 193,089 | 4,499 | 45,762 | 3,477 | ----- | 2,574 | 74,950 | 651 | 11 | 5 | 40 | ----- |
| Utah..... | ----- | 5,200 | 152,257 | 2,284 | 32,717 | 29,386 | ----- | 2,027 | 67,510 | 528 | 20 | 11 | 50 | ----- |
| Nevada..... | ----- | 1,810 | 66,936 | 1,941 | 13,868 | 1,124 | ----- | 1,383 | 46,279 | 343 | ----- | 3,077 | ----- | ----- |
| Arizona..... | 700 | 4,755 | 193,296 | 4,603 | 31,050 | 2,488 | 1,191 | 4,223 | 71,506 | 250 | 5 | 400 | ----- | ----- |
| Total Pacific States..... | 1,369 | 274,695 | 6,690,345 | 256,858 | 827,079 | 380,415 | 71,906 | 238,746 | 4,806,216 | 19,659 | 298 | 348,179 | 933 | 27,505 |
| Total United States (exclusive of possessions)..... | 16,468 | 1,895,322 | 47,282,905 | 1,853,497 | 4,596,697 | 7,475,785 | 665,574 | 1,300,611 | 18,847,402 | 141,046 | 3,606 | 809,218 | 19,021 | 117,452 |
| Alaska..... | ----- | 400 | 20,250 | 3,938 | 1,621 | 184 | ----- | 285 | 7,525 | 2,755 | 5 | 558 | ----- | ----- |
| The Territory of Hawaii..... | ----- | 4,000 | 48,439 | 23,377 | 14,277 | 1,522 | 129 | 2,058 | 98,183 | 2,209 | 10 | 121 | ----- | ----- |
| Virgin Islands of the United States..... | 100 | 50 | 1,137 | 250 | 704 | 5 | ----- | 7 | 1,860 | ----- | ----- | 89 | 2 | 4 |
| Total possessions..... | 100 | 4,450 | 69,826 | 27,565 | 16,602 | 1,711 | 129 | 2,350 | 107,568 | 4,964 | 15 | 768 | 2 | 4 |
| Total United States and possessions..... | 16,568 | 1,899,772 | 47,352,731 | 1,881,062 | 4,613,299 | 7,477,496 | 665,703 | 1,302,961 | 18,954,970 | 146,010 | 3,621 | 809,986 | 19,023 | 117,456 |

¹ Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).

TABLE NO. 35.—Assets and liabilities of all active banks other than national, Dec. 31, 1949 (includes State commercial, mutual savings, and private banks)

ASSETS

[In thousands of dollars]

| Location | Number of banks | Loans and dis- counts, including overdrafts | U. S. Govern- ment obligations, direct and guaran- teed | Obliga- tions of States and polit- ical subdivisions | Other bonds, notes, and de- bentures | Corpo- rate stocks, including stocks of Federal Reserve banks | Currency and coin | Balances with other banks, in- cluding reserve balances and cash items in process of collection | Bank premises owned, furniture and fix- tures | Real estate owned, other than bank premises | Invest- ments and other assets indirectly represent- ing bank premises or other real estate | Custom- ers' liability on ac- cept- ances out- standing | Other assets | Total assets |
|-------------------------------|-----------------|---|---|--|--------------------------------------|---|-------------------|---|---|---|---|---|--------------|--------------|
| Maine..... | 63 | 141,388 | 259,225 | 7,461 | 43,643 | 7,760 | 9,087 | 42,785 | 2,779 | 431 | 95 | ----- | 922 | 515,576 |
| New Hampshire..... | 59 | 145,350 | 188,754 | 2,817 | 26,423 | 24,449 | 2,454 | 14,551 | 1,870 | 428 | ----- | 178 | 407,274 | |
| Vermont..... | 38 | 136,626 | 58,423 | 6,048 | 6,660 | 2,121 | 2,656 | 16,366 | 1,849 | 35 | 337 | ----- | 186 | 231,327 |
| Massachusetts..... | 256 | 1,485,371 | 2,675,624 | 32,743 | 363,824 | 67,678 | 42,257 | 305,633 | 27,022 | 968 | 1,474 | 529 | 8,865 | 5,011,988 |
| Rhode Island..... | 20 | 226,853 | 446,539 | 8,538 | 53,496 | 27,517 | 12,838 | 69,004 | 10,785 | 689 | 428 | 145 | 1,853 | 858,685 |
| Connecticut..... | 142 | 638,902 | 1,197,292 | 49,405 | 171,920 | 46,992 | 28,699 | 188,892 | 15,460 | 1,472 | ----- | ----- | 14,943 | 2,353,977 |
| Total New England States..... | 578 | 2,774,490 | 4,825,857 | 107,012 | 665,966 | 176,517 | 97,991 | 637,231 | 59,765 | 4,023 | 2,354 | 674 | 26,947 | 9,378,827 |
| New York..... | 388 | 10,224,111 | 15,066,668 | 531,808 | 1,144,917 | 80,573 | 205,682 | 5,449,038 | 194,018 | 3,989 | 6,890 | 73,536 | 148,969 | 33,130,199 |
| New Jersey..... | 147 | 758,851 | 1,507,494 | 140,100 | 187,195 | 14,827 | 46,059 | 360,108 | 32,388 | 502 | 227 | 133 | 12,098 | 3,059,982 |
| Pennsylvania..... | 352 | 1,217,014 | 2,207,993 | 194,502 | 584,013 | 25,625 | 78,308 | 725,941 | 48,094 | 4,148 | 8,126 | 642 | 17,337 | 5,111,743 |
| Delaware..... | 27 | 143,304 | 233,871 | 22,010 | 71,297 | 3,571 | 6,183 | 95,934 | 3,201 | 320 | 656 | 5 | 1,238 | 586,580 |
| Maryland..... | 112 | 306,963 | 752,908 | 22,696 | 73,973 | 2,833 | 21,288 | 179,510 | 10,512 | 219 | 23 | 119 | 12,276 | 1,883,320 |
| District of Columbia..... | 10 | 139,416 | 171,834 | 4,049 | 12,450 | ----- | 888 | 91,997 | 8,761 | 175 | 1,300 | ----- | 1,348 | 441,142 |
| Total Eastern States..... | 1,036 | 12,794,659 | 19,940,768 | 915,165 | 2,073,845 | 128,317 | 366,444 | 6,902,528 | 296,974 | 9,353 | 17,222 | 74,435 | 193,266 | 43,712,976 |
| Virginia..... | 180 | 302,155 | 309,503 | 22,984 | 9,595 | 1,041 | 18,913 | 167,510 | 9,184 | 147 | 1,123 | ----- | 1,599 | 843,754 |
| West Virginia..... | 106 | 139,747 | 202,692 | 13,821 | 5,834 | 1,096 | 11,945 | 75,056 | 3,458 | 68 | 667 | ----- | 1,449 | 455,832 |
| North Carolina..... | 182 | 423,344 | 514,270 | 77,769 | 37,659 | 1,593 | 36,736 | 323,816 | 8,697 | 321 | 6 | 6 | 7,267 | 1,431,575 |
| South Carolina..... | 126 | 64,218 | 96,106 | 23,503 | 4,219 | 173 | 8,197 | 69,581 | 1,220 | 66 | ----- | 83 | 279 | 267,645 |
| Georgia..... | 325 | 283,528 | 245,470 | 21,965 | 2,496 | 1,266 | 19,419 | 179,547 | 7,203 | 380 | 89 | 45 | 2,168 | 763,576 |
| Florida..... | 132 | 133,384 | 280,211 | 26,060 | 1,830 | 239 | 16,223 | 110,527 | 5,536 | 116 | 33 | ----- | 1,421 | 575,580 |
| Alabama..... | 156 | 98,704 | 106,955 | 20,174 | 1,906 | 193 | 9,797 | 74,505 | 1,680 | 127 | 153 | ----- | 381 | 314,575 |
| Mississippi..... | 178 | 144,599 | 198,535 | 84,030 | 3,342 | 355 | 17,080 | 141,951 | 4,168 | 215 | 3 | 17 | 536 | 594,831 |
| Louisiana..... | 127 | 137,791 | 182,721 | 72,521 | 2,344 | 714 | 16,564 | 159,142 | 2,770 | 56 | 406 | 5 | 796 | 575,830 |
| Texas..... | 459 | 411,400 | 427,054 | 70,024 | 8,391 | 2,154 | 29,809 | 379,652 | 12,600 | 1,359 | 159 | ----- | 1,252 | 1,343,854 |
| Arkansas..... | 180 | 88,095 | 163,497 | 20,963 | 3,319 | 165 | 9,515 | 116,719 | 1,988 | 37 | ----- | ----- | 346 | 404,644 |
| Kentucky..... | 294 | 306,257 | 422,835 | 18,770 | 12,524 | 914 | 18,694 | 222,406 | 4,589 | 45 | 36 | ----- | 1,303 | 1,008,373 |
| Tennessee..... | 224 | 198,057 | 199,532 | 41,015 | 4,538 | 1,861 | 14,797 | 122,980 | 5,562 | 277 | 2 | 363 | 733 | 589,717 |
| Total Southern States..... | 2,669 | 2,731,279 | 3,349,381 | 513,599 | 97,997 | 11,763 | 227,689 | 2,143,392 | 68,655 | 2,990 | 2,992 | 519 | 10,530 | 9,169,786 |

| | | | | | | | | | | | | | | |
|---|-------|------------|------------|-----------|-----------|---------|-----------|------------|---------|--------|--------|--------|---------|------------|
| Ohio..... | 423 | 1,155,188 | 2,015,565 | 168,290 | 153,544 | 4,244 | 75,599 | 706,242 | 23,593 | 312 | 1,387 | 11 | 9,802 | 4,313,777 |
| Indiana..... | 367 | 390,979 | 776,181 | 49,632 | 23,530 | 978 | 31,500 | 262,498 | 8,023 | 42 | 277 | 40 | 1,895 | 1,545,575 |
| Illinois..... | 508 | 647,734 | 1,795,677 | 235,667 | 127,270 | 5,708 | 39,161 | 738,822 | 12,412 | 246 | 6,569 | 501 | 11,171 | 3,620,928 |
| Michigan..... | 365 | 741,473 | 1,270,518 | 162,349 | 49,531 | 2,891 | 48,437 | 425,325 | 19,898 | 227 | 12 | 73 | 4,945 | 2,725,679 |
| Wisconsin..... | 461 | 474,841 | 755,120 | 95,525 | 34,990 | 793 | 28,014 | 249,438 | 8,788 | 71 | 700 | 15 | 3,334 | 1,651,629 |
| Minnesota..... | 504 | 331,172 | 472,505 | 50,005 | 52,935 | 112 | 15,513 | 123,628 | 3,621 | 94 | 503 | 29 | 1,727 | 1,051,844 |
| Iowa..... | 564 | 510,306 | 671,920 | 92,279 | 17,255 | 562 | 25,223 | 269,223 | 5,413 | 37 | 1,339 | 27 | 830 | 1,594,414 |
| Missouri..... | 519 | 857,148 | 986,710 | 115,713 | 57,344 | 14,510 | 36,192 | 650,671 | 14,842 | 1,348 | 136 | 387 | 5,312 | 2,740,313 |
| Total Middle Western States..... | 3,711 | 5,108,841 | 8,744,196 | 969,450 | 516,399 | 29,798 | 299,639 | 3,425,847 | 96,590 | 2,377 | 10,923 | 1,063 | 39,016 | 19,244,159 |
| North Dakota..... | 109 | 55,178 | 209,464 | 19,412 | 4,316 | 281 | 3,673 | 42,213 | 484 | 2 | ----- | ----- | 218 | 335,241 |
| South Dakota..... | 134 | 64,435 | 130,524 | 9,837 | 2,149 | 79 | 3,291 | 42,972 | 875 | 2 | ----- | ----- | 116 | 254,280 |
| Nebraska..... | 290 | 116,140 | 181,697 | 12,049 | 3,594 | 386 | 4,552 | 72,487 | 1,004 | 38 | ----- | ----- | 332 | 392,279 |
| Kansas..... | 436 | 247,854 | 299,716 | 55,133 | 2,251 | 383 | 9,798 | 156,039 | 2,392 | 28 | 387 | ----- | 551 | 774,532 |
| Montana..... | 72 | 62,173 | 151,865 | 8,591 | 5,539 | 207 | 4,002 | 67,923 | 691 | 4 | ----- | ----- | 478 | 301,473 |
| Wyoming..... | 29 | 23,858 | 32,901 | 2,419 | 407 | 52 | 1,442 | 25,031 | 479 | 12 | ----- | ----- | 31 | 86,632 |
| Colorado..... | 72 | 93,545 | 121,721 | 6,524 | 1,225 | 184 | 4,886 | 65,196 | 980 | 78 | ----- | 5 | 1,154 | 295,498 |
| New Mexico..... | 25 | 30,181 | 32,491 | 2,690 | 151 | 41 | 2,435 | 23,467 | 568 | 72 | 13 | 70 | 25 | 92,204 |
| Oklahoma..... | 187 | 101,857 | 95,756 | 21,235 | 1,801 | 57 | 5,927 | 67,006 | 1,025 | 18 | 72 | 1 | 679 | 295,434 |
| Total Western States..... | 1,354 | 795,221 | 1,256,135 | 137,890 | 21,433 | 1,670 | 40,006 | 562,334 | 8,498 | 254 | 472 | 76 | 3,584 | 2,827,573 |
| Washington..... | 88 | 154,509 | 221,985 | 18,086 | 15,299 | 180 | 6,598 | 56,682 | 2,503 | 5 | 28 | 21 | 820 | 476,716 |
| Oregon..... | 51 | 50,400 | 78,299 | 10,251 | 252 | 47 | 3,294 | 28,618 | 1,303 | 80 | 66 | ----- | 311 | 172,921 |
| California..... | 112 | 1,101,583 | 1,633,707 | 193,287 | 50,495 | 4,538 | 31,375 | 581,453 | 28,684 | 116 | ----- | 4,006 | 9,590 | 3,638,834 |
| Idaho..... | 29 | 43,672 | 39,306 | 3,648 | 529 | 49 | 1,850 | 20,266 | 651 | 8 | ----- | ----- | 27 | 110,006 |
| Utah..... | 44 | 97,487 | 116,295 | 13,746 | 2,309 | 306 | 3,723 | 62,318 | 944 | 95 | 208 | ----- | 378 | 297,809 |
| Nevada..... | 3 | 11,471 | 14,052 | 742 | 3 | 17 | 930 | 5,072 | 342 | 1 | ----- | ----- | 106 | 32,736 |
| Arizona..... | 7 | 27,126 | 52,124 | 8,910 | 2,109 | 71 | 3,295 | 18,818 | 1,881 | 15 | ----- | ----- | 491 | 114,840 |
| Total Pacific States..... | 334 | 1,486,248 | 2,155,768 | 248,670 | 70,996 | 5,208 | 51,065 | 773,227 | 36,308 | 320 | 302 | 4,027 | 11,723 | 4,843,862 |
| Total United States (exclusive of possessions)..... | 9,682 | 25,690,738 | 40,272,105 | 2,891,786 | 3,446,636 | 353,273 | 1,082,834 | 14,444,559 | 566,790 | 19,317 | 34,265 | 80,814 | 294,066 | 89,177,183 |
| Alaska..... | 15 | 12,692 | 15,718 | 109 | 1,784 | ----- | 2,747 | 8,548 | 399 | 53 | ----- | ----- | 326 | 42,376 |
| Canal Zone (Panama)..... | 4 | 875 | 3,785 | ----- | ----- | ----- | 1,759 | 455 | 36 | ----- | ----- | ----- | 20,155 | 27,065 |
| Guam..... | 1 | 419 | 17,056 | 35 | ----- | ----- | 1,332 | 1,318 | 6 | ----- | ----- | ----- | 405 | 20,571 |
| The Territory of Hawaii..... | 8 | 84,143 | 76,305 | 8,332 | 3,696 | 331 | 13,528 | 30,864 | 2,633 | 262 | 30 | ----- | 820 | 220,944 |
| Puerto Rico..... | 13 | 110,983 | 97,052 | 9,803 | 29,539 | ----- | 23,309 | 19,319 | 3,463 | 452 | 27 | 3,203 | 17,220 | 314,370 |
| American Samoa..... | 1 | 19 | 1,129 | ----- | ----- | ----- | 84 | 180 | 1 | ----- | ----- | ----- | 12 | 1,425 |
| Total possessions..... | 42 | 209,131 | 211,045 | 18,244 | 35,054 | 331 | 42,759 | 60,684 | 6,538 | 767 | 57 | 3,203 | 38,938 | 626,751 |
| Total United States and possessions..... | 9,724 | 25,899,869 | 40,483,150 | 2,910,030 | 3,481,690 | 353,604 | 1,125,593 | 14,505,243 | 573,328 | 20,084 | 34,322 | 84,017 | 333,004 | 89,803,934 |

NOTE.—Figures obtained from the Federal Deposit Insurance Corporation.

TABLE NO. 35.—Assets and liabilities of all active banks other than national, Dec. 31, 1949 (includes State commercial, mutual savings, and private banks)—Continued

| LIABILITIES | | | | | | | | | | |
|-------------------------------|-----------------|---------------|----------------|--|---|-------------------|----------------------------|-----------|-------------------|--|
| [In thousands of dollars] | | | | | | | | | | |
| Location | Demand deposits | Time deposits | Total deposits | Bills payable, rediscounts, and other liabilities for borrowed money | Acceptances executed by or for account of reporting banks and outstanding | Other liabilities | Capital stock ¹ | Surplus | Undivided profits | Reserves and retirement account for preferred stock and capital notes and debentures |
| Maine..... | 111,993 | 347,765 | 459,758 | 760 | ----- | 1,846 | 7,127 | 25,334 | 18,560 | 2,191 |
| New Hampshire..... | 13,170 | 346,038 | 359,208 | 25 | ----- | 1,612 | 1,609 | 25,148 | 15,518 | 4,154 |
| Vermont..... | 34,659 | 172,192 | 206,851 | 163 | ----- | 855 | 10,728 | 4,540 | 4,488 | 3,702 |
| Massachusetts..... | 938,022 | 3,530,195 | 4,468,217 | 897 | 644 | 24,885 | 36,787 | 251,911 | 215,296 | 13,351 |
| Rhode Island..... | 224,829 | 546,971 | 771,800 | ----- | 406 | 11,062 | 13,500 | 50,031 | 7,202 | 4,484 |
| Connecticut..... | 542,783 | 1,565,458 | 2,108,241 | 470 | ----- | 13,246 | 24,581 | 125,250 | 78,401 | 3,788 |
| Total New England States..... | 1,865,456 | 6,508,619 | 8,374,075 | 2,315 | 1,050 | 53,506 | 94,532 | 482,214 | 339,465 | 31,670 |
| New York..... | 16,178,971 | 13,596,112 | 29,775,083 | 3,266 | 85,588 | 239,231 | 538,691 | 1,817,801 | 599,694 | 70,845 |
| New Jersey..... | 1,253,187 | 1,559,762 | 2,812,949 | ----- | 133 | 18,366 | 54,750 | 125,403 | 30,599 | 17,782 |
| Pennsylvania..... | 2,440,480 | 2,172,058 | 4,612,538 | 67 | 642 | 26,584 | 108,520 | 274,053 | 67,493 | 21,846 |
| Delaware..... | 381,553 | 142,486 | 524,039 | 228 | 5 | 3,227 | 10,514 | 27,306 | 9,213 | 12,058 |
| Maryland..... | 607,493 | 648,532 | 1,256,025 | 50 | 119 | 8,811 | 20,131 | 55,165 | 38,573 | 4,446 |
| District of Columbia..... | 291,458 | 111,023 | 402,481 | ----- | ----- | 3,943 | 9,650 | 18,575 | 4,954 | 1,539 |
| Total Eastern States..... | 21,153,142 | 18,229,973 | 39,383,115 | 3,611 | 86,487 | 300,162 | 742,256 | 2,318,303 | 750,526 | 128,516 |
| Virginia..... | 494,120 | 278,504 | 772,624 | 850 | ----- | 7,342 | 23,105 | 25,783 | 9,603 | 4,447 |
| West Virginia..... | 285,115 | 127,191 | 412,306 | 210 | ----- | 2,048 | 12,755 | 19,172 | 7,017 | 2,324 |
| North Carolina..... | 1,016,590 | 301,569 | 1,318,159 | 1,106 | 6 | 17,806 | 21,010 | 51,428 | 15,007 | 7,053 |
| South Carolina..... | 212,032 | 35,751 | 247,783 | ----- | 83 | 627 | 7,884 | 7,670 | 2,920 | 678 |
| Georgia..... | 532,053 | 158,247 | 690,300 | 507 | 45 | 9,053 | 20,418 | 24,973 | 13,095 | 5,185 |
| Florida..... | 404,001 | 132,910 | 536,911 | 90 | ----- | 2,494 | 12,926 | 15,954 | 5,452 | 1,753 |
| Alabama..... | 227,742 | 61,891 | 289,633 | 191 | ----- | 1,046 | 7,565 | 9,634 | 5,727 | 779 |
| Mississippi..... | 469,704 | 86,819 | 556,523 | 150 | 17 | 1,434 | 11,717 | 23,196 | 8,874 | 920 |
| Louisiana..... | 448,495 | 93,150 | 541,645 | 62 | 5 | 1,792 | 11,917 | 12,463 | 6,246 | 1,700 |
| Texas..... | 1,147,747 | 108,444 | 1,256,191 | 7 | ----- | 6,311 | 31,585 | 28,575 | 16,680 | 4,505 |
| Arkansas..... | 337,872 | 40,167 | 378,039 | ----- | ----- | 459 | 9,123 | 9,421 | 6,385 | 1,217 |
| Kentucky..... | 812,034 | 118,645 | 930,679 | 51 | ----- | 4,808 | 24,283 | 34,125 | 12,338 | 2,089 |
| Tennessee..... | 386,757 | 156,747 | 543,504 | 25 | 363 | 3,488 | 15,461 | 15,625 | 9,269 | 1,982 |
| Total Southern States..... | 6,774,262 | 1,700,035 | 8,474,297 | 3,249 | 519 | 58,708 | 209,749 | 278,019 | 110,613 | 34,632 |

| | | | | | | | | | | |
|---|------------|------------|------------|--------|--------|---------|-----------|-----------|-----------|---------|
| Ohio..... | 2,188,317 | 1,844,634 | 4,032,951 | 449 | 11 | 24,524 | 78,827 | 123,617 | 44,307 | 9,091 |
| Indiana..... | 941,224 | 500,530 | 1,441,754 | ----- | 40 | 6,558 | 31,208 | 40,873 | 21,279 | 3,863 |
| Illinois..... | 2,295,077 | 1,083,559 | 3,378,636 | 36 | 535 | 33,220 | 62,008 | 73,993 | 43,816 | 28,684 |
| Michigan..... | 1,216,864 | 1,325,686 | 2,542,550 | ----- | 73 | 14,770 | 60,473 | 63,247 | 33,227 | 11,339 |
| Wisconsin..... | 765,453 | 778,396 | 1,543,849 | 45 | 15 | 3,383 | 38,673 | 40,959 | 19,395 | 5,310 |
| Minnesota..... | 448,236 | 530,578 | 978,814 | ----- | 29 | 1,874 | 19,432 | 32,674 | 14,470 | 4,551 |
| Iowa..... | 1,105,373 | 383,690 | 1,489,063 | 75 | 27 | 1,473 | 30,995 | 39,110 | 26,694 | 6,977 |
| Missouri..... | 2,089,185 | 456,342 | 2,545,527 | 100 | 387 | 15,356 | 68,777 | 59,347 | 44,931 | 5,888 |
| Total Middle Western States..... | 11,049,729 | 6,903,415 | 17,953,144 | 705 | 1,117 | 101,158 | 390,393 | 473,820 | 248,119 | 75,703 |
| North Dakota..... | 219,792 | 94,776 | 314,568 | 50 | ----- | 600 | 6,283 | 4,587 | 5,300 | 3,853 |
| South Dakota..... | 199,022 | 39,693 | 238,715 | ----- | 111 | 5,120 | 4,533 | 4,958 | 4,958 | 843 |
| Nebraska..... | 328,298 | 36,457 | 364,755 | 270 | ----- | 738 | 10,159 | 9,722 | 5,541 | 1,094 |
| Kansas..... | 637,406 | 85,011 | 722,417 | 50 | ----- | 997 | 16,286 | 20,155 | 13,253 | 1,374 |
| Montana..... | 239,665 | 48,488 | 288,153 | ----- | 538 | 4,860 | 4,341 | 3,235 | 3,235 | 346 |
| Wyoming..... | 65,306 | 15,764 | 81,070 | ----- | 209 | 1,394 | 2,399 | 1,155 | 1,155 | 405 |
| Colorado..... | 215,046 | 60,087 | 275,133 | 272 | 5 | 1,556 | 6,736 | 6,419 | 4,006 | 1,371 |
| New Mexico..... | 76,447 | 10,917 | 87,364 | ----- | 70 | 54 | 2,050 | 1,493 | 231 | 942 |
| Oklahoma..... | 245,789 | 25,371 | 271,160 | 2,001 | 1 | 1,137 | 7,195 | 6,941 | 6,246 | 753 |
| Total Western States..... | 2,226,771 | 416,564 | 2,643,335 | 2,643 | 76 | 5,940 | 60,083 | 60,590 | 43,925 | 10,981 |
| Washington..... | 161,862 | 281,579 | 443,441 | ----- | 21 | 2,130 | 6,346 | 16,717 | 6,201 | 1,860 |
| Oregon..... | 98,935 | 63,465 | 162,400 | ----- | 545 | 3,604 | 4,467 | 1,665 | 1,665 | 240 |
| California..... | 1,698,504 | 1,703,542 | 3,402,046 | 5,090 | 23,380 | 78,646 | 78,266 | 45,638 | 45,638 | 5,768 |
| Idaho..... | 76,730 | 27,001 | 103,731 | ----- | 331 | 2,325 | 2,170 | 1,194 | 1,194 | 255 |
| Utah..... | 163,127 | 113,732 | 276,859 | ----- | 827 | 6,977 | 8,255 | 4,210 | 4,210 | 681 |
| Nevada..... | 20,467 | 10,412 | 30,879 | ----- | 236 | 603 | 572 | 446 | 446 | ----- |
| Arizona..... | 80,281 | 26,769 | 107,050 | ----- | 703 | 1,660 | 3,786 | 1,066 | 1,066 | 575 |
| Total Pacific States..... | 2,299,906 | 2,226,500 | 4,526,406 | ----- | 5,111 | 28,152 | 100,161 | 114,233 | 60,420 | 9,379 |
| Total United States (exclusive of possessions)..... | 45,369,266 | 35,985,106 | 81,354,372 | 12,523 | 94,360 | 547,626 | 1,597,174 | 3,727,179 | 1,553,068 | 290,881 |
| Alaska..... | 27,159 | 11,905 | 39,064 | ----- | 118 | 925 | 865 | 1,013 | 1,013 | 391 |
| Canal Zone (Panama)..... | 24,349 | 2,692 | 27,041 | ----- | 24 | ----- | ----- | ----- | ----- | ----- |
| Guam..... | 10,122 | 9,366 | 19,488 | ----- | 57 | 200 | 600 | 226 | 226 | ----- |
| The Territory of Hawaii..... | 95,656 | 105,429 | 201,085 | ----- | 450 | 7,267 | 7,105 | 2,617 | 2,617 | 2,420 |
| Puerto Rico..... | 155,116 | 102,268 | 257,384 | 7,110 | 3,203 | 7,488 | 26,775 | 9,945 | 1,384 | 1,081 |
| American Samoa..... | 905 | 387 | 1,292 | ----- | ----- | ----- | 50 | 65 | 14 | 4 |
| Total possessions..... | 313,307 | 232,047 | 545,354 | 7,110 | 3,203 | 8,137 | 35,217 | 18,580 | 5,254 | 3,896 |
| Total United States and possessions..... | 45,682,573 | 36,217,153 | 81,899,726 | 19,633 | 97,563 | 555,763 | 1,632,391 | 3,745,759 | 1,558,322 | 294,777 |

¹ Includes capital notes and debentures. (See classification on pp. 142 and 143.)

TABLE No. 35.—Assets and liabilities of all active banks other than national, Dec. 31, 1949 (includes State commercial, mutual savings, and private banks)—Continued

[In thousands of dollars]

| Location | Loans and discounts | | | | | | | | | | | | | |
|-------------------------------|---|---|------------------------------|--|---|---|---|-----------------------------------|---|----------------------|--|-------------------------|-------------------------------|--------------|
| | Commer- cial and industrial loans (in- cluding open-mar- ket paper) | Loans to farmers di- rectly guar- anteed by the Com- modity Credit Cor- poration | Other loans to farmers | Loans to brokers and dealers in securities | Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities | Real-estate loans | | | Other loans to individuals (consumer loans) | Loans to banks | Other loans (in- cluding over- drafts) | Total gross loans | Less valuation reserves | Net loans |
| | | | | | | Secured by farm land (including improve- ments) | Secured by residential properties (other than farm) | Secured by other properties | | | | | | |
| Maine..... | 30,217 | 1,301 | 3,219 | 92 | 1,548 | 2,862 | 71,233 | 11,179 | 19,027 | 267 | 1,296 | 142,241 | 853 | 141,388 |
| New Hampshire..... | 5,601 | ----- | 376 | ----- | 45 | 1,357 | 125,959 | 4,834 | 6,407 | ----- | 786 | 145,365 | 15 | 145,350 |
| Vermont..... | 7,840 | ----- | 5,979 | ----- | 1,177 | 11,767 | 86,158 | 13,127 | 9,901 | ----- | 1,451 | 137,400 | 774 | 136,626 |
| Massachusetts..... | 133,839 | ----- | 1,420 | 10,522 | 14,806 | 5,954 | 990,829 | 214,464 | 123,683 | 231 | 7,072 | 1,502,820 | 17,449 | 1,485,371 |
| Rhode Island..... | 41,448 | ----- | 717 | 28 | 1,213 | 1,445 | 132,024 | 28,711 | 17,922 | ----- | 4,745 | 228,253 | 1,400 | 226,853 |
| Connecticut..... | 68,145 | 29 | 2,713 | 445 | 4,295 | 4,642 | 442,258 | 44,025 | 78,150 | 470 | 2,247 | 647,419 | 8,517 | 638,902 |
| Total New England States..... | 287,090 | 1,330 | 14,424 | 11,087 | 23,084 | 28,027 | 1,848,461 | 316,340 | 255,090 | 968 | 17,597 | 2,803,498 | 29,008 | 2,774,490 |
| New York..... | 3,460,807 | 1,580 | 19,347 | 886,344 | 227,484 | 19,085 | 4,061,014 | 910,738 | 700,337 | 59,821 | 171,856 | 10,518,413 | 294,302 | 10,224,111 |
| New Jersey..... | 131,204 | ----- | 1,426 | 2,586 | 10,221 | 7,798 | 378,799 | 72,423 | 159,485 | 300 | 9,220 | 773,462 | 14,611 | 758,851 |
| Pennsylvania..... | 327,858 | 174 | 7,139 | 21,243 | 22,517 | 12,487 | 385,733 | 91,677 | 342,731 | ----- | 28,897 | 1,240,456 | 23,442 | 1,217,014 |
| Delaware..... | 43,434 | 382 | 1,655 | 2,275 | 2,403 | 5,716 | 49,091 | 10,866 | 31,379 | ----- | 1,539 | 148,740 | 436 | 148,304 |
| Maryland..... | 57,894 | 460 | 6,112 | 460 | 10,809 | 10,367 | 100,925 | 33,337 | 80,345 | 13 | 8,827 | 309,552 | 2,589 | 306,963 |
| District of Columbia..... | 31,493 | ----- | ----- | 1,028 | 1,292 | 73 | 39,361 | 14,739 | 42,895 | ----- | 9,185 | 140,066 | 650 | 139,416 |
| Total Eastern States..... | 4,052,690 | 2,596 | 35,679 | 913,936 | 274,726 | 55,526 | 5,014,926 | 1,133,780 | 1,357,172 | 60,134 | 229,524 | 13,130,689 | 336,030 | 12,794,659 |
| Virginia..... | 74,864 | 608 | 9,504 | 678 | 1,133 | 14,224 | 77,272 | 16,517 | 104,535 | 140 | 5,369 | 304,844 | 2,689 | 302,155 |
| West Virginia..... | 26,872 | ----- | 3,731 | 114 | 5,580 | 7,027 | 47,922 | 12,448 | 34,874 | 135 | 2,228 | 140,931 | 1,184 | 139,747 |
| North Carolina..... | 156,931 | 1,648 | 9,643 | 9,149 | 13,663 | 18,254 | 55,753 | 20,230 | 129,118 | 555 | 5,508 | 429,452 | 6,108 | 423,344 |
| South Carolina..... | 13,935 | 2,373 | 4,971 | 88 | 1,596 | 4,327 | 15,500 | 2,815 | 15,659 | ----- | 3,504 | 64,768 | 550 | 64,218 |
| Georgia..... | 84,860 | 10,554 | 14,938 | 836 | 5,710 | 16,013 | 67,558 | 14,070 | 66,654 | 131 | 4,568 | 285,892 | 2,364 | 283,528 |
| Florida..... | 34,904 | ----- | 6,878 | 271 | 2,955 | 4,903 | 30,214 | 10,353 | 37,769 | 1 | 6,205 | 134,453 | 1,069 | 133,384 |
| Alabama..... | 16,721 | 6,596 | 12,676 | 100 | 1,601 | 8,884 | 19,741 | 5,751 | 25,929 | ----- | 1,559 | 99,558 | 884 | 98,704 |
| Mississippi..... | 46,289 | 9,355 | 15,421 | 648 | 4,566 | 11,895 | 16,419 | 8,630 | 30,188 | ----- | 2,727 | 146,118 | 1,519 | 144,599 |
| Louisiana..... | 33,807 | 5,951 | 7,165 | 166 | 7,771 | 8,555 | 25,895 | 13,790 | 37,891 | 62 | 5,468 | 139,521 | 1,730 | 137,791 |
| Texas..... | 115,011 | 49,524 | 65,105 | 513 | 7,141 | 8,272 | 36,649 | 16,104 | 109,447 | 10 | 5,459 | 413,235 | 1,835 | 411,400 |
| Arkansas..... | 14,613 | 14,626 | 13,165 | 104 | 929 | 6,003 | 14,477 | 4,842 | 17,984 | ----- | 1,910 | 88,653 | 558 | 88,095 |
| Kentucky..... | 88,458 | 1,071 | 25,234 | 532 | 5,902 | 35,042 | 49,656 | 17,483 | 74,573 | 52 | 11,290 | 309,293 | 3,036 | 306,257 |
| Tennessee..... | 33,715 | 1,574 | 18,734 | 381 | 1,877 | 23,158 | 41,193 | 9,826 | 64,555 | 350 | 4,159 | 199,522 | 1,465 | 198,057 |
| Total Southern States..... | 740,960 | 103,880 | 207,165 | 13,580 | 53,424 | 166,557 | 498,249 | 161,859 | 749,176 | 1,436 | 59,954 | 2,756,240 | 24,961 | 2,731,279 |

| | | | | | | | | | | | | | | |
|---|-----------|---------|-----------|---------|---------|---------|-----------|-----------|-----------|--------|---------|------------|---------|------------|
| Ohio..... | 274,328 | 4,734 | 29,465 | 26,190 | 50,388 | 44,182 | 407,156 | 68,284 | 251,145 | 324 | 16,750 | 1,172,946 | 17,758 | 1,155,188 |
| Indiana..... | 57,575 | 5,819 | 42,906 | 107 | 4,113 | 33,848 | 133,839 | 22,995 | 89,018 | ----- | 4,866 | 395,086 | 4,107 | 390,979 |
| Illinois..... | 253,675 | 10,654 | 59,930 | 17,296 | 8,100 | 15,639 | 122,837 | 24,904 | 130,738 | 160 | 9,839 | 653,772 | 6,038 | 647,734 |
| Michigan..... | 108,396 | 3,182 | 41,920 | 340 | 10,203 | 31,255 | 313,716 | 52,571 | 176,378 | ----- | 9,493 | 747,457 | 5,994 | 741,473 |
| Wisconsin..... | 97,968 | 91 | 49,340 | 407 | 6,072 | 42,309 | 157,233 | 46,154 | 74,245 | 9 | 7,336 | 481,164 | 6,323 | 474,841 |
| Minnesota..... | 25,505 | 23,887 | 66,523 | 6 | 1,264 | 34,572 | 110,010 | 26,754 | 42,444 | 73 | 3,619 | 334,657 | 3,485 | 331,172 |
| Iowa..... | 68,557 | 58,301 | 149,374 | 525 | 6,532 | 45,735 | 91,392 | 21,595 | 66,791 | 70 | 4,503 | 513,375 | 3,069 | 510,306 |
| Missouri..... | 274,154 | 30,204 | 67,139 | 1,428 | 10,699 | 31,636 | 200,259 | 56,825 | 179,561 | 31 | 12,218 | 864,154 | 7,006 | 857,148 |
| Total Middle Western States..... | 1,160,158 | 136,872 | 506,597 | 46,299 | 97,371 | 279,179 | 1,536,442 | 320,082 | 1,010,320 | 667 | 68,624 | 5,162,611 | 53,770 | 5,108,841 |
| North Dakota..... | 4,407 | 21,919 | 16,533 | ----- | 138 | 1,834 | 4,521 | 1,111 | 4,991 | ----- | 127 | 55,581 | 403 | 55,178 |
| South Dakota..... | 4,460 | 16,166 | 27,360 | 19 | 191 | 2,437 | 6,596 | 1,950 | 5,478 | ----- | 376 | 65,033 | 598 | 64,435 |
| Nebraska..... | 9,562 | 28,698 | 49,917 | 43 | 674 | 5,414 | 8,292 | 2,059 | 11,145 | 94 | 1,443 | 117,344 | 1,204 | 116,140 |
| Kansas..... | 32,315 | 47,728 | 81,805 | 153 | 867 | 11,984 | 30,897 | 6,609 | 33,254 | ----- | 3,147 | 248,759 | 905 | 247,854 |
| Montana..... | 10,290 | 9,995 | 14,983 | ----- | 727 | 1,568 | 11,723 | 3,264 | 10,199 | ----- | 718 | 63,467 | 1,294 | 62,173 |
| Wyoming..... | 3,809 | 2,047 | 7,455 | ----- | 86 | 1,066 | 4,611 | 1,479 | 3,355 | ----- | 86 | 23,994 | 136 | 23,858 |
| Colorado..... | 21,241 | 7,699 | 19,392 | ----- | 1,222 | 1,390 | 12,829 | 3,807 | 26,343 | ----- | 382 | 94,305 | 760 | 93,545 |
| New Mexico..... | 6,542 | 1,782 | 6,376 | ----- | 277 | 769 | 6,194 | 1,386 | 7,265 | ----- | 262 | 30,853 | 672 | 30,181 |
| Oklahoma..... | 12,007 | 23,441 | 26,149 | 111 | 346 | 3,475 | 8,216 | 2,455 | 25,648 | ----- | 447 | 102,295 | 438 | 101,857 |
| Total Western States..... | 104,633 | 159,475 | 249,970 | 326 | 4,528 | 29,937 | 93,879 | 24,120 | 127,681 | 94 | 6,988 | 801,631 | 6,410 | 795,221 |
| Washington..... | 23,653 | 8,689 | 6,837 | 1 | 621 | 4,192 | 72,119 | 25,037 | 13,449 | ----- | 511 | 155,109 | 600 | 154,509 |
| Oregon..... | 8,038 | 740 | 3,057 | 8 | 638 | 2,042 | 20,152 | 6,321 | 9,026 | ----- | 730 | 50,752 | 352 | 50,400 |
| California..... | 303,594 | 275 | 21,062 | 6,855 | 11,180 | 21,210 | 502,741 | 101,191 | 139,031 | ----- | 16,616 | 1,123,755 | 22,172 | 1,101,583 |
| Idaho..... | 9,900 | 8,094 | 8,936 | 38 | 273 | 1,123 | 6,246 | 1,823 | 6,875 | ----- | 649 | 43,957 | 285 | 43,672 |
| Utah..... | 23,439 | 962 | 13,695 | 284 | 239 | 5,676 | 29,481 | 10,858 | 12,648 | ----- | 1,193 | 98,475 | 988 | 97,487 |
| Nevada..... | 1,904 | ----- | 1,087 | ----- | 92 | 123 | 3,335 | 1,622 | 3,163 | ----- | 199 | 11,525 | 54 | 11,471 |
| Arizona..... | 5,592 | ----- | 2,281 | ----- | 999 | 506 | 9,058 | 2,760 | 6,112 | ----- | 30 | 27,338 | 212 | 27,126 |
| Total Pacific States..... | 376,120 | 18,760 | 56,955 | 7,186 | 14,042 | 34,872 | 643,132 | 149,612 | 190,304 | ----- | 19,928 | 1,510,911 | 24,663 | 1,486,248 |
| Total United States (exclusive of possessions)..... | 6,721,651 | 422,913 | 1,070,790 | 992,414 | 467,175 | 594,098 | 9,635,089 | 2,105,793 | 3,689,743 | 63,299 | 402,615 | 26,165,580 | 474,842 | 25,690,738 |
| Alaska..... | 6,522 | ----- | 2 | ----- | 6 | 20 | 3,462 | 2,340 | 427 | ----- | 98 | 12,877 | 185 | 12,692 |
| Canal Zone (Panama)..... | 753 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 121 | ----- | 1 | 875 | ----- | 875 |
| Guam..... | 145 | ----- | ----- | ----- | ----- | ----- | 7 | ----- | 267 | ----- | ----- | 419 | ----- | 419 |
| The Territory of Hawaii..... | 28,419 | ----- | ----- | 5 | 11,852 | 673 | 30,782 | 7,448 | 4,844 | ----- | 129 | 84,153 | 10 | 84,143 |
| Puerto Rico..... | 48,718 | 2 | 15,156 | ----- | 2,382 | 1,050 | 14,232 | 6,901 | 10,644 | 100 | 12,442 | 111,627 | 644 | 110,983 |
| American Samoa..... | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 19 | ----- | ----- | 19 | ----- | 19 |
| Total possessions..... | 84,557 | 2 | 15,158 | 5 | 14,240 | 1,743 | 48,483 | 16,690 | 16,322 | 100 | 12,670 | 209,970 | 839 | 209,131 |
| Total United States and possessions..... | 6,806,208 | 422,915 | 1,085,948 | 992,419 | 481,415 | 595,841 | 9,683,572 | 2,122,483 | 3,706,065 | 63,399 | 415,285 | 26,375,550 | 475,681 | 25,899,869 |

TABLE NO. 35.—Assets and liabilities of all active banks other than national, Dec. 31, 1949 (includes State commercial, mutual savings, and private banks)—Continued

[In thousands of dollars]

| Location | Capital | | | Demand deposits | | | | | | Time deposits | | | | | |
|-------------------------------|------------------------------|-----------------|--------------|---|------------------|-----------------------------------|------------------------|----------------------------|--|---|------------------|----------------|-----------------------------------|------------------------|----------------------------|
| | Capital notes and debentures | Preferred stock | Common stock | Individuals, partnerships, and corporations | U. S. Government | States and political subdivisions | Banks in United States | Banks in foreign countries | Certified and cashiers' checks, etc. 1 | Individuals, partnerships, and corporations | U. S. Government | Postal savings | States and political subdivisions | Banks in United States | Banks in foreign countries |
| Maine..... | | 237 | 6,890 | 91,359 | 2,353 | 12,759 | 2,156 | | 3,366 | 345,679 | 388 | | 1,698 | | |
| New Hampshire..... | | | 1,609 | 10,174 | 216 | 1,794 | 785 | | 201 | 345,969 | | | 69 | | |
| Vermont..... | 5,033 | 1,959 | 3,736 | 27,187 | 632 | 5,377 | 480 | 1 | 782 | 170,831 | 21 | 5 | 1,291 | 44 | |
| Massachusetts..... | | 999 | 35,788 | 774,844 | 28,933 | 63,234 | 39,054 | 697 | 31,260 | 3,526,610 | 664 | 64 | 2,807 | 50 | |
| Rhode Island..... | | | 13,700 | 178,308 | 12,734 | 22,918 | 2,543 | 1,435 | 6,891 | 546,290 | 240 | | 213 | 228 | |
| Connecticut..... | | 50 | 24,531 | 459,481 | 15,736 | 36,652 | 18,122 | 15 | 12,777 | 1,564,853 | 124 | 30 | 436 | 15 | |
| Total New England States..... | 5,033 | 3,245 | 86,254 | 1,541,353 | 60,604 | 142,934 | 63,140 | 2,148 | 55,277 | 6,500,232 | 1,437 | 99 | 6,514 | 337 | |
| New York..... | 35,094 | 10,092 | 493,505 | 12,131,612 | 467,231 | 384,037 | 1,918,075 | 649,388 | 678,628 | 13,364,938 | 13,052 | | 40,305 | 153,875 | 21,942 |
| New Jersey..... | 300 | 13,011 | 41,439 | 1,035,743 | 36,235 | 122,349 | 26,593 | 511 | 31,756 | 1,543,337 | 818 | | 15,083 | 524 | |
| Pennsylvania..... | | 1,968 | 106,552 | 2,125,389 | 90,738 | 90,210 | 103,914 | 257 | 32,972 | 2,114,238 | 801 | 74 | 56,753 | 192 | |
| Delaware..... | 25 | | 10,489 | 302,059 | 28,818 | 37,734 | 4,202 | | 8,740 | 135,810 | 373 | | 6,303 | | |
| Maryland..... | 201 | 688 | 19,242 | 594,679 | 19,124 | 45,321 | 31,596 | 734 | 6,039 | 645,629 | 636 | 17 | 2,245 | 5 | |
| District of Columbia..... | | | 9,650 | 270,243 | 6,988 | 7 | 8,393 | 233 | 5,594 | 107,773 | 3,250 | | | | |
| Total Eastern States..... | 35,620 | 25,759 | 680,877 | 16,369,725 | 649,134 | 679,658 | 2,089,773 | 651,123 | 713,729 | 17,911,725 | 18,930 | 91 | 120,689 | 156,596 | 21,942 |
| Virginia..... | | 1,427 | 21,678 | 385,981 | 7,901 | 44,866 | 48,831 | 129 | 6,382 | 257,513 | 1,352 | 275 | 19,096 | 268 | |
| West Virginia..... | 430 | | 12,325 | 217,714 | 9,711 | 37,516 | 10,390 | | 9,784 | 125,748 | 377 | 244 | 620 | 202 | |
| North Carolina..... | | 532 | 20,478 | 689,433 | 31,424 | 83,055 | 197,067 | 67 | 15,544 | 258,883 | 2,995 | 149 | 38,862 | 680 | |
| South Carolina..... | 88 | 205 | 7,591 | 176,348 | 3,898 | 26,344 | 4,519 | | 923 | 35,235 | 7 | 5 | 449 | 55 | |
| Georgia..... | 139 | | 20,279 | 431,795 | 9,177 | 52,784 | 33,888 | | 4,409 | 156,483 | 557 | 311 | 528 | 368 | |
| Florida..... | | 76 | 12,850 | 327,401 | 4,761 | 60,907 | 6,876 | 257 | 3,799 | 129,357 | 574 | 241 | 2,418 | 320 | |
| Alabama..... | | 23 | 7,542 | 190,573 | 2,484 | 32,218 | 1,461 | | 1,006 | 61,553 | 133 | 22 | 118 | 65 | |
| Mississippi..... | 10 | 1,632 | 10,075 | 355,187 | 3,565 | 73,200 | 35,201 | | 2,551 | 86,460 | 357 | | 2 | | |
| Louisiana..... | 10 | 483 | 11,424 | 313,534 | 3,643 | 94,023 | 33,103 | | 4,192 | 88,301 | 48 | 427 | 3,174 | 1,200 | |
| Texas..... | 229 | | 31,356 | 975,585 | 8,152 | 113,595 | 36,371 | 553 | 13,491 | 101,226 | 238 | 13 | 6,931 | 36 | |
| Arkansas..... | | 29 | 9,094 | 284,175 | 2,650 | 35,926 | 13,295 | | 1,826 | 39,792 | 252 | 14 | 109 | | |
| Kentucky..... | | 570 | 23,713 | 616,123 | 12,085 | 68,870 | 109,495 | | 5,461 | 116,462 | 1,646 | 5 | 504 | 28 | |
| Tennessee..... | | 633 | 14,828 | 317,596 | 5,148 | 52,084 | 9,827 | | 2,102 | 150,524 | 95 | 45 | 5,984 | 99 | |
| Total Southern States..... | 906 | 5,610 | 203,233 | 5,281,445 | 104,599 | 775,418 | 540,324 | 1,006 | 71,470 | 1,607,537 | 8,631 | 1,751 | 78,795 | 3,321 | |

| | | | | | | | | | | | | | | | |
|---|--------|--------|-----------|------------|-----------|-----------|-----------|---------|-----------|------------|--------|-------|---------|---------|--------|
| Ohio..... | 755 | 375 | 77,697 | 1,840,331 | 89,827 | 119,379 | 101,398 | 1,754 | 35,628 | 1,762,595 | 279 | 175 | 81,440 | 145 | ----- |
| Indiana..... | 2,122 | ----- | 29,086 | 783,049 | 17,376 | 117,651 | 12,392 | ----- | 10,756 | 499,200 | 617 | 80 | 120 | 513 | ----- |
| Illinois..... | 253 | ----- | 61,755 | 1,921,652 | 83,600 | 94,746 | 163,537 | 1,192 | 30,350 | 1,043,677 | 55 | 30 | 39,797 | ----- | ----- |
| Michigan..... | ----- | 4,465 | 56,008 | 984,345 | 34,001 | 139,659 | 29,629 | 715 | 28,515 | 1,316,883 | 1,352 | 35 | 7,339 | 77 | ----- |
| Wisconsin..... | 2,171 | 1,785 | 34,717 | 663,264 | 20,571 | 46,164 | 19,339 | ----- | 16,115 | 774,403 | 135 | 97 | 3,676 | 85 | ----- |
| Minnesota..... | 119 | ----- | 19,313 | 392,083 | 7,007 | 37,061 | 2,435 | ----- | 9,650 | 525,634 | 19 | 226 | 4,689 | 10 | ----- |
| Iowa..... | ----- | 1,389 | 29,606 | 928,983 | 28,536 | 116,864 | 15,261 | ----- | 15,729 | 383,298 | 113 | 60 | 219 | ----- | ----- |
| Missouri..... | 955 | 415 | 67,407 | 1,496,221 | 38,478 | 191,689 | 344,399 | 4,281 | 14,117 | 454,263 | 229 | 53 | 1,692 | 105 | ----- |
| Total Middle Western States..... | 6,375 | 8,429 | 375,589 | 9,009,928 | 319,396 | 863,213 | 688,390 | 7,942 | 160,860 | 6,759,953 | 2,799 | 756 | 138,972 | 935 | ----- |
| North Dakota..... | 98 | 9 | 6,176 | 168,514 | 2,200 | 44,877 | 2,933 | 5 | 1,263 | 47,474 | 16 | 1 | 47,261 | 24 | ----- |
| South Dakota..... | 120 | ----- | 5,000 | 174,604 | 2,323 | 19,535 | 1,223 | ----- | 1,337 | 38,026 | 16 | 7 | 1,639 | 5 | ----- |
| Nebraska..... | 52 | 42 | 10,065 | 301,472 | 3,955 | 18,734 | 1,737 | ----- | 2,400 | 36,337 | 8 | 5 | 107 | ----- | ----- |
| Kansas..... | ----- | 105 | 16,181 | 496,837 | 6,765 | 122,506 | 7,251 | ----- | 4,047 | 84,473 | 92 | 12 | 434 | ----- | ----- |
| Montana..... | 25 | 35 | 4,800 | 177,505 | 2,956 | 39,889 | 16,700 | ----- | 2,615 | 47,958 | 107 | 31 | 387 | 5 | ----- |
| Wyoming..... | ----- | 248 | 1,146 | 55,705 | 495 | 7,727 | 669 | ----- | 710 | 15,754 | 5 | 5 | ----- | ----- | ----- |
| Colorado..... | 100 | ----- | 6,636 | 178,535 | 2,865 | 19,715 | 11,063 | ----- | 2,868 | 59,949 | 2 | ----- | 136 | ----- | ----- |
| New Mexico..... | 85 | ----- | 1,965 | 61,505 | 1,368 | 12,444 | 415 | ----- | 715 | 10,592 | 8 | 316 | 1 | ----- | ----- |
| Oklahoma..... | ----- | 5 | 7,190 | 200,279 | 2,825 | 36,925 | 2,241 | ----- | 3,519 | 25,174 | 4 | 10 | 83 | 100 | ----- |
| Total Western States..... | 295 | 629 | 59,159 | 1,814,956 | 25,752 | 322,352 | 44,232 | 5 | 19,474 | 365,737 | 258 | 387 | 50,048 | 134 | ----- |
| Washington..... | 87 | ----- | 6,259 | 138,854 | 1,888 | 17,391 | 1,399 | 288 | 2,042 | 281,502 | 31 | 6 | 4 | 36 | ----- |
| Oregon..... | 39 | ----- | 3,565 | 84,079 | 1,219 | 11,557 | 912 | 73 | 1,095 | 61,352 | 2 | ----- | 2,018 | 93 | ----- |
| California..... | ----- | 9,011 | 69,635 | 1,401,657 | 54,519 | 76,097 | 122,876 | 15,137 | 28,218 | 1,617,047 | 2,022 | 12 | 82,744 | 1,717 | ----- |
| Idaho..... | ----- | 50 | 2,275 | 59,335 | 524 | 13,616 | 2,246 | ----- | 1,009 | 26,974 | 2 | ----- | 25 | ----- | ----- |
| Utah..... | 82 | 110 | 6,785 | 119,653 | 1,681 | 24,025 | 15,489 | 2 | 2,277 | 113,303 | 15 | 5 | 389 | 20 | ----- |
| Nevada..... | ----- | ----- | 603 | 16,120 | 233 | 3,484 | 25 | ----- | 605 | 10,407 | 5 | ----- | ----- | ----- | ----- |
| Arizona..... | ----- | ----- | 1,660 | 59,264 | 1,209 | 18,110 | 184 | 103 | 1,411 | 26,153 | ----- | 14 | 602 | ----- | ----- |
| Total Pacific States..... | 208 | 9,171 | 90,782 | 1,878,962 | 61,273 | 164,280 | 143,131 | 15,603 | 36,657 | 2,136,738 | 2,077 | 37 | 85,782 | 1,866 | ----- |
| Total United States (exclusive of possessions)..... | 48,437 | 52,843 | 1,495,894 | 35,896,369 | 1,220,758 | 2,947,855 | 3,568,990 | 677,827 | 1,057,467 | 35,281,922 | 34,132 | 3,121 | 480,800 | 163,189 | 21,942 |
| Alaska..... | ----- | ----- | 925 | 22,585 | 898 | 2,246 | 1,122 | ----- | 308 | 11,048 | 250 | 17 | 584 | 6 | ----- |
| Canal Zone (Panama)..... | ----- | ----- | ----- | 9,742 | 14,526 | ----- | 10 | 32 | 39 | 2,692 | ----- | ----- | ----- | ----- | ----- |
| Guam..... | ----- | ----- | 200 | 7,658 | 2,300 | ----- | ----- | ----- | 164 | 9,366 | ----- | ----- | ----- | ----- | ----- |
| The Territory of Hawaii..... | ----- | ----- | 7,267 | 67,560 | 5,842 | 19,711 | 966 | 171 | 1,406 | 104,664 | ----- | 562 | 203 | ----- | ----- |
| Puerto Rico..... | ----- | ----- | 26,775 | 97,122 | 11,831 | 30,290 | 4,930 | 2,537 | 8,406 | 50,498 | 100 | 35 | 51,635 | ----- | ----- |
| American Samoa..... | ----- | ----- | 50 | 575 | 301 | ----- | ----- | 24 | 5 | 387 | ----- | ----- | ----- | ----- | ----- |
| Total possessions..... | ----- | ----- | 35,217 | 205,242 | 35,698 | 52,247 | 7,028 | 2,764 | 10,328 | 178,655 | 350 | 614 | 52,422 | 6 | ----- |
| Total United States and possessions..... | 48,437 | 52,843 | 1,531,111 | 36,101,611 | 1,256,456 | 3,000,102 | 3,576,018 | 680,591 | 1,067,795 | 35,460,577 | 34,482 | 3,735 | 533,222 | 163,195 | 21,942 |

¹ Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to reserve agents (transit account)

TABLE NO. 36.—Assets and liabilities of active State commercial banks, Dec. 31, 1949¹

ASSETS

[In thousands of dollars]

| Location | Number of banks | Loans and discounts, including overdrafts | U. S. Government obligations, direct and guaranteed | Obligations of States and political subdivisions | Other bonds, notes, and debentures | Corporate stocks, including stocks of Federal Reserve banks | Currency and coin | Balances with other banks, including reserve balances and cash items in process of collection | Bank premises owned, furniture and fixtures | Real estate owned other than bank premises | Investments and other assets indirectly representing bank premises or other real estate | Customers' liability on acceptances outstanding | Other assets | Total assets |
|-------------------------------|-----------------|---|---|--|------------------------------------|---|-------------------|---|---|--|---|---|--------------|--------------|
| Maine..... | 31 | 92,301 | 95,618 | 6,653 | 6,804 | 1,405 | 7,140 | 33,335 | 2,160 | 119 | 95 | ----- | 690 | 246,320 |
| New Hampshire..... | 25 | 34,150 | 41,539 | 1,440 | 5,011 | 3,647 | 1,299 | 6,085 | 439 | 87 | ----- | 76 | 93,773 | |
| Vermont..... | 31 | 72,633 | 35,039 | 5,667 | 4,399 | 1,149 | 2,097 | 14,173 | 1,058 | 18 | ----- | 109 | 136,342 | |
| Massachusetts..... | 66 | 382,694 | 612,019 | 27,584 | 51,561 | 3,270 | 26,859 | 228,407 | 11,636 | 127 | 1,111 | 529 | 4,218 | 1,350,015 |
| Rhode Island..... | 11 | 137,051 | 306,607 | 8,456 | 13,772 | 14,106 | 10,930 | 61,776 | 9,903 | 16 | 428 | 145 | 1,660 | 564,750 |
| Connecticut..... | 68 | 253,693 | 359,836 | 47,684 | 16,908 | 4,000 | 20,002 | 146,161 | 10,742 | 330 | ----- | ----- | 1,075 | 860,431 |
| Total New England States..... | 232 | 972,522 | 1,450,658 | 97,484 | 98,455 | 27,577 | 68,327 | 489,937 | 35,838 | 697 | 1,634 | 674 | 7,828 | 3,251,631 |
| New York..... | 254 | 5,977,937 | 8,518,860 | 440,589 | 254,151 | 67,342 | 142,822 | 4,880,690 | 131,515 | 765 | 3,928 | 57,118 | 75,887 | 20,551,604 |
| New Jersey..... | 124 | 612,822 | 1,204,548 | 128,073 | 67,626 | 14,597 | 41,588 | 335,467 | 28,375 | 410 | 220 | 133 | 9,863 | 2,443,722 |
| Pennsylvania..... | 333 | 1,101,673 | 1,584,295 | 183,908 | 175,456 | 24,785 | 71,735 | 698,983 | 38,710 | 4,028 | 8,044 | 642 | 11,460 | 3,903,719 |
| Delaware..... | 25 | 132,050 | 214,113 | 21,098 | 11,718 | 3,200 | 6,044 | 91,918 | 2,680 | 170 | 656 | 5 | 1,232 | 484,882 |
| Maryland..... | 103 | 251,087 | 441,378 | 21,322 | 21,647 | 2,833 | 19,662 | 163,202 | 9,132 | 139 | 23 | 119 | 4,941 | 935,485 |
| District of Columbia..... | 10 | 139,416 | 171,834 | 4,049 | 12,450 | 888 | 8,924 | 91,997 | 8,761 | 175 | 1,300 | ----- | 1,348 | 441,142 |
| Total Eastern States..... | 849 | 8,214,985 | 12,135,028 | 799,039 | 543,048 | 113,645 | 290,775 | 6,262,255 | 219,173 | 5,687 | 14,171 | 58,017 | 104,731 | 28,760,554 |
| Virginia..... | 180 | 302,155 | 309,503 | 22,984 | 9,595 | 1,041 | 18,913 | 167,510 | 9,184 | 147 | 1,123 | ----- | 1,509 | 843,754 |
| West Virginia..... | 106 | 139,747 | 202,692 | 13,821 | 5,834 | 1,095 | 11,945 | 75,056 | 3,458 | 68 | 667 | ----- | 1,440 | 455,832 |
| New Carolina..... | 182 | 423,344 | 514,270 | 77,769 | 37,659 | 1,593 | 36,736 | 323,816 | 8,697 | 97 | 321 | 6 | 2,767 | 1,431,575 |
| South Carolina..... | 126 | 64,218 | 96,106 | 23,503 | 4,219 | 173 | 8,197 | 69,581 | 1,220 | 66 | ----- | 83 | 7,279 | 267,645 |
| Georgia..... | 294 | 281,310 | 244,910 | 21,957 | 2,490 | 1,261 | 19,149 | 177,820 | 7,124 | 355 | 80 | 45 | 1,805 | 758,315 |
| Florida..... | 132 | 133,384 | 280,211 | 26,060 | 1,830 | 239 | 16,223 | 110,527 | 5,536 | 116 | 33 | ----- | 1,421 | 575,580 |
| Alabama..... | 156 | 98,704 | 106,955 | 20,174 | 1,906 | 193 | 9,797 | 74,505 | 1,680 | 127 | 153 | ----- | 381 | 314,575 |
| Mississippi..... | 178 | 144,599 | 198,535 | 84,030 | 3,342 | 355 | 17,080 | 141,951 | 4,168 | 215 | 3 | 17 | 536 | 594,831 |
| Louisiana..... | 127 | 137,791 | 182,721 | 72,521 | 2,344 | 714 | 16,564 | 159,142 | 2,770 | 56 | 406 | 5 | 796 | 575,830 |
| Texas..... | 447 | 398,592 | 409,361 | 66,641 | 7,920 | 1,985 | 28,713 | 367,039 | 12,401 | 1,119 | 159 | ----- | 1,234 | 1,295,164 |
| Arkansas..... | 180 | 88,095 | 163,497 | 20,963 | 3,319 | 165 | 9,515 | 116,719 | 1,988 | 37 | ----- | ----- | 846 | 404,644 |
| Kentucky..... | 294 | 306,257 | 422,835 | 18,770 | 12,524 | 914 | 18,694 | 222,406 | 4,589 | 45 | 36 | ----- | 1,303 | 1,008,373 |
| Tennessee..... | 224 | 198,057 | 199,532 | 41,015 | 4,538 | 1,861 | 14,797 | 122,980 | 5,562 | 277 | 2 | 363 | 733 | 589,717 |
| Total Southern States..... | 2,626 | 2,716,253 | 3,331,128 | 510,208 | 97,520 | 11,589 | 226,323 | 2,129,052 | 68,377 | 2,725 | 2,992 | 519 | 19,149 | 9,115,835 |

| | | | | | | | | | | | | | | |
|---|-------|------------|------------|-----------|-----------|---------|-----------|------------|---------|--------|--------|--------|---------|------------|
| Ohio..... | 414 | 1,053,499 | 1,896,585 | 166,871 | 138,183 | 4,187 | 71,626 | 687,827 | 23,376 | 312 | 1,387 | 11 | 9,077 | 4,052,941 |
| Indiana..... | 356 | 372,082 | 745,178 | 48,895 | 21,958 | 962 | 30,495 | 255,387 | 7,976 | 42 | 277 | 40 | 1,891 | 1,485,183 |
| Illinois..... | 508 | 647,734 | 1,795,677 | 235,657 | 127,270 | 5,708 | 39,161 | 738,822 | 12,412 | 246 | 6,569 | 501 | 11,171 | 3,620,928 |
| Michigan..... | 355 | 735,598 | 1,268,535 | 161,867 | 49,326 | 2,882 | 48,182 | 424,130 | 19,841 | 222 | 12 | 73 | 4,932 | 2,715,600 |
| Wisconsin..... | 457 | 471,715 | 747,227 | 94,670 | 34,861 | 760 | 27,818 | 248,118 | 8,729 | 71 | 700 | 15 | 3,329 | 1,638,013 |
| Minnesota..... | 503 | 265,357 | 405,048 | 45,249 | 24,999 | 112 | 15,156 | 118,990 | 3,321 | 94 | 217 | 29 | 1,707 | 880,279 |
| Iowa..... | 557 | 507,225 | 667,491 | 91,773 | 17,255 | 562 | 25,096 | 267,374 | 5,368 | 37 | 1,339 | 27 | 830 | 1,584,377 |
| Missouri..... | 519 | 857,148 | 986,710 | 115,713 | 57,344 | 14,510 | 36,192 | 650,671 | 14,842 | 1,348 | 136 | 387 | 5,312 | 2,740,313 |
| Total Middle Western States..... | 3,669 | 4,910,358 | 8,512,451 | 960,695 | 471,196 | 29,683 | 293,726 | 3,391,319 | 95,865 | 2,372 | 10,637 | 1,083 | 38,249 | 18,717,634 |
| North Dakota..... | 109 | 55,178 | 209,464 | 19,412 | 4,316 | 281 | 3,673 | 42,213 | 484 | 2 | | | 218 | 335,241 |
| South Dakota..... | 134 | 64,435 | 300,524 | 9,837 | 2,149 | 79 | 3,291 | 42,972 | 875 | 2 | | | 116 | 254,280 |
| Nebraska..... | 290 | 116,140 | 181,697 | 12,049 | 3,594 | 386 | 4,552 | 72,487 | 1,004 | 38 | | | 332 | 392,279 |
| Kansas..... | 436 | 247,854 | 299,716 | 55,133 | 2,251 | 333 | 9,798 | 156,039 | 2,392 | 28 | 387 | | 551 | 774,532 |
| Montana..... | 72 | 62,173 | 151,865 | 8,591 | 5,539 | 207 | 4,002 | 67,923 | 691 | 4 | | | 478 | 301,473 |
| Wyoming..... | 29 | 23,858 | 32,901 | 2,419 | 407 | 52 | 1,442 | 25,031 | 479 | 12 | | | 31 | 86,632 |
| Colorado..... | 72 | 93,545 | 121,721 | 6,524 | 1,225 | 184 | 4,886 | 65,196 | 980 | 78 | | 5 | 1,154 | 295,498 |
| New Mexico..... | 25 | 30,181 | 32,491 | 2,690 | 151 | 41 | 2,435 | 23,467 | 568 | 72 | 13 | 70 | 25 | 92,204 |
| Oklahoma..... | 187 | 101,857 | 95,756 | 21,235 | 1,801 | 57 | 5,927 | 67,006 | 1,025 | 72 | 72 | 1 | 679 | 295,434 |
| Total Western States..... | 1,354 | 795,221 | 1,256,135 | 137,890 | 21,433 | 1,670 | 40,006 | 562,334 | 8,498 | 254 | 472 | 76 | 3,584 | 2,827,573 |
| Washington..... | 85 | 87,090 | 104,715 | 15,466 | 930 | 153 | 5,902 | 49,414 | 1,730 | 5 | 28 | 21 | 344 | 265,798 |
| Oregon..... | 50 | 40,731 | 73,245 | 9,879 | 252 | 47 | 3,214 | 27,711 | 1,277 | 42 | 11 | | 271 | 156,680 |
| California..... | 112 | 1,101,583 | 1,633,707 | 193,287 | 50,495 | 4,538 | 31,375 | 581,453 | 28,684 | 116 | | 4,008 | 9,590 | 3,638,834 |
| Idaho..... | 29 | 43,672 | 39,306 | 3,648 | 529 | 49 | 1,850 | 20,266 | 651 | 8 | | | 27 | 110,006 |
| Utah..... | 44 | 97,487 | 116,295 | 13,746 | 2,309 | 306 | 3,723 | 62,318 | 944 | 95 | 208 | | 378 | 297,809 |
| Nevada..... | 3 | 11,471 | 14,052 | 742 | 3 | 17 | 930 | 5,072 | 342 | 1 | | | 106 | 32,736 |
| Arizona..... | 7 | 27,126 | 52,124 | 8,910 | 2,109 | 71 | 3,295 | 18,818 | 1,881 | 15 | | | 491 | 114,840 |
| Total Pacific States..... | 330 | 1,409,160 | 2,033,444 | 245,678 | 56,627 | 5,181 | 50,289 | 765,052 | 35,509 | 282 | 247 | 4,027 | 11,207 | 4,616,703 |
| Total United States (exclusive of possessions)..... | 9,060 | 19,018,499 | 28,718,844 | 2,750,994 | 1,288,279 | 189,345 | 969,446 | 13,599,949 | 463,260 | 12,017 | 30,153 | 64,396 | 184,748 | 67,289,930 |
| Alaska..... | 14 | 12,442 | 15,630 | 109 | 1,595 | | 2,707 | 8,368 | 391 | 53 | | | 325 | 41,620 |
| Canal Zone (Panama)..... | 4 | 875 | 3,785 | | | | 1,759 | 455 | 36 | | | | 20,155 | 27,065 |
| Guam..... | 1 | 419 | 17,056 | 35 | | | 1,332 | 1,318 | 6 | | | | 405 | 20,571 |
| The Territory of Hawaii..... | 8 | 84,143 | 76,305 | 8,332 | 3,696 | 331 | 13,528 | 30,864 | 2,633 | 262 | 30 | | 820 | 220,944 |
| Puerto Rico..... | 13 | 110,983 | 97,052 | 9,803 | 29,539 | | 23,309 | 19,319 | 3,463 | 452 | 27 | 3,203 | 17,220 | 314,370 |
| American Samoa..... | 1 | 19 | 1,129 | | | | 84 | 180 | 1 | | | | 12 | 1,425 |
| Total possessions..... | 41 | 208,881 | 210,957 | 18,244 | 34,865 | 331 | 42,719 | 60,504 | 6,530 | 767 | 57 | 3,203 | 38,937 | 625,995 |
| Total United States and possessions..... | 9,101 | 19,227,380 | 28,929,801 | 2,769,238 | 1,323,144 | 189,676 | 1,012,165 | 13,660,453 | 469,790 | 12,784 | 30,210 | 67,599 | 223,685 | 67,915,925 |

¹ Includes stock savings banks.

TABLE NO. 36.—Assets and liabilities of active State commercial banks, Dec. 31, 1949—Continued

LIABILITIES

[In thousands of dollars]

| Location | Demand deposits | Time deposits | Total deposits | Bills payable, rediscounts, and other liabilities for borrowed money | Acceptances executed by or for account of reporting banks and outstanding | Other liabilities | Capital stock ¹ | Surplus ² | Undivided profits | Reserves and retirement account for preferred stock and capital notes and debentures |
|-------------------------------|-----------------|---------------|----------------|--|---|-------------------|----------------------------|----------------------|-------------------|--|
| Maine..... | 111,865 | 111,956 | 223,821 | 760 | — | 1,374 | 7,127 | 6,440 | 5,285 | 1,513 |
| New Hampshire..... | 13,170 | 70,467 | 83,637 | — | — | 279 | 1,609 | 4,772 | 3,126 | 350 |
| Vermont..... | 34,215 | 88,002 | 122,217 | 163 | — | 350 | 5,695 | 1,047 | 2,786 | 1,084 |
| Massachusetts..... | 937,086 | 281,922 | 1,219,008 | 895 | 644 | 11,321 | 36,787 | 45,651 | 22,648 | 13,061 |
| Rhode Island..... | 224,829 | 282,675 | 507,504 | — | 406 | 6,077 | 13,700 | 27,106 | 5,473 | 4,484 |
| Connecticut..... | 541,405 | 242,712 | 784,117 | 470 | — | 5,041 | 24,581 | 30,678 | 12,612 | 2,932 |
| Total New England States..... | 1,862,570 | 1,077,734 | 2,940,304 | 2,288 | 1,050 | 24,442 | 89,499 | 118,694 | 51,930 | 23,424 |
| New York..... | 15,972,244 | 2,490,929 | 18,463,173 | 630 | 67,203 | 200,810 | 535,741 | 931,989 | 321,687 | 30,371 |
| New Jersey..... | 1,245,485 | 1,021,578 | 2,267,063 | — | 133 | 15,751 | 54,450 | 66,917 | 29,886 | 9,522 |
| Pennsylvania..... | 2,431,817 | 1,073,978 | 3,505,795 | 47 | 642 | 23,966 | 108,520 | 189,232 | 63,309 | 12,208 |
| Delaware..... | 381,553 | 54,978 | 436,531 | 228 | 5 | 3,211 | 10,514 | 25,006 | 9,060 | 327 |
| Maryland..... | 605,713 | 252,124 | 857,837 | 50 | 119 | 5,988 | 20,131 | 35,940 | 11,049 | 4,371 |
| District of Columbia..... | 291,458 | 111,023 | 402,481 | — | — | 3,943 | 9,650 | 18,575 | 4,954 | 1,539 |
| Total Eastern States..... | 20,928,270 | 5,004,610 | 25,932,880 | 955 | 68,102 | 253,669 | 739,006 | 1,267,659 | 439,945 | 58,338 |
| Virginia..... | 494,120 | 278,504 | 772,624 | 850 | — | 7,342 | 23,105 | 25,783 | 9,603 | 4,447 |
| West Virginia..... | 285,115 | 127,191 | 412,306 | 210 | — | 2,048 | 12,755 | 19,172 | 7,017 | 2,324 |
| North Carolina..... | 1,016,590 | 301,580 | 1,318,159 | 1,106 | — | 17,806 | 21,010 | 51,428 | 15,007 | 7,053 |
| South Carolina..... | 212,032 | 35,751 | 247,783 | — | 83 | 627 | 7,884 | 7,670 | 2,920 | 678 |
| Georgia..... | 528,675 | 157,686 | 686,361 | 507 | 45 | 9,013 | 20,240 | 24,041 | 13,011 | 5,097 |
| Florida..... | 404,001 | 132,910 | 536,911 | 90 | — | 2,494 | 12,926 | 15,954 | 5,452 | 1,753 |
| Alabama..... | 227,742 | 61,891 | 289,633 | 191 | — | 1,046 | 7,565 | 9,634 | 5,727 | 779 |
| Mississippi..... | 469,704 | 86,819 | 556,523 | 150 | 17 | 1,434 | 11,717 | 23,196 | 8,874 | 920 |
| Louisiana..... | 448,495 | 93,150 | 541,645 | 62 | 5 | 1,792 | 11,917 | 12,463 | 6,246 | 1,700 |
| Texas..... | 1,105,179 | 105,878 | 1,211,057 | 7 | — | 6,273 | 30,461 | 26,582 | 16,461 | 4,323 |
| Arkansas..... | 337,872 | 40,167 | 378,039 | — | — | 459 | 9,123 | 9,421 | 6,385 | 1,317 |
| Kentucky..... | 812,034 | 118,645 | 930,679 | 51 | — | 4,808 | 24,383 | 34,125 | 12,338 | 2,089 |
| Tennessee..... | 386,757 | 156,747 | 543,504 | 25 | 363 | 3,488 | 15,461 | 15,625 | 9,269 | 1,982 |
| Total Southern States..... | 6,728,316 | 1,696,908 | 8,425,224 | 3,249 | 519 | 58,630 | 208,447 | 275,094 | 110,310 | 34,362 |

| | | | | | | | | | | |
|---|------------|------------|------------|--------|--------|---------|-----------|-----------|---------|---------|
| Ohio..... | 2,184,180 | 1,606,382 | 3,790,562 | 449 | 11 | 21,236 | 78,660 | 109,722 | 43,701 | 8,600 |
| Indiana..... | 927,593 | 458,910 | 1,386,503 | ----- | 40 | 6,369 | 31,027 | 37,201 | 20,911 | 3,132 |
| Illinois..... | 2,295,077 | 1,083,559 | 3,378,636 | 36 | 535 | 33,220 | 62,008 | 73,993 | 43,816 | 28,684 |
| Michigan..... | 1,212,709 | 1,320,349 | 2,533,058 | ----- | 73 | 14,745 | 60,305 | 63,067 | 33,037 | 11,315 |
| Wisconsin..... | 765,453 | 766,019 | 1,531,472 | 45 | 15 | 3,286 | 38,673 | 39,945 | 19,267 | 5,310 |
| Minnesota..... | 448,236 | 372,216 | 820,452 | ----- | 29 | 1,660 | 19,432 | 20,674 | 13,481 | 4,551 |
| Iowa..... | 1,097,144 | 382,273 | 1,479,417 | 75 | 27 | 1,473 | 30,825 | 38,987 | 26,612 | 6,961 |
| Missouri..... | 2,089,185 | 456,342 | 2,545,527 | 100 | 387 | 15,356 | 68,777 | 59,347 | 44,931 | 5,888 |
| Total Middle Western States..... | 11,019,577 | 6,446,050 | 17,465,627 | 705 | 1,117 | 97,345 | 389,707 | 442,936 | 245,756 | 74,441 |
| North Dakota..... | 219,792 | 94,776 | 314,568 | 50 | ----- | 600 | 6,283 | 4,587 | 5,300 | 3,853 |
| South Dakota..... | 199,022 | 39,693 | 238,715 | ----- | 111 | 5,120 | 4,533 | 4,533 | 4,958 | 843 |
| Nebraska..... | 328,298 | 36,457 | 364,755 | 270 | ----- | 738 | 10,159 | 9,722 | 5,541 | 1,094 |
| Kansas..... | 637,406 | 85,011 | 722,417 | 50 | ----- | 997 | 16,286 | 20,155 | 13,253 | 1,374 |
| Montana..... | 239,665 | 48,488 | 288,153 | ----- | 538 | 4,860 | 4,341 | 3,235 | 3,235 | 346 |
| Wyoming..... | 65,306 | 15,764 | 81,070 | ----- | 209 | 1,394 | 2,399 | 1,155 | 1,155 | 405 |
| Colorado..... | 215,046 | 60,087 | 275,133 | 272 | 5 | 1,556 | 6,736 | 6,419 | 4,006 | 1,371 |
| New Mexico..... | 76,447 | 10,917 | 87,364 | ----- | 70 | 54 | 2,050 | 1,493 | 231 | 942 |
| Oklahoma..... | 245,789 | 25,371 | 271,160 | 2,001 | 1 | 1,137 | 7,195 | 6,941 | 6,246 | 753 |
| Total Western States..... | 2,226,771 | 416,564 | 2,643,335 | 2,643 | 76 | 5,940 | 60,083 | 60,590 | 43,925 | 10,981 |
| Washington..... | 161,805 | 86,145 | 247,950 | ----- | 21 | 960 | 6,346 | 6,105 | 3,820 | 596 |
| Oregon..... | 98,935 | 47,960 | 146,895 | ----- | 432 | 3,604 | 4,081 | 1,428 | 1,428 | 240 |
| California..... | 1,698,504 | 1,703,542 | 3,402,046 | ----- | 5,090 | 23,380 | 78,646 | 78,266 | 45,638 | 5,768 |
| Idaho..... | 76,730 | 27,001 | 103,731 | ----- | 331 | 2,325 | 2,170 | 1,194 | 1,194 | 255 |
| Utah..... | 163,127 | 113,732 | 276,859 | ----- | 827 | 6,977 | 8,255 | 4,210 | 4,210 | 681 |
| Nevada..... | 20,467 | 10,412 | 30,879 | ----- | 236 | 603 | 572 | 446 | 446 | ----- |
| Arizona..... | 80,281 | 26,769 | 107,050 | ----- | 703 | 1,660 | 3,786 | 1,066 | 1,066 | 575 |
| Total Pacific States..... | 2,299,849 | 2,015,561 | 4,315,410 | ----- | 5,111 | 26,869 | 100,161 | 103,235 | 57,802 | 8,115 |
| Total United States (exclusive of possessions)..... | 45,065,353 | 16,657,427 | 61,722,780 | 9,840 | 75,975 | 466,895 | 1,586,903 | 2,268,208 | 949,668 | 209,661 |
| Alaska..... | 26,542 | 11,860 | 38,402 | ----- | 118 | 900 | 840 | 970 | 970 | 390 |
| Canal Zone (Panama)..... | 24,349 | 2,692 | 27,041 | ----- | 24 | ----- | ----- | ----- | ----- | ----- |
| Guam..... | 10,122 | 9,366 | 19,488 | ----- | 57 | 200 | 600 | 226 | 226 | ----- |
| The Territory of Hawaii..... | 95,656 | 105,429 | 201,085 | ----- | 450 | 7,267 | 7,105 | 2,617 | 2,617 | 2,420 |
| Puerto Rico..... | 155,116 | 102,268 | 257,384 | 7,110 | 3,203 | 7,488 | 26,775 | 9,945 | 1,384 | 1,081 |
| American Samoa..... | 905 | 387 | 1,292 | ----- | 50 | ----- | 65 | 14 | 14 | 4 |
| Total possessions..... | 312,690 | 232,002 | 544,692 | 7,110 | 3,203 | 8,137 | 35,192 | 18,555 | 5,211 | 3,895 |
| Total United States and possessions..... | 45,378,043 | 16,889,429 | 62,267,472 | 16,950 | 79,178 | 475,032 | 1,622,095 | 2,286,763 | 954,879 | 213,556 |

¹ Includes capital notes and debentures. (See classification on pp. 150 and 151.)

² Includes guaranty fund.

TABLE No. 36.—Assets and liabilities of active State commercial banks, Dec. 31, 1949—Continued

[In thousands of dollars]

| Location | Loans and discounts | | | | | | | | | | | | | |
|-------------------------------|---|--|------------------------|--|---|---|---|-----------------------------|---|----------------|--|-------------------|-------------------------|-----------|
| | Commercial and industrial loans (including open-market paper) | Loans to farmers directly guaranteed by the Commodity Credit Corporation | Other loans to farmers | Loans to brokers and dealers in securities | Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities | Real-estate loans | | | Other loans to individuals (consumer loans) | Loans to banks | All other loans (including overdrafts) | Total gross loans | Less valuation reserves | Net loans |
| | | | | | | Secured by farm land (including improvements) | Secured by residential properties (other than farm) | Secured by other properties | | | | | | |
| Maine..... | 29,587 | 1,301 | 3,187 | 92 | 1,504 | 2,671 | 24,861 | 10,466 | 18,062 | 267 | 1,147 | 93,145 | 844 | 92,301 |
| New Hampshire..... | 3,357 | 248 | 248 | ----- | 45 | 1,357 | 21,170 | 4,834 | 2,881 | ----- | 273 | 34,165 | 15 | 34,150 |
| Vermont..... | 7,788 | 5,056 | ----- | ----- | 627 | 7,114 | 34,351 | 8,878 | 8,077 | ----- | 1,247 | 73,138 | 505 | 72,633 |
| Massachusetts..... | 133,731 | 1,420 | 1,420 | 10,522 | 13,724 | 985 | 81,763 | 35,778 | 103,249 | 231 | 5,952 | 387,355 | 4,661 | 382,694 |
| Rhode Island..... | 33,094 | 717 | 717 | 28 | 1,213 | 1,273 | 55,271 | 23,673 | 17,922 | ----- | 4,745 | 137,936 | 885 | 137,051 |
| Connecticut..... | 67,994 | 29 | 2,707 | 445 | 4,135 | 2,051 | 87,245 | 16,167 | 73,512 | 470 | 2,182 | 256,937 | 3,244 | 253,693 |
| Total New England States..... | 275,551 | 1,330 | 13,335 | 11,087 | 21,248 | 15,451 | 304,661 | 99,796 | 223,703 | 968 | 15,546 | 982,676 | 10,154 | 972,522 |
| New York..... | 3,426,164 | 1,580 | 19,309 | 874,001 | 221,327 | 12,351 | 483,118 | 120,089 | 689,573 | 59,732 | 165,730 | 6,072,974 | 95,037 | 5,977,937 |
| New Jersey..... | 131,204 | ----- | 1,426 | 2,586 | 10,221 | 7,767 | 254,956 | 45,732 | 158,834 | 300 | 9,176 | 622,202 | 9,380 | 612,822 |
| Pennsylvania..... | 326,353 | 174 | 7,079 | 21,243 | 22,517 | 11,840 | 288,811 | 72,517 | 340,615 | ----- | 27,476 | 1,118,625 | 16,952 | 1,101,673 |
| Delaware..... | 43,434 | 382 | 1,655 | 2,275 | 2,403 | 5,337 | 33,380 | 10,732 | 31,379 | ----- | 1,509 | 132,486 | 436 | 132,050 |
| Maryland..... | 54,921 | 460 | 6,112 | 460 | 10,768 | 9,705 | 69,052 | 23,275 | 71,172 | 13 | 7,649 | 253,587 | 2,500 | 251,087 |
| District of Columbia..... | 31,493 | ----- | ----- | 1,028 | 1,292 | 73 | 39,361 | 14,739 | 42,895 | ----- | 9,185 | 140,066 | 650 | 139,416 |
| Total Eastern States..... | 4,013,569 | 2,596 | 35,581 | 901,593 | 268,528 | 47,073 | 1,168,678 | 287,084 | 1,334,468 | 60,045 | 220,725 | 8,339,940 | 124,955 | 8,214,985 |
| Virginia..... | 74,864 | 608 | 9,504 | 678 | 1,133 | 14,224 | 77,272 | 16,517 | 104,535 | 140 | 5,369 | 304,844 | 2,689 | 302,155 |
| West Virginia..... | 26,872 | ----- | 3,731 | 114 | 5,580 | 7,027 | 47,922 | 12,448 | 34,874 | 135 | 2,228 | 140,931 | 1,184 | 139,747 |
| North Carolina..... | 156,931 | 1,648 | 9,643 | 9,149 | 13,663 | 18,254 | 55,753 | 29,230 | 129,118 | 555 | 5,508 | 429,452 | 6,108 | 423,344 |
| South Carolina..... | 13,935 | 2,373 | 4,971 | 88 | 1,596 | 4,327 | 15,500 | 2,815 | 15,659 | ----- | 3,504 | 64,768 | 550 | 64,218 |
| Georgia..... | 84,430 | 10,493 | 14,733 | 836 | 5,710 | 15,821 | 66,885 | 13,953 | 66,168 | 131 | 4,514 | 283,674 | 2,364 | 281,310 |
| Florida..... | 34,904 | ----- | 6,878 | 271 | 2,955 | 4,903 | 30,214 | 10,353 | 37,769 | 1 | 6,205 | 134,453 | 1,069 | 133,384 |
| Alabama..... | 16,721 | 6,596 | 12,676 | 100 | 1,601 | 8,884 | 19,741 | 5,751 | 25,929 | ----- | 1,559 | 99,558 | 854 | 98,704 |
| Mississippi..... | 46,269 | 9,355 | 15,421 | 648 | 4,566 | 11,895 | 16,419 | 8,630 | 30,188 | ----- | 2,727 | 146,118 | 1,519 | 144,599 |
| Louisiana..... | 33,807 | 5,951 | 7,165 | 166 | 771 | 8,555 | 25,895 | 13,790 | 37,891 | 62 | 5,468 | 139,521 | 1,730 | 137,791 |
| Texas..... | 111,542 | 49,499 | 62,721 | 513 | 7,141 | 7,887 | 35,232 | 15,606 | 104,976 | 10 | 5,300 | 400,427 | 1,835 | 398,592 |
| Arkansas..... | 14,613 | 14,626 | 13,165 | 104 | 929 | 6,003 | 14,477 | 4,842 | 17,984 | ----- | 1,910 | 88,653 | 558 | 88,095 |
| Kentucky..... | 88,458 | 1,071 | 25,234 | 532 | 5,902 | 35,042 | 49,656 | 17,483 | 74,573 | 52 | 11,290 | 309,293 | 3,036 | 306,257 |
| Tennessee..... | 33,715 | 1,574 | 18,734 | 381 | 1,877 | 23,158 | 41,193 | 9,826 | 64,555 | 350 | 4,159 | 199,522 | 1,465 | 198,057 |
| Total Southern States..... | 737,061 | 103,794 | 204,576 | 13,580 | 53,424 | 165,980 | 496,159 | 161,244 | 744,219 | 1,436 | 59,741 | 2,741,214 | 24,961 | 2,716,253 |

| | | | | | | | | | | | | | | |
|---|-----------|---------|-----------|---------|---------|---------|-----------|-----------|-----------|--------|---------|------------|---------|------------|
| Ohio..... | 253,371 | 4,734 | 29,283 | 26,190 | 50,375 | 40,908 | 339,874 | 67,432 | 239,406 | 324 | 14,738 | 1,066,635 | 13,136 | 1,053,499 |
| Indiana..... | 56,998 | 5,737 | 42,370 | 107 | 4,036 | 31,739 | 120,204 | 21,594 | 88,405 | ----- | 4,796 | 375,986 | 3,904 | 372,082 |
| Illinois..... | 253,675 | 10,654 | 59,930 | 17,296 | 8,100 | 15,639 | 122,837 | 24,904 | 130,738 | 160 | 9,839 | 653,772 | 6,038 | 647,734 |
| Michigan..... | 107,674 | 3,182 | 40,728 | 340 | 10,203 | 30,645 | 312,249 | 52,180 | 174,933 | ----- | 9,448 | 741,582 | 5,984 | 735,598 |
| Wisconsin..... | 97,968 | 91 | 49,340 | 407 | 6,072 | 42,277 | 154,417 | 45,880 | 74,235 | 9 | 7,336 | 478,032 | 6,317 | 471,715 |
| Minnesota..... | 25,505 | 23,887 | 66,523 | 6 | 1,264 | 23,275 | 66,123 | 13,833 | 42,421 | 73 | 3,619 | 266,529 | 1,172 | 265,357 |
| Iowa..... | 68,381 | 57,753 | 148,800 | 525 | 6,532 | 45,501 | 91,199 | 21,566 | 65,841 | 70 | 4,126 | 510,294 | 3,069 | 507,225 |
| Missouri..... | 274,154 | 30,204 | 67,139 | 1,428 | 10,699 | 31,636 | 200,259 | 56,825 | 179,561 | 31 | 12,218 | 864,154 | 7,006 | 857,148 |
| Total Middle Western States..... | 1,137,726 | 136,242 | 504,113 | 46,299 | 97,281 | 261,620 | 1,407,162 | 304,214 | 995,540 | 667 | 66,120 | 4,956,984 | 46,626 | 4,910,358 |
| North Dakota..... | 4,407 | 21,919 | 16,533 | ----- | 138 | 1,834 | 4,521 | 1,111 | 4,991 | ----- | 127 | 55,581 | 403 | 55,178 |
| South Dakota..... | 4,460 | 16,166 | 27,360 | 19 | 191 | 2,437 | 6,596 | 1,950 | 5,478 | ----- | 376 | 65,033 | 598 | 64,435 |
| Nebraska..... | 9,562 | 28,698 | 49,917 | 43 | 674 | 5,414 | 8,292 | 2,059 | 11,148 | 94 | 1,443 | 117,344 | 1,204 | 116,140 |
| Kansas..... | 32,315 | 47,728 | 81,805 | 153 | 867 | 11,984 | 30,897 | 6,609 | 33,254 | ----- | 3,147 | 248,759 | 905 | 247,854 |
| Montana..... | 10,290 | 9,995 | 14,983 | ----- | 727 | 1,568 | 11,723 | 3,264 | 10,199 | ----- | 718 | 63,467 | 1,294 | 62,173 |
| Wyoming..... | 3,809 | 2,047 | 7,455 | ----- | 86 | 1,066 | 4,611 | 1,479 | 3,355 | ----- | 86 | 23,994 | 136 | 23,858 |
| Colorado..... | 21,241 | 7,699 | 19,392 | ----- | 1,222 | 1,390 | 12,829 | 3,807 | 26,343 | ----- | 382 | 94,305 | 760 | 93,545 |
| New Mexico..... | 6,542 | 1,782 | 6,376 | ----- | 277 | 769 | 6,194 | 1,386 | 7,265 | ----- | 262 | 30,853 | 672 | 30,181 |
| Oklahoma..... | 12,007 | 23,441 | 26,149 | 111 | 346 | 3,475 | 8,216 | 2,455 | 25,648 | ----- | 447 | 102,295 | 438 | 101,857 |
| Total Western States..... | 104,633 | 159,475 | 249,970 | 326 | 4,528 | 29,937 | 93,879 | 24,120 | 127,681 | 94 | 6,988 | 801,631 | 6,410 | 795,221 |
| Washington..... | 23,653 | 8,689 | 6,837 | 1 | 621 | 4,038 | 23,541 | 6,820 | 12,975 | ----- | 503 | 87,678 | 588 | 87,090 |
| Oregon..... | 8,038 | 740 | 3,057 | 8 | 638 | 2,042 | 13,305 | 3,505 | 9,020 | ----- | 730 | 41,083 | 352 | 40,731 |
| California..... | 303,594 | 275 | 21,062 | 6,855 | 11,180 | 21,210 | 502,741 | 101,191 | 139,031 | ----- | 16,616 | 1,123,755 | 22,172 | 1,101,583 |
| Idaho..... | 9,900 | 8,094 | 8,936 | 38 | 273 | 1,123 | 6,246 | 1,823 | 6,875 | ----- | 649 | 43,957 | 285 | 43,672 |
| Utah..... | 23,439 | 962 | 13,695 | 284 | 239 | 5,676 | 29,481 | 10,858 | 12,648 | ----- | 1,193 | 98,475 | 988 | 97,487 |
| Nevada..... | 1,904 | ----- | 1,087 | ----- | 92 | 123 | 3,335 | 1,622 | 3,163 | ----- | 199 | 11,525 | 54 | 11,471 |
| Arizona..... | 5,592 | ----- | 2,281 | ----- | 999 | 506 | 9,058 | 2,760 | 6,112 | ----- | 30 | 27,338 | 212 | 27,126 |
| Total Pacific States..... | 376,120 | 18,760 | 56,955 | 7,186 | 14,042 | 34,718 | 587,707 | 128,579 | 189,824 | ----- | 19,920 | 1,433,811 | 24,651 | 1,409,160 |
| Total United States (exclusive of possessions)..... | 6,644,660 | 422,197 | 1,064,530 | 980,071 | 459,051 | 554,779 | 4,058,246 | 1,005,037 | 3,615,435 | 63,210 | 389,040 | 19,256,256 | 237,757 | 19,018,499 |
| Alaska..... | 6,352 | ----- | 2 | ----- | 6 | 20 | 3,410 | 2,314 | 427 | ----- | 96 | 12,627 | 185 | 12,442 |
| Canal Zone (Panama)..... | 753 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 121 | ----- | 1 | 875 | ----- | 875 |
| Guam..... | 145 | ----- | ----- | ----- | ----- | ----- | 7 | ----- | 267 | ----- | ----- | 419 | ----- | 419 |
| The Territory of Hawaii..... | 28,419 | ----- | ----- | 5 | 11,852 | 673 | 30,782 | 7,449 | 4,844 | ----- | 129 | 84,153 | 10 | 84,143 |
| Puerto Rico..... | 48,718 | 2 | 15,156 | ----- | 2,382 | 1,050 | 14,232 | 6,901 | 10,644 | 100 | 12,442 | 111,627 | 644 | 110,983 |
| American Samoa..... | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 19 | ----- | ----- | 19 | ----- | 19 |
| Total possessions..... | 84,387 | 2 | 15,158 | 5 | 14,240 | 1,743 | 48,431 | 16,664 | 16,322 | 100 | 12,668 | 209,720 | 839 | 208,881 |
| Total United States and possessions..... | 6,729,047 | 422,199 | 1,079,688 | 980,076 | 473,291 | 556,522 | 4,106,677 | 1,021,701 | 3,631,757 | 63,310 | 401,708 | 19,465,976 | 238,596 | 19,227,380 |

TABLE NO. 36.—*Assets and liabilities of active State commercial banks, Dec. 31, 1949—Continued*

[In thousands of dollars]

| Location | Capital | | | Demand deposits | | | | | | Time deposits | | | | | |
|-------------------------------|------------------------------|-----------------|--------------|---|------------------|-----------------------------------|------------------------|----------------------------|--|---|------------------|----------------|-----------------------------------|------------------------|----------------------------|
| | Capital notes and debentures | Preferred stock | Common stock | Individuals, partnerships, and corporations | U. S. Government | States and political subdivisions | Banks in United States | Banks in foreign countries | Certified and cashiers' checks etc. ¹ | Individuals, partnerships, and corporations | U. S. Government | Postal savings | States and political subdivisions | Banks in United States | Banks in foreign countries |
| Maine..... | ----- | 237 | 6,890 | 91,359 | 2,342 | 12,759 | 2,156 | ----- | 3,249 | 110,571 | 382 | ----- | 1,003 | ----- | ----- |
| New Hampshire..... | ----- | ----- | 1,609 | 10,174 | 216 | 1,794 | 785 | ----- | 201 | 70,398 | ----- | ----- | 69 | ----- | ----- |
| Vermont..... | ----- | 1,959 | 3,736 | 26,808 | 607 | 5,541 | 480 | ----- | 1 | 87,161 | 21 | 5 | 791 | 24 | ----- |
| Massachusetts..... | ----- | 999 | 35,788 | 774,844 | 28,483 | 63,234 | 39,084 | 697 | 30,774 | 278,337 | 664 | 64 | 2,807 | 50 | ----- |
| Rhode Island..... | ----- | ----- | 13,700 | 178,308 | 12,734 | 22,918 | 2,543 | 1,435 | 6,891 | 282,097 | 240 | ----- | 110 | 228 | ----- |
| Connecticut..... | ----- | 50 | 24,531 | 458,395 | 15,484 | 36,652 | 18,122 | 15 | 12,767 | 242,184 | 124 | 30 | 374 | ----- | ----- |
| Total New England States..... | ----- | 3,245 | 86,254 | 1,539,888 | 59,836 | 142,898 | 63,140 | 2,148 | 54,660 | 1,070,748 | 1,431 | 99 | 5,154 | 302 | ----- |
| New York..... | 35,094 | 10,092 | 490,555 | 11,978,896 | 465,709 | 383,461 | 1,902,645 | 621,907 | 619,626 | 2,260,599 | 12,815 | ----- | 39,792 | 155,781 | 21,942 |
| New Jersey..... | ----- | 13,011 | 41,439 | 1,028,922 | 36,180 | 121,788 | 26,593 | 511 | 31,491 | 1,007,254 | 818 | ----- | 13,136 | 370 | ----- |
| Pennsylvania..... | ----- | 1,968 | 106,552 | 2,117,650 | 90,440 | 89,866 | 100,914 | 257 | 32,680 | 1,016,418 | 801 | 74 | 56,493 | 192 | ----- |
| Delaware..... | 25 | ----- | 10,489 | 302,059 | 28,818 | 37,734 | 4,202 | ----- | 8,740 | 48,405 | 373 | ----- | 6,200 | ----- | ----- |
| Maryland..... | 201 | 688 | 19,242 | 503,367 | 19,124 | 45,321 | 31,596 | 734 | 5,571 | 249,233 | 624 | 17 | 2,245 | 5 | ----- |
| District of Columbia..... | ----- | ----- | 9,650 | 270,243 | 6,988 | 7 | 8,393 | 233 | 5,594 | 107,773 | 3,250 | ----- | ----- | ----- | ----- |
| Total Eastern States..... | 35,320 | 25,759 | 677,927 | 16,201,137 | 647,259 | 678,177 | 2,074,343 | 623,642 | 703,712 | 4,689,682 | 18,681 | 91 | 117,866 | 156,348 | 21,942 |
| Virginia..... | ----- | 1,427 | 21,678 | 385,981 | 7,901 | 44,896 | 48,831 | 129 | 6,382 | 257,513 | 1,352 | 275 | 19,096 | 268 | ----- |
| West Virginia..... | 430 | ----- | 12,325 | 217,714 | 9,711 | 37,516 | 10,390 | ----- | 9,784 | 125,748 | 377 | 244 | 620 | 202 | ----- |
| North Carolina..... | ----- | 532 | 20,478 | 689,433 | 31,424 | 83,055 | 197,067 | 67 | 15,544 | 258,883 | 2,995 | 149 | 38,862 | 680 | ----- |
| South Carolina..... | 88 | 205 | 7,591 | 176,348 | 3,898 | 26,344 | 4,519 | ----- | 923 | 35,235 | 7 | 5 | 449 | 55 | ----- |
| Georgia..... | 139 | ----- | 20,101 | 428,624 | 9,159 | 52,638 | 33,851 | ----- | 4,403 | 155,922 | 557 | 311 | 528 | 368 | ----- |
| Florida..... | ----- | 76 | 12,850 | 327,401 | 4,761 | 60,907 | 6,876 | 257 | 3,799 | 129,357 | 574 | 241 | 2,418 | 320 | ----- |
| Alabama..... | ----- | 23 | 7,542 | 190,573 | 2,484 | 32,218 | 1,461 | ----- | 1,006 | 61,553 | 133 | 22 | 118 | 65 | ----- |
| Mississippi..... | 10 | 1,632 | 10,075 | 355,187 | 3,565 | 73,200 | 35,201 | ----- | 2,551 | 86,460 | 357 | ----- | 2 | ----- | ----- |
| Louisiana..... | 10 | 483 | 11,424 | 313,534 | 3,643 | 94,023 | 33,103 | ----- | 4,192 | 88,301 | 48 | 427 | 3,174 | 1,200 | ----- |
| Texas..... | 229 | ----- | 30,232 | 936,620 | 7,918 | 110,918 | 36,072 | 553 | 13,098 | 98,831 | 238 | 13 | 6,760 | 36 | ----- |
| Arkansas..... | ----- | 29 | 9,094 | 284,175 | 2,650 | 35,926 | 13,295 | ----- | 1,826 | 39,792 | 252 | 14 | 109 | ----- | ----- |
| Kentucky..... | ----- | 570 | 23,713 | 616,123 | 12,085 | 68,870 | 109,495 | ----- | 5,461 | 116,462 | 1,646 | 5 | 5,764 | 28 | ----- |
| Tennessee..... | ----- | 633 | 14,828 | 317,596 | 5,148 | 52,084 | 9,827 | ----- | 2,102 | 150,524 | 95 | 45 | 5,984 | 99 | ----- |
| Total Southern States..... | 906 | 5,610 | 201,931 | 5,239,309 | 104,347 | 772,595 | 539,988 | 1,006 | 71,071 | 1,604,581 | 8,631 | 1,751 | 78,624 | 3,321 | ----- |

| | | | | | | | | | | | | | | | |
|---|--------|--------|-----------|------------|-----------|-----------|-----------|---------|-----------|------------|--------|--------|---------|---------|--------|
| Ohio..... | 755 | 375 | 77,530 | 1,836,636 | 89,819 | 119,221 | 101,398 | 1,754 | 35,352 | 1,524,488 | 279 | 175 | 81,295 | 145 | ----- |
| Indiana..... | 2,122 | ----- | 28,905 | 770,808 | 17,305 | 116,440 | 12,357 | ----- | 10,683 | 457,590 | 617 | 80 | 120 | 503 | ----- |
| Illinois..... | 253 | ----- | 61,755 | 1,921,652 | 83,600 | 94,746 | 163,537 | 1,192 | 30,350 | 1,043,677 | 55 | 30 | 39,797 | ----- | ----- |
| Michigan..... | ----- | 4,465 | 55,840 | 980,461 | 33,996 | 139,410 | 29,629 | 715 | 28,498 | 1,311,546 | 1,352 | 35 | 7,339 | 77 | ----- |
| Wisconsin..... | 2,171 | 1,785 | 34,717 | 663,264 | 20,571 | 46,164 | 19,339 | ----- | 16,115 | 762,032 | 132 | 97 | 3,673 | 85 | ----- |
| Minnesota..... | 119 | ----- | 19,313 | 392,083 | 7,007 | 37,061 | 2,435 | ----- | 9,650 | 367,272 | 19 | 226 | 4,689 | 10 | ----- |
| Iowa..... | ----- | 1,389 | 29,436 | 920,948 | 28,536 | 116,670 | 15,261 | ----- | 15,729 | 381,881 | 113 | 60 | 219 | ----- | ----- |
| Missouri..... | 955 | 415 | 67,407 | 1,496,221 | 38,478 | 191,689 | 344,399 | 4,281 | 14,117 | 454,263 | 229 | 53 | 1,692 | 105 | ----- |
| Total Middle Western States..... | 6,375 | 8,429 | 374,903 | 8,982,073 | 319,312 | 861,401 | 688,355 | 7,942 | 160,494 | 6,302,749 | 2,796 | 756 | 138,824 | 925 | ----- |
| North Dakota..... | 98 | 9 | 6,176 | 168,514 | 2,200 | 44,877 | 2,933 | 5 | 1,263 | 47,474 | 16 | 1 | 47,261 | 24 | ----- |
| South Dakota..... | 120 | ----- | 5,000 | 174,604 | 2,323 | 19,535 | 1,223 | ----- | 1,337 | 38,026 | 16 | 7 | 1,639 | 5 | ----- |
| Nebraska..... | 52 | 42 | 10,065 | 301,472 | 3,955 | 18,734 | 1,737 | ----- | 2,400 | 36,337 | 8 | 5 | 107 | ----- | ----- |
| Kansas..... | ----- | 105 | 16,181 | 496,837 | 6,765 | 122,506 | 7,251 | ----- | 4,047 | 84,473 | 92 | 12 | 434 | ----- | ----- |
| Montana..... | 25 | 35 | 4,800 | 177,505 | 2,956 | 39,889 | 16,700 | ----- | 2,615 | 47,958 | 107 | 31 | 387 | 5 | ----- |
| Wyoming..... | ----- | 248 | 1,146 | 55,705 | 495 | 7,727 | 669 | ----- | 710 | 15,754 | 5 | 5 | ----- | ----- | ----- |
| Colorado..... | ----- | 100 | 6,636 | 178,535 | 2,865 | 19,715 | 11,063 | ----- | 2,868 | 59,949 | 2 | ----- | 136 | ----- | ----- |
| New Mexico..... | ----- | 85 | 1,965 | 61,505 | 1,368 | 12,444 | 415 | ----- | 715 | 10,592 | 8 | 316 | 1 | ----- | ----- |
| Oklahoma..... | ----- | 5 | 7,190 | 200,279 | 2,825 | 36,925 | 2,241 | ----- | 3,519 | 25,174 | 4 | 10 | 83 | 100 | ----- |
| Total Western States..... | 295 | 629 | 59,159 | 1,814,956 | 25,782 | 322,352 | 44,232 | 5 | 19,474 | 365,737 | 258 | 387 | 50,048 | 134 | ----- |
| Washington..... | 87 | ----- | 6,259 | 138,854 | 1,832 | 17,390 | 1,399 | 288 | 2,042 | 86,079 | 31 | 6 | 4 | 25 | ----- |
| Oregon..... | 39 | ----- | 3,565 | 84,079 | 1,219 | 11,557 | 912 | 73 | 1,095 | 45,945 | 2 | ----- | 2,013 | ----- | ----- |
| California..... | ----- | 9,011 | 69,635 | 1,401,657 | 54,519 | 76,097 | 122,876 | 15,137 | 28,218 | 1,617,047 | 2,022 | 12 | 82,744 | 1,717 | ----- |
| Idaho..... | ----- | 50 | 2,275 | 59,335 | 524 | 13,616 | 2,246 | ----- | 1,009 | 26,974 | 2 | ----- | 25 | ----- | ----- |
| Utah..... | 82 | 110 | 6,785 | 119,653 | 1,681 | 24,025 | 15,489 | 2 | 2,277 | 113,303 | 15 | 5 | 389 | 20 | ----- |
| Nevada..... | ----- | ----- | 603 | 16,120 | 233 | 3,484 | 25 | ----- | 605 | 10,407 | 5 | ----- | ----- | ----- | ----- |
| Arizona..... | ----- | ----- | 1,660 | 59,264 | 1,209 | 18,110 | 184 | 103 | 1,411 | 26,153 | ----- | 14 | 602 | ----- | ----- |
| Total Pacific States..... | 208 | 9,171 | 90,782 | 1,878,962 | 61,217 | 164,279 | 143,131 | 15,603 | 36,657 | 1,925,908 | 2,077 | 37 | 85,777 | 1,762 | ----- |
| Total United States (exclusive of possessions)..... | 43,104 | 52,843 | 1,490,956 | 35,656,325 | 1,217,723 | 2,941,702 | 3,553,189 | 650,346 | 1,046,068 | 15,959,405 | 33,874 | 3,121 | 476,293 | 162,792 | 21,942 |
| Alaska..... | ----- | ----- | 900 | 22,033 | 898 | 2,184 | 1,122 | ----- | 305 | 11,003 | 250 | 17 | 584 | 6 | ----- |
| Canal Zone (Panama)..... | ----- | ----- | ----- | 9,742 | 14,526 | ----- | 10 | 32 | 39 | 2,692 | ----- | ----- | ----- | ----- | ----- |
| Guam..... | ----- | 200 | 7,658 | 2,300 | ----- | ----- | ----- | ----- | 164 | 9,366 | ----- | ----- | ----- | ----- | ----- |
| The Territory of Hawaii..... | ----- | 7,267 | 67,560 | 5,842 | 19,711 | 966 | 171 | 1,406 | 104,664 | ----- | 562 | 203 | ----- | ----- | ----- |
| Puerto Rico..... | ----- | 26,775 | 97,122 | 11,831 | 30,290 | 4,930 | 2,537 | 8,406 | 50,498 | 100 | 35 | 51,635 | ----- | ----- | ----- |
| American Samoa..... | ----- | 50 | 575 | 301 | ----- | ----- | 24 | 5 | 387 | ----- | ----- | ----- | ----- | ----- | ----- |
| Total possessions..... | ----- | ----- | 35,192 | 204,690 | 35,698 | 52,185 | 7,028 | 2,764 | 10,325 | 178,610 | 350 | 614 | 52,422 | 6 | ----- |
| Total United States and possessions..... | 43,104 | 52,843 | 1,526,148 | 35,861,015 | 1,253,421 | 2,993,887 | 3,560,217 | 653,110 | 1,056,393 | 16,138,015 | 34,224 | 3,735 | 528,715 | 162,798 | 21,942 |

¹ Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to reserve agents (transit account).

TABLE NO. 37.—Assets and liabilities of active mutual savings banks, Dec. 31, 1949

ASSETS

[In thousands of dollars]

| Location | Number of banks | Loans and discounts, including overdrafts | U. S. Government obligations, direct and guaranteed | Obligations of States and political subdivisions | Other bonds, notes, and debentures | Corporate stocks, including stocks of Federal Reserve banks | Currency and coin | Balances with other banks, including reserve balances and cash items in process of collection | Bank premises owned, furniture and fixtures | Real estate owned other than bank premises | Investments and other assets indirectly representing bank premises and other real estate | Customers' liability on acceptances outstanding | Other assets | Total assets |
|----------------------------------|-----------------|---|---|--|------------------------------------|---|-------------------|---|---|--|--|---|--------------|--------------|
| Maine..... | 32 | 49,087 | 163,607 | 808 | 36,839 | 6,355 | 1,947 | 9,450 | 619 | 312 | ----- | ----- | 232 | 269,256 |
| New Hampshire..... | 34 | 111,200 | 147,215 | 1,377 | 21,412 | 20,802 | 1,155 | 8,466 | 1,431 | 341 | ----- | ----- | 102 | 313,501 |
| Vermont..... | 7 | 63,993 | 23,384 | 381 | 2,261 | 972 | 559 | 2,193 | 791 | 17 | 357 | ----- | 77 | 94,985 |
| Massachusetts..... | 190 | 1,102,677 | 2,063,605 | 5,159 | 312,263 | 64,408 | 15,398 | 77,226 | 15,386 | 841 | 363 | ----- | 4,647 | 3,661,973 |
| Rhode Island..... | 9 | 89,802 | 139,932 | 82 | 39,724 | 13,411 | 1,908 | 7,228 | 982 | 673 | ----- | ----- | 193 | 293,935 |
| Connecticut..... | 72 | 384,584 | 836,967 | 1,721 | 155,012 | 42,970 | 8,593 | 42,501 | 4,587 | 1,074 | ----- | ----- | 13,867 | 1,491,876 |
| Total New England States..... | 344 | 1,801,343 | 3,374,710 | 9,528 | 567,511 | 148,918 | 29,560 | 147,064 | 23,796 | 3,258 | 720 | ----- | 19,118 | 6,125,526 |
| New York..... | 130 | 4,187,989 | 6,485,718 | 43,458 | 890,558 | 7,233 | 62,533 | 512,573 | 62,383 | 3,197 | 2,962 | ----- | 71,178 | 12,329,782 |
| New Jersey..... | 23 | 146,029 | 302,946 | 12,027 | 119,569 | 230 | 4,471 | 24,641 | 4,013 | 92 | 7 | ----- | 2,235 | 616,260 |
| Pennsylvania..... | 7 | 109,320 | 592,705 | 9,551 | 401,979 | 155 | 5,805 | 23,459 | 9,147 | 32 | 82 | ----- | 5,278 | 1,157,513 |
| Delaware..... | 2 | 16,254 | 19,758 | 912 | 59,579 | 371 | 139 | 4,018 | 521 | 150 | ----- | ----- | 6 | 101,708 |
| Maryland..... | 9 | 55,876 | 311,530 | 1,374 | 52,326 | ----- | 1,626 | 16,308 | 1,380 | 80 | ----- | ----- | 7,335 | 447,835 |
| Total Eastern States..... | 171 | 4,515,468 | 7,712,657 | 67,322 | 1,524,011 | 7,989 | 74,574 | 580,999 | 77,444 | 3,551 | 3,051 | ----- | 86,032 | 14,653,098 |
| Ohio..... | 3 | 99,443 | 117,120 | 673 | 15,346 | 57 | 3,804 | 17,283 | 205 | ----- | ----- | ----- | 724 | 254,655 |
| Indiana..... | 4 | 15,773 | 25,926 | 113 | 1,568 | 16 | 304 | 3,556 | 19 | ----- | ----- | ----- | 4 | 47,279 |
| Wisconsin..... | 4 | 3,126 | 7,893 | 855 | 129 | 33 | 196 | 1,320 | 59 | 59 | ----- | ----- | 5 | 13,616 |
| Minnesota..... | 1 | 65,815 | 67,457 | 4,756 | 27,936 | ----- | 357 | 4,638 | 300 | ----- | 286 | ----- | 20 | 171,565 |
| Total Middle Western States..... | 12 | 184,157 | 218,396 | 6,397 | 44,979 | 106 | 4,661 | 26,797 | 583 | ----- | 286 | ----- | 753 | 487,115 |
| Washington..... | 3 | 67,419 | 117,270 | 2,620 | 14,369 | 27 | 696 | 7,268 | 773 | ----- | ----- | ----- | 476 | 210,918 |
| Oregon..... | 1 | 9,669 | 5,054 | 372 | ----- | ----- | 80 | 907 | 26 | 38 | 55 | ----- | 40 | 16,241 |
| Total Pacific States..... | 4 | 77,088 | 122,324 | 2,992 | 14,369 | 27 | 776 | 8,175 | 799 | 38 | 55 | ----- | 516 | 227,159 |
| Total United States..... | 531 | 6,578,056 | 11,428,087 | 86,239 | 2,150,870 | 157,040 | 109,571 | 763,035 | 102,622 | 6,847 | 4,112 | ----- | 106,419 | 21,492,898 |

TABLE No. 37.—Assets and liabilities of active mutual savings banks, Dec. 31, 1949—Continued

LIABILITIES

[In thousands of dollars]

| Location | Demand deposits | Time deposits | Total deposits | Bills payable, rediscounts, and other liabilities for borrowed money | Acceptances executed by or for account of reporting banks and outstanding | Other liabilities | Capital notes and debentures | Surplus ¹ | Undivided profits | Reserves and retirement account for capital notes and debentures |
|----------------------------------|-----------------|---------------|----------------|--|---|-------------------|------------------------------|----------------------|-------------------|--|
| Maine..... | 128 | 235,809 | 235,937 | ----- | ----- | 472 | ----- | 18,894 | 13,275 | 678 |
| New Hampshire..... | ----- | 275,571 | 275,571 | 25 | ----- | 1,333 | ----- | 20,376 | 12,392 | 3,804 |
| Vermont..... | 444 | 84,190 | 84,634 | ----- | ----- | 505 | 5,033 | 493 | 1,702 | 2,618 |
| Massachusetts..... | 936 | 3,248,273 | 3,249,209 | 2 | ----- | 13,564 | ----- | 206,260 | 192,648 | 290 |
| Rhode Island..... | ----- | 264,296 | 264,296 | ----- | ----- | 4,985 | ----- | 22,925 | 1,729 | ----- |
| Connecticut..... | 293 | 1,322,351 | 1,322,644 | ----- | ----- | 8,196 | ----- | 94,391 | 65,789 | 856 |
| Total New England States..... | 1,801 | 5,430,490 | 5,432,291 | 27 | ----- | 29,055 | 5,033 | 363,339 | 287,535 | 8,246 |
| New York..... | 3,865 | 11,102,074 | 11,105,939 | ----- | ----- | 36,048 | ----- | 872,950 | 277,988 | 36,857 |
| New Jersey..... | 7,702 | 538,184 | 545,886 | ----- | ----- | 2,615 | 300 | 58,486 | 713 | 8,260 |
| Pennsylvania..... | 457 | 1,061,616 | 1,062,073 | ----- | ----- | 1,999 | ----- | 79,961 | 4,184 | 9,296 |
| Delaware..... | ----- | 87,508 | 87,508 | ----- | ----- | 16 | ----- | 2,300 | 153 | 11,731 |
| Maryland..... | 1,780 | 396,408 | 398,188 | ----- | ----- | 2,823 | ----- | 19,225 | 27,524 | 75 |
| Total Eastern States..... | 13,804 | 13,185,790 | 13,199,594 | ----- | ----- | 43,501 | 300 | 1,032,922 | 310,562 | 66,219 |
| Ohio..... | 889 | 235,982 | 236,871 | ----- | ----- | 3,277 | ----- | 13,700 | 316 | 491 |
| Indiana..... | 3,260 | 39,637 | 42,897 | ----- | ----- | 175 | ----- | 3,225 | 256 | 726 |
| Wisconsin..... | ----- | 12,377 | 12,377 | ----- | ----- | 97 | ----- | 1,014 | 128 | ----- |
| Minnesota..... | ----- | 158,362 | 158,362 | ----- | ----- | 214 | ----- | 12,000 | 989 | ----- |
| Total Middle Western States..... | 4,149 | 446,358 | 450,507 | ----- | ----- | 3,763 | ----- | 29,939 | 1,689 | 1,217 |
| Washington..... | 57 | 195,434 | 195,491 | ----- | ----- | 1,170 | ----- | 10,612 | 2,381 | 1,264 |
| Oregon..... | ----- | 15,505 | 15,505 | ----- | ----- | 113 | ----- | 386 | 237 | ----- |
| Total Pacific States..... | 57 | 210,939 | 210,996 | ----- | ----- | 1,283 | ----- | 10,998 | 2,618 | 1,264 |
| Total United States..... | 19,811 | 19,273,577 | 19,293,388 | 27 | ----- | 77,602 | 5,333 | 1,437,198 | 602,404 | 76,946 |

¹ Includes guaranty fund

TABLE No. 37.—*Assets and liabilities of active mutual savings banks, Dec. 31, 1949—Continued*

[In thousands of dollars]

| Location | Loans and discounts | | | | | | | | | | | | | |
|----------------------------------|---|---|------------------------------|--|---|---|---|-----------------------------------|---|----------------------|--|-------------------------|-------------------------------|--------------|
| | Commer- cial and industrial loans (in- cluding open-mar- ket paper) | Loans to farmers di- rectly guar- anteed by the Com- modity Credit Cor- poration | Other loans to farmers | Loans to brokers and dealers in securities | Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities | Real-estate loans | | | Other loans to individuals (consumer loans) | Loans to banks | All other loans (in- cluding over- drafts) | Total gross loans | Less valuation reserves | Net loans |
| | | | | | | Secured by farm land (including improve- ments) | Secured by residential properties (other than farm) | Secured by other properties | | | | | | |
| Maine..... | 630 | | 32 | | 44 | 191 | 46,372 | 713 | 965 | | 149 | 49,096 | 9 | 49,087 |
| New Hampshire..... | 2,244 | | 128 | | | | 104,789 | | 3,526 | | 513 | 111,200 | | 111,200 |
| Vermont..... | 52 | | 923 | | 550 | 4,653 | 51,807 | 4,249 | 1,824 | | 204 | 64,262 | 269 | 63,993 |
| Massachusetts..... | 108 | | | | 1,082 | 4,969 | 909,066 | 178,686 | 20,434 | | 1,120 | 1,115,465 | 12,788 | 1,102,677 |
| Rhode Island..... | 8,354 | | | | | 172 | 76,753 | 5,038 | | | | 90,317 | 515 | 89,802 |
| Connecticut..... | | | | | 160 | 2,586 | 354,804 | 27,824 | 4,423 | | 60 | 389,857 | 5,273 | 384,584 |
| Total New England States..... | 11,388 | | 1,083 | | 1,836 | 12,571 | 1,543,591 | 216,510 | 31,172 | | 2,046 | 1,820,197 | 18,854 | 1,801,343 |
| New York..... | | | 34 | | | 6,734 | 3,577,870 | 790,645 | 10,532 | | 1,306 | 4,387,121 | 199,132 | 4,187,989 |
| New Jersey..... | | | | | | 31 | 123,843 | 26,691 | 651 | | 44 | 151,260 | 5,231 | 146,029 |
| Pennsylvania..... | | | | | | 526 | 94,815 | 18,618 | 551 | | 1,300 | 115,810 | 6,490 | 109,320 |
| Delaware..... | | | | | | 379 | 15,711 | 134 | | | 30 | 16,254 | | 16,254 |
| Maryland..... | 2,973 | | | | 41 | 662 | 31,876 | 10,062 | 9,173 | | 1,178 | 55,965 | 89 | 55,876 |
| Total Eastern States..... | 2,973 | | 34 | | 41 | 8,332 | 3,844,115 | 846,150 | 20,907 | | 3,858 | 4,726,410 | 210,942 | 4,515,468 |
| Ohio..... | 20,472 | | | | 13 | 3,157 | 66,756 | 765 | 10,921 | | 1,981 | 104,065 | 4,622 | 99,443 |
| Indiana..... | | | 71 | | 77 | 1,897 | 12,252 | 1,310 | 328 | | 29 | 15,964 | 191 | 15,773 |
| Wisconsin..... | | | | | | 32 | 2,816 | 274 | 10 | | | 3,132 | 6 | 3,126 |
| Minnesota..... | | | | | | 11,297 | 43,887 | 12,921 | 23 | | | 68,128 | 2,313 | 65,815 |
| Total Middle Western States..... | 20,472 | | 71 | | 90 | 16,383 | 125,711 | 15,270 | 11,282 | | 2,010 | 191,289 | 7,132 | 184,157 |
| Washington..... | | | | | | 154 | 48,578 | 18,217 | 474 | | 8 | 67,431 | 12 | 67,419 |
| Oregon..... | | | | | | | 6,847 | 2,816 | 6 | | | 9,669 | | 9,669 |
| Total Pacific States..... | | | | | | 154 | 55,425 | 21,033 | 480 | | 8 | 77,100 | 12 | 77,088 |
| Total United States..... | 34,833 | | 1,188 | | 1,967 | 37,440 | 5,568,842 | 1,098,963 | 63,841 | | 7,922 | 6,814,996 | 236,940 | 6,578,056 |

TABLE No. 37.—*Assets and liabilities of active mutual savings banks, Dec. 31, 1949—Continued*

[In thousands of dollars]

| Location | Demand deposits | | | | | | Time deposits | | | | | |
|----------------------------------|---|------------------|-----------------------------------|------------------------|----------------------------|---|---|------------------|----------------|-----------------------------------|------------------------|----------------------------|
| | Individuals, partnerships, and corporations | U. S. Government | States and political subdivisions | Banks in United States | Banks in foreign countries | Certified and cashiers' checks, etc. ¹ | Individuals, partnerships, and corporations | U. S. Government | Postal savings | States and political subdivisions | Banks in United States | Banks in foreign countries |
| Maine..... | | 11 | | | | 117 | 235,108 | 6 | | 695 | | |
| New Hampshire..... | | | | | | | 275,571 | | | | | |
| Vermont..... | 379 | 25 | 36 | | | 4 | 83,670 | | | 500 | 20 | |
| Massachusetts..... | | 150 | | | | 486 | 3,248,273 | | | | | |
| Rhode Island..... | | | | | | | 264,193 | | | 103 | | |
| Connecticut..... | 5 | 282 | | | | 6 | 1,322,274 | | | 62 | 15 | |
| Total New England States..... | 384 | 768 | 36 | | | 613 | 5,429,089 | 6 | | 1,360 | 35 | |
| New York..... | 93 | 1,517 | 12 | | | 2,243 | 11,101,775 | 237 | | 13 | 49 | |
| New Jersey..... | 6,821 | 55 | 561 | | | 265 | 536,083 | | | 1,947 | 154 | |
| Pennsylvania..... | | 298 | | | | 159 | 1,061,616 | | | | | |
| Delaware..... | | | | | | | 87,405 | | | 103 | | |
| Maryland..... | 1,312 | | | | | 468 | 396,396 | 12 | | | | |
| Total Eastern States..... | 8,226 | 1,870 | 573 | | | 3,135 | 13,183,275 | 249 | | 2,063 | 203 | |
| Ohio..... | 625 | 8 | | | | 256 | 235,848 | | | 134 | | |
| Indiana..... | 2,518 | 65 | 616 | 35 | | 26 | 39,627 | | | | 10 | |
| Wisconsin..... | | | | | | | 12,371 | 3 | | 3 | | |
| Minnesota..... | | | | | | | 158,362 | | | | | |
| Total Middle Western States..... | 3,143 | 73 | 616 | 35 | | 282 | 446,208 | 3 | | 137 | 10 | |
| Washington..... | | 56 | 1 | | | | 195,423 | | | | 11 | |
| Oregon..... | | | | | | | 15,407 | | | 5 | 93 | |
| Total Pacific States..... | | 56 | 1 | | | | 210,830 | | | 5 | 104 | |
| Total United States..... | 11,753 | 2,767 | 1,226 | 35 | | 4,030 | 19,269,402 | 258 | | 3,565 | 352 | |

¹Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to reserve agents (transit account).

TABLE No. 38.—*Assets and liabilities of active private banks, Dec. 31, 1949*

ASSETS

[In thousands of dollars]

| Location | Number of banks | Loans and discounts, including overdrafts | U. S. Government obligations, direct and guaranteed | Obligations of States and political subdivisions | Other bonds, notes, and debentures | Corporate stocks | Currency and coin | Balancees with other banks, including reserve balances and cash items in process of collection | Bank premises owned, furniture and fixtures | Real estate owned, other than bank premises | Investments and other assets indirectly representing bank premises or other real estate | Customers' liability on acceptances outstanding | Other assets | Total assets |
|---|-----------------|---|---|--|------------------------------------|------------------|-------------------|--|---|---|---|---|--------------|--------------|
| Connecticut..... | 2 | 625 | 489 | ----- | ----- | 22 | 104 | 230 | 131 | 68 | ----- | ----- | 1 | 1,670 |
| New York..... | 4 | 58,185 | 62,090 | 47,761 | 208 | 5,998 | 327 | 55,775 | 120 | 27 | ----- | 16,418 | 1,904 | 248,813 |
| Pennsylvania..... | 12 | 6,021 | 30,993 | 1,043 | 6,578 | 685 | 768 | 3,499 | 237 | 88 | ----- | ----- | 599 | 50,511 |
| Total Eastern States..... | 18 | 64,831 | 93,572 | 48,804 | 6,786 | 6,705 | 1,199 | 59,504 | 488 | 183 | ----- | 16,418 | 2,504 | 300,994 |
| Georgia..... | 31 | 2,218 | 560 | 8 | 6 | 5 | 270 | 1,727 | 79 | 25 | ----- | ----- | 363 | 5,261 |
| Texas..... | 12 | 12,808 | 17,693 | 3,383 | 471 | 169 | 1,096 | 12,613 | 199 | 240 | ----- | ----- | 18 | 48,690 |
| Total Southern States..... | 43 | 15,026 | 18,253 | 3,391 | 477 | 174 | 1,366 | 14,340 | 278 | 265 | ----- | ----- | 381 | 53,951 |
| Ohio..... | 6 | 2,246 | 1,860 | 746 | 15 | ----- | 169 | 1,132 | 12 | ----- | ----- | ----- | 1 | 6,181 |
| Indiana..... | 7 | 3,124 | 5,077 | 624 | 4 | ----- | 701 | 3,555 | 28 | ----- | ----- | ----- | ----- | 13,113 |
| Michigan..... | 10 | 5,875 | 1,983 | 482 | 205 | 9 | 255 | 1,195 | 57 | 5 | ----- | ----- | 13 | 10,079 |
| Iowa..... | 7 | 3,081 | 4,429 | 506 | ----- | ----- | 127 | 1,849 | 45 | ----- | ----- | ----- | ----- | 10,037 |
| Total Middle Western States..... | 30 | 14,326 | 13,349 | 2,358 | 224 | 9 | 1,252 | 7,731 | 142 | 5 | ----- | ----- | 14 | 39,410 |
| Total United States (exclusive of possessions)..... | 91 | 94,183 | 125,174 | 54,553 | 7,487 | 6,888 | 3,817 | 81,575 | 908 | 453 | ----- | 16,418 | 2,899 | 394,355 |
| Alaska..... | 1 | 250 | 88 | ----- | 189 | ----- | 40 | 180 | 8 | ----- | ----- | ----- | 1 | 756 |
| Total United States and possessions..... | 92 | 94,433 | 125,262 | 54,553 | 7,676 | 6,888 | 3,857 | 81,755 | 916 | 453 | ----- | 16,418 | 2,900 | 395,111 |

TABLE No. 38.—Assets and liabilities of active private banks, Dec. 31, 1949—Continued

LIABILITIES

[In thousands of dollars]

| Location | Demand deposits | Time deposits | Total deposits | Bills payable, rediscounts, and other liabilities for borrowed money | Acceptances executed by or for account of reporting banks and outstanding | Other liabilities | Capital stock | Surplus | Undivided Profits | Reserves |
|---|-----------------|---------------|----------------|--|---|-------------------|---------------|---------|-------------------|----------|
| Connecticut..... | 1,085 | 395 | 1,480 | ----- | ----- | 9 | ----- | 181 | ----- | ----- |
| New York..... | 202,862 | 3,109 | 205,971 | 2,636 | 18,385 | 2,373 | 2,950 | 12,862 | 19 | 3,617 |
| Pennsylvania..... | 8,206 | 36,464 | 44,670 | 20 | ----- | 619 | ----- | 4,860 | ----- | 342 |
| Total Eastern States..... | 212,153 | 39,968 | 252,121 | 2,656 | 18,385 | 3,001 | 2,950 | 17,903 | 19 | 3,959 |
| Georgia..... | 3,378 | 561 | 3,939 | ----- | ----- | 40 | 178 | 932 | 84 | 88 |
| Texas..... | 42,568 | 2,566 | 45,134 | ----- | ----- | 38 | 1,124 | 1,993 | 219 | 182 |
| Total Southern States..... | 45,946 | 3,127 | 49,073 | ----- | ----- | 78 | 1,302 | 2,925 | 303 | 270 |
| Ohio..... | 3,248 | 2,270 | 5,518 | ----- | ----- | 11 | 167 | 195 | 290 | ----- |
| Indiana..... | 10,371 | 1,983 | 12,354 | ----- | ----- | 14 | 181 | 447 | 112 | 5 |
| Michigan..... | 4,155 | 5,337 | 9,492 | ----- | ----- | 25 | 168 | 180 | 190 | 24 |
| Iowa..... | 8,229 | 1,417 | 9,646 | ----- | ----- | ----- | 170 | 123 | 82 | 16 |
| Total Middle Western States..... | 26,003 | 11,007 | 37,010 | ----- | ----- | 50 | 686 | 945 | 674 | 45 |
| Total United States (exclusive of possessions)..... | 284,102 | 54,102 | 338,204 | 2,656 | 18,385 | 3,129 | 4,938 | 21,773 | 996 | 4,274 |
| Alaska..... | 617 | 45 | 662 | ----- | ----- | ----- | 25 | 25 | 43 | 1 |
| Total United States and possessions..... | 284,719 | 54,147 | 338,866 | 2,656 | 18,385 | 3,129 | 4,963 | 21,798 | 1,039 | 4,275 |

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TABLE No. 38.—*Assets and liabilities of active private banks, Dec. 31, 1949—Continued*

[In thousands of dollars]

| Location | Loans and discounts | | | | | | | | | | | | | |
|--|---|--|------------------------------|--|---|---|---|-----------------------------------|---|----------------------|--|-------------------------|-------------------------------|--------------|
| | Commer- cial and industrial loans (in- cluding open-mar- ket paper) | Loans to farmers di- rectly guar- anteed by the Com- modity Credit Cor- poration | Other loans to farmers | Loans to brokers and dealers in securities | Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities | Real-estate loans | | | Other loans to individuals (consumer loans) | Loans to banks | All other loans (in- cluding over- drafts) | Total gross loans | Less valuation reserves | Net loans |
| | | | | | | Secured by farm land (including improve- ments) | Secured by residential properties (other than farm) | Secured by other properties | | | | | | |
| Connecticut..... | 151 | | 6 | | | 5 | 209 | 34 | 215 | | 5 | 625 | | 625 |
| New York..... | 34,643 | | 4 | 12,343 | 6,157 | | 26 | 4 | 232 | 89 | 4,820 | 58,318 | 133 | 58,185 |
| Pennsylvania..... | 1,505 | | 60 | | | 121 | 2,107 | 542 | 1,565 | | 121 | 6,021 | | 6,021 |
| Total Eastern States..... | 36,299 | | 70 | 12,343 | 6,157 | 126 | 2,342 | 580 | 2,012 | 89 | 4,946 | 64,964 | 133 | 64,831 |
| Georgia..... | 430 | 61 | 205 | | | 192 | 673 | 117 | 486 | | 54 | 2,218 | | 2,218 |
| Texas..... | 3,469 | 25 | 2,384 | | | 385 | 1,417 | 498 | 4,471 | | 159 | 12,808 | | 12,808 |
| Total Southern States..... | 3,899 | 86 | 2,589 | | | 577 | 2,090 | 615 | 4,957 | | 213 | 15,026 | | 15,026 |
| Ohio..... | 485 | | 182 | | | 117 | 526 | 87 | 818 | | 31 | 2,246 | | 2,246 |
| Indiana..... | 577 | 82 | 465 | | | 212 | 1,383 | 91 | 285 | | 41 | 3,136 | 12 | 3,124 |
| Michigan..... | 722 | | 1,192 | | | 613 | 1,467 | 391 | 1,445 | | 45 | 5,875 | | 5,875 |
| Iowa..... | 176 | 548 | 574 | | | 234 | 193 | 29 | 950 | | 377 | 3,081 | | 3,081 |
| Total Middle Western States..... | 1,960 | 630 | 2,413 | | | 1,176 | 3,569 | 598 | 3,498 | | 494 | 14,338 | 12 | 14,326 |
| Total United States (exclu- sive of possessions)..... | 42,158 | 716 | 5,072 | 12,343 | 6,157 | 1,879 | 8,001 | 1,793 | 10,467 | 89 | 5,653 | 94,328 | 145 | 94,183 |
| Alaska..... | 170 | | | | | | 52 | 26 | | | 2 | 250 | | 250 |
| Total United States and pos- sessions..... | 42,328 | 716 | 5,072 | 12,343 | 6,157 | 1,879 | 8,053 | 1,819 | 10,467 | 89 | 5,655 | 94,578 | 145 | 94,433 |

TABLE NO. 38.—Assets and liabilities of active private banks, Dec. 31, 1949—Continued

[In thousands of dollars]

| Location | Demand deposits | | | | | | Time deposits | | | | | |
|---|---|------------------|-----------------------------------|------------------------|----------------------------|---|---|------------------|----------------|-----------------------------------|------------------------|----------------------------|
| | Individuals, partnerships, and corporations | U. S. Government | States and political subdivisions | Banks in United States | Banks in foreign countries | Certified and cashiers' checks, etc. ¹ | Individuals, partnerships, and corporations | U. S. Government | Postal savings | States and political subdivisions | Banks in United States | Banks in foreign countries |
| Connecticut..... | 1,081 | | | | | 4 | 395 | | | | | |
| New York..... | 152,623 | 5 | 564 | 15,430 | 27,481 | 6,759 | 2,564 | | | 500 | 45 | |
| Pennsylvania..... | 7,739 | | 344 | | | 123 | 36,204 | | | 260 | | |
| Total Eastern States..... | 161,443 | 5 | 908 | 15,430 | 27,481 | 6,886 | 39,163 | | | 760 | 45 | |
| Georgia..... | 3,171 | 18 | 146 | 37 | | 6 | 561 | | | | | |
| Texas..... | 38,965 | 234 | 2,677 | 299 | | 393 | 2,395 | | | 171 | | |
| Total Southern States..... | 42,136 | 252 | 2,823 | 336 | | 399 | 2,956 | | | 171 | | |
| Ohio..... | 3,070 | | 158 | | | 20 | 2,259 | | | 11 | | |
| Indiana..... | 9,723 | 6 | 595 | | | 47 | 1,983 | | | | | |
| Michigan..... | 3,884 | 5 | 249 | | | 17 | 5,337 | | | | | |
| Iowa..... | 8,035 | | 194 | | | | 1,417 | | | | | |
| Total Middle Western States..... | 24,712 | 11 | 1,196 | | | 84 | 10,996 | | | 11 | | |
| Total United States (exclusive of possessions)..... | 228,291 | 268 | 4,927 | 15,766 | 27,481 | 7,369 | 53,115 | | | 942 | 45 | |
| Alaska..... | 552 | | 62 | | | 3 | 45 | | | | | |
| Total United States and possessions..... | 228,843 | 268 | 4,989 | 15,766 | 27,481 | 7,372 | 53,160 | | | 942 | 45 | |

¹ Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to reserve agents (transit account).

TABLE No. 39.—*Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, Dec. 31, 1949*

| Location | Population (approximate) | Deposits of individuals, partnerships, and corporations (in thousands) | | | Per capita | | |
|---|-----------------------------|---|-------------------|-------------------|-----------------|---------------|---------------|
| | | Total | Demand | Time | Total | Demand | Time |
| Maine..... | 917,000 | \$631,829 | \$200,383 | \$431,446 | \$689.02 | \$218.52 | \$470.50 |
| New Hampshire..... | 544,000 | 500,942 | 114,966 | 385,976 | 920.85 | 211.33 | 709.52 |
| Vermont..... | 368,000 | 311,175 | 78,120 | 233,055 | 845.58 | 212.28 | 633.30 |
| Massachusetts..... | 4,729,000 | 6,616,119 | 2,624,063 | 3,992,056 | 1,399.05 | 554.89 | 844.16 |
| Rhode Island..... | 743,000 | 935,045 | 368,852 | 566,193 | 1,258.47 | 496.44 | 762.03 |
| Connecticut..... | 2,031,000 | 2,654,708 | 926,755 | 1,727,953 | 1,307.09 | 456.30 | 850.79 |
| Total New England States..... | 9,332,000 | 11,649,818 | 4,313,139 | 7,336,679 | 1,248.37 | 462.19 | 786.18 |
| New York..... | 14,452,000 | 34,820,771 | 19,804,389 | 15,016,382 | 2,409.41 | 1,370.36 | 1,039.05 |
| New Jersey..... | 4,965,000 | 4,587,342 | 2,061,346 | 2,525,996 | 923.94 | 415.18 | 508.76 |
| Pennsylvania..... | 10,647,000 | 9,768,780 | 5,782,215 | 3,986,565 | 917.51 | 543.08 | 374.43 |
| Delaware..... | 319,000 | 473,334 | 324,440 | 148,894 | 1,483.81 | 1,017.06 | 466.75 |
| Maryland..... | 2,197,000 | 1,718,472 | 906,393 | 812,079 | 782.19 | 412.56 | 369.63 |
| District of Columbia..... | 559,000 | 939,640 | 733,334 | 206,306 | 1,093.88 | 853.71 | 240.17 |
| Total Eastern States..... | 33,439,000 | 52,308,339 | 29,612,117 | 22,696,222 | 1,564.29 | 885.56 | 678.73 |
| Virginia..... | 3,151,000 | 1,487,937 | 925,232 | 562,705 | 472.21 | 293.63 | 178.58 |
| West Virginia..... | 1,962,000 | 737,267 | 481,658 | 255,609 | 375.77 | 245.49 | 130.28 |
| North Carolina..... | 3,954,000 | 1,331,463 | 987,320 | 344,143 | 336.74 | 249.70 | 87.04 |
| South Carolina..... | 2,014,000 | 543,205 | 456,599 | 86,606 | 269.71 | 226.71 | 43.00 |
| Georgia..... | 3,243,000 | 1,283,920 | 970,376 | 313,544 | 395.91 | 299.22 | 96.69 |
| Florida..... | 2,573,000 | 1,375,256 | 1,050,309 | 324,947 | 534.50 | 408.21 | 126.29 |
| Alabama..... | 2,968,000 | 975,399 | 721,521 | 253,878 | 328.64 | 243.10 | 85.54 |
| Mississippi..... | 2,143,000 | 601,291 | 469,582 | 131,709 | 280.58 | 219.12 | 61.46 |
| Louisiana..... | 2,667,000 | 1,222,537 | 944,581 | 277,956 | 458.39 | 354.17 | 104.22 |
| Texas..... | 7,713,000 | 4,948,655 | 4,416,513 | 532,142 | 641.60 | 572.61 | 68.99 |
| Arkansas..... | 1,991,000 | 652,133 | 554,224 | 97,909 | 327.54 | 278.36 | 49.18 |
| Kentucky..... | 2,942,000 | 1,262,569 | 1,039,353 | 223,216 | 429.15 | 353.28 | 75.87 |
| Tennessee..... | 3,289,000 | 1,454,668 | 1,016,525 | 438,143 | 442.28 | 309.07 | 133.21 |
| Total Southern States..... | 40,610,000 | 17,876,300 | 14,033,793 | 3,842,507 | 440.19 | 345.57 | 94.62 |
| Ohio..... | 8,116,000 | 6,467,114 | 3,738,026 | 2,729,088 | 796.84 | 460.58 | 336.26 |
| Indiana..... | 4,052,000 | 2,611,334 | 1,695,453 | 915,881 | 644.46 | 418.43 | 226.03 |
| Illinois..... | 8,371,000 | 10,036,466 | 7,057,158 | 2,979,308 | 1,198.96 | 843.05 | 355.91 |
| Michigan..... | 6,456,000 | 4,570,437 | 2,410,861 | 2,159,576 | 707.94 | 373.43 | 334.51 |
| Wisconsin..... | 3,391,000 | 2,638,097 | 1,378,923 | 1,259,174 | 777.97 | 406.64 | 371.33 |
| Minnesota..... | 3,007,000 | 2,407,354 | 1,381,665 | 1,025,689 | 800.58 | 459.48 | 341.10 |
| Iowa..... | 2,663,000 | 1,858,690 | 1,330,319 | 528,371 | 697.97 | 499.56 | 198.41 |
| Missouri..... | 3,945,000 | 3,122,790 | 2,441,425 | 681,365 | 791.58 | 618.86 | 172.72 |
| Total Middle Western States..... | 40,001,000 | 33,712,282 | 21,433,830 | 12,278,452 | 842.79 | 535.83 | 306.96 |
| North Dakota..... | 630,000 | 455,602 | 338,471 | 117,131 | 723.18 | 537.26 | 185.92 |
| South Dakota..... | 665,000 | 431,170 | 344,910 | 86,260 | 648.38 | 518.66 | 129.72 |
| Nebraska..... | 1,282,000 | 1,028,947 | 889,671 | 139,276 | 802.61 | 693.97 | 108.64 |
| Kansas..... | 1,944,000 | 1,223,645 | 1,060,670 | 162,975 | 629.45 | 545.61 | 83.84 |
| Montana..... | 528,000 | 464,661 | 366,718 | 97,943 | 880.04 | 694.54 | 185.50 |
| Wyoming..... | 290,000 | 206,063 | 160,003 | 46,060 | 710.56 | 551.73 | 158.83 |
| Colorado..... | 1,245,000 | 958,138 | 734,680 | 223,458 | 769.59 | 590.10 | 179.49 |
| New Mexico..... | 600,000 | 247,872 | 206,564 | 41,308 | 413.12 | 344.27 | 68.85 |
| Oklahoma..... | 2,281,000 | 1,233,500 | 1,115,401 | 118,099 | 540.77 | 489.00 | 51.77 |
| Total Western States..... | 9,465,000 | 6,249,598 | 5,217,088 | 1,032,510 | 660.29 | 551.20 | 109.09 |

TABLE No. 39.—*Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, Dec. 31, 1949—Continued*

| Location | Population (approximate) | Deposits of individuals, partnerships, and corporations (in thousands) | | | Per capita | | |
|--|-----------------------------|---|-------------|------------|------------|----------|----------|
| | | Total | Demand | Time | Total | Demand | Time |
| Washington..... | \$2,640,000 | \$1,829,445 | \$1,103,380 | \$726,065 | \$692.97 | \$417.95 | \$275.02 |
| Oregon..... | 1,798,000 | 1,110,230 | 724,456 | 385,774 | 617.48 | 402.92 | 214.56 |
| California..... | 11,025,000 | 11,275,554 | 5,881,521 | 5,394,033 | 1,022.73 | 533.47 | 489.26 |
| Idaho..... | 625,000 | 354,348 | 252,424 | 101,924 | 566.96 | 403.88 | 163.08 |
| Utah..... | 698,000 | 452,723 | 271,910 | 180,813 | 648.60 | 389.56 | 259.04 |
| Nevada..... | 191,000 | 139,742 | 83,056 | 56,686 | 731.63 | 434.85 | 296.78 |
| Arizona..... | 789,000 | 350,219 | 252,560 | 97,659 | 443.88 | 320.10 | 123.78 |
| Total Pacific States..... | 17,766,000 | 15,512,261 | 8,569,307 | 6,942,954 | 873.14 | 482.34 | 390.80 |
| Total United States (exclusive of possessions) | 150,613,000 | 137,308,598 | 83,179,274 | 54,129,324 | 911.66 | 552.27 | 359.39 |
| Alaska..... | 100,000 | 61,408 | 42,835 | 18,573 | 614.08 | 428.35 | 185.73 |
| Canal Zone (Panama)..... | 46,000 | 12,434 | 9,742 | 2,692 | 270.30 | 211.78 | 58.52 |
| Guam..... | 27,000 | 17,024 | 7,658 | 9,366 | 630.52 | 283.63 | 346.89 |
| The Territory of Hawaii..... | 505,000 | 318,846 | 115,999 | 202,847 | 631.38 | 229.70 | 401.68 |
| Puerto Rico..... | 2,211,000 | 147,620 | 97,122 | 50,498 | 66.77 | 43.93 | 22.84 |
| American Samoa..... | 16,000 | 962 | 575 | 387 | 60.13 | 35.94 | 24.19 |
| Virgin Islands of the United States..... | 28,000 | 2,997 | 1,137 | 1,860 | 107.04 | 40.61 | 66.43 |
| Total possessions..... | 2,933,000 | 561,291 | 275,068 | 286,223 | 191.37 | 93.78 | 97.59 |
| Total United States and possessions..... | 153,546,000 | 137,869,889 | 83,454,342 | 54,415,547 | 897.91 | 543.52 | 354.39 |

TABLE NO. 40—Officials of State banking departments and number of each class of active banks in December 1949

| Location | Names of officials | Titles | Total number of banks | State commercial | | | Mutual savings | | | Private |
|--------------------------|-------------------------|--|-----------------------|--------------------------------|------------------------------------|-------------|--------------------------------|------------------------------------|-------------|-------------|
| | | | | Insured | | Non-insured | Insured | | Non-insured | Non-insured |
| | | | | Members Federal Reserve System | Non-members Federal Reserve System | | Members Federal Reserve System | Non-members Federal Reserve System | | |
| Maine | Homer E. Robinson | Bank Commissioner | 63 | 5 | 16 | 10 | | 6 | 26 | |
| New Hampshire | Clyde M. Davis | do | 59 | 1 | 5 | 19 | | | 34 | |
| Vermont | Donald M. Hemenway | Commissioner of Banking and Insurance | 38 | 1 | 29 | 1 | | 7 | | |
| Massachusetts | Timothy J. Donovan | Commissioner of Banks | 256 | 25 | 32 | 9 | | | 190 | |
| Rhode Island | Alexander Chmielewski | Bank Commissioner | 20 | 2 | 3 | 6 | | | 9 | |
| Connecticut | Richard Rapport | do | 142 | 16 | 32 | 20 | | 3 | 69 | 2 |
| Total New England States | | | 578 | 50 | 117 | 65 | | 16 | 328 | 2 |
| New York | Elliott V. Bell | Superintendent of Banks | 388 | 176 | 75 | 3 | | 130 | | 4 |
| New Jersey | Christopher A. Gough | Acting Commissioner of Banking and Insurance | 147 | 73 | 47 | 4 | | 23 | | |
| Pennsylvania | D. Emmert Brumbaugh | Secretary of Banking | 352 | 109 | 218 | 6 | | 7 | | 12 |
| Delaware | John C. Darby | State Bank Commissioner | 27 | 4 | 20 | 1 | | | 2 | |
| Maryland | J. Millard Tawes | Bank Commissioner | 112 | 16 | 85 | 2 | | 2 | 7 | |
| District of Columbia | | | 10 | 6 | 4 | | | | | |
| Total Eastern States | | | 1,036 | 384 | 449 | 16 | | 162 | 9 | 16 |
| Virginia | Milton R. Morgan | Commissioner of Banking | 180 | 72 | 108 | | | | | |
| West Virginia | John H. Hoffman | do | 106 | 34 | 68 | 4 | | | | |
| North Carolina | Gurney P. Hood | Commissioner of Banks | 182 | 8 | 172 | 2 | | | | |
| South Carolina | W. Royden Watkins | Chief Bank Examiner | 126 | 8 | 101 | 17 | | | | |
| Georgia | A. P. Persons | Superintendent of Banks | 325 | 16 | 261 | 17 | | | | 31 |
| Florida | C. M. Gay | Comptroller, State of Florida | 132 | 12 | 116 | 4 | | | | |
| Alabama | Brooks Glass | Superintendent of Banks | 156 | 23 | 132 | 1 | | | | |
| Mississippi | C. T. Johnson | State Comptroller | 178 | 7 | 167 | 4 | | | | |
| Louisiana | J. S. Brock | State Bank Commissioner | 127 | 11 | 115 | 1 | | | | |
| Texas | J. M. Falkner | Commissioner, Department of Banking | 459 | 131 | 279 | 37 | | | | 12 |
| Arkansas | Edward J. McKinley, Jr. | State Bank Commissioner | 180 | 16 | 153 | 11 | | | | |
| Kentucky | H. H. Carter | Commissioner, Department of Banking | 294 | 20 | 250 | 24 | | | | |
| Tennessee | H. B. Clarke | Superintendent of Banks | 224 | 10 | 206 | 8 | | | | |
| Total Southern States | | | 2,669 | 368 | 2,128 | 130 | | | | 43 |

| | | | | | | | | |
|--|--------------------------|--|-------|-------|-------|-----|---|----|
| Ohio..... | Paul A. Mitchell..... | Superintendent of Banks..... | 423 | 183 | 225 | 6 | 3 | 6 |
| Indiana..... | Joseph McCord..... | Director, Dept. of Financial Institutions..... | 367 | 111 | 241 | 5 | 1 | 6 |
| Illinois..... | Benjamin O. Cooper..... | Auditor of Public Accounts..... | 508 | 123 | 369 | 16 | 2 | |
| Michigan..... | Maurice C. Eveland..... | Commissioner, State Banking Department..... | 365 | 153 | 187 | 15 | | 10 |
| Wisconsin..... | Guerton M. Matthews..... | Commissioner of Banks..... | 461 | 69 | 379 | 9 | 2 | 1 |
| Minnesota..... | Karl O. Sattre..... | do..... | 504 | 28 | 453 | 22 | 1 | |
| Iowa..... | N. P. Black..... | Superintendent of Banking..... | 564 | 64 | 443 | 50 | | 7 |
| Missouri..... | Harry G. Schaffner..... | Commissioner of Finance..... | 519 | 101 | 391 | 27 | | |
| Total Middle Western States..... | | | 3,711 | 832 | 2,688 | 150 | 3 | 29 |
| North Dakota..... | J. A. Graham..... | State Examiner..... | 109 | 2 | 102 | 5 | | |
| South Dakota..... | Verne W. Abeel..... | Superintendent of Banks..... | 134 | 27 | 107 | | | |
| Nebraska..... | J. Floyd McLain..... | Director of Banking..... | 290 | 17 | 219 | 54 | | |
| Kansas..... | B. A. Welch..... | State Bank Commissioner..... | 436 | 41 | 246 | 149 | | |
| Montana..... | W. A. Brown..... | Superintendent of Banks..... | 72 | 45 | 27 | | | |
| Wyoming..... | Norris E. Hartwell..... | State Examiner..... | 29 | 15 | 14 | | | |
| Colorado..... | Frank E. Goldy..... | State Bank Commissioner..... | 72 | 15 | 48 | 9 | | |
| New Mexico..... | Woodlan P. Saunders..... | State Bank Examiner..... | 25 | 9 | 16 | | | |
| Oklahoma..... | R. B. Patton..... | Bank Commissioner..... | 187 | 25 | 151 | 11 | | |
| Total Western States..... | | | 1,354 | 196 | 930 | 228 | | |
| Washington..... | J. C. Minshull..... | Supervisor of Banking..... | 88 | 16 | 66 | 3 | 3 | |
| Oregon..... | A. A. Rogers..... | Superintendent of Banks..... | 51 | 9 | 39 | 2 | 1 | |
| California..... | Maurice C. Sparling..... | do..... | 112 | 25 | 76 | 11 | | |
| Idaho..... | E. F. Haworth..... | Commissioner of Finance..... | 29 | 11 | 17 | 1 | | |
| Utah..... | Roy W. Simmons..... | Bank Commissioner..... | 44 | 20 | 24 | | | |
| Nevada..... | Grant L. Robison..... | Superintendent of Banks..... | 3 | 1 | 2 | | | |
| Arizona..... | D. O. Saunders..... | do..... | 7 | 2 | 4 | 1 | | |
| Total Pacific States..... | | | 334 | 84 | 228 | 18 | 4 | |
| Alaska..... | Frank A. Boyle..... | Secretary, Territorial Banking Board..... | 15 | | 2 | 12 | | 1 |
| Canal Zone (Panama)..... | | | 4 | | | 4 | | |
| Guam..... | | | 1 | | | 1 | | |
| The Territory of Hawaii..... | | Bank Examiner..... | 8 | | 1 | 7 | | |
| Puerto Rico..... | | Treasurer..... | 13 | | | 13 | | |
| American Samoa..... | | | 1 | | | 1 | | |
| Virgin Islands of the United States..... | | | | | | | | |
| Total possessions..... | | | 42 | | 3 | 38 | | 1 |
| Total United States and possessions..... | | | 9,724 | 1,914 | 6,543 | 645 | 3 | 91 |

¹ Includes stock savings banks.² Includes 1 private bank.

TABLE No. 41.—Assets and liabilities of all active banks, 1937 to 1949

Amounts in thousands of dollars. For prior figures, revised for certain years and made comparable to those in this table, references should be made as follows: Years 1834 to 1913, inclusive, Comptroller's Annual Report for 1931; figures 1914 to 1919, inclusive, report for 1936, and figures 1920 to 1936, inclusive, report for 1939.]

| | Number of banks | Loans and discounts, including overdrafts | U. S. Government obligations, direct and guaranteed | Other bonds, stocks, and securities | Cash | Balances with other banks ¹ | Other assets | Total assets | Capital ² | Surplus and net undivided profits ³ | Total deposits | Bills payable and rediscounts, etc. | Other liabilities |
|----------------|-----------------|---|---|-------------------------------------|------------------|--|--------------|--------------|----------------------|--|----------------|-------------------------------------|-------------------|
| JUNE 30 | | | | | | | | | | | | | |
| 1937..... | 15,580 | 22,698,176 | 16,968,486 | 10,305,653 | 958,317 | 14,670,297 | 3,323,828 | 68,924,757 | 3,250,650 | 4,985,781 | 59,822,370 | 55,857 | 810,099 |
| 1938..... | 15,341 | 21,311,161 | 16,774,262 | 9,571,216 | 1,044,251 | 16,426,417 | 3,150,400 | 68,277,707 | 3,204,751 | 4,977,218 | 59,379,550 | 42,476 | 673,712 |
| 1939..... | 15,146 | 21,516,279 | 18,790,831 | 9,594,937 | 1,042,408 | 19,584,188 | 3,072,677 | 73,601,320 | 3,160,096 | 5,134,112 | 64,576,694 | 26,724 | 703,694 |
| 1940..... | 15,017 | 22,557,670 | 19,710,503 | 9,364,406 | 1,148,589 | 24,535,268 | 2,897,193 | 80,213,629 | 3,091,793 | 5,233,334 | 71,153,458 | 26,969 | 708,075 |
| 1941..... | 14,919 | 25,543,438 | 23,577,061 | 9,152,671 | 1,408,306 | 25,471,008 | 2,676,235 | 87,828,719 | 3,055,005 | 5,469,514 | 78,549,329 | 22,559 | 732,312 |
| 1942..... | 14,815 | 25,178,305 | 30,363,023 | 8,653,089 | 1,446,780 | 24,236,259 | 2,382,535 | 92,259,991 | 2,998,686 | 5,523,532 | 83,029,575 | 20,736 | 687,462 |
| 1943..... | 14,661 | 22,234,053 | 57,963,058 | 7,921,874 | 1,606,564 | 25,210,347 | 2,226,510 | 117,252,406 | 2,979,447 | 5,811,248 | 107,784,099 | 31,657 | 645,955 |
| 1944..... | 14,598 | 25,504,338 | 76,129,877 | 7,586,714 | 1,623,191 | 26,705,352 | 2,010,193 | 139,559,665 | 3,036,893 | 6,318,608 | 129,367,247 | 87,116 | 749,801 |
| 1945..... | 14,587 | 28,092,140 | 94,240,445 | 8,032,440 | 1,649,487 | 29,246,407 | 1,766,060 | 163,026,979 | 3,118,116 | 7,033,855 | 151,932,691 | 81,075 | 861,242 |
| 1946..... | 14,626 | 31,693,492 | 96,497,087 | 9,224,930 | 1,729,034 | 31,732,067 | 1,825,654 | 172,702,264 | 3,250,986 | 7,925,817 | 160,349,405 | 93,966 | 1,082,090 |
| 1947..... | 14,755 | 38,578,709 | 83,116,152 | 10,084,577 | 1,986,836 | 31,729,911 | 1,752,214 | 167,248,399 | 3,319,580 | 8,450,652 | 154,191,122 | 63,339 | 1,223,706 |
| 1948..... | 14,759 | 45,379,380 | 77,160,671 | 11,251,553 | 2,264,740 | 32,899,617 | 2,025,527 | 170,981,488 | 3,398,415 | 8,917,480 | 157,176,754 | 68,681 | 1,420,158 |
| 1949..... | 14,697 | 47,366,715 | 75,198,579 | 11,974,509 | 2,226,836 | 32,893,809 | 2,010,207 | 171,670,655 | 3,526,159 | 9,395,544 | 157,239,224 | 35,306 | 1,474,422 |
| DEC. 31 | | | | | | | | | | | | | |
| 1937..... | 15,463 | 22,364,140 | 16,660,068 | 9,828,984 | 907,871 | 15,065,962 | 3,271,994 | 68,099,019 | 3,223,110 | 4,949,834 | 59,109,903 | 50,816 | 765,356 |
| 1938..... | 15,265 | 21,535,406 | 18,002,042 | 9,664,255 | (⁴) | 18,373,644 | 3,258,252 | 70,833,599 | 3,192,493 | 5,016,435 | 61,907,761 | 36,612 | 680,298 |
| 1939..... | 15,096 | 22,374,700 | 19,447,464 | 9,348,161 | 1,196,539 | 22,197,935 | 3,010,458 | 77,575,257 | 3,125,524 | 5,169,447 | 68,566,043 | 25,551 | 688,492 |
| 1940..... | 14,956 | 23,967,476 | 21,028,798 | 9,499,776 | 1,407,364 | 26,846,418 | 2,822,070 | 85,571,902 | 3,070,519 | 5,339,039 | 76,407,885 | 25,060 | 729,399 |
| 1941..... | 14,885 | 26,838,365 | 25,553,809 | 9,035,537 | 1,545,018 | 25,942,377 | 2,538,588 | 91,453,694 | 3,034,361 | 5,460,776 | 82,233,260 | 22,593 | 702,704 |
| 1942..... | 14,722 | 24,001,146 | 46,059,111 | 8,312,249 | 1,463,836 | 27,371,581 | 2,334,654 | 109,542,577 | 2,985,391 | 5,619,637 | 100,265,638 | 18,638 | 653,273 |
| 1943..... | 14,621 | 23,674,539 | 66,259,384 | 7,466,862 | 1,612,252 | 26,999,933 | 2,109,008 | 128,121,978 | 3,011,600 | 6,034,091 | 118,336,126 | 51,650 | 688,511 |
| 1944..... | 14,579 | 26,101,639 | 86,414,755 | 7,596,205 | 1,801,370 | 29,175,791 | 1,857,424 | 152,947,184 | 3,052,950 | 6,640,166 | 142,310,824 | 125,624 | 817,620 |
| 1945..... | 14,598 | 30,466,867 | 101,904,073 | 8,611,660 | 2,025,088 | 33,589,693 | 1,753,694 | 178,351,075 | 3,187,368 | 7,424,243 | 166,530,093 | 227,150 | 982,221 |
| 1946..... | 14,633 | 35,822,868 | 87,093,517 | 9,543,221 | 2,221,793 | 32,995,748 | 1,729,215 | 169,406,362 | 3,299,469 | 8,138,479 | 156,801,396 | 48,403 | 1,118,615 |
| 1947..... | 14,755 | 43,231,136 | 81,636,938 | 10,760,398 | 2,392,970 | 36,167,173 | 1,835,487 | 176,024,102 | 3,342,600 | 8,654,798 | 162,728,682 | 74,614 | 1,223,408 |
| 1948..... | 14,735 | 48,452,743 | 74,462,553 | 11,470,848 | 2,145,156 | 37,490,369 | 2,053,761 | 176,075,430 | 3,423,195 | 9,130,608 | 162,041,389 | 64,320 | 1,415,918 |
| 1949..... | 14,705 | 49,828,162 | 78,753,673 | 12,682,551 | 2,185,256 | 34,490,538 | 2,102,933 | 180,043,113 | 3,548,731 | 9,616,859 | 165,244,044 | 27,195 | 1,606,284 |

¹ Includes reserve balances and cash items in process of collection.

² Includes capital notes and debentures in banks other than national.

³ Includes reserve accounts.

⁴ Not called for separately. Included with "Balances with other banks."

NOTE.—Reciprocal interbank demand balances with banks in the United States are reported net beginning with the year 1942.

TABLE No. 42.—Assets and liabilities of all active national banks, 1937 to 1949

[Amounts in thousands of dollars. For prior figures, revised for certain years and made comparable to those in this table, references should be made as follows: Years 1863 to 1913, inclusive, Comptroller's Annual Report for 1931; figures 1914 to 1919, inclusive, report for 1936, and figures 1920 to 1936, inclusive, report for 1939.]

| | Number of banks | Loans and discounts, including overdrafts | U. S. Government obligations, direct and guaranteed | Other bonds, stocks, and securities | Cash | Balances with other banks ¹ | Other assets | Total assets | Capital | Surplus and net undivided profits ² | Total deposits | Bills payable and rediscounts, etc. | Other liabilities |
|----------------|-----------------|---|---|-------------------------------------|-----------|--|--------------|--------------|-----------|--|----------------|-------------------------------------|-------------------|
| JUNE 30 | | | | | | | | | | | | | |
| 1937 | 5,299 | 8,812,895 | 8,219,195 | 3,903,092 | 444,598 | 7,933,271 | 1,015,755 | 30,328,806 | 1,582,131 | 1,630,034 | 26,765,913 | 9,216 | 341,512 |
| 1938 | 5,248 | 8,334,624 | 7,987,716 | 3,656,560 | 528,305 | 8,922,250 | 948,105 | 30,377,560 | 1,572,900 | 1,700,919 | 26,815,894 | 9,586 | 278,261 |
| 1939 | 5,209 | 8,573,703 | 8,769,729 | 3,732,157 | 530,580 | 10,544,226 | 979,183 | 33,180,578 | 1,562,956 | 1,826,556 | 29,469,469 | 3,540 | 318,057 |
| 1940 | 5,170 | 9,179,227 | 9,111,226 | 3,794,049 | 582,303 | 12,294,801 | 923,474 | 36,885,080 | 1,534,649 | 1,941,792 | 33,074,407 | 2,910 | 331,322 |
| 1941 | 5,136 | 10,922,483 | 11,135,952 | 3,818,842 | 709,458 | 13,812,200 | 915,700 | 41,314,635 | 1,523,383 | 2,074,758 | 37,351,303 | 2,005 | 363,186 |
| 1942 | 5,107 | 10,901,795 | 14,928,992 | 3,714,396 | 728,309 | 13,588,254 | 857,219 | 44,718,965 | 1,507,670 | 2,171,822 | 40,650,117 | 2,014 | 378,342 |
| 1943 | 5,066 | 9,190,143 | 30,190,402 | 3,538,176 | 806,546 | 14,420,845 | 826,240 | 58,972,352 | 1,498,008 | 2,327,397 | 54,769,361 | 4,231 | 373,355 |
| 1944 | 5,042 | 11,229,680 | 38,790,869 | 3,497,654 | 820,570 | 15,239,164 | 823,008 | 70,400,945 | 1,553,578 | 2,557,031 | 65,833,253 | 6,205 | 450,878 |
| 1945 | 5,021 | 12,389,133 | 47,255,463 | 3,764,438 | 821,290 | 16,791,661 | 772,848 | 81,704,833 | 1,624,184 | 2,848,369 | 76,825,537 | 5,209 | 491,534 |
| 1946 | 5,018 | 14,498,441 | 47,472,876 | 4,543,865 | 805,575 | 17,856,276 | 816,021 | 85,993,054 | 1,683,489 | 3,190,088 | 89,494,758 | 24,441 | 600,278 |
| 1947 | 5,018 | 18,810,006 | 39,425,605 | 4,953,052 | 988,288 | 18,407,280 | 829,049 | 83,413,260 | 1,770,871 | 3,537,800 | 77,397,149 | 27,860 | 679,571 |
| 1948 | 5,004 | 22,303,042 | 36,231,407 | 5,309,818 | 1,120,314 | 19,345,184 | 1,031,347 | 85,341,112 | 1,804,803 | 3,740,965 | 78,999,988 | 42,871 | 752,485 |
| 1949 | 4,993 | 22,578,120 | 35,597,498 | 5,532,295 | 1,093,053 | 19,283,128 | 1,015,356 | 85,099,450 | 1,907,958 | 3,919,945 | 78,451,468 | 14,123 | 805,956 |
| DEC. 31 | | | | | | | | | | | | | |
| 1937 | 5,266 | 8,813,547 | 8,072,882 | 3,690,122 | 422,490 | 8,128,003 | 977,186 | 30,104,230 | 1,577,831 | 1,666,367 | 26,540,694 | 10,839 | 308,499 |
| 1938 | 5,230 | 8,489,120 | 8,705,959 | 3,753,234 | 555,304 | 9,151,105 | 1,011,455 | 31,666,177 | 1,570,622 | 1,757,522 | 28,050,676 | 5,608 | 281,749 |
| 1939 | 5,193 | 9,043,632 | 9,073,935 | 3,737,641 | 615,698 | 11,887,915 | 960,436 | 35,319,257 | 1,532,903 | 1,872,215 | 31,612,992 | 2,882 | 298,265 |
| 1940 | 5,150 | 10,027,773 | 9,752,603 | 3,915,435 | 718,799 | 14,401,268 | 918,082 | 39,733,962 | 1,527,237 | 2,009,161 | 35,852,424 | 3,127 | 342,013 |
| 1941 | 5,123 | 11,751,792 | 12,073,052 | 3,814,456 | 786,501 | 14,215,429 | 897,004 | 43,538,284 | 1,515,794 | 2,133,305 | 39,554,772 | 3,778 | 330,585 |
| 1942 | 5,087 | 10,200,798 | 23,825,351 | 3,657,437 | 733,499 | 15,510,771 | 847,122 | 54,780,978 | 1,503,682 | 2,234,673 | 50,648,816 | 3,516 | 390,291 |
| 1943 | 5,046 | 10,133,532 | 34,178,555 | 3,325,698 | 807,969 | 15,272,695 | 813,468 | 64,531,917 | 1,531,515 | 2,427,927 | 60,156,181 | 8,155 | 408,139 |
| 1944 | 5,031 | 11,407,802 | 43,478,789 | 3,543,540 | 904,500 | 16,732,749 | 792,479 | 76,949,859 | 1,566,095 | 2,707,962 | 72,128,937 | 54,180 | 491,877 |
| 1945 | 5,023 | 13,948,042 | 51,467,706 | 4,143,903 | 1,008,644 | 19,170,145 | 797,316 | 90,535,756 | 1,658,839 | 2,996,898 | 85,242,947 | 77,969 | 559,103 |
| 1946 | 5,013 | 17,309,767 | 41,843,532 | 4,799,284 | 1,094,721 | 18,972,446 | 830,513 | 84,850,263 | 1,756,621 | 3,393,178 | 79,049,839 | 20,047 | 630,578 |
| 1947 | 5,011 | 21,480,457 | 38,825,435 | 5,184,531 | 1,168,042 | 20,907,548 | 880,987 | 88,447,000 | 1,779,766 | 3,641,558 | 82,275,356 | 45,135 | 705,185 |
| 1948 | 4,997 | 23,818,513 | 34,980,263 | 5,248,090 | 1,040,763 | 21,983,506 | 1,063,917 | 88,135,052 | 1,828,759 | 3,842,129 | 81,648,016 | 41,330 | 774,818 |
| 1949 | 4,981 | 23,928,293 | 38,270,523 | 5,937,227 | 1,059,663 | 19,985,295 | 1,058,178 | 90,239,179 | 1,916,340 | 4,018,001 | 83,344,318 | 7,562 | 952,958 |

¹ Includes reserve balances and cash items in process of collection.

² Includes reserve accounts.

NOTE.—Reciprocal interbank demand balances with banks in the United States are reported net beginning with the year 1942.

TABLE NO. 43.—Assets and liabilities of all active banks other than national, 1937 to 1949

[Amounts in thousands of dollars. For prior figures, revised for certain years and made comparable to those in this table, references should be made as follows: Years 1834 to 1913, inclusive, Comptroller's Annual Report for 1931; figures 1914 to 1919, inclusive, report for 1936, and figures 1920 to 1936, inclusive, report for 1939.]

| | Number of banks | Loans and discounts, including overdrafts | U. S. Government obligations, direct and guaranteed | Other bonds, stocks, and securities | Cash | Balances with other banks ¹ | Other assets | Total assets | Capital stock | Capital notes and debentures | Surplus and net undivided profits ² | Total deposits | Bills payable and rediscounts, etc. | Other liabilities |
|----------------|-----------------|---|---|-------------------------------------|------------------|--|--------------|--------------|---------------|------------------------------|--|----------------|-------------------------------------|-------------------|
| JUNE 30 | | | | | | | | | | | | | | |
| 1937..... | 10,281 | 13,885,281 | 8,749,291 | 6,402,561 | 513,719 | 6,737,026 | 2,308,073 | 38,595,951 | 1,483,555 | 184,964 | 3,355,747 | 33,056,457 | 46,641 | 468,587 |
| 1938..... | 10,093 | 12,976,537 | 8,786,546 | 5,914,656 | 515,946 | 7,504,167 | 2,202,295 | 37,900,147 | 1,467,766 | 164,085 | 3,276,299 | 32,563,656 | 32,980 | 395,451 |
| 1939..... | 9,937 | 12,942,576 | 10,021,102 | 5,811,780 | 511,828 | 9,039,962 | 2,093,494 | 40,420,742 | 1,446,666 | 150,474 | 3,307,556 | 35,107,225 | 23,184 | 385,637 |
| 1940..... | 9,847 | 13,378,443 | 10,599,277 | 5,570,357 | 566,286 | 11,240,467 | 1,973,719 | 43,328,549 | 1,428,973 | 128,171 | 3,291,542 | 38,079,051 | 24,059 | 376,753 |
| 1941..... | 9,783 | 14,620,955 | 12,441,109 | 5,333,829 | 698,848 | 11,658,808 | 1,760,535 | 46,514,084 | 1,416,939 | 114,683 | 3,394,756 | 41,198,026 | 20,554 | 369,126 |
| 1942..... | 9,708 | 14,276,510 | 15,434,031 | 4,938,693 | 718,471 | 10,648,005 | 1,525,316 | 47,541,026 | 1,386,845 | 104,171 | 3,351,710 | 42,370,458 | 18,722 | 309,120 |
| 1943..... | 9,595 | 13,133,910 | 27,772,656 | 4,383,698 | 800,018 | 10,789,502 | 1,400,270 | 58,280,054 | 1,386,748 | 94,691 | 3,483,851 | 53,014,738 | 27,426 | 272,600 |
| 1944..... | 9,556 | 14,274,658 | 37,339,008 | 4,089,060 | 802,621 | 11,466,188 | 1,187,185 | 69,158,720 | 1,396,746 | 86,569 | 3,761,577 | 63,533,994 | 80,911 | 298,923 |
| 1945..... | 9,566 | 15,703,007 | 46,984,982 | 4,268,002 | 828,197 | 12,454,746 | 993,212 | 81,232,146 | 1,415,170 | 78,762 | 4,185,486 | 75,107,154 | 75,866 | 369,708 |
| 1946..... | 9,608 | 17,195,051 | 49,024,211 | 4,681,065 | 923,459 | 13,875,791 | 1,009,633 | 86,709,210 | 1,495,004 | 72,493 | 4,735,729 | 79,854,647 | 69,525 | 481,812 |
| 1947..... | 9,737 | 19,768,703 | 43,690,547 | 5,131,525 | 998,548 | 13,322,651 | 923,165 | 83,835,139 | 1,548,709 | | 4,912,843 | 76,793,973 | 35,479 | 544,135 |
| 1948..... | 9,755 | 23,076,338 | 40,929,264 | 5,941,735 | 1,144,426 | 13,554,433 | 994,180 | 85,640,376 | 1,533,860 | 59,752 | 5,176,515 | 78,176,766 | 25,810 | 667,673 |
| 1949..... | 9,704 | 24,788,595 | 39,601,081 | 6,442,214 | 1,133,783 | 13,610,681 | 994,851 | 86,571,205 | 1,570,773 | 47,428 | 5,475,599 | 78,787,756 | 21,183 | 668,466 |
| DEC. 31 | | | | | | | | | | | | | | |
| 1937..... | 10,197 | 13,550,593 | 8,587,186 | 6,138,862 | 485,381 | 6,937,959 | 2,294,808 | 37,994,789 | 1,471,533 | 173,716 | 3,283,467 | 32,569,209 | 39,977 | 456,857 |
| 1938..... | 10,035 | 13,046,286 | 9,296,083 | 5,911,021 | (³) | 8,667,235 | 2,246,797 | 39,167,422 | 1,459,015 | 162,856 | 3,258,913 | 33,857,085 | 31,004 | 398,549 |
| 1939..... | 9,903 | 13,331,068 | 10,373,529 | 5,610,520 | 580,841 | 10,310,020 | 2,050,022 | 42,256,000 | 1,450,873 | 141,748 | 3,297,432 | 36,953,051 | 22,669 | 390,227 |
| 1940..... | 9,806 | 13,939,703 | 11,276,193 | 5,584,341 | 688,565 | 12,445,150 | 1,903,988 | 45,837,940 | 1,420,118 | 123,134 | 3,329,878 | 40,555,461 | 21,933 | 387,386 |
| 1941..... | 9,762 | 15,086,573 | 13,480,757 | 5,221,081 | 758,517 | 11,726,948 | 1,641,584 | 47,915,460 | 1,410,373 | 108,194 | 3,327,471 | 42,678,498 | 18,815 | 372,119 |
| 1942..... | 9,635 | 13,800,348 | 22,233,760 | 4,654,812 | 730,337 | 11,854,810 | 1,487,532 | 54,761,599 | 1,382,507 | 99,202 | 3,384,964 | 49,616,822 | 15,122 | 262,982 |
| 1943..... | 9,575 | 13,541,007 | 32,080,829 | 4,141,164 | 804,283 | 11,727,238 | 1,295,540 | 63,590,061 | 1,389,943 | 90,142 | 3,606,164 | 58,179,945 | 43,405 | 280,372 |
| 1944..... | 9,548 | 14,603,837 | 42,935,966 | 4,052,665 | 896,870 | 12,443,042 | 1,064,945 | 75,997,325 | 1,403,725 | 82,320 | 3,932,206 | 70,181,887 | 71,444 | 325,743 |
| 1945..... | 9,575 | 16,518,825 | 50,436,367 | 4,167,757 | 1,016,444 | 14,419,548 | 956,978 | 87,815,319 | 1,456,449 | 72,080 | 4,427,345 | 81,287,146 | 149,181 | 423,118 |
| 1946..... | 9,620 | 18,513,101 | 45,249,985 | 4,743,937 | 1,127,072 | 14,023,302 | 988,702 | 84,556,099 | 1,475,054 | 67,794 | 4,745,301 | 77,751,557 | 28,356 | 488,037 |
| 1947..... | 9,744 | 21,750,679 | 42,811,503 | 5,575,867 | 1,224,928 | 15,259,625 | 954,500 | 87,577,102 | 1,500,807 | 62,027 | 5,013,240 | 80,453,326 | 29,479 | 518,223 |
| 1948..... | 9,738 | 24,634,230 | 39,482,290 | 6,222,758 | 1,104,393 | 15,506,863 | 989,844 | 87,940,378 | 1,546,005 | 48,431 | 5,288,479 | 80,393,373 | 22,990 | 641,100 |
| 1949..... | 9,724 | 25,899,869 | 40,483,150 | 6,745,324 | 1,125,593 | 14,505,243 | 1,044,755 | 89,803,934 | 1,583,954 | 48,437 | 5,598,858 | 81,899,726 | 19,633 | 653,326 |

¹ Includes reserve balances and cash items in process of collection.

² Includes reserve accounts.

³ Not called for separately. Included with "Balances with other banks."

NOTE.—Reciprocal interbank demand balances with banks in the United States are reported net beginning with the year 1942.

TABLE NO. 44—Summary of status, progress, and results of liquidation of all national banks' placed in charge of receivers from the date of the first national bank failure, April 14, 1865 to December 31, 1949

| | National and District of Columbia nonnational banks | | | District of Columbia non-national banks ² | | | National banks | | |
|---|---|---------------------------|--------------------|--|---------------------------|-----------------|--|---------------------------|--------------------|
| | Completely liquidated and finally closed | In process of liquidation | Total | Completely liquidated and finally closed | In process of liquidation | Total | Completely liquidated and finally closed | In process of liquidation | Total |
| Number of receiverships..... | ³ 2,818 | 4 | ³ 2,822 | ⁴ 15 | ----- | ⁴ 15 | ⁵ 2,803 | 4 | ⁵ 2,807 |
| Total assets taken charge of by receivers.... | \$3,725,548,274 | \$18,773,272 | \$3,744,321,546 | \$27,143,017 | ----- | \$27,143,017 | \$3,698,405,257 | \$18,773,272 | \$3,717,178,529 |
| Disposition of assets: | | | | | | | | | |
| Collections from assets (including earnings collected from 1,155 banks completely liquidated to Oct. 31, 1933, and for accounting purposes, dividends paid secured creditors of all trusts finally closed Oct. 1, 1924, to Oct. 31, 1929).... | 2,207,174,730 | 13,341,983 | 2,220,516,713 | 18,624,923 | ----- | 18,624,923 | 2,188,549,807 | 13,341,983 | 2,201,891,790 |
| Offsets allowed and settled (against assets)..... | 253,561,162 | 446,725 | 254,007,887 | 2,089,895 | ----- | 2,089,895 | 251,471,267 | 446,725 | 251,917,992 |
| Losses on assets compounded or sold under order of court..... | 1,222,040,092 | 4,351,180 | 1,226,391,272 | 6,401,713 | ----- | 6,401,713 | 1,215,638,379 | 4,351,180 | 1,219,989,559 |
| Book value of assets returned to shareholders' agents..... | 42,772,290 | ----- | 42,772,290 | 26,486 | ----- | 26,486 | 42,745,804 | ----- | 42,745,804 |
| Book value of remaining assets..... | ----- | 633,384 | 633,384 | ----- | ----- | ----- | ----- | 633,384 | 633,384 |
| Total..... | 3,725,548,274 | 18,773,272 | 3,744,321,546 | 27,143,017 | ----- | 27,143,017 | 3,698,405,257 | 18,773,272 | 3,717,178,529 |
| Collections: | | | | | | | | | |
| Collections from assets as above..... | 2,207,174,730 | 13,341,983 | 2,220,516,713 | 18,624,923 | ----- | 18,624,923 | 2,188,549,807 | 13,341,983 | 2,201,891,790 |
| Collections from stock assessments..... | 179,266,883 | 503,777 | 179,770,660 | 619,261 | ----- | 619,261 | 178,647,622 | 503,777 | 179,151,399 |
| Earnings collected: interest, premiums, rents, etc. (Unavailable as separate item for 1,155 banks completely liquidated to Oct. 31, 1933)..... | 162,253,415 | 1,236,393 | 163,489,808 | 1,429,275 | ----- | 1,429,275 | 160,824,140 | 1,236,393 | 162,060,533 |
| Offsets allowed and settled (against assets)..... | 253,561,162 | 446,725 | 254,007,887 | 2,089,895 | ----- | 2,089,895 | 251,471,267 | 446,725 | 251,917,992 |
| Unpaid balance Reconstruction Finance Corporation loans..... | 233,649 | ----- | 233,649 | ----- | ----- | ----- | 233,649 | ----- | 233,649 |
| Total..... | 2,802,489,839 | 15,528,878 | 2,818,018,717 | 22,763,354 | ----- | 22,763,354 | 2,779,726,485 | 15,528,878 | 2,795,255,363 |

See footnotes at end of table.

TABLE NO. 44—Summary of status, progress, and results of liquidation of all national banks' placed in charge of receivers from the date of the first national bank failure, April 14, 1865 to December 31, 1949—Continued

| | National and District of Columbia nonnational banks | | | District of Columbia non-national banks ² | | | National banks | | |
|--|---|---------------------------|--------------------------|--|---------------------------|------------------------|--|---------------------------|--------------------------|
| | Completely liquidated and finally closed | In process of liquidation | Total | Completely liquidated and finally closed | In process of liquidation | Total | Completely liquidated and finally closed | In process of liquidation | Total |
| Disposition of collections: | | | | | | | | | |
| Dividends paid by receivers to unsecured creditors (including dividends paid to secured creditors for 815 banks completely liquidated to Oct. 31, 1929)..... | 1,408,096,757 | 8,279,779 | 1,416,376,536 | 10,893,071 | ----- | 10,893,071 | 1,397,203,686 | 8,279,779 | 1,405,483,465 |
| Dividends paid by receivers to secured creditors (unavailable as separate item for 815 banks completely liquidated to Oct. 31, 1929)..... | 34,624,491 | ----- | 34,624,491 | 35,202 | ----- | 35,202 | 34,589,289 | ----- | 34,589,289 |
| Distributions by conservators to unsecured creditors..... | 209,124,039 | ----- | 209,124,039 | 2,838,102 | ----- | 2,838,102 | 206,285,937 | ----- | 206,285,937 |
| Distributions by conservators to secured creditors..... | 1,372,006 | ----- | 1,372,006 | 10,750 | ----- | 10,750 | 1,361,256 | ----- | 1,361,256 |
| Payments to secured and preferred creditors (including disbursements for the protection of assets for 597 banks completely liquidated to Oct. 31, 1926)..... | 700,654,593 | 5,254,875 | 705,909,468 | 4,901,281 | ----- | 4,901,281 | 695,753,312 | 5,254,875 | 701,008,187 |
| Offsets allowed and settled (against liabilities)..... | 253,561,162 | 446,725 | 254,007,887 | 2,089,895 | ----- | 2,089,895 | 251,471,267 | 446,725 | 251,917,992 |
| Disbursements for the protection of assets (unavailable as separate item for 597 banks completely liquidated to Oct. 31, 1926)..... | 7,998,382 | 66,733 | 8,065,115 | 18,839 | ----- | 18,839 | 7,979,543 | 66,733 | 8,046,276 |
| Payments of receivers' salaries, legal and other expenses..... | 169,128,364 | 955,932 | 170,084,296 | 1,767,254 | ----- | 1,767,254 | 167,361,110 | 955,932 | 168,317,042 |
| Payments of conservators' salaries, legal and other expenses..... | 10,970,725 | 45,597 | 11,016,322 | 201,010 | ----- | 201,010 | 10,769,715 | 45,597 | 10,815,312 |
| Amounts returned to shareholders in cash..... | 6,959,320 | ----- | 6,959,320 | 7,950 | ----- | 7,950 | 6,951,370 | ----- | 6,951,370 |
| Cash balances in hands of Comptroller and receivers..... | ----- | 479,237 | 479,237 | ----- | ----- | ----- | ----- | 479,237 | 479,237 |
| Total..... | 2,802,489,839 | 15,528,878 | 2,818,018,717 | 22,763,354 | ----- | 22,763,354 | 2,779,726,485 | 15,528,878 | 2,795,255,363 |
| Capital stock at date of failure..... | ⁶ 400,462,595 | 2,450,000 | ⁶ 402,912,595 | ⁷ 2,352,920 | ----- | ⁷ 2,352,920 | ⁸ 398,109,675 | 2,450,000 | ⁸ 400,559,675 |
| United States bonds held at failure to secure circulating notes..... | 176,392,631 | ----- | 176,392,631 | ----- | ----- | ----- | 176,392,631 | ----- | 176,392,631 |
| United States bonds held to secure circulation, sold and circulation redeemed..... | 176,392,631 | ----- | 176,392,631 | ----- | ----- | ----- | 176,392,631 | ----- | 176,392,631 |
| Circulation outstanding at date of failure..... | 170,552,785 | ----- | 170,552,785 | ----- | ----- | ----- | 170,552,785 | ----- | 170,552,785 |

| | | | | | | | | | |
|---|---------------|-----------|---------------|------------|-------|------------|---------------|-----------|---------------|
| Assessments upon shareholders..... | 328,273,807 | 800,000 | 329,073,807 | 1,912,920 | ----- | 1,912,920 | 326,360,887 | 800,000 | 327,160,887 |
| Deposits at date of failure..... | 2,369,316,145 | 9,224,578 | 2,378,540,723 | 19,147,196 | ----- | 19,147,196 | 2,350,168,949 | 9,224,578 | 2,359,393,527 |
| Borrowed money (bills payable, rediscounts, etc.) at date of failure..... | 511,071,945 | 4,406,189 | 515,478,134 | 5,194,938 | ----- | 5,194,938 | 505,877,007 | 4,406,189 | 510,283,196 |
| Additional liabilities established subsequent to date of failure..... | 96,718,881 | 609,488 | 97,328,369 | 809,871 | ----- | 809,871 | 95,909,010 | 609,488 | 96,518,498 |
| Claims proved (both secured and unsecured) .. | 2,118,434,467 | 8,350,750 | 2,126,785,217 | 17,850,201 | ----- | 17,850,201 | 2,100,584,266 | 8,350,750 | 2,108,935,016 |
| Average percent dividends paid to claims proved..... | 78.04 | 99.15 | 78.12 | 77.18 | ----- | 77.18 | 78.05 | 99.15 | 78.13 |
| Average percent total payments to creditors to total liabilities established..... | 87.58 | 98.18 | 87.63 | 82.57 | ----- | 82.57 | 87.63 | 98.18 | 87.68 |
| Average percent total costs of liquidation to total collections including offsets allowed .. | 6.71 | 6.45 | 6.71 | 8.73 | ----- | 8.73 | 6.70 | 6.45 | 6.69 |

¹ Including District of Columbia nonnational banks and building and loan associations.

² Including building and loan associations.

³ Does not include 159 banks restored to solvency.

⁴ Does not include 1 bank restored to solvency.

⁵ Does not include 158 banks restored to solvency.

⁶ Includes \$23,100,000 capital stock of 159 banks restored to solvency.

⁷ Includes \$50,000 capital stock of 1 bank restored to solvency.

⁸ Includes \$23,050,000 capital stock of 158 banks restored to solvency.

TABLE NO. 45—Number and deposits of national and District of Columbia nonnational banks¹ placed in receivership period Apr. 14, 1865 to Dec. 31, 1949, by groups according to percentages of dividends paid to Dec. 31, 1949

| Periods and bank groups | Liquidation Banks | | | | | | | | | | Re- stored to sol- vency banks ² | Total all banks | | |
|--|---|--------------|---------------------------------------|--------------|---------------------------------------|--------------|---------------------------------------|--------------|---|--------------|--|-----------------------|-----------------------|----------|
| | Dividends paid, 100 percent and over | | Dividends paid, 75 to 99.9 percent | | Dividends paid, 50 to 74.9 percent | | Dividends paid, 25 to 49.9 percent | | Dividends paid, less than 25 percent | | | | Total banks | |
| | Number of banks | Deposits | Number of banks | Deposits | Number of banks | Deposits | Number of banks | Deposits | Number of banks | Deposits | | | Number of banks | Deposits |
| Receiverships completely liqui- dated and finally closed or re- stored to solvency, 1865 to 1949 (2,977 banks): | | | | | | | | | | | | | | |
| Apr. 14, 1865 to Oct 31, 1930— data for individual annual re- port years unavailable; de- posits prior to 1880 unavail- able for 84 banks (974 banks)--- | 208 | \$77,296,606 | 163 | \$64,572,547 | 211 | \$66,952,690 | 156 | \$45,465,025 | 159 | \$30,828,899 | 897 | \$285,115,767 | 77 | 974 |
| Nov. 1, 1930 to Oct. 31, 1931---- | 6 | 1,994,080 | 16 | 5,323,140 | 22 | 8,334,115 | 29 | 8,497,657 | 18 | 5,589,946 | 91 | 29,738,938 | 8 | 99 |
| Nov. 1, 1931 to Oct. 31, 1932---- | 11 | 15,873,316 | 16 | 5,549,989 | 33 | 14,038,797 | 27 | 10,027,603 | 10 | 2,250,071 | 97 | 47,739,776 | 25 | 122 |
| Nov. 1, 1932 to Oct. 31, 1933---- | 8 | 4,412,925 | 13 | 5,826,514 | 21 | 9,692,212 | 15 | 6,902,413 | 12 | 3,095,192 | 69 | 29,929,256 | 9 | 78 |
| Nov. 1, 1933 to Oct. 31, 1934---- | 8 | 4,431,721 | 18 | 8,517,835 | 17 | 10,532,532 | 8 | 1,451,334 | 13 | 1,657,228 | 64 | 26,590,650 | 28 | 92 |
| Nov. 1, 1934 to Oct. 31, 1935---- | 28 | 5,083,636 | 29 | 11,801,668 | 34 | 13,854,445 | 30 | 9,062,628 | 31 | 4,319,951 | 152 | 44,122,328 | 11 | 163 |
| Nov. 1, 1935 to Oct. 31, 1936---- | 40 | 14,723,916 | 46 | 12,246,387 | 56 | 18,483,929 | 43 | 12,556,918 | 29 | 4,452,292 | 214 | 62,463,442 | 1 | 215 |
| Nov. 1, 1936 to Oct. 31, 1937---- | 86 | 50,715,003 | 80 | 38,690,969 | 85 | 38,027,988 | ³ 51 | 19,594,780 | 38 | 7,420,214 | 340 | 154,448,954 | 0 | 340 |
| Nov. 1, 1937 to Oct. 31, 1938---- | ⁴ 76 | 33,477,651 | 110 | 54,346,379 | 106 | 56,203,459 | 48 | 16,991,046 | 24 | 6,158,246 | 364 | 167,176,781 | 0 | 364 |
| Nov. 1, 1938 to Oct. 31, 1939---- | 26 | 20,910,457 | 61 | 58,631,031 | 42 | 32,056,684 | 21 | 10,103,204 | 9 | 2,269,805 | 159 | 123,971,181 | 0 | 159 |
| Nov. 1, 1939 to Oct. 31, 1940---- | 19 | 17,397,983 | 36 | 43,639,246 | 38 | 43,319,262 | 15 | 9,332,899 | 4 | 8,005,471 | 112 | 121,694,861 | 0 | 112 |
| Nov. 1, 1940 to Oct. 31, 1941---- | ⁵ 7 | 18,147,843 | 39 | 68,673,118 | ⁶ 42 | 76,497,725 | ⁷ 10 | 10,540,731 | 4 | 8,201,086 | 102 | 182,060,503 | 0 | 102 |
| Nov. 1, 1941 to Dec. 31, 1942---- | 14 | 77,234,820 | 46 | 248,608,395 | 26 | 72,320,682 | 14 | 52,025,720 | 4 | 1,584,920 | 104 | 451,774,537 | 0 | 104 |
| Jan. 1, 1943 to Dec. 31, 1943---- | 6 | 16,260,257 | 8 | 75,837,758 | 8 | 39,828,007 | 5 | 24,606,118 | 3 | 1,944,442 | 30 | 158,476,582 | 0 | 30 |
| Jan. 1, 1944 to Dec. 31, 1944---- | 3 | 412,269,316 | 1 | 4,613,782 | 5 | 28,787,475 | 1 | 141,119 | 0 | 0 | 10 | 445,811,692 | 0 | 10 |
| Jan. 1, 1945 to Dec. 31, 1945---- | 1 | 1,796,607 | 2 | 2,390,914 | 0 | 0 | 0 | 0 | 0 | 0 | 4 | 4,187,521 | 0 | 4 |
| Jan. 1, 1946 to Dec. 31, 1946---- | 0 | 0 | 2 | 616,710 | 0 | 0 | 0 | 0 | 0 | 0 | 2 | 616,710 | 0 | 2 |
| Jan. 1, 1947 to Dec. 31, 1947---- | 0 | 0 | 1 | 26,960,990 | 1 | 183,818 | 0 | 0 | 0 | 0 | 2 | 27,150,808 | 0 | 2 |
| Jan. 1, 1948 to Dec. 31, 1948---- | 1 | 1,204,158 | 1 | 421,461 | 1 | 305,253 | 0 | 0 | 0 | 0 | 3 | 1,930,872 | 0 | 3 |
| Jan. 1, 1949 to Dec. 31, 1949---- | 0 | 0 | 1 | 2,015,717 | 1 | 2,299,269 | 0 | 0 | 0 | 0 | 2 | 4,314,986 | 0 | 2 |
| Total 1931:1949 (2,003 banks) | 340 | 695,933,689 | 526 | 674,718,003 | 538 | 464,765,652 | 318 | 191,834,170 | 199 | 56,948,864 | 1,921 | 2,084,200,378 | 82 | 2,003 |
| Active receiverships as of Dec. 31, 1949 (4 banks)----- | 2 | 5,058,728 | 1 | 4,165,850 | 0 | 0 | 0 | 0 | 1 | 0 | 4 | 9,224,578 | 0 | 4 |
| Grand total (2,981 banks) ----- | 550 | 778,289,023 | 690 | 743,456,400 | 749 | 531,718,342 | 474 | 237,299,195 | 359 | 87,777,763 | 2,822 | 2,378,540,723 | 159 | 2,981 |

¹ Including building and loan associations.² Deposits for banks restored to solvency unavailable.³ Exclusive of 1 receivership finally closed during year ended October 31, 1937, but reopened as a receivership during the year ended December 31, 1944, and again closed during the year ended December 31, 1948.⁴ Exclusive of 1 receivership finally closed during year ended October 31, 1933, but reopened as a receivership and again closed during the year ended October 31, 1938.⁵ Exclusive of 1 receivership finally closed during the year ended October 31, 1928, but reopened as a receivership during the year ended October 31, 1940, and again closed during the year ended October 31, 1941.⁶ Exclusive of 1 receivership finally closed during the year ended October 31, 1928, but reopened as a receivership during the year ended October 31, 1940, and again closed during the year ended October 31, 1941.⁷ Exclusive of 1 receivership finally closed during the year ended October 31, 1936 but reopened as a receivership during the year ended October 31, 1937, and again closed during the year ended October 31, 1938. (Data relative to reopening and second final closing included in report for year ended October 31, 1941.)

TABLE No. 46—*Liquidation statement, 6 receiverships in liquidation during year ended December 31, 1949*

| | |
|---|----------------------|
| Number of banks..... | 6 |
| Collections: | |
| Cash balances in hands of Comptroller and receivers at beginning of period..... | \$526,342 |
| Collections from assets..... | 161,856 |
| Collections from stock assessments..... | 146 |
| Earnings collected..... | 35,209 |
| Offsets allowed and settled (against assets)..... | ¹ 55 |
| Total..... | 723,498 |
| Disposition of collections: | |
| Dividends paid by receivers to unsecured creditors..... | 306,162 |
| Dividends paid by receivers to secured creditors..... | 258 |
| Payments to secured and preferred creditors, other than through dividends..... | ¹ 111,207 |
| Offsets allowed and settled (against liabilities)..... | ¹ 55 |
| Disbursements for the protection of assets..... | ¹ 544 |
| Payments of receivers' salaries, legal, and other expenses..... | 49,647 |
| Cash balances in hands of Comptroller and receivers at end of period..... | 479,237 |
| Total..... | 723,498 |

¹Decrease.

TABLE No. 47—*Liquidation statement, 2 administered national bank receiverships completely liquidated and finally closed, during year ended December 31, 1949*

| | |
|--|-------------|
| Number of banks..... | 2 |
| Total assets taken charge of by receivers..... | \$6,630,504 |
| Disposition of assets: | |
| Collections from assets..... | 3,716,722 |
| Offsets allowed and settled (against assets)..... | 339,721 |
| Losses on assets compounded or sold under order of court..... | 2,574,061 |
| Total..... | 6,630,504 |
| Collections: | |
| Collections from assets..... | 3,716,722 |
| Collections from stock assessments..... | 344,685 |
| Earnings collected..... | 245,817 |
| Offsets allowed and settled (against assets)..... | 339,721 |
| Total..... | 4,646,945 |
| Disposition of collections: | |
| Dividends paid by receivers to unsecured creditors..... | 2,404,466 |
| Dividends paid by receivers to secured creditors..... | 53,504 |
| Payments to secured and preferred creditors other than through dividends..... | 1,300,873 |
| Offsets allowed and settled (against liabilities)..... | 339,721 |
| Disbursements for the protection of assets..... | 2,090 |
| Payments of receivers' salaries, legal, and other expenses..... | 546,291 |
| Total..... | 4,646,945 |
| Capital stock at date of failure..... | 900,000 |
| United States bonds held at failure to secure circulating notes..... | 100,000 |
| United States bonds held to secure circulation, sold and circulation redeemed..... | 100,000 |
| Circulation outstanding at date of failure..... | 99,520 |
| Amount of assessments upon shareholders..... | 750,000 |
| Deposits at date of failure..... | 4,314,986 |
| Borrowed money (bills payable, rediscounts, etc.) at date of failure..... | 607,691 |
| Additional liabilities, established subsequent to date of failure..... | 177,818 |
| Claims proved (both secured and unsecured)..... | 3,476,624 |
| Average percent dividends paid to claims proved..... | 70.70 |
| Average percent total payments to creditors to total liabilities established..... | 80.36 |
| Average percent total costs of liquidation to total collections including offsets allowed..... | 11.80 |
| Average number of years required to complete liquidation..... | 14.67 |

TABLE No. 48.—*Liquidation statement, 4 active receiverships as of December 31, 1949*

| | |
|---|---------------------|
| Number of banks | 4 |
| Total assets taken charge of by receivers | <u>\$18,773,272</u> |
| Disposition of assets: | |
| Collections from assets | 13,341,983 |
| Offsets allowed and settled (against assets) | 446,725 |
| Losses on assets compounded or sold under order of court | 4,351,180 |
| Book value remaining assets | 633,384 |
| Total | <u>18,773,272</u> |
| Collections: | |
| Collections from assets | 13,341,983 |
| Collections from stock assessments | 503,777 |
| Earnings collected | 1,236,393 |
| Offsets allowed and settled (against assets) | 446,725 |
| Total | <u>15,528,878</u> |
| Disposition of collections: | |
| Dividends paid by receivers to unsecured creditors | 8,279,779 |
| Dividends paid by receivers to secured creditors | ----- |
| Payments to secured and preferred creditors, other than through dividends | 5,254,875 |
| Offsets allowed and settled (against liabilities) | 446,725 |
| Disbursements for the protection of assets | 66,733 |
| Payments of receivers' salaries, legal and other expenses | 955,932 |
| Payments of conservators' salaries, legal and other expenses | 45,597 |
| Cash balances in hands of Comptroller and receivers | 479,237 |
| Total | <u>15,528,878</u> |
| Capital stock at date of failure | 2,450,000 |
| United States bonds held at failure to secure circulating notes | ----- |
| United States bonds held to secure circulation, sold and circulation redeemed | ----- |
| Circulation outstanding at date of failure | ----- |
| Amount of assessment upon shareholders | 800,000 |
| Deposits at date of failure | 9,224,578 |
| Borrowed money (bills payable, rediscounts, etc.) at date of failure | 4,406,189 |
| Additional liabilities established subsequent to date of failure | 609,488 |
| Claims proved (both secured and unsecured) | <u>8,350,750</u> |
| Average percent dividends paid to claims proved | 99.15 |
| Average percent total payments to creditors to total liabilities established | 98.18 |
| Average percent total costs of liquidation to total collections including offsets allowed | 6.45 |

TABLE No. 49—*National banks in charge of receivers during year ended Dec. 31, amounts of total assets and total liabilities at date of failure, capital stock and stock earnings, together with the disposition of such collections, and various other data in-*

| | Name and location of banks | Organization | |
|------|---|--------------|---------------|
| | | Charter No. | Date |
| | ILLINOIS | | |
| 1715 | Calumet National Bank, Chicago..... | 3102 | Dec. 20, 1883 |
| | LOUISIANA | | |
| 2934 | Commercial National Bank, Shreveport ¹ | 3600 | Nov. 18, 1886 |
| | NEW YORK | | |
| 2697 | Salt Springs National Bank, Syracuse ² | 1287 | May 20, 1865 |
| 2946 | Fort Greene National Bank in New York, N. Y. ³ | 13336 | June 10, 1929 |
| | PENNSYLVANIA | | |
| 2965 | First National Bank & Trust Co., Easton ³ | 1171 | May 3, 1865 |
| | VERMONT | | |
| 2964 | Poultney National Bank, Poultney ³ | 14234 | June 26, 1934 |
| | Grand total (6 receiverships)..... | | |
| | Total active (4 receiverships)..... | | |
| | Total finally closed (2 receiverships)..... | | |
| | Total failures 1949 (0 receiverships)..... | | |
| | Total activity 1949 (6 receiverships)..... | | |

See footnotes at end of table.

1949, dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and dicating the progress and results of liquidation to December 31, 1949

| Failure | | Liabilities | | | | |
|--------------------------|-------------------------|--|-----------------------------|--|---|------|
| Capital stock at date of | Date receiver appointed | Borrowed money (bills payable, rediscounts, etc.) at date of failure | Deposits at date of failure | Additional liabilities established to date of report | Total liabilities established to date of report | |
| \$400,000 | Oct. 7, 1931 | \$482,691 | \$2,299,269 | \$144,542 | \$2,926,502 | 1715 |
| 1,000,000 | Feb. 21, 1936 | 3,261,929 | ----- | 242,633 | 3,504,562 | 2934 |
| 800,000 | Jan. 22, 1934 | 1,144,260 | 4,165,850 | 221,867 | 5,531,977 | 2697 |
| 500,000 | Aug. 14, 1937 | 125,000 | 2,015,717 | 33,276 | 2,173,993 | 2946 |
| 600,000 | Dec. 10, 1943 | ----- | 4,192,634 | 94,524 | 4,287,158 | 2965 |
| 50,000 | May 9, 1943 | ----- | 866,094 | 50,464 | 916,558 | 2964 |
| 3,350,000 | | 5,013,880 | 13,539,564 | 787,306 | 19,340,750 | |
| 2,450,000 | | 4,406,189 | 9,224,578 | 609,488 | 14,240,255 | |
| 900,000 | | 607,691 | 4,314,986 | 177,818 | 5,100,495 | |
| ----- | | ----- | ----- | 146,496 | 146,496 | |

TABLE No. 49—*National banks in charge of receivers during year ended Dec. 31, amounts of total assets and total liabilities at date of failure, capital stock and stock earnings, together with the disposition of such collections, and various other data in-*

| | Circulation | | Assets and assessments | | | |
|------|----------------------------------|--------------------------------|---|--|-------------------------------|------------------------------------|
| | Lawful money deposited to retire | Outstanding at date of failure | Book value of assets at date of failure | Additional assets received since date of failure | Assessments upon shareholders | Total assets and stock assessments |
| 1715 | \$99,520 | \$99,520 | \$3,506,809 | \$318,472 | \$400,000 | \$4,225,281 |
| 2934 | ----- | ----- | 4,979,086 | 394,601 | ----- | 5,373,687 |
| 2697 | ----- | ----- | 6,365,136 | 393,375 | 800,000 | 7,558,511 |
| 2946 | ----- | ----- | 2,475,163 | 330,060 | 350,000 | 3,155,223 |
| 2965 | ----- | ----- | 5,168,905 | 427,410 | ----- | 5,596,315 |
| 2964 | ----- | ----- | 919,185 | 125,574 | ----- | 1,044,759 |
| | 99,520 | 99,520 | 23,414,284 | 1,989,492 | 1,550,000 | 26,953,776 |
| | ----- | ----- | 17,432,312 | 1,340,960 | 800,000 | 19,573,272 |
| | 99,520 | 99,520 | 5,981,972 | 648,532 | 750,000 | 7,380,504 |
| | ----- | ----- | ----- | 129,801 | ----- | 129,801 |

See footnotes at end of table.

1949, dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and dictating the progress and results of liquidation to December 31, 1949—Continued

| Progress of liquidation to date of this report | | | | | |
|--|---|--|-----------------------------|--|--|
| Cash collections from assets | Cash collections from stock assessments | Receivership earnings, cash collections from interest, premium, rent, etc. | Offsets allowed and settled | Total collections from all sources including offsets allowed | Losses on assets compounded or sold under order of court |
| \$1,875,496 | \$225,800 | \$171,755 | \$218,150 | \$2,491,201 | \$1,731,635 |
| 3,427,879 | ----- | 482,016 | 23,139 | 3,933,034 | 1,907,483 |
| 4,596,875 | 503,777 | 485,504 | 286,346 | 5,872,502 | 1,686,756 |
| 1,841,226 | 118,885 | 74,062 | 121,571 | 2,155,744 | 842,426 |
| 4,432,798 | ----- | 224,784 | 55,894 | 4,713,476 | 732,032 |
| 884,431 | ----- | 44,089 | 81,346 | 1,009,866 | 24,909 |
| 17,058,705 | 848,462 | 1,482,210 | 786,446 | 20,175,823 | 6,925,241 |
| 13,341,983 | 503,777 | 1,236,393 | 446,725 | 15,528,878 | 4,351,180 |
| 3,716,722 | 344,685 | 245,817 | 339,721 | 4,046,945 | 2,574,061 |
| 161,856 | 146 | 35,209 | 455 | 197,156 | 26,788 |

See footnotes at end of table

TABLE No. 49.—*National banks in charge of receivers during year ended Dec. 31, amounts of total assets and total liabilities at date of failure, capital stock and stock earnings, together with the disposition of such collections, and various other data in-*

| | Progress of liquidation to date of this report—Continued | | Disposition of proceeds of Liquidation | | | |
|------|--|---|--|---------------------|--|---------------------------------------|
| | Book value of uncollected assets | Book value of remaining uncollected stock assessments | Dividend paid by receivers | | Secured and preferred liabilities paid except through dividends, including offsets allowed | Cash advanced in protection of assets |
| | | | On secured claims | On unsecured claims | | |
| 1715 | ----- | \$174,200 | \$51,177 | \$1,132,656 | \$979,842 | \$708 |
| 2934 | \$ 15,186 | ----- | ----- | ----- | 3,504,561 | 51,713 |
| 2697 | 188,534 | 296,223 | ----- | 3,567,759 | 1,737,128 | 14,888 |
| 2946 | ----- | 231,115 | 2,327 | 1,271,810 | 660,752 | 1,382 |
| 2965 | 375,591 | ----- | ----- | 3,892,381 | 371,675 | 132 |
| 2964 | 54,073 | ----- | ----- | 819,639 | 88,236 | ----- |
| | 633,384 | 701,538 | 53,504 | 10,684,245 | 7,342,194 | 68,823 |
| | 633,384 | 296,223 | ----- | 8,279,779 | 5,701,600 | 66,733 |
| | ----- | 405,315 | 53,504 | 2,404,466 | 1,640,594 | 2,090 |
| | 4 58,788 | 4 146 | 258 | 306,162 | 4 111,262 | 4 544 |

See footnotes at end of table.

1949, dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and dicating the progress and results of liquidation to December 31, 1949—Continued

| Disposition of proceeds of liquidation—Continued | | | Amount of claims proved | Dividend (percent) | Interest dividend (percent) | Date finally closed | |
|---|---|---|-------------------------|--------------------|-----------------------------|---------------------|--------------|
| Con-servators' salaries, legal and other expenses | Receivers' salaries, legal and other expenses | Cash in hands of Comptrol-ler and receivers | | | | | |
| | \$326,818 | | \$1,966,500 | 60.2 | | June 20, 1949 | 1715 |
| | 165,295 | \$211,465 | | | | | 2934 |
| \$45,597 | 396,019 219,473 | 111,111 | 3,638,730 1,510,124 | 97.5 84.373 | | April 29, 1949 | 2697 2946 |
| | 315,009 | 134,279 | 3,892,381 | 100.0 | | | 2965 |
| | 79,609 | 22,382 | 819,639 | 100.0 | | | 2964 |
| 45,597 | 1,502,223 | 479,237 | 11,827,374 | | | | |
| 45,597 | 955,932 546,291 | 479,237 | 8,350,750 3,476,624 | | | | |
| | 49,647 | ⁴ 47,105 | 95,137 | | | | |

¹ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold or to complete unfinished liquidation.

² Federal Deposit Insurance Corporation appointed as receiver in accordance with Banking Act of 1933.

³ Formerly in conservatorship.

⁴ Decrease.

TABLE NO. 50.—*Bank suspensions since inauguration of Federal deposit insurance, years ended Dec. 31, 1934 to 1949*

| Year ended Dec. 31— | Number | | | | | Capital (in thousands of dollars) ¹ | | | | | Deposits (in thousands of dollars) | | | | |
|------------------------|--------------|--------------|-------|-----------------|-----------------|--|--------------|-------|-----------------|-----------------|------------------------------------|--------------|--------|-----------------|-----------------|
| | All banks | Member banks | | Nonmember banks | | All banks | Member banks | | Nonmember banks | | All banks | Member banks | | Nonmember banks | |
| | | National | State | Insured | Nonin- sured | | National | State | Insured | Nonin- sured | | National | State | Insured | Nonin- sured |
| 1934 | 57 | 1 | | 8 | 48 | 3,822 | 25 | | 416 | 3,381 | 36,939 | 42 | | 1,912 | 34,985 |
| 1935 | 34 | 4 | | 22 | 8 | 1,518 | 405 | | 633 | 480 | 10,101 | 5,399 | | 3,763 | 939 |
| 1936 | 44 | 1 | | 40 | 3 | 1,961 | 88 | | 1,678 | 195 | 11,323 | 524 | | 10,207 | 592 |
| 1937 | 58 | 3 | 2 | 47 | 6 | 3,435 | 685 | 671 | 2,004 | 75 | 16,169 | 3,825 | 1,708 | 10,156 | 480 |
| 1938 | 56 | 1 | 1 | 47 | 7 | 2,467 | 25 | 25 | 2,052 | 365 | 13,837 | 36 | 211 | 11,721 | 1,869 |
| 1939 | 42 | 4 | 3 | 25 | 10 | 5,309 | 220 | 3,600 | 1,204 | 285 | 34,980 | 1,323 | 24,629 | 6,589 | 2,439 |
| 1940 | 22 | 1 | | 18 | 3 | 1,587 | 82 | | 1,452 | 53 | 5,944 | 257 | | 5,341 | 346 |
| 1941 | 8 | 4 | | 3 | 1 | 496 | 360 | | 118 | 18 | 3,723 | 3,141 | | 503 | 79 |
| 1942 | 9 | | | 6 | 3 | 327 | | | 272 | 55 | 1,702 | | | 1,375 | 327 |
| 1943 | 4 | 2 | | 2 | | 708 | 650 | | 58 | | 6,300 | 5,059 | | 1,241 | |
| 1944 | 1 | | | ² 1 | | 32 | | | 32 | | 405 | | | 405 | |
| 1945 | | | | | | | | | | | | | | | |
| 1946 | | | | | | | | | | | | | | | |
| 1947 | 1 | | | | ³ 1 | | | | | | 167 | | | | 167 |
| 1948 | | | | | | | | | | | | | | | |
| 1949 | 4 | | | | ⁴ 4 | 125 | | | | 125 | 2,443 | | | | 2,443 |
| Total... | 340 | 21 | 6 | 219 | 94 | 21,787 | 2,540 | 4,296 | 9,919 | 5,032 | 144,033 | 19,606 | 26,548 | 53,213 | 44,666 |

¹ Includes capital notes and debentures, if any, outstanding at date of suspension.² Located in the State of Indiana.³ Private bank located in the State of Georgia.⁴ Comprises 2 private banks (without capital) in the State of Georgia having total deposits of \$190,000; and 2 banks in the State of Texas—1 State commercial bank with capital of \$50,000 and total deposits of \$1,007,000, and 1 private bank with capital of \$75,000 and total deposits of \$1,246,000

NOTE.—Figures for banks other than national furnished by Board of Governors of the Federal Reserve System, and represent associations closed to the public, either temporarily or permanently, by supervisory authorities or directors of the banks on account of financial difficulties. In the case of national bank suspensions these represent actual failures for which receivers were appointed.

TABLE No. 51.—*Fiduciary activities of national banks as of Dec. 31, 1949*

| | Banks with capital of | | | | | | |
|---|-----------------------|----------------------|-----------------------|------------------------|------------------------|--------------------|------------------|
| | \$25,000 | \$25,001 to \$50,000 | \$50,001 to \$100,000 | \$100,001 to \$200,000 | \$200,001 to \$500,000 | \$500,001 and over | Total |
| Number of national banks with trust powers but not administering trusts | 10 | 47 | 101 | 64 | 34 | 11 | 267 |
| Number of national banks with trust powers administering trusts | 9 | 49 | 265 | 463 | 403 | 321 | 1,510 |
| Total number of national banks authorized to exercise trust powers | 19 | 96 | 366 | 527 | 437 | 332 | 1,777 |
| Total assets of national banks with trust powers but not administering trusts | \$15,937,557 | \$126,775,777 | \$485,372,528 | \$520,911,538 | \$538,914,475 | \$1,291,040,163 | \$2,978,952,038 |
| Total assets of national banks with trust powers administering trusts | 15,713,158 | 127,855,719 | 1,342,246,614 | 3,687,923,120 | 7,027,361,187 | 60,519,053,997 | 72,720,153,795 |
| Total assets of national banks authorized to exercise trust powers | 31,650,715 | 254,631,496 | 1,827,619,142 | 4,208,834,658 | 7,566,275,662 | 61,810,094,160 | 75,699,105,833 |
| Trust Assets | | | | | | | |
| Investments | \$199,290 | \$4,235,849 | \$55,762,273 | \$281,404,195 | \$918,576,817 | \$15,310,698,087 | \$17,070,876,511 |
| Savings deposits | 3,712 | 123,893 | 2,317,518 | 5,013,166 | 12,659,353 | 171,976,036 | 192,093,678 |
| Demand deposits | 14,779 | 596,156 | 5,605,404 | 26,580,383 | 62,540,323 | 603,794,215 | 699,131,260 |
| Other assets | 6,618 | 50,419 | 8,882,104 | 15,748,889 | 113,817,199 | 3,486,612,494 | 3,625,117,723 |
| Total | 224,399 | 5,006,317 | 72,567,299 | 328,746,633 | 1,107,593,692 | 20,073,080,832 | 21,587,219,172 |
| Trust Liabilities | | | | | | | |
| Private trusts | \$23,142 | \$975,117 | \$31,493,747 | \$170,262,498 | \$720,668,697 | \$17,453,845,778 | \$18,377,268,979 |
| Court trusts | 201,257 | 4,031,200 | 41,073,552 | 158,484,135 | 386,924,995 | 2,619,235,054 | 3,209,950,193 |
| Total | 224,399 | 5,006,317 | 72,567,299 | 328,746,633 | 1,107,593,692 | 20,073,080,832 | 21,587,219,172 |
| Total volume of bond issues outstanding for which banks are acting as trustee | \$47,300 | \$61,700 | \$5,522,112 | \$151,959,686 | \$324,447,828 | \$11,621,565,024 | \$12,103,603,650 |
| Number of national banks administering private trusts | 2 | 27 | 193 | 380 | 373 | 313 | 1,288 |
| Number of national banks administering court trusts | 9 | 43 | 239 | 439 | 376 | 305 | 1,411 |
| Number of national banks administering corporate trusts | 2 | 5 | 49 | 179 | 207 | 265 | 707 |
| Number of living trusts being administered | 2 | 101 | 1,349 | 6,016 | 19,033 | 71,180 | 97,681 |
| Number of court trusts being administered | 26 | 402 | 3,357 | 11,830 | 19,224 | 46,670 | 81,509 |
| Total number of individual trusts being administered | 28 | 503 | 4,706 | 17,846 | 38,257 | 117,850 | 179,190 |
| Number of corporate trusts being administered | 11 | 8 | 100 | 632 | 1,203 | 21,131 | 23,085 |
| Total number of trusts being administered | 39 | 511 | 4,806 | 18,478 | 39,460 | 138,981 | 202,275 |
| Average volume of individual trust assets in each bank | \$24,933 | \$102,170 | \$273,839 | \$710,036 | \$2,748,371 | \$62,532,962 | \$14,296,172 |
| Average volume of trust assets in each individual trust | \$8,014 | \$9,953 | \$15,420 | \$18,421 | \$23,951 | \$170,327 | \$120,471 |
| Average gross earnings per trust for year ended Dec. 31, 1949 | \$67 | \$105 | \$104 | \$114 | \$131 | \$377 | 298 |
| Average gross earnings per trust department reporting trust earnings for year ended Dec. 31, 1949 | \$328 | \$1,215 | \$2,052 | \$4,822 | \$13,033 | \$163,870 | \$41,621 |

TABLE No. 52.—*Fiduciary activities of national banks by Federal Reserve districts as of Dec. 31, 1949*

| Federal Reserve districts | Number of banks exercising fiduciary powers | Number with authority but not exercising fiduciary powers | Total number authorized to exercise fiduciary powers | Capital of banks authorized to exercise fiduciary powers | Total banking assets of banks authorized to exercise fiduciary powers | Number of individual trusts | | | Assets of individual trusts | Number of corporate trusts being administered | Bond issues outstanding where bank acts as trustee | Trust department gross earnings for year ended Dec. 31, 1949 |
|---------------------------|---|---|--|--|---|-----------------------------|--------------|---------|-----------------------------|---|--|--|
| | | | | | | Living trusts | Court trusts | Total | | | | |
| Boston..... | 160 | 34 | 194 | \$104,406,667 | \$4,254,379,570 | 4,788 | 6,390 | 11,178 | \$1,370,165,607 | 451 | \$313,282,956 | \$4,300,000 |
| New York..... | 232 | 25 | 257 | 353,025,349 | 14,606,900,418 | 5,491 | 8,851 | 14,342 | 1,828,510,292 | 1,075 | 5,120,072,600 | 10,214,000 |
| Philadelphia..... | 226 | 7 | 233 | 100,928,160 | 3,979,746,071 | 7,667 | 16,677 | 24,344 | 557,472,275 | 363 | 66,974,423 | 2,427,000 |
| Cleveland..... | 105 | 12 | 117 | 155,615,000 | 5,550,945,766 | 10,980 | 10,956 | 21,936 | 2,684,881,312 | 2,529 | 745,820,424 | 7,394,000 |
| Richmond..... | 129 | 21 | 150 | 63,585,500 | 3,313,500,373 | 7,002 | 6,743 | 13,745 | 821,085,343 | 431 | 416,226,254 | 2,986,000 |
| Atlanta..... | 96 | 20 | 116 | 83,880,500 | 4,535,702,084 | 5,420 | 4,079 | 9,499 | 1,289,668,908 | 1,078 | 499,822,537 | 3,200,000 |
| Chicago..... | 195 | 36 | 231 | 245,015,000 | 12,307,752,964 | 30,689 | 8,789 | 39,478 | 7,845,694,730 | 7,961 | 3,012,321,129 | 11,759,000 |
| St. Louis..... | 97 | 25 | 122 | 47,816,500 | 2,705,571,806 | 2,437 | 2,782 | 5,219 | 255,377,459 | 1,531 | 171,882,268 | 1,074,000 |
| Minneapolis..... | 46 | 19 | 65 | 36,980,000 | 2,123,502,990 | 2,758 | 3,140 | 5,898 | 1,323,993,598 | 407 | 121,853,156 | 1,945,000 |
| Kansas City..... | 102 | 35 | 137 | 64,035,000 | 3,768,432,910 | 3,648 | 2,562 | 6,210 | 1,031,814,559 | 5,080 | 475,823,236 | 2,130,000 |
| Dallas..... | 65 | 26 | 91 | 87,460,000 | 4,399,625,611 | 4,023 | 994 | 5,017 | 447,819,962 | 613 | 390,733,280 | 2,073,000 |
| San Francisco..... | 57 | 7 | 64 | 268,335,650 | 14,153,045,270 | 12,778 | 9,546 | 22,324 | 2,130,735,127 | 1,567 | 768,691,407 | 10,763,000 |
| Total..... | 1,510 | 267 | 1,777 | 1,611,083,326 | 75,699,105,833 | 97,681 | 81,509 | 179,190 | 21,587,219,172 | 23,085 | 12,103,603,650 | 60,265,000 |

TABLE No. 53.—*Classification of investments in living and court trust accounts under administration by the active national bank trust departments, Dec. 31, 1949*

| Trust investments classified according to capital of banks administering trusts | Bonds | Percent | Stocks | Percent | Real-estate mortgages | Percent | Real-estate | Percent | Miscellaneous | Percent | Total investments |
|---|----------------|---------|---------------|---------|-----------------------|---------|-------------|---------|---------------|---------|-------------------|
| Banks with capital of \$25,000----- | \$142,184 | 71.35 | \$6,566 | 3.29 | \$31,139 | 15.63 | \$16,750 | 8.40 | \$2,651 | 1.33 | \$199,290 |
| Banks with capital of \$25,001 to \$50,000----- | 2,487,165 | 58.72 | 878,297 | 20.73 | 324,917 | 7.67 | 487,977 | 11.52 | 57,493 | 1.36 | 4,235,849 |
| Banks with capital of \$50,001 to \$100,000----- | 25,895,155 | 46.44 | 17,640,375 | 31.64 | 3,462,793 | 6.21 | 7,551,306 | 13.54 | 1,212,644 | 2.17 | 55,762,273 |
| Banks with capital of \$100,001 to \$200,000----- | 133,284,653 | 47.36 | 89,423,333 | 31.78 | 27,924,227 | 9.93 | 23,675,137 | 8.41 | 7,096,845 | 2.52 | 281,404,195 |
| Banks with capital of \$200,001 to \$500,000----- | 364,562,404 | 39.69 | 320,645,852 | 34.91 | 134,001,418 | 14.59 | 64,075,569 | 6.97 | 35,291,574 | 3.84 | 918,576,817 |
| Banks with capital of \$500,001 and over----- | 10,622,952,951 | 67.19 | 3,660,679,015 | 23.15 | 397,627,602 | 2.52 | 475,934,768 | 3.01 | 653,503,751 | 4.13 | 15,810,698,087 |
| Total----- | 11,149,324,512 | 65.31 | 4,089,273,438 | 23.96 | 563,372,096 | 3.30 | 571,741,507 | 3.35 | 697,164,958 | 4.08 | 17,070,876,511 |

TABLE No. 54.—*Fiduciary activities of national banks by States as of December 31, 1949*

| Location | Number of banks exercising fiduciary powers | Number with authority but not exercising fiduciary powers | Total number authorized to exercise fiduciary powers | Capital of banks authorized to exercise fiduciary powers | Total banking assets of banks authorized to exercise fiduciary powers | Number of individual trusts | | | Assets of individual trusts | Number of corporate trusts being administered | Bond issues outstanding where bank acts as trustee | Trust department gross earnings for year ended Dec. 31, 1949 |
|---------------------------|---|---|--|--|---|-----------------------------|--------------|--------|-----------------------------|---|--|--|
| | | | | | | Living trusts | Court trusts | Total | | | | |
| Alabama..... | 22 | 9 | 31 | \$15,660,000 | \$816,599,974 | 1,568 | 540 | 2,108 | \$263,660,127 | 429 | \$93,291,997 | \$660,000 |
| Alaska..... | 1 | | 2 | 225,000 | 27,082,614 | (1) | (1) | (1) | (1) | (1) | (1) | (1) |
| Arizona..... | 2 | | 2 | 5,380,000 | 304,976,315 | (1) | (1) | (1) | (1) | (1) | (1) | (1) |
| Arkansas..... | 17 | 1 | 18 | 8,300,000 | 331,716,200 | 243 | 633 | 876 | 25,159,761 | 687 | 85,624,553 | 147,000 |
| California..... | 22 | 3 | 25 | 207,275,650 | 10,174,408,872 | 7,873 | 7,310 | 15,183 | 1,644,601,641 | 1,032 | 711,312,448 | 8,657,000 |
| Colorado..... | 20 | 9 | 29 | 9,950,000 | 700,391,124 | 1,005 | 952 | 1,957 | 212,119,424 | 687 | 72,668,595 | 592,000 |
| Connecticut..... | 34 | | 34 | 19,893,000 | 752,892,265 | 2,086 | 3,272 | 5,358 | 496,715,988 | 200 | 46,057,524 | 1,636,000 |
| Delaware..... | 8 | | 8 | 1,375,000 | 35,210,971 | 30 | 135 | 165 | 1,746,940 | | | 10,000 |
| District of Columbia..... | 7 | | 7 | 10,700,000 | 647,391,839 | 1,218 | 159 | 1,377 | 177,177,248 | 36 | 86,511,898 | 559,000 |
| Florida..... | 22 | 2 | 24 | 22,200,000 | 994,174,190 | 1,296 | 1,195 | 2,491 | 255,482,039 | 152 | 174,267,461 | 831,000 |
| Georgia..... | 15 | 3 | 18 | 16,587,500 | 892,254,399 | 1,038 | 1,011 | 2,049 | 198,429,967 | 266 | 124,388,953 | 869,000 |
| Hawaii..... | 1 | | 1 | 4,000,000 | 202,635,509 | | | | | | | |
| Idaho..... | 3 | | 3 | 4,850,000 | 284,260,941 | 183 | 230 | 413 | 6,202,624 | 30 | 1,130,037 | 78,000 |
| Illinois..... | 87 | 18 | 105 | 176,155,000 | 7,670,064,173 | 25,651 | 4,088 | 29,739 | 6,543,489,308 | 7,270 | 2,709,093,554 | 8,954,000 |
| Indiana..... | 76 | 14 | 90 | 26,935,000 | 1,675,119,888 | 1,682 | 2,267 | 3,949 | 142,548,487 | 170 | 34,403,189 | 620,000 |
| Iowa..... | 32 | 12 | 44 | 10,315,000 | 643,200,289 | 695 | 526 | 1,221 | 52,054,025 | 78 | 10,597,609 | 314,000 |
| Kansas..... | 24 | 6 | 30 | 9,125,000 | 520,245,235 | 525 | 215 | 740 | 90,638,347 | 90 | 3,286,540 | 207,000 |
| Kentucky..... | 44 | 7 | 51 | 11,055,000 | 518,362,717 | 473 | 1,409 | 1,882 | 34,763,320 | 48 | 4,826,465 | 202,000 |
| Louisiana..... | 13 | 2 | 15 | 15,100,000 | 1,107,238,001 | 494 | 505 | 999 | 446,883,211 | 180 | 90,370,271 | 324,000 |
| Maine..... | 23 | 3 | 26 | 7,475,000 | 220,005,518 | 430 | 568 | 998 | 76,217,344 | 95 | 56,516,648 | 277,000 |
| Maryland..... | 13 | 5 | 18 | 8,375,000 | 571,574,392 | 881 | 476 | 1,357 | 131,679,183 | 34 | 101,109,849 | 328,000 |
| Massachusetts..... | 68 | 18 | 86 | 70,542,500 | 3,102,660,403 | 2,064 | 2,220 | 4,284 | 768,836,497 | 175 | 206,101,161 | 2,284,000 |
| Michigan..... | 16 | 5 | 23 | 32,770,000 | 2,395,414,548 | 2,171 | 1,269 | 3,440 | 1,008,877,645 | 308 | 228,180,510 | 1,569,000 |
| Minnesota..... | 21 | 5 | 26 | 27,530,000 | 1,561,237,260 | 2,287 | 2,552 | 4,839 | 1,299,341,009 | 341 | 58,638,823 | 1,805,000 |
| Mississippi..... | 13 | 2 | 15 | 3,703,000 | 1,185,463,825 | 207 | 202 | 409 | 10,379,491 | 38 | 1,177,600 | 45,000 |
| Missouri..... | 28 | 8 | 36 | 28,950,000 | 1,579,358,589 | 1,698 | 686 | 2,384 | 373,820,538 | 1,191 | 101,813,966 | 916,000 |
| Montana..... | 2 | | 2 | 2,800,000 | 131,627,466 | 112 | 44 | 156 | 3,956,274 | 16 | 2,085,225 | 24,000 |
| Nebraska..... | 10 | 8 | 18 | 11,405,000 | 600,139,897 | 320 | 318 | 638 | 183,944,856 | 399 | 117,150,910 | 284,000 |
| Nevada..... | 2 | 1 | 3 | 1,650,000 | 134,981,327 | 2485 | 2467 | 2952 | 262,304,696 | 256 | 25,121,750 | 305,000 |
| New Hampshire..... | 23 | 9 | 32 | 4,516,667 | 162,151,200 | 256 | 347 | 603 | 28,416,444 | 14 | 1,862,398 | 95,000 |
| New Jersey..... | 108 | 16 | 124 | 47,801,500 | 2,065,395,260 | 1,323 | 2,801 | 4,124 | 411,197,403 | 136 | 63,401,650 | 1,500,000 |
| New Mexico..... | 4 | 3 | 7 | 3,120,000 | 161,144,267 | 188 | 119 | 307 | 12,207,022 | 34 | 23,268,241 | 102,000 |
| New York..... | 157 | 11 | 168 | 313,274,349 | 12,883,459,777 | 4,314 | 6,771 | 11,085 | 1,439,294,776 | 939 | 5,063,566,089 | 8,806,000 |
| North Carolina..... | 23 | 1 | 24 | 6,225,000 | 377,570,620 | 471 | 1,355 | 1,826 | 47,637,306 | 109 | 73,257,911 | 300,000 |
| North Dakota..... | 3 | 3 | 6 | 1,250,000 | 80,140,440 | 135 | | 305 | 7,919,776 | 33 | 60,861,578 | 37,000 |
| Ohio..... | 44 | 5 | 49 | 60,220,000 | 2,841,560,745 | 4,670 | 2,950 | 7,620 | 1,249,923,774 | 1,997 | 285,127,201 | 3,235,000 |
| Oklahoma..... | 20 | 7 | 27 | 18,225,000 | 980,245,350 | 416 | 145 | 561 | 222,009,431 | 2,897 | 226,374,723 | 323,000 |

| | | | | | | | | | | | | |
|---------------------|-------|-------|-------|---------------|----------------|--------|--------|---------|----------------|--------|----------------|------------|
| Oregon..... | 6 | 1 | 7 | 15,655,000 | 1,153,492,599 | 1,364 | 499 | 1,863 | 160,124,710 | 103 | 10,189,150 | 649,000 |
| Pennsylvania..... | 210 | 7 | 217 | 177,004,660 | 5,916,530,650 | 13,229 | 22,733 | 35,962 | 1,890,779,524 | 839 | 518,367,107 | 6,120,000 |
| Rhode Island..... | 3 | 1 | 4 | 3,120,000 | 95,807,648 | 125 | 125 | 250 | 44,595,154 | 7 | 2,617,600 | 182,000 |
| South Carolina..... | 9 | 5 | 14 | 6,200,000 | 373,123,652 | 1,331 | 421 | 1,752 | 62,518,998 | 107 | 61,635,906 | 277,000 |
| South Dakota..... | 5 | 4 | 9 | 2,275,000 | 181,775,776 | 153 | 151 | 304 | 8,098,287 | 11 | 133,925 | 39,000 |
| Tennessee..... | 23 | 5 | 28 | 21,891,500 | 1,349,805,704 | 1,496 | 988 | 2,484 | 223,790,496 | 560 | 24,071,155 | 817,000 |
| Texas..... | 63 | 22 | 85 | 84,310,000 | 4,182,631,825 | 3,856 | 952 | 4,808 | 424,507,384 | 572 | 390,438,760 | 1,982,000 |
| Utah..... | 3 | ----- | 3 | 4,000,000 | 202,689,775 | 301 | 143 | 444 | 34,989,963 | 98 | 3,989,175 | 96,000 |
| Vermont..... | 18 | ----- | 21 | 3,177,500 | 97,870,049 | 226 | 329 | 555 | 13,187,469 | 8 | 1,973,875 | 66,000 |
| Virginia..... | 61 | 6 | 67 | 23,015,500 | 993,957,978 | 2,544 | 3,213 | 5,757 | 364,826,971 | 105 | 89,371,274 | 1,270,000 |
| Washington..... | 18 | ----- | 18 | 25,300,000 | 1,668,517,319 | 2,572 | 897 | 3,469 | 222,511,493 | 248 | 36,948,846 | 978,000 |
| West Virginia..... | 19 | 4 | 23 | 8,245,000 | 370,590,889 | 589 | 1,165 | 1,754 | 41,720,350 | 41 | 4,429,066 | 279,000 |
| Wisconsin..... | 25 | 7 | 32 | 10,265,000 | 584,916,422 | 1,302 | 1,704 | 3,006 | 150,179,603 | 198 | 32,625,725 | 543,000 |
| Wyoming..... | 12 | 2 | 14 | 1,810,000 | 145,039,147 | 105 | 282 | 387 | 15,752,848 | 21 | 3,370,759 | 39,000 |
| Total..... | 1,510 | 267 | 1,777 | 1,611,083,326 | 75,699,105,833 | 97,681 | 81,509 | 179,190 | 21,587,219,172 | 23,085 | 12,103,603,650 | 60,265,000 |

¹ Included with figures for the State of Nevada.

² Includes figures for 1 bank in Alaska and 2 banks in Arizona.

TABLE "T"
SHOWING STATEMENTS OF ASSETS
AND LIABILITIES OF THE INDIVIDUAL NATIONAL BANKS
AT CLOSE OF BUSINESS DECEMBER 31, 1949
IS OMITTED FROM THIS REPORT AND
PUBLISHED AS A SEPARATE TABLE
(States, Territories, and Towns Arranged Alphabetically)

NOTE.—In each of the years 1923 to 1929, inclusive, a table similar to table "T" mentioned above, showing statements of assets and liabilities of the individual national banks for one date in the year, was also issued as a supplement to the Comptroller's report, but in lieu of being designated as tables "A" to "G", inclusive, they were numbered 89, 93, 94, 98, 121, 97, and 103, respectively. From 1930 to 1941, inclusive, the supplements are lettered alphabetically, beginning with the letter "H" and ending with the letter "S". No supplements were published for the years 1942 to 1948, inclusive. Prior to 1923 individual statements were included in the report proper.

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