

SEVENTY-NINTH ANNUAL REPORT
OF THE
Comptroller of the Currency

COVERING THE YEAR ENDED
OCTOBER 31, 1941



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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., January 5, 1942.

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 ended October 31, 1941.

Respectfully,

PRESTON DELANO,
Comptroller of the Currency.

THE PRESIDENT OF THE SENATE.

THE SPEAKER OF THE HOUSE OF REPRESENTATIVES.

ANNUAL REPORT
OF THE
COMPTROLLER OF THE CURRENCY

The National Banking System, at the close of the fiscal year on October 31, 1941, was comprised of 5,132 national banking associations which were operating 1,647 branches, making a total of 6,779 banking offices. All were located in the continental United States with the exception of 23 operating in territories and insular possessions. In addition 4 continental national banks were operating 71 branches in 21 foreign countries.

For the fiscal year 15 charters were issued for national banks, of which 6 were primary organizations, 7 were conversions of State-chartered institutions, and 2 were issued in connection with the reorganization of other banks, one of which was a State institution. Applications were rejected for 6 new national banks. Permits to establish 50 branches of national banks were also issued, of which number 29 took over the business of former unit banks, 4 were established for the purpose of affording banking facilities at military posts and defense projects, and 17 were established to furnish new banking facilities. Applications were rejected for 44 branch permits. In addition to the foregoing, 2 State banks were consolidated with national banks, and the business of 10 other State banks was purchased by existing national banks.

During this same period 3 national banks were placed in receivership, 6 were consolidated with other national banks and 41 were placed in voluntary liquidation. Of this latter number, 4 paid off their depositors in full and discontinued business, 1 was succeeded by a new national bank, 12 were absorbed by existing national banks, 14 were absorbed by existing State banks and 10 were succeeded by new State banks. The predominant reason of the latter banks for taking out State charters was to take advantage of smaller minimum capital requirements and to enhance limited earning capacities by charging exchange which is denied to national banks by the Federal Reserve Act. There were also 18 branch permits relinquished, of which number 2 were discontinued through action of the shareholders, 10 through action of the board of directors of the parent banks, and 6 through consolidation or for other reasons.

The net result of the foregoing changes was a decrease of 35 national banks and a gain of 32 branches. While the total number of banking offices declined to the extent of 3 units, the total deposits of banks in the national banking system showed an increase of \$4,276,896,000 for

the year ended June 30, 1941. Existing overbanked conditions were improved in 48 instances by consolidations, purchases and sales of State and national banks with each other and new banking facilities were afforded in 27 instances, which represents a favorable trend toward the strengthening of the banking structure as a whole.

The aggregate capital stock of the 5,132 national banks on October 31, 1941 was \$1,516,275,588, which consisted of \$1,344,321,377 of common stock and \$171,954,211 of preferred stock. During the year covered by the report the common capital stock in national banks was increased in a net amount of \$14,963,001, while a net of \$31,803,258 of preferred stock outstanding was retired. Since issuance was authorized, 2,300 national banks have issued preferred stock in the aggregate amount of \$594,408,757. As of October 31, 1941 there were 1,285 banks having preferred stock outstanding in the amount of \$171,954,211. This represents a net decrease of 1,015 banks and a net dollar decrease of \$422,454,546 in the amount outstanding.

The total of all capital accounts for national banks on September 24, 1941, the date of the latest report of condition, was \$3,628,321,000, which represents an increase of \$151,880,000 in excess of the preferred stock retired and losses sustained since June 30, 1940. This increase reflects generally a good earning power for national banks and a willingness on the part of most banks to retain a substantial portion of their earnings to strengthen permanent capital, and otherwise provide reserves against future contingencies. A rapid growth of deposits during the past several years has been shown as of each call date and has resulted in numerous cases of banks having inadequate capital. The above increase of capital accounts, however, tends to correct such cases in many instances and national banks as a whole have maintained a ratio of \$1 to \$10.62 of total capital to deposit liabilities.

Of the total number of active banks in the United States and its possessions as of June 30, 1941, only 34 percent were national banks but they represented over 47 percent of the total banking resources. The asset position of national banks has been improved in many ways during the year. The quality of the bond portfolios has been materially improved. The volume of criticised assets has shown a substantial decline. Of outstanding importance is the continued improvement of the "other real estate owned" account. This figure reached a high point of \$184,211,000 in all national banks at the March call in 1936. By September 1941 it had been more than cut in half, and stood at \$91,620,000, which represents 11 percent of all "other real estate owned" by all active banks in the United States and its possessions as of June 30, 1941.

A comparison of the assets and liabilities of the banks in the national banking system on June 29, 1940, and on June 30, 1941, is shown in the following table:

Comparison of principal items of assets and liabilities of national banks, June 29, 1940 and June 30, 1941

[In thousands of dollars]

	June 29, 1940	June 30, 1941
Number of banks.....	5, 170	5, 136
ASSETS		
Commercial and industrial loans.....	3, 604, 072	4, 698, 523
Real-estate loans.....	2, 002, 852	2, 181, 661
All other loans, including overdrafts.....	3, 572, 303	4, 042, 299
<i>Total loans</i>	<i>9, 179, 227</i>	<i>10, 922, 483</i>
U. S. Government obligations, direct and guaranteed.....	9, 111, 226	11, 135, 952
Other bonds, stocks, and securities.....	3, 794, 049	3, 818, 842
<i>Total investments</i>	<i>12, 905, 275</i>	<i>14, 954, 794</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	13, 877, 104	14, 521, 658
Other miscellaneous assets.....	923, 474	915, 700
Total assets.....	36, 885, 080	41, 314, 635
LIABILITIES		
Demand deposits.....	24, 719, 328	28, 836, 324
Time deposits.....	8, 355, 079	8, 514, 979
<i>Total deposits</i>	<i>33, 074, 407</i>	<i>37, 351, 303</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	2, 910	2, 005
Other miscellaneous liabilities.....	331, 322	363, 186
Total liabilities.....	33, 408, 639	37, 716, 494
CAPITAL ACCOUNTS		
Capital stock.....	1, 534, 649	1, 523, 383
Surplus.....	1, 249, 961	1, 336, 090
Undivided profits and reserves.....	691, 831	738, 608
Total capital accounts.....	3, 476, 441	3, 598, 141
Total liabilities and capital accounts.....	36, 885, 080	41, 314, 635

From this table it will be observed that of the total increase in loans and discounts of \$1,743,256,000, \$1,094,451,000 was represented by commercial and industrial loans. Of the total increase of \$2,049,519,000 of investments, a total of \$2,024,726,000 was represented by direct and guaranteed obligations of the United States Government. On the liability side total deposits increased \$4,276,-896,000 as compared to a net increase of \$121,700,000 in capital accounts. It will also be noted that cash resources were high while borrowings were very small on both dates.

A comparison of earnings, expenses, and dividends of national banks for 6-month periods ended June 30, 1940 and 1941, is shown in the following table:

Earnings, expenses, and dividends of national banks for 6-month periods ended June 30, 1940 and 1941

[In thousands of dollars]

	6 months ended June 30—	
	1940	1941
Number of banks ¹	5, 170	5, 136
Gross earnings:		
Interest and discount on loans.....	201, 012	220, 382
Interest and dividends on bonds, stocks, and other securities.....	142, 063	141, 772
Other earnings.....	82, 933	84, 596
Total.....	426, 008	446, 750
Expenses:		
Salaries, wages, and fees.....	126, 953	132, 641
Interest on deposits and borrowed money.....	53, 586	50, 511
Taxes.....	32, 159	37, 417
Other expenses.....	83, 558	88, 208
Total.....	296, 256	308, 777
Net operating earnings.....	129, 752	137, 973
Recoveries, profits on securities sold, etc.:		
Recoveries on loans.....	17, 267	18, 335
Recoveries on bonds, stocks, and other securities.....	17, 618	22, 508
Profits on securities sold.....	53, 286	38, 648
All other.....	7, 693	6, 454
Total.....	95, 864	85, 945
Total net operating earnings, recoveries, etc.	225, 616	223, 918
Losses and depreciation:		
On loans.....	29, 631	23, 235
On bonds, stocks, and other securities.....	54, 988	44, 073
On banking house, furniture and fixtures.....	12, 464	14, 528
Other losses and depreciation.....	15, 565	9, 298
Total.....	112, 648	91, 134
Net profits before dividends.....	112, 968	132, 784
Dividends.....	68, 259	69, 389

¹ At end of period.

It will be noted from this table that gross earnings of all national banks for the first 6 months of the calendar year 1941 revealed an increase of \$20,742,000 over the first 6-month period of 1940, while net additions to profits before dividends revealed a net increase of \$19,816,000. Dividends paid by national banks for the first 6 months of 1941 were \$69,389,000, or an increase of \$1,130,000 over the first 6 months of 1940.

The trust departments of national banks showed a normal change in their various activities during the year. The fiduciary activities and the classification of the investment of trust funds are reported upon in detail in this report.

Upon four occasions during the year, in accordance with section 5211 of the Revised Statutes, the Comptroller called on national banks for reports of their current condition.

In addition to national banks, this report covers the activities of nonnational banks, building and loan associations, and non-Federal credit unions in the District of Columbia. It also presents statistics on all banks in the United States as required by law.

During the year ended October 31, 1941, there were 3 national bank failures involving total deposits of \$2,182,008, of which amount over 90 percent was insured by the Federal Deposit Insurance Corporation. The total receiverships administered during the year were 258, of which number 102 were closed and 156 remain as active receiverships. A review of the activities of the Insolvent Division of the Office of the Comptroller of the Currency is presented in detail elsewhere in this report.

STRUCTURAL CHANGES IN THE NATIONAL BANKING SYSTEM

The authorized capital stock of the 5,132 national banks in existence at the close of business on October 31, 1941, consisted of common capital stock aggregating \$1,344,321,377, a net increase during the year of \$14,963,001, and preferred capital stock aggregating \$171,954,211, a net decrease during the year of \$31,803,258.

During the year ended October 31, 1941, in addition to 18 applications with proposed capital stock of \$6,155,000 carried over from the previous year, 19 applications were received to organize national banks and to convert State banks into national banking associations, with proposed capital stock aggregating \$2,370,000. Of these applications, 11 with proposed capital stock aggregating \$1,320,000 were approved; 6 with proposed capital stock aggregating \$1,100,000 were rejected; and the remainder were still pending or had been abandoned on October 31, 1941. From the applications carried over from the previous year and the 11 applications approved during the current year, 15 national banking associations with common capital stock aggregating \$5,250,000, 3 of which also had \$295,000 preferred capital stock, were authorized to commence business. Of the 15 charters issued, 7 with common capital stock aggregating \$3,600,000, 2 of which also had \$290,000 preferred capital stock, were the result of the conversions of State banks; and 2 with common capital stock aggregating \$1,100,000, 1 of which also had \$5,000 preferred capital stock, were organized for the purpose of acquiring the business of a liquidating national bank and a State bank.

During the year ended October 31, 1941, 10 national banks and 2 State banks were consolidated into 4 national banking associations, under authority of the act of November 7, 1918, as amended February 25, 1927, the common capital stock of the consolidated banks being \$2,150,000 and the preferred capital stock being \$1,634,000. Additional assets of approximately \$2,005,369 were brought into the national banking system by reason of the 2 State banks consolidated with national banks. Also, during this period national banks reported the purchase of the business of 10 State banks, with aggregate capital stock of \$484,000 and aggregate assets of approximately \$10,425,262.

During the year ended October 31, 1941, 41 national banks with common capital stock of \$4,391,350, among which were 16 with preferred capital stock aggregating \$927,830, went into voluntary liquidation in the manner provided by sections 5220 and 5221 U. S. R. S. Of these banks, 4 with common capital stock of \$300,000, and assets of \$1,483,681, including 1 with preferred capital stock of \$25,000, paid their depositors and quit business; 13 with common capital stock

of \$1,220,000 and assets aggregating \$19,719,231, including 2 with preferred capital stock of \$226,680, were succeeded by other national banks; and 24 with common capital stock of \$2,871,350 and assets aggregating \$42,796,134, including 13 with preferred capital stock of \$676,150, were succeeded by State banks.

Changes in the number and capital stock of national banks during the year ended October 31, 1941, are shown in the following summary:

Organization, capital stock changes, and liquidations of national banks during the year ended Oct. 31, 1941

	Number of banks	Capital stock	
		Common	Preferred
Charters issued:			
Reorganizations.....	1	\$100,000	-----
Conversions of State banks.....	1	1,000,000	\$5,000
Primary organizations.....	5	2,500,000	-----
Increases of capital stock:	2	1,100,000	290,000
Preferred:	6	550,000	-----
14 banks, by new issues.....			2,380,500
1 bank, by increase of par value.....			384,000
Common:			
38 banks, by regular cash increases.....		2,815,900	-----
26 banks, by regular stock dividends under sec. 5142, U. S. R. S.....		2,837,250	-----
678 banks, by stock dividends under provisions of their articles of association.....		10,289,201	-----
3 banks, by conversion of preferred capital stock.....		704,500	-----
3 banks, by consolidation under act Nov. 7, 1918, as amended.....		200,000	-----
Total increases.....	15	22,096,851	3,059,500
Voluntary liquidations:			
Succeeded by national banks.....	13	1,220,000	226,680
Succeeded by State banks.....	24	2,871,350	676,150
Quit business.....	4	300,000	25,000
Receiverships: Banks in active operation.....	3	187,000	95,000
Decreases of capital stock:			
Preferred:			
1,464 banks, by retirement.....			33,504,428
3 banks, by decrease of par value.....			335,500
Common: 18 banks, by reduction.....		2,530,500	-----
Capital stock decreases incident to consolidation (act Nov. 7, 1918).....	6	25,000	-----
Total decreases.....	50	7,133,850	34,862,758
Net change.....	-35	+14,963,001	-31,803,258
Charters in force Oct. 31, 1940, and authorized capital stock.....	5,167	1,329,358,376	203,757,469
Charters in force Oct. 31, 1941, and authorized capital stock.....	5,132	1,344,321,377	171,954,211

BRANCHES

On February 25, 1927, the date of the passage of the McFadden Act, 118 national banking associations had in operation 372 branches, as compared with 205 national banking associations with 1,647 branches as of the close of business October 31, 1941.

During the year ended October 31, 1941, 50 branches were brought into the national system, all of which were de novo branches. Of these branches, 32 were authorized under the Banking Act of 1933 to operate in places other than the city in which the parent bank is located. During this same period, 18 branches were relinquished, of which number 2 were discontinued through action of the shareholders, 10 through action of the boards of directors of the parent banks and

6 through consolidations or for other reasons. The net result of these operations was a gain for the system of 32 branches during the year ended October 31, 1941.

A summary showing the number and kind of branches authorized and closed during the period appears in the accompanying table:

Number and kind of branches authorized and closed during the year ended Oct. 31, 1941

Classes	In operation Feb. 25, 1927	In existence Oct. 31, 1940	Authorized during year ended Oct. 31, 1941	Closed during the year ended Oct. 31, 1941				Total in ex- istence Oct. 31, 1941
				By share- holders	By direc- tors	Lapsed	Insol- vent	
Statutory { ^a	165	364	-----	1	-----	-----	-----	363
{ ^b		309	-----	1	-----	-----	-----	308
Additional offices, c branches	202	71	-----	-----	-----	-----	-----	71
Millsbaugh act.....	5	2	-----	-----	-----	-----	-----	2
C branches {local.....	-----	389	18	-----	8	5	-----	394
{other than local.....		480	32	-----	2	1	-----	509
Total.....	372	1, 615	50	2	10	6	-----	1, 647

NOTE.—Branches classified according to the paragraph of sec. 5155, U. S. R. S., under which they are authorized as a, b, and c:

CHANGES IN PRINCIPAL ITEMS OF ASSETS AND LIABILITIES OF NATIONAL BANKS IN THE YEAR ENDED JUNE 30, 1941

Loans and discounts of all national banks in the United States and possessions on June 30, 1941, were \$10,922,000,000, an increase of \$1,743,000,000 in 12 months. Commercial and industrial loans increased \$1,094,000,000 and loans on real estate increased \$179,000,000. Loans to brokers and dealers in securities and other loans for the purpose of purchasing or carrying stocks, bonds, and other securities increased \$35,000,000.

Investments increased \$2,050,000,000 and amounted to \$14,955,000,000 at the end of the fiscal year. United States Government direct obligations of \$8,857,000,000, and obligations guaranteed by the United States Government as to interest and principal of \$2,280,000,000, increased in the year \$1,637,000,000 and \$389,000,000, respectively. Obligations of States and political subdivisions increased \$92,000,000 and amounted to \$2,020,000,000, while other bonds, notes, and debentures decreased \$58,000,000, to \$1,590,000,000. Corporate stocks, including stock of Federal Reserve banks, totaling \$208,000,000, decreased \$10,000,000 during the 12 months ended June 30, 1941.

Cash, balances with other banks, including reserve balances, and cash items in process of collection increased \$645,000,000, and amounted to \$14,522,000,000 at the end of the year.

The total deposits on June 30, 1941, amounted to \$37,351,000,000, an increase of \$4,277,000,000 during the year. These deposits comprise demand deposits of \$28,836,000,000, which increased \$4,117,000,000, and time deposits of \$8,515,000,000, which showed an increase of \$160,000,000.

Total capital funds of \$3,598,000,000 represented an increase of \$122,000,000. Common stock increased \$13,000,000, while preferred stock decreased \$24,000,000. Surplus, profits, and reserves increased \$133,000,000.

Figures with respect to the above-mentioned asset and liability items of national banks, together with a balance sheet covering each of the four calls made on such banks in the year ended October 31, 1941, appear in the accompanying tables:

Changes in principal items of assets and liabilities of national banks, year ended June 30, 1941

[In millions of dollars]

	June 1941	Changes in 12 months
Number of banks.....	5, 136	-34
ASSETS		
Loans and discounts:		
Commercial and industrial loans.....	4, 698	+1, 094
Loans to brokers and dealers in securities and other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	594	+35
Real-estate loans.....	2, 182	+179
All other loans, including overdrafts.....	3, 448	+435
Total loans and discounts.....	10, 922	+1, 743
Investments:		
U. S. Government direct obligations.....	8, 857	+1, 637
Obligations guaranteed by U. S. Government.....	2, 280	+389
Obligations of States and political subdivisions.....	2, 020	+92
Other bonds, notes, and debentures.....	1, 580	-58
Corporate stocks, including stock of Federal Reserve banks.....	208	-10
Total investments.....	14, 955	+2, 050
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	14, 522	+645
Total assets.....	41, 315	+4, 430
LIABILITIES		
Demand deposits:		
Individuals, partnerships, and corporations.....	19, 194	+3, 217
Other.....	9, 642	+900
Total demand deposits.....	28, 836	+4, 117
Time deposits:		
Savings.....	7, 153	+175
Other.....	1, 362	-15
Total time deposits.....	8, 515	+160
Total deposits.....	37, 351	+4, 277
Total liabilities, excluding capital accounts.....	37, 717	+4, 308
CAPITAL ACCOUNTS		
Capital stock:		
Preferred.....	184	-24
Common.....	1, 339	+13
Surplus, profits, and reserves.....	2, 075	+133
Total capital accounts.....	3, 598	+122
Total liabilities and capital accounts.....	41, 315	+4, 430

Assets and liabilities of national banks on dates indicated

[In thousands of dollars]

	Dec. 31, 1940 (5,150 banks)	Apr. 4, 1941 (5,144 banks)	June 30, 1941 (5,136 banks)	Sept. 24, 1941 (5,131 banks)
ASSETS				
Loans and discounts, including overdrafts.....	10,027,773	10,427,466	10,922,483	11,470,256
U. S. Government securities, direct obligations.....	7,658,549	8,482,114	8,856,499	8,593,247
Obligations guaranteed by U. S. Government.....	2,094,056	2,113,876	2,279,453	2,534,541
Obligations of States and political subdivisions.....	2,008,472	2,147,574	2,020,242	2,068,091
Other bonds, notes, and debentures.....	1,694,058	1,634,616	1,590,191	1,606,133
Corporate stocks, including stock of Federal Reserve banks.....	212,905	209,456	208,409	203,946
<i>Total loans and investments.....</i>	<i>23,696,813</i>	<i>25,015,102</i>	<i>25,877,277</i>	<i>26,476,214</i>
Cash, balances with other banks including reserve bal- ances, and cash items in process of collection.....	15,120,067	14,213,808	14,521,658	15,142,138
Bank premises owned, furniture and fixtures.....	594,398	598,722	592,897	591,544
Real estate owned other than bank premises.....	108,197	103,068	96,568	91,620
Investments and other assets indirectly representing bank premises or other real estate.....	62,415	62,439	61,764	60,629
Customers' liability on acceptances outstanding.....	47,154	45,736	49,977	39,492
Interest, commissions, rent, and other income earned or accrued but not collected.....	60,399	68,289	61,469	65,759
Other assets.....	45,519	55,857	53,025	53,710
Total assets.....	39,733,962	40,193,021	41,314,635	42,521,106
LIABILITIES				
Demand deposits of individuals, partnerships, and cor- porations.....	17,939,331	18,070,367	19,194,051	19,944,103
Time deposits of individuals, partnerships, and cor- porations.....	7,954,096	8,050,125	8,042,313	8,044,337
Deposits of U. S. Government, including postal savings.....	506,709	478,412	540,937	603,581
Deposits of States and political subdivisions.....	2,358,230	2,530,319	2,529,179	2,578,267
Deposits of banks.....	6,575,298	6,751,121	6,591,645	6,957,718
Other deposits (certified and cashiers' checks, etc.).....	518,750	407,137	453,178	410,314
<i>Total deposits.....</i>	<i>35,852,424</i>	<i>36,287,481</i>	<i>37,351,303</i>	<i>38,538,320</i>
Bills payable, rediscounts, and other liabilities for bor- rowed money.....	3,127	2,430	2,005	9,275
Mortgages or other liens on bank premises and other real estate.....	110	101	59	59
Acceptances executed by or for account of reporting banks and outstanding.....	54,489	52,371	59,379	45,931
Interest, discount, rent, and other income collected but not earned.....	46,395	51,299	55,644	59,998
Interest, taxes, and other expenses accrued and unpaid.....	48,082	59,775	56,215	68,168
Other liabilities.....	192,937	167,198	191,889	171,034
Total liabilities.....	36,197,564	36,620,655	37,716,494	38,892,785
CAPITAL ACCOUNTS				
Capital stock (see memoranda below).....	1,527,237	1,526,939	1,523,383	1,514,706
Surplus.....	1,309,533	1,319,321	1,336,090	1,350,710
Undivided profits.....	467,984	491,310	498,376	521,283
Reserves (see memoranda below).....	231,644	234,796	240,292	241,622
Total capital accounts.....	3,536,398	3,572,366	3,598,141	3,628,321
Total liabilities and capital accounts.....	39,733,962	40,193,021	41,314,635	42,521,106
MEMORANDA				
Par value of capital stock:				
Class A preferred stock.....	182,019	175,651	171,260	159,527
Class B preferred stock.....	13,638	13,374	13,181	13,098
Common stock.....	1,333,816	1,339,894	1,340,705	1,343,743
Total.....	1,529,473	1,528,919	1,525,146	1,516,368
Retirable value of preferred capital stock:				
Class A preferred stock.....	233,280	224,711	219,908	207,724
Class B preferred stock.....	15,523	15,290	15,129	15,046
Total.....	248,803	240,001	235,037	222,770

Assets and liabilities of national banks on dates indicated—Continued

[In thousands of dollars]

	Dec. 31, 1940 (5,150 banks)	Apr. 4, 1941 (5,144 banks)	June 30, 1941 (5,136 banks)	Sept. 24, 1941 (5,131 banks)
MEMORANDA—continued				
Reserves:				
Reserves for dividends payable in common stock.....	5,381	234,796	6,667	241,622
Reserve for other undeclared dividends.....	8,571		8,494	
Retirement account for preferred stock.....	21,396		20,503	
Reserves for contingencies, etc.....	196,296		204,628	
Total.....	231,644	234,796	240,292	241,622
Pledged assets and securities loaned:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	2,457,149	2,477,773	2,673,112	2,787,388
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	644,363	629,253	601,405	580,382
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	89,741	89,113	100,882	101,866
Securities loaned.....	13,372	14,437	19,344	27,152
Total.....	3,204,625	3,210,576	3,394,743	3,496,788
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	2,630,448	2,659,791	2,746,217	2,802,808
Borrowings secured by pledged assets, including discounts and repurchase agreements.....	2,558	2,064	1,984	8,613
Other liabilities secured by pledged assets.....	508	485	521	649
Total.....	2,633,514	2,662,340	2,748,722	2,811,970

EARNINGS, EXPENSES, AND DIVIDENDS OF NATIONAL BANKS FOR YEAR ENDED DECEMBER 31, 1940

Gross earnings of national banks in the year ended December 31, 1940, were \$865,000,000, or \$17,000,000 more than those of the preceding year. Interest and discount on loans equaled \$412,000,000 and interest and dividends on bonds, stocks, and other securities \$284,000,000. Expenses were \$19,000,000 more than in the preceding year, amounting to \$600,000,000. Of this, salaries, wages, and fees accounted for \$261,000,000 and interest on deposits and borrowed money, for \$106,000,000. Net operating earnings were \$265,000,000, which were increased by \$198,000,000 of recoveries. Recoveries on loans were \$37,000,000; recoveries on bonds, stocks, and other securities, \$41,000,000; and profits on securities sold, \$105,000,000. Losses and depreciation of \$222,000,000 were \$4,000,000 less than in the previous year. Losses on loans were \$58,000,000 and losses on bonds, stocks, and other securities, \$108,000,000. Net additions to profits before dividends were thus \$241,000,000, and were \$11,000,000 less than those in the previous year. The ratio of net additions to profits to capital funds was 6.96 percent. Dividends declared on common and preferred stock in 1940 totaled \$145,000,000, an increase of \$6,000,000 over the preceding year. The dividends were 9.46 percent of capital stock and 4.19 percent of capital funds.

Interest and discount on loans accounted for more than 47½ percent of the gross earnings in the year ended December 31, 1940, varying in ratios from 36 percent in Federal Reserve district No. 7 to nearly 60 percent in district No. 11. Interest and dividends on investments were approximately 33 percent of total earnings, with the banks in district No. 11 showing the smallest ratio of 21 percent and those in district No. 3 the largest ratio of 43 percent. Salaries, wages, and fees were 30 percent of total earnings, ranging from nearly 25 percent in district No. 3 to more than 33 percent in district No. 10. The net operating earnings to gross earnings showed averages of from 27 percent in district No. 9 to 35½ percent in district No. 3.

Interest and discount on loans to total loans were slightly less than 4½ percent and varied from less than 3½ percent in district No. 2 to more than 5½ percent in district No. 11. Interest and dividends on bonds, stocks, and other securities averaged nearly 2¼ percent of total investments, the banks in district No. 2 showing the lowest ratio of 1½ percent, while the banks in district No. 3 showed the highest ratio of 3½ percent. Profits on securities sold during the period were less than 1 percent of total investments, varying from approximately ½ percent in district No. 9 to slightly more than 1 percent in district No. 3.

Net operating earnings were 7½ percent of total capital funds, the lowest ratio being 6¼ percent in district No. 2, and the highest ratio nearly 11 percent in district No. 12. The net additions to profits before dividends for the period were 7 percent of capital funds, the ratios ranging from slightly less than 3 percent in district No. 3 to nearly 11 percent in district No. 7.

The proportion of gross earnings which were preserved as net additions to profits before dividends were better among the larger banks than among the smaller for the calendar year 1940. For banks with deposits of more than \$100,000,000 the ratio of net additions to profits to gross earnings was 34½ percent, while for banks of \$500,000 deposits or less it was 19¾ percent.

Changes in the earnings and expense figures of national banks in the year ended December 31, 1940, appear in the accompanying table:

Earnings, expenses, and dividends of national banks for year ended Dec. 31, 1940

[In millions of dollars]

	Year ended Dec. 31, 1940	Increase or decrease for year
Number of banks ¹	5,150	-43
Capital stock (par value) ²	1,532	-30
Capital funds ²	3,464	-83
Gross earnings:		
Interest and discount on loans	412	+25
Interest and dividends on bonds, stocks, and other securities	284	-14
Other earnings	169	+6
Total	865	+17
Expenses:		
Salaries, wages, and fees	261	+9
Interest on deposits and borrowed money	106	-8
Taxes	66	+11
Other expenses	167	+7
Total	600	+19
Net operating earnings	265	-2
Recoveries, profits on securities sold, etc.:		
Recoveries on loans	37	-3
Recoveries on bonds, stocks, and other securities	41	+7
Profits on securities sold	105	-20
All other	15	+3
Total	198	-13
Total net operating earnings, recoveries, etc.	463	-15
Losses and depreciation:		
On loans	58	-9
On bonds, stocks, and other securities	108	-1
On banking house, furniture and fixtures	28	0
Other losses and depreciation	28	+6
Total	222	-4
Net profits before dividends	241	-11
Dividends	145	+6
Ratios:		
Expenses to gross earnings	Percent 69.36	Percent +0.85
Net profits to net operating earnings	90.94	-3.44
Net profits to capital funds	6.96	-4.49
Dividends to capital stock	9.46	+5.56
Dividends to capital funds	4.19	+0.08

¹ At end of period.² Average of amounts shown by reports of condition for four calls from Dec. 30, 1939, to Dec. 31, 1940, inclusive.

SIZE OF NATIONAL BANKS

The size of national banks in the United States and possessions according to deposits increased \$4,239,000,000 in the calendar year 1940, although the number of such associations decreased by 43 in the period. On December 30, 1939, national banks held deposits totaling \$31,613,000,000, as compared with \$35,852,000,000 in 1940. The average size of national banks in 1939 was \$6,088,000; by 1940 the average size had increased to \$6,962,000. In 1939, 48 percent of the banks had deposits of \$1,000,000 or less. In 1940 this ratio was 46 percent. Forty-three of the banks had \$100,000,001 or more of deposits in 1939 and 35 banks had between \$50,000,001 and \$100,000,000. In 1940 there were 46 banks with deposits of \$100,000,001 or more and 37 banks with deposits of between \$50,000,001 to \$100,000,000. The

average size of the 43 banks in 1939 with deposits of \$100,000,001 or more was \$387,000,000. The 46 banks in this size group in 1940 averaged \$431,000,000. The banks with \$100,000,001 and over in 1939 had nearly 53 percent of the deposits in all national banks. This size of banks had 55 percent of the deposits of all national banks on December 31, 1940.

The following tabulation shows the distribution by size of national banks in the calendar years 1939 and 1940:

Size of national banks: On the basis of deposits, Dec. 30, 1939, and Dec. 31, 1940

[In millions of dollars]

Size groups	Number of banks		Percentage distribution (number of banks)		Deposits		Percentage distribution (deposits)	
	1939	1940	1939	1940	1939	1940	1939	1940
			<i>Percent</i>	<i>Percent</i>			<i>Percent</i>	<i>Percent</i>
\$100,000 and under.....	23	15	0.4	0.3	2	1	0	0
\$100,001 to \$250,000.....	340	289	6.5	5.6	64	55	.2	.1
\$250,001 to \$500,000.....	891	812	17.2	15.8	336	309	1.0	.9
\$500,001 to \$750,000.....	711	689	13.7	13.4	442	426	1.4	1.2
\$750,001 to \$1,000,000.....	549	553	10.6	10.7	474	481	1.5	1.3
\$1,000,001 to \$2,000,000.....	1,165	1,195	22.4	23.2	1,637	1,681	5.2	4.7
\$2,000,001 to \$5,000,000.....	876	919	16.9	17.8	2,681	2,842	8.5	7.9
\$5,000,001 to \$50,000,000.....	560	595	10.8	11.6	7,013	7,734	22.2	21.6
\$50,000,001 to \$100,000,000.....	35	37	.7	.7	2,311	2,509	7.3	7.0
\$100,000,001 and over.....	43	46	.9	.9	16,653	19,814	52.7	55.3
Total.....	5,193	5,150	100.0	100.0	31,613	35,852	100.0	100.0

AFFILIATES AND HOLDING COMPANY AFFILIATES OF NATIONAL BANKS

The Federal statute requires each national bank to obtain and submit to the Comptroller periodically reports of its affiliates, as defined in sections 2 (b) and (c) of the Banking Act of 1933, as amended, unless waived by the Comptroller. On September 24, 1941, the date of the latest call, 950 of the national banks and 4 State member banks in the District of Columbia reported 12,585 affiliates and holding company affiliates, of which 10,341 were duplications reported by 216 banks. The actual number of affiliates, or 2,244, included 28 holding company affiliates which controlled 189 active and 3 liquidating national banks, varying in number from 1 to 50 associations. Under the waiver of requirement for reports of affiliates, it was necessary for only 500 banks to submit and publish 623 reports of affiliates and holding company affiliates. Of the latter number 161 were duplications of reports of holding company affiliates.

NATIONAL BANKS IN THE TRUST FIELD

The development of trust activities in national banks is reflected in a substantial manner by statistics compiled for the fiscal year ended June 30, 1941, which revealed that 1,863 of these institutions held fiduciary permits with a combined capital of \$1,247,143,634 and banking assets of \$36,226,252,844, representing 36.27 percent of the number, 81.86 percent of the capital, and 87.68 percent of the assets of all banks in the national banking system.

Trust departments had been established by 1,537 of these banks and 139,619 individual trusts were being administered with assets aggregating \$9,556,934,045. Seven hundred and seventy-nine of these banks were also administering 15,904 corporate trusts and were acting as trustees for note and bond issues amounting to \$9,130,832,237. Compared with 1940, these figures represent an increase of 1,990, or 1.42 percent, in the number of individual trusts being administered, an increase of \$211,514,363, or 2.21 percent, in the volume of individual trust assets under administration; a decrease of 369, or 2.32 percent in the number of corporate trusts, with a reduction of \$186,868,190, or 2.03 percent, in the volume of note and bond issues outstanding under which national banks had been named to act as trustee.

Segregation of the number of fiduciary accounts in national banks reveals that 73,361, or 47.17 percent, were those created under private or living trust agreements; 66,258, or 42.60 percent, were trusts being administered under the jurisdiction of the court, and the remaining 15,904, or 10.23 percent, were trusteeships under corporate bonds or note-issue indentures. Private trust assets comprised \$7,526,578,799, or 78.75 percent, of the total assets under administration, while the remaining \$2,030,355,246, or 21.25 percent, belonged to court trusts.

An analysis of the \$7,506,675,877 of invested trust funds belonging to private and court trusts under administration reveals that 49.43 percent were in bonds, 32.45 percent in stocks, 6.56 percent in real estate mortgages, 7.24 percent in real estate, and 4.32 percent consisting of miscellaneous investments.

The development of these activities in national banks is emphasized by comparing the record in the last 10 years, which reflects an increase of 47,177, or 33.78 percent, in the number of individual trusts being administered; an increase of \$4,314,942,653, or 45.15 percent in the volume of individual trust assets under administration; and an increase of 5,359, or 33.69 percent, in the number of corporate trusts.

Gross earnings from fiduciary activities aggregated \$32,714,317 for the fiscal year ended June 30, 1941, as against \$31,702,000 in 1940, an increase of \$1,012,317.

Three hundred and fifty-four national banks were acting as trustees under 1,723 insurance trust agreements, involving \$74,809,319 in proceeds from insurance policies, while 698 national banks had been named to act as trustees under 15,278 insurance trust agreements not yet matured or operative, supported by insurance policies with a face value aggregating \$582,312,770.

An analysis of the new trust accounts placed on the books of the national banks between June 30, 1940, and June 30, 1941, reveals that 227 banks were named as trustees for 869 bond and note issues aggregating \$643,842,939; 800 banks were named to act as individual trustees under 6,077 agreements involving \$237,331,396; 773 banks were named to act under 3,009 executorships involving \$245,138,859; 538 banks were named as administrators under 1,342 appointments involving \$21,964,423; 484 banks were named under 2,167 guardianships involving \$15,846,859; 16 banks were named to act as assignees in 53 instances involving \$1,029,747; 28 banks were named to act in 38 receiverships involving \$537,788; 127 banks were named to act as committee of estates of lunatics in 269 cases involving \$3,724,588; and 389 banks were named to act 5,161 times in miscellaneous fiduciary capacities other than those enumerated above involving \$504,600,801.

The following table shows the activities of national banks in the trust field on June 30, 1931, 1936, and 1941. Detailed tables in the appendix show trust activities, first, according to capital of the banks, second, according to Federal Reserve districts, and third, an analysis of the type of investments held in trust.

Changes in trust activities of national banks in 10 years

	1931	1936	1941
Number of national banks with trust powers administering trusts.....	1,856	1,573	1,537
Gross earnings from trust departments.....	\$26,888,000	\$30,259,000	\$32,714,000
Number of individual trusts being administered.....	92,442	132,842	139,619
Total volume of individual trust assets.....	\$5,241,991,392	\$9,564,651,286	\$9,556,934,045
Number of corporate trusts being administered.....	10,545	16,997	15,904
Total amount of bond and note issues trustee.....	\$10,719,846,426	\$11,167,569,142	\$9,130,832,237
Number of insurance trusts being administered.....	554	1,154	1,723
Total volume of insurance trust assets.....	\$21,667,964	\$56,956,881	\$74,809,139

Distribution of banks exercising trust powers and number and amount of trusts by size of bank capital, June 30, 1941

Size of capital of bank	Number of banks exercising trust powers	Number of trusts being administered			Liabilities to trusts	
		Private	Court	Corporate	Private	Court
\$25,000.....	13	38	22	1	\$651,918	\$178,590
\$25,001 to \$50,000.....	62	114	301	12	786,008	3,748,601
\$50,001 to \$100,000.....	283	1,259	2,734	175	19,885,419	23,915,846
\$100,001 to \$200,000.....	461	6,183	11,342	793	153,035,749	108,832,699
\$200,001 to \$500,000.....	425	13,066	16,955	1,491	419,049,594	284,248,509
\$500,001 and over.....	293	52,701	34,904	13,432	6,933,170,111	1,609,431,001
Total.....	1,537	73,361	66,258	15,904	7,526,578,799	2,030,355,246

NATIONAL BANK NOTES OUTSTANDING

There were, as of October 31, 1941, \$147,638,735 of national-bank notes still outstanding.

BANKS IN THE DISTRICT OF COLUMBIA

On June 30, 1941, there were 22 banks in the District of Columbia, of which 9 were national. These associations had loans and discounts aggregating \$138,000,000 on the date indicated, an increase of \$17,000,000 over the previous year. Their investments of \$144,000,000 increased \$9,000,000 in the year. Cash and balances with other banks, including reserve balances, increased \$41,000,000 to \$200,000,000. Total deposits were \$451,000,000, an increase of \$66,000,000 over 1940. The demand deposits of \$325,000,000, which included deposits of individuals, partnerships, and corporations of \$273,000,000, increased \$59,000,000 since June 29, 1940. Time deposits amounted to \$126,000,000, all but \$12,000,000 of which were savings deposits. Surplus, profits, and reserves accounted for \$31,000,000 of the capital funds, which totaled \$50,000,000. Figures with respect to the asset and liability items of banks in the District of Columbia on June 30, 1941, appear in the accompanying tables:

*Changes in principal items of assets and liabilities of banks in the District of Columbia,
year ended June 30, 1941.*

[In millions of dollars]

	June 1941	Changes in 12 months
Number of banks.....	22	0
ASSETS		
Loans and discounts:		
Real estate loans.....	55	+6
Loans to brokers and dealers in securities and other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	3	0
All other loans, including overdrafts.....	80	+11
Total loans and discounts.....	138	+17
Investments:		
U. S. Government direct obligations.....	94	+11
Obligations guaranteed by U. S. Government.....	27	+1
Obligations of States and political subdivisions.....	2	-1
Other bonds, notes, and debentures.....	19	-2
Corporate stocks, including stock of Federal Reserve bank.....	2	0
Total investments.....	144	+9
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	200	+41
Total assets.....	504	+67
LIABILITIES		
Demand deposits:		
Individuals, partnerships, and corporations.....	273	+46
Other.....	52	+13
Total demand deposits.....	325	+59
Time deposits:		
Savings.....	114	+7
Other.....	12	0
Total time deposits.....	126	+7
Total deposits.....	451	+66
Total liabilities, excluding capital accounts.....	454	+65
CAPITAL ACCOUNTS		
Capital stock, capital notes and debentures:		
Capital notes and debentures.....	1	0
Preferred stock.....	1	0
Common stock.....	17	0
Surplus, profits, and reserves.....	31	+2
Total capital accounts.....	50	+2
Total liabilities and capital accounts.....	504	+67

*Assets and liabilities of banks in the District of Columbia, by classes, June 30, 1941*¹

[In thousands of dollars]

	Total all banks	National banks	Trust com- panies	Savings and State banks
Number of banks.....	22	9	5	8
ASSETS				
Loans and discounts:				
Commercial and industrial loans.....	37,409	28,560	4,191	4,658
Agricultural loans.....	2	2		
Open-market paper: Commercial paper bought in open market.....	704			704
Loans to brokers and dealers in securities.....	780	387	353	40
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	2,328	1,264	589	475
Real estate loans:				
On farm land (including improvements).....	58	13	24	21
On residential properties (other than farm).....	38,806	13,336	17,940	7,530
On other properties.....	16,021	5,474	9,626	921
All other loans.....	41,758	15,399	10,272	16,087
Overdrafts.....	30	22	3	5
Total.....	137,896	64,457	42,998	30,441
Investments:				
U. S. Government obligations, direct and guaranteed:				
Direct obligations:				
Treasury notes.....	8,990	6,895	1,823	272
Bonds maturing in 5 years or less.....	1,302	484	680	138
Bonds maturing in 5 to 10 years.....	27,275	13,012	13,924	339
Bonds maturing in 10 to 20 years.....	54,624	33,785	19,824	1,015
Bonds maturing after 20 years.....	1,832	709	1,112	11
Total.....	94,023	54,885	37,363	1,775
Obligations guaranteed by U. S. Government:				
Reconstruction Finance Corporation.....	5,026	4,291	534	201
Home Owners' Loan Corporation.....	16,582	12,152	3,431	999
Federal Farm Mortgage Corporation.....	1,967	40	1,805	122
Other Government corporations and agencies.....	3,501	2,215	684	602
Total.....	27,076	18,698	6,454	1,924
Obligations of States and political subdivisions (including notes and warrants):				
In default.....	2		2	
Without specific maturity.....	1		1	
Maturing in 5 years or less.....	923	236	687	
Maturing after 5 years.....	1,478	823	640	15
Total.....	2,404	1,059	1,330	15
Other bonds, notes, and debentures:				
U. S. Government corporations and agencies, not guar- anteed by United States:				
Federal Land banks.....	2,540	808	1,604	128
Other Government corporations and agencies.....	5,668	4,601	494	573
Other domestic corporations:				
Railroads.....	3,544	1,202	2,040	302
Public utilities.....	3,603	1,419	2,063	121
Industrials.....	2,369	1,205	949	215
All other.....	640	149	436	64
Foreign—public and private.....	861	568	268	25
Total.....	19,234	9,952	7,854	1,428
Corporate stocks:				
Federal Reserve bank.....	955	475	429	51
Affiliates of reporting banks.....	261		261	
Other domestic banks.....	40	11	24	5
Other domestic corporations.....	554	187	361	6
Foreign corporations.....	1	1		
Total.....	1,811	674	1,075	62
Total investments.....	144,548	85,268	54,076	5,204

See footnote at end of table.

*Assets and liabilities of banks in the District of Columbia, by classes,
June 30, 1941*—Continued

[In thousands of dollars]

	Total all banks	National banks	Trust com- panies	Savings and State banks
ASSETS—continued				
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.....	18,735	11,888	4,678	2,169
Demand balances with banks in the United States (except private banks and American branches of foreign banks).....	58,503	39,029	16,077	3,397
Other balances with banks in the United States (including private banks and American branches of foreign banks).....	263	3	60	200
Balances with banks in foreign countries (including bal- ances with foreign branches of other American banks, but excluding amounts due from own foreign branches).....	25	21	3	1
Currency and coin.....	12,796	7,877	3,012	1,907
Reserve with Federal Reserve bank and approved reserve agencies.....	109,632	78,963	22,713	7,956
Total.....	199,954	137,781	46,543	15,630
Bank premises owned, furniture and fixtures.....	15,259	7,089	7,076	1,094
Real estate owned other than bank premises.....	2,771	596	2,150	25
Investments and other assets indirectly representing bank premises or other real estate.....	2,539		2,196	343
Customers' liability on acceptances outstanding.....	4	4		
Interest, commissions, rent, and other income earned or accrued but not collected.....	479	133	315	31
Other assets.....	443	247	153	43
Total assets.....	503,893	295,575	155,507	52,811
LIABILITIES				
Demand deposits:				
Deposits of individuals, partnerships, and corporations.....	273,219	171,797	79,060	22,362
Deposits of U. S. Government.....	2,190	1,256	797	137
Deposits of States and political subdivisions.....	51	45		6
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	44,061	42,055	1,766	240
Deposits of banks in foreign countries (including balances of foreign branches of other American banks but excluding amounts due to own foreign branches).....	263	249	14	
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve bank (transit account).....	5,494	4,279	799	416
Total demand deposits.....	325,278	219,681	82,436	23,161
Time deposits:				
Deposits of individuals, partnerships, and corporations:				
Savings deposits.....	113,325	47,159	47,425	18,741
Certificates of deposit.....	1,613	1,593		20
Deposits accumulated for payment of personal loans.....	4,169	373		3,796
Christmas savings and similar accounts.....	3,374	1,249	897	1,228
Open accounts.....	2,218	1,181	656	381
Total.....	124,699	51,555	48,978	24,166
Postal savings deposits.....	112	100		12
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	615	500	50	65
Total time deposits.....	125,426	52,155	49,028	24,243
Total deposits.....	450,704	271,836	131,464	47,404
Acceptances executed by or for account of reporting banks and outstanding.....	4	4		
Interest, discount, rent, and other income collected but not earned.....	608	170	15	423
Interest, taxes, and other expenses accrued and unpaid.....	878	304	389	185
Other liabilities.....	2,063	1,244	717	102
Total liabilities.....	454,257	273,558	132,585	48,114

See footnote at end of table.

*Assets and liabilities of banks in the District of Columbia, by classes,
June 30, 1941*¹—Continued

[In thousands of dollars]

	Total all banks	National banks	Trust com- panies	Savings and State banks
CAPITAL ACCOUNTS				
Capital notes and debentures.....	525			525
Capital stock (see memoranda below).....	18,500	8,600	8,400	1,500
Surplus.....	17,996	7,360	8,977	1,659
Undivided profits.....	10,416	5,237	4,554	625
Reserves (see memoranda below).....	2,199	820	991	388
Total capital accounts.....	49,636	22,017	22,922	4,697
Total liabilities and capital accounts.....	503,893	295,575	155,507	52,811
MEMORANDA				
Par value of capital stock:				
Preferred stock.....	1,100	900		200
Common stock.....	17,400	7,700	8,400	1,300
Total.....	18,500	8,600	8,400	1,500
Retirable value of preferred stock.....	1,103	900		203
Reserves:				
Reserves for undeclared dividends and interest on capital notes and debentures.....	6			6
Retirement account for preferred stock and capital notes and debentures.....	110			110
Reserves for contingencies, etc.....	2,083	820	991	272
Total.....	2,199	820	991	388
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	19,172	12,504	6,311	357
Other assets pledged to secure deposits and other liabilities including notes and bills rediscounted and securities sold under repurchase agreement.....	414	414		
Assets pledged to qualify for exercise of fiduciary or cor- porate powers, and for purposes other than to secure liabilities.....	4,814	2,369	2,305	140
Total.....	24,400	15,287	8,616	497
Secured liabilities:				
Deposits secured by pledged assets pursuant to require- ments of law.....	12,889	7,980	4,739	161
Other liabilities secured by pledged assets.....	1			1
Total.....	12,890	7,989	4,739	162

¹ Exclusive of the Export-Import Bank of Washington.

Reserves of Nonmember Banks in the District of Columbia

Under the Code of Law for the District of Columbia nonmember banks in the District are required to establish and maintain reserves on the same basis as prescribed for national banks in the District, except that the reserves are carried with designated member banks in the District of Columbia and New York City.

In the year ended October 31 four calls were made on the nonmember banks and the average amount of net demand and time deposits held by these associations in the period was \$25,200,000 in comparison with \$32,300,000 in the previous year, when there were 8 such banks. The reduction in the average during the current year is due to the fact that 2 of the banks became members of the Federal Reserve

System. The ratio of reserves required against deposits averaged nearly 10 percent, while the ratio of reserves held averaged slightly less than 24 percent. Figures showing the reserves of nonmember banks appear in the accompanying table:

Reserve of nonmember banks in the District of Columbia at date of each call during year ended Oct. 31, 1941

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
Number of banks.....	7	7	7	6
Net demand deposits subject to reserve.....	11,024	11,806	11,848	10,458
Time deposits.....	13,579	14,611	15,176	12,488
Net demand plus time deposits.....	24,603	26,417	27,024	22,946
Reserve with reserve agencies:				
Required.....	2,002	2,797	2,832	2,455
Held.....	5,771	6,740	6,210	5,417
Excess.....	3,769	3,943	3,378	2,962
Ratio of required reserves to net demand plus time deposits.....	Percent 8.14	Percent 10.59	Percent 10.48	Percent 10.70
Ratio of reserves held to net demand plus time deposits..	23.46	25.51	22.98	23.61

Earnings, Expenses, and Dividends of Banks in the District of Columbia

Gross earnings of all active banks in the District of Columbia in the calendar year 1940 were \$12,192,000, or \$280,000 more than in the previous year. Interest and discount on loans accounted for \$5,652,000 and interest and dividends on bonds, stocks, and other securities \$3,363,000. Expenses were \$315,000 more than in the preceding year, amounting to \$9,019,000. Of this, \$4,186,000 were salaries, wages, and fees, and \$1,667,000 interest on deposits. Net earnings were \$3,173,000, which were increased by \$1,511,000 of recoveries. Recoveries on loans were \$193,000, recoveries on bonds, stocks, and other securities \$351,000, and profits on securities sold \$830,000. Losses and depreciation at \$1,698,000 were \$147,000 less than in the preceding year. Losses on loans were \$371,000, and losses on bonds, stocks, and other securities \$732,000. Net additions to profits before dividends were \$2,986,000, or \$469,000 less than in 1939. The ratio of net additions to profits to capital funds was 6.20 percent. Figures of earnings, expenses, and dividends appear in the accompanying table:

Earnings, expenses, and dividends of all banks in the District of Columbia for the year ended Dec. 31, 1940

[In thousands of dollars]

	Year ended Dec. 31, 1940	Increase or decrease for year
Number of banks ¹	22	0
Capital stock (par value), capital notes and debentures ²	19,624	-179
Capital funds ²	48,191	+1,225
Gross earnings:		
Interest and discount on loans.....	5,652	+446
Interest and dividends on bonds, stocks, and other securities.....	3,363	-208
Other earnings.....	3,177	+42
Total.....	12,192	+280
Expenses:		
Salaries, wages, and fees.....	4,186	+182
Interest on deposits.....	1,667	-3
Taxes.....	1,118	+77
Other expenses.....	2,048	+59
Total.....	9,019	+315
Net operating earnings.....	3,173	-35
Recoveries, profits on securities sold, etc.:		
Recoveries on loans.....	193	+56
Recoveries on bonds, stocks, and other securities.....	351	-142
Profits on securities sold.....	830	-578
All other.....	137	+83
Total.....	1,511	-581
Total net operating earnings, recoveries, etc.....	4,684	-616
Losses and depreciation:		
On loans.....	371	+114
On bonds, stocks, and other securities.....	732	-313
On banking house, furniture and fixtures.....	402	+72
Other losses and depreciation.....	193	-20
Total.....	1,698	-147
Net addition to profits.....	2,986	-469
Interest and dividends.....	1,500	+34
Ratios:	Percent	Percent
Expenses to gross earnings.....	73.97	+ .90
Net addition to profits to net operating earnings.....	94.11	-13.59
Net addition to profits to capital funds.....	6.20	-1.16
Interest and dividends to capital stock, capital notes and debentures.....	7.64	+24
Interest and dividends to capital funds.....	3.11	-0.01

¹ At end of period.² Average of amounts shown by reports of condition for 4 calls from Dec. 30, 1939 to Dec. 31, 1940, inclusive.*Building and Loan Associations in the District of Columbia*

The assets of the 26 building and loan associations operating in the District of Columbia under the supervision of the Comptroller of the Currency on December 31, 1940, amounted to \$146,650,000, an increase of \$9,157,000 in the year. Loans increased \$7,937,000 to \$137,628,000, and investments of \$1,724,000 showed an increase of \$153,000. Shares of stock outstanding increased \$7,171,000 to \$125,160,000, and surplus, profits, and reserves of \$16,073,000 increased \$1,745,000. Changes in the principal items of assets and liabilities of District building and loan associations are shown in the following table:

Changes in principal items of assets and liabilities of District of Columbia building and loan associations, year ended Dec. 31, 1940

[Amounts in thousands of dollars]

	Dec. 31, 1940	Change in 12 months
Number of associations.....	26	0
Loans.....	137,628	+7,937
Investments.....	1,724	+153
Cash and bank balances.....	4,833	+829
Total assets.....	146,630	+9,157
Shares.....	125,160	+7,171
Surplus, profits, and reserves.....	16,073	+1,745
Number of borrowing members.....	37,711	+1,588
Number of nonborrowing members.....	104,147	+3,659

District of Columbia Credit Unions

On December 31, 1940, the 25 District of Columbia credit unions under the supervision of the Comptroller of the Currency reported loans of \$1,699,000, investments of \$274,000, and cash and deposits in banks of \$251,000, which increased respectively in the year \$288,000, \$100,000, and \$100,000. Shares paid in were \$1,996,000, an increase of \$445,000 in the year, and surplus, profits, and reserves increased by \$55,000 to \$214,000. Changes in the principal items of assets and liabilities of these credit unions appear in the following table:

Changes in principal items of assets and liabilities of District of Columbia credit unions, year ended Dec. 31, 1940

[Amounts in thousands of dollars]

	Dec. 31, 1940	Change in 12 months
Number of credit unions.....	25	0
Loans.....	1,699	+288
Investments.....	274	+100
Cash and deposits in banks.....	251	+100
Total assets.....	2,227	+489
Shares.....	1,996	+445
Surplus, profits, and reserves.....	214	+55
Number of borrowing members.....	12,423	+746
Number of nonborrowing members.....	9,255	+875

Export-Import Bank of Washington

The Export-Import Bank of Washington, incorporated under the Code of Law for the District of Columbia and established pursuant to an Executive order dated February 2, 1934, submitted four condition reports to the Comptroller in the year ended October 31, 1941, the same as required of other banks in the District. A statement of its assets and liabilities as of the date of each call in the year follows:

Assets and liabilities of the Export-Import Bank of Washington at date of each call in year ended Oct. 31, 1941

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
ASSETS				
Loans and discounts.....	82, 836	111, 282	113, 776	142, 286
Balances with other banks and United States Treasurer, etc.....	22, 588	69, 713	68, 771	41, 680
Furniture and fixtures.....	10	11	15	14
Customers' liability on acceptances outstanding.....	48, 195	55, 066	53, 511	62, 618
Other assets.....	1, 161	2, 095	2, 355	2, 547
Total.....	154, 790	238, 167	238, 428	249, 145
LIABILITIES AND CAPITAL ACCOUNTS				
Bills payable, rediscounts, and other liabilities for borrowed money.....	25, 000			
Acceptances executed and outstanding.....	48, 196	55, 066	53, 511	62, 618
Other liabilities.....	306	240	267	266
Capital stock:				
Preferred.....	74, 000	174, 000	174, 000	174, 000
Common.....	1, 000	1, 000	1, 000	1, 000
Undivided profits.....	6, 030	7, 603	9, 392	11, 003
Reserves.....	258	258	258	258
Total.....	154, 790	238, 167	238, 428	249, 145

CHANGES IN PRINCIPAL ITEMS OF ASSETS AND LIABILITIES OF STATE AND PRIVATE BANKS, YEAR ENDED JUNE 30, 1941

On June 30, 1941, there were 9,783 active banks other than national in the United States and possessions, of which 9,179 were State commercial banks, including loan and trust companies and stock-savings banks, 550 were mutual savings banks, and 54 were private banks.

The State and private banks had loans and discounts, including overdrafts, of \$14,621,000,000, an increase of \$1,243,000,000 in the year. State commercial banks held \$9,609,000,000 of loans, which increased \$1,206,000,000 in the year. Mutual savings banks had \$4,958,000,000 of loans, all but \$100,000,000 of which were on real estate. The total loans of private banks were \$54,000,000. State commercial banks had commercial and industrial loans of \$3,-216,000,000 and real-estate loans of \$2,591,000,000. Open-market paper, loans to banks, and miscellaneous loans, including agricultural loans, of the commercial banks amounted to \$3,067,000,000, \$300,-000,000 more than a year earlier.

United States Government direct obligations held by the commercial banks aggregated \$7,031,000,000, an increase of \$1,161,000,000 in the year. Mutual savings banks increased their holdings of such securities by \$373,000,000 to \$2,970,000,000. Total United States Government direct obligations held by all State and private banks increased \$1,521,000,000 to \$10,036,000,000. Obligations guaranteed by the United States Government held by the commercial banks amounted to \$1,937,000,000, or \$369,000,000 more than in June 1940. Mutual savings banks held \$456,000,000 of such securities, a decrease of \$60,000,000 in the year. Obligations of States and political subdivisions held by the commercial banks aggregated \$1,644,000,000 on June 30, 1941, which was a decrease of \$14,000,000. Such holdings by mutual savings banks were \$536,000,000, or \$97,000,000 less than

a year ago. Other bonds, notes, and debentures held by the commercial banks amounted to \$1,412,000,000 and by mutual savings banks, \$1,229,000,000, the former representing an increase of \$14,000,000 and the latter a decrease of \$119,000,000. Corporate stocks held by all State and private banks, including stock of Federal Reserve banks, aggregated \$496,000,000, decreasing \$16,000,000 in the year.

Cash in vaults of State and private banks on June 30, 1941, amounted to \$699,000,000, increasing \$133,000,000 over the year previous. Balances with other banks, including reserve balances, aggregated \$11,659,000,000, an increase of \$418,000,000 during the year. Most of the balances with other banks were reported by State commercial banks.

Mutual savings banks held virtually no demand deposits. Such deposits held by the commercial banks aggregated \$22,432,000,000, an increase of \$2,874,000,000. Private banks held \$138,000,000 of such deposits, an increase of \$7,000,000 during the year. Commercial banks held demand deposits of individuals, partnerships, and corporations of \$16,279,000,000, an increase of \$2,366,000,000. Savings deposits amounted to \$6,244,000,000 in the commercial banks and \$10,584,000,000 in mutual savings banks, increases of \$172,000,000 and \$10,000,000, respectively. The total time deposits of all State and private banks increased by \$237,000,000 to \$18,624,000,000. Total deposits in such banks increased \$3,119,000,000 in the year and amounted to \$41,198,000,000 on June 30, 1941, of which amount \$30,397,000,000 were in the commercial banks, \$10,648,000,000 in mutual savings banks and \$153,000,000 in private banks.

Mutual savings banks had no capital stock, but their surplus, undivided profits, and reserves amounted to \$1,310,000,000, an increase of \$22,000,000 in the year. Total capital funds of the commercial banks were \$3,590,000,000, an increase of \$62,000,000 during the year.

Figures with respect to the above-mentioned asset and liability items appear in the accompanying table:

Changes in principal items of assets and liabilities of State and private banks, year ended June 30, 1941

[In millions of dollars]

	All State and private banks		State (commercial) ¹		Mutual savings		Private ²	
	June 1941	Change in 12 months	June 1941	Change in 12 months	June 1941	Change in 12 months	June 1941	Change in 12 months
Number of banks.....	9,783	-64	9,179	-60	550	-1	54	-3
ASSETS								
Loans and discounts:								
Commercial and industrial loans.....	3,246	+682	3,216	+671			30	+11
Real estate loans.....	7,451	+196	2,591	+173	4,858	+23	2	+11
Loans to brokers and dealers in securities and other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	748	+60	735	+62	1	+16	12	-2
All other loans, including overdrafts.....	3,176	+305	3,067	+300	99	+8	10	-3
Total loans and discounts.....	14,621	+1,243	9,609	+1,206	4,958	+31	54	+6
Investments:								
U. S. Government direct obligations.....	10,036	+1,521	7,031	+1,161	2,970	+373	35	-13
Obligations guaranteed by U. S. Government.....	2,405	+320	1,937	+369	456	-60	12	+11
Obligations of States and political subdivisions.....	2,186	-116	1,644	-14	536	-97	6	-5
Other bonds, notes, and debentures.....	2,652	-104	1,412	+14	1,229	-119	11	+1
Corporate stocks, including stock of Federal Reserve banks.....	496	-16	319	-19	171	+4	6	-1
Total investments.....	17,775	+1,605	12,343	+1,511	5,362	+101	70	-7
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	12,358	+551	11,342	+560	968	-11	48	+2
Total assets.....	46,514	+3,185	34,335	+3,141	11,996	+44	183	+92
LIABILITIES								
Demand deposits:								
Individuals, partnerships, and corporations.....	16,377	+2,372	16,279	+2,366	3	+1	95	+5
Other.....	6,197	+510	6,153	+508	1	+44	43	+2
Total demand deposits.....	22,574	+2,882	22,432	+2,874	4	+1	138	+7
Time deposits:								
Savings.....	16,836	+183	6,244	+172	10,584	+10	8	+1
Other.....	1,788	+54	1,721	+49	60	+6	7	-1
Total time deposits.....	18,624	+237	7,965	+221	10,644	+16	15	-18
Total deposits.....	41,198	+3,119	30,397	+3,095	10,648	+17	153	+7
Total liabilities, excluding capital accounts.....	41,587	+3,107	30,745	+3,079	10,679	+23	163	+5
CAPITAL ACCOUNTS								
Capital stock, capital notes and debentures:								
Capital notes and debentures.....	115	-13	108	-12	7	-1		
Preferred stock.....	148	-11	148	-11				
Common stock.....	1,269	-1	1,262	+1			7	-2
Surplus, profits and reserves.....	3,395	+103	2,072	+84	1,310	+22	13	-3
Total capital accounts.....	4,927	+78	3,590	+62	1,317	+21	20	-5
Total liabilities and capital accounts.....	46,514	+3,185	34,335	+3,141	11,996	+44	183	+92

¹ Includes loan and trust companies and stock savings banks.

² Excludes private banks which do not report to State banking departments.

DISTRIBUTION OF ALL BANKS

On June 30, 1941, there were 14,919 banks in the United States and its possessions, of which 5,130, or 34 percent, were national banks, members of the Federal Reserve System. Of these, 13,476, or 90 percent, were insured banks. All banks had deposits of \$78,549,-329,000, 47 percent of which was in member national banks and 86 percent of which was in insured banks. There were 550 mutual savings banks which had \$10,648,489,000 of deposits.

Classification of all banks, June 30, 1941

	Banks			Deposits		
	Number	Percent of grand total	Change in 12 months (percent of grand total)	Amount (000 omitted)	Percent of grand total	Change in 12 months (percent of grand total)
National banks.....	5,130	34.39	-----	\$37,273,221	47.45	+1.05
State member banks:						
Commercial.....	1,423	9.54	+1.33	21,230,552	27.03	+.73
Mutual savings.....	3	.02	+.02	7,736	.01	+.01
Nonmember insured banks:						
State commercial ¹	6,870	46.05	-1.11	7,112,875	9.06	-.35
Mutual savings.....	50	.33	-.01	1,794,811	2.28	+.27
Total insured banks.....	13,476	90.33	+.23	67,419,195	85.83	+1.71
Nonmember uninsured banks:						
State commercial and private ²	946	6.34	-.23	2,284,192	2.91	-.04
Mutual savings.....	497	3.33	-----	8,845,942	11.26	-1.67
Total.....	14,919	100.00	-----	78,549,329	100.00	-----

¹ Includes 3 nonmember insured national banks.

² Includes 3 nonmember uninsured national banks.

NOTE.—Deposit insurance assessments paid by all insured banks to the Federal Deposit Insurance Corporation in the year ended June 30, 1941, amounted to \$48,736,294.84, of which \$26,623,816.31, or 54.63 percent, was paid by national banks.

Assets and liabilities of all active banks in the United States and possessions, June 30, 1941

[In thousands of dollars]

	Total all banks	National banks	All banks other than national	Banks other than national		
				State (commercial) ¹	Mutual savings	Private ²
Number of banks.....	14, 919	5, 136	9, 783	9, 179	550	54
ASSETS						
Loans and discounts:						
Commercial and industrial loans.....	7, 944, 418	4, 698, 523	3, 245, 895	3, 216, 055	402	29, 438
Agricultural loans.....	1, 211, 640	620, 833	590, 807	590, 160	115	532
Open-market paper.....	638, 008	361, 117	276, 891	263, 950	9, 420	3, 521
Loans to brokers and dealers in securities.....	615, 086	237, 898	377, 188	371, 139	30	6, 019
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	726, 371	355, 985	370, 386	364, 020	667	5, 699
Real estate loans:						
On farm land.....	601, 598	233, 956	367, 642	352, 181	15, 051	410
On residential properties.....	7, 931, 331	1, 456, 662	6, 474, 669	1, 671, 308	4, 801, 591	1, 770
On other properties.....	1, 100, 376	491, 043	609, 333	567, 492	41, 671	170
Loans to banks.....	45, 777	20, 436	25, 341	25, 341		
All other loans.....	4, 716, 787	2, 439, 476	2, 277, 311	2, 182, 060	88, 982	6, 269
Overdrafts.....	12, 046	6, 554	5, 492	4, 948	38	506
Total loans and discounts.....	25, 543, 438	10, 922, 483	14, 620, 955	9, 608, 654	4, 957, 967	54, 334
Investments:						
U. S. Government direct obligations.....	18, 892, 790	8, 856, 499	10, 036, 291	7, 030, 957	2, 969, 887	35, 447
Obligations guaranteed by U. S. Government:						
Reconstruction Finance Corporation.....	1, 532, 277	548, 294	983, 983	846, 825	131, 373	5, 785
Home Owners' Loan Corporation.....	1, 743, 519	1, 046, 672	696, 847	489, 396	205, 819	1, 632
Federal Farm Mortgage Corporation.....	605, 095	279, 849	325, 246	257, 980	67, 093	173
Other Government corporations and agencies.....	803, 380	404, 638	398, 742	342, 351	51, 552	4, 539
Total U. S. Government obligations, direct and guaranteed.....	23, 577, 061	11, 135, 952	12, 441, 109	8, 967, 509	3, 426, 024	47, 576

¹ Includes trust companies and stock savings banks.

² Excludes private banks which do not report to State banking departments.

[In thousands of dollars]

	Total all banks	National banks	All banks other than national	Banks other than national		
				State (com- mercial)	Mutual savings	Private
ASSETS—continued						
Investments—Continued.						
Obligations of States and political subdivisions.....	4, 206, 526	2, 020, 242	2, 186, 284	1, 644, 111	536, 244	5, 929
Other bonds, notes, and debentures:						
U. S. Government corporations and agencies, not guaranteed by United States:						
Federal land banks.....	182, 756	100, 984	81, 772	73, 264	4, 667	3, 841
Federal intermediate credit banks.....	199, 523	110, 866	88, 657	84, 748	3, 203	706
Other Government corporations and agencies.....	190, 793	111, 872	78, 921	76, 972	1, 373	576
Other domestic corporations:						
Railroads.....	1, 508, 727	449, 558	1, 059, 169	418, 495	639, 613	1, 061
Public utilities.....	1, 061, 543	306, 258	755, 285	295, 592	457, 735	1, 958
Industrials.....	667, 369	344, 975	322, 394	277, 939	42, 587	1, 868
All other.....	204, 031	68, 556	135, 475	102, 104	32, 777	594
Foreign—public and private.....	227, 373	97, 122	130, 251	82, 921	47, 079	251
Total other bonds, notes, and debentures.....	4, 242, 115	1, 590, 191	2, 651, 924	1, 412, 035	1, 229, 034	10, 855
Stocks of Federal Reserve banks and other domestic corporations.....	697, 086	207, 211	489, 875	312, 999	170, 936	5, 940
Stocks of foreign corporations.....	6, 944	1, 198	5, 746	5, 743	3	-----
Total investments.....	32, 729, 732	14, 954, 794	17, 774, 938	12, 342, 397	5, 362, 241	70, 300
Currency and coin.....	1, 408, 306	709, 458	698, 848	620, 896	76, 281	1, 671
Balances with other banks, including reserve balances and cash items in process of collection.....	25, 471, 008	13, 812, 200	11, 658, 808	10, 720, 782	891, 847	46, 179
Bank premises owned, furniture and fixtures.....	1, 222, 200	592, 897	629, 303	508, 833	119, 942	528
Real estate owned other than bank premises.....	834, 353	96, 568	737, 785	238, 503	498, 304	978
Investments and other assets indirectly representing bank premises or other real estate.....	144, 408	61, 764	82, 644	69, 072	13, 545	27
Customers' liability on acceptances outstanding.....	90, 360	49, 977	40, 383	34, 070	-----	6, 313
Interest, commissions, rent, and other income earned or accrued but not collected.....	157, 961	61, 469	96, 492	55, 006	41, 254	232
Other assets (including securities borrowed, insurance and other expenses prepaid, and cash items not in process of collection).....	226, 953	53, 025	173, 928	136, 429	34, 726	2, 773
Total assets.....	87, 828, 719	41, 314, 635	46, 514, 084	34, 334, 642	11, 996, 107	183, 335

LIABILITIES						
Demand deposits:						
Deposits of individuals, partnerships, and corporations.....	35,571,528	19,194,051	16,377,477	16,278,852	3,012	95,613
Deposits of U. S. Government.....	733,523	498,900	234,623	234,557	66	-----
Deposits of States and political subdivisions.....	3,634,724	2,200,817	1,433,907	1,431,951	441	1,515
Deposits of banks in the United States.....	9,893,403	6,151,745	3,741,658	3,722,130	52	19,476
Deposits of banks in foreign countries.....	769,805	337,633	432,172	411,523	1	20,648
Total demand deposits.....	50,602,983	28,383,146	22,219,837	22,079,013	3,572	137,252
Time deposits:						
Deposits of individuals, partnerships, and corporations:						
Savings deposits.....	23,988,580	7,152,081	16,835,899	6,244,300	10,584,220	7,379
Certificates of deposit.....	1,174,919	504,332	670,587	666,871	442	3,274
Deposits accumulated for payment of personal loans.....	129,477	55,138	74,339	73,867	472	-----
Christmas savings and similar accounts.....	235,132	91,237	143,895	85,006	57,928	961
Open accounts.....	719,076	238,925	480,151	477,690	377	2,084
Postal savings deposits.....	66,803	42,037	24,766	24,766	-----	-----
Deposits of States and political subdivisions.....	505,305	328,362	176,943	175,937	810	196
Deposits of banks in the United States.....	311,919	96,944	214,975	214,607	167	201
Deposits of banks in foreign countries.....	7,304	5,323	1,981	1,981	-----	-----
Total time deposits.....	27,138,515	8,514,979	18,623,536	7,965,025	10,644,416	14,095
Other deposits (certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to reserve agents (transit account)).....	807,831	453,178	354,653	352,962	501	1,190
Total deposits.....	78,549,329	37,351,303	41,198,026	30,397,000	10,648,489	152,537
Bills payable, rediscounts, and other liabilities for borrowed money.....	22,559	2,005	20,554	20,248	14	292
Acceptances executed by or for account of reporting banks and outstanding.....	106,594	59,379	47,215	40,094	-----	7,121
Interest, discount, rent, and other income collected but not earned.....	101,181	55,644	45,537	45,134	337	66
Interest, taxes, and other expenses accrued and unpaid.....	114,899	56,215	58,684	50,031	8,525	128
Other liabilities (including securities borrowed and dividends declared but not payable).....	409,638	191,948	217,690	192,532	21,811	3,347
Total liabilities.....	79,304,200	37,716,494	41,587,706	30,745,039	10,679,176	163,491
CAPITAL ACCOUNTS						
Capital stock:						
Capital notes and debentures.....	114,683	-----	114,683	107,542	7,141	-----
Preferred stock.....	331,945	184,441	147,504	147,504	-----	-----
Common stock.....	2,608,377	1,338,942	1,269,435	1,262,525	-----	6,910
Surplus.....	3,616,763	1,336,090	2,280,673	1,396,448	872,796	11,429
Undivided profits.....	1,247,041	498,376	748,665	436,706	311,622	337
Reserves and retirement account for preferred stock and capital notes and debentures.....	605,710	240,292	365,418	238,878	125,372	1,168
Total capital accounts.....	8,524,519	3,598,141	4,926,378	3,589,603	1,316,981	19,844
Total liabilities and capital accounts.....	87,828,719	41,314,635	46,514,084	34,334,642	11,996,107	183,335

REPORTS FROM NATIONAL BANKS

National banks in the continental United States, Alaska, the Territory of Hawaii, and the Virgin Islands of the United States were, in accordance with the provisions of section 5211 of the Revised Statutes, called upon to submit four reports of condition during the year ended October 31, 1941. Reports were required as of December 31, 1940, and April 4, June 30, and September 24, 1941. Summaries from all condition reports, by States, were published in pamphlet form. National banks were also required by the statute to obtain reports of their affiliates and holding company affiliates other than member banks and to submit such reports to the Comptroller as of the four dates for which condition reports of the banks were obtained.

Under the general powers conferred upon him by law, the Comptroller required from each national bank two semiannual reports of earnings, expenses, and dividends, one for the half-year ended December 31, 1940, and one for the half-year ended June 30, 1941; also reports of condition of all domestic and foreign branches of national banks as of June 30, 1941.

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 June 30, 1941.

In accordance with section 298 of the Code of Law for the District of Columbia, banks other than national in the District were required to make to the Comptroller all condition reports and reports of earnings, expenses, and dividends obtained from national banks during the year. Building and loan associations and credit unions in the District of Columbia under the supervision of the Comptroller were required to submit reports of their assets and liabilities as of December 31, 1940, and reports of receipts and disbursements for the year ended December 31, 1940.

Detailed figures for reports of condition and earnings and dividends are published in the appendix to this report.

EXAMINATION OF NATIONAL BANKS

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

During the 12 months ended October 31, 1941, 9,927 examinations of banks, 3,128 examinations of branches, 2,544 examinations of trust departments, and 110 examinations of affiliates were conducted. Thirteen State banks were examined in connection with conversions to or consolidations with national banks. Investigations were also conducted in connection with applications for 8 new charters and 63 new branches.

There are 12 examining districts in the country, each of which is administered by a district chief national bank examiner, who is assigned an appropriate number of examiners, assistant examiners, clerks, and stenographers. The 12 districts are divided into subdistricts, each in charge of an examiner. In Washington, the chief national bank examiner has 7 assistants who review for him the reports of examination.

LIQUIDATION OF INSOLVENT NATIONAL BANKS¹

During the year ended October 31, 1941, there were 3 national-bank failures involving total deposits of \$2,182,008. There have now been 20 national-bank failures since the banking holiday of 1933 with total deposits at failure of \$14,030,960. All deposit accounts of 17 of these banks which failed during the period 1934 to 1941, inclusive, subsequent to the effective date of bank-deposit insurance by the Federal Deposit Insurance Corporation, were insured up to the amount of \$5,000.

Further substantial progress in completing the work of liquidating insolvent national banks has been made during the past year. The number of receiverships in process of liquidation has been reduced from 255 to 156, and the number of receivers from 88 to 56. The book value of remaining assets held by such active receiverships has been reduced from \$337,904,000 to \$193,863,000, while estimated recoverable values have been reduced from \$87,267,000 to \$57,471,000.

Total collections by receivers during the year from assets of the 258 insolvent national banks administered, including offsets allowed and collections of interest, premiums, rents, etc., amounted to \$40,504,442. Total costs of liquidation of these insolvent national banks for the year amounted to \$4,914,613, or an average of 12.13 percent of total collections from all sources including offsets allowed. This average cost of liquidation exceeds somewhat comparable average costs during previous years by reason of the increased average liquidation age of receiverships administered and the fact that percentage costs of liquidation are comparatively low during the early years of receivership administration but increase progressively from date of failure to date of final closing. Costs of liquidation have furthermore been considerably increased during recent years by reason of interest payments to the Reconstruction Finance Corporation and to lending banks upon loans made to receivers for dividend-payment purposes. A summary of total receipts and disbursements of receivership funds during the year appears in the following statement:

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

*Liquidation statement, activity for year, 258 receiverships in liquidation, year ended
Oct. 31, 1941*

	Total all receiverships	District of Columbia nonnational bank receiverships	National bank receiverships
Number of banks.....	258	9	249
Collections:			
Cash balances in hands of Comptroller and receivers at beginning of period.....	\$60,000,106	\$408,008	\$59,592,098
Collections from assets.....	27,164,749	133,231	27,031,518
Collections from stock assessments.....	2,354,291	9,149	2,345,142
Earnings collected.....	7,310,937	51,238	7,259,699
Offsets allowed and settled (against assets).....	3,674,465	28,519	3,645,946
Increase in unpaid balance of Reconstruction Finance Corporation loans.....	13,100,174	0	13,100,174
Total.....	113,604,722	630,145	112,974,577
Disposition of collections:			
Dividends paid by receivers to unsecured creditors.....	84,283,168	47,526	84,235,642
Dividends paid by receivers to secured creditors.....	¹ 136,218	0	¹ 136,218
Distributions by conservators to unsecured creditors.....	607	0	607
Distributions by conservators to secured creditors.....	¹ 4,844	¹ 53	¹ 4,791
Payments to secured and preferred creditors, other than through dividends.....	¹ 236,003	¹ 1,682	¹ 234,321
Offsets allowed and settled (against liabilities).....	3,674,465	28,519	3,645,946
Disbursements for the protection of assets.....	¹ 7,263,404	¹ 53,603	¹ 7,209,801
Payments of receivers' salaries, legal and other expenses.....	4,939,950	70,937	4,869,013
Payments of conservators' salaries, legal and other expenses.....	¹ 25,337	¹ 2	¹ 25,335
Amounts returned to shareholders in cash.....	47,138	0	47,138
Cash balances in hands of Comptroller and receivers at end of period.....	28,325,200	538,503	27,786,697
Total.....	113,604,722	630,145	112,974,577
Average percent total costs of liquidation to total collections, including offsets allowed.....	12.13	31.93	12.02

¹ Credit items (deductions) as reported by Receivers.

During the year ended October 31, 1941, the liquidation of 102 receiverships was completed and all affairs of such receiverships finally closed. Total returns to the depositors and other creditors of these receiverships, consisting of dividend distributions, other cash payments and offsets allowed, amounted to an average of 82.68 percent of total amounts due. The costs of liquidation of these receiverships, including unrecovered amounts of disbursements for the protection of assets, amounted to an average of 6.75 percent of total collections, including offsets allowed. The average period of time required to complete the liquidation of these receiverships was 8 years and 3 months. A summary of the results of liquidation of these 102 receiverships appears in the following statement:

Liquidation statement, 102 administered receiverships completely liquidated and finally closed, year ended Oct. 31, 1941

	Total all receiverships	District of Columbia nonnational bank receiverships	National bank receiverships
Number of banks.....	102	3	99
Total assets taken charge of by receivers.....	\$275, 584, 354	\$1, 803, 686	\$273, 780, 668
Disposition of assets:			
Collections from assets.....	162, 201, 914	881, 558	161, 320, 356
Offsets allowed and settled (against assets).....	16, 711, 066	184, 552	16, 526, 514
Losses on assets compounded or sold under order of court.....	96, 441, 287	737, 576	95, 703, 711
Book value of assets returned to shareholders' agents.....	230, 087	0	230, 087
Total.....	275, 584, 354	1, 803, 686	273, 780, 668
Collections:			
Collections from assets.....	162, 201, 914	881, 558	161, 320, 356
Collections from stock assessments.....	12, 962, 104	125, 104	12, 837, 000
Earnings collected.....	13, 949, 211	72, 027	13, 877, 184
Offsets allowed and settled (against assets).....	16, 711, 066	184, 552	16, 526, 514
Unpaid balance of Reconstruction Finance Corporation loans.....	111, 600	0	111, 600
Total.....	205, 935, 895	1, 263, 241	204, 672, 654
Disposition of collections:			
Dividends paid by receivers to unsecured creditors.....	87, 868, 255	706, 867	87, 161, 388
Dividends paid by receivers to secured creditors.....	2, 219, 297	34, 286	2, 185, 011
Distributions by conservators to unsecured creditors.....	22, 864, 909	0	22, 864, 909
Distributions by conservators to secured creditors.....	41, 367	0	41, 367
Payments to secured and preferred creditors other than through dividends.....	62, 300, 716	153, 587	62, 147, 129
Offsets allowed and settled (against liabilities).....	16, 711, 066	184, 552	16, 526, 514
Disbursements for the protection of assets.....	139, 284	701	138, 583
Payments of receivers' salaries, legal and other expenses.....	12, 525, 914	183, 248	12, 342, 666
Payments of conservators' salaries, legal and other ex- penses.....	1, 222, 306	0	1, 222, 306
Amounts returned to shareholders in cash.....	42, 781	0	42, 781
Total.....	205, 935, 895	1, 263, 241	204, 672, 654
Capital stock at date of failure.....	20, 921, 860	316, 860	20, 605, 000
United States bonds held at failure to secure circulating notes.....	13, 646, 250	0	13, 646, 250
United States bonds held to secure circulation, sold and cir- culation redeemed.....	13, 646, 250	0	13, 646, 250
Circulation outstanding at date of failure.....	13, 516, 392	0	13, 516, 392
Amount of assessments upon shareholders.....	20, 921, 860	316, 860	20, 605, 000
Deposits at date of failure.....	182, 060, 503	1, 292, 230	180, 768, 273
Borrowed money (bills payable, rediscounts, etc.) at date of failure.....	43, 855, 422	350, 681	43, 504, 741
Additional liabilities established subsequent to date of failure.....	6, 306, 718	79, 522	6, 227, 196
Claims proved (both secured and unsecured).....	155, 831, 918	1, 227, 091	154, 604, 827
Average percent dividends paid to claims proved.....	72. 51	60. 40	72. 61
Average percent total payments to creditors to total liabilities established.....	82. 68	62. 66	82. 83
Average percent total costs of liquidation to total collections including offsets allowed.....	6. 75	14. 56	6. 70
Average number of years required to complete liquidation.....	8. 24	7. 47	8. 26

It will be noted from the statement given above that total collections from assets, including earnings, offsets allowed and collections from stock assessments, of the 102 receiverships completely liquidated during the year amounted to 69.42 percent of total assets and stock assessments. Total earnings, consisting of interest, premiums, rents, etc., collected by receivers from the assets of these banks amounted to 100.44 percent of the total expense of liquidation incurred. The assessments against shareholders totaled 100 percent of their holdings, while total collections from assessments levied amounted to 61.95 percent of the amount assessed.

As of October 31, 1941, 156 insolvent national banks remained in process of liquidation under the supervision of receivers appointed by the Comptroller of the Currency. While it is improbable that the liquidation of all of these receiverships will be concluded during the forthcoming year, it nevertheless appears that the majority of such banks will have been completely liquidated and finally closed by October 31, 1942. A summary of the results of liquidation of these 156 insolvent national banks, including a statement of total collections and disposition of collections from date of failure to October 31, 1941, appears in the following statement:

Liquidation statement, 156 active receiverships as of Oct. 31, 1941

	Total all receiverships	District of Columbia non- national bank receiverships	National bank receiverships
Number of banks.....	156	6	150
Total assets taken charge of by receivers.....	\$1,601,135,870	\$13,344,805	\$1,587,791,065
Disposition of assets:			
Collections from assets.....	1,014,443,013	9,014,655	1,005,428,358
Offsets allowed and settled (against assets).....	108,328,983	1,252,885	107,076,098
Losses on assets compounded or sold under order of court.....	284,501,364	2,182,279	282,319,085
Book value remaining assets.....	193,862,510	894,986	192,967,524
Total.....	1,601,135,870	13,344,805	1,587,791,065
Collections:			
Collections from assets.....	1,014,443,013	9,014,655	1,005,428,358
Collections from stock assessments.....	61,597,212	88,854	61,508,358
Earnings collected.....	96,457,373	937,657	95,519,716
Offsets allowed and settled (against assets).....	108,328,983	1,252,885	107,076,098
Unpaid balance Reconstruction Finance Corpora- tion loans.....	14,421,500	0	14,421,500
Total.....	1,295,248,081	11,294,051	1,283,954,030
Disposition of collections:			
Dividends paid by receivers to unsecured creditors.....	629,656,600	3,875,564	625,781,036
Dividends paid by receivers to secured creditors.....	5,162,171	916	5,161,255
Distributions by conservators to unsecured cred- itors.....	120,515,399	1,733,590	118,781,809
Distributions by conservators to secured creditors.....	755,825	0	755,825
Payments to secured and preferred creditors, other than through dividends.....	295,500,537	2,680,118	292,820,419
Offsets allowed and settled (against liabilities).....	108,328,983	1,252,885	107,076,098
Disbursements for the protection of assets.....	35,672,453	24,392	35,648,061
Payments of receivers' salaries, legal and other ex- penses.....	65,170,128	1,033,807	64,136,321
Payments of conservators' salaries, legal and other expenses.....	6,045,465	154,276	5,891,189
Amounts returned to shareholders in cash.....	115,320	0	115,320
Cash balances in hands of Comptroller and receivers	28,325,200	538,503	27,786,697
Total.....	1,295,248,081	11,294,051	1,283,954,030
Capital stock at date of failure.....	116,359,815	580,090	115,779,815
United States bonds held at failure to secure circulating notes.....	47,808,750	0	47,808,750
United States bonds held to secure circulation, sold and circulation redeemed.....	47,808,750	0	47,808,750
Circulation outstanding at date of failure.....	46,904,884	0	46,904,884
Amount of assessments upon shareholders.....	112,970,665	430,000	112,540,665
Deposits at date of failure.....	1,097,733,312	10,199,799	1,087,533,513
Borrowed money (bills payable, rediscounts, etc.) at date of failure.....	185,509,328	2,616,607	182,892,721
Additional liabilities established subsequent to date of failure.....	33,916,919	341,205	33,575,714
Claims proved (both secured and unsecured).....	913,259,921	9,002,541	904,257,380
Average percent dividends paid to claims proved.....	82.79	62.32	82.99
Average percent total payments to creditors to total liabilities established.....	88.06	72.53	88.22
Average percent total costs of liquidation to total collec- tions including offsets allowed.....	5.56	10.52	5.52

The Comptroller of the Currency also supervises the liquidation of insolvent nonnational banks and building and loan associations in the District of Columbia. Of the 16 ² insolvent District of Columbia nonnational banks for which receivers have been appointed by the Comptroller of the Currency, 9 banks had been completely liquidated and finally closed and 1 bank restored to solvency, while 6 banks still remained in process of liquidation as of October 31, 1941. Of the 9 ² District of Columbia nonnational bank receiverships liquidated and finally closed, 3 banks with assets at failure of \$1,803,686 and dividend payments to creditors amounting to an average of 60.4 percent of claims proved, were liquidated and finally closed during the year ended October 31, 1941. The cost of liquidation of these 3 receiverships amounted to an average of 14.56 percent of total collections including offsets allowed.

The 6 insolvent District of Columbia nonnational banks remaining in process of liquidation under the supervision of the Comptroller of the Currency as of October 31, 1941, had total asset and stock assessment resources of \$13,774,805, from which have been realized, including offsets allowed, collections of interest, premiums, rents, etc., the sum of \$11,294,051. Total dividend payments to the creditor claimants of these receiverships have amounted to \$5,610,070, or an average of 62.32 percent of total claims proved. Total costs of liquidation of these receiverships to October 31, 1941, amounted to \$1,188,083, or an average of 10.52 percent of total collections, including offsets allowed.

Further data as to total deposits and amounts of dividend payments by percentage groups of the 156 receiverships still in process of liquidation and of all receiverships administered and finally closed from the year 1865 to October 31, 1941, appear in the following statement:

² Including 1 District of Columbia building and loan association.

Number and deposits of national and District of Columbia nonnational banks¹ placed in receivership period Apr. 14, 1865, to Oct. 31, 1941, by groups according to percentages of dividends paid to Sept. 30, 1941

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REPORT OF THE COMPTROLLER OF THE CURRENCY

Periods and bank groups	Liquidation banks												Re- stored 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			
	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 (2,821 banks): Apr. 14, 1865, to Oct. 31, 1930 (data for individual annual report years unavailable; deposits prior to 1880 unavailable—84 banks) (974 banks)-----	208	\$77,296,606	163	\$64,572,547	211	\$66,952,690	156	\$45,465,025	159	\$30,828,899	897	\$285,115,767	77	974
Nov. 1, 1930 to Oct. 31, 1931-----	6	1,994,080	16	5,323,140	22	8,334,115	29	8,497,657	18	5,589,946	91	29,738,938	8	99
Nov. 1, 1931 to Oct. 31, 1932-----	11	15,873,316	16	5,549,989	33	14,038,797	27	10,027,603	10	2,250,071	97	47,739,776	25	122
Nov. 1, 1932 to Oct. 31, 1933-----	8	4,412,925	13	5,826,514	21	9,692,212	15	6,902,413	12	3,095,192	69	29,929,256	9	78
Nov. 1, 1933 to Oct. 31, 1934-----	8	4,431,721	18	8,517,835	17	10,532,532	8	1,451,334	13	1,657,228	64	26,590,650	28	92
Nov. 1, 1934 to Oct. 31, 1935-----	28	5,083,636	29	11,801,668	34	13,854,445	30	9,062,628	31	4,319,951	152	44,122,328	11	163
Nov. 1, 1935 to Oct. 31, 1936-----	40	14,723,916	46	12,246,387	56	18,483,929	43	12,556,918	29	4,452,292	214	62,463,442	1	215
Nov. 1, 1936 to Oct. 31, 1937-----	86	50,715,003	80	38,690,969	85	38,027,988	52	19,900,033	38	7,420,214	341	154,754,207	0	341
Nov. 1, 1937 to Oct. 31, 1938-----	³ 76	33,477,651	110	54,346,379	106	56,203,459	48	16,991,046	24	6,158,246	364	167,176,781	0	364
Nov. 1, 1938 to Oct. 31, 1939-----	26	20,910,457	61	58,631,031	42	32,056,684	21	10,103,204	9	2,269,805	159	123,971,181	0	159
Nov. 1, 1939 to Oct. 31, 1940-----	19	17,397,983	36	43,639,246	38	43,319,262	15	9,332,899	4	8,005,471	112	121,694,861	0	112
Nov. 1, 1940 to Oct. 31, 1941-----	⁴ 7	18,147,843	39	68,673,118	⁴ 42	76,497,725	⁵ 10	10,540,731	4	8,201,086	102	182,060,503	0	102
Total 1931-41 (1,847 banks)-----	315	187,168,531	464	313,246,276	496	321,041,148	298	115,366,466	192	53,419,502	1,765	990,241,923	82	1,847
Active receiverships as of Oct. 31, 1941 (156 banks)-----	13	461,084,262	59	364,203,304	42	155,554,210	30	108,009,778	12	8,881,758	156	1,097,733,312	0	156
Grand total (2,977 banks)-----	536	725,549,399	686	742,022,127	749	543,548,048	484	268,841,269	363	93,130,159	2,818	2,373,091,002	159	2,977

¹ Including building and loan associations.

² Deposits for banks restored to solvency unavailable.

³ Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1933, but reopened as a receivership and again closed during the year ended Oct. 31, 1938.

⁴ 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

⁵ 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.)

ISSUE AND REDEMPTION OF NOTES

One thousand and thirty-six shipments of Federal Reserve currency were made from Washington, D. C., during the year ended October 31, 1941, to the Federal Reserve banks and branches, aggregating \$3,452,500,000, and in addition 15 deliveries were made to the Treasurer of the United States aggregating \$48,300,000.

Fifty-two weekly reports were furnished the Secret Service Division showing the highest Treasury serial number, faceplate and backplate serial number appearing on the Federal Reserve notes shipped. This information is useful in suppressing counterfeits.

Three thousand two hundred and fifty lots of unfit Federal Reserve currency were received for verification by 100-percent count and certification for destruction consisting of 115,923,019 notes, aggregating \$1,532,333,927.

Forty-nine lots of national-bank notes were received for verification by 100-percent count and certified for retirement and destruction consisting of 990,062 notes, aggregating \$13,884,887.

Two thousand eight hundred sixty-nine fragmentary or charred Federal Reserve and national-bank notes aggregating \$57,154.00, were presented for identification.

RETIREMENT SYSTEM

As of October 31, 1941, there were 891 active members of the retirement system for national-bank examiners, assistant examiners, and clerks. Twenty individuals have been retired since the establishment of the system on June 1, 1936, and a total of \$53,810.37 has been paid in retirement benefits to date. During the current year \$4,319.22 in death benefits were paid.

ORGANIZATION AND STAFF

On July 7, 1941, Mr. R. B. McCandless was appointed a Deputy Comptroller of the Currency, succeeding Mr. E. H. Gough.

On September 1, 1941, Mr. L. H. Sedlacek was appointed a Deputy Comptroller of the Currency to fill the vacancy caused by the resignation of Mr. A. J. Mulroney.

During the current year the following were appointed as District Chief National Bank Examiners:

F. W. Krippel.....	Federal Reserve District No. 1.
Reed Dolan.....	Federal Reserve District No. 6.
R. S. Beatty.....	Federal Reserve District No. 9.
W. A. Sandlin.....	Federal Reserve District No. 11.

Mr. E. S. Williams and Mr. L. A. Jennings were appointed as Assistant Chief National Bank Examiners with headquarters in Washington, D. C.

The personnel of the Bureau of the Comptroller of the Currency at the close of the year ended October 31, 1941, consisted of 1,283 persons, of whom 440 were located in the main office in Washington.

During the year, a total of 8 national-bank examiners and 31 assistant national-bank examiners left the service. In the same period, 8 assistant examiners were promoted to examiners and 135

assistant examiners were appointed. The number of employees in each division of the Bureau is given in the accompanying table:

Personnel of the Bureau of the Comptroller of the Currency as of Oct. 31, 1941

Office of the Comptroller and Deputy Comptrollers.....	12
Chief National Bank Examiners and Assistants, Division of Reports, and Trust Section.....	52
Insolvent National Bank Division.....	203
Legal Division.....	45
Disbursement Division and Chief Clerk's Office.....	46
Organization Division.....	26
Statistical Division.....	28
Federal Reserve Issue and Redemption Division.....	28
Field Force.....	843
Total.....	1,283

EXPENDITURES OF THE CURRENCY BUREAU

The total expenditures of the Currency Bureau for the year ended June 30, 1941, were \$6,162,834.00, of which \$5,888,840.52 was reimbursed by the banks. Total expenses paid by appropriation were \$273,993.48, the regular pay roll accounting for \$243,417.19 of this amount. Among expenses reimbursed by the banks, those on account of examinations were largest at \$3,509,195.34. Printing of Federal Reserve notes cost \$835,176.83. Insolvent national bank pay roll, including retirement deductions, aggregated \$643,389.37. Details of expenditures are given in the accompanying table:

Expenses incident to maintenance of Currency Bureau, fiscal year ended June 30, 1941

	Expenses paid from appropriations	Expenses reimbursed by banks	Total expenses
Salaries:			
Regular roll, including retirement deductions.....	\$243,417.19	-----	-----
Federal Reserve issue and redemption division, including retirement deductions.....	-----	\$52,669.60	-----
Insolvent national bank division roll, including retirement deductions.....	-----	643,389.37	-----
Total salaries.....	-----	-----	\$939,476.16
General expenses:			
Printing and binding.....	25,774.00	5,615.81	-----
Stationery.....	2,502.00	5,077.39	-----
Amount expended for light, heat, telephone, telegraph, furniture, labor-saving machines, etc., partially estimated.....	2,300.29	6,526.09	-----
Travel and sustenance.....	-----	38,855.56	-----
Miscellaneous, rent, etc.....	-----	63,498.17	-----
Total general expenses.....	-----	-----	150,149.31
Currency issues—Federal Reserve notes:			
Paper.....	-----	135,219.10	-----
Printing, etc.....	-----	835,176.83	-----
Plates.....	-----	82,949.54	-----
Total currency issues.....	-----	-----	1,053,345.47
Expenses account of national bank examining service, paid by banks.....	-----	3,509,195.34	3,509,195.34
Postage on shipments of Federal Reserve notes.....	-----	200,247.12	200,247.12
Surcharge paid on consignments.....	-----	310,420.60	310,420.60
Total expenses paid from appropriations.....	273,993.48	-----	-----
Total expenses reimbursed by banks.....	-----	5,888,840.52	-----
Total expenses.....	-----	-----	6,162,834.00

APPENDIX

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	Hulburt, Hiland R.	Feb. 1, 1867	Apr. 3, 1872	Ohio.
4	Knox, John Jay	Apr. 25, 1872	Apr. 30, 1884	Minnesota.
5	Cannon, Henry W.	May 12, 1884	Mar. 1, 1886	Do.
6	Trenholm, William L.	Apr. 20, 1886	Apr. 30, 1889	South Carolina.
7	Lacey, Edward S.	May 1, 1889	June 30, 1892	Michigan.
8	Hepburn, A. Barton	Aug. 2, 1892	Apr. 25, 1893	New York.
9	Eckels, James H.	Apr. 26, 1893	Dec. 31, 1897	Illinois.
10	Dawes, Charles G.	Jan. 1, 1898	Sept. 30, 1901	Do.
11	Ridgely, William Barret	Oct. 1, 1901	Mar. 28, 1908	Do.
12	Murray, Lawrence O.	Apr. 28, 1908	Apr. 27, 1913 ¹	New York.
13	Williams, John Skelton	Feb. 2, 1914	Mar. 2, 1921	Virginia.
14	Crissinger, D. R.	Mar. 17, 1921	Apr. 30, 1923	Ohio.
15	Dawes, Henry M.	May 1, 1923	Dec. 17, 1924	Illinois.
16	McIntosh, Joseph W.	Dec. 20, 1924	Nov. 20, 1928	Do.
17	Pole, John W.	Nov. 21, 1928	Sept. 20, 1932	Ohio.
18	O'Connor, J. F. T.	May 11, 1933	Apr. 16, 1938	California.
19	Delano, Preston	Oct. 24, 1938		Massachusetts.
DEPUTY COMPTROLLERS OF THE CURRENCY				
1	Howard, Samuel T.	May 9, 1863	Aug. 1, 1865	New York.
2	Hulburt, Hiland R.	Aug. 1, 1865	Jan. 31, 1867	Ohio.
3	Knox, John Jay	Mar. 12, 1867	Apr. 24, 1872	Minnesota.
4	Langworthy, John S.	Aug. 8, 1872	Jan. 3, 1886	New York.
5	Snyder, V. P.	Jan. 5, 1886	Jan. 3, 1887	Do.
6	Abrahams, J. D.	Jan. 27, 1887	May 25, 1890	Virginia.
7	Nixon, R. M.	Aug. 11, 1890	Mar. 16, 1893	Indiana.
8	Tucker, Oliver P.	Apr. 7, 1893	Mar. 11, 1896	Kentucky.
9	Coffin, George M.	Mar. 12, 1896	Aug. 31, 1898	South Carolina.
10	Murray, Lawrence O.	Sept. 1, 1898	June 27, 1899	New York.
11	Kane, Thomas P.	June 29, 1899	Mar. 2, 1923 ²	District of Columbia.
12	Fowler, Willis J.	July 1, 1908	Feb. 14, 1927	Indiana.
13	McIntosh, Joseph W.	May 21, 1923	Dec. 19, 1924	Illinois.
14	Collins, Charles W.	July 1, 1923	June 30, 1927	Do.
15	Stearns, E. W.	Jan. 6, 1925	Nov. 30, 1928	Virginia.
16	Awalt, 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		Iowa.
24	Mulroncy, A. J.	May 1, 1939	Aug. 31, 1941	Do.
25	McCauley, R. B.	July 7, 1941		Do.
26	Sedlacek, L. H.	Sept. 1, 1941		Nebraska.

¹ Term expired.² Died Mar. 2, 1923.TABLE NO. 2.—*Names and compensation of officers and clerks in the Office of the Comptroller of the Currency, Oct. 31, 1941*

Name	Designation	Salary
Post, H. Lee	Chief, Organization Division	\$6, 200
Kane, William A.	Administrative officer	4, 600
Benner, John A.	Junior Administrative officer	4, 000
Bentley, Thomas B.	Administrative officer	3, 800
Birge, Warren R.	Junior Administrative officer	3, 600
Offutt, William F.	Junior Administrative assistant	3, 100
Frye, Ruby M.	do	3, 000
Fuller, Jane L.	do	3, 000
Verrill, Harry M.	do	3, 000
Wigington, Norval P.	do	3, 000
Tucker, Samuel M.	do	2, 900
Stafford, Catherine M.	do	2, 800
Furburshaw, Miriam	do	2, 700
Horsely, Olga S.	do	2, 700
Basinger, Walter S.	Principal clerk	2, 600
Taylor, Gertrude I.	do	2, 600
Heizer, Helen V.	Senior clerk	2, 600
O'Mara, Vera L.	do	2, 600

TABLE NO. 2.—Names and compensation of officers and clerks in the Office of the Comptroller of the Currency, Oct. 31, 1941—Continued

Name	Designation	Salary
Whelan, Marjorie B.	Senior clerk-stenographer	\$2, 600
Henderson, Virginia D.	do	2, 500
Smith, W. Edwin	Senior clerk	2, 500
Crittenden, John W.	Principal clerk	2, 400
Lovelly, Laura F.	Senior clerk	2, 400
Fox, Bessie E.	Principal clerk	2, 300
O'Brien, May F.	Senior clerk	2, 300
McFadden, Arthur M.	do	2, 200
Reese, William H.	Clerk	2, 160
Haygood, Ethel	Senior clerk-stenographer	2, 100
Jackson, Andrew W.	Clerk	2, 100
King, Dorothy C.	Clerk-stenographer	2, 100
Smith, Helen M.	Clerk	2, 040
Cotten, Elizabeth	Chief voucher audit clerk	2, 000
Poole, Lillian I.	Senior clerk-stenographer	2, 000
Baker, Katharine W.	Assistant clerk	1, 980
Buckley, Regina C.	Clerk	1, 980
Crist, Gladys H.	Assistant clerk-stenographer	1, 980
Doran, E. Jessie	do	1, 980
Mortimer, Mary H.	Clerk-stenographer	1, 980
Robertson, Frances M.	Assistant clerk-stenographer	1, 980
Watts, Metta F.	Assistant clerk	1, 980
Barksdale, George T.	Clerk	1, 920
Beall, Clara M.	Assistant clerk	1, 920
Brannock, Burneta	Clerk	1, 920
Grossman, Albert F.	do	1, 920
Pullman, Mildred F.	do	1, 920
Walker, Johanna S.	Assistant clerk	1, 920
Dodge, Victor H.	Assistant clerk-stenographer	1, 860
Ethridge, Elsie E.	Senior stenographer	1, 860
Graham, Elizabeth C.	Assistant clerk	1, 860
Haymon, N. Mabel	do	1, 860
Jorgensen, John A.	Clerk	1, 860
Magruder, Edith P.	Assistant clerk	1, 860
McKinney, Elva L.	do	1, 860
Shea, Catherine L.	Clerk-stenographer	1, 860
Smith, Clara E.	Assistant clerk	1, 860
Blake, Marie M.	Assistant clerk-stenographer	1, 800
Chamberlain, Robert J.	Senior operator, office devices	1, 800
Christenson, Althea M.	Voucher audit clerk	1, 800
Dailey, William	Assistant clerk	1, 800
Dent, Mary J.	do	1, 800
Hawthorne, R. Glenn	Senior stenographer	1, 800
Hurd, Agnes E.	Assistant clerk	1, 800
Joyce, Atha-Lane	Senior stenographer	1, 800
Sazama, Alice R.	Assistant clerk-stenographer	1, 800
Schaff, Boyd F.	Voucher audit clerk	1, 800
Snyder, Lloyd	do	1, 800
Parsons, Ruth	Assistant clerk-stenographer	1, 800
Smith, Mabel W.	Assistant clerk	1, 800
Wilson, Mildred C.	do	1, 800
Wolfe, Alice M.	do	1, 800
Boyd, Nelle O.	Assistant clerk-stenographer	1, 740
Gardner, Ruby	do	1, 740
Murtaugh, Ruth A.	do	1, 740
O'Donnell, Josephine A.	Junior clerk	1, 740
Pullen, Dale D.	Assistant clerk	1, 740
Rutherford, Marjorie L.	do	1, 740
Shely, Myrtle B.	Head typist	1, 740
Bromley, Juanita L.	Assistant clerk-stenographer	1, 680
Lemnah, Norman F.	do	1, 680
McConnell, Delma	Assistant clerk	1, 680
Riley, Winifred M.	do	1, 680
Duval, Dorothy L.	do	1, 620
Frock, Annie C.	Counter clerk	1, 620
Glover, Isabel C.	Senior stenographer	1, 620
Hedrick, George Ellwood, Jr.	Assistant clerk	1, 620
McKnight, Dolas D.	do	1, 620
Olson, Alice May	Assistant clerk-stenographer	1, 620
Lipkowitz, Israel S.	Junior clerk	1, 500
Mims, Alvin E.	Messenger	1, 500
Nixon, Clarence A.	do	1, 500
Whiteman, Edgar	do	1, 500
Wilkins, Gordon W.	Under clerk	1, 500
Carter, Clifton W.	Junior clerk	1, 440
Cover, Thomas A.	Messenger	1, 440
Emmert, Elizabeth M.	Junior clerk-typist	1, 440
Gaines, Haskell	Messenger	1, 440
Gunn, Albert Earl	Junior clerk	1, 440
Johnston, Richard C.	do	1, 440
Jones, George S.	Messenger	1, 440

TABLE NO. 2.—Names and compensation of officers and clerks in the Office of the Comptroller of the Currency, Oct. 31, 1941—Continued

Name	Designation	Salary
King, Marian F.	Junior clerk-stenographer	\$1, 440
McCord, Bruce N.	Junior clerk-typist	1, 440
VanMeter, Ellsworth Evans	Junior clerk	1, 440
Berkley, Guy H.	Messenger	1, 380
Blount, Joseph T.	do	1, 380
Thompson, Frank	Junior Laborer	1, 380
Wright, James H.	Messenger	1, 380
Moore, Frederick S.	do	1, 320
Murphy, Arvelle I.	do	1, 260
Bongar, Charles	do	1, 200
Haughey, Thomas F.	do	1, 200
Payton, James A.	do	1, 200
Roy, James M., Jr.	do	1, 200
Witul, John S.	do	1, 200

TABLE NO. 3.—Number of national banks organized since Feb. 25, 1863, number passed out of system, and number in existence on Oct. 31, 1941

Under act of Feb. 25, 1863	456
Under act of June 3, 1864, as amended	9, 237
Under Gold Currency Act of July 12, 1870	10
Under act of Mar. 14, 1900	4, 752
Total number of national banks organized	14, 455
Number reported in voluntary liquidation	5, 893
Number passed into liquidation upon expiration of corporate existence	208
Number consolidated under act Nov. 7, 1918	418
Number placed in charge of receivers ¹	2, 804
Total number passed out of the system	9, 323
Number now in existence	5, 132

¹ Exclusive of those restored to solvency.

TABLE NO. 4.—National banks reported in liquidation from Nov. 1, 1940, to Oct. 31, 1941, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital

Name and location of bank	Date of liquidation	Capital	
		Common	Preferred
Bolton National Bank of Bolton Landing, N. Y. (13089), absorbed by The First National Bank of Glens Falls, N. Y.	Nov. 9, 1940	\$25, 000	\$35, 000
The First National Bank of Sharon, N. Dak. (9005), succeeded by First State Bank of Sharon	Oct. 19, 1940	45, 000	-----
The First National Bank of Peterson, Iowa (4601), succeeded by Peterson State Bank	Nov. 30, 1940	45, 000	5, 000
The First National Bank of Greenwich, Ohio (7001), absorbed by The Willard United Bank, Willard, Ohio	Dec. 7, 1940	25, 000	10, 000
Stillwater National Bank, Columbus, Mont. (11017), absorbed by Yellowstone Bank, Columbus	Nov. 12, 1940	25, 600	14, 400
The First National Bank of Harrah, Okla. (9980), absorbed by First State Bank, Harrah	Dec. 9, 1940	25, 000	-----
First National Bank of Hillsboro, N. Dak. (3400), succeeded by Northwestern State Bank, Hillsboro	Dec. 17, 1940	50, 000	-----
The First National Bank of Wilmot, S. Dak. (11399), succeeded by Wilmot State Bank	Jan. 2, 1941	25, 000	-----
First National Bank of Corvallis, Oreg. (4301), absorbed by The United States National Bank of Portland, Oreg.	Dec. 30, 1940	150, 000	-----
The Citizens National Bank of Tionesta, Pa. (5040), absorbed by The Forest County National Bank of Tionesta	Dec. 31, 1940	50, 000	-----
The First National Bank of Rib Lake, Wis. (6711), absorbed by State Bank of Medford, Wis.	Jan. 22, 1941	25, 000	25, 000
First National Bank in Arlington, S. Dak. (13286), absorbed by Citizens State Bank of Arlington	Dec. 31, 1940	25, 000	-----
The First National Bank of Oneonta, Ala. (12006), absorbed by State National Bank of Decatur, Ala.	Feb. 12, 1941	25, 000	-----
First National Bank in Marion, Wis. (14130), succeeded by Marion State Bank	Feb. 21, 1941	50, 000	-----

TABLE NO. 4.—*National banks reported in liquidation from Nov. 1, 1940, to Oct. 31, 1941, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital—Continued*

Name and location of bank	Date of liquidation	Capital	
		Common	Preferred
The First National Bank of Hastings-on-Hudson, N. Y. (8586), absorbed by The County Trust Company, White Plains, N. Y.	Feb. 28, 1941	\$100,000	-----
The First National Bank of Arcadia, Nebr. (13158), absorbed by Arcadia State Bank.	Nov. 30, 1940	25,000	\$10,000
The First National Bank of Irene, Tex. (10713)	Mar. 31, 1941	25,000	-----
The American National Bank of Santa Monica, Calif. (12787), absorbed by California Bank, Los Angeles, Calif.	Dec. 10, 1940	100,000	-----
The National Bank of Colchester, Ill. (8485), absorbed by The Union National Bank of Macomb, Ill.	Mar. 27, 1941	25,000	-----
The Hopkinton National Bank, Hopkinton, Mass. (626)	Mar. 31, 1941	25,000	-----
The First National Bank of Wabasha, Minn. (3100), succeeded by First State Bank of Wabasha.	May 3, 1941	50,000	-----
The First National Bank and Trust Company of Port Chester, N. Y. (402), absorbed by Washington Irving Trust Company, Tarrytown, N. Y.	Apr. 28, 1941	250,000	300,000
The Burnes National Bank of St. Joseph, Mo. (8021), absorbed by The First National Bank of St. Joseph.	May 1, 1941	200,000	-----
The First National Bank of Geneseo, Ill. (534), absorbed by The Farmers National Bank of Geneseo.	May 26, 1941	160,000	-----
First National Bank of Waterville, Maine (13769), absorbed by Depositors' Trust Company, Augusta, Maine.	May 24, 1941	300,000	-----
The First National Bank and Trust Company of Pompton Lakes, N. J. (10787), succeeded by North Jersey National Bank of Pompton Lakes.	May 31, 1941	200,000	191,680
The First National Bank of Bayfield, Wis. (7158), absorbed by The First National Bank of Washburn, Wis.	May 3, 1941	35,000	-----
The First National Bank of Washburn, Wis. (12534), succeeded by Washburn State Bank.	do.	30,000	15,000
The First National Bank of Halstad, Minn. (7196), succeeded by Red River State Bank, Halstad.	May 24, 1941	30,000	15,000
The Clement National Bank of Rutland, Vt. (2950), absorbed by The Killington National Bank of Rutland.	July 1, 1941	150,000	-----
The Citizens National Bank of Jasper, Tex. (10478), absorbed by The First State Bank, Jasper.	June 30, 1941	27,500	10,000
The American National Bank of Bridger, Mont. (11298), succeeded by Bank of Bridger.	July 1, 1941	25,000	15,000
Bank of Suisun, National Association, Suisun City, Calif. (11684), absorbed by Bank of America National Trust and Savings Association, San Francisco, Calif.	July 9, 1941	100,000	-----
The Winters National Bank, Winters, Calif. (13312), absorbed by Bank of America National Trust and Savings Association, San Francisco, Calif.	July 8, 1941	50,000	-----
The First National Bank of Delmar, Del. (7211)	July 28, 1941	50,000	25,000
The Mount Prospect National Bank of Newark, N. J. (13058), absorbed by United States Trust Company of Newark.	July 25, 1941	101,250	48,750
Union National Bank of Reading, Pa. (14277), absorbed by Berks County Trust Company, Reading.	Sept. 6, 1941	1,000,000	-----
The First National Bank of Gibson, Gibson City, Ill. (8174), absorbed by The First National Bank of Piper City, Ill., which later changed its title and location to "First National Bank in Gibson City," Ill.	Sept. 2, 1941	50,000	-----
The First National Bank of Englewood, Chicago, Ill. (4073)	Oct. 14, 1941	200,000	-----
The Commercial National Bank of Chattanooga, Tenn. (13746), absorbed by American Trust and Banking Company, Chattanooga.	Oct. 27, 1941	450,000	200,000
The First National Bank of Horton, Kans. (3810), succeeded by Home State Bank, Horton.	Oct. 25, 1941	42,000	8,000
Total (41 banks)		4,391,350	927,830

TABLE No. 5.—*National and State banks consolidated in the year ended Oct. 31, 1941, under act Nov. 7, 1918, as amended Feb. 25, 1927, and June 16, 1933*

	Capital stock		Surplus	Undi- vided profits	Total assets
	Common	Preferred			
First National Bank of Battle Creek, Mich. (No. 11852), with	\$150,000	\$392,000	\$100,000	\$69,565	\$8,076,663
First National Bank & Trust Company of Grand Rapids, Mich. (No. 13758), with	520,000	165,000	320,000	244,172	12,781,289
First National Bank in Marshall, Mich. (No. 14009), with	50,000	40,000	20,000	46,962	2,852,542
First National Bank of Port Huron, Mich. (No. 4446), with	205,000	780,000	100,000	178,407	13,617,726
Saginaw National Bank, Saginaw, Mich. (No. 14432), with	200,000	157,000	200,000	43,836	8,473,760
and Lansing National Bank, Lansing, Mich. (No. 14032), which had	250,000	100,000	50,000	116,018	10,069,301
consolidated Dec. 31, 1940, under charter of the last-named bank (No. 14032) and title "Michigan National Bank," Lansing, Mich. The consolidated bank at date of consolidation had	1,500,000	1,634,000	1,500,000	530,665	57,456,705
The Sandy Hill National Bank of Hudson Falls, N. Y. (No. 6470), with	125,000	-----	75,000	21,493	2,433,213
and The Peoples National Bank of Hudson Falls, N. Y. (No. 3244), which had	100,000	-----	150,000	60,721	2,125,995
consolidated Mar. 29, 1941, under charter of the latter bank (No. 3244) and title "The First National Bank of Hudson Falls," N. Y. The consolidated bank at date of consolidation had	200,000	-----	200,000	100,670	4,601,891
Northwest Savings Bank, Mason City, Iowa, with	100,000	-----	50,000	19,869	1,666,908
and The First National Bank of Mason City, Iowa (No. 2574), which had	350,000	-----	250,000	76,532	8,235,766
consolidated May 10, 1941, under charter and title of the latter bank (No. 2574). The consolidated bank at date of consolidation had	400,000	-----	50,000	89,082	9,679,326
The Farmers and Merchants Bank of La Verne, Calif., with	50,000	-----	13,500	951	338,461
and The First National Bank of La Verne, Calif. (No. 9599), which had	25,000	-----	40,000	3,765	588,726
consolidated July 26, 1941, under charter and title of the latter bank (No. 9599). The consolidated bank at date of consolidation had	50,000	-----	30,000	10,180	877,683

TABLE No. 6.—*Number and capital of State banks converted into national banking associations in each State and Territory from 1863 to Oct. 31, 1941*

Location	Number of banks	Capital	Location	Number of banks	Capital
Maine.....	34	\$4,605,000	Ohio.....	25	\$3,490,000
New Hampshire.....	28	2,595,000	Indiana.....	29	2,208,000
Vermont.....	22	2,029,990	Illinois.....	84	89,285,000
Massachusetts.....	190	72,691,200	Michigan.....	28	4 3,567,000
Rhode Island.....	52	16,717,550	Wisconsin.....	37	3,695,000
Connecticut.....	65	18,932,770	Minnesota.....	118	7,791,000
Total New England States.....	391	117,571,510	Iowa.....	45	5 2,385,000
New York.....	241	125,331,291	Missouri.....	52	18,501,800
New Jersey.....	50	9,820,450	Total Middle Western States.....	418	130,922,800
Pennsylvania.....	128	1 37,859,095	North Dakota.....	84	2,760,000
Delaware.....	6	585,010	South Dakota.....	51	1,750,000
Maryland.....	36	10,249,372	Nebraska.....	108	5,535,000
District of Columbia.....	6	1,080,000	Kansas.....	84	6 4,237,000
Total Eastern States.....	467	184,925,218	Montana.....	38	1,585,000
Virginia.....	67	5,937,100	Wyoming.....	9	320,000
West Virginia.....	36	2,608,900	Colorado.....	36	7 2,805,000
North Carolina.....	41	2 4,511,000	New Mexico.....	7	400,000
South Carolina.....	49	5,212,000	Oklahoma.....	195	8,170,000
Georgia.....	33	6,837,000	Total Western States.....	612	27,562,000
Florida.....	23	2,365,000	Washington.....	74	8,175,000
Alabama.....	35	4,810,000	Oregon.....	30	1,951,000
Mississippi.....	19	1,560,000	California.....	113	45,272,800
Louisiana.....	13	3,625,000	Idaho.....	27	8 2,280,000
Texas.....	148	12,542,500	Nevada.....	1	50,000
Arkansas.....	45	3,357,500	Arizona.....	5	300,000
Kentucky.....	44	3 8,006,900	Total Pacific States.....	250	58,028,800
Tennessee.....	51	8,090,000	Total United States.....	2,742	588,473,228
Total Southern States.....	604	69,462,900			

¹ \$200,000 of which is preferred capital stock.² \$300,000 of which is preferred capital stock.³ \$1,000,000 of which is preferred capital stock.⁴ \$247,000 of which is preferred capital stock.⁵ \$55,000 of which is preferred capital stock.⁶ \$25,000 of which is preferred capital stock.⁷ \$25,000 of which is preferred capital stock.⁸ \$200,000 of which is preferred capital stock.TABLE No. 7.—*Conversion of State banks and primary organizations as national banks from Mar. 14, 1900, to Oct. 31, 1941*

Classification	Conversion of State banks		Reorganization from State and private banks and national banks		Primary organizations		Total	
	Number	Capital	Number	Capital	Number	Capital	Number	Capital
Capital less than \$50,000.....	898	\$23,933,300	1,167	\$30,909,500	2,687	\$69,375,500	4,752	\$124,218,300
Capital \$50,000 or over.....	925	285,319,800	1,352	218,913,500	2,162	349,029,600	4,439	853,262,900
Total.....	1,823	309,253,100	2,519	249,823,000	4,849	418,405,100	9,191	977,481,200

TABLE NO. 8.—Number of national banks increasing their capital stock, together with the amount of increase monthly for years ended Oct. 31 since 1936

Month	1937				1938				1939				1940				1941			
	Num- ber	Com- mon capital	Num- ber	Pre- ferred capital	Num- ber	Com- mon capital	Num- ber	Pre- ferred capital	Num- ber	Com- mon capital	Num- ber	Pre- ferred capital	Num- ber	Common capital	Num- ber	Pre- ferred capital	Num- ber	Common capital	Num- ber	Pre- ferred capital
November	16	\$467,250	-----	-----	23	\$766,550	-----	-----	20	\$552,850	-----	-----	15	\$374,653	1	\$15,000	17	\$795,950	1	\$25,000
December	27	4,374,875	3	\$225,000	20	1,013,792	4	\$400,000	33	2,447,750	4	\$8,225,000	25	406,994	2	70,000	28	2,265,548	2	1,035,000
January	42	3,222,400	-----	-----	33	2,066,125	2	215,000	40	3,674,208	2	65,000	47	2,258,900	-----	-----	48	2,443,200	2	110,000
February	111	13,924,765	5	1,050,000	97	11,716,715	-----	-----	157	1,326,180	1	15,000	246	3,759,334	5	350,000	157	1,654,195	2	30,500
March	127	2,528,525	2	50,000	118	1,792,420	1	35,000	112	810,625	8	820,000	77	866,454	3	210,000	122	1,667,877	3	555,000
April	95	910,445	2	34,000	29	589,200	1	200,000	39	1,244,345	4	640,000	45	842,148	3	250,000	34	706,800	-----	-----
May	41	1,057,410	-----	-----	24	258,770	-----	-----	18	494,928	3	356,250	38	856,150	1	25,000	29	510,170	2	275,000
June	62	1,193,415	2	207,250	14	206,800	1	30,000	16	770,700	1	30,000	31	1,178,950	4	12,165,000	32	551,850	1	300,000
July	43	972,600	1	100,000	35	1,046,105	2	375,000	27	469,359	1	10,000	33	479,690	1	50,000	40	784,700	1	50,000
August	121	1,879,085	1	50,000	147	1,164,400	1	70,600	172	2,171,125	1	25,000	179	1,548,720	-----	-----	159	4,051,690	-----	-----
September	74	3,141,890	1	10,000	52	794,100	-----	-----	42	393,975	2	50,000	44	788,450	-----	-----	57	266,501	-----	-----
October	31	1,526,735	2	191,000	33	255,650	1	130,000	23	734,692	2	225,000	35	889,712	1	1,142,857	25	1,248,370	-----	-----
Total	¹ 790	35,199,395	19	1,917,250	² 625	21,670,627	13	1,455,600	³ 699	15,090,637	29	10,461,250	⁴ 815	14,248,155	21	14,777,857	⁵ 748	16,846,851	14	2,380,500

¹ Of these cases, 37 were effected by stock dividends aggregating \$5,086,100; 673 cases aggregating \$22,407,545 were increases from net earnings incident to the retirement of preferred capital stock, and 18 cases aggregating \$1,036,700 were conversions of preferred capital stock.

² Of these cases, 25 were effected by stock dividends aggregating \$1,804,500; 555 cases aggregating \$15,728,202 were increases from net earnings incident to the retirement of preferred capital stock, and 2 cases aggregating \$60,050 were conversions of preferred capital stock.

³ Of these cases, 22 were effected wholly or in part by stock dividends aggregating \$1,198,250; 633 cases aggregating \$10,142,387 were increases from net earnings incident to

the retirement of preferred capital stock, and 3 cases aggregating \$98,250 were conversions of preferred capital stock.

⁴ Of these cases, 32 were effected by stock dividends aggregating \$1,712,950, and 731 cases aggregating \$8,064,705 were increases from net earnings incident to the retirement of preferred capital stock.

⁵ Of these cases, 26 were effected by stock dividends aggregating \$2,837,250; 678 cases aggregating \$10,289,201 were increases from net earnings incident to the retirement of preferred capital stock, and 3 cases aggregating \$704,500 were conversions of preferred capital stock.

TABLE No. 9.—Number and authorized capital of national banks chartered and the number and capital stock of banks closed in each year ended Oct. 31, since 1913, with the yearly increase or decrease

Year	Chartered		Closed						Net yearly increase (exclusive of existing banks increasing their capital)		Net yearly decrease (exclusive of existing banks decreasing their capital)	
			Consolidated under act Nov. 7, 1918		In voluntary liquidation		Insolvent					
	No.	Capital	No.	Loss to capital	No.	Capital	No.	Capital	No.	Capital	No.	Capital
1914.....	195	\$18,675,000	—	—	113	\$26,487,000	21	\$1,810,000	61	—	—	\$9,622,000
1915.....	144	9,689,500	—	—	82	13,795,000	14	1,890,000	48	—	—	5,935,500
1916.....	122	6,630,000	—	—	135	14,828,000	13	1,805,000	—	—	26	9,003,000
1917.....	176	11,590,000	—	—	107	14,367,500	7	1,230,000	62	—	—	4,007,500
1918.....	164	13,400,000	—	—	68	16,165,000	2	250,000	94	—	—	3,015,000
1919.....	245	21,780,000	26	\$3,220,000	83	16,380,000	1	25,000	135	\$2,155,000	—	—
1920.....	361	31,077,500	15	1,650,000	84	14,730,000	5	205,000	257	14,492,500	—	—
1921.....	169	20,005,000	24	1,850,000	93	37,075,000	34	1,870,000	18	—	—	19,790,000
1922.....	232	24,890,800	21	3,275,000	103	18,910,000	31	2,015,000	77	690,800	3	14,747,500
1923.....	190	30,522,500	19	2,575,000	121	39,290,000	53	3,405,000	—	—	174	30,260,000
1924.....	135	21,375,000	16	1,255,000	155	40,745,000	138	9,635,000	—	—	—	—
1925.....	251	26,040,000	15	1,660,000	123	14,467,500	98	6,420,000	15	3,492,500	114	8,820,810
1926.....	160	29,705,000	30	4,455,010	153	28,068,800	91	5,412,500	—	—	176	4,439,000
1927.....	135	43,570,000	25	3,407,000	165	37,495,000	135	8,257,000	—	—	125	11,743,500
1928.....	113	26,160,000	27	6,857,500	156	27,381,000	61	4,135,000	—	—	201	70,707,575
1929.....	141	38,195,000	50	4,780,075	221	98,267,500	79	6,575,000	—	—	288	35,260,400
1930.....	108	12,240,000	45	1,355,000	263	39,230,400	104	8,355,000	—	—	599	96,809,500
1931.....	78	9,690,000	29	2,882,500	308	59,595,000	369	46,862,000	—	—	615	55,406,385
1932.....	68	87,145,000	26	3,385,500	236	97,340,300	350	50,505,585	—	—	305	27,656,000
1933.....	176	74,761,500	10	2,765,000	155	26,805,000	348	76,107,500	—	—	210	30,208,900
1934.....	476	61,174,100	2	—	357	45,263,000	394	66,585,000	—	—	158	14,827,370
1935.....	49	7,780,000	13	1,447,100	189	19,615,250	25	4,305,020	—	—	59	6,230,000
1936.....	20	2,465,000	3	1,15,000	76	7,680,000	6	10,200,000	—	—	82	7,269,565
1937.....	29	6,355,000	8	1,302,875	98	11,049,540	11	1,937,150	—	—	43	3,700,500
1938.....	8	875,000	3	—	47	4,550,500	2	50,000	—	—	42	4,436,000
1939.....	19	2,925,000	1	1,75,000	56	7,066,000	6	745,000	—	—	38	2,478,750
1940.....	19	3,282,000	4	1,582,500	53	5,178,250	—	—	—	—	35	81,180
1941.....	15	5,545,000	6	25,000	41	5,319,180	3	282,000	—	—	—	—

† Amount of capital stock reductions incident to consolidations.

‡ Preferred capital stock reduction.

§ Includes \$295,000 preferred capital stock.

|| Includes \$927,830 preferred capital stock.

¶ Includes \$95,000 preferred capital stock.

TABLE No. 10.—Total number of national banks organized, consolidated under act Nov. 7, 1918, as amended June 16, 1933, insolvent, in voluntary liquidation, and in existence on Oct. 31, 1941.

States	Organ-ized	Consoli-dated under act Nov. 7, 1918	Insol-vent	In liqui-dation	In exist-ence
Maine.....	127	5	13	73	36
New Hampshire.....	80	2	5	21	52
Vermont.....	85	1	16	28	40
Massachusetts.....	370	21	25	197	124
Rhode Island.....	67	2	2	51	12
Connecticut.....	120	4	7	57	52
Total New England States.....	849	35	71	427	316
New York.....	991	52	128	386	425
New Jersey.....	416	16	59	117	224
Pennsylvania.....	1,276	43	210	337	686
Delaware.....	30	—	1	15	14
Maryland.....	140	1	17	59	63
District of Columbia.....	31	4	7	11	9
Total Eastern States.....	2,884	116	422	925	1,421

TABLE No. 10.—*Total number of national banks organized, consolidated under act Nov. 7, 1918, as amended June 16, 1933, insolvent, in voluntary liquidation, and in existence on Oct. 31, 1941—Continued*

States	Organ- ized	Consoli- dated under act Nov. 7, 1918	Insol- vent	In liqui- dation	In exist- ence
Virginia.....	248	17	28	73	130
West Virginia.....	190	11	38	64	77
North Carolina.....	149	4	44	57	44
South Carolina.....	120	6	43	49	22
Georgia.....	181	8	42	80	51
Florida.....	137	1	42	41	53
Alabama.....	172	2	45	59	66
Mississippi.....	76	4	16	32	24
Louisiana.....	101	3	16	53	29
Texas.....	1,163	32	140	546	445
Arkansas.....	143	1	39	53	50
Kentucky.....	245	9	37	104	95
Tennessee.....	205	6	36	93	70
Total Southern States.....	3,130	104	566	1,304	1,156
Ohio.....	690	24	112	312	242
Indiana.....	433	11	98	200	124
Illinois.....	863	15	227	283	338
Michigan.....	313	10	77	148	78
Wisconsin.....	270	9	53	109	99
Minnesota.....	485	6	116	177	186
Iowa.....	544	4	204	233	103
Missouri.....	290	9	58	139	84
Total Middle Western States.....	3,888	88	945	1,601	1,254
North Dakota.....	259	3	100	111	45
South Dakota.....	219	12	93	76	38
Nebraska.....	402	1	83	185	133
Kansas.....	447	4	76	187	180
Montana.....	193	3	76	73	41
Wyoming.....	59	-----	12	21	26
Colorado.....	218	3	55	82	78
New Mexico.....	82	-----	25	35	22
Oklahoma.....	739	12	84	436	207
Total Western States.....	2,618	38	604	1,206	770
Washington.....	221	17	51	109	44
Oregon.....	147	2	30	89	26
California.....	509	12	64	337	96
Idaho.....	110	-----	35	56	19
Utah.....	38	3	6	16	13
Nevada.....	17	1	4	6	6
Arizona.....	31	1	6	19	5
Total Pacific States.....	1,073	36	196	632	209
Alaska.....	5	-----	-----	1	4
Territory of Hawaii.....	6	1	-----	4	1
Puerto Rico.....	1	-----	-----	1	-----
Virgin Islands.....	1	-----	-----	-----	1
Total Alaska and insular possessions.....	13	1	-----	6	6
Total of United States, Alaska, and insular possessions.....	14,455	418	2,804	6,101	5,132

TABLE No. 11.—*Changes of corporate title of national banks, year ended Oct. 31, 1941*

Char- ter No.	Title and location	Date
14367	The Southern National Bank of St. Petersburg, Fla., to "The First National Bank in St. Petersburg"	1940
14032	Lansing National Bank, Lansing, Mich., to "Michigan National Bank", Lansing, Mich. (incident to consolidation under act Nov. 7, 1918, as amended, with First National Bank of Battle Creek, Mich., First National Bank & Trust Company of Grand Rapids, Mich., First National Bank in Marshall, Mich., First National Bank of Port Huron, Mich., and Saginaw National Bank, Saginaw, Mich.)	Nov. 1
1668	The Idaho First National Bank of Boise, Idaho, to "The Idaho First National Bank"	1941
6291	"The First National Bank of Lake Providence, at Providence", La., to "The First National Bank of Lake Providence"	Jan. 25
3244	The Peoples National Bank of Hudson Falls, N. Y., to "The First National Bank of Hudson Falls" (incident to consolidation under act Nov. 7, 1918, as amended, with The Sandy Hill National Bank of Hudson Falls)	Feb. 1
2468	The Briggs National Bank & Trust Company of Clyde, N. Y., to "Briggs National Bank of Clyde"	Mar. 29
4668	The Old National Bank and Union Trust Company of Spokane, Wash., to "The Old National Bank of Spokane"	May 20
13108	The Central National Bank of Minneapolis, Minn., to "The Central Northwestern National Bank of Minneapolis"	July 1
6077	Union Old Lowell National Bank, Lowell, Mass., to "Union National Bank of Lowell"	Do.
14453	Bellwood National Bank, Bellwood, Ill., to "Melrose Park National Bank", Melrose Park, Ill.	July 21
12169	The First National Bank of Wheatland, Okla., to "The First National Bank of Bethany," Okla.	Aug. 6
5322	The First National Bank of Piper City, Ill., to "First National Bank in Gibson City," Ill.	Aug. 9
		Aug. 30

TABLE No. 12.—*National banks chartered during the year ended Oct. 31, 1941*

Char- ter No.	Title	Capital stock	
		Common	Preferred
	ALABAMA		
14455	Prichard National Bank, Prichard	\$100,000	
	FLORIDA		
14454	Florida National Bank at Belle Glade	50,000	
	IDAHO		
14444	First Security Bank of Idaho, National Association, Boise	1,000,000	\$200,000
	ILLINOIS		
14441	Plainfield National Bank, Plainfield	50,000	
14442	Industrial National Bank of Chicago	2,000,000	
14445	Drexel National Bank, Chicago	200,000	
14446	First National Bank of Oglesby	50,000	
14449	Illinois National Bank of Quincy	200,000	
14450	Northwest National Bank of Chicago	200,000	
14453	Bellwood National Bank, Bellwood ¹	50,000	
	Total (7 banks)	2,750,000	
	MICHIGAN		
14443	Industrial National Bank—Detroit	1,000,000	5,000
14452	Commercial National Bank of Iron Mountain	100,000	90,000
	Total (2 banks)	1,100,000	95,000
	NEW JERSEY		
14451	North Jersey National Bank of Pompton Lakes	100,000	
	SOUTH CAROLINA		
14448	Rock Hill National Bank, Rock Hill	100,000	
	TEXAS		
14447	Broadway National Bank of Alamo Heights	50,000	
	Total United States (15 banks)	5,250,000	295,000

¹ Title and location changed to "Melrose Park National Bank," Melrose Park, Ill.

TABLE No. 13.—National banks for which increase of capital has been authorized under act of Mar. 9, 1933, as amended, by issuance of preferred stock which was purchased by the Reconstruction Finance Corporation unless otherwise noted, together with the amount of increase, and the rate of dividend, etc., during the year ended Oct. 31, 1941

Char- ter No.	Title	Date	Preferred increase capital	Par value per share	Sold at per share	Percent of divi- dend to be paid on the par value
CALIFORNIA						
10391	The United States National Bank of San Diego.....	1941 Jan. 31	\$ 30,000	\$100.00	\$100.00	4
ILLINOIS						
14442	Industrial National Bank of Chicago.....	1940 Dec. 31	\$ 1,000,000	100.00	100.00	4½
14297	The National Bank of Lanark.....	1941 Feb. 11	\$ 15,500	25.00	25.00	3
14445	Drexel National Bank, Chicago.....	Mar. 3	240,000	40.00	40.00	4
14449	Illinois National Bank of Quincy.....	May 27	125,000	40.00	40.00	4
	Total (4 banks).....		1,380,500			
MICHIGAN						
1731	The First National Bank of Lapeer.....	1941 July 24	\$ 50,000	50.00	50.00	3
MINNESOTA						
7647	The First National Bank of Chisholm.....	1940 Nov. 12	\$ 25,000	100.00	100.00	6
6828	The American National Bank of St. Paul.....	1941 Mar. 19	290,000	100.00	100.00	4
	Total (2 banks).....		315,000			
NEW JERSEY						
3878	The First National Bank of South Amboy.....	1941 Jan. 21	80,000	40.00	50.00	\$1.75
9268	The First National Bank of Bordentown.....	Feb. 3	\$ 15,000	100.00	100.00	4
	Total (2 banks).....		95,000			
NEW YORK						
13889	The Crestwood National Bank in Tuckahoe.....	1941 Mar. 25	\$ 25,000	5.00	5.00	3
13149	The Springfield Gardens National Bank of New York.....	May 23	{ ¹ 74,625 ¹ 375	7.50	7.50	4
12957	Standard National Bank of New York.....		{ ² 75,000 ³ 300,000			
	Total (3 banks).....	June 27	475,000			
PENNSYLVANIA						
12526	The Cheltenham National Bank, Cheltenham....	1940 Dec. 11	\$ 35,000	10.00	10.00	4
	Total United States (14 banks).....		2,380,500			

¹ A.² B.³ Local.

TABLE No. 14.—*National banks chartered which are conversions of State banks during the year ended Oct. 31, 1941*

Char- ter No.	Title and location	State	Date of charter	Authorized capital	Approx- imate sur- plus and undivided profits	Approx- imate assets
			<i>1940</i>			
14441	Plainfield National Bank, Plainfield...	Ill.....	Nov. 16	\$50,000	\$20,718	\$830,640
14442	Industrial National Bank of Chicago...	Ill.....	Nov. 30	2,000,000	1,716,753	11,480,030
14444	First Security Bank of Idaho, National Association, Boise.	Idaho...	Dec. 31	¹ 1,200,000	1,448,180	30,894,717
			<i>1941</i>			
14445	Drexel National Bank, Chicago.....	Ill.....	Jan. 4	200,000	144,070	9,173,018
14449	Illinois National Bank of Quincy.....	Ill.....	Mar. 31	200,000	112,569	4,507,760
14452	Commercial National Bank of Iron Mountain.	Mich....	June 2	² 190,000	59,612	2,537,314
14453	Bellwood National Bank, Bellwood ³ ...	Ill.....	July 23	50,000	23,017	1,563,879
	Total (7 banks).....	-----	-----	⁴ 3,890,000	3,524,919	60,987,358

¹ Includes \$200,000 preferred capital stock.² Includes \$90,000 preferred capital stock.³ Title and location changed to "Melrose Park National Bank," Melrose Park, Ill.⁴ Includes \$290,000 preferred capital stock.

TABLE NO. 15.—National banks by States and geographical divisions, organized, failed, and reported in voluntary liquidation during the year ended Oct. 31, 1941

States	Organized				Failed			Voluntary liquidation				
	Number chartered	Authorized common capital	Number with preferred stock	Authorized preferred capital	Number	Capital	Assets	Number	Common capital	Number with preferred stock	Preferred capital	Assets
Maine.....								1	\$300,000			\$3,414,514
Vermont.....								1	150,000			3,239,045
Massachusetts.....								1	25,000			295,056
Total New England States.....								3	475,000			6,948,615
New York.....								3	375,000	2	\$335,000	7,774,309
New Jersey.....	1	\$100,000						2	301,250	2	240,430	3,122,083
Pennsylvania.....					1	\$150,000	\$1,306,808	2	1,050,000			9,702,898
Delaware.....								1	50,000	1	25,000	105,011
Total Eastern States.....	1	100,000			1	150,000	1,306,808	8	1,776,250	5	600,430	20,704,301
South Carolina.....	1	100,000										
Florida.....	1	50,000										
Alabama.....	1	100,000						1	25,000			952,700
Texas.....	1	50,000						2	52,500	1	10,000	425,627
Tennessee.....								1	450,000	1	200,000	12,199,656
Total Southern States.....	4	300,000						4	527,500	2	210,000	13,577,983
Ohio.....								1	\$25,000	1	10,000	346,506
Illinois.....	7	2,750,000						4	435,000			4,256,117
Michigan.....	2	1,100,000	2	\$95,000								
Wisconsin.....								4	140,000	2	40,000	1,870,056
Minnesota.....								2	80,000	1	15,000	1,785,341
Iowa.....								1	45,000	1	5,000	419,950
Missouri.....								1	200,000			4,544,029
Total Middle Western States.....	9	3,850,000	2	95,000				13	925,000	5	70,000	13,221,999

See footnotes at end of table.

TABLE NO. 15.—National banks by States and geographical divisions, organized, failed, and reported in voluntary liquidation during the year ended Oct. 31, 1941—Continued

States	Organized				Failed			Voluntary liquidation				
	Number chartered	Authorized common capital	Number with preferred stock	Authorized preferred capital	Number	Capital	Assets	Number	Common capital	Number with preferred stock	Preferred capital	Assets
North Dakota.....								2	\$95,000			\$1,066,493
South Dakota.....								2	50,000			689,841
Nebraska.....			1					1	25,000	1	\$10,000	210,935
Kansas.....					1	\$82,000	\$300,706	1	42,000	1	8,000	415,870
Montana.....								2	50,600	2	29,400	712,778
Oklahoma.....			1		1	\$50,000	822,042	1	25,000			196,768
Total Western States.....					2	132,000	1,122,748	9	287,600	4	47,400	3,292,685
Oregon.....								1	150,000			3,058,258
California.....								3	250,000			3,195,205
Idaho.....	1	\$1,000,000	1	\$200,000								
Total Pacific States.....	1	1,000,000	1	200,000				4	400,000			6,253,463
Total United States.....	15	5,250,000	3	295,000	3	\$282,000	2,429,556	41	4,391,350	16	927,830	63,999,046

1 Includes \$50,000 preferred capital stock.

2 Includes \$32,000 preferred capital stock.

3 Includes \$13,000 preferred capital stock.

4 Includes \$95,000 preferred capital stock.

TABLE No. 16.—*Number and classification of national banks chartered monthly during the year ended Oct. 31, 1941*

Month	Conversions		Reorganizations		Primary organiza- tions		Total	
	Num- ber	Capital	Num- ber	Capital	Num- ber	Capital	Num- ber	Capital
November.....	2	\$2,050,000	—	—	—	—	2	\$2,050,000
December.....	1	1,200,000	1	\$1,005,000	—	—	2	\$2,205,000
January.....	1	200,000	—	—	1	\$50,000	2	250,000
February.....	—	—	—	—	1	50,000	1	50,000
March.....	1	200,000	—	—	1	100,000	2	300,000
April.....	—	—	—	—	1	200,000	1	200,000
May.....	—	—	1	100,000	—	—	1	100,000
June.....	1	\$190,000	—	—	—	—	1	\$190,000
July.....	1	50,000	—	—	—	—	1	50,000
August.....	—	—	—	—	—	—	—	—
September.....	—	—	—	—	1	50,000	1	50,000
October.....	—	—	—	—	1	100,000	1	100,000
Total.....	7	3,890,000	2	1,105,000	6	550,000	15	\$5,545,000

¹ Includes \$200,000 preferred capital stock.² Includes \$5,000 preferred capital stock.³ Includes \$205,000 preferred capital stock.⁴ Includes \$90,000 preferred capital stock.⁵ Includes \$295,000 preferred capital stock.TABLE No. 17.—*Number of domestic branches of national banks authorized during the year ended Oct. 31, 1941*

Char- ter No.	Title and location	Branches authorized under act Feb. 25, 1927, as amended		
		Local	Other than local	Total
	ALABAMA			
14414	State National Bank of Decatur.....		1	1
	CALIFORNIA			
8907	The Citizens National Trust and Savings Bank of Riverside.....		1	1
	HAWAII			
5550	Bishop National Bank of Hawaii at Honolulu.....		2	2
	IDAHO			
14444	First Security Bank of Idaho, National Association, Boise.....		13	13
	MASSACHUSETTS			
200	The First National Bank of Boston.....	1		1
5155	The National Shawmut Bank of Boston.....	5		5
	MICHIGAN			
13858	The Central National Bank at Battle Creek.....		1	1
14185	Security National Bank of Battle Creek.....		1	1
14443	Industrial National Bank—Detroit.....	7		7
14032	Michigan National Bank, Lansing.....		5	5
	NEW YORK			
980	The First National Bank of Glens Falls.....		1	1
13955	First National Bank of New Rochelle.....		1	1
13295	Sterling National Bank & Trust Company of New York.....	1		1
5785	Plattsburg National Bank & Trust Company, Plattsburg.....		1	1
	OREGON			
4514	The United States National Bank of Portland.....		1	1
	PENNSYLVANIA			
1233	The Easton National Bank, Easton.....			1
14197	Northwestern National Bank in Philadelphia.....	1		1
	SOUTH CAROLINA			
14425	The Citizens and Southern National Bank of South Carolina, Charleston.....		1	1
2044	The South Carolina National Bank of Charleston.....		1	1

TABLE No. 17.—*Number of domestic branches of national banks authorized during the year ended Oct. 31, 1941—Continued*

Char- ter No.	Title and location	Branches authorized under act Feb. 25, 1927, as amended		
		Local	Other than local	Total
	TENNESSEE			
336	The First National Bank of Memphis.....	1		1
13349	Union Planters National Bank & Trust Company of Memphis.....	1		1
	VIRGINIA			
9885	National Bank of Commerce of Norfolk.....		1	
	WASHINGTON			
4668	The Old National Bank and Union Trust Company of Spokane ¹	1		1
	Total (23 banks).....	18	32	50

¹ Title changed to "The Old National Bank of Spokane."TABLE No. 18.—*Number and class of domestic branches of national banks closed during the year ended Oct. 31, 1941*

Char- ter No.	Title and location	Manner of closing	Branches closed			
			Branches under act of Feb. 25, 1927, as amended		State bank branches in oper- ation Feb. 25, 1927, which were con- verted or con- solidated	Total
			Addi- tional offices which became branches Feb. 25, 1927	Branches author- ized since Feb. 25, 1927		
	ALABAMA					
14414	State National Bank of Decatur..	Shareholders.....	-----	-----	1	1
	CALIFORNIA					
2491	Security-First National Bank of Los Angeles. ¹	Lapsed.....		1	-----	1
13044	Bank of America National Trust and Savings Association, San Francisco.	Board of directors.....		1	-----	1
	MICHIGAN					
11852	First National Bank of Battle Creek.	Lapsed.....		1	-----	1
13758	First National Bank & Trust Company of Grand Rapids.	do.....		3	-----	3
14249	The National Metals Bank of Hancock.	Board of directors.....		2	-----	2
14432	Saginaw National Bank, Saginaw.	Lapsed.....		1	-----	1
	NEW YORK					
2370	The Chase National Bank of the City of New York.	Board of directors.....		2	-----	2
1461	The National City Bank of New York.	do.....		5	-----	5
1269	The National Bank of Pawling...	Shareholders.....	1	-----	-----	1
	Total (10 banks).....	-----	1	16	1	18

¹ Omitted from Annual Report for 1927.

TABLE No. 19.—*Number and kind of domestic branches on Feb. 25, 1927, and number and manner of acquisition of additional branches of national banks, by years, to close of Oct. 31, 1941*

	Authorized					Closed			In existence	
	Conversions of banks	Consolidations of State banks	Under act of Feb. 25, 1927, as amended		Total	Involuntary liquidations	Voluntary liquidations	Lapsed or consolidated	Number of branches	Number of banks with branches
			Local city branches	Other than local city branches						
On Feb. 25, 1927.....	165	-----	207	-----	372	-----	-----	-----	372	118
Period ended Oct. 31, 1927.....	296	104	127	-----	527	-----	-----	-----	899	158
Year ended Oct. 31, 1928.....	8	62	103	-----	173	-----	20	60	992	161
Year ended Oct. 31, 1929.....	2	82	89	-----	173	-----	86	18	1,061	157
Year ended Oct. 31, 1930.....	1	5	86	-----	92	-----	32	35	1,086	154
Year ended Oct. 31, 1931.....	-----	95	50	-----	145	15	2	30	1,184	151
Year ended Oct. 31, 1932.....	-----	162	102	-----	264	17	87	30	1,314	147
Year ended Oct. 31, 1933.....	-----	-----	106	58	164	241	-----	26	1,211	152
Year ended Oct. 31, 1934.....	-----	-----	49	64	113	24	14	22	1,264	179
Year ended Oct. 31, 1935.....	6	-----	13	152	171	10	7	25	1,393	177
Year ended Oct. 31, 1936.....	-----	-----	6	75	81	-----	-----	14	1,460	190
Year ended Oct. 31, 1937.....	-----	-----	14	96	110	1	8	15	1,546	192
Year ended Oct. 31, 1938.....	-----	-----	2	28	30	-----	-----	6	1,570	191
Year ended Oct. 31, 1939.....	13	-----	4	16	33	-----	5	4	1,594	192
Year ended Oct. 31, 1940.....	-----	-----	20	22	42	-----	2	19	1,615	200
Year ended Oct. 31, 1941.....	-----	-----	18	32	50	-----	-----	18	1,647	205
Total.....	491	510	996	543	2,540	308	263	322	1,647	205

TABLE No. 20.—*Dates of reports of condition of national banks, 1914 to 1941*

[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

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. 21

ASSETS AND LIABILITIES OF NATIONAL BANKS ON
DECEMBER 31, 1940; APRIL 4, JUNE 30, AND SEPTEMBER 24, 1941
BY STATES AND TERRITORIES

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941

ALABAMA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	65 banks	65 banks	65 banks	65 banks
ASSETS				
Loans and discounts.....	95,171	95,600	101,835	106,185
Overdrafts.....	48	81	49	146
U. S. Government securities, direct obligations.....	20,899	23,168	24,429	26,278
Obligations guaranteed by U. S. Government.....	11,182	8,880	9,403	9,789
Obligations of States and political subdivisions.....	33,928	35,374	35,192	37,607
Other bonds, notes, and debentures.....	7,677	6,906	7,711	7,261
Corporate stocks, including stock of Federal Reserve bank.....	1,196	1,178	1,140	1,121
Reserve with Federal Reserve bank.....	36,193	37,292	38,603	48,801
Currency and coin.....	7,357	6,396	6,774	9,086
Balances with other banks, and cash items in process of collection.....	76,517	79,036	83,195	96,447
Bank premises owned, furniture and fixtures.....	6,878	6,852	6,801	6,811
Real estate owned other than bank premises.....	3,223	3,085	2,959	2,870
Investments and other assets indirectly representing bank premises or other real estate.....	633	1,241	1,236	1,203
Customers' liability on acceptances outstanding.....	325	515	553	626
Interest, commissions, rent, and other income earned or accrued but not collected.....	450	487	477	463
Other assets.....	1,094	948	1,219	1,082
Total assets.....	302,771	307,039	321,576	355,776
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	121,785	126,103	136,984	160,332
Time deposits of individuals, partnerships, and corporations.....	71,382	71,854	73,696	75,005
Postal savings deposits.....	452	425	425	356
Deposits of U. S. Government.....	6,409	6,053	7,511	9,361
Deposits of States and political subdivisions.....	26,491	25,819	25,765	24,227
Deposits of banks.....	38,899	30,396	38,726	47,876
Other deposits (certified and cashiers' checks, etc.).....	2,168	1,451	2,014	1,441
Total deposits.....	267,586	271,101	285,121	318,598
Demand deposits.....	193,065	196,024	208,179	240,283
Time deposits.....	74,521	75,077	76,942	78,315
Acceptances executed by or for account of reporting banks and outstanding.....	332	523	556	626
Interest, discount, rent, and other income collected but not earned.....	306	442	458	492
Interest, taxes, and other expenses accrued and unpaid.....	323	398	390	431
Other liabilities.....	185	54	197	158
Total liabilities.....	268,822	272,518	286,722	320,305
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	4,059	3,949	3,944	3,832
Common stock.....	14,667	14,608	14,668	14,674
Total capital stock.....	18,726	18,557	18,612	18,506
Surplus.....	9,492	9,636	9,779	9,976
Undivided profits.....	3,618	4,252	4,206	4,852
Reserves and retirement account for preferred stock.....	2,113	2,016	2,257	2,137
Total capital accounts.....	33,949	34,521	34,854	35,471
Total liabilities and capital accounts.....	302,771	307,039	321,576	355,776
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	13,145	13,497	18,000	20,890
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	17,765	16,913	16,798	17,656
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	418	366	514	515
Total.....	31,328	30,776	35,312	39,061
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	28,890	27,622	29,858	34,564
Other liabilities secured by pledged assets.....	16	36	46	-----
Total.....	28,906	27,658	29,904	34,564

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

ALASKA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	4 banks	4 banks	4 banks	4 banks
ASSETS				
Loans and discounts.....	2,515	2,548	2,899	2,698
Overdrafts.....	1	10	7	4
U. S. Government securities, direct obligations.....	1,307	1,314	1,333	1,455
Obligations guaranteed by U. S. Government.....	24	24	24	16
Obligations of States and political subdivisions.....	191	188	191	182
Other bonds, notes, and debentures.....	509	494	495	457
Corporate stocks.....	2	3	2	2
Currency and coin.....	1,106	1,321	901	1,257
Balances with other banks, and cash items in process of collection.....	4,291	3,649	4,156	5,550
Bank premises owned, furniture and fixtures.....	158	161	164	161
Real estate owned other than bank premises.....	2	2	2	2
Other assets.....	110	51	267	393
Total assets.....	10,216	9,765	10,441	12,177
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	5,515	5,005	5,558	7,174
Time deposits of individuals, partnerships, and corporations.....	2,544	2,538	2,657	3,065
Postal savings deposits.....	51	45	55	5
Deposits of U. S. Government.....	506	450	466	360
Deposits of States and political subdivisions.....	435	600	499	344
Deposits of banks.....	132	47	130	78
Other deposits (certified and cashiers' checks, etc.).....	106	133	95	179
<i>Total deposits.....</i>	<i>9,889</i>	<i>8,818</i>	<i>9,460</i>	<i>11,205</i>
<i>Demand deposits.....</i>	<i>6,604</i>	<i>6,142</i>	<i>6,653</i>	<i>8,075</i>
<i>Time deposits.....</i>	<i>3,285</i>	<i>2,676</i>	<i>2,802</i>	<i>3,130</i>
Other liabilities.....	8	-----	7	-----
Total liabilities.....	9,297	8,818	9,467	11,205
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	300	300	300	300
Surplus.....	505	505	550	550
Undivided profits.....	64	92	74	72
Reserves.....	50	50	50	50
Total capital accounts.....	919	947	974	972
Total liabilities and capital accounts.....	10,216	9,765	10,441	12,177
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	925	865	1,003	1,110
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	230	227	272	85
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	-----	-----	-----	25
Total.....	1,155	1,092	1,275	1,220
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law.....	801	953	834	659
Total.....	801	953	834	659

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

ARIZONA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	5 banks	5 banks	5 banks	5 banks
ASSETS				
Loans and discounts.....	29,004	31,554	32,307	34,876
Overdrafts.....	18	61	18	45
U. S. Government securities, direct obligations.....	6,878	7,860	8,114	6,431
Obligations guaranteed by U. S. Government.....	5,753	5,572	5,768	5,818
Obligations of States and political subdivisions.....	1,936	2,834	1,802	1,584
Other bonds, notes, and debentures.....	3,537	2,673	2,364	2,066
Corporate stocks, including stock of Federal Reserve Bank.....	116	116	116	124
Reserve with Federal Reserve bank.....	6,875	6,681	6,930	6,096
Currency and coin.....	2,259	1,851	2,136	2,349
Balances with other banks, and cash items in process of collection.....	18,171	17,150	16,111	14,724
Bank premises owned, furniture and fixtures.....	1,463	1,447	1,426	1,421
Real estate owned other than bank premises.....	159	163	157	126
Investments and other assets indirectly representing bank premises or other real estate.....				19
Customers' liability on acceptances outstanding.....				10
Interest, commissions, rent, and other income earned or accrued but not collected.....	145	242	251	165
Other assets.....	110	143	315	205
Total assets.....	76,424	78,347	77,815	76,059
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	40,547	41,673	41,075	40,408
Time deposits of individuals, partnerships, and corporations.....	15,990	16,558	16,528	16,262
Postal savings deposits.....	26	26	26	26
Deposits of U. S. Government.....	215	215	211	230
Deposits of States and political subdivisions.....	10,814	10,704	10,794	9,875
Deposits of banks.....	1,929	1,892	2,061	2,464
Other deposits (certified and cashiers' checks, etc.).....	1,087	1,319	1,460	931
<i>Total deposits.....</i>	<i>70,608</i>	<i>72,887</i>	<i>72,155</i>	<i>70,196</i>
<i>Demand deposits.....</i>	<i>64,446</i>	<i>65,597</i>	<i>65,441</i>	<i>63,759</i>
<i>Time deposits.....</i>	<i>16,162</i>	<i>16,790</i>	<i>16,714</i>	<i>16,437</i>
Acceptances executed by or for account of reporting banks and outstanding.....				10
Interest, discount, rent, and other income collected but not earned.....	489	527	620	721
Interest, taxes, and other expenses accrued and unpaid.....	58	136	132	144
Other liabilities.....	19	25	60	47
Total liabilities.....	71,174	73,075	72,967	71,118
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	1,190	1,178	700	700
Common stock.....	1,325	1,325	1,725	1,725
<i>Total capital stock.....</i>	<i>2,515</i>	<i>2,503</i>	<i>2,425</i>	<i>2,425</i>
Surplus.....	1,291	1,291	1,696	1,696
Undivided profits.....	772	889	573	723
Reserves and retirement account for preferred stock.....	672	589	154	97
Total capital accounts.....	5,250	5,272	4,848	4,941
Total liabilities and capital accounts.....	76,424	78,347	77,815	76,059
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	8,784	10,204	11,336	10,220
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	3,393	2,775	2,505	2,515
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	19	20	119	100
Total.....	12,196	12,999	13,960	12,835
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law.....	11,147	10,410	10,850	9,841
Total.....	11,147	10,410	10,850	9,841

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

ARKANSAS

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	50 banks	50 banks	50 banks	50 banks
ASSETS				
Loans and discounts.....	37,717	37,196	37,785	41,065
Overdrafts.....	52	55	49	65
U. S. Government securities, direct obligations.....	9,708	12,443	13,215	16,123
Obligations guaranteed by U. S. Government.....	3,253	2,983	4,203	5,058
Obligations of States and political subdivisions.....	16,857	18,391	19,618	17,361
Other bonds, notes, and debentures.....	3,095	3,302	2,909	2,888
Corporate stocks, including stock of Federal Reserve bank.....	470	450	477	459
Reserve with Federal Reserve bank.....	16,440	17,867	17,399	17,163
Currency and coin.....	3,252	2,625	2,539	3,833
Balances with other banks, and cash items in process of collection.....	49,675	50,975	46,591	54,520
Bank premises owned, furniture and fixtures.....	1,867	1,867	1,845	1,846
Real estate owned other than bank premises.....	396	358	335	321
Investments and other assets indirectly representing bank premises or other real estate.....	52	52	57	57
Interest, commissions, rent, and other income earned or accrued but not collected.....	141	126	116	133
Other assets.....	146	150	195	190
Total assets.....	143,121	148,840	147,333	161,082
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	62,359	66,043	63,451	71,345
Time deposits of individuals, partnerships, and corporations.....	27,723	27,619	27,665	27,284
Postal savings deposits.....	61	52	41	33
Deposits of U. S. Government.....	939	711	948	1,161
Deposits of States and political subdivisions.....	11,059	13,939	15,497	16,088
Deposits of banks.....	24,984	24,690	24,038	28,198
Other deposits (certified and cashiers' checks, etc.).....	1,707	1,112	808	1,623
Total deposits.....	128,832	134,166	132,448	145,732
Demand deposits.....	100,600	105,987	104,347	118,003
Time deposits.....	28,232	28,179	28,101	27,729
Bills payable, rediscounts, and other liabilities for borrowed money.....				261
Interest, discount, rent, and other income collected but not earned.....	147	165	176	184
Interest, taxes, and other expenses accrued and unpaid.....	76	136	105	137
Other liabilities.....	108	3	125	1
Total liabilities.....	129,163	134,470	132,854	146,315
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	650	626	623	596
Class B preferred stock.....	155	155	155	155
Common stock.....	5,466	5,569	5,569	5,576
Total capital stock.....	6,271	6,350	6,347	6,327
Surplus.....	4,521	4,636	4,767	4,936
Undivided profits.....	2,589	2,793	2,774	2,901
Reserves and retirement account for preferred stock.....	577	591	591	603
Total capital accounts.....	13,958	14,370	14,479	14,767
Total liabilities and capital accounts.....	143,121	148,840	147,333	161,082
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	5,943	5,127	5,173	6,505
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	951	936	855	1,106
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....			53	37
Total.....	6,894	6,063	6,081	7,648
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	6,125	5,292	5,004	5,974
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....				261
Total.....	6,125	5,292	5,004	6,235

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

CALIFORNIA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	98 banks	98 banks	96 banks	96 banks
ASSETS				
Loans and discounts.....	1,376,690	1,404,942	1,469,008	1,516,085
Overdrafts.....	1,119	1,246	1,403	1,799
U. S. Government securities, direct obligations.....	688,718	692,872	742,855	771,591
Obligations guaranteed by U. S. Government.....	226,816	219,408	198,286	184,966
Obligations of States and political subdivisions.....	293,497	295,572	281,826	265,894
Other bonds, notes, and debentures.....	75,226	67,312	66,504	67,135
Corporate stocks, including stock of Federal Reserve bank.....	14,835	14,662	14,330	12,109
Reserve with Federal Reserve bank.....	476,817	470,320	494,109	573,681
Currency and coin.....	41,580	34,213	41,465	43,271
Balances with other banks, and cash items in process of collection.....	363,103	327,597	332,115	327,126
Bank premises owned, furniture and fixtures.....	62,954	63,497	62,012	60,923
Real estate owned other than bank premises.....	15,045	13,218	12,375	11,481
Investments and other assets indirectly representing bank premises or other real estate.....	31,556	31,597	30,666	29,483
Customers' liability on acceptances outstanding.....	2,330	2,285	3,894	2,965
Interest, commissions, rent, and other income earned or accrued but not collected.....	9,175	9,914	8,824	8,794
Other assets.....	3,336	4,503	3,984	4,630
Total assets.....	3,682,797	3,653,158	3,763,656	3,881,933
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	1,267,531	1,269,839	1,333,173	1,480,705
Time deposits of individuals, partnerships, and corporations.....	1,390,650	1,407,717	1,405,355	1,403,538
Postal savings deposits.....	2,091	2,022	2,024	2,023
Deposits of U. S. Government.....	45,856	62,446	72,981	81,703
Deposits of States and political subdivisions.....	371,205	294,271	332,674	281,630
Deposits of banks.....	210,723	216,914	213,566	229,500
Other deposits (certified and cashiers' checks, etc.).....	45,444	44,087	44,736	38,732
Total deposits.....	3,335,500	3,297,296	3,404,509	3,617,831
Demand deposits.....	1,763,643	1,741,714	1,841,009	1,976,129
Time deposits.....	1,569,857	1,555,582	1,563,500	1,641,702
Bills payable, rediscounts, and other liabilities for borrowed money.....			25	
Acceptances executed by or for account of reporting banks and outstanding.....	2,936	2,676	5,441	3,316
Interest, discount, rent, and other income collected but not earned.....	11,551	12,303	13,371	14,273
Interest, taxes, and other expenses accrued and unpaid.....	6,701	10,893	7,372	11,908
Other liabilities.....	5,232	7,676	7,873	10,046
Total liabilities.....	3,359,920	3,330,844	3,438,591	3,557,374
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	30,012	28,774	27,771	27,570
Common stock.....	114,803	114,898	114,751	114,817
Total capital stock.....	144,815	143,672	142,522	142,387
Surplus.....	111,622	111,714	112,675	112,994
Undivided profits.....	36,594	35,539	39,458	38,066
Reserves and retirement account for preferred stock.....	29,846	31,389	30,410	31,112
Total capital accounts.....	322,877	322,314	325,065	324,559
Total liabilities and capital accounts.....	3,682,797	3,653,158	3,763,656	3,881,933
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	374,090	340,456	397,267	373,054
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	175,462	174,849	165,533	151,692
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	7,908	7,953	8,311	8,009
Total.....	557,460	523,258	571,111	532,755
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	472,697	421,861	466,739	421,264
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....			25	
Other liabilities secured by pledged assets.....	5	5	5	5
Total.....	472,702	421,866	466,769	421,269

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

COLORADO

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	78 banks	78 banks	78 banks	78 banks
ASSETS				
Loans and discounts.....	80,265	79,944	81,131	91,777
Overdrafts.....	24	30	34	36
U. S. Government securities, direct obligations.....	43,362	48,353	47,886	47,486
Obligations guaranteed by U. S. Government.....	7,618	7,571	11,783	12,352
Obligations of States and political subdivisions.....	11,262	11,631	11,527	11,545
Other bonds, notes, and debentures.....	10,848	10,773	10,387	10,446
Corporate stocks, including stock of Federal Reserve bank.....	707	702	704	705
Reserve with Federal Reserve bank.....	60,862	61,727	58,268	63,135
Currency and coin.....	6,107	5,498	5,867	6,000
Balances with other banks, and cash items in process of collection.....	110,733	110,651	105,780	117,528
Bank premises owned, furniture and fixtures.....	2,990	2,991	2,940	2,934
Real estate owned other than bank premises.....	212	180	149	126
Investments and other assets indirectly representing bank premises or other real estate.....	1	1		
Interest, commissions, rent, and other income earned or accrued but not collected.....	319	368	310	376
Other assets.....	132	180	181	192
Total assets.....	335,442	340,600	336,947	364,638
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	161,550	158,790	162,377	176,140
Time deposits of individuals, partnerships, and corporations.....	72,403	72,992	71,667	72,829
Postal savings deposits.....	94	66	66	66
Deposits of U. S. Government.....	1,442	1,437	1,408	1,870
Deposits of States and political subdivisions.....	13,585	18,625	15,991	19,995
Deposits of banks.....	53,107	56,180	52,274	59,353
Other deposits (certified and cashiers' checks, etc.).....	3,094	2,516	2,796	3,418
<i>Total deposits.....</i>	<i>305,275</i>	<i>310,606</i>	<i>306,579</i>	<i>333,671</i>
<i>Demand deposits.....</i>	<i>229,639</i>	<i>234,401</i>	<i>231,710</i>	<i>257,660</i>
<i>Time deposits.....</i>	<i>75,636</i>	<i>76,205</i>	<i>74,869</i>	<i>76,011</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	203			
Interest, discount, rent, and other income collected but not earned.....	175	174	182	188
Interest, taxes, and other expenses accrued and unpaid.....	630	553	635	725
Other liabilities.....	56	45	53	108
Total liabilities.....	306,339	311,378	307,449	334,692
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	1,170	1,040	1,014	977
Common stock.....	9,702	10,765	10,772	10,802
<i>Total capital stock.....</i>	<i>10,872</i>	<i>11,805</i>	<i>11,786</i>	<i>11,779</i>
Surplus.....	9,483	9,160	9,306	9,339
Undivided profits.....	5,962	5,868	5,980	6,366
Reserves and retirement account for preferred stock.....	2,786	2,389	2,426	2,462
Total capital accounts.....	29,103	29,222	29,498	29,946
Total liabilities and capital accounts.....	335,442	340,600	336,947	364,638
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	18,424	19,754	20,772	21,697
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	2,894	2,791	2,916	3,024
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	67	66	113	95
Total.....	21,385	22,611	23,801	24,816
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	16,601	21,106	19,547	21,862
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....	114			
Total.....	16,715	21,106	19,547	21,862

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

CONNECTICUT

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	52 banks	52 banks	52 banks	52 banks
ASSETS				
Loans and discounts.....	103,520	107,142	111,674	112,886
Overdrafts.....	10	23	14	20
U. S. Government securities, direct obligations.....	72,452	86,003	84,591	93,955
Obligations guaranteed by U. S. Government.....	13,942	12,305	15,673	18,626
Obligations of States and political subdivisions.....	31,667	37,755	36,934	30,208
Other bonds, notes, and debentures.....	16,833	16,057	15,520	16,782
Corporate stocks, including stock of Federal Reserve bank.....	1,461	1,582	1,428	1,426
Reserve with Federal Reserve bank.....	39,507	46,043	46,651	46,294
Currency and coin.....	11,047	7,396	10,598	12,371
Balances with other banks, and cash items in process of collection.....	106,933	102,668	97,481	103,107
Bank premises owned, furniture and fixtures.....	10,814	10,783	10,663	10,676
Real estate owned other than bank premises.....	1,070	1,139	991	952
Investments and other assets indirectly representing bank premises or other real estate.....	38	20	21	20
Customers' liability on acceptances outstanding.....	26	118	168	69
Interest, commissions, rent, and other income earned or accrued but not collected.....	433	454	525	515
Other assets.....	142	118	127	150
Total assets.....	409,895	429,606	433,059	448,057
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	218,170	230,512	230,412	240,173
Time deposits of individuals, partnerships, and corporations.....	91,330	94,662	95,512	97,076
Postal savings deposits.....	95	90	95	95
Deposits of U. S. Government.....	4,265	3,823	4,506	5,288
Deposits of States and political subdivisions.....	19,344	21,942	25,900	27,924
Deposits of banks.....	23,895	25,856	23,198	24,678
Other deposits (certified and cashiers' checks, etc.).....	7,770	7,788	8,085	7,074
Total deposits.....	364,869	384,673	387,708	402,308
Demand deposits.....	271,476	283,169	280,692	303,716
Time deposits.....	93,393	96,504	97,016	98,592
Bills payable, rediscounts, and other liabilities for borrowed money.....		25		
Acceptances executed by or for account of reporting banks and outstanding.....	26	118	168	69
Interest, discount, rent, and other income collected but not earned.....	600	633	691	737
Interest, taxes, and other expenses accrued and unpaid.....	919	844	911	961
Other liabilities.....	390	109	376	288
Total liabilities.....	366,804	386,402	389,854	404,363
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	3,128	2,984	2,953	2,873
Class B preferred stock.....	1,097	1,097	1,097	1,097
Common stock.....	17,103	17,220	17,244	17,311
Total capital stock.....	21,328	21,301	21,294	21,281
Surplus.....	15,023	15,000	15,268	15,318
Undivided profits.....	4,612	4,921	4,519	4,985
Reserves and retirement account for preferred stock.....	2,128	1,982	2,124	2,110
Total capital accounts.....	43,091	43,204	43,205	43,694
Total liabilities and capital accounts.....	409,895	429,606	433,059	448,057
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	16,251	19,926	21,323	27,170
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	7,704	7,969	7,938	3,355
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	804	797	1,151	1,294
Total.....	24,759	28,692	30,412	31,819
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	20,651	24,495	23,337	23,621
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....		25		
Total.....	20,651	24,520	23,337	23,621

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

DELAWARE

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	15 banks	15 banks	15 banks	14 banks
ASSETS				
Loans and discounts.....	8,598	8,824	9,175	9,225
Overdrafts.....	1	1		1
U. S. Government securities, direct obligations.....	1,990	2,150	2,457	2,456
Obligations guaranteed by U. S. Government.....	446	442	671	743
Obligations of States and political subdivisions.....	819	840	1,016	1,050
Other bonds, notes, and debentures.....	4,341	4,018	3,854	3,722
Corporate stocks, including stock of Federal Reserve bank.....	192	191	191	188
Reserve with Federal Reserve bank.....	1,700	1,568	1,864	1,994
Currency and coin.....	555	545	624	670
Balances with other banks, and cash items in process of collection.....	5,497	5,465	4,861	4,833
Bank premises owned, furniture and fixtures.....	737	737	732	731
Real estate owned other than bank premises.....	222	210	178	163
Investments and other assets indirectly representing bank premises or other real estate.....	7	7	7	7
Interest, commissions, rent, and other income earned or accrued but not collected.....	11	1	12	2
Other assets.....	18	43	18	59
Total assets.....	25,074	25,042	25,600	25,844
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	9,842	9,919	10,472	11,051
Time deposits of individuals, partnerships, and corporations.....	8,650	8,573	8,540	8,197
Postal savings deposits.....	126	127	107	107
Deposits of U. S. Government.....	278	277	273	432
Deposits of States and political subdivisions.....	123	168	273	141
Deposits of banks.....	552	485	424	444
Other deposits (certified and cashiers' checks, etc.).....	185	115	194	124
<i>Total deposits.....</i>	<i>19,756</i>	<i>19,664</i>	<i>20,283</i>	<i>20,496</i>
<i>Demand deposits.....</i>	<i>10,871</i>	<i>10,856</i>	<i>11,531</i>	<i>12,088</i>
<i>Time deposits.....</i>	<i>8,885</i>	<i>8,808</i>	<i>8,752</i>	<i>8,408</i>
Interest, discount, rent, and other income collected but not earned.....	2	3	3	3
Interest, taxes, and other expenses accrued and unpaid.....	1	3	16	10
Other liabilities.....	39	30	33	27
Total liabilities.....	19,798	19,700	20,335	20,536
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	75	72	71	46
Class B preferred stock.....	10	10	10	10
Common stock.....	1,666	1,673	1,674	1,626
<i>Total capital stock.....</i>	<i>1,751</i>	<i>1,755</i>	<i>1,755</i>	<i>1,682</i>
Surplus.....	2,631	2,631	2,634	2,634
Undivided profits.....	607	655	637	678
Reserves and retirement account for preferred stock.....	287	301	299	314
Total capital accounts.....	5,276	5,342	5,325	5,308
Total liabilities and capital accounts.....	25,074	25,042	25,660	25,844
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	704	632	589	897
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	443	390	426	194
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	5	5	20	20
Total.....	1,152	1,027	1,045	1,111
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law.....	777	799	669	822
Total.....	777	799	669	822

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

DISTRICT OF COLUMBIA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	9 banks	9 banks	9 banks	9 banks
ASSETS				
Loans and discounts	60,044	61,513	64,435	68,227
Overdrafts	15	11	22	63
U. S. Government securities, direct obligations	53,473	56,881	54,885	55,736
Obligations guaranteed by U. S. Government	15,761	15,146	18,698	20,211
Obligations of States and political subdivisions	1,046	1,045	1,059	1,164
Other bonds, notes, and debentures	10,612	10,610	9,952	9,766
Corporate stocks, including stock of Federal Reserve bank	697	672	674	675
Reserve with Federal Reserve bank	64,152	73,341	78,963	91,198
Currency and coin	7,783	7,414	7,877	9,467
Balances with other banks, and cash items in process of collection	49,438	47,382	50,941	48,522
Bank premises owned, furniture and fixtures	7,135	7,120	7,089	7,116
Real estate owned other than bank premises	723	912	596	617
Customers' liability on acceptances outstanding	5	5	4	4
Interest, commissions, rent, and other income earned or accrued but not collected	129	201	133	105
Other assets	352	248	247	285
Total assets	271,365	282,501	295,575	313,156
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	158,073	164,868	171,797	187,837
Time deposits of individuals, partnerships, and corporations	49,298	50,889	51,555	52,498
Postal savings deposits	100	100	100	100
Deposits of U. S. Government	1,420	1,056	1,256	1,254
Deposits of States and political subdivisions	94	88	45	32
Deposits of banks	36,217	40,441	42,804	44,072
Other deposits (certified and cashiers' checks, etc.)	3,779	2,754	4,279	4,411
<i>Total deposits</i>	<i>248,981</i>	<i>260,196</i>	<i>271,836</i>	<i>290,304</i>
<i>Demand deposits</i>	<i>199,043</i>	<i>208,707</i>	<i>219,681</i>	<i>237,106</i>
<i>Time deposits</i>	<i>49,938</i>	<i>51,489</i>	<i>52,155</i>	<i>63,098</i>
Acceptances executed by or for account of reporting banks and outstanding	5	5	4	4
Interest, discount, rent, and other income collected but not earned	151	153	170	179
Interest, taxes, and other expenses accrued and unpaid	270	191	304	432
Other liabilities	226	230	1,244	307
Total liabilities	249,633	260,775	273,558	291,126
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock	1,000	900	900	900
Common stock	7,700	7,700	7,700	7,700
<i>Total capital stock</i>	<i>8,700</i>	<i>8,600</i>	<i>8,600</i>	<i>8,600</i>
Surplus	6,945	7,195	7,360	7,360
Undivided profits	5,215	5,131	5,237	5,271
Reserves and retirement account for preferred stock	872	800	820	799
Total capital accounts	21,732	21,726	22,017	22,030
Total liabilities and capital accounts	271,365	282,501	295,575	313,156
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	10,176	10,141	12,504	13,385
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	486	460	414	290
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	2,313	2,314	2,369	2,364
Total	12,975	12,915	15,287	16,039
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law	8,663	8,115	7,989	8,573
Total	8,663	8,115	7,989	8,573

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

FLORIDA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	52 banks	52 banks	52 banks	52 banks
ASSETS				
Loans and discounts	98,756	94,437	95,366	98,801
Overdrafts	14	23	13	15
U. S. Government securities, direct obligations	62,359	82,925	85,421	75,955
Obligations guaranteed by U. S. Government	25,603	22,256	31,348	40,761
Obligations of States and political subdivisions	25,746	28,743	27,893	27,847
Other bonds, notes, and debentures	11,088	10,086	10,229	12,510
Corporate stocks, including stock of Federal Reserve bank	945	965	972	984
Reserve with Federal Reserve bank	37,767	51,870	50,103	43,375
Currency and coin	11,833	10,177	9,254	10,731
Balances with other banks, and cash items in process of collection	125,784	158,909	133,437	107,069
Bank premises owned, furniture and fixtures	7,453	7,843	7,836	7,885
Real estate owned other than bank premises	1,262	1,234	1,127	1,072
Investments and other assets indirectly representing bank premises or other real estate	1,216	1,200	1,155	1,134
Customers' liability on acceptances outstanding		4	6	
Interest, commissions, rent, and other income earned or accrued but not collected	743	802	754	891
Other assets	398	481	522	577
Total assets	410,967	471,955	455,436	429,607
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	183,760	217,869	215,705	199,134
Time deposits of individuals, partnerships, and corporations	54,674	56,121	56,467	55,393
Postal savings deposits	80	70	71	71
Deposits of U. S. Government	9,849	8,256	10,484	11,191
Deposits of States and political subdivisions	43,376	52,723	44,331	48,181
Deposits of banks	81,473	97,615	88,988	75,934
Other deposits (certified and cashiers' checks, etc.)	4,870	5,354	4,446	3,996
<i>Total deposits</i>	<i>378,082</i>	<i>438,008</i>	<i>420,492</i>	<i>393,900</i>
<i>Demand deposits</i>	<i>517,681</i>	<i>576,064</i>	<i>558,045</i>	<i>532,407</i>
<i>Time deposits</i>	<i>60,401</i>	<i>61,954</i>	<i>62,447</i>	<i>61,493</i>
Bills payable, rediscounts, and other liabilities for borrowed money	30			
Acceptances executed by or for account of reporting banks and outstanding		4	6	
Interest, discount, rent, and other income collected but not earned	459	500	535	586
Interest, taxes, and other expenses accrued and unpaid	193	277	422	531
Other liabilities	352	215	349	275
Total liabilities	379,116	439,004	421,804	395,292
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock	313	232	232	189
Common stock	15,097	15,125	15,165	15,205
<i>Total capital stock</i>	<i>15,410</i>	<i>15,357</i>	<i>15,397</i>	<i>15,394</i>
Surplus	11,488	12,055	12,607	13,055
Undivided profits	2,992	3,629	3,667	3,889
Reserves and retirement account for preferred stock	1,961	1,910	1,961	1,977
Total capital accounts	31,851	32,951	33,632	34,315
Total liabilities and capital accounts	410,967	471,955	455,436	429,607
MEMORANDA				
Pledged assets and securities loaned:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	57,362	65,607	67,916	72,484
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	14,470	16,714	16,311	18,645
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	3,281	3,397	3,498	3,627
Securities loaned	194	194	179	173
Total	75,307	85,912	87,904	94,929
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law	57,846	70,129	66,169	72,470
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	30			
Other liabilities secured by pledged assets	1	28	1	1
Total	57,877	70,157	66,170	72,471

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

GEORGIA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	51 banks	51 banks	51 banks	51 banks
ASSETS				
Loans and discounts.....	168,189	172,955	176,407	178,172
Overdrafts.....	82	89	74	208
U. S. Government securities, direct obligations.....	33,963	38,122	38,549	42,335
Obligations guaranteed by U. S. Government.....	20,403	19,698	21,520	22,330
Obligations of States and political subdivisions.....	20,665	20,336	22,044	21,378
Other bonds, notes, and debentures.....	13,404	10,005	12,134	10,888
Corporate stocks, including stock of Federal Reserve bank.....	1,192	1,194	1,192	1,186
Reserve with Federal Reserve bank.....	47,929	50,178	48,662	57,128
Currency and coin.....	7,327	6,035	6,406	8,544
Balances with other banks, and cash items in process of collection.....	86,167	99,269	101,174	107,310
Bank premises owned, furniture and fixtures.....	8,636	8,620	8,655	8,710
Real estate owned other than bank premises.....	647	645	605	576
Investments and other assets indirectly representing bank premises or other real estate.....	23	23	23	-----
Customers' liability on acceptances outstanding.....	21	56	40	11
Interest, commissions, rent, and other income earned or accrued but not collected.....	339	414	352	441
Other assets.....	322	350	309	535
Total assets.....	400,309	427,989	438,146	459,752
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	163,086	180,041	189,007	204,060
Time deposits of individuals, partnerships, and corporations.....	68,043	66,702	67,805	67,380
Postal savings deposits.....	283	201	229	215
Deposits of U. S. Government.....	15,165	15,794	20,147	21,238
Deposits of States and political subdivisions.....	22,161	19,511	21,905	20,185
Deposits of banks.....	97,087	105,288	97,037	105,297
Other deposits (certified and cashiers' checks, etc.).....	5,759	1,633	2,845	1,338
Total deposits.....	371,684	389,170	398,876	419,713
Demand deposits.....	301,164	320,676	328,649	349,586
Time deposits.....	70,420	68,694	70,226	70,327
Bills payable, rediscounts, and other liabilities for borrowed money.....	-----	-----	-----	20
Mortgages or other liens on bank premises and other real estate.....	5	5	5	5
Acceptances executed by or for account of reporting banks and outstanding.....	21	56	40	11
Interest, discount, rent, and other income collected but not earned.....	1,512	1,957	1,925	2,092
Interest, taxes, and other expenses accrued and unpaid.....	214	569	410	661
Other liabilities.....	876	213	913	779
Total liabilities.....	374,212	391,910	402,268	423,281
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	776	737	733	725
Class B preferred stock.....	25	25	25	25
Common stock.....	16,520	16,521	16,471	16,476
Total capital stock.....	17,321	17,283	17,229	17,226
Surplus.....	10,311	10,360	10,529	10,541
Undivided profits.....	4,399	5,272	4,884	5,498
Reserves and retirement account for preferred stock.....	3,066	3,164	3,236	3,206
Total capital accounts.....	35,097	36,079	35,878	36,471
Total liabilities and capital accounts.....	400,309	427,989	438,146	459,752
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	27,769	32,490	35,951	38,221
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	10,850	10,506	10,804	9,624
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	29	29	57	93
Total.....	38,648	43,025	46,812	47,938
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	30,486	31,922	41,395	40,381
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....	-----	-----	-----	20
Total.....	30,486	31,922	41,395	40,401

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

THE TERRITORY OF HAWAII

[In thousands of dollars]

	Dec. 31 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	1 bank	1 bank	1 bank	1 bank
ASSETS				
Loans and discounts.....	20,262	21,001	21,683	22,182
Overdrafts.....	14	323	170	77
U. S. Government securities, direct obligations.....	15,212	15,212	21,346	24,371
Obligations guaranteed by U. S. Government.....	615	615	2,336	2,611
Obligations of States and political subdivisions.....	3,515	3,665	4,139	3,913
Other bonds, notes, and debentures.....	2,682	2,389	3,099	3,243
Corporate stocks.....	22	21	21	19
Currency and coin.....	4,936	4,381	5,805	7,259
Balances with other banks, and cash items in process of collection.....	10,365	11,854	13,512	9,759
Bank premises owned, furniture and fixtures.....	1,469	1,513	1,504	1,517
Customers' liability on acceptances outstanding.....	6	31	72	42
Interest, commissions, rent, and other income earned or accrued but not collected.....	146	247	230	276
Other assets.....	2,233	6,781	384	1,412
Total assets.....	61,477	68,033	74,301	76,681
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	19,618	19,645	21,556	22,303
Time deposits of individuals, partnerships, and corporations.....	23,851	25,213	26,212	26,249
Postal savings deposits.....	655	702	749	829
Deposits of U. S. Government.....	3,606	6,864	8,205	10,043
Deposits of States and political subdivisions.....	4,638	5,176	6,620	7,012
Deposits of banks.....	1,544	1,880	2,177	2,060
Other deposits (certified and cashiers' checks, etc.).....	472	1,213	1,386	555
<i>Total deposits.....</i>	<i>54,404</i>	<i>60,693</i>	<i>66,935</i>	<i>69,051</i>
<i>Demand deposits.....</i>	<i>29,766</i>	<i>34,471</i>	<i>39,828</i>	<i>41,824</i>
<i>Time deposits.....</i>	<i>24,638</i>	<i>26,222</i>	<i>27,107</i>	<i>27,227</i>
Acceptances executed by or for account of reporting banks and outstanding.....	6	31	72	42
Interest, discount, rent, and other income collected but not earned.....	15	14	20	19
Interest, taxes, and other expenses accrued and unpaid.....	50	90	74	99
Other liabilities.....	4	69	3	152
Total liabilities.....	54,479	60,897	67,104	69,363
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	3,350	3,350	3,350	3,350
Surplus.....	1,970	2,000	2,000	2,050
Undivided profits.....	194	302	213	284
Reserves.....	1,484	1,484	1,634	1,634
Total capital accounts.....	6,998	7,136	7,197	7,318
Total liabilities and capital accounts.....	61,477	68,033	74,301	76,681
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	12,550	6,874	16,316	20,883
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	285	3,135	3,160	3,116
Total.....	12,835	10,009	19,476	23,999
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law.....	8,920	6,172	15,574	17,884
Total.....	8,920	6,172	15,574	17,884

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

IDAHO

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	18 banks	19 banks	19 banks	19 banks
ASSETS				
Loans and discounts	19,864	30,997	30,945	33,127
Overdrafts	8	61	84	
U. S. Government securities, direct obligations	13,744	20,522	21,431	21,717
Obligations granted by U. S. Government	1,203	6,863	7,129	8,179
Obligations of States and political subdivisions	3,512	3,590	3,408	3,155
Other bonds, notes, and debentures	563	1,213	1,081	1,033
Corporate stocks, including stock of Federal Reserve bank	125	190	189	192
Reserve with Federal Reserve bank	6,403	10,554	10,703	13,273
Currency and coin	1,658	2,188	2,193	2,676
Balances with other banks, and cash items in process of collection	14,858	17,929	20,428	20,118
Bank premises owned, furniture and fixtures	1,056	1,491	1,484	1,489
Real estate owned other than bank premises	5	1	3	8
Interest, commissions, rent, and other income earned or accrued but not collected		12	1	1
Other assets	23	234	292	238
Total assets	63,022	95,845	99,371	105,266
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	29,617	43,660	44,832	51,403
Time deposits of individuals, partnerships, and corporations	16,488	26,606	26,489	26,656
Postal savings deposits	223	234	232	219
Deposits of U. S. Government	95	363	474	768
Deposits of States and political subdivisions	9,577	13,036	15,379	13,661
Deposits of banks	1,281	3,085	2,738	2,932
Other deposits (certified and cashiers' checks, etc.)	299	537	646	840
<i>Total deposits</i>	<i>57,580</i>	<i>87,521</i>	<i>90,790</i>	<i>96,479</i>
<i>Demand deposits</i>	<i>40,824</i>	<i>60,456</i>	<i>63,819</i>	<i>69,354</i>
<i>Time deposits</i>	<i>16,756</i>	<i>27,065</i>	<i>26,971</i>	<i>27,125</i>
Interest, discount, rent, and other income collected but not earned	19	96	110	118
Interest, taxes, and other expenses accrued and unpaid	46	81	176	249
Other liabilities	33	58	38	108
Total liabilities	57,678	87,756	91,114	96,954
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock	762	855	845	767
Common stock	1,968	3,275	3,285	3,338
<i>Total capital stock</i>	<i>2,730</i>	<i>4,130</i>	<i>4,130</i>	<i>4,105</i>
Surplus	1,299	2,001	2,079	2,132
Undivided profits	996	1,231	1,245	1,361
Reserves and retirement account for preferred stock	319	727	803	714
Total capital accounts	5,344	8,089	8,257	8,312
Total liabilities and capital accounts	63,022	95,845	99,371	105,266
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	9,525	15,949	18,188	18,702
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	1,504	1,376	1,344	1,212
Total	11,029	17,325	19,532	19,914
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law	9,613	13,391	15,838	14,515
Total	9,613	13,391	15,838	14,515

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

ILLINOIS

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	337 banks	339 banks	339 banks	339 banks
ASSETS				
Loans and discounts.....	842,314	926,730	995,077	1,079,646
Overdrafts.....	274	394		864
U. S. Government securities, direct obligations.....	1,218,509	1,430,155	1,422,996	1,219,628
Obligations guaranteed by U. S. Government.....	120,353	128,570	127,221	151,121
Obligations of States and political subdivisions.....	155,541	196,232	163,699	151,490
Other bonds, notes, and debentures.....	127,230	126,405	125,156	117,620
Corporate stocks, including stock of Federal Reserve bank.....	29,107	27,636	27,380	26,478
Reserve with Federal Reserve bank.....	987,222	756,733	989,342	1,212,709
Currency and coin.....	61,216	37,587	59,632	60,555
Balances with other banks, and cash items in process of collection.....	668,660	586,075	606,604	611,209
Bank premises owned, furniture and fixtures.....	31,989	32,056	31,756	31,710
Real estate owned other than bank premises.....	4,652	4,396	4,053	3,640
Investments and other assets indirectly representing bank premises or other real estate.....	1,427	1,278	1,274	1,257
Customers' liability on acceptances outstanding.....	2,859	1,696	2,461	1,632
Interest, commissions, rent, and other income earned or accrued but not collected.....	6,785	9,187	7,241	7,187
Other assets.....	6,014	6,971	8,054	6,922
Total assets.....	4,264,152	4,272,101	4,572,555	4,683,668
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	1,948,946	1,793,466	2,159,753	2,183,358
Time deposits of individuals, partnerships, and corporations.....	699,597	698,424	694,062	687,870
Postal savings deposits.....	716	663	694	636
Deposits of U. S. Government.....	101,463	118,370	107,117	103,855
Deposits of States and political subdivisions.....	239,796	246,980	306,710	327,637
Deposits of banks.....	913,945	1,051,882	927,362	1,002,477
Other deposits (certified and cashiers' checks, etc.).....	30,940	31,214	38,735	34,954
<i>Total deposits.....</i>	<i>3,935,403</i>	<i>3,940,999</i>	<i>4,234,433</i>	<i>4,340,787</i>
<i>Demand deposits.....</i>	<i>3,202,116</i>	<i>3,206,616</i>	<i>3,498,122</i>	<i>3,611,105</i>
<i>Time deposits.....</i>	<i>733,288</i>	<i>734,383</i>	<i>736,311</i>	<i>729,682</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	18	129		
Mortgages or other liens on bank premises and other real estate.....	1	1	1	1
Acceptances executed by or for account of reporting banks and outstanding.....	3,239	1,871	2,692	1,747
Interest, discount, rent, and other income collected but not earned.....	2,896	3,135	3,456	4,101
Interest, taxes, and other expenses accrued and unpaid.....	8,458	10,891	8,331	9,659
Other liabilities.....	2,481	2,474	2,195	2,891
Total liabilities.....	3,952,496	3,959,500	4,251,108	4,359,186
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	6,308	6,265	6,261	5,977
Class B preferred stock.....	140	156	156	156
Common stock.....	126,390	127,100	127,286	127,533
<i>Total capital stock.....</i>	<i>132,838</i>	<i>133,521</i>	<i>133,703</i>	<i>133,666</i>
Surplus.....	116,557	117,554	118,440	124,236
Undivided profits.....	31,779	30,656	38,341	35,391
Reserves and retirement account for preferred stock.....	30,482	30,870	30,963	31,189
Total capital accounts.....	311,656	312,601	321,447	324,482
Total liabilities and capital accounts.....	4,264,152	4,272,101	4,572,555	4,683,668
MEMORANDA				
Pledged assets and securities loaned:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	327,532	312,035	334,030	350,863
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	8,601	12,186	9,083	6,623
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	11,473	11,243	12,753	12,712
Securities loaned.....	8,070	1,985	12,128	10,733
Total.....	355,676	337,449	367,994	380,931
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	327,491	327,037	359,846	378,393
Other liabilities secured by pledged assets.....	431	361	414	488
Total.....	327,922	327,398	360,260	378,881

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

INDIANA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	124 banks	124 banks	124 banks	124 banks
ASSETS				
Loans and discounts.....	146,942	156,096	165,165	168,651
Overdrafts.....	24	35	33	43
U. S. Government securities, direct obligations.....	140,934	147,716	146,615	149,300
Obligations guaranteed by U. S. Government.....	24,869	24,085	26,628	29,151
Obligations of States and political subdivisions.....	33,727	34,835	35,895	37,521
Other bonds, notes, and debentures.....	31,268	32,562	30,214	29,557
Corporate stocks, including stock of Federal Reserve bank.....	1,383	1,389	1,379	1,392
Reserve with Federal Reserve bank.....	75,391	69,755	77,516	81,668
Currency and coin.....	17,495	13,636	15,852	18,445
Balances with other banks, and cash items in process of collection.....	140,007	130,617	139,729	144,113
Bank premises owned, furniture and fixtures.....	10,504	10,540	10,338	10,355
Real estate owned other than bank premises.....	526	464	410	371
Investments and other assets indirectly representing bank premises or other real estate.....	98	97	96	96
Customers' liability on acceptances outstanding.....	9	9	36	1
Interest, commissions, rent, and other income earned or accrued but not collected.....	541	562	558	520
Other assets.....	638	641	550	586
Total assets.....	624,356	623,039	651,014	671,770
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	272,796	264,702	271,930	296,405
Time deposits of individuals, partnerships, and corporations.....	151,671	156,210	157,520	158,957
Postal savings deposits.....	766	838	1,037	974
Deposits of U. S. Government.....	12,800	15,862	17,412	17,769
Deposits of States and political subdivisions.....	49,088	51,034	59,009	51,169
Deposits of banks.....	72,814	71,501	77,396	81,951
Other deposits (certified and cashiers' checks, etc.).....	7,933	5,774	8,542	5,821
<i>Total deposits.....</i>	<i>567,868</i>	<i>565,921</i>	<i>592,846</i>	<i>613,846</i>
<i>Demand deposits.....</i>	<i>405,735</i>	<i>399,087</i>	<i>424,768</i>	<i>443,480</i>
<i>Time deposits.....</i>	<i>162,133</i>	<i>166,834</i>	<i>168,078</i>	<i>169,566</i>
Mortgages or other liens on bank premises and other real estate.....		2	2	2
Acceptances executed by or for account of reporting banks and outstanding.....	9	9	36	1
Interest, discount, rent, and other income collected but not earned.....	500	578	614	645
Interest, taxes, and other expenses accrued and unpaid.....	641	476	713	672
Other liabilities.....	524	243	463	364
Total liabilities.....	569,542	567,229	594,674	614,730
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	3,516	3,423	3,376	3,184
Class B preferred stock.....	830	830	830	830
Common stock.....	20,216	20,338	20,382	20,525
<i>Total capital stock.....</i>	<i>24,562</i>	<i>24,591</i>	<i>24,588</i>	<i>24,539</i>
Surplus.....	16,375	16,379	16,874	17,082
Undivided profits.....	9,038	9,920	9,904	10,470
Reserves and retirement account for preferred stock.....	4,839	4,920	4,974	4,949
Total capital accounts.....	54,814	55,810	56,340	57,940
Total liabilities and capital accounts.....	621,356	623,039	651,014	671,770
MEMORANDA				
Fledged assets and securities loaned:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	28,813	28,373	25,996	28,225
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	1,150	1,123	1,156	1,133
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	82	83	230	174
Securities loaned.....				50
Total.....	30,045	29,579	27,382	29,582
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law.....	23,716	24,220	23,669	23,892
Total.....	23,716	24,220	23,669	23,892

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

IOWA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	103 banks	103 banks	103 banks	103 banks
ASSETS				
Loans and discounts.....	95,279	103,897	107,049	109,756
Overdrafts.....	37	74	52	100
U. S. Government securities, direct obligations.....	28,362	28,219	32,159	33,173
Obligations guaranteed by U. S. Government.....	15,337	14,820	17,453	19,908
Obligations of States and political subdivisions.....	31,260	32,263	31,755	33,230
Other bonds, notes, and debentures.....	9,202	9,425	9,593	9,715
Corporate stocks, including stock of Federal Reserve bank.....	622	627	646	645
Reserve with Federal Reserve bank.....	32,816	34,007	34,073	37,447
Currency and coin.....	6,070	5,168	5,744	6,894
Balances with other banks, and cash items in process of collection.....	75,987	79,834	70,600	71,982
Bank premises owned, furniture and fixtures.....	4,002	4,002	3,960	3,979
Real estate owned other than bank premises.....	188	181	159	132
Investments and other assets indirectly representing bank premises or other real estate.....	1,573	1,558	1,529	1,519
Interest, commissions, rent, and other income earned or accrued but not collected.....	395	404	433	477
Other assets.....	158	458	248	188
Total assets.....	301,288	314,937	315,453	329,145
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	117,990	120,451	124,914	129,100
Time deposits of individuals, partnerships, and corporations.....	64,623	65,595	66,347	65,866
Postal savings deposits.....	117	111	118	86
Deposits of U. S. Government.....	1,807	1,388	1,679	2,336
Deposits of States and political subdivisions.....	24,550	37,029	32,813	34,300
Deposits of banks.....	63,473	61,824	60,573	67,517
Other deposits (certified and cashiers' checks, etc.).....	2,652	1,908	1,798	2,098
<i>Total deposits.....</i>	<i>275,212</i>	<i>288,306</i>	<i>288,242</i>	<i>301,303</i>
<i>Demand deposits.....</i>	<i>210,441</i>	<i>222,579</i>	<i>221,747</i>	<i>235,325</i>
<i>Time deposits.....</i>	<i>64,771</i>	<i>65,727</i>	<i>66,495</i>	<i>65,978</i>
Interest, discount, rent, and other income collected but not earned.....	390	402	465	479
Interest, taxes, and other expenses accrued and unpaid.....	184	230	214	286
Other liabilities.....	63	13	40	46
Total liabilities.....	275,849	288,951	288,961	302,114
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	949	896	896	853
Class B preferred stock.....	77	77	77	77
Common stock.....	11,107	11,157	11,207	11,250
<i>Total capital stock.....</i>	<i>12,133</i>	<i>12,130</i>	<i>12,180</i>	<i>12,180</i>
Surplus.....	8,320	8,368	8,748	8,793
Undivided profits.....	3,370	3,824	3,900	4,343
Reserves and retirement account for preferred stock.....	1,616	1,664	1,664	1,715
Total capital accounts.....	25,439	25,986	26,492	27,031
Total liabilities and capital accounts.....	301,288	314,937	315,453	329,145
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	6,864	6,436	7,015	8,504
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	1,244	1,207	1,334	1,360
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	13	5	55	129
Total.....	8,121	7,648	8,404	9,993
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law.....	4,779	5,076	5,853	6,154
Total.....	4,779	5,076	5,853	6,154

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

KANSAS

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	181 banks	181 banks	181 banks	181 banks
ASSETS				
Loans and discounts.....	96,369	90,027	88,319	112,207
Overdrafts.....	50	57	71	104
U. S. Government securities, direct obligations.....	34,745	34,074	33,607	35,117
Obligations guaranteed by U. S. Government.....	15,975	15,879	22,175	24,750
Obligations of States and political subdivisions.....	20,669	20,747	21,402	20,402
Other bonds, notes, and debentures.....	4,511	4,458	4,002	3,897
Corporate stocks, including stock of Federal Reserve bank.....	713	716	719	720
Reserve with Federal Reserve bank.....	30,140	36,893	37,363	38,015
Currency and coin.....	4,502	4,154	4,510	4,994
Balances with other banks, and cash items in process of collection.....	74,172	79,728	88,297	85,442
Bank premises owned, furniture and fixtures.....	5,585	5,539	5,386	5,386
Real estate owned other than bank premises.....	403	357	258	238
Investments and other assets indirectly representing bank premises or other real estate.....	156	159	152	158
Interest, commissions, rent, and other income earned or accrued but not collected.....	163	135	165	165
Other assets.....	142	169	184	141
Total assets.....	288,295	293,092	306,610	331,736
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	135,224	137,144	144,921	166,931
Time deposits of individuals, partnerships, and corporations.....	36,380	30,803	36,860	37,358
Postal savings deposits.....	203	216	188	212
Deposits of U. S. Government.....	4,583	3,803	4,754	6,965
Deposits of States and political subdivisions.....	44,650	42,046	44,456	41,287
Deposits of banks.....	35,170	40,733	42,383	45,288
Other deposits (certified and cashiers' checks, etc.).....	2,580	2,523	2,736	2,659
Total deposits.....	258,790	263,268	276,298	300,700
Demand deposits.....	221,162	225,157	238,330	262,102
Time deposits.....	37,628	38,111	37,968	38,598
Bills payable, rediscounts, and other liabilities for borrowed money.....	54	-----	30	-----
Interest, discount, rent, and other income collected but not earned.....	205	228	262	292
Interest, taxes, and other expenses accrued and unpaid.....	213	272	300	326
Other liabilities.....	186	122	192	118
Total liabilities.....	259,448	263,890	277,082	301,436
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	1,060	965	935	873
Class B preferred stock.....	130	120	120	110
Common stock.....	13,786	13,878	13,891	13,927
Total capital stock.....	14,976	14,963	14,946	14,910
Surplus.....	8,438	8,569	8,765	8,848
Undivided profits.....	4,572	4,895	4,972	5,657
Reserves and retirement account for preferred stock.....	861	775	845	885
Total capital accounts.....	28,447	29,202	29,528	30,300
Total liabilities and capital accounts.....	288,295	293,092	306,610	331,736
MEMORANDA				
Pledged assets and securities loaned:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	29,162	29,584	34,086	35,992
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	10,632	9,661	10,080	9,426
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	264	296	354	583
Securities loaned.....	30	-----	-----	-----
Total.....	40,088	39,541	44,520	46,001
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	48,125	43,969	48,041	47,466
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....	30	-----	30	-----
Total.....	48,155	43,969	48,071	47,466

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

KENTUCKY

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	95 banks	95 banks	95 banks	95 banks
ASSETS				
Loans and discounts.....	112,665	110,733	117,495	123,656
Overdrafts.....	43	64	70	96
U. S. Government securities, direct obligations.....	48,039	53,146	53,655	54,630
Obligations guaranteed by U. S. Government.....	11,916	12,795	14,508	15,151
Obligations of States and political subdivisions.....	13,072	12,352	12,519	12,044
Other bonds, notes, and debentures.....	16,070	15,309	15,459	14,873
Corporate stocks, including stock of Federal Reserve bank.....	1,073	1,092	1,101	1,076
Reserve with Federal Reserve bank.....	38,296	42,273	36,843	40,889
Currency and coin.....	6,750	5,764	6,350	7,937
Balances with other banks, and cash items in process of collection.....	69,587	75,186	65,725	68,963
Bank premises owned, furniture and fixtures.....	4,310	4,289	4,198	4,197
Real estate owned other than bank premises.....	834	535	477	452
Investments and other assets indirectly representing bank premises or other real estate.....	44	44	44	28
Interest, commissions, rent, and other income earned or accrued but not collected.....	378	483	377	489
Other assets.....	236	204	182	245
Total assets.....	323,313	334,269	329,003	344,726
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	143,590	145,205	135,705	155,681
Time deposits of individuals, partnerships, and corporations.....	67,346	66,979	67,715	66,524
Postal savings deposits.....	362	251	253	248
Deposits of U. S. Government.....	2,763	2,492	3,461	3,801
Deposits of States and political subdivisions.....	10,364	14,111	11,084	11,854
Deposits of banks.....	63,684	70,719	69,653	70,355
Other deposits (certified and cashiers' checks, etc.).....	2,470	1,793	7,991	2,743
Total deposits.....	290,579	301,550	295,862	311,206
Demand deposits.....	221,712	233,207	226,880	243,295
Time deposits.....	68,867	68,343	68,982	67,911
Bills payable, rediscounts, and other liabilities for borrowed money.....	170	-----	175	179
Interest, discount, rent, and other income collected but not earned.....	412	388	428	417
Interest, taxes, and other expenses accrued and unpaid.....	395	353	421	464
Other liabilities.....	274	64	246	84
Total liabilities.....	291,830	302,355	297,132	312,350
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	1,614	1,533	1,532	1,455
Class B preferred stock.....	535	535	555	535
Common stock.....	11,260	11,268	11,218	11,223
Total capital stock.....	13,409	13,396	13,285	13,213
Surplus.....	13,219	13,783	13,897	13,960
Undivided profits.....	3,646	3,553	3,426	3,927
Reserves and retirement account for preferred stock.....	1,209	1,242	1,263	1,276
Total capital accounts.....	31,483	31,914	31,871	32,376
Total liabilities and capital accounts.....	323,313	334,269	329,003	344,726
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	9,502	11,025	11,717	12,323
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	3,642	4,325	3,640	4,307
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	146	161	143	207
Total.....	13,290	15,511	15,500	16,837
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	12,364	15,113	13,052	14,013
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....	170	-----	175	175
Total.....	12,534	15,113	13,227	14,188

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

LOUISIANA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	29 banks	29 banks	29 banks	29 banks
ASSETS				
Loans and discounts.....	126,899	121,841	124,257	122,998
Overdrafts.....	118	84	114	250
U. S. Government securities, direct obligations.....	65,986	66,302	63,583	70,847
Obligations guaranteed by U. S. Government.....	31,459	26,838	30,631	30,398
Obligations of States and political subdivisions.....	30,853	29,540	29,176	31,089
Other bonds, notes, and debentures.....	4,901	12,501	4,421	4,352
Corporate stocks, including stock of Federal Reserve bank.....	1,312	1,361	1,358	1,361
Reserve with Federal Reserve bank.....	58,683	62,736	75,788	69,442
Currency and coin.....	6,141	5,647	5,788	8,703
Balances with other banks, and cash items in process of collection.....	102,651	111,081	114,171	118,323
Bank premises owned, furniture and fixtures.....	7,262	7,510	7,421	7,491
Real estate owned other than bank premises.....	1,143	1,103	1,051	1,053
Investments and other assets indirectly representing bank premises or other real estate.....	48	48	44	43
Customers' liability on acceptances outstanding.....	791	1,456	1,413	540
Interest, commissions, rent, and other income earned or accrued but not collected.....	1,085	979	924	780
Other assets.....	904	939	931	1,073
Total assets.....	440,236	450,266	461,071	468,743
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	178,412	173,552	187,341	199,790
Time deposits of individuals, partnerships, and corporations.....	68,317	68,922	69,071	68,082
Postal savings deposits.....	170	103	104	104
Deposits of U. S. Government.....	12,450	9,852	12,714	13,965
Deposits of States and political subdivisions.....	26,689	32,893	32,007	30,932
Deposits of banks.....	116,194	125,801	121,091	117,851
Other deposits (certified and cashiers' checks, etc.).....	3,145	2,982	2,123	2,192
Total deposits.....	405,577	414,105	424,451	432,916
Demand deposits.....	335,006	342,587	352,474	361,665
Time deposits.....	70,571	71,718	71,977	71,251
Bills payable, rediscounts, and other liabilities for borrowed money.....		47		25
Acceptances executed by or for account of reporting banks and outstanding.....	1,177	1,875	1,894	625
Interest, discount, rent, and other income collected but not earned.....	490	488	483	509
Interest, taxes, and other expenses accrued and unpaid.....	335	596	605	634
Other liabilities.....	1,046	763	862	797
Total liabilities.....	408,425	417,874	428,295	435,506
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	3,095	3,051	2,909	2,855
Common stock.....	10,826	10,830	10,970	10,972
Total capital stock.....	13,921	13,881	13,879	13,827
Surplus.....	11,004	11,013	11,058	11,199
Undivided profits.....	4,183	4,952	4,995	5,547
Reserves and retirement account for preferred stock.....	2,703	2,546	2,844	2,664
Total capital accounts.....	31,811	32,392	32,776	33,237
Total liabilities and capital accounts.....	440,236	450,266	461,071	468,743
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	32,878	37,631	41,866	43,660
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	13,996	14,509	14,870	15,490
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....			241	241
Total.....	46,874	52,140	56,977	59,391
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	40,681	46,139	49,758	49,148
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....		47		
Total.....	40,681	46,186	49,758	49,148

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

MAINE

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	37 banks	37 banks	36 banks	36 banks
ASSETS				
Loans and discounts.....	40,988	40,722	41,245	42,499
Overdrafts.....	3	2	2	3
U. S. Government securities, direct obligations.....	29,659	24,295	30,528	32,948
Obligations guaranteed by U. S. Government.....	8,990	11,355	9,157	10,583
Obligations of States and political subdivisions.....	2,804	3,270	4,185	3,843
Other bonds, notes, and debentures.....	15,678	14,882	14,142	14,203
Corporate stocks, including stock of Federal Reserve bank.....	536	537	525	525
Reserve with Federal Reserve bank.....	15,128	20,066	17,867	17,464
Currency and coin.....	3,397	2,788	3,450	3,936
Balances with other banks, and cash items in process of collection.....	24,412	30,495	27,178	25,075
Bank premises owned, furniture and fixtures.....	1,551	1,552	1,461	1,464
Real estate owned other than bank premises.....	192	182	169	167
Investments and other assets indirectly representing bank premises or other real estate.....	404	404	455	455
Interest, commissions, rent, and other income earned or accrued but not collected.....	85	50	57	72
Other assets.....	170	172	133	137
Total assets.....	143,997	150,772	150,554	153,374
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	44,347	46,795	50,603	53,100
Time deposits of individuals, partnerships, and corporations.....	66,441	65,865	63,842	62,878
Postal savings deposits.....	596	273	279	249
Deposits of U. S. Government.....	378	343	345	421
Deposits of States and political subdivisions.....	3,860	5,019	6,997	6,968
Deposits of banks.....	8,778	12,929	9,055	10,224
Other deposits (certified and cashiers' checks, etc.).....	942	689	956	991
<i>Total deposits.....</i>	<i>126,342</i>	<i>131,913</i>	<i>132,077</i>	<i>134,831</i>
<i>Demand deposits.....</i>	<i>67,908</i>	<i>64,432</i>	<i>67,587</i>	<i>70,749</i>
<i>Time deposits.....</i>	<i>67,434</i>	<i>67,481</i>	<i>64,490</i>	<i>64,082</i>
Interest, discount, rent, and other income collected but not earned.....	55	57	64	58
Interest, taxes, and other expenses accrued and unpaid.....	137	185	125	153
Other liabilities.....	143	13	141	23
Total liabilities.....	125,677	132,168	132,407	135,065
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	942	916	914	899
Class B preferred stock.....	325	325	325	325
Common stock.....	7,109	7,165	6,877	6,882
<i>Total capital stock.....</i>	<i>8,376</i>	<i>8,406</i>	<i>8,116</i>	<i>8,106</i>
Surplus.....	5,953	5,983	5,938	5,952
Undivided profits.....	3,168	3,428	3,270	3,466
Reserves and retirement account for preferred stock.....	823	787	823	785
Total capital accounts.....	18,320	18,604	18,147	18,309
Total liabilities and capital accounts.....	143,997	150,772	150,554	153,374
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	3,938	3,847	3,986	3,805
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	569	609	421	390
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	121	20	131	146
Total.....	4,628	4,476	4,538	4,341
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law.....	2,815	2,976	2,464	2,260
Total.....	2,815	2,976	2,464	2,260

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

MARYLAND

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	63 banks	63 banks	63 banks	63 banks
ASSETS				
Loans and discounts	71,405	75,843	76,343	85,919
Overdrafts	113	13	7	79
U. S. Government securities, direct obligations	186,086	180,845	113,050	169,470
Obligations guaranteed by U. S. Government	5,679	6,506	27,152	34,056
Obligations of States and political subdivisions	5,056	4,933	5,160	4,887
Other bonds, notes, and debentures	18,119	18,012	16,809	16,587
Corporate stocks, including stock of Federal Reserve bank	818	824	833	832
Reserve with Federal Reserve bank	67,687	64,049	96,871	79,768
Currency and coin	9,590	7,223	8,142	9,159
Balances with other banks, and cash items in process of collection	93,175	95,700	124,471	88,282
Bank premises owned, furniture and fixtures	4,898	4,910	4,887	4,903
Real estate owned other than bank premises	782	765	723	745
Investments and other assets indirectly representing bank premises or other real estate	13	12	12	12
Customers' liability on acceptances outstanding	128	123	110	190
Interest, commissions, rent, and other income earned or accrued but not collected	1,126	457	718	923
Other assets	286	366	304	412
Total assets	464,961	460,581	475,592	496,224
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	184,708	179,931	193,242	203,674
Time deposits of individuals, partnerships, and corporations	96,063	96,140	95,712	96,127
Postal savings deposits	159	134	135	136
Deposits of U. S. Government	26,228	19,001	20,830	24,395
Deposits of States and political subdivisions	26,073	31,346	30,849	33,311
Deposits of banks	96,313	99,009	98,593	102,673
Other deposits (certified and cashier's checks, etc.)	2,029	1,493	1,745	1,181
Total deposits	431,673	427,054	441,106	461,497
Demand deposits	530,874	525,660	540,117	560,181
Time deposits	101,290	101,394	100,989	101,316
Bills payable, rediscounts, and other liabilities for borrowed money		25		
Acceptances executed by or for account of reporting banks and outstanding	128	123	110	190
Interest, discount, rent, and other income collected but not earned	130	156	149	194
Interest, taxes, and other expenses accrued and unpaid	224	234	329	172
Other liabilities	786	69	406	165
Total liabilities	432,841	427,661	442,100	462,218
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock	2,360	2,185	2,179	2,070
Class B preferred stock	50	50	50	50
Common stock	11,201	11,351	11,353	11,353
Total capital stock	13,611	13,586	13,582	13,473
Surplus	11,204	11,590	11,724	11,783
Undivided profits	5,490	5,783	5,470	5,965
Reserves and retirement account for preferred stock	1,815	1,961	2,716	2,785
Total capital accounts	32,120	32,920	33,492	34,006
Total liabilities and capital accounts	464,961	460,581	475,592	496,224
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	63,651	56,493	60,105	64,281
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	1,535	2,084	1,312	1,152
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities			90	103
Total	65,186	58,577	61,507	65,536
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law	53,621	51,586	50,466	55,180
Borrowings secured by pledged assets, including rediscounts and repurchase agreements		25		
Total	53,621	51,611	50,466	55,180

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

MASSACHUSETTS

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	125 banks	124 banks	124 banks	124 banks
ASSETS				
Loans and discounts.....	553,012	584,949	631,392	663,836
Overdrafts.....	50	88	40	111
U. S. Government securities, direct obligations.....	270,589	283,603	291,567	308,917
Obligations guaranteed by U. S. Government.....	42,840	43,676	58,101	65,960
Obligations of States and political subdivisions.....	33,797	45,784	48,001	43,439
Other bonds, notes, and debentures.....	58,772	59,184	55,244	56,824
Corporate stocks, including stock of Federal Reserve bank.....	12,975	12,659	12,648	12,484
Reserve with Federal Reserve bank.....	538,009	543,158	468,739	454,409
Currency and coin.....	144,494	138,635	144,300	147,315
Balances with other banks, and cash items in process of collection.....	228,899	188,512	203,883	209,195
Bank premises owned, furniture and fixtures.....	32,706	32,537	32,486	32,526
Real estate owned other than bank premises.....	4,576	4,484	4,224	4,118
Investments and other assets indirectly representing bank premises or other real estate.....	2,252	2,163	2,149	2,119
Customers' liability on acceptances outstanding.....	7,475	7,304	7,800	7,831
Interest, commissions, rent, and other income earned or accrued but not collected.....	2,985	2,651	2,733	3,250
Other assets.....	3,160	1,535	1,206	3,240
Total assets.....	1,936,591	1,950,922	1,964,513	2,015,574
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	1,004,120	1,013,061	1,035,589	1,054,913
Time deposits of individuals, partnerships, and corporations.....	220,679	223,968	222,908	225,567
Postal savings deposits.....	150	166	164	143
Deposits of U. S. Government.....	12,010	11,175	13,164	11,248
Deposits of States and political subdivisions.....	82,043	89,599	77,899	84,312
Deposits of banks.....	378,261	371,495	365,900	393,959
Other deposits (certified and cashiers' checks, etc.).....	17,985	16,719	21,540	19,985
Total deposits.....	1,715,248	1,726,183	1,737,164	1,790,187
Demand deposits.....	1,493,885	1,501,572	1,515,519	1,563,821
Time deposits.....	221,363	224,611	221,645	226,366
Bills payable, rediscounts, and other liabilities for borrowed money.....	566	526	500	505
Acceptances executed by or for account of reporting banks and outstanding.....	8,114	8,308	9,023	9,142
Interest, discount, rent, and other income collected but not earned.....	2,618	2,990	3,508	3,684
Interest, taxes, and other expenses accrued and unpaid.....	1,317	2,005	2,133	3,095
Other liabilities.....	4,498	5,265	6,916	2,390
Total liabilities.....	1,732,361	1,745,277	1,759,244	1,808,946
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	4,017	3,870	3,870	3,835
Class B preferred stock.....	575	575	575	575
Common stock.....	69,199	69,261	69,080	69,088
Total capital stock.....	73,791	73,706	73,525	73,498
Surplus.....	86,532	86,711	87,007	87,132
Undivided profits.....	30,460	30,779	31,109	31,208
Reserves and retirement account for preferred stock.....	13,447	14,449	13,628	14,790
Total capital accounts.....	204,230	205,645	205,269	206,628
Total liabilities and capital accounts.....	1,936,591	1,950,922	1,964,513	2,015,574
MEMORANDA				
Pledged assets and securities loaned:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	46,294	48,485	54,310	56,569
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	3,191	3,252	3,320	3,532
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	395	170	367	412
Securities loaned.....	100	100	212	106
Total.....	49,980	52,007	58,209	60,619
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	36,989	37,194	39,204	37,560
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....	565	500	500	505
Total.....	37,554	37,694	39,704	38,065

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

MICHIGAN

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	76 banks	77 banks	78 banks	78 banks
ASSETS				
Loans and discounts.....	207,398	236,785	255,570	259,358
Overdrafts.....	28	71	108	141
U. S. Government securities, direct obligations.....	233,745	254,204	265,609	267,871
Obligations guaranteed by U. S. Government.....	129,830	132,203	143,297	146,942
Obligations of States and political subdivisions.....	42,743	61,376	49,862	48,072
Other bonds, notes, and debentures.....	78,517	58,788	64,772	69,509
Corporate stocks, including stock of Federal Reserve bank.....	2,131	2,209	2,216	2,238
Reserve with Federal Reserve bank.....	148,786	190,032	209,224	188,728
Currency and coin.....	21,262	18,815	22,557	22,761
Balances with other banks, and cash items in process of collection.....	263,837	233,475	253,671	253,932
Bank premises owned, furniture and fixtures.....	9,231	9,482	9,635	9,718
Real estate owned other than bank premises.....	398	367	305	307
Investments and other assets indirectly representing bank premises or other real estate.....	312	294	290	280
Customers' liability on acceptances outstanding.....	29	12	9	-----
Interest, commissions, rent, and other income earned or accrued but not collected.....	2,467	2,384	2,356	2,549
Other assets.....	1,330	1,418	1,290	1,550
Total assets.....	1,142,044	1,201,915	1,280,971	1,273,956
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	555,392	550,176	619,357	597,640
Time deposits of individuals, partnerships, and corporation.....	283,216	306,770	306,180	307,857
Postal savings deposits.....	134	71	81	77
Deposits of U. S. Government.....	17,448	14,813	17,377	16,716
Deposits of States and political subdivisions.....	72,223	117,268	113,911	122,508
Deposits of banks.....	126,745	122,418	129,791	133,877
Other deposits (certified and cashiers' checks, etc.).....	7,868	6,433	8,749	7,962
<i>Total deposits.....</i>	<i>1,063,026</i>	<i>1,117,949</i>	<i>1,195,446</i>	<i>1,186,637</i>
<i>Demand deposits.....</i>	<i>773,634</i>	<i>805,341</i>	<i>883,623</i>	<i>871,966</i>
<i>Time deposits.....</i>	<i>289,392</i>	<i>312,608</i>	<i>311,823</i>	<i>314,672</i>
Acceptances executed by or for account of reporting banks and outstanding.....	29	12	9	-----
Interest, discount, rent, and other income collected but not earned.....	760	1,805	1,920	2,061
Interest, taxes, and other expenses accrued and unpaid.....	1,315	1,785	1,552	2,299
Other liabilities.....	674	81	714	118
Total liabilities.....	1,065,804	1,121,632	1,199,641	1,191,115
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	13,338	13,115	13,179	12,862
Class B preferred stock.....	175	160	160	160
Common stock.....	23,059	24,320	24,474	24,508
<i>Total capital stock.....</i>	<i>36,572</i>	<i>37,595</i>	<i>37,813</i>	<i>37,530</i>
Surplus.....	21,598	22,413	22,550	22,817
Undivided profits.....	12,364	13,800	14,133	15,186
Reserves and retirement account for preferred stock.....	5,706	6,475	6,834	7,308
Total capital accounts.....	76,240	80,283	81,330	82,841
Total liabilities and capital accounts.....	1,142,044	1,201,915	1,280,971	1,273,956
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	55,502	83,089	78,483	68,404
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	1,810	2,117	1,957	1,302
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	3,523	2,770	3,244	3,127
Total.....	60,835	87,976	83,684	72,833
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law.....	52,456	90,162	73,665	71,428
Total.....	52,456	90,162	73,665	71,428

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

MINNESOTA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	188 banks	187 banks	186 banks	186 banks
ASSETS				
Loans and discounts.....	265,858	271,155	279,972	312,582
Overdrafts.....	84	163	238	224
U. S. Government securities, direct obligations.....	166,034	166,779	173,635	177,759
Obligations guaranteed by U. S. Government.....	35,874	38,158	40,911	43,840
Obligations of States and political subdivisions.....	44,701	45,887	41,749	42,950
Other bonds, notes, and debentures.....	23,403	22,299	22,655	22,800
Corporate stocks, including stock of Federal Reserve bank.....	2,102	2,124	2,121	2,119
Reserve with Federal Reserve bank.....	123,855	114,952	115,267	114,128
Currency and coin.....	10,688	8,998	10,392	11,184
Balances with other banks, and cash items in process of collection.....	194,990	183,950	200,566	182,025
Bank premises owned, furniture and fixtures.....	8,487	8,469	8,344	8,372
Real estate owned other than bank premises.....	460	425	335	111
Investments and other assets indirectly representing bank premises or other real estate.....	5,524	5,521	5,521	5,521
Customers' liability on acceptances outstanding.....	163	108	128	123
Interest, commissions, rent, and other income earned or accrued but not collected.....	1,791	2,309	1,854	2,285
Other assets.....	1,959	514	1,785	1,739
Total assets.....	885,973	871,811	905,473	927,762
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	339,793	321,743	338,531	355,554
Time deposits of individuals, partnerships, and corporations.....	205,040	203,572	200,933	201,108
Postal savings deposits.....	696	406	382	390
Deposits of U. S. Government.....	2,156	1,792	1,573	1,986
Deposits of States and political subdivisions.....	67,797	71,826	90,192	74,449
Deposits of banks.....	176,804	179,624	175,594	195,805
Other deposits (certified and cashiers' checks, etc.).....	8,381	8,560	10,733	8,940
<i>Total deposits.....</i>	<i>800,667</i>	<i>787,523</i>	<i>817,958</i>	<i>838,252</i>
<i>Demand deposits.....</i>	<i>589,206</i>	<i>577,650</i>	<i>610,882</i>	<i>630,590</i>
<i>Time deposits.....</i>	<i>211,461</i>	<i>209,873</i>	<i>207,066</i>	<i>207,662</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	35			35
Acceptances executed by or for account of reporting banks and outstanding.....	163	108	128	123
Interest, discount, rent, and other income collected but not earned.....	3,752	3,880	4,099	4,222
Interest, taxes, and other expenses accrued and unpaid.....	2,251	1,813	1,795	2,141
Other liabilities.....	2,348	879	2,337	2,447
Total liabilities.....	809,216	794,203	826,297	847,200
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	1,538	2,111	2,075	1,993
Class B preferred stock.....	67	50	49	44
Common stock.....	34,259	34,453	34,356	34,422
<i>Total capital stock.....</i>	<i>35,864</i>	<i>36,614</i>	<i>36,480</i>	<i>36,459</i>
Surplus.....	27,250	27,343	27,493	27,563
Undivided profits.....	10,047	9,981	11,076	12,427
Reserves and retirement account for preferred stock.....	3,596	3,070	4,127	4,113
Total capital accounts.....	76,757	77,608	79,176	80,562
Total liabilities and capital accounts.....	885,973	871,811	905,473	927,762
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	99,011	99,898	107,296	106,570
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	11,718	11,784	12,229	11,780
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	2,327	2,302	2,353	2,354
Total.....	113,056	113,984	121,878	120,704
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	79,908	83,263	102,409	89,093
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....	35			35
Total.....	79,943	83,263	102,409	89,128

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

MISSISSIPPI

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	24 banks	24 banks	24 banks	24 banks
ASSETS				
Loans and discounts.....	22,524	22,956	23,205	25,284
Overdrafts.....	128	58	72	349
U. S. Government securities, direct obligations.....	5,074	5,747	6,166	6,500
Obligations guaranteed by U. S. Government.....	556	480	649	763
Obligations of States and political subdivisions.....	16,271	16,145	16,416	16,509
Other bonds, notes, and debentures.....	849	733	795	655
Corporate stocks, including stock of Federal Reserve bank.....	403	404	420	411
Reserve with Federal Reserve bank.....	7,194	7,233	6,288	7,422
Currency and coin.....	2,860	2,299	2,736	3,087
Balances with other banks, and cash items in process of collection.....	24,121	28,156	25,666	26,255
Bank premises owned, furniture and fixtures.....	1,683	1,696	1,693	1,705
Real estate owned other than bank premises.....	763	712	679	591
Interest, commissions, rent, and other income earned or accrued but not collected.....	11	15	12	12
Other assets.....	156	194	202	213
Total assets.....	82,593	86,828	84,999	89,756
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	33,154	32,996	33,156	37,196
Time deposits of individuals, partnerships, and corporations.....	24,812	24,790	25,405	25,214
Postal savings deposits.....	393	254	272	277
Deposits of U. S. Government.....	1,773	1,522	1,429	1,779
Deposits of States and political subdivisions.....	7,765	10,634	9,341	8,500
Deposits of banks.....	6,887	7,712	6,278	7,138
Other deposits (certified and cashiers' checks, etc.).....	367	306	268	434
<i>Total deposits.....</i>	<i>74,151</i>	<i>78,214</i>	<i>76,349</i>	<i>80,398</i>
<i>Demand deposits.....</i>	<i>48,558</i>	<i>52,782</i>	<i>50,284</i>	<i>56,038</i>
<i>Time deposits.....</i>	<i>25,593</i>	<i>25,432</i>	<i>26,065</i>	<i>24,360</i>
Interest, discount, rent, and other income collected but not earned.....	15	28	16	31
Interest, taxes, and other expenses accrued and unpaid.....	93	130	120	155
Other liabilities.....	48	20	21	11
Total liabilities.....	74,307	78,392	76,506	81,095
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	1,396	1,330	1,326	1,306
Class B preferred stock.....	125	125	125	125
Common stock.....	3,010	3,035	3,035	3,035
<i>Total capital stock.....</i>	<i>4,531</i>	<i>4,490</i>	<i>4,486</i>	<i>4,466</i>
Surplus.....	2,973	2,981	2,995	3,006
Undivided profits.....	427	630	566	722
Reserves and retirement account for preferred stock.....	355	335	446	467
Total capital accounts.....	8,286	8,436	8,493	8,661
Total liabilities and capital accounts.....	82,593	86,828	84,999	89,756
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	2,735	2,994	3,394	3,376
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	9,493	9,955	10,095	10,062
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	6	6	129	108
Total.....	12,234	12,955	13,618	13,546
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law.....	9,851	11,778	10,726	10,190
Total.....	9,851	11,778	10,726	10,190

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

MISSOURI

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	85 banks	84 banks	84 banks	84 banks
ASSETS				
Loans and discounts.....	219,755	225,338	232,894	268,335
Overdrafts.....	46	47	59	79
U. S. Government securities, direct obligations.....	139,935	173,745	136,158	138,100
Obligations guaranteed by U. S. Government.....	49,368	45,729	56,319	58,526
Obligations of States and political subdivisions.....	32,506	31,550	33,248	30,913
Other bonds, notes, and debentures.....	24,807	23,605	24,899	24,659
Corporate stocks, including stock of Federal Reserve bank.....	8,561	6,711	6,703	6,707
Reserve with Federal Reserve bank.....	148,267	107,775	147,579	150,364
Currency and coin.....	12,450	11,032	12,032	13,633
Balances with other banks, and cash items in process of collection.....	204,152	219,168	209,286	215,276
Bank premises owned, furniture and fixtures.....	4,964	4,947	4,775	4,786
Real estate owned other than bank premises.....	2,163	2,082	1,969	1,948
Investments and other assets indirectly representing bank premises or other real estate.....	510	509	500	480
Customers' liability on acceptances outstanding.....	252	308	279	254
Interest, commissions, rent, and other income earned or accrued but not collected.....	1,060	1,154	1,114	1,195
Other assets.....	454	1,096	627	748
Total assets.....	849,250	854,796	868,441	916,003
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	349,890	365,287	375,267	397,806
Time deposits of individuals, partnerships, and corporations.....	110,179	111,353	110,203	109,695
Postal savings deposits.....	707	686	691	644
Deposits of U. S. Government.....	4,056	2,999	4,927	6,131
Deposits of States and political subdivisions.....	40,612	37,534	33,227	32,699
Deposits of banks.....	276,413	270,656	276,639	301,020
Other deposits (certified and cashiers' checks, etc.).....	5,921	4,270	4,688	4,465
<i>Total deposits.....</i>	<i>787,778</i>	<i>792,785</i>	<i>805,642</i>	<i>852,460</i>
<i>Demand deposits.....</i>	<i>674,424</i>	<i>678,271</i>	<i>692,290</i>	<i>739,662</i>
<i>Time deposits.....</i>	<i>113,354</i>	<i>114,514</i>	<i>113,352</i>	<i>112,798</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	25			
Acceptances executed by or for account of reporting banks and outstanding.....	286	323	374	263
Interest, discount, rent, and other income collected but not earned.....	553	577	621	648
Interest, taxes, and other expenses accrued and unpaid.....	528	740	757	921
Other liabilities.....	628	155	853	446
Total liabilities.....	789,798	794,580	808,247	854,738
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	2,253	2,219	2,154	2,059
Common stock.....	25,677	25,494	25,544	25,566
<i>Total capital stock.....</i>	<i>27,930</i>	<i>27,713</i>	<i>27,698</i>	<i>27,625</i>
Surplus.....	17,148	16,968	17,648	18,096
Undivided profits.....	12,815	13,992	13,184	13,943
Reserves and retirement account for preferred stock.....	1,559	1,543	1,664	1,601
Total capital accounts.....	59,452	60,216	60,194	61,265
Total liabilities and capital accounts.....	849,250	854,796	868,441	916,003
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	62,800	63,443	61,946	67,043
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	3,372	3,907	2,946	2,983
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	2,291	2,179	2,405	2,321
Total.....	68,463	69,529	67,297	72,347
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	54,363	53,808	48,590	53,600
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....	25			
Total.....	54,388	53,808	48,590	53,600

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

MONTANA

[In thousands of dollars]

	Dec. 31, 1941	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	42 banks	42 banks	42 banks	41 banks
ASSETS				
Loans and discounts.....	22,596	22,466	20,645	24,139
Overdrafts.....	17	18	33	33
U. S. Government securities, direct obligations.....	19,090	19,032	21,985	20,123
Obligations guaranteed by U. S. Government.....	3,639	3,685	3,800	4,024
Obligations of States and political subdivisions.....	4,729	4,392	3,882	4,294
Other bonds, notes, and debentures.....	3,087	3,068	3,014	2,898
Corporate stocks, including stock of Federal Reserve bank.....	206	207	207	207
Reserve with Federal Reserve bank.....	14,557	14,907	13,478	16,309
Currency and coin.....	2,510	1,891	2,446	2,665
Balances with other banks, and cash items in process of collection.....	26,592	25,140	24,257	27,245
Bank premises owned, furniture and fixtures.....	2,002	1,998	1,993	1,988
Real estate owned other than bank premises.....	22	18	3	4
Investments and other assets indirectly representing bank premises or other real estate.....	6	11	11	11
Interest, commissions, rent, and other income earned or accrued but not collected.....	202	240	227	243
Other assets.....	283	120	178	103
Total assets.....	99,538	97,193	96,159	104,286
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	50,360	50,123	48,315	56,845
Time deposits of individuals, partnerships, and corporations.....	23,217	22,931	22,502	22,234
Postal savings deposits.....	34	34	29	29
Deposits of U. S. Government.....	167	140	158	146
Deposits of States and political subdivisions.....	9,252	7,999	8,713	7,562
Deposits of banks.....	6,469	6,227	6,229	7,013
Other deposits (certified and cashiers' checks, etc.).....	1,166	1,155	1,347	1,430
Total deposits.....	90,665	88,609	87,293	95,259
Interest, discount, rent, and other income collected but not earned.....	90	94	101	102
Interest, taxes, and other expenses accrued and unpaid.....	95	109	131	186
Other liabilities.....	6	-----	2	1
Total liabilities.....	90,856	88,812	87,527	95,548
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	216	177	162	159
Class B preferred stock.....	15	15	15	15
Common stock.....	4,290	4,318	4,329	4,307
Total capital stock.....	4,521	4,510	4,506	4,481
Surplus.....	2,326	2,360	2,365	2,379
Undivided profits.....	1,571	1,289	1,515	1,630
Reserves and retirement account for preferred stock.....	264	222	246	248
Total capital accounts.....	8,682	8,381	8,632	8,738
Total liabilities and capital accounts.....	99,538	97,193	96,159	104,286
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	10,452	10,634	11,023	10,991
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	2,475	2,204	2,142	1,787
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	46	56	68	86
Total.....	12,973	12,894	13,233	12,864
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law.....	9,535	8,311	9,038	7,760
Total.....	9,535	8,311	9,038	7,760

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

NEBRASKA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	133 banks	133 banks	133 banks	133 banks
ASSETS				
Loans and discounts.....	104,826	108,451	109,006	122,489
Overdrafts.....	52	72	58	95
U. S. Government securities, direct obligations.....	50,520	48,369	49,367	46,632
Obligations guaranteed by U. S. Government.....	11,631	11,749	12,417	13,413
Obligations of States and political subdivisions.....	18,290	17,448	17,017	16,570
Other bonds, notes, and debentures.....	9,022	9,145	9,862	10,015
Corporate stocks, including stock of Federal Reserve bank.....	740	740	748	750
Reserve with Federal Reserve bank.....	42,252	39,208	36,734	42,502
Currency and coin.....	3,907	3,481	3,734	4,442
Balances with other banks, and cash items in process of collection.....	64,640	63,324	66,032	73,267
Bank premises owned, furniture and fixtures.....	5,363	5,336	5,248	5,263
Real estate owned other than bank premises.....	289	266	248	223
Customers' liability on acceptances outstanding.....	5	5	5	5
Interest, commissions, rent, and other income earned or accrued but not collected.....	587	546	549	557
Other assets.....	181	173	246	220
Total assets.....	312,305	308,313	311,271	336,443
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	140,653	136,520	140,318	156,148
Time deposits of individuals, partnerships, and corporations.....	43,973	43,064	42,817	42,348
Postal savings deposits.....	106	90	101	101
Deposits of U. S. Government.....	2,621	2,630	3,111	3,415
Deposits of States and political subdivisions.....	21,393	24,209	25,244	27,334
Deposits of banks.....	70,251	68,575	66,175	73,295
Other deposits (certified and cashiers' checks, etc.).....	3,246	2,866	2,763	2,400
<i>Total deposits.....</i>	<i>282,243</i>	<i>277,954</i>	<i>280,589</i>	<i>305,041</i>
<i>Demand deposits.....</i>	<i>237,881</i>	<i>234,500</i>	<i>237,310</i>	<i>262,859</i>
<i>Time deposits.....</i>	<i>44,362</i>	<i>43,454</i>	<i>43,279</i>	<i>42,182</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	447	149	57	183
Acceptances executed by or for account of reporting banks and outstanding.....	5	5	5	5
Interest, discount, rent, and other income collected but not earned.....	232	253	278	294
Interest, taxes, and other expenses accrued and unpaid.....	276	293	335	383
Other liabilities.....	150	84	155	151
Total liabilities.....	283,353	278,738	281,359	306,057
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	768	740	738	705
Common stock.....	13,675	13,693	13,695	13,718
<i>Total capital stock.....</i>	<i>14,443</i>	<i>14,433</i>	<i>14,433</i>	<i>14,423</i>
Surplus.....	9,241	9,430	9,538	9,575
Undivided profits.....	2,948	3,149	3,368	3,763
Reserves and retirement account for preferred stock.....	2,320	2,563	2,573	2,625
Total capital accounts.....	28,952	29,575	29,912	30,386
Total liabilities and capital accounts.....	312,305	308,313	311,271	336,443
MEMORANDA				
Pledged assets and securities loaned:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	29,824	31,305	31,881	31,098
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	5,128	5,945	5,582	6,555
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	284	283	282	282
Securities loaned.....				50
Total.....	35,236	37,533	37,745	37,985
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	26,350	27,703	28,440	31,228
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....	243	124	54	
Total.....	26,593	27,827	28,494	31,228

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

NEVADA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	6 banks	6 banks	6 banks	6 banks
ASSETS				
Loans and discounts	14,137	14,212	15,354	15,934
Overdrafts	21	22	25	33
U. S. Government securities, direct obligations	8,531	9,380	10,256	10,329
Obligations guaranteed by U. S. Government	3,159	3,069	3,074	3,075
Obligations of States and political subdivisions	3,024	3,026	3,078	3,195
Other bonds, notes, and debentures	875	683	574	528
Corporate stocks, including stock of Federal Reserve bank	51	52	57	64
Reserve with Federal Reserve bank	4,390	4,838	3,513	4,007
Currency and coin	1,050	1,001	1,370	1,119
Balances with other banks, and cash items in process of collection	11,039	9,134	8,436	12,082
Bank premises owned, furniture and fixtures	786	793	791	772
Real estate owned other than bank premises	13	13	13	9
Investments and other assets indirectly representing bank premises or other real estate	5	5	5	5
Interest, commissions, rent, and other income earned or accrued but not collected	156	142	166	107
Other assets	57	71	30	49
Total assets	47,294	46,441	46,742	51,308
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	21,223	20,077	20,221	23,598
Time deposits of individuals, partnerships, and corporations	16,015	16,069	16,284	16,155
Postal savings deposits	21	6	6	6
Deposits of U. S. Government	191	224	242	244
Deposits of States and political subdivisions	4,649	4,657	4,555	5,109
Deposits of banks	981	1,279	1,183	1,423
Other deposits (certified and cashiers' checks, etc.)	580	350	460	417
<i>Total deposits</i>	<i>43,660</i>	<i>42,672</i>	<i>42,951</i>	<i>46,958</i>
<i>Demand deposits</i>	<i>27,437</i>	<i>26,220</i>	<i>26,284</i>	<i>30,439</i>
<i>Time deposits</i>	<i>16,223</i>	<i>16,452</i>	<i>16,667</i>	<i>16,519</i>
Interest, discount, rent, and other income collected but not earned	119	124	136	152
Interest, taxes, and other expenses accrued and unpaid	20	79	29	68
Other liabilities	388	327	367	784
Total liabilities	44,187	43,202	43,483	47,956
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock	12	12	12	12
Common stock	948	948	948	948
<i>Total capital stock</i>	<i>960</i>	<i>960</i>	<i>960</i>	<i>960</i>
Surplus	741	743	1,144	1,146
Undivided profits	1,354	1,479	1,101	1,190
Reserves and retirement account for preferred stock	52	57	54	56
Total capital accounts	3,107	3,239	3,259	3,352
Total liabilities and capital accounts	47,294	46,441	46,742	51,308
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	4,383	4,629	4,718	4,656
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	1,014	977	970	938
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities			71	71
Total	5,397	5,606	5,759	5,665
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law	4,664	4,899	4,587	4,403
Total	4,664	4,899	4,587	4,403

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

NEW HAMPSHIRE

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	52 banks	52 banks	52 banks	52 banks
ASSETS				
Loans and discounts.....	34, 174	34, 643	37, 262	37, 157
Overdrafts.....	5	7	3	4
U. S. Government securities, direct obligations.....	12, 847	15, 322	13, 290	14, 690
Obligations guaranteed by U. S. Government.....	2, 366	2, 338	2, 727	3, 143
Obligations of States and political subdivisions.....	3, 350	3, 605	3, 592	3, 331
Other bonds, notes, and debentures.....	10, 180	9, 850	9, 558	9, 387
Corporate stocks, including stock of Federal Reserve bank.....	491	491	491	455
Reserve with Federal Reserve bank.....	10, 158	9, 139	9, 659	12, 185
Currency and coin.....	3, 142	2, 620	3, 397	3, 585
Balances with other banks, and cash items in process of collection.....	15, 046	13, 552	15, 534	19, 491
Bank premises owned, furniture and fixtures.....	2, 058	2, 060	2, 033	2, 036
Real estate owned other than bank premises.....	109	102	85	66
Investments and other assets indirectly representing bank premises or other real estate.....	75	76	78	78
Interest, commissions, rent, and other income earned or accrued but not collected.....	3	2	3	1
Other assets.....	60	64	62	66
Total assets.....	94, 064	93, 871	97, 774	105, 675
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	41, 990	41, 584	45, 287	49, 525
Time deposits of individuals, partnerships, and corporations.....	22, 251	22, 814	22, 847	23, 066
Postal savings deposits.....	172	72	115	117
Deposits of U. S. Government.....	1, 084	1, 001	1, 060	1, 249
Deposits of States and political subdivisions.....	6, 717	7, 256	6, 798	8, 527
Deposits of banks.....	5, 311	4, 461	4, 782	6, 322
Other deposits (certified and cashiers' checks, etc.).....	1, 672	1, 541	1, 792	1, 737
<i>Total deposits.....</i>	<i>79, 197</i>	<i>78, 729</i>	<i>82, 681</i>	<i>90, 543</i>
<i>Demand deposits.....</i>	<i>55, 959</i>	<i>54, 913</i>	<i>58, 918</i>	<i>66, 542</i>
<i>Time deposits.....</i>	<i>23, 238</i>	<i>23, 816</i>	<i>23, 763</i>	<i>24, 001</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	45	173	50	-----
Interest, discount, rent, and other income collected but not earned.....	27	27	32	32
Interest, taxes, and other expenses accrued and unpaid.....	80	94	107	131
Other liabilities.....	104	7	99	21
Total liabilities.....	79, 453	79, 030	82, 969	90, 727
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	561	549	549	544
Class B preferred stock.....	300	300	300	300
Common stock.....	5, 296	5, 296	5, 296	5, 297
<i>Total capital stock.....</i>	<i>6, 157</i>	<i>6, 145</i>	<i>6, 145</i>	<i>6, 141</i>
Surplus.....	4, 910	4, 916	4, 930	4, 932
Undivided profits.....	2, 863	3, 072	3, 009	3, 164
Reserves and retirement account for preferred stock.....	681	708	721	711
Total capital accounts.....	14, 611	14, 841	14, 805	14, 948
Total liabilities and capital accounts.....	94, 064	93, 871	97, 774	105, 675
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	1, 922	2, 173	2, 391	1, 927
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	419	319	347	675
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	39	38	53	64
Total.....	2, 380	2, 530	2, 791	2, 666
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	1, 804	1, 834	1, 906	2, 071
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....	35	73	50	-----
Total.....	1, 839	1, 907	1, 956	2, 071

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

NEW JERSEY

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	225 banks	225 banks	225 banks	224 banks
ASSETS				
Loans and discounts	272,227	280,244	292,775	302,726
Overdrafts	21	42	37	44
U. S. Government securities, direct obligations	219,138	242,921	228,320	216,728
Obligations guaranteed by U. S. Government	42,698	46,791	65,391	76,420
Obligations of States and political subdivisions	60,472	65,302	62,033	63,940
Other bonds, notes, and debentures	74,198	71,445	70,699	70,189
Corporate stocks, including stock of Federal Reserve bank	3,829	3,805	3,570	3,488
Reserve with Federal Reserve bank	125,318	118,153	117,994	139,746
Currency and coin	22,934	18,455	23,233	25,904
Balances with other banks, and cash items in process of collection	196,099	155,917	189,801	197,589
Bank premises owned, furniture and fixtures	25,504	25,505	25,174	24,618
Real estate owned other than bank premises	10,591	9,949	9,447	9,097
Investments and other assets indirectly representing bank premises or other real estate	2,048	2,033	2,568	2,584
Customers' liability on acceptances outstanding	147	117	95	123
Interest, commissions, rent, and other income earned or accrued but not collected	1,908	1,747	2,007	1,836
Other assets	804	964	916	1,110
Total assets	1,057,936	1,043,390	1,094,060	1,136,160
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	366,048	349,197	378,687	410,507
Time deposits of individuals, partnerships, and corporations	428,179	434,478	436,928	440,768
Deposits of U. S. Government	14,115	14,667	19,038	20,203
Deposits of States and political subdivisions	105,212	100,666	109,907	117,816
Deposits of banks	20,807	20,112	19,928	21,507
Other deposits (certified and cashiers' checks, etc.)	10,924	11,333	15,298	9,411
<i>Total deposits</i>	<i>945,285</i>	<i>930,453</i>	<i>973,756</i>	<i>1,020,312</i>
<i>Demand deposits</i>	<i>502,772</i>	<i>485,123</i>	<i>532,331</i>	<i>558,636</i>
<i>Time deposits</i>	<i>442,513</i>	<i>445,330</i>	<i>441,395</i>	<i>451,616</i>
Bills payable, rediscounts, and other liabilities for borrowed money	30	10	10	-----
Acceptances executed by or for account of reporting banks and outstanding	147	117	95	123
Interest, discount, rent, and other income collected but not earned	1,676	1,862	2,071	2,331
Interest, taxes, and other expenses accrued and unpaid	663	863	749	970
Other liabilities	534	258	386	265
Total liabilities	948,335	933,563	983,067	1,024,001
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock	18,762	18,213	17,996	17,587
Class B preferred stock	2,985	2,905	2,905	2,899
Common stock	36,588	36,789	36,721	36,726
<i>Total capital stock</i>	<i>58,335</i>	<i>57,907</i>	<i>57,622</i>	<i>57,212</i>
Surplus	29,518	30,001	30,348	30,730
Undivided profits	12,945	13,388	13,566	14,587
Reserves and retirement account for preferred stock	8,803	8,531	9,457	9,630
Total capital accounts	109,601	109,827	110,993	112,159
Total liabilities and capital accounts	1,057,936	1,043,390	1,094,060	1,136,160
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	39,094	36,974	43,608	46,710
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	6,269	8,105	7,060	6,947
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	5,204	5,253	5,540	5,767
Total	50,567	50,332	56,208	59,424
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law	34,900	34,564	38,671	42,091
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	30	-----	10	-----
Total	34,930	34,564	38,681	42,091

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

NEW MEXICO

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	22 banks	22 banks	22 banks	22 banks
ASSETS				
Loans and discounts.....	17,609	18,649	20,898	22,676
Overdrafts.....	10	28	18	24
U. S. Government securities, direct obligations.....	9,588	9,606	9,935	9,979
Obligations guaranteed by U. S. Government.....	2,607	2,610	2,733	2,604
Obligations of States and political subdivisions.....	2,655	2,722	2,881	3,049
Other bonds, notes, and debentures.....	1,146	703	810	1,252
Corporate stocks, including stock of Federal Reserve bank.....	108	119	111	111
Reserve with Federal Reserve bank.....	6,841	6,196	6,392	6,729
Currency and coin.....	1,629	1,450	1,716	1,618
Balances with other banks, and cash items in process of collection.....	15,762	16,303	12,855	12,568
Bank premises owned, furniture and fixtures.....	827	821	811	580
Real estate owned other than bank premises.....	29	23	22	22
Interest, commissions, rent, and other income earned or accrued but not collected.....	4	2	4	2
Other assets.....	7	16	8	17
Total assets.....	58,822	59,248	59,194	61,481
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	27,126	27,790	26,608	28,567
Time deposits of individuals, partnerships, and corporations.....	11,229	11,484	11,555	11,556
Postal savings deposits.....	56	54	56	57
Deposits of U. S. Government.....	450	394	488	563
Deposits of States and political subdivisions.....	11,510	11,074	12,150	11,878
Deposits of banks.....	3,465	3,396	3,196	3,653
Other deposits (certified and cashiers' checks, etc.).....	727	595	726	631
<i>Total deposits.....</i>	<i>54,663</i>	<i>54,787</i>	<i>54,779</i>	<i>56,905</i>
<i>Demand deposits.....</i>	<i>43,153</i>	<i>43,123</i>	<i>43,037</i>	<i>45,181</i>
<i>Time deposits.....</i>	<i>11,410</i>	<i>11,664</i>	<i>11,742</i>	<i>11,724</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....				18
Interest, discount, rent, and other income collected but not earned.....	16	24	15	17
Interest, taxes, and other expenses accrued and unpaid.....	8	7	2	1
Other liabilities.....	5	2	4	3
Total liabilities.....	54,592	54,820	54,800	56,944
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	281	281	281	269
Common stock.....	1,799	1,844	1,844	1,856
<i>Total capital stock.....</i>	<i>2,080</i>	<i>2,125</i>	<i>2,125</i>	<i>2,125</i>
Surplus.....	1,490	1,535	1,621	1,621
Undivided profits.....	263	452	221	410
Reserves and retirement account for preferred stock.....	397	316	427	381
Total capital accounts.....	4,230	4,428	4,394	4,537
Total liabilities and capital accounts.....	58,822	59,248	59,194	61,481
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	9,720	9,413	9,087	9,354
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	2,628	2,463	2,976	2,914
Total.....	12,348	11,876	12,063	12,268
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	10,873	10,876	11,956	10,973
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....				18
Total.....	10,873	10,876	11,956	10,991

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

NEW YORK

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	428 banks	426 banks	425 banks	425 banks
ASSETS				
Loans and discounts	1,642,593	1,725,622	1,846,186	1,907,502
Overdrafts	774	886	1,185	623
U. S. Government securities, direct obligations	1,921,905	2,300,285	2,614,443	2,448,346
Obligations guaranteed by U. S. Government	812,156	824,646	852,350	975,272
Obligations of States and political subdivisions	447,463	482,671	437,695	500,678
Other bonds, notes, and debentures	423,717	415,931	408,479	438,590
Corporate stocks, including stock of Federal Reserve bank	80,340	80,361	80,784	80,153
Reserve with Federal Reserve bank	3,089,281	2,809,236	2,379,121	2,339,998
Currency and coin	54,639	44,307	65,850	55,775
Balances with other banks, and cash items in process of collection	596,657	368,822	533,273	478,632
Bank premises owned, furniture and fixtures	109,070	109,276	108,133	108,017
Real estate owned other than bank premises	13,651	13,381	12,639	12,054
Investments and other assets indirectly representing bank premises or other real estate	1,858	1,872	1,868	1,882
Customers' liability on acceptances outstanding	25,303	23,282	24,815	18,938
Interest, commissions, rent, and other income earned or accrued but not collected	14,409	17,311	15,703	17,165
Other assets	6,281	11,862	10,897	11,246
Total assets	9,237,097	9,229,751	9,393,421	9,394,871
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	5,049,020	5,216,763	5,362,432	5,379,518
Time deposits of individuals, partnerships, and corporations	772,980	781,492	768,628	770,751
Deposits of U. S. Government	21,623	19,628	23,693	50,087
Deposits of States and political subdivisions	327,882	262,575	277,438	243,708
Deposits of banks	1,945,946	1,887,409	1,893,385	1,894,321
Other deposits (certified and cashiers' checks, etc.)	195,531	152,042	142,457	138,153
Total deposits	8,312,982	8,319,909	8,468,083	8,476,568
Demand deposits	7,490,155	7,506,004	7,671,961	7,676,431
Time deposits	822,827	813,905	796,072	800,137
Bills payable, rediscounts, and other liabilities for borrowed money	450	540	728	7,165
Mortgages or other liens on bank premises and other real estate	10	12	10	10
Acceptances executed by or for account of reporting banks and outstanding	28,963	26,325	28,617	21,975
Interest, discount, rent, and other income collected but not earned	7,105	7,495	7,828	8,695
Interest, taxes, and other expenses accrued and unpaid	7,223	8,875	10,163	10,290
Other liabilities	160,453	142,672	154,131	139,320
Total liabilities	8,517,195	8,505,828	8,669,510	8,664,023
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock	15,959	15,123	14,593	14,078
Class B preferred stock	3,596	3,461	3,389	3,343
Common stock	257,888	258,150	257,872	258,079
Total capital stock	277,443	276,734	275,854	275,500
Surplus	325,681	326,165	327,838	328,272
Undivided profits	88,279	92,160	91,523	98,120
Reserves and retirement account for preferred stock	28,499	28,864	28,696	28,956
Total capital accounts	719,902	723,923	723,911	730,848
Total liabilities and capital accounts	9,237,097	9,229,751	9,393,421	9,394,871
MEMORANDA				
Pledged assets and securities loaned:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	296,385	292,918	300,899	354,963
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	93,572	65,004	54,173	53,450
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	29,751	29,639	32,699	32,746
Securities loaned	4,889	12,010	6,180	15,285
Total	424,597	399,571	393,951	456,444
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law	330,144	281,555	276,467	294,312
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	459	530	718	6,755
Other liabilities secured by pledged assets	55	55	55	55
Total	330,658	282,140	277,240	301,122

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

NORTH CAROLINA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	44 banks	44 banks	44 banks	44 banks
ASSETS				
Loans and discounts.....	52,315	53,085	55,348	56,191
Overdrafts.....	8	7	7	28
U. S. Government securities, direct obligations.....	10,291	12,248	12,261	14,622
Obligations guaranteed by U. S. Government.....	3,476	3,461	3,482	4,495
Obligations of States and political subdivisions.....	11,084	11,089	11,141	11,070
Other bonds, notes, and debentures.....	788	701	744	745
Corporate stocks, including stock of Federal Reserve bank.....	432	433	424	426
Reserve with Federal Reserve bank.....	13,167	14,370	13,885	16,915
Currency and coin.....	5,164	3,997	4,332	6,577
Balances with other banks, and cash items in process of collection.....	44,523	47,459	49,154	56,830
Bank premises owned, furniture and fixtures.....	2,543	2,565	2,538	2,544
Real estate owned other than bank premises.....	479	506	475	477
Investments and other assets indirectly representing bank premises or other real estate.....	7	7	8	8
Customers' liability on acceptances outstanding.....	167	150	150	-----
Interest, commissions, rent, and other income earned or accrued but not collected.....	76	60	76	63
Other assets.....	197	144	152	141
Total assets.....	144,717	150,282	154,537	171,132
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	71,265	70,767	74,205	85,818
Time deposits of individuals, partnerships, and corporations.....	31,378	31,549	32,605	32,852
Postal savings deposits.....	101	77	73	44
Deposits of U. S. Government.....	674	1,598	2,301	2,914
Deposits of States and political subdivisions.....	9,316	11,175	10,999	11,715
Deposits of banks.....	14,241	16,862	16,403	19,277
Other deposits (certified and cashiers' checks, etc.).....	2,374	2,661	2,217	2,603
Total deposits.....	129,349	134,689	138,803	155,223
Demand deposits.....	96,791	101,807	104,492	120,702
Time deposits.....	32,558	33,482	34,311	34,521
Mortgages or other liens on bank premises and other real estate.....	7	-----	-----	-----
Acceptances executed by or for account of reporting banks and outstanding.....	167	150	150	-----
Interest, discount, rent, and other income collected but not earned.....	297	316	329	343
Interest, taxes, and other expenses accrued and unpaid.....	167	164	156	171
Other liabilities.....	97	9	50	24
Total liabilities.....	130,084	135,328	139,488	155,761
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	300	251	251	235
Class B preferred stock.....	10	10	10	10
Common stock.....	6,415	6,486	6,486	6,495
Total capital stock.....	6,725	6,747	6,747	6,740
Surplus.....	5,100	5,161	5,307	5,459
Undivided profits.....	1,837	2,137	2,037	2,206
Reserves and retirement account for preferred stock.....	971	909	958	966
Total Capital accounts.....	14,633	14,954	15,049	15,371
Total liabilities and capital accounts.....	144,717	150,282	154,537	171,132
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	6,282	7,703	8,701	9,827
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	6,024	6,354	6,462	6,478
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	10	11	30	26
Total.....	12,316	14,068	15,193	16,331
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law.....	10,314	12,885	13,641	14,647
Total.....	10,314	12,885	13,641	14,647

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

NORTH DAKOTA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	45 banks	45 banks	45 banks	45 banks
ASSETS				
Loans and discounts	26,884	26,112	22,187	25,900
Overdrafts	13	20	21	38
U. S. Government securities, direct obligations	8,361	8,297	9,181	8,823
Obligations guaranteed by U. S. Government	3,286	3,218	3,395	3,030
Obligations of States and political subdivisions	3,415	3,331	3,039	3,093
Other bonds, notes, and debentures	1,458	1,279	1,492	1,340
Corporate stocks, including stock of Federal Reserve bank	156	158	158	159
Reserve with Federal Reserve bank	5,202	5,127	5,619	6,001
Currency and coin	1,116	919	970	1,245
Balances with other banks, and cash items in process of collection	8,249	8,896	12,017	14,875
Bank premises owned, furniture and fixtures	1,702	1,649	1,653	1,667
Real estate owned other than bank premises	50	63	34	6
Interest, commissions, rent, and other income earned or accrued but not collected	206	250	213	235
Other assets	98	73	70	80
Total assets	60,196	59,392	60,049	67,092
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	28,258	26,358	26,705	32,842
Time deposits of individuals, partnerships, and corporations	19,228	19,048	19,014	19,067
Postal savings deposits	37	36	38	32
Deposits of U. S. Government	151	145	146	135
Deposits of States and political subdivisions	2,928	4,011	3,593	3,752
Deposits of banks	2,667	2,990	3,794	4,174
Other deposits (certified and cashiers' checks, etc.)	577	728	552	670
<i>Total deposits</i>	<i>53,846</i>	<i>53,516</i>	<i>53,842</i>	<i>60,672</i>
<i>Demand deposits</i>	<i>34,367</i>	<i>33,990</i>	<i>34,564</i>	<i>41,339</i>
<i>Time deposits</i>	<i>19,479</i>	<i>19,526</i>	<i>19,278</i>	<i>19,333</i>
Bills payable, rediscounts, and other liabilities for borrowed money	125	99	15	50
Interest, discount, rent, and other income collected but not earned	125	106	116	116
Interest, taxes, and other expenses accrued and unpaid	95	68	86	132
Other liabilities	37	37	32	26
Total liabilities	54,228	53,626	54,091	60,996
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock	343	273	237	230
Class B preferred stock	20	20		
Common stock	2,879	2,955	3,016	3,022
<i>Total capital stock</i>	<i>3,242</i>	<i>3,248</i>	<i>3,253</i>	<i>3,252</i>
Surplus	1,889	1,956	1,960	1,964
Undivided profits	670	415	606	733
Reserves and retirement account for preferred stock	167	147	139	147
Total capital accounts	5,968	5,766	5,958	6,096
Total liabilities and capital accounts	60,196	59,392	60,049	67,092
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	3,105	3,075	3,126	3,149
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	80	62	61	61
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	235	235	235	235
Total	3,420	3,372	3,422	3,445
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law	2,314	2,810	2,379	2,468
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	125	99	15	50
Total	2,439	2,909	2,394	2,518

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

OHIO

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	242 banks	242 banks	242 banks	242 banks
ASSETS				
Loans and discounts.....	392,830	420,701	429,784	442,098
Overdrafts.....	51	110	90	112
U. S. Government securities, direct obligations.....	193,923	201,152	211,502	213,822
Obligations guaranteed by U. S. Government.....	64,413	62,996	77,120	81,431
Obligations of States and political subdivisions.....	93,029	94,447	97,835	102,162
Other bonds, notes, and debentures.....	68,649	70,247	67,820	69,084
Corporate stocks, including stock of Federal Reserve bank.....	5,105	5,102	5,102	5,019
Reserve with Federal Reserve bank.....	204,537	194,455	206,510	206,758
Currency and coin.....	30,444	25,805	27,394	33,389
Balances with other banks, and cash items in process of collection.....	306,145	301,829	317,747	326,571
Bank premises owned, furniture and fixtures.....	29,845	29,446	29,192	28,918
Real estate owned other than bank premises.....	2,084	1,831	1,664	1,468
Investments and other assets indirectly representing bank premises or other real estate.....	2,823	2,848	2,905	3,268
Customers' liability on acceptances outstanding.....	628	578	293	379
Interest, commissions, rent, and other income earned or accrued but not collected.....	1,512	1,631	1,678	1,904
Other assets.....	750	879	885	944
Total assets.....	1,396,773	1,414,057	1,477,521	1,517,327
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	623,729	614,002	668,700	681,526
Time deposits of individuals, partnerships, and corporations.....	374,672	375,156	378,629	382,173
Postal savings deposits.....	810	657	661	624
Deposits of U. S. Government.....	6,351	4,903	5,439	5,979
Deposits of States and political subdivisions.....	86,680	106,202	100,870	113,937
Deposits of banks.....	143,140	152,360	159,441	169,635
Other deposits (certified and cashiers' checks, etc.).....	13,931	12,397	14,351	13,300
<i>Total deposits.....</i>	<i>1,249,313</i>	<i>1,265,677</i>	<i>1,328,091</i>	<i>1,367,174</i>
<i>Demand deposits.....</i>	<i>853,985</i>	<i>870,004</i>	<i>927,536</i>	<i>963,152</i>
<i>Time deposits.....</i>	<i>395,328</i>	<i>395,673</i>	<i>400,555</i>	<i>404,042</i>
Acceptances executed by or for account of reporting banks and outstanding.....	647	589	293	388
Interest, discount, rent, and other income collected but not earned.....	793	955	1,051	1,053
Interest, taxes, and other expenses accrued and unpaid.....	1,783	2,433	2,245	2,003
Other liabilities.....	1,459	932	1,516	1,243
Total liabilities.....	1,253,995	1,270,586	1,333,196	1,371,861
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	13,358	13,010	12,556	12,236
Class B preferred stock.....	568	568	568	562
Common stock.....	59,908	60,006	60,307	60,408
<i>Total capital stock.....</i>	<i>73,834</i>	<i>73,584</i>	<i>73,431</i>	<i>73,206</i>
Surplus.....	42,179	42,791	43,346	43,673
Undivided profits.....	16,121	17,116	17,027	17,847
Reserves and retirement account for preferred stock.....	10,644	9,980	10,521	10,740
Total capital accounts.....	142,778	143,471	144,325	145,466
Total liabilities and capital accounts.....	1,396,773	1,414,057	1,477,521	1,517,327
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	98,797	105,108	108,680	112,086
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	42,802	42,984	43,151	42,592
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	4,659	4,669	5,052	4,718
Total.....	146,258	152,761	156,883	159,396
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law.....	112,650	130,965	125,078	135,912
Total.....	112,650	130,965	125,078	135,912

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

OKLAHOMA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	208 banks	207 banks	207 banks	207 banks
ASSETS				
Loans and discounts.....	141,246	142,650	147,309	157,554
Overdrafts.....	76	102	71	203
U. S. Government securities, direct obligations.....	42,643	41,387	42,823	43,249
Obligations guaranteed by U. S. Government.....	17,508	21,878	21,690	22,434
Obligations of States and political subdivisions.....	60,132	63,031	62,385	61,285
Other bonds, notes, and debentures.....	3,915	3,942	3,915	3,919
Corporate stocks, including stock of Federal Reserve bank.....	1,249	1,255	1,256	1,263
Reserve with Federal Reserve bank.....	49,115	58,083	55,388	59,659
Currency and coin.....	6,367	5,971	6,244	7,302
Balances with other banks, and cash items in process of collection.....	128,890	131,469	146,116	165,911
Bank premises owned, furniture and fixtures.....	8,908	8,794	8,630	8,598
Real estate owned other than bank premises.....	96	79	66	69
Investments and other assets indirectly representing bank premises or other real estate.....	125	115	110	84
Customers' liability on acceptances outstanding.....	147	55	35	4
Interest, commissions, rent, and other income earned or accrued but not collected.....	370	406	400	391
Other assets.....	399	479	426	444
Total assets.....	461,186	479,696	496,864	532,369
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	202,219	218,747	231,483	259,058
Time deposits of individuals, partnerships, and corporations.....	62,111	61,813	61,045	60,594
Postal savings deposits.....	339	310	294	267
Deposits of U. S. Government.....	6,222	4,040	5,044	6,388
Deposits of States and political subdivisions.....	51,399	59,287	60,559	58,105
Deposits of banks.....	74,835	77,748	79,286	87,127
Other deposits (certified and cashiers' checks, etc.).....	10,979	4,200	5,000	5,625
Total deposits.....	408,104	426,145	442,711	477,164
Demand deposits.....	338,175	355,556	373,232	409,887
Time deposits.....	69,929	70,589	69,479	67,277
Bills payable, rediscounts, and other liabilities for borrowed money.....		3	10	
Acceptances executed by or for account of reporting banks and outstanding.....	147	55	35	4
Interest, discount, rent, and other income collected but not earned.....	459	369	359	401
Interest, taxes, and other expenses accrued and unpaid.....	470	486	560	660
Other liabilities.....	236	219	226	62
Total liabilities.....	409,416	427,277	443,901	478,291
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	1,244	1,120	1,090	1,072
Class B preferred stock.....	12	12	12	12
Common stock.....	23,018	23,090	23,120	23,137
Total capital stock.....	24,274	24,222	24,222	24,221
Surplus.....	15,907	15,962	16,219	16,331
Undivided profits.....	8,986	9,752	9,910	10,831
Reserves and retirement account for preferred stock.....	2,603	2,483	2,612	2,695
Total capital accounts.....	51,770	52,419	52,963	54,078
Total liabilities and capital accounts.....	461,186	479,696	496,864	532,369
MEMORANDA				
Pledged assets and securities loaned:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	32,335	34,877	36,957	37,387
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	37,151	39,069	40,356	40,080
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	972	972	1,165	1,094
Securities loaned.....	49	50	50	50
Total.....	70,507	74,968	78,528	78,611
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	59,254	64,866	68,406	66,584
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....			10	
Total.....	59,254	64,866	68,416	66,584

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

OREGON

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	26 banks	26 banks	26 banks	26 banks
ASSETS				
Loans and discounts.....	94,281	98,132	100,234	123,467
Overdrafts.....	74	113	141	145
U. S. Government securities, direct obligations.....	75,887	82,597	106,901	109,147
Obligations guaranteed by U. S. Government.....	30,158	29,988	22,612	22,623
Obligations of States and political subdivisions.....	14,998	15,589	12,074	11,869
Other bonds, notes, and debentures.....	7,988	9,666	7,134	6,560
Corporate stocks, including stock of Federal Reserve bank.....	517	571	596	598
Reserve with Federal Reserve bank.....	40,458	44,208	39,846	50,103
Currency and coin.....	6,349	6,501	6,483	7,741
Balances with other banks, and cash items in process of collection.....	72,712	75,606	70,694	77,738
Bank premises owned, furniture and fixtures.....	6,654	6,651	6,665	6,710
Real estate owned other than bank premises.....	115	79	64	62
Investments and other assets indirectly representing bank premises or other real estate.....	1			
Customers' liability on acceptances outstanding.....	99	145	166	57
Interest, commissions, rent, and other income earned or accrued but not collected.....	741	887	748	908
Other assets.....	164	292	172	304
Total assets.....	351,196	371,025	383,530	418,032
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	152,563	149,718	164,653	190,657
Time deposits of individuals, partnerships, and corporations.....	109,626	109,822	110,951	112,145
Postal savings deposits.....	168	113	115	90
Deposits of U. S. Government.....	4,954	5,414	7,739	8,806
Deposits of States and political subdivisions.....	29,308	48,846	44,190	43,338
Deposits of banks.....	24,283	25,185	24,024	29,099
Other deposits (certified and cashiers' checks, etc.).....	3,841	4,962	4,181	5,416
<i>Total deposits.....</i>	<i>324,743</i>	<i>344,060</i>	<i>355,863</i>	<i>389,551</i>
<i>Demand deposits.....</i>	<i>209,878</i>	<i>229,090</i>	<i>238,986</i>	<i>271,613</i>
<i>Time deposits.....</i>	<i>114,865</i>	<i>114,970</i>	<i>116,877</i>	<i>117,938</i>
Acceptances executed by or for account of reporting banks and outstanding.....	101	147	168	63
Interest, discount, rent, and other income collected but not earned.....	634	707	857	857
Interest, taxes, and other expenses accrued and unpaid.....	680	815	650	917
Other liabilities.....	141	181	141	285
Total liabilities.....	326,299	345,910	357,669	391,673
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	121	114	114	104
Class B preferred stock.....	10	10	10	10
Common stock.....	8,799	8,806	8,806	8,816
<i>Total capital stock.....</i>	<i>8,930</i>	<i>8,930</i>	<i>8,930</i>	<i>8,930</i>
Surplus.....	8,338	10,124	10,973	11,023
Undivided profits.....	4,468	2,932	2,728	3,272
Reserves and retirement account for preferred stock.....	3,161	3,129	3,230	3,134
Total capital accounts.....	24,897	25,115	25,861	26,359
Total liabilities and capital accounts.....	351,196	371,025	383,530	418,032
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	49,786	60,314	63,308	68,290
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	3,225	8,267	6,213	5,199
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	583	582	2,706	2,694
Total.....	53,594	69,163	72,227	76,183
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law.....	35,411	56,880	51,247	53,966
Total.....	35,411	56,880	51,247	53,966

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

PENNSYLVANIA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	688 banks	688 banks	687 banks	686 banks
ASSETS				
Loans and discounts.....	850,710	884,495	931,666	938,340
Overdrafts.....	32	61	49	50
U. S. Government securities, direct obligations.....	815,491	842,578	870,014	869,323
Obligations guaranteed by U. S. Government.....	111,572	111,336	123,200	147,281
Obligations of States and political subdivisions.....	133,259	135,100	123,348	136,828
Other bonds, notes, and debentures.....	369,606	357,205	341,652	335,299
Corporate stocks, including stock of Federal Reserve bank.....	19,263	19,263	19,264	19,147
Reserve with Federal Reserve bank.....	732,701	812,896	781,644	888,490
Currency and coin.....	68,379	57,572	64,963	73,226
Balances with other banks, and cash items in process of collection.....	534,472	476,546	498,964	543,652
Bank premises owned, furniture and fixtures.....	76,313	76,077	75,409	74,989
Real estate owned other than bank premises.....	27,533	26,883	25,681	24,348
Investments and other assets indirectly representing bank premises or other real estate.....	1,308	1,386	1,362	1,438
Customers' liability on acceptances outstanding.....	5,658	6,527	6,200	4,862
Interest, commissions, rent, and other income earned or accrued but not collected.....	5,210	6,017	4,979	5,537
Other assets.....	6,443	5,742	8,678	5,569
Total assets.....	3,758,013	3,819,684	3,877,073	4,068,379
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	1,369,985	1,366,620	1,497,549	1,519,215
Time deposits of individuals, partnerships, and corporations.....	1,068,266	1,075,586	1,078,981	1,071,392
Postal savings deposits.....	4,124	3,460	3,296	3,143
Deposits of U. S. Government.....	61,900	36,148	44,777	50,333
Deposits of States and political subdivisions.....	122,638	208,674	112,795	230,005
Deposits of banks.....	636,641	641,516	643,794	701,394
Other deposits (certified and cashiers' checks, etc.).....	25,591	17,091	19,974	17,791
<i>Total deposits.....</i>	<i>3,289,145</i>	<i>3,349,095</i>	<i>3,401,166</i>	<i>3,593,873</i>
<i>Demand deposits.....</i>	<i>2,141,452</i>	<i>2,186,620</i>	<i>2,237,750</i>	<i>2,439,605</i>
<i>Time deposits.....</i>	<i>1,147,693</i>	<i>1,162,475</i>	<i>1,163,436</i>	<i>1,153,668</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	482	98	167	87
Acceptances executed by or for account of reporting banks and outstanding.....	7,183	8,086	8,178	6,357
Interest, discount, rent, and other income collected but not earned.....	1,961	2,270	2,530	2,719
Interest, taxes, and other expenses accrued and unpaid.....	5,301	5,201	6,292	6,686
Other liabilities.....	3,993	1,005	4,192	2,927
Total liabilities.....	3,308,065	3,365,755	3,422,525	3,612,049
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	13,709	13,205	12,934	12,627
Class B preferred stock.....	1,250	1,232	1,232	1,232
Common stock.....	149,974	150,106	150,089	149,176
<i>Total capital stock.....</i>	<i>164,933</i>	<i>164,543</i>	<i>164,255</i>	<i>163,035</i>
Surplus.....	194,313	193,936	197,945	199,900
Undivided profits.....	60,448	65,406	60,972	62,689
Reserves and retirement account for preferred stock.....	30,254	30,044	31,376	30,706
Total capital accounts.....	449,948	453,929	454,548	456,330
Total liabilities and capital accounts.....	3,758,013	3,819,684	3,877,073	4,068,379
MEMORANDA				
Pledged assets and securities loaned:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	228,797	212,091	229,463	236,203
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	28,301	25,552	24,318	23,310
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	4,315	4,948	5,291	5,890
Securities loaned.....			500	500
Total.....	261,413	242,591	259,572	265,903
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	199,294	188,915	178,392	219,383
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....	271	93	167	87
Total.....	199,565	189,008	178,559	219,470

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

RHODE ISLAND

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	12 banks	12 banks	12 banks	12 banks
ASSETS				
Loans and discounts	46,308	51,938	55,523	57,190
Overdrafts	2	2	1	5
U. S. Government securities, direct obligations	16,329	19,438	20,196	23,547
Obligations guaranteed by U. S. Government	6,787	6,592	6,974	6,145
Obligations of States and political subdivisions	2,103	2,619	2,806	2,998
Other bonds, notes, and debentures	7,378	7,261	7,205	7,354
Corporate stocks, including stock of Federal Reserve bank	572	577	575	566
Reserve with Federal Reserve bank	30,224	25,606	26,868	28,917
Currency and coin	4,101	3,169	3,993	4,711
Balances with other banks, and cash items in process of collection	28,459	22,930	23,740	22,029
Bank premises owned, furniture and fixtures	686	683	673	674
Real estate owned other than bank premises	144	144	129	204
Investments and other assets indirectly representing bank premises of other real estate	507	507	507	507
Customer's liability on acceptances outstanding	98	153	274	90
Interest, commissions, rent, and other income earned or accrued but not collected	192	192	186	219
Other assets	49	88	46	100
Total assets	143,949	141,899	149,696	155,256
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	90,321	91,567	98,233	104,587
Time deposits of individuals, partnerships, and corporations	17,085	17,382	17,768	17,662
Postal savings deposits	54	50	54	54
Deposits of U. S. Government	1,718	1,395	1,103	1,106
Deposits of States and political subdivisions	5,667	3,852	4,482	3,314
Deposits of banks	10,335	9,122	9,165	9,643
Other deposits (certified and cashiers' checks, etc.)	1,223	918	972	1,006
<i>Total deposits</i>	<i>126,408</i>	<i>124,286</i>	<i>131,177</i>	<i>137,372</i>
<i>Demand deposits</i>	<i>109,033</i>	<i>106,573</i>	<i>113,698</i>	<i>119,404</i>
<i>Time deposits</i>	<i>17,370</i>	<i>17,713</i>	<i>18,079</i>	<i>17,968</i>
Acceptances executed by or for account of reporting banks and outstanding	122	153	274	96
Interest, discount, rent, and other income collected but not earned	153	234	193	234
Interest, taxes, and other expenses accrued and unpaid	115	128	163	182
Other liabilities	156	9	155	11
Total liabilities	126,949	124,810	132,562	137,895
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock	385	346	346	340
Common stock	7,102	7,126	7,126	7,126
<i>Total capital stock</i>	<i>7,487</i>	<i>7,472</i>	<i>7,472</i>	<i>7,466</i>
Surplus	7,548	7,568	7,575	7,586
Undivided profits	1,748	1,825	1,882	1,988
Reserves and retirement account for preferred stock	217	224	205	321
Total capital accounts	17,000	17,089	17,134	17,361
Total liabilities and capital accounts	143,949	141,899	149,696	155,256
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	2,749	3,144	3,016	3,230
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	588	700	586	605
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	811	698	808	809
Total	4,148	4,542	4,410	4,644
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law	3,114	3,154	2,598	2,482
Total	3,114	3,154	2,598	2,482

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

SOUTH CAROLINA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	21 banks	21 banks	22 banks	22 banks
ASSETS				
Loans and discounts	49,775	45,315	45,762	47,297
Overdrafts	31	60	28	55
U. S. Government securities, direct obligations	8,381	10,050	10,682	12,043
Obligations guaranteed by U. S. Government	1,635	1,788	2,001	2,459
Obligations of States and political subdivisions	7,775	9,180	8,080	8,230
Other bonds, notes, and debentures	1,907	2,152	2,174	2,200
Corporate stocks, including stock of Federal Reserve bank	282	287	292	294
Reserve with Federal Reserve bank	10,750	12,385	11,827	13,036
Currency and coin	5,445	4,022	5,171	5,725
Balances with other banks, and cash items in process of collection	48,666	50,413	50,547	54,988
Bank premises owned, furniture and fixtures	1,890	1,893	1,887	1,910
Real estate owned other than bank premises	68	64	61	60
Customers' liability on acceptances outstanding	14	8	17	34
Interest, commissions, rent, and other income earned or accrued but not collected	54	52	49	47
Other assets	388	408	406	624
Total assets	137,061	138,077	138,984	149,002
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	68,600	69,606	74,010	81,193
Time deposits of individuals, partnerships, and corporations	19,183	20,248	20,869	21,012
Postal savings deposits	16	15	16	14
Deposits of U. S. Government	955	1,705	2,030	2,618
Deposits of States and political subdivisions	24,047	20,001	17,142	16,943
Deposits of banks	11,462	13,834	11,656	14,005
Other deposits (certified and cashiers' checks, etc.)	1,845	1,470	1,806	1,589
<i>Total deposits</i>	<i>126,108</i>	<i>126,879</i>	<i>127,529</i>	<i>137,374</i>
<i>Demand deposits</i>	<i>106,581</i>	<i>106,092</i>	<i>106,125</i>	<i>115,872</i>
<i>Time deposits</i>	<i>19,727</i>	<i>20,787</i>	<i>21,404</i>	<i>21,502</i>
Acceptances executed by or for account of reporting banks and outstanding	18	10	23	42
Interest, discount, rent, and other income collected but not earned	165	88	197	206
Interest, taxes, and other expenses accrued and unpaid	77	89	119	191
Other liabilities	127	101	82	6
Total liabilities	126,495	127,167	127,950	137,819
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock	929	927	927	894
Common stock	4,596	4,598	4,698	4,701
<i>Total capital stock</i>	<i>5,525</i>	<i>5,525</i>	<i>5,625</i>	<i>5,595</i>
Surplus	3,075	3,101	3,266	3,307
Undivided profits	1,403	1,603	1,438	1,618
Reserves and retirement account for preferred stock	563	681	705	663
Total capital accounts	10,566	10,910	11,034	11,183
Total liabilities and capital accounts	137,061	138,077	138,984	149,002
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	6,355	7,404	7,983	9,203
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	6,254	6,124	5,323	5,686
Assets pledged to qualify for exercises of fiduciary or corporate powers, and for purposes other than to secure liabilities	409	406	5	5
Total	13,018	13,934	13,311	14,894
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law	15,099	15,188	13,860	15,211
Total	15,099	15,188	13,860	15,211

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

SOUTH DAKOTA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	40 banks	38 banks	38 banks	37 banks
ASSETS				
Loans and discounts	30,480	30,718	30,431	33,264
Overdrafts	22	39	28	54
U. S. Government securities, direct obligations	8,206	8,479	8,717	8,948
Obligations guaranteed by U. S. Government	3,051	3,134	3,422	3,562
Obligations of States and political subdivisions	6,013	5,889	5,318	5,335
Other bonds, notes, and debentures	1,076	913	827	771
Corporate stocks, including stock of Federal Reserve bank	171	170	170	169
Reserve with Federal Reserve bank	6,776	6,257	6,460	6,600
Currency and coin	1,597	1,251	1,337	1,491
Balances with other banks, and cash items in process of collection	11,790	10,188	11,454	12,400
Bank premises owned, furniture and fixtures	1,546	1,621	1,584	1,576
Real estate owned other than bank premises	26	37	37	5
Investments and other assets indirectly representing bank premises or other real estate	99			28
Interest, commissions, rent, and other income earned or accrued but not collected	274	310	311	342
Other assets	79	87	117	72
Total assets	71,206	69,093	70,213	74,617
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	29,929	29,386	29,240	34,051
Time deposits of individuals, partnerships, and corporations	17,294	17,149	16,917	16,862
Postal savings deposits	23	21	22	17
Deposits of U. S. Government	347	359	404	424
Deposits of States and political subdivisions	11,797	10,786	11,962	11,100
Deposits of banks	4,192	3,731	3,804	4,158
Other deposits (certified and cashiers' checks, etc.)	456	494	588	671
Total deposits	64,088	61,926	62,937	67,883
Demand deposits	46,209	44,247	45,491	49,686
Time deposits	17,879	17,679	17,446	17,938
Bills payable, rediscounts, and other liabilities for borrowed money	50	40	73	
Mortgages or other liens on bank premises and other real estate	80	79	39	39
Interest, discount, rent, and other income collected but not earned	111	113	139	129
Interest, taxes, and other expenses accrued and unpaid	135	162	122	188
Other liabilities	27	2	18	22
Total liabilities	64,441	62,322	63,328	67,661
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock	571	516	452	366
Class B preferred stock	15	15	15	15
Common stock	3,181	3,151	3,195	3,211
Total capital stock	3,767	3,682	3,662	3,592
Surplus	1,875	1,864	1,916	2,017
Undivided profits	763	871	915	1,034
Reserves and retirement account for preferred stock	360	354	392	313
Total capital accounts	6,765	6,771	6,885	6,956
Total liabilities and capital accounts	71,206	69,093	70,213	74,617
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	7,583	7,498	7,997	8,408
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	2,624	2,667	2,676	2,622
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	401	397	400	400
Total	10,608	10,562	11,073	11,430
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law	9,104	8,383	9,114	8,368
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	50		73	
Total	9,154	8,383	9,187	8,368

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

TENNESSEE

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	71 banks	71 banks	71 banks	71 banks
ASSETS				
Loans and discounts.....	192,834	194,431	197,578	205,587
Overdrafts.....	115	247	142	217
U. S. Government securities, direct obligations.....	55,372	48,370	50,347	51,587
Obligations guaranteed by U. S. Government.....	21,049	22,213	23,876	31,873
Obligations of States and political subdivisions.....	35,825	36,025	36,938	37,290
Other bonds, notes, and debentures.....	13,769	13,338	13,172	13,817
Corporate stocks, including stock of Federal Reserve bank.....	2,601	2,620	2,597	2,596
Reserve with Federal Reserve bank.....	54,152	63,813	61,724	66,488
Currency and coin.....	9,956	9,142	9,146	11,331
Balances with other banks, and cash items in process of collection.....	142,378	149,647	151,903	173,244
Bank premises owned, furniture and fixtures.....	10,888	10,891	10,851	10,886
Real estate owned other than bank premises.....	1,831	1,759	1,677	1,534
Investments and other assets indirectly representing bank premises or other real estate.....	269	263	268	256
Customers' liability on acceptances outstanding.....	98	137	220	147
Interest, commissions, rent, and other income earned or accrued but not collected.....	733	752	715	561
Other assets.....	599	715	840	915
Total assets.....	542,469	554,363	561,994	608,329
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	182,967	178,448	190,477	206,155
Time deposits of individuals, partnerships, and corporations.....	111,523	112,397	114,096	113,696
Postal savings deposits.....	342	167	165	141
Deposits of U. S. Government.....	16,553	14,936	17,821	18,929
Deposits of States and political subdivisions.....	34,520	44,437	46,480	48,341
Deposits of banks.....	141,281	151,088	138,452	165,256
Other deposits (certified and cashiers' checks, etc.).....	6,188	3,329	4,363	4,581
<i>Total deposits.....</i>	<i>493,404</i>	<i>504,802</i>	<i>511,854</i>	<i>567,129</i>
<i>Demand deposits.....</i>	<i>372,068</i>	<i>382,461</i>	<i>387,871</i>	<i>433,797</i>
<i>Time deposits.....</i>	<i>121,346</i>	<i>122,341</i>	<i>123,983</i>	<i>123,332</i>
Acceptances executed by or for account of reporting banks and outstanding.....	98	137	220	147
Interest, discount, rent, and other income collected but not earned.....	810	906	962	1,011
Interest, taxes, and other expenses accrued and unpaid.....	663	764	587	938
Other liabilities.....	289	289	288	626
Total liabilities.....	495,264	506,898	513,911	559,851
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	5,445	5,237	5,199	5,176
Class B preferred stock.....	100	100	100	100
Common stock.....	18,188	18,300	18,300	18,302
<i>Total capital stock.....</i>	<i>23,733</i>	<i>23,637</i>	<i>23,599</i>	<i>23,578</i>
Surplus.....	14,110	14,279	14,437	14,960
Undivided profits.....	7,556	7,814	8,144	7,998
Reserves and retirement account for preferred stock.....	1,806	1,735	1,903	1,942
Total capital accounts.....	47,205	47,465	48,083	48,478
Total liabilities and capital accounts.....	542,469	554,363	561,994	608,329
MEMORANDA				
Pledged assets and securities loaned:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	34,509	34,783	38,684	44,086
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	19,255	18,959	19,650	19,550
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	114	122	311	210
Securities loaned.....	35	93	90	90
Total.....	53,913	53,957	58,735	63,936
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law.....	47,888	51,630	57,387	60,458
Total.....	47,888	51,630	57,387	60,458

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

TEXAS

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	446 banks	446 banks	445 banks	445 banks
ASSETS				
Loans and discounts	506,064	502,614	493,924	537,339
Overdrafts	871	1,086	824	1,516
U. S. Government securities, direct obligations	225,458	237,537	249,344	241,645
Obligations guaranteed by U. S. Government	43,852	44,337	56,638	67,053
Obligations of States and political subdivisions	104,585	107,026	105,047	108,071
Other bonds, notes, and debentures	20,385	18,602	19,810	19,521
Corporate stocks, including stock of Federal Reserve bank	5,451	5,463	4,911	4,907
Reserve with Federal Reserve bank	217,218	215,606	210,237	231,744
Currency and coin	29,125	27,072	27,411	30,580
Balances with other banks, and cash items in process of collection	497,467	523,529	562,050	536,698
Bank premises owned, furniture and fixtures	33,901	33,996	33,978	34,406
Real estate owned other than bank premises	4,585	4,648	4,430	4,526
Investments and other assets indirectly representing bank premises or other real estate	4,685	4,372	4,278	4,190
Customers' liability on acceptances outstanding	158	332	520	310
Interest, commissions, rent, and other income earned or accrued but not collected	508	705	505	681
Other assets	1,349	1,267	1,156	1,214
Total assets	1,695,662	1,728,192	1,775,063	1,824,401
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	829,774	873,175	911,443	964,243
Time deposits of individuals, partnerships, and corporations	183,635	185,256	184,164	180,100
Postal savings deposits	1,635	1,362	1,345	1,310
Deposits of U. S. Government	33,964	30,203	40,869	42,968
Deposits of States and political subdivisions	131,030	151,860	137,487	130,547
Deposits of banks	311,086	307,979	310,984	313,790
Other deposits (certified and cashiers' checks, etc.)	43,578	15,034	22,434	21,956
<i>Total deposits</i>	<i>1,534,702</i>	<i>1,564,869</i>	<i>1,608,726</i>	<i>1,654,214</i>
<i>Demand deposits</i>	<i>1,328,852</i>	<i>1,355,212</i>	<i>1,399,967</i>	<i>1,451,337</i>
<i>Time deposits</i>	<i>205,850</i>	<i>209,657</i>	<i>208,759</i>	<i>202,877</i>
Bills payable, rediscounts, and other liabilities for borrowed money	200	268	95	747
Mortgages or other liens on bank premises and other real estate	2	2	2	2
Acceptances executed by or for account of reporting banks and outstanding	158	332	520	310
Interest, discount, rent, and other income collected but not earned	734	803	881	830
Interest, taxes, and other expenses accrued and unpaid	2,474	1,984	2,919	2,889
Other liabilities	1,342	824	1,062	1,019
Total liabilities	1,539,612	1,569,082	1,614,205	1,660,711
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock	8,858	8,183	7,485	7,273
Class B preferred stock	6	6	6	6
Common stock	63,487	63,621	64,113	64,331
<i>Total capital stock</i>	<i>72,351</i>	<i>71,810</i>	<i>71,604</i>	<i>71,610</i>
Surplus	51,385	52,163	53,000	53,122
Undivided profits	24,573	27,815	28,335	31,270
Reserves and retirement account for preferred stock	7,741	7,322	7,919	7,688
Total capital accounts	156,050	159,110	160,858	163,690
Total liabilities and capital accounts	1,695,662	1,728,192	1,775,063	1,824,401
MEMORANDA				
Pledged assets and securities loaned:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	135,339	145,804	166,222	170,559
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	50,309	48,891	47,971	50,260
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	1,059	1,055	1,366	1,425
Securities loaned				111
Total	186,707	195,750	215,559	222,355
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law	169,191	185,702	186,966	186,901
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	200	268	95	707
Total	169,391	185,970	187,061	187,608

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

UTAH

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	13 banks	13 banks	13 banks	13 banks
ASSETS				
Loans and discounts	26,693	27,328	28,946	30,619
Overdrafts	85	100	72	107
U. S. Government securities, direct obligations	11,226	12,673	12,692	12,910
Obligations guaranteed by U. S. Government	6,236	6,234	6,346	6,618
Obligations of States and political subdivisions	3,480	3,712	3,557	4,358
Other bonds, notes, and debentures	1,483	1,301	1,135	992
Corporate stocks, including stock of Federal Reserve bank	208	206	206	210
Reserve with Federal Reserve bank	12,426	14,048	11,266	11,491
Currency and coin	958	903	1,013	976
Balances with other banks, and cash items in process of collection	26,542	22,297	23,510	26,377
Bank premises owned, furniture and fixtures	1,598	1,593	1,577	1,574
Real estate owned other than bank premises	60	60	50	42
Investments and other assets indirectly representing bank premises or other real estate	1,101	1,100	1,050	1,050
Interest, commissions, rent, and other income earned or accrued but not collected	1			1
Other assets	17	48	26	138
Total assets	92,114	91,603	91,446	97,463
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	34,854	34,815	37,753	42,301
Time deposits of individuals, partnerships, and corporations	22,379	22,436	22,425	22,075
Postal savings deposits	86	27	41	42
Deposits of U. S. Government	32	45	67	825
Deposits of States and political subdivisions	9,210	9,620	7,578	7,005
Deposits of banks	16,374	15,740	14,756	16,393
Other deposits (certified and cashiers' checks, etc.)	722	503	476	558
<i>Total deposits</i>	<i>83,657</i>	<i>83,186</i>	<i>83,059</i>	<i>88,099</i>
<i>Demand deposits</i>	<i>61,013</i>	<i>60,543</i>	<i>60,449</i>	<i>66,727</i>
<i>Time deposits</i>	<i>22,644</i>	<i>22,643</i>	<i>22,617</i>	<i>22,272</i>
Interest, discount, rent, and other income collected but not earned	121	130	140	156
Interest, taxes, and other expenses accrued and unpaid	144	116	150	211
Other liabilities	47	160	46	57
Total liabilities	83,969	83,592	83,432	89,423
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock	393	367	215	190
Common stock	3,230	3,230	3,382	3,432
<i>Total capital stock</i>	<i>3,623</i>	<i>3,597</i>	<i>3,597</i>	<i>3,622</i>
Surplus	2,517	2,542	2,553	2,594
Undivided profits	1,215	1,232	1,223	1,213
Reserves and retirement account for preferred stock	790	640	641	611
Total capital accounts	8,145	8,011	8,014	8,040
Total liabilities and capital accounts	92,114	91,603	91,446	97,463
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	326	256	308	892
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	107	107	111	106
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	79	79	79	79
Total	512	442	498	1,077
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law	250	153	243	770
Total	250	153	243	770

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

VERMONT

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	41 banks	41 banks	40 banks	40 banks
ASSETS				
Loans and discounts.....	29,514	31,185	32,108	31,988
Overdrafts.....	5	10	6	4
U. S. Government securities, direct obligations.....	7,357	8,122	7,588	7,919
Obligations guaranteed by U. S. Government.....	1,647	1,671	1,618	2,264
Obligations of States and political subdivisions.....	2,986	3,252	3,131	3,157
Other bonds, notes, and debentures.....	7,631	7,599	6,762	6,683
Corporate stocks, including stock of Federal Reserve bank.....	313	303	300	298
Reserve with Federal Reserve bank.....	6,578	6,047	5,538	6,149
Currency and coin.....	1,662	1,220	1,515	1,697
Balances with other banks, and cash items in process of collection.....	11,985	9,554	10,446	12,239
Bank premises owned, furniture and fixtures.....	1,015	1,019	1,022	1,009
Real estate owned other than bank premises.....	254	271	273	264
Investments and other assets indirectly representing bank premises or other real estate.....	28	28	28	28
Interest, commissions, rent, and other income earned or accrued but not collected.....	112	115	123	132
Other assets.....	62	82	66	124
Total assets.....	71,149	70,478	70,524	73,955
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	20,827	19,315	21,759	23,986
Time deposits of individuals, partnerships, and corporations.....	35,986	36,292	34,547	34,721
Postal savings deposits.....	24	15	15	15
Deposits of U. S. Government.....	463	389	518	463
Deposits of States and political subdivisions.....	1,745	2,142	1,716	2,734
Deposits of banks.....	856	1,014	798	833
Other deposits (certified and cashiers' checks, etc.).....	680	650	721	625
<i>Total deposits.....</i>	<i>60,691</i>	<i>59,817</i>	<i>60,074</i>	<i>63,577</i>
<i>Demand deposits.....</i>	<i>24,152</i>	<i>23,014</i>	<i>25,055</i>	<i>28,174</i>
<i>Time deposits.....</i>	<i>36,449</i>	<i>36,803</i>	<i>35,019</i>	<i>35,403</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		10	62	
Interest, discount, rent, and other income collected but not earned.....	75	98	142	180
Interest, taxes, and other expenses accrued and unpaid.....	76	58	74	86
Other liabilities.....	66	15	100	74
Total liabilities.....	60,818	59,998	60,452	63,717
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	563	543	543	530
Class B preferred stock.....	100	100	100	100
Common stock.....	4,400	4,401	4,251	4,253
<i>Total capital stock.....</i>	<i>5,063</i>	<i>5,044</i>	<i>4,894</i>	<i>4,883</i>
Surplus.....	2,777	2,783	2,686	2,693
Undivided profits.....	1,633	1,813	1,663	1,870
Reserves and retirement account for preferred stock.....	858	840	829	792
Total capital accounts.....	10,331	10,480	10,072	10,238
Total liabilities and capital accounts.....	71,149	70,478	70,524	73,955
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	1,064	1,048	1,097	1,183
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	512	510	463	443
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	5		37	51
Total.....	1,581	1,558	1,597	1,677
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	1,176	1,091	1,099	1,081
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....		10	62	
Total.....	1,176	1,101	1,161	1,081

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

VIRGINIA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	130 banks	130 banks	130 banks	130 banks
ASSETS				
Loans and discounts	178,770	180,929	183,530	186,637
Overdrafts	51	67	44	67
U. S. Government securities, direct obligations	63,116	68,069	69,531	69,308
Obligations guaranteed by U. S. Government	15,521	15,487	17,429	20,851
Obligations of States and political subdivisions	15,472	16,001	16,454	15,993
Other bonds, notes, and debentures	12,632	12,097	11,958	12,646
Corporate stocks, including stock of Federal Reserve bank	2,236	2,233	2,296	2,251
Reserve with Federal Reserve bank	67,679	80,028	82,328	103,856
Currency and coin	12,021	10,881	12,310	14,132
Balances with other banks, and cash items in process of collection	96,465	100,113	104,671	112,746
Bank premises owned, furniture and fixtures	9,230	9,387	9,366	9,468
Real estate owned other than bank premises	2,461	2,385	2,178	2,040
Investments and other assets indirectly representing bank premises or other real estate	1,103	1,078	1,068	1,055
Customers' liability on acceptances outstanding	9	24	1	2
Interest, commissions, rent, and other income earned or accrued but not collected	396	441	409	466
Other assets	846	1,031	1,078	1,063
Total assets	478,002	500,251	514,651	552,681
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	172,898	186,490	195,312	219,945
Time deposits of individuals, partnerships, and corporations	147,139	152,597	154,853	156,882
Postal savings deposits	456	450	451	367
Deposits of U. S. Government	4,107	3,765	4,243	4,875
Deposits of States and political subdivisions	25,534	26,854	31,393	27,523
Deposits of banks	66,398	70,395	67,811	81,083
Other deposits (certified and cashiers' checks, etc.)	6,971	4,391	5,288	5,740
Total deposits	423,503	444,942	459,351	496,415
Demand deposits	267,252	282,980	295,082	330,289
Time deposits	156,251	161,962	164,269	166,126
Bills payable, rediscounts, and other liabilities for borrowed money	102	270		
Mortgages or other liens on bank premises and other real estate	5			
Acceptances executed by or for account of reporting banks and outstanding	9	24	1	2
Interest, discount, rent, and other income collected but not earned	580	602	665	730
Interest, taxes, and other expenses accrued and unpaid	493	880	481	769
Other liabilities	695	165	625	306
Total liabilities	425,387	446,883	461,123	498,222
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock	1,113	1,014	999	978
Class B preferred stock	13	13	13	13
Common stock	23,598	23,637	23,637	23,641
Total capital stock	24,724	24,664	24,649	24,632
Surplus	18,023	18,081	18,338	18,365
Undivided profits	7,091	7,838	7,584	8,423
Reserves and retirement account for preferred stock	2,777	2,785	2,957	3,039
Total capital accounts	52,615	53,368	53,528	54,459
Total liabilities and capital accounts	478,002	500,251	514,651	552,681
MEMORANDA				
Pledged assets and securities loaned:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	26,399	29,822	35,243	35,411
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	10,404	10,797	10,705	10,144
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	3,226	3,451	3,506	3,923
Securities loaned	5	5	5	4
Total	40,034	44,075	49,459	49,482
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law	30,993	32,813	36,574	34,876
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	100	270		
Total	31,093	33,083	36,574	34,876

Assets and liabilities of national banks, by States, at date of each call during year ended Oct 31, 1941—Continued

VIRGIN ISLANDS OF THE UNITED STATES

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	1 bank	1 bank	1 bank	1 bank
ASSETS				
Loans and discounts.....	635	685	739	760
U. S. Government securities, direct obligations.....	19	39	125	225
Obligations guaranteed by U. S. Government.....	112	112	8	12
Obligations of States and political subdivisions.....	80	80		
Other bonds, notes, and debentures.....	182	173	172	172
Currency and coin.....	196	171	163	230
Balances with other banks, and cash items in process of collection.....	448	533	707	759
Bank premises owned, furniture and fixtures.....	12	12	12	12
Real estate owned other than bank premises.....	4	4	4	4
Interest, commissions, rent, and other income earned or accrued but not collected.....	15	3	15	3
Other assets.....	2	7	4	2
Total assets.....	1,705	1,819	1,949	2,179
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	302	312	363	446
Time deposits of individuals, partnerships, and corporations.....	942	998	1,031	1,062
Deposits of U. S. Government.....	66	56	42	75
Deposits of States and political subdivisions.....	142	187	249	322
Deposits of banks.....	5	4	2	3
Other deposits (certified and cashiers' checks, etc.).....	1	3		3
<i>Total deposits.....</i>	<i>1,458</i>	<i>1,660</i>	<i>1,687</i>	<i>1,911</i>
<i>Demand deposits.....</i>	<i>445</i>	<i>496</i>	<i>569</i>	<i>768</i>
<i>Time deposits.....</i>	<i>1,013</i>	<i>1,065</i>	<i>1,118</i>	<i>1,153</i>
Interest, discount, rent, and other income collected but not earned.....			1	3
Interest, taxes, and other expenses accrued and unpaid.....	2	2	3	3
Other liabilities.....	10	24	15	21
Total liabilities.....	1,470	1,586	1,706	1,938
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	120	120	120	118
Common stock.....	30	30	30	32
<i>Total capital stock.....</i>	<i>150</i>	<i>150</i>	<i>150</i>	<i>150</i>
Surplus.....	20	20	20	20
Undivided profits.....	15	15	15	18
Reserves and retirement account for preferred stock.....	50	48	58	53
Total capital accounts.....	235	233	243	241
Total liabilities and capital accounts.....	1,705	1,819	1,949	2,179
MEMORANDA				
Pledged assets: U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	112	112	112	112
Total.....	112	112	112	112
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law.....	66	56	41	75
Total.....	66	56	41	75

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

WASHINGTON

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4 1941	June 30, 1941	Sept. 24, 1941
	43 banks	43 banks	43 banks	43 banks
ASSETS				
Loans and discounts.....	186,967	194,471	208,732	232,628
Overdrafts.....	162	201	200	247
U. S. Government securities, direct obligations.....	104,334	109,848	110,552	115,436
Obligations guaranteed by U. S. Government.....	14,942	17,450	18,736	17,612
Obligations of States and political subdivisions.....	31,022	31,334	23,839	25,840
Other bonds, notes, and debentures.....	10,572	7,199	10,657	8,000
Corporate stocks, including stock of Federal Reserve bank.....	1,724	1,740	1,747	1,714
Reserve with Federal Reserve bank.....	61,787	73,769	67,494	74,072
Currency and coin.....	12,152	10,267	11,226	13,976
Balances with other banks, and cash items in process of collection.....	136,981	135,380	132,520	144,942
Bank premises owned, furniture and fixtures.....	7,675	7,755	7,864	7,787
Real estate owned other than bank premises.....	434	462	419	467
Investments and other assets indirectly representing bank premises or other real estate.....	4	-----	6	8
Customers' liability on acceptances outstanding.....	181	168	187	229
Interest, commissions, rent, and other income earned or accrued but not collected.....	665	876	714	877
Other assets.....	544	423	501	504
Total assets.....	570,146	591,343	595,394	644,339
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	264,523	270,271	277,255	309,562
Time deposits of individuals, partnerships, and corporations.....	141,484	141,281	142,921	145,667
Postal savings deposits.....	199	198	198	178
Deposits of U. S. Government.....	5,500	3,370	3,823	4,307
Deposits of States and political subdivisions.....	46,160	60,621	55,194	52,367
Deposits of banks.....	60,428	62,525	62,411	74,700
Other deposits (certified and cashiers' checks, etc.).....	4,849	5,238	4,792	5,944
<i>Total deposits.....</i>	<i>523,143</i>	<i>543,504</i>	<i>546,594</i>	<i>592,895</i>
<i>Demand deposits.....</i>	<i>379,940</i>	<i>400,486</i>	<i>401,937</i>	<i>445,505</i>
<i>Time deposits.....</i>	<i>143,203</i>	<i>143,018</i>	<i>144,657</i>	<i>147,390</i>
Acceptances executed by or for account of reporting banks and outstanding.....	230	174	221	236
Interest, discount, rent, and other income collected but not earned.....	1,216	1,353	1,516	1,675
Interest, taxes, and other expenses accrued and unpaid.....	630	961	719	1,301
Other liabilities.....	701	717	1,050	1,182
Total liabilities.....	525,920	546,709	550,100	597,289
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	1,868	1,766	1,755	1,740
Class B preferred stock.....	12	12	12	12
Common stock.....	20,277	20,297	20,298	20,298
<i>Total capital stock.....</i>	<i>22,157</i>	<i>22,075</i>	<i>22,065</i>	<i>22,050</i>
Surplus.....	10,344	10,620	10,675	10,880
Undivided profits.....	7,131	7,182	7,610	8,360
Reserves and retirement account for preferred stock.....	4,594	4,757	4,944	5,760
Total capital accounts.....	44,226	44,634	45,294	47,050
Total liabilities and capital accounts.....	570,146	591,343	595,394	644,339
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	64,475	78,810	73,103	76,167
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	10,497	10,075	10,873	10,597
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	22	2	270	46
Total.....	74,994	88,887	84,246	86,810
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law.....	56,056	70,385	66,030	64,369
Total.....	56,056	70,385	66,030	64,369

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

WEST VIRGINIA

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	77 banks	77 banks	77 banks	77 banks
ASSETS				
Loans and discounts	70,416	70,732	75,200	74,574
Overdrafts	10	20	15	30
U. S. Government securities, direct obligations	20,658	22,829	23,691	25,011
Obligations guaranteed by U. S. Government	11,337	11,253	11,896	12,767
Obligations of States and political subdivisions	7,744	8,514	8,727	9,010
Other bonds, notes, and debentures	7,988	7,890	7,829	7,689
Corporate stocks, including stock of Federal Reserve bank	1,165	1,142	1,127	1,130
Reserve with Federal Reserve bank	17,510	17,574	18,621	21,579
Currency and coin	6,544	5,944	6,636	8,392
Balances with other banks, and cash items in process of collection	49,912	54,222	53,903	63,067
Bank premises owned, furniture and fixtures	5,075	5,065	5,050	5,087
Real estate owned other than bank premises	2,069	1,915	1,759	1,632
Investments and other assets indirectly representing bank premises or other real estate	20	62	59	59
Interest, commissions, rent, and other income earned or accrued but not collected	46	49	56	39
Other assets	414	370	328	378
Total assets	200,908	207,381	214,897	230,444
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	81,218	87,458	93,942	104,916
Time deposits of individuals, partnerships, and corporations	62,816	64,980	64,446	64,751
Postal savings deposits	426	408	414	355
Deposits of U. S. Government	2,300	1,482	1,805	2,079
Deposits of States and political subdivisions	14,024	12,985	13,557	14,720
Deposits of banks	11,694	13,294	12,701	15,367
Other deposits (certified and cashiers' checks, etc.)	3,977	1,827	2,913	2,667
<i>Total deposits</i>	<i>176,455</i>	<i>182,454</i>	<i>189,778</i>	<i>204,865</i>
<i>Demand deposits</i>	<i>112,447</i>	<i>116,284</i>	<i>124,124</i>	<i>138,919</i>
<i>Time deposits</i>	<i>64,008</i>	<i>66,150</i>	<i>65,654</i>	<i>65,936</i>
Bills payable, rediscounts, and other liabilities for borrowed money	10	18	8	-----
Interest, discount, rent, and other income collected but not earned	151	154	187	191
Interest, taxes, and other expenses accrued and unpaid	231	290	291	399
Other liabilities	156	55	157	84
Total liabilities	177,003	182,951	190,421	205,439
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock	799	760	760	736
Class B preferred stock	60	60	60	60
Common stock	10,666	10,580	10,580	10,619
<i>Total capital stock</i>	<i>11,425</i>	<i>11,400</i>	<i>11,400</i>	<i>11,415</i>
Surplus	8,359	8,394	8,592	8,772
Undivided profits	3,136	3,639	3,448	3,777
Reserves and retirement account for preferred stock	985	997	1,036	1,041
Total capital accounts	23,905	24,430	24,476	25,005
Total liabilities and capital accounts	200,908	207,381	214,897	230,444
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	15,774	16,118	16,110	17,861
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	3,955	3,957	4,228	4,317
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	23	3	10	137
Total	19,752	20,078	20,348	22,315
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law	15,726	14,469	15,148	17,062
Total	15,726	14,469	15,148	17,062

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

WISCONSIN

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	103 banks	101 banks	99 banks	99 banks
ASSETS				
Loans and discounts.....	118, 149	127, 283	133, 367	136, 603
Overdrafts.....	33	32	21	44
U. S. Government securities, direct obligations.....	149, 682	159, 081	169, 051	140, 940
Obligations guaranteed by U. S. Government.....	31, 759	31, 096	33, 080	38, 615
Obligations of States and political subdivisions.....	24, 423	23, 650	23, 091	23, 481
Other bonds, notes, and debentures.....	59, 883	57, 469	47, 675	42, 297
Corporate stocks, including stock of Federal Reserve bank.....	1, 797	1, 797	1, 786	1, 643
Reserve with Federal Reserve bank.....	90, 365	90, 404	109, 400	118, 908
Currency and coin.....	12, 123	9, 501	11, 522	12, 541
Balances with other banks, and cash items in process of collection.....	136, 279	146, 602	133, 230	141, 586
Bank premises owned, furniture and fixtures.....	10, 547	10, 698	10, 601	10, 696
Real estate owned other than bank premises.....	1, 142	917	810	742
Investments and other assets indirectly representing bank premises or other real estate.....	269	267	175	21
Customers' liability on acceptances outstanding.....	23	25	26	14
Interest, commissions, rent, and other income earned or accrued but not collected.....	1, 093	1, 460	1, 045	1, 328
Other assets.....	1, 408	1, 530	1, 955	1, 117
Total assets.....	639, 275	661, 812	676, 835	670, 575
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	243, 731	238, 331	257, 941	269, 121
Time deposits of individuals, partnerships, and corporations.....	208, 367	204, 773	203, 402	205, 168
Postal savings deposits.....	218	225	205	201
Deposits of U. S. Government.....	10, 881	2, 010	2, 450	2, 486
Deposits of States and political subdivisions.....	29, 334	59, 363	53, 061	44, 510
Deposits of banks.....	79, 324	88, 203	83, 476	85, 481
Other deposits (certified and cashiers' checks, etc.).....	6, 729	6, 190	12, 887	5, 769
<i>Total deposits.....</i>	<i>578, 534</i>	<i>599, 095</i>	<i>613, 422</i>	<i>612, 736</i>
<i>Demand deposits.....</i>	<i>368, 625</i>	<i>392, 619</i>	<i>408, 530</i>	<i>405, 846</i>
<i>Time deposits.....</i>	<i>209, 961</i>	<i>206, 476</i>	<i>205, 092</i>	<i>206, 890</i>
Acceptances executed by or for account of reporting banks and outstanding.....	23	25	26	14
Interest, discount, rent, and other income collected but not earned.....	334	398	423	445
Interest, taxes, and other expenses accrued and unpaid.....	605	1, 016	729	1, 220
Other liabilities.....	435	214	272	306
Total liabilities.....	579, 981	600, 748	614, 872	614, 721
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	9, 617	9, 378	9, 354	1, 739
Class B preferred stock.....	50	45	45	35
Common stock.....	22, 532	22, 264	22, 203	24, 696
<i>Total capital stock.....</i>	<i>32, 199</i>	<i>31, 687</i>	<i>31, 602</i>	<i>26, 470</i>
Surplus.....	12, 771	12, 937	13, 045	14, 370
Undivided profits.....	7, 670	8, 860	9, 440	8, 708
Reserves and retirement account for preferred stock.....	6, 654	7, 580	7, 870	6, 406
Total capital accounts.....	59, 294	61, 064	61, 963	55, 854
Total liabilities and capital accounts.....	639, 275	661, 812	676, 835	670, 575
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	20, 291	10, 446	12, 099	12, 431
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	1, 237	1, 344	1, 152	949
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	1, 938	1, 896	1, 972	2, 078
Total.....	23, 466	13, 686	15, 223	15, 458
Secured liabilities: Deposits secured by pledged assets pursuant to requirements of law.....	15, 993	7, 701	8, 139	7, 746
Total.....	15, 993	7, 701	8, 139	7, 746

Assets and liabilities of national banks, by States, at date of each call during year ended Oct. 31, 1941—Continued

WYOMING

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	26 banks	26 banks	26 banks	26 banks
ASSETS				
Loans and discounts	17,780	18,112	19,802	20,776
Overdrafts	12	22	23	28
U. S. Government securities, direct obligations	8,494	7,750	7,865	7,766
Obligations guaranteed by U. S. Government	1,784	1,887	2,034	2,147
Obligations of States and political subdivisions	3,423	3,561	3,538	3,678
Other bonds, notes, and debentures	801	756	662	737
Corporate stocks, including stock of Federal Reserve bank	145	146	149	150
Reserve with Federal Reserve bank	7,353	6,633	5,222	5,009
Currency and coin	1,574	1,287	1,759	1,863
Balances with other banks, and cash items in process of collection	19,974	19,217	17,227	17,735
Bank premises owned, furniture and fixtures	678	687	671	697
Real estate owned other than bank premises	12	9	11	9
Investments and other assets indirectly representing bank premises or other real estate	182	181	179	178
Interest, commissions, rent, and other income earned or accrued but not collected	23	55	61	48
Other assets	15	15	26	24
Total assets	62,250	60,318	59,229	60,845
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	25,133	24,451	24,422	26,560
Time deposits of individuals, partnerships, and corporations	15,748	15,595	15,182	15,083
Postal savings deposits	28	18	24	23
Deposits of U. S. Government	329	401	322	350
Deposits of States and political subdivisions	7,704	7,059	6,899	6,374
Deposits of banks	6,522	6,000	5,540	5,505
Other deposits (certified and cashiers' checks, etc.)	449	493	456	504
Total deposits	55,913	54,017	52,845	54,399
Demand deposits	39,219	37,487	36,722	38,374
Time deposits	16,694	16,530	16,123	16,025
Bills payable, rediscounts, and other liabilities for borrowed money	76			
Interest, discount, rent, and other income collected but not earned	119	139	149	163
Interest, taxes, and other expenses accrued and unpaid	4	17	11	15
Other liabilities	56	2	61	12
Total liabilities	56,168	54,175	53,066	54,589
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock	203	200	200	193
Class B preferred stock	200	200	100	100
Common stock	2,150	2,153	2,253	2,270
Total capital stock	2,553	2,553	2,553	2,563
Surplus	1,944	2,050	2,066	2,071
Undivided profits	1,324	1,289	1,283	1,366
Reserves and retirement account for preferred stock	261	251	261	256
Total capital accounts	6,082	6,143	6,163	6,256
Total liabilities and capital accounts	62,250	60,318	59,229	60,845
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	6,961	6,459	6,728	6,334
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	2,143	2,057	2,127	2,100
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	71	136	226	234
Total	9,175	8,652	9,081	8,668
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law	7,909	7,415	7,264	6,804
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	76			
Total	7,985	7,415	7,264	6,804

TABLE NO. 22.—Principal items of assets and liabilities of national banks, by size of banks according to deposits, Dec. 31, 1940

SUMMARY

[In thousands of dollars]

	Number of banks	Loans and investments				Cash, balances with other banks, including reserves with Federal Reserve banks	Total assets	Capital stock	Surplus, profits, and reserves	Total deposits
		Total	Loans and discounts, including rediscounts and overdrafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities					
Banks with deposits of—										
\$100,000 and under.....	15	3,038	739	1,986	313	1,126	4,274	2,130	755	955
\$100,001 to \$250,000.....	289	46,516	31,377	8,041	7,098	21,479	69,953	9,325	4,962	55,266
\$250,001 to \$500,000.....	812	244,592	150,939	45,669	47,984	113,519	367,966	34,354	23,617	308,738
\$500,001 to \$750,000.....	689	326,250	191,215	64,070	70,965	157,558	496,612	36,462	32,331	426,554
\$750,001 to \$1,000,000.....	553	369,246	204,158	79,522	85,566	171,850	555,977	37,438	36,290	480,830
\$1,000,001 to \$2,000,000.....	1,195	1,255,549	649,267	301,911	304,371	620,439	1,929,415	119,786	124,267	1,681,094
\$2,000,001 to \$5,000,000.....	919	2,059,433	1,011,021	561,281	487,131	1,076,471	3,232,834	171,772	208,978	2,842,077
\$5,000,001 to \$50,000,000.....	595	5,056,123	2,414,912	1,703,007	938,204	3,274,873	8,570,613	370,900	433,510	7,733,602
\$50,000,001 to \$100,000,000.....	37	1,568,236	766,052	566,007	236,177	1,123,010	2,761,509	111,449	128,451	2,509,047
\$100,000,001 and over.....	46	12,766,830	4,608,093	6,421,111	1,737,626	8,559,742	21,744,809	633,621	1,016,000	19,814,261
Total.....	5,150	23,695,813	10,027,773	9,752,605	3,915,435	15,120,067	39,733,962	1,527,237	2,009,161	35,852,424

DEPOSITS OF \$100,000 AND UNDER

[In thousands of dollars]

Location	Number of banks	Loans and investments				Cash, balances with other banks, including reserves with Federal Reserve banks	Total assets	Capital stock	Surplus, profits, and reserves	Total deposits
		Total	Loans and discounts, including rediscounts and overdrafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities					
Rhode Island.....	1	132	90	25	17	37	172	100	35	37
Alabama.....	1	62	33	-----	29	46	145	50	11	83
Texas.....	7	523	430	38	55	242	800	180	86	533
Total Southern States.....	8	585	463	38	84	288	945	230	97	616
Ohio.....	1	83	34	21	28	29	113	25	8	79
Illinois.....	1	1,821	-----	1,767	54	657	2,490	1,500	559	-----
Total Middle Western States.....	2	1,904	34	1,788	82	686	2,603	1,525	567	79
Nebraska.....	2	159	98	53	8	50	224	50	12	162
Kansas.....	1	200	-----	81	119	39	241	200	41	-----
Montana.....	1	58	54	1	3	26	89	25	3	61
Total Western States.....	4	417	152	135	130	115	554	275	56	223
Grand total.....	15	3,038	739	1,986	313	1,126	4,274	2,130	755	955

STATE LOCATED IN 2 FEDERAL RESERVE DISTRICTS—PRINCIPAL ITEMS OF ASSETS AND LIABILITIES OF BANK LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

Illinois, District No. 7.....	1	1,821	-----	1,767	54	657	2,490	1,500	559	-----
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TABLE NO. 22.—Principal items of assets and liabilities of national banks, by size of banks according to deposits, Dec. 31, 1940—Continued

DEPOSITS OF \$100,001 TO \$250,000

[In thousands of dollars]

Location	Number of banks	Loans and investments				Cash, balances with other banks, including reserves with Federal Reserve banks	Total assets	Capital stock	Surplus, profits, and reserves	Total deposits
		Total	Loans and discounts, including rediscounts and overdrafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities					
New Hampshire.....	5	1,034	634	123	277	407	1,484	265	193	1,016
Vermont.....	3	558	393	48	117	180	750	125	94	529
Massachusetts.....	2	286	128	100	58	121	411	75	85	249
Connecticut.....	2	400	198	111	91	215	627	100	93	431
Total New England States.....	12	2,278	1,353	382	543	923	3,272	565	465	2,225
New York.....	16	3,210	1,778	679	753	868	4,217	533	348	3,322
New Jersey.....	1	164	141	20	3	76	277	50	10	216
Pennsylvania.....	18	3,785	2,302	608	875	919	4,929	688	404	3,836
Total Eastern States.....	35	7,159	4,221	1,307	1,631	1,863	9,423	1,271	762	7,374
Virginia.....	3	490	316	75	99	273	798	146	54	598
West Virginia.....	3	646	439	166	41	182	862	110	77	665
Florida.....	1	153	79	58	16	108	268	25	35	208
Alabama.....	4	551	352	37	162	374	948	115	79	753
Louisiana.....	1	153	151	.....	2	115	279	50	17	211
Texas.....	59	8,501	6,527	802	1,172	5,115	13,969	2,025	1,067	10,850
Arkansas.....	2	280	154	56	70	191	482	55	38	389
Kentucky.....	3	559	376	98	85	180	758	100	77	581
Tennessee.....	4	673	566	18	89	369	1,067	140	69	859
Total Southern States.....	80	12,006	8,960	1,310	1,736	6,907	19,431	2,766	1,513	15,114
Ohio.....	8	1,606	1,006	191	409	464	2,107	255	183	1,667
Indiana.....	5	812	655	106	51	330	1,170	125	66	979
Illinois.....	11	1,602	800	443	359	1,021	2,703	315	183	2,205
Wisconsin.....	3	502	366	90	46	227	755	110	23	621
Minnesota.....	3	447	239	105	103	185	652	75	33	543
Iowa.....	3	500	316	115	69	348	868	100	79	684
Missouri.....	9	1,422	1,018	294	110	625	2,120	333	116	1,644
Total Middle Western States.....	42	6,891	4,400	1,344	1,147	3,200	10,375	1,313	683	8,341

North Dakota.....	8	1,209	894	219	96	547	1,821	217	93	1,381
South Dakota.....	4	577	405	72	100	254	863	120	39	704
Nebraska.....	24	4,090	2,740	987	363	1,680	5,953	842	330	4,668
Kansas.....	35	4,886	3,412	1,104	370	2,569	7,642	956	426	6,246
Montana.....	2	281	218	41	22	67	373	50	11	312
Wyoming.....	1	98	56	41	1	169	272	25	25	222
Colorado.....	5	690	412	152	126	444	1,158	140	49	967
New Mexico.....	1	65	42	22	1	103	182	25	8	149
Oklahoma.....	34	5,127	3,391	843	893	2,270	7,503	870	439	6,172
Total Western States.....	114	17,023	11,570	3,481	1,972	8,103	25,767	3,245	1,420	20,821
Oregon.....	2	362	256	73	33	190	561	50	36	472
California.....	2	392	343	41	8	134	536	60	35	435
Idaho.....	1	170	117	46	7	94	281	30	8	242
Utah.....	1	235	157	57	21	65	307	25	40	242
Total Pacific States.....	6	1,159	873	217	69	483	1,685	165	119	1,391
Grand total.....	289	46,516	31,377	8,041	7,098	21,479	69,953	9,325	4,962	55,266

STATES LOCATED IN 2 FEDERAL RESERVE DISTRICTS—PRINCIPAL ITEMS OF ASSETS AND LIABILITIES OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

Kentucky, District No. 4.....	2	449	282	83	84	144	602	75	61	466
Pennsylvania, District No. 4.....	2	413	205	72	136	144	580	75	48	457
Tennessee, District No. 6.....	3	464	379	18	67	267	744	90	43	611
Indiana, District No. 7.....	1	131	76	46	9	141	274	25	17	232
Illinois, District No. 7.....	6	825	456	228	161	697	1,558	150	94	1,314
Wisconsin, District No. 7.....	1	221	147	35	39	74	303	50	19	233
Missouri, District No. 10.....	2	387	272	77	38	173	565	90	27	421
Oklahoma, District No. 10.....	32	5,009	3,306	832	871	2,109	7,217	820	427	5,948

TABLE NO. 22.—Principal items of assets and liabilities of national banks, by size of banks according to deposits, Dec. 31, 1940—Continued

DEPOSITS OF \$250,001 TO \$500,000

[In thousands of dollars]

Location	Number of banks	Loans and investments				Cash, balances with other banks, including reserves with Federal Reserve banks	Total assets	Capital stock	Surplus, profits, and reserves	Total deposits
		Total	Loans and discounts, including rediscounts and overdrafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities					
Maine.....	2	507	309	43	155	442	962	75	116	771
New Hampshire.....	9	3,050	1,977	392	681	1,573	4,734	613	456	3,620
Vermont.....	8	3,148	1,770	362	1,016	1,198	4,507	627	575	3,300
Massachusetts.....	8	3,149	1,293	736	1,120	1,366	4,562	600	605	3,341
Connecticut.....	4	1,484	824	408	252	691	2,214	395	289	1,523
Total New England States....	31	11,338	6,173	1,941	3,224	5,270	16,979	2,310	2,041	12,555
New York.....	58	20,551	11,307	3,777	5,467	6,224	27,509	2,983	1,999	22,304
New Jersey.....	8	2,607	1,458	644	505	1,137	3,865	425	150	3,286
Pennsylvania.....	104	36,012	20,533	6,405	9,074	10,735	48,728	4,960	3,861	39,731
Delaware.....	3	929	553	147	229	413	1,388	179	58	1,149
Maryland.....	5	1,663	902	286	475	635	2,329	235	136	1,957
Total Eastern States....	178	61,762	34,753	11,259	15,750	19,144	83,819	8,782	6,204	68,427
Virginia.....	24	6,916	5,271	1,050	595	3,001	10,239	920	561	8,735
West Virginia.....	12	3,568	1,919	691	958	1,443	5,226	525	222	4,478
North Carolina.....	3	928	551	186	191	542	1,511	125	71	1,307
South Carolina.....	2	451	312	77	62	439	900	50	49	801
Georgia.....	12	3,031	2,079	494	458	2,216	5,447	605	403	4,433
Florida.....	2	464	227	135	102	470	953	75	69	807
Alabama.....	10	2,248	1,709	207	332	2,146	4,593	435	391	3,758
Texas.....	89	25,483	17,088	3,449	4,946	14,021	40,473	3,980	2,860	33,524
Arkansas.....	7	1,554	916	180	458	1,329	2,963	278	175	2,508
Kentucky.....	13	4,327	2,992	738	597	1,606	6,150	580	484	5,064
Tennessee.....	12	3,499	2,367	427	705	1,975	5,693	477	251	4,962
Total Southern States....	186	52,469	35,431	7,634	9,404	29,188	84,148	8,050	5,536	70,377
Ohio.....	28	9,196	5,031	1,878	2,287	3,379	12,851	1,230	979	10,621
Indiana.....	21	6,242	3,744	1,690	808	2,962	9,430	730	586	8,103
Illinois.....	52	13,223	7,626	3,155	2,442	8,660	22,369	2,015	1,147	19,158
Michigan.....	8	2,637	1,495	725	417	948	3,705	385	157	3,100

Wisconsin.....	7	2,242	1,263	545	434	805	3,147	320	91	2,732
Minnesota.....	43	13,394	8,183	2,865	2,346	5,470	19,359	1,519	869	16,935
Iowa.....	13	3,801	2,703	700	398	1,868	5,770	420	338	5,007
Missouri.....	12	3,671	2,463	698	510	2,041	5,833	515	310	5,002
Total Middle Western States.....	184	54,406	32,508	12,256	9,642	26,133	82,464	7,134	4,477	70,718
North Dakota.....	11	3,668	2,509	725	434	1,092	4,919	380	209	4,320
South Dakota.....	15	3,809	2,472	627	710	2,022	5,975	513	237	5,169
Nebraska.....	36	10,027	6,968	2,329	730	5,519	15,841	1,459	860	13,358
Kansas.....	46	13,278	8,900	3,340	1,029	5,950	19,578	1,698	1,213	16,637
Montana.....	9	2,161	1,469	339	353	1,405	3,701	326	123	3,252
Colorado.....	17	4,892	3,499	831	562	3,130	8,127	553	443	7,005
New Mexico.....	3	630	407	166	57	647	1,290	75	76	1,138
Oklahoma.....	67	17,497	10,197	2,955	4,345	9,196	27,170	2,002	1,458	23,677
Total Western States.....	204	55,962	36,430	11,312	8,220	28,961	86,601	7,006	4,619	74,556
Washington.....	8	2,769	1,592	543	634	1,303	4,155	282	199	3,666
Oregon.....	4	1,085	674	177	234	567	1,715	125	87	1,500
California.....	11	3,047	1,981	342	724	1,918	5,197	465	279	4,437
Idaho.....	3	734	529	73	132	493	1,291	100	48	1,141
Utah.....	3	1,020	868	132	20	542	1,597	100	127	1,361
Total Pacific States.....	29	8,655	5,644	1,267	1,744	4,823	13,955	1,072	740	12,105
Grand total.....	812	244,592	150,939	45,669	47,984	113,519	367,966	34,354	23,617	308,738

STATES LOCATED IN 2 FEDERAL RESERVE DISTRICTS—PRINCIPAL ITEMS OF ASSETS AND LIABILITIES OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

New Jersey, District No. 2.....	2	668	361	279	28	372	1,070	106	18	943
Kentucky, District No. 4.....	6	2,217	1,470	449	298	754	3,126	295	284	2,526
Pennsylvania, District No. 4.....	25	8,681	4,678	1,488	2,515	2,861	11,852	1,140	1,008	9,675
Tennessee, District No. 6.....	11	3,288	2,224	391	673	1,710	5,203	427	232	4,541
Indiana, District No. 7.....	12	3,468	2,138	885	445	1,897	5,451	395	381	4,666
Illinois, District No. 7.....	30	7,621	4,562	1,937	1,122	5,147	13,043	1,145	704	11,159
Michigan, District No. 7.....	5	1,718	962	511	245	560	2,349	235	123	1,989
Wisconsin, District No. 7.....	3	923	482	250	191	318	1,294	125	40	1,126
Missouri, District No. 10.....	2	591	556	17	18	210	811	75	43	694
Oklahoma, District No. 10.....	64	16,549	9,697	2,936	3,916	8,764	25,742	1,865	1,392	22,455

TABLE No. 22.—Principal items of assets and liabilities of national banks, by size of banks according to deposits, Dec. 31, 1940—Continued

DEPOSITS OF \$500,001 TO \$750,000

[In thousands of dollars]

Location	Number of banks	Loans and investments				Cash, balances with other banks, including reserves with Federal Reserve banks	Total assets	Capital stock	Surplus, profits, and reserves	Total deposits
		Total	Loans and discounts, including rediscounts and overdrafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities					
Maine.....	2	1,166	881	173	112	481	1,706	226	184	1,295
New Hampshire.....	6	2,019	1,457	429	733	1,470	4,286	400	415	3,472
Vermont.....	6	3,338	2,120	582	636	918	4,341	478	307	3,549
Massachusetts.....	10	5,001	2,428	1,315	1,258	2,580	7,758	727	689	6,322
Rhode Island.....	1	716	260	299	157	206	944	120	88	727
Connecticut.....	2	1,308	470	274	564	744	2,103	200	515	1,378
Total New England States.....	27	14,148	7,616	3,072	3,460	6,399	21,138	2,151	2,198	16,743
New York.....	52	28,476	15,167	5,683	7,626	9,473	39,044	3,634	3,111	32,188
New Jersey.....	18	8,725	4,112	2,115	2,498	4,073	13,199	1,126	624	11,431
Pennsylvania.....	78	42,484	22,837	7,526	12,121	13,501	58,402	4,588	4,755	48,923
Delaware.....	4	2,116	1,298	183	635	789	3,077	284	349	2,443
Maryland.....	12	6,155	2,557	1,849	1,749	2,190	8,541	603	658	7,278
Total Eastern States.....	164	87,956	45,971	17,356	24,629	30,026	122,263	10,235	9,497	102,283
Virginia.....	17	8,535	5,919	1,336	1,280	3,659	12,648	816	771	11,039
West Virginia.....	9	4,481	2,923	755	803	1,985	6,699	684	349	5,664
North Carolina.....	1	349	294	34	21	350	707	25	50	628
South Carolina.....	2	634	306	41	287	820	1,480	100	89	1,291
Georgia.....	8	3,554	2,621	557	376	2,205	5,881	527	593	4,742
Florida.....	7	3,160	1,988	670	502	1,862	5,300	415	355	4,486
Alabama.....	7	3,061	2,189	394	478	1,733	4,902	325	250	4,320
Mississippi.....	1	504	230	129	145	195	731	90	46	591
Louisiana.....	2	981	362	166	453	574	1,598	100	89	1,400
Texas.....	73	32,955	21,708	4,099	7,148	19,069	53,251	3,825	3,621	45,730
Arkansas.....	14	5,482	3,513	699	1,270	4,574	10,237	718	535	8,969
Kentucky.....	17	7,656	5,015	1,473	1,168	3,636	11,649	978	863	9,805
Tennessee.....	6	2,619	1,807	214	598	1,721	4,428	284	294	3,849
Total Southern States.....	164	73,971	48,875	10,567	14,529	42,383	119,511	8,887	7,905	102,514

Ohio.....	33	16,049	10,172	3,497	3,280	6,228	23,742	1,738	1,466	20,509
Indiana.....	10	4,376	2,852	743	781	2,169	6,688	483	350	5,853
Illinois.....	44	10,414	10,238	4,905	4,271	10,809	30,809	1,986	1,539	27,253
Michigan.....	9	4,249	1,966	1,241	1,042	2,186	6,600	400	295	5,005
Wisconsin.....	16	7,250	4,088	1,662	1,502	3,572	11,082	695	579	9,787
Minnesota.....	36	18,227	10,343	4,696	3,188	6,199	25,036	1,493	1,102	22,385
Iowa.....	17	6,973	4,801	1,145	1,027	4,802	11,935	810	569	10,542
Missouri.....	12	4,951	3,088	1,126	737	2,941	8,037	589	340	7,099
Total Middle Western States.....	177	82,389	47,546	19,015	15,828	38,906	123,979	8,194	6,240	109,333
North Dakota.....	5	2,739	2,002	482	255	680	3,528	290	150	3,116
South Dakota.....	8	3,656	2,273	772	611	1,578	5,334	304	269	4,758
Nebraska.....	22	9,693	6,359	2,175	1,159	5,428	15,353	1,075	1,109	13,076
Kansas.....	33	14,768	9,191	3,490	2,087	8,169	23,377	1,573	1,268	20,493
Montana.....	7	2,434	1,231	564	639	2,015	4,556	290	183	4,078
Wyoming.....	8	3,280	2,060	840	380	2,268	5,061	363	377	4,812
Colorado.....	14	5,579	3,446	1,126	1,007	4,084	9,799	640	575	8,476
New Mexico.....	5	1,753	1,310	291	152	1,626	3,443	205	164	3,074
Oklahoma.....	30	12,935	6,722	1,827	4,386	7,482	20,754	1,327	1,395	17,976
Total Western States.....	132	56,837	34,594	11,567	10,676	33,330	91,805	5,977	5,490	79,859
Washington.....	4	1,752	1,117	398	237	1,256	3,046	150	205	2,684
Oregon.....	6	2,393	1,244	611	538	1,789	4,364	225	301	3,829
California.....	11	5,019	3,024	1,014	981	2,398	7,615	473	354	6,756
Idaho.....	3	1,496	1,178	248	70	684	2,208	120	123	1,958
Nevada.....	1	289	50	222	17	387	683	50	18	615
Total Pacific States.....	25	10,949	6,613	2,493	1,843	6,514	17,916	1,018	1,001	15,842
Grand total.....	689	326,250	191,215	64,070	70,965	157,558	496,612	36,462	32,331	426,554

STATES LOCATED IN 2 FEDERAL RESERVE DISTRICTS—PRINCIPAL ITEMS OF ASSETS AND LIABILITIES OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

New Jersey, District No. 2.....	6	2,907	1,186	773	948	1,639	4,655	369	205	4,079
Kentucky, District No. 4.....	10	4,250	2,910	910	430	2,129	6,552	525	522	5,503
Pennsylvania, District No. 4.....	23	11,574	5,222	2,236	4,116	5,078	17,154	1,085	1,304	14,754
West Virginia, District No. 4.....	1	552	247	242	63	210	828	100	51	697
Louisiana, District No. 6.....	1	563	81	136	346	186	771	50	22	696
Tennessee, District No. 6.....	5	2,142	1,490	144	508	1,369	3,584	200	214	3,170
Indiana, District No. 7.....	6	2,559	1,812	326	421	1,090	3,703	210	238	3,263
Illinois, District No. 7.....	26	10,614	5,927	2,513	2,174	6,993	17,893	1,088	829	15,950
Michigan, District No. 7.....	3	1,368	599	366	403	662	2,081	125	78	1,878
Wisconsin, District No. 7.....	6	2,852	1,498	653	701	1,121	4,089	250	220	3,608
Missouri, District No. 10.....	4	1,791	870	543	378	784	2,590	175	107	2,302
Oklahoma, District No. 10.....	28	11,982	6,186	1,719	4,077	7,078	19,343	1,227	1,267	16,797

TABLE NO. 22.—Principal items of assets and liabilities of national banks, by size of banks according to deposits, Dec. 31, 1940—Continued

DEPOSITS OF \$750,001 TO \$1,000,000

[In thousands of dollars]

Location	Number of banks	Loans and investments				Cash, balances with other banks, including reserves with Federal Reserve banks	Total assets	Capital stock	Surplus, profits, and reserves	Total deposits
		Total	Loans and discounts, including rediscounts and overdrafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities					
Maine.....	3	1,848	623	482	743	1,152	3,079	275	232	2,571
New Hampshire.....	9	5,873	3,382	1,155	1,336	2,976	9,206	700	918	7,568
Vermont.....	4	3,046	1,583	570	893	997	4,120	350	316	3,448
Massachusetts.....	11	7,543	4,915	1,154	1,474	4,166	11,956	916	923	10,087
Rhode Island.....	2	1,546	1,005	119	422	827	2,374	200	332	1,838
Connecticut.....	5	3,630	1,668	1,062	900	1,464	5,285	379	509	4,383
Total New England States.....	34	23,486	13,176	4,542	5,768	11,582	36,020	2,820	3,230	29,895
New York.....	54	40,113	20,261	9,576	10,276	14,082	55,788	4,590	3,850	47,102
New Jersey.....	23	16,729	6,706	5,235	4,788	6,125	23,612	1,872	1,428	20,261
Pennsylvania.....	81	59,625	30,944	11,390	17,291	21,119	83,535	5,929	6,804	70,696
Delaware.....	3	1,919	967	469	483	882	2,959	225	303	2,428
Maryland.....	8	5,891	3,056	1,516	1,319	2,104	8,290	399	645	7,208
Total Eastern States.....	169	124,277	61,934	28,186	34,157	44,312	174,184	13,015	13,030	147,695
Virginia.....	14	8,905	5,923	1,802	1,180	4,220	13,671	978	831	11,842
West Virginia.....	12	7,606	4,947	1,596	1,063	3,711	11,722	831	614	10,259
North Carolina.....	2	1,347	820	110	417	724	2,105	200	147	1,744
South Carolina.....	2	1,172	647	279	246	885	2,099	150	101	1,848
Georgia.....	7	4,329	3,047	578	704	2,907	7,368	600	410	6,346
Florida.....	1	585	415	76	94	343	1,009	75	55	879
Alabama.....	6	3,703	3,018	302	383	2,061	5,968	375	415	5,162
Mississippi.....	1	427	134	3	290	469	934	50	58	822
Louisiana.....	4	2,338	1,242	377	719	1,295	3,749	225	169	3,341
Texas.....	33	19,252	12,432	2,516	4,304	12,882	32,824	2,012	2,099	28,423
Arkansas.....	4	1,881	1,121	124	636	1,934	3,911	210	216	3,474
Kentucky.....	12	9,536	6,793	1,420	1,323	3,367	13,174	1,080	1,121	10,959
Tennessee.....	10	6,656	4,835	534	1,287	3,053	10,017	624	569	8,801
Total Southern States.....	108	67,737	45,374	9,717	12,646	37,851	108,551	7,410	6,805	93,900

Ohio.....	29	21, 117	12, 014	4, 738	4, 365	7, 982	29, 839	2, 014	2, 174	25, 606
Indiana.....	16	11, 171	5, 755	3, 636	1, 780	4, 457	16, 075	992	898	14, 147
Illinois.....	45	26, 782	14, 100	6, 627	6, 055	16, 050	43, 717	2, 613	2, 063	38, 995
Michigan.....	6	3, 814	1, 607	861	1, 346	1, 672	5, 644	375	284	4, 913
Wisconsin.....	8	5, 195	2, 720	927	1, 548	2, 074	7, 590	499	294	6, 787
Minnesota.....	26	17, 740	8, 220	4, 927	4, 593	6, 427	24, 792	1, 285	1, 324	22, 110
Iowa.....	17	9, 733	5, 626	2, 466	1, 641	5, 688	15, 729	866	762	14, 088
Missouri.....	2	1, 164	619	393	152	844	2, 067	200	150	1, 717
Total Middle Western States.....	149	96, 716	50, 661	24, 575	21, 480	45, 194	145, 453	8, 844	7, 949	128, 423
North Dakota.....	4	2, 855	1, 856	682	317	946	3, 898	225	204	3, 449
South Dakota.....	1	894	677	189	28	198	1, 130	50	123	952
Nebraska.....	13	8, 113	5, 561	1, 714	838	4, 926	13, 160	645	992	11, 409
Kansas.....	14	7, 951	4, 918	2, 084	949	5, 267	13, 503	905	584	12, 008
Montana.....	6	3, 079	1, 813	829	437	2, 315	5, 646	330	338	4, 971
Wyoming.....	4	2, 215	1, 391	653	171	1, 682	3, 929	200	264	3, 462
Colorado.....	6	3, 098	1, 679	636	783	2, 838	6, 047	409	301	5, 333
Oklahoma.....	18	11, 784	5, 394	2, 184	4, 206	5, 705	17, 689	900	1, 006	15, 764
Total Western States.....	66	39, 989	23, 289	8, 971	7, 729	23, 877	65, 002	3, 664	3, 812	57, 348
Washington.....	6	3, 949	2, 214	1, 034	701	1, 899	5, 944	385	374	5, 182
Oregon.....	2	993	445	375	173	931	1, 959	100	81	1, 769
California.....	14	8, 967	5, 393	1, 353	2, 221	4, 532	13, 985	985	761	12, 214
Idaho.....	3	1, 951	868	615	468	957	2, 948	140	147	2, 650
Utah.....	1	483	324	125	34	344	855	50	39	765
Arizona.....	1	698	480	29	189	371	1, 076	25	62	989
Total Pacific States.....	27	17, 041	9, 724	3, 531	3, 786	9, 034	26, 767	1, 685	1, 464	23, 569
Grand total.....	553	369, 246	204, 158	79, 522	85, 566	171, 850	555, 977	37, 438	36, 290	480, 830

STATES LOCATED IN 2 FEDERAL RESERVE DISTRICTS—PRINCIPAL ITEMS OF ASSETS AND LIABILITIES OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

Connecticut, District No. 2.....	1	610	253	300	57	232	851	54	18	778
New Jersey, District No. 2.....	17	12, 220	5, 058	3, 902	3, 260	4, 814	17, 434	1, 336	1, 103	14, 952
Kentucky, District No. 4.....	7	5, 024	3, 288	786	950	2, 298	7, 507	575	556	6, 369
Pennsylvania, District No. 4.....	26	17, 504	8, 224	4, 148	5, 132	8, 243	26, 446	1, 638	2, 063	22, 710
West Virginia, District No. 4.....	1	646	289	152	205	196	875	100	23	751
Louisiana, District No. 6.....	3	1, 787	829	354	604	970	2, 847	150	121	2, 562
Tennessee, District No. 6.....	10	6, 656	4, 835	534	1, 287	3, 053	10, 017	624	569	8, 801
Indiana, District No. 7.....	11	7, 746	3, 805	2, 923	1, 018	3, 162	11, 151	645	626	9, 858
Illinois, District No. 7.....	24	13, 745	7, 682	3, 522	2, 541	9, 249	23, 421	1, 295	1, 100	20, 992
Michigan, District No. 7.....	3	2, 028	1, 118	304	606	768	2, 862	200	156	2, 498
Wisconsin, District No. 7.....	6	3, 804	1, 951	601	1, 252	1, 599	5, 691	384	227	5, 079
Missouri, District No. 10.....	2	1, 164	619	393	152	844	2, 067	200	150	1, 717
Oklahoma, District No. 10.....	17	11, 207	5, 332	2, 147	3, 728	5, 291	16, 677	850	950	14, 861
Arizona, District No. 12.....	1	698	480	29	189	371	1, 076	25	62	989

TABLE NO. 22.—Principal items of assets and liabilities of national banks, by size of banks according to deposits, Dec. 31, 1940—Continued

DEPOSITS OF \$1,000,001 TO \$2,000,000

[In thousands of dollars]

Location	Number of banks	Loans and investments				Cash, balances with other banks, including reserves with Federal Reserve banks	Total assets	Capital stock	Surplus, profits, and reserves	Total deposits
		Total	Loans and discounts, including rediscounts and overdrafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities					
Maine.....	9	10,140	2,807	3,542	3,791	3,374	13,693	972	1,104	11,593
New Hampshire.....	11	1,816	6,989	2,546	2,281	6,678	19,034	1,458	1,479	16,068
Vermont.....	10	12,349	7,132	2,983	2,234	4,164	16,847	1,133	1,362	14,323
Massachusetts.....	32	36,469	17,342	9,622	9,505	18,047	56,141	3,839	4,262	47,811
Connecticut.....	7	7,196	4,477	1,548	1,171	3,411	11,007	900	954	9,117
Total New England States.....	69	77,970	38,747	20,241	18,982	35,674	116,722	8,302	9,161	98,912
New York.....	110	132,450	60,608	37,991	33,851	45,669	184,443	13,798	12,451	157,430
New Jersey.....	69	76,626	34,318	22,856	19,452	37,122	117,902	7,872	6,227	103,536
Pennsylvania.....	179	213,014	102,020	49,340	61,654	74,764	300,202	22,194	24,475	253,178
Delaware.....	1	1,632	973	139	520	618	2,285	150	242	1,891
Maryland.....	18	21,180	11,155	5,037	4,988	7,823	29,641	1,715	2,037	25,865
Total Eastern States.....	377	444,902	209,074	115,363	120,465	165,996	634,473	45,729	45,432	541,900
Virginia.....	34	37,601	26,504	5,729	5,368	16,238	55,807	3,461	3,849	48,385
West Virginia.....	18	17,293	11,362	3,557	2,374	9,257	27,633	1,818	1,823	23,970
North Carolina.....	18	14,913	8,289	3,076	3,548	12,974	28,792	1,750	1,734	25,225
South Carolina.....	4	2,679	930	621	1,128	2,504	5,266	250	268	4,743
Georgia.....	7	6,147	4,933	530	684	4,471	10,796	800	832	9,148
Florida.....	16	15,569	7,076	5,335	3,158	10,349	26,703	1,595	1,387	23,584
Alabama.....	16	14,255	9,305	2,003	2,947	11,353	26,364	1,595	2,379	22,338
Mississippi.....	10	8,414	3,453	1,171	3,790	6,384	15,277	1,002	582	13,666
Louisiana.....	7	6,488	3,576	976	1,936	3,706	10,343	460	670	9,301
Texas.....	84	71,040	41,601	11,992	17,447	49,911	123,460	7,020	7,629	108,607
Arkansas.....	11	9,331	5,370	1,660	2,301	8,797	18,408	1,000	1,305	16,064
Kentucky.....	28	27,320	17,029	5,986	4,305	13,909	42,338	2,545	3,248	36,319
Tennessee.....	18	16,669	11,536	1,861	3,272	9,938	27,587	1,696	1,450	24,353
Total Southern States.....	271	247,719	150,964	44,497	52,258	159,841	418,774	24,992	27,056	365,703
Ohio.....	66	75,716	35,877	19,534	20,305	30,118	108,045	7,031	7,773	93,111
Indiana.....	33	32,029	15,225	9,573	7,231	18,254	51,669	2,882	3,016	45,690
Illinois.....	68	64,670	30,987	17,526	16,057	42,982	109,773	5,920	5,620	98,006
Michigan.....	19	19,936	10,093	4,935	4,908	9,697	30,179	1,457	1,499	27,159
Wisconsin.....	27	29,692	11,304	9,146	9,242	13,057	43,726	2,310	2,515	38,834
Minnesota.....	44	47,187	22,143	14,104	10,940	18,537	67,021	3,242	3,539	60,051

Iowa.....	34	31,317	18,911	5,497	6,909	18,571	50,730	2,417	2,510	45,753
Missouri.....	18	17,773	8,432	6,105	3,236	10,060	28,404	1,410	1,414	25,542
Total Middle Western States.....	309	318,220	152,972	86,420	78,828	161,276	489,547	26,669	27,886	434,146
North Dakota.....	9	9,657	5,608	2,701	1,348	3,421	13,600	870	76	12,204
South Dakota.....	4	3,782	2,312	777	693	2,079	6,000	345	220	5,430
Nebraska.....	16	16,295	10,427	3,507	2,361	8,097	24,719	1,288	1,391	22,011
Kansas.....	26	26,505	14,975	6,913	4,617	13,411	40,880	2,270	2,075	36,497
Montana.....	5	5,974	2,651	2,295	1,028	2,504	8,643	459	362	7,803
Wyoming.....	4	3,715	2,337	737	641	3,367	7,197	275	468	6,430
Colorado.....	18	15,350	9,401	3,403	2,546	12,265	28,034	1,539	1,297	25,133
New Mexico.....	8	7,181	3,994	1,942	6,005	13,379	31,379	450	531	12,383
Oklahoma.....	29	28,015	14,890	4,267	8,858	17,855	46,579	2,350	3,146	41,023
Total Western States.....	119	116,474	66,595	26,542	23,337	69,004	189,031	9,837	9,966	168,914
Washington.....	7	7,490	5,379	1,057	1,054	3,095	10,798	475	574	9,716
Oregon.....	6	5,225	1,910	1,563	1,752	3,369	8,798	330	423	8,038
California.....	23	23,942	15,179	3,491	5,272	13,290	38,346	2,354	2,545	33,215
Idaho.....	3	3,505	2,069	476	960	1,662	5,271	265	262	4,742
Utah.....	4	3,266	2,521	452	293	2,677	6,112	298	299	5,505
Nevada.....	3	3,101	1,413	1,099	589	1,465	4,621	210	310	4,089
Arizona.....	1	689	469	153	67	583	1,280	50	32	1,188
Total Pacific States.....	47	47,218	28,940	8,291	9,987	26,141	75,226	3,982	4,445	66,493
Alaska (nonmember banks).....	2	2,018	1,340	426	252	1,863	3,937	125	236	3,568
Virgin Islands of the United States (nonmember bank).....	1	1,028	635	131	262	644	1,705	150	85	1,458
Total possessions (nonmember banks).....	3	3,046	1,975	557	514	2,507	5,642	275	321	5,026
Grand total.....	1,195	1,255,549	649,267	301,911	304,371	620,439	1,929,415	119,786	124,267	1,681,094

STATES LOCATED IN 2 FEDERAL RESERVE DISTRICTS—PRINCIPAL ITEMS OF ASSETS AND LIABILITIES OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

Connecticut, District No. 2.....	2	1,877	1,215	384	278	758	2,766	150	165	2,437
New Jersey, District No. 2.....	43	47,686	20,798	16,312	10,676	23,439	73,283	4,563	3,657	64,935
Kentucky, District No. 4.....	14	14,541	9,266	3,244	2,031	6,040	21,171	1,290	1,468	18,240
Pennsylvania, District No. 4.....	50	52,044	22,277	14,334	15,433	24,874	79,583	5,239	5,217	68,967
West Virginia, District No. 4.....	4	4,201	2,446	832	923	2,962	7,315	440	672	6,194
Louisiana, District No. 6.....	5	4,761	2,499	890	1,372	2,282	7,142	350	422	6,360
Mississippi, District No. 6.....	5	4,807	1,919	757	2,131	2,603	7,699	577	289	6,817
Tennessee, District No. 6.....	16	15,236	10,438	1,801	2,997	9,001	25,115	1,596	1,237	22,201
Indiana, District No. 7.....	24	22,419	10,484	7,077	4,858	14,161	37,353	1,878	2,210	33,196
Illinois, District No. 7.....	38	34,682	15,404	11,275	8,003	26,451	61,989	3,329	3,141	55,356
Michigan, District No. 7.....	16	16,523	8,884	3,815	3,824	8,178	25,126	1,195	1,307	22,573
Wisconsin, District No. 7.....	23	25,338	9,111	8,535	7,692	11,325	37,525	1,970	2,275	33,236
Missouri, District No. 10.....	7	6,952	2,937	2,706	1,309	4,391	11,561	525	535	10,490
New Mexico, District No. 10.....	2	2,062	886	527	649	894	2,989	100	153	2,729
Oklahoma, District No. 10.....	27	26,286	13,925	4,135	8,226	16,781	43,711	2,150	3,030	38,475
Arizona, District No. 12.....	1	689	469	153	67	583	1,280	50	32	1,188

TABLE NO. 22.—Principal items of assets and liabilities of national banks, by size of banks according to deposits, Dec. 31, 1940—Continued

DEPOSITS OF \$2,000,001 TO \$5,000,000

[In thousands of dollars]

Location	Number of banks	Loans and investments				Cash, balances with other banks, including reserves with Federal Reserve banks	Total assets	Capital stock	Surplus, profits, and reserves	Total deposits
		Total	Loans and discounts, including rediscounts and overdrafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities					
Maine.....	14	28,972	13,650	8,834	6,488	13,213	43,009	2,528	3,319	37,106
New Hampshire.....	9	21,411	9,380	6,758	5,273	10,144	32,338	1,721	2,853	27,654
Vermont.....	9	21,219	11,973	3,692	5,554	10,305	32,132	1,750	2,000	28,267
Massachusetts.....	32	74,172	40,139	23,977	10,056	38,582	116,379	7,348	6,695	102,061
Rhode Island.....	1	1,929	1,374	410	145	584	2,524	200	105	2,188
Connecticut.....	19	46,810	27,744	10,377	8,689	23,846	72,685	4,550	3,771	63,982
Total New England States.....	84	194,513	104,260	54,048	36,205	96,674	299,067	18,097	18,743	261,258
New York.....	83	218,166	98,149	70,648	49,369	82,248	310,739	20,558	17,690	270,905
New Jersey.....	68	157,687	66,521	56,749	34,417	70,113	237,563	13,354	14,187	209,146
Pennsylvania.....	151	376,393	166,368	98,833	111,192	152,247	551,723	31,496	51,277	467,629
Delaware.....	4	9,731	4,808	1,438	3,485	5,050	15,365	913	2,573	11,845
Maryland.....	9	22,043	11,725	6,603	3,715	10,934	34,030	1,585	2,128	30,240
District of Columbia.....	1	1,771	688	878	206	1,497	3,315	200	221	2,894
Total Eastern States.....	316	785,791	348,259	235,149	202,383	322,089	1,152,735	68,106	88,076	992,659
Virginia.....	24	52,135	38,368	7,721	6,046	26,814	81,724	4,688	6,640	70,114
West Virginia.....	15	33,226	19,118	8,221	5,887	18,991	54,277	3,045	3,148	47,975
North Carolina.....	15	20,815	20,082	5,026	4,707	23,258	54,441	2,625	3,521	48,139
South Carolina.....	6	12,994	8,011	2,040	2,943	10,420	23,731	1,125	1,200	21,347
Georgia.....	12	23,802	17,688	2,569	3,545	13,989	39,073	1,914	2,514	34,476
Florida.....	12	23,542	9,575	9,220	4,747	16,389	40,805	1,675	2,071	36,959
Alabama.....	13	26,963	16,048	4,022	6,893	20,654	49,278	3,064	3,434	42,356
Mississippi.....	8	17,010	10,196	1,168	5,646	12,254	30,453	1,795	1,306	27,272
Louisiana.....	6	9,971	5,479	1,417	3,075	8,216	18,831	954	926	16,901
Texas.....	52	98,778	54,516	17,554	26,708	79,484	183,136	8,587	10,566	163,502
Arkansas.....	4	5,425	3,341	770	1,314	6,280	12,035	775	568	10,675
Kentucky.....	15	27,973	15,012	7,350	5,611	16,570	45,454	2,601	3,361	39,389
Tennessee.....	9	14,714	10,210	1,620	2,884	12,638	28,376	1,558	1,079	25,703
Total Southern States.....	191	376,348	227,644	68,698	80,006	265,957	661,614	34,406	40,334	584,808

Ohio.....	46	108,385	50,335	26,796	31,254	50,855	163,085	8,633	10,675	143,344
Indiana.....	17	38,953	16,025	13,654	9,474	17,793	58,111	2,731	3,008	52,168
Illinois.....	58	127,080	52,975	40,253	33,852	79,248	210,372	9,337	10,531	189,879
Michigan.....	17	40,920	16,414	12,430	12,086	18,668	60,355	2,379	3,302	54,478
Wisconsin.....	26	51,772	19,492	15,500	16,780	27,695	81,246	3,785	3,857	73,453
Minnesota.....	21	42,978	17,088	16,260	9,630	20,846	65,384	2,750	3,471	58,956
Iowa.....	8	15,541	9,826	2,601	3,114	10,037	25,989	1,020	1,217	23,702
Missouri.....	13	32,050	14,787	9,715	7,548	14,214	47,360	2,345	2,585	42,390
Total Middle Western States.....	206	457,679	196,942	137,199	123,538	239,356	711,902	32,980	38,646	638,379
North Dakota.....	7	18,183	10,564	5,616	2,003	5,541	24,452	1,000	1,253	22,107
South Dakota.....	4	9,852	6,049	2,585	1,218	3,672	13,928	700	656	12,505
Nebraska.....	12	21,968	12,611	6,410	2,947	12,678	35,341	1,500	1,812	31,974
Kansas.....	19	35,176	18,479	9,835	6,862	23,800	60,479	3,165	3,426	53,811
Montana.....	8	18,301	8,678	7,069	1,954	11,750	31,083	1,350	1,236	28,421
Wyoming.....	6	10,060	5,925	2,506	1,629	9,747	20,239	840	1,446	17,880
Colorado.....	10	17,715	9,255	5,976	2,484	10,770	28,962	1,381	1,353	26,189
New Mexico.....	1	1,996	544	1,339	113	1,759	3,773	150	102	3,521
Oklahoma.....	19	38,392	18,801	6,528	13,063	24,727	64,653	2,775	4,591	57,047
Total Western States.....	86	171,643	90,906	48,464	32,273	104,444	282,910	12,861	15,875	253,455
Washington.....	7	13,775	6,894	4,522	2,359	7,583	22,066	850	1,357	19,809
Oregon.....	3	5,520	2,974	1,543	1,003	2,841	8,604	400	548	7,641
California.....	19	42,444	27,712	7,449	7,283	24,266	68,442	3,222	4,323	60,541
Idaho.....	3	5,695	2,621	1,871	1,203	7,126	13,021	475	441	12,076
Nevada.....	1	1,924	794	769	361	822	2,801	100	151	2,548
Arizona.....	1	1,570	839	664	67	1,779	3,393	100	101	3,182
Total Pacific States.....	34	70,928	41,834	16,818	12,276	44,417	118,327	5,147	6,921	105,797
Alaska (nonmember banks).....	2	2,531	1,176	905	450	3,534	6,279	175	383	5,721
Grand total.....	919	2,059,433	1,011,021	561,281	487,131	1,076,471	3,232,834	171,772	208,978	2,842,077

STATES LOCATED IN 2 FEDERAL RESERVE DISTRICTS—PRINCIPAL ITEMS OF ASSETS AND LIABILITIES OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

Connecticut, District No. 2.....	6	14,795	8,536	3,603	2,656	6,679	22,434	1,299	1,085	19,942
New Jersey, District No. 2.....	48	113,483	44,001	45,993	23,489	47,421	166,989	9,382	8,587	148,530
Kentucky, District No. 4.....	9	17,161	8,098	5,583	3,480	9,721	27,436	1,396	1,803	24,206
Pennsylvania, District No. 4.....	46	107,209	45,894	30,306	31,009	50,273	163,981	9,076	10,896	143,562
Louisiana, District No. 6.....	5	8,855	4,815	1,308	2,732	6,928	16,345	804	797	14,703
Mississippi, District No. 6.....	6	14,206	8,452	1,085	4,669	10,572	25,868	1,525	1,155	23,108
Tennessee, District No. 6.....	5	7,392	5,044	1,036	1,312	5,827	13,702	858	448	12,392
Indiana, District No. 7.....	13	30,083	11,834	10,983	7,266	13,370	44,381	1,781	2,111	40,310
Illinois, District No. 7.....	48	104,734	44,960	33,683	26,091	67,499	175,465	7,907	8,869	158,182
Michigan, District No. 7.....	8	21,008	8,815	6,137	6,056	9,017	30,303	1,076	1,581	27,511
Wisconsin, District No. 7.....	21	43,943	14,922	13,997	15,024	22,281	67,616	3,045	3,312	61,149
Missouri, District No. 10.....	3	7,148	2,183	2,721	2,244	4,468	11,704	500	739	10,466
New Mexico, District No. 10.....	1	1,996	544	1,339	113	1,759	3,773	150	102	3,521
Oklahoma, District No. 10.....	19	38,392	18,801	6,528	13,063	24,727	64,653	2,775	4,591	57,047

TABLE NO. 22.—Principal items of assets and liabilities of national banks, by size of banks according to deposits, Dec. 31, 1940—Continued

DEPOSITS OF \$5,000,001 TO \$50,000,000

[In thousands of dollars]

Location	Number of banks	Loans and investments				Cash, balances with other banks, including reserves with Federal Reserve banks	Total assets	Capital stock	Surplus, profits, and reserves	Total deposits
		Total	Loans and discounts, including rediscounts and overdrafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities					
Maine.....	7	56,025	22,721	25,575	7,729	24,275	81,548	4,300	4,989	72,006
New Hampshire.....	3	17,610	10,360	3,810	3,440	5,098	22,982	1,000	2,140	19,799
Vermont.....	1	5,795	4,548	767	480	2,463	8,452	600	614	7,185
Massachusetts.....	26	208,002	106,193	67,122	34,687	118,723	336,206	17,473	20,682	295,983
Rhode Island.....	6	37,339	23,223	6,282	7,834	24,862	63,673	4,367	5,800	53,186
Connecticut.....	12	123,841	52,687	48,822	22,332	83,208	213,406	10,804	10,987	190,410
Total New England States.....	55	448,612	219,732	152,378	76,502	258,719	726,267	38,544	45,212	638,569
New York.....	49	370,066	174,060	123,513	72,493	170,318	555,524	28,077	31,061	493,628
New Jersey.....	36	337,393	136,037	130,150	71,206	168,946	528,629	28,411	25,087	473,655
Pennsylvania.....	68	523,240	206,701	187,229	129,310	235,151	795,174	43,527	65,172	684,147
Maryland.....	9	42,487	20,556	15,020	6,911	31,367	75,575	3,724	4,387	67,224
District of Columbia.....	7	66,629	35,097	26,518	5,014	55,283	126,856	4,500	6,659	115,271
Total Eastern States.....	169	1,339,915	572,451	482,430	284,934	661,065	2,081,758	108,239	132,366	1,833,925
Virginia.....	13	125,309	77,222	36,820	11,267	78,977	211,038	10,715	10,900	188,236
West Virginia.....	8	52,498	29,718	17,009	5,771	38,397	94,489	4,412	6,247	83,444
North Carolina.....	5	31,042	22,287	5,335	3,420	25,006	57,161	2,000	2,355	52,306
South Carolina.....	5	51,856	39,600	6,958	5,298	49,793	103,585	3,850	3,334	96,078
Georgia.....	3	38,010	26,394	6,948	4,668	21,349	60,292	2,475	2,314	55,245
Florida.....	12	142,482	64,072	55,412	22,998	112,461	282,470	8,550	10,774	242,463
Alabama.....	7	71,468	34,356	15,991	21,121	41,938	118,507	4,367	5,551	108,166
Mississippi.....	4	19,450	8,639	3,159	7,652	14,873	35,198	1,594	1,763	31,800
Louisiana.....	6	59,062	31,906	17,250	9,906	47,517	109,858	3,832	4,689	100,213
Texas.....	43	372,844	187,419	135,074	50,351	339,784	731,557	25,272	28,905	675,430
Arkansas.....	8	47,199	23,354	9,472	14,373	46,262	95,085	3,235	4,850	86,753
Kentucky.....	6	76,152	41,541	19,491	15,120	42,757	121,747	4,525	5,714	111,009
Tennessee.....	8	93,504	54,946	23,314	15,244	65,679	163,107	5,604	8,047	145,793
Total Southern States.....	128	1,180,876	641,454	352,233	187,189	924,793	2,164,094	80,631	95,473	1,979,936
Ohio.....	26	210,324	95,129	70,970	53,225	139,201	372,642	18,468	20,529	332,579
Indiana.....	21	189,265	86,170	71,048	32,047	126,137	322,719	12,619	12,959	296,150
Illinois.....	53	352,649	156,170	122,936	73,543	296,145	659,064	22,552	29,248	604,205
Michigan.....	14	106,475	37,612	41,119	27,744	53,652	165,920	8,105	8,478	148,528

Wisconsin.....	15	129,639	41,734	55,377	32,528	77,178	212,343	9,480	11,037	191,369
Minnesota.....	12	104,263	48,350	40,643	15,270	64,142	171,323	8,500	6,267	155,851
Iowa.....	11	112,234	53,133	31,175	27,926	73,559	190,267	6,500	7,831	175,436
Missouri.....	16	131,691	75,326	36,027	20,338	89,947	224,543	8,338	9,508	206,072
Total Middle Western States.....	168	1,345,540	593,624	469,295	282,621	919,961	2,318,761	94,562	105,857	2,110,188
North Dakota.....	1	5,262	3,464	1,222	576	2,340	7,978	350	341	7,269
South Dakota.....	4	26,449	16,314	6,235	3,900	10,360	37,976	1,735	1,454	34,520
Nebraska.....	7	90,671	43,204	35,571	11,896	51,253	145,515	5,584	5,706	133,845
Kansas.....	7	70,268	36,535	23,873	9,860	49,609	122,595	4,209	4,838	113,098
Montana.....	4	21,076	6,499	10,991	3,586	23,577	45,447	1,700	1,905	41,767
Wyoming.....	3	13,071	6,023	5,501	1,547	11,668	24,952	850	949	23,107
Colorado.....	7	80,554	37,277	29,220	14,057	97,345	180,035	4,710	10,461	164,247
New Mexico.....	4	22,098	11,322	8,435	2,341	14,092	36,755	1,175	1,269	34,298
Oklahoma.....	8	42,287	21,433	9,662	11,192	36,476	80,329	3,750	3,873	72,509
Total Western States.....	45	371,736	182,071	130,710	58,955	296,720	681,582	24,063	30,796	624,660
Washington.....	9	113,423	60,185	40,824	12,414	69,833	187,063	9,515	6,231	170,255
Oregon.....	1	6,797	3,002	2,480	1,315	4,101	11,005	200	507	10,240
California.....	11	110,680	67,860	22,958	19,862	53,103	168,974	7,556	7,258	153,617
Idaho.....	2	25,468	12,490	11,618	1,360	11,903	38,002	1,600	1,585	34,771
Utah.....	4	44,407	22,908	16,696	4,803	36,298	83,243	3,150	4,017	75,784
Nevada.....	1	24,484	11,901	9,600	2,983	13,805	39,189	600	1,668	36,408
Arizona.....	2	44,285	27,234	11,785	5,266	24,572	70,675	2,340	2,540	65,219
Total Pacific States.....	30	369,544	205,580	115,961	48,003	213,615	598,151	24,961	23,806	546,324
Grand total.....	595	5,056,123	2,414,912	1,703,007	938,204	3,274,873	8,570,613	370,900	433,510	7,733,602

STATES LOCATED IN 2 FEDERAL RESERVE DISTRICTS—PRINCIPAL ITEMS OF ASSETS AND LIABILITIES OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

Connecticut, District No. 2.....	2	27,191	11,930	11,601	3,660	25,479	54,916	2,940	2,051	49,668
New Jersey, District No. 2.....	30	262,639	106,679	105,502	50,458	121,575	396,332	21,031	18,307	355,898
Kentucky, District No. 4.....	4	23,018	12,436	6,125	4,457	13,028	37,300	1,800	2,419	32,999
Pennsylvania, District No. 4.....	23	174,278	60,620	71,677	41,981	87,906	272,086	14,374	19,432	237,405
West Virginia, District No. 4.....	2	11,181	5,064	4,636	1,481	3,476	15,168	1,000	1,433	12,694
Louisiana, District No. 6.....	3	23,431	10,903	8,562	3,966	11,711	36,465	1,432	2,117	32,714
Mississippi, District No. 6.....	4	19,450	8,639	3,159	7,652	14,873	35,198	1,594	1,763	31,800
Tennessee, District No. 6.....	7	66,769	36,126	16,979	13,664	49,449	119,348	4,604	5,742	108,470
Indiana, District No. 7.....	18	159,174	63,250	67,302	28,622	105,158	270,220	10,619	10,906	247,961
Illinois, District No. 7.....	48	325,631	145,475	115,091	65,065	281,863	616,576	20,762	27,370	565,512
Michigan, District No. 7.....	12	98,910	35,087	37,316	26,507	49,761	154,252	7,255	8,037	138,175
Wisconsin, District No. 7.....	11	113,780	35,420	49,458	28,902	66,317	184,694	7,905	9,902	166,480
Missouri, District No. 10.....	10	92,158	57,589	23,794	10,775	68,779	162,145	5,700	6,860	149,186
New Mexico, District No. 10.....	3	19,292	9,364	7,930	1,998	11,134	30,929	1,025	972	28,920
Oklahoma, District No. 10.....	8	42,287	21,433	9,662	11,192	36,476	80,329	3,750	3,873	72,509
Arizona, District No. 12.....	2	44,285	27,234	11,785	5,266	24,572	70,675	2,340	2,540	65,249

TABLE NO. 22.—Principal items of assets and liabilities of national banks, by size of banks according to deposits, Dec. 31, 1940—Continued

DEPOSITS OF \$50,000,001 TO \$100,000,000

[In thousands of dollars]

Location	Number of banks	Loans and investments				Cash, balances with other banks, including reserves with Federal Reserve banks	Total assets	Capital stock	Surplus, profits, and reserves	Total deposits
		Total	Loans and discounts, including rediscounts and overdrafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities					
Rhode Island	1	37,827	20,358	15,991	1,478	36,268	74,262	2,500	3,153	68,427
Connecticut	1	55,216	15,462	23,792	15,962	43,818	102,568	4,000	4,645	93,645
Total New England States	2	93,043	35,820	39,783	17,440	80,086	176,830	6,500	7,798	162,072
New York	1	46,683	18,585	17,530	10,568	43,216	91,306	1,500	7,414	82,107
New Jersey	2	72,652	22,955	44,067	5,630	56,759	132,889	5,225	3,553	123,754
Pennsylvania	3	139,661	75,061	32,505	32,095	80,279	231,702	10,390	18,697	199,049
Maryland	1	32,169	8,609	21,454	2,106	23,743	56,105	1,350	1,500	53,212
Total Eastern States	7	291,165	125,210	115,556	50,399	203,997	512,002	18,465	31,164	458,122
Virginia	1	47,901	19,298	24,104	4,499	42,953	92,017	3,000	4,285	84,554
Florida	1	38,556	15,338	17,056	6,162	33,402	73,459	3,000	1,695	68,696
Alabama	1	47,790	28,209	9,125	10,456	39,762	92,066	8,400	2,713	80,650
Louisiana	2	81,340	39,176	31,262	10,902	50,609	132,959	5,400	3,445	122,960
Texas	5	197,891	109,377	72,506	16,008	153,436	363,301	14,450	16,657	330,760
Kentucky	1	49,355	23,950	23,399	2,006	32,608	82,043	1,000	3,206	77,453
Tennessee	4	183,231	106,682	48,433	28,116	111,063	302,194	13,350	11,713	276,084
Total Southern States	15	646,064	342,030	225,885	78,149	463,863	1,138,099	48,600	43,714	1,041,157
Ohio	3	140,168	69,116	45,496	25,556	122,986	271,901	13,000	14,393	243,285
Illinois	2	88,650	40,187	31,870	16,593	48,736	137,711	2,600	5,126	129,324
Michigan	1	40,532	21,320	16,026	3,186	15,079	57,457	3,134	2,031	52,107
Missouri	1	55,287	19,369	24,638	11,280	24,307	80,044	2,000	2,940	74,975
Total Middle Western States	7	324,637	149,992	118,030	56,615	211,108	547,113	20,734	24,490	499,691
Nebraska	1	34,065	16,910	9,405	7,750	21,168	56,199	2,000	2,297	51,740
Colorado	1	26,208	15,320	9,636	1,252	46,826	73,280	1,500	3,752	67,925
Oklahoma	3	110,732	60,494	31,885	18,353	80,661	196,509	10,300	11,588	173,936
Total Western States	5	171,005	92,724	50,926	27,355	148,655	325,988	13,800	17,637	293,601

The Territory of Hawaii (nonmember bank)	1	42, 322	20, 276	15, 827	6, 219	15, 301	61, 477	3, 350	3, 648	54, 404
Grand total	37	1, 568, 236	766, 052	566, 007	236, 177	1, 123, 010	2, 761, 509	111, 449	128, 451	2, 509, 047

STATES LOCATED IN 2 FEDERAL RESERVE DISTRICTS—PRINCIPAL ITEMS OF ASSETS AND LIABILITIES OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

New Jersey, District No. 2	2	72, 652	22, 955	44, 067	5, 630	56, 759	132, 889	5, 225	3, 553	123, 754
Louisiana, District No. 6	2	81, 340	39, 176	31, 262	10, 902	50, 609	132, 959	5, 400	3, 445	122, 960
Tennessee, District No. 6	2	79, 913	45, 542	23, 838	10, 533	48, 795	132, 827	8, 650	3, 353	120, 424
Illinois, District No. 7	1	50, 964	21, 399	14, 602	14, 963	33, 287	84, 434	1, 600	3, 246	79, 090
Michigan, District No. 7	1	40, 532	21, 320	16, 026	3, 186	15, 079	57, 457	3, 134	2, 031	52, 107
Oklahoma, District No. 10	3	110, 732	60, 494	31, 885	18, 353	80, 661	196, 509	10, 300	11, 588	173, 936

TABLE NO. 22.—Principal items of assets and liabilities of national banks, by size of banks according to deposits, Dec. 31, 1940—Continued

DEPOSITS OF \$100,000,001 AND OVER

(In thousands of dollars)

Location	Number of banks	Loans and investments				Cash, balances with other banks, including reserves with Federal Reserve banks	Total assets	Capital stock	Surplus, profits, and reserves	Total deposits
		Total	Loans and discounts, including rediscounts and overdrafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities					
Massachusetts.....	4	637,413	380,624	209,403	47,386	727,817	1,403,178	42,813	96,498	1,219,904
New York.....	5	4,469,233	1,243,452	2,464,664	761,117	3,368,479	7,068,527	201,770	364,535	7,203,906
Pennsylvania.....	6	905,782	223,976	533,227	148,579	1,468,837	1,683,618	41,161	109,570	1,521,956
Maryland.....	1	155,688	12,958	140,000	2,730	91,656	250,450	4,000	7,018	238,589
District of Columbia.....	1	73,248	24,274	41,838	7,136	64,593	141,194	4,000	6,152	130,816
Total Eastern States.....	13	5,603,951	1,504,660	3,179,729	919,562	4,271,565	10,043,789	250,931	487,275	9,095,357
Georgia.....	2	179,025	111,509	42,690	24,829	94,286	280,452	10,400	10,710	257,194
Louisiana.....	1	101,195	45,125	45,997	10,073	55,443	162,619	2,800	7,985	151,050
Texas.....	1	79,399	55,837	21,280	2,282	69,866	152,891	5,000	10,209	137,343
Total Southern States.....	4	359,619	212,471	109,967	37,181	219,595	595,962	18,200	28,904	545,587
Ohio.....	2	225,456	114,167	85,215	26,074	179,884	412,448	21,440	10,764	378,512
Indiana.....	1	96,299	16,540	65,353	14,406	60,791	158,494	4,000	9,369	144,778
Illinois.....	3	1,797,537	529,505	1,109,380	158,652	1,212,790	3,045,204	84,000	122,802	2,826,380
Michigan.....	2	475,829	116,919	286,248	72,662	331,983	812,184	20,337	23,622	766,718
Wisconsin.....	1	159,434	37,217	98,194	24,023	114,159	279,386	15,000	8,639	255,001
Minnesota.....	3	293,820	151,376	118,308	24,136	207,727	512,356	17,000	24,288	463,836
Missouri.....	2	226,969	94,699	110,307	21,963	219,890	450,842	12,200	14,159	423,328
Total Middle Western States.....	14	3,275,344	1,060,423	1,873,005	341,916	2,327,224	5,670,914	173,977	213,703	5,258,553
Washington.....	2	206,565	109,748	70,898	25,919	125,951	337,074	10,500	13,129	311,831
Oregon.....	2	201,528	83,850	99,223	18,455	105,731	314,190	7,500	13,984	291,254
California.....	7	2,482,410	1,256,317	878,886	347,207	781,859	3,379,702	123,700	162,507	3,062,283
Total Pacific States.....	11	2,890,503	1,449,915	1,049,007	391,581	1,013,541	4,030,966	147,700	189,620	3,665,370
Grand total.....	46	12,766,830	4,608,093	6,421,111	1,737,626	8,559,742	21,744,809	633,621	1,016,000	19,814,261

STATES LOCATED IN 2 FEDERAL RESERVE DISTRICTS—PRINCIPAL ITEMS OF ASSETS AND LIABILITIES OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

Pennsylvania, District No. 4.....	3	407,786	61,489	296,365	49,932	306,117	728,501	19,500	59,371	647,046
Louisiana, District No. 6.....	1	101,195	45,125	45,997	10,073	55,443	162,619	2,800	7,985	151,050
Indiana, District No. 7.....	1	96,299	16,540	65,353	14,406	60,791	158,494	4,000	9,369	144,778
Illinois, District No. 7.....	3	1,797,537	529,505	1,109,380	158,652	1,212,790	3,045,204	84,000	122,802	2,826,380
Michigan, District No. 7.....	2	475,829	116,919	286,248	72,662	331,983	812,184	20,337	23,622	766,718
Wisconsin, District No. 7.....	1	159,434	37,217	98,194	24,023	114,159	279,386	15,000	8,699	255,001
Missouri, District No. 10.....	1	67,437	26,085	28,848	12,504	72,704	140,921	2,000	5,131	133,640

TABLE No. 23.—Fiduciary activities of national banks during year ended June 30, 1941, segregated according to capital

	Banks with capital 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.....	17	75	117	69	35	13	326
Number of national banks with trust powers administering trusts.....	13	62	283	461	425	293	1,537
Total number of national banks authorized to exercise fiduciary powers.....	30	137	400	530	460	306	1,863
Total assets of banking departments of national banks authorized to exercise fiduciary powers.....	\$17,583,699	\$130,119,479	\$780,718,418	\$1,774,854,035	\$3,265,196,099	\$30,257,781,114	\$36,226,252,844
TRUST ASSETS							
Investments.....	\$791,454	\$3,934,378	\$36,407,131	\$228,702,687	\$601,446,128	\$6,635,394,099	\$7,506,675,877
Savings deposits.....	7,440	246,622	1,998,407	5,551,343	12,148,342	88,428,698	108,380,852
Demand deposits.....	31,392	329,807	3,551,877	13,465,654	41,720,164	396,881,938	455,980,832
Other assets.....	222	23,802	1,843,850	14,148,764	47,983,469	1,421,896,377	1,485,896,484
Total.....	830,508	4,534,609	43,801,265	261,868,448	703,208,103	8,542,601,112	9,556,934,045
TRUST LIABILITIES							
Private trusts.....	\$651,918	\$786,008	\$19,885,419	\$153,035,749	\$419,049,594	\$6,933,170,111	\$7,526,578,799
Court trusts.....	178,590	3,748,601	23,915,846	108,832,699	284,248,509	1,609,431,001	2,030,355,246
Total.....	830,508	4,534,609	43,801,265	261,868,448	703,208,103	8,542,601,112	9,556,934,045

TABLE NO. 23.—*Fiduciary activities of national banks during year ended June 30, 1941, segregated according to capital—Continued*

	Banks with capital 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	
Total volume of bond issues outstanding for which banks are acting as trustee.....	\$162,750	\$487,440	\$13,694,798	\$75,002,696	\$246,841,893	\$8,794,642,660	\$9,130,832,237
Number of national banks administering private trusts.....	3	33	201	362	390	283	1,272
Number of national banks administering court trusts.....	10	47	244	426	393	276	1,396
Number of national banks administering corporate trusts.....	1	7	81	195	242	253	779
Number of living trusts being administered.....	38	114	1,259	6,183	13,066	52,701	73,361
Number of court trusts being administered.....	22	301	2,734	11,342	16,955	34,904	66,258
Total number of individual trusts being administered.....	60	415	3,993	17,525	30,021	87,605	139,619
Number of corporate trusts being administered.....	1	12	175	793	1,491	13,432	15,904
Total number of trusts being administered.....	61	427	4,168	18,318	31,512	101,037	155,523
Average volume of individual trust assets in each bank.....	\$63,885	\$73,139	\$154,775	\$568,044	\$1,654,819	\$29,155,635	\$6,217,014
Average volume of trust assets in each individual trust.....	\$13,842	\$10,927	\$10,970	\$14,943	\$23,427	\$97,513	\$68,450
Number of national banks administering insurance trusts.....	1	1	6	42	113	192	354
Number of insurance trusts being administered.....	3	3	15	62	301	1,342	1,723
Average volume of insurance trust assets in each bank.....		\$152,116	\$10,605	\$41,818	\$98,433	\$321,429	\$211,326
Average volume of insurance trust assets in each trust.....		\$50,705	\$4,242	\$28,328	\$36,953	\$45,987	\$43,418
Number of national banks holding insurance trust agreements not operative.....		5	42	143	258	250	698
Number of insurance trust agreements not operative.....		6	288	547	2,215	12,222	15,278
Face value of policies held under above agreements.....		\$251,073	\$2,591,880	\$16,610,462	\$72,192,824	\$490,666,561	\$582,312,770
Average number of insurance trust agreements not operative held by each bank.....		1	7	4	9	49	22
Average volume of insurance policies held by each bank under trust agreements not operative.....		\$50,215	\$61,711	\$116,157	\$279,817	\$1,962,666	\$834,259
Average volume of insurance policies per trust held under agreements not operative.....		\$41,846	\$8,999	\$30,366	\$32,593	\$40,146	\$38,114
Average gross earnings per trust for fiscal year ended June 30, 1941.....	\$50	\$117	\$71	\$73	\$98	\$277	\$210
Average gross earnings per trust department reporting trust earnings for fiscal year ended June 30, 1941.....	\$342	\$1,019	\$1,139	\$3,112	\$7,587	\$97,013	\$22,718

TABLE NO. 24.—Fiduciary activities of national banks by Federal Reserve districts as of June 30, 1941

Federal Reserve districts	Number banks exercising fiduciary powers	Number with authority but not exercising powers	Total number authorized to exercise fiduciary powers	Capital of banks authorized to exercise fiduciary powers	Total banking assets of banks authorized to exercise fiduciary powers	Number of individual trusts			Assets of individual trusts	Number of corporate trusts being administered	Bond issues outstanding where bank acts as trustee	Number of banks administering insurance trusts	Number of insurance trusts being administered	Volume of assets of insurance trusts under administration	Number of banks holding insurance trust agreements not operative	Number of insurance trust agreements not operative	Face value of insurance policies held under trust agreements not operative	Trust department gross earnings for fiscal year ended June 30, 1941
						Living trusts	Court trusts	Total										
Boston	172	33	205	\$104,602,886	\$2,580,264,079	4,000	5,114	9,114	\$819,503,859	510	\$354,355,705	35	135	\$4,946,467	72	1,268	\$51,470,496	\$2,795,000
New York	252	32	284	294,405,004	9,849,891,317	5,190	8,471	13,661	1,399,719,767	1,251	4,646,319,911	39	190	11,441,840	97	1,263	72,630,922	6,998,000
Philadelphia	236	13	249	102,745,433	2,395,964,088	9,009	17,165	26,174	398,566,278	514	102,896,228	54	182	10,679,629	119	1,406	49,717,114	1,498,000
Cleveland	112	18	130	98,426,750	2,370,359,155	5,064	6,604	11,668	858,168,180	1,703	250,111,661	38	213	7,691,358	57	1,489	61,620,838	2,387,000
Richmond	126	21	147	52,911,513	1,480,541,228	4,176	4,544	8,720	333,449,661	496	249,675,743	36	119	3,260,573	59	991	33,172,904	1,390,000
Atlanta	88	23	111	70,062,560	1,781,472,977	3,882	2,694	6,576	533,569,142	785	242,553,040	23	117	4,034,224	40	898	34,124,849	1,398,000
Chicago	181	42	223	170,857,695	5,929,767,758	22,381	7,129	29,510	2,948,235,496	6,054	2,423,217,471	39	304	19,345,190	70	1,969	87,619,386	7,624,000
St. Louis	93	25	118	41,326,843	1,233,642,089	1,767	2,162	3,929	114,805,046	1,034	108,524,336	8	23	792,282	29	280	10,917,269	513,000
Minneapolis	47	34	81	36,708,000	916,813,535	2,131	3,437	5,568	439,414,684	296	69,592,863	12	45	1,477,440	18	873	38,047,582	1,070,000
Kansas City	103	55	158	47,756,000	1,329,910,508	3,506	1,981	5,487	423,111,676	1,030	132,636,662	21	110	3,910,087	45	1,416	42,392,912	1,294,000
Dallas	68	19	87	49,811,000	1,446,842,815	1,802	479	2,281	174,995,585	382	87,677,185	23	63	2,357,783	46	579	19,918,454	643,000
San Francisco	59	11	70	177,529,350	4,910,783,295	10,453	6,478	16,931	1,113,394,671	1,849	463,271,432	26	222	4,872,446	46	2,846	80,680,054	5,200,000
Total	1,537	326	1,863	1,247,143,634	36,226,252,844	73,361	66,258	139,619	9,556,934,045	15,904	9,130,832,237	354	1,723	74,809,319	698	15,278	582,312,770	32,810,000

TABLE NO. 25.—Classification of investments in living and court trust accounts under administration by the active national bank trust departments, segregated according to capital as of June 30, 1941

Trust investments classified according to capital of banks administering trusts	Bonds	Per cent	Stocks	Per cent	Real-estate mortgages	Per cent	Real estate	Per cent	Miscellaneous	Per cent	Total investments
Banks with capital of \$25,000	\$109,050	13.78	\$15,847	2.00	\$496,537	62.74	\$156,408	19.76	\$13,612	1.72	\$791,454
Banks with capital of \$25,001 to \$50,000	1,640,998	41.71	1,115,893	28.36	518,744	13.19	552,053	14.03	106,690	2.71	3,934,378
Banks with capital of \$50,001 to \$100,000	13,720,256	37.69	10,718,798	29.44	4,564,674	12.54	5,578,293	15.32	1,825,110	5.01	36,407,131
Banks with capital of \$100,001 to \$200,000	83,081,743	36.33	77,044,266	33.69	33,989,063	14.86	26,615,367	11.64	7,972,248	3.48	228,702,687
Banks with capital of \$200,001 to \$500,000	216,948,525	36.07	215,888,151	35.89	77,087,768	12.82	60,083,724	9.99	31,437,960	5.23	601,446,128
Banks with capital of \$500,001 and over	3,394,886,795	51.17	2,131,117,456	32.12	375,773,883	5.66	450,706,552	6.79	282,909,413	4.26	6,635,394,099
Total	3,710,387,367	49.43	2,435,900,411	32.45	492,430,669	6.56	543,692,397	7.24	324,265,083	4.32	7,506,675,877

TABLE No. 26.—*Earnings, expenses, and dividends of national banks, years ended June 30, 1937-41*

[In thousands of dollars. Figures for previous years, beginning 1869, published in report for 1937, pp. 96-107]

	1937		1938		1939		1940		1941	
Number of active banks.....	5, 299		5, 248		5, 209		5, 170		5, 136	
Capital stock, par value.....	1, 587, 726		1, 577, 421		1, 566, 003		1, 536, 943		1, 525, 146	
Capital funds ¹	3, 212, 165		3, 273, 819		3, 389, 512		3, 476, 441		3, 598, 141	
	Amount	Percent to total	Amount	Percent to total	Amount	Percent to total	Amount	Percent to total	Amount	Percent to total
Gross earnings:										
Interest and discount on loans.....	356, 732	42.11	377, 076	44.38	377, 149	44.94	399, 970	46.60	431, 014	48.68
Interest and dividends on bonds, stocks, and other securities.....	331, 666	39.15	313, 403	36.85	303, 699	36.19	289, 400	35.71	283, 802	32.05
Collection charges, commissions, fees, etc.....	23, 179	2.73	21, 605	2.54	21, 726	2.59	22, 965	2.63	24, 429	2.76
Foreign department (except interest on foreign loans, investments, and bank balances).....	8, 477	1.00	5, 781	.68	5, 545	.66	7, 946	.93	6, 573	.74
Trust department.....	33, 779	3.99	33, 447	3.93	31, 685	3.78	31, 702	3.69	32, 810	3.70
Service charges on deposit accounts.....	29, 353	3.46	33, 519	3.94	36, 378	4.34	39, 175	4.56	42, 355	4.78
Rent received.....	50, 125	5.92	53, 092	6.24	52, 210	6.22	51, 962	6.05	51, 954	5.87
Other current earnings.....	13, 886	1.64	12, 628	1.49	10, 743	1.28	15, 268	1.78	12, 554	1.42
Total earnings from current operations.....	847, 197	100.00	850, 551	100.00	839, 135	100.00	858, 388	100.00	885, 491	100.00
Expenses:										
Salaries and wages:										
Officers.....	93, 247	16.14	97, 198	16.59	99, 569	17.26	102, 212	17.39	105, 660	17.27
Employees other than officers.....	135, 363	25.43	142, 445	24.31	144, 576	25.07	148, 181	25.21	155, 267	25.37
Number of officers ²	24, 798		25, 512		25, 719		26, 177		26, 561	
Number of employees other than officers ³	96, 865		97, 157		98, 509		102, 694		110, 408	
Fees paid to directors and members of executive, discount, and advisory committees.....	4, 661	.80	4, 981	.85	5, 231	.91	5, 328	.91	5, 417	.89
Interest on demand deposits.....	4, 788	.83	864	.15						
Interest on deposits of other banks.....	1, 377	.24	957	.16						
Interest on time and savings deposits.....	124, 918	21.62	125, 231	21.33	118, 233	20.50	108, 993	18.55	102, 501	16.75
Interest and discount on borrowed money.....	280	.05	323	.06	136	.02	82	.01	70	.01
Real-estate taxes.....	21, 304	3.68	22, 206	3.80	21, 897	3.80	21, 820	3.71	21, 266	3.47
Other taxes.....	33, 159	5.74	31, 533	5.38	31, 050	6.38	37, 410	6.37	50, 096	8.19
Other expenses.....	158, 754	27.47	160, 084	27.32	156, 052	27.32	163, 671	27.85	171, 688	28.05
Total current expenses.....	577, 851	100.00	585, 882	100.00	576, 744	100.00	587, 697	100.00	611, 965	100.00
Net current earnings.....	269, 346		264, 669		262, 391		270, 691		273, 526	

Recoveries, profits on securities sold, etc.:										
Recoveries on loans.....	64,243	22.98	38,768	23.97	33,412	15.77	40,164	21.97	37,810	20.09
Recoveries on bonds, stocks, and other securities.....	73,208	26.18	29,382	18.17	35,217	16.62	33,396	18.27	45,883	24.38
Profits on securities sold.....	124,858	44.66	76,620	47.37	129,790	61.24	93,689	61.24	90,413	48.03
All other.....	17,274	6.18	16,972	10.49	13,504	6.37	15,583	8.52	14,116	7.50
Total.....	279,583	100.00	161,742	100.00	211,923	100.00	182,832	100.00	188,231	100.00
Total net earnings, recoveries, etc.....	548,929		426,411		474,314		453,523		461,757	
Losses and depreciation:										
On loans.....	111,000	42.31	66,203	30.37	84,897	34.04	65,262	28.64	51,853	25.86
On bonds, stocks, and other securities.....	94,069	35.85	103,009	47.25	116,323	46.65	105,559	46.33	97,045	48.41
On banking house, furniture and fixtures.....	26,434	10.08	24,592	11.28	27,371	10.98	28,804	12.64	30,410	15.17
Other losses and depreciation.....	30,865	11.76	24,184	11.10	20,769	8.33	28,224	12.39	21,168	10.56
Total.....	262,368	100.00	217,988	100.00	249,360	100.00	227,849	100.00	200,476	100.00
Net profits before dividends.....	286,561		208,423		224,954		225,674		261,281	
Dividends:										
On preferred stock.....	14,496		⁵ 9,766		8,468		8,482		⁹ 8,792	
On common stock.....	⁴ 138,979		⁶ 133,998		⁷ 129,330		⁸ 129,048		¹⁰ 137,696	
Total.....	153,475		⁵ 143,764		137,798		137,530		146,488	
Ratios to gross earnings:		Percent		Percent		Percent		Percent		Percent
Salaries, wages, and fees.....		27.54		28.76		29.72		29.79		30.08
Interest on deposits.....		15.47		14.94		14.09		12.70		11.58
All other current expenses.....		25.20		25.18		24.92		25.98		27.45
Total current expenses.....		68.21		68.88		68.73		68.47		69.11
Net current earnings.....		31.79		31.12		31.27		31.53		30.89
Net losses and depreciation, less profits on securities sold ¹¹		+2.03		-6.61		-4.46		-5.24		-1.38
Net profits.....		33.82		24.51		26.81		26.29		29.51
Ratio of dividends to capital stock (par value).....		9.67		9.11		8.80		8.95		9.60
Ratio of dividends to capital funds.....		4.78		4.39		4.07		3.96		4.07

¹ Represents aggregate book value of capital stock, surplus, undivided profits, reserves for contingencies, reserves for dividends payable in common stock, and retirement fund for preferred stock.

² Revised to include interest on balances with other banks which was published separately in reports prior to 1939.

³ Number on pay roll at the end of the period.

⁴ Includes stock dividends of \$30,141,000.

⁵ Revised.

⁶ Includes stock dividends of \$21,853,000.

⁷ Includes stock dividends of \$10,109,000.

⁸ Includes stock dividends of \$10,715,000.

⁹ Includes stock dividend of \$384,000.

¹⁰ Includes stock dividends of \$11,442,000.

¹¹ Minus figures represent the excess of gross losses and depreciation over profits on securities sold and recoveries; plus figures, the opposite.

NOTE.—The number of banks, capital stock, and capital funds used in this table are as of end of period.

TABLE NO. 27.—*Earnings, expenses, and dividends of national banks for the period of 6 months ended June 30, 1941*

[In thousands of dollars]

Location	Number of banks	Gross earnings								Total earnings from current operations
		Interest and discount on loans	Interest and dividends on bonds, stocks, and other securities	Collection charges, commissions, fees, etc.	Foreign department (except interest on foreign loans, investments, and bank balances)	Trust department	Service charges on deposit accounts	Rent received	Other current earnings	
Maine.....	36	910	758	20	1	57	82	71	12	1,911
New Hampshire.....	52	849	443	22	1	26	114	88	21	1,564
Vermont.....	40	793	294	12	.....	19	42	36	14	1,210
Massachusetts.....	124	9,414	4,919	268	349	667	1,034	1,227	488	18,366
Rhode Island.....	12	792	359	10	12	38	84	24	7	1,326
Connecticut.....	52	2,558	1,192	52	7	506	301	391	56	5,063
Total New England States.....	316	15,316	7,965	384	370	1,313	1,657	1,837	598	29,440
New York.....	425	25,861	27,665	1,546	1,732	2,944	2,825	3,385	2,784	68,742
New Jersey.....	225	6,550	5,075	168	4	378	905	1,046	71	14,197
Pennsylvania.....	687	19,325	20,751	410	177	860	1,230	2,596	330	45,679
Delaware.....	15	239	143	7	.....	5	12	7	3	416
Maryland.....	63	1,576	2,003	35	5	77	132	203	9	4,040
District of Columbia.....	9	1,349	918	29	2	166	183	146	4	2,797
Total Eastern States.....	1,424	54,900	56,555	2,195	1,920	4,430	5,287	7,383	3,201	135,871
Virginia.....	130	4,594	1,564	110	2	202	278	313	48	7,111
West Virginia.....	77	2,143	661	69	1	57	137	262	42	3,372
North Carolina.....	44	1,396	394	77	.....	36	244	95	2	2,244
South Carolina.....	22	1,074	294	148	.....	37	162	32	15	1,762
Georgia.....	51	3,897	724	381	.....	146	285	396	22	5,851
Florida.....	52	2,286	1,619	317	.....	172	475	379	27	5,275
Alabama.....	65	2,719	1,083	167	48	118	216	355	33	4,739
Mississippi.....	24	635	399	117	.....	10	77	85	1	1,324
Louisiana.....	29	2,360	1,549	162	39	96	253	447	69	4,975
Texas.....	445	14,007	4,413	529	2	266	1,240	1,841	125	22,423
Arkansas.....	50	1,088	584	149	.....	38	139	128	47	2,173
Kentucky.....	95	2,560	1,152	47	.....	48	158	168	14	4,147
Tennessee.....	71	4,231	1,419	363	.....	151	234	393	179	6,970
Total Southern States.....	1,155	42,990	15,855	2,636	92	1,377	3,898	4,894	624	72,366

Ohio.....	242	8,727	4,944	238	52	719	891	1,407	132	17,110
Indiana.....	124	3,527	2,372	141	1	151	379	470	46	7,087
Illinois.....	339	14,957	16,143	1,595	158	3,109	1,821	2,716	305	40,804
Michigan.....	78	4,882	3,408	358	55	328	602	512	106	10,251
Wisconsin.....	99	2,574	3,221	160	9	110	387	497	84	7,042
Minnesota.....	186	5,129	3,195	1,039	19	485	401	444	149	10,861
Iowa.....	103	2,229	934	149	-----	63	312	195	52	3,934
Missouri.....	84	3,889	2,429	223	9	229	305	248	26	7,358
Total Middle Western States.....	1,255	45,914	36,646	3,903	303	5,194	5,098	6,489	900	104,447
North Dakota.....	45	559	226	144	-----	12	54	62	58	1,115
South Dakota.....	38	826	239	103	-----	8	108	57	54	1,395
Nebraska.....	133	2,495	973	142	1	106	333	424	26	4,500
Kansas.....	181	2,401	790	108	-----	72	355	339	22	4,087
Montana.....	42	503	430	92	-----	9	72	131	15	1,252
Wyoming.....	26	498	199	20	-----	10	51	35	3	846
Colorado.....	78	1,997	899	119	1	170	345	215	18	3,764
New Mexico.....	22	632	151	40	-----	14	69	62	10	978
Oklahoma.....	207	4,423	1,715	187	-----	71	458	629	36	7,519
Total Western States.....	772	14,334	5,622	955	2	472	1,875	1,954	242	25,456
Washington.....	43	4,933	1,768	270	23	197	477	278	22	7,988
Oregon.....	26	2,562	1,647	97	18	130	351	191	19	5,015
California.....	96	35,788	14,232	1,744	270	2,069	2,700	2,603	390	59,796
Idaho.....	19	870	427	56	-----	7	152	76	5	1,593
Utah.....	13	684	297	26	-----	15	86	106	26	1,240
Nevada.....	6	443	223	17	-----	14	35	66	31	829
Arizona.....	5	963	179	90	2	15	88	137	4	1,478
Total Pacific States.....	208	46,263	18,773	2,300	313	2,447	3,889	3,457	497	77,939
Total United States (exclusive of possessions).....	5,130	219,717	141,416	12,373	3,000	15,233	21,704	26,014	6,062	445,519
Alaska (nonmember banks).....	4	89	33	29	-----	2	3	11	8	175
The Territory of Hawaii (nonmember bank).....	1	557	318	96	2	-----	18	21	-----	1,012
Virgin Islands of the United States (nonmember bank).....	1	19	5	18	-----	-----	1	-----	1	44
Total possessions (nonmember banks).....	6	665	356	143	2	2	22	32	9	1,231
Total United States and possessions.....	5,136	220,382	141,772	12,516	3,002	15,235	21,726	26,046	6,071	446,750
New York City (central Reserve city).....	8	16,437	22,217	1,271	1,727	2,612	1,552	2,600	2,613	51,029
Chicago (central Reserve city).....	10	8,463	12,136	821	143	2,854	294	1,963	156	26,830
Other Reserve cities.....	241	89,223	52,765	5,087	1,013	5,959	8,552	9,978	1,607	174,184
Country banks (member banks).....	4,871	105,594	54,298	5,194	117	3,808	11,306	11,473	1,686	193,476
Possessions (nonmember banks).....	6	665	356	143	2	2	22	32	9	1,231

TABLE NO. 27.—Earnings, expenses, and dividends of national banks for the period of 6 months ended June 30, 1941—Continued

[In thousands of dollars]

Location	Expenses										Recoveries, profits on securities sold, etc.							Total net earnings, recoveries, etc.
	Salaries and wages				Fees paid to directors and members of executive, discount, and advisory committees	Interest on time and sav- ings deposits	Interest and discount on borrowed money	Real-estate taxes	Other taxes	Other expenses	Total current expenses	Net earnings	Recoveries on loans	Recoveries on bonds, stocks, and other securities	Profits on securities sold	All other	Total	
	Officers		Employees other than officers															
	Amount	Number ¹	Amount	Number ²														
Maine.....	249	147	260	408	25	484		22	117	308	1,465	446	63	266	252	6	587	1,033
New Hampshire.....	236	169	237	398	17	174	1	30	67	337	1,099	465	80	101	159	13	353	818
Vermont.....	166	139	148	245	19	280		5	104	192	914	296	31	21	76	17	145	441
Massachusetts.....	2,156	753	3,544	4,979	125	1,246		583	852	3,959	12,465	5,901	635	372	1,223	136	2,366	8,267
Rhode Island.....	174	72	234	336	21	104		5	65	330	933	393	33	163	70	10	276	669
Connecticut.....	757	519	1,000	1,339	51	571		195	222	1,002	3,798	1,265	292	242	219	51	804	2,069
Total New England States.....	3,738	1,599	5,423	7,700	258	2,859	1	840	1,427	6,128	20,674	8,766	1,134	1,165	1,999	233	4,531	13,297
New York.....	7,334	2,477	13,495	16,816	345	3,933	6	2,073	3,449	16,349	46,984	21,758	3,504	4,556	7,142	1,209	16,411	38,169
New Jersey.....	1,747	972	2,240	3,358	173	1,942		547	530	2,789	9,968	4,229	496	862	2,418	286	4,062	8,291
Pennsylvania.....	4,607	2,559	6,316	8,842	491	7,515	4	943	3,168	7,153	30,197	15,482	1,684	2,862	4,949	414	9,909	25,391
Delaware.....	55	50	43	79	4	80		4	27	54	267	149	2	19	45	8	74	223
Maryland.....	437	242	576	838	38	631		102	286	668	2,738	1,302	95	1,602	695	39	2,431	3,733
District of Columbia.....	363	190	576	845	24	357		65	188	468	2,041	756	101	118	379	4	602	1,358
Total Eastern States.....	14,543	6,490	23,246	30,778	1,075	14,458	10	3,734	7,648	27,481	92,195	43,676	5,882	10,019	15,628	1,960	33,489	77,165
Virginia.....	875	549	938	1,559	63	1,335		51	659	1,101	5,022	2,089	245	135	321	51	752	2,841
West Virginia.....	410	275	464	719	27	529		78	206	626	2,340	1,032	122	151	161	65	499	1,531
North Carolina.....	324	196	318	528	14	275		45	159	435	1,570	674	63	23	66	27	179	553
South Carolina.....	242	145	263	488	8	141		8	168	307	1,137	625	23	17	10	45	95	720
Georgia.....	632	303	870	1,516	32	359		154	523	1,373	3,943	1,908	64	7	176	25	272	2,180
Florida.....	633	323	904	1,363	31	281		112	301	1,209	3,471	1,804	100	957	1,141	61	2,259	4,063
Alabama.....	562	324	715	1,108	20	544	4	55	234	885	3,019	1,720	164	35	311	79	589	2,309
Mississippi.....	200	115	207	352	13	215		74	64	277	1,050	274	66	35	157	21	279	553
Louisiana.....	540	216	958	1,429	30	409		160	400	1,068	3,565	1,410	51	225	362	51	689	2,069
Texas.....	3,415	2,119	3,132	4,990	117	1,091	1	800	1,658	4,663	14,937	7,486	1,305	342	1,027	361	3,035	10,521
Arkansas.....	334	227	305	527	20	212		39	121	467	1,498	675	53	111	216	54	434	1,109
Kentucky.....	561	411	640	1,101	32	484	1	86	265	742	2,811	1,336	141	97	177	60	475	1,811
Tennessee.....	750	396	983	1,575	32	889		248	520	1,386	4,808	2,162	130	109	496	80	815	2,977
Total Southern States.....	9,478	5,604	10,697	17,239	439	6,764	6	1,970	5,278	14,539	49,171	23,195	2,527	2,244	4,621	980	10,372	33,567

Ohio.....	1,989	1,095	2,602	3,937	114	2,415	240	1,303	3,394	12,057	5,053	466	391	730	187	1,774	6,827
Indiana.....	835	538	1,078	1,744	46	1,228	136	663	1,286	5,272	1,815	188	203	568	381	1,340	3,155
Illinois.....	4,307	1,752	7,677	10,493	154	3,490	805	3,001	8,597	28,036	12,768	1,988	729	5,735	987	9,439	22,207
Michigan.....	1,123	459	2,334	3,165	41	1,564	125	432	2,299	7,918	2,333	268	1,364	1,067	78	2,777	5,110
Wisconsin.....	941	479	1,387	1,832	49	1,085	195	153	1,353	5,165	1,877	364	883	1,524	339	3,110	4,987
Minnesota.....	1,544	847	1,962	2,992	79	1,291	204	569	2,317	7,966	2,895	503	731	544	278	2,056	4,951
Iowa.....	630	421	547	977	26	450	62	157	773	2,646	1,288	117	58	174	29	378	1,666
Missouri.....	1,037	400	1,397	2,251	31	555	54	543	1,615	5,232	2,126	255	1,017	803	61	2,136	4,262
Total Middle Western States.....	12,406	6,051	18,984	27,391	540	12,078	7	1,822	6,821	21,634	74,292	30,155	4,149	5,376	11,145	23,010	53,165
North Dakota.....	195	160	158	307	8	120	35	75	227	818	297	58	60	43	16	177	474
South Dakota.....	283	199	177	339	16	127	24	65	283	976	419	43	22	23	16	104	523
Nebraska.....	774	511	632	1,109	26	281	107	242	1,032	3,095	1,405	207	1,447	471	16	2,141	3,546
Kansas.....	786	648	524	998	35	260	76	208	847	2,737	1,350	194	213	171	118	696	2,046
Montana.....	224	148	187	317	9	99	41	100	309	969	283	162	93	50	28	333	616
Wyoming.....	166	109	124	188	6	96	11	82	135	620	226	61	18	31	12	122	348
Colorado.....	611	340	722	1,072	32	401	89	191	790	2,836	928	166	257	161	82	666	1,594
New Mexico.....	149	97	154	252	5	101	8	66	200	683	295	114	66	28	6	214	509
Oklahoma.....	1,211	875	1,072	1,718	32	496	107	593	1,495	5,006	2,513	329	169	306	68	872	3,385
Total Western States.....	4,399	3,087	3,750	6,300	169	1,981	3	498	1,622	5,318	17,740	7,716	1,334	2,345	1,284	362	5,325
Washington.....	1,032	482	1,638	2,408	23	925	67	335	1,506	5,626	2,462	181	55	159	35	430	2,892
Oregon.....	594	365	1,085	1,510	6	750	100	261	852	3,648	1,367	116	130	211	47	504	1,871
California.....	5,535	2,521	11,628	15,521	129	9,753	1,010	3,479	9,667	41,201	18,595	2,896	1,131	3,448	464	7,939	26,534
Idaho.....	252	141	245	439	5	230	19	98	269	1,118	475	31	10	81	10	132	607
Utah.....	144	76	165	253	7	197	21	66	229	829	411	19	18	19	18	74	485
Nevada.....	97	53	109	175	1	139	12	53	130	541	288	12	2	10	1	25	313
Arizona.....	176	85	282	438	1	111	3	132	317	1,022	456	33	11	18	3	65	521
Total Pacific States.....	7,830	3,728	15,152	20,744	172	12,105	1,232	4,424	12,970	53,885	24,054	3,288	1,357	3,946	578	9,169	33,223
Total United States (exclusive of possessions).....	52,394	26,494	77,252	110,152	2,653	50,245	27	10,096	27,220	88,070	307,957	137,562	18,314	22,506	38,623	6,453	85,896
Alaska (nonmember banks).....	30	18	22	24	1	23	23	25	124	51	17	2	1	20	71		
The Territory of Hawaii (nonmember bank).....	117	45	153	212	3	206	15	61	107	662	350	4	21	25	375		
Virgin Islands of the United States (nonmember bank).....	7	4	9	20	10	2	6	34	10	4	4	4	4	4	14		
Total possessions (nonmember banks).....	154	67	184	256	4	239	15	86	138	820	411	21	2	25	1	49	460
Total United States and possessions.....	52,548	26,561	77,436	110,408	2,657	50,484	27	10,111	27,306	88,208	308,777	137,973	18,335	22,508	38,648	6,454	85,945
New York City (central Reserve city).....	4,783	834	10,899	12,622	131	936	1,492	2,907	12,825	33,974	17,055	2,767	3,683	5,486	932	12,868	29,923
Chicago (central Reserve city).....	2,197	374	5,348	6,484	40	1,861	511	2,074	5,686	17,717	9,113	1,490	324	4,908	720	7,442	16,555
Other Reserve cities.....	17,255	5,871	34,436	47,236	546	17,867	3,652	11,799	34,830	120,386	53,798	7,050	10,010	13,558	1,831	32,449	86,247
Country banks (member banks).....	28,159	19,415	26,569	43,809	1,936	29,581	4,441	10,440	34,729	135,880	57,596	7,007	8,489	14,671	2,970	33,137	90,733
Possessions (nonmember banks).....	154	67	184	256	4	239	15	86	138	820	411	21	2	25	1	49	460

¹ Number at end of period.

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

TABLE NO. 27.—*Earnings, expenses, and dividends of national banks for the period of 6 months ended June 30, 1941—Continued*

[In thousands of dollars]

Location	Losses and depreciation					Net addition to profits	Dividends		
	On loans	On bonds, stocks, and other securities	On banking house, furniture and fixtures	Other losses and depreciation	Total		On preferred stock ¹	On common stock ²	Total
Maine.....	126	389	31	17	563	470	30	212	242
New Hampshire.....	70	299	51	26	446	372	22	147	169
Vermont.....	59	70	8	13	150	291	15	82	97
Massachusetts.....	1,124	1,686	592	206	3,608	4,659	114	3,496	3,610
Rhode Island.....	75	197	14	15	301	368	4	215	219
Connecticut.....	256	442	252	157	1,107	962	85	673	758
Total New England States.....	1,710	3,083	948	434	6,175	7,122	270	4,825	5,095
New York.....	3,942	9,957	1,901	1,102	16,902	21,267	332	15,709	16,041
New Jersey.....	987	2,416	574	779	4,756	3,535	559	807	1,366
Pennsylvania.....	3,379	7,540	1,388	1,575	13,882	11,509	231	6,103	6,334
Delaware.....	13	50	6	12	81	142	2	79	81
Maryland.....	92	1,614	41	63	1,810	1,923	41	604	645
District of Columbia.....	56	363	94	112	625	733	18	330	348
Total Eastern States.....	8,469	21,940	4,004	3,643	38,056	39,109	1,183	23,632	24,815
Virginia.....	231	361	130	137	859	1,982	18	997	1,015
West Virginia.....	125	162	173	141	601	930	18	314	332
North Carolina.....	31	50	49	39	169	684	5	286	291
South Carolina.....	28	27	37	15	107	613	14	252	266
Georgia.....	137	35	185	124	481	1,699	14	864	878
Florida.....	114	1,389	197	92	1,792	2,271	5	473	478
Alabama.....	394	259	139	72	864	1,445	59	374	433
Mississippi.....	32	123	18	42	215	338	22	60	82
Louisiana.....	66	312	155	70	603	1,496	48	442	490
Texas.....	798	763	670	460	2,691	7,830	140	2,550	2,690
Arkansas.....	39	169	48	23	279	830	14	368	382
Kentucky.....	195	367	154	75	791	1,020	38	457	495
Tennessee.....	283	416	207	120	1,026	1,951	82	857	939
Total Southern States.....	2,473	4,433	2,162	1,410	10,478	23,089	477	8,294	8,771

Ohio.....	379	788	1,309	151	2,627	4,200	270	1,938	2,208
Indiana.....	149	493	243	50	935	2,220	70	662	732
Illinois.....	2,334	3,829	717	860	7,740	14,467	118	5,894	6,012
Michigan.....	163	905	238	139	1,445	3,665	184	1,055	1,239
Wisconsin.....	182	777	276	189	1,424	3,563	145	361	506
Minnesota.....	176	516	180	123	995	3,956	420	1,709	2,129
Iowa.....	137	190	122	35	484	1,182	14	250	264
Missouri.....	377	954	268	100	1,699	2,563	35	1,277	1,312
Total Middle Western States.....	3,897	8,452	3,353	1,647	17,349	35,816	1,256	13,146	14,402
North Dakota.....	64	129	60	23	276	198	18	206	224
South Dakota.....	36	65	61	7	169	354	11	75	86
Nebraska.....	147	1,697	146	85	2,075	1,171	11	509	520
Kansas.....	238	210	249	66	763	1,283	19	538	557
Montana.....	252	120	32	24	428	188	3	238	241
Wyoming.....	36	64	26	4	130	218	5	125	130
Colorado.....	157	278	86	83	604	990	24	1,486	1,510
New Mexico.....	123	58	24	19	224	285	4	163	167
Oklahoma.....	354	216	326	28	924	2,461	16	1,145	1,161
Total Western States.....	1,407	2,837	1,010	339	5,593	7,448	111	4,485	4,596
Washington.....	284	214	247	66	811	2,081	28	889	917
Oregon.....	108	312	129	58	607	1,264	3	299	302
California.....	4,590	2,341	2,525	1,663	11,119	15,415	1,009	7,947	8,956
Idaho.....	32	241	38	2	313	294	12	373	385
Utah.....	23	196	34	2	255	230	4	332	336
Nevada.....	10	16	5	4	35	278	-----	125	125
Arizona.....	213	6	47	25	291	230	24	519	543
Total Pacific States.....	5,260	3,326	3,025	1,820	13,431	19,792	1,080	10,484	11,564
Total United States (exclusive of possessions).....	23,216	44,071	14,502	9,293	91,082	132,376	4,377	64,866	69,243
Alaska (nonmember banks).....	5	-----	-----	1	6	65	-----	10	10
The Territory of Hawaii (nonmember bank).....	14	1	26	1	42	333	-----	134	134
Virgin Islands of the United States (nonmember bank).....	-----	1	-----	3	4	10	2	-----	2
Total possessions (nonmember banks).....	19	2	26	5	52	408	2	144	146
Total United States and possessions.....	23,235	44,073	14,528	9,298	91,134	132,784	4,379	65,010	69,389
New York City (central Reserve city).....	2,871	7,954	1,452	583	12,860	17,063	-----	14,055	14,055
Chicago (central Reserve city).....	1,773	2,683	368	637	5,461	11,094	33	4,700	4,733
Other Reserve cities.....	7,813	14,534	6,634	3,256	32,237	54,010	2,198	26,097	28,295
Country banks (member banks).....	10,759	18,900	6,048	4,817	40,524	50,209	2,146	20,014	22,160
Possessions (nonmember banks).....	19	2	26	5	52	408	2	144	146

¹ Includes 1 stock dividend of \$384,000.² Includes 384 stock dividends aggregating \$5,725,000.

TABLE NO. 28.—*Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the period of 6 months ended June 30, 1941*

(In thousands of dollars)

	District No. 1 (305 banks)	District No. 2 (584 banks)	District No. 3 (581 banks)	District No. 4 (500 banks)	District No. 5 (337 banks)	District No. 6 (262 banks)	District No. 7 (537 banks)	District No. 8 (319 banks)	District No. 9 (366 banks)	District No. 10 (651 banks)	District No. 11 (481 banks)	District No. 12 (207 banks)	Non- member banks (6 banks)	Grand total (5,136 banks)
Gross earnings:														
Interest and discount on loans.....	14,758	31,194	16,304	15,045	11,926	13,896	24,704	9,155	7,845	13,687	14,976	46,227	665	220,382
Interest and dividends on bonds, stocks, and other securities.....	7,746	31,634	14,956	12,732	5,722	6,044	24,212	4,982	4,650	5,288	4,683	18,767	356	141,772
Collection charges, commissions, fees, etc.....	374	1,668	335	395	465	1,211	2,237	721	1,444	627	605	2,291	143	12,516
Foreign department (except interest on foreign loans, investments, and bank balances).....	369	1,737	153	76	10	87	223	9	19	2	2	313	2	3,002
Trust department.....	1,273	3,311	658	1,008	569	614	3,720	230	520	605	278	2,447	2	15,235
Service charges on deposit accounts.....	1,586	3,592	1,063	1,346	1,125	1,374	3,200	670	738	1,771	1,353	3,886	22	21,726
Rent received.....	1,721	4,133	2,119	2,450	1,023	1,770	4,040	776	785	1,758	1,987	3,452	32	26,046
Other current earnings.....	591	2,834	253	247	117	158	537	256	299	122	153	495	9	6,071
Total earnings from current operations.....	28,418	80,103	35,841	33,299	20,957	25,154	62,873	16,799	16,300	23,860	24,037	77,878	1,231	446,750
Expenses:														
Salaries and wages:														
Officers.....	3,593	8,796	3,680	3,679	2,606	2,919	6,898	2,260	2,538	3,971	3,637	7,817	154	52,548
Employees other than officers.....	5,201	15,377	4,803	5,002	3,093	4,024	12,315	2,523	2,704	3,696	3,373	15,141	184	77,436
Number of officers (end of period).....	1,533	3,216	2,149	2,081	1,508	1,606	2,891	1,413	1,561	2,648	2,274	3,717	67	26,561
Number of employees other than officers (end of period).....	7,353	19,635	6,927	7,259	4,906	6,368	16,889	4,322	4,351	6,038	5,375	20,729	256	110,408
Fees paid to directors and members of executive, discount, and advisory committees.....	249	475	462	218	171	141	251	114	129	143	128	172	4	2,657
Interest on time and savings deposits.....	2,705	5,593	5,581	5,197	3,212	2,350	6,703	1,903	1,962	1,740	1,201	12,098	239	50,484
Interest and discount on borrowed money.....	1	6	4	1	4	4	7	1	1	2	1	1	1	27
Real-estate taxes.....	794	2,463	748	682	342	693	1,171	342	339	407	883	1,232	15	10,111
Other taxes.....	1,396	3,883	2,497	2,259	1,641	1,690	4,003	1,217	855	1,551	1,810	4,418	86	27,306
Other expenses.....	5,914	18,658	5,688	5,930	3,542	5,314	13,232	3,414	3,439	4,948	5,029	12,962	138	88,208
Total current expenses.....	19,853	55,251	23,463	22,968	14,607	17,135	44,580	11,773	11,967	16,458	16,062	53,840	820	308,777
Net current earnings.....	8,565	24,852	12,378	10,331	6,350	8,019	18,293	5,026	4,333	7,402	7,975	24,038	411	137,973
Recoveries, profits on securities sold, etc.:														
Recoveries on loans.....	1,075	3,937	1,456	884	637	483	2,789	500	806	1,109	1,351	3,287	21	18,335
Recoveries on bonds, stocks, and other securities.....	1,119	5,367	1,137	2,264	2,043	1,255	3,018	1,167	1,017	2,301	471	1,347	2	22,508

Profits on securities sold.....	1,957	9,374	3,210	2,872	1,555	2,557	8,514	1,243	905	1,419	1,074	3,943	25	38,648
All other.....	233	1,457	275	389	229	279	1,707	265	368	307	366	578	1	6,454
Total.....	4,384	20,135	6,078	6,409	4,464	4,574	16,028	3,175	3,096	5,136	3,262	9,155	49	85,945
Total net earnings, recoveries, etc.....	12,949	44,987	18,456	16,740	10,814	12,593	34,321	8,201	7,429	12,538	11,237	33,193	460	223,918
Losses and depreciation:														
On loans.....	1,697	4,635	3,326	846	539	981	2,729	680	571	1,107	845	5,260	19	23,235
On bonds, stocks, and other securities.....	3,004	12,074	4,660	4,235	2,538	2,188	5,573	1,713	1,131	2,727	903	3,325	2	44,073
On banking house, furniture and fixtures.....	913	2,384	1,036	1,930	480	754	1,398	414	442	1,015	711	3,025	26	14,528
Other losses and depreciation.....	371	1,506	1,654	562	504	478	1,103	261	272	295	467	1,820	5	9,298
Total.....	5,985	20,599	10,676	7,573	4,061	4,401	10,803	3,068	2,416	5,144	2,926	13,430	52	91,134
Net profits before dividends.....	6,964	24,388	7,780	9,167	6,753	8,192	23,518	5,133	5,013	7,394	8,311	19,763	408	132,784
Dividends:														
On preferred stock.....	242	616	470	345	113	227	465	108	1472	97	142	1,080	2	4,379
On common stock.....	² 4,675	³ 16,499	⁴ 5,125	⁵ 3,407	⁶ 2,745	⁷ 2,638	⁸ 7,726	⁹ 2,329	¹⁰ 2,350	¹¹ 4,212	¹² 2,686	¹³ 10,474	144	65,010
Total.....	4,917	17,115	5,595	3,752	2,858	2,865	8,191	2,437	2,822	4,309	2,828	11,554	146	69,389

¹ Includes 1 stock dividend of \$384,000.² Includes 10 stock dividends aggregating \$130,000.³ Includes 50 stock dividends aggregating \$735,000.⁴ Includes 24 stock dividends aggregating \$113,000.⁵ Includes 25 stock dividends aggregating \$516,000.⁶ Includes 15 stock dividends aggregating \$127,000.⁷ Includes 11 stock dividends aggregating \$526,000.⁸ Includes 68 stock dividends aggregating \$738,000.⁹ Includes 26 stock dividends aggregating \$174,000.¹⁰ Includes 44 stock dividends aggregating \$288,000.¹¹ Includes 44 stock dividends aggregating \$1,430,000.¹² Includes 40 stock dividends aggregating \$153,000.¹³ Includes 27 stock dividends aggregating \$995,000.

TABLE NO. 29.—*Earnings, expenses, and dividends of national banks, years ended December 31, 1936-40*

(In thousands of dollars. Figures for previous years, beginning 1917, published in report for 1938, pp. 100-107)

	1936		1937		1938		1939		1940	
Number of active banks.....	5,331		5,266		5,230		5,193		5,150	
Capital stock, par value.....	1,605,011		1,582,713		1,575,095		1,535,427		1,529,473	
Capital funds ¹	3,171,010		3,244,198		3,328,144		3,405,118		3,536,398	
	Amount	Percent to total	Amount	Percent to total	Amount	Percent to total	Amount	Percent to total	Amount	Percent to total
Gross earnings:										
Interest and discount on loans.....	347,385	12.11	373,695	13.50	373,258	14.65	387,324	15.65	411,644	17.60
Interest and dividends on bonds, stocks, and other securities.....	326,275	59.55	324,472	57.77	305,698	56.48	297,842	55.11	284,093	52.85
Collection charges, commissions, fees, etc.....	22,365	2.71	22,966	2.67	21,071	2.51	22,337	2.65	23,315	2.70
Foreign department (except interest on foreign loans, investments, and bank balances).....	7,667	.98	6,532	.76	5,849	.70	6,806	.80	7,062	.82
Trust department.....	31,676	5.84	34,979	4.07	32,113	5.83	31,421	5.70	32,681	5.78
Service charges on deposit accounts.....	27,468	5.53	31,589	5.68	35,161	4.80	37,485	4.42	40,745	4.71
Rent received.....	48,143	5.84	51,885	6.04	52,758	6.30	51,961	6.13	51,792	5.99
Other current earnings.....	13,954	1.69	12,976	1.51	11,949	1.43	13,243	1.56	13,417	1.55
Total earnings from current operations.....	824,933	100.00	859,094	100.00	837,857	100.00	818,419	100.00	864,749	100.00
Expenses:										
Salaries and wages:										
Officers.....	90,732	16.06	95,643	16.51	98,487	17.06	100,733	17.33	104,102	17.57
Employees other than officers.....	131,040	23.19	140,142	23.90	143,309	24.83	146,093	25.13	151,197	25.22
Number of officers ²	24,404		24,892		25,324		25,673		26,170	
Number of employees other than officers ²	83,763		87,805		96,922		99,465		103,901	
Fees paid to directors and members of executive, discount, and advisory committees.....	4,400	.78	4,865	.83	5,104	.89	5,324	.92	5,357	.89
Interest on demand deposits.....	5,149	.91	3,156	.54						
Interest on deposits of other banks.....	1,422	.25	1,179	.20						
Interest on time and savings deposits.....	126,430	22.38	125,030	21.53	121,886	21.11	114,291	19.66	105,570	17.61
Interest and discount on borrowed money.....	264	.06	331	.06	209	.04	100	.02	76	.01
Real-estate taxes.....	21,558	5.81	21,923	5.74	22,004	5.81	21,850	5.76	21,815	5.64
Other taxes.....	27,965	4.96	33,743	6.76	30,034	6.20	32,621	5.61	44,289	7.39
Other expenses.....	156,053	27.62	160,209	27.53	156,239	27.06	160,252	27.57	167,038	27.87
Total current expenses.....	565,013	100.00	586,221	100.00	577,272	100.00	581,264	100.00	599,444	100.00
Net current earnings.....	259,920		272,873		260,585		287,155		265,305	

Recoveries, profits on securities sold, etc.:										
Recoveries on loans	69,658	19.34	50,342	29.36	32,152	17.69	39,927	18.93	36,751	18.55
Recoveries on bonds, stocks, and other securities	120,534	33.46	33,777	19.70	33,453	18.40	33,631	15.94	40,993	20.69
Profits on securities sold	157,832	43.81	68,908	40.18	98,819	54.35	124,920	59.21	105,051	53.01
All other	12,199	3.39	18,452	10.76	17,386	9.66	12,481	5.92	15,355	7.75
Total	360,223	100.00	171,479	100.00	181,810	100.00	210,959	100.00	198,150	100.00
Total net earnings, recoveries, etc.	620,143		444,352		442,395		478,114		463,455	
Losses and depreciation:										
On loans	154,614	50.47	71,844	33.21	80,290	32.94	67,171	29.65	58,249	26.24
On bonds, stocks, and other securities	91,764	29.96	92,343	42.69	115,281	47.29	109,378	48.28	107,960	48.63
On banking house, furniture and fixtures	26,440	8.63	24,638	11.39	26,362	10.82	27,922	12.33	28,346	12.77
Other losses and depreciation	33,499	10.94	27,506	12.71	21,813	8.95	22,067	9.74	27,435	12.36
Total	306,317	100.00	216,331	100.00	243,746	100.00	228,538	100.00	221,990	100.00
Net profits before dividends	313,826		228,021		198,649		251,576		241,465	
Dividends:										
On preferred stock	18,166		11,532		9,378		8,911		8,175	
On common stock	² 117,860		⁴ 136,803		⁵ 133,142		⁶ 130,576		⁷ 137,183	
Total	136,035		148,335		142,520		139,487		145,358	
Ratios to gross earnings:		Percent		Percent		Percent		Percent		Percent
Salaries, wages, and fees		27.42		28.01		29.47		29.72		30.14
Interest on deposits		16.12		15.06		14.55		13.47		12.21
All other current expenses		24.95		25.17		24.88		25.32		26.97
Total current expenses		68.49		68.24		68.90		68.51		69.32
Net current earnings		\$1.51		\$1.76		\$1.10		\$1.49		\$0.68
Net losses and depreciation, less profits on securities sold ⁸		+6.53		-5.22		-7.39		-1.84		-2.76
Net profits		38.04		26.54		23.71		29.65		27.92
Ratio of dividends to capital stock (par value)		8.48		9.37		9.05		9.08		9.50
Ratio of dividends to capital funds		4.29		4.57		4.28		4.10		4.11

¹Represents aggregate book value of capital stock, surplus, undivided profits, reserves for contingencies, reserves for dividends payable in common stock, and retirement fund for preferred stock.

²Number on pay roll at end of period.

³Includes stock dividends of \$16,019,000.

⁴Includes stock dividends of \$26,572,000.

⁵Includes stock dividends of \$19,795,000.

⁶Includes stock dividends of \$8,309,000.

⁷Includes stock dividends of \$12,009,000.

⁸Minus figures represent the excess of gross losses and depreciation over profits on securities sold and recoveries; plus figures, the opposite.

NOTE.—The number of banks, capital stock and capital funds used in this table are as of end of period.

TABLE NO. 30.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1940*

[In thousands of dollars]

Location	Number of banks	Gross earnings								
		Interest and discount on loans	Interest and dividends on bonds, stocks, and other securities	Collection charges, commissions, fees, etc.	Foreign department (except interest on foreign loans, investments, and bank balances)	Trust department	Service charges on deposit accounts	Rent received	Other current earnings	Total earnings from current operations
Maine.....	37	1, 913	1, 628	38	5	207	164	139	28	4, 122
New Hampshire.....	52	1, 617	950	49	1	58	213	167	49	3, 104
Vermont.....	41	1, 506	653	26	1	54	88	77	32	2, 437
Massachusetts.....	125	18, 187	10, 625	497	656	1, 424	1, 976	2, 576	1, 322	37, 263
Rhode Island.....	12	1, 487	722	17	23	114	170	51	13	2, 597
Connecticut.....	52	4, 952	2, 353	105	16	1, 074	571	738	92	9, 901
Total New England States.....	319	29, 662	16, 931	732	702	2, 931	3, 182	3, 748	1, 536	59, 424
New York.....	428	50, 518	52, 248	2, 781	4, 467	6, 220	5, 420	6, 611	6, 561	134, 826
New Jersey.....	225	12, 506	10, 175	344	12	917	1, 699	2, 198	146	27, 997
Pennsylvania.....	688	37, 578	43, 724	800	371	2, 020	2, 348	5, 170	571	92, 582
Delaware.....	15	464	308	8		24	25	16	8	853
Maryland.....	63	3, 029	4, 128	70	9	150	241	369	55	8, 051
District of Columbia.....	9	2, 523	1, 848	57	4	340	332	279	5	5, 388
Total Eastern States.....	1, 428	106, 618	112, 431	4, 060	4, 863	9, 671	10, 065	14, 643	7, 346	269, 697
Virginia.....	130	8, 732	3, 134	204	5	540	507	632	117	13, 871
West Virginia.....	77	4, 126	1, 323	131	2	211	253	540	81	6, 667
North Carolina.....	44	2, 453	808	142		83	446	199	50	4, 181
South Carolina.....	21	1, 804	596	261	1	78	289	67	16	3, 112
Georgia.....	51	6, 755	1, 533	666		340	483	798	48	10, 623
Florida.....	52	3, 955	3, 187	525		344	790	671	44	9, 516
Alabama.....	65	4, 666	2, 165	287	89	293	370	746	72	8, 688
Mississippi.....	24	1, 202	814	212		31	132	171	8	2, 570
Louisiana.....	29	4, 467	3, 056	319	50	212	453	744	76	9, 407
Texas.....	446	25, 032	8, 917	969	14	600	2, 328	3, 695	308	41, 863
Arkansas.....	50	2, 033	1, 147	200		88	252	266	95	4, 171
Kentucky.....	95	4, 906	2, 287	94	1	101	313	351	36	8, 089
Tennessee.....	71	7, 824	2, 804	608	1	294	465	804	265	13, 065
Total Southern States.....	1, 155	77, 955	31, 771	4, 708	163	3, 215	7, 111	9, 684	1, 216	135, 823

Ohio.....	242	16,399	10,581	506	82	1,523	1,704	2,817	298	33,910
Indiana.....	124	6,544	4,785	288	4	322	728	920	68	13,659
Illinois.....	337	25,662	31,737	3,120	291	6,297	3,471	5,332	391	76,301
Michigan.....	76	7,681	6,772	412	157	773	1,102	958	185	18,040
Wisconsin.....	103	4,872	6,639	312	18	243	779	1,052	176	14,091
Minnesota.....	188	9,958	6,640	2,058	34	976	736	901	309	21,612
Iowa.....	103	4,186	1,789	277	-----	124	602	430	84	7,492
Missouri.....	85	7,292	5,033	397	20	474	600	490	69	14,375
Total Middle Western States.....	1,258	82,594	73,976	7,370	606	10,732	9,722	12,900	1,580	199,480
North Dakota.....	45	1,079	495	331	-----	29	105	126	129	2,294
South Dakota.....	40	1,578	512	229	-----	14	207	107	133	2,780
Nebraska.....	133	4,585	1,982	289	3	194	637	843	42	8,575
Kansas.....	181	4,398	1,618	214	-----	140	681	659	86	7,796
Montana.....	42	1,058	904	186	-----	15	138	202	47	2,610
Wyoming.....	26	1,146	389	39	-----	21	150	67	7	1,819
Colorado.....	78	3,810	2,012	231	2	369	697	435	41	7,597
New Mexico.....	22	1,273	328	76	-----	20	140	127	14	1,978
Oklahoma.....	208	8,485	3,448	368	-----	195	885	1,242	82	14,705
Total Western States.....	775	27,412	11,688	1,963	5	997	3,640	3,868	581	50,154
Washington.....	43	8,952	3,536	595	62	425	676	564	54	14,864
Oregon.....	26	4,909	3,306	176	44	278	663	481	53	9,910
California.....	98	67,510	27,803	3,208	604	4,317	5,078	5,108	871	114,499
Idaho.....	18	1,114	539	67	-----	13	156	117	10	2,016
Utah.....	13	1,323	628	53	-----	35	168	217	54	2,478
Nevada.....	6	804	414	31	-----	23	67	132	69	1,540
Arizona.....	5	1,501	371	96	6	41	180	268	5	2,468
Total Pacific States.....	209	86,113	36,597	4,226	716	5,132	6,988	6,887	1,116	147,775
Total United States (exclusive of possessions).....	5,144	410,354	283,394	23,059	7,055	32,678	40,708	51,730	13,375	862,353
Alaska (nonmember banks).....	4	204	68	60	-----	3	6	22	41	404
The Territory of Hawaii (nonmember bank).....	1	1,051	620	169	7	-----	31	39	1	1,918
Virgin Islands of the United States (nonmember bank).....	1	35	11	27	-----	-----	-----	1	-----	74
Total possessions (nonmember banks).....	6	1,290	699	256	7	3	37	62	42	2,396
Total United States and possessions.....	5,150	411,644	284,093	23,315	7,062	32,681	40,745	51,792	13,417	864,749
New York City (central Reserve city).....	8	32,552	40,871	2,229	4,457	5,391	2,978	4,966	6,226	99,670
Chicago (central Reserve city).....	9	14,074	23,623	1,638	262	5,778	605	3,834	184	49,998
Other Reserve cities.....	240	164,751	107,088	9,248	2,096	12,633	15,995	19,989	3,496	335,296
Country banks (member banks).....	4,887	198,977	111,812	9,944	240	8,876	21,130	22,941	3,469	377,389
Possessions (nonmember banks).....	6	1,290	699	256	7	3	37	62	42	2,396

TABLE No. 30.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1940—Continued*

[In thousands of dollars]

Location	Expenses											Net earnings	Recoveries, profits on securities sold, etc.					Total net earnings, recoveries, etc.
	Salaries and wages				Fees paid to directors and members of executive, discount, and advisory committees	Interest on time and sav- ings deposits	Interest and discount on borrowed money	Real estate taxes	Other taxes	Other expenses	Total current expenses		Recoveries on loans	Recoveries on bonds stocks, and other securities	Profits on securities sold	All other	Total	
	Officers		Employees other than officers															
	Amount	Number ¹	Amount	Number ²														
Maine	514	149	546	402	52	1,065		67	203	652	3,099	1,023	123	380	648	21	1,172	2,195
New Hampshire	472	175	479	389	41	384	1	79	148	668	2,272	832	120	140	271	37	568	1,400
Vermont	340	141	297	291	40	603		33	215	378	1,906	531	80	95	198	24	397	928
Massachusetts	4,221	756	6,908	4,741	242	2,627		1,224	1,217	7,429	23,863	13,400	2,041	1,311	3,617	602	7,571	20,971
Rhode Island	332	73	455	324	36	221		18	119	625	1,806	791	49	252	232	24	557	1,348
Connecticut	1,469	306	1,924	1,259	103	1,196		378	370	1,821	7,261	2,640	685	365	765	134	1,949	4,589
Total New England States	7,348	1,600	10,604	7,346	514	6,096	1	1,799	2,272	11,573	40,207	19,217	3,098	2,543	5,731	842	12,214	31,431
New York	14,653	2,480	26,850	16,294	651	8,818	10	4,067	5,347	30,878	91,274	43,552	7,570	6,270	22,721	3,065	39,629	83,181
New Jersey	3,417	948	4,358	3,176	334	3,850		1,147	867	5,406	19,379	8,618	907	1,932	5,441	507	8,787	17,405
Pennsylvania	9,242	2,550	12,749	8,589	996	16,258	10	2,129	5,003	14,304	60,691	31,891	1,735	5,109	12,408	1,077	20,329	52,220
Delaware	110	47	85	70	9	180		12	64	113	573	280	5	18	92	12	127	407
Maryland	873	236	1,085	772	76	1,359		134	593	1,368	5,488	2,563	161	3,501	1,312	49	5,023	7,586
District of Columbia	723	128	1,118	747	46	701		126	324	873	3,911	1,477	119	285	635	21	1,060	2,537
Total Eastern States	29,018	6,589	46,245	29,648	2,112	31,166	20	7,615	12,198	52,942	181,316	88,381	10,497	17,115	42,612	4,731	74,955	163,336
Virginia	1,717	547	1,769	1,447	125	2,669	1	158	818	2,114	9,371	4,500	684	179	626	109	1,598	6,098
West Virginia	805	270	932	690	62	1,181		150	285	1,235	4,650	2,017	529	86	369	108	1,092	3,109
North Carolina	654	192	618	503	28	545	1	93	223	808	2,970	1,211	121	43	230	38	432	1,643
South Carolina	494	141	498	430	16	275		27	149	582	2,041	1,071	52	94	142	67	355	1,426
Georgia	1,274	296	1,664	1,413	75	882		332	837	2,326	7,390	3,233	162	30	479	94	765	3,998
Florida	1,230	292	1,661	1,300	63	586	1	239	240	2,118	6,138	3,378	114	532	1,373	75	2,094	5,472
Alabama	1,121	321	1,403	1,041	39	1,191	5	150	319	1,746	5,974	2,714	243	111	751	102	1,207	3,921
Mississippi	398	113	392	322	29	440	2	146	92	522	2,021	549	99	86	244	81	510	1,059
Louisiana	1,079	206	1,897	1,423	61	889		416	816	2,014	7,172	2,235	187	572	1,040	95	1,894	4,129
Texas	6,925	2,075	6,321	4,761	257	2,403	8	2,203	2,335	8,463	28,915	12,948	2,303	847	2,604	636	6,390	19,338
Arkansas	658	229	586	487	43	447		74	228	864	2,900	1,271	149	79	308	93	629	1,900
Kentucky	1,122	403	1,247	1,066	65	1,134	2	253	484	1,396	5,703	2,386	243	190	651	135	1,219	3,005
Tennessee	1,474	388	1,874	1,611	63	1,873	1	345	851	2,474	8,955	4,110	215	256	981	229	1,681	5,791

Total Southern States.....	18,951	5,473	20,862	16,393	926	14,515	21	4,586	7,677	26,662	94,200	41,623	5,101	3,105	9,798	1,862	19,866	61,489
Ohio.....	3,908	1,057	5,109	3,702	224	5,068	-----	500	2,696	6,751	24,256	9,654	1,536	747	2,602	362	5,247	14,901
Indiana.....	1,662	632	2,102	1,662	99	2,433	-----	231	1,160	2,529	10,276	3,383	441	379	1,755	201	2,776	6,159
Illinois.....	8,236	1,700	14,784	9,718	286	6,886	7	1,369	4,157	15,859	51,664	24,637	5,141	4,910	13,573	2,713	26,337	50,974
Michigan.....	2,089	446	4,056	2,766	82	2,775	-----	305	793	3,914	14,014	4,026	437	3,257	4,414	525	8,633	12,659
Wisconsin.....	1,837	435	2,746	1,766	103	2,300	6	407	230	2,641	10,270	3,821	742	1,144	2,159	557	4,602	8,423
Minnesota.....	3,041	836	3,882	2,841	156	2,638	1	415	1,264	4,516	15,913	5,699	1,584	1,502	1,428	929	5,443	11,142
Iowa.....	1,234	414	1,075	831	46	897	-----	134	278	1,660	5,324	2,168	318	134	347	78	877	3,045
Missouri.....	2,089	490	2,838	2,144	62	1,166	-----	364	876	2,902	10,297	4,078	476	1,118	2,596	216	4,406	8,484
Total Middle Western States.....	24,146	6,930	36,592	25,408	1,058	24,163	14	3,785	11,454	40,802	142,014	57,466	10,675	13,191	28,874	5,581	58,321	115,787
North Dakota.....	392	156	299	287	17	276	1	54	81	467	1,587	707	113	106	114	24	357	1,064
South Dakota.....	553	270	331	323	45	260	-----	51	80	547	1,867	913	90	53	82	50	275	1,188
Nebraska.....	1,604	512	1,208	1,022	57	561	14	219	453	1,976	6,092	2,483	603	2,062	957	214	3,836	6,319
Kansas.....	1,580	641	1,027	916	78	533	1	228	308	1,591	5,346	2,450	393	332	250	174	1,149	3,599
Montana.....	427	142	386	308	27	231	-----	93	190	565	1,919	691	485	71	90	16	662	1,353
Wyoming.....	333	105	243	177	17	214	1	41	113	279	1,271	548	140	34	131	27	332	880
Colorado.....	1,218	334	1,476	1,006	63	813	2	194	369	1,502	5,637	1,960	515	635	764	178	2,092	4,052
New Mexico.....	295	95	306	223	10	188	-----	63	93	343	1,298	680	196	50	119	22	387	1,067
Oklahoma.....	2,491	871	2,154	1,676	74	1,067	-----	234	940	2,956	9,916	4,789	986	235	773	311	2,305	7,094
Total Western States.....	8,893	3,056	7,430	5,941	388	4,173	19	1,177	2,627	10,226	34,933	15,221	3,521	3,578	3,290	1,016	11,395	26,616
Washington.....	2,015	473	3,085	2,118	46	1,897	-----	126	418	2,717	10,304	4,560	495	70	1,035	96	1,696	6,256
Oregon.....	1,113	358	2,074	1,451	13	1,428	-----	192	527	1,763	7,110	2,800	221	80	719	100	1,120	3,920
California.....	11,149	2,610	22,553	14,334	262	20,529	1	2,364	6,518	18,501	81,877	32,622	2,960	1,131	12,567	1,021	17,679	50,301
Idaho.....	338	102	297	252	8	265	-----	37	81	324	1,350	666	29	99	71	25	224	890
Utah.....	281	73	328	243	16	419	-----	51	135	435	1,656	822	74	40	162	22	298	1,120
Nevada.....	187	54	208	160	2	264	-----	29	77	248	1,015	525	11	3	18	9	41	566
Arizona.....	360	91	546	382	4	214	-----	15	211	586	1,936	532	47	27	138	9	221	753
Total Pacific States.....	15,443	3,661	29,091	18,940	351	25,007	1	2,814	7,967	24,574	105,248	42,527	3,837	1,450	14,710	1,282	21,279	63,806
Total United States (exclusive of possessions).....	103,799	26,109	150,824	103,676	5,349	105,120	76	21,776	44,195	166,779	597,918	264,435	36,729	40,982	105,005	15,314	198,030	462,465
Alaska (nonmember banks).....	56	14	47	23	3	47	-----	9	28	62	252	152	11	8	23	6	48	200
The Territory of Hawaii (nonmember bank).....	233	43	310	184	4	385	-----	30	64	187	1,213	705	10	3	22	35	70	775
Virgin Islands of the United States (nonmember bank).....	14	4	16	18	1	18	-----	2	10	61	13	1	-----	1	-----	2	15	-----
Total possessions (nonmember banks).....	303	61	373	225	8	450	-----	39	94	259	1,526	870	22	11	46	41	120	990
Total United States and possessions.....	104,102	26,170	151,197	103,901	5,357	105,570	76	21,815	44,289	167,038	599,444	265,305	36,751	40,993	105,051	15,355	198,150	463,455
New York City (central Reserve city).....	9,609	848	21,704	12,260	241	1,961	3	2,994	4,245	24,019	64,776	34,894	5,895	4,706	18,492	2,179	31,272	66,166
Chicago (central Reserve city).....	4,186	362	10,432	6,101	63	3,674	-----	902	2,910	10,521	32,688	17,310	4,252	4,376	11,517	2,213	22,358	39,668
Other Reserve cities.....	34,257	5,763	66,965	43,730	1,055	37,123	8	7,802	19,514	65,451	232,155	103,141	11,672	18,351	40,230	4,948	75,201	178,342
Country banks (member banks).....	55,747	19,136	51,723	41,655	3,990	62,362	65	10,078	17,526	66,808	268,299	109,090	14,910	13,549	34,766	5,974	69,199	178,289
Possessions (nonmember banks).....	303	61	373	225	8	450	-----	39	94	259	1,526	870	22	11	46	41	120	990

¹ Number at end of period.

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

TABLE No. 30.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1940—Continued*

[In thousands of dollars]

Location	Losses and depreciation					Net addition to profits	Dividends			Capital funds **	Ratios		
	On loans	On bonds, stocks, and other securities	On banking house, furniture and fixtures	Other losses and depreciation	Total		On preferred stock	On common stock †	Total		Net addition to profits to capital funds	Net addition to profits to net earnings	Expenses to gross earnings
Maine.....	237	1,020	129	64	1,450	745	64	499	563	18,250	4.08	72.83	75.18
New Hampshire.....	245	436	187	63	931	469	44	309	353	14,588	3.21	56.37	73.20
Vermont.....	133	199	38	52	422	506	31	177	208	10,246	4.94	95.29	78.21
Massachusetts.....	3,652	5,055	1,555	2,491	12,753	8,218	231	7,287	7,518	203,698	4.03	61.33	64.04
Rhode Island.....	210	392	37	40	709	639	12	530	542	17,009	3.76	80.78	69.54
Connecticut.....	589	913	676	220	2,398	2,191	165	1,252	1,417	42,647	5.14	82.99	73.34
Total New England States.....	5,096	8,015	2,622	2,930	18,663	12,768	547	10,054	10,601	306,438	4.17	66.44	67.66
New York.....	10,549	28,617	3,968	2,330	45,464	37,717	764	30,605	31,369	711,746	5.30	86.60	67.70
New Jersey.....	3,046	5,239	1,029	2,184	11,498	5,907	893	1,680	2,573	107,227	5.51	68.54	69.22
Pennsylvania.....	9,904	19,129	3,203	4,422	36,658	15,562	499	12,775	13,274	449,672	3.46	48.80	65.55
Delaware.....	36	163	46	47	312	95	9	163	172	5,340	1.78	33.93	67.17
Maryland.....	213	4,497	163	108	4,981	2,605	92	1,667	1,759	31,921	8.16	101.64	68.17
District of Columbia.....	178	533	170	56	937	1,600	39	665	704	21,212	7.54	108.33	72.59
Total Eastern States.....	23,926	58,198	8,579	9,147	99,850	63,486	2,296	47,555	49,851	1,327,118	4.78	71.83	67.23
Virginia.....	761	743	357	252	2,113	3,985	40	2,140	2,180	51,686	7.71	88.56	67.56
West Virginia.....	556	321	280	329	1,486	1,623	66	668	734	24,141	6.72	80.47	69.75
North Carolina.....	109	75	112	56	352	1,291	14	553	567	10,012	9.12	106.61	71.04
South Carolina.....	83	234	82	32	431	995	33	644	677	10,156	9.94	92.90	65.58
Georgia.....	276	332	526	178	1,312	2,686	26	1,697	1,723	34,753	7.73	83.08	69.57
Florida.....	172	1,580	536	118	2,406	3,066	12	1,236	1,248	30,699	9.99	90.76	64.50
Alabama.....	651	481	295	554	1,981	1,940	191	1,242	1,433	34,083	5.69	71.48	68.76
Mississippi.....	154	182	48	120	504	555	53	285	338	8,271	6.71	101.09	78.64
Louisiana.....	311	1,016	336	115	1,778	2,351	94	823	917	31,258	7.52	105.19	76.24
Texas.....	2,618	1,729	1,610	799	6,756	12,582	331	7,542	7,873	154,087	8.17	97.17	69.07
Arkansas.....	124	197	121	93	535	1,365	33	762	795	13,666	9.99	107.40	69.53
Kentucky.....	330	886	248	159	1,623	1,982	82	1,231	1,313	31,223	6.35	83.07	70.50
Tennessee.....	638	886	455	258	2,237	3,554	168	1,609	1,777	46,295	7.68	86.47	68.54
Total Southern States.....	6,783	8,662	5,006	3,063	23,514	37,975	1,143	20,432	21,575	484,330	7.84	91.24	69.35
Ohio.....	1,303	2,289	1,104	501	5,197	9,704	556	3,711	4,267	140,261	6.92	100.52	71.53
Indiana.....	452	1,544	496	241	2,733	3,426	164	1,393	1,557	53,749	6.37	101.27	75.23
Illinois.....	3,688	7,547	1,630	2,512	15,377	35,597	212	13,696	13,908	294,330	12.09	144.49	67.71

Iowa.....	350	358	255	88	1,051	1,994	89	1,544	1,633	25,416	7.85	91.97	71.06
Missouri.....	775	2,489	320	1,722	5,306	3,178	76	2,423	2,499	59,290	5.36	77.93	71.63
Total Middle Western States.....	8,294	23,068	5,610	5,860	42,832	72,955	2,121	30,270	32,391	779,418	9.36	126.95	71.19
North Dakota.....	232	141	85	124	582	482	23	418	441	6,054	7.96	68.18	69.18
South Dakota.....	90	143	107	64	404	784	50	537	587	6,778	11.57	85.87	67.16
Nebraska.....	442	2,444	315	222	3,423	2,896	40	1,771	1,811	28,446	10.18	116.63	71.04
Kansas.....	470	389	416	181	1,456	2,143	43	1,174	1,217	28,402	7.55	87.47	68.57
Montana.....	191	366	127	21	705	648	10	608	618	8,594	7.54	93.78	73.52
Wyoming.....	106	104	66	6	282	598	18	265	283	5,914	10.11	109.12	69.87
Colorado.....	653	600	351	74	1,678	2,374	41	1,030	1,071	28,570	8.31	121.12	74.20
New Mexico.....	291	188	75	10	564	503	8	273	281	4,175	12.05	73.97	65.62
Oklahoma.....	723	276	621	139	1,759	5,335	48	3,006	3,054	50,729	10.52	111.40	67.43
Total Western States.....	3,198	4,651	2,163	841	10,853	15,763	281	9,082	9,363	167,662	9.40	103.56	69.65
Washington.....	619	480	490	258	1,847	4,409	61	1,721	1,782	43,040	10.24	96.69	69.32
Oregon.....	226	513	326	511	1,576	2,344	4	554	558	24,027	9.76	83.71	71.75
California.....	9,806	3,822	3,258	4,706	21,592	28,709	1,639	15,857	17,496	302,524	9.49	88.01	71.51
Idaho.....	48	126	44	6	224	666	15	174	189	5,021	13.26	100.00	66.96
Utah.....	47	206	79	40	372	748	29	699	728	8,237	9.08	91.00	66.83
Nevada.....	17	56	8	9	90	476	1	196	197	2,927	16.26	90.67	65.91
Arizona.....	105	107	97	54	363	390	36	237	273	5,180	7.53	73.31	78.44
Total Pacific States.....	10,868	5,310	4,302	5,584	26,064	37,742	1,785	19,438	21,223	390,956	9.65	88.75	71.22
Total United States (exclusive of possessions).....	58,165	107,904	28,282	27,425	221,776	240,689	8,173	136,831	145,004	3,455,922	6.96	91.02	69.34
Alaska (nonmember banks).....	19	5	13	2	39	161	-----	83	83	886	18.17	105.92	62.38
The Territory of Hawaii (nonmember bank).....	65	48	49	8	170	605	-----	268	268	6,823	8.87	85.82	63.24
Virgin Islands of the United States (nonmember bank).....	-----	3	2	-----	5	10	2	1	3	231	4.33	76.92	82.43
Total possessions (nonmember banks).....	84	56	64	10	214	776	2	352	354	7,940	9.77	89.20	63.69
Total United States and possessions.....	58,249	107,960	28,346	27,435	221,990	241,465	8,175	137,183	145,358	3,463,862	6.97	91.01	69.32
New York City (central Reserve city).....	7,725	23,504	2,741	998	34,968	31,198	4	27,828	27,832	568,594	5.49	89.41	64.99
Chicago (central Reserve city).....	2,735	5,174	804	2,032	10,745	28,923	22	11,200	11,222	209,710	13.79	167.09	65.38
Other Reserve cities.....	21,032	34,604	10,968	11,592	78,196	100,146	3,700	53,462	57,162	1,277,479	7.84	97.10	69.24
Country banks (member banks).....	26,673	44,622	13,769	12,803	97,867	80,422	4,447	44,341	48,788	1,400,139	5.74	73.72	71.09
Possessions (nonmember banks).....	84	56	64	10	214	776	2	352	354	7,940	9.77	89.20	63.69

* Includes 752 stock dividends aggregating \$12,000,000.

† Represents aggregate book value of capital stock, surplus, undivided profits, reserves for dividends payable in common stock, reserves for other undeclared dividends, retirement account for preferred stock, and reserves for contingencies, etc.

‡ Figures for capital funds are averages of amounts from reports of condition for 4 call dates from Dec. 30, 1939, to Dec. 31, 1940, inclusive.

TABLE NO. 31.—*Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended Dec. 31, 1940*

[In thousands of dollars]

	District No. 1 (308 banks)	District No. 2 (587 banks)	District No. 3 (582 banks)	District No. 4 (500 banks)	District No. 5 (336 banks)	District No. 6 (262 banks)	District No. 7 (536 banks)	District No. 8 (318 banks)	District No. 9 (372 banks)	District No. 10 (653 banks)	District No. 11 (482 banks)	District No. 12 (208 banks)	Non- member banks (6 banks)	Grand total (5,150 banks)
Gross earnings:														
Interest and discount on loans.....	28,613	60,595	31,984	28,446	22,248	24,989	42,577	16,857	15,248	25,929	26,808	86,060	1,290	411,644
Interest and dividends on bonds, stocks, and other securities.....	16,582	60,094	31,210	27,176	11,617	12,027	47,653	10,014	9,752	11,171	9,518	36,580	699	284,093
Collection charges, commissions, fees, etc. Foreign department (except interest on foreign loans, investments, and bank balances).....	707	3,045	661	794	859	2,124	4,053	1,340	2,939	1,230	1,089	4,218	256	23,315
Trust department.....	700	4,480	313	141	21	139	469	20	35	7	16	714	7	7,062
Service charges on deposit accounts.....	2,799	7,059	1,586	2,258	1,374	1,383	7,637	501	1,044	1,284	621	5,132	3	32,681
Rent received.....	3,044	6,881	2,027	2,560	2,047	2,393	6,095	1,295	1,390	3,444	2,550	6,982	37	40,745
Other current earnings.....	3,515	8,215	4,248	4,882	2,030	3,505	7,975	1,566	1,592	3,472	3,851	6,879	62	51,792
	1,519	6,667	482	471	320	268	819	422	658	292	342	1,115	42	13,417
Total earnings from current operations.....	57,479	157,036	72,511	66,728	40,516	46,828	117,278	32,015	32,658	46,829	44,795	147,680	2,396	864,749
Expenses:														
Salaries and wages:														
Officers.....	7,095	17,467	7,334	7,353	5,173	5,775	13,270	4,446	4,995	8,092	7,384	15,415	303	104,102
Employees other than officers.....	10,177	30,532	9,667	9,896	5,935	7,738	23,397	4,919	5,325	7,377	6,792	29,069	373	151,197
Number of officers.....	1,542	3,192	2,147	2,029	1,485	1,436	2,818	1,397	1,560	2,632	2,226	3,655	61	26,170
Number of employees other than officers.....	7,040	18,935	6,728	6,919	4,523	6,136	15,497	3,997	4,129	5,705	5,142	18,925	225	103,901
Fees paid to directors and members of executive, discount, and advisory com- mittees.....	497	900	946	424	347	297	483	230	283	313	278	351	8	5,357
Interest on time and savings deposits.....	5,785	12,116	11,932	11,241	6,568	5,126	13,015	3,979	4,092	3,630	2,646	24,990	450	105,570
Interest and discount on borrowed money.....	1	10	10	1	2	9	7	7	2	18	8	1	-----	76
Real estate taxes.....	1,706	4,900	1,762	1,420	675	1,416	2,222	813	701	1,014	2,342	2,805	39	21,815
Other taxes.....	2,217	6,056	3,665	4,558	2,345	2,594	6,018	1,879	1,679	2,642	2,583	7,959	94	44,289
Other expenses.....	11,148	35,361	11,382	11,768	6,851	9,735	24,518	6,061	6,730	9,603	9,064	24,558	259	167,038
Total current expenses.....	38,626	107,342	46,698	46,661	27,896	32,690	82,930	22,334	23,807	32,689	31,097	105,148	1,526	599,444
Net current earnings.....	18,853	49,694	25,813	20,067	12,620	14,138	34,348	9,681	8,851	14,140	13,698	42,532	870	265,305
Recoveries, profits on securities sold, etc.:														
Recoveries on loans.....	2,982	8,369	1,165	2,490	1,626	880	6,771	877	2,389	2,967	2,380	3,833	22	36,751
Recoveries on bonds, stocks, and other securities.....	2,444	7,674	2,236	4,388	4,157	1,408	9,378	1,614	1,974	3,391	883	1,435	11	40,993

Profits on securities sold.....	5,554	26,847	10,545	6,328	3,251	4,613	21,218	3,700	2,057	3,471	2,716	14,705	46	105,051
All other.....	821	3,430	851	821	364	457	3,586	714	1,062	905	722	1,281	41	15,355
Total.....	11,801	46,320	14,797	14,027	9,398	7,358	41,253	6,905	7,482	10,734	6,701	21,254	120	198,150
Total net earnings, recoveries, etc.....	30,654	96,014	40,610	34,094	22,018	21,496	75,601	16,586	16,333	24,874	20,399	63,786	990	463,455
Losses and depreciation:														
On loans.....	5,022	12,640	10,000	2,452	1,872	2,056	4,938	1,224	1,462	2,870	2,766	10,863	84	58,249
On bonds, stocks, and other securities.....	7,828	32,617	14,167	9,186	6,362	3,788	14,130	4,485	3,811	4,237	1,987	5,306	56	107,960
On banking house, furniture and fixtures.....	2,545	4,775	2,311	2,503	1,137	1,942	2,989	938	1,232	1,949	1,659	4,302	64	28,346
Other losses and depreciation.....	2,831	3,734	4,341	1,646	780	1,267	3,155	2,012	550	713	813	5,583	10	27,435
Total.....	18,226	53,766	30,819	15,787	10,151	9,053	25,212	8,659	7,055	9,769	7,225	26,054	214	221,990
Net profits before dividends.....	12,428	42,248	9,791	18,307	11,867	12,443	50,389	7,927	9,278	15,105	13,174	37,732	776	241,465
Dividends:														
On preferred stock.....	490	1,407	657	737	282	537	1,046	227	432	237	336	1,785	2	8,175
On common stock.....	9,953	31,984	10,564	7,176	6,244	5,885	19,709	8,400	5,199	7,913	7,986	19,418	352	137,183
Total.....	10,443	33,391	11,221	7,913	6,526	6,422	20,755	5,027	5,631	8,150	8,322	21,203	354	145,358
Loans ¹⁴	757,178	1,771,717	700,137	607,929	438,286	519,191	1,150,200	400,449	342,659	488,633	481,774	1,647,005	22,573	9,327,731
Investments ¹⁴	674,676	3,614,558	977,546	1,047,226	478,813	490,984	2,463,083	403,675	387,743	484,979	411,054	1,585,214	23,531	13,043,082
Capital stock (par value) ¹⁴	118,226	328,201	131,455	134,106	69,276	83,749	214,841	55,115	55,822	77,459	77,843	182,422	3,800	1,532,315
Capital funds ^{14 15}	298,760	795,112	337,117	306,415	149,398	160,048	464,096	116,887	108,396	166,048	162,891	390,754	7,940	3,463,862
Ratios to gross earnings:	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Interest and discount on loans.....	49.78	38.59	44.11	42.63	54.91	53.37	36.30	52.65	46.69	55.37	59.85	58.27	53.84	47.60
Interest and dividends on investments.....	28.85	38.27	43.04	40.72	28.67	25.68	40.63	31.28	29.86	23.86	21.25	24.77	29.17	32.85
Service charges.....	5.30	4.38	2.80	3.84	5.05	5.11	5.20	4.05	4.26	7.35	5.69	4.73	1.55	4.71
All other current earnings.....	16.07	18.76	10.05	12.81	11.37	15.84	17.87	12.02	19.19	13.42	13.21	12.23	15.44	14.84
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.....	30.91	31.14	24.75	26.48	28.27	29.49	31.67	29.97	32.47	33.70	32.27	30.36	28.55	30.14
Interest on deposits.....	10.07	7.72	16.46	16.85	16.21	10.95	11.10	12.43	12.53	7.75	5.90	16.92	18.78	12.21
All other current expenses.....	26.22	29.50	23.19	26.60	24.37	29.37	27.94	27.36	27.90	28.35	31.25	23.92	16.36	26.97
Total current expenses.....	67.20	68.36	64.40	69.93	68.85	69.81	70.71	69.76	72.90	69.80	69.42	71.20	63.69	69.32
Net operating earnings.....	32.80	31.64	35.60	30.07	31.15	30.19	29.29	30.24	27.10	30.20	30.58	28.80	36.31	30.68
Net losses and depreciation, less profits on securities sold ¹⁶	-11.18	-4.74	-22.10	-2.14	-1.86	-3.62	+13.68	-5.48	+1.31	+2.06	-1.17	-3.25	-3.92	-2.76
Net profits.....	21.62	26.90	13.50	27.43	29.29	26.57	42.97	24.76	28.41	32.26	29.41	25.55	32.39	27.92

See footnotes at end of table.

TABLE NO. 31.—*Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended Dec. 31, 1940—Continued*

[In thousands of dollars]

	District No. 1 (308 banks)	District No. 2 (587 banks)	District No. 3 (582 banks)	District No. 4 (500 banks)	District No. 5 (336 banks)	District No. 6 (262 banks)	District No. 7 (536 banks)	District No. 8 (318 banks)	District No. 9 (372 banks)	District No. 10 (653 banks)	District No. 11 (482 banks)	District No. 12 (208 banks)	Non- member banks (6 banks)	Grand total (5,150 banks)
Ratios to loans:														
Interest and discount on loans.....	3.78	3.42	4.57	4.68	5.08	4.81	3.70	4.21	4.45	5.31	5.56	5.23	5.71	4.41
Net losses (—) or recoveries (+) on loans.....	— .27	— .24	—1.26	+ .01	— .06	— .23	+ .16	— .09	+ .27	+ .02	— .08	— .43	— .27	— .23
Ratios to investments:														
Interest and dividends on investments.....	2.46	1.66	3.19	2.60	2.43	2.45	1.93	2.48	2.52	2.30	2.32	2.31	2.97	2.18
Profits on securities sold.....	.82	.74	1.08	.60	.68	.94	.86	.92	.53	.72	.66	.93	.20	.81
Net losses (—) or recoveries (+) on investments.....	— .80	— .69	—1.22	— .46	— .46	— .48	— .19	— .71	— .47	— .17	— .27	— .24	— .19	— .51
Ratios to capital stock (par value):														
Net operating earnings.....	15.95	15.14	19.64	14.96	18.22	16.88	15.99	17.57	15.86	18.25	17.60	23.32	22.89	17.31
Net profits before dividends.....	10.51	12.87	7.45	13.65	17.13	14.86	23.45	14.38	16.62	19.50	16.92	20.68	20.42	15.76
Dividends.....	8.83	10.17	8.54	5.90	9.42	7.67	9.66	9.12	10.09	10.52	10.69	11.62	9.32	9.49
Ratios to capital funds:														
Net operating earnings.....	6.31	6.25	7.66	6.55	8.45	8.83	7.40	8.28	8.17	8.52	8.41	10.88	10.96	7.66
Net profits before dividends.....	4.16	5.31	2.90	5.97	7.94	7.77	10.86	6.78	8.56	9.10	8.09	9.66	9.77	6.97
Dividends.....	3.50	4.20	3.33	2.58	4.37	4.01	4.47	4.30	5.19	4.91	5.11	5.43	4.46	4.20
Ratio of net profits to net operating earnings.....	65.92	85.02	37.93	91.23	94.03	88.01	146.70	81.88	104.82	106.82	96.17	88.71	89.20	91.01

¹ Includes 24 stock dividends aggregating \$719,000.² Includes 65 stock dividends aggregating \$727,000.³ Includes 38 stock dividends aggregating \$151,000.⁴ Includes 59 stock dividends aggregating \$803,000.⁵ Includes 41 stock dividends aggregating \$566,000.⁶ Includes 26 stock dividends aggregating \$871,000.⁷ Includes 122 stock dividends aggregating \$2,475,000.⁸ Includes 34 stock dividends aggregating \$304,000.⁹ Includes 87 stock dividends aggregating \$1,671,000.¹⁰ Includes 117 stock dividends aggregating \$1,601,000.¹¹ Includes 89 stock dividends aggregating \$1,461,000.¹² Includes 49 stock dividends aggregating \$659,000.¹³ Includes 1 stock dividend of \$1,000.¹⁴ Figures for loans, investments, capital stock, and capital funds are averages of amounts from reports of condition for 4 calls from Dec. 30, 1939, to Dec. 31, 1940, inclusive.¹⁵ Represents aggregate book value of capital stock, surplus, undivided profits, reserves for dividends payable in common stock, reserves for other undecleared dividends, retirement account for preferred stock, and reserves for contingencies, etc.¹⁶ Minus figures represent the excess of gross losses and depreciation over profits on securities sold and recoveries; plus figures, the opposite.

TABLE NO. 32.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1940*

TOTAL UNITED STATES

[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1940, of—										Operating less than 1 year ¹	Total	
	\$100,000 and under	\$100,001 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,0001 to \$5,000,000	\$5,000,001 to \$50,000,000	\$50,000,001 to \$100,000,000	\$100,000,001 and over			Total
Number of banks.....	15	289	809	686	551	1,191	916	592	37	46	5,132	18	5,150
Total deposits ²	955	55,266	307,652	424,654	479,224	1,675,782	2,833,393	7,685,382	2,509,047	19,814,261	35,785,616	80,523	35,866,139
Capital stock, par value ³	2,130	9,346	34,252	36,262	37,435	119,942	172,160	368,151	111,449	633,621	1,524,748	6,087	1,530,885
Capital funds ⁴	2,885	14,287	57,790	68,479	73,508	243,352	379,812	798,095	239,900	1,649,621	3,527,729	10,735	3,538,464
Gross earnings:													
Interest and discount on loans.....	66	2,305	9,803	11,779	12,023	37,087	53,361	104,076	26,021	154,349	410,870	774	411,644
Interest and dividends on bonds, stocks, and other securities.....	41	502	3,123	4,427	5,376	18,782	30,954	63,355	16,572	140,644	283,776	317	284,093
Collection charges, commissions, fees, etc.....	4	146	653	832	720	2,044	2,561	5,339	1,264	9,637	23,200	115	23,315
Foreign department (except interest on foreign loans, investments, and bank balances).....			2	2		3	42	304	151	6,556	7,060	2	7,062
Trust department.....	76	2	6	13	48	354	1,778	8,733	2,891	18,766	32,667	14	32,681
Service charges on deposit accounts.....	2	164	723	1,013	1,023	3,724	6,283	13,877	2,219	11,591	40,619	126	40,745
Rent received.....	4	86	494	773	808	2,906	5,569	16,435	5,056	19,625	51,756	36	51,792
Other current earnings.....		25	133	172	205	490	998	2,086	380	8,912	13,401	16	13,417
Total earnings from current operations.....	193	3,230	14,937	19,011	20,203	65,390	101,546	214,205	54,554	370,080	863,349	1,400	864,749
Expenses:													
Salaries and wages:													
Officers.....	35	940	3,647	4,032	3,810	10,874	14,275	26,583	5,882	33,790	103,868	234	104,102
Employees other than officers.....	2	160	974	1,498	1,851	7,380	14,169	38,365	9,933	76,640	150,972	225	151,197
Number of officers ⁵	52	686	2,202	2,116	1,813	4,402	4,243	5,085	816	4,679	26,074	96	26,170
Number of employees other than officers ⁶	9	290	1,432	1,827	2,080	6,761	10,934	27,830	6,794	46,133	103,530	371	103,901
Fees paid to directors and members of executive, discount, and advisory committees.....	2	36	214	270	275	862	1,190	1,512	226	765	5,352	5	5,357

See footnotes at end of table.

TABLE NO. 32.—Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1940—Continued

TOTAL UNITED STATES—Continued

[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1940, of—											Operating less than 1 year ¹	Total
	\$100,000 and under	\$100,001 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$50,000,000	\$50,000,001 to \$100,000,000	\$100,000,001 and over	Total		
Expenses—Continued.													
Interest on time and savings deposits.....	1	290	2,155	3,010	3,611	11,668	18,162	28,898	3,931	33,666	105,392	178	105,570
Interest and discount on borrowed money.....	6	10	7	3	13	10	24	1	74	2	76		
Real estate taxes.....	4	85	314	446	430	1,570	2,686	6,060	1,274	8,934	21,815	12	21,815
Other taxes.....	3	167	752	901	963	3,152	4,709	10,231	3,412	19,948	44,238	51	44,289
Other expenses.....	100	613	2,614	3,206	3,328	10,741	17,473	42,970	12,656	72,075	166,676	362	167,038
Total current expenses.....	147	2,297	10,680	13,370	14,271	46,260	72,674	154,643	37,314	246,719	598,375	1,069	599,444
Net current earnings.....	46	933	4,257	5,641	5,932	19,130	28,872	59,562	17,240	123,361	264,974	331	265,305
Recoveries, profits on securities sold, etc.:													
Recoveries on loans.....	4	180	630	735	727	2,289	3,727	9,163	2,244	17,011	36,710	41	36,751
Recoveries on bonds, stocks, and other securities.....	4	27	237	437	642	1,856	3,864	9,833	1,866	22,209	40,975	18	40,993
Profits on securities sold.....	10	76	615	959	1,245	4,847	9,261	22,279	6,937	58,792	105,021	30	105,051
All other.....	4	58	229	256	236	886	2,100	3,117	1,455	6,985	15,326	29	15,355
Total.....	22	341	1,711	2,387	2,850	9,878	18,952	44,392	12,502	104,997	198,032	118	198,150
Total net earnings, recoveries, etc.....	68	1,274	5,968	8,028	8,782	29,008	47,824	103,954	29,742	228,358	463,006	449	463,455
Losses and depreciation:													
On loans.....	34	403	1,017	1,205	1,328	3,905	6,588	14,313	3,188	26,231	58,212	37	58,249
On bonds, stocks, and other securities.....	106	1,019	1,608	2,312	7,539	13,018	24,340	5,772	52,143	107,857	103	107,960	
On banking house, furniture and fixtures.....	4	131	498	646	656	2,173	3,931	8,154	2,049	10,061	28,303	43	28,346
Other losses and depreciation.....	16	95	365	451	470	1,864	3,575	6,728	1,645	12,203	27,412	23	27,435
Total.....	54	735	2,899	3,910	4,766	15,481	27,112	53,535	12,654	100,638	221,784	206	221,990
Net profits before dividends.....	14	539	3,069	4,118	4,016	13,527	20,712	50,419	17,088	127,720	241,222	243	241,465

Dividends:													
On preferred stock	-----	17	146	174	202	610	1,121	2,901	572	2,430	8,173	2	8,175
On common stock	-----	8	⁵ 446	⁶ 2,058	⁷ 2,527	⁸ 2,326	⁹ 7,709	¹⁰ 11,863	¹¹ 25,400	¹² 8,858	75,796	¹³ 192	137,183
Total	-----	8	463	2,204	2,701	2,528	8,319	12,984	28,301	9,430	78,226	194	145,358
Ratios to gross earnings:													
Interest and discount on loans	-----	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Interest and dividends on investments	-----	34.20	71.36	65.63	61.96	59.51	56.72	52.55	48.59	47.69	41.71	47.59	47.60
Service charges	-----	21.24	15.54	20.91	23.29	26.61	28.72	30.48	29.57	30.38	38.00	32.87	22.64
All other current earnings	-----	1.04	5.08	4.84	5.33	5.06	5.70	6.19	6.48	4.07	3.13	4.70	9.00
	-----	43.52	8.02	8.62	9.42	8.82	8.86	10.78	15.36	17.86	17.16	14.84	13.07
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
Salaries, wages, and fees	-----	20.21	35.17	32.37	30.51	29.38	29.23	29.18	31.03	29.40	30.05	30.14	33.14
Interest on deposits	-----	.52	8.98	14.43	15.83	17.88	17.84	17.89	13.49	7.21	9.10	12.21	12.72
All other current expenses	-----	55.44	26.96	24.70	23.99	23.38	23.67	24.50	27.67	31.79	27.52	26.96	30.50
Total current expenses	-----	76.17	71.11	71.50	70.33	70.64	70.74	71.57	72.19	68.40	66.67	69.31	76.36
Net current earnings	-----	23.83	28.89	28.50	29.67	29.36	29.26	28.43	27.81	31.60	33.33	30.69	23.64
Net losses and depreciation, less profits on securities sold ¹⁴	-----	-16.58	-12.20	-7.95	-8.01	-9.48	-8.57	-8.03	-4.27	-.28	+1.18	-2.75	-6.28
Net profits	-----	7.25	16.69	20.55	21.66	19.88	20.69	20.40	23.54	31.32	34.51	27.94	17.36

¹ This column includes all figures (except number of banks) of banks which were active on June 30, 1940, but were inactive on Dec. 31, 1940.

² The deposits, capital stock, and capital funds shown in this table are as of end of period. The latter represents the aggregate book value of capital stock, surplus, undivided profits, reserves, and retirement funds for preferred stock.

³ Number at end of period.

⁴ Number of full-time and part-time employees at end of period.

⁵ Includes 26 stock dividends aggregating \$49,000.

⁶ Includes 165 stock dividends aggregating \$516,000.

⁷ Includes 130 stock dividends aggregating \$502,000.

⁸ Includes 79 stock dividends aggregating \$357,000.

⁹ Includes 149 stock dividends aggregating \$1,324,000.

¹⁰ Includes 108 stock dividends aggregating \$2,044,000.

¹¹ Includes 87 stock dividends aggregating \$5,953,000.

¹² Includes 3 stock dividends aggregating \$1,200,000.

¹³ Includes 5 stock dividends aggregating \$64,000.

¹⁴ Minus figures represent the excess of gross losses and depreciation over profits on securities sold and recoveries; plus figures, the opposite.

TABLE NO. 33.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1940, by Federal Reserve districts*

DISTRICT NO. 1

[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1940, of—								Operating less than 1 year	Total
	\$100,001 to \$250,000 ¹	\$250,001 to \$500,000	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$50,000,000	\$100,000,001 and over ²		
Number of banks.....	13	31	27	33	67	78	53	6	308	308
Total deposits.....	2,262	12,555	16,743	29,117	96,475	241,316	588,901	1,411,466	2,398,835	2,398,835
Capital stock, par value.....	665	2,310	2,166	2,766	8,152	16,798	35,604	49,313	117,774	117,774
Capital funds.....	1,165	4,351	4,349	5,978	17,148	34,456	78,765	153,609	299,821	299,821
Gross earnings:										
Interest and discount on loans.....	91	356	438	735	1,968	4,790	8,717	11,518	28,613	28,613
Interest and dividends on bonds, stocks, and other securities.....	34	171	226	349	1,217	2,433	5,387	6,765	16,582	16,582
Collection charges, commissions, fees, etc.....	2	11	11	24	49	121	177	312	707	707
Foreign department (except interest on foreign loans, investments, and bank balances).....	—	1	1	—	—	12	45	641	700	700
Trust department.....	1	2	2	14	33	237	1,173	1,337	2,799	2,799
Service charges on deposit accounts.....	11	39	65	104	280	585	1,057	903	3,044	3,044
Rent received.....	4	20	44	59	191	366	1,181	1,650	3,515	3,515
Other current earnings.....	—	8	7	15	40	95	188	1,166	1,519	1,519
Total earnings from current operations.....	143	608	794	1,300	3,778	8,639	17,925	24,292	57,479	57,479
Expenses:										
Salaries and wages:										
Officers.....	38	133	155	230	566	1,159	2,375	2,439	7,095	7,095
Employees other than officers.....	16	72	100	176	533	1,370	3,178	4,732	10,177	10,177
Number of officers ³	56	82	77	103	220	318	391	315	1,542	1,542
Number of employees other than officers ⁴	23	75	96	161	455	1,000	2,117	3,113	7,040	7,040
Fees paid to directors and members of executive, discount, and advisory committees.....	3	10	14	23	50	122	202	73	497	497
Interest on time and savings deposits.....	2	55	98	168	622	1,607	2,607	626	5,785	5,785
Interest and discount on borrowed money.....	—	—	—	1	—	—	—	—	1	1
Real estate taxes.....	1	11	21	26	98	212	583	754	1,708	1,708
Other taxes.....	7	43	39	63	193	389	699	784	2,217	2,217
Other expenses.....	33	124	137	264	714	1,581	3,477	4,818	11,148	11,148
Total current expenses.....	100	448	564	951	2,776	6,440	13,121	14,226	38,626	38,626

Net current earnings.....	43	160	230	349	1,002	2,199	4,804	10,066	18,853	-----	18,853
Recoveries, profits on securities sold, etc.:											
Recoveries on loans.....	12	33	25	59	98	441	1,424	890	2,982	-----	2,982
Recoveries on bonds, stocks, and other securities.....	2	13	56	47	136	450	959	781	2,444	-----	2,444
Profits on securities sold.....	7	35	62	97	364	705	2,092	2,192	5,554	-----	5,554
All other.....	1	6	5	14	19	129	296	351	821	-----	821
Total.....	22	87	148	217	617	1,725	4,771	4,214	11,801	-----	11,801
Total net earnings, recoveries, etc.....	65	247	373	566	1,619	3,924	9,575	14,280	30,654	-----	30,654
Losses and depreciation:											
On loans.....	29	70	59	272	192	745	1,707	1,948	5,022	-----	5,022
On bonds, stocks, and other securities.....	14	54	125	199	506	1,420	2,464	3,046	7,828	-----	7,828
On banking house, furniture and fixtures.....	13	25	47	50	136	428	1,066	780	2,548	-----	2,548
Other losses and depreciation.....	5	18	20	30	80	470	609	1,599	2,831	-----	2,831
Total.....	61	167	251	551	914	3,063	5,846	7,373	18,226	-----	18,226
Net profits before dividends.....	4	80	127	15	705	861	3,729	6,907	12,428	-----	12,428
Dividends:											
On preferred stock.....	-----	12	6	13	49	182	228	-----	490	-----	490
On common stock.....	28	80	88	127	369	798	2,476	5,987	9,953	-----	9,953
Total.....	28	92	94	140	418	980	2,704	5,987	10,443	-----	10,443
Ratios to gross earnings:	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Interest and discount on loans.....	63.64	58.55	55.16	56.54	52.09	55.45	48.63	47.41	49.78	-----	49.78
Interest and dividends on investments.....	23.78	28.13	28.46	26.85	32.21	28.16	30.05	27.85	28.85	-----	28.85
Service charges.....	7.69	6.41	8.19	8.00	7.41	6.77	5.90	3.72	5.30	-----	5.30
All other current earnings.....	4.89	6.91	8.19	8.61	8.29	9.62	15.42	21.02	16.07	-----	16.07
Total gross earnings.....	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	-----	100.00
Salaries, wages, and fees.....	39.86	35.36	33.88	33.00	30.41	30.69	32.11	29.82	30.91	-----	30.91
Interest on deposits.....	1.40	9.05	12.34	12.92	16.47	18.60	14.54	2.58	10.07	-----	10.07
All other current expenses.....	28.67	29.27	24.81	27.23	26.60	25.26	26.55	26.16	26.22	-----	26.22
Total gross expenses.....	69.93	73.68	71.03	73.15	73.48	74.55	73.20	58.56	67.20	-----	67.20
Net current earnings.....	30.07	26.32	28.97	26.85	26.52	25.45	26.80	41.44	32.80	-----	32.80
Net losses and depreciation, less profits on securities sold ¹¹	-27.27	-13.16	-12.97	-25.69	-7.86	-15.49	-6.00	-13.01	-11.18	-----	-11.18
Net profits.....	2.80	13.16	16.00	1.16	18.66	9.96	20.80	28.43	21.62	-----	21.62

¹ Includes 1 bank with deposits of \$37,000.² Includes 2 banks with deposits of \$68,427,000 and \$93,645,000, respectively.³ Number at end of period.⁴ Number of full-time and part-time employees at end of period.⁵ Includes 1 stock dividend of \$3,000.⁶ Includes 4 stock dividends aggregating \$7,000.⁷ Includes 2 stock dividends aggregating \$12,000.⁸ Includes 2 stock dividends aggregating \$27,000.⁹ Includes 7 stock dividends aggregating \$122,000.¹⁰ Includes 8 stock dividends aggregating \$548,000.¹¹ Minus figures represent the excess of gross losses and depreciation over profits on securities sold and recoveries.

TABLE NO. 33.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1940, by Federal Reserve districts—Continued*

DISTRICT NO. 2

[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1940, of—										Operating less than 1 year ¹	Total
	\$100,001 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$50,000,000	\$50,000,001 to \$100,000,000	\$100,000,001 and over	Total		
Number of banks.....	16	60	58	72	155	137	81	3	5	587	-----	587
Total deposits.....	3,322	23,247	36,267	62,832	224,802	439,377	899,194	205,861	7,203,996	9,098,898	363	9,099,261
Capital stock, par value.....	533	3,130	4,032	6,036	18,968	32,127	52,599	6,725	201,770	325,920	60	325,980
Capital funds.....	881	5,106	7,319	10,951	34,784	58,601	103,467	17,692	568,305	805,106	51	805,157
Gross earnings:												
Interest and discount on loans.....	102	665	905	1,429	4,447	7,507	12,974	1,422	31,141	60,592	3	60,595
Interest and dividends on bonds, stocks, and other securities.....	46	322	462	844	2,851	5,064	8,202	1,646	40,654	60,091	3	60,094
Collection charges, commissions, fees, etc.....	4	20	30	58	168	276	299	48	2,142	3,045	-----	3,045
Foreign department (except interest on foreign loans, investments, and bank balances) ¹	-----	-----	-----	-----	-----	4	78	8	4,390	4,480	-----	4,480
Trust department.....	-----	1	1	9	47	252	1,114	375	5,260	7,059	-----	7,059
Service charges on deposit accounts.....	9	60	105	169	535	1,233	2,281	145	2,343	6,880	1	6,881
Rent received.....	5	29	39	85	341	874	1,794	99	4,949	8,215	-----	8,215
Other current earnings.....	-----	12	19	21	75	134	178	9	6,219	6,667	-----	6,667
Total earnings from current operations.....	166	1,109	1,561	2,615	8,464	15,344	26,920	3,752	97,098	157,029	7	157,036
Expenses:												
Salaries and wages:												
Officers.....	44	246	309	458	1,380	2,100	3,280	401	9,247	17,465	2	17,467
Employees other than officers.....	9	84	151	275	1,030	2,237	4,966	774	21,005	30,531	1	30,532
Number of officers ¹	33	145	172	221	553	609	602	50	807	3,192	-----	3,192
Number of employees other than officers ¹	18	101	164	273	890	1,699	3,632	501	11,767	18,995	-----	18,995
Fees paid to directors and members of executive, discount, and advisory committees.....	2	18	21	38	121	214	231	28	227	900	-----	900
Interest on time and savings deposits.....	31	194	289	464	1,610	2,936	4,439	277	1,875	12,115	1	12,116
Interest and discount on borrowed money.....	1	1	-----	-----	2	2	3	-----	1	10	-----	10
Real estate taxes.....	3	28	35	59	248	538	922	78	2,989	4,800	-----	4,800
Other taxes.....	4	28	53	96	276	447	911	164	4,077	6,056	-----	6,056
Other expenses.....	38	218	288	470	1,583	3,004	5,590	874	23,289	35,360	1	35,361
Total current expenses.....	132	817	1,146	1,866	6,250	11,478	20,342	2,596	62,710	107,337	5	107,342
Net current earnings.....	34	292	415	749	2,214	3,866	6,578	1,156	34,388	49,692	2	49,694

Recoveries, profits on securities sold, etc.:												
Recoveries on loans.....	4	55	45	124	319	635	1,133	185	5,869	8,369	-----	8,369
Recoveries on bonds, stocks, and other securities.....	5	37	61	132	412	783	1,289	260	4,694	7,673	1	7,674
Profits on securities sold.....	9	88	131	240	1,017	2,040	4,078	954	18,290	26,847	-----	26,847
All other.....	1	10	13	16	76	709	422	30	2,153	3,430	-----	3,430
Total.....	19	190	250	512	1,824	4,167	6,922	1,429	31,006	46,319	1	46,320
Total net earnings, recoveries, etc.	53	482	665	1,261	4,038	8,033	13,500	2,585	65,394	96,011	3	96,014
Losses and depreciation:												
On loans.....	13	100	99	169	613	1,659	2,094	244	7,649	12,640	-----	12,640
On bonds, stocks, and other securities.....	20	128	195	465	1,467	2,564	3,441	858	23,478	32,616	1	32,617
On banking house, furniture and fixtures.....	6	37	48	88	323	571	833	155	2,714	4,775	-----	4,775
Other losses and depreciation.....	4	25	26	63	342	863	1,283	144	984	3,734	-----	3,734
Total.....	43	290	368	785	2,745	5,657	7,651	1,401	34,825	53,765	1	53,766
Net profits before dividends.....	10	192	297	476	1,293	2,376	5,849	1,184	30,569	42,246	2	42,248
Dividends:												
On preferred stock.....	4	23	43	71	207	411	648	-----	1,407	-----	-----	1,407
On common stock.....	9	90	121	205	568	987	10,134	450	27,720	31,984	-----	31,984
Total.....	13	113	164	276	775	1,398	2,482	450	27,720	33,391	-----	33,391
Ratios to gross earnings:	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Interest and discount on loans.....	61.45	59.96	57.98	54.65	52.54	48.92	48.19	37.90	32.07	38.59	42.86	38.59
Interest and dividends on investments.....	27.71	29.04	29.59	32.29	33.68	33.00	30.47	43.87	41.87	38.27	42.86	38.27
Service charges.....	5.42	5.41	6.73	6.46	6.32	8.04	8.47	3.86	2.41	4.38	14.28	4.38
All other current earnings.....	5.42	5.59	5.70	6.62	7.46	10.04	12.87	14.37	23.65	18.76	-----	18.76
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
Salaries, wages, and fees.....	33.13	31.38	30.81	29.49	29.90	29.66	31.49	32.06	31.39	31.14	42.86	31.14
Interest on deposits.....	18.68	17.49	18.51	17.74	19.02	19.13	16.49	7.38	1.93	7.71	14.28	7.72
All other current expenses.....	27.71	24.80	24.09	24.13	24.92	26.01	27.58	29.75	31.26	29.50	14.29	29.50
Total current expenses.....	79.52	73.67	73.41	71.36	73.84	74.80	75.56	69.19	64.58	68.35	71.43	68.36
Net current earnings.....	20.48	26.33	26.59	28.64	26.16	25.20	24.44	30.81	35.42	31.65	28.57	31.64
Net losses and depreciation, less profits on securities sold ¹¹	-14.46	-9.02	-7.56	-10.44	-10.88	-9.71	-2.71	-1.75	-3.94	-4.74	-----	-4.74
Net profits.....	6.02	17.31	19.03	18.20	15.28	15.49	21.73	31.56	31.48	26.91	28.57	26.90

¹ Figures of first 6 months for 1 bank which was inactive Dec. 31, 1940.² Number at end of period.³ Number of full-time and part-time employees at end of period.⁴ Includes 2 stock dividends aggregating \$4,000.⁵ Includes 10 stock dividends aggregating \$39,000.⁶ Includes 3 stock dividends aggregating \$12,000.⁷ Includes 7 stock dividends aggregating \$46,000.⁸ Includes 11 stock dividends aggregating \$77,000.⁹ Includes 21 stock dividends aggregating \$284,000.¹⁰ Includes 11 stock dividends aggregating \$265,000.¹¹ Minus figures represent the excess of gross losses and depreciation over profits on securities sold and recoveries; plus figures, the opposite.

TABLE NO. 33.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1940, by Federal Reserve districts—Continued*

DISTRICT NO. 3

[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1940, of—										Operating less than 1 year ¹	Total
	\$100,001 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$50,000,000	\$50,000,001 to \$100,000,000	\$100,000,001 and over	Total		
Number of banks.....	17	88	71	64	156	129	51	3	3	582	-----	582
Total deposits.....	3,595	33,548	43,964	55,723	224,793	396,528	564,499	199,049	874,910	2,396,519	805	2,397,324
Capital stock, par value.....	663	4,325	4,550	5,077	20,538	27,305	36,533	10,390	21,661	131,042	100	131,142
Capital funds.....	1,029	7,361	8,763	10,421	42,484	75,859	89,053	29,087	71,860	335,917	140	336,057
Gross earnings:												
Interest and discount on loans.....	128	962	1,210	1,390	4,996	7,938	7,943	2,584	4,811	31,962	22	31,984
Interest and dividends on bonds, stocks, and other securities.....	50	493	664	851	3,490	6,198	7,538	1,997	9,927	31,208	2	31,210
Collection charges, commissions, fees, etc.....	2	21	24	31	105	130	186	70	91	660	1	661
Foreign department (except interest on foreign loans, investments, and bank balances).....	-----	-----	-----	-----	-----	-----	9	55	249	313	-----	313
Trust department.....	4	-----	-----	7	89	428	730	183	149	1,586	-----	1,586
Service charges on deposit accounts.....	-----	30	59	53	281	582	658	139	220	2,026	1	2,027
Rent received.....	9	49	87	89	446	877	1,890	406	395	4,248	-----	4,248
Other current earnings.....	2	16	10	8	61	96	122	2	165	482	-----	482
Total earnings from current operations.....	195	1,571	2,054	2,429	9,468	16,249	19,076	5,436	16,007	72,485	26	72,511
Expenses:												
Salaries and wages:												
Officers.....	45	291	334	361	1,175	1,763	1,795	546	1,023	7,333	1	7,334
Employees other than officers.....	8	92	134	183	953	1,834	2,804	965	2,691	9,664	3	9,667
Number of officers ²	35	203	185	179	510	555	337	60	83	2,147	-----	2,147
Number of employees other than officers ³	16	131	160	192	827	1,354	1,634	610	1,504	6,728	-----	6,728
Fees paid to directors and members of executive, discount, and advisory committees.....	4	38	55	62	204	293	181	46	62	945	1	946
Interest on time and savings deposits.....	43	402	499	639	2,234	3,682	3,339	475	615	11,928	4	11,932
Interest and discount on borrowed money.....	-----	2	1	-----	-----	6	1	-----	-----	10	-----	10
Real estate taxes.....	2	24	40	45	233	367	771	127	153	1,762	-----	1,762
Other taxes.....	9	65	77	98	412	818	851	270	1,094	3,664	1	3,665
Other expenses.....	38	268	301	355	1,377	2,262	3,066	1,003	2,709	11,379	3	11,382
Total current expenses.....	149	1,182	1,441	1,743	6,588	11,025	12,808	3,432	8,317	46,685	13	46,698
Net current earnings.....	46	389	613	686	2,880	5,224	6,268	2,004	7,690	25,800	13	25,813

Recoveries, profits on securities sold, etc.:												
Recoveries on loans	2	15	17	13	89	175	349	93	412	1,165	-----	1,165
Recoveries on bonds, stocks, and other securities	5	44	63	136	314	604	984	54	31	2,235	1	2,236
Profits on securities sold	11	143	164	251	885	1,891	3,082	1,122	2,996	10,545	-----	10,545
All other	1	28	12	15	103	284	252	15	141	851	-----	851
Total	19	230	256	415	1,391	2,954	4,667	1,284	3,580	14,796	1	14,797
Total net earnings, recoveries, etc.	65	619	869	1,101	4,271	8,178	10,935	3,288	11,270	40,596	14	40,610
Losses and depreciation:												
On loans	5	117	145	115	858	1,155	4,180	985	2,440	10,000	-----	10,000
On bonds, stocks, and other securities	33	409	516	732	2,551	3,522	3,396	925	2,077	14,161	6	14,167
On banking house, furniture and fixtures	8	59	113	81	326	603	749	102	270	2,311	-----	2,311
Other losses and depreciation	5	80	93	98	619	890	2,133	240	183	4,341	-----	4,341
Total	51	665	867	1,026	4,354	6,170	10,458	2,252	4,970	30,813	6	30,819
Net profits before dividends	14	446	2	75	483	2,008	477	1,036	6,300	9,783	8	9,791
Dividends:												
On preferred stock	3	26	34	21	105	97	371	-----	-----	657	-----	657
On common stock	6	103	143	175	799	1,841	1,998	1,044	4,454	10,563	1	10,564
Total	9	129	177	196	904	1,938	2,369	1,044	4,454	11,220	1	11,221
Ratios to gross earnings:	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Interest and discount on loans	65.64	61.23	58.91	57.23	52.77	48.85	41.64	47.53	30.06	44.09	84.62	44.11
Interest and dividends on investments	25.64	31.38	32.33	35.03	36.86	38.15	39.51	36.74	62.02	43.05	7.69	43.04
Service charges	2.05	1.91	2.87	2.18	2.97	3.58	3.45	2.56	1.37	2.80	3.85	2.80
All other current earnings	6.67	5.48	5.89	5.56	7.40	9.42	15.40	13.17	6.55	10.06	3.84	10.05
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
Salaries, wages, and fees	29.23	26.80	25.46	24.95	24.63	23.94	25.06	28.64	23.59	24.75	19.23	24.75
Interest on deposits	22.05	25.69	24.29	26.31	23.59	22.66	17.50	8.74	3.84	16.46	15.38	16.46
All other current expenses	25.13	22.85	20.40	20.50	21.36	21.25	24.58	25.75	24.53	23.20	15.39	23.19
Total current expenses	76.41	75.24	70.15	71.76	69.58	67.85	67.14	63.13	51.96	64.41	50.00	64.40
Net current earnings	23.59	24.76	29.85	28.24	30.42	32.15	32.86	36.87	48.04	35.59	50.00	35.60
Net losses and depreciation, less profits on securities sold ¹⁰	-16.41	-27.69	-29.75	-25.15	-31.30	-19.79	-30.36	-17.81	-8.68	-22.10	-19.23	-22.10
Net profits	7.18	42.93	10	3.09	4.85	12.36	2.50	19.06	39.36	13.49	30.77	13.50

¹ Figures of first 6 months for 1 bank which was inactive Dec. 31, 1940.

² Number at end of period.

³ Number of full-time and part-time employees at end of period.

⁴ Deficit.

⁵ Includes 1 stock dividend of \$1,000.

⁶ Includes 15 stock dividends aggregating \$45,000.

⁷ Includes 9 stock dividends aggregating \$29,000.

⁸ Includes 9 stock dividends aggregating \$65,000.

⁹ Includes 4 stock dividends aggregating \$11,000.

¹⁰ Minus figures represent the excess of gross losses and depreciation over profits on securities sold and recoveries.

TABLE NO. 33.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1940, by Federal Reserve districts—Continued*

DISTRICT NO. 4

[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1940, of—									Operating less than year ¹	Total
	\$100,001 to \$250,000 ¹	\$250,001 to \$500,000	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$50,000,000	\$50,000,001 to \$100,000,000	\$100,000,001 and over	Total	
Number of banks.....	13	59	67	63	134	101	55	3	5	500	500
Total deposits.....	2,669	22,822	41,463	55,436	186,512	311,112	615,877	243,235	1,025,558	2,504,534	2,505,968
Capital stock, par value.....	430	2,665	3,448	4,327	14,000	19,105	35,642	13,000	40,940	133,557	133,692
Capital funds.....	730	4,936	6,771	9,143	29,130	42,479	79,455	27,393	111,075	311,112	311,382
Gross earnings:											
Interest and discount on loans.....	87	651	1,063	1,404	3,914	5,786	8,486	2,398	4,641	28,430	28,446
Interest and dividends on bonds, stocks, and other securities.....	39	321	507	673	2,455	3,961	7,196	1,346	10,668	27,166	27,176
Collection charges, commissions, fees, etc.....	3	19	33	42	121	143	172	99	162	794	794
Foreign department (except interest on foreign loans, investments, and bank balances).....					2	8	15	8	108	141	141
Trust department.....		2	3	30	197	841	253	932	2,258	2,258	2,258
Service charges on deposit accounts.....	4	29	53	89	287	502	915	288	392	2,559	2,560
Rent received.....	3	41	70	104	304	655	1,729	964	1,011	4,881	4,882
Other current earnings.....	1	13	12	14	45	101	64	70	150	470	471
Total earnings from current operations.....	137	1,074	1,740	2,329	7,158	11,353	19,418	5,426	18,064	66,699	66,728
Expenses:											
Salaries and wages:											
Officers.....	39	229	303	387	1,080	1,417	1,993	422	1,478	7,348	7,353
Employees other than officers.....	2	60	122	181	749	1,454	3,187	814	3,325	9,894	9,896
Number of officers ¹	27	164	186	194	458	444	370	60	140	2,029	2,029
Number of employees other than officers.....	10	97	169	212	706	1,124	2,154	616	1,833	6,919	6,919
Fees paid to directors and members of executive, discount, and advisory committees.....	2	15	19	25	89	103	117	12	42	424	424
Interest on time and savings deposits.....	22	216	387	540	1,657	2,630	3,239	478	2,063	11,232	11,241
Interest and discount on borrowed money.....					1					1	1
Real estate taxes.....	2	17	30	35	130	224	459	101	422	1,420	1,420
Other taxes.....	20	66	107	149	409	648	1,266	648	1,256	4,557	4,558
Other expenses.....	8	173	267	326	1,060	1,730	3,256	1,472	3,459	11,763	11,768
Total current expenses.....	95	776	1,235	1,643	5,175	8,206	13,517	3,947	12,045	46,639	46,661
Net current earnings.....	42	298	505	686	1,983	3,147	5,901	1,479	6,019	20,060	20,067

Recoveries, profits on securities sold, etc.:												
Recoveries on loans.....	1	23	22	62	262	331	831	537	421	2,490	-----	2,490
Recoveries on bonds, stocks, and other securities.....	6	24	43	81	238	299	667	158	2,872	4,388	-----	4,388
Profits on securities sold.....	6	67	154	163	652	957	1,291	425	2,611	6,326	-----	6,326
All other.....		11	18	29	97	137	210	42	277	821	-----	821
Total.....	13	125	237	335	1,249	1,724	2,999	1,162	6,181	14,025	-----	14,027
Total net earnings, recoveries, etc.....	55	423	742	1,021	3,232	4,871	8,900	2,641	12,200	34,085	-----	34,094
Losses and depreciation:												
On loans.....	6	48	58	83	339	472	765	101	579	2,451	-----	2,452
On bonds, stocks, and other securities.....	5	100	227	223	891	1,191	2,415	123	4,010	9,185	-----	9,186
On banking house, furniture and fixtures.....	4	33	66	71	262	396	967	293	410	2,502	-----	2,503
Other losses and depreciation.....	1	17	29	51	156	353	558	158	322	1,645	-----	1,646
Total.....	16	198	380	428	1,648	2,412	4,705	675	5,321	15,783	-----	15,787
Net profits before dividends.....	39	225	362	593	1,584	2,459	4,195	1,966	6,879	18,302	-----	18,307
Dividends:												
On preferred stock.....		10	7	23	36	91	233		336	736	-----	737
On common stock.....	¹ 18	² 115	³ 144	⁴ 245	⁵ 731	⁶ 1,176	⁷ 1,827	1,030	1,890	7,176	-----	7,176
Total.....	18	125	151	268	767	1,267	2,060	1,030	2,226	7,912	-----	7,913
Ratios to gross earnings:	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Interest and discount on loans.....	63.50	60.61	61.09	60.28	54.68	50.96	43.70	44.19	25.69	42.62	55.17	42.63
Interest and dividends on investments.....	28.47	29.89	29.14	28.90	34.30	34.89	37.06	24.81	59.06	40.73	34.48	40.72
Service charges.....	2.92	2.70	3.05	3.82	4.01	4.42	4.71	5.31	2.17	3.84	3.45	3.84
All other current earnings.....	5.11	6.80	6.72	7.00	7.01	9.73	14.53	25.69	13.08	12.81	6.90	12.81
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
Salaries, wages, and fees.....	31.39	28.31	25.52	25.46	26.80	26.20	27.28	23.00	26.82	26.49	24.14	26.48
Interest on deposits.....	16.06	20.11	22.24	23.19	23.15	23.17	16.68	8.81	11.42	16.84	31.03	16.85
All other current expenses.....	21.90	23.84	23.22	21.90	22.35	22.91	25.65	40.93	28.44	26.60	20.69	26.60
Total gross expenses.....	69.35	72.26	70.98	70.55	72.30	72.28	69.61	72.74	66.68	69.93	75.86	69.93
Net current earnings.....	30.65	27.74	29.02	29.45	27.70	27.72	30.39	27.26	33.32	30.07	24.14	30.07
Net losses and depreciation, less profits on securities sold ¹²	-2.19	-6.80	-8.22	-3.99	-5.57	-6.06	-8.79	+8.98	+4.76	-2.63	-6.90	-2.64
Net profits.....	28.46	20.94	20.80	25.46	22.13	21.66	21.60	36.24	38.08	27.44	17.24	27.43

¹ Includes 1 bank with deposits of \$79,000.² Figures of first 6 months for banks which were inactive Dec. 31, 1940.³ Number at end of period.⁴ Number of full-time and part-time employees at end of period.⁵ Includes 5 stock dividends aggregating \$7,000.⁶ Includes 13 stock dividends aggregating \$27,000.⁷ Includes 8 stock dividends aggregating \$27,000.⁸ Includes 10 stock dividends aggregating \$36,000.⁹ Includes 10 stock dividends aggregating \$135,000.¹⁰ Includes 10 stock dividends aggregating \$323,000.¹¹ Includes 3 stock dividends aggregating \$248,000.¹² Minus figures represent the excess of gross losses and depreciation over profits on securities sold and recoveries; plus figures, the opposite.

TABLE NO. 33.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1940, by Federal Reserve districts—Continued*

DISTRICT NO. 5

[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1940, of—									Operating less than 1 year ²	Total
	\$100,001 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$50,000,000	\$100,000,001 and over ¹	Total		
Number of banks.....	6	46	39	37	87	69	44	4	332	4	336
Total deposits.....	1,263	17,278	24,668	32,150	120,977	218,307	561,436	507,171	1,483,250	32,689	1,515,939
Capital stock, par value.....	256	1,855	2,028	2,458	8,454	13,068	27,201	12,350	67,670	1,450	69,120
Capital funds.....	387	2,894	3,891	4,773	17,472	29,809	58,951	31,305	149,482	2,351	151,833
Gross earnings:											
Interest and discount on loans.....	49	550	712	877	3,201	5,219	9,405	19,931	21,944	304	22,248
Interest and dividends on bonds, stocks, and other securities.....	13	149	263	317	1,071	1,639	3,361	4,735	11,548	69	11,617
Collection charges, commissions, fees, etc.....		12	21	29	74	169	409	93	807	52	859
Foreign department (except interest on foreign loans, investments, and bank balances).....						2	5	14	21		21
Trust department.....			4	2	35	180	707	434	1,362	12	1,374
Service charges on deposit accounts.....	2	32	38	56	195	392	1,091	205	2,011	36	2,047
Rent received.....	3	26	28	58	209	367	971	356	2,018	12	2,030
Other current earnings.....		2	7	20	14	87	167	22	319	1	320
Total earnings from current operations.....	67	771	1,073	1,359	4,799	8,055	16,116	7,790	40,030	486	40,516
Expenses:											
Salaries and wages:											
Officers.....	15	149	176	216	681	1,089	1,975	791	5,092	81	5,173
Employees other than officers.....	2	43	86	133	493	1,053	2,777	1,263	5,850	85	5,935
Number of officers ²	12	109	101	113	283	333	403	94	1,451	34	1,485
Number of employees other than officers ⁴	3	77	109	143	450	810	1,965	831	4,388	135	4,523
Fees paid to directors and members of executive, discount, and advisory committees.....		11	14	18	67	87	109	40	346	1	347
Interest on time and savings deposits.....	14	190	268	298	1,185	1,607	2,308	638	6,508	60	6,568
Interest and discount on borrowed money.....							1		1		2
Real estate taxes.....	1	10	12	24	85	151	288	103	674	1	675
Other taxes.....	2	43	61	59	245	420	984	517	2,331	14	2,345
Other expenses.....	11	131	156	210	684	1,283	2,908	1,334	6,717	134	6,851
Total current expenses.....	45	577	773	958	3,440	5,690	11,350	4,686	27,519	377	27,896
Net current earnings.....	22	194	300	401	1,359	2,365	4,766	3,104	12,511	109	12,620

Recoveries; profits on securities sold, etc.:											
Recoveries on loans.....	2	18	33	48	180	429	830	84	1,624	2	1,626
Recoveries on bonds, stocks, and other securities.....		3	29	46	83	143	387	3,466	4,157		4,157
Profits on securities sold.....	2	26	35	71	219	603	1,225	1,068	3,249	2	3,251
All other.....	2	2	15	17	51	122	137	16	302	2	364
Total.....	6	49	112	182	533	1,297	2,579	4,634	9,392	6	9,398
Total net earnings, recoveries, etc.....	28	243	412	583	1,892	3,662	7,345	7,738	21,903	115	22,018
Losses and depreciation:											
On loans.....	5	26	52	103	205	482	887	105	1,865	7	1,872
On bonds, stocks, and other securities.....	2	18	42	99	237	442	964	4,518	6,322	40	6,362
On banking house, furniture and fixtures.....	2	21	34	45	175	249	459	137	1,122	15	1,137
Other losses and depreciation.....	5	10	14	39	109	217	347	35	776	4	780
Total.....	14	75	142	286	726	1,390	2,657	4,795	10,085	66	10,151
Net profits before dividends.....	14	168	270	297	1,166	2,272	4,688	2,943	11,818	49	11,867
Dividends:											
On preferred stock.....	2	5	4	13	30	42	124	62	282		282
On common stock.....	6	90	125	157	581	914	2,417	1,920	6,210	34	6,244
Total.....	8	95	129	170	611	956	2,541	1,982	6,492	34	6,526
Ratios to gross earnings:	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Interest and discount on loans.....	73.13	71.33	66.36	64.53	66.70	64.79	58.36	24.79	54.81	62.55	64.91
Interest and dividends on investments.....	19.40	19.33	24.51	23.33	22.32	20.35	20.85	60.78	28.85	14.20	28.67
Service charges.....	2.99	4.15	3.54	4.12	4.06	4.87	6.77	2.63	5.03	7.41	5.05
All other current earnings.....	4.48	5.19	5.59	8.02	6.92	9.99	14.02	11.80	11.31	15.84	11.37
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
Salaries, wages, and fees.....	25.37	26.33	25.72	27.00	25.86	27.67	30.16	26.88	28.20	34.36	28.27
Interest on deposits.....	20.90	24.64	24.98	21.93	24.69	19.95	14.32	8.19	16.26	12.35	16.21
All other current expenses.....	20.89	23.87	21.34	21.56	21.13	23.02	25.95	25.08	24.29	30.86	24.37
Total current expenses.....	67.16	74.84	72.04	70.49	71.68	70.64	70.43	60.15	68.75	77.57	68.85
Net current earnings.....	32.84	25.16	27.96	29.51	28.32	29.36	29.57	39.85	31.25	22.43	31.15
Net losses and depreciation, less profits on securities sold ¹²	-11.94	-3.37	-2.80	-7.65	-4.02	-1.15	-.48	-2.07	-1.73	-12.35	-1.86
Net profits.....	20.90	21.79	25.16	21.86	24.30	28.21	29.09	37.78	29.52	10.08	29.29

¹ Includes 2 banks with deposits of \$53,212,000 and \$84,554,000, respectively.² Includes also figures of first 6 months for 1 bank which was inactive Dec. 31, 1940.³ Number at end of period.⁴ Number of full-time and part-time employees at end of period.⁵ Includes 1 stock dividend of \$1,000.⁶ Includes 10 stock dividends aggregating \$44,000.⁷ Includes 3 stock dividends aggregating \$12,000.⁸ Includes 8 stock dividends aggregating \$53,000.⁹ Includes 8 stock dividends aggregating \$96,000.¹⁰ Includes 6 stock dividends aggregating \$49,000.¹¹ Includes 5 stock dividends aggregating \$311,000.¹² Minus figures represent the excess of gross losses and depreciation over profits on securities sold and recoveries.

TABLE NO. 33.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1940, by Federal Reserve districts—Continued*

DISTRICT NO. 6

[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1940, of—									Operating less than 1 year ²	Total
	\$100,001 to \$250,000 ¹	\$250,001 to \$500,000	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$50,000,000	\$50,000,001 to \$100,000,000	\$100,000,001 and over		
Number of banks.....	9	35	28	27	65	53	36	6	3	262	262
Total deposits.....	1,655	13,539	17,416	23,750	90,448	163,994	578,858	392,730	408,244	1,690,634	1,691,823
Capital stock, par value.....	280	1,542	1,517	1,824	6,513	9,840	23,022	25,450	13,200	83,188	83,263
Capital funds.....	448	2,637	2,951	3,394	13,059	20,259	51,283	36,656	31,895	162,582	162,770
Gross earnings:											
Interest and discount on loans.....	73	467	586	838	2,266	3,409	7,726	4,386	5,218	24,969	24,989
Interest and dividends on bonds, stocks, and other securities.....	18	101	143	173	819	1,513	4,593	2,214	2,446	12,020	12,027
Collection charges, commissions, fees, etc.....	3	30	55	47	174	293	664	319	588	2,123	2,124
Foreign department (except interest on foreign loans, investments, and bank balances).....						4	85	31	19	139	139
Trust department.....					30	46	640	322	345	1,383	1,383
Service charges on deposit accounts.....	2	26	40	48	186	364	894	377	455	2,392	2,393
Rent received.....	1	20	33	37	148	319	1,376	505	1,066	3,505	3,505
Other current earnings.....			2	5	15	61	112	38	35	268	268
Total earnings from current operations.....	97	644	859	1,148	3,638	6,009	16,090	8,192	10,122	46,799	46,828
Expenses:											
Salaries and wages:											
Officers.....	27	164	171	211	650	928	1,858	829	927	5,765	5,775
Employees other than officers.....	4	45	70	93	411	873	2,796	1,631	1,812	7,735	7,738
Number of officers ³	21	112	86	96	251	254	338	136	143	1,436	1,436
Number of employees other than officers ⁴	9	76	87	107	406	687	2,106	1,201	1,457	6,136	6,136
Fees paid to directors and members of executive, discount, and advisory committees.....	1	8	12	16	38	49	109	30	34	297	297
Interest on time and savings deposits.....	12	99	117	198	575	867	1,660	749	842	5,119	5,126
Interest and discount on borrowed money.....	1		1		2	1	4			9	9
Real estate taxes.....	2	22	26	35	117	221	456	162	374	1,415	1,416
Other taxes.....	7	33	45	50	170	235	753	458	842	2,593	2,594
Other expenses.....	19	107	143	183	596	1,104	3,472	2,128	1,978	9,730	9,735
Total current expenses.....	73	478	585	786	2,559	4,278	11,108	5,987	6,809	32,663	32,690
Net current earnings.....	24	166	274	362	1,079	1,731	4,982	2,205	3,313	14,136	14,138

Recoveries, profits on securities sold, etc.:												
Recoveries on loans.....	1	15	13	19	72	181	228	135	214	878	2	880
Recoveries on bonds, stocks, and other securities.....	2	5	12	3	53	304	669	301	59	1,408	-----	1,408
Profits on securities sold.....	12	19	32	30	223	551	1,846	1,449	449	4,611	2	4,613
All other.....	1	6	9	24	43	98	119	77	79	456	1	457
Total.....	16	45	66	76	391	1,134	2,862	1,962	801	7,353	5	7,358
Total net earnings, recoveries, etc.....	40	211	340	438	1,470	2,865	7,844	4,167	4,114	21,489	7	21,496
Losses and depreciation:												
On loans.....	25	30	46	75	195	341	442	578	324	2,056	-----	2,056
On bonds, stocks, and other securities.....	10	16	16	9	140	702	1,722	741	447	3,788	1	3,788
On banking house, furniture and fixtures.....	5	13	17	37	64	211	767	185	641	1,940	2	1,942
Other losses and depreciation.....	1	19	16	35	93	209	207	528	159	1,267	-----	1,267
Total.....	31	72	95	156	492	1,463	3,138	2,032	1,571	9,050	3	9,053
Net profits before dividends.....	9	139	245	282	978	1,402	4,706	2,135	2,543	12,439	4	12,443
Dividends:												
On preferred stock.....	-----	4	-----	7	25	41	111	349	-----	537	-----	537
On common stock.....	13	93	141	130	521	697	1,819	975	1,496	5,885	-----	5,885
Total.....	13	97	141	137	546	738	1,930	1,324	1,496	6,422	-----	6,422
Ratios to gross earnings:	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Interest and discount on loans.....	75.26	72.52	68.22	73.00	62.29	56.73	48.02	53.54	51.55	53.35	68.96	53.37
Interest and dividends on investments.....	18.56	15.68	16.65	15.07	22.51	25.18	28.54	27.03	24.17	25.69	24.14	25.68
Service charges.....	2.06	4.04	4.65	4.18	5.11	6.06	5.56	4.60	4.49	5.11	3.45	5.11
All other current earnings.....	4.12	7.76	10.48	7.75	10.09	12.03	17.88	14.83	19.79	15.85	3.45	15.84
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
Salaries, wages, and fees.....	32.99	33.70	29.45	27.87	30.21	30.78	29.60	30.40	27.40	29.48	44.82	29.49
Interest on deposits.....	12.37	15.37	13.62	17.25	15.80	14.43	10.32	9.14	8.32	10.94	24.14	10.95
All other current expenses.....	29.90	25.15	25.03	23.35	24.33	25.98	29.12	33.54	31.55	29.37	24.14	29.37
Total gross expenses.....	75.26	74.22	68.10	68.47	70.34	71.19	69.04	73.08	67.27	69.79	93.10	69.81
Net current earnings.....	24.74	25.78	31.90	31.53	29.66	28.81	30.96	26.92	32.73	30.21	6.90	30.19
Net losses and depreciation, less profits on securities sold ¹⁸	-15.46	-4.19	-3.38	-6.97	-2.78	-5.48	-1.71	-.86	-7.61	-3.63	+6.90	-3.62
Net profits.....	9.28	21.59	28.52	24.56	26.88	23.33	29.25	26.06	25.12	26.58	13.80	26.57

¹ Includes 1 bank with deposits of \$83,000.² Figures of first 6 months for 2 banks which were inactive Dec. 31, 1940.³ Number at end of period.⁴ Number of full-time and part-time employees at end of period.⁵ Includes 1 stock dividend of \$1,000.⁶ Includes 7 stock dividends aggregating \$23,000.⁷ Includes 4 stock dividends aggregating \$19,000.⁸ Includes 4 stock dividends aggregating \$11,000.⁹ Includes 3 stock dividends aggregating \$30,000.¹⁰ Includes 3 stock dividends aggregating \$87,000.¹¹ Includes 3 stock dividends aggregating \$300,000.¹² Includes 1 stock dividend of \$400,000.¹³ Minus figures represent the excess of gross losses and depreciation over profits on securities sold and recoveries; plus figures, the opposite.

TABLE NO. 33.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1940, by Federal Reserve districts—Continued*

DISTRICT NO. 7

[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1940, of—								Operating less than 1 year ³	Total
	\$100,001 to \$250,000 ¹	\$250,001 to \$500,000	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$50,000,000	\$100,000,001 and over ²		
Number of banks.....	12	63	57	60	133	97	98	9	529	536
Total deposits.....	2,463	23,947	34,538	51,706	187,141	306,750	1,273,773	4,124,074	6,004,392	6,034,869
Capital stock, par value.....	1,825	2,320	2,433	3,356	10,564	14,629	50,741	128,071	213,939	216,914
Capital funds.....	2,593	3,906	4,332	6,114	21,794	31,492	112,501	297,840	480,572	486,523
Gross earnings:										
Interest and discount on loans.....	65	632	760	1,040	3,320	4,168	12,777	19,616	42,378	42,577
Interest and dividends on bonds, stocks, and other securities.....	51	184	256	471	1,781	3,168	10,222	31,360	47,493	47,653
Collection charges, commissions, fees, etc.....	7	40	63	85	232	355	1,399	1,834	4,015	4,053
Foreign department (except interest on foreign loans, investments, and bank balances).....			1			7	29	430	467	469
Trust department.....	73	3		3	27	152	1,318	6,061	7,637	7,637
Service charges on deposit accounts.....	5	70	94	122	489	777	3,005	1,470	6,032	6,095
Rent received.....	5	36	47	96	266	440	2,428	4,646	7,964	7,975
Other current earnings.....		8	6	10	45	70	331	340	810	819
Total earnings from current operations.....	206	973	1,227	1,827	6,160	9,137	31,509	65,757	116,796	117,278
Expenses:										
Salaries and wages:										
Officers.....	31	257	276	383	1,137	1,435	4,190	5,497	13,206	13,270
Employees other than officers.....	4	54	96	162	713	1,377	6,159	14,744	23,309	23,397
Number of officers ⁴	25	161	163	196	473	438	828	505	2,779	2,818
Number of employees other than officers ⁵	8	97	126	195	705	1,139	4,632	8,394	15,895	15,497
Fees paid to directors and members of executive, discount, and advisory committees.....	1	10	12	21	65	87	191	93	480	483
Interest on time and savings deposits.....	7	131	203	322	1,055	1,496	3,901	5,845	12,960	13,015
Interest and discount on borrowed money.....							7		7	7
Real estate taxes.....	2	13	18	35	99	173	684	1,194	2,121	2,222
Other taxes.....	10	61	65	95	310	442	1,304	3,710	5,997	6,018
Other expenses.....	95	179	232	316	1,045	1,665	6,966	13,885	24,383	24,518
Total current expenses.....	150	705	902	1,334	4,424	6,675	23,402	44,968	82,560	82,930
Net current earnings.....	56	268	325	493	1,736	2,462	8,107	20,789	34,236	34,348

Recoveries, profits on securities sold, etc.:											
Recoveries on loans.....	5	32	49	69	150	443	1,347	4,651	6,746	25	6,771
Recoveries on bonds, stocks, and other securities.....	2	18	30	30	142	207	1,168	7,769	9,366	12	9,378
Profits on securities sold.....	10	40	77	114	487	1,030	3,138	16,311	21,207	11	21,218
All other.....	6	14	40	26	115	166	523	2,988	3,878	8	3,886
Total.....	23	104	196	239	894	1,846	6,176	31,719	41,197	56	41,253
Total net earnings, recoveries, etc.....	79	372	521	732	2,630	4,308	14,283	52,508	75,433	168	75,601
Losses and depreciation:											
On loans.....	19	33	104	82	205	460	1,036	2,993	4,932	6	4,938
On bonds, stocks, and other securities.....	5	55	109	142	492	1,016	3,378	8,901	14,098	32	14,130
On banking house, furniture and fixtures.....	4	38	30	68	184	353	1,104	1,194	2,975	14	2,989
Other losses and depreciation.....	15	12	27	29	70	154	596	2,241	3,144	11	3,155
Total.....	43	138	270	321	951	1,983	6,114	15,329	25,149	63	25,212
Net profits before dividends.....	36	234	251	411	1,679	2,325	8,169	37,179	50,284	105	50,389
Dividends:											
On preferred stock.....		9	10	13	42	105	302	565	1,046		1,046
On common stock.....	13	124	193	178	704	1,385	4,079	12,955	19,631	78	19,709
Total.....	13	133	203	191	746	1,490	4,381	13,520	20,677	78	20,755
Ratios to gross earnings:	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Interest and discount on loans.....	31.55	64.95	61.94	56.92	53.90	45.62	40.55	29.83	36.28	41.29	36.30
Interest and dividends on investments.....	24.76	18.91	20.86	25.78	28.91	34.67	32.44	47.69	40.66	33.19	40.63
Service charges.....	2.43	7.20	7.66	6.68	7.94	8.50	9.54	2.24	5.17	13.07	5.20
All other current earnings.....	41.26	8.94	9.54	10.62	9.25	11.21	17.47	20.24	17.89	12.45	17.87
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
Salaries, wages, and fees.....	17.48	32.99	31.30	30.98	31.09	31.73	33.45	30.92	31.67	32.15	31.67
Interest on deposits.....	3.40	13.47	16.54	17.63	17.13	16.37	12.38	8.89	11.10	11.41	11.10
All other current expenses.....	51.94	26.00	25.67	24.41	23.60	24.95	28.44	28.58	27.92	33.20	27.94
Total current expenses.....	72.82	72.46	73.51	73.02	71.82	73.05	74.27	68.39	70.69	76.76	70.71
Net current earnings.....	27.18	27.54	26.49	26.98	28.18	26.95	25.73	31.61	29.31	23.24	29.29
Net losses and depreciation, less profits on securities sold ¹²	-9.71	-3.49	-6.03	-4.49	- .93	-1.50	-1.20	+24.93	+13.74	-1.45	+13.68
Net profits.....	17.47	24.05	20.46	22.49	27.25	25.45	25.93	56.54	43.05	21.79	42.97

¹ Includes 1 bank which does not accept deposits.² Includes 2 banks with deposits of \$52,107,000 and \$79,090,000, respectively.³ Includes also figures of first 6 months for banks which were inactive Dec. 31, 1940.⁴ Number at end of period.⁵ Number of full-time and part-time employees at end of period.⁶ Includes 13 stock dividends aggregating \$32,000.⁷ Includes 26 stock dividends aggregating \$102,000.⁸ Includes 16 stock dividends aggregating \$47,000.⁹ Includes 28 stock dividends aggregating \$183,000.¹⁰ Includes 23 stock dividends aggregating \$380,000.¹¹ Includes 16 stock dividends aggregating \$1,731,000.¹² Minus figures represent the excess of gross losses and depreciation over profits on securities sold and recoveries; plus figures, the opposite.

TABLE NO. 33.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1940, by Federal Reserve districts—Continued*DISTRICT NO. 8
[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1940, of—								Operating less than 1 year ²	Total
	\$100,001 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$50,000,000	\$50,000,001 to \$100,000,000 ¹		
Number of banks.....	20	54	52	35	82	40	25	6	314	318
Total deposits.....	3, 611	20, 562	32, 569	30, 381	113, 340	118, 821	348, 854	648, 010	1, 316, 148	1, 318, 991
Capital stock, par value.....	638	2, 158	2, 830	2, 380	7, 260	7, 175	13, 388	18, 900	54, 729	55, 029
Capital funds.....	945	3, 447	4, 881	4, 431	15, 015	14, 488	30, 417	44, 314	117, 938	118, 373
Gross earnings:										
Interest and discount on loans.....	145	580	877	732	2, 427	2, 118	4, 761	5, 188	16, 828	16, 857
Interest and dividends on bonds, stocks, and other securities.....	32	210	321	338	1, 136	1, 126	2, 458	4, 387	10, 008	10, 014
Collection charges, commissions, fees, etc.....	6	27	79	59	177	145	377	467	1, 337	1, 340
Foreign department (except interest on foreign loans, investments, and bank balances).....							1	19	20	20
Trust department.....	1		1	6	27	37	274	155	501	501
Service charges on deposit accounts.....	6	29	70	33	237	251	440	226	1, 292	1, 295
Rent received.....	4	27	40	43	193	205	596	457	1, 565	1, 566
Other current earnings.....	2	9	16	5	20	31	152	187	422	422
Total earnings from current operations.....	196	882	1, 404	1, 216	4, 217	3, 913	9, 059	11, 086	31, 973	32, 015
Expenses:										
Salaries and wages:										
Officers.....	50	187	295	224	722	588	1, 135	1, 233	4, 434	4, 446
Employees other than officers.....	10	48	101	92	430	520	1, 575	2, 137	4, 913	4, 919
Number of officers ³	42	143	168	127	318	196	238	160	1, 386	1, 397
Number of employees other than officers ⁴	18	89	139	122	438	416	1, 183	1, 679	3, 984	3, 997
Fees paid to directors and members of executive, discount, and advisory committees.....	2	13	29	14	53	42	54	23	230	230
Interest on time and savings deposits.....	27	135	220	245	700	600	1, 319	727	3, 973	3, 979
Interest and discount on borrowed money.....				1	6			7		7
Real estate taxes.....	5	20	40	31	111	108	212	286	813	813
Other taxes.....	11	56	82	70	258	217	472	711	1, 877	1, 879
Other expenses.....	38	148	241	191	666	629	1, 925	2, 211	6, 049	6, 061
Total current expenses.....	143	607	1, 008	868	2, 946	2, 704	6, 692	7, 328	22, 296	22, 334
Net current earnings.....	53	275	396	348	1, 271	1, 209	2, 367	3, 758	9, 677	9, 681

Recoveries, profits on securities sold, etc.:											
Recoveries on loans	4	28	40	24	104	100	300	277	877	-----	877
Recoveries on bonds, stocks, and other securities		16	24	28	102	215	200	1,029	1,614	-----	1,614
Profits on securities sold	2	42	87	85	264	319	726	2,175	3,700	-----	3,700
All other	2	19	26	12	84	62	196	311	712	2	714
Total	8	105	177	149	554	696	1,422	3,792	6,903	2	6,905
Total net earnings, recoveries, etc.	61	380	573	497	1,825	1,905	3,789	7,550	16,580	6	16,586
Losses and depreciation:											
On loans	16	36	85	44	188	107	340	407	1,223	1	1,224
On bonds, stocks, and other securities	4	34	59	83	269	406	805	2,824	4,484	1	4,485
On banking house, furniture and fixtures	8	21	37	44	125	219	233	249	936	2	938
Other losses and depreciation	3	37	37	25	81	73	153	1,602	2,011	1	2,012
Total	31	128	218	196	663	805	1,531	5,082	8,654	5	8,659
Net profits before dividends	30	252	355	301	1,162	1,100	2,258	2,468	7,926	1	7,927
Dividends:											
On preferred stock		7	16	11	31	38	124		227	-----	227
On common stock	⁵ 22	⁶ 139	⁷ 178	⁸ 143	⁹ 521	¹⁰ 576	¹¹ 910	2,308	4,797	3	4,800
Total	22	146	194	154	552	614	1,034	2,308	5,024	3	5,027
Ratios to gross earnings:	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Interest and discount on loans	73.98	65.76	62.46	60.20	57.55	54.13	52.56	46.80	52.63	69.05	52.65
Interest and dividends on investments	16.33	23.81	22.86	27.80	26.94	28.78	27.13	39.57	31.30	14.29	31.28
Service charges	3.06	3.29	4.99	2.71	5.62	6.41	4.86	2.04	4.04	7.14	4.05
All other current earnings	6.63	7.14	9.69	9.29	9.89	10.68	15.45	11.59	12.03	9.52	12.02
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
Salaries, wages, and fees	31.63	28.12	30.27	27.14	28.57	29.39	30.51	30.61	29.95	42.86	29.97
Interest on deposits	13.78	15.31	15.67	20.15	16.60	15.33	14.56	6.56	12.43	14.29	12.43
All other current expenses	27.55	25.39	25.85	24.09	24.69	24.38	28.80	28.93	27.35	33.33	27.36
Total current expenses	72.96	68.82	71.79	71.38	69.86	69.10	73.87	66.10	69.73	90.48	69.76
Net current earnings	27.04	31.18	28.21	28.62	30.14	30.90	26.13	33.90	30.27	9.52	30.24
Net losses and depreciation, less profits on securities sold ¹²	-11.73	-2.61	-2.92	-3.87	-2.58	-2.79	-1.20	-11.64	-5.48	-7.14	-5.48
Net profits	15.31	28.57	25.28	24.75	27.56	28.11	24.93	22.26	24.79	2.38	24.76

¹ Includes 1 bank with deposits of \$289,688,000.² Includes also figures of first 6 months for 1 bank which was inactive Dec. 31, 1940.³ Number at end of period.⁴ Number of full-time and part-time employees at end of period.⁵ Includes 1 stock dividend of \$2,000.⁶ Includes 7 stock dividends aggregating \$34,000.⁷ Includes 8 stock dividends aggregating \$22,000.⁸ Includes 8 stock dividends aggregating \$26,000.⁹ Includes 5 stock dividends aggregating \$56,000.¹⁰ Includes 4 stock dividends aggregating \$126,000.¹¹ Includes 1 stock dividend of \$38,000.¹² Minus figures represent the excess of gross losses and depreciation over profits on securities sold and recoveries.

TABLE NO. 33.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1940, by Federal Reserve districts—Continued*

DISTRICT NO. 9

[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1940, of —								Operating less than 1 year ²	Total
	\$100,001 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$50,000,000	\$100,000,001 and over		
Number of banks.....	20	85	72	42	68	54	27	3	371	372
Total deposits.....	3,389	32,453	44,543	35,665	94,350	161,260	274,647	463,836	1,110,143	1,113,450
Capital stock, par value.....	552	3,083	3,007	2,180	5,409	7,843	14,710	17,000	53,784	54,134
Capital funds.....	730	4,606	5,287	4,364	10,396	16,725	26,253	41,288	109,649	110,097
Gross earnings:										
Interest and discount on loans.....	115	960	1,135	761	1,874	2,401	3,494	4,474	15,214	15,248
Interest and dividends on bonds, stocks, and other securities.....	27	300	466	466	1,144	1,836	2,323	3,177	9,739	9,752
Collection charges, commissions, fees, etc.....	31	220	244	180	390	393	538	933	2,929	2,939
Foreign department (except interest on foreign loans, investments, and bank balances).....		1				1	2	31	35	35
Trust department.....				2	2	47	187	806	1,044	1,044
Service charges on deposit accounts.....	11	54	75	50	176	306	475	239	1,386	1,390
Rent received.....	6	55	98	81	178	359	323	489	1,592	1,592
Other current earnings.....	7	40	42	73	95	161	233	2	653	658
Total earnings from current operations.....	197	1,630	2,060	1,613	3,859	5,504	7,575	10,151	32,589	32,658
Expenses:										
Salaries and wages:										
Officers.....	60	388	445	321	686	855	1,151	1,073	4,979	4,995
Employees other than officers.....	5	72	143	131	400	818	1,394	2,355	5,318	5,325
Number of officers ³	49	225	222	148	265	246	263	129	1,447	1,650
Number of employees other than officers ⁴	10	116	180	146	371	670	1,066	1,562	4,118	4,129
Fees paid to directors and members of executive, discount, and advisory committees.....	1	20	27	18	44	55	95	23	283	283
Interest on time and savings deposits.....	27	308	410	318	690	918	782	629	4,082	4,092
Interest and discount on borrowed money.....	1							2	2	2
Real estate taxes.....	6	37	52	37	84	140	157	185	698	701
Other taxes.....	8	67	74	71	174	213	392	677	1,676	1,679
Other expenses.....	41	285	360	264	659	1,069	1,636	2,398	6,712	6,730
Total current expenses.....	149	1,177	1,512	1,160	2,737	4,068	5,607	7,340	23,750	23,807
Net current earnings.....	48	453	548	453	1,122	1,436	1,968	2,811	8,839	8,851

Recoveries, profits on securities sold, etc.:											
Recoveries on loans.....	15	71	71	82	233	186	650	1,075	2,383	6	2,389
Recoveries on bonds, stocks, and other securities.....	2	34	65	99	197	324	347	903	1,971	3	1,974
Profits on securities sold.....	4	53	73	70	222	329	771	535	2,057		2,057
All other.....	3	32	30	19	39	69	205	664	1,061	1	1,062
Total.....	24	190	239	270	691	908	1,973	3,177	7,472	10	7,482
Total net earnings, recoveries, etc.....	72	643	787	723	1,813	2,344	3,941	5,988	16,311	22	16,333
Losses and depreciation:											
On loans.....	22	98	63	93	229	246	247	464	1,462		1,462
On bonds, stocks, and other securities.....	4	131	190	266	519	839	877	968	3,794	17	3,811
On banking house, furniture and fixtures.....	18	50	60	37	98	249	201	517	1,230	2	1,232
Other losses and depreciation.....	11	48	58	43	99	109	109	73	550		550
Total.....	55	327	371	439	945	1,443	1,434	2,022	7,036	19	7,055
Net profits before dividends.....	17	316	416	284	868	901	2,057	3,966	9,275	3	9,278
Dividends:											
On preferred stock.....		26	24	10	24	36	263	49	432		432
On common stock.....	¹ 36	² 201	³ 213	⁴ 234	⁵ 629	⁶ 570	⁷ 1,780	1,530	5,193	⁸ 12	5,199
Total.....	36	227	237	244	653	606	2,043	1,579	5,625	6	5,631
Ratios to gross earnings:	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Interest and discount on loans.....	58.38	58.90	55.10	47.18	48.56	43.62	46.12	44.08	46.69	49.27	46.69
Interest and dividends on investments.....	13.70	18.40	22.62	28.89	29.65	33.36	30.67	31.30	29.88	18.84	29.86
Service charges.....	5.58	3.31	3.64	3.10	4.56	5.56	6.27	2.35	4.25	5.80	4.26
All other current earnings.....	22.34	19.39	18.64	20.83	17.23	17.46	16.94	22.27	19.18	26.09	19.19
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
Salaries, wages, and fees.....	33.50	29.45	29.86	29.14	29.28	31.40	34.85	34.00	32.46	33.34	32.47
Interest on deposits.....	13.70	18.90	19.90	19.72	17.88	16.68	10.32	6.20	12.53	14.49	12.53
All other current expenses.....	28.43	23.86	23.64	23.06	23.76	25.83	28.85	32.11	27.89	34.78	27.90
Total current expenses.....	75.63	72.21	73.40	71.92	70.92	73.91	74.02	72.31	72.88	82.61	72.90
Net current earnings.....	24.37	27.79	26.60	28.08	29.08	26.09	25.98	27.69	27.12	17.39	27.10
Net losses and depreciation, less profits on securities sold ¹²	-15.74	-8.40	-6.41	-10.48	-6.58	-9.72	+7.12	+11.38	+1.34	-13.04	+1.31
Net profits.....	8.63	19.39	20.19	17.60	22.50	16.37	33.10	39.07	28.46	4.35	28.41

¹ Includes 1 bank with deposits of \$61,000.² Includes also figures of first 6 months for banks which were inactive Dec. 31, 1940.³ Number at end of period.⁴ Number of full-time and part-time employees at end of period.⁵ Includes 1 stock dividend of \$5,000.⁶ Includes 29 stock dividends aggregating \$96,000.⁷ Includes 14 stock dividends aggregating \$40,000.⁸ Includes 7 stock dividends aggregating \$39,000.⁹ Includes 15 stock dividends aggregating \$275,000.¹⁰ Includes 5 stock dividends aggregating \$112,000.¹¹ Includes 14 stock dividends aggregating \$1,099,000.¹² Includes 2 stock dividends aggregating \$4,000.¹³ Minus figures represent the excess of gross losses and depreciation over profits on securities sold and recoveries; plus figures, the opposite.

TABLE NO. 33.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1940, by Federal Reserve districts—Continued*

DISTRICT NO. 10

[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1940, of—										Operating less than 1 year ²	Total
	\$100,000 and under	\$100,001 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$50,000,000	\$50,000,001 to \$100,000,000 ¹	Total		
Number of banks.....	3	99	165	109	56	100	70	45	6	653	-----	653
Total deposits.....	162	18,472	60,149	65,956	48,790	141,765	200,888	684,912	427,241	1,648,335	798	1,649,133
Capital stock, par value.....	250	2,889	5,650	5,053	3,209	8,147	10,311	25,828	15,800	77,137	192	77,329
Capital funds.....	303	4,157	9,601	9,756	6,450	17,096	23,780	59,487	38,568	169,198	175	169,373
Gross earnings:												
Interest and discount on loans.....	8	784	2,232	2,014	1,277	3,453	4,009	8,015	4,123	25,915	14	25,929
Interest and dividends on bonds, stocks, and other securities.....	4	149	470	590	430	1,230	1,857	4,087	2,349	11,166	5	11,171
Collection charges, commissions, fees, etc.....	1	59	158	136	80	237	201	281	76	1,229	1	1,230
Foreign department (except interest on foreign loans, investments, and bank balances).....	-----	-----	-----	-----	-----	1	-----	4	2	7	-----	7
Trust department.....	3	-----	-----	1	2	28	77	750	423	1,284	-----	1,284
Service charges on deposit accounts.....	-----	69	216	230	165	544	648	1,118	451	3,441	3	3,444
Rent received.....	-----	29	102	145	67	292	490	1,407	940	3,472	-----	3,472
Other current earnings.....	-----	5	12	24	12	34	49	129	27	292	-----	292
Total earnings from current operations.....	16	1,095	3,190	3,140	2,033	5,819	7,331	15,791	8,391	46,806	23	46,829
Expenses:												
Salaries and wages:												
Officers.....	8	340	864	763	489	1,177	1,327	2,263	854	8,085	7	8,092
Employees other than officers.....	1	63	225	240	182	718	1,078	3,204	1,664	7,375	2	7,377
Number of officers ³	7	240	479	374	204	438	379	404	107	2,632	-----	2,632
Number of employees other than officers ⁴	3	104	309	280	202	640	816	2,220	1,131	6,705	-----	6,705
Fees paid to directors and members of executive, discount, and advisory committees.....	-----	10	37	35	15	53	58	80	25	313	-----	313
Interest on time and savings deposits.....	-----	74	294	294	189	574	747	1,090	364	3,626	4	3,630
Interest and discount on borrowed money.....	-----	1	6	2	1	-----	-----	8	-----	18	-----	18
Real-estate taxes.....	1	22	51	56	27	95	162	437	162	1,013	1	1,014
Other taxes.....	1	55	162	156	107	292	390	863	616	2,642	-----	2,642
Other expenses.....	7	206	531	506	323	1,008	1,320	3,737	1,961	9,599	4	9,603
Total current expenses.....	18	771	2,170	2,052	1,333	3,917	5,082	11,682	5,646	32,671	18	32,689
Net current earnings.....	⁵ 2	324	1,020	1,088	700	1,902	2,249	4,109	2,745	14,135	5	14,140

Recoveries, profits on securities sold, etc.:												
Recoveries on loans.....	1	89	190	187	121	359	442	867	710	2,966	1	2,967
Recoveries on bonds, stocks, and other securities.....		6	24	41	27	96	325	2,567	305	3,391		3,391
Profits on securities sold.....		17	54	63	59	188	427	1,841	821	3,470	1	3,471
All other.....		8	36	37	32	101	169	282	240	905		905
Total.....	1	120	304	328	239	744	1,363	5,557	2,076	10,732	2	10,734
Total net earnings, recoveries, etc.....	¹ 1	444	1,324	1,416	939	2,646	3,612	9,666	4,821	24,867	7	24,874
Losses and depreciation:												
On loans.....	1	137	299	232	153	421	384	796	439	2,862	8	2,870
On bonds, stocks, and other securities.....		12	37	60	49	170	473	2,927	509	4,237		4,237
On banking house, furniture and fixtures.....	1	39	112	118	66	215	204	764	340	1,949		1,949
Other losses and depreciation.....	1	38	56	56	18	98	90	162	190	709	4	713
Total.....	3	226	504	466	286	904	1,241	4,649	1,478	9,757	12	9,769
Net profits before dividends.....	⁵ 4	218	820	950	653	1,742	2,371	5,017	3,343	15,110	⁵ 5	15,105
Dividends:												
On preferred stock.....		5	11	11	7	26	28	120	29	237		237
On common stock.....	⁶ 159	⁷ 560	⁸ 656	⁹ 361	¹⁰ 991	¹¹ 1,426	¹² 2,042	¹³ 1,713	¹⁴ 7,908	¹⁴ 5		7,913
Total.....		164	571	667	368	1,017	1,454	2,162	1,742	8,145	5	8,150
Ratios to gross earnings:	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Interest and discount on loans.....	50.00	71.60	69.97	64.14	62.81	59.34	54.69	50.76	49.14	55.37	60.87	55.37
Interest and dividends on investments.....	25.00	13.61	14.73	18.79	21.15	21.14	25.33	25.88	28.00	23.86	21.74	23.86
Service charges.....		6.30	6.77	7.32	8.12	9.35	8.84	7.08	5.37	7.35	13.04	7.35
All other current earnings.....	25.00	8.49	8.53	9.75	7.92	10.17	11.14	16.28	17.49	13.42	4.35	13.42
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
Salaries, wages, and fees.....	56.25	37.71	35.30	33.06	33.74	33.48	33.60	35.13	30.31	33.70	39.13	33.70
Interest on deposits.....		6.76	9.22	9.36	9.30	9.86	10.19	6.90	4.34	7.75	17.39	7.75
All other current expenses.....	56.25	25.94	23.51	22.93	22.53	23.97	25.63	31.95	32.64	28.35	21.74	28.35
Total current expenses.....	112.50	70.41	68.03	65.35	65.57	67.31	69.32	73.98	67.29	69.80	78.26	69.80
Net current earnings.....		29.59	31.97	34.65	34.43	32.69	30.68	26.02	32.71	30.20	21.74	30.20
Net losses and depreciation, less profits on securities sold ¹⁵	-12.50	-9.68	-6.27	-4.40	-2.31	-2.75	+1.66	+5.75	+7.13	+2.08	-43.48	+2.06
Net profits.....		19.91	25.70	30.25	32.12	29.94	32.34	31.77	39.84	32.28	⁵ 21.74	32.26

¹ Includes 1 bank with deposits of \$133,640,000.² Figures of first 6 months for banks which were inactive Dec. 31, 1940.³ Number at end of period.⁴ Number of full-time and part-time employees at end of period.⁵ Deficit.⁶ Includes 6 stock dividends aggregating \$8,000.⁷ Includes 36 stock dividends aggregating \$99,000.⁸ Includes 21 stock dividends aggregating \$105,000.⁹ Includes 6 stock dividends aggregating \$38,000.¹⁰ Includes 24 stock dividends aggregating \$191,000.¹¹ Includes 10 stock dividends aggregating \$272,000.¹² Includes 12 stock dividends aggregating \$583,000.¹³ Includes 1 stock dividend of \$300,000.¹⁴ Includes 1 stock dividend of \$5,000.¹⁵ Minus figures represent the excess of gross losses and depreciation over profits on securities sold and recoveries; plus figures, the opposite.

TABLE NO. 33.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1940, by Federal Reserve districts—Continued*

DISTRICT NO. 11

[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1940, of—										Operating less than 1 year ²	Total
	\$100,000 and under	\$100,001 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$50,000,000	\$50,000,001 to \$100,000,000 ¹	Total		
Number of banks	7	63	94	81	35	94	53	47	6	480	2	482
Total deposits	533	11,434	35,447	50,685	30,105	123,750	166,704	748,307	468,103	1,635,068	2,615	1,637,683
Capital stock, par value	180	2,150	4,142	4,180	2,137	7,680	8,737	27,922	19,450	76,578	150	76,728
Capital funds	266	3,254	7,133	8,160	4,340	15,951	19,439	59,696	46,316	164,555	255	164,810
Gross earnings:												
Interest and discount on loans	44	617	1,353	1,636	890	3,284	3,533	9,503	5,888	26,748	60	26,808
Interest and dividends on bonds, stocks, and other securities	2	69	298	394	245	993	1,267	3,988	2,238	9,494	24	9,518
Collection charges, commissions, fees, etc.	1	29	74	108	56	177	161	412	68	1,086	3	1,089
Foreign department (except interest on foreign loans, investments, and bank balances)							2	5	9	16		16
Trust department							37	409	173	619	2	621
Service charges on deposit accounts	2	33	108	148	72	366	417	1,085	314	2,545	5	2,550
Rent received	3	15	68	114	49	194	417	1,474	1,515	3,849	2	3,851
Other current earnings		4	8	13	12	19	47	194	45	342		342
Total earnings from current operations	52	767	1,909	2,413	1,324	5,033	5,881	17,070	10,250	44,699	96	44,795
Expenses:												
Salaries and wages:												
Officers	18	233	576	653	327	1,094	987	2,389	1,090	7,367	17	7,384
Employees other than officers	1	32	135	190	127	569	935	3,175	1,617	6,781	11	6,792
Number of officers ¹	19	168	297	315	143	431	294	429	131	2,217	9	2,226
Number of employees other than officers ²	6	65	208	243	170	543	780	2,177	945	5,132	10	5,142
Fees paid to directors and members of executive, discount, and advisory committees	2	10	26	24	16	49	50	69	32	278		278
Interest on time and savings deposits		21	45	98	60	262	383	1,390	380	2,639	7	2,646
Interest and discount on borrowed money		2	1	2		2	1			8		8
Real estate taxes	3	39	71	106	59	220	316	847	681	2,342		2,342
Other taxes	2	41	107	116	68	257	277	939	772	2,579	4	2,583
Other expenses	12	138	348	458	237	856	1,174	3,748	2,068	9,039	25	9,064
Total current expenses	38	516	1,309	1,647	894	3,309	4,123	12,557	6,640	31,033	64	31,097
Net current earnings	14	251	600	766	430	1,724	1,758	4,513	3,610	13,666	32	13,698

Recoveries, profits on securities sold, etc.:												
Recoveries on loans.....	3	44	128	196	69	302	281	885	472	2,380	-----	2,380
Recoveries on bonds, stocks, and other securities.....		1	4	8	7	47	165	363	288	883	-----	883
Profits on securities sold.....		6	30	63	34	168	252	1,253	910	2,716	-----	2,716
All other.....		16	58	42	11	114	91	310	80	722	-----	722
Total.....	3	67	220	309	121	631	789	2,811	1,750	6,701	-----	6,701
Total net earnings, recoveries, etc.....	17	318	820	1,075	551	2,355	2,547	7,324	5,360	20,367	32	20,399
Losses and depreciation:												
On loans.....	14	114	129	200	74	345	355	1,001	526	2,758	8	2,766
On bonds, stocks, and other securities.....		7	27	45	9	179	269	934	516	1,986	1	1,987
On banking house, furniture and fixtures.....	2	20	68	64	43	153	241	589	476	1,656	3	1,659
Other losses and depreciation.....		22	29	60	21	76	93	265	246	812	1	813
Total.....	16	163	253	369	147	753	958	2,789	1,764	7,212	13	7,225
Net profits before dividends.....	1	155	567	706	404	1,602	1,589	4,535	3,596	13,155	19	13,174
Dividends:												
On preferred stock.....		3	9	15	7	19	35	143	104	335	1	336
On common stock.....	4	133	405	439	260	971	960	2,257	2,502	7,931	55	7,986
Total.....	4	136	414	454	267	990	995	2,400	2,606	8,266	56	8,322
Ratios to gross earnings:	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Interest and discount on loans.....	84.61	80.44	70.87	67.80	67.22	65.25	60.08	55.67	57.44	59.84	62.50	59.85
Interest and dividends on investments.....	3.85	9.00	15.61	16.33	18.50	19.73	21.54	23.36	21.84	21.24	25.00	21.25
Service charges.....	3.85	4.30	5.66	6.13	5.44	7.27	7.09	6.36	3.06	5.69	5.21	5.69
All other current earnings.....	7.69	6.26	7.86	9.74	8.84	7.75	11.29	14.61	17.63	13.23	7.29	13.21
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
Salaries, wages, and fees.....	40.39	35.85	38.61	35.93	35.50	34.02	33.53	33.00	26.72	32.27	29.17	32.27
Interest on deposits.....		2.74	2.36	4.06	4.53	5.21	6.52	8.14	3.71	5.91	7.29	5.90
All other current expenses.....	32.69	28.68	27.60	28.26	27.49	26.52	30.06	32.42	34.35	31.25	30.21	31.25
Total current expenses.....	73.08	67.27	68.57	68.25	67.52	65.75	70.11	73.56	64.78	69.43	66.67	69.42
Net current earnings.....	26.92	32.73	31.43	31.75	32.48	34.25	29.89	26.44	35.22	30.57	33.33	30.58
Net losses and depreciation, less profits on securities sold ¹³	-25.00	-12.52	-1.73	-2.49	-1.96	-2.42	-2.87	+1.13	-1.14	-1.14	-13.54	-1.17
Net profits.....	1.92	20.21	29.70	29.26	30.52	31.83	27.02	26.57	35.08	29.43	19.79	29.41

¹ Includes 1 bank with deposits of \$137,343,000.² Number at end of period.³ Number of full-time and part-time employees at end of period.⁴ Includes 7 stock dividends aggregating \$17,000.⁵ Includes 16 stock dividends aggregating \$64,000.⁶ Includes 24 stock dividends aggregating \$105,000.⁷ Includes 5 stock dividends aggregating \$25,000.⁸ Includes 20 stock dividends aggregating \$143,000.⁹ Includes 8 stock dividends aggregating \$191,000.¹⁰ Includes 7 stock dividends aggregating \$366,000.¹¹ Includes 1 stock dividend of \$500,000.¹² Includes 1 stock dividend of \$50,000.¹³ Minus figures represent the excess of gross losses and depreciation over profits on securities sold and recoveries; plus figures, the opposite.

TABLE NO. 33.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1940, by Federal Reserve districts—Continued*

DISTRICT NO. 12

[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1940: of—									Operating less than 1 year ¹	Total
	\$100,001 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$50,000,000	\$100,000,001 and over	Total		
Number of banks.....	6	29	25	27	47	33	30	11	208		208
Total deposits.....	1,391	12,105	15,842	23,569	66,493	102,615	546,324	3,665,370	4,433,709	4,003	4,437,712
Capital stock, par value.....	165	1,072	1,018	1,685	3,982	5,047	24,961	147,700	185,630	300	185,930
Capital funds.....	284	1,812	2,019	3,149	8,427	11,867	48,767	337,320	413,645	471	414,116
Gross earnings:											
Interest and discount on loans.....	63	395	443	650	1,801	2,380	10,275	69,980	85,987	73	86,060
Interest and dividends on bonds, stocks, and other securities.....	9	104	135	219	562	846	4,000	30,687	36,562	18	36,580
Collection charges, commissions, fees, etc.....	2	21	28	29	94	133	425	3,480	4,212	6	4,218
Foreign department (except interest on foreign loans, investments, and bank balances).....						2	26	686	714		714
Trust department.....			2		6	85	590	4,449	5,132		5,132
Service charges on deposit accounts.....	8	30	36	62	142	226	858	5,612	6,974	8	6,982
Rent received.....	3	21	28	40	131	190	1,266	5,194	6,873	6	6,879
Other current earnings.....	4	5	14	10	26	26	216	814	1,115		1,115
Total earnings from current operations.....	89	576	686	1,010	2,762	3,888	17,656	120,902	147,569	111	147,680
Expenses:											
Salaries and wages:											
Officers.....	27	163	152	203	489	594	2,179	11,589	15,396	19	15,415
Employees other than officers.....	5	44	65	116	347	591	3,150	24,734	29,052	17	29,069
Number of officers ²	14	87	74	80	191	171	482	2,546	3,655		3,655
Number of employees other than officers ³	6	62	75	108	293	426	2,245	15,710	18,925		18,925
Fees paid to directors and members of executive, discount, and advisory committees.....		8	8	9	28	27	74	197	351		351
Interest on time and savings deposits.....	11	86	127	170	455	673	2,824	20,629	24,975	15	24,990
Interest and discount on borrowed money.....										1	1
Real estate taxes.....		10	10	17	47	68	244	2,407	2,803	2	2,805
Other taxes.....	5	21	26	37	142	197	797	6,730	7,955	4	7,959
Other expenses.....	17	102	117	183	454	619	3,189	19,857	24,538	20	24,558
Total current expenses.....	65	434	505	735	1,962	2,769	12,457	86,143	105,070	78	105,148
Net current earnings.....	24	142	181	275	800	1,119	5,199	34,759	42,499	33	42,532

Recoveries, profits on securities sold, etc.:											
Recoveries on loans.....	1	22	37	37	119	73	319	3,220	3,828	5	3,833
Recoveries on bonds, stocks, and other securities.....		15	5	6	34	39	233	1,102	1,434	1	1,435
Profits on securities sold.....		18	18	31	156	135	936	13,399	14,693	12	14,705
All other.....	21	7	9	21	44	53	165	941	1,266	15	1,281
Total.....	22	62	69	95	353	305	1,653	18,662	21,221	33	21,254
Total net earnings, recoveries, etc.....	46	204	250	370	1,153	1,424	6,852	53,421	63,720	66	63,786
Losses and depreciation:											
On loans.....	31	31	62	65	115	163	818	9,572	10,857	6	10,863
On bonds, stocks, and other securities.....		16	24	36	112	172	1,017	3,926	5,303	3	5,306
On banking house, furniture and fixtures.....	5	21	12	26	106	108	422	3,598	4,298	4	4,302
Other losses and depreciation.....		14	15	18	40	53	306	5,136	5,582	1	5,583
Total.....	36	82	113	145	373	496	2,563	22,232	26,040	14	26,054
Net profits before dividends.....	10	122	137	225	780	928	4,289	31,189	37,680	52	37,732
Dividends:											
On preferred stock.....		4	4	6	14	15	234	1,508	1,785		1,785
On common stock.....	7	58	86	111	303	470	1,961	16,412	19,408	10	19,418
Total.....	7	62	90	117	317	485	2,195	17,920	21,193	10	21,203
Ratios to gross earnings:	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Interest and discount on loans.....	70.79	63.58	64.58	64.36	65.21	61.21	58.20	57.88	58.27	65.76	58.27
Interest and dividends on investments.....	10.11	18.05	19.68	21.68	20.35	21.76	22.65	25.38	24.77	16.22	24.77
Service charges.....	8.99	5.21	5.25	6.14	5.14	5.81	4.86	4.64	4.73	7.21	4.73
All other current earnings.....	10.11	8.16	10.49	7.82	9.30	11.22	14.29	12.10	12.23	10.81	12.23
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
Salaries, wages, and fees.....	35.95	37.33	32.80	32.48	31.28	31.17	30.60	30.21	30.36	32.43	30.36
Interest on deposits.....	12.36	14.93	18.51	16.83	16.48	17.31	15.99	17.06	16.92	13.51	16.92
All other current expenses.....	24.72	23.09	22.31	23.46	23.28	22.74	23.96	23.98	23.92	24.33	23.92
Total current expenses.....	73.03	75.35	73.62	72.77	71.04	71.22	70.55	71.25	71.20	70.27	71.20
Net current earnings.....	26.97	24.65	26.38	27.23	28.96	28.78	29.45	28.75	28.80	29.73	28.80
Net losses and depreciation, less profits on securities sold ¹¹	-15.73	-3.47	-6.41	-4.95	-7.2	-4.91	-5.16	-2.95	-3.27	+17.12	-3.25
Net profits.....	11.24	21.18	19.97	22.28	28.24	23.87	24.29	25.80	25.53	46.85	25.55

¹ Figures of first 6 months for banks which were inactive Dec. 31, 1940.² Number at end of period.³ Number of full-time and part-time employees at end of period.⁴ Includes 5 stock dividends aggregating \$6,000.⁵ Includes 10 stock dividends aggregating \$29,000.⁶ Includes 6 stock dividends aggregating \$24,000.⁷ Includes 13 stock dividends aggregating \$44,000.⁸ Includes 7 stock dividends aggregating \$87,000.⁹ Includes 7 stock dividends aggregating \$464,000.¹⁰ Includes 1 stock dividend of \$5,000.¹¹ Minus figures represent the excess of gross losses and depreciation over profits on securities sold and recoveries; plus figures, the opposite.

TABLE NO. 34.—*Earnings, expenses, and dividends of nonmember national banks, by size of banks, for the year ended Dec. 31, 1940*
[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1940, of—										Operating less than 1 year	Total
	\$100,000 and under	\$100,001 to \$250,000	\$250,001 to \$500,000	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$50,000,000	\$50,000,001 to \$100,000,000	\$100,000,001 and over	Total	
Number of banks.....	3	.....	.....	3	.....	6	6
Total deposits.....	5,026	.....	.....	60,125	.....	65,151	65,151
Capital stock, par value.....	275	.....	.....	3,525	.....	3,800	3,800
Capital funds.....	596	.....	.....	7,556	.....	8,152	8,152
Gross earnings:												
Interest and discount on loans.....	136	.....	.....	1,154	.....	1,290	1,290
Interest and dividends on bonds, stocks, and other securities.....	33	.....	.....	666	.....	699	699
Collection charges, commissions, fees, etc.....	46	.....	.....	210	.....	256	256
Foreign department (except interest on foreign loans, investments, and bank balances).....	7	.....	7	7
Trust department.....	3	.....	3	3
Service charges on deposit accounts.....	6	.....	.....	31	.....	37	37
Rent received.....	13	.....	.....	49	.....	62	62
Other current earnings.....	1	.....	.....	41	.....	42	42
Total earnings from current operations.....	235	.....	.....	2,161	.....	2,396	2,396
Expenses:												
Salaries and wages:												
Officers.....	37	.....	.....	266	.....	303	303
Employees other than officers.....	34	.....	.....	339	.....	373	373
Number of officers ²	11	.....	.....	50	.....	61	61
Number of employees other than officers ³	28	.....	.....	197	.....	225	225
Fees paid to directors and members of executive, discount, and advisory committees.....	1	.....	.....	7	.....	8	8
Interest on time and savings deposits.....	49	.....	.....	401	.....	450	450
Interest and discount on borrowed money.....
Real estate taxes.....	3	.....	.....	36	.....	39	39
Other taxes.....	14	.....	.....	80	.....	94	94
Other expenses.....	39	.....	.....	220	.....	259	259
Total current expenses.....	177	.....	.....	1,349	.....	1,526	1,526
Net current earnings.....	58	.....	.....	812	.....	870	870

Recoveries, profits on securities sold, etc.:													
Recoveries on loans						2				20		22	22
Recoveries on bonds, stocks, and other securities						2				9		11	11
Profits on securities sold						2				44		46	46
All other										41		41	41
Total						6				114		120	120
Total net earnings, recoveries, etc.						64				926		990	990
Losses and depreciation:													
On loans										84		84	84
On bonds, stocks, and other securities						6				50		56	56
On banking house, furniture and fixtures						6				58		64	64
Other losses and depreciation						1				9		10	10
Total						13				201		214	214
Net profits before dividends						51				725		776	776
Dividends:													
On preferred stock						2						2	2
On common stock						21				331		352	352
Total						23				331		354	354
Ratios to gross earnings:	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Interest and discount on loans						57.87				53.40		53.84	53.84
Interest and dividends on investments						14.04				30.82		29.17	29.17
Service charges						2.56				1.43		1.55	1.55
All other current earnings						25.53				14.35		15.44	15.44
Total gross earnings						100.00				100.00		100.00	100.00
Salaries, wages, and fees						30.64				28.32		28.55	28.55
Interest on deposits						20.85				18.55		18.78	18.78
All other current expenses						23.83				15.55		16.36	16.36
Total current expenses						75.32				62.42		63.69	63.69
Net current earnings						24.68				37.58		36.31	36.31
Net losses and depreciation, less profits on securities sold ⁴						-2.98				-4.03		-3.92	-3.92
Net profits						21.70				33.55		32.39	32.39

¹ Includes 2 banks with deposits of \$2,207,000 and \$3,514,000, respectively.² Number at end of period.³ Number of full-time and part-time employees at end of period.⁴ Includes 1 stock dividend of \$1,000.⁵ Minus figures represent the excess of gross losses and depreciation over profits on securities sold and recoveries.

TABLE NO. 35.—Number of national banks, capital stock, capital funds, net addition to profits, dividends and ratios

(In thousands of dollars. Figures for previous years, published in reports for 1937, p. 127, and 1938, p. 115)

	Number of banks	Capital stock (par value) ¹			Capital funds ^{1 2}	Net addition to profits	Dividends		Ratios				
		Preferred	Common	Total			On preferred stock	On common stock	Dividends on preferred stock to preferred capital	Dividends on common stock to common capital	Total dividends to capital funds	Net addition to profits	
												To capital stock	To capital funds
YEAR ENDED DEC. 31													
1929	7,408		1,650,574	1,650,574	3,754,398	291,944		247,897		15.02	6.60	17.69	7.78
1930	7,038		1,724,028	1,724,028	3,919,950	158,411		216,287		12.55	5.52	9.19	4.04
1931	6,373		1,680,780	1,680,780	3,753,412	\$ 54,550		194,023		11.54	5.17	\$ 3.25	\$ 1.45
1932	6,016		1,597,037	1,597,037	3,323,536	\$ 164,737		135,381		8.48	4.07	\$ 10.32	\$ 4.96
1933	\$ 5,159	92,469	1,507,834	1,600,303	2,981,678	\$ 286,116	553	71,666	60	4.75	2.42	\$ 17.88	\$ 9.60
1934	\$ 5,467	349,470	1,359,573	1,709,043	2,982,008	\$ 153,451	10,103	82,122	2.89	6.04	3.09	\$ 8.98	\$ 5.15
1935	5,392	510,511	1,280,813	1,791,324	3,084,092	158,491	18,862	98,786	3.69	7.71	3.81	8.85	5.14
1936	5,331	447,501	1,259,027	1,706,528	3,143,029	313,826	18,166	117,869	4.06	9.36	4.33	18.39	9.98
1937	5,266	305,842	1,285,946	1,591,788	3,206,194	228,021	11,532	136,803	3.77	10.64	4.63	14.32	7.11
1938	5,230	267,495	1,310,243	1,577,738	3,281,819	198,649	9,378	133,142	3.51	10.16	4.34	12.59	6.05
1939	5,193	241,075	1,320,446	1,561,521	3,380,749	251,576	8,911	130,576	3.70	9.89	4.13	16.11	7.44
1940	5,150	204,244	1,328,071	1,532,315	3,463,862	241,465	8,175	137,183	4.00	10.33	4.20	15.76	6.97
YEAR ENDED JUNE 30													
1929	7,536		1,617,344	1,617,344	3,674,190	301,804		222,672		13.77	6.06	18.66	8.21
1930	7,252		1,690,301	1,690,301	3,835,095	246,261		237,029		14.02	6.18	14.57	6.42
1931	6,805		1,723,035	1,723,035	3,905,508	52,541		211,301		12.26	5.41	3.05	1.35
1932	6,150		1,633,617	1,633,617	3,504,857	\$ 139,780		169,155		10.35	4.75	\$ 8.56	\$ 3.92
1933	\$ 4,902	\$ 53,793	1,557,528	1,611,321	3,156,232	\$ 218,384	22	99,124	04	6.36	3.14	\$ 13.55	\$ 6.92
1934	\$ 4,422	187,661	1,425,947	1,613,608	2,920,783	\$ 303,546	3,430	72,418	1.83	5.08	2.60	\$ 18.81	\$ 10.39
1935	5,431	478,205	1,306,033	1,784,238	3,048,535	71,372	16,176	87,241	3.38	6.68	3.39	4.00	2.34
1936	5,374	500,954	1,282,522	1,763,476	3,123,493	241,054	20,432	105,172	4.08	8.33	4.02	13.70	7.74
1937	5,299	345,507	1,275,166	1,620,673	3,186,577	286,561	14,496	138,979	4.20	10.90	4.82	17.68	8.99
1938	5,248	279,737	1,302,236	1,581,973	3,246,886	208,423	9,766	133,998	3.49	10.29	4.43	13.17	6.42
1939	5,209	256,155	1,316,066	1,572,221	3,331,650	224,954	8,468	129,330	3.31	9.83	4.14	14.31	6.75
1940	5,170	221,384	1,324,159	1,545,543	3,425,667	225,674	8,482	129,048	3.83	9.75	4.01	14.60	6.50
1941	5,136	194,471	1,335,649	1,530,120	3,545,837	261,281	8,792	137,696	4.52	10.31	4.13	17.08	7.37

¹ Figures for capital stock and capital funds are averages of amounts from reports of condition for all calls made in each year and the last call made in the preceding year; i. e., from December to December, inclusive, and June to June, inclusive.

² Represents aggregate of capital stock, surplus, undivided profits, and reserves.

³ Deficit.

⁴ Licensed banks, i. e., those operating on an unrestricted basis.

⁵ As of June 30, 1933, when preferred stock was first reported.

TABLE NO. 36.—*National-bank investments in U. S. Government securities and other bonds and securities, loans and discounts (including overdrafts), and losses charged off on account of bonds and securities and loans and discounts*

[In thousands of dollars. Figures for previous years, published in report for 1938, pp. 113 and 114]

	U. S Gov- ernment securities ¹	Other bonds and securi- ties ¹	Total bonds and securi- ties ¹	Loans and discounts (including overdrafts) ¹	Losses charged off on bonds and secu- rities	Losses charged off on loans and dis- counts	Percentage of losses charged off—	
							On bonds and secu- rities to total bonds and secu- rities	On account loans and discounts to total loans and discounts
YEAR ENDED DEC. 31								
1929	2,845,261	3,906,407	6,751,668	15,020,482	63,390	93,720	0.94	0.62
1930	2,712,172	4,111,428	6,823,600	14,749,952	71,399	135,294	1.05	.92
1931	3,113,913	4,346,085	7,459,998	13,139,634	184,305	212,770	2.47	1.62
1932	3,488,174	3,868,027	7,356,201	10,496,358	184,797	261,567	2.51	2.49
1933	4,093,314	3,486,875	7,580,189	8,583,467	244,924	305,234	3.23	3.56
1934	5,866,033	3,419,850	9,285,883	7,767,047	206,740	299,189	2.23	3.85
1935	7,311,843	3,575,737	10,887,580	7,434,095	116,309	160,121	1.07	2.15
1936	8,182,752	3,899,553	12,082,305	7,744,609	91,764	154,614	.76	2.00
1937	8,285,714	3,942,442	12,228,156	8,593,056	92,343	71,844	.76	.84
1938	8,266,999	3,719,867	11,986,866	8,513,452	115,281	80,290	.96	.94
1939	8,774,784	3,775,196	12,549,980	8,667,826	109,378	67,171	.87	.77
1940	9,227,258	3,815,824	13,043,082	9,327,731	107,960	58,249	.83	.62
YEAR ENDED JUNE 30								
1929	2,962,619	4,061,114	7,023,733	15,050,477	43,458	86,815	.62	.58
1930	2,719,521	3,881,301	6,600,822	14,900,972	61,371	103,817	.93	.70
1931	2,934,984	4,353,357	7,288,341	14,169,044	119,294	186,864	1.64	1.32
1932	3,268,669	4,166,880	7,435,549	11,971,501	201,848	259,478	2.71	2.17
1933	3,701,949	3,696,804	7,398,753	9,544,594	236,557	231,420	3.20	2.42
1934	4,832,989	3,351,343	8,184,332	8,017,312	241,789	379,294	2.95	4.73
1935	6,721,078	3,488,704	10,209,782	7,538,304	136,743	188,237	1.34	2.50
1936	7,742,412	3,746,376	11,488,788	7,476,501	93,339	154,964	.81	2.07
1937	8,379,335	4,028,727	12,408,062	8,330,505	94,069	111,000	.76	1.33
1938	8,092,989	3,743,125	11,836,114	8,648,108	103,009	66,203	.87	.77
1939	8,502,693	3,750,231	12,252,924	8,432,906	116,323	84,897	.95	1.01
1940	8,935,334	3,790,291	12,725,625	8,924,210	105,559	65,292	.83	.73
1941	10,148,943	3,879,993	14,028,936	10,139,237	97,045	51,853	.69	.51

¹ Figures for securities and loans and discounts are averages of amounts from reports of condition for all calls made in each year and the last call made in the preceding year; i. e., December to December, inclusive, and June to June, inclusive.

TABLE No. 37.—*Foreign branches of American national banks, June 30, 1941*

BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION, SAN FRANCISCO, CALIF.	NATIONAL CITY BANK OF NEW YORK, N. Y.—Con.
England: London.	Colombia: Barranquilla.
FIRST NATIONAL BANK OF BOSTON, MASS.	Bogota.
Argentina: Avellaneda.	Medellin.
Buenos Aires.	Cuba: Caibarien.
Buenos Aires (Alsina).	Cardenas.
Buenos Aires (Constitucion).	Habana.
Buenos Aires (Once).	Habana (Cuatro Caminos).
Rosario.	Habana (Galiano).
Cuba: Cienfuegos.	Habana (La Lonja).
Habana.	Manzanillo.
Habana (Avenida de Italia).	Matanzas.
Habana (Avenida Maximo Gomez).	Santiago de Cuba.
Sancti Spiritus.	Dominican Republic: Barahona.
Santiago de Cuba.	La Vega.
CHASE NATIONAL BANK OF NEW YORK, N. Y.:	Puerto Plata.
Canal Zone: Balboa.	San Pedro de Macoris.
Cristobal.	Santiago de los Caballeros.
Cuba: Habana.	Ciudad Trujillo.
England: London (Berkeley Square).	England: London.
London (Bush House, Aldwych).	London (West End).
London (Lombard).	Hong Kong: British Crown Colony.
Panama: Colon.	India: Bombay.
Panama City.	Bombay (Shaik Memon).
Puerto Rico: San Juan.	Calcutta.
NATIONAL CITY BANK OF NEW YORK, N. Y.:	Japan: Kobe.
Argentina: Buenos Aires.	Tokyo.
Buenos Aires (Flores).	Yokohama.
Buenos Aires (Plaza Once).	Mexico: Mexico City.
Rosario.	Panama: Colon.
Brazil: Pernambuco.	Panama City.
Rio de Janeiro.	Peru: Lima.
Santos.	Philippine Islands: Manila.
São Paulo.	Puerto Rico: Arecibo.
Burma: Rangoon.	Bayamon.
Canal Zone: Balboa.	Caguas.
Cristobal.	Mayaguez.
Chile: Santiago.	Ponce.
Valparaiso.	San Juan.
China: Canton.	Straits Settlements: Singapore.
Darien (Manchuria).	Uruguay: Montevideo.
Peiping.	Venezuela: Caracas.
Shanghai.	
Shanghai (French Concession).	
Tientsin.	

NOTE.—Consolidated statement of the assets and liabilities of the above-named branches as of June 30, 1941, appears in the following table.

TABLE No. 38.—*Consolidated statement of assets and liabilities of foreign branches of national banks, June 30, 1941*

[In thousands of dollars]

	Bank of America National Trust and Savings Association, San Francisco, Calif.	The First National Bank of Boston, Mass.	The Chase National Bank of New York, N. Y.	The National City Bank of New York, N. Y.	Total
Number of branches.....	1	12	9	60	82
ASSETS					
Loans and discounts, including overdrafts and rediscounts.....	111	23, 894	23, 625	117, 749	165, 379
Investments.....		5, 462	5, 448	3, 414	14, 324
Cash in vault.....		7, 634	5, 176	42, 095	54, 905
Balances with other banks and cash items in process of collection.....	1, 291	18, 526	18, 580	60, 679	99, 076
Due from home office and branches.....		2, 521	37, 413	90, 338	130, 272
Real estate, furniture and fixtures.....		134	285	3, 033	3, 452
Customers' liability on account of accept- ances.....		2, 720	51	2, 192	4, 963
Other assets.....	2	620	555	3, 502	4, 679
Total assets.....	1, 404	61, 511	91, 133	323, 002	477, 050
LIABILITIES					
Demand deposits of individuals, partner- ships, and corporations.....	1, 352	33, 083	56, 453	199, 724	290, 612
Time deposits of individuals, partnerships, and corporations.....	5	19, 316	8, 818	47, 923	76, 062
State and municipal deposits.....		111	4, 433	19, 226	23, 770
Deposits of banks.....	11	1, 084	17, 493	19, 667	38, 255
Certified and cashiers' checks, cash letters of credit, and travelers' checks outstand- ing.....	3	1, 194	1, 556	6, 182	8, 935
Total deposits.....	1, 371	54, 788	88, 753	292, 722	437, 634
Due to home office and branches.....		2, 170	157	23, 728	26, 055
Bills payable and rediscounts.....		26		1, 703	1, 729
Acceptances executed by or for account of reporting branches.....		2, 875	51	2, 600	5, 526
Other liabilities.....	33	1, 490	1, 456	1, 435	4, 414
Total liabilities.....	1, 404	61, 349	90, 417	322, 188	475, 358
CAPITAL ACCOUNTS					
Undivided profits, including reserve ac- counts.....		162	716	814	1, 692
Total liabilities and capital accounts.....	1, 404	61, 511	91, 133	323, 002	477, 050

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

TABLE NO. 39.—*Assets and liabilities of all banks in District of Columbia at date of each call during year ended Oct. 31, 1941*

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	22 banks	22 banks	22 banks	22 banks
ASSETS				
Loans and discounts.....	123,201	132,091	137,866	143,456
Overdrafts.....	20	16	30	70
U. S. Government securities, direct obligations.....	86,981	92,503	94,023	96,868
Obligations guaranteed by U. S. Government.....	25,455	24,826	27,076	28,964
Obligations of States and political subdivisions.....	2,272	2,435	2,404	2,030
Other bonds, notes, and debentures.....	19,803	20,102	19,234	19,027
Corporate stocks, including stock of Federal Reserve bank.....	1,878	1,825	1,811	1,848
Reserve with Federal Reserve bank and approved reserve agencies.....	95,620	108,395	109,632	126,053
Currency and coin.....	12,820	12,647	12,796	15,373
Balances with other banks, and cash items in process of collection.....	76,065	70,685	77,526	74,646
Bank premises owned, furniture and fixtures.....	15,344	15,317	15,259	15,267
Real estate owned other than bank premises.....	3,115	3,144	2,771	2,743
Investments and other assets indirectly representing bank premises or other real estate.....	2,270	2,540	2,539	2,536
Customers' liability on acceptances outstanding.....	5	5	4	6
Interest, commissions, rent, and other income earned or accrued but not collected.....	473	534	479	404
Other assets.....	489	491	443	551
Total assets.....	470,811	487,556	503,893	529,842
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	253,290	264,321	273,219	296,010
Time deposits of individuals, partnerships, and corporations.....	119,323	123,091	124,699	126,357
Postal savings deposits.....	158	112	112	112
Deposits of U. S. Government.....	1,935	1,751	2,190	2,200
Deposits of States and political subdivisions.....	100	93	51	38
Deposits of banks.....	39,143	43,676	44,939	47,330
Other deposits (certified and cashiers' checks, etc.).....	5,754	3,917	5,494	5,386
<i>Total deposits.....</i>	<i>419,708</i>	<i>436,961</i>	<i>460,704</i>	<i>477,433</i>
<i>Demand deposits.....</i>	<i>298,577</i>	<i>313,188</i>	<i>325,278</i>	<i>350,349</i>
<i>Time deposits.....</i>	<i>120,126</i>	<i>123,773</i>	<i>135,426</i>	<i>127,084</i>
Acceptances executed by or for account of reporting banks and outstanding.....	5	5	4	6
Interest, discount, rent, and other income collected but not earned.....	531	557	608	647
Interest, taxes, and other expenses accrued and unpaid.....	773	625	878	1,113
Other liabilities.....	761	584	2,063	840
Total liabilities.....	421,773	438,732	454,257	480,039
CAPITAL ACCOUNTS				
Capital stock:				
Capital notes and debentures.....	945	600	525	474
Preferred stock.....	1,250	1,100	1,100	1,100
Common stock.....	17,350	17,400	17,400	17,650
<i>Total capital stock.....</i>	<i>19,545</i>	<i>19,100</i>	<i>19,025</i>	<i>19,224</i>
Surplus.....	17,290	17,726	17,996	18,825
Undivided profits.....	9,920	9,886	10,416	9,545
Reserves and retirement account for preferred stock.....	2,283	2,112	2,199	2,209
Total capital accounts.....	49,038	48,824	49,636	49,803
Total liabilities and capital accounts.....	470,811	487,556	503,893	529,842
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	15,444	15,776	19,172	20,212
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	486	460	414	340
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	4,721	4,663	4,814	4,954
Total.....	20,651	20,899	24,400	25,506
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	13,323	12,259	12,889	13,442
Other liabilities secured by pledged assets.....			1	
Total.....	13,323	12,259	12,890	13,442

TABLE NO. 40.—*Assets and liabilities of savings and State banks in District of Columbia at date of each call during year ended Oct. 31, 1941*

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	8 banks	8 banks	8 banks	8 banks
ASSETS				
Loans and discounts.....	27,760	28,737	30,436	31,223
Overdrafts.....	2	2	5	4
U. S. Government securities, direct obligations.....	1,317	1,562	1,775	1,432
Obligations guaranteed by U. S. Government.....	1,645	1,636	1,924	1,970
Obligations of States and political subdivisions.....	16	8	15	9
Other bonds, notes, and debentures.....	1,464	1,439	1,428	1,457
Corporate stocks, including stock of Federal Reserve bank.....	59	61	62	68
Reserve with Federal Reserve bank and approved reserve agencies.....	6,822	8,840	7,956	8,533
Currency and coin.....	1,897	1,879	1,907	2,307
Balances with other banks, and cash items in process of collection.....	6,230	5,077	5,767	7,545
Bank premises owned, furniture and fixtures.....	1,104	1,105	1,094	1,113
Real estate owned other than bank premises.....	7	9	25	26
Investments and other assets indirectly representing bank premises or other real estate.....	345	344	343	343
Customers' liability on acceptances outstanding.....				2
Interest, commissions, rent, and other income earned or accrued but not collected.....	24	24	31	22
Other assets.....	12	41	43	57
Total assets.....	48,704	50,764	52,811	56,111
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	20,754	21,618	22,362	24,367
Time deposits of individuals, partnerships, and corporations.....	21,898	23,308	24,166	25,358
Postal savings deposits.....	58	12	12	12
Deposits of U. S. Government.....	100	16	137	147
Deposits of States and political subdivisions.....	6	5	6	6
Deposits of banks.....	264	235	305	396
Other deposits (certified and cashiers' checks, etc.).....	421	349	416	345
Total deposits.....	43,501	45,543	47,404	50,631
Demand deposits.....	21,490	22,803	23,161	25,196
Time deposits.....	22,011	23,340	24,243	25,435
Acceptances executed by or for account of reporting banks and outstanding.....				2
Interest, discount, rent, and other income collected but not earned.....	366	391	423	456
Interest, taxes, and other expenses accrued and unpaid.....	163	180	185	194
Other liabilities.....	69	56	102	91
Total liabilities.....	44,099	46,170	48,114	51,374
CAPITAL ACCOUNTS				
Capital stock:				
Capital notes and debentures.....	695	600	525	474
Preferred stock.....	250	200	200	200
Common stock.....	1,250	1,300	1,300	1,550
Total capital stock.....	2,195	2,100	2,025	2,224
Surplus.....	1,374	1,554	1,659	1,479
Undivided profits.....	583	552	625	668
Reserve and retirement account for preferred stock.....	453	388	388	366
Total capital accounts.....	4,605	4,594	4,697	4,737
Total liabilities and capital accounts.....	48,704	50,764	52,811	56,111
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	237	231	357	362
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....				50
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	77	83	140	214
Total.....	314	314	497	626
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	180	39	161	170
Other liabilities secured by pledged assets.....			1	
Total.....	180	39	162	170

TABLE NO. 41.—*Assets and liabilities of trust companies in District of Columbia at date of each call during year ended Oct. 31, 1941*

[In thousands of dollars]

	Dec. 31, 1940	Apr. 4, 1941	June 30, 1941	Sept. 24, 1941
	5 banks	5 banks	5 banks	5 banks
ASSETS				
Loans and discounts.....	40,397	41,841	42,995	44,006
Overdrafts.....	3	3	3	3
U. S. Government securities, direct obligations.....	32,191	34,060	37,363	39,700
Obligations guaranteed by U. S. Government.....	8,049	8,044	8,454	6,783
Obligations of States and political subdivisions.....	1,210	1,382	1,350	857
Other bonds, notes, and debentures.....	7,727	8,055	7,854	7,804
Corporate stocks, including stock of Federal Reserve bank.....	1,122	1,092	1,075	1,105
Reserve with Federal Reserve bank and approved reserve agencies.....	24,646	26,214	22,713	26,322
Currency and coin.....	3,140	3,354	3,012	3,599
Balances with other banks, and cash items in process of collection.....	20,397	18,226	20,818	18,579
Bank premises owned, furniture and fixtures.....	7,105	7,092	7,076	7,038
Real estate owned other than bank premises.....	2,385	2,223	2,150	2,100
Investments and other assets indirectly representing bank premises or other real estate.....	1,925	2,196	2,196	2,193
Interest, commissions, rent, and other income earned or accrued but not collected.....	320	309	315	277
Other assets.....	125	202	153	209
Total assets.....	150,742	154,291	155,507	160,575
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	74,463	77,835	79,060	83,806
Time deposits of individuals, partnerships, and corporations.....	48,127	48,894	48,978	48,501
Deposits of U. S. Government.....	415	679	797	799
Deposits of banks.....	2,662	3,000	1,830	2,862
Other deposits (certified and cashiers' checks, etc.).....	1,554	814	799	630
Total deposits.....	127,221	131,222	131,464	136,598
Demand deposits.....	79,044	82,278	82,436	88,017
Time deposits.....	48,177	48,944	49,028	48,581
Interest, discount, rent, and other income collected but not earned.....	14	13	15	12
Interest, taxes, and other expenses accrued and unpaid.....	340	254	389	487
Other liabilities.....	466	298	717	442
Total liabilities.....	128,041	131,787	132,585	137,539
CAPITAL ACCOUNTS				
Capital stock:				
Capital notes and debentures.....	250			
Common stock.....	8,400	8,400	8,400	8,400
Total capital stock.....	8,650	8,400	8,400	8,400
Surplus.....	8,971	8,977	8,977	9,986
Undivided profits.....	4,122	4,203	4,554	3,606
Reserves and retirement account for capital notes and debentures.....	958	924	991	1,044
Total capital accounts.....	22,701	22,504	22,922	23,036
Total liabilities and capital accounts.....	150,742	154,291	155,507	160,575
MEMORANDA				
Pledged assets:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	5,031	5,404	6,311	6,465
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	2,331	2,266	2,305	2,376
Total.....	7,362	7,670	8,616	8,841
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	4,480	4,105	4,739	4,699
Total.....	4,480	4,105	4,739	4,699

TABLE NO. 42.—*Earnings, expenses, and dividends of banks in the District of Columbia for the 6-month periods ended June 30, 1941, and 1940¹*

[In thousands of dollars]

	6 months ended June 30—							
	National banks		Trust companies		Savings banks		Total	
	1941	1940	1941	1940	1941	1940	1941	1940
Number of banks.....	9	9	5	5	8	8	22	22
Gross earnings:								
Interest and discount on loans.....	1,349	1,219	904	860	745	676	2,998	2,755
Interest and dividends on bonds, stocks, and other securities.....	918	951	715	703	184	47	1,817	1,701
Collection charges, commissions, fees, etc.....	29	28	66	72	86	67	181	167
Foreign department (except interest on foreign loans, investments, and bank balances).....	2	3	3	6	-----	-----	5	9
Trust department.....	166	133	327	329	-----	-----	493	462
Service charges on deposit accounts.....	183	164	74	69	174	158	431	391
Rent received.....	146	141	281	282	25	22	452	445
Other current earnings.....	4	2	39	41	8	9	51	52
Total earnings from current operations.....	2,797	2,641	2,409	2,362	1,222	979	6,428	5,982
Expenses:								
Salaries and wages:								
Officers.....	363	359	269	268	112	105	744	732
Employees other than officers.....	576	537	540	526	218	182	1,334	1,245
Number of officers ²	130	130	79	80	62	59	271	269
Number of employees other than officers ³	846	776	788	743	380	307	2,013	1,825
Fees paid to directors and members of executive, discount, and advisory committees.....	24	23	17	19	8	8	49	50
Interest on time and savings deposits.....	357	360	322	358	139	143	818	861
Real estate taxes.....	65	62	83	83	7	7	155	152
Other taxes.....	188	157	166	148	122	89	476	394
Other expenses.....	468	435	407	421	204	189	1,079	1,045
Total current expenses.....	2,041	1,933	1,804	1,823	810	723	4,655	4,479
Net operating earnings.....	756	708	605	539	412	256	1,773	1,503
Recoveries, profits on securities sold, etc.:								
Recoveries on loans.....	101	55	33	28	34	13	168	96
Recoveries on bonds, stocks, and other securities.....	118	107	56	7	2	8	176	122
Profits on securities sold.....	379	301	246	86	17	12	642	399
All other.....	4	7	28	71	1	6	33	84
Total.....	602	470	363	192	54	39	1,019	701
Total net earnings, recoveries, etc.....	1,358	1,178	968	731	466	295	2,792	2,204
Losses and depreciation:								
On loans.....	56	50	46	62	31	16	133	128
On bonds, stocks, and other securities.....	363	268	41	64	18	26	422	358
On banking house, furniture and fixtures.....	94	40	86	85	20	28	200	153
Other losses and depreciation.....	112	13	34	84	10	15	156	112
Total.....	625	371	207	295	79	85	911	751
Net profits before dividends.....	733	807	761	436	387	210	1,881	1,453
Interest and dividends:								
On capital notes and debentures.....	-----	-----	4	6	12	11	16	17
On preferred stock.....	18	21	-----	-----	4	8	22	29
On common stock.....	330	324	286	296	110	56	726	676
Total.....	348	345	290	302	126	75	764	722

¹ Excludes the Export-Import Bank of Washington.² Number at end of period.³ Number of full-time and part-time employees at end of period.⁴ Includes 1 stock dividend of \$50,000.

TABLE NO. 43.—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1940 and 1939*¹

[In thousands of dollars]

	Years ended Dec. 31—							
	National banks		Trust companies		Savings banks		Total	
	1940	1939	1940	1939	1940	1939	1940	1939
Gross earnings:								
Interest and discount on loans.....	2,523	2,267	1,754	1,688	1,375	1,251	5,652	5,206
Interest and dividends on bonds, stocks, and other securities.....	1,848	1,996	1,414	1,454	101	121	3,363	3,571
Collection charges, commissions, fees, etc.....	57	60	125	143	143	140	325	343
Foreign department (except interest on foreign loans, investments, and bank balances).....	4	5	10	8	—	—	14	13
Trust department.....	340	230	694	805	—	—	1,034	1,035
Service charges on deposit accounts.....	332	300	138	129	319	267	789	696
Rent received.....	279	267	585	601	44	45	908	913
Other current earnings.....	5	31	81	82	21	22	107	135
Total earnings from current operations.....	5,388	5,156	4,801	4,910	2,003	1,846	12,192	11,912
Expenses:								
Salaries and wages:								
Officers.....	723	703	537	523	234	205	1,494	1,431
Employees other than officers.....	1,118	1,065	1,080	1,065	395	358	2,593	2,488
Number of officers ²	128	128	78	81	59	54	265	263
Number of employees other than officers ³	747	717	781	736	307	283	1,785	1,736
Fees paid to directors and members of executive, discount, and advisory committees.....	46	39	37	31	16	15	99	85
Interest on time and savings deposits.....	701	677	683	733	283	260	1,667	1,670
Real estate taxes.....	126	107	168	175	14	14	308	317
Other taxes.....	324	289	286	299	200	156	810	724
Other expenses.....	873	826	804	816	371	347	2,045	1,989
Total current expenses.....	3,911	3,707	3,595	3,642	1,513	1,355	9,019	8,704
Net operating earnings.....	1,477	1,449	1,206	1,268	490	491	3,173	3,208
Recoveries, profits on securities sold, etc.:								
Recoveries on loans.....	119	59	45	51	29	27	193	137
Recoveries on bonds, stocks, and other securities.....	285	394	48	62	18	37	351	493
Profits on securities sold.....	635	1,016	149	281	46	111	830	1,408
All other.....	21	19	95	30	21	5	137	54
Total.....	1,060	1,488	337	424	114	180	1,511	2,092
Total net earnings, recoveries, etc.....	2,537	2,937	1,543	1,692	604	671	4,684	5,300
Losses and depreciation:								
On loans.....	178	167	152	48	41	42	371	257
On bonds, stocks, and other securities.....	533	883	147	71	52	91	732	1,045
On banking house, furniture and fixtures.....	170	98	171	170	61	62	402	330
Other losses and depreciation.....	56	22	116	176	21	15	193	213
Total.....	937	1,170	586	465	175	210	1,698	1,845
Net profits before dividends.....	1,600	1,767	957	1,227	429	461	2,986	3,455
Interest and dividends:								
On capital notes and debentures.....	—	—	10	16	18	24	28	40
On preferred stock.....	39	46	—	—	17	1	56	47
On common stock.....	665	655	650	640	101	84	1,416	1,379
Total.....	704	701	660	656	136	109	1,500	1,466
Number of banks.....	9	9	5	5	8	8	22	22
Loans⁴.....	55,258	47,623	38,672	35,703	25,393	21,965	119,323	105,291
Investments⁴.....	81,702	80,861	49,123	48,468	4,309	4,744	135,134	134,073
Capital stock, capital notes and debentures⁴.....	8,725	8,858	8,681	8,850	2,218	2,095	19,624	19,803
Capital funds^{4,5}.....	21,212	20,540	22,527	22,389	4,452	4,037	48,191	46,966

See footnotes at end of table.

TABLE NO. 43.—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1940 and 1939*¹—Continued

	Years ended Dec. 31							
	National banks		Trust companies		Savings banks		Total	
	1940	1939	1940	1939	1940	1939	1940	1939
Ratios to gross earnings:	<i>Per-cent</i>	<i>Per-cent</i>	<i>Per-cent</i>	<i>Per-cent</i>	<i>Per-cent</i>	<i>Per-cent</i>	<i>Per-cent</i>	<i>Per-cent</i>
Interest and discount on loans.....	46.83	43.97	36.53	34.38	68.65	67.77	46.36	43.70
Interest and dividends on investments.....	34.30	38.71	29.45	29.61	5.04	6.56	27.58	29.98
Service charges.....	6.16	5.82	2.88	2.63	15.93	14.46	6.47	5.84
All other current earnings.....	12.71	11.50	31.14	33.38	10.38	11.21	19.59	20.48
Total gross earnings.....	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Salaries, wages and fees.....	35.02	35.05	34.45	32.97	32.20	31.31	34.33	33.61
Interest on deposits.....	13.01	13.13	14.23	14.93	14.13	14.08	13.67	14.02
All other current expenses.....	24.56	23.72	26.20	26.27	29.21	28.01	25.97	25.44
Total current expenses.....	72.59	71.90	74.88	74.17	75.54	73.40	73.97	73.07
Net operating earnings.....	27.41	28.10	25.12	25.83	24.46	26.60	26.03	26.93
Net profits.....	29.70	34.27	19.93	24.99	21.42	24.97	24.49	29.00
Ratios to loans:								
Interest and discount on loans.....	4.57	4.76	4.54	4.73	5.41	5.70	4.74	4.94
Net losses (—) or recoveries (+) on loans.....	— .11	— .23	— .28	+ .01	— .05	— .07	— .15	— .11
Ratios to investments:								
Interest and dividends on investments.....	2.26	2.47	2.88	3.00	2.34	2.55	2.49	2.66
Profits on securities sold.....	.78	1.26	.30	.58	1.07	2.34	.61	1.05
Net losses (—) or recoveries (+) on investments.....	— .30	— .60	— .20	— .02	— .79	— 1.14	— .28	— .41
Ratios to capital stock, capital notes, and debentures:								
Net operating earnings.....	16.93	16.36	13.89	14.33	22.09	23.44	16.17	16.20
Net profits before dividends.....	18.34	19.95	11.02	13.86	19.34	22.00	15.22	17.45
Interest and dividends.....	8.07	7.91	7.60	7.41	6.13	5.20	7.64	7.40
Ratios to capital funds:								
Net operating earnings.....	6.96	7.05	5.35	5.66	11.01	12.16	6.58	6.83
Net profits before dividends.....	7.54	8.60	4.25	5.48	9.64	11.42	6.20	7.36
Interest and dividends.....	3.32	3.41	2.93	2.93	3.05	2.70	3.11	3.12
Ratio of net profits to net operating earnings.....	108.33	121.95	79.35	96.77	87.55	93.89	94.11	107.70

¹ Excludes the Export-Import Bank of Washington.² Number at end of period.³ Number of full-time and part-time employees at end of period.⁴ Figures for loans, investments, capital stock, and capital funds are averages of amounts from reports of condition for all calls made in each year and the last call made in the preceding year, i. e., from December to December, inclusive.⁵ Represents aggregate book value of capital stock, capital notes and debentures, surplus, undivided profits, reserves for dividends payable in common stock, reserves for other undeclared dividends, retirement fund for preferred stock, capital notes and debentures, and reserves for contingencies, etc.

TABLE No. 44.—*Capital, capital funds, net addition to profits, and interest and dividends of all banks in the District of Columbia*

[Figures for calendar years beginning 1926 and fiscal years beginning 1919 published in report for 1940, pp. 200 and 201]

[In thousands of dollars]

YEAR ENDED	Number of banks	Capital ¹				Capital funds (1 ²)	Net addition to profits	Interest and 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	Dividends on preferred stock to preferred capital	Dividends on common stock to common capital	Total interest and dividends to capital	Total interest and dividends to capital funds	Net addition to profits	
																To capital	To capital funds
1930	39			24,008	24,008	52,638	2,983			2,755			11.48	11.48	5.23	12.43	5.67
1931	39			23,328	23,328	52,066	1,514			2,648			11.35	11.35	5.09	6.49	2.91
1932	34			23,072	23,072	50,062	1,218			2,278			9.87	9.87	4.55	5.28	2.43
1933	21	300		19,216	19,516	41,119	2,186			1,006			5.24	5.24	2.45	11.20	5.32
1934	22	1,340	1,575	18,345	21,260	39,849	416	31	34	901	2.31	2.16	4.91	4.54	2.42	1.96	1.04
1935	22	1,790	1,650	18,235	21,675	40,843	2,501	77	68	996	4.30	4.12	5.46	5.26	2.79	11.54	6.12
1936	22	1,536	1,680	18,243	21,429	42,263	3,744	58	68	1,083	3.78	4.12	5.94	5.64	2.86	17.47	8.86
1937	22	1,419	1,554	18,250	21,223	44,365	2,964	47	59	1,194	3.31	3.80	6.54	6.13	2.93	13.98	6.69
1938	22	1,303	1,355	18,060	20,718	45,481	2,480	41	50	1,298	3.15	3.69	7.19	6.70	3.05	11.97	5.45
1939	22	1,295	1,208	17,300	19,803	46,966	3,455	40	47	1,379	3.09	3.89	7.97	7.40	3.12	17.45	7.36
1940	22	999	1,288	17,338	19,625	48,191	2,986	28	56	1,416	2.80	4.35	8.17	7.64	3.11	15.22	6.20
YEAR ENDED JUNE 30																	
1930	40			24,509	24,509	52,789	3,642			2,888			11.78	11.78	5.47	14.86	6.90
1931	39			23,568	23,568	52,350	2,760			2,737			11.61	11.61	5.23	11.71	5.27
1932	39			23,328	23,328	51,485	1,332			2,530			10.85	10.85	4.91	5.71	2.59
1933	20			21,577	21,577	46,863	2,777			1,651			7.65	7.65	3.52	12.87	5.93
1934	21	1,000	1,500	18,191	20,691	39,385	1,370	4		847	.40		4.66	4.11	2.16	6.62	3.48
1935	22	1,850	1,620	18,285	21,755	40,548	805	67	69	902	3.62	4.26	4.93	4.77	2.56	3.70	1.99
1936	22	1,670	1,650	18,238	21,558	41,545	2,973	68	66	1,030	4.07	4.00	5.65	5.40	2.80	13.79	7.16
1937	22	1,477	1,606	18,250	21,333	43,767	3,728	51	67	1,183	3.45	4.17	6.48	6.10	2.97	17.48	8.52
1938	22	1,347	1,420	18,250	21,017	45,109	2,626	44	53	1,203	3.27	3.73	6.59	6.19	2.88	12.49	5.82
1939	22	1,273	1,277	17,680	20,230	46,222	3,123	40	50	1,368	3.14	3.92	7.74	7.21	3.15	15.44	6.76
1940	22	1,183	1,202	17,320	19,705	47,692	2,733	37	50	1,394	3.13	4.16	8.05	7.52	3.11	13.87	5.73
1941	22	760	1,175	17,375	19,310	48,952	3,414	23	53	1,466	3.03	4.51	8.44	7.99	3.15	17.68	6.97

¹ Figures for capital and capital funds are averages of amounts from reports of condition for all calls made in each year and the last call made in the preceding year; i. e., from December to December, inclusive, and June to June, inclusive.

² Represents aggregate of capital, surplus, undivided profits, and reserves.

³ Deficit.

TABLE NO. 45.—*Loans and investments and losses charged off on loans and investments by all banks in the District of Columbia*

[Figures for calendar years beginning 1926 and fiscal years beginning 1919 published in report for 1940, p. 202]

[In thousands of dollars]

	Loans and discounts (including over- drafts) ¹	U. S. Government securities ¹	Other bonds and securities ¹	Total bonds and securities ¹	Total loans and invest- ments ¹	Losses charged off on loans and dis- counts	Losses charged off on bonds and securi- ties	Percentage of losses charged off—		
								On loans and discounts to total loans and dis- counts	On bonds and securi- ties to total investments	On loans and investments to total loans and invest- ments
YEAR ENDED DEC. 31										
1930.....	177,620	33,019	35,487	68,506	246,126	756	233	.43	.34	.40
1931.....	159,495	46,367	44,657	91,024	250,519	1,338	1,120	.84	1.23	.98
1932.....	137,691	57,981	43,299	101,280	238,971	1,209	1,178	.88	1.16	1.00
1933.....	100,653	65,385	31,668	97,053	197,706	2,255	2,145	2.24	2.21	2.23
1934.....	88,108	77,442	27,756	105,198	193,306	2,847	930	3.23	.88	1.95
1935.....	84,381	88,389	27,618	116,007	200,388	1,142	496	1.35	.43	.82
1936.....	89,801	96,882	27,823	124,705	214,506	946	845	1.05	.68	.83
1937.....	99,976	113,687	26,433	140,120	240,096	347	811	.35	.68	.48
1938.....	100,398	111,677	23,565	135,242	235,640	416	892	.41	.66	.56
1939.....	105,291	110,696	23,377	134,073	239,364	257	1,045	.24	.78	.54
1940.....	119,323	110,616	24,518	135,134	254,456	371	732	.31	.64	.43
YEAR ENDED JUNE 30										
1930.....	187,654	28,396	33,507	61,903	249,557	491	178	.26	.29	.27
1931.....	168,102	39,067	40,752	79,819	247,921	890	563	.53	.71	.59
1932.....	152,223	51,853	45,189	97,042	249,265	1,310	1,029	.86	1.06	.94
1933.....	122,082	60,227	39,155	99,382	221,464	1,348	2,031	1.10	2.04	1.53
1934.....	91,017	71,573	27,873	99,446	190,463	2,888	1,351	3.17	1.36	2.23
1935.....	85,226	81,985	27,689	109,674	194,900	2,320	693	2.72	.63	1.55
1936.....	86,334	92,383	27,689	120,072	206,406	1,106	707	1.28	.59	.88
1937.....	96,784	110,075	27,444	137,519	234,303	548	859	.57	.62	.60
1938.....	101,372	111,685	24,358	136,043	237,415	418	830	.41	.61	.53
1939.....	100,778	110,680	23,589	134,269	235,047	258	964	.26	.72	.52
1940.....	112,300	108,880	24,360	133,240	245,540	302	886	.27	.66	.48
1941.....	129,905	115,081	24,314	139,395	269,300	376	796	.29	.57	.44

¹ Figures for loans and investments are averages of amounts from reports of condition for all calls made in each year and the last call made in the preceding year; i. e., December to December, inclusive, and June to June, inclusive.

TABLE NO. 46.—Individual statements of assets and liabilities of the 26 building and loan associations in the District of Columbia, Dec. 31, 1940

ASSETS

[Cents omitted]

Name of association	Real estate loans	Stock loans	Federal Home Loan Bank stock	Other securities	Cash and bank balances	Real estate sold on contract	Office building, furniture and fixtures	Other real estate owned	Interest accrued, not collected	Other assets	Total assets
American.....	\$12,555,822	\$71,367	\$106,000	\$71,250	\$396,183	\$8,651	\$152,281	\$10,687		\$2,628	\$13,374,869
Anacostia ¹	252,897	2,422	3,000		3,397		40				261,756
Brookland ¹	341,409		5,000	35,600	62,491		100			57	444,657
Citizens' Equitable.....	382,600				34,253				\$1,913		418,766
Columbia Permanent.....	2,107,176	702	16,900		53,044		1,730				2,179,552
District ¹	2,043,975	5,082	20,000		96,555		2,185	55,040	2,253	846	2,225,936
Eastern ¹	4,512,400	10,360	45,000		51,952		500			696	4,620,908
Electric.....	40,453	2,273			5,249						47,975
Enterprise.....	2,044,901	9,218			28,245		1				2,082,365
Equitable Cooperative.....	7,254,923	67,089		102,500	923,821	8,067	70,000	20,782		341,032	8,788,214
Home.....	929,484	9,491	7,500		2,556		16,094		953	4,403	970,481
Home Loan and Savings.....	118,239	2,409			10,889	10,557	490	6,957		639	150,180
Home Mutual ¹	157,842		2,000		20,554	7,709	66				188,171
Hyattsville.....	7,159,842	25,181	65,900	50,000	281,263	231,558	31,256	29,933			7,874,933
Interstate ¹	3,414,255		33,400	50,000	113,012		1,731				3,612,398
Kenilworth.....	9,996	492			405						10,893
Metropolis.....	6,065,200	13,100	51,000	25,675	28,793	8,513	56,500		4,085	2,691	6,255,557
Mutual.....	672,334	10,800			9,754		1,972		641	280	695,781
National Permanent.....	10,654,090	33,585	81,400		47,693		93,481			309,100	11,219,339
Northeast.....	1,648,600	26,000	16,000		61,431	4,675	44,600			428	1,801,734
Northern Liberty.....	5,230,193	58,400	42,000	124,828	369,870						5,825,291
Oriental.....	6,205,150	11,900	51,000	50,000	41,918		52,501				6,412,469
Perpetual.....	49,904,231	42,717	403,200	70,000	1,785,780	12,550	354,492	98,626		1	52,671,597
Progressive ¹	402,114		5,000		16,176					16,527	439,817
Prudential ¹	3,567,700	1,750		50,000	65,232		500	9,364		435	3,694,981
Washington Permanent.....	9,487,125	60,788	90,000	49,969	322,660	20,354	44,475	60,000	55,375	191,061	10,381,807
Total.....	137,162,951	465,126	1,044,300	679,822	4,833,166	312,634	924,995	291,389	65,220	870,824	146,650,427

¹ Accounts insured by Federal Savings and Loan Insurance Corporation.

LIABILITIES

[Cents omitted]

Name of association	Investment shares unpledged	Mortgage pledged shares	Incomplete loans	Bills payable	Other liabilities	Total liabilities	Surplus fund	Net un- divided profits	Reserves	Total capital accounts	Total liabilities and capital accounts
American.....	\$11,409,316		\$39,414	\$250,000	\$76,639	\$11,775,369	\$1,000,000	\$186,738	\$412,762	\$1,599,500	\$13,374,869
Anacostia.....	215,173	\$6,520		32,250		253,943		1,909	5,904	7,813	261,756
Brookland.....	423,163	5,193				428,356	9,000	2,251	5,050	16,301	444,657
Citizens' Equitable.....	347,640				1,757	349,397	30,000	5,390	33,979	69,369	418,766
Columbia Permanent.....	1,913,859			100,000	39,247	2,053,106	126,446			126,446	2,179,552
District.....	1,783,572	40,113	137,550	200,000	1,323	2,162,558	48,316		15,062	63,378	2,225,936
Eastern.....	3,887,017		143,584	320,000		4,350,601	160,000	88,355	21,952	270,307	4,620,908
Electric.....	46,091					46,091	725	1,159		1,884	47,975
Enterprise.....	1,726,929	26,575		200,000	241	1,953,745	83,000	10,620	35,000	128,620	2,082,365
Equitable Cooperative.....	5,262,607		335,050		1,367	5,599,024	712,707		2,476,483	3,189,190	8,788,214
Home.....	851,340	64,787			9,651	925,778		44,703		44,703	970,481
Home Loan and Savings.....	87,735	22,663		36,000	65	146,463		17	3,700	3,717	150,180
Home Mutual.....	166,568	4,809				171,377		14,979	1,815	16,794	188,171
Hyattsville.....	6,690,111	128,533	221,479		61	7,040,184		459,787	374,962	834,749	7,874,933
Interstate.....	2,780,123		277,780	400,000	605	3,458,508	13,088	112,942	27,860	153,890	3,612,398
Kenilworth.....	8,828		700		45	9,573	604		716	1,320	10,893
Metropolis.....	5,325,177		49,050	85,000		5,459,227	575,000	59,835	161,495	796,330	6,255,557
Mutual.....	468,348	164,326		17,500	694	650,868		40,100	4,813	44,913	695,781
National Permanent.....	9,568,929		309,100	525,000	1,347	10,404,376	600,000	86,659	128,304	814,963	11,219,339
Northeast.....	1,655,038	55,037			19	1,710,094	50,000	41,640		91,640	1,801,734
Northern Liberty.....	4,854,743	293,512			30	5,148,285	492,616	184,390		677,006	5,825,291
Oriental.....	5,366,653	255,938		100,000	664	5,746,655	519,666	146,748		666,414	6,412,469
Perpetual.....	46,823,989		840,765		11,701	47,676,455	3,500,000	597,380	897,762	4,995,142	52,671,597
Progressive.....	327,201		16,365	73,000	7,036	423,602		8,688	7,527	16,215	439,917
Prudential.....	2,915,806	256,756	155,931	100,000	65,197	3,493,690	150,000	13,791	37,500	201,291	3,694,981
Washington Permanent.....	8,929,537		188,700		22,399	9,140,636	800,000	421,669	19,502	1,241,171	10,381,807
Total.....	123,835,493	1,324,762	2,737,568	2,439,450	240,088	130,577,361	8,871,168	2,529,750	4,672,148	16,073,066	146,650,427

TABLE NO. 47.—*Summary of assets and liabilities Dec. 31, 1940, and receipts and disbursements in year ended Dec. 31, 1940, of the 26 building and loan associations in the District of Columbia*

[In thousands of dollars]

Assets	Amount	Liabilities	Amount
Real estate loans.....	137,163	Investment shares, unpledged.....	123,835
Stock loans.....	465	Mortgage pledged shares.....	1,325
Federal Home Loan Bank stock.....	1,044	Incomplete loans.....	2,738
Other securities.....	680	Bills payable.....	2,439
Cash and bank balances.....	4,833	Other liabilities.....	240
Real estate sold on contract.....	313	Total liabilities.....	130,577
Office building, furniture and fixtures.....	925		
Other real estate owned.....	291		
Interest accrued, not collected.....	65		
Other assets.....	871		
		CAPITAL ACCOUNTS	
		Surplus fund.....	8,871
		Net undivided profits.....	2,530
		Reserves.....	4,672
		Total capital accounts.....	16,073
Total assets.....	146,650	Total liabilities and capital accounts.....	146,650

RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC. 31, 1940

Receipts	Amount	Disbursements	Amount
Real estate loans.....	38,109	Real estate loans.....	46,069
Stock loans.....	414	Stock loans.....	392
Investment shares, unpledged.....	25,313	Investment shares, unpledged.....	18,371
Mortgage pledged shares.....	1,595	Mortgage pledged shares.....	1,556
Incomplete loans.....	10,515	Incomplete loans.....	10,096
Bills payable.....	2,734	Bills payable.....	2,933
Interest accrued, not collected.....	19	Interest accrued, not collected.....	18
Other receipts.....	5,903	Other disbursements.....	5,905
Total capital receipts.....	84,602	Total capital disbursements.....	85,340
EARNINGS		EXPENSES	
Interest on loans.....	7,615	Salaries and fees paid officers and directors.....	359
Commission on loans.....	29	Salaries paid employees.....	284
Premium on loans.....	9	Taxes and insurance.....	187
Fees and fines.....	46	Rent paid.....	36
Commission on insurance.....	35	Interest on borrowed money.....	72
Rent received.....	53	Dividends.....	4,932
Profit on sale of assets.....	14	Losses and depreciation charged off.....	116
Recoveries on charged off assets.....	4	Other expenses.....	309
Other earnings.....	57		
Total earnings.....	7,862	Total expenses.....	6,295
Cash and bank balances at beginning of period.....	4,004	Cash and bank balances at end of period.....	4,833
Grand total.....	96,468	Grand total.....	96,468

NOTE.—Number of borrowing members, 37,711; nonborrowing, 104,147. Number of associations members of Federal Home Loan Bank System, 18. Number of associations with shares insured by the Federal Savings and Loan Insurance Corporation, 8.

TABLE No. 48.—*Individual statements of assets and liabilities of the 25 District of Columbia credit unions, Dec. 31, 1940*

ASSETS

[Cents omitted]

Name of credit union	Loans	Investments		Cash and bank balances	Furniture and fixtures	Other assets	Total
		Building association shares	Other				
A. G. O.	\$32, 330			\$8, 009	\$33		\$38, 372
Agricultural Employees'	131, 570	\$13, 698		20, 804	65	\$4	166, 141
Armour Washington	2, 910			94			3, 004
Credit Union of the Employees of the Department of Labor	29, 983	5, 000		5, 344	71		40, 398
Department of Commerce	97, 904	10, 639		23, 256			131, 799
Educational Employees'	17, 330			1, 954		191	19, 475
F. C. A. Employees'	85, 872	31, 291		6, 711	100	29	124, 003
F. E. U., No. 105	25, 396	3, 597		5, 655			34, 648
F. E. U., No. 261	17, 959	123		1, 773	76		19, 931
F. E. U., Local 262	256, 601	10, 300		16, 133	80		283, 114
G. A. O. Employees'	99, 696			16, 788	120		116, 604
In-Com-Co.	42, 042	18, 944	\$15, 200	17, 812			93, 998
Marcom	9, 486			1, 312			10, 798
Navy Department Employees'	74, 789	7, 613		17, 583	133		100, 118
Navy Yard	116, 108	59, 495	14, 910	43, 077	1, 823		235, 413
Police	60, 537	1, 512		3, 396			65, 445
Post Office Department Employees'	78, 250	5, 000	132	9, 449	233		93, 064
Railway Mail Service	27, 129	5, 940		4, 992			38, 061
St. Anthony's Parish	7, 254	2, 568		1, 750			11, 572
Standards	10, 775	3, 105		2, 688	51	4	16, 623
Swift Employees'	5, 805			1, 933			7, 738
Uniformed Firemen's	180, 570	6, 318		3, 594	166		190, 648
Veterans' Administration Employees'	95, 977		15, 413	10, 767	259		122, 416
Washington Postal Employees'	180, 731	42, 766		25, 173	488		249, 158
Western Union Employees'	11, 792	112		2, 829	65		14, 798
Total	1, 698, 796	228, 021	45, 655	250, 876	3, 763	228	2, 227, 339

LIABILITIES

Name of credit union	Shares paid in	Surplus fund	Net undivided profits	Reserve fund for bad debts	Bills payable	Other liabilities	Total
A. G. O.	\$36, 061	\$100	\$1, 364	\$834		\$13	\$38, 372
Agricultural Employees'	151, 858	1, 000	7, 708	5, 546		29	166, 141
Armour Washington	2, 560		257	187			3, 004
Credit Union of the Employees of the Department of Labor	37, 533		2, 272	573		20	40, 398
Department of Commerce	120, 205		6, 620	4, 974			131, 799
Educational Employees'	16, 434		1, 152	880	\$1, 000	9	19, 475
F. C. A. Employees'	114, 997		4, 173	4, 825		8	124, 003
F. E. U., No. 105	31, 082		2, 662	896			34, 648
F. E. U., No. 261	16, 601	500	1, 332	498	1, 000		19, 931
F. E. U., Local 262	228, 594		27, 882	11, 138	15, 500		283, 114
G. A. O. Employees'	107, 551		8, 818	225	10		116, 604
In-Com-Co.	88, 870		3, 823	1, 302		3	93, 998
Marcom	10, 240		265	144		149	10, 798
Navy Department Employees'	92, 491		6, 229	1, 398			100, 118
Navy Yard	217, 494	4, 500	6, 592	6, 756	71		235, 413
Police	57, 867		6, 067	1, 511			65, 445
Post Office Department Employees'	83, 034	1, 000	6, 987	2, 043			93, 064
Railway Mail Service	33, 081		1, 958	3, 022			38, 061
St. Anthony's Parish	10, 246		600	726			11, 572
Standards	14, 699		1, 154	770			16, 623
Swift Employees'	6, 915		534	289			7, 738
Uniformed Firemen's	168, 191		12, 632	9, 825			190, 648
Veterans' Administration Employees'	111, 456	250	6, 126	4, 584			122, 416
Washington Postal Employees'	223, 729		12, 169	13, 260			249, 158
Western Union Employees'	13, 749	100	639	310			14, 798
Total	1, 995, 538	7, 450	130, 015	76, 516	17, 581	239	2, 227, 339

TABLE No. 49.—*Summary of assets and liabilities Dec. 31, 1940, and receipts and disbursements in year ended Dec. 31, 1940, of the 25 District of Columbia credit unions*

[Cents omitted]

Assets	Amounts	Liabilities	Amount
Loans.....	\$1,698,796	Shares paid in.....	\$1,995,538
Building association investments.....	228,021	Surplus fund.....	7,450
Other investments.....	45,655	Net undivided profits.....	130,015
Deposits in banks.....	217,110	Reserve fund for bad debts.....	76,516
Cash on hand.....	33,766	Bills payable.....	17,581
Furniture and fixtures.....	3,763	Other liabilities.....	239
Other assets.....	228		
Total assets.....	2,227,339	Total liabilities.....	2,227,339

RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC. 31, 1940

Capital receipts	Amount	Capital disbursements	Amount
Loans repaid.....	\$2,535,892	Loans made.....	\$2,821,590
Payments on shares.....	967,205	Shares withdrawn.....	522,768
Building association shares redeemed.....	5,450	Building association shares purchased.....	99,222
Other investments sold.....		Other investments purchased.....	8,360
Bills payable.....	28,816	Bills payable.....	38,851
Entrance fees.....	1,729	Loans charged against reserve fund.....	13,359
Fines.....	1,132	Other disbursements.....	8,141
Recoveries on loans to reserve fund.....	6,961		
Depreciation on furniture and fixtures.....	780		
Other receipts.....	5,754		
Total receipts.....	3,553,719	Total disbursements.....	3,512,291
EARNINGS		EXPENSES	
Interest on loans.....	167,841	Salaries.....	32,373
Building association dividends.....	6,193	General expenses.....	14,440
Other income.....	1,335	Interest on borrowed money.....	1,216
		Dividends.....	68,433
		Depreciation on furniture and fixtures.....	780
Total earnings.....	175,369	Total expenses.....	117,242
Transferred to reserve fund for bad debts.....	27,334	Transferred to reserve fund for bad debts.....	27,334
Cash on hand at beginning of period.....	11,857	Cash on hand at end of period.....	33,766
Deposits in banks at beginning of period.....	139,464	Deposits in banks at end of period.....	217,110
Grand total.....	3,907,743	Grand total.....	3,907,743

NOTE.—Number of borrowing members, 12,423; nonborrowing, 9,255.

TABLE NO. 50.—*Officials of State banking departments and number of each class of active banks under their supervision in June 1941 from which reports of condition were received*

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	Not members Federal Reserve System		Members Federal Reserve System	Not members Federal Reserve System		
Maine.....	Andrew J. Beck.....	Bank Commissioner.....	63	5	17	9	.....	6	26	.....
New Hampshire.....	Clyde M. Davis.....	Bank Commissioner.....	55	1	3	8	.....	.....	43	.....
Vermont.....	R. T. Cole.....	Commissioner, Department of Banking and Insurance.....	41	.....	32	1	.....	8	.....	.....
Massachusetts.....	Joseph Earl Perry.....	Commissioner of Banks.....	263	29	37	6	.....	.....	191	.....
Rhode Island.....	Wilfred J. Paquin.....	Director of Business Regulation.....	23	2	2	10	.....	.....	9	.....
Connecticut.....	Walter Perry.....	Bank Commissioner.....	150	7	41	27	.....	.....	72	3
Total New England States.....	.....	.....	595	44	132	61	.....	14	341	3
New York.....	William R. White.....	Superintendent of Banks.....	439	147	142	10	.....	4	130	6
New Jersey.....	Louis A. Reilly.....	Commissioner of Banking and Insurance.....	158	62	63	9	.....	13	11	.....
Pennsylvania.....	John C. Bell, Jr.....	Secretary of Banking.....	398	89	274	13	.....	6	1	15
Delaware.....	Frank E. Lynch, Jr.....	State Bank Commissioner.....	30	4	23	1	.....	.....	2	.....
Maryland.....	John W. Downing.....	Bank Commissioner.....	124	11	98	3	.....	2	10	.....
District of Columbia.....	.....	.....	13	6	7	.....	.....	.....	.....	.....
Total Eastern States.....	.....	.....	1,162	319	607	36	.....	25	154	21
Virginia.....	Milton R. Morgan.....	Commissioner of Banking.....	184	50	132	2	.....	.....	.....	.....
West Virginia.....	H. D. Vaughan.....	Commissioner of Banking.....	104	21	75	8	.....	.....	.....	.....
North Carolina.....	Gurney P. Hood.....	Commissioner of Banks.....	184	10	166	8	.....	.....	.....	.....
South Carolina.....	W. Royden Watkins.....	Chief Bank Examiner.....	129	5	87	36	.....	.....	.....	1
Georgia.....	John C. Beasley.....	Superintendent of Banks.....	235	18	200	17	.....	.....	.....	.....
Florida.....	J. M. Lee.....	Comptroller, State of Florida.....	121	5	107	9	.....	.....	.....	.....
Alabama.....	Addie Lee Farish.....	Superintendent of Banks.....	152	17	127	8	.....	.....	.....	.....
Mississippi.....	S. L. McLaurin.....	State Bank Comptroller.....	183	2	174	7	.....	.....	.....	.....
Louisiana.....	W. J. Begnaud.....	Director of Banking.....	117	8	108	1	.....	.....	.....	.....
Texas.....	Lee Brady.....	Commissioner, Department of Banking.....	391	82	255	54	.....	.....	.....	.....
Arkansas.....	Thos. W. Leggett.....	State Bank Commissioner.....	166	9	148	9	.....	.....	.....	.....
Kentucky.....	Hiram Wilhoit.....	Director, Division of Banking.....	310	18	259	33	.....	.....	.....	.....
Tennessee.....	H. B. Clarke.....	Superintendent of Banks.....	226	7	210	9	.....	.....	.....	.....
Total Southern States.....	.....	.....	2,502	252	2,048	201	.....	.....	.....	1

Ohio.....	Rodney P. Lien.....	Superintendent of Banks.....	453	130	301	6	3	13		
Indiana.....	Ross H. Wallace.....	Director, Department of Financial Institutions.....	382	69	282	13	1	2	1	14
Illinois.....	Arthur C. Lueder.....	Auditor of Public Accounts.....	495	89	391	15				
Michigan.....	Maurice Eveland.....	Commissioner, State Banking Department.....	364	143	200	21				
Wisconsin.....	Allen G. Pfugradt.....	Chairman, Banking Commission.....	470	43	412	11	2	1	1	
Minnesota.....	F. A. Amundson.....	Commissioner of Banks.....	491	21	437	32		1		
Iowa.....	M. W. Ellis.....	Superintendent of Banking.....	541	47	434	60				
Missouri.....	D. Ross Harrison.....	Commissioner of Finance.....	535	68	426	41				
Total Middle Western States.....			3,731	610	2,883	199	3	7	2	27
North Dakota.....	J. A. Graham.....	State Examiner.....	115		105	10				
South Dakota.....	Erling Haugo.....	Superintendent of Banks.....	124	22	101	1				
Nebraska.....	Wade R. Martin.....	Director of Banking.....	285	14	214	57				
Kansas.....	B. A. Welch.....	Bank Commissioner.....	479	26	244	208				1
Montana.....	W. A. Brown.....	Superintendent of Banks.....	69	25	44					
Wyoming.....	Norris E. Hartwell.....	State Examiner.....	32	9	23					
Colorado.....	Maple T. Harl.....	State Bank Commissioner.....	66	15	44	7				
New Mexico.....	Woodlan P. Saunders.....	State Bank Examiner.....	19	5	13	1				
Oklahoma.....	Linwood O. Neal.....	Bank Commissioner.....	183	11	163	9				
Total Western States.....			1,372	127	951	293				1
Washington.....	J. C. Minshull.....	Supervisor of Banking.....	95	14	73	5		3		
Oregon.....	A. A. Rogers.....	Superintendent of Banks.....	47	6	37	3		1		
California.....	Geo. J. Knox.....	Superintendent of Banks.....	131	17	83	31				
Idaho.....	Geo. W. Wedgwood.....	Commissioner of Finance.....	31	9	21	1				
Utah.....	R. F. Starley.....	Bank Commissioner.....	47	21	26					
Nevada.....	D. G. La Rue.....	Superintendent of Banks.....	5	2	3					
Arizona.....	Jas. H. Calvert.....	Superintendent of Banks.....	7	2	5					
Total Pacific States.....			363	71	248	40		4		
Alaska.....	Oscar G. Olson.....	Secretary, Territorial Banking Board.....	13			13				
Canal Zone (Panama).....			2			2				
Guam.....			1			1				
The Territory of Hawaii.....		Bank Examiner.....	11		1	10				
Philippines.....		Bank Commissioner.....	17			17				
Puerto Rico.....		Treasurer.....	13			13				
American Samoa.....			1			1				
Total possessions.....			58		1	57				
Total United States and possessions.....			9,783	1,423	6,870	887	3	50	497	53

¹ Includes loan and trust companies and stock savings banks.² Includes 2 trust companies which do not accept deposits.³ Includes 1 private bank.⁴ Includes 1 trust company which does not accept deposits.⁵ Branches of 2 American national banks.⁶ Includes branch of an American national bank.⁷ Includes 2 American national banks having branches in Puerto Rico.

TABLE NO. 51.—Assets and liabilities of all active banks in the United States and possessions, June 30, 1941 (includes National, State (commercial), savings, and private banks) ¹

ASSETS												
[In thousands of dollars]												
Location	Population (estimated)	Number of banks	Loans and discounts (including rediscounts and overdrafts)	Investments	Currency and coin	Balances with other banks ²	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	Interest, commissions, rent, and other income earned or accrued but not collected	Total assets
Maine.....	856,831	99	116,029	186,847	8,338	93,256	4,048	5,770	776	-----	130	415,724
New Hampshire.....	497,096	107	115,724	159,898	4,804	45,246	4,262	7,366	84	-----	3	337,702
Vermont.....	363,303	81	99,737	62,868	3,150	27,593	3,307	6,132	3,940	-----	212	207,287
Massachusetts.....	4,365,658	387	1,853,030	1,939,619	169,326	947,978	64,768	122,926	4,480	8,038	3,711	5,123,717
Rhode Island.....	721,433	35	198,874	276,613	11,654	111,510	13,432	4,125	5,890	950	835	624,518
Connecticut.....	1,728,619	202	597,343	659,692	31,283	365,593	28,675	40,818	222	168	670	1,732,638
Total New England States.....	8,532,940	911	2,980,737	3,285,535	228,555	1,591,176	118,492	187,137	15,392	9,156	5,561	8,441,586
New York.....	13,631,949	864	7,958,321	12,949,012	278,144	8,583,526	344,046	330,913	31,539	59,040	85,371	30,667,757
New Jersey.....	4,207,327	383	754,165	1,047,527	54,948	646,584	63,609	62,146	5,191	366	6,710	2,645,934
Pennsylvania.....	10,012,413	1,085	1,786,192	2,997,933	117,436	2,026,854	152,719	127,260	16,410	6,310	9,843	7,268,242
Delaware.....	269,526	45	84,335	129,851	3,865	99,936	3,689	1,550	671	-----	321	324,312
Maryland.....	1,841,891	187	240,379	467,878	20,258	431,404	14,829	6,840	314	124	2,337	1,187,463
Distriet of Columbia.....	720,648	22	137,896	144,548	12,796	187,158	15,259	2,771	2,539	4	479	503,893
Total Eastern States.....	30,683,754	2,586	10,961,288	17,736,749	487,447	11,975,462	594,241	531,480	56,664	65,844	105,061	42,597,601
Virginia.....	2,708,130	314	351,304	187,987	20,221	274,251	17,359	4,107	2,164	1	723	860,104
West Virginia.....	1,923,536	181	148,506	90,252	12,174	137,761	8,582	4,649	1,076	-----	179	404,250
North Carolina.....	3,612,114	228	217,557	170,303	16,137	240,542	8,966	1,796	27	157	1,081	658,323
South Carolina.....	1,921,342	151	67,188	41,707	8,100	90,643	2,547	495	1	-----	53	211,311
Georgia.....	3,159,136	286	285,978	132,698	12,427	226,965	13,707	4,145	61	96	539	677,487
Florida.....	1,918,924	173	134,063	189,279	14,539	242,637	9,957	1,544	8	-----	810	1,315,596
Alabama.....	2,865,077	217	146,940	108,785	10,227	171,058	8,518	4,405	1,652	553	615	1,831,454
Mississippi.....	2,208,553	207	75,297	74,829	7,930	87,628	4,620	1,516	107	-----	66	1,148,253
Louisiana.....	2,390,678	146	185,695	179,870	12,267	261,889	9,822	1,869	3,550	1,413	1,089	5,660,663
Texas.....	6,487,547	836	595,418	493,515	34,853	865,008	38,338	5,388	4,317	520	348	2,039,554
Arkansas.....	1,971,487	216	71,276	69,785	4,937	107,679	3,144	694	58	-----	120	255,270
Kentucky.....	2,877,886	405	244,859	157,038	12,435	192,437	9,114	2,980	334	3	561	6,003,626
Tennessee.....	2,948,897	297	281,323	161,074	13,876	274,784	15,384	3,757	636	454	791	753,722
Total Southern States.....	36,993,307	3,657	2,805,384	2,054,122	180,123	3,173,282	150,058	37,709	15,527	3,222	7,175	8,453,294

Ohio.....	6,985,921	695	1,078,504	1,098,123	71,916	1,069,069	59,001	16,236	6,489	434	4,103	5,262	3,409,137
Indiana.....	3,466,656	506	368,041	407,262	31,917	381,978	19,326	5,654	657	36	777	1,137	1,216,785
Illinois.....	7,986,789	834	1,347,370	2,461,033	85,548	2,133,539	44,046	7,015	2,457	2,634	9,790	11,243	6,104,684
Michigan.....	5,315,692	442	563,278	851,203	48,661	767,617	24,753	1,725	1,685	35	3,309	2,568	2,264,834
Wisconsin.....	3,173,157	569	340,435	439,368	24,769	358,268	18,976	3,615	1,852	26	1,049	3,171	1,221,529
Minnesota.....	2,823,955	677	424,546	397,243	16,378	384,504	12,046	1,491	6,569	128	2,120	2,099	1,247,124
Iowa.....	2,567,044	644	366,510	198,295	23,958	247,589	8,999	1,218	2,408	5	487	325	849,794
Missouri.....	3,827,570	619	581,147	623,715	26,374	695,503	16,641	6,773	1,445	411	2,087	3,283	1,957,379
Total Middle Western States.....	36,146,764	4,986	5,069,831	6,476,242	329,521	6,068,067	203,788	43,727	23,562	3,709	23,731	29,088	18,271,266
North Dakota.....	640,213	160	36,955	24,491	1,767	28,849	2,331	437	4	-----	261	221	95,316
South Dakota.....	650,249	162	53,663	29,944	2,383	31,808	2,389	281	20	-----	311	275	121,074
Nebraska.....	1,390,751	418	151,481	106,866	5,425	129,196	6,376	378	-----	5	555	360	400,632
Kansas.....	1,821,446	660	180,624	129,551	8,541	192,887	8,439	882	519	-----	168	857	522,468
Montana.....	565,798	111	44,952	56,193	4,071	64,888	2,792	174	14	-----	387	309	173,780
Wyoming.....	253,585	58	30,094	17,540	2,371	31,125	1,035	34	179	-----	61	54	82,493
Colorado.....	1,136,031	144	106,088	97,980	7,800	192,445	3,830	287	-----	-----	378	253	409,061
New Mexico.....	537,847	41	27,457	19,720	2,309	25,001	991	42	1	-----	4	15	75,540
Oklahoma.....	2,362,921	390	177,391	149,823	8,103	225,647	9,254	89	112	35	406	482	571,342
Total Western States.....	9,307,841	2,144	808,705	632,108	42,770	921,836	37,437	2,604	849	40	2,531	2,826	2,451,706
Washington.....	1,755,874	138	273,268	230,741	13,619	229,689	9,230	584	11	345	1,107	579	759,173
Oregon.....	1,102,037	73	124,321	162,334	7,530	121,180	7,005	229	27	166	780	196	423,768
California.....	6,985,694	227	2,115,632	1,916,677	60,027	1,156,551	87,277	25,352	30,742	7,177	10,960	5,786	5,416,181
Idaho.....	530,823	50	39,714	40,138	2,850	39,086	1,800	36	4	-----	1	338	123,967
Utah.....	556,548	60	72,894	51,206	2,600	67,922	2,354	140	1,324	-----	-----	272	198,712
Nevada.....	111,497	11	17,052	18,140	1,536	13,061	848	20	5	-----	171	30	50,863
Arizona.....	504,921	12	43,104	28,994	3,182	32,995	1,704	487	1	-----	273	457	111,197
Total Pacific States.....	11,547,394	571	2,685,985	2,448,230	91,344	1,660,484	110,218	26,848	32,114	7,688	13,292	7,658	7,083,861
Total United States (exclusive of possessions).....	133,212,000	14,855	25,311,990	32,632,986	1,359,760	25,390,307	1,214,234	829,505	144,108	89,659	157,351	169,474	87,299,314
Alaska.....	74,842	17	8,312	5,637	2,013	8,494	420	74	-----	-----	95	443	25,488
Canal Zone (Panama).....	53,372	2	1,851	-----	1,586	429	70	-----	-----	-----	3	14	18,075
Guam.....	22,763	1	398	225	67	37	2	2	-----	-----	4	11	746
The Territory of Hawaii.....	430,204	12	55,838	70,436	15,759	32,972	3,696	880	-----	72	271	562	180,486
Philippines.....	16,711,000	17	123,346	15,527	20,333	30,947	2,680	3,285	-----	130	25	1,972	198,245
Puerto Rico.....	1,909,923	13	40,984	4,530	8,565	7,017	1,085	595	300	499	195	40,336	104,106
American Samoa.....	13,265	1	40	86	60	98	1	8	-----	-----	2	15	310
Virgin Islands of the United States.....	25,249	1	739	305	163	707	12	4	-----	-----	15	4	1,949
Total possessions.....	19,240,618	64	231,508	96,746	48,546	80,701	7,966	4,848	300	701	610	57,479	529,405
Total United States and possessions.....	152,452,618	14,919	25,543,438	32,729,732	1,408,306	25,471,008	1,222,200	834,353	144,408	90,360	157,961	226,953	87,828,719

¹ Includes also loan and trust companies and stock savings banks, but excludes private banks which do not report to State banking departments.

² Includes reserve balances and cash items in process of collection.

TABLE NO. 51.—Assets and liabilities of all active banks in the United States and possessions, June 30, 1941 (includes National, State (commercial), savings, and private banks)—Continued

LIABILITIES														
[In thousands of dollars]														
Location	Demand deposits	Time deposits (including postal savings)	Other deposits ¹	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Interest, discount, rent, and other income collected but not earned	Interest, taxes, and other expenses accrued and unpaid	Other liabilities	Capital stock ²	Surplus	Un-divided profits	Reserves and retirement account for preferred stock and capital notes and debentures
Maine.....	107,953	252,251	1,940	362,144	70	-----	-----	155	245	345	17,267	9,186	13,615	12,697
New Hampshire.....	61,857	232,551	1,857	296,265	129	-----	-----	32	109	229	7,372	21,290	10,503	1,773
Vermont.....	36,473	139,444	994	176,911	62	-----	-----	142	159	576	17,281	3,936	3,669	4,551
Massachusetts.....	1,063,029	2,549,170	30,399	4,542,598	500	-----	9,261	4,609	4,099	13,521	110,437	272,934	140,500	25,258
Rhode Island.....	198,066	343,620	2,947	544,533	350	-----	1,254	817	3,389	1,271	20,846	46,146	5,018	894
Connecticut.....	545,614	984,324	11,470	1,541,408	399	139	168	878	2,130	2,795	43,601	83,736	42,060	15,324
Total New England States.....	2,912,992	4,501,360	49,507	7,463,859	1,510	139	10,683	6,633	10,131	18,737	216,804	437,228	215,365	60,497
New York.....	19,220,954	7,895,687	340,144	27,456,785	6,557	41	68,708	18,391	34,180	230,641	785,532	1,509,085	393,553	164,284
New Jersey.....	1,079,300	1,257,934	26,094	2,363,328	1,194	50	366	5,492	2,042	3,956	126,550	94,250	26,068	22,638
Pennsylvania.....	3,673,024	2,545,852	34,855	6,253,731	1,091	30	8,288	5,568	13,650	15,688	296,841	477,168	104,677	91,510
Delaware.....	181,027	86,524	6,780	274,331	-----	-----	-----	214	409	255	11,730	22,723	7,422	7,228
Maryland.....	622,294	447,045	3,769	1,073,108	10	-----	124	1,116	1,015	1,786	35,603	42,239	25,952	6,510
District of Columbia.....	319,784	125,426	5,494	450,704	-----	-----	4	608	878	2,063	19,025	17,996	10,416	2,199
Total Eastern States.....	25,096,383	12,358,468	417,136	37,871,987	8,852	121	77,490	31,389	52,174	254,389	1,275,281	2,163,461	568,088	294,369
Virginia.....	448,615	306,761	7,398	762,774	54	7	1	3,036	1,212	1,414	44,218	29,464	12,106	5,818
West Virginia.....	218,387	127,623	5,027	351,037	360	-----	-----	302	520	296	24,877	17,567	6,784	2,507
North Carolina.....	451,698	134,294	6,574	592,566	203	-----	157	2,155	1,107	1,331	24,492	22,249	8,654	5,409
South Carolina.....	150,297	38,458	2,118	190,873	-----	-----	23	232	169	119	10,013	6,047	2,870	965
Georgia.....	464,044	135,760	3,811	603,615	261	25	96	3,508	777	1,247	32,930	20,865	9,655	4,508
Florida.....	440,561	97,999	5,741	544,301	77	1	8	614	524	563	23,221	18,401	5,383	2,967
Alabama.....	287,467	112,207	2,420	402,094	47	12	556	548	494	421	26,592	13,678	7,253	2,889
Mississippi.....	148,582	74,597	816	223,995	55	-----	-----	189	219	394	15,321	9,493	2,092	1,383
Louisiana.....	480,863	119,533	3,247	603,643	9	2	1,894	723	784	990	24,426	18,059	7,743	4,851
Texas.....	1,573,383	240,161	24,423	1,837,967	374	6	520	1,159	3,110	1,399	90,900	61,779	33,112	9,228
Arkansas.....	177,018	48,686	1,477	227,181	75	-----	-----	194	142	393	13,362	7,752	4,893	1,278
Kentucky.....	391,028	139,912	12,322	543,262	672	-----	3	941	795	6,944	36,246	26,761	7,215	3,525
Tennessee.....	483,676	190,070	5,192	678,938	25	-----	454	1,806	782	954	36,510	19,717	11,585	2,951
Total Southern States.....	5,715,619	1,766,061	80,566	7,562,246	2,212	53	3,712	15,407	10,635	16,465	403,108	271,832	119,345	48,279

Ohio.....	1,851,711	1,191,029	28,490	3,071,230	232	6	434	3,549	7,307	9,780	169,739	95,276	34,396	17,188
Indiana.....	711,300	373,510	13,010	1,097,820	2	11	36	1,164	1,148	820	55,957	33,416	18,148	8,263
Illinois.....	4,451,081	1,137,142	51,234	5,639,407		1	2,884	4,265	9,935	5,713	178,003	148,957	60,956	54,563
Michigan.....	1,299,450	766,201	19,126	2,084,777	395		35	5,775	2,833	2,321	85,074	46,536	23,764	13,324
Wisconsin.....	607,294	468,163	17,950	1,093,407			26	690	961	577	69,234	24,337	17,133	15,164
Minnesota.....	703,333	407,207	13,644	1,124,184	15	12	128	4,355	1,919	2,696	51,521	39,218	16,949	6,127
Iowa.....	514,721	249,354	6,754	770,829	10		5	730	313	798	35,931	23,118	12,740	5,320
Missouri.....	1,449,545	318,971	10,948	1,779,464	3,737		506	2,504	2,151	4,924	83,621	43,367	31,455	5,650
Total Middle Western States.....	11,588,385	4,011,577	161,156	16,661,118	4,391	30	4,054	23,032	26,567	27,629	729,080	454,225	215,541	125,599
North Dakota.....	53,463	30,264	814	84,541	15	2		147	110	40	6,173	3,030	998	260
South Dakota.....	74,099	32,188	860	107,147	240	39		155	129	35	7,328	3,199	2,134	668
Nebraska.....	290,383	63,549	3,099	357,031	203		5	319	336	165	22,155	12,421	4,986	3,011
Kansas.....	377,219	81,666	4,081	462,966	414			381	329	425	29,559	17,971	9,049	1,374
Montana.....	113,740	41,534	1,927	157,201				179	206	26	8,347	4,574	2,605	642
Wyoming.....	49,149	23,416	610	73,175	36			184	17	70	3,923	3,066	1,544	478
Colorado.....	270,017	96,748	3,668	370,433				254	1,027	69	15,022	11,946	7,383	2,927
New Mexico.....	53,778	14,931	843	69,552				15	3	8	2,950	2,037	304	671
Oklahoma.....	417,811	84,378	5,699	507,888	40		35	409	570	366	28,847	18,866	11,550	2,771
Total Western States.....	1,699,659	468,674	21,601	2,189,934	948	41	40	2,043	2,727	1,204	124,304	77,110	40,553	12,802
Washington.....	436,614	253,291	5,371	695,276			379	1,924	827	2,284	26,305	17,258	9,535	5,385
Oregon.....	252,214	135,498	4,327	392,039			168	890	654	185	11,036	11,067	3,426	3,403
California.....	2,375,071	2,412,168	55,999	4,843,238	757		9,047	17,258	9,478	68,616	207,479	154,401	64,385	41,522
Idaho.....	78,826	33,104	770	112,700		5		116	41	5,400	2,941	1,671	917	
Utah.....	110,963	65,876	1,185	178,024				160	187	208	9,519	6,146	3,235	1,233
Nevada.....	28,236	17,943	473	46,652				137	30	367	1,185	1,234	1,199	59
Arizona.....	70,079	31,085	1,866	103,030				635	189	67	3,498	2,838	756	184
Total Pacific States.....	3,352,003	2,948,965	69,991	6,370,959	762		9,594	21,120	11,541	71,768	264,422	196,785	84,207	52,703
Total United States (exclusive of possessions).....	50,365,041	26,955,105	799,957	78,120,103	18,675	384	105,573	99,624	113,775	390,192	3,012,999	3,600,641	1,243,099	594,249
Alaska.....	14,170	8,530	246	22,946					7		985	885	498	167
Canal Zone (Panama).....	14,135	3,755	36	17,926					5	144				
Guam.....	133	353		486	140			11		25	25	35	32	11
The Territory of Hawaii.....	79,874	75,987	1,641	157,502	60		72	23	234	62	9,405	6,801	1,995	4,302
Philippines.....	78,145	58,238	2,253	138,636	2,622		130	1,426	782	12,164	27,871	7,371	923	6,320
Puerto Rico.....	50,770	35,309	3,693	89,772	1,062		819	96	100	6,632	3,545	1,004	474	602
American Samoa.....	146	120	5	271						2	25	6	5	1
Virgin Islands of the United States.....	569	1,118		1,687				1	3	15	150	20	15	58
Total possessions.....	237,942	183,410	7,874	429,226	3,884		1,021	1,557	1,124	19,062	42,006	16,122	3,942	11,461
Total United States and possessions.....	50,602,983	27,138,515	807,831	78,549,329	22,559	384	106,594	101,181	114,899	409,254	3,055,005	3,616,763	1,247,041	605,710

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

² Includes capital notes and debentures. (See classification on pp. 214 and 215.)

TABLE NO. 51.—Assets and liabilities of all active banks in the United States and possessions, June 30, 1941 (includes National, State (commercial), savings, and private banks)—Continued

[In thousands of dollars]

Location	Loans and discounts										
	Commer- cial and industrial loans	Agricul- tural loans	Open- market paper	Loans to brokers and dealers in securities	Other loans for the pur- pose of pur- chasing or carrying stocks, bonds, and other securities	Real-estate loans			Loans to banks	All other loans	Over- drafts
						On farm land	On residen- tial prop- erties	On other properties			
Maine.....	27,248	2,084	6,275	332	2,183	2,069	41,750	8,310	48	25,714	16
New Hampshire.....	14,938	909	5,764	218	1,121	644	72,634	2,945	38	16,600	4
Vermont.....	13,461	3,362	1,283	11	2,249	14,072	44,605	8,068	-----	12,613	13
Massachusetts.....	401,896	1,913	95,685	13,717	15,613	1,270	1,050,950	47,027	3,913	220,956	90
Rhode Island.....	46,092	93	17,649	408	3,126	1,224	75,439	22,331	350	32,158	4
Connecticut.....	80,437	1,904	14,925	573	15,293	1,633	401,449	15,025	158	65,922	24
Total New England States.....	583,972	10,265	141,581	15,259	39,585	20,912	1,686,827	103,706	4,507	373,972	151
New York.....	2,741,588	29,552	131,922	459,062	272,092	14,751	3,307,806	134,335	32,868	830,410	3,935
New Jersey.....	129,284	6,155	24,043	4,951	16,060	9,033	316,768	63,285	168	184,315	103
Pennsylvania.....	617,599	19,768	61,151	32,929	85,774	28,108	398,588	112,281	537	429,352	105
Delaware.....	22,760	622	2,090	2,710	5,183	3,648	24,140	5,979	5	17,188	10
Maryland.....	51,694	4,149	8,724	1,944	11,975	11,299	53,617	28,965	33	67,910	69
District of Columbia.....	37,409	2	704	780	2,328	58	38,806	16,021	-----	41,758	30
Total Eastern States.....	3,600,334	60,248	228,634	502,376	393,412	66,897	4,139,725	360,866	33,611	1,570,933	4,252
Virginia.....	91,043	14,222	6,588	1,296	6,510	16,897	57,145	19,419	146	137,970	68
West Virginia.....	36,443	3,101	2,758	3,101	6,454	5,966	35,459	11,703	200	46,066	43
North Carolina.....	77,114	10,643	4,716	1,810	6,537	9,397	15,504	12,189	489	79,142	16
South Carolina.....	21,321	6,783	352	404	1,551	1,969	6,361	3,633	136	24,578	80
Georgia.....	109,999	17,986	656	3,082	9,671	7,911	25,880	10,230	1,255	99,134	174
Florida.....	57,464	3,770	4,086	3,377	1,738	2,880	15,839	9,870	238	34,779	22
Alabama.....	46,243	20,009	2,918	784	2,057	5,619	13,748	8,185	12	47,252	113
Mississippi.....	13,393	13,168	415	322	1,921	8,542	8,054	5,145	112	24,106	149
Louisiana.....	72,528	17,938	1,739	1,314	2,305	7,164	16,461	10,248	300	55,505	193
Texas.....	260,866	111,150	4,940	2,763	17,810	10,837	28,064	17,623	437	139,871	1,057
Arkansas.....	15,475	15,760	3,540	284	1,023	3,840	6,629	3,431	13	21,210	71
Kentucky.....	66,662	15,519	12,544	1,060	5,515	25,567	32,619	12,262	508	72,449	154
Tennessee.....	95,382	36,910	5,242	2,975	7,626	13,656	19,608	9,062	203	90,435	224
Total Southern States.....	963,903	286,959	50,494	19,784	70,718	120,245	281,371	133,000	4,049	872,497	2,364

Ohio.....	305,298	29,724	13,664	11,209	23,685	42,591	275,149	60,131	774	316,114	165
Indiana.....	93,386	32,348	20,523	488	4,062	26,489	99,381	20,389	220	70,736	69
Illinois.....	728,672	70,723	59,965	36,359	68,953	24,948	119,468	25,473	54	212,058	697
Michigan.....	166,375	22,003	12,462	7,234	19,547	17,286	144,241	37,371	134	136,454	171
Wisconsin.....	114,572	27,043	9,116	621	8,367	26,905	70,040	24,290	258	59,139	84
Minnesota.....	121,165	64,996	6,535	1,298	8,107	20,612	61,348	8,203	56	131,903	323
Iowa.....	63,785	124,414	11,615	1,144	2,244	50,782	41,540	10,462	103	60,277	144
Missouri.....	221,710	55,923	23,307	5,340	17,516	20,973	71,230	31,282	718	132,950	198
Total Middle Western States.....	1,814,963	427,174	157,187	63,693	152,481	230,586	882,397	217,551	2,317	1,119,631	1,851
North Dakota.....	6,892	15,368	1,399	-----	153	1,217	2,779	867	.18	8,219	43
South Dakota.....	6,916	26,464	613	1	822	2,111	5,035	1,833	.44	9,789	55
Nebraska.....	35,368	62,973	3,518	627	4,002	8,275	4,410	2,920	170	29,117	101
Kansas.....	41,439	67,208	5,557	746	1,811	13,804	12,977	3,049	247	33,617	169
Montana.....	7,306	16,733	4,260	12	1,320	1,027	4,080	1,233	-----	8,914	67
Wyoming.....	4,252	14,008	611	13	591	1,090	2,962	1,132	.8	5,379	48
Colorado.....	38,456	24,845	4,408	489	2,962	2,350	10,261	3,746	69	18,458	44
New Mexico.....	7,473	8,074	928	-----	440	606	4,014	1,241	-----	4,660	21
Oklahoma.....	75,168	38,153	4,136	374	1,882	4,415	8,055	3,038	31	42,021	118
Total Western States.....	223,270	273,826	25,430	2,262	13,983	34,895	54,573	19,059	587	160,154	666
Washington.....	110,691	17,542	4,118	845	5,270	5,799	55,962	10,840	8	61,977	216
Oregon.....	49,287	11,725	2,382	492	443	2,111	10,052	5,867	25	41,778	159
California.....	493,038	80,764	22,164	9,830	46,884	94,428	742,500	231,969	318	391,831	1,906
Idaho.....	7,524	12,255	790	4	486	1,357	7,447	2,449	5	7,300	97
Utah.....	19,155	9,545	1,408	402	1,329	2,940	16,379	8,203	15	13,360	158
Nevada.....	2,995	1,756	67	-----	303	382	5,907	2,025	-----	3,691	26
Arizona.....	8,141	10,962	805	15	688	691	10,252	1,211	-----	10,319	20
Total Pacific States.....	690,831	144,549	31,734	11,588	55,403	107,708	848,499	262,564	371	530,156	2,582
Total United States (exclusive of possessions).....	7,877,273	1,203,021	635,060	614,962	725,582	581,243	7,893,392	1,096,746	45,442	4,627,343	11,866
Alaska.....	1,185	19	80	-----	18	-----	2,721	32	-----	4,247	10
Canal Zone (Panama).....	789	100	1	-----	1	-----	-----	-----	-----	960	-----
Guam.....	26	-----	-----	-----	-----	15	72	-----	-----	285	-----
The Territory of Hawaii.....	14,811	345	1,748	106	155	347	20,748	1,586	-----	15,819	170
Philippines.....	31,662	3,201	1,119	18	71	18,431	11,487	1,319	-----	56,038	-----
Puerto Rico.....	18,431	4,946	-----	-----	544	1,478	2,640	580	325	12,040	-----
American Samoa.....	24	-----	-----	-----	-----	-----	-----	-----	-----	16	-----
Virgin Islands of the United States.....	217	5	-----	-----	-----	84	271	113	10	39	-----
Total possessions.....	67,145	8,619	2,948	124	789	20,355	37,939	3,630	335	89,444	180
Total United States and possessions.....	7,944,418	1,211,640	638,008	615,086	726,371	601,598	7,931,331	1,100,376	45,777	4,716,787	12,046

TABLE NO. 51.—Assets and liabilities of all active banks in the United States and possessions, June 30, 1941 (includes National, State (commercial), savings, and private banks)—Continued

[In thousands of dollars]

Investments																	
Location	U. S. Government direct obligations	Obligations guaranteed by U. S. Government					Obligations of States and political subdivisions (including war warrants)	Other bonds, notes, and debentures								Stocks of Federal Reserve banks and other domestic corporations	Stocks of foreign corporations
		Reconstruction Finance Corporation	Home Owners' Loan Corporation	Federal Farm Mortgage Corporation	Other Government corporations and agencies	U. S. Government corporations and agencies, not guaranteed by United States				Other domestic corporations				Foreign—public and private			
						Federal land banks		Federal intermediate credit banks	Other Government corporations and agencies	Railroads	Public utilities	Industrials	All other				
Maine.....	92,443	2,120	9,637	1,750	1,416	11,148	469	35	139	18,463	27,588	3,638	4,982	6,445	6,498	76	
New Hampshire.....	41,629	6,253	8,736	6,914	3,886	12,455	1,014	20	22,935	25,440	3,342	437	9,303	17,527	7	7	
Vermont.....	28,917	790	2,578	1,593	981	6,786	119	45	26	4,188	8,391	1,606	484	3,041	3,265	56	
Massachusetts.....	1,178,440	43,365	49,876	6,421	32,287	155,383	2,996	5,029	3,656	211,865	149,220	13,081	4,524	6,759	76,213	504	
Rhode Island.....	135,808	12,939	12,653	2,128	6,549	10,189	225	2,070	437	20,837	26,845	5,574	1,537	4,336	34,310	176	
Connecticut.....	339,381	10,765	23,465	4,203	10,395	70,915	461	2,465	729	62,219	59,630	3,294	1,737	25,703	44,328	2	
Total New England States.....	1,816,618	76,232	106,945	23,009	55,514	266,876	5,284	9,644	5,007	340,507	297,114	30,535	13,701	55,587	182,141	821	
New York.....	8,138,970	912,933	759,824	230,800	370,095	1,175,593	63,770	100,182	59,837	383,246	199,945	202,102	79,944	48,509	217,937	5,325	
New Jersey.....	523,799	37,504	67,440	13,920	23,894	167,010	3,096	3,961	11,200	74,791	58,702	26,531	7,448	5,429	22,717	85	
Pennsylvania.....	1,536,956	52,251	130,640	25,674	37,455	290,560	10,555	1,944	15,887	349,919	228,668	150,916	20,214	40,931	105,136	227	
Delaware.....	47,791	5,647	6,478	6,657	3,268	13,507	77	77	94	17,482	32,377	4,701	822	1,643	4,305	2	
Maryland.....	281,188	14,700	32,569	7,671	11,729	17,595	6,165	5,379	472	44,257	22,642	11,653	2,655	2,991	6,178	34	
District of Columbia.....	94,023	5,026	16,582	1,967	3,501	2,404	2,540	-----	5,668	3,544	3,603	2,369	649	861	1,810	1	
Total Eastern States.....	10,622,727	1,028,061	1,013,533	280,689	449,942	1,666,669	86,203	111,466	93,158	873,239	536,937	398,272	111,732	100,364	358,083	5,674	
Virginia.....	100,238	7,710	13,632	4,895	3,429	30,391	1,906	606	2,693	6,338	3,535	5,319	2,382	780	4,132	1	
West Virginia.....	38,278	4,091	6,948	2,496	5,390	16,268	1,236	-----	234	4,170	2,703	3,471	1,154	542	3,271	-----	
North Carolina.....	69,378	6,899	21,687	4,906	4,666	48,753	1,098	1,873	4,901	1,595	684	743	354	2	2,764	-----	
South Carolina.....	17,415	696	1,002	740	480	17,193	219	951	157	1,004	641	213	357	17	622	-----	
Georgia.....	54,024	8,841	7,132	5,488	6,137	30,249	511	1,896	2,479	6,051	1,989	2,371	1,859	295	3,375	1	
Florida.....	98,647	10,729	17,829	5,402	1,821	41,962	908	1,178	1,783	2,856	1,613	2,224	759	294	1,274	-----	
Alabama.....	38,524	1,723	5,245	2,590	1,996	47,328	193	6	1,051	2,890	903	2,580	1,853	250	1,653	-----	
Mississippi.....	13,146	785	1,008	856	122	56,613	54	-----	52	456	158	252	583	92	652	-----	
Louisiana.....	75,212	10,033	15,097	1,548	5,539	63,884	32	585	663	1,169	728	885	1,176	622	2,697	-----	
Texas.....	268,547	13,772	31,126	5,144	12,251	131,883	2,453	1,633	2,056	2,750	3,702	5,975	4,262	476	7,484	1	
Arkansas.....	21,337	2,055	3,456	556	2,720	31,603	405	-----	330	1,026	926	610	928	266	567	-----	
Kentucky.....	84,672	5,487	7,305	5,135	2,714	23,909	1,970	2,599	712	5,900	6,474	4,972	2,187	741	2,260	-----	

Tennessee.....	60,898	6,414	9,406	1,110	9,711	53,355	824	1,848	3,358	2,606	1,628	3,739	966	521	4,686	4
Total Southern States.....	940,316	79,235	140,873	40,866	56,976	593,391	11,809	13,175	20,469	38,811	25,684	33,354	18,820	4,898	35,437	8
Ohio.....	570,383	54,457	69,819	23,143	33,355	181,975	15,086	3,761	3,689	43,861	29,384	38,419	5,828	11,670	13,216	77
Indiana.....	238,852	12,302	17,440	12,082	9,526	57,626	4,838	1,803	1,803	13,988	15,049	10,730	4,494	3,516	4,439	
Illinois.....	1,630,599	116,934	39,620	23,816	48,891	322,437	20,828	14,786	20,497	57,796	53,252	59,102	8,919	14,512	29,029	15
Michigan.....	432,019	37,871	65,769	54,296	33,202	124,083	972	22,243	19,163	19,418	14,186	15,773	3,610	5,003	3,595	
Wisconsin.....	225,398	7,337	30,353	7,007	4,773	61,211	1,325	158	1,432	27,541	27,138	29,375	5,383	7,827	3,110	
Minnesota.....	218,162	13,110	18,729	15,917	10,922	71,669	2,400	1,662	2,365	18,446	5,633	9,481	3,075	3,487	2,182	3
Iowa.....	82,416	6,602	12,091	7,021	6,084	60,927	3,870	633	1,203	5,151	3,703	4,586	1,958	1,143	902	5
Missouri.....	305,168	27,889	30,034	27,754	38,053	92,302	9,391	3,549	9,734	17,050	8,997	10,557	5,045	3,380	35,312	
Total Middle Western States.....	3,702,997	276,502	283,855	171,036	184,806	972,230	58,710	47,369	59,886	203,251	157,342	177,523	38,312	50,538	91,785	100
North Dakota.....	13,335	799	1,224	1,654	304	4,917	160	-----	192	637	398	445	103	143	180	
South Dakota.....	13,231	1,263	1,356	1,104	608	10,545	320	-----	89	563	213	320	46	71	215	
Nebraska.....	60,311	1,910	5,174	6,399	1,134	20,126	2,663	512	490	2,357	1,401	2,604	577	438	770	
Kansas.....	56,261	10,977	7,597	6,304	5,428	36,679	949	1,564	464	551	468	485	217	366	1,204	39
Montana.....	35,188	2,502	2,359	1,688	1,646	7,635	764	-----	135	1,462	822	636	299	704	353	
Wyoming.....	9,416	391	696	816	759	4,404	55	-----	35	201	178	213	54	150	172	
Colorado.....	53,738	7,273	2,088	2,168	2,204	16,428	927	545	151	4,743	2,311	2,460	713	1,430	801	
New Mexico.....	11,579	742	952	885	593	3,784	575	240	15	73	58	29	24	52	159	
Oklahoma.....	48,169	4,691	9,214	4,574	4,455	73,441	1,007	-----	575	697	427	959	60	278	1,276	
Total Western States.....	301,228	30,548	30,660	25,592	17,129	177,959	7,420	2,861	2,146	11,244	6,276	8,151	2,093	3,632	5,130	39
Washington.....	141,432	5,179	9,870	9,252	7,080	36,016	2,084	1,732	1,623	5,268	3,872	2,926	610	1,928	1,839	30
Oregon.....	112,447	3,872	5,360	7,895	6,463	17,091	74	845	30	2,229	1,259	449	3,446	267	607	
California.....	1,123,519	28,611	136,988	38,936	21,935	427,655	10,182	11,119	6,836	30,435	26,201	13,592	13,115	8,818	18,566	169
Idaho.....	24,676	681	3,380	2,293	1,399	5,956	245	-----	75	453	351	159	162	100	208	
Utah.....	28,210	1,512	5,372	2,632	461	9,278	464	60	135	583	1,397	440	79	6	577	
Nevada.....	10,928	50	1,484	1,503	58	3,413	-----	-----	20	254	103	97	164	5	61	
Arizona.....	14,068	1,508	3,041	966	1,601	4,787	229	1,252	396	411	264	127	93	84	167	
Total Pacific States.....	1,455,280	41,413	165,495	63,477	38,997	504,196	13,278	15,008	9,115	39,633	33,447	17,790	17,669	11,208	22,025	199
Total United States (exclusive of possessions).....	18,839,166	1,531,991	1,741,361	604,669	803,364	4,181,321	182,704	199,523	189,781	1,506,685	1,056,800	665,625	202,327	226,227	694,601	6,841
Alaska.....	3,264	8	-----	-----	16	191	-----	-----	-----	115	239	75	1,555	15	159	
Canal Zone (Panama).....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	
Guam.....	225	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	
The Territory of Hawaii.....	45,169	270	2,157	426	-----	14,019	52	-----	-----	1,819	3,900	1,669	109	86	727	33
Philippines.....	2,176	-----	-----	-----	-----	9,123	-----	-----	1,012	-----	562	-----	-----	991	1,593	70
Puerto Rico.....	2,620	-----	1	-----	-----	1,863	-----	-----	-----	-----	-----	40	-----	-----	6	
American Samoa.....	45	-----	-----	-----	-----	9	-----	-----	-----	16	16	-----	-----	-----	-----	
Virgin Islands of the United States.....	125	8	-----	-----	-----	-----	-----	-----	-----	92	26	-----	-----	54	-----	
Total possessions.....	53,624	286	2,158	426	16	25,205	52	-----	1,012	2,042	4,743	1,744	1,704	1,146	2,485	103
Total United States and possessions.....	18,892,790	1,532,277	1,743,519	605,095	803,380	4,206,526	182,756	199,533	190,793	1,508,727	1,061,543	667,369	204,031	227,373	697,086	6,944

TABLE NO. 51.—Assets and liabilities of all active banks in the United States and possessions, June 30, 1941 (includes National, State (commercial), savings, and private banks)—Continued

[In thousands of dollars]

Location	Capital			Demand deposits					Time deposits								
	Capital notes and debentures	Preferred stock	Common stock	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Deposits of individuals, partnerships, and corporations					Postal savings ¹	States and political subdivisions	Banks in United States	Banks in foreign countries
									Savings	Certificates of deposit	Deposits accumulated for payment of personal loans	Christmas savings and similar accounts	Open accounts				
Maine.....	1, 210	4, 962	11, 095	83, 191	974	13, 930	9, 847	11	245, 501	2, 221	43	2, 444	321	732	959	30	-----
New Hampshire.....	-----	1, 174	6, 198	49, 017	760	7, 532	4, 548	-----	228, 130	997	321	2, 036	-----	415	276	376	-----
Vermont.....	4, 049	6, 691	6, 541	32, 154	578	2, 903	838	-----	135, 957	588	352	861	202	175	1, 200	109	-----
Massachusetts.....	-----	9, 689	100, 748	1, 419, 647	22, 316	98, 636	400, 605	21, 825	2, 513, 076	7, 903	3, 418	20, 279	2, 738	407	908	441	-----
Rhode Island.....	-----	1, 450	19, 396	172, 780	1, 086	11, 823	12, 049	328	333, 529	4, 489	62	4, 123	-----	565	727	125	-----
Connecticut.....	-----	6, 650	36, 951	445, 399	5, 978	49, 128	45, 109	-----	954, 619	4, 776	3, 107	9, 762	9, 906	686	1, 388	80	-----
Total New England States.....	5, 259	30, 616	180, 929	2, 202, 188	31, 692	183, 952	472, 996	22, 164	4, 410, 812	20, 974	7, 303	39, 505	13, 167	2, 980	5, 458	1, 161	-----
New York.....	44, 118	42, 092	699, 322	13, 629, 334	125, 082	635, 889	4, 147, 384	683, 265	7, 176, 746	29, 801	8, 021	47, 327	388, 613	6, 600	56, 924	176, 104	5, 551
New Jersey.....	600	74, 439	830, 372	27, 556	177, 373	43, 694	305	1, 196, 168	5, 846	6, 849	24, 371	6, 361	3, 000	14, 229	1, 110	-----	-----
Pennsylvania.....	-----	32, 139	264, 702	2, 720, 735	59, 763	129, 260	757, 107	6, 159	2, 093, 860	109, 616	15, 657	33, 743	170, 226	4, 400	72, 023	46, 327	-----
Delaware.....	72	81	11, 577	169, 560	661	7, 596	3, 210	-----	82, 117	1, 454	22	419	1, 237	175	704	396	-----
Maryland.....	4, 243	2, 354	29, 006	409, 048	32, 457	52, 658	127, 919	212	420, 888	5, 442	2, 290	5, 594	5, 342	868	2, 991	3, 630	-----
District of Columbia.....	525	1, 100	17, 400	273, 219	2, 190	51	44, 061	263	113, 325	1, 613	4, 169	3, 374	2, 218	112	-----	615	-----
Total Eastern States.....	49, 558	129, 277	1, 096, 446	18, 032, 268	247, 709	1, 002, 827	5, 123, 375	690, 204	11, 083, 104	153, 772	37, 008	114, 828	573, 997	15, 155	146, 871	228, 182	5, 551
Virginia.....	33	5, 089	39, 096	308, 159	6, 124	38, 514	95, 751	67	254, 847	13, 314	12, 534	4, 779	3, 032	2, 040	12, 863	3, 352	-----
West Virginia.....	1, 964	820	22, 093	172, 841	1, 996	23, 315	20, 235	-----	111, 727	11, 128	323	1, 584	426	1, 132	378	925	-----
North Carolina.....	25	3, 015	21, 452	242, 848	2, 892	64, 587	141, 048	323	95, 245	16, 754	8, 117	1, 257	954	4, 519	2, 410	4, 038	-----
South Carolina.....	343	958	8, 712	112, 642	2, 047	23, 398	12, 210	-----	32, 765	3, 341	83	912	240	73	933	111	-----
Georgia.....	1, 442	758	30, 730	291, 464	21, 548	34, 249	116, 767	16	108, 297	18, 430	1, 502	1, 507	341	1, 952	1, 020	2, 711	-----
Florida.....	-----	704	22, 517	288, 164	10, 573	51, 499	90, 028	297	84, 186	2, 479	1, 046	625	792	507	7, 385	979	-----
Alabama.....	-----	6, 014	20, 578	196, 957	8, 850	33, 280	48, 144	236	96, 468	9, 846	443	1, 067	271	1, 137	903	2, 072	-----
Mississippi.....	-----	5, 461	9, 860	100, 468	2, 051	32, 630	13, 443	-----	52, 982	19, 233	270	621	-----	1, 197	5	289	-----
Louisiana.....	10	4, 746	19, 670	275, 180	14, 236	59, 324	130, 373	1, 750	98, 088	13, 963	377	1, 645	440	1, 941	2, 718	361	-----
Texas.....	2, 098	7, 491	81, 311	1, 074, 812	43, 001	137, 987	316, 441	1, 142	172, 439	30, 983	5, 433	1, 085	2, 474	1, 559	25, 119	1, 069	-----
Arkansas.....	-----	2, 167	11, 195	119, 679	968	26, 145	30, 226	-----	36, 693	9, 780	168	372	538	634	261	240	-----
Kentucky.....	-----	5, 776	30, 470	263, 662	6, 289	36, 642	84, 435	-----	97, 518	35, 938	1, 897	1, 868	729	456	959	547	-----

Tennessee.....	7,907	28,603	266,331	20,006	57,705	139,634	135,366	37,701	2,477	1,446	163	1,052	6,197	5,668		
Total Southern States.....	5,915	50,906	346,287	3,713,197	140,581	619,275	1,238,735	3,831	1,377,621	222,890	34,670	18,768	10,400	18,199	61,151	22,362
Ohio.....	25,238	13,216	131,285	1,433,234	26,040	155,609	235,801	1,036	1,035,816	65,225	20,239	9,690	14,082	1,352	36,151	8,474
Indiana.....	8,197	4,296	43,554	488,752	20,534	126,615	75,344	55	285,691	68,514	996	4,768	741	1,909	84	10,747
Illinois.....	2,120	6,417	169,466	2,943,730	104,909	319,709	1,074,961	7,722	967,696	84,203	8,083	7,316	21,611	5,331	42,717	185
Michigan.....	24,433	60,641	948,727	18,094	185,398	146,145	1,086	726,207	19,226	1,846	5,610	1,990	2,853	6,179	2,290	
Wisconsin.....	9,906	9,519	49,809	429,105	4,529	79,987	93,503	170	401,120	55,248	313	4,406	1,261	614	3,644	1,557
Minnesota.....	1,234	2,124	48,163	420,665	1,218	106,808	173,595	1,047	300,083	88,980	4,399	1,340	376	2,023	6,885	3,121
Iowa.....	3,343	32,588	346,653	2,325	96,650	69,093	51,211	155,213	99,786	2,706	909	204	368	50	118	
Missouri.....	3,076	3,550	76,995	848,855	14,505	78,078	507,591	516	246,292	58,832	2,966	2,317	3,600	2,711	1,228	1,025
Total Middle Western States.....	49,771	66,808	612,501	7,859,721	192,154	1,148,845	2,376,033	11,632	4,118,118	530,014	41,548	36,356	43,865	17,221	96,938	27,517
North Dakota.....	609	263	5,301	43,222	166	5,822	4,253		16,558	12,858	204	83	16	85	414	46
South Dakota.....	480	467	6,381	49,348	543	20,019	4,189		17,175	12,386	605	65	10	138	1,726	81
Nebraska.....	335	1,046	20,774	187,959	2,956	32,800	66,668		32,905	28,116	1,341	527	36	469	95	60
Kansas.....	2,434	27,125	243,890	5,227	82,455	45,347		43,436	33,805	1,062	775	884	1,090	125	489	
Montana.....	115	371	7,861	85,700	225	16,636	11,179		31,906	7,160	705	186	31	278	1,160	108
Wyoming.....		846	3,077	34,704	228	8,574	5,643		18,531	3,099	566	74	35	154	722	235
Colorado.....		1,569	13,453	197,331	1,417	20,105	51,108	56	86,026	4,993	863	1,252	120	82	344	3,068
New Mexico.....		471	2,479	35,751	412	14,424	3,191		11,646	2,830	90	92	42	187	33	11
Oklahoma.....		1,157	27,690	268,891	4,743	96,786	77,391		51,264	19,961	2,845	98	1,500	765	4,882	3,063
Total Western States.....	1,539	8,624	114,141	1,146,796	16,217	267,621	268,969	56	309,447	125,208	8,281	3,152	2,674	3,248	9,501	7,161
Washington.....	630	1,767	23,908	309,278	3,583	60,583	61,718	1,452	241,476	8,623		96	1,249	737	58	1,052
Oregon.....	307	124	10,605	179,236	7,464	41,811	23,125	578	119,937	7,610		4	1,519	449	5,444	535
California.....	1,000	41,601	164,878	1,776,645	75,266	217,199	290,967	14,994	2,077,422	57,537	20,772	71,973	7,079	152,470	23,165	1,750
Idaho.....		972	4,428	56,365	396	19,186	2,879		28,398	4,180		6	10	350	160	
Utah.....	604	315	8,600	73,594	103	14,840	22,424	2	61,368	3,698	160	59	51	93	159	288
Nevada.....		40	1,145	21,732	150	5,414	938	2	16,874	592		11	65	106	40	255
Arizona.....		700	2,798	54,194	214	13,527	1,940	204	29,293	1,532		49		51	135	25
Total Pacific States.....	2,541	45,519	216,362	2,471,044	87,176	372,560	403,991	17,232	2,574,768	83,772	160	20,997	74,867	8,865	158,306	25,480
Total United States (exclusive of possessions).....	114,583	331,750	2,566,666	35,425,214	715,529	3,595,080	9,884,099	745,119	23,873,870	1,136,630	128,970	233,606	718,970	65,668	478,225	311,863
Alaska.....			985	11,406	548	1,502	714		7,347	956				172	50	5
Canal Zone (Panama).....			6,958	6,956			15	206	3,755							
Guam.....			25	57		76			322						31	
The Territory of Hawaii.....			9,405	53,385	8,205	14,437	3,563	284	55,219	17,307		1,526	16	929	940	50
Philippines.....	75		27,796	37,849		12,660	4,382	23,254	30,520	19,909					7,809	
Puerto Rico.....	100		3,445	30,205	2,243	10,750	630	942	16,396	117	507		90	34	18,165	
American Samoa.....			25	91		55			120							
Virgin Islands of the United States.....		120	30	363	42	164			1,031						85	1
Total possessions.....	100	195	41,711	146,314	17,994	39,644	9,304	24,686	114,710	38,289	507	1,526	106	1,135	27,080	56
Total United States and possessions.....	114,683	331,945	2,608,377	35,571,528	733,523	3,634,724	9,893,403	769,805	23,988,580	1,174,919	129,477	235,132	719,076	66,803	505,305	311,919

* Includes U. S. Treasurer's time deposits—open account.

TABLE NO. 52.—Assets and liabilities of active State (commercial) banks, June 30, 1941 ¹

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including rediscounts and overdrafts)	Investments	Currency and coin	Balances with other banks ²	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	Interest, commissions, rent, and other income earned or accrued but not collected	Other assets	Total assets
Maine.....	31	47,187	32,777	3,858	26,745	1,642	2,216	237	-----	73	169	114,904
New Hampshire.....	12	9,485	7,655	379	2,780	229	457	6	-----	-----	39	21,030
Vermont.....	33	36,361	21,356	1,161	8,889	1,506	2,462	116	-----	39	197	72,087
Massachusetts.....	72	241,162	281,727	15,323	180,393	12,773	5,938	2,331	238	978	913	741,776
Rhode Island.....	14	84,185	122,923	5,603	46,179	11,686	1,896	5,383	676	587	512	279,630
Connecticut.....	75	145,027	129,857	14,140	140,001	11,754	4,461	201	-----	145	344	445,930
Total New England States.....	237	563,407	596,295	40,464	404,987	39,590	17,430	8,274	914	1,822	2,174	1,675,357
New York.....	299	3,001,713	6,082,404	166,569	5,137,476	165,354	43,414	23,025	27,912	31,906	21,080	14,700,853
New Jersey.....	134	339,833	445,643	29,090	313,691	33,100	23,948	1,504	271	2,820	2,963	1,192,863
Pennsylvania.....	376	757,857	1,027,087	49,831	675,241	67,452	79,071	14,228	110	4,054	14,143	2,689,074
Delaware.....	28	62,083	86,501	3,211	89,978	2,214	1,082	664	-----	309	76	246,118
Maryland.....	112	127,818	134,240	10,815	166,552	8,392	1,542	302	14	1,619	2,637	453,931
District of Columbia.....	13	73,439	59,280	4,919	57,254	8,170	2,175	2,539	-----	346	196	208,318
Total Eastern States.....	962	4,362,743	7,835,155	264,435	6,440,192	284,682	151,232	42,262	28,307	41,054	41,095	19,491,157
Virginia.....	184	167,730	70,319	7,911	87,252	7,993	1,929	1,096	-----	314	909	345,453
West Virginia.....	104	73,291	36,982	5,538	65,237	3,532	2,850	1,017	-----	123	743	189,353
North Carolina.....	184	162,202	141,891	11,805	177,503	6,428	1,321	19	7	1,005	1,605	503,786
South Carolina.....	128	20,514	18,390	2,894	28,115	660	406	1	-----	4	174	71,158
Georgia.....	235	109,497	37,259	6,021	77,129	5,052	3,540	38	56	187	562	239,341
Florida.....	121	38,684	33,416	5,285	59,097	2,121	781	389	2	56	793	140,624
Alabama.....	152	45,056	30,510	3,453	49,260	1,717	1,446	416	-----	138	612	133,008
Mississippi.....	183	52,020	50,383	5,194	55,674	2,927	837	107	-----	54	946	168,142
Louisiana.....	117	61,324	50,701	6,479	71,930	2,401	818	3,506	-----	165	4,729	202,053
Texas.....	391	100,670	57,765	7,442	92,721	4,360	958	39	-----	43	493	264,491
Arkansas.....	166	33,442	26,363	2,398	43,689	1,299	359	1	-----	4	382	107,937
Kentucky.....	310	127,294	59,796	6,085	89,869	4,916	2,503	290	3	184	6,421	297,361
Tennessee.....	226	83,603	34,144	4,730	61,157	4,533	2,080	368	234	76	803	191,728
Total Southern States.....	2,501	1,075,327	648,319	75,235	958,633	47,939	19,868	7,287	302	2,353	19,172	2,854,435
Ohio.....	437	588,340	576,209	40,958	535,620	28,704	11,180	3,584	141	1,861	4,129	1,790,726
Indiana.....	363	190,224	158,296	15,483	157,953	8,859	4,678	529	-----	219	586	536,827
Illinois.....	495	351,684	594,581	25,916	537,593	12,290	2,962	1,183	173	2,558	3,189	1,532,129

Michigan.....	364	307,600	325,447	25,904	304,722	15,118	1,420	1,395	26	953	1,278	983,863
Wisconsin.....	466	204,851	162,328	13,197	144,726	8,291	2,794	1,663	4	1,216	539,070	
Minnesota.....	490	125,113	70,672	5,886	61,534	3,507	789	3	266	313	268,083	
Iowa.....	541	279,409	108,689	18,214	142,916	5,039	1,059	879	5	54	77	534,341
Missouri.....	535	348,194	366,388	14,342	338,638	11,866	4,804	945	132	973	2,656	1,088,938
Total Middle Western States.....	3,691	2,375,415	2,260,610	159,900	2,223,702	93,674	29,686	10,181	477	6,888	13,444	7,273,977
North Dakota.....	115	14,747	7,226	797	11,213	678	403	4	48	151	35,267	
South Dakota.....	124	23,204	11,490	1,046	13,894	805	244	20	158	158	50,861	
Nebraska.....	285	42,417	17,455	1,691	26,420	1,128	130	6	114	89,361		
Kansas.....	478	92,232	47,646	4,027	67,220	3,050	624	367	3	673	215,842	
Montana.....	69	24,274	23,305	1,625	27,153	799	171	3	160	131	77,621	
Wyoming.....	32	10,269	3,292	612	8,676	364	23	28	68	72	23,264	
Colorado.....	66	24,923	15,693	1,933	28,397	890	138	72	6	7	72,114	
New Mexico.....	19	6,541	3,250	593	5,754	180	20	1	6	16,846		
Oklahoma.....	183	30,011	17,754	1,859	24,143	624	23	2	6	56	74,478	
Total Western States.....	1,371	268,618	147,111	14,183	212,870	8,518	1,776	397	291	1,390	655,154	
Washington.....	92	34,133	20,116	1,948	25,166	1,112	89	5	158	38	82,836	
Oregon.....	46	12,767	12,359	1,036	10,412	339	143	11	32	23	37,122	
California.....	131	645,221	612,876	18,562	330,327	25,265	12,977	76	3,283	2,136	1,652,525	
Idaho.....	31	8,685	6,900	657	7,955	316	33	4	46	24,196		
Utah.....	47	43,876	27,270	1,587	33,146	777	90	274	246	107,266		
Nevada.....	5	1,673	1,101	166	1,112	57	7	5	4,121			
Arizona.....	7	10,779	10,830	1,046	9,954	278	330	1	22	142	33,382	
Total Pacific States.....	359	757,134	691,452	25,002	418,072	28,144	13,669	371	3,441	2,233	2,330	1,941,848
Total United States (exclusive of possessions).....	9,121	9,402,644	12,278,942	579,219	10,658,456	502,547	233,661	68,772	33,441	54,641	79,605	33,891,928
Alaska.....	13	5,406	3,592	1,112	4,338	256	72	95	176	15,047		
Canal Zone (Panama).....	42	1,851	1,586	429	70	70	2	3	14,136	18,075		
Guam.....	1	398	225	67	37	2	2	4	11	740		
The Territory of Hawaii.....	11	33,985	39,495	9,954	19,460	2,192	880	41	178	106,185		
Philippines.....	17	123,346	15,527	20,333	30,947	2,680	3,285	130	25	1,072	198,245	
Puerto Rico.....	13	40,984	4,530	8,565	7,017	1,085	595	300	499	195	40,336	104,106
American Samoa.....	1	40	86	60	98	1	8	2	15	810		
Total possessions.....	58	206,010	63,455	41,677	62,326	6,286	4,842	300	629	365	56,824	442,714
Total United States and possessions.....	9,179	9,608,654	12,342,397	620,896	10,720,782	508,833	238,503	69,072	34,070	55,006	136,429	34,334,642

¹ Includes loan and trust companies and stock savings banks.

² Includes reserve balances and cash items in process of collection.

³ Includes trust companies and other financial institutions without deposits.

⁴ Branches of 2 American national banks.

⁵ Figures as of Dec. 31, 1940, except for branch of an American national bank.

⁶ Includes branch of an American national bank.

⁷ Includes 2 American national banks having branches in Puerto Rico.

NOTE.—Estimated amounts, based on classifications reported to the Federal Deposit Insurance Corporation in its call made as of June 30, 1941, on nonmember insured banks, have been used in this table in instances where the various items of assets and liabilities were not available direct from State banking departments.

TABLE NO. 52.—Assets and liabilities of active State (commercial) banks, June 30, 1941—Continued

LIABILITIES														
[In thousands of dollars]														
Location	Demand deposits	Time deposits (including postal savings)	Other deposits ¹	Total deposits	Bills payable, re-discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Interest, discount, rent, and other income collected but not earned	Interest, taxes, and other expenses accrued and unpaid	Other liabilities	Capital stock ²	Surplus	Un-divided profits	Reserves and re-tirement account for preferred stock and capital notes and debentures
Maine.....	41,322	56,751	984	99,057	68	-----	-----	91	120	133	7,941	3,248	2,537	1,709
New Hampshire.....	4,731	12,988	65	17,784	79	-----	-----	-----	2	17	1,227	\$ 1,043	643	235
Vermont.....	11,995	46,983	273	59,251	-----	-----	-----	-----	34	53	8,338	1,066	1,489	1,856
Massachusetts.....	470,986	162,058	8,859	641,903	-----	-----	238	870	1,966	733	36,912	\$ 38,331	11,878	8,945
Rhode Island.....	85,340	145,126	1,875	232,341	350	-----	980	529	2,245	573	13,374	\$ 26,018	2,531	689
Connecticut.....	262,514	126,632	3,385	392,531	345	31	-----	187	1,072	526	22,182	16,723	7,445	4,888
Total New England States.....	876,888	550,538	15,441	1,442,867	842	31	1,218	1,677	5,439	2,035	89,974	86,429	26,523	18,322
New York.....	11,573,452	1,446,862	196,812	13,217,126	5,629	22	32,970	10,497	17,756	67,805	506,178	637,163	155,929	49,778
New Jersey.....	560,153	494,274	10,347	1,064,774	1,182	50	271	3,410	901	3,023	68,328	29,742	11,991	9,191
Pennsylvania.....	1,442,670	754,685	14,584	2,211,939	876	30	110	3,038	7,267	7,599	130,221	233,919	39,478	54,597
Delaware.....	169,690	32,997	6,586	209,273	-----	-----	-----	211	393	220	9,975	18,889	6,354	803
Maryland.....	283,772	117,169	2,024	402,965	10	-----	-----	967	686	549	22,021	16,702	6,223	3,794
District of Columbia.....	104,382	73,271	1,215	178,868	-----	-----	-----	438	574	819	10,425	10,636	5,179	1,379
Total Eastern States.....	14,134,119	2,919,258	231,568	17,284,945	7,697	102	33,365	18,561	27,577	80,015	747,148	947,051	225,154	119,542
Virginia.....	158,821	142,492	2,110	303,423	54	7	-----	2,371	731	789	19,569	11,126	4,522	2,861
West Virginia.....	97,176	61,969	2,114	161,259	352	-----	-----	115	229	139	13,477	8,975	3,336	1,471
North Carolina.....	349,423	99,983	4,357	453,763	203	-----	7	1,826	951	1,281	17,745	16,942	6,617	4,451
South Carolina.....	45,333	16,956	311	62,600	-----	-----	-----	35	50	37	3,988	2,781	1,407	260
Georgia.....	138,240	65,434	966	204,640	261	20	56	1,583	367	334	15,701	10,336	4,771	1,272
Florida.....	86,962	35,552	1,295	123,809	77	1	2	79	102	214	7,824	5,794	1,716	1,006
Alabama.....	81,302	35,265	406	116,973	47	12	-----	90	104	224	7,980	3,899	3,047	632
Mississippi.....	98,566	48,532	648	147,646	55	-----	-----	173	99	373	10,835	6,498	1,526	937
Louisiana.....	130,512	47,556	1,124	179,192	9	2	-----	240	179	128	10,547	7,001	2,748	2,007
Texas.....	195,850	31,402	1,989	229,241	279	4	-----	278	191	337	19,296	8,779	4,777	1,309
Arkansas.....	73,479	20,585	669	94,733	75	-----	-----	18	37	268	7,015	2,985	2,119	687
Kentucky.....	172,139	70,930	4,331	247,400	497	-----	3	513	374	6,698	22,961	12,864	3,789	2,262
Tennessee.....	100,168	66,087	829	167,084	25	-----	234	844	195	666	12,911	5,280	3,441	1,048
Total Southern States.....	1,727,971	742,743	21,049	2,491,763	1,934	46	302	8,165	3,609	11,488	169,849	103,260	43,816	20,203

Ohio.....	936,910	663,109	14,129	1,614,148	232	6	141	2,498	4,411	7,422	94,877	45,016	16,246	5,729
Indiana.....	290,013	185,130	4,439	479,582	2	9	-----	550	361	357	31,153	13,784	7,953	3,076
Illinois.....	991,644	400,831	12,499	1,404,974	-----	-----	192	809	1,604	3,518	44,300	30,517	22,615	23,600
Michigan.....	424,576	454,378	10,377	889,331	395	-----	26	3,855	1,281	1,607	47,261	23,986	9,631	6,490
Wisconsin.....	211,851	258,080	5,063	474,994	-----	-----	-----	267	232	251	37,512	10,878	7,649	7,287
Minnesota.....	103,184	131,980	2,911	238,075	15	12	-----	256	124	239	15,041	7,725	4,660	1,936
Iowa.....	294,772	182,859	4,965	482,587	10	-----	5	265	99	758	23,751	14,370	8,840	3,656
Missouri.....	761,943	205,619	6,260	973,822	3,737	-----	132	1,883	1,394	4,071	55,923	25,719	18,271	3,986
Total Middle West- ern States.....	4,014,893	2,481,986	60,634	6,557,513	4,391	27	496	10,383	9,506	18,223	340,818	171,995	95,865	55,760
North Dakota.....	19,451	10,986	262	30,699	-----	2	-----	31	24	8	2,920	1,070	392	121
South Dakota.....	29,196	14,742	272	44,210	167	-----	-----	16	7	17	3,666	1,283	1,219	276
Nebraska.....	55,836	20,330	336	76,502	146	-----	-----	41	1	10	7,722	2,883	1,618	438
Kansas.....	141,624	43,698	1,345	186,667	384	-----	-----	119	29	233	14,603	9,201	4,077	529
Montana.....	50,806	18,522	580	69,908	-----	-----	-----	78	75	24	3,841	2,209	1,090	396
Wyoming.....	12,883	7,293	154	20,330	36	-----	-----	35	6	9	1,370	1,000	261	217
Colorado.....	41,103	21,879	872	63,854	-----	-----	-----	72	392	16	3,236	2,640	1,403	501
New Mexico.....	11,467	3,189	117	14,773	-----	-----	-----	-----	1	4	825	416	83	244
Oklahoma.....	49,579	14,899	699	65,177	30	-----	-----	50	10	140	4,625	2,647	1,640	159
Total Western States.....	411,945	155,538	4,637	572,120	763	2	-----	442	545	461	42,808	23,349	11,783	2,881
Washington.....	39,469	33,204	579	73,252	-----	-----	158	408	103	135	4,215	2,488	1,644	433
Oregon.....	17,409	15,698	146	33,253	-----	-----	-----	33	4	15	2,106	911	635	165
California.....	578,798	848,668	11,263	1,438,729	732	-----	3,606	3,887	2,106	60,743	64,957	41,726	24,927	11,112
Idaho.....	15,653	6,133	124	21,910	5	-----	-----	6	-----	3	1,270	862	426	114
Utah.....	50,990	43,229	709	94,928	-----	-----	-----	20	37	162	5,922	3,593	2,012	592
Nevada.....	2,412	1,276	13	3,701	-----	-----	-----	1	1	-----	225	90	98	5
Arizona.....	16,098	14,371	406	30,875	-----	-----	-----	15	57	7	1,073	1,142	183	30
Total Pacific States.....	720,829	962,579	13,240	1,696,648	737	-----	3,764	4,370	2,308	61,065	79,768	50,812	29,925	12,451
Total United States (exclusive of posses- sions).....	21,886,645	7,812,642	346,569	30,045,856	16,364	208	39,145	43,598	48,984	173,287	1,479,365	1,382,896	433,066	229,159
Alaska.....	7,607	5,728	151	13,486	-----	-----	-----	-----	-----	-----	685	335	424	117
Canal Zone (Panama).....	14,135	3,755	36	17,926	-----	-----	-----	-----	5	144	-----	-----	-----	-----
Guam.....	133	353	-----	486	140	-----	-----	11	-----	6	25	35	32	11
The Territory of Hawaii.....	41,432	48,880	255	90,567	60	-----	-----	3	160	89	6,055	4,801	1,782	2,668
Philippines.....	78,145	58,238	2,253	138,636	2,622	-----	130	1,426	782	12,164	27,871	7,371	923	6,320
Puerto Rico.....	50,770	35,309	3,693	89,772	1,062	-----	819	96	100	6,632	3,545	1,004	474	602
American Samoa.....	146	120	5	271	-----	-----	-----	-----	-----	2	25	6	5	1
Total possessions.....	192,368	152,383	6,393	351,144	3,884	-----	949	1,536	1,047	19,037	38,206	13,552	3,640	9,719
Total United States and possessions.....	22,079,013	7,965,025	352,962	30,397,000	20,248	208	40,094	45,134	50,031	192,324	1,517,571	1,396,448	436,706	238,878

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

2 Includes capital notes and debentures. (See classification on pp. 224 and 225.)

3 Includes guaranty fund.

TABLE No. 52.—Assets and liabilities of active State (commercial) banks, June 30, 1941—Continued

[In thousands of dollars]

Location	Loans and discounts										
	Commer- cial and industrial loans	Agricul- tural loans	Open- market paper	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans			Loans to banks	All other loans	Over- drafts
						On farm land	On resi- dential properties	On other prop- erties			
Maine.....	13,897	939	810	177	1,599	1,489	9,739	6,025	23	12,475	14
New Hampshire.....	1,703	15	96		63	63	4,287	1,661		1,659	1
Vermont.....	4,292	905	270	11	380	6,190	15,461	4,769		4,076	7
Massachusetts.....	54,725	340	33,836	3,671	5,482	542	59,028	20,003	254	63,231	50
Rhode Island.....	20,081	69	4,664	16	1,379	670	31,589	14,682		11,032	3
Connecticut.....	43,799	769	7,602	409	4,255	1,056	46,323	9,331	88	31,385	10
Total New England States.....	138,497	3,037	47,278	4,284	13,095	10,010	166,427	56,471	365	123,858	85
New York.....	1,636,296	11,176	77,548	305,428	183,317	7,069	163,864	98,377	22,251	494,103	2,284
New Jersey.....	59,680	816	10,005	3,562	10,001	1,349	119,352	33,253	10	101,777	28
Pennsylvania.....	261,998	2,230	16,576	25,249	42,429	7,132	150,177	50,332	129	201,561	44
Delaware.....	19,944	116	2,035	2,680	4,598	2,321	9,581	5,371	5	15,422	10
Maryland.....	26,935	1,982	1,999	955	6,600	6,972	27,699	7,923	10	46,681	62
District of Columbia.....	8,849		704	393	1,064	45	25,470	10,547		26,359	8
Total Eastern States.....	2,013,702	16,320	108,867	338,267	248,009	24,888	496,143	205,803	22,405	885,903	2,436
Virginia.....	38,080	4,079	4,749	466	1,799	9,202	28,906	7,450	63	72,912	24
West Virginia.....	16,493	1,699	1,609	293	4,478	4,012	17,900	5,064	50	21,665	28
North Carolina.....	66,233	7,993	4,456	1,240	4,237	8,199	12,534	9,838	381	57,082	9
South Carolina.....	3,878	3,544	35	23	660	1,399	3,726	774		6,450	25
Georgia.....	28,923	12,072	656	369	2,698	5,950	18,495	5,657	85	34,488	100
Florida.....	9,475	2,147	604	638	892	1,557	7,037	3,262		13,163	9
Alabama.....	8,373	9,712	6	61	504	3,309	6,979	2,110	3	13,945	64
Mississippi.....	6,596	10,619	415	218	1,312	7,178	5,332	3,276	107	16,890	77
Louisiana.....	16,271	4,191	217	444	919	6,005	8,187	4,420	5	21,586	79
Texas.....	23,456	32,371	554	155	927	2,234	8,898	2,732	13	29,097	233
Arkansas.....	4,681	9,239	2,266		386	1,987	4,377	1,495	10	8,979	22
Kentucky.....	27,997	7,779	3,493	308	2,021	19,553	19,955	8,187	168	37,749	84
Tennessee.....	14,544	10,436	263	483	2,141	9,571	9,621	3,680	27	32,755	82
Total Southern States.....	255,000	115,881	19,223	4,688	22,974	79,162	151,947	57,945	912	366,759	836

Ohio.....	145,013	14,653	4,576	5,131	12,235	27,638	170,242	42,000	180	166,597	75
Indiana.....	29,575	23,090	7,851	48	1,858	17,954	55,907	10,920	220	42,766	35
Illinois.....	119,002	33,260	33,990	9,894	11,098	13,113	51,957	8,045	---	71,237	88
Michigan.....	62,533	18,534	8,975	504	12,470	14,702	94,882	20,703	134	74,100	63
Wisconsin.....	51,023	22,886	4,772	498	5,876	23,278	45,806	16,355	188	34,106	63
Minnesota.....	13,127	40,328	1,936	---	679	14,983	20,134	4,207	16	29,618	85
Iowa.....	34,351	95,985	5,988	475	1,176	43,166	31,115	7,248	78	39,735	92
Missouri.....	126,122	33,511	1,618	2,611	9,948	17,108	53,794	22,949	243	80,151	139
Total Middle Western States.....	580,746	282,247	69,706	19,161	55,340	171,942	523,837	132,427	1,059	538,310	640
North Dakota.....	1,143	10,014	109	---	32	694	619	206	3	1,905	22
South Dakota.....	1,524	15,695	28	---	143	1,273	1,510	613	37	2,354	27
Nebraska.....	3,181	26,965	374	18	443	3,772	1,148	291	65	6,117	43
Kansas.....	15,747	41,153	1,267	113	667	8,827	7,809	1,687	69	14,795	98
Montana.....	2,849	10,540	1,793	12	1,021	692	2,839	596	---	3,898	34
Wyoming.....	1,019	5,201	146	---	141	400	1,536	496	---	3,305	25
Colorado.....	7,642	7,249	399	7	894	462	2,079	622	---	5,559	10
New Mexico.....	1,738	2,506	166	---	68	175	462	284	---	1,139	3
Oklahoma.....	3,825	13,464	46	---	146	1,022	1,038	269	---	10,154	47
Total Western States.....	38,668	132,787	4,328	150	3,555	17,317	19,040	5,064	174	47,226	309
Washington.....	6,783	4,243	646	21	378	1,295	8,424	2,528	8	9,791	16
Oregon.....	1,897	2,442	133	---	94	795	2,600	1,046	25	3,717	18
California.....	108,492	12,763	9,913	4,264	18,771	23,702	256,744	96,664	58	113,347	503
Idaho.....	1,459	3,473	195	---	58	344	794	491	---	1,858	13
Utah.....	9,281	6,730	1,018	205	724	2,226	11,180	5,270	10	7,146	86
Nevada.....	341	510	---	---	6	139	271	244	---	161	1
Arizona.....	1,361	1,480	25	---	245	419	4,716	982	---	1,549	2
Total Pacific States.....	129,614	31,641	11,930	4,490	20,276	28,920	284,729	107,225	101	137,569	639
Total United States (exclusive of possessions).....	3,156,227	581,913	261,332	371,040	363,249	332,239	1,642,123	564,935	25,016	2,099,625	4,945
Alaska.....	---	---	---	---	---	---	¹ 1,685	---	---	3,718	3
Canal Zone (Panama).....	789	100	1	---	1	---	---	---	---	² 960	---
Guam.....	26	---	---	---	---	15	72	---	---	285	---
The Territory of Hawaii.....	8,896	---	1,498	81	155	18	13,301	658	---	¹ 9,378	---
Philippines.....	31,662	3,201	1,119	18	71	18,431	11,487	1,319	---	² 56,038	---
Puerto Rico.....	18,431	4,946	---	---	544	1,478	2,640	580	325	² 12,040	---
American Samoa.....	24	---	---	---	---	---	---	---	---	16	---
Total possessions.....	59,828	8,247	2,618	99	771	19,942	29,185	2,557	325	82,435	3
Total United States and possessions.....	3,216,055	590,160	263,950	371,139	364,020	352,181	1,671,308	567,492	25,341	2,182,060	4,948

¹ All real estate loans.² Includes amounts reported as overdrafts.

TABLE No. 52.—Assets and liabilities of active State (commercial) banks, June 30, 1941—Continued

[In thousands of dollars]

Location	Investments															
	U. S. Government direct obligations	Obligations guaranteed by U. S. Government				Obligations of States and political subdivisions (including war-rants)	Other bonds, notes, and debentures								Stocks of Federal Reserve banks and other domestic corporations	Stocks of foreign corporations
		Recon-struction Finance Corporation	Home Own-ers' Loan Corporation	Federal Farm Mortgage Corporation	Other Govern-ment corporations and agen-cies		U. S. Government cor-porations and agen-cies, not guaranteed by United States			Other domestic corporations				For-foreign--public and private		
							Federal land banks	Federal inter-mediate credit banks	Other Govern-ment corporations and agen-cies	Rail-roads	Public utili-ties	Indus-trials	All other			
Maine.....	12,017	846	2,269	817	638	2,017	192	-----	3	2,740	4,633	1,976	1,041	1,033	2,479	76
New Hampshire.....	2,218	398	586	477	256	657	-----	-----	-----	876	622	217	-----	264	1,077	7
Vermont.....	6,718	564	932	655	541	2,682	56	-----	-----	1,572	4,315	86	252	1,600	1,329	54
Massachusetts.....	185,879	4,818	6,524	2,230	4,584	26,277	1,602	1,042	956	15,858	12,909	5,467	1,699	2,386	9,488	8
Rhode Island.....	75,278	4,035	4,977	96	2,488	6,039	122	1,028	-----	5,947	2,096	437	-----	2,883	13,852	174
Connecticut.....	71,797	3,448	8,285	1,605	3,826	17,504	72	1,096	156	6,380	4,010	1,953	803	2,917	6,005	-----
Total New England States.....	353,907	14,109	23,573	5,880	12,333	55,176	2,044	3,166	1,115	33,373	31,960	11,795	4,232	9,083	34,230	319
New York.....	3,942,707	611,908	221,400	141,940	171,441	438,516	36,323	61,979	27,142	110,504	67,006	88,933	37,778	24,589	95,279	4,959
New Jersey.....	225,731	25,642	19,732	6,208	16,324	66,277	716	81	7,241	23,985	18,888	11,085	2,456	2,076	19,117	84
Pennsylvania.....	489,322	21,154	43,275	10,161	17,352	104,942	2,015	1,594	10,292	98,623	62,857	53,733	10,759	15,921	84,886	201
Delaware.....	43,736	5,087	5,928	572	3,143	10,809	25	-----	92	6,005	1,935	3,759	734	734	3,940	2
Maryland.....	70,899	9,845	7,349	3,742	4,610	11,510	3,357	586	193	6,612	4,407	3,628	1,179	946	5,349	28
District of Columbia.....	39,138	735	4,430	1,927	1,286	1,345	1,732	-----	1,067	2,342	2,184	1,164	500	293	1,137	-----
Total Eastern States.....	4,811,533	674,371	302,114	164,550	214,156	633,399	44,168	64,240	46,027	248,071	157,277	162,302	53,406	44,559	209,708	5,274
Virginia.....	30,707	3,423	6,127	1,517	1,170	13,937	944	606	2,104	2,597	1,530	2,052	1,542	223	1,837	-----
West Virginia.....	14,587	2,536	2,295	926	1,272	7,541	635	-----	40	1,731	939	1,248	964	124	2,144	-----
North Carolina.....	57,117	6,406	19,365	4,179	4,366	37,612	672	1,873	4,861	1,416	641	708	333	2	2,340	-----
South Carolina.....	6,733	42	408	359	108	9,050	89	-----	57	388	598	164	62	4	328	-----
Georgia.....	15,475	1,391	2,770	1,005	912	8,205	312	-----	257	1,827	1,087	1,117	517	200	2,184	-----
Florida.....	13,226	740	2,548	867	278	14,069	245	-----	65	471	403	45	94	63	302	-----
Alabama.....	14,095	401	347	1,326	77	12,136	72	6	20	1,048	286	358	100	125	513	-----
Mississippi.....	6,980	556	677	787	102	40,197	81	-----	42	94	30	221	387	47	232	-----
Louisiana.....	11,629	460	619	389	118	34,708	21	-----	298	254	146	105	559	56	1,339	-----

Texas.....	19,203	725	3,038	1,054	838	26,836	180	-----	121	273	352	666	1,849	56	2,573	1
Arkansas.....	8,122	610	1,851	263	1,860	11,985	219	-----	288	117	105	159	677	17	90	-----
Kentucky.....	31,017	1,200	1,783	2,750	400	11,390	757	34	194	2,519	2,230	2,325	1,793	244	1,150	1
Tennessee.....	10,551	712	1,151	556	346	16,417	37	876	434	250	230	129	326	36	2,091	2
Total Southern States.....	239,442	19,202	42,979	15,978	11,847	244,083	4,214	3,395	8,781	12,985	8,577	9,297	9,203	1,200	17,132	4
Ohio.....	335,854	27,464	33,858	11,022	22,206	78,280	7,174	1,068	1,012	17,472	10,087	15,552	3,528	4,333	7,296	3
Indiana.....	87,588	4,959	7,195	6,795	4,920	19,732	1,304	296	724	5,756	7,172	5,052	2,684	1,078	3,041	-----
Illinois.....	207,603	64,799	15,183	5,998	16,060	158,738	3,239	7,508	37,788	31,804	30,260	4,317	8,916	1,664	1,664	-----
Michigan.....	166,410	7,427	21,650	7,591	11,173	74,221	751	989	1,592	10,320	8,271	8,044	3,350	2,279	1,370	-----
Wisconsin.....	55,962	3,883	5,252	4,039	2,832	36,915	880	158	894	17,020	12,615	13,406	3,581	3,590	1,301	-----
Minnesota.....	34,099	693	3,427	3,098	1,125	19,527	720	-----	308	3,304	1,119	1,711	845	632	64	-----
Iowa.....	50,257	2,112	3,958	4,152	2,123	29,172	1,652	6	325	3,309	2,374	2,974	1,250	764	261	-----
Missouri.....	169,010	12,894	12,206	12,572	29,739	59,054	6,593	2,363	4,890	10,906	4,557	7,093	3,519	2,383	28,609	-----
Total Middle Western States.....	1,106,783	124,231	104,729	55,267	90,178	475,639	19,778	8,119	17,253	105,875	77,999	84,092	23,074	23,975	43,615	3
North Dakota.....	4,154	44	233	239	70	1,878	50	-----	22	196	124	102	34	58	22	-----
South Dakota.....	4,514	56	200	490	163	5,227	248	-----	27	227	70	148	29	46	45	-----
Nebraska.....	10,944	116	501	1,370	213	3,109	324	9	46	159	266	127	65	184	22	-----
Kansas.....	22,654	863	2,452	3,444	1,370	15,277	306	7	106	109	203	105	149	77	485	39
Montana.....	13,203	1,027	1,474	719	1,175	3,753	245	-----	85	609	334	227	235	73	146	-----
Wyoming.....	1,551	57	1,183	741	47	866	3	-----	25	43	32	67	14	40	23	-----
Colorado.....	5,852	194	859	825	72	4,901	131	-----	10	1,000	476	507	369	400	97	-----
New Mexico.....	1,644	18	240	165	16	903	160	-----	-----	6	30	-----	-----	48	-----	-----
Oklahoma.....	5,346	90	417	551	186	11,056	54	-----	4	6	5	7	12	20	-----	-----
Total Western States.....	69,862	2,465	6,559	8,144	3,312	46,970	1,521	16	325	2,355	1,540	1,290	927	878	908	39
Washington.....	7,218	416	1,980	2,113	762	5,940	46	-----	87	420	399	347	115	189	84	-----
Oregon.....	5,339	4	643	320	11	4,611	9	-----	10	278	558	316	39	210	11	-----
California.....	380,664	11,230	3,471	3,980	9,503	145,829	1,064	5,752	2,219	13,933	12,895	7,085	9,182	1,664	4,404	1
Idaho.....	3,245	25	145	357	97	2,548	86	-----	8	48	96	78	128	20	19	-----
Utah.....	15,518	715	1,983	841	92	5,721	164	60	135	176	1,034	380	79	1	371	-----
Nevada.....	672	4	2	15	-----	335	-----	-----	-----	52	10	-----	-----	4	-----	-----
Arizona.....	5,954	53	1,126	109	60	2,985	118	-----	-----	205	45	-----	59	65	51	-----
Total Pacific States.....	418,610	12,447	9,350	7,735	10,525	167,969	1,487	5,812	2,459	15,112	15,037	8,206	9,609	2,149	4,944	1
Total United States (exclusive of possessions).....	7,000,137	846,825	489,304	257,554	342,351	1,623,236	73,212	84,748	75,960	417,771	292,390	276,982	100,451	81,844	310,537	5,640
Alaska.....	1,931	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	1,504	-----	157	-----
Canal Zone (Panama).....	225	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Guam.....	23,823	-----	91	426	-----	9,880	52	-----	-----	708	2,624	957	109	86	706	33
The Territory of Hawaii.....	2,176	-----	-----	-----	-----	9,123	-----	-----	1,012	-----	562	-----	-----	991	1,593	70
Philippines.....	2,620	-----	1	-----	-----	1,863	-----	-----	-----	-----	-----	-----	40	-----	6	-----
Puerto Rico.....	45	-----	-----	-----	-----	9	-----	-----	-----	16	16	-----	-----	-----	-----	-----
American Samoa.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Total possessions.....	30,820	-----	92	426	-----	20,875	52	-----	1,012	724	3,202	957	1,653	1,077	2,462	103
Total United States and possessions.....	7,030,957	846,825	489,396	257,980	342,351	1,644,111	73,264	84,748	76,972	418,495	295,592	277,939	102,104	82,921	312,999	5,743

¹ All other bonds, notes, and debentures.

TABLE NO. 52.—Assets and liabilities of active State (commercial) banks, June 30, 1941 —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	Deposits of individuals, partnerships, and corporations					Postal savings ¹	States and political subdivisions	Banks in United States	Banks in foreign countries
									Savings	Certificates of deposit	Deposits accumulated for payment of personal loans	Christmas savings and similar accounts	Open accounts				
Maine.....	---	3,723	4,218	32,588	629	7,272	833	---	53,855	813	10	924	76	453	620	---	---
New Hampshire.....	---	325	902	3,730	---	879	122	---	12,287	96	238	216	---	---	131	20	---
Vermont.....	---	6,048	2,290	10,270	208	1,462	55	---	45,544	246	27	360	130	10	599	67	---
Massachusetts.....	---	5,244	31,668	384,058	9,088	21,126	56,429	285	153,050	3,085	1,991	2,692	221	243	519	257	---
Rhode Island.....	---	1,104	12,270	74,547	33	7,423	3,203	---	139,968	981	62	3,192	---	461	462	---	---
Connecticut.....	---	2,600	19,582	214,464	1,972	24,167	21,911	---	113,081	2,225	2,211	1,810	6,685	91	449	80	---
Total New England States.....	---	19,044	70,930	719,657	11,930	62,329	82,553	419	517,785	7,446	4,539	9,194	7,112	1,258	2,780	424	---
New York.....	44,118	24,110	337,950	8,185,664	101,989	376,905	2,531,839	377,055	857,904	16,468	84	13,427	341,445	6,000	38,402	171,153	1,979
New Jersey.....	---	30,610	37,718	449,661	11,518	74,318	24,361	295	464,782	2,472	4,474	10,724	4,067	---	7,255	500	---
Pennsylvania.....	---	17,973	112,248	1,214,276	14,986	57,397	155,992	19	585,044	37,129	7,567	15,373	71,459	1,104	30,653	6,356	---
Delaware.....	72	---	9,903	159,088	388	7,328	2,886	---	29,523	1,010	---	243	1,232	68	619	296	---
Maryland.....	4,243	125	17,653	215,657	12,227	22,773	33,010	105	105,583	2,286	2,107	2,961	2,127	133	1,920	52	---
District of Columbia.....	525	209	9,700	101,422	934	6	2,006	14	60,166	20	3,796	2,125	1,037	12	115	---	---
Total Eastern States.....	48,958	73,018	625,172	10,325,768	142,042	598,727	2,750,094	377,488	2,109,002	59,385	18,034	44,853	421,367	7,317	78,849	178,472	1,979
Virginia.....	33	4,077	15,459	112,847	2,181	13,974	29,752	67	111,387	7,662	10,908	2,543	1,153	1,289	6,010	1,540	---
West Virginia.....	1,964	---	11,513	78,899	191	10,062	8,024	---	53,477	5,879	264	854	263	718	74	435	---
North Carolina.....	25	2,754	14,966	168,643	1,516	53,993	124,948	323	69,376	13,229	6,326	847	944	3,521	2,065	3,735	---
South Carolina.....	343	31	3,614	38,065	17	6,627	624	---	13,498	2,533	---	133	210	57	484	41	---
Georgia.....	1,442	---	14,259	102,457	2,701	12,661	20,421	---	46,263	14,127	1,156	593	133	423	703	2,036	---
Florida.....	---	472	7,352	72,159	239	12,107	2,157	---	30,889	1,003	560	132	72	286	2,446	159	---
Alabama.....	---	2,070	5,910	59,973	1,839	8,324	11,166	---	27,990	5,997	339	73	---	212	94	560	---
Mississippi.....	---	4,010	6,825	67,302	772	23,292	7,200	---	31,649	15,567	199	286	---	575	2	254	---
Louisiana.....	10	1,837	8,700	87,839	2,072	29,394	11,185	22	33,574	11,376	---	452	40	1,287	641	186	---
Texas.....	2,098	---	17,198	163,369	2,132	22,844	7,500	5	14,231	11,419	1,990	184	426	214	2,775	163	---
Arkansas.....	---	1,389	5,626	56,228	20	10,868	6,363	---	13,677	5,818	119	137	135	593	41	65	---

Kentucky	3,709	19,252	127,957	2,828	26,194	15,160		43,720	23,288	1,862	821	544	203	323	169
Tennessee	2,608	10,303	75,854	2,785	15,802	5,727		39,208	21,062	2,477	308	2	287	1,620	1,123
Total Southern States	5,915	22,957	140,977	1,211,892	19,293	246,142	250,227	417	528,939	138,965	26,200	7,363	3,927	9,665	17,218
Ohio	24,101	92	70,684	763,173	20,601	69,609	83,037	490	572,439	37,882	15,740	5,274	7,737	691	2,343
Indiana	8,197		22,956	213,095	3,622	66,373	6,923		138,730	40,498	642	2,667	376	432	35
Illinois	2,120		42,180	783,977	2,292	49,968	154,702	705	358,632	28,049	1,981	2,350	3,835	137	5,748
Michigan		11,094	36,167	329,370	1,967	74,694	18,436	109	430,566	13,070	998	3,994	71	1,522	2,972
Wisconsin	9,786	120	27,606	171,164	2,079	27,558	11,050		209,662	41,927	51	1,962	362	409	3,003
Minnesota	1,234		13,807	82,134	295	18,991	1,764		68,644	56,910	307	204	9	991	4,510
Iowa		2,370	21,381	221,739	646	63,866	8,521		106,403	73,890	1,377	597	204	250	21
Missouri	3,076	1,396	51,451	473,588	11,078	45,758	231,305	214	153,753	46,356	1,597	1,435	663	520	321
Total Middle Western States	48,514	15,072	286,232	3,038,240	42,580	416,817	515,738	1,518	2,038,829	338,582	22,693	18,483	13,257	4,952	37,613
North Dakota	609	26	2,285	16,510	20	2,447	474		3,987	6,718				47	203
South Dakota	480		3,186	20,108	159	8,514	415		5,631	7,688		5		96	1,269
Nebraska	335	308	7,079	47,641	70	7,590	535		6,086	13,874	124	24		143	61
Kansas		1,379	13,224	98,968	1,298	38,076	3,282		20,613	21,222	410	362	495	377	48
Montana		115	3,532	37,385	67	8,389	4,965		13,610	3,742	16	93	25	249	694
Wyoming			824	10,282	11	2,257	333		5,589	1,415	84		35	25	140
Colorado		555	2,681	34,954	9	4,392	1,748		18,980	2,243	20	314	30	16	66
New Mexico		190	635	9,143	24	2,299	1		2,411	734				31	8
Oklahoma		55	4,570	37,408	99	10,969	1,103		7,413	6,038	1,080	12	80	71	140
Total Western States	1,539	3,253	38,016	312,406	1,757	84,926	12,856		84,320	63,674	1,734	810	665	1,055	2,629
Washington	605		3,610	32,023	260	5,447	1,739		30,330	2,339		6	418	39	72
Oregon	307		1,799	14,583	25	2,697	104		13,716	1,557		3		34	368
California	1,000	13,830	50,127	443,472	7,285	27,477	93,560	7,004	770,743	17,775		3,054	30,777	55	9,518
Idaho		127	1,143	11,533	22	3,807	291		4,886	1,209			10	18	10
Utah	604	100	5,218	35,841	36	7,271	7,840	2	39,673	2,968	160	59	51	52	150
Nevada		28	197	1,511	8	886	5	2	1,165	93					13
Arizona			1,073	13,119	3	2,868	97	11	13,950	347		49		25	
Total Pacific States	2,516	14,085	63,167	552,082	7,639	50,453	103,636	7,019	874,463	26,288	160	3,171	31,256	223	10,049
Total United States (exclusive of possessions)	107,442	147,429	1,224,494	16,160,045	225,241	1,399,394	3,715,104	386,861	6,153,338	634,340	73,360	83,874	477,584	24,470	149,138
Alaska			685	5,848	117	1,053	589		4,752	894				82	
Canal Zone (Panama)				6,958	6,956		15	206	3,755						
Guam			25	57		76			322						31
The Territory of Hawaii			6,055	31,799		7,963	1,410	260	35,097	11,611		1,132	16	180	794
Philippines		75	27,796	37,849		12,660	4,382	23,254	30,520	19,909					7,809
Puerto Rico	100		3,445	36,205	2,243	10,750	630	942	16,396	117	507		90	34	18,165
American Samoa			25	91		55			120						
Total possessions	100	75	38,031	118,807	9,316	32,557	7,026	24,662	90,962	32,531	507	1,132	106	296	26,799
Total United States and possessions	107,542	147,504	1,262,525	16,278,852	234,557	1,431,951	3,722,130	411,523	6,244,300	666,871	73,867	85,006	477,690	24,766	175,937
															214,607
															1,981

1 Includes U. S. Treasurer's time deposits—open account.

TABLE No. 53.—Assets and liabilities of active mutual savings banks, June 30, 1941

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including rediscounts and overdrafts)	Investments	Currency and coin	Balances with other banks ¹	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	Interest, commissions, rent, and other income earned or accrued but not collected	Other assets	Total assets
Maine.....	32	27,595	95,533	1,030	21,466	945	3,385	84	-----	-----	228	150,266
New Hampshire ²	43	68,974	122,585	1,028	17,273	2,000	6,824	-----	-----	-----	214	218,898
Vermont.....	8	31,262	22,111	474	2,720	779	3,397	3,796	-----	50	87	64,676
Massachusetts.....	191	980,436	1,192,331	\$ 9,703	94,963	19,509	112,764	-----	-----	-----	7,722	2,417,428
Rhode Island.....	9	59,165	115,934	2,058	14,723	1,073	2,100	-----	-----	62	77	195,192
Connecticut.....	72	340,266	375,463	6,490	81,322	6,247	34,956	-----	-----	-----	7,699	852,443
Total New England States.....	355	1,507,698	1,923,957	20,783	232,467	30,553	163,426	3,880	-----	112	16,027	3,898,903
New York.....	134	3,066,659	2,413,896	45,019	496,200	70,428	274,839	6,619	-----	37,530	15,582	6,426,772
New Jersey ⁴	24	121,520	171,871	2,625	25,098	5,425	28,751	1,119	-----	1,883	719	359,011
Pennsylvania.....	7	90,263	484,072	2,074	65,462	9,579	22,132	820	-----	810	1,983	677,195
Delaware.....	2	13,077	35,161	30	3,233	743	290	-----	-----	-----	-----	52,534
Maryland.....	12	36,211	170,634	1,301	43,510	1,550	4,575	-----	-----	-----	159	257,940
Total Eastern States.....	179	3,327,730	3,275,634	51,049	633,503	87,725	330,587	8,558	-----	40,223	18,443	7,773,452
Ohio.....	3	58,102	61,924	3,450	8,348	1,047	3,304	-----	-----	564	247	136,986
Indiana.....	4	10,636	7,117	393	4,743	83	511	32	-----	-----	-----	23,515
Wisconsin.....	4	2,196	2,357	50	912	84	11	14	-----	-----	-----	5,624
Minnesota.....	1	19,223	45,500	100	7,137	195	367	1,045	-----	-----	1	73,508
Total Middle Western States.....	12	90,157	116,898	3,993	21,140	1,409	4,193	1,091	-----	564	248	239,693
Washington.....	3	30,203	45,094	445	4,509	254	76	-----	-----	355	7	80,943
Oregon.....	1	2,179	658	11	228	1	22	16	-----	-----	1	3,116
Total Pacific States.....	4	32,382	45,752	456	4,737	255	98	16	-----	355	8	84,059
Total United States.....	550	4,957,967	5,362,241	76,281	891,847	119,942	498,304	13,545	-----	41,254	34,726	11,996,107

¹ Includes reserve balances and cash items in process of collection.² Includes business of 9 guaranty banks.³ Includes cash items.⁴ Includes two "associations" which possess the characteristics of both a savings bank and a building and loan association, in that all of the deposits are invested in bonds and

NOTE.—Estimated amounts, based on classifications reported to the Federal Deposit Insurance Corporation in its call made as of June 30, 1941, on nonmember insured banks, have been used in this table in instances where the various items of assets and liabilities were not available direct from State banking departments.

LIABILITIES
[In thousands of dollars]

Location	Demand deposits	Time deposits (including postal savings)	Other deposits ¹	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Interest, discount, rent, and other income collected but not earned	Interest, taxes, and other expenses accrued and unpaid	Other liabilities	Capital notes and debentures	Surplus	Undivided profits	Reserves and retirement account for capital notes and debentures
Maine.....	-----	131,010	-----	131,010	2	-----	-----	-----	-----	71	1,210	-----	7,808	10,165
New Hampshire.....	-----	195,800	-----	195,800	-----	-----	-----	-----	-----	113	-----	² 15,317	6,851	817
Vermont.....	144	57,442	-----	57,586	-----	-----	-----	-----	51	423	4,049	-----	517	1,866
Massachusetts.....	64	2,163,467	-----	2,163,531	-----	-----	-----	231	-----	5,872	-----	² 147,596	97,513	2,685
Rhode Island.....	-----	180,415	-----	180,415	-----	-----	-----	95	981	543	-----	² 12,553	³ 605	-----
Connecticut.....	-----	760,347	-----	760,347	-----	-----	-----	-----	147	1,892	-----	51,730	30,015	8,312
Total New England States.....	208	3,488,481	-----	3,488,689	2	-----	-----	326	1,179	8,914	5,259	227,380	143,309	23,845
New York.....	-----	5,648,555	-----	5,648,555	-----	-----	-----	-----	6,133	7,929	-----	533,104	146,096	84,955
New Jersey.....	2,024	316,295	479	318,798	2	-----	-----	11	392	547	600	34,160	511	3,990
Pennsylvania.....	-----	620,891	-----	620,891	10	-----	-----	-----	91	1,444	-----	45,304	4,227	5,228
Delaware.....	-----	44,775	-----	44,775	-----	-----	-----	-----	-----	2	-----	1,200	431	6,126
Maryland.....	150	228,887	-----	229,037	-----	-----	-----	-----	-----	831	-----	² 13,813	³ 14,259	-----
Total Eastern States.....	2,174	6,859,403	479	6,862,056	12	-----	-----	11	6,616	10,753	600	627,581	165,524	100,299
Ohio.....	5	125,738	2	125,745	-----	-----	-----	-----	651	842	1,137	6,698	978	935
Indiana.....	1,185	19,269	20	20,474	-----	-----	-----	-----	74	-----	-----	2,545	210	212
Wisconsin.....	-----	4,991	-----	4,991	-----	-----	-----	-----	-----	54	120	414	44	1
Minnesota.....	-----	68,171	-----	68,171	-----	-----	-----	-----	-----	120	-----	4,000	1,213	64
Total Middle Western States.....	1,190	218,169	22	219,381	-----	-----	-----	-----	725	1,016	1,257	13,657	2,445	1,212
Washington.....	-----	75,430	-----	75,430	-----	-----	-----	-----	5	1,099	25	² 4,095	281	8
Oregon.....	-----	2,933	-----	2,933	-----	-----	-----	-----	-----	29	-----	² 83	63	8
Total Pacific States.....	-----	78,363	-----	78,363	-----	-----	-----	-----	5	1,128	25	4,178	344	16
Total United States.....	3,572	10,644,416	501	10,648,489	14	-----	-----	337	8,525	21,811	7,141	872,796	311,622	125,372

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

² Includes guaranty funds.
³ Includes reserves.

TABLE NO. 53.—Assets and liabilities of active mutual savings banks, June 30, 1941—Continued

[In thousands of dollars]

Location	Loans and discounts										
	Commer- cial and in- dustrial loans	Agricul- tural loans	Open-mar- ket paper	Loans to brokers and dealers in securities	Other loans for the pur- pose of pur- chasing or carrying stocks, bonds, and other securities	Real-estate loans			Loans to banks	All other loans	Overdrafts
						On farm land	On resi- dential properties	On other properties			
Maine							1 25,979			1,616	
New Hampshire							1 63,008			5,966	
Vermont	215	62			485	6,195	20,435	2,142		1,728	
Massachusetts							1 953,575			26,861	
Rhode Island			5,432			416	39,607	7,019		6,691	
Connecticut							1 334,606			5,660	
Total New England States	215	62	5,432		485	6,611	1,437,210	9,181		48,522	
New York							1 3,062,172			4,487	
New Jersey					102	4,332	105,090	11,744		214	38
Pennsylvania						492	2 89,021			750	
Delaware				30		204	2 12,815			28	
Maryland	2	5	3,988		80	475	13,021	17,552		1,088	
Total Eastern States	2	5	3,988	30	182	5,503	3,282,119	29,296		6,567	38
Ohio							1 25,163			32,939	
Indiana	185	48				2,542	5,657	1,647		557	
Wisconsin						51	1,897	205		43	
Minnesota							1 19,208			15	
Total Middle Western States	185	48				2,593	51,925	1,852		33,554	
Washington						320	2 29,545			338	
Oregon						24	792	1,362		1	
Total Pacific States						344	30,337	1,362		339	
Total United States	402	115	9,420	30	667	15,051	4,801,591	41,671		88,982	38

¹ All real-estate loans.² Includes loans on other properties.

Location	Investments															
	U. S. Government direct obligations	Obligations guaranteed by U. S. Government				Obligations of States and political subdivisions (including warrants)	Other bonds, notes, and debentures								Stocks of domestic corporations	Stocks of foreign corporations
		Reconstruction Finance Corporation	Home Owners' Loan Corporation	Federal Farm Mortgage Corporation	Other Government corporations and agencies		U. S. Government corporations and agencies, not guaranteed by United States			Other domestic corporations				Foreign—public and private		
							Federal land banks	Federal intermediate credit banks	Other Government corporations and agencies	Railroads	Public utilities	Industrials	All other			
Maine.....	49,898		1,133	63		4,946	25				11,583	16,968	95	3,352	3,976	3,494
New Hampshire.....	26,121	5,050	6,987	6,061	3,247	8,206	818				18,846	22,084	1,478		7,728	15,959
Vermont.....	14,611	64	679	557	332	973					548	2,003	56	133	511	1,638
Massachusetts.....	700,994	9,761	35,035	1,286	9,610	81,105	152	6			37	177,991	120,615		1,172	54,573
Rhode Island.....	40,334	7,084	5,012	1,927	1,676	1,344		37			83	12,780	18,994	2,917	933	19,885
Connecticut.....	182,993	3,272	8,253	1,634	2,832	16,362		83			49,847	51,663			21,750	36,857
Total New England States.....	1,014,951	25,231	57,099	11,528	17,697	112,936	995		126	271,595	232,327	4,546	5,590	36,930	132,406	
New York.....	1,551,430	93,460	112,877	34,117	22,866	294,549					165,921	84,606		16,705		37,365
New Jersey.....	69,748	1,200	5,539	2,001	721	38,700	239	23			25,728	23,797	761	3,383	31	
Pennsylvania.....	173,552	5,969	15,361	4,543	4,298	61,772	891	1,191			117,297	72,789	19,805	2,723	3,874	7
Delaware.....	1,598	303	288	50	8	1,682					9,691	20,344	279	38	706	174
Maryland.....	97,239	2,690	3,685	3,089	4,507	925	1,755	3,203	8		32,142	14,329	5,037	680	1,343	2
Total Eastern States.....	1,893,567	103,622	137,750	43,800	32,400	397,628	2,885	3,203	1,222	350,779	215,865	25,882	23,529	5,923	37,579	
Ohio.....	22,672	1,961	4,366	1,773	1,004	5,690					8,119	5,427	6,794	1,101	2,134	880
Indiana.....	4,015	80	331	239	74	1,749	10					259	102	248	10	3
Wisconsin.....	385	8	245	119	12	1,205	20				169	132		29	23	
Minnesota.....	10,428		2,800	6,624		10,393	593				6,252	1,943	3,295	1,863	1,309	
Total Middle Western States.....	37,500	2,049	7,742	8,755	1,090	19,037	623		10	14,540	7,761	10,191	3,241	3,443	913	3
Washington.....	23,662	471	3,228	3,010	665	6,237	164		15	2,699	1,782	1,923	417	783	38	
Oregon.....	207					406						45				
Total Pacific States.....	23,869	471	3,228	3,010	665	6,643	164		15	2,699	1,782	1,968	417	783	38	
Total United States.....	2,969,887	131,373	205,819	67,093	51,852	536,244	4,667	3,203	1,373	639,613	457,735	42,587	32,777	47,079	170,936	3

¹ Includes obligations of U. S. Government corporations and agencies not guaranteed by United States.

TABLE NO. 53.—Assets and liabilities of active mutual savings banks, June 30, 1941—Continued

[In thousands of dollars]

Location	Demand deposits					Time deposits								
	Individuals, partnerships, and corporations	U. S. Government	States and political sub-divisions	Banks in United States	Banks in foreign countries	Deposits of individuals, partnerships, and corporations					Postal savings	States and political sub-divisions	Banks in United States	Banks in foreign countries
						Savings	Certificates of deposit	Deposits accumulated for payment of personal loans	Christmas savings and similar accounts	Open accounts				
Maine						129,890			1,120					
New Hampshire						194,571			1,229					
Vermont	125	2	17			56,829	18	5	207	47		309	27	
Massachusetts		64				2,149,481			13,986					
Rhode Island						179,472			760			183		
Connecticut						753,899			6,448					
Total New England States	125	66	17			3,464,142	18	5	23,750	47		492	27	
New York						5,622,420			26,135					
New Jersey	2,024					313,048			3,100			122	25	
Pennsylvania						618,586			2,305					
Delaware						44,455	132		108			80		
Maryland	149				1	226,908		73	1,799			107		
Total Eastern States	2,173				1	6,825,417	132	73	33,447			309	25	
Ohio	5					124,788	155	306	489					
Indiana	709		424	52		18,644	137	88	45	330			25	
Wisconsin						4,835			147			9		
Minnesota						68,121			50					
Total Middle Western States	714		424	52		216,388	292	394	731	330		9	25	
Washington						75,430								
Oregon						2,843							90	
Total Pacific States						78,273							90	
Total United States	3,012	66	441	52	1	10,584,220	442	472	57,928	377		810	167	

TABLE NO. 54.—*Assets and liabilities of active private banks, June 30, 1941*¹

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts (including rediscounts and overdrafts)	Investments	Currency and coin	Balances with other banks ²	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	Interest, commissions, rent, and other income earned or accrued but not collected	Other assets	Total assets
Connecticut.....	3	362	226	55	138	11	410				4	1,206
New York.....	6	42,578	58,961	706	37,456	131	21	27	6,313	232	286	146,711
Pennsylvania ³	15	6,357	9,296	568	5,543	279	376				2,481	24,900
Total Eastern States.....	21	48,935	68,257	1,274	42,999	410	397	27	6,313	232	2,767	171,611
South Carolina.....	1	864	88	35	154		28					1,169
Ohio.....	13	2,188	611	114	844	58	88				1	3,904
Indiana.....	15	1,983	1,118	189	2,037	46	55				1	5,429
Total Middle Western States.....	28	4,171	1,729	303	2,881	104	143				2	9,333
Kansas.....	1	2		4	7	3						16
Total United States.....	54	54,334	70,300	1,671	46,179	528	978	27	6,313	232	2,773	183,335

¹ Excludes private banks which do not report to State banking departments.² Includes reserve balances and cash items in process of collection.³ Includes figures for 1 branch of a New York bank.

NOTE.—Estimated amounts, based on classifications reported to the Federal Deposit Insurance Corporation in its call made as of June 30, 1941, on nonmember insured banks, have been used in this table in instances where the various items of assets and liabilities were not available direct from State banking departments.

TABLE NO. 54.—Assets and liabilities of active private banks, June 30, 1941—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits (including postal savings)	Other deposits ¹	Total deposits	Bills payable, re-discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Interest, discount, rent, and other income collected but not earned	Interest, taxes, and other expenses accrued and unpaid	Other liabilities	Capital stock	Surplus	Undivided profits	Reserves
Connecticut.....	523	209	-----	822	54	108	-----	-----	-----	1	125	15	81	-----
New York.....	117,998	4,198	875	123,071	200	9	7,121	66	128	776	3,500	10,980	5	855
Pennsylvania.....	12,598	6,840	297	19,735	38	-----	-----	-----	-----	2,453	2,365	-----	-----	309
Total Eastern States.....	130,596	11,038	1,172	142,806	238	9	7,121	66	128	3,229	5,865	10,980	5	1,164
South Carolina.....	645	98	1	744	-----	-----	-----	-----	-----	-----	400	-----	25	-----
Ohio.....	1,611	1,627	8	3,246	-----	-----	-----	-----	-----	-----	294	216	145	3
Indiana.....	3,876	1,033	9	4,918	-----	-----	-----	-----	-----	-----	216	213	81	1
Total Middle Western States.....	5,487	2,660	17	8,164	-----	-----	-----	-----	-----	-----	510	429	226	4
Kansas.....	1	-----	-----	1	-----	-----	-----	-----	-----	-----	10	5	-----	-----
Total United States.....	137,252	14,095	1,190	152,537	292	117	7,121	66	128	3,230	6,910	11,429	337	1,168

¹ Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to reserve agents (transit account).² Includes surplus and undivided profits.

Location	Loans and discounts										
	Commer- cial and industrial loans	Agricul- tural loans	Open- market paper	Loans to brokers and dealers in securities	Other loans for the pur- pose of pur- chasing or carrying stocks, bonds, and other securities	Real-estate loans			Loans to banks	All other loans	Overdrafts
						On farm land	On resi- dential properties	On other properties			
Connecticut.....	113						¹ 188			61	
New York.....	27,196	4	2,776	5,989	5,212	22	43			870	466
Pennsylvania.....	1,722	56	745	30	487	148	509	111		2,537	12
Total Eastern States.....	28,918	60	3,521	6,019	5,699	170	552	111		3,407	478
South Carolina.....		4				3	1			829	27
Ohio.....							¹ 697			1,491	
Indiana.....	407	468				237	332	59		479	1
Total Middle Western States.....	407	468				237	1,029	59		1,970	1
Kansas.....										2	
Total United States.....	29,438	532	3,521	6,019	5,699	410	1,770	170		6,269	506

¹ All real-estate loans.

TABLE NO. 54.—Assets and liabilities of active private banks, June 30, 1941—Continued

[In thousands of dollars]

Location	Investments															
	U. S. Government direct obligations	Obligations guaranteed by U. S. Government				Obligations of States and political subdivisions (including war-rants)	Other bonds, notes, and debentures								Stocks of domestic corporations	Stocks of foreign corporations
		Reconstruction Finance Corporation	Home Owners' Loan Corporation	Federal Farm Mortgage Corporation	Other Government corporations and agencies		U. S. Government corporations and agencies, not guaranteed by United States			Other domestic corporations				Foreign—public and private		
							Federal land banks	Federal intermediate credit banks	Other Government corporations and agencies	Railroads	Public utilities	Industrials	All other			
Connecticut.....						115							71		40	
New York.....	30,390	5,641	1,225	1	4,426	4,833	3,790	706	508	391	1,001	810	324	40	4,875	
Pennsylvania.....	4,068	140	360	106	101	498	46	0	62	625	914	1,028	142	201	1,005	
Total Eastern States.....	34,458	5,781	1,585	107	4,527	5,331	3,836	706	570	1,016	1,915	1,838	466	241	5,880	
South Carolina.....						63							23		2	
Ohio.....	355					170				26	18	22	4	7	9	
Indiana.....	634	4	47	66	12	250	5		6	19	25	8	30	3	9	
Total Middle Western States.....	989	4	47	66	12	420	5		6	45	43	30	34	10	18	
Kansas.....																
Total United States.....	35,447	5,785	1,632	173	4,539	5,929	3,841	706	576	1,061	1,958	1,868	594	251	5,940	

Location	Demand deposits					Time deposits								
	Individ- uals, partner- ships, and cor- porations	U. S. Gov- ern- ment	States and po- litical sub- divisions	Banks in United States	Banks in foreign countries	Deposits of individuals, partnerships, and cor- porations					Postal savings	States and po- litical sub- divisions	Banks in United States	Banks in foreign countries
						Savings	Certifi- cates of deposit	Deposits accumu- lated for payment of personal loans	Christmas savings and similar accounts	Open ac- counts				
Connecticut.....	523					299								
New York.....	81,238		68	16,044	20,648	984	925		4	2,084			201	
Pennsylvania.....	8,910		256	3,432		4,720	991		947			182		
Total Eastern States.....	90,148		324	19,476	20,648	5,704	1,916		951	2,084		182	201	
South Carolina.....	567		78				98							
Ohio.....	1,356		255			902	711					14		
Indiana.....	3,018		858			474	549		10					
Total Middle Western States.....	4,374		1,113			1,376	1,260		10			14		
Kansas.....	1													
Total United States.....	95,613		1,515	19,476	20,648	7,379	3,274		961	2,084		196	201	

TABLE NO. 55.—Assets and liabilities of all active banks other than national, June 30, 1941 (includes State (commercial), mutual savings, and private banks) ¹

ASSETS												
[In thousands of dollars]												
Location	Number of banks	Loans and discounts (including rediscounts and overdrafts)	Investments	Currency and coin	Balances with other banks ²	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	Interest, commissions, rent, and other income earned or accrued but not collected	Other assets	Total assets
Maine.....	63	74,782	128,310	4,888	48,211	2,587	5,601	321	-----	73	397	265,170
New Hampshire.....	55	78,459	130,240	1,407	20,053	2,229	7,281	6	-----	-----	253	239,928
Vermont.....	41	67,623	43,467	1,635	11,609	2,285	5,859	3,912	-----	89	284	136,763
Massachusetts.....	263	1,221,598	1,474,058	25,026	275,356	32,282	118,702	2,331	238	978	8,635	3,159,204
Rhode Island.....	23	143,350	238,857	7,661	60,902	12,759	3,996	5,383	676	649	589	474,822
Connecticut.....	150	485,655	505,546	20,685	221,461	18,012	39,827	201	-----	145	8,047	1,299,579
Total New England States.....	595	2,071,467	2,520,478	61,302	637,592	70,154	181,266	12,154	914	1,934	18,205	5,575,466
New York.....	439	6,110,950	8,555,261	212,294	5,671,132	235,913	318,274	29,671	34,225	69,668	36,948	21,274,336
New Jersey.....	158	461,353	617,514	31,715	338,789	38,525	52,699	2,623	271	4,703	3,682	1,551,874
Pennsylvania.....	398	854,477	1,520,455	52,473	746,246	77,310	101,579	15,048	110	4,864	18,607	3,391,169
Delaware.....	30	75,160	121,662	3,241	93,211	2,957	1,372	664	-----	309	76	298,652
Maryland.....	124	164,029	304,874	12,116	210,062	9,942	6,117	302	14	1,619	2,796	711,871
District of Columbia.....	13	73,439	59,280	4,919	57,254	8,170	2,175	2,539	-----	346	196	208,318
Total Eastern States.....	1,162	7,739,408	11,179,046	316,758	7,116,694	372,817	482,216	50,847	34,620	81,509	62,305	27,436,220
Virginia.....	184	167,730	70,319	7,911	87,252	7,993	1,929	1,096	-----	314	909	345,453
West Virginia.....	104	73,291	36,982	5,538	65,237	3,532	2,890	1,017	-----	123	743	189,353
North Carolina.....	184	162,202	141,891	11,805	177,503	6,428	1,321	19	7	1,005	1,605	503,786
South Carolina.....	129	21,378	18,478	2,929	28,269	660	434	1	-----	4	174	72,327
Georgia.....	235	109,497	37,259	6,021	77,129	5,052	3,540	38	56	187	562	239,341
Florida.....	121	38,684	33,416	5,285	50,097	2,121	781	389	2	56	793	140,624
Alabama.....	152	45,056	30,910	3,453	49,260	1,717	1,446	416	-----	138	612	133,006
Mississippi.....	183	52,020	50,383	5,194	55,674	2,927	837	107	-----	54	946	168,142
Louisiana.....	117	61,324	50,701	6,479	71,930	2,401	818	3,506	-----	165	4,729	202,053
Texas.....	391	100,670	57,765	7,442	92,721	4,360	958	39	-----	43	493	264,491
Arkansas.....	166	33,442	26,363	2,398	43,689	1,299	359	1	-----	4	382	107,937
Kentucky.....	310	127,294	59,796	6,085	89,869	4,916	2,503	290	3	184	6,421	297,361
Tennessee.....	226	83,603	34,144	4,730	61,157	4,533	2,080	368	234	76	803	191,728
Total Southern States.....	2,502	1,076,191	648,407	75,270	958,787	47,939	19,896	7,287	302	2,353	19,172	2,855,604

Ohio.....	453	648,630	638,744	44,522	544,812	29,809	14,572	3,584	141	2,425	4,377	1,931,616
Indiana.....	382	202,843	166,531	16,065	164,733	8,988	5,244	561	-----	219	587	565,771
Illinois.....	495	351,684	594,581	25,916	537,593	12,290	2,962	1,183	173	2,558	3,189	1,532,129
Michigan.....	364	307,600	325,447	25,904	304,722	15,118	1,420	1,395	26	953	1,278	983,863
Wisconsin.....	470	207,047	164,055	13,247	145,638	8,375	2,805	1,677	-----	4	1,216	544,694
Minnesota.....	491	144,336	116,172	5,966	68,671	3,702	1,156	1,048	-----	266	314	341,651
Iowa.....	541	259,409	106,689	18,214	142,916	5,039	1,059	879	5	54	77	534,341
Missouri.....	535	348,194	366,388	14,342	338,698	11,866	4,804	945	132	973	2,656	1,088,938
Total Middle Western States.....	3,731	2,469,743	2,479,237	164,196	2,247,723	95,187	34,022	11,272	477	7,452	13,694	7,523,003
North Dakota.....	115	14,747	7,226	797	11,213	678	403	4	-----	48	151	35,267
South Dakota.....	124	23,204	11,490	1,046	13,894	805	244	20	-----	158	50,861	50,861
Nebraska.....	285	42,417	17,455	1,691	26,420	1,128	130	-----	-----	6	114	89,361
Kansas.....	479	92,234	47,646	4,081	67,227	3,053	624	367	-----	3	673	215,858
Montana.....	69	24,274	23,305	1,625	27,153	799	171	3	-----	160	131	77,621
Wyoming.....	32	10,269	3,282	612	8,676	364	23	-----	-----	28	23,284	23,284
Colorado.....	66	24,923	15,693	1,933	28,397	80	138	-----	-----	68	72	72,114
New Mexico.....	19	6,541	3,250	593	5,754	180	20	1	-----	7	16,346	16,346
Oklahoma.....	183	30,011	17,754	1,859	24,143	624	23	2	-----	6	56	74,478
Total Western States.....	1,372	268,620	147,111	14,187	212,877	8,521	1,776	397	-----	291	1,390	655,170
Washington.....	95	64,336	65,210	2,393	29,675	1,366	165	5	158	393	78	163,779
Oregon.....	47	14,946	13,017	1,047	10,640	340	165	27	-----	32	24	40,238
California.....	131	645,221	612,876	18,562	330,327	25,265	12,977	76	3,283	2,136	1,802	1,652,525
Idaho.....	31	8,685	6,900	657	7,955	316	33	4	-----	46	24,596	24,596
Utah.....	47	43,876	27,270	1,587	33,146	777	90	274	-----	246	107,266	107,266
Nevada.....	5	1,673	1,101	166	1,112	57	7	-----	5	-----	4,121	4,121
Arizona.....	7	10,779	10,830	1,046	9,954	278	330	1	-----	22	142	33,382
Total Pacific States.....	363	789,516	737,204	25,458	422,809	28,399	13,767	387	3,441	2,588	2,338	2,025,907
Total United States (exclusive of possessions).....	9,725	14,414,945	17,711,483	657,171	11,596,482	623,017	732,943	82,344	39,754	96,127	117,104	46,071,370
Alaska.....	13	5,406	3,592	1,112	4,338	256	72	-----	-----	95	176	15,047
Canal Zone (Panama).....	2	1,851	-----	1,586	429	70	-----	-----	-----	3	14,136	18,075
Guam.....	1	398	225	67	37	2	2	-----	-----	4	11	746
The Territory of Hawaii.....	11	33,985	39,495	9,954	19,460	2,192	880	-----	-----	41	178	106,185
Philippines.....	17	123,346	15,527	20,333	30,947	2,680	3,285	-----	130	25	1,972	198,245
Puerto Rico.....	13	40,981	4,530	8,565	7,017	1,085	595	300	499	195	40,336	104,106
American Samoa.....	1	40	86	60	98	1	8	-----	-----	2	15	310
Total possessions.....	58	206,010	63,455	41,677	62,326	6,286	4,842	300	629	365	56,824	442,714
Total United States and possessions.....	9,783	14,620,955	17,774,938	698,848	11,658,808	629,303	737,785	82,644	40,383	96,492	173,928	46,514,084

¹ Excludes private banks which do not report to State banking departments.

² Includes reserve balances and cash items in process of collection.

³ Figures for December 31, 1940, except for branch of an American national bank.

TABLE NO. 55.—Assets and liabilities of all active banks other than national, June 30, 1941 (includes State (commercial), mutual savings, and private banks)—Continued

LIABILITIES														
[In thousands of dollars]														
Location	Demand deposits	Time deposits (including postal savings)	Other deposits ¹	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Interest, discount, rent, and other income collected but not earned	Interest, taxes, and other expenses accrued and unpaid	Other liabilities	Capital stock ²	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures
Maine.....	41,322	187,761	984	230,067	70	-----	-----	91	120	204	9,151	3,248	10,345	11,874
New Hampshire.....	4,731	208,788	65	213,584	79	-----	-----	-----	2	130	1,227	16,360	7,494	1,052
Vermont.....	12,139	104,425	273	116,837	-----	-----	-----	-----	85	476	12,387	1,250	2,006	3,722
Massachusetts.....	471,050	2,325,525	8,859	2,805,434	-----	-----	238	1,101	1,966	6,605	36,912	185,927	109,391	11,630
Rhode Island.....	85,340	325,541	1,875	412,756	350	-----	980	624	3,226	1,116	13,374	38,571	3,136	689
Connecticut.....	263,037	887,278	3,385	1,153,700	399	139	-----	187	1,219	2,419	22,307	68,468	37,541	13,200
Total New England States.....	877,619	4,039,318	15,441	4,932,378	898	139	1,218	2,003	6,618	10,950	95,358	313,824	169,913	42,167
New York.....	11,691,450	7,099,615	197,687	18,988,752	5,829	31	40,091	10,563	24,017	76,510	509,678	1,181,247	302,030	135,588
New Jersey.....	562,177	810,569	10,826	1,383,572	1,184	50	271	3,421	1,293	3,570	68,928	63,902	12,502	13,181
Pennsylvania.....	1,455,268	1,382,416	14,881	2,852,565	924	30	110	3,038	7,358	11,496	132,586	279,223	43,705	60,134
Delaware.....	169,690	77,772	6,586	254,048	-----	-----	-----	211	393	222	9,975	20,089	6,785	6,929
Maryland.....	283,922	346,056	2,024	632,002	10	-----	14	967	686	1,380	22,021	30,515	20,482	3,794
District of Columbia.....	104,382	73,271	1,215	178,868	-----	-----	-----	438	574	819	10,425	10,636	5,179	1,379
Total Eastern States.....	14,266,889	9,789,699	233,219	24,289,807	7,947	111	40,486	18,638	34,321	93,997	753,613	1,585,612	390,683	221,005
Virginia.....	158,821	142,492	2,110	303,423	54	7	-----	2,371	731	789	19,569	11,126	4,522	2,861
West Virginia.....	97,176	61,969	2,114	161,259	352	-----	-----	115	229	139	13,477	8,975	3,336	1,471
North Carolina.....	349,423	99,983	4,357	453,763	203	-----	7	1,826	951	1,281	17,745	16,942	6,617	4,451
South Carolina.....	45,978	17,054	312	63,344	-----	-----	-----	35	50	37	4,388	2,781	1,432	260
Georgia.....	138,240	65,434	966	204,640	261	20	56	1,583	367	334	15,701	10,336	4,771	1,272
Florida.....	86,962	35,552	1,295	123,809	77	1	2	90	102	214	7,824	5,794	1,716	1,006
Alabama.....	81,302	35,265	406	116,973	47	12	-----	90	104	224	7,980	3,899	3,047	632
Mississippi.....	98,566	48,532	548	147,646	55	-----	-----	173	99	373	10,835	6,498	1,526	937
Louisiana.....	130,512	47,556	1,124	179,192	9	2	-----	240	179	128	10,547	7,001	2,748	2,007
Texas.....	195,850	31,402	1,989	229,241	279	4	-----	278	191	337	19,296	8,779	4,777	1,309
Arkansas.....	73,479	20,585	669	94,733	75	-----	-----	18	37	268	7,015	2,985	2,119	687
Kentucky.....	172,139	70,930	4,331	247,400	497	-----	3	513	374	6,698	22,961	12,804	3,789	2,262
Tennessee.....	100,168	66,087	829	167,084	25	-----	234	844	195	666	12,911	5,280	3,441	1,048
Total Southern States.....	1,728,616	742,841	21,050	2,492,507	1,934	46	302	8,165	3,609	11,488	170,249	103,260	43,841	20,203

Ohio.....	938,526	700,474	14,139	1,743,139	232	6	141	2,498	5,062	8,264	96,308	51,930	17,369	6,667
Indiana.....	295,074	205,432	4,468	1,504,974	2	9	550	550	435	357	31,369	16,542	8,244	3,289
Illinois.....	991,644	400,831	12,499	1,404,974	192	192	809	1,604	3,518	44,300	30,517	22,615	23,600	23,600
Michigan.....	424,576	454,378	10,377	889,331	395	26	3,855	1,281	1,607	47,261	23,986	9,631	6,490	6,490
Wisconsin.....	211,851	263,071	5,063	479,985	15	12	267	232	305	37,632	11,292	7,693	7,288	7,288
Minnesota.....	103,184	200,151	2,911	306,246	10	5	256	124	359	15,041	11,725	5,873	2,000	2,000
Iowa.....	294,772	182,859	4,956	482,587	10	5	265	90	758	23,751	14,720	8,840	3,656	3,656
Missouri.....	761,943	205,619	6,260	973,822	3,737	132	1,883	1,304	4,071	55,923	25,719	18,271	3,986	3,986
Total Middle Western States.....	4,021,570	2,702,815	60,673	6,785,058	4,391	27	496	10,383	10,231	19,239	351,585	186,081	98,536	56,976
North Dakota.....	19,451	10,686	262	30,699	167	2	31	24	8	2,920	1,070	392	121	121
South Dakota.....	29,196	14,742	272	44,210	146	1	16	7	17	3,666	1,283	1,219	276	276
Nebraska.....	55,836	20,330	336	76,502	384	1	41	10	7,722	2,883	1,618	438	438	438
Kansas.....	141,625	43,698	1,345	186,668	36	119	29	233	14,613	9,206	4,077	529	529	529
Montana.....	50,806	18,522	580	69,908	36	75	24	3,841	2,209	1,000	261	217	217	217
Wyoming.....	12,883	7,293	154	20,330	36	35	6	1,370	1,000	261	217	217	217	217
Colorado.....	41,103	21,879	872	63,854	30	72	392	16	3,236	2,640	1,403	501	501	501
New Mexico.....	11,467	3,189	117	14,773	30	50	10	140	4,625	2,647	1,640	159	159	159
Oklahoma.....	49,579	14,899	699	65,177	763	2	442	545	461	42,818	23,354	11,783	2,881	2,881
Total Western States.....	411,946	155,538	4,637	572,121	763	2	442	545	461	42,818	23,354	11,783	2,881	2,881
Washington.....	39,469	108,634	579	148,682	732	158	408	108	1,234	4,240	6,583	1,925	441	441
Oregon.....	17,409	18,631	146	36,186	5	33	4	44	2,106	64,957	41,726	24,927	11,112	11,112
California.....	578,798	848,668	11,263	1,438,729	732	3,606	3,887	2,106	60,743	3	1,270	862	426	426
Idaho.....	15,653	6,133	124	21,910	5	6	37	162	5,922	3,593	2,012	592	592	592
Utah.....	50,990	43,229	709	94,928	1	20	1	1	225	90	98	5	5	5
Nevada.....	2,412	1,276	13	3,701	1	15	57	7	1,073	1,142	183	30	30	30
Arizona.....	16,098	14,371	406	30,875	737	3,764	4,370	2,313	62,193	79,793	54,990	30,269	12,467	12,467
Total Pacific States.....	720,829	1,040,942	13,240	1,775,011	737	3,764	4,370	2,313	62,193	79,793	54,990	30,269	12,467	12,467
Total United States (exclusive of possessions).....	22,027,469	18,471,153	348,260	40,846,882	16,670	325	46,266	44,001	57,637	198,328	1,493,416	2,267,121	745,025	355,699
Alaska.....	7,607	5,728	151	13,486	140	11	5	144	685	335	424	117	117	117
Canal Zone (Panama).....	14,135	3,755	36	17,926	60	3	160	89	6,055	4,801	1,782	2,668	2,668	2,668
Guam.....	133	353	486	140	2,253	130	426	782	12,164	27,871	7,371	923	6,320	6,320
The Territory of Hawaii.....	41,432	48,880	255	90,567	1,062	819	100	6,632	3,545	1,004	474	602	602	602
Philippines.....	78,145	58,238	2,253	138,636	2,622	130	426	782	12,164	27,871	7,371	923	6,320	6,320
Puerto Rico.....	50,770	35,309	3,693	89,772	1,062	819	100	6,632	3,545	1,004	474	602	602	602
American Samoa.....	146	120	5	271	271	1	2	25	25	6	5	1	1	1
Total possessions.....	192,368	152,883	6,393	351,144	3,884	949	1,536	1,047	19,037	38,206	13,552	3,640	9,719	9,719
Total United States and possessions.....	22,219,837	18,623,536	354,653	41,198,026	20,554	325	47,215	45,537	58,684	217,365	1,531,622	2,280,673	748,665	365,418

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

² Includes capital notes and debentures. (See classification on pp. 244 and 245.)

TABLE NO. 55.—Assets and liabilities of all active banks other than national, June 30, 1941 (includes State (commercial), mutual savings, and private banks)—Continued

[In thousands of dollars]

Location	Loans and discounts										
	Commer- cial and industrial loans	Agricultur- al loans	Open- market paper	Loans to brokers and dealers in securities	Other loans for the pur- pose of pur- chasing or carrying stocks, and other securities	Real-estate loans			Loans to banks	All other loans	Over- drafts
						On farm land	On residen- tial proper- ties	On other properties			
Maine.....	13,897	939	810	177	1,599	1,489	35,718	6,025	23	14,091	14
New Hampshire.....	1,703	15	96	-----	-----	63	67,295	1,661	-----	7,625	1
Vermont.....	4,507	967	270	11	865	12,385	35,896	6,911	-----	5,804	7
Massachusetts.....	54,725	340	33,836	3,671	5,482	542	1,012,603	20,003	254	90,092	50
Rhode Island.....	20,081	69	10,096	16	1,379	1,086	71,196	21,701	-----	17,723	3
Connecticut.....	43,912	769	7,602	409	4,255	1,056	381,117	9,331	88	37,106	10
Total New England States.....	138,825	3,099	52,710	4,284	13,580	16,621	1,603,825	65,632	365	172,441	85
New York.....	1,663,492	11,180	80,324	311,417	188,529	7,091	3,226,079	98,377	22,251	499,460	2,750
New Jersey.....	59,680	816	10,005	3,562	10,103	5,681	224,442	44,997	10	101,991	66
Pennsylvania.....	263,720	2,286	17,321	25,279	42,916	7,772	239,707	50,443	129	204,848	56
Delaware.....	19,944	116	2,035	2,710	4,598	2,525	22,396	5,371	5	15,450	10
Maryland.....	26,937	1,987	5,987	955	6,680	7,447	40,720	25,475	10	47,769	62
District of Columbia.....	8,849	-----	704	393	1,064	45	25,470	10,547	-----	26,359	8
Total Eastern States.....	2,042,622	16,385	116,376	344,316	253,890	30,561	3,778,814	235,210	22,405	895,877	2,952
Virginia.....	38,080	4,079	4,749	466	1,799	9,202	28,906	7,450	63	72,912	24
West Virginia.....	16,493	1,699	1,609	293	4,478	4,012	17,900	5,064	50	21,665	28
North Carolina.....	56,233	7,993	4,456	1,240	4,237	8,199	12,534	9,838	381	57,082	9
South Carolina.....	3,878	3,548	35	23	660	1,402	3,727	774	-----	7,279	52
Georgia.....	28,923	12,072	656	369	2,698	5,956	18,495	5,657	85	34,486	100
Florida.....	9,475	2,147	504	638	892	1,557	7,037	3,262	-----	13,163	9
Alabama.....	8,373	9,712	6	51	504	3,309	6,979	2,110	3	13,945	64
Mississippi.....	6,596	10,619	415	218	1,312	7,178	5,332	3,276	107	16,890	77
Louisiana.....	16,271	4,191	217	444	919	5,005	8,187	4,420	5	21,586	79
Texas.....	23,456	32,371	554	155	927	2,234	8,898	2,732	13	29,097	233
Arkansas.....	4,681	9,239	2,266	-----	350	1,987	4,377	1,495	10	8,979	22
Kentucky.....	27,997	7,779	3,493	308	2,021	19,553	19,955	8,187	168	37,749	84
Tennessee.....	14,544	10,436	263	483	2,141	9,571	9,621	3,680	27	32,755	82
Total Southern States.....	255,000	115,885	19,223	4,688	22,974	79,165	151,948	57,945	912	367,588	863

Ohio.....	145,013	14,653	4,576	5,131	12,235	27,638	196,102	42,000	180	201,027	75
Indiana.....	30,167	23,606	7,851	48	1,858	20,733	61,896	12,626	220	43,802	36
Illinois.....	119,002	33,260	33,990	9,894	11,098	13,113	51,957	8,045		71,237	88
Michigan.....	62,533	18,534	8,975	504	12,470	14,702	94,882	20,703	134	74,100	63
Wisconsin.....	51,023	22,886	4,772	498	5,876	23,329	47,703	16,560	188	34,149	63
Minnesota.....	13,127	40,328	1,936		679	14,983	39,342	4,207	16	29,633	85
Iowa.....	34,351	95,985	5,988	475	1,176	43,166	31,115	7,248	78	39,735	92
Missouri.....	126,122	33,511	1,618	2,611	9,948	17,108	53,794	22,949	243	80,151	139
Total Middle Western States.....	581,338	282,763	69,706	19,161	55,340	174,772	576,791	134,338	1,059	573,834	641
North Dakota.....	1,143	10,014	109		32	694	619	206	3	1,905	22
South Dakota.....	1,524	15,695	28		143	1,273	1,510	613	37	2,354	27
Nebraska.....	3,181	26,965	374	18	443	3,772	1,148	291	65	6,117	43
Kansas.....	15,747	41,153	1,267	113	667	8,827	7,809	1,687	69	14,797	98
Montana.....	2,849	10,540	1,793	12	1,021	892	2,839	596		3,898	34
Wyoming.....	1,019	5,201	146		141	400	1,536	496		1,305	25
Colorado.....	7,642	7,249	399	7	894	462	2,079	622		5,559	10
New Mexico.....	1,738	2,506	166		68	175	462	284		1,139	3
Oklahoma.....	3,825	13,464	46		146	1,022	1,038	269		10,154	47
Total Western States.....	38,668	132,787	4,328	150	3,555	17,317	19,040	5,064	174	47,228	309
Washington.....	6,783	4,243	646	21	378	1,615	37,969	2,528	8	10,129	16
Oregon.....	1,897	2,442	133		94	819	3,392	2,408	25	3,718	18
California.....	108,492	12,763	9,913	4,264	18,771	23,702	256,744	96,664	58	113,347	503
Idaho.....	1,459	3,473	195		58	344	794	401		1,858	13
Utah.....	9,281	6,730	1,018	205	724	2,226	11,180	5,270	10	7,146	86
Nevada.....	341	510			6	139	271	244		1,161	1
Arizona.....	1,361	1,480	25		245	419	4,716	982		1,549	2
Total Pacific States.....	129,614	31,641	11,930	4,490	20,276	29,264	315,066	108,587	101	137,908	639
Total United States (exclusive of possessions).....	3,186,067	582,560	274,273	377,089	369,615	347,700	6,445,484	606,776	25,016	2,194,876	5,489
Alaska.....							1,685			3,718	3
Canal Zone (Panama).....	789	100	1		1					960	
Guam.....	26					15	72			285	
The Territory of Hawaii.....	8,896		1,498	81	155	18	13,301	658		9,378	
Philippines.....	31,662	3,201	1,119	18	71	18,431	1,487	1,319		56,038	
Puerto Rico.....	18,431	4,946			544	1,478	2,640	580	325	12,040	
American Samoa.....	24									16	
Total possessions.....	59,828	8,247	2,618	99	771	19,942	29,185	2,557	325	82,435	3
Total United States and possessions.....	3,245,895	590,807	276,891	377,188	370,386	367,642	6,474,669	609,333	25,341	2,277,311	5,492

TABLE No. 55.—Assets and liabilities of all active banks other than national, June 30, 1941 (includes State (commercial), mutual savings, and private banks)—Continued

[In thousands of dollars]

Location	Investments																
	U. S. Government direct obligations	Obligations guaranteed by U. S. Government				Obligations of States and political subdivisions (including warrants)	Other bonds, notes, and debentures									Stocks of Federal Reserve banks and other domestic corporations	Stocks of foreign corporations
		Reconstruction Finance Corporation	Home Owners' Loan Corporation	Federal Farm Mortgage Corporation	Other Government corporations and agencies		U. S. Government corporations and agencies, not guaranteed by United States			Other domestic corporations				Foreign—public and private			
							Federal land banks	Federal intermediate credit banks	Other Government corporations and agencies	Railroads	Public utilities	Industrials	All other				
Maine.....	61,915	846	3,402	880	638	6,963	217	-----	3	14,323	21,601	2,071	4,393	5,009	5,973	76	
New Hampshire.....	28,339	5,448	7,573	6,538	3,503	8,863	818	-----	-----	19,722	22,706	1,695	-----	7,992	17,036	7	
Vermont.....	21,329	628	1,611	1,212	873	3,655	56	-----	6	2,120	6,318	142	385	2,111	2,967	54	
Massachusetts.....	886,873	14,579	41,559	3,516	14,194	107,382	1,754	1,042	993	193,849	133,524	5,467	2,871	2,386	64,061	8	
Rhode Island.....	115,612	11,119	9,989	2,023	4,164	7,383	122	1,028	83	18,727	24,465	5,013	1,370	3,848	33,737	174	
Connecticut.....	254,790	6,720	16,538	3,239	6,658	33,981	72	1,096	156	56,227	55,673	1,953	874	24,667	42,902	-----	
Total New England States.....	1,368,858	39,340	80,672	17,408	30,030	168,227	3,039	3,166	1,241	304,968	264,287	16,341	9,893	46,013	166,676	319	
New York.....	5,524,527	711,009	335,502	176,058	198,733	737,898	40,113	62,685	27,650	276,816	152,613	89,743	54,807	24,629	137,519	4,959	
New Jersey.....	295,479	26,842	25,271	8,209	17,045	104,977	955	81	7,264	49,713	42,685	11,846	5,839	2,076	19,148	84	
Pennsylvania.....	666,942	27,263	58,996	14,810	21,751	167,212	2,952	1,594	11,545	216,545	136,560	74,566	13,624	19,996	85,898	201	
Delaware.....	45,334	5,390	6,216	622	3,151	12,491	25	-----	92	15,696	22,279	4,038	772	1,440	4,114	2	
Maryland.....	168,138	12,535	11,034	6,831	9,117	12,435	5,112	3,789	201	38,754	18,736	8,665	1,859	2,289	5,351	28	
District of Columbia.....	39,138	735	4,430	1,927	1,286	1,345	1,732	-----	1,067	2,342	2,184	1,164	500	293	1,137	-----	
Total Eastern States.....	6,739,558	783,774	441,449	208,457	251,083	1,036,358	50,889	68,149	47,819	599,866	375,057	190,022	77,401	50,723	253,167	5,274	
Virginia.....	30,707	3,423	6,127	1,517	1,170	13,937	944	606	2,104	2,597	1,530	2,052	1,542	226	1,837	-----	
West Virginia.....	14,587	2,536	2,295	926	1,272	7,541	635	-----	1,731	939	1,248	964	964	124	2,144	-----	
North Carolina.....	57,117	6,406	19,365	4,179	4,366	37,612	672	1,873	4,861	1,416	641	708	333	2	2,340	-----	
South Carolina.....	6,733	42	408	359	108	9,113	89	-----	57	388	598	164	85	4	330	-----	
Georgia.....	15,475	1,391	2,770	1,005	912	8,205	312	-----	257	1,827	1,087	1,117	517	200	2,184	-----	
Florida.....	13,226	740	2,548	867	278	14,069	245	-----	65	471	403	45	94	63	302	-----	
Alabama.....	14,095	401	347	1,326	77	12,136	72	6	20	1,048	286	358	100	125	513	-----	
Mississippi.....	6,980	556	677	787	102	40,197	31	-----	42	94	30	221	387	47	232	-----	
Louisiana.....	11,629	460	619	389	118	34,708	21	-----	298	254	146	105	559	56	1,339	-----	
Texas.....	19,203	725	3,038	1,054	838	26,836	180	-----	121	273	352	666	1,849	56	2,573	-----	

Arkansas.....	8,122	610	1,851	263	1,860	11,985	219	-----	288	117	105	159	677	17	90	-----
Kentucky.....	31,017	1,200	1,783	2,750	400	11,390	757	-----	194	2,519	2,230	2,325	1,793	244	1,159	-----
Tennessee.....	10,551	712	1,151	556	346	16,417	37	876	434	250	230	129	326	36	2,091	1
Total Southern States.....	239,442	19,202	42,979	15,978	11,847	244,146	4,214	3,395	8,781	12,985	8,577	9,297	9,226	1,200	17,134	4
Ohio.....	358,881	29,425	38,224	12,795	23,210	84,140	7,174	1,068	1,012	25,617	15,532	22,368	4,633	6,474	8,185	6
Indiana.....	92,237	5,043	7,573	7,100	5,006	21,731	1,319	296	730	5,775	7,456	5,162	2,962	1,081	3,060	-----
Illinois.....	207,603	64,799	15,183	5,998	16,060	158,738	704	3,239	7,508	37,788	31,804	30,260	4,317	8,916	1,664	-----
Michigan.....	166,410	7,427	21,650	7,591	11,173	74,221	751	989	1,592	10,320	8,271	8,044	3,350	2,279	1,379	-----
Wisconsin.....	56,347	3,891	5,497	4,158	2,844	38,120	900	158	904	17,189	12,747	13,406	3,610	3,590	1,324	-----
Minnesota.....	44,527	693	6,227	9,722	1,125	29,920	1,313	-----	308	9,556	3,062	5,006	2,708	1,941	64	-----
Iowa.....	50,257	2,112	5,958	4,152	2,123	29,172	1,652	6	325	3,309	2,374	2,974	1,250	764	261	-----
Missouri.....	169,010	12,894	12,206	12,572	29,739	59,054	6,593	2,363	4,890	10,906	4,557	7,093	3,519	2,383	28,609	-----
Total Middle Western States.....	1,145,272	126,284	112,518	64,088	91,280	495,096	20,406	8,119	17,269	120,460	85,803	94,313	26,349	27,428	44,546	6
North Dakota.....	4,154	44	233	239	70	1,878	50	-----	22	196	124	102	34	58	22	-----
South Dakota.....	4,514	56	200	490	163	5,227	248	-----	27	227	70	148	29	46	45	-----
Nebraska.....	10,944	116	501	1,370	213	3,109	324	9	46	256	127	65	184	22	-----	-----
Kansas.....	22,654	863	2,452	3,444	1,370	15,277	306	7	106	109	203	105	149	77	485	39
Montana.....	13,203	1,027	1,474	719	1,175	3,753	245	-----	85	609	334	227	235	73	146	-----
Wyoming.....	1,551	57	183	341	47	866	3	-----	25	43	32	67	3	23	-----	-----
Colorado.....	5,852	194	859	825	72	4,901	131	-----	10	1,000	476	507	369	400	97	-----
New Mexico.....	1,644	18	240	165	16	903	160	-----	-----	6	30	-----	20	48	-----	-----
Oklahoma.....	5,346	90	417	551	186	11,056	54	-----	4	6	5	7	12	20	-----	-----
Total Western States.....	69,862	2,465	6,559	8,144	3,312	46,970	1,521	16	325	2,355	1,540	1,290	927	878	908	39
Washington.....	30,880	887	5,208	5,123	1,427	12,177	210	-----	102	3,119	2,181	2,270	532	972	122	-----
Oregon.....	5,546	4	643	320	11	5,017	9	-----	10	278	558	361	39	210	17	-----
California.....	380,664	11,230	3,471	3,980	9,603	145,829	1,064	5,752	2,219	13,933	12,895	7,085	9,182	1,664	4,404	1
Idaho.....	3,245	25	145	337	97	2,548	86	-----	8	48	96	78	128	20	19	-----
Utah.....	15,518	715	1,983	841	92	5,721	164	60	135	176	1,034	380	79	1	371	-----
Nevada.....	672	4	2	15	-----	335	-----	-----	-----	52	10	-----	7	4	-----	-----
Arizona.....	5,954	53	1,126	109	60	2,985	118	-----	-----	205	45	-----	59	65	51	-----
Total Pacific States.....	442,479	12,918	12,578	10,745	11,190	174,612	1,651	5,812	2,474	17,811	16,819	10,174	10,026	2,932	4,982	1
Total United States (exclusive of possessions).....	10,005,471	983,983	696,755	324,820	398,742	2,165,409	81,720	88,657	77,909	1,058,445	752,083	321,437	133,822	129,174	487,413	5,643
Alaska.....	1,931	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	1,504	-----	157	-----
Canal Zone (Panama).....	225	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Guam.....	23,823	-----	91	426	-----	9,880	52	-----	708	2,624	562	957	109	86	706	33
The Territory of Hawaii.....	2,176	-----	-----	-----	-----	9,123	-----	-----	1,012	-----	-----	-----	-----	991	1,593	70
Philippines.....	2,620	-----	1	-----	-----	1,863	-----	-----	-----	16	-----	-----	40	-----	-----	-----
Puerto Rico.....	45	-----	-----	-----	-----	9	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
American Samoa.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Total possessions.....	30,820	-----	92	426	-----	20,875	52	-----	1,012	724	3,202	957	1,653	1,077	2,462	103
Total United States and possessions.....	10,036,291	983,983	696,847	325,246	398,742	2,186,284	81,772	88,657	78,921	1,059,169	755,285	322,394	135,475	130,251	489,875	5,746

TABLE NO. 55.—Assets and liabilities of all active banks other than national, June 30, 1941 (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	Deposits of individuals, partnerships, and corporations					Postal savings ¹	States and political subdivisions	Banks in United States	Banks in foreign countries
									Savings	Certificates of deposit	Deposits accumulated for payment of personal loans	Christmas savings and similar accounts	Open accounts				
Maine.....	1,210	3,723	4,218	32,588	629	7,272	833	-----	183,745	813	10	2,044	76	453	620	-----	-----
New Hampshire.....	-----	325	902	3,730	-----	879	122	-----	206,858	96	238	1,445	-----	-----	131	20	-----
Vermont.....	4,049	6,048	2,290	10,395	210	1,479	55	-----	102,373	264	32	567	177	10	908	94	-----
Massachusetts.....	-----	5,244	31,668	384,058	9,152	21,126	56,429	285	2,302,531	3,085	1,991	16,678	221	243	519	257	-----
Rhode Island.....	-----	1,104	12,270	74,547	33	7,423	3,203	134	319,440	981	62	3,952	-----	461	645	-----	-----
Connecticut.....	-----	2,600	19,707	214,987	1,972	24,167	21,911	-----	867,279	2,225	2,211	8,258	6,685	91	449	80	-----
Total New England States.....	5,259	19,044	71,055	720,305	11,996	62,346	82,553	419	3,982,226	7,464	4,544	32,944	7,159	1,258	3,272	451	-----
New York.....	44,118	24,110	441,450	8,266,902	101,989	376,973	2,547,883	397,703	6,481,308	17,393	84	39,566	343,529	6,000	38,402	171,354	1,979
New Jersey.....	600	30,610	37,718	451,685	11,518	74,318	24,361	295	777,830	2,472	4,474	13,824	4,067	-----	7,377	525	-----
Pennsylvania.....	-----	17,973	114,613	1,223,186	14,986	57,653	159,424	19	1,208,350	38,120	7,567	18,625	71,459	1,104	30,835	6,356	-----
Delaware.....	72	-----	9,903	159,088	388	7,328	2,886	-----	73,978	1,142	6	351	1,232	68	699	296	-----
Maryland.....	4,243	125	17,653	215,806	12,227	22,773	33,010	106	332,491	2,286	2,180	4,760	2,127	133	2,027	52	-----
District of Columbia.....	525	200	9,700	101,422	934	6	2,006	14	66,166	20	3,796	2,125	1,037	12	-----	115	-----
Total Eastern States.....	49,558	73,018	631,037	10,418,089	142,042	539,051	2,769,570	398,137	8,940,123	61,433	18,107	79,251	423,451	7,317	79,340	178,698	1,979
Virginia.....	33	4,077	15,459	112,847	2,181	13,974	29,752	67	111,387	7,062	10,908	2,543	1,153	1,289	6,010	1,540	-----
West Virginia.....	1,964	-----	11,513	78,899	191	10,062	8,024	-----	53,477	5,879	264	854	268	718	74	435	-----
North Carolina.....	25	2,754	14,966	168,643	1,516	53,993	124,948	323	69,376	13,229	6,326	847	944	3,521	2,005	3,735	-----
South Carolina.....	343	31	4,014	38,632	17	6,705	624	-----	13,498	2,631	-----	133	210	57	494	41	-----
Georgia.....	1,442	-----	14,259	102,457	2,701	12,661	20,421	-----	46,263	14,127	1,156	593	133	423	703	2,036	-----
Florida.....	-----	472	7,352	72,459	239	12,107	2,157	-----	30,889	1,008	560	132	72	286	2,446	159	-----
Alabama.....	-----	2,070	5,910	59,973	1,839	8,324	11,166	-----	27,990	5,997	339	73	-----	212	94	560	-----
Mississippi.....	-----	4,010	6,825	67,302	772	23,292	7,200	-----	31,649	15,567	199	286	-----	575	2	254	-----
Louisiana.....	10	1,837	8,700	87,839	2,072	29,394	11,185	22	33,574	11,376	-----	452	40	1,287	641	186	-----
Texas.....	2,098	-----	17,198	163,369	2,132	22,844	7,500	5	14,231	11,419	1,990	184	426	214	2,775	163	-----
Arkansas.....	-----	1,889	5,626	56,228	20	10,868	6,363	-----	13,677	5,818	119	137	135	593	41	65	-----

Kentucky		3,709	19,252	127,957	2,828	26,194	15,160		43,720	23,288	1,862	821	544	203	323	169	
Tennessee		2,608	10,303	75,854	2,785	15,802	5,727		39,208	21,062	2,477	308	2	287	1,620	1,123	
Total Southern States	5,915	22,957	141,377	1,212,459	19,203	246,220	250,227	417	528,939	139,063	26,200	7,363	3,927	9,665	17,218	10,466	
Ohio	25,238	92	70,978	764,534	20,601	69,864	83,037	490	698,129	38,748	16,046	5,763	7,737	691	21,017	2,343	
Indiana	8,197		23,172	216,822	3,622	67,655	6,975		157,848	41,184	730	2,722	706	432	35	1,775	
Illinois	2,120		42,180	783,977	2,292	49,968	154,702	705	358,632	28,049	1,981	2,350	3,835	137	5,748	99	
Michigan		11,094	36,167	329,370	1,967	74,694	18,436	109	430,566	13,070	998	3,994	71	1,522	2,972	1,185	
Wisconsin	9,906	120	27,606	171,164	2,079	27,558	11,050		214,497	41,927	51	2,109	362	409	3,012	704	
Minnesota	1,234		13,807	82,134	295	18,991	1,764		136,765	56,910	307	254	9	991	4,510	405	
Iowa		2,370	21,381	221,739	646	63,866	8,521		106,403	73,890	1,377	597	204	250	21	117	
Missouri	3,076	1,396	51,451	473,588	11,078	45,758	231,305	214	153,753	46,356	1,597	1,435	663	520	321	974	
Total Middle Western States	49,771	15,072	286,742	3,043,328	42,580	418,354	515,790	1,518	2,256,593	340,134	23,087	19,224	13,587	4,952	37,636	7,602	
North Dakota	609	26	2,285	16,517	20	2,440	474		3,987	6,718				47	203	31	
South Dakota	480		3,186	20,108	150	8,514	415		5,631	7,688		5		96	1,269	51	2
Nebraska	335	308	7,079	47,641	70	7,590	535		6,086	13,874	124	24		143	61	18	
Kansas		1,379	13,234	98,960	1,298	38,076	3,282		20,613	21,222	410	362	495	377	48	171	
Montana	115	194	3,532	37,385	67	8,389	4,965		13,610	3,742	16	93	25	249	694	93	
Wyoming		546	824	10,282	11	2,257	333		5,589	1,415	84		35	25	140	5	
Colorado		555	2,681	34,954	9	4,392	1,748		18,980	2,243	20	314	30	16	66	210	
New Mexico		190	635	9,143	24	2,299	1		2,411	734				31	8	5	
Oklahoma		55	4,570	37,408	99	10,969	1,103		7,413	6,038	1,080	12	80	71	140	65	
Total Western States	1,539	3,253	38,026	312,407	1,757	84,926	12,856		84,320	63,674	1,734	810	665	1,055	2,629	649	2
Washington	630		3,610	32,023	260	5,447	1,739		105,760	2,339		6	418	39		72	
Oregon	307		1,799	14,583	25	2,697	104		16,559	1,557		3		34	368	110	
California	1,000	13,830	50,127	443,472	7,285	27,477	93,560	7,004	770,743	17,775		3,054	30,777	55	9,518	16,746	
Idaho		127	1,143	11,533	22	3,807	291		4,886	1,209			10	18		10	
Utah	604	100	5,218	35,841	36	7,271	7,840	2	39,673	2,968	160	59	51	52	150	116	
Nevada		28	197	1,511	8	886	5		1,165	93					13	5	
Arizona			1,073	13,119	3	2,868	97	11	13,950	347		49		25			
Total Pacific States	2,541	14,085	63,167	552,082	7,639	50,453	103,636	7,019	952,736	26,288	160	3,171	31,256	223	10,049	17,059	
Total United States (exclusive of possessions)	114,583	147,429	1,231,404	16,258,670	225,307	1,401,350	3,734,632	407,510	16,744,937	638,056	73,832	142,763	480,045	24,470	150,144	214,925	1,981
Alaska			685	5,848	117	1,053	589		4,752	894				82			
Canal Zone (Panama)				6,958	6,956		15	206	3,755								
Guam			25	57			76		322						31		
The Territory of Hawaii			6,055	31,799			7,963	1,410	35,097	11,611		1,132	16	180	794	50	
Philippines		75	27,796	37,849			12,660	4,382	23,254	30,520					7,809		
Puerto Rico		100	3,445	36,205	2,243		10,750	630	16,396	117	507		90	34	18,165		
American Samoa			25	91			55		120								
Total possessions	100	75	38,031	118,807	9,316	32,557	7,026	24,662	90,962	32,531	507	1,132	106	296	26,799	50	
Total United States and possessions	114,683	147,504	1,269,435	16,377,477	234,623	1,433,907	3,741,658	432,172	16,835,899	670,587	74,339	143,895	480,151	24,766	176,943	214,975	1,981

¹ Includes U. S. Treasurer's time deposits—open account.

TABLE NO. 56.—Assets and liabilities of active national banks, June 30, 1941

ASSETS											
[In thousands of dollars]											
Location	Number of banks	Loans and discounts (including rediscounts and overdrafts)	Investments	Currency and coin	Balances with other banks ¹	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	Interest, commissions, rent, and other income earned or accrued but not collected	Total assets
Maine.....	36	41, 247	58, 537	3, 450	45, 045	1, 461	169	455	-----	57	150, 554
New Hampshire.....	52	37, 265	29, 658	3, 397	25, 193	2, 033	85	78	-----	62	97, 774
Vermont.....	40	32, 114	19, 399	1, 515	15, 984	1, 022	273	28	-----	123	70, 524
Massachusetts.....	124	631, 432	465, 561	144, 300	672, 622	32, 486	4, 224	2, 149	7, 800	2, 733	1, 964, 513
Rhode Island.....	12	55, 524	37, 756	3, 993	50, 608	673	129	507	274	186	149, 696
Connecticut.....	52	111, 688	154, 146	10, 598	144, 132	10, 663	991	21	168	525	433, 059
Total New England States.....	316	909, 270	765, 057	167, 253	953, 584	48, 338	5, 871	3, 238	8, 242	3, 627	2, 866, 120
New York.....	425	1, 847, 371	4, 393, 751	65, 850	2, 912, 394	108, 133	12, 639	1, 868	24, 815	15, 703	9, 393, 421
New Jersey.....	225	292, 812	430, 013	23, 233	307, 795	25, 174	9, 447	2, 568	95	2, 007	1, 094, 060
Pennsylvania.....	687	931, 715	1, 477, 478	64, 963	1, 280, 608	75, 409	25, 681	1, 362	6, 200	4, 979	3, 877, 073
Delaware.....	15	9, 175	8, 189	624	6, 725	732	178	7	-----	12	25, 660
Maryland.....	63	76, 350	163, 004	8, 142	221, 342	4, 887	723	12	110	718	475, 592
District of Columbia.....	9	64, 457	85, 268	7, 877	129, 904	7, 089	596	-----	4	133	295, 675
Total Eastern States.....	1, 424	3, 221, 880	6, 557, 703	170, 689	4, 858, 768	221, 424	49, 264	5, 817	31, 224	23, 552	15, 161, 381
Virginia.....	130	183, 574	117, 668	12, 310	186, 999	9, 366	2, 178	1, 068	1	409	514, 651
West Virginia.....	77	75, 215	53, 270	6, 636	72, 524	5, 050	1, 759	-----	-----	56	214, 897
North Carolina.....	44	55, 355	28, 412	4, 332	63, 039	2, 538	475	59	-----	76	154, 537
South Carolina.....	22	45, 790	23, 229	5, 171	62, 374	1, 887	61	-----	150	49	138, 984
Georgia.....	51	176, 481	95, 439	6, 406	149, 836	8, 655	605	23	17	352	438, 146
Florida.....	52	95, 379	155, 863	9, 254	183, 540	7, 836	1, 127	1, 155	4	754	522, 436
Alabama.....	65	101, 884	77, 875	6, 774	121, 798	6, 801	2, 959	1, 236	553	477	321, 576
Mississippi.....	24	23, 277	24, 446	2, 736	31, 954	1, 693	679	-----	-----	12	84, 999
Louisiana.....	29	124, 371	129, 160	5, 788	189, 959	7, 421	1, 051	44	1, 413	924	461, 071
Texas.....	445	494, 748	435, 750	27, 411	772, 287	33, 978	4, 430	4, 278	520	505	1, 775, 063
Arkansas.....	50	37, 834	40, 422	2, 539	63, 990	1, 845	335	57	-----	116	147, 533
Kentucky.....	95	117, 565	97, 242	6, 350	102, 568	4, 198	477	44	-----	377	329, 003
Tennessee.....	71	197, 720	126, 930	9, 146	213, 627	10, 851	1, 677	268	220	715	561, 994
Total Southern States.....	1, 155	1, 729, 193	1, 405, 715	104, 853	2, 214, 495	102, 119	17, 813	8, 240	2, 920	4, 822	5, 597, 090

Ohio.....	242	429, 874	459, 379	27, 394	524, 257	29, 192	1, 664	2, 905	293	1, 678	885	1, 477, 521
Indiana.....	124	165, 198	240, 731	15, 852	217, 245	10, 338	410	96	36	558	550	651, 014
Illinois.....	339	995, 686	1, 866, 452	59, 632	1, 595, 946	31, 756	4, 053	1, 274	2, 461	7, 241	8, 054	4, 572, 555
Michigan.....	78	255, 678	525, 756	22, 757	462, 895	9, 635	305	290	9	2, 356	1, 290	1, 280, 971
Wisconsin.....	99	133, 388	274, 683	11, 522	242, 630	10, 601	810	175	26	1, 045	1, 955	676, 835
Minnesota.....	186	280, 210	281, 071	10, 392	315, 833	8, 344	335	5, 521	128	1, 854	1, 785	905, 473
Iowa.....	103	107, 101	91, 606	5, 744	104, 673	3, 960	159	1, 529	-----	433	248	315, 453
Missouri.....	84	232, 953	257, 327	12, 032	356, 865	4, 775	1, 969	500	279	1, 114	627	868, 441
Total Middle Western States.....	1, 255	2, 600, 088	3, 997, 005	165, 325	3, 820, 344	108, 601	9, 705	12, 290	3, 232	16, 279	15, 394	10, 748, 263
North Dakota.....	45	22, 208	17, 265	970	17, 636	1, 653	34	-----	-----	213	70	60, 049
South Dakota.....	38	30, 459	18, 454	1, 337	17, 914	1, 584	37	-----	-----	311	117	70, 213
Nebraska.....	133	109, 064	89, 411	3, 734	102, 766	5, 248	248	-----	5	549	246	311, 271
Kansas.....	181	88, 390	81, 905	4, 510	125, 060	5, 386	258	152	-----	165	184	306, 610
Montana.....	42	20, 678	32, 888	2, 446	37, 735	1, 993	3	11	-----	227	178	96, 159
Wyoming.....	26	19, 825	14, 248	1, 759	22, 449	671	11	179	-----	61	26	59, 229
Colorado.....	78	81, 165	82, 287	5, 867	164, 048	2, 940	149	-----	-----	310	181	336, 947
New Mexico.....	22	20, 916	16, 470	1, 716	19, 247	811	22	-----	-----	4	8	59, 194
Oklahoma.....	207	147, 350	132, 069	6, 244	201, 504	8, 630	66	110	35	400	426	496, 864
Total Western States.....	772	540, 085	484, 997	28, 583	708, 959	28, 916	828	452	40	2, 240	1, 436	1, 796, 536
Washington.....	43	208, 932	165, 531	11, 226	200, 014	7, 864	419	6	187	714	501	595, 394
Oregon.....	26	109, 375	149, 317	6, 483	110, 540	6, 665	64	-----	166	748	172	383, 530
California.....	96	1, 470, 411	1, 303, 801	41, 465	826, 224	62, 012	12, 375	30, 666	3, 894	8, 824	3, 984	3, 763, 656
Idaho.....	19	31, 029	33, 238	2, 193	31, 131	1, 484	3	-----	-----	292	99, 371	99, 371
Utah.....	13	29, 018	23, 936	1, 013	34, 776	1, 577	50	1, 050	-----	-----	26	91, 446
Nevada.....	6	15, 379	17, 039	1, 370	11, 949	791	13	5	-----	166	30	46, 742
Arizona.....	5	32, 325	18, 164	2, 136	23, 041	1, 426	157	-----	-----	251	315	77, 815
Total Pacific States.....	208	1, 896, 469	1, 711, 026	65, 886	1, 237, 675	81, 819	13, 081	31, 727	4, 247	10, 704	5, 320	5, 057, 954
Total United States (exclusive of possessions).....	5, 130	10,896,985	14,921,503	702,589	13,793,825	591,217	96,562	61,764	49,905	61,224	52,370	41,227,944
Alaska.....	4	2, 006	2, 045	901	4, 156	164	2	-----	-----	-----	267	10, 441
The Territory of Hawaii.....	1	21, 853	30, 941	5, 805	13, 512	1, 504	-----	-----	72	230	384	74, 301
Virgin Islands of the United States.....	1	739	305	163	707	12	4	-----	-----	15	4	1, 949
Total possessions.....	6	25, 498	33, 291	6, 869	18, 375	1, 680	6	-----	72	245	655	86, 691
Total United States and possessions...	5, 136	10,922,483	14,954,794	709,458	13,812,200	592,897	96,568	61,764	49,977	61,469	53,025	41,314,635

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

TABLE NO. 56.—Assets and liabilities of active national banks, June 30, 1941—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits (including postal savings)	Other deposits ¹	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Interest, discount, rent, and other income collected but not earned	Interest, taxes, and other expenses accrued and unpaid	Other liabilities	Capital stock ²	Surplus	Undivided profits	Reserves and retirement account for preferred stock
Maine.....	66,631	64,490	956	132,077	—	—	—	64	125	141	8,116	5,938	3,270	823
New Hampshire.....	57,126	23,763	1,792	82,681	50	—	—	32	107	99	6,145	4,930	3,009	721
Vermont.....	24,334	35,019	721	60,074	62	—	—	142	74	100	4,894	2,686	1,663	829
Massachusetts.....	1,491,979	223,645	21,540	1,737,164	500	—	9,023	3,508	2,133	6,916	73,525	87,007	31,109	13,628
Rhode Island.....	112,726	18,079	972	131,777	—	—	274	193	163	155	7,472	7,575	1,882	205
Connecticut.....	282,577	97,046	8,085	387,708	—	—	168	691	911	376	21,294	15,268	4,519	2,124
Total New England States.....	2,035,373	462,042	34,066	2,531,481	612	—	9,465	4,630	3,513	7,787	121,446	123,404	45,452	18,330
New York.....	7,529,504	796,072	142,457	8,468,033	728	10	28,617	7,828	10,163	154,131	275,854	327,838	91,523	28,696
New Jersey.....	517,123	447,365	15,268	979,756	10	—	95	2,071	749	386	57,622	30,348	13,566	9,457
Pennsylvania.....	2,217,756	1,163,436	19,974	3,401,166	167	—	8,178	2,530	6,292	4,192	164,255	197,945	60,972	31,376
Delaware.....	11,337	8,752	194	20,283	—	—	—	3	16	33	1,755	2,634	637	299
Maryland.....	338,372	100,989	1,745	441,106	—	—	110	149	329	406	13,582	11,724	5,470	2,716
District of Columbia.....	215,402	52,155	4,279	271,836	—	—	4	170	304	1,244	8,600	7,360	5,237	820
Total Eastern States.....	10,829,494	2,568,769	183,917	13,582,180	905	10	37,004	12,751	17,853	160,392	521,668	577,849	177,405	73,364
Virginia.....	289,794	164,269	5,288	459,351	—	—	1	665	481	625	24,649	18,338	7,584	2,957
West Virginia.....	121,211	65,654	2,913	189,778	8	—	—	187	291	157	11,400	8,592	3,448	1,036
North Carolina.....	102,275	34,311	2,217	138,803	—	—	—	329	156	50	6,747	5,307	2,037	958
South Carolina.....	104,319	21,404	1,806	127,529	—	—	—	197	119	82	5,625	3,266	1,438	705
Georgia.....	325,804	70,326	2,845	398,975	—	5	—	1,925	410	913	17,229	10,529	4,884	3,236
Florida.....	353,599	62,447	4,446	420,492	—	—	—	535	422	349	15,397	12,607	3,667	1,961
Alabama.....	206,165	76,942	2,014	285,121	—	—	—	556	390	197	18,612	9,779	4,206	2,257
Mississippi.....	50,016	26,065	268	76,349	—	—	—	16	120	21	4,486	2,995	566	446
Louisiana.....	350,351	71,977	2,123	424,451	—	—	1,894	483	605	862	13,879	11,058	4,995	2,844
Texas.....	1,377,533	208,759	22,434	1,608,726	95	2	520	881	2,919	1,062	71,604	53,000	28,335	7,919
Arkansas.....	103,539	28,101	808	132,448	—	—	—	176	105	125	6,347	4,767	2,774	591
Kentucky.....	218,889	68,982	7,991	295,862	175	—	—	428	421	246	13,285	13,897	3,426	1,263
Tennessee.....	383,508	123,983	4,363	511,854	—	—	220	962	587	288	23,599	14,437	8,144	1,903
Total Southern States.....	3,987,003	1,023,220	59,516	5,069,739	278	7	3,410	7,242	7,026	4,977	232,859	168,572	75,504	28,076

Ohio.....	913, 185	400, 555	14, 351	1, 328, 091			293	1, 051	2, 245	1, 516	73, 431	43, 346	17, 027	10, 521
Indiana.....	416, 226	168, 078	8, 542	592, 846		2	36	614	713	463	24, 588	16, 874	9, 904	4, 974
Illinois.....	3, 459, 387	736, 311	38, 735	4, 234, 433		1	2, 692	3, 456	8, 331	2, 195	133, 703	118, 440	38, 341	30, 963
Michigan.....	874, 874	311, 823	8, 749	1, 195, 446			9	1, 920	1, 552	714	37, 813	22, 550	14, 133	6, 834
Wisconsin.....	395, 443	205, 092	12, 887	613, 422			26	423	729	272	31, 602	13, 045	9, 440	7, 876
Minnesota.....	600, 149	207, 056	10, 733	817, 938			128	4, 099	1, 795	2, 337	36, 480	27, 493	11, 076	4, 127
Iowa.....	219, 949	66, 495	1, 798	288, 242				465	214	40	12, 180	8, 748	3, 900	1, 664
Missouri.....	687, 602	113, 352	4, 688	805, 642			374	621	757	853	27, 698	17, 648	13, 184	1, 664
Total Middle Western States.....	7, 566, 815	2, 208, 762	100, 483	9, 876, 060		3	3, 558	12, 649	16, 336	8, 390	377, 495	268, 144	117, 005	68, 623
North Dakota.....	34, 012	19, 278	552	53, 842	15			116	86	32	3, 253	1, 960	606	139
South Dakota.....	44, 903	17, 446	588	62, 937	73	39		139	122	18	3, 662	1, 916	915	392
Nebraska.....	234, 547	43, 219	2, 763	280, 529	57		5	278	335	155	14, 433	9, 538	3, 368	2, 573
Kansas.....	235, 594	37, 968	2, 736	276, 298	30			262	300	192	14, 946	8, 765	4, 972	845
Montana.....	62, 934	23, 012	1, 347	87, 293				101	131	2	4, 506	2, 365	1, 515	246
Wyoming.....	36, 266	16, 123	456	52, 845				149	11	61	2, 553	2, 066	1, 283	261
Colorado.....	228, 914	74, 869	2, 796	306, 579				182	635	53	11, 786	9, 306	5, 980	2, 426
New Mexico.....	42, 311	11, 742	726	54, 779				15	2	4	2, 125	1, 621	221	427
Oklahoma.....	368, 232	69, 479	5, 000	442, 711	10		35	359	560	226	24, 222	16, 219	9, 910	2, 612
Total Western States.....	1, 287, 713	313, 136	16, 964	1, 617, 813	185	39	40	1, 601	2, 182	743	81, 486	53, 756	28, 770	9, 921
Washington.....	397, 145	144, 657	4, 792	546, 594			221	1, 516	719	1, 050	22, 065	10, 675	7, 610	4, 944
Oregon.....	234, 805	116, 867	4, 181	355, 853			168	857	650	141	8, 930	10, 973	2, 728	3, 230
California.....	1, 796, 273	1, 563, 500	44, 736	3, 404, 509	25		5, 441	13, 371	7, 372	7, 873	142, 522	112, 675	39, 458	30, 410
Idaho.....	63, 173	26, 971	646	90, 790				110	176	38	4, 130	2, 079	1, 245	803
Utah.....	59, 973	22, 647	476	83, 096				140	150	46	3, 597	2, 553	1, 223	641
Nevada.....	25, 824	16, 667	460	42, 951				136	29	367	960	1, 144	1, 101	54
Arizona.....	53, 981	16, 714	1, 460	72, 155				620	132	60	2, 425	1, 696	573	154
Total Pacific States.....	2, 631, 174	1, 908, 023	56, 751	4, 595, 948	25		5, 830	16, 750	9, 228	9, 575	184, 629	141, 795	53, 938	40, 236
Total United States (exclusive of possessions).....	28, 337, 572	8, 483, 952	451, 697	37, 273, 221	2, 005	59	59, 307	55, 623	56, 138	191, 864	1, 519, 583	1, 333, 520	498, 074	238, 550
Alaska.....	6, 563	2, 802	95	9, 460						7	300	550	74	50
The Territory of Hawaii.....	38, 442	27, 107	1, 386	66, 935			72	20	74	3	3, 350	2, 000	213	1, 634
Virgin Islands of the United States.....	569	1, 118		1, 687				1	3	15	150	20	15	58
Total possessions.....	45, 574	31, 027	1, 481	78, 082			72	21	77	25	3, 800	2, 570	302	1, 742
Total United States and possessions.....	28, 383, 146	8, 514, 979	453, 178	37, 351, 303	2, 005	59	59, 379	55, 644	56, 215	191, 889	1, 523, 383	1, 336, 090	498, 376	240, 292

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

² See classification on pp. 254 and 255.

TABLE No. 56.—Assets and liabilities of active national banks, June 30, 1941—Continued

(In thousands of dollars)

Location	Loans and discounts										
	Commer- cial and industrial loans	Agricul- tural loans	Open-mar- ket paper	Loans to brokers and dealers in securities	Other loans for the pur- pose of pur- chasing or carrying stocks, bonds, and other securities	Real-estate loans			Loans to banks	All other loans	Over- drafts
						On farm land	On residen- tial proper- ties	On other properties			
Maine.....	13,351	1,145	5,465	155	584	580	6,032	2,285	25	11,623	2
New Hampshire.....	13,135	894	5,668	218	1,121	581	5,339	1,284	38	8,984	3
Vermont.....	8,954	2,395	1,013	-----	1,384	1,687	8,709	1,157	-----	6,809	6
Massachusetts.....	347,171	1,573	61,849	10,046	10,131	728	38,347	27,024	3,659	130,864	40
Rhode Island.....	26,011	24	7,553	392	1,747	138	4,243	630	350	14,435	1
Connecticut.....	36,525	1,135	7,323	164	11,038	577	20,332	5,694	70	28,816	14
Total New England States.....	445,147	7,166	88,871	10,975	26,005	4,291	83,002	38,074	4,142	201,531	66
New York.....	1,078,096	18,372	51,598	147,645	83,563	7,660	81,727	35,958	10,617	330,950	1,185
New Jersey.....	69,604	5,339	14,038	1,389	5,957	3,352	92,326	18,288	158	82,324	37
Pennsylvania.....	353,879	17,482	43,830	7,650	42,858	20,336	158,881	61,838	408	224,504	49
Delaware.....	2,816	506	55	-----	585	1,123	1,744	608	-----	1,738	-----
Maryland.....	24,757	2,162	2,737	989	5,295	3,852	12,897	3,490	23	20,141	7
District of Columbia.....	28,560	2	-----	387	1,264	13	13,336	5,474	-----	15,399	22
Total Eastern States.....	1,557,712	43,863	112,258	158,060	139,522	36,336	360,911	125,656	11,206	675,056	1,300
Virginia.....	52,963	10,143	1,839	830	4,711	7,695	28,239	11,969	83	65,058	44
West Virginia.....	19,950	1,402	1,149	20	1,976	1,954	17,559	6,639	150	24,401	15
North Carolina.....	20,881	2,650	260	570	2,300	1,198	2,970	2,351	108	22,060	7
South Carolina.....	17,443	3,235	317	381	891	567	2,634	2,859	136	17,299	28
Georgia.....	81,076	5,914	-----	2,713	6,973	1,955	7,385	4,573	1,170	64,648	74
Florida.....	47,989	1,623	3,582	2,739	846	1,323	8,802	6,608	238	21,616	13
Alabama.....	37,870	10,297	2,912	733	1,553	2,310	6,769	6,075	9	33,307	49
Mississippi.....	6,767	2,549	-----	104	609	1,364	2,722	1,869	5	7,216	72
Louisiana.....	56,257	13,747	1,522	870	1,386	2,159	8,274	5,828	295	33,919	114
Texas.....	237,410	78,779	4,386	2,608	16,883	8,603	19,166	14,891	424	110,774	824
Arkansas.....	10,794	6,521	1,274	284	637	1,853	2,252	1,936	3	12,231	49
Kentucky.....	38,665	7,740	9,051	752	3,494	6,014	12,604	4,075	340	34,700	70
Tennessee.....	80,838	26,474	4,979	2,492	5,485	4,085	9,987	5,382	176	57,680	142
Total Southern States.....	708,903	171,074	31,271	15,096	47,744	41,080	129,423	75,055	3,137	504,909	1,501

Ohio.....	160,285	15,071	9,088	6,078	11,450	14,953	79,047	18,131	594	115,087	90
Indiana.....	63,219	8,742	12,672	440	2,204	5,756	37,485	7,713	-----	26,934	33
Illinois.....	609,670	37,463	25,975	26,465	57,855	11,835	67,511	17,428	54	140,821	609
Michigan.....	103,842	3,469	3,487	6,730	7,077	2,584	49,359	16,668	-----	62,354	108
Wisconsin.....	63,549	4,157	4,344	123	2,491	3,576	22,337	7,730	70	24,990	21
Minnesota.....	108,038	24,668	4,590	1,298	7,428	5,629	22,006	3,996	40	102,270	238
Iowa.....	29,434	28,429	5,627	669	1,068	7,616	10,425	3,214	25	20,542	52
Missouri.....	95,588	22,412	21,689	2,729	7,568	3,865	17,436	8,333	475	52,799	59
Total Middle Western States.....	1,233,625	144,411	87,481	44,532	97,141	55,814	305,606	83,213	1,258	545,797	1,210
North Dakota.....	5,749	5,354	1,290	-----	121	523	2,160	661	15	6,314	21
South Dakota.....	5,392	10,769	585	1	679	838	3,525	1,220	7	7,415	28
Nebraska.....	32,187	36,008	3,144	609	3,559	4,503	3,262	2,629	105	23,000	58
Kansas.....	25,692	26,055	4,290	636	1,144	4,977	5,168	1,362	178	18,820	71
Montana.....	4,457	6,193	2,467	-----	299	335	1,241	637	-----	5,016	33
Wyoming.....	3,233	8,807	465	13	450	690	1,426	636	8	4,074	23
Colorado.....	30,814	17,596	4,009	482	2,068	1,888	8,182	3,124	69	12,899	34
New Mexico.....	5,735	5,568	762	-----	372	431	3,552	957	-----	3,521	18
Oklahoma.....	71,343	24,689	4,090	374	1,736	3,393	7,017	2,769	31	31,867	71
Total Western States.....	184,602	141,039	21,102	2,112	10,428	17,578	35,533	13,995	413	112,926	357
Washington.....	103,908	13,299	3,472	824	4,892	4,184	17,993	8,312	-----	51,848	200
Oregon.....	47,390	9,283	2,249	492	349	1,292	6,660	3,459	-----	38,060	141
California.....	384,546	68,001	12,251	5,566	28,113	70,726	485,756	135,305	260	278,484	1,403
Idaho.....	6,065	8,782	595	4	-----	1,013	6,653	1,958	5	5,442	84
Utah.....	9,874	2,815	390	197	605	714	5,199	2,933	5	6,214	72
Nevada.....	2,654	1,246	67	-----	297	243	5,636	1,781	-----	3,430	25
Arizona.....	6,780	9,482	780	15	443	272	5,536	229	-----	8,770	18
Total Pacific States.....	561,217	112,908	19,804	7,098	35,127	78,444	533,433	153,977	270	392,248	1,943
Total United States (exclusive of possessions).....	4,691,206	620,461	360,787	237,873	355,967	233,543	1,447,908	489,970	20,426	2,432,467	6,377
Alaska.....	1,185	19	80	-----	18	-----	1,036	32	-----	529	7
The Territory of Hawaii.....	5,915	348	250	25	-----	329	7,447	928	-----	6,441	170
Virgin Islands of the United States.....	217	5	-----	-----	-----	84	271	113	10	39	-----
Total possessions.....	7,317	372	330	25	18	413	8,754	1,073	10	7,009	177
Total United States and possessions.....	4,698,523	620,833	361,117	237,898	355,985	233,956	1,456,662	491,043	20,436	2,439,476	6,554

TABLE NO. 56.—Assets and liabilities of active national banks, June 30, 1941—Continued

[In thousands of dollars]

Location	Investments																	Stocks of Federal Reserve banks and other domestic corporations	Stocks of foreign corporations
	U. S. Government direct obligations	Obligations guaranteed by U. S. Government				Obligations of States and political subdivisions (including warrants)	Other bonds, notes, and debentures												
		Reconstruction Finance Corporation	Home Owners' Loan Corporation	Federal Farm Mortgage Corporation	Other Government Corporations and agencies		U. S. Government corporations and agencies, not guaranteed by United States			Other domestic corporations				Foreign—public and private					
							Federal land banks	Federal intermediate credit banks	Other Government corporations and agencies	Railroads	Public utilities	Industrials	All other						
Maine.....	30,528	1,274	6,235	870	778	4,185	252	35	136	4,140	5,987	1,567	589	1,436	525	-----			
New Hampshire.....	13,290	805	1,163	376	383	3,592	196	-----	20	3,213	2,734	1,647	437	1,311	491	-----			
Vermont.....	7,588	162	967	381	108	3,131	63	45	20	2,068	2,073	1,464	99	930	298	2			
Massachusetts.....	291,567	28,786	8,317	2,905	18,093	48,001	1,242	3,987	2,663	18,016	15,696	7,614	1,653	4,373	12,152	496			
Rhode Island.....	20,196	1,820	2,664	105	2,385	2,806	103	1,042	354	2,110	2,380	561	167	488	573	2			
Connecticut.....	84,591	4,045	6,927	964	3,737	36,934	389	1,369	573	5,992	3,957	1,341	863	1,036	1,426	2			
Total New England States.....	447,760	36,892	26,273	5,601	25,484	98,649	2,245	6,478	3,766	35,539	32,827	14,194	3,808	9,574	15,465	502			
New York.....	2,614,443	201,924	424,322	54,742	171,362	437,695	23,657	37,497	32,187	106,430	47,332	112,359	25,137	23,880	80,418	366			
New Jersey.....	228,320	10,662	42,169	5,711	6,849	62,033	2,141	3,880	3,936	25,078	16,017	14,685	1,609	3,353	3,569	1			
Pennsylvania.....	870,014	24,988	71,644	10,864	15,704	123,348	7,603	350	4,342	133,374	92,108	76,350	6,590	20,935	19,238	28			
Delaware.....	2,457	257	262	35	117	1,016	52	-----	2	1,786	1,098	663	50	203	191	-----			
Maryland.....	113,050	2,165	21,535	840	2,612	5,160	1,053	1,590	271	5,503	3,906	2,988	796	702	827	6			
District of Columbia.....	54,885	4,291	12,152	40	2,215	1,059	808	-----	4,601	1,202	1,419	1,205	149	568	673	1			
Total Eastern States.....	3,883,169	244,287	572,084	72,232	198,859	630,311	35,314	43,317	45,339	273,373	161,880	208,250	34,331	49,641	104,916	400			
Virginia.....	69,531	4,287	7,505	3,378	2,259	16,454	962	-----	589	3,741	2,005	3,267	840	554	2,295	1			
West Virginia.....	23,691	1,555	4,653	1,570	4,118	8,727	601	-----	194	2,439	1,764	2,223	190	418	1,127	-----			
North Carolina.....	12,261	493	2,322	727	300	11,141	426	-----	40	179	43	35	21	-----	424	-----			
South Carolina.....	10,682	654	594	381	372	8,080	130	951	100	616	43	49	272	13	292	-----			
Georgia.....	38,549	7,450	4,362	4,483	5,225	22,044	199	1,896	2,222	4,224	902	1,254	1,342	95	1,191	1			
Florida.....	85,421	9,989	15,281	4,535	1,543	27,893	663	1,178	1,718	2,385	1,210	2,179	665	231	972	-----			
Alabama.....	24,429	1,322	4,898	1,264	1,919	35,192	121	-----	1,031	1,842	617	2,222	1,753	125	1,140	-----			
Mississippi.....	6,166	229	331	69	20	16,416	23	-----	10	362	128	31	196	45	420	-----			
Louisiana.....	63,583	9,573	14,478	1,159	5,421	29,176	11	585	365	915	582	780	617	566	1,358	-----			
Texas.....	249,344	13,047	28,088	4,090	11,413	105,047	2,273	1,633	1,935	2,477	3,350	5,309	2,413	420	4,911	-----			
Arkansas.....	13,215	1,445	1,605	293	860	19,618	186	-----	42	909	821	451	251	249	477	-----			

Kentucky.....	53,655	4,287	5,522	2,385	2,314	12,519	1,213	2,565	518	3,381	4,244	2,647	394	497	1,101	-----	2
Tennessee.....	50,347	5,702	8,255	554	9,365	36,938	787	972	2,924	2,356	1,398	3,610	640	485	2,595	-----	2
Total Southern States.....	700,874	60,033	97,894	24,888	45,129	349,245	7,595	9,780	11,688	25,826	17,107	24,057	9,594	3,698	18,303	-----	4
Ohio.....	211,502	25,032	31,595	10,348	10,145	97,835	7,912	2,693	2,677	18,244	13,852	16,051	1,195	5,196	5,031	-----	71
Indiana.....	146,615	7,259	9,867	4,982	4,520	35,895	3,519	281	1,073	8,213	7,593	5,568	1,532	2,435	1,379	-----	15
Illinois.....	1,422,996	52,135	24,437	17,818	32,831	163,699	20,124	11,547	12,989	20,008	21,448	28,842	4,602	5,596	27,365	-----	15
Michigan.....	265,609	30,444	44,119	46,705	22,029	49,862	221	21,254	17,571	9,098	5,915	7,729	2,602	2,724	2,216	-----	3
Wisconsin.....	169,051	3,446	24,856	2,849	1,929	23,091	425	-----	528	10,352	14,391	15,969	1,773	4,237	1,786	-----	5
Minnesota.....	173,635	12,417	12,502	6,195	9,797	41,749	1,087	1,662	2,057	8,890	2,571	4,475	367	1,546	2,118	-----	3
Iowa.....	32,159	4,490	6,133	2,869	3,961	31,755	2,218	627	878	1,842	1,329	1,612	708	379	641	-----	5
Missouri.....	136,158	14,995	17,828	15,182	8,314	33,248	2,798	1,186	4,844	6,144	4,440	2,964	1,526	997	6,703	-----	5
Total Middle Western States.....	2,557,725	150,218	171,337	106,948	93,526	477,134	38,304	39,250	42,617	82,791	71,539	83,210	11,963	23,110	47,239	-----	94
North Dakota.....	9,181	755	991	1,415	234	3,039	110	-----	170	441	274	343	69	85	168	-----	-----
South Dakota.....	8,717	1,207	1,156	614	445	5,318	72	-----	62	336	143	172	17	25	170	-----	-----
Nebraska.....	49,367	1,794	4,673	5,029	921	17,017	2,339	503	444	2,198	1,135	2,477	512	254	748	-----	-----
Kansas.....	33,607	10,114	5,145	2,860	4,056	21,402	643	1,557	358	442	265	380	68	289	719	-----	-----
Montana.....	21,985	1,475	885	969	471	3,882	519	-----	50	853	488	409	64	631	207	-----	-----
Wyoming.....	7,865	334	513	475	712	3,538	52	-----	10	158	146	146	40	110	149	-----	-----
Colorado.....	47,886	7,079	1,229	1,343	2,132	11,527	796	545	141	3,743	1,835	1,953	344	1,030	704	-----	-----
New Mexico.....	9,935	724	712	720	577	2,881	415	240	15	27	28	29	4	52	111	-----	-----
Oklahoma.....	42,823	4,601	8,797	4,023	4,269	62,385	953	-----	571	691	422	952	48	278	1,256	-----	-----
Total Western States.....	231,366	28,083	24,101	17,448	13,817	130,989	5,899	2,845	1,821	8,889	4,736	6,861	1,166	2,754	4,222	-----	-----
Washington.....	110,552	4,292	4,662	4,129	5,653	23,839	1,874	1,732	1,521	2,149	1,691	656	78	956	1,717	-----	30
Oregon.....	106,901	3,868	4,717	7,575	6,452	12,074	65	845	20	1,951	701	88	3,407	57	596	-----	-----
California.....	742,855	17,381	133,517	34,956	12,432	281,826	9,118	5,367	4,617	16,502	13,306	6,507	3,933	7,154	14,162	-----	168
Idaho.....	21,431	656	3,235	1,936	1,302	3,408	159	-----	67	405	255	81	34	80	189	-----	-----
Utah.....	12,692	797	3,389	1,791	369	3,557	300	-----	-----	407	363	60	-----	5	206	-----	-----
Nevada.....	10,256	46	1,482	1,488	58	3,078	-----	-----	20	202	93	97	157	5	57	-----	-----
Arizona.....	8,114	1,455	1,915	857	1,541	1,802	111	1,252	396	206	219	127	34	19	116	-----	-----
Total Pacific States.....	1,012,801	28,495	152,917	52,732	27,807	329,584	11,627	9,196	6,641	21,822	16,628	7,616	7,643	8,276	17,043	-----	198
Total United States (exclusive of possessions).....	8,833,695	548,008	1,044,606	279,849	404,622	2,015,912	100,984	110,866	111,872	448,240	304,717	344,188	68,505	97,053	207,188	-----	1,198
Alaska.....	1,333	8	-----	16	191	-----	-----	-----	-----	115	239	75	51	15	2	-----	-----
The Territory of Hawaii.....	21,346	270	2,066	-----	4,139	-----	-----	-----	-----	1,111	1,276	712	-----	-----	21	-----	-----
Virgin Islands of the United States.....	125	8	-----	-----	-----	-----	-----	-----	-----	92	26	-----	-----	54	-----	-----	-----
Total possessions.....	22,804	286	2,066	-----	16	4,330	-----	-----	-----	1,318	1,541	787	51	69	23	-----	-----
Total United States and possessions.....	8,856,499	548,294	1,046,672	279,849	404,638	2,020,242	100,984	110,866	111,872	449,558	306,258	344,975	68,556	97,122	207,211	-----	1,198

TABLE NO. 56.—Assets and liabilities of active national banks, June 30, 1941—Continued

[In thousands of dollars]

Location	Capital stock			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	Deposits of individuals, partnerships, and corporations					Postal savings ¹	States and political subdivisions	Banks in United States	Banks in foreign countries
		Unimpaired	Par value						Savings	Certificates of deposit	Deposits accumulated for payment of personal loans	Christmas savings and similar accounts	Open accounts				
Maine.....	1, 239	6, 877	6, 877	50, 603	345	6, 658	9, 014	11	61, 756	1, 408	33	400	245	279	339	30	-----
New Hampshire.....	849	5, 296	5, 296	45, 287	760	6, 653	4, 426	-----	21, 272	901	83	591	-----	415	145	356	-----
Vermont.....	643	4, 251	4, 251	21, 759	368	1, 424	783	-----	33, 584	324	320	294	25	165	292	15	-----
Massachusetts.....	4, 445	69, 080	69, 094	1, 035, 589	13, 164	77, 510	344, 176	21, 540	210, 545	4, 818	1, 427	3, 601	2, 517	164	389	184	-----
Rhode Island.....	346	7, 126	7, 126	98, 233	1, 053	4, 400	8, 846	194	14, 089	3, 508	-----	171	-----	104	82	125	-----
Connecticut.....	4, 050	17, 244	17, 244	230, 412	4, 006	24, 961	23, 198	-----	87, 340	2, 551	896	1, 504	3, 221	595	939	-----	-----
Total New England States.....	11, 572	109, 874	109, 888	1, 481, 883	19, 696	121, 606	390, 443	21, 745	428, 586	13, 510	2, 759	6, 561	6, 008	1, 722	2, 186	710	-----
New York.....	17, 982	257, 872	258, 811	5, 362, 432	23, 093	258, 916	1, 599, 501	285, 562	695, 438	12, 408	7, 937	7, 761	45, 084	600	18, 522	4, 750	3, 572
New Jersey.....	20, 901	36, 721	37, 348	378, 687	16, 038	103, 055	19, 333	10	418, 338	3, 374	2, 375	10, 547	2, 294	3, 000	6, 853	585	-----
Pennsylvania.....	14, 166	150, 089	150, 236	1, 497, 549	44, 777	71, 607	597, 683	6, 140	885, 510	71, 496	8, 090	15, 118	98, 767	3, 296	41, 188	39, 971	-----
Delaware.....	81	1, 674	1, 676	10, 472	273	268	324	-----	8, 139	312	16	68	5	107	5	100	-----
Maryland.....	2, 229	11, 353	11, 353	193, 242	20, 230	29, 885	94, 909	106	88, 397	3, 156	110	834	3, 215	735	964	3, 578	-----
District of Columbia.....	900	7, 700	7, 700	171, 797	1, 256	45	42, 055	249	47, 159	1, 593	373	1, 249	1, 181	100	-----	500	-----
Total Eastern States.....	56, 259	465, 409	467, 124	7, 614, 179	105, 667	463, 776	2, 353, 805	292, 067	2, 142, 981	92, 339	18, 901	35, 577	150, 546	7, 838	67, 531	49, 484	3, 572
Virginia.....	1, 012	23, 637	23, 637	195, 312	3, 943	24, 540	65, 999	-----	143, 460	5, 652	1, 626	2, 236	1, 879	751	6, 853	1, 812	-----
West Virginia.....	820	10, 580	10, 580	93, 942	1, 805	13, 253	12, 211	-----	58, 250	5, 249	59	730	158	414	304	490	-----
North Carolina.....	261	6, 486	6, 486	74, 205	1, 376	10, 594	16, 100	-----	26, 869	3, 325	1, 791	410	10	998	405	303	-----
South Carolina.....	927	4, 698	4, 698	74, 010	2, 030	16, 693	11, 586	-----	19, 267	710	83	779	30	16	449	70	-----
Georgia.....	758	16, 471	16, 471	189, 007	18, 847	21, 588	96, 346	16	62, 034	4, 303	346	914	208	1, 529	317	675	-----
Florida.....	232	15, 165	15, 165	215, 705	10, 334	39, 392	87, 871	297	53, 297	1, 471	486	493	720	221	4, 939	820	-----
Alabama.....	3, 944	14, 668	14, 668	136, 984	7, 011	24, 956	36, 978	236	68, 478	3, 849	104	994	271	925	809	1, 512	-----
Mississippi.....	1, 451	3, 035	3, 035	33, 156	1, 279	9, 338	6, 243	-----	21, 333	3, 666	71	335	-----	622	3	35	-----
Louisiana.....	2, 909	10, 970	10, 970	187, 341	12, 164	29, 930	119, 188	1, 728	64, 514	2, 587	377	1, 193	400	654	2, 077	175	-----
Texas.....	7, 491	64, 113	64, 113	911, 443	40, 869	115, 143	308, 941	1, 137	158, 205	19, 564	3, 443	901	2, 048	1, 345	22, 344	906	-----
Arkansas.....	778	5, 569	5, 569	63, 451	948	15, 277	23, 863	-----	23, 016	3, 962	49	235	403	41	220	175	-----
Kentucky.....	2, 067	11, 218	11, 218	135, 705	3, 461	10, 448	69, 275	-----	53, 798	12, 650	35	1, 047	185	253	636	378	-----
Tennessee.....	5, 299	18, 300	18, 300	190, 477	17, 221	41, 903	133, 907	-----	96, 158	16, 639	-----	1, 138	161	765	4, 577	4, 545	-----

Ohio.....	13, 124	60, 307	60, 307	668, 700	5, 439	85, 736	152, 764	546	337, 687	26, 477	4, 193	3, 927	6, 345	661	15, 134	6, 131	-----
Indiana.....	4, 206	20, 382	20, 382	271, 930	16, 912	58, 980	68, 369	55	127, 843	27, 330	266	2, 046	35	1, 537	49	8, 972	-----
Illinois.....	6, 417	127, 286	127, 286	2, 159, 753	102, 617	269, 741	920, 259	7, 017	609, 064	56, 154	6, 102	4, 966	17, 776	5, 194	36, 969	86	-----
Michigan.....	13, 339	24, 474	24, 474	619, 357	16, 127	110, 704	127, 709	977	295, 641	6, 156	848	1, 616	1, 919	1, 331	3, 207	1, 105	-----
Wisconsin.....	9, 399	22, 203	22, 226	257, 941	2, 450	52, 429	82, 453	170	186, 623	13, 321	262	2, 297	899	1, 205	632	853	-----
Minnesota.....	2, 124	34, 356	34, 356	338, 531	923	87, 817	171, 831	1, 047	163, 318	32, 070	4, 092	1, 086	367	1, 032	2, 375	2, 716	-----
Iowa.....	973	11, 207	11, 207	124, 914	1, 679	32, 784	60, 572	-----	48, 810	15, 896	1, 329	312	-----	118	29	1	-----
Missouri.....	2, 154	25, 544	25, 544	375, 267	3, 427	32, 320	276, 286	302	92, 539	12, 476	1, 369	882	2, 937	2, 191	907	51	-----
Total Middle Western States.....	51, 736	325, 759	325, 782	4, 816, 393	149, 574	730, 491	1, 860, 243	10, 114	1, 861, 525	189, 880	18, 461	17, 132	30, 278	12, 269	59, 302	19, 915	-----
North Dakota.....	237	3, 016	3, 016	26, 705	146	3, 382	3, 779	-----	12, 571	6, 140	204	83	16	38	211	15	-----
South Dakota.....	467	3, 195	3, 195	29, 240	384	11, 505	3, 774	-----	11, 544	4, 698	605	60	10	42	457	30	-----
Nebraska.....	738	13, 695	13, 695	140, 318	2, 886	25, 210	66, 133	-----	26, 819	14, 243	1, 217	503	36	326	34	42	-----
Kansas.....	1, 055	13, 891	13, 902	144, 921	4, 229	44, 379	42, 065	-----	22, 823	12, 583	652	413	389	713	77	318	-----
Montana.....	177	4, 329	4, 329	48, 315	158	8, 247	6, 214	-----	18, 296	3, 418	689	93	6	29	466	15	-----
Wyoming.....	300	2, 253	2, 253	24, 422	217	6, 317	5, 310	-----	12, 942	1, 684	482	74	-----	129	582	230	-----
Colorado.....	1, 014	10, 772	10, 772	162, 377	1, 408	15, 713	49, 360	56	67, 046	2, 750	843	938	90	66	278	2, 858	-----
New Mexico.....	281	1, 844	1, 844	26, 608	388	12, 125	3, 190	-----	9, 235	2, 096	90	92	42	156	25	6	-----
Oklahoma.....	1, 102	23, 120	23, 120	231, 483	4, 644	55, 817	76, 288	-----	43, 851	13, 923	1, 765	86	1, 420	694	4, 742	2, 998	-----
Total Western States.....	5, 371	76, 115	76, 126	834, 389	14, 460	182, 695	256, 113	56	225, 127	61, 534	6, 547	2, 342	2, 009	2, 193	6, 872	6, 512	-----
Washington.....	1, 767	20, 298	20, 298	277, 255	3, 323	55, 136	59, 979	1, 452	135, 716	6, 284	-----	90	831	698	58	980	-----
Oregon.....	124	8, 806	8, 806	164, 653	7, 439	39, 114	23, 021	578	103, 378	6, 053	-----	1	1, 519	415	5, 076	425	-----
California.....	27, 771	114, 751	114, 751	1, 333, 173	67, 981	189, 722	197, 407	7, 990	1, 306, 679	39, 762	-----	17, 718	41, 196	7, 024	142, 952	6, 419	1, 750
Idaho.....	845	3, 285	3, 285	44, 832	374	15, 379	2, 588	-----	23, 512	2, 971	-----	6	-----	332	-----	150	-----
Utah.....	215	3, 382	3, 382	37, 753	67	7, 569	14, 584	-----	21, 695	730	-----	-----	-----	41	9	172	-----
Nevada.....	12	948	948	20, 221	142	4, 528	933	-----	15, 709	499	-----	11	65	106	27	250	-----
Arizona.....	700	1, 725	1, 725	41, 075	211	10, 659	1, 843	193	15, 343	1, 185	-----	-----	-----	26	135	25	-----
Total Pacific States.....	31, 434	153, 195	153, 195	1, 918, 962	79, 537	322, 107	300, 355	10, 213	1, 622, 032	57, 484	-----	17, 826	43, 611	8, 642	148, 257	8, 421	1, 750
Total United States (exclusive of possessions).....	184, 321	1, 335, 262	1, 337, 025	19, 166, 544	490, 222	2, 193, 730	6, 149, 467	337, 609	7, 128, 933	498, 574	55, 138	90, 843	238, 925	41, 198	328, 081	96, 938	5, 322
Alaska.....	-----	300	300	5, 558	431	449	125	-----	2, 595	62	-----	-----	-----	90	50	5	-----
The Territory of Hawaii.....	-----	3, 350	3, 350	21, 586	8, 205	6, 474	2, 153	24	20, 122	5, 696	-----	394	-----	749	146	-----	-----
Virgin Islands of the United States.....	120	30	30	363	42	164	-----	-----	1, 031	-----	-----	-----	-----	-----	85	1	1
Total possessions.....	120	3, 680	3, 680	27, 507	8, 678	7, 087	2, 278	24	23, 748	5, 758	-----	394	-----	839	281	6	1
Total United States and possessions.....	184, 441	1, 338, 942	1, 340, 705	19, 194, 051	498, 900	2, 200, 817	6, 151, 745	337, 633	7, 152, 681	504, 332	55, 138	91, 237	238, 925	42, 037	328, 362	96, 944	5, 323

* Includes U. S. Treasurer's time deposits—open account.

TABLE NO. 57.—*Savings deposits and depositors in all active banks in the United States and possessions, according to classes of banks, June 30, 1941*

[Deposits in thousands of dollars]

Location	Total all active banks		National banks		All banks other than national		State (commercial) banks ¹		Mutual savings banks		Private banks	
	Savings deposits, including time certificates of deposit ²	Depositors ³	Savings deposits, including time certificates of deposit ²	Depositors ³	Savings deposits, including time certificates of deposit ²	Depositors ³	Savings deposits, including time certificates of deposit ²	Depositors ³	Savings deposits, including time certificates of deposit ²	Depositors ³	Savings deposits, including time certificates of deposit ²	Depositors ³
Maine.....	247,722	557,247	63,164	134,882	184,558	422,365	54,668	170,447	120,890	251,918		
New Hampshire.....	229,127	377,830	22,173	60,091	206,954	317,739	12,383	29,639	194,571	288,100		
Vermont.....	136,545	267,548	33,908	72,620	102,637	194,928	45,790	104,439	56,847	90,489		
Massachusetts.....	2,520,979	3,764,277	215,363	570,479	2,305,616	3,193,798	156,135	359,241	2,149,481	2,834,557		
Rhode Island.....	338,018	435,213	17,597	17,760	320,421	417,453	140,949	223,607	179,472	193,846		
Connecticut.....	959,395	1,517,631	89,891	212,228	869,504	1,305,403	115,306	429,435	753,899	1,006,952	299	1,016
Total New England States.....	4,431,786	6,919,746	442,096	1,068,060	3,989,690	5,851,686	525,231	1,184,808	3,464,160	4,665,862	299	1,016
New York.....	7,206,547	9,996,549	707,846	1,623,073	6,498,701	8,373,476	874,372	1,610,049	5,622,420	6,761,881	1,909	1,546
New Jersey.....	1,202,014	2,567,414	421,712	965,000	780,302	1,602,414	467,254	1,080,452	313,048	521,962		
Pennsylvania.....	2,203,476	3,768,913	957,006	1,796,589	1,246,470	1,972,324	622,173	1,247,623	618,586	706,623	5,711	18,078
Delaware.....	83,571	151,106	8,451	10,795	75,120	140,311	30,533	56,518	44,587	83,793		
Maryland.....	426,330	954,844	91,553	154,781	334,777	800,063	107,869	377,236	226,908	422,827		
District of Columbia.....	114,938	295,406	48,732	118,246	66,186	177,160	66,186	177,160				
Total Eastern States.....	11,236,876	17,734,232	2,235,320	4,668,484	9,001,556	13,065,748	2,168,387	4,549,038	6,825,549	8,497,086	7,620	19,624
Virginia.....	268,161	544,673	149,112	289,412	119,049	255,261	119,049	425,261				
West Virginia.....	122,855	291,517	63,499	141,432	59,356	150,085	59,356	150,085				
North Carolina.....	112,999	261,749	30,394	77,217	82,605	184,532	82,605	184,532				
South Carolina.....	36,106	75,942	19,977	52,251	16,129	23,691	16,031	23,691			98	
Georgia.....	126,727	406,436	66,337	252,205	60,390	154,231	60,390	154,231				
Florida.....	86,665	230,165	54,768	150,268	31,897	79,897	31,897	79,897				
Alabama.....	106,314	262,966	72,327	179,651	33,987	83,315	33,987	83,315				
Mississippi.....	72,215	100,242	24,999	41,054	47,216	59,188	47,216	59,188				
Louisiana.....	112,051	363,018	67,101	280,798	44,950	82,220	44,950	82,220				
Texas.....	203,422	406,129	177,772	359,977	25,650	46,152	25,650	46,152				
Arkansas.....	46,473	79,450	26,978	44,763	19,495	34,687	19,495	34,687				
Kentucky.....	133,456	202,839	66,448	111,684	67,008	91,155	67,008	91,155				
Tennessee.....	173,067	396,926	112,797	280,046	60,270	116,880	60,270	116,880				
Total Southern States.....	1,600,511	3,622,052	932,509	2,260,758	668,002	1,361,294	667,904	1,361,294			98	
Ohio.....	1,101,041	2,461,077	364,164	776,136	736,877	1,684,941	610,321	1,507,702	124,943	174,943	1,613	2,296
Indiana.....	354,205	171,820	155,173	291,900	199,032	379,920	179,228	352,794	18,781	25,111	1,023	2,015
Illinois.....	1,051,899	2,323,517	665,218	1,464,339	386,681	859,178	386,681	859,178				

Michigan.....	745,433	1,707,422	301,797	688,406	443,636	1,019,016	443,636	1,019,016				
Wisconsin.....	456,368	1,060,812	199,944	476,062	256,424	584,750	251,689	563,070	4,835	21,680		
Minnesota.....	389,063	809,496	193,388	474,193	193,675	335,303	125,554	245,127	68,121	90,176		
Iowa.....	244,999	456,926	64,706	166,348	180,293	290,578	180,293	290,578				
Missouri.....	305,124	801,470	105,015	287,026	200,109	514,444	200,109	514,444				
Total Middle Western States.....	4,648,132	10,292,540	2,051,405	4,624,410	2,596,727	5,668,130	2,377,411	5,351,909	216,680	311,910	2,636	4,311
North Dakota.....	29,416	56,507	18,711	40,823	10,705	15,684	10,705	15,684				
South Dakota.....	29,561	57,086	16,242	36,084	13,319	21,002	13,319	21,002				
Nebraska.....	61,021	158,530	41,061	127,401	19,960	31,129	19,960	31,129				
Kansas.....	77,241	172,249	35,406	95,098	41,835	77,151	41,835	77,151				
Montana.....	39,066	75,257	21,714	40,951	17,352	34,306	17,352	34,306				
Wyoming.....	21,630	43,414	14,626	30,248	7,004	13,166	7,004	13,166				
Colorado.....	91,019	219,852	69,796	165,835	21,223	54,017	21,223	54,017				
New Mexico.....	14,476	27,123	11,331	19,962	3,145	7,161	3,145	7,161				
Oklahoma.....	71,225	146,145	57,774	126,096	13,451	20,049	13,451	20,049				
Total Western States.....	434,655	956,163	286,661	682,498	147,994	273,665	147,994	273,665				
Washington.....	250,099	551,247	142,000	311,777	108,099	239,470	32,669	71,351	75,430	168,119		
Oregon.....	127,547	290,725	109,431	252,660	18,116	38,065	15,273	35,320	2,843	2,745		
California.....	2,134,959	3,430,711	1,346,441	2,452,079	788,518	978,632	788,518	978,632				
Idaho.....	32,578	62,344	26,483	49,563	6,095	12,781	6,095	12,781				
Utah.....	65,066	174,688	22,425	55,130	42,641	119,558	42,641	119,558				
Nevada.....	17,466	25,367	16,208	23,600	1,258	1,767	1,767	1,767				
Arizona.....	30,825	59,448	16,528	35,044	14,297	24,404	14,297	24,404				
Total Pacific States.....	2,658,540	4,594,530	1,679,516	3,179,853	979,024	1,414,677	900,751	1,243,813	78,273	170,864		
Total United States (exclusive of possessions).....	25,010,500	44,119,263	7,627,507	16,484,063	17,382,993	27,635,200	6,787,678	13,964,527	10,584,662	13,645,722	10,653	24,951
Alaska.....	8,303	13,047	2,657	4,731	5,646	8,316	5,646	8,316				
Canal Zone (Panama).....	3,755	11,312			3,755	11,312	3,755	11,312				
Guam.....	322	2,528			322	2,528	322	2,528				
The Territory of Hawaii.....	72,526	197,202	25,818	74,212	46,708	122,990	46,708	122,990				
Philippines.....	50,429	344,460			50,429	344,460	50,429	344,460				
Puerto Rico.....	16,513	54,148			16,513	54,148	16,513	54,148				
American Samoa.....	120	1,147			120	1,147	120	1,147				
Virgin Islands of the United States.....	1,031	4,573	1,031	4,573								
Total possessions.....	152,999	628,417	29,506	83,516	123,493	544,901	123,493	544,901				
Total United States and possessions.....	25,163,499	44,747,680	7,657,013	16,567,579	17,506,486	28,180,101	6,911,171	14,509,428	10,584,662	13,645,722	10,653	24,951

¹ Includes loan and trust companies and stock savings banks, which were shown separately in reports prior to 1936.

² Excludes postal savings and Christmas savings accounts, etc.

³ Represents number of savings passbook accounts.

⁴ Estimated.

⁵ Represents time certificates of deposit.

TABLE No. 58.—*Per capita demand and time and savings deposits in all active banks, June 30, 1941*

Location	Population (estimated)	Demand and time deposits (000 omitted) ¹	Per capita demand and time deposits	Savings deposits (000 omitted) ²	Per capita savings deposits
Maine.....	856,831	\$351,282	\$409.98	\$247,722	\$289.11
New Hampshire.....	497,096	290,581	584.58	220,127	460.93
Vermont.....	363,303	175,386	482.75	136,545	375.84
Massachusetts.....	4,365,658	4,097,411	938.56	2,520,979	577.46
Rhode Island.....	721,433	530,945	735.96	338,018	468.54
Connecticut.....	1,728,619	1,490,241	862.10	959,395	555.01
Total New England States.....	8,532,940	6,935,846	812.83	4,431,786	519.37
New York.....	13,631,949	22,319,399	1,637.29	7,206,547	528.65
New Jersey.....	4,207,327	2,290,663	544.45	1,202,014	285.70
Pennsylvania.....	10,012,413	5,384,375	537.77	2,203,476	220.07
Delaware.....	269,526	270,064	1,002.00	83,571	310.07
Maryland.....	1,841,891	908,890	493.45	426,330	231.46
District of Columbia.....	720,648	403,575	560.02	114,938	159.49
Total Eastern States.....	30,683,754	31,576,966	1,029.11	11,236,876	366.22
Virginia.....	2,708,130	657,480	242.78	268,161	99.02
West Virginia.....	1,923,536	327,881	170.46	122,855	63.87
North Carolina.....	3,612,114	444,265	122.99	112,989	31.28
South Carolina.....	1,921,342	176,505	91.87	36,106	18.79
Georgia.....	3,159,130	462,573	146.42	126,727	40.11
Florida.....	1,918,924	442,424	230.56	86,665	45.16
Alabama.....	2,865,077	342,792	119.64	106,314	37.11
Mississippi.....	2,208,553	208,212	94.28	72,215	32.70
Louisiana.....	2,390,678	456,923	191.13	112,051	46.87
Texas.....	6,487,547	1,476,314	227.56	203,422	31.36
Arkansas.....	1,971,487	195,747	99.29	46,473	23.57
Kentucky.....	2,877,886	451,991	157.06	153,456	46.37
Tennessee.....	2,948,897	513,630	174.18	173,067	58.69
Total Southern States.....	36,993,037	6,156,737	166.43	1,600,511	43.26
Ohio.....	6,985,921	2,799,879	400.79	1,101,041	157.61
Indiana.....	3,466,656	991,140	285.91	354,205	102.17
Illinois.....	7,986,769	4,451,630	557.38	1,051,899	131.71
Michigan.....	5,315,692	1,917,162	360.66	745,433	140.23
Wisconsin.....	3,173,157	993,648	313.14	456,368	143.82
Minnesota.....	2,823,955	945,203	334.71	389,063	137.77
Iowa.....	2,567,044	639,293	272.41	244,999	95.44
Missouri.....	3,827,570	1,255,827	328.10	305,124	79.72
Total Middle Western States.....	36,146,764	14,053,782	388.80	4,648,132	128.59
North Dakota.....	649,213	80,076	123.34	29,416	45.31
South Dakota.....	650,249	102,332	157.37	29,561	45.46
Nebraska.....	1,330,751	287,347	215.93	61,021	45.85
Kansas.....	1,821,446	411,603	225.98	77,241	42.41
Montana.....	565,798	145,689	257.49	39,066	69.05
Wyoming.....	253,585	67,069	264.48	21,630	85.30
Colorado.....	1,136,031	314,784	277.09	91,019	80.12
New Mexico.....	537,847	65,938	122.60	14,476	26.91
Oklahoma.....	2,362,921	422,691	178.88	71,225	30.14
Total Western States.....	9,307,841	1,897,529	203.86	434,655	46.70
Washington.....	1,755,874	627,471	357.36	250,099	142.44
Oregon.....	1,102,037	390,337	326.97	127,547	115.74
California.....	6,985,694	4,437,096	635.17	2,134,959	305.62
Idaho.....	530,823	109,265	205.84	32,578	61.37
Utah.....	556,548	155,207	278.87	65,066	116.91
Nevada.....	111,497	45,307	406.35	17,466	156.65
Arizona.....	504,921	100,647	199.33	30,825	61.05
Total Pacific States.....	11,547,394	5,835,330	505.34	2,658,540	230.23
Total United States (exclusive of possessions).....	133,212,000	66,456,190	498.88	25,010,500	187.75

See footnotes at end of table.

TABLE No. 58.—Per capita demand and time and savings deposits in all active banks, June 30, 1941—Continued

Location	Population (estimated)	Demand and time deposits (000 omitted) ¹	Per capita demand and time deposits	Savings deposits (000 omitted) ²	Per capita savings deposits
Alaska.....	74,842	\$21,679	\$289.66	\$8,303	\$110.94
Canal Zone (Panama).....	53,372	10,749	201.40	3,755	70.36
Guam.....	22,763	486	21.35	322	14.15
The Territory of Hawaii.....	430,204	145,400	337.98	72,526	168.59
Philippines.....	16,711,000	111,000	6.64	50,429	3.02
Puerto Rico.....	1,909,923	85,957	45.01	16,513	8.65
American Samoa.....	13,265	271	20.43	120	9.05
Virgin Islands of the United States.....	25,249	1,643	65.07	1,031	40.83
Total possessions.....	19,240,618	377,185	19.60	152,999	7.95
Total United States and possessions.....	152,452,618	66,833,375	438.39	25,163,499	165.06

¹ Total deposits, except United States and interbank deposits.² Represents deposits evidenced by savings passbooks and time certificates of deposit (does not include postal savings or Christmas savings accounts, etc.).**TABLE No. 59.—Assets and liabilities of operating insured commercial banks, by classes, June 30, 1941**

[In thousands of dollars]

	All banks	National banks, members Federal Reserve System	State banks, members Federal Reserve System	Banks not members Federal Reserve System
Number of banks.....	13,423	5,130	21,423	16,870
ASSETS				
Loans and discounts.....	19,902,650	10,890,608	5,826,335	3,185,707
Overdrafts.....	10,519	6,377	2,636	1,506
U. S. Government securities, direct obligations.....	15,291,043	8,833,695	5,403,752	1,053,596
Obligations guaranteed by U. S. Government.....	4,079,671	2,277,085	1,561,803	240,783
Obligations of States and political subdivisions.....	3,551,281	2,015,912	967,198	568,171
Other bonds, notes, and debentures.....	2,887,467	1,586,425	872,150	428,892
Corporate stocks, including stock of Federal Reserve banks.....	469,151	208,386	199,934	60,831
Reserve with Federal Reserve banks.....	12,958,527	7,451,783	5,506,744	-----
Currency and coin.....	1,242,618	702,589	296,764	243,265
Balances with other banks, and cash items in process of collection.....	10,797,112	6,342,042	2,387,937	2,067,133
Bank premises owned, furniture and fixtures.....	1,067,130	591,217	321,734	154,179
Real estate owned other than bank premises.....	306,755	96,562	111,778	98,415
Investments and other assets indirectly representing bank premises or other real estate.....	122,184	61,764	48,865	11,555
Customers' liability on acceptances outstanding.....	79,424	49,905	28,814	705
Interest, commissions, rent, and other income earned or accrued but not collected.....	111,837	61,224	44,178	6,435
Other assets.....	106,743	52,370	39,858	14,515
Total assets.....	72,984,112	41,227,944	23,620,480	8,135,688
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	34,330,943	19,166,544	12,262,174	2,902,225
Time deposits of individuals, partnerships, and corporations.....	15,207,488	8,012,413	3,877,869	3,317,206
Postal savings deposits ¹	65,033	41,198	13,567	10,268
Deposits of U. S. Government.....	665,693	490,222	128,415	47,056
Deposits of States and political subdivisions.....	4,009,655	2,521,811	815,975	671,869

See footnotes at end of table.

TABLE No. 59.—*Assets and liabilities of operating insured commercial banks, by classes, June 30, 1941—Continued*

[In thousands of dollars]

	All banks	National banks, members Federal Reserve System	State banks, members Federal Reserve System	Banks not members Federal Reserve System
LIABILITIES—continued				
Deposits of banks	10,545,601	6,589,336	3,846,523	109,742
Other deposits (certified and cashiers' checks, etc.)	792,235	451,697	286,029	54,509
<i>Total deposits</i>	<i>65,616,648</i>	<i>37,273,221</i>	<i>21,230,562</i>	<i>7,112,875</i>
<i>Demand deposits</i>	<i>49,705,679</i>	<i>28,789,269</i>	<i>17,226,863</i>	<i>3,689,557</i>
<i>Time deposits</i>	<i>15,910,969</i>	<i>8,483,952</i>	<i>4,003,699</i>	<i>3,423,318</i>
Bills payable, rediscounts, and other liabilities for borrowed money	10,675	2,005	882	7,788
Acceptances executed by or for account of reporting banks and outstanding	94,387	59,307	34,353	727
Interest, discount, rent, and other income collected but not earned	98,246	55,623	24,072	18,551
Interest, taxes, and other expenses accrued and unpaid	101,861	56,138	36,290	9,433
Other liabilities	289,189	191,923	85,263	12,003
<i>Total liabilities</i>	<i>66,211,006</i>	<i>37,638,217</i>	<i>21,411,412</i>	<i>7,161,377</i>
CAPITAL ACCOUNTS				
Capital stock, notes, and debentures	2,858,363	1,519,583	839,255	499,525
Surplus	2,603,327	1,333,520	984,517	285,290
Undivided profits	898,317	498,074	270,170	130,073
Reserves and retirement account for preferred stock and capital notes and debentures	413,099	238,550	115,126	59,423
<i>Total capital accounts</i>	<i>6,773,106</i>	<i>3,589,727</i>	<i>2,209,068</i>	<i>974,311</i>
<i>Total liabilities and capital accounts</i>	<i>72,984,112</i>	<i>41,227,944</i>	<i>23,620,480</i>	<i>8,135,688</i>
MEMORANDA				
Pledged assets and securities loaned:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	3,663,559	2,655,681	716,098	291,780
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	934,211	597,973	158,035	178,203
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	205,540	100,882	81,173	23,485
Securities loaned	54,936	19,344	32,843	2,749
<i>Total</i>	<i>4,858,246</i>	<i>3,373,880</i>	<i>988,149</i>	<i>496,217</i>
Secured and preferred liabilities:				
Deposits secured by pledged assets pursuant to requirements of law	3,818,213	2,726,768	704,310	384,135
Deposits preferred under the provisions of law but not secured by pledge of assets	994,902		915,370	79,532
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	10,301	1,984	873	7,444
Other liabilities secured by pledged assets	3,406	521	2,285	600
<i>Total</i>	<i>4,826,822</i>	<i>2,732,273</i>	<i>1,622,838</i>	<i>471,711</i>

¹ Includes 3 insured national banks in the possessions not members of the Federal Reserve System. Excludes 3 insured State banks not members of the Federal Reserve System.

² Excludes 3 mutual savings banks members of the Federal Reserve System.

³ Includes United States Treasurer's time deposits, open account.

TABLE NO. 60.—Assets and liabilities of all active banks in the United States and possessions, by classes, at the close of business Dec. 31, 1940

[In thousands of dollars]

	Total, all banks	National banks	All banks other than national	Banks other than national		
				State (commercial) ¹	Mutual savings	Private
Number of banks.....	14, 956	5, 150	9, 806	9, 199	551	56
ASSETS						
Loans on real estate.....	9, 436, 945	2, 097, 186	7, 339, 759	2, 478, 232	4, 859, 173	2, 354
Other loans, including overdrafts.....	14, 530, 531	7, 930, 587	6, 599, 944	6, 454, 254	99, 282	46, 408
Total loans.....	23, 967, 476	10, 027, 773	13, 939, 703	8, 932, 486	4, 958, 455	48, 762
U. S. Government securities:						
Direct obligations.....	16, 788, 834	7, 658, 549	9, 130, 285	6, 248, 141	2, 821, 926	60, 218
Guaranteed obligations.....	4, 239, 964	2, 094, 056	2, 145, 908	1, 741, 716	401, 828	2, 364
Obligations of States and political subdivisions.....	4, 339, 983	2, 008, 472	2, 331, 511	1, 713, 626	607, 723	10, 162
Other bonds, notes, and debentures.....	4, 416, 238	1, 694, 058	2, 722, 180	1, 450, 927	1, 261, 130	10, 123
Corporate stocks, including stock of Federal Reserve banks.....	743, 555	212, 905	530, 650	328, 247	196, 058	6, 345
Total investments.....	30, 528, 574	13, 668, 040	16, 860, 534	11, 482, 657	5, 288, 665	89, 212
Currency and coin.....	1, 407, 364	718, 799	688, 565	616, 967	69, 883	1, 715
Balances with other banks, including reserve balances.....	26, 846, 418	14, 401, 268	12, 445, 150	11, 500, 803	898, 372	45, 975
Bank premises owned, furniture and fixtures.....	1, 223, 787	594, 398	629, 389	506, 920	121, 947	522
Real estate owned other than bank premises.....	930, 106	108, 197	821, 909	267, 078	553, 779	1, 052
Investments and other assets indirectly representing bank premises or other real estate.....	144, 002	62, 415	81, 587	68, 998	12, 562	27
Customers' liability on acceptances outstanding.....	104, 269	47, 154	57, 115	47, 391	-----	9, 724
Other assets.....	419, 906	105, 918	313, 988	236, 036	77, 247	705
Total assets.....	85, 571, 902	39, 733, 962	45, 837, 940	33, 659, 336	11, 980, 910	197, 694
LIABILITIES						
Deposits of individuals, partnerships, and corporations:						
Demand.....	33, 636, 143	17, 939, 331	15, 696, 812	15, 593, 822	862	102, 128
Time.....	26, 072, 015	7, 954, 096	18, 117, 919	7, 448, 866	10, 655, 044	13, 409
U. S. Government and postal savings deposits.....	805, 449	506, 709	298, 740	298, 739	1	-----
Deposits of States and political subdivisions.....	3, 930, 312	2, 358, 230	1, 581, 082	1, 578, 285	1, 136	1, 661
Deposits of banks.....	10, 973, 203	6, 575, 298	4, 397, 905	4, 355, 329	196	42, 380
Other deposits (certified and cashiers' checks, etc.).....	981, 763	518, 760	463, 003	461, 067	453	1, 483
Total deposits.....	76, 407, 885	35, 852, 424	40, 555, 461	29, 736, 108	10, 658, 292	161, 061

Bills payable, rediscounts, and other liabilities for borrowed money	25,060	3,127	21,933	21,044	2	887
Acceptances executed by or for account of reporting banks	120,773	54,480	66,284	55,913		10,371
Other liabilities	608,626	287,524	321,102	295,115	24,615	1,372
Total liabilities	77,162,344	36,197,564	40,964,780	30,108,180	10,682,909	173,691
CAPITAL ACCOUNTS						
Capital notes and debentures	123,134		123,134	115,777	7,357	
Preferred stock	347,613	195,657	151,956	151,956		
Common stock	2,599,772	1,331,580	1,268,192	1,259,352		8,840
Surplus	3,561,155	1,309,533	2,251,622	1,380,549	857,318	13,755
Undivided profits	1,186,924	467,984	718,940	407,052	311,583	305
Reserves and retirement account for preferred stock and capital notes and debentures	590,960	231,644	359,316	236,470	121,743	1,108
Total capital accounts	8,409,558	3,536,398	4,873,160	3,551,156	1,298,001	24,003
Total liabilities and capital accounts	85,571,902	39,733,962	45,837,940	33,659,336	11,980,910	197,694

¹ Includes trust companies and stock savings banks.

TABLE NO. 61.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1940 (includes National, State (commercial), savings, and private banks) ¹

ASSETS															
[In thousands of dollars]															
Location	Number of banks	Loans on real estate	Other loans, including rediscounts and overdrafts	U. S. Government securities, direct obligations	Securities guaranteed by U. S. Government as to interest and principal	Obligations of States and political subdivisions	Other bonds, notes and debentures	Corporate stocks, including stock of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances	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	Total assets
Maine.....	100	52,568	58,760	85,586	13,946	10,009	67,094	7,145	8,151	85,273	3,835	6,288	715	470	399,840
New Hampshire.....	107	73,518	36,706	36,229	20,720	11,454	68,878	17,027	4,563	49,610	4,348	7,580	88	414	331,135
Vermont.....	82	64,969	30,077	26,567	5,998	6,335	19,685	3,630	3,379	30,613	3,347	7,041	3,969	588	206,198
Massachusetts.....	388	1,104,178	655,151	1,113,142	95,383	130,517	405,095	75,172	173,596	1,066,630	64,927	141,485	4,264	7,540	5,053,593
Rhode Island.....	35	98,557	88,068	123,627	29,046	8,182	63,090	35,409	12,328	122,589	13,480	5,110	5,903	1,129	607,883
Connecticut.....	202	416,120	165,533	287,535	48,160	52,705	178,549	44,909	33,014	368,647	28,761	48,818	263	28	1,681,097
Total New England States.....	914	1,809,910	1,034,295	1,672,686	213,253	219,202	802,391	183,292	235,031	1,723,362	118,698	216,322	15,202	8,697	8,279,746
New York.....	870	3,454,939	4,036,616	6,948,859	2,076,467	1,317,057	1,218,510	199,268	234,934	10,081,060	344,566	356,969	31,208	66,955	140,153,30,507,561
New Jersey.....	385	367,657	349,536	472,327	114,847	178,608	193,981	23,415	53,371	675,822	64,169	72,839	4,195	316	2,580,451
Pennsylvania.....	1,087	523,591	1,106,046	1,409,298	247,608	346,391	852,402	107,171	123,359	2,023,991	149,668	138,457	16,616	8,012	31,626,7,083,976
Delaware.....	45	32,954	48,509	43,034	12,637	13,126	46,151	4,260	3,838	117,054	3,602	1,641	716	440	327,962
Maryland.....	187	84,184	148,939	339,021	30,264	15,730	44,099	62,289	22,412	373,454	15,021	6,903	365	138	4,593,1,147,412
District of Columbia.....	22	52,865	75,356	86,981	25,455	2,272	19,803	1,878	12,820	171,685	15,344	3,115	2,270	5	962,470,811
Total Eastern States.....	2,596	4,516,190	5,765,002	9,299,520	2,507,278	1,873,184	2,374,586	398,281	450,734	13,443,066	592,370	579,924	55,370	75,426	187,142,42,118,073
Virginia.....	314	88,040	245,683	89,254	26,466	27,707	22,646	4,050	19,825	245,901	17,171	4,583	2,177	12	2,443,795,958
West Virginia.....	181	51,498	88,725	31,779	16,611	16,197	13,349	3,518	12,210	122,403	8,612	5,131	1,067	1,295	372,395
North Carolina.....	228	35,736	169,582	66,412	26,746	48,692	13,229	2,634	18,998	224,187	8,986	2,067	27	547	2,701,620,544
South Carolina.....	150	10,750	59,415	14,828	2,482	17,132	3,317	6,332	8,842	88,621	2,528	507	1	14	569,209,638
Georgia.....	283	41,084	224,927	48,204	25,372	27,291	18,232	3,374	14,248	212,199	13,646	4,504	59	24	1,289,634,453
Florida.....	173	28,489	110,816	73,685	30,138	38,940	12,379	1,221	17,963	212,619	9,389	2,119	1,607	4	1,928,541,297
Alabama.....	217	25,009	111,874	33,186	13,001	45,738	10,261	1,694	11,205	159,724	8,547	4,747	1,022	325	2,295,428,628
Mississippi.....	207	20,750	53,899	10,905	2,546	54,169	1,576	756	9,245	85,027	4,639	1,825	70	1,079	246,486
Louisiana.....	145	33,952	152,498	76,754	32,454	64,135	6,526	12,310	233,663	9,618	2,002	3,713	796	5,233	636,310
Texas.....	835	53,847	549,526	243,929	48,883	130,936	23,653	10,126	37,476	803,345	38,193	5,744	4,705	158	2,152,1,952,673
Arkansas.....	216	13,219	57,578	17,266	7,783	26,677	4,309	557	5,960	111,332	3,156	815	57	634	249,343
Kentucky.....	408	62,156	175,806	75,249	17,549	25,807	26,595	1,980	13,538	189,593	9,349	3,609	201	6	7,277,608,715
Tennessee.....	297	41,392	229,800	64,664	23,504	51,827	15,978	4,694	15,140	252,797	15,465	4,129	655	362	2,128,722,535
Total Southern States.....	3,654	505,922	2,230,129	846,115	273,535	575,248	172,050	37,892	196,960	2,941,411	149,299	41,782	15,361	2,248	31,023,8,018,975

Ohio.....	696	368,619	632,545	466,762	161,182	173,576	156,809	13,536	79,298	1,062,647	60,229	20,943	6,567	628	13,198	3,216,539
Indiana.....	506	139,369	196,427	214,763	48,961	54,909	57,294	4,404	33,950	375,691	19,526	6,554	798	11	1,793	1,154,450
Illinois.....	840	153,965	1,045,008	1,445,652	196,086	312,037	249,544	30,648	86,828	2,200,299	44,553	8,141	2,604	3,039	18,241	5,755,645
Michigan.....	443	192,734	307,283	380,536	180,882	116,254	114,878	3,368	47,497	718,207	24,386	2,305	1,746	54	5,842	2,095,995
Wisconsin.....	572	109,226	201,105	204,287	46,897	62,415	114,938	2,797	24,220	364,396	19,180	4,468	1,734	24	3,927	1,159,614
Minnesota.....	677	83,359	316,380	213,760	49,039	76,532	49,324	2,152	16,089	384,073	12,063	1,866	6,545	163	4,287	1,216,032
Iowa.....	647	99,506	234,329	70,214	28,628	60,303	23,250	2,932	24,144	254,333	8,944	1,334	2,477	7	755	815,156
Missouri.....	625	117,058	413,333	284,255	106,231	97,111	70,186	37,054	27,063	698,917	16,976	7,712	1,479	359	3,878	1,881,612
Total Middle Western States.....	5,006	1,263,836	3,306,410	3,286,232	817,906	952,957	836,223	94,891	339,689	6,058,563	205,857	53,323	23,950	4,285	51,921	17,296,043
North Dakota.....	160	4,428	42,729	12,348	3,975	5,534	2,174	196	2,164	19,903	2,384	482	2	-----	374	96,693
South Dakota.....	164	8,505	43,532	12,649	4,093	11,309	1,987	215	2,757	32,207	2,355	278	119	-----	412	120,418
Nebraska.....	417	15,087	129,272	61,052	13,836	21,567	10,242	763	5,800	136,236	6,510	450	-----	5	919	401,830
Kansas.....	664	29,165	161,308	57,169	24,460	36,202	1,166	8,463	157,577	8,762	1,135	611	-----	7	771	492,132
Montana.....	111	5,698	43,003	30,836	7,923	9,253	5,236	360	4,224	37,206	2,911	205	7	-----	409	177,756
Wyoming.....	58	4,839	22,207	9,969	2,464	4,428	1,64	164	2,157	38,445	1,041	43	-----	183	70	86,943
Colorado.....	146	10,509	57,929	49,198	9,674	16,240	14,161	802	8,108	201,693	3,885	389	1	5	593	409,187
New Mexico.....	41	4,847	18,255	11,173	3,049	3,568	1,381	158	2,235	29,640	982	59	-----	1	13	75,361
Oklahoma.....	390	14,790	151,501	47,842	18,859	71,529	4,034	1,268	8,165	200,304	9,434	127	127	147	903	529,030
Total Western States.....	2,151	103,844	699,731	292,327	88,333	179,630	46,184	5,092	44,163	883,271	38,264	3,168	1,052	157	4,794	2,390,010
Washington.....	139	68,148	179,564	136,534	24,182	44,923	20,800	1,808	14,581	228,739	9,085	606	16	181	1,709	730,876
Oregon.....	73	18,268	89,649	81,098	31,158	20,465	9,342	528	7,367	123,710	6,986	328	37	99	964	389,989
California.....	226	1,038,034	946,760	1,062,301	256,074	429,466	130,660	19,397	59,755	1,165,131	88,365	29,195	31,633	4,793	17,035	5,278,599
Idaho.....	50	10,807	29,566	21,377	7,569	6,748	1,728	205	3,163	37,079	1,795	45	-----	5	271	120,358
Utah.....	60	25,916	43,918	25,178	9,420	9,335	3,773	596	2,121	73,967	2,406	199	1,369	-----	168	198,862
Nevada.....	11	7,458	8,085	9,255	3,224	3,554	954	55	1,212	16,552	843	20	5	-----	220	51,267
Arizona.....	12	11,377	28,375	11,785	6,751	4,771	4,005	167	3,384	34,408	1,748	523	1	-----	425	107,780
Total Pacific States.....	571	1,180,038	1,325,917	1,347,528	338,378	519,062	171,262	22,756	92,069	1,679,646	111,228	30,916	33,066	5,073	20,792	6,877,731
Total United States (exclusive of possessions).....	14,892	9,379,740	14,361,484	16,744,408	4,238,683	4,319,283	4,402,696	742,204	1,358,646	26,729,319	1,215,716	925,435	144,001	95,886	323,077	84,980,578
Alaska.....	17	2,480	4,533	2,833	24	191	1,945	155	2,076	8,324	417	69	-----	-----	263	23,310
Canal Zone (Panama).....	2	-----	386	-----	-----	-----	73	-----	1,027	213	23	-----	-----	-----	10,363	12,085
Guam.....	1	85	282	225	-----	-----	13	-----	53	33	2	1	-----	1	19	714
The Territory of Hawaii.....	12	22,469	31,039	34,898	1,134	11,616	7,162	461	11,021	30,620	3,564	890	-----	6	2,639	157,519
Philippines.....	18	27,245	96,295	3,694	-----	8,072	3,745	735	24,589	35,504	2,791	2,991	-----	233	41,261	247,156
Puerto Rico.....	12	4,449	36,319	2,712	11	740	381	-----	9,736	41,926	1,261	708	-----	8,144	42,250	148,637
American Samoa.....	1	-----	35	45	-----	-----	41	-----	20	31	1	8	-----	-----	17	198
Virgin Islands of the United States.....	1	477	158	19	112	80	182	-----	196	448	12	4	-----	-----	17	1,705
Total possessions.....	64	57,205	169,047	44,426	1,281	20,700	13,542	1,351	48,718	117,099	8,071	4,671	1	8,383	96,829	591,324
Total United States and possessions.....	14,956	9,436,945	14,530,531	16,788,834	4,239,964	4,339,983	4,416,238	743,555	1,407,364	26,846,418	1,223,787	930,106	144,002	104,269	419,906	85,571,902

¹ Includes also loan and trust companies and stock savings banks, but excludes private banks which do not report to State banking departments.

TABLE NO. 61.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1940 (includes National, State (commercial), savings and private banks)—Continued

LIABILITIES										
[In thousands of dollars]										
Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	U. S. Government and postal savings deposits	Deposits of States and political subdivisions	Deposits of banks	Other deposits ¹	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks	Total liabilities, excluding capital accounts
Maine.....	73, 163	249, 113	2, 097	11, 118	9, 584	1, 780	346, 855	171	-----	579
New Hampshire.....	45, 309	229, 163	1, 256	7, 550	5, 470	1, 731	290, 479	86	-----	463
Vermont.....	30, 563	137, 129	656	4, 204	1, 080	932	174, 564	-----	-----	694
Massachusetts.....	1, 369, 538	2, 531, 219	23, 222	104, 579	432, 092	27, 827	4, 488, 477	566	8, 267	13, 973
Rhode Island.....	157, 212	337, 867	2, 270	14, 040	13, 620	3, 505	528, 514	450	1, 267	4, 614
Connecticut.....	429, 341	961, 299	6, 380	40, 600	45, 906	10, 831	1, 494, 357	314	28	5, 797
Total New England States.....	2, 105, 126	4, 445, 790	35, 881	182, 091	507, 752	46, 606	7, 323, 246	1, 587	9, 562	26, 120
New York.....	13, 057, 874	7, 685, 534	155, 760	764, 553	5, 123, 894	504, 761	27, 292, 376	7, 195	77, 652	291, 838
New Jersey.....	784, 093	1, 229, 922	23, 906	197, 613	44, 944	18, 539	2, 299, 017	1, 292	316	10, 045
Pennsylvania.....	2, 527, 030	2, 402, 735	94, 506	220, 614	806, 113	43, 482	6, 094, 480	1, 528	9, 734	23, 406
Delaware.....	179, 718	83, 895	1, 250	5, 147	4, 027	4, 847	278, 884	-----	-----	920
Maryland.....	386, 842	433, 742	37, 736	46, 291	127, 674	3, 957	1, 036, 242	-----	138	3, 636
District of Columbia.....	253, 290	119, 323	2, 093	100	39, 143	5, 754	419, 703	-----	5	2, 065
Total Eastern States.....	17, 188, 847	11, 955, 151	315, 251	1, 234, 318	6, 145, 795	581, 340	37, 420, 702	10, 015	87, 845	331, 910
Virginia.....	271, 625	270, 987	7, 443	43, 314	96, 899	9, 786	700, 054	118	12	6, 109
West Virginia.....	144, 721	122, 884	3, 683	24, 805	18, 327	6, 024	320, 444	204	-----	971
North Carolina.....	234, 515	117, 781	6, 479	50, 782	138, 056	8, 879	556, 492	385	547	4, 538
South Carolina.....	107, 281	34, 671	1, 202	32, 666	12, 125	2, 165	190, 110	5	18	524
Georgia.....	258, 368	124, 690	18, 727	36, 785	117, 483	7, 325	563, 378	223	24	4, 395
Florida.....	248, 280	85, 461	10, 660	58, 208	83, 888	5, 871	492, 368	113	4	1, 390
Alabama.....	174, 845	103, 537	8, 395	38, 069	50, 241	2, 619	377, 706	76	332	1, 437
Mississippi.....	102, 926	70, 506	3, 769	26, 314	13, 298	1, 451	218, 264	35	-----	735
Louisiana.....	263, 765	111, 285	16, 168	57, 850	126, 025	4, 142	579, 235	90	1, 183	2, 736
Texas.....	989, 201	208, 265	37, 719	158, 507	318, 397	45, 845	1, 757, 934	380	158	5, 071
Arkansas.....	116, 730	47, 555	1, 707	21, 279	32, 330	2, 589	222, 190	68	-----	630
Kentucky.....	268, 357	139, 362	5, 915	32, 816	76, 743	4, 043	527, 236	634	6	7, 985
Tennessee.....	254, 671	171, 050	20, 060	48, 122	148, 306	7, 431	649, 640	23	362	3, 300
Total Southern States.....	3, 435, 235	1, 608, 034	141, 927	629, 517	1, 232, 118	108, 170	7, 155, 051	2, 354	2, 646	30, 821

7, 190, 872

Ohio.....	1,312,050	1,130,957	25,127	167,379	227,674	25,661	2,888,848	163	647	11,041	2,900,699
Indiana.....	471,583	348,116	17,546	108,044	81,343	12,233	1,038,865	16	9	2,832	1,041,722
Illinois.....	2,705,111	1,102,294	104,381	283,593	1,064,701	43,021	5,303,101	55	3,499	19,209	5,325,864
Michigan.....	850,950	734,647	22,683	154,496	143,845	17,302	1,923,923	54	54	9,077	1,933,054
Wisconsin.....	404,648	405,387	13,469	49,450	30,094	11,847	1,034,895	24	24	2,309	1,037,228
Minnesota.....	417,123	395,868	4,420	88,589	179,047	11,180	1,096,227	45	163	9,177	1,105,612
Iowa.....	330,021	241,782	3,875	82,640	72,721	8,427	739,466	26	7	1,585	741,084
Missouri.....	809,894	309,651	14,950	79,628	482,455	10,312	1,706,890	4,196	393	7,410	1,718,859
Total Middle Western States.....	7,301,380	4,728,702	206,451	1,013,819	2,341,880	139,983	15,732,215	4,501	4,796	62,640	15,804,152
North Dakota.....	46,531	29,717	259	5,220	3,119	890	85,736	125	-----	311	86,172
South Dakota.....	49,775	29,822	673	21,225	4,645	746	106,886	87	-----	394	107,367
Nebraska.....	188,779	63,957	2,909	29,002	70,970	3,719	359,336	404	5	734	360,539
Kansas.....	225,374	78,828	6,719	82,048	37,860	3,286	434,715	340	-----	1,020	436,075
Montana.....	87,140	40,750	532	18,538	12,327	2,095	161,382	-----	-----	350	161,732
Wyoming.....	36,100	23,338	422	10,330	6,939	3,623	77,752	76	-----	235	78,063
Colorado.....	197,402	94,276	1,594	18,502	55,274	3,936	370,984	203	6	1,335	372,527
New Mexico.....	36,549	14,266	564	13,851	3,474	857	69,591	-----	-----	35	69,626
Oklahoma.....	258,145	73,456	6,750	61,332	75,879	11,935	467,528	-----	147	1,317	468,992
Total Western States.....	1,105,796	448,449	20,422	260,078	270,487	28,687	2,133,910	1,295	157	5,731	2,141,093
Washington.....	296,179	249,482	6,036	51,109	61,353	5,397	689,556	-----	230	4,088	673,874
Oregon.....	166,384	127,460	5,212	31,877	24,564	3,981	359,478	-----	101	1,551	361,130
California.....	1,695,763	2,195,951	55,834	403,533	326,112	56,159	4,733,352	486	6,078	75,838	4,815,754
Idaho.....	54,409	31,707	671	18,763	2,925	719	109,194	-----	-----	421	109,615
Utah.....	67,680	64,349	218	20,286	24,324	1,549	178,406	-----	-----	515	178,921
Nevada.....	22,683	17,236	218	5,492	991	610	47,230	-----	-----	529	47,759
Arizona.....	52,175	29,859	265	13,722	2,088	1,443	99,552	-----	-----	633	100,185
Total Pacific States.....	2,355,273	2,716,044	68,454	544,782	442,357	69,853	6,196,768	486	6,409	83,575	6,287,238
Total United States (exclusive of possessions).....	33,491,707	25,902,161	788,386	3,864,605	10,940,389	974,644	75,961,892	20,238	111,415	549,797	76,643,342
Alaska.....	10,562	7,450	763	1,344	577	165	20,861	-----	-----	10	20,871
Canal Zone (Panama).....	2,750	2,940	6,190	-----	135	35	12,050	-----	-----	35	12,085
Guam.....	69	330	56	-----	-----	-----	455	133	-----	20	608
The Territory of Hawaii.....	48,347	67,076	4,368	11,783	2,916	633	135,123	-----	6	360	135,489
Philippines.....	37,215	68,245	-----	17,758	21,359	2,445	147,022	3,701	233	54,576	205,532
Puerto Rico.....	45,140	22,776	5,676	43,606	7,822	3,837	128,863	986	9,119	3,816	142,784
American Samoa.....	45	95	-----	18	-----	3	161	2	-----	-----	163
Virgin Islands of the United States.....	302	942	66	142	5	1	1,458	-----	-----	12	1,470
Total possessions.....	144,436	169,854	17,063	74,707	32,814	7,119	445,993	4,822	9,358	58,829	519,002
Total United States and possessions.....	33,636,143	26,072,015	805,449	3,939,312	10,973,203	981,763	76,407,885	25,060	120,773	608,626	77,162,344

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

TABLE NO. 61.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1940 (includes National, State (commercial), savings and private banks)—Continued

CAPITAL ACCOUNTS								
[In thousands of dollars]								
Location	Capital notes and debentures	Preferred stock	Common stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures	Total capital accounts	Total liabilities and capital accounts
Maine.....	1,241	5,080	11,287	9,160	12,882	12,585	52,235	399,840
New Hampshire.....		1,186	6,198	21,074	10,105	1,544	40,107	331,135
Vermont.....	4,166	6,834	7,050	4,080	3,795	5,015	30,940	206,198
Massachusetts.....		10,920	100,506	269,960	135,252	25,672	542,310	5,053,593
Rhode Island.....		1,495	19,372	45,968	5,268	935	73,038	607,883
Connecticut.....		6,979	36,620	83,008	39,410	14,584	180,601	1,681,097
Total New England States.....	5,407	32,494	181,033	433,250	206,712	60,335	919,231	8,279,746
New York.....	45,044	43,205	701,143	1,496,441	395,724	156,943	2,838,500	30,507,561
New Jersey.....	600	51,981	74,978	92,036	23,604	26,582	269,781	2,580,451
Pennsylvania.....		33,149	264,552	472,634	98,178	86,215	954,728	7,083,876
Delaware.....	82	85	11,472	22,503	6,561	7,455	48,158	327,962
Maryland.....	4,735	2,520	28,943	41,224	24,390	5,584	107,396	1,147,412
District of Columbia.....	945	1,250	17,350	17,290	9,920	2,283	49,038	470,811
Total Eastern States.....	51,406	132,190	1,098,438	2,142,128	558,377	285,062	4,267,601	42,118,073
Virginia.....	39	5,429	38,779	28,864	10,987	5,567	89,665	795,958
West Virginia.....	2,056	859	22,068	17,148	6,178	2,467	50,776	372,395
North Carolina.....	25	3,695	21,115	20,730	7,458	5,469	58,582	620,544
South Carolina.....	371	961	8,564	5,765	2,444	876	18,981	209,638
Georgia.....	1,534	801	30,593	20,584	7,950	4,971	66,433	634,453
Florida.....		881	22,253	17,023	4,349	2,916	47,422	541,297
Alabama.....		6,330	20,407	13,242	6,172	2,926	49,077	428,628
Mississippi.....	61	5,665	9,787	9,340	994	1,605	27,452	246,486
Louisiana.....	10	5,243	19,294	17,927	6,098	4,494	53,066	636,310
Texas.....	2,688	8,864	80,285	59,811	28,169	9,313	189,130	1,952,673
Arkansas.....		2,369	11,032	7,340	4,438	1,276	26,455	249,343
Kentucky.....		6,217	30,028	25,630	7,823	3,156	72,854	608,715
Tennessee.....		8,484	28,178	18,944	10,681	2,923	69,210	722,535
Total Southern States.....	6,784	55,798	342,383	262,348	103,831	47,959	819,103	8,018,975

Ohio.....	26,664	14,018	130,944	92,176	32,076	19,962	315,840	3,216,539
Indiana.....	8,838	4,346	42,971	32,245	16,079	8,249	112,728	1,154,450
Illinois.....	2,903	6,448	168,820	146,613	53,131	52,866	430,781	5,756,645
Michigan.....	-----	25,451	59,373	45,319	21,272	11,526	162,941	2,095,995
Wisconsin.....	10,823	9,855	49,988	23,730	14,192	13,798	122,386	1,159,614
Minnesota.....	1,562	1,605	47,885	38,688	15,129	5,515	110,420	1,216,032
Iowa.....	-----	3,520	32,349	22,219	10,606	5,378	74,072	815,156
Missouri.....	3,357	3,722	76,759	41,613	31,793	5,479	162,723	1,881,612
Total Middle Western States.....	54,147	68,965	69,089	442,603	194,278	122,809	1,491,891	17,296,043
North Dakota.....	720	398	5,132	2,926	1,051	294	10,521	96,663
South Dakota.....	559	586	6,338	3,026	1,903	639	13,051	120,418
Nebraska.....	421	1,073	20,608	12,042	4,451	2,696	41,291	401,830
Kansas.....	-----	2,718	26,892	17,368	8,287	1,422	56,687	492,672
Montana.....	124	454	7,786	4,480	2,599	611	16,054	177,786
Wyoming.....	-----	957	2,969	2,920	1,559	475	8,880	86,943
Colorado.....	-----	1,743	12,403	11,963	7,360	3,191	36,660	409,187
New Mexico.....	-----	490	2,415	1,892	322	616	5,735	75,361
Oklahoma.....	-----	1,312	27,252	18,405	10,287	2,782	60,038	529,930
Total Western States.....	1,824	9,731	111,795	75,022	37,819	12,726	248,917	2,390,010
Washington.....	663	1,880	23,791	16,670	8,941	5,057	57,002	730,876
Oregon.....	420	131	10,586	9,205	5,195	3,322	28,859	389,989
California.....	1,500	43,405	165,454	152,056	60,721	39,709	462,845	5,278,599
Idaho.....	-----	1,101	4,089	2,835	1,710	1,008	10,743	120,358
Utah.....	693	493	8,448	5,970	2,927	1,410	19,941	198,862
Nevada.....	-----	40	1,145	831	1,436	56	3,508	51,267
Arizona.....	-----	1,190	2,397	2,418	896	694	7,595	107,780
Total Pacific States.....	3,276	48,240	215,910	189,985	81,826	51,256	590,493	6,877,731
Total United States (exclusive of possessions).....	122,844	347,418	2,558,648	3,545,336	1,182,843	580,147	8,337,236	84,980,578
Alaska.....	-----	-----	960	830	485	164	2,439	23,310
Canal Zone (Panama).....	-----	-----	-----	-----	-----	-----	-----	12,085
Guam.....	-----	-----	25	35	35	11	106	714
The Territory of Hawaii.....	-----	-----	9,370	6,671	1,880	4,109	22,030	157,519
Philippines.....	-----	75	27,571	7,321	1,169	5,488	41,624	247,156
Puerto Rico.....	290	-----	3,143	96	349	991	5,853	148,637
American Samoa.....	-----	-----	25	6	-----	-----	35	198
Virgin Islands of the United States.....	-----	120	30	20	15	50	235	1,705
Total possessions.....	290	195	41,124	15,819	4,081	10,813	72,322	591,324
Total United States and possessions.....	123,134	347,613	2,599,772	3,561,155	1,186,924	590,960	8,409,558	85,571,902

TABLE NO. 62.—Assets and liabilities of active State (commercial) banks, Dec. 31, 1940¹

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans on real estate	Other loans, including rediscounts and overdrafts	U. S. Government securities, direct obligations	Securities guaranteed by U. S. Government as to interest and principal	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	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets in directly representing bank premises or other real estate	Customers' liability on acceptances	Other assets	Total assets
Maine.....	31	16,590	25,785	9,679	3,334	1,690	13,774	3,032	3,714	25,798	1,240	2,451	250	-----	215	107,552
New Hampshire.....	12	5,809	3,311	2,061	1,540	529	2,313	1,204	282	2,519	220	456	13	-----	47	20,304
Vermont.....	33	25,043	9,539	5,950	2,300	2,333	8,520	1,655	1,194	9,161	1,550	2,868	178	-----	306	70,597
Massachusetts.....	71	79,855	140,133	169,324	13,586	21,184	33,946	10,137	19,412	209,489	12,451	6,796	2,012	65	1,866	720,256
Rhode Island.....	14	47,461	35,327	70,255	8,720	3,645	16,949	14,155	6,182	45,542	11,712	2,614	5,396	1,031	792	269,781
Connecticut.....	75	55,343	81,781	59,947	17,065	2,724	31,820	5,947	14,906	144,876	11,786	5,169	225	2	499	432,090
Total New England States.....	236	230,101	295,876	317,216	46,545	32,105	107,322	36,130	45,690	437,385	38,959	20,354	8,074	1,098	3,725	1,620,580
New York.....	301	268,211	2,474,455	3,465,566	1,034,699	526,426	442,645	104,316	141,648	5,854,520	166,369	46,527	22,802	33,973	62,825	14,644,982
New Jersey.....	135	133,186	186,897	197,509	57,730	61,351	77,185	19,540	27,921	328,296	33,289	26,896	1,580	169	5,634	1,157,183
Pennsylvania.....	377	205,600	480,704	432,498	102,316	137,635	271,308	86,777	53,102	680,835	63,250	87,625	14,819	309	16,725	2,633,503
Delaware.....	28	16,968	43,039	39,685	11,343	10,550	12,241	3,893	3,249	107,409	2,120	1,096	799	-----	411	252,713
Maryland.....	112	33,624	89,661	61,609	11,066	9,043	19,974	5,804	11,736	171,090	8,572	1,909	302	10	3,053	427,503
District of Columbia.....	13	34,918	33,244	33,508	9,694	1,226	9,191	1,181	5,037	58,095	8,209	2,392	2,270	-----	481	199,446
Total Eastern States.....	966	692,507	3,308,000	4,230,375	1,226,848	746,231	832,544	221,511	242,693	7,200,245	281,809	166,445	42,532	34,461	89,129	19,315,330
Virginia.....	184	42,900	112,002	26,138	10,945	12,235	10,014	1,820	7,804	81,757	7,941	2,122	1,074	3	1,201	317,956
West Virginia.....	104	26,432	43,365	11,121	5,274	8,453	5,361	2,353	5,666	54,981	3,537	3,062	1,047	-----	835	171,487
North Carolina.....	184	29,573	123,422	56,121	23,270	37,608	12,441	2,202	13,834	166,497	6,443	1,588	20	380	2,428	475,827
South Carolina.....	128	5,168	14,427	6,447	847	9,308	1,401	348	3,343	28,906	638	411	1	-----	127	71,372
Georgia.....	232	27,566	70,174	14,241	4,969	6,626	4,828	2,182	6,921	78,103	5,010	3,857	36	3	628	225,144
Florida.....	121	11,580	28,955	11,326	4,535	13,194	1,291	276	6,130	49,068	1,936	857	391	4	787	130,330
Alabama.....	152	11,618	30,046	12,287	1,819	11,810	2,584	498	3,845	47,014	1,669	1,524	389	-----	751	125,857
Mississippi.....	183	14,984	37,013	5,831	1,990	37,898	727	353	6,385	53,712	2,956	1,062	70	-----	912	163,893
Louisiana.....	116	16,763	42,670	10,768	995	33,282	1,625	1,344	6,169	72,329	2,356	859	3,665	5	3,244	196,074
Texas.....	389	12,635	83,803	18,471	5,031	26,351	3,268	4,675	8,351	88,660	4,292	1,159	20	-----	295	257,011
Arkansas.....	166	7,351	25,677	7,558	4,530	9,820	1,214	87	2,708	45,217	1,289	419	5	-----	347	106,222
Kentucky.....	313	40,102	85,152	27,210	5,633	12,735	10,525	907	6,788	81,710	5,039	2,775	157	6	6,663	285,402
Tennessee.....	226	21,726	56,517	9,292	2,455	16,002	2,209	2,093	5,184	56,267	4,577	2,298	386	264	796	180,066
Total Southern States.....	2,498	268,398	753,223	216,811	72,293	235,322	57,488	19,138	83,131	904,221	47,683	21,993	7,261	665	19,014	2,706,641

Ohio.....	438	236,216	313,368	250,811	87,665	74,842	63,314	8,431	44,252	542,500	29,253	14,825	3,693	-----	10,673	1,679,843
Indiana.....	363	80,216	95,983	69,816	23,286	18,900	25,378	3,012	15,907	153,842	8,893	5,443	636	2	614	501,928
Illinois.....	503	67,186	249,199	227,143	75,733	156,496	122,314	1,541	25,612	544,417	12,564	3,489	1,177	180	5,442	1,492,493
Michigan.....	367	125,699	166,912	146,794	51,052	73,511	36,861	1,237	26,235	305,584	15,155	1,907	1,434	25	2,045	953,951
Wisconsin.....	465	76,208	113,723	54,849	14,688	36,788	54,640	990	11,925	136,979	8,246	3,307	1,449	1	1,426	514,719
Minnesota.....	488	37,324	78,744	32,314	9,105	19,844	8,783	50	5,868	59,956	3,576	960	3	-----	536	257,063
Iowa.....	544	79,333	159,186	47,852	13,291	29,043	14,048	310	18,074	145,530	4,942	1,146	904	7	202	513,868
Missouri.....	540	87,774	222,836	144,320	56,863	64,605	45,379	28,493	14,613	346,498	12,012	5,549	969	107	2,364	1,032,362
Total Middle Western States.....	3,708	789,936	1,399,951	973,399	331,683	474,029	370,217	44,064	162,486	2,235,306	94,641	36,626	10,265	322	23,302	6,946,227
North Dakota.....	115	1,362	18,898	3,987	689	2,119	716	40	1,048	6,452	682	432	2	-----	70	36,497
South Dakota.....	124	3,262	18,273	4,443	1,042	5,296	911	44	1,160	13,641	809	252	20	-----	59	49,212
Nebraska.....	284	4,943	34,538	10,532	2,205	3,277	1,220	23	1,983	29,344	1,147	161	1	-----	151	89,525
Kansas.....	482	17,926	76,121	22,424	8,485	15,523	1,467	453	3,956	53,259	3,174	732	455	-----	466	204,451
Montana.....	69	3,735	22,348	11,846	4,284	4,524	2,149	154	1,714	26,117	909	183	1	-----	284	78,248
Wyoming.....	32	2,302	6,933	1,466	680	1,005	190	19	583	11,118	363	31	1	-----	2	24,693
Colorado.....	68	3,283	20,866	5,836	2,056	4,978	3,313	95	2,001	30,098	895	177	-----	5	142	73,745
New Mexico.....	19	809	4,674	1,585	442	913	235	50	606	7,037	155	30	1	-----	2	16,539
Oklahoma.....	182	2,196	22,773	5,199	1,351	11,397	119	19	1,798	22,299	526	31	2	-----	134	67,844
Total Western States.....	1,375	39,818	225,424	67,318	21,234	49,042	10,320	897	14,849	199,365	8,660	2,029	483	5	1,310	640,754
Washington.....	93	12,188	20,132	9,292	1,712	6,663	2,124	84	2,011	25,422	1,105	75	12	-----	75	80,895
Oregon.....	46	4,351	7,059	5,043	1,000	5,095	1,307	11	1,001	10,291	331	191	19	-----	59	35,768
California.....	128	364,399	242,586	373,583	29,258	135,969	55,434	4,562	18,175	325,211	25,411	14,150	77	2,463	4,524	1,595,802
Idaho.....	32	5,226	15,275	7,633	6,366	3,236	1,165	80	1,505	15,818	739	40	5	-----	248	57,336
Utah.....	47	17,755	25,301	13,952	3,184	5,855	2,290	388	1,659	34,999	808	139	268	-----	150	106,748
Nevada.....	5	565	850	724	65	330	79	4	162	1,123	57	7	-----	7	3,973	
Arizona.....	7	5,703	5,027	4,907	998	2,835	468	51	1,125	9,422	285	364	1	-----	170	51,356
Total Pacific States.....	358	410,197	316,230	415,134	42,583	159,983	62,867	5,180	25,638	422,286	28,736	14,966	382	2,463	5,233	1,911,878
Total United States (exclusive of possessions).....	9,141	2,430,957	6,298,704	6,220,253	1,741,186	1,696,712	1,440,758	326,920	574,487	11,398,808	500,488	262,413	68,997	39,014	141,713	33,141,410
Alaska.....	13	1,400	3,097	1,526	-----	-----	1,436	153	970	4,033	259	67	-----	-----	153	13,094
Canal Zone (Panama).....	2	-----	386	-----	-----	-----	73	-----	1,027	213	23	-----	-----	-----	10,363	12,085
Guam.....	1	85	282	225	-----	-----	13	-----	53	33	2	1	-----	1	19	714
The Territory of Hawaii.....	11	14,096	19,136	19,686	519	8,101	4,480	439	6,085	20,255	2,095	890	-----	-----	260	96,042
Philippines.....	18	27,245	96,295	3,694	-----	8,073	3,745	735	24,589	35,504	2,791	2,991	-----	233	41,261	247,156
Puerto Rico.....	12	4,449	36,319	2,712	11	740	381	-----	9,736	41,926	1,261	708	-----	8,144	42,250	148,637
American Samoa.....	1	-----	35	45	-----	-----	41	-----	20	31	1	8	-----	-----	17	198
Total possessions.....	58	47,275	155,550	27,888	530	16,914	10,169	1,327	42,480	101,995	6,432	4,665	1	8,377	94,323	517,926
Total United States and possessions.....	9,199	2,478,232	6,454,254	6,248,141	1,741,716	1,713,626	1,450,927	328,247	616,967	11,500,803	506,920	267,078	68,998	47,391	236,036	33,659,336

¹ Includes loan and trust companies and stock savings banks.

² June 29, 1940.

³ Nov. 12, 1940.

⁴ Includes trust companies and other financial institutions without deposits.

⁵ Branches of 2 American national banks.

⁶ Includes branch of an American national bank.

⁷ Includes trust assets.

⁸ Includes 2 American national banks having branches in Puerto Rico.

NOTE.—Estimated amounts, based on classifications reported to the Federal Deposit Insurance Corporation in its call made as of Dec. 31, 1940, on nonmember insured banks, have been used in this table in instances where the various items of assets and liabilities were not available direct from State banking departments.

TABLE NO. 62.—Assets and liabilities of active State (commercial) banks, Dec. 31, 1940—Continued

LIABILITIES											
[In thousands of dollars]											
Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	U. S. Government and postal savings deposits	Deposits of States and political subdivisions	Deposits of banks	Other deposits ¹	Total deposits	Bills payable, re-discounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks	Other liabilities	Total liabilities excluding capital accounts
Maine.....	28, 816	52, 999	1, 123	7, 258	806	838	91, 840	169	-----	188	92, 197
New Hampshire.....	3, 319	12, 725	-----	833	159	59	17, 095	41	-----	116	17, 252
Vermont.....	9, 643	44, 292	148	2, 066	200	252	56, 601	-----	-----	124	56, 725
Massachusetts.....	365, 418	158, 986	11, 062	22, 536	53, 831	9, 842	621, 675	-----	153	2, 647	624, 475
Rhode Island.....	66, 891	142, 307	498	8, 214	3, 285	2, 282	223, 477	450	1, 145	2, 555	227, 627
Connecticut.....	210, 675	120, 594	2, 020	21, 256	22, 011	3, 038	379, 594	257	2	1, 688	381, 541
Total New England States.....	684, 762	531, 903	14, 851	62, 163	80, 292	16, 311	1, 390, 282	917	1, 300	7, 318	1, 399, 817
New York.....	7, 920, 435	1, 220, 470	134, 137	436, 614	3, 138, 889	308, 202	13, 158, 747	5, 986	40, 560	102, 688	13, 307, 981
New Jersey.....	418, 045	478, 650	9, 791	92, 401	24, 137	7, 615	1, 030, 639	1, 262	169	6, 441	1, 038, 511
Pennsylvania.....	1, 148, 391	708, 229	28, 482	97, 512	166, 151	17, 413	2, 166, 178	966	309	11, 573	2, 179, 026
Delaware.....	169, 876	32, 545	846	4, 945	3, 475	4, 662	216, 349	-----	-----	877	217, 226
Maryland.....	201, 935	110, 212	11, 349	20, 097	31, 361	1, 928	376, 882	-----	10	1, 851	378, 743
District of Columbia.....	95, 217	70, 025	573	6	2, 926	1, 975	170, 722	-----	-----	1, 418	172, 140
Total Eastern States.....	9, 953, 899	2, 620, 131	185, 178	651, 575	3, 366, 939	341, 795	17, 119, 517	8, 214	41, 048	124, 848	17, 293, 627
Virginia.....	98, 727	123, 848	2, 880	17, 780	30, 501	2, 815	276, 551	16	3	4, 336	280, 906
West Virginia.....	63, 503	60, 068	957	10, 781	6, 633	2, 047	143, 989	194	-----	433	144, 616
North Carolina.....	163, 250	86, 403	5, 704	41, 466	123, 815	6, 505	427, 143	385	380	3, 970	431, 878
South Carolina.....	38, 081	15, 384	231	8, 546	663	319	63, 224	5	-----	155	63, 384
Georgia.....	95, 282	56, 647	3, 279	14, 624	20, 396	1, 566	191, 794	223	3	1, 788	193, 808
Florida.....	64, 520	30, 787	731	14, 832	2, 415	1, 001	114, 286	83	4	386	114, 759
Alabama.....	53, 060	32, 155	1, 534	11, 578	11, 342	451	110, 120	76	-----	533	110, 729
Mississippi.....	69, 772	45, 694	1, 603	18, 549	7, 411	1, 084	144, 113	35	-----	579	144, 727
Louisiana.....	85, 353	42, 968	3, 548	31, 161	9, 831	997	173, 858	90	6	865	174, 819
Texas.....	159, 427	24, 630	2, 120	27, 477	7, 311	2, 267	223, 232	180	-----	519	223, 931
Arkansas.....	54, 371	19, 832	707	10, 220	7, 346	882	93, 358	68	-----	299	93, 725
Kentucky.....	124, 767	72, 016	2, 790	22, 452	13, 059	1, 573	236, 657	464	6	6, 904	244, 031
Tennessee.....	71, 704	59, 527	3, 135	13, 602	7, 025	1, 243	156, 236	23	264	1, 538	158, 061
Total Southern States.....	1, 141, 817	669, 959	29, 219	243, 068	247, 748	22, 750	2, 354, 561	1, 842	666	22, 305	2, 379, 374

Ohio.....	686,999	629,591	17,966	80,475	84,534	11,363	1,510,928	163	-----	5,756	1,516,847
Indiana.....	195,581	176,228	3,980	57,743	8,449	4,261	446,242	16	-----	1,166	447,424
Illinois.....	756,165	402,697	2,202	43,797	150,756	12,081	1,367,698	37	260	5,373	1,373,368
Michigan.....	295,558	451,431	5,101	82,273	17,100	9,434	860,897	-----	25	6,328	867,250
Wisconsin.....	160,917	252,099	2,370	20,102	10,770	5,118	451,376	-----	1	919	452,296
Minnesota.....	77,330	122,828	1,568	20,792	2,243	2,799	227,560	-----	10	738	228,308
Iowa.....	212,031	177,159	1,951	58,090	9,248	5,775	464,254	-----	7	948	465,235
Missouri.....	460,004	199,472	10,187	39,016	206,042	4,391	919,112	4,171	107	5,701	929,091
Total Middle Western States.....	2,844,585	2,411,505	45,325	402,288	489,142	55,222	6,248,067	4,423	400	26,929	6,279,819
North Dakota.....	18,273	10,489	71	2,292	452	313	31,890	-----	-----	54	31,944
South Dakota.....	19,846	12,528	303	9,428	453	290	42,848	-----	37	41	42,926
Nebraska.....	48,126	19,984	182	7,609	719	473	77,093	-----	17	76	77,186
Kansas.....	90,149	42,448	1,933	37,398	2,690	1,306	175,924	-----	286	416	176,626
Montana.....	36,780	17,533	331	9,286	5,858	929	70,717	-----	-----	159	70,876
Wyoming.....	10,967	7,590	65	2,626	417	174	21,839	-----	-----	56	21,895
Colorado.....	35,852	21,873	58	4,917	2,167	842	65,709	-----	5	474	66,188
New Mexico.....	9,423	3,037	58	2,371	9	130	15,028	-----	-----	6	15,034
Oklahoma.....	35,927	11,375	189	9,933	1,044	956	59,424	-----	-----	152	59,576
Total Western States.....	305,343	146,857	3,190	85,860	13,809	5,413	560,472	340	5	1,434	562,251
Washington.....	31,656	33,333	337	4,949	925	548	71,748	-----	-----	536	72,284
Oregon.....	13,821	15,081	90	2,569	189	140	31,890	-----	-----	56	31,946
California.....	428,232	805,301	7,887	32,328	115,389	10,715	1,399,852	486	3,142	52,354	1,455,834
Idaho.....	24,792	15,219	353	9,186	1,644	420	51,614	-----	-----	323	51,937
Utah.....	32,826	41,970	100	11,076	7,950	827	94,749	-----	-----	203	94,952
Nevada.....	1,460	1,221	6	843	10	30	3,570	-----	-----	2	3,572
Arizona.....	11,628	13,869	24	2,908	159	356	28,944	-----	-----	67	29,011
Total Pacific States.....	544,415	925,994	8,797	63,859	126,266	13,036	1,682,367	486	3,142	53,541	1,739,536
Total United States (exclusive of possessions).....	15,474,821	7,306,349	286,560	1,508,813	4,324,196	454,527	29,355,266	16,222	46,561	236,375	29,654,424
Alaska.....	5,047	4,906	206	909	445	59	11,572	-----	-----	2	11,574
Canal Zone (Panama).....	2,750	2,940	6,190	-----	135	35	12,050	-----	-----	35	12,085
Guam.....	69	330	-----	56	-----	-----	455	-----	133	20	608
The Territory of Hawaii.....	28,729	43,225	107	7,125	1,372	161	80,719	-----	-----	291	81,010
Philippines.....	37,215	68,245	-----	17,758	21,359	2,445	147,022	3,701	233	* 54,576	205,532
Puerto Rico.....	45,146	22,776	5,676	43,606	7,822	3,837	128,863	986	9,119	3,816	142,784
American Samoa.....	45	95	-----	18	-----	3	161	2	-----	-----	163
Total possessions.....	119,001	142,517	12,179	69,472	31,133	6,540	380,842	4,822	9,352	58,740	453,766
Total United States and possessions.....	15,593,822	7,448,866	298,739	1,578,285	4,355,329	461,067	29,736,108	21,044	55,913	295,115	30,108,180

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

² Includes trust liabilities.

TABLE NO. 62.—Assets and liabilities of active State (commercial) banks, Dec. 31, 1940—Continued

CAPITAL ACCOUNTS

[In thousands of dollars]

Location	Capital notes and debentures	Preferred stock	Common stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures	Total capital accounts	Total liabilities and capital accounts
Maine.....		3,813	4, 178	3, 207	2, 504	1, 653	15, 355	107, 552
New Hampshire.....		325	902	1, 022	599	204	3, 052	20, 304
Vermont.....		6, 171	2, 650	1, 120	1, 666	2, 265	13, 872	70, 597
Massachusetts.....		6, 328	31, 307	37, 225	11, 317	9, 604	95, 781	720, 256
Rhode Island.....		1, 110	12, 270	25, 870	2, 186	718	42, 154	269, 781
Connecticut.....		2, 754	19, 392	10, 508	7, 007	4, 888	50, 549	432, 090
Total New England States.....		20, 501	70, 699	84, 952	25, 279	19, 332	220, 763	1, 620, 580
New York.....	45, 044	23, 650	437, 755	636, 366	148, 785	45, 401	1, 337, 001	14, 644, 982
New Jersey.....		30, 234	38, 390	29, 875	10, 659	9, 514	118, 672	1, 157, 183
Pennsylvania.....		18, 190	112, 283	232, 548	36, 848	54, 608	454, 477	2, 633, 503
Delaware.....	82		9, 806	18, 872	5, 860	867	35, 487	252, 713
Maryland.....	4, 735	110	17, 742	16, 262	6, 142	3, 769	48, 760	427, 503
District of Columbia.....	945	250	9, 650	10, 345	4, 705	1, 411	27, 306	199, 446
Total Eastern States.....	50, 806	72, 434	625, 626	944, 208	212, 999	115, 570	2, 021, 703	19, 315, 330
Virginia.....	39	4, 303	15, 181	10, 841	3, 896	2, 790	37, 050	317, 956
West Virginia.....	2, 056		11, 502	8, 789	3, 042	1, 482	20, 871	171, 487
North Carolina.....	25	3, 385	14, 700	15, 650	5, 711	4, 498	43, 949	475, 827
South Carolina.....	371	32	2, 690	2, 690	1, 014	7, 988	313	71, 372
Georgia.....	1, 534		14, 073	10, 273	3, 551	1, 905	31, 336	225, 144
Florida.....		568	7, 156	5, 535	1, 357	955	15, 571	130, 330
Alabama.....		2, 271	5, 740	3, 750	2, 554	813	15, 128	125, 857
Mississippi.....	61	4, 144	6, 777	6, 367	567	1, 250	19, 166	163, 893
Louisiana.....	10	2, 148	8, 468	6, 923	1, 915	1, 791	21, 255	196, 074
Texas.....	2, 688		16, 798	8, 426	3, 596	1, 572	33, 080	257, 011
Arkansas.....		1, 564	5, 566	2, 819	1, 849	699	12, 497	106, 222
Kentucky.....		4, 068	18, 768	12, 411	4, 177	1, 947	41, 371	285, 402
Tennessee.....		2, 939	9, 990	4, 834	3, 125	1, 117	22, 005	180, 066
Total Southern States.....	6, 784	25, 422	138, 287	99, 288	36, 354	21, 132	327, 267	2, 706, 641

Ohio.....	25,517	92	70,742	43,102	14,875	8,668	162,996	1,679,843
Indiana.....	8,838		22,539	13,141	6,820	3,166	54,504	501,028
Illinois.....	2,903		42,430	30,056	21,352	22,384	119,125	1,492,493
Michigan.....		11,938	36,314	23,721	8,908	5,820	86,701	953,951
Wisconsin.....	10,645	188	27,456	10,585	6,479	7,070	62,423	514,719
Minnesota.....	1,562		13,626	7,438	4,228	1,901	28,755	257,063
Iowa.....		2,494	21,242	13,899	7,236	3,762	48,633	513,868
Missouri.....	3,357	1,469	51,082	24,465	18,978	3,920	103,271	1,032,362
Total Middle Western States.....	52,822	16,181	285,431	166,407	88,876	56,691	666,408	6,946,227
North Dakota.....	720	35	2,253	1,037	381	127	4,553	36,497
South Dakota.....	559		3,157	1,151	1,140	279	6,286	49,212
Nebraska.....	421	305	6,933	2,801	1,503	376	12,339	89,525
Kansas.....		1,528	13,096	8,925	3,715	561	27,825	204,451
Montana.....	124	223	3,496	2,154	1,028	347	7,372	78,248
Wyoming.....		554	819	976	235	214	2,798	24,693
Colorado.....		573	2,701	2,480	1,398	405	7,557	73,745
New Mexico.....		209	616	402	59	219	1,505	16,539
Oklahoma.....		56	4,234	2,498	1,301	179	8,288	67,844
Total Western States.....	1,824	3,483	37,305	22,424	10,760	2,707	78,503	640,754
Washington.....	638		3,514	2,451	1,550	458	8,611	80,895
Oregon.....	420		1,787	795	667	153	3,822	35,768
California.....	1,500	13,393	50,651	40,434	24,127	9,863	139,968	1,595,802
Idaho.....		339	2,121	1,536	714	689	5,399	57,336
Utah.....	693	100	5,218	3,453	1,712	620	11,796	106,748
Nevada.....		28	197	90	82	4	401	3,973
Arizona.....			1,072	1,127	124	22	2,345	31,356
Total Pacific States.....	3,251	13,860	64,560	49,886	28,976	11,809	172,342	1,911,878
Total United States (exclusive of possessions).....	115,487	151,881	1,221,908	1,367,225	403,244	227,241	3,486,986	33,141,410
Alaska.....			660	325	421	114	1,520	13,094
Canal Zone (Panama).....								12,085
Guam.....			25	35	35	11	106	714
The Territory of Hawaii.....			6,020	4,701	1,686	2,625	15,032	96,042
Philippines.....		75	27,571	7,321	1,169	5,488	41,624	247,156
Puerto Rico.....	290		3,143	936	493	991	5,853	148,637
American Samoa.....			25	6	4		35	198
Total possessions.....	290	75	37,444	13,324	3,808	9,229	64,170	517,926
Total United States and possessions.....	115,777	151,956	1,259,352	1,380,549	407,052	236,470	3,551,156	33,659,336

¹ Includes guaranty fund.

TABLE NO. 63.—Assets and liabilities of active mutual savings banks, Dec. 31, 1940

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans on real estate	Other loans, including rediscounts and overdrafts	U. S. Government securities, direct obligations	Securities guaranteed by U. S. Government as to interest and principal	Obligations of States and political subdivisions	Other bonds, notes and debentures	Corporate stocks	Currency and coin	Balances with other banks, including reserve balances	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	Other assets	Total assets
Maine.....	32	26,488	1,474	46,248	1,622	5,515	37,642	3,577	1,040	19,935	1,044	3,645	61	-----	-----	148,291
New Hampshire ¹ 2.....	43	60,889	6,036	21,321	16,814	7,575	56,385	15,332	1,139	21,887	2,070	7,015	-----	-----	304	216,767
Vermont.....	8	28,631	2,314	13,260	2,051	1,016	3,534	1,662	523	2,889	782	3,919	3,763	-----	108	64,452
Massachusetts.....	192	958,144	28,135	673,229	38,957	75,536	312,377	52,062	9,690	90,233	19,770	130,113	-----	-----	8,502	2,396,746
Rhode Island.....	9	46,411	11,116	37,043	13,529	2,434	38,763	20,682	2,045	18,364	1,082	2,352	-----	-----	332	194,153
Connecticut.....	72	334,510	6,141	155,136	17,153	18,199	129,792	37,490	7,004	77,199	6,150	42,168	-----	-----	6,968	837,910
Total New England States.....	356	1,455,073	55,216	946,237	90,126	110,275	578,493	130,803	21,441	230,507	30,898	189,212	3,824	-----	16,214	3,858,319
New York.....	134	3,063,986	2,870	1,506,183	228,252	334,504	344,886	9,355	37,879	503,192	72,004	296,771	6,521	-----	56,547	6,462,950
New Jersey ⁴	24	124,071	781	55,680	14,419	56,785	42,592	40	2,511	26,107	5,376	35,312	567	-----	1,022	365,263
Pennsylvania.....	7	86,903	776	157,161	32,853	74,586	208,579	8	1,315	70,408	9,825	22,895	489	-----	2,648	668,446
Delaware.....	2	12,788	69	1,419	848	1,757	29,569	175	34	2,448	745	323	-----	-----	50,175	50,175
Maryland.....	12	31,903	6,417	91,326	13,519	1,351	6,006	55,667	1,086	41,502	1,551	4,212	-----	-----	128	254,948
Total Eastern States.....	179	3,319,651	10,913	1,811,769	289,891	469,263	631,632	65,245	42,825	643,657	89,501	359,513	7,577	-----	60,345	7,801,782
Ohio.....	3	24,681	31,835	21,695	9,104	5,543	24,755	-----	4,498	8,730	1,073	3,947	46	-----	262	136,169
Indiana.....	4	9,917	837	3,481	669	2,021	546	-----	389	4,635	82	523	64	-----	-----	23,164
Wisconsin.....	4	2,171	47	256	450	1,204	415	10	172	773	87	19	16	-----	-----	5,620
Minnesota.....	1	17,634	75	15,412	4,060	11,807	17,138	-----	133	5,272	-----	446	1,018	-----	1	72,996
Total Middle Western States.....	12	54,403	32,794	40,844	14,283	20,575	42,854	10	5,192	19,410	1,242	4,935	1,144	-----	263	237,949
Washington.....	3	27,904	359	22,908	7,528	7,238	8,104	-----	418	4,549	305	97	-----	-----	425	79,835
Oregon.....	1	2,142	-----	168	-----	372	47	-----	7	249	1	22	17	-----	-----	3,025
Total Pacific States.....	4	30,046	359	23,076	7,528	7,610	8,151	-----	425	4,798	306	119	17	-----	425	82,860
Total United States.....	551	4,859,173	99,282	2,821,926	401,828	607,723	1,261,130	196,058	69,883	898,372	121,947	553,779	12,562	-----	77,247	11,980,910

¹ June 29, 1940.² Includes business of 9 guaranty banks.³ Includes cash items.⁴ Includes two "associations" which possess the characteristics of both a savings bank and a building and loan association, in that all of the deposits are invested in bonds and mortgages and each depositor has the privilege of making a mortgage loan.

LIABILITIES AND CAPITAL ACCOUNTS

[In thousands of dollars]

Location	Liabilities											Capital Accounts					Total liabilities and capital accounts
	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	U. S. Government and postal savings deposits	Deposits of States and political subdivisions	Deposits of banks	Other deposits ¹	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks	Other liabilities	Total liabilities, excluding capital accounts	Capital notes and debentures	Surplus	Undivided profits	Reserves and retirement account for capital notes and debentures	Total capital accounts	
Maine	-----	129,673	-----	-----	-----	-----	129,673	2	-----	56	129,731	1,241	-----	7,210	10,109	18,560	148,291
New Hampshire	-----	194,187	-----	-----	-----	-----	194,187	-----	-----	136	194,323	-----	2 15,142	6,643	659	22,444	216,767
Vermont	93	56,851	1	393	24	-----	57,362	-----	-----	353	57,715	4,166	183	496	1,892	6,737	64,452
Massachusetts	-----	2,151,554	-----	-----	-----	-----	2,151,554	-----	-----	2,893	2,154,447	-----	2 146,203	93,475	2,621	242,299	2,396,746
Rhode Island	-----	178,475	-----	159	-----	-----	178,634	-----	-----	1,635	180,269	-----	2 12,550	3 1,334	-----	13,884	194,153
Connecticut	-----	749,082	-----	-----	-----	-----	749,082	-----	-----	2,090	751,172	-----	51,462	27,708	7,568	86,738	837,910
Total New England States	93	3,459,822	1	552	24	-----	3,460,492	2	-----	7,163	3,467,657	5,407	225,540	136,866	22,849	390,662	3,858,319
New York	-----	5,687,786	-----	-----	-----	-----	5,687,786	-----	-----	13,109	5,700,895	-----	521,131	158,654	82,270	762,055	6,462,950
New Jersey	-----	323,085	-----	-----	-----	-----	323,085	-----	-----	731	323,816	600	32,586	-----	8,261	41,447	365,263
Pennsylvania	-----	620,133	-----	-----	-----	61	620,194	-----	-----	567	620,761	-----	45,773	882	1,030	47,685	668,446
Delaware	-----	42,700	-----	79	-----	-----	42,779	-----	-----	1	42,780	-----	1,000	94	6,301	7,395	50,175
Maryland	199	227,467	-----	121	-----	-----	227,787	-----	-----	645	228,432	-----	2 13,758	3 12,758	-----	26,516	254,948
Total Eastern States	199	6,901,171	-----	200	-----	61	6,901,631	-----	-----	15,053	6,916,684	600	614,248	172,388	97,862	885,098	7,801,782
Ohio	8	125,127	-----	-----	-----	359	125,494	-----	-----	1,250	126,744	1,147	6,683	947	648	9,425	136,169
Indiana	562	19,185	-----	370	80	33	20,230	-----	-----	16	20,230	-----	2,526	165	243	2,934	23,164
Wisconsin	-----	4,921	-----	14	-----	-----	4,935	-----	-----	16	4,951	178	374	43	74	669	5,620
Minnesota	-----	68,000	-----	-----	-----	-----	68,000	-----	-----	88	68,088	-----	4,000	854	54	4,908	72,996
Total Middle Western States	570	217,233	-----	384	80	392	218,659	-----	-----	1,354	220,013	1,325	13,583	2,009	1,019	17,936	237,949
Washington	-----	74,665	-----	-----	-----	-----	74,665	-----	-----	1,005	75,670	25	2 3,875	260	5	4,165	79,835
Oregon	-----	2,753	-----	-----	92	-----	2,845	-----	-----	40	2,885	-----	2 72	60	8	140	3,025
Total Pacific States	-----	77,418	-----	-----	92	-----	77,510	-----	-----	1,045	78,555	25	3,947	320	13	4,305	82,860
Total United States	862	10,655,644	1	1,136	196	453	10,658,292	2	-----	24,615	10,682,909	7,357	857,318	311,583	121,743	1,298,001	11,980,910

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

² Includes guaranty fund.

³ Includes reserves.

TABLE No. 64.—Assets and liabilities of active private banks, Dec. 31, 1940 ¹

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans on real estate	Other loans, including rediscounts and overdrafts	U. S. Government securities, direct obligations	Securities guaranteed by U. S. Government as to interest and principal	Obligations of States and political subdivisions	Other bonds notes and debentures	Corporate stocks	Currency and coin	Balances with other banks, including reserve balances	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	Other assets	Total assets
Connecticut.....	3	180	168			115	104	11	57	132	11	411			13	1,202
New York.....	7	67	38,599	55,205	1,360	8,664	7,262	5,257	768	37,410	123	20	27	7,679	91	162,532
New Jersey.....	1	10					6	6	5	2		40				69
Pennsylvania ²	15	774	4,138	4,148	867	911	2,549	1,060	563	5,575	280	404		2,045	600	23,914
Total Eastern States..	23	851	42,737	59,353	2,227	9,575	9,817	6,323	1,336	42,987	403	464	27	9,724	691	186,515
South Carolina.....	1	4	760			49	9	2	54	299		28				1,205
Ohio.....	13	709	1,474	333		162	91		104	735	58	87			1	3,754
Indiana.....	15	610	1,267	532	137	261	102	9	159	1,816	47	62				5,002
Total Middle Western States.....	28	1,319	2,741	865	137	423	193	9	263	2,551	105	149			1	8,756
Kansas.....	1		2						5	6	3					16
Total United States..	56	2,354	46,408	60,218	2,364	10,162	10,123	6,345	1,715	45,975	522	1,052	27	9,724	705	197,694

¹ Excludes private banks which do not report to State banking departments.² Includes figures for 1 branch of a New York bank.

LIABILITIES AND CAPITAL ACCOUNTS

[In thousands of dollars]

Location	Liabilities											Capital accounts					Total liabilities and capital accounts
	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	U. S. Government and postal savings deposits	Deposits of States and political subdivisions	Deposits of banks	Other deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks	Other liabilities	Total liabilities, excluding capital accounts	Capital stock	Surplus	Undivided profits	Reserves	Total capital accounts	
Connecticut.....	496	293				23	812	57		110	979	125	15	83		223	1, 202
New York.....	88, 419	4, 298		57	39, 059	1, 028	132, 861	750	8, 129	1, 250	142, 990	5, 500	13, 263	6	773	19, 542	162, 532
New Jersey.....		8					8				8		57		4	61	69
Pennsylvania.....	8, 654	6, 107		464	3, 321	417	18, 963	80	2, 242	11	21, 296	2, 295			323	2, 618	23, 914
Total Eastern States.....	97, 073	10, 413		521	42, 380	1, 445	151, 832	830	10, 371	1, 261	164, 294	7, 795	13, 320	6	1, 100	22, 221	186, 515
South Carolina.....	600	104		73		1	778				778	400		27		427	1, 205
Ohio.....	1, 314	1, 567		224		8	3, 113				3, 113	294	212	133	2	641	3, 754
Indiana.....	2, 644	1, 032		843		6	4, 525			1	4, 526	216	203	56	1	476	5, 002
Total Middle Western States.....	3, 958	2, 599		1, 067		14	7, 638			1	7, 639	510	415	189	3	1, 117	8, 756
Kansas.....	1						1				1	10	5			15	16
Total United States.....	102, 128	13, 409		1, 661	42, 380	1, 483	161, 061	887	10, 371	1, 372	173, 691	8, 840	13, 755	305	1, 103	24, 003	197, 694

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

2 Includes surplus and undivided profits.

TABLE NO. 65.—Assets and liabilities of all active banks other than national, Dec. 31, 1940 (includes State (commercial), mutual savings, and private banks) ¹

ASSETS																
[In thousands of dollars]																
Location	Number of banks	Loans on real estate	Other loans, including rediscounts and overdrafts	U. S. Government securities, direct obligations	Securities guaranteed by U. S. Government as to interest and principal	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	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	Other assets	Total assets
Maine.....	63	43, 078	27, 259	55, 927	4, 956	7, 205	51, 416	6, 609	4, 754	45, 733	2, 284	6, 096	311	-----	215	255, 843
New Hampshire ²	55	66, 698	9, 347	23, 382	18, 354	8, 104	58, 698	16, 536	1, 421	24, 406	2, 290	7, 471	13	-----	351	237, 071
Vermont.....	41	53, 674	11, 853	19, 210	4, 351	3, 349	12, 054	3, 317	1, 717	12, 050	2, 332	6, 787	3, 941	-----	414	135, 049
Massachusetts.....	263	1, 037, 999	168, 268	842, 553	52, 543	96, 720	346, 323	62, 197	29, 102	299, 722	32, 221	136, 909	2, 012	65	10, 368	3, 117, 002
Rhode Island.....	23	93, 872	46, 443	107, 298	22, 249	6, 079	55, 712	34, 837	8, 227	63, 906	12, 794	4, 966	5, 396	1, 031	1, 124	463, 934
Connecticut.....	150	390, 033	88, 090	215, 083	34, 218	21, 038	161, 716	43, 448	21, 967	222, 207	17, 947	47, 748	225	2	7, 480	1, 271, 202
Total New England States.....	595	1, 685, 354	351, 260	1, 263, 453	136, 671	142, 495	685, 919	166, 944	67, 188	668, 024	69, 868	209, 977	11, 898	1, 098	19, 952	5, 480, 101
New York.....	442	3, 332, 264	2, 515, 924	5, 026, 954	1, 264, 311	869, 594	794, 793	118, 928	180, 295	6, 395, 122	238, 496	343, 318	29, 350	41, 652	119, 463	21, 270, 464
New Jersey.....	160	267, 267	187, 678	253, 189	72, 149	118, 136	119, 783	19, 586	30, 437	354, 405	38, 665	62, 248	2, 147	169	6, 656	1, 522, 515
Pennsylvania.....	399	293, 277	485, 618	598, 807	136, 036	213, 132	482, 436	87, 845	54, 980	756, 818	73, 355	110, 924	15, 308	2, 354	19, 973	3, 325, 863
Delaware.....	30	29, 756	43, 108	41, 104	12, 191	12, 307	41, 810	4, 068	3, 283	109, 857	2, 865	1, 419	709	-----	411	302, 888
Maryland.....	124	65, 527	96, 078	152, 935	24, 585	10, 674	25, 980	61, 471	12, 822	212, 592	10, 123	6, 121	352	10	3, 181	682, 451
District of Columbia.....	13	34, 918	33, 244	33, 508	9, 694	1, 226	9, 191	1, 181	5, 037	58, 095	8, 209	2, 392	2, 270	-----	481	199, 446
Total Eastern States.....	1, 168	4, 013, 009	3, 361, 650	6, 101, 497	1, 518, 966	1, 225, 069	1, 473, 993	293, 079	286, 854	7, 886, 889	371, 713	526, 422	50, 136	44, 185	150, 165	27, 303, 627
Virginia.....	184	42, 900	112, 002	26, 138	10, 945	12, 235	10, 014	1, 820	7, 804	81, 757	7, 941	2, 122	1, 074	3	1, 201	317, 956
West Virginia.....	104	26, 432	43, 365	11, 121	5, 274	8, 453	5, 361	2, 353	5, 666	54, 981	3, 537	3, 062	1, 047	-----	835	171, 487
North Carolina.....	184	29, 573	123, 422	56, 121	23, 270	37, 608	12, 441	2, 202	13, 834	166, 497	6, 443	1, 588	20	380	2, 428	475, 827
South Carolina.....	129	5, 172	15, 187	6, 447	847	9, 357	1, 410	350	3, 397	29, 205	638	439	1	-----	127	72, 577
Georgia.....	232	27, 566	70, 174	14, 241	4, 969	6, 626	4, 828	2, 182	6, 921	78, 103	5, 010	3, 857	36	3	628	225, 144
Florida.....	121	11, 580	28, 955	11, 326	4, 535	13, 194	1, 291	276	6, 130	49, 068	1, 936	857	391	4	787	130, 330
Alabama.....	152	11, 618	30, 046	12, 287	1, 819	11, 810	2, 584	498	3, 848	47, 014	1, 669	1, 524	389	-----	751	125, 857
Mississippi.....	183	14, 984	37, 013	5, 831	1, 990	37, 898	727	353	6, 385	53, 712	2, 956	1, 062	70	-----	912	163, 893
Louisiana.....	116	16, 763	42, 670	10, 768	995	33, 282	1, 625	1, 344	6, 169	72, 329	2, 356	859	3, 665	5	3, 244	196, 074
Texas.....	389	12, 635	83, 803	18, 471	5, 031	26, 351	3, 268	4, 675	8, 351	88, 660	4, 292	1, 159	20	-----	295	257, 011
Arkansas.....	166	7, 351	25, 677	7, 558	4, 530	9, 820	1, 214	87	2, 708	45, 217	1, 289	419	5	-----	347	106, 222
Kentucky.....	313	40, 102	85, 152	27, 210	5, 633	12, 735	10, 525	907	6, 788	81, 710	5, 039	2, 775	157	6	6, 663	285, 402
Tennessee.....	226	21, 726	56, 517	9, 292	2, 455	16, 002	2, 209	2, 093	5, 184	56, 267	4, 577	2, 298	386	264	796	180, 066
Total Southern States.....	2, 499	268, 402	753, 983	216, 811	72, 293	235, 371	57, 497	19, 140	83, 185	904, 520	47, 683	22, 021	7, 261	665	19, 014	2, 707, 846

Ohio.....	454	261,606	346,677	272,839	96,769	80,547	88,160	8,431	48,854	551,965	30,384	18,859	3,739	-----	10,936	1,819,766
Indiana.....	382	90,743	98,087	73,829	24,092	21,182	26,026	3,021	16,455	160,293	9,022	6,028	700	2	614	530,094
Illinois.....	503	67,186	249,199	227,143	75,733	156,496	122,314	1,541	25,612	544,417	12,564	3,489	1,177	180	5,442	1,492,493
Michigan.....	367	125,699	166,912	146,794	51,052	73,511	36,361	1,237	26,235	305,584	15,155	1,907	1,434	25	2,045	953,951
Wisconsin.....	469	78,379	113,770	54,605	15,138	37,992	55,055	1,000	12,097	137,752	8,333	3,326	1,465	1	1,426	520,339
Minnesota.....	489	54,958	78,819	47,726	13,165	31,651	25,921	50	6,001	65,228	3,576	1,406	1,021	-----	537	303,059
Iowa.....	544	79,333	159,186	47,852	13,291	29,043	14,048	310	18,074	145,530	4,942	1,146	904	7	202	513,868
Missouri ²	540	87,754	222,836	144,320	56,863	64,605	45,379	28,493	14,613	346,498	12,012	5,549	969	107	2,364	1,032,362
Total Middle Western States.....	3,748	845,658	1,435,486	1,015,108	346,103	495,027	413,264	44,083	167,941	2,257,267	95,988	41,710	11,409	322	23,566	7,192,932
North Dakota.....	115	1,362	18,898	3,987	689	2,119	716	40	1,048	6,452	682	432	2	-----	70	36,497
South Dakota.....	124	3,262	18,273	4,443	1,042	5,296	911	44	1,160	13,641	809	252	20	-----	59	49,212
Nebraska.....	284	4,943	34,538	10,532	2,205	3,277	1,220	23	1,983	20,344	1,147	161	1	-----	151	89,525
Kansas.....	483	17,926	76,123	22,424	8,485	15,533	1,467	453	3,961	53,265	3,177	732	455	-----	466	204,467
Montana.....	69	3,735	22,348	11,846	4,284	4,524	2,149	154	1,714	26,117	909	183	1	-----	284	78,248
Wyoming.....	32	2,302	6,933	1,466	680	1,005	190	19	583	11,118	363	31	1	-----	2	24,693
Colorado.....	68	3,283	20,866	5,836	2,056	4,978	3,313	95	2,001	30,098	895	177	-----	5	142	73,745
New Mexico.....	19	800	4,674	1,585	442	913	235	50	606	7,037	155	30	1	-----	2	16,539
Oklahoma.....	182	2,196	22,773	5,199	1,351	11,397	119	19	1,798	22,299	526	31	2	-----	134	67,844
Total Western States.....	1,376	39,818	225,426	67,318	21,234	49,042	10,320	897	14,854	199,371	8,663	2,029	483	5	1,310	640,770
Washington.....	96	40,092	20,491	32,200	9,240	13,901	10,228	84	2,429	29,971	1,410	172	12	-----	500	160,730
Oregon.....	47	6,503	7,059	5,211	1,000	5,467	1,354	11	1,008	10,540	332	213	36	-----	59	38,793
California.....	128	364,399	242,586	373,583	29,258	135,969	55,434	4,562	18,175	325,211	25,411	14,150	77	2,463	4,524	1,595,802
Idaho.....	32	5,226	15,275	7,633	6,366	3,236	1,165	80	1,505	15,818	739	40	5	-----	248	57,336
Utah.....	47	17,755	25,301	13,952	3,184	5,855	2,290	388	1,659	34,999	808	139	268	-----	150	106,748
Nevada.....	5	565	850	724	65	330	79	4	162	1,123	57	7	-----	7	3,973	
Arizona.....	7	5,703	5,027	4,907	998	2,835	468	51	1,125	9,422	285	364	1	-----	170	31,356
Total Pacific States.....	362	440,243	316,589	438,210	50,111	167,593	71,018	5,180	26,063	427,084	29,042	15,085	399	2,463	5,658	1,994,738
Total United States (exclusive of possessions).....	9,748	7,292,484	6,444,394	9,102,397	2,145,378	2,314,597	2,712,011	529,323	646,085	12,343,155	622,957	817,244	81,586	48,738	219,665	45,320,014
Alaska.....	13	1,400	3,097	1,526	-----	-----	1,436	153	970	4,033	259	67	-----	-----	153	13,094
Canal Zone (Panama) ²	2	-----	386	-----	-----	-----	73	-----	1,027	213	23	-----	-----	-----	10,363	12,085
Guam.....	1	85	282	225	-----	-----	13	-----	53	33	2	1	-----	1	19	714
The Territory of Hawaii.....	11	14,096	19,136	19,686	519	8,101	4,480	439	6,085	20,255	2,095	890	-----	-----	260	96,042
Philippines ²	18	27,245	96,295	3,694	-----	8,073	3,745	735	24,589	35,504	2,791	2,991	-----	233	41,261	247,156
Puerto Rico.....	12	4,449	36,319	2,712	11	740	381	-----	9,736	41,926	1,261	708	-----	8,144	42,250	148,637
American Samoa.....	1	-----	35	45	-----	-----	41	-----	20	31	1	8	-----	-----	17	198
Total possessions.....	58	47,275	155,550	27,888	530	16,914	10,169	1,327	42,480	101,995	6,432	4,665	1	8,377	94,323	517,926
Total United States and possessions.....	9,806	7,339,759	6,599,944	9,130,285	2,145,908	2,331,511	2,722,180	530,650	688,565	12,445,150	629,389	821,909	81,587	57,115	313,988	45,837,940

¹ Excludes private banks which do not report to State banking departments.² June 29, 1940.³ Nov. 12, 1940.

TABLE NO. 65.—Assets and liabilities of all active banks other than national, Dec. 31, 1940 (includes State (commercial), mutual savings, and private banks)—Continued

LIABILITIES											
[In thousands of dollars]											
Location	Demand deposits, of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	U. S. Government and postal savings deposits	Deposits of States and political subdivisions	Deposits of banks	Other deposits ¹	Total deposits	Bills payable, discounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks	Other liabilities	Total liabilities, excluding capital accounts
Maine.....	28,816	182,672	1,123	7,258	806	838	221,513	171	-----	244	221,928
New Hampshire.....	3,319	206,912	-----	833	159	59	211,282	41	-----	252	211,575
Vermont.....	9,736	101,143	149	2,459	224	252	113,963	-----	-----	114	114,440
Massachusetts.....	365,418	2,310,540	11,062	22,536	53,831	9,842	2,773,229	-----	153	5,540	2,778,922
Rhode Island.....	66,891	320,782	498	8,373	3,285	2,282	402,111	450	1,145	4,190	407,896
Connecticut.....	211,171	869,969	2,020	21,256	22,011	3,061	1,129,488	314	2	3,888	1,133,692
Total New England States.....	685,351	3,992,018	14,852	62,715	80,316	16,334	4,851,586	976	1,300	14,591	4,868,453
New York.....	8,008,854	6,912,554	134,137	436,671	3,177,948	309,230	18,979,394	6,736	48,689	117,047	19,151,866
New Jersey.....	418,045	801,743	9,791	92,401	24,137	7,615	1,353,732	1,262	169	7,172	1,362,335
Pennsylvania.....	1,157,045	1,334,469	28,482	97,976	169,472	17,891	2,805,335	1,046	2,551	12,151	2,821,083
Delaware.....	169,876	75,245	846	5,024	3,475	4,662	259,128	-----	-----	878	260,006
Maryland.....	202,134	337,679	11,349	20,218	31,361	1,928	604,669	-----	10	2,496	607,175
District of Columbia.....	95,217	70,025	573	6	2,926	1,975	170,722	-----	-----	1,418	172,140
Total Eastern States.....	10,051,171	9,531,715	185,178	652,296	3,409,319	343,301	24,172,980	9,044	51,419	141,162	24,374,605
Virginia.....	98,727	123,848	2,880	17,780	30,501	2,815	276,551	16	3	4,336	280,906
West Virginia.....	63,503	60,068	957	10,781	6,633	2,047	143,989	-----	-----	433	144,616
North Carolina.....	163,250	86,403	5,704	41,466	123,815	6,505	427,143	385	380	3,970	431,878
South Carolina.....	38,681	15,488	231	8,619	663	320	64,002	5	-----	155	64,162
Georgia.....	95,282	56,647	3,279	14,624	20,396	1,566	191,794	223	3	1,788	193,808
Florida.....	64,520	30,787	731	14,832	2,415	1,001	114,286	76	4	386	114,759
Alabama.....	53,060	32,155	1,534	11,578	11,342	451	110,120	-----	-----	533	110,729
Mississippi.....	69,772	45,694	1,603	18,549	7,411	1,084	144,113	35	-----	579	144,727
Louisiana.....	85,353	42,968	3,548	31,161	9,831	997	173,858	90	6	865	174,819
Texas.....	159,427	24,630	2,120	27,477	7,311	2,267	223,232	180	-----	519	223,931
Arkansas.....	54,371	19,832	707	10,220	7,346	832	93,358	68	-----	299	93,725
Kentucky.....	124,767	72,016	2,790	22,452	13,059	1,573	236,657	464	6	6,904	244,031
Tennessee.....	71,704	59,527	3,135	13,902	7,025	1,243	156,236	23	204	1,538	158,061
Total Southern States.....	1,142,417	670,063	29,219	243,141	247,748	22,751	2,355,339	1,842	666	22,305	2,380,152
Ohio.....	688,321	756,285	17,966	80,699	84,534	11,730	1,639,535	163	-----	7,006	1,646,704

Indiana.....	198,787	196,445	3,980	58,956	8,529	4,300	470,997	16	1,167	472,180
Illinois.....	756,165	402,697	2,202	43,797	150,756	12,081	1,367,698	37	260	1,373,368
Michigan.....	295,558	451,431	5,101	82,273	17,100	9,434	860,897	25	6,328	867,250
Wisconsin.....	160,917	257,020	2,370	20,116	10,770	5,118	456,311	1	935	457,247
Minnesota.....	77,330	190,828	1,568	20,792	2,243	2,799	295,560	10	826	296,396
Iowa.....	212,031	177,159	1,951	58,090	9,248	5,775	464,254	26	7	465,235
Missouri.....	460,004	199,472	10,187	39,016	206,042	4,391	919,112	4,171	107	929,091
Total Middle Western States.....	2,849,113	2,631,337	45,325	403,739	489,222	55,628	6,474,364	4,423	400	6,507,471
North Dakota.....	18,273	10,489	71	2,292	452	313	31,890	---	54	31,944
South Dakota.....	19,846	12,528	303	9,428	453	290	42,848	37	41	42,926
Nebraska.....	48,126	19,984	182	7,609	719	473	77,093	17	76	77,186
Kansas.....	90,150	42,448	1,933	37,398	2,690	1,306	175,925	286	416	176,627
Montana.....	36,780	17,533	331	9,286	5,858	929	70,717	---	159	70,876
Wyoming.....	10,967	7,590	65	2,626	417	174	21,830	---	56	21,895
Colorado.....	35,852	21,873	58	4,917	2,167	842	65,709	5	474	66,188
New Mexico.....	9,423	3,037	58	2,371	9	130	15,028	---	6	15,034
Oklahoma.....	35,927	11,375	189	9,933	1,044	956	59,424	---	152	59,576
Total Western States.....	305,344	146,857	3,190	85,860	13,809	5,413	560,473	340	5	562,252
Washington.....	31,656	107,998	337	4,949	925	548	146,413	---	1,541	147,954
Oregon.....	13,821	17,834	90	2,569	281	140	34,735	---	96	34,831
California.....	428,232	805,301	7,887	32,328	115,389	10,715	1,399,852	486	3,142	1,455,834
Idaho.....	24,792	15,219	353	9,186	1,644	420	51,614	---	323	51,937
Utah.....	32,826	41,970	100	11,076	7,950	827	94,749	---	203	94,952
Nevada.....	1,460	1,221	6	843	10	30	3,570	---	2	3,572
Arizona.....	11,628	13,869	24	2,908	159	356	28,944	---	67	29,011
Total Pacific States.....	544,415	1,003,412	8,797	63,859	126,358	13,036	1,759,877	486	3,142	1,818,091
Total United States (exclusive of possessions).....	15,577,811	17,975,402	286,561	1,511,610	4,366,772	456,463	40,174,619	17,111	56,932	40,511,024
Alaska.....	5,047	4,906	206	909	445	59	11,572	---	2	11,574
Canal Zone (Panama).....	2,750	2,940	6,190	---	135	35	12,050	---	35	12,085
Guam.....	69	330	---	56	---	455	---	133	20	608
The Territory of Hawaii.....	28,729	43,225	107	7,125	1,372	161	80,719	---	291	81,010
Philippines.....	37,215	68,245	---	17,758	21,359	2,445	147,022	3,701	54,576	205,532
Puerto Rico.....	45,146	22,776	5,676	43,606	7,822	3,837	128,863	986	9,119	142,784
American Samoa.....	45	95	---	18	---	3	161	2	---	163
Total possessions.....	119,001	142,517	12,179	69,472	31,133	6,540	380,842	4,822	9,352	453,756
Total United States and possessions.....	15,696,812	18,117,919	298,740	1,581,082	4,397,905	463,003	40,555,461	21,933	66,284	40,964,780

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

TABLE NO. 65.—Assets and liabilities of all active banks other than national, Dec. 31, 1940 (includes State (commercial), mutual savings, and private banks)—Continued

CAPITAL ACCOUNTS								
[In thousands of dollars]								
Location	Capital notes and debentures	Preferred stock	Common stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures	Total capital accounts	Total liabilities and capital accounts
Maine.....	1, 241	3, 813	4, 178	3, 207	9, 714	11, 762	33, 915	255, 843
New Hampshire.....	325	902	16, 164	7, 242	863	25, 496	237, 071	
Vermont.....	4, 166	6, 171	2, 650	1, 303	2, 162	4, 157	20, 609	135, 049
Massachusetts.....	6, 328	31, 307	183, 428	104, 792	12, 225	338, 080	3, 117, 002	
Rhode Island.....	1, 110	12, 270	38, 420	3, 520	718	56, 038	463, 934	
Connecticut.....	2, 754	19, 517	67, 985	34, 798	12, 456	137, 510	1, 271, 202	
Total New England States.....	5, 407	20, 501	70, 824	310, 507	162, 228	42, 181	611, 648	5, 480, 101
New York.....	45, 044	23, 650	443, 255	1, 170, 760	307, 445	128, 444	2, 118, 598	21, 270, 464
New Jersey.....	600	30, 234	38, 390	62, 518	10, 659	17, 779	160, 180	1, 522, 515
Pennsylvania.....	18, 190	114, 578	278, 321	37, 730	55, 961	504, 780	3, 325, 863	
Delaware.....	82	9, 806	19, 872	5, 954	7, 168	42, 882	302, 888	
Maryland.....	4, 735	110	17, 742	30, 020	18, 900	75, 276	682, 451	
District of Columbia.....	945	250	9, 650	10, 345	4, 705	1, 411	27, 306	199, 446
Total Eastern States.....	51, 406	72, 434	633, 421	1, 571, 836	385, 393	214, 532	2, 929, 022	27, 303, 627
Virginia.....	39	4, 303	15, 181	10, 841	3, 896	2, 790	37, 050	317, 956
West Virginia.....	2, 056	11, 562	8, 789	3, 042	1, 482	26, 871	171, 487	
North Carolina.....	25	3, 385	14, 700	15, 630	5, 711	4, 498	43, 949	475, 827
South Carolina.....	371	32	3, 968	2, 690	1, 041	313	8, 415	72, 577
Georgia.....	1, 534	14, 073	10, 273	3, 551	1, 905	31, 336	225, 144	
Florida.....	568	7, 156	5, 535	1, 357	955	15, 571	130, 330	
Alabama.....	2, 271	5, 740	3, 750	2, 554	813	15, 128	125, 857	
Mississippi.....	61	4, 144	6, 777	567	1, 250	19, 166	163, 893	
Louisiana.....	10	2, 148	8, 468	6, 923	1, 915	21, 255	196, 074	
Texas.....	2, 688	16, 798	8, 426	3, 596	1, 572	33, 080	257, 011	
Arkansas.....	1, 564	5, 566	2, 819	1, 849	699	12, 497	106, 222	
Kentucky.....	4, 068	18, 768	12, 411	4, 177	1, 947	41, 371	285, 402	
Tennessee.....	2, 939	9, 990	4, 834	3, 125	1, 117	22, 005	180, 066	
Total Southern States.....	6, 784	25, 422	138, 687	99, 288	36, 381	21, 132	327, 694	2, 707, 846

Ohio.....	26,664	92	71,036	49,997	15,955	9,318	173,062	1,819,766
Indiana.....	8,838		22,755	15,870	7,041	3,410	57,914	530,094
Illinois.....	2,903		42,430	30,056	21,352	22,384	119,125	1,492,493
Michigan.....		11,938	36,314	23,721	8,908	5,820	86,701	953,951
Wisconsin.....	10,823	188	27,456	10,959	6,522	7,144	63,092	520,339
Minnesota.....	1,562		13,626	11,438	5,082	1,955	33,663	330,059
Iowa.....		2,494	21,242	13,899	7,236	3,762	48,633	513,868
Missouri.....	3,357	1,469	51,082	24,465	18,978	3,920	103,271	1,032,362
Total Middle Western States.....	54,147	16,181	285,941	180,405	91,074	57,713	685,461	7,192,932
North Dakota.....	720	35	2,253	1,037	381	127	4,553	36,497
South Dakota.....	559		3,157	1,151	1,140	279	6,286	49,212
Nebraska.....	421	305	6,933	2,801	1,503	376	12,339	89,525
Kansas.....		1,528	13,106	8,930	3,715	561	27,840	204,467
Montana.....	124	223	3,496	2,154	1,028	347	7,372	78,248
Wyoming.....		554	819	976	235	214	2,798	24,693
Colorado.....		573	2,701	2,480	1,398	405	7,557	73,745
New Mexico.....		209	616	402	59	219	1,505	16,539
Oklahoma.....		56	4,234	2,498	1,301	179	8,268	67,844
Total Western States.....	1,824	3,483	37,315	22,429	10,760	2,707	78,518	640,770
Washington.....	663		3,514	6,326	1,810	463	12,776	160,730
Oregon.....	420		1,787	867	727	161	3,962	38,793
California.....	1,500	13,393	50,651	40,434	24,127	9,863	139,968	1,595,802
Idaho.....		339	2,121	1,536	714	689	5,399	67,336
Utah.....	693	100	5,218	3,453	1,712	620	11,796	106,748
Nevada.....		28	179	90	82	4	401	3,973
Arizona.....			1,072	1,127	124	22	2,345	31,356
Total Pacific States.....	3,276	13,860	64,560	53,833	29,296	11,822	176,647	1,994,738
Total United States (exclusive of possessions).....	122,844	151,881	1,230,748	2,238,298	715,132	350,087	4,808,990	45,320,014
Alaska.....			660	325	421	114	1,520	13,094
Canal Zone (Panama).....								12,085
Guam.....			25	35	35	11	106	714
The Territory of Hawaii.....			6,020	4,701	1,686	2,625	15,032	96,042
Philippines.....		75	27,571	7,321	1,169	5,488	41,624	247,156
Puerto Rico.....	290		3,143	936	493	991	5,853	148,637
American Samoa.....			25	6	4		35	198
Total possessions.....	290	75	37,444	13,324	3,808	9,229	64,170	517,926
Total United States and possessions.....	123,134	151,956	1,268,192	2,251,622	718,940	359,316	4,873,160	45,837,940

TABLE NO. 66.—Assets and liabilities of active national banks, Dec. 31, 1940

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans on real estate	Other loans, including rediscunts and overdrafts	U. S. Government securities, direct obligations	Securities guaranteed by U. S. Government as to interest and principal	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	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises and other real estate	Customers' liability on acceptances	Other assets	Total assets
Maine.....	37	9,490	31,501	29,659	8,990	2,804	15,678	536	3,397	39,540	1,551	192	404	-----	255	143,997
New Hampshire.....	52	6,820	27,359	12,847	2,366	3,350	10,180	491	3,142	25,204	2,058	109	75	-----	63	94,064
Vermont.....	41	11,295	18,224	7,357	1,647	2,986	7,631	313	1,662	18,563	1,015	254	28	-----	174	71,149
Massachusetts.....	125	66,179	486,883	270,580	42,840	33,797	58,772	12,975	144,494	766,908	32,706	4,576	2,252	7,475	6,145	1,936,591
Rhode Island.....	12	4,685	41,625	16,329	6,797	2,103	7,378	572	4,101	58,683	686	144	507	98	241	143,949
Connecticut.....	52	26,087	77,443	72,452	13,942	31,667	16,833	1,461	11,047	146,440	10,814	1,070	38	26	575	409,895
Total New England States.....	319	124,556	683,035	409,233	76,582	76,707	116,472	16,348	167,843	1,055,338	48,830	6,345	3,304	7,599	7,453	2,799,645
New York.....	428	122,675	1,520,692	1,021,905	812,156	447,463	423,717	80,340	54,639	3,685,938	196,070	13,651	1,858	25,303	20,690	9,237,097
New Jersey.....	225	110,390	161,858	219,138	42,698	60,472	74,198	3,829	22,934	321,417	25,504	10,591	2,048	147	2,712	1,057,936
Pennsylvania.....	688	230,314	620,428	815,491	111,572	133,259	369,606	19,326	68,379	1,267,173	76,313	27,533	1,308	5,658	11,653	3,758,013
Delaware.....	15	3,198	5,401	1,930	446	819	4,341	192	555	7,197	737	222	7	-----	29	25,074
Maryland.....	63	18,657	52,861	186,086	5,679	5,056	18,119	818	9,590	160,862	4,898	782	13	128	1,412	464,961
District of Columbia.....	9	17,947	42,112	53,473	15,761	1,046	10,612	697	7,783	113,590	7,135	723	-----	5	481	271,365
Total Eastern States.....	1,428	503,181	2,403,352	3,198,023	988,312	648,115	900,593	105,202	163,880	5,556,177	220,657	53,502	5,234	31,241	36,977	14,814,446
Virginia.....	130	45,140	133,681	63,116	15,521	15,472	12,632	2,230	12,021	164,144	9,230	2,461	1,103	9	1,242	478,002
West Virginia.....	77	25,066	45,360	20,658	11,337	7,744	7,988	1,165	6,544	67,422	5,075	2,069	20	-----	460	200,908
North Carolina.....	44	6,163	46,160	10,291	3,476	11,084	788	432	5,164	57,690	2,543	479	7	167	273	144,717
South Carolina.....	21	5,578	44,228	8,381	1,635	7,775	1,907	282	5,445	59,416	1,890	68	-----	14	442	137,061
Georgia.....	51	13,518	154,753	33,963	20,403	20,665	13,404	1,192	7,327	134,096	8,636	647	23	21	661	409,309
Florida.....	52	16,909	81,861	62,359	25,603	25,746	11,088	945	11,833	163,551	7,453	1,262	1,216	-----	1,141	410,967
Alabama.....	65	13,391	81,828	20,899	11,182	33,928	7,677	1,196	7,357	112,710	6,878	3,223	633	325	1,544	302,771
Mississippi.....	24	5,766	16,886	5,074	556	16,271	849	403	2,860	31,315	1,683	763	-----	167	82,593	
Louisiana.....	29	17,189	109,828	65,986	31,459	30,853	4,901	1,812	6,141	161,334	7,262	1,143	48	791	1,989	440,236
Texas.....	446	41,212	465,723	225,458	43,852	104,585	20,385	5,451	29,125	714,685	33,901	4,585	4,685	158	1,857	1,695,662
Arkansas.....	50	5,868	31,901	9,708	3,253	16,857	3,095	470	3,252	66,115	1,867	396	52	-----	287	143,121
Kentucky.....	95	22,054	90,654	48,039	11,916	13,072	16,070	1,073	6,750	107,883	4,310	834	44	-----	614	323,313
Tennessee.....	71	19,666	173,283	55,372	21,049	35,825	13,769	2,601	9,956	196,530	10,888	1,831	269	98	1,332	542,469
Total Southern States.....	1,155	237,520	1,476,146	629,304	201,242	339,877	114,553	18,752	113,775	2,036,891	101,616	19,761	8,100	1,583	12,009	5,311,129

Ohio.....	242	107,013	285,868	193,923	64,413	93,029	68,649	5,105	30,444	510,682	29,845	2,084	2,828	628	2,262	1,396,773
Indiana.....	124	48,626	98,340	140,934	24,869	33,727	31,268	1,383	17,495	215,398	10,504	526	98	9	1,179	624,356
Illinois.....	337	86,779	755,809	1,218,509	120,353	155,541	127,230	29,107	61,216	1,655,882	31,989	4,652	1,427	2,859	12,799	4,264,152
Michigan.....	76	67,055	140,371	233,745	129,830	42,743	78,517	2,131	21,262	412,623	9,231	398	312	29	3,797	1,142,044
Wisconsin.....	103	30,847	87,335	149,682	31,759	24,423	59,883	1,797	12,123	226,644	10,847	1,142	269	23	2,501	639,275
Minnesota.....	188	28,381	237,561	166,084	35,874	44,701	23,403	2,102	10,688	318,845	8,487	460	5,524	163	3,750	885,973
Iowa.....	103	20,173	75,143	28,362	15,337	31,260	9,202	622	6,070	108,803	4,002	188	1,573	---	553	301,288
Missouri.....	85	29,304	190,497	139,935	49,368	32,506	24,807	8,561	12,450	352,419	4,964	2,163	510	252	1,514	849,250
Total Middle West- ern States.....	1,258	418,178	1,870,924	2,271,124	471,803	457,930	422,959	50,808	171,748	3,801,296	109,869	11,613	12,541	3,963	28,355	10,103,111
North Dakota.....	45	3,066	23,831	8,361	3,286	3,415	1,458	156	1,116	13,451	1,702	50	---	---	304	60,196
South Dakota.....	40	5,243	25,259	8,206	3,051	6,013	1,076	171	1,597	18,566	1,546	26	99	---	353	71,206
Nebraska.....	133	10,144	94,734	50,520	11,631	18,290	9,022	740	3,907	106,892	5,363	289	---	5	788	312,305
Kansas.....	181	11,239	85,180	34,745	15,975	20,669	4,511	713	3,502	104,312	5,585	403	156	---	305	288,295
Montana.....	42	1,958	20,655	19,090	3,639	4,729	3,087	206	2,510	41,149	2,002	22	6	---	485	96,538
Wyoming.....	26	2,518	15,274	8,494	1,784	3,423	801	145	1,574	27,327	678	12	182	---	38	62,250
Colorado.....	78	13,226	67,063	43,362	7,618	11,262	10,848	707	6,107	171,595	2,990	212	1	---	451	335,442
New Mexico.....	22	4,038	13,581	9,588	2,607	2,655	1,146	108	1,629	22,603	827	29	---	---	11	58,822
Oklahoma.....	208	12,594	128,728	42,643	17,508	60,132	3,915	1,249	6,367	178,005	8,908	96	125	147	769	461,186
Total Western States.....	775	64,026	474,305	225,009	67,099	130,588	35,864	4,195	29,309	683,900	29,601	1,139	569	152	3,484	1,749,240
Washington.....	43	28,056	159,073	104,334	14,942	31,022	10,572	1,724	12,152	198,768	7,675	434	4	181	1,209	570,146
Oregon.....	26	11,765	82,590	75,887	30,158	14,968	7,988	517	6,349	113,170	6,654	115	1	99	905	351,196
California.....	98	673,635	704,174	688,718	229,816	293,497	75,226	14,835	41,580	839,920	62,954	15,045	31,556	2,330	12,511	3,682,797
Idaho.....	18	5,581	14,291	13,744	1,203	3,512	563	125	1,658	21,261	1,056	5	---	---	23	63,022
Utah.....	13	8,161	18,617	11,226	6,236	3,480	1,483	208	1,958	38,968	1,598	60	1,101	---	18	92,114
Nevada.....	6	6,923	7,235	8,531	3,159	3,024	875	51	1,050	15,429	786	13	5	---	213	47,294
Arizona.....	5	5,674	23,348	6,878	5,753	1,936	3,537	116	2,259	25,046	1,463	159	---	---	255	76,424
Total Pacific States.....	209	739,795	1,009,328	900,318	288,267	351,469	100,244	17,576	66,006	1,252,562	82,186	15,831	32,667	2,610	15,134	4,882,993
Total United States (exclusive of pos- sessions).....	5,144	2,087,256	7,917,090	7,642,011	2,093,305	2,004,686	1,690,685	212,881	712,561	14,386,164	592,759	108,191	62,415	47,148	103,412	39,660,564
Alaska.....	4	1,080	1,436	1,307	24	191	509	2	1,106	4,291	158	2	---	---	110	10,216
The Territory of Hawaii.....	1	8,373	11,903	15,212	615	3,515	2,682	22	4,936	10,365	1,469	---	---	6	2,379	61,477
Virgin Islands of the United States.....	1	477	158	19	112	80	182	---	196	448	12	4	---	---	17	1,705
Total possessions.....	6	9,930	13,497	16,538	751	3,786	3,373	24	6,238	15,104	1,639	6	---	6	2,506	73,398
Total United States and possessions.....	5,150	2,097,186	7,930,587	7,658,549	2,094,056	2,008,472	1,694,058	212,905	718,799	14,401,268	594,398	108,197	62,415	47,154	105,918	39,733,962

TABLE No. 66.—*Assets and liabilities of active national banks, Dec. 31, 1940—Continued*

LIABILITIES

[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	U. S. Government and postal savings	Deposits of States and political subdivisions	Deposits of banks	Other deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks	Other liabilities	Total liabilities, excluding capital accounts
Maine.....	44,347	66,441	974	3,860	8,778	942	125,342	—	—	335	125,677
New Hampshire.....	41,990	22,251	1,256	6,717	5,311	1,672	79,197	45	—	211	79,453
Vermont.....	20,827	35,986	507	1,745	856	680	60,601	—	—	217	60,818
Massachusetts.....	1,004,120	220,679	12,160	82,043	378,261	17,985	1,715,248	566	8,114	8,433	1,732,361
Rhode Island.....	90,321	17,085	1,772	5,667	10,335	1,223	126,403	—	—	122	126,949
Connecticut.....	218,170	91,330	4,360	19,344	23,895	7,770	364,869	—	—	1,909	366,804
Total New England States.....	1,419,775	453,772	21,029	119,376	427,436	30,272	2,471,660	611	8,262	11,529	2,492,062
New York.....	5,049,020	772,980	21,623	327,882	1,945,946	195,531	8,312,982	459	28,963	174,791	8,517,195
New Jersey.....	366,048	428,179	14,115	105,212	20,807	10,924	945,285	30	147	2,873	948,335
Pennsylvania.....	1,369,985	1,068,266	66,024	122,638	636,641	25,591	3,289,145	482	7,183	11,255	3,308,065
Delaware.....	9,842	8,650	404	123	552	185	19,756	—	—	42	19,798
Maryland.....	184,708	96,063	26,387	26,073	96,313	2,029	431,573	—	128	1,140	432,841
District of Columbia.....	158,073	49,298	1,520	94	36,217	3,779	248,981	—	5	647	249,633
Total Eastern States.....	7,137,676	2,423,436	130,073	582,022	2,736,476	238,039	13,247,722	971	36,426	190,748	13,475,867
Virginia.....	172,898	147,139	4,563	25,534	66,398	6,971	423,503	102	9	1,773	425,387
West Virginia.....	81,218	62,816	2,726	14,024	11,694	3,977	176,455	10	—	538	177,003
North Carolina.....	71,265	31,378	775	9,316	14,241	2,374	129,349	—	167	568	130,084
South Carolina.....	68,600	19,183	971	24,047	11,462	1,845	126,108	—	18	369	126,495
Georgia.....	163,086	68,043	15,448	22,161	97,087	5,759	371,584	—	21	2,607	374,212
Florida.....	183,760	54,674	9,929	43,376	81,473	4,870	378,082	30	—	1,004	379,116
Alabama.....	121,785	71,382	6,861	26,491	38,899	2,168	267,586	—	332	904	268,822
Mississippi.....	33,154	24,812	2,166	7,765	5,887	367	74,151	—	—	156	74,307
Louisiana.....	178,412	68,317	12,620	26,689	116,194	3,145	405,377	—	1,177	1,871	408,425
Texas.....	829,774	183,635	35,599	131,030	311,086	43,578	1,534,702	200	158	4,552	1,539,612
Arkansas.....	62,359	27,723	1,000	11,059	11,707	1,283	128,832	—	—	331	129,163
Kentucky.....	143,590	67,346	3,125	10,364	63,684	2,470	290,579	170	—	1,081	291,830
Tennessee.....	182,967	111,523	16,925	34,520	141,281	6,188	493,404	—	98	1,762	495,264
Total Southern States.....	2,292,868	937,971	112,708	386,376	984,370	85,419	4,799,712	512	1,980	17,516	4,819,720

Ohio.....	623,729	374,672	7,161	86,680	143,140	13,931	1,249,313	647	4,035	1,253,995
Indiana.....	272,796	151,671	13,566	49,088	72,814	7,933	567,868	9	1,665	569,542
Illinois.....	1,948,946	699,597	102,179	239,796	913,945	30,940	3,935,403	18	3,239	3,952,496
Michigan.....	555,392	283,216	17,582	72,223	126,745	7,868	1,063,026	29	2,749	1,065,804
Wisconsin.....	243,731	208,367	11,099	29,334	79,324	6,729	578,584	23	1,374	579,981
Minnesota.....	339,793	205,040	2,852	67,797	176,804	8,381	800,667	35	163	809,216
Iowa.....	117,900	64,623	1,924	24,550	63,473	2,652	275,212	25	637	275,849
Missouri.....	349,890	110,179	4,763	40,612	276,413	5,921	787,778	25	286	789,798
Total Middle Western States.....	4,452,267	2,097,365	161,126	610,080	1,852,658	84,355	9,257,851	78	4,396	9,296,681
North Dakota.....	28,258	19,228	188	2,928	2,667	577	53,846	125	257	54,228
South Dakota.....	29,929	17,294	370	11,797	4,192	456	64,038	50	353	64,441
Nebraska.....	140,653	43,973	2,727	21,393	70,251	3,246	282,243	447	5	283,353
Kansas.....	135,224	36,380	4,786	44,650	35,170	2,580	258,790	54	604	259,448
Montana.....	50,360	23,217	201	6,469	1,166	90,665	55,913	76	191	90,856
Wyoming.....	25,133	15,748	357	7,704	6,522	449	55,913	76	170	56,168
Colorado.....	161,550	72,403	1,536	13,585	53,107	3,094	305,275	203	861	306,339
New Mexico.....	27,126	11,229	506	11,510	3,465	727	54,563	20	29	54,592
Oklahoma.....	202,219	62,111	6,561	51,399	74,835	10,979	408,104	147	1,165	409,416
Total Western States.....	800,452	301,583	17,232	174,218	256,678	23,274	1,573,437	955	152	1,578,841
Washington.....	264,523	141,484	5,699	46,160	60,428	4,849	523,143	230	2,547	525,920
Oregon.....	152,563	109,626	5,122	29,308	24,283	3,841	324,743	101	1,455	326,299
California.....	1,267,531	1,390,650	47,947	371,205	210,723	45,444	3,333,500	2,936	23,484	3,359,920
Idaho.....	29,617	16,488	318	9,377	1,281	299	57,580	98	57	57,678
Utah.....	34,854	22,379	118	9,210	16,374	722	83,657	312	83	83,969
Nevada.....	21,223	16,015	212	4,649	981	580	43,060	527	44	44,187
Arizona.....	40,547	15,990	241	10,814	1,929	1,087	70,608	566	71	71,174
Total Pacific States.....	1,810,858	1,712,632	59,657	480,923	315,999	56,822	4,436,891	3,267	28,989	4,469,147
Total United States (exclusive of possessions).....	17,913,896	7,926,759	501,825	2,352,995	6,573,617	518,181	35,787,273	3,127	54,483	36,132,318
Alaska.....	5,515	2,544	557	435	132	106	9,289	8	9	9,297
The Territory of Hawaii.....	19,618	23,851	4,261	4,658	1,544	472	54,404	6	69	54,479
Virgin Islands of the United States.....	302	942	66	142	5	1	1,458	12	12	1,470
Total possessions.....	25,435	27,337	4,884	5,235	1,681	579	65,151	6	89	65,246
Total United States and possessions.....	17,939,331	7,954,096	506,709	2,358,230	6,575,298	518,760	35,852,424	3,127	54,489	36,197,564

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

TABLE No. 66.—*Assets and liabilities of active national banks, Dec. 31, 1940—Continued*

CAPITAL ACCOUNTS

[In thousands of dollars]

Location	Preferred stock	Common stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts
Maine.....	1,267	7,109	5,953	3,168	823	18,320	143,997
New Hampshire.....	861	5,296	4,910	2,863	681	14,611	94,064
Vermont.....	663	4,400	2,777	1,633	858	10,331	71,149
Massachusetts.....	4,592	69,199	86,532	30,460	13,447	204,230	1,936,591
Rhode Island.....	385	7,102	7,548	1,748	217	17,000	143,949
Connecticut.....	4,225	17,103	15,023	4,612	2,128	43,091	409,895
Total New England States.....	11,993	110,209	122,743	44,484	18,154	307,583	2,799,645
New York.....	19,555	257,888	325,681	88,279	28,499	719,902	9,237,097
New Jersey.....	21,747	36,588	29,518	12,945	8,803	109,601	1,057,936
Pennsylvania.....	14,959	149,974	194,313	60,448	30,254	449,948	3,758,013
Delaware.....	85	1,666	2,631	607	287	5,276	25,074
Maryland.....	2,410	11,201	11,204	5,490	1,815	32,120	464,961
District of Columbia.....	1,000	7,700	6,945	5,215	872	21,732	271,365
Total Eastern States.....	59,756	465,017	570,292	172,984	70,530	1,338,579	14,814,446
Virginia.....	1,126	23,598	18,023	7,091	2,777	52,615	478,002
West Virginia.....	859	10,566	8,359	3,136	985	23,905	200,908
North Carolina.....	310	6,415	5,100	1,837	971	14,633	144,717
South Carolina.....	929	4,596	3,075	1,403	563	10,566	137,061
Georgia.....	801	16,520	10,311	4,399	3,066	35,097	409,309
Florida.....	313	15,097	11,488	2,992	1,961	31,851	410,967
Alabama.....	4,059	14,667	9,492	3,618	2,113	33,949	302,771
Mississippi.....	1,521	3,010	2,973	427	355	8,286	82,593
Louisiana.....	3,095	10,826	11,004	4,183	2,703	31,811	440,236
Texas.....	8,864	63,487	51,385	24,573	7,741	156,050	1,695,662
Arkansas.....	805	5,466	4,521	2,589	577	13,958	143,121
Kentucky.....	2,149	11,260	13,219	3,646	1,209	31,483	323,313
Tennessee.....	5,545	18,188	14,110	7,556	1,806	47,205	542,460
Total Southern States.....	30,376	203,696	163,060	67,450	26,827	491,409	5,311,129
Ohio.....	13,926	59,908	42,179	16,121	10,644	142,778	1,396,773
Indiana.....	4,346	20,216	16,375	9,083	4,839	54,814	624,356
Illinois.....	6,448	126,390	116,557	31,779	30,482	311,656	4,264,152

Michigan.....	13, 513	23, 059	21, 598	12, 364	5, 706	76, 240	1, 142, 044
Wisconsin.....	9, 667	22, 532	12, 771	7, 670	6, 654	59, 294	639, 275
Minnesota.....	1, 605	34, 259	27, 250	10, 047	3, 596	76, 757	885, 973
Iowa.....	1, 026	11, 107	8, 320	3, 370	1, 616	25, 439	301, 288
Missouri.....	2, 253	25, 677	17, 148	12, 815	1, 559	59, 452	849, 250
Total Middle Western States.....	52, 784	323, 148	262, 198	103, 204	65, 096	806, 430	10, 103, 111
North Dakota.....	363	2, 879	1, 889	670	167	5, 968	60, 196
South Dakota.....	586	3, 181	1, 875	763	360	6, 765	71, 206
Nebraska.....	768	13, 675	9, 241	2, 948	2, 320	28, 952	312, 305
Kansas.....	1, 190	13, 786	8, 438	4, 572	861	28, 847	288, 295
Montana.....	231	4, 290	2, 326	1, 571	264	8, 682	99, 538
Wyoming.....	403	2, 150	1, 944	1, 324	261	6, 082	62, 250
Colorado.....	1, 170	9, 702	9, 483	5, 962	2, 786	29, 103	335, 442
New Mexico.....	281	1, 799	1, 490	263	397	4, 230	58, 822
Oklahoma.....	1, 256	23, 018	15, 907	8, 986	2, 603	51, 770	461, 186
Total Western States.....	6, 248	74, 480	52, 593	27, 059	10, 019	170, 399	1, 749, 240
Washington.....	1, 880	20, 277	10, 344	7, 131	4, 594	44, 226	570, 146
Oregon.....	131	8, 799	8, 338	4, 468	3, 161	24, 897	351, 196
California.....	30, 012	114, 803	111, 622	36, 594	29, 846	322, 877	3, 682, 797
Idaho.....	762	1, 968	1, 299	996	319	5, 344	63, 022
Utah.....	393	3, 230	2, 517	1, 215	790	8, 145	92, 114
Nevada.....	12	948	741	1, 354	52	3, 107	47, 294
Arizona.....	1, 190	1, 325	1, 291	772	672	5, 250	76, 424
Total Pacific States.....	34, 380	151, 350	136, 152	52, 530	39, 434	413, 846	4, 882, 993
Total United States (exclusive of possessions).....	195, 537	1, 327, 900	1, 307, 088	467, 711	230, 060	3, 528, 246	39, 660, 564
Alaska.....		300	505	64	50	919	10, 216
The Territory of Hawaii.....		3, 350	1, 970	194	1, 484	6, 998	61, 477
Virgin Islands of the United States.....	120	30	20	15	50	235	1, 705
Total possessions.....	120	3, 680	2, 495	273	1, 584	8, 152	73, 398
Total United States and possessions.....	195, 657	1, 331, 580	1, 309, 583	467, 984	231, 644	3, 536, 398	39, 733, 962

TABLE NO. 67.—*Personal and retail installment paper held by national banks, June 30, 1941, by States*

[Amounts in thousands of dollars] -

Location	Number of banks			Personal and retail installment paper ¹						
	Total	Reporting some personal and retail installment paper	Reporting no personal and retail installment paper	Retail installment paper		F. H. A. Title I loans	Personal installment cash loans	Total		Total customer loans ²
				Paper purchased	Direct loans			Amount	Percent to customer loans ³	
Maine.....	36	32	4	658	518	151	450	1,777	6.80	26,121
New Hampshire.....	52	48	4	642	501	231	1,007	2,381	10.34	23,016
Vermont.....	40	37	3	1,631	445	147	779	3,002	16.53	18,164
Massachusetts.....	124	115	9	21,016	4,806	5,817	10,327	41,966	8.75	479,648
Rhode Island.....	12	9	3	418	272	137	285	1,112	2.75	40,471
Connecticut.....	52	46	6	3,038	1,723	1,410	4,666	10,837	16.30	66,490
Total New England States.....	316	287	29	27,403	8,265	7,893	17,514	61,075	9.34	653,910
New York.....	425	373	52	61,020	9,269	24,852	54,256	149,397	10.46	1,428,603
New Jersey.....	225	198	27	9,160	3,681	7,408	8,304	28,553	18.15	157,304
Pennsylvania.....	687	511	176	12,966	11,210	6,637	13,142	43,955	7.38	595,914
Delaware.....	15	8	7	99	69	23	65	256	5.06	5,060
Maryland.....	63	40	23	753	495	837	946	3,031	6.44	47,067
District of Columbia.....	9	9	—	2,836	278	889	2,204	6,207	14.11	43,983
Total Eastern States.....	1,424	1,139	285	86,834	25,002	40,646	78,917	231,399	10.16	2,277,931
Virginia.....	130	116	14	4,073	2,302	1,269	4,600	12,244	9.55	128,208
West Virginia.....	77	62	15	3,961	323	313	1,888	6,485	14.17	45,768
North Carolina.....	44	36	8	906	1,005	397	2,258	4,566	10.01	45,598
South Carolina.....	22	18	4	966	1,027	680	1,297	3,970	10.45	38,005
Georgia.....	51	49	2	19,251	3,501	3,313	4,541	30,606	20.17	151,712
Florida.....	52	49	3	2,511	1,500	950	1,886	6,847	9.61	71,241
Alabama.....	65	61	4	2,364	1,864	1,808	2,165	8,201	10.06	81,523
Mississippi.....	24	23	1	797	202	349	787	2,135	12.86	16,604
Louisiana.....	29	28	1	3,552	689	2,197	2,893	9,331	8.97	104,037
Texas.....	445	412	33	12,781	17,002	3,005	11,245	44,033	10.29	427,787
Arkansas.....	50	46	4	3,978	565	332	881	5,756	19.45	29,595
Kentucky.....	95	70	25	1,723	676	879	1,431	4,709	5.80	81,175
Tennessee.....	71	68	3	5,747	1,455	3,599	3,369	14,170	8.58	165,134
Total Southern States.....	1,155	1,038	117	62,610	32,111	19,091	39,241	153,053	11.04	1,386,387

TABLE No. 67.—*Personal and retail installment paper held by national banks, June 30, 1941, by States—Continued*

[Amounts in thousands of dollars]

STATES LOCATED IN 2 FEDERAL RESERVE DISTRICTS—PERSONAL AND RETAIL INSTALLMENT PAPER OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

Location	Number of banks			Personal and retail installment paper ¹						
	Total	Reporting some personal and retail installment paper	Reporting no personal and retail installment paper	Retail installment paper		F. H. A. Title I loans	Personal installment cash loans	Total		Total customer loans ²
				Paper purchased	Direct loans			Amount	Percent to customer loans ³	
Connecticut, District No. 2.....	11	9	2	679	495	252	1,472	2,898	21.77	13,309
New Jersey, District No. 2.....	148	130	18	6,779	2,730	4,560	6,070	20,139	18.16	110,904
Kentucky, District No. 4.....	52	38	14	289	190	161	464	1,104	4.84	22,830
Pennsylvania, District No. 4.....	198	161	37	4,132	3,210	1,830	2,748	11,920	7.85	151,872
West Virginia, District No. 4.....	8	8	—	131	150	2	107	390	8.72	4,471
Louisiana, District No. 6.....	20	20	—	990	531	2,091	2,151	5,763	6.92	83,229
Mississippi, District No. 6.....	15	14	1	680	163	342	735	1,920	13.83	13,880
Tennessee, District No. 6.....	59	56	3	3,378	633	1,398	2,147	7,556	8.62	87,658
Indiana, District No. 7.....	86	83	3	3,997	1,875	742	1,879	8,493	11.32	74,999
Illinois, District No. 7.....	226	212	14	25,308	5,460	7,997	10,513	49,278	6.65	740,628
Michigan, District No. 7.....	51	51	—	7,363	13,917	7,018	4,705	33,003	20.41	161,737
Wisconsin, District No. 7.....	71	69	2	1,007	1,804	946	2,238	5,995	7.43	80,682
Missouri, District No. 10.....	30	29	1	2,403	2,602	851	1,087	6,943	9.55	72,738
New Mexico, District No. 10.....	6	6	—	635	447	266	348	1,696	19.94	8,504
Oklahoma, District No. 10.....	197	192	5	5,942	5,243	1,126	3,574	15,885	12.62	125,911
Arizona, District No. 12.....	4	4	—	1,853	1,419	1,700	2,298	7,270	30.41	23,907

¹ Personal and retail installment paper is defined as follows:

"Retail installment paper" represents the unpaid balances of all installment loans arising from the retail sale of and secured by automobiles, trucks, tractors, household appliances, furniture, clothing, jewelry, etc. "Paper purchased" includes any such retail installment paper purchased from or rediscounted for dealers and finance companies. "Direct loans" include installment loans made directly to individuals to finance the purchase of and secured by such goods.

"F. H. A. Title I loans" represent the unpaid balances of property improvement loans, whether secured or unsecured, which are insured under Title I of the National Housing Act.

"Personal installment cash loans" represent the unpaid balances of all secured and unsecured loans, other than business and agricultural loans, which are made to individuals, and are by their terms repayable in installments. The proceeds of such loans are ordinarily used for consolidation of debts, medical attention, and general personal expenditures.

² By "customer loans" is meant total loans less real estate loans, loans for purchasing or carrying securities, open-market paper, and loans to banks.

TABLE No. 68—*Personal and retail installment paper held by national banks, Dec. 31, 1940, by States*

[Amounts in thousands of dollars]

Location	Number of banks			Personal and retail installment paper ¹						
	Total	Reporting some personal and retail installment paper	Reporting no personal and retail installment paper	Retail installment paper		F. H. A. Title I loans	Personal installment cash loans	Total		Total customer loans ²
				Paper purchased	Direct loans			Amount	Percent to customer loans ³	
Maine.....	37	35	2	568	335	140	374	1,417	5.66	25,047
New Hampshire.....	52	49	3	527	325	235	886	1,973	9.56	20,640
Vermont.....	41	40	1	713	368	138	806	2,025	12.89	15,704
Massachusetts.....	125	119	6	15,442	2,936	5,560	9,064	33,002	8.22	401,330
Rhode Island.....	12	10	2	288	190	125	206	809	2.44	33,148
Connecticut.....	52	47	5	2,387	1,281	1,741	4,059	9,468	15.95	59,370
Total New England States.....	319	300	19	19,925	5,435	7,939	15,395	48,694	8.77	555,239
New York.....	428	376	52	53,604	4,943	24,321	52,057	134,925	11.19	1,205,526
New Jersey.....	225	190	35	5,441	1,814	6,932	7,033	21,220	14.87	142,736
Pennsylvania.....	688	497	191	9,641	7,520	6,935	11,805	35,901	6.79	528,378
Delaware.....	15	8	7	78	36	43	72	229	4.93	4,649
Maryland.....	63	39	24	597	423	719	1,205	2,944	6.57	44,831
District of Columbia.....	9	9		2,468	338	988	2,040	5,834	14.46	40,355
Total Eastern States.....	1,428	1,119	309	71,829	15,074	39,938	74,212	201,053	10.22	1,966,475
Virginia.....	130	117	13	3,267	1,905	1,186	4,022	10,380	8.18	128,956
West Virginia.....	77	62	15	3,295	678	351	1,394	5,718	13.52	42,291
North Carolina.....	44	38	6	759	716	395	2,038	3,908	9.02	43,341
South Carolina.....	21	16	5	726	657	542	1,025	2,950	6.91	42,695
Georgia.....	51	50	1	14,831	2,313	3,170	4,238	24,552	16.90	145,280
Florida.....	52	47	5	2,778	1,015	1,080	1,868	6,741	9.06	74,409
Alabama.....	52	60	5	1,749	1,008	1,467	1,829	6,053	7.87	76,878
Mississippi.....	24	23	1	208	140	322	614	1,284	7.93	16,200
Louisiana.....	29	28	1	2,867	481	2,262	2,733	8,343	7.93	105,194
Texas.....	446	411	35	9,946	12,763	3,184	9,423	35,316	8.01	440,830
Arkansas.....	50	45	5	2,903	301	270	682	4,165	14.03	29,678
Kentucky.....	95	69	26	962	359	981	1,260	3,562	4.46	79,916
Tennessee.....	71	69	2	4,008	1,155	3,699	2,428	11,290	7.01	161,143
Total Southern States.....	1,155	1,035	120	48,299	23,491	18,918	33,554	124,262	8.97	1,384,811

See footnotes at end of table.

TABLE No. 68—*Personal and retail installment paper held by national banks, Dec. 31, 1940, by States—Continued*

[Amounts in thousands of dollars]

Location	Number of banks			Personal and retail installment paper ¹						
	Total	Reporting some personal and retail installment paper	Reporting no personal and retail installment paper	Retail installment paper		F. H. A. Title I loans	Personal installment cash loans	Total		Total customer loans ²
				Paper purchased	Direct loans			Amount	Percent to customer loans ³	
Ohio.....	242	213	29	3,715	5,414	1,849	6,322	17,300	6.64	280,533
Indiana.....	124	114	10	7,908	1,768	1,298	1,735	12,709	14.85	85,578
Illinois.....	337	321	16	22,173	3,755	8,041	10,977	44,946	6.96	646,116
Michigan.....	76	74	2	4,170	8,758	3,027	1,503	17,458	13.93	125,334
Wisconsin.....	103	100	3	1,585	1,433	1,043	2,543	6,604	8.26	79,976
Minnesota.....	188	184	4	14,332	6,595	17,789	3,663	42,379	19.00	223,071
Iowa.....	103	98	5	3,895	1,463	1,770	1,364	8,492	12.65	67,123
Missouri.....	85	79	6	2,015	2,843	1,993	2,217	9,068	5.45	166,347
Total Middle Western States.....	1,258	1,183	75	59,793	32,029	36,810	30,324	158,956	9.61	1,654,078
North Dakota.....	45	44	1	1,330	1,429	364	610	3,733	16.16	23,098
South Dakota.....	40	38	2	1,833	1,001	222	549	3,605	14.96	24,090
Nebraska.....	133	110	23	1,524	1,235	1,433	1,851	6,043	6.87	88,006
Kansas.....	181	169	12	2,878	2,046	704	1,411	7,039	8.88	79,259
Montana.....	42	39	3	377	483	148	661	1,669	9.24	18,057
Wyoming.....	26	24	2	884	602	157	385	2,028	13.98	14,503
Colorado.....	78	76	2	1,259	1,468	948	1,127	4,802	7.90	60,776
New Mexico.....	22	18	4	701	243	314	682	1,940	15.48	12,530
Oklahoma.....	208	203	5	5,019	3,957	1,023	3,264	13,263	10.86	122,181
Total Western States.....	775	721	54	15,805	12,464	5,313	10,540	44,122	9.97	442,500
Washington.....	43	42	1	10,673	7,564	5,766	5,780	29,783	19.70	151,148
Oregon.....	26	26	—	6,107	6,381	2,972	2,332	17,792	22.30	79,797
California.....	98	94	4	74,896	36,963	40,087	28,199	180,145	27.28	660,961
Idaho.....	18	18	—	1,617	829	292	282	3,020	21.95	13,761
Utah.....	13	13	—	564	649	716	432	2,361	13.52	17,459
Nevada.....	6	6	—	1,197	300	581	488	2,566	37.95	6,762
Arizona.....	5	5	—	1,315	834	1,670	2,235	6,054	27.00	22,421
Total Pacific States.....	209	204	5	96,369	53,520	52,084	39,748	241,721	25.38	952,309
Total United States (exclusive of possessions).....	5,144	4,562	582	312,020	142,013	161,002	203,773	818,808	11.77	6,955,412

Alaska (nonmember banks).....	4	4	85	19	1	43	148	10.44	1,417
The Territory of Hawaii (nonmember bank).....	1	1		3	25	551	579	5.00	11,591
Virgin Islands of the United States (nonmember bank).....	1	1							158
Total possessions (nonmember banks).....	6	5	85	22	26	594	727	5.52	13,166
Total United States and possessions.....	5,150	4,567	583	312,105	142,035	161,028	204,367	819,535	6,968,578
New York City (central Reserve city).....	8	6	2	46,307	165	9,953	38,646	95,071	973,751
Chicago (central Reserve city).....	9	7	2	13,992	91	2,484	5,496	22,063	473,671
Other Reserve cities.....	240	225	15	136,211	74,014	91,321	67,245	368,791	3,045,525
Country banks (member banks).....	4,887	4,324	563	115,510	67,743	57,244	92,386	332,883	2,462,465
Possessions (nonmember banks).....	6	5	1	85	22	26	594	727	13,166

STATES LOCATED IN 2 FEDERAL RESERVE DISTRICTS—PERSONAL AND RETAIL INSTALLMENT PAPER OF BANKS LOCATED IN FEDERAL RESERVE DISTRICT SPECIFIED

Connecticut, District No. 2.....	11	10	1	383	515	306	1,308	2,512	21.61	11,622
New Jersey, District No. 2.....	148	126	22	3,853	1,058	4,105	5,148	14,164	14.41	98,297
Kentucky, District No. 4.....	52	38	14	261	130	218	401	1,010	4.28	23,617
Pennsylvania, District No. 4.....	198	158	40	2,815	1,844	1,844	2,574	9,077	7.14	127,205
West Virginia, District No. 4.....	8	8		105	78	5	107	295	7.05	4,184
Louisiana, District No. 6.....	20	20		908	383	2,223	2,054	5,568	6.61	84,278
Mississippi, District No. 6.....	15	14	1	129	122	314	580	1,145	8.49	13,485
Tennessee, District No. 6.....	59	57	2	2,420	643	1,562	1,617	6,242	7.25	86,129
Indiana, District No. 7.....	86	80	6	2,487	1,579	762	1,370	6,198	9.78	63,383
Illinois, District No. 7.....	225	213	12	19,875	3,156	7,784	10,312	41,127	6.86	599,950
Michigan, District No. 7.....	50	49	1	3,489	8,239	2,544	1,198	15,470	13.19	117,299
Wisconsin, District No. 7.....	72	70	2	823	997	795	2,007	4,622	6.69	69,132
Missouri, District No. 10.....	31	30	1	601	1,746	693	944	3,984	5.81	68,529
New Mexico, District No. 10.....	6	6		556	189	254	588	1,587	24.17	6,566
Oklahoma, District No. 10.....	198	194	4	4,810	3,905	1,020	3,219	12,954	10.77	120,330
Arizona, District No. 12.....	4	4		1,299	834	1,670	2,223	6,026	27.87	21,620

¹ Personal and retail installment paper is defined as follows:

"Retail installment paper" represents the unpaid balances of all installment loans arising from the retail sale of and secured by automobiles, trucks, tractors, household appliances, furniture, clothing, jewelry, etc. "Paper purchased" includes any such retail installment paper purchased from or rediscounted for dealers and finance companies. "Direct loans" include installment loans made directly to individuals to finance the purchase of and secured by such goods.

"F. H. A. Title I loans" represent the unpaid balances of property improvement loans, whether secured or unsecured, which are insured under Title I of the National

Housing Act. "Personal installment cash loans" represent the unpaid balances of all secured and unsecured loans, other than business and agricultural loans, which are made to individuals, and are by their terms repayable in installments. The proceeds of such loans are ordinarily used for consolidation of debts, medical attention, and general personal expenditures.

² By "customer loans" is meant total loans less real estate loans, loans for purchasing or carrying securities, open-market paper, and loans to banks.

TABLE NO. 69.—Assets and liabilities of all active banks, June 30, 1920 to 1941

[For figures covering each year 1834 to 1919, inclusive, see pp. 1023-1025 of the report for 1931]

[In thousands of dollars]

	Number of banks	Loans and discounts, including overdrafts	U. S. Government and other securities	Cash	Balances with other banks ¹	Other assets	Total assets	Capital	Surplus and net undivided profits ²	Circulation	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
1920	30, 139	30, 650, 050	11, 251, 956	1, 076, 378	7, 291, 019	2, 558, 844	52, 828, 247	2, 702, 639	3, 251, 344	688, 178	41, 725, 224	3, 033, 999	1, 428, 863
1921	30, 812	28, 688, 971	11, 278, 769	946, 667	6, 084, 872	2, 585, 609	49, 584, 788	2, 903, 961	3, 452, 775	704, 147	38, 664, 987	2, 560, 673	1, 298, 245
1922	30, 389	27, 628, 331	12, 502, 195	829, 892	6, 988, 849	2, 345, 626	50, 294, 893	2, 943, 950	3, 631, 252	725, 748	41, 128, 352	940, 801	924, 790
1923	30, 178	30, 157, 810	13, 634, 618	797, 101	6, 793, 225	2, 522, 539	53, 905, 293	3, 052, 367	3, 753, 639	720, 001	44, 249, 524	1, 185, 849	943, 913
1924	29, 348	31, 288, 318	14, 193, 638	911, 500	8, 113, 463	2, 577, 867	57, 084, 786	3, 114, 203	3, 939, 089	729, 686	47, 709, 028	738, 075	854, 705
1925	28, 841	33, 598, 506	15, 374, 899	951, 286	8, 955, 529	3, 017, 914	61, 898, 134	3, 169, 711	4, 180, 773	648, 494	51, 995, 059	772, 823	1, 131, 274
1926	28, 146	35, 843, 208	15, 815, 141	996, 520	8, 806, 622	3, 224, 579	64, 686, 070	3, 273, 303	4, 535, 139	651, 155	54, 069, 257	822, 134	1, 335, 082
1927	27, 061	37, 103, 309	17, 255, 093	1, 007, 896	9, 081, 569	3, 474, 172	67, 922, 039	3, 376, 498	4, 895, 733	650, 946	56, 751, 307	847, 475	1, 400, 080
1928	26, 213	39, 155, 988	18, 771, 814	887, 845	8, 475, 346	3, 846, 849	71, 137, 842	3, 525, 522	5, 371, 890	649, 095	58, 431, 061	1, 584, 249	1, 576, 025
1929	25, 330	41, 433, 126	17, 348, 738	819, 928	8, 451, 497	3, 665, 390	71, 718, 679	3, 796, 978	5, 870, 567	649, 452	57, 910, 641	1, 686, 226	1, 804, 815
1930	24, 079	40, 510, 108	17, 944, 728	865, 970	10, 312, 062	3, 829, 508	73, 462, 376	3, 889, 419	6, 392, 079	652, 339	59, 847, 195	713, 495	1, 967, 849
1931	22, 071	35, 210, 500	20, 060, 153	884, 327	9, 482, 618	4, 119, 506	69, 757, 104	3, 669, 998	6, 161, 081	639, 304	56, 864, 744	769, 955	1, 652, 022
1932	19, 163	28, 089, 853	18, 223, 241	791, 627	6, 576, 090	3, 509, 298	57, 190, 109	3, 317, 864	5, 220, 637	652, 168	45, 390, 269	1, 297, 393	1, 311, 778
1933	³ 14, 624	22, 387, 818	17, 930, 663	672, 556	7, 092, 229	3, 210, 646	51, 293, 912	2, 899, 541	4, 485, 747	730, 435	41, 533, 470	530, 682	1, 114, 037
1934	³ 15, 894	21, 431, 153	21, 289, 494	713, 968	9, 501, 781	3, 221, 158	56, 157, 554	⁴ 3, 558, 786	4, 293, 964	698, 293	46, 625, 041	202, 978	773, 492
1935	16, 053	20, 419, 260	24, 217, 155	784, 576	11, 612, 972	3, 352, 900	60, 386, 863	⁴ 3, 605, 443	4, 230, 291	222, 095	51, 586, 123	71, 776	671, 135
1936	15, 803	20, 839, 159	27, 859, 533	1, 018, 951	14, 103, 430	3, 367, 168	67, 188, 241	⁴ 3, 421, 226	4, 549, 867	-----	58, 339, 815	47, 376	829, 957
1937	15, 580	22, 698, 176	27, 274, 139	958, 317	14, 670, 297	3, 323, 828	68, 924, 757	⁴ 3, 250, 650	4, 985, 781	-----	59, 822, 370	55, 857	810, 099
1938	15, 341	21, 311, 161	26, 345, 478	1, 044, 251	16, 426, 417	3, 150, 400	68, 277, 707	⁴ 3, 204, 751	4, 977, 218	-----	59, 379, 550	42, 476	673, 712
1939	15, 146	21, 516, 279	28, 385, 768	1, 042, 408	19, 584, 188	3, 072, 677	73, 601, 320	⁴ 3, 160, 096	5, 134, 112	-----	64, 576, 694	26, 724	703, 694
1940	15, 017	22, 557, 670	29, 074, 909	1, 148, 589	24, 535, 268	2, 897, 193	80, 213, 629	⁴ 3, 091, 793	5, 233, 334	-----	71, 153, 458	26, 969	708, 075
1941	14, 919	25, 543, 438	32, 729, 732	1, 408, 306	25, 471, 008	2, 676, 235	87, 828, 719	⁴ 3, 055, 005	5, 469, 514	-----	78, 549, 329	22, 559	732, 312

¹ Includes reserve with Reserve agents, exchanges for clearing house, and all cash items. Beginning with the year 1936, however, cash items not in process of collection were called for separately and are included with "Other assets."

² Includes reserve accounts.

³ Licensed banks; i. e., those operating on an unrestricted basis.

⁴ Includes capital notes and debentures in banks other than national.

NOTE.—Figures in above table have been revised since published in reports prior to 1939 to exclude acceptances of other banks and bills of exchange or drafts sold with endorsement, reported as "contingent liabilities" beginning in 1939. Such acceptances in years 1920 to 1928 in previous reports were included with loans and discounts, and in years 1929 to 1933 with "Other assets." In years 1920 to 1925 these acceptances were previously included with bills payable, and in years 1926 to 1938 with "Other liabilities." The above figures for years 1925 to 1938, published in reports prior to 1939, have been further revised in that securities sold with agreements to repurchase are included with bills payable instead of with "Other liabilities."

(See also tables 70 and 71 covering figures for State and private banks and national banks, respectively.)

TABLE NO. 70.—*Assets and liabilities of all active banks other than national, June 30, 1920 to 1941*

[For figures covering each year 1934 to 1919, inclusive, see pp. 1018-1020 of the report for 1931]

[In thousands of dollars]

	Number of banks	Loans and discounts, including overdrafts	U. S. Gov- ernment and other securities	Cash	Balances with other banks ¹	Other assets	Total assets	Capital stock	Capital notes and debentures	Surplus and net undivided profits ¹	Total deposits	Bills pay- able and rediscounts, etc.	Other liabilities
1920	22, 109	17, 147, 931	7, 201, 060	626, 027	3, 245, 992	1, 330, 980	29, 551, 990	1, 478, 473	-----	1, 853, 435	24, 558, 654	962, 927	698, 501
1921	22, 658	16, 709, 286	7, 356, 842	572, 218	2, 922, 339	1, 541, 041	29, 101, 726	1, 630, 081	-----	1, 930, 364	23, 516, 468	1, 123, 494	901, 319
1922	22, 140	16, 435, 360	7, 984, 242	503, 711	3, 344, 135	1, 385, 876	29, 653, 324	1, 636, 734	-----	2, 090, 012	24, 799, 532	496, 490	630, 556
1923	21, 937	18, 377, 631	8, 602, 844	505, 993	3, 421, 710	1, 533, 271	32, 441, 449	1, 723, 476	-----	2, 206, 818	27, 342, 975	510, 049	658, 131
1924	21, 263	19, 329, 995	9, 086, 417	566, 281	4, 001, 490	1, 565, 164	34, 549, 347	1, 780, 192	-----	2, 356, 855	29, 351, 735	427, 930	632, 635
1925	20, 769	21, 002, 294	9, 669, 669	591, 681	4, 523, 206	1, 847, 628	37, 634, 478	1, 800, 276	-----	2, 580, 134	32, 073, 263	377, 636	803, 169
1926	20, 168	22, 516, 467	9, 972, 888	636, 569	4, 376, 207	1, 968, 967	39, 471, 098	1, 860, 431	-----	2, 858, 653	33, 414, 213	396, 689	941, 112
1927	19, 265	23, 248, 835	10, 861, 875	643, 692	4, 568, 567	2, 128, 137	41, 451, 106	1, 902, 325	-----	3, 130, 367	34, 960, 735	475, 904	981, 775
1928	18, 522	24, 228, 600	11, 624, 366	572, 732	4, 172, 664	2, 258, 986	42, 857, 348	1, 931, 666	-----	3, 394, 758	35, 773, 790	775, 847	981, 287
1929	17, 794	26, 621, 803	10, 692, 203	521, 925	4, 467, 353	2, 140, 033	44, 443, 317	2, 169, 603	-----	3, 823, 179	36, 312, 553	922, 059	1, 215, 923
1930	16, 827	25, 612, 904	11, 056, 557	523, 463	5, 239, 230	2, 157, 783	44, 589, 937	2, 145, 445	-----	4, 159, 905	36, 578, 311	476, 269	1, 229, 987
1931	15, 266	22, 025, 225	12, 385, 316	515, 738	4, 856, 012	2, 500, 252	42, 282, 543	1, 982, 335	-----	4, 093, 014	34, 666, 504	606, 156	934, 534
1932	13, 013	17, 803, 476	11, 026, 589	453, 223	3, 428, 633	2, 117, 659	34, 826, 580	1, 748, 881	-----	3, 509, 772	27, 929, 356	750, 968	890, 603
1933	* 9, 722	14, 268, 046	10, 559, 032	384, 078	3, 261, 761	1, 965, 416	30, 438, 333	1, 383, 894	-----	3, 144, 840	24, 759, 355	403, 604	746, 640
1934	* 10, 472	13, 733, 410	11, 940, 941	361, 566	4, 157, 218	2, 064, 235	32, 257, 370	1, 498, 498	322, 461	3, 030, 758	26, 692, 381	182, 900	530, 372
1935	10, 622	13, 050, 543	13, 500, 769	379, 063	5, 150, 264	2, 249, 751	34, 330, 390	1, 521, 184	274, 756	2, 953, 376	29, 067, 877	62, 902	505, 295
1936	10, 429	13, 075, 817	15, 376, 908	487, 257	6, 253, 698	2, 297, 805	37, 491, 485	1, 485, 132	244, 719	3, 075, 514	32, 139, 362	43, 656	503, 102
1937	10, 281	13, 885, 281	15, 151, 852	513, 719	6, 737, 026	2, 308, 073	38, 595, 951	1, 483, 555	184, 964	3, 355, 747	33, 056, 457	46, 641	468, 587
1938	10, 093	12, 976, 537	14, 701, 202	515, 946	7, 504, 167	2, 202, 295	37, 900, 147	1, 467, 766	164, 085	3, 276, 299	32, 563, 656	32, 890	396, 451
1939	9, 937	12, 942, 576	15, 832, 888	611, 828	9, 039, 962	2, 093, 494	40, 420, 742	1, 446, 666	150, 474	3, 807, 556	35, 107, 225	23, 184	385, 637
1940	9, 847	13, 378, 443	16, 169, 634	566, 286	11, 240, 467	1, 973, 719	43, 328, 549	1, 428, 973	128, 171	3, 291, 542	38, 079, 061	24, 059	376, 753
1941	9, 783	14, 620, 955	17, 774, 938	698, 848	11, 658, 808	1, 760, 535	46, 514, 084	1, 416, 939	114, 683	3, 394, 756	41, 198, 026	20, 554	369, 126

¹ Includes reserve with Reserve agents, exchanges for clearing house, and all cash items. Beginning with the year 1936, however, cash items not in process of collection were called for separately and are included with "Other assets."² Includes reserve accounts.³ Licensed banks; i. e., those operating on an unrestricted basis.

NOTE.—Figures in above table have been revised since published in reports prior to 1939 to exclude acceptances of other banks and bills of exchange or drafts sold with endorsement, reported as "contingent liabilities" beginning in 1939. Such acceptances in years 1920 to 1928 in previous reports were included with loans and discounts, and in years 1929 to 1938 with "Other assets." In years 1920 to 1925 these acceptances were previously included with bills payable, and in years 1926 to 1938 with "Other liabilities." The above figures for years 1925 to 1938, published in reports prior to 1939, have been further revised in that securities sold with agreements to repurchase are included with bills payable instead of with "Other liabilities."

(See also tables 69 and 71 covering figures for all banks and national banks, respectively.)

TABLE NO. 71.—Assets and liabilities of all active national banks, June 30, 1920 to 1941

[For figures covering each year 1863 to 1919, inclusive, see pp. 1021 and 1022 of the report for 1931]

[In thousands of dollars]

	Number of banks	Loans and discounts, including overdrafts	U. S. Government and other securities	Cash	Balances with other banks ¹	Other assets	Total assets	Capital	Surplus and net undivided profits ²	Circulation	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
1920	8,030	13,502,119	4,050,896	459,351	4,045,027	1,227,864	23,276,257	1,224,166	1,397,909	688,178	17,166,570	2,071,072	728,362
1921	8,154	11,979,685	3,921,927	374,349	3,162,533	1,044,568	20,483,062	1,273,880	1,522,411	704,147	15,148,519	1,437,179	396,926
1922	8,249	11,192,971	4,517,953	326,181	3,644,714	959,750	20,641,599	1,307,216	1,541,240	725,748	16,328,820	444,311	294,234
1923	8,241	11,780,179	5,031,774	291,108	3,371,615	989,268	21,463,844	1,328,891	1,546,821	720,001	16,906,549	675,800	285,782
1924	8,085	11,958,323	5,107,221	343,219	4,111,973	1,012,703	22,535,439	1,334,011	1,582,234	729,686	18,357,293	310,145	222,070
1925	8,072	12,596,212	5,705,230	359,605	4,432,323	1,170,286	24,263,656	1,369,435	1,600,639	648,494	19,921,796	395,187	328,105
1926	7,978	13,326,741	5,842,253	339,351	4,430,415	1,255,612	25,214,972	1,412,872	1,676,496	651,155	20,655,044	425,445	398,970
1927	7,796	13,854,474	6,393,218	364,204	4,513,002	1,346,035	26,470,933	1,474,173	1,765,366	650,946	21,790,572	371,571	418,305
1928	7,691	14,927,388	7,147,448	315,113	4,302,682	1,587,863	28,280,494	1,593,856	1,977,132	649,095	22,657,271	808,402	594,738
1929	7,536	14,811,323	6,656,535	298,063	3,984,144	1,525,357	27,275,362	1,627,375	2,047,388	649,452	21,598,088	764,167	588,892
1930	7,252	14,897,204	6,888,171	342,507	5,072,832	1,671,725	28,872,439	1,743,974	2,232,174	652,339	23,268,884	237,206	737,862
1931	6,805	13,185,275	7,674,837	368,589	4,626,606	1,619,254	27,474,561	1,687,663	2,068,067	639,304	22,198,240	163,799	717,488
1932	6,150	10,286,377	7,196,652	338,404	3,147,457	1,391,639	22,300,529	1,568,983	1,710,865	652,168	17,460,913	546,425	421,175
1933	³ 4,902	8,119,772	7,371,631	288,478	3,830,498	1,245,230	20,855,579	1,515,647	1,340,907	730,435	16,774,115	127,078	367,397
1934	³ 5,422	7,697,743	9,348,553	352,402	5,344,563	1,156,923	23,900,184	1,737,827	1,263,206	698,293	19,932,660	20,078	245,120
1935	5,431	7,368,717	10,716,386	405,513	6,462,708	1,103,149	26,056,473	1,809,503	1,276,915	222,095	22,518,246	8,874	326,855
1936	5,374	7,763,342	12,482,625	531,694	7,849,732	1,069,363	29,696,756	1,691,375	1,474,353	-----	26,200,453	3,720	326,855
1937	5,299	8,812,895	12,122,287	444,598	7,933,271	1,015,755	30,328,806	1,682,131	1,630,034	-----	26,765,913	9,216	341,512
1938	5,248	8,334,624	11,644,276	528,305	8,922,250	948,105	30,377,560	1,672,900	1,700,919	-----	26,815,894	9,586	278,261
1939	5,209	8,573,703	12,552,886	530,580	10,544,226	979,183	33,180,578	1,562,956	1,826,556	-----	29,469,469	3,540	318,057
1940	5,170	9,179,227	12,905,275	582,303	13,291,801	923,474	36,885,030	1,534,649	1,941,792	-----	33,074,407	2,910	331,322
1941	5,136	10,922,483	14,954,794	709,458	13,812,200	915,700	41,314,635	1,523,383	2,074,758	-----	37,351,303	2,005	363,186

¹ Includes reserve with Reserve agents, exchanges for clearing house, and all cash items. Beginning with the year 1936, however, cash items not in process of collection were called for separately and are included with "Other assets."

² Includes reserve accounts.

³ Licensed banks; i. e., those operating on an unrestricted basis.

NOTE.—Figures in above table have been revised since published in reports prior to 1939 to exclude acceptances of other banks and bills of exchange or drafts sold with endorsement, reported as "contingent liabilities" beginning in 1939. Such acceptances in years 1920 to 1928 in previous reports were included with loans and discounts, and in years 1929 to 1938 with "Other assets." In years 1920 to 1925 these acceptances were previously included with bills payable, and in years 1926 to 1938 with "Other liabilities." The above figures for years 1925 to 1938, published in reports prior to 1939, have been further revised in that securities sold with agreements to repurchase are included with bills payable instead of with "Other liabilities."

(See also tables 69 and 70 covering figures for all banks and State and private banks, respectively.)

TABLE NO. 72.—*Federal Reserve notes, segregated by series, printed, shipped and cancelled, issued to banks, retired and destroyed since organization of the Federal Reserve banks with balance in vaults and amount outstanding Oct. 31, 1941*

VAULT BALANCE OCT. 31, 1941, 1914-18 SERIES

	Fives	Tens	Twenties	Fifties	One hundred	Five hundred	One thousand	Five thousand	Ten thousand	Total
Total printed.....	\$5, 370, 100, 000	\$5, 978, 520, 000	\$6, 092, 240, 000	\$1, 283, 800, 000	\$884, 400, 000	\$173, 000, 000	\$333, 600, 000	\$108, 000, 000	\$184, 000, 000	\$20, 407, 660, 000
Total shipped and cancelled.....	5, 370, 100, 000	5, 978, 520, 000	6, 092, 240, 000	1, 283, 800, 000	884, 400, 000	173, 000, 000	333, 600, 000	108, 000, 000	184, 000, 000	20, 407, 660, 000
Total on hand.....	0	0	0	0	0	0	0	0	0	0

VAULT BALANCE OCT. 31, 1941, 1928-34 SERIES

Total printed.....	\$2, 883, 780, 000	\$10, 143, 600, 000	\$7, 778, 880, 000	\$2, 261, 000, 000	\$3, 222, 800, 000	\$1, 285, 160, 000	\$1, 780, 796, 000	\$216, 840, 000	\$302, 880, 000	\$29, 875, 736, 000
Total shipped and cancelled.....	2, 339, 220, 000	9, 622, 200, 000	6, 771, 040, 000	1, 605, 400, 000	2, 314, 400, 000	706, 260, 000	1, 169, 396, 000	106, 120, 000	161, 720, 000	24, 795, 756, 000
Total on hand.....	544, 560, 000	521, 400, 000	1, 007, 840, 000	655, 600, 000	908, 400, 000	578, 900, 000	611, 400, 000	110, 720, 000	141, 160, 000	5, 079, 980, 000

ISSUED, RETIRED AND OUTSTANDING, OCT. 31, 1941, 1914-18 SERIES

Total issued.....	\$6, 148, 375, 250	\$6, 990, 812, 040	\$7, 192, 258, 040	\$1, 486, 660, 050	\$1, 111, 562, 800	\$184, 528, 500	\$424, 150, 000	\$73, 340, 000	\$127, 260, 000	\$23, 738, 946, 680
Total retired.....	2, 901, 485, 935	8, 976, 570, 830	6, 143, 243, 260	1, 347, 533, 050	1, 627, 441, 500	510, 866, 500	833, 295, 000	67, 510, 000	183, 450, 000	22, 591, 396, 075
Total outstanding.....	11, 054, 290	12, 307, 200	16, 689, 360	6, 959, 150	7, 795, 800	1, 534, 500	4, 152, 000	60, 000	90, 000	60, 642, 300

ISSUED, RETIRED AND OUTSTANDING, OCT. 31, 1941, 1928-34 SERIES

Total issued.....	\$3, 038, 724, 250	\$11, 399, 155, 000	\$8, 443, 895, 000	\$2, 003, 604, 350	\$2, 934, 563, 300	\$765, 178, 000	\$1, 392, 694, 000	\$95, 035, 000	\$236, 030, 000	\$30, 308, 879, 500
Total retired.....	2, 901, 485, 935	8, 976, 570, 830	6, 143, 243, 260	1, 347, 533, 050	1, 627, 441, 500	510, 866, 500	833, 295, 000	67, 510, 000	183, 450, 000	22, 591, 396, 075
Total outstanding.....	137, 238, 315	2, 422, 584, 170	2, 300, 652, 340	656, 071, 300	1, 307, 121, 800	254, 311, 500	559, 399, 000	27, 525, 000	52, 580, 000	7, 717, 483, 425

TABLE NO. 72—Federal Reserve notes, segregated by series, printed, shipped and cancelled, issued to banks, retired and destroyed since organization of the Federal Reserve banks with balance in vaults and amount outstanding Oct. 31, 1941—Continued

MUTILATED FEDERAL RESERVE NOTES, BY DENOMINATIONS, RECEIVED AND DESTROYED SINCE ORGANIZATION OF THE FEDERAL RESERVE BANKS AND ON HAND IN VAULT OCT. 31, 1941, 1914-18 SERIES

	Fives	Tens	Twenties	Fifties	One hundred	Five hundred	One thousand	Five thousand	Ten thousand	Total
Boston.....	\$451,342,350	\$696,468,240	\$514,117,220	\$52,364,550	\$72,281,500	\$6,736,000	\$20,542,000	\$3,995,000	\$8,010,000	\$1,825,856,860
New York.....	1,486,273,130	1,763,830,670	1,171,167,520	261,366,850	305,677,300	62,303,500	123,959,000	7,985,000	15,970,000	5,198,532,970
Philadelphia.....	518,356,950	565,290,820	600,540,080	185,169,900	63,080,000	3,375,000	13,469,000			1,949,281,750
Cleveland.....	365,365,040	437,699,280	768,754,400	298,918,950	66,250,000	7,698,500	8,673,000	1,980,000	3,970,000	1,959,309,170
Richmond.....	229,269,625	274,770,120	338,051,820	82,820,900	41,388,800	2,002,000	8,361,000	2,000,000	4,000,000	982,663,965
Atlanta.....	271,637,925	313,027,440	317,815,820	43,227,300	47,081,100	13,213,500	41,833,000			1,047,836,085
Chicago.....	822,576,060	846,160,530	932,867,780	198,533,750	87,761,100	14,982,000	18,809,000	3,990,000		2,925,680,220
St. Louis.....	208,086,735	214,595,680	214,257,080	28,404,300	18,565,200	3,556,500	4,268,000	2,000,000	4,000,000	697,533,495
Minneapolis.....	145,906,110	143,240,350	131,248,700	7,929,800	11,844,900	1,986,000	2,756,000			444,911,860
Kansas City.....	219,003,535	164,037,890	182,712,240	18,495,500	25,329,100	3,548,000	4,325,000			617,451,265
Dallas.....	142,338,760	129,572,320	136,939,900	10,735,100	12,270,900	2,178,500	4,363,000			438,398,480
San Francisco.....	458,149,490	413,399,460	713,238,380	67,473,950	105,474,300	10,086,000	21,690,000	13,990,000	19,960,000	1,823,461,580
Total received.....	5,318,305,710	5,962,092,800	6,021,710,640	1,255,440,850	857,004,200	131,465,500	273,048,000	35,940,000	55,910,000	19,910,917,700
Total destroyed.....	5,318,305,710	5,962,092,800	6,021,710,640	1,255,440,850	857,004,200	131,465,500	273,048,000	35,940,000	55,910,000	19,910,917,700
Balance on hand.....	0	0	0	0	0	0	0	0	0	0

MUTILATED FEDERAL RESERVE NOTES BY DENOMINATIONS, RECEIVED AND DESTROYED SINCE DATE OF FIRST SHIPMENT (APR. 30, 1929) AND ON HAND IN VAULT OCT. 31, 1941, 1928-34 SERIES

	Fives	Tens	Twenties	Fifties	One hundred	Five hundred	One thousand	Five thousand	Ten thousand	Total
Boston.....	\$143,371,930	\$782,011,510	\$270,041,080	\$39,785,850	\$41,443,600	\$3,734,000	\$7,211,000	\$315,000	\$580,000	\$1,288,493,970
New York.....	360,838,480	1,805,707,180	800,618,600	130,257,850	163,352,000	44,947,500	66,320,000	1,275,000	4,540,000	3,377,856,610
Philadelphia.....	193,558,120	623,709,130	343,223,380	80,353,550	33,503,100	2,587,000	4,150,000			1,281,084,280
Cleveland.....	152,859,085	608,711,820	502,751,380	74,700,950	24,921,600	6,825,500	10,874,000	215,000	1,120,000	1,382,979,335
Richmond.....	88,114,725	399,970,680	403,591,920	50,705,500	32,173,800	1,889,000	12,445,000	405,000	6,220,000	995,515,625
Atlanta.....	185,748,295	294,497,650	161,154,720	19,798,250	24,978,000	6,102,000	15,604,000	85,000	130,000	708,097,915
Chicago.....	228,243,180	1,044,208,770	646,360,720	94,368,700	60,354,600	17,265,000	35,354,000	1,080,000	640,000	2,127,874,970
St. Louis.....	141,355,355	296,316,160	162,606,320	12,710,650	20,122,800	2,259,000	3,725,000	90,000	200,000	639,385,285
Minneapolis.....	43,784,910	158,732,960	98,399,080	3,896,800	7,215,200	671,000	884,000			313,583,950
Kansas City.....	56,717,395	212,633,570	153,477,740	12,304,100	20,398,100	3,397,500	8,969,000	70,000	2,270,000	470,237,805
Dallas.....	83,359,145	156,921,500	94,693,100	7,109,450	11,922,700	1,263,000	1,876,000	40,000	140,000	357,324,895
San Francisco.....	188,735,065	442,101,900	365,578,820	27,773,650	46,455,500	2,839,500	5,102,000		100,000	1,078,686,435
Total received.....	1,866,685,685	6,825,522,530	4,002,496,860	553,765,700	486,841,000	93,780,000	172,514,000	3,575,000	15,940,000	14,021,121,075
Total destroyed.....	1,866,169,735	6,784,346,030	3,982,011,260	551,468,000	484,705,200	93,316,500	171,284,000	3,545,000	15,540,000	13,952,385,725
Balance on hand.....	515,950	41,176,800	20,485,600	2,297,700	2,135,800	463,500	1,230,000	30,000	400,000	68,735,350

TABLE NO. 73.—*Loans on and purchases of preferred stock of national banks disbursed by the Reconstruction Finance Corporation from Mar. 9, 1933, to June 30, 1941, inclusive; and outstanding as of June 30, 1941*

State	Disbursed		Outstanding	
	Number of banks	Amount	Number of banks	Amount ¹
Alabama.....	27	\$11,346,800	10	\$4,035,700
Arizona.....	3	1,540,000	1	700,000
Arkansas.....	24	1,570,000	12	646,000
California.....	63	67,376,725	32	51,260,897
Colorado.....	33	4,143,500	18	916,700
Connecticut.....	16	3,723,426	15	2,601,135
Delaware.....	4	137,300	4	119,300
District of Columbia ²	2	1,100,000	1	631,200
Florida.....	13	1,330,000	5	232,000
Georgia.....	18	1,722,500	10	736,500
Idaho.....	10	1,840,000	6	840,000
Illinois.....	135	84,525,114	84	4,519,200
Indiana.....	51	7,188,500	24	2,500,980
Iowa.....	49	6,512,500	24	846,250
Kansas.....	46	2,282,500	27	966,475
Kentucky.....	29	3,397,350	10	1,405,950
Louisiana.....	15	4,400,000	12	2,911,500
Maine.....	13	2,610,000	8	489,200
Maryland.....	13	2,998,170	9	1,819,768
Massachusetts.....	43	10,723,200	16	3,496,550
Michigan.....	54	20,766,760	30	13,174,115
Minnesota.....	97	13,867,525	37	2,088,535
Mississippi.....	15	2,652,650	11	1,325,760
Missouri.....	31	8,737,125	21	1,969,100
Montana.....	20	1,511,000	5	176,800
Nebraska.....	50	5,849,950	23	738,900
Nevada.....	3	175,000	1	12,500
New Hampshire.....	9	686,635	5	147,135
New Jersey.....	138	34,122,436	111	25,815,918
New Mexico.....	6	410,000	4	272,600
New York.....	241	129,573,731	155	16,341,803
North Carolina.....	18	1,905,000	9	251,000
North Dakota.....	31	2,410,500	10	267,500
Ohio.....	83	35,500,737	50	16,411,462
Oklahoma.....	40	10,874,000	15	1,143,701
Oregon.....	20	890,000	5	114,400
Pennsylvania.....	200	20,693,736	148	10,998,707
Rhode Island.....	3	648,500	3	346,105
South Carolina.....	6	1,505,000	3	926,500
South Dakota.....	27	2,954,100	14	473,472
Tennessee.....	27	8,062,500	19	5,264,102
Texas.....	148	23,651,625	90	8,271,435
Utah.....	8	1,325,000	5	238,311
Vermont.....	9	560,000	7	319,990
Virginia.....	36	3,917,400	19	936,375
Washington.....	23	3,090,000	9	1,647,925
West Virginia.....	36	3,445,067	16	397,788
Wisconsin.....	67	15,545,100	33	9,264,850
Wyoming.....	10	702,500	5	200,650
Alaska.....	1	37,500		
Virgin Islands.....	1	125,000	1	119,000
Total.....	2,055	576,663,662	1,192	201,331,744

¹ Amount outstanding includes repayments unallocated, pending advices, as of June 30, 1941.² Includes capital investments in banks other than national, except export-import banks of Washington.

TABLE No. 74.—*Loans made by the Reconstruction Finance Corporation to aid in the reorganization or liquidation of closed national banks from Feb. 2, 1932, to June 30, 1941*

State	Amount authorized	Amount withdrawn or canceled	Amount disbursed
Alabama.....	\$1, 173, 300	\$382, 402	\$790, 898
Arizona.....	217, 000	67, 600	149, 400
Arkansas.....	1, 785, 200	356, 251	1, 428, 949
California.....	13, 948, 485	2, 854, 683	11, 093, 802
Colorado.....	1, 867, 950	439, 020	1, 428, 930
District of Columbia ¹	16, 664, 341	2, 536, 948	14, 127, 393
Florida.....	1, 866, 300	720, 504	1, 145, 796
Georgia.....	513, 800	204, 631	309, 169
Idaho.....	3, 628, 400	364, 207	3, 264, 193
Illinois.....	37, 756, 213	9, 256, 400	28, 493, 413
Indiana.....	21, 230, 927	4, 731, 649	16, 499, 278
Iowa.....	11, 401, 002	2, 344, 563	9, 056, 439
Kansas.....	2, 285, 700	655, 045	1, 630, 655
Kentucky.....	8, 956, 573	2, 482, 669	6, 473, 904
Louisiana.....	336, 300	231, 300	105, 000
Maine.....	11, 823, 200	799, 435	11, 023, 765
Maryland.....	3, 499, 036	643, 476	2, 855, 560
Massachusetts.....	10, 250, 700	2, 487, 637	7, 763, 063
Michigan.....	300, 496, 044	45, 885, 600	248, 437, 878
Minnesota.....	2, 638, 747	571, 693	2, 067, 054
Mississippi.....	2, 902, 400	599, 675	2, 302, 725
Missouri.....	7, 971, 500	2, 316, 759	5, 654, 741
Montana.....	465, 200	127, 700	337, 500
Nebraska.....	1, 518, 127	376, 603	1, 141, 524
Nevada.....	1, 005, 000	259, 200	745, 800
New Jersey.....	23, 729, 490	6, 744, 348	16, 985, 142
New Mexico.....	465, 000	104, 157	360, 843
New York.....	44, 268, 594	7, 050, 088	37, 088, 506
North Carolina.....	7, 134, 900	1, 819, 192	5, 315, 708
North Dakota.....	2, 589, 265	919, 748	1, 669, 517
Ohio.....	14, 387, 664	3, 496, 129	10, 891, 535
Oklahoma.....	2, 261, 303	992, 548	1, 268, 755
Oregon.....	3, 237, 800	455, 668	2, 782, 132
Pennsylvania.....	82, 884, 085	23, 088, 445	59, 751, 140
South Carolina.....	7, 394, 180	1, 542, 866	5, 851, 314
South Dakota.....	1, 295, 184	276, 621	1, 018, 563
Tennessee.....	16, 761, 143	1, 057, 479	15, 703, 664
Texas.....	5, 966, 434	1, 011, 947	4, 954, 487
Utah.....	39, 500	4, 500	35, 000
Vermont.....	1, 349, 800	284, 801	1, 064, 999
Virginia.....	2, 199, 700	412, 335	1, 787, 365
Washington.....	11, 705, 370	1, 636, 615	10, 068, 755
West Virginia.....	8, 529, 884	1, 287, 893	7, 241, 991
Wisconsin.....	7, 101, 721	1, 646, 766	5, 454, 955
Total.....	709, 502, 462	135, 527, 796	567, 621, 200

¹ Includes banks other than national.

TABLE No. 75.—Summary of unlicensed national banks in the United States, and nonnational banks in the District of Columbia, on Mar. 16, 1933, and unsecured liabilities released to June 30, 1941, grouped in accordance with final disposition

NATIONAL BANKS IN UNITED STATES AND NONNATIONAL BANKS IN THE DISTRICT OF COLUMBIA

Groups of banks	Num-ber of banks	Capital at date of or-ganization	Capital as of Dec. 31, 1932, or as reported in conservators' first reports	Total assets as of Dec. 31, 1932, or as reported in conservators' first reports	Total deposits as of Dec. 31, 1932, or as reported in conservators' first reports	Total bor-rowed money as of Dec. 31, 1932, or as reported in conservators' first reports	Unsecured liabilities	Unsecured liabilities released	Percent of un-secured liabilities released
Banks licensed after capital corrections.....	292	\$18,947,300	\$28,614,800	\$395,468,355	\$306,821,531	\$14,981,975	\$305,638,919	\$305,638,919	100.00
Banks reorganized by waiver or rehabilitation:									
Banks absorbed by another national bank.....	17	710,000	1,390,000	14,056,815	9,431,290	1,998,784	9,431,187	9,072,541	96.20
Banks absorbed by a State bank.....	18	875,000	1,335,000	14,509,635	10,174,715	1,311,671	10,174,715	9,953,864	97.83
Banks reopened under new charter.....	282	22,308,000	39,512,500	440,244,005	299,457,744	46,856,330	299,493,920	257,125,309	85.85
Banks reopened under old charter.....	248	14,772,000	21,893,000	361,671,765	275,308,142	27,243,742	275,505,008	260,689,403	94.62
Banks reorganized by Spokane sale:									
Banks absorbed by another bank.....	21	1,905,000	2,300,000	29,368,727	21,934,162	2,548,592	20,070,016	18,560,174	92.48
Banks reopened under new charter.....	236	27,710,020	79,965,020	1,190,471,908	895,105,083	81,455,922	862,831,838	788,284,674	91.36
Banks placed in voluntary liquidation.....	13	380,000	525,000	2,725,441	1,343,597	430,618	1,343,597	1,343,597	100.00
Banks placed in receivership, plans for reorganization having been disapproved.....	290	13,238,000	22,922,500	238,885,486	152,383,758	35,799,831	138,209,538	101,135,762	73.18
Total.....	1,417	10,845,320	198,457,820	2,687,402,137	1,971,960,022	212,627,465	1,922,698,738	1,751,804,243	91.11

NATIONAL BANKS IN UNITED STATES

Banks licensed after capital corrections.....	292	\$18,947,300	\$28,614,800	\$395,468,355	\$306,821,531	\$14,981,975	\$305,638,919	\$305,638,919	100.00
Banks reorganized by waiver or rehabilitation:									
Banks absorbed by another national bank.....	16	610,000	960,000	10,141,429	7,108,070	1,013,363	7,107,967	6,814,612	95.87
Banks absorbed by a State bank.....	18	875,000	1,335,000	14,509,635	10,174,715	1,311,671	10,174,715	9,953,864	97.83
Banks reopened under new charter.....	282	22,308,000	39,512,500	440,244,005	299,457,744	46,856,330	299,493,920	257,125,309	85.85
Banks reopened under old charter.....	248	14,772,000	21,893,000	361,671,765	275,308,142	27,243,742	275,505,008	260,689,403	94.62
Banks reorganized by Spokane sale:									
Banks absorbed by another bank.....	20	1,855,000	2,200,000	28,369,729	21,180,684	2,489,704	19,335,872	17,826,030	92.19
Banks reopened under new charter.....	230	27,355,020	79,425,020	1,181,830,883	889,247,893	79,643,033	856,828,876	783,192,440	91.41
Banks placed in voluntary liquidation.....	13	380,000	525,000	2,725,441	1,343,597	430,618	1,343,597	1,343,597	100.00
Banks placed in receivership, plans for reorganization having been disapproved.....	288	13,038,000	22,722,500	233,686,104	148,824,874	34,711,546	132,514,223	97,432,838	73.53
Total.....	1,407	100,140,320	197,217,820	2,668,647,346	1,959,467,250	208,681,982	1,907,943,097	1,740,017,012	91.20

NONNATIONAL BANKS IN THE DISTRICT OF COLUMBIA

Banks reorganized by waiver or rehabilitation: Banks absorbed by another bank.....	1	\$100,000	\$400,000	\$3,915,386	\$2,323,220	\$985,421	\$2,323,220	\$2,257,929	97.19
Banks reorganized by Spokane sale:									
Banks absorbed by another bank.....	1	50,000	100,000	998,998	753,478	58,888	734,144	734,144	100.00
Banks reopened under new charter.....	6	355,000	540,000	8,641,025	5,857,190	1,812,889	6,002,962	5,092,234	84.83
Banks placed in receivership, plans for reorganization having been disapproved.....	2	200,000	200,000	5,199,382	3,558,884	1,088,285	5,695,315	3,702,924	65.02
Total.....	10	705,000	1,240,000	18,754,791	12,492,772	3,945,483	14,755,641	11,787,231	79.88

TABLE No. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stock ings, together with the disposition of such collections, and various other data indi-*

	Name and location of banks	Organization		Failure	
		Charter No.	Date	Capital stock at date of	Date receiver appointed
	ALABAMA				
853	First National Bank, Abbeville ¹⁴	5987	Aug. 17, 1901	¹⁷ \$100,000	Nov. 14, 1924
1526	First National Bank, La Pine ¹⁵	5987	Aug. 17, 1901	100,000	Mar. 21, 1940
		10799	Aug. 3, 1915	¹⁸ 25,000	Mar. 3, 1931
	None.....	10799	Aug. 3, 1915	25,000	Oct. 29, 1937
	ARIZONA				
	None.....				
	ARKANSAS				
2817	Lee County National Bank, Marianna ⁷	10854	May 4, 1916	80,000	May 1, 1934
	CALIFORNIA				
1658	United States National Bank, Los Angeles.....	7632	Feb. 11, 1905	1,000,000	Aug. 13, 1931
1977	Seaside National Bank, Long Beach.....	12819	Aug. 29, 1925	300,000	Feb. 17, 1932
2036	First National Bank, Beverly Hills.....	11461	July 7, 1919	450,000	June 7, 1932
2244	California National Bank, Sacramento.....	8504	Dec. 18, 1906	2,000,000	Jan. 21, 1933
2310	City National Bank, Huntington Park ⁷	12988	Aug. 6, 1926	125,000	July 13, 1933
2687	Anaheim First National Bank, Anaheim ⁷	10228	June 26, 1912	75,000	Jan. 15, 1934
	COLORADO				
	None.....				
	CONNECTICUT				
2958	Plantsville National Bank, Plantsville ⁴	12637	Jan. 16, 1925	50,000	June 26, 1939
	DELAWARE				
	None.....				
	DISTRICT OF COLUMBIA				
2285	Commercial National Bank, Washington, D. C.....	7446	Oct. 18, 1904	1,000,000	Feb. 28, 1933
2514	Federal-American National Bank & Trust Co., Washington, D. C. ⁷	10316	Jan. 15, 1913	2,000,000	Oct. 31, 1933
2540	District National Bank, Washington, D. C. ⁷	9545	Sept. 8, 1909	1,000,000	Nov. 6, 1933
	FLORIDA				
1470	City National Bank in Miami.....	13159	Dec. 23, 1927	500,000	Dec. 23, 1930
2745	First National Bank & Trust Co. in Orlando. ⁷	10069	Aug. 1, 1911	200,000	Feb. 27, 1934
	GEORGIA				
	None.....				
	IDAHO				
	None.....				
	ILLINOIS				
1596	Washington Park National Bank, Chicago.....	3916	June 21, 1888	600,000	June 9, 1931
1597	Inland-Irving National Bank, Chicago.....	10179	Apr. 18, 1912	525,000	.....do.....
1601	Manufacturers National Bank & Trust Co., Rockford.....	3952	Nov. 20, 1888	500,000	June 16, 1931
1604	Security National Bank, Rockford.....	11731	May 3, 1920	200,000	June 18, 1931
1609	Waukegan National Bank, Waukegan.....	10355	Mar. 7, 1913	250,000	June 22, 1931
1629	Will County National Bank, Joliet.....	1882	Aug. 4, 1871	200,000	July 15, 1931
1711	National City Bank, Ottawa.....	1465	June 26, 1865	200,000	Oct. 6, 1931
1715	Calumet National Bank, Chicago.....	3102	Dec. 20, 1883	400,000	Oct. 7, 1931
1961	Joliet National Bank, Joliet.....	4520	Oct. 29, 1890	700,000	Feb. 10, 1932
1968	Rockford National Bank, Rockford.....	1816	Mar. 8, 1871	750,000	Feb. 12, 1932
2013	Forest City National Bank, Rockford ⁹	4325	Apr. 8, 1890	300,000	Apr. 19, 1932
2051	Bowmanville National Bank of Chicago, Chicago.....	10237	July 25, 1912	300,000	June 21, 1932
2055	First American National Bank & Trust Co., Berwyn.....	12426	July 31, 1923	175,000	.....do.....

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941

Liabilities				Circulation		Assets and assessments		
Borrowed money (bills payable, discounts, etc.) at date of failure	Total deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	Lawful money deposited to retire	Outstanding at date of failure	Book value of assets at date of failure	Additional assets received since date of failure	
¹⁷ \$8,610 5,563 ¹⁸ 22,884 22,884	¹⁷ \$145,412 148,459 ¹⁸ 50,808 50,808	¹⁷ \$4,095 4,095 ¹⁸ 628 628	¹⁷ \$158,117 158,117 ¹⁸ 74,320 74,320	¹⁷ \$98,500 98,500	¹⁷ \$98,500 98,500	¹⁷ \$281,865 281,865 ¹⁸ 118,875 118,875	¹⁷ \$5,756 1,523 ¹⁸ 7,731 8,073	853 1526
334,983	395,233	45,379	775,595			827,902	88,938	2817
	7,798,942	783,808	8,582,750			8,937,321	217,721	1658
175,577	975,185	7,352	1,158,114	97,900	97,900	1,470,598	50,738	1977
1,011,963	5,197,831	122,612	6,332,406	400,000	400,000	6,874,856	509,777	2036
2,119,977	11,258,781	186,038	13,564,796	1,701,580	1,701,580	15,724,822	452,409	2244
142,482	635,961	24,972	803,415			926,050	12,505	2310
262,080	368,375	35,611	666,066	50,000	50,000	736,038	10,554	2687
	421,461	51,907	473,368			380,181	104,276	2958
2,953,219	10,147,364	149,987	13,250,570	984,400	984,400	14,754,878	210,946	2285
4,289,129	9,583,792	396,539	14,269,460	49,817	49,817	17,095,563	289,318	2514
1,061,693	6,077,504	218,922	7,358,119	903,000	903,000	8,601,400	527,332	2540
362,960	5,996,970	124,363	6,484,293			7,336,197	233,696	1470
515,526	2,114,277	130,191	2,759,994	50,000	50,000	3,077,336	157,692	2745
	7,521,346	44,441	7,565,787	500,000	500,000	8,544,106	357,841	1596
901,957	4,169,504	192,901	5,264,362	296,760	296,760	5,704,212	165,883	1597
200,055	4,237,013	64,180	4,501,248	196,760	196,760	5,181,863	174,782	1601
158,500	1,908,707	17,857	2,085,064	197,060	197,060	2,410,056	132,712	1604
163,501	2,870,921	33,824	3,068,246	250,000	250,000	3,477,495	142,277	1609
214,000	2,662,267	54,873	2,931,140	198,500	198,500	3,187,206	182,566	1629
162,250	982,853	12,951	1,158,054			1,372,779	195,294	1711
482,691	2,299,269	102,587	2,884,547	99,520	99,520	3,506,809	212,577	1715
1,035,955	3,512,518	87,766	4,636,239	97,180	97,180	5,593,552	426,264	1961
601,501	4,450,746	23,448	5,075,695	199,980	199,980	6,771,469	704,775	1968
180,000	2,005,242	19,719	2,204,961	198,620	198,620	2,882,783	221,251	2013
608,667	1,665,187	102,567	2,376,421	35,000	35,000	2,654,845	179,920	2051
167,646	523,510	98,373	789,529			882,846	82,640	2055

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stock ings, together with the disposition of such collections, and various other data indi-*

	Assets and assessments— Continued		Progress of liquidation to date of this report				
	Total assess- ments upon shareholders	Total assets and stock assessments	Cash collec- tions from assets	Cash collec- tions from stock assessments	Receivership earnings, cash collections from interest, premium, rent, etc.	Unpaid balance, R. F. C. loans	Offsets allowed and settled
853	¹⁷ \$100,000	¹⁷ \$387,621	¹⁷ \$116,084	¹⁷ \$52,589			¹⁷ \$5,853
	100,000	383,388	111,849	53,006	\$4,243		5,853
1526	¹⁸ 25,000	¹⁸ 151,606	¹⁸ 44,353	¹⁸ 11,341	¹⁸ 1,505		¹⁸ 5,025
	25,000	151,948	44,696	11,341	1,505		5,025
2817	80,000	996,840	643,086	15,470	51,546		76,450
1658	1,000,000	10,155,042	6,170,116	531,618	419,839		815,260
1977	300,000	1,821,336	863,525	163,315	71,876		61,988
2036	450,000	7,834,633	4,219,664	209,823	282,280		515,747
2244	2,000,000	18,177,231	10,382,781	1,488,607	768,132		1,659,613
2310	125,000	1,063,555	630,293	20,302	45,711		37,393
2687	75,000	821,502	481,683	24,785	56,361		31,298
2958	25,000	509,457	358,548	1,767	5,887		36,261
2285	1,000,000	15,965,824	11,030,076	283,326	915,821		628,916
2514	2,000,000	19,384,881	10,148,065	1,455,139	1,089,579		1,161,454
2540	1,000,000	10,128,732	5,834,049	757,459	519,181		834,374
1470	500,000	8,069,893	3,470,838	338,970	355,073		706,501
2745	200,000	3,435,028	1,991,479	170,570	124,171	\$111,600	186,302
1596	600,000	9,501,947	4,778,465	289,011	377,180		651,854
1597	525,000	6,395,095	3,174,235	223,963	249,954		503,894
1601	500,000	5,856,645	3,250,164	304,347	248,817		373,661
1604	200,000	2,742,768	1,145,761	135,843	51,827		221,150
1609	250,000	3,869,772	1,870,413	147,614	205,686		296,571
1629	200,000	3,569,772	2,225,964	141,715	260,718		163,308
1711	200,000	1,768,073	729,852	56,460	67,654		126,759
1715	400,000	4,119,386	1,799,030	223,148	176,389		175,668
1961	700,000	6,719,816	3,038,885	319,886	344,624		403,473
1968	750,000	8,226,244	3,476,127	526,781	266,644		588,785
2013	300,000	3,404,034	1,866,162	212,801	138,048		266,210
2051	300,000	3,134,765	1,519,086	96,268	152,134		156,287
2055	175,000	1,140,486	339,717	75,816	47,080		99,780

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Progress of liquidation to date of this report—Continued					Disposition of proceeds of liquidation—	
Total collections from all sources including offsets allowed and unpaid balance R. F. C. loans	Losses on assets compounded or sold under order of court	Book value of uncollected assets	Book value of remaining uncollected stock assessments	Book value of assets returned to shareholders' agents	Distributions by conservators—	
					To secured creditors	To unsecured creditors
¹⁷ \$174,526	¹⁷ \$165,684		¹⁷ \$47,411			853
174,951	165,686		46,994			
¹⁸ 62,224	¹⁸ 77,228		¹⁸ 15,659			1526
62,567	77,227		13,659			
786,552	197,304		64,530		\$147,975	2817
7,936,833	2,114,561	\$55,105	468,382			1658
1,160,704	595,823		136,685			1977
5,227,514	2,649,222		240,177			2036
14,299,133	4,134,837		511,393			2244
733,699	270,869		104,698			2310
594,127	233,611		50,215			2687
402,463	89,639	9	23,233			2958
12,858,139	1,740,437	1,566,395	716,674			2285
13,854,237	4,713,334	1,362,028	544,861		4,171,561	2514
7,945,063	1,549,214	911,095	242,541		1,918,207	2540
4,871,382	2,288,526	1,104,028	161,030			1470
2,584,122	1,057,247		29,430		183,352	2745
6,096,510	1,367,480	2,104,148	310,989			1596
4,152,046	2,191,966		301,037			1597
4,176,989	1,732,820		195,653			1601
1,554,581	1,175,857		64,157			1604
2,520,284	804,466	648,322	102,386			1609
2,791,705	972,099	8,401	58,285			1629
980,725	709,855	1,607	143,540			1711
2,374,235	688,576	1,056,112	176,852			1715
4,106,868	1,377,120	1,200,338	380,114			1961
4,858,337	1,620,320	1,791,012	223,219			1968
2,483,221	741,575		87,199	\$230,087		2013
1,923,775	678,692	480,700	203,732			2051
562,393	525,989		99,184			2055

TABLE No. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stock ings, together with the disposition of such collections, and various other data indi-*

Disposition of proceeds of liquidation—Continued						
	Dividends paid by receivers—		Secured and preferred liabilities paid except through dividends, including offsets allowed	Cash advanced in protection of assets	Conservators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses
	On secured claims	On unsecured claims				
853	-----	¹⁷ \$147, 114	¹⁷ \$12, 487	-----	-----	¹⁷ \$14, 925
1526	¹⁸ \$2, 480	148, 569	11, 416	\$1, 071	-----	13, 805
	2, 480	¹⁸ \$1, 979	¹⁸ \$5, 966	¹⁸ 13	-----	¹⁸ 11, 786
		22, 582	25, 965	13	-----	11, 527
2817	-----	118, 003	432, 652	1, 338	\$20, 943	65, 641
1658	35, 000	5, 121, 636	2, 133, 285	6, 706	-----	460, 879
1977	-----	586, 680	464, 827	-----	-----	109, 197
2036	14, 667	1, 964, 967	2, 928, 625	60	-----	319, 195
2244	-----	7, 623, 759	6, 122, 182	2, 545	-----	550, 647
2310	9, 760	153, 575	504, 610	-----	5, 924	59, 830
2687	-----	186, 299	345, 105	-----	14, 359	48, 364
2958	-----	297, 338	39, 674	-----	-----	18, 555
2285	29	3, 939, 191	7, 493, 588	12, 766	-----	693, 291
2514	-----	2, 135, 706	5, 769, 252	33, 741	284, 142	672, 044
2540	-----	1, 423, 203	3, 353, 067	9, 037	121, 656	475, 870
1470	16, 547	1, 514, 353	2, 571, 536	15, 750	-----	581, 233
2745	-----	1, 231	2, 121, 220	329	60, 736	217, 254
1596	-----	4, 697, 952	839, 972	5, 587	-----	457, 051
1597	-----	2, 214, 688	1, 570, 307	2, 441	-----	364, 610
1601	-----	3, 090, 158	821, 850	1, 282	-----	263, 699
1604	-----	849, 436	581, 370	283	-----	123, 492
1609	-----	1, 581, 764	533, 036	117, 919	-----	225, 861
1629	25, 431	1, 524, 211	579, 161	288, 321	-----	221, 506
1711	-----	519, 724	327, 603	26	-----	86, 901
1715	51, 177	1, 003, 057	937, 039	54, 787	-----	233, 279
1961	-----	1, 851, 086	1, 751, 416	49, 816	-----	311, 029
1968	16, 772	2, 597, 879	1, 403, 398	59, 096	-----	329, 427
2013	-----	1, 736, 580	582, 351	3, 361	-----	159, 669
2051	-----	504, 086	1, 071, 216	22, 142	-----	234, 591
2055	-----	57, 981	311, 261	9, 048	-----	142, 442

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Disposition of proceeds of liquidation—Continued		Amount of claims proved	Dividend (percent)	Interest dividend (percent)	Date finally closed	
Cash in hands of Comptroller and receivers	Amount returned to shareholders in cash					
		¹⁷ \$145,661	100	1.	Sept. 29, 1928	853
		145,656	100	* 2.	June 13, 1941	
		¹⁸ 50,842	48.1		Jan. 31, 1936	1526
		50,699	49.433		Jan. 12, 1938	
		335,619	* 79.25		June 20, 1941	2817
\$179,327		6,382,996	80			1658
		698,013	84.05		Dec. 20, 1940	1677
		3,407,463	58.097		Sept. 30, 1941	2036
		7,416,541	100	* 2.794	Sept. 30, 1941	2244
		302,192	54.05		Dec. 28, 1940	2310
		315,761	59		Mar. 31, 1941	2687
46,896		425,418	70			2958
719,274		5,592,541	70			2285
787,791		8,367,576	* 75			2514
644,023		3,916,571	* 85			2540
171,963		3,772,941	40			1470
		615,290	* 30		Mar. 31, 1941	2745
95,948		6,692,128	70			1596
		3,650,986	60.66		Oct. 31, 1941	1597
		3,723,082	83		Sept. 11, 1941	1601
		1,544,429	55		Feb. 21, 1941	1604
61,704		2,508,311	63			1609
153,075		2,302,414	66			1629
46,471		817,179	63			1711
94,896		1,870,862	53.5			1715
143,521		2,845,388	65			1961
451,765		3,598,537	72			1968
	\$1,280	1,607,647	100	* 8.02	Dec. 21, 1940	2013
91,740		1,259,641	40			2051
41,661		461,029	12.5			2053

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

	Name and location of banks	Organization		Failure	
		Charter No.	Date	Capital stock at date of	Date receiver appointed
ILLINOIS—continued					
2063	First National Bank, Wilmette.....	10828	Feb. 3, 1916	\$150,000	June 25, 1932
2069	Peoples National Bank & Trust Company of Chicago.	13311	Apr. 2, 1929	1,000,000	June 27, 1932
2077	Hyde Park Kenwood National Bank of Chicago.	13235	Aug. 1, 1928	600,000	July 1, 1932
2085	First National Bank in Aurora.....	13655	July 28, 1931	200,000	July 6, 1932
2124	First National Bank, Lawrenceville.....	5385	May 4, 1900	100,000	Aug. 22, 1932
2186	Ayers National Bank, Jacksonville.....	5763	Mar. 25, 1901	500,000	Nov. 21, 1932
2216	Third National Bank, Mount Vernon.....	5689	Jan. 12, 1901	150,000	Jan. 3, 1933
2406	First National Bank, Odin.....	9525	Aug. 3, 1909	25,000	Sept. 27, 1933
2548	First-Henry National Bank, Henry.....	1482	June 5, 1865	50,000	Nov. 7, 1933
2554	First National Bank, Joliet.....	512	Aug. 1, 1864	1,040,000	Nov. 10, 1933
2602	First National Bank, Tamaroa.....	8629	Mar. 9, 1907	40,000	Dec. 9, 1933
2616	First National Bank, Canton.....	415	Apr. 2, 1864	100,000	Dec. 13, 1933
2677	First National Bank, Savanna.....	8540	Jan. 30, 1907	100,000	Jan. 12, 1934
2683	National Bank of Niles Center.....	13218	June 14, 1928	100,000	do.
2840	American-First National Bank, Mount Carmel.....	5782	Apr. 5, 1901	100,000	May 31, 1934
2848	Aurora National Bank, Aurora.....	2945	Apr. 30, 1883	300,000	June 18, 1934
2892	National Bank of Pontiac.....	2141	Mar. 25, 1874	50,000	Sept. 26, 1934
2924	First National Bank, Du Quoin.....	4737	Apr. 11, 1892	100,000	Feb. 6, 1935
INDIANA					
1771	Citizens National Bank, Kokomo.....	4121	Feb. 22, 1889	350,000	Oct. 23, 1931
1800	First National Bank, Logansport.....	3084	Oct. 3, 1883	250,000	Nov. 11, 1931
1896	Hammond National Bank & Trust Co., Hammond.	8199	Apr. 2, 1906	400,000	Jan. 18, 1932
1931	First National Bank, Gary.....	8426	Oct. 9, 1906	250,000	Jan. 27, 1932
1963	National Bank of America at Gary.....	11094	Dec. 11, 1916	150,000	Feb. 10, 1932
2094	Peoples National Bank & Trust Co., Sullivan.	5392	May 21, 1900	150,000	July 15, 1932
2145	First National Bank, Vincennes.....	1873	July 15, 1871	200,000	Oct. 3, 1932
2366	First National Bank, Peru.....	363	Jan. 1, 1864	100,000	Sept. 6, 1933
2413	Peoples-American National Bank, Princeton.	10551	May 5, 1914	125,000	Oct. 2, 1933
2417	First National Bank of Marshall County at Plymouth.....	2119	June 19, 1873	130,000	Oct. 3, 1933
2524	Old-First National Bank & Trust Co., Fort Wayne.....	3285	Dec. 20, 1884	1,750,000	Nov. 2, 1933
2599	Farmers & First National Bank, New Castle.....	9852	Aug. 11, 1910	200,000	Dec. 8, 1933
2713	First National Bank, Linton.....	7411	July 25, 1904	100,000	Feb. 1, 1934
2738	First National Bank in Lowell.....	5931	July 11, 1901	50,000	Feb. 21, 1934
2775	New Albany National Bank, New Albany.....	775	Jan. 3, 1865	150,000	Mar. 23, 1934
2776	Second National Bank, New Albany.....	2166	Aug. 6, 1874	300,000	do.
2822	City National Bank, Goshen.....	2067	Sept. 25, 1872	100,000	May 8, 1934
2836	First National Bank, Hartford City.....	6959	July 18, 1903	75,000	May 23, 1934
2858	First & Tri-State National Bank & Trust Co., Fort Wayne.....	11	May 6, 1882	2,250,000	June 22, 1934
IOWA					
2095	Commercial National Bank of Waterloo.....	2910	Mar. 16, 1883	400,000	July 18, 1932
KANSAS					
2959	First National Bank, Burlingame.....	4040	Apr. 15, 1889	82,000	Nov. 19, 1940
KENTUCKY					
1424	National Bank of Kentucky, Louisville.....	5312	Apr. 23, 1900	4,000,000	Nov. 17, 1930
1775	City National Bank, Paducah.....	2093	Jan. 14, 1873	300,000	Oct. 28, 1931
2575	First National Bank, Murray.....	10779	Aug. 3, 1915	100,000	Nov. 23, 1933
2947	The Taylor National Bank, Campbells-ville.....	6342	July 17, 1902	100,000	Aug. 24, 1937

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Liabilities				Circulation		Assets and assessments		
Borrowed money (bills payable, re-discounts, etc.) at date of failure	Total deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	Lawful money deposited to retire	Outstanding at date of failure	Book value of assets at date of failure	Additional assets received since date of failure	
\$57,560	\$895,084	\$94,964	\$1,047,608	\$100,000	\$100,000	\$1,159,298	\$85,988	2063
2,061,344	3,729,097	195,551	5,985,992			7,281,242	295,492	2069
729,450	3,133,265	318,709	4,181,424			4,849,770	500,014	2077
299,558	2,602,460	42,274	2,944,292	198,200	198,200	3,323,919	32,631	2085
106,915	596,472	6,637	710,024	50,000	50,000	801,994	34,973	2124
742,146	5,090,458	394,081	6,226,685	492,740	492,740	7,100,636	108,726	2186
106,068	2,317,165	23,229	2,446,462	100,000	100,000	2,709,026	161,171	2216
10,729	90,628	3,992	105,349	19,700	19,700	126,206	15,403	2406
178,999	636,757	18,310	834,066			917,978	41,536	2548
196,883	6,075,283	215,855	6,488,021			7,090,832	725,725	2554
39,977	443,036	31,013	514,026	24,347	24,347	508,656	7,423	2602
60,103	877,893	33,349	971,345	99,700	99,700	1,112,406	86,900	2616
54,574	616,396	151,744	822,714	98,860	98,860	975,989	46,207	2677
84,702	868,539	29,104	982,345			1,129,220	32,367	2683
387,089	1,447,692	39,150	1,873,931	98,950	98,950	2,089,284	95,666	2840
1,044,598	1,707,192	112,026	2,863,816	99,150	99,150	3,212,901	247,124	2848
383,308	909,026	44,109	1,336,443	49,695	49,695	1,401,992	103,812	2892
626,992	2,164,171	160,436	2,951,699	100,000	100,000	3,181,016	52,893	2924
263,858	2,966,246	65,235	3,295,339			3,710,967	211,906	1771
369,483	4,901,206	29,263	4,930,469	246,340	246,340	5,238,138	119,377	1800
	2,569,503	167,468	3,106,454	384,460	384,460	3,419,782	259,073	1896
875,000	2,703,458	35,113	3,613,571	244,240	244,240	4,060,502	434,876	1931
136,115	882,274	36,566	1,054,955	93,220	93,220	1,332,910	75,772	1963
206,382	1,165,325	27,069	1,398,776	97,660	97,660	1,523,851	69,605	2094
465,074	899,703	34,421	1,399,198	19,980	19,980	1,608,940	113,321	2145
363,408	1,099,298	48,113	1,510,819	100,000	100,000	1,631,840	122,775	2366
271,593	811,455	55,255	1,138,303	100,000	100,000	1,268,661	91,961	2413
208,609	823,642	34,130	1,066,381	129,997	129,997	1,188,018	133,164	2417
7,782,834	14,443,693	4,262,425	26,488,952	1,750,000	1,750,000	25,020,700	4,313,564	2524
294,959	1,064,872	25,041	1,384,872	199,400	199,400	1,610,536	119,863	2599
701	846,220	17,946	864,867	100,000	100,000	977,847	38,004	2713
34,305		766	35,071			69,945	71	2738
198,239	801,311	38,664	1,038,214	99,550	99,550	1,199,671	98,463	2775
129,980	1,753,371	73,705	1,957,056	292,850	292,850	2,333,317	365,763	2776
299,200	768,774	26,491	1,094,465	98,000	98,000	1,224,972	62,400	2822
65,758	345,992	19,094	430,844	50,000	50,000	498,433	28,626	2836
3,016,666		11,954	3,028,620			1,838,573	68,236	2858
717,150	4,531,689	86,100	5,334,939			5,839,684	380,039	2095
	256,568	243	256,811			300,706	70,035	2959
7,083,021	26,966,990	909,212	34,959,223	2,500,000	2,500,000	40,301,411	4,027,457	1424
1,022,100	4,487,975	491,831	6,001,906	300,000	300,000	6,109,945	982,591	1775
146,493	922,431	16,099	1,085,023	100,000	100,000	1,182,555	13,171	2575
50,000	1,479,121	37,980	1,567,101			1,651,199	140,884	2947

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

	Assets and assessments— Continued		Progress of liquidation to date of this report				
	Total assess- ments upon shareholders	Total assets and stock assessments	Cash collec- tions from assets	Cash collec- tions from stock assessments	Receivership earnings, cash collections from interest, premiums, rent, etc.	Unpaid balance, R. F. C. loans	Offsets allowed and settled
2063	\$150, 000	\$1, 395, 286	\$729, 763	\$134, 056	\$75, 413	-----	\$88, 498
2069	1, 000, 000	8, 576, 734	4, 454, 298	235, 330	402, 868	-----	156, 277
2077	600, 000	5, 949, 784	2, 958, 327	215, 432	180, 495	-----	513, 271
2085	200, 000	3, 556, 550	2, 203, 041	191, 796	152, 576	-----	251, 046
2124	100, 000	936, 967	482, 036	45, 685	39, 795	-----	39, 764
2186	500, 000	7, 709, 362	3, 637, 722	135, 655	156, 820	-----	367, 864
2216	150, 000	3, 020, 197	1, 909, 618	140, 111	107, 850	-----	197, 804
2406	25, 000	166, 609	82, 068	13, 934	12, 872	-----	14, 173
2548	50, 000	1, 009, 514	595, 825	46, 024	63, 789	-----	34, 957
2554	-----	7, 816, 557	5, 942, 186	-----	394, 057	\$80, 000	436, 793
2602	40, 000	556, 079	230, 033	29, 759	23, 211	-----	29, 198
2616	100, 000	1, 299, 306	827, 295	83, 708	63, 335	-----	44, 019
2677	100, 000	1, 122, 196	717, 361	47, 416	47, 774	-----	32, 096
2683	100, 000	1, 261, 587	912, 703	69, 339	114, 703	-----	45, 035
2840	100, 000	2, 284, 950	1, 123, 438	88, 431	140, 652	-----	145, 485
2848	300, 000	3, 760, 025	2, 403, 885	211, 217	177, 860	-----	209, 473
2892	50, 000	1, 555, 804	1, 085, 510	26, 114	69, 570	-----	74, 693
2924	100, 000	3, 333, 909	2, 562, 493	42, 753	233, 069	-----	119, 416
1771	350, 000	4, 272, 873	2, 403, 881	296, 575	351, 585	-----	286, 439
1800	250, 000	5, 607, 515	4, 267, 440	182, 903	494, 042	-----	314, 031
1896	400, 000	4, 078, 855	1, 899, 239	223, 194	170, 147	-----	400, 315
1931	250, 000	4, 745, 378	2, 849, 934	143, 319	207, 224	-----	216, 203
1963	150, 000	1, 558, 682	830, 323	69, 277	105, 618	-----	147, 897
2094	150, 000	1, 743, 456	933, 176	96, 037	98, 644	-----	70, 142
2145	200, 000	1, 922, 261	1, 028, 062	156, 152	81, 333	-----	168, 577
2366	100, 000	1, 854, 615	1, 195, 434	87, 422	134, 485	-----	75, 472
2413	125, 000	1, 485, 622	838, 410	90, 175	85, 830	-----	77, 215
2417	130, 000	1, 451, 182	964, 738	83, 536	98, 501	-----	56, 168
2524	1, 750, 000	31, 084, 264	19, 459, 112	802, 036	1, 930, 780	-----	3, 890, 339
2599	200, 000	1, 930, 399	1, 189, 933	128, 094	94, 732	-----	97, 209
2713	100, 000	1, 115, 851	715, 187	42, 597	97, 977	-----	31, 427
2738	50, 000	120, 016	22, 350	8, 884	1, 774	-----	-----
2775	150, 000	1, 448, 134	670, 600	81, 221	60, 162	-----	67, 605
2776	300, 000	2, 999, 080	1, 571, 773	200, 179	110, 006	-----	146, 627
2822	100, 000	1, 387, 372	912, 923	64, 340	60, 789	-----	74, 663
2836	75, 000	602, 059	327, 930	48, 260	35, 800	-----	38, 978
2858	2, 250, 000	4, 156, 809	367, 279	865, 201	39, 031	-----	6, 910
2095	400, 000	6, 619, 723	3, 773, 429	188, 883	217, 961	-----	446, 303
2959	-----	370, 741	255, 330	-----	8, 858	-----	16, 174
1424	4, 000, 000	48, 328, 868	26, 688, 088	1, 061, 354	996, 153	-----	4, 532, 302
1775	300, 000	7, 392, 536	3, 617, 259	195, 908	381, 813	-----	547, 422
2575	100, 000	1, 295, 726	772, 267	64, 912	118, 478	-----	142, 551
2947	100, 000	1, 892, 083	1, 408, 329	22, 202	32, 488	-----	76, 841

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Progress of liquidation to date of this report—Continued					Disposition of proceeds of liquidation—	
Total collections from all sources including offsets allowed and unpaid balance R. F. C. loans	Losses on assets compounded or sold under order of court	Book value of uncollected assets	Book value of remaining uncollected stock assessments	Book value of assets returned to shareholders' agents	Distributions by conservators—	
					To secured creditors	To unsecured creditors
\$1,027,730	\$308,673	\$118,352	\$15,944	-----	-----	2063
5,248,773	1,916,889	1,049,270	764,670	-----	-----	2069
3,867,525	1,004,800	873,386	384,568	-----	-----	2077
2,798,459	902,463	-----	8,204	-----	-----	2085
607,280	315,167	-----	54,315	-----	-----	2124
4,298,061	2,949,399	254,377	364,345	-----	-----	2186
2,355,383	689,650	73,125	9,889	-----	-----	2216
123,047	45,368	-----	11,066	-----	-----	2406
740,595	328,732	-----	3,976	-----	-----	2548
6,853,036	535,893	901,685	-----	-----	\$1,312,437	2554
312,201	116,300	140,548	10,241	-----	-----	2602
1,018,357	327,992	-----	16,292	-----	221,901	2616
844,647	272,739	-----	52,584	-----	401,196	2677
1,141,780	196,057	7,792	30,661	-----	-----	2683
1,498,006	916,027	-----	11,569	-----	-----	2840
3,002,435	846,667	-----	88,783	-----	337,162	2848
1,255,887	181,238	164,363	23,886	-----	181,232	2892
2,957,731	273,271	278,729	57,247	-----	-----	2924
3,338,480	760,439	472,114	53,425	-----	-----	1771
5,258,416	750,398	25,646	67,097	-----	-----	1800
2,692,895	1,365,228	14,073	176,806	-----	-----	1896
3,416,680	720,276	708,965	106,681	-----	-----	1931
1,153,115	403,965	26,497	80,723	-----	-----	1963
1,197,999	590,138	-----	53,963	-----	-----	2094
1,434,124	525,622	-----	43,848	-----	-----	2145
1,492,813	483,709	-----	12,578	-----	-----	2366
1,091,630	444,997	-----	34,825	-----	-----	2413
1,262,943	300,276	-----	46,464	-----	-----	2417
25,582,267	1,338,762	5,146,051	947,964	-----	4,363,554	2524
1,510,868	443,257	-----	71,006	-----	286,286	2569
887,188	269,237	-----	57,403	-----	240,368	2713
33,008	28,275	19,391	41,116	-----	-----	2738
879,588	559,929	-----	68,779	-----	261,080	2775
2,028,585	960,680	-----	99,821	-----	705,231	2776
1,112,715	299,786	-----	35,660	-----	319,608	2822
450,968	160,151	-----	26,740	-----	-----	2836
1,278,421	1,532,620	-----	1,384,799	-----	-----	2858
4,626,576	1,999,991	-----	211,117	-----	-----	2095
280,362	2,119	97,118	-----	-----	-----	2959
33,277,897	3,618,937	9,489,541	2,938,646	-----	-----	1424
4,742,402	2,435,186	492,669	104,092	-----	-----	1775
1,098,208	280,908	-----	35,088	-----	-----	2575
1,539,860	55,385	251,528	77,798	-----	-----	2947

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

Disposition of proceeds of liquidation—Continued						
Dividends paid by receivers—		Secured and preferred liabilities paid except through dividends, including offsets allowed	Cash advanced in protection of assets	Conservators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses	
On secured claims	On unsecured claims					
2063	\$3, 749	\$460, 163	\$426, 207	\$3, 240	\$117, 494	
2069		2, 072, 887	2, 634, 450	75, 938	431, 815	
2077		1, 468, 215	1, 812, 595	107, 269	321, 799	
2085	6, 929	1, 846, 064	713, 786	15, 357	216, 323	
2124		360, 603	201, 136	4	45, 537	
2186		985, 212	3, 073, 571	94	195, 627	
2216	2, 952	1, 254, 889	890, 284	5, 467	112, 799	
2406		74, 989	25, 254		20, 436	
2548		421, 585	234, 010		76, 023	
2554		1, 907, 756	3, 182, 870	42, 856	327, 379	
2602		124, 815	98, 175	3, 578	50, 376	
2616		527, 048	197, 385		59, 653	
2677		203, 959	182, 501		44, 791	
2683		855, 956	129, 737	20	74, 564	
2840		626, 846	610, 158	32, 427	96, 904	
2848		1, 133, 409	1, 345, 694	146	126, 240	
2892		297, 734	596, 906	21, 768	68, 446	
2924		632, 492	2, 092, 686	9, 489	91, 895	
1771		2, 075, 122	875, 175	6, 837	311, 972	
1800	4, 700	4, 151, 183	554, 955	12	226, 041	
1896	348, 326	561, 372	1, 376, 029	44, 318	215, 459	
1931	44, 425	1, 224, 983	1, 849, 985	14, 487	207, 087	
1963	9, 576	573, 748	392, 712	1	120, 177	
2094	765	709, 796	365, 963	195	121, 280	
2145	29, 136	493, 435	822, 440	116	88, 997	
2366	20, 049	670, 916	705, 022	288	81, 319	
2413	11, 321	552, 351	418, 275	125	101, 929	
2417		774, 442	328, 219	1	92, 097	
2524	255, 257	5, 687, 130	12, 763, 544	225, 141	1, 298, 297	
2590	16, 156	588, 637	524, 277	1, 997	67, 928	
2713		272, 641	318, 697	1, 462	43, 346	
2738			24, 105		8, 743	
2775		252, 676	286, 502		61, 508	
2776	2, 747	701, 000	480, 946		73, 641	
2822		278, 795	440, 083	287	47, 362	
2836		211, 459	195, 260	45	32, 722	
2858		1, 171, 968	14, 311	23, 271	68, 576	
2095	9, 425	2, 451, 238	1, 933, 286		232, 627	
2959		224, 470	30, 079	1, 280	5, 443	
1424		17, 208, 097	12, 121, 011	109, 826	2, 392, 491	
1775	238, 547	1, 877, 743	2, 037, 530	4, 883	342, 950	
2575		676, 327	344, 874		66, 666	
2947		751, 817	680, 089	550	58, 709	

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Disposition of proceeds of liquidation—Continued		Amount of claims proved	Dividend (percent)	Interest dividend (percent)	Date finally closed	
Cash in hands of Comptroller and receivers	Amount returned to shareholders in cash					
\$16, 877	-----	\$613, 048	75	-----	-----	2063
33, 683	-----	3, 289, 036	63	-----	-----	2069
157, 647	-----	2, 305, 974	63. 5	-----	-----	2077
-----	-----	2, 215, 704	83. 63	-----	June 14, 1941	2085
-----	-----	507, 534	71. 05	-----	Jan. 24, 1941	2124
43, 557	-----	3, 121, 651	30	-----	-----	2186
88, 992	-----	1, 529, 201	82	-----	-----	2216
-----	-----	80, 176	93. 53	-----	Apr. 15, 1941	2406
-----	-----	599, 098	70. 37	-----	Oct. 20, 1941	2548
13, 727	-----	3, 271, 989	98	-----	-----	2554
29, 615	-----	415, 538	30	-----	-----	2602
-----	-----	771, 794	97. 04	-----	Aug. 29, 1941	2616
-----	-----	637, 038	100	13 6. 5	Nov. 29, 1940	2677
72, 161	-----	851, 888	100	-----	-----	2683
102, 741	-----	1, 253, 467	50	-----	-----	2840
-----	-----	1, 517, 304	96. 92	-----	June 12, 1941	2848
58, 455	-----	728, 746	65. 5	-----	-----	2892
65, 114	-----	843, 274	75	-----	-----	2924
-----	-----	-----	-----	-----	-----	-----
69, 374	-----	2, 386, 075	86. 667	-----	-----	1771
321, 525	-----	4, 350, 434	94	-----	-----	1800
147, 391	-----	1, 873, 355	47. 5	-----	-----	1896
-----	-----	-----	-----	-----	-----	-----
75, 713	-----	1, 683, 159	71. 5	-----	-----	1931
56, 901	-----	639, 928	89	-----	-----	1963
-----	-----	1, 028, 353	69. 097	-----	July 9, 1941	2094
-----	-----	-----	-----	-----	-----	-----
-----	-----	569, 622	91. 74	-----	Jan. 24, 1941	2145
-----	-----	809, 851	85. 32	-----	July 16, 1941	2366
-----	-----	721, 177	78. 16	-----	Mar. 20, 1941	2413
-----	-----	736, 162	100	6 5. 2	Sept. 22, 1941	2417
802, 504	-----	11, 093, 742	90	-----	-----	2524
-----	-----	856, 395	100	4 4. 05	July 23, 1941	2599
-----	-----	538, 479	95. 27	-----	May 12, 1941	2713
1	-----	35, 071	-----	-----	-----	2738
-----	-----	752, 161	68. 304	-----	Dec. 20, 1940	2775
-----	-----	1, 479, 909	97. 533	-----	Mar. 26, 1941	2776
-----	-----	652, 708	91. 68	-----	Mar. 25, 1941	2822
-----	-----	234, 304	90. 25	-----	Jan. 25, 1941	2836
295	-----	3, 014, 309	38. 880147	-----	-----	2858
-----	-----	-----	-----	-----	-----	-----
-----	-----	3, 404, 348	72. 28	-----	Apr. 30, 1941	2095
-----	-----	-----	-----	-----	-----	-----
19, 090	-----	225, 196	100	3. 27	-----	2959
-----	-----	-----	-----	-----	-----	-----
1, 446, 472	-----	22, 261, 917	77	-----	-----	1424
240, 749	-----	4, 048, 085	50	-----	-----	1775
-----	-----	738, 994	91. 52	-----	Apr. 22, 1941	2575
44, 289	-----	884, 491	85	-----	-----	2947

TABLE NO. 76.—National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-

Name and location of banks		Organization		Failure	
		Charter No.	Date	Capital stock at date of	Date receiver appointed
LOUISIANA					
2934	Commercial National Bank, Shreveport ¹	3600	Nov. 18, 1886	\$1,000,000	Feb. 21, 1936
MAINE					
2342	Rockland National Bank, Rockland ¹	1446	June 24, 1865	150,000	Aug. 18, 1933
2536	First National Bank, Portland ⁷	221	Jan. 4, 1864	600,000	Nov. 6, 1933
2537	Peoples-Ticonic National Bank, Waterville, ⁷	880	Jan. 28, 1865	300,000	-----do-----
2545	Presque Isle National Bank, Presque Isle ⁷ ..	3827	Aug. 15, 1887	100,000	Nov. 7, 1933
2667	Fort Fairfield National Bank, Fort Fairfield, ⁷	4781	May 23, 1892	200,000	Jan. 8, 1934
2671	Farmers National Bank, Houlton ⁷	4252	Jan. 27, 1890	50,000	Jan. 9, 1934
2685	Caribou National Bank, Caribou ⁷	6190	Feb. 12, 1902	100,000	Jan. 15, 1934
2867	Ticonic National Bank, Waterville ¹	762	Jan. 3, 1865	200,000	June 28, 1934
MARYLAND					
1701	First National Bank, Hagerstown.....	1431	May 2, 1865	150,000	Oct. 5, 1931
2304	Citizens National Bank, Frostburg ⁷	4926	May 24, 1893	50,000	June 8, 1933
2824	First National Bank, Midland ⁷	5331	Apr. 24, 1900	25,000	May 9, 1934
2845	First National Bank, Frostburg ⁷	4149	Oct. 30, 1889	50,000	June 4, 1934
MASSACHUSETTS					
1848	Federal National Bank, Boston.....	12336	Mar. 19, 1923	2,005,585	Dec. 15, 1931
1861	Boston-Continental National Bank, Boston.....	11903	Dec. 21, 1920	1,000,000	Dec. 22, 1931
1946	Middlesex National Bank, Lowell.....	12343	Mar. 30, 1923	200,000	Feb. 3, 1932
2358	Essex National Bank, Haverhill ⁷	589	Nov. 7, 1864	100,000	Aug. 29, 1933
2935	Atlantic National Bank, Boston ¹	643	Nov. 28, 1864	8,950,000	Mar. 18, 1936
MICHIGAN					
1603	First National Bank, St. Clair Shores.....	12661	Feb. 16, 1925	50,000	June 17, 1931
1622	First National Bank, Royal Oak.....	12657	Feb. 26, 1925	150,000	July 3, 1931
1690	Commercial National Bank & Trust Co., St. Joseph.	5594	Sept. 15, 1900	200,000	Sept. 28, 1931
1702	First National Bank, Reed City.....	4413	Aug. 26, 1890	100,000	Oct. 5, 1931
1872	American National Bank & Trust Co., Benton Harbor.	10143	Feb. 5, 1912	200,000	Dec. 29, 1931
2034	Baraga County National Bank, L'Anse.....	9509	July 21, 1909	50,000	June 2, 1932
2298	Guardian National Bank of Commerce, Detroit, ⁷	8703	Apr. 24, 1907	10,000,060	May 11, 1933
2299	First National Bank-Detroit, Detroit ⁷	10527	Apr. 22, 1914	25,000,000	-----do-----
2356	Union and Peoples National Bank, Jackson, ⁷	1533	June 28, 1865	700,000	Aug. 24, 1933
2381	First National Bank at Pontiac ⁷	13600	Feb. 26, 1922	500,000	Sept. 13, 1933
2397	Grand Rapids National Bank, Grand Rapids, ⁷	3293	Jan. 2, 1885	1,000,000	Sept. 25, 1933
2446	Citizens National Bank, Romeo ⁷	2186	Aug. 19, 1874	50,000	Oct. 12, 1933
2456	First National Bank, Birmingham ⁷	9874	Sept. 7, 1910	200,000	Oct. 14, 1933
2477	First National Bank, Ypsilanti ⁷	155	Nov. 25, 1863	150,000	Oct. 26, 1933
2611	First National Bank, Rochester ⁷	9218	June 2, 1908	100,000	Dec. 12, 1933
2749	First National Bank & Trust Co. at Flint ⁷	10997	Apr. 13, 1917	400,000	Feb. 27, 1934
2766	Capital National Bank, Lansing ⁷	8148	Jan. 16, 1906	600,000	Mar. 13, 1934
2791	First National Bank, Hillsdale ⁷	168	Dec. 18, 1863	100,000	Mar. 3, 1934
2864	National Bank of Ionia ⁷	5789	Apr. 9, 1901	150,000	June 26, 1934
2897	Iron County National Bank, Crystal Falls, ⁷	7525	Dec. 15, 1904	100,000	Oct. 10, 1934
MINNESOTA					
2953	First National Bank, Preston ⁴	6279	May 8, 1902	55,000	Jan. 6, 1939
MISSISSIPPI					
None.....					

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Liabilities				Circulation		Assets and assessments		
Borrowed money (bills payable, discounts, etc.) at date of failure	Total deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	Lawful money deposited to retire	Outstanding at date of failure	Book value of assets at date of failure	Additional assets received since date of failure	
\$3,261,929		\$219,489	\$3,481,418			\$4,979,086	\$396,975	2934
31,896	\$4,373,399	25,870	4,431,165	\$149,100	\$149,100	4,786,708	13,381	2342
152,109	6,647,208	42,990	6,690,198	596,700	596,700	7,716,466	343,668	2536
	5,976,675	44,652	6,173,436	300,000	300,000	6,976,146	124,762	2537
788,461	2,498,106	26,754	3,313,321	12,500	12,500	3,602,345	21,286	2545
760,769	1,092,787	26,019	1,879,575	12,500	12,500	2,139,000	116,456	2667
189,710	742,161	16,130	948,001	25,000	25,000	1,082,053	60,465	2671
825,839	1,131,645	104,659	2,062,143	12,500	12,500	2,101,074	85,484	2685
567,633		299	567,932			747,186	118,731	2667
451,318	2,317,176	21,005	2,789,499	148,080	148,080	3,289,072	292,628	1701
230,639	1,138,028	35,656	1,404,223	49,580	49,580	1,558,256	48,850	2304
40,614	234,277	7,255	282,146	25,000	25,000	307,211	5,558	2824
333,870	1,218,519	267,522	1,819,911	49,050	49,050	1,686,718	50,978	2845
1,665,386	24,452,825	908,122	27,026,333	1,500,000	1,500,000	28,630,660	2,384,488	1848
1,145,060	5,489,940	330,081	6,965,081	894,520	894,520	7,803,128	442,495	1861
114,210	4,842,072	8,308	4,964,590	176,960	176,960	5,198,605	72,419	1946
6,824	2,375,863	37,480	2,420,167	100,000	100,000	2,705,916	207,569	2358
11,376,213		388,818	11,765,031			29,580,801	98,173	2935
10,000	676,110	4,582	690,692	30,000	30,000	687,015	91,314	1603
	743,053	37,119	780,172	47,360	47,360	880,299	138,455	1622
388,700	2,720,900	51,769	3,161,369	147,360	147,360	3,488,709	513,267	1690
68,482	1,184,725	15,239	1,268,446	50,000	50,000	1,537,296	229,658	1702
420,500	1,692,239	42,524	2,155,263	197,420	197,420	2,411,707	119,496	1872
108,947	404,956	20,188	534,091	6,250	6,250	579,084	14,873	2034
105,146	113,866,273	1,680,469	115,651,888	4,844,240	4,844,240	131,132,809	10,678,685	2298
16,250,000	398,798,006	3,018,577	418,066,583	9,351,060	9,351,060	468,615,208	34,823,458	2299
1,919,004	7,621,645	411,622	9,952,271	700,000	700,000	10,724,075	1,027,059	2356
25,961	7,235,853	212,886	7,474,700	500,000	500,000	8,288,805	1,070,751	2381
2,456,322	12,838,053	95,313	15,389,688	500,000	500,000	16,721,890	586,049	2397
55,552	525,762	22,013	603,327	49,640	49,640	648,792	38,386	2446
255,855	2,346,905	47,003	2,649,763	100,000	100,000	3,085,701	254,528	2456
158,998	2,300,280	29,302	2,488,580	150,000	150,000	2,749,861	231,761	2477
290,436	1,493,812	40,118	1,824,366	50,000	50,000	1,991,777	163,709	2611
667,224	6,697,624	266,154	7,631,002	200,000	200,000	8,451,030	390,739	2749
1,160,675	12,446,482	115,733	13,722,890	600,000	600,000	16,355,303	1,272,122	2766
123,363	766,461	48,987	938,811	99,600	99,600	1,020,748	58,674	2791
121,472	1,115,091	117,650	1,354,213	147,700	147,700	1,534,790	135,977	2864
128,793	756,213	50,996	936,002	24,700	24,700	1,040,155	43,276	2897
	306,087	34,198	340,285			310,153	36,617	2953

TABLE No. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stock ings, together with the disposition of such collections, and various other data indi-*

	Assets and assessments— Continued		Progress of liquidation to date of this report				
	Total assess- ments upon shareholders	Total assets and stock assessments	Cash collec- tions from assets	Cash collec- tions from stock assessments	Receivership earnings, cash collections from interest, premiums, rent, etc.	Unpaid balance, R. F. C. loans	Offsets allowed and settled
2934	-----	\$5, 376, 061	\$3, 416, 245	-----	\$516, 901	-----	-----
2342	\$150, 000	4, 950, 089	3, 734, 718	\$87, 790	253, 933	-----	\$137, 544
2536	600, 000	8, 660, 134	5, 839, 969	560, 357	236, 567	-----	280, 196
2537	300, 000	7, 400, 908	4, 882, 688	146, 673	321, 455	-----	474, 876
2545	100, 000	3, 723, 631	2, 870, 025	90, 327	378, 714	-----	200, 050
2667	200, 000	2, 455, 456	1, 334, 691	108, 343	149, 638	-----	100, 906
2671	50, 000	1, 192, 518	790, 691	24, 602	76, 146	-----	49, 244
2685	100, 000	2, 286, 558	1, 068, 481	74, 073	128, 851	-----	66, 075
2867	200, 000	1, 065, 917	295, 530	113, 689	27, 611	-----	3, 693
1701	150, 000	3, 731, 700	1, 827, 762	123, 005	141, 369	-----	178, 474
2304	50, 000	1, 657, 106	1, 045, 037	37, 241	77, 372	-----	48, 932
2824	25, 000	337, 769	174, 018	13, 087	21, 413	-----	17, 376
2845	50, 000	1, 787, 696	930, 286	25, 747	114, 390	-----	88, 414
1848	2, 005, 585	33, 020, 733	12, 651, 830	504, 957	1, 903, 419	-----	2, 269, 454
1861	1, 000, 000	9, 245, 623	3, 322, 217	263, 448	177, 891	-----	1, 235, 887
1946	200, 000	5, 471, 024	2, 643, 837	27, 579	250, 638	-----	150, 062
2358	100, 000	3, 013, 485	2, 230, 797	77, 499	103, 454	-----	131, 144
2935	8, 950, 000	38, 628, 974	10, 507, 630	902, 060	398, 522	-----	-----
1603	50, 000	828, 329	345, 934	35, 252	59, 300	-----	163, 102
1622	150, 000	1, 168, 764	315, 735	58, 092	36, 217	-----	135, 259
1690	200, 000	4, 201, 976	2, 168, 245	164, 232	325, 841	-----	216, 977
1702	100, 000	1, 866, 954	713, 150	9, 093	80, 950	-----	110, 789
1872	200, 000	2, 731, 203	1, 805, 612	185, 257	224, 669	-----	134, 520
2034	50, 000	643, 957	347, 302	36, 513	40, 996	-----	67, 181
2298	10, 000, 060	151, 811, 554	94, 192, 320	4, 000, 000	3, 575, 514	-----	7, 840, 641
2299	25, 000, 000	528, 438, 666	359, 901, 529	19, 273, 984	43, 301, 445	\$14, 150, 000	36, 034, 949
2356	700, 000	12, 451, 134	6, 405, 572	280, 000	416, 196	-----	960, 337
2381	500, 000	9, 859, 556	7, 160, 988	407, 798	577, 003	-----	234, 463
2397	1, 000, 000	18, 307, 939	10, 907, 912	400, 000	940, 697	-----	1, 060, 893
2446	50, 000	737, 178	359, 073	22, 711	37, 939	-----	29, 458
2456	200, 000	3, 540, 229	1, 907, 119	113, 280	162, 005	-----	207, 999
2477	150, 000	3, 131, 622	1, 662, 576	128, 431	149, 328	-----	146, 508
2611	100, 000	2, 255, 486	1, 337, 483	78, 694	171, 107	-----	78, 947
2749	400, 000	9, 241, 769	6, 434, 822	358, 478	788, 505	-----	422, 539
2766	600, 000	18, 227, 425	11, 400, 808	240, 000	945, 597	-----	540, 547
2791	100, 000	1, 179, 422	605, 336	49, 272	50, 830	-----	91, 509
2864	150, 000	1, 820, 767	1, 162, 855	60, 000	131, 991	-----	102, 748
2897	100, 000	1, 183, 431	686, 118	45, 844	74, 020	-----	65, 787
2963	-----	346, 770	252, 942	-----	12, 483	-----	24, 207

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Progress of liquidation to date of this report—Continued					Disposition of proceeds of liquidation—	
Total collections from all sources including offsets allowed and unpaid balance R. F. C. loans	Losses on assets compounded or sold under order of court	Book value of uncollected assets	Book value of remaining uncollected stock assessments	Book value of assets returned to shareholders' agents	Distributions by conservators—	
					To secured creditors	To unsecured creditors
\$3,933,146	\$1,782,155	\$177,661				2934
4,213,985	927,827		\$62,210		\$2,098,171	2342
6,917,089	1,939,969		39,643		3,164,414	2536
5,825,692	1,386,127	357,217	153,327		2,425,058	2537
3,539,116	536,911	16,645	9,673		910,188	2545
1,693,578	813,852	6,007	91,657		408,510	2667
940,683	302,583		25,398		241,128	2671
1,337,480	1,052,002		25,927			2685
440,523	566,694		86,311			2867
2,270,610	1,575,464		26,995			1701
1,208,582	513,137		12,759			2304
225,894	121,375		11,913			2824
1,158,837	718,996		24,253			2845
17,329,660	11,469,476	4,624,388	1,500,628			1848
4,999,443	3,660,814	26,705	736,552			1861
3,072,116	2,382,009	95,116	172,421			1946
2,542,894	551,544		22,501		1,398,352	2358
11,808,212	19,161,709	9,635	8,047,940			2935
603,588	269,293		14,748			1603
545,303	567,760		91,908			1622
2,865,295	1,508,614	108,140	45,768			1690
913,982	943,015		90,907			1702
2,350,058	589,631	1,440	14,743			1872
491,992	179,474		13,487			2034
109,608,475	39,778,533		6,000,060		8,675,646	2298
472,661,907	30,213,542	77,288,646	5,726,016		31,577,087	2299
8,062,105	4,385,178	47	420,000		2,153,050	2356
8,380,252	1,639,645	324,460	92,202		\$50,989	1,986,846
13,309,502	2,151,834	3,187,300	600,000			5,523,737
449,181	298,647		27,289			2446
2,390,403	1,098,924	126,187	86,720		103,504	410,517
2,086,843	1,170,344	2,194	21,569			635,346
1,666,231	371,080	367,976	21,306			350,445
8,004,344	1,984,408		41,522			2,643,243
13,126,952	3,841,496	1,844,574	360,000		8 5	4,360,039
796,947	382,577		50,728			59,762
1,457,594	404,530	634	90,000			442,387
871,769	331,526		54,156			328,555
289,632	69,621					2953

TABLE No. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

Disposition of proceeds of liquidation—Continued						
	Dividends paid by receivers—		Secured and preferred liabilities paid except through dividends, including offsets allowed	Cash advanced in protection of assets	Conservators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses
	On secured claims	On unsecured claims				
2934	-----	-----	\$3, 734, 008	-----	\$94, 914	\$102, 964
2342	-----	\$1, 759, 215	223, 605	\$43	16, 698	116, 253
2536	-----	3, 237, 540	282, 990	-----	42, 196	189, 949
2537	\$3, 135	2, 184, 908	756, 769	4, 550	21, 027	225, 162
2545	-----	1, 221, 326	992, 956	567	24, 328	215, 372
2667	-----	163, 414	862, 132	991	20, 094	150, 647
2671	-----	376, 364	238, 955	799	14, 104	69, 333
2685	141, 683	262, 764	793, 845	-----	17, 886	121, 302
2867	67, 448	-----	290, 666	-----	-----	48, 031
1701	-----	1, 439, 113	672, 084	9, 523	-----	149, 890
2304	-----	789, 088	334, 758	24	4, 591	80, 121
2824	-----	129, 901	65, 490	-----	6, 933	23, 570
2845	-----	532, 101	525, 038	131	23, 711	77, 856
1848	-----	9, 857, 046	4, 953, 742	194, 304	-----	1, 284, 300
1861	219, 012	1, 785, 820	2, 306, 217	77	-----	425, 810
1946	-----	2, 480, 616	275, 957	16, 504	-----	281, 526
2358	-----	799, 206	239, 880	-----	13, 681	91, 775
2935	791, 387	11, 871	10, 961, 773	-----	-----	43, 181
1603	10, 766	344, 887	182, 390	-----	-----	65, 545
1622	10, 254	316, 257	147, 008	974	-----	70, 810
1690	8, 983	1, 693, 198	748, 192	20, 277	-----	242, 733
1702	24, 128	596, 863	190, 171	1, 739	-----	101, 081
1872	-----	1, 465, 819	635, 878	7, 443	-----	162, 464
2034	7, 580	253, 500	177, 225	735	-----	52, 952
2298	-----	76, 320, 050	21, 298, 735	-----	194, 667	3, 069, 266
2299	-----	307, 289, 603	81, 798, 322	30, 462, 701	450, 099	20, 711, 026
2356	1, 081	960, 295	3, 747, 166	8, 847	84, 831	630, 370
2381	291	2, 765, 894	2, 398, 658	368, 583	54, 635	620, 670
2397	-----	2, 302, 013	4, 181, 706	88, 214	86, 866	699, 186
2446	6, 393	271, 523	98, 133	-----	2, 695	70, 437
2456	132, 977	619, 913	701, 715	83, 701	20, 571	173, 675
2477	18, 896	744, 429	376, 565	111	19, 190	154, 408
2611	-----	676, 617	404, 707	30, 044	14, 338	133, 359
2749	52, 624	2, 453, 896	2, 252, 328	654	127, 823	473, 776
2766	805	5, 094, 331	2, 552, 596	97, 449	77, 928	574, 768
2791	45, 739	121, 016	490, 931	30	14, 195	65, 274
2864	0, 626	473, 484	354, 275	92	45, 740	90, 180
2897	-----	214, 578	254, 201	13	24, 859	49, 563
2953	-----	236, 167	34, 850	-----	-----	17, 220

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Disposition of proceeds of liquidation—Continued		Amount of claims proved	Dividend (percent)	Interest dividend (percent)	Date finally closed	
Cash in hands of Comptroller and receivers	Amount returned to shareholders in cash					
\$1,260						2934
		\$4,205,152	³ 91.73		Dec. 14, 1940	2342
		6,414,784	³ 99.8		June 26, 1941	2536
205,083		5,393,191	² 85			2537
174,379		2,314,624	³ 92			2545
87,790		1,013,735	² 56			2667
		709,190	³ 87.07		July 12, 1941	2671
		1,658,929	24.38		June 28, 1941	2685
34,378		567,633	11			2867
		2,108,590	68.25		Dec. 31, 1940	1701
		1,065,760	³ 74.04		July 15, 1941	2304
		217,008	59.86		Dec. 3, 1940	2824
		1,283,099	41.47		Sept. 13, 1941	2845
1,040,268		21,835,365	45			1848
262,507		4,393,263	40			1861
47,513		4,678,819	53			1946
		2,170,106	³ 100	⁶ 1.265	Oct. 31, 1941	2358
		11,533,438	100			2935
		517,088	68.78		Apr. 23, 1941	1603
		695,000	46.98		Dec. 12, 1940	1622
151,912		2,396,072	70.5			1690
		1,083,565	57.31		Apr. 22, 1941	1702
78,454		1,514,486	96			1872
		357,023	73.127		Nov. 16, 1940	2034
50,111		94,258,694	³ 89.5			2298
373,069		335,319,978	³ 100			2269
476,465		6,152,959	³ 50			2356
133,686		5,118,062	³ 95			2381
427,780		11,151,866	³ 70			2397
		509,470	54.55		July 11, 1941	2446
143,830		1,941,386	² 62.5			2456
137,898		2,107,384	² 65			2477
56,721		1,414,330	³ 72.5			2611
		5,387,345	³ 95.59		June 12, 1941	2749
368,231		11,079,410	³ 85			2766
		515,984	³ 43.9		Nov. 9, 1940	2791
44,830		990,257	³ 92.5			2864
		679,426	³ 79.94		Feb. 28, 1941	2897
1,395		304,930	77.45			2953

TABLE NO. 76.—National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-

	Name and location of banks	Organization		Failure	
		Charter No.	Date	Capital stock at date of	Date receiver appointed
	MISSOURI				
2772	Grand National Bank, St. Louis ?-----	12220	June 5, 1922	\$700,000	Mar. 19, 1934
	MONTANA				
	None-----				
	NEBRASKA				
	None-----				
	NEVADA				
2195	Reno National Bank, Reno-----	8424	Oct. 20, 1906	700,000	Dec. 9, 1932
	NEW HAMPSHIRE				
	None-----				
	NEW JERSEY				
1823	First National Bank & Trust Co., Wood-bridge.	8299	June 12, 1906	150,000	Dec. 2, 1931
1908	Citizens National Bank, Long Branch-----	6088	Nov. 20, 1901	150,000	Jan. 20, 1932
2045	New Jersey National Bank & Trust Co., Newark.	9912	Nov. 17, 1910	2,800,000	June 11, 1932
2181	First National Bank, Ocean City-----	6060	Oct. 23, 1901	300,000	Nov. 18, 1932
2249	Chelsea-Second National Bank & Trust Co., Atlantic City.	5884	May 20, 1901	600,000	Jan. 27, 1933
2281	Citizens National Bank, New Brunswick-----	12468	Aug. 7, 1923	250,000	Feb. 16, 1933
2294	Broad Street National Bank, Red Bank ?-----	11553	Nov. 19, 1919	150,000	Apr. 15, 1933
2451	Mechanics National Bank & Trust Co., Millville ?	5208	June 6, 1899	250,000	Oct. 13, 1933
2628	Orange National Bank, Orange ?-----	1317	June 13, 1865	500,000	Dec. 19, 1933
2798	Carlstadt National Bank, Carlstadt ?-----	5416	May 21, 1900	100,000	Apr. 10, 1934
2850	First National Bank, Secaucus ?-----	9380	Mar. 17, 1909	100,000	June 18, 1934
2917	First National Bank, West New York ?-----	12064	Nov. 14, 1921	300,000	Dec. 14, 1934
	NEW MEXICO				
	None-----				
	NEW YORK				
2023	Citizens National Bank & Trust Co., Hornell.	2522	Mar. 12, 1881	125,000	May 10, 1932
2232	First National Bank in Mamaroneck-----	13592	Jan. 15, 1932	250,000	Jan. 16, 1933
2314	Pelham National Bank, Pelham ?-----	11951	Mar. 18, 1921	200,000	July 21, 1933
2328	Larchmont National Bank & Trust Co., Larchmont ?	6019	Oct. 28, 1901	200,000	Aug. 5, 1933
2459	Harriman National Bank & Trust Co., of the City of New York, New York ?	9955	Mar. 2, 1911	2,000,000	Oct. 16, 1933
2483	Falls National Bank, Niagara Falls ?-----	11489	Oct. 16, 1919	100,000	Oct. 26, 1933
2565	Richmond National Bank, New York ?-----	11655	Feb. 17, 1920	400,000	Nov. 14, 1933
2697	Salt Springs National Bank, Syracuse ?-----	1287	May 20, 1865	800,000	Jan. 22, 1934
2702	First National Bank & Trust Co., Yonkers ?	653	Dec. 9, 1864	1,000,000	Jan. 23, 1934
2711	National City Bank, New Rochelle ?-----	6427	Aug. 18, 1902	500,000	Feb. 1, 1934
2718	First National Bank, Brockport ?-----	382	Apr. 4, 1864	75,000	Feb. 2, 1934
2719	First National Bank & Trust Co., Mamaroneck ?	5411	May 28, 1900	150,000	-----do-----
2727	Seneca National Bank, West Seneca ?-----	12925	July 27, 1925	50,000	Feb. 7, 1934
2730	First National Bank, Hempstead ?-----	4880	Mar. 2, 1893	500,000	Feb. 13, 1934
2895	First National Bank, East Rochester ?-----	10141	Dec. 19, 1911	150,000	Oct. 10, 1934
2907	Ozone Park National Bank, New York ?-----	12280	Oct. 30, 1922	200,000	Oct. 30, 1934
2944	National Bank of Ridgewood in New York, N. Y. ?	12897	Mar. 6, 1926	200,000	July 12, 1937
2946	Fort Greene National Bank in New York, N. Y. ?	13336	June 10, 1929	500,000	Aug. 14, 1937

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Liabilities				Circulation		Assets and assessments		
Borrowed money (bills payable, discounts, etc.) at date of failure	Total deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	Lawful money deposited to retire	Outstanding at date of failure	Book value of assets at date of failure	Additional assets received since date of failure	
\$340,729	\$1,833,496	\$113,275	\$2,287,500	\$500,000	\$500,000	\$2,975,890	\$328,959	2772
3,261,215	4,020,537	487,285	7,769,037	665,000	665,000	8,209,172	2,287,513	2195
200,000	1,543,721	32,691	1,776,412	100,000	100,000	1,928,382	62,391	1823
419,600	1,478,736	31,939	1,930,275			2,133,562	22,059	1908
5,703,466	7,946,632	206,394	13,856,492	1,026,600	1,026,600	16,935,633	810,734	2045
965,408	1,629,885	426,877	3,022,170	300,000	300,000	3,006,345	550,249	2181
4,575,657	5,439,556	459,265	10,474,478	300,000	300,000	11,088,289	1,054,682	2249
671,691	931,445	24,326	1,627,462			1,836,969	73,483	2281
615,482	1,839,891	30,204	2,485,577			2,713,792	117,437	2294
361,002	626,472	39,272	1,026,746	98,560	98,560	1,294,355	67,760	2451
1,109,418	4,151,235	81,705	5,342,358			6,022,153	60,744	2628
255,980	865,611	38,980	1,160,571	100,000	100,000	1,258,990	73,543	2798
307,445	1,042,915	1,487	1,351,847	25,000	25,000	1,502,081	28,153	2850
2,083,863	3,966,769	230,279	6,280,911	97,850	97,850	6,641,261	114,067	2917
976,609	1,517,400	105,901	2,599,970	98,315	98,315	2,755,184	119,657	2023
1,410,856	1,944,442	179,894	3,535,192	49,700	49,700	3,764,480	204,629	2232
1,260,529	1,275,295	51,745	2,587,569			2,817,295	110,145	2314
1,066,144	1,509,936	40,602	2,616,682	200,000	200,000	2,885,473	103,025	2328
1,388,500	23,760,278	640,127	25,788,905	300,000	300,000	28,772,185	3,795,446	2459
227,083	1,127,066	21,682	1,375,831	25,000	25,000	1,508,112	21,937	2483
1,030,954	3,156,024	110,830	4,297,808	335,480	335,480	4,824,249	87,755	2565
1,144,290	4,165,850	82,118	5,392,228			6,365,136	258,847	2697
4,459,262	12,746,547	496,235	17,702,044	295,700	295,700	18,058,725	501,697	2702
3,119,707	7,127,736	239,331	10,486,774			11,097,488	635,834	2711
158,607	1,444,630	23,971	1,627,208	50,000	50,000	1,795,253	63,129	2718
1,852,011		208,346	2,060,357			1,861,308	207,867	2719
143,335	627,266	13,280	783,881			875,389	25,578	2727
248,801	4,149,523	53,977	4,452,301	250,000	250,000	5,051,396	97,678	2730
631,241	909,492	66,637	1,607,370	50,000	50,000	1,781,402	132,844	2895
364,614	1,396,657	41,202	1,802,473	48,800	48,800	2,020,156	53,776	2907
292,941		62	293,003			306,025	47	2944
125,000	2,015,717	33,276	2,173,993			2,475,163	307,945	2946

TABLE No. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

	Assets and assessments— Continued		Progress of liquidation to date of this report				
	Total assess- ments upon shareholders	Total assets and stock assessments	Cash collec- tions from assets	Cash collec- tions from stock assessments	Receivership earnings, cash collections from interest, premiums, rent, etc.	Unpaid balance, R. F. C. loans	Offsets allowed and settled
2772	\$700, 000	\$4, 004, 840	\$1, 815, 242	\$91, 692	\$126, 118	-----	\$241, 700
2195	700, 000	11, 196, 685	5, 552, 385	229, 824	574, 981	-----	336, 255
1823	150, 000	2, 140, 773	1, 005, 398	101, 070	94, 985	-----	172, 619
1908	150, 000	2, 305, 621	1, 178, 822	109, 356	117, 804	-----	183, 361
2045	2, 800, 000	20, 546, 367	11, 913, 159	1, 244, 427	685, 290	-----	1, 050, 530
2181	300, 000	3, 856, 594	1, 374, 787	212, 427	92, 816	-----	88, 333
2249	600, 000	12, 742, 971	4, 550, 395	369, 908	338, 488	-----	232, 085
2281	250, 000	2, 160, 452	1, 053, 099	138, 222	143, 658	-----	134, 092
2294	150, 000	2, 981, 229	1, 433, 443	119, 034	119, 010	-----	214, 836
2451	250, 000	1, 612, 115	587, 212	157, 144	76, 842	-----	99, 303
2628	500, 000	6, 582, 897	3, 989, 513	150, 679	300, 181	-----	424, 301
2798	100, 000	1, 432, 533	959, 047	54, 854	130, 545	-----	100, 073
2850	100, 000	1, 630, 234	1, 074, 703	41, 890	134, 912	-----	127, 350
2917	300, 000	7, 055, 328	4, 713, 793	54, 277	271, 751	-----	728, 497
2023	125, 000	2, 990, 841	1, 850, 454	96, 104	192, 996	-----	169, 871
2232	250, 000	4, 219, 109	1, 827, 047	95, 793	105, 616	\$180, 500	225, 668
2314	200, 000	3, 127, 440	1, 888, 631	137, 649	107, 022	-----	70, 340
2328	200, 000	3, 188, 498	1, 685, 903	115, 760	158, 233	11, 000	94, 247
2459	2, 000, 000	34, 567, 631	20, 445, 305	1, 148, 600	1, 215, 914	-----	1, 917, 507
2483	100, 000	1, 630, 049	1, 176, 349	41, 063	128, 961	-----	37, 224
2565	400, 000	5, 312, 004	3, 017, 209	178, 917	406, 096	-----	333, 251
2697	800, 000	7, 423, 983	4, 380, 478	242, 017	480, 834	-----	276, 745
2702	1, 000, 000	19, 560, 422	11, 619, 568	704, 686	1, 005, 317	-----	1, 022, 224
2711	500, 000	12, 233, 322	6, 620, 922	245, 498	779, 713	-----	609, 826
2718	75, 000	1, 933, 382	1, 198, 457	38, 077	76, 298	-----	90, 731
2719	150, 000	2, 219, 175	517, 039	72, 697	57, 939	-----	65, 381
2727	50, 000	950, 967	668, 852	26, 213	60, 372	-----	59, 985
2730	500, 000	5, 649, 074	3, 838, 365	269, 715	377, 976	-----	222, 508
2895	150, 000	2, 064, 246	1, 314, 538	98, 936	156, 251	-----	137, 299
2907	200, 000	2, 273, 932	1, 443, 474	119, 351	79, 776	-----	105, 328
2944	200, 000	506, 072	11, 775	18, 444	2, 233	-----	
2946	350, 000	3, 133, 108	1, 708, 074	77, 316	65, 584	-----	121, 384

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Progress of liquidation to date of this report—Continued					Disposition of proceeds of liquidation—	
Total collections from all sources including offsets allowed and unpaid balance R. F. C. loans	Losses on assets compounded or sold under order of court	Book value of uncollected assets	Book value of remaining uncollected stock assessments	Book value of assets returned to shareholders' agents	Distributions by conservators—	
					To secured creditors	To unsecured creditors
\$2, 274, 752	\$1, 247, 891	\$16	\$608, 308			2772
6, 693, 445	4, 608, 045		470, 176			2195
1, 374, 072	812, 756		48, 930			1823
1, 589, 343	793, 438		40, 644			1908
14, 893, 406	2, 255, 999	2, 526, 679	1, 555, 573			2045
1, 768, 363	2, 093, 474		87, 573			2181
5, 490, 876	7, 360, 491		230, 092			2249
1, 469, 071	723, 261		111, 778			2281
1, 886, 323	793, 415	389, 535	30, 966			2294
920, 501	675, 600		92, 856			2451
4, 864, 674	1, 669, 083		349, 321		\$1, 911, 987	2628
1, 244, 519	268, 497	4, 916	45, 146		300, 940	2798
1, 378, 855	281, 293	46, 888	58, 110		473, 527	2850
5, 768, 318	1, 313, 038		245, 723		729, 027	2917
2, 309, 425	854, 516		28, 896			2023
2, 434, 624	131, 011	1, 785, 383	154, 207			2232
2, 203, 642	968, 074	395	62, 351			2314
2, 065, 143	632, 597	575, 751	84, 240			2328
24, 727, 326	9, 858, 553	346, 266	851, 400		\$391, 375	7, 778, 174 2459
1, 383, 597	316, 476		58, 937			2483
3, 935, 473	938, 927	622, 617	221, 083			2565
5, 380, 074	787, 338	1, 179, 422	557, 983			2697
14, 351, 795	2, 579, 290	3, 339, 340	295, 314			4, 506, 756 2702
8, 255, 959	2, 070, 078	2, 432, 496	254, 502			1, 804, 470 2711
1, 403, 563	560, 452	8, 742	36, 923		3, 422	608, 946 2718
713, 056	1, 486, 755		77, 303			2719
815, 422	172, 130		23, 787			28, 024 2727
4, 708, 564	660, 144	428, 057	230, 285			2730
1, 707, 024	455, 636	6, 773	51, 064			2895
1, 747, 929	346, 599	178, 531	80, 649			620, 490 2907
32, 452	10, 379	283, 918	181, 556			2944
1, 972, 358	63, 128	890, 522	272, 684			2946

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

Disposition of proceeds of liquidation—Continued						
	Dividends paid by receivers—		Secured and preferred liabilities paid except through dividends, including offsets allowed	Cash advanced in protection of assets	Conservators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses
	On secured claims	On unsecured claims				
2772		\$1,458,653	\$613,008	\$2,361	\$43,081	\$128,048
2195		1,738,338	4,717,840	34		237,233
1823		861,379	376,457	3,998		132,238
1908		754,313	647,436	1,557		186,037
2045		5,278,279	8,517,012	9,558		579,808
2181	\$114,342	184,813	1,353,188	116		115,904
2249	201,930	524,741	4,413,355	5,842		345,008
2281		471,675	838,866	148		158,382
2294		691,591	908,380	6,205	3,024	203,920
2451	74,852	326,675	411,482	113	13,486	93,893
2628		693,365	1,825,556	9,443	71,869	352,454
2798		361,696	378,505	3,049	26,444	115,549
2850		263,496	435,004	2,219	35,717	111,982
2917		958,893	3,767,216	1,503	85,734	225,945
2023		898,657	1,287,317	2,272		121,179
2232	2,502	75,314	1,887,822	154,536		251,392
2314	16,238	368,973	1,536,088	1,557	9,909	181,128
2328		392,721	1,321,437	57,402	21,441	268,697
2459	94,617	5,558,820	8,575,330	1,065	304,190	1,421,567
2483	95,814	733,003	456,546	1,489	7,521	89,224
2565	2,800	1,908,902	1,462,031	8,662	69,340	402,934
2697		3,199,658	1,727,527	39,432	66,977	291,819
2702		1,361,291	5,954,022	334,191	218,477	1,143,402
2711		963,218	4,330,357	142,439	105,586	736,322
2718		329,624	279,432	801	18,592	80,101
2719	47,812	139	587,127		42,461	21,572
2727		498,629	231,795	1,364	10,990	44,620
2730	449,502	2,550,325	1,149,988	19,905	47,622	273,028
2895	43,590	614,162	842,452	100	46,881	92,205
2907		315,538	515,368	7,681	55,254	115,727
2944			13,125			11,923
2946	2,069	1,128,406	660,565	2,611		123,016

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Disposition of proceeds of liquidation—Continued		Amount of claims proved	Dividend (percent)	Interest dividend (percent)	Date finally closed	
Cash in hands of Comptroller and receivers	Amount returned to shareholders in cash					
\$29,601	-----	\$1,636,988	89	-----	-----	2772
-----	-----	-----	-----	-----	-----	-----
-----	-----	3,015,330	57.65	-----	Oct. 16, 1941	2195
-----	-----	-----	-----	-----	-----	-----
-----	-----	1,396,076	61.7	-----	Nov. 8, 1940	1823
-----	-----	1,271,600	59.32	-----	Oct. 18, 1941	1908
508,749	-----	5,269,609	100	-----	-----	2045
-----	-----	2,333,502	12.82	-----	Feb. 28, 1941	2181
-----	-----	7,068,774	10.28	-----	May 29, 1941	2249
-----	-----	788,359	59.83	-----	Apr. 28, 1941	2281
73,203	-----	1,564,196	43	-----	-----	2294
-----	-----	653,421	61.45	-----	Apr. 29, 1941	2451
-----	-----	3,501,441	³ 74.408	-----	Dec. 31, 1940	2628
58,336	-----	778,417	³ 85	-----	-----	2798
56,910	-----	914,664	³ 80	-----	-----	2850
-----	-----	2,511,411	³ 67.21	-----	Apr. 19, 1941	2917
-----	-----	-----	-----	-----	-----	-----
-----	-----	1,302,401	69	-----	June 13, 1941	2023
63,058	-----	1,543,998	5	-----	-----	2232
89,749	-----	1,020,264	36	-----	-----	2314
3,445	-----	1,274,561	30	-----	-----	2328
602,188	-----	16,692,880	80.25	-----	-----	2459
-----	-----	935,459	88.6	-----	Dec. 6, 1940	2483
80,804	-----	2,808,987	67.5	-----	-----	2565
54,661	-----	3,633,872	87.5	-----	-----	2697
833,656	-----	11,658,706	³ 50	-----	-----	2702
173,567	-----	6,093,276	³ 45	-----	-----	2711
82,645	-----	1,204,880	³ 70.0003	-----	-----	2718
13,945	-----	2,035,350	2	-----	-----	2719
-----	-----	554,488	94.98	-----	May 27, 1941	2727
218,194	-----	2,854,757	90	-----	-----	2730
67,634	-----	715,159	85	-----	-----	2895
117,871	-----	1,278,144	³ 73	-----	-----	2907
7,404	-----	-----	-----	-----	-----	2944
55,691	-----	1,509,088	75	-----	-----	2946

TABLE NO. 76.—National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-

Name and location of banks	Organization		Failure	
	Charter No.	Date	Capital stock at date of	Date receiver appointed
NORTH CAROLINA				
1428 American National Bank, Asheville.....	8772	May 15, 1907	\$200,000	Nov. 21, 1930
1856 Commercial National Bank, Raleigh.....	9067	Feb. 15, 1908	600,000	Dec. 21, 1931
1962 Commercial National Bank, High Point.....	4568	Mar. 23, 1891	1,000,000	Feb. 10, 1932
2248 First National Bank, Statesville.....	3682	Feb. 8, 1887	100,000	Jan. 27, 1933
NORTH DAKOTA				
2570 First National Bank, Grand Forks ?.....	2570	Sept. 12, 1881	400,000	Nov. 15, 1933
OHIO				
1525 National Bank of Toronto, Toronto.....	8826	July 30, 1907	100,000	Feb. 26, 1931
1674 National Bank of Defiance, Defiance.....	13457	Apr. 16, 1930	150,000	Sept. 10, 1931
1956 Peoples National Bank, Wellsville.....	6345	June 27, 1902	100,000	Feb. 6, 1932
2301 First National Bank, Massillon ?.....	216	Jan. 8, 1864	300,000	May 23, 1933
2627 First National Bank, Portsmouth ?.....	68	Aug. 8, 1863	400,000	Dec. 19, 1933
2756 First National Bank, Fremont ?.....	5	May 23, 1863	200,000	Mar. 5, 1934
2792 First National Bank, Toledo ?.....	91	June 10, 1865	500,000	Apr. 3, 1934
2890 First National Bank, Bethesda ?.....	5602	June 21, 1900	25,000	Sept. 21, 1934
OKLAHOMA				
937 First National Bank, Devoil ¹⁶	11535	Nor. 4, 1919	¹⁶ 25,000	Sept. 17, 1925
2960 First National Bank, Anadarko ⁴	11535	Nov. 4, 1919	25,000	July 10, 1940
	5905	June 20, 1901	50,000	Jan. 17, 1941
OREGON				
2291 First National Bank, The Dalles.....	3441	Dec. 28, 1885	200,000	Mar. 10, 1933
2463 First National Bank in Salem ?.....	3405	Oct. 8, 1885	200,000	Oct. 24, 1933
PENNSYLVANIA				
1381 Union National Bank, Connellsville.....	6408	Aug. 9, 1902	50,000	July 3, 1930
1385 Citizens National Bank, Connellsville.....	6452	Sept. 12, 1902	100,000	July 31, 1930
1540 First National Bank, Portage.....	7367	July 18, 1904	60,000	Mar. 25, 1931
1553 Second National Bank, Altoona.....	2781	Aug. 19, 1892	125,000	Apr. 16, 1931
1554 Monongahela National Bank, Brownsville.....	648	Dec. 10, 1864	100,000	do.....
1558 First National Bank, Masontown.....	5441	May 10, 1900	100,000	Apr. 18, 1931
1580 Overbrook National Bank, Philadelphia.....	12573	July 1, 1924	500,000	May 15, 1931
1662 Peoples National Bank, Latrobe.....	5744	Jan. 14, 1901	200,000	Aug. 24, 1931
1684 Bank of Pittsburgh National Association, Pittsburgh.....	5225	Oct. 3, 1899	3,000,000	Sept. 21, 1931
1722 National Bank of Fayette County, Uniontown.....	681	Dec. 19, 1864	500,000	Oct. 12, 1931
1724 Moshannon National Bank, Philipsburg.....	5066	May 3, 1897	150,000	do.....
1770 Exchange National Bank, Pittsburgh.....	1057	Apr. 8, 1865	750,000	Oct. 23, 1931
1780 Monongahela National Bank, Pittsburgh.....	3874	Apr. 9, 1888	1,000,000	Oct. 29, 1931
1799 First National Bank & Trust Co., Monessen.....	5253	Dec. 14, 1899	160,000	Nov. 6, 1931
1933 Third National Bank, Pittsburgh ¹⁸	291	Dec. 30, 1863	500,000	Jan. 28, 1932
1958 First National Bank, Boswell.....	6603	Jan. 8, 1903	30,000	Feb. 9, 1932
1990 Peoples National Bank, Pitscairn.....	11892	Dec. 1, 1920	75,000	Mar. 2, 1932
2096 Clearfield National Bank, Clearfield.....	4836	Dec. 20, 1892	200,000	July 18, 1932
2139 First National Bank, Emporium.....	3255	Sept. 23, 1884	200,000	Sept. 24, 1932
2171 Diamond National Bank, Pittsburgh.....	2236	Mar. 22, 1875	600,000	Nov. 14, 1932
2175 Duquesne National Bank, Pittsburgh.....	2278	May 25, 1875	500,000	Nov. 15, 1932
2270 Citizens National Bank, Irwin ¹	5255	Jan. 16, 1900	100,000	Feb. 10, 1933
2348 First National Bank, Verona ?.....	4877	Feb. 24, 1893	200,000	Aug. 23, 1933
2543 Uniontown National Bank & Trust Co., Uniontown. ¹	12500	Feb. 4, 1924	250,000	Nov. 6, 1933
2552 Jefferson County National Bank, Brookville ?.....	2392	July 27, 1878	125,000	Nov. 9, 1933
2578 First National Bank, Wilksburg ?.....	4728	Apr. 2, 1892	400,000	Dec. 5, 1933
2629 First National Bank, Canonsburg ?.....	4570	Apr. 1, 1881	200,000	Dec. 19, 1933
2631 Union National Bank, New Castle ¹⁸	8503	Dec. 31, 1906	100,000	do.....

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Liabilities				Circulation		Assets and assessments		
Borrowed money (bills payable, re-discounts, etc.) at date of failure	Total deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	Lawful money deposited to retire	Outstanding at date of failure	Book value of assets at date of failure	Additional assets received since date of failure	
\$412,051 1,098,741 2,307,508 168,800	\$1,949,431 3,653,385 3,892,564 421,555	\$46,479 98,764 309,993 13,790	\$2,407,961 4,850,890 6,510,065 604,145	\$150,000 171,000 474,140 100,000	\$150,000 171,000 474,140 100,000	\$2,382,914 5,474,211 8,323,984 732,589	\$254,772 508,198 573,703 60,883	1428 1856 1962 2248
990,927	3,684,515	66,466	4,741,908	399,995	399,995	5,140,990	181,269	2570
165,460 165,225 192,110 575,063 406,086 263,663 752,999 70,137	752,806 1,164,512 23,884 2,391,027 4,212,610 2,076,116 5,420,931 509,047	14,566 5,751 23,884 60,242 116,472 39,998 158,133 31,655	932,832 1,335,488 794,048 3,026,332 4,735,168 2,379,777 6,332,063 610,839	100,000 150,000 97,780 281,460 400,000 99,550 498,150 25,000	100,000 150,000 97,780 281,460 400,000 99,550 498,150 25,000	1,103,420 1,513,963 885,112 3,392,806 5,595,355 2,545,378 7,995,962 647,532	64,682 7,762 33,590 112,275 405,346 63,142 1,731,031 23,858	1525 1674 1956 2301 2627 2756 2792 2890
¹⁶ 51,217 49,211	¹⁶ 29,765 31,771 721,282	¹⁶ 5,341 5,341 258,585	¹⁶ 86,323 86,323 979,867	----- ----- -----	----- ----- -----	¹⁶ 111,539 111,539 822,042	¹⁶ 41,401 30,498 61,712	937 2960
637,810 210,639	1,507,174 1,420,988	87,916 61,159	2,232,900 1,692,786	91,660 100,000	91,660 100,000	2,491,152 1,903,881	385,328 82,741	229 246
224,700 57,500 724,809 66,000 285,031 753,848 145,000 7,647,325	747,648 2,582,278 749,845 2,158,821 4,454,324 1,631,948 2,528,547 2,477,973 43,611,807	10,005 60,545 6,577 81,593 10,088 29,920 9,462 65,697 108,437	757,653 2,867,523 813,922 2,965,223 4,530,412 1,946,899 3,291,857 2,688,670 51,367,569	50,000 100,000 25,000 48,140 38,140 98,800 150,000 98,495	50,000 100,000 25,000 48,140 98,140 98,800 150,000 98,495	805,522 3,196,592 969,793 3,802,818 5,234,696 2,220,275 3,920,363 3,072,046 57,563,165	26,224 137,403 104,994 225,443 141,156 76,824 337,033 177,281 3,172,375	1381 1385 1540 1553 1554 1558 1580 1662 1684
1,107,500	8,931,863	88,504	10,127,867	200,000	200,000	11,033,619	440,132	1722
95,750 1,697,301 4,784,500 87,980	1,351,249 4,264,123 8,857,684 2,401,668	3,879 20,698 64,788 29,242	1,450,878 5,982,122 13,706,972 2,518,890	148,320 742,980 386,860 143,760	148,320 742,980 386,860 143,760	1,804,916 7,773,426 16,577,877 2,810,187	150,747 185,401 704,499 173,290	1724 1770 1780 1799
500,000 70,815 116,781 284,245 163,933 1,500,350 2,285,844 102,200 341,987 295,941	625,303 383,801 556,907 1,180,669 9,605,721 4,096,735 71,007 1,750,670	21,501 4,175 34,680 36,521 32,965 38,244 71,007 40,908 179	500,000 717,619 504,757 875,832 1,381,123 11,139,036 6,420,823 173,207 2,133,565 296,120	415,220 29,397 23,800 197,600 197,117 295,320 493,337	415,220 29,397 23,800 197,600 197,117 295,320 493,337	822,238 590,248 1,321,761 1,589,944 13,416,777 8,028,662 271,937 2,435,657 639,480	1,766,720 82,404 15,236 64,621 228,341 611,407 197,413 91,200 103,106 22,658	1953 1953 1990 2096 2139 2171 2175 2270 2345 2543
162,622	1,470,625	124,296	1,757,543	50,000	50,000	1,862,878	110,215	2552
656,979 259,287 100,000	4,670,447 1,958,617	57,999 30,168 12,240	5,385,425 2,248,072 112,240	400,000 100,000	400,000 100,000	6,264,832 2,735,800	294,478 75,973 178,078	2578 2629 2631

TABLE No. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stock ings, together with the disposition of such collections, and various other data indi-*

	Assets and assessments— Continued		Progress of liquidation to date of this report				
	Total assess- ments upon shareholders	Total assets and stock assessments	Cash collec- tions from assets	Cash collec- tions from stock assessments	Receivership earnings, cash collections from interest, premiums, rent, etc.	Unpaid balance, R. F. C. loans	Offsets allowed and settled
1428	\$200,000	\$2,837,686	\$1,378,002	\$17,918	\$58,239	-----	\$194,817
1856	600,000	6,582,409	3,428,032	360,032	233,334	-----	450,407
1962	1,000,000	9,897,687	5,149,283	628,485	492,568	-----	589,997
2248	100,000	893,472	441,638	57,802	49,863	-----	57,180
2570	400,000	5,722,259	3,789,571	236,150	306,971	-----	298,081
1525	100,000	1,268,102	632,103	86,104	59,365	-----	66,961
1674	150,000	1,671,725	1,040,206	127,968	75,811	-----	80,733
1956	100,000	1,018,711	541,277	64,310	56,960	-----	39,619
2301	300,000	3,805,081	2,471,525	215,181	118,215	-----	177,083
2627	400,000	6,400,701	3,605,518	305,754	327,591	-----	272,364
2756	200,000	2,808,520	1,693,859	115,261	237,227	-----	125,746
2792	500,000	10,226,423	5,322,977	270,449	461,835	-----	718,726
2890	25,000	696,390	436,033	15,717	40,257	-----	48,509
937	¹⁰ 25,000	¹⁰ 177,840	¹⁰ 62,563	¹⁰ 23,538	-----	-----	¹⁰ 102
2960	25,000	167,037	51,222	23,538	2,766	-----	339
	-----	883,754	393,053	-----	8,863	-----	243,523
2291	200,000	3,076,480	1,762,315	176,307	248,274	-----	95,180
2463	200,000	2,186,622	1,548,788	140,007	70,970	-----	117,663
1381	50,000	881,746	426,831	34,482	42,755	-----	56,841
1385	100,000	3,433,995	2,065,020	67,783	195,200	-----	91,417
1540	60,000	1,134,787	341,471	12,873	44,614	-----	26,494
1553	125,000	4,153,261	2,061,230	80,758	102,806	-----	243,924
1554	100,000	5,475,852	2,138,031	70,146	414,827	-----	286,451
1558	100,000	2,397,099	979,988	14,946	144,683	-----	132,905
1580	500,000	4,757,396	1,622,684	242,843	205,275	-----	229,758
1662	200,000	3,449,327	1,850,661	168,282	309,261	-----	163,560
1684	3,000,000	63,735,640	45,420,177	2,685,251	3,014,150	-----	3,785,867
1722	500,000	11,973,751	7,473,428	386,507	897,914	-----	596,089
1724	150,000	2,105,663	1,119,786	132,858	115,721	-----	88,032
1770	750,000	8,708,827	4,645,301	633,406	420,597	-----	648,262
1780	1,000,000	18,282,376	11,004,720	801,040	780,119	-----	1,311,886
1799	160,000	3,143,477	1,156,862	57,824	169,203	-----	131,074
1933	500,000	2,266,720	388,064	300,361	20,830	-----	-----
1958	30,000	934,642	388,292	21,265	49,036	-----	63,664
1990	75,000	680,484	352,359	43,271	46,598	-----	26,856
2096	200,000	1,586,382	603,590	140,856	111,641	-----	62,688
2139	200,000	2,018,285	763,729	54,782	102,222	-----	36,969
2171	600,000	14,628,184	7,948,829	499,804	798,056	-----	830,287
2175	500,000	8,726,075	5,156,537	407,608	511,029	-----	380,207
2270	100,000	463,137	87,631	76,090	36,093	-----	3,703
2348	200,000	2,738,763	1,355,085	139,005	264,544	-----	88,609
2543	250,000	912,138	206,857	139,159	37,992	-----	5
2552	125,000	2,098,093	1,076,913	61,628	100,063	-----	116,120
2578	400,000	6,959,310	4,373,960	309,711	341,307	-----	501,840
2629	200,000	3,011,773	2,154,057	138,579	159,605	-----	76,930
2631	100,000	278,078	103,527	62,935	3,702	-----	-----

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Progress of liquidation to date of this report—Continued					Disposition of proceeds of liquidation—	
Total collections from all sources including offsets allowed and unpaid balance R. F. C. loans	Losses on assets compounded or sold under order of court	Book value of uncollected assets	Book value of remaining uncollected stock assessments	Book value of assets returned to shareholders' agents	Distributions by conservators—	
					To secured creditors	To unsecured creditors
\$1,648,976	\$1,064,867	-----	\$182,082	-----	-----	1428
4,471,805	2,103,970	-----	239,968	-----	-----	1856
6,860,333	2,464,906	\$693,501	371,515	-----	-----	1962
606,383	294,754	-----	42,198	-----	-----	2248
4,610,773	980,922	273,685	163,850	-----	\$1,200	\$1,332,206
844,533	469,038	-----	13,896	-----	-----	1525
1,324,718	400,786	-----	22,032	-----	-----	1674
702,166	337,815	-----	35,690	-----	-----	1956
2,982,004	856,473	-----	84,819	-----	1,281,244	2301
4,511,227	1,384,655	738,164	94,246	-----	1,079,212	2627
2,172,093	788,915	-----	84,739	-----	442,228	2756
6,773,987	2,544,507	1,140,213	229,551	-----	1,543,357	2792
540,516	186,848	-----	9,283	-----	164,525	2890
19 86,003	19 90,475	-----	19 1,468	-----	-----	937
77,865	90,476	-----	1,462	-----	-----	2960
645,439	591	246,587	-----	-----	-----	-----
2,282,076	1,018,985	-----	23,693	-----	-----	2291
1,877,428	319,940	231	59,993	-----	567,614	2463
560,909	348,074	-----	15,518	-----	-----	1381
2,419,420	1,177,558	-----	32,217	-----	-----	1385
425,442	706,832	-----	47,127	-----	-----	1640
2,488,718	1,723,107	-----	44,242	-----	-----	1553
2,909,455	1,064,174	1,887,196	29,854	-----	-----	1554
1,272,522	545,074	639,132	85,054	-----	-----	1558
2,300,560	2,383,696	21,258	257,157	-----	-----	1580
2,491,764	1,235,106	-----	31,718	-----	-----	1662
54,905,445	6,946,265	4,583,231	314,749	-----	-----	1684
9,353,938	1,949,115	1,455,119	113,493	-----	-----	1722
1,456,397	747,845	-----	17,142	-----	-----	1724
6,347,566	2,549,683	115,581	116,594	-----	-----	1770
13,897,765	2,982,167	1,983,603	198,960	-----	-----	1780
1,514,963	1,685,541	-----	102,176	-----	-----	1799
709,255	224,976	1,153,680	199,639	-----	-----	1933
522,247	416,740	35,956	8,735	-----	-----	1958
469,084	226,269	-----	31,729	-----	-----	1990
918,775	720,104	-----	59,144	-----	-----	2096
957,682	1,017,587	-----	145,238	-----	-----	2139
10,076,976	2,608,070	2,640,998	100,196	-----	-----	2171
6,455,381	2,188,937	500,394	92,392	-----	-----	2175
203,517	51,128	220,675	23,910	-----	-----	2270
1,847,243	624,886	470,183	60,995	-----	-----	2348
384,013	307,181	148,095	110,841	-----	-----	2543
1,354,724	321,015	459,045	63,372	-----	-----	2552
5,526,818	1,683,510	-----	90,289	-----	1,900,547	2578
2,529,171	575,826	4,960	61,421	-----	1,063,481	2629
170,164	74,551	-----	37,065	-----	-----	2631

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

Disposition of proceeds of liquidation—Continued						
	Dividends paid by receivers—		Secured and preferred liabilities paid except through dividends, including offsets allowed	Cash advanced in protection of assets	Conservators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses
	On secured claims	On unsecured claims				
1428	\$5	\$871, 230	\$677, 408	\$1, 561	-----	\$98, 772
1856	187, 202	1, 304, 450	2, 774, 608	2, 303	-----	203, 242
1962	369, 664	2, 554, 643	3, 245, 330	31, 155	-----	411, 621
2248	17, 698	243, 514	271, 126	3, 000	-----	71, 045
2570	480	800, 236	2, 077, 811	58, 513	\$40, 416	246, 535
1525	5, 828	507, 102	263, 840	1, 331	-----	66, 432
1674	66, 540	759, 020	386, 035	3, 356	-----	109, 767
1956	31, 555	337, 802	267, 080	6	-----	65, 723
2301	-----	543, 639	991, 307	1, 931	23, 145	140, 738
2627	101, 235	1, 345, 693	1, 523, 768	5, 435	121, 556	220, 299
2756	-----	1, 000, 758	594, 198	-----	28, 930	105, 979
2792	-----	1, 338, 262	3, 243, 038	57, 240	133, 408	303, 668
2990	-----	86, 223	196, 649	-----	19, 000	32, 408
937 {	-----	¹⁹ 22, 251	¹⁹ 54, 229	-----	-----	¹⁹ 9, 523
2960	-----	24, 031	46, 042	30	-----	7, 762
	-----	-----	363, 905	78	-----	12, 068
2291	49, 174	1, 067, 958	986, 125	1, 112	-----	177, 707
2463	-----	316, 744	877, 722	843	20, 493	68, 646
1381	-----	402, 414	110, 942	15	-----	47, 538
1385	3, 630	1, 654, 382	596, 393	8, 197	-----	156, 818
1540	3, 108	264, 963	96, 259	13	-----	61, 099
1553	-----	1, 254, 584	1, 075, 819	681	-----	157, 634
1554	61, 185	1, 743, 176	586, 714	8, 063	-----	254, 602
1558	8, 916	342, 904	669, 839	30, 927	-----	149, 656
1580	-----	-1, 091, 293	990, 397	4, 438	-----	165, 517
1662	-----	1, 937, 963	376, 807	126	-----	176, 868
1684	-----	28, 099, 120	24, 995, 261	528, 084	-----	1, 151, 065
1722	466, 675	2, 737, 630	4, 477, 952	7, 596	-----	561, 440
1724	-----	1, 149, 193	188, 998	1, 219	-----	116, 987
1770	1, 955	2, 959, 529	2, 495, 720	1, 997	-----	432, 613
1780	-----	6, 027, 415	6, 963, 254	74, 319	-----	473, 925
1799	49, 842	827, 120	464, 287	93	-----	173, 621
1933	290, 000	-----	210, 000	14	-----	37, 814
1958	1, 682	277, 892	155, 174	389	-----	61, 077
1990	12, 436	259, 667	140, 492	61	-----	56, 428
2096	101, 070	427, 780	298, 901	6, 259	-----	84, 765
2139	6, 186	522, 513	205, 654	181	-----	89, 126
2171	-----	6, 315, 989	2, 660, 641	11, 593	-----	433, 122
2175	38, 204	3, 130, 938	2, 896, 115	8, 440	-----	246, 442
2270	76, 650	-----	880	1, 400	1, 618	23, 336
2348	-----	961, 925	589, 954	7, 845	13, 972	195, 398
2543	124, 023	-----	210, 994	-----	24, 499	20, 698
2562	23, 083	847, 008	330, 441	177	15, 016	104, 296
2578	-----	1, 907, 096	1, 508, 508	-----	48, 135	162, 532
2629	-----	718, 303	460, 926	227	27, 255	84, 646
2631	48, 000	-----	64, 240	-----	-----	16, 403

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Disposition of proceeds of liquidation—Continued		Amount of claims proved	Dividend (percent)	Interest dividend (percent)	Date finally closed	
Cash in hands of Comptroller and receivers	Amount returned to shareholders in cash					
		\$1,717,571	50.73		Jan. 15, 1941	1428
		2,113,720	70.57		Oct. 25, 1941	1856
\$247,920		2,886,080	88			1962
		332,754	78.5		Apr. 14, 1941	2248
53,376		2,646,976	³ 80			2570
		667,791	76.81		Dec. 4, 1940	1525
		957,171	86.25		Aug. 5, 1941	1674
		532,983	69.3		Jan. 18, 1941	1956
		2,107,255	³ 86.6		Mar. 14, 1941	2301
114,029		3,102,072	³ 78			2627
		1,781,684	³ 80.99		Mar. 22, 1941	2756
155,014		3,067,162	³ 89			2792
41,711		412,675	³ 60			2890
		¹⁹ 37,716	59		Aug. 18, 1928	
		37,696	63.75		June 10, 1941	937
269,388		594,795				2060
		1,244,299	89.78		Jan. 7, 1941	2291
25,366		811,916	³ 100	5		2463
		648,218	62.06		Feb. 28, 1941	1381
		2,240,557	74		May 31, 1941	1385
		715,428	37.47		June 27, 1941	1540
		1,885,458	66.54		Apr. 19, 1941	1553
255,715		3,916,368	46			1554
70,280		1,298,263	27			1558
48,915		2,272,677	48			1580
		2,311,226	83.85		June 30, 1941	1662
131,915		26,345,248	³ 100	11.521		1684
1,102,645		5,575,192	55			1722
		1,259,114	91.27		June 30, 1941	1724
455,752		3,477,599	85			1770
358,852		6,686,499	³ 90			1789
		2,114,690	41.47		Sept. 8, 1941	1799
60,464	\$110,963		58			1933
26,033		547,056	50.667			1958
		369,354	73.67		Mar. 21, 1941	1990
		607,874	87		Apr. 25, 1941	2096
134,022		1,157,874	45			2139
655,631		8,416,589	³ 75			2171
135,242		3,466,885	90			2175
3,823		102,946	100	17.992		2270
78,149		1,531,182	62.5			2348
3,799		295,941	41.9078			2543
34,703		1,388,333	61			2552
		3,852,330	³ 98.84		Apr. 30, 1941	2578
174,333		1,780,989	³ 100			2629
	¹⁰ 41,521	100,000	¹¹ 48	(¹¹)	Aug. 23, 1941	2631

TABLE NO. 76.—National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-

Name and location of banks	Organization		Failure	
	Charter No.	Date	Capital stock at date of	Date receiver appointed
PENNSYLVANIA—continued				
2700 First National Bank, Darby ?	4428	July 15, 1890	\$250,000	Jan. 23, 1934
2725 First National Bank, Johnstown ?	51	June 15, 1882	400,000	Feb. 5, 1934
2734 Union National Bank, Scranton ?	8737	May 4, 1907	500,000	Feb. 21, 1934
2741 County National Bank, Clearfield ?	855	Feb. 6, 1865	500,000	Feb. 26, 1934
2780 First National Bank, Ambler ?	3220	May 12, 1884	250,000	Mar. 26, 1934
2781 Bethlehem National Bank, Bethlehem ?	3961	Dec. 10, 1888	300,000	do.
2802 First National Bank, Clarion ?	774	Jan. 23, 1865	100,000	Apr. 16, 1934
2809 Tower City National Bank, Tower City ?	6117	Jan. 22, 1902	50,000	Apr. 20, 1934
2810 First National Bank & Trust Co., Frackville ?	7860	June 22, 1905	125,000	Apr. 23, 1934
2819 First National Bank, Indiana ?	313	Dec. 10, 1863	200,000	May 2, 1934
2823 First National Bank, Beaver Falls ?	3356	June 2, 1885	150,000	May 8, 1934
2832 Commercial National Bank, Philadelphia ?	3604	Dec. 7, 1886	2,000,000	May 22, 1934
2833 First National Bank, Charleroi ?	4534	Mar. 12, 1891	50,000	do.
2834 First National Bank, Clifton Heights ?	6275	Apr. 17, 1902	50,000	do.
2847 First National Bank, Saegertown ?	11910	Dec. 31, 1920	25,000	June 6, 1934
2860 Northwestern National Bank & Trust Co., Philadelphia ?	3491	Apr. 3, 1886	500,000	June 25, 1934
2878 First National Bank, Forest City ?	5518	June 4, 1900	150,000	Aug. 10, 1934
2879 Farmers & Miners National Bank, Forest City ?	9248	Aug. 18, 1908	50,000	do.
2880 Second National Bank, Erie ?	606	Nov. 14, 1864	500,000	Aug. 13, 1934
2889 First National Bank, Patton ?	4857	Sept. 13, 1893	200,000	Sept. 21, 1934
2894 Sixth National Bank, Philadelphia ?	352	Mar. 18, 1864	300,000	Sept. 29, 1934
2899 Merchants National Bank, Pottsville ?	8964	Oct. 22, 1907	125,000	Oct. 12, 1934
2903 First National Bank & Trust Co., Bedford ?	3089	Oct. 31, 1883	150,000	Oct. 26, 1934
2904 Reading National Bank & Trust Co., Reading ?	4887	Jan. 28, 1893	600,000	Oct. 27, 1934
2909 First National Bank, Shenandoah ?	8143	Mar. 14, 1884	100,000	Nov. 7, 1934
2910 Farmers National Bank & Trust Co., Reading ?	696	Dec. 31, 1864	1,000,020	Nov. 8, 1934
2916 Penn National Bank & Trust Co., Reading ?	2899	Mar. 3, 1883	1,000,000	Nov. 26, 1934
2918 Citizens National Bank, Shenandoah ?	9247	July 28, 1908	100,000	Dec. 19, 1934
2932 Commercial National Bank, Bradford ?	4199	Jan. 1, 1890	300,000	Sept. 30, 1935
2949 Nescopeck National Bank, Nescopeck ?	12159	Apr. 5, 1922	84,650	Oct. 22, 1937
2954 Lehigh Valley National Bank, Bethlehem ?	2050	Sept. 6, 1872	400,000	Jan. 23, 1939
2961 Keswick National Bank of Glenside ?	13141	Nov. 7, 1927	100,000	Apr. 14, 1941
RHODE ISLAND				
None				
SOUTH CAROLINA				
1549 Orangeburg National Bank, Orangeburg ?	10674	Dec. 24, 1914	200,000	Apr. 9, 1931
2076 First National Bank, Spartanburg ?	1848	June 5, 1871	500,000	June 30, 1932
2308 National Loan & Exchange Bank, Columbia ?	6871	July 4, 1903	500,000	July 5, 1933
2329 Central National Bank, Spartanburg ?	4996	Apr. 17, 1895	400,000	Aug. 8, 1933
2703 Edisto National Bank, Orangeburg ?	10650	Oct. 19, 1914	110,000	Jan. 23, 1934
SOUTH DAKOTA				
2940 First National Bank, Centerville ?	5477	June 30, 1900	87,500	Dec. 19, 1936
TENNESSEE				
1422 Holston-Union National Bank, Knoxville	4648	Oct. 13, 1891	750,000	Nov. 12, 1930
1752 First National Bank, Elizabethton	9558	Aug. 31, 1909	75,000	Oct. 19, 1931
2302 Citizens National Bank, Greeneville ?	13482	July 11, 1930	75,000	June 3, 1933
2544 Chattanooga National Bank, Chattanooga ?	13654	Dec. 30, 1932	1,500,000	Nov. 6, 1933
2659 First National Bank, Chattanooga ?	1606	Oct. 25, 1865	2,500,000	Jan. 3, 1934
2908 First National Bank, Rockwood ?	4169	Oct. 24, 1889	30,000	Oct. 30, 1934

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Liabilities				Circulation		Assets and assessments		
Borrowed money (bills payable, discounts, etc.) at date of failure	Total deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	Lawful money deposited to retire	Outstanding at date of failure	Book value of assets at date of failure	Additional assets received since date of failure	
\$1,229,964	\$2,967,666	\$140,249	\$4,337,879	\$100,000	\$100,000	\$4,823,681	\$189,758	2700
2,372,076	11,011,789	179,034	13,562,899	397,650	397,650	15,528,795	576,155	2725
1,451,031	2,911,055	286,124	4,648,210	500,000	500,000	5,313,777	120,130	2734
1,175,007	3,428,707	100,204	4,703,918	495,237	495,237	6,076,149	94,950	2741
507,481	1,741,486	67,452	2,316,419	100,000	100,000	2,431,589	382,846	2780
1,484,873	4,335,044	104,294	5,924,211	50,000	50,000	6,608,564	188,337	2781
13,065	1,475,196	37,802	1,526,063	100,000	100,000	1,743,778	203,263	2802
140,423	1,205,060	18,900	1,364,383	50,000	50,000	1,540,545	15,450	2809
283,381	1,359,548	22,185	1,665,114	50,000	50,000	1,952,978	43,843	2810
803,530	3,771,991	84,471	4,659,992	198,500	198,500	4,937,749	489,835	2819
207,061	1,085,934	69,935	1,362,930	148,120	148,120	1,609,535	231,969	2823
4,892,140	8,150,620	467,068	13,509,828	950,000	950,000	16,744,710	938,961	2832
359,645	1,786,566	40,177	2,186,388	50,000	50,000	2,394,460	280,370	2833
393,246	1,257,191	60,060	1,710,497	49,150	49,150	1,855,099	174,408	2834
25,650		4,128	29,778			28,497	26	2847
3,043,562	3,820,635	268,138	7,132,335	197,400	197,400	9,002,916	983,981	2860
157,022	1,085,121	14,738	1,256,881	50,000	50,000	1,588,582	83,718	2878
240,391	617,870	26,805	885,066	50,000	50,000	1,019,465	33,795	2879
952,074	8,457,648	163,583	9,573,305	250,000	250,000	10,615,841	1,456,919	2880
269,902	1,586,520	35,659	1,892,081	200,000	200,000	1,935,380	72,296	2889
2,622,010	3,426,956	250,591	6,299,557	149,998	149,998	6,376,803	315,595	2894
544,804	1,949,748	64,057	2,558,609	125,000	125,000	2,833,836	103,031	2899
436,858	908,707	69,579	1,415,244	49,750	49,750	1,651,510	161,753	2903
3,021,681	7,263,125	1,017,215	11,302,021	590,900	590,900	12,372,997	814,887	2904
512,356	1,944,196	59,142	2,515,694	100,000	100,000	2,822,970	225,275	2909
2,336,093	6,809,523	327,044	9,472,660	575,000	575,000	11,112,987	718,441	2910
1,278,302	3,463,930	201,613	4,943,845	100,000	100,000	6,111,687	365,740	2916
242,843	1,453,137	33,092	1,729,072	100,000	100,000	2,173,135	68,106	2918
	4,613,782	1,144,680	5,758,462			5,159,344	337,886	2932
10,000	330,092	83,754	423,846			396,585	129,757	2949
1,305,000			1,305,000			1,295,824	606,464	2954
	1,204,158	637	1,204,795			1,306,808	61,545	2961
498,396		1,698	500,094			680,957	2,916	1549
989,617	2,023,106	47,221	3,059,944	299,997	299,997	3,554,458	659,871	2076
837,585	2,282,365	115,329	3,235,879	390,000	390,000	3,732,006	330,225	2308
1,228,806	2,383,566	72,252	3,684,624	385,560	385,560	4,140,573	385,023	2329
639,361	1,543,498	67,962	2,250,821	110,000	110,000	2,494,733	292,305	2703
	523,793	90,578	614,371			583,056	200,234	2940
1,774,450	11,162,384	114,351	13,051,185	742,198	742,198	14,548,490	501,018	1422
211,774	1,061,410	64,221	1,337,405	50,000	50,000	1,389,941	46,148	1752
651,237	651,311	50,557	1,353,105	75,000	75,000	1,409,671	50,530	2302
2,944,618	9,883,045	185,421	13,013,084			17,118,352	138,983	2544
6,003,349		5,059,680	11,063,029			7,506,036	4,295,005	2650
293,659	843,289	42,338	1,119,286	50,000	50,000	1,201,027	96,750	2908

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

	Assets and assessments— Continued		Progress of liquidation to date of this report				
	Total assess- ments upon shareholders	Total assets and stock assessments	Cash collec- tions from assets	Cash collec- tions from stock assessments	Receivership earnings, cash collections from interest, premiums, rent, etc.	Unpaid balance, R. F. C. loans	Offsets allowed and settled
2700	\$250,000	\$5,263,439	\$2,084,363	\$159,887	\$416,461	-----	\$385,425
2725	400,000	16,504,950	7,435,300	199,057	1,567,861	-----	700,403
2734	500,000	5,933,907	3,384,460	280,593	218,990	-----	470,572
2741	-----	6,171,099	4,684,621	-----	444,833	-----	226,752
2780	250,000	3,064,435	1,567,494	115,545	153,306	-----	220,552
2781	300,000	7,096,901	4,618,510	159,696	723,752	-----	154,291
2802	100,000	2,047,041	1,168,782	32,628	131,792	-----	80,992
2809	50,000	1,605,995	1,252,083	43,313	76,287	-----	49,503
2810	125,000	2,121,821	1,297,302	82,406	87,943	-----	95,304
2819	200,000	5,627,584	3,597,532	124,481	204,851	-----	162,574
2823	150,000	1,991,504	1,107,433	136,771	97,227	-----	116,113
2832	2,000,000	19,683,671	8,636,835	1,132,984	784,556	-----	1,486,000
2833	50,000	2,652,830	1,773,817	29,884	159,355	-----	91,779
2834	50,000	2,079,507	1,220,239	40,819	118,530	-----	139,237
2847	25,000	53,523	11,734	18,388	3,866	-----	-----
2860	500,000	10,486,897	4,416,066	428,318	284,611	-----	756,904
2878	150,000	1,822,300	987,313	40,161	98,770	-----	61,974
2879	50,000	1,103,260	677,697	27,032	57,127	-----	63,652
2880	500,000	12,572,760	6,348,946	315,810	655,971	-----	608,767
2889	200,000	2,207,676	979,266	72,768	77,951	-----	120,398
2894	300,000	6,992,398	3,595,140	218,277	217,223	-----	473,707
2899	125,000	3,061,867	2,153,869	81,703	177,852	-----	80,899
2903	150,000	1,963,263	1,254,412	93,823	116,408	-----	124,502
2904	600,000	13,787,884	6,369,471	434,512	743,553	-----	1,162,147
2909	100,000	3,148,245	1,902,251	42,535	209,429	-----	119,570
2910	1,000,020	12,831,448	6,556,414	687,329	702,423	-----	796,830
2916	1,000,000	7,477,427	3,573,467	818,271	594,471	-----	281,177
2918	100,000	2,341,241	1,359,371	34,087	151,344	-----	71,359
2932	300,000	5,797,230	3,502,258	268,817	168,846	-----	1,325,443
2949	-----	526,342	373,452	-----	27,916	-----	25,897
2954	400,000	2,302,288	190,857	247,837	90,209	-----	-----
2961	-----	1,368,353	775,245	-----	28,396	-----	46,140

1849	200,000	883,873	209,669	140,228	18,076	-----	-----
2076	500,000	4,714,329	1,926,165	379,815	258,860	-----	281,288
2908	500,000	4,562,231	2,136,269	326,809	146,878	-----	365,135
2329	400,000	4,925,596	2,878,634	261,328	238,614	-----	515,510
2708	110,000	2,897,038	1,756,556	66,833	117,312	-----	174,887
2940	50,000	833,290	329,871	-----	15,025	-----	35,166
1422	750,000	15,799,508	7,149,083	410,277	465,147	-----	1,072,012
1752	75,000	1,511,089	568,233	25,472	66,608	-----	93,656
2302	75,000	1,535,201	1,095,892	55,307	71,321	-----	102,697
2544	1,500,000	18,757,335	10,337,715	363,987	1,022,397	-----	1,385,245
2659	2,500,000	14,301,041	3,393,556	1,632,653	313,903	-----	3,455,375
2906	80,000	1,377,777	620,509	36,239	51,365	-----	91,859

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Progress of liquidation to date of this report—Continued					Disposition of proceeds of liquidation—	
Total collections from all sources including offsets allowed and unpaid balance R. F. C. loans	Losses on assets compounded or sold under order of court	Book value of uncollected assets	Book value of remaining uncollected stock assessments	Book value of assets returned to shareholders' agents	Distributions by conservators—	
					To secured creditors	To unsecured creditors
\$3,046,136	\$1,161,329	\$1,382,322	\$90,113	-----	-----	2700
9,902,621	1,505,313	6,463,934	200,943	-----	-----	2725
4,354,615	892,099	686,776	219,407	-----	-----	2734
5,356,206	453,894	895,832	-----	-----	\$1,132,324	2741
2,056,897	1,026,389	-----	134,455	-----	1,664,259	2780
5,656,249	1,316,428	707,672	140,304	-----	\$4,020	2819
1,414,194	243,155	454,112	67,372	-----	-----	2802
1,421,186	254,399	10	6,687	-----	-----	2809
1,562,954	596,893	7,322	42,595	-----	-----	2810
4,179,438	927,422	740,056	75,519	-----	806	2819
1,457,544	563,483	54,475	13,229	-----	1,795,401	2823
12,040,325	3,356,696	4,204,140	867,066	-----	459,546	2832
2,054,835	736,396	838	20,116	-----	-----	2833
1,518,825	670,031	-----	9,181	-----	655,335	2834
33,988	16,789	-----	6,612	-----	242,900	2847
5,885,899	3,285,539	1,528,388	71,682	-----	604,005	2860
1,188,218	623,013	-----	109,839	-----	362,118	2878
825,508	311,911	-----	22,968	-----	291,539	2879
7,929,494	2,946,530	2,168,517	184,190	-----	58,776	2980
1,250,353	908,042	-----	127,232	-----	-----	2889
4,504,347	2,590,574	32,977	81,723	-----	-----	2894
2,494,323	295,667	406,432	43,297	-----	-----	2899
1,589,145	434,304	45	56,177	-----	1,059,025	2903
8,709,683	2,740,407	2,915,859	165,488	-----	37,946	2904
2,273,785	1,026,424	-----	57,465	-----	-----	2909
8,742,496	2,465,503	2,013,181	312,691	-----	47,591	2910
5,267,386	1,609,625	1,013,158	181,729	-----	-----	2916
1,616,111	806,814	3,697	65,963	-----	733,199	2918
5,265,364	102,266	567,263	31,183	-----	524,191	2932
427,265	126,993	-----	-----	-----	-----	2949
528,903	68,403	1,643,028	152,163	-----	-----	2954
849,781	-----	546,968	-----	-----	-----	2961
376,973	474,204	-----	50,772	-----	-----	1549
2,846,128	1,449,526	557,350	120,185	-----	-----	2076
2,965,091	975,221	595,606	173,191	-----	51,732	2080
3,894,086	591,880	539,572	138,672	-----	-----	2329
2,115,568	542,317	313,298	43,167	-----	4,679	2703
380,062	385,196	33,057	50,000	-----	-----	2940
9,096,519	6,828,413	-----	339,723	-----	-----	1422
753,969	770,365	3,835	49,528	-----	-----	1752
1,325,217	261,612	-----	19,693	-----	-----	2302
13,109,244	4,219,235	1,315,140	1,136,113	-----	3,140,333	2544
8,795,487	2,145,011	2,807,099	867,347	-----	-----	2659
803,062	565,288	20,031	40,761	-----	238,680	2908

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

Disposition of proceeds of liquidation—Continued						
Dividends paid by receivers—		Secured and preferred liabilities paid except through dividends, including offsets allowed	Cash advanced in protection of assets	Conservators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses	
On secured claims	On unsecured claims					
2700	\$158,396	\$595,936	\$1,795,745	\$57,869	\$59,577	\$345,413
2725	799	4,442,253	3,616,941	191,987	121,225	750,703
2734	-----	490,404	2,340,650	6,832	61,383	207,048
2741	-----	1,674,103	1,638,664	32,266	59,040	233,422
2780	3,342	775,191	817,953	70	56,717	109,668
2781	-----	1,420,999	1,876,069	7,501	55,378	216,013
2802	-----	398,309	100,615	9,385	37,558	81,766
2809	-----	296,207	221,928	153	16,349	57,322
2810	-----	203,815	380,616	3,528	26,252	59,879
2819	206	902,610	1,059,726	3,820	69,956	154,706
2823	-----	372,610	448,438	7,674	45,994	78,981
2832	72,223	3,001,720	7,354,124	226,102	325,910	655,581
2833	-----	514,612	717,443	1,216	34,345	99,476
2834	-----	325,458	840,944	729	34,021	74,773
2847	14,553	-----	15,225	-----	-----	4,210
2860	-----	523,535	4,084,531	16,900	117,645	280,971
2878	-----	526,015	226,450	1,277	11,667	80,691
2879	-----	104,302	354,391	2,247	20,483	52,546
2880	48,777	1,750,227	2,864,830	138,947	126,312	460,724
2889	-----	177,223	466,425	8,243	33,922	68,614
2894	-----	132,903	3,188,531	6,041	144,091	214,202
2899	-----	442,788	784,514	3,813	41,227	79,809
2903	-----	425,282	611,862	11	42,061	81,127
2904	12,633	1,081,673	5,191,170	35,637	226,429	506,959
2909	-----	730,517	729,735	73	41,315	70,831
2910	11,071	1,800,607	3,764,126	78,804	194,145	456,529
2916	-----	2,001,614	1,901,972	24,817	117,604	291,083
2918	-----	494,188	406,736	777	31,776	68,467
2932	43,721	3,163,748	1,508,989	44,840	-----	203,526
2949	-----	264,388	44,665	-----	-----	32,563
2954	-----	-----	242,903	-----	32,978	17,016
2961	-----	-----	68,425	202	-----	9,054

1549	140,446	-----	214,473	-----	-----	22,054
2076	189,768	1,060,237	1,252,808	8,442	-----	249,568
2308	-----	1,024,197	1,426,716	2,437	19,858	221,865
2329	-----	1,559,651	2,011,389	13,071	21,874	201,656
2703	-----	442,646	1,057,048	81	33,193	152,530
2940	10,636	213,851	41,050	13,800	-----	35,045
1422	390,958	5,439,891	2,797,370	2,754	-----	465,546
1752	14,337	153,836	403,300	8,941	-----	154,033
2302	-----	375,794	851,219	279	6,423	91,502
2544	-----	3,487,048	5,190,446	73,534	105,700	569,970
2659	-----	1,405,220	6,483,673	54,119	-----	368,669
2908	-----	87,670	340,095	1,043	25,267	86,583

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Disposition of proceeds of liquidation—Continued		Amount of claims proved	Dividend (percent)	Interest dividend (percent)	Date finally closed	
Cash in hands of Comptroller and receivers	Amount returned to shareholders in cash					
\$33,200	-----	\$2,380,185	25	-----	-----	2700
778,713	-----	9,860,842	45	-----	-----	2725
115,974	-----	2,290,320	70	-----	-----	2734
54,452	-----	3,045,058	100	9.603	-----	2741
-----	-----	1,499,775	71.51	-----	Dec. 21, 1940	2780
485,251	-----	4,008,312	75	-----	-----	2781
92,404	-----	1,417,358	77.00	-----	-----	2802
35,734	-----	1,139,688	95	-----	-----	2809
57,970	-----	1,277,776	80	-----	-----	2810
-----	-----	-----	-----	-----	-----	-----
192,207	-----	3,594,175	75	-----	-----	2819
44,401	-----	908,080	90	-----	-----	2823
404,665	-----	5,946,452	50	-----	-----	2832
32,408	-----	1,461,533	80	-----	-----	2833
-----	-----	857,899	66.25	-----	Mar. 21, 1941	2834
-----	-----	25,650	50	12 6.736	Nov. 30, 1940	2847
258,312	-----	3,009,961	37	-----	-----	2860
-----	-----	-----	-----	-----	-----	-----
-----	-----	1,047,821	84.76	-----	Apr. 10, 1941	2878
-----	-----	535,572	73.91	-----	Apr. 16, 1941	2879
-----	-----	-----	-----	-----	-----	-----
542,335	-----	6,743,444	56	-----	-----	2880
-----	-----	1,440,507	46.73	-----	Mar. 26, 1941	2889
208,311	-----	3,066,020	24	-----	-----	2894
83,147	-----	1,763,655	85	-----	-----	2899
22,420	-----	801,244	100	-----	-----	2903
296,915	-----	6,127,071	40	-----	-----	2904
-----	-----	-----	-----	-----	-----	-----
-----	-----	1,773,385	80.74	-----	Nov. 30, 1940	2909
487,853	-----	5,670,267	65	-----	-----	2910
-----	-----	-----	-----	-----	-----	-----
197,097	-----	3,029,108	90	-----	-----	2916
89,976	-----	1,316,742	80.74	-----	-----	2918
300,540	-----	4,240,624	75	-----	-----	2932
85,649	-----	377,698	70	-----	-----	2940
236,006	-----	-----	-----	-----	-----	2954
772,100	-----	1,111,380	-----	-----	-----	2961
-----	-----	-----	-----	-----	-----	-----
-----	-----	-----	-----	-----	-----	-----
-----	-----	498,584	28.169	-----	Aug. 2, 1941	1549
85,505	-----	1,600,513	67	-----	-----	2076
67,197	-----	1,671,563	70	-----	-----	2308
-----	-----	-----	-----	-----	-----	-----
86,445	-----	1,631,066	95	-----	-----	2329
148,852	-----	1,172,309	61	-----	-----	2703
-----	-----	-----	-----	-----	-----	-----
65,680	-----	562,666	40	-----	-----	2940
-----	-----	-----	-----	-----	-----	-----
-----	-----	10,576,546	55.13	-----	May 7, 1941	1422
19,522	-----	911,170	17	-----	-----	1752
-----	-----	502,130	74.84	-----	Jan. 23, 1941	2302
242,213	-----	7,698,026	85	-----	-----	2544
483,806	-----	4,579,352	98.444	-----	-----	2659
23,724	-----	769,680	41	-----	-----	2908

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

	Name and location of banks	Organization		Failure	
		Charter No.	Date	Capital stock at date of	Date receiver appointed
	TEXAS				
1331	Texas National Bank, Fort Worth.....	12371	May 3, 1923	\$500,000	Feb. 4, 1930
1528	American National Bank, Paris.....	8542	Jan. 22, 1927	150,000	Mar. 9, 1931
1709	Security National Bank, Bowie.....	12731	Jan. 28, 1925	50,000	Oct. 6, 1931
2005	Merchants National Bank, Brownsville.....	7002	Oct. 1, 1903	250,000	Mar. 28, 1932
	UTAH				
	None.....				
	VERMONT				
	None.....				
	VIRGINIA				
2571	First National Bank & Trust Co.,..... Petersburg. ⁷	3515	May 18, 1886	700,000	Nov. 16, 1933
2921	National Bank of Herndon ⁴	9635	Oct. 25, 1909	25,000	Jan. 10, 1935
2956	Parksley National Bank, Parksley ⁴	6246	Mar. 8, 1902	85,000	May 18, 1939
	WASHINGTON				
	None.....				
	WEST VIRGINIA				
1457	Union National Bank, Fairmont.....	9645	Jan. 10, 1910	420,000	Dec. 16, 1930
1693	Alderson National Bank, Alderson.....	9523	July 19, 1903	25,000	Sept. 28, 1931
1758	First National Bank, Cowen.....	10559	May 19, 1914	25,000	Oct. 20, 1931
1804	Second National Bank, Morgantown.....	2458	Feb. 11, 1880	100,000	Nov. 11, 1931
2562	National Bank of Fairmont ⁷	9462	June 19, 1909	400,000	Nov. 13, 1933
2593	First National Bank, Keyser ⁷	6205	Mar. 5, 1902	80,000	Dec. 8, 1933
2714	First National Bank, Logan ⁷	8136	Feb. 19, 1906	150,000	Feb. 1, 1934
2796	First National Bank, Webster Springs ⁷	8360	June 30, 1906	25,000	Apr. 9, 1934
2955	Point Pleasant National Bank, Point Pleasant. ⁴	5701	Oct. 4, 1900	30,000	Mar. 8, 1939
	WISCONSIN				
2178	United States National Bank & Trust Co., Kenosha.....	12351	Mar. 31, 1923	200,000	Nov. 15, 1932
2272	Ashland National Bank, Ashland.....	3196	May 3, 1884	100,000	Feb. 13, 1933
2273	Northern National Bank, Ashland.....	3067	Nov. 20, 1886	100,000	Feb. 13, 1933
2339	First National Bank, Clintonville ⁷	6273	May 19, 1902	100,000	Aug. 16, 1933
2657	Commercial National Bank, Fond du Lac ⁷	6015	Oct. 29, 1901	500,000	Jan. 2, 1934
	WYOMING				
	None.....				

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Liabilities				Circulation		Assets and assessments		
Borrowed money (bills payable, rediscounts, etc.) at date of failure	Total deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	Lawful money deposited to retire	Outstanding at date of failure	Book value of assets at date of failure	Additional assets received since date of failure	
\$1, 171, 161	\$6, 362, 097	\$31, 437	\$7, 564, 695	\$484, 940	\$484, 940	\$6, 783, 019	\$771, 584	1331
279, 702	960, 388	15, 015	1, 255, 105	94, 960	94, 960	1, 435, 268	200, 493	1528
87, 033	141, 119	5, 253	233, 405			281, 229	59, 879	1709
719, 457	2, 786, 273	32, 083	3, 537, 813	249, 997	249, 997	4, 034, 705	331, 265	2005
1, 147, 880	3, 061, 875	131, 349	4, 341, 104	692, 200	692, 200	5, 089, 954	943, 935	2571
	312, 860	76, 349	389, 209	24, 500	24, 500	362, 793	18, 894	2921
10, 000	183, 818	185	194, 003			279, 379	75, 333	2956
696, 759	2, 474, 918	57, 545	3, 229, 222	194, 960	194, 960	3, 653, 146	134, 217	1457
25, 000	476, 530	13, 388	514, 918	12, 137	12, 137	550, 634	24, 042	1693
5, 650	89, 084	2, 136	96, 870			123, 674	621	1758
400, 975	1, 090, 228	37, 577	2, 428, 780	77, 780	77, 780	2, 745, 356	61, 193	1804
1, 070, 786	4, 478, 625	149, 250	5, 698, 661	400, 000	400, 000	6, 337, 230	213, 638	2562
184, 914	980, 867	6, 393	1, 172, 174	58, 680	58, 680	1, 322, 734	22, 381	2593
946, 739	1, 978, 132	64, 762	2, 989, 633	12, 500	12, 500	3, 238, 394	235, 832	2714
66, 850	374, 488	14, 304	455, 642	6, 250	6, 250	484, 898	11, 909	2796
11, 864	411, 137	1, 069	424, 070			460, 933	27, 231	2955
287, 142	895, 548	54, 539	1, 237, 229	175, 000	175, 000	1, 471, 280	57, 949	2178
205, 878	1, 515, 954	23, 183	1, 745, 015	99, 400	99, 400	1, 854, 064	45, 342	2272
198, 483	998, 004	21, 209	1, 217, 696	99, 100	99, 100	1, 307, 532	106, 348	2273
284, 848	1, 278, 940	28, 848	1, 592, 636	100, 000	100, 000	1, 777, 174	78, 651	2339
634, 169	2, 628, 889	110, 116	3, 372, 974	372, 450	372, 450	4, 161, 248	149, 465	2657

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Progress of liquidation to date of this report—Continued					Disposition of proceeds of liquidation—	
Total collections from all sources including offsets allowed and unpaid balance R. F. C. loans	Losses on assets compounded or sold under order of court	Book value of uncollected assets	Book value of remaining uncollected stock assessments	Book value of assets returned to shareholders' agents	Distributions by conservators—	
					To secured creditors	To unsecured creditors
\$5,925,829	\$2,011,257		\$316,399			1331
935,875	839,125		52,507			1523
200,101	185,423	\$1	20,398			1709
2,671,247	1,702,908	299,779	143,680			2005
4,480,247	985,314	1,264,595	251,203		\$1,164,465	2571
376,604	48,402	1,673	3,874			2921
113,922	41,174	204,335				2956
3,198,348	1,259,929		107,206			1457
425,762	202,268		3,842			1693
136,278	265	14,724	13,108			1758
2,527,809	640,486					1804
5,319,597	1,888,764	59,902	109,556			2562
1,145,001	367,550		10,737		\$2,925	2593
2,789,303	364,322	605,805	42,688			2714
479,799	35,213	67,494	5,413			2796
422,552	71,744					2955
1,173,450	555,160		58,575			2178
1,486,730	607,768		28,229			2272
1,020,752	584,723		16,311			2273
1,565,754	502,369		12,620			2339
3,500,826	1,414,927		132,843			2657
					805,069	

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

Disposition of proceeds of liquidation—Continued						
Dividends paid by receivers—		Secured and preferred liabilities paid except through dividends, including offsets allowed	Cash advanced in protection of assets	Conservators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses	
On secured claims	On unsecured claims					
1331		\$2, 106, 298	\$3, 246, 104	\$29, 526		\$343, 478
1528	\$15, 520	372, 250	434, 897	2, 770		110, 438
1709	9, 779	44, 949	98, 968	320		42, 776
2005		992, 907	1, 334, 390	51, 653		272, 204

2571		996, 004	1, 942, 819	2, 020	\$39, 006	163, 899
2921	29, 446	225, 811	57, 751	2, 138		27, 212
2956		60, 957	18, 536	11, 836		13, 851

1457		2, 026, 384	946, 454	4, 441		221, 069
1693		315, 346	54, 922			55, 494
1758	16, 248	67, 150	20, 950			24, 680
1804	127, 475	1, 251, 399	965, 329	3, 374		180, 232
2562	3, 018	1, 197, 137	2, 791, 873	33, 074	71, 502	315, 580
2593		411, 594	287, 727	2, 038	8, 375	87, 076
2714		539, 413	1, 422, 715	3, 254	19, 324	136, 767
2796		107, 807	98, 251	5, 048	12, 405	46, 923
2955	8, 000	256, 084	90, 360			20, 049

2178	9, 569	492, 381	559, 888	2, 720		108, 892
2272		861, 575	527, 423	208		97, 524
2273		560, 383	371, 169	789		88, 411
2339		1, 007, 931	386, 270	25	9, 929	97, 185
2657		1, 422, 173	1, 052, 740		48, 424	172, 420

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

Disposition of proceeds of liquidation—Continued		Amount of claims proved	Dividend (percent)	Interest dividend (percent)	Date finally closed	
Cash in hands of Comptroller and receivers	Amount returned to shareholders in cash					
\$200,423		\$4,291,037	49			1331
		827,507	46.86		Dec. 26, 1940	1528
3,309		122,181	36			1709
20,093		2,176,195	45			2005
172,034		2,359,688	90			2571
34,246		345,123	75			2921
8,742		174,188	35			2956
		2,249,788	90.07		July 22, 1941	1457
		490,158	68.53		July 25, 1941	1693
2,893	\$4,357	57,642	100	16.5		1758
		1,451,905	94.97		June 30, 1941	1804
243,092		2,852,406	65			2562
		884,911	85.86		May 17, 1941	2593
63,473		1,522,188	75			2714
32,050		355,090	80			2796
48,059		331,968	80			2955
		665,011	75.45		Oct. 15, 1941	2178
		1,211,438	71.12		Dec. 26, 1940	2272
		843,315	66.45		July 17, 1941	2273
64,414		1,205,135	83.5			2339
		2,315,701	96.18		Aug. 30, 1941	2657

TABLE NO. 76.—National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-

SUMMARY

	Capital stock at date of failure	Liabilities Borrowed money (bills payable, rediscounts, etc.) at date of failure
ALABAMA		
Grand total (2 ²¹ receiverships).....		24 \$3,047
Total active (0 receiverships).....		
Total finally closed (2 ²¹ receiverships).....		24 3,047
Total 1941 failures (2 ²¹ receiverships).....		24 3,047
Total activity 1941 (2 ²¹ receiverships).....		24 3,047
ARIZONA		
None.....		
ARKANSAS		
Grand total (1 receivership).....	\$80,000	334,983
Total active (0 receiverships).....		
Total finally closed (1 receivership).....	80,000	334,983
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....		
CALIFORNIA		
Grand total (6 receiverships).....	3,950,000	3,712,079
Total active (1 receivership).....	1,000,000	
Total finally closed (5 receiverships).....	2,950,000	3,712,079
Total 1941 failures (0 receiverships).....		
Total activity 1941 (6 receiverships).....		
COLORADO		
None.....		
CONNECTICUT		
Grand total (1 receivership).....	50,000	
Total active (1 receivership).....	50,000	
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....		
DELAWARE		
None.....		
DISTRICT OF COLUMBIA		
Grand total (3 receiverships).....	4,000,000	8,304,041
Total active (3 receiverships).....	4,000,000	8,304,041
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (3 receiverships).....		
FLORIDA		
Grand total (2 receiverships).....	700,000	878,486
Total active (1 receivership).....	500,000	362,960
Total finally closed (1 receivership).....	200,000	515,526
Total 1941 failures (0 receiverships).....		
Total activity 1941 (2 receiverships).....		
GEORGIA		
None.....		
IDAHO		
None.....		

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY

Liabilities—Continued			Circulation		Assets and assessments
Total deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	Lawful money deposited to retire	Outstanding at date of failure	Book value of assets at date of failure
\$3, 047					
3, 047					
3, 047					
3, 047					
395, 233	\$45, 379	\$775, 595			\$827, 902
395, 233	45, 379	775, 595			827, 902
	334	334			
26, 235, 075	1, 160, 393	31, 107, 547	\$2, 249, 480	\$2, 249, 480	34, 669, 685
7, 798, 942	783, 808	8, 582, 750			8, 937, 321
18, 436, 133	376, 585	22, 524, 797	2, 249, 480	2, 249, 480	25, 732, 364
	83, 958	83, 958			
421, 461	51, 907	473, 368			380, 181
421, 461	51, 907	473, 368			380, 181
	707	707			
25, 808, 660	765, 448	34, 878, 149	1, 937, 217	1, 937, 217	40, 451, 841
25, 808, 660	765, 448	34, 878, 149	1, 937, 217	1, 937, 217	40, 451, 841
	28, 412	28, 412			
8, 111, 247	254, 554	9, 244, 287	50, 000	50, 000	10, 413, 533
5, 996, 970	124, 363	6, 484, 293			7, 336, 197
2, 114, 277	130, 191	2, 759, 994	50, 000	50, 000	3, 077, 336
	24 25	24 25			

TABLE No. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

SUMMARY—Continued

	Assets and assessments—Continued	
	Additional assets received since date of failure	Total assessment upon shareholders
ALABAMA		
Grand total (2 ²¹ receiverships).....	²¹ \$3,891	
Total active (0 receiverships).....		
Total finally closed (2 ²¹ receiverships).....	²¹ 8,891	
Total 1941 failures (2 ²¹ receiverships).....	²¹ 8,891	
Total activity 1941 (2 ²¹ receiverships).....	²¹ 8,891	
ARIZONA		
None.....		
ARKANSAS		
Grand total (1 receivership).....	88,938	\$80,000
Total active (0 receiverships).....		
Total finally closed (1 receivership).....	88,938	80,000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	²¹ 1,183	
CALIFORNIA		
Grand total (6 receiverships).....	1,253,704	3,950,000
Total active (1 receivership).....	217,721	1,000,000
Total finally closed (5 receiverships).....	1,035,983	2,950,000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (6 receiverships).....	²¹ 1,583	
COLORADO		
None.....		
CONNECTICUT		
Grand total (1 receivership).....	104,276	25,000
Total active (1 receivership).....	104,276	25,000
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	²¹ 1,747	
DELAWARE		
None.....		
DISTRICT OF COLUMBIA		
Grand total (3 receiverships).....	1,027,596	4,000,000
Total active (3 receiverships).....	1,027,596	4,000,000
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (3 receiverships).....	²¹ 5,382	
FLORIDA		
Grand total (2 receiverships).....	391,388	700,000
Total active (1 receivership).....	233,696	500,000
Total finally closed (1 receivership).....	157,692	200,000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (2 receiverships).....	60	
GEORGIA		
None.....		
IDAHO		
None.....		

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Assets and assessments—Con.	Progress of liquidation to date of this report				
	Cash collections from assets	Cash collections from stock assessments	Receivership earnings, cash collections from interest, premium, rent, etc.	Unpaid balance, R. F. C. loans	Offsets allowed and settled
²⁴ \$3, 891	²⁴ \$3, 892	\$417	\$4, 243		
²⁴ 3, 891	²⁴ 3, 892	417	4, 243		
²⁴ 3, 891	²⁴ 3, 892	417	4, 243		
²⁴ 3, 891	²⁴ 3, 892	417	4, 243		
996, 840	643, 086	15, 470	51, 546		\$76, 450
996, 840	643, 086	15, 470	51, 546		76, 450
²⁴ 1, 183	12, 342	4, 193	1, 314		3
39, 873, 389	22, 748, 062	2, 438, 450	1, 644, 199		3, 121, 299
10, 155, 042	6, 170, 116	531, 618	419, 839		815, 260
29, 718, 347	16, 577, 946	1, 906, 832	1, 224, 360		2, 306, 039
²⁴ 1, 533	78, 594	5, 618	49, 533	²⁴ \$10, 500	92, 570
509, 457	358, 548	1, 767	5, 887		36, 261
509, 457	358, 548	1, 767	5, 887		36, 261
²⁴ 1, 747	57, 909	1, 767	3, 050		173
45, 479, 437	27, 012, 190	2, 495, 924	2, 524, 581		2, 624, 744
45, 479, 437	27, 012, 190	2, 495, 924	2, 524, 581		2, 624, 744
²⁴ 5, 382	1, 163, 500	89, 087	146, 908		17, 565
11, 504, 921	5, 462, 317	509, 540	479, 244	111, 600	892, 803
8, 069, 893	3, 470, 838	338, 979	355, 073		706, 501
3, 435, 028	1, 991, 479	170, 570	124, 171	111, 600	186, 302
60	2, 733	49	16, 640	²⁴ 828	468

TABLE No. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

SUMMARY—Continued

	Progress of liquidation to date of this report—Continued	
	Total collections from all sources including offsets allowed and unpaid balance R. F. C. loans	Losses on assets compounded or sold under order of court
ALABAMA		
Grand total (2 ²¹ receiverships).....	\$768	\$1
Total active (0 receiverships).....		
Total finally closed (2 ²¹ receiverships).....	768	1
Total 1941 failures (2 ²¹ receiverships).....	768	1
Total activity 1941 (2 ²¹ receiverships).....	768	1
ARIZONA		
None.....		
ARKANSAS		
Grand total (1 receivership).....	786,552	197,304
Total active (0 receiverships).....		
Total finally closed (1 receivership).....	786,552	197,304
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	17,852	137,845
CALIFORNIA		
Grand total (6 receiverships).....	29,952,010	9,998,923
Total active (1 receivership).....	7,936,833	2,114,561
Total finally closed (5 receiverships).....	22,015,177	7,884,362
Total 1941 failures (0 receiverships).....		
Total activity 1941 (6 receiverships).....	215,815	1,867,722
COLORADO		
None.....		
CONNECTICUT		
Grand total (1 receivership).....	402,463	89,639
Total active (1 receivership).....	402,463	89,639
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	62,899	89,639
DELAWARE		
None.....		
DISTRICT OF COLUMBIA		
Grand total (3 receiverships).....	34,657,439	8,002,985
Total active (3 receiverships).....	34,657,439	8,002,985
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (3 receiverships).....	1,417,060	2,423,369
FLORIDA		
Grand total (2 receiverships).....	7,455,504	3,345,773
Total active (1 receivership).....	4,871,382	2,288,526
Total finally closed (1 receivership).....	2,584,122	1,057,247
Total 1941 failures (0 receiverships).....		
Total activity 1941 (2 receiverships).....	19,064	973,736
GEORGIA		
None.....		
IDAHO		
None.....		

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Progress of liquidation to date of this report— Continued			Disposition of proceeds of liquidation		
Book value of uncollected assets	Book value of remaining un- collected stock assessments	Book value of assets returned to shareholders' agents	Distributions by conservators—		Dividends paid by receivers—
			To secured creditors	To unsecured creditors	On secured claims
	²⁴ \$417				
	²⁴ 417				
	²⁴ 417				
	²⁴ 417				
	64,530			\$147,975	
	64,530			147,975	
²⁴ \$151,373	²⁴ 4,193				
55,105	1,511,550				\$59,427
55,105	468,382				35,000
	1,043,168				24,427
²⁴ 2,040,469	²⁴ 5,618				
9	23,233				
9	23,233				
²⁴ 149,468	²⁴ 1,767				
3,839,518	1,504,076			6,089,768	29
3,839,518	1,504,076			6,089,768	29
²⁴ 3,609,816	²⁴ 89,087			12	
1,104,028	190,460			183,352	16,547
1,104,028	161,030				16,547
	29,430			183,352	
²⁴ 970,877	²⁴ 49				

TABLE No. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

SUMMARY—Continued

	Disposition of proceeds of liquidation—Continued	
	Dividends paid by receivers—Continued	Secured and preferred liabilities paid, except through dividends, including offsets allowed
	On unsecured claims	
ALABAMA		
Grand total (2 ²¹ receiverships)	\$2, 058	²⁴ \$1, 072
Total active (0 receiverships)		
Total finally closed (2 ²¹ receiverships)	2, 058	²⁴ 1, 072
Total 1941 failures (2 ²¹ receiverships)	2, 058	²⁴ 1, 072
Total activity 1941 (2 ²¹ receiverships)	2, 058	²⁴ 1, 072
ARIZONA		
None		
ARKANSAS		
Grand total (1 receivership)	118, 003	432, 652
Total active (0 receiverships)		
Total finally closed (1 receivership)	118, 003	432, 652
Total 1941 failures (0 receiverships)		
Total activity 1941 (1 receivership)	20, 790	336
CALIFORNIA		
Grand total (6 receiverships)	15, 636, 916	12, 498, 634
Total active (1 receivership)	5, 121, 636	2, 133, 285
Total finally closed (5 receiverships)	10, 515, 280	10, 365, 349
Total 1941 failures (0 receiverships)		
Total activity 1941 (6 receiverships)	465, 074	92, 541
COLORADO		
None		
CONNECTICUT		
Grand total (1 receivership)	297, 338	39, 674
Total active (1 receivership)	297, 338	39, 674
Total finally closed (0 receiverships)		
Total 1941 failures (0 receiverships)		
Total activity 1941 (1 receivership)	97, 237	172
DELAWARE		
None		
DISTRICT OF COLUMBIA		
Grand total (3 receiverships)	7, 498, 100	16, 615, 907
Total active (3 receiverships)	7, 498, 100	16, 615, 907
Total finally closed (0 receiverships)		
Total 1941 failures (0 receiverships)		
Total activity 1941 (3 receiverships)	5, 433	45, 329
FLORIDA		
Grand total (2 receiverships)	1, 515, 584	4, 692, 756
Total active (1 receivership)	1, 514, 353	2, 571, 536
Total finally closed (1 receivership)	1, 231	2, 121, 220
Total 1941 failures (0 receiverships)		
Total activity 1941 (2 receiverships)	788	493
GEORGIA		
None		
IDAHO		
None		

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Disposition of proceeds of liquidation—Continued					Amount of claims proved
Cash advanced in protection of assets	Conservators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses	Cash in hands of Comptroller and receivers	Amount returned to shareholders in cash	
\$1,071		²⁴ \$1,289			²⁴ \$148
1,071		²⁴ 1,289			²⁴ 148
1,071		²⁴ 1,289			²⁴ 148
1,071		²⁴ 1,289			²⁴ 148
1,338	\$20,943	65,641			335,619
1,338	20,943	65,641			335,619
²⁴ 1,131	²⁴ 175	5,888	²⁴ \$7,856		3,218
9,311	20,283	1,548,112	179,327		18,522,966
6,706		460,879	179,327		6,382,996
2,605	20,283	1,087,233			12,139,970
²⁴ 119,829		69,584	²⁴ \$91,555		67,007
		18,555	46,896		425,418
		18,555	46,896		425,418
²⁴ 434		8,963	²⁴ 43,639		19,844
55,544	405,798	1,841,205	2,151,088		17,876,688
55,544	405,798	1,841,205	2,151,088		17,876,688
²⁴ 28,540	²⁴ 5,212	78,436	1,321,602		2,438
16,079	60,736	798,487	171,963		4,387,331
15,750		581,233	171,963		3,772,041
329	60,736	217,254			615,290
²⁴ 12		45,478	²⁴ 27,683		10,680

TABLE No. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

SUMMARY—Continued

	Capital stock at date of failure	Liabilities Borrowed money (bills payable, rediscounts, etc.) at date of failure
ILLINOIS		
Grand total (31 receiverships)	\$9,805,000	\$12,047,718
Total active (20 receiverships)	7,405,000	8,851,730
Total finally closed (11 receiverships)	2,400,000	3,195,988
Total 1941 failures (0 receiverships)		
Total activity 1941 (31 receiverships)		
INDIANA		
Grand total (19 receiverships)	7,080,000	14,982,164
Total active (8 receiverships)	5,450,000	12,478,281
Total finally closed (11 receiverships)	1,630,000	2,503,903
Total 1941 failures (0 receiverships)		
Total activity 1941 (19 receiverships)		
IOWA		
Grand total (1 receivership)	400,000	717,150
Total active (0 receiverships)		
Total finally closed (1 receivership)	400,000	717,150
Total 1941 failures (0 receiverships)		
Total activity 1941 (1 receivership)		
KANSAS		
Grand total (1 receivership)	82,000	
Total active (1 receivership)	82,000	
Total finally closed (0 receiverships)		
Total 1941 failures (1 receivership)	82,000	
Total activity 1941 (1 receivership)	82,000	
KENTUCKY		
Grand total (4 receiverships)	4,500,000	8,301,614
Total active (3 receiverships)	4,400,000	8,155,121
Total finally closed (1 receivership)	100,000	146,493
Total 1941 failures (0 receiverships)		
Total activity 1941 (4 receiverships)		
LOUISIANA		
Grand total (1 receivership)	1,000,000	3,261,929
Total active (1 receivership)	1,000,000	3,261,929
Total finally closed (0 receiverships)		
Total 1941 failures (0 receiverships)		
Total activity 1941 (1 receivership)		
MAINE		
Grand total (8 receiverships)	1,700,000	3,316,417
Total active (4 receiverships)	800,000	2,268,972
Total finally closed (4 receiverships)	900,000	1,047,445
Total 1941 failures (0 receiverships)		
Total activity 1941 (8 receiverships)		
MARYLAND		
Grand total (4 receiverships)	275,000	1,056,341
Total active (0 receiverships)		
Total finally closed (4 receiverships)	275,000	1,056,341
Total 1941 failures (0 receiverships)		
Total activity 1941 (4 receiverships)		

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Liabilities—Continued			Circulation		Assets and assessments
Total deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	Lawful money deposited to retire	Outstanding at date of failure	Book value of assets at date of failure
\$73,000,697 53,561,433 19,448,264	\$2,770,020 2,107,031 662,989	\$87,827,435 64,520,194 23,307,241	\$3,800,722 2,345,912 1,454,810	\$3,800,722 2,345,912 1,454,810	\$101,142,386 74,492,079 26,650,307
	135,657	135,657			
38,846,343 28,466,380 10,379,963	5,008,719 4,608,790 399,929	58,837,226 45,553,431 13,283,795	4,005,697 2,718,260 1,287,437	4,005,697 2,718,260 1,287,437	59,757,603 44,691,517 15,066,086
	24 18,907	24 18,907			
4,531,689	86,100	5,334,939			5,839,684
4,531,689	86,100	5,334,939			5,839,684
	1,581	1,581			
256,568 256,568	243 243	256,811 256,811			300,706 300,706
256,568 256,568	243 243	256,811 256,811			300,706 300,706
33,856,517 32,934,086 922,431	1,455,122 1,439,023 16,099	43,613,253 42,528,230 1,085,023	2,900,000 2,800,000 100,000	2,900,000 2,800,000 100,000	49,245,110 48,062,555 1,182,555
	24,026	24,026			
	219,489 219,489	3,481,418 3,481,418			4,979,086 4,979,086
	349	349			
22,461,981 9,567,568 12,894,413	287,373 97,724 189,649	26,065,771 11,934,264 14,131,507	1,108,300 325,000 783,300	1,108,300 325,000 783,300	29,150,978 13,464,677 15,686,301
	1,346	1,346			
4,908,000	331,438	6,295,779	271,710	271,710	6,841,257
4,908,000	331,438	6,295,779	271,710	271,710	6,841,257
	6,604	6,604			

TABLE No. 76.—National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indicating

SUMMARY—Continued

	Assets and assessments—Continued	
	Additional assets received since date of failure	Total assessment upon shareholders
ILLINOIS		
Grand total (31 receiverships).....	\$5,852,833	\$8,765,000
Total active (20 receiverships).....	4,653,431	6,365,000
Total finally closed (11 receiverships).....	1,199,402	2,400,000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (31 receiverships).....	468,568	
INDIANA		
Grand total (19 receiverships).....	6,726,820	7,080,000
Total active (8 receiverships).....	5,482,875	5,450,000
Total finally closed (11 receiverships).....	1,243,945	1,630,000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (19 receiverships).....	²⁴ 32,448	
IOWA		
Grand total (1 receivership).....	380,039	400,000
Total active (0 receiverships).....		
Total finally closed (1 receivership).....	380,039	400,000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	9,415	
KANSAS		
Grand total (1 receivership).....	70,035	
Total active (1 receivership).....	70,035	
Total finally closed (0 receiverships).....		
Total 1941 failures (1 receivership).....	70,035	
Total activity 1941 (1 receivership).....	70,035	
KENTUCKY		
Grand total (4 receiverships).....	5,164,103	4,500,000
Total active (3 receiverships).....	5,150,932	4,400,000
Total finally closed (1 receivership).....	13,171	100,000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (4 receiverships).....	²⁴ 198,534	
LOUISIANA		
Grand total (1 receivership).....	396,975	
Total active (1 receivership).....	396,975	
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	341,472	
MAINE		
Grand total (8 receiverships).....	884,233	1,700,000
Total active (4 receiverships).....	381,235	800,000
Total finally closed (4 receiverships).....	502,998	900,000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (8 receiverships).....	35,091	
MARYLAND		
Grand total (4 receiverships).....	398,014	275,000
Total active (0 receiverships).....		
Total finally closed (4 receiverships).....	398,014	275,000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (4 receiverships).....	²⁴ 37,825	

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Assets and assessments—Con.	Progress of liquidation to date of this report				
	Cash collections from assets	Cash collections from stock assessments	Receivership earnings, cash collections from interest, premium, rent, etc.	Unpaid balance, R. F. C. loans	Offsets allowed and settled
Total assets and stock assessments					
\$115,760,219	\$62,071,463	\$4,510,413	\$5,043,464	\$80,000	\$6,827,262
85,510,510	45,323,630	2,993,679	3,796,817	80,000	4,836,819
30,249,709	16,747,833	1,516,734	1,246,647		1,990,443
468,568	678,145	77,363	128,680	²⁴ 229,500	169,800
73,564,423	42,447,724	3,670,302	4,258,460		5,666,217
55,624,392	32,099,558	2,591,389	3,300,201		4,762,134
17,940,031	10,348,166	1,078,913	958,259		904,083
²⁴ 32,448	954,774	34,402	326,119		527,582
6,619,723	3,773,429	188,883	217,961		446,303
6,619,723	3,773,429	188,883	217,961		446,303
9,415	14,103	97	2,254		10,942
370,741	255,330		8,858		16,174
370,741	255,330		8,858		16,174
370,741	255,330		8,858		16,174
370,741	255,330		8,858		16,174
58,909,213	32,485,943	1,344,376	1,528,932		5,299,116
57,613,487	31,713,676	1,279,464	1,410,454		5,156,565
1,295,726	772,267	64,912	118,478		142,551
²⁴ 198,334	146,372	9,989	101,557		3,666
5,376,061	3,416,245		516,901		
5,376,061	3,416,245		516,901		
341,472	162,418		155,661		
31,735,211	20,816,793	1,205,854	1,572,915		1,312,584
14,645,912	9,382,934	459,032	877,418		779,525
17,089,299	11,433,859	746,822	695,497		533,059
35,091	206,348	7,609	62,243		23,471
7,514,271	3,977,103	199,080	354,544		333,196
7,514,271	3,977,103	199,080	354,544		333,196
²⁴ 37,385	29,973	1,272	5,816		8,689

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

SUMMARY—Continued

	Progress of liquidation to date of this report—Continued	
	Total collections from all sources including offsets allowed and unpaid balance R. F. C. loans	Losses on assets compounded or sold under order of court
ILLINOIS		
Grand total (31 receiverships).....	\$78,532,602	\$26,714,140
Total active (20 receiverships).....	57,030,945	17,832,794
Total finally closed (11 receiverships).....	21,501,657	8,881,346
Total 1941 failures (0 receiverships).....		
Total activity 1941 (31 receiverships).....	823,988	6,998,354
INDIANA		
Grand total (19 receiverships).....	56,042,703	11,957,745
Total active (8 receiverships).....	42,753,282	6,899,963
Total finally closed (11 receiverships).....	13,289,421	5,057,782
Total 1941 failures (0 receiverships).....		
Total activity 1941 (19 receiverships).....	1,842,877	3,154,344
IOWA		
Grand total (1 receivership).....	4,626,576	1,999,991
Total active (0 receiverships).....		
Total finally closed (1 receivership).....	4,626,576	1,999,991
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	27,396	1,214,835
KANSAS		
Grand total (1 receivership).....	280,362	2,119
Total active (1 receivership).....	280,362	2,119
Total finally closed (0 receiverships).....		
Total 1941 failures (1 receivership).....	280,362	2,119
Total activity 1941 (1 receivership).....	280,362	2,119
KENTUCKY		
Grand total (4 receiverships).....	40,658,367	6,390,416
Total active (3 receiverships).....	39,560,159	6,109,508
Total finally closed (1 receivership).....	1,098,208	280,908
Total 1941 failures (0 receiverships).....		
Total activity 1941 (4 receiverships).....	261,587	899,401
LOUISIANA		
Grand total (1 receivership).....	3,933,146	1,732,155
Total active (1 receivership).....	3,933,146	1,732,155
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	318,079	856,131
MAINE		
Grand total (8 receiverships).....	24,908,146	7,525,965
Total active (4 receiverships).....	11,498,909	3,303,584
Total finally closed (4 receiverships).....	13,409,237	4,222,381
Total 1941 failures (0 receiverships).....		
Total activity 1941 (8 receiverships).....	299,671	2,466,806
MARYLAND		
Grand total (4 receiverships).....	4,863,923	2,928,972
Total active (0 receiverships).....		
Total finally closed (4 receiverships).....	4,863,923	2,928,972
Total 1941 failures (0 receiverships).....		
Total activity 1941 (4 receiverships).....	45,750	1,552,368

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Progress of liquidation to date of this report— Continued			Disposition of proceeds of liquidation		
Book value of uncollected assets	Book value of remaining un- collected stock assessments	Book value of assets returned to shareholders' agents	Distributions by conservators		Dividends paid by receivers
			To secured creditors	To unsecured creditors	On secured claims
\$11,152,267	\$4,254,587	\$230,087		\$2,453,928	\$107,010
11,152,267	3,371,321			1,493,669	100,081
	883,266	230,087		960,259	6,929
²⁴ 7,607,318	²⁴ 77,363	230,087			
6,412,737	3,409,698		\$34,422	6,176,127	742,458
6,412,737	2,858,611			4,363,554	662,284
	551,087		34,422	1,812,573	80,174
²⁴ 4,669,148	²⁴ 34,408				325
	211,117				9,425
	211,117				9,425
²⁴ 1,230,465	²⁴ 97				
97,118					
97,118					
97,118					
97,118					
10,233,738	3,155,624				238,547
10,233,738	3,120,536				238,547
	35,088				
²⁴ 1,847,776	²⁴ 9,989				7
177,661					
177,661					
²⁴ 677,077					
379,869	494,146			9,247,469	212,266
379,869	340,968			3,743,756	70,583
	153,178			5,503,713	141,683
²⁴ 2,661,534	²⁴ 7,609			²⁴ 2,465	24,201
	75,920				
	75,920				
²⁴ 1,628,355	²⁴ 1,272				

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

SUMMARY—Continued

	Disposition of proceeds of liquidation—Continued	
	Dividends paid by receivers—Continued	Secured and preferred liabilities paid, except through dividends, including offsets allowed
	On unsecured claims	
ILLINOIS		
Grand total (31 receiverships).....	\$37,483,224	\$29,757,475
Total active (20 receiverships).....	25,024,705	23,301,831
Total finally closed (11 receiverships).....	12,458,519	6,455,644
Total 1941 failures (0 receiverships).....		
Total activity 1941 (31 receiverships).....	1,270,892	59,511
INDIANA		
Grand total (19 receiverships).....	20,951,654	22,736,500
Total active (8 receiverships).....	15,445,506	17,850,816
Total finally closed (11 receiverships).....	5,506,148	4,885,684
Total 1941 failures (0 receiverships).....		
Total activity 1941 (19 receiverships).....	1,393,682	540,904
IOWA		
Grand total (1 receivership).....	2,451,238	1,933,286
Total active (0 receiverships).....		
Total finally closed (1 receivership).....	2,451,238	1,933,286
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	43,247	10,942
KANSAS		
Grand total (1 receivership).....	224,470	30,079
Total active (1 receivership).....	224,470	30,079
Total finally closed (0 receiverships).....		
Total 1941 failures (1 receivership).....	224,470	30,079
Total activity 1941 (1 receivership).....	224,470	30,079
KENTUCKY		
Grand total (4 receiverships).....	20,513,984	15,183,504
Total active (3 receiverships).....	19,837,657	14,838,630
Total finally closed (1 receivership).....	676,327	344,874
Total 1941 failures (0 receiverships).....		
Total activity 1941 (4 receiverships).....	270,168	34,370
LOUISIANA		
Grand total (1 receivership).....		3,734,008
Total active (1 receivership).....		3,734,008
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....		287,370
MAINE		
Grand total (8 receiverships).....	9,205,531	4,441,918
Total active (4 receiverships).....	3,569,648	2,902,523
Total finally closed (4 receiverships).....	5,635,883	1,539,395
Total 1941 failures (0 receiverships).....		
Total activity 1941 (8 receiverships).....	543,261	23,478
MARYLAND		
Grand total (4 receiverships).....	2,890,203	1,597,370
Total active (0 receiverships).....		
Total finally closed (4 receiverships).....	2,890,203	1,597,370
Total 1941 failures (0 receiverships).....		
Total activity 1941 (4 receiverships).....	316,070	8,692

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Disposition of proceeds of liquidation—Continued					Amount of claims proved
Cash advanced in protection of assets	Conservators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses	Cash in hands of Comptroller and receivers	Amount returned to shareholders in cash	
\$931,762	\$302,935	\$5,631,658	\$1,863,350	\$1,260	\$57,434,093
908,888	207,236	4,131,185	1,863,350		40,579,301
22,874	95,699	1,500,473		1,260	16,854,792
²⁴ 178,142	²⁴ 414	343,152	²⁴ 672,271	1,260	219,727
318,583	340,774	3,268,481	1,473,704		33,455,194
314,067	186,999	2,456,352	1,473,704		25,076,073
4,516	153,775	812,129			8,379,121
²⁴ 365,241	189	176,568	96,450		98,708
		232,627			3,404,348
		232,627			3,404,348
²⁴ 1,018		7,893	²⁴ 33,670		17,156
1,280		5,443	19,090		225,196
1,280		5,443	19,090		225,196
1,280		5,443	19,090		225,196
1,280		5,443	19,090		225,196
115,259	14,747	2,860,816	1,731,510		27,933,487
115,259	4,406	2,794,150	1,731,510		27,194,493
	10,341	66,666			738,994
²⁴ 85,220		98,494	²⁴ 56,252		194,030
	94,914	102,964	1,260		
	94,914	102,964	1,260		
	15,796	14,294	619		
6,950	156,333	1,136,049	501,630		22,277,238
6,108	65,449	639,212	501,630		9,289,183
842	90,884	496,837			12,988,055
²⁴ 20,576	²⁴ 5,403	83,691	²⁴ 348,516		40,753
9,678	35,235	331,437			4,674,457
9,678	35,235	331,437			4,674,457
²⁴ 7,253	²⁴ 1,612	20,071	²⁴ 290,213		23,013

TABLE No. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

SUMMARY—Continued

	Capital stock at date of failure	Liabilities Borrowed money (bills payable, rediscounts, etc.) at date of failure
MASSACHUSETTS		
Grand total (5 receiverships).....	\$12,255,585	\$14,307,693
Total active (4 receiverships).....	12,155,585	14,300,869
Total finally closed (1 receivership).....	100,000	6,824
Total 1941 failures (0 receiverships).....		
Total activity 1941 (5 receiverships).....		
MICHIGAN		
Grand total (20 receiverships).....	39,800,060	24,715,430
Total active (12 receiverships).....	38,800,060	23,553,069
Total finally closed (8 receiverships).....	1,000,000	1,162,361
Total 1941 failures (0 receiverships).....		
Total activity 1941 (20 receiverships).....		
MINNESOTA		
Grand total (1 receivership).....	55,000	
Total active (1 receivership).....	55,000	
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....		
MISSISSIPPI		
None.....		
MISSOURI		
Grand total (1 receivership).....	700,000	340,729
Total active (1 receivership).....	700,000	340,729
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....		
MONTANA		
None.....		
NEBRASKA		
None.....		
NEVADA		
Grand total (1 receivership).....	700,000	3,261,215
Total active (0 receiverships).....		
Total finally closed (1 receivership).....	700,000	3,261,215
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....		
NEW HAMPSHIRE		
None.....		
NEW JERSEY		
Grand total (12 receiverships).....	5,650,000	17,269,012
Total active (4 receiverships).....	3,150,000	6,882,373
Total finally closed (8 receiverships).....	2,500,000	10,386,639
Total 1941 failures (0 receiverships).....		
Total activity 1941 (12 receiverships).....		
NEW MEXICO		
None.....		
NEW YORK		
Grand total (18 receiverships).....	7,400,000	19,900,454
Total active (15 receiverships).....	7,125,000	18,553,427
Total finally closed (3 receiverships).....	275,000	1,347,027
Total 1941 failures (0 receiverships).....		
Total activity 1941 (18 receiverships).....		

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Liabilities—Continued			Circulation		Assets and assessments
Total deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	Lawful money deposited to retire	Outstanding at date of failure	Book value of assets at date of failure
\$37,160,700 34,784,837 2,375,863	\$1,672,809 1,635,329 37,480	\$53,141,202 50,721,035 2,420,167	\$2,671,480 2,571,480 100,000	\$2,671,480 2,571,480 100,000	\$73,919,110 71,213,194 2,705,916
	24,267	24,267			
576,230,443 564,475,539 11,754,904	6,328,244 5,862,966 465,278	607,274,117 593,891,574 13,382,543	17,795,330 17,287,780 507,550	17,795,330 17,287,780 507,550	681,945,054 667,100,635 14,844,419
	380,924	380,924			
306,087 306,087	34,198 34,198	340,285 340,285			310,153 310,153
1,833,496 1,833,496	113,275 113,275	2,287,500 2,287,500	500,000 500,000	500,000 500,000	2,975,890 2,975,890
4,020,537	487,285	7,769,037	665,000	665,000	8,209,172
4,020,537	487,285	7,769,037	665,000	665,000	8,209,172
	17,742	17,742			
31,462,868 11,695,049 19,767,819	1,603,419 277,065 1,326,354	50,335,299 18,854,487 31,480,812	2,048,010 1,151,600 896,410	2,048,010 1,151,600 896,410	56,361,812 22,410,496 33,951,316
	10,357	10,357			
68,873,919 65,602,127 3,271,792	2,409,216 2,268,353 140,863	91,183,589 86,423,907 4,759,682	1,702,995 1,579,680 123,315	1,702,995 1,579,680 123,315	99,014,419 93,875,734 5,138,685
	21,920	21,920			

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

SUMMARY—Continued

	Assets and assessments—Continued	
	Additional assets received since date of failure	Total assessment upon shareholders
MASSACHUSETTS		
Grand total (5 receiverships).....	\$3, 205, 144	\$12, 255, 585
Total active (4 receiverships).....	2, 997, 575	12, 155, 585
Total finally closed (1 receivership).....	207, 569	100, 000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (5 receiverships).....	119, 440	
MICHIGAN		
Grand total (20 receiverships).....	51, 882, 237	39, 800, 060
Total active (12 receiverships).....	50, 876, 862	38, 800, 060
Total finally closed (8 receiverships).....	1, 005, 375	1, 000, 000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (20 receiverships).....	77, 613	
MINNESOTA		
Grand total (1 receivership).....	36, 617	
Total active (1 receivership).....	36, 617	
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	510	
MISSISSIPPI		
None.....		
MISSOURI		
Grand total (1 receivership).....	328, 959	700, 000
Total active (1 receivership).....	328, 959	700, 000
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	46, 832	
MONTANA		
None.....		
NEBRASKA		
None.....		
NEVADA		
Grand total (1 receivership).....	2, 287, 513	700, 000
Total active (0 receiverships).....		
Total finally closed (1 receivership).....	2, 287, 513	700, 000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	363	
NEW HAMPSHIRE		
None.....		
NEW JERSEY		
Grand total (12 receiverships).....	3, 035, 302	5, 650, 000
Total active (4 receiverships).....	1, 029, 867	3, 150, 000
Total finally closed (8 receiverships).....	2, 005, 435	2, 500, 000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (12 receiverships).....	252, 522	
NEW MEXICO		
None.....		
NEW YORK		
Grand total (18 receiverships).....	6, 727, 836	7, 250, 000
Total active (15 receiverships).....	6, 560, 664	6, 975, 000
Total finally closed (3 receiverships).....	167, 172	275, 000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (18 receiverships).....	210, 188	

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Assets and assessments—Con.	Progress of liquidation to date of this report				
	Cash collections from assets	Cash collections from stock assessments	Receivership earnings, cash collections from interest, premium, rent, etc.	Unpaid balance, R. F. C. loans	Offsets allowed and settled
Total assets and stock assessments					
\$89,379,839	\$31,356,311	\$1,775,543	\$2,833,924		\$3,786,547
86,366,354	29,125,514	1,698,044	2,730,470		3,655,403
3,013,485	2,230,797	77,499	103,454		131,144
119,440	130,541	22,479	100,378		79,317
773,627,351	509,820,489	25,936,931	52,090,150	\$14,150,000	48,645,153
756,777,557	500,013,019	25,321,676	50,921,393	14,150,000	47,559,529
16,849,794	9,807,470	615,255	1,168,757		1,085,624
77,613	15,489,737	1,088,140	3,893,853	13,913,500	969,856
346,770	252,942		12,483		24,207
346,770	252,942		12,483		24,207
510	62,236		1,457		
4,004,849	1,815,242	91,692	126,118		241,700
4,004,849	1,815,242	91,692	126,118		241,700
21 6,832	25		31		
11,196,685	5,552,385	229,824	574,981		336,255
11,196,685	5,552,385	229,824	574,981		336,255
363	21 1,973	21 1,095	21 12,902		17,881
65,047,114	33,833,371	2,753,288	2,506,282		3,555,380
26,590,363	15,380,352	1,460,205	1,069,757		1,492,789
38,456,751	18,453,019	1,293,083	1,436,525		2,062,591
252,522	220,158	57,244	20,249		62,367
112,992,255	65,212,440	3,726,836	5,457,131	191,500	5,559,519
107,411,398	61,516,785	3,563,456	5,074,802	191,500	5,292,439
5,580,857	3,695,655	163,380	382,329		267,080
210,188	1,388,014	338,636	419,522	21 407,600	149,717

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

SUMMARY—Continued

	Progress of liquidation to date of this report—Continued	
	Total collections from all sources including offsets allowed and unpaid balance R. F. C. loans	Losses on assets compounded or sold under order of court
MASSACHUSETTS		
Grand total (5 receiverships).....	\$39,752,325	\$37,225,552
Total active (4 receiverships).....	37,209,431	36,674,008
Total finally closed (1 receivership).....	2,542,894	551,544
Total 1941 failures (0 receiverships).....		
Total activity 1941 (5 receiverships).....	332,715	8,138,074
MICHIGAN		
Grand total (20 receiverships).....	650,642,723	92,110,051
Total active (12 receiverships).....	637,965,617	87,153,351
Total finally closed (8 receiverships).....	12,677,106	4,956,700
Total 1941 failures (0 receiverships).....		
Total activity 1941 (20 receiverships).....	35,355,086	15,772,173
MINNESOTA		
Grand total (1 receivership).....	289,632	69,621
Total active (1 receivership).....	289,632	69,621
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	63,693	63,508
MISSISSIPPI		
None.....		
MISSOURI		
Grand total (1 receivership).....	2,274,752	1,247,891
Total active (1 receivership).....	2,274,752	1,247,891
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	56	24,494
MONTANA		
None.....		
NEBRASKA		
None.....		
NEVADA		
Grand total (1 receivership).....	6,693,445	4,608,045
Total active (0 receiverships).....		
Total finally closed (1 receivership).....	6,693,445	4,608,045
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	241,089	282,851
NEW HAMPSHIRE		
None.....		
NEW JERSEY		
Grand total (12 receiverships).....	42,648,321	19,040,345
Total active (4 receiverships).....	19,403,103	3,599,204
Total finally closed (8 receiverships).....	23,245,218	15,441,141
Total 1941 failures (0 receiverships).....		
Total activity 1941 (12 receiverships).....	360,018	4,290,526
NEW MEXICO		
None.....		
NEW YORK		
Grand total (18 receiverships).....	80,147,426	22,892,083
Total active (15 receiverships).....	75,638,982	21,548,961
Total finally closed (3 receiverships).....	4,508,444	1,343,122
Total 1941 failures (0 receiverships).....		
Total activity 1941 (18 receiverships).....	1,888,389	13,276,347

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Progress of liquidation to date of this report— Continued			Disposition of proceeds of liquidation		
Book value of uncollected assets	Book value of remaining un- collected stock assessments	Book value of assets returned to shareholders' agents	Distributions by conservators		Dividends paid by receivers
			To secured creditors	To unsecured creditors	On secured claims
\$4,755,844	\$10,480,042			\$1,398,352	\$1,010,399
4,755,844	10,457,541			1,398,352	1,010,399
	22,501				
²⁴ 8,228,492	²⁴ 22,479				414,651
83,251,598	13,863,129		\$155,298	59,146,660	327,143
83,251,598	13,478,384		155,298	56,115,100	169,659
	384,745			3,031,660	157,484
²⁴ 32,154,153	²⁴ 1,088,140		666	²⁴ 805	15,487
²⁴ 125,234					
16	608,308				
16	608,308				
²⁴ 6,363					
	470,176				
	470,176				
²⁴ 298,396	4,095				
2,968,018	\$2,896,712			\$3,415,481	\$391,124
2,968,018	1,689,795			774,467	
	1,206,917			2,641,014	391,124
²⁴ 4,320,529	²⁴ 57,244			11	²⁴ 410,120
12,078,213	3,523,164		394,797	15,346,860	754,944
12,078,213	3,411,544		394,797	15,318,836	659,130
	111,620			28,024	95,814
²⁴ 14,603,890	²⁴ 338,636			²⁴ 693	²⁴ 212,983

TABLE No. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

SUMMARY—Continued

	Disposition of proceeds of liquidation—Continued	
	Dividends paid by receivers—Continued	Secured and preferred liabilities paid, except through dividends, including offsets allowed
	On unsecured claims	
MASSACHUSETTS		
Grand total (5 receiverships)	\$14,934,559	\$18,737,569
Total active (4 receiverships)	14,135,353	18,497,689
Total finally closed (1 receivership)	799,206	239,880
Total 1941 failures (0 receiverships)		
Total activity 1941 (5 receiverships)	35,422	²⁴ \$35,078
MICHIGAN		
Grand total (20 receiverships)	404,978,166	122,990,902
Total active (12 receiverships)	400,405,646	119,198,515
Total finally closed (8 receiverships)	4,572,520	3,792,387
Total 1941 failures (0 receiverships)		
Total activity 1941 (20 receiverships)	68,345,478	1,113,533
MINNESOTA		
Grand total (1 receivership)	236,167	34,850
Total active (1 receivership)	236,167	34,850
Total finally closed (0 receiverships)		
Total 1941 failures (0 receiverships)		
Total activity 1941 (1 receivership)	83,990	
MISSISSIPPI		
None		
MISSOURI		
Grand total (1 receivership)	1,458,653	613,008
Total active (1 receivership)	1,458,653	613,008
Total finally closed (0 receiverships)		
Total 1941 failures (0 receiverships)		
Total activity 1941 (1 receivership)		
MONTANA		
None		
NEBRASKA		
None		
NEVADA		
Grand total (1 receivership)	1,738,338	4,717,840
Total active (0 receiverships)		
Total finally closed (1 receivership)	1,738,338	4,717,840
Total 1941 failures (0 receiverships)		
Total activity 1941 (1 receivership)	50,843	²⁴ \$6,866
NEW HAMPSHIRE		
None		
NEW JERSEY		
Grand total (12 receiverships)	11,370,916	23,872,457
Total active (4 receiverships)	6,595,062	10,238,901
Total finally closed (8 receiverships)	4,775,854	13,633,556
Total 1941 failures (0 receiverships)		
Total activity 1941 (12 receiverships)	1,301,810]	91,228
NEW MEXICO		
None		
NEW YORK		
Grand total (18 receiverships)	20,897,380	32,818,329
Total active (15 receiverships)	18,767,091	30,842,671
Total finally closed (3 receiverships)	2,130,289	1,975,658
Total 1941 failures (0 receiverships)		
Total activity 1941 (18 receiverships)	1,174,061	²⁴ \$53,208

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Disposition of proceeds of liquidation—Continued					Amount of claims proved
Cash advanced in protection of assets	Conservators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses	Cash in hands of Comptroller and receivers	Amount returned to shareholders in cash	
\$210,885	\$13,681	\$2,096,592	\$1,350,288		\$44,610,991
210,885		2,004,817	1,350,288		42,440,885
	13,681	91,775			2,170,106
127,304		²⁴ 52,696	143,112		²⁴ 33,501
31,171,607	1,218,437	28,211,523	2,442,987		483,189,785
31,167,462	1,048,865	27,262,085	2,442,987		473,444,884
4,145	169,572	949,438			9,744,901
²⁴ 5,589,448	4,158	2,230,169	²⁴ 30,514,152		²⁴ 329,007
		17,220	1,395		304,930
		17,220	1,395		304,930
²⁴ 7,165		5,861	²⁴ 18,993		1
2,361	43,081	128,048	29,601		1,636,988
2,361	43,081	128,048	29,601		1,636,988
		7,811	²⁴ 7,755		115
34		237,233			3,015,330
34		237,233			3,015,330
²⁴ 24,948		17,474	²⁴ 7,592		1,536
43,751	236,274	2,621,120	697,198		28,051,470
21,031	65,185	1,011,259	697,198		8,526,886
22,720	171,089	1,609,861			19,524,584
²⁴ 28,180	²⁴ 20	130,488	²⁴ 725,199		1,584,288
775,507	1,025,241	5,669,856	2,464,512		57,116,270
770,382	1,006,730	5,414,833	2,464,512		54,323,922
5,125	18,511	255,023			2,792,348
56,818	²⁴ 7,263	189,414	1,042,248		983,448

TABLE No. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

SUMMARY—Continued

	Capital stock at date of failure	Liabilities Borrowed money (bills payable, rediscounts, etc.) at date of failure
NORTH CAROLINA		
Grand total (4 receiverships).....	\$1,900,000	\$3,987,100
Total active (1 receivership).....	1,000,000	2,307,508
Total finally closed (3 receiverships).....	900,000	1,679,592
Total 1941 failures (0 receiverships).....		
Total activity 1941 (4 receiverships).....		
NORTH DAKOTA		
Grand total (1 receivership).....	400,000	990,927
Total active (1 receivership).....	400,000	990,927
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....		
OHIO		
Grand total (8 receiverships).....	1,775,000	2,590,743
Total active (3 receiverships).....	925,000	1,229,222
Total finally closed (5 receiverships).....	850,000	1,361,521
Total 1941 failures (0 receiverships).....		
Total activity 1941 (8 receiverships).....		²⁴ 48,638
OKLAHOMA		
Grand total (2 ²² receiverships).....	50,000	2,006
Total active (1 receivership).....	50,000	
Total finally closed (1 ²² receivership).....		²⁴ 2,006
Total 1941 failures (2 ²² receiverships).....	50,000	2,006
Total activity 1941 (2 ²² receiverships).....	50,000	2,006
OREGON		
Grand total (2 receiverships).....	400,000	848,449
Total active (1 receivership).....	200,000	210,639
Total finally closed (1 receivership).....	200,000	637,810
Total 1941 failures (0 receiverships).....		
Total activity 1941 (2 receiverships).....		
PENNSYLVANIA		
Grand total (60 receiverships).....	20,884,670	56,829,699
Total active (42 receiverships).....	18,439,670	52,229,907
Total finally closed (18 receiverships).....	2,445,000	4,599,792
Total 1941 failures (1 receivership).....	100,000	
Total activity 1941 (60 receiverships).....	100,000	
RHODE ISLAND		
None.....		
SOUTH CAROLINA		
Grand total (5 receiverships).....	1,710,000	4,193,765
Total active (4 receiverships).....	1,510,000	3,695,369
Total finally closed (1 receivership).....	200,000	498,396
Total 1941 failures (0 receiverships).....		
Total activity 1941 (5 receiverships).....		
SOUTH DAKOTA		
Grand total (1 receivership).....	87,500	
Total active (1 receivership).....	87,500	
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....		

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Liabilities—Continued			Circulation		Assets and assessments
Total deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	Lawful money deposited to retire	Outstanding at date of failure	Book value of assets at date of failure
\$9, 916, 935 3, 892, 564 6, 024, 371	\$469, 026 309, 993 159, 033	\$14, 373, 061 6, 510, 065 7, 862, 996	\$895, 140 474, 140 421, 000	\$895, 140 474, 140 421, 000	\$16, 913, 698 8, 323, 984 8, 589, 714
	99, 508	99, 508			
3, 684, 515 3, 684, 515	66, 466 66, 466	4, 741, 908 4, 741, 908	399, 995 399, 995	399, 995 399, 995	5, 140, 990 5, 140, 990
17, 105, 103 10, 142, 588 6, 962, 515	450, 701 306, 260 144, 441	20, 146, 547 11, 678, 070 8, 468, 477	1, 651, 940 923, 150 728, 790	1, 651, 940 923, 150 728, 790	23, 678, 958 14, 238, 279 9, 440, 679
48, 638	39, 724	39, 724			
723, 288 721, 282 2, 006 723, 288 723, 288	258, 585 258, 585 258, 585 258, 585	979, 867 979, 867 979, 867 979, 867			822, 042 822, 042 822, 042 822, 042
2, 928, 162 1, 420, 988 1, 507, 174	149, 075 61, 159 87, 916	3, 925, 686 1, 692, 786 2, 232, 900	191, 660 100, 000 91, 660	191, 660 100, 000 91, 660	4, 395, 033 1, 903, 881 2, 491, 152
	21, 595	21, 595			
208, 472, 274 182, 159, 253 26, 313, 021 1, 204, 158 1, 204, 158	6, 536, 828 5, 902, 212 634, 616 637 1, 023, 915	271, 838, 801 240, 291, 372 31, 547, 429 1, 204, 795 2, 228, 073	10, 318, 991 8, 534, 726 1, 784, 265	10, 318, 991 8, 534, 726 1, 784, 265	312, 132, 085 275, 811, 788 36, 320, 297 1, 306, 808 1, 306, 808
8, 233, 135 8, 233, 135	304, 462 302, 764 1, 698	12, 731, 362 12, 231, 268 500, 094	1, 185, 557 1, 185, 557	1, 185, 557 1, 185, 557	14, 602, 727 13, 921, 770 680, 957
	9, 173	9, 173			
523, 793 523, 793	90, 578 90, 578	614, 371 614, 371			583, 056 583, 056

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

SUMMARY—Continued

	Assets and assessments—Continued	
	Additional assets received since date of failure	Total assessment upon share-holders
NORTH CAROLINA		
Grand total (4 receiverships).....	\$1,397,556	\$1,900,000
Total active (1 receivership).....	573,703	1,000,000
Total finally closed (3 receiverships).....	823,853	900,000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (4 receiverships).....	185,582	
NORTH DAKOTA		
Grand total (1 receivership).....	181,269	400,000
Total active (1 receivership).....	181,269	400,000
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	13,555	
OHIO		
Grand total (8 receiverships).....	2,441,695	1,775,000
Total active (3 receiverships).....	2,160,235	925,000
Total finally closed (5 receiverships).....	281,460	850,000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (8 receiverships).....	24 17,128	
OKLAHOMA		
Grand total (2 ²² receiverships).....	50,809	
Total active (1 receivership).....	61,712	
Total finally closed (1 ²² receivership).....	24 10,903	
Total 1941 failures (2 ²² receiverships).....	50,809	
Total activity 1941 (2 ²² receiverships).....	50,809	
OREGON		
Grand total (2 receiverships).....	468,069	400,000
Total active (1 receivership).....	82,741	200,000
Total finally closed (1 receivership).....	385,328	200,000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (2 receiverships).....	254	
PENNSYLVANIA		
Grand total (60 receiverships).....	20,292,142	20,200,020
Total active (42 receiverships).....	17,771,983	17,755,020
Total finally closed (18 receiverships).....	2,520,159	2,445,000
Total 1941 failures (1 receivership).....	61,545	
Total activity 1941 (60 receiverships).....	2,724,031	
RHODE ISLAND		
None.....		
SOUTH CAROLINA		
Grand total (5 receiverships).....	1,670,340	1,710,000
Total active (4 receiverships).....	1,667,424	1,510,000
Total finally closed (1 receivership).....	2,916	200,000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (5 receiverships).....	76,390	
SOUTH DAKOTA		
Grand total (1 receivership).....	200,234	50,000
Total active (1 receivership).....	200,234	50,000
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	128	

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Assets and assessments—Con.	Progress of liquidation to date of this report				
	Cash collections from assets	Cash collections from stock assessments	Receivership earnings, cash collections from interest, premium, rent, etc.	Unpaid balance, R. F. C. loans	Offsets allowed and settled
Total assets and stock assessments					
\$20,211,254	\$10,396,855	\$1,064,237	\$834,004		\$1,292,401
9,897,687	5,149,293	628,485	492,568		589,997
10,313,567	5,247,572	435,752	341,436		702,404
185,582	304,089	29,837	89,499		39,152
5,722,259	3,769,571	236,150	306,971		298,081
5,722,259	3,769,571	236,150	306,971		298,081
13,555	71,839	1,575	7,293		4,411
27,895,653	15,743,498	1,200,744	1,377,261		1,529,741
17,323,514	9,364,528	591,920	829,683		1,039,599
10,572,139	6,378,970	608,824	547,578		490,142
²⁴ 17,128	189,553	36,862	27,898		51,905
872,851	381,912		11,629		243,760
883,754	393,053		8,863		243,523
²⁴ 10,903	²⁴ 11,141		2,766		237
872,851	381,912		11,629		243,760
872,851	381,912		11,629		243,760
5,263,102	3,311,103	316,314	319,244		212,843
2,186,622	1,548,788	140,007	70,970		117,663
3,076,480	1,762,315	176,307	248,274		95,180
254	²⁴ 17,069	9,764	1,896		22,110
352,624,247	196,121,590	14,151,664	19,121,953		20,478,781
311,338,791	174,320,329	12,682,783	16,920,166		18,360,682
41,285,456	21,801,261	1,468,881	2,201,787		2,118,099
1,368,353	775,245		28,396		46,140
4,030,839	4,339,461	381,732	1,351,178	²⁴ \$111,500	1,046,344
17,983,067	8,907,293	1,184,013	779,740		1,326,800
17,099,194	8,697,624	1,034,785	761,664		1,326,800
883,873	209,669	149,228	18,076		
76,390	167,439	30,084	66,638		13,313
833,290	329,871		15,025		35,166
833,290	329,871		15,025		35,166
128	5,395		140		

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

SUMMARY—Continued

	Progress of liquidation to date of this report—Continued	
	Total collections from all sources including offsets allowed and unpaid balance R. F. C. loans	Losses on assets compounded or sold under order of court
NORTH CAROLINA		
Grand total (4 receiverships).....	\$13,587,497	\$5,928,497
Total active (1 receivership).....	6,860,333	2,464,906
Total finally closed (3 receiverships).....	6,727,164	3,463,591
Total 1941 failures (0 receiverships).....		
Total activity 1941 (4 receiverships).....	462,577	3,470,073
NORTH DAKOTA		
Grand total (1 receivership).....	4,610,773	980,922
Total active (1 receivership).....	4,610,773	980,922
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	85,118	240,878
OHIO		
Grand total (8 receiverships).....	19,851,244	6,969,037
Total active (3 receiverships).....	11,825,730	4,116,010
Total finally closed (5 receiverships).....	8,025,514	2,853,027
Total 1941 failures (0 receiverships).....		
Total activity 1941 (8 receiverships).....	306,218	2,282,248
OKLAHOMA		
Grand total (2 ²² receiverships).....	637,301	592
Total active (1 receivership).....	645,439	591
Total finally closed (1 ²² receivership).....	²² 8,158	1
Total 1941 failures (2 ²² receiverships).....	637,301	592
Total activity 1941 (2 ²² receiverships).....	637,301	592
OREGON		
Grand total (2 receiverships).....	4,159,504	1,338,925
Total active (1 receivership).....	1,877,428	319,940
Total finally closed (1 receivership).....	2,282,076	1,018,985
Total 1941 failures (0 receiverships).....		
Total activity 1941 (2 receiverships).....	16,701	377,198
PENNSYLVANIA		
Grand total (60 receiverships).....	249,873,988	71,157,748
Total active (42 receiverships).....	222,283,960	56,236,652
Total finally closed (18 receiverships).....	27,590,028	14,921,096
Total 1941 failures (1 receivership).....	849,781	
Total activity 1941 (60 receiverships).....	7,007,215	35,450,576
RHODE ISLAND		
None.....		
SOUTH CAROLINA		
Grand total (5 receiverships).....	12,197,846	4,033,148
Total active (4 receiverships).....	11,820,873	3,558,944
Total finally closed (1 receivership).....	376,973	474,204
Total 1941 failures (0 receiverships).....		
Total activity 1941 (5 receiverships).....	277,474	2,247,194
SOUTH DAKOTA		
Grand total (1 receivership).....	380,062	385,196
Total active (1 receivership).....	380,062	385,196
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	5,535	192,492

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Progress of liquidation to date of this report— Continued			Disposition of proceeds of liquidation		
Book value of uncollected assets	Book value of remaining un- collected stock assessments	Book value of assets returned to shareholders' agents	Distribution by conservators		Dividends paid by receivers
			To secured creditors	To unsecured creditors	On secured claims
\$693,701	\$835,763				\$574,569
693,601	371,515				369,664
	464,248				204,905
²⁴ 8,627,732	²⁴ 29,837				
273,685	163,850		\$1,200	\$1,332,206	480
273,685	163,850		1,200	1,332,206	480
²⁴ 303,673	²⁴ 1,576				
1,878,377	574,256			4,510,566	205,158
1,878,377	333,080			2,787,094	101,235
	241,176			1,723,472	103,923
²⁴ 2,640,834	²⁴ 36,862				
246,587					
246,587					
246,587					
246,587					
231	83,686			567,614	49,174
231	59,993			567,614	
	23,693				49,174
²⁴ 381,985	²⁴ 9,764			4	
44,666,108	6,048,356		149,139	24,065,935	1,682,366
44,666,108	5,072,237		145,119	19,781,655	1,446,385
	976,119		4,020	4,284,280	235,981
546,968					
²⁴ 36,806,642	²⁴ 381,732			²⁴ 648	3,189
2,005,826	525,987		59,411	424,628	330,214
2,005,826	475,215		59,411	424,628	189,768
	50,772				140,446
²⁴ 2,351,556	²⁴ 30,084				34,483
33,057	50,000				10,636
33,057	50,000				10,636
²⁴ 197,769					

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

SUMMARY—Continued

	Disposition of proceeds of liquidation—Continued	
	Dividends paid by receivers—Continued	Secured and preferred liabilities paid, except through dividends, including offsets allowed
	On unsecured claims	
NORTH CAROLINA		
Grand total (4 receiverships).....	\$4, 973, 837	\$6, 968, 472
Total active (1 receivership).....	2, 554, 643	3, 245, 330
Total finally closed (3 receiverships).....	2, 419, 194	3, 723, 142
Total 1941 failures (0 receiverships).....		
Total activity 1941 (4 receiverships).....	601, 437	39, 601
NORTH DAKOTA		
Grand total (1 receivership).....	800, 236	2, 077, 811
Total active (1 receivership).....	800, 236	2, 077, 811
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....	265, 192	4, 411
OHIO		
Grand total (8 receiverships).....	5, 918, 499	7, 465, 915
Total active (3 receiverships).....	2, 770, 178	4, 963, 455
Total finally closed (5 receiverships).....	3, 148, 321	2, 502, 460
Total 1941 failures (0 receiverships).....		
Total activity 1941 (8 receiverships).....	994, 279	37, 322
OKLAHOMA		
Grand total (2 ²² receiverships).....	1, 780	355, 718
Total active (1 receivership).....		363, 905
Total finally closed (1 ²² receivership).....	1, 780	²¹ 8, 187
Total 1941 failures (2 ²² receiverships).....	1, 780	355, 718
Total activity 1941 (2 ²² receiverships).....	1, 780	355, 718
OREGON		
Grand total (2 receiverships).....	1, 384, 702	1, 863, 847
Total active (1 receivership).....	316, 744	877, 722
Total finally closed (1 receivership).....	1, 067, 958	986, 125
Total 1941 failures (0 receiverships).....		
Total activity 1941 (2 receiverships).....	157, 157	22, 110
PENNSYLVANIA		
Grand total (60 receiverships).....	94, 894, 914	103, 581, 828
Total active (42 receiverships).....	82, 171, 046	95, 209, 059
Total finally closed (18 receiverships).....	12, 723, 868	8, 372, 769
Total 1941 failures (1 receivership).....		68, 425
Total activity 1941 (60 receiverships).....	4, 322, 623	1, 288, 484
RHODE ISLAND		
None.....		
SOUTH CAROLINA		
Grand total (5 receiverships).....	4, 086, 731	5, 962, 234
Total active (4 receiverships).....	4, 086, 731	5, 747, 761
Total finally closed (1 receivership).....		214, 473
Total 1941 failures (0 receiverships).....		
Total activity 1941 (5 receiverships).....	159, 731	15, 430
SOUTH DAKOTA		
Grand total (1 receivership).....	213, 851	41, 050
Total active (1 receivership).....	213, 851	41, 050
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (1 receivership).....		

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Disposition of proceeds of liquidation—Continued					Amount of claims proved
Cash advanced in protection of assets	Conservators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses	Cash in hands of Comptroller and receivers	Amount returned to shareholders in cash	
\$38,019		\$784,680	\$247,920		\$7,050,125
31,155		411,621	247,920		2,886,080
6,864		373,059			4,164,045
²⁴ 325		48,004	²⁴ 226,140		366,801
58,513	\$40,416	246,535	53,376		2,646,976
58,513	40,416	246,535	53,376		2,646,976
²⁴ 5,248	²⁴ 859	16,337	²⁴ 194,715		²⁴ 4,388
60,299	326,039	1,045,014	310,754		12,628,793
62,675	273,964	556,375	310,754		6,581,909
6,624	52,075	488,639			6,046,884
²⁴ 59,821	²⁴ 10,121	76,456	²⁴ 731,897		245,797
108		10,307	269,388		594,775
78		12,068	269,388		594,795
30		²⁴ 1,761			²⁴ 20
108		10,307	269,388		594,775
108		10,307	269,388		594,775
1,955	20,493	246,353	25,366		2,056,215
843	20,493	68,646	25,366		1,811,916
1,112		177,707			1,244,299
²⁴ 21,596		10,203	²⁴ 151,177		55,935
1,614,015	2,315,855	11,779,139	9,638,313	\$152,484	166,131,492
1,584,712	2,069,595	10,127,113	9,638,313	110,963	142,846,634
29,303	246,260	1,652,026		41,521	23,284,858
202		9,054	772,100		1,111,380
²⁴ 471,311	²⁴ 12,534	909,650	926,141	41,521	1,821,651
24,031	74,925	847,673	387,999		6,574,035
24,031	74,925	825,619	387,999		6,075,451
		22,054			498,584
²⁴ 6,299	²⁴ 1,570	44,335	31,364		²⁴ 1,666
13,800		35,045	65,680		562,666
13,800		35,045	65,680		562,666
971		4,207	257		71

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

SUMMARY—Continued

	Capital stock at date of failure	Liabilities Borrowed money (bills payable, rediscounts, etc.) at date of failure
TENNESSEE		
Grand total (6 receiverships).....	\$4,980,000	\$11,819,087
Total active (4 receiverships).....	4,155,000	9,393,400
Total finally closed (2 receiverships).....	825,000	2,425,687
Total 1941 failures (0 receiverships).....		
Total activity 1941 (6 receiverships).....		
TEXAS		
Grand total (4 receiverships).....	950,000	2,257,353
Total active (3 receiverships).....	800,000	1,977,651
Total finally closed (1 receivership).....	150,000	279,702
Total 1941 failures (0 receiverships).....		
Total activity 1941 (4 receiverships).....		
UTAH		
None.....		
VERMONT		
None.....		
VIRGINIA		
Grand total (3 receiverships).....	810,000	1,157,880
Total active (3 receiverships).....	810,000	1,157,880
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (3 receiverships).....		
WASHINGTON		
None.....		
WEST VIRGINIA		
Grand total (9 receiverships).....	1,255,000	3,409,537
Total active (5 receiverships).....	630,000	2,101,889
Total finally closed (4 receiverships).....	625,000	1,307,648
Total 1941 failures (0 receiverships).....		
Total activity 1941 (9 receiverships).....		
WISCONSIN		
Grand total (5 receiverships).....	1,000,000	1,610,520
Total active (1 receivership).....	100,000	284,848
Total finally closed (4 receiverships).....	900,000	1,325,672
Total 1941 failures (0 receiverships).....		
Total activity 1941 (5 receiverships).....		
WYOMING		
None.....		
GRAND TOTAL		
Grand total (249 ²³ receiverships).....	136,384,815	226,397,462
Total active (150 receiverships).....	115,779,815	182,892,721
Total finally closed (99 ²³ receiverships).....	20,605,000	43,504,741
Total 1941 failures (3 ²³ receiverships).....	232,000	24 5,053
Total activity 1941 (249 ²³ receiverships).....	232,000	24 53,891

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Liabilities—Continued			Circulation		Assets and assessments
Total deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	Lawful money deposited to retire	Outstanding at date of failure	Book value of assets at date of failure
\$23,601,439 11,787,744 11,813,695	\$5,516,568 5,351,660 164,908	\$40,937,094 26,532,804 14,404,290	\$917,198 100,000 817,198	\$917,198 100,000 817,198	\$43,173,517 27,215,356 15,958,161
	3,027	3,027			
10,249,877 9,289,489 960,388	83,788 68,773 15,015	12,591,018 11,335,913 1,255,105	829,897 734,937 94,960	829,897 734,937 94,960	12,534,221 11,098,953 1,435,268
	13	13			
3,558,553 3,558,553	207,883 207,883	4,924,316 4,924,316	716,700 716,700	716,700 716,700	5,732,126 5,732,126
	1,292	1,292			
13,254,009 7,331,466 5,922,543	346,424 231,521 114,903	17,009,970 9,664,876 7,345,094	762,307 418,750 343,557	762,307 418,750 343,557	18,916,999 10,645,129 8,271,870
	2,859	2,859			
7,317,135 1,278,940 6,038,195	237,895 28,848 209,047	9,165,550 1,592,636 7,572,914	845,950 100,000 745,950	845,950 100,000 745,950	10,571,298 1,777,174 8,794,124
	17,289	17,289			
1,268,301,786 1,087,533,513 180,768,273 2,187,061 2,235,699	39,802,910 33,575,714 6,227,196 259,465 2,196,475	1,534,502,158 1,304,001,948 230,500,210 2,441,473 4,378,483	60,421,276 46,904,884 13,516,392	60,421,276 46,904,884 13,516,392	1,735,932,312 1,478,196,790 257,735,522 2,429,556 2,429,556

TABLE No. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

SUMMARY—Continued

	Assets and assessments—Continued	
	Additional assets received since date of failure	Total assessments upon share-holders
TENNESSEE		
Grand total (6 receiverships).....	\$5, 128, 434	\$4, 980, 000
Total active (4 receiverships).....	4, 576, 886	4, 155, 000
Total finally closed (2 receiverships).....	551, 548	825, 000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (6 receiverships).....	²⁴ 39, 689	
TEXAS		
Grand total (4 receiverships).....	1, 363, 221	950, 000
Total active (3 receiverships).....	1, 162, 728	800, 000
Total finally closed (1 receivership).....	200, 493	150, 000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (4 receiverships).....	²⁴ 2, 448	
UTAH		
None.....		
VERMONT		
None.....		
VIRGINIA		
Grand total (3 receiverships).....	1, 038, 162	725, 000
Total active (3 receiverships).....	1, 038, 162	725, 000
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (3 receiverships).....	425, 081	
WASHINGTON		
None.....		
WEST VIRGINIA		
Grand total (9 receiverships).....	731, 064	1, 225, 000
Total active (5 receiverships).....	489, 231	600, 000
Total finally closed (4 receiverships).....	241, 833	625, 000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (9 receiverships).....	105, 588	
WISCONSIN		
Grand total (5 receiverships).....	437, 755	1, 000, 000
Total active (1 receivership).....	78, 651	100, 000
Total finally closed (4 receiverships).....	359, 104	900, 000
Total 1941 failures (0 receiverships).....		
Total activity 1941 (5 receiverships).....	12, 683	
WYOMING		
None.....		
GRAND TOTAL		
Grand total (249 ²³ receiverships).....	125, 639, 421	133, 145, 665
Total active (150 receiverships).....	109, 594, 275	112, 540, 665
Total finally closed (99 ²³ receiverships).....	16, 045, 146	20, 605, 000
Total 1941 failures (3 ²³ receiverships).....	178, 498	
Total activity 1941 (249 ²³ receiverships).....	4, 831, 388	

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Assets and assessments—Con.	Progress of liquidation to date of this report				
	Cash collections from assets	Cash collections from stock assessments	Receivership earnings, cash collections from interest, premium, rent, etc.	Unpaid balance, R. F. C. loans	Offsets allowed and settled
Total assets and stock assessments					
\$53,281,951	\$23,165,078	\$2,526,835	\$1,990,741		\$6,200,844
35,947,242	14,920,103	2,061,251	1,454,273		5,026,135
17,334,709	8,244,975	465,584	536,468		1,174,709
²⁴ \$9,689	127,546	76,692	161,242		12,194
14,847,442	7,908,429	417,016	457,087		950,520
13,061,681	7,244,125	319,523	415,341		818,188
1,785,761	664,304	97,493	41,746		132,332
²⁴ \$,448	31,417	202	14,189	²⁴ \$53,500	26,037
7,495,288	3,857,469	469,923	276,055		367,326
7,495,288	3,857,469	469,923	276,055		367,326
425,081	58,405	17,404	²⁴ 968		²⁴ 160
20,873,063	12,793,838	932,450	1,442,402		1,275,759
11,734,360	7,266,036	429,235	692,167		760,091
9,138,703	5,527,802	503,215	750,235		515,668
105,588	310,027	14,493	87,009		17,423
12,009,053	6,754,686	751,422	651,984		589,420
1,955,825	1,260,659	87,380	124,918		92,797
10,053,228	5,494,027	664,042	527,066		496,623
12,683	14,117	12,230	6,592		19,713
1,994,717,398	1,166,748,714	74,345,358	109,396,900	14,533,100	123,602,612
1,700,331,730	1,005,428,358	61,508,358	95,519,716	14,421,500	107,076,098
294,385,668	161,320,356	12,837,000	13,877,184	111,600	16,526,514
2,608,054	1,408,595	417	53,126		306,074
7,260,944	27,031,518	2,345,142	7,259,699	13,100,174	3,645,946

TABLE No. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

SUMMARY—Continued

	Progress of liquidation to date of this report—Continued	
	Total collections from all sources including offsets allowed and unpaid balance R. F. C. loans	Losses on assets compounded or sold under order of court
TENNESSEE		
Grand total (6 receiverships).....	\$33,883,498	\$14,789,924
Total active (4 receiverships).....	23,461,762	7,699,899
Total finally closed (2 receiverships).....	10,421,736	7,090,025
Total 1941 failures (0 receiverships).....		
Total activity 1941 (6 receiverships).....	377,674	5,001,050
TEXAS		
Grand total (4 receiverships).....	9,733,052	4,738,713
Total active (3 receiverships).....	8,797,177	3,899,588
Total finally closed (1 receivership).....	935,875	539,125
Total 1941 failures (0 receiverships).....		
Total activity 1941 (4 receiverships).....	18,345	1,229,538
UTAH		
None.....		
VERMONT		
None.....		
VIRGINIA		
Grand total (3 receiverships).....	4,970,773	1,074,890
Total active (3 receiverships).....	4,970,773	1,074,890
Total finally closed (0 receiverships).....		
Total 1941 failures (0 receiverships).....		
Total activity 1941 (3 receiverships).....	74,681	389,970
WASHINGTON		
None.....		
WEST VIRGINIA		
Grand total (9 receiverships).....	16,444,449	4,830,541
Total active (5 receiverships).....	9,147,529	2,360,308
Total finally closed (4 receiverships).....	7,296,920	2,470,233
Total 1941 failures (0 receiverships).....		
Total activity 1941 (9 receiverships).....	428,952	2,338,231
WISCONSIN		
Grand total (5 receiverships).....	8,747,512	3,664,947
Total active (1 receivership).....	1,565,754	502,369
Total finally closed (4 receiverships).....	7,181,758	3,162,578
Total 1941 failures (0 receiverships).....		
Total activity 1941 (5 receiverships).....	52,652	1,161,555
WYOMING		
None.....		
GRAND TOTAL		
Grand total (249 ²² receiverships).....	1,488,626,684	378,022,796
Total active (150 receiverships).....	1,283,954,030	282,319,085
Total finally closed (99 ²² receiverships).....	204,672,654	95,703,711
Total 1941 failures (3 ²² receiverships).....	1,768,212	2,712
Total activity 1941 (249 ²² receiverships).....	53,382,479	118,841,250

Footnotes at end of table, pp. 386 to 389.

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Progress of liquidation to date of this report— Continued			Disposition of proceeds of liquidation		
Book value of uncollected assets	Book value of remaining un- collected stock assessments	Book value of assets returned to shareholders' agents	Distributions by conservators		Dividends paid by receivers
			To secured creditors	To unsecured creditors	On secured claims
\$4,146,105	\$2,453,165			\$3,379,013	\$405,295
4,146,105	2,093,749			3,379,013	14,337
	359,416				390,958
²⁴ 5,180,479	²⁴ 76,692			²⁴ 865	²⁴ 1
299,780	532,984				25,209
299,780	490,477				9,779
	52,507				15,520
²⁴ 1,289,440	²⁴ 202				
1,470,603	255,077			1,164,465	29,446
1,470,603	255,077			1,164,465	20,446
²⁴ 23,134	²⁴ 17,404				
747,925	292,550		\$2,925	1,791,250	154,741
747,925	170,765			1,445,984	27,266
	121,785		2,925	345,266	127,475
²⁴ 2,560,083	²⁴ 14,493		²⁴ 5,467	5,456	²⁴ 5,467
	248,578			805,069	9,569
	12,620				
	235,958			805,069	9,569
²⁴ 1,182,702	²⁴ 12,230				
192,967,524	58,800,307	\$230,087	797,192	141,646,718	7,346,266
192,967,524	51,032,307		755,825	118,781,809	5,161,255
	7,768,000	230,087	41,367	22,864,909	2,185,011
890,673	²⁴ 417				
²⁴ 142,487,867	²⁴ 2,545,142	230,087	²⁴ 4,791	607	²⁴ 136,218

TABLE NO. 76.—*National banks in charge of receivers during year ended Oct. 31, 1941, amounts of total assets and total liabilities at date of failure, capital stock and stockings, together with the disposition of such collections, and various other data indi-*

SUMMARY—Continued

	Disposition of proceeds of liquidation—Continued	
	Dividends paid by receivers—Continued	Secured and preferred liabilities paid, except through dividends, including offsets allowed
	On unsecured claims	
TENNESSEE		
Grand total (6 receiverships)	\$10,949,459	\$16,066,103
Total active (4 receiverships)	5,133,774	12,417,514
Total finally closed (2 receiverships)	5,815,685	3,648,589
Total 1941 failures (0 receiverships)		
Total activity 1941 (6 receiverships)	1,243,477	15,582
TEXAS		
Grand total (4 receiverships)	3,516,404	5,114,359
Total active (3 receiverships)	3,144,154	4,679,462
Total finally closed (1 receivership)	372,250	434,897
Total 1941 failures (0 receiverships)		
Total activity 1941 (4 receiverships)	22,186	26,037
UTAH		
None		
VERMONT		
None		
VIRGINIA		
Grand total (3 receiverships)	1,282,772	2,019,106
Total active (3 receiverships)	1,282,772	2,019,106
Total finally closed (0 receiverships)		
Total 1941 failures (0 receiverships)		
Total activity 1941 (3 receiverships)	61,097	2,226
WASHINGTON		
None		
WEST VIRGINIA		
Grand total (9 receiverships)	6,172,314	6,678,581
Total active (5 receiverships)	2,167,591	4,424,149
Total finally closed (4 receiverships)	4,004,723	2,254,432
Total 1941 failures (0 receiverships)		
Total activity 1941 (9 receiverships)	541,732	24,277,722
WISCONSIN		
Grand total (5 receiverships)	4,344,443	2,897,490
Total active (1 receivership)	1,007,931	386,270
Total finally closed (4 receiverships)	3,336,512	2,511,220
Total 1941 failures (0 receiverships)		
Total activity 1941 (5 receiverships)	220,177	19,722
WYOMING		
None		
GRAND TOTAL		
Grand total (249 ²³ receiverships)	712,942,424	478,570,160
Total active (150 receiverships)	625,781,036	399,896,517
Total finally closed (99 ²³ receiverships)	87,161,388	78,673,643
Total 1941 failures (3 ²³ receiverships)	228,308	453,150
Total activity 1941 (249 ²³ receiverships)	84,235,642	3,411,625

¹ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold, or to complete unfinished liquidation (14 banks).² Suspended under terms of banking holiday proclamation without subsequent appointment of conservator (Chattanooga, Tenn.).

dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earning the progress and results of liquidation to Oct. 31, 1941—Continued

SUMMARY—Continued

Disposition of proceeds of liquidation—Continued					Amount of claims proved
Cash advanced in protection of assets	Conservators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses	Cash in hands of Comptroller and receivers	Amount returned to shareholders in cash	
\$140,670	\$137,390	\$2,036,303	\$769,265	-----	\$25,036,904
137,637	130,967	1,479,255	769,265	-----	13,958,228
3,033	6,423	557,048	-----	-----	11,078,676
²⁴ 15,341	²⁴ 589	100,268	²⁴ 965,357	-----	687,942
84,269	-----	768,896	223,825	-----	7,416,920
81,499	-----	658,458	223,825	-----	6,589,413
2,770	-----	110,438	-----	-----	827,507
²⁴ 51,942	-----	36,163	²⁴ 14,099	-----	12,784
-----	-----	-----	-----	-----	-----
15,994	39,006	204,962	215,022	-----	2,878,999
15,994	39,006	204,962	215,022	-----	2,878,999
²⁴ 7,832	-----	12,050	7,140	-----	1,643
-----	-----	-----	-----	-----	-----
51,229	111,606	1,087,870	389,576	\$4,357	10,166,056
41,376	103,231	543,999	389,576	4,357	5,119,294
9,853	8,375	543,871	-----	-----	5,046,762
²⁴ 26,894	-----	76,708	²⁴ 133,721	4,357	210,709
3,742	58,353	564,432	64,414	-----	6,240,000
25	9,929	97,185	64,414	-----	1,205,135
3,717	48,424	467,247	-----	-----	5,035,465
²⁴ 23,609	290	39,038	²⁴ 202,975	-----	23,371
-----	-----	-----	-----	-----	-----
35,786,644	7,113,495	76,478,987	27,786,697	158,101	1,058,862,207
35,648,061	5,891,189	64,136,321	27,786,697	115,320	904,257,380
138,583	1,222,306	12,342,666	-----	42,781	154,604,827
2,661	-----	23,515	1,060,578	-----	1,931,203
²⁴ 7,209,801	²⁴ 25,355	4,869,013	²⁴ 31,805,401	47,138	7,144,839

³ Including dividends paid through or by purchasing bank (97 banks).

⁴ Federal Deposit Insurance Corporation appointed as receiver in accordance with Banking Act of 1933 (13 banks).

⁵ 100 percent principal and interest in full paid to creditors (Rockford, Ill.).

TABLE NO. 76-A.—*District of Columbia State chartered banks and banks incor-
troller of the Currency, in charge of receivers during year ended Oct. 31, 1941,
of total assets and total liabilities at date of failure, capital stock and stock assess-
together with the disposition of such collections, and various other data indicating the*

	Name and location of banks	Date of organization	Failure Capital stock at date of
DISTRICT OF COLUMBIA NON-NATIONAL BANKS			
1-A	International Exchange Bank, Washington, D. C.	June 30, 1921	\$116, 830
2-A	North Capital Savings Bank, Washington, D. C.	Sept. 3, 1912	90, 000
3-A	Bank of Brightwood, Washington, D. C.	Apr. 26, 1922	100, 030
6-A	Park Savings Bank, Washington, D. C. ¹	Aug. 28, 1909	100, 000
10-A	Seventh Street Savings Bank, Washington, D. C. ¹	July 1, 1912	100, 000
11-A	Potomac Savings Bank of Georgetown, Washington, D. C. ¹	Feb. 28, 1903	140, 000
12-A	United States Savings Bank, Washington, D. C. ¹	May 16, 1906	100, 000
14-A	Industrial Savings Bank, Washington, D. C. ¹	Mar. 25, 1913	50, 000
15-A	The Prudential Bank, Washington, D. C. ¹	Nov. 4, 1920	100, 000
SUMMARY			
	Grand total (9 receiverships)		896, 860
	Total active (6 receiverships)		580, 000
	Total finally closed (3 receiverships)		316, 860
	Total 1941 failures (0 receiverships)		
	Total activity 1941 (9 receiverships)		

Footnotes at end of table, pp. 390 and 391.

⁶ 100 percent principal and partial interest paid to creditors (5 banks).

⁷ Formerly in conservatorship (124 banks).

⁸ Receiver elected by shareholders to continue liquidation after payment of principal and interest in full to creditors (2 banks).

⁹ Shareholders' agent elected to continue liquidation after payment by receiver of principal and interest in full to creditors (Rockford, Ill.).

¹⁰ Partial return to shareholders of stock assessments previously paid in, pursuant to election for continuance of receivership (New Castle, Pa.).

¹¹ Sole creditor of receivership paid 100 percent principal and interest in full through principal dividends of 48 percent plus proceeds of assets sold to sole creditor bank (New Castle, Pa.).

¹² Sole creditor of receivership paid 100 percent principal and interest in full through principal dividends of 50 percent and partial interest dividend of 6.736 percent plus other nondividend cash payments (Saeger-town, Pa.).

¹³ 100 percent principal and 6.5 percent interest in full paid to regular claimant creditors and 52.05 percent principal paid to deferred certificate holders (Savanna, Ill.).

¹⁴ Bank placed in receivership Nov. 14, 1924, with completion of liquidation and final closing Sept. 29, 1928. Receivership subsequently reopened effective Mar. 21, 1940, in connection with payment of additional final dividend of 1 percent, with second final closing June 13, 1941. First administration liquidation data given in italics with amended cumulative liquidation data to June 13, 1941 in regular type, with net difference indicative of results of adjustments and additional liquidation effected in connection with re-opening of receivership (Abbeville, Ala.).

¹⁵ Bank placed in receivership Mar. 3, 1931, with completion of liquidation and final closing Jan. 31, 1936. Receivership subsequently reopened effective Oct. 29, 1937, in connection with payment of additional final

porated under the laws of the District of Columbia, under the supervision of the Comptroller of organization, appointment of receivers, and final closing, with nominal amounts, amounts collected from all sources, including offsets allowed and earnings, progress and results of liquidation to Oct. 31, 1941

Failure— Continued	Liabilities				Assets and assessments		
Date receiver appointed	Borrowed money (bills payable, rediscounts, etc.) at date of failure	Total deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	Book value of assets at date of failure	Additional assets received since date of failure	
July 14, 1932	\$112, 129	\$452, 850	\$36, 629	\$601, 608	\$703, 035	\$21, 560	1-A
do.	111, 857	1, 027, 862	15, 976	1, 155, 695	1, 231, 228	66, 668	2-A
July 16, 1932	25, 000	839, 380	42, 778	907, 158	955, 824	57, 622	3-A
July 13, 1933	741, 288	3, 231, 820	140, 733	4, 113, 841	2, 656, 384	578, 180	6-A
Dec. 21, 1933	302, 080	1, 175, 847	35, 262	1, 513, 189	1, 724, 404	71, 250	10-A
Jan. 18, 1934	626, 456	2, 377, 436	52, 928	3, 056, 820	3, 283, 962	157, 634	11-A
Feb. 10, 1934	596, 653	1, 796, 607	45, 962	2, 439, 222	2, 750, 398	68, 123	12-A
Sept. 20, 1934	238, 273	590, 227	50, 344	878, 844	818, 864	32, 710	14-A
Mar. 17, 1936	213, 552		115	213, 667	65, 367	278	15-A
	2, 967, 288	11, 492, 029	420, 727	14, 880, 044	14, 094, 466	1, 054, 025	
	2, 616, 607	10, 199, 799	341, 205	13, 157, 611	12, 370, 240	974, 565	
	350, 681	1, 292, 230	79, 522	1, 722, 433	1, 724, 226	79, 460	
			9, 535	9, 535		20, 410	

dividend of 1.333 percent, with second final closing Jan. 12, 1938. First administration liquidation data given in italics with amended cumulative liquidation data to Jan. 12, 1938, in regular type, with net difference indicative of results of adjustments and additional liquidation effected in connection with reopening of receivership (LaPine, Ala.).

¹⁶ Bank placed in receivership Sept. 17, 1925, with completion of liquidation and final closing Aug. 18, 1928. Receivership subsequently reopened effective July 10, 1940, in connection with payment of additional final dividend of 4.75 percent, with second final closing June 10, 1941. First administration liquidation data given in italics with amended cumulative liquidation data to June 10, 1941, in regular type, with net difference indicative of results of adjustments and additional liquidation effected in connection with reopening of receivership (Devol, Okla.).

¹⁷ Deduction representing results of liquidation under first administration of receivership Nov. 14, 1924, to Sept. 29, 1928, inclusive (Abbeville, Ala.).

¹⁸ Deduction representing results of liquidation under first administration of receivership Mar. 3, 1931, to Jan. 31, 1936, inclusive (LaPine, Ala.).

¹⁹ Deduction representing results of liquidation under first administration of receivership Sept. 17, 1925, to Aug. 18, 1928, inclusive (Devol, Okla.).

²⁰ Conservator appointed June 30, 1937 (Campbellsville, Ky.).

²¹ Including (2) reopened receiverships (summary—Alabama).

²² Including (1) reopened receivership (summary—Oklahoma).

²³ Exclusive of (3) reopened receiverships, data for which appear, however, in body of schedule and in all summary totals. (See other footnotes.)

²⁴ Decrease. (See summary totals.)

TABLE NO. 76-A.—*District of Columbia State chartered banks and banks in controller of the Currency, in charge of receivers during year ended Oct. 31, 1941, of total assets and total liabilities at date of failure, capital stock and stock assessments together with the disposition of such collections, and various other data indicating the*

	Assets and assessments— Continued		Progress of liquidation to date of this report				
	Total assessments upon share- holders	Total assets and stock assessment	Cash collections from assets	Cash collections from stock assessment	Receivership earnings, cash collections from interest, premium, rents, etc.	Unpaid balance R. F. C. loans	Offsets allowed and settled
1-A	\$116,830	\$841,425	\$330,306	\$52,890	\$24,557	-----	\$104,926
2-A	90,000	1,387,896	508,047	57,598	68,012	-----	78,004
3-A	100,030	1,113,476	526,598	66,044	45,125	-----	79,511
6-A	-----	3,134,564	2,004,390	-----	141,561	-----	422,008
10-A	100,000	1,895,654	1,359,653	31,256	147,434	-----	145,390
11-A	140,000	3,586,596	2,335,013	-----	232,790	-----	367,013
12-A	100,000	2,918,521	2,286,169	-----	309,339	-----	167,300
14-A	-----	851,574	521,383	-----	38,521	-----	73,170
15-A	100,000	165,645	24,654	6,370	2,345	-----	115
	746,860	15,895,351	9,896,213	213,958	1,009,684	-----	1,437,437
	430,000	13,774,805	8,014,655	88,854	937,657	-----	1,252,885
	316,860	2,120,546	881,558	125,104	72,027	-----	184,552
	140,000	160,410	133,231	9,149	51,238	-----	28,519

TABLE NO. 76-A.—*District of Columbia State chartered banks and banks in controller of the Currency, in charge of receivers during year ended Oct. 31, 1941, of total assets and total liabilities at date of failure, capital stock and stock assessments together with the disposition of such collections, and various other data indicating the*

	Disposition of proceeds of liquidation—Continued					
	Dividends paid by receivers		Secured and preferred liabilities paid except through dividends, including offsets allowed	Cash advanced in protection of assets	Conservators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses
	On secured claims	On unsecured claims				
1-A	\$34,286	\$183,947	\$208,163	\$701	-----	\$85,382
2-A	-----	294,644	186,941	6,482	-----	165,388
3-A	-----	522,920	107,807	-----	-----	86,551
6-A	916	939,179	1,198,623	7,386	\$20,127	275,880
10-A	-----	482,078	455,382	108	16,838	108,946
11-A	-----	528,099	1,015,054	1,277	51,911	193,135
12-A	-----	1,631,564	762,414	2,593	33,774	230,981
14-A	-----	-----	314,589	6,546	31,626	59,477
15-A	-----	-----	22,169	-----	-----	11,315
	35,202	4,582,431	4,271,142	25,093	154,276	1,217,055
	916	3,875,564	3,933,003	24,392	154,276	1,033,807
	34,286	706,867	338,139	701	-----	183,248
	-----	47,526	26,837	453,603	* 2	70,937

¹ Formerly in conservatorship (5 banks).

² Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold, or to complete unfinished liquidation (1 bank).

porated under the laws of the District of Columbia, under the supervision of the Comptroller of organization, appointment of receivers, and final closing, with nominal amounts, amounts collected from all sources, including offsets allowed and earnings, progress and results of liquidation to Oct. 31, 1941—Continued

Progress of liquidation to date of this report—Continued					Disposition of proceeds of liquidation	
Total collections from all sources including offsets allowed and unpaid balance R. F. C. loans	Losses on assets compounded or sold under order of court	Book value of uncollected assets	Book value of remaining uncollected stock assessment	Book value of assets returned to shareholders' agents	Distributions by conservators	
					To secured creditors	To unsecured creditors
\$512,479	\$289,363	-----	\$64,140	-----	-----	1-A
711,661	711,790	\$55	32,402	-----	-----	2-A
717,278	407,337	-----	33,986	-----	-----	3-A
2,567,959	212,510	495,656	-----	-----	-----	6-A
1,683,733	245,564	45,047	68,744	-----	\$522,713	10-A
2,934,816	695,411	49,159	140,000	-----	1,021,858	11-A
2,762,808	272,042	93,010	100,000	-----	-----	12-A
633,074	44,962	212,059	-----	-----	189,019	14-A
33,484	40,876	-----	93,630	-----	-----	15-A
12,557,292	2,919,855	894,986	532,902	-----	1,733,590	
11,294,651	2,182,279	894,986	341,146	-----	1,733,590	
1,263,241	737,576	-----	191,756	-----	-----	
222,137	1,412,201	⁴ 1,553,541	130,851	-----	⁴ \$53	

porated under the laws of the District of Columbia, under the supervision of the Comptroller of organization, appointment of receivers, and final closing, with nominal amounts, amounts collected from all sources, including offsets allowed and earnings, progress and results of liquidation to Oct. 31, 1941—Continued

Disposition of proceeds of liquidation—Continued		Amount of claims proved	Dividend (percent)	Interest dividend (percent)	Date finally closed	
Cash in hands of Comptroller and receivers	Amount returned to shareholders in cash					
-----	-----	\$431,291	50.6	-----	Dec. 11, 1940	1-A
\$58,206	-----	940,550	31.25	-----	-----	2-A
-----	-----	795,800	65.71	-----	Dec. 31, 1940	3-A
125,848	-----	2,870,729	32.5	-----	-----	6-A
97,668	-----	1,052,092	³ 95	-----	-----	10-A
123,482	-----	2,015,749	³ 75.5	-----	-----	11-A
101,482	-----	1,629,724	100	-----	-----	12-A
31,817	-----	493,697	³ 35	-----	-----	14-A
-----	-----	-----	-----	-----	Oct. 30, 1941	15-A
538,503	-----	10,229,632	-----	-----	-----	
538,503	-----	9,002,541	-----	-----	-----	
-----	-----	1,227,091	-----	-----	-----	
130,495	-----	83,747	-----	-----	-----	

³ Including dividends paid through or by purchasing bank (3 banks).

⁴ Decrease.

TABLE No. 77.—*Annual liquidation cost—national bank receiverships, 1925-41*

Year ended Oct. 31	Number of receiverships administered	Total collections from all sources, including offsets allowed	Total expense of liquidation ¹	Percentage cost of liquidation ¹	Interest payments to R. F. C. and lending banks on dividend loans to receivers	Receivership earnings, interest, premiums, rent, etc.
1925.....	335	\$40,157,566	\$2,182,388	5.43	0	(3)
1926.....	409	38,290,493	2,574,940	6.73	0	(3)
1927.....	513	43,452,495	2,829,999	6.51	0	(3)
1928.....	528	37,080,599	2,531,807	7.64	0	(3)
1929.....	531	46,802,886	2,632,455	5.62	0	(3)
1930.....	530	38,753,775	2,560,755	6.61	0	(3)
1931.....	512	132,988,054	4,088,922	3.07	0	(3)
1932.....	1,097	264,106,286	8,443,495	3.20	0	(3)
1933.....	1,325	357,910,227	11,507,389	3.22	\$470,107	(3)
1934.....	1,649	509,709,390	23,744,028	4.66	334,766	(3)
1935.....	1,582	361,513,764	27,872,955	7.71	5,608,104	\$24,370,858
1936.....	1,427	185,513,628	19,052,765	10.27	3,992,132	17,149,515
1937.....	1,223	156,829,985	13,823,379	8.81	1,031,254	12,109,220
1938.....	885	85,773,322	10,717,529	12.50	439,136	9,679,149
1939.....	526	65,481,021	7,388,444	11.28	265,562	11,186,877
1940.....	367	48,042,211	5,349,339	11.13	69,717	8,321,575
1941.....	258	40,504,442	4,914,613	12.13	653,985	7,310,937
Total.....	2,365	2,452,890,153	152,515,202	6.22	12,864,763	90,128,131

¹ Exclusive of advances for the protection of assets not subsequently recovered.² Including \$10,374 of interest paid in 1932, from date of inception of Reconstruction Finance Corporation dividend loan activity.³ Data unavailable as separate figure.TABLE No. 78.—*Total deposits, percentage amounts of dividends paid, cost of liquidation, and average time required to complete liquidation, insolvent national banks completely liquidated and finally closed,¹ by years, 1925-41*

Year ended Oct. 31	Number of receiverships	Total deposits at failure	Average percentage of dividends paid to claims proved	Average percentage cost of liquidation	Average period required to complete liquidation	
					Years	Months
1925.....	13	\$5,414,814	67.04	11.60	3	3
1926.....	29	10,517,929	58.55	6.42	4	6
1927.....	41	14,615,932	44.53	6.59	3	11
1928.....	74	17,992,150	42.16	8.73	4	2
1929.....	103	23,910,202	49.21	8.95	4	2
1930.....	83	23,146,059	48.39	7.49	4	3
1931.....	91	29,738,938	52.40	9.90	5	1
1932.....	97	47,739,776	68.76	7.17	5	2
1933.....	69	29,929,256	60.52	7.50	5	4
1934.....	64	26,590,650	64.05	6.22	5	3
1935.....	152	44,122,328	59.82	7.46	4	7
1936.....	214	62,463,442	65.32	7.87	4	10
1937.....	341	154,754,207	70.44	6.83	5	0
1938.....	364	167,176,781	69.71	9.01	5	5
1939.....	150	123,971,181	76.10	7.34	6	4
1940.....	112	121,694,861	71.62	7.15	7	0
1941.....	102	182,060,503	72.51	6.75	8	3

¹ Exclusive of receiverships terminated through restoration to solvency.

TABLE No. 79.—National banks¹ restored to solvency after having been placed in charge of receivers, from the date of the first national-bank failure in 1865 to Oct. 31, 1941

	Title and location of bank	Date receiver appointed	Date restored to solvency	Capital stock
111	Abington National Bank, Abington, Mass.	Aug. 2, 1886	Feb. 17, 1887	\$150,000
163	Farley National Bank, Montgomery, Ala.	Oct. 7, 1891	Feb. 15, 1892	100,000
200	First National Bank, Arkansas City, Kans.	June 15, 1893	Feb. 6, 1894	125,000
203	City National Bank, Brownwood, Tex.	June 20, 1893	Dec. 5, 1894	150,000
208	Citizens National Bank, Spokane Falls, Wash.	July 1, 1893	Dec. 21, 1893	150,000
209	First National Bank, Philipsburg, Mont.	July 8, 1893	Jan. 29, 1894	50,000
215	Bozeman National Bank, Bozeman, Mont.	July 22, 1893	Nov. 17, 1893	50,000
220	Montana National Bank, Helena, Mont.	Aug. 2, 1893	Dec. 11, 1893	500,000
223	First National Bank, Great Falls, Mont.	Aug. 5, 1893	Mar. 26, 1894	250,000
224	First National Bank, Kankakee, Ill.	do	Dec. 4, 1893	50,000
232	First National Bank, Orlando, Fla.	Aug. 14, 1893	May 21, 1894	150,000
233	Citizens National Bank, Muncie, Ind.	do	Nov. 17, 1893	200,000
242	First National Bank, Port Angeles, Wash.	Oct. 5, 1893	Apr. 26, 1894	50,000
300	State National Bank, Denver, Colo.	Aug. 24, 1895	Feb. 1, 1896	300,000
318	American National Bank, Denver, Colo.	July 25, 1896	Jan. 7, 1897	600,000
343	First National Bank, Sioux City, Iowa	Jan. 7, 1897	Mar. 16, 1897	100,000
374	Hampshire County National Bank, Northampton, Mass.	May 23, 1898	Mar. 20, 1899	250,000
401	Seventh National Bank, New York, N. Y.	June 27, 1901	Nov. 12, 1901	600,000
403	First National Bank, Austin, Tex.	Aug. 3, 1901	Jan. 2, 1902	100,000
416	Bolivar National Bank, Bolivar, Pa.	Oct. 1, 1903	Oct. 15, 1906	30,000
417	Federal National Bank, Pittsburgh, Pa.	Oct. 21, 1903	Dec. 14, 1903	2,000,000
418	First National Bank, Allegheny, Pa.	Oct. 22, 1903	Dec. 7, 1903	350,000
473	First National Bank, Brooklyn, N. Y.	Oct. 25, 1907	Feb. 10, 1908	300,000
498	Union National Bank, Sommerville, Pa.	Oct. 16, 1908	Jan. 28, 1909	50,000
507	First National Bank, Burnside, Ky.	Sept. 17, 1909	Dec. 23, 1909	25,000
529	First-Second National Bank, Pittsburgh, Pa.	July 7, 1913	Apr. 25, 1914	3,400,000
539	Marion National Bank, Marion, Kans.	Jan. 12, 1914	Jan. 26, 1914	25,000
544	First National Bank, Gallatin, Tenn.	Mar. 25, 1914	May 14, 1914	50,000
550	American National Bank, Pensacola, Fla.	Sept. 2, 1914	Nov. 30, 1914	300,000
553	First National Bank, Islip, N. Y.	Dec. 30, 1914	Feb. 8, 1915	25,000
555	Farmers & Merchants National Bank, Mount Morris, Pa.	Feb. 4, 1915	July 30, 1915	25,000
556	Union National Bank, Providence, Ky.	Feb. 12, 1915	Apr. 15, 1915	25,000
561	First National Bank, Perry, Ark.	May 17, 1915	June 29, 1915	25,000
562	Third National Bank, Fitzgerald, Ga.	June 3, 1915	July 19, 1915	50,000
566	Wharton National Bank, Wharton, Tex.	July 29, 1915	Jan. 25, 1916	30,000
572	First National Bank, Casselton, N. Dak.	Dec. 6, 1915	Mar. 15, 1916	50,000
684	First National Bank, Daytona, Fla.	Apr. 16, 1917	Aug. 31, 1917	50,000
695	First National Bank, Killeen, Tex.	Nov. 16, 1920	Jan. 10, 1921	50,000
604	First National Bank, Streeter, N. Dak.	Feb. 16, 1921	Dec. 4, 1922	25,000
608	State National Bank, Carlsbad, N. Mex.	Mar. 19, 1921	June 20, 1921	75,000
609	Nocona National Bank, Nocona, Tex.	Mar. 25, 1921	Apr. 22, 1921	50,000
622	First National Bank, Tombstone, Ariz.	Aug. 25, 1921	Nov. 10, 1921	25,000
627	First National Bank, Lafayette, Colo.	Sept. 16, 1921	Oct. 24, 1921	25,000
631	First National Bank, Poplar, Mont.	Nov. 9, 1921	Nov. 28, 1922	25,000
636	First National Bank, Lawton, Okla.	Dec. 12, 1921	May 22, 1922	200,000
637	National Bank of Hastings, Hastings, Okla.	Dec. 22, 1921	Sept. 23, 1922	25,000
639	First National Bank, Mohall, N. Dak.	Jan. 4, 1922	Sept. 9, 1922	25,000
641	First National Bank, Ackerman, Miss.	Jan. 12, 1922	May 8, 1922	25,000
647	Merchants & Planters National Bank, Ada, Okla.	Feb. 20, 1922	Apr. 26, 1922	100,000
690	First National Bank, Watts, Calif.	June 20, 1923	Oct. 29, 1923	50,000
692	First National Bank, Spencer, N. C.	July 3, 1923	Dec. 15, 1923	25,000
705	First National Bank, Wetumka, Okla.	Oct. 2, 1923	Dec. 5, 1923	40,000
712	First National Bank, Tower City, N. Dak.	Nov. 7, 1923	May 13, 1924	50,000
730	Minor National Bank, Milnor, N. Dak.	Nov. 28, 1923	July 24, 1924	30,000
750	First National Bank, Spanish Fork, Utah.	Jan. 28, 1924	July 21, 1924	25,000
786	Citizens National Bank, Jamestown, N. Dak.	Mar. 21, 1924	Oct. 7, 1925	50,000
790	Citizens National Bank, Sisseton, S. Dak.	Mar. 24, 1924	Dec. 16, 1924	50,000
792	Farmers National Bank, Red Oak, Iowa	Mar. 27, 1924	June 9, 1924	60,000
793	Powell National Bank, Powell, Wyo.	do	May 31, 1924	40,000
826	First National Bank, Wallhalla, N. Dak.	June 23, 1924	Apr. 20, 1925	25,000
828	City National Bank, McAlester, Okla.	June 24, 1924	Sept. 3, 1924	50,000
900	First National Bank, Volant, Pa.	Mar. 7, 1925	July 15, 1925	25,000
940	First National Bank, Libby, Mont.	Oct. 6, 1925	Mar. 6, 1926	40,000
953	Farmers National Bank, Laurens, S. C.	Nov. 21, 1925	Sept. 22, 1926	50,000
956	First National Bank, Hardin, Mont.	Nov. 27, 1925	Jan. 22, 1927	65,000
1056	First National Bank, Steele, N. Dak.	Nov. 23, 1926	Aug. 17, 1927	25,000
1068	First National Bank, Granger, Tex.	Jan. 12, 1927	Mar. 22, 1927	35,000
1118	First National Bank, Warsaw, N. C.	Mar. 17, 1927	May 22, 1928	50,000
1143	Stockmans National Bank, Nampa, Idaho.	May 27, 1927	July 15, 1927	75,000
1163	First National Bank, Hawarden, Iowa	Sept. 15, 1927	Sept. 26, 1927	50,000
1233	First National Bank, Fort Branch, Ind.	Oct. 5, 1928	Oct. 16, 1928	25,000
1271	National Bank of Ainsworth, Ainsworth, Nebr.	Feb. 27, 1929	Mar. 25, 1929	35,000
1301	First National Bank, Winter Garden, Fla.	July 25, 1929	Oct. 30, 1929	50,000
1311	Taylorville National Bank, Taylorville, Ill.	Oct. 18, 1929	Feb. 3, 1930	150,000
1316	First National Bank, Claxton, Ga.	Dec. 7, 1929	Feb. 21, 1930	50,000
1377	Brotherhood of Railway Clerks National Bank, Cincinnati, Ohio	June 26, 1930	July 2, 1930	400,000

¹ Including District of Columbia nonnational banks.

TABLE No. 79.—National banks restored to solvency after having been placed in charge of receivers, from the date of the first national-bank failure in 1865 to Oct. 31, 1941—Continued

	Title and location of bank	Date receiver appointed	Date restored to solvency	Capital stock
1378	First National Bank, Kimball, W. Va.	June 26, 1930	Aug. 14, 1930	\$25,000
1408	Hartford National Bank, Hartford, Kans.	Oct. 11, 1930	Feb. 25, 1931	25,000
1464	First National Bank, Gastonia, N. C.	Dec. 20, 1930	Mar. 12, 1931	500,000
1482	First National Bank in Harrison, Ark.	Dec. 30, 1930	Feb. 20, 1931	25,000
1483	First National Bank, Ayden, N. C.	Jan. 2, 1931	June 10, 1931	75,000
1485	First National Bank, Eureka Springs, Ark.	Jan. 6, 1931	June 16, 1931	50,000
1498	First National Bank, Green Forest, Ark.	Jan. 21, 1931	May 2, 1931	25,000
1499	First National Bank, Holly Grove, Ark.	Jan. 22, 1931	June 16, 1931	25,000
1504	First National Bank, Dardenelle, Ark.	Jan. 26, 1931	Mar. 21, 1931	25,000
1703	First National Bank, Richwood, W. Va.	Oct. 5, 1931	July 16, 1932	40,000
1706	First National Bank, Fleischmanns, N. Y.	do.	July 15, 1932	25,000
1710	San Angelo National Bank, San Angelo, Tex.	Oct. 6, 1931	Jan. 4, 1932	300,000
1713	Ashland National Bank, Ashland, Ky.	Oct. 7, 1931	Feb. 20, 1932	800,000
1716	First National Bank, Newton, Iowa	Oct. 8, 1931	Mar. 31, 1932	100,000
1719	National Exchange Bank, Weston, W. Va.	Oct. 9, 1931	Sept. 15, 1932	150,000
1745	First National Bank, Fennimore, Wis.	Oct. 16, 1931	Feb. 25, 1932	50,000
1751	First National Bank & Trust Co., Merchantville, N. J.	Oct. 19, 1931	May 14, 1932	100,000
1759	First National Bank, Terra Alta, W. Va.	Oct. 20, 1931	Nov. 19, 1932	25,000
1768	First National Bank, Lake Village, Ark.	Oct. 23, 1931	Sept. 10, 1932	50,000
1781	Traders National Bank, Buckhannon, W. Va.	Oct. 29, 1931	Nov. 19, 1932	50,000
1791	First National Bank, Golconda, Ill.	Nov. 5, 1931	May 31, 1932	50,000
1802	Farmers & Miners National Bank, Bentleyville, Pa.	Nov. 11, 1931	Feb. 20, 1933	100,000
1816	First National Bank, Luray, Va.	Nov. 30, 1931	Feb. 25, 1932	30,000
1817	Citizens National Bank, New Lexington, Ohio.	do.	Feb. 15, 1932	75,000
1829	First National Bank, Bay City, Mich.	Dec. 7, 1931	July 1, 1932	400,000
1838	First National Bank, Parkersburg, W. Va.	Dec. 9, 1931	July 5, 1932	500,000
1852	Painted Post National Bank, Painted Post, N. Y.	Dec. 17, 1931	Mar. 16, 1933	25,000
1865	Curwensville National Bank, Curwensville, Pa.	Dec. 23, 1931	Mar. 1, 1932	100,000
1894	Portland National Bank, Portland, Pa.	Jan. 18, 1932	Apr. 7, 1932	50,000
1895	Peoples National Bank, Laurel, Del.	do.	June 15, 1932	100,000
1903	Home National Bank, Union City, Pa.	Jan. 19, 1932	Nov. 30, 1932	50,000
1904	First National Bank, Ripley, W. Va.	do.	Apr. 19, 1932	70,000
1905	Citizens National Bank, Harlan, Ky.	do.	Dec. 19, 1932	100,000
1914	Central National Bank, Mount Union, Pa.	Jan. 21, 1932	June 1, 1932	60,000
1920	First National Bank, Henderson, N. C.	Jan. 23, 1932	Oct. 4, 1932	200,000
1932	First National Bank, Bradley Beach, N. J.	Jan. 27, 1932	Oct. 15, 1932	50,000
1941	First National Bank, Danvers, Ill.	Feb. 2, 1932	Mar. 18, 1932	25,000
1952	First National Bank, Oconomowoc, Wis.	Feb. 4, 1932	June 6, 1932	100,000
1953	First National Bank, Abbeville, La.	Feb. 5, 1932	Mar. 16, 1932	50,000
1965	First National Bank, Wilson, N. C.	Feb. 11, 1932	July 15, 1932	200,000
2004	First National Bank, High Bridge, N. J.	Mar. 30, 1932	Dec. 12, 1932	50,000
2087	National Tradesmen's Bank & Trust Company, New Haven, Conn.	July 7, 1932	June 15, 1933	500,000
2126	First National Bank, George West, Tex.	Aug. 24, 1932	Feb. 19, 1934	50,000
2159	First National Bank, La Grande, Oreg.	Oct. 22, 1932	Mar. 2, 1933	125,000
2240	East Tennessee National Bank, Knoxville, Tenn.	Jan. 20, 1933	Dec. 21, 1933	2,000,000
2286	Marlin-Citizens National Bank, Marlin, Tex.	Mar. 1, 1933	Apr. 23, 1934	200,000
2309	First National Bank, Claxton, Ga.	July 11, 1933	Aug. 6, 1934	50,000
2330	Peoples National Bank, Delta, Pa.	Aug. 8, 1933	June 22, 1934	50,000
2333	Ansted National Bank, Ansted, W. Va.	Aug. 15, 1933	Jan. 2, 1935	35,000
2343	Trinidad National Bank, Trinidad, Colo.	Aug. 18, 1933	May 18, 1934	100,000
2370	First National Bank, Stockport, Ohio	Sept. 11, 1933	June 5, 1934	25,000
2373	First National Bank, Utica, Nebr.	Sept. 12, 1933	Apr. 16, 1934	30,000
2375	First National Bank, Carnegie, Okla.	do.	May 11, 1934	30,000
2376	First National Bank, La Veta, Colo.	do.	Aug. 29, 1934	25,000
2379	Exchange National Bank, Marietta, Pa.	Sept. 13, 1933	Oct. 3, 1934	50,000
2386	First National Bank, Newfield, N. J.	Sept. 15, 1933	July 31, 1934	50,000
2390	First National Bank, Newell, Iowa	Sept. 18, 1933	Nov. 27, 1934	25,000
2393	First National Bank, Dardanelle, Ark.	Sept. 19, 1933	Oct. 4, 1934	25,000
2429	Farmers National Bank, Cherokee, Okla.	Oct. 5, 1933	Sept. 3, 1934	40,000
2438	National Bank of Covington, Covington, Ind.	Oct. 9, 1933	Sept. 7, 1934	50,000
2447	Citizens National Bank, Hammond, N. Y.	Oct. 12, 1933	Oct. 15, 1934	25,000
2467	National Bank of Wyoming, Wyoming, Ill.	Oct. 25, 1933	Apr. 18, 1935	50,000
2479	First National Bank, Shawano, Wis.	Oct. 26, 1933	Jan. 3, 1935	100,000
2486	Farmers National Bank, Cambridge, Ill.	Oct. 27, 1933	July 27, 1934	50,000
2491	First National Bank & Trust Company, Bloomington, Ill.	do.	June 6, 1934	300,000
2500	Farmers National Bank, Aledo, Ill.	Oct. 30, 1933	Apr. 4, 1935	65,000
2503	National Bank of West, West, Tex.	do.	Oct. 9, 1934	50,000
2504	First National Bank, Le Mars, Iowa	Oct. 31, 1933	Aug. 27, 1934	100,000
2534	First National Bank in Derry, Pa.	Nov. 3, 1933	Dec. 10, 1934	50,000
2541	Security National Bank, Jackson, Tenn.	Nov. 6, 1933	Nov. 23, 1934	100,000
2558	First National Bank, Sylvester, Tex.	Nov. 10, 1933	May 10, 1934	35,000
2564	Citizens National Bank, Llano, Tex.	Nov. 14, 1933	May 12, 1934	75,000
2595	First National Bank, Cambridge, Minn.	Dec. 8, 1933	Jan. 5, 1935	50,000
2681	First National Bank, Vermilion, Ill.	Jan. 12, 1934	May 15, 1934	25,000
2695	First National Bank, What Cheer, Iowa.	Jan. 18, 1934	May 18, 1934	50,000
2708	First National Bank, Conway, Wash.	Jan. 30, 1934	June 12, 1934	25,000
2710	Commercial National Bank, San Antonio, Tex.	Jan. 31, 1934	Oct. 16, 1934	300,000

TABLE No. 79.—National banks restored to solvency after having been placed in charge of receivers, from the date of the first national-bank failure in 1865 to Oct. 31, 1941—Continued

	Title and location of bank	Date receiver appointed	Date restored to solvency	Capital stock
2740	Citizens National Bank, Eureka, Kans.....	Feb. 23, 1934	Apr. 2, 1935	\$50,000
2760	First National Bank, Jacksonville, Ala.....	Mar. 6, 1934	Oct. 12, 1934	25,000
2789	Farmers & Merchants National Bank, Headland, Ala.....	Mar. 29, 1934	Dec. 19, 1934	60,000
2825	National Bank of Commerce, Lorain, Ohio.....	May 9, 1931	Oct. 22, 1934	150,000
2869	First National Bank, Chickasha, Okla.....	July 5, 1934	Apr. 26, 1935	200,000
13-A	Woodridge-Langdon Savings & Commercial Bank, Washington, D. C.....	Apr. 9, 1934	Nov. 11, 1935	50,000
	Total (159 banks).....			23, 100, 000

TABLE No. 80.—National banks placed in charge of receivers after having been restored to solvency following a previous failure, from the date of the first national bank failure, Apr. 14, 1865, to Oct. 31, 1941

	Title and location of bank	First failure		Second failure	
		Date receiver appointed	Date restored to solvency	Date receiver appointed	Capital stock at failure
271	Citizens National Bank, Spokane Falls, Wash.....	July 1, 1893	Dec. 21, 1893	Dec. 13, 1894	\$150,000
291	First National Bank, Port Angeles, Wash.....	Oct. 5, 1893	Apr. 26, 1894	Apr. 26, 1895	50,000
304	First National Bank, Orlando, Fla.....	Aug. 14, 1893	May 21, 1894	Nov. 29, 1895	85,000
386	First National Bank, Arkansas City, Kans.....	June 15, 1893	Feb. 6, 1894	Oct. 19, 1899	100,000
575	Ben Hill National Bank, Fitzgerald, Ga. ¹	June 3, 1915	July 19, 1915	Mar. 6, 1916	50,000
661	First National Bank, Lawton, Okla.....	Dec. 12, 1921	May 22, 1922	Nov. 18, 1922	200,000
736	First National Bank, Poplar, Mont.....	Nov. 9, 1921	Nov. 28, 1922	Dec. 17, 1923	25,000
840	State National Bank, Carlsbad, N. Mex.....	Mar. 19, 1921	June 20, 1921	Aug. 25, 1924	75,000
876	First National Bank, Mohall, N. Dak.....	Jan. 4, 1922	Sept. 9, 1922	Jan. 22, 1925	25,000
1048	First National Bank, Ackerman, Miss.....	Jan. 12, 1922	May 8, 1922	Nov. 12, 1926	25,000
1110	Farmers & Merchants National Bank, Mount Morris, Pa.....	Feb. 4, 1915	July 30, 1915	Feb. 21, 1927	25,000
1310	Farmers National Bank, Red Oak, Iowa.....	Mar. 27, 1924	June 9, 1924	Oct. 14, 1929	60,000
1317	First National Bank, Tower City, N. Dak.....	Nov. 7, 1923	May 13, 1924	Dec. 10, 1929	25,000
1442	First National Bank, Walhalla, N. Dak.....	June 23, 1924	Apr. 20, 1925	Dec. 5, 1930	25,000
1446	First National Bank, Sioux City, Iowa.....	Jan. 7, 1897	Mar. 16, 1897	Dec. 8, 1930	1,000,000
1455	Farmers National Bank, Laurens, S. C.....	Nov. 21, 1925	Sept. 22, 1926	Dec. 16, 1930	50,000
1851	First National Bank, Warsaw, N. C.....	Mar. 17, 1927	May 22, 1928	Dec. 17, 1931	50,000
2022	First National Bank, Lafayette, Colo.....	Sept. 16, 1921	Oct. 24, 1921	May 9, 1932	25,000
2133	Ashland National Bank, Ashland, Ky.....	Oct. 7, 1931	Feb. 20, 1932	Sept. 22, 1932	800,000
2220	Citizens Security National Bank, Sisseton, S. Dak.....	Mar. 24, 1924	Dec. 16, 1924	Jan. 5, 1933	50,000
2309	First National Bank, Claxton, Ga.....	Dec. 7, 1929	Feb. 21, 1930	July 11, 1933	50,000
2331	First National Bank, Burnside, Ky.....	Sept. 17, 1909	Dec. 23, 1909	Aug. 8, 1933	25,000
2393	First National Bank, Dardenelle, Ark.....	Jan. 26, 1931	Mar. 21, 1931	Sept. 19, 1933	25,000
2746	First National Bank, Holly Grove, Ark.....	Jan. 22, 1931	June 16, 1931	Feb. 27, 1934	25,000
2773	Taylorville National Bank, Taylorville, Ill.....	Oct. 18, 1929	Feb. 3, 1930	Mar. 19, 1934	150,000
2920	First National Bank in Harrison, Ark.....	Dec. 30, 1930	Feb. 20, 1931	Jan. 10, 1935	25,000
	Total (26 banks).....				3, 195, 000

¹ Formerly Third National Bank.

TABLE NO. 81.—*Dividend payments, total returns to all creditors and costs of liquidation, insolvent national banks¹, to Oct. 31, 1941*

Receivership groups	Dividends paid to depositor and other creditor claimants (percent thereof to claims proved)		Total payments or returns to all creditors (percent thereof to total liabilities established)		Total costs of liquidation (percent thereof to total collections including offsets allowed)	
	Amount	Percent	Amount	Percent	Amount	Percent
National bank receiverships, total liquidation activity, year ended Oct. 31, 1941 (258 banks).....	\$84, 142, 713	(²)	\$87, 581, 175	(²)	\$4, 914, 613	12. 13
National bank receiverships completely liquidated and finally closed, year ended Oct. 31, 1941 (102 banks).....	112, 993, 828	72. 51	192, 005, 610	82. 68	13, 887, 504	6. 75
National bank receiverships in process of liquidation as of Oct. 31, 1941 (156 banks).....	756, 089, 995	82. 79	1, 159, 919, 515	88. 06	71, 215, 593	5. 56
National bank receiverships completely liquidated and finally closed from 1865 to Oct. 31, 1941 (2,662 banks).....	834, 588, 628	69. 25	1, 382, 786, 068	82. 99	107, 476, 044	7. 18
National bank receiverships administered from 1865 to Oct. 31, 1941 (2,818 banks).....	1, 590, 678, 623	75. 09	2, 542, 705, 583	85. 23	178, 691, 637	6. 43

¹ Including District of Columbia nonnational banks and building and loan associations.² Unavailable.

TABLE NO. 82.—Summary of status, progress, and 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 Oct. 31, 1941

	National and District of Columbia non-national banks			District of Columbia non-national banks ²			National banks		
	Completely liquidated and finally closed	In process of liquidation	Total	Completely liquidated and finally closed	In process of liquidation	Total	Completely liquidated and finally closed	In process of liquidation	Total
Number of receiverships.....	2,662	156	2,818	49	6	45	2,653	150	2,803
Total assets taken charge of by receivers.....	\$2,130,465,155	\$1,601,135,870	\$3,731,601,025	\$13,815,606	\$13,344,805	\$27,160,411	\$2,116,649,549	\$1,587,791,065	\$3,704,440,614
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).....	1,180,904,047	1,014,443,013	2,195,347,060	9,491,500	9,014,655	18,506,155	1,171,412,547	1,005,428,358	2,176,840,905
Offsets allowed and settled (against assets).....	139,605,048	108,328,983	247,934,031	835,307	1,252,885	2,088,192	138,769,741	107,076,098	245,845,839
Losses on assets compounded or sold under order of court.....	771,875,445	284,501,364	1,056,376,809	3,462,313	2,182,279	5,644,592	768,413,132	282,319,085	1,050,732,217
Book value of assets returned to stockholders' agents.....	38,080,615		38,080,615	26,486		26,486	38,054,129		38,054,129
Book value of remaining assets.....		193,862,510	193,862,510		894,986	894,986		192,967,524	192,967,524
Total.....	2,130,465,155	1,601,135,870	3,731,601,025	13,815,606	13,344,805	27,160,411	2,116,649,549	1,587,791,065	3,704,440,614
Collections:									
Collections from assets as above.....	1,180,904,047	1,014,443,013	2,195,347,060	9,491,500	9,014,655	18,506,155	1,171,412,547	1,005,428,358	2,176,840,905
Collections from stock assessments.....	116,070,158	61,597,212	177,667,370	516,780	88,854	605,634	115,553,378	61,508,358	177,061,736
Earnings collected: Interest, premiums, rents, etc. (unavailable as separate item for 1,155 banks completely liquidated to Oct. 31, 1933).....	59,907,543	96,457,373	156,364,916	481,405	937,657	1,419,062	59,426,138	95,519,716	154,945,854
Offsets allowed and settled (against assets).....	139,605,048	108,328,983	247,934,031	835,307	1,252,885	2,088,192	138,769,741	107,076,098	245,845,839
Unpaid balance Reconstruction Finance Corporation loans.....	130,885	14,421,500	14,552,385				130,885	14,421,500	14,552,385
Total.....	1,496,617,681	1,295,248,081	2,791,865,762	11,324,992	11,294,051	22,619,043	1,485,292,689	1,283,954,030	2,769,246,719
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).....	716,671,304	629,656,600	1,346,327,904	6,395,602	3,875,564	10,271,166	710,275,702	625,781,036	1,336,056,738

Dividends paid by receivers to secured creditors (unavailable as separate item for 815 banks completely liquidated to Oct. 31, 1929).....	28,680,203	5,162,171	33,842,374	34,286	916	35,202	28,645,917	5,161,255	33,807,172
Distributions by conservators to unsecured creditors.....	88,674,939	120,515,399	209,190,338	1,103,384	1,733,590	2,836,974	87,571,555	118,781,809	206,353,364
Distributions by conservators to secured creditors.....	562,182	755,825	1,318,007	10,750	-----	10,750	551,432	755,825	1,307,257
Payments to secured and preferred creditors (including disbursements for the protection of assets for 597 banks completely liquidated to Oct. 31, 1926).....	408,592,392	295,500,537	704,092,929	2,218,603	2,680,118	4,898,721	406,373,789	292,820,419	699,194,208
Offsets allowed and settled (against liabilities).....	139,605,048	108,328,983	247,934,031	835,307	1,252,885	2,088,192	138,769,741	107,076,098	245,845,839
Disbursements for the protection of assets (unavailable as separate item for 597 banks completely liquidated to Oct. 31, 1926).....	6,294,866	35,672,453	41,967,319	8,707	24,392	33,099	6,286,159	35,648,061	41,934,220
Payments of receivers' salaries, legal and other expenses.....	95,924,847	65,170,128	161,094,975	662,554	1,033,807	1,696,361	95,262,293	64,136,321	159,398,614
Payments of conservators' salaries, legal and other expenses.....	5,256,331	6,045,465	11,301,796	47,849	154,276	202,125	5,208,482	5,891,189	11,099,671
Amounts returned to shareholders in cash.....	6,355,569	115,320	6,470,889	7,950	-----	7,950	6,347,619	115,320	6,462,939
Cash balances in hands of Comptroller and receivers.....	-----	28,325,200	28,325,200	-----	538,503	538,503	-----	27,786,697	27,786,697
Total.....	1,496,617,681	1,295,248,081	2,791,865,762	11,324,992	11,294,051	22,619,043	1,485,292,689	1,283,954,030	2,769,246,719
Capital stock at date of failure.....	⁶ 285,692,840	116,359,815	⁶ 402,052,655	⁷ 1,772,920	580,000	⁷ 2,352,920	⁸ 283,919,920	115,779,815	⁸ 399,699,735
United States bonds held at failure to secure circulating notes.....	128,583,881	47,808,750	176,392,631	-----	-----	-----	128,583,881	47,808,750	176,392,631
United States bonds held to secure circulation, sold and circulation redeemed.....	128,583,881	47,808,750	176,392,631	-----	-----	-----	128,583,881	47,808,750	176,392,631
Circulation outstanding at date of failure.....	123,647,901	46,904,884	170,552,785	-----	-----	-----	123,647,901	46,904,884	170,552,785
Assessments upon shareholders.....	216,293,202	112,970,665	329,263,867	1,622,920	430,000	2,052,920	214,670,282	112,540,665	327,210,947
Deposits at date of failure.....	1,275,357,690	1,097,733,312	2,373,091,002	8,799,664	10,199,799	18,999,463	1,266,558,026	1,087,533,513	2,354,091,539
Borrowed money (bills payable, rediscounts, etc.) at date of failure.....	330,740,184	185,509,328	516,249,512	2,726,064	2,616,607	5,342,671	328,014,120	182,892,721	510,906,841
Additional liabilities established subsequent to date of failure.....	60,104,591	33,916,919	94,021,510	361,696	341,205	702,901	59,742,895	33,575,714	93,318,609
Claims proved (both secured and unsecured).....	1,205,231,091	913,259,921	2,118,491,012	8,629,517	9,002,541	17,632,058	1,196,601,574	904,257,380	2,100,858,954
Average percent dividends paid to claims proved.....	69.25	82.79	75.09	87.42	62.32	74.60	69.12	82.99	75.09
Average percent total payments to creditors to total liabilities established.....	82.99	88.06	85.23	89.15	72.53	80.42	82.95	88.22	85.27
Average percent total costs of liquidation to total collections including offsets allowed.....	7.18	5.56	6.43	6.35	10.52	8.43	7.19	5.52	6.42

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

² Including building and loan associations.

³ Does not include 159 banks restored to solvency.

⁴ Does not include 1 bank restored to solvency.

⁵ Does not include 158 banks restored to solvency.

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

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

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

TABLE NO. 83.—National banks placed in charge of receivers, by years, since 1865, the number of active receiverships Nov. 1, 1941, and the number of receiverships terminated by restoration to solvency and through liquidation to Nov. 1, 1941, together with various data indicating the results of liquidation for those receiverships closed through liquidation ¹

Yearended Oct. 31—	All receiverships		Active receiverships		Receiverships terminated									
	Num- ber	Capital stock at date of failure	Num- ber	Capital stock at date of failure	Restored to sol- vency and either sold or reopened		Through liquidation							
					Num- ber	Capital stock at date of failure	Num- ber	Capital stock at date of failure	Total assets to Oct. 31, 1941	Total as- sessments upon share- holders	Cash col- lections from assets ¹	Cash col- lections from stock assess- ments	Receiv- ership earnings, cash col- lections from interest, premiums, rent, etc. ¹	Offsets allowed and settled
1865	1	\$50,000					1	\$50,000	\$208,106	\$50,000	\$75,209	\$1,164		\$18,661
1866	2	500,000					2	500,000	1,847,566	500,000	295,259	17,733		69,445
1867	7	1,370,000					7	1,370,000	5,326,831	796,000	2,870,659	51,849		151,473
1868	3	210,000					3	210,000	550,824	139,300	259,723	37,871		39,632
1869	2	300,000					2	300,000	798,843		261,077			318,016
1870														
1871														
1872	6	1,806,100					6	1,806,100	5,498,593	536,172	2,935,296	485,133		745,650
1873	11	3,825,000					11	3,825,000	10,631,368	2,277,500	5,948,359	731,249		922,779
1874	3	250,000					3	250,000	756,443	195,000	239,929	39,847		39,552
1875	5	1,000,000					5	1,000,000	3,959,560	700,000	781,478	160,154		544,746
1876	9	965,000					9	965,000	2,425,680	669,000	1,023,809	239,920		91,790
1877	10	3,344,000					10	3,344,000	8,002,618	1,169,000	4,163,016	570,594		417,552
1878	14	2,612,500					14	2,612,500	8,151,356	744,500	3,495,000	320,812		1,890,342
1879	8	1,230,000					8	1,230,000	2,865,023	521,750	1,047,049	251,738		305,167
1880	3	700,000					3	700,000	1,147,801	375,000	541,719	331,966		163,192
1881														
1882	3	1,561,300					3	1,561,300	6,810,420	1,561,300	3,077,411	1,247,651		452,256
1883	2	250,000					2	250,000	1,032,743	250,000	431,280	132,240		23,547
1884	11	1,285,000					11	1,285,000	9,362,994	1,142,500	5,379,977	620,637		1,020,067
1885	4	600,000					4	600,000	5,140,558	600,000	3,064,921	379,007		223,370
1886	8	650,000				1	7	500,000	1,578,998	170,000	933,071	110,734		85,784
1887	8	1,550,000					8	1,550,000	8,906,340	1,179,500	3,588,207	407,143		885,057
1888	8	1,900,000					8	1,900,000	7,584,951	700,000	3,685,458	397,345		391,278
1889	2	250,000					2	250,000	943,231	125,000	606,484	92,145		23,215
1890	9	750,000					9	750,000	2,155,586	401,500	926,811	166,676		90,615
1891	25	3,622,000				1	24	3,522,000	10,602,187	2,562,150	3,147,202	941,996		490,847
1892	17	2,450,000					17	2,450,000	16,257,483	1,750,000	9,207,622	741,488		1,395,862
1893	65	10,910,000				11	54	9,185,000	31,135,173	5,389,500	12,920,429	2,594,237		1,983,162
1894	21	2,770,000					21	2,770,000	8,366,407	2,082,200	2,754,792	765,075		454,360
1895	36	5,235,020				1	35	4,935,020	14,959,604	3,147,520	6,050,197	1,277,956		1,217,294

1896	27	3,805,000			1	500,000	26	3,305,000	14,203,433	2,773,400	4,903,701	1,297,095		988,162
1897	38	8,851,500			1	100,000	37	5,751,500	39,579,045	4,000,870	21,591,293	2,298,825		2,448,490
1898	7	1,200,000			1	250,000	6	950,000	4,450,252	620,000	3,387,252	222,370		229,011
1899	12	850,000					12	850,000	2,724,862	489,000	1,357,250	220,657		108,235
1900	6	1,800,000					6	1,800,000	13,590,086	1,421,000	8,748,343	1,330,572		567,066
1901	11	1,760,000			2	600,000	9	1,160,000	9,174,052	806,000	6,745,910	435,842		513,729
1902	2	450,000					2	450,000	604,071	140,000	312,789	115,645		13,703
1903	12	3,480,000			3	2,380,000	9	1,100,000	7,185,602	386,000	4,717,836	215,887		875,590
1904	20	1,535,000					20	1,535,000	8,734,282	1,021,000	4,950,770	548,646		645,461
1905	22	2,035,000					22	2,035,000	15,307,851	1,335,250	9,296,331	625,103		1,345,793
1906	8	680,000					8	680,000	2,410,408	460,000	1,212,340	225,309		223,957
1907	7	775,000			1	300,000	6	475,000	8,017,429	475,000	3,244,971	323,442	\$78,855	759,308
1908	24	6,560,000			1	50,000	23	6,510,000	33,476,319	1,423,500	19,835,153	729,716		3,572,843
1909	9	768,500			1	25,000	8	743,500	4,047,000	347,500	2,122,257	169,076		316,726
1910	6	875,000					6	875,000	3,664,894	300,000	2,645,646	120,962		279,662
1911	3	275,000					3	275,000	1,474,875	260,000	679,177	113,564		66,227
1912	8	1,100,000					8	1,100,000	5,526,251	350,000	3,567,236	230,064		483,430
1913	6	4,350,000			1	3,400,000	5	950,000	8,130,772	587,500	5,505,838	228,119		643,755
1914	21	1,810,000			3	375,000	18	1,435,000	12,083,352	1,347,000	6,636,602	571,339	20,463	1,391,208
1915	14	1,830,000			6	180,000	8	1,650,000	17,459,364	770,000	10,101,685	327,967		4,352,051
1916	13	805,000			1	50,000	12	755,000	3,869,125	565,000	2,013,873	352,575		761,045
1917	7	1,230,000			1	50,000	6	1,180,000	7,052,124	1,150,000	4,016,891	742,612		745,017
1918	2	250,000					2	250,000	2,353,671	250,000	1,446,279	201,072		226,358
1919	1	25,000					1	25,000	534,621	25,000	85,908	1,493		431,892
1920	5	205,000					5	205,000	4,175,003	205,000	2,341,708	157,936		635,583
1921	34	1,870,000			6	250,000	28	1,620,000	22,141,027	1,520,000	10,350,303	631,887		2,688,574
1922	31	2,015,000			6	400,000	25	1,615,000	16,505,828	1,465,000	8,810,143	584,009	59,695	887,596
1923	52	3,255,000			3	115,000	49	3,140,000	33,037,970	3,090,000	13,641,512	1,436,645	91,962	2,987,868
1924	138	9,635,000			9	380,000	129	9,255,000	97,619,323	7,360,000	49,423,433	3,563,272	655,923	6,497,472
1925	98	6,420,000			2	65,000	96	6,355,000	60,994,243	6,270,000	30,961,652	3,495,862	700,660	3,915,146
1926	91	5,412,500			2	115,000	89	5,297,500	50,778,216	5,272,500	25,113,476	2,926,298	625,318	3,193,390
1927	135	8,257,000			5	235,000	130	8,022,000	74,939,083	7,197,000	39,135,319	3,922,614	883,412	3,896,577
1928	61	4,135,000			1	25,000	60	4,110,000	32,909,507	3,710,000	17,216,407	2,027,539	546,764	1,743,344
1929	79	6,575,000			3	235,000	76	6,340,000	68,032,021	6,075,000	37,490,686	3,458,641	1,702,234	5,061,196
1930	104	8,355,000		\$500,000	4	500,000	99	7,355,000	66,518,836	6,995,000	35,633,692	3,815,193	1,753,485	4,654,213
1931	369	46,862,000	21	14,100,000	18	2,415,000	330	30,347,000	299,520,128	28,662,000	152,887,683	15,074,715	11,211,736	18,705,909
1932	384	50,918,505	23	13,500,585	24	3,060,000	337	34,357,920	297,395,223	32,847,920	165,447,609	18,651,893	12,425,556	17,407,354
1933	350	77,207,560	25	46,700,060	24	3,525,000	301	26,982,500	272,973,118	26,452,500	163,671,084	14,914,088	12,272,871	13,339,937
1934	402	57,265,000	65	27,260,000	15	1,245,000	322	28,760,000	303,312,346	25,008,750	203,509,450	15,179,255	15,992,444	15,997,672
1935	25	4,305,020	6	2,525,020			19	1,780,000	16,921,574	1,755,000	10,210,530	881,875	746,809	1,117,498
1936	8	10,300,000	2	9,950,000			6	350,000	5,444,934	300,000	4,199,574	94,452	88,277	438,779
1937	11	1,987,150	5	972,150			6	1,015,000	4,428,460	922,620	2,115,911	385,292	49,013	138
1938	2	50,000					2	50,000	139,505	22,500	37,309	15,750	1,664	3,591
1939	6	745,000	5	620,000			1	125,000	17,782	125,000		90,030	402	
1940														
1941	3	232,000	3	232,000										
Total	2,977	402,052,655	156	116,359,815	159	23,100,000	2,662	262,592,840	2,130,465,155	216,293,202	1,181,034,932	116,070,158	59,907,543	139,605,048

¹ Includes 15 banks other than national and 1 building and loan association in the District of Columbia.

² Includes unpaid balance R. F. C. loans.

³ Covers receivership earnings for banks, the affairs of which were liquidated and finally closed since Oct. 31, 1933.

NOTE.—Table continued on pp. 402 and 403. (See also table No. 84, pp. 404 to 407.)

TABLE No. 83.—National banks placed in charge of receivers, by years, since 1865, the number of active receiverships Nov. 1, 1941, and the number of receiverships terminated by restoration to solvency and through liquidation to Nov. 1, 1941, together with various data indicating the results of liquidation for those receiverships closed through liquidation—Continued

Year ended Oct. 31—	Receiverships terminated—Continued													
	Through liquidation—Continued													
	Total collections from all sources, including offsets allowed ¹	Losses on assets compounded or sold under order of court	Remaining uncollected stock assessments	Nominal value of assets returned to shareholders' agents	Conservators' distributions	Dividends paid by receivers	Secured and preferred liabilities paid, including offsets allowed and amounts advanced for protection of assets	Conservators' expenses	Receivers' salaries, legal and other expenses	Amount returned to shareholders in cash	Circulation outstanding at date of failure	Total deposits at date of failure ²	Total liabilities established to date of final closing	Amount of claims proved
1865.....	\$95,034	\$114,236	\$48,836			\$70,811	\$18,661		\$5,562		\$44,000			\$122,089
1866.....	382,437	1,482,862	482,267			267,156	69,720		45,561		265,000			1,104,044
1867.....	3,073,981	2,304,699	744,151			2,455,515	269,316		349,150		928,900			3,357,563
1868.....	337,226	251,469	101,429			238,320	59,133		39,773		141,800			308,112
1869.....	579,093	219,750				193,259	325,874		59,960		174,700			239,886
1870.....														
1871.....														
1872.....	4,166,079	1,727,792	51,039	\$89,855		2,200,236	1,620,146		304,483	\$41,214	1,388,393			2,558,660
1873.....	7,602,387	3,760,230	1,546,251			5,052,958	1,780,516		521,114	247,799	2,522,100			6,930,123
1874.....	319,328	476,962	155,153			205,302	54,400		59,626		230,000			376,579
1875.....	1,486,378	2,633,336	539,846			644,686	679,168		162,524		638,676			2,566,239
1876.....	1,355,519	1,223,245	429,080	86,836		1,021,056	186,991		133,787	13,685	540,609			1,392,406
1877.....	5,151,162	3,350,834	598,406	71,216		3,576,632	1,108,116		427,329	39,085	951,728			3,636,723
1878.....	5,706,154	2,373,209	423,688	392,805		2,334,156	2,444,770		343,882	583,346	1,322,725			2,739,079
1879.....	1,603,954	1,292,802	270,012	220,005		884,454	524,095		180,154	15,251	516,825			1,108,644
1880.....	1,036,877	113,797	43,034	329,093		724,328	173,229		65,797	73,523	506,143			778,966
1881.....														
1882.....	4,777,318	3,280,753	313,649			3,746,278	648,740		382,300		999,400	\$6,415,335	\$7,081,441	5,948,150
1883.....	587,067	577,916	117,760			451,375	23,794		111,898		108,200	583,766	639,677	609,765
1884.....	7,020,681	2,938,605	521,863	24,345		4,834,000	1,621,066		548,392	17,223	850,120	6,089,737	7,327,872	6,356,830
1885.....	3,667,298	1,811,188	220,993	41,079		2,915,978	422,903		328,417		486,550	4,071,881	4,359,445	3,775,062
1886.....	1,129,589	241,435	59,266	318,708		693,751	308,477		86,630	40,731	302,960	757,280	1,061,010	740,176
1887.....	4,880,407	4,217,838	772,357	215,238		3,311,322	1,218,095		329,255	21,735	386,597	4,575,791	8,956,163	5,261,402
1888.....	4,474,081	2,143,320	302,655	1,364,895		2,839,035	1,215,993		218,680	200,393	557,811	3,998,683	4,959,238	3,590,751
1889.....	721,844	199,648	32,855	113,884		569,908	109,631		38,208	4,097	56,250	490,611	642,681	564,794
1890.....	1,184,102	921,051	234,824	217,109		812,442	263,373		106,624	1,663	171,450	991,636	1,905,811	1,109,444
1891.....	4,580,045	6,957,640	1,620,154	6,498		2,629,278	1,343,721		504,843	42,203	641,852	5,670,926	8,735,528	6,780,647

1892	11,344,972	5,404,004	1,008,512	249,995	8,914,511	1,908,422	419,237	102,802	623,153	11,563,733	12,648,478	10,860,890		
1893	17,497,828	15,101,386	2,795,263	1,130,196	9,778,449	5,921,568	1,626,219	171,592	1,573,624	14,975,712	19,159,265	14,434,105		
1894	3,974,427	4,875,929	1,316,525	281,326	1,553,602	1,818,009	569,732	3,484	624,903	3,212,566	4,515,630	3,761,085		
1895	8,545,447	7,478,894	1,869,564	213,219	4,159,027	3,387,025	808,595	180,800	963,762	5,973,135	7,656,915	6,078,734		
1896	7,188,958	8,197,522	1,476,305	114,048	3,139,236	3,341,447	619,601	88,674	685,195	7,187,657	8,448,956	6,724,263		
1897	26,338,608	14,936,299	1,702,045	602,963	18,123,521	6,838,219	1,133,036	243,832	1,167,837	19,593,725	23,064,124	19,576,708		
1898	3,838,633	688,278	397,630	145,711	2,388,275	1,046,190	238,612	165,556	133,010	2,375,272	2,941,024	2,128,099		
1899	1,686,142	1,259,377	268,343		1,151,023	291,918	177,374	65,827	238,613	1,377,842	1,574,287	1,518,124		
1900	10,635,981	2,168,855	90,428	2,115,822	5,694,213	4,732,478	175,863	33,427	1,084,877	6,340,147	10,421,208	5,579,842		
1901	7,095,481	1,865,001	370,158	49,412	5,448,289	1,907,852	319,258	20,082	737,415	6,273,336	7,319,532	5,767,766		
1902	4,442,137	277,579	24,355		344,552	33,215	20,364	44,006	109,900	223,010	381,119	345,665		
1903	5,809,313	1,012,968	170,113	579,208	3,552,590	1,907,892	277,155	71,686	730,570	4,311,111	5,428,807	3,720,392		
1904	6,144,877	2,840,291	472,354	297,760	3,949,506	1,617,044	398,438	179,889	1,008,291	5,118,020	6,366,614	4,762,392		
1905	11,267,227	4,552,275	710,147	313,452	7,060,687	3,941,361	538,770	26,409	1,510,900	10,919,741	12,821,513	10,037,230		
1906	1,661,608	990,229	234,691	13,882	974,927	494,631	169,913	23,135	321,712	1,358,460	1,644,834	1,107,727		
1907	4,406,576	4,013,150	151,558		2,799,917	1,264,447	342,212		289,400	3,602,251	5,490,004	4,367,806		
1908	24,137,712	5,941,307	693,784	4,127,016	13,769,902	8,800,492	774,344	792,974	3,068,535	16,968,301	22,068,681	13,616,640		
1909	2,608,059	1,225,518	178,424	382,499	1,643,261	681,554	278,253	4,991	352,247	2,611,092	3,084,972	2,502,196		
1910	3,046,071	728,626	179,038	11,159	2,113,083	550,319	357,014	25,655	100,000	2,894,148	3,122,841	2,371,902		
1911	858,968	729,471	146,436		407,975	324,896	126,097		250,000	634,722	907,699	561,650		
1912	4,250,730	1,171,241	119,936	304,344	3,165,965	887,435	217,906	9,424	334,650	3,665,576	4,452,633	3,597,981		
1913	6,377,712	1,691,963	359,381	319,216	4,908,360	1,140,496	701,697	9,843	701,697	5,995,997	6,551,868	5,503,918		
1914	8,619,612	4,055,512	775,661		5,571,805	2,269,284	778,523		1,383,886	7,517,286	9,545,665	7,733,829		
1915	14,781,703	2,504,585	442,033	501,043	4,675,728	8,744,978	531,215	829,782	924,797	9,133,368	11,888,591	4,755,024		
1916	3,127,493	981,871	212,425	112,336	1,653,113	1,181,394	282,261	10,725	668,597	1,997,020	2,949,401	1,838,541		
1917	5,504,520	2,069,837	407,388	220,379	3,832,148	1,414,504	253,455	4,413	688,300	4,327,166	4,988,780	3,907,308		
1918	1,873,709	681,034	48,928		836,691	937,345	99,673		166,100	1,543,397	2,215,827	1,463,166		
1919	519,293	16,821	23,507		51,130	445,160	23,003		25,000	283,684	418,554	51,130		
1920	3,135,227	1,197,712	47,064		1,650,169	1,190,542	294,516		93,250	2,946,740	3,827,661	2,684,471		
1921	13,670,764	9,102,150	885,113		3,817,562	8,840,741	1,012,461		615,692	12,105,098	19,560,055	11,453,531		
1922	10,341,443	6,808,089	890,991		3,216,037	6,304,673	820,733		978,540	7,262,534	13,193,466	8,672,257		
1923	15,157,987	16,225,945	1,653,355	182,645	5,813,238	10,748,622	1,593,376	2,751	1,636,500	18,888,295	28,124,904	19,662,295		
1924	60,140,100	41,594,834	3,796,728	103,524	25,176,927	29,653,739	4,298,397	11,046	4,645,932	52,148,210	77,387,755	52,035,003		
1925	39,073,920	26,058,072	2,774,138	59,373	20,756,584	15,360,781	2,955,890	65	3,379,832	38,829,317	49,345,121	36,783,561		
1926	31,858,482	22,457,978	2,346,202	13,372	16,527,532	12,487,910	4,240,986	2,054	2,372,988	32,804,287	41,880,060	29,774,993		
1927	47,837,922	31,813,112	3,274,386	94,075	28,445,874	16,142,048	3,237,083	12,917	4,264,009	49,007,300	62,524,412	46,937,568		
1928	47,534,054	13,853,680	1,682,461	96,078	11,438,442	8,567,135	1,522,744	5,733	2,105,060	19,840,081	26,207,822	18,201,253		
1929	47,712,757	23,569,861	2,616,359	1,910,276	27,625,717	17,365,991	2,697,840	23,209	3,124,384	46,649,878	56,920,160	41,783,342		
1930	45,856,683	26,021,751	3,179,807	209,180	26,437,127	16,494,272	2,902,452	22,732	3,260,745	43,769,632	56,374,977	42,725,139		
1931	197,890,043	127,750,528	13,587,285	179,508	120,509,220	62,679,051	14,719,060	16,072	14,719,060	204,673,619	244,703,241	186,794,169		
1932	213,932,392	11,803,454	14,196,027	2,741,470	106,706,331	91,687,095	15,254,180	268,877	14,328,882	177,262,906	241,805,435	160,346,788		
1933	204,197,980	88,387,261	11,538,412	7,574,836	87,101,273	80,534,111	901,373	11,481,316	503,046	167,315,523	222,665,473	149,178,370		
1934	250,678,821	74,836,908	9,829,495	9,091,057	87,087,508	82,890,597	4,075,783	12,163,988	913,581	10,819,858	192,034,204	249,597,321		
1935	12,956,712	5,111,125	873,125	82,421	3,262,730	6,730,788	115,384	11,648	8,995,000	4,424,814	14,666,983	8,227,353		
1936	4,821,082	806,581	205,548		3,927,792	663,763	180,624	48,903	397,850		5,461,066	4,617,507		
1937	2,550,354	2,161,524	537,328	150,887	355,285	2,173,237	19,990	1,842		40,421	4,260,644	4,260,644		
1938	58,314	83,244	6,750	15,361	44,451	7,040	6,686	137		36,118	56,498	51,576		
1939	91,108	17,106	34,970		87,996	676	2,436				106,623	106,623		
1940														
1941														
Total	1,496,617,681	771,875,445	100,223,044	38,080,615	89,237,121	745,351,507	554,492,306	5,256,331	95,924,847	6,355,569	123,647,901	1,275,357,690	1,666,202,465	1,205,231,091

¹ Includes receivership earnings for 1,155 banks, the affairs of which were liquidated and finally closed to Oct. 31, 1933.

² Deposits prior to 1882 not available.

NOTE.—See also table No. 84, pp. 404 to 407.

TABLE NO. 84.—National banks placed in charge of receivers, by States, since 1865, the number of active receiverships Nov. 1, 1941, and the number of receiverships terminated by restoration to solvency and through liquidation to Nov. 1, 1941, together with various data indicating the results of liquidation for those receiverships closed through liquidation ¹

Location	All receiverships		Active receiverships		Receiverships terminated									
	Number	Capital stock at date of failure	Number	Capital stock at date of failure	Restored to solvency and either sold or reopened		Through liquidation							
					Number	Capital stock at date of failure	Number	Capital stock at date of failure	Total assets to Oct. 31, 1941	Total assessments upon shareholders	Cash collections from assets ¹	Cash collections from stock assessments	Receiver-ship earnings, cash collections from interest, premiums, rent, etc. ²	Offsets allowed and settled
Alabama	48	\$4,770,000			3	\$185,000	45	\$4,585,000	\$25,935,051	\$4,335,000	\$12,623,454	\$1,670,889	\$651,049	\$1,231,150
Arizona	7	450,000			1	25,000	6	425,000	3,654,110	4,425,000	2,170,470	188,761	73,034	203,293
Arkansas	47	3,805,000			8	250,000	39	3,555,000	24,009,066	3,265,000	13,651,314	1,380,064	537,454	1,507,508
California	65	10,575,000	1	\$1,000,000	1	50,000	63	9,525,000	93,888,989	8,685,500	59,086,958	5,458,890	3,054,960	7,220,542
Colorado	60	5,360,000			5	950,000	55	4,410,000	37,877,397	4,075,000	19,046,084	2,030,868	757,656	3,271,423
Connecticut	8	1,460,000	1	50,000		500,000	6	910,000	5,182,017	372,300	3,426,346	275,194		329,835
Delaware	2	180,000			1	100,000	1	80,000	747,008	80,000	387,101	68,349	13,226	17,702
District of Columbia	23	7,382,920	9	4,580,000	1	50,000	13	2,752,900	17,837,727	2,452,920	11,276,195	613,051	481,405	1,282,108
Florida	46	7,455,000	1	500,000	4	550,000	41	6,405,000	52,917,638	6,170,150	23,575,479	3,150,090	918,430	4,662,282
Georgia	45	4,180,000			3	150,000	42	4,030,000	31,900,862	3,309,500	17,452,773	2,013,442	663,865	2,490,660
Idaho	36	2,540,000			1	75,000	35	2,465,000	24,101,974	2,265,000	11,555,145	846,786	306,932	1,570,909
Illinois	236	32,428,500	20	7,405,000	9	765,000	207	24,258,500	196,304,038	20,302,750	111,112,971	11,439,231	6,602,473	10,892,421
Indiana	101	14,649,500	8	5,450,000	3	275,000	90	8,924,500	64,409,545	6,730,500	41,072,661	4,558,500	2,695,991	3,576,256
Iowa	211	14,955,000			7	485,000	204	14,470,000	124,249,380	12,765,000	68,241,703	6,939,315	2,728,302	7,061,269
Kansas	80	5,609,000	1	82,000	4	225,000	75	5,302,000	35,145,156	4,097,150	18,134,491	1,758,195	516,050	2,701,969
Kentucky	41	8,686,500	3	4,400,000	4	950,000	34	3,336,500	17,033,638	2,848,990	9,169,602	1,785,555	709,951	1,191,728
Louisiana	17	3,825,000	1	1,000,000	1	50,000	15	2,775,000	8,308,836	2,390,000	4,033,787	853,892	69,178	305,478
Maine	13	2,225,000	4	800,000			9	1,425,000	28,080,513	1,325,000	20,135,796	936,389	1,290,359	1,049,030
Maryland	17	1,082,000					17	1,082,000	15,817,249	900,000	9,588,613	656,294	758,004	781,503
Massachusetts	30	18,566,885	4	12,155,585	2	400,000	24	6,011,300	55,931,638	4,599,300	37,332,250	3,344,508	744,764	3,629,877
Michigan	78	45,165,060	12	38,800,060	1	400,000	65	5,965,000	57,543,104	5,452,000	37,269,832	3,216,470	2,989,150	2,819,900
Minnesota	117	6,000,000	1	55,000	1	50,000	115	5,895,000	56,756,177	5,386,000	30,235,145	2,436,026	1,261,632	2,940,302
Mississippi	17	2,730,000			1	25,000	16	2,705,000	29,102,273	2,292,000	15,795,419	1,114,153	775,903	2,532,468
Missouri	58	10,820,000	1	700,000			57	10,120,000	51,961,003	5,965,000	28,877,217	3,231,599	1,269,055	4,231,554
Montana	83	6,270,000			7	980,000	76	5,290,000	41,341,303	4,959,000	19,098,457	2,087,181	511,172	2,774,269
Nebraska	85	5,330,000			2	65,000	83	5,265,000	41,626,077	4,595,500	19,903,582	1,901,740	758,729	2,846,457
Nevada	4	1,200,000					4	1,200,000	14,557,120	950,000	7,125,042	281,882	675,308	784,271

New Hampshire.....	5	\$650,000				5	\$650,000	\$3,757,282	\$233,000	\$2,643,378	\$174,003	\$95,754	\$151,105
New Jersey.....	63	11,005,000	4	\$3,150,000	4	55	7,605,000	96,384,422	7,203,000	49,661,160	3,977,447	3,531,252	5,645,742
New Mexico.....	26	2,100,000			1	25	2,025,000	14,847,027	1,580,000	7,564,658	783,104	23,285	1,074,952
New York.....	134	26,061,120	15	7,125,000	6	113	18,036,120	122,571,811	8,937,092	73,816,733	5,583,446	2,848,423	8,858,968
North Carolina.....	49	7,590,000	1	1,000,000	6	42	5,540,000	56,308,659	4,757,500	28,640,894	2,433,139	1,234,445	5,049,997
North Dakota.....	108	4,525,000	1	400,000	8	99	3,845,000	29,383,162	3,223,500	13,932,252	1,307,091	571,553	1,360,541
Ohio.....	116	14,337,500	3	925,000	4	109	12,762,500	84,107,461	8,918,500	49,314,031	5,665,968	2,795,140	5,364,773
Oklahoma.....	92	5,130,000	1	50,000	8	83	4,395,000	42,250,752	4,170,000	23,113,520	1,367,241	807,682	3,731,446
Oregon.....	31	2,795,000	1	200,000	1	29	2,470,000	23,505,900	2,090,500	13,025,617	1,227,468	904,131	1,005,476
Pennsylvania.....	225	42,924,170	42	18,439,670	15	168	18,094,500	173,525,827	14,260,000	95,841,335	7,981,597	6,438,130	13,011,213
Rhode Island.....	2	400,000				2	400,000	4,948,925	4,400,000	3,010,415	198,594		530,261
South Carolina.....	44	5,070,000	4	1,510,000	1	39	3,510,000	22,809,042	3,479,500	9,908,375	2,231,603	466,305	1,201,650
South Dakota.....	94	4,032,500	1	87,500	1	92	3,895,000	41,500,268	3,706,250	20,659,350	1,575,820	1,155,119	2,304,068
Tennessee.....	39	10,570,000	4	4,155,000	3	32	4,265,000	37,821,614	4,008,000	18,620,774	2,636,310	884,336	2,498,478
Texas.....	153	15,257,000	3	800,000	13	137	13,032,000	72,488,302	11,302,200	32,896,944	4,868,801	988,188	6,212,628
Utah.....	7	580,000			1	6	555,000	5,595,429	405,000	3,425,071	249,042	50,229	205,506
Vermont.....	16	1,535,000				16	1,535,000	11,929,076	1,085,000	8,013,847	707,757	453,770	623,532
Virginia.....	29	3,950,000	3	810,000	1	25	3,110,000	15,085,583	2,960,000	7,894,185	1,552,317	537,984	731,786
Washington.....	54	5,985,000			3	51	5,760,000	38,649,493	5,028,500	22,482,432	2,309,103	1,027,044	2,182,718
West Virginia.....	46	3,595,000	5	630,000	8	33	2,070,000	19,720,589	2,037,500	11,545,104	1,507,795	1,272,039	1,214,482
Wisconsin.....	56	5,425,000	1	100,000	3	52	5,075,000	43,736,846	4,716,000	27,028,712	3,164,653	2,028,102	2,181,335
Wyoming.....	13	835,000			1	12	795,000	12,709,796	795,000	6,617,648	323,945		1,052,922
Total.....	2,977	402,052,655	156	116,359,815	159	2,662	262,592,840	2,130,465,155	216,293,202	1,181,034,932	116,070,158	59,907,543	139,605,048

¹ Includes 15 banks other than national and 1 building and loan association in the District of Columbia.

² Includes unpaid balance R. F. C. loans.

³ Covers receivership earnings for banks the affairs of which were liquidated and finally closed since Oct. 31, 1933.

NOTE.—Table continued on pp. 406 and 407. (See also table No. 83, pp. 400 to 403.)

TABLE NO. 84.—National banks placed in charge of receivers, by States, since 1865, the number of active receiverships Nov. 1, 1941, and the number of receiverships terminated by restoration to solvency and through liquidation to Nov. 1, 1941, together with various data indicating the results of liquidation for those receiverships closed through liquidation ¹—Continued

Location	Receiverships terminated—Continued													
	Through liquidation—Continued													
	Total collections from all sources, including offsets allowed ¹	Losses on assets compounded or sold under order of court	Remaining uncollected stock assessments	Nominal value of assets returned to shareholders' agents	Conservators' distributions	Dividends paid by receivers	Secured and preferred liabilities paid, including offsets allowed and amounts advanced for protection of assets	Conservators' expenses	Receivers' salaries, legal and other expenses	Amount returned to shareholders in cash	Circulation outstanding at date of failure	Total deposits at date of failure ²	Total liabilities established to date of final closing	Amount of claims proved
Alabama.....	\$16,176,542	\$12,080,447	\$2,664,111	.....	\$343,377	\$5,653,691	\$8,842,586	\$40,464	\$1,296,424	.....	\$1,900,019	\$10,729,470	\$20,129,098	\$15,006,310
Arizona.....	2,636,163	1,280,342	236,239	.....	.....	900,570	1,513,310	4,805	217,478	.....	311,560	2,173,298	3,303,758	1,669,695
Arkansas.....	17,076,340	8,983,360	1,884,936	\$466,884	590,643	6,517,770	8,520,327	60,920	1,338,306	\$48,374	1,125,792	11,813,522	19,343,058	13,127,134
California.....	74,821,350	22,795,238	3,226,610	4,788,251	10,953,629	30,037,690	29,966,927	124,909	3,470,964	267,231	5,146,870	64,416,021	77,069,572	47,613,605
Colorado.....	25,112,031	15,329,187	2,038,132	230,703	282,859	13,201,999	9,654,469	70,227	1,753,188	149,389	1,844,695	22,834,868	28,899,003	20,098,030
Connecticut.....	4,031,375	973,035	97,106	452,801	.....	2,848,206	939,141	.....	227,147	16,881	551,848	2,541,327	3,674,988	3,096,032
Delaware.....	486,378	342,205	11,651	.....	.....	277,753	172,535	.....	36,090	.....	50,500	425,318	642,236	514,268
Dist. of Columbia.....	13,652,759	5,252,938	1,839,869	26,486	1,114,134	8,075,759	3,614,583	47,849	792,484	7,950	692,500	8,799,664	11,922,023	11,201,365
Florida.....	32,306,881	24,747,409	3,019,460	44,068	183,352	13,548,751	16,176,479	66,020	2,328,950	3,329	2,112,227	31,465,089	40,107,226	25,766,013
Georgia.....	22,620,740	11,016,583	1,296,058	940,846	.....	11,875,294	9,375,550	6,784	1,250,089	113,023	1,933,099	17,158,895	24,693,967	15,733,640
Idaho.....	14,279,772	10,937,419	1,418,214	38,501	.....	5,529,951	7,539,002	.....	1,176,598	34,221	1,314,745	12,019,084	18,229,545	12,731,603
Illinois.....	140,047,096	70,363,128	8,863,519	3,935,518	7,766,279	76,760,532	45,172,230	508,086	8,924,067	915,902	10,639,734	115,521,954	142,982,041	108,194,211
Indiana.....	51,903,408	17,609,889	2,172,000	2,150,739	5,317,655	23,840,055	18,988,766	394,903	3,123,231	238,798	5,347,585	38,408,808	51,056,968	33,914,290
Iowa.....	84,970,589	47,422,375	5,825,685	1,524,033	2,026,903	47,921,984	29,202,182	191,984	5,499,079	128,457	7,771,627	78,888,593	99,603,702	72,876,703
Kansas.....	23,110,705	13,835,589	2,338,955	473,107	161,757	12,973,884	8,243,610	33,770	1,655,260	42,424	2,595,667	20,894,292	25,587,979	18,667,411
Kentucky.....	12,856,836	5,674,920	1,063,435	997,388	245,167	8,016,049	3,415,474	56,411	1,062,817	60,918	1,193,790	9,665,744	12,689,176	9,454,234
Louisiana.....	5,262,335	3,969,571	1,536,108	.....	.....	3,282,595	1,347,883	23,755	603,105	4,997	1,221,247	1,573,349	2,973,855	5,128,765
Maine.....	23,411,574	6,789,412	1,388,611	106,275	10,085,178	9,356,439	2,983,681	174,159	807,405	4,712	1,101,450	22,158,604	24,352,362	21,788,984
Maryland.....	11,784,414	5,422,420	243,706	24,713	1,713,719	6,822,937	2,967,269	79,120	723,655	17,714	760,287	11,088,488	13,465,828	10,524,142
Massachusetts.....	45,051,399	12,054,461	1,254,792	2,915,050	3,848,078	28,236,293	11,068,098	57,550	1,664,340	177,040	3,653,072	38,154,136	44,968,393	34,486,572
Michigan.....	46,295,352	16,908,900	2,235,530	544,472	6,978,067	18,810,162	17,236,651	410,166	2,764,304	96,002	3,810,795	34,702,399	49,673,222	39,747,429
Minnesota.....	36,873,105	23,515,157	2,949,974	65,373	301,419	19,873,241	13,306,137	100,080	3,096,303	195,425	2,847,045	40,423,644	48,524,459	35,501,542
Mississippi.....	20,217,943	10,774,886	1,177,847	.....	.....	10,053,519	9,068,980	22,204	1,068,235	5,005	1,093,758	16,344,549	22,434,406	16,348,811
Missouri.....	37,609,425	17,966,877	2,733,401	896,496	1,020,228	21,431,587	12,650,445	74,831	2,269,500	162,834	2,833,031	27,563,180	34,858,269	28,690,504
Montana.....	24,471,079	19,113,912	2,871,819	534,665	.....	10,616,941	11,820,240	14,551	2,011,828	7,519	1,698,577	22,701,648	30,701,826	22,420,888
Nebraska.....	24,909,518	18,765,076	2,693,760	611,952	311,858	11,680,726	10,765,969	64,388	2,055,061	31,516	2,702,893	22,732,486	32,625,182	23,066,433

Nevada.....	\$8,866,503	\$6,647,807	\$668,118	-----	\$3,015,351	\$5,448,479	-----	\$402,673	-----	\$889,200	\$5,698,135	\$9,692,177	\$4,680,199
New Hampshire.....	3,064,240	962,799	58,997	-----	\$884,852	1,564,429	\$17,666	123,230	\$92,400	335,588	2,772,217	2,958,132	2,617,292
New Jersey.....	62,815,601	41,017,049	3,225,553	\$60,471	5,385,865	23,862,328	28,853,186	492,153	4,166,819	55,250	3,463,990	59,123,400	83,321,370
New Mexico.....	9,445,999	6,032,082	796,896	175,335	-----	3,476,721	5,347,472	12,503	601,248	8,055	1,088,097	8,133,433	12,378,097
New York.....	91,107,570	35,336,340	3,354,246	4,565,509	2,010,894	52,477,691	30,772,557	210,403	5,068,047	567,978	7,950,788	67,289,742	88,226,038
North Carolina.....	37,358,475	21,835,704	2,324,361	782,064	-----	15,065,750	20,153,987	64,420	2,055,808	18,510	3,100,430	33,896,036	45,828,963
North Dakota.....	17,171,437	13,774,853	1,919,409	318,516	351,975	8,742,725	6,167,217	22,236	1,887,181	103	1,986,123	18,155,134	22,862,572
Ohio.....	63,139,912	26,807,084	3,252,532	2,621,573	5,549,208	34,698,113	18,608,178	336,995	3,414,744	532,674	6,302,655	52,433,582	69,908,925
Oklahoma.....	29,019,889	15,371,634	2,802,759	40,152	1,025,479	10,186,000	15,461,935	108,028	2,228,056	10,391	1,583,763	27,335,574	34,916,055
Oregon.....	16,162,692	7,644,740	863,032	1,830,067	1,547,880	6,644,949	6,701,619	37,603	1,150,896	79,745	733,542	12,665,098	17,164,091
Pennsylvania.....	123,272,275	63,319,090	6,278,403	1,356,594	11,943,236	64,133,509	37,615,024	723,704	7,081,626	1,775,176	10,384,105	109,249,133	133,576,667
Rhode Island.....	3,745,270	1,402,249	201,406	-----	-----	2,417,446	1,067,148	-----	260,676	-----	280,080	3,472,136	4,113,264
South Carolina.....	13,807,933	11,397,172	1,247,897	301,845	-----	6,792,477	5,817,046	2,210	1,185,443	10,757	1,076,057	13,875,955	18,389,958
South Dakota.....	25,694,357	18,464,105	2,130,430	72,745	-----	11,006,936	11,851,394	26,671	2,805,806	3,550	2,071,280	24,877,027	33,641,223
Tennessee.....	24,639,898	16,331,115	1,371,690	371,247	454,857	12,573,695	9,960,934	46,674	1,591,121	12,617	2,345,163	20,809,188	31,026,502
Texas.....	44,946,561	33,122,648	6,433,399	256,082	399,930	20,015,808	21,186,864	38,147	3,249,522	56,290	3,801,563	37,899,027	56,487,566
Utah.....	3,930,748	1,963,952	155,958	-----	30,375	1,305,599	2,333,309	30,139	231,326	-----	406,731	1,901,573	4,035,325
Vermont.....	9,798,906	2,845,353	377,243	446,344	2,740,497	4,444,227	1,917,681	87,582	545,099	63,010	869,257	8,231,720	9,600,429
Virginia.....	10,716,272	6,381,156	1,407,683	78,456	423,719	6,234,374	2,970,771	19,759	911,193	156,456	1,679,595	8,338,134	11,502,646
Washington.....	28,001,297	11,811,818	2,719,397	2,172,525	543,340	15,395,464	10,265,934	32,314	1,719,145	45,100	2,760,457	24,681,927	29,242,270
West Virginia.....	15,539,420	6,736,190	529,705	224,813	361,991	9,565,329	4,266,192	20,020	1,317,542	8,346	1,102,957	13,153,869	16,548,682
Wisconsin.....	34,402,802	13,707,046	1,551,347	819,756	2,878,721	19,083,271	9,805,716	299,168	2,206,426	129,500	3,197,672	28,834,683	36,148,719
Wyoming.....	7,994,515	5,039,226	471,055	-----	4,505,037	2,985,476	-----	504,002	-----	484,395	7,332,537	9,122,622	7,456,350
Total.....	1,496,617,681	771,875,445	100,223,044	38,080,615	89,237,121	745,351,507	554,492,306	5,256,331	95,924,847	6,355,569	123,647,901	1,275,357,690	1,666,202,465
													1,205,231,091

¹ Includes receivership earnings for 1155, banks, the affairs of which were liquidated and finally closed to Oct. 31, 1933.

² Exclusive of first 84 failures, years 1865 to 1880, deposits of which are not available. (See table 46 of Comptroller's Annual Report for 1931 for list of such failures.)

NOTE—See also table No. 83, pp. 400 to 403.

TABLE No. 85.—*Bank suspensions, by States, in the year ended June 30, 1941*

Location	Number				Capital (in thousands of dollars)				Deposits (in thousands of dollars)			
	All banks	National	State	Private	All banks	National	State	Private	All banks	National	State	Private
Pennsylvania.....	2	1	1		250	100	150		1,921	1,204	717	
Maryland.....	1		1		133		133		159		159	
Total Eastern States.....	3	1	2		283	100	183		2,080	1,204	876	
Georgia.....	2		2		45		45		275		275	
Mississippi.....	1		1		163		163		179		179	
Total Southern States.....	3		3		108		108		454		454	
Illinois.....	1		1		25		25		168		168	
Wisconsin.....	1		1		140		140		386		386	
Missouri.....	1		1		130		130		156		156	
Total Middle Western States.....	3		3		95		95		710		710	
South Dakota.....	1		1		121		121		52		52	
Nebraska.....	1		1		25		25		158		158	
Kansas.....	1	1			82	82			257	257		
Oklahoma.....	1	1			50	50			721	721		
Total Western States.....	4	2	2		178	132	46		1,188	978	210	
Total United States.....	13	3	10		664	232	432		4,432	2,182	2,250	

¹ Includes capital notes and debentures.

TABLE NO. 86.—*Bank suspensions, by States, in the 6 months ended Dec. 31, 1940*

Location	Number				Capital (in thousands of dollars)				Deposits (in thousands of dollars)			
	All banks	National	State	Private	All banks	National	State	Private	All banks	National	State	Private
Pennsylvania.....	1		1		150		150		717		717	
Maryland.....	1		1		¹ 33		¹ 33		159		159	
Total Eastern States.....	2		2		183		183		876		876	
Georgia.....	2		2		45		45		275		275	
Wisconsin.....	1		1		¹ 40		¹ 40		386		386	
South Dakota.....	1		1		¹ 21		¹ 21		52		52	
Nebraska.....	1		1		25		25		158		158	
Kansas.....	1	1			82	82			257	257		
Total Western States.....	3	1	2		128	82	46		467	257	210	
Total United States.....	8	1	7		396	82	314		2,004	257	1,747	

¹ Includes capital notes and debentures.

TABLE NO. 87.—*Bank suspensions, by States, in the 6 months ended June 30, 1941*

Location	Number				Capital (in thousands of dollars)				Deposits (in thousands of dollars)			
	All banks	National	State	Private	All banks	National	State	Private	All banks	National	State	Private
Pennsylvania.....	1	1			100	100			1,204	1,204		
Mississippi.....	1		1		¹ 63		¹ 63		179		179	
Illinois.....	1		1		25		25		168		168	
Missouri.....	1		1		¹ 30		¹ 30		156		156	
Total Middle Western States.....	2		2		55		55		324		324	
Oklahoma.....	1	1			50	50			721	721		
Total United States.....	5	2	3		268	150	118		2,428	1,925	503	

¹ Includes capital notes and debentures.

TABLE No. 88.—*Bank suspensions, years ended June 30, 1864 to 1941*

[For yearly figures 1864-1925 see pp. 1040 and 1041 of the report for 1931]

Year ended June 30—	Number				Capital (in thousands of dollars) ¹				Deposits (in thousands of dollars)			
	All banks	National	State	Private	All banks	National	State	Private	All banks	National	State	Private
1864-1925.....	5,844	894	4,221	729	298,632	111,834	170,988	15,810	1,759,278	354,574	1,214,656	190,048
1926.....	644	83	531	30	21,162	4,628	15,957	577	160,319	32,719	123,956	3,644
1927.....	1,005	125	826	54	37,045	6,282	29,763	1,000	278,891	44,554	224,664	9,673
1928.....	519	56	435	28	19,314	3,775	15,148	391	143,745	25,998	114,411	3,336
1929.....	587	65	493	29	24,988	5,125	19,372	491	163,812	39,748	116,169	7,895
1930.....	766	73	667	26	41,853	6,415	34,657	781	314,132	45,462	262,249	6,421
1931.....	1,542	210	1,262	70	145,072	25,685	117,436	1,951	1,038,888	188,124	833,667	17,097
1932.....	2,397	432	1,885	80	218,037	56,458	159,130	2,449	1,680,024	404,576	1,254,807	20,641
1933 (8 months and 4 days ended Mar. 4, 1933).....	1,084	172	882	30	67,213	21,048	45,388	777	426,296	139,151	281,794	5,351
1933 (Mar. 13, 14, and 15) ⁴	2,630	290	2,263	77	240,561	22,923	216,629	1,009	1,855,194	151,438	1,695,103	8,653
Subtotal.....	17,018	2,400	13,465	1,153	1,113,877	264,173	824,468	25,236	7,820,579	1,426,344	6,121,476	272,759
1933 (3½ months ended June 30).....	75	1	71	3	7,064	100	6,898	66	80,933	468	80,257	208
1934.....	143	2	122	19	9,387	75	9,074	238	85,146	232	82,888	2,026
1935.....	29	3	25	1	765	100	655	10	4,566	559	3,897	110
1936.....	45	2	43	—	2,030	330	1,700	—	10,616	4,882	5,734	—
1937.....	44	2	39	3	1,946	188	1,722	36	13,643	2,003	11,472	168
1938.....	68	3	61	2	3,750	610	3,080	60	18,036	2,382	15,100	554
1939.....	51	4	47	—	6,054	220	5,834	—	38,400	1,323	37,137	—
1940.....	26	—	25	1	1,561	—	1,551	10	6,211	—	6,199	12
1941.....	13	3	10	—	664	232	432	—	4,432	2,182	2,250	—
Subtotal.....	492	20	443	29	33,221	1,855	30,946	420	262,043	14,031	244,934	3,078
Grand total.....	17,510	2,420	13,908	1,182	1,147,098	266,028	855,414	25,656	8,082,622	1,440,375	6,366,410	275,837

¹ Includes capital notes and debentures, if any, of banks suspended beginning the year 1933.² Includes 2 national banks (1 in Maryland and 1 in South Carolina) with capital of \$150,000 and deposits of \$1,234,000, receivers for which were appointed between Mar. 6 and Mar. 12, inclusive, the banking holiday.³ Includes 4 banks other than national in the District of Columbia, receivers for which were appointed by the Comptroller of the Currency.⁴ Figures for State and private banks comprise (a) banks not licensed following the banking holiday and later placed in liquidation or receivership, and (b) unlicensed banks granted licenses after June 30, 1933. In the case of national banks the figures shown represent only 290 (288 national banks and 2 banks other than national in the District

of Columbia) of the 1,417 unlicensed banks (1,407 national and 10 other than national in the District of Columbia) at the close of the banking holiday, which were placed in receivership because plans submitted for reorganization had been disapproved. The remaining 1,127 unlicensed banks (1,119 national and 8 other than national in the District of Columbia) which are not included with bank suspensions were disposed of as indicated in table No. 75 on page 305 of this report.

NOTE.—Figures for State and private banks since 1920 compiled by Board of Governors of the Federal Reserve System, and represent associations closed to the public, either temporarily or permanently, by supervisory authorities or directors of the banks on account of financial difficulties. In the case of national bank suspensions, these represent actual failures for which receivers were appointed.

TABLE NO. 89.—*Bank suspensions, years ended December 31, 1921 to 1940*

Year ended Dec. 31—	Number				Capital (in thousands of dollars) ¹				Deposits (in thousands of dollars)			
	All banks	National	State	Private	All banks	National	State	Private	All banks	National	State	Private
1921-1925.....	2, 838	358	2, 314	166	108, 288	22, 440	82, 440	3, 408	733, 955	137, 099	569, 007	27, 849
1926.....	958	105	801	52	32, 357	4, 570	26, 676	1, 111	247, 345	30, 965	206, 983	9, 397
1927.....	662	84	545	33	25, 016	5, 060	19, 572	384	191, 419	37, 637	149, 445	4, 337
1928.....	499	57	423	19	19, 909	4, 150	15, 302	457	137, 652	31, 555	103, 151	2, 946
1929.....	658	63	564	31	33, 357	5, 020	28, 008	329	223, 411	34, 382	181, 317	7, 712
1930.....	1, 339	148	1, 133	58	110, 716	18, 600	90, 155	1, 961	814, 933	132, 016	667, 655	15, 262
1931.....	2, 265	380	1, 805	80	202, 961	44, 343	156, 303	2, 315	1, 616, 848	365, 350	1, 230, 341	21, 157
1932.....	1, 445	² 269	1, 139	37	107, 440	33, 963	72, 447	1, 030	699, 967	201, 988	490, 173	7, 806
1933 (Jan. 1 to Mar. 4).....	449	³ 66	361	22	33, 697	10, 770	22, 355	572	206, 451	64, 293	138, 433	3, 725
1933 (Mar. 13, 14, and 15) ⁴	2, 630	290	2, 263	77	240, 561	22, 023	216, 629	1, 009	1, 855, 194	151, 438	1, 695, 103	8, 653
1933 (Mar. 16 to Dec. 31).....	174	3	161	10	12, 854	175	12, 533	146	130, 322	700	128, 719	903
1934.....	57	1	43	13	3, 822	25	3, 629	168	36, 939	42	35, 456	1, 441
1935.....	34	4	30	-----	1, 518	405	1, 113	-----	10, 101	5, 399	4, 702	-----
1936.....	44	1	42	1	1, 961	88	1, 858	15	11, 323	524	10, 728	71
1937.....	58	3	53	2	3, 435	685	2, 729	21	16, 169	3, 825	12, 247	97
1938.....	56	1	53	2	2, 467	25	2, 382	60	13, 837	36	13, 247	554
1939.....	42	4	37	1	5, 309	220	5, 079	10	34, 980	1, 323	33, 645	12
1940.....	22	1	21	-----	1, 587	82	1, 505	-----	5, 944	257	5, 687	-----
Total.....	14, 230	1, 838	11, 788	604	947, 255	173, 544	760, 715	12, 996	6, 986, 790	1, 198, 829	5, 676, 039	111, 922

¹ Includes capital notes and debentures, if any, of banks suspended beginning the year 1933.

² Includes 4 banks other than national in the District of Columbia, receivers for which were appointed by the Comptroller of the Currency.

³ Includes 2 national banks (1 in Maryland and 1 in South Carolina) with capital of \$150,000 and deposits of \$1,234,000, receivers for which were appointed between Mar. 6 and Mar. 12, inclusive, the banking holiday.

⁴ Figures for State and private banks comprise (a) banks not licensed following the banking holiday and later placed in liquidation or receivership, and (b) unlicensed banks

granted licenses after June 30, 1933. In the case of national banks the figures shown represent only 290 (288 national banks and 2 banks other than national in the District of Columbia) of the 1,417 unlicensed banks (1,407 national and 10 other than national in the District of Columbia) at the close of the banking holiday, which were placed in receivership because plans submitted for reorganization had been disapproved. The remaining 1,127 unlicensed banks (1,119 national and 8 other than national in the District of Columbia) which are not included with bank suspensions, were disposed of as indicated in table No. 75 on page 305.

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

TABLE No. 90.—*Bank suspensions since inauguration of Federal Deposit Insurance, January 1, 1934, to June 30, 1941*

Year ended June 30—	Number					Capital (in thousands of dollars) ¹					Deposits (in thousands of dollars)				
	All banks	Member banks		Nonmember banks		All banks	Member banks		Nonmember banks		All banks	Member banks		Nonmember banks	
		National	State	Insured	Not insured		National	State	Insured	Not insured		National	State	Insured	Not insured
1934 ²	44	—	—	2	42	3,597	—	—	321	3,276	35,757	—	—	1,298	34,459
1935	29	3	—	17	9	765	100	—	440	225	4,566	559	—	3,206	801
1936	45	2	—	37	6	2,030	330	—	1,170	530	10,616	4,882	—	4,642	1,092
1937	44	2	—	35	7	1,946	188	—	1,668	90	13,643	2,003	—	11,041	590
1938	66	3	2	54	7	3,750	610	671	2,154	315	18,288	2,382	1,708	12,310	1,888
1939	51	4	3	37	7	6,054	220	3,600	1,989	245	38,460	1,323	24,738	10,051	2,348
1940	26	—	1	19	6	1,561	—	25	1,408	128	6,211	—	102	5,552	557
1941	13	3	—	9	1	664	232	—	40/	25	4,432	2,182	—	2,092	153
Total	318	17	6	210	85	20,367	1,680	4,296	9,557	4,834	131,973	13,331	26,548	50,192	41,902

¹ Includes capital notes and debentures, if any, outstanding at date of suspension.² 6 months ended June 30.

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

TABLE NO. 91.—*Bank suspensions since inauguration of Federal Deposit Insurance, years ended Dec. 31, 1934 to 1940*

Year ended Dec. 31—	Number					Capital (in thousands of dollars) ¹					Deposits (in thousands of dollars)				
	All banks	Member banks		Nonmember banks		All banks	Member banks		Nonmember banks		All banks	Member banks		Nonmember banks	
		National	State	Insured	Not insured		National	State	Insured	Not insured		National	State	Insured	Not insured
1934.....	57	1	-----	8	48	3,822	25	-----	416	3,381	36,939	42	-----	1,912	34,985
1935.....	34	4	-----	22	8	1,518	405	-----	633	480	10,101	5,399	-----	3,763	939
1936.....	44	1	-----	40	3	1,961	88	-----	1,678	195	11,323	524	-----	10,207	592
1937.....	58	3	2	47	6	3,435	685	671	2,004	75	16,169	3,825	1,708	10,156	480
1938.....	56	1	1	47	7	2,467	25	25	2,052	365	13,837	36	211	11,721	1,869
1939.....	42	4	3	25	10	5,309	220	3,600	1,204	285	34,980	1,323	24,629	6,589	2,439
1940.....	22	1	-----	18	3	1,587	82	-----	1,452	53	5,944	257	-----	5,341	346
Total	313	15	6	207	85	20,099	1,530	4,296	9,439	4,834	129,293	11,406	26,548	49,689	41,650

¹ Includes capital notes and debentures, if any, outstanding at date of suspension.

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

TABLE "S"
SHOWING STATEMENTS OF ASSETS
AND LIABILITIES OF THE INDIVIDUAL NATIONAL BANKS
AT CLOSE OF BUSINESS DECEMBER 31, 1941
IS OMITTED FROM THIS REPORT AND
PUBLISHED AS A SEPARATE TABLE
(States, Territories, and Towns Arranged Alphabetically)

NOTE.—In each of the years 1923 to 1929, inclusive, a table similar to table "S" mentioned above, showing statements of assets and liabilities of the individual national banks for one date in the year, was also issued as a supplement to the Comptroller's report, but in lieu of being designated as tables "A" to "G", inclusive, they were numbered 89, 93, 94, 98, 121, 97, and 103, respectively. Since 1930 the supplements are lettered alphabetically, beginning with the letter "H." Prior to 1923 individual statements were included in the report proper.

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