

NINETY-FIFTH ANNUAL REPORT

OF THE

Comptroller of the Currency

1957



WASHINGTON : 1958

TREASURY DEPARTMENT

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Comptroller of the Currency

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LETTER OF TRANSMITTAL

TREASURY DEPARTMENT,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, D. C., June 2, 1958.

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 1957.

Respectfully,

RAY M. GIDNEY,
Comptroller of the Currency.

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

ANNUAL REPORT OF THE COMPTROLLER OF THE CURRENCY

STATUS OF NATIONAL BANKING SYSTEM

The 4,636 banks supervised by the Comptroller of the Currency had total assets of \$121.1 billion at the end of 1957. They maintained their relative position with 46.7 percent of the banking assets in the commercial and savings banks of the Nation, and 54 percent of the commercial banking assets. Commercial banks numbering 8,944 which are supervised by the respective 48 State banking authorities held assets of \$102.9 billion, and 523 State-chartered and supervised mutual savings banks had assets of \$35.2 billion. For all banks, assets were \$259.2 billion, an increase of \$7.2 billion for the year, which were held in the following types and categories of banks.

All operating banks—Continental United States and other areas

[Figures in millions of dollars]

| Type of bank | Members of both the Federal Reserve System and Federal Deposit Insurance Corporation | | Members of Federal Deposit Insurance Corporation only | | Not members of Federal Reserve or Federal Deposit Insurance Corporation | |
|-----------------------------|--|----------------------|---|---------------------|---|--------------------|
| | Number | Total assets | Number | Total assets | Number | Total assets |
| National banks..... | 4,625 | ¹ 120,563 | ² 10 | ¹ 294 | ² 1 | ¹ 243 |
| State commercial banks..... | 1,765 | ³ 68,237 | 6,766 | ⁴ 32,440 | 413 | ⁵ 2,243 |
| Mutual savings banks..... | 3 | ³ 29 | 236 | ⁴ 27,642 | 284 | ⁵ 7,497 |
| Total..... | 6,393 | 188,829 | 7,012 | 60,376 | 698 | 9,983 |

Recapitulation

| | Number | Branches | Total assets | Increase for 1957 |
|-----------------------------|--------------------|----------|--------------|-------------------|
| National banks..... | ¹ 4,636 | 4,046 | 121,100 | 2,828 |
| State commercial banks..... | 8,944 | 4,059 | 102,920 | 2,538 |
| Mutual savings banks..... | 523 | 406 | 35,168 | 1,867 |
| Head offices..... | 14,103 | 8,510 | 259,188 | 7,223 |
| Branches..... | 8,510 | | | |
| Total banking offices..... | 22,613 | | | |

¹ Supervised by Comptroller of the Currency. (Includes 9 nonnational banks in the District of Columbia, 5 member and 4 nonmember insured banks with 23 branches.)

² Includes 6 national banks outside continental United States.

³ Supervised by State banking departments and the Federal Reserve System.

⁴ Supervised by State banking departments and Federal Deposit Insurance Corporation.

⁵ Supervised by State banking departments only.

Growth of Financial Institutions

Commercial bank assets increased \$5.4 billion over 1956. In 1956 the comparable figure of increase was \$6.8 billion. The increase in 1957 was 2.5 percent, while the average annual growth of commercial bank assets during the past decade was 4.4 percent. The growth of financial institutions during the past 10-year period was at a rapid rate, with the most rapid growth occurring in savings and loan associations and mutual savings banks which have been in a position to offer more attractive savings interest rates because of their favorable tax status and lower liquidity requirements. Relative growth by classes during the past 10-year period is presented in the following table.

Financial institutions

[Total assets]

| | Dec. 31, 1947 | Dec. 31, 1957 | Percentage of increase |
|------------------------------------|--------------------------|------------------|---------------------------|
| | (In billions of dollars) | | |
| Commercial banks..... | 156 | 224 | 43.6 |
| Mutual savings banks..... | 20 | 35 | 75.0 |
| Savings and loan associations..... | 12 | 48 | 300.0 |

Status of National Banks

The trend in consolidations, mergers, sales, and conversions which reached a peak in 1955, was marked by a slower pace in 1957. During the year, the number of operating national banks in the national banking system was reduced from 4,659 to 4,627, a net change of 32 banks. This compares with net reductions of 41 in 1956, 96 in 1955, 68 in 1954, and 52 in 1953. The total assets held by all national banks reached \$120.5 billion, a gain of \$2.8 billion during 1957. The system absorbed 58 State banks in 1957 through consolidations, mergers, purchases, and conversions for a gain in assets of \$604.7 million while 28 national banks with \$329.2 million of assets went into the several State banking systems in the same manner. Thus the net gain of assets through this process was \$275.5 million for the national banking system. Based upon the fundamental considerations of managerial competence, asset soundness, adequacy of capital, and earning capacity, an excellent condition continues to characterize the national banking system with the exception of only a few relatively small banks which are receiving appropriate and effective supervisory attention.

Deposits

At the end of 1957 total deposits of all national banks were \$109.4 billion, an increase of \$1.9 billion over the \$107.5 billion reported at the prior year end. The gain during the year 1956 was \$3.3 billion.

The Board of Governors of the Federal Reserve System issued a supplement to Regulation Q, effective January 1, 1957, raising the maximum rate of interest a member bank may pay on time and savings deposits from 2½ percent to 3 percent. Subsequently, many national

banks increased the rates of interest on time and savings deposits. This contributed to an increase in the time deposits of individuals, partnerships, and corporations with national banks of \$2.9 billion in 1957 as compared to a \$1.1 billion increase in 1956. This expansion in time deposits accounted largely for the deposit growth of the national banking system in 1957.

The total deposits of national banks and the average effective interest rate paid on time and savings deposits are set forth below for the years 1955 through 1957.

[In millions of dollars]

| Total deposits | Dec. 31, 1955 | Dec. 31, 1956 | Dec. 31, 1957 |
|-----------------------------|---------------|---------------|---------------|
| Demand..... | \$76,394.6 | \$79,027.5 | \$77,881.0 |
| Time and savings#..... | 27,323.4 | 28,467.3 | 31,555.3 |
| Total..... | 104,218.0 | 107,494.8 | 109,436.3 |
| #Interest paid..... | 374.0 | 437.0 | 636.0 |
| Average rate (percent)..... | 1.37 | 1.54 | 2.02 |

Special surveys of time and savings deposits were made at mid-year in 1941, 1945, and 1957 for all national banks. Highlights of the surveys are set forth below.

[In millions of dollars]

| | June 30, 1941 | June 30, 1945 | June 6, 1957 |
|---|---------------|---------------|--------------|
| Savings..... | \$7,152.7 | \$13,731.8 | \$24,064.8 |
| Other time..... | 1,362.3 | 1,000.0 | 5,528.3 |
| Total savings and time deposits..... | 8,515.0 | 14,731.8 | 30,193.1 |
| Number of savings accounts..... | 16,567,579 | 19,282,610 | 25,972,502 |
| Average per savings account..... | \$431.74 | \$712.13 | \$949.63 |
| Percent of savings deposits to total time deposits..... | 84.00 | 93.21 | 81.69 |

Loans

At the close of 1957 the national banking system held net loans of \$50.5 billion after deducting \$964.4 million of Reserves for Bad Debts and other valuation reserves. Net loans increased \$2.3 billion in 1957 from a total of \$48.2 billion at the end of 1956. Loans to commercial and industrial type borrowers continue to constitute 43 percent of the \$51.5 billion gross loans held by all national banks and the aggregate of \$22.2 billion of such loans represents a gain of \$1.1 billion during 1957.

In 1957 construction was started on 1,041,000 nonfarm housing units, representing a decrease of 77,000 units from the number started during the year 1956. All types of new construction activity begun in 1957 have been estimated to have a value of \$47.3 billion and business construction continues to account for the major portion of the gain of \$1.2 billion.

The Nation's real estate mortgage debt continued to rise in 1957 to a total of \$156.3 billion of which \$107.6 billion is secured by residential properties (1- to 4-family houses), an increase of \$8.6 billion from the total of \$99 billion at the end of 1956. The mortgage debt secured by farm land reached \$10.5 billion, up \$600 million for the

year 1957. At the end of the years 1956 and 1957, national banks held real estate mortgage loans as follows:

[Figures in millions of dollars]

| Type | Dec. 31, 1956 | Dec. 31, 1957 | Dollar increase, decrease — |
|--|------------------|------------------|-----------------------------------|
| Conventional—residence..... | 3, 032 | 4, 212 | 280 |
| Conventional—other properties..... | 2, 264 | 2, 521 | 257 |
| Conventional—farm..... | 516 | 523 | 7 |
| Insured—Federal Housing Administration..... | 3, 023 | 3, 068 | 45 |
| Insured or guaranteed—Veterans Administration..... | 2, 331 | 2, 156 | -175 |
| Total..... | 12, 066 | 12, 480 | 414 |

The loans secured by real estate held by national banks at the close of 1957 totaling \$12.5 billion represented 24.8 percent of their total net loans and discounts. The loans of this kind so held increased \$414 million in 1957 which represents 3.6 percent of the \$11.6 billion increase in the Nation's real estate mortgage debt. National banks acquired 7 percent of the national increase in such loans in 1956.

By law, each national bank must restrict its aggregate investment in real estate mortgage loans, with the exception of those which are insured or guaranteed to the extent of not less than 20 percent by the Veterans Administration, to an amount not in excess of 60 percent of its time and savings deposits or 100 percent of its capital and surplus, whichever is the greater. The \$10.3 billion of real estate mortgage loans which are subject to this limitation equal 35.4 percent of the \$29.1 billion of time and savings deposits held by the national banking system.

Because of the amendments which were made in the Investment Securities Regulation of the Comptroller of the Currency, effective August 16, 1957, discussed elsewhere in this report, which recognized resale and repurchase transactions in bonds as coming within the limitations of sections 5200 and 5202 of the Revised Statutes (Title 12, U. S. C., secs. 84 and 82) rather than section 5136 of the Revised Statutes (Title 12, U. S. C., sec. 24), the existing 25 percent limitation embodied in paragraph (8) of section 5200 was regarded as too restrictive with respect to loans to one borrower which are secured by not less than a like amount of direct obligations of the United States. Under the provisions of section 5136, repurchase and resale transactions involving United States bonds had not been subject to any limitation measured by capital and surplus. Effective August 16, 1957, as authorized by paragraph (8) of section 5200, the Comptroller of the Currency, with the approval of the Secretary of the Treasury, issued a regulation to permit the making of such loans above 25 percent and up to 100 percent of the bank's capital and surplus, provided they are secured by direct obligations of the United States which will mature within 18 months. (Effective April 18, 1958, this regulation was amended so as to permit national banks to make loans without limitation based upon capital and surplus when such loans are secured by obligations of the United States maturing within 18 months.)

The consumer debt of the nation continued to increase to a level

estimated at \$44.8 billion at the year end as compared to \$42.1 billion at the end of 1956, an increase of \$2.7 billion. That portion of the consumer debt represented by installment obligations is estimated at \$34.1 billion at the close of 1957 of which \$15.5 billion or 45.4 percent was made to finance automobile purchases. This percentage relationship changed very little from that reported in 1956. Automobile paper alone increased an estimated \$1 billion during the year. The upward trend has been maintained for many years, and the high point of \$15.6 billion was reached in October.

At the end of the year national banks held \$8.1 billion of installment type personal and consumer loans. This represented a gain of \$677 million over the \$7.5 billion held at the close of 1956. The national banking system held 27.6 percent of the \$29.4 billion of installment loans held by all financial institutions. Included in the national bank holdings was \$3.9 billion of automobile paper, representing a gain of \$395 million during 1957. Such paper constituted 48.1 percent of all installment type loans held by national banks.

Reports of examinations made during 1957 showed a decrease in consumer installment loan delinquencies of 90 or more days' duration in national banks. Floor plan loan delinquencies increased slightly. Accumulated as of respective dates of examinations, the total of unpaid balances of such delinquent loans expressed as a percentage of the total outstanding is as follows for that group of national banks which segregate installment loans in their loan portfolios or hold such paper in an aggregate amount equal to or exceeding 10 percent of their loan accounts.

Installment loan delinquencies

| Year | Number of banks | Total installment loans (A) | Automobile loans | Floor plan loans (B) | Loans collateralized by installment obligations (C) | Total (A) (B) (C) |
|-----------|-----------------|-----------------------------|------------------|----------------------|---|-------------------|
| | | <i>Percent</i> | <i>Percent</i> | <i>Percent</i> | <i>Percent</i> | <i>Percent</i> |
| 1956..... | 4,073 | 0.56 | 0.33 | 0.19 | 0.12 | 0.50 |
| 1957..... | 4,032 | .36 | .20 | .13 | .16 | .34 |

Sound standards with respect to down payment and maturity terms continued to prevail in the installment lending policies of national banks generally. Although there has been a slight increase in the number of national banks which make automobile loans with lower down payments, the requirement of a short maturity is in some of these cases a mitigating factor.

The installment credit section added to the report of examination in August, 1955, has continued to develop desired and useful information. This is true with respect to supervisory requirements and also as a means whereby management may measure the effectiveness of installment lending policies.

As of the date of the most recent examination in 1957, the following schedule, divided into three size groups, sets forth the details of the down payment and maturity policies of the 4,032 national banks which segregate installment paper in their loan portfolios or hold such paper in an aggregate amount equal to 10 per cent or more of their loan accounts.

GROUP I BANKS
(Resources under \$10MM)

NEW AUTOS

| Term (number of months) | Percent of down payment | | | | | Total number of banks |
|-------------------------|-------------------------|-----|----|-------|------|-----------------------|
| | 20 | 25 | 30 | 33¼ | Over | |
| 18 and under..... | 0 | 8 | 6 | 203 | 8 | 225 |
| 24..... | 4 | 49 | 14 | 1,324 | 17 | 1,408 |
| 30..... | 0 | 35 | 14 | 577 | 10 | 636 |
| 36..... | 0 | 20 | 6 | 361 | 4 | 391 |
| Total..... | 4 | 112 | 40 | 2,465 | 39 | 2,660 |

USED AUTOS—LESS THAN 1 YEAR OLD

| | | | | | | |
|-------------------|---|----|---|-----|----|-----|
| 18 and under..... | 0 | 2 | 5 | 141 | 27 | 175 |
| 24..... | 0 | 8 | 2 | 461 | 14 | 485 |
| 30..... | 0 | 11 | 2 | 111 | 1 | 125 |
| 36..... | 0 | 2 | 0 | 23 | 0 | 25 |
| Total..... | 0 | 23 | 9 | 736 | 42 | 810 |

USED AUTOS—1 TO 2 YEARS OLD

| | | | | | | |
|-------------------|---|----|----|-------|-----|-------|
| 18 and under..... | 2 | 14 | 10 | 985 | 190 | 1,201 |
| 24..... | 2 | 15 | 13 | 1,133 | 62 | 1,225 |
| 30..... | 1 | 4 | 4 | 82 | 0 | 91 |
| 36..... | 0 | 1 | 1 | 16 | 0 | 18 |
| Total..... | 5 | 34 | 28 | 2,216 | 252 | 2,535 |

USED AUTOS—2 TO 3 YEARS OLD

| | | | | | | |
|-------------------|---|----|----|-------|-----|-------|
| 18 and under..... | 6 | 15 | 14 | 1,514 | 368 | 1,917 |
| 24..... | 3 | 8 | 2 | 498 | 32 | 543 |
| 30..... | 0 | 1 | 0 | 17 | 0 | 18 |
| 36..... | 0 | 1 | 0 | 6 | 0 | 7 |
| Total..... | 9 | 25 | 16 | 2,035 | 400 | 2,485 |

USED AUTOS—3 TO 4 YEARS OLD

| | | | | | | |
|-------------------|---|----|----|-------|-----|-------|
| 18 and under..... | 4 | 18 | 14 | 1,572 | 471 | 2,079 |
| 24..... | 2 | 1 | 2 | 185 | 23 | 213 |
| 30..... | 0 | 1 | 0 | 9 | 0 | 10 |
| 36..... | 0 | 0 | 0 | 3 | 0 | 3 |
| Total..... | 6 | 20 | 16 | 1,769 | 494 | 2,305 |

USED AUTOS—OVER 4 YEARS OLD

| | | | | | | |
|-------------------|---|----|----|-------|-----|-------|
| 18 and under..... | 3 | 13 | 10 | 1,174 | 449 | 1,649 |
| 24..... | 2 | 1 | 1 | 71 | 9 | 84 |
| 30..... | 0 | 0 | 0 | 2 | 0 | 2 |
| 36..... | 0 | 0 | 0 | 2 | 0 | 2 |
| Total..... | 5 | 14 | 11 | 1,249 | 458 | 1,737 |

GROUP II BANKS
(Resources between \$10MM and \$50MM)

NEW AUTOS

| Term (number of months) | Percent of down payment | | | | | Total number of banks |
|-------------------------|-------------------------|----|----|-----|------|-----------------------|
| | 20 | 25 | 30 | 33½ | Over | |
| 18 and under..... | 0 | 0 | 0 | 21 | 2 | 23 |
| 24..... | 0 | 8 | 2 | 339 | 1 | 350 |
| 30..... | 4 | 15 | 19 | 325 | 3 | 366 |
| 36..... | 3 | 15 | 6 | 222 | 4 | 250 |
| Total..... | 7 | 38 | 27 | 907 | 10 | 989 |

USED AUTOS—LESS THAN 1 YEAR OLD

| | | | | | | |
|-------------------|---|---|---|-----|---|-----|
| 18 and under..... | 0 | 0 | 0 | 23 | 3 | 26 |
| 24..... | 0 | 0 | 1 | 100 | 1 | 102 |
| 30..... | 0 | 1 | 4 | 71 | 1 | 77 |
| 36..... | 0 | 3 | 0 | 10 | 1 | 14 |
| Total..... | 0 | 4 | 5 | 204 | 6 | 219 |

USED AUTOS—1 TO 2 YEARS OLD

| | | | | | | |
|-------------------|---|---|----|-----|----|-----|
| 18 and under..... | 0 | 0 | 2 | 238 | 36 | 276 |
| 24..... | 1 | 3 | 8 | 547 | 29 | 588 |
| 30..... | 1 | 2 | 1 | 71 | 1 | 76 |
| 36..... | 1 | 0 | 0 | 4 | 0 | 5 |
| Total..... | 3 | 5 | 11 | 860 | 66 | 945 |

USED AUTOS—2 TO 3 YEARS OLD

| | | | | | | |
|-------------------|---|---|---|-----|-----|-----|
| 18 and under..... | 0 | 0 | 4 | 469 | 97 | 570 |
| 24..... | 2 | 2 | 4 | 329 | 18 | 355 |
| 30..... | 0 | 0 | 1 | 3 | 0 | 4 |
| 36..... | 0 | 0 | 0 | 1 | 0 | 1 |
| Total..... | 2 | 2 | 9 | 802 | 115 | 930 |

USED AUTOS—3 TO 4 YEARS OLD

| | | | | | | |
|-------------------|---|---|---|-----|-----|-----|
| 18 and under..... | 1 | 0 | 7 | 624 | 133 | 765 |
| 24..... | 1 | 1 | 2 | 102 | 6 | 112 |
| 30..... | 0 | 0 | 0 | 0 | 0 | 0 |
| 36..... | 0 | 0 | 0 | 1 | 0 | 1 |
| Total..... | 2 | 1 | 9 | 727 | 139 | 878 |

USED AUTOS—OVER 4 YEARS OLD

| | | | | | | |
|-------------------|---|---|---|-----|-----|-----|
| 18 and under..... | 2 | 1 | 8 | 496 | 148 | 655 |
| 24..... | 0 | 1 | 0 | 29 | 1 | 31 |
| 30..... | 0 | 0 | 0 | 0 | 0 | 0 |
| 36..... | 0 | 0 | 0 | 1 | 0 | 1 |
| Total..... | 2 | 2 | 8 | 526 | 149 | 687 |

GROUP III BANKS
(Resources \$50MM and over)

NEW AUTOS

| Term (number of months) | Percent of down payment | | | | | Total number of banks |
|-------------------------|-------------------------|----|----|-----|------|-----------------------|
| | 20 | 25 | 30 | 33½ | Over | |
| 18 and under..... | 0 | 0 | 0 | 3 | 0 | 3 |
| 24..... | 0 | 7 | 0 | 48 | 0 | 55 |
| 30..... | 1 | 8 | 16 | 100 | 4 | 129 |
| 36..... | 2 | 11 | 5 | 58 | 8 | 84 |
| Total..... | 3 | 26 | 21 | 209 | 12 | 271 |

USED AUTOS—LESS THAN 1 YEAR OLD

| | | | | | | |
|-------------------|---|---|---|----|---|----|
| 18 and under..... | 0 | 0 | 0 | 3 | 2 | 5 |
| 24..... | 0 | 0 | 0 | 23 | 2 | 25 |
| 30..... | 1 | 1 | 3 | 20 | 0 | 25 |
| 36..... | 0 | 1 | 1 | 7 | 0 | 9 |
| Total..... | 1 | 2 | 4 | 53 | 4 | 64 |

USED AUTOS—1 TO 2 YEARS OLD

| | | | | | | |
|-------------------|---|----|----|-----|----|-----|
| 18 and under..... | 0 | 0 | 0 | 37 | 8 | 45 |
| 24..... | 1 | 9 | 4 | 162 | 14 | 190 |
| 30..... | 0 | 2 | 6 | 20 | 1 | 29 |
| 36..... | 0 | 0 | 0 | 1 | 0 | 1 |
| Total..... | 1 | 11 | 10 | 220 | 23 | 265 |

USED AUTOS—2 TO 3 YEARS OLD

| | | | | | | |
|-------------------|---|---|---|-----|----|-----|
| 18 and under..... | 1 | 1 | 2 | 112 | 24 | 140 |
| 24..... | 0 | 7 | 3 | 96 | 9 | 115 |
| 30..... | 0 | 0 | 0 | 1 | 0 | 1 |
| 36..... | 0 | 0 | 0 | 1 | 0 | 1 |
| Total..... | 1 | 8 | 5 | 210 | 33 | 257 |

USED AUTOS—3 TO 4 YEARS OLD

| | | | | | | |
|-------------------|---|---|---|-----|----|-----|
| 18 and under..... | 1 | 4 | 2 | 173 | 37 | 217 |
| 24..... | 0 | 2 | 1 | 22 | 3 | 28 |
| 30..... | 0 | 0 | 0 | 0 | 0 | 0 |
| 36..... | 0 | 0 | 0 | 1 | 0 | 1 |
| Total..... | 1 | 6 | 3 | 196 | 40 | 246 |

USED AUTOS—OVER 4 YEARS OLD

| | | | | | | |
|-------------------|---|---|---|-----|----|-----|
| 18 and under..... | 1 | 3 | 1 | 128 | 55 | 188 |
| 24..... | 0 | 1 | 0 | 3 | 0 | 4 |
| 30..... | 0 | 0 | 0 | 0 | 0 | 0 |
| 36..... | 0 | 0 | 0 | 1 | 0 | 1 |
| Total..... | 1 | 4 | 1 | 132 | 55 | 193 |

Liquidity

At the close of 1957 national banks held cash, balances with other banks, including reserve balances, cash items in process of collection, and obligations of the United States totaling \$58.2 billion, which was \$559 million less than at the end of 1956. Such assets represent 74.7 percent of demand deposits and 53.2 percent of total deposits at the close of 1957 as opposed to 74 percent and 54.7 percent, respectively, in 1956 and 77 percent and 57 percent in 1955.

Throughout 1957 all national banks and State bank members of the Federal Reserve System were required to maintain on deposit in their respective district Federal Reserve banks 5 percent of time and 12 percent of demand deposits if not located in a reserve or central reserve city; 5 percent of time and 18 percent of demand deposits if located in a reserve city, and 5 percent of time and 20 percent of demand deposits if located in a central reserve city. Early in 1958 the Board of Governors of the Federal Reserve System authorized two one-half of 1 percent reductions with respect to the reserve balances that must be maintained on demand deposits.

The full reserve requirements of national banks and State bank members of the Federal Reserve System must be maintained on deposit with the Federal Reserve bank of the district in which each such bank is located and no allowance is made for holdings of vault cash or securities. The laws of the States vary with respect to whether reserves required of nonmember State banks may be maintained in vault cash, balances with depository banks, securities, or combinations of two or all of these forms.

It is clear that national banks and State bank members of the Federal Reserve System are, in practice, subject to more exacting reserve requirements than are nonmember banks in many States. Among the changes of law which the Comptroller would consider desirable is an appropriate allowance in computing reserves for cash held in vault.

Investment Accounts

Effective August 16, 1957, the Investment Securities Regulation was amended to clarify the eligibility status of small issues of special revenue municipal obligations. The Regulation now provides:

"Special revenue obligations of States or local governments or of duly constituted public Authorities thereof which possess a high degree of credit soundness, so as to assure sale under ordinary circumstances with reasonable promptness at a fair value * * * may be considered to constitute 'investment securities.'"

Another amendment to this regulation resulted in the removal of certain restrictions previously held to be applicable to the purchase or sale of securities under repurchase or resale agreements under the provisions of section 5136, U. S. R. S., relative to investment securities. The amendment gives recognition to the nature of such dealings as the lending and borrowing of money which brings them within the standards of exception 8 of section 5200, U. S. R. S., governing loan transactions secured by direct obligations of the United States.

Concurrent with the foregoing amendments a regulation was issued providing for an adjustment in the limits on loans secured by direct

obligations of the United States. (See comments in this regard under "Loans".)

The year 1956 saw a decline of \$2.3 billion in investment securities of national banks with the proceeds used in the expansion of loans. In 1957, due to a smaller growth in loans, the banks were not again obliged to look to their investment accounts for funds to meet loan demands. Instead, total investment accounts in 1957 showed a net increase of \$449 million. Reductions continued at a much slower pace in United States bond holdings which were off only \$340 million for the year as compared to a drop of \$2,011 million in 1956. Offsetting this reduction and accounting for the net increase in total investments was the increase of \$789 million in other bonds.

The year 1957 showed a continuance of the trend, which became pronounced in 1956, to shorter maturities as may be seen in the following schedules. Collectively the portfolios of national banks reflect a very high degree of investment quality.

[In millions of dollars]

| | United States bonds | | |
|------------------|---------------------|---------------|---------------|
| | Dec. 31, 1955 | Dec. 31, 1956 | Dec. 31, 1957 |
| Short term..... | 18,982 | 22,363 | 23,924 |
| Medium term..... | 11,951 | 6,321 | 4,710 |
| Long term..... | 2,754 | 2,992 | 2,702 |
| Total..... | 33,687 | 31,676 | 31,336 |

Recapitulation by maturities

(United States bonds as of Dec. 31, 1957; municipal and other bonds as of most recent examination reports—adjusted)

[In millions of dollars]

| | United States bonds | General obligation municipal bonds | Special revenue municipal authority and corporate bonds | Total |
|--|---------------------|------------------------------------|---|--------|
| Short term (maturing up to 5 years)..... | ¹ 23,924 | 3,148 | 2,118 | 29,190 |
| Medium term (maturing between 5 and 10 years)..... | 4,710 | 1,996 | 458 | 7,164 |
| Long term (maturing after 10 years)..... | 2,702 | 1,196 | 463 | 4,361 |
| Total..... | 31,336 | ² 6,340 | ³ 3,039 | 40,715 |

¹ Includes \$609 million of nonmarketable United States bonds.

² Includes \$1,139 million of general obligations of States and \$539 million of housing authority obligations.

³ Includes \$971 million of special revenue municipal authority obligations and \$1,060 million of Federal Corporation (not guaranteed) bonds.

Capital structure

As the capital structure of a bank provides the margin of protection against fluctuations in the value of the bank's assets, adequate capitalization of all national banks has always been a significant objective of the Comptroller's office. During 1957, capital revision programs were undertaken by 228 national banks which resulted in national bank shareholders supplying \$223 million additional proprietary funds.

The shareholders of 332 national banks, with the approval of the Comptroller, approved dividends payable in common stock having a total par value of \$65 million during the year. During the 10-year period from 1948 to 1957, 1,723 national banks increased their capital structures \$1,278 million through the sale of additional common stock.

As of December 31, 1957, the capital, surplus and undivided profits of the 4,627 national banks totaled \$9,093 million, and their reserves for bad debts and other valuation reserves on loans amounted to \$964.4 million, making an aggregate total of capital funds and reserves of \$10.1 billion. This represents 9.2 percent of deposit liabilities and 8.3 percent of total assets. Deducting \$63.2 billion represented by cash and its equivalent, United States Government obligations, and loans or portions of the loans guaranteed or insured by Federal Government agencies from the \$121.5 billion of total assets, \$1 of capital protection covers the potential risks involved in each \$5.80 (\$5.88 at the close of 1956, \$5.80 at the close of 1955, \$5.27 at the close of 1954) placed in loans, municipal and corporate bonds, and other assets.

The exposure offered by the volume of assets considered by national bank examiners to contain substantial or unwarranted degrees of risk continues small in relation to the protection afforded by capital structures and reserves.

Earnings and net additions to reserves

Net profits before dividends for all national banks in 1957 were \$729.9 million, a rise of 12.8 percent from the 1956 level. This figure is exclusive of \$121.5 million transferred to effect a net increase in bad debt and valuation reserves. The sum of such net profits and reserves is equivalent to 9.36 percent of year-end capital funds, up from 9.32 percent in the preceding year. Cash dividends of \$363.8 million (4 percent of capital accounts at end of year) were paid to shareholders, as against \$329.9 million in 1956. Net retained earnings plus additions to reserves amounted to \$487.6 million.

Net earnings from current operations amounted to \$1,576.6 million, a gain of nearly \$80 million over 1956. Increased interest rates on loans, an effect of heavy demand for funds during the year, raised gross earnings from that source by \$309.4 million to a \$2,631.1 million level. This more than offset the increased cost of doing business resulting from a higher rate of interest paid on savings accounts, which rose sharply from \$437.2 million to \$635.8 million. Payrolls absorbed 27.7 percent of total earnings.

After giving effect to actual recoveries on assets previously charged off of \$61.7 million, profits on securities sold of \$31.1 million, actual losses on securities sold and charge-offs against book values of \$151.2 million, actual loan losses of \$74.4 million, and actual losses on other assets of \$47.2 million, the national banking system in 1957 had net profits of \$1,396.6 million. After deducting net additions to bad debt and valuation reserves of \$121.5 million, pretax profits were \$1,275.1 million. Income taxes paid amounted to \$545.2 million, equal to 34.6 percent of net earnings from current operations, thereby reducing net profits to the above-stated amount of \$729.9 million.

Set forth below is a 5-year schedule of earnings, expenses, dividends, etc., per \$100 (1) of assets and (2) capital funds.

Earnings, expenses, etc., of national banks for the years ended Dec. 31, 1953, 1954, 1955, 1956 and 1957

[*Indicates amounts in millions of dollars]

| | 1953 | 1954 | 1955 | 1956 | 1957 |
|---|------------------|------------------|------------------|------------------|------------------|
| *Total assets at close of year..... | 110,117 | 118,151 | 113,750 | 117,702 | 120,523 |
| *Total capital accounts at close of year..... | 7,410 | 8,104 | 7,936 | 8,472 | 9,093 |
| *Gross earnings..... | 3,068 | 3,226 | 3,437 | 3,833 | 4,284 |
| Per \$100 of assets..... | \$2.79 | \$2.73 | \$3.02 | \$3.26 | \$3.56 |
| Per \$100 of capital funds..... | \$41.41 | \$39.81 | \$43.31 | \$45.24 | \$47.11 |
| *Gross expenses..... | 1,845 | 1,996 | 2,105 | 2,336 | 2,707 |
| Per \$100 of assets..... | \$1.68 | \$1.72 | \$1.85 | \$1.99 | \$2.25 |
| Per \$100 of capital funds..... | \$24.90 | \$24.63 | \$26.53 | \$27.57 | \$29.77 |
| *Net earnings from operations..... | 1,223 | 1,230 | 1,332 | 1,497 | 1,577 |
| Per \$100 of assets..... | \$1.11 | \$1.06 | \$1.17 | \$1.27 | \$1.31 |
| Per \$100 of capital funds..... | \$16.51 | \$15.18 | \$16.78 | \$17.67 | \$17.34 |
| *Net asset losses or recoveries (including bond profits, etc.) ¹ | -151 | +149 | -154 | -275 | -180 |
| Per \$100 of assets..... | -\$.14 | +\$.13 | -\$.14 | -\$.23 | -\$.15 |
| Per \$100 of capital funds..... | -\$2.05 | +\$1.84 | -\$1.94 | -\$3.25 | -\$1.98 |
| *Taxes (income)..... | 466 | 532 | 446 | 432 | 545 |
| Per \$100 of assets..... | \$.42 | \$.46 | \$.39 | \$.37 | \$.45 |
| Per \$100 of capital funds..... | \$6.28 | \$6.56 | \$5.62 | \$5.10 | \$5.99 |
| *Net profits before dividends..... | 606 | 847 | 732 | 790 | 852 |
| Per \$100 of assets..... | \$.55 | \$.73 | \$.64 | \$.67 | \$.71 |
| Per \$100 of capital funds..... | \$8.18 | \$10.46 | \$9.22 | \$9.32 | \$9.37 |
| *Cash dividends..... | 275 | 300 | 310 | 330 | 364 |
| Per \$100 of assets..... | \$.25 | \$.26 | \$.27 | \$.28 | \$.30 |
| Per \$100 of capital funds..... | \$3.71 | \$3.70 | \$3.90 | \$3.89 | \$4.00 |
| *Retained earnings..... | ¹ 331 | ² 547 | ² 422 | ² 460 | ² 488 |
| Per \$100 of assets..... | \$.30 | \$.47 | \$.37 | \$.39 | \$.41 |
| Per \$100 of capital funds..... | \$4.47 | \$6.76 | \$5.32 | \$5.43 | \$5.37 |

¹ Exclusive of transfers to and from reserve for bad debts and other valuation reserves on loans and securities but including net losses charged to these reserves.

² Includes funds transferred to reserve for bad debts and valuation reserves less the amount of assets charged off against such reserve accounts. Includes \$33 million in 1953, \$106 million in 1954, \$89 million in 1955, \$143 million in 1956 and \$122 million in 1957 transferred to affect a net increase in reserves for bad debts and valuation reserves. (Taxes would have absorbed a portion of these amounts had the transfers not been made.)

Reserve for bad debts

At the end of 1957, 2,772 national banks were maintaining Reserves for Bad Debts aggregating \$920.7 million, an increase of \$128.0 million over the preceding year. These particular banks held gross loans totaling \$48.0 billion, or 93.33 percent of all of the loans of the 4,627 banks in the national system. The total of Reserves for Bad Debts amounted to 1.92 percent of gross loans of the 2,772 banks maintaining such reserves.

This office has long advocated the need for a bad debt reserve formula not limited to the loss history of the individual bank, as under the present formula, but applicable to every bank upon the basis of the consolidated loss experience of all banks. As a necessary incident to the business of bank lending, it is to be anticipated that losses will at some time occur and may become abnormally large

under unfavorable conditions. They are a banking hazard against which a reasonable initially tax-free reserve should be established and this has been recognized by rulings of the Internal Revenue Service under which the reserves mentioned above have been provided. Reserves created under the present formula are based on the historical experience of each bank and banks which were able to come through the years since January 1, 1928, with relatively small amounts of losses are correspondingly limited in the amount of tax-free reserves which they may establish.

A study has been conducted of "Reserve for Bad Debt Losses on Loans" in all insured commercial banks which points up the need for a more adequate and equitable formula. The study disclosed that the average ceiling amount which may be accumulated in reserves for bad debts by commercial banks under the present formula is 2.43 percent of eligible loans. This study takes into consideration only the loss experience of banks which survived the depression years of the early 1930's. The loss experience of closed banks cannot and should not be dominant in determining the ceiling factor for reserves for bad debts, but it should be considered and weighed in developing an adequate new formula. Through the years 1913 to 1944 the liquidation was completed of 2,171 national bank receiverships, of every size and in every State except Delaware, involving loans of \$1,802,161,000 at date of failure. These loans were liquidated with losses of \$572,435,000, or a loss percentage of 31.8. If 2 large receiverships with an unusually favorable loan loss record were eliminated, the average loan loss experience of the remaining 2,169 receiverships amounted to 36 percent.

The reserve for bad debt study revealed substantial inequities between commercial banks having very high loan loss experience factors and those having small factors. Simply to show the spread between the high and low loan loss factors, a bank in Illinois is permitted under the present formula to establish reserves for bad debts equal to 24 percent of its eligible loans. On the low side, a bank in Pennsylvania having eligible loans of \$1,400,000 has a loan loss factor of only 0.002 percent entitling it to a present reserve ceiling of only \$84.

Mutual savings banks and savings and loan associations are permitted to develop tax-free reserves up to 12 percent of total deposits or withdrawable accounts of their depositors or shareholders, and are allowed as deductions against taxable income all dividends or interest paid. Such a formula is more favorable by far than the formula under which commercial banks operate.

A resume of the reserve for bad debt study is incorporated below.

Statement re reserves for bad debt losses on loans, June 6, 1957, insured commercial banks (13,216 banks)

[Amounts in thousands of dollars]

| (Does not include data on 440 noninsured State commercial banks with resources of \$2.3 billion) | Banks 5 million resources and under | Banks resources over 5 million | Total | Percent |
|--|-------------------------------------|--------------------------------|-----------------|---------|
| Banks using reserve method (number)..... | 3, 193 | 3, 519 | 6, 712 | 50. 8 |
| Total resources..... | \$8, 510, 283 | \$172, 709, 201 | \$181, 219, 484 | 87. 4 |
| Aggregate loans..... | 3, 331, 014 | 79, 849, 229 | 83, 180, 243 | 89. 6 |
| Ineligible loans..... | 270, 845 | 7, 059, 731 | 7, 330, 576 | 90. 1 |
| Net loans..... | 3, 060, 169 | 72, 789, 498 | 75, 849, 667 | 89. 4 |
| Total reserve for bad debts already established..... | 64, 498 | 1, 466, 507 | 1, 531, 005 | 2. 02 |
| Ceiling reserve for bad debts (under present formula)..... | 85, 432 | 1, 755, 353 | 1, 840, 785 | 2. 43 |
| Ceiling, 3 percent of loans..... | 91, 825 | 2, 183, 685 | 2, 275, 510 | 3. 0 |
| Increase over present ceiling..... | 6, 393 | 428, 332 | 434, 725 | 23. 6 |
| Banks not using reserve method (number)..... | 5, 331 | 1, 173 | 6, 504 | 49. 2 |
| Total resources..... | \$10, 719, 139 | \$15, 327, 440 | \$26, 046, 579 | 12. 6 |
| Aggregate loans..... | 3, 906, 238 | 5, 748, 573 | 9, 654, 811 | 10. 4 |
| Ineligible loans..... | 281, 188 | 454, 052 | 735, 240 | 9. 9 |
| Net loans..... | 3, 625, 050 | 5, 294, 521 | 8, 919, 571 | 10. 6 |
| Reserves already established..... | 0 | 0 | 0 | 0. 0 |
| Estimated reserve ceiling (under present formula)..... | | | 216, 747 | 2. 43 |
| Ceiling, 3 percent of net loans..... | | | 267, 585 | 3. 0 |
| Increase over present estimated ceiling..... | | | 50, 838 | 23. 6 |
| Ceiling, present formula..... | | | 2, 057, 532 | |
| Ceiling, 3 percent of loans..... | | | 2, 543, 095 | |
| Net increase, 3 percent formula..... | | | 485, 563 | |

RECAPITULATION

[Amounts in millions of dollars]

| | Number of banks | Eligible loans | | Reserves for bad debts | | Percent of: | |
|---|-----------------|----------------|---------|------------------------|----------------|-----------------------------------|--|
| | | Amount | Percent | Amount established | Ceiling amount | Ceiling reserve to total ceilings | Amount of ceiling to amount eligible loans |
| No reserve for bad debts established..... | 6, 504 | 8, 919 | 10. 5 | 0 | 1 216 | 10. 5 | 1 2.43 |
| Banks with reserve for bad debts ceiling: | | | | | | | |
| 1.69 percent or less..... | 2, 778 | 33, 076 | 39. 0 | 402 | 435 | 21. 1 | 1. 32 |
| 2.00 percent to 2.99 percent..... | 1, 689 | 25, 505 | 30. 1 | 547 | 641 | 31. 2 | 2. 51 |
| 3 percent or over..... | 2, 245 | 17, 269 | 20. 4 | 582 | 764 | 37. 2 | 4. 43 |
| Total..... | 13, 216 | 84, 769 | 100. 0 | 1, 531 | 2, 056 | 100. 0 | |

¹ Estimated in same proportion to eligible loans as the total of ceiling of participating banks represents of their total eligible loans (2.43 percent).

Employee Pension and Welfare Plans

In order that the Comptroller's office may be informed as to the scope and other factors relating to employee pension, profit-sharing, cash bonuses, and other welfare plans, such as group hospitalization and life insurance, the examination report form was revised during 1957 for the purpose of providing pertinent information regarding these plans. Since the effective date of the revision, employee benefit programs in 4,031 national banks have been analyzed.

Formal pension plans have been adopted by 1,400, or 34.6 percent of the banks surveyed. The plans are usually implemented by a funded trust or through the acquisition of annuity contracts for the participants. In many instances, the plans are administered by the bank's trust department subject to the direction of an Advisory Committee generally consisting of directors, officers, and employees of the bank. Some larger banks and a few State bankers' associations have established group or commingled pension plans in which various banks participate. These plans are administered under a single trust indenture. In approximately 45 percent of the pension programs, the employees bear part of the cost of the plans.

Profit-sharing plans are not nearly as common as other types of employee benefits. Only 292, or 7.2 percent of the banks surveyed have adopted profit-sharing arrangements. The plans are established primarily for the distribution of a lump-sum payment at a future date, usually upon retirement, which may be used by the employee in any way desired. In many instances, the lump-sum payment may be used by the employee for the purchase of insurance annuities, which, in effect, supplement benefits received under the pension program.

Cash bonuses are distributed by 3,571, or 88.6 percent, of the banks surveyed and employees in 2,720, or 67.5 percent, enjoy benefits under some other type of welfare plan.

The Office of the Comptroller of the Currency has encouraged the establishment of pension and welfare plans providing they are not discriminatory and the cost of such plans is not unduly burdensome upon the bank's earnings. These plans tend to assist in providing continuity of management, increasing employee efficiency, reducing turnover and improving morale.

The following table shows the number of banks which have various employee welfare plans in operation and the average annual cost of each plan to the bank and its staff. Data is classified according to size of bank based on total deposits.

| Size of bank based on total deposits | Number of banks surveyed | Contributions made by— | Retirement or pension plan | Average annual cost pension plans | | Profit-sharing plan | Average annual cost profit-sharing plans | | Cash bonus plan | Average annual cost cash bonus plan | Other employee welfare plans | Average annual cost other welfare plans | |
|--------------------------------------|--------------------------|---------------------------|----------------------------|-----------------------------------|----------|---------------------|--|----------|-----------------|-------------------------------------|------------------------------|---|----------|
| | | | | To bank | To staff | | To bank | To staff | | | | To bank | To staff |
| Less than 5 million..... | 2,063 | Bank and staff..... | 158 | 2,555 | 719 | 2 | 1,073 | 1,150 | | | 301 | 507 | 341 |
| | | Bank only..... | 162 | 3,276 | | 47 | 4,247 | | 1,816 | 3,213 | 745 | 650 | |
| 5 to 10 million..... | 906 | Bank and staff..... | 173 | 4,929 | 1,312 | 1 | 3,769 | 1,475 | | | 282 | 1,021 | 759 |
| | | Bank only..... | 196 | 5,937 | | 63 | 5,386 | | 822 | 6,722 | 382 | 1,154 | |
| 10 to 25 million..... | 599 | Bank and staff..... | 146 | 9,107 | 2,832 | 4 | 14,800 | 5,225 | | | 255 | 2,283 | 1,277 |
| | | Bank only..... | 209 | 11,191 | | 73 | 11,064 | | 534 | 13,006 | 234 | 2,454 | |
| 25 to 50 million..... | 217 | Bank and staff..... | 62 | 17,642 | 5,924 | 5 | 13,333 | 5,133 | | | 113 | 4,788 | 2,208 |
| | | Bank only..... | 85 | 23,612 | | 41 | 27,975 | | 193 | 23,087 | 72 | 4,571 | |
| 50 to 100 million..... | 125 | Bank and staff..... | 41 | 35,027 | 10,090 | 4 | 49,575 | 16,600 | | | 78 | 9,130 | 6,063 |
| | | Bank only..... | 60 | 45,538 | | 21 | 34,190 | | 106 | 38,916 | 46 | 8,887 | |
| 100 to 500 million..... | 100 | Bank and staff..... | 49 | 100,622 | 36,251 | 3 | 129,600 | 56,700 | | | 57 | 24,346 | 21,298 |
| | | Bank only..... | 39 | 115,854 | | 21 | 160,586 | | 86 | 99,263 | 39 | 32,126 | |
| Over 500 million..... | 21 | Bank and staff..... | 10 | 1,202,040 | 161,970 | 2 | 352,900 | 203,350 | | | 18 | 176,939 | 107,256 |
| | | Bank only..... | 10 | 666,300 | | 5 | 776,200 | | 14 | 296,143 | 3 | 118,933 | |
| | 4,031 | Total bank and staff..... | 639 | | | 21 | | | | | 1,199 | | |
| | | Total bank only..... | 761 | | | 271 | | | 3,571 | | 1,521 | | |
| | | Grand total..... | 1,400 | | | 292 | | | 3,571 | | 2,720 | | |

Branch Banking

Branch banking presents an increasingly important and exacting bank supervisory task throughout 36 States, the District of Columbia, Alaska, Hawaii, and the Virgin Islands. There were 487 de novo branch applications received during the year 1957, as compared to 524 received during 1956, the record number of 532 during 1955, and 383 during 1954.

The following represents the disposition made of the 487 de novo branch applications received during 1957:

| | Number | Percentage |
|--|--------|------------|
| Approved (primary approvals of applications for permission to establish branches)..... | 303 | 62 |
| Rejected..... | 118 | 24 |
| Withdrawn..... | 34 | 7 |
| In process of investigation and study..... | 32 | 7 |
| Total..... | 487 | 100 |

In 1957, certificates of authorization for the establishment and operation of 404 branches were issued, including eleven which had not yet opened for business on December 31, 1957. Eight branches which were authorized in 1956 did not open for business until 1957. This resulted in 401 branches opening for business during 1957. During this same period of time changes took place in existing branches, and at year end there were 4,023 branches, including 4 seasonal agencies, being operated by 685 of the total 4,627 active national banks, reconciled as follows:

| State | Branches in operation on Dec. 31, 1956 | Branches opened for business during 1957 | Existing branches discontinued or consolidated during 1957 | Branches in operation Dec. 31, 1957 |
|---------------------------|--|--|--|-------------------------------------|
| Alabama..... | 42 | 5 | ..... | 47 |
| Arizona..... | 77 | 16 | 1 | 92 |
| Arkansas..... | 3 | 1 | ..... | 4 |
| California..... | 947 | 73 | 3 | 1,017 |
| Connecticut..... | 54 | 10 | 4 | 60 |
| District of Columbia..... | 27 | 2 | ..... | 29 |
| Georgia..... | 35 | 2 | ..... | 37 |
| Idaho..... | 62 | 4 | ..... | 65 |
| Indiana..... | 92 | 17 | 1 | 109 |
| Kansas..... | ..... | 2 | ..... | 2 |
| Kentucky..... | 44 | 5 | ..... | 49 |
| Louisiana..... | 67 | 7 | ..... | 74 |
| Maine..... | 26 | 5 | ..... | 31 |
| Maryland..... | 44 | 9 | ..... | 53 |
| Massachusetts..... | 146 | 12 | ..... | 158 |
| Michigan..... | 156 | 9 | 1 | 164 |

| State | Branches in operation on Dec. 31, 1956 | Branches opened for business during 1957 | Existing branches discontinued or consolidated during 1957 | Branches in operation Dec. 31, 1957 |
|----------------|--|--|--|-------------------------------------|
| Minnesota | 6 | | | 16 |
| Mississippi | 10 | 5 | | 15 |
| Nebraska | 1 | | | 11 |
| Nevada | 16 | 3 | | 19 |
| New Hampshire | 1 | | | 11 |
| New Jersey | 168 | 19 | 1 | 186 |
| New Mexico | 17 | 1 | | 18 |
| New York | 322 | 47 | 8 | 361 |
| North Carolina | 67 | 14 | 3 | 78 |
| Ohio | 202 | 33 | 1 | 234 |
| Oregon | 136 | 3 | 1 | 138 |
| Pennsylvania | 314 | 34 | 7 | 341 |
| Rhode Island | 39 | 4 | | 43 |
| South Carolina | 68 | 9 | 1 | 76 |
| South Dakota | 23 | | | 23 |
| Tennessee | 78 | 14 | | 92 |
| Utah | 31 | 6 | | 37 |
| Vermont | 6 | 1 | 1 | 6 |
| Virginia | 82 | 14 | | 96 |
| Washington | 203 | 11 | | 214 |
| Wisconsin | 15 | 1 | | 16 |
| Alaska | 6 | 2 | | 8 |
| Hawaii | 21 | 1 | | 22 |
| Virgin Islands | 1 | | | 1 |
| Total | 3,655 | 401 | -33 | ² 4,023 |

¹ Established prior to enactment of McFadden Act, Feb. 25, 1927.

² Does not include 23 branches in operation by 7 nonnational banks in the District of Columbia under the supervision of the Comptroller of the Currency.

The large number of branch facilities established during 1957 reflects the continuing population growth of suburban areas requiring new or additional banking services, parking problems in cities and larger towns, and the increased business volume of many banks which could not be accommodated adequately in their existing quarters. Increasing traffic congestion and parking problems in urban business sections continued to promote the need for drive-in banking service; 31 percent of the 401 branches opened for business during 1957 provided for this type of service. Sixty-eight bankless communities were provided with branch offices.

Branches opened for business during 1957 were distributed among areas with various population density, and established by banks of various sizes as follows:

| | |
|--|-----|
| In suburban areas of large cities | 17 |
| In cities with population less than 5,000 (including 68 communities that were bankless prior to the establishment of a branch) | 92 |
| In cities with population from 5,000 to 25,000 | 147 |
| In cities with population from 25,000 to 50,000 | 48 |
| In cities with population over 50,000 | 97 |
| Total | 401 |
| By banks with less than \$10MM total resources | 52 |
| By banks with total resources of \$10MM to \$25MM | 62 |
| By banks with total resources of over \$25MM | 287 |
| Total | 401 |

During the current year new legislation was enacted by several States permitting the establishment of limited facilities beyond the confines of the banks' place of business. The following tabulation

briefly summarizes the current status of branch banking statutes of States and territories including those changes.

| States permitting State-wide branch banking | States permitting branch banking within limited areas | States prohibiting branch banking | States with no laws regarding branch banking |
|---|---|--|--|
| Arizona. California. Connecticut. Delaware. District of Columbia. Idaho. Louisiana. Maine. Maryland. Nevada. North Carolina. Oregon. Rhode Island. South Carolina. Utah. Vermont. Washington. | Alabama. ¹ Arkansas. ⁴ Georgia. ³ Indiana. ¹ Iowa. ⁴ Kansas. ⁴ Kentucky. ¹ Massachusetts. ¹ Michigan. ⁶ Mississippi. ^{5, 8} New Jersey. ¹ New Mexico. ⁶ New York. ⁷ North Dakota. ⁴ Ohio. ³ Oklahoma. ⁴ Pennsylvania. ¹¹ South Dakota. ⁴ Tennessee. ¹ Virginia. ¹ Wisconsin. ⁴ | Colorado. Florida. Illinois. Minnesota. Missouri. Montana. Nebraska. Texas. West Virginia. | New Hampshire. Wyoming. |
| Virgin Islands. ¹⁰ | Alaska. ⁵ Hawaii. ⁹ | | |

¹ Permits branches within the city and/or county of head office.

² Permits branches within limits of county.

³ Permits banks in certain classes of cities to establish branches within limits of city of head office.

⁴ Permits only "offices," "agencies," "stations," "windows" or "branches" for limited purposes.

⁵ Permits branches within 100-mile radius of head office.

⁶ Permits banks to establish branches within the county or county contiguous to the county in which the head office is located, or within a certain distance of the head office, or city in which the head office is located.

⁷ Permits banks to establish branches within the limits of the banking district in which the head office is situated.

⁸ Permits banks to establish only a limited number of branches.

⁹ Permits branches within certain geographical zones.

¹⁰ There are no provisions as to branches of local banks, but banks not organized in the Virgin Islands "may do business and establish offices in the Virgin Islands * * *".

¹¹ Permits banks to establish branches within the county or county contiguous to the county in which the head office is located.

(Reference should be made to the various statutes for detailed provisions of the law.)

The following schedule reflects the total number of national and State commercial banking units in operation in the United States and possessions at the end of 1957.

| State | Number of all banks | Number of all branches | Total banking units as of Dec. 31, 1957 | Number of all banking units in relation to population | Total banking resources (in millions of dollars) |
|---------------------------|---------------------|------------------------|---|---|--|
| Alabama..... | 239 | 54 | 293 | 1 per 10,900 | 1,949 |
| Arizona..... | 7 | 125 | 132 | 1 per 8,800 | 994 |
| Arkansas..... | 237 | 28 | 265 | 1 per 6,700 | 1,167 |
| California..... | 128 | 1,351 | 1,479 | 1 per 9,600 | 22,762 |
| Colorado..... | 170 | | 170 | 1 per 10,000 | 1,856 |
| Connecticut..... | 87 | 139 | 226 | 1 per 6,800 | 2,480 |
| Delaware..... | 27 | 41 | 68 | 1 per 6,250 | 709 |
| District of Columbia..... | 16 | 52 | 68 | 1 per 12,300 | 1,532 |
| Florida..... | 270 | | 270 | 1 per 15,700 | 4,411 |
| Georgia..... | 396 | 61 | 457 | 1 per 8,400 | 2,769 |
| Idaho..... | 28 | 77 | 105 | 1 per 6,200 | 614 |
| Illinois..... | 939 | | 939 | 1 per 10,400 | 17,426 |
| Indiana..... | 464 | 219 | 683 | 1 per 6,700 | 4,667 |
| Iowa..... | 668 | 161 | 829 | 1 per 3,400 | 3,123 |
| Kansas..... | 595 | 2 | 597 | 1 per 3,500 | 2,274 |
| Kentucky..... | 364 | 105 | 469 | 1 per 6,600 | 2,353 |
| Louisiana..... | 182 | 137 | 319 | 1 per 9,800 | 3,003 |
| Maine..... | 57 | 107 | 164 | 1 per 4,800 | 656 |
| Maryland..... | 148 | 180 | 328 | 1 per 8,000 | 2,385 |
| Massachusetts..... | 171 | 204 | 465 | 1 per 6,600 | 5,610 |
| Michigan..... | 398 | 445 | 843 | 1 per 9,400 | 8,629 |

| State | Number of all banks | Number of all branches | Total banking units as of Dec. 31, 1957 | Number of all banking units in relation to population | Total banking resources (in millions of dollars) |
|--|---------------------|------------------------|---|---|--|
| Minnesota..... | 683 | 6 | 689 | 1 per 4,900 | 4,107 |
| Mississippi..... | 195 | 112 | 307 | 1 per 7,200 | 1,175 |
| Missouri..... | 608 | 2 | 610 | 1 per 7,000 | 6,119 |
| Montana..... | 115 | ----- | 115 | 1 per 5,900 | 809 |
| Nebraska..... | 421 | 1 | 422 | 1 per 3,500 | 1,606 |
| Nevada..... | 6 | 31 | 37 | 1 per 7,400 | 357 |
| New Hampshire..... | 74 | 2 | 76 | 1 per 5,200 | 405 |
| New Jersey..... | 271 | 329 | 600 | 1 per 8,900 | 6,837 |
| New Mexico..... | 52 | 34 | 86 | 1 per 9,800 | 637 |
| New York..... | 460 | 1,166 | 1,626 | 1 per 8,500 | 45,033 |
| North Carolina..... | 210 | 383 | 593 | 1 per 7,700 | 2,737 |
| North Dakota..... | 154 | 26 | 180 | 1 per 3,600 | 765 |
| Ohio..... | 611 | 488 | 1,099 | 1 per 8,400 | 11,220 |
| Oklahoma..... | 387 | 1 | 388 | 1 per 5,900 | 2,598 |
| Oregon..... | 55 | 156 | 211 | 1 per 8,500 | 1,956 |
| Pennsylvania..... | 771 | 589 | 1,360 | 1 per 7,900 | 14,679 |
| Rhode Island..... | 10 | 76 | 86 | 1 per 7,600 | 912 |
| South Carolina..... | 144 | 105 | 249 | 1 per 9,700 | 963 |
| South Dakota..... | 172 | 52 | 224 | 1 per 3,200 | 684 |
| Tennessee..... | 298 | 162 | 460 | 1 per 7,600 | 3,065 |
| Texas..... | 955 | 3 | 958 | 1 per 9,700 | 11,398 |
| Utah..... | 49 | 61 | 110 | 1 per 7,900 | 917 |
| Vermont..... | 59 | 17 | 76 | 1 per 4,500 | 369 |
| Virginia..... | 313 | 200 | 513 | 1 per 7,500 | 3,197 |
| Washington..... | 88 | 236 | 324 | 1 per 8,200 | 2,719 |
| West Virginia..... | 183 | ----- | 183 | 1 per 10,900 | 1,324 |
| Wisconsin..... | 551 | 151 | 702 | 1 per 5,600 | 4,315 |
| Wyoming..... | 53 | ----- | 53 | 1 per 6,000 | 394 |
| Total United States..... | 13,539 | 7,967 | 21,506 | ----- | 222,676 |
| Possessions..... | 41 | 138 | 179 | ----- | 1,344 |
| Total United States and possessions..... | 13,580 | 8,105 | 21,685 | ----- | 224,020 |

NOTE: Above data do not include 523 mutual savings banks operating 405 branches with total resources of \$35,168 million.

During the past few years many banks have found it necessary to enlarge their operations through the establishment of facilities which are in close proximity and connected to an authorized office either by tunnel, overhead passageway, pneumatic tube, or a passageway under a canopy. These facilities are not considered to represent the establishment and operation of a branch within the meaning of section 5155 of the Revised Statutes (12 U. S. C. 36).

Such methods of augmenting existing services through the medium of connected facilities are coming into more general use. Many banks have been unable readily to alleviate their problems of cramped quarters and/or customer parking because the cost of acquiring adjoining real estate and converting it for suitable banking purposes was prohibitive. Consequently, it has been more economical to establish a connected facility a short distance from an authorized office. The most usual type of facility is the drive-in operation located on a bank's parking lot. Several States have recognized the need for this type of additional service facility by enacting specific legislation declaring such extensions by State-chartered institutions not to be branches.

Of the 170 connected facilities of national banks located in 30 States, 86 have been established in States which do not permit branch banking, the majority being situated in Florida and Texas. The following table presents the location of these facilities by States, type of connection, and the minimum and maximum distance between the facility and the authorized office.

National banks operating facilities connected to an authorized office

| State | Number of facilities | Tunnel | Type of connection | | Passage under canopy | Minimum footage from authorized office | Maximum footage from authorized office |
|---------------------|----------------------|--------|----------------------|----------------|----------------------|--|--|
| | | | Overhead passage-way | Pneumatic tube | | | |
| Alabama..... | 7 | | 5 | 1 | 1 | 10 | 200 |
| Arkansas..... | 4 | 1 | | 2 | 1 | 18 | 100 |
| California..... | 1 | | | 1 | | 15 | 15 |
| Colorado..... | 6 | 6 | | | | 16 | 105 |
| Connecticut..... | 1 | | | | 1 | 10 | 10 |
| Florida..... | 18 | 4 | 14 | | | 15 | 403 |
| Georgia..... | 1 | 1 | | | | 30 | 30 |
| Idaho..... | 1 | | | | 1 | 12 | 12 |
| Illinois..... | 11 | 9 | 1 | 1 | | 15 | 75 |
| Indiana..... | 2 | 1 | | 1 | | 12 | 17 |
| Iowa..... | 2 | 1 | | | 1 | 12 | 60 |
| Kansas..... | 5 | 2 | 2 | 1 | | 25 | 75 |
| Massachusetts..... | 2 | 1 | 1 | | | 50 | 75 |
| Michigan..... | 9 | 9 | | | | 11 | 150 |
| Minnesota..... | 5 | 3 | | 2 | | 30 | 81 |
| Missouri..... | 4 | 2 | 1 | 1 | | 30 | 94 |
| Montana..... | 1 | | | | | 20 | 20 |
| Nebraska..... | 3 | 1 | | 2 | | 12 | 40 |
| New Hampshire..... | 1 | 1 | | | | 10 | 10 |
| New Jersey..... | 5 | 2 | | 2 | 1 | 18 | 90 |
| New York..... | 16 | 12 | | 1 | 3 | 10 | 140 |
| Ohio..... | 10 | 5 | 1 | 1 | 3 | 18 | 80 |
| Oklahoma..... | 8 | 2 | 1 | 5 | | 50 | 500 |
| Pennsylvania..... | 1 | 1 | | | | 25 | 25 |
| South Carolina..... | 2 | | | | 2 | 10 | 25 |
| South Dakota..... | 1 | | | 1 | | 160 | 160 |
| Tennessee..... | 1 | | | 1 | | 100 | 100 |
| Texas..... | 37 | 14 | 3 | 19 | 1 | 15 | 400 |
| Virginia..... | 4 | 2 | | 2 | | 12 | 30 |
| Washington..... | 1 | | | 1 | | 60 | 60 |
| | 170 | 80 | 29 | 46 | 15 | | |

Applications to Organize National Banks

Forty-eight applications to organize national banks were received in 1957. Primary approval was granted for 12 applications, 13 were disapproved, 7 were withdrawn or abandoned, and 16 continue under investigation and study. The 12 approved cases have resulted in, or are expected to result in, the organization of new national banks in 10 States as indicated by the following schedule.

| State | Number of approvals | Number of banks opened | Approvals total capital structure | Banks opened total capital structure |
|--------------------|---------------------|------------------------|-----------------------------------|--------------------------------------|
| Arkansas..... | | 1 | <i>Thousands</i> | <i>Thousands</i> |
| Colorado..... | 2 | | 550 | 612.5 |
| California..... | | 2 | | 1,450 |
| Florida..... | 2 | 4 | 1,850 | 3,125 |
| Georgia..... | | 1 | | 450 |
| Illinois..... | | 2 | | 1,250 |
| Indiana..... | | 1 | | 300 |
| Louisiana..... | 1 | | 750 | |
| Massachusetts..... | 1 | | 450 | |
| Montana..... | | 1 | | 200 |
| New Hampshire..... | 1 | | 130 | |
| New Mexico..... | 1 | 1 | 500 | |
| Tennessee..... | 1 | 1 | 300 | 300 |
| Texas..... | 2 | 5 | 750 | 2,470 |
| Washington..... | 1 | | 350 | |
| West Virginia..... | | 1 | | 560 |
| Total..... | 12 | 19 | \$5,630 | \$10,717.5 |

¹ Approvals include 4 which also opened for business during 1957. The remaining 8 had not completed organization.

² Includes 15 that were originally approved in 1955 or 1956, but did not open for business until 1957.

One hundred seventy-three national banks were chartered during the 10-year period ended December 31, 1957. Twelve of these banks were voluntarily liquidated, consolidated, or converted into other banks during the 10-year period. The remaining 161 newly organized banks on December 31, 1957, had total resources of \$1,035,302,000. This proves quite conclusively that it has been possible for competent and progressive managements successfully to place newly organized banks in competition with existing banks when due care is exercised in selecting locations where reasonable opportunities for growth and expansion exist. A survey discloses that 38 of these banks were placed on a profitable basis during the first year of operation, 76 banks were operating profitably during the second year and 19 were operating profitably during the third year. One bank chartered during 1955, 9 banks chartered during 1956, and 18 banks chartered during 1957 had not yet been placed on a profitable basis but all were expected to achieve this status within a reasonable period of time.

Compensation of Bank Officers

Recently, the office of the Comptroller of the Currency conducted a survey of the compensation paid officers in 3,980 national banks with deposits less than \$25 million. The information was compiled from reports of examination made in the fall of 1956 through spring of 1957.

This office has long recognized the importance for banks, particularly the smaller institutions, to maintain competitive wage structures in their community and with industry. This is especially important in assuring continuity and depth in management as it has become increasingly difficult for banks to obtain experienced executives who may be required for replacement or expansion purposes. In addition to a scarcity of capable bank officers, taxes, pensions, and other fringe benefits have made the availability of executive banking talent much less fluid. For these reasons, it appears increasingly important that individual banks be certain that their executive incentive programs afford reasonable assurance for management retention and succession. An adequate compensation plan is a basic factor in implementing this program.

The following tables reflect the average annual compensation of the five highest paid officers in national banks by deposit-size groups, Federal Reserve districts, location, and economy of the area. These statistics confirm the prevailing opinion that the larger banks located in the downtown districts of cities and towns primarily dependent upon an industrial or mercantile economy pay larger salaries to their executive officers.

Average annual compensation of the 5 highest paid officers in national banks with deposits of less than \$25 million

| Deposits in thousands | Number of officers | Average annual compensation highest paid officer | Number of officers | Average annual compensation 2d highest paid officer | Number of officers | Average annual compensation 3d highest paid officer | Number of officers | Average annual compensation 4th highest paid officer | Number of officers | Average annual compensation 5th highest paid officer |
|-------------------------------------|--------------------|--|--------------------|---|--------------------|---|--------------------|--|--------------------|--|
| Less than 1,000..... | 183 | 4,764 | 174 | 3,256 | 82 | 2,460 | 0 | | 0 | |
| 1,000 to 1,999..... | 609 | 6,410 | 583 | 4,408 | 369 | 3,459 | 0 | | 0 | |
| 2,000 to 4,999..... | 1,541 | 8,624 | 1,524 | 6,059 | 1,272 | 4,753 | 8 | 4,100 | 2 | 2,750 |
| 5,000 to 9,999..... | 963 | 11,650 | 962 | 8,223 | 936 | 6,451 | 18 | 5,378 | 10 | 4,840 |
| 10,000 to 19,999..... | 569 | 15,547 | 569 | 10,691 | 568 | 8,651 | 540 | 7,434 | 513 | 6,524 |
| 20,000 to 24,999..... | 115 | 20,145 | 115 | 13,244 | 115 | 10,581 | 114 | 8,991 | 112 | 7,888 |
| Total..... | 3,980 | | | | | | | | | |
| BY FEDERAL RESERVE DISTRICTS | | | | | | | | | | |
| Boston..... | 225 | 11,101 | 221 | 7,447 | 198 | 5,626 | 40 | 8,070 | 37 | 7,254 |
| New York..... | 339 | 11,263 | 335 | 7,497 | 273 | 6,442 | 81 | 7,590 | 73 | 6,816 |
| Philadelphia..... | 438 | 8,674 | 421 | 6,138 | 286 | 5,609 | 74 | 6,581 | 67 | 5,825 |
| Cleveland..... | 349 | 9,271 | 343 | 6,660 | 279 | 5,800 | 53 | 7,600 | 50 | 6,856 |
| Richmond..... | 288 | 9,632 | 286 | 6,742 | 239 | 5,629 | 48 | 7,538 | 46 | 6,580 |
| Atlanta..... | 247 | 11,702 | 245 | 8,064 | 221 | 6,569 | 68 | 7,829 | 65 | 6,920 |
| Chicago..... | 442 | 11,316 | 437 | 7,868 | 377 | 6,397 | 107 | 7,650 | 98 | 6,923 |
| St. Louis..... | 276 | 8,882 | 271 | 6,289 | 231 | 5,282 | 32 | 7,134 | 30 | 6,093 |
| Minneapolis..... | 317 | 10,475 | 315 | 7,335 | 282 | 5,881 | 291 | 7,486 | 47 | 6,636 |
| Kansas City..... | 559 | 9,967 | 556 | 7,099 | 495 | 5,688 | 57 | 8,032 | 55 | 6,878 |
| Dallas..... | 426 | 9,949 | 424 | 6,936 | 396 | 5,612 | 56 | 8,004 | 54 | 6,870 |
| San Francisco..... | 74 | 11,511 | 74 | 8,349 | 65 | 6,980 | 15 | 8,527 | 15 | 7,473 |
| Total..... | 3,980 | | | | | | | | | |
| BY LOCATION | | | | | | | | | | |
| Downtown..... | 1,966 | 12,213 | 1,959 | 8,504 | 1,870 | 6,748 | 575 | 7,697 | 545 | 6,782 |
| Perimeter..... | 266 | 11,706 | 263 | 8,094 | 228 | 6,802 | 81 | 7,467 | 72 | 6,593 |
| Rural..... | 1,748 | 7,622 | 1,706 | 5,336 | 1,244 | 4,424 | 24 | 5,746 | 20 | 5,565 |
| Total..... | 3,980 | | | | | | | | | |
| BY ECONOMY OF THE AREA | | | | | | | | | | |
| Industrial or commercial..... | 933 | 12,231 | 920 | 8,395 | 808 | 6,939 | 305 | 7,774 | 287 | 6,895 |
| Agricultural..... | 1,524 | 8,130 | 1,497 | 5,719 | 1,188 | 4,730 | 53 | 6,938 | 48 | 6,304 |
| Mixed..... | 1,523 | 10,934 | 1,511 | 7,684 | 1,346 | 6,277 | 322 | 7,547 | 302 | 6,632 |
| Total..... | 3,980 | | | | | | | | | |

NOTE: Number of officers coincides with number of banks in all cases.

Bank Consolidations, Mergers and Sales

During 1957, the Comptroller approved the absorption of 83 banks (55 State and 28 national banks) by 82 national banks as compared to 105 absorptions by 101 national banks in 1956. Twenty-six national banks and fifty-six State banks were absorbed by other State banks in 1957 as compared to 81 such absorptions the previous year. The following schedule contains details of the absorptions which occurred during 1957.

Consolidations, mergers, purchases—1957

| Number of banks | Type | Total deposits | Total capital structure |
|-----------------|--|---------------------|-------------------------|
| | | Millions of dollars | |
| 27 | National banks consolidated or merged with and into 27 national banks.... | 509 | 44 |
| 35 | State banks consolidated or merged with and into 34 national banks..... | 481 | 41 |
| 1 | National bank purchased by 1 national bank..... | 4 | 1 |
| 20 | State banks purchased by 20 national banks..... | 41 | 4 |
| 83 | Approved by Comptroller of Currency..... | 1,035 | 90 |
| 19 | National banks consolidated or merged with and into 17 State banks..... | 254 | 22 |
| 7 | National banks purchased by 7 State banks..... | 36 | 4 |
| 56 | State banks consolidated, merged, or purchased with or about the same number of State banks..... | 1,838 | ----- |
| 82 | Approved by State banking departments..... | 1,128 | 26 |
| 165 | Grand total..... | 2,163 | 116 |

¹ Total resources.

Conversions

| | Number | Deposits (in millions of dollars) | Capital structure (in millions of dollars) |
|--|--------|-----------------------------------|--|
| State banks converted into national banks. | 3 | 25.6 | 2.7—converted into 3 national banks. |
| National banks converted into State banks. | 2 | 7.2 | .8—converted into 2 State banks. |
| Total..... | 5 | 32.8 | 3.5 |

The shareholders of the 62 national and State banks consolidated or merged with and into 61 national banks received cash and book value stock of the continuing banks aggregating \$101,351,250 or \$17,634,832 in excess of the aggregate book value of assets which those banks contributed to the mergers or consolidations. This excess amounted, on the average, to 1.78 percent of the aggregate deposits acquired by the continuing banks. On an estimated or fair valuation basis, the shareholders of the 62 absorbed banks contributed assets having an estimated fair value, in excess of liability to creditors of \$96,736,448 and received cash and fair value stock of the continuing banks aggregating \$111,161,562 or \$14,425,114 in excess of the estimated aggregate fair value of assets which those banks contributed to the mergers or consolidations. The difference is accounted for through an estimated or fair value appraisal of fixed assets (bank premises—furniture and fixtures), bond appreciation or depreciation,

allowances for pension fund adjustments, excess reserve for taxes, etc., and amounted, on the average, to approximately 1.46 percent of the aggregate deposits acquired by the continuing banks.

The shareholders of the 1 national bank and 20 State banks which were purchased by the 21 national banks received \$6,257,139 in cash, or \$1,633,291 in excess of the book value of the selling banks' aggregate capital structures. This amounted, on the average, to 3.64 percent of the selling banks' deposit liabilities.

In the 8-year period from January 1, 1950, to December 31, 1957, the Comptroller's office approved the acquisition by national banks of 309 other national banks and 339 State-chartered banks through consolidation, merger, or sale. State-chartered banks after approval by their respective State banking departments absorbed 205 national banks. In addition, 328 State-chartered banks consolidated or merged with or were purchased by other State-chartered institutions. The following table shows the number of banks which have been absorbed since 1950 and their total resources.

Data on consolidations, mergers, purchases and sales, and conversions—1950 to Dec. 31, 1957

| Number of banks | Type | Total resources (in millions of dollars) |
|-----------------------------------|--|--|
| 129 | National banks consolidated with and into other national banks..... | 3, 219 |
| 48 | National banks merged with other national banks..... | 1, 524 |
| 132 | National banks purchased by other national banks..... | 1, 312 |
| 309 | Total..... | 6, 055 |
| 113 | State-chartered banks consolidated with and into national banks..... | 2, 077 |
| 48 | State-chartered banks merged with national banks..... | 569 |
| 178 | State-chartered banks purchased by national banks..... | 900 |
| 339 | Total..... | 3, 546 |
| 648 | Approved by Comptroller of the Currency..... | 9, 601 |
| 116 | National banks consolidated or merged with State-chartered banks..... | 8, 550 |
| 89 | National banks purchased by State-chartered banks..... | 891 |
| 328 | State banks merged, consolidated, or purchased with or by other State-chartered banks..... | 4, 831 |
| 533 | Approved by State banking Departments..... | 14, 272 |
| 1, 181 | Total for absorbed banks..... | 23, 873 |
| CONVERSIONS—1950 TO DEC. 31, 1957 | | |
| 20 | National banks converted into State-chartered banks..... | 166 |
| 43 | State-chartered banks converted into national banks..... | 446 |

Fiduciary Activities of National Banks

As of December 31, 1957, there were 1,714 national banks which had been authorized by the Board of Governors of the Federal Reserve System to exercise trust powers either full, limited or specific, and one national bank was authorized under title 12, U. S. C., section 34a, to continue administration of the trust accounts acquired from a State bank by consolidation. Trust departments were being operated in 74 branches. 238 national banks or 13.88 percent were not exercising any of the trust powers granted.

There is no uniform system for carrying values of trust department assets among corporate fiduciaries. Essentially there are two systems employed which are the cost or appraised value of the asset and the unit value. The cost or appraised value system needs no explanation. Unit value systems carry bonds at \$1 per \$1,000 and stock at \$1 per share or sometimes par value is used. A combination of both systems is usually found in any trust department and figures taken from trust ledgers have little meaning in relation to the actual value of the property held. The trust figures as to dollar value which appear in this report and its appendix are believed to be beneficial only for comparative purposes from year to year. We feel that to require banks to furnish market values as of any given date would place a substantial and unjustified burden upon the banks.

Of the total liabilities for accounts held by trust departments of national banks as of December 31, 1957, 24.69 percent was in living trusts, 13.30 percent in court accounts, 53.28 percent in agency, escrow, custodianship type accounts, and 8.73 percent in all other liabilities. Figures compiled from trust departments with total assets of \$75 million and over show that 82.04 percent of the total assets is held by 6.30 percent of the number of active trust departments. Gross earnings for 1957 were \$129,433,000 which is an increase of \$12,588,000 over the previous year and an all-time high.

With the diminishing of large estates both as to number and size, pension, profit-sharing and other employee welfare trusts have become more important to the large corporate fiduciary. In July of 1957 the report of examination was changed to show the number, type and market value of such accounts as of the date of the last review by the bank. By the end of 1958 these figures will be available for all trust departments of national banks.

Liquidation of Insolvent National Banks

During the year ended December 31, 1957, the Federal Deposit Insurance Corporation was appointed by the Comptroller of the Currency as Receiver of one insolvent national bank, the Del Rio National Bank, Del Rio, Tex., under date of June 20, 1957. This receivership was, however, restored to solvency and returned to the bank's board of directors as of 3:00 p. m., July 2, 1957.

The receivership of the one insolvent national bank in process of liquidation under the supervision of the Comptroller of the Currency as of December 31, 1956, the Salt Springs National Bank, Syracuse, N. Y., was finally closed as of December 30, 1957, following the termination of certain litigation. Creditors of this receivership were paid principal and interest dividends amounting to 101.2 percent of their proved claims.

With the termination of the Syracuse receivership, 2,822 insolvent national banks, with capital stock aggregating \$379,812,595 at date of failure, have been liquidated under the supervision of the Comptroller of the Currency since the first national bank failure in 1865. In addition to these 2,822 insolvent national banks, 159 insolvent national banks placed in receivership under the Comptroller's supervision with capital stock at date of failure aggregating \$23,100,000, were subsequently restored to solvency and returned to

the boards of directors of such banks. The 2,822 national bank receiverships liquidated under the supervision of the Comptroller of the Currency had total assets of \$3,744,487,469 and total liabilities of \$2,991,206,550 including deposits of \$2,378,540,723. Total collections from assets, stock assessments, interest, premiums, rents, etc., and offsets allowed (against assets) amounted to \$2,818,338,298. Costs of liquidation of the 2,822 receiverships totaled \$189,311,333, or an average of 6.72 percent of total collections including offsets allowed.

The proved claims of all creditors, secured and unsecured, against the 2,822 insolvent national banks liquidated through receivership amounted to \$2,126,785,373. Of such total claims proved, returns to claimant creditors in the form of receivers' dividends and conservators' distributions amounted to \$1,661,717,222 or an average return of 78.13 percent of claims proved. Total returns consisting of dividends, distributions, offsets allowed and cash payments to secured and preferred creditors amounted to a somewhat higher average return of 87.64 percent to all types of creditors upon the basis of total liabilities established. Of the 2,822 liquidated receiverships, 551 receiverships with deposits of \$782,454,873 paid dividends of 100 percent with full or partial interest to creditors, 689 receiverships with deposits of \$739,290,550 paid dividends of 75 to 99.9 percent, 749 receiverships with deposits of \$531,718,342 paid dividends of 50 to 74.9 percent, 474 receiverships with deposits of \$237,299,195 paid dividends of 25 to 49.9 percent and 359 receiverships with deposits of \$87,777,763 paid dividends of less than 25 percent. The total of 2,822 national bank receiverships referred to above, includes 15 District of Columbia nonnational banks, and the total of 159 national bank receiverships restored to solvency includes one District of Columbia nonnational bank.

Under the provisions of the Federal Deposit Insurance Act of 1950, approved September 21, 1950, the Federal Deposit Insurance Corporation assumed full supervision of the liquidation of all insolvent national banks thereafter placed in receivership, thus relieving the Comptroller of the Currency of his previous responsibility in this respect. From September 21, 1950, to December 31, 1957, the Comptroller of the Currency, as required by the aforesaid act, appointed the Federal Deposit Insurance Corporation receiver of 4 insolvent national banks. No liquidation data as to such 4 national bank receiverships have been included in the figures given above. The results of liquidation of the 2,822 insolvent national banks liquidated under the supervision of the Comptroller of the Currency from April 14, 1865, to December 31, 1957, as briefly summarized above and included in considerably more detail in the appendix tables of this report, constitute a final summary of this liquidation activity.

Legislation

During 1957 the Congress continued its consideration of the proposed Financial Institutions Act, S. 1451, designed to recodify and bring up to date all the Federal banking laws. The important changes which would be made by that bill as it passed the Senate are detailed in the Comptroller's Annual Report for 1956. On July 15,

1957, the Banking and Currency Committee of the House of Representatives began open hearings on S. 1451, and its companion bill, H. R. 7026. The hearings continued through August 15, 1957, and were resumed early in January 1958.

Legislation Enacted

There was no legislation affecting national banking laws enacted in 1957.

Public Law 85-199, approved August 28, 1957, amended the District of Columbia banking laws to eliminate the requirement that one-half of the directors of District of Columbia trust companies must reside within the District of Columbia, and to require that all such directors must be citizens of the United States and that at least two-thirds must reside in the District of Columbia or within 100 miles of the location of the principal office of the company.

Litigation

During the year 1956 the Wayne Oakland Bank of Royal Oak, Michigan filed suit against the Comptroller seeking a declaratory judgment that the issuance by the Comptroller of a certificate authorizing the establishment by the National Bank of Detroit, Michigan, of a branch in Troy, Michigan, would be unlawful, and an injunction restraining the Comptroller from issuing his branch certificate. The Comptroller had approved the branch of the national bank on March 19, 1956. Under Michigan law the National Bank of Detroit could legally establish a branch in Troy if there were no other bank or branch in that town. At the time of the Comptroller's approval there was no bank nor branch in operation in Troy. Subsequently, on April 2, 1956, the Wayne Oakland Bank placed in operation a branch in Troy. Under Michigan law as it had been interpreted in a formal opinion by the Attorney General of Michigan this opening of the branch of the Wayne Oakland Bank did not preclude the National Bank of Detroit from opening its branch which had been previously approved by the Comptroller. Nevertheless, the Wayne Oakland Bank filed suit against the Comptroller, and on January 30, 1957, the United States District Court for the Eastern District of Michigan decided this case adversely to the Comptroller. On appeal the United States Court of Appeals for the Sixth Circuit affirmed the lower court judgment without opinion. A petition for rehearing en banc filed on behalf of the Comptroller was denied by the Court, but in connection with this denial the Court did render an opinion in which it held that (1) the Comptroller had not approved the branch, and (2) even if the Comptroller had approved the branch it could not legally be established because of the provision contained in Michigan law to the effect that no branch may be established in a town in which another bank or branch is in operation. *Wayne Oakland Bank v. Gidney* (C. A. 6th, 1958) 252 F. 2d 537. In reaching this conclusion the Court disregarded the Opinion of the Attorney General of Michigan as to the proper interpretation of the State statute, and rejected the Comptroller's contentions that (1) the Comptroller's approval given on March 19, 1956, constituted the required statutory approval,

(2) the restriction contained in Michigan law was not a restriction as to location within the meaning of the Federal branch banking statute, and (3) the Wayne Oakland Bank had no standing to sue the Comptroller.

Examinations Conducted—Basic Purposes and Procedures

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. The Comptroller is authorized to waive an examination with respect to any particular bank not more frequently than once in any 2-year period. In addition to the regular examinations, special examinations are conducted of banks the condition of which is regarded as unsatisfactory. Also, the District Code authorizes the Comptroller to examine each nonnational bank and trust company in the District of Columbia.

Bank examinations, in the broad sense, are made to determine the condition, conduct and affairs generally of banks. The scope of a national bank examination embraces every phase of banking activity found in the particular bank under examination. Its immediate and primary purposes are to determine whether or not the bank under examination is (1) solvent and (2) operating within the framework of applicable banking laws. All other purposes of a bank examination ranging from counting the cash to gauging the strength of current management policies, have as their end result the determination of (1) solvency, present and prospective, and (2) the legality of the bank's acts. In a sense, the primary purpose of bank examinations is the determination of solvency alone because so many of the statutes affecting a bank's operations have been enacted for the purpose of safeguarding solvency. The subordinate purposes of a bank examination have great importance, but are corollaries of the two primary purposes noted above. Integrating the purpose with the scope, it follows that certain specific phases of bank examination work deserve and must receive greater stress, as required by their importance and bearing on the solvency of a bank, than is accorded other phases not so closely associated with its solvency.

The procedure in the conduct of an examination consists essentially of proving all asset and liability accounts against the bank's major book of account, the general ledger; the actual verification of all assets and the appraisal of all assets to determine their current reasonable dollar values in relation to their face or book values and their potential relative soundness as bank assets if retained in their present status over near term future periods. This, with an appraisal of the ability and capacity of management, the general nature of its policies, and the status of local economic conditions, adds up to a determination of existing solvency, probable future solvency, and the strengths and weaknesses of the institution.

During the course of an examination the examiner is required, among other things, to ascertain that all loan documents are in good order, that collateral pledged as security is in possession or control of the institution and that such collateral has been properly assigned or

hypothecated. He must appraise all loans as to their collectibility and sound value either on the basis of the value and sufficiency of pledged collateral or the sound worth of the borrowers as shown by their financial statements plus the credit experience and other general credit information which must be maintained in support of loans unsecured or inadequately secured. Investment securities are analyzed as to investment quality and evaluated as to current market value. Real estate mortgage loans and "other real estate" are analyzed in respect to payment experience, payment terms, and property operating results and evaluated by the examiner after giving reasonable consideration to appraisals of the realty made either by a committee of the bank's directors or an independent appraiser of generally recognized ability and integrity employed by the directors.

The examiner must consider and determine whether, in his opinion, the bank's capital structure is reasonably adequate in relation to the risk represented in its assets, volume of operations, and prospective growth. If the examiner considers the capital structure to be inadequate, appropriate recommendations will be made by him with final determination to be made by the chief examiner of the district and the Comptroller of the Currency whether additional capital should be requested.

The examiner also analyzes the earnings of the institution, reviews the extent and adequacy of audit control, investigates for violations of Banking Law and other applicable statutes, and reviews the action taken with respect to such matters as may have been the subject of special comment or criticism at the time of the previous examination.

In the course of the physical examination, asset appraisal, earnings analysis, and the review of other matters as noted above, the policies and practices of the bank are disclosed to the examiner. The examiner incorporates in his report any comments and recommendations based upon his study of the policies and practices of the bank which he considers inconsistent with sound banking principles or which contain a greater than normal or unjustified element of risk to the condition of the bank. While a national bank examiner's primary objectives are largely confined to actual fact finding, he is expected to state his own opinions and comment upon any unsound policies of the management of the bank, as well as upon the facts he has found.

The appraisal of a bank's loans and loaning policies, and of its investments and investment policies, and a general appraisal of the ability and capacity of management, constitute the most important and exacting phases of an examiner's work. The examiner's judgment of these important factors must be based to the greatest extent possible upon determined facts and upon mature judgment and logical conclusions.

Apart from the examination of the normal banking department functions of national banks, it is necessary to examine the trust departments of those banks authorized to exercise trust powers.

The scope of a national bank trust department examination embraces every phase of fiduciary activity found in the particular trust department under examination. The purpose of the examination is primarily to determine the condition, conduct and affairs generally of the trust department, its administrative and investment procedures and policies (with particular effort to detect weaknesses which may

lead to litigation and possible surcharges), and the general quality of its management supervision, in relation to the present and future welfare of the bank itself and of the trust accounts which it services in various fiduciary capacities. An important corollary to the primary purposes is that of determining whether the bank's fiduciary activities are being conducted within the framework of section 11-K of the Federal Reserve Act, Regulation F of the Board of Governors of the Federal Reserve System and, where applicable, of the fiduciary laws of the State in which it operates. Integrating the purpose with the scope, it follows that certain phases of trust examination work receive greater stress than others.

The preliminary procedure in the conduct of a trust department examination consists essentially of the proving and verification by a check of all trust department assets and the proving of its liability accounts against control figures maintained in the trust department general ledger. This involves the counting of cash, the verification and reconciliation of trust funds deposited with other banking institutions, proof of loans, including real estate mortgage loans, by proving and examining the actual evidences of indebtedness, verification of all bonds and stocks by checking the instruments, verification of real estate owned by means of checking the deeds or other evidences of title, and the proving of principal, income, and sundry liability accounts.

The examiner must ascertain that (1) all trust assets turned over to the trust department are intact and held by the bank in its fiduciary capacity, (2) income has been collected on income-producing assets of the various trusts and properly distributed to the beneficiaries, or otherwise accounted for, (3) distribution of principal has been properly made, and (4) the assets of the trust department reflect lawful and efficient management of the trusts committed to it.

Each trust account is separately considered by the examiner. Based to the greatest extent possible upon determined facts and upon mature judgment and logical conclusions, the examiner must determine whether or not the bank as trustee is handling the affairs of the trust account under consideration in a manner which conforms with its investment and other powers and instructions as set forth in the trust agreement or will or as specified by the Court. If the investment powers accorded the trustee are discretionary, as they frequently are, the examiner must determine whether the bank is following a prudent and conservative course both in the retention of "in kind" investments and those made by the trustee.

The examiner must be alert to the necessity for compliance with the fundamental principle that a trustee should not have any personal financial interest, direct or indirect, in the trust investments bought for or sold to the trusts of which it is trustee. He must ascertain that contractual undertakings which entail special commitments, or managerial duties in the operation of a business through stock ownership held in a trust, are soundly handled. Any laxness in giving immediate attention and review to assets received "in kind" must be corrected. Briefly, the examiner is charged with the responsibility of detecting any practice or procedure which is calculated to have a possibly detrimental effect on the trust account or the bank.

During the year ended December 31, 1957, 6,832 examinations of banks, 5,566 examinations of branches, 1,526 examinations of trust departments, and 67 examinations of affiliates were conducted. Nineteen State banks were examined in connection with consolidations and mergers with, or purchase by, national banks, and 4 State banks were examined in connection with conversions to national banks. Investigations were conducted in connection with applications for 35 new charters and 448 new branches.

Organization and Staff

There were 1,106 persons in the employ of the Office of the Comptroller of the Currency on December 31, 1957, of whom 194 were on the roll of the Washington office. The latter figure included 32 in the Federal Reserve Issue and Redemption Division, the entire cost of which is borne by the Federal Reserve banks. The total personnel of the Washington office decreased by 1 during the year and the total number of employees in the field service increased by 26 during the same period.

During the year 18 national bank examiners left the service through resignations, retirements, and deaths. In the same period 20 assistant national bank examiners were commissioned examiners and 1 former examiner was reappointed. During the same period 93 assistant national bank examiners left the service due to resignations, military furloughs, retirements, deaths or were promoted to examiner status, and 113 new assistant examiners were appointed and 3 returned to duty from military furlough, resulting in a net increase of 23 in the number of assistants. There were 12 district chief national bank examiners, 241 national bank examiners and 547 assistant examiners in the service at the end of the year.

Assistant Chief National Bank Examiners Reginald M. Hodgson and Gail W. Crossen, both of whom had been in the service for many years, retired on January 31, 1957, and were succeeded by Kenneth W. Leaf and John D. Gwin who had been serving as national bank examiners in the Minneapolis and New York districts, respectively.

District Chief National Bank Examiner Robert S. Beatty, in charge of the Kansas City office, resigned on March 1, 1957, and was succeeded by Paul L. Ross who had been serving as an Assistant Chief National Bank Examiner in the Washington office. Mr. Justin T. Watson, an examiner from the Cleveland district succeeded Mr. Ross as Assistant Chief National Bank Examiner.

District Chief National Bank Examiner J. William Hudspeth who was in charge of the San Francisco office retired from the service on May 31, 1957, and District Chief National Bank Examiner James C. Osborn was transferred from the Richmond office to succeed Mr. Hudspeth. Assistant Chief National Bank Examiner John D. Gwin was transferred to Richmond to succeed Mr. Osborn and National Bank Examiner Arnold E. Larsen of the San Francisco district succeeded Mr. Gwin as Assistant Chief National Bank Examiner.

The educational projects for members of the examining staff, referred to in previous reports, were continued throughout the year. At the

year end a total of 211 examiners and assistants had completed the prescribed courses in the interagency school established in 1952 by the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation. A total of 56 examining staff members had completed the graduate school courses sponsored by the American Bankers Association at Rutgers University, the University of Wisconsin, the University of Washington, and the University of Louisiana and 20 were still enrolled in these courses. Examining staff personnel numbering 289 had completed extension courses of the American Institute of Banking and 226 were still enrolled in these courses at the end of the year.

The following table is designed to show how the services of the 1,106 persons employed at the year end are utilized and how their work is organized.

| Division | Executive or supervisory | Assistant examiners, assistant counsel, administrative assistants, auditors, secretaries, typists, clerks | Total |
|---|--------------------------|---|-------|
| I. EXECUTIVE ORGANIZATION | | | |
| (Policy and general supervision, all located in Washington, D. C.) | | | |
| Comptroller of the Currency..... | 1 | 1 2 | 3 |
| Deputy Comptrollers..... | 3 | 1 3 | 6 |
| Chief National Bank Examiner..... | 1 | 1 1 | 2 |
| | 5 | 6 | 11 |
| II. FIELD ORGANIZATION | | | |
| (Located in 12 Federal Reserve districts) | | | |
| District Chief National Bank Examiners..... | 12 | 1 3 3 112 | 124 |
| Policy and supervision, subject to executive staff in group I, above, of all field activities. | | | |
| National Bank Examiners..... | 241 | | 241 |
| Perform examinations of 4,700 national banks and investigations of new branch and charter applications. | | | |
| Assistant national bank examiners..... | | 547 | 547 |
| Assist national bank examiners. | | | |
| | 253 | 659 | 912 |
| III. WASHINGTON STAFF ORGANIZATION | | | |
| (a) Examining Division..... | 8 | 1 2 3 4 22 | 30 |
| Assistant Chief National Bank Examiners. Receive and analyze all reports of examination of national and District banks, and investigation reports on new branches and charters. Make recommendations to executive staff in group I, above, as to dispositions of cases, and prepare letters to banks, District Chiefs, and others. Confer with bankers, executive and staff representatives of the Federal Reserve System and the Federal Deposit Insurance Corporation, and District Chief National Bank Examiners, regarding banking and supervisory matters. One Assistant Chief also serves as head of the Personnel and Administrative Division, and one also serves as head of the field organization educational programs. | | | |
| (b) Organization Division..... | 4 | 1 2 3 4 18 | 22 |
| Supervises activities of all national and District banks as to corporate and organization matters; i. e., new charters, branches, consolidations, mergers, purchase and assumption cases, sale of new capital stock, stock dividends, articles of association, etc. Final decisions made by executive staff in group I, above, after review with recommendations by Assistant Chief National Bank Examiners, and usually with the benefit of facts and recommendations furnished by District Chief National Bank Examiners and National Bank Examiners. | | | |

See footnotes at end of table.

| Division | Executive or supervisory | Assistant examiners, assistant counsel, administrative assistants, auditors, secretaries, typists, clerks | Total |
|--|--------------------------|---|-------|
| III. WASHINGTON STAFF ORGANIZATION—continued | | | |
| (c) Legal Division. Serves as counsel for the Comptroller of the Currency. Considers all legal matters arising in the organization, operation, merging, and discontinuance of national and District banks. Prepares opinions, rulings, and correspondence on legal questions. Assists on all legislative matters. Exercises general supervision over conduct of litigation. | 2 | 6 ³ 1 ⁵ | 10 |
| (d) Personnel and Administrative Division. Performs functions relating to recruitment, transfer, promotion, separation, retirement, time and leave. Supervises and includes personnel in mail and files section, supply and duplicating section, stenographic pool, and messenger pool. | 1 | 1 ² 3 ⁴ 6 ⁶ 2 ⁴ | 25 |
| (e) Reports and Precedents Division. Maintains all legal and policy precedents; receives reports of examination of all national and District banks from District Chief National Bank Examiners for binding, recording, and distribution. Supervises and places orders for printing work that pertains to examining division and the field organization. | 1 | 1 ² 3 ³ | 4 |
| (f) Statistical Division. Compiles data indicative of banking trends for the information of the Comptroller and his staff, Congress, other banking agencies, bankers, economists, and others through examination and tabulation of data incorporated in call reports of condition and reports of earnings and dividends of national and District banks. | 2 | 1 ² 3 ² 2 ¹ | 23 |
| (g) Auditor for the Comptroller. Accountable to the Comptroller of the Currency only. Maintains audits for the Comptroller of all accounts covering funds under control of the Disbursing Office including detailed audits of all collections and disbursements of funds; prepares and submits periodic audit reports to Comptroller; tabulates information and statistics on special subjects. | 2 | 1 ⁷ 8 | 10 |
| (h) Disbursing Division. Receives all checks in payment of fees for examinations and makes deposits to the Comptroller's Treasury account. Maintains accounts covering funds of Examining Division and of Federal Reserve Issue and Redemption Division and makes all disbursements from these accounts covering payrolls, travel vouchers, and miscellaneous expenses. Makes all purchases of equipment and supplies from Examining Division funds. Handles correspondence, necessary expenditures of funds, and maintains records relating to national banks liquidated through receivership. | 2 | 1 ² 3 ⁶ 2 ⁵ | 27 |
| (i) Federal Reserve Issue and Redemption Division. All expenses of this division paid by Federal Reserve banks. Handles the issuance and redemption of Federal Reserve currency as provided under the Federal Reserve Act. Maintains detailed records of all shipments of original currency issues and of unfit currency notes destroyed. | 2 | 1 ² 3 ⁸ 3 ⁰ | 32 |
| | 24 | 159 | 183 |
| Grand total..... | 282 | 824 | 1,106 |

¹ Secretarial.² Typists.³ Clerical.⁴ Administrative.⁵ Assistant counsel.⁶ Messengers.⁷ Accountants.⁸ Money counters.

Expenses of the Bureau

Summary statement of the operating expenses of the Bureau for the year ended December 31, 1957.

| | Bank supervision | Currency issue and redemption | Total |
|--|------------------|-------------------------------|----------------|
| Salaries..... | \$6,534,430.40 | \$138,148.91 | \$6,672,579.31 |
| Per diem..... | 1,406,690.73 | 0 | 1,406,690.73 |
| Transportation..... | 532,247.85 | 0 | 532,247.85 |
| Supplies..... | 22,112.24 | 632.77 | 22,745.01 |
| Printing, books, and periodicals..... | 85,430.62 | 453.55 | 85,884.17 |
| Rent..... | 141,407.78 | 0 | 141,407.78 |
| Furniture and fixtures..... | 34,375.69 | 0 | 34,375.69 |
| Communications..... | 55,916.31 | 651.53 | 56,567.84 |
| Fixed charges..... | 0 | 14,002.78 | 14,002.78 |
| Maintenance..... | 0 | 2,951.61 | 2,951.61 |
| Treasurer's Federal Reserve note vault expense..... | 0 | 3,382.94 | 3,382.94 |
| Employer's F. I. C. A. and insurance fund contributions..... | 21,656.42 | 451.46 | 22,107.88 |
| Employer's civil service retirement contributions..... | 192,576.11 | 4,087.38 | 196,663.49 |
| Miscellaneous..... | 33,172.79 | 5,785.79 | 38,958.58 |
| Total..... | 9,060,016.94 | 175,548.72 | 9,235,565.66 |

Of the increase aggregating \$425,600 in the cost of bank supervision over the amount shown in the preceding annual report, \$173,264 is due to an increase in the per diem allowance from \$10 to \$12 under statutory authority, effective May 1, 1957. The sum of \$192,576 represents contributions to the civil service retirement fund as provided by an amendment to the Civil Service Retirement Act, effective July 14, 1957, such contributions not having theretofore been required. Together, these two items account for 85 percent of the increase shown.

Funds used in payment of the bank supervision costs are derived from assessments against the banks supervised. The cost of operating the Division which handles the currency issue and redemption functions is paid by the Federal Reserve banks.

A comparison of the assets and liabilities of the banks in the national banking system as of December 31, 1956, March 14, June 6, October 11, and December 31, 1957, 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, 1956 (4,659 banks) | Mar. 14, 1957 (4,657 banks) | June 6, 1957 (4,654 banks) | Oct. 11, 1957 (4,641 banks) | Dec. 31, 1957 (4,627 banks) |
|---|--------------------------------|--------------------------------|-------------------------------|--------------------------------|--------------------------------|
| ASSETS | | | | | |
| Loans and discounts, including overdrafts..... | 48,248,332 | 48,001,120 | 48,560,163 | 49,895,576 | 50,502,277 |
| U. S. Government securities, direct obligations..... | 31,675,780 | 31,098,160 | 30,452,845 | 30,904,269 | 31,835,767 |
| Obligations guaranteed by U. S. Government..... | 4,305 | 4,354 | 5,620 | 2,531 | 2,309 |
| Obligations of States and political subdivisions..... | 7,025,220 | 7,124,288 | 7,259,756 | 7,452,643 | 7,496,878 |
| Other bonds, notes, and debentures..... | 1,561,566 | 1,613,300 | 1,675,150 | 1,631,550 | 1,880,706 |
| Corporate stocks, including stocks of Federal Reserve banks..... | 236,521 | 239,585 | 239,074 | 251,494 | 267,049 |
| <i>Total loans and securities.....</i> | <i>88,761,724</i> | <i>88,080,867</i> | <i>88,170,608</i> | <i>90,138,065</i> | <i>91,483,986</i> |
| Cash, balances with other banks, including reserve balances, and cash items in process of collection..... | 27,082,497 | 23,466,004 | 22,588,753 | 24,208,398 | 26,865,134 |
| Bank premises owned, furniture and fixtures..... | 1,088,855 | 1,116,041 | 1,141,472 | 1,177,168 | 1,187,155 |
| Real estate owned other than bank premises..... | 33,442 | 34,601 | 37,888 | 38,091 | 36,487 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 83,963 | 87,238 | 93,484 | 104,147 | 116,139 |
| Customers' liability on acceptances..... | 262,397 | 285,033 | 286,367 | 343,075 | 374,518 |
| Income accrued but not yet collected..... | 237,865 | 243,595 | 275,118 | 252,266 | 272,846 |
| Other assets..... | 161,239 | 205,264 | 198,280 | 226,654 | 186,375 |
| Total assets..... | 117,701,982 | 113,518,643 | 112,791,970 | 116,487,862 | 120,522,640 |
| LIABILITIES | | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 59,582,348 | 56,747,980 | 54,380,721 | 56,410,493 | 58,715,522 |
| Time deposits of individuals, partnerships, and corporations..... | 26,270,576 | 27,164,833 | 27,761,505 | 28,737,084 | 29,138,727 |
| Deposits of U. S. Government and postal savings..... | 2,360,270 | 1,455,557 | 2,061,530 | 2,405,939 | 2,424,137 |
| Deposits of States and political subdivisions..... | 7,467,413 | 7,202,638 | 7,677,687 | 7,176,372 | 7,878,315 |
| Deposits of banks..... | 9,850,100 | 8,091,767 | 7,967,347 | 8,403,799 | 9,483,436 |
| Other deposits (certified and cashiers' checks, etc.)..... | 1,964,116 | 1,541,358 | 1,440,341 | 1,274,991 | 1,796,174 |
| Total deposits..... | 107,494,823 | 102,204,083 | 101,295,131 | 104,408,678 | 109,436,311 |
| <i>Demand deposits.....</i> | <i>79,027,557</i> | <i>72,757,144</i> | <i>71,102,007</i> | <i>73,380,107</i> | <i>77,880,965</i> |
| <i>Time deposits.....</i> | <i>28,467,266</i> | <i>29,466,939</i> | <i>30,193,124</i> | <i>31,028,571</i> | <i>31,555,346</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 18,654 | 943,278 | 814,874 | 1,020,221 | 38,324 |
| Mortgages or other liens on bank premises and other real estate..... | 1,328 | 1,085 | 1,110 | 1,251 | 1,522 |
| Acceptances outstanding..... | 273,748 | 299,249 | 294,708 | 368,738 | 388,516 |
| Income collected but not yet earned..... | 492,165 | 516,180 | 538,493 | 588,700 | 576,713 |
| Expenses accrued and unpaid..... | 450,025 | 509,851 | 613,800 | 612,260 | 557,082 |
| Other liabilities..... | 499,107 | 483,542 | 489,687 | 435,827 | 430,955 |
| Total liabilities..... | 109,229,850 | 104,957,268 | 104,047,803 | 107,425,675 | 111,429,423 |

| CAPITAL ACCOUNTS | | | | | |
|--|-------------|-------------|-------------|-------------|-------------|
| Capital stock (see memoranda below)..... | 2,638,108 | 2,690,465 | 2,706,473 | 2,772,530 | 2,806,213 |
| Surplus..... | 4,138,783 | 4,178,293 | 4,201,561 | 4,320,927 | 4,416,426 |
| Undivided profits..... | 1,439,937 | 1,458,631 | 1,602,630 | 1,730,206 | 1,618,857 |
| Reserves and retirement account for preferred stock..... | 255,304 | 233,986 | 233,503 | 238,524 | 251,721 |
| Total capital accounts..... | 8,472,132 | 8,561,375 | 8,744,167 | 9,062,187 | 9,093,217 |
| Total liabilities and capital accounts..... | 117,701,982 | 113,518,643 | 112,791,970 | 116,487,862 | 120,522,640 |
| MEMORANDA | | | | | |
| Par value of capital stock: | | | | | |
| Class A preferred stock..... | 3,633 | 3,616 | 3,616 | 3,600 | 3,585 |
| Class B preferred stock..... | 175 | 175 | 175 | 175 | 175 |
| Common stock..... | 2,634,300 | 2,686,674 | 2,702,682 | 2,768,755 | 2,802,453 |
| Total..... | 2,638,108 | 2,690,465 | 2,706,473 | 2,772,530 | 2,806,213 |
| Retirable value of preferred capital stock: | | | | | |
| Class A preferred stock..... | 3,808 | 3,791 | 3,791 | 3,775 | 3,760 |
| Class B preferred stock..... | 200 | 200 | 200 | 200 | 200 |
| Total..... | 4,008 | 3,991 | 3,991 | 3,975 | 3,960 |
| Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)..... | 13,898,348 | 14,324,546 | 15,212,284 | 15,335,730 | 14,507,686 |

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, 1954-57

| | 1954 | 1955 | 1956 | 1957 |
|---|----------------|----------------|----------------|----------------|
| ASSETS | | | | |
| Securities: | <i>Percent</i> | <i>Percent</i> | <i>Percent</i> | <i>Percent</i> |
| U. S. Government, direct and guaranteed..... | 34.01 | 29.62 | 26.91 | 26.00 |
| Obligations of States and political subdivisions..... | 6.24 | 6.15 | 5.97 | 6.22 |
| Stock of Federal Reserve banks..... | .17 | .17 | .17 | .18 |
| Other bonds and securities..... | 1.71 | 1.74 | 1.36 | 1.60 |
| Total securities..... | 42.13 | 37.68 | 34.41 | 34.00 |
| Loans and discounts..... | 34.29 | 38.29 | 40.99 | 41.90 |
| Cash and balances with other banks, excluding reserves..... | 11.43 | 12.68 | 13.27 | 12.77 |
| Reserve with Reserve banks..... | 10.72 | 9.97 | 9.74 | 9.53 |
| Bank premises, furniture and fixtures..... | .78 | .85 | .93 | .98 |
| Other real estate owned..... | .01 | .02 | .03 | .03 |
| All other assets..... | .64 | .51 | .63 | .79 |
| Total assets..... | 100.00 | 100.00 | 100.00 | 100.00 |
| LIABILITIES | | | | |
| Deposits: | | | | |
| Demand of individuals, partnerships, and corporations..... | 50.80 | 51.16 | 50.62 | 48.72 |
| Time of individuals, partnerships, and corporations..... | 21.25 | 22.11 | 22.32 | 24.18 |
| U. S. Government..... | 2.43 | 2.07 | 2.00 | 2.00 |
| States and political subdivisions..... | 6.18 | 6.45 | 6.34 | 6.53 |
| Banks..... | 9.23 | 8.19 | 8.37 | 7.87 |
| Other deposits (including postal savings)..... | 1.50 | 1.64 | 1.68 | 1.50 |
| Total deposits..... | 91.39 | 91.62 | 91.33 | 90.80 |
| <i>Demand deposits</i> | 68.05 | 67.60 | 67.14 | 64.62 |
| <i>Time deposits</i> | 23.36 | 24.02 | 24.19 | 26.18 |
| Other liabilities..... | 1.63 | 1.40 | 1.47 | 1.65 |
| Capital funds: | | | | |
| Capital stock..... | 2.14 | 2.17 | 2.24 | 2.33 |
| Surplus..... | 3.40 | 3.37 | 3.52 | 3.67 |
| Undivided profits and reserves..... | 1.44 | 1.44 | 1.44 | 1.55 |
| Total capital funds..... | 6.98 | 6.98 | 7.20 | 7.55 |
| 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, 1957**

Summaries of the earnings, expenses, and dividends of national banks for the years ended December 31, 1956 and 1957, are shown in the following table.

Earnings, expenses, and dividends of national banks for years ended Dec. 31, 1956 and 1957

[In millions of dollars]

| | 1957 | 1956 | Change since 1956 |
|---|----------------|----------------|-------------------|
| Number of banks 1..... | 4,627 | 4,659 | -32 |
| Capital stock (par value) 2..... | 2,716.9 | 2,562.1 | +154.8 |
| Capital accounts 2..... | 8,769.8 | 8,220.6 | +549.2 |
| Earnings from current operations: | | | |
| Interest and dividends on— | | | |
| U. S. Government obligations..... | 782.1 | 737.5 | +44.6 |
| Other securities..... | 225.4 | 232.4 | +23.0 |
| Interest and discount on loans..... | 2,631.1 | 2,321.7 | +309.4 |
| Service charges on deposit accounts..... | 244.1 | 211.6 | +32.5 |
| Other current earnings..... | 401.1 | 360.4 | +40.7 |
| Total..... | 4,283.8 | 3,833.5 | +450.3 |
| Current operating expenses: | | | |
| Salaries, wages, and fees..... | 1,189.4 | 1,098.4 | +91.0 |
| Interest on time deposits (including savings deposits)..... | 635.8 | 437.2 | +198.6 |
| Taxes other than on net income..... | 116.3 | 106.5 | +9.8 |
| Recurring depreciation on banking house, furniture, and fixtures..... | 79.5 | 70.3 | +9.2 |
| Other current operating expenses..... | 686.2 | 624.0 | +62.2 |
| Total..... | 2,707.2 | 2,336.4 | +370.8 |
| Net earnings from current operations..... | 1,576.6 | 1,497.0 | +79.6 |
| Recoveries, transfers from valuation reserves, and profits: | | | |
| On securities: | | | |
| Recoveries..... | 4.2 | 10.1 | -5.9 |
| Transfers from valuation reserves..... | 14.3 | 25.5 | -11.2 |
| Profits on securities sold or redeemed..... | 31.1 | 11.4 | +19.7 |
| On loans: | | | |
| Recoveries..... | 9.5 | 10.5 | -1.0 |
| Transfers from valuation reserves..... | 15.1 | 33.0 | -17.9 |
| All other..... | 17.4 | 28.7 | -11.3 |
| Total..... | 91.6 | 119.1 | -27.5 |
| Losses, charge-offs, and transfers to valuation reserves: | | | |
| On securities: | | | |
| Losses and charge-offs..... | 119.0 | 182.8 | -63.8 |
| Transfers to valuation reserves..... | 37.9 | 61.3 | -23.4 |
| On loans: | | | |
| Losses and charge-offs..... | 11.7 | 11.2 | + .5 |
| Transfers to valuation reserves..... | 177.2 | 233.7 | -56.5 |
| All other..... | 47.2 | 48.3 | -1.1 |
| Total..... | 393.1 | 537.2 | -144.1 |
| Profits before income taxes..... | 1,275.1 | 1,078.9 | +196.2 |
| Taxes on net income: | | | |
| Federal..... | 522.7 | 413.1 | +109.6 |
| State..... | 22.5 | 18.7 | +3.8 |
| Total..... | 545.2 | 431.8 | +113.4 |
| Net profits before dividends..... | 729.9 | 647.1 | +82.8 |
| Cash dividends declared: | | | |
| On preferred stock..... | .1 | .2 | -.1 |
| On common stock..... | 363.7 | 329.8 | +33.9 |
| Total..... | 363.8 | 330.0 | +33.8 |

See footnotes at end of table.

Earnings, expenses, and dividends of national banks for years ended Dec. 31, 1956 and 1957—Continued

[In millions of dollars]

| | 1957 | 1956 | Change since 1956 |
|---|-------------------------|-------------------------|-------------------------|
| Memoranda Items: | | | |
| Recoveries credited to valuation reserves (not included in recoveries above): | | | |
| On securities..... | 1.6 | 2.9 | -1.3 |
| On loans..... | 29.5 | 26.8 | +2.7 |
| Losses charged to valuation reserves (not included in losses above): | | | |
| On securities..... | 32.1 | 56.2 | -24.1 |
| On loans..... | 62.7 | 67.2 | -4.5 |
| Stock dividends (increases in capital stock)..... | 64.7 | 85.0 | -20.3 |
| Ratios: | | | |
| Expenses to gross earnings..... | <i>Percent</i> 63.20 | <i>Percent</i> 60.95 | <i>Percent</i> +2.25 |
| Net profits before dividends to capital accounts..... | 8.32 | 7.87 | + .45 |
| Cash dividends to capital stock..... | 13.39 | 12.88 | + .51 |
| Cash dividends to capital accounts..... | 4.15 | 4.01 | + .14 |

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 4,626 national banks in existence on December 31, 1957, consisted of common capital stock aggregating \$2,802,450,353, a net increase during the year of \$168,046,612, and preferred capital stock of \$3,759,670, a net decrease during the year of \$48,000. These figures include 1 bank recently chartered but not yet open for business, and exclude 2 banks which furnished reports of condition in response to the call, although they were merged or consolidated with and into State banks at the close of business on December 31.

In addition to the 53 applications with proposed common capital stock of \$14,025,000 carried over from the previous year, 52 applications were received to organize national banks and to convert State banks into national banking associations with proposed capital stock of \$11,215,000. Of these applications, 20 with proposed common capital stock of \$6,540,000 were approved; 18 with proposed common capital stock of \$3,300,000 were rejected; and the remainder had been abandoned or were still pending on December 31. From the applications carried over from the previous year and those approved during 1957, 23 national banking associations with common capital stock of \$7,690,000 were authorized to commence business. Of the charters issued, three with common capital stock of \$1,040,000 resulted from the conversions of State banks.

Changes in the number and capital stock of national banks during the year ended December 31, 1957, are shown in the following summary.

Organization, capital stock changes, and national banks closed as reported during the year ended Dec. 31, 1957

| | Number of banks | Capital stock | |
|--|-----------------|---------------|-----------|
| | | Common | Preferred |
| Increases: | | | |
| Banks newly chartered: | | | |
| Primary organizations..... | 20 | \$6,650,000 | ----- |
| Reorganizations..... | ----- | ----- | ----- |
| Conversions of State banks..... | 3 | 1,040,000 | ----- |
| Capital stock: | | | |
| Common: | | | |
| 228 cases by statutory sale..... | ----- | 80,258,557 | ----- |
| 332 cases by statutory stock dividend..... | ----- | 64,737,924 | ----- |
| 32 cases by statutory consolidation..... | ----- | 16,058,063 | ----- |
| 16 cases by statutory merger..... | ----- | 6,997,750 | ----- |
| Restored to solvency..... | 1 | 250,000 | ----- |
| Total increases..... | 24 | 175,992,294 | ----- |
| Decreases: | | | |
| Banks ceasing operations: | | | |
| Voluntary liquidations: | | | |
| Succeeded by national banks..... | 1 | 100,000 | ----- |
| Succeeded by State banks..... | 7 | 1,017,500 | ----- |
| Statutory consolidations..... | 21 | ----- | ----- |
| Statutory mergers..... | 6 | ----- | ----- |
| Conversions into State banks..... | 2 | 150,000 | ----- |
| Merged or consolidated with State banks (Public Law 706)..... | 19 | 6,129,000 | \$15,000 |
| Receivership..... | 1 | 250,000 | ----- |
| Capital stock: | | | |
| Common: | | | |
| 2 cases by statutory reduction..... | ----- | 227,182 | ----- |
| 1 case by statutory consolidation..... | ----- | 12,000 | ----- |
| 2 cases by statutory merger..... | ----- | 60,000 | ----- |
| Preferred: | | | |
| 2 cases by retirement..... | ----- | ----- | 33,000 |
| Total decreases..... | 57 | 7,945,682 | 48,000 |
| Net change..... | -33 | 168,046,612 | -48,000 |
| Charters in force Dec. 31, 1956, and authorized capital stock..... | 4,659 | 2,634,403,741 | 3,807,670 |
| Charters in force Dec. 31, 1957, and authorized capital stock..... | 4,626 | 2,802,450,353 | 3,759,670 |

NATIONAL BANK NOTES OUTSTANDING

There were, as of December 31, 1957, \$60,850,947 of national bank notes outstanding.

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, 1957, amounted to \$259,188 million, an increase of \$7,223 million since December 31, 1956.

The total deposits at the end of 1957 amounted to \$234,178 million, an increase of \$5,599 million over 1956. Included in the latter aggregate are deposits of individuals, partnerships, and corporations of \$195,542 million, an increase of \$5,543 million in the year. Deposits of the United States Government, including postal savings deposits, were \$4,293 million, an increase of \$135 million; deposits of States and political subdivisions amounting to \$13,655 million showed an increase of \$649 million, and deposits of banks of \$17,047 million were \$567 million less than in 1956.

Loans and discounts amounted to \$115,760 million in December 1957 after deducting reserves of \$2,000 million for possible future losses. The net loans were \$5,128 million over the amount reported as of the end of 1956. Commercial and industrial loans of \$40,825 million were \$1,860 million more than the 1956 figure; real estate loans of \$44,506 million were up \$2,041 million, and all other loans \$32,429 million increased \$1,442 million.

The banks held obligations of the United States Government, direct and guaranteed, of \$66,066 million in December 1957, a decrease of \$729 million in the year. Obligations of States and political subdivisions held amounted to \$14,670 million, and other securities held amounted to \$8,382 million, an increase of \$1,462 million. The total of all securities held at the end of 1957 was \$89,118 million, and represented 34 percent of the banks' total assets. At the end of the previous year the ratio was 35 percent.

Cash and balances with other banks, including reserve balances, in 1957 were \$49,539 million, a decrease of \$298 million since the previous year end.

Total capital accounts were \$20,537 million, compared to \$19,350 million at the end of 1956, an increase of 6 percent.

A statement of the assets and liabilities of all classes of active banks at the end of December 1956 and 1957 follows.

Assets and liabilities of all banks in the United States and possessions, 1956 and 1957

[In millions of dollars]

| | Dec. 31, 1957 | Dec. 31, 1956 | Change since 1956 |
|---|------------------|------------------|-------------------------|
| Number of banks..... | 14, 103 | 14, 188 | -85 |
| ASSETS | | | |
| Real estate loans..... | 44, 506 | 42, 465 | +2, 041 |
| Loans to banks..... | 731 | 655 | +76 |
| Loans to brokers and dealers in securities and other loans for the purpose of purchasing or carrying securities..... | 4, 250 | 4, 322 | -72 |
| Loans to farmers directly guaranteed by the Commodity Credit Corporation..... | 462 | 883 | -421 |
| Other loans to farmers..... | 3, 624 | 3, 298 | +326 |
| Commercial and industrial loans (including open-market paper)..... | 40, 825 | 38, 965 | +1, 860 |
| Other loans to individuals..... | 20, 512 | 19, 116 | +1, 396 |
| All other loans (including overdrafts)..... | 2, 850 | 2, 713 | +137 |
| Total gross loans..... | 117, 760 | 112, 417 | +5, 343 |
| Less valuation reserves..... | 2, 000 | 1, 785 | +215 |
| Net loans..... | 115, 760 | 110, 632 | +5, 128 |
| U. S. Government obligations, direct and guaranteed..... | 66, 066 | 66, 795 | -729 |
| Obligations of States and political subdivisions..... | 14, 670 | 13, 637 | +1, 033 |
| Other bonds, notes, and debentures..... | 7, 092 | 5, 723 | +1, 369 |
| Corporate stocks, including stocks of Federal Reserve banks..... | 1, 290 | 1, 197 | +93 |
| Total securities..... | 89, 118 | 87, 352 | +1, 766 |
| Currency and coin..... | 3, 533 | 3, 455 | +78 |
| Balances with other banks, including reserve balances, and cash items in process of collection..... | 46, 006 | 46, 382 | -376 |
| Bank premises owned, furniture and fixtures..... | 2, 330 | 2, 111 | +219 |
| Real estate owned other than bank premises..... | 63 | 61 | +2 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 175 | 133 | +42 |
| Customers' liability on acceptances outstanding..... | 1, 004 | 725 | +279 |
| Other assets..... | 1, 199 | 1, 114 | +85 |
| Total assets..... | 259, 188 | 261, 965 | +7, 223 |

Assets and liabilities of all banks in the United States and possessions, 1956 and 1957—Continued

[In millions of dollars]

| | Dec. 31, 1957 | Dec. 31, 1956 | Change since 1956 |
|---|------------------|------------------|-------------------------|
| LIABILITIES | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 110, 139 | 111, 489 | -1, 350 |
| Time deposits of individuals, partnerships, and corporations..... | 85, 403 | 78, 510 | +6, 893 |
| U. S. Government and postal savings deposits..... | 4, 293 | 4, 158 | +135 |
| Deposits of States and political subdivisions..... | 13, 655 | 13, 006 | +649 |
| Deposits of banks..... | 17, 047 | 17, 614 | -567 |
| Other deposits (certified and cashiers' checks, etc.)..... | 3, 641 | 3, 802 | -161 |
| Total deposits..... | 234, 178 | 228, 579 | +5, 599 |
| Demand deposits..... | 144, 210 | 145, 794 | -1, 584 |
| Time deposits..... | 89, 968 | 82, 785 | +7, 183 |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 98 | 88 | +10 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 1, 048 | 757 | +291 |
| Other liabilities..... | 3, 327 | 3, 191 | +136 |
| Total liabilities..... | 238, 651 | 232, 615 | +6, 036 |
| CAPITAL ACCOUNTS | | | |
| Capital notes and debentures..... | 49 | 50 | -1 |
| Preferred stock..... | 18 | 18 | ----- |
| Common stock..... | 5, 241 | 4, 939 | +302 |
| Surplus..... | 10, 547 | 9, 876 | +571 |
| Undivided profits..... | 4, 010 | 3, 706 | +304 |
| Reserves and retirement account for preferred stock and capital notes and debentures..... | 672 | 661 | +11 |
| Total capital accounts..... | 20, 537 | 19, 350 | +1, 187 |
| Total liabilities and capital accounts..... | 259, 188 | 251, 965 | +7, 223 |

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 4 reports of condition during the year ended December 31, 1957. Reports were required as of March 14, June 6, October 11, 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, unless waived by the Comptroller, of their affiliates and holding company affiliates other than member banks as of the 4 dates for which condition reports of the banks were obtained and to submit such reports to the Comptroller.

Under the general powers conferred upon him by law, the Comptroller obtained from each national bank during the period indicated semiannual reports of earnings, expenses, and dividends; also reports of condition of foreign branches as of December 31, 1957.

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, 1957.

In accordance with 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.

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. However, section 21 of the Federal Reserve Act, as amended, provides in part that the Comptroller may waive the requirement for the submission of the report of an affiliate if in his judgment such a report is not necessary to disclose fully the relations between an affiliate and a bank and the effect thereof upon the affairs of the bank. Pursuant to this latter section the Comptroller's waiver of requirement for reports of affiliates provides principally that reports of affiliates (other than holding company affiliates) need not be submitted and published in a newspaper unless the affiliate is indebted to the national bank or the bank owns obligations of the affiliate and the aggregate of such indebtedness and/or investment is carried as an asset on the bank's books at a value in excess of \$5,000, or 1 percent of the bank's capital and surplus, whichever is the greater.

At the end of December 1957, 345 member national banks in the United States submitted 392 reports of affiliates. Included in these figures are 198 banks in 25 States which are members of 23 holding company groups. The number of banks in each holding company group varied from 1 to 58. The actual number of reporting affiliates and holding company affiliates was 214.

In addition there were 2 nonnational banks in the District of Columbia which are members of the Federal Reserve System that reported 3 affiliates to the Comptroller pursuant to the provisions of the code of law for the District of Columbia.

ISSUE AND REDEMPTION OF NOTES

There were 560 shipments of new Federal Reserve notes (447,540,000 notes—aggregate value \$5,394,180,000) made to Federal Reserve agents and Federal Reserve branch banks. In addition, there were 30 deliveries of such notes (3,453,000 notes—aggregate value \$78,280,000) made to the Treasurer of the United States.

There were a total of 4,279 lots of unfit Federal Reserve notes and Federal Reserve bank notes (490,860,435 notes—aggregate value \$5,867,448,441) received for verification and certification for destruction.

There were 37 lots of national bank notes (147,406 notes—aggregate value \$2,451,110) received for verification and certification for destruction.

There were a total of 229,368 badly damaged Federal Reserve notes, Federal Reserve bank notes, and national bank notes (aggregate value \$4,303,576) presented, by the Treasurer of the United States, for identification approval.

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TABLE No. 1.—Comptrollers and Deputy Comptrollers of the Currency, dates of appointment and resignation, and States whence appointed

| 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. 27, 1908 | ¹ Apr. 27, 1913 | New York. |
| 13 | Williams, John Skelton..... | Feb. 2, 1914 | Mar. 2, 1921 | Virginia. |
| 14 | Crissinger, D. R..... | Mar. 17, 1921 | Apr. 30, 1921 | 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 | Feb. 15, 1953 | Massachusetts. |
| 20 | Gidney, Ray M..... | Apr. 16, 1953 | ----- | Ohio. |
| 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 | ² Mar. 2, 1923 | 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, F. 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 | do. | California. |
| 21 | Diggs, Marshall R..... | Jan. 16, 1938 | Sept. 30, 1938 | Texas. |
| 22 | Oppegard, G. J..... | do. | do. | California. |
| 23 | Upham, C. B..... | Oct. 1, 1938 | Dec. 31, 1948 | Iowa. |
| 24 | Mulrone, A. J..... | May 1, 1939 | Aug. 31, 1941 | Do. |
| 25 | McCandless, R. B..... | July 7, 1941 | Mar. 1, 1951 | Do. |
| 26 | Sedlacek, L. H..... | Sept. 1, 1941 | Sept. 30, 1944 | Nebraska. |
| 27 | Robertson, J. L..... | Oct. 1, 1944 | Feb. 17, 1952 | Do. |
| 28 | Hudspeth, J. W..... | Jan. 1, 1949 | Aug. 31, 1950 | Texas. |
| 29 | Jennings, L. A..... | Sept. 1, 1950 | ----- | New York. |
| 30 | Taylor, W. M..... | Mar. 1, 1951 | ----- | Virginia. |
| 31 | Garwood, G. W..... | Feb. 18, 1952 | ----- | Colorado. |

¹ Term expired.² Died Mar. 2, 1923.

TABLE No. 2.—Total number of national banks organized, consolidated and merged under Act Nov. 7, 1918, as amended, insolvent, in voluntary liquidation, converted into and merged or consolidated with State banks under Public Law 706 (12 U. S. C. 214), and in existence Dec. 31, 1957

| Location | Organized | Consolidated and merged under Act Nov. 7, 1918, as amended | | Insolvent | In liquidation | Public Law 706 (12 U. S. C. 214) | | In existence |
|----------------------------------|-----------|--|-----------------------------|-----------|----------------|----------------------------------|---|--------------|
| | | Consolidations under secs. 1, 2, and 3 | Mergers under secs. 4 and 5 | | | Converted to State banks | Merged or consolidated with State banks | |
| Maine..... | 127 | 5 | | 13 | 79 | | | 30 |
| New Hampshire..... | 80 | 3 | | 5 | 22 | | | 50 |
| Vermont..... | 85 | 3 | | 17 | 29 | | | 32 |
| Massachusetts..... | 373 | 29 | 1 | 28 | 206 | | 4 | 108 |
| Rhode Island..... | 67 | 3 | | 2 | 57 | | | 5 |
| Connecticut..... | 125 | 9 | 2 | 7 | 67 | | 6 | 34 |
| Total New England States..... | 857 | 52 | 3 | 72 | 460 | | 11 | 259 |
| New York..... | 998 | 96 | 18 | 130 | 436 | 4 | 39 | 275 |
| New Jersey..... | 419 | 33 | 3 | 59 | 148 | | 7 | 169 |
| Pennsylvania..... | 1,283 | 76 | 8 | 211 | 460 | | 30 | 498 |
| Delaware..... | 30 | | | 1 | 18 | | 4 | 7 |
| Maryland..... | 141 | 2 | | 17 | 64 | | 2 | 56 |
| District of Columbia..... | 32 | 6 | | 7 | 12 | | | 7 |
| Total Eastern States..... | 2,903 | 213 | 29 | 425 | 1,138 | 4 | 82 | 1,012 |
| Virginia..... | 253 | 18 | | 28 | 74 | | | 133 |
| West Virginia..... | 193 | 11 | | 38 | 67 | | | 77 |
| North Carolina..... | 155 | 6 | | 44 | 58 | | 2 | 45 |
| South Carolina..... | 126 | 8 | | 43 | 49 | | | 26 |
| Georgia..... | 190 | 8 | | 42 | 86 | 2 | | 52 |
| Florida..... | 183 | 2 | | 42 | 41 | | | 98 |
| Alabama..... | 181 | 4 | 1 | 45 | 62 | | | 69 |
| Mississippi..... | 82 | 5 | | 16 | 34 | | | 27 |
| Louisiana..... | 113 | 3 | | 16 | 53 | | | 41 |
| Texas..... | 1,211 | 42 | | 141 | 569 | 2 | | 457 |
| Arkansas..... | 150 | 1 | | 39 | 55 | | | 55 |
| Kentucky..... | 248 | 10 | 1 | 37 | 110 | 2 | | 88 |
| Tennessee..... | 214 | 7 | | 36 | 94 | 2 | 1 | 74 |
| Total Southern States..... | 3,299 | 125 | 2 | 567 | 1,352 | 8 | 3 | 1,242 |
| Ohio..... | 701 | 30 | 1 | 112 | 327 | | 2 | 229 |
| Indiana..... | 439 | 12 | | 98 | 204 | | 1 | 124 |
| Illinois..... | 934 | 17 | | 227 | 294 | 2 | | 394 |
| Michigan..... | 322 | 11 | 3 | 77 | 154 | | 2 | 75 |
| Wisconsin..... | 274 | 9 | | 54 | 115 | | | 96 |
| Minnesota..... | 494 | 8 | | 116 | 192 | | | 178 |
| Iowa..... | 548 | 4 | | 204 | 242 | 2 | | 96 |
| Missouri..... | 295 | 11 | 1 | 58 | 147 | 2 | | 76 |
| Total Middle Western States..... | 4,007 | 102 | 5 | 946 | 1,675 | 6 | 5 | 1,268 |
| North Dakota..... | 259 | 3 | | 100 | 118 | | | 38 |
| South Dakota..... | 220 | 12 | | 93 | 81 | | | 34 |
| Nebraska..... | 405 | 1 | | 83 | 198 | | | 123 |
| Kansas..... | 447 | 6 | | 76 | 196 | | | 169 |
| Montana..... | 196 | 3 | | 76 | 76 | | | 41 |
| Wyoming..... | 62 | | | 12 | 25 | | | 25 |
| Colorado..... | 218 | 4 | | 55 | 83 | | | 76 |
| New Mexico..... | 87 | | | 25 | 36 | | | 26 |
| Oklahoma..... | 746 | 12 | | 84 | 453 | | | 197 |
| Total Western States..... | 2,640 | 41 | | 604 | 1,266 | | | 729 |

TABLE No. 2.—Total number of national banks organized, consolidated and merged under Act Nov. 7, 1918, as amended, insolvent, in voluntary liquidation, converted into and merged or consolidated with State banks under Public Law 706 (12 U. S. C. 214), and in existence Dec. 31, 1957—Continued

| Location | Organized | Consolidated and merged under Act Nov. 7, 1918, as amended | | Insolvent | In liquidation | Public Law 706 (12 U. S. C. 214) | | In existence |
|--|-----------|--|-----------------------------|-----------|----------------|----------------------------------|---|--------------|
| | | Consolidations under secs. 1, 2, and 3 | Mergers under secs. 4 and 5 | | | Converted to State banks | Merged or consolidated with State banks | |
| Washington..... | 228 | 18 | 2 | 51 | 132 | | | 25 |
| Oregon..... | 148 | 2 | 1 | 30 | 102 | | 1 | 12 |
| California..... | 530 | 19 | 6 | 65 | 880 | 1 | 11 | 48 |
| Idaho..... | 110 | | | 35 | 65 | | 1 | 9 |
| Utah..... | 38 | 4 | | 6 | 19 | 1 | 1 | 7 |
| Nevada..... | 17 | 1 | | 4 | 8 | | 1 | 3 |
| Arizona..... | 31 | 1 | | 6 | 21 | | | 3 |
| Total Pacific States..... | 1,102 | 45 | 9 | 197 | 727 | 2 | 15 | 107 |
| Alaska..... | 8 | | | | 1 | | | 7 |
| The Territory of Hawaii..... | 6 | 1 | | | 4 | | | 1 |
| Puerto Rico..... | 1 | | | | 1 | | | |
| Virgin Islands of the United States..... | 1 | | | | | | | 1 |
| Total possessions..... | 16 | 1 | | | 6 | | | 9 |
| Total United States and possessions..... | 14,824 | 579 | 48 | 2,811 | 6,624 | 20 | 116 | 4,626 |

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 4,957 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.—National banks chartered during the year ended Dec. 31, 1957

| Charter No. | Title and location of bank | Capital stock (common) |
|----------------------|--|------------------------|
| ARKANSAS | | |
| 14818 | American National Bank of North Little Rock..... | \$350,000 |
| CALIFORNIA | | |
| 14812 | First National Bank of Palmdale..... | 250,000 |
| 14823 | Glendale National Bank, Glendale..... | 600,000 |
| | Total (2 banks)..... | 850,000 |
| FLORIDA | | |
| 14802 | Fidelity National Bank of West Fort Lauderdale..... | 300,000 |
| 14804 | Dade National Bank of Miami..... | 1,200,000 |
| 14806 | Central Brevard National Bank at Cocoa..... | 250,000 |
| 14814 | Florida National Bank at Vero Beach..... | 150,000 |
| | Total (4 banks)..... | 1,900,000 |
| GEORGIA | | |
| 14817 | National Bank of Fort Benning..... | 200,000 |
| ILLINOIS | | |
| 14833 | Gateway National Bank of Chicago..... | 500,000 |
| 14820 | Des Plaines National Bank, Des Plaines..... | 350,000 |
| | Total (2 banks)..... | 850,000 |
| INDIANA | | |
| 14813 | The First National Bank of Cedar Lake..... | 150,000 |
| MASSACHUSETTS | | |
| 14816 | Security National Bank of Springfield ¹ | 340,000 |
| MINNESOTA | | |
| 14805 | Zapp National Bank of St. Cloud ¹ | 200,000 |
| MONTANA | | |
| 14809 | Southside National Bank of Missoula..... | 100,000 |
| TENNESSEE | | |
| 14822 | The First National Bank of Rogersville..... | 200,000 |
| TEXAS | | |
| 14808 | Alice National Bank, Alice ¹ | 500,000 |
| 14810 | First National Bank of Alice..... | 200,000 |
| 14811 | Sabine National Bank of Port Arthur..... | 300,000 |
| 14815 | Lockwood National Bank of Houston..... | 300,000 |
| 14819 | Deer Park National Bank, Deer Park..... | 200,000 |
| 14821 | First National Bank in Port Lavaca..... | 100,000 |
| | Total (6 banks)..... | 1,600,000 |
| VIRGINIA | | |
| 14824 | Fairfax County National Bank, Seven Corners..... | 600,000 |
| WEST VIRGINIA | | |
| 14807 | The City National Bank of Charleston..... | 350,000 |
| | Total United States (23 banks)..... | 7,690,000 |

¹ Conversion of State-chartered bank.

TABLE No. 4.—National banks chartered which were conversions of State banks during the year ended Dec. 31, 1957

| Charter No. | Title and location of bank | State | Effective date of charter | Authorized capital | Approximate surplus and undivided profits | Approximate assets |
|----------------------|--|------------|---------------------------|--------------------|---|--------------------|
| 14895 | Zapp National Bank of St. Cloud..... | Minn..... | Feb. 1 | \$200,000 | \$439,409 | \$8,650,950 |
| 14878 | Alice National Bank, Alice..... | Texas..... | Mar. 30 | 500,000 | 831,124 | 12,878,231 |
| 14816 | Security National Bank of Springfield... | Mass..... | July 1 | 340,000 | 416,071 | 7,129,029 |
| Total (3 banks)..... | | | | 1,040,000 | 1,686,604 | 28,658,210 |

TABLE No. 5.—National banks reported in voluntary liquidation during the year ended Dec. 31, 1957, the names of succeeding banks in cases of succession, with date of liquidation and capital stock

| Title and location of bank | Date of liquidation | Capital stock (common) |
|--|---------------------|------------------------|
| Haledon National Bank, Haledon, N. J. (12854), absorbed by County Bank and Trust Company, Paterson, N. J..... | Feb. 15, 1957 | \$175,000 |
| The Broughton National Bank of Dayton, Wash. (9443), absorbed by The National Bank of Commerce of Seattle, Wash..... | Mar. 22, 1957 | 100,000 |
| First National Bank of Morrisville, N. Y. (245), absorbed by The First Trust and Deposit Company of Syracuse, N. Y..... | Apr. 30, 1957 | 50,000 |
| Strausstown National Bank, Strausstown, Pa. (13863), absorbed by Peoples Trust Company of Wyomissing, Pa..... | May 24, 1957 | 50,000 |
| The First National Bank of Oradell, N. J. (13117), absorbed by Peoples Trust Company of Bergen County, Hackensack, N. J..... | do..... | 200,000 |
| The First National Bank of Vienna, Ill. (4433), absorbed by First State Bank of Vienna..... | July 1, 1957 | 60,000 |
| The Merchants National Bank of Quakertown, Pa. ¹ (6465), absorbed by Provident Tradesmens Bank and Trust Company, Philadelphia, Pa..... | Dec. 13, 1957 | 232,500 |
| The First National Bank of Grove City, Pa. (5044), absorbed by First Seneca Bank and Trust Company, Oil City, Pa..... | Dec. 21, 1957 | 250,000 |
| Total (8 banks)..... | | 1,117,500 |

¹ With 1 branch in Sellersville.

TABLE NO. 6.—National banks merged or consolidated with and into State banks under the provisions of Public Law 706 (12 U. S. C. 214), approved Aug. 17, 1950, and the laws of the States where the banks are located, during the year ended Dec. 31, 1957, with the effective date and the capital stock

| Title and location of bank | Effective date | Capital stock |
|---|----------------------------------|----------------------|
| The Commercial National Bank of Santa Ana, Calif. ¹ (13200), merged with and into California Bank, Los Angeles, Calif. | Jan. 11, 1957 | \$300,000 |
| The Richford National Bank, Richford, Vt. (11815), merged with and into The Franklin County Savings Bank and Trust Company, St. Albans, Vt. | Jan. 21, 1957 | 50,000 |
| The Cazenovia National Bank, Cazenovia, N. Y. (5675), merged with and into First Trust & Deposit Company, Syracuse, N. Y. | Feb. 21, 1957 | 100,000 |
| The First National Bank of Caldwell, Idaho, ² (4690), and Bank of Eastern Idaho, Idaho Falls, Idaho, merged with and into Continental State Bank, Boise, Idaho, and under the title "Bank of Idaho" | Apr. 30, 1957 | 250,000 |
| The Pajaro Valley National Bank of Watsonville, Calif. (9621), merged with and into Pajaro Valley Savings Bank, Watsonville, and under the title "Pajaro Valley Bank" | Apr. 26, 1957 | 250,000 |
| The National Bank of Smyrna, Del. (2331), merged with and into Equitable Security Trust Company, Wilmington, Del. | May 6, 1957 | 100,000 |
| The Penn Valley National Bank of Hatfield, Pa. ³ (13026), merged with and into Montgomery Norristown Bank and Trust Company, Norristown, Pa., and under the title "Montgomery County Bank and Trust Company" | May 17, 1957 | 300,000 |
| College Point National Bank of New York, College Point, N. Y. (13105), merged with and into Trust Company of North America, New York, N. Y., and under the title "Bank of North America" | June 12, 1957 | 200,000 |
| The Naugatuck National Bank, Naugatuck, Conn. (3020), merged with and into The Colonial Trust Company, Waterbury, Conn. | July 12, 1957 | 400,000 |
| Staten Island National Bank & Trust Company of New York, N. Y. ⁴ (6198), merged with and into The Chase Manhattan Bank, New York | July 22, 1957 | 750,000 |
| Berwyn National Bank, Berwyn, Pa. (13999), merged with and into Paoli Bank, Paoli, Pa., and under the title "Upper Main Line Bank" | July 26, 1957 | 200,000 |
| The National Bank of Narberth, Pa. ⁵ (14139), and Ambler National Bank, Ambler, Pa. ⁶ (14037), merged with and into Girard Trust Corn Exchange Bank, Philadelphia, Pa. | Oct. 11, 1957 | { 300,000 200,000 |
| The First National Bank of Silver Creek, N. Y. (10159), merged with and into Manufacturers and Traders Trust Company, Buffalo, N. Y. | Nov. 29, 1957 | 790,000 |
| The Commercial National Bank of Charlotte, N. C. ⁷ (2135), merged with and into American Trust Company, Charlotte, and under the title "American Commercial Bank" |do..... | 1,000,000 |
| The National Bank of Norwalk, Conn. ⁸ (942), and First National Bank in Greenwich, Conn. ¹⁰ (13042), merged with and into The Stamford Trust Company, Stamford, Conn., and under the title "The Fairfield County Trust Company" | { Dec. 13, 1957 Dec. 27, 1957 | { 504,000 500,000 |
| The Windham National Bank of Bellows Falls, Vt. ¹¹ (13894), merged with and into The Vermont Bank and Trust Company, Brattleboro, Vt. | Dec. 31, 1957 | 150,000 |
| Manufacturers-Central National Bank of Lynn, Mass. (4580), merged with and into Essex Trust Company, Lynn |do..... | 500,000 |
| Total (19 banks)..... | | 7 6, 144, 000 |

¹ With 2 branches in Santa Ana.
² With 1 branch in Wilder.
³ With 1 branch in Lansdale.
⁴ With 5 local branches.
⁵ With 1 branch each in Wynnewood and Bala-Cynwyd.
⁶ With 1 branch each in Flourtown and Fort Washington.
⁷ Includes \$15,000 preferred capital stock.
⁸ With 3 branches in Charlotte.
⁹ With 1 branch in Norwalk.
¹⁰ With 2 branches in Greenwich.
¹¹ With 1 branch in Cbester.

TABLE No. 7.—*National banks converted into State banks under the provisions of Public Law 706 (12 U. S. C. 214), approved Aug. 17, 1950, and the laws of the States where the banks are located, during the year ended Dec. 31, 1957, with the effective date and the capital stock*

| Title and location of bank | Effective date | Capital stock (common) |
|---|----------------|------------------------|
| The Geo. D. Warthen National Bank of Sandersville, Ga. (13725), converted into The Geo. D. Warthen Bank, Sandersville | Mar. 18, 1957 | \$50,000 |
| The First National Bank of Princeton, Ky. (3064), converted into First Bank and Trust Co., Princeton | July 1, 1957 | 100,000 |
| Total (2 banks) | | 150,000 |

TABLE No. 8.—*Purchases of State banks by national banks reported during the year ended Dec. 31, 1957, with title, location, and capital stock of the State banks and effective dates of purchase*

| Title and location of bank | Effective date | Capital stock |
|--|----------------|---------------|
| The National Bank of Commerce of Seattle, Wash. (4375), purchased Bank of Pomeroy, Wash. | Jan. 19 | \$100,000 |
| Farmers and Mechanics-Citizens National Bank of Frederick, Md. (1267), purchased Union Bridge Banking and Trust Company, Union Bridge, Md. | Jan. 25 | 100,000 |
| The Wintars National Bank and Trust Company of Dayton, Ohio (2604), purchased Phillipsburg State Bank, Phillipsburg, Ohio | Jan. 31 | 25,000 |
| Carolina National Bank of Easley, S. C. (14784), purchased Liberty Bank, Liberty, S. C. | Feb. 28 | 50,000 |
| Peoples National Bank of Washington in Seattle, Wash. (14394), purchased Central Washington Bank, Moses Lake, Wash. | Mar. 22 | 175,000 |
| The First National Bank of Biddeford, Me. (1089), purchased South Berwick Trust Company, South Berwick, Me. | Mar. 29 | 50,000 |
| First National Bank of Cambridge, Ohio (6566), purchased The Cambridge Bank, Cambridge, Ohio | Mar. 30 | 100,000 |
| National-Dime Bank of Shamokin, Pa. (6942), purchased Shamokin Banking and Trust Company, Shamokin | Apr. 18 | 125,000 |
| The Idaho First National Bank, Boise, Idaho (1668), purchased Homedale State Bank, Homedale, Idaho | Apr. 27 | 50,000 |
| The Idaho First National Bank, Boise, Idaho (1668), purchased Marsing State Bank, Marsing, Idaho | do | 50,000 |
| First Security Bank of Utah, National Association, Ogden, Utah (2597), purchased Monroe State Bank, Monroe, Utah | Apr. 30 | 25,000 |
| American Fletcher National Bank and Trust Company, Indianapolis, Ind. (13759), purchased Wanamaker State Bank, Wanamaker, Ind. | June 1 | 50,000 |
| The First-Hardin National Bank of Elizabethtown, Ky. (6028), purchased Bank of Upton, Ky. | June 14 | 30,000 |
| Citizens National Trust & Savings Bank of Riverside, Calif. (8907), purchased Bank of Apple Valley, Calif. | Aug. 16 | 150,000 |
| First National Bank of Quanah, Texas (12307), purchased First State Bank, Goodlett, Texas | Oct. 5 | 20,000 |
| Seattle-First National Bank, Seattle, Wash. (11280), purchased Lewis County State Bank, Centralia, Wash. | Nov. 2 | 50,000 |
| The Haverhill National Bank, Haverhill, Mass. (484), purchased Haverhill Morris Plan Banking Company, Haverhill | Nov. 8 | 60,000 |
| First National Bank in Belleville, Kans. (3779), purchased Agenda State Bank, Agenda, Kans. | Nov. 30 | 25,000 |
| The Howard National Bank and Trust Company of Burlington, Vt. (1698), purchased Barton Savings Bank and Trust Company, Barton, Vt. | do | 150,000 |
| The First National Bank of Maiden Rock, Wis. (11432), purchased Bank of Maiden Rock | Dec. 31 | 15,000 |
| Total (20 banks) | | 1,400,000 |

TABLE No. 9.—Consolidations of national banks, or national and State banks, during the year ended Dec. 31, 1957, under sections 1, 2, and 3 of the act of Nov. 7, 1918, as amended

| | Capital stock | Surplus | Undivided profits | Assets |
|---|------------------------|------------------------|------------------------|----------------------------|
| The Purdue State Bank, West Lafayette, Ind., with and First Merchants National Bank and Trust Company, Lafayette, Ind. (11148), which had consolidated Jan. 31, 1957, under charter of the latter bank (11148), and title "Purdue National Bank of Lafayette". The consolidated bank at date of consolidation had | \$150,000 625,000 | \$160,000 675,000 | \$148,945 242,294 | \$7,589,564 32,777,656 |
| The First National Bank of Houston, Pa. (5908), with and Western Pennsylvania National Bank, McKeesport, Pa. (2222), which had consolidated Feb. 1, 1957, under charter and title of the latter bank (2222). The consolidated bank at date of consolidation had | 800,000 75,000 | 825,000 100,000 | 364,239 123,916 | 30,574,692 2,837,818 |
| Belleville Savings Bank, Belleville, Ill., with and Belleville National Bank, Belleville, Ill. (13236), which had consolidated Mar. 1, 1957, under charter of the latter bank (13236), and title "Belleville National Savings Bank". The consolidated bank at date of consolidation had | 5,312,500 5,425,000 | 5,687,500 6,075,000 | 2,451,637 2,250,000 | 147,903,506 150,741,323 |
| The Bank of Crockett, Inc., Crockett, Va., with and Wythe County National Bank of Wytheville, Va. (12599), which had consolidated Mar. 16, 1957, under charter and title of the latter bank (12599). The consolidated bank at date of consolidation had | 300,000 250,000 | 400,000 600,000 | 208,479 153,717 | 11,911,879 12,384,353 |
| The Bank of Crockett, Inc., Crockett, Va., with and Wythe County National Bank of Wytheville, Va. (12599), which had consolidated Mar. 16, 1957, under charter and title of the latter bank (12599). The consolidated bank at date of consolidation had | 500,000 20,000 | 1,050,000 20,000 | 362,196 15,678 | 24,296,231 488,454 |
| The Lake Shore National Bank of Dunkirk, N. Y. (2916), with and Chautauqua National Bank of Jamestown, N. Y. (8453), which had consolidated Apr. 12, 1957, under charter and title of the latter bank (8453). The consolidated bank at date of consolidation had | 175,000 195,000 | 175,000 195,000 | 108,402 124,080 | 5,062,414 5,550,869 |
| The Waterbury Trust Company, Waterbury, Conn., ¹ with and The Connecticut National Bank, Bridgeport, Conn. (335), which had consolidated May 10, 1957, under charter and title of the latter bank (335). The consolidated bank at date of consolidation had | 200,000 1,150,000 | 600,000 1,850,000 | 74,310 1,026,740 | 11,619,367 48,917,069 |
| The First National Bank of Greenville, S. C. ² (1935), with and The South Carolina National Bank of Charleston, S. C. (2044), which had consolidated May 15, 1957, under charter and title of the latter bank (2044). The consolidated bank at date of consolidation had | 1,350,000 400,000 | 2,450,000 600,000 | 1,101,049 347,738 | 60,536,436 14,852,312 |
| The First National Bank of Greenville, S. C. ² (1935), with and The South Carolina National Bank of Charleston, S. C. (2044), which had consolidated May 15, 1957, under charter and title of the latter bank (2044). The consolidated bank at date of consolidation had | 4,180,000 4,780,000 | 6,240,000 6,640,000 | 1,248,865 1,596,602 | 152,226,390 167,078,703 |
| The First National Bank of Greenville, S. C. ² (1935), with and The South Carolina National Bank of Charleston, S. C. (2044), which had consolidated May 15, 1957, under charter and title of the latter bank (2044). The consolidated bank at date of consolidation had | 500,000 3,000,000 | 2,000,000 6,500,000 | 482,109 1,523,359 | 34,503,349 189,745,862 |
| The First National Bank and Trust Company of Summit, N. J. (5061), with and The National State Bank of Elizabeth, N. J. (1436), which had consolidated May 31, 1957, under charter of the latter bank (1436), and title "The National State Bank, Elizabeth, N. J." The consolidated bank at date of consolidation had | 3,650,000 300,000 | 8,350,000 500,000 | 2,005,468 137,234 | 224,249,212 13,848,141 |
| The Methuen National Bank, Methuen, Mass. ³ (12800), with and The Andover and Merrimack National Bank of Haverhill, Mass. (1129), which had consolidated June 14, 1957, under charter of the latter bank (1129), and title "Merrimack Valley National Bank, Haverhill." The consolidated bank at date of consolidation had | 1,000,000 1,875,000 | 2,000,000 2,000,000 | 377,235 439,469 | 61,196,648 74,851,489 |
| The Methuen National Bank, Methuen, Mass. ³ (12800), with and The Andover and Merrimack National Bank of Haverhill, Mass. (1129), which had consolidated June 14, 1957, under charter of the latter bank (1129), and title "Merrimack Valley National Bank, Haverhill." The consolidated bank at date of consolidation had | 175,000 700,000 | 175,000 700,000 | 103,573 331,763 | 6,951,490 21,260,873 |
| The First National Bank of Sparkill, N. Y. (10477), with and The First National Bank of Spring Valley, N. Y. (5390), which had consolidated June 21, 1957, under charter and title of the latter bank (5390). The consolidated bank at date of consolidation had | 875,000 75,000 | 875,000 175,000 | 435,337 233,807 | 28,242,598 5,176,183 |
| The First National Bank of Sparkill, N. Y. (10477), with and The First National Bank of Spring Valley, N. Y. (5390), which had consolidated June 21, 1957, under charter and title of the latter bank (5390). The consolidated bank at date of consolidation had | 350,000 500,000 | 650,000 750,000 | 103,564 337,371 | 12,571,945 17,749,051 |

See footnotes at end of table.

TABLE No. 9.—Consolidations of national banks, or national and State banks, during the year ended Dec. 31, 1957, under sections 1, 2, and 3 of the act of Nov. 7, 1918, as amended—Continued

| | Capital stock | Surplus | Undivided profits | Assets |
|---|--|--|---|--|
| The First National Bank of Waynesville, N. C. (6554), with ----- Transylvania Trust Company, Brevard, N. C., with ----- and First National Bank and Trust Company in Asheville, N. C. (13721), which had ----- consolidated June 22, 1957, under charter and title of the last-named bank (13721). The consolidated bank at date of consolidation had | \$120,000 100,000 350,000 585,000 | \$360,000 100,000 700,000 1,200,000 | \$62,788 100,267 642,155 751,211 | \$6,331,216 3,751,940 24,573,856 34,538,199 |
| The Second National Bank of Mechanicsburg, Pa. (326), with ----- and The Harrisburg National Bank, Harrisburg, Pa. (580), which had ----- consolidated June 29, 1957, under charter and title of the latter bank (580). The consolidated bank at date of consolidation had | 125,000 625,000 820,313 | 250,000 1,375,000 1,679,688 | 187,256 547,817 488,573 | 6,475,740 32,268,420 38,744,159 |
| Long Island State Bank and Trust Company, Riverhead, N. Y., with ----- and Security National Bank of Huntington, N. Y. (6587), which had ----- consolidated July 12, 1957, under charter and title of the latter bank (6587). The consolidated bank at date of consolidation had | 250,000 2,646,110 2,871,110 | 300,000 5,353,890 5,678,890 | 187,927 984,348 1,172,275 | 7,354,226 110,293,269 117,647,495 |
| Wanatab State Bank, Wanatab, Ind., with ----- and The Merchants National Bank of Michigan City, Ind. (9381), which had ----- consolidated July 13, 1957, under charter and title of the latter bank (9381). The consolidated bank at date of consolidation had | 25,000 200,000 365,000 | 10,000 200,000 210,000 | 40,569 191,595 92,165 | 1,470,967 11,264,008 12,734,975 |
| The City National Bank of Duluth, Minn. (6520), with ----- and Northern Minnesota National Bank of Duluth, Minn. (9327), which had ----- consolidated Aug. 22, 1957, under charter of the latter bank (9327), and title "Northern City National Bank of Duluth". The consolidated bank at date of consolidation had | 600,000 1,500,000 2,088,000 | 600,000 1,500,000 2,112,000 | 357,181 1,425,658 1,782,839 | 19,604,623 58,101,264 77,705,888 |
| The Minerva Savings & Bank Company, Minerva, Ohio, with ----- and First National Bank of Canton, Ohio (76), which had ----- consolidated Aug. 31, 1957, under charter and title of the latter bank (76). The consolidated bank at date of consolidation had | 100,000 2,000,000 2,220,000 | 375,000 3,000,000 3,280,000 | 119,421 1,139,881 1,234,302 | 7,323,891 57,813,437 65,137,329 |
| Bank of Belfast, N. Y., with ----- and The First National Bank of Belfast, N. Y. (9644), which had ----- consolidated Aug. 31, 1957, under charter of the latter bank, and title "Belfast National Bank". The consolidated bank at date of consolidation had | 30,000 25,000 55,000 | 35,000 25,000 95,000 | 65,728 68,119 98,847 | 962,456 852,500 1,815,046 |
| The Hutchinson State Bank, Hutchinson, Kans., with ----- and The American National Bank of Hutchinson, Kans. (10765), which had ----- consolidated Sept. 6, 1957, under charter of the latter bank (10765), and title "Hutchinson National Bank and Trust Company". The consolidated bank at date of consolidation had | 300,000 300,000 600,000 | 300,000 300,000 600,000 | 129,642 162,889 292,532 | 12,557,106 11,427,794 23,984,900 |
| Bank of Brentwood, Brentwood, Pa., with ----- and Western Pennsylvania National Bank, McKeesport, Pa. (2222), which had ----- consolidated Sept. 7, 1957, under charter and title of the latter bank (2222). The consolidated bank at date of consolidation had | 50,000 5,425,000 5,550,000 | 285,000 6,075,000 6,450,000 | 97,430 2,261,025 2,193,455 | 6,190,711 160,512,914 166,603,625 |
| The Second National Bank of Wilkes-Barre, Pa. ¹ (104), with ----- and The First National Bank of Wilkes-Barre, Pa. (30), which had ----- consolidated Sept. 13, 1957, under charter of the latter bank (30), and title "The First-Second National Bank and Trust Company of Wilkes-Barre". The consolidated bank at date of consolidation had | 1,250,000 750,000 2,000,000 | 2,250,000 1,400,000 3,650,000 | 658,794 164,776 773,571 | 34,836,574 22,941,638 57,778,212 |
| National Bank of Topeka, Kans. (12740), with ----- and The Central National Bank and Trust Company of Topeka, Kans. (3078), which had ----- consolidated Sept. 20, 1957, under charter of the latter bank (3078), and title "The First National Bank of Topeka". The consolidated bank at date of consolidation had | 1,000,000 1,000,000 2,500,000 | 1,750,000 1,250,000 2,500,000 | 856,675 501,630 1,108,305 | 45,902,769 35,117,276 81,011,128 |

See footnotes at end of table.

TABLE No. 9.—Consolidations of national banks, or national and State banks, during the year ended Dec. 31, 1957, under sections 1, 2, and 3 of the act of Nov. 7, 1918, as amended—Continued

| | Capital stock | Surplus | Undivided profits | Assets |
|--|---------------|-------------|-------------------|---------------|
| The New Haven Bank National Banking Association, New Haven, Conn. ⁶ (1243), with | \$1,325,000 | \$2,000,000 | \$768,465 | \$42,035,960 |
| and The First National Bank and Trust Company of New Haven, Conn. (2), which had | 3,000,000 | 4,250,000 | 1,435,917 | 111,070,206 |
| consolidated Sept. 27, 1957, under charter of the latter bank (2), and title "The First New Haven National Bank". The consolidated bank at date of consolidation had | 4,722,500 | 5,852,500 | 2,204,382 | 153,106,167 |
| The Warren National Bank of Peabody, Mass. (616), with | 200,000 | 300,000 | 87,430 | 7,973,136 |
| and The Merchants National Bank of Salem, Mass. (726), which had | 250,000 | 550,000 | 171,904 | 14,915,658 |
| consolidated Oct. 18, 1957, under charter of the latter bank (726), and title "Merchants-Warren National Bank of Salem". The consolidated bank at date of consolidation had | 600,000 | 700,000 | 250,331 | 22,888,794 |
| State Bank of Suffolk, Bay Shore, N. Y., ⁷ with | 1,101,880 | 1,176,370 | 208,143 | 31,144,420 |
| and The Franklin National Bank of Franklin Square, N. Y. (12997), which had | 12,812,500 | 12,812,500 | 5,662,369 | 457,364,732 |
| consolidated Oct. 25, 1957, under charter of the latter bank (12997), and title "The Franklin National Bank of Long Island". The consolidated bank at date of consolidation had | 14,077,000 | 14,077,000 | 5,619,762 | 487,681,266 |
| The First National Bank of Remsen, N. Y. (6452), with | 50,000 | 125,000 | 29,455 | 1,958,191 |
| and The Farmers National Bank and Trust Company of Rome, N. Y. (2410), which had | 350,000 | 650,000 | 133,720 | 14,696,956 |
| consolidated Oct. 31, 1957, under charter and title of the latter bank (2410). The consolidated bank at date of consolidation had | 412,500 | 775,000 | 150,725 | 16,719,837 |
| The First National Bank of Grand Gorge, N. Y. (7618), with | 100,000 | 100,000 | 54,684 | 2,296,357 |
| and The National Bank and Trust Company of Norwich, N. Y. (1354), which had | 1,000,000 | 1,000,000 | 633,029 | 28,113,672 |
| consolidated Nov. 1, 1957, under charter and title of the latter bank (1354). The consolidated bank at date of consolidation had | 1,100,000 | 1,100,000 | 694,295 | 30,416,652 |
| Citizens National Trust & Savings Bank of Riverside, Calif. ⁸ (8907), with | 4,968,000 | 5,032,000 | 3,786,300 | 214,083,388 |
| Security Trust & Savings Bank of San Diego, Calif., ⁹ with | 5,300,000 | 3,700,000 | 1,745,879 | 151,806,512 |
| and Security-First National Bank of Los Angeles, Calif. (2491), which had | 59,775,000 | 59,775,000 | 63,728,334 | 2,625,162,588 |
| consolidated Nov. 1, 1957, under charter of the latter bank (2491), and title "Security-First National Bank". Los Angeles, Calif. The consolidated bank at date of consolidation had | 73,500,000 | 73,500,000 | 60,810,513 | 2,991,052,438 |
| Merchants and Planters Bank, Norfolk, Va., ¹⁰ with | 500,000 | 1,300,000 | 339,982 | 24,164,160 |
| and National Bank of Commerce of Norfolk, Va. (9885), which had | 2,500,000 | 6,700,000 | 1,718,303 | 178,499,107 |
| consolidated Nov. 4, 1957, under charter and title of the latter bank (9885). The consolidated bank at date of consolidation had | 3,000,000 | 8,000,000 | 2,058,285 | 201,855,226 |
| State Bank of Victor, N. Y., with | 60,000 | 60,000 | 140,355 | 2,220,192 |
| and the Canandaigua National Bank and Trust Company, Canandaigua, N. Y. (14821), which had | 500,000 | 500,000 | 603,463 | 15,472,567 |
| consolidated Nov. 13, 1957, under charter and title of the latter bank (14821). The consolidated bank at date of consolidation had | 560,000 | 560,000 | 728,818 | 17,692,759 |
| The First National Bank of Emlenton, Pa. (4615), with | 150,000 | 600,000 | 242,992 | 8,881,471 |
| and Oil City National Bank, Oil City, Pa. (14274), which had | 500,000 | 1,100,000 | 514,693 | 28,332,836 |
| consolidated Nov. 16, 1957, under charter and title of the latter bank (14274). The consolidated bank at date of consolidation had | 665,000 | 1,850,000 | 592,685 | 37,204,307 |
| The Middleville National Bank, Middleville, N. Y. (11656), with | 50,000 | 50,000 | 96,540 | 2,274,298 |
| and The First National Bank of Herkimer, N. Y. (3183), which had | 400,000 | 365,000 | 74,247 | 11,965,249 |
| consolidated Nov. 22, 1957, under charter and title of the latter bank (3183). The consolidated bank at date of consolidation had | 475,000 | 475,000 | 85,788 | 14,239,548 |

See footnotes at end of table.

TABLE No. 9.—Consolidations of national banks, or national and State banks, during the year ended Dec. 31, 1957, under sections 1, 2, and 3 of the act of Nov. 7, 1918, as amended—Continued

| | Capital stock | Surplus | Undivided profits | Assets |
|---|---------------|-------------|-------------------|--------------|
| Liberty National Bank of Washington, D. C. (11633), with and The National Bank of Washington, D. C. (3425), which had..... | \$1,000,000 | \$2,000,000 | \$1,021,650 | \$41,336,738 |
| consolidated Nov. 22, 1957, under charter and title of the latter bank (3425). The consolidated bank at date of consolidation had..... | 6,150,000 | 12,000,000 | 2,209,411 | 254,913,415 |
| The Citizens and Farmers Bank of Spencerville, Ohio, with..... | 7,250,000 | 14,000,000 | 3,149,130 | 294,554,721 |
| and The National Bank of Lima, Ohio (13767), which had..... | 50,000 | 175,000 | 82,857 | 3,201,843 |
| consolidated Nov. 30, 1957, under charter of the latter bank (13767), and title "First National Bank and Trust Company of Lima." The consolidated bank at date of consolidation had..... | 750,000 | 750,000 | 855,071 | 30,326,062 |
| The Ventnor City National Bank, Ventnor City, N. J. (10248), with..... | 1,000,000 | 1,000,000 | 662,927 | 33,527,904 |
| and The Boardwalk National Bank of Atlantic City, N. J. (8800), which had..... | 200,000 | 300,000 | 255,862 | 13,550,378 |
| consolidated Dec. 3, 1957, under charter and title of the latter bank (8800). The consolidated bank at date of consolidation had..... | 1,800,000 | 2,600,000 | 799,312 | 85,728,259 |
| The National Bank of Haverstraw and Trust Com- pany, Haverstraw, N. Y. (2229), with..... | 2,000,000 | 2,900,000 | 1,055,174 | 99,117,961 |
| and Rockland National Bank, Suffern, N. Y. (5846), which had..... | 100,000 | 150,000 | 17,890 | 5,202,834 |
| consolidated Dec. 6, 1957, under charter and title of the latter bank (5846). The consolidated bank at date of consolidation had..... | 1,010,000 | 1,270,000 | 399,661 | 33,523,039 |
| Montclair Trust Company, Montclair, N. J., ¹ with and First National Bank of Montclair, N. J. (9339), which had..... | 1,170,000 | 1,420,000 | 417,551 | 38,725,872 |
| consolidated Dec. 20, 1957, under charter of the latter bank (9339), and title "Montclair National Bank and Trust Company." The consolidated bank at date of consolidation had..... | 770,000 | 1,000,000 | 1,448,481 | 49,214,334 |
| Selma Trust & Savings Bank, Selma, Ala., with..... | 656,250 | 656,250 | 1,289,958 | 30,286,928 |
| and The Selma National Bank, Selma, Ala. (7084), which had..... | 1,365,000 | 1,735,000 | 2,720,939 | 79,501,262 |
| consolidated Dec. 31, 1957, under charter and title of the latter bank (7084). The consolidated bank at date of consolidation had..... | 100,000 | 200,000 | 101,977 | 7,787,549 |
| Farmers State Bank, Woodbury, Pa., with..... | 200,000 | 500,000 | 123,176 | 7,005,356 |
| and The First National Bank of Everett, Pa. (6220), which had..... | 300,000 | 700,000 | 225,153 | 14,383,522 |
| consolidated Dec. 31, 1957, under charter and title of the latter bank (6220). The consolidated bank at date of consolidation had..... | 25,000 | 75,000 | 36,989 | 1,203,425 |
| | 125,000 | 375,000 | 97,904 | 5,799,424 |
| | 150,000 | 450,000 | 134,894 | 7,002,849 |

¹ With 1 local branch.

² With 2 local branches.

³ With 1 local branch.

⁴ With 1 branch in Malvern.

⁵ With 1 branch in Kingston.

⁶ With 2 local branches.

⁷ With 1 branch each in Amityville, Brentwood, North Lindenhurst, Riverhead, and Ocean Beach.

⁸ With 1 local branch, 2 branches in San Bernardino, and 1 each in Apple Valley, Arlington, Banning, Barstow, Blythe, Cathedral City, Colton, Corona, Fontana, Hemet, Indio, La Sierra, Loma Linda, March Air Force Base, Palm Springs, Perris, Redlands, Rialto, Twentynine Palms, West Riverside, Yucaipa, and 1680 Eighth Street, Riverside County (P. O. Riverside).

⁹ With 6 local branches and 1 each in San Ysidro, Carlsbad, Chula Vista, El Cajon, Escondido, La Jolla, Lakeside, National City, Oceanside, Imperial Beach, and Vista.

¹⁰ With 3 local branches and 1 in South Norfolk.

¹¹ With 1 local branch and 1 each in Upper Montclair and Verona.

TABLE No. 10.—Mergers of national banks, or national and State banks, during the year ended Dec. 31, 1957, under sections 4 and 5 of the act of Nov. 7, 1918, as amended

| | Capital stock | Surplus | Undivided profits | Total assets |
|---|---------------|------------|-------------------|---------------|
| The Citizens National Bank and Trust Company of Caldwell, N. J. (9612), with----- | \$250,000 | \$250,000 | \$360,098 | \$10,264,875 |
| and The National State Bank of Newark, N. J. (1452), which had----- | 5,212,500 | 14,000,000 | 2,688,370 | 294,512,900 |
| merged Jan. 11, 1957, under charter and title of the latter bank (1452). The merged bank at date of merger had----- | 5,462,500 | 15,000,000 | 2,198,468 | 304,777,774 |
| Modesto Bank & Trust Co., Modesto, Calif., ¹ with----- | 675,000 | 345,000 | 112,859 | 16,583,588 |
| and The Bank of California, National Association, San Francisco, Calif. (9655), which had----- | 11,964,000 | 19,036,000 | 4,899,967 | 518,899,609 |
| merged Feb. 1, 1957, under charter and title of the latter bank (9655). The merged bank at date of merger had----- | 12,571,500 | 19,428,500 | 5,040,100 | 534,524,178 |
| Bank of Flagstaff, Ariz., with----- | 250,000 | 135,000 | 35,116 | 6,031,462 |
| and The Valley National Bank of Phoenix, Ariz. (14324), which had----- | 6,300,000 | 15,000,000 | 4,485,875 | 437,403,546 |
| merged Feb. 11, 1957, under charter and title of the latter bank (14324). The merged bank at date of merger had----- | 6,950,000 | 17,225,000 | 4,760,991 | 443,151,161 |
| The Fair Haven National Bank, Fair Haven, N. Y. (12958), with----- | 25,000 | 40,000 | 16,773 | 925,396 |
| and Lincoln National Bank and Trust Company of Syracuse, N. Y. (13393), which had----- | 1,500,000 | 2,900,000 | 1,343,568 | 94,478,942 |
| merged Feb. 15, 1957, under charter and title of the latter bank (13393). The merged bank at date of merger had----- | 1,895,000 | 3,470,000 | 1,360,341 | 95,398,208 |
| Bay Trust Company, Bay City, Mich., with----- | 300,000 | 300,000 | 111,895 | 3,079,259 |
| and Peoples National Bank of Bay City, Mich. (14641), which had----- | 2,000,000 | 2,000,000 | 263,026 | 59,756,285 |
| merged Feb. 23, 1957, under charter of the latter bank (14641), and title "Peoples National Bank & Trust Company of Bay City". The merged bank at date of merger had----- | 2,000,000 | 2,000,000 | 194,921 | 62,317,013 |
| The Bank of Malverne, N. Y., with----- | 125,000 | 375,000 | 96,087 | 10,009,358 |
| and The Meadow Brook National Bank of Freeport, N. Y. (7703), which had----- | 7,709,290 | 7,709,290 | 2,673,292 | 289,792,234 |
| merged Feb. 28, 1957, under charter of the latter bank (7703), and title "The Meadow Brook National Bank of Nassau County," West Hempstead, N. Y. ² The merged bank at date of merger had----- | 7,990,540 | 7,766,000 | 2,949,552 | 299,819,731 |
| Bank of Laguna Beach, Calif., with----- | 150,000 | 140,000 | 42,501 | 7,763,347 |
| and Security-First National Bank of Los Angeles, Calif. (2491), which had----- | 59,000,000 | 59,000,000 | 59,584,453 | 2,555,132,055 |
| merged Mar. 29, 1957, under charter and title of the latter bank (2491). The merged bank at date of merger had----- | 59,262,500 | 59,262,500 | 59,419,171 | 2,562,922,618 |
| The First National Bank of Ashley, Pa. (8656), with----- | 250,000 | 350,000 | 179,249 | 9,121,449 |
| and Miners National Bank of Wilkes-Barre, Pa. (13852), which had----- | 2,500,000 | 4,000,000 | 1,855,231 | 70,687,951 |
| merged June 14, 1957, under charter and title of the latter bank (13852). The merged bank at date of merger had----- | 2,775,000 | 4,325,000 | 2,009,424 | 79,782,617 |
| Broadway State Bank, Los Angeles, Calif., with----- | 227,010 | 504,056 | 158,056 | 19,244,899 |
| and Security-First National Bank of Los Angeles, Calif. (2491), which had----- | 59,262,500 | 59,262,500 | 61,351,076 | 2,586,717,424 |
| merged June 28, 1957, under charter and title of the latter bank (2491). The merged bank at date of merger had----- | 59,775,000 | 59,775,000 | 61,319,357 | 2,606,036,488 |
| The Brecksville Bank, Brecksville, Ohio, ³ with----- | 200,000 | 260,000 | 61,131 | 8,482,125 |
| and Central National Bank of Cleveland, Ohio (4318), which had----- | 16,000,000 | 19,478,869 | 1,448,484 | 554,172,141 |
| merged June 28, 1957, under charter and title of the latter bank (4318). The merged bank at date of merger had----- | 16,400,000 | 19,600,000 | 1,448,484 | 562,343,024 |
| Placer County Bank, Auburn, Calif., with----- | 250,000 | 310,000 | 187,285 | 11,793,619 |
| and The Bank of California, National Association, San Francisco, Calif. (9655), which had----- | 12,571,500 | 19,248,500 | 5,320,205 | 565,258,586 |
| merged July 12, 1957, under charter and title of the latter bank (9655). The merged bank at date of merger had----- | 12,846,500 | 20,153,500 | 5,113,571 | 577,153,463 |

See footnotes at end of table.

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TABLE NO. 10.—*Mergers of national banks, or national and State banks, during the year ended Dec. 31, 1957, under sections 4 and 5 of the act of Nov. 7, 1918, as amended—Continued*

| | Capital stock | Surplus | Undivided profits | Total assets |
|--|---------------|-----------|-------------------|--------------|
| The First National Bank and Trust Company of Camden, N. Y. (2448), with | \$100,000 | \$100,000 | \$124,371 | \$3,633,028 |
| and The Oneida National Bank and Trust Company of Utica, N. Y. (1392), which had | 1,307,910 | 3,500,000 | 1,248,605 | 81,290,685 |
| merged July 31, 1957, under charter and title of the latter bank (1392). The merged bank at date of merger had | 1,397,910 | 3,750,000 | 1,228,820 | 94,923,713 |
| The First National Bank of Marathon, N. Y. (3193), with | 50,000 | 75,000 | 30,909 | 1,841,607 |
| and First National Bank of Cortland, N. Y. (2272), which had | 700,000 | 800,000 | 257,829 | 19,653,504 |
| merged Aug. 15, 1957, under charter and title of the latter bank (2272). The merged bank at date of merger had | 700,000 | 800,000 | 261,800 | 21,494,580 |
| The Bank of Arizona, Prescott, Ariz., ⁴ with | 500,000 | 500,000 | 370,238 | 25,660,889 |
| and First National Bank of Arizona, Phoenix, Ariz. (3728), which had | 8,430,000 | 7,500,000 | 2,900,008 | 239,616,456 |
| merged Sept. 13, 1957, under charter and title of the latter bank (3728). The merged bank at date of merger had | 9,200,000 | 8,000,000 | 3,000,246 | 265,277,345 |
| The Orion State Bank, Lake Orion, Mich., with | 200,000 | 118,000 | 124,217 | 4,735,094 |
| and Community National Bank of Pontiac, Mich. (13739), which had | 2,150,000 | 2,150,000 | 1,125,691 | 95,854,909 |
| merged Sept. 30, 1957, under charter and title of the latter bank (13739). The merged bank at date of merger had | 2,750,000 | 2,750,000 | 287,907 | 100,287,901 |
| American Bank & Trust Company, Lewiston, Idaho, with | 150,000 | 100,000 | 222,782 | 6,759,598 |
| and First Security Bank of Idaho, National Association, Boise, Idaho (14444), which had | 5,000,000 | 4,000,000 | 1,778,552 | 192,408,694 |
| merged Sept. 30, 1957, under charter and title of the latter bank (14444). The merged bank at date of merger had | 5,159,000 | 4,100,000 | 1,992,334 | 199,168,292 |
| The Seneca County Trust Company of Seneca Falls, N. Y., with | 100,000 | 300,000 | 115,334 | 5,283,317 |
| and Lincoln National Bank and Trust Company of Syracuse, N. Y. (13393), which had | 1,895,000 | 3,470,000 | 1,506,469 | 99,122,469 |
| merged Oct. 25, 1957, under charter and title of the latter bank (13393). The merged bank at date of merger had | 1,895,000 | 3,470,000 | 1,281,798 | 104,335,781 |
| Citizens State Bank of Bristol, Ind., with | 25,000 | 60,000 | 1,568 | 1,130,161 |
| and The First National Bank of Elkhart, Ind. (206), which had | 700,000 | 1,300,000 | 744,847 | 45,492,623 |
| merged Nov. 18, 1957, under charter and title of the latter bank (206). The merged bank at date of merger had | 725,000 | 1,360,000 | 743,279 | 46,622,784 |
| The Washington National Bank of Ellensburg, Wash. ⁵ (9079), with | 200,000 | 300,000 | 154,221 | 8,790,762 |
| and National Bank of Washington, Tacoma, Wash. (3417), which had | 5,200,063 | 4,517,188 | 2,913,402 | 164,604,833 |
| merged Dec. 13, 1957, under charter and title of the latter bank (3417). The merged bank at date of merger had | 5,525,063 | 5,624,938 | 2,134,873 | 173,222,267 |
| Bank of Waterford, N. Y., with | 75,000 | 90,000 | 271,905 | 6,692,466 |
| and The National Commercial Bank and Trust Company of Albany, N. Y. (1301), which had | 5,134,500 | 8,865,500 | 3,254,271 | 276,515,264 |
| merged Dec. 20, 1957, under charter and title of the latter bank (1301). The merged bank at date of merger had | 5,269,500 | 8,865,500 | 3,556,176 | 283,084,794 |
| Zion's Savings Bank & Trust Company, Salt Lake City, Utah, with | 1,500,000 | 1,500,000 | 2,762,741 | 36,843,455 |
| Utah Savings & Trust Company, Salt Lake City, Utah, with | 300,000 | 800,000 | 661,848 | 15,263,277 |
| and First National Bank of Salt Lake City, Utah (4341), which had | 750,000 | 1,750,000 | 3,038,557 | 70,016,854 |
| merged Dec. 30, 1957, under charter and title of the latter bank (4341). The merged bank at date of merger had | 2,550,000 | 7,450,000 | 2,990,632 | 122,123,585 |

¹ With 1 local branch and 1 in Riverbank.² Branch office designated "head" office and former head office designated a branch office.³ With 1 branch in North Royalton.⁴ With 7 branches; Clarkdale, Flagstaff, Williams, Cottonwood, Sedona, Prescott, Page,⁵ With 1 local branch.

TABLE No. 11.—Number of domestic branches of national banks authorized during the year ended Dec. 31, 1957

| Charter No. | Title and location of bank | Branches authorized under act of Feb. 25, 1927, as amended | | |
|---|--|--|------------------|-------|
| | | Local | Other than local | Total |
| ALABAMA | | | | |
| 3041 | The First National Bank of Anniston..... | 1 | | 1 |
| 3185 | The First National Bank of Birmingham..... | 1 | | 1 |
| 1595 | The First National Bank of Mobile..... | 1 | | 1 |
| 13097 | The Merchants National Bank of Mobile..... | 1 | | 1 |
| 1814 | The First National Bank of Montgomery..... | 1 | | 1 |
| ALASKA | | | | |
| 14651 | National Bank of Alaska in Anchorage..... | | 1 | 1 |
| 14747 | Alaska National Bank of Fairbanks..... | 1 | | 1 |
| ARIZONA | | | | |
| 3728 | First National Bank of Arizona, Phoenix..... | 1 | 9 | 10 |
| 14324 | The Valley National Bank of Phoenix..... | 1 | 5 | 6 |
| ARKANSAS | | | | |
| 13958 | Union National Bank of Little Rock..... | | 1 | 1 |
| CALIFORNIA | | | | |
| 14695 | City National Bank of Beverly Hills..... | | 2 | 2 |
| 5927 | Citizens National Trust & Savings Bank of Los Angeles..... | 1 | 1 | 2 |
| 2491 | Security-First National Bank, ¹ Los Angeles..... | 2 | 28 | 30 |
| 7058 | The First National Bank of Monterey..... | | 1 | 1 |
| 6268 | The First National Bank of Ontario..... | | 1 | 1 |
| 8907 | Citizens National Trust & Savings Bank of Riverside..... | | 4 | 4 |
| 3050 | The First National Trust and Savings Bank of San Diego..... | 1 | 2 | 3 |
| 13044 | Bank of America National Trust and Savings Association, San Francisco..... | 1 | 14 | 15 |
| 9655 | The Bank of California, National Association, San Francisco..... | | 7 | 7 |
| 1741 | Crocker-Anglo National Bank, San Francisco..... | | 9 | 9 |
| 2158 | The First National Bank of San Jose..... | 1 | | 1 |
| 12640 | First National Bank of San Rafael..... | | 1 | 1 |
| CONNECTICUT | | | | |
| 335 | The Connecticut National Bank, Bridgeport..... | | 3 | 3 |
| 1132 | City National Bank & Trust Company of Danbury..... | 1 | | 1 |
| 1338 | Hartford National Bank and Trust Company, Hartford..... | | 1 | 1 |
| 720 | The Home National Bank and Trust Company of Meriden..... | 1 | | 1 |
| 1184 | The New Britain National Bank, New Britain..... | 1 | | 1 |
| 2 | The First New Haven National Bank, New Haven..... | 1 | | 1 |
| 227 | The Second National Bank of New Haven..... | | 1 | 1 |
| 5309 | The First National Bank and Trust Company of Ridgefield..... | | 1 | 1 |
| DISTRICT OF COLUMBIA² | | | | |
| 4247 | The Lincoln National Bank of Washington..... | 1 | | 1 |
| 3425 | The National Bank of Washington..... | 1 | | 1 |
| GEORGIA | | | | |
| 1559 | The First National Bank of Atlanta..... | 1 | | 1 |
| 10270 | The First National Bank & Trust Company in Macon..... | 1 | | 1 |
| HAWAII | | | | |
| 5550 | Bishop National Bank of Hawaii, Honolulu..... | | 1 | 1 |
| IDAHO | | | | |
| 14444 | First Security Bank of Idaho, National Association, Boise..... | | 1 | 1 |
| 1668 | The Idaho First National Bank, Boise..... | | 3 | 3 |

See footnotes at end of table.

TABLE No. 11.—Number of domestic branches of national banks authorized during the year ended Dec. 31, 1957—Continued

| Charter No. | Title and location of bank | Branches authorized under act of Feb. 25, 1927, as amended | | |
|----------------------|--|--|------------------|-------|
| | | Local | Other than local | Total |
| INDIANA | | | | |
| 206 | The First National Bank of Elkhart..... | | 2 | 2 |
| 12132 | The National City Bank of Evansville..... | | 1 | 1 |
| 13818 | Fort Wayne National Bank, Fort Wayne..... | 1 | | 1 |
| 13759 | American Fletcher National Bank and Trust Company, Indianapolis..... | | 2 | 2 |
| 984 | The Indiana National Bank of Indianapolis..... | 2 | 1 | 3 |
| 869 | Merchants National Bank & Trust Company of Indianapolis..... | 1 | 1 | 2 |
| 14175 | La Fayette National Bank, Lafayette..... | 1 | 1 | 2 |
| 11148 | Purdue National Bank of Lafayette..... | | 1 | 1 |
| 9381 | The Merchants National Bank of Michigan City..... | 1 | 1 | 2 |
| 14047 | The Union National Bank of New Albany..... | 1 | | 1 |
| KANSAS | | | | |
| 10765 | Hutchinson National Bank and Trust Company, Hutchinson..... | 1 | | 1 |
| 4742 | The Farmers National Bank of Salina..... | 1 | | 1 |
| KENTUCKY | | | | |
| 6028 | The First-Hardin National Bank of Elizabethtown..... | | 1 | 1 |
| 4090 | The State National Bank of Frankfort..... | 1 | | 1 |
| 906 | First National Bank and Trust Company of Lexington..... | | 1 | 1 |
| 109 | The First National Bank of Louisville..... | | 1 | 1 |
| 14320 | Liberty National Bank and Trust Company of Louisville..... | | 1 | 1 |
| LOUISIANA | | | | |
| 5807 | The First National Bank of Abbeville..... | 1 | | 1 |
| 14687 | The National Bank of Bossier City..... | 1 | | 1 |
| 14503 | Citizens National Bank & Trust Company of Houma..... | 1 | | 1 |
| 14621 | Gulf National Bank at Lake Charles..... | | 1 | 1 |
| 3671 | The New Iberia National Bank, New Iberia..... | 1 | | 1 |
| 4524 | The Peoples National Bank of New Iberia..... | 1 | | 1 |
| 13688 | The Hibernia National Bank in New Orleans..... | 1 | | 1 |
| 13648 | Commercial National Bank in Shreveport..... | 1 | | 1 |
| MAINE | | | | |
| 1089 | The First National Bank of Biddeford..... | | 1 | 1 |
| 1254 | The Ocean National Bank of Kennebunk..... | | 1 | 1 |
| 941 | The Canal National Bank of Portland..... | 1 | 1 | 2 |
| 13768 | Northern National Bank of Presque Isle..... | 1 | | 1 |
| MARYLAND | | | | |
| 1413 | The First National Bank of Baltimore..... | 2 | | 2 |
| 13680 | The First National Bank of Bel Air..... | 1 | | 1 |
| 1519 | The Second National Bank of Cumberland..... | | 1 | 1 |
| 1267 | Farmers and Mechanics-Citizens National Bank of Frederick..... | 1 | 2 | 3 |
| 12590 | The Nicodemus National Bank of Hagerstown..... | | 1 | 1 |
| 6606 | The First National Bank of St. Mary's at Leonardtown..... | | 1 | 1 |
| MASSACHUSETTS | | | | |
| 614 | Middlesex County National Bank, Everett..... | | 1 | 1 |
| 484 | The Haverhill National Bank, Haverhill..... | 2 | | 2 |
| 1129 | Merrimack Valley National Bank, Haverhill..... | | 1 | 1 |
| 1939 | Holyoke National Bank, Holyoke..... | 1 | | 1 |
| 4774 | The First National Bank of Ipswich..... | | 1 | 1 |
| 1082 | The Agricultural National Bank of Pittsfield..... | 1 | | 1 |
| 726 | Merchants-Warren National Bank of Salem..... | | 1 | 1 |
| 14816 | Security National Bank of Springfield..... | 1 | | 1 |
| 308 | The Third National Bank and Trust Company of Springfield..... | 1 | 1 | 2 |
| 13411 | First National Bank of Webster..... | | 1 | 1 |
| MICHIGAN | | | | |
| 14641 | Peoples National Bank & Trust Company of Bay City..... | 1 | | 1 |
| 13671 | National Bank of Detroit..... | 2 | 3 | 5 |
| 4398 | Hackley Union National Bank and Trust Company of Muskegon..... | 1 | | 1 |
| 13789 | Community National Bank of Pontiac..... | | 2 | 2 |

See footnotes at end of table.

TABLE NO. 11.—Number of domestic branches of national banks authorized during the year ended Dec. 31, 1957—Continued

| Charter No. | Title and location of bank | Branches authorized under act of Feb. 25, 1927, as amended | | |
|----------------|---|--|------------------|-------|
| | | Local | Other than local | Total |
| MISSISSIPPI | | | | |
| 3656 | The First National Bank of Aberdeen..... | | 1 | 1 |
| 5176 | First National Bank of Hattiesburg..... | 1 | | 1 |
| 6681 | The First National Bank of Laurel..... | 1 | | 1 |
| 7266 | The Citizens National Bank of Meridian..... | 1 | | 1 |
| 13722 | Britton & Koontz National Bank in Natchez..... | 1 | | 1 |
| NEVADA | | | | |
| 7038 | First National Bank of Nevada, Reno, Nevada..... | 2 | | 2 |
| 14406 | The Security National Bank of Reno..... | | 1 | 1 |
| NEW JERSEY | | | | |
| 8800 | The Boardwalk National Bank of Atlantic City..... | | 1 | 1 |
| 1436 | The National State Bank, Elizabeth, N. J..... | | 2 | 2 |
| 12646 | The First National Bank of Hamilton Square..... | 1 | | 1 |
| 12022 | Peoples National Bank of Laurel Springs..... | 1 | | 1 |
| 1270 | The Millville National Bank, Millville..... | 1 | | 1 |
| 9339 | Montclair National Bank and Trust Company, Montclair..... | 3 | 1 | 4 |
| 6692 | The Citizens National Bank of Netcong..... | 1 | 1 | 2 |
| 1452 | The National State Bank of Newark..... | | 1 | 1 |
| 587 | The National Bank of New Jersey, New Brunswick..... | 1 | | 1 |
| 3697 | The Peoples National Bank of New Brunswick..... | 1 | | 1 |
| 5981 | The First National Bank and Trust Company of Paulsboro..... | | 1 | 1 |
| 9367 | The First National Bank and Trust Company of Ramsey..... | | 1 | 1 |
| 13369 | The First National Bank of Sayreville..... | 1 | | 1 |
| 3878 | The First National Bank of South Amboy..... | | 1 | 1 |
| 288 | The First National Bank of South River..... | 1 | | 1 |
| 13173 | The First National Bank of Whippany..... | | 1 | 1 |
| NEW MEXICO | | | | |
| 6183 | The First National Bank of Farmington..... | | 1 | 1 |
| NEW YORK | | | | |
| 1301 | The National Commercial Bank and Trust Company of Albany..... | | 3 | 3 |
| 3817 | The Canandaigua National Bank and Trust Company, Canandaigua..... | 1 | | 1 |
| 2272 | First National Bank of Cortland..... | 1 | | 1 |
| 12997 | The Franklin National Bank of Long Island, ³ Franklin Square..... | | 8 | 8 |
| 12450 | The National Bank of Geneva..... | 1 | | 1 |
| 3183 | The First National Bank of Herkimer..... | | 1 | 1 |
| 6587 | Security National Bank of Huntington..... | | 1 | 1 |
| 8453 | Chautauqua National Bank of Jamestown..... | | 1 | 1 |
| 10855 | The Kerhonkson National Bank, Kerhonkson..... | | 1 | 1 |
| 1120 | The Rondout National Bank of Kingston..... | | 1 | 1 |
| 955 | The State of New York National Bank, Kingston..... | | 1 | 1 |
| 13955 | First Westchester National Bank of New Rochelle..... | 1 | | 2 |
| 1461 | The First National City Bank of New York..... | 3 | | 3 |
| 1354 | The National Bank and Trust Company of Norwich..... | | 1 | 1 |
| 8920 | The Citizens National Bank and Trust Company of Oneonta..... | | 1 | 1 |
| 2410 | The Farmers National Bank and Trust Company of Rome..... | | 1 | 1 |
| 12963 | The Fort Neck National Bank of Seaford..... | | 2 | 2 |
| 5390 | The First National Bank of Spring Valley..... | | 2 | 2 |
| 5846 | Rockland National Bank, Suffern..... | | 1 | 1 |
| 13303 | Lincoln National Bank and Trust Company of Syracuse..... | 1 | | 3 |
| 721 | The Manufacturers National Bank of Troy..... | | 1 | 1 |
| 1392 | The Oneida National Bank and Trust Company of Utica..... | | 1 | 1 |
| 11881 | Valley Stream National Bank and Trust Company, Valley Stream..... | 1 | 1 | 2 |
| 7703 | The Meadow Brook National Bank of Nassau County, ⁴ West Hempstead..... | 1 | 4 | 5 |
| 10525 | National Bank of Westchester, White Plains..... | | 1 | 1 |
| 11059 | The First National Bank of Woodridge..... | 1 | | 1 |
| NORTH CAROLINA | | | | |
| 13721 | First National Bank and Trust Company in Asheville..... | | 2 | 2 |
| 9164 | The Union National Bank of Charlotte..... | 2 | | 2 |
| 8844 | The National Bank of Alamance of Graham..... | 1 | | 1 |
| 13985 | The Guilford National Bank of Greensboro..... | 1 | | 1 |
| 4597 | First National Bank of Catawba County, Hickory..... | | 1 | 1 |

See footnotes at end of table.

TABLE No. 11.—Number of domestic branches of national banks authorized during the year ended Dec. 31, 1957—Continued

| Charter No. | Title and location of bank | Branches authorized under act of Feb. 25, 1927, as amended | | |
|---------------------------------|---|--|------------------|-------|
| | | Local | Other than local | Total |
| NORTH CAROLINA—continued | | | | |
| 10610 | The National Bank of Lumberton..... | 1 | | 1 |
| 9531 | The First National Bank of Mooresville..... | 1 | | 1 |
| 14780 | First National Bank of Raleigh..... | 1 | | 1 |
| 10608 | The Planters National Bank & Trust Company of Rocky Mount..... | 1 | | 1 |
| 13626 | National Bank of Wilson..... | 2 | | 2 |
| OHIO | | | | |
| 14579 | First National Bank of Akron..... | | 1 | 1 |
| 3721 | Alliance First National Bank, Alliance..... | 1 | | 1 |
| 183 | The First National Bank of Ashland..... | 1 | | 1 |
| 6566 | First National Bank of Cambridge..... | 1 | | 1 |
| 76 | First National Bank of Canton..... | | 2 | 2 |
| 4318 | Central National Bank of Cleveland..... | | 5 | 5 |
| 786 | The National City Bank of Cleveland..... | 1 | 1 | 2 |
| 14761 | Society National Bank of Cleveland..... | | 1 | 1 |
| 5065 | The Ohio National Bank of Columbus..... | | 1 | 1 |
| 1788 | The Merchants National Bank and Trust Company of Dayton..... | 1 | | 1 |
| 2604 | The Winters National Bank and Trust Company of Dayton..... | | 1 | 1 |
| 4293 | The National Bank of Dover..... | 1 | | 1 |
| 98 | The First National Bank of Ironton..... | 1 | | 1 |
| 13767 | First National Bank and Trust Company of Lima..... | | 1 | 1 |
| 2577 | First National Bank of Mansfield..... | | 1 | 1 |
| 13687 | The First National Bank in Massillon..... | 1 | | 1 |
| 4842 | The Old Phoenix National Bank of Medina..... | | 1 | 1 |
| 858 | The First National Bank of Newark..... | 1 | | 1 |
| 14686 | The Lake County National Bank of Painesville..... | | 1 | 1 |
| 43 | The First National Bank of Salem..... | 1 | | 1 |
| 2160 | The First National Bank and Trust Company in Steubenville..... | | 1 | 1 |
| 2479 | The Second National Bank of Warren..... | 1 | | 2 |
| 2575 | The Citizens National Bank of Xenia..... | | 1 | 1 |
| 2350 | The Mahoning National Bank of Youngstown..... | | 1 | 1 |
| 13586 | The Union National Bank of Youngstown..... | | 1 | 1 |
| 5760 | The Citizens National Bank in Zanesville..... | 1 | | 1 |
| OKLAHOMA | | | | |
| 5252 | The First National Bank of Miami..... | 1 | | 1 |
| OREGON | | | | |
| 1553 | The First National Bank of Portland..... | | 2 | 2 |
| 4514 | The United States National Bank of Portland..... | | 1 | 1 |
| PENNSYLVANIA | | | | |
| 373 | The First National Bank of Allentown..... | 1 | | 1 |
| 14037 | Ambler National Bank, Ambler..... | | 1 | 1 |
| 14251 | The Bridgeville National Bank, Bridgeville..... | | 1 | 1 |
| 593 | The National Bank of Chambersburg..... | 1 | | 1 |
| 355 | The Delaware County National Bank, Chester..... | 1 | 1 | 2 |
| 13998 | The County National Bank at Clearfield..... | | 1 | 1 |
| 3990 | The National Bank of Coatesville..... | | 1 | 1 |
| 573 | The Doylestown National Bank and Trust Company, Doylestown..... | | 1 | 1 |
| 12 | The First National Bank of Erie..... | | 1 | 1 |
| 6220 | The First National Bank of Everett..... | | 1 | 1 |
| 580 | The Harrisburg National Bank, Harrisburg..... | | 1 | 1 |
| 4204 | The Hazleton National Bank, Hazleton..... | 1 | | 1 |
| 4965 | Union National Bank and Trust Company of Huntingdon..... | 1 | | 1 |
| 13781 | United States National Bank in Johnstown..... | | 1 | 1 |
| 683 | The Lancaster County National Bank, Lancaster..... | | 1 | 1 |
| 3063 | The Peoples National Bank and Trust Company of Langhorne..... | | 1 | 1 |
| 11244 | The First National Bank of Mapleton..... | | 1 | 1 |
| 2222 | Western Pennsylvania National Bank, McKeesport..... | | 3 | 3 |
| 4938 | First National Bank of Meadville..... | | 1 | 1 |
| 14274 | Oil City National Bank, Oil City..... | | 1 | 1 |
| 539 | The Philadelphia National Bank, Philadelphia..... | | 1 | 1 |
| 6301 | Mellon National Bank and Trust Company, Pittsburgh..... | 1 | 2 | 3 |
| 6942 | National-Dime Bank of Shamokin..... | 1 | | 1 |
| 13940 | First National Bank in Tarentum..... | | 1 | 1 |

See footnotes at end of table.

TABLE No. 11.—Number of domestic branches of national banks authorized during the year ended Dec. 31, 1957—Continued

| Charter No. | Title and location of bank | Branches authorized under act of Feb. 25, 1927, as amended | | |
|------------------------|--|--|------------------|-------|
| | | Local | Other than local | Total |
| PENNSYLVANIA—continued | | | | |
| 5034 | Gallatin National Bank, Untontown..... | | 1 | 1 |
| 13196 | Upper Darby National Bank, Upper Darby..... | 1 | 1 | 2 |
| 30 | The First-Second National Bank and Trust Company of Wilkes-Barre..... | 1 | 1 | 2 |
| 13852 | Miners National Bank of Wilkes-Barre..... | | 1 | 1 |
| RHODE ISLAND | | | | |
| 1302 | Industrial National Bank of Providence..... | | 4 | 4 |
| SOUTH CAROLINA | | | | |
| 14425 | The Citizens and Southern National Bank of South Carolina, Charleston..... | | 2 | 2 |
| 2044 | The South Carolina National Bank of Charleston..... | | 4 | 4 |
| 13720 | The First National Bank of South Carolina of Columbia..... | 1 | | 1 |
| 14784 | Carolina National Bank of Easley..... | | 1 | 1 |
| 14698 | First National Bank of Myrtle Beach..... | | 1 | 1 |
| TENNESSEE | | | | |
| 14611 | American National Bank and Trust Company of Chattanooga..... | 1 | | 1 |
| 1603 | The First National Bank of Clarksville..... | 1 | | 1 |
| 10842 | The First National Bank of Kingsport..... | | 1 | 1 |
| 2049 | Park National Bank of Knoxville..... | 1 | | 1 |
| 6093 | The First National Bank of Lawrenceburg..... | 1 | | 1 |
| 14279 | The Blount National Bank of Maryville..... | | 1 | 1 |
| 336 | The First National Bank of Memphis..... | 2 | | 2 |
| 13349 | Union Planters National Bank of Memphis..... | 1 | | 1 |
| 13103 | Third National Bank in Nashville..... | | 1 | 1 |
| 3614 | The First National Bank of Sparta..... | 1 | | 1 |
| UTAH | | | | |
| 2597 | First Security Bank of Utah, National Association, Ogden..... | | 4 | 4 |
| 4341 | Zions First National Bank, Salt Lake City..... | 2 | | 2 |
| VERMONT | | | | |
| 1698 | The Howard National Bank and Trust Company of Burlington..... | | 1 | 1 |
| VIRGINIA | | | | |
| 10618 | National Bank and Trust Company of Charlottesville..... | 1 | | 1 |
| 1985 | The First National Bank of Danville..... | 1 | | 1 |
| 6389 | The National Bank of Fairfax..... | 1 | | 1 |
| 6778 | The Merchants' National Bank of Hampton..... | 1 | | 1 |
| 5261 | The Rockingham National Bank of Harrisonburg..... | 1 | | 1 |
| 9885 | National Bank of Commerce of Norfolk..... | 6 | | 6 |
| 2737 | The First National Exchange Bank of Roanoke..... | 1 | | 1 |
| 11817 | The Colonial-American National Bank of Roanoke..... | 1 | | 1 |
| 12599 | Wythe County National Bank of Wytheville..... | | 1 | 1 |
| WASHINGTON | | | | |
| 4375 | The National Bank of Commerce of Seattle..... | | 3 | 3 |
| 14394 | Peoples National Bank of Washington in Seattle..... | | 2 | 2 |
| 11280 | Seattle-First National Bank, Seattle..... | | 2 | 2 |
| 3417 | National Bank of Washington, Tacoma, Washington, Tacoma..... | | 3 | 3 |
| 12292 | The Puget Sound National Bank of Tacoma..... | 1 | | 1 |
| WISCONSIN | | | | |
| 7347 | The Batavia National Bank of La Crosse..... | 1 | | 1 |
| | Total (237 banks)..... | 134 | 270 | 404 |

¹ Formerly "Security-First National Bank of Los Angeles".

² One branch also authorized for 1 nonnational bank in the District of Columbia.

³ Formerly "The Franklin National Bank of Franklin Square".

⁴ Formerly "The Meadow Brook National Bank of Freeport", Freeport, N. Y.

TABLE No. 12.—Number of branches of national banks closed during the year ended Dec. 31, 1957

| Char- ter No. | Title and location of bank | Branches closed | | |
|---------------------|--|-----------------|------------------------|-------|
| | | Local | Other than local | Total |
| ARIZONA | | | | |
| 14324 | The Valley National Bank of Phoenix..... | | 1 | 1 |
| CALIFORNIA | | | | |
| 13044 | Bank of America National Trust and Savings Association, San Fran- cisco..... | | 1 | 1 |
| 13200 | The Commercial National Bank of Santa Ana..... | 2 | | 2 |
| CONNECTICUT | | | | |
| 13042 | First National Bank in Greenwich..... | 2 | | 2 |
| 1338 | Hartford National Bank and Trust Company, Hartford..... | | 1 | 1 |
| 942 | The National Bank of Norwalk..... | 1 | | 1 |
| IDAHO | | | | |
| 4690 | The First National Bank of Caldwell..... | | 1 | 1 |
| MICHIGAN | | | | |
| 13738 | Manufacturers National Bank of Detroit..... | 1 | | 1 |
| NEW JERSEY | | | | |
| 329 | First National Bank and Trust Company of Paterson..... | 1 | | 1 |
| NEW YORK | | | | |
| 6198 | Staten Island National Bank & Trust Company of New York..... | 5 | | 5 |
| 7703 | The Meadow Brook National Bank of Nassau County, ¹ West Hemp- stead..... | | 3 | 3 |
| NORTH CAROLINA | | | | |
| 2135 | The Commercial National Bank of Charlotte..... | 3 | | 3 |
| OHIO | | | | |
| 2160 | The First National Bank and Trust Company in Steubenville..... | 1 | | 1 |
| OREGON | | | | |
| 4514 | The United States National Bank of Portland..... | | 1 | 1 |
| PENNSYLVANIA | | | | |
| 14037 | Ambler National Bank, Ambler..... | | 2 | 2 |
| 13026 | The Penn Valley National Bank of Hatfield..... | | 1 | 1 |
| 14139 | The National Bank of Narberth..... | | 2 | 2 |
| 6301 | Mellon National Bank and Trust Company, Pittsburgh..... | | 1 | 1 |
| 6465 | The Merchants National Bank of Quakertown..... | | 1 | 1 |
| SOUTH CAROLINA | | | | |
| 13720 | The First National Bank of South Carolina of Columbia..... | | 1 | 1 |
| VERMONT | | | | |
| 13894 | The Windham National Bank of Bellows Falls..... | | 1 | 1 |
| | Total (21 banks)..... | 16 | ² 17 | 33 |

¹ Formerly "The Meadow Brook National Bank of Freeport", Freeport, N. Y.² Includes 2 seasonal agencies.

TABLE NO. 13.—Principal items of assets and liabilities of national banks, by size of banks, according to deposits, Dec. 31, 1956 and 1957

[In thousands of dollars]

| | Number of banks | Loans and securities | | | | Cash balances with other banks including reserve 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 |
| 1956 | | | | | | | | | | | | | |
| Banks with deposits of— | | | | | | | | | | | | | |
| Less than \$500,000..... | 25 | 8,310 | 4,182 | 3,250 | 878 | 3,837 | 63 | 12,220 | 860 | 1,042 | 10,264 | 8,795 | 1,469 |
| \$500,000 to \$750,000..... | 51 | 27,932 | 13,538 | 12,261 | 2,133 | 9,551 | 188 | 37,686 | 1,507 | 3,209 | 32,857 | 27,662 | 5,195 |
| \$750,000 to \$1,000,000..... | 104 | 77,336 | 37,928 | 32,723 | 6,685 | 25,268 | 943 | 103,654 | 4,271 | 8,138 | 91,003 | 68,173 | 22,830 |
| \$1,000,000 to \$2,000,000..... | 623 | 808,803 | 356,334 | 377,409 | 75,060 | 238,676 | 8,486 | 1,056,650 | 31,332 | 77,896 | 944,753 | 681,799 | 262,954 |
| \$2,000,000 to \$5,000,000..... | 1,585 | 4,540,289 | 1,985,287 | 2,012,199 | 542,803 | 1,229,445 | 54,434 | 5,829,710 | 138,821 | 375,563 | 5,295,204 | 3,614,749 | 1,680,455 |
| \$5,000,000 to \$10,000,000..... | 1,022 | 6,119,157 | 2,723,394 | 2,624,221 | 771,542 | 1,617,491 | 83,949 | 7,829,979 | 165,301 | 442,944 | 7,181,445 | 4,809,782 | 2,371,663 |
| \$10,000,000 to \$25,000,000..... | 719 | 9,277,100 | 4,209,715 | 3,945,546 | 1,121,839 | 2,473,492 | 143,402 | 11,917,026 | 252,490 | 591,696 | 10,984,010 | 7,362,069 | 3,621,950 |
| \$25,000,000 to \$50,000,000..... | 257 | 7,318,099 | 3,418,049 | 3,105,956 | 794,094 | 2,028,978 | 121,451 | 9,493,938 | 197,738 | 419,061 | 8,793,610 | 6,126,507 | 2,667,103 |
| \$50,000,000 to \$100,000,000..... | 125 | 7,038,477 | 3,537,831 | 2,773,145 | 727,501 | 2,212,964 | 105,416 | 9,386,662 | 198,698 | 402,142 | 8,686,556 | 6,463,094 | 2,223,462 |
| \$100,000,000 to \$500,000,000..... | 126 | 21,854,937 | 12,258,257 | 7,675,429 | 1,921,251 | 7,799,208 | 334,014 | 30,132,742 | 636,618 | 1,548,959 | 27,772,261 | 22,200,737 | 5,571,524 |
| \$500,000,000 or more..... | 22 | 31,681,284 | 19,703,817 | 9,117,946 | 2,859,321 | 9,443,587 | 353,914 | 41,901,715 | 1,010,472 | 2,163,374 | 37,702,851 | 27,664,191 | 10,038,660 |
| Total..... | 4,659 | 88,751,724 | 48,248,332 | 31,680,085 | 8,823,307 | 27,082,497 | 1,206,260 | 117,701,982 | 2,638,108 | 5,834,024 | 107,494,823 | 79,027,558 | 28,467,265 |
| 1957 | | | | | | | | | | | | | |
| Banks with deposits of— | | | | | | | | | | | | | |
| Less than \$500,000..... | 22 | 7,027 | 3,591 | 2,904 | 532 | 3,455 | 59 | 10,542 | 610 | 871 | 9,052 | 7,633 | 1,419 |
| \$500,000 to \$750,000..... | 47 | 25,429 | 12,429 | 10,845 | 2,155 | 8,802 | 171 | 34,431 | 1,322 | 2,967 | 30,055 | 25,113 | 4,942 |
| \$750,000 to \$1,000,000..... | 92 | 70,386 | 32,800 | 30,298 | 7,288 | 21,987 | 947 | 93,369 | 3,610 | 7,896 | 81,528 | 60,925 | 20,603 |
| \$1,000,000 to \$2,000,000..... | 606 | 804,876 | 357,557 | 362,705 | 84,614 | 226,374 | 9,048 | 1,041,110 | 31,316 | 78,935 | 926,623 | 644,292 | 282,331 |
| \$2,000,000 to \$5,000,000..... | 1,566 | 4,523,106 | 2,021,539 | 1,904,044 | 597,523 | 1,183,300 | 59,249 | 5,771,915 | 139,899 | 379,284 | 5,226,659 | 3,453,057 | 1,776,602 |
| \$5,000,000 to \$10,000,000..... | 1,043 | 6,336,908 | 2,890,865 | 2,574,890 | 871,213 | 1,610,475 | 92,517 | 8,049,341 | 171,718 | 470,449 | 7,361,201 | 4,724,637 | 2,636,564 |
| \$10,000,000 to \$25,000,000..... | 723 | 9,508,898 | 4,443,637 | 3,893,056 | 1,232,115 | 2,418,516 | 162,649 | 12,118,166 | 263,624 | 619,066 | 11,128,055 | 7,192,497 | 3,935,558 |
| \$25,000,000 to \$50,000,000..... | 259 | 7,575,676 | 3,600,621 | 3,082,457 | 892,598 | 2,939,949 | 132,253 | 9,679,072 | 268,658 | 441,725 | 8,932,517 | 5,965,278 | 2,967,239 |
| \$50,000,000 to \$100,000,000..... | 131 | 7,639,789 | 3,927,966 | 2,857,726 | 848,091 | 2,217,152 | 120,651 | 10,008,090 | 225,938 | 456,294 | 9,206,507 | 6,651,787 | 2,554,720 |
| \$100,000,000 to \$500,000,000..... | 125 | 22,082,023 | 12,622,529 | 7,402,229 | 2,057,265 | 7,631,036 | 368,021 | 30,236,888 | 662,220 | 1,429,248 | 27,708,777 | 21,546,723 | 6,162,054 |
| \$500,000,000 or more..... | 23 | 32,915,964 | 20,588,743 | 9,276,982 | 3,050,239 | 9,604,028 | 394,216 | 43,479,776 | 1,097,352 | 2,400,269 | 38,822,337 | 27,608,823 | 11,213,514 |
| Total..... | 4,627 | 91,483,986 | 50,502,277 | 31,338,076 | 9,643,633 | 26,865,134 | 1,339,781 | 120,522,640 | 2,806,213 | 6,287,004 | 109,436,311 | 77,880,965 | 31,555,346 |

TABLE NO. 14.—Time deposits of national banks, June 6, 1957

[In thousands of dollars]

| Location | Deposits of individuals, partnerships, and corporations | | | | | | | U. S. Government | Postal savings | States and political subdivisions | Banks in United States | Banks in foreign countries | Total | Number of accounts | |
|-------------------------------|---|--|--|---|-------------------------|---------------------|-----------|------------------|----------------|-----------------------------------|------------------------|----------------------------|-----------|--------------------|--|
| | Savings ¹ | Deposits accumulated for payment of personal loans | Christmas savings and similar accounts | Open accounts of banks' own trust departments | Certificates of deposit | Other open accounts | Total | | | | | | | Savings accounts | Christmas savings and similar accounts |
| Maine..... | 95,735 | 121 | 1,412 | 2,100 | 1,453 | 219 | 101,040 | 872 | 7 | 349 | | | 102,268 | 145,968 | 31,087 |
| New Hampshire..... | 43,923 | 51 | 1,200 | 2 | 1,588 | 10 | 46,774 | 715 | 15 | 113 | | | 47,617 | 77,437 | 21,613 |
| Vermont..... | 77,149 | 183 | 783 | 32 | 2,046 | 96 | 80,289 | 36 | 3 | 408 | | | 80,736 | 101,148 | 15,495 |
| Massachusetts..... | 367,152 | 3,309 | 10,545 | 30,957 | 10,875 | 24,347 | 447,185 | 6,863 | 1,402 | 6,882 | 6,178 | 7,600 | 476,110 | 593,177 | 205,755 |
| Rhode Island..... | 197,565 | | 3,043 | 3,000 | 265 | 330 | 204,203 | 405 | 24 | 433 | | | 205,065 | 213,880 | 50,721 |
| Connecticut..... | 220,603 | 635 | 5,666 | 712 | 1,007 | 2,272 | 230,895 | 1,868 | 5 | 391 | 10 | | 233,169 | 315,658 | 85,902 |
| Total New England States..... | 1,002,127 | 4,299 | 22,649 | 36,803 | 17,234 | 27,274 | 1,110,386 | 10,759 | 1,456 | 8,576 | 6,188 | 7,600 | 1,144,965 | 1,447,268 | 410,573 |
| New York..... | 1,891,757 | 25,183 | 37,461 | 25,736 | 41,674 | 243,400 | 2,265,211 | 18,022 | | 79,445 | 2,690 | 241,022 | 2,606,390 | 1,954,443 | 601,433 |
| New Jersey..... | 1,311,182 | 1,682 | 33,647 | 3,079 | 11,911 | 7,978 | 1,369,479 | 5,461 | | 15,688 | 4 | | 1,390,632 | 1,361,893 | 473,232 |
| Pennsylvania..... | 2,129,439 | 5,239 | 48,770 | 55,985 | 135,733 | 41,502 | 2,416,668 | 4,051 | 682 | 61,981 | 796 | 750 | 2,484,928 | 1,925,889 | 808,245 |
| Delaware..... | 11,846 | | 242 | 2 | 50 | 7 | 12,147 | | | 74 | | | 12,221 | 8,177 | 3,838 |
| Maryland..... | 200,570 | 2,279 | 3,085 | 3,013 | 2,151 | 1,161 | 212,259 | 6,164 | | 6,519 | | | 224,942 | 204,123 | 56,760 |
| District of Columbia..... | 140,265 | 7,669 | 1,385 | 900 | 20,399 | 3,274 | 173,882 | 8,944 | 925 | | | | 183,751 | 119,008 | 22,903 |
| Total Eastern States..... | 5,685,049 | 42,052 | 124,590 | 88,715 | 211,918 | 297,322 | 6,449,646 | 42,642 | 1,607 | 163,707 | 3,490 | 241,772 | 6,902,864 | 5,573,533 | 1,966,411 |
| Virginia..... | 452,555 | 776 | 8,495 | 3,258 | 13,926 | 15,324 | 494,334 | 15,377 | 110 | 36,890 | 1,488 | | 548,199 | 460,999 | 155,267 |
| West Virginia..... | 166,590 | 12 | 2,403 | 1,006 | 5,590 | 1,242 | 176,843 | 334 | 171 | 1,230 | | | 178,615 | 206,727 | 48,773 |
| North Carolina..... | 91,234 | 1,885 | 2,554 | | 8,975 | 7,436 | 112,084 | 2,746 | | 8,389 | 205 | | 123,424 | 130,328 | 46,240 |
| South Carolina..... | 73,442 | 2 | 3,318 | | 2,620 | 644 | 80,026 | 4,430 | 7 | 4,696 | 300 | | 89,459 | 97,454 | 67,509 |
| Georgia..... | 188,946 | 74 | 2,686 | 4,843 | 24,525 | 8 | 221,082 | 3,389 | 761 | 5,704 | 3 | | 230,939 | 246,687 | 49,200 |
| Florida..... | 424,622 | 8 | 3,439 | 2,325 | 18,423 | 12,728 | 461,545 | 9,160 | 66 | 78,308 | 536 | 2,000 | 551,615 | 372,412 | 69,445 |
| Alabama..... | 249,830 | 1,656 | 3,011 | 827 | 18,495 | 1,580 | 275,399 | 3,359 | 10 | 1,403 | 340 | | 280,511 | 287,543 | 55,145 |
| Mississippi..... | 46,411 | 318 | 975 | 7 | 12,949 | | 60,660 | 2,171 | | 15 | | | 62,846 | 60,197 | 20,433 |
| Louisiana..... | 265,893 | 2,118 | 2,039 | 5,004 | 8,346 | 911 | 284,311 | 467 | 51 | 4,772 | | 1,000 | 290,601 | 456,920 | 44,589 |
| Texas..... | 704,419 | 94,659 | 3,040 | 31,366 | 138,902 | 47,177 | 1,019,563 | 21,943 | 1,143 | 264,120 | 5,498 | 5,000 | 1,317,267 | 713,859 | 47,880 |
| Arkansas..... | 87,629 | 1,101 | 618 | 1,309 | 10,328 | 1,720 | 102,705 | 556 | 24 | 152 | | | 104,192 | 80,240 | 14,042 |
| Kentucky..... | 125,228 | 306 | 3,435 | 1,251 | 15,281 | 3,664 | 148,939 | 537 | 15 | 12,493 | 100 | | 162,884 | 120,890 | 67,631 |
| Tennessee..... | 218,195 | | 5,053 | 4,824 | 23,316 | 7,296 | 458,684 | 3,994 | 164 | 21,828 | 330 | 50 | 485,050 | 459,752 | 87,260 |
| Total Southern States..... | 3,294,994 | 102,915 | 41,066 | 55,794 | 301,676 | 99,730 | 3,896,175 | 68,463 | 2,522 | 440,600 | 8,992 | 8,050 | 4,424,802 | 3,694,008 | 773,414 |

| | | | | | | | | | | | | | | | |
|--|-------------------|----------------|----------------|----------------|------------------|----------------|-------------------|----------------|---------------|------------------|---------------|------------------|-------------------|-------------------|------------------|
| Ohio..... | 1,126,474 | 113,083 | 14,213 | 16,021 | 65,811 | 15,286 | 1,350,888 | 3,199 | 190 | 70,419 | 88 | 1,430,024 | 1,311,224 | 202,801 | |
| Indiana..... | 584,154 | 681 | 9,168 | 12,510 | 46,893 | 21,999 | 675,405 | 3,514 | 1,911 | 532 | 85 | 681,447 | 627,542 | 178,202 | |
| Illinois..... | 2,392,119 | 52,176 | 18,496 | 88,069 | 70,346 | 12,271 | 2,633,477 | 8,728 | 1,118 | 135,709 | 400 | 2,794,582 | 2,217,331 | 296,142 | |
| Michigan..... | 1,121,875 | 141 | 9,701 | 506 | 115,560 | 53,695 | 1,301,478 | 2,360 | 35 | 75,140 | 135 | 1,479,148 | 1,232,357 | 178,988 | |
| Wisconsin..... | 485,282 | 294 | 6,172 | 2,238 | 46,255 | 2,638 | 542,879 | 2,841 | 957 | 4,648 | 338 | 551,663 | 543,669 | 86,944 | |
| Minnesota..... | 468,667 | 1,591 | 2,191 | 16,200 | 158,302 | 2,422 | 649,373 | 1,458 | 68 | 12,780 | 61 | 663,740 | 584,385 | 48,750 | |
| Iowa..... | 161,682 | 35 | 1,043 | 460 | 35,205 | 880 | 199,305 | 1,776 | 53 | 164 | ----- | 201,298 | 203,120 | 19,701 | |
| Missouri..... | 273,260 | 2,476 | 2,624 | 3,759 | 30,120 | 2,274 | 314,513 | 2,784 | 487 | 18,097 | 100 | 335,981 | 334,380 | 42,450 | |
| Total Middle Western States..... | 6,613,513 | 170,477 | 63,608 | 139,763 | 568,492 | 111,465 | 7,667,318 | 26,660 | 4,819 | 323,489 | 1,207 | 8,038,643 | 7,054,105 | 1,113,588 | |
| North Dakota..... | 42,240 | 647 | 210 | 190 | 42,077 | 3,548 | 88,912 | 377 | 6 | 2,575 | ----- | 91,870 | 53,703 | 4,021 | |
| South Dakota..... | 48,353 | ----- | 172 | 70 | 33,993 | 822 | 83,410 | 1,032 | ----- | 4,813 | ----- | 89,255 | 59,993 | 3,768 | |
| Nebraska..... | 87,643 | 685 | 1,419 | 1,301 | 19,568 | 126 | 110,742 | 109 | 29 | 153 | ----- | 111,033 | 160,855 | 24,840 | |
| Kansas..... | 134,357 | 1,490 | 1,328 | 520 | 21,492 | 1,763 | 160,950 | 3,625 | 39 | 129 | 3 | 164,746 | 161,331 | 23,032 | |
| Montana..... | 68,533 | 1,726 | 153 | 4 | 16,109 | 1,474 | 88,059 | 179 | ----- | 777 | 255 | 89,270 | 70,739 | 2,791 | |
| Wyoming..... | 58,099 | ----- | 75 | 29 | 2,121 | 50 | 60,374 | 1,280 | 18 | 4,079 | ----- | 65,751 | 49,296 | 1,123 | |
| Colorado..... | 243,080 | 394 | 1,234 | 1,100 | 7,358 | 2,254 | 255,420 | 3,030 | 10 | 18,440 | ----- | 276,900 | 211,863 | 20,843 | |
| New Mexico..... | 69,483 | ----- | 297 | 1 | 3,734 | 2,177 | 75,692 | 429 | 11 | 12,129 | 45 | 88,306 | 79,307 | 5,838 | |
| Oklahoma..... | 202,496 | 4,787 | 665 | 6,379 | 36,344 | 4,444 | 255,115 | 4,581 | 97 | 4,972 | 976 | 265,741 | 188,968 | 13,400 | |
| Total Western States..... | 954,284 | 9,729 | 5,553 | 9,594 | 182,856 | 16,658 | 1,178,674 | 14,642 | 210 | 48,067 | 1,279 | 1,242,872 | 1,036,055 | 99,656 | |
| Washington..... | 611,287 | 27 | 4,751 | 5,894 | 7,734 | 2,879 | 632,572 | 5,144 | 9 | 654 | 390 | 644,169 | 653,598 | 87,373 | |
| Oregon..... | 545,203 | ----- | 1,312 | 3,300 | 20,318 | 2,235 | 572,368 | 229 | 14 | 27,789 | 500 | 600,450 | 504,661 | 28,604 | |
| California..... | 5,429,538 | 49 | 61,432 | 53,803 | 69,201 | 64,844 | 5,678,867 | 55,704 | 202 | 556,478 | 3,225 | 6,552,472 | 5,427,642 | 768,401 | |
| Idaho..... | 130,163 | ----- | 225 | 7,871 | 30 | 138,289 | 1,151 | 20 | 11 | 20 | ----- | 139,471 | 112,351 | ----- | |
| Utah..... | 95,799 | ----- | ----- | 4,221 | ----- | 100,020 | 2,350 | 918 | ----- | 10,934 | ----- | 114,222 | 112,075 | ----- | |
| Nevada..... | 66,183 | 422 | 1,077 | 1,603 | 339 | 16 | 69,640 | 1,070 | ----- | 1,275 | ----- | 71,985 | 80,057 | 12,275 | |
| Arizona..... | 140,346 | 42 | 1,634 | ----- | 17,982 | 350 | 160,354 | 2,413 | 27 | 17,716 | 5,000 | 185,510 | 147,534 | 36,539 | |
| Total Pacific States..... | 7,018,519 | 540 | 70,206 | 64,825 | 127,666 | 70,354 | 7,352,110 | 68,061 | 1,181 | 614,866 | 3,665 | 268,396 | 8,308,279 | 7,037,918 | 933,192 |
| Total United States (exclusive of possessions)..... | 24,568,486 | 330,012 | 327,672 | 395,494 | 1,409,842 | 622,803 | 27,654,309 | 231,227 | 11,795 | 1,599,305 | 24,821 | 540,968 | 30,062,425 | 25,842,887 | 5,296,804 |
| Alaska (member and nonmember banks)..... | 26,694 | 13 | 41 | ----- | 210 | 1,735 | 28,693 | 10,502 | 10 | 5,355 | ----- | 44,560 | 26,105 | 573 | |
| The Territory of Hawaii (nonmember bank)..... | 65,159 | ----- | 1,263 | ----- | 7,239 | ----- | 73,661 | 102 | 10 | 5,444 | ----- | 79,717 | 93,324 | 21,460 | |
| Virgin Islands of the United States (member bank)..... | 4,508 | 334 | ----- | ----- | ----- | ----- | 4,842 | ----- | ----- | 1,568 | 11 | 6,422 | 10,186 | ----- | |
| Total possessions..... | 96,361 | 347 | 1,304 | ----- | 7,449 | 1,735 | 107,196 | 10,604 | 20 | 12,367 | 11 | 501 | 130,699 | 129,615 | 22,033 |
| Total United States and possessions..... | 24,664,847 | 330,359 | 328,976 | 395,494 | 1,417,291 | 624,538 | 27,761,505 | 241,831 | 11,815 | 1,611,672 | 24,832 | 541,469 | 30,193,124 | 25,972,502 | 5,318,837 |
| New York City (central Reserve city)..... | 435,416 | ----- | 7,963 | 23,000 | 7,988 | 217,305 | 691,672 | 13,780 | ----- | 9,859 | 1,150 | 241,022 | 957,483 | 422,325 | 116,578 |
| Chicago (central Reserve city)..... | 903,418 | 11,781 | 2,500 | 85,294 | 4,349 | 6,289 | 1,013,631 | 4,075 | ----- | 9,050 | 400 | 15,150 | 1,042,306 | 658,393 | 29,556 |
| Other Reserve cities..... | 10,616,669 | 138,757 | 105,665 | 250,421 | 411,943 | 209,648 | 11,733,103 | 97,059 | 2,351 | 362,457 | 11,562 | 277,796 | 12,984,328 | 10,874,602 | 1,509,846 |
| Country banks (member banks) ¹ | 12,619,602 | 179,821 | 211,557 | 36,779 | 985,562 | 189,561 | 14,222,882 | 116,663 | 9,444 | 719,967 | 11,720 | 7,001 | 15,087,677 | 13,900,475 | 3,641,079 |
| Possessions (nonmember banks)..... | 89,742 | ----- | 1,291 | ----- | 7,449 | 1,735 | 100,217 | 10,254 | 20 | 10,339 | ----- | 500 | 121,330 | 116,707 | 21,778 |

¹ As defined in Regulations D and Q of the Board of Governors of the Federal Reserve System.

² Includes 1 member bank in Alaska and 1 member bank in the Virgin Islands of the United States.

TABLE NO. 15.—*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 1957*

| | 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 |
| June 30, 1950..... | 4,977 | 4,148 | 83.34 | 829 | 16.66 |
| Dec. 30, 1950..... | 4,965 | 4,236 | 85.32 | 729 | 14.68 |
| June 30, 1951..... | 4,953 | 4,242 | 85.65 | 711 | 14.35 |
| Dec. 31, 1951..... | 4,946 | 4,324 | 87.42 | 622 | 12.58 |
| June 30, 1952..... | 4,932 | 4,327 | 87.73 | 605 | 12.27 |
| Dec. 31, 1952..... | 4,916 | 4,398 | 89.46 | 518 | 10.54 |
| June 30, 1953..... | 4,881 | 4,368 | 89.49 | 513 | 10.51 |
| Dec. 31, 1953..... | 4,864 | 4,406 | 90.58 | 458 | 9.42 |
| June 30, 1954..... | 4,842 | 4,400 | 90.87 | 442 | 9.13 |
| Dec. 31, 1954..... | 4,796 | 4,417 | 92.10 | 379 | 7.90 |
| June 30, 1955..... | 4,751 | 4,378 | 92.15 | 373 | 7.85 |
| Dec. 31, 1955..... | 4,700 | 4,363 | 92.83 | 337 | 7.17 |
| June 30, 1956..... | 4,675 | 4,330 | 92.62 | 345 | 7.38 |
| Dec. 31, 1956..... | 4,659 | 4,337 | 93.09 | 322 | 6.91 |
| June 6, 1957..... | 4,654 | 4,316 | 92.74 | 338 | 7.26 |
| Dec. 31, 1957..... | 4,627 | 4,316 | 93.28 | 311 | 6.72 |

TABLE NO. 16.—*Dates of reports of condition of national banks, 1914 to 1957*

[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 |
| 1950..... | | | | 24 | | 30 | | | | 4 | | 30 |
| 1951..... | | | | 9 | | 30 | | | | 10 | | 31 |
| 1952..... | | | 31 | | | 30 | | | 5 | | | 31 |
| 1953..... | | | | 20 | | 30 | | | 30 | | | 31 |
| 1954..... | | | | 15 | | 30 | | | | 7 | | 31 |
| 1955..... | | | | 11 | | 30 | | | | 5 | | 31 |
| 1956..... | | | | 10 | | 30 | | | 26 | | | 31 |
| 1957..... | | | 14 | | | 6 | | | | 11 | | 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. 28, 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. (5 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. 17

**ASSETS AND LIABILITIES OF NATIONAL BANKS ON MARCH
14, JUNE 6, OCTOBER 11, AND DECEMBER 31, 1957 BY
STATES AND TERRITORIES**

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957

ALABAMA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 69 banks | 69 banks | 69 banks | 69 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 507,516 | 517,801 | 534,260 | 535,883 |
| U. S. Government securities, direct obligations..... | 346,828 | 330,442 | 348,145 | 344,848 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 119,089 | 122,379 | 121,832 | 121,736 |
| Other bonds, notes, and debentures..... | 23,354 | 26,542 | 25,840 | 24,909 |
| Corporate stocks, including stock of Federal Reserve bank..... | 2,417 | 2,445 | 2,454 | 2,481 |
| Reserve with Federal Reserve bank..... | 131,183 | 133,562 | 131,049 | 135,722 |
| Currency and coin..... | 28,351 | 26,674 | 29,511 | 31,369 |
| Balances with other banks, and cash items in process of collection..... | 155,922 | 139,909 | 160,206 | 183,816 |
| Bank premises owned, furniture and fixtures..... | 13,334 | 13,734 | 14,285 | 14,438 |
| Real estate owned other than bank premises..... | 723 | 876 | 786 | 780 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 1,709 | 1,795 | 1,959 | 1,970 |
| Customers' liability on acceptances outstanding..... | 97 | 255 | 145 | 159 |
| Income earned or accrued but not collected..... | 2,859 | 3,077 | 3,048 | 3,118 |
| Other assets..... | 1,767 | 1,517 | 1,956 | 1,330 |
| Total assets..... | 1,337,129 | 1,321,008 | 1,375,476 | 1,402,559 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 748,608 | 708,602 | 739,017 | 733,914 |
| Time deposits of individuals, partnerships, and corporations..... | 262,572 | 275,399 | 290,139 | 293,869 |
| Postal savings deposits..... | 10 | 10 | 10 | 10 |
| Deposits of U. S. Government..... | 17,095 | 23,987 | 29,745 | 27,983 |
| Deposits of States and political subdivisions..... | 99,282 | 104,996 | 96,685 | 116,055 |
| Deposits of banks..... | 81,354 | 76,896 | 83,635 | 91,065 |
| Other deposits (certified and cashiers' checks, etc.)..... | 10,815 | 10,615 | 9,105 | 15,998 |
| <i>Total deposits.....</i> | <i>1,219,736</i> | <i>1,200,605</i> | <i>1,218,336</i> | <i>1,278,894</i> |
| <i>Demand deposits.....</i> | <i>952,132</i> | <i>919,394</i> | <i>963,378</i> | <i>980,133</i> |
| <i>Time deposits.....</i> | <i>267,604</i> | <i>281,211</i> | <i>254,958</i> | <i>298,761</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 2,100 | 2,000 | 5,400 | 2,250 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 98 | 268 | 145 | 167 |
| Income collected but not earned..... | 6,624 | 6,806 | 7,310 | 7,192 |
| Expenses accrued and unpaid..... | 5,124 | 5,279 | 6,114 | 5,949 |
| Other liabilities..... | 1,989 | 1,633 | 1,371 | 2,360 |
| Total liabilities..... | 1,235,671 | 1,216,491 | 1,268,676 | 1,296,812 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 31,745 | 31,895 | 31,895 | 32,245 |
| Surplus..... | 48,877 | 49,127 | 49,402 | 50,055 |
| Undivided profits..... | 16,821 | 19,567 | 21,132 | 19,029 |
| Reserves..... | 4,015 | 3,928 | 4,371 | 4,418 |
| Total capital accounts..... | 101,458 | 104,517 | 106,800 | 105,747 |
| Total liabilities and capital accounts..... | 1,337,129 | 1,321,008 | 1,375,476 | 1,402,559 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 192,621 | 196,015 | 211,062 | 190,379 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

ALASKA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 7 banks | 7 banks | 7 banks | 7 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 41,985 | 46,388 | 48,270 | 48,276 |
| U. S. Government securities, direct obligations..... | 50,808 | 47,786 | 50,350 | 48,844 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 5,629 | 5,553 | 5,548 | 5,722 |
| Other bonds, notes, and debentures..... | 4,444 | 4,691 | 3,862 | 4,222 |
| Corporate stocks, including stock of Federal Reserve bank..... | 8 | 13 | 13 | 13 |
| Reserve with Federal Reserve bank and approved national banking associations..... | 11,691 | 13,428 | 15,710 | 12,641 |
| Currency and coin..... | 7,643 | 6,210 | 6,869 | 5,821 |
| Balances with other banks, and cash items in process of collection..... | 4,861 | 5,174 | 6,367 | 5,543 |
| Bank premises owned, furniture and fixtures..... | 1,732 | 1,904 | 2,057 | 2,080 |
| Real estate owned other than bank premises..... | 185 | 142 | 174 | 178 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 332 | 336 | 319 | 303 |
| Income earned or accrued but not collected..... | | 1 | 1 | 1 |
| Other assets..... | 110 | 160 | 149 | 304 |
| Total assets..... | 129,428 | 131,786 | 139,689 | 133,948 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 55,144 | 57,651 | 63,682 | 57,114 |
| Time deposits of individuals, partnerships, and corporations..... | 28,043 | 28,693 | 30,755 | 30,831 |
| Postal savings deposits..... | 10 | 10 | 10 | 10 |
| Deposits of U. S. Government..... | 23,942 | 23,214 | 22,373 | 23,319 |
| Deposits of States and political subdivisions..... | 12,871 | 12,042 | 11,642 | 11,637 |
| Deposits of banks..... | 1,455 | 1,512 | 1,950 | 1,960 |
| Other deposits (certified and cashiers' checks, etc.)..... | 1,060 | 1,071 | 1,115 | 1,177 |
| <i>Total deposits.....</i> | <i>122,525</i> | <i>124,193</i> | <i>131,527</i> | <i>126,048</i> |
| <i>Demand deposits.....</i> | <i>78,520</i> | <i>79,633</i> | <i>86,020</i> | <i>79,361</i> |
| <i>Time deposits.....</i> | <i>44,005</i> | <i>44,560</i> | <i>45,507</i> | <i>46,687</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | 11 | |
| Income collected but not earned..... | 338 | 386 | 442 | 430 |
| Expenses accrued and unpaid..... | 176 | 212 | 150 | 90 |
| Other liabilities..... | 44 | 46 | 15 | 82 |
| Total liabilities..... | 123,083 | 124,837 | 132,145 | 126,650 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 2,253 | 2,350 | 2,350 | 2,350 |
| Surplus..... | 2,265 | 2,314 | 2,313 | 2,414 |
| Undivided profits..... | 1,425 | 1,897 | 2,493 | 2,085 |
| Reserves..... | 402 | 388 | 388 | 449 |
| Total capital accounts..... | 6,345 | 6,949 | 7,544 | 7,298 |
| Total liabilities and capital accounts..... | 129,428 | 131,786 | 139,689 | 133,948 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 36,829 | 35,314 | 35,155 | 35,884 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

ARIZONA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 3 banks | 3 banks | 3 banks | 3 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 346,787 | 369,985 | 392,427 | 415,705 |
| U. S. Government securities, direct obligations..... | 130,014 | 131,613 | 146,646 | 136,921 |
| Obligations guaranteed by U. S. Government..... | | 9 | 9 | |
| Obligations of States and political subdivisions..... | 50,054 | 38,172 | 32,947 | 33,461 |
| Other bonds, notes, and debentures..... | 8,783 | 8,851 | 5,900 | 9,365 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,229 | 1,230 | 1,294 | 1,296 |
| Reserve with Federal Reserve bank..... | 54,133 | 54,771 | 51,034 | 56,649 |
| Currency and coin..... | 12,486 | 11,231 | 12,771 | 15,539 |
| Balances with other banks, and cash items in process of collection..... | 47,159 | 47,667 | 46,202 | 67,523 |
| Bank premises owned, furniture and fixtures..... | 12,464 | 13,118 | 14,004 | 14,743 |
| Real estate owned other than bank premises..... | 290 | 301 | 203 | 112 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 4,765 | 4,765 | 5,165 | 5,161 |
| Customers' liability on acceptances outstanding..... | 363 | 194 | 33 | 137 |
| Income earned or accrued but not collected..... | 1,885 | 2,884 | 2,635 | 3,142 |
| Other assets..... | 1,530 | 1,265 | 2,054 | 1,542 |
| Total assets..... | 671,922 | 686,056 | 713,324 | 761,796 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 363,744 | 352,172 | 371,184 | 408,754 |
| Time deposits of individuals, partnerships, and corporations..... | 154,070 | 160,354 | 175,295 | 179,782 |
| Postal savings deposits..... | 27 | 27 | 27 | 27 |
| Deposits of U. S. Government..... | 7,508 | 8,734 | 15,744 | 11,600 |
| Deposits of States and political subdivisions..... | 63,081 | 78,448 | 59,107 | 66,963 |
| Deposits of banks..... | 15,378 | 15,818 | 18,785 | 18,682 |
| Other deposits (certified and cashiers' checks, etc.)..... | 8,620 | 8,165 | 7,971 | 11,640 |
| <i>Total deposits.....</i> | <i>618,428</i> | <i>629,718</i> | <i>648,118</i> | <i>697,448</i> |
| <i>Demand deposits.....</i> | <i>453,165</i> | <i>438,208</i> | <i>460,887</i> | <i>495,668</i> |
| <i>Time deposits.....</i> | <i>179,263</i> | <i>185,510</i> | <i>197,226</i> | <i>201,780</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 363 | 194 | 33 | 137 |
| Income collected but not earned..... | 7,723 | 8,048 | 8,804 | 8,322 |
| Expenses accrued and unpaid..... | 3,198 | 5,139 | 4,964 | 4,059 |
| Other liabilities..... | 1,031 | 854 | 754 | 593 |
| Total liabilities..... | 624,743 | 637,953 | 662,668 | 710,559 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 15,505 | 15,505 | 16,275 | 16,275 |
| Surplus..... | 25,675 | 25,675 | 26,475 | 26,475 |
| Undivided profits..... | 5,999 | 6,923 | 7,906 | 8,482 |
| Reserves..... | | | | 5 |
| Total capital accounts..... | 47,179 | 48,103 | 50,656 | 51,237 |
| Total liabilities and capital accounts..... | 671,922 | 686,056 | 713,324 | 761,796 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 111,080 | 126,753 | 129,042 | 133,611 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

ARKANSAS

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 54 banks | 54 banks | 55 banks | 55 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 191,670 | 192,588 | 202,114 | 201,730 |
| U. S. Government securities, direct obligations..... | 154,047 | 154,415 | 151,933 | 157,781 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 61,451 | 61,396 | 60,460 | 60,464 |
| Other bonds, notes, and debentures..... | 8,916 | 8,516 | 8,161 | 11,925 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,049 | 1,051 | 1,076 | 1,078 |
| Reserve with Federal Reserve bank..... | 54,777 | 54,955 | 58,603 | 52,682 |
| Currency and coin..... | 9,937 | 9,195 | 9,113 | 11,202 |
| Balances with other banks, and cash items in process of collection..... | 66,758 | 61,947 | 81,095 | 93,476 |
| Bank premises owned, furniture and fixtures..... | 6,640 | 6,792 | 7,067 | 6,960 |
| Real estate owned other than bank premises..... | 384 | 356 | 460 | 610 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 30 | 30 | 46 | 45 |
| Income earned or accrued but not collected..... | 893 | 981 | 1,152 | 1,058 |
| Other assets..... | 268 | 301 | 395 | 358 |
| Total assets..... | 556,850 | 552,523 | 581,675 | 599,369 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 320,818 | 302,852 | 307,714 | 326,250 |
| Time deposits of individuals, partnerships, and corporations..... | 100,047 | 102,705 | 105,402 | 107,471 |
| Postal savings deposits..... | 24 | 24 | 24 | 24 |
| Deposits of U. S. Government..... | 4,946 | 7,494 | 10,281 | 8,105 |
| Deposits of States and political subdivisions..... | 33,965 | 38,206 | 46,570 | 39,276 |
| Deposits of banks..... | 44,025 | 45,245 | 54,431 | 60,509 |
| Other deposits (certified and cashiers' checks, etc.)..... | 3,104 | 3,268 | 3,932 | 4,985 |
| <i>Total deposits.....</i> | <i>506,929</i> | <i>499,794</i> | <i>528,554</i> | <i>546,680</i> |
| <i>Demand deposits.....</i> | <i>405,300</i> | <i>395,602</i> | <i>421,286</i> | <i>437,553</i> |
| <i>Time deposits.....</i> | <i>101,629</i> | <i>104,192</i> | <i>107,068</i> | <i>109,067</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | 1,450 | | |
| Income collected but not earned..... | 2,151 | 2,410 | 2,450 | 2,248 |
| Expenses accrued and unpaid..... | 1,244 | 1,630 | 1,808 | 1,364 |
| Other liabilities..... | 63 | 2 | 1 | 342 |
| Total liabilities..... | 510,387 | 505,286 | 532,613 | 550,574 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 14,905 | 14,955 | 15,505 | 15,505 |
| Surplus..... | 20,058 | 20,058 | 20,348 | 20,550 |
| Undivided profits..... | 10,147 | 10,959 | 11,896 | 11,212 |
| Reserves..... | 1,353 | 1,265 | 1,313 | 1,528 |
| Total capital accounts..... | 46,463 | 47,237 | 49,062 | 48,795 |
| Total liabilities and capital accounts..... | 556,850 | 552,523 | 581,675 | 599,369 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 36,997 | 45,761 | 43,840 | 39,569 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

CALIFORNIA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|-------------------|-------------------|-------------------|-------------------|
| | 48 banks | 48 banks | 48 banks | 48 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 7,696,267 | 7,727,769 | 7,968,919 | 8,237,158 |
| U. S. Government securities, direct obligations..... | 3,687,220 | 3,727,748 | 3,683,012 | 3,819,058 |
| Obligations guaranteed by U. S. Government..... | 856 | 887 | 570 | 486 |
| Obligations of States and political subdivisions..... | 885,324 | 925,764 | 1,000,487 | 975,132 |
| Other bonds, notes, and debentures..... | 177,537 | 211,132 | 211,857 | 238,218 |
| Corporate stocks, including stock of Federal Reserve bank..... | 40,859 | 40,914 | 51,005 | 63,158 |
| Reserve with Federal Reserve bank..... | 1,438,043 | 1,443,728 | 1,480,891 | 1,542,434 |
| Currency and coin..... | 133,550 | 117,143 | 103,038 | 147,400 |
| Balances with other banks, and cash items in process of collection..... | 954,585 | 943,017 | 1,133,029 | 1,304,646 |
| Bank premises owned, furniture and fixtures..... | 149,559 | 154,195 | 104,263 | 102,025 |
| Real estate owned other than bank premises..... | 2,133 | 2,764 | 3,097 | 2,413 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 27,888 | 28,986 | 29,479 | 39,247 |
| Customers' liability on acceptances outstanding..... | 96,487 | 130,451 | 136,556 | 145,913 |
| Income earned or accrued but not collected..... | 40,603 | 50,364 | 48,742 | 57,633 |
| Other assets..... | 28,616 | 22,873 | 36,450 | 21,653 |
| Total assets..... | 15,359,527 | 15,527,735 | 16,061,395 | 16,757,174 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 6,330,522 | 6,155,110 | 6,527,341 | 6,613,505 |
| Time deposits of individuals, partnerships, and corporations..... | 5,557,124 | 5,678,867 | 5,953,859 | 6,086,068 |
| Postal savings deposits..... | 202 | 202 | 202 | 202 |
| Deposits of U. S. Government..... | 151,364 | 172,310 | 246,124 | 264,338 |
| Deposits of States and political subdivisions..... | 912,027 | 1,036,445 | 879,395 | 1,323,936 |
| Deposits of banks..... | 595,305 | 609,040 | 608,593 | 628,718 |
| Other deposits (certified and cashiers' checks, etc.)..... | 255,923 | 293,388 | 233,160 | 348,942 |
| <i>Total deposits.....</i> | <i>13,802,467</i> | <i>13,945,362</i> | <i>14,448,584</i> | <i>15,265,709</i> |
| <i>Demand deposits.....</i> | <i>7,446,101</i> | <i>7,392,890</i> | <i>7,651,634</i> | <i>8,254,162</i> |
| <i>Time deposits.....</i> | <i>6,356,366</i> | <i>6,552,472</i> | <i>6,796,900</i> | <i>7,011,547</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 94,882 | 98,266 | 124,566 | 135 |
| Mortgages or other liens on bank premises and other real estate..... | 27 | 22 | 13 | ----- |
| Acceptances executed by or for account of reporting banks and outstanding..... | 99,369 | 132,711 | 139,476 | 148,187 |
| Income collected but not earned..... | 92,776 | 97,521 | 106,785 | 106,268 |
| Expenses accrued and unpaid..... | 124,866 | 148,822 | 118,473 | 83,128 |
| Other liabilities..... | 174,524 | 117,566 | 112,164 | 125,565 |
| Total liabilities..... | 14,388,911 | 14,540,270 | 15,050,061 | 15,728,992 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 307,321 | 308,736 | 309,801 | 319,408 |
| Surplus..... | 453,853 | 453,481 | 455,042 | 465,305 |
| Undivided profits..... | 202,938 | 218,824 | 239,770 | 236,868 |
| Reserves..... | 6,504 | 6,424 | 6,721 | 6,601 |
| Total capital accounts..... | 970,616 | 987,465 | 1,011,334 | 1,028,182 |
| Total liabilities and capital accounts..... | 15,359,527 | 15,527,735 | 16,061,395 | 16,757,174 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 2,172,017 | 2,264,509 | 2,239,244 | 2,391,511 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

COLORADO

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 76 banks | 76 banks | 76 banks | 76 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 468,316 | 467,439 | 483,652 | 503,111 |
| U. S. Government securities, direct obligations..... | 386,739 | 358,163 | 383,238 | 367,220 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 40,992 | 42,737 | 44,991 | 50,927 |
| Other bonds, notes, and debentures..... | 13,705 | 13,408 | 10,082 | 12,654 |
| Corporate stocks, including stock of Federal Reserve bank..... | 2,009 | 2,010 | 2,061 | 2,099 |
| Reserve with Federal Reserve bank..... | 127,916 | 124,323 | 135,106 | 119,248 |
| Currency and coin..... | 14,926 | 14,363 | 14,814 | 16,647 |
| Balances with other banks, and cash items in process of collection..... | 141,936 | 129,364 | 156,818 | 180,047 |
| Bank premises owned, furniture and fixtures..... | 7,653 | 8,127 | 8,265 | 8,023 |
| Real estate owned other than bank premises..... | 134 | 211 | 255 | 269 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 464 | 540 | 693 | 851 |
| Income earned or accrued but not collected..... | 2,337 | 2,581 | 2,625 | 2,763 |
| Other assets..... | 3,917 | 1,700 | 1,822 | 1,942 |
| Total assets..... | 1,211,044 | 1,164,966 | 1,244,422 | 1,265,801 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 669,899 | 630,917 | 683,451 | 691,098 |
| Time deposits of individuals, partnerships, and corporations..... | 254,885 | 255,420 | 261,825 | 268,493 |
| Postal savings deposits..... | 10 | 10 | 10 | 10 |
| Deposits of U. S. Government..... | 17,128 | 19,662 | 26,361 | 26,345 |
| Deposits of States and political subdivisions..... | 70,890 | 66,909 | 64,419 | 57,068 |
| Deposits of banks..... | 87,488 | 76,764 | 91,304 | 109,565 |
| Other deposits (certified and cashiers' checks, etc.)..... | 10,969 | 11,540 | 9,707 | 11,791 |
| <i>Total deposits.....</i> | <i>1,111,269</i> | <i>1,061,222</i> | <i>1,137,077</i> | <i>1,164,370</i> |
| <i>Demand deposits.....</i> | <i>843,283</i> | <i>784,322</i> | <i>852,707</i> | <i>873,341</i> |
| <i>Time deposits.....</i> | <i>268,086</i> | <i>276,900</i> | <i>284,370</i> | <i>291,029</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 3,302 | 4,550 | 5,535 | 100 |
| Mortgages or other liens on bank premises and other real estate..... | 71 | 71 | | |
| Income collected but not earned..... | 3,610 | 3,873 | 4,476 | 4,590 |
| Expenses accrued and unpaid..... | 5,625 | 5,471 | 5,053 | 6,073 |
| Other liabilities..... | 122 | 707 | 1,045 | 684 |
| Total liabilities..... | 1,123,999 | 1,073,894 | 1,153,186 | 1,175,817 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 27,280 | 27,280 | 28,530 | 28,580 |
| Surplus..... | 39,031 | 39,036 | 40,097 | 40,769 |
| Undivided profits..... | 17,728 | 19,326 | 19,931 | 18,467 |
| Reserves..... | 3,006 | 3,430 | 2,678 | 2,168 |
| Total capital accounts..... | 87,045 | 89,072 | 91,236 | 89,984 |
| Total liabilities and capital accounts..... | 1,211,044 | 1,164,966 | 1,244,422 | 1,265,801 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 141,038 | 151,818 | 158,741 | 132,425 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

CONNECTICUT

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 38 banks | 38 banks | 36 banks | 34 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 467,004 | 489,863 | 491,630 | 489,558 |
| U. S. Government securities, direct obligations..... | 309,028 | 292,423 | 298,395 | 300,183 |
| Obligations guaranteed by U. S. Government..... | 12 | 12 | 12 | 12 |
| Obligations of States and political subdivisions..... | 121,131 | 116,838 | 112,904 | 111,274 |
| Other bonds, notes, and debentures..... | 13,583 | 14,133 | 13,850 | 14,312 |
| Corporate stocks, including stock of Federal Reserve bank..... | 2,210 | 2,242 | 2,219 | 2,219 |
| Reserve with Federal Reserve bank..... | 97,712 | 92,604 | 91,866 | 92,658 |
| Currency and coin..... | 24,081 | 25,225 | 24,028 | 34,428 |
| Balances with other banks, and cash items in process of collection..... | 116,518 | 113,010 | 99,387 | 126,988 |
| Bank premises owned, furniture and fixtures..... | 13,948 | 15,089 | 14,861 | 14,212 |
| Real estate owned other than bank premises..... | 547 | 556 | 100 | 52 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 330 | 330 | 855 | 862 |
| Customers' liability on acceptances outstanding..... | 74 | 58 | 55 | 35 |
| Income earned or accrued but not collected..... | 1,464 | 1,704 | 1,290 | 1,699 |
| Other assets..... | 3,652 | 2,142 | 3,423 | 3,996 |
| Total assets..... | 1,171,274 | 1,166,229 | 1,154,875 | 1,192,488 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 697,790 | 682,770 | 677,292 | 722,400 |
| Time deposits of individuals, partnerships, and corporations..... | 224,546 | 230,895 | 240,865 | 224,891 |
| Postal savings deposits..... | 5 | 5 | 5 | 5 |
| Deposits of U. S. Government..... | 22,700 | 21,212 | 22,939 | 32,679 |
| Deposits of States and political subdivisions..... | 37,593 | 46,845 | 43,043 | 36,768 |
| Deposits of banks..... | 27,828 | 27,987 | 26,479 | 29,062 |
| Other deposits (certified and cashiers' checks, etc.)..... | 36,400 | 38,554 | 31,391 | 40,047 |
| <i>Total deposits.....</i> | <i>1,046,862</i> | <i>1,048,268</i> | <i>1,042,014</i> | <i>1,085,847</i> |
| <i>Demand deposits.....</i> | <i>819,959</i> | <i>815,099</i> | <i>798,726</i> | <i>858,782</i> |
| <i>Time deposits.....</i> | <i>226,903</i> | <i>233,169</i> | <i>243,288</i> | <i>227,065</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 20,550 | 11,600 | 6,050 | 20 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 74 | 58 | 55 | 35 |
| Income collected but not earned..... | 6,329 | 6,991 | 7,152 | 7,120 |
| Expenses accrued and unpaid..... | 4,844 | 4,942 | 5,585 | 5,623 |
| Other liabilities..... | 2,144 | 1,708 | 1,695 | 2,682 |
| Total liabilities..... | 1,080,803 | 1,073,567 | 1,062,551 | 1,101,327 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 31,559 | 32,219 | 32,257 | 31,983 |
| Surplus..... | 41,740 | 42,160 | 41,384 | 41,669 |
| Undivided profits..... | 15,898 | 17,019 | 17,240 | 16,262 |
| Reserves..... | 1,274 | 1,264 | 1,443 | 1,247 |
| Total capital accounts..... | 90,471 | 92,662 | 92,324 | 91,161 |
| Total liabilities and capital accounts..... | 1,171,274 | 1,166,229 | 1,154,875 | 1,192,488 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 116,251 | 111,059 | 98,135 | 93,916 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

DELAWARE

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 8 banks | 7 banks | 7 banks | 7 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 13,508 | 12,674 | 12,835 | 12,704 |
| U. S. Government securities, direct obligations..... | 11,385 | 9,790 | 10,598 | 10,411 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 2,316 | 2,242 | 2,266 | 2,358 |
| Other bonds, notes, and debentures..... | 716 | 667 | 667 | 792 |
| Corporate stocks, including stock of Federal Reserve bank..... | | | | |
| Reserve with Federal Reserve bank..... | 100 | 91 | 91 | 91 |
| Currency and coin..... | 2,819 | 2,901 | 3,342 | 3,015 |
| Balances with other banks, and cash items in process of collection..... | 762 | 653 | 666 | 837 |
| Bank premises owned, furniture and fixtures..... | 1,673 | 1,932 | 1,741 | 2,035 |
| Income earned or accrued but not collected..... | 566 | 545 | 535 | 516 |
| Other assets..... | 14 | 13 | 24 | 36 |
| Total assets..... | 33,859 | 31,511 | 32,765 | 32,796 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 15,728 | 14,199 | 15,317 | 15,277 |
| Time deposits of individuals, partnerships, and corporations..... | 13,106 | 12,147 | 12,565 | 12,618 |
| Postal savings deposits..... | | | | |
| Deposits of U. S. Government..... | 165 | 345 | 285 | 246 |
| Deposits of States and political subdivisions..... | 293 | 314 | 288 | 259 |
| Deposits of banks..... | | | | |
| Other deposits (certified and cashiers' checks, etc.)..... | 322 | 344 | 378 | 498 |
| <i>Total deposits.....</i> | <i>29,614</i> | <i>27,349</i> | <i>28,853</i> | <i>28,898</i> |
| <i>Demand deposits.....</i> | <i>16,432</i> | <i>15,128</i> | <i>16,193</i> | <i>16,206</i> |
| <i>Time deposits.....</i> | <i>13,182</i> | <i>12,221</i> | <i>12,640</i> | <i>12,692</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 50 | 250 | | |
| Income collected but not earned..... | 2 | 2 | 2 | 2 |
| Expenses accrued and unpaid..... | | | 1 | 1 |
| Other liabilities..... | 1 | | | 37 |
| Total liabilities..... | 29,667 | 27,601 | 28,836 | 28,938 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 875 | 775 | 775 | 775 |
| Surplus..... | 2,450 | 2,250 | 2,250 | 2,275 |
| Undivided profits..... | 804 | 821 | 841 | 739 |
| Reserves..... | 63 | 64 | 63 | 69 |
| Total capital accounts..... | 4,192 | 3,910 | 3,929 | 3,858 |
| Total liabilities and capital accounts..... | 33,859 | 31,511 | 32,765 | 32,796 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 1,034 | 1,184 | 1,081 | 1,084 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

DISTRICT OF COLUMBIA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 8 banks | 8 banks | 8 banks | 7 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 361, 589 | 375, 583 | 376, 959 | 366, 185 |
| U. S. Government securities, direct obligations..... | 316, 485 | 301, 142 | 299, 304 | 289, 214 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 23, 720 | 23, 728 | 24, 644 | 24, 468 |
| Other bonds, notes, and debentures..... | 14, 870 | 15, 397 | 14, 015 | 16, 099 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1, 592 | 1, 592 | 1, 622 | 1, 625 |
| Reserve with Federal Reserve bank..... | 127, 239 | 117, 629 | 124, 092 | 109, 089 |
| Currency and coin..... | 16, 453 | 16, 225 | 14, 619 | 20, 084 |
| Balances with other banks, and cash items in process of collection..... | 74, 667 | 72, 330 | 73, 480 | 81, 452 |
| Bank premises owned, furniture and fixtures..... | 14, 508 | 15, 017 | 15, 271 | 15, 315 |
| Real estate owned other than bank premises..... | 391 | 392 | 392 | 290 |
| Income earned or accrued but not collected..... | 1, 252 | 1, 305 | 1, 397 | 957 |
| Other assets..... | 933 | 756 | 768 | 495 |
| Total assets..... | 953, 699 | 941, 096 | 946, 563 | 955, 253 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 615, 450 | 588, 135 | 581, 824 | 600, 716 |
| Time deposits of individuals, partnerships, and corporations..... | 168, 643 | 173, 882 | 182, 875 | 183, 742 |
| Postal savings deposits..... | 925 | 925 | 835 | 835 |
| Deposits of U. S. Government..... | 22, 344 | 28, 306 | 27, 752 | 24, 852 |
| Deposits of States and political subdivisions..... | 103 | 64 | 75 | 102 |
| Deposits of banks..... | 59, 108 | 59, 900 | 57, 111 | 55, 012 |
| Other deposits (certified and cashiers' checks, etc.)..... | 16, 709 | 17, 091 | 12, 462 | 16, 537 |
| <i>Total deposits.....</i> | <i>833, 232</i> | <i>868, 303</i> | <i>862, 334</i> | <i>831, 796</i> |
| <i>Demand deposits.....</i> | <i>704, 449</i> | <i>684, 652</i> | <i>670, 274</i> | <i>683, 234</i> |
| <i>Time deposits.....</i> | <i>178, 833</i> | <i>183, 751</i> | <i>192, 660</i> | <i>193, 662</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | 10, 350 | |
| Income collected but not earned..... | 1, 089 | 1, 070 | 1, 058 | 1, 092 |
| Expenses accrued and unpaid..... | 3, 778 | 4, 242 | 4, 060 | 4, 900 |
| Other liabilities..... | 1, 409 | 1, 773 | 1, 934 | 1, 960 |
| Total liabilities..... | 889, 558 | 875, 388 | 880, 336 | 889, 748 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 19, 650 | 19, 650 | 19, 650 | 19, 750 |
| Surplus..... | 33, 400 | 33, 400 | 34, 400 | 34, 400 |
| Undivided profits..... | 8, 859 | 10, 428 | 9, 889 | 9, 245 |
| Reserves..... | 2, 222 | 2, 230 | 2, 288 | 2, 110 |
| Total capital accounts..... | 64, 141 | 65, 708 | 66, 227 | 65, 505 |
| Total liabilities and capital accounts..... | 953, 699 | 941, 096 | 946, 563 | 955, 253 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 57, 958 | 68, 810 | 70, 254 | 56, 590 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

FLORIDA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 97 banks | 98 banks | 98 banks | 98 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 887,300 | 887,123 | 916,775 | 980,067 |
| U. S. Government securities, direct obligations..... | 836,770 | 858,142 | 829,504 | 829,204 |
| Obligations guaranteed by U. S. Government..... | 18 | 41 | 24 | 37 |
| Obligations of States and political subdivisions..... | 163,449 | 168,746 | 166,986 | 172,404 |
| Other bonds, notes, and debentures..... | 31,908 | 27,403 | 29,634 | 35,496 |
| Corporate stocks, including stock of Federal Reserve bank..... | 4,168 | 4,224 | 4,397 | 4,433 |
| Reserve with Federal Reserve bank..... | 237,619 | 234,460 | 231,459 | 201,008 |
| Currency and coin..... | 44,384 | 37,289 | 35,766 | 54,475 |
| Balances with other banks, and cash items in process of collection..... | 440,957 | 371,673 | 370,800 | 530,082 |
| Bank premises owned, furniture and fixtures..... | 35,405 | 36,448 | 38,012 | 37,218 |
| Real estate owned other than bank premises..... | 1,146 | 1,452 | 1,798 | 1,972 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 5,251 | 5,586 | 6,315 | 6,775 |
| Customers' liability on acceptances outstanding..... | 34 | 147 | 62 | 54 |
| Income earned or accrued but not collected..... | 6,290 | 6,711 | 5,711 | 6,689 |
| Other assets..... | 3,628 | 2,977 | 2,637 | 2,719 |
| Total assets..... | 2,698,327 | 2,642,392 | 2,639,880 | 2,862,628 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 1,464,794 | 1,414,806 | 1,389,767 | 1,425,037 |
| Time deposits of individuals, partnerships, and corporations..... | 431,554 | 461,545 | 506,118 | 519,949 |
| Postal savings deposits..... | 66 | 66 | 66 | 66 |
| Deposits of U. S. Government..... | 27,697 | 37,043 | 39,759 | 41,163 |
| Deposits of States and political subdivisions..... | 261,321 | 244,223 | 215,632 | 289,821 |
| Deposits of banks..... | 273,105 | 245,450 | 247,720 | 344,795 |
| Other deposits (certified and cashiers' checks, etc.)..... | 26,852 | 22,154 | 18,983 | 25,606 |
| <i>Total deposits.....</i> | <i>2,436,339</i> | <i>2,426,287</i> | <i>2,418,045</i> | <i>2,646,437</i> |
| <i>Demand deposits.....</i> | <i>1,977,153</i> | <i>1,873,672</i> | <i>1,862,007</i> | <i>2,066,738</i> |
| <i>Time deposits.....</i> | <i>508,431</i> | <i>551,615</i> | <i>556,038</i> | <i>579,639</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 13,797 | 9,600 | 5,300 | 500 |
| Mortgages or other liens on bank premises and other real estate..... | 33 | 33 | 32 | 32 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 125 | 159 | 62 | 58 |
| Income collected but not earned..... | 15,418 | 16,079 | 18,316 | 18,689 |
| Expenses accrued and unpaid..... | 8,432 | 11,504 | 12,207 | 10,152 |
| Other liabilities..... | 795 | 1,028 | 817 | 1,717 |
| Total liabilities..... | 2,523,989 | 2,463,690 | 2,454,779 | 2,677,585 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 200 | 200 | 200 | 200 |
| Common stock..... | 65,390 | 66,410 | 67,508 | 68,275 |
| <i>Total capital stock.....</i> | <i>65,590</i> | <i>66,610</i> | <i>67,708</i> | <i>68,475</i> |
| Surplus..... | 73,819 | 75,166 | 76,874 | 78,057 |
| Undivided profits..... | 23,157 | 24,827 | 28,557 | 26,294 |
| Reserves and retirement account for preferred stock..... | 11,802 | 12,099 | 11,962 | 12,217 |
| Total capital accounts..... | 174,338 | 178,702 | 185,101 | 185,043 |
| Total liabilities and capital accounts..... | 2,698,327 | 2,642,392 | 2,639,880 | 2,862,628 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 566,931 | 571,583 | 577,734 | 613,620 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

GEORGIA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 52 banks | 51 banks | 52 banks | 52 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 655,591 | 656,596 | 669,926 | 655,522 |
| U. S. Government securities, direct obligations..... | 297,210 | 286,463 | 300,848 | 315,235 |
| Obligations guaranteed by U. S. Government..... | | | | 669,321 |
| Obligations of States and political subdivisions..... | 76,456 | 79,293 | 83,799 | 79,910 |
| Other bonds, notes, and debentures..... | 18,283 | 19,162 | 17,053 | 19,388 |
| Corporate stocks, including stock of Federal Reserve bank..... | 2,562 | 2,571 | 2,602 | 2,602 |
| Reserve with Federal Reserve bank..... | 149,441 | 159,773 | 159,515 | 142,266 |
| Currency and coin..... | 18,526 | 17,314 | 15,049 | 20,064 |
| Balances with other banks, and cash items in process of collection..... | 176,455 | 149,935 | 178,046 | 234,559 |
| Bank premises owned, furniture and fixtures..... | 20,049 | 20,071 | 20,586 | 20,404 |
| Real estate owned other than bank premises..... | 1,503 | 1,518 | 1,676 | 1,288 |
| Customers' liability on acceptances outstanding..... | 10 | | | |
| Income earned or accrued but not collected..... | 1,990 | 2,321 | 2,133 | 1,958 |
| Other assets..... | 1,781 | 1,971 | 2,683 | 2,353 |
| Total assets..... | 1,419,857 | 1,396,988 | 1,453,916 | 1,495,549 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 744,983 | 717,786 | 754,001 | 758,126 |
| Time deposits of individuals, partnerships, and corporations..... | 212,740 | 221,082 | 232,151 | 233,764 |
| Postal savings deposits..... | 761 | 761 | 761 | 761 |
| Deposits of U. S. Government..... | 20,358 | 28,576 | 27,648 | 33,703 |
| Deposits of States and political subdivisions..... | 108,040 | 112,150 | 117,496 | 108,355 |
| Deposits of banks..... | 169,150 | 150,273 | 174,943 | 205,968 |
| Other deposits (certified and cashiers' checks, etc.)..... | 8,838 | 6,609 | 7,031 | 20,144 |
| <i>Total deposits.....</i> | <i>1,264,870</i> | <i>1,297,257</i> | <i>1,314,031</i> | <i>1,360,821</i> |
| <i>Demand deposits.....</i> | <i>1,043,914</i> | <i>1,006,298</i> | <i>1,075,227</i> | <i>1,130,274</i> |
| <i>Time deposits.....</i> | <i>220,956</i> | <i>290,959</i> | <i>238,804</i> | <i>230,547</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 26,895 | 29,545 | 5,000 | |
| Mortgages or other liens on bank premises and other real estate..... | 12 | 8 | 8 | 8 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 10 | | | |
| Income collected but not earned..... | 14,087 | 14,625 | 15,766 | 15,140 |
| Expenses accrued and unpaid..... | 4,630 | 5,282 | 6,748 | 6,661 |
| Other liabilities..... | 1,456 | 529 | 710 | 1,669 |
| Total liabilities..... | 1,311,960 | 1,287,236 | 1,342,263 | 1,384,299 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 29,907 | 31,207 | 31,557 | 31,557 |
| Surplus..... | 55,102 | 53,802 | 54,234 | 54,422 |
| Undivided profits..... | 13,323 | 15,479 | 16,267 | 14,246 |
| Reserves..... | 9,565 | 9,264 | 9,595 | 11,025 |
| Total capital accounts..... | 107,897 | 109,752 | 111,653 | 111,250 |
| Total liabilities and capital accounts..... | 1,419,857 | 1,396,988 | 1,453,916 | 1,495,549 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 208,879 | 211,914 | 216,346 | 223,119 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

THE TERRITORY OF HAWAII

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 1 bank | 1 bank | 1 bank | 1 bank |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 97,465 | 102,047 | 101,710 | 107,050 |
| U. S. Government securities, direct obligations..... | 49,756 | 45,786 | 62,852 | 57,522 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 11,550 | 11,609 | 11,744 | 12,116 |
| Other bonds, notes, and debentures..... | 2,274 | 2,274 | 2,274 | 4,474 |
| Reserve with approved national banking associations..... | 17,450 | 21,063 | 17,502 | 23,360 |
| Currency and coin..... | 12,835 | 10,167 | 10,735 | 11,061 |
| Balances with other banks, and cash items in process of collection..... | 9,398 | 9,168 | 10,676 | 21,614 |
| Bank premises owned, furniture and fixtures..... | 3,235 | 3,623 | 3,097 | 3,104 |
| Customers' liability on acceptances outstanding..... | 11 | 11 | 10 | 37 |
| Income earned or accrued but not collected..... | 714 | 636 | 872 | 875 |
| Other assets..... | 339 | 362 | 1,362 | 1,525 |
| Total assets..... | 205,027 | 206,746 | 222,834 | 242,738 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 77,054 | 72,323 | 78,638 | 90,422 |
| Time deposits of individuals, partnerships, and corporations..... | 73,364 | 73,661 | 76,207 | 76,559 |
| Postal savings deposits..... | 10 | 10 | 10 | 10 |
| Deposits of U. S. Government..... | 13,659 | 13,083 | 16,466 | 16,475 |
| Deposits of States and political subdivisions..... | 18,369 | 24,714 | 26,250 | 33,395 |
| Deposits of banks..... | 3,294 | 3,074 | 5,492 | 6,327 |
| Other deposits (certified and cashiers' checks, etc.)..... | 1,611 | 1,775 | 1,850 | 1,725 |
| <i>Total deposits.....</i> | <i>187,361</i> | <i>188,640</i> | <i>204,893</i> | <i>224,913</i> |
| <i>Demand deposits.....</i> | <i>107,385</i> | <i>108,923</i> | <i>115,983</i> | <i>134,735</i> |
| <i>Time deposits.....</i> | <i>79,976</i> | <i>79,717</i> | <i>88,910</i> | <i>90,178</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 11 | 11 | 10 | 37 |
| Income collected but not earned..... | 335 | 356 | 411 | 519 |
| Expenses accrued and unpaid..... | 1,253 | 1,584 | 1,171 | 787 |
| Other liabilities..... | 359 | 176 | 188 | 222 |
| Total liabilities..... | 189,319 | 190,767 | 206,673 | 226,478 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 4,000 | 4,000 | 4,000 | 4,000 |
| Surplus..... | 7,000 | 7,000 | 7,000 | 7,000 |
| Undivided profits..... | 2,533 | 2,803 | 2,985 | 3,084 |
| Reserves..... | 2,175 | 2,176 | 2,176 | 2,176 |
| Total capital accounts..... | 15,708 | 15,979 | 16,161 | 16,260 |
| Total liabilities and capital accounts..... | 205,027 | 206,746 | 222,834 | 242,738 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 55,184 | 50,256 | 62,135 | 66,412 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

IDAHO

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 10 banks | 9 banks | 9 banks | 9 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 186,252 | 191,199 | 189,397 | 184,258 |
| U. S. Government securities, direct obligations..... | 157,303 | 145,613 | 163,119 | 168,711 |
| Obligations guaranteed by U. S. Government..... | 180 | 180 | | |
| Obligations of States and political subdivisions..... | 14,716 | 13,917 | 19,381 | 21,898 |
| Other bonds, notes, and debentures..... | 2,665 | 3,031 | 862 | 1,593 |
| Corporate stocks, including stock of Federal Reserve bank..... | 660 | 637 | 640 | 670 |
| Reserve with Federal Reserve bank..... | 36,502 | 34,436 | 38,960 | 39,885 |
| Currency and coin..... | 6,189 | 5,219 | 5,788 | 5,695 |
| Balances with other banks, and cash items in process of collection..... | 20,350 | 22,567 | 24,108 | 34,802 |
| Bank premises owned, furniture and fixtures..... | 6,300 | 6,144 | 6,168 | 6,203 |
| Real estate owned other than bank premises..... | 55 | 62 | 61 | 54 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 19 | 19 | 46 | 39 |
| Income earned or accrued but not collected..... | 127 | 32 | 24 | 79 |
| Other assets..... | 270 | 350 | 250 | 251 |
| Total assets..... | 431,588 | 423,406 | 448,804 | 464,138 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 208,839 | 199,708 | 224,496 | 218,139 |
| Time deposits of individuals, partnerships, and corporations..... | 137,926 | 138,289 | 146,531 | 152,732 |
| Postal savings deposits..... | 11 | 11 | 11 | 11 |
| Deposits of U. S. Government..... | 3,652 | 11,900 | 7,437 | 6,177 |
| Deposits of States and political subdivisions..... | 46,767 | 41,011 | 35,974 | 53,120 |
| Deposits of banks..... | 3,388 | 1,684 | 2,034 | 1,870 |
| Other deposits (certified and cashiers' checks, etc.)..... | 3,002 | 2,346 | 2,773 | 3,104 |
| <i>Total deposits.....</i> | <i>408,586</i> | <i>394,949</i> | <i>419,266</i> | <i>455,163</i> |
| <i> Demand deposits.....</i> | <i>264,416</i> | <i>255,478</i> | <i>271,498</i> | <i>281,409</i> |
| <i> Time deposits.....</i> | <i>139,169</i> | <i>139,471</i> | <i>147,768</i> | <i>163,744</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | |
| Income collected but not earned..... | 1,333 | 1,339 | 1,568 | 1,536 |
| Expenses accrued and unpaid..... | 1,219 | 2,082 | 2,194 | 2,178 |
| Other liabilities..... | 14 | 18 | 216 | 31 |
| Total liabilities..... | 406,151 | 398,368 | 423,234 | 438,898 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 11,075 | 10,825 | 10,984 | 11,325 |
| Surplus..... | 11,036 | 10,511 | 10,611 | 11,079 |
| Undivided profits..... | 3,279 | 3,456 | 3,763 | 2,737 |
| Reserves..... | 47 | 228 | 212 | 99 |
| Total capital accounts..... | 25,437 | 25,018 | 25,570 | 25,240 |
| Total liabilities and capital accounts..... | 431,588 | 423,406 | 448,804 | 464,138 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 110,688 | 107,961 | 97,689 | 97,875 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

ILLINOIS

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|-------------------|-------------------|-------------------|-------------------|
| | 394 banks | 394 banks | 393 banks | 394 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 4,536,455 | 4,728,636 | 4,820,578 | 4,780,804 |
| U. S. Government securities, direct obligations..... | 3,870,457 | 3,649,486 | 3,632,091 | 3,727,756 |
| Obligations guaranteed by U. S. Government..... | 83 | 83 | 83 | 83 |
| Obligations of States and political subdivisions..... | 727,007 | 725,749 | 711,018 | 715,268 |
| Other bonds, notes, and debentures..... | 200,348 | 201,610 | 205,872 | 244,216 |
| Corporate stocks, including stock of Federal Reserve bank..... | 21,403 | 21,468 | 21,697 | 22,045 |
| Reserve with Federal Reserve bank..... | 1,242,479 | 1,355,070 | 1,401,148 | 1,336,153 |
| Currency and coin..... | 106,364 | 103,706 | 94,600 | 123,471 |
| Balances with other banks, and cash items in process of collection..... | 1,037,741 | 973,310 | 1,091,879 | 1,264,031 |
| Bank premises owned, furniture and fixtures..... | 41,621 | 42,196 | 43,554 | 44,894 |
| Real estate owned other than bank premises..... | 1,305 | 1,471 | 1,789 | 2,026 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 2,756 | 3,061 | 3,167 | 2,780 |
| Customers' liability on acceptances outstanding..... | 4,952 | 4,721 | 6,613 | 6,635 |
| Income earned or accrued but not collected..... | 30,212 | 33,931 | 30,494 | 28,481 |
| Other assets..... | 11,874 | 11,987 | 19,974 | 18,751 |
| Total assets..... | 11,835,057 | 11,756,485 | 12,084,557 | 12,317,394 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 6,064,545 | 5,795,502 | 5,888,133 | 6,244,354 |
| Time deposits of individuals, partnerships, and corporations..... | 2,598,654 | 2,633,477 | 2,660,786 | 2,723,873 |
| Postal savings deposits..... | 1,118 | 1,118 | 1,058 | 1,058 |
| Deposits of U. S. Government..... | 134,207 | 148,935 | 244,890 | 249,750 |
| Deposits of States and political subdivisions..... | 599,779 | 835,112 | 739,978 | 659,325 |
| Deposits of banks..... | 1,093,069 | 1,132,067 | 1,217,837 | 1,282,304 |
| Other deposits (certified and cashiers' checks, etc.)..... | 102,272 | 107,482 | 97,768 | 104,418 |
| <i>Total deposits.....</i> | <i>10,693,644</i> | <i>10,653,693</i> | <i>10,850,450</i> | <i>11,265,082</i> |
| <i>Demand deposits.....</i> | <i>7,840,642</i> | <i>7,859,111</i> | <i>8,030,368</i> | <i>8,372,278</i> |
| <i>Time deposits.....</i> | <i>2,753,002</i> | <i>2,794,582</i> | <i>2,820,082</i> | <i>2,892,804</i> |
| Bits payable, rediscounts, and other liabilities for borrowed money..... | 264,450 | 97,500 | 188,750 | 1,856 |
| Mortgages or other liens on bank premises and other real estate..... | 85 | 184 | 262 | 281 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 7,126 | 4,945 | 7,303 | 7,627 |
| Income collected but not earned..... | 35,513 | 36,314 | 39,569 | 38,199 |
| Expenses accrued and unpaid..... | 46,820 | 55,598 | 57,800 | 56,246 |
| Other liabilities..... | 20,559 | 23,463 | 35,240 | 33,610 |
| Total liabilities..... | 10,968,197 | 10,871,697 | 11,179,374 | 11,402,901 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 1,500 | 1,500 | 1,500 | 1,500 |
| Common stock..... | 302,689 | 303,534 | 305,293 | 306,518 |
| <i>Total capital stock.....</i> | <i>304,189</i> | <i>305,034</i> | <i>306,793</i> | <i>308,018</i> |
| Surplus..... | 401,775 | 402,517 | 409,700 | 419,772 |
| Undivided profits..... | 110,507 | 126,450 | 137,530 | 134,665 |
| Reserves and retirement account for preferred stock..... | 50,389 | 50,787 | 51,160 | 52,038 |
| Total capital accounts..... | 866,860 | 884,788 | 905,183 | 914,493 |
| Total liabilities and capital accounts..... | 11,835,057 | 11,756,485 | 12,084,557 | 12,317,394 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 1,175,669 | 1,181,666 | 1,242,647 | 1,128,509 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

INDIANA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 123 banks | 124 banks | 124 banks | 124 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 902,320 | 945,954 | 975,629 | 1,000,248 |
| U. S. Government securities, direct obligations..... | 967,304 | 925,963 | 907,840 | 929,945 |
| Obligations guaranteed by U. S. Government..... | 10 | 10 | 10 | 15 |
| Obligations of States and political subdivisions..... | 138,292 | 143,658 | 142,277 | 135,353 |
| Other bonds, notes, and debentures..... | 29,628 | 30,095 | 30,285 | 34,998 |
| Corporate stocks, including stock of Federal Reserve bank..... | 4,016 | 4,203 | 4,289 | 4,355 |
| Reserve with Federal Reserve bank..... | 262,689 | 258,306 | 256,783 | 254,282 |
| Currency and coin..... | 50,182 | 48,023 | 46,011 | 57,249 |
| Balances with other banks, and cash items in process of collection..... | 242,797 | 218,021 | 267,734 | 313,410 |
| Bank premises owned, furniture and fixtures..... | 25,443 | 26,468 | 27,072 | 26,966 |
| Real estate owned other than bank premises..... | 390 | 300 | 365 | 413 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 33 | 33 | 34 | 45 |
| Customers' liability on acceptances outstanding..... | 60 | 100 | 235 | 27 |
| Income earned or accrued but not collected..... | 4,535 | 4,888 | 4,900 | 4,723 |
| Other assets..... | 2,730 | 3,096 | 3,040 | 3,100 |
| Total assets..... | 2,630,429 | 2,609,118 | 2,666,504 | 2,765,129 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 1,333,496 | 1,259,946 | 1,340,920 | 1,403,009 |
| Time deposits of individuals, partnerships, and corporations..... | 668,795 | 675,405 | 690,453 | 688,662 |
| Postal savings deposits..... | 1,911 | 1,911 | 1,751 | 1,751 |
| Deposits of U. S. Government..... | 32,438 | 37,818 | 47,566 | 51,384 |
| Deposits of States and political subdivisions..... | 230,146 | 274,677 | 198,302 | 228,600 |
| Deposits of banks..... | 113,284 | 109,914 | 128,650 | 129,565 |
| Other deposits (certified and cashiers' checks, etc.)..... | 34,374 | 34,796 | 30,482 | 37,545 |
| <i>Total deposits.....</i> | <i>2,414,444</i> | <i>2,394,467</i> | <i>2,438,124</i> | <i>2,640,516</i> |
| <i> Demand deposits.....</i> | <i>1,739,538</i> | <i>1,713,020</i> | <i>1,712,884</i> | <i>1,816,416</i> |
| <i> Time deposits.....</i> | <i>674,846</i> | <i>681,447</i> | <i>725,240</i> | <i>724,100</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 12,650 | 2,225 | 5,950 | ..... |
| Acceptances executed by or for account of reporting banks and outstanding..... | 60 | 100 | 235 | 27 |
| Income collected but not earned..... | 13,183 | 14,228 | 15,623 | 14,824 |
| Expenses accrued and unpaid..... | 6,157 | 7,426 | 9,204 | 10,178 |
| Other liabilities..... | 1,532 | 857 | 758 | 2,476 |
| Total liabilities..... | 2,448,026 | 2,419,303 | 2,469,894 | 2,568,021 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 25 | 25 | 25 | 25 |
| Common stock..... | 49,983 | 51,443 | 53,053 | 53,513 |
| <i>Total capital stock.....</i> | <i>50,008</i> | <i>51,468</i> | <i>53,078</i> | <i>53,538</i> |
| Surplus..... | 83,910 | 88,610 | 89,911 | 92,261 |
| Undivided profits..... | 40,674 | 42,382 | 45,799 | 42,734 |
| Reserves and retirement account for preferred stock..... | 7,806 | 7,355 | 7,822 | 8,575 |
| Total capital accounts..... | 182,403 | 189,815 | 196,610 | 197,108 |
| Total liabilities and capital accounts..... | 2,630,429 | 2,609,118 | 2,666,504 | 2,765,129 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 196,314 | 205,542 | 195,504 | 185,010 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

IOWA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 96 banks | 96 banks | 96 banks | 96 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 331,500 | 338,725 | 343,945 | 366,194 |
| U. S. Government securities, direct obligations..... | 274,951 | 283,931 | 304,907 | 288,946 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 76,645 | 78,351 | 81,941 | 80,253 |
| Other bonds, notes, and debentures..... | 11,924 | 12,877 | 11,724 | 17,226 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,428 | 1,439 | 1,448 | 1,472 |
| Reserve with Federal Reserve bank..... | 79,407 | 92,344 | 87,435 | 83,345 |
| Currency and coin..... | 13,957 | 12,341 | 13,044 | 14,799 |
| Balances with other banks, and cash items in process of collection..... | 116,289 | 112,730 | 129,619 | 138,932 |
| Bank premises owned, furniture and fixtures..... | 6,147 | 6,223 | 6,298 | 6,323 |
| Real estate owned other than bank premises..... | 107 | 252 | 356 | 367 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 1,357 | 1,431 | 1,357 | 1,357 |
| Customers' liability on acceptances outstanding..... | 51 | 71 | 52 | 34 |
| Income earned or accrued but not collected..... | 1,582 | 1,647 | 1,881 | 1,746 |
| Other assets..... | 653 | 504 | 561 | 526 |
| Total assets..... | 915,998 | 942,866 | 984,568 | 1,001,520 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 453,007 | 435,981 | 464,220 | 487,725 |
| Time deposits of individuals, partnerships, and corporations..... | 193,268 | 199,305 | 206,823 | 207,846 |
| Postal savings deposits..... | 53 | 53 | 53 | 53 |
| Deposits of U. S. Government..... | 13,018 | 14,897 | 21,194 | 21,314 |
| Deposits of States and political subdivisions..... | 73,725 | 101,443 | 92,259 | 72,636 |
| Deposits of banks..... | 97,636 | 107,240 | 115,576 | 126,417 |
| Other deposits (certified and cashiers' checks, etc.)..... | 11,440 | 5,668 | 4,976 | 8,064 |
| <i>Total deposits.....</i> | <i>842,147</i> | <i>864,587</i> | <i>905,101</i> | <i>924,055</i> |
| <i> Demand deposits.....</i> | <i>649,981</i> | <i>663,289</i> | <i>696,296</i> | <i>714,580</i> |
| <i> Time deposits.....</i> | <i>192,166</i> | <i>201,298</i> | <i>208,805</i> | <i>209,475</i> |
| Bills payable, rediscunts, and other liabilities for borrowed money..... | 530 | 2,050 | 1,500 | 100 |
| Mortgages or other liens on bank premises and other real estate..... | | 55 | 78 | 78 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 51 | 71 | 52 | 34 |
| Income collected but not earned..... | 1,870 | 2,032 | 2,234 | 2,253 |
| Expenses accrued and unpaid..... | 1,316 | 1,740 | 2,118 | 1,757 |
| Other liabilities..... | 182 | 185 | 160 | 259 |
| Total liabilities..... | 846,096 | 870,720 | 911,243 | 928,536 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 18,608 | 18,608 | 18,608 | 18,608 |
| Surplus..... | 29,273 | 29,340 | 29,697 | 30,802 |
| Undivided profits..... | 19,997 | 21,767 | 22,533 | 20,875 |
| Reserves..... | 2,024 | 2,431 | 2,487 | 2,699 |
| Total capital accounts..... | 69,902 | 72,146 | 73,325 | 72,984 |
| Total liabilities and capital accounts..... | 915,998 | 942,866 | 984,568 | 1,001,520 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 63,900 | 65,637 | 70,360 | 63,492 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

KANSAS

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 170 banks | 170 banks | 169 banks | 169 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 371,754 | 350,379 | 370,528 | 407,181 |
| U. S. Government securities, direct obligations..... | 380,972 | 387,049 | 398,343 | 386,143 |
| Obligations guaranteed by U. S. Government..... | 53 | 53 | 53 | 53 |
| Obligations of States and political subdivisions..... | 108,002 | 110,335 | 111,231 | 111,132 |
| Other bonds, notes, and debentures..... | 26,189 | 31,437 | 29,689 | 31,666 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,899 | 1,947 | 2,002 | 2,019 |
| Reserve with Federal Reserve bank..... | 124,402 | 128,124 | 126,633 | 122,569 |
| Currency and coin..... | 15,766 | 14,046 | 14,230 | 17,023 |
| Balances with other banks, and cash items in process of collection..... | 119,598 | 117,243 | 132,708 | 154,221 |
| Bank premises owned, furniture and fixtures..... | 9,406 | 10,280 | 10,924 | 11,646 |
| Real estate owned other than bank premises..... | 194 | 198 | 711 | 689 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 177 | 178 | 168 | 195 |
| Income earned or accrued but not collected..... | 1,595 | 1,638 | 1,822 | 1,486 |
| Other assets..... | 841 | 563 | 782 | 689 |
| Total assets..... | 1,160,848 | 1,153,470 | 1,199,804 | 1,246,712 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 612,744 | 611,014 | 664,575 | 650,938 |
| Time deposits of individuals, partnerships, and corporations..... | 154,107 | 160,950 | 170,128 | 171,746 |
| Postal savings deposits..... | 39 | 39 | 39 | 39 |
| Deposits of U. S. Government..... | 15,971 | 22,790 | 30,998 | 25,426 |
| Deposits of States and political subdivisions..... | 194,344 | 168,398 | 137,889 | 194,935 |
| Deposits of banks..... | 78,364 | 80,336 | 81,606 | 90,697 |
| Other deposits (certified and cashiers' checks, etc.)..... | 8,650 | 6,520 | 6,543 | 10,125 |
| <i>Total deposits.....</i> | <i>1,084,219</i> | <i>1,050,047</i> | <i>1,091,778</i> | <i>1,143,906</i> |
| <i>Demand deposits.....</i> | <i>906,557</i> | <i>885,301</i> | <i>896,896</i> | <i>946,220</i> |
| <i>Time deposits.....</i> | <i>157,662</i> | <i>164,746</i> | <i>194,942</i> | <i>197,686</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 2,770 | 6,050 | 6,045 | 994 |
| Mortgages or other liens on bank premises and other real estate..... | 14 | 14 | 12 | 12 |
| Income collected but not earned..... | 2,961 | 3,124 | 3,507 | 3,485 |
| Expenses accrued and unpaid..... | 2,929 | 3,320 | 3,910 | 3,190 |
| Other liabilities..... | 457 | 246 | 231 | 439 |
| Total liabilities..... | 1,073,350 | 1,062,801 | 1,105,483 | 1,152,026 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 23,927 | 24,227 | 25,327 | 26,352 |
| Surplus..... | 39,431 | 40,612 | 41,353 | 42,643 |
| Undivided profits..... | 22,216 | 24,018 | 25,746 | 23,825 |
| Reserves..... | 1,924 | 1,812 | 1,895 | 1,866 |
| Total capital accounts..... | 87,498 | 90,669 | 94,321 | 94,686 |
| Total liabilities and capital accounts..... | 1,160,848 | 1,153,470 | 1,199,804 | 1,246,712 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 268,918 | 277,963 | 276,628 | 264,743 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

KENTUCKY

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 89 banks | 89 banks | 88 banks | 88 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 291,572 | 301,658 | 312,131 | 315,897 |
| U. S. Government securities, direct obligations..... | 283,746 | 277,616 | 266,437 | 278,243 |
| Obligations guaranteed by U. S. Government..... | 4 | 11 | 11 | 11 |
| Obligations of States and political subdivisions..... | 40,774 | 42,701 | 43,604 | 44,443 |
| Other bonds, notes, and debentures..... | 17,963 | 17,023 | 17,400 | 18,784 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,628 | 1,633 | 1,641 | 1,649 |
| Reserve with Federal Reserve bank..... | 83,801 | 84,611 | 87,791 | 85,568 |
| Currency and coin..... | 17,130 | 16,050 | 15,036 | 20,163 |
| Balances with other banks, and cash items in process of collection..... | 80,495 | 73,225 | 85,993 | 122,883 |
| Bank premises owned, furniture and fixtures..... | 7,334 | 7,453 | 7,522 | 7,437 |
| Real estate owned other than bank premises..... | 207 | 161 | 134 | 145 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 185 | 182 | 182 | 182 |
| Customers' liability on acceptances outstanding..... | 30 | 42 | 37 | 35 |
| Income earned or accrued but not collected..... | 1,165 | 1,534 | 1,403 | 1,287 |
| Other assets..... | 470 | 687 | 792 | 708 |
| Total assets..... | 826,504 | 824,587 | 840,114 | 897,435 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 505,586 | 491,069 | 498,720 | 540,474 |
| Time deposits of individuals, partnerships, and corporations..... | 146,521 | 148,939 | 154,290 | 154,849 |
| Postal savings deposits..... | 15 | 15 | 15 | 15 |
| Deposits of U. S. Government..... | 9,161 | 12,374 | 17,428 | 18,652 |
| Deposits of States and political subdivisions..... | 47,462 | 46,227 | 50,440 | 45,076 |
| Deposits of banks..... | 35,571 | 39,488 | 34,375 | 55,764 |
| Other deposits (certified and cashiers' checks, etc.)..... | 4,923 | 5,837 | 5,656 | 4,653 |
| <i>Total deposits.....</i> | <i>749,239</i> | <i>743,949</i> | <i>760,924</i> | <i>819,433</i> |
| <i>Demand deposits.....</i> | <i>339,641</i> | <i>331,365</i> | <i>324,270</i> | <i>362,550</i> |
| <i>Time deposits.....</i> | <i>159,598</i> | <i>162,084</i> | <i>166,654</i> | <i>166,933</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 3,400 | 4,250 | 1,050 | ----- |
| Acceptances executed by or for account of reporting banks and outstanding..... | 30 | 42 | 37 | 35 |
| Income collected but not earned..... | 3,024 | 3,282 | 3,520 | 3,397 |
| Expenses accrued and unpaid..... | 1,627 | 2,058 | 2,598 | 2,654 |
| Other liabilities..... | 477 | 460 | 541 | 846 |
| Total liabilities..... | 757,797 | 754,041 | 768,670 | 826,415 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 21,525 | 21,525 | 21,425 | 21,425 |
| Surplus..... | 32,718 | 32,843 | 33,202 | 33,664 |
| Undivided profits..... | 12,903 | 14,462 | 15,011 | 14,074 |
| Reserves..... | 1,561 | 1,716 | 1,806 | 1,857 |
| Total capital accounts..... | 68,707 | 70,546 | 71,444 | 71,020 |
| Total liabilities and capital accounts..... | 826,504 | 824,587 | 840,114 | 897,435 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 74,306 | 79,087 | 81,169 | 78,690 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

LOUISIANA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 41 banks | 41 banks | 41 banks | 41 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 649,041 | 652,837 | 674,309 | 698,518 |
| U. S. Government securities, direct obligations..... | 597,831 | 583,064 | 570,389 | 557,009 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 114,582 | 120,613 | 119,921 | 121,569 |
| Other bonds, notes, and debentures..... | 23,722 | 26,895 | 27,469 | 30,567 |
| Corporate stocks, including stock of Federal Reserve bank..... | 3,063 | 3,137 | 3,189 | 3,302 |
| Reserve with Federal Reserve bank..... | 199,828 | 201,148 | 200,188 | 189,264 |
| Currency and coin..... | 25,582 | 23,075 | 22,160 | 28,706 |
| Balances with other banks, and cash items in process of collection..... | 231,969 | 213,374 | 223,588 | 299,359 |
| Bank premises owned, furniture and fixtures..... | 16,776 | 16,837 | 17,082 | 17,565 |
| Real estate owned other than bank premises..... | 800 | 820 | 689 | 691 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 1,200 | 1,200 | 2,721 | 3,079 |
| Customers' liability on acceptances outstanding..... | 3,529 | 1,168 | 1,713 | 2,486 |
| Income earned or accrued but not collected..... | 4,675 | 5,448 | 4,963 | 5,864 |
| Other assets..... | 1,852 | 1,692 | 1,929 | 1,579 |
| Total assets..... | 1,874,450 | 1,851,308 | 1,870,310 | 1,959,558 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 948,837 | 904,585 | 925,273 | 970,543 |
| Time deposits of individuals, partnerships, and corporations..... | 272,768 | 284,311 | 300,858 | 306,868 |
| Postal savings deposits..... | 51 | 51 | 51 | 51 |
| Deposits of U. S. Government..... | 15,104 | 24,875 | 29,017 | 27,856 |
| Deposits of States and political subdivisions..... | 254,711 | 268,270 | 231,090 | 244,718 |
| Deposits of banks..... | 212,110 | 190,547 | 191,332 | 239,278 |
| Other deposits (certified and cashiers' checks, etc.)..... | 15,508 | 22,249 | 13,093 | 20,282 |
| <i>Total deposits.....</i> | <i>1,719,089</i> | <i>1,694,888</i> | <i>1,690,714</i> | <i>1,809,696</i> |
| <i>Demand deposits.....</i> | <i>1,434,933</i> | <i>1,404,287</i> | <i>1,384,209</i> | <i>1,497,353</i> |
| <i>Time deposits.....</i> | <i>284,156</i> | <i>290,601</i> | <i>306,505</i> | <i>312,343</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 19,000 | 15,000 | 34,500 | ----- |
| Acceptances executed by or for account of reporting banks and outstanding..... | 3,973 | 1,546 | 1,874 | 3,302 |
| Income collected but not earned..... | 4,004 | 4,225 | 4,439 | 4,323 |
| Expenses accrued and unpaid..... | 7,152 | 9,764 | 8,810 | 10,327 |
| Other liabilities..... | 470 | 268 | 239 | 1,659 |
| Total liabilities..... | 1,753,688 | 1,725,691 | 1,740,576 | 1,829,207 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 32,238 | 32,938 | 33,338 | 35,388 |
| Surplus..... | 67,038 | 68,663 | 70,041 | 71,172 |
| Undivided profits..... | 21,151 | 23,645 | 25,977 | 23,120 |
| Reserves..... | 335 | 371 | 378 | 671 |
| Total capital accounts..... | 120,762 | 125,617 | 129,734 | 130,351 |
| Total liabilities and capital accounts..... | 1,874,450 | 1,851,308 | 1,870,310 | 1,959,558 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 440,088 | 427,970 | 416,473 | 368,977 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

MAINE

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 30 banks | 30 banks | 30 banks | 30 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 142,086 | 147,431 | 150,450 | 148,825 |
| U. S. Government securities, direct obligations..... | 75,609 | 74,800 | 79,582 | 77,010 |
| Obligations guaranteed by U. S. Government..... | 9 | 9 | 9 | 9 |
| Obligations of States and political subdivisions..... | 12,980 | 15,056 | 16,346 | 13,778 |
| Other bonds, notes, and debentures..... | 8,731 | 9,161 | 8,163 | 8,087 |
| Corporate stocks, including stock of Federal Reserve bank..... | 662 | 681 | 689 | 689 |
| Reserve with Federal Reserve bank..... | 25,127 | 25,814 | 26,843 | 25,223 |
| Currency and coin..... | 6,906 | 6,481 | 6,354 | 8,127 |
| Balances with other banks, and cash items in process of collection..... | 22,135 | 19,616 | 25,803 | 30,359 |
| Bank premises owned, furniture and fixtures..... | 4,534 | 4,482 | 4,825 | 4,988 |
| Real estate owned other than bank premises..... | 164 | 151 | 137 | 178 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 307 | 292 | 293 | 284 |
| Income earned or accrued but not collected..... | 432 | 510 | 515 | 533 |
| Other assets..... | 312 | 449 | 451 | 369 |
| Total assets..... | 299,793 | 304,933 | 320,460 | 318,459 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 136,587 | 139,694 | 149,425 | 147,819 |
| Time deposits of individuals, partnerships, and corporations..... | 98,858 | 101,040 | 104,964 | 104,397 |
| Postal savings deposits..... | 7 | 7 | 7 | 7 |
| Deposits of U. S. Government..... | 4,778 | 5,878 | 5,679 | 6,022 |
| Deposits of States and political subdivisions..... | 12,137 | 10,442 | 13,304 | 14,542 |
| Deposits of banks..... | 7,996 | 8,235 | 6,629 | 6,828 |
| Other deposits (certified and cashiers' checks, etc.)..... | 3,863 | 3,712 | 2,965 | 4,718 |
| <i>Total deposits.....</i> | <i>264,226</i> | <i>269,008</i> | <i>282,973</i> | <i>284,333</i> |
| <i>Demand deposits.....</i> | <i>164,370</i> | <i>166,740</i> | <i>176,748</i> | <i>178,511</i> |
| <i>Time deposits.....</i> | <i>99,856</i> | <i>102,268</i> | <i>106,225</i> | <i>105,822</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 2,600 | 2,350 | 3,000 | ----- |
| Income collected but not earned..... | 2,051 | 2,197 | 2,341 | 2,235 |
| Expenses accrued and unpaid..... | 968 | 950 | 1,222 | 1,084 |
| Other liabilities..... | 195 | 104 | 128 | 321 |
| Total liabilities..... | 270,040 | 274,609 | 289,664 | 287,973 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 10,700 | 10,725 | 10,725 | 10,725 |
| Surplus..... | 11,962 | 11,967 | 12,230 | 12,273 |
| Undivided profits..... | 6,081 | 6,630 | 6,878 | 6,416 |
| Reserves..... | 1,010 | 1,062 | 963 | 1,072 |
| Total capital accounts..... | 29,753 | 30,324 | 30,796 | 30,486 |
| Total liabilities and capital accounts..... | 299,793 | 304,933 | 320,460 | 318,459 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 23,975 | 24,680 | 22,706 | 22,013 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

MARYLAND

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 56 banks | 56 banks | 56 banks | 56 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 340,207 | 342,690 | 356,226 | 363,424 |
| U. S. Government securities, direct obligations..... | 331,168 | 328,992 | 338,027 | 329,338 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 72,891 | 73,652 | 72,755 | 72,202 |
| Other bonds, notes, and debentures..... | 12,978 | 12,814 | 16,616 | 20,693 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,766 | 1,803 | 1,807 | 1,811 |
| Reserve with Federal Reserve bank..... | 116,158 | 118,822 | 113,508 | 106,070 |
| Currency and coin..... | 17,807 | 17,441 | 14,811 | 20,699 |
| Balances with other banks, and cash items in process of collection..... | 111,467 | 115,077 | 109,969 | 123,108 |
| Bank premises owned, furniture and fixtures..... | 9,691 | 9,986 | 11,188 | 11,274 |
| Real estate owned other than bank premises..... | 174 | 240 | 382 | 241 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 313 | 334 | 355 | 357 |
| Customers' liability on acceptances outstanding..... | 72 | 159 | 127 | 116 |
| Income earned or accrued but not collected..... | 2,290 | 2,679 | 1,185 | 1,621 |
| Other assets..... | 2,663 | 2,366 | 2,087 | 1,199 |
| Total assets..... | 1,019,645 | 1,027,055 | 1,039,043 | 1,052,153 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 532,889 | 526,179 | 538,320 | 552,036 |
| Time deposits of individuals, partnerships, and corporations..... | 209,314 | 212,259 | 220,002 | 220,357 |
| Postal savings deposits..... | | | | |
| Deposits of U. S. Government..... | 22,435 | 24,668 | 32,719 | 39,024 |
| Deposits of States and political subdivisions..... | 96,244 | 104,387 | 95,625 | 82,805 |
| Deposits of banks..... | 63,099 | 67,138 | 63,338 | 67,643 |
| Other deposits (certified and cashiers' checks, etc.)..... | 4,915 | 4,860 | 3,952 | 4,601 |
| <i>Total deposits.....</i> | <i>928,896</i> | <i>939,491</i> | <i>953,956</i> | <i>966,466</i> |
| <i>Demand deposits.....</i> | <i>707,743</i> | <i>714,549</i> | <i>726,418</i> | <i>737,756</i> |
| <i>Time deposits.....</i> | <i>221,153</i> | <i>224,942</i> | <i>227,538</i> | <i>228,710</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 10,550 | 4,250 | | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 72 | 159 | 127 | 116 |
| Income collected but not earned..... | 2,671 | 2,870 | 2,933 | 3,382 |
| Expenses accrued and unpaid..... | 2,547 | 2,456 | 1,967 | 2,822 |
| Other liabilities..... | 811 | 671 | 1,290 | 1,233 |
| Total liabilities..... | 945,547 | 949,897 | 960,273 | 974,019 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 17,125 | 17,425 | 17,425 | 17,440 |
| Surplus..... | 41,736 | 42,686 | 42,950 | 43,285 |
| Undivided profits..... | 11,043 | 12,489 | 13,114 | 12,471 |
| Reserves..... | 4,194 | 4,558 | 5,281 | 4,938 |
| Total capital accounts..... | 74,098 | 77,158 | 78,770 | 78,134 |
| Total liabilities and capital accounts..... | 1,019,645 | 1,027,055 | 1,039,043 | 1,052,153 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 174,667 | 173,629 | 173,783 | 155,886 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

MASSACHUSETTS

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 110 banks | 110 banks | 110 banks | 109 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 1,764,542 | 1,772,222 | 1,857,004 | 1,781,559 |
| U. S. Government securities, direct obligations..... | 746,472 | 708,020 | 747,911 | 815,727 |
| Obligations guaranteed by U. S. Government..... | 1,722 | 617 | 612 | 612 |
| Obligations of States and political subdivisions..... | 150,145 | 172,288 | 182,903 | 160,376 |
| Other bonds, notes, and debentures..... | 35,980 | 33,261 | 32,527 | 37,830 |
| Corporate stocks, including stock of Federal Reserve bank..... | 10,151 | 8,377 | 8,428 | 9,687 |
| Reserve with Federal Reserve bank..... | 384,070 | 408,137 | 433,516 | 412,279 |
| Currency and coin..... | 44,601 | 44,243 | 36,752 | 60,770 |
| Balances with other banks, and cash items in process of collection..... | 318,953 | 270,454 | 309,428 | 407,339 |
| Bank premises owned, furniture and fixtures..... | 34,836 | 35,301 | 35,636 | 35,870 |
| Real estate owned other than bank premises..... | 474 | 493 | 369 | 354 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 210 | 357 | 356 | 387 |
| Customers' liability on acceptances outstanding..... | 31,355 | 30,775 | 33,137 | 35,479 |
| Income earned or accrued but not collected..... | 8,997 | 10,363 | 8,246 | 9,256 |
| Other assets..... | 6,290 | 8,321 | 5,551 | 4,825 |
| Total assets..... | 3,538,798 | 3,503,229 | 3,692,376 | 3,772,350 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 2,068,707 | 2,000,028 | 2,072,962 | 2,143,887 |
| Time deposits of individuals, partnerships, and corporations..... | 442,721 | 447,185 | 461,971 | 449,727 |
| Postal savings deposits..... | 1,402 | 1,402 | 1,273 | 1,273 |
| Deposits of U. S. Government..... | 55,718 | 85,630 | 85,840 | 91,290 |
| Deposits of States and political subdivisions..... | 130,166 | 142,995 | 178,634 | 219,723 |
| Deposits of banks..... | 327,128 | 330,809 | 369,927 | 366,258 |
| Other deposits (certified and cashiers' checks, etc.)..... | 55,625 | 55,685 | 50,174 | 60,256 |
| <i>Total deposits.....</i> | <i>3,081,465</i> | <i>3,063,734</i> | <i>3,220,781</i> | <i>3,332,414</i> |
| <i>Demand deposits.....</i> | <i>2,068,707</i> | <i>2,000,028</i> | <i>2,072,962</i> | <i>2,143,887</i> |
| <i>Time deposits.....</i> | <i>474,512</i> | <i>476,110</i> | <i>490,810</i> | <i>471,908</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 29,250 | 15,640 | 33,775 | 300 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 33,821 | 32,144 | 35,524 | 36,556 |
| Income collected but not earned..... | 17,690 | 18,269 | 20,127 | 19,316 |
| Expenses accrued and unpaid..... | 22,246 | 20,456 | 23,320 | 23,438 |
| Other liabilities..... | 19,671 | 14,615 | 14,431 | 14,931 |
| Total liabilities..... | 3,204,143 | 3,164,858 | 3,347,958 | 3,426,955 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 83,209 | 83,209 | 83,844 | 84,396 |
| Surplus..... | 179,354 | 179,354 | 180,526 | 190,877 |
| Undivided profits..... | 55,888 | 59,812 | 64,438 | 53,805 |
| Reserves..... | 16,504 | 15,996 | 15,610 | 16,317 |
| Total capital accounts..... | 334,655 | 338,371 | 344,418 | 345,395 |
| Total liabilities and capital accounts..... | 3,538,798 | 3,503,229 | 3,692,376 | 3,772,350 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 212,190 | 268,352 | 264,225 | 230,677 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

MICHIGAN

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 75 banks | 75 banks | 75 banks | 75 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 1,664,670 | 1,675,327 | 1,701,557 | 1,698,108 |
| U. S. Government securities, direct obligations..... | 1,349,255 | 1,343,029 | 1,362,344 | 1,395,884 |
| Obligations guaranteed by U. S. Government..... | 30 | 23 | 15 | 15 |
| Obligations of States and political subdivisions..... | 286,296 | 295,573 | 299,600 | 303,300 |
| Other bonds, notes, and debentures..... | 26,832 | 26,497 | 20,913 | 16,354 |
| Corporate stocks, including stock of Federal Reserve bank..... | 8,593 | 8,499 | 7,063 | 7,075 |
| Reserve with Federal Reserve bank..... | 395,142 | 385,250 | 414,321 | 389,333 |
| Currency and coin..... | 66,720 | 62,003 | 54,362 | 82,633 |
| Balances with other banks, and cash items in process of collection..... | 352,677 | 279,819 | 340,280 | 374,875 |
| Bank premises owned, furniture and fixtures..... | 34,897 | 34,536 | 35,096 | 36,393 |
| Real estate owned other than bank premises..... | 1,043 | 1,098 | 1,188 | 971 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 4,967 | 5,182 | 6,202 | 6,454 |
| Customers' liability on acceptances outstanding..... | 68 | 108 | 133 | 200 |
| Income earned or accrued but not collected..... | 13,961 | 12,791 | 14,862 | 10,982 |
| Other assets..... | 4,554 | 4,217 | 4,836 | 4,209 |
| Total assets..... | 4,209,705 | 4,133,952 | 4,262,772 | 4,326,786 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 1,989,098 | 1,900,340 | 1,973,350 | 2,083,122 |
| Time deposits of individuals, partnerships, and corporations..... | 1,280,681 | 1,301,478 | 1,314,726 | 1,313,499 |
| Postal savings deposits..... | 35 | 35 | 35 | 35 |
| Deposits of U. S. Government..... | 78,219 | 62,812 | 80,677 | 142,194 |
| Deposits of States and political subdivisions..... | 279,600 | 251,721 | 240,914 | 220,668 |
| Deposits of banks..... | 166,157 | 163,587 | 168,113 | 175,419 |
| Other deposits (certified and cashiers' checks, etc.)..... | 31,606 | 33,626 | 29,161 | 35,847 |
| <i>Total deposits.....</i> | <i>3,825,396</i> | <i>3,713,599</i> | <i>3,806,976</i> | <i>3,970,784</i> |
| <i>Demand deposits.....</i> | <i>2,464,393</i> | <i>2,354,451</i> | <i>2,421,285</i> | <i>2,597,336</i> |
| <i>Time deposits.....</i> | <i>1,361,003</i> | <i>1,379,148</i> | <i>1,385,691</i> | <i>1,373,448</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 52,500 | 79,575 | 96,596 | ----- |
| Mortgages or other liens on bank premises and other real estate..... | 82 | 57 | 60 | 37 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 68 | 108 | 133 | 200 |
| Income collected but not earned..... | 32,904 | 34,478 | 38,153 | 37,694 |
| Expenses accrued and unpaid..... | 24,167 | 26,616 | 29,691 | 26,440 |
| Other liabilities..... | 2,088 | 3,046 | 1,374 | 2,201 |
| Total liabilities..... | 3,937,205 | 3,857,479 | 3,972,983 | 4,037,356 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 1,000 | 1,000 | 1,000 | 1,000 |
| Common stock..... | 72,352 | 72,352 | 74,853 | 75,053 |
| <i>Total capital stock.....</i> | <i>73,352</i> | <i>73,352</i> | <i>75,853</i> | <i>76,053</i> |
| Surplus..... | 147,181 | 147,231 | 150,683 | 150,776 |
| Undivided profits..... | 46,770 | 50,808 | 58,355 | 57,539 |
| Reserves and retirement account for preferred stock..... | 5,197 | 5,082 | 4,898 | 5,062 |
| Total capital accounts..... | 272,500 | 276,473 | 289,789 | 289,430 |
| Total liabilities and capital accounts..... | 4,209,705 | 4,133,952 | 4,262,772 | 4,326,786 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 390,567 | 449,925 | 415,376 | 387,518 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

MINNESOTA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|--------------------|--------------------|--------------------|--------------------|
| | 179 banks | 179 banks | 178 banks | 178 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 1, 136, 898 | 1, 174, 256 | 1, 207, 214 | 1, 164, 666 |
| U. S. Government securities, direct obligations..... | 627, 588 | 613, 540 | 670, 004 | 648, 242 |
| Obligations guaranteed by U. S. Government..... | 5 | | | |
| Obligations of States and political subdivisions..... | 168, 480 | 170, 338 | 168, 988 | 171, 954 |
| Other bonds, notes, and debentures..... | 51, 864 | 55, 552 | 55, 072 | 63, 364 |
| Corporate stocks, including stock of Federal Reserve bank..... | 4, 516 | 4, 523 | 4, 531 | 4, 557 |
| Reserve with Federal Reserve bank..... | 256, 115 | 273, 584 | 296, 013 | 267, 307 |
| Currency and coin..... | 25, 503 | 24, 730 | 23, 866 | 27, 458 |
| Balances with other banks, and cash items in process of collection..... | 298, 651 | 294, 766 | 329, 590 | 407, 259 |
| Bank premises owned, furniture and fixtures..... | 18, 179 | 19, 214 | 20, 904 | 21, 362 |
| Real estate owned other than bank premises..... | 1, 173 | 1, 364 | 1, 351 | 997 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 5, 859 | 6, 314 | 6, 595 | 6, 868 |
| Customers' liability on acceptances outstanding..... | 1, 066 | 504 | 738 | 602 |
| Income earned or accrued but not collected..... | 6, 539 | 7, 621 | 7, 677 | 7, 222 |
| Other assets..... | 2, 130 | 2, 730 | 1, 489 | 1, 734 |
| Total assets..... | 2, 604, 566 | 2, 649, 036 | 2, 794, 032 | 2, 793, 592 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 1, 152, 390 | 1, 134, 669 | 1, 201, 621 | 1, 243, 628 |
| Time deposits of individuals, partnerships, and corporations..... | 635, 552 | 649, 373 | 671, 423 | 681, 828 |
| Postal savings deposits..... | 68 | 68 | 68 | 68 |
| Deposits of U. S. Government..... | 29, 984 | 71, 670 | 68, 104 | 56, 937 |
| Deposits of States and political subdivisions..... | 149, 771 | 159, 515 | 138, 680 | 165, 022 |
| Deposits of banks..... | 307, 444 | 334, 873 | 382, 843 | 376, 575 |
| Other deposits (certified and cashiers' checks, etc.)..... | 20, 022 | 19, 653 | 19, 225 | 22, 528 |
| <i>Total deposits</i> | <i>2, 295, 231</i> | <i>2, 369, 821</i> | <i>2, 431, 994</i> | <i>2, 546, 586</i> |
| <i> Demand deposits</i> | <i>1, 648, 206</i> | <i>1, 706, 081</i> | <i>1, 799, 761</i> | <i>1, 853, 064</i> |
| <i> Time deposits</i> | <i>647, 025</i> | <i>663, 740</i> | <i>632, 205</i> | <i>693, 522</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 76, 210 | 40, 025 | 66, 900 | 40 |
| Mortgages or other liens on bank premises and other real estate..... | 246 | 246 | 221 | 221 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 1, 066 | 504 | 738 | 602 |
| Income collected but not earned..... | 17, 571 | 18, 268 | 20, 392 | 20, 739 |
| Expenses accrued and unpaid..... | 14, 224 | 16, 005 | 15, 566 | 16, 067 |
| Other liabilities..... | 3, 374 | 3, 301 | 3, 984 | 3, 656 |
| Total liabilities..... | 2, 407, 922 | 2, 448, 670 | 2, 589, 765 | 2, 587, 911 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 62, 521 | 62, 971 | 62, 959 | 63, 309 |
| Surplus..... | 87, 922 | 87, 746 | 88, 091 | 88, 669 |
| Undivided profits..... | 35, 950 | 39, 301 | 43, 214 | 43, 788 |
| Reserves..... | 10, 251 | 10, 348 | 10, 003 | 9, 915 |
| Total capital accounts..... | 196, 644 | 200, 366 | 204, 267 | 205, 681 |
| Total liabilities and capital accounts..... | 2, 604, 566 | 2, 649, 036 | 2, 794, 032 | 2, 793, 592 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 413, 193 | 426, 684 | 485, 908 | 396, 432 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

MISSISSIPPI

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 27 banks | 27 banks | 27 banks | 27 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 106,659 | 111,041 | 113,960 | 117,106 |
| U. S. Government securities, direct obligations..... | 83,423 | 82,835 | 82,266 | 70,420 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 36,129 | 35,893 | 36,488 | 37,143 |
| Other bonds, notes, and debentures..... | 2,285 | 2,555 | 2,643 | 2,967 |
| Corporate stocks, including stock of Federal Reserve bank..... | 648 | 657 | 659 | 661 |
| Reserve with Federal Reserve bank..... | 25,487 | 28,404 | 27,083 | 27,397 |
| Currency and coin..... | 7,167 | 6,746 | 6,462 | 8,083 |
| Balances with other banks, and cash items in process of collection..... | 37,353 | 34,650 | 39,119 | 51,267 |
| Bank premises owned, furniture and fixtures..... | 3,919 | 3,994 | 4,588 | 4,541 |
| Real estate owned other than bank premises..... | 206 | 202 | 178 | 157 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 500 | 525 | 500 | 500 |
| Income earned or accrued but not collected..... | 415 | 444 | 490 | 419 |
| Other assets..... | 656 | 741 | 351 | 203 |
| Total assets..... | 304,847 | 308,687 | 314,767 | 329,864 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 151,571 | 151,326 | 154,192 | 160,997 |
| Time deposits of individuals, partnerships, and corporations..... | 58,840 | 60,660 | 64,275 | 65,435 |
| Postal savings deposits..... | | | | |
| Deposits of U. S. Government..... | 5,951 | 8,925 | 10,079 | 7,308 |
| Deposits of States and political subdivisions..... | 41,594 | 41,889 | 36,044 | 39,348 |
| Deposits of banks..... | 22,170 | 19,568 | 22,868 | 30,330 |
| Other deposits (certified and cashiers' checks, etc.)..... | 676 | 711 | 657 | 1,479 |
| <i>Total deposits.....</i> | <i>280,802</i> | <i>283,079</i> | <i>288,116</i> | <i>304,897</i> |
| <i>Demand deposits.....</i> | <i>219,776</i> | <i>220,233</i> | <i>221,753</i> | <i>237,876</i> |
| <i>Time deposits.....</i> | <i>61,026</i> | <i>62,846</i> | <i>66,363</i> | <i>67,021</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | 300 | 400 | |
| Income collected but not earned..... | 822 | 870 | 968 | 1,004 |
| Expenses accrued and unpaid..... | 589 | 872 | 1,173 | 586 |
| Other liabilities..... | 14 | 12 | 3 | 193 |
| Total liabilities..... | 282,227 | 285,133 | 290,659 | 306,680 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 6,530 | 6,630 | 6,630 | 6,630 |
| Surplus..... | 15,194 | 15,326 | 15,437 | 16,139 |
| Undivided profits..... | 703 | 1,402 | 1,882 | 246 |
| Reserves..... | 193 | 196 | 159 | 169 |
| Total capital accounts..... | 22,620 | 23,554 | 24,108 | 23,184 |
| Total liabilities and capital accounts..... | 304,847 | 308,687 | 314,767 | 329,864 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 62,785 | 65,730 | 62,960 | 61,218 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

MISSOURI

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 76 banks | 76 banks | 76 banks | 76 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 893,850 | 878,793 | 919,449 | 915,770 |
| U. S. Government securities, direct obligations..... | 571,277 | 561,081 | 555,954 | 602,477 |
| Obligations guaranteed by U. S. Government..... | 469 | 482 | 35 | 35 |
| Obligations of States and political subdivisions..... | 95,523 | 102,926 | 100,796 | 105,818 |
| Other bonds, notes, and debentures..... | 29,612 | 28,844 | 30,162 | 32,149 |
| Corporate stocks, including stock of Federal Reserve bank..... | 4,590 | 4,655 | 4,801 | 4,670 |
| Reserve with Federal Reserve bank..... | 249,797 | 250,665 | 255,699 | 295,934 |
| Currency and coin..... | 19,959 | 18,458 | 17,734 | 23,798 |
| Balances with other banks, and cash items in process of collection..... | 276,710 | 244,480 | 279,745 | 385,365 |
| Bank premises owned, furniture and fixtures..... | 10,704 | 10,700 | 11,020 | 10,865 |
| Real estate owned other than bank premises..... | 1,191 | 1,357 | 1,248 | 1,143 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 971 | 986 | 1,075 | 1,055 |
| Customers' liability on acceptances outstanding..... | 1,038 | 272 | 1,062 | 1,021 |
| Income earned or accrued but not collected..... | 4,241 | 4,740 | 4,379 | 4,549 |
| Other assets..... | 2,006 | 1,983 | 2,133 | 1,432 |
| Total assets..... | 2,161,938 | 2,110,422 | 2,185,292 | 2,386,081 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 1,174,808 | 1,130,147 | 1,167,039 | 1,239,798 |
| Time deposits of individuals, partnerships, and corporations..... | 307,132 | 314,513 | 317,779 | 317,709 |
| Postal savings deposits..... | 487 | 487 | 487 | 487 |
| Deposits of U. S. Government..... | 22,345 | 27,975 | 43,323 | 42,378 |
| Deposits of States and political subdivisions..... | 85,371 | 73,195 | 62,887 | 122,450 |
| Deposits of banks..... | 371,108 | 373,953 | 400,435 | 465,875 |
| Other deposits (certified and cashiers' checks, etc.)..... | 11,857 | 12,622 | 10,576 | 14,389 |
| Total deposits..... | 1,975,108 | 1,932,392 | 2,002,526 | 2,203,116 |
| Demand deposits..... | 1,645,835 | 1,596,911 | 1,667,814 | 1,859,743 |
| Time deposits..... | 327,223 | 335,981 | 334,712 | 353,368 |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 15,003 | 2,525 | ----- | ----- |
| Mortgages or other liens on bank premises and other real estate..... | 23 | ----- | ----- | ----- |
| Acceptances executed by or for account of reporting banks and outstanding..... | 1,055 | 285 | 1,062 | 1,334 |
| Income collected but not earned..... | 5,819 | 6,049 | 6,561 | 6,539 |
| Expenses accrued and unpaid..... | 8,119 | 7,310 | 8,997 | 8,318 |
| Other liabilities..... | 1,173 | 1,109 | 1,463 | 2,032 |
| Total liabilities..... | 2,004,300 | 1,950,170 | 2,020,609 | 2,221,339 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 48,783 | 48,783 | 50,583 | 50,583 |
| Surplus..... | 68,680 | 70,779 | 70,516 | 70,810 |
| Undivided profits..... | 36,929 | 37,321 | 39,874 | 39,387 |
| Reserves..... | 3,246 | 3,369 | 3,710 | 3,962 |
| Total capital accounts..... | 157,638 | 160,252 | 164,683 | 164,742 |
| Total liabilities and capital accounts..... | 2,161,938 | 2,110,422 | 2,185,292 | 2,386,081 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 232,211 | 217,926 | 216,784 | 240,110 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

MONTANA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 40 banks | 41 banks | 41 banks | 41 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 134, 518 | 142, 769 | 146, 431 | 144, 126 |
| U. S. Government securities, direct obligations..... | 122, 561 | 118, 210 | 131, 788 | 136, 660 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 17, 680 | 17, 914 | 19, 075 | 20, 587 |
| Other bonds, notes, and debentures..... | 10, 210 | 9, 963 | 9, 225 | 10, 083 |
| Corporate stocks, including stock of Federal Reserve bank..... | 466 | 472 | 475 | 477 |
| Reserve with Federal Reserve bank..... | 32, 257 | 33, 884 | 38, 812 | 32, 269 |
| Currency and coin..... | 4, 994 | 4, 442 | 4, 896 | 5, 387 |
| Balances with other banks, and cash items in process of collection..... | 34, 693 | 35, 454 | 40, 942 | 46, 645 |
| Bank premises owned, furniture and fixtures..... | 5, 228 | 5, 404 | 5, 484 | 5, 088 |
| Real estate owned other than bank premises..... | 137 | 137 | 182 | 161 |
| Investments and other assets indirectly representing bank premises or other real estate..... | | | 5 | 5 |
| Income earned or accrued but not collected..... | 879 | 1, 299 | 1, 326 | 1, 117 |
| Other assets..... | 122 | 194 | 146 | 112 |
| Total assets..... | 363, 745 | 370, 142 | 398, 787 | 402, 717 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 204, 110 | 197, 087 | 221, 613 | 216, 451 |
| Time deposits of individuals, partnerships, and corporations..... | 84, 885 | 88, 059 | 93, 977 | 97, 690 |
| Postal savings deposits..... | | | | |
| Deposits of U. S. Government..... | 3, 643 | 6, 486 | 9, 685 | 7, 017 |
| Deposits of States and political subdivisions..... | 32, 498 | 36, 853 | 28, 458 | 33, 700 |
| Deposits of banks..... | 12, 914 | 13, 555 | 13, 648 | 17, 885 |
| Other deposits (certified and cashiers' checks, etc.)..... | 2, 668 | 2, 629 | 2, 807 | 3, 193 |
| <i>Total deposits.....</i> | <i>340, 718</i> | <i>344, 669</i> | <i>370, 188</i> | <i>375, 936</i> |
| <i>Demand deposits.....</i> | <i>255, 205</i> | <i>255, 399</i> | <i>271, 697</i> | <i>273, 637</i> |
| <i>Time deposits.....</i> | <i>85, 513</i> | <i>89, 270</i> | <i>98, 491</i> | <i>102, 299</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 400 | 620 | 1, 440 | |
| Income collected but not earned..... | 2, 842 | 3, 249 | 3, 687 | 3, 531 |
| Expenses accrued and unpaid..... | 885 | 1, 539 | 2, 279 | 2, 024 |
| Other liabilities..... | 80 | 101 | 97 | 131 |
| Total liabilities..... | 344, 925 | 350, 178 | 377, 691 | 381, 622 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 7, 508 | 7, 633 | 7, 708 | 7, 863 |
| Surplus..... | 8, 025 | 8, 102 | 8, 142 | 8, 343 |
| Undivided profits..... | 3, 098 | 4, 093 | 5, 078 | 4, 635 |
| Reserves..... | 189 | 136 | 168 | 254 |
| Total capital accounts..... | 18, 820 | 19, 964 | 21, 096 | 21, 095 |
| Total liabilities and capital accounts..... | 363, 745 | 370, 142 | 398, 787 | 402, 717 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 64, 147 | 63, 386 | 65, 441 | 64, 817 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

NEBRASKA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 123 banks | 123 banks | 123 banks | 123 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 384,965 | 386,922 | 405,360 | 415,608 |
| U. S. Government securities, direct obligations..... | 331,207 | 318,355 | 324,044 | 318,460 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 82,085 | 81,507 | 80,201 | 80,624 |
| Other bonds, notes, and debentures..... | 17,140 | 17,814 | 14,821 | 15,511 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,830 | 1,830 | 1,835 | 1,860 |
| Reserve with Federal Reserve bank..... | 117,831 | 116,982 | 123,178 | 111,067 |
| Currency and coin..... | 11,471 | 11,695 | 10,271 | 12,145 |
| Balances with other banks, and cash items in process of collection..... | 127,557 | 120,920 | 146,008 | 159,355 |
| Bank premises owned, furniture and fixtures..... | 8,014 | 8,193 | 8,528 | 8,477 |
| Real estate owned other than bank premises..... | 238 | 231 | 147 | 119 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 1,000 | 1,000 | 1,000 | 1,000 |
| Income earned or accrued but not collected..... | 2,280 | 2,413 | 2,333 | 2,215 |
| Other assets..... | 441 | 537 | 461 | 454 |
| Total assets..... | 1,086,059 | 1,068,399 | 1,118,187 | 1,126,895 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 639,785 | 610,858 | 654,382 | 673,897 |
| Time deposits of individuals, partnerships, and corporations..... | 109,925 | 110,742 | 112,008 | 110,373 |
| Postal savings deposits..... | 29 | 29 | 29 | 24 |
| Deposits of U. S. Government..... | 14,057 | 21,475 | 27,355 | 26,590 |
| Deposits of States and political subdivisions..... | 85,314 | 79,275 | 69,299 | 70,476 |
| Deposits of banks..... | 130,506 | 130,106 | 147,009 | 140,841 |
| Other deposits (certified and cashiers' checks, etc.)..... | 9,401 | 7,464 | 7,685 | 6,632 |
| <i>Total deposits.....</i> | <i>989,017</i> | <i>969,949</i> | <i>1,017,767</i> | <i>1,028,835</i> |
| <i>Demand deposits.....</i> | <i>878,821</i> | <i>848,916</i> | <i>905,311</i> | <i>918,039</i> |
| <i>Time deposits.....</i> | <i>110,196</i> | <i>111,033</i> | <i>112,456</i> | <i>110,794</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 6,970 | 15,230 | 4,775 | 2,305 |
| Income collected but not earned..... | 2,342 | 2,435 | 2,659 | 2,547 |
| Expenses accrued and unpaid..... | 1,985 | 3,007 | 3,320 | 3,243 |
| Other liabilities..... | 399 | 202 | 128 | 352 |
| Total liabilities..... | 1,000,713 | 980,823 | 1,028,649 | 1,037,280 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 25,925 | 25,925 | 25,925 | 26,175 |
| Surplus..... | 34,031 | 34,030 | 34,191 | 36,341 |
| Undivided profits..... | 20,372 | 22,995 | 24,660 | 22,048 |
| Reserves..... | 5,018 | 4,626 | 4,762 | 5,051 |
| Total capital accounts..... | 85,346 | 87,576 | 89,538 | 89,615 |
| Total liabilities and capital accounts..... | 1,086,059 | 1,068,399 | 1,118,187 | 1,126,895 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 178,414 | 191,174 | 182,208 | 173,575 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

NEVADA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 3 banks | 3 banks | 3 banks | 3 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 97,192 | 102,695 | 98,418 | 101,044 |
| U. S. Government securities, direct obligations..... | 88,570 | 79,188 | 94,259 | 82,217 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 10,208 | 11,788 | 17,649 | 18,577 |
| Other bonds, notes, and debentures..... | 6,967 | 7,102 | 7,557 | 8,812 |
| Corporate stocks, including stock of Federal Reserve bank..... | 329 | 329 | 329 | 329 |
| Reserve with Federal Reserve bank..... | 18,608 | 20,168 | 21,015 | 20,086 |
| Currency and coin..... | 3,028 | 3,002 | 2,902 | 3,287 |
| Balances with other banks, and cash items in process of collection..... | 7,047 | 8,712 | 9,411 | 10,481 |
| Bank premises owned, furniture and fixtures..... | 3,977 | 4,132 | 4,388 | 4,412 |
| Real estate owned other than bank premises..... | 9 | 9 | | 11 |
| Income earned or accrued but not collected..... | 681 | 783 | 796 | 1,000 |
| Other assets..... | 400 | 317 | 358 | 268 |
| Total assets..... | 237,016 | 238,225 | 257,082 | 250,524 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 111,173 | 109,855 | 113,917 | 105,205 |
| Time deposits of individuals, partnerships, and corporations..... | 69,235 | 69,640 | 77,488 | 83,193 |
| Postal savings deposits..... | | | | |
| Deposits of U. S. Government..... | 3,976 | 4,259 | 5,764 | 4,813 |
| Deposits of States and political subdivisions..... | 32,123 | 31,896 | 37,647 | 35,616 |
| Deposits of banks..... | 1,126 | 1,378 | 1,501 | 1,567 |
| Other deposits (certified and cashiers' checks, etc.)..... | 2,178 | 2,816 | 2,410 | 2,102 |
| <i>Total deposits.....</i> | <i>219,811</i> | <i>219,844</i> | <i>238,727</i> | <i>232,496</i> |
| <i> Demand deposits.....</i> | <i>147,911</i> | <i>147,859</i> | <i>165,695</i> | <i>144,258</i> |
| <i> Time deposits.....</i> | <i>71,900</i> | <i>71,985</i> | <i>83,032</i> | <i>88,238</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | |
| Income collected but not earned..... | 1,128 | 1,210 | 1,371 | 1,309 |
| Expenses accrued and unpaid..... | 1,302 | 1,997 | 1,763 | 1,407 |
| Other liabilities..... | 205 | 344 | 30 | 28 |
| Total liabilities..... | 222,446 | 223,395 | 241,891 | 235,240 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 5,425 | 5,425 | 5,425 | 5,425 |
| Surplus..... | 5,525 | 5,525 | 5,525 | 5,525 |
| Undivided profits..... | 3,570 | 3,830 | 4,191 | 4,267 |
| Reserves..... | 50 | 50 | 50 | 67 |
| Total capital accounts..... | 14,570 | 14,830 | 15,191 | 15,284 |
| Total liabilities and capital accounts..... | 237,016 | 238,225 | 257,082 | 250,524 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 53,302 | 49,627 | 52,499 | 53,492 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

NEW HAMPSHIRE

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 50 banks | 50 banks | 50 banks | 50 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 120,283 | 123,966 | 123,573 | 122,699 |
| U. S. Government securities, direct obligations..... | 60,881 | 59,915 | 71,564 | 67,532 |
| Obligations guaranteed by U. S. Government..... | 33 | 33 | 21 | 21 |
| Obligations of States and political subdivisions..... | 16,592 | 17,205 | 18,133 | 15,810 |
| Other bonds, notes, and debentures..... | 3,620 | 3,500 | 3,629 | 6,009 |
| Corporate stocks, including stock of Federal Reserve bank..... | 578 | 583 | 584 | 599 |
| Reserve with Federal Reserve bank..... | 19,748 | 23,758 | 24,702 | 22,402 |
| Currency and coin..... | 6,718 | 6,806 | 5,905 | 8,334 |
| Balances with other banks, and cash items in process of collection..... | 25,384 | 23,126 | 28,810 | 33,089 |
| Bank premises owned, furniture and fixtures..... | 2,812 | 2,928 | 2,956 | 3,040 |
| Real estate owned other than bank premises..... | 593 | 555 | 591 | 642 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 57 | 56 | 50 | 59 |
| Income earned or accrued but not collected..... | 2 | 7 | 5 | 12 |
| Other assets..... | 213 | 272 | 291 | 248 |
| Total assets..... | 257,514 | 262,710 | 280,804 | 280,496 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 141,671 | 144,062 | 157,580 | 154,296 |
| Time deposits of individuals, partnerships, and corporations..... | 46,379 | 46,774 | 48,280 | 46,656 |
| Postal savings deposits..... | 15 | 15 | 15 | 15 |
| Deposits of U. S. Government..... | 5,050 | 8,310 | 8,593 | 8,947 |
| Deposits of States and political subdivisions..... | 15,846 | 12,509 | 17,791 | 21,580 |
| Deposits of banks..... | 9,292 | 9,252 | 9,417 | 11,039 |
| Other deposits (certified and cashiers' checks, etc.)..... | 7,642 | 8,728 | 8,885 | 8,011 |
| <i>Total deposits.....</i> | <i>225,895</i> | <i>229,650</i> | <i>250,561</i> | <i>250,544</i> |
| <i>Demand deposits.....</i> | <i>178,940</i> | <i>182,053</i> | <i>201,341</i> | <i>208,222</i> |
| <i>Time deposits.....</i> | <i>46,955</i> | <i>47,617</i> | <i>49,220</i> | <i>47,322</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 3,100 | 3,870 | 250 | 130 |
| Income collected but not earned..... | 855 | 948 | 1,010 | 916 |
| Expenses accrued and unpaid..... | 286 | 330 | 360 | 418 |
| Other liabilities..... | 21 | 8 | 41 | 231 |
| Total liabilities..... | 230,157 | 234,806 | 252,222 | 252,239 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 6,319 | 6,319 | 6,319 | 6,319 |
| Surplus..... | 12,938 | 13,113 | 13,145 | 13,818 |
| Undivided profits..... | 6,639 | 6,983 | 7,479 | 6,397 |
| Reserves..... | 1,561 | 1,489 | 1,639 | 1,723 |
| Total capital accounts..... | 27,357 | 27,904 | 28,582 | 28,257 |
| Total liabilities and capital accounts..... | 257,514 | 262,710 | 280,804 | 280,496 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 19,974 | 23,221 | 19,220 | 17,951 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

NEW JERSEY

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 172 banks | 170 banks | 170 banks | 169 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 1,406,581 | 1,445,732 | 1,485,964 | 1,511,781 |
| U. S. Government securities, direct obligations..... | 1,045,480 | 1,045,492 | 1,085,956 | 1,094,215 |
| Obligations guaranteed by U. S. Government..... | 379 | 593 | 502 | 323 |
| Obligations of States and political subdivisions..... | 368,255 | 377,081 | 385,874 | 405,210 |
| Other bonds, notes, and debentures..... | 64,812 | 63,439 | 62,791 | 73,063 |
| Corporate stocks, including stock of Federal Reserve bank..... | 5,977 | 5,962 | 6,089 | 6,184 |
| Reserve with Federal Reserve bank..... | 259,683 | 286,612 | 282,953 | 287,075 |
| Currency and coin..... | 67,865 | 66,987 | 57,332 | 84,635 |
| Balances with other banks, and cash items in process of collection..... | 220,299 | 219,163 | 256,594 | 283,191 |
| Bank premises owned, furniture and fixtures..... | 44,062 | 45,462 | 46,849 | 48,061 |
| Real estate owned other than bank premises..... | 672 | 653 | 645 | 820 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 444 | 379 | 394 | 585 |
| Customers' liability on acceptances outstanding..... | 93 | 52 | 100 | 186 |
| Income earned or accrued but not collected..... | 8,345 | 8,001 | 7,078 | 9,313 |
| Other assets..... | 3,718 | 3,704 | 3,853 | 3,439 |
| Total assets..... | 3,496,695 | 3,569,312 | 3,683,004 | 3,808,081 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 1,495,066 | 1,463,213 | 1,545,178 | 1,635,325 |
| Time deposits of individuals, partnerships, and corporations..... | 1,338,950 | 1,369,479 | 1,431,363 | 1,445,490 |
| Postal savings deposits..... | | | | |
| Deposits of U. S. Government..... | 40,174 | 100,320 | 72,621 | 76,916 |
| Deposits of States and political subdivisions..... | 223,526 | 223,074 | 235,048 | 228,650 |
| Deposits of banks..... | 47,664 | 46,788 | 50,539 | 56,948 |
| Other deposits (certified and cashiers' checks, etc.)..... | 50,564 | 52,209 | 45,052 | 70,288 |
| <i>Total deposits.....</i> | <i>3,195,944</i> | <i>3,255,083</i> | <i>3,379,801</i> | <i>3,513,617</i> |
| <i>Demand deposits.....</i> | <i>1,836,541</i> | <i>1,864,451</i> | <i>1,927,116</i> | <i>2,047,642</i> |
| <i>Time deposits.....</i> | <i>1,359,403</i> | <i>1,390,632</i> | <i>1,452,685</i> | <i>1,465,975</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 25,355 | 29,150 | 12,150 | 1,150 |
| Mortgages or other liens on bank premises and other real estate..... | 50 | 50 | 50 | 50 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 93 | 52 | 100 | 186 |
| Income collected but not earned..... | 18,433 | 19,535 | 20,313 | 20,504 |
| Expenses accrued and unpaid..... | 10,501 | 13,537 | 11,706 | 10,273 |
| Other liabilities..... | 1,823 | 1,634 | 3,169 | 4,415 |
| Total liabilities..... | 3,252,199 | 3,319,041 | 3,427,289 | 3,550,195 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Class A preferred stock..... | 662 | 662 | 646 | 646 |
| Class B preferred stock..... | 60 | 60 | 60 | 60 |
| Common stock..... | 78,616 | 79,406 | 80,495 | 81,820 |
| <i>Total capital stock.....</i> | <i>79,338</i> | <i>80,128</i> | <i>81,201</i> | <i>82,526</i> |
| Surplus..... | 118,738 | 118,012 | 120,874 | 124,290 |
| Undivided profits..... | 39,691 | 45,178 | 47,082 | 43,777 |
| Reserves and retirement account for preferred stock..... | 6,729 | 6,953 | 6,558 | 7,293 |
| Total capital accounts..... | 244,496 | 250,271 | 255,715 | 257,886 |
| Total liabilities and capital accounts..... | 3,496,695 | 3,569,312 | 3,683,004 | 3,808,081 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 252,847 | 314,722 | 295,873 | 230,412 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

NEW MEXICO

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 26 banks | 26 banks | 26 banks | 26 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 143,372 | 149,032 | 157,975 | 161,060 |
| U. S. Government securities, direct obligations..... | 144,686 | 147,721 | 142,735 | 142,766 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 14,495 | 14,711 | 15,152 | 15,906 |
| Other bonds, notes, and debentures..... | 2,658 | 2,935 | 3,220 | 4,547 |
| Corporate stocks, including stock of Federal Reserve bank..... | 462 | 465 | 466 | 470 |
| Reserve with Federal Reserve bank..... | 37,255 | 33,787 | 33,849 | 40,039 |
| Currency and coin..... | 7,423 | 6,089 | 6,928 | 7,049 |
| Balances with other banks, and cash items in process of collection..... | 52,657 | 47,560 | 48,961 | 64,430 |
| Bank premises owned, furniture and fixtures..... | 5,361 | 5,647 | 5,812 | 5,962 |
| Real estate owned other than bank premises..... | 330 | 268 | 197 | 219 |
| Investments and other assets indirectly representing bank premises or other real estate..... | | | 100 | 100 |
| Income earned or accrued but not collected..... | 349 | 344 | 405 | 333 |
| Other assets..... | 228 | 244 | 505 | 191 |
| Total assets..... | 409,281 | 413,803 | 416,305 | 443,122 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 208,274 | 206,652 | 215,027 | 224,864 |
| Time deposits of individuals, partnerships, and corporations..... | 72,690 | 75,692 | 77,168 | 78,340 |
| Postal savings deposits..... | 11 | 11 | 11 | 11 |
| Deposits of U. S. Government..... | 10,268 | 14,987 | 12,723 | 16,653 |
| Deposits of States and political subdivisions..... | 74,362 | 72,465 | 68,153 | 75,641 |
| Deposits of banks..... | 12,773 | 12,188 | 12,035 | 15,785 |
| Other deposits (certified and cashiers' checks, etc.)..... | 4,580 | 4,845 | 3,123 | 4,628 |
| <i>Total deposits.....</i> | <i>388,958</i> | <i>386,340</i> | <i>388,240</i> | <i>415,922</i> |
| <i>Demand deposits.....</i> | <i>297,082</i> | <i>298,554</i> | <i>298,068</i> | <i>324,577</i> |
| <i>Time deposits.....</i> | <i>85,876</i> | <i>88,306</i> | <i>90,182</i> | <i>91,545</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 100 | 150 | 100 | |
| Mortgages or other liens on bank premises and other real estate..... | 15 | | | |
| Income collected but not earned..... | 1,583 | 1,719 | 1,921 | 2,042 |
| Expenses accrued and unpaid..... | 692 | 590 | 820 | 619 |
| Other liabilities..... | 856 | 773 | 433 | 629 |
| Total liabilities..... | 386,204 | 390,072 | 391,514 | 419,212 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 7,850 | 7,850 | 7,850 | 7,850 |
| Surplus..... | 7,755 | 7,755 | 7,775 | 7,935 |
| Undivided profits..... | 3,335 | 4,120 | 4,973 | 3,340 |
| Reserves..... | 4,137 | 4,006 | 4,193 | 4,785 |
| Total capital accounts..... | 23,077 | 23,731 | 24,791 | 23,910 |
| Total liabilities and capital accounts..... | 409,281 | 413,803 | 416,305 | 443,122 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 101,988 | 108,101 | 108,278 | 107,013 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

NEW YORK

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|-------------------|-------------------|-------------------|-------------------|
| | 287 banks | 285 banks | 280 banks | 275 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 5,406,284 | 5,347,378 | 5,396,797 | 5,502,483 |
| U. S. Government securities, direct obligations..... | 2,414,604 | 2,264,176 | 2,278,508 | 2,331,748 |
| Obligations guaranteed by U. S. Government..... | 123 | 130 | 134 | 156 |
| Obligations of States and political subdivisions..... | 745,838 | 719,965 | 772,063 | 768,144 |
| Other bonds, notes, and debentures..... | 129,341 | 129,957 | 137,067 | 154,406 |
| Corporate stocks, including stock of Federal Reserve bank..... | 31,135 | 31,179 | 34,784 | 34,908 |
| Reserve with Federal Reserve bank..... | 1,224,795 | 1,192,523 | 1,267,930 | 1,204,884 |
| Currency and coin..... | 96,739 | 95,289 | 79,954 | 111,996 |
| Balances with other banks, and cash items in process of collection..... | 849,472 | 713,114 | 781,315 | 1,117,868 |
| Bank premises owned, furniture and fixtures..... | 85,207 | 87,061 | 87,706 | 92,002 |
| Real estate owned other than bank premises..... | 1,714 | 1,614 | 1,963 | 1,968 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 3,118 | 3,152 | 3,510 | 3,492 |
| Customers' liability on acceptances outstanding..... | 94,059 | 86,637 | 101,558 | 104,259 |
| Income earned or accrued but not collected..... | 24,040 | 30,278 | 23,415 | 30,830 |
| Other assets..... | 70,625 | 70,956 | 74,339 | 62,655 |
| Total assets..... | 11,177,094 | 10,773,409 | 11,041,043 | 11,521,799 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 5,607,323 | 5,076,386 | 5,140,490 | 5,587,689 |
| Time deposits of individuals, partnerships, and corporations..... | 2,215,108 | 2,265,211 | 2,284,132 | 2,350,776 |
| Postal savings deposits..... | | | | |
| Deposits of U. S. Government..... | 127,906 | 187,848 | 231,579 | 219,834 |
| Deposits of States and political subdivisions..... | 456,470 | 425,736 | 495,682 | 401,486 |
| Deposits of banks..... | 1,019,724 | 1,050,621 | 952,921 | 1,139,090 |
| Other deposits (certified and cashiers' checks, etc.)..... | 341,908 | 255,068 | 234,399 | 357,993 |
| <i>Total deposits.....</i> | <i>9,768,439</i> | <i>9,260,870</i> | <i>9,339,808</i> | <i>10,056,868</i> |
| <i>Demand deposits.....</i> | <i>7,213,367</i> | <i>6,654,480</i> | <i>6,767,006</i> | <i>7,427,482</i> |
| <i>Time deposits.....</i> | <i>2,555,072</i> | <i>2,606,390</i> | <i>2,572,197</i> | <i>2,629,386</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 109,685 | 120,415 | 204,700 | 3,340 |
| 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..... | 98,347 | 89,170 | 107,178 | 111,443 |
| Income collected but not earned..... | 55,822 | 55,994 | 63,069 | 59,499 |
| Expenses accrued and unpaid..... | 44,888 | 61,513 | 65,011 | 69,336 |
| Other liabilities..... | 199,976 | 268,108 | 217,086 | 172,604 |
| Total liabilities..... | 10,277,167 | 9,856,080 | 9,996,257 | 10,473,100 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Class A preferred stock..... | 179 | 179 | 179 | 164 |
| Class B preferred stock..... | 65 | 65 | 65 | 65 |
| Common stock..... | 309,641 | 309,872 | 349,795 | 351,817 |
| <i>Total capital stock.....</i> | <i>309,885</i> | <i>310,116</i> | <i>350,039</i> | <i>352,046</i> |
| Surplus..... | 453,962 | 454,675 | 535,056 | 540,292 |
| Undivided profits..... | 127,626 | 143,746 | 149,873 | 145,908 |
| Reserves and retirement account for preferred stock..... | 8,454 | 8,792 | 9,818 | 10,453 |
| Total capital accounts..... | 899,927 | 917,329 | 1,044,786 | 1,048,699 |
| Total liabilities and capital accounts..... | 11,177,094 | 10,773,409 | 11,041,043 | 11,521,799 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 949,100 | 1,055,649 | 1,205,673 | 880,918 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

NORTH CAROLINA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 47 banks | 47 banks | 46 banks | 45 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 283, 144 | 290, 806 | 293, 624 | 275, 326 |
| U. S. Government securities, direct obligations..... | 168, 723 | 166, 858 | 167, 734 | 168, 419 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 36, 528 | 34, 123 | 36, 354 | 39, 243 |
| Other bonds, notes, and debentures..... | 9, 852 | 7, 271 | 7, 610 | 10, 064 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1, 452 | 1, 458 | 1, 475 | 1, 363 |
| Reserve with Federal Reserve bank..... | 64, 084 | 60, 403 | 62, 656 | 50, 272 |
| Currency and coin..... | 16, 515 | 15, 127 | 16, 113 | 17, 958 |
| Balances with other banks, and cash items in process of collection..... | 80, 382 | 73, 803 | 97, 872 | 99, 108 |
| Bank premises owned, furniture and fixtures..... | 9, 083 | 9, 222 | 9, 539 | 8, 749 |
| Real estate owned other than bank premises..... | 148 | 202 | 169 | 99 |
| Investments and other assets indirectly representing bank premises or other real estate..... | | 311 | 469 | |
| Customers' liability on acceptances outstanding..... | | 8 | 4 | 27 |
| Income earned or accrued but not collected..... | 876 | 881 | 831 | 763 |
| Other assets..... | 1, 005 | 962 | 783 | 804 |
| Total assets..... | 671, 792 | 661, 435 | 695, 233 | 672, 195 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 384, 934 | 368, 163 | 399, 925 | 395, 692 |
| Time deposits of individuals, partnerships, and corporations..... | 109, 478 | 112, 084 | 120, 718 | 116, 747 |
| Postal savings deposits..... | | | | |
| Deposits of U. S. Government..... | 10, 319 | 20, 280 | 14, 023 | 15, 289 |
| Deposits of States and political subdivisions..... | 45, 661 | 37, 501 | 51, 613 | 44, 674 |
| Deposits of banks..... | 22, 499 | 22, 667 | 26, 149 | 23, 839 |
| Other deposits (certified and cashiers' checks, etc.)..... | 16, 729 | 12, 856 | 10, 969 | 9, 407 |
| <i>Total deposits.....</i> | <i>589, 620</i> | <i>573, 551</i> | <i>623, 397</i> | <i>605, 648</i> |
| <i>Demand deposits.....</i> | <i>466, 319</i> | <i>450, 127</i> | <i>489, 212</i> | <i>475, 033</i> |
| <i>Time deposits.....</i> | <i>123, 301</i> | <i>123, 424</i> | <i>134, 185</i> | <i>130, 615</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 13, 500 | 17, 550 | 200 | 200 |
| Acceptances executed by or for account of reporting banks and outstanding..... | | 8 | 4 | 27 |
| Income collected but not earned..... | 4, 782 | 4, 779 | 5, 768 | 4, 579 |
| Expenses accrued and unpaid..... | 2, 863 | 2, 802 | 2, 801 | 3, 210 |
| Other liabilities..... | 871 | 837 | 60 | 1, 517 |
| Total liabilities..... | 611, 636 | 599, 527 | 632, 230 | 615, 181 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 14, 045 | 14, 045 | 14, 160 | 13, 435 |
| Surplus..... | 34, 470 | 34, 570 | 35, 035 | 32, 314 |
| Undivided profits..... | 10, 057 | 11, 733 | 12, 194 | 9, 450 |
| Reserves..... | 1, 584 | 1, 560 | 1, 614 | 1, 815 |
| Total capital accounts..... | 60, 156 | 61, 908 | 63, 003 | 57, 014 |
| Total liabilities and capital accounts..... | 671, 792 | 661, 435 | 695, 233 | 672, 195 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 115, 585 | 120, 499 | 93, 921 | 86, 938 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

NORTH DAKOTA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 38 banks | 38 banks | 38 banks | 38 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 119,231 | 116,496 | 126,799 | 124,658 |
| U. S. Government securities, direct obligations..... | 106,561 | 108,193 | 121,547 | 119,494 |
| Obligations guaranteed by U. S. Government..... | 5 | 5 | 5 | 5 |
| Obligations of States and political subdivisions..... | 13,547 | 14,321 | 16,170 | 18,640 |
| Other bonds, notes, and debentures..... | 10,050 | 11,360 | 12,344 | 14,227 |
| Corporate stocks, including stock of Federal Reserve bank..... | 433 | 434 | 440 | 448 |
| Reserve with Federal Reserve bank..... | 27,671 | 27,205 | 30,232 | 29,294 |
| Currency and coin..... | 3,659 | 3,315 | 3,619 | 4,046 |
| Balances with other banks, and cash items in process of collection..... | 21,751 | 21,855 | 32,922 | 25,697 |
| Bank premises owned, furniture and fixtures..... | 3,496 | 3,559 | 3,680 | 3,787 |
| Real estate owned other than bank premises..... | 392 | 397 | 399 | 396 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 250 | 250 | 250 | 250 |
| Income earned or accrued but not collected..... | 947 | 1,164 | 1,135 | 1,072 |
| Other assets..... | 312 | 393 | 477 | 335 |
| Total assets..... | 308,305 | 308,947 | 350,019 | 342,349 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 161,479 | 156,824 | 191,939 | 185,133 |
| Time deposits of individuals, partnerships, and corporations..... | 84,610 | 88,912 | 94,362 | 97,966 |
| Postal savings deposits..... | 6 | 6 | 6 | 6 |
| Deposits of U. S. Government..... | 5,035 | 4,733 | 8,596 | 6,198 |
| Deposits of States and political subdivisions..... | 22,318 | 20,294 | 15,674 | 14,804 |
| Deposits of banks..... | 9,063 | 9,638 | 11,105 | 9,790 |
| Other deposits (certified and cashiers' checks, etc.)..... | 1,952 | 1,725 | 2,790 | 2,773 |
| <i>Total deposits.....</i> | <i>284,463</i> | <i>282,132</i> | <i>324,472</i> | <i>316,679</i> |
| <i> Demand deposits.....</i> | <i>187,805</i> | <i>190,262</i> | <i>227,417</i> | <i>216,352</i> |
| <i> Time deposits.....</i> | <i>86,658</i> | <i>91,870</i> | <i>97,055</i> | <i>100,327</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 500 | 2,425 | ----- | ----- |
| Income collected but not earned..... | 1,935 | 2,002 | 2,256 | 2,269 |
| Expenses accrued and unpaid..... | 1,147 | 1,561 | 1,782 | 2,075 |
| Other liabilities..... | 55 | 19 | 2 | 84 |
| Total liabilities..... | 288,100 | 288,139 | 328,512 | 321,107 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 5,885 | 5,885 | 5,985 | 5,985 |
| Surplus..... | 8,538 | 8,587 | 8,689 | 9,011 |
| Undivided profits..... | 4,943 | 5,517 | 6,029 | 5,487 |
| Reserves..... | 834 | 819 | 804 | 759 |
| Total capital accounts..... | 20,205 | 20,808 | 21,507 | 21,242 |
| Total liabilities and capital accounts..... | 308,305 | 308,947 | 350,019 | 342,349 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 42,421 | 47,441 | 47,976 | 47,651 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

OHIO

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|--------------------|--------------------|--------------------|--------------------|
| | 229 banks | 229 banks | 229 banks | 229 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 2, 076, 520 | 2, 098, 175 | 2, 143, 319 | 2, 168, 428 |
| U. S. Government securities, direct obligations..... | 1, 699, 463 | 1, 687, 821 | 1, 666, 061 | 1, 688, 862 |
| Obligations guaranteed by U. S. Government..... | 195 | 334 | 328 | 326 |
| Obligations of States and political subdivisions..... | 297, 625 | 313, 477 | 320, 036 | 330, 700 |
| Other bonds, notes, and debentures..... | 63, 538 | 66, 055 | 56, 884 | 71, 971 |
| Corporate stocks, including stock of Federal Reserve bank..... | 9, 852 | 9, 975 | 10, 082 | 10, 206 |
| Reserve with Federal Reserve bank..... | 517, 057 | 523, 155 | 537, 908 | 550, 194 |
| Currency and coin..... | 88, 336 | 82, 944 | 74, 214 | 99, 774 |
| Balances with other banks, and cash items in process of collection..... | 485, 615 | 401, 203 | 498, 961 | 555, 143 |
| Bank premises owned, furniture and fixtures..... | 53, 200 | 54, 402 | 56, 295 | 57, 810 |
| Real estate owned other than bank premises..... | 551 | 439 | 826 | 843 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 3, 127 | 3, 202 | 3, 309 | 3, 465 |
| Customers' liability on acceptances outstanding..... | 29 | 136 | 260 | 86 |
| Income earned or accrued but not collected..... | 10, 106 | 10, 302 | 10, 163 | 10, 556 |
| Other assets..... | 6, 540 | 6, 995 | 6, 066 | 4, 294 |
| Total assets..... | 5, 311, 754 | 5, 258, 615 | 5, 384, 712 | 5, 552, 658 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 2, 709, 088 | 2, 584, 238 | 2, 662, 850 | 2, 789, 833 |
| Time deposits of individuals, partnerships, and corporations..... | 1, 341, 902 | 1, 350, 888 | 1, 387, 102 | 1, 408, 041 |
| Postal savings deposits..... | 190 | 190 | 190 | 190 |
| Deposits of U. S. Government..... | 73, 083 | 97, 431 | 102, 493 | 126, 890 |
| Deposits of States and political subdivisions..... | 382, 481 | 431, 209 | 427, 608 | 398, 196 |
| Deposits of banks..... | 248, 117 | 230, 028 | 243, 407 | 271, 170 |
| Other deposits (certified and cashiers' checks, etc.)..... | 81, 323 | 65, 966 | 61, 405 | 74, 540 |
| <i>Total deposits.....</i> | <i>4, 836, 184</i> | <i>4, 769, 950</i> | <i>4, 885, 055</i> | <i>5, 068, 860</i> |
| <i>Demand deposits.....</i> | <i>3, 415, 542</i> | <i>3, 329, 166</i> | <i>3, 415, 360</i> | <i>3, 578, 585</i> |
| <i>Time deposits.....</i> | <i>1, 420, 642</i> | <i>1, 440, 784</i> | <i>1, 469, 695</i> | <i>1, 490, 335</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 17, 302 | 27, 281 | 18, 265 | 1, 144 |
| Mortgages or other liens on bank premises and other real estate..... | 36 | 34 | 31 | 31 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 29 | 136 | 260 | 86 |
| Income collected but not earned..... | 27, 176 | 28, 957 | 31, 345 | 30, 483 |
| Expenses accrued and unpaid..... | 28, 218 | 30, 253 | 28, 417 | 28, 283 |
| Other liabilities..... | 6, 771 | 6, 210 | 5, 339 | 7, 463 |
| Total liabilities..... | 4, 915, 716 | 4, 852, 821 | 4, 968, 712 | 5, 136, 350 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 132, 058 | 132, 448 | 133, 878 | 134, 903 |
| Surplus..... | 197, 656 | 200, 071 | 202, 460 | 212, 519 |
| Undivided profits..... | 62, 299 | 69, 226 | 75, 288 | 64, 112 |
| Reserves..... | 4, 025 | 4, 049 | 4, 374 | 4, 774 |
| Total capital accounts..... | 396, 038 | 405, 794 | 416, 000 | 416, 308 |
| Total liabilities and capital accounts..... | 5, 311, 754 | 5, 258, 615 | 5, 384, 712 | 5, 552, 658 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 824, 676 | 885, 639 | 880, 584 | 817, 200 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

OKLAHOMA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|--------------------|--------------------|--------------------|--------------------|
| | 197 banks | 197 banks | 197 banks | 197 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 668, 184 | 670, 646 | 707, 618 | 741, 642 |
| U. S. Government securities, direct obligations..... | 545, 950 | 540, 238 | 544, 328 | 538, 683 |
| Obligations guaranteed by U. S. Government..... | 17 | 17 | 17 | 17 |
| Obligations of States and political subdivisions..... | 148, 125 | 148, 519 | 151, 973 | 155, 395 |
| Other bonds, notes, and debentures..... | 32, 288 | 33, 287 | 30, 520 | 33, 108 |
| Corporate stocks, including stock of Federal Reserve bank..... | 3, 468 | 3, 526 | 3, 602 | 3, 647 |
| Reserve with Federal Reserve bank..... | 172, 910 | 186, 738 | 200, 679 | 157, 370 |
| Currency and coin..... | 23, 748 | 20, 065 | 20, 888 | 26, 461 |
| Balances with other banks, and cash items in process of collection..... | 282, 563 | 276, 067 | 295, 989 | 438, 535 |
| Bank premises owned, furniture and fixtures..... | 17, 497 | 15, 601 | 18, 286 | 18, 667 |
| Real estate owned other than bank premises..... | 418 | 2, 731 | 686 | 665 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 3, 930 | 6, 530 | 7, 723 | 7, 476 |
| Customers' liability on acceptances outstanding..... | 1, 249 | 1, 030 | 913 | 1, 133 |
| Income earned or accrued but not collected..... | 2, 672 | 2, 778 | 2, 746 | 2, 111 |
| Other assets..... | 3, 094 | 1, 316 | 1, 166 | 995 |
| Total assets..... | 1, 906, 113 | 1, 909, 079 | 1, 987, 134 | 2, 125, 914 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 1, 092, 726 | 1, 045, 690 | 1, 116, 521 | 1, 219, 543 |
| Time deposits of individuals, partnerships, and corporations..... | 244, 977 | 255, 115 | 260, 336 | 258, 592 |
| Postal savings deposits..... | 97 | 97 | 97 | 97 |
| Deposits of U. S. Government..... | 22, 828 | 33, 988 | 48, 352 | 46, 758 |
| Deposits of States and political subdivisions..... | 166, 567 | 159, 427 | 132, 510 | 166, 388 |
| Deposits of banks..... | 186, 755 | 189, 610 | 192, 582 | 224, 250 |
| Other deposits (certified and cashiers' checks, etc.)..... | 16, 260 | 13, 449 | 14, 094 | 24, 870 |
| <i>Total deposits.....</i> | <i>1, 730, 210</i> | <i>1, 697, 576</i> | <i>1, 764, 492</i> | <i>1, 840, 498</i> |
| <i>Demand deposits.....</i> | <i>1, 474, 080</i> | <i>1, 451, 635</i> | <i>1, 496, 079</i> | <i>1, 674, 131</i> |
| <i>Time deposits.....</i> | <i>256, 130</i> | <i>245, 941</i> | <i>268, 413</i> | <i>166, 367</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 1, 225 | 31, 675 | 38, 500 | 1, 150 |
| Mortgages or other liens on bank premises and other real estate..... | 9 | 9 | 58 | 58 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 1, 249 | 1, 030 | 913 | 1, 133 |
| Income collected but not earned..... | 2, 622 | 2, 947 | 3, 077 | 3, 120 |
| Expenses accrued and unpaid..... | 5, 533 | 6, 794 | 7, 312 | 7, 051 |
| Other liabilities..... | 925 | 1, 022 | 380 | 1, 278 |
| Total liabilities..... | 1, 741, 773 | 1, 740, 853 | 1, 814, 732 | 1, 954, 288 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 47, 570 | 47, 850 | 48, 775 | 49, 500 |
| Surplus..... | 67, 974 | 69, 715 | 70, 108 | 72, 029 |
| Undivided profits..... | 44, 112 | 46, 013 | 48, 540 | 44, 960 |
| Reserves..... | 4, 684 | 4, 648 | 4, 979 | 5, 137 |
| Total capital accounts..... | 164, 340 | 168, 226 | 172, 402 | 171, 626 |
| Total liabilities and capital accounts..... | 1, 906, 113 | 1, 909, 079 | 1, 987, 134 | 2, 125, 914 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 342, 203 | 372, 543 | 392, 897 | 336, 566 |

114 REPORT OF THE COMPTROLLER OF THE CURRENCY

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

OREGON

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|--------------------|--------------------|--------------------|--------------------|
| | 12 banks | 12 banks | 12 banks | 12 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 769, 770 | 752, 941 | 761, 072 | 714, 699 |
| U. S. Government securities, direct obligations..... | 466, 079 | 437, 799 | 475, 494 | 486, 543 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 147, 605 | 150, 016 | 143, 071 | 144, 840 |
| Other bonds, notes, and debentures..... | 13, 162 | 12, 768 | 15, 530 | 31, 634 |
| Corporate stocks, including stock of Federal Reserve bank..... | 2, 785 | 2, 785 | 2, 786 | 2, 786 |
| Reserve with Federal Reserve bank..... | 180, 685 | 169, 611 | 185, 895 | 203, 708 |
| Currency and coin..... | 13, 429 | 12, 680 | 12, 135 | 13, 394 |
| Balances with other banks, and cash items in process of collection..... | 99, 185 | 101, 369 | 118, 193 | 116, 095 |
| Bank premises owned, furniture and fixtures..... | 23, 170 | 24, 724 | 25, 087 | 25, 052 |
| Real estate owned other than bank premises..... | 139 | 98 | 100 | 100 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 82 | 82 | 136 | |
| Customers' liability on acceptances outstanding..... | 85 | 29 | 136 | 149 |
| Income earned or accrued but not collected..... | 6, 649 | 7, 207 | 5, 295 | 6, 693 |
| Other assets..... | 2, 374 | 771 | 1, 040 | 756 |
| Total assets..... | 1, 725, 199 | 1, 672, 880 | 1, 745, 970 | 1, 746, 449 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 749, 056 | 726, 324 | 799, 686 | 755, 241 |
| Time deposits of individuals, partnerships, and corporations..... | 570, 901 | 572, 368 | 589, 157 | 591, 265 |
| Postal savings deposits..... | 13 | 14 | 14 | 14 |
| Deposits of U. S. Government..... | 9, 655 | 10, 825 | 27, 371 | 19, 178 |
| Deposits of States and political subdivisions..... | 155, 450 | 144, 548 | 107, 768 | 161, 670 |
| Deposits of banks..... | 24, 646 | 23, 460 | 28, 540 | 25, 932 |
| Other deposits (certified and cashiers' checks, etc.)..... | 30, 968 | 26, 364 | 27, 149 | 28, 776 |
| <i>Total deposits.....</i> | <i>1, 640, 689</i> | <i>1, 603, 903</i> | <i>1, 579, 685</i> | <i>1, 532, 076</i> |
| <i>Demand deposits.....</i> | <i>953, 590</i> | <i>903, 453</i> | <i>968, 108</i> | <i>962, 800</i> |
| <i>Time deposits.....</i> | <i>602, 089</i> | <i>600, 450</i> | <i>611, 577</i> | <i>619, 276</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 20, 200 | | | |
| Mortgages or other liens on bank premises and other real estate..... | 80 | 94 | 178 | 203 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 85 | 29 | 136 | 155 |
| Income collected but not earned..... | 9, 419 | 9, 621 | 9, 392 | 8, 935 |
| Expenses accrued and unpaid..... | 11, 108 | 14, 900 | 12, 435 | 8, 041 |
| Other liabilities..... | 13, 948 | 12, 115 | 11, 443 | 11, 429 |
| Total liabilities..... | 1, 595, 529 | 1, 540, 562 | 1, 613, 269 | 1, 610, 839 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 40, 865 | 40, 865 | 40, 865 | 40, 865 |
| Surplus..... | 51, 970 | 51, 970 | 52, 005 | 52, 040 |
| Undivided profits..... | 36, 767 | 39, 418 | 39, 766 | 42, 594 |
| Reserves..... | 65 | 65 | 65 | 111 |
| Total capital accounts..... | 129, 670 | 132, 318 | 132, 701 | 135, 610 |
| Total liabilities and capital accounts..... | 1, 725, 199 | 1, 672, 880 | 1, 745, 970 | 1, 746, 449 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 435, 399 | 394, 047 | 412, 395 | 451, 790 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

PENNSYLVANIA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|--------------------|--------------------|--------------------|--------------------|
| | 509 banks | 507 banks | 503 banks | 498 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 3, 586, 320 | 3, 637, 909 | 3, 727, 503 | 3, 706, 058 |
| U. S. Government securities, direct obligations..... | 2, 115, 306 | 2, 143, 123 | 2, 124, 645 | 2, 144, 234 |
| Obligations guaranteed by U. S. Government..... | 37 | 44 | 44 | 44 |
| Obligations of States and political subdivisions..... | 640, 828 | 644, 429 | 654, 342 | 663, 220 |
| Other bonds, notes, and debentures..... | 162, 468 | 167, 435 | 153, 670 | 153, 352 |
| Corporate stocks, including stock of Federal Reserve bank..... | 22, 853 | 22, 881 | 21, 325 | 21, 305 |
| Reserve with Federal Reserve bank..... | 802, 676 | 803, 803 | 851, 915 | 780, 820 |
| Currency and coin..... | 131, 336 | 120, 866 | 111, 165 | 149, 265 |
| Balances with other banks, and cash items in process of collection..... | 620, 960 | 494, 321 | 593, 492 | 725, 024 |
| Bank premises owned, furniture and fixtures..... | 94, 654 | 95, 348 | 96, 752 | 96, 247 |
| Real estate owned other than bank premises..... | 1, 513 | 1, 865 | 1, 927 | 1, 738 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 3, 680 | 3, 824 | 3, 580 | 3, 482 |
| Customers' liability on acceptances outstanding..... | 5, 730 | 6, 436 | 7, 232 | 8, 045 |
| Income earned or accrued but not collected..... | 14, 592 | 15, 390 | 11, 775 | 15, 189 |
| Other assets..... | 11, 752 | 13, 353 | 14, 709 | 9, 709 |
| Total assets..... | 8, 214, 705 | 8, 171, 027 | 8, 374, 076 | 8, 477, 732 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 4, 049, 395 | 3, 849, 431 | 3, 857, 387 | 4, 079, 849 |
| Time deposits of individuals, partnerships, and corporations..... | 2, 371, 703 | 2, 416, 668 | 2, 495, 468 | 2, 476, 598 |
| Postal savings deposits..... | 687 | 682 | 682 | 682 |
| Deposits of U. S. Government..... | 100, 747 | 193, 136 | 166, 346 | 169, 587 |
| Deposits of States and political subdivisions..... | 266, 263 | 275, 655 | 364, 870 | 234, 354 |
| Deposits of banks..... | 418, 666 | 363, 041 | 390, 760 | 425, 998 |
| Other deposits (certified and cashiers' checks, etc.)..... | 80, 556 | 77, 754 | 67, 046 | 90, 567 |
| <i>Total deposits.....</i> | <i>7, 288, 017</i> | <i>7, 176, 367</i> | <i>7, 542, 559</i> | <i>7, 527, 635</i> |
| <i>Demand deposits.....</i> | <i>4, 846, 683</i> | <i>4, 691, 439</i> | <i>4, 779, 400</i> | <i>4, 985, 174</i> |
| <i>Time deposits.....</i> | <i>2, 441, 334</i> | <i>2, 484, 928</i> | <i>2, 563, 159</i> | <i>2, 542, 461</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 25, 470 | 67, 595 | 80, 317 | 4, 690 |
| Mortgages or other liens on bank premises and other real estate..... | 30 | 29 | 38 | 37 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 7, 168 | 7, 033 | 8, 004 | 8, 697 |
| Income collected but not earned..... | 34, 644 | 36, 176 | 39, 045 | 38, 063 |
| Expenses accrued and unpaid..... | 29, 190 | 37, 031 | 46, 387 | 44, 694 |
| Other liabilities..... | 7, 449 | 11, 322 | 6, 003 | 10, 282 |
| Total liabilities..... | 7, 391, 968 | 7, 335, 553 | 7, 522, 353 | 7, 634, 098 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 50 | 50 | 50 | 50 |
| Common stock..... | 223, 018 | 222, 958 | 223, 633 | 222, 932 |
| <i>Total capital stock.....</i> | <i>223, 068</i> | <i>223, 008</i> | <i>223, 683</i> | <i>222, 982</i> |
| Surplus..... | 482, 371 | 482, 921 | 484, 617 | 486, 830 |
| Undivided profits..... | 106, 229 | 119, 130 | 132, 237 | 121, 890 |
| Reserves and retirement account for preferred stock..... | 11, 069 | 10, 415 | 11, 186 | 11, 932 |
| Total capital accounts..... | 822, 737 | 835, 474 | 851, 723 | 843, 634 |
| Total liabilities and capital accounts..... | 8, 214, 705 | 8, 171, 027 | 8, 374, 076 | 8, 477, 732 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 835, 122 | 1, 015, 700 | 933, 613 | 896, 906 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

RHODE ISLAND

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 5 banks | 5 banks | 5 banks | 5 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 263,017 | 265,809 | 264,271 | 270,202 |
| U. S. Government securities, direct obligations..... | 103,109 | 115,349 | 121,351 | 119,287 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 49,631 | 46,455 | 46,871 | 47,060 |
| Other bonds, notes, and debentures..... | 2,591 | 3,824 | 3,216 | 4,038 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,383 | 1,386 | 1,383 | 1,383 |
| Reserve with Federal Reserve bank..... | 30,435 | 35,425 | 36,725 | 33,158 |
| Currency and coin..... | 10,049 | 8,955 | 8,064 | 12,257 |
| Balances with other banks, and cash items in process of collection..... | 20,782 | 19,375 | 22,188 | 23,000 |
| Bank premises owned, furniture and fixtures..... | 7,637 | 7,680 | 7,703 | 7,697 |
| Real estate owned other than bank premises..... | 24 | 31 | 11 | 25 |
| Customers' liability on acceptances outstanding..... | 557 | 251 | 2,472 | 391 |
| Income earned or accrued but not collected..... | 1,150 | 1,438 | 784 | 1,322 |
| Other assets..... | 526 | 536 | 511 | 472 |
| Total assets..... | 490,891 | 506,514 | 515,530 | 520,292 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 201,218 | 198,131 | 198,156 | 211,233 |
| Time deposits of individuals, partnerships, and corporations..... | 203,650 | 204,203 | 212,742 | 212,857 |
| Postal savings deposits..... | 24 | 24 | 24 | 24 |
| Deposits of U. S. Government..... | 5,049 | 4,715 | 9,122 | 8,243 |
| Deposits of States and political subdivisions..... | 18,985 | 24,500 | 26,274 | 23,631 |
| Deposits of banks..... | 4,849 | 7,152 | 4,804 | 4,061 |
| Other deposits (certified and cashiers' checks, etc.)..... | 8,827 | 8,501 | 7,818 | 10,063 |
| <i>Total deposits.....</i> | <i>442,602</i> | <i>447,226</i> | <i>458,040</i> | <i>470,112</i> |
| <i>Demand deposits.....</i> | <i>258,309</i> | <i>242,161</i> | <i>245,128</i> | <i>256,531</i> |
| <i>Time deposits.....</i> | <i>204,293</i> | <i>205,065</i> | <i>212,912</i> | <i>213,781</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | 11,000 | 4,000 | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 557 | 251 | 2,472 | 391 |
| Income collected but not earned..... | 3,256 | 3,222 | 3,563 | 3,139 |
| Expenses accrued and unpaid..... | 2,813 | 2,498 | 4,361 | 3,513 |
| Other liabilities..... | 437 | 415 | 22 | 547 |
| Total liabilities..... | 449,665 | 464,612 | 473,358 | 477,702 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 12,245 | 12,245 | 12,245 | 12,245 |
| Surplus..... | 25,290 | 25,290 | 25,303 | 25,340 |
| Undivided profits..... | 3,666 | 4,356 | 4,614 | 4,985 |
| Reserves..... | 25 | 11 | 10 | 20 |
| Total capital accounts..... | 41,226 | 41,902 | 42,172 | 42,590 |
| Total liabilities and capital accounts..... | 490,891 | 506,514 | 515,530 | 520,292 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 26,051 | 35,155 | 38,139 | 34,118 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

SOUTH CAROLINA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 27 banks | 26 banks | 26 banks | 26 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 209,444 | 214,525 | 233,115 | 232,260 |
| U. S. Government securities, direct obligations..... | 174,548 | 169,603 | 173,704 | 172,615 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 31,026 | 31,954 | 33,377 | 37,713 |
| Other bonds, notes, and debentures..... | 10,677 | 9,515 | 9,861 | 10,612 |
| Corporate stocks, including stock of Federal Reserve bank..... | 948 | 982 | 999 | 1,033 |
| Reserve with Federal Reserve bank..... | 60,739 | 57,233 | 51,414 | 53,194 |
| Currency and coin..... | 16,368 | 15,164 | 14,003 | 17,843 |
| Balances with other banks, and cash items in process of collection..... | 61,969 | 59,385 | 68,740 | 74,966 |
| Bank premises owned, furniture and fixtures..... | 6,001 | 6,619 | 7,149 | 7,335 |
| Real estate owned other than bank premises..... | 260 | 329 | 481 | 498 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 1 | | | |
| Customers' liability on acceptances outstanding..... | | | 6 | |
| Income earned or accrued but not collected..... | 767 | 670 | 718 | 684 |
| Other assets..... | 957 | 894 | 736 | 393 |
| Total assets..... | 573,705 | 566,773 | 594,303 | 609,146 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 354,488 | 343,599 | 365,131 | 366,138 |
| Time deposits of individuals, partnerships, and corporations..... | 74,902 | 80,026 | 84,500 | 81,704 |
| Postal savings deposits..... | 7 | 7 | 7 | 7 |
| Deposits of U. S. Government..... | 16,233 | 18,437 | 17,176 | 18,601 |
| Deposits of States and political subdivisions..... | 53,869 | 50,519 | 53,979 | 67,462 |
| Deposits of banks..... | 14,746 | 14,900 | 14,613 | 16,042 |
| Other deposits (certified and cashiers' checks, etc.)..... | 13,188 | 11,805 | 10,233 | 9,469 |
| <i>Total deposits.....</i> | <i>527,433</i> | <i>519,293</i> | <i>545,639</i> | <i>559,423</i> |
| <i>Demand deposits.....</i> | <i>447,378</i> | <i>429,834</i> | <i>450,234</i> | <i>456,195</i> |
| <i>Time deposits.....</i> | <i>80,055</i> | <i>89,459</i> | <i>95,405</i> | <i>93,228</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 600 | 400 | | |
| Mortgages or other liens on bank premises and other real estate..... | 5 | | | |
| Acceptances executed by or for account of reporting banks and outstanding..... | | | 6 | |
| Income collected but not earned..... | 1,964 | 1,978 | 2,169 | 2,251 |
| Expenses accrued and unpaid..... | 2,551 | 2,742 | 2,594 | 1,512 |
| Other liabilities..... | 1,061 | 896 | 632 | 3,178 |
| Total liabilities..... | 533,614 | 525,309 | 551,040 | 566,364 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 11,201 | 11,611 | 11,847 | 11,860 |
| Surplus..... | 20,579 | 21,641 | 22,475 | 22,678 |
| Undivided profits..... | 6,778 | 6,755 | 7,256 | 6,697 |
| Reserves..... | 1,533 | 1,457 | 1,685 | 1,547 |
| Total capital accounts..... | 40,091 | 41,464 | 43,263 | 42,782 |
| Total liabilities and capital accounts..... | 573,705 | 566,773 | 594,303 | 609,146 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 104,600 | 102,329 | 96,156 | 97,610 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

SOUTH DAKOTA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 34 banks | 34 banks | 34 banks | 34 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 130, 689 | 138, 279 | 140, 401 | 140, 781 |
| U. S. Government securities, direct obligations..... | 101, 293 | 95, 914 | 113, 586 | 115, 232 |
| Obligations guaranteed by U. S. Government..... | 4 | 4 | ----- | ----- |
| Obligations of States and political subdivisions..... | 14, 807 | 15, 825 | 16, 467 | 17, 950 |
| Other bonds, notes, and debentures..... | 7, 480 | 7, 081 | 7, 854 | 9, 665 |
| Corporate stocks, including stock of Federal Reserve bank..... | 503 | 522 | 536 | 552 |
| Reserve with Federal Reserve bank..... | 26, 256 | 27, 216 | 31, 717 | 28, 477 |
| Currency and coin..... | 4, 273 | 3, 361 | 3, 560 | 4, 056 |
| Balances with other banks, and cash items in process of collection..... | 24, 775 | 25, 151 | 33, 819 | 33, 080 |
| Bank premises owned, furniture and fixtures..... | 2, 824 | 2, 861 | 2, 964 | 3, 130 |
| Real estate owned other than bank premises..... | 598 | 556 | 539 | 554 |
| Investments and other assets indirectly representing bank premises or other real estate..... | ----- | 238 | 238 | 238 |
| Customers' liability on acceptances outstanding..... | 6 | 6 | 1 | ----- |
| Income earned or accrued but not collected..... | 966 | 1, 296 | 1, 273 | 1, 371 |
| Other assets..... | 274 | 253 | 366 | 648 |
| Total assets..... | 314, 748 | 318, 563 | 353, 321 | 355, 734 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 162, 443 | 153, 484 | 180, 765 | 181, 699 |
| Time deposits of individuals, partnerships, and corporations..... | 80, 159 | 83, 410 | 88, 483 | 92, 430 |
| Postal savings deposits..... | ----- | ----- | ----- | ----- |
| Deposits of U. S. Government..... | 5, 091 | 4, 571 | 9, 280 | 5, 793 |
| Deposits of States and political subdivisions..... | 31, 224 | 40, 222 | 35, 913 | 36, 134 |
| Deposits of banks..... | 8, 015 | 7, 481 | 9, 321 | 10, 229 |
| Other deposits (certified and cashiers' checks, etc.)..... | 2, 272 | 2, 047 | 2, 373 | 2, 412 |
| <i>Total deposits.....</i> | <i>289, 201</i> | <i>291, 215</i> | <i>326, 155</i> | <i>328, 697</i> |
| <i>Demand deposits.....</i> | <i>205, 271</i> | <i>201, 960</i> | <i>231, 708</i> | <i>229, 980</i> |
| <i>Time deposits.....</i> | <i>83, 930</i> | <i>89, 255</i> | <i>94, 447</i> | <i>98, 717</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 850 | 1, 500 | 500 | ----- |
| Mortgages or other liens on bank premises and other real estate..... | 15 | 15 | 15 | ----- |
| Acceptances executed by or for account of reporting banks and outstanding..... | 6 | 6 | 1 | ----- |
| Income collected but not earned..... | 1, 570 | 1, 627 | 1, 881 | 1, 877 |
| Expenses accrued and unpaid..... | 1, 283 | 1, 778 | 1, 862 | 2, 189 |
| Other liabilities..... | 3 | 3 | 5 | 119 |
| Total liabilities..... | 292, 931 | 296, 144 | 330, 399 | 332, 882 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 5, 698 | 6, 248 | 6, 548 | 6, 548 |
| Surplus..... | 9, 794 | 9, 794 | 9, 839 | 10, 485 |
| Undivided profits..... | 5, 691 | 5, 753 | 5, 886 | 5, 149 |
| Reserves..... | 634 | 624 | 649 | 670 |
| Total capital accounts..... | 21, 817 | 22, 419 | 22, 922 | 22, 852 |
| Total liabilities and capital accounts..... | 314, 748 | 318, 563 | 353, 321 | 355, 734 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 59, 439 | 57, 353 | 63, 541 | 64, 149 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

TENNESSEE

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 73 banks | 73 banks | 73 banks | 74 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 845,932 | 838,262 | 887,651 | 907,325 |
| U. S. Government securities, direct obligations..... | 501,823 | 481,224 | 500,879 | 491,241 |
| Obligations guaranteed by U. S. Government..... | 3 | 3 | 3 | 3 |
| Obligations of States and political subdivisions..... | 111,112 | 118,564 | 115,308 | 117,967 |
| Other bonds, notes, and debentures..... | 16,971 | 18,579 | 19,379 | 21,801 |
| Corporate stocks, including stock of Federal Reserve bank..... | 3,589 | 3,595 | 3,597 | 3,700 |
| Reserve with Federal Reserve bank..... | 197,506 | 200,999 | 207,188 | 169,454 |
| Currency and coin..... | 35,117 | 32,559 | 31,335 | 39,335 |
| Balances with other banks, and cash items in process of collection..... | 254,758 | 235,341 | 261,471 | 357,315 |
| Bank premises owned, furniture and fixtures..... | 21,834 | 22,127 | 22,308 | 23,014 |
| Real estate owned other than bank premises..... | 376 | 317 | 403 | 303 |
| Investments and other assets indirectly representing bank premises or other real estate..... | | 34 | | |
| Customers' liability on acceptances outstanding..... | 5,421 | 2,794 | 9,159 | 11,310 |
| Income earned or accrued but not collected..... | 2,867 | 3,249 | 3,106 | 3,139 |
| Other assets..... | 1,847 | 1,423 | 1,648 | 859 |
| Total assets..... | 1,999,156 | 1,959,070 | 2,063,435 | 2,146,766 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 872,411 | 844,614 | 885,629 | 913,095 |
| Time deposits of individuals, partnerships, and corporations..... | 448,673 | 458,684 | 477,006 | 485,907 |
| Postal savings deposits..... | 164 | 164 | 164 | 165 |
| Deposits of U. S. Government..... | 24,289 | 35,531 | 45,730 | 37,502 |
| Deposits of States and political subdivisions..... | 159,156 | 166,256 | 162,394 | 147,716 |
| Deposits of banks..... | 287,611 | 255,598 | 291,142 | 364,802 |
| Other deposits (certified and cashiers' checks, etc.)..... | 15,436 | 11,612 | 11,583 | 13,169 |
| <i>Total deposits.....</i> | <i>1,807,740</i> | <i>1,772,459</i> | <i>1,873,648</i> | <i>1,962,356</i> |
| <i>Demand deposits.....</i> | <i>1,332,985</i> | <i>1,287,409</i> | <i>1,366,707</i> | <i>1,450,580</i> |
| <i>Time deposits.....</i> | <i>474,755</i> | <i>485,050</i> | <i>506,941</i> | <i>511,776</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 20,800 | 13,650 | 7,050 | 300 |
| Mortgages or other liens on bank premises and other real estate..... | 20 | 20 | 20 | 20 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 5,421 | 2,794 | 9,159 | 11,310 |
| Income collected but not earned..... | 10,328 | 10,831 | 11,697 | 11,484 |
| Expenses accrued and unpaid..... | 7,003 | 8,870 | 8,903 | 7,823 |
| Other liabilities..... | 1,186 | 766 | 1,254 | 1,101 |
| Total liabilities..... | 1,852,498 | 1,809,390 | 1,911,731 | 1,994,394 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 43,250 | 43,700 | 43,700 | 44,030 |
| Surplus..... | 73,172 | 73,073 | 73,947 | 74,324 |
| Undivided profits..... | 26,472 | 29,250 | 30,659 | 30,316 |
| Reserves..... | 3,764 | 3,657 | 3,398 | 3,702 |
| Total capital accounts..... | 146,658 | 149,680 | 151,704 | 152,372 |
| Total liabilities and capital accounts..... | 1,999,156 | 1,959,070 | 2,063,435 | 2,146,766 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 235,324 | 259,732 | 273,090 | 226,589 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

TEXAS

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 451 banks | 455 banks | 456 banks | 457 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 3,280,223 | 3,294,173 | 3,383,830 | 3,546,261 |
| U. S. Government securities, direct obligations..... | 1,927,911 | 2,005,505 | 2,012,183 | 1,977,128 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 369,374 | 383,242 | 404,690 | 406,835 |
| Other bonds, notes, and debentures..... | 117,789 | 120,920 | 112,357 | 128,921 |
| Corporate stocks, including stock of Federal Reserve bank..... | 15,760 | 16,009 | 16,259 | 16,755 |
| Reserve with Federal Reserve bank..... | 844,797 | 868,927 | 872,887 | 853,764 |
| Currency and coin..... | 98,374 | 91,162 | 89,386 | 114,539 |
| Balances with other banks, and cash items in process of collection..... | 1,300,729 | 1,122,660 | 1,268,566 | 1,695,999 |
| Bank premises owned, furniture and fixtures..... | 133,934 | 136,724 | 138,087 | 138,209 |
| Real estate owned other than bank premises..... | 8,414 | 8,189 | 8,846 | 8,703 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 5,102 | 5,072 | 8,373 | 8,862 |
| Customers' liability on acceptances outstanding..... | 37,559 | 18,979 | 39,334 | 55,028 |
| Income earned or accrued but not collected..... | 12,218 | 13,277 | 13,748 | 13,918 |
| Other assets..... | 9,097 | 10,223 | 10,774 | 10,399 |
| Total assets..... | 8,161,281 | 8,095,062 | 8,379,320 | 8,975,321 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 4,623,180 | 4,469,193 | 4,578,832 | 4,781,306 |
| Time deposits of individuals, partnerships, and corporations..... | 955,596 | 1,019,563 | 1,076,489 | 1,081,809 |
| Postal savings deposits..... | 1,095 | 1,143 | 1,143 | 1,143 |
| Deposits of U. S. Government..... | 84,915 | 189,924 | 186,211 | 138,881 |
| Deposits of States and political subdivisions..... | 653,143 | 640,387 | 609,958 | 707,318 |
| Deposits of banks..... | 1,009,901 | 936,775 | 1,053,018 | 1,321,719 |
| Other deposits (certified and cashiers' checks, etc.)..... | 78,734 | 75,386 | 69,331 | 138,095 |
| <i>Total deposits.....</i> | <i>7,406,364</i> | <i>7,332,371</i> | <i>7,574,932</i> | <i>8,170,271</i> |
| <i>Demand deposits.....</i> | <i>6,173,432</i> | <i>6,015,104</i> | <i>6,201,810</i> | <i>6,791,279</i> |
| <i>Time deposits.....</i> | <i>1,233,132</i> | <i>1,317,267</i> | <i>1,373,172</i> | <i>1,378,992</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 33,260 | 31,350 | 30,691 | 15,015 |
| Mortgages or other liens on bank premises and other real estate..... | 61 | 61 | 61 | 349 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 37,974 | 19,921 | 42,447 | 55,700 |
| Income collected but not earned..... | 12,940 | 13,098 | 14,367 | 15,017 |
| Expenses accrued and unpaid..... | 25,956 | 37,400 | 38,841 | 32,721 |
| Other liabilities..... | 3,549 | 2,359 | 1,322 | 4,523 |
| Total liabilities..... | 7,520,304 | 7,436,560 | 7,702,711 | 8,293,596 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 241,573 | 245,398 | 250,350 | 255,516 |
| Surplus..... | 283,483 | 287,343 | 291,116 | 303,069 |
| Undivided profits..... | 96,190 | 106,052 | 115,196 | 99,405 |
| Reserves..... | 19,731 | 19,729 | 19,947 | 23,735 |
| Total capital accounts..... | 640,977 | 658,502 | 676,609 | 681,725 |
| Total liabilities and capital accounts..... | 8,161,281 | 8,095,062 | 8,379,320 | 8,975,321 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 1,193,854 | 1,309,130 | 1,313,428 | 1,276,454 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

UTAH

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 7 banks | 7 banks | 7 banks | 7 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 171,541 | 185,409 | 178,910 | 196,652 |
| U. S. Government securities, direct obligations..... | 92,111 | 88,226 | 80,768 | 96,714 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 18,634 | 20,785 | 26,397 | 34,179 |
| Other bonds, notes, and debentures..... | 3,112 | 3,515 | 3,588 | 5,070 |
| Corporate stocks, including stock of Federal Reserve bank..... | 498 | 502 | 492 | 779 |
| Reserve with Federal Reserve bank..... | 45,931 | 47,412 | 41,959 | 51,983 |
| Currency and coin..... | 4,717 | 4,263 | 3,966 | 5,137 |
| Balances with other banks, and cash items in process of collection..... | 25,984 | 26,307 | 26,886 | 37,543 |
| Bank premises owned, furniture and fixtures..... | 1,302 | 1,319 | 1,250 | 1,266 |
| Real estate owned other than bank premises..... | 2 | 2 | 2 | 22 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 4,750 | 4,750 | 4,750 | 5,850 |
| Customers' liability on acceptances outstanding..... | 77 | 77 | 80 | 80 |
| Income earned or accrued but not collected..... | 17 | 36 | 31 | 148 |
| Other assets..... | 230 | 163 | 326 | 222 |
| Total assets..... | 368,806 | 382,766 | 369,405 | 435,625 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 188,860 | 187,591 | 178,984 | 183,750 |
| Time deposits of individuals, partnerships, and corporations..... | 95,811 | 100,020 | 102,808 | 140,226 |
| Postal savings deposits..... | 918 | 918 | 826 | 826 |
| Deposits of U. S. Government..... | 5,008 | 13,179 | 8,414 | 7,095 |
| Deposits of States and political subdivisions..... | 34,212 | 35,466 | 31,710 | 45,269 |
| Deposits of banks..... | 14,768 | 14,604 | 14,907 | 15,059 |
| Other deposits (certified and cashiers' checks, etc.)..... | 2,446 | 2,845 | 2,257 | 4,917 |
| <i>Total deposits.....</i> | <i>342,023</i> | <i>364,623</i> | <i>359,906</i> | <i>397,142</i> |
| <i>Demand deposits.....</i> | <i>242,826</i> | <i>240,401</i> | <i>219,839</i> | <i>289,782</i> |
| <i>Time deposits.....</i> | <i>99,997</i> | <i>114,222</i> | <i>120,067</i> | <i>167,360</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | |
| Acceptances executed by or for account of reporting banks and outstanding..... | 77 | 77 | 80 | 80 |
| Income collected but not earned..... | 2,680 | 2,915 | 3,210 | 3,289 |
| Expenses accrued and unpaid..... | 1,636 | 2,276 | 2,715 | 3,280 |
| Other liabilities..... | 345 | 276 | 339 | 378 |
| Total liabilities..... | 346,761 | 360,167 | 346,250 | 404,169 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 7,150 | 7,150 | 7,150 | 9,950 |
| Surplus..... | 8,690 | 8,690 | 8,700 | 15,430 |
| Undivided profits..... | 5,841 | 6,207 | 6,742 | 5,364 |
| Reserves..... | 364 | 552 | 563 | 712 |
| Total capital accounts..... | 22,045 | 22,599 | 23,155 | 31,456 |
| Total liabilities and capital accounts..... | 368,806 | 382,766 | 369,405 | 435,625 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 16,275 | 26,266 | 20,958 | 22,000 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

VERMONT

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 33 banks | 33 banks | 33 banks | 33 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 78, 142 | 80, 862 | 80, 636 | 82, 961 |
| U. S. Government securities, direct obligations..... | 48, 241 | 44, 140 | 51, 121 | 51, 805 |
| Obligations guaranteed by U. S. Government..... | 11 | 11 | 5 | 5 |
| Obligations of States and political subdivisions..... | 10, 932 | 12, 214 | 12, 237 | 9, 882 |
| Other bonds, notes, and debentures..... | 3, 340 | 3, 203 | 3, 155 | 3, 998 |
| Corporate stocks, including stock of Federal Reserve bank..... | 354 | 356 | 358 | 358 |
| Reserve with Federal Reserve bank..... | 12, 816 | 14, 184 | 14, 404 | 14, 699 |
| Currency and coin..... | 2, 942 | 2, 988 | 3, 087 | 3, 802 |
| Balances with other banks, and cash items in process of collection..... | 10, 178 | 11, 955 | 14, 551 | 15, 866 |
| Bank premises owned, furniture and fixtures..... | 1, 956 | 2, 065 | 2, 068 | 2, 050 |
| Real estate owned other than bank premises..... | 183 | 167 | 177 | 139 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 348 | 348 | 448 | 508 |
| Income earned or accrued but not collected..... | 219 | 211 | 174 | 226 |
| Other assets..... | 102 | 146 | 232 | 71 |
| Total assets..... | 169, 764 | 172, 850 | 182, 653 | 186, 340 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 60, 073 | 62, 069 | 67, 320 | 65, 946 |
| Time deposits of individuals, partnerships, and corporations..... | 79, 351 | 80, 289 | 83, 051 | 86, 976 |
| Postal savings deposits..... | 3 | 3 | 3 | 3 |
| Deposits of U. S. Government..... | 1, 761 | 1, 812 | 2, 489 | 2, 012 |
| Deposits of States and political subdivisions..... | 4, 463 | 4, 126 | 5, 777 | 7, 750 |
| Deposits of banks..... | 1, 539 | 1, 787 | 1, 714 | 1, 857 |
| Other deposits (certified and cashiers' checks, etc.)..... | 2, 729 | 2, 802 | 2, 490 | 2, 534 |
| <i>Total deposits.....</i> | <i>149, 919</i> | <i>152, 888</i> | <i>162, 844</i> | <i>167, 073</i> |
| <i>Demand deposits.....</i> | <i>70, 183</i> | <i>72, 152</i> | <i>79, 591</i> | <i>79, 576</i> |
| <i>Time deposits.....</i> | <i>79, 791</i> | <i>80, 736</i> | <i>83, 453</i> | <i>87, 502</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 940 | 462 | 280 | ----- |
| Income collected but not earned..... | 1, 103 | 1, 180 | 1, 224 | 1, 185 |
| Expenses accrued and unpaid..... | 421 | 337 | 202 | 404 |
| Other liabilities..... | 528 | 628 | 624 | 645 |
| Total liabilities..... | 152, 911 | 155, 495 | 165, 174 | 169, 312 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 5, 245 | 5, 245 | 5, 245 | 5, 245 |
| Surplus..... | 6, 621 | 6, 621 | 6, 681 | 6, 743 |
| Undivided profits..... | 3, 853 | 4, 348 | 4, 324 | 3, 775 |
| Reserves..... | 1, 134 | 1, 141 | 1, 229 | 1, 265 |
| Total capital accounts..... | 16, 853 | 17, 355 | 17, 479 | 17, 028 |
| Total liabilities and capital accounts..... | 169, 764 | 172, 850 | 182, 653 | 186, 340 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 9, 250 | 8, 385 | 8, 341 | 7, 963 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

VIRGINIA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 132 banks | 132 banks | 132 banks | 132 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 712,792 | 726,434 | 762,328 | 761,902 |
| U. S. Government securities, direct obligations..... | 482,868 | 488,900 | 472,454 | 488,738 |
| Obligations guaranteed by U. S. Government..... | 96 | 29 | 29 | 29 |
| Obligations of States and political subdivisions..... | 94,587 | 103,007 | 106,097 | 111,873 |
| Other bonds, notes, and debentures..... | 29,618 | 33,838 | 33,500 | 42,512 |
| Corporate stocks, including stock of Federal Reserve bank..... | 3,218 | 3,248 | 3,286 | 3,392 |
| Reserve with Federal Reserve bank..... | 134,302 | 166,638 | 154,388 | 154,873 |
| Currency and coin..... | 36,149 | 34,915 | 32,798 | 42,152 |
| Balances with other banks, and cash items in process of collection..... | 158,598 | 151,210 | 175,257 | 219,166 |
| Bank premises owned, furniture and fixtures..... | 21,750 | 22,222 | 22,888 | 23,325 |
| Real estate owned other than bank premises..... | 672 | 704 | 737 | 698 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 1,246 | 1,314 | 1,413 | 1,454 |
| Customers' liability on acceptances outstanding..... | 337 | 368 | 372 | 161 |
| Income earned or accrued but not collected..... | 1,699 | 2,138 | 1,999 | 2,022 |
| Other assets..... | 1,755 | 1,792 | 1,444 | 2,807 |
| Total assets..... | 1,679,687 | 1,736,757 | 1,768,990 | 1,855,104 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 785,764 | 777,335 | 810,961 | 815,568 |
| Time deposits of individuals, partnerships, and corporations..... | 479,643 | 494,334 | 515,334 | 525,901 |
| Postal savings deposits..... | 110 | 110 | 110 | 110 |
| Deposits of U. S. Government..... | 33,299 | 48,048 | 44,060 | 46,967 |
| Deposits of States and political subdivisions..... | 105,947 | 135,517 | 95,396 | 129,099 |
| Deposits of banks..... | 102,920 | 100,797 | 116,817 | 146,887 |
| Other deposits (certified and cashiers' checks, etc.)..... | 19,804 | 21,220 | 20,471 | 29,442 |
| <i>Total deposits.....</i> | <i>1,527,487</i> | <i>1,577,361</i> | <i>1,603,149</i> | <i>1,693,374</i> |
| <i>Demand deposits.....</i> | <i>997,192</i> | <i>1,029,162</i> | <i>1,036,587</i> | <i>1,116,320</i> |
| <i>Time deposits.....</i> | <i>530,295</i> | <i>548,199</i> | <i>566,622</i> | <i>577,054</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 3,710 | 7,800 | 7,875 | 910 |
| Mortgages or other liens on bank premises and other real estate..... | 53 | 48 | 48 | 39 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 337 | 368 | 372 | 161 |
| Income collected but not earned..... | 6,194 | 6,598 | 7,199 | 7,306 |
| Expenses accrued and unpaid..... | 5,833 | 5,709 | 6,759 | 7,263 |
| Other liabilities..... | 522 | 362 | 271 | 1,400 |
| Total liabilities..... | 1,544,136 | 1,598,246 | 1,625,673 | 1,711,053 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 39,793 | 39,813 | 40,343 | 41,288 |
| Surplus..... | 67,748 | 68,528 | 69,493 | 72,483 |
| Undivided profits..... | 24,362 | 26,749 | 29,895 | 26,250 |
| Reserves..... | 3,648 | 3,421 | 3,586 | 4,030 |
| Total capital accounts..... | 135,551 | 138,511 | 143,317 | 144,051 |
| Total liabilities and capital accounts..... | 1,679,687 | 1,736,757 | 1,768,990 | 1,855,104 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 255,996 | 277,063 | 267,148 | 275,444 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

VIRGIN ISLANDS OF THE UNITED STATES

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 1 bank | 1 bank | 1 bank | 1 bank |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 3,446 | 3,438 | 3,486 | 3,934 |
| U. S. Government securities, direct obligations..... | 5,807 | 5,552 | 6,540 | 7,437 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Other bonds, notes, and debentures..... | 2 | 2 | 2 | 2 |
| Corporate stocks, including stock of Federal Reserve bank..... | | 12 | 12 | 13 |
| Reserve with Federal Reserve bank..... | 1,125 | 753 | 803 | 791 |
| Currency and coin..... | 462 | 371 | 485 | 504 |
| Balances with other banks, and cash items in process of collection..... | 40 | 438 | 649 | 1,045 |
| Bank premises owned, furniture and fixtures..... | 6 | 6 | 9 | 11 |
| Real estate owned other than bank premises..... | | | | 15 |
| Income earned or accrued but not collected..... | 28 | 3 | 9 | 88 |
| Other assets..... | 27 | 31 | 10 | 13 |
| Total assets..... | 10,943 | 10,606 | 12,005 | 13,853 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 2,977 | 2,859 | 2,884 | 3,059 |
| Time deposits of individuals, partnerships, and corporations..... | 4,675 | 4,842 | 4,680 | 4,806 |
| Postal savings deposits..... | | | | |
| Deposits of U. S. Government..... | 97 | 130 | 105 | 131 |
| Deposits of States and political subdivisions..... | 2,490 | 2,074 | 3,548 | 5,030 |
| Deposits of banks..... | 16 | 16 | 33 | 34 |
| Other deposits (certified and cashiers' checks, etc.)..... | 63 | 39 | 42 | 41 |
| <i>Total deposits.....</i> | <i>10,318</i> | <i>8,060</i> | <i>11,292</i> | <i>13,101</i> |
| <i>Demand deposits.....</i> | <i>3,637</i> | <i>3,538</i> | <i>4,511</i> | <i>5,304</i> |
| <i>Time deposits.....</i> | <i>6,681</i> | <i>4,522</i> | <i>6,781</i> | <i>7,797</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | | |
| Income collected but not earned..... | 56 | 55 | 57 | 54 |
| Expenses accrued and unpaid..... | 21 | 21 | 20 | 50 |
| Other liabilities..... | 25 | 24 | 44 | 44 |
| Total liabilities..... | 10,420 | 10,060 | 11,413 | 13,249 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 200 | 200 | 225 | 225 |
| Surplus..... | 200 | 200 | 225 | 225 |
| Undivided profits..... | 74 | 97 | 85 | 104 |
| Reserves..... | 49 | 49 | 57 | 50 |
| Total capital accounts..... | 523 | 546 | 592 | 604 |
| Total liabilities and capital accounts..... | 10,943 | 10,606 | 12,005 | 13,853 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 4,088 | 4,088 | 4,087 | 5,675 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

WASHINGTON

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 27 banks | 26 banks | 23 banks | 25 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 1,038,190 | 1,068,002 | 1,120,084 | 1,073,854 |
| U. S. Government securities, direct obligations..... | 542,014 | 506,515 | 556,623 | 504,795 |
| Obligations guaranteed by U. S. Government..... | | | | 5 |
| Obligations of States and political subdivisions..... | 154,123 | 155,359 | 156,299 | 157,085 |
| Other bonds, notes, and debentures..... | 32,669 | 38,040 | 34,563 | 51,202 |
| Corporate stocks, including stock of Federal Reserve bank..... | 3,760 | 3,785 | 3,785 | 3,898 |
| Reserve with Federal Reserve bank..... | 235,844 | 232,446 | 243,514 | 249,422 |
| Currency and coin..... | 29,439 | 25,580 | 26,406 | 33,093 |
| Balances with other banks, and cash items in process of collection..... | 196,239 | 202,758 | 221,014 | 221,949 |
| Bank premises owned, furniture and fixtures..... | 31,463 | 32,353 | 33,195 | 33,366 |
| Real estate owned other than bank premises..... | 1,085 | 818 | 515 | 450 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 480 | 480 | 480 | 480 |
| Customers' liability on acceptances outstanding..... | 466 | 460 | 633 | 636 |
| Income earned or accrued but not collected..... | 5,517 | 6,280 | 5,805 | 5,888 |
| Other assets..... | 1,768 | 1,873 | 1,604 | 1,842 |
| Total assets..... | 2,273,059 | 2,274,749 | 2,405,470 | 2,397,965 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 1,179,412 | 1,126,381 | 1,244,368 | 1,222,321 |
| Time deposits of individuals, partnerships, and corporations..... | 627,489 | 632,572 | 656,692 | 670,451 |
| Postal savings deposits..... | 9 | 9 | 9 | 4 |
| Deposits of U. S. Government..... | 29,877 | 20,913 | 58,605 | 43,403 |
| Deposits of States and political subdivisions..... | 139,900 | 183,614 | 143,706 | 158,198 |
| Deposits of banks..... | 71,796 | 81,128 | 82,216 | 76,221 |
| Other deposits (certified and cashiers' checks, etc.)..... | 28,717 | 19,914 | 17,178 | 27,367 |
| <i>Total deposits.....</i> | <i>2,077,200</i> | <i>2,073,551</i> | <i>2,202,774</i> | <i>2,197,965</i> |
| <i>Demand deposits.....</i> | <i>1,457,369</i> | <i>1,429,362</i> | <i>1,535,589</i> | <i>1,518,083</i> |
| <i>Time deposits.....</i> | <i>639,831</i> | <i>644,169</i> | <i>667,185</i> | <i>679,882</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 100 | | 475 | |
| Mortgages or other liens on bank premises and other real estate..... | 82 | 24 | 24 | 24 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 466 | 460 | 633 | 636 |
| Income collected but not earned..... | 13,032 | 13,529 | 14,029 | 13,304 |
| Expenses accrued and unpaid..... | 13,031 | 17,445 | 14,724 | 12,906 |
| Other liabilities..... | 4,560 | 3,391 | 3,206 | 2,934 |
| Total liabilities..... | 2,108,471 | 2,108,380 | 2,235,915 | 2,227,769 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 49,608 | 49,608 | 49,608 | 52,350 |
| Surplus..... | 75,727 | 76,672 | 76,672 | 77,705 |
| Undivided profits..... | 38,408 | 39,310 | 42,492 | 39,224 |
| Reserves..... | 845 | 879 | 883 | 917 |
| Total capital accounts..... | 164,588 | 166,369 | 169,555 | 170,196 |
| Total liabilities and capital accounts..... | 2,273,059 | 2,274,749 | 2,405,470 | 2,397,965 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 373,543 | 376,993 | 374,083 | 370,972 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

WEST VIRGINIA

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 76 banks | 77 banks | 77 banks | 77 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 216, 175 | 223, 533 | 230, 055 | 233, 241 |
| U. S. Government securities, direct obligations..... | 268, 660 | 271, 161 | 277, 326 | 263, 019 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 27, 601 | 28, 050 | 28, 741 | 30, 984 |
| Other bonds, notes, and debentures..... | 8, 160 | 8, 654 | 8, 485 | 10, 702 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1, 365 | 1, 395 | 1, 421 | 1, 438 |
| Reserve with Federal Reserve bank..... | 61, 231 | 63, 661 | 63, 114 | 62, 092 |
| Currency and coin..... | 16, 741 | 15, 992 | 15, 106 | 17, 934 |
| Balances with other banks, and cash items in process of collection..... | 66, 571 | 64, 253 | 75, 721 | 88, 007 |
| Bank premises owned, furniture and fixtures..... | 7, 004 | 7, 201 | 7, 190 | 7, 099 |
| Real estate owned other than bank premises..... | 134 | 131 | 42 | 275 |
| Income earned or accrued but not collected..... | 331 | 373 | 345 | 296 |
| Other assets..... | 664 | 766 | 1, 084 | 1, 199 |
| Total assets..... | 669, 637 | 685, 170 | 708, 630 | 716, 386 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 339, 692 | 336, 509 | 351, 438 | 337, 156 |
| Time deposits of individuals, partnerships, and corporations..... | 174, 722 | 176, 843 | 182, 411 | 173, 455 |
| Postal savings deposits..... | 171 | 171 | 171 | 171 |
| Deposits of U. S. Government..... | 8, 133 | 18, 799 | 21, 051 | 16, 288 |
| Deposits of States and political subdivisions..... | 44, 948 | 49, 434 | 47, 649 | 60, 051 |
| Deposits of banks..... | 23, 967 | 30, 024 | 30, 836 | 38, 307 |
| Other deposits (certified and cashiers' checks, etc.)..... | 8, 743 | 7, 912 | 7, 246 | 22, 229 |
| <i>Total deposits.....</i> | <i>606, 376</i> | <i>619, 692</i> | <i>640, 802</i> | <i>647, 657</i> |
| <i>Demand deposits.....</i> | <i>428, 765</i> | <i>441, 077</i> | <i>456, 894</i> | <i>472, 619</i> |
| <i>Time deposits.....</i> | <i>176, 611</i> | <i>178, 616</i> | <i>183, 908</i> | <i>175, 038</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 1, 000 | 50 | 575 | 1, 695 |
| Mortgages or other liens on bank premises and other real estate..... | 4 | 4 | | |
| Income collected but not earned..... | 1, 381 | 1, 568 | 1, 705 | 1, 472 |
| Expenses accrued and unpaid..... | 1, 850 | 1, 555 | 1, 823 | 2, 442 |
| Other liabilities..... | 329 | 495 | 350 | 585 |
| Total liabilities..... | 609, 940 | 623, 364 | 645, 254 | 653, 851 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 16, 256 | 16, 756 | 17, 006 | 17, 246 |
| Surplus..... | 29, 194 | 29, 647 | 30, 557 | 31, 272 |
| Undivided profits..... | 11, 774 | 13, 003 | 13, 461 | 11, 222 |
| Reserves..... | 2, 473 | 2, 400 | 2, 352 | 2, 795 |
| Total capital accounts..... | 59, 697 | 61, 806 | 63, 376 | 62, 535 |
| Total liabilities and capital accounts..... | 669, 637 | 685, 170 | 708, 630 | 716, 386 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 105, 217 | 111, 809 | 114, 985 | 106, 837 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

WISCONSIN

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 96 banks | 96 banks | 96 banks | 96 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 716,298 | 706,115 | 751,382 | 743,418 |
| U. S. Government securities, direct obligations..... | 556,580 | 544,505 | 571,432 | 604,128 |
| Obligations guaranteed by U. S. Government..... | | | | 7 |
| Obligations of States and political subdivisions..... | 88,405 | 88,516 | 89,087 | 91,237 |
| Other bonds, notes, and debentures..... | 49,565 | 47,058 | 44,422 | 48,266 |
| Corporate stocks, including stock of Federal Reserve bank..... | 2,971 | 2,970 | 2,980 | 3,006 |
| Reserve with Federal Reserve bank..... | 168,501 | 176,787 | 171,523 | 172,462 |
| Currency and coin..... | 23,593 | 21,266 | 19,912 | 28,302 |
| Balances with other banks, and cash items in process of collection..... | 200,190 | 172,708 | 190,291 | 233,389 |
| Bank premises owned, furniture and fixtures..... | 14,041 | 14,244 | 14,920 | 15,332 |
| Real estate owned other than bank premises..... | 465 | 462 | 366 | 395 |
| Investments and other assets indirectly representing bank premises or other real estate..... | | | 37 | 37 |
| Customers' liability on acceptances outstanding..... | 68 | 68 | 57 | 57 |
| Income earned or accrued but not collected..... | 3,972 | 4,002 | 4,025 | 3,866 |
| Other assets..... | 3,182 | 3,682 | 4,437 | 4,145 |
| Total assets..... | 1,827,831 | 1,782,383 | 1,864,871 | 1,948,047 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 861,184 | 841,803 | 882,953 | 944,935 |
| Time deposits of individuals, partnerships, and corporations..... | 534,945 | 542,879 | 567,196 | 579,557 |
| Postal savings deposits..... | 957 | 957 | 957 | 957 |
| Deposits of U. S. Government..... | 27,642 | 30,493 | 40,865 | 41,701 |
| Deposits of States and political subdivisions..... | 101,622 | 75,807 | 65,112 | 70,161 |
| Deposits of banks..... | 138,160 | 133,271 | 136,575 | 144,441 |
| Other deposits (certified and cashiers' checks, etc.)..... | 22,127 | 18,842 | 19,535 | 20,131 |
| <i>Total deposits.....</i> | <i>1,686,687</i> | <i>1,644,062</i> | <i>1,712,193</i> | <i>1,801,883</i> |
| <i>Demand deposits.....</i> | <i>1,144,664</i> | <i>1,092,389</i> | <i>1,136,166</i> | <i>1,215,859</i> |
| <i>Time deposits.....</i> | <i>542,023</i> | <i>551,673</i> | <i>576,027</i> | <i>586,024</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 7,000 | 1,250 | 7,000 | |
| Mortgages or other liens on bank premises and other real estate..... | 22 | 22 | 32 | 32 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 68 | 68 | 57 | 57 |
| Income collected but not earned..... | 5,004 | 5,363 | 6,272 | 6,518 |
| Expenses accrued and unpaid..... | 4,867 | 5,565 | 9,163 | 7,403 |
| Other liabilities..... | 2,647 | 2,493 | 2,777 | 3,170 |
| Total liabilities..... | 1,706,245 | 1,658,813 | 1,737,494 | 1,819,063 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: | | | | |
| Preferred stock..... | 50 | 50 | 50 | 50 |
| Common stock..... | 35,005 | 35,055 | 35,380 | 35,830 |
| <i>Total capital stock.....</i> | <i>35,055</i> | <i>35,105</i> | <i>35,430</i> | <i>35,880</i> |
| Surplus..... | 63,972 | 63,922 | 64,090 | 68,100 |
| Undivided profits..... | 18,939 | 21,032 | 24,032 | 21,177 |
| Reserves and retirement account for preferred stock..... | 3,620 | 3,511 | 3,825 | 3,827 |
| Total capital accounts..... | 121,586 | 123,570 | 127,377 | 128,984 |
| Total liabilities and capital accounts..... | 1,827,831 | 1,782,383 | 1,864,871 | 1,948,047 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 136,997 | 138,579 | 150,990 | 139,615 |

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued

WYOMING

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 25 banks | 25 banks | 25 banks | 25 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 86, 083 | 92, 851 | 92, 220 | 94, 307 |
| U. S. Government securities, direct obligations..... | 94, 478 | 90, 330 | 93, 600 | 102, 503 |
| Obligations guaranteed by U. S. Government..... | | | | |
| Obligations of States and political subdivisions..... | 10, 992 | 11, 222 | 11, 122 | 11, 788 |
| Other bonds, notes, and debentures..... | 4, 206 | 4, 207 | 3, 728 | 4, 282 |
| Corporate stocks, including stock of Federal Reserve bank..... | 390 | 391 | 396 | 403 |
| Reserve with Federal Reserve bank..... | 24, 156 | 21, 291 | 24, 060 | 20, 581 |
| Currency and coin..... | 4, 154 | 3, 787 | 4, 392 | 4, 247 |
| Balances with other banks, and cash items in process of collection..... | 24, 336 | 27, 693 | 33, 844 | 35, 804 |
| Bank premises owned, furniture and fixtures..... | 1, 816 | 1, 891 | 1, 895 | 2, 007 |
| Real estate owned other than bank premises..... | 615 | 246 | 241 | 239 |
| Income earned or accrued but not collected..... | 373 | 464 | 499 | 482 |
| Other assets..... | 155 | 761 | 1, 359 | 1, 217 |
| Total assets..... | 251, 754 | 255, 134 | 267, 356 | 277, 860 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 124, 510 | 120, 859 | 134, 103 | 137, 216 |
| Time deposits of individuals, partnerships, and corporations..... | 58, 643 | 60, 374 | 61, 068 | 63, 356 |
| Postal savings deposits..... | 18 | 18 | 18 | 18 |
| Deposits of U. S. Government..... | 3, 764 | 4, 972 | 5, 618 | 5, 060 |
| Deposits of States and political subdivisions..... | 34, 148 | 34, 685 | 30, 323 | 36, 628 |
| Deposits of banks..... | 8, 722 | 10, 084 | 13, 184 | 13, 148 |
| Other deposits (certified and cashiers' checks, etc.)..... | 1, 587 | 1, 202 | 1, 534 | 1, 426 |
| <i>Total deposits.....</i> | <i>231, 392</i> | <i>232, 194</i> | <i>245, 848</i> | <i>256, 552</i> |
| <i>Demand deposits.....</i> | <i>166, 504</i> | <i>166, 443</i> | <i>179, 390</i> | <i>187, 980</i> |
| <i>Time deposits.....</i> | <i>64, 888</i> | <i>65, 751</i> | <i>66, 458</i> | <i>68, 572</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 722 | 2, 450 | 400 | ----- |
| Income collected but not earned..... | 1, 191 | 1, 345 | 1, 507 | 1, 482 |
| Expenses accrued and unpaid..... | 738 | 980 | 997 | 830 |
| Other liabilities..... | 17 | 7 | 18 | 88 |
| Total liabilities..... | 234, 060 | 236, 976 | 248, 770 | 259, 252 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 3, 095 | 3, 095 | 3, 245 | 3, 263 |
| Surplus..... | 9, 390 | 9, 440 | 9, 440 | 9, 672 |
| Undivided profits..... | 4, 507 | 4, 940 | 5, 153 | 4, 629 |
| Reserves..... | 702 | 683 | 748 | 1, 044 |
| Total capital accounts..... | 17, 694 | 18, 158 | 18, 586 | 18, 608 |
| Total liabilities and capital accounts..... | 251, 754 | 255, 134 | 267, 356 | 277, 860 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 52, 954 | 55, 925 | 55, 225 | 55, 761 |

TABLE No. 18.—*Fiduciary activities of national banks as of Dec. 31, 1957*

| | Banks with capital stock of— | | | | | | Total |
|--|------------------------------|----------------------|-----------------------|------------------------|------------------------|--------------------|-----------------|
| | \$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 | |
| Number of national banks with trust powers but not administering trusts..... | 6 | 38 | 81 | 62 | 40 | 11 | 238 |
| Number of national banks with trust powers administering trusts..... | 7 | 34 | 181 | 337 | 418 | 499 | 1,476 |
| Total number of national banks authorized to exercise trust powers..... | 13 | 72 | 262 | 399 | 458 | 510 | 1,714 |
| Total assets of national banks with trust powers but not administering trusts..... | \$9,957,222 | \$118,489,185 | \$386,358,792 | \$562,257,091 | \$581,791,838 | \$1,472,512,247 | \$3,131,366,375 |
| Total assets of national banks with trust powers administering trusts..... | 17,458,421 | 112,794,528 | 1,108,756,021 | 2,925,563,143 | 7,281,890,902 | 88,083,793,839 | 99,530,256,854 |
| Total assets of national banks authorized to exercise trust powers..... | 27,415,643 | 231,283,713 | 1,495,114,813 | 3,487,820,234 | 7,863,682,740 | 89,556,306,086 | 102,661,623,229 |
| TRUST DEPARTMENT ASSETS | | | | | | | |
| Investments..... | 165,520 | 4,220,901 | 48,885,946 | 258,743,864 | 978,496,933 | 29,802,105,832 | 31,092,618,996 |
| Time deposits..... | 4,913 | 225,544 | 1,706,198 | 8,570,732 | 23,263,548 | 490,206,681 | 523,977,616 |
| Demand deposits..... | 82,128 | 318,387 | 5,450,873 | 22,848,064 | 72,626,169 | 927,816,622 | 1,029,142,243 |
| Other assets..... | 57,738 | 57,738 | 5,045,455 | 23,943,141 | 139,850,399 | 9,764,341,177 | 9,933,237,910 |
| Total..... | 252,561 | 4,822,570 | 61,088,472 | 314,105,801 | 1,214,237,049 | 40,984,470,312 | 42,578,976,765 |
| TRUST DEPARTMENT LIABILITIES | | | | | | | |
| Private trusts..... | 85,764 | 625,554 | 13,709,144 | 81,646,827 | 430,486,463 | 9,986,093,110 | 10,512,646,862 |
| Court trusts..... | 166,734 | 2,621,368 | 36,130,014 | 148,432,678 | 428,261,200 | 5,045,487,436 | 5,661,099,429 |
| Other liabilities: | | | | | | | |
| Agency, escrow, custodian, etc., accounts..... | | 598,054 | 10,229,117 | 60,715,326 | 286,738,860 | 22,329,004,463 | 22,687,285,820 |
| Corporate accounts..... | | 957,391 | 675,993 | 21,485,766 | 53,639,511 | 3,433,346,491 | 3,510,105,152 |
| Miscellaneous..... | 63 | 20,203 | 344,204 | 1,825,204 | 15,111,015 | 190,538,813 | 207,839,502 |
| Total..... | 252,561 | 4,822,570 | 61,088,472 | 314,105,801 | 1,214,237,049 | 40,984,470,312 | 42,578,976,765 |
| Total volume of bond issues outstanding for which banks are acting as trustee..... | 66,500 | 1,399,050 | 9,419,905 | 230,176,408 | 253,132,257 | 21,549,971,060 | 22,044,165,180 |

¹ Includes 25 banks which have been granted only certain specific fiduciary powers.

TABLE No. 18.—*Fiduciary activities of national banks as of Dec. 31, 1957*—Continued

| | Banks with capital stock of— | | | | | | Total |
|---|------------------------------|----------------------|-----------------------|------------------------|------------------------|--------------------|----------------|
| | \$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 | |
| TRUST DEPARTMENT LIABILITIES—continued | | | | | | | |
| Number of national banks administering personal accounts: | | | | | | | |
| Voluntary, private or living trusts..... | 5 | 16 | 132 | 284 | 378 | 485 | 1,300 |
| Court accounts..... | 6 | 29 | 159 | 299 | 379 | 484 | 1,356 |
| Agencies, escrows, custodianships, etc..... | | 3 | 48 | 156 | 289 | 454 | 960 |
| Number of national banks administering corporate accounts: | | | | | | | |
| Bond or debenture issues..... | 2 | 6 | 41 | 106 | 181 | 376 | 712 |
| Paying agencies..... | | 1 | 7 | 24 | 95 | 306 | 433 |
| Depositories and other miscellaneous corporate accounts..... | | 2 | 13 | 19 | 60 | 210 | 304 |
| Number of national banks acting as transfer agent..... | | | 3 | 14 | 41 | 247 | 305 |
| Number of national banks acting as registrar..... | | 1 | 11 | 17 | 53 | 241 | 323 |
| Number of personal accounts being administered: | | | | | | | |
| Voluntary, private or living trusts..... | 12 | 56 | 890 | 3,485 | 13,537 | 116,631 | 134,611 |
| Court accounts..... | 18 | 165 | 2,390 | 8,274 | 17,935 | 84,655 | 113,437 |
| Agencies, escrows, custodianships, etc..... | | 5 | 199 | 1,277 | 6,316 | 75,119 | 82,916 |
| Total..... | 30 | 226 | 3,479 | 13,036 | 37,788 | 276,405 | 330,964 |
| Number of corporate accounts being administered: | | | | | | | |
| Bond or debenture issues..... | 13 | 9 | 64 | 549 | 641 | 7,583 | 8,839 |
| Paying agencies..... | | 1 | 15 | 155 | 401 | 23,328 | 23,900 |
| Depositories and other miscellaneous corporate accounts..... | | 3 | 21 | 35 | 198 | 5,932 | 6,189 |
| Total..... | 13 | 13 | 100 | 739 | 1,240 | 36,823 | 38,928 |
| Number of accounts for which national banks are acting as transfer agent..... | | | 3 | 21 | 64 | 3,353 | 3,441 |
| Number of accounts for which national banks are acting as registrar..... | | 1 | 11 | 25 | 83 | 3,210 | 3,330 |
| Total number of accounts being administered..... | 43 | 240 | 3,593 | 13,821 | 39,175 | 319,791 | 376,663 |

TABLE NO. 19—Fiduciary activities of national banks by Federal Reserve districts as of Dec. 31, 1957

| Federal Reserve districts | Number of banks exercising fiduciary powers | Number with authority but not exercising fiduciary powers | Total number authorized to exercise fiduciary powers | Total banking assets of banks authorized to exercise fiduciary powers | Personal account liabilities | | | All other liabilities | Total liabilities |
|---------------------------|---|---|--|---|------------------------------|----------------|---------------------------------|-----------------------|-------------------|
| | | | | | Living trusts | Court accounts | Agency, escrow, custodian, etc. | | |
| Boston..... | 139 | 31 | 170 | \$5,640,408,695 | \$622,933,149 | \$685,291,862 | \$1,880,106,604 | \$143,333,494 | \$3,331,665,099 |
| New York..... | 177 | 18 | 195 | 13,456,610,458 | 522,333,094 | 473,519,896 | 1,198,381,188 | 507,701,314 | 2,701,935,492 |
| Philadelphia..... | 195 | 4 | 199 | 4,470,631,971 | 274,005,549 | 375,949,717 | 472,792,246 | 104,460,783 | 1,227,208,295 |
| Cleveland..... | 98 | 13 | 111 | 8,052,320,528 | 2,298,841,529 | 1,013,558,024 | 2,230,137,878 | 699,632,321 | 6,242,169,752 |
| Richmond..... | 136 | 24 | 160 | 5,035,378,126 | 499,053,407 | 408,300,237 | 1,086,220,679 | 95,309,471 | 2,088,883,794 |
| Atlanta..... | 117 | 25 | 142 | 7,467,198,115 | 619,698,949 | 462,084,246 | 1,742,889,298 | 263,537,876 | 3,048,210,369 |
| Chicago..... | 220 | 30 | 250 | 16,528,476,182 | 2,314,676,695 | 611,362,938 | 8,770,165,315 | 663,627,973 | 12,359,532,921 |
| St. Louis..... | 106 | 22 | 128 | 3,746,660,244 | 195,227,329 | 114,822,553 | 158,233,969 | 184,282,712 | 652,566,563 |
| Minneapolis..... | 40 | 14 | 63 | 2,695,184,061 | 249,988,312 | 172,397,955 | 1,417,320,088 | 370,027,881 | 2,209,734,236 |
| Kansas City..... | 103 | 33 | 136 | 5,291,720,502 | 502,321,217 | 182,385,487 | 1,574,602,001 | 180,668,881 | 2,439,977,536 |
| Dallas..... | 95 | 18 | 113 | 7,673,805,888 | 814,675,905 | 99,616,190 | 264,997,869 | 154,851,113 | 1,334,141,077 |
| San Francisco..... | 41 | 6 | 47 | 22,603,228,459 | 1,598,891,727 | 1,061,810,324 | 1,891,438,685 | 350,510,895 | 4,902,651,631 |
| Total..... | 1,476 | 238 | 1,714 | 102,661,623,229 | 10,512,646,862 | 5,661,099,429 | 22,687,285,820 | 3,717,944,654 | 42,578,976,765 |

| Federal Reserve districts | Number of personal accounts | | | Number of corporate trust issue accounts being administered ¹ | Number of all other accounts being administered ² | Total number of accounts being administered | Bond and debenture issues outstanding where bank acts as trustee | Common trust funds | | Trust department gross earnings for year ended Dec. 31, 1957 |
|---------------------------|-----------------------------|----------------|---------------------------------|--|--|---|--|--------------------|--------------------------------|--|
| | Living trusts | Court accounts | Agency, escrow, custodian, etc. | | | | | Number of funds | Ledger value of assets in cash | |
| Boston..... | 6,858 | 8,067 | 5,657 | 321 | 1,374 | 22,277 | \$758,638,535 | 14 | \$41,932,404 | \$10,224,000 |
| New York..... | 3,996 | 9,022 | 5,795 | 371 | 4,377 | 23,561 | 4,092,438,051 | 4 | 7,734,535 | 10,683,000 |
| Philadelphia..... | 8,334 | 17,437 | 1,999 | 547 | 474 | 28,791 | 415,719,505 | 29 | 24,943,070 | 4,525,000 |
| Cleveland..... | 11,183 | 13,460 | 5,551 | 944 | 2,642 | 33,780 | 2,743,172,489 | 14 | 72,728,725 | 15,596,000 |
| Richmond..... | 8,287 | 11,231 | 5,161 | 386 | 823 | 25,888 | 747,622,848 | 19 | 41,496,810 | 7,100,000 |
| Atlanta..... | 8,342 | 6,781 | 6,364 | 922 | 4,120 | 26,529 | 1,538,277,366 | 19 | 29,918,801 | 8,173,000 |
| Chicago..... | 50,503 | 15,753 | 21,101 | 1,821 | 9,765 | 93,943 | 5,940,210,723 | 13 | 34,780,551 | 27,953,000 |
| St. Louis..... | 3,215 | 4,047 | 1,288 | 1,641 | 1,712 | 11,883 | 835,818,988 | 9 | 7,646,384 | 2,506,000 |
| Minneapolis..... | 3,908 | 4,804 | 6,090 | 394 | 350 | 15,544 | 466,141,112 | 9 | 14,435,442 | 4,519,000 |
| Kansas City..... | 6,890 | 3,977 | 13,761 | 555 | 4,812 | 29,995 | 1,062,493,955 | 10 | 23,842,651 | 5,402,000 |
| Dallas..... | 7,683 | 2,958 | 1,950 | 433 | 4,019 | 17,043 | 1,113,847,392 | 8 | 28,863,874 | 6,799,000 |
| San Francisco..... | 15,414 | 15,900 | 8,219 | 504 | 2,392 | 42,429 | 2,329,786,216 | 17 | 103,498,876 | 25,953,000 |
| Total..... | 134,611 | 113,437 | 82,916 | 8,839 | 36,860 | 376,663 | 22,044,165,180 | 165 | 432,822,133 | 129,433,000 |

¹ Includes 25 banks which have been granted only certain specific fiduciary powers.

² Corporate paying agency, depository, registrar, transfer agency, etc.

TABLE No. 20.—Classification of investments under administration by the active national bank trust departments, Dec. 31, 1957

| Trust department investments classified according to capital stock of banks administering trusts. | Bonds | Percent | Stocks | Percent | Real-estate mortgages | Percent | Real estate | Percent | Miscellaneous | Percent | Total investments |
|---|----------------|---------|---------------|---------|-----------------------|---------|---------------|---------|---------------|---------|-------------------|
| Banks with capital stock of \$25,000..... | \$95,415 | 57.58 | \$37,355 | 22.42 | \$31,750 | 19.39 | \$1,000 | .61 | | | \$165,520 |
| Banks with capital stock of \$25,001 to \$50,000..... | 2,180,211 | 51.65 | 1,359,254 | 32.20 | 71,744 | 1.70 | 509,087 | 12.06 | 100,605 | 2.39 | 4,220,901 |
| Banks with capital stock of \$50,001 to \$100,000..... | 17,391,037 | 35.57 | 20,438,013 | 41.81 | 4,428,067 | 9.06 | 4,634,341 | 9.48 | 1,994,488 | 4.08 | 48,885,946 |
| Banks with capital stock of \$100,001 to \$200,000..... | 101,162,427 | 39.10 | 101,660,171 | 39.29 | 24,192,563 | 9.35 | 22,818,591 | 8.82 | 8,910,112 | 3.44 | 258,743,864 |
| Banks with capital stock of \$200,001 to \$500,000..... | 308,443,014 | 31.52 | 453,165,378 | 46.31 | 76,838,066 | 7.80 | 74,651,386 | 7.63 | 65,896,089 | 6.74 | 978,496,933 |
| Banks with capital stock of \$500,001 and over..... | 18,775,551,253 | 63.00 | 7,666,554,529 | 25.72 | 1,241,356,994 | 4.17 | 1,051,163,130 | 3.53 | 1,067,479,926 | 3.58 | 29,802,105,832 |
| Total..... | 19,204,823,357 | 61.77 | 8,243,214,700 | 26.51 | 1,846,419,184 | 4.33 | 1,153,777,535 | 3.71 | 1,144,384,220 | 3.68 | 31,092,618,996 |

TABLE No. 21.—Fiduciary activities of national banks by States as of Dec. 31, 1957

| Location | Number of banks exercising fiduciary powers | Number with authority but not exercising fiduciary powers | Total number authorized to exercise fiduciary powers | Total banking assets of banks authorized to exercise fiduciary powers | Personal account liabilities | | | All other liabilities |
|---------------------------|---|---|--|---|------------------------------|----------------|---------------------------------|-----------------------|
| | | | | | Living trusts | Court accounts | Agency, escrow, custodian, etc. | |
| Alabama..... | 23 | 10 | 33 | \$1,175,027,888 | \$177,717,696 | \$65,056,685 | \$395,370,995 | \$33,022,078 |
| Alaska..... | 4 | | 4 | 110,609,775 | 646,295 | 1,419,763 | 36,407 | 62,354 |
| Arizona..... | 2 | | 2 | 753,116,289 | (1) | (1) | (1) | (1) |
| Arkansas..... | 18 | 3 | 21 | 456,522,926 | 48,134,349 | 12,916,803 | 6,884,100 | 8,295,442 |
| California..... | 13 | | 13 | 16,328,192,146 | 1,077,272,105 | 895,148,582 | 1,490,744,860 | 294,782,179 |
| Colorado..... | 10 | | 30 | 991,416,184 | 139,345,649 | 45,233,908 | 296,247,010 | 13,738,320 |
| Connecticut..... | 21 | 1 | 22 | 1,144,885,636 | 238,249,248 | 286,217,108 | 402,567,041 | 4,437,983 |
| Delaware..... | 4 | | 4 | 23,598,640 | 401,675 | 2,406,367 | 61,894 | 2,724 |
| District of Columbia..... | 5 | | 5 | 912,679,665 | 140,049,329 | 13,092,830 | 263,987,112 | 2,508,504 |
| Florida..... | 35 | 1 | 36 | 2,082,781,185 | 208,732,463 | 176,350,077 | 545,053,447 | 55,338,447 |
| Georgia..... | 17 | 6 | 23 | 1,357,142,329 | 103,521,685 | 140,414,178 | 294,862,044 | 107,663,105 |
| Hawaii..... | 1 | | 1 | 242,737,777 | | | | |
| Idaho..... | 3 | 1 | 4 | 443,833,755 | 7,238,439 | 5,403,825 | 256,600 | 218,272 |
| Illinois..... | 98 | 15 | 113 | 9,237,178,652 | 1,579,404,976 | 156,698,927 | 7,426,210,164 | 408,194,109 |
| Indiana..... | 86 | 8 | 94 | 2,649,085,936 | 236,006,477 | 201,733,234 | 208,193,901 | 78,276,994 |
| Iowa..... | 34 | 14 | 48 | 839,249,288 | 34,197,392 | 37,986,613 | 34,696,008 | 1,588,126 |
| Kansas..... | 27 | 7 | 34 | 832,479,603 | 47,942,368 | 26,590,360 | 232,577,464 | 1,879,856 |
| Kentucky..... | 47 | 6 | 53 | 760,908,398 | 29,349,059 | 44,159,041 | 11,566,648 | 6,666,820 |
| Louisiana..... | 18 | 1 | 19 | 1,794,677,876 | 54,607,523 | 16,376,410 | 323,829,252 | 60,168,167 |
| Maine..... | 23 | 2 | 25 | 297,613,178 | 32,820,598 | 40,384,347 | 82,982,733 | 8,555,228 |

| | | | | | | | | |
|---------------------|-------|-----|-------|-----------------|----------------|---------------|----------------|---------------|
| Maryland..... | 14 | 4 | 18 | 795,077,301 | 131,534,067 | 44,860,986 | 204,437,102 | 48,741,860 |
| Massachusetts..... | 64 | 15 | 79 | 3,620,712,947 | 301,787,589 | 257,782,384 | 1,289,894,117 | 127,827,355 |
| Michigan..... | 20 | 3 | 23 | 3,825,576,343 | 402,588,421 | 150,221,323 | 832,725,899 | 177,175,296 |
| Minnesota..... | 20 | 4 | 24 | 1,963,170,303 | 227,143,468 | 147,759,762 | 1,394,822,015 | 367,139,722 |
| Mississippi..... | 16 | 2 | 18 | 290,919,870 | 10,464,526 | 7,850,981 | 3,629,225 | 483,295 |
| Missouri..... | 26 | 6 | 32 | 2,084,771,312 | 200,043,824 | 45,676,504 | 517,943,526 | 86,399,992 |
| Montana..... | 8 | 2 | 10 | 229,925,557 | 6,191,626 | 2,048,958 | 6,108,012 | 1,809,000 |
| Nebraska..... | 9 | 7 | 16 | 716,292,483 | 45,538,348 | 42,035,727 | 228,156,880 | 12,880,565 |
| Nevada..... | 2 | 1 | 3 | 250,523,656 | 269,746,781 | 58,440,085 | 96,040,281 | 10,612,392 |
| New Hampshire..... | 20 | 11 | 31 | 234,835,992 | 12,013,012 | 19,899,361 | 21,229,198 | 309,984 |
| New Jersey..... | 100 | 12 | 112 | 3,356,954,377 | 108,872,805 | 231,752,688 | 929,768,121 | 38,776,650 |
| New Mexico..... | 5 | 3 | 8 | 313,742,922 | 17,688,419 | 4,404,114 | 17,324,306 | 1,019,359 |
| New York..... | 111 | 7 | 118 | 10,586,345,763 | 400,951,541 | 253,781,563 | 553,629,610 | 473,837,595 |
| North Carolina..... | 23 | 3 | 26 | 661,756,237 | 31,080,336 | 50,349,372 | 32,540,899 | 4,366,042 |
| North Dakota..... | 5 | 2 | 7 | 113,028,047 | 5,245,066 | 7,020,378 | 9,906,694 | 146,488 |
| Ohio..... | 41 | 6 | 47 | 4,279,107,145 | 739,621,551 | 378,971,362 | 775,076,551 | 355,458,513 |
| Oklahoma..... | 20 | 6 | 26 | 1,438,394,359 | 85,715,570 | 22,629,096 | 367,511,374 | 85,449,464 |
| Oregon..... | 3 | 1 | 4 | 1,712,125,779 | 140,826,889 | 42,662,791 | 163,940,613 | 6,402,399 |
| Pennsylvania..... | 178 | 5 | 183 | 7,115,078,689 | 1,800,422,042 | 928,235,190 | 1,597,633,985 | 442,007,719 |
| Rhode Island..... | 2 | 2 | 2 | 494,848,197 | (s) | (s) | (s) | (s) |
| South Carolina..... | 10 | 6 | 16 | 561,376,230 | 51,762,423 | 45,677,421 | 51,734,959 | 7,898,936 |
| South Dakota..... | 6 | 3 | 9 | 241,294,963 | 7,200,742 | 9,396,334 | 5,638,154 | 375,738 |
| Tennessee..... | 25 | 6 | 31 | 1,946,799,715 | 138,201,715 | 114,336,387 | 216,950,522 | 149,940,946 |
| Texas..... | 90 | 14 | 104 | 7,279,858,015 | 790,284,980 | 91,361,225 | 250,891,986 | 154,157,706 |
| Utah..... | 1 | 2 | 3 | 418,775,186 | (t) | (t) | (t) | (t) |
| Vermont..... | 16 | 2 | 18 | 140,972,382 | 470,099,155 | 4123,624,903 | 4124,867,538 | 42,993,751 |
| Virginia..... | 64 | 7 | 71 | 1,604,737,906 | 113,474,368 | 210,183,038 | 519,599,287 | 30,568,139 |
| Washington..... | 13 | 13 | 23 | 2,343,314,096 | 303,161,218 | 58,735,278 | 140,419,934 | 38,433,299 |
| West Virginia..... | 23 | 4 | 27 | 525,535,510 | 32,878,910 | 49,761,288 | 14,696,237 | 1,318,768 |
| Wisconsin..... | 30 | 7 | 37 | 855,611,190 | 103,438,702 | 90,015,712 | 283,030,772 | 6,293,355 |
| Wyoming..... | 13 | 1 | 14 | 226,423,631 | 9,031,442 | 4,036,160 | 21,010,353 | 221,600 |
| Total..... | 1,476 | 238 | 1,714 | 102,661,623,229 | 10,512,646,862 | 5,661,099,429 | 22,687,285,820 | 3,717,944,654 |

See footnotes at end of table.

TABLE NO. 21.—Fiduciary activities of national banks by States as of Dec. 31, 1957—Continued

| Location | Total liabilities | Number of personal accounts | | | Number of corporate trust bond issue accounts being administered | Number of all other accounts being administered ^a | Total number of accounts being administered | Bond and debenture issues outstanding where bank acts as trustee | Trust department gross earnings for year ended Dec. 31, 1957 |
|---------------------------|-------------------|-----------------------------|----------------|---------------------------------|--|--|---|--|--|
| | | Living trusts | Court accounts | Agency, escrow, custodian, etc. | | | | | |
| Alabama..... | \$671,167,454 | 1,944 | 645 | 1,086 | 380 | 1,127 | 5,182 | \$212,293,143 | \$1,603,000 |
| Alaska..... | 2,164,819 | 18 | 23 | 1 | 9 | 3 | 54 | 983,280 | 43,000 |
| Arizona..... | (1) | (1) | (1) | (1) | (1) | (1) | (1) | (1) | (1) |
| Arkansas..... | 76,230,694 | 388 | 1,049 | 115 | 1,304 | 332 | 3,188 | 226,632,413 | 328,000 |
| California..... | 3,757,947,716 | 8,761 | 11,661 | 5,550 | 298 | 1,539 | 27,859 | 2,152,998,390 | 20,638,000 |
| Colorado..... | 494,564,887 | 1,563 | 1,833 | 1,667 | 102 | 251 | 5,416 | 91,450,475 | 1,410,000 |
| Connecticut..... | 931,471,380 | 2,260 | 4,035 | 2,445 | 49 | 449 | 9,238 | 110,363,734 | 3,871,000 |
| Delaware..... | 2,872,660 | 18 | 94 | 3 | | | 115 | | 18,000 |
| District of Columbia..... | 419,637,775 | 1,626 | 208 | 815 | 34 | 105 | 2,788 | 201,906,579 | 1,286,000 |
| Florida..... | 985,474,434 | 2,658 | 2,223 | 2,025 | 169 | 306 | 7,381 | 414,303,852 | 2,942,000 |
| Georgia..... | 646,461,012 | 1,367 | 1,946 | 1,039 | 113 | 1,045 | 5,510 | 502,883,181 | 1,977,000 |
| Hawaii..... | | | | | | | | | |
| Idaho..... | 13,117,136 | 187 | 682 | 35 | 28 | 13 | 945 | 10,825,535 | 114,000 |
| Illinois..... | 9,570,508,176 | 42,582 | 7,233 | 14,064 | 1,056 | 8,541 | 73,476 | 4,982,545,183 | 19,279,000 |
| Indiana..... | 724,210,606 | 3,460 | 4,588 | 2,352 | 326 | 333 | 11,059 | 496,595,725 | 2,911,000 |
| Iowa..... | 108,468,139 | 768 | 787 | 622 | 56 | 53 | 2,286 | 16,043,341 | 604,000 |
| Kansas..... | 308,990,048 | 1,034 | 461 | 5,338 | 98 | 76 | 7,007 | 116,806,314 | 604,000 |
| Kentucky..... | 91,741,568 | 579 | 1,823 | 251 | 54 | 124 | 2,531 | 52,297,100 | 564,000 |
| Louisiana..... | 454,981,352 | 840 | 862 | 1,418 | 157 | 1,435 | 4,712 | 257,548,705 | 652,000 |
| Maine..... | 164,742,906 | 484 | 774 | 441 | 78 | 255 | 2,032 | 126,684,362 | 616,000 |
| Maryland..... | 429,574,015 | 1,597 | 875 | 952 | 41 | 147 | 3,612 | 201,127,145 | 1,230,000 |
| Massachusetts..... | 1,977,291,445 | 3,430 | 2,435 | 2,428 | 160 | 460 | 8,963 | 497,071,275 | 4,878,000 |
| Michigan..... | 1,662,710,939 | 2,999 | 2,215 | 2,653 | 101 | 691 | 8,659 | 377,308,794 | 4,282,000 |
| Minnesota..... | 2,136,864,967 | 3,220 | 3,661 | 5,316 | 318 | 321 | 12,836 | 278,725,297 | 4,145,000 |
| Mississippi..... | 22,428,027 | 350 | 253 | 52 | 11 | 42 | 708 | 2,613,450 | 111,000 |
| Missouri..... | 850,063,846 | 2,817 | 498 | 1,511 | 149 | 1,378 | 6,353 | 435,251,256 | 2,236,000 |
| Montana..... | 16,157,605 | 150 | 58 | 576 | 19 | 9 | 812 | 13,215,075 | 62,000 |
| Nebraska..... | 328,111,520 | 882 | 506 | 1,578 | 110 | 58 | 3,134 | 226,127,936 | 729,000 |
| Nevada..... | 234,839,539 | 2,992 | 1,375 | 1,527 | 8 | 2,306 | 2,248 | 44,097,714 | 2,121,000 |
| New Hampshire..... | 53,451,555 | 290 | 276 | 828 | 8 | 20 | 722 | 3,599,490 | 197,000 |
| New Jersey..... | 1,309,170,273 | 1,804 | 3,729 | 2,235 | 99 | 517 | 8,384 | 148,748,694 | 3,025,000 |
| New Mexico..... | 40,436,198 | 374 | 164 | 683 | 2 | 83 | 1,306 | 421,000 | 137,000 |
| New York..... | 1,682,200,309 | 2,227 | 5,853 | 3,398 | 289 | 3,922 | 15,689 | 3,981,189,282 | 7,722,000 |
| North Carolina..... | 118,336,649 | 698 | 2,252 | 190 | 195 | 31 | 3,366 | 161,671,435 | 665,000 |
| North Dakota..... | 22,318,626 | 271 | 359 | 47 | 40 | 3 | 720 | 171,303,540 | 107,000 |
| Ohio..... | 2,249,127,977 | 4,886 | 4,160 | 3,721 | 643 | 2,047 | 15,457 | 880,369,109 | 6,452,000 |
| Oklahoma..... | 561,305,504 | 806 | 368 | 1,747 | 143 | 3,136 | 6,200 | 574,049,241 | 1,041,000 |
| Oregon..... | 353,832,692 | 1,942 | 751 | 791 | 31 | 132 | 3,647 | 19,906,871 | 1,622,000 |
| Pennsylvania..... | 4,768,268,936 | 13,860 | 24,477 | 3,380 | 809 | 951 | 43,477 | 2,198,587,160 | 12,693,000 |
| Rhode Island..... | (2) | (2) | (2) | (2) | (2) | (2) | (2) | (2) | (2) |

| | | | | | | | | | |
|---------------------|-----------------------|----------------|----------------|---------------|--------------|---------------|----------------|-----------------------|--------------------|
| South Carolina..... | 157,073,739 | 792 | 859 | 556 | 26 | 234 | 2,467 | 88,072,083 | 582,000 |
| South Dakota..... | 22,610,968 | 164 | 431 | 97 | 7 | 11 | 710 | 819,700 | 125,000 |
| Tennessee..... | 619,429,570 | 2,159 | 1,635 | 1,208 | 277 | 1,363 | 6,642 | 357,120,808 | 1,640,000 |
| Texas..... | 1,286,695,897 | 7,434 | 2,732 | 1,790 | 425 | 3,825 | 16,206 | 1,111,176,582 | 6,610,000 |
| Utah..... | (1) | (1) | (1) | (1) | (1) | (1) | (1) | (1) | (1) |
| Vermont..... | 4 321,585,347 | 4 860 | 4 1,220 | 4 734 | 4 33 | 4 223 | 4 3,070 | 4 22,312,774 | 4 1,242,000 |
| Virginia..... | 873,824,832 | 2,636 | 5,142 | 2,357 | 76 | 289 | 10,500 | 84,969,205 | 2,856,000 |
| Washington..... | 540,749,729 | 3,514 | 1,408 | 1,315 | 90 | 349 | 6,676 | 100,974,456 | 2,325,000 |
| West Virginia..... | 98,655,203 | 979 | 1,993 | 295 | 15 | 17 | 3,299 | 10,017,601 | 524,000 |
| Wisconsin..... | 482,778,541 | 1,706 | 2,437 | 1,800 | 343 | 253 | 6,539 | 78,874,275 | 1,436,000 |
| Wyoming..... | 34,299,555 | 235 | 338 | 1,584 | 20 | 5 | 2,182 | 1,284,650 | 88,000 |
| Total..... | 42,578,976,765 | 134,611 | 113,437 | 82,916 | 8,839 | 36,860 | 376,663 | 22,044,165,180 | 129,433,000 |

¹ Included with figures for the State of Nevada.
² Includes figures for 2 banks in Arizona and 1 bank in Utah.
³ Included with figures for the State of Vermont.
⁴ Includes figures for 2 banks in Rhode Island.
⁵ Includes 25 banks which have been granted only certain specific fiduciary powers.
⁶ Corporate paying agency, depository, registrar, transfer agency, etc.

TABLE NO. 22.—General comparative figures of fiduciary activities

| December 31— | Number of banks exercising trust powers | Aggregate trust department liabilities | Outstanding bonds and debentures | Gross trust department earnings | Common trust funds | | Number of accounts | | | |
|--------------|---|--|----------------------------------|---------------------------------|--------------------|---------------|--------------------|--------------|--|----------------|
| | | | | | Number | Amount | Fiduciary | Agency, etc. | Corporate trust, bond and debenture issues | Other accounts |
| 1928..... | 1,585 | \$3,297,310,000 | \$7,978,389,000 | \$16,165,000 | ----- | ----- | 1 53,853 | (2) | 9,923 | (2) |
| 1951..... | 1,512 | 36,136,628,000 | 14,550,564,000 | 75,130,000 | (2) | (2) | 171,589 | 78,171 | (2) | (2) |
| 1952..... | 1,513 | 39,665,972,000 | 16,051,953,000 | 80,627,000 | 60 | \$187,392,016 | 184,125 | 72,725 | 7,217 | 33,893 |
| 1953..... | 1,513 | 43,150,202,000 | 17,625,838,000 | 85,990,000 | 71 | 213,929,020 | 194,231 | 77,473 | 7,611 | 37,370 |
| 1954..... | 1,503 | 47,938,669,000 | 19,485,675,000 | 100,761,000 | 88 | 276,970,954 | 207,157 | 82,032 | 8,011 | 38,396 |
| 1955..... | 1,490 | 37,187,831,000 | 17,358,441,000 | 103,033,000 | 105 | 320,954,835 | 214,383 | 74,832 | 8,066 | 34,543 |
| 1956..... | 1,486 | 39,000,150,658 | 19,200,708,415 | 116,845,000 | 130 | 382,397,189 | 231,991 | 79,327 | 8,381 | 35,103 |
| 1957..... | 1,476 | 42,578,976,765 | 22,044,165,180 | 129,433,000 | 165 | 432,822,133 | 248,048 | 82,916 | 8,839 | 36,860 |

¹ Includes agency accounts in 1928.
² These figures were not developed at that time.
³ Revised.

TABLE NO. 23.—Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1957

[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..... | 30 | 1,996 | 571 | 8,982 | 57 | 735 | 234 | 616 | 291 | 13,482 |
| New Hampshire..... | 50 | 1,601 | 497 | 7,474 | 39 | 1,129 | 227 | 197 | 283 | 11,447 |
| Vermont..... | 33 | 1,251 | 334 | 4,917 | 44 | 543 | 101 | 157 | 147 | 7,494 |
| Massachusetts..... | 109 | 20,090 | 4,804 | 92,514 | 787 | 8,484 | 6,108 | 4,878 | 7,955 | 145,620 |
| Rhode Island..... | 5 | 3,077 | 1,267 | 13,598 | 80 | 1,074 | 248 | 1,085 | 966 | 21,395 |
| Connecticut..... | 34 | 7,768 | 2,425 | 26,730 | 307 | 3,309 | 1,089 | 3,871 | 1,454 | 46,953 |
| Total New England States..... | 261 | 35,783 | 9,898 | 154,215 | 1,314 | 15,274 | 8,007 | 10,804 | 11,096 | 246,391 |
| New York..... | 275 | 59,459 | 21,957 | 268,354 | 6,309 | 19,583 | 7,099 | 7,722 | 23,569 | 414,052 |
| New Jersey..... | 169 | 26,530 | 10,569 | 80,161 | 716 | 9,770 | 1,940 | 3,025 | 2,833 | 135,594 |
| Pennsylvania..... | 498 | 52,147 | 21,403 | 191,579 | 2,020 | 10,326 | 3,946 | 12,693 | 7,679 | 301,793 |
| Delaware..... | 7 | 293 | 74 | 708 | 2 | 42 | 15 | 18 | 9 | 1,161 |
| Maryland..... | 56 | 7,886 | 1,922 | 18,070 | 203 | 1,959 | 356 | 1,230 | 1,161 | 32,787 |
| District of Columbia..... | 7 | 7,185 | 904 | 17,427 | 161 | 1,807 | 419 | 1,286 | 604 | 29,793 |
| Total Eastern States..... | 1,012 | 153,500 | 56,829 | 576,299 | 9,411 | 43,457 | 13,775 | 25,974 | 35,905 | 915,180 |
| Virginia..... | 132 | 12,050 | 3,606 | 42,600 | 420 | 3,550 | 972 | 2,856 | 1,509 | 67,563 |
| West Virginia..... | 77 | 6,759 | 864 | 14,006 | 140 | 902 | 364 | 524 | 839 | 24,398 |
| North Carolina..... | 45 | 4,409 | 936 | 17,869 | 374 | 1,921 | 711 | 665 | 894 | 27,779 |
| South Carolina..... | 26 | 4,312 | 956 | 13,303 | 38 | 1,837 | 791 | 582 | 392 | 22,211 |
| Georgia..... | 52 | 8,312 | 2,401 | 38,123 | 533 | 3,900 | 1,927 | 1,977 | 2,382 | 59,555 |
| Florida..... | 98 | 21,525 | 4,769 | 52,039 | 1,183 | 6,534 | 1,991 | 2,942 | 3,728 | 94,711 |
| Alabama..... | 69 | 8,828 | 3,412 | 30,977 | 1,000 | 2,851 | 977 | 1,603 | 1,675 | 51,323 |
| Mississippi..... | 27 | 2,115 | 943 | 6,541 | 14 | 872 | 572 | 111 | 764 | 11,932 |
| Louisiana..... | 41 | 15,387 | 3,142 | 35,406 | 302 | 3,499 | 1,371 | 652 | 2,748 | 62,507 |
| Texas..... | 457 | 50,962 | 15,005 | 182,002 | 2,176 | 11,721 | 4,211 | 6,610 | 16,658 | 289,345 |
| Arkansas..... | 55 | 3,957 | 1,800 | 11,010 | 28 | 1,206 | 554 | 328 | 664 | 19,547 |
| Kentucky..... | 88 | 6,959 | 1,779 | 17,366 | 304 | 1,398 | 217 | 664 | 678 | 29,265 |
| Tennessee..... | 74 | 12,287 | 3,712 | 48,590 | 389 | 2,558 | 1,793 | 1,640 | 2,145 | 73,114 |
| Total Southern States..... | 1,241 | 157,862 | 43,325 | 509,832 | 6,901 | 42,749 | 16,451 | 21,054 | 35,076 | 833,250 |

| | | | | | | | | | | |
|--|--------------|----------------|----------------|------------------|---------------|----------------|---------------|----------------|----------------|------------------|
| Ohio..... | 220 | 43,685 | 9,182 | 110,957 | 1,376 | 9,774 | 2,412 | 6,452 | 7,205 | 191,043 |
| Indiana..... | 124 | 23,134 | 3,872 | 53,405 | 595 | 4,525 | 1,135 | 2,911 | 3,756 | 93,333 |
| Illinois..... | 394 | 89,598 | 22,768 | 226,313 | 3,564 | 14,771 | 7,078 | 19,279 | 10,280 | 393,651 |
| Michigan..... | 75 | 35,426 | 7,665 | 94,022 | 1,545 | 7,185 | 2,528 | 4,282 | 2,863 | 155,516 |
| Wisconsin..... | 96 | 14,056 | 3,308 | 35,768 | 400 | 2,765 | 823 | 1,436 | 2,008 | 60,564 |
| Minnesota..... | 178 | 16,318 | 5,759 | 62,814 | 937 | 6,015 | 3,919 | 4,145 | 2,796 | 102,703 |
| Iowa..... | 96 | 7,491 | 1,878 | 17,967 | 131 | 1,881 | 714 | 604 | 846 | 31,512 |
| Missouri..... | 76 | 14,730 | 3,260 | 44,451 | 259 | 2,399 | 545 | 2,236 | 1,300 | 69,180 |
| Total Middle Western States..... | 1,263 | 244,438 | 57,692 | 645,697 | 8,807 | 49,315 | 19,154 | 41,845 | 31,054 | 1,097,502 |
| North Dakota..... | 38 | 3,127 | 661 | 7,204 | 113 | 935 | 738 | 107 | 333 | 13,218 |
| South Dakota..... | 34 | 2,856 | 625 | 8,360 | 119 | 1,005 | 763 | 125 | 268 | 14,111 |
| Nebraska..... | 123 | 8,019 | 2,128 | 22,144 | 51 | 2,276 | 613 | 729 | 1,316 | 37,276 |
| Kansas..... | 169 | 10,195 | 3,059 | 21,274 | 157 | 3,025 | 592 | 604 | 1,524 | 40,430 |
| Montana..... | 41 | 3,550 | 777 | 8,789 | 196 | 1,212 | 481 | 62 | 746 | 15,813 |
| Wyoming..... | 25 | 2,354 | 398 | 5,653 | 110 | 722 | 347 | 88 | 284 | 9,956 |
| Colorado..... | 76 | 9,621 | 1,333 | 26,419 | 426 | 3,619 | 645 | 1,410 | 996 | 44,469 |
| New Mexico..... | 26 | 3,724 | 400 | 9,665 | 82 | 1,211 | 574 | 137 | 430 | 16,223 |
| Oklahoma..... | 197 | 13,961 | 4,164 | 41,446 | 236 | 4,151 | 881 | 1,041 | 2,898 | 68,778 |
| Total Western States..... | 729 | 57,407 | 13,545 | 150,944 | 1,490 | 18,156 | 5,634 | 4,303 | 8,795 | 260,274 |
| Washington..... | 25 | 14,034 | 5,108 | 60,709 | 1,166 | 9,731 | 2,432 | 2,325 | 2,296 | 97,801 |
| Oregon..... | 12 | 10,966 | 3,939 | 42,183 | 576 | 6,220 | 1,310 | 1,622 | 1,348 | 68,164 |
| California..... | 48 | 93,120 | 31,587 | 432,351 | 13,011 | 52,089 | 10,422 | 20,638 | 18,388 | 671,606 |
| Idaho..... | 9 | 4,070 | 481 | 10,998 | 241 | 1,772 | 384 | 114 | 427 | 18,487 |
| Utah..... | 7 | 2,445 | 621 | 10,165 | 524 | 1,118 | 406 | 153 | 87 | 15,519 |
| Nevada..... | 3 | 2,111 | 542 | 5,859 | 214 | 583 | 129 | 337 | 258 | 10,033 |
| Arizona..... | 3 | 3,523 | 1,239 | 23,045 | 1,015 | 2,612 | 761 | 721 | 1,743 | 34,662 |
| Total Pacific States..... | 107 | 130,269 | 43,517 | 585,313 | 16,747 | 74,125 | 15,844 | 25,910 | 24,547 | 916,272 |
| Total United States (exclusive of possessions)..... | 4,618 | 779,259 | 224,806 | 2,622,300 | 44,670 | 243,106 | 78,865 | 129,300 | 146,473 | 4,268,869 |
| Alaska (member and nonmember banks)..... | 7 | 1,903 | 210 | 3,508 | 341 | 467 | 587 | 43 | 101 | 6,560 |
| The Territory of Hawaii (nonmember bank)..... | 1 | 1,414 | 351 | 5,128 | 175 | 484 | 195 | ----- | 178 | 7,925 |
| Virgin Islands of the United States (member bank)..... | 1 | 159 | ----- | 200 | ----- | 9 | 63 | ----- | 1 | 432 |
| Total possessions..... | 9 | 2,876 | 561 | 8,836 | 516 | 960 | 845 | 43 | 280 | 14,917 |
| Total United States and possessions..... | 4,627 | 782,135 | 225,367 | 2,631,136 | 45,186 | 244,066 | 79,710 | 129,433 | 146,753 | 4,283,786 |
| New York City (Central Reserve city)..... | 2 | 29,398 | 12,575 | 152,704 | 3,209 | 4,603 | 3,877 | 5,610 | 20,402 | 232,378 |
| Chicago (Central Reserve city)..... | 11 | 37,830 | 10,902 | 142,579 | 1,953 | 2,069 | 4,151 | 16,638 | 6,211 | 222,223 |
| Other Reserve cities..... | 181 | 306,965 | 95,672 | 1,205,046 | 22,991 | 107,972 | 33,485 | 63,900 | 64,434 | 1,905,555 |
| Country banks (member banks) ¹ | 4,426 | 405,285 | 105,659 | 1,122,455 | 18,557 | 128,524 | 37,431 | 38,252 | 55,438 | 1,900,601 |
| Possessions (nonmember banks)..... | 7 | 2,657 | 559 | 8,352 | 476 | 908 | 766 | 43 | 268 | 14,029 |

¹ Number 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 year.

² Includes 1 member bank in Alaska and 1 member bank in the Virgin Islands of the United States.

TABLE No. 23.—Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1957—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..... | 1,438 | 199 | 2,576 | 908 | 138 | 2,102 | 70 | 393 | 209 | 2,419 | 9,345 | 4,137 |
| New Hampshire..... | 1,460 | 219 | 2,015 | 738 | 160 | 976 | 78 | 263 | 247 | 2,523 | 7,722 | 3,725 |
| Vermont..... | 839 | 134 | 1,296 | 482 | 106 | 2,017 | 13 | 123 | 175 | 1,813 | 5,885 | 1,609 |
| Massachusetts..... | 12,011 | 1,265 | 29,102 | 9,294 | 649 | 7,950 | 955 | 3,442 | 3,081 | 23,961 | 81,151 | 64,469 |
| Rhode Island..... | 1,443 | 166 | 3,735 | 1,333 | 93 | 5,277 | 141 | 811 | 472 | 3,065 | 15,037 | 6,358 |
| Connecticut..... | 5,131 | 464 | 10,831 | 3,360 | 307 | 4,499 | 327 | 983 | 1,005 | 9,122 | 32,205 | 14,748 |
| Total New England States..... | 22,322 | 2,447 | 49,555 | 16,115 | 1,453 | 22,821 | 1,584 | 6,015 | 5,192 | 42,403 | 151,345 | 95,046 |
| New York..... | 28,187 | 2,727 | 72,040 | 20,131 | 1,429 | 60,555 | 3,908 | 6,150 | 6,449 | 70,310 | 249,028 | 165,024 |
| New Jersey..... | 12,399 | 1,439 | 27,214 | 8,730 | 1,229 | 26,663 | 523 | 4,613 | 3,771 | 21,863 | 98,275 | 37,319 |
| Pennsylvania..... | 25,957 | 3,177 | 50,929 | 15,719 | 2,645 | 44,796 | 1,974 | 7,442 | 6,815 | 41,478 | 182,036 | 119,757 |
| Delaware..... | 127 | 26 | 157 | 53 | 22 | 243 | 1 | 23 | 38 | 133 | 744 | 417 |
| Maryland..... | 3,046 | 380 | 5,982 | 2,041 | 253 | 4,517 | 208 | 1,103 | 545 | 5,190 | 20,844 | 11,943 |
| District of Columbia..... | 3,126 | 265 | 5,971 | 1,809 | 223 | 4,054 | 147 | 1,162 | 759 | 4,041 | 19,483 | 10,310 |
| Total Eastern States..... | 72,842 | 8,014 | 162,293 | 48,483 | 5,801 | 140,828 | 6,761 | 20,493 | 18,377 | 143,015 | 570,410 | 344,770 |
| Virginia..... | 6,959 | 955 | 11,050 | 3,948 | 542 | 11,790 | 278 | 1,839 | 1,705 | 9,723 | 43,886 | 23,677 |
| West Virginia..... | 2,632 | 357 | 3,747 | 1,252 | 262 | 3,185 | 42 | 567 | 574 | 3,418 | 14,427 | 9,971 |
| North Carolina..... | 3,451 | 393 | 5,236 | 1,711 | 160 | 2,664 | 238 | 608 | 689 | 4,882 | 17,928 | 9,851 |
| South Carolina..... | 2,643 | 331 | 4,695 | 1,751 | 134 | 1,663 | 34 | 265 | 558 | 4,433 | 14,425 | 7,786 |
| Georgia..... | 5,825 | 624 | 11,527 | 3,817 | 296 | 5,644 | 596 | 2,509 | 1,583 | 13,007 | 40,987 | 18,568 |
| Florida..... | 8,594 | 986 | 18,224 | 6,313 | 528 | 12,728 | 442 | 2,119 | 3,180 | 16,858 | 62,673 | 32,038 |
| Alabama..... | 5,485 | 614 | 9,300 | 3,237 | 260 | 6,497 | 166 | 519 | 954 | 8,852 | 32,033 | 19,290 |
| Mississippi..... | 1,526 | 191 | 2,248 | 805 | 129 | 1,274 | 5 | 481 | 364 | 2,912 | 8,939 | 2,993 |
| Louisiana..... | 5,766 | 551 | 11,505 | 3,764 | 356 | 7,262 | 648 | 3,385 | 1,135 | 9,643 | 39,700 | 22,807 |
| Texas..... | 31,782 | 3,601 | 45,122 | 14,446 | 1,605 | 27,465 | 1,311 | 15,168 | 6,697 | 46,654 | 175,804 | 113,541 |
| Arkansas..... | 2,789 | 370 | 3,213 | 1,175 | 225 | 2,178 | 29 | 551 | 477 | 3,663 | 13,125 | 6,422 |
| Kentucky..... | 3,528 | 527 | 4,790 | 1,780 | 302 | 3,029 | 100 | 1,081 | 537 | 4,703 | 18,070 | 11,195 |
| Tennessee..... | 7,066 | 842 | 12,543 | 4,343 | 298 | 11,560 | 482 | 2,636 | 1,429 | 11,703 | 47,717 | 25,397 |
| Total Southern States..... | 88,046 | 10,342 | 143,200 | 48,342 | 5,097 | 96,939 | 4,371 | 31,728 | 19,882 | 140,451 | 529,714 | 303,536 |
| Ohio..... | 16,409 | 1,750 | 33,836 | 10,149 | 1,103 | 22,327 | 683 | 7,955 | 3,554 | 30,223 | 116,090 | 74,953 |
| Indiana..... | 9,084 | 1,039 | 18,043 | 5,761 | 544 | 11,195 | 214 | 3,973 | 1,723 | 14,942 | 59,718 | 33,615 |
| Illinois..... | 30,997 | 3,026 | 68,203 | 19,375 | 1,789 | 44,951 | 5,030 | 8,906 | 4,494 | 56,367 | 220,717 | 172,934 |

| | | | | | | | | | | | | |
|---|---------|--------|---------|---------|--------|---------|--------|---------|--------|---------|-----------|-----------|
| Michigan | 10,787 | 907 | 33,717 | 9,324 | 486 | 22,099 | 1,406 | 5,142 | 2,617 | 24,106 | 100,360 | 55,156 |
| Wisconsin | 6,460 | 677 | 11,580 | 4,028 | 369 | 9,808 | 191 | 983 | 1,273 | 9,427 | 40,121 | 20,443 |
| Minnesota | 10,791 | 1,233 | 19,275 | 6,214 | 583 | 13,264 | 1,680 | 1,343 | 1,409 | 18,276 | 66,621 | 36,082 |
| Iowa | 4,456 | 551 | 5,044 | 1,759 | 221 | 3,991 | 156 | 784 | 504 | 5,018 | 21,074 | 10,438 |
| Missouri | 6,548 | 695 | 12,877 | 4,078 | 362 | 5,683 | 186 | 1,121 | 1,021 | 12,068 | 39,866 | 29,314 |
| Total Middle Western States | 95,562 | 9,878 | 202,576 | 60,678 | 5,437 | 133,318 | 9,546 | 30,207 | 16,595 | 171,327 | 664,567 | 432,935 |
| North Dakota | 1,511 | 203 | 1,979 | 757 | 82 | 1,937 | 15 | 225 | 258 | 2,150 | 8,157 | 5,061 |
| South Dakota | 1,975 | 272 | 2,059 | 833 | 71 | 1,956 | 33 | 194 | 277 | 2,417 | 8,982 | 5,129 |
| Nebraska | 5,570 | 682 | 6,312 | 2,193 | 334 | 1,329 | 396 | 903 | 609 | 7,016 | 22,469 | 14,807 |
| Kansas | 6,037 | 844 | 6,279 | 2,225 | 385 | 3,400 | 137 | 1,169 | 772 | 7,031 | 25,210 | 15,220 |
| Montana | 1,770 | 227 | 2,698 | 950 | 78 | 1,942 | 43 | 890 | 388 | 2,704 | 10,513 | 5,300 |
| Wyoming | 1,259 | 156 | 1,609 | 489 | 98 | 1,560 | 30 | 243 | 257 | 1,328 | 6,379 | 3,577 |
| Colorado | 4,842 | 583 | 8,171 | 2,653 | 349 | 5,994 | 277 | 509 | 765 | 7,281 | 28,138 | 16,331 |
| New Mexico | 1,266 | 200 | 3,256 | 1,110 | 70 | 1,788 | 16 | 491 | 449 | 2,710 | 10,555 | 5,668 |
| Oklahoma | 8,945 | 1,191 | 10,724 | 3,537 | 363 | 6,184 | 856 | 727 | 1,472 | 11,704 | 40,975 | 27,803 |
| Total Western States | 33,675 | 4,358 | 43,087 | 14,747 | 1,834 | 26,090 | 1,753 | 5,351 | 5,247 | 44,341 | 161,378 | 98,896 |
| Washington | 9,831 | 1,102 | 21,180 | 6,119 | 205 | 15,037 | 207 | 1,687 | 2,517 | 15,183 | 65,847 | 31,954 |
| Oregon | 7,342 | 959 | 13,568 | 3,826 | 119 | 13,928 | 256 | 1,116 | 1,412 | 8,708 | 46,479 | 21,685 |
| California | 46,928 | 5,436 | 128,969 | 35,134 | 546 | 171,765 | 3,151 | 18,104 | 7,877 | 76,885 | 454,225 | 217,381 |
| Idaho | 2,106 | 236 | 3,097 | 1,078 | 52 | 3,860 | 19 | 256 | 520 | 2,653 | 12,563 | 5,924 |
| Utah | 1,142 | 151 | 2,408 | 874 | 64 | 2,842 | 81 | 110 | 239 | 2,480 | 9,366 | 6,153 |
| Nevada | 1,182 | 158 | 1,945 | 600 | 11 | 1,662 | ----- | 312 | 214 | 1,194 | 6,520 | 3,513 |
| Arizona | 3,643 | 418 | 7,390 | 2,340 | 63 | 4,068 | 136 | 631 | 962 | 7,149 | 24,042 | 10,620 |
| Total Pacific States | 72,174 | 8,460 | 178,587 | 49,971 | 1,060 | 213,162 | 3,850 | 22,216 | 13,741 | 114,252 | 619,042 | 297,230 |
| Total United States (exclusive of possessions) | 384,621 | 43,499 | 779,297 | 238,336 | 20,682 | 633,158 | 27,865 | 116,010 | 79,034 | 655,789 | 2,696,456 | 1,572,413 |
| Alaska (member and nonmember banks) | 857 | 73 | 1,574 | 364 | 21 | 628 | ----- | 116 | 251 | 1,247 | 4,694 | 1,866 |
| The Territory of Hawaii (nonmember bank) | 723 | 70 | 1,499 | 431 | 23 | 1,840 | 6 | 179 | 182 | 1,295 | 5,747 | 2,178 |
| Virgin Islands of the United States (member bank) | 36 | 3 | 100 | 41 | 2 | 151 | ----- | 4 | 3 | 36 | 332 | 100 |
| Total possessions | 1,616 | 146 | 3,173 | 836 | 46 | 2,619 | 6 | 299 | 436 | 2,578 | 10,773 | 4,144 |
| Total United States and possessions | 386,237 | 43,645 | 782,470 | 239,172 | 20,728 | 635,777 | 27,871 | 116,309 | 79,470 | 658,367 | 2,707,229 | 1,576,557 |
| New York City (Central Reserve city) | 10,884 | 605 | 39,234 | 9,410 | 132 | 22,650 | 3,129 | 2,879 | 2,232 | 39,049 | 120,189 | 112,189 |
| Chicago (Central Reserve city) | 11,044 | 731 | 37,446 | 9,655 | 232 | 17,896 | 4,700 | 4,716 | 1,173 | 27,792 | 104,999 | 117,224 |
| Other Reserve cities | 141,435 | 13,716 | 366,983 | 105,450 | 3,438 | 294,726 | 14,874 | 56,068 | 28,121 | 271,898 | 1,177,543 | 728,012 |
| Country banks (member banks) ¹ | 221,373 | 28,458 | 335,849 | 113,885 | 16,884 | 298,089 | 5,162 | 52,359 | 47,536 | 317,211 | 1,294,463 | 615,138 |
| Possessions (nonmember banks) | 1,501 | 135 | 2,958 | 772 | 42 | 2,416 | 6 | 287 | 408 | 2,417 | 10,035 | 3,994 |

¹ Number at end of period.² Number of full-time and part-time employees at end of period.³ Includes 1 member bank in Alaska and 1 member bank in the Virgin Islands of the United States.

TABLE No. 23.—Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1957—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 | | 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 |
| | Recoveries | Transfers from valuation reserves | Profits on securities sold or redeemed | Recoveries | Transfers from valuation reserves | | | Losses and charge-offs | Transfers to valuation reserves | Losses and charge-offs | Transfers to valuation reserves | | |
| Maine..... | 16 | 49 | 29 | 55 | 20 | 30 | 199 | 598 | 87 | 74 | 363 | 181 | 1,303 |
| New Hampshire..... | 173 | | 89 | 28 | 1 | 166 | 457 | 611 | 25 | 48 | 614 | 171 | 1,469 |
| Vermont..... | | | 13 | 27 | | 26 | 66 | 168 | | 30 | 143 | 110 | 451 |
| Massachusetts..... | 79 | 576 | 660 | 156 | 1,639 | 1,319 | 4,429 | 6,092 | 1,729 | 95 | 4,560 | 2,082 | 14,538 |
| Rhode Island..... | | | 1 | 133 | | 34 | 168 | 1,361 | | 138 | 20 | 171 | 1,690 |
| Connecticut..... | 20 | 85 | 232 | 54 | 76 | 513 | 980 | 968 | 502 | 39 | 2,403 | 866 | 4,778 |
| Total New England States..... | 288 | 710 | 1,024 | 453 | 1,736 | 2,088 | 6,299 | 9,798 | 2,343 | 424 | 8,103 | 3,581 | 24,249 |
| New York..... | 173 | 10 | 1,256 | 339 | 201 | 810 | 2,789 | 9,416 | 1,591 | 428 | 28,889 | 1,510 | 41,834 |
| New Jersey..... | 67 | 222 | 776 | 205 | 204 | 1,073 | 2,547 | 6,949 | 580 | 185 | 5,099 | 1,380 | 14,193 |
| Pennsylvania..... | 172 | 978 | 1,097 | 787 | 763 | 932 | 4,729 | 8,958 | 7,374 | 540 | 13,483 | 3,742 | 34,097 |
| Delaware..... | | | 3 | 4 | | 4 | 11 | 49 | | 7 | 4 | 3 | 66 |
| Maryland..... | 96 | 16 | 82 | 41 | 44 | 40 | 319 | 667 | 134 | 10 | 638 | 505 | 2,019 |
| District of Columbia..... | 1 | | 104 | 76 | | 53 | 234 | 204 | | 127 | 928 | 227 | 1,486 |
| Total Eastern States..... | 509 | 1,226 | 3,318 | 1,452 | 1,212 | 2,912 | 10,629 | 26,243 | 9,679 | 1,365 | 49,041 | 7,367 | 93,695 |
| Virginia..... | 6 | 647 | 953 | 121 | 24 | 187 | 1,938 | 1,704 | 450 | 154 | 2,262 | 342 | 4,912 |
| West Virginia..... | 1 | | 114 | 69 | 61 | 51 | 296 | 751 | 12 | 72 | 438 | 108 | 1,381 |
| North Carolina..... | 99 | | 413 | 38 | 610 | 183 | 1,343 | 926 | | 131 | 1,904 | 153 | 3,114 |
| South Carolina..... | | | 70 | 14 | 11 | 47 | 142 | 417 | 51 | 8 | 590 | 189 | 1,255 |
| Georgia..... | | | 610 | 29 | 75 | 199 | 913 | 372 | 1 | 68 | 1,566 | 1,679 | 3,686 |
| Florida..... | 54 | 115 | 446 | 251 | 103 | 1,263 | 2,232 | 2,718 | 53 | 240 | 3,829 | 599 | 7,439 |
| Alabama..... | 33 | | 763 | 161 | 62 | 140 | 1,159 | 1,231 | 15 | 243 | 3,085 | 521 | 5,095 |
| Mississippi..... | 9 | 26 | 32 | 70 | 22 | 66 | 225 | 171 | 63 | 130 | 676 | 154 | 1,194 |
| Louisiana..... | 64 | 260 | 545 | 156 | 1,055 | 434 | 2,514 | 1,170 | 598 | 243 | 2,149 | 529 | 4,689 |
| Texas..... | 14 | 1,227 | 1,282 | 1,973 | 1,175 | 884 | 6,555 | 5,080 | 732 | 3,541 | 11,938 | 3,270 | 24,561 |
| Arkansas..... | 17 | 58 | 290 | 104 | 111 | 35 | 615 | 893 | 78 | 167 | 626 | 184 | 1,948 |
| Kentucky..... | | 182 | 772 | 85 | 212 | 75 | 1,326 | 575 | 699 | 146 | 760 | 367 | 2,547 |
| Tennessee..... | 3 | 150 | 1,051 | 43 | 21 | 159 | 1,427 | 1,414 | 510 | 98 | 1,934 | 975 | 4,931 |
| Total Southern States..... | 300 | 2,665 | 7,341 | 3,114 | 3,542 | 3,723 | 20,685 | 17,422 | 3,262 | 5,241 | 31,757 | 9,070 | 66,752 |

| | | | | | | | | | | | | | |
|--|--------------|---------------|---------------|--------------|---------------|---------------|---------------|----------------|---------------|---------------|----------------|---------------|----------------|
| Ohio..... | 18 | 1,886 | 1,524 | 340 | 2,680 | 881 | 7,329 | 5,883 | 3,607 | 470 | 6,215 | 1,196 | 17,371 |
| Indiana..... | 3 | 636 | 2,381 | 120 | 188 | 242 | 3,570 | 2,403 | 1,366 | 148 | 3,756 | 1,868 | 9,541 |
| Illinois..... | 1,666 | 6,018 | 3,680 | 382 | 2,121 | 1,048 | 14,915 | 25,368 | 4,822 | 647 | 35,490 | 4,637 | 70,964 |
| Michigan..... | 371 | 85 | 1,285 | 57 | 294 | 963 | 3,055 | 4,498 | 2,681 | 49 | 3,873 | 2,239 | 13,290 |
| Wisconsin..... | 43 | 180 | 3,573 | 43 | 69 | 132 | 4,040 | 2,370 | 48 | 23 | 1,812 | 300 | 4,553 |
| Minnesota..... | 24 | 195 | 243 | 672 | 133 | 599 | 1,866 | 2,388 | 61 | 341 | 1,609 | 772 | 5,171 |
| Iowa..... | 68 | ----- | 174 | 54 | 444 | 250 | 990 | 831 | 17 | 86 | 1,203 | 323 | 2,400 |
| Missouri..... | 52 | 7 | 911 | 48 | 14 | 34 | 1,066 | 2,764 | 866 | 96 | 1,401 | 323 | 5,450 |
| Total Middle Western States..... | 2,245 | 9,007 | 13,771 | 1,716 | 5,943 | 4,149 | 36,831 | 46,505 | 13,418 | 1,860 | 55,359 | 11,658 | 128,800 |
| North Dakota..... | 5 | ----- | 56 | 6 | 12 | 92 | 171 | 426 | ----- | 4 | 423 | 125 | 978 |
| South Dakota..... | 3 | ----- | 66 | 29 | 67 | 100 | 265 | 166 | 100 | 100 | 335 | 100 | 701 |
| Nebraska..... | 79 | 84 | 398 | 176 | 231 | 87 | 1,025 | 1,004 | 320 | 257 | 1,193 | 557 | 3,381 |
| Kansas..... | 12 | 84 | 115 | 294 | 57 | 917 | 1,479 | 1,133 | 93 | 489 | 1,132 | 855 | 3,702 |
| Montana..... | 27 | 135 | 31 | 305 | 36 | 139 | 673 | 541 | 308 | 335 | 526 | 100 | 1,810 |
| Wyoming..... | ----- | ----- | 23 | 44 | ----- | 24 | 91 | 371 | ----- | 57 | 269 | 58 | 755 |
| Colorado..... | 25 | ----- | 187 | 359 | 59 | 227 | 857 | 1,840 | ----- | 186 | 1,872 | 4,857 | 8,755 |
| New Mexico..... | 12 | ----- | 25 | 108 | 132 | 59 | 336 | 103 | 75 | 176 | 1,123 | 400 | 1,877 |
| Oklahoma..... | 11 | 373 | 496 | 609 | 106 | 306 | 1,901 | 1,276 | 108 | 869 | 2,475 | 425 | 5,153 |
| Total Western States..... | 174 | 646 | 1,397 | 1,930 | 700 | 1,951 | 6,798 | 6,860 | 904 | 2,473 | 9,348 | 7,477 | 27,062 |
| Washington..... | 37 | 11 | 442 | 28 | 16 | 621 | 1,155 | 1,972 | 530 | 29 | 1,863 | 1,399 | 5,793 |
| Oregon..... | ----- | ----- | 837 | 17 | 99 | 127 | 1,080 | 2,256 | ----- | 23 | 253 | 277 | 2,809 |
| California..... | 656 | 1 | 2,238 | 621 | 1,880 | 1,728 | 7,124 | 5,834 | 7,801 | 117 | 19,522 | 5,891 | 39,165 |
| Idaho..... | 9 | ----- | 38 | 23 | ----- | 10 | 80 | 1,077 | ----- | 64 | 101 | 49 | 1,291 |
| Utah..... | ----- | ----- | 100 | 28 | ----- | 7 | 135 | 297 | ----- | ----- | 134 | 21 | 452 |
| Nevada..... | ----- | ----- | 74 | ----- | ----- | 6 | 80 | 44 | ----- | ----- | 182 | 37 | 263 |
| Arizona..... | ----- | ----- | 198 | 1 | ----- | 47 | 246 | 562 | ----- | 13 | 1,169 | 184 | 1,928 |
| Total Pacific States..... | 702 | 12 | 3,927 | 718 | 1,995 | 2,646 | 9,900 | 12,042 | 8,331 | 246 | 23,224 | 7,858 | 51,701 |
| Total United States (exclusive of possessions)..... | 4,218 | 14,266 | 30,778 | 9,383 | 15,128 | 17,369 | 91,142 | 118,870 | 37,937 | 11,609 | 176,832 | 47,011 | 392,259 |
| Alaska (member and nonmember banks). The Territory of Hawaii (nonmember bank) | ----- | ----- | 299 | 83 | 1 | 43 | 426 | 23 | ----- | 106 | 394 | 36 | 559 |
| Virgin Islands of the United States (member bank) | ----- | ----- | 8 | 18 | ----- | 10 | 36 | 112 | ----- | ----- | ----- | 139 | 251 |
| Total possessions..... | ----- | ----- | 307 | 101 | 1 | 53 | 462 | 135 | ----- | 106 | 394 | 176 | 811 |
| Total United States and possessions..... | 4,218 | 14,266 | 31,085 | 9,484 | 15,129 | 17,422 | 91,604 | 119,005 | 37,937 | 11,715 | 177,226 | 47,187 | 393,070 |
| New York City (Central Reserve city)..... | ----- | ----- | 514 | ----- | 13 | 42 | 569 | 3,306 | ----- | ----- | 17,041 | ----- | 22,499 |
| Chicago (Central Reserve city)..... | ----- | ----- | 2,853 | 149 | 1,355 | 337 | 11,452 | 16,740 | ----- | 150 | 20,020 | 2,761 | 52,363 |
| Other Reserve cities..... | 1,212 | 5,870 | 16,833 | 2,064 | 8,715 | 7,435 | 42,129 | 37,929 | ----- | 544 | 56,634 | 22,955 | 144,847 |
| Country banks (member banks) ³ | 1,655 | 2,989 | 10,573 | 7,187 | 5,045 | 9,558 | 37,012 | 60,895 | 6,208 | 10,957 | 73,237 | 21,298 | 172,595 |
| Possessions (nonmember banks)..... | ----- | ----- | 307 | 84 | 1 | 50 | 442 | 135 | ----- | 64 | 394 | 173 | 766 |

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

³ Includes 1 member bank in Alaska and 1 member bank in the Virgin Islands of the United States.

TABLE No. 23.—Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1957—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 |
| Maine..... | 3,033 | 1,159 | | 1,874 | | 892 | 892 | 29,892 | <i>Percent</i> 6.27 | <i>Percent</i> 69.31 |
| New Hampshire..... | 2,713 | 831 | | 1,882 | | 756 | 756 | 27,763 | 6.78 | 67.46 |
| Vermont..... | 1,224 | 396 | 41 | 787 | | 439 | 439 | 17,063 | 4.61 | 78.53 |
| Massachusetts..... | 54,340 | 22,023 | 3,703 | 28,014 | | 15,454 | 15,454 | 338,510 | 8.28 | 55.73 |
| Rhode Island..... | 4,836 | 1,731 | 197 | 2,908 | | 1,790 | 1,790 | 41,988 | 6.93 | 70.28 |
| Connecticut..... | 10,950 | 3,724 | 500 | 6,726 | | 4,422 | 4,422 | 90,944 | 7.40 | 68.59 |
| Total New England States..... | 77,095 | 30,464 | 4,441 | 42,191 | | 23,753 | 23,753 | 545,960 | 7.73 | 61.42 |
| New York..... | 125,979 | 54,284 | 6,362 | 65,333 | 10 | 42,739 | 42,749 | 955,921 | 6.83 | 60.14 |
| New Jersey..... | 25,673 | 7,493 | | 18,180 | 38 | 8,503 | 8,541 | 250,764 | 7.25 | 72.48 |
| Pennsylvania..... | 90,389 | 33,503 | | 56,586 | 2 | 31,103 | 31,105 | 832,960 | 6.79 | 60.32 |
| Delaware..... | 362 | 127 | | 235 | | 141 | 141 | 3,970 | 5.92 | 64.08 |
| Maryland..... | 10,243 | 3,502 | | 6,741 | | 2,971 | 2,971 | 76,169 | 8.85 | 63.57 |
| District of Columbia..... | 9,058 | 4,558 | | 4,500 | | 2,775 | 2,775 | 64,997 | 6.92 | 65.39 |
| Total Eastern States..... | 261,704 | 103,767 | 6,362 | 151,575 | 50 | 88,232 | 88,282 | 2,184,781 | 6.94 | 62.33 |
| Virginia..... | 20,703 | 8,506 | | 12,197 | | 5,200 | 5,200 | 137,516 | 8.87 | 64.96 |
| West Virginia..... | 8,886 | 3,997 | | 5,189 | | 1,885 | 1,885 | 60,952 | 8.51 | 59.13 |
| North Carolina..... | 8,080 | 3,566 | 82 | 4,432 | | 2,203 | 2,203 | 59,312 | 7.47 | 64.54 |
| South Carolina..... | 6,673 | 2,915 | 178 | 3,580 | | 2,020 | 2,020 | 41,253 | 8.68 | 64.95 |
| Georgia..... | 15,795 | 6,869 | | 8,926 | | 4,609 | 4,609 | 109,229 | 8.17 | 68.82 |
| Florida..... | 26,831 | 10,430 | | 16,401 | 10 | 5,129 | 5,139 | 176,460 | 9.29 | 66.17 |
| Alabama..... | 15,354 | 5,642 | 636 | 9,076 | | 4,060 | 4,060 | 103,457 | 8.77 | 62.41 |
| Mississippi..... | 2,024 | 505 | | 1,519 | | 770 | 770 | 22,991 | 6.61 | 74.92 |
| Louisiana..... | 20,632 | 8,745 | | 11,887 | | 3,265 | 3,265 | 124,657 | 9.54 | 63.51 |
| Texas..... | 95,535 | 38,379 | | 57,156 | | 27,741 | 27,741 | 655,253 | 8.72 | 60.76 |
| Arkansas..... | 5,089 | 1,536 | | 3,553 | | 1,620 | 1,620 | 47,308 | 7.51 | 67.15 |
| Kentucky..... | 9,974 | 3,926 | | 6,048 | | 1,921 | 1,921 | 69,622 | 8.69 | 61.75 |
| Tennessee..... | 21,893 | 9,575 | | 12,318 | | 5,401 | 5,401 | 148,661 | 8.29 | 65.26 |
| Total Southern States..... | 257,469 | 104,291 | 896 | 152,282 | 10 | 65,824 | 65,834 | 1,756,671 | 8.67 | 63.57 |
| Ohio..... | 64,911 | 29,387 | | 35,524 | | 15,361 | 15,361 | 400,560 | 8.87 | 60.77 |
| Indiana..... | 27,644 | 11,467 | | 16,177 | 1 | 5,708 | 5,708 | 188,844 | 8.57 | 63.98 |

| | | | | | | | | | | |
|--|------------------|----------------|---------------|----------------|------------|----------------|----------------|------------------|--------------|--------------|
| Illinois..... | 116,885 | 45,407 | | 71,478 | | 29,662 | 29,662 | 888,724 | 8.04 | 56.07 |
| Michigan..... | 44,921 | 20,326 | | 24,595 | 40 | 11,244 | 11,284 | 278,591 | 8.83 | 64.53 |
| Wisconsin..... | 19,930 | 7,024 | 411 | 12,495 | 2 | 4,560 | 4,562 | 124,295 | 10.05 | 66.25 |
| Minnesota..... | 32,777 | 12,518 | 1,777 | 18,482 | | 8,539 | 8,539 | 200,093 | 9.24 | 64.87 |
| Iowa..... | 8,968 | 3,123 | | 5,845 | | 2,263 | 2,263 | 71,288 | 8.20 | 66.88 |
| Missouri..... | 24,930 | 10,864 | 534 | 13,532 | | 5,791 | 5,791 | 160,312 | 8.44 | 57.63 |
| Total Middle Western States..... | 340,966 | 140,116 | 2,722 | 198,128 | 43 | 83,128 | 83,171 | 2,312,707 | 8.57 | 60.55 |
| North Dakota..... | 4,254 | 1,720 | 38 | 2,496 | | 1,154 | 1,154 | 20,651 | 12.09 | 61.71 |
| South Dakota..... | 4,693 | 1,984 | 117 | 2,592 | | 1,160 | 1,160 | 22,230 | 11.66 | 63.65 |
| Nebraska..... | 12,501 | 4,681 | | 7,820 | | 3,245 | 3,245 | 87,160 | 8.97 | 60.28 |
| Kansas..... | 12,997 | 4,587 | | 8,410 | | 2,467 | 2,467 | 90,724 | 9.27 | 62.35 |
| Montana..... | 4,163 | 1,952 | | 2,211 | | 1,338 | 1,338 | 20,293 | 10.90 | 66.48 |
| Wyoming..... | 2,913 | 1,278 | | 1,635 | | 709 | 709 | 18,100 | 9.03 | 64.07 |
| Colorado..... | 8,433 | 5,502 | 408 | 2,523 | | 3,565 | 3,565 | 88,359 | 2.86 | 63.28 |
| New Mexico..... | 4,127 | 1,779 | | 2,348 | | 766 | 766 | 23,173 | 10.13 | 65.06 |
| Oklahoma..... | 24,551 | 8,900 | 620 | 15,031 | | 5,441 | 5,441 | 166,854 | 9.01 | 59.58 |
| Total Western States..... | 78,632 | 32,383 | 1,183 | 45,066 | | 19,845 | 19,845 | 537,544 | 8.38 | 62.00 |
| Washington..... | 27,316 | 12,856 | | 14,460 | | 6,751 | 6,751 | 166,550 | 8.68 | 67.33 |
| Oregon..... | 19,956 | 7,385 | 1,640 | 10,931 | | 5,926 | 5,926 | 132,844 | 8.23 | 68.19 |
| California..... | 185,340 | 79,605 | 4,670 | 101,065 | | 64,438 | 64,438 | 997,258 | 10.13 | 67.63 |
| Idaho..... | 4,713 | 2,326 | 161 | 2,226 | | 946 | 946 | 24,524 | 9.08 | 67.96 |
| Utah..... | 5,836 | 2,567 | 208 | 3,061 | | 821 | 821 | 24,940 | 12.27 | 60.35 |
| Nevada..... | 3,330 | 1,537 | | 1,793 | | 1,012 | 1,012 | 14,872 | 12.06 | 64.99 |
| Arizona..... | 8,938 | 4,026 | 238 | 4,674 | | 2,292 | 2,292 | 47,878 | 9.76 | 69.36 |
| Total Pacific States..... | 255,429 | 110,302 | 6,917 | 138,210 | | 82,186 | 82,186 | 1,408,866 | 9.81 | 67.56 |
| Total United States (exclusive of possessions) | 1,271,296 | 521,323 | 22,521 | 727,452 | 103 | 362,068 | 363,071 | 8,746,529 | 8.32 | 63.17 |
| Alaska (member and nonmember banks)..... | 1,733 | 494 | 8 | 1,231 | | 230 | 230 | 6,800 | 18.10 | 71.55 |
| The Territory of Hawaii (nonmember bank)..... | 1,963 | 838 | | 1,125 | | 480 | 480 | 15,951 | 7.05 | 72.52 |
| Virgin Islands of the United States (member bank)..... | 99 | 50 | | 49 | | 21 | 21 | 559 | 8.77 | 76.85 |
| Total possessions..... | 3,795 | 1,382 | 8 | 2,405 | | 731 | 731 | 23,310 | 10.32 | 72.22 |
| Total United States and possessions..... | 1,275,091 | 522,705 | 22,529 | 729,857 | 103 | 363,699 | 363,802 | 8,769,839 | 8.32 | 63.20 |
| New York City (Central Reserve city)..... | 90,259 | 41,841 | 4,326 | 44,092 | | 30,100 | 30,100 | 626,615 | 7.04 | 51.72 |
| Chicago (Central Reserve city)..... | 76,313 | 31,455 | | 44,858 | | 20,891 | 20,891 | 576,024 | 7.79 | 47.25 |
| Other Reserve cities..... | 625,294 | 272,414 | 11,363 | 341,517 | | 180,944 | 180,944 | 3,798,962 | 8.99 | 61.80 |
| Country banks (member banks) ² | 479,555 | 175,663 | 6,832 | 297,060 | 103 | 131,066 | 131,169 | 3,745,703 | 7.93 | 67.79 |
| Possessions (nonmember banks)..... | 3,670 | 1,332 | 8 | 2,330 | | 698 | 698 | 22,535 | 10.34 | 71.53 |

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, 1936, June 30, 1937, and Dec. 31, 1937.

² Includes 1 member bank in Alaska and 1 member bank in the Virgin Islands of the United States.

TABLE NO. 24.—Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended Dec. 31, 1957

[In thousands of dollars]

| | District No. 1 | District No. 2 ¹ | 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 ² | Non- member | Grand total |
|--|-------------------|--------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|--------------------|---------------------------------|----------------|------------------|
| Earnings from current operations: | | | | | | | | | | | | | | |
| Interest and dividends on: | | | | | | | | | | | | | | |
| U. S. Government obligations | 33,426 | 81,234 | 36,768 | 69,913 | 42,112 | 61,810 | 154,767 | 31,230 | 29,411 | 53,031 | 55,447 | 130,329 | 2,657 | 782,135 |
| Other securities | 9,164 | 30,907 | 13,805 | 19,945 | 9,136 | 16,063 | 36,262 | 8,827 | 8,570 | 12,566 | 16,044 | 43,519 | 559 | 225,367 |
| Interest and discount on loans | 147,470 | 336,278 | 124,212 | 206,761 | 122,290 | 182,460 | 398,763 | 92,311 | 94,534 | 138,044 | 194,064 | 585,597 | 8,352 | 2,631,136 |
| Service charges and other fees on banks' loans | 1,161 | 7,020 | 991 | 2,651 | 1,326 | 3,085 | 5,929 | 929 | 1,484 | 1,116 | 2,231 | 16,787 | 476 | 45,186 |
| Service charges on deposit accounts | 14,110 | 28,388 | 8,196 | 14,572 | 11,920 | 18,378 | 28,994 | 5,913 | 9,950 | 15,819 | 12,750 | 74,168 | 908 | 244,066 |
| Other service charges, commissions, fees and collection and exchange charges | 7,800 | 8,896 | 2,219 | 4,654 | 3,600 | 7,360 | 11,561 | 2,527 | 6,173 | 3,680 | 4,614 | 15,860 | 766 | 79,710 |
| Trust department | 10,224 | 10,683 | 4,525 | 13,896 | 7,100 | 8,173 | 27,953 | 2,506 | 4,519 | 5,402 | 6,799 | 25,910 | 43 | 129,433 |
| Other current earnings | 10,683 | 25,886 | 4,813 | 11,565 | 5,823 | 11,840 | 18,337 | 3,595 | 4,542 | 7,997 | 17,346 | 24,558 | 268 | 146,753 |
| Total earnings from current opera- tions | 234,038 | 529,292 | 195,529 | 345,657 | 202,807 | 309,169 | 682,566 | 147,838 | 159,183 | 237,655 | 309,295 | 916,728 | 14,029 | 4,283,786 |
| Current operating expenses: | | | | | | | | | | | | | | |
| Salaries and wages: | | | | | | | | | | | | | | |
| Officers | 20,916 | 39,047 | 18,043 | 29,296 | 21,644 | 30,051 | 54,917 | 16,244 | 17,972 | 30,243 | 34,110 | 72,253 | 1,501 | 386,237 |
| Employees other than officers | 46,565 | 95,968 | 33,986 | 59,400 | 36,468 | 57,227 | 129,248 | 25,201 | 27,798 | 40,499 | 48,450 | 178,702 | 2,958 | 782,470 |
| <i>Number of officers³</i> | <i>2,332</i> | <i>3,856</i> | <i>2,570</i> | <i>3,100</i> | <i>2,654</i> | <i>3,360</i> | <i>5,228</i> | <i>2,061</i> | <i>2,193</i> | <i>3,807</i> | <i>3,881</i> | <i>8,468</i> | <i>135</i> | <i>45,645</i> |
| <i>Number of employees other than officers³</i> | <i>15,802</i> | <i>27,747</i> | <i>11,137</i> | <i>17,616</i> | <i>12,438</i> | <i>19,637</i> | <i>37,594</i> | <i>8,634</i> | <i>9,418</i> | <i>13,398</i> | <i>15,535</i> | <i>49,994</i> | <i>772</i> | <i>239,172</i> |
| Fees paid to directors and members of executive, discount, and ad- visory committees | 1,366 | 2,299 | 2,601 | 1,802 | 1,548 | 1,696 | 2,646 | 1,315 | 981 | 1,634 | 1,736 | 1,062 | 42 | 20,728 |
| Interest on time deposits (including savings deposits) | 20,827 | 83,470 | 33,227 | 41,894 | 27,690 | 39,609 | 85,476 | 15,307 | 21,283 | 21,650 | 29,714 | 213,214 | 2,416 | 635,777 |
| Interest and discount on borrowed money | 1,548 | 4,348 | 1,234 | 1,569 | 945 | 2,009 | 6,915 | 620 | 1,788 | 1,715 | 1,324 | 3,850 | 6 | 27,871 |
| Taxes other than on net income | 5,736 | 9,850 | 5,128 | 12,050 | 5,497 | 9,996 | 17,799 | 4,304 | 2,990 | 4,336 | 16,112 | 22,224 | 287 | 116,309 |
| Recurring depreciation on banking house, furniture, and fixtures | 4,827 | 9,554 | 4,801 | 6,871 | 4,817 | 8,053 | 9,665 | 2,509 | 2,567 | 4,607 | 7,025 | 13,766 | 408 | 79,470 |
| Other current operating expenses | 39,945 | 89,678 | 29,239 | 49,694 | 31,424 | 55,444 | 102,341 | 25,354 | 27,832 | 40,601 | 50,021 | 114,377 | 2,417 | 658,367 |
| Total current operating expenses | 141,730 | 334,214 | 128,259 | 202,576 | 130,033 | 204,085 | 409,007 | 90,854 | 103,211 | 145,285 | 188,492 | 619,448 | 10,035 | 2,707,229 |
| Net earnings from current operations | 92,308 | 195,078 | 67,270 | 143,081 | 72,774 | 105,084 | 273,559 | 56,984 | 55,972 | 92,370 | 120,803 | 297,280 | 3,994 | 1,576,557 |

| | | | | | | | | | | | | | | | |
|--|--------|---------|--------|---------|--------|--------|---------|--------|--------|--------|---------|---------|-------|-----------|--|
| Recoveries, transfers from valuation reserves, and profits: | | | | | | | | | | | | | | | |
| On securities: | | | | | | | | | | | | | | | |
| Recoveries..... | 280 | 246 | 165 | 28 | 202 | 161 | 1,975 | 126 | 170 | 137 | 26 | 702 | ----- | 4,218 | |
| Transfers from valuation reserves..... | 630 | 312 | 721 | 2,158 | 663 | 473 | 6,854 | 341 | 364 | 511 | 1,227 | 12 | ----- | 14,266 | |
| Profits on securities sold or redeemed..... | 845 | 2,143 | 765 | 1,990 | 1,736 | 2,843 | 10,841 | 1,882 | 488 | 1,944 | 1,374 | 3,927 | 307 | 31,085 | |
| On loans: | | | | | | | | | | | | | | | |
| Recoveries..... | 443 | 468 | 720 | 541 | 355 | 641 | 489 | 353 | 1,047 | 1,543 | 2,065 | 735 | 84 | 9,484 | |
| Transfers from valuation reserves..... | 1,736 | 340 | 117 | 3,422 | 750 | 1,311 | 2,848 | 561 | 249 | 485 | 1,314 | 1,995 | 1 | 15,129 | |
| All other..... | 1,747 | 1,870 | 848 | 1,339 | 560 | 2,180 | 2,524 | 214 | 982 | 1,625 | 934 | 2,549 | 50 | 17,422 | |
| Total recoveries, transfers from valuation reserves and profits..... | 5,681 | 5,379 | 3,336 | 9,478 | 4,266 | 7,609 | 25,531 | 3,477 | 3,300 | 6,245 | 6,940 | 9,920 | 442 | 91,604 | |
| Losses, charge-offs, and transfers to valuation reserves: | | | | | | | | | | | | | | | |
| On securities: | | | | | | | | | | | | | | | |
| Losses and charge-offs..... | 9,399 | 15,015 | 8,845 | 8,241 | 4,646 | 6,021 | 33,713 | 4,218 | 4,127 | 7,007 | 5,596 | 12,042 | 135 | 119,005 | |
| Transfers to valuation reserves..... | 1,858 | 2,656 | 122 | 10,906 | 635 | 1,145 | 8,282 | 1,918 | 534 | 818 | 732 | 8,331 | ----- | 37,937 | |
| On loans: | | | | | | | | | | | | | | | |
| Losses and charge-offs..... | 397 | 541 | 494 | 690 | 559 | 847 | 685 | 656 | 791 | 1,922 | 3,781 | 288 | 64 | 11,715 | |
| Transfers to valuation reserves..... | 7,717 | 32,453 | 11,731 | 10,230 | 6,743 | 12,528 | 44,262 | 3,563 | 3,458 | 8,337 | 12,586 | 23,224 | 394 | 177,226 | |
| All other..... | 3,192 | 2,870 | 2,893 | 2,704 | 1,492 | 3,925 | 8,729 | 1,512 | 1,238 | 7,126 | 3,473 | 7,860 | 173 | 47,187 | |
| Total losses, charge-offs, and transfers to valuation reserves..... | 22,563 | 53,535 | 24,085 | 32,771 | 14,075 | 24,466 | 95,671 | 11,867 | 10,148 | 25,210 | 26,168 | 51,745 | 766 | 393,070 | |
| Profits before income taxes..... | 75,426 | 146,922 | 46,521 | 119,788 | 62,965 | 88,227 | 203,419 | 48,594 | 49,124 | 73,405 | 101,575 | 255,455 | 3,670 | 1,275,091 | |
| Taxes on net income: | | | | | | | | | | | | | | | |
| Federal..... | 30,103 | 60,045 | 16,468 | 50,481 | 26,455 | 35,392 | 82,059 | 19,291 | 19,332 | 30,684 | 40,761 | 110,302 | 1,332 | 522,705 | |
| State..... | 4,332 | 6,471 | | | 260 | 636 | 400 | 442 | 1,943 | 1,112 | 8 | 6,917 | 8 | 22,529 | |
| Total taxes on net income..... | 34,435 | 66,516 | 16,468 | 50,481 | 26,715 | 36,028 | 82,459 | 19,733 | 21,275 | 31,796 | 40,769 | 117,219 | 1,340 | 545,234 | |
| Net profits before dividends..... | 40,991 | 80,406 | 30,053 | 69,307 | 36,250 | 52,199 | 120,960 | 28,861 | 27,849 | 41,609 | 60,806 | 138,236 | 2,330 | 729,857 | |
| Cash dividends declared: | | | | | | | | | | | | | | | |
| On preferred stock..... | | 46 | 4 | | | 10 | 43 | | | | | | | 103 | |
| On common stock..... | 22,428 | 50,388 | 18,325 | 31,656 | 16,899 | 19,605 | 50,087 | 12,040 | 13,118 | 17,234 | 29,023 | 82,198 | 698 | 363,699 | |
| Total cash dividends declared..... | 22,428 | 50,434 | 18,329 | 31,656 | 16,899 | 19,615 | 50,130 | 12,040 | 13,118 | 17,234 | 29,023 | 82,198 | 698 | 363,802 | |

See footnotes at end of table.

TABLE NO. 24.—Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended Dec. 31, 1957—Con.

[In thousands of dollars]

| | District No. 1 | District No. 2 ¹ | 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 ² | Non-member | Grand total |
|---|----------------|-----------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|-----------------|-----------------|------------------------------|---------------|---------------|
| Memoranda items: | | | | | | | | | | | | | | |
| Recoveries credited to valuation reserves (not included in recoveries above): | | | | | | | | | | | | | | |
| On securities..... | 29 | 681 | 7 | 98 | 1 | 19 | 192 | 25 | 178 | 358 | ----- | ----- | ----- | 1,588 |
| On loans..... | 1,240 | 3,815 | 1,019 | 1,453 | 739 | 1,673 | 5,757 | 718 | 923 | 2,506 | 2,441 | 7,106 | 135 | 29,525 |
| Losses charged to valuation reserves (not included in losses above): | | | | | | | | | | | | | | |
| On securities..... | 1,186 | 3,277 | 7 | 11,797 | 138 | 307 | 3,062 | 1,525 | 111 | 106 | 5 | 10,626 | ----- | 32,147 |
| On loans..... | 4,899 | 9,687 | 2,794 | 3,297 | 1,711 | 5,817 | 7,086 | 2,139 | 1,975 | 4,892 | 5,982 | 12,282 | 161 | 62,722 |
| Stock dividends (increases in capital stock)..... | 644 | 4,079 | 10,366 | 2,360 | 3,601 | 9,537 | 9,657 | 1,995 | 2,655 | 5,370 | 9,324 | 5,050 | 100 | 64,738 |
| Number of banks: | 253 | 386 | 462 | 394 | 336 | 325 | 576 | 321 | 345 | 615 | 499 | 108 | 7 | 4,627 |
| Loans, gross..... | 2,807,934 | 6,762,097 | 2,296,614 | 4,053,239 | 2,200,889 | 3,235,159 | 8,099,442 | 1,762,393 | 1,711,022 | 2,506,072 | 3,681,368 | 10,722,951 | 148,193 | 49,998,373 |
| Securities..... | 1,725,680 | 4,480,624 | 2,044,565 | 3,564,885 | 2,126,040 | 3,049,322 | 7,890,778 | 1,595,245 | 1,462,229 | 2,642,004 | 2,727,187 | 6,929,369 | 127,254 | 40,365,182 |
| Capital stock (par value)..... | 141,181 | 393,010 | 130,948 | 249,166 | 116,787 | 183,105 | 454,552 | 98,698 | 89,567 | 151,146 | 259,644 | 443,044 | 6,083 | 2,716,981 |
| Capital accounts..... | 523,102 | 1,166,298 | 492,680 | 843,248 | 435,320 | 588,342 | 1,434,989 | 342,942 | 290,266 | 526,090 | 694,769 | 1,409,258 | 22,535 | 8,769,839 |
| Ratios: | | | | | | | | | | | | | | |
| To gross earnings: | | | | | | | | | | | | | | |
| Interest and dividends on securities..... | Percent 18.20 | Percent 21.19 | Percent 25.86 | Percent 26.00 | Percent 25.27 | Percent 25.19 | Percent 27.99 | Percent 27.10 | Percent 23.86 | Percent 27.60 | Percent 23.12 | Percent 18.96 | Percent 22.93 | Percent 23.52 |
| Interest and discount on loans..... | 63.01 | 63.53 | 63.53 | 59.82 | 60.30 | 59.02 | 58.42 | 62.44 | 59.39 | 58.08 | 62.74 | 63.88 | 59.53 | 61.42 |
| Service charges on deposit accounts..... | 6.03 | 5.36 | 4.19 | 4.21 | 5.88 | 5.94 | 4.25 | 4.00 | 6.25 | 6.66 | 4.12 | 8.09 | 6.47 | 5.70 |
| All other current earnings..... | 12.76 | 9.92 | 6.42 | 9.97 | 8.55 | 9.85 | 9.34 | 6.46 | 10.50 | 7.66 | 10.02 | 9.07 | 11.07 | 9.36 |
| 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..... | 29.42 | 25.94 | 27.94 | 26.18 | 29.42 | 28.78 | 27.37 | 28.92 | 29.37 | 30.45 | 27.25 | 27.49 | 32.08 | 27.77 |
| Interest on time deposits..... | 8.90 | 15.77 | 17.00 | 12.12 | 13.65 | 12.81 | 12.52 | 10.36 | 13.37 | 9.11 | 9.61 | 28.26 | 17.22 | 14.84 |
| All other current expenses..... | 22.24 | 21.43 | 20.66 | 20.31 | 21.05 | 24.42 | 20.03 | 22.18 | 22.10 | 21.57 | 24.08 | 16.82 | 22.23 | 20.59 |
| Total current expenses..... | 60.56 | 63.14 | 65.60 | 58.61 | 64.12 | 66.01 | 59.92 | 61.46 | 64.84 | 61.13 | 60.94 | 67.57 | 71.53 | 63.20 |
| Net current earnings..... | 39.44 | 36.86 | 34.40 | 41.39 | 35.88 | 33.99 | 40.08 | 38.54 | 35.16 | 38.87 | 39.06 | 32.43 | 28.47 | 36.80 |
| To gross loans: Interest and discount on loans..... | 5.25 | 4.97 | 5.40 | 5.10 | 5.53 | 5.64 | 4.92 | 5.24 | 5.53 | 5.51 | 5.27 | 5.46 | 5.64 | 5.26 |

| | | | | | | | | | | | | | | |
|--|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| To securities: Interest and dividends on securities..... | 2.47 | 2.50 | 2.47 | 2.52 | 2.41 | 2.55 | 2.42 | 2.51 | 2.60 | 2.48 | 2.62 | 2.51 | 2.53 | 2.50 |
| To capital stock (par value): | | | | | | | | | | | | | | |
| Net current earnings..... | 65.38 | 49.64 | 51.37 | 57.42 | 62.31 | 57.39 | 60.18 | 57.74 | 62.49 | 61.11 | 46.53 | 67.10 | 65.66 | 58.63 |
| Net profits before dividends..... | 29.03 | 20.46 | 22.95 | 27.82 | 31.04 | 28.51 | 26.61 | 29.24 | 31.09 | 27.53 | 23.42 | 31.20 | 38.30 | 26.86 |
| Cash dividends..... | 15.89 | 12.83 | 14.00 | 12.70 | 14.47 | 10.71 | 11.03 | 12.20 | 14.85 | 11.40 | 11.18 | 18.55 | 11.47 | 13.39 |
| To capital accounts: | | | | | | | | | | | | | | |
| Net current earnings..... | 17.65 | 16.73 | 13.65 | 16.97 | 16.72 | 17.86 | 19.06 | 16.62 | 19.28 | 17.56 | 17.39 | 21.09 | 17.72 | 17.98 |
| Net profits before dividends..... | 7.84 | 6.89 | 6.10 | 8.22 | 8.33 | 8.87 | 8.43 | 8.42 | 9.59 | 7.91 | 8.75 | 9.81 | 10.34 | 8.32 |
| Cash dividends..... | 4.29 | 4.32 | 3.72 | 3.75 | 3.88 | 3.33 | 3.49 | 3.51 | 4.52 | 3.28 | 4.18 | 5.83 | 3.10 | 4.15 |

¹ Includes 1 member bank in the Virgin Islands of the United States.

² Includes 1 member bank in Alaska.

³ 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, 1956, June 6, 1957, and Dec. 31, 1957.

TABLE No. 25.—Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1957

TOTAL UNITED STATES AND POSSESSIONS
[In thousands of dollars]

| | Banks operating throughout entire year with deposits on Dec. 31 1957, of— | | | | | | | | | | Total | |
|---|---|------------------------|--------------------------|----------------------------|----------------------------|-----------------------------|------------------------------|------------------------------|-------------------------------|--|------------------|------------------|
| | Less than \$500,000 | \$500,000 to \$750,000 | \$750,000 to \$1,000,000 | \$1,000,000 to \$2,000,000 | \$2,000,000 to \$5,000,000 | \$5,000,000 to \$10,000,000 | \$10,000,000 to \$25,000,000 | \$25,000,000 to \$50,000,000 | \$50,000,000 to \$100,000,000 | \$100,000,000 to \$500,000,000 or more | | |
| Number of banks..... | 22 | 47 | 89 | 599 | 1,548 | 1,040 | 722 | 259 | 131 | 125 | 23 | 4,605 |
| Total deposits..... | 9,052 | 30,055 | 79,036 | 915,805 | 5,208,033 | 7,337,871 | 11,115,574 | 8,932,517 | 9,206,507 | 27,708,777 | 38,822,337 | 109,365,564 |
| Capital stock (par value)..... | 610 | 1,322 | 3,260 | 29,366 | 136,499 | 170,974 | 263,124 | 208,558 | 225,938 | 662,220 | 1,097,352 | 2,799,223 |
| Capital accounts..... | 1,481 | 4,289 | 10,765 | 106,958 | 513,386 | 640,181 | 881,282 | 650,283 | 682,232 | 2,091,468 | 3,497,621 | 9,079,946 |
| Earnings from current operations: | | | | | | | | | | | | |
| Interest and dividends on: | | | | | | | | | | | | |
| U. S. Government obligations..... | 76 | 297 | 765 | 9,442 | 49,912 | 66,735 | 98,409 | 76,492 | 70,593 | 185,234 | 219,642 | 777,597 |
| Other securities..... | 12 | 49 | 170 | 1,856 | 13,084 | 18,669 | 25,742 | 18,901 | 19,075 | 47,237 | 79,419 | 224,214 |
| Interest and discount on loans..... | 277 | 805 | 2,120 | 22,228 | 119,672 | 168,490 | 251,921 | 196,179 | 206,330 | 643,006 | 1,004,283 | 2,615,311 |
| Service charges and other fees on banks' loans..... | 2 | 3 | 5 | 112 | 788 | 1,730 | 4,031 | 2,725 | 2,622 | 11,321 | 21,501 | 44,840 |
| Service charges on deposit accounts..... | 17 | 66 | 178 | 2,048 | 11,949 | 19,881 | 32,734 | 24,642 | 22,168 | 56,667 | 71,683 | 242,033 |
| Other service charges, commissions, fees, and collection and exchange charges..... | 16 | 49 | 88 | 1,097 | 4,339 | 5,820 | 9,365 | 5,967 | 6,149 | 18,446 | 27,621 | 78,957 |
| Trust department..... | | | | 5 | 378 | 1,741 | 7,438 | 9,502 | 10,333 | 44,611 | 55,311 | 129,319 |
| Other current earnings..... | 6 | 18 | 63 | 641 | 3,956 | 5,704 | 11,644 | 12,076 | 13,131 | 41,884 | 55,990 | 145,113 |
| Total earnings from current operations..... | 406 | 1,287 | 3,389 | 37,429 | 204,078 | 288,770 | 441,284 | 346,484 | 350,401 | 1,048,406 | 1,535,450 | 4,257,384 |
| Current operating expenses: | | | | | | | | | | | | |
| Salaries and wages: | | | | | | | | | | | | |
| Officers..... | 154 | 391 | 907 | 8,156 | 34,972 | 39,532 | 50,201 | 35,830 | 32,561 | 85,944 | 94,285 | 382,933 |
| Employees other than officers..... | 28 | 104 | 256 | 3,999 | 27,107 | 44,538 | 78,743 | 66,276 | 67,655 | 209,425 | 279,314 | 777,445 |
| Fees paid to directors and members of executive, discount, and advisory committees..... | 9 | 29 | 70 | 751 | 3,886 | 3,907 | 3,923 | 2,103 | 1,639 | 2,916 | 1,311 | 20,544 |
| Interest on time deposits (including savings deposits)..... | 24 | 88 | 358 | 4,888 | 31,711 | 47,963 | 71,144 | 53,890 | 47,422 | 126,239 | 243,201 | 631,928 |
| Interest and discount on borrowed money..... | | 2 | 3 | 43 | 304 | 443 | 763 | 1,140 | 1,600 | 8,750 | 14,740 | 27,788 |
| Taxes other than on net income..... | 15 | 40 | 105 | 1,176 | 5,664 | 8,094 | 11,528 | 9,662 | 10,009 | 29,592 | 39,904 | 115,779 |
| Recurring depreciation on banking house, furniture, and fixtures..... | 4 | 18 | 69 | 799 | 5,016 | 7,585 | 11,289 | 8,773 | 7,496 | 19,341 | 18,292 | 78,682 |
| Other current operating expenses..... | 70 | 209 | 504 | 5,689 | 30,348 | 44,280 | 74,281 | 60,678 | 63,094 | 180,442 | 193,835 | 653,490 |
| Total current operating expenses..... | 304 | 881 | 2,272 | 25,501 | 138,998 | 196,342 | 301,872 | 238,352 | 231,476 | 662,649 | 889,932 | 2,688,579 |

| | | | | | | | | | | | | |
|--|-----|-----|-------|--------|--------|--------|---------|---------|---------|---------|---------|-----------|
| Net earnings from current operations..... | 102 | 406 | 1,117 | 11,928 | 65,080 | 92,428 | 139,412 | 108,132 | 118,925 | 335,757 | 645,518 | 1,568,805 |
| Recoveries, transfers from valuation reserves, and profits: | | | | | | | | | | | | |
| On securities: | | | | | | | | | | | | |
| Recoveries..... | | | | 19 | 208 | 528 | 450 | 298 | 107 | 375 | 2,213 | 4,198 |
| Transfers from valuation reserves..... | | | | 5 | 95 | 224 | 514 | 614 | 1,406 | 3,636 | 7,712 | 14,266 |
| Profits on securities sold or redeemed..... | 4 | 1 | 10 | 79 | 596 | 1,000 | 2,120 | 2,013 | 2,766 | 10,692 | 11,686 | 30,967 |
| On loans: | | | | | | | | | | | | |
| Recoveries..... | 14 | 46 | 84 | 705 | 2,165 | 1,616 | 1,355 | 472 | 464 | 1,563 | 887 | 9,371 |
| Transfers from valuation reserves..... | | | | 13 | 433 | 819 | 1,717 | 612 | 853 | 3,492 | 7,189 | 15,128 |
| All other..... | 1 | 9 | 4 | 136 | 721 | 1,288 | 2,157 | 1,680 | 1,805 | 4,884 | 3,992 | 16,677 |
| Total recoveries, transfers from valuation reserves and profits..... | 19 | 56 | 98 | 957 | 4,218 | 5,475 | 8,313 | 5,689 | 7,461 | 24,642 | 33,679 | 90,607 |
| Losses, charge-offs, and transfers to valuation reserves: | | | | | | | | | | | | |
| On securities: | | | | | | | | | | | | |
| Losses and charge-offs..... | 1 | 6 | 22 | 502 | 4,752 | 9,548 | 14,752 | 12,834 | 10,858 | 25,513 | 39,558 | 118,346 |
| Transfers to valuation reserves..... | | | | 6 | 295 | 1,357 | 1,322 | 758 | 2,069 | 8,999 | 23,087 | 37,893 |
| On loans: | | | | | | | | | | | | |
| Losses and charge-offs..... | 22 | 70 | 158 | 1,220 | 3,422 | 3,259 | 1,870 | 566 | 444 | 400 | 189 | 11,620 |
| Transfers to valuation reserves..... | | | | 2 | 806 | 5,478 | 10,385 | 13,590 | 15,510 | 37,921 | 76,210 | 176,365 |
| All other..... | 1 | 5 | 13 | 293 | 2,328 | 3,722 | 5,997 | 3,397 | 2,823 | 14,122 | 14,030 | 46,731 |
| Total losses, charge-offs, and transfers to valuation reserves..... | 24 | 83 | 254 | 2,827 | 16,275 | 28,271 | 40,343 | 31,145 | 31,704 | 86,955 | 153,074 | 390,955 |
| Profits before income taxes..... | 97 | 379 | 961 | 10,068 | 53,023 | 69,632 | 107,882 | 82,676 | 94,682 | 323,444 | 526,123 | 1,268,457 |
| Taxes on net income: | | | | | | | | | | | | |
| Federal..... | 25 | 93 | 241 | 2,682 | 14,964 | 22,797 | 38,244 | 32,403 | 38,930 | 144,184 | 225,462 | 520,025 |
| State..... | 1 | 3 | 6 | 123 | 648 | 785 | 1,404 | 938 | 1,267 | 5,015 | 12,107 | 22,297 |
| Total taxes on net income..... | 26 | 96 | 247 | 2,805 | 15,612 | 23,582 | 39,648 | 33,341 | 40,197 | 149,199 | 237,569 | 542,322 |
| Net profits before dividends..... | 71 | 283 | 714 | 7,253 | 37,411 | 46,050 | 67,734 | 49,335 | 54,485 | 174,245 | 288,554 | 726,135 |
| Cash dividends declared: | | | | | | | | | | | | |
| On preferred stock..... | | | | | 13 | 7 | 32 | 10 | | 40 | | 102 |
| On common stock..... | 35 | 120 | 294 | 3,003 | 15,067 | 19,085 | 27,770 | 21,545 | 23,513 | 83,148 | 168,738 | 362,318 |
| Total cash dividends declared..... | 35 | 120 | 294 | 3,008 | 15,080 | 19,092 | 27,802 | 21,555 | 23,513 | 83,188 | 168,738 | 362,420 |

TABLE NO. 25.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1957*—Continued
TOTAL UNITED STATES AND POSSESSIONS
[In thousands of dollars]

| | Banks operating throughout entire year with deposits on Dec. 31 1957, of— | | | | | | | | | | Total | |
|---|---|------------------------|--------------------------|----------------------------|----------------------------|-----------------------------|------------------------------|------------------------------|-------------------------------|--------------------------------|--------|-----------------------|
| | Less than \$500,000 | \$500,000 to \$750,000 | \$750,000 to \$1,000,000 | \$1,000,000 to \$2,000,000 | \$2,000,000 to \$5,000,000 | \$5,000,000 to \$10,000,000 | \$10,000,000 to \$25,000,000 | \$25,000,000 to \$50,000,000 | \$50,000,000 to \$100,000,000 | \$100,000,000 to \$500,000,000 | | \$500,000,000 or more |
| Memoranda items: | | | | | | | | | | | | |
| Recoveries credited to valuation reserves (not included in recoveries above): | | | | | | | | | | | | |
| On securities..... | | | | | | 3 | 73 | 55 | 797 | 660 | 1,588 | |
| On loans..... | 1 | | 17 | 265 | 1,750 | 2,868 | 3,253 | 2,269 | 2,694 | 5,197 | 11,059 | 29,273 |
| Losses charged to valuation reserves (not included in losses above): | | | | | | | | | | | | |
| On securities..... | | | | 3 | 33 | 271 | 365 | 230 | 1,105 | 5,564 | 24,576 | 32,147 |
| On loans..... | 1 | 1 | 16 | 587 | 3,405 | 5,443 | 6,680 | 5,781 | 6,052 | 15,876 | 18,480 | 62,322 |
| Stock dividends (increases in capital stock)..... | | | 12 | 255 | 3,371 | 4,263 | 9,182 | 6,232 | 8,653 | 19,880 | 12,890 | 64,738 |
| Average per bank: | | | | | | | | | | | | |
| Gross earnings from current operations..... | 19 | 28 | 38 | 62 | 132 | 278 | 611 | 1,338 | 2,675 | 8,387 | 66,759 | 925 |
| Current operating expenses..... | 14 | 19 | 25 | 42 | 90 | 189 | 418 | 920 | 1,767 | 5,301 | 38,693 | 584 |
| Net earnings from current operations..... | 5 | 9 | 13 | 20 | 42 | 89 | 193 | 418 | 908 | 3,086 | 28,066 | 341 |
| Net profits before dividends..... | 3 | 6 | 8 | 12 | 24 | 44 | 94 | 190 | 416 | 1,394 | 12,546 | 158 |
| Per \$100 of deposits: | | | | | | | | | | | | |
| Net earnings from current operations..... | 1.13 | 1.35 | 1.41 | 1.30 | 1.25 | 1.26 | 1.25 | 1.21 | 1.29 | 1.39 | 1.66 | 1.43 |
| Net profits before dividends..... | .78 | .94 | .90 | .79 | .72 | .63 | .61 | .55 | .59 | .63 | .74 | .66 |
| Per \$100 of capital accounts: | | | | | | | | | | | | |
| Net earnings from current operations..... | 6.89 | 9.47 | 10.38 | 11.15 | 12.68 | 14.44 | 15.82 | 16.63 | 17.43 | 18.44 | 18.46 | 17.28 |
| Net profits before dividends..... | 4.79 | 6.60 | 6.63 | 6.78 | 7.29 | 7.19 | 7.69 | 7.59 | 7.99 | 8.33 | 8.25 | 8.00 |
| Cash dividends..... | 2.36 | 2.80 | 2.73 | 2.81 | 2.94 | 2.98 | 3.15 | 3.31 | 3.45 | 3.98 | 4.82 | 3.99 |
| Number of officers at end of period..... | 54 | 122 | 223 | 1,719 | 5,937 | 5,551 | 6,007 | 3,755 | 3,217 | 7,971 | 9,015 | 43,571 |
| Number of employees other than officers at end of period..... | 21 | 66 | 152 | 1,900 | 10,661 | 15,767 | 26,729 | 21,866 | 22,374 | 64,396 | 74,984 | 238,916 |

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. 26.—*Earnings, expenses, and dividends of national banks, years ended Dec. 31, 1955-57*

[In thousands of dollars]

| | 1955 | | 1956 | | 1957 | |
|---|------------------|-------------------------|------------------|-------------------------|------------------|-------------------------|
| Number of banks ¹ | 4,700 | | 4,659 | | 4,627 | |
| Capital stock, par value ² | 2,480,621 | | 2,562,055 | | 2,716,931 | |
| Capital accounts ³ | 7,924,719 | | 8,220,620 | | 8,769,839 | |
| | <i>Amount</i> | <i>Percent to total</i> | <i>Amount</i> | <i>Percent to total</i> | <i>Amount</i> | <i>Percent to total</i> |
| Earnings from current operations: | | | | | | |
| Interest and dividends on: | | | | | | |
| U. S. Government obligations..... | 757,333 | 22.04 | 737,465 | 19.24 | 782,135 | 18.26 |
| Other securities..... | 195,432 | 5.68 | 202,352 | 5.28 | 225,367 | 5.26 |
| Interest and discount on loans..... | 1,954,531 | 56.87 | 2,321,685 | 60.56 | 2,631,136 | 61.42 |
| Service charges and other fees on banks' loans..... | 39,867 | 1.16 | 38,027 | .99 | 45,196 | 1.05 |
| Service charges on deposit accounts..... | 188,912 | 5.50 | 211,596 | 5.52 | 244,066 | 5.70 |
| Other service charges, commissions, fees, and collection and exchange charges..... | 66,062 | 1.92 | 70,810 | 1.85 | 79,710 | 1.86 |
| Trust department..... | 103,033 | 3.00 | 116,845 | 3.00 | 129,433 | 3.02 |
| Other current earnings..... | 131,522 | 3.83 | 134,672 | 3.51 | 146,753 | 3.43 |
| Total earnings from current operations..... | 3,436,692 | 100.00 | 3,833,452 | 100.00 | 4,283,786 | 100.00 |
| Current operating expenses: | | | | | | |
| Salaries and wages: | | | | | | |
| Officers..... | 335,179 | 15.92 | 359,438 | 15.38 | 386,237 | 14.27 |
| Employees other than officers..... | 654,922 | 31.11 | 719,694 | 30.80 | 782,470 | 28.90 |
| <i>Number of officers ¹.....</i> | <i>40,073</i> | | <i>42,060</i> | | <i>43,645</i> | |
| <i>Number of employees other than officers ¹.....</i> | <i>214,696</i> | | <i>229,227</i> | | <i>239,172</i> | |
| Fees paid to directors and members of executive, discount, and advisory committees..... | 18,300 | .87 | 19,295 | .83 | 20,728 | .77 |
| Interest on time deposits (including savings deposits)..... | 373,960 | 17.76 | 437,199 | 18.71 | 635,777 | 23.48 |
| Interest and discount on borrowed money..... | 12,413 | .59 | 25,542 | 1.09 | 27,871 | 1.03 |
| Taxes other than on net income..... | 101,539 | 4.82 | 106,483 | 4.56 | 116,309 | 4.30 |
| Recurring depreciation on banking house, furniture and fixtures..... | 59,665 | 2.84 | 70,314 | 3.01 | 79,470 | 2.93 |
| Other current operating expenses..... | 549,164 | 26.09 | 598,461 | 25.62 | 658,367 | 24.32 |
| Total current operating expenses..... | 2,105,142 | 100.00 | 2,336,426 | 100.00 | 2,707,229 | 100.00 |
| Net earnings from current operations..... | 1,331,550 | | 1,497,026 | | 1,576,557 | |
| Recoveries, transfers from valuation reserves and profits: | | | | | | |
| On securities: | | | | | | |
| Recoveries..... | 13,651 | 10.10 | 10,082 | 8.46 | 4,218 | 4.60 |
| Transfers from valuation reserves..... | 29,235 | 21.62 | 25,462 | 21.37 | 14,266 | 15.57 |
| Profits on securities sold or redeemed..... | 35,863 | 26.52 | 11,417 | 9.58 | 31,085 | 33.94 |
| On loans: | | | | | | |
| Recoveries..... | 14,648 | 10.83 | 10,542 | 8.85 | 9,484 | 10.35 |
| Transfers from valuation reserves..... | 18,931 | 14.00 | 32,953 | 27.66 | 15,129 | 16.52 |
| All other..... | 22,887 | 16.93 | 28,685 | 24.08 | 17,422 | 19.02 |
| Total recoveries, transfers from valuation reserves and profits..... | 135,215 | 100.00 | 119,141 | 100.00 | 91,604 | 100.00 |
| Losses, charge-offs, and transfers to valuation reserves: | | | | | | |
| On securities: | | | | | | |
| Losses and charge-offs..... | 122,105 | 32.35 | 182,827 | 34.03 | 119,005 | 30.28 |
| Transfers to valuation reserves..... | 36,312 | 9.62 | 61,319 | 11.41 | 37,937 | 9.65 |
| On loans: | | | | | | |
| Losses and charge-offs..... | 14,292 | 3.79 | 11,171 | 2.08 | 11,715 | 2.98 |
| Transfers to valuation reserves..... | 158,675 | 42.04 | 233,651 | 43.49 | 177,226 | 45.09 |
| All other..... | 46,021 | 12.20 | 48,278 | 8.99 | 47,187 | 12.00 |
| Total losses, charge-offs, and transfers to valuation reserves..... | 377,405 | 100.00 | 537,246 | 100.00 | 393,070 | 100.00 |
| Profits before income taxes..... | 1,089,360 | | 1,078,921 | | 1,275,091 | |

See footnotes at end of table.

TABLE No. 26.—*Earnings, expenses, and dividends of national banks, years ended Dec. 31, 1955-57—Continued*

[In thousands of dollars]

| | 1955 | | 1956 | | 1957 | |
|---|---------------|-------------------------|---------------|-------------------------|---------------|-------------------------|
| | <i>Amount</i> | <i>Percent to total</i> | <i>Amount</i> | <i>Percent to total</i> | <i>Amount</i> | <i>Percent to total</i> |
| Taxes on net income: | | | | | | |
| Federal..... | 428,589 | | 413,053 | | 522,705 | |
| State..... | 17,622 | | 18,727 | | 22,529 | |
| Total taxes on net income..... | 446,211 | | 431,780 | | 545,234 | |
| Net profits before dividends..... | 643,140 | | 647,141 | | 729,887 | |
| Cash dividends declared: | | | | | | |
| On preferred stock..... | 203 | | 177 | | 103 | |
| On common stock..... | 309,532 | | 320,777 | | 363,699 | |
| Total cash dividends declared..... | 309,735 | | 320,954 | | 363,802 | |
| Memoranda items: | | | | | | |
| Recoveries credited to valuation reserves (not included in recoveries above): | | | | | | |
| On securities..... | 2,107 | | 2,945 | | 1,588 | |
| On loans..... | 24,825 | | 26,807 | | 29,526 | |
| Losses charged to valuation reserves (not included in losses above): | | | | | | |
| On securities..... | 30,753 | | 56,170 | | 32,147 | |
| On loans..... | 54,659 | | 67,184 | | 62,722 | |
| Stock dividends (increases in capital stock)..... | 95,846 | | 84,970 | | 64,738 | |
| Ratios to gross earnings: | | <i>Percent</i> | | <i>Percent</i> | | <i>Percent</i> |
| Salaries, wages, and fees..... | | 29.34 | | 28.65 | | 27.77 |
| Interest on time deposits..... | | 10.88 | | 11.41 | | 14.84 |
| All other current expenses..... | | 21.03 | | 20.89 | | 20.59 |
| Total current expenses..... | | 61.25 | | 60.95 | | 63.20 |
| Net current earnings..... | | 38.75 | | 39.05 | | 36.80 |
| Ratio of cash dividends to capital stock (par value)..... | | 12.59 | | 12.88 | | 13.39 |
| Ratio of cash dividends to capital accounts..... | | 3.91 | | 4.01 | | 4.15 |

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.

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: 1938, p. 100; 1940, p. 17; 1942, p. 34; 1943, p. 30; 1946, p. 98; 1949, p. 100; 1951, p. 118; and 1954, p. 142.

TABLE NO. 27.—Number of national banks, capital stock, capital funds, net profits, dividends, and ratios, years ended Dec. 31, 1930–57

[In thousands of dollars. Figures for previous years published in report for 1938, p. 116]

| | 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 | | |
| 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 | ³ 3.25 | ⁴ 1.45 |
| 1932 | 6,016 | | 1,597,037 | 1,597,037 | 3,323,536 | ² 164,737 | | 135,381 | | 8.48 | 4.07 | ³ 10.32 | ⁴ 4.96 |
| 1933 | ⁵ 5,159 | 92,469 | 1,507,834 | 1,600,303 | 2,981,678 | ² 286,116 | 558 | 71,106 | .60 | 4.72 | 2.40 | ³ 17.88 | ⁴ 9.60 |
| 1934 | ⁵ 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 | ³ 8.98 | ⁴ 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 | 3,206,194 | 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 | 260,295 | 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 | 6.12 | 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 |
| 1950 | 4,965 | 16,079 | 1,949,898 | 1,955,977 | 6,152,799 | 537,610 | 712 | 228,792 | 4.43 | 11.73 | 3.73 | 27.35 | 8.74 |
| 1951 | 4,946 | 12,032 | 2,046,018 | 2,058,050 | 6,506,378 | 506,695 | 615 | 247,230 | 5.11 | 12.08 | 3.81 | 24.62 | 7.79 |
| 1952 | 4,916 | 6,862 | 2,171,026 | 2,177,888 | 6,875,134 | 561,481 | 400 | 258,663 | 5.83 | 11.91 | 3.77 | 25.78 | 8.17 |
| 1953 | 4,864 | 5,512 | 2,258,234 | 2,263,746 | 7,235,820 | 573,287 | 332 | 274,884 | 6.02 | 12.17 | 3.80 | 25.32 | 7.92 |
| 1954 | 4,796 | 4,797 | 2,381,429 | 2,386,226 | 7,739,553 | 741,065 | 264 | 299,841 | 5.50 | 12.59 | 3.88 | 31.06 | 9.58 |
| 1955 | 4,700 | 4,167 | 2,456,454 | 2,460,621 | 7,924,719 | 643,149 | 203 | 309,532 | 4.87 | 12.60 | 3.91 | 26.14 | 8.12 |
| 1956 | 4,659 | 3,944 | 2,558,111 | 2,562,055 | 8,220,620 | 647,141 | 177 | 329,777 | 4.49 | 12.89 | 4.01 | 25.26 | 7.87 |
| 1957 | 4,627 | 3,786 | 2,713,145 | 2,716,931 | 8,769,839 | 729,857 | 103 | 363,699 | 2.72 | 13.41 | 4.16 | 26.86 | 8.32 |

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. 28.—Total loans of national banks, losses and recoveries on loans, and ratio of net losses or recoveries to loans, by calendar years, 1938-57

[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> |
| 1938..... | 8,489,120 | 80,200 | 32,152 | 48,138 | 0.57 |
| 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 | 150,482 | 231,133 | 19,349 | .08 |
| 1949..... | 23,028,203 | 159,482 | 226,283 | 33,199 | .14 |
| 1950..... | 29,277,480 | 145,970 | 31,525 | 14,445 | .05 |
| 1951..... | 32,423,777 | 153,940 | 31,832 | 22,108 | .07 |
| 1952..... | 36,119,673 | 152,322 | 32,996 | 19,326 | .05 |
| 1953..... | 37,944,146 | 108,533 | 30,332 | 32,201 | .08 |
| 1954..... | 39,827,678 | 167,193 | 41,524 | 25,674 | .06 |
| 1955..... | 43,569,726 | 168,951 | 39,473 | 20,478 | .07 |
| 1956..... | 48,248,332 | 173,355 | 37,349 | 41,006 | .08 |
| 1957..... | 50,502,277 | 174,437 | 39,009 | 35,428 | .07 |
| Average for 1938-57..... | 24,476,630 | 57,618 | 38,309 | 19,309 | .08 |

¹ Excludes transfers to valuation reserves.² Excludes transfers from valuation reserves.³ Revised.

NOTE.—For prior figures beginning with the year 1928 see Annual Report for 1947, p. 100.

TABLE No. 29.—Total securities of national banks, losses and recoveries on securities and ratio of net losses or recoveries to securities, by calendar years, 1938-57

[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> |
| 1938..... | 12,459,193 | 115,281 | 33,453 | 81,828 | 0.66 |
| 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..... | 65,611,609 | 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 | 155,369 | 25,264 | 30,195 | .07 |
| 1949..... | 44,207,760 | 123,595 | 7,516 | 16,079 | .04 |
| 1950..... | 43,022,623 | 126,825 | 11,509 | 15,316 | .04 |
| 1951..... | 43,043,617 | 157,546 | 6,712 | 50,834 | .12 |
| 1952..... | 44,292,285 | 176,524 | 9,259 | 67,265 | .15 |
| 1953..... | 44,210,233 | 119,124 | 8,325 | 110,799 | .25 |
| 1954..... | 48,932,258 | 149,469 | 9,289 | 40,183 | .08 |
| 1955..... | 42,857,330 | 152,858 | 15,758 | 137,100 | .32 |
| 1956..... | 40,503,392 | 238,997 | 13,027 | 225,970 | .56 |
| 1957..... | 40,981,709 | 151,152 | 5,806 | 145,346 | .35 |
| Average for 1938-57..... | 37,268,982 | 90,104 | 26,418 | 63,686 | .17 |

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

NOTE.—For prior figures beginning with the year 1928 see Annual Report for 1947, p. 100.

TABLE No. 30.—Foreign branches of American national banks, Dec. 31, 1957¹

| | |
|--|--|
| BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION, SAN FRANCISCO, CALIF.: | FIRST NATIONAL CITY BANK OF NEW YORK, N. Y.—Continued |
| England: London. London (West End). | Cuba: Caiabarten. Cardenas. Havana. Havana (Ave Rancho Boyeros). Havana (Cuatro Caminos). Havana (Gallano). Havana (La Lonja). Havana (Twenty-third Street Branch). Manzanillo. Matanzas. Santiago de Cuba. |
| Guam: Agana. | Egypt: Cairo. |
| Japan: Kobe. Osaka. Tokyo. Yakohama. | England: London. London (West End). |
| Philippines: Manila. | France: Paris. |
| Thailand: Bangkok. | Hong Kong: Hong Kong. |
| FIRST NATIONAL BANK OF BOSTON, MASS.: | India: Bombay. Calcutta. |
| Argentina: Avellaneda. Buenos Aires. Buenos Aires (Alsina). Buenos Aires (Constitucion). Buenos Aires (Once). Rosario. | Japan: Nagoya. Osaka. Tokyo. Yokohama. |
| Brazil: Rio de Janeiro. Santos. Sao Paulo. | Lebanon: Belrut. |
| Cuba: Cienfuegos. Havana. Havana (Avenida de Italia). Havana (Avenida Maximo Gomez). Sancti Spiritus. Santiago de Cuba. | Mexico: Mexico City (Isabel la Catolica). Mexico City (Parque San Martin). Mexico City (Republica). |
| FIRST NATIONAL CITY BANK OF NEW YORK, N. Y.: | Panama: Panama City. Panama City (La Exposicion). |
| Argentina: Buenos Aires. Buenos Aires (Flores). Buenos Aires (Plaza Once). Rosario. | Peru: Lima. |
| Brazil: Porto Alegre. Recife (Pernambuco). Rio de Janeiro. Salvador. Santos. Sao Paulo. Sao Paulo (Avenida Ipiranga). | Philippines: Cebu. Clark Field. Manila. Manila (Port Area Branch). |
| Canal Zone: Balboa. Cristobal. | Puerto Rico: Arecibo. Bayamon. Caguas. Mayaguez. Mayaguez (Plaza de Colon). Ponce. San Juan. San Juan (Hato Rey). San Juan (Santurce). |
| Chile: Santiago. Valparaiso. | Saudi Arabia: Jeddah. |
| Colombia: Barranquilla. Bogota. Call. Medellin. | Singapore: Singapore. |
| | Uruguay: Montevideo. |
| | Venezuela: Caracas. Caracas (Miranda). Maracaibo. |

¹ Excludes banking facilities at military establishments.

NOTE.—Consolidated statement of the assets and liabilities of the above-named branches as of Dec. 31, 1957, appears in the following table.

TABLE No. 31.—*Consolidated statement of assets and liabilities of foreign branches of national banks, Dec. 31, 1957*¹

| [In thousands of dollars] | |
|---|--------------------|
| Number of branches..... | 91 |
| ASSETS | |
| Loans and discounts, including overdrafts..... | 758, 934 |
| Securities..... | 56, 088 |
| Currency and coin..... | 34, 080 |
| Balances with other banks and cash items in process of collections..... | 250, 653 |
| Due from head office and branches..... | 113, 562 |
| Real estate, furniture, and fixtures..... | 15, 229 |
| Customers' liability on account of acceptances..... | 93, 086 |
| Other assets..... | 20, 984 |
| Total assets..... | 1, 342, 616 |
| LIABILITIES | |
| Demand deposits of individuals, partnerships, and corporations..... | 613, 761 |
| Time deposits of individuals, partnerships, and corporations..... | 266, 521 |
| Deposits of U. S. Government..... | 133, 433 |
| State and municipal deposits..... | 17, 408 |
| Deposits of banks..... | 156, 586 |
| Other deposits (certified and cashiers' checks, etc.)..... | 13, 125 |
| Total deposits..... | 1, 200, 834 |
| Due to head office and branches..... | 5, 106 |
| Bills payable and rediscounts..... | 5, 671 |
| Acceptances executed by or for account of reporting branches and outstanding..... | 97, 625 |
| Other liabilities..... | 33, 338 |
| Total liabilities..... | 1, 342, 574 |
| CAPITAL ACCOUNTS | |
| Undivided profits, including reserve accounts..... | 42 |
| Total liabilities and capital accounts..... | 1, 342, 616 |

¹ Excludes figures for banking facilities at military establishments.

NOTE.—For location of foreign branches see preceding table.

TABLE NO. 32.—Assets and liabilities of banks in the District of Columbia, by classes, Dec. 31, 1957

[In thousands of dollars]

| | Total all banks | National banks | Non-national banks |
|--|-----------------|----------------|--------------------|
| Number of banks..... | 16 | 7 | 9 |
| ASSETS | | | |
| Loans and discounts: | | | |
| Real estate loans: | | | |
| Secured by farm land..... | 1,446 | 197 | 1,249 |
| Secured by residential properties: | | | |
| Insured by Federal Housing Administration..... | 9,132 | 4,890 | 4,252 |
| Insured or guaranteed by Veterans' Administration..... | 45,853 | 30,073 | 15,790 |
| Not insured or guaranteed by FHA or VA..... | 67,979 | 41,216 | 26,763 |
| Secured by other properties..... | 50,843 | 31,923 | 18,920 |
| Loans to banks..... | | | |
| Loans to brokers and dealers in securities..... | 39,966 | 29,437 | 10,529 |
| Other loans for purchasing or carrying securities..... | 2,899 | 2,627 | 272 |
| Loans to farmers directly guaranteed by the Commodity Credit Corporation..... | 130 | 130 | |
| Other loans to farmers (excluding loans on real estate)..... | 140 | 39 | 101 |
| Commercial and industrial loans (including open market paper)..... | 229,294 | 153,916 | 75,378 |
| Other loans to individuals for personal expenditures: | | | |
| Passenger automobile installment loans..... | 41,133 | 18,466 | 22,667 |
| Other retail consumer installment loans..... | 21,508 | 13,136 | 8,372 |
| Residential repair and modernization installment loans..... | 15,730 | 8,191 | 7,539 |
| Other installment loans for personal expenditures..... | 36,763 | 13,857 | 22,906 |
| Single-payment loans for personal expenditures..... | 60,527 | 35,992 | 24,535 |
| All other loans..... | 34,756 | 18,739 | 16,017 |
| Overdrafts..... | 150 | 114 | 36 |
| Total gross loans..... | 658,249 | 402,933 | 255,316 |
| Less valuation reserves..... | 8,039 | 6,768 | 1,271 |
| Net loans..... | 650,210 | 396,165 | 254,045 |
| Securities: | | | |
| U. S. Government obligations, direct and guaranteed: | | | |
| Direct obligations: | | | |
| Treasury bills..... | 26,684 | 15,877 | 10,807 |
| Treasury certificates of indebtedness..... | 24,721 | 13,090 | 11,631 |
| Treasury notes..... | 74,629 | 49,844 | 24,785 |
| United States nonmarketable bonds (savings, investment series A-1965, B-1975-80, and depositary bonds)..... | 8,882 | 7,160 | 1,722 |
| Other bonds maturing in 5 years or less..... | 231,069 | 155,903 | 75,166 |
| Other bonds maturing in 5 to 10 years..... | 43,679 | 24,897 | 18,782 |
| Other bonds maturing in 10 to 20 years..... | 42,527 | 22,443 | 20,084 |
| Bonds maturing after 20 years..... | 380 | | 380 |
| Total..... | 452,571 | 289,214 | 163,357 |
| Obligations guaranteed by U. S. Government (Federal Housing Administration debentures)..... | 7 | | 7 |
| Total..... | 452,578 | 289,214 | 163,364 |
| Obligations of States and political subdivisions..... | 30,736 | 24,468 | 6,268 |
| Other bonds, notes, and debentures..... | 28,860 | 16,099 | 12,761 |
| Corporate stocks, including stock of Federal Reserve Bank..... | 2,465 | 1,625 | 840 |
| Total securities..... | 514,639 | 331,406 | 183,233 |
| 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..... | | | |
| Demand balances with banks in the United States (except private banks and American branches of foreign banks)..... | 76,290 | 52,294 | 23,996 |
| Other balances with banks in United States..... | 43,262 | 28,853 | 14,409 |
| Balances with banks in foreign countries..... | 78 | 78 | |
| Currency and coin..... | 352 | 227 | 125 |
| Reserve with Federal Reserve bank and approved reserve agencies..... | 31,710 | 20,084 | 11,626 |
| Total cash, balances with other banks, etc..... | 186,555 | 109,089 | 77,466 |
| Total cash, balances with other banks, etc..... | 338,247 | 210,625 | 127,622 |
| Bank premises owned, furniture and fixtures..... | 20,549 | 15,315 | 5,234 |
| Real estate owned other than bank premises..... | 290 | 290 | |
| Investments and other assets indirectly representing bank premises or other real estate..... | 4,136 | | 4,136 |
| Income earned or accrued but not collected..... | 2,202 | 957 | 1,245 |
| Other assets..... | 2,182 | 495 | 1,687 |
| Total assets..... | 1,532,455 | 955,253 | 577,202 |

TABLE No. 32.—*Assets and liabilities of banks in the District of Columbia, by classes, Dec. 31, 1957—Continued*

[In thousands of dollars]

| | Total all banks | National banks | Non-national banks |
|---|------------------|----------------|--------------------|
| LIABILITIES | | | |
| Demand deposits: | | | |
| Individuals, partnerships, and corporations | 935,122 | 600,716 | 334,406 |
| U. S. Government | 21,222 | 15,867 | 5,355 |
| States and political subdivisions | 122 | 102 | 20 |
| Banks in United States | 65,615 | 51,516 | 14,099 |
| Banks in foreign countries | 4,950 | 3,496 | 1,454 |
| 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) | 27,977 | 16,537 | 11,440 |
| Total demand deposits | 1,055,008 | 688,234 | 366,774 |
| Time deposits: | | | |
| Individuals, partnerships, and corporations | 326,848 | 183,742 | 143,106 |
| U. S. Government | 17,218 | 8,985 | 8,233 |
| Postal savings | 835 | 835 | ----- |
| States and political subdivisions | ----- | ----- | ----- |
| Banks in United States | ----- | ----- | ----- |
| Banks in foreign countries | 3,425 | ----- | 3,425 |
| Total time deposits | 348,326 | 193,562 | 154,764 |
| Total deposits | 1,403,334 | 881,796 | 521,538 |
| Bills payable, rediscounts, and other liabilities for borrowed money: | | | |
| Income collected but not earned | 5,175 | 1,092 | 4,083 |
| Expenses accrued and unpaid | 8,209 | 4,900 | 3,309 |
| Other liabilities | 2,513 | 1,960 | 553 |
| Total liabilities | 1,419,231 | 889,748 | 529,483 |
| CAPITAL ACCOUNTS | | | |
| Capital stock: Common stock | 31,770 | 19,750 | 12,020 |
| Surplus | 59,150 | 34,400 | 24,750 |
| Undivided profits | 16,908 | 9,245 | 7,663 |
| Reserves | 5,396 | 2,110 | 3,286 |
| Total capital accounts | 113,224 | 65,505 | 47,719 |
| Total liabilities and capital accounts | 1,532,455 | 955,253 | 577,202 |
| MEMORANDUM | | | |
| Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase) | 99,251 | 56,590 | 42,661 |

TABLE No. 33.—Assets and liabilities of all banks in the District of Columbia at date of each call during the year ended Dec. 31, 1957

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|------------------|------------------|------------------|
| | 17 banks | 17 banks | 17 banks | 16 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 604,750 | 625,607 | 627,702 | 650,210 |
| U. S. Government securities, direct obligations..... | 490,867 | 461,855 | 466,033 | 452,571 |
| Obligations guaranteed by U. S. Government..... | 7 | 7 | 7 | 7 |
| Obligations of States and political subdivisions..... | 30,233 | 30,181 | 30,916 | 30,736 |
| Other bonds, notes, and debentures..... | 26,796 | 28,092 | 26,263 | 28,860 |
| Corporate stocks, including stock of Federal Reserve bank..... | 2,641 | 2,641 | 2,671 | 2,465 |
| Reserve with Federal Reserve bank..... | 195,160 | 188,700 | 190,472 | 186,555 |
| Currency and coin..... | 27,454 | 27,327 | 24,442 | 31,710 |
| Balances with other banks, and cash items in process of collection..... | 106,632 | 105,066 | 106,439 | 119,982 |
| Bank premises owned, furniture and fixtures..... | 22,774 | 23,256 | 23,624 | 20,549 |
| Real estate owned other than bank premises..... | 391 | 392 | 392 | 290 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 1,150 | 1,150 | 1,150 | 4,136 |
| Income earned or accrued but not collected..... | 2,360 | 2,734 | 2,596 | 2,202 |
| Other assets..... | 2,591 | 2,368 | 2,330 | 2,182 |
| Total assets..... | 1,503,806 | 1,499,376 | 1,505,037 | 1,532,455 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 936,151 | 909,533 | 898,150 | 935,122 |
| Time deposits of individuals, partnerships, and corporations..... | 299,767 | 311,340 | 326,464 | 326,848 |
| Postal savings deposits..... | 925 | 925 | 835 | 835 |
| Deposits of U. S. Government..... | 33,426 | 41,254 | 40,904 | 38,440 |
| Deposits of States and political subdivisions..... | 125 | 78 | 98 | 122 |
| Deposits of banks..... | 82,709 | 84,512 | 74,429 | 73,990 |
| Other deposits (certified and cashiers' checks, etc.)..... | 25,904 | 23,362 | 18,689 | 27,977 |
| <i>Total deposits.....</i> | <i>1,379,007</i> | <i>1,371,004</i> | <i>1,359,569</i> | <i>1,408,534</i> |
| <i> Demand deposits.....</i> | <i>1,050,761</i> | <i>1,051,735</i> | <i>1,010,362</i> | <i>1,055,008</i> |
| <i> Time deposits.....</i> | <i>328,246</i> | <i>319,269</i> | <i>349,207</i> | <i>348,526</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | 16,350 | |
| Income collected but not earned..... | 5,096 | 5,019 | 5,240 | 5,175 |
| Expenses accrued and unpaid..... | 6,638 | 7,781 | 7,124 | 8,209 |
| Other liabilities..... | 1,887 | 2,051 | 2,349 | 2,513 |
| Total liabilities..... | 1,392,628 | 1,385,855 | 1,390,632 | 1,419,231 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 31,450 | 31,450 | 31,450 | 31,770 |
| Surplus..... | 57,800 | 57,800 | 58,800 | 59,150 |
| Undivided profits..... | 16,448 | 18,754 | 18,594 | 16,908 |
| Reserves..... | 5,480 | 5,517 | 5,561 | 5,396 |
| Total capital accounts..... | 111,178 | 113,521 | 114,405 | 113,224 |
| Total liabilities and capital accounts..... | 1,503,806 | 1,499,376 | 1,505,037 | 1,532,455 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 99,115 | 111,889 | 119,726 | 99,251 |

TABLE NO. 34.—Assets and liabilities of nonnational banks in the District of Columbia at date of each call during the year ended Dec. 31, 1957

[In thousands of dollars]

| | Mar. 14, 1957 | June 6, 1957 | Oct. 11, 1957 | Dec. 31, 1957 |
|--|------------------|-----------------|------------------|------------------|
| | 9 banks | 9 banks | 9 banks | 9 banks |
| ASSETS | | | | |
| Loans and discounts (including overdrafts)..... | 243,161 | 250,024 | 250,743 | 254,045 |
| U. S. Government securities, direct obligations..... | 164,382 | 160,713 | 166,729 | 163,357 |
| Obligations guaranteed by U. S. Government..... | 7 | 7 | 7 | 7 |
| Obligations of States and political subdivisions..... | 6,513 | 6,453 | 6,272 | 6,268 |
| Other bonds, notes, and debentures..... | 11,926 | 12,695 | 12,248 | 12,761 |
| Corporate stocks, including stock of Federal Reserve bank..... | 1,049 | 1,049 | 1,049 | 840 |
| Reserve with Federal Reserve bank..... | 67,921 | 71,071 | 66,380 | 77,466 |
| Currency and coin..... | 11,001 | 11,102 | 9,823 | 11,626 |
| Balances with other banks, and cash items in process of collection..... | 31,965 | 32,736 | 32,959 | 38,530 |
| Bank premises owned, furniture and fixtures..... | 8,266 | 8,239 | 8,353 | 5,234 |
| Real estate owned other than bank premises..... | | | | |
| Investments and other assets indirectly representing bank premises or other real estate..... | 1,150 | 1,150 | 1,150 | 4,136 |
| Income earned or accrued but not collected..... | 1,108 | 1,429 | 1,199 | 1,245 |
| Other assets..... | 1,658 | 1,612 | 1,562 | 1,687 |
| Total assets..... | 550,107 | 558,280 | 558,474 | 577,202 |
| LIABILITIES | | | | |
| Demand deposits of individuals, partnerships, and corporations..... | 320,701 | 321,398 | 316,326 | 334,406 |
| Time deposits of individuals, partnerships, and corporations..... | 131,124 | 137,458 | 143,589 | 143,106 |
| Postal savings deposits..... | | | | |
| Deposits of U. S. Government..... | 11,082 | 12,948 | 13,152 | 13,588 |
| Deposits of States and political subdivisions..... | 22 | 14 | 23 | 20 |
| Deposits of banks..... | 23,601 | 24,612 | 17,318 | 18,978 |
| Other deposits (certified and cashiers' checks, etc.)..... | 9,195 | 6,271 | 6,227 | 11,440 |
| <i>Total deposits.....</i> | <i>496,785</i> | <i>502,701</i> | <i>496,655</i> | <i>521,538</i> |
| <i>Demand deposits.....</i> | <i>346,512</i> | <i>347,253</i> | <i>340,088</i> | <i>366,774</i> |
| <i>Time deposits.....</i> | <i>149,413</i> | <i>155,468</i> | <i>156,547</i> | <i>154,764</i> |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | | | 6,000 | |
| Income collected but not earned..... | 4,007 | 3,949 | 4,182 | 4,083 |
| Expenses accrued and unpaid..... | 2,860 | 3,539 | 3,064 | 3,309 |
| Other liabilities..... | 478 | 278 | 415 | 553 |
| Total liabilities..... | 503,070 | 510,467 | 510,296 | 529,483 |
| CAPITAL ACCOUNTS | | | | |
| Capital stock: Common stock..... | 11,800 | 11,800 | 11,800 | 12,020 |
| Surplus..... | 24,400 | 24,400 | 24,400 | 24,750 |
| Undivided profits..... | 7,579 | 8,326 | 8,705 | 7,663 |
| Reserves..... | 3,258 | 3,287 | 3,273 | 3,286 |
| Total capital accounts..... | 47,037 | 47,813 | 48,178 | 47,719 |
| Total liabilities and capital accounts..... | 550,107 | 558,280 | 558,474 | 577,202 |
| MEMORANDUM | | | | |
| Assets pledged or assigned to secure liabilities and for other purposes..... | 41,157 | 43,079 | 49,472 | 42,661 |

TABLE No. 35.—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1957 and 1956*

[In thousands of dollars]

| | Years ended Dec. 31— | | | | | |
|---|----------------------|---------------|----------------|---------------|-------------------|---------------|
| | Total | | National banks | | Nonnational banks | |
| | 1957 | 1956 | 1957 | 1956 | 1957 | 1956 |
| Number of banks ¹ | 16 | 17 | 7 | 8 | 9 | 9 |
| Capital stock, par value ² | 31,307 | 30,213 | 19,433 | 18,867 | 11,874 | 11,346 |
| Capital accounts ² | 112,236 | 107,318 | 64,854 | 63,070 | 47,382 | 44,248 |
| Earnings from current operations: | | | | | | |
| Interest and dividends on: | | | | | | |
| U. S. Government obligations..... | 11,212 | 10,421 | 7,185 | 6,716 | 4,027 | 3,705 |
| Other securities..... | 1,577 | 1,660 | 904 | 1,031 | 673 | 629 |
| Interest and discount on loans..... | 30,613 | 27,986 | 17,427 | 15,715 | 13,186 | 12,271 |
| Service charges and other fees on banks' loans..... | 498 | 486 | 161 | 116 | 337 | 370 |
| Service charges on deposit accounts..... | 3,663 | 3,443 | 1,807 | 1,693 | 1,856 | 1,750 |
| Other service charges, commissions, fees, and collection and exchange charges..... | 1,391 | 1,517 | 419 | 387 | 972 | 1,130 |
| Trust department..... | 2,984 | 2,880 | 1,286 | 1,210 | 1,698 | 1,670 |
| Other current earnings..... | 1,244 | 1,151 | 604 | 543 | 640 | 608 |
| Total earnings from current operations..... | 53,182 | 49,544 | 29,793 | 27,411 | 23,389 | 22,133 |
| Current operating expenses: | | | | | | |
| Salaries and wages: | | | | | | |
| Officers..... | 5,383 | 5,060 | 3,126 | 2,893 | 2,257 | 2,167 |
| Employees other than officers..... | 11,286 | 10,669 | 5,971 | 5,653 | 5,315 | 5,016 |
| Number of officers ¹ | 476 | 457 | 265 | 255 | 210 | 202 |
| Number of employees other than officers ¹ | 5,337 | 5,271 | 1,809 | 1,737 | 1,538 | 1,534 |
| Fees paid to directors and members of executive, discount, and advisory committees..... | 408 | 341 | 223 | 200 | 185 | 141 |
| Interest on time deposits (including savings deposits)..... | 7,502 | 5,128 | 4,054 | 2,607 | 3,448 | 2,521 |
| Interest and discount on borrowed money..... | 206 | 169 | 147 | 79 | 59 | 90 |
| Taxes other than on net income..... | 2,142 | 1,967 | 1,162 | 1,070 | 980 | 897 |
| Recurring depreciation on banking house, furniture and fixtures..... | 1,189 | 1,121 | 759 | 677 | 430 | 444 |
| Other current operating expenses..... | 7,656 | 7,427 | 4,041 | 3,860 | 3,615 | 3,567 |
| Total current operating expenses..... | 35,772 | 31,882 | 19,483 | 17,039 | 16,289 | 14,843 |
| Net earnings from current operations..... | 17,410 | 17,662 | 10,310 | 10,372 | 7,100 | 7,290 |
| Recoveries, transfers from valuation reserves, and profits: | | | | | | |
| On securities: | | | | | | |
| Recoveries..... | 1 | | 1 | | | |
| Transfers from valuation reserves..... | | | | | | |
| Profits on securities sold or redeemed..... | 197 | 22 | 104 | 11 | 93 | 11 |
| On loans: | | | | | | |
| Recoveries..... | 112 | 63 | 76 | 29 | 36 | 34 |
| Transfers from valuation reserves..... | | 42 | | | | 42 |
| All other..... | 105 | 169 | 53 | 132 | 52 | 37 |
| Total recoveries, transfers from valuation reserves and profits..... | 415 | 296 | 234 | 172 | 181 | 124 |
| Losses, charge-offs, and transfers to valuation reserves: | | | | | | |
| On securities: | | | | | | |
| Losses and charge-offs..... | 476 | 862 | 204 | 332 | 272 | 530 |
| Transfers to valuation reserves..... | 22 | 238 | | | 22 | 238 |
| On loans: | | | | | | |
| Losses and charge-offs..... | 272 | 121 | 127 | 34 | 145 | 87 |
| Transfers to valuation reserves..... | 1,035 | 1,933 | 923 | 1,631 | 1,07 | 302 |
| All other..... | 1,312 | 203 | 227 | 135 | 1,085 | 68 |
| Total losses, charge-offs, and transfers to valuation reserves..... | 3,117 | 3,357 | 1,486 | 2,132 | 1,631 | 1,225 |

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. 35.—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1957 and 1956—Continued*

[In thousands of dollars]

| | Years ended Dec. 31— | | | | | |
|---|----------------------|----------------|----------------|----------------|-------------------|----------------|
| | Total | | National banks | | Nonnational banks | |
| | 1957 | 1956 | 1957 | 1956 | 1957 | 1956 |
| Profits before income taxes..... | 14,708 | 14,601 | 9,058 | 8,412 | 5,650 | 6,189 |
| Taxes on net income: Federal..... | 7,695 | 6,893 | 4,558 | 3,942 | 3,137 | 2,951 |
| Net profits before dividends..... | 7,013 | 7,708 | 4,500 | 4,470 | 2,513 | 3,238 |
| Cash dividends..... | 4,635 | 4,449 | 2,775 | 2,625 | 1,860 | 1,824 |
| Memoranda items: | | | | | | |
| Recoveries credited to valuation reserves (not included in recoveries above): | | | | | | |
| On securities..... | | | | | | |
| On loans..... | 100 | 110 | 58 | 74 | 42 | 36 |
| Losses charged to valuation reserves (not included in losses above): | | | | | | |
| On securities..... | 42 | 362 | | | 42 | 362 |
| On loans..... | 205 | 302 | 125 | 207 | 80 | 95 |
| Stock dividends (Increases in capital stock)..... | 770 | 100 | 750 | | 20 | 100 |
| 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..... | 32.11 | 32.44 | 31.28 | 31.91 | 33.16 | 33.09 |
| Interest on time deposits..... | 14.10 | 10.35 | 13.61 | 9.51 | 14.74 | 11.39 |
| All other current expenses..... | 21.05 | 21.56 | 20.50 | 20.74 | 21.74 | 22.58 |
| Total current expenses..... | 67.26 | 64.35 | 65.39 | 62.16 | 69.64 | 67.06 |
| Net current expenses..... | 32.74 | 35.65 | 34.61 | 37.84 | 30.36 | 32.94 |
| Ratio of cash dividends to capital stock (par value) ... | 14.80 | 14.73 | 14.28 | 13.91 | 15.66 | 16.08 |
| Ratio of cash dividends to capital accounts..... | 4.13 | 4.15 | 4.28 | 4.16 | 3.93 | 4.12 |

TABLE NO. 36.—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, 1930-57

[In thousands of dollars. Figures for previous years published in report for 1940, p. 200] ¹

| 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 stock | To capital accounts |
| 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 | ² 1,218 | | 2,278 | | | 9.87 | 4.55 | ² 5.28 | ² 2.43 | |
| 1933 | 21 | 300 | 19,216 | 19,516 | 41,119 | ² 2,186 | | 1,006 | | | 5.24 | 2.45 | ² 11.20 | ² 5.32 | |
| 1934 | 22 | 1,340 | 18,345 | 21,260 | 39,849 | ² 416 | | 901 | 2.31 | 2.16 | 4.91 | 2.42 | ² 1.96 | ² 1.04 | |
| 1935 | 22 | 1,790 | 18,235 | 21,675 | 40,843 | 2,501 | 77 | 996 | 4.30 | 4.12 | 5.46 | 2.79 | 11.54 | 6.12 | |
| 1936 | 22 | 1,636 | 18,243 | 21,429 | 42,263 | 3,744 | 58 | 1,083 | 3.78 | 4.12 | 5.94 | 2.86 | 17.47 | 8.86 | |
| 1937 | 22 | 1,419 | 18,250 | 21,223 | 44,365 | 2,966 | 47 | 1,194 | 3.31 | 3.80 | 6.54 | 2.93 | 13.98 | 6.69 | |
| 1938 | 22 | 1,303 | 18,060 | 20,718 | 45,481 | 2,490 | 41 | 1,248 | 3.15 | 3.69 | 6.91 | 2.94 | 11.97 | 5.45 | |
| 1939 | 22 | 1,295 | 1,208 | 17,300 | 19,803 | 3,455 | 40 | 1,379 | 3.09 | 3.89 | 7.97 | 3.12 | 17.45 | 7.36 | |
| 1940 | 22 | 999 | 1,288 | 17,338 | 19,625 | 2,966 | 28 | 1,416 | 2.80 | 4.35 | 8.17 | 3.11 | 15.22 | 6.20 | |
| 1941 | 22 | 604 | 1,130 | 17,490 | 19,224 | 3,283 | 24 | 1,442 | 3.97 | 3.72 | 8.24 | 3.05 | 17.08 | 6.63 | |
| 1942 | 22 | 454 | 969 | 17,669 | 19,092 | 50,425 | 11 | 1,439 | 2.42 | 3.92 | 8.14 | 2.95 | 12.76 | 4.83 | |
| 1943 | 22 | 400 | 794 | 18,962 | 18,962 | 51,447 | 17 | 1,432 | 4.25 | 3.90 | 8.06 | 2.88 | 13.02 | 4.80 | |
| 1944 | 21 | 123 | 317 | 17,616 | 18,056 | 52,301 | 6 | 1,557 | 4.88 | 5.05 | 8.84 | 3.02 | 19.79 | 6.83 | |
| 1945 | 21 | | 34 | 17,833 | 17,867 | 55,255 | | 1,610 | | 2.94 | 9.03 | 2.92 | 30.70 | 9.93 | |
| 1946 | 20 | | | 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 | |
| 1950 | 19 | | | 21,467 | 21,467 | 73,451 | 6,361 | 2,912 | | | 13.57 | 3.96 | 29.63 | 8.66 | |
| 1951 | 19 | | | 22,333 | 22,333 | 78,295 | 5,800 | 3,014 | | | 13.50 | 3.85 | 25.97 | 7.41 | |
| 1952 | 19 | | | 22,833 | 22,833 | 81,881 | 6,446 | 3,068 | | | 13.44 | 3.75 | 28.23 | 7.87 | |
| 1953 | 19 | | | 23,000 | 23,000 | 85,707 | 7,143 | 3,166 | | | 13.77 | 3.69 | 31.06 | 8.33 | |
| 1954 | 17 | | | 24,610 | 24,610 | 90,209 | 6,773 | 3,553 | | | 14.44 | 3.94 | 27.52 | 7.51 | |
| 1955 | 17 | | | 27,440 | 27,440 | 96,500 | 7,388 | 3,941 | | | 14.36 | 4.10 | 26.92 | 7.69 | |
| 1956 | 17 | | | 30,213 | 30,213 | 107,318 | 7,708 | 4,449 | | | 14.73 | 4.15 | 25.51 | 7.18 | |
| 1957 | 16 | | | 31,307 | 31,307 | 112,236 | 7,013 | 4,635 | | | 14.80 | 4.13 | 22.40 | 6.25 | |

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

² Deficit.

TABLE NO. 37.—*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 1938-57*

| ALL BANKS | | | | | |
|---------------------------|----------------------------|---------------------------|------------------|------------------------------------|---|
| [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> |
| 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 |
| 1950..... | 347,853 | ¹ 382 | ² 539 | +157 | + .05 |
| 1951..... | 372,607 | ¹ 475 | ² 315 | 160 | .04 |
| 1952..... | 420,060 | ¹ 393 | ² 253 | 140 | .03 |
| 1953..... | 446,861 | ¹ 579 | ² 406 | 173 | .04 |
| 1954..... | 501,630 | ¹ 335 | ² 162 | 173 | .03 |
| 1955..... | 579,680 | ¹ 360 | ² 243 | 117 | .02 |
| 1956..... | 631,394 | ¹ 423 | ² 173 | 250 | .04 |
| 1957..... | 650,210 | ¹ 477 | ² 212 | 265 | .04 |
| Average for 1938-57..... | 293,550 | 376 | 301 | 75 | .03 |
| NATIONAL BANKS | | | | | |
| 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 |
| 1950..... | 183,547 | ¹ 166 | ² 180 | +14 | + .01 |
| 1951..... | 199,131 | ¹ 298 | ² 191 | 107 | .05 |
| 1952..... | 226,337 | ¹ 279 | ² 102 | 177 | .08 |
| 1953..... | 245,151 | ¹ 288 | ² 289 | +1 | ----- |
| 1954..... | 300,865 | ¹ 139 | ² 75 | 64 | .02 |
| 1955..... | 347,098 | ¹ 206 | ² 123 | 83 | .02 |
| 1956..... | 378,746 | ¹ 241 | ² 103 | 138 | .04 |
| 1957..... | 396,165 | ¹ 252 | ² 134 | 118 | .03 |
| Average for 1938-57..... | 162,634 | 185 | 139 | 46 | .03 |

See footnotes at end of table.

TABLE No. 37.—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 1938-57—Continued

NONNATIONAL BANKS

[In thousand of dollars]

| Year | Total loans end of year | Losses and charge-offs | Recoveries | Net losses or recoveries (+) | Ratio of losses (or recoveries+) to loans |
|--------------------------|-------------------------|------------------------|------------------|------------------------------|---|
| 1938..... | 55,003 | 201 | 98 | 103 | <i>Percent</i> .19 |
| 1939..... | 60,862 | 90 | 78 | 12 | .02 |
| 1940..... | 68,162 | 193 | 74 | 119 | .17 |
| 1941..... | 75,883 | 210 | 134 | 76 | .10 |
| 1942..... | 82,648 | 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 |
| 1950..... | 164,306 | ¹ 216 | ² 359 | +143 | + .09 |
| 1951..... | 173,476 | ¹ 177 | ² 124 | 53 | .03 |
| 1952..... | 193,723 | ¹ 114 | ² 151 | +37 | + .02 |
| 1953..... | 201,710 | ¹ 291 | ² 117 | 174 | .09 |
| 1954..... | 200,765 | ¹ 196 | ² 87 | 109 | .05 |
| 1955..... | 232,582 | ¹ 154 | ² 120 | 34 | .01 |
| 1956..... | 252,648 | ¹ 182 | ² 70 | 112 | .04 |
| 1957..... | 254,045 | ¹ 225 | ² 78 | 147 | .06 |
| Average for 1938-57..... | 130,916 | 191 | 163 | 28 | .02 |

¹ Excludes transfers to valuation reserves.

² Excludes transfers from valuation reserves.

NOTE.—For prior figures beginning with year 1928 see Annual Report for 1947, p. 109.

TABLE No. 38.—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 1938-57

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 |
|--------------------------|------------------------------|------------------------|------------|------------------------------|---|
| 1938..... | 138,533 | 892 | 426 | 466 | <i>Percent</i> .34 |
| 1939..... | 134,137 | 1,045 | 495 | 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 | 1,201 | 2 88 | 113 | .02 |
| 1949..... | 534,759 | 1 126 | 2 2 | 124 | .02 |
| 1950..... | 575,500 | 1 169 | 2 2 | 167 | .03 |
| 1951..... | 601,232 | 1 757 | ----- | 757 | .13 |
| 1952..... | 570,881 | 1 711 | 2 8 | 703 | .12 |
| 1953..... | 548,393 | 1 634 | 2 71 | 563 | .10 |
| 1954..... | 575,323 | 1 164 | 2 34 | 130 | .02 |
| 1955..... | 543,462 | 1 509 | 2 1 | 508 | .09 |
| 1956..... | 521,085 | 1 1,224 | ----- | 1,224 | .23 |
| 1957..... | 514,639 | 1 518 | 2 1 | 517 | .10 |
| Average for 1938-57..... | 462,043 | 562 | 182 | 380 | .08 |

NATIONAL BANKS

| | | | | | |
|--------------------------|---------|-------|-------|-----|-------|
| 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 | +-.07 |
| 1945..... | 440,209 | 182 | 173 | 9 | .002 |
| 1946..... | 372,566 | 97 | 76 | 21 | .01 |
| 1947..... | 327,705 | 166 | 16 | 150 | .05 |
| 1948..... | 308,248 | 1 44 | 2 80 | +36 | +-.01 |
| 1949..... | 345,537 | 1 24 | 2 1 | 23 | .01 |
| 1950..... | 379,010 | 1 100 | ----- | 100 | .03 |
| 1951..... | 388,279 | 1 540 | ----- | 540 | .14 |
| 1952..... | 361,695 | 1 432 | 2 7 | 425 | .12 |
| 1953..... | 351,994 | 1 265 | 2 67 | 198 | .06 |
| 1954..... | 378,648 | 1 151 | (?) | 151 | .04 |
| 1955..... | 354,373 | 1 167 | ----- | 167 | .05 |
| 1956..... | 348,086 | 1 332 | ----- | 332 | .10 |
| 1957..... | 331,406 | 1 204 | 2 1 | 203 | .06 |
| Average for 1938-57..... | 292,432 | 322 | 130 | 192 | .07 |

See footnotes at end of table.

TABLE No. 38.—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 1938-57—Continued

NONNATIONAL 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> |
| 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..... | 206,199 | 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 | 157 | 2 8 | 149 | .07 |
| 1949..... | 189,222 | 1 102 | 2 1 | 101 | .05 |
| 1950..... | 196,490 | 1 69 | 2 2 | 67 | .03 |
| 1951..... | 212,953 | 1 217 | | 217 | .10 |
| 1952..... | 209,186 | 1 279 | 2 1 | 278 | .13 |
| 1953..... | 196,399 | 1 369 | 2 4 | 365 | .19 |
| 1954..... | 196,675 | 1 13 | 2 34 | +21 | + .01 |
| 1955..... | 189,079 | 1 242 | 2 1 | 341 | .18 |
| 1956..... | 172,999 | 1 892 | | 892 | .52 |
| 1957..... | 183,233 | 1 314 | | 314 | .17 |
| Average for 1938-57..... | 169,611 | 240 | 52 | 188 | .11 |

¹ Excludes transfers to valuation reserves.

² Excludes transfers from valuation reserves.

NOTE.—For prior figures beginning with year 1928 see Annual Report for 1947, p. 110.

TABLE No. 39.—Fiduciary activities of banks in the District of Columbia, Dec. 31, 1957

| | Total | National banks | Nonnational banks |
|--|-----------------|----------------|-------------------|
| Number of banks exercising fiduciary powers..... | 9 | 5 | 4 |
| Number with authority but not exercising fiduciary powers..... | | | |
| Total number authorized to exercise fiduciary powers..... | 9 | 5 | 4 |
| Total banking assets of banks authorized to exercise fiduciary powers..... | \$1,345,320,281 | \$912,679,665 | \$432,640,616 |
| Personal account liabilities: | | | |
| Living trusts..... | 292,612,381 | 140,049,329 | 152,563,052 |
| Court accounts..... | 39,903,647 | 13,092,830 | 26,810,817 |
| Agency, escrow, custodian, etc..... | 478,701,054 | 263,987,112 | 214,713,942 |
| All other liabilities..... | 5,747,794 | 2,508,504 | 3,239,290 |
| Total liabilities..... | 816,964,876 | 419,637,775 | 397,327,101 |
| Number of personal accounts: | | | |
| Living trusts..... | 3,658 | 1,626 | 2,032 |
| Court accounts..... | 522 | 208 | 314 |
| Agency, escrow, custodian, etc..... | 1,875 | 815 | 1,060 |
| Number of corporate trust bond issue accounts being administered..... | 53 | 34 | 19 |
| Number of all other accounts being administered ¹ | 260 | 105 | 155 |
| Total number of accounts being administered..... | 6,368 | 2,788 | 3,580 |
| Bond and debenture issues outstanding where bank acts as trustee..... | \$223,528,929 | \$201,906,579 | \$21,622,350 |
| Trust department gross earnings for year ended Dec. 31, 1957..... | \$2,984,000 | \$1,286,000 | \$1,698,000 |

¹ Corporate paying agency, depository, registrar, transfer agency, etc.

TABLE NO. 40.—Assets and liabilities of all active banks in the United States and possessions, by classes, Dec. 31, 1957

[In thousands of dollars]

| | Total all banks | National banks | All banks other than national | Banks other than national | | |
|---|----------------------|----------------------|-------------------------------|---------------------------|---------------------|-----------------|
| | | | | State commercial † | Mutual savings | Private |
| Number of banks..... | 14, 103 | 4, 627 | 9, 476 | 8, 885 | 523 | 68 |
| ASSETS | | | | | | |
| Loans and discounts: | | | | | | |
| Real estate loans: | | | | | | |
| Secured by farm land (including improvements)..... | 1, 424, 528 | 523, 131 | 901, 397 | 842, 511 | 57, 250 | 1, 636 |
| Secured by residential properties (other than farm)..... | 36, 156, 907 | 9, 436, 494 | 26, 720, 413 | 7, 706, 331 | 19, 009, 783 | 4, 299 |
| Secured by other properties..... | 6, 924, 447 | 2, 520, 917 | 4, 403, 530 | 2, 300, 108 | 2, 101, 887 | 1, 635 |
| Loans to banks..... | 790, 649 | 311, 876 | 418, 773 | 418, 586 | ----- | 187 |
| Loans to brokers and dealers in securities..... | 2, 601, 012 | 1, 073, 246 | 1, 527, 766 | 1, 517, 977 | ----- | 9, 789 |
| Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities..... | 1, 648, 896 | 727, 498 | 921, 398 | 901, 669 | 8, 231 | 11, 498 |
| Loans to farmers directly guaranteed by the Commodity Credit Corporation..... | 462, 601 | 183, 713 | 278, 888 | 278, 572 | ----- | 6, 316 |
| Other loans to farmers (excluding loans on real estate)..... | 3, 624, 001 | 1, 725, 503 | 1, 898, 498 | 1, 890, 703 | 1, 642 | 6, 153 |
| Commercial and industrial loans (including open market paper)..... | 40, 825, 215 | 22, 208, 647 | 18, 616, 568 | 18, 499, 761 | 49, 848 | 66, 959 |
| Other loans to individuals for personal expenditures..... | 20, 511, 661 | 11, 227, 130 | 9, 284, 531 | 9, 082, 192 | 181, 235 | 11, 104 |
| All other loans (including overdrafts)..... | 2, 850, 061 | 1, 528, 543 | 1, 321, 518 | 1, 289, 585 | 26, 788 | 5, 145 |
| Total gross loans..... | 117, 759, 978 | 51, 466, 698 | 66, 293, 280 | 44, 737, 995 | 21, 436, 664 | 118, 621 |
| Less valuation reserves..... | 2, 000, 196 | 964, 421 | 1, 035, 775 | 815, 351 | 220, 154 | 270 |
| Net loans..... | 115, 759, 782 | 50, 502, 277 | 65, 257, 505 | 43, 922, 644 | 21, 216, 510 | 118, 351 |
| Securities: | | | | | | |
| U. S. Government obligations, direct and guaranteed..... | 66, 066, 124 | 31, 338, 076 | 34, 728, 048 | 27, 100, 289 | 7, 552, 295 | 75, 464 |
| Obligations of States and political subdivisions..... | 14, 669, 460 | 7, 495, 878 | 7, 173, 582 | 6, 439, 686 | 681, 575 | 52, 321 |
| Other bonds, notes, and debentures..... | 7, 091, 951 | 1, 890, 706 | 5, 211, 245 | 1, 642, 073 | 3, 563, 964 | 5, 208 |
| Corporate stocks, including stocks of Federal Reserve banks..... | 1, 290, 402 | 267, 049 | 1, 023, 353 | 248, 597 | 767, 499 | 7, 257 |
| Total securities..... | 89, 117, 937 | 40, 981, 709 | 48, 136, 228 | 35, 430, 645 | 12, 565, 333 | 140, 250 |
| Currency and coin..... | 3, 532, 901 | 1, 734, 533 | 1, 798, 368 | 1, 655, 434 | 139, 727 | 3, 207 |
| Balances with other banks, including reserve balances and cash items in process of collection..... | 46, 006, 103 | 25, 130, 601 | 20, 875, 502 | 20, 055, 495 | 749, 888 | 70, 119 |
| Bank premises owned, furniture and fixtures..... | 2, 330, 442 | 1, 187, 155 | 1, 143, 287 | 929, 085 | 212, 434 | 1, 758 |
| Real estate owned other than bank premises..... | 63, 147 | 36, 497 | 26, 660 | 20, 134 | 6, 342 | 184 |
| Investments and other assets indirectly representing bank premises or other real estate..... | 174, 658 | 116, 139 | 58, 519 | 58, 519 | ----- | ----- |
| Customers' liability on acceptances outstanding..... | 1, 003, 756 | 374, 518 | 629, 238 | 613, 521 | ----- | 15, 717 |
| Other assets..... | 1, 198, 793 | 459, 221 | 739, 572 | 458, 284 | 277, 626 | 3, 662 |
| Total assets..... | 259, 187, 519 | 120, 522, 640 | 138, 664, 879 | 103, 143, 771 | 35, 167, 860 | 353, 248 |

| LIABILITIES | | | | | | |
|---|--------------------|--------------------|--------------------|--------------------|-------------------|----------------|
| Demand deposits: | | | | | | |
| Individuals, partnerships, and corporations..... | 110,139,208 | 58,715,522 | 51,423,686 | 51,205,323 | 17,148 | 201,215 |
| U. S. Government..... | 3,973,757 | 2,193,939 | 1,779,918 | 1,775,276 | 4,203 | 339 |
| States and political subdivisions..... | 10,797,512 | 6,210,102 | 4,587,410 | 4,681,176 | 1,935 | 4,299 |
| Banks in the United States..... | 13,886,169 | 8,388,835 | 5,497,334 | 5,478,481 | 343 | 18,510 |
| Banks in foreign countries..... | 1,771,930 | 576,393 | 1,195,537 | 1,171,943 | | 23,594 |
| Certified and cashiers' checks, etc..... | 3,641,236 | 1,796,174 | 1,845,062 | 1,821,111 | 7,305 | 16,646 |
| Total demand deposits..... | 144,209,812 | 77,880,965 | 66,328,847 | 66,033,310 | 30,934 | 264,603 |
| Time deposits: | | | | | | |
| Individuals, partnerships, and corporations..... | 85,402,700 | 29,138,727 | 56,263,973 | 24,593,163 | 31,651,884 | 18,926 |
| U. S. Government..... | 293,966 | 218,928 | 75,038 | 75,021 | 14 | 3 |
| Postal savings..... | 25,041 | 11,270 | 13,771 | 13,771 | | |
| States and political subdivisions..... | 2,857,397 | 1,668,213 | 1,189,184 | 1,177,471 | 10,535 | 1,178 |
| Banks in the United States..... | 163,968 | 17,089 | 146,879 | 145,520 | 1,359 | |
| Banks in foreign countries..... | 1,225,208 | 501,119 | 724,089 | 722,839 | | 1,250 |
| Total time deposits..... | 89,968,280 | 31,555,346 | 58,412,934 | 26,727,785 | 31,663,792 | 21,357 |
| Total deposits..... | 234,178,092 | 109,436,311 | 124,741,781 | 92,761,095 | 31,694,726 | 285,960 |
| Bills payable, rediscounts, and other liabilities for borrowed money..... | 97,990 | 38,324 | 59,666 | 47,874 | 3,212 | 8,580 |
| Acceptances executed by or for account of reporting banks and outstanding..... | 1,048,426 | 388,516 | 659,910 | 640,184 | | 19,728 |
| Other liabilities..... | 3,326,591 | 1,566,272 | 1,760,319 | 1,343,572 | 410,482 | 6,265 |
| Total liabilities..... | 238,651,099 | 111,429,423 | 127,221,676 | 94,792,725 | 32,108,420 | 320,531 |
| CAPITAL ACCOUNTS | | | | | | |
| Capital notes and debentures..... | 49,030 | | 49,030 | 49,030 | (²) | |
| Preferred stock..... | 18,085 | 3,760 | 14,325 | 14,325 | | |
| Common stock..... | 5,241,025 | 2,802,453 | 2,438,572 | 2,432,974 | | 5,598 |
| Surplus..... | 10,546,444 | 4,416,426 | 6,130,018 | 3,937,748 | 2,172,196 | 20,074 |
| Undivided profits..... | 4,010,035 | 1,618,857 | 2,391,178 | 1,689,915 | 699,687 | 1,576 |
| Reserves and retirement account for preferred stock and capital notes and debentures..... | 671,801 | 251,721 | 420,080 | 227,054 | 187,557 | 5,469 |
| Total capital accounts..... | 20,536,420 | 9,093,217 | 11,443,203 | 8,351,046 | 3,059,440 | 32,717 |
| Total liabilities and capital accounts..... | 259,187,519 | 120,522,640 | 138,664,879 | 103,143,771 | 35,167,860 | 353,248 |

¹Includes stock savings banks.

²Book value for insured mutual savings banks included with "Reserves"—retirable value amounts to \$3,030,000.

TABLE NO. 41.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1957 (including 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..... | 955,000 | 89 | 475,067 | 302,130 | 42,875 | 68,129 | 23,995 | 21,707 | 107,749 | 11,582 | 936 | 756 | ----- | 2,205 | 1,057,131 |
| New Hampshire..... | 579,000 | 108 | 487,572 | 235,805 | 23,330 | 31,455 | 36,532 | 11,819 | 73,931 | 9,548 | 1,432 | 104 | ----- | 769 | 917,297 |
| Vermont..... | 381,000 | 66 | 290,538 | 113,252 | 24,904 | 7,902 | 2,941 | 8,045 | 53,089 | 4,746 | 299 | 786 | 4 | 685 | 507,191 |
| Massachusetts..... | 4,919,000 | 357 | 5,691,206 | 2,991,198 | 327,845 | 403,293 | 251,542 | 123,958 | 1,243,310 | 93,364 | 2,046 | 1,219 | 36,556 | 39,995 | 11,205,532 |
| Rhode Island..... | 875,000 | 18 | 710,222 | 315,305 | 71,700 | 88,377 | 27,170 | 26,141 | 116,824 | 14,110 | 79 | 511 | 397 | 3,484 | 1,374,320 |
| Connecticut..... | 2,280,000 | 153 | 2,327,801 | 1,247,113 | 260,762 | 256,333 | 120,639 | 78,890 | 461,885 | 45,859 | 1,047 | 862 | 41 | 24,313 | 4,825,545 |
| Total New England States..... | 9,989,000 | 796 | 9,982,406 | 5,204,803 | 756,416 | 855,489 | 462,819 | 270,560 | 2,056,788 | 179,209 | 5,839 | 4,238 | 36,998 | 71,451 | 19,887,016 |
| New York..... | 16,004,000 | 588 | 34,750,972 | 12,534,349 | 2,701,353 | 2,284,659 | 427,616 | 430,666 | 10,903,354 | 466,435 | 4,379 | 9,049 | 716,465 | 475,970 | 65,705,267 |
| New Jersey..... | 5,714,000 | 294 | 3,475,606 | 2,194,798 | 763,253 | 336,560 | 35,204 | 159,329 | 1,029,502 | 95,184 | 1,165 | 690 | 331 | 35,173 | 8,126,795 |
| Pennsylvania..... | 11,154,000 | 778 | 7,354,254 | 3,912,689 | 1,122,515 | 865,188 | 77,741 | 280,151 | 2,680,189 | 174,166 | 7,026 | 10,512 | 9,466 | 56,511 | 16,551,072 |
| Delaware..... | 450,000 | 29 | 343,536 | 242,368 | 43,159 | 78,352 | 11,260 | 13,594 | 115,382 | 8,118 | 1,404 | 1,321 | 8 | 2,562 | 861,064 |
| Maryland..... | 2,946,000 | 155 | 1,145,760 | 973,910 | 153,141 | 119,935 | 6,314 | 58,826 | 450,239 | 28,184 | 417 | 429 | 441 | 47,005 | 2,984,601 |
| District of Columbia..... | 835,000 | 16 | 650,210 | 452,578 | 30,736 | 28,860 | 2,465 | 31,710 | 306,537 | 20,549 | 290 | 4,136 | ----- | 4,384 | 1,532,455 |
| Total Eastern States..... | 37,103,000 | 1,860 | 47,720,338 | 20,310,692 | 4,814,157 | 3,713,554 | 560,600 | 974,940 | 15,485,203 | 792,636 | 14,681 | 26,137 | 726,711 | 621,605 | 95,761,254 |
| Virginia..... | 3,864,000 | 313 | 1,342,069 | 860,471 | 185,369 | 68,213 | 4,901 | 76,270 | 606,975 | 40,626 | 899 | 4,029 | 161 | 7,407 | 3,197,390 |
| West Virginia..... | 1,993,000 | 183 | 452,207 | 486,432 | 66,994 | 15,840 | 2,808 | 35,239 | 257,704 | 12,136 | 383 | 905 | 215 | 2,909 | 1,333,772 |
| North Carolina..... | 4,568,000 | 210 | 1,103,980 | 600,828 | 226,429 | 100,693 | 3,855 | 72,667 | 579,779 | 33,263 | 570 | 83 | 27 | 14,315 | 2,736,489 |
| South Carolina..... | 2,404,000 | 144 | 346,658 | 275,279 | 76,512 | 28,652 | 1,806 | 31,728 | 190,279 | 10,690 | 645 | 38 | ----- | 1,600 | 963,355 |
| Georgia..... | 3,834,000 | 396 | 1,161,627 | 686,703 | 133,532 | 42,942 | 3,896 | 54,020 | 639,000 | 36,199 | 2,001 | 81 | 980 | 8,436 | 2,769,417 |
| Florida..... | 4,227,000 | 270 | 1,523,588 | 1,389,431 | 273,245 | 50,316 | 5,162 | 96,564 | 980,951 | 61,073 | 2,803 | 7,243 | 333 | 14,722 | 4,410,431 |
| Alabama..... | 3,183,000 | 239 | 726,013 | 516,868 | 173,237 | 42,424 | 2,726 | 47,129 | 412,565 | 19,829 | 851 | 2,208 | 160 | 5,207 | 1,949,217 |
| Mississippi..... | 2,213,000 | 195 | 405,058 | 300,362 | 163,191 | 12,680 | 1,207 | 31,716 | 241,383 | 13,046 | 401 | 604 | 188 | 4,803 | 1,174,639 |
| Louisiana..... | 3,113,000 | 182 | 1,026,175 | 857,925 | 245,347 | 36,474 | 3,824 | 59,497 | 728,272 | 27,912 | 1,055 | 4,443 | 2,611 | 9,370 | 3,002,905 |
| Texas..... | 9,284,000 | 955 | 4,467,070 | 2,591,746 | 565,323 | 198,439 | 19,818 | 174,739 | 3,103,317 | 173,243 | 10,265 | 9,537 | 55,108 | 28,687 | 11,397,792 |
| Arkansas..... | 1,781,000 | 237 | 387,045 | 320,404 | 114,823 | 27,717 | 1,361 | 24,622 | 277,240 | 11,288 | 731 | 53 | ----- | 1,772 | 1,167,056 |
| Kentucky..... | 3,077,000 | 364 | 867,673 | 723,505 | 86,209 | 44,836 | 2,939 | 50,216 | 556,912 | 15,842 | 297 | 201 | 51 | 3,807 | 2,552,488 |
| Tennessee..... | 3,504,000 | 298 | 1,296,601 | 722,323 | 184,685 | 43,440 | 4,425 | 63,215 | 696,180 | 35,573 | 829 | 162 | 11,602 | 5,561 | 3,064,596 |
| Total Southern States..... | 47,045,000 | 3,986 | 15,110,764 | 10,332,277 | 2,494,896 | 712,666 | 58,328 | 817,622 | 9,270,955 | 490,720 | 21,730 | 29,587 | 71,436 | 108,596 | 39,519,577 |

TABLE NO. 41.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1957 (including national, State commercial, savings, and private banks)—Continued

LIABILITIES
[In thousands of dollars]

| Location | Demand deposits | Time deposits | Total deposits | Bills payable, discounts, 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 re- tirement account for preferred stock and capital notes and debentures |
|-------------------------------|-----------------|---------------|----------------|--|---|-------------------|----------------------------|-----------|-------------------|---|
| Maine..... | 341,414 | 599,789 | 941,203 | 175 | ----- | 9,504 | 20,505 | 48,070 | 34,411 | 3,263 |
| New Hampshire..... | 228,747 | 583,242 | 811,989 | 1,380 | ----- | 7,132 | 8,660 | 51,188 | 33,114 | 3,844 |
| Vermont..... | 138,083 | 320,503 | 458,586 | 12 | 4 | 3,728 | 11,042 | 15,892 | 11,691 | 6,236 |
| Massachusetts..... | 4,265,136 | 5,677,841 | 9,942,977 | 322 | 37,635 | 153,506 | 135,237 | 588,743 | 313,392 | 33,060 |
| Rhode Island..... | 486,440 | 750,490 | 1,236,930 | ----- | 454 | 18,457 | 21,580 | 83,080 | 13,432 | 387 |
| Connecticut..... | 1,707,026 | 2,649,643 | 4,356,669 | 48 | 41 | 51,629 | 65,492 | 219,317 | 115,261 | 17,088 |
| Total New England States..... | 7,166,846 | 10,581,508 | 17,748,354 | 1,937 | 38,134 | 244,016 | 262,506 | 1,006,290 | 521,301 | 64,478 |
| New York..... | 31,709,498 | 26,308,495 | 58,017,993 | 17,920 | 753,514 | 1,167,956 | 1,195,752 | 3,392,205 | 995,204 | 164,723 |
| New Jersey..... | 3,638,306 | 3,783,280 | 7,421,646 | 1,400 | 331 | 80,049 | 149,352 | 312,137 | 83,790 | 27,490 |
| Pennsylvania..... | 8,921,640 | 5,873,022 | 14,794,662 | 5,920 | 10,136 | 183,433 | 307,868 | 934,693 | 226,405 | 27,955 |
| Delaware..... | 508,046 | 283,439 | 791,485 | ----- | 8 | 9,019 | 14,331 | 57,824 | 12,972 | 425 |
| Maryland..... | 1,598,152 | 1,121,770 | 2,719,922 | ----- | 441 | 30,331 | 44,876 | 120,088 | 58,884 | 10,059 |
| District of Columbia..... | 1,055,008 | 345,326 | 1,400,334 | ----- | ----- | 15,897 | 31,770 | 59,150 | 16,908 | 5,396 |
| Total Eastern States..... | 47,480,710 | 37,693,332 | 85,174,042 | 25,240 | 764,430 | 1,487,285 | 1,803,949 | 4,876,097 | 1,394,163 | 236,048 |
| Virginia..... | 1,847,872 | 1,067,651 | 2,915,523 | 1,110 | 161 | 33,315 | 75,333 | 120,465 | 45,417 | 6,066 |
| West Virginia..... | 857,239 | 333,429 | 1,190,668 | 6,495 | 215 | 9,660 | 33,551 | 61,374 | 25,470 | 5,539 |
| North Carolina..... | 1,869,895 | 587,155 | 2,457,050 | 1,405 | 27 | 57,232 | 56,793 | 122,791 | 32,107 | 9,084 |
| South Carolina..... | 712,545 | 165,567 | 878,112 | 105 | ----- | 8,553 | 25,841 | 36,124 | 12,134 | 2,516 |
| Georgia..... | 1,933,805 | 572,959 | 2,506,764 | 218 | 980 | 38,665 | 64,908 | 95,609 | 41,202 | 21,071 |
| Florida..... | 3,052,888 | 1,025,918 | 4,078,806 | 500 | 337 | 43,836 | 113,575 | 119,554 | 40,619 | 15,204 |
| Alabama..... | 1,318,432 | 457,890 | 1,776,322 | 2,250 | 108 | 18,545 | 46,204 | 68,522 | 32,096 | 5,050 |
| Mississippi..... | 848,219 | 232,615 | 1,080,834 | 525 | 183 | 6,323 | 23,273 | 60,765 | 1,593 | 1,138 |
| Louisiana..... | 2,241,883 | 533,666 | 2,775,549 | ----- | 3,427 | 23,294 | 62,260 | 99,757 | 35,208 | 3,410 |
| Texas..... | 8,566,163 | 1,834,799 | 10,400,962 | 15,017 | 55,780 | 66,763 | 320,549 | 367,352 | 137,703 | 33,666 |
| Arkansas..... | 853,138 | 211,675 | 1,064,813 | ----- | ----- | 5,098 | 29,290 | 37,856 | 26,072 | 3,827 |
| Kentucky..... | 1,737,622 | 410,066 | 2,147,688 | ----- | 183 | 18,313 | 52,706 | 90,224 | 38,942 | 4,426 |
| Tennessee..... | 1,956,074 | 839,784 | 2,795,858 | 300 | 11,602 | 31,445 | 68,810 | 100,999 | 49,168 | 6,414 |
| Total Southern States..... | 27,795,775 | 8,271,174 | 36,066,949 | 27,925 | 73,074 | 361,042 | 973,153 | 1,381,992 | 517,731 | 117,711 |

| | | | | | | | | | | |
|--|--------------------|-------------------|--------------------|---------------|------------------|------------------|------------------|-------------------|------------------|----------------|
| Ohio..... | 6,660,055 | 3,919,638 | 10,588,593 | 1,719 | 639 | 129,889 | 252,833 | 453,552 | 131,731 | 8,544 |
| Indiana..... | 2,963,902 | 1,382,476 | 4,346,378 | ----- | 69 | 46,306 | 90,089 | 150,383 | 82,065 | 11,544 |
| Illinois..... | 11,391,750 | 4,573,066 | 15,964,816 | 5,456 | 8,391 | 175,581 | 413,485 | 546,641 | 210,436 | 101,286 |
| Michigan..... | 4,539,035 | 3,377,229 | 7,916,264 | ----- | 351 | 122,026 | 180,677 | 273,804 | 116,441 | 19,491 |
| Wisconsin..... | 2,398,644 | 1,613,702 | 4,012,346 | ----- | 100 | 26,748 | 85,537 | 141,590 | 63,268 | 8,502 |
| Minnesota..... | 2,469,475 | 1,554,483 | 4,023,958 | ----- | 385 | 653 | 48,830 | 92,806 | 143,096 | 20,165 |
| Iowa..... | 2,045,095 | 810,693 | 2,855,788 | ----- | 34 | 8,766 | 65,803 | 97,779 | 80,291 | 9,871 |
| Missouri..... | 4,456,966 | 1,136,527 | 5,593,493 | 1,575 | 4,683 | 54,468 | 146,801 | 178,436 | 129,345 | 10,478 |
| Total Middle Western States..... | 36,933,922 | 18,367,714 | 55,301,636 | 13,741 | 14,952 | 612,614 | 1,328,033 | 1,985,281 | 887,914 | 189,881 |
| North Dakota..... | 464,224 | 236,929 | 701,153 | 195 | ----- | 5,551 | 14,071 | 20,590 | 15,695 | 7,720 |
| South Dakota..... | 442,366 | 186,487 | 628,853 | ----- | ----- | 4,823 | 13,336 | 19,111 | 15,470 | 2,629 |
| Nebraska..... | 1,261,811 | 163,037 | 1,424,848 | 5,319 | ----- | 8,172 | 40,375 | 53,753 | 36,457 | 6,986 |
| Kansas..... | 1,648,728 | 429,323 | 2,078,051 | 2,686 | ----- | 9,861 | 51,685 | 78,369 | 50,025 | 3,251 |
| Montana..... | 556,139 | 200,127 | 756,266 | ----- | ----- | 8,229 | 15,548 | 17,527 | 10,497 | 737 |
| Wyoming..... | 265,343 | 98,190 | 363,533 | ----- | ----- | 2,710 | 4,938 | 13,656 | 7,732 | 1,395 |
| Colorado..... | 1,251,010 | 450,775 | 1,701,785 | 967 | ----- | 20,436 | 44,845 | 56,780 | 27,951 | 3,515 |
| New Mexico..... | 461,019 | 134,748 | 595,767 | ----- | ----- | 5,020 | 12,575 | 12,552 | 5,211 | 6,093 |
| Oklahoma..... | 2,000,898 | 368,474 | 2,369,372 | 1,910 | 1,133 | 14,410 | 61,813 | 84,908 | 58,177 | 5,909 |
| Total Western States..... | 8,331,538 | 2,268,300 | 10,649,928 | 11,077 | 1,133 | 79,212 | 259,186 | 357,246 | 227,215 | 38,235 |
| Washington..... | 1,687,611 | 1,131,064 | 2,818,675 | 90 | 636 | 35,309 | 59,665 | 109,980 | 48,927 | 5,401 |
| Oregon..... | 1,074,274 | 736,588 | 1,810,862 | ----- | 155 | 30,878 | 48,270 | 68,961 | 45,629 | 3,588 |
| California..... | 11,373,662 | 9,594,174 | 20,777,836 | 335 | 154,298 | 396,641 | 451,812 | 647,190 | 322,747 | 11,560 |
| Idaho..... | 373,497 | 198,989 | 572,486 | ----- | ----- | 5,479 | 15,113 | 15,813 | 4,635 | 447 |
| Utah..... | 505,170 | 336,814 | 841,984 | ----- | 80 | 13,399 | 19,881 | 30,006 | 10,670 | 768 |
| Nevada..... | 208,456 | 122,829 | 331,285 | ----- | ----- | 4,421 | 8,061 | 7,839 | 5,587 | 67 |
| Arizona..... | 641,632 | 265,191 | 906,823 | ----- | 137 | 18,170 | 21,985 | 35,451 | 10,827 | 765 |
| Total Pacific States..... | 15,764,302 | 12,295,649 | 28,059,951 | 425 | 155,306 | 504,297 | 624,787 | 905,240 | 448,922 | 19,366 |
| Total United States (exclusive of possessions)..... | 143,523,093 | 89,477,767 | 233,000,360 | 80,345 | 1,047,029 | 3,288,466 | 5,251,614 | 10,512,146 | 3,997,246 | 665,719 |
| Alaska..... | 103,017 | 59,007 | 162,024 | 3 | ----- | 698 | 3,435 | 3,504 | 2,886 | 773 |
| Canal Zone (Panama)..... | 19,417 | 2,027 | 21,444 | ----- | ----- | 5 | ----- | ----- | ----- | ----- |
| Guam..... | 11,687 | 9,441 | 21,028 | ----- | ----- | 488 | ----- | ----- | ----- | ----- |
| The Territory of Hawaii..... | 301,817 | 215,770 | 517,587 | 111 | 326 | 5,153 | 14,662 | 19,025 | 7,648 | 3,621 |
| Puerto Rico..... | 241,550 | 191,940 | 433,490 | 17,531 | 1,059 | 31,517 | 37,791 | 11,419 | 1,996 | 1,610 |
| American Samoa..... | 835 | 690 | 1,725 | ----- | ----- | 17 | 100 | 25 | 2 | 28 |
| Virgin Islands of the United States..... | 8,496 | 11,436 | 19,934 | ----- | ----- | 247 | 538 | 325 | 257 | 50 |
| Total possessions..... | 686,719 | 490,513 | 1,177,232 | 17,645 | 1,397 | 38,125 | 56,526 | 34,298 | 12,789 | 6,082 |
| Total United States and possessions..... | 144,209,812 | 89,968,280 | 234,178,092 | 97,990 | 1,048,426 | 3,326,591 | 5,308,140 | 10,546,444 | 4,010,035 | 671,801 |

¹ Includes capital notes and debentures. (See classification on pp. 176 and 177).

TABLE NO. 41.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1957 (including national, State commercial, savings, and private banks)—Continued

[In thousands of dollars]

| Location | Loans and discounts | | | | | | | | | | | | Net loans | |
|--------------------------------------|--|---|-----------------------------|----------------|--|---|--|---|---|--|--|-------------------|----------------|-------------------------|
| | Real estate loans | | | Loans to banks | Loans to brokers and dealers in securities | Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities | Loans to farmers directly guaranteed by the Commodity Credit Corporation | Other loans to farmers (excluding loans on real estate) | Commercial and industrial loans (including open market paper) | Other loans to individuals for personal expenditures | All other loans (including overdrafts) | Total gross loans | | Less valuation reserves |
| | Secured by farmland (including improvements) | Secured by residential properties (other than farm) | Secured by other properties | | | | | | | | | | | |
| Maine..... | 7,792 | 221,725 | 44,457 | 125 | 1,130 | 2,835 | 231 | 11,001 | 98,130 | 83,303 | 9,581 | 480,310 | 5,243 | 475,067 |
| New Hampshire..... | 4,068 | 300,848 | 63,759 | 350 | 1,761 | 1,361 | ----- | 3,442 | 54,553 | 57,084 | 4,005 | 491,231 | 3,659 | 487,572 |
| Vermont..... | 16,970 | 146,137 | 29,135 | ----- | 468 | 4,139 | ----- | 13,759 | 34,284 | 46,789 | 2,172 | 293,853 | 3,315 | 290,538 |
| Massachusetts..... | 10,368 | 2,942,006 | 503,688 | 8,733 | 47,653 | 21,790 | ----- | 9,857 | 1,451,181 | 684,889 | 84,925 | 5,765,090 | 73,884 | 5,691,206 |
| Rhode Island..... | 2,855 | 362,831 | 55,204 | ----- | 6,422 | 1,195 | ----- | 2,133 | 184,526 | 85,093 | 20,447 | 720,706 | 10,484 | 710,222 |
| Connecticut..... | 9,180 | 1,471,937 | 118,328 | ----- | 13,902 | 11,830 | ----- | 8,313 | 342,292 | 343,287 | 34,667 | 2,353,742 | 25,941 | 2,327,801 |
| Total New England States..... | 51,233 | 5,445,484 | 814,571 | 9,208 | 71,336 | 43,150 | 237 | 48,505 | 2,164,966 | 1,300,445 | 155,797 | 10,104,932 | 122,526 | 9,982,406 |
| New York..... | 52,801 | 13,826,880 | 1,986,680 | 465,582 | 1,454,151 | 478,596 | 850 | 83,306 | 13,318,051 | 2,979,098 | 759,686 | 35,405,681 | 654,709 | 34,750,972 |
| New Jersey..... | 13,818 | 1,632,428 | 263,692 | ----- | 116,767 | 20,315 | ----- | 14,825 | 644,680 | 761,779 | 80,709 | 3,549,013 | 73,407 | 3,475,606 |
| Pennsylvania..... | 74,191 | 2,106,016 | 465,504 | 5,352 | 76,227 | 105,094 | 341 | 76,239 | 2,772,789 | 1,599,143 | 209,415 | 7,490,311 | 136,057 | 7,354,254 |
| Delaware..... | 10,099 | 96,916 | 26,465 | ----- | 2,306 | 3,711 | 28 | 3,912 | 94,151 | 103,505 | 5,694 | 346,787 | 3,251 | 343,536 |
| Maryland..... | 23,725 | 445,988 | 92,813 | 50 | 16,220 | 36,598 | 38 | 16,494 | 230,118 | 251,763 | 46,394 | 1,160,201 | 14,441 | 1,145,760 |
| District of Columbia..... | 1,446 | 122,964 | 50,843 | ----- | 39,966 | 2,899 | 130 | 140 | 229,294 | 175,661 | 34,906 | 658,249 | 8,039 | 650,210 |
| Total Eastern States..... | 176,080 | 18,231,192 | 2,885,997 | 470,984 | 1,705,637 | 647,213 | 1,387 | 194,916 | 17,289,083 | 5,870,949 | 1,136,804 | 48,610,242 | 889,904 | 47,720,338 |
| Virginia..... | 40,606 | 290,808 | 84,140 | 3,000 | 13,164 | 12,150 | 1,260 | 46,952 | 377,563 | 451,849 | 37,078 | 1,358,570 | 16,501 | 1,342,069 |
| West Virginia..... | 11,307 | 131,331 | 36,253 | 100 | 625 | 8,609 | ----- | 7,330 | 91,133 | 164,308 | 9,354 | 460,350 | 8,143 | 452,207 |
| North Carolina..... | 35,159 | 106,521 | 60,740 | 3,233 | 17,559 | 26,275 | 1,726 | 33,911 | 431,667 | 378,489 | 31,763 | 1,127,043 | 23,063 | 1,103,980 |
| South Carolina..... | 10,510 | 40,087 | 24,242 | ----- | 2,373 | 8,127 | 3,652 | 11,100 | 124,407 | 112,099 | 15,748 | 352,345 | 5,687 | 346,658 |
| Georgia..... | 41,026 | 144,824 | 54,605 | 6,147 | 8,998 | 33,439 | 8,566 | 33,645 | 453,654 | 358,396 | 34,406 | 1,177,706 | 16,079 | 1,161,627 |
| Florida..... | 22,260 | 167,404 | 118,976 | 373 | 35,001 | 37,571 | ----- | 26,112 | 630,681 | 485,707 | 27,146 | 1,551,231 | 22,643 | 1,528,588 |
| Alabama..... | 22,953 | 87,883 | 37,236 | 123 | 3,452 | 4,474 | 8,660 | 35,683 | 258,652 | 247,995 | 36,272 | 743,383 | 17,370 | 726,013 |
| Mississippi..... | 27,048 | 40,267 | 27,954 | 268 | 1,676 | 9,361 | 5,098 | 24,046 | 159,914 | 99,996 | 9,769 | 415,017 | 9,959 | 405,058 |
| Louisiana..... | 22,991 | 120,583 | 77,957 | 6,163 | 18,035 | 7,295 | 5,150 | 33,381 | 466,514 | 209,692 | 82,037 | 1,039,798 | 13,623 | 1,026,175 |
| Texas..... | 40,894 | 207,787 | 178,297 | 1,340 | 21,512 | 207,391 | 119,063 | 268,221 | 2,216,979 | 1,126,706 | 154,775 | 4,542,965 | 75,895 | 4,467,070 |
| Arkansas..... | 23,171 | 42,252 | 28,273 | 35 | 2,342 | 4,123 | 13,815 | 44,816 | 117,970 | 108,960 | 5,306 | 391,513 | 4,468 | 387,045 |
| Kentucky..... | 63,304 | 136,732 | 54,237 | ----- | 5,995 | 11,526 | 1,013 | 63,470 | 271,912 | 243,034 | 30,809 | 882,032 | 14,359 | 867,673 |
| Tennessee..... | 48,590 | 122,244 | 59,763 | 1,048 | 13,514 | 15,901 | 3,929 | 51,904 | 564,780 | 412,082 | 26,385 | 1,320,140 | 23,539 | 1,296,601 |
| Total Southern States..... | 409,819 | 1,638,723 | 842,743 | 21,830 | 144,246 | 386,242 | 171,932 | 680,571 | 6,165,826 | 4,399,313 | 500,848 | 15,362,093 | 251,329 | 15,110,764 |

| | | | | | | | | | | | | | | |
|---|-----------|------------|-----------|---------|-----------|-----------|---------|-----------|------------|------------|-----------|-------------|-----------|-------------|
| Ohio..... | 103,263 | 1,334,048 | 295,423 | 1,018 | 166,676 | 137,948 | 5,311 | 95,907 | 1,419,899 | 1,199,666 | 150,775 | 4,909,934 | 88,870 | 4,821,064 |
| Indiana..... | 63,552 | 509,717 | 102,471 | ----- | 39,210 | 14,668 | 7,518 | 103,850 | 422,440 | 421,085 | 28,595 | 1,713,106 | 29,236 | 1,683,870 |
| Illinois..... | 56,486 | 826,677 | 219,626 | 4,447 | 228,476 | 184,057 | 27,396 | 237,523 | 3,501,574 | 1,187,759 | 218,475 | 6,705,896 | 168,432 | 6,537,464 |
| Michigan..... | 51,849 | 1,046,022 | 234,045 | ----- | 31,350 | 48,175 | 677 | 79,267 | 956,240 | 936,817 | 77,257 | 6,463,699 | 56,156 | 6,407,543 |
| Wisconsin..... | 74,426 | 508,234 | 128,403 | 15 | 17,732 | 12,621 | 56 | 92,175 | 474,474 | 309,497 | 83,809 | 3,701,492 | 39,439 | 3,662,053 |
| Minnesota..... | 61,590 | 679,322 | 88,071 | 740 | 8,080 | 12,531 | 23,356 | 188,765 | 525,123 | 370,336 | 39,290 | 1,898,104 | 24,452 | 1,873,652 |
| Iowa..... | 70,731 | 293,506 | 60,538 | 290 | 3,348 | 8,377 | 52,055 | 355,014 | 258,824 | 206,660 | 24,249 | 1,277,692 | 16,865 | 1,260,827 |
| Missouri..... | 54,316 | 497,860 | 128,979 | 1,036 | 33,217 | 40,667 | 12,883 | 136,875 | 848,993 | 538,730 | 64,634 | 2,358,190 | 29,973 | 2,328,217 |
| Total Middle Western States..... | 536,213 | 5,534,386 | 1,258,856 | 7,546 | 528,339 | 450,044 | 129,252 | 1,304,376 | 8,404,567 | 5,170,450 | 687,084 | 24,020,113 | 453,423 | 23,566,690 |
| North Dakota..... | 9,641 | 44,887 | 6,248 | ----- | 665 | 1,256 | 34,407 | 50,428 | 34,240 | 47,333 | 2,783 | 231,888 | 5,140 | 226,748 |
| South Dakota..... | 5,081 | 53,407 | 9,362 | ----- | 959 | 721 | 17,016 | 54,521 | 41,080 | 39,733 | 4,564 | 258,444 | 6,714 | 249,730 |
| Nebraska..... | 14,130 | 42,600 | 24,000 | 2,002 | 2,481 | 5,715 | 19,773 | 209,679 | 165,402 | 86,548 | 26,345 | 598,675 | 10,393 | 588,282 |
| Kansas..... | 27,758 | 81,688 | 25,755 | 248 | 10,929 | 6,127 | 32,911 | 204,928 | 218,991 | 158,116 | 13,291 | 775,342 | 7,885 | 767,457 |
| Montana..... | 3,857 | 61,544 | 12,167 | ----- | 1,825 | 1,751 | 15,902 | 49,793 | 60,357 | 83,636 | 2,423 | 263,255 | 6,601 | 286,654 |
| Wyoming..... | 1,990 | 27,586 | 10,518 | ----- | 3 | 1,354 | 28,427 | 36,211 | 36,211 | 36,211 | 25,110 | 132,413 | 1,837 | 130,576 |
| Colorado..... | 7,471 | 95,820 | 48,669 | 2,245 | 5,607 | 4,134 | 6,621 | 106,952 | 262,979 | 207,215 | 18,191 | 765,904 | 11,990 | 753,914 |
| New Mexico..... | 3,184 | 24,275 | 17,294 | 10,000 | 4,717 | 3,086 | 1,898 | 27,363 | 79,158 | 62,645 | 4,789 | 238,400 | 5,545 | 232,854 |
| Oklahoma..... | 19,611 | 60,781 | 45,219 | 1,076 | 14,081 | 6,713 | 16,087 | 92,224 | 429,129 | 226,325 | 18,060 | 929,306 | 10,880 | 918,426 |
| Total Western States..... | 92,723 | 492,588 | 199,232 | 15,571 | 41,267 | 30,330 | 145,969 | 854,315 | 1,322,147 | 936,661 | 90,833 | 4,221,636 | 66,685 | 4,154,951 |
| Washington..... | 18,061 | 424,319 | 98,921 | 9 | 11,769 | 4,497 | 7,324 | 55,761 | 483,012 | 296,031 | 28,337 | 1,428,041 | 21,607 | 1,406,434 |
| Oregon..... | 15,444 | 218,289 | 52,717 | ----- | 969 | 2,988 | 479 | 39,365 | 311,600 | 170,810 | 15,227 | 827,888 | 7,538 | 820,350 |
| California..... | 99,224 | 3,667,431 | 643,140 | 197,026 | 92,999 | 48,559 | 27 | 279,333 | 4,057,995 | 1,895,724 | 205,716 | 11,187,174 | 166,169 | 11,021,005 |
| Idaho..... | 3,280 | 78,054 | 11,559 | ----- | 9 | 837 | 4,588 | 41,920 | 54,384 | 60,050 | 3,363 | 258,044 | 4,611 | 253,433 |
| Utah..... | 7,294 | 113,430 | 28,714 | ----- | 1,864 | 3,816 | 1,144 | 26,333 | 123,065 | 97,480 | 7,486 | 412,626 | 5,900 | 406,726 |
| Nevada..... | 1,040 | 38,908 | 17,869 | ----- | 1,600 | 872 | ----- | 6,098 | 30,130 | 61,562 | 1,041 | 149,926 | 1,003 | 148,923 |
| Arizona..... | 3,796 | 116,846 | 7,384 | 234 | 865 | 438 | 262 | 70,790 | 168,011 | 146,879 | 4,331 | 519,836 | 3,994 | 515,842 |
| Total Pacific States..... | 148,139 | 4,657,277 | 860,290 | 197,269 | 110,075 | 62,007 | 13,824 | 522,500 | 5,228,197 | 2,718,456 | 265,501 | 14,783,535 | 210,822 | 14,572,713 |
| Total United States (exclusive of possessions)..... | 1,414,207 | 35,999,650 | 6,861,689 | 722,408 | 2,600,900 | 1,627,986 | 462,601 | 3,605,183 | 40,574,786 | 20,396,274 | 2,836,867 | 117,102,551 | 1,994,689 | 115,107,862 |
| Alaska..... | 281 | 19,849 | 10,871 | ----- | 100 | 55 | ----- | 221 | 15,289 | 15,899 | 780 | 63,345 | 2,235 | 61,110 |
| Canal Zone (Panama)..... | ----- | ----- | ----- | ----- | ----- | 7 | ----- | ----- | 916 | 202 | 13 | 1,138 | ----- | 1,138 |
| Guam..... | 2,053 | ----- | ----- | ----- | ----- | ----- | ----- | 13 | 2,432 | 5,108 | 2 | 9,608 | ----- | 9,608 |
| The Territory of Hawaii..... | 2,622 | 88,868 | 35,657 | ----- | 12 | 20,767 | ----- | 3,453 | 56,172 | 35,099 | 7,014 | 249,664 | 1,728 | 247,936 |
| Puerto Rico..... | 7,305 | 43,343 | 15,535 | 8,241 | ----- | 81 | ----- | 15,117 | 174,247 | 57,460 | 5,208 | 326,537 | 1,478 | 325,059 |
| American Samoa..... | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 8 | 104 | 129 | ----- | 277 | ----- | 277 |
| Virgin Islands of the United States..... | 113 | 3,144 | 695 | ----- | ----- | ----- | ----- | 6 | 1,269 | 1,490 | 141 | 6,858 | 66 | 6,792 |
| Total possessions..... | 10,321 | 157,257 | 62,758 | 8,241 | 112 | 20,910 | ----- | 18,818 | 250,429 | 115,387 | 13,194 | 657,427 | 5,507 | 651,920 |
| Total United States and possessions..... | 1,424,528 | 36,156,907 | 6,924,447 | 730,649 | 2,601,012 | 1,648,896 | 462,601 | 3,624,001 | 40,825,215 | 20,511,661 | 2,850,061 | 117,759,978 | 2,000,196 | 115,759,782 |

TABLE NO. 41.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1957 (including 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..... | | 100 | 20,405 | 275,998 | 10,728 | 33,614 | 10,801 | 10 | 10,263 | 596,195 | 751 | 7 | 2,836 | | |
| New Hampshire..... | | | 8,650 | 174,591 | 9,021 | 25,049 | 11,638 | | 8,448 | 582,343 | 525 | 15 | 359 | | |
| Vermont..... | | 316 | 10,726 | 112,865 | 3,947 | 15,024 | 2,396 | | 4,031 | 318,408 | 72 | 43 | 1,951 | 29 | |
| Massachusetts..... | | 800 | 134,437 | 3,280,115 | 127,422 | 325,243 | 396,567 | 29,906 | 105,883 | 5,651,907 | 6,728 | 1,345 | 8,679 | 232 | 8,950 |
| Rhode Island..... | | | 21,580 | 406,628 | 15,012 | 34,157 | 10,278 | 1,684 | 18,681 | 746,619 | 1,609 | 159 | 2,103 | | |
| Connecticut..... | | | 65,492 | 1,429,093 | 58,844 | 94,501 | 54,183 | 116 | 70,389 | 2,645,441 | 1,633 | 40 | 1,765 | 764 | |
| Total New England States..... | | 1,216 | 261,290 | 5,679,110 | 224,974 | 527,588 | 485,863 | 31,616 | 217,695 | 10,540,913 | 11,318 | 1,609 | 17,693 | 1,025 | 8,950 |
| New York..... | 40,640 | 2,013 | 1,153,099 | 23,101,060 | 957,020 | 1,042,731 | 3,689,064 | 1,437,836 | 1,481,787 | 25,042,106 | 31,178 | | 194,913 | 129,693 | 910,608 |
| New Jersey..... | 7,016 | 2,987 | 139,349 | 3,002,338 | 120,592 | 345,906 | 87,954 | 546 | 131,030 | 3,743,695 | 5,940 | | 33,053 | 567 | 25 |
| Pennsylvania..... | | 260 | 367,608 | 7,357,776 | 273,822 | 388,933 | 729,982 | 22,763 | 148,364 | 5,762,272 | 5,218 | 1,018 | 100,498 | 2,426 | 1,600 |
| Delaware..... | | | 14,331 | 430,899 | 17,799 | 35,601 | 8,092 | | 15,655 | 247,766 | 920 | | 9,753 | | |
| Maryland..... | | 150 | 44,726 | 1,267,652 | 54,683 | 146,761 | 112,950 | 1,339 | 14,767 | 1,101,112 | 8,949 | 19 | 11,678 | 12 | |
| District of Columbia..... | | | 31,770 | 935,122 | 21,222 | 122 | 65,615 | 4,950 | 27,977 | 326,848 | 17,218 | 835 | | | 3,425 |
| Total Eastern States..... | 47,656 | 5,410 | 1,750,883 | 36,094,847 | 1,445,138 | 1,960,054 | 4,693,657 | 1,467,434 | 1,819,580 | 36,223,799 | 69,423 | 1,872 | 349,882 | 132,698 | 915,658 |
| Virginia..... | | 1,080 | 74,253 | 1,388,442 | 44,751 | 162,399 | 211,409 | 220 | 40,651 | 971,975 | 18,806 | 1,978 | 72,925 | 1,967 | |
| West Virginia..... | | 200 | 33,351 | 628,532 | 28,052 | 107,153 | 52,616 | | 40,886 | 330,247 | 469 | 306 | 2,350 | 57 | |
| North Carolina..... | | 30 | 56,763 | 1,361,214 | 47,676 | 144,142 | 288,164 | 43 | 28,656 | 535,059 | 6,272 | 4,873 | 39,436 | 1,515 | |
| South Carolina..... | | 50 | 25,791 | 573,344 | 20,035 | 82,635 | 25,615 | | 10,916 | 142,428 | 5,291 | 12 | 15,991 | 1,845 | |
| Georgia..... | | | 64,908 | 1,375,919 | 47,549 | 220,623 | 261,837 | 159 | 27,718 | 559,023 | 5,415 | 1,226 | 6,808 | 487 | |
| Florida..... | | 650 | 112,925 | 2,243,396 | 49,928 | 335,120 | 381,961 | 4,233 | 38,250 | 905,945 | 8,302 | 2,502 | 105,696 | 1,473 | |
| Alabama..... | | | 46,264 | 999,083 | 31,144 | 176,959 | 92,928 | 450 | 17,918 | 450,971 | 3,331 | 44 | 3,116 | 428 | |
| Mississippi..... | | 280 | 22,993 | 595,803 | 12,370 | 155,683 | 79,359 | 19 | 4,965 | 230,343 | 2,096 | | 176 | | |
| Louisiana..... | | 47 | 62,213 | 1,439,302 | 35,304 | 447,485 | 284,235 | 7,452 | 28,105 | 515,395 | 2,704 | 400 | 14,044 | 623 | 500 |
| Texas..... | | | 320,549 | 6,270,215 | 140,930 | 615,340 | 1,351,863 | 21,730 | 166,076 | 1,477,729 | 21,027 | 1,159 | 324,745 | 4,889 | 5,250 |
| Arkansas..... | | | 29,290 | 676,188 | 12,830 | 82,443 | 73,406 | | 8,271 | 208,862 | 838 | 445 | 1,345 | 185 | |
| Kentucky..... | | 50 | 52,656 | 1,364,291 | 39,792 | 111,616 | 208,940 | 66 | 12,917 | 380,981 | 3,353 | 20 | 25,597 | 115 | |
| Tennessee..... | | | 68,810 | 1,327,179 | 45,443 | 191,186 | 372,459 | 2,456 | 17,351 | 796,745 | 2,893 | 232 | 38,850 | 1,014 | 50 |
| Total Southern States..... | 200 | 2,187 | 970,766 | 20,242,858 | 555,813 | 2,832,784 | 3,684,792 | 36,828 | 442,700 | 7,505,703 | 80,797 | 13,197 | 651,079 | 14,598 | 5,800 |

| | | | | | | | | | | | | | | | |
|---|--------|--------|-----------|-------------|-----------|------------|------------|-----------|-----------|------------|---------|--------|-----------|---------|-----------|
| Ohio..... | 100 | 365 | 252,368 | 5,389,600 | 231,828 | 529,065 | 392,249 | 6,569 | 119,744 | 3,742,865 | 3,862 | 871 | 171,716 | 224 | ----- |
| Indiana..... | 244 | 25 | 89,820 | 2,335,800 | 76,964 | 362,781 | 136,643 | 767 | 50,947 | 1,323,968 | 3,756 | 1,911 | 51,030 | 1,811 | ----- |
| Illinois..... | ----- | 1,600 | 411,985 | 8,784,783 | 319,934 | 667,466 | 1,427,963 | 39,912 | 151,692 | 4,321,390 | 7,768 | 1,098 | 228,260 | 600 | 13,950 |
| Michigan..... | ----- | 3,115 | 177,562 | 3,656,699 | 193,956 | 392,983 | 212,109 | 6,730 | 76,558 | 3,264,305 | 4,227 | 61 | 108,373 | 263 | ----- |
| Wisconsin..... | 415 | 1,935 | 83,187 | 1,954,941 | 70,393 | 157,780 | 171,842 | 1,661 | 42,027 | 1,600,443 | 2,396 | 1,133 | 9,333 | 397 | ----- |
| Minnesota..... | ----- | 485 | 92,808 | 1,754,334 | 68,342 | 233,279 | 374,777 | 5,126 | 33,617 | 1,527,427 | 1,364 | 273 | 25,398 | 21 | ----- |
| Iowa..... | ----- | 375 | 65,318 | 1,580,750 | 49,071 | 242,727 | 148,544 | ----- | 24,003 | 808,594 | 1,446 | 194 | 450 | ----- | ----- |
| Missouri..... | ----- | 370 | 146,056 | 3,183,369 | 88,185 | 314,183 | 834,593 | 4,301 | 32,335 | 1,088,806 | 3,594 | 564 | 43,431 | 132 | ----- |
| Total Middle Western States..... | 1,134 | 7,795 | 1,319,104 | 28,640,276 | 1,098,673 | 2,900,264 | 3,698,720 | 65,066 | 530,923 | 17,677,798 | 28,413 | 6,105 | 638,000 | 3,448 | 13,950 |
| North Dakota..... | ----- | ----- | 14,071 | 361,532 | 8,892 | 76,875 | 12,487 | 38 | 4,400 | 181,609 | 399 | 6 | 54,915 | ----- | ----- |
| South Dakota..... | 40 | ----- | 13,296 | 355,604 | 7,733 | 59,247 | 12,402 | ----- | 4,380 | 173,463 | 1,040 | 10 | 11,974 | ----- | ----- |
| Nebraska..... | ----- | ----- | 40,375 | 999,442 | 33,150 | 106,403 | 143,449 | 56 | 9,311 | 162,424 | 176 | 29 | 29,408 | ----- | ----- |
| Kansas..... | 10 | ----- | 51,675 | 1,172,230 | 32,002 | 324,263 | 103,400 | ----- | 16,412 | 372,247 | 3,483 | 65 | 53,521 | 7 | ----- |
| Montana..... | ----- | ----- | 15,548 | 437,257 | 11,730 | 65,268 | 35,572 | ----- | 6,342 | 191,456 | 226 | 4 | 8,496 | 255 | ----- |
| Wyoming..... | 120 | ----- | 4,818 | 198,529 | 4,687 | 45,986 | 14,026 | ----- | 2,115 | 91,315 | 1,287 | 23 | 5,555 | ----- | ----- |
| Colorado..... | ----- | ----- | 44,845 | 988,730 | 30,326 | 74,162 | 137,363 | 110 | 20,319 | 413,259 | 4,006 | 10 | 33,470 | 30 | ----- |
| New Mexico..... | ----- | ----- | 12,575 | 329,197 | 20,133 | 88,959 | 16,249 | ----- | 6,551 | 112,606 | 2,887 | 313 | 18,897 | 45 | ----- |
| Oklahoma..... | ----- | ----- | 61,813 | 1,484,517 | 47,825 | 209,847 | 228,788 | 155 | 30,066 | 359,131 | 5,221 | 112 | 3,064 | 926 | ----- |
| Total Western States..... | 40 | 130 | 259,016 | 6,330,038 | 196,830 | 1,050,679 | 703,736 | 359 | 99,896 | 2,057,510 | 18,735 | 572 | 190,310 | 1,263 | ----- |
| Washington..... | ----- | ----- | 59,665 | 1,362,684 | 42,286 | 176,573 | 69,474 | 6,680 | 29,914 | 1,121,036 | 4,657 | 4 | 527 | 940 | 3,900 |
| Oregon..... | ----- | ----- | 48,270 | 844,494 | 21,465 | 150,827 | 25,409 | 1,763 | 30,326 | 698,993 | 2,229 | 14 | 36,957 | 395 | ----- |
| California..... | 1,237 | ----- | 450,575 | 9,132,218 | 283,355 | 832,127 | 447,472 | 154,168 | 424,322 | 8,339,875 | 57,391 | 221 | 828,283 | 7,465 | 270,939 |
| Idaho..... | ----- | ----- | 15,113 | 292,036 | 6,531 | 67,986 | 2,725 | ----- | 4,219 | 197,977 | 986 | 11 | 15 | ----- | ----- |
| Utah..... | 110 | ----- | 19,771 | 368,640 | 9,607 | 76,696 | 41,773 | 3 | 8,451 | 295,770 | 1,811 | 836 | 38,347 | 50 | ----- |
| Nevada..... | ----- | ----- | 8,061 | 150,319 | 4,813 | 46,464 | 2,774 | ----- | 4,586 | 117,463 | 1,287 | ----- | 4,079 | ----- | ----- |
| Arizona..... | ----- | ----- | 21,985 | 526,810 | 12,996 | 70,909 | 10,663 | 5,147 | 15,107 | 233,746 | 1,545 | 27 | 24,873 | ----- | 5,000 |
| Total Pacific States..... | 1,347 | ----- | 623,440 | 12,677,191 | 389,753 | 1,421,582 | 600,290 | 167,761 | 516,725 | 11,004,860 | 67,906 | 1,113 | 933,081 | 8,850 | 279,839 |
| Total United States (exclusive of possessions)..... | 49,030 | 18,085 | 5,184,499 | 109,664,320 | 3,902,181 | 10,692,951 | 13,867,058 | 1,769,064 | 3,627,519 | 85,010,583 | 276,592 | 24,468 | 2,780,045 | 161,882 | 1,224,197 |
| Alaska..... | ----- | ----- | 3,435 | 73,324 | 16,196 | 9,689 | 2,529 | ----- | 1,279 | 39,663 | 10,584 | 27 | 8,733 | ----- | ----- |
| Canal Zone (Panama)..... | ----- | ----- | 7,142 | 11,820 | 11,820 | ----- | 76 | 266 | 113 | 1,627 | 400 | ----- | ----- | ----- | ----- |
| Guam..... | ----- | ----- | 5,715 | 3,882 | 3,882 | 1,580 | ----- | ----- | 460 | 6,977 | 690 | ----- | 1,774 | ----- | ----- |
| The Territory of Hawaii..... | ----- | ----- | 14,662 | 212,244 | 28,935 | 44,614 | 10,782 | 2,129 | 3,113 | 185,999 | 1,476 | 496 | 26,778 | 11 | 1,010 |
| Puerto Rico..... | ----- | ----- | 37,791 | 171,855 | 10,410 | 44,485 | 5,715 | 404 | 8,631 | 150,515 | 4,224 | 50 | 35,098 | 2,053 | ----- |
| American Samoa..... | ----- | ----- | 100 | 299 | 124 | 339 | ----- | 65 | 8 | 449 | ----- | ----- | 441 | ----- | ----- |
| Virgin Islands of the United States..... | ----- | ----- | 538 | 4,309 | 209 | 3,904 | 9 | 2 | 63 | 6,887 | ----- | ----- | 4,528 | 22 | 1 |
| Total possessions..... | ----- | ----- | 56,526 | 474,883 | 71,576 | 104,561 | 19,111 | 2,866 | 13,717 | 392,117 | 17,374 | 573 | 77,352 | 2,086 | 1,011 |
| Total United States and possessions..... | 49,030 | 18,085 | 5,241,025 | 110,139,208 | 3,973,757 | 10,797,512 | 13,886,169 | 1,771,930 | 3,641,236 | 85,402,700 | 293,966 | 25,041 | 2,857,397 | 163,968 | 1,225,208 |

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

TABLE NO. 42.—Assets and liabilities of active national banks, Dec. 31, 1957

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..... | 30 | 148,825 | 77,019 | 13,778 | 8,087 | 689 | 8,127 | 55,582 | 4,988 | 178 | 284 | ----- | 902 | 318,459 |
| New Hampshire..... | 50 | 122,699 | 67,553 | 15,810 | 6,009 | 559 | 8,334 | 55,491 | 3,040 | 642 | 59 | ----- | 290 | 280,496 |
| Vermont..... | 33 | 82,961 | 51,810 | 9,852 | 3,998 | 358 | 30,565 | 2,050 | 139 | 508 | ----- | ----- | 297 | 186,340 |
| Massachusetts..... | 109 | 1,781,559 | 816,339 | 160,376 | 37,830 | 9,687 | 60,770 | 819,618 | 35,870 | 354 | 387 | 35,479 | 14,081 | 3,772,350 |
| Rhode Island..... | 5 | 270,202 | 119,287 | 47,060 | 4,038 | 1,383 | 12,257 | 56,158 | 7,697 | 25 | ----- | 391 | 1,794 | 520,292 |
| Connecticut..... | 34 | 489,558 | 300,195 | 111,274 | 14,312 | 2,219 | 34,428 | 219,646 | 14,212 | 52 | 862 | 35 | 5,695 | 1,192,488 |
| Total New England States..... | 261 | 2,895,804 | 1,432,203 | 358,180 | 74,274 | 14,935 | 127,718 | 1,237,060 | 67,857 | 1,390 | 2,100 | 35,905 | 23,029 | 6,270,425 |
| New York..... | 275 | 5,502,483 | 2,331,904 | 768,144 | 154,406 | 34,908 | 111,996 | 2,322,752 | 92,002 | 1,968 | 3,492 | 104,259 | 98,485 | 11,521,799 |
| New Jersey..... | 169 | 1,511,781 | 1,094,538 | 405,210 | 73,063 | 6,184 | 84,635 | 670,266 | 48,061 | 820 | 585 | 186 | 12,752 | 3,808,081 |
| Pennsylvania..... | 498 | 3,706,058 | 2,144,278 | 663,220 | 153,352 | 21,305 | 149,265 | 1,605,844 | 96,247 | 1,738 | 3,482 | 8,045 | 24,898 | 8,477,732 |
| Delaware..... | 7 | 12,704 | 10,411 | 2,358 | 792 | 91 | 837 | 5,050 | 516 | ----- | ----- | 37 | ----- | 32,796 |
| Maryland..... | 56 | 363,424 | 329,338 | 72,202 | 20,693 | 1,811 | 20,699 | 229,178 | 11,274 | 241 | 357 | 116 | 2,820 | 1,052,153 |
| District of Columbia..... | 7 | 396,165 | 289,214 | 24,468 | 16,099 | 1,625 | 20,884 | 190,541 | 15,315 | 290 | ----- | ----- | 1,452 | 965,253 |
| Total Eastern States..... | 1,012 | 11,492,615 | 6,199,683 | 1,935,602 | 418,405 | 65,924 | 387,516 | 4,823,631 | 263,415 | 5,057 | 7,916 | 112,606 | 135,444 | 25,847,814 |
| Virginia..... | 132 | 761,902 | 488,767 | 111,873 | 42,512 | 3,392 | 42,152 | 374,039 | 23,325 | 698 | 1,454 | 161 | 4,829 | 1,855,104 |
| West Virginia..... | 77 | 233,341 | 263,019 | 30,984 | 10,702 | 1,438 | 17,934 | 150,099 | 7,099 | 275 | ----- | ----- | 1,495 | 716,386 |
| North Carolina..... | 45 | 275,326 | 168,419 | 39,243 | 10,064 | 1,363 | 17,958 | 149,380 | 8,749 | 99 | ----- | 27 | 1,567 | 672,195 |
| South Carolina..... | 26 | 232,260 | 172,615 | 37,713 | 10,612 | 1,033 | 17,843 | 128,160 | 7,335 | 498 | ----- | ----- | 1,077 | 609,146 |
| Georgia..... | 52 | 655,522 | 315,235 | 79,910 | 19,388 | 2,602 | 20,064 | 376,825 | 20,404 | 1,288 | ----- | ----- | 4,311 | 1,495,549 |
| Florida..... | 98 | 980,067 | 829,241 | 172,404 | 35,496 | 4,433 | 54,475 | 731,090 | 37,213 | 1,972 | 6,775 | 54 | 9,408 | 2,862,628 |
| Alabama..... | 69 | 535,883 | 344,848 | 121,736 | 24,909 | 2,481 | 31,369 | 319,538 | 14,438 | 780 | 1,970 | 159 | 4,448 | 1,402,559 |
| Mississippi..... | 27 | 117,106 | 79,420 | 37,143 | 2,967 | 661 | 8,083 | 78,664 | 4,541 | 157 | 500 | ----- | 622 | 329,864 |
| Louisiana..... | 41 | 698,518 | 557,009 | 121,569 | 30,567 | 3,302 | 28,706 | 488,623 | 17,565 | 691 | 3,079 | 2,486 | 7,443 | 1,959,558 |
| Texas..... | 457 | 3,546,261 | 1,977,128 | 406,835 | 128,921 | 16,755 | 114,539 | 2,549,763 | 138,209 | 8,703 | 8,865 | 55,028 | 24,317 | 8,975,321 |
| Arkansas..... | 55 | 201,730 | 157,781 | 60,464 | 11,925 | 1,078 | 11,202 | 146,158 | 6,960 | 610 | 45 | ----- | 1,416 | 599,369 |
| Kentucky..... | 88 | 315,897 | 278,254 | 44,443 | 18,784 | 1,649 | 20,163 | 208,451 | 7,437 | 145 | 182 | 35 | 1,995 | 897,435 |
| Tennessee..... | 74 | 907,325 | 491,244 | 117,967 | 21,801 | 3,700 | 39,335 | 526,769 | 23,014 | 303 | ----- | 11,310 | 3,998 | 2,146,766 |
| Total Southern States..... | 1,241 | 9,461,138 | 6,122,980 | 1,382,284 | 368,648 | 43,887 | 423,823 | 6,227,559 | 316,289 | 16,219 | 22,867 | 69,260 | 66,926 | 24,521,880 |

| | | | | | | | | | | | | | | |
|--|--------------|-------------------|-------------------|------------------|------------------|----------------|------------------|-------------------|------------------|---------------|----------------|----------------|----------------|--------------------|
| Ohio..... | 229 | 2,168,428 | 1,689,188 | 330,700 | 71,971 | 10,206 | 99,774 | 1,105,337 | 57,810 | 843 | 3,465 | 86 | 14,850 | 5,552,658 |
| Indiana..... | 124 | 1,000,248 | 929,960 | 135,353 | 34,998 | 4,355 | 57,249 | 567,692 | 26,966 | 413 | 45 | 27 | 7,823 | 2,765,129 |
| Illinois..... | 394 | 4,780,804 | 3,727,839 | 715,268 | 244,216 | 22,045 | 123,471 | 2,600,184 | 44,894 | 2,026 | 2,780 | 6,635 | 47,232 | 12,317,394 |
| Michigan..... | 75 | 1,698,108 | 1,395,899 | 303,300 | 16,354 | 7,075 | 82,633 | 764,208 | 36,393 | 971 | 6,454 | 200 | 15,191 | 4,326,786 |
| Wisconsin..... | 96 | 743,418 | 604,135 | 91,237 | 48,266 | 3,006 | 28,302 | 405,851 | 15,332 | 395 | 37 | 57 | 8,011 | 1,948,047 |
| Minnesota..... | 178 | 1,164,666 | 648,242 | 171,954 | 63,364 | 4,557 | 27,458 | 674,566 | 21,362 | 997 | 6,868 | 602 | 8,956 | 2,793,592 |
| Iowa..... | 96 | 366,194 | 288,946 | 80,253 | 17,226 | 1,472 | 14,799 | 222,277 | 6,323 | 367 | 1,357 | 34 | 2,272 | 1,001,520 |
| Missouri..... | 76 | 915,770 | 602,512 | 105,818 | 32,149 | 4,670 | 23,798 | 681,299 | 10,855 | 1,143 | 1,055 | 1,021 | 5,981 | 2,386,081 |
| Total Middle Western States..... | 1,268 | 12,837,636 | 9,886,721 | 1,933,883 | 528,544 | 57,386 | 457,484 | 7,021,414 | 219,945 | 7,155 | 22,061 | 8,662 | 110,316 | 33,091,207 |
| North Dakota..... | 38 | 124,658 | 119,499 | 18,640 | 14,227 | 448 | 4,046 | 54,991 | 3,787 | 396 | 250 | ----- | 1,407 | 342,349 |
| South Dakota..... | 34 | 140,781 | 115,232 | 17,950 | 9,665 | 552 | 4,056 | 61,557 | 3,130 | 554 | 238 | ----- | 2,019 | 355,734 |
| Nebraska..... | 123 | 415,608 | 318,460 | 80,624 | 15,511 | 1,860 | 12,145 | 270,422 | 8,477 | 119 | 1,000 | ----- | 2,689 | 1,126,895 |
| Kansas..... | 169 | 407,181 | 386,196 | 111,132 | 31,666 | 2,019 | 17,023 | 276,790 | 11,646 | 689 | 195 | ----- | 2,175 | 1,246,712 |
| Montana..... | 41 | 144,126 | 136,660 | 20,587 | 10,083 | 477 | 5,387 | 78,914 | 5,088 | 161 | 5 | ----- | 1,229 | 402,717 |
| Wyoming..... | 25 | 94,307 | 102,503 | 11,788 | 4,282 | 403 | 4,247 | 56,385 | 2,007 | 239 | ----- | ----- | 1,699 | 277,860 |
| Colorado..... | 76 | 503,111 | 367,220 | 50,927 | 12,654 | 2,099 | 16,647 | 299,295 | 8,023 | 269 | 851 | ----- | 4,705 | 1,265,801 |
| New Mexico..... | 26 | 161,060 | 142,766 | 15,906 | 4,547 | 470 | 7,049 | 100,469 | 5,962 | 219 | 100 | ----- | 574 | 443,122 |
| Oklahoma..... | 197 | 741,642 | 538,700 | 155,995 | 33,108 | 3,647 | 26,401 | 595,914 | 18,667 | 665 | 7,476 | 1,133 | 3,106 | 2,125,914 |
| Total Western States..... | 729 | 2,732,474 | 2,227,236 | 482,949 | 135,743 | 11,975 | 97,061 | 1,798,737 | 66,787 | 3,311 | 10,115 | 1,133 | 19,583 | 7,587,104 |
| Washington..... | 25 | 1,073,854 | 564,800 | 157,085 | 51,202 | 3,898 | 33,093 | 471,371 | 33,366 | 450 | 480 | 636 | 7,730 | 2,397,965 |
| Oregon..... | 12 | 714,699 | 486,543 | 144,840 | 31,634 | 2,786 | 13,394 | 319,803 | 25,062 | 100 | ----- | 149 | 7,449 | 1,746,449 |
| California..... | 48 | 8,237,158 | 3,819,544 | 975,132 | 238,218 | 63,158 | 147,400 | 2,847,080 | 162,625 | 2,413 | 39,247 | 145,913 | 79,286 | 16,757,174 |
| Idaho..... | 9 | 184,258 | 168,711 | 21,898 | 1,593 | 670 | 5,695 | 74,687 | 6,203 | 64 | 39 | ----- | 330 | 464,138 |
| Utah..... | 7 | 196,632 | 96,714 | 34,179 | 5,070 | 779 | 5,137 | 89,526 | 1,266 | 22 | 5,850 | 80 | 370 | 435,625 |
| Nevada..... | 3 | 101,044 | 82,217 | 18,577 | 8,812 | 329 | 3,287 | 30,567 | 4,412 | 11 | ----- | ----- | 1,268 | 250,524 |
| Arizona..... | 3 | 415,705 | 136,921 | 33,461 | 9,865 | 1,296 | 15,539 | 124,172 | 14,743 | 112 | 5,161 | 137 | 4,684 | 761,796 |
| Total Pacific States..... | 107 | 10,923,350 | 5,355,450 | 1,385,172 | 346,394 | 72,916 | 223,545 | 3,957,206 | 247,667 | 3,162 | 50,777 | 146,915 | 101,117 | 22,873,671 |
| Total United States (exclusive of possessions)..... | 4,618 | 50,343,017 | 31,224,273 | 7,478,040 | 1,872,008 | 267,023 | 1,717,147 | 25,065,607 | 1,181,960 | 36,294 | 115,836 | 374,481 | 456,415 | 120,132,101 |
| Alaska..... | 7 | 48,276 | 48,844 | 5,722 | 4,222 | 13 | 5,821 | 18,184 | 2,080 | 178 | ----- | ----- | 305 | 133,948 |
| The Territory of Hawaii..... | 1 | 107,050 | 57,522 | 12,116 | 4,474 | ----- | 11,061 | 44,974 | 3,104 | ----- | ----- | 37 | 2,400 | 242,738 |
| Virgin Islands of the United States..... | 1 | 3,934 | 7,437 | ----- | 2 | 13 | 504 | 1,836 | 11 | 15 | ----- | ----- | 101 | 13,853 |
| Total possessions..... | 9 | 159,260 | 113,803 | 17,838 | 8,698 | 26 | 17,386 | 64,094 | 5,195 | 193 | 303 | 37 | 2,806 | 390,539 |
| Total United States and possessions..... | 4,627 | 50,502,277 | 31,338,076 | 7,495,878 | 1,880,706 | 267,049 | 1,734,533 | 25,130,601 | 1,187,155 | 36,487 | 116,139 | 374,518 | 459,221 | 120,522,640 |

TABLE No. 42.—Assets and liabilities of active national banks, Dec. 31, 1957—Continued

LIABILITIES

[In thousands of dollars]

| Location | Demand deposits | Time deposits | Total deposits | Bills payable, discounts, 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 re- tirement account for preferred stock |
|-------------------------------|-----------------|---------------|----------------|--|---|-------------------|----------------------------|-----------|-------------------|---|
| Maine..... | 178,511 | 105,822 | 284,333 | ----- | ----- | 3,640 | 10,725 | 12,273 | 6,416 | 1,072 |
| New Hampshire..... | 203,222 | 47,822 | 250,544 | 130 | ----- | 1,565 | 6,319 | 13,818 | 6,397 | 1,723 |
| Vermont..... | 79,576 | 87,602 | 167,078 | ----- | ----- | 2,234 | 5,245 | 6,743 | 3,775 | 1,265 |
| Massachusetts..... | 2,860,511 | 471,903 | 3,332,414 | 300 | 36,556 | 57,685 | 84,396 | 190,877 | 53,805 | 16,317 |
| Rhode Island..... | 256,331 | 213,781 | 470,112 | ----- | 391 | 7,199 | 12,245 | 25,340 | 4,985 | 20 |
| Connecticut..... | 858,782 | 227,065 | 1,085,847 | 20 | 35 | 15,425 | 31,983 | 41,669 | 16,262 | 1,247 |
| Total New England States..... | 4,436,933 | 1,153,395 | 5,590,328 | 450 | 36,982 | 87,748 | 150,913 | 290,720 | 91,640 | 21,644 |
| New York..... | 7,427,482 | 2,629,386 | 10,056,868 | 3,340 | 111,443 | 301,449 | 352,046 | 540,292 | 145,908 | 10,453 |
| New Jersey..... | 2,047,642 | 1,465,975 | 3,513,617 | 1,150 | 186 | 35,242 | 82,526 | 124,290 | 43,777 | 7,293 |
| Pennsylvania..... | 4,985,174 | 2,542,461 | 7,527,635 | 4,690 | 8,697 | 93,076 | 222,982 | 486,530 | 121,890 | 11,932 |
| Delaware..... | 16,206 | 12,692 | 28,898 | ----- | ----- | 40 | 775 | 2,275 | 739 | 69 |
| Maryland..... | 737,756 | 228,710 | 966,466 | ----- | 116 | 7,437 | 17,440 | 43,285 | 12,471 | 4,938 |
| District of Columbia..... | 688,234 | 983,562 | 1,671,796 | ----- | ----- | 7,952 | 19,750 | 34,400 | 9,245 | 2,110 |
| Total Eastern States..... | 15,902,494 | 7,072,786 | 22,975,280 | 9,180 | 120,442 | 445,196 | 695,519 | 1,231,372 | 334,030 | 36,795 |
| Virginia..... | 1,116,320 | 577,654 | 1,693,974 | 910 | 161 | 16,008 | 41,288 | 72,483 | 26,250 | 4,030 |
| West Virginia..... | 472,619 | 175,038 | 647,657 | 1,695 | ----- | 4,499 | 17,246 | 31,272 | 11,222 | 2,795 |
| North Carolina..... | 475,033 | 130,615 | 605,648 | 200 | 27 | 9,306 | 13,435 | 32,314 | 9,450 | 1,815 |
| South Carolina..... | 466,195 | 93,228 | 559,423 | ----- | ----- | 6,941 | 11,860 | 22,678 | 6,697 | 1,547 |
| Georgia..... | 1,120,274 | 240,547 | 1,360,821 | ----- | ----- | 23,478 | 31,557 | 54,422 | 14,246 | 11,025 |
| Florida..... | 2,066,798 | 579,639 | 2,646,437 | 500 | 58 | 30,590 | 68,475 | 78,057 | 26,294 | 12,217 |
| Alabama..... | 980,183 | 298,711 | 1,278,894 | 2,250 | 167 | 15,501 | 32,245 | 50,055 | 19,029 | 4,418 |
| Mississippi..... | 237,376 | 67,521 | 304,897 | ----- | ----- | 1,733 | 6,630 | 16,139 | 246 | 169 |
| Louisiana..... | 1,497,353 | 312,243 | 1,809,596 | ----- | 3,302 | 16,309 | 35,388 | 71,172 | 23,120 | 671 |
| Texas..... | 6,791,279 | 1,378,992 | 8,170,271 | 15,015 | 55,700 | 52,610 | 255,516 | 303,069 | 99,405 | 23,735 |
| Arkansas..... | 437,553 | 109,067 | 546,620 | ----- | ----- | 3,954 | 15,505 | 20,550 | 11,212 | 1,528 |
| Kentucky..... | 652,550 | 166,933 | 819,483 | ----- | 35 | 6,897 | 21,425 | 33,664 | 14,074 | 1,857 |
| Tennessee..... | 1,450,580 | 511,776 | 1,962,356 | 300 | 11,310 | 20,428 | 44,030 | 74,324 | 30,316 | 3,702 |
| Total Southern States..... | 17,764,113 | 4,641,964 | 22,406,077 | 20,870 | 70,760 | 208,304 | 594,600 | 860,199 | 291,561 | 69,509 |

| | | | | | | | | | | |
|--|-------------------|-------------------|--------------------|---------------|----------------|------------------|------------------|------------------|------------------|----------------|
| Ohio..... | 3,578,525 | 1,490,335 | 5,068,860 | 1,144 | 86 | 66,260 | 134,903 | 212,519 | 64,112 | 4,774 |
| Indiana..... | 1,816,416 | 724,100 | 2,540,516 | ----- | 27 | 27,478 | 53,538 | 92,261 | 42,734 | 8,575 |
| Illinois..... | 8,372,278 | 2,892,804 | 11,265,082 | 1,856 | 7,627 | 128,336 | 308,018 | 419,772 | 134,665 | 52,038 |
| Michigan..... | 2,597,336 | 1,373,448 | 3,970,784 | ----- | 200 | 66,372 | 76,053 | 150,776 | 57,539 | 5,062 |
| Wisconsin..... | 1,215,859 | 586,024 | 1,801,883 | ----- | 57 | 17,123 | 35,880 | 68,100 | 21,177 | 3,827 |
| Minnesota..... | 1,853,064 | 693,522 | 2,546,586 | 40 | 602 | 40,683 | 63,309 | 88,669 | 43,788 | 9,915 |
| Iowa..... | 714,580 | 209,475 | 924,055 | 100 | 34 | 4,347 | 18,608 | 30,802 | 20,875 | 2,699 |
| Missouri..... | 1,860,748 | 333,368 | 2,203,116 | ----- | 1,334 | 16,880 | 50,583 | 70,810 | 39,387 | 3,962 |
| Total Middle Western States..... | 22,017,806 | 8,303,076 | 30,320,882 | 3,140 | 9,967 | 367,488 | 740,892 | 1,133,709 | 424,277 | 90,852 |
| North Dakota..... | 216,352 | 100,327 | 316,679 | ----- | ----- | 4,428 | 5,985 | 9,011 | 5,487 | 759 |
| South Dakota..... | 229,980 | 98,717 | 328,697 | ----- | ----- | 4,185 | 6,548 | 10,485 | 5,149 | 670 |
| Nebraska..... | 918,039 | 110,794 | 1,028,833 | 2,305 | ----- | 6,142 | 26,175 | 36,341 | 22,048 | 5,051 |
| Kansas..... | 946,220 | 197,686 | 1,143,906 | 994 | ----- | 7,126 | 26,352 | 42,643 | 23,825 | 1,866 |
| Montana..... | 273,637 | 102,299 | 375,936 | ----- | ----- | 5,686 | 7,863 | 8,343 | 4,635 | 254 |
| Wyoming..... | 187,980 | 68,872 | 256,852 | ----- | ----- | 2,400 | 3,263 | 9,672 | 4,629 | 1,044 |
| Colorado..... | 873,341 | 291,029 | 1,164,370 | 100 | ----- | 11,347 | 28,580 | 40,769 | 18,467 | 2,168 |
| New Mexico..... | 324,377 | 91,545 | 415,922 | ----- | ----- | 3,290 | 7,850 | 7,935 | 3,340 | 4,785 |
| Oklahoma..... | 1,674,131 | 266,367 | 1,940,498 | 1,150 | 1,133 | 11,507 | 49,500 | 72,029 | 44,960 | 5,137 |
| Total Western States..... | 5,644,057 | 1,327,636 | 6,971,693 | 4,549 | 1,133 | 56,111 | 162,116 | 237,228 | 132,540 | 21,734 |
| Washington..... | 1,518,083 | 679,882 | 2,197,965 | ----- | 636 | 29,168 | 52,350 | 77,705 | 39,224 | 917 |
| Oregon..... | 962,800 | 619,276 | 1,582,076 | ----- | 155 | 28,608 | 40,865 | 52,040 | 42,594 | 111 |
| California..... | 8,254,162 | 7,011,547 | 15,265,709 | 135 | 148,187 | 314,961 | 319,408 | 465,305 | 236,868 | 6,601 |
| Idaho..... | 281,409 | 153,744 | 435,153 | ----- | ----- | 3,745 | 11,325 | 11,079 | 2,737 | 99 |
| Utah..... | 239,782 | 157,360 | 397,142 | ----- | 80 | 6,947 | 9,950 | 15,430 | 5,364 | 712 |
| Nevada..... | 144,258 | 83,238 | 232,496 | ----- | ----- | 2,744 | 5,425 | 5,525 | 4,267 | 67 |
| Arizona..... | 495,668 | 201,780 | 697,448 | ----- | 137 | 12,974 | 16,275 | 26,475 | 8,482 | 5 |
| Total Pacific States..... | 11,896,162 | 8,911,827 | 20,807,989 | 135 | 149,195 | 399,147 | 455,598 | 653,559 | 330,536 | 8,512 |
| Total United States (exclusive of possessions)..... | 77,661,565 | 31,410,684 | 109,072,249 | 38,324 | 388,470 | 1,563,994 | 2,709,638 | 4,406,787 | 1,613,584 | 249,046 |
| Alaska..... | 79,361 | 46,687 | 126,048 | ----- | ----- | 602 | 2,350 | 2,414 | 2,085 | 449 |
| The Territory of Hawaii..... | 134,735 | 90,178 | 224,913 | ----- | 37 | 1,528 | 4,000 | 7,000 | 3,084 | 2,176 |
| Virgin Islands of the United States..... | 5,304 | 7,797 | 13,101 | ----- | ----- | 148 | 225 | 225 | 104 | 50 |
| Total possessions..... | 219,400 | 144,662 | 364,062 | ----- | 37 | 2,278 | 6,575 | 9,639 | 5,273 | 2,675 |
| Total United States and possessions..... | 77,880,965 | 31,555,346 | 109,436,311 | 38,324 | 388,516 | 1,566,272 | 2,806,213 | 4,416,426 | 1,618,857 | 251,721 |

¹ See classification on pp. 184 and 185.

TABLE NO. 42.—Assets and liabilities of active national banks, Dec. 31, 1957—Continued

[In thousands of dollars]

| Location | Loans and discounts | | | | | | | | | | | | | |
|-------------------------------|---|---|-----------------------------|----------------|--|---|--|---|---|--|--|-------------------|-------------------------|------------|
| | Real estate loans | | | Loans to banks | Loans to brokers and dealers in securities | Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities | Loans to farmers directly guaranteed by the Commodity Credit Corporation | Other loans to farmers (excluding loans on real estate) | Commercial and industrial loans (including open market paper) | Other loans to individuals for personal expenditures | 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..... | 2,566 | 29,949 | 11,062 | 125 | 609 | 1,758 | 168 | 6,145 | 54,698 | 37,910 | 6,131 | 151,121 | 2,296 | 148,825 |
| New Hampshire..... | 1,213 | 22,011 | 5,583 | 350 | 1,761 | 949 | ----- | 2,922 | 44,427 | 42,517 | 3,080 | 124,793 | 2,094 | 122,699 |
| Vermont..... | 4,579 | 21,146 | 6,668 | ----- | 100 | 1,509 | ----- | 6,775 | 16,044 | 26,317 | 1,126 | 84,264 | 1,303 | 82,961 |
| Massachusetts..... | 2,637 | 135,533 | 94,993 | 8,237 | 19,143 | 7,946 | ----- | 7,144 | 1,076,225 | 413,775 | 59,596 | 1,825,229 | 43,670 | 1,781,559 |
| Rhode Island..... | 2,381 | 99,200 | 22,895 | ----- | 78 | 236 | ----- | 1,902 | 97,495 | 37,794 | 11,053 | 273,034 | 2,832 | 270,202 |
| Connecticut..... | 1,132 | 101,524 | 26,847 | ----- | 7,280 | 3,671 | ----- | 3,998 | 182,757 | 152,672 | 20,922 | 500,803 | 11,245 | 489,558 |
| Total New England States..... | 14,508 | 409,363 | 168,048 | 8,712 | 28,971 | 16,069 | 168 | 28,886 | 1,471,646 | 710,985 | 101,888 | 2,959,244 | 63,440 | 2,895,804 |
| New York..... | 23,567 | 591,495 | 189,717 | 69,046 | 409,016 | 50,741 | 358 | 47,415 | 3,034,549 | 1,092,074 | 138,691 | 5,646,669 | 144,186 | 5,502,483 |
| New Jersey..... | 10,857 | 536,192 | 114,535 | ----- | 39,753 | 11,888 | ----- | 11,739 | 345,658 | 426,018 | 67,780 | 1,544,420 | 32,639 | 1,511,781 |
| Pennsylvania..... | 55,257 | 836,008 | 249,471 | 2,150 | 26,688 | 33,435 | 334 | 61,913 | 1,678,540 | 720,758 | 110,517 | 3,774,971 | 68,913 | 3,706,058 |
| Delaware..... | 1,472 | 5,583 | 506 | ----- | ----- | 3 | ----- | 801 | 2,821 | 1,367 | 153 | 12,706 | 2 | 12,704 |
| Maryland..... | 9,481 | 64,811 | 33,824 | ----- | 5,815 | 31,976 | 35 | 7,049 | 106,303 | 88,008 | 19,368 | 366,670 | 3,246 | 363,424 |
| District of Columbia..... | 197 | 76,169 | 31,923 | ----- | 29,437 | 2,627 | 130 | 39 | 153,916 | 89,642 | 18,853 | 402,933 | 6,768 | 396,165 |
| Total Eastern States..... | 100,831 | 2,110,258 | 619,976 | 71,196 | 510,609 | 130,670 | 857 | 128,956 | 5,321,787 | 2,417,867 | 335,362 | 11,748,369 | 255,754 | 11,492,615 |
| Virginia..... | 18,582 | 161,268 | 48,814 | 2,825 | 8,884 | 9,324 | 271 | 25,122 | 233,300 | 239,502 | 23,298 | 771,190 | 9,288 | 761,902 |
| West Virginia..... | 3,798 | 64,586 | 17,211 | ----- | 512 | 3,097 | ----- | 2,978 | 54,708 | 88,227 | 3,101 | 238,218 | 4,877 | 233,341 |
| North Carolina..... | 4,929 | 17,540 | 11,889 | 33 | 1,333 | 8,375 | 178 | 7,759 | 110,351 | 109,454 | 8,317 | 280,158 | 4,832 | 275,326 |
| South Carolina..... | 2,508 | 14,076 | 16,719 | ----- | 1,673 | 4,136 | 1,754 | 3,713 | 104,066 | 73,607 | 13,599 | 235,851 | 3,591 | 232,260 |
| Georgia..... | 7,829 | 39,475 | 24,523 | 4,829 | 6,493 | 20,955 | 1,221 | 8,843 | 100,910 | 213,507 | 25,316 | 663,901 | 8,379 | 655,522 |
| Florida..... | 6,368 | 81,676 | 65,033 | 154 | 29,056 | 31,418 | ----- | 11,097 | 442,165 | 308,659 | 18,370 | 993,996 | 13,929 | 980,067 |
| Alabama..... | 6,303 | 49,374 | 24,078 | 123 | 3,438 | 3,213 | 4,420 | 18,771 | 220,165 | 186,817 | 33,031 | 549,733 | 13,850 | 535,883 |
| Mississippi..... | 3,161 | 10,177 | 10,306 | 33 | 250 | 730 | 348 | 5,738 | 51,975 | 32,389 | 4,586 | 119,693 | 2,587 | 117,106 |
| Louisiana..... | 4,669 | 54,175 | 38,944 | 6,083 | 16,782 | 5,153 | 2,022 | 9,630 | 377,843 | 120,837 | 69,415 | 705,553 | 7,035 | 698,518 |
| Texas..... | 27,967 | 145,467 | 132,511 | 1,280 | 21,072 | 189,623 | 76,623 | 172,804 | 1,918,255 | 782,728 | 143,044 | 3,611,374 | 65,113 | 3,546,261 |
| Arkansas..... | 7,446 | 16,121 | 14,002 | ----- | 1,611 | 931 | 4,367 | 18,034 | 78,351 | 60,173 | 3,093 | 204,129 | 2,399 | 201,730 |
| Kentucky..... | 14,272 | 41,939 | 19,650 | ----- | 4,740 | 2,534 | 1,162 | 27,146 | 107,854 | 94,033 | 9,076 | 321,406 | 5,509 | 315,897 |
| Tennessee..... | 12,101 | 52,542 | 37,930 | 1,048 | 13,347 | 12,953 | 1,173 | 22,733 | 492,397 | 259,750 | 18,860 | 924,834 | 17,609 | 907,225 |
| Total Southern States..... | 119,933 | 748,416 | 461,610 | 16,408 | 109,191 | 292,442 | 92,539 | 334,368 | 4,502,340 | 2,569,683 | 373,106 | 9,620,036 | 158,898 | 9,461,138 |

| | | | | | | | | | | | | | | |
|--|----------------|------------------|------------------|----------------|------------------|----------------|----------------|------------------|-------------------|-------------------|------------------|-------------------|----------------|-------------------|
| Ohio..... | 42,716 | 485,712 | 121,908 | 572 | 66,152 | 24,009 | 3,433 | 41,149 | 735,743 | 618,793 | 68,920 | 2,209,107 | 40,679 | 2,168,428 |
| Indiana..... | 18,976 | 277,288 | 57,355 | ----- | 38,070 | 11,558 | 2,143 | 26,780 | 316,819 | 247,042 | 21,246 | 1,017,277 | 17,029 | 1,000,248 |
| Illinois..... | 28,063 | 523,078 | 149,722 | 3,992 | 148,219 | 112,739 | 11,214 | 122,122 | 2,789,530 | 845,917 | 179,526 | 4,914,122 | 133,318 | 4,780,804 |
| Michigan..... | 9,086 | 449,423 | 109,789 | ----- | 26,908 | 30,353 | 292 | 14,151 | 616,231 | 440,593 | 34,478 | 1,731,304 | 33,196 | 1,698,108 |
| Wisconsin..... | 9,952 | 200,757 | 39,177 | 3 | 13,823 | 5,327 | 20 | 15,461 | 269,197 | 151,320 | 58,199 | 763,736 | 20,318 | 743,418 |
| Minnesota..... | 10,573 | 269,514 | 47,942 | 705 | 7,918 | 9,082 | 5,626 | 59,426 | 463,887 | 271,308 | 34,553 | 1,180,534 | 15,868 | 1,164,666 |
| Iowa..... | 9,896 | 70,050 | 17,968 | ----- | 1,412 | 3,068 | 8,948 | 69,896 | 108,035 | 67,098 | 16,272 | 372,643 | 6,449 | 368,194 |
| Missouri..... | 7,465 | 147,739 | 36,697 | 942 | 17,283 | 23,855 | 1,070 | 40,742 | 405,860 | 217,128 | 27,683 | 926,464 | 10,694 | 915,770 |
| Total Middle Western States..... | 136,727 | 2,423,561 | 580,558 | 6,214 | 319,785 | 219,991 | 32,746 | 389,727 | 5,705,302 | 2,859,699 | 440,877 | 13,115,187 | 277,551 | 12,837,636 |
| North Dakota..... | 2,383 | 29,482 | 4,382 | ----- | 580 | 1,039 | 10,494 | 18,977 | 25,911 | 32,741 | 1,713 | 127,702 | 3,044 | 124,658 |
| South Dakota..... | 1,808 | 35,699 | 6,024 | ----- | 959 | 488 | 3,953 | 33,559 | 31,483 | 27,893 | 3,785 | 145,651 | 4,870 | 140,781 |
| Nebraska..... | 6,877 | 28,425 | 19,172 | 1,982 | 2,061 | 5,054 | 7,477 | 117,684 | 145,469 | 64,766 | 23,881 | 422,848 | 7,240 | 415,608 |
| Kansas..... | 10,633 | 33,918 | 12,125 | 223 | 10,152 | 3,746 | 10,661 | 82,227 | 148,217 | 90,894 | 8,627 | 411,423 | 4,242 | 407,181 |
| Montana..... | 1,443 | 30,047 | 5,557 | ----- | 520 | 1,700 | 4,173 | 18,741 | 32,342 | 51,175 | 1,655 | 147,353 | 3,227 | 144,126 |
| Wyoming..... | 1,225 | 19,453 | 7,453 | ----- | 616 | 883 | 16,506 | 30,114 | 10,169 | 302 | 95,721 | 1,414 | 94,307 | |
| Colorado..... | 4,853 | 64,893 | 35,699 | 933 | 4,729 | 2,135 | 4,263 | 74,033 | 188,699 | 116,949 | 13,214 | 510,400 | 7,289 | 503,111 |
| New Mexico..... | 1,751 | 16,710 | 10,848 | 10,000 | 4,717 | 2,507 | 1,370 | 17,333 | 54,817 | 40,997 | 3,988 | 165,038 | 3,978 | 161,060 |
| Oklahoma..... | 14,151 | 47,894 | 37,327 | 1,075 | 13,818 | 5,885 | 8,962 | 55,106 | 392,534 | 156,940 | 16,869 | 750,461 | 8,819 | 741,642 |
| Total Western States..... | 45,124 | 306,521 | 138,587 | 14,213 | 38,716 | 21,900 | 52,136 | 434,166 | 1,049,586 | 601,524 | 74,034 | 2,776,597 | 44,123 | 2,732,474 |
| Washington..... | 13,790 | 224,317 | 52,233 | ----- | 11,668 | 3,915 | 3,058 | 48,112 | 442,071 | 267,318 | 27,367 | 1,093,849 | 19,995 | 1,073,854 |
| Oregon..... | 12,958 | 173,006 | 42,584 | ----- | 940 | 2,264 | 158 | 34,535 | 290,929 | 150,590 | 13,265 | 721,229 | 6,530 | 714,699 |
| California..... | 68,566 | 2,726,537 | 401,382 | 194,899 | 49,103 | 27,767 | 27 | 220,400 | 3,135,436 | 1,392,347 | 146,581 | 8,363,045 | 125,887 | 8,237,158 |
| Idaho..... | 1,634 | 70,687 | 8,075 | ----- | 3 | 263 | 1,472 | 24,272 | 36,907 | 41,475 | 2,935 | 187,723 | 3,465 | 184,258 |
| Utah..... | 2,753 | 58,848 | 14,080 | ----- | 1,683 | 1,107 | 290 | 11,293 | 64,169 | 41,673 | 3,418 | 199,214 | 2,582 | 196,632 |
| Nevada..... | 471 | 31,788 | 10,890 | ----- | 1,600 | 851 | ----- | 2,338 | 16,168 | 36,853 | 581 | 101,540 | 496 | 101,044 |
| Arizona..... | 3,213 | 96,382 | 4,585 | 234 | 865 | 438 | 262 | 64,978 | 131,961 | 112,853 | 2,812 | 418,583 | 2,878 | 415,705 |
| Total Pacific States..... | 103,385 | 3,381,565 | 533,829 | 195,133 | 65,862 | 36,605 | 5,267 | 405,928 | 4,117,641 | 2,043,009 | 196,959 | 11,085,183 | 161,833 | 10,923,350 |
| Total United States (exclusive of possessions)..... | 520,508 | 9,379,684 | 2,502,608 | 311,876 | 1,073,134 | 717,767 | 183,713 | 1,722,031 | 22,168,302 | 11,202,767 | 1,522,226 | 51,304,616 | 961,599 | 50,343,017 |
| Alaska..... | 98 | 15,272 | 8,333 | ----- | 100 | 39 | ----- | 31 | 12,772 | 13,237 | 490 | 50,291 | 2,015 | 48,276 |
| The Territory of Hawaii..... | 2,412 | 39,367 | 9,435 | ----- | 12 | 9,692 | ----- | 3,435 | 27,038 | 10,636 | 5,830 | 107,857 | 807 | 107,050 |
| Virgin Islands of the United States..... | 113 | 2,171 | 541 | ----- | ----- | ----- | ----- | 6 | 535 | 490 | 78 | 3,934 | ----- | 3,934 |
| Total possessions..... | 2,623 | 56,810 | 18,309 | ----- | 112 | 9,731 | ----- | 3,472 | 40,345 | 24,363 | 6,317 | 162,082 | 2,822 | 159,260 |
| Total United States and possessions..... | 523,131 | 9,436,494 | 2,520,917 | 311,876 | 1,073,246 | 727,498 | 183,713 | 1,725,503 | 22,208,647 | 11,227,130 | 1,528,543 | 51,466,698 | 964,421 | 50,502,277 |

TABLE No. 42.—Assets and liabilities of active national banks, Dec. 31, 1957—Continued

[In thousands of dollars]

| Location | Capital | | Demand deposits | | | | | | Time deposits | | | | | |
|-------------------------------|-----------------|--------------|---|------------------|-----------------------------------|------------------------|----------------------------|---|---|------------------|----------------|-----------------------------------|------------------------|----------------------------|
| | 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..... | | 10,725 | 147,819 | 5,315 | 13,831 | 6,818 | 10 | 4,718 | 104,397 | 707 | 7 | 711 | | |
| New Hampshire..... | | 6,319 | 154,296 | 8,422 | 21,454 | 11,039 | | 8,011 | 46,656 | 525 | 15 | 126 | | |
| Vermont..... | | 5,245 | 65,946 | 1,948 | 7,291 | 1,857 | | 2,534 | 86,976 | 64 | 3 | 459 | | |
| Massachusetts..... | | 84,396 | 2,143,887 | 85,577 | 213,650 | 328,818 | 28,323 | 60,256 | 449,727 | 5,713 | 1,273 | 6,073 | 167 | 8,950 |
| Rhode Island..... | | 12,245 | 211,233 | 7,898 | 23,076 | 3,007 | 1,054 | 10,063 | 212,857 | 345 | 24 | 555 | | |
| Connecticut..... | | 31,983 | 722,400 | 31,066 | 36,227 | 29,043 | 9 | 40,047 | 224,891 | 1,623 | | 541 | 10 | |
| Total New England States..... | | 150,913 | 3,445,581 | 140,216 | 315,529 | 380,582 | 29,396 | 125,629 | 1,125,504 | 8,977 | 1,322 | 8,465 | 177 | 8,950 |
| New York..... | 229 | 351,817 | 5,587,689 | 212,266 | 331,877 | 646,729 | 290,928 | 357,993 | 2,350,776 | 7,568 | | 69,609 | 2,939 | 198,494 |
| New Jersey..... | 706 | 81,820 | 1,635,325 | 71,137 | 214,278 | 56,473 | 141 | 70,288 | 1,445,490 | 5,779 | | 14,372 | 334 | |
| Pennsylvania..... | 60 | 222,932 | 4,079,849 | 165,874 | 225,292 | 407,053 | 16,539 | 90,567 | 2,476,598 | 3,713 | 682 | 59,062 | 806 | 1,600 |
| Delaware..... | | 775 | 15,277 | 246 | 185 | | | 498 | 12,618 | | | 74 | | |
| Maryland..... | | 17,440 | 552,036 | 33,575 | 79,901 | 67,370 | 273 | 4,601 | 220,357 | 5,449 | | 2,904 | | |
| District of Columbia..... | | 19,750 | 600,716 | 15,867 | 102 | 51,516 | 3,496 | 16,537 | 183,742 | 8,985 | 835 | | | |
| Total Eastern States..... | 985 | 694,534 | 12,470,892 | 498,965 | 851,635 | 1,229,141 | 311,377 | 540,484 | 6,689,581 | 31,494 | 1,517 | 146,021 | 4,079 | 200,094 |
| Virginia..... | | 41,288 | 815,568 | 31,712 | 94,209 | 145,298 | 91 | 29,442 | 525,901 | 15,255 | 110 | 34,890 | 1,498 | |
| West Virginia..... | | 17,246 | 337,156 | 15,859 | 59,095 | 38,280 | | 22,229 | 173,455 | 429 | 171 | 956 | 27 | |
| North Carolina..... | | 13,435 | 395,692 | 12,803 | 33,672 | 23,459 | | 9,407 | 116,747 | 2,486 | | 11,002 | 380 | |
| South Carolina..... | | 11,860 | 366,138 | 13,788 | 61,033 | 15,767 | | 9,469 | 81,704 | 4,813 | 7 | 6,429 | 275 | |
| Georgia..... | | 31,557 | 758,126 | 30,716 | 105,323 | 205,905 | 60 | 20,144 | 233,764 | 2,987 | 761 | 3,032 | 3 | |
| Florida..... | 200 | 68,275 | 1,425,037 | 33,733 | 238,148 | 341,050 | 3,224 | 25,606 | 519,949 | 7,430 | 66 | 51,673 | 521 | |
| Alabama..... | | 32,245 | 733,914 | 25,093 | 114,451 | 90,277 | 450 | 15,998 | 293,869 | 2,890 | 10 | 1,604 | 338 | |
| Mississippi..... | | 6,630 | 160,997 | 5,237 | 39,333 | 30,330 | | 1,479 | 65,435 | 2,071 | | 15 | | |
| Louisiana..... | | 35,388 | 970,543 | 27,419 | 240,331 | 231,326 | 7,482 | 20,282 | 306,868 | 437 | 51 | 4,387 | | 500 |
| Texas..... | | 255,516 | 4,781,306 | 118,062 | 442,296 | 1,290,985 | 20,595 | 138,095 | 1,081,809 | 20,879 | 1,143 | 265,022 | 4,889 | 5,250 |
| Arkansas..... | | 15,505 | 326,250 | 7,299 | 38,670 | 60,349 | | 4,985 | 107,471 | 806 | 24 | 606 | 160 | |
| Kentucky..... | | 21,425 | 540,474 | 18,017 | 33,742 | 55,664 | | 4,653 | 154,849 | 1,635 | 15 | 11,334 | 100 | |
| Tennessee..... | | 44,030 | 913,095 | 34,639 | 125,230 | 361,991 | 2,456 | 13,169 | 485,907 | 2,863 | 165 | 22,486 | 305 | 50 |
| Total Southern States..... | 200 | 594,400 | 12,524,296 | 374,317 | 1,625,533 | 2,890,681 | 34,328 | 314,958 | 4,147,728 | 63,981 | 2,523 | 413,436 | 8,496 | 5,800 |

| | | | | | | | | | | | | | | |
|--|--------------|------------------|-------------------|------------------|------------------|------------------|----------------|------------------|-------------------|----------------|---------------|------------------|---------------|----------------|
| Ohio..... | | 134,903 | 2,789,833 | 124,180 | 318,891 | 267,260 | 3,821 | 74,540 | 1,408,041 | 2,710 | 190 | 79,305 | 89 | ----- |
| Indiana..... | 25 | 53,513 | 1,408,009 | 47,954 | 198,423 | 128,718 | 767 | 37,545 | 688,662 | 3,430 | 1,751 | 30,177 | 80 | ----- |
| Illinois..... | 1,500 | 306,518 | 6,244,354 | 242,054 | 513,698 | 1,231,969 | 35,785 | 104,418 | 2,723,873 | 7,696 | 1,058 | 145,627 | 600 | 13,950 |
| Michigan..... | 1,000 | 75,053 | 2,083,122 | 140,459 | 162,682 | 169,623 | 5,603 | 35,847 | 1,313,499 | 1,735 | 35 | 57,986 | 193 | ----- |
| Wisconsin..... | 60 | 35,830 | 944,935 | 39,330 | 67,360 | 142,491 | 1,612 | 20,131 | 579,557 | 1,371 | 957 | 2,801 | 338 | ----- |
| Minnesota..... | | 63,309 | 1,243,628 | 55,579 | 154,775 | 371,428 | 5,126 | 22,528 | 681,828 | 1,358 | 68 | 10,247 | 21 | ----- |
| Iowa..... | | 18,608 | 487,725 | 19,893 | 72,481 | 126,417 | ----- | ----- | 207,846 | 1,421 | 53 | 155 | ----- | ----- |
| Missouri..... | | 50,583 | 1,239,798 | 39,599 | 110,187 | 463,582 | 2,193 | 14,389 | 317,709 | 2,779 | 487 | 12,293 | 100 | ----- |
| Total Middle Western States..... | 2,575 | 738,317 | 16,436,404 | 709,048 | 1,598,497 | 2,901,488 | 54,907 | 317,462 | 7,021,015 | 23,500 | 4,599 | 338,591 | 1,421 | 13,950 |
| North Dakota..... | | 5,985 | 185,133 | 5,821 | 12,826 | 9,761 | 38 | 2,773 | 97,966 | 377 | 6 | 1,978 | ----- | ----- |
| South Dakota..... | | 6,548 | 181,699 | 4,761 | 30,879 | 10,229 | ----- | 2,412 | 92,430 | 1,032 | ----- | 5,255 | ----- | ----- |
| Nebraska..... | | 26,175 | 673,897 | 26,414 | 70,255 | 140,794 | 47 | 6,632 | 110,373 | 176 | 24 | 221 | ----- | ----- |
| Kansas..... | | 26,352 | 650,938 | 21,957 | 172,506 | 90,694 | ----- | 10,125 | 171,746 | 3,469 | 39 | 22,429 | 3 | ----- |
| Montana..... | | 7,863 | 216,451 | 6,881 | 29,482 | 17,630 | ----- | 3,193 | 97,690 | 136 | ----- | 4,218 | 255 | ----- |
| Wyoming..... | | 3,263 | 137,216 | 3,780 | 32,410 | 13,148 | ----- | 1,426 | 63,356 | 1,280 | 18 | 4,218 | ----- | ----- |
| Colorado..... | | 28,580 | 691,098 | 23,590 | 37,297 | 109,455 | 110 | 11,791 | 268,493 | 2,755 | 10 | 19,771 | ----- | ----- |
| New Mexico..... | | 7,850 | 224,864 | 15,894 | 63,251 | 15,740 | ----- | 4,628 | 78,340 | 1,759 | 11 | 12,390 | 45 | ----- |
| Oklahoma..... | | 49,500 | 1,219,543 | 42,447 | 163,847 | 223,269 | 155 | 24,870 | 258,592 | 4,311 | 97 | 2,541 | 826 | ----- |
| Total Western States..... | ----- | 162,116 | 4,180,839 | 151,545 | 612,753 | 630,720 | 350 | 67,850 | 1,238,986 | 14,295 | 205 | 73,021 | 1,129 | ----- |
| Washington..... | | 52,350 | 1,222,321 | 38,766 | 157,698 | 66,218 | 5,713 | 27,367 | 670,451 | 4,637 | 4 | 500 | 390 | 3,900 |
| Oregon..... | | 40,865 | 755,241 | 18,949 | 133,952 | 24,251 | 1,631 | 28,776 | 591,265 | 229 | 14 | 27,718 | 50 | ----- |
| California..... | | 319,408 | 6,613,505 | 209,784 | 716,962 | 232,683 | 132,286 | 348,942 | 6,086,068 | 54,554 | 202 | 606,974 | 1,325 | 262,424 |
| Idaho..... | | 11,325 | 218,139 | 5,191 | 53,105 | 1,870 | ----- | 3,104 | 152,732 | 986 | 11 | 15 | ----- | ----- |
| Utah..... | | 9,950 | 183,750 | 5,295 | 30,761 | 15,059 | ----- | 4,917 | 140,226 | 1,800 | 826 | 14,508 | ----- | ----- |
| Nevada..... | | 5,425 | 105,205 | 3,543 | 31,841 | 1,567 | ----- | 2,102 | 83,193 | 1,270 | ----- | 3,775 | ----- | ----- |
| Arizona..... | | 16,275 | 408,754 | 10,055 | 51,537 | 8,819 | 4,863 | 11,640 | 179,782 | 1,545 | 27 | 15,426 | ----- | 5,000 |
| Total Pacific States..... | ----- | 455,568 | 9,506,915 | 291,583 | 1,175,856 | 350,467 | 144,493 | 426,848 | 7,903,717 | 65,021 | 1,084 | 668,916 | 1,765 | 271,324 |
| Total United States (exclusive of possessions)..... | 3,760 | 2,795,878 | 58,564,927 | 2,165,674 | 6,179,803 | 8,383,079 | 574,851 | 1,793,231 | 29,026,531 | 207,268 | 11,250 | 1,648,450 | 17,067 | 500,118 |
| Alaska..... | | 2,350 | 57,114 | 12,761 | 6,349 | 1,960 | ----- | 1,177 | 30,831 | 10,558 | 10 | 5,288 | ----- | ----- |
| The Territory of Hawaii..... | | 4,000 | 90,422 | 15,373 | 21,888 | 3,787 | 1,540 | 1,725 | 76,559 | 1,102 | 10 | 11,507 | ----- | 1,000 |
| Virgin Islands of the United States..... | | 225 | 3,059 | 131 | 2,062 | 9 | 2 | 41 | 4,806 | ----- | ----- | 2,968 | 22 | 1 |
| Total possessions..... | ----- | 6,575 | 150,595 | 28,265 | 30,299 | 5,756 | 1,542 | 2,943 | 112,196 | 11,660 | 20 | 19,763 | 22 | 1,001 |
| Total United States and possessions..... | 3,760 | 2,802,453 | 58,715,522 | 2,193,939 | 6,210,102 | 8,388,835 | 576,393 | 1,796,174 | 29,138,727 | 218,928 | 11,270 | 1,668,213 | 17,089 | 501,119 |

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

TABLE NO. 43.—Assets and liabilities of all active banks other than national, Dec. 31, 1957 (includes State commercial, mutual savings, and private banks)

| 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..... | 59 | 326,242 | 225,111 | 29,097 | 60,042 | 23,306 | 13,580 | 52,167 | 6,594 | 758 | 472 | ----- | 1,303 | 738,672 |
| New Hampshire..... | 58 | 364,873 | 168,252 | 12,520 | 25,446 | 35,933 | 3,485 | 18,440 | 6,508 | 790 | 45 | ----- | 509 | 636,801 |
| Vermont..... | 33 | 207,577 | 61,442 | 15,052 | 3,904 | 2,583 | 4,243 | 22,524 | 2,696 | 160 | 278 | 4 | 388 | 320,851 |
| Massachusetts..... | 248 | 3,909,647 | 2,174,859 | 167,469 | 365,463 | 241,855 | 63,188 | 423,692 | 57,494 | 1,692 | 832 | 1,077 | 25,914 | 7,433,182 |
| Rhode Island..... | 13 | 440,020 | 196,018 | 24,640 | 84,339 | 25,787 | 13,884 | 60,666 | 6,413 | 54 | 511 | 6 | 1,690 | 854,028 |
| Connecticut..... | 124 | 1,838,243 | 946,918 | 149,438 | 242,021 | 118,420 | 44,462 | 242,239 | 31,647 | 995 | ----- | 6 | 18,618 | 3,633,057 |
| Total New England States..... | 535 | 7,086,602 | 3,772,600 | 398,266 | 781,215 | 447,884 | 142,842 | 819,728 | 111,352 | 4,449 | 2,138 | 1,093 | 48,422 | 13,616,591 |
| New York..... | 313 | 29,248,489 | 10,202,445 | 1,933,209 | 2,130,253 | 392,708 | 318,670 | 8,580,602 | 374,433 | 2,411 | 5,557 | 612,206 | 382,485 | 54,183,468 |
| New Jersey..... | 125 | 1,963,825 | 1,100,260 | 358,043 | 29,020 | 263,497 | 74,694 | 459,236 | 47,123 | 345 | 105 | 145 | 22,421 | 4,318,714 |
| Pennsylvania..... | 280 | 3,648,196 | 1,768,411 | 459,295 | 711,836 | 56,436 | 131,550 | 1,174,345 | 77,919 | 5,288 | 7,030 | 1,421 | 31,613 | 8,073,340 |
| Delaware..... | 22 | 330,832 | 231,957 | 40,801 | 77,560 | 11,169 | 11,169 | 110,332 | 7,602 | 1,404 | 1,321 | 8 | 2,525 | 828,268 |
| Maryland..... | 99 | 782,336 | 644,572 | 80,939 | 99,242 | 4,503 | 38,127 | 221,061 | 16,910 | 176 | 72 | 325 | 44,185 | 1,932,448 |
| District of Columbia..... | 9 | 254,045 | 163,364 | 6,268 | 12,761 | 840 | 11,628 | 115,996 | 5,234 | ----- | 4,136 | ----- | 2,182 | 577,202 |
| Total Eastern States..... | 848 | 36,227,723 | 14,111,009 | 2,878,555 | 3,295,149 | 494,676 | 587,424 | 10,661,572 | 529,221 | 9,624 | 18,221 | 614,105 | 486,161 | 69,913,440 |
| Virginia..... | 181 | 580,167 | 371,704 | 73,496 | 25,701 | 1,509 | 34,118 | 232,936 | 17,301 | 201 | 2,575 | ----- | 2,578 | 1,342,286 |
| West Virginia..... | 106 | 218,866 | 223,413 | 36,010 | 5,138 | 1,370 | 17,305 | 107,605 | 5,037 | 108 | 905 | 215 | 1,414 | 617,386 |
| North Carolina..... | 165 | 828,654 | 423,409 | 187,186 | 90,629 | 2,492 | 54,709 | 430,399 | 24,514 | 471 | 83 | ----- | 12,748 | 2,064,294 |
| South Carolina..... | 118 | 114,398 | 102,664 | 38,799 | 18,040 | 273 | 13,885 | 62,117 | 3,355 | 147 | 38 | ----- | 523 | 354,239 |
| Georgia..... | 344 | 506,105 | 371,468 | 53,622 | 23,554 | 1,294 | 33,956 | 262,175 | 15,795 | 713 | 81 | 980 | 4,125 | 1,273,868 |
| Florida..... | 172 | 548,521 | 560,190 | 100,841 | 14,820 | 729 | 42,089 | 249,861 | 23,860 | 831 | 468 | 279 | 5,314 | 1,547,803 |
| Alabama..... | 170 | 190,130 | 172,020 | 51,501 | 17,515 | 245 | 15,760 | 93,027 | 5,391 | 71 | 238 | 1 | 759 | 546,658 |
| Mississippi..... | 168 | 287,952 | 220,942 | 126,048 | 9,713 | 546 | 23,633 | 162,719 | 8,505 | 244 | 104 | 188 | 4,181 | 844,775 |
| Louisiana..... | 141 | 327,657 | 300,916 | 123,778 | 5,907 | 522 | 30,791 | 239,649 | 10,347 | 364 | 1,364 | 125 | 1,927 | 1,043,347 |
| Texas..... | 498 | 920,809 | 614,618 | 158,488 | 69,518 | 3,163 | 60,200 | 553,954 | 35,034 | 1,562 | 675 | 80 | 4,370 | 2,422,471 |
| Arkansas..... | 182 | 185,315 | 162,623 | 54,359 | 15,792 | 283 | 13,420 | 131,082 | 4,328 | 121 | 8 | ----- | 356 | 567,687 |
| Kentucky..... | 276 | 551,776 | 445,251 | 41,766 | 26,052 | 1,290 | 30,053 | 348,461 | 8,405 | 152 | 19 | 16 | 1,812 | 1,455,933 |
| Tennessee..... | 224 | 389,276 | 231,079 | 66,718 | 21,639 | 725 | 23,880 | 169,411 | 12,559 | 526 | 162 | 292 | 1,563 | 917,850 |
| Total Southern States..... | 2,745 | 5,649,626 | 4,209,297 | 1,112,612 | 344,018 | 14,441 | 393,799 | 3,043,396 | 174,431 | 5,511 | 6,720 | 2,176 | 41,670 | 14,997,697 |

| | | | | | | | | | | | | | | |
|--|--------------|-------------------|-------------------|------------------|------------------|------------------|------------------|-------------------|------------------|---------------|---------------|----------------|----------------|--------------------|
| Ohio..... | 385 | 2,652,636 | 1,766,261 | 377,435 | 91,338 | 13,452 | 118,346 | 918,652 | 45,160 | 226 | 10,884 | 553 | 19,899 | 6,014,842 |
| Indiana..... | 344 | 683,622 | 794,805 | 92,258 | 23,707 | 1,174 | 45,108 | 304,748 | 12,777 | 235 | 842 | 42 | 3,287 | 1,962,605 |
| Illinois..... | 545 | 1,756,660 | 1,826,720 | 376,580 | 154,778 | 14,490 | 63,301 | 859,379 | 26,248 | 1,620 | 9,052 | 764 | 19,179 | 5,108,698 |
| Michigan..... | 323 | 1,709,435 | 1,434,863 | 394,719 | 28,238 | 5,391 | 84,843 | 587,037 | 46,953 | 457 | 255 | 151 | 9,926 | 4,302,268 |
| Wisconsin..... | 459 | 918,635 | 864,331 | 153,756 | 39,134 | 1,259 | 48,433 | 345,885 | 18,890 | 487 | 3,154 | 75 | 6,137 | 2,390,176 |
| Minnesota..... | 506 | 708,986 | 465,920 | 103,762 | 115,042 | 232 | 23,913 | 176,208 | 11,687 | 187 | 144 | 51 | 3,608 | 1,609,740 |
| Iowa..... | 572 | 891,633 | 655,920 | 175,016 | 22,948 | 1,099 | 36,926 | 324,253 | 10,323 | 148 | 1,565 | ----- | 1,487 | 2,121,318 |
| Missouri..... | 532 | 1,407,447 | 1,112,371 | 241,941 | 77,109 | 16,925 | 55,330 | 783,005 | 25,143 | 311 | 1,258 | 3,339 | 9,019 | 3,733,198 |
| Total Middle Western States..... | 3,666 | 10,729,054 | 8,911,191 | 1,915,395 | 552,294 | 54,012 | 476,200 | 4,299,167 | 197,181 | 3,680 | 27,154 | 4,975 | 72,542 | 27,242,845 |
| North Dakota..... | 116 | 102,090 | 196,315 | 45,319 | 31,549 | 32 | 4,509 | 40,420 | 2,026 | 4 | ----- | ----- | 362 | 422,626 |
| South Dakota..... | 138 | 108,949 | 138,117 | 16,701 | 9,226 | 133 | 4,527 | 49,172 | 1,400 | 29 | 5 | ----- | 229 | 328,488 |
| Nebraska..... | 298 | 172,674 | 186,204 | 21,123 | 8,725 | 177 | 7,117 | 80,114 | 1,906 | 157 | 3 | ----- | 726 | 479,015 |
| Kansas..... | 426 | 360,576 | 329,826 | 124,269 | 5,913 | 439 | 16,185 | 183,239 | 5,331 | 514 | 42 | ----- | 882 | 1,027,217 |
| Montana..... | 74 | 142,528 | 133,768 | 25,418 | 17,223 | 372 | 5,484 | 77,730 | 2,827 | 208 | 15 | ----- | 814 | 406,386 |
| Wyoming..... | 28 | 36,269 | 45,889 | 5,283 | 1,729 | 94 | 1,539 | 23,986 | 2,852 | 82 | 1 | ----- | 80 | 116,104 |
| Colorado..... | 94 | 250,803 | 165,735 | 23,570 | 1,951 | 478 | 6,673 | 130,304 | 4,799 | 255 | 225 | ----- | 2,685 | 590,478 |
| New Mexico..... | 26 | 71,804 | 71,473 | 7,709 | 1,469 | 48 | 5,150 | 32,598 | 3,251 | 35 | 70 | ----- | 489 | 194,096 |
| Oklahoma..... | 190 | 176,784 | 141,835 | 42,425 | 5,241 | 173 | 10,024 | 91,580 | 2,830 | 42 | 121 | ----- | 663 | 471,716 |
| Total Western States..... | 1,390 | 1,422,477 | 1,409,252 | 311,817 | 83,026 | 1,946 | 64,508 | 709,143 | 25,221 | 1,326 | 482 | ----- | 6,930 | 4,036,128 |
| Washington..... | 67 | 332,580 | 208,641 | 30,664 | 37,117 | 449 | 8,195 | 56,025 | 5,432 | 30 | 206 | ----- | 1,379 | 680,718 |
| Oregon..... | 44 | 105,651 | 80,474 | 17,529 | 2,663 | 81 | 5,077 | 32,704 | 3,578 | 144 | ----- | ----- | 763 | 248,664 |
| California..... | 80 | 2,783,847 | 1,580,586 | 408,341 | 79,993 | 6,322 | 60,021 | 981,895 | 69,287 | 514 | 1,398 | 5,529 | 27,512 | 6,005,245 |
| Idaho..... | 19 | 68,175 | 41,043 | 9,975 | 795 | 146 | 2,667 | 23,700 | 1,482 | 197 | 1 | ----- | 554 | 149,735 |
| Utah..... | 42 | 210,094 | 137,823 | 19,349 | 4,759 | 631 | 6,986 | 94,360 | 4,312 | 73 | 1,688 | ----- | 1,088 | 481,163 |
| Nevada..... | 3 | 47,879 | 33,369 | 3,158 | 973 | 94 | 3,031 | 15,638 | 2,320 | 2 | ----- | ----- | 272 | 106,736 |
| Arizona..... | 4 | 100,137 | 62,846 | 12,881 | 4,026 | 150 | 5,744 | 37,635 | 5,927 | 470 | 381 | ----- | 2,165 | 232,362 |
| Total Pacific States..... | 259 | 3,649,363 | 2,144,782 | 501,897 | 130,326 | 7,873 | 91,721 | 1,241,957 | 92,338 | 1,430 | 3,674 | 5,529 | 33,733 | 7,904,623 |
| Total United States (exclusive of possessions)..... | 9,443 | 64,764,845 | 34,558,131 | 7,118,542 | 5,186,028 | 1,020,832 | 1,756,494 | 20,774,963 | 1,129,744 | 26,020 | 58,389 | 627,878 | 689,458 | 137,711,324 |
| Alaska..... | 11 | 12,834 | 14,639 | 2,121 | 2,210 | ----- | 1,653 | 5,196 | 473 | 63 | 130 | ----- | 56 | 39,375 |
| Canal Zone (Panama)..... | (1) | 1,138 | ----- | ----- | ----- | ----- | 1,718 | 1,894 | 19 | ----- | ----- | ----- | 16,680 | 21,449 |
| Guam..... | (2) | 9,608 | ----- | ----- | ----- | ----- | 630 | 9 | 251 | 75 | ----- | ----- | 10,943 | 21,516 |
| The Territory of Hawaii..... | 9 | 140,886 | 85,325 | 18,360 | 3,803 | 1,514 | 11,089 | 55,079 | 7,060 | 294 | ----- | 289 | 1,696 | 325,395 |
| Puerto Rico ³ | 10 | 325,059 | 65,090 | 34,559 | 19,198 | 1,007 | 26,272 | 37,618 | 5,698 | 208 | ----- | 1,059 | 20,645 | 536,413 |
| American Samoa..... | 1 | 277 | 1,309 | ----- | ----- | ----- | 89 | 202 | 2 | ----- | ----- | 12 | 18 | 1,909 |
| Virgin Islands of the United States..... | 2 | 2,858 | 3,554 | ----- | 6 | ----- | 423 | 541 | 40 | ----- | ----- | ----- | 76 | 7,498 |
| Total possessions..... | 33 | 492,660 | 169,917 | 55,040 | 25,217 | 2,521 | 41,874 | 100,539 | 13,543 | 640 | 130 | 1,360 | 50,114 | 953,555 |
| Total United States and possessions..... | 9,476 | 65,257,505 | 34,728,048 | 7,173,582 | 5,211,245 | 1,023,353 | 1,798,368 | 20,875,502 | 1,143,287 | 26,660 | 58,519 | 629,238 | 739,572 | 138,664,879 |

¹ 2 branches of a national bank and 2 branches of a State member bank in New York.

² Branch of a national bank in California.

³ Asset and liability items include data for branches of a national bank and a State member bank in New York.

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

TABLE NO. 43.—Assets and liabilities of all active banks other than national, Dec. 31, 1957 (includes State commercial, mutual savings, and private banks)—Continued

LIABILITIES
[In thousands of dollars]

| Location | Demand deposits | Time deposits | Total deposits | Bills payable, discounts, 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 re- tirement account for preferred stock and capital notes and debentures |
|-------------------------------|-----------------|---------------|----------------|--|---|-------------------|----------------------------|-----------|-------------------|---|
| Maine..... | 162,903 | 498,967 | 656,870 | 175 | ----- | 5,864 | 9,780 | 35,797 | 27,995 | 2,191 |
| New Hampshire..... | 25,525 | 535,920 | 561,445 | 1,250 | ----- | 5,567 | 2,331 | 37,370 | 26,717 | 2,121 |
| Vermont..... | 58,507 | 233,001 | 291,508 | 12 | 4 | 1,494 | 5,797 | 9,149 | 7,916 | 4,971 |
| Massachusetts..... | 1,404,625 | 5,205,938 | 6,610,563 | 22 | 1,079 | 95,881 | 50,841 | 397,866 | 259,587 | 17,343 |
| Rhode Island..... | 230,109 | 536,709 | 766,818 | ----- | 63 | 11,258 | 9,335 | 57,740 | 8,447 | 3,367 |
| Connecticut..... | 848,244 | 2,422,578 | 3,270,822 | 28 | 6 | 36,204 | 33,509 | 177,648 | 98,999 | 15,841 |
| Total New England States..... | 2,729,913 | 9,428,113 | 12,158,026 | 1,487 | 1,152 | 156,268 | 111,593 | 715,570 | 429,661 | 42,834 |
| New York..... | 24,292,016 | 23,679,109 | 47,961,125 | 14,580 | 642,071 | 866,507 | 843,706 | 2,851,913 | 849,296 | 154,270 |
| New Jersey..... | 1,640,724 | 2,317,305 | 3,958,029 | 250 | 145 | 45,407 | 66,826 | 187,847 | 40,013 | 20,197 |
| Pennsylvania..... | 3,936,466 | 3,330,561 | 7,267,027 | 1,230 | 1,439 | 90,357 | 144,886 | 447,863 | 104,515 | 16,023 |
| Delaware..... | 491,840 | 245,747 | 737,587 | ----- | 8 | 8,979 | 13,556 | 55,549 | 12,233 | 356 |
| Maryland..... | 860,396 | 893,060 | 1,753,456 | ----- | 325 | 22,894 | 27,436 | 76,803 | 46,413 | 5,121 |
| District of Columbia..... | 366,774 | 154,764 | 521,538 | ----- | ----- | 7,945 | 12,020 | 24,750 | 7,663 | 3,286 |
| Total Eastern States..... | 31,578,216 | 30,620,546 | 62,198,762 | 16,060 | 643,988 | 1,042,089 | 1,108,430 | 3,644,725 | 1,060,133 | 199,253 |
| Virginia..... | 731,552 | 489,997 | 1,221,549 | 200 | ----- | 17,307 | 34,045 | 47,982 | 19,167 | 2,036 |
| West Virginia..... | 384,620 | 158,391 | 543,011 | 4,800 | 215 | 5,161 | 16,305 | 30,602 | 14,248 | 3,044 |
| North Carolina..... | 1,394,862 | 456,540 | 1,851,402 | 1,205 | ----- | 47,926 | 43,358 | 90,477 | 22,657 | 7,269 |
| South Carolina..... | 246,350 | 72,339 | 318,689 | 105 | ----- | 1,612 | 13,981 | 13,446 | 5,437 | 969 |
| Georgia..... | 813,531 | 332,412 | 1,145,943 | 218 | 980 | 15,187 | 33,351 | 41,187 | 26,956 | 10,046 |
| Florida..... | 986,090 | 444,279 | 1,430,369 | ----- | 279 | 13,246 | 45,100 | 41,497 | 14,325 | 2,987 |
| Alabama..... | 338,249 | 159,179 | 497,428 | ----- | 1 | 3,044 | 15,019 | 18,467 | 13,067 | 632 |
| Mississippi..... | 610,843 | 165,094 | 775,937 | 525 | 188 | 4,540 | 16,643 | 44,626 | 1,347 | 969 |
| Louisiana..... | 744,530 | 221,423 | 965,953 | ----- | 125 | 6,985 | 26,872 | 28,585 | 12,088 | 2,739 |
| Texas..... | 1,774,884 | 455,807 | 2,230,691 | 2 | 80 | 14,153 | 65,033 | 64,283 | 38,298 | 9,931 |
| Arkansas..... | 415,585 | 102,608 | 518,193 | ----- | ----- | 1,144 | 13,785 | 17,406 | 14,860 | 2,299 |
| Kentucky..... | 1,085,072 | 243,133 | 1,328,205 | ----- | 154 | 11,416 | 31,281 | 56,560 | 24,868 | 2,569 |
| Tennessee..... | 505,494 | 328,008 | 833,502 | ----- | 292 | 11,017 | 24,780 | 26,675 | 18,852 | 2,712 |
| Total Southern States..... | 10,031,662 | 3,629,210 | 13,660,872 | 7,055 | 2,314 | 152,738 | 378,553 | 521,793 | 226,170 | 48,202 |

| | | | | | | | | | | |
|---|------------|------------|-------------|--------|---------|-----------|-----------|-----------|-----------|---------|
| Ohio..... | 3,090,530 | 2,429,203 | 5,510,733 | 575 | 553 | 63,629 | 117,930 | 241,033 | 67,619 | 3,770 |
| Indiana..... | 1,147,486 | 658,376 | 1,805,862 | 42 | 18,828 | 18,828 | 36,551 | 58,122 | 40,231 | 2,969 |
| Illinois..... | 3,010,472 | 1,680,262 | 4,696,734 | 3,600 | 764 | 47,245 | 105,467 | 126,869 | 75,771 | 49,248 |
| Michigan..... | 1,941,699 | 2,003,781 | 3,945,480 | 151 | 55,654 | 104,624 | 123,028 | 58,902 | 58,902 | 14,429 |
| Wisconsin..... | 1,182,785 | 1,027,678 | 2,210,463 | 100 | 9,625 | 49,657 | 73,490 | 42,091 | 42,091 | 4,675 |
| Minnesota..... | 616,411 | 860,961 | 1,477,372 | 345 | 51 | 8,147 | 29,499 | 54,427 | 29,649 | 10,250 |
| Iowa..... | 1,330,515 | 601,218 | 1,931,733 | 4,406 | 4,419 | 47,195 | 66,977 | 66,977 | 59,416 | 7,172 |
| Missouri..... | 2,587,218 | 803,159 | 3,390,377 | 1,575 | 3,349 | 37,579 | 96,218 | 107,626 | 89,958 | 6,516 |
| Total Middle Western States..... | 14,916,116 | 10,064,638 | 24,980,754 | 10,601 | 4,985 | 245,126 | 587,141 | 851,572 | 463,637 | 99,029 |
| North Dakota..... | 247,872 | 136,602 | 384,474 | 195 | 1,123 | 8,086 | 11,579 | 10,208 | 10,208 | 6,961 |
| South Dakota..... | 212,386 | 87,770 | 300,156 | 638 | 6,638 | 6,788 | 8,626 | 10,321 | 10,321 | 1,959 |
| Nebraska..... | 373,772 | 52,243 | 426,015 | 3,014 | 2,030 | 14,200 | 17,412 | 14,409 | 14,409 | 1,935 |
| Kansas..... | 702,508 | 231,637 | 934,145 | 1,692 | 2,735 | 25,333 | 35,726 | 26,200 | 26,200 | 1,385 |
| Montana..... | 282,502 | 98,128 | 380,630 | 543 | 2,543 | 7,685 | 9,184 | 5,962 | 5,962 | 483 |
| Wyoming..... | 77,363 | 29,318 | 106,681 | 310 | 810 | 7,675 | 3,984 | 3,103 | 3,103 | 351 |
| Colorado..... | 377,669 | 159,746 | 537,415 | 867 | 9,089 | 16,265 | 16,011 | 9,484 | 9,484 | 1,347 |
| New Mexico..... | 136,642 | 43,203 | 179,845 | 1,730 | 1,730 | 4,725 | 4,617 | 1,871 | 1,871 | 1,308 |
| Oklahoma..... | 326,767 | 102,107 | 428,874 | 760 | 2,903 | 12,313 | 12,879 | 13,217 | 13,217 | 772 |
| Total Western States..... | 2,737,481 | 940,754 | 3,678,235 | 6,528 | 23,101 | 97,070 | 120,018 | 94,675 | 94,675 | 16,501 |
| Washington..... | 169,528 | 451,182 | 620,710 | 90 | 6,141 | 7,315 | 32,275 | 9,703 | 9,703 | 4,484 |
| Oregon..... | 111,474 | 117,312 | 228,786 | 2,270 | 2,270 | 7,405 | 6,921 | 3,035 | 3,035 | 247 |
| California..... | 3,019,500 | 2,492,627 | 5,512,127 | 200 | 6,111 | 81,680 | 132,404 | 181,885 | 85,879 | 4,959 |
| Idaho..... | 92,088 | 45,245 | 137,333 | 1,734 | 1,734 | 3,788 | 4,734 | 1,798 | 1,798 | 348 |
| Utah..... | 265,388 | 179,454 | 444,842 | 6,452 | 6,452 | 9,931 | 14,576 | 5,306 | 5,306 | 56 |
| Nevada..... | 64,198 | 34,591 | 98,789 | 1,677 | 1,677 | 2,636 | 2,314 | 1,320 | 1,320 | --- |
| Arizona..... | 145,964 | 63,411 | 209,375 | 5,166 | 5,166 | 5,710 | 8,978 | 2,345 | 2,345 | 760 |
| Total Pacific States..... | 3,868,140 | 3,383,822 | 7,251,962 | 290 | 6,111 | 105,150 | 169,189 | 251,681 | 109,386 | 10,854 |
| Total United States (exclusive of possessions)..... | 65,861,528 | 58,067,083 | 123,928,611 | 42,021 | 658,550 | 1,724,472 | 2,451,976 | 6,105,359 | 2,383,662 | 416,673 |
| Alaska..... | 23,656 | 12,320 | 35,976 | 3 | 96 | 1,085 | 1,090 | 801 | 801 | 324 |
| Canal Zone (Panama)..... | 10,417 | 2,027 | 21,444 | 5 | 5 | --- | --- | --- | --- | --- |
| Guam..... | 11,587 | 9,441 | 21,028 | 488 | 488 | --- | --- | --- | --- | --- |
| The Territory of Hawaii..... | 167,082 | 125,592 | 292,674 | 111 | 280 | 3,625 | 10,662 | 12,025 | 4,564 | 1,445 |
| Puerto Rico..... | 241,550 | 191,940 | 433,490 | 17,531 | 1,059 | 31,517 | 37,791 | 11,419 | 1,966 | 1,610 |
| American Samoa..... | 835 | 890 | 1,725 | 12 | 12 | 17 | 100 | 25 | 25 | 28 |
| Virgin Islands of the United States..... | 3,192 | 3,641 | 6,833 | 99 | 99 | 313 | 100 | 153 | 153 | --- |
| Total possessions..... | 467,319 | 345,851 | 813,170 | 17,645 | 1,360 | 35,847 | 49,951 | 24,659 | 7,516 | 3,407 |
| Total United States and possessions..... | 66,328,847 | 58,412,934 | 124,741,781 | 59,666 | 659,910 | 1,760,319 | 2,501,927 | 6,130,018 | 2,391,178 | 420,080 |

¹ Includes capital notes and debentures. (See classification on pp. 192 and 193.)

TABLE NO. 43.—Assets and liabilities of all active banks other than national, Dec. 31, 1957 (includes State commercial, mutual savings, and private banks)—Continued

[In thousands of dollars]

| Location | Loans and discounts | | | | | | | | | | | | | Net loans |
|--------------------------------------|---|---|-----------------------------|----------------|--|---|--|---|---|--|--|-------------------|-------------------------|-------------------|
| | Real estate loans | | | Loans to banks | Loans to brokers and dealers in securities | Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities | Loans to farmers directly guaranteed by the Commodity Credit Corporation | Other loans to farmers (excluding loans on real estate) | Commercial and industrial loans (including open-market paper) | Other loans to individuals for personal expenditures | All other loans (including overdrafts) | Total gross loans | Less valuation reserves | |
| | Secured by farm land (including improvements) | Secured by residential properties (other than farm) | Secured by other properties | | | | | | | | | | | |
| Maine..... | 5,226 | 191,776 | 33,395 | ----- | 521 | 1,077 | 63 | 4,856 | 43,432 | 45,393 | 3,450 | 329,189 | 2,947 | 326,242 |
| New Hampshire..... | 2,855 | 278,837 | 58,176 | ----- | ----- | 412 | ----- | 520 | 10,126 | 14,567 | 945 | 366,438 | 1,565 | 364,873 |
| Vermont..... | 12,391 | 124,991 | 22,467 | ----- | 368 | 2,630 | ----- | 6,984 | 18,240 | 20,472 | 1,046 | 209,589 | 2,012 | 207,577 |
| Massachusetts..... | 7,731 | 2,806,473 | 408,695 | 496 | 28,510 | 13,844 | ----- | 2,713 | 374,956 | 271,114 | 25,329 | 3,939,861 | 30,214 | 3,909,647 |
| Rhode Island..... | 474 | 263,631 | 32,309 | ----- | 6,344 | 959 | ----- | 231 | 87,031 | 47,299 | 9,394 | 447,672 | 7,652 | 440,020 |
| Connecticut..... | 8,048 | 1,370,413 | 91,481 | ----- | 6,622 | 8,159 | 6 | 4,315 | 159,535 | 190,615 | 13,745 | 1,852,939 | 14,696 | 1,838,243 |
| Total New England States..... | 36,725 | 5,036,121 | 646,523 | 496 | 42,365 | 27,081 | 69 | 19,619 | 693,320 | 589,460 | 53,909 | 7,145,688 | 59,086 | 7,086,602 |
| New York..... | 29,234 | 13,235,385 | 1,796,963 | 396,536 | 1,045,135 | 427,855 | 492 | 35,891 | 10,283,502 | 1,887,024 | 620,995 | 29,759,012 | 510,523 | 29,248,489 |
| New Jersey..... | 2,961 | 1,096,236 | 149,157 | ----- | 77,014 | 8,427 | ----- | 3,086 | 299,022 | 335,761 | 32,929 | 2,004,593 | 40,768 | 1,963,825 |
| Pennsylvania..... | 18,934 | 1,270,008 | 216,033 | 3,202 | 49,639 | 71,659 | 7 | 14,326 | 1,094,249 | 878,385 | 98,898 | 3,715,340 | 67,144 | 3,648,196 |
| Delaware..... | 8,627 | 91,333 | 25,959 | ----- | 2,306 | 3,708 | 28 | 3,111 | 91,330 | 102,138 | 5,541 | 334,081 | 3,249 | 330,832 |
| Maryland..... | 14,244 | 381,177 | 58,989 | 50 | 10,405 | 4,622 | 3 | 9,445 | 123,815 | 163,755 | 27,026 | 793,531 | 11,195 | 782,336 |
| District of Columbia..... | 1,249 | 46,795 | 18,920 | ----- | 10,529 | 272 | ----- | 101 | 75,378 | 86,019 | 16,053 | 255,316 | 1,271 | 254,045 |
| Total Eastern States..... | 75,249 | 16,120,934 | 2,266,021 | 399,788 | 1,195,028 | 516,543 | 530 | 65,960 | 11,967,296 | 3,453,082 | 801,442 | 36,861,873 | 634,150 | 36,227,723 |
| Virginia..... | 22,024 | 129,540 | 35,326 | 175 | 4,280 | 2,826 | 989 | 21,830 | 144,263 | 212,347 | 13,780 | 587,380 | 7,213 | 580,167 |
| West Virginia..... | 7,609 | 66,745 | 19,042 | 100 | 113 | 5,512 | ----- | 4,352 | 36,425 | 76,081 | 6,253 | 222,132 | 3,266 | 218,866 |
| North Carolina..... | 30,230 | 88,981 | 48,851 | 3,200 | 16,226 | 17,900 | 1,548 | 26,152 | 321,316 | 269,035 | 23,446 | 846,885 | 18,231 | 828,654 |
| South Carolina..... | 8,002 | 26,011 | 7,523 | ----- | 700 | 3,991 | 1,898 | 7,387 | 20,341 | 38,492 | 2,149 | 116,494 | 2,096 | 114,398 |
| Georgia..... | 33,197 | 105,349 | 30,082 | 1,318 | 2,505 | 12,484 | 7,345 | 24,802 | 142,744 | 144,889 | 9,090 | 513,805 | 7,700 | 506,105 |
| Florida..... | 15,892 | 85,728 | 53,943 | 219 | 5,945 | 6,153 | ----- | 15,015 | 188,516 | 177,048 | 8,776 | 557,235 | 8,714 | 548,521 |
| Alabama..... | 16,550 | 38,590 | 13,158 | ----- | 14 | 1,261 | 4,240 | 16,912 | 38,487 | 61,178 | 3,241 | 193,650 | 3,520 | 190,130 |
| Mississippi..... | 23,887 | 30,090 | 17,268 | 235 | 1,426 | 8,631 | 4,750 | 28,308 | 107,939 | 67,607 | 5,183 | 295,324 | 7,372 | 287,952 |
| Louisiana..... | 18,322 | 66,408 | 39,013 | 80 | 1,253 | 2,142 | 3,128 | 13,751 | 88,671 | 88,855 | 12,622 | 334,245 | 6,588 | 327,657 |
| Texas..... | 12,927 | 62,320 | 45,786 | 60 | 440 | 17,768 | 42,440 | 95,417 | 298,724 | 343,978 | 11,731 | 931,591 | 10,782 | 920,809 |
| Arkansas..... | 15,725 | 26,131 | 14,721 | 35 | 731 | 3,192 | 9,448 | 26,782 | 39,619 | 48,787 | 2,213 | 187,384 | 2,069 | 185,315 |
| Kentucky..... | 49,032 | 94,793 | 34,587 | ----- | 1,255 | 8,992 | 851 | 36,324 | 164,058 | 149,001 | 21,733 | 560,626 | 8,850 | 551,776 |
| Tennessee..... | 36,489 | 69,702 | 21,833 | ----- | 167 | 2,948 | 2,756 | 29,171 | 72,383 | 152,332 | 7,525 | 395,306 | 6,030 | 389,276 |
| Total Southern States..... | 289,886 | 890,307 | 381,133 | 5,422 | 35,055 | 93,800 | 79,393 | 346,203 | 1,663,486 | 1,829,630 | 127,742 | 5,742,057 | 92,431 | 5,649,626 |

| | | | | | | | | | | | | | | |
|--|----------------|-------------------|------------------|----------------|------------------|----------------|----------------|------------------|-------------------|------------------|------------------|-------------------|------------------|-------------------|
| Ohio..... | 60,547 | 848,336 | 173,515 | 446 | 100,524 | 113,939 | 1,878 | 54,758 | 684,156 | 580,873 | 81,855 | 2,700,827 | 48,191 | 2,652,636 |
| Indiana..... | 44,576 | 232,429 | 45,116 | ----- | 1,140 | 3,110 | 5,375 | 77,070 | 105,621 | 174,043 | 7,349 | 695,829 | 12,207 | 683,622 |
| Illinois..... | 28,423 | 303,599 | 69,304 | 455 | 80,257 | 71,318 | 16,182 | 130,401 | 712,044 | 340,842 | 38,949 | 1,791,774 | 35,114 | 1,756,660 |
| Michigan..... | 42,763 | 596,599 | 124,256 | ----- | 4,442 | 17,822 | 385 | 65,116 | 342,009 | 496,224 | 42,779 | 1,732,395 | 22,960 | 1,709,435 |
| Wisconsin..... | 64,474 | 307,477 | 89,226 | 12 | 3,959 | 7,294 | 36 | 76,714 | 205,277 | 157,677 | 25,610 | 937,756 | 19,121 | 918,635 |
| Minnesota..... | 51,017 | 309,808 | 41,029 | 35 | 162 | 3,449 | 17,730 | 129,339 | 61,236 | 99,028 | 4,737 | 717,570 | 8,584 | 708,986 |
| Iowa..... | 60,835 | 169,456 | 42,570 | 260 | 2,136 | 5,309 | 43,107 | 285,118 | 145,789 | 139,462 | 7,977 | 902,049 | 10,416 | 891,633 |
| Missouri..... | 46,851 | 343,121 | 93,282 | 94 | 15,934 | 16,812 | 11,813 | 96,133 | 443,133 | 322,602 | 36,951 | 1,426,726 | 19,279 | 1,407,447 |
| Total Middle Western States..... | 399,486 | 3,110,825 | 678,298 | 1,332 | 208,554 | 239,053 | 96,506 | 914,649 | 2,699,265 | 2,310,751 | 246,207 | 10,904,926 | 175,872 | 10,729,054 |
| North Dakota..... | 7,258 | 15,405 | 1,866 | ----- | 85 | 217 | 23,913 | 31,451 | 8,329 | 14,592 | 1,070 | 104,186 | 2,096 | 102,090 |
| South Dakota..... | 3,273 | 17,708 | 3,338 | ----- | 233 | 233 | 13,063 | 50,962 | 9,597 | 11,840 | 779 | 110,793 | 1,844 | 108,949 |
| Nebraska..... | 7,253 | 14,175 | 4,828 | 20 | 420 | 661 | 12,296 | 91,995 | 19,933 | 21,782 | 2,464 | 175,827 | 3,153 | 172,674 |
| Kansas..... | 17,125 | 47,770 | 13,630 | 25 | 777 | 2,381 | 22,250 | 122,701 | 65,374 | 67,222 | 4,664 | 363,919 | 3,343 | 360,576 |
| Montana..... | 2,414 | 31,497 | 6,610 | ----- | 125 | 1,231 | 11,729 | 31,052 | 28,015 | 32,461 | 768 | 145,902 | 3,374 | 142,528 |
| Wyoming..... | 765 | 8,133 | 3,065 | ----- | 3 | 211 | 471 | 11,921 | 6,097 | 5,941 | 85 | 36,692 | 423 | 36,269 |
| Colorado..... | 2,618 | 30,927 | 12,970 | 1,312 | 878 | 1,999 | 2,358 | 32,919 | 74,280 | 90,266 | 4,977 | 255,604 | 4,701 | 250,803 |
| New Mexico..... | 1,433 | 7,565 | 6,446 | ----- | 579 | 528 | 10,030 | 24,341 | 21,648 | 801 | 73,371 | 1,567 | 71,804 | |
| Oklahoma..... | 5,460 | 12,887 | 7,892 | 1 | 263 | 828 | 7,225 | 37,118 | 36,595 | 69,385 | 1,191 | 178,845 | 2,061 | 176,784 |
| Total Western States..... | 47,599 | 186,067 | 60,645 | 1,358 | 2,551 | 8,340 | 93,833 | 420,149 | 272,561 | 335,137 | 16,799 | 1,445,039 | 22,562 | 1,422,477 |
| Washington..... | 4,271 | 200,002 | 46,688 | 9 | 101 | 582 | 4,266 | 7,649 | 40,941 | 28,713 | 970 | 334,192 | 1,612 | 332,580 |
| Oregon..... | 2,486 | 45,283 | 10,133 | ----- | 29 | 724 | 321 | 4,830 | 20,671 | 20,220 | 1,962 | 106,659 | 1,008 | 105,651 |
| California..... | 30,658 | 940,894 | 241,758 | 2,127 | 43,896 | 20,792 | 58,933 | 922,559 | 503,377 | 59,135 | 2,824,129 | 40,282 | 2,783,847 | |
| Idaho..... | 1,646 | 7,367 | 3,484 | ----- | 6 | 574 | 3,116 | 17,648 | 17,477 | 18,575 | 428 | 70,321 | 1,146 | 69,175 |
| Utah..... | 4,541 | 54,582 | 14,634 | ----- | 181 | 2,709 | 854 | 17,040 | 58,896 | 55,907 | 4,068 | 213,412 | 3,318 | 210,094 |
| Nevada..... | 569 | 7,120 | 6,965 | ----- | 21 | ----- | ----- | 4,660 | 13,962 | 14,629 | 460 | 48,386 | 507 | 47,879 |
| Arizona..... | 583 | 20,464 | 2,799 | ----- | ----- | ----- | ----- | 5,812 | 36,050 | 34,026 | 1,519 | 101,253 | 1,116 | 100,137 |
| Total Pacific States..... | 44,754 | 1,275,712 | 326,461 | 2,136 | 44,213 | 25,402 | 8,557 | 116,572 | 1,110,556 | 675,447 | 68,542 | 3,698,352 | 48,989 | 3,649,363 |
| Total United States (exclusive of possessions)..... | 893,699 | 26,619,966 | 4,359,081 | 410,532 | 1,527,766 | 910,219 | 278,888 | 1,883,152 | 18,406,484 | 9,193,507 | 1,314,641 | 65,797,935 | 1,033,090 | 64,764,845 |
| Alaska..... | 183 | 4,577 | 2,538 | ----- | ----- | 16 | ----- | 190 | 2,517 | 2,662 | 371 | 13,054 | 220 | 12,834 |
| Canal Zone (Panama)..... | ----- | ----- | ----- | ----- | ----- | 7 | ----- | ----- | 916 | 202 | 13 | 1,138 | ----- | 1,138 |
| Guam..... | ----- | 2,053 | ----- | ----- | ----- | ----- | ----- | 13 | 2,432 | 5,108 | 2 | 9,608 | ----- | 9,608 |
| The Territory of Hawaii..... | 210 | 49,501 | 26,222 | ----- | ----- | 11,075 | ----- | 18 | 29,134 | 24,463 | 1,184 | 141,807 | 921 | 140,886 |
| Puerto Rico..... | 7,305 | 43,343 | 15,535 | 8,241 | ----- | 81 | ----- | 15,117 | 174,247 | 57,460 | 5,208 | 326,537 | 1,478 | 325,059 |
| American Samoa..... | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 8 | 104 | 129 | 36 | 277 | ----- | 277 |
| Virgin Islands of the United States..... | ----- | 973 | 154 | ----- | ----- | ----- | ----- | ----- | 734 | 1,000 | 63 | 2,924 | 66 | 2,858 |
| Total possessions..... | 7,698 | 100,447 | 44,449 | 8,241 | ----- | 11,179 | ----- | 15,346 | 210,084 | 91,024 | 6,877 | 495,345 | 2,685 | 492,660 |
| Total United States and possessions..... | 901,397 | 26,720,413 | 4,403,530 | 418,773 | 1,527,766 | 921,398 | 278,888 | 1,898,498 | 18,616,568 | 9,284,531 | 1,321,518 | 66,293,280 | 1,035,775 | 65,257,505 |

TABLE NO. 43.—Assets and liabilities of all active banks other than national, Dec. 31, 1957 (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..... | | 100 | 9,680 | 128,179 | 5,413 | 19,783 | 3,983 | | 5,545 | 491,798 | 44 | | 2,125 | | |
| New Hampshire..... | | | 2,331 | 20,295 | 599 | 3,595 | 599 | | 437 | 535,687 | | | 233 | | |
| Vermont..... | | 316 | 5,481 | 46,739 | 1,999 | 7,733 | 539 | | 1,497 | 231,432 | 8 | 40 | 1,492 | 29 | |
| Massachusetts..... | | 800 | 50,041 | 1,136,228 | 41,845 | 111,593 | 67,749 | 1,583 | 45,627 | 5,202,180 | 1,015 | 72 | 2,606 | 65 | |
| Rhode Island..... | | | 9,335 | 195,395 | 7,114 | 11,081 | 7,271 | 630 | 8,618 | 533,762 | 1,264 | 135 | 1,548 | | |
| Connecticut..... | | | 33,509 | 706,693 | 27,788 | 58,274 | 25,140 | 7 | 30,342 | 2,420,550 | 10 | 40 | 1,224 | 754 | |
| Total New England States..... | | 1,216 | 110,377 | 2,233,529 | 84,758 | 212,059 | 105,281 | 2,220 | 92,066 | 9,415,409 | 2,341 | 287 | 9,228 | 848 | |
| New York..... | 40,640 | 1,784 | 801,282 | 17,513,371 | 744,754 | 710,854 | 3,042,335 | 1,146,908 | 1,123,794 | 22,691,330 | 23,610 | | 125,301 | 126,754 | 712,114 |
| New Jersey..... | 7,016 | 2,281 | 57,529 | 1,367,013 | 49,455 | 131,628 | 31,481 | 405 | 60,742 | 2,298,205 | 161 | | 18,681 | 233 | 25 |
| Pennsylvania..... | | 210 | 144,676 | 3,277,927 | 107,948 | 163,641 | 322,929 | 6,224 | 57,797 | 3,285,674 | 1,505 | 336 | 41,626 | 1,620 | |
| Delaware..... | | | 13,556 | 415,622 | 17,553 | 35,416 | 8,092 | | 15,157 | 235,148 | 920 | | 9,679 | | |
| Maryland..... | | 150 | 27,286 | 715,616 | 21,108 | 66,860 | 45,580 | 1,066 | 10,166 | 880,755 | 3,500 | 19 | 8,774 | 12 | |
| District of Columbia..... | | | 12,020 | 334,406 | 5,355 | 20 | 14,099 | 1,454 | 11,440 | 143,106 | 8,233 | | | | 3,425 |
| Total Eastern States.. | 47,656 | 4,425 | 1,056,349 | 23,623,955 | 946,173 | 1,108,419 | 3,464,516 | 1,156,057 | 1,279,096 | 29,534,218 | 37,929 | 355 | 203,861 | 128,619 | 715,564 |
| Virginia..... | | 1,080 | 32,965 | 572,874 | 13,039 | 68,190 | 66,111 | 129 | 11,209 | 446,074 | 3,551 | 1,868 | 38,035 | 469 | |
| West Virginia..... | | 200 | 16,105 | 291,376 | 12,193 | 48,058 | 14,336 | | 18,657 | 156,792 | 40 | 135 | 1,394 | 30 | |
| North Carolina..... | | 30 | 43,328 | 965,522 | 34,873 | 110,470 | 264,705 | 43 | 19,249 | 418,312 | 3,786 | 4,873 | 28,434 | 1,135 | |
| South Carolina..... | | 50 | 13,931 | 207,206 | 6,247 | 21,602 | 9,848 | | 1,447 | 60,724 | 478 | 5 | 9,562 | 1,570 | |
| Georgia..... | | | 33,351 | 617,793 | 16,833 | 115,300 | 55,932 | 99 | 7,574 | 325,259 | 2,428 | 465 | 3,776 | 484 | |
| Florida..... | | 450 | 44,650 | 818,359 | 16,195 | 96,972 | 40,911 | 1,009 | 12,644 | 385,996 | 872 | 2,436 | 54,023 | 952 | |
| Alabama..... | | | 14,019 | 265,119 | 6,051 | 62,508 | 2,651 | | 1,920 | 157,102 | 441 | 34 | 1,512 | 90 | |
| Mississippi..... | | 280 | 16,363 | 434,806 | 7,133 | 116,350 | 49,029 | 19 | 3,506 | 164,908 | 25 | | 161 | | |
| Louisiana..... | | 47 | 26,825 | 468,759 | 7,885 | 207,154 | 52,909 | | 7,823 | 208,527 | 2,267 | 349 | 9,657 | 623 | |
| Texas..... | | | 65,033 | 1,488,909 | 22,937 | 173,044 | 60,878 | 1,135 | 27,981 | 395,920 | 148 | 16 | 59,723 | | |
| Arkansas..... | | | 13,785 | 349,938 | 5,531 | 43,773 | 13,057 | | 3,286 | 101,391 | 32 | 421 | 739 | 25 | |
| Kentucky..... | | 50 | 31,231 | 823,817 | 21,775 | 77,874 | 153,276 | 66 | 8,264 | 226,132 | 2,718 | 5 | 14,263 | 15 | |
| Tennessee..... | | | 24,780 | 414,084 | 10,804 | 65,956 | 10,468 | | 4,182 | 310,838 | 30 | 67 | 16,364 | 709 | |
| Total Southern States. | 200 | 1,987 | 376,366 | 7,718,562 | 181,496 | 1,207,251 | 794,111 | 2,500 | 127,742 | 3,357,975 | 16,816 | 10,674 | 237,643 | 6,102 | |

| | | | | | | | | | | | | | | | |
|---|--------|---------|-----------|------------|-----------|-----------|-----------|-----------|-----------|------------|--------|---------|-----------|---------|---------|
| Ohio..... | 100 | 365 | 117,465 | 2,599,767 | 107,648 | 210,174 | 124,989 | 2,748 | 45,204 | 2,334,824 | 1,152 | 681 | 92,411 | 135 | ----- |
| Indiana..... | 244 | ----- | 36,307 | 932,791 | 29,010 | 164,358 | 7,925 | ----- | 13,402 | 635,306 | 326 | 160 | 20,853 | 1,731 | ----- |
| Illinois..... | ----- | ----- | 105,467 | 2,540,429 | 77,890 | 153,768 | 195,994 | 4,127 | 47,274 | 1,597,517 | 72 | 40 | 82,633 | ----- | ----- |
| Michigan..... | ----- | 2,115 | 102,509 | 1,573,577 | 53,497 | 230,301 | 42,486 | 1,127 | 40,711 | 1,950,806 | 2,492 | 26 | 50,387 | 70 | ----- |
| Wisconsin..... | 415 | 1,885 | 47,357 | 1,010,006 | 31,063 | 90,420 | 29,351 | 49 | 21,896 | 1,020,886 | 25 | 25 | 176 | 6,532 | 59 |
| Minnesota..... | ----- | ----- | 29,499 | 510,706 | 12,763 | 78,504 | 3,349 | ----- | 11,089 | 845,599 | 6 | 205 | 15,151 | ----- | ----- |
| Iowa..... | ----- | 485 | 46,710 | 1,093,025 | 29,178 | 170,246 | 22,127 | ----- | 15,939 | 600,748 | 25 | 141 | 304 | ----- | ----- |
| Missouri..... | 375 | 370 | 95,473 | 1,943,571 | 48,586 | 203,996 | 371,011 | 2,108 | 17,946 | 771,097 | 815 | 77 | 31,138 | 32 | ----- |
| Total Middle Western..... | 1,134 | 5,220 | 580,787 | 12,203,872 | 389,625 | 1,301,767 | 797,232 | 10,159 | 213,461 | 9,756,783 | 4,913 | 1,506 | 299,409 | 2,027 | ----- |
| North Dakota..... | ----- | ----- | 8,086 | 176,399 | 3,071 | 64,049 | 2,726 | ----- | 1,627 | 83,643 | 22 | ----- | 52,937 | ----- | ----- |
| South Dakota..... | 40 | ----- | 6,748 | 176,905 | 2,972 | 28,368 | 2,173 | ----- | 1,968 | 81,033 | 8 | 10 | 6,719 | ----- | ----- |
| Nebraska..... | ----- | ----- | 14,200 | 325,545 | 6,736 | 36,148 | 2,655 | 9 | 2,679 | 52,051 | 5 | 5 | 187 | ----- | ----- |
| Kansas..... | ----- | 10 | 25,323 | 521,292 | 10,727 | 151,496 | 12,706 | ----- | 6,287 | 200,501 | 14 | 26 | 31,092 | 4 | ----- |
| Montana..... | ----- | ----- | 7,685 | 220,806 | 4,819 | 35,786 | 17,942 | ----- | 3,149 | 93,766 | 90 | 4 | 4,288 | ----- | ----- |
| Wyoming..... | ----- | 120 | 1,555 | 61,313 | 907 | 13,576 | 878 | ----- | 1,689 | 27,959 | 17 | 5 | 1,337 | ----- | ----- |
| Colorado..... | ----- | ----- | 16,265 | 297,632 | 6,736 | 36,865 | 27,908 | ----- | 8,528 | 144,766 | 1,251 | ----- | 13,699 | 30 | ----- |
| New Mexico..... | ----- | ----- | 4,725 | 104,333 | 4,239 | 25,638 | 5,509 | ----- | 1,923 | 34,266 | 2,128 | 302 | 6,507 | ----- | ----- |
| Oklahoma..... | ----- | ----- | 12,313 | 264,974 | 5,078 | 46,000 | 5,519 | ----- | 5,196 | 100,539 | 910 | 15 | 543 | 100 | ----- |
| Total Western States..... | 40 | 130 | 96,900 | 2,149,199 | 45,285 | 437,926 | 73,016 | 9 | 32,046 | 818,524 | 4,440 | 367 | 117,289 | 134 | ----- |
| Washington..... | ----- | ----- | 7,315 | 140,363 | 3,520 | 18,875 | 3,256 | 967 | 2,547 | 450,585 | 20 | ----- | 27 | 550 | ----- |
| Oregon..... | ----- | ----- | 7,405 | 89,243 | 2,516 | 16,875 | 1,158 | 132 | 1,550 | 107,728 | ----- | ----- | 9,239 | 345 | ----- |
| California..... | 1,237 | ----- | 131,167 | 2,518,713 | 73,571 | 115,165 | 214,789 | 21,882 | 75,380 | 2,253,807 | 2,837 | 19 | 221,309 | 6,140 | 8,515 |
| Idaho..... | ----- | ----- | 3,788 | 73,897 | 1,340 | 14,881 | 855 | ----- | 1,115 | 45,245 | ----- | ----- | ----- | ----- | ----- |
| Utah..... | 110 | ----- | 9,821 | 184,890 | 4,312 | 45,935 | 26,714 | 3 | 3,534 | 155,544 | 11 | 10 | 23,839 | 50 | ----- |
| Nevada..... | ----- | ----- | 2,636 | 45,114 | 970 | 14,623 | 1,207 | ----- | 2,284 | 34,270 | 17 | ----- | 304 | ----- | ----- |
| Arizona..... | ----- | ----- | 5,710 | 118,056 | 2,941 | 19,372 | 1,844 | 284 | 3,467 | 53,964 | ----- | ----- | 9,447 | ----- | ----- |
| Total Pacific States..... | 1,347 | 167,842 | 3,170,276 | 89,170 | 245,726 | 249,823 | 23,268 | 89,877 | 3,101,143 | 2,885 | 29 | 264,165 | 7,085 | 8,515 | ----- |
| Total United States (exclusive of posses- sions)..... | 49,030 | 14,325 | 2,388,621 | 51,099,393 | 1,736,507 | 4,513,148 | 5,483,979 | 1,104,213 | 1,834,288 | 55,984,052 | 69,324 | 13,218 | 1,131,595 | 144,815 | 724,079 |
| Alaska..... | ----- | ----- | 1,085 | 16,210 | 3,435 | 3,340 | 569 | ----- | 102 | 8,832 | 26 | 17 | 3,445 | ----- | ----- |
| Canal Zone (Panama)..... | ----- | ----- | 7,142 | 11,820 | 1,820 | 76 | 266 | ----- | 113 | 1,627 | 400 | ----- | ----- | ----- | ----- |
| Guam..... | ----- | ----- | 5,715 | 3,882 | 1,530 | ----- | 76 | ----- | 460 | 6,977 | 690 | ----- | 1,774 | ----- | ----- |
| The Territory of Hawaii..... | ----- | ----- | 10,662 | 121,822 | 13,562 | 22,726 | 6,995 | 589 | 1,388 | 109,440 | 374 | 486 | 15,271 | 11 | 10 |
| Puerto Rico..... | ----- | ----- | 37,791 | 171,855 | 10,410 | 44,485 | 5,715 | 404 | 8,681 | 150,515 | 4,224 | 50 | 35,098 | 2,053 | ----- |
| American Samoa..... | ----- | ----- | 100 | 299 | 124 | 339 | ----- | 65 | 8 | 449 | ----- | ----- | 441 | ----- | ----- |
| Virgin Islands of the United States..... | ----- | ----- | 313 | 1,250 | 78 | 1,842 | ----- | ----- | 22 | 2,081 | ----- | ----- | 1,560 | ----- | ----- |
| Total possessions..... | ----- | 49,951 | 324,293 | 43,311 | 74,262 | 13,355 | 1,324 | 10,774 | 279,921 | 5,714 | 553 | 57,589 | 2,064 | 10 | ----- |
| Total United States and possessions..... | 49,030 | 14,325 | 2,438,572 | 51,423,686 | 1,779,818 | 4,587,410 | 5,497,334 | 1,195,537 | 1,845,062 | 56,263,973 | 75,038 | 13,771 | 1,189,184 | 146,879 | 724,089 |

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

TABLE NO. 44.—Assets and liabilities of active State commercial banks, Dec. 31, 1957¹

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 bank | Currency and coin | Balances with other banks, including reserve balances and cash items in process of collection | Bank premises, 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..... | 27 | 154,613 | 100,037 | 14,988 | 7,793 | 1,512 | 11,201 | 41,261 | 4,530 | 240 | 472 | ----- | 1,041 | 337,688 |
| New Hampshire..... | 24 | 67,947 | 30,630 | 5,899 | 4,173 | 4,381 | 1,909 | 7,539 | 1,653 | 104 | 45 | ----- | 217 | 124,797 |
| Vermont..... | 26 | 101,450 | 39,949 | 14,432 | 1,915 | 754 | 3,376 | 18,778 | 1,551 | 94 | 278 | 4 | 338 | 182,919 |
| Massachusetts..... | 62 | 796,110 | 481,696 | 115,075 | 33,512 | 4,317 | 41,353 | 333,062 | 24,041 | 222 | 832 | 1,077 | 6,592 | 1,837,889 |
| Rhode Island..... | 5 | 197,066 | 95,145 | 19,017 | 10,016 | 2,727 | 10,813 | 52,049 | 3,614 | 26 | 511 | 6 | 1,077 | 392,067 |
| Connecticut..... | 51 | 553,950 | 345,355 | 116,792 | 11,227 | 8,274 | 32,933 | 194,984 | 18,643 | 66 | ----- | 6 | 2,776 | 1,285,006 |
| Total New England States..... | 195 | 1,871,136 | 1,092,812 | 286,203 | 68,636 | 21,965 | 101,585 | 647,973 | 54,032 | 752 | 2,138 | 1,093 | 12,041 | 4,160,366 |
| New York..... | 183 | 15,626,271 | 6,372,917 | 1,474,764 | 313,545 | 98,294 | 242,393 | 8,082,889 | 249,544 | 352 | 5,557 | 596,489 | 195,743 | 33,258,758 |
| New Jersey..... | 102 | 1,275,377 | 805,560 | 327,342 | 70,805 | 11,144 | 67,349 | 421,562 | 35,889 | 233 | 105 | 145 | 13,337 | 3,028,848 |
| Pennsylvania..... | 268 | 2,827,024 | 1,438,961 | 387,645 | 134,068 | 32,876 | 123,540 | 1,141,681 | 67,970 | 5,209 | 7,030 | 1,421 | 21,781 | 6,189,206 |
| Delaware..... | 20 | 297,122 | 213,473 | 25,652 | 6,214 | 4,074 | 12,544 | 105,710 | 6,350 | 1,161 | 1,321 | 8 | 5,522 | 676,151 |
| Maryland..... | 92 | 515,229 | 443,363 | 75,778 | 29,651 | 4,503 | 35,897 | 205,332 | 13,673 | 99 | 72 | 325 | 9,149 | 1,333,071 |
| District of Columbia..... | 9 | 254,045 | 163,364 | 6,268 | 12,761 | 840 | 11,626 | 115,996 | 5,234 | ----- | 4,136 | ----- | 2,932 | 577,202 |
| Total Eastern States..... | 674 | 20,795,068 | 9,437,638 | 2,297,449 | 567,044 | 151,731 | 493,349 | 10,073,170 | 378,660 | 7,054 | 18,221 | 598,388 | 245,464 | 45,063,236 |
| Virginia..... | 181 | 580,167 | 371,704 | 73,496 | 25,701 | 1,509 | 34,118 | 232,936 | 17,301 | 201 | 2,575 | ----- | 2,578 | 1,342,286 |
| West Virginia..... | 106 | 218,866 | 223,413 | 36,010 | 5,138 | 1,370 | 17,305 | 107,605 | 5,037 | 108 | 905 | 215 | 1,414 | 617,386 |
| North Carolina..... | 165 | 828,654 | 432,409 | 187,186 | 90,629 | 2,492 | 54,709 | 430,399 | 24,514 | 471 | 83 | ----- | 12,748 | 2,064,294 |
| South Carolina..... | 118 | 114,398 | 102,664 | 38,799 | 18,040 | 273 | 13,886 | 62,117 | 3,355 | 147 | 38 | ----- | 523 | 354,239 |
| Georgia..... | 309 | 501,362 | 370,840 | 53,539 | 23,508 | 1,278 | 33,428 | 259,165 | 15,640 | 624 | 81 | 980 | 4,040 | 1,264,485 |
| Florida..... | 172 | 548,521 | 560,190 | 100,841 | 14,820 | 729 | 42,089 | 249,861 | 23,860 | 831 | 468 | 279 | 5,314 | 1,547,803 |
| Alabama..... | 170 | 190,130 | 172,020 | 51,501 | 17,515 | 245 | 15,760 | 93,027 | 5,391 | 71 | 238 | 1 | 759 | 546,658 |
| Mississippi..... | 168 | 287,952 | 220,942 | 126,048 | 9,713 | 546 | 23,633 | 162,719 | 8,505 | 244 | 104 | 188 | 4,181 | 844,775 |
| Louisiana..... | 141 | 327,657 | 300,916 | 123,778 | 5,907 | 522 | 30,791 | 239,649 | 10,347 | 364 | 1,364 | 125 | 1,927 | 1,043,347 |
| Texas..... | 488 | 903,889 | 599,089 | 150,916 | 66,124 | 3,002 | 58,816 | 542,999 | 34,366 | 1,534 | 675 | 80 | 4,273 | 2,365,763 |
| Arkansas..... | 182 | 185,315 | 162,623 | 54,359 | 15,792 | 283 | 13,420 | 131,082 | 4,328 | 121 | 8 | ----- | 356 | 567,687 |
| Kentucky..... | 276 | 551,776 | 445,251 | 41,766 | 26,052 | 1,290 | 30,053 | 348,461 | 8,405 | 151 | 16 | 16 | 1,812 | 1,465,053 |
| Tennessee..... | 224 | 389,276 | 231,079 | 66,718 | 21,639 | 725 | 23,880 | 169,411 | 12,559 | 526 | 162 | 292 | 1,563 | 917,830 |
| Total Southern States..... | 2,700 | 5,627,963 | 4,193,140 | 1,104,957 | 340,578 | 14,264 | 391,887 | 3,029,431 | 173,608 | 5,394 | 6,720 | 2,176 | 41,488 | 14,931,606 |

| | | | | | | | | | | | | | | |
|--|--------------|-------------------|-------------------|------------------|------------------|----------------|------------------|-------------------|----------------|---------------|---------------|----------------|----------------|--------------------|
| Ohio..... | 382 | 2,455,976 | 1,685,155 | 373,987 | 55,095 | 7,999 | 115,490 | 900,816 | 42,229 | 221 | 10,884 | 553 | 18,288 | 5,666,693 |
| Indiana..... | 335 | 653,624 | 767,568 | 89,038 | 21,706 | 1,148 | 44,561 | 299,896 | 12,362 | 226 | 842 | 42 | 3,075 | 1,894,088 |
| Illinois..... | 545 | 1,756,660 | 1,826,720 | 376,508 | 154,778 | 14,480 | 63,301 | 859,379 | 26,248 | 1,629 | 9,052 | 764 | 19,179 | 5,108,698 |
| Michigan..... | 322 | 1,709,381 | 1,434,684 | 304,716 | 28,233 | 5,391 | 84,827 | 586,881 | 46,953 | 457 | 255 | 151 | 9,926 | 4,301,855 |
| Wisconsin..... | 455 | 908,669 | 845,326 | 152,246 | 38,485 | 1,209 | 48,173 | 344,106 | 18,762 | 487 | 3,154 | 75 | 6,124 | 2,366,816 |
| Minnesota..... | 505 | 522,120 | 441,375 | 81,326 | 63,079 | 232 | 23,392 | 168,296 | 11,072 | 143 | 144 | 51 | 2,588 | 1,313,752 |
| Iowa..... | 565 | 856,467 | 652,484 | 174,654 | 22,944 | 1,099 | 36,741 | 322,269 | 10,278 | 148 | 1,565 | ----- | 1,487 | 2,110,136 |
| Missouri..... | 532 | 1,407,447 | 1,112,371 | 241,941 | 77,109 | 16,925 | 53,330 | 783,005 | 25,143 | 311 | 1,258 | 3,339 | 9,019 | 3,733,198 |
| Total Middle Western States..... | 3,641 | 10,300,344 | 8,765,683 | 1,884,416 | 461,429 | 48,483 | 471,815 | 4,264,582 | 193,047 | 3,622 | 27,154 | 4,975 | 69,686 | 26,405,236 |
| North Dakota..... | 116 | 102,090 | 196,315 | 45,319 | 31,540 | 32 | 4,509 | 40,420 | 2,026 | 4 | ----- | ----- | 362 | 422,626 |
| South Dakota..... | 138 | 108,949 | 138,117 | 16,701 | 9,226 | 133 | 4,527 | 49,172 | 1,400 | 29 | 5 | ----- | 229 | 328,488 |
| Nebraska..... | 298 | 172,674 | 186,294 | 21,123 | 8,725 | 177 | 7,117 | 80,114 | 1,905 | 157 | 3 | ----- | 726 | 479,015 |
| Kansas..... | 426 | 360,576 | 329,826 | 124,269 | 5,913 | 439 | 16,185 | 183,239 | 5,331 | 514 | 42 | ----- | 882 | 1,027,216 |
| Montana..... | 74 | 142,528 | 133,768 | 25,418 | 17,228 | 372 | 5,484 | 77,730 | 2,827 | 208 | 15 | ----- | 814 | 406,387 |
| Wyoming..... | 28 | 36,269 | 45,889 | 5,283 | 1,729 | 94 | 1,839 | 23,986 | 852 | 82 | 1 | ----- | 80 | 116,104 |
| Colorado..... | 94 | 250,803 | 165,735 | 23,570 | 1,951 | 478 | 9,673 | 130,304 | 4,799 | 255 | 225 | ----- | 2,685 | 590,478 |
| New Mexico..... | 26 | 71,804 | 71,473 | 7,709 | 1,460 | 48 | 5,150 | 32,598 | 3,251 | 35 | 70 | ----- | 489 | 194,096 |
| Oklahoma..... | 190 | 176,784 | 141,835 | 42,425 | 5,241 | 173 | 10,024 | 91,580 | 2,830 | 42 | 121 | ----- | 663 | 471,718 |
| Total Western States..... | 1,390 | 1,422,477 | 1,409,252 | 311,817 | 83,026 | 1,946 | 64,508 | 709,143 | 25,221 | 1,326 | 482 | ----- | 6,930 | 4,036,128 |
| Washington..... | 63 | 123,255 | 104,354 | 28,586 | 5,328 | 263 | 7,258 | 46,553 | 4,151 | 30 | 206 | ----- | 488 | 320,472 |
| Oregon..... | 43 | 79,116 | 72,104 | 17,514 | 373 | 81 | 4,816 | 31,152 | 3,513 | 110 | ----- | ----- | 506 | 209,285 |
| California..... | 80 | 2,783,847 | 1,580,586 | 408,341 | 79,993 | 6,322 | 60,021 | 981,895 | 69,287 | 514 | 1,398 | 5,529 | 27,512 | 6,005,245 |
| Idaho..... | 19 | 69,175 | 41,043 | 9,975 | 795 | 146 | 2,667 | 23,700 | 1,482 | 197 | 1 | ----- | 554 | 149,735 |
| Utah..... | 42 | 210,094 | 137,823 | 19,349 | 4,759 | 631 | 6,986 | 94,360 | 4,312 | 73 | 1,688 | ----- | 1,088 | 481,163 |
| Nevada..... | 3 | 47,879 | 33,369 | 3,158 | 973 | 94 | 3,031 | 15,638 | 2,320 | 2 | ----- | ----- | 272 | 106,736 |
| Arizona..... | 4 | 100,137 | 62,846 | 12,881 | 4,026 | 150 | 5,744 | 37,635 | 5,927 | 470 | 381 | ----- | 2,165 | 232,362 |
| Total Pacific States..... | 254 | 3,413,503 | 2,032,125 | 499,804 | 96,247 | 7,687 | 90,523 | 1,230,933 | 90,992 | 1,396 | 3,674 | 5,529 | 32,585 | 7,504,998 |
| Total United States (exclusive of possessions)..... | 8,854 | 43,430,491 | 26,930,650 | 6,384,646 | 1,616,960 | 246,076 | 1,613,667 | 19,955,232 | 915,560 | 19,544 | 58,389 | 612,161 | 408,194 | 102,191,570 |
| Alaska..... | 10 | 12,491 | 14,361 | 2,121 | 2,112 | ----- | 1,557 | 4,980 | 465 | 13 | 130 | ----- | 54 | 38,284 |
| Canal Zone (Panama)..... | (2) | 1,138 | ----- | ----- | ----- | ----- | 1,718 | 1,894 | 19 | ----- | ----- | ----- | 16,680 | 21,449 |
| Guam..... | (2) | 9,608 | ----- | ----- | ----- | ----- | 630 | 9 | 251 | 75 | ----- | ----- | 10,943 | 21,516 |
| The Territory of Hawaii..... | 9 | 140,886 | 85,325 | 18,360 | 3,803 | 1,514 | 11,089 | 55,079 | 7,060 | 294 | ----- | 289 | 1,606 | 325,395 |
| Puerto Rico..... | 10 | 325,059 | 65,090 | 34,559 | 19,198 | 1,007 | 26,272 | 37,618 | 5,698 | 208 | ----- | 1,059 | 20,645 | 536,413 |
| American Samoa..... | 1 | 277 | 1,309 | ----- | ----- | ----- | 89 | 202 | 2 | ----- | ----- | 12 | 18 | 1,909 |
| Virgin Islands of the United States..... | 1 | 2,694 | 3,554 | ----- | ----- | ----- | 412 | 481 | 40 | ----- | ----- | ----- | 54 | 7,235 |
| Total possessions..... | 31 | 492,153 | 169,639 | 55,040 | 25,113 | 2,521 | 41,767 | 100,263 | 13,535 | 590 | 130 | 1,360 | 50,090 | 952,201 |
| Total United States and possessions..... | 8,885 | 43,922,644 | 27,100,289 | 6,439,686 | 1,642,073 | 248,597 | 1,655,434 | 20,055,495 | 929,095 | 20,134 | 58,519 | 613,521 | 458,284 | 103,143,771 |

¹ Includes stock savings banks.

² 2 branches of a national bank and 2 branches of a State member bank in New York.

³ Branch of a national bank in California.

⁴ Asset and liability items include data for branches of a national bank and a State member bank in New York.

TABLE No. 44.—Assets and liabilities of active State commercial banks, Dec. 31, 1957—Continued

LIABILITIES

[In thousands of dollars]

| Location | Demand deposits | Time deposits | Total deposits | Bills payable, discounts, 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..... | 162,899 | 141,493 | 304,392 | 175 | ----- | 3,509 | 9,780 | 10,040 | 8,916 | 876 |
| New Hampshire..... | 25,525 | 85,630 | 111,155 | 50 | ----- | 893 | 2,331 | 5,926 | 4,329 | 113 |
| Vermont..... | 57,615 | 108,499 | 166,114 | ----- | 4 | 882 | 5,797 | 5,710 | 3,865 | 547 |
| Massachusetts..... | 1,403,977 | 233,633 | 1,637,610 | 22 | 1,079 | 33,326 | 50,841 | 78,350 | 31,653 | 5,008 |
| Rhode Island..... | 229,873 | 118,150 | 348,023 | ----- | 63 | 7,453 | 9,335 | 22,222 | 4,712 | 254 |
| Connecticut..... | 845,591 | 320,050 | 1,165,641 | 28 | ----- | 17,312 | 33,484 | 50,665 | 16,265 | 1,585 |
| Total New England States..... | 2,725,485 | 1,007,455 | 3,732,940 | 275 | 1,152 | 63,375 | 111,568 | 172,933 | 69,740 | 8,383 |
| New York..... | 24,086,406 | 5,026,880 | 29,113,286 | 4,011 | 622,345 | 585,995 | 840,706 | 1,519,777 | 551,798 | 20,840 |
| New Jersey..... | 1,626,005 | 1,151,781 | 2,777,786 | 250 | 145 | 32,993 | 66,826 | 103,068 | 39,542 | 8,238 |
| Pennsylvania..... | 3,931,238 | 1,590,720 | 5,521,958 | 1,230 | 1,439 | 79,060 | 144,886 | 329,281 | 99,833 | 11,519 |
| Delaware..... | 491,840 | 113,907 | 605,647 | ----- | 3 | 8,964 | 13,556 | 35,856 | 12,008 | 112 |
| Maryland..... | 856,408 | 356,459 | 1,212,867 | ----- | 325 | 15,123 | 27,436 | 56,083 | 16,191 | 5,046 |
| District of Columbia..... | 366,774 | 154,764 | 521,538 | ----- | ----- | 7,945 | 12,020 | 24,750 | 7,663 | 3,286 |
| Total Eastern States..... | 31,358,671 | 8,394,411 | 39,753,082 | 5,491 | 624,262 | 730,080 | 1,105,430 | 2,068,815 | 727,035 | 49,041 |
| Virginia..... | 731,552 | 489,997 | 1,221,549 | 200 | ----- | 17,307 | 34,045 | 47,982 | 19,167 | 2,036 |
| West Virginia..... | 384,620 | 158,391 | 543,011 | 4,800 | 215 | 5,161 | 16,305 | 30,602 | 14,248 | 3,044 |
| North Carolina..... | 1,394,862 | 456,540 | 1,851,402 | 1,205 | ----- | 47,926 | 43,358 | 90,477 | 22,657 | 7,269 |
| South Carolina..... | 246,350 | 72,339 | 318,689 | 105 | ----- | 1,612 | 13,981 | 13,446 | 5,437 | 969 |
| Georgia..... | 806,605 | 331,674 | 1,138,279 | 207 | ----- | 980 | 15,130 | 40,657 | 26,608 | 10,006 |
| Florida..... | 986,090 | 444,279 | 1,430,369 | ----- | 279 | 13,246 | 45,100 | 41,497 | 14,325 | 2,987 |
| Alabama..... | 338,249 | 159,179 | 497,428 | ----- | 1 | 3,044 | 14,019 | 18,467 | 13,067 | 632 |
| Mississippi..... | 610,843 | 165,094 | 775,937 | 525 | ----- | 188 | 16,643 | 44,626 | 1,347 | 969 |
| Louisiana..... | 744,530 | 221,423 | 965,953 | ----- | 125 | 6,985 | 26,872 | 28,585 | 12,088 | 2,739 |
| Texas..... | 1,731,645 | 448,357 | 2,180,002 | 2 | ----- | 80 | 14,128 | 63,543 | 37,705 | 9,430 |
| Arkansas..... | 415,585 | 102,608 | 518,193 | ----- | ----- | 1,144 | 13,785 | 17,406 | 14,800 | 2,299 |
| Kentucky..... | 1,085,072 | 243,133 | 1,328,205 | ----- | ----- | 154 | 31,281 | 58,560 | 24,868 | 2,569 |
| Tennessee..... | 505,494 | 328,008 | 833,502 | ----- | ----- | 292 | 11,017 | 24,780 | 18,852 | 2,712 |
| Total Southern States..... | 9,981,497 | 3,621,022 | 13,602,519 | 7,044 | 2,314 | 152,656 | 376,330 | 517,853 | 225,229 | 47,661 |

| | | | | | | | | | | |
|--|-------------------|-------------------|-------------------|---------------|----------------|------------------|------------------|------------------|------------------|----------------|
| Ohio..... | 3,090,155 | 2,113,414 | 5,203,569 | 575 | 553 | 57,127 | 117,930 | 216,768 | 67,275 | 2,896 |
| Indiana..... | 1,137,006 | 606,725 | 1,743,731 | ----- | 42 | 18,750 | 36,476 | 53,218 | 39,563 | 2,308 |
| Illinois..... | 3,019,472 | 1,680,262 | 4,699,734 | 3,600 | 764 | 47,245 | 105,467 | 128,869 | 75,771 | 49,248 |
| Michigan..... | 1,941,548 | 2,003,571 | 3,945,110 | ----- | 151 | 55,654 | 104,604 | 123,012 | 58,898 | 14,417 |
| Wisconsin..... | 1,182,687 | 1,006,500 | 2,189,187 | ----- | 100 | 9,459 | 49,657 | 71,766 | 41,907 | 4,665 |
| Minnesota..... | 616,083 | 587,272 | 1,203,355 | ----- | 345 | 7,206 | 29,490 | 37,427 | 27,960 | 7,909 |
| Iowa..... | 1,321,374 | 599,837 | 1,921,211 | 4,406 | ----- | 4,419 | 46,990 | 66,788 | 59,231 | 7,091 |
| Missouri..... | 2,587,218 | 803,159 | 3,390,377 | 1,575 | 3,349 | 37,579 | 96,218 | 107,626 | 89,958 | 6,516 |
| Total Middle Western States..... | 14,895,543 | 9,400,740 | 24,296,283 | 10,601 | 4,985 | 237,439 | 586,841 | 803,474 | 460,563 | 95,050 |
| North Dakota..... | 247,872 | 136,602 | 384,474 | 195 | ----- | 1,123 | 8,086 | 11,579 | 10,208 | 6,961 |
| South Dakota..... | 212,356 | 87,770 | 300,156 | ----- | ----- | 638 | 6,788 | 8,626 | 10,321 | 1,959 |
| Nebraska..... | 373,772 | 52,243 | 426,015 | 3,014 | ----- | 2,030 | 14,200 | 17,412 | 14,409 | 1,935 |
| Kansas..... | 702,508 | 231,637 | 934,145 | 1,692 | ----- | 2,735 | 25,333 | 35,726 | 26,200 | 1,385 |
| Montana..... | 282,502 | 98,128 | 380,630 | ----- | ----- | 2,543 | 7,685 | 9,184 | 5,862 | 483 |
| Wyoming..... | 77,363 | 29,318 | 106,681 | ----- | ----- | 310 | 1,675 | 3,984 | 3,103 | 351 |
| Colorado..... | 377,669 | 159,746 | 537,415 | 867 | ----- | 9,089 | 16,265 | 16,011 | 9,484 | 1,347 |
| New Mexico..... | 136,642 | 43,203 | 179,845 | ----- | ----- | 1,730 | 4,725 | 4,617 | 1,871 | 1,308 |
| Oklahoma..... | 326,767 | 102,107 | 428,874 | 760 | ----- | 2,903 | 12,313 | 12,879 | 13,217 | 772 |
| Total Western States..... | 2,737,481 | 940,754 | 3,678,235 | 6,528 | ----- | 23,101 | 97,070 | 120,018 | 94,675 | 16,501 |
| Washington..... | 169,488 | 122,380 | 291,868 | 90 | ----- | 2,812 | 7,315 | 11,515 | 6,221 | 651 |
| Oregon..... | 111,473 | 80,228 | 191,701 | ----- | ----- | 1,527 | 7,405 | 6,021 | 2,384 | 247 |
| California..... | 3,019,500 | 2,492,627 | 5,512,127 | 200 | 6,111 | 81,680 | 132,404 | 181,885 | 85,879 | 4,959 |
| Idaho..... | 92,088 | 45,245 | 137,333 | ----- | ----- | 1,734 | 3,788 | 4,734 | 1,798 | 348 |
| Utah..... | 265,388 | 179,454 | 444,842 | ----- | ----- | 6,452 | 9,931 | 14,576 | 5,306 | 56 |
| Nevada..... | 64,198 | 34,591 | 98,789 | ----- | ----- | 1,677 | 2,636 | 2,314 | 1,320 | ----- |
| Arizona..... | 145,964 | 63,411 | 209,375 | ----- | ----- | 5,196 | 5,710 | 8,976 | 2,345 | 760 |
| Total Pacific States..... | 3,868,099 | 3,017,936 | 6,886,035 | 290 | 6,111 | 101,078 | 169,189 | 230,021 | 105,253 | 7,021 |
| Total United States (exclusive of possessions)..... | 65,566,776 | 26,382,318 | 91,949,094 | 30,229 | 638,824 | 1,307,729 | 2,446,428 | 3,913,114 | 1,682,495 | 223,657 |
| Alaska..... | 22,871 | 12,126 | 34,997 | 3 | ----- | 96 | 1,035 | 1,065 | 774 | 314 |
| Canal Zone (Panama)..... | 19,417 | 2,027 | 21,444 | ----- | ----- | 5 | ----- | ----- | ----- | ----- |
| Guam..... | 11,587 | 9,441 | 21,028 | ----- | ----- | 488 | ----- | ----- | ----- | ----- |
| The Territory of Hawaii..... | 167,082 | 125,592 | 292,674 | 111 | 289 | 3,625 | 10,662 | 12,025 | 4,564 | 1,445 |
| Puerto Rico..... | 241,550 | 191,940 | 433,490 | 17,531 | 1,059 | 31,517 | 37,791 | 11,419 | 1,996 | 1,610 |
| American Samoa..... | 835 | 890 | 1,725 | ----- | ----- | 17 | 100 | 25 | 2 | 28 |
| Virgin Islands of the United States..... | 3,192 | 3,451 | 6,643 | ----- | ----- | 95 | 313 | 100 | 84 | ----- |
| Total possessions..... | 466,534 | 345,467 | 812,001 | 17,645 | 1,360 | 35,843 | 49,901 | 24,634 | 7,420 | 3,397 |
| Total United States and possessions..... | 66,033,310 | 26,727,785 | 92,761,095 | 47,874 | 640,184 | 1,343,572 | 2,496,329 | 3,937,748 | 1,689,915 | 227,054 |

¹ Includes capital notes and debentures. (See classification on pp. 200 and 201).

TABLE No. 44.—Assets and liabilities of active State commercial banks, Dec. 31, 1957—Continued

[In thousands of dollars]

| Location | Loans and discounts | | | | | | | | | | | | | |
|--------------------------------------|---|---|-----------------------------|----------------|--|---|--|---|---|--|--|-------------------|-------------------------|-------------------|
| | Real estate loans | | | Loans to banks | Loans to brokers and dealers in securities | Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities | Loans to farmers directly guaranteed by the Commodity Credit Corporation | Other loans to farmers (excluding loans on real estate) | Commercial and industrial loans (including open market paper) | Other loans to individuals for personal expenditures | 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..... | 3,935 | 44,060 | 16,891 | ----- | 521 | 1,062 | 63 | 4,834 | 42,882 | 40,530 | 2,425 | 157,203 | 2,590 | 154,613 |
| New Hampshire..... | 1,148 | 41,001 | 10,124 | ----- | ----- | 410 | ----- | 469 | 6,629 | 8,076 | 241 | 65,098 | 151 | 67,947 |
| Vermont..... | 6,302 | 42,335 | 13,401 | ----- | 368 | 772 | ----- | 5,499 | 17,201 | 16,525 | 727 | 103,030 | 1,580 | 101,450 |
| Massachusetts..... | 1,334 | 98,970 | 57,220 | 496 | 28,510 | 12,982 | ----- | 2,713 | 374,781 | 213,272 | 20,556 | 810,834 | 14,724 | 796,110 |
| Rhode Island..... | 285 | 32,331 | 23,781 | ----- | 6,344 | 598 | ----- | 231 | 86,198 | 41,368 | 9,394 | 200,530 | 3,464 | 197,066 |
| Connecticut..... | 2,452 | 170,015 | 30,702 | ----- | 6,622 | 6,253 | 6 | 4,282 | 157,939 | 171,652 | 13,583 | 563,506 | 5,556 | 557,950 |
| Total New England States..... | 15,356 | 428,712 | 152,119 | 496 | 42,365 | 22,077 | 69 | 18,028 | 685,630 | 491,423 | 46,926 | 1,903,201 | 32,065 | 1,871,136 |
| New York..... | 20,701 | 1,056,252 | 345,733 | 396,349 | 1,035,376 | 413,413 | 492 | 35,891 | 10,210,211 | 1,845,303 | 606,390 | 15,966,111 | 339,840 | 15,626,271 |
| New Jersey..... | 2,759 | 451,549 | 101,259 | ----- | 77,014 | 8,363 | ----- | 3,086 | 299,022 | 333,181 | 32,906 | 1,309,139 | 33,762 | 1,275,377 |
| Pennsylvania..... | 18,143 | 488,302 | 178,743 | 3,202 | 49,639 | 71,636 | 7 | 14,213 | 1,093,031 | 876,528 | 97,396 | 2,890,840 | 63,816 | 2,827,024 |
| Delaware..... | 7,767 | 58,662 | 25,880 | ----- | 2,566 | 3,708 | 28 | 3,111 | 91,277 | 102,091 | 5,541 | 300,371 | 3,249 | 297,122 |
| Maryland..... | 13,456 | 149,374 | 40,371 | 50 | 10,405 | 4,622 | 3 | 9,445 | 123,815 | 147,024 | 26,110 | 524,675 | 9,446 | 515,229 |
| District of Columbia..... | 1,249 | 46,795 | 18,920 | ----- | 10,529 | 272 | ----- | 101 | 75,378 | 86,019 | 16,053 | 255,316 | 1,271 | 254,045 |
| Total Eastern States..... | 64,075 | 2,250,934 | 710,906 | 399,601 | 1,185,269 | 502,014 | 530 | 65,847 | 11,892,734 | 3,390,146 | 784,396 | 21,246,452 | 451,384 | 20,795,068 |
| Virginia..... | 22,024 | 129,540 | 35,326 | 175 | 4,280 | 2,826 | 989 | 21,830 | 144,263 | 212,347 | 13,780 | 587,380 | 7,213 | 580,167 |
| West Virginia..... | 7,509 | 66,745 | 19,042 | 100 | 113 | 5,512 | ----- | 4,352 | 36,425 | 76,081 | 6,253 | 222,132 | 3,266 | 218,866 |
| North Carolina..... | 30,230 | 88,981 | 48,851 | 3,200 | 16,226 | 17,900 | 1,548 | 26,152 | 321,316 | 269,035 | 23,446 | 846,885 | 18,231 | 828,654 |
| South Carolina..... | 8,002 | 26,011 | 7,523 | ----- | 700 | 3,991 | 1,898 | 7,387 | 20,341 | 38,492 | 2,149 | 116,494 | 2,096 | 114,398 |
| Georgia..... | 32,411 | 104,506 | 29,859 | 1,318 | 2,475 | 12,467 | 7,318 | 24,809 | 142,006 | 143,362 | 9,223 | 509,054 | 7,692 | 501,362 |
| Florida..... | 15,892 | 85,728 | 53,943 | 219 | 5,945 | 6,153 | ----- | 15,015 | 188,516 | 177,048 | 8,776 | 557,235 | 8,714 | 548,521 |
| Alabama..... | 16,650 | 38,509 | 13,158 | ----- | 14 | 1,261 | 4,240 | 16,912 | 38,487 | 61,178 | 3,241 | 193,650 | 3,520 | 190,130 |
| Mississippi..... | 23,887 | 30,090 | 17,268 | 235 | 1,426 | 8,631 | 4,750 | 28,308 | 107,939 | 67,607 | 5,183 | 295,324 | 7,372 | 287,952 |
| Louisiana..... | 18,322 | 66,408 | 39,013 | 80 | 1,253 | 2,142 | 3,128 | 13,751 | 88,671 | 88,855 | 12,622 | 334,245 | 6,588 | 327,657 |
| Texas..... | 12,711 | 61,037 | 45,022 | 60 | 440 | 7,768 | 42,425 | 93,460 | 293,440 | 337,023 | 11,285 | 914,671 | 10,782 | 903,889 |
| Arkansas..... | 15,725 | 26,131 | 14,721 | 35 | 171 | 3,192 | 9,448 | 20,782 | 39,619 | 48,787 | 2,213 | 187,384 | 2,069 | 185,315 |
| Kentucky..... | 49,032 | 94,793 | 34,587 | ----- | 1,255 | 8,992 | 851 | 36,324 | 164,058 | 149,001 | 21,733 | 560,626 | 8,850 | 551,776 |
| Tennessee..... | 36,489 | 69,702 | 21,833 | ----- | 167 | 2,945 | 2,756 | 29,171 | 72,383 | 152,332 | 7,525 | 395,306 | 6,030 | 389,276 |
| Total Southern States..... | 288,884 | 888,181 | 380,146 | 5,422 | 35,025 | 93,783 | 79,351 | 343,753 | 1,657,464 | 1,821,148 | 127,229 | 5,720,386 | 92,423 | 5,627,963 |

| | | | | | | | | | | | | | | |
|--|----------------|------------------|------------------|----------------|------------------|----------------|----------------|------------------|-------------------|------------------|------------------|-------------------|----------------|-------------------|
| Ohio..... | 56,937 | 704,714 | 172,724 | 446 | 100,524 | 113,939 | 1,878 | 54,758 | 656,391 | 560,393 | 74,642 | 2,497,346 | 41,370 | 2,455,976 |
| Indiana..... | 42,086 | 208,849 | 42,568 | ----- | 1,140 | 2,931 | 5,345 | 76,619 | 105,309 | 173,361 | 7,317 | 665,525 | 11,901 | 653,624 |
| Illinois..... | 28,423 | 303,599 | 60,304 | 455 | 80,257 | 71,318 | 16,182 | 130,401 | 712,044 | 340,842 | 38,949 | 1,791,774 | 35,114 | 1,756,660 |
| Michigan..... | 42,758 | 596,594 | 124,256 | ----- | 4,442 | 17,822 | 385 | 65,093 | 342,000 | 406,213 | 42,778 | 1,732,341 | 22,960 | 1,709,381 |
| Wisconsin..... | 64,438 | 298,270 | 88,573 | 12 | 3,959 | 7,294 | 36 | 76,714 | 205,277 | 157,631 | 25,585 | 927,789 | 19,120 | 908,669 |
| Minnesota..... | 32,650 | 148,820 | 30,288 | 35 | 162 | 3,449 | 17,730 | 129,339 | 61,236 | 95,862 | 4,737 | 527,308 | 5,188 | 522,120 |
| Iowa..... | 60,439 | 166,040 | 42,438 | 290 | 2,136 | 5,309 | 42,863 | 281,951 | 145,375 | 139,109 | 7,933 | 896,883 | 10,416 | 886,467 |
| Missouri..... | 46,851 | 343,121 | 93,282 | 94 | 15,934 | 16,812 | 11,813 | 96,133 | 443,133 | 322,602 | 36,951 | 1,426,726 | 19,279 | 1,407,447 |
| Total Middle Western States..... | 374,582 | 2,773,007 | 663,433 | 1,332 | 208,554 | 238,874 | 96,232 | 911,008 | 2,670,765 | 2,289,013 | 238,892 | 10,465,692 | 165,348 | 10,300,344 |
| North Dakota..... | 7,258 | 15,405 | 1,866 | ----- | 85 | 217 | 23,913 | 31,451 | 8,329 | 14,592 | 1,070 | 104,186 | 2,096 | 102,090 |
| South Dakota..... | 3,273 | 17,708 | 3,338 | ----- | 233 | 233 | 13,063 | 50,062 | 9,597 | 11,840 | 779 | 110,793 | 1,844 | 108,949 |
| Nebraska..... | 7,253 | 14,175 | 4,828 | 20 | 420 | 661 | 12,296 | 91,995 | 19,933 | 21,782 | 2,464 | 175,827 | 3,153 | 172,674 |
| Kansas..... | 17,125 | 47,770 | 13,630 | 25 | 777 | 2,381 | 22,250 | 122,701 | 65,374 | 67,222 | 4,664 | 363,919 | 3,343 | 360,576 |
| Montana..... | 2,414 | 31,497 | 6,610 | ----- | 125 | 1,231 | 11,729 | 31,052 | 28,015 | 32,461 | 768 | 145,902 | 3,374 | 142,528 |
| Wyoming..... | 765 | 8,133 | 3,065 | ----- | 3 | 211 | 471 | 11,921 | 6,097 | 5,941 | 85 | 36,692 | 423 | 36,269 |
| Colorado..... | 2,618 | 30,927 | 12,970 | 1,312 | 878 | 1,999 | 2,358 | 32,919 | 74,280 | 90,266 | 4,977 | 255,504 | 4,701 | 250,803 |
| New Mexico..... | 1,433 | 7,565 | 6,446 | ----- | 579 | 528 | 10,030 | 24,341 | 21,648 | 801 | 73,371 | 1,567 | 71,804 | |
| Oklahoma..... | 5,460 | 12,887 | 7,892 | 1 | 263 | 828 | 7,225 | 37,118 | 36,595 | 69,385 | 1,191 | 178,845 | 2,061 | 176,784 |
| Total Western States..... | 47,599 | 186,067 | 60,645 | 1,358 | 2,551 | 8,340 | 93,833 | 420,149 | 272,561 | 335,137 | 16,799 | 1,445,039 | 22,562 | 1,422,477 |
| Washington..... | 3,834 | 28,011 | 10,685 | 9 | 101 | 582 | 4,266 | 7,649 | 40,941 | 27,719 | 970 | 124,767 | 1,512 | 123,255 |
| Oregon..... | 2,486 | 20,807 | 8,126 | ----- | 29 | 724 | 321 | 4,830 | 20,671 | 20,168 | 1,962 | 80,124 | 1,008 | 79,116 |
| California..... | 30,658 | 940,894 | 241,758 | 2,127 | 43,896 | 20,792 | 58,933 | 922,559 | 503,377 | 503,377 | 50,135 | 2,824,129 | 40,282 | 2,783,847 |
| Idaho..... | 1,646 | 7,367 | 3,484 | ----- | 6 | 574 | 3,116 | 17,648 | 17,477 | 18,575 | 428 | 70,321 | 1,146 | 69,175 |
| Utah..... | 4,541 | 54,582 | 14,634 | ----- | 181 | 2,709 | 854 | 17,040 | 58,896 | 56,907 | 4,068 | 213,412 | 3,318 | 210,094 |
| Nevada..... | 569 | 7,120 | 6,965 | ----- | 21 | 21 | ----- | 4,660 | 13,962 | 14,629 | 460 | 48,386 | 507 | 47,870 |
| Arizona..... | 583 | 20,464 | 2,799 | ----- | ----- | ----- | ----- | 5,812 | 36,050 | 34,026 | 1,519 | 101,253 | 1,116 | 100,137 |
| Total Pacific States..... | 44,317 | 1,079,245 | 288,451 | 2,136 | 44,213 | 25,402 | 8,557 | 116,572 | 1,110,556 | 674,401 | 68,542 | 3,462,392 | 48,889 | 3,413,503 |
| Total United States (exclusive of possessions)..... | 834,813 | 7,606,146 | 2,255,700 | 410,345 | 1,517,977 | 890,490 | 278,572 | 1,875,357 | 18,289,710 | 9,001,268 | 1,282,784 | 44,243,162 | 812,671 | 43,430,491 |
| Alaska..... | 183 | 4,417 | 2,497 | ----- | ----- | 16 | ----- | 190 | 2,484 | 2,562 | 357 | 12,706 | 215 | 12,491 |
| Canal Zone (Panama)..... | ----- | ----- | ----- | ----- | ----- | 7 | ----- | ----- | 916 | 202 | 13 | ----- | ----- | 1,138 |
| Guam..... | ----- | 2,053 | ----- | ----- | ----- | ----- | ----- | 13 | 2,432 | 5,108 | 2 | 9,608 | ----- | 9,608 |
| The Territory of Hawaii..... | 210 | 49,501 | 26,222 | ----- | ----- | 11,075 | ----- | 18 | 20,134 | 24,463 | 1,184 | 141,807 | 921 | 140,886 |
| Puerto Rico..... | 7,305 | 43,343 | 15,535 | 8,241 | ----- | 81 | ----- | 15,117 | 174,247 | 57,460 | 5,208 | 326,537 | 1,478 | 325,059 |
| American Samoa..... | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 8 | 104 | 129 | 36 | ----- | ----- | 277 |
| Virgin Islands of the United States..... | ----- | 871 | 154 | ----- | ----- | ----- | ----- | ----- | 734 | 1,000 | 1 | 2,760 | 66 | 2,694 |
| Total possessions..... | 7,698 | 100,185 | 44,408 | 8,241 | ----- | 11,179 | ----- | 15,346 | 210,051 | 90,924 | 6,801 | 494,833 | 2,680 | 492,153 |
| Total United States and possessions..... | 842,511 | 7,706,331 | 2,300,108 | 418,586 | 1,517,977 | 901,669 | 278,572 | 1,890,703 | 18,499,761 | 9,092,192 | 1,289,585 | 44,737,995 | 815,351 | 43,922,644 |

TABLE NO. 44.—Assets and liabilities of active State commercial banks, Dec. 31, 1957—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 | | 100 | 9,680 | 128,179 | 5,413 | 19,783 | 3,983 | | 5,541 | 140,858 | 30 | | 605 | | |
| New Hampshire | | | 2,331 | 20,295 | 599 | 3,595 | 599 | | 437 | 85,467 | | | 163 | | |
| Vermont | | 316 | 5,481 | 45,897 | 1,996 | 7,690 | 539 | | 1,493 | 107,681 | 8 | 40 | 763 | 7 | |
| Massachusetts | | 800 | 50,041 | 1,136,228 | 41,445 | 111,593 | 67,749 | 1,583 | 45,379 | 230,029 | 1,015 | 72 | 2,452 | 65 | |
| Rhode Island | | | 9,335 | 195,395 | 7,095 | 11,080 | 7,271 | | 8,407 | 115,203 | 1,264 | 135 | 1,548 | | |
| Connecticut | | | 33,484 | 705,058 | 27,260 | 58,274 | 25,140 | 7 | 29,852 | 319,625 | 10 | 40 | 375 | | |
| Total New England States | | 1,216 | 110,352 | 2,231,052 | 83,808 | 212,015 | 105,281 | 2,220 | 91,109 | 998,863 | 2,327 | 287 | 5,906 | 72 | |
| New York | 40,640 | 1,784 | 798,282 | 17,378,004 | 742,569 | 710,754 | 3,024,411 | 1,123,314 | 1,107,354 | 4,040,492 | 23,610 | | 125,160 | 126,754 | 710,864 |
| New Jersey | 7,016 | 2,281 | 57,529 | 1,355,178 | 49,150 | 131,069 | 31,456 | 405 | 58,747 | 1,138,170 | | | 13,412 | 13 | 25 |
| Pennsylvania | | 210 | 144,676 | 3,273,121 | 107,597 | 163,594 | 322,929 | 6,224 | 57,773 | 1,545,870 | 1,505 | 336 | 41,389 | 1,620 | |
| Delaware | | | 13,556 | 415,622 | 17,553 | 35,416 | 8,092 | | 15,157 | 103,305 | 920 | | 9,582 | | |
| Maryland | | 150 | 27,286 | 715,346 | 21,080 | 66,856 | 45,262 | 1,066 | 6,798 | 344,161 | 3,500 | 19 | 8,774 | 5 | |
| District of Columbia | | | 12,020 | 334,406 | 5,355 | 20 | 14,099 | 1,454 | 11,440 | 143,106 | 8,233 | | | | 3,425 |
| Total Eastern States | 47,656 | 4,425 | 1,053,349 | 23,471,677 | 943,304 | 1,107,709 | 3,446,249 | 1,132,463 | 1,257,269 | 7,315,104 | 37,929 | 355 | 198,317 | 128,392 | 714,314 |
| Virginia | | 1,080 | 32,965 | 572,874 | 13,039 | 68,190 | 66,111 | 129 | 11,209 | 446,074 | 3,551 | 1,868 | 38,035 | 469 | |
| West Virginia | 200 | | 16,105 | 291,376 | 12,193 | 48,058 | 14,336 | | 18,657 | 156,792 | 40 | 135 | 1,394 | 30 | |
| North Carolina | | 30 | 43,328 | 965,522 | 34,873 | 110,470 | 264,705 | 43 | 19,249 | 418,312 | 3,786 | 4,873 | 28,434 | 1,135 | |
| South Carolina | | 50 | 13,931 | 207,206 | 6,247 | 21,602 | 9,848 | | 1,447 | 60,724 | 478 | 5 | 9,562 | 1,570 | |
| Georgia | | | 32,618 | 610,943 | 16,833 | 115,277 | 55,922 | 99 | 7,531 | 324,532 | 2,428 | 465 | 3,765 | 484 | |
| Florida | | 450 | 44,650 | 818,359 | 16,195 | 96,972 | 40,911 | 1,009 | 12,644 | 385,996 | 872 | 2,436 | 54,023 | 952 | |
| Alabama | | | 14,019 | 265,119 | 6,051 | 62,508 | 2,651 | | 1,920 | 157,102 | 441 | 34 | 1,512 | 90 | |
| Mississippi | | 280 | 16,363 | 434,806 | 7,133 | 116,350 | 49,029 | 19 | 3,506 | 164,908 | 25 | | 161 | | |
| Louisiana | | 47 | 26,825 | 468,759 | 7,885 | 207,154 | 52,909 | | 7,823 | 208,527 | 2,267 | 349 | 9,657 | 623 | |
| Texas | | | 63,543 | 1,449,963 | 22,663 | 170,056 | 60,302 | 1,135 | 27,526 | 389,295 | 145 | 16 | 58,901 | | |
| Arkansas | | | 13,785 | 349,938 | 5,531 | 43,773 | 13,057 | | 3,286 | 101,391 | 32 | 421 | 739 | 25 | |
| Kentucky | | 50 | 31,231 | 823,817 | 21,775 | 77,874 | 153,276 | 66 | 8,264 | 226,132 | 2,718 | 5 | 14,263 | 15 | |
| Tennessee | | | 24,780 | 414,084 | 10,804 | 65,956 | 10,468 | | 4,182 | 310,838 | 30 | 67 | 16,364 | 709 | |
| Total Southern States | 200 | 1,987 | 374,143 | 7,672,766 | 181,222 | 1,204,240 | 793,525 | 2,500 | 127,244 | 3,350,623 | 16,813 | 10,674 | 236,810 | 6,102 | |
| Ohio | 100 | 365 | 117,465 | 2,599,517 | 107,648 | 210,174 | 124,989 | 2,748 | 45,079 | 2,020,553 | 1,152 | 681 | 90,893 | 135 | |
| Indiana | 244 | | 36,232 | 924,731 | 28,658 | 162,504 | 7,925 | | 13,188 | 584,057 | 326 | 160 | 20,462 | 1,720 | |
| Illinois | | | 105,467 | 2,540,429 | 77,880 | 153,768 | 195,994 | 4,127 | 47,274 | 1,597,517 | 72 | 40 | 82,633 | | |

| | | | | | | | | | | | | | | | | |
|---|-------|---------|----------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|--------------|---------|----------|-------------|----------|----------|
| Michigan..... | ----- | 2, 115 | 102, 489 | 1, 573, 443 | 53, 496 | 230, 285 | 42, 486 | 1, 127 | 40, 711 | 1, 950, 596 | 2, 492 | 26 | 50, 387 | 70 | ----- | |
| Wisconsin..... | ----- | 415 | 1, 885 | 47, 357 | 1, 009, 913 | 31, 058 | 90, 420 | 29, 351 | 49 | 21, 896 | 999, 708 | 25 | 176 | 6, 532 | 59 | |
| Minnesota..... | ----- | ----- | ----- | 29, 499 | 510, 706 | 12, 763 | 78, 504 | 3, 349 | ----- | 10, 761 | 571, 910 | 6 | 205 | 15, 151 | ----- | |
| Iowa..... | ----- | ----- | 485 | 46, 505 | 1, 084, 303 | 29, 178 | 169, 827 | 22, 127 | ----- | 15, 939 | 599, 367 | 25 | 141 | 304 | ----- | |
| Missouri..... | ----- | 375 | 370 | 95, 473 | 1, 943, 571 | 48, 586 | 203, 996 | 371, 011 | 2, 108 | 17, 946 | 771, 097 | 815 | 77 | 31, 138 | 32 | |
| Total Middle Western States..... | ----- | 1, 134 | 5, 220 | 580, 487 | 12, 186, 613 | 389, 267 | 1, 299, 478 | 797, 232 | 10, 159 | 212, 794 | 9, 094, 805 | 4, 913 | 1, 506 | 297, 500 | 2, 016 | ----- |
| North Dakota..... | ----- | ----- | 8, 086 | 176, 399 | 3, 071 | 64, 049 | 2, 726 | ----- | 1, 627 | 83, 643 | 22 | ----- | 52, 937 | ----- | ----- | |
| South Dakota..... | ----- | 40 | 6, 748 | 176, 905 | 2, 972 | 28, 368 | 2, 173 | ----- | 1, 068 | 81, 033 | 8 | 10 | 6, 719 | ----- | ----- | |
| Nebraska..... | ----- | ----- | 14, 200 | 325, 545 | 6, 736 | 36, 148 | 2, 655 | 9 | 2, 679 | 52, 051 | 5 | 5 | 187 | ----- | ----- | |
| Kansas..... | ----- | 10 | 25, 323 | 521, 202 | 10, 727 | 151, 496 | 12, 706 | ----- | 6, 287 | 200, 501 | 14 | 26 | 31, 092 | 4 | ----- | |
| Montana..... | ----- | ----- | 7, 685 | 220, 806 | 4, 819 | 35, 786 | 17, 942 | ----- | 3, 149 | 93, 766 | 90 | 4 | 4, 288 | ----- | ----- | |
| Wyoming..... | ----- | 120 | 1, 555 | 61, 313 | 907 | 13, 576 | 878 | ----- | 689 | 27, 959 | 17 | 5 | 1, 337 | ----- | ----- | |
| Colorado..... | ----- | ----- | 16, 265 | 297, 632 | 6, 736 | 36, 865 | 27, 908 | ----- | 8, 528 | 144, 766 | 1, 251 | ----- | 13, 699 | 30 | ----- | |
| New Mexico..... | ----- | ----- | 4, 725 | 104, 333 | 4, 239 | 25, 638 | 509 | ----- | 1, 923 | 34, 266 | 2, 128 | 302 | 6, 507 | ----- | ----- | |
| Oklahoma..... | ----- | ----- | 12, 313 | 264, 974 | 5, 078 | 46, 000 | 5, 519 | ----- | 5, 196 | 100, 539 | 910 | 15 | 543 | 100 | ----- | |
| Total Western States..... | ----- | 40 | 130 | 96, 900 | 2, 149, 199 | 45, 285 | 437, 926 | 73, 016 | 9 | 32, 046 | 818, 524 | 4, 440 | 367 | 117, 289 | 134 | ----- |
| Washington..... | ----- | ----- | 7, 315 | 140, 363 | 3, 480 | 18, 875 | 3, 256 | 967 | 2, 547 | 121, 783 | 20 | ----- | 27 | 550 | ----- | |
| Oregon..... | ----- | ----- | 7, 405 | 89, 243 | 2, 515 | 16, 875 | 1, 158 | 132 | 1, 550 | 71, 004 | ----- | ----- | 9, 224 | ----- | ----- | |
| California..... | ----- | 1, 237 | 131, 167 | 2, 518, 713 | 73, 571 | 115, 165 | 214, 789 | 21, 882 | 75, 380 | 2, 253, 807 | 2, 837 | 19 | 221, 309 | 6, 140 | 8, 515 | |
| Idaho..... | ----- | ----- | 3, 788 | 73, 897 | 1, 340 | 14, 881 | 855 | ----- | 1, 115 | 45, 245 | ----- | ----- | ----- | ----- | ----- | |
| Utah..... | ----- | 110 | 9, 821 | 184, 890 | 4, 312 | 45, 935 | 26, 714 | 3 | 3, 534 | 155, 544 | 11 | 10 | 23, 839 | 50 | ----- | |
| Nevada..... | ----- | ----- | 2, 636 | 45, 114 | 970 | 14, 623 | 1, 207 | ----- | 2, 284 | 34, 270 | 17 | ----- | 304 | ----- | ----- | |
| Arizona..... | ----- | ----- | 5, 710 | 118, 056 | 2, 941 | 19, 372 | 1, 844 | 284 | 3, 467 | 53, 964 | ----- | ----- | 9, 447 | ----- | ----- | |
| Total Pacific States..... | ----- | 1, 347 | 167, 842 | 3, 170, 276 | 89, 129 | 245, 726 | 249, 823 | 23, 268 | 89, 877 | 2, 735, 617 | 2, 885 | 29 | 264, 150 | 6, 740 | 8, 515 | ----- |
| Total United States (exclusive of possessions)..... | ----- | 49, 030 | 14, 325 | 2, 383, 073 | 50, 881, 583 | 1, 732, 015 | 4, 507, 094 | 5, 465, 126 | 1, 170, 619 | 1, 810, 339 | 24, 313, 536 | 69, 307 | 13, 218 | 1, 119, 972 | 143, 456 | 722, 829 |
| Alaska..... | ----- | ----- | 1, 035 | 15, 657 | 3, 385 | 3, 160 | 569 | ----- | 100 | 8, 728 | 26 | 17 | 3, 355 | ----- | ----- | |
| Canal Zone (Panama)..... | ----- | ----- | ----- | 7, 142 | 11, 820 | ----- | 76 | 266 | 113 | 1, 627 | 400 | ----- | ----- | ----- | ----- | |
| Guam..... | ----- | ----- | ----- | 5, 715 | 3, 882 | 1, 530 | ----- | ----- | 460 | 6, 977 | 690 | ----- | 1, 774 | ----- | ----- | |
| The Territory of Hawaii..... | ----- | ----- | 10, 662 | 121, 822 | 13, 562 | 22, 726 | 6, 995 | 589 | 1, 388 | 109, 440 | 374 | 486 | 15, 271 | 11 | 10 | |
| Puerto Rico..... | ----- | ----- | 37, 791 | 171, 855 | 10, 410 | 44, 485 | 5, 715 | 404 | 8, 681 | 150, 515 | 4, 224 | 50 | 35, 098 | 2, 053 | ----- | |
| American Samoa..... | ----- | ----- | 100 | 299 | 124 | 339 | ----- | 65 | 8 | 449 | ----- | ----- | 441 | ----- | ----- | |
| Virgin Islands of the United States..... | ----- | ----- | 313 | 1, 250 | 78 | 1, 842 | ----- | ----- | 22 | 1, 891 | ----- | ----- | 1, 560 | ----- | ----- | |
| Total possessions..... | ----- | ----- | 49, 901 | 323, 740 | 43, 261 | 74, 082 | 13, 355 | 1, 324 | 10, 772 | 279, 627 | 5, 714 | 553 | 57, 499 | 2, 064 | 10 | |
| Total United States and possessions..... | ----- | 49, 030 | 14, 325 | 2, 432, 974 | 51, 205, 323 | 1, 775, 276 | 4, 581, 176 | 5, 478, 481 | 1, 171, 943 | 1, 821, 111 | 24, 593, 163 | 75, 021 | 13, 771 | 1, 177, 471 | 145, 520 | 722, 839 |

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

TABLE No. 45.—Assets and liabilities of active mutual savings banks, Dec. 31, 1957

| 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..... | 32 | 171, 629 | 125, 074 | 14, 109 | 52, 249 | 21, 794 | 2, 379 | 10, 906 | 2, 064 | 518 | ----- | ----- | 262 | 400, 984 |
| New Hampshire..... | 34 | 296, 926 | 137, 622 | 6, 621 | 21, 273 | 31, 552 | 1, 576 | 10, 601 | 4, 855 | 686 | ----- | ----- | 292 | 512, 004 |
| Vermont..... | 7 | 106, 127 | 21, 493 | 620 | 1, 989 | 1, 829 | 867 | 3, 746 | 1, 145 | 66 | ----- | ----- | 50 | 137, 932 |
| Massachusetts..... | 186 | 3, 113, 537 | 1, 693, 163 | 52, 394 | 331, 951 | 237, 533 | 21, 835 | 90, 630 | 33, 453 | 1, 470 | ----- | 19, 322 | 5, 595, 293 | |
| Rhode Island..... | 8 | 242, 954 | 100, 873 | 5, 623 | 74, 323 | 23, 060 | 3, 071 | 8, 617 | 2, 799 | 28 | ----- | ----- | 613 | 461, 961 |
| Connecticut..... | 71 | 1, 283, 245 | 600, 924 | 32, 696 | 230, 736 | 110, 119 | 11, 443 | 46, 853 | 12, 936 | 929 | ----- | ----- | 15, 838 | 2, 345, 719 |
| Total New England States..... | 338 | 5, 214, 418 | 2, 679, 149 | 112, 063 | 712, 521 | 425, 892 | 41, 171 | 171, 353 | 57, 252 | 3, 697 | ----- | ----- | 36, 377 | 9, 453, 893 |
| New York..... | 128 | 13, 537, 854 | 3, 784, 805 | 414, 930 | 1, 815, 337 | 287, 405 | 75, 897 | 446, 589 | 124, 162 | 2, 059 | ----- | 183, 271 | 20, 672, 309 | |
| New Jersey..... | 23 | 688, 448 | 294, 700 | 30, 701 | 192, 692 | 17, 876 | 7, 345 | 37, 674 | 11, 234 | 112 | ----- | 9, 084 | 1, 289, 866 | |
| Pennsylvania..... | 7 | 817, 161 | 323, 566 | 71, 175 | 577, 540 | 23, 516 | 7, 605 | 31, 310 | 9, 882 | 62 | ----- | 9, 832 | 1, 871, 649 | |
| Delaware..... | 2 | 33, 710 | 18, 484 | 15, 149 | 17, 346 | 7, 095 | 213 | 4, 622 | 1, 252 | 243 | ----- | 3 | 152, 117 | |
| Maryland..... | 7 | 267, 107 | 201, 209 | 5, 161 | 69, 591 | ----- | 2, 230 | 15, 729 | 3, 237 | 77 | ----- | 35, 036 | 599, 377 | |
| Total Eastern States..... | 167 | 15, 344, 280 | 4, 622, 764 | 537, 116 | 2, 726, 506 | 335, 892 | 93, 290 | 535, 924 | 149, 767 | 2, 553 | ----- | 237, 226 | 24, 585, 318 | |
| Ohio..... | 3 | 196, 660 | 81, 106 | 3, 448 | 36, 243 | 5, 453 | 2, 856 | 17, 836 | 2, 931 | 5 | ----- | 1, 611 | 348, 149 | |
| Indiana..... | 4 | 28, 296 | 23, 069 | 2, 909 | 1, 997 | 26 | 420 | 3, 934 | 395 | 9 | ----- | 209 | 61, 264 | |
| Wisconsin..... | 4 | 9, 966 | 9, 005 | 1, 510 | 649 | 50 | 260 | 1, 779 | 128 | ----- | ----- | 13 | 23, 360 | |
| Minnesota..... | 1 | 186, 866 | 24, 545 | 22, 436 | 51, 963 | ----- | 521 | 7, 978 | 615 | 44 | ----- | 1, 020 | 295, 988 | |
| Total Middle Western States..... | 12 | 421, 788 | 137, 725 | 30, 303 | 90, 852 | 5, 529 | 4, 057 | 31, 527 | 4, 069 | 58 | ----- | 2, 853 | 728, 761 | |
| Washington..... | 4 | 209, 325 | 104, 287 | 2, 078 | 31, 789 | 186 | 937 | 9, 472 | 1, 281 | ----- | ----- | 891 | 360, 246 | |
| Oregon..... | 1 | 26, 535 | 8, 370 | 15 | 2, 290 | ----- | 261 | 1, 552 | 65 | 34 | ----- | 257 | 39, 379 | |
| Total Pacific States..... | 5 | 235, 860 | 112, 657 | 2, 093 | 34, 079 | 186 | 1, 198 | 11, 024 | 1, 346 | 34 | ----- | 1, 148 | 399, 625 | |
| Total United States (exclusive of possessions)..... | 522 | 21, 216, 346 | 7, 552, 295 | 681, 575 | 3, 563, 958 | 767, 499 | 139, 716 | 749, 828 | 212, 434 | 6, 342 | ----- | 277, 604 | 35, 167, 597 | |
| Virgin Islands of the United States..... | 1 | 164 | ----- | ----- | 6 | ----- | 11 | 60 | ----- | ----- | ----- | 22 | 263 | |
| Total United States and possessions..... | 523 | 21, 216, 510 | 7, 552, 295 | 681, 575 | 3, 563, 964 | 767, 499 | 139, 727 | 749, 888 | 212, 434 | 6, 342 | ----- | 277, 626 | 35, 167, 860 | |

TABLE No. 45.—Assets and liabilities of active mutual savings banks, Dec. 31, 1957—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 | Surplus ¹ | Undivided profits | Reserves and retirement account for capital notes and debentures |
|---|-----------------|---------------|----------------|--|---|-------------------|----------------------|-------------------|--|
| Maine..... | 4 | 352, 474 | 352, 478 | ----- | ----- | 2, 355 | 25, 757 | 19, 079 | 1, 315 |
| New Hampshire..... | ----- | 450, 290 | 450, 290 | 1, 200 | ----- | 4, 674 | 31, 444 | 22, 388 | 2, 008 |
| Vermont..... | 892 | 124, 502 | 125, 394 | 12 | ----- | 612 | 3, 439 | 4, 051 | 4, 424 |
| Massachusetts..... | 648 | 4, 972, 305 | 4, 972, 953 | ----- | ----- | 62, 555 | 319, 516 | 227, 934 | 12, 335 |
| Rhode Island..... | 231 | 418, 559 | 418, 790 | ----- | ----- | 3, 805 | 35, 518 | 3, 735 | 113 |
| Connecticut..... | 1, 055 | 2, 102, 106 | 2, 103, 161 | ----- | ----- | 18, 888 | 126, 680 | 82, 734 | 14, 256 |
| Total New England States..... | 2, 830 | 8, 420, 236 | 8, 423, 066 | 1, 212 | ----- | 92, 889 | 542, 354 | 359, 921 | 34, 451 |
| New York..... | 3, 381 | 18, 648, 279 | 18, 651, 660 | 2, 000 | ----- | 274, 353 | 1, 318, 328 | 297, 275 | 128, 693 |
| New Jersey..... | 14, 719 | 1, 165, 524 | 1, 180, 243 | ----- | ----- | 12, 414 | 84, 779 | 471 | 11, 959 |
| Pennsylvania..... | 351 | 1, 733, 769 | 1, 734, 120 | ----- | ----- | 11, 294 | 117, 103 | 4, 682 | 4, 450 |
| Delaware..... | ----- | 131, 940 | 131, 940 | ----- | ----- | 15 | 19, 693 | 225 | 244 |
| Maryland..... | 3, 988 | 536, 601 | 540, 589 | ----- | ----- | 7, 771 | 20, 720 | 30, 222 | 75 |
| Total Eastern States..... | 22, 439 | 22, 216, 113 | 22, 238, 552 | 2, 000 | ----- | 305, 847 | 1, 560, 623 | 332, 875 | 145, 421 |
| Ohio..... | 375 | 315, 789 | 316, 164 | ----- | ----- | 6, 502 | 24, 265 | 344 | 874 |
| Indiana..... | 4, 823 | 50, 711 | 55, 534 | ----- | ----- | 61 | 4, 570 | 472 | 627 |
| Wisconsin..... | 98 | 21, 178 | 21, 276 | ----- | ----- | 166 | 1, 724 | 184 | 10 |
| Minnesota..... | 328 | 273, 689 | 274, 017 | ----- | ----- | 941 | 17, 000 | 1, 689 | 2, 341 |
| Total Middle Western States..... | 5, 624 | 661, 367 | 666, 991 | ----- | ----- | 7, 670 | 47, 559 | 2, 689 | 3, 852 |
| Washington..... | 40 | 328, 802 | 328, 842 | ----- | ----- | 3, 329 | 20, 760 | 3, 482 | 3, 833 |
| Oregon..... | 1 | 37, 084 | 37, 085 | ----- | ----- | 743 | 900 | 651 | ----- |
| Total Pacific States..... | 41 | 365, 886 | 365, 927 | ----- | ----- | 4, 072 | 21, 660 | 4, 133 | 3, 833 |
| Total United States (exclusive of possessions)..... | 30, 934 | 31, 663, 602 | 31, 694, 536 | 3, 212 | ----- | 410, 478 | 2, 172, 196 | 699, 618 | 187, 557 |
| Virgin Islands of the United States..... | ----- | 190 | 190 | ----- | ----- | 4 | ----- | 69 | ----- |
| Total United States and possessions..... | 30, 934 | 31, 663, 792 | 31, 694, 726 | 3, 212 | ----- | 410, 482 | 2, 172, 196 | 699, 687 | 187, 557 |

¹ Includes guaranty fund.

TABLE NO. 45.—Assets and liabilities of active mutual savings banks, Dec. 31, 1957—Continued

[In thousands of dollars]

| Location | Loans and discounts | | | | | | | | | | | | | |
|---|---|---|-----------------------------|----------------|--|---|--|---|---|--|--|-------------------|-------------------------|------------|
| | Real estate loans | | | Loans to banks | Loans to brokers and dealers in securities | Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities | Loans to farmers directly guaranteed by the Commodity Credit Corporation | Other loans to farmers (excluding loans on real estate) | Commercial and industrial loans (including open market paper) | Other loans to individuals for personal expenditures | 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..... | 1,291 | 147,716 | 16,504 | | | 15 | | 22 | 550 | 4,863 | 1,025 | 171,986 | 357 | 171,629 |
| New Hampshire..... | 1,707 | 237,836 | 48,052 | | | 2 | | 51 | 3,497 | 6,491 | 704 | 298,340 | 1,414 | 296,926 |
| Vermont..... | 6,189 | 82,656 | 9,066 | | | 1,858 | | 1,485 | 1,039 | 3,947 | 319 | 106,559 | 432 | 106,127 |
| Massachusetts..... | 6,397 | 2,707,503 | 351,475 | | | 862 | | | 175 | 57,842 | 4,773 | 3,129,027 | 15,490 | 3,113,537 |
| Rhode Island..... | 189 | 231,300 | 8,528 | | | 361 | | | 833 | 5,931 | | 247,142 | 4,188 | 242,954 |
| Connecticut..... | 5,592 | 1,200,066 | 60,726 | | | 1,906 | | 24 | 1,308 | 18,623 | 140 | 1,288,385 | 5,140 | 1,283,245 |
| Total New England States..... | 21,365 | 4,607,077 | 494,351 | | | 5,004 | | 1,582 | 7,402 | 97,697 | 6,961 | 5,241,439 | 27,021 | 5,214,418 |
| New York..... | 8,533 | 12,179,133 | 1,451,230 | | | 2,985 | | | 13,653 | 41,186 | 11,580 | 13,708,300 | 170,446 | 13,537,854 |
| New Jersey..... | 202 | 644,687 | 47,898 | | | 64 | | | | 2,580 | 23 | 695,454 | 7,006 | 688,448 |
| Pennsylvania..... | 618 | 781,043 | 37,057 | | | | | | 900 | 871 | | 820,489 | 3,328 | 817,161 |
| Delaware..... | 860 | 32,671 | 79 | | | | | | 53 | 47 | | 33,710 | | 33,710 |
| Maryland..... | 788 | 231,803 | 18,618 | | | | | | | 16,731 | 916 | 268,856 | 1,749 | 267,107 |
| Total Eastern States..... | 11,001 | 13,869,337 | 1,554,882 | | | 3,049 | | | 14,606 | 61,415 | 12,519 | 15,526,809 | 182,529 | 15,344,280 |
| Ohio..... | 3,610 | 143,622 | 791 | | | | | | 27,765 | 20,480 | 7,213 | 203,491 | 6,821 | 196,660 |
| Indiana..... | 2,434 | 22,983 | 2,459 | | | 178 | | 60 | 75 | 385 | 8 | 28,582 | 286 | 28,296 |
| Wisconsin..... | 36 | 9,207 | 653 | | | | | | | 46 | 25 | 9,967 | 1 | 9,966 |
| Minnesota..... | 18,367 | 160,988 | 10,741 | | | | | | | 166 | | 190,262 | 3,396 | 186,866 |
| Total Middle Western States..... | 24,447 | 336,800 | 14,644 | | | 178 | | 60 | 27,840 | 21,077 | 7,246 | 432,292 | 10,504 | 421,788 |
| Washington..... | 437 | 171,991 | 36,003 | | | | | | | 994 | | 209,425 | 100 | 209,325 |
| Oregon..... | | 24,476 | 2,007 | | | | | | | 52 | | 26,535 | | 26,535 |
| Total Pacific States..... | 437 | 196,467 | 38,010 | | | | | | | 1,046 | | 235,960 | 100 | 235,860 |
| Total United States (exclusive of possessions)..... | 57,250 | 19,009,681 | 2,101,887 | | | 8,231 | | 1,642 | 49,848 | 181,235 | 26,726 | 21,436,500 | 220,154 | 21,216,346 |
| Virgin Islands of the United States..... | | 102 | | | | | | | | | 62 | 164 | | 164 |
| Total United States and possessions..... | 57,250 | 19,009,783 | 2,101,887 | | | 8,231 | | 1,642 | 49,848 | 181,235 | 26,788 | 21,436,664 | 220,154 | 21,216,510 |

TABLE No. 45.—Assets and liabilities of active mutual savings banks, Dec. 31, 1957—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..... | | | | | | 4 | 350,940 | 14 | | 1,520 | | |
| New Hampshire..... | | | | | | | 450,220 | | | 70 | | |
| Vermont..... | 842 | 3 | 43 | | | 4 | 123,751 | | | 729 | 22 | |
| Massachusetts..... | | 400 | | | | 248 | 4,972,151 | | | 154 | | |
| Rhode Island..... | | 19 | 1 | | | 211 | 418,559 | | | | | |
| Connecticut..... | 40 | 528 | | | | 487 | 2,100,503 | | | 849 | 754 | |
| Total New England States..... | 882 | 950 | 44 | | | 954 | 8,416,124 | 14 | | 3,322 | 776 | |
| New York..... | 869 | 2,163 | | | | 329 | 18,648,278 | | | 1 | | |
| New Jersey..... | 11,835 | 305 | 559 | 25 | | 1,995 | 1,160,035 | | | 5,269 | 220 | |
| Pennsylvania..... | | 351 | | | | | 1,733,732 | | | 37 | | |
| Delaware..... | | | | | | | 191,843 | | | 97 | | |
| Maryland..... | 270 | 28 | 4 | 318 | | 3,368 | 536,594 | | | | 7 | |
| Total Eastern States..... | 12,974 | 2,867 | 563 | 343 | | 5,692 | 22,210,482 | | | 5,404 | 227 | |
| Ohio..... | 250 | | | | | 125 | 314,271 | | | 1,518 | | |
| Indiana..... | 2,949 | 340 | 1,328 | | | 206 | 50,424 | | | 276 | 11 | |
| Wisconsin..... | 93 | 5 | | | | | 21,178 | | | | | |
| Minnesota..... | | | | | | 328 | 273,689 | | | | | |
| Total Middle Western States..... | 3,292 | 345 | 1,328 | | | 659 | 659,562 | | | 1,794 | 11 | |
| Washington..... | | 40 | | | | | 328,802 | | | | | |
| Oregon..... | | 1 | | | | | 36,724 | | | 15 | 345 | |
| Total Pacific States..... | | 41 | | | | | 365,526 | | | 15 | 345 | |
| Total United States (exclusive of possessions)..... | 17,148 | 4,203 | 1,935 | 343 | | 7,305 | 31,651,694 | 14 | | 10,535 | 1,359 | |
| Virgin Islands of the United States..... | | | | | | | 190 | | | | | |
| Total United States and possessions..... | 17,148 | 4,203 | 1,935 | 343 | | 7,305 | 31,651,884 | 14 | | 10,535 | 1,359 | |

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

TABLE NO. 46.—Assets and liabilities of active private banks, Dec. 31, 1957

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 | 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 |
|---|-----------------|---|---|--|------------------------------------|------------------|-------------------|---|---|--|---|---|--------------|--------------|
| Connecticut..... | 2 | 1,048 | 639 | ----- | 58 | 27 | 86 | 402 | 68 | ----- | ----- | ----- | 4 | 2,332 |
| New York..... | 2 | 84,364 | 44,723 | 43,515 | 1,371 | 7,009 | 380 | 51,124 | 727 | ----- | ----- | 15,717 | 3,471 | 252,401 |
| Pennsylvania..... | 5 | 4,011 | 5,884 | 475 | 225 | 44 | 405 | 1,354 | 67 | 17 | ----- | ----- | ----- | 12,485 |
| Total Eastern States..... | 7 | 88,375 | 50,607 | 43,990 | 1,599 | 7,053 | 785 | 52,478 | 794 | 17 | ----- | 15,717 | 3,471 | 264,886 |
| Georgia..... | 35 | 4,743 | 628 | 83 | 46 | 16 | 528 | 3,010 | 155 | 89 | ----- | ----- | 85 | 9,383 |
| Texas..... | 10 | 16,920 | 15,529 | 7,572 | 3,394 | 161 | 1,384 | 10,955 | 668 | 28 | ----- | ----- | 97 | 56,708 |
| Total Southern States..... | 45 | 21,663 | 16,157 | 7,655 | 3,440 | 177 | 1,912 | 13,965 | 823 | 117 | ----- | ----- | 182 | 66,091 |
| Indiana..... | 5 | 1,702 | 4,168 | 311 | 4 | ----- | 127 | 918 | 20 | ----- | ----- | ----- | 3 | 7,253 |
| Michigan..... | 1 | 54 | 179 | 3 | 5 | ----- | 16 | 156 | ----- | ----- | ----- | ----- | ----- | 413 |
| Iowa..... | 7 | 5,166 | 3,436 | 362 | 4 | ----- | 185 | 1,984 | 45 | ----- | ----- | ----- | ----- | 11,182 |
| Total Middle Western States..... | 13 | 6,922 | 7,783 | 676 | 13 | ----- | 328 | 3,058 | 65 | ----- | ----- | ----- | 3 | 18,848 |
| Total United States (exclusive of possessions)..... | 67 | 118,008 | 75,186 | 52,321 | 5,110 | 7,257 | 3,111 | 69,903 | 1,750 | 134 | ----- | 15,717 | 3,660 | 352,157 |
| Alaska..... | 1 | 343 | 278 | ----- | 98 | ----- | 96 | 216 | 8 | 50 | ----- | ----- | 2 | 1,091 |
| Total United States and possessions..... | 68 | 118,351 | 75,464 | 52,321 | 5,208 | 7,257 | 3,207 | 70,119 | 1,758 | 184 | ----- | 15,717 | 3,662 | 353,248 |

TABLE NO. 46.—*Assets and liabilities of active private banks, Dec. 31, 1957—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..... | 1,598 | 422 | 2,020 | | | 4 | 25 | 283 | | |
| New York..... | 192,229 | 3,950 | 196,179 | 8,569 | 19,726 | 6,159 | 3,000 | 13,808 | 223 | 4,737 |
| Pennsylvania..... | 4,877 | 6,072 | 10,949 | | | 3 | | 1,479 | | 54 |
| Total Eastern States..... | 197,106 | 10,022 | 207,128 | 8,569 | 19,726 | 6,162 | 3,000 | 15,287 | 223 | 4,791 |
| Georgia..... | 6,926 | 738 | 7,664 | 11 | | 57 | 733 | 530 | 348 | 40 |
| Texas..... | 43,239 | 7,450 | 50,689 | | | 25 | 1,490 | 3,410 | 593 | 501 |
| Total Southern States..... | 50,165 | 8,188 | 58,353 | 11 | | 82 | 2,223 | 3,940 | 941 | 541 |
| Indiana..... | 5,657 | 940 | 6,597 | | | 17 | 75 | 334 | 196 | 34 |
| Michigan..... | 151 | 210 | 361 | | | | 20 | 16 | 4 | 12 |
| Iowa..... | 9,141 | 1,381 | 10,522 | | | | 205 | 189 | 185 | 81 |
| Total Middle Western States..... | 14,949 | 2,531 | 17,480 | | | 17 | 300 | 539 | 385 | 127 |
| Total United States (exclusive of possessions)..... | 263,818 | 21,163 | 284,981 | 8,580 | 19,726 | 6,265 | 5,548 | 20,049 | 1,549 | 5,459 |
| Alaska..... | 785 | 194 | 979 | | | | 50 | 25 | 27 | 10 |
| Total United States and possessions..... | 264,603 | 21,357 | 285,960 | 8,580 | 19,726 | 6,265 | 5,598 | 20,074 | 1,576 | 5,469 |

TABLE NO. 46.—Assets and liabilities of active private banks, Dec. 31, 1957—Continued

[In thousands of dollars]

| Location | Loans and discounts | | | | | | | | | | | | Net loans | |
|---|---|---|-----------------------------|----------------|--|---|--|---|---|--|--|-------------------|-----------|-------------------------|
| | Real estate loans | | | Loans to banks | Loans to brokers and dealers in securities | Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities | Loans to farmers directly guaranteed by the Commodity Credit Corporation | Other loans to farmers (excluding loans on real estate) | Commercial and industrial loans (including open market paper) | Other loans to individuals for personal expenditures | All other loans (including overdrafts) | Total gross loans | | Less valuation reserves |
| | Secured by farm land (including improvements) | Secured by residential properties (other than farm) | Secured by other properties | | | | | | | | | | | |
| Connecticut..... | 4 | 332 | 53 | | | | | 9 | 288 | 340 | 22 | 1,048 | | 1,048 |
| New York..... | | | | 187 | 9,759 | 11,457 | | | 59,638 | 535 | 3,025 | 84,601 | 237 | 84,364 |
| Pennsylvania..... | 173 | 663 | 233 | | | 23 | | 113 | 318 | 986 | 1,502 | 4,011 | | 4,011 |
| Total Eastern States..... | 173 | 663 | 233 | 187 | 9,759 | 11,480 | | 113 | 59,956 | 1,521 | 4,527 | 88,612 | 237 | 88,375 |
| Georgia..... | 786 | 843 | 223 | | 30 | 17 | 27 | 493 | 738 | 1,527 | 67 | 4,751 | 8 | 4,743 |
| Texas..... | 216 | 1,283 | 764 | | | | 15 | 1,957 | 5,284 | 6,955 | 446 | 16,920 | | 16,920 |
| Total Southern States..... | 1,002 | 2,126 | 987 | | 30 | 17 | 42 | 2,450 | 6,022 | 8,482 | 513 | 21,671 | 8 | 21,663 |
| Indiana..... | 56 | 597 | 89 | | | 1 | 30 | 391 | 237 | 297 | 24 | 1,722 | 20 | 1,702 |
| Michigan..... | 5 | 5 | | | | | | 23 | 9 | 11 | 1 | 54 | | 54 |
| Iowa..... | 396 | 416 | 132 | | | | 244 | 3,167 | 414 | 353 | 44 | 5,166 | | 5,166 |
| Total Middle Western States..... | 457 | 1,018 | 221 | | | 1 | 274 | 3,581 | 660 | 661 | 69 | 6,942 | 20 | 6,922 |
| Total United States (exclusive of possessions)..... | 1,636 | 4,139 | 1,494 | 187 | 9,789 | 11,498 | 316 | 6,153 | 66,926 | 11,004 | 5,131 | 118,273 | 265 | 118,008 |
| Alaska..... | | 160 | 41 | | | | | | 33 | 100 | 14 | 348 | 5 | 343 |
| Total United States and possessions..... | 1,636 | 4,299 | 1,535 | 187 | 9,789 | 11,498 | 316 | 6,153 | 66,959 | 11,104 | 5,145 | 118,621 | 270 | 118,351 |

TABLE NO. 46.—Assets and liabilities of active private banks, Dec. 31, 1957—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..... | 1,595 | | | | | 3 | 422 | | | | | |
| New York..... | 134,498 | 2 | 100 | 17,924 | 23,594 | 16,111 | 2,560 | | 140 | | | 1,250 |
| Pennsylvania..... | 4,806 | | 47 | | | 24 | 6,072 | | | | | |
| Total Eastern States..... | 139,304 | 2 | 147 | 17,924 | 23,594 | 16,135 | 8,632 | | 140 | | | 1,250 |
| Georgia..... | 6,850 | | 23 | 10 | | 43 | 727 | | 11 | | | |
| Texas..... | 38,946 | 274 | 2,988 | 576 | | 455 | 6,625 | 3 | 822 | | | |
| Total Southern States..... | 45,796 | 274 | 3,011 | 586 | | 498 | 7,352 | 3 | 833 | | | |
| Indiana..... | 5,111 | 12 | 526 | | | 8 | 825 | | 115 | | | |
| Michigan..... | 134 | 1 | 16 | | | | 210 | | | | | |
| Iowa..... | 8,722 | | 419 | | | | 1,381 | | | | | |
| Total Middle Western States..... | 13,967 | 13 | 961 | | | 8 | 2,416 | | 115 | | | |
| Total United States (exclusive of possessions)..... | 200,662 | 289 | 4,119 | 18,510 | 23,594 | 16,644 | 18,822 | 3 | 1,088 | | | 1,250 |
| Alaska..... | 553 | 50 | 180 | | | 2 | 104 | | 90 | | | |
| Total United States and possessions..... | 201,215 | 339 | 4,299 | 18,510 | 23,594 | 16,646 | 18,926 | 3 | 1,178 | | | 1,250 |

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

TABLE No. 47.—*Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, Dec. 31, 1957*

| Location | Population (approximate) | Deposits of individuals, partnerships, and corporations (in thousands) | | | Per capita | | |
|---|--------------------------|--|-------------------|-------------------|-----------------|---------------|-----------------|
| | | Total | Demand | Time | Total | Demand | Time |
| Maine..... | 955,000 | 872,193 | 275,998 | 595,195 | \$913.29 | \$289.00 | \$624.29 |
| New Hampshire..... | 579,000 | 756,934 | 174,591 | 582,343 | 1,307.31 | 301.54 | 1,005.77 |
| Vermont..... | 381,000 | 431,093 | 112,685 | 318,408 | 1,131.48 | 295.76 | 835.72 |
| Massachusetts..... | 4,919,000 | 8,932,022 | 3,280,115 | 5,651,907 | 1,815.82 | 666.52 | 1,149.00 |
| Rhode Island..... | 875,000 | 1,153,247 | 406,628 | 746,619 | 1,318.00 | 464.72 | 853.28 |
| Connecticut..... | 2,280,000 | 4,074,534 | 1,429,093 | 2,645,441 | 1,787.08 | 626.80 | 1,160.28 |
| Total New England States..... | 9,989,000 | 16,220,023 | 5,679,110 | 10,540,913 | 1,623.79 | 568.54 | 1,055.25 |
| New York..... | 16,004,000 | 48,143,166 | 23,101,060 | 25,042,106 | 3,008.20 | 1,443.46 | 1,564.74 |
| New Jersey..... | 5,714,000 | 6,746,033 | 3,002,338 | 3,743,695 | 1,180.61 | 525.43 | 655.18 |
| Pennsylvania..... | 11,154,000 | 13,120,048 | 7,357,776 | 5,762,272 | 1,176.26 | 659.65 | 516.61 |
| Delaware..... | 450,000 | 678,665 | 430,899 | 247,766 | 1,508.14 | 957.55 | 550.59 |
| Maryland..... | 2,945,000 | 2,368,794 | 1,267,652 | 1,101,112 | 804.06 | 430.30 | 373.76 |
| District of Columbia..... | 835,000 | 1,261,970 | 935,122 | 326,848 | 1,511.34 | 1,119.01 | 391.43 |
| Total Eastern States.... | 37,103,000 | 72,318,646 | 36,094,847 | 36,223,799 | 1,949.13 | 972.83 | 976.30 |
| Virginia..... | 3,864,000 | 2,360,417 | 1,388,442 | 971,975 | 610.87 | 359.33 | 251.54 |
| West Virginia..... | 1,993,000 | 958,779 | 628,532 | 330,247 | 481.07 | 315.37 | 165.70 |
| North Carolina..... | 4,568,000 | 1,896,273 | 1,361,214 | 535,059 | 415.12 | 297.99 | 117.13 |
| South Carolina..... | 2,404,000 | 715,772 | 573,344 | 142,428 | 297.74 | 238.50 | 59.24 |
| Georgia..... | 3,834,000 | 1,934,942 | 1,375,919 | 559,023 | 504.68 | 358.87 | 145.81 |
| Florida..... | 4,227,000 | 3,149,341 | 2,243,306 | 905,945 | 745.05 | 530.73 | 214.32 |
| Alabama..... | 3,183,000 | 1,450,004 | 999,033 | 450,971 | 455.55 | 313.87 | 141.68 |
| Mississippi..... | 2,213,000 | 826,146 | 595,803 | 230,343 | 373.31 | 269.23 | 104.08 |
| Louisiana..... | 3,113,000 | 1,954,607 | 1,439,302 | 515,395 | 627.91 | 462.35 | 165.56 |
| Texas..... | 9,284,000 | 7,747,944 | 6,270,215 | 1,477,729 | 834.55 | 675.38 | 159.17 |
| Arkansas..... | 1,781,000 | 885,050 | 676,188 | 208,862 | 496.94 | 379.67 | 117.27 |
| Kentucky..... | 3,077,000 | 1,745,272 | 1,364,291 | 380,981 | 567.20 | 443.38 | 123.82 |
| Tennessee..... | 3,504,000 | 2,123,924 | 1,327,179 | 796,745 | 606.14 | 378.76 | 227.38 |
| Total Southern States.... | 47,045,000 | 27,748,561 | 20,242,858 | 7,505,703 | 589.83 | 430.29 | 159.54 |
| Ohio..... | 9,314,000 | 9,132,465 | 5,389,600 | 3,742,865 | 980.51 | 578.66 | 401.85 |
| Indiana..... | 4,606,000 | 3,659,768 | 2,335,800 | 1,323,968 | 794.56 | 507.12 | 287.44 |
| Illinois..... | 9,767,000 | 13,106,173 | 8,784,783 | 4,321,390 | 1,341.88 | 899.43 | 442.45 |
| Michigan..... | 7,957,000 | 6,921,004 | 3,656,699 | 3,264,305 | 860.80 | 459.56 | 410.24 |
| Wisconsin..... | 3,920,000 | 3,555,384 | 1,954,941 | 1,600,443 | 906.99 | 498.71 | 408.28 |
| Minnesota..... | 3,370,000 | 3,281,761 | 1,754,334 | 1,527,427 | 973.81 | 520.57 | 453.24 |
| Iowa..... | 2,837,000 | 2,389,344 | 1,580,750 | 808,594 | 842.21 | 557.19 | 285.02 |
| Missouri..... | 4,307,000 | 4,272,175 | 3,183,369 | 1,088,806 | 991.91 | 739.11 | 252.80 |
| Total Middle Western States..... | 46,078,000 | 46,318,074 | 28,640,276 | 17,677,798 | 1,005.21 | 621.56 | 383.65 |

TABLE No. 47.—*Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, Dec. 31, 1957—Continued*

| Location | Population (approximate) | Deposits of individuals, partnerships, and corporations (in thousands) | | | Per capita | | |
|---|--------------------------|--|-------------|------------|------------|--------|--------|
| | | Total | Demand | Time | Total | Demand | Time |
| North Dakota..... | 648,000 | 543,141 | 361,532 | 181,609 | 838.18 | 557.92 | 280.26 |
| South Dakota..... | 711,000 | 532,067 | 358,604 | 173,463 | 748.34 | 504.37 | 243.97 |
| Nebraska..... | 1,473,000 | 1,161,866 | 899,442 | 162,424 | 788.78 | 678.51 | 110.27 |
| Kansas..... | 2,164,000 | 1,544,477 | 1,172,330 | 372,247 | 713.71 | 541.69 | 172.02 |
| Montana..... | 377,000 | 628,713 | 437,257 | 191,456 | 928.67 | 645.87 | 282.80 |
| Wyoming..... | 318,000 | 289,844 | 198,529 | 91,315 | 911.46 | 624.31 | 287.15 |
| Colorado..... | 1,705,000 | 1,401,988 | 988,730 | 413,259 | 822.28 | 579.80 | 242.38 |
| New Mexico..... | 845,000 | 441,803 | 329,197 | 112,606 | 522.84 | 389.58 | 153.26 |
| Oklahoma..... | 2,305,000 | 1,842,648 | 1,484,517 | 359,131 | 799.85 | 644.04 | 155.81 |
| Total Western States..... | 10,846,000 | 8,387,548 | 6,330,038 | 2,057,510 | 773.33 | 583.63 | 189.70 |
| Washington..... | 2,761,000 | 2,483,720 | 1,362,084 | 1,121,036 | 899.57 | 493.55 | 406.02 |
| Oregon..... | 1,796,000 | 1,543,477 | 844,484 | 698,993 | 859.40 | 470.20 | 389.20 |
| California..... | 14,223,000 | 17,472,093 | 9,132,218 | 8,339,875 | 1,228.44 | 642.07 | 586.37 |
| Idaho..... | 651,000 | 490,013 | 292,036 | 197,977 | 752.71 | 448.60 | 304.11 |
| Utah..... | 869,000 | 664,410 | 368,640 | 235,770 | 764.57 | 424.21 | 340.36 |
| Nevada..... | 274,000 | 267,782 | 150,319 | 117,463 | 977.31 | 548.61 | 428.70 |
| Arizona..... | 1,167,000 | 760,556 | 526,810 | 233,746 | 651.72 | 451.42 | 200.30 |
| Total Pacific States..... | 21,741,000 | 23,682,051 | 12,677,191 | 11,004,860 | 1,089.28 | 583.10 | 506.18 |
| Total United States (exclusive of possessions)..... | 172,802,000 | 194,674,903 | 109,664,320 | 85,010,583 | 1,126.58 | 634.63 | 491.95 |
| Alaska..... | 167,000 | 112,987 | 73,324 | 39,653 | 676.57 | 439.07 | 237.50 |
| Canal Zone (Panama)..... | 40,000 | 8,769 | 7,142 | 1,627 | 219.23 | 178.55 | 40.68 |
| Guam..... | 50,000 | 12,692 | 5,715 | 6,977 | 253.84 | 114.30 | 139.54 |
| The Territory of Hawaii..... | 568,000 | 398,243 | 212,244 | 185,999 | 701.13 | 373.67 | 327.46 |
| Puerto Rico..... | 2,279,000 | 322,370 | 171,855 | 150,515 | 141.45 | 75.41 | 66.04 |
| American Samoa..... | 21,000 | 748 | 299 | 449 | 35.62 | 14.24 | 21.38 |
| Virgin Islands of the United States..... | 24,000 | 11,196 | 4,309 | 6,887 | 496.50 | 179.54 | 286.96 |
| Total possessions..... | 3,149,000 | 867,005 | 474,858 | 392,117 | 275.33 | 150.81 | 124.52 |
| Total United States and possessions..... | 175,951,000 | 195,541,908 | 110,139,208 | 85,402,700 | 1,111.34 | 625.96 | 485.38 |

TABLE NO. 48.—Officials of State banking departments and number of each class of active banks in December 1957

| Location | Names of officials | Titles | Total number of banks | State commercial ¹ | | | 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..... | Carleton L. Bradbury..... | State Bank Commissioner..... | 59 | 6 | 15 | 6 | 21 | 11 | ..... |  |
| New Hampshire..... | Winfield J. Phillips..... | Bank Commissioner..... | 58 | 1 | 12 | 11 | 12 | 22 | ..... |  |
| Vermont..... | Alexander H. Miller..... | Commissioner of Banking and Insurance..... | 33 | 1 | 24 | 1 | 7 | ..... | ..... |  |
| Massachusetts..... | Edward A. Counihan III..... | Commissioner of Banks..... | 248 | 24 | 33 | 5 | 6 | 180 | ..... |  |
| Rhode Island..... | Alexander Chmielewski..... | Bank Commissioner..... | 13 | 1 | 2 | 2 | 1 | 1 | ..... |  |
| Connecticut..... | Henry H. Pierce, Jr..... | do..... | 124 | 11 | 32 | 8 | 5 | 66 | 2 | |
| Total New England States..... | | | 535 | 44 | 118 | 33 | 58 | 280 | 2 | |
| New York..... | George A. Mooney..... | Superintendent of Banks..... | 313 | 124 | 50 | 9 | 128 | ..... | 2 | |
| New Jersey..... | Charles R. Howell..... | Commissioner of Banking and Insurance..... | 125 | 58 | 41 | 3 | 23 | ..... | ..... |  |
| Pennsylvania..... | Robert L. Myers..... | Secretary of Banking..... | 280 | 88 | 172 | 8 | 7 | ..... | 5 | |
| Delaware..... | Randolph Hughes..... | State Bank Commissioner..... | 22 | 2 | 17 | 1 | 1 | 1 | ..... |  |
| Maryland..... | William H. Kirkwood, Jr..... | Bank Commissioner..... | 99 | 11 | 80 | 1 | 6 | 1 | ..... |  |
| District of Columbia..... | | | 9 | 5 | 4 | ..... | ..... | ..... | ..... |  |
| Total Eastern States..... | | | 848 | 288 | 364 | 22 | 165 | 2 | 7 | |
| Virginia..... | Logan R. Ritchie..... | Commissioner of Banking..... | 181 | 70 | 110 | 1 | ..... | ..... | ..... |  |
| West Virginia..... | Donald L. Taylor..... | do..... | 106 | 36 | 66 | 4 | ..... | ..... | ..... |  |
| North Carolina..... | Ben R. Roberts..... | Commissioner of Banks..... | 165 | 6 | 158 | 1 | ..... | ..... | ..... |  |
| South Carolina..... | C. V. Pierce..... | Chief Bank Examiner..... | 118 | 6 | 105 | 7 | ..... | ..... | ..... |  |
| Georgia..... | A. P. Persons..... | Superintendent of Banks..... | 344 | 13 | 288 | 8 | ..... | ..... | 35 | |
| Florida..... | Ray E. Green..... | State Commissioner of Banking..... | 172 | 13 | 154 | 5 | ..... | ..... | ..... |  |
| Alabama..... | Lonnie W. Gentry..... | Superintendent of Banks..... | 170 | 25 | 145 | ..... | ..... | ..... | ..... |  |
| Mississippi..... | W. P. McMullan, Jr..... | State Comptroller..... | 168 | 7 | 158 | 3 | ..... | ..... | ..... |  |
| Louisiana..... | J. W. Jeansonne..... | State Bank Commissioner..... | 141 | 11 | 129 | 1 | ..... | ..... | ..... |  |
| Texas..... | J. M. Falkner..... | Commissioner, Department of Banking..... | 498 | 122 | 352 | 14 | ..... | ..... | 10 | |
| Arkansas..... | Dick Simpson..... | State Bank Commissioner..... | 162 | 20 | 157 | 5 | ..... | ..... | ..... |  |
| Kentucky..... | S. Albert Phillips..... | Commissioner, Department of Banking..... | 276 | 20 | 243 | 13 | ..... | ..... | ..... |  |
| Tennessee..... | H. B. Clarke..... | Superintendent of Banks..... | 224 | 9 | 208 | 7 | ..... | ..... | ..... |  |
| Total Southern States..... | | | 2,745 | 358 | 2,273 | 69 | ..... | ..... | 45 | |
| Ohio..... | Paul Hinkle..... | Superintendent of Banks..... | 385 | 162 | 219 | 1 | 3 | ..... | ..... |  |
| Indiana..... | Joseph McCord..... | Director, Department of Financial Institutions..... | 344 | 109 | ² 224 | 3 | 1 | 3 | 4 | |

| | | | | | | | | | | |
|---|-------------------------|---|-------|-------|-------|-----------------|---|-----|-----|----|
| Illinois..... | Elbert S. Smith..... | Auditor of Public Accounts..... | 545 | 129 | 410 | 6 | | | | |
| Michigan..... | Alonzo L. Wilson..... | Commissioner, State Banking Department..... | 323 | 151 | 167 | 4 | | | | 1 |
| Wisconsin..... | G. M. Matthews..... | Commissioner of Banks..... | 459 | 65 | 385 | 5 | 2 | 1 | 1 | |
| Minnesota..... | I. C. Rasmussen..... | do..... | 506 | 29 | 466 | 10 | | 1 | | |
| Iowa..... | Joe H. Gronstal..... | Superintendent of Banking..... | 572 | 71 | 457 | 37 | | | | 7 |
| Missouri..... | G. H. Bates..... | Commissioner of Finance..... | 532 | 97 | 416 | ³ 19 | | | | |
| Total Middle Western States..... | | | 3,666 | 813 | 2,744 | 85 | 3 | 8 | 1 | 12 |
| North Dakota..... | G. H. Russ, Jr..... | State Examiner..... | 116 | 2 | 110 | 4 | | | | |
| South Dakota..... | Gorden H. Maxam..... | Superintendent of Banks..... | 138 | 26 | 112 | | | | | |
| Nebraska..... | J. Floyd McLain..... | Director of Banking..... | 298 | 17 | 242 | 39 | | | | |
| Kansas..... | R. B. Medlin..... | State Bank Commissioner..... | 426 | 43 | 340 | 43 | | | | |
| Montana..... | R. E. Towle..... | Superintendent of Banks..... | 74 | 44 | 29 | 1 | | | | |
| Wyoming..... | Norris E. Hartwell..... | State Examiner..... | 28 | 15 | 13 | | | | | |
| Colorado..... | Frank E. Goldy..... | State Bank Commissioner..... | 94 | 18 | 63 | 13 | | | | |
| New Mexico..... | F. P. Weddington..... | State Bank Examiner..... | 26 | 8 | 18 | | | | | |
| Oklahoma..... | O. B. Mothersead..... | Bank Commissioner..... | 190 | 26 | 156 | 8 | | | | |
| Total Western States..... | | | 1,390 | 199 | 1,083 | 108 | | | | |
| Washington..... | Joseph C. McMurray..... | Supervisor of Banking..... | 67 | 10 | 51 | 2 | | 4 | | |
| Oregon..... | Marshall A. Case..... | Superintendent of Banks..... | 44 | 7 | 34 | 2 | | 1 | | |
| California..... | William A. Burkett..... | do..... | 80 | 26 | 48 | 6 | | | | |
| Idaho..... | R. U. Spaulding..... | Commissioner of Finance..... | 19 | 8 | 11 | | | | | |
| Utah..... | Seth H. Young..... | Bank Commissioner..... | 42 | 13 | 24 | 5 | | | | |
| Nevada..... | Grant L. Robison..... | Superintendent of Banks..... | 3 | 2 | 1 | | | | | |
| Arizona..... | D. O. Saunders..... | do..... | 4 | 1 | 2 | 1 | | | | |
| Total Pacific States..... | | | 259 | 67 | 171 | 16 | | 5 | | |
| Total United States (exclusive of possessions)..... | | | 9,443 | 1,769 | 6,753 | 333 | 3 | 236 | 283 | 66 |
| Alaska..... | | Secretary, Territorial Banking Board..... | 11 | | 6 | 4 | | | | 1 |
| The Territory of Hawaii..... | | Supervising Bank Examiner..... | 9 | | 3 | 6 | | | | |
| Puerto Rico..... | | Secretary of the Treasury..... | 10 | | 7 | 3 | | | | |
| American Samoa..... | | | 1 | | | 1 | | | | |
| Virgin Islands of the United States..... | | | 2 | | 1 | | | | 1 | |
| Total possessions..... | | | 33 | | 17 | 14 | | | 1 | 1 |
| Total United States and possessions..... | | | 9,476 | 1,769 | 6,770 | 347 | 3 | 236 | 284 | 67 |

¹ Includes stock savings banks.

² Includes 1 private bank.

³ Includes 1 trust company which is a member of the Federal Reserve System.

TABLE NO. 49.—Assets and liabilities of all active banks, Dec. 31, 1936 to 1957

[Amounts in thousands of dollars]

| | 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 undivided profits ³ | Total deposits | Bills payable and rediscounts, etc. | Other liabilities |
|------|-----------------|---|---|-------------------------------------|-----------|--|--------------|--------------|----------------------|--|----------------|-------------------------------------|-------------------|
| 1936 | 15,704 | 21,613,328 | 17,497,059 | 10,700,905 | 1,025,586 | 15,871,668 | 3,402,165 | 70,110,711 | 3,293,014 | 4,849,310 | 61,155,014 | 57,247 | 756,126 |
| 1937 | 15,463 | 22,342,879 | 16,660,068 | 9,828,984 | 907,871 | 15,065,962 | 3,271,994 | 68,077,758 | 3,223,110 | 4,949,834 | 59,109,903 | 50,816 | 744,095 |
| 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 | 5,169,647 | 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 | 26,838,366 | 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 | 162,041,889 | 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 |
| 1950 | 14,666 | 60,711,146 | 73,188,217 | 14,816,545 | 2,343,064 | 38,892,739 | 2,288,962 | 192,240,673 | 3,670,249 | 10,245,616 | 176,120,158 | 94,607 | 2,110,043 |
| 1951 | 14,636 | 68,000,966 | 71,595,087 | 15,991,176 | 2,890,421 | 42,826,197 | 2,558,776 | 203,862,623 | 3,840,006 | 10,866,262 | 186,603,665 | 44,008 | 2,508,682 |
| 1952 | 14,596 | 75,928,803 | 73,010,835 | 17,449,091 | 2,938,679 | 42,825,197 | 2,677,998 | 214,830,603 | 4,016,796 | 11,437,162 | 196,431,356 | 196,234 | 2,749,025 |
| 1953 | 14,538 | 80,920,155 | 72,872,466 | 18,452,644 | 2,690,476 | 43,301,133 | 2,895,929 | 221,132,803 | 4,173,707 | 12,035,657 | 201,978,297 | 66,803 | 2,878,339 |
| 1954 | 14,388 | 86,058,272 | 78,004,064 | 20,519,756 | 2,657,128 | 42,097,116 | 3,348,420 | 232,684,756 | 4,428,194 | 12,936,050 | 212,030,341 | 32,915 | 3,257,256 |
| 1955 | 14,265 | 100,575,185 | 70,309,691 | 20,754,037 | 2,873,239 | 45,105,892 | 3,486,967 | 243,105,011 | 4,706,970 | 13,593,336 | 221,891,573 | 174,195 | 3,328,937 |
| 1956 | 14,188 | 110,632,011 | 66,795,281 | 20,556,588 | 3,454,476 | 46,382,257 | 4,144,714 | 251,965,327 | 5,007,583 | 14,342,899 | 228,578,958 | 88,202 | 3,947,715 |
| 1957 | 14,103 | 115,759,782 | 66,066,124 | 23,051,813 | 3,532,901 | 46,006,103 | 4,770,796 | 259,187,519 | 5,308,140 | 15,228,280 | 234,178,092 | 97,990 | 4,375,017 |

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."

Back figures.—See reference in heading of table 46, p. 190, in 1953 annual report, to reports containing figures since 1834. (Comparable figures for years prior to 1936 covered June 30 only.)

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

TABLE NO. 50.—Assets and liabilities of all active national banks, Dec. 31, 1936 to 1957

[Amounts in thousands of dollars]

| | 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 undivided profits ² | Total deposits | Bills payable and rediscounts, etc. | Other liabilities |
|-----------|-----------------|---|---|-------------------------------------|-----------|--|--------------|--------------|-----------|--|----------------|-------------------------------------|-------------------|
| 1936..... | 5,331 | 8,271,210 | 8,685,554 | 4,094,490 | 518,503 | 8,462,578 | 1,032,327 | 31,064,662 | 1,598,815 | 1,572,195 | 27,608,397 | 3,495 | 281,760 |
| 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 | 8,705,950 | 3,753,234 | 555,304 | 9,151,105 | 1,011,453 | 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 | 9,752,605 | 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 | 43,538,234 | 1,515,794 | 2,133,305 | 39,554,772 | 3,778 | 350,585 |
| 1942..... | 5,087 | 10,200,798 | 23,825,351 | 3,657,437 | 733,499 | 15,516,771 | 847,122 | 54,780,978 | 1,503,682 | 2,234,673 | 50,648,816 | 3,516 | 390,281 |
| 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 | 11,497,802 | 43,478,789 | 3,543,540 | 904,500 | 16,732,749 | 792,479 | 76,949,859 | 1,566,905 | 2,707,960 | 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 | 19,885,295 | 1,058,178 | 90,239,179 | 1,916,340 | 4,018,001 | 83,344,318 | 7,562 | 952,958 |
| 1950..... | 4,965 | 29,277,480 | 35,691,560 | 7,331,063 | 1,147,069 | 22,666,366 | 1,126,555 | 97,240,093 | 2,001,650 | 4,327,339 | 89,529,632 | 76,644 | 1,304,828 |
| 1951..... | 4,946 | 32,423,777 | 35,156,343 | 7,887,274 | 1,418,564 | 24,593,594 | 1,259,008 | 102,738,560 | 2,105,345 | 4,564,773 | 94,431,561 | 15,484 | 1,621,397 |
| 1952..... | 4,916 | 36,119,673 | 35,936,442 | 8,355,843 | 1,446,134 | 24,953,269 | 1,321,382 | 108,132,743 | 2,224,852 | 4,834,369 | 99,257,776 | 75,921 | 1,739,825 |
| 1953..... | 4,864 | 37,944,146 | 35,588,703 | 8,621,470 | 1,292,254 | 25,253,264 | 1,416,802 | 110,116,699 | 2,301,757 | 5,107,759 | 100,947,233 | 14,851 | 1,745,099 |
| 1954..... | 4,796 | 39,827,678 | 39,506,999 | 9,425,259 | 1,279,171 | 24,442,726 | 1,608,739 | 116,150,569 | 2,485,844 | 5,618,398 | 106,145,813 | 11,096 | 1,889,416 |
| 1955..... | 4,700 | 43,559,726 | 33,690,806 | 9,166,524 | 1,388,250 | 24,375,190 | 1,569,791 | 113,750,287 | 2,472,624 | 5,463,305 | 104,217,989 | 107,796 | 1,488,573 |
| 1956..... | 4,659 | 48,248,332 | 31,680,085 | 8,823,307 | 1,706,507 | 25,375,990 | 1,867,761 | 117,701,982 | 2,638,108 | 5,834,024 | 107,494,823 | 18,654 | 1,716,373 |
| 1957..... | 4,627 | 50,502,277 | 31,338,076 | 9,643,633 | 1,734,533 | 25,130,601 | 2,173,520 | 120,522,640 | 2,806,213 | 6,287,004 | 109,436,311 | 38,324 | 1,954,878 |

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

² Includes reserve accounts.

Back figures.—See reference in heading of table 47, p. 191, in 1953 annual report, to reports containing figures since 1863.

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

TABLE No. 51.—Assets and liabilities of all active banks other than national, Dec. 31, 1936 to 1957

[Amounts in thousands of dollars]

| | Number of banks | Loans and discounts, including overdrafts | U. S. Gov-ernment 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 undivided profits ² | Total deposits | Bills payable and redis-counts, etc. | Other liabilities |
|------|-----------------|---|--|-------------------------------------|------------------|--|--------------|---------------|---------------|------------------------------|--|----------------|--------------------------------------|-------------------|
| 1936 | 10, 373 | 13, 342, 118 | 8, 811, 505 | 6, 606, 415 | 507, 083 | 7, 409, 090 | 2, 369, 838 | 39, 046, 049 | 1, 489, 354 | 204, 845 | 3, 277, 115 | 33, 546, 617 | 53, 752 | 474, 366 |
| 1937 | 10, 197 | 13, 529, 332 | 8, 587, 186 | 6, 138, 862 | 485, 381 | 6, 937, 959 | 2, 294, 808 | 37, 973, 528 | 1, 471, 533 | 173, 746 | 3, 283, 407 | 32, 569, 209 | 39, 977 | 435, 596 |
| 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, 148 | 123, 134 | 3, 323, 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, 488 | 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, 495 | 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, 467, 757 | 1, 016, 444 | 14, 419, 548 | 956, 378 | 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 | 898, 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 |
| 1950 | 9, 701 | 31, 433, 666 | 37, 496, 657 | 7, 485, 482 | 1, 195, 995 | 16, 226, 373 | 1, 162, 407 | 95, 000, 580 | 1, 621, 492 | 47, 107 | 5, 918, 277 | 86, 590, 526 | 17, 963 | 805, 215 |
| 1951 | 9, 690 | 35, 577, 189 | 36, 438, 744 | 8, 103, 902 | 1, 471, 857 | 18, 232, 603 | 1, 299, 768 | 101, 124, 063 | 1, 695, 205 | 39, 456 | 6, 301, 489 | 92, 172, 104 | 28, 524 | 887, 285 |
| 1952 | 9, 680 | 39, 809, 130 | 37, 074, 393 | 9, 093, 248 | 1, 492, 545 | 17, 871, 928 | 1, 356, 616 | 106, 697, 860 | 1, 745, 470 | 46, 474 | 6, 602, 823 | 97, 173, 580 | 120, 313 | 1, 009, 200 |
| 1953 | 9, 674 | 42, 976, 009 | 37, 283, 703 | 9, 831, 174 | 1, 398, 222 | 18, 047, 969 | 1, 479, 127 | 111, 016, 104 | 1, 828, 615 | 43, 335 | 6, 927, 898 | 101, 031, 064 | 51, 952 | 1, 133, 240 |
| 1954 | 9, 592 | 46, 230, 594 | 38, 497, 065 | 11, 094, 497 | 1, 377, 957 | 17, 654, 390 | 1, 679, 684 | 116, 534, 187 | 1, 896, 592 | 45, 758 | 7, 317, 652 | 105, 884, 528 | 21, 817 | 1, 367, 840 |
| 1955 | 9, 565 | 57, 015, 459 | 36, 618, 885 | 11, 587, 513 | 1, 484, 989 | 20, 730, 702 | 1, 917, 176 | 129, 354, 724 | 2, 183, 182 | 51, 164 | 8, 040, 031 | 117, 173, 584 | 66, 399 | 1, 840, 364 |
| 1956 | 9, 529 | 62, 383, 679 | 35, 115, 196 | 11, 733, 281 | 1, 747, 969 | 21, 006, 267 | 2, 276, 953 | 134, 263, 345 | 2, 319, 177 | 50, 298 | 8, 508, 845 | 121, 084, 135 | 69, 548 | 2, 231, 342 |
| 1957 | 9, 476 | 65, 257, 505 | 34, 728, 048 | 13, 408, 180 | 1, 798, 368 | 20, 875, 502 | 2, 597, 276 | 138, 664, 879 | 2, 452, 897 | 49, 030 | 8, 941, 276 | 124, 741, 781 | 59, 666 | 2, 420, 229 |

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.

Back figures.—See reference in heading of table 48, p. 192, in 1953 annual report, to reports containing figures since 1834. (Comparable figures for years prior to 1936 covered June 30 only.)

TABLE No. 52—Summary of results of liquidation of all national banks¹ placed in charge of receivers from the date of the first national bank failure, Apr. 14, 1865, to Dec. 31, 1957¹⁰

| | Receiverships completely liquidated and finally closed | | |
|--|--|---|-----------------|
| | Total | District of Columbia nonnational banks ² | National banks |
| Number of receiverships..... | 3 2,822 | 4 15 | 5 2,807 |
| Total assets taken charge of by receivers..... | \$3,744,487,469 | \$27,143,017 | \$3,717,344,452 |
| 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)..... | 2,220,756,553 | 18,624,923 | 2,202,131,630 |
| Offsets allowed and settled (against assets)..... | 254,007,887 | 2,089,895 | 251,917,992 |
| Losses on assets compounded or sold under order of court..... | 1,226,881,974 | 6,401,713 | 1,220,480,261 |
| Book value of assets returned to shareholders' agents..... | 42,786,982 | 26,486 | 42,760,496 |
| Book value of remaining assets..... | 54,073 | ----- | 54,073 |
| Total..... | 3,744,487,469 | 27,143,017 | 3,717,344,452 |
| Collections: | | | |
| Collections from assets as above..... | 2,220,756,553 | 18,624,923 | 2,202,131,630 |
| Collections from stock assessments..... | 179,773,344 | 619,261 | 179,154,083 |
| Earnings collected: interest, premiums, rents, etc. (unavailable as separate item for 1,155 banks completely liquidated to Oct. 31, 1933)..... | 163,800,514 | 1,429,275 | 162,371,239 |
| Offsets allowed and settled (against assets)..... | 254,007,887 | 2,089,895 | 251,917,992 |
| Unpaid balance Reconstruction Finance Corporation loans..... | 233,649 | ----- | 233,649 |
| Total..... | 2,818,571,947 | 22,763,354 | 2,795,808,593 |
| 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)..... | 1,416,596,686 | 10,893,071 | 1,405,703,615 |
| Dividends paid by receivers to secured creditors (unavailable as separate item for 815 banks completely liquidated to Oct. 31, 1929)..... | 34,624,491 | 35,202 | 34,589,289 |
| Distributions by conservators to unsecured creditors..... | 209,124,039 | 2,838,102 | 206,285,937 |
| Distributions by conservators to secured creditors..... | 1,372,006 | 10,750 | 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)..... | 705,913,688 | 4,901,281 | 701,012,407 |
| Offsets allowed and settled (against liabilities)..... | 254,007,887 | 2,089,895 | 251,917,992 |
| Disbursements for the protection of assets (unavailable as separate item for 597 banks completely liquidated to Oct. 31, 1926)..... | 8,068,166 | 18,839 | 8,049,327 |
| Payments of receivers' salaries, legal and other expenses..... | 170,226,845 | 1,767,254 | 168,459,591 |
| Payments of conservators' salaries, legal and other expenses..... | 11,016,322 | 201,010 | 10,815,312 |
| Amounts returned to shareholders in cash..... | 7,600,970 | 7,950 | 7,593,020 |
| Cash balances in hands of Comptroller and receivers..... | 20,847 | ----- | 20,847 |
| Total..... | 2,818,571,947 | 22,763,354 | 2,795,808,593 |

See footnotes at end of table.

TABLE No. 52—*Summary of results of liquidation of all national banks¹ placed in charge of receivers from the date of the first national bank failure, Apr. 14, 1865, to Dec. 31, 1957¹⁰—Continued*

| | Receiverships completely liquidated and finally closed | | |
|--|--|---|----------------------------|
| | Total | District of Columbia nonnational banks ² | National banks |
| Capital stock at date of failure..... | 7 402, 912, 595 | ⁸ 2, 352, 920 | ⁹ 400, 559, 675 |
| United States bonds held at failure to secure circulating notes..... | 176, 392, 631 | ----- | 176, 392, 631 |
| United States bonds held to secure circulation, sold and circulation redeemed..... | 176, 392, 631 | ----- | 176, 392, 631 |
| Circulation outstanding at date of failure..... | 170, 552, 785 | ----- | 170, 552, 785 |
| Assessments upon shareholders..... | 329, 073, 807 | 1, 912, 920 | 327, 160, 887 |
| Deposits at date of failure..... | 2, 378, 540, 723 | 19, 147, 196 | 2, 359, 393, 527 |
| Borrowed money (bills payable, rediscounts, etc.) at date of failure..... | 515, 478, 134 | 5, 194, 938 | 510, 283, 196 |
| Additional liabilities established subsequent to date of failure..... | 97, 187, 693 | 809, 871 | 96, 377, 822 |
| Claims proved (both secured and unsecured)..... | 2, 126, 785, 373 | 17, 850, 201 | 2, 108, 935, 172 |
| Average percent dividends paid to claims proved..... | 78. 13 | 77. 18 | 78. 14 |
| Average percent total payments to creditors to total liabilities established..... | 87. 64 | 82. 57 | 87. 69 |
| Average percent total costs of liquidation to total collections including offsets allowed..... | 6. 72 | 8. 73 | 6. 70 |

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 Cash and uncollected assets on hand at date of termination of supervision of liquidation by Comptroller of the Currency (Poultney National Bank, Poultney, Vt.).

⁷ Includes \$23,100,000 capital stock of 159 banks restored to solvency.

⁸ Includes \$50,000 capital stock of 1 bank restored to solvency.

⁹ Including \$23,050,000 capital stock of 158 banks restored to solvency.

¹⁰ Does not include 4 banks placed in receivership subsequent to the Federal Deposit Insurance Act of 1950 (Public Law 797) approved Sept. 21, 1950.

TABLE NO. 53.—Number and deposits of national and District of Columbia nonnational banks¹ placed in receivership, period Apr. 14, 1865 to Dec. 31, 1957, by groups according to percentages of dividends paid to Dec. 31, 1957²

| Periods and bank groups | Liquidation banks | | | | | | | | | | | | Restored to solvency 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 liquidated and finally closed or restored to solvency, 1865 to 1956 (2,980 banks): Apr. 14, 1865, to Oct. 31, 1930— data for individual annual report years unavailable; deposits prior to 1880 unavailable 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 | 44,122,322 | 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 | * 51 | 19,594,780 | 38 | 7,420,214 | 340 | 154,448,954 | ----- | 340 |
| Nov. 1, 1937, to Oct. 31, 1938..... | * 76 | 33,477,651 | 110 | 54,346,379 | 106 | 56,203,459 | 48 | 16,991,046 | 24 | 6,158,246 | 364 | 167,176,781 | ----- | 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 | ----- | 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 | ----- | 112 |
| Nov. 1, 1940, to Oct. 31, 1941..... | * 7 | 18,147,843 | 39 | 68,673,118 | * 42 | 76,497,725 | * 10 | 10,540,731 | 4 | 8,201,086 | 102 | 182,060,503 | ----- | 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 | ----- | 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 | ----- | 30 |
| Jan. 1, 1944, to Dec. 31, 1944..... | 3 | 412,269,316 | 1 | 4,613,782 | 5 | 28,787,475 | 1 | 141,119 | ----- | ----- | 10 | 445,811,692 | ----- | 10 |
| Jan. 1, 1945, to Dec. 31, 1945..... | 1 | 1,796,607 | 2 | 2,390,914 | ----- | ----- | 1 | ----- | ----- | ----- | 4 | 4,187,521 | ----- | 4 |
| Jan. 1, 1946, to Dec. 31, 1946..... | ----- | ----- | 2 | 616,710 | ----- | ----- | ----- | ----- | ----- | ----- | 2 | 616,710 | ----- | 2 |
| Jan. 1, 1947, to Dec. 31, 1947..... | ----- | ----- | 1 | 26,966,990 | 1 | 183,818 | ----- | ----- | ----- | ----- | 2 | 27,150,808 | ----- | 2 |
| Jan. 1, 1948, to Dec. 31, 1948..... | 1 | 1,204,158 | 1 | 421,461 | 1 | 305,253 | ----- | ----- | ----- | ----- | 3 | 1,930,872 | ----- | 3 |
| Jan. 1, 1949, to Dec. 31, 1949..... | ----- | ----- | 1 | 2,015,717 | 1 | 2,299,269 | ----- | ----- | ----- | ----- | 2 | 4,314,986 | ----- | 2 |
| Jan. 1, 1950, to Dec. 31, 1950..... | 2 | 5,058,728 | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 2 | 5,058,728 | ----- | 2 |
| Jan. 1, 1951, to Dec. 31, 1951..... | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |
| Jan. 1, 1952, to Dec. 31, 1952..... | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | 1 | ----- | 1 | ----- | ----- | 1 |
| Jan. 1, 1953, to Dec. 31, 1953..... | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- | ----- |

See footnotes at end of table.

TABLE NO. 53.—Number and deposits of national and District of Columbia nonnational banks¹ placed in receivership, period Apr. 14, 1865 to Dec. 31, 1957, by groups according to percentages of dividends paid to Dec. 31, 1957⁸—Continued

| 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 per- cent | | Total banks | | | |
| | Num- ber of banks | Deposits | Num- ber of banks | Deposits | Num- ber of banks | Deposits | Num- ber of banks | Deposits | Num- ber of banks | Deposits | Num- ber of banks | Deposits | Num- ber of banks | Num- ber of banks |
| Receiverships completely liquidated and finally closed or restored to solvency, 1865 to 1956—Continued | | | | | | | | | | | | | | |
| Jan. 1, 1954, to Dec. 31, 1954..... | | | | | | | | | | | | | | |
| Jan. 1, 1955, to Dec. 31, 1955..... | | | | | | | | | | | | | | |
| Jan. 1, 1956, to Dec. 31, 1956..... | | | | | | | | | | | | | | |
| Jan. 1, 1957, to Dec. 31, 1957..... | 1 | 4, 165, 850 | | | | | | | | | 1 | 4, 165, 850 | | 1 |
| Total 1931-57 (2,007 banks)..... | 343 | 705, 158, 267 | 526 | 674, 718, 003 | 538 | 464, 765, 652 | 318 | 191, 834, 170 | 200 | 56, 948, 864 | 1, 925 | 2, 093, 424, 956 | 82 | 2, 007 |
| Active receiverships as of Dec. 31, 1957 (None)..... | | | | | | | | | | | | | | |
| Grand total (2,981 banks)..... | 551 | 782, 454, 873 | 689 | 739, 290, 550 | 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 Oct. 31, 1937, but reopened as a receivership during the year ended Dec. 31, 1944, and again closed during the year ended Dec. 31, 1948.

⁴ Exclusive of 1 receivership finally closed during year ended Oct. 31, 1933, but reopened as a receivership and again closed during the year ended Oct. 31, 1938.

⁵ Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1928, but reopened as a receivership during the year ended Oct. 31, 1940, and again closed during the year ended Oct. 31, 1941.

⁶ Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1928, but reopened as a receivership during the year ended Oct. 31, 1940, and again closed during the year ended Oct. 31, 1941.

⁷ Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1936, but reopened as a receivership during the year ended Oct. 31, 1937, and again closed during the year ended Oct. 31, 1938. (Data relative to reopening and second final closing included in report for year ended Oct. 31, 1941.)

⁸ Does not include 4 banks placed in receivership subsequent to the Federal Deposit Insurance Act of 1950 (Public Law 797) approved Sept. 21, 1950.

TABLE No. 54.—National bank receivership completely liquidated and finally closed, during the year ended Dec. 31, 1957

Name of bank: Salt Springs National Bank, Syracuse, New York ¹

| | |
|---|-------------------------|
| | (Liquidation No. 2697) |
| Charter number..... | 1287 |
| Date of organization..... | May 20, 1865 |
| Date receiver appointed..... | Jan. 22, 1934 |
| Capital stock at date of failure..... | \$800,000 |
| Claims proved (both secured and unsecured)..... | <u>\$3,638,886</u> |
| Liabilities: | |
| Borrowed money (bills payable, rediscounts, etc.) at date of failure..... | \$1,144,260 |
| Deposits at date of failure..... | 4,165,850 |
| Additional liabilities established to date of report..... | 82,118 |
| Total liabilities established to date of report..... | <u><u>5,392,228</u></u> |
| Assets and assessments: | |
| Book value of assets at date of failure..... | 6,365,136 |
| Additional assets received since date of failure..... | 311,012 |
| Assessments upon shareholders..... | 800,000 |
| Total assets and stock assessments..... | <u><u>7,476,148</u></u> |
| Disposition of assets and assessments: | |
| Collections from assets..... | 4,586,277 |
| Offsets allowed and settled..... | 286,346 |
| Collections from stock assessments..... | 506,461 |
| Losses on assets compounded or sold under order of court..... | 1,803,525 |
| Book value of uncollected assets..... | 293,539 |
| Book value of remaining uncollected stock assessments..... | 293,539 |
| Total disposition of assets and assessments..... | <u><u>7,476,148</u></u> |
| Progress of liquidation to date of this report: | |
| Cash collections from assets..... | 4,586,277 |
| Cash collections from stock assessments..... | 506,461 |
| Receivership earnings, cash collections from interest, premium, rent, etc..... | 562,004 |
| Offsets allowed and settled..... | 286,346 |
| Total collections from all sources, including offsets allowed..... | <u><u>5,941,088</u></u> |
| Disposition of proceeds of liquidation: | |
| Dividends paid by receivers on secured claims..... | 3,702,689 |
| Dividends paid by receivers on unsecured claims..... | 3,702,689 |
| Secured and preferred liabilities paid except through dividends, including offsets allowed..... | 1,737,141 |
| Cash advanced in protection of assets..... | 13,084 |
| Conservator's salary, legal and other expenses..... | 45,597 |
| Receivers' salaries, legal and other expenses..... | 442,577 |
| Cash in hands of Comptroller and receiver..... | 442,577 |
| Total disposition of proceeds of liquidation..... | <u><u>5,941,088</u></u> |
| Percent dividends paid to claims proved..... | 101.20 |
| Percent total payments to creditors to total liabilities established..... | 100.88 |
| Percent total costs of liquidation to total collections including offsets allowed..... | <u><u>8.44</u></u> |
| Date finally closed..... | Dec. 30, 1957 |

¹ Formerly in conservatorship.

TABLE No. 55.—*National bank placed in charge of receiver during year ended Dec. 31, 1957*

Name of bank: Del Rio National Bank, Del Rio, Texas ¹

| | |
|---------------------------------------|-------------------------|
| | (Receivership No. 2969) |
| Charter number..... | 7433 |
| Date of organization..... | Sept. 29, 1904 |
| Date receiver appointed..... | June 20, 1957 |
| Capital stock at date of failure..... | \$250,000 |
| Deposits at date of failure..... | \$10,451,000 |

¹ Restored to solvency July 2, 1957.

TABLE NO. 56.—Bank suspensions since inauguration of Federal deposit insurance, years ended Dec. 31, 1934 to 1957

| Year ended Dec. 31— | Number | | | | Capital stock (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 | 4 | 1 | 8 | 48 | 3,822 | 25 | 416 | 3,381 | 36,939 | 42 | 1,912 | 34,985 | | |
| 1935 | 34 | 1 | 4 | 22 | 8 | 1,518 | 405 | 633 | 480 | 10,101 | 5,399 | 3,763 | 939 | | |
| 1936 | 44 | 1 | 3 | 40 | 3 | 1,961 | 88 | 1,678 | 195 | 11,323 | 524 | 10,207 | 592 | | |
| 1937 | 58 | 3 | 2 | 47 | 6 | 3,435 | 685 | 2,004 | 75 | 16,169 | 3,825 | 1,708 | 480 | | |
| 1938 | 56 | 1 | 1 | 47 | 7 | 2,467 | 25 | 2,052 | 365 | 13,837 | 36 | 11,721 | 1,869 | | |
| 1939 | 42 | 4 | 3 | 25 | 10 | 5,309 | 220 | 3,600 | 1,204 | 34,980 | 1,323 | 24,629 | 2,439 | | |
| 1940 | 22 | 1 | 1 | 18 | 3 | 1,587 | 82 | 1,452 | 53 | 5,944 | 257 | 5,341 | 346 | | |
| 1941 | 8 | 4 | 4 | 3 | 1 | 496 | 360 | 118 | 18 | 3,723 | 3,141 | 503 | 79 | | |
| 1942 | 9 | 4 | 1 | 6 | 3 | 327 | 327 | 272 | 55 | 1,702 | 1,702 | 1,375 | 327 | | |
| 1943 | 4 | 2 | 2 | 2 | 2 | 708 | 650 | 58 | 58 | 6,300 | 5,059 | 1,241 | 241 | | |
| 1944 | 1 | | | 1 | | 32 | | 32 | | 405 | | 405 | | | |
| 1945 | | | | | | | | | | | | | | | |
| 1946 | | | | | | | | | | | | | | | |
| 1947 | 1 | | | | 1 | | | | | 167 | | | 167 | | |
| 1948 | | | | | | | | | | | | | | | |
| 1949 | 4 | | | | 4 | 125 | | | 125 | 2,443 | | | 2,443 | | |
| 1950 | 1 | | | | 1 | | | | | 42 | | | 42 | | |
| 1951 | 3 | | | | 3 | 120 | | | 120 | 3,113 | | | 3,113 | | |
| 1952 | 3 | | | 7 | 2 | 52 | | 37 | 15 | 1,414 | | 1,279 | 135 | | |
| 1953 | 4 | | 1 | 10 | 2 | 750 | 200 | 550 | | 44,802 | 19,478 | 24,934 | 390 | | |
| 1954 | 3 | | | 13 | 1 | 45 | | 25 | 20 | 2,880 | | 930 | 1,950 | | |
| 1955 | 4 | 1 | 2 | 15 | 2 | 140 | 75 | 65 | | 4,606 | | 1,892 | 600 | | |
| 1956 | 3 | | | 17 | 1 | 550 | 280 | 250 | 20 | 11,823 | 6,520 | 4,703 | 600 | | |
| 1957 | 3 | 1 | 1 | 19 | 1 | 303 | 250 | 35 | 18 | 12,869 | 10,451 | 1,163 | 255 | | |
| Total | 364 | 25 | 8 | 227 | 104 | 23,747 | 3,145 | 4,531 | 10,846 | 5,225 | 227,474 | 41,163 | 47,189 | 86,951 | 52,151 |

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—a commercial bank with capital of \$50,000 and total deposits of \$1,007,000 and a private bank with capital of \$75,000 and total deposits of \$1,245,000.

⁵ Private bank located in the State of Georgia.

⁶ Comprises a commercial bank in the State of Kansas with capital of \$10,000 and total deposits of \$237,000, and 2 private banks in the State of Michigan with capital of \$110,000 and total deposits of \$2,876,000.

⁷ Comprises a commercial bank in the State of Arkansas with capital of \$25,000 and total deposits of \$480,000; and a commercial bank in the State of Illinois with capital of \$12,000 and total deposits of \$799,000.

⁸ Commercial bank located in the State of Georgia.

⁹ Commercial bank located in the State of Illinois.

¹⁰ Commercial banks located in the State of Illinois.

¹¹ Commercial bank located in the State of Colorado.

¹² Commercial bank located in the State of Kentucky.

¹³ Comprises a private bank in the State of Georgia (capital and deposit figures not available); and a commercial bank in the State of Kansas with capital of \$20,000 and total deposits of \$1,950,000.

¹⁴ Comprises 1 bank in the State of California with capital of \$50,000 and total deposits of \$3,714,000; and 1 bank in the State of Texas with capital of \$25,000 and total deposits of \$892,000.

¹⁵ Commercial banks in the State of Idaho.

¹⁶ Located in the State of New York.

¹⁷ Commercial bank located in the State of Texas.

¹⁸ Commercial bank located in the State of Kansas.

¹⁹ Located in the State of Texas.

²⁰ Located in the State of Texas.

²¹ Private bank located in the State of Texas.

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.

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|---|--------------|
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