

EIGHTIETH ANNUAL REPORT
OF THE
Comptroller of the Currency
1942



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TREASURY DEPARTMENT
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Comptroller of the Currency

LETTER OF TRANSMITTAL

TREASURY DEPARTMENT,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, D. C., January 6, 1943.

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 1942.

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, after a full year of operation under wartime conditions, enters the year 1943 in strong position. Steady progress has been made during 1942 in improvement of assets, in strengthening management, in keeping expenses down, in conserving earnings, and where possible, increasing capital protection. The large growth in deposits has brought some disparity in the ratio of capital funds to other liabilities, but this has been offset by the high quality and liquidity of the assets which have been acquired. In a few cases, weaknesses were eliminated by consolidations. In these cases, improvement was generally made possible by cooperation of the Reconstruction Finance Corporation and the Federal Deposit Insurance Corporation.

By nearly every possible test banks under the supervision of this office have shown their awareness of the desirability of sound operation and conservative management. With this has been combined a courageous willingness not only to bear without complaint the inevitable difficulties growing out of the War, but to actively cooperate with and support the Government in every phase of the war effort, especially by investing their own funds in Treasury obligations and by urging the public to do the same.

Very early, even before our own entry into the present conflict, bankers were active in defense. The almost 100 percent qualification of banks, state and national, as issuing agents for defense bonds gave impressive indication of their willingness to serve. Banks led in adopting pay-roll allotment plans for their own staffs and urging their corporate customers to do likewise. They are playing a leading part today in meeting the financial needs of the Treasury. Banks have undertaken the clearance of ration coupons at the request of the Office of Price Administration.

It seems appropriate in this war year to omit from this report some of the statistical material heretofore included. It also seems wise to postpone suggestions for legislation.

At the close of 1942 the National Banking System was made up of 5,087 active national banking associations, operating 1,603 branches, making a total of 6,690 banking offices. All were located in the continental United States with the exception of 6 banks, with 20 branches, operating in territories and insular possessions. In addition 4 continental national banks were operating 60 branches in 14 foreign countries. Several foreign branches in war areas were withdrawn during the year, and a few domestic branches became inoperative for the duration.

Since 1921 national banks had been reporting in their condition statements reciprocal interbank demand balances on a gross basis instead of on a net basis. Reciprocal interbank deposits arise when two banks maintain deposit accounts with each other, i. e., each bank has both a "due from" and a "due to" account with the other bank. This practice of reporting gross balances of such accounts inflated not only the amount of bank balances, but also the totals of assets and liabilities in the call statements to the extent of the reciprocal balances. Beginning with the call for June 30, 1942, reciprocal interbank demand balances with banks in the United States, except private banks and American branches of foreign banks, have been shown on a "net" basis, and the returns of the call for that date disclosed that such balances in national banks amounted to \$410,221,000.

A comparison of the assets and liabilities of the banks in the National Banking System as of December 31, 1941, April 4, 1942, and June 30, 1942, reported pursuant to calls for condition statements by the Comptroller of the Currency, is shown in the following table:

Assets and liabilities of national banks on dates indicated

[In thousands of dollars]

	Dec. 31, 1941 (5,123 banks)	Apr. 4, 1942 (5,115 banks)	June 30, 1942 (5,107 banks)
ASSETS			
Loans and discounts, including overdrafts.....	11,751,792	11,569,311	10,901,795
U. S. Government securities, direct obligations.....	9,786,743	10,665,769	13,299,723
Obligations guaranteed by U. S. Government.....	2,286,309	2,116,310	1,629,269
Obligations of States and political subdivisions.....	2,024,715	2,082,182	1,960,534
Other bonds, notes, and debentures.....	1,588,006	1,563,719	1,558,910
Corporate stocks, including stock of Federal Reserve banks.....	201,735	197,688	194,952
<i>Total loans and investments</i>	<i>27,639,300</i>	<i>28,194,979</i>	<i>29,545,183</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	15,001,930	14,410,735	¹ 14,316,563
Bank premises owned, furniture and fixtures.....	590,579	591,922	588,690
Real estate owned other than bank premises.....	81,697	76,910	72,494
Investments and other assets indirectly representing bank premises or other real estate.....	54,036	53,445	52,526
Customers' liability on acceptances outstanding.....	40,139	34,950	32,316
Interest, commissions, rent, and other income earned or accrued but not collected.....	64,346	74,141	63,594
Other assets.....	66,207	59,455	47,599
<i>Total assets</i>	<i>43,538,234</i>	<i>43,496,537</i>	<i>¹ 44,718,965</i>
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	20,480,952	20,287,746	21,945,397
Time deposits of individuals, partnerships, and corporations.....	7,964,912	7,721,120	7,841,032
Deposits of U. S. Government and postal savings.....	1,142,734	1,493,858	1,189,410
Deposits of States and political subdivisions.....	2,590,940	2,735,059	2,741,720
Deposits of banks.....	6,789,685	6,843,042	¹ 6,498,697
Other deposits (certified and cashiers' checks, etc.).....	585,549	396,668	442,861
<i>Total deposits</i>	<i>39,554,772</i>	<i>39,477,493</i>	<i>¹ 40,659,117</i>
<i>Demand deposits</i>	<i>31,103,009</i>	<i>31,309,194</i>	<i>¹ 32,367,109</i>
<i>Time deposits</i>	<i>8,451,763</i>	<i>8,168,299</i>	<i>8,292,008</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	3,778	12,270	2,014
Mortgages or other liens on bank premises and other real estate.....	67	99	76
Acceptances executed by or for account of reporting banks and outstanding.....	47,558	41,277	37,232
Interest, discount, rent, and other income collected but not earned.....	52,613	48,508	42,042
Interest, taxes, and other expenses accrued and unpaid.....	62,570	74,779	73,567
Other liabilities.....	167,777	169,529	225,425
<i>Total liabilities</i>	<i>39,889,135</i>	<i>39,823,955</i>	<i>¹ 41,039,473</i>

Assets and liabilities of national banks on dates indicated—Continued

[In thousands of dollars]

	Dec. 31, 1941 (5,123 banks)	Apr. 4, 1942 (5,115 banks)	June 30, 1942 (5,107 banks)
CAPITAL ACCOUNTS			
Capital stock (see memoranda below).....	1,515,794	1,511,895	1,507,670
Surplus.....	1,388,672	1,396,118	1,411,407
Undivided profits.....	499,081	515,127	515,949
Reserves (see memoranda below).....	245,552	249,442	244,466
Total capital accounts.....	3,649,099	3,672,582	3,679,492
Total liabilities and capital accounts.....	43,538,234	43,496,537	44,718,965
MEMORANDA			
Par value of capital stock:			
Class A preferred stock.....	155,547	147,254	139,928
Class B preferred stock.....	12,983	12,745	12,451
Common stock.....	1,348,834	1,353,886	1,356,521
Total.....	1,517,364	1,513,385	1,508,900
Retirable value of preferred capital stock:			
Class A preferred stock.....	² 202,925	191,862	184,343
Class B preferred stock.....	14,931	14,693	14,399
Total.....	² 217,856	206,555	198,742
Reserves:			
Reserves for dividends payable in common stock.....	6,187	249,442	8,612
Reserves for other undeclared dividends.....	8,155		4,418
Retirement account for preferred stock.....	19,312		18,658
Reserves for contingencies, etc.....	211,898		212,778
Total.....	245,552	249,442	244,466
Pledged assets and securities loaned:			
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	3,374,484	3,801,844	3,801,926
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement.....	635,813	595,492	542,287
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	94,481	94,116	92,981
Securities loaned.....	17,518	23,733	20,942
Total.....	4,122,296	4,515,185	4,458,136
Secured liabilities:			
Deposits secured by pledged assets pursuant to requirements of law.....	3,462,951	3,840,459	3,529,848
Borrowings secured by pledged assets, including rediscounts and repurchase agreements.....	3,096	10,006	1,965
Other liabilities secured by pledged assets.....	612	424	517
Total.....	3,466,659	3,850,889	3,532,330

¹ Excludes reciprocal interbank demand balances with banks in the United States of \$410,221,000. In call reports covering the period from June 30, 1921, to Apr. 4, 1942, inclusive, reciprocal bank balances were reported "gross." The amounts of such balances held in that period are not available.

² Revised.

EARNINGS, EXPENSES, AND DIVIDENDS OF NATIONAL BANKS FOR YEAR ENDED DECEMBER 31, 1941

Gross earnings of national banks in the year ended December 31, 1941, were \$926,000,000, or \$61,000,000 more than those of the preceding year. Interest and dividends on securities equaled \$292,000,000, and interest and discount on loans \$458,000,000. Expenses were \$48,000,000 more than in the preceding year, amounting to \$676,000,000. Of this, salaries, wages, and fees accounted for \$278,000,000, interest on deposits and borrowed money \$99,000,000, taxes \$85,000,000, and recurring depreciation on banking house, furniture, and fixtures \$34,000,000. Net operating earnings were \$250,000,000,

which were increased by \$187,000,000 of recoveries. Recoveries on securities were \$48,000,000; profits on securities sold or redeemed, \$80,000,000; and recoveries on loans, \$44,000,000. Losses and charge-offs of \$168,000,000 were \$26,000,000 less than in the previous year. Losses on securities were \$92,000,000, and losses on loans \$52,000,000. Net profits before dividends were thus \$269,000,000, and were \$28,000,000 more than those in the previous year. The ratio of net profits to capital funds was 7.48 percent. Dividends declared on common and preferred stock in 1941 totaled \$148,000,000, an increase of \$3,000,000 over the preceding year. The dividends were 9.72 percent of capital stock and 4.11 percent of capital funds.

Interest and discount on loans accounted for more than 49 percent of the gross earnings in the year ended December 31, 1941, varying in ratios from 39 percent in Federal Reserve district No. 2 to 61 percent in district No. 11. Interest and dividends on securities were approximately 32 percent of total earnings, with the banks in district No. 11 showing the smallest ratio of 20 percent and those in district No. 3 the largest ratio of 41 percent. Salaries, wages, and fees were 30 percent of total earnings, ranging from 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 28 percent in district No. 4 to 34 percent in district No. 3.

Interest and discount on loans to the average total of loans in the year were 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 securities averaged nearly 2 percent of total investments, the banks in district No. 2 showing the lowest ratio of nearly 1½ percent, while the banks in district No. 3 showed the highest ratio of 3 percent. Profits on securities sold or redeemed during the period were less than 1 percent of average total investments, varying from approximately ½ percent in district No. 9 to ¾ percent in district No. 6.

Net operating earnings were 8 percent of average total capital funds, the lowest ratio being 6 percent in district No. 4, and the highest ratio 11½ percent in district No. 12. The net profits before dividends for the period were 7½ percent of average capital funds, the ratios ranging from slightly more than 2½ percent in district No. 3 to nearly 10 percent in district No. 7.

The proportion of gross earnings which was preserved as net profits (before dividends) was better among the larger banks than among the smaller ones for the calendar year 1941. For banks with deposits of more than \$100,000,000 the ratio of net profits to gross earnings was 36 percent, while for banks of \$500,000 deposits or less it was 25 percent.

A comparison of earnings, expenses, and dividends of national banks for the years ended December 31, 1940, and December 31, 1941, is shown in the following table:

Earnings, expenses, and dividends of national banks for years ended Dec. 31, 1940 and 1941

[In millions of dollars]

	1940	1941
Number of banks ¹	5, 150	5, 123
Capital stock (par value) ²	1, 532	1, 523
Capital funds ³	3, 464	3, 597
Earnings from current operations:		
Interest and dividends on securities	284	292
Interest and discount on loans	412	458
Other current earnings	169	176
Total	865	926
Current operating expenses:		
Salaries, wages, and fees	261	278
Interest on deposits and borrowed money	106	99
Taxes	66	85
Recurring depreciation on banking house, furniture, and fixtures ³	28	34
Other current operating expenses	167	180
Total	628	676
Net earnings from current operations	237	250
Recoveries and profits:		
Recoveries on securities	41	48
Profits on securities sold or redeemed	105	80
Recoveries on loans	37	44
All other	15	15
Total	198	187
Losses and charge-offs:		
On securities	108	92
On loans	58	52
All other	28	24
Total	194	168
Net profits before dividends	241	269
Dividends	145	148
Ratios:	<i>Percent</i>	<i>Percent</i>
Expenses to gross earnings	72.60	73.00
Net profits to net operating earnings	101.69	107.60
Net profits to capital funds	6.96	7.48
Dividends to capital stock	9.46	9.72
Dividends to capital funds	4.19	4.11

¹ At end of period.² Average of amounts shown by reports of condition for each call date in the year and the final call date in the preceding year.³ Previously included with losses and charge-offs.**STRUCTURAL CHANGES IN THE NATIONAL BANKING SYSTEM**

The authorized capital stock of the 5,090 national banks in existence at the close of business on December 31, 1942, including 3 inactive banks, consisted of common capital stock aggregating \$1,358,626,658, a net increase during the period from November 1, 1941, to December 31, 1942, of \$14,305,281, and preferred capital stock aggregating \$146,994,265, a net decrease during the period from November 1, 1941, to December 31, 1942, of \$24,959,946.

During the period mentioned, in addition to 8 applications with proposed capital stock of \$1,150,000 carried over from the previous year, 15 applications were received to organize national banks and to convert state banks into national banking associations, with proposed capital stock aggregating \$2,327,089. Of these applications, 12 with proposed capital stock aggregating \$1,377,089 were approved; 2 with proposed capital stock aggregating \$750,000 were rejected; and the remainder were still pending or had been abandoned on December 31,

1942. From the applications carried over from October 31, 1941, and the 12 applications approved during the period from November 1, 1941, to December 31, 1942, 9 national banking associations with common capital stock aggregating \$1,102,089, 1 of which also had \$75,000 preferred capital stock, were authorized to commence business. Of the 9 charters issued, 6 with common capital stock aggregating \$735,000, were the result of the conversions of state banks; and 3 with common capital stock aggregating \$367,089, 1 of which also had \$75,000 preferred capital stock, were organized for the purpose of acquiring the business of 2 liquidating banks and a branch of a liquidating national bank.

During the period from November 1, 1941, to December 31, 1942, 3 national banks and 1 state bank were consolidated into 2 national banking associations, under authority of the act of November 7, 1918, as amended, the common capital stock of the consolidated banks being \$317,000. Additional assets of approximately \$1,254,132 were brought into the national banking system by reason of the state bank consolidated with the national bank. Also, during this period national banks reported the purchase of the business of 21 state banks, with aggregate capital stock of \$1,377,600 and aggregate assets of approximately \$23,215,965.

During the period from November 1, 1941, to December 31, 1942, 48 national banks with common capital stock of \$4,749,050, among which were 18 with preferred capital stock aggregating \$1,855,050, went into voluntary liquidation in the manner provided by sections 5220 and 5221, U. S. R. S. Of these banks, 9 with common capital stock of \$850,000 and assets of \$4,600,915, paid their depositors and quit business; 21 with common capital stock of \$1,841,250 and assets aggregating \$31,701,379, including 10 with preferred capital stock of \$934,250, were succeeded by other national banks; and 18 with common capital stock of \$2,057,800 and assets aggregating \$37,294,790, including 8 with preferred capital stock of \$920,800, were succeeded by state banks.

Changes in the number and capital stock of national banks during the period from November 1, 1941, to December 31, 1942, are shown in the following summary:

Organization, capital stock changes, and liquidations of national banks during the period from Nov. 1, 1941, to Dec. 31, 1942

	Number of banks	Capital stock	
		Common	Preferred
Charters issued:			
Reorganizations.....	1	\$192,089	
Conversions of state banks.....	1	75,000	\$75,000
Primary organizations.....	6	735,000	
Increases of capital stock:	1	100,000	
Preferred:			
5 banks, by new issues.....			575,000
Common:			
29 banks, by regular cash increases.....		4,978,275	
24 banks, by regular stock dividends under sec. 5142, U. S. R. S.....		6,415,000	
608 banks, by stock dividends under provisions of their articles of association.....		7,295,067	
5 banks, by conversion of preferred capital stock.....		105,900	
1 bank, by consolidation under act of Nov. 7, 1918, as amended.....		100,000	
Total increases.....	9	19,996,331	650,000

Organization, capital stock changes, and liquidations of national banks during the period from Nov. 1, 1941, to Dec. 31, 1942—Continued

	Number of banks	Capital stock	
		Common	Preferred
Voluntary liquidations:			
Succeeded by national banks.....	21	\$1,841,250	\$934,250
Succeeded by state banks.....	18	2,057,800	920,800
Quit business.....	9	850,000	-----
Receiverships: Banks in active operation.....	2	90,000	70,000
Decreases of capital stock:			
Preferred:			
1,259 banks, by retirement.....	-----	-----	23,573,521
1 bank, by decrease of par value.....	-----	-----	111,375
Common: 14 banks, by reduction.....	-----	810,000	-----
Capital stock decreases incident to consolidation (act Nov. 7, 1918, as amended).....	1	42,000	-----
Total decreases.....	51	5,691,050	25,609,946
Net change.....	-42	+14,305,281	-24,959,946
Charters in force Oct. 31, 1941, and authorized capital stock.....	5,132	1,344,321,377	171,954,211
Charters in force Dec. 31, 1942, and authorized capital stock.....	5,090	1,358,626,658	146,994,265

BRANCHES

On December 31, 1942, 216 national banks were operating 1,603 branches. This total includes 7 branches temporarily discontinued for the duration of the emergency, and 4 seasonal offices.

During the period from November 1, 1941, to December 31, 1942, 26 branches were brought into the national system, all of which were de novo branches. Of these branches, 15 were authorized under the Banking Act of 1933 to operate in places other than the city in which the parent bank is located. During the same period, 13 branches were relinquished, of which number 10 were discontinued through action of the boards of directors of the parent banks and 3 through voluntary liquidation of the parent banks. The net result of these operations was a gain for the system of 13 branches during the period.

NATIONAL BANK NOTES OUTSTANDING

There were, as of December 31, 1942, \$135,981,212 of national bank notes still outstanding.

DISTRIBUTION OF ALL BANKS

On June 30, 1942, there were 14,815 banks in the United States and its possessions, of which 5,101, or 34 percent, were national banks, members of the Federal Reserve System. Of these, 13,452, or 91 percent, were insured banks. All banks had deposits of \$83,029,575,000, 49 percent of which was in member national banks and 88 percent of which was in insured banks. There were 538 mutual savings banks which had \$10,371,431,000 of deposits.

Classification of all banks, June 30, 1942

	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.....	5,101	34.43	+ .04	\$40,533,667	48.82	+1.37
State member banks:						
Commercial.....	1,543	10.41	+ .87	22,862,757	27.54	+ .51
Mutual savings.....	3	.02	0	8,029	.01	0
Nonmember insured banks:						
State commercial ¹	6,755	45.60	- .45	7,765,893	9.35	+ .29
Mutual savings.....	50	.34	+ .01	1,856,250	2.23	- .05
Total insured banks.....	13,452	90.80	+ .47	73,026,596	87.95	+2.12
Nonmember uninsured banks:						
State commercial and private ²	878	5.93	- .41	1,495,827	1.80	-1.11
Mutual savings.....	485	3.27	- .06	8,507,152	10.25	-1.01
Total.....	14,815	100.00	-----	83,029,575	100.00	-----

¹ Includes 3 nonmember insured national banks, and 1 insured private bank.

² Includes 3 nonmember uninsured national banks.

NOTE.—Since the deposit figures for June 30, 1942, reported above, exclude approximately \$615 millions in reciprocal interbank demand deposits, reported gross on previous call dates by commercial banks, the percentage changes in deposits in the 12 month period also reported above would be affected on a comparable basis.

REPORTS FROM BANKS

National banks in the continental United States, Alaska, the Territory of Hawaii, and the Virgin Islands of the United States were, in accordance with the provisions of section 5211 of the Revised Statutes, called upon to submit four reports of condition during the period from November 1, 1941, to December 31, 1942. Reports were required as of December 31, 1941, April 4, June 30, and December 31, 1942. Summaries from all condition reports, by States, are 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 during the period indicated semiannual reports of earnings, expenses, and dividends; also reports of condition of foreign branches of national banks as of December 31, 1942.

National banking associations authorized to act in a fiduciary capacity were called upon to submit reports of their trust departments as of the close of business on December 31, 1942.

In accordance with section 298 of the Code of Law for the District of Columbia, banks other than national in the District were required to make to the Comptroller condition reports and reports of earnings, expenses, and dividends identical with those obtained from national banks during the period. 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, 1941 and 1942, and reports of receipts and disbursements for the years ended December 31, 1941 and 1942.

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

Assets and liabilities of all active banks in the United States and possessions, June 30, 1942¹

[In thousands of dollars]

	Total all banks	National banks	All banks other than national	Banks other than national		
				State (com- mercial) ²	Mutual sav- ings	Private
Number of banks.....	14, 815	5, 107	9, 708	9, 119	538	51
ASSETS						
Loans on real estate.....	\$9, 617, 560	\$2, 247, 061	\$7, 370, 499	\$2, 631, 615	\$4, 736, 569	\$2, 315
Other loans, including overdrafts.....	15, 560, 745	8, 654, 734	6, 906, 011	6, 781, 455	77, 752	46, 804
Total loans.....	25, 178, 305	10, 901, 795	14, 276, 510	9, 413, 070	4, 814, 321	49, 119
U. S. Government securities:						
Direct obligations.....	27, 287, 165	13, 299, 723	13, 987, 442	10, 200, 402	3, 737, 083	49, 957
Guaranteed obligations.....	3, 075, 858	1, 629, 269	1, 446, 589	1, 286, 384	146, 341	13, 864
Obligations of States and political subdivisions.....	3, 974, 821	1, 960, 534	2, 014, 287	1, 614, 915	395, 809	4, 063
Other bonds, notes, and debentures.....	4, 027, 470	1, 558, 910	2, 468, 560	1, 377, 523	1, 078, 163	12, 874
Corporate stocks, including stock of Federal Reserve banks.....	650, 798	194, 952	455, 846	286, 217	164, 489	5, 140
Total investments.....	39, 016, 112	18, 643, 388	20, 372, 724	14, 765, 441	5, 521, 385	85, 898
Currency and coin.....	1, 446, 780	728, 309	718, 471	636, 323	79, 783	2, 365
Balances with other banks, including reserve balances ³	24, 236, 259	13, 588, 254	10, 648, 005	9, 928, 501	671, 310	48, 194
Bank premises owned, furniture and fixtures.....	1, 204, 320	588, 690	615, 630	499, 192	115, 946	492
Real estate owned other than bank premises.....	614, 523	72, 494	542, 029	175, 140	366, 023	866
Investments and other assets indirectly representing bank premises or other real estate.....	127, 781	52, 526	75, 255	58, 362	16, 859	34
Customers' liability on acceptances outstanding.....	67, 961	32, 316	35, 645	28, 163	-----	7, 482
Other assets.....	367, 950	111, 193	256, 757	185, 872	70, 286	599
Total assets ³	92, 259, 991	44, 718, 965	47, 541, 026	35, 690, 064	11, 655, 913	195, 049
LIABILITIES						
Deposits of individuals, partnerships, and corporations:						
Demand.....	39, 983, 386	21, 945, 397	18, 037, 989	17, 925, 024	2, 196	110, 769
Time.....	25, 613, 382	7, 841, 032	17, 772, 350	7, 392, 849	10, 366, 404	13, 097
U. S. Government and postal savings deposits.....	1, 902, 191	1, 189, 410	712, 781	712, 040	523	218
Deposits of States and political subdivisions.....	4, 454, 371	2, 741, 720	1, 712, 651	1, 708, 451	1, 394	2, 806
Deposits of banks ³	10, 295, 050	6, 498, 697	3, 796, 353	3, 759, 702	228	36, 423
Other deposits.....	781, 195	442, 861	338, 334	336, 129	686	1, 519
Total deposits ³	83, 029, 575	40, 650, 117	42, 370, 458	31, 834, 195	10, 371, 431	164, 832

Footnotes at end of table.

Assets and liabilities of all active banks in the United States and possessions, June 30, 1942—Continued

[In thousands of dollars]

	Total all banks	National banks	All banks other than national	Banks other than national		
				State (com- mercial)	Mutual sav- ings	Private
LIABILITIES—continued						
Bills payable, rediscounts, and other liabilities for borrowed money	\$20,736	\$2,014	\$18,722	\$16,975	\$30	\$1,717
Acceptances executed by or for account of reporting banks	78,641	37,232	41,409	33,085	12	8,312
Other liabilities	608,821	341,110	267,711	229,629	37,593	489
Total liabilities ¹	83,737,773	41,039,473	42,698,300	32,113,884	10,409,066	175,350
CAPITAL ACCOUNTS						
Capital notes and debentures	104,171		104,171	98,160	6,011	
Preferred stock	290,914	152,379	138,535	138,535		
Common stock	2,603,601	1,355,291	1,248,310	1,242,057		6,253
Surplus	3,746,111	1,411,407	2,334,704	1,433,021	889,768	11,915
Undivided profits	1,270,261	515,949	754,312	458,112	295,873	327
Reserves and retirement account for preferred stock and capital notes and debentures	507,160	244,466	262,694	206,295	55,195	1,204
Total capital accounts	8,522,218	3,679,492	4,842,726	3,576,180	1,246,847	19,699
Total liabilities and capital accounts ¹	92,259,991	44,718,965	47,541,026	35,690,064	11,655,913	195,049
Reciprocal balances with banks in the United States	614,654	410,221	204,433	204,433		

¹ Omits figures for Guam and the Philippines on account of the war.² Includes trust companies and stock savings banks.³ Excludes reciprocal interbank demand balances with banks in the United States (heretofore reported gross), the amounts of which are shown below "Total liabilities and capital accounts."

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 period from November 1, 1941, to December 31, 1942, 12,230 examinations of banks, 3,330 examinations of branches, 2,390 examinations of trust departments, and 125 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 3 new charters and 10 new branches.

LIQUIDATION OF INSOLVENT NATIONAL BANKS

The number of insolvent national banks in process of liquidation has been reduced from 156 to 54 and the volume of assets still to be liquidated has been greatly reduced. Of the 54 national banks in receivership on December 31, 1942, 14 were in process of payment of final dividends and will be closed in the immediate future; 24 were involved in litigation; leaving only 16 receiverships in active liquidation. Five of these were brought about by suspension in recent years and are in charge of the Federal Deposit Insurance Corporation as Receiver. The 11 active receiverships in charge of individual receivers have unliquidated assets with an aggregate value of only \$780,000. Recoveries from stockholders in 2 receiverships will be substantial in the event pending litigation is decided in a manner favorable to the depositors.

The largest receivership was that of the First National Bank-Detroit, Detroit, Mich. At suspension the deposit liability of this bank was \$398,798,000, later reduced by offset and otherwise to a total of \$333,136,540, for which receiver's certificates are held by 153,275 claimants. Dividends aggregating 107.565 percent of claims proven were paid to depositors of this bank.

Statistical data on banks in liquidation will be found in the appendix to this report.

LIQUIDATION OF JAPANESE-OWNED BANKS

In February 1942 the Secretary of the Treasury, acting under the Trading with the Enemy Act and the First War Powers Act, designated the Comptroller of the Currency to supervise the liquidation of five Japanese-owned banks—three in Honolulu, T. H., and two in Seattle, Wash. The liquidation of the two banks in Seattle proceeded under such supervision until October 15, 1942, when the Alien Property Custodian assumed responsibility for their further liquidation. The liquidation of the three Hawaiian banks remains under the supervision of this office. Distributions of 100 percent have been made to the depositors and creditors of two of the Hawaiian banks and it is expected that a substantial payment, possibly 100 percent, can be made to the depositors and creditors of the third bank at an early date.

ISSUE AND REDEMPTION OF NOTES

One thousand seven hundred seventy-five shipments of Federal Reserve Currency were made from Washington, D. C., for the period November 1, 1941, to December 31, 1942, to the Federal Reserve banks and branches, aggregating \$6,440,580,000, and in addition, 56 deliveries were made to the Treasurer of the United States aggregating \$236,500,000.

Three thousand two hundred ninety-nine lots of unfit Federal Reserve currency were received for verification by 100-percent count and certification for destruction consisting of 111,707,623 notes, aggregating \$1,345,514,470.

Seventy lots of national bank notes were received for verification by 100-percent count and certified for retirement and destruction consisting of 839,125 notes, aggregating \$11,657,523.

Twenty thousand one hundred twelve fragmentary or charred Federal Reserve and national bank notes aggregating \$293,147.00, were presented for identification and approval.

ORGANIZATION AND STAFF

The personnel of the Office of the Comptroller of the Currency on December 31, 1942, consisted of 1,115 persons, of whom 331 were located in the main office in Washington. This represented a reduction of 155 in total personnel as compared with the number of persons employed as of December 31, 1941, a large portion of this reduction having occurred in the Division of Insolvent National Banks.

During the calendar year 1942 a total of 19 national bank examiners and 161 assistant national bank examiners left the service. Of these 10 examiners and 110 assistants were placed on furlough due to their entering the armed forces. In the same period 10 assistant examiners were promoted to examiners and 107 persons were given appointments as assistant examiners, 104 of these having been appointed for the duration of the war and six months thereafter.

As of December 31, 1942, 176 employees had entered the armed forces. More than 95 percent of our employees have authorized regular payroll deductions for the purchase of war bonds for an average of over 11 percent of salary.

EXPENSES OF THE BUREAU

The expenses of the Office are met largely by fees assessed against the banks supervised. This figure for the calendar year 1942 was \$3,832,081.67.

This amount was supplemented by Congressional appropriations totaling \$262,752.04.

The expenses of the division of insolvent national banks are paid from assessments against the banks in process of liquidation. Such expenses for the calendar year 1942 were \$457,195.89.

The expenses of the division of Federal reserve issue and redemption are paid by the Federal Reserve banks. This item for 1942 was \$49,412.00.

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

No.	Name	Date of appointment	Date of resignation	State
COMPTROLLERS OF THE CURRENCY				
1	McCulloch, Hugh.....	May 9, 1863	Mar. 8, 1865	Indiana.
2	Clarke, Freeman.....	Mar. 21, 1865	July 24, 1866	New York.
3	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, 1921	Ohio.
15	Dawes, Henry M.....	May 1, 1923	Dec. 17, 1924	Illinois.
16	McIntosh, Joseph W.....	Dec. 20, 1924	Nov. 20, 1928	Do.
17	Pole, John W.....	Nov. 21, 1928	Sept. 20, 1932	Ohio.
18	O'Connor, J. F. T.....	May 11, 1933	Apr. 16, 1938	California.
19	Delano, Preston.....	Oct. 24, 1938	-----	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 ¹	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	McCandless, R. B.....	July 7, 1941	-----	Do.
26	Sedlacek, L. H.....	Sept. 1, 1941	-----	Nebraska.

¹ Term expired.¹ Died Mar. 2, 1923.

TABLE No. 2.—Names and compensation of officers and clerks in the Office of the Comptroller of the Currency, Dec. 31, 1942

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	4, 000
Birge, Warren R.	Junior administrative officer	3, 600
Frye, Ruby M.	Junior administrative assistant	3, 000
Fuller, Jane L.	do	3, 000
Verrill, Harry M.	do	3, 000
Wigginton, Norval P.	do	3, 000
Tucker, Samuel M.	do	2, 900
Horsey, Olga S.	do	2, 700
Basinger, Walter S.	Principal clerk	2, 600
Heizer, Helen V.	Senior clerk	2, 600
O'Mara, Vera L.	do	2, 600
Smith, W. Edwin	Junior administrative assistant	2, 600
Taylor, Gertrude I.	Principal clerk	2, 600
Whelan, Marjorie B.	Senior clerk-stenographer	2, 600
Henderson, Virginia D.	do	2, 500
Crittenden, John W.	Principal clerk	2, 400
Fox, Bessie E.	do	2, 400
Lovelly, Laura F.	Senior clerk	2, 400
Bales, Ruby M.	Principal clerk	2, 300
O'Brien, May F.	Senior clerk	2, 300
Schaff, Boyd F.	Principal clerk	2, 300
Strobel, Deris E.	do	2, 300
McFadden, Arthur M.	Senior clerk	2, 200
Warren, Marguerite	do	2, 200
Jackson, Andrew W.	Clerk	2, 160
Reese, William H.	do	2, 160
Haygood, Ethel	Senior clerk-stenographer	2, 100
Kline, Dorothy C.	Clerk-stenographer	2, 100
Poole, Lillian I.	Senior clerk-stenographer	2, 100
Craver, Helen C.	Clerk-stenographer	2, 040
Smith, Helen M.	Clerk	2, 040
Blake, Marie M.	Senior clerk-stenographer	2, 000
Cotten, Elizabeth	Chief voucher audit clerk	2, 000
Buckley, Regina C.	Clerk	1, 980
Doran, E. Jessie	Assistant clerk-stenographer	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
McKinney, Elva L.	Assistant clerk	1, 920
Pullman, Mildred F.	Clerk	1, 920
Walker, Johanna S.	Assistant clerk	1, 920
Hawthorne, R. Glenn	Senior stenographer	1, 860
Haymon, N. Mabel	Assistant clerk	1, 860
Joyce, Atha-Lane	Senior stenographer	1, 860
Levin, Teresa M.	do	1, 860
Sazama, Alice R.	Assistant clerk-stenographer	1, 860
Shea, Catherine L.	Clerk-stenographer	1, 860
Sheppe, Howard H.	Voucher audit clerk	1, 860
Smith, Clara E.	Assistant clerk	1, 860
Summerson, Mona D.	Senior stenographer	1, 860
Boyd, Nelle O.	Assistant clerk-stenographer	1, 800
Bromley, Juanita L.	Clerk-stenographer	1, 800
Chamberlain, Robert J.	Senior operator, office devices	1, 800
Dent, Mary J.	Assistant clerk	1, 800
Dodge, Victor H.	Assistant clerk-stenographer	1, 800
Graham, Elizabeth	Assistant clerk	1, 800
Haughey, Thomas F.	Clerk	1, 800
Hurd, Agnes E.	Assistant clerk	1, 800
King, Marian F.	Voucher audit clerk	1, 800
Lemnah, Norman F.	do	1, 800
Magruder, Edith P.	Assistant clerk	1, 800
Maze, Dorothy A.	Voucher audit clerk	1, 800
Parkhill, Ferne M.	do	1, 800
Parsons, Ruth	Assistant clerk-stenographer	1, 800
Paul, Eleanor J.	Voucher audit clerk	1, 800
Snyder, Lloyd	do	1, 800
Van Meter, Ellsworth E.	do	1, 800
Wilson, Mildred C.	Assistant clerk	1, 800
Wolfe, Alice M.	do	1, 800
Gowen, Agnes M.	do	1, 740
Murtaugh, Ruth A.	Assistant clerk-stenographer	1, 740
Shely, Myrtle B.	Head typist	1, 740
O'Reilly, Teresa L.	Senior stenographer	1, 680
Riley, Winfred M.	Assistant clerk	1, 680
Snoddy, Anna M.	Assistant clerk-stenographer	1, 680

TABLE NO. 2.—*Names and compensation of officers and clerks in the Office of the Comptroller of the Currency, Dec. 31, 1942—Continued* *

Name	Designation	Salary
Block, Kathleen A.	Senior stenographer	\$1, 620
Botsford, Mathilda M.	Assistant clerk	1, 620
Conover, Catherine O.	Assistant clerk-stenographer	1, 620
Everett, Letha L.	Senior stenographer	1, 620
Fox, Edith C.	Assistant clerk	1, 620
Goldblatt, Helene	do	1, 620
Goodman, Bettye	Senior stenographer	1, 620
Holland, Melva C.	Assistant clerk	1, 620
Keller, Mary L.	do	1, 620
Lee, Winifred D.	Senior stenographer	1, 620
Sweeney, Martha C.	Assistant clerk	1, 620
Trimpe, Hazel L.	Assistant clerk-stenographer	1, 620
Wright, James H.	Assistant clerk	1, 620
Frock, Annie C.	do	1, 620
Nixon, Clarence A.	Head messenger	1, 560
Stanisci, Richard V.	Junior clerk	1, 500
Wilkins, Gordon W.	Under clerk	1, 500
Curry, Robert	Messenger	1, 500
Gaines, Haskell	do	1, 500
Mims, Alvin E.	do	1, 500
Tyler, Alfred	do	1, 500
Whiteman, Edgar	do	1, 500
Bongar, Charles	Junior clerk	1, 440
Carter, Clifton W.	do	1, 440
Duckson, Maurice A.	do	1, 440
Kellner, Beatrice	Junior clerk-typist	1, 440
Rabinovitz, Augusta B.	do	1, 440
Weinrib, Arlene P.	Junior clerk-stenographer	1, 440
Blount, Joseph T.	Messenger	1, 440
Thompson, Frank	do	1, 440
Berkley, Guy H.	do	1, 380
Femister, Leroy R.	do	1, 380
Atkinson, George T.	do	1, 320
Horton, William	do	1, 320
Hughes, Walter E.	do	1, 320
Murphy, Arvelle I.	do	1, 320
Price, J. Leo	do	1, 320
Roy, James M., Jr.	do	1, 320
Klemann, James S.	Under clerk	1, 260

TABLE NO. 3.—*Number of national banks organized since Feb. 25, 1863, number passed out of system, and number in existence on Dec. 31, 1942*

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, 761	
Total number of national banks organized		14, 464
Number reported in voluntary liquidation	5, 941	
Number passed into liquidation upon expiration of corporate existence	208	
Number consolidated under act of Nov. 7, 1918	419	
Number placed in charge of receivers ¹	2, 806	
Total number passed out of the system		9, 374
Number now in existence		5, 090

¹ Exclusive of those restored to solvency.

TABLE NO. 4.—*National banks reported in liquidation from Nov. 1, 1941, to Dec. 31, 1942; 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
The National Metals Bank of Hancock, Mich. (14240).....	Nov. 8, 1941	\$500,000	-----
The Frontier National Bank of Morristown, N. Y. (8371).....	Sept. 20, 1941	25,000	-----
The First National Bank of Skowhegan, Maine (239), absorbed by Depositors Trust Company, Augusta, Maine.....	Dec. 20, 1941	150,000	-----
Yonkers National Bank and Trust Company, Yonkers, N. Y. (14422), absorbed by Trust Company of Larchmont, N. Y. which bank changed its title to The Bank of Westchester, Yonkers.....	Dec. 20, 1941	162,000	\$388,000
The First National Bank of Dodd City, Tex. (5728), absorbed by Bonham State Bank, Bonham, Tex.....	Jan. 3, 1942	30,000	-----
Citizens National Bank in Saint Jo, Tex. (13519), absorbed by The First National Bank of Saint Jo.....	Jan. 13, 1942	25,000	-----
The First National Bank of Oakdale, Pa. (5327).....	Jan. 30, 1942	75,000	-----
The First National Bank of Sharon Springs, N. Y. (7512).....	Jan. 14, 1942	50,000	-----
The Lambertson National Bank of Franklin, Pa. (5221), absorbed by The Exchange Bank and Trust Company, Franklin.....	Dec. 20, 1941	250,000	-----
The First National Bank of Mineral City, Ohio (11948).....	Feb. 14, 1942	25,000	-----
The Onida National Bank, Onida, S. Dak. (12777), succeeded by The Onida Bank, Onida.....	Sept. 6, 1941	25,000	20,000
Standard National Bank of New York, N. Y. (12957), absorbed by Manufacturers Trust Company, New York.....	Feb. 17, 1942	250,000	270,000
The First National Bank of Weatherly, Pa. (6108), absorbed by The Hazleton National Bank, Hazleton, Pa.....	Mar. 14, 1942	31,250	93,750
The Haddonfield National Bank, Haddonfield, N. J. (3996), succeeded by Haddonfield National Bank, Haddonfield.....	Mar. 3, 1942	100,000	199,000
The First National Bank of Goodrich, N. Dak. (8077), succeeded by First State Bank of Goodrich.....	Apr. 18, 1942	25,000	-----
The Louisa National Bank, Louisa, Ky. (7122), absorbed by The First National Bank of Louisa.....	Feb. 2, 1942	25,000	45,000
The First National Bank of Douglasville, Ga. (13227), succeeded by The Commercial Bank, Douglasville.....	Apr. 30, 1942	25,000	-----
National Bank of Flint, Mich. (13976), absorbed by Michigan National Bank, Lansing, Mich.....	May 1, 1942	400,000	-----
The First National Bank of Garwood, N. J. (12297), absorbed by The Westfield Trust Company, Westfield, N. J.....	Apr. 28, 1942	50,000	35,000
The Citizens National Bank of Ontario, Calif. (13092), absorbed by Bank of America National Trust and Savings Association, San Francisco, Calif.....	May 2, 1942	100,000	-----
The Emmaus National Bank, Emmaus, Pa. (7139), absorbed by The Allentown National Bank, Allentown, Pa.....	Apr. 27, 1942	125,000	122,000
The First National Bank at Hubbell, Mich. (13824), absorbed by The Superior National Bank and Trust Company of Hancock, Mich.....	May 29, 1942	35,000	15,000
The First National Bank and Trust Company of Dallastown, Pa. (6648), absorbed by The First National Bank of York, Pa.....	June 23, 1942	125,000	72,000
The Citizens National Bank of Freeport, N. Y. (11518), absorbed by The First National Bank and Trust Company of Freeport.....	Mar. 10, 1942	100,000	125,000
The First National Bank of Nora Springs, Iowa (4761).....	July 1, 1942	50,000	-----
The First National Bank of Rogers, Tex. (5704), succeeded by The First State Bank, Rogers.....	June 16, 1942	50,000	-----
The First National Bank of Wenatchee, Wash. (8064), absorbed by Seattle-First National Bank, Seattle, Wash.....	Mar. 26, 1940	100,000	98,000
The First National Bank of Homestead, Pa. (3829), absorbed by Monongahela Trust Company, Homestead.....	July 3, 1942	300,000	131,100
The Commercial National Bank of Saint Anthony, Idaho (7230), absorbed by First Security Bank of Idaho, National Association, Boise, Idaho.....	Aug. 3, 1942	40,000	-----
The Peoples National Bank of Duncannon, Pa. (8778), absorbed by The Duncannon National Bank, Duncannon.....	Aug. 15, 1942	50,000	-----
The First National Bank of Lehighton, Pa. (2308), absorbed by The Hazleton National Bank, Hazleton, Pa.....	Aug. 3, 1942	125,000	94,000
The National Bank of Adrian, Mich. (13821), absorbed by Lenawee County Savings Bank, Adrian.....	Sept. 5, 1942	80,000	21,000
Citizens National Bank and Trust Company of Lehighton, Pa. (6531), absorbed by The Hazleton National Bank, Hazleton, Pa.....	Aug. 4, 1942	125,000	70,500
First National Bank in Rockwall, Tex. (13402), succeeded by The First State Bank, Rockwall.....	Sept. 2, 1942	30,800	19,200
The Dundee National Bank, Dundee, N. Y. (2463).....	Sept. 15, 1942	50,000	-----
The First National Bank of Menomonie, Wis. (2851), succeeded by The First National Bank in Menomonie.....	Sept. 19, 1942	100,000	-----
The Telegraphers National Bank of St. Louis, Mo. (12389), absorbed by United Bank and Trust Company, St. Louis.....	Oct. 3, 1942	500,000	-----
The State National Bank of Marshall, Tex. (12708), absorbed by The Marshall National Bank, Marshall.....	Oct. 26, 1942	100,000	-----

¹ With 2 branches in Yonkers.

TABLE No. 4.—National banks reported in liquidation from Nov. 1, 1941, to Dec. 31, 1942, 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 Fairfax National Bank, Fairfax, Okla. (8202), absorbed by The First State Bank, Fairfax	Oct. 12, 1942	\$25,000	-----
The First National Bank of Buffalo, N. Dak. (6569), succeeded by First State Bank of Buffalo	Oct. 31, 1942	25,000	-----
The Farmers National Bank of Selinsgrove, Pa. (8653), absorbed by Snyder County Trust Company, Selinsgrove	Oct. 19, 1942	50,000	\$36,500
The First National Bank of Annona, Tex. (7257), absorbed by Red River National Bank in Clarksville, Tex.	Nov. 19, 1942	30,000	-----
The Harney County National Bank of Burns, Oreg. (8691), absorbed by The United States National Bank of Portland, Oreg.	Oct. 7, 1942	50,000	-----
The First National Bank of Humboldt, Ill. (7168), absorbed by The National Bank of Mattoon, Ill.	Dec. 5, 1942	25,000	-----
The First National Bank of Axtell, Kans. (11310)	Dec. 5, 1942	25,000	-----
The First National Bank of Eddy, Tex. (10668)	Dec. 11, 1942	50,000	-----
The First National Bank of Waterville, Minn. (7283), succeeded by Citizens State Bank of Waterville	Dec. 28, 1942	30,000	-----
The Lincoln County National Bank of Shoshone, Idaho (9272), absorbed by First Security Bank of Idaho, National Association, Boise, Idaho	Dec. 23, 1942	30,000	-----
Total (48 banks)		4,749,050	1,855,050

TABLE No. 5.—National and State Banks consolidated during the period Nov. 1, 1941, to Dec. 31, 1942, under Act, Nov. 7, 1918, as amended

	Capital stock		Surplus	Undivided profits	Total assets
	Common	Preferred			
The Superior Trust Company, Hancock, Mich. with	\$150,000	-----	\$31,500	\$3,017	\$1,254,132
and The Superior National Bank of Hancock, Mich. (No. 9087) which had	100,000	-----	71,000	27,317	2,018,244
consolidated Dec. 6, 1941, under charter of the latter bank (No. 9087) and title "The Superior National Bank and Trust Company of Hancock," Mich. The consolidated bank at date of consolidation had	200,000	-----	100,000	72,269	2,687,539
The Third National Bank of Union City, Tenn. (No. 9239) with	84,000	-----	59,000	17,556	1,069,826
and The Old National Bank of Union City, Tenn. (No. 9629) which had	75,000	-----	35,000	50,095	1,842,492
consolidated Sept. 10, 1942, under charter of the latter bank (No. 9629) and title "Old & Third National Bank of Union City," Tenn. The consolidated bank at date of consolidation had	117,000	-----	100,000	40,000	2,772,150

TABLE NO. 6.—*Number and authorized capital stock of national banks chartered and the number and capital stock of national banks closed in each year ended Oct. 31, from 1935 to 1941, inclusive, and from Nov. 1, 1941 to Dec. 31, 1942, with the increase or decrease during each period*

Year	Chartered		Closed						Net yearly increase (exclusive of existing banks increasing their capital)		Net yearly decrease (exclusive of existing banks decreasing their capital)	
			Consolidated under act Nov. 7, 1918		In voluntary liquidation		Insolvent					
	No.	Capital	No.	Loss to capital	No.	Capital	No.	Capital	No.	Capital	No.	Capital
1935.....	49	\$7,780,000	13	¹ \$447,100	189	\$19,615,250	25	\$4,305,020			158	\$14,827,370
1936.....	20	2,465,000	3	^{1 2} 15,000	76	7,680,000	6	10,200,000			59	5,230,000
1937.....	29	5,355,000	8	¹ 302,875	98	11,049,540	11	1,987,150			82	7,269,565
1938.....	8	875,000	3		47	4,550,500	2	50,000			43	3,700,500
1939.....	19	2,925,000	1	^{1 2} 75,000	56	7,066,000	6	745,000			42	4,436,000
1940.....	19	3,282,000	4	¹ 582,500	53	5,178,250					38	2,478,750
1941.....	15	³ 5,545,000	6	25,000	41	⁴ 5,319,180	3	⁵ 282,000			35	81,180
1942.....	9	³ 1,177,089	1	¹ 42,000	48	⁴ 6,604,100	2	⁵ 160,000			42	5,629,011

¹ Amount of capital stock reductions incident to consolidations.

² Preferred capital stock reduction.

³ Includes \$75,000 preferred capital stock.

⁴ Includes \$1,855,050 preferred capital stock.

⁵ Includes \$70,000 preferred capital stock.

TABLE NO. 7.—*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 Dec. 31, 1942*

States	Organ-ized	Consoli-dated under act Nov. 7, 1918	Insol-vent	In liqui-dation	In exist-ence
Maine.....	127	5	13	74	35
New Hampshire.....	80	2	5	21	52
Vermont.....	85	1	16	28	40
Massachusetts.....	370	21	28	197	124
Rhode Island.....	67	2	2	51	12
Connecticut.....	120	4	7	57	52
Total New England States.....	849	35	71	428	315
New York.....	901	52	129	392	418
New Jersey.....	417	16	59	119	223
Pennsylvania.....	1,276	43	210	347	676
Delaware.....	30	-----	1	15	14
Maryland.....	140	1	17	59	63
District of Columbia.....	31	4	7	11	9
Total Eastern States.....	2,885	116	423	943	1,403
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	81	50
Florida.....	138	1	42	41	54
Alabama.....	172	2	45	59	66
Mississippi.....	76	4	16	32	24
Louisiana.....	102	3	16	53	30
Texas.....	1,164	32	140	553	439
Arkansas.....	144	1	39	53	51
Kentucky.....	245	9	37	105	94
Tennessee.....	205	7	36	93	69
Total Southern States.....	3,134	105	566	1,313	1,150

TABLE NO. 7.—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 Dec. 31, 1942—Continued

States	Organ- ized	Consoli- dated under act Nov. 7, 1918	Insol- vent	In liqui- dation	In exist- ence
Ohio.....	690	24	112	313	241
Indiana.....	433	11	98	200	124
Illinois.....	865	15	227	284	339
Michigan.....	314	10	77	152	75
Wisconsin.....	271	9	54	110	98
Minnesota.....	485	6	116	178	185
Iowa.....	544	4	204	234	102
Missouri.....	290	9	58	140	83
Total Middle Western States.....	3,892	88	946	1,611	1,247
North Dakota.....	259	3	100	113	43
South Dakota.....	219	12	93	77	37
Nebraska.....	402	1	83	185	133
Kansas.....	447	4	76	188	179
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	437	206
Total Western States.....	2,618	38	604	1,211	765
Washington.....	221	17	51	110	43
Oregon.....	147	2	30	90	25
California.....	509	12	64	338	95
Idaho.....	110		35	58	17
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	637	204
Alaska.....	5			1	4
Territory of Hawaii.....	6	1		4	1
Puerto Rico.....	1			1	
Virgin Islands.....	1				1
Total possessions.....	13	1		6	6
Total United States and possessions.....	14,464	419	2,806	6,149	5,090

TABLE No. 8.—*National banks chartered during the period Nov. 1, 1941, to Dec. 31, 1942*

Char- ter No.	Title	Capital stock	
		Common	Preferred
	ARKANSAS		
14461	First National Bank of Magnolia.....	\$75,000	
	FLORIDA		
14464	American National Bank of Jacksonville.....	100,000	
	ILLINOIS		
14463	First National Bank, Marshall.....	60,000	
14458	Farmers-Merchants National Bank of Paxton.....	50,000	
	LOUISIANA		
14462	Fidelity National Bank of Baton Rouge.....	300,000	
	MICHIGAN		
14456	National Metals Bank of Ironwood.....	100,000	
	NEW JERSEY		
14457	Haddonfield National Bank, Haddonfield.....	192,089	
	TEXAS		
14459	Temple National Bank, Temple.....	150,000	
	WISCONSIN		
14460	The First National Bank in Menomonie.....	75,000	\$75,000
	Total United States (9 banks).....	1,102,089	75,000

TABLE No. 9.—*National banks chartered which are conversions of State banks during the period Nov. 1, 1941, to Dec. 31, 1942*

Char- ter No.	Title and location	State	Date of charter	Authorized capital	Approximate surplus and undivided profits	Approximate assets
14458	Farmers-Merchants National Bank of Paxton.....	Ill.....	1942 Apr. 7	\$50,000	\$62,319	\$1,098,468
14459	Temple National Bank, Temple.....	Tex.....	Aug. 13	150,000	128,402	4,123,154
14461	First National Bank of Magnolia.....	Ark.....	Sept. 19	75,000	76,039	2,163,396
14462	Fidelity National Bank of Baton Rouge.....	La.....	Oct. 27	300,000	333,392	8,343,985
14463	First National Bank, Marshall.....	Ill.....	Nov. 30	60,000	38,846	618,976
14464	American National Bank of Jacksonville.....	Fla.....	Dec. 31	100,000	20,000	592,502
	Total (6 banks).....			735,000	658,998	16,940,481

TABLE NO. 10.—*Number of domestic branches of national banks authorized during the period Nov. 1, 1941, to Dec. 31, 1942*

Char- ter No.	Title and location	Branches authorized under act Feb. 25, 1927, as amended		
		Local	Other than local	Total
	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.....		2	2
	MAINE			
941	The Canal National Bank of Portland.....	1		1
	MARYLAND			
13745	Baltimore National Bank, Baltimore.....		1	1
	MASSACHUSETTS			
475	The Merchants National Bank of Boston.....	1		1
	MICHIGAN			
13858	The Central National Bank at Battle Creek.....		1	1
13671	National Bank of Detroit.....	1		1
14032	Michigan National Bank, Lansing.....		1	1
	NEW YORK			
2272	First National Bank of Cortland.....		1	1
1342	The Merchants National Bank & Trust Company of Syracuse.....	1		1
721	The Manufacturers National Bank of Troy.....	1		1
	NORTH CAROLINA			
13791	The National Bank of Sanford.....	1		1
	OREGON			
4514	The United States National Bank of Portland.....		1	1
	PENNSYLVANIA			
1322	The Allentown National Bank.....		1	1
6794	The First National Bank of Clairton.....	1		1
4204	The Hazleton National Bank.....		2	2
197	The First National Bank of York.....		1	1
604	The York National Bank and Trust Company.....		1	1
	SOUTH CAROLINA			
2044	The South Carolina National Bank of Charleston.....	1	1	2
	TENNESSEE			
18349	Union Planters National Bank & Trust Company of Memphis.....	1		1
	UTAH			
2597	First Security Bank of Utah, National Association, Ogden.....		1	1
	Total (22 banks).....	11	15	26

TABLE NO. 11.—*Number and class of domestic branches of national banks closed during the period Nov. 1, 1941, to Dec. 31, 1942*

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		
CALIFORNIA						
5927	Citizens National Trust & Sav- ings Bank of Los Angeles.	Lapsed.....		1		1
2491	Security-First National Bank of Los Angeles.	Board of Directors.....		1		1
13044	Bank of America National Trust and Savings Association, San Francisco.	do.....			1	1
MASSACHUSETTS						
200	The First National Bank of Bos- ton.	Lapsed.....		1		1
MICHIGAN						
13671	National Bank of Detroit.....	Board of Directors.....		1		1
14249	The National Metals Bank of Hancock.	Shareholders.....		1		1
NEW YORK						
1461	The National City Bank of New York.	Lapsed.....		1		1
13260	The National Safety Bank and Trust Company of New York.	do.....		1		1
11034	The Public National Bank and Trust Company of New York.	do.....		1		1
14422	Yonkers National Bank and Trust Company.	Shareholders.....		2		2
VIRGINIA						
9885	National Bank of Commerce of Norfolk.	Lapsed.....		1		1
WASHINGTON						
12292	The Puget Sound National Bank of Tacoma.	do.....		1		1
Total (12 banks).....				12	1	13

TABLE NO. 12.—Principal items of assets and liabilities of national banks, by size of banks according to deposits, Dec. 31, 1941 and 1942

[In thousands of dollars]

	Number of banks	Loans and investments				Cash, balances with other banks including reserves with Federal Reserve banks	Real estate assets	Total assets	Capital stock	Surplus, profits, and reserves	Deposits		
		Total	Loans and discounts, including rediscounts and over-drafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities						Total	Demand	Time
1941 ¹													
Banks with deposits of—													
\$250,000 and under.....	193	27,857	18,262	5,704	3,891	16,999	1,073	45,962	6,036	3,112	36,667	28,544	8,123
\$250,001 to \$500,000.....	661	187,378	114,294	40,537	32,547	103,901	6,333	297,830	26,229	18,528	252,297	169,763	82,534
\$500,001 to \$750,000.....	676	306,317	178,528	71,059	56,730	166,396	10,150	483,252	33,461	30,019	418,275	268,068	150,207
\$750,001 to \$1,000,000.....	548	351,831	192,376	88,329	71,126	181,304	11,168	544,929	32,977	34,275	476,781	284,425	192,356
\$1,000,001 to \$2,000,000.....	1,272	1,320,469	670,391	371,876	278,202	685,211	45,613	2,053,461	115,478	125,947	1,807,348	1,077,158	730,190
\$2,000,001 to \$5,000,000.....	1,008	2,259,698	1,066,203	723,049	470,446	1,159,056	81,536	3,505,638	166,324	217,828	3,111,312	1,831,484	1,279,828
\$5,000,001 to \$50,000,000.....	662	5,688,839	2,671,850	2,101,650	915,339	3,400,385	199,324	9,313,359	360,594	447,927	8,464,950	6,015,077	2,449,873
\$50,000,001 to \$100,000,000.....	50	2,166,853	1,005,403	877,300	284,150	1,396,387	63,393	3,662,717	126,381	145,827	3,374,707	2,926,574	448,133
\$100,000,001 and over.....	51	15,328,039	5,834,446	7,791,717	1,701,876	7,891,488	307,721	23,628,163	646,614	1,109,170	21,612,435	18,501,916	3,110,519
Total.....	5,121	27,637,281	11,751,753	12,071,221	3,814,307	15,001,037	726,311	43,535,311	1,514,094	2,132,633	39,554,772	31,103,009	8,451,763
1942 ²													
Banks with deposits of—													
\$250,000 and under.....	68	8,981	5,015	2,888	1,078	7,124	319	16,433	1,987	1,054	13,377	11,448	1,929
\$250,001 to \$500,000.....	408	112,789	53,976	42,376	16,437	65,180	3,043	181,114	14,635	9,614	156,634	112,712	43,922
\$500,001 to \$750,000.....	542	240,846	105,793	99,296	35,757	135,535	5,842	382,417	24,135	20,748	337,139	236,611	100,528
\$750,001 to \$1,000,000.....	511	317,810	127,710	141,318	48,782	172,559	8,099	499,046	26,545	26,778	445,108	305,718	139,390
\$1,000,001 to \$2,000,000.....	1,365	1,411,685	529,107	658,570	224,008	721,944	35,626	2,171,183	101,838	113,807	1,952,844	1,305,143	647,701
\$2,000,001 to \$5,000,000.....	1,235	2,771,665	885,813	1,434,032	451,820	1,373,187	71,538	4,221,186	165,570	216,813	3,832,122	2,546,241	1,285,881
\$5,000,001 to \$10,000,000.....	460	2,332,598	685,052	1,289,295	558,251	1,114,454	65,913	3,518,637	131,093	171,668	3,207,506	2,191,362	1,016,144
\$10,000,001 to \$50,000,000.....	364	5,061,025	1,384,706	3,125,579	550,740	2,667,471	124,246	7,870,191	233,016	303,041	7,312,296	5,739,218	1,573,078
\$50,000,001 to \$100,000,000.....	67	3,232,172	930,750	2,010,713	290,709	1,701,741	65,368	5,016,738	123,318	162,428	4,713,060	4,151,278	561,782
\$100,000,001 and over.....	64	22,191,322	5,492,835	15,018,768	1,679,719	8,290,947	312,879	30,901,556	679,820	1,207,988	28,678,730	25,371,053	3,307,677
Total.....	5,084	37,680,893	10,200,757	23,822,835	3,657,301	16,250,142	692,873	54,778,141	1,501,957	2,233,939	50,648,816	41,970,784	8,678,032

¹ Excludes 2 banks without deposits.² Excludes 3 banks without deposits.

TABLE NO. 13.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1942*

TOTAL UNITED STATES

[In thousands of dollars]

	Banks operating throughout entire year ¹ with deposits on Dec. 31, 1942, of—									Total
	\$250,000 and under	\$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.....	68	408	541	511	1,364	1,232	822	67	64	5,077
Total deposits ²	13,377	156,634	336,545	445,108	1,951,456	3,823,802	10,500,139	4,713,060	28,678,730	50,618,851
Capital stock, par value ³	1,987	14,635	24,075	26,552	101,962	165,716	364,074	123,318	679,820	1,502,139
Capital funds ²	3,041	24,249	44,784	53,323	215,523	381,758	837,865	285,746	1,887,808	3,734,097
Earnings from current operations:										
Interest and dividends on securities.....	101	1,235	2,740	3,729	16,357	32,657	77,536	26,171	193,522	354,048
Interest and discount on loans.....	394	3,457	6,716	8,057	31,399	51,329	104,558	37,977	188,159	432,046
Service charges on deposit accounts.....	21	247	574	726	3,225	6,833	16,534	3,867	14,352	46,379
Other service charges, commissions, fees, and collection and exchange charges.....	29	294	577	711	2,501	3,794	7,477	2,635	12,001	30,019
Trust department.....			8	22	191	1,200	7,720	3,578	20,186	32,905
Other current earnings.....	19	202	461	617	2,708	5,704	17,322	6,263	33,345	66,641
Total earnings from current operations.....	564	5,435	11,076	13,862	56,381	101,517	231,147	80,491	461,565	962,038
Current operating expenses:										
Salaries and wages of officers and employees, and fees paid to directors for attendance at board or committee meetings.....	226	1,921	3,781	4,527	18,025	32,492	74,860	25,300	135,895	297,027
Interest on time deposits (including savings deposits).....	37	717	1,588	2,078	8,760	14,839	25,607	5,074	31,067	89,767
Interest and discount on borrowed money.....	2	12	2	1	7	13	22	10	5	64
Taxes, including income taxes.....	48	499	1,014	1,251	5,156	9,216	22,329	9,192	51,160	99,865
Other current operating expenses.....	107	990	1,917	2,372	9,483	17,560	46,490	17,872	86,564	183,555
Total current operating expenses.....	420	4,129	8,302	10,229	41,431	74,120	169,308	57,448	304,691	670,078
Net earnings from current operations.....	144	1,306	2,774	3,633	14,950	27,397	61,839	23,043	156,874	291,960
Recoveries and profits:										
Recoveries on securities.....	10	103	217	327	1,530	2,796	8,886	2,807	19,480	36,156
Profits on securities sold or redeemed.....	8	97	192	240	1,036	2,453	6,644	2,910	16,871	30,451
Recoveries on loans.....	61	332	562	625	2,385	4,137	10,034	2,827	19,671	40,634
All other.....	1	86	144	200	974	1,834	3,898	927	6,190	14,254
Total recoveries and profits.....	80	618	1,115	1,392	5,925	11,220	29,462	9,471	62,212	121,495

Losses and charge-offs:										
On securities.....	25	226	556	806	4,168	7,544	18,958	5,538	35,251	73,072
On loans.....	68	330	619	676	2,662	4,819	10,228	2,778	20,920	43,100
All other, including depreciation on banking house, furniture and fixtures.....	40	353	677	767	3,561	6,820	14,690	3,628	23,370	53,906
Total losses and charge-offs.....	133	909	1,852	2,249	10,391	19,183	43,876	11,944	79,541	170,078
Net profits before dividends.....	91	1,015	2,037	2,776	10,484	19,434	47,425	20,570	139,545	243,377
Dividends:										
On preferred stock.....	4	55	76	75	415	813	2,103	716	2,422	6,679
On common stock:										
Cash dividends.....	51	518	1,081	1,375	5,513	9,465	19,801	7,375	75,951	121,130
Stock dividends.....	3	101	278	283	924	1,334	3,091	930	2,000	8,944
Total dividends.....	58	674	1,435	1,733	6,852	11,612	24,995	9,021	80,373	136,753
Average per bank:										
Gross earnings from current operations.....	8	13	20	27	41	82	281	1,201	7,212	189
Current operating expenses.....	6	10	15	20	30	60	206	837	4,761	132
Net earnings from current operations.....	2	3	5	7	11	22	75	344	2,451	57
Net profits before dividends.....	1	2	4	5	8	16	58	307	2,180	48
Per \$100 of deposits:										
Net earnings from current operations.....	\$1.08	\$0.83	\$0.82	\$0.82	\$0.77	\$0.72	\$0.59	\$0.49	\$0.55	\$0.58
Net profits before dividends.....	.68	.65	.61	.62	.54	.51	.45	.44	.49	.48
Per \$100 of capital funds:										
Net earnings from current operations.....	4.74	5.39	6.19	6.81	6.94	7.18	7.38	8.06	8.31	7.82
Net profits before dividends.....	2.99	4.19	4.55	5.21	4.86	5.09	5.66	7.20	7.39	6.52
Dividends.....	1.91	2.78	3.20	3.25	3.18	3.04	2.98	3.16	4.26	3.66
Number of officers at end of period.....	135	895	1,380	1,459	4,329	5,122	5,783	1,287	5,142	25,532
Number of employees other than officers at end of period.....	62	537	1,154	1,434	6,060	11,470	30,168	10,758	53,180	114,823

¹ Excludes 3 banks with no deposits.

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 fund for preferred stock.

TABLE NO. 14.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1941*

TOTAL UNITED STATES										
[In thousands of dollars]										
	Banks operating throughout entire year ¹ with deposits on Dec. 31, 1941, of—									
	\$250,000 and under	\$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.....	191	660	674	547	1,270	1,005	661	50	51	5,109
Total deposits ²	36,174	251,951	416,962	475,998	1,803,906	3,102,246	8,455,190	3,374,707	21,612,435	39,529,569
Capital stock, par value ³	5,886	26,179	33,342	32,949	115,736	166,248	360,589	126,381	646,614	1,513,924
Capital funds ⁴	8,966	44,697	63,300	67,126	241,182	383,135	807,834	272,208	1,755,784	3,644,232
Earnings from current operations:										
Interest and dividends on securities.....	299	2,262	3,804	4,469	17,224	29,239	62,836	19,045	151,554	291,632
Interest and discount on loans.....	1,421	7,663	11,180	11,294	35,572	57,002	116,529	33,910	179,435	457,006
Service charges on deposit accounts.....	90	554	885	946	3,774	6,512	15,523	3,093	12,737	44,114
Other service charges, commissions, fees, and collection and exchange charges.....	98	516	787	759	2,222	2,855	6,512	1,976	10,573	26,298
Trust department.....	4	17	36	36	258	1,517	8,539	3,144	19,690	33,205
Other current earnings.....	59	474	821	863	3,277	6,375	18,688	6,248	35,425	72,230
Total earnings from current operations.....	1,967	11,473	17,494	18,367	65,327	103,500	228,627	68,316	409,414	924,485
Current operating expenses:										
Salaries and wages of officers and employees, and fees paid to directors for attendance at board or committee meetings.....	708	3,765	5,452	5,519	19,461	31,012	70,550	20,645	120,102	277,214
Interest on time deposits (including savings deposits).....	162	1,450	2,562	3,047	10,625	16,636	27,729	4,448	32,356	99,015
Interest and discount on borrowed money.....	1	7	6	5	12	12	32	2	2	77
Taxes, including income taxes.....	150	834	1,312	1,360	5,208	8,466	20,350	6,885	40,564	85,059
Other current operating expenses.....	362	2,029	2,971	3,029	10,844	18,013	46,507	16,303	79,177	179,235
Total current operating expenses.....	1,383	8,085	12,303	12,960	46,150	74,139	165,148	48,231	272,201	640,600
Net earnings from current operations.....	584	3,388	5,191	5,407	19,177	29,361	63,479	20,085	137,213	283,885
Recoveries and profits:										
Recoveries on securities.....	29	240	420	589	2,095	4,079	11,597	1,526	27,553	48,128
Profits on securities sold or redeemed.....	26	342	641	874	3,537	6,345	17,877	7,057	42,970	79,669
Recoveries on loans.....	123	657	749	849	2,369	4,375	8,917	2,337	23,235	43,611
All other.....	23	215	254	251	953	1,659	3,868	1,308	6,239	14,890
Total recoveries and profits.....	201	1,454	2,064	2,563	8,954	16,458	42,379	12,228	99,997	186,298

Losses and charge-offs:										
On securities	42	489	947	1,381	5,196	9,758	24,197	6,905	43,172	92,087
On loans	201	769	961	917	3,153	5,093	11,337	5,484	24,062	51,977
All other, including depreciation on banking house, furniture and fixtures	127	707	875	1,034	3,846	6,987	15,413	6,003	22,300	57,292
Total losses and charge-offs	370	1,965	2,783	3,332	12,195	21,838	50,947	18,392	89,534	201,356
Net profits before dividends	415	2,877	4,472	4,638	15,936	23,981	54,911	13,921	147,676	268,827
Dividends:										
On preferred stock	13	96	140	126	550	1,058	2,234	877	2,705	7,799
On common stock:										
Cash dividends	217	1,263	1,803	1,903	6,504	9,840	19,740	7,819	75,705	124,794
Stock dividends	29	313	411	409	1,112	1,405	6,098	900	4,250	14,927
Total dividends	259	1,672	2,354	2,438	8,166	12,303	28,072	9,596	82,660	147,520
Average per bank:										
Gross earnings from current operations	10	17	26	34	51	103	346	1,366	8,028	181
Current operating expenses	7	12	18	24	36	74	250	964	5,337	125
Net earnings from current operations	3	5	8	10	15	29	96	402	2,691	56
Net profits before dividends	2	4	7	8	13	24	83	278	2,896	53
Per \$100 of deposits:										
Net earnings from current operations	\$1.61	\$1.34	\$1.24	\$1.14	\$1.06	\$0.95	\$0.75	\$0.60	\$0.63	\$0.72
Net profits before dividends	1.15	1.14	1.07	.97	.88	.77	.65	.41	.68	.68
Per \$100 of capital funds:										
Net earnings from current operations	6.51	7.58	8.20	8.06	7.95	7.66	7.86	7.38	7.81	7.79
Net profits before dividends	4.63	6.44	7.06	6.91	6.61	6.26	6.80	5.11	8.41	7.38
Dividends	2.89	3.74	3.72	3.63	3.39	3.21	3.47	3.53	4.71	4.05
Number of officers at end of period	434	1,732	2,078	1,697	4,602	4,634	5,407	1,045	4,967	26,596
Number of employees other than officers at end of period	188	1,136	1,744	1,808	6,879	11,475	29,231	9,064	51,397	112,922

¹ Excludes 2 banks with no deposits.

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 fund for preferred stock.

TABLE NO. 15.—*Earnings, expenses, and dividends of national banks, years ended Dec. 31, 1940-42*

[In thousands of dollars. Figures for previous years, beginning 1917, published in reports for 1938, p. 100, and 1940, p. 17]

	1940		1941		1942	
Number of banks.....	5, 150		5, 123		5, 087	
Capital stock, par value.....	1, 529, 473		1, 517, 384		1, 504, 841	
Capital funds.....	3, 536, 398		3, 649, 099		3, 738, 355	
	Amount	Percent to total	Amount	Percent to total	Amount	Percent to total
Earnings from current operations:						
Interest and dividends on securities.....	284, 093	32.85	291, 984	31.54	354, 306	36.80
Interest and discount on loans.....	411, 644	47.60	457, 466	49.42	432, 388	44.91
Service charges on deposit accounts.....	40, 745	4.71	44, 211	4.78	46, 429	4.82
Service charges and other fees on banks' loans.....	23, 315	2.70	26, 345	2.85	5, 626	.68
Other service charges, commissions, fees, and collection and exchange charges.....					24, 416	2.54
Trust department.....	32, 681	3.78	33, 322	3.60	32, 981	3.42
Foreign department (except interest on foreign loans, investments, and bank balances).....	7, 062	.82	5, 937	.64	66, 691	6.93
Rent received.....	51, 792	5.99	52, 488	5.67		
Other current earnings.....	13, 417	1.55	13, 910	1.50		
Total earnings from current operations.....	864, 749	100.00	925, 663	100.00	962, 837	100.00
Current operating expenses:						
Salaries and wages:						
Officers.....	104, 102	17.37	108, 744	16.95	111, 937	16.69
Employees other than officers.....	151, 197	25.22	163, 313	25.45	179, 532	26.76
Number of officers ¹	26, 170		26, 636		25, 567	
Number of employees other than officers ²	103, 901		113, 044		114, 923	
Fees paid to directors and members of executive, discount, and advisory committees.....	5, 357	.89	5, 573	.87	5, 822	.87
Interest on time deposits (including savings deposits).....	105, 570	17.61	99, 199	15.46	89, 867	13.40
Interest and discount on borrowed money.....	76	.01	77	.01	64	.01
Real estate taxes.....	21, 815	3.64	20, 563	3.21	99, 944	14.90
Other taxes.....	44, 289	7.39	64, 571	10.06		
Other current operating expenses.....	167, 038	27.37	179, 608	27.99	183, 588	27.37
Total current operating expenses.....	599, 444	100.00	641, 648	100.00	670, 754	100.00
Net earnings from current operations.....	265, 305		284, 015		292, 083	
Recoveries and profits:						
Recoveries on securities.....	40, 993	20.69	48, 157	25.78	36, 170	29.75
Profits on securities sold or redeemed.....	105, 051	53.01	79, 983	43.83	30, 474	25.06
Recoveries on loans.....	36, 751	18.65	43, 658	23.38	40, 659	33.44
All other.....	15, 355	7.75	14, 964	8.01	14, 283	11.75
Total recoveries and profits.....	198, 150	100.00	186, 762	100.00	121, 586	100.00
Losses and charge-offs:						
On securities.....	107, 960	48.63	92, 134	45.73	73, 253	43.01
On loans.....	58, 249	26.24	51, 989	26.80	43, 134	25.32
All other, including depreciation on banking house, furniture and fixtures.....	55, 781	25.19	57, 359	28.47	53, 939	31.67
Total losses and charge-offs.....	221, 990	100.00	201, 482	100.00	170, 326	100.00
Net profits before dividends.....	241, 465		269, 295		243, 343	
Dividends:						
On preferred stock.....	8, 175		7, 816		6, 683	
On common stock:						
Cash dividends.....	125, 174		124, 805		121, 177	
Stock dividends.....	12, 009		14, 965		8, 944	
Total dividends.....	145, 358		147, 586		136, 804	
Ratios to gross earnings:		Percent		Percent		Percent
Salaries, wages, and fees.....		30.14		29.99		30.88
Interest on time deposits.....		12.21		10.72		9.33
All other current expenses.....		26.97		28.61		29.45
Total current expenses.....		69.32		69.32		69.66
Net current earnings.....		30.68		30.68		30.34
Ratio of dividends to capital stock (par value).....		9.50		9.73		9.09
Ratio of dividends to capital funds.....		4.11		4.04		3.66

¹ Represents aggregate book value of capital stock, surplus, undivided profits, reserves for dividends payable in common stock, reserve for other undeclared dividends, retirement account for preferred stock, and reserves for contingencies, etc.² Number on pay roll at end of period.

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

TABLE NO. 16.—Number of national banks, capital stock, capital funds, net profits, dividends and ratios, years ended Dec. 31, 1929-42

[In thousands of dollars. Figures for previous years published in report for 1938, p. 115]

	Number of banks	Capital stock (par value) ¹			Capital funds ^{1, 2}	Net profits before dividends	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 profits before dividends	
												To capital stock	To capital funds
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	³ 54,550	-----	194,023	-----	11.54	5.17	³ 3.25	³ 1.45
1932.....	6,016	-----	1,597,037	1,597,037	3,323,536	³ 164,737	-----	135,381	-----	8.48	4.07	³ 10.32	³ 4.96
1933.....	⁴ 5,159	92,469	1,507,834	1,600,303	2,981,678	³ 256,116	558	71,666	.60	4.75	2.42	³ 17.88	³ 9.60
1934.....	⁴ 5,467	349,470	1,359,573	1,709,043	2,982,008	³ 153,451	10,103	82,122	2.89	6.04	3.09	³ 8.98	³ 5.15
1935.....	5,392	510,511	1,280,813	1,791,324	3,084,092	158,491	18,802	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
1941.....	5,123	182,056	1,341,398	1,523,454	3,596,865	269,295	7,816	139,770	4.29	10.42	4.10	17.68	7.49
1942.....	5,087	156,739	1,354,384	1,511,123	3,684,882	243,343	6,683	130,121	4.26	9.61	3.66	16.17	6.51

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.

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

³ Deficit.

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

TABLE NO. 17.—*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, years ended Dec. 31, 1929-42*

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

	U. S Government securities ¹	Other bonds and securities ¹	Total bonds and securities ¹	Loans and discounts (including overdrafts) ¹	Losses charged off on bonds and securities	Losses charged off on loans and discounts	Percentage of losses charged off—	
							On bonds and securities to total bonds and securities	On account loans and discounts to total loans and discounts
1929.....	2,845,261	3,906,407	6,751,668	15,020,492	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	10,496,368	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
1941.....	10,937,077	3,883,710	14,820,787	10,919,954	92,134	51,989	.62	.48
1942.....	15,902,368	3,757,470	19,659,838	11,105,924	73,253	43,134	.37	.39

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.

TABLE NO. 18.—Fiduciary activities of national banks as of Dec. 31, 1942

	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.....	18	72	115	67	35	12	319
Number of national banks with trust powers administering trusts.....	11	60	286	467	307	293	1,514
Total number of national banks authorized to exercise trust powers.....	29	132	401	534	432	305	1,833
Total assets of national banks with trust powers but not administering trusts.....	\$18, 037, 677	\$99, 523, 974	\$401, 002, 699	\$278, 661, 701	\$318, 936, 380	\$1, 111, 709, 110	\$2, 227, 871, 541
Total assets of national banks with trust powers administering trusts.....	8, 743, 755	86, 506, 593	789, 230, 983	2, 104, 221, 308	4, 024, 909, 151	38, 530, 173, 378	45, 543, 785, 168
Total assets of national banks authorized to exercise trust powers.....	26, 781, 432	186, 030, 567	1, 190, 233, 682	2, 382, 883, 009	4, 343, 845, 531	39, 641, 882, 488	47, 771, 656, 709
TRUST ASSETS							
Investments.....	\$209, 132	\$3, 746, 929	\$40, 621, 721	\$250, 996, 659	\$627, 061, 273	\$7, 541, 829, 684	\$8, 464, 465, 398
Savings deposits.....	13, 515	214, 891	1, 945, 374	4, 591, 433	10, 882, 537	70, 848, 664	88, 496, 414
Demand deposits.....	41, 256	325, 001	4, 541, 089	14, 317, 567	37, 759, 876	336, 380, 544	393, 365, 333
Other assets.....	276	33, 971	1, 596, 432	8, 793, 342	53, 196, 931	1, 645, 028, 164	1, 708, 649, 116
Total.....	264, 179	4, 320, 792	48, 704, 616	278, 699, 001	728, 900, 617	9, 594, 087, 056	10, 654, 976, 261
TRUST LIABILITIES							
Private trusts.....	\$5, 199	\$990, 223	\$22, 063, 451	\$160, 630, 040	\$443, 699, 915	\$7, 937, 718, 810	\$8, 565, 107, 638
Court trusts.....	258, 980	3, 330, 569	26, 641, 165	118, 068, 961	285, 200, 702	1, 656, 368, 246	2, 089, 868, 623
Total.....	264, 179	4, 320, 792	48, 704, 616	278, 699, 001	728, 900, 617	9, 594, 087, 056	10, 654, 976, 261
Total volume of bond issues outstanding for which banks are acting as trustee.....	\$112, 700	\$538, 240	\$11, 927, 463	\$83, 132, 071	\$233, 450, 069	\$8, 706, 378, 051	\$9, 035, 538, 594
Number of national banks administering private trusts.....	3	33	202	375	372	283	1, 268
Number of national banks administering court trusts.....	10	48	250	439	366	274	1, 387
Number of national banks administering corporate trusts.....	2	10	84	187	229	250	762
Number of living trusts being administered.....	4	118	1, 462	6, 355	13, 282	54, 236	75, 457
Number of court trusts being administered.....	23	317	2, 801	11, 527	16, 946	33, 667	65, 281
Total number of individual trusts being administered.....	27	435	4, 263	17, 882	30, 228	87, 903	140, 738
Number of corporate trusts being administered.....	4	15	177	776	1, 447	15, 994	18, 413
Total number of trusts being administered.....	31	450	4, 440	18, 658	31, 675	103, 897	159, 151
Average volume of individual trust assets in each bank.....	\$24, 016	\$72, 013	\$170, 296	\$596, 786	\$1, 836, 022	\$32, 744, 324	\$7, 037, 633
Average volume of trust assets in each individual trust.....	\$9, 784	\$9, 933	\$11, 425	\$15, 585	\$24, 113	\$109, 144	\$75, 708
Average gross earnings per trust for year ended Dec. 31, 1942.....	\$75	\$60	\$75	\$78	\$101	\$269	\$207
Average gross earnings per trust department reporting trust earnings for year ended Dec. 31, 1942.....	\$291	\$567	\$1, 295	\$3, 317	\$8, 322	\$96, 644	\$23, 124

TABLE NO. 19.—*Classification of investments in living and court trust accounts under administration by the active national bank trust departments, Dec. 31, 1942*

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	\$113, 010	54. 04	\$21, 272	10. 17	\$19, 300	9. 23	\$45, 200	21. 61	\$10, 350	4. 95	\$209, 132
Banks with capital of \$25,001 to \$50,000	1, 685, 027	44. 97	1, 014, 388	27. 07	358, 012	9. 56	619, 836	16. 54	69, 666	1. 86	3, 746, 929
Banks with capital of \$50,001 to \$100,000	17, 470, 091	43. 01	11, 385, 215	28. 03	4, 268, 658	10. 51	5, 694, 001	14. 01	1, 803, 756	4. 44	40, 621, 721
Banks with capital of \$100,001 to \$200,000	96, 256, 331	38. 35	89, 223, 151	35. 55	31, 975, 895	12. 74	27, 016, 900	10. 76	6, 524, 382	2. 60	250, 996, 659
Banks with capital of \$200,001 to \$500,000	244, 301, 929	38. 96	222, 671, 575	35. 51	71, 952, 027	11. 48	58, 405, 760	9. 31	29, 729, 982	4. 74	627, 061, 273
Banks with capital of \$500,001 and over	4, 283, 314, 133	56. 79	2, 160, 102, 574	28. 64	344, 224, 362	4. 57	429, 672, 588	5. 70	324, 516, 027	4. 30	7, 541, 829, 684
Total	4, 643, 140, 521	54. 85	2, 484, 418, 175	29. 35	452, 798, 254	5. 35	521, 454, 285	6. 16	362, 654, 163	4. 29	8, 464, 465, 398

TABLE NO. 20.—*Foreign branches of American national banks, Dec. 31, 1942*

BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION, SAN FRANCISCO, CALIF.:	
England:	Canal Zone:
London.	Balboa.
	Cristobal.
FIRST NATIONAL BANK OF BOSTON, MASS.:	Chile:
Argentina:	Santiago.
Avellaneda.	Valparaiso.
Buenos Aires.	Columbia:
Buenos Aires (Alsina).	Barranquilla.
Buenos Aires (Constitucion).	Bogota.
Buenos Aires (Once).	Medellin.
Rosario.	Cuba:
Cuba:	Caibarien.
Cienfuegos.	Cardenas.
Habana.	Habana.
Habana (Avenida de Italia).	Habana (Cuatro Caminos).
Habana (Avenida Maximo Gomez).	Habana (Galiano).
Sancti Spiritus.	Habana (La Lonja).
Santiago de Cuba.	Manzanillo.
CHASE NATIONAL BANK OF NEW YORK, N. Y.:	Matanzas.
Canal Zone:	Santiago de Cuba.
Balboa.	England:
Cristobal.	London.
Cuba:	London (West End).
Habana.	India:
England:	Bombay.
London (Berkeley Square).	Mexico:
London (Bush House, Aldwych).	Mexico City.
London (Lombard).	Panama:
Panama:	Panama City.
Colon.	Peru:
Panama City.	Lima.
Puerto Rico:	Puerto Rico:
San Juan.	Arecibo.
NATIONAL CITY BANK OF NEW YORK, N. Y.:	Bayamon.
Argentina:	Caguas.
Buenos Aires.	Mayaguez.
Buenos Aires (Flores).	Ponce.
Buenos Aires (Plaza Once).	San Juan.
Rosario.	Uruguay:
Brazil:	Montevideo.
Pernambuco.	Venezuela:
Rio de Janeiro.	Caracas.
Santos.	
Sao Paulo.	

NOTE.—Consolidated statement of the assets and liabilities of the above-named branches as of Dec. 31, 1942, appears in the following table.

TABLE NO. 21.—*Consolidated statement of assets and liabilities of foreign branches of national banks, Dec. 31, 1942*

[In thousands of dollars]		60
Number of branches		
ASSETS		
Loans and discounts, including overdrafts	113,664	
Investments	33,397	
Currency and coin	84,586	
Balances with other banks and cash items in process of collection	97,085	
Due from home office and branches	183,733	
Real estate, furniture and fixtures	4,648	
Customers' liability on account of acceptances	2,486	
Other assets	3,790	
Total assets	523,398	
LIABILITIES		
Demand deposits of individuals, partnerships, and corporations	263,710	
Time deposits of individuals, partnerships, and corporations	56,241	
Deposits of United States Government (including Postal Savings)	88,538	
State and municipal deposits	36,712	
Deposits of banks	46,719	
Other deposits (certified and cashiers' checks, etc.)	8,091	
Total deposits	500,011	
Due to home office and branches	14,728	
Bills payable and rediscounts	739	
Acceptances executed by or for account of reporting branches and outstanding	2,594	
Other liabilities	3,824	
Total liabilities	521,896	
CAPITAL ACCOUNTS		
Undivided profits, including reserve accounts	1,502	
Total liabilities and capital accounts	523,398	

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

TABLE NO. 22.—*Assets and liabilities of banks in the District of Columbia, by classes, Dec. 31, 1942*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 (including open-market paper).....	31,164	22,386	5,833	2,945
Loans secured by agricultural commodities, covered directly or indirectly by purchase agreements of Commodity Credit Corporation (including participations in such loans, drafts, etc.).....				
Other agricultural loans (including loans secured by live-stock).....				
Loans to brokers and dealers in securities.....	818	455	319	44
Other loans for the purpose of purchasing or carrying stocks, bonds and other securities.....	2,906	1,405	1,414	87
Real estate loans:				
Secured by farm land (including improvements).....	29	7	7	15
Secured by residential properties (other than farm).....	38,712	15,162	15,599	7,951
Secured by other properties.....	13,885	4,182	8,798	905
Loans to banks.....				
All other loans (including overdrafts).....	31,010	12,279	6,765	11,966
Total loans and discounts.....	118,524	55,876	38,735	23,913
Investments:				
U. S. Government obligations, direct and guaranteed:				
Direct obligations:				
Treasury bills.....	34,888	28,934	4,020	1,934
Treasury certificates of indebtedness.....	34,710	28,259	1,967	4,484
Treasury notes.....	43,717	34,257	6,229	3,231
United States savings bonds.....	529	238	94	197
Other bonds maturing in 5 years or less.....	9,638	3,747	5,187	704
Other bonds maturing in 5 to 10 years.....	76,443	46,881	22,112	7,450
Bonds maturing in 10 to 20 years.....	62,491	38,337	22,671	1,483
Bonds maturing after 20 years.....	8,574	3,425	4,458	691
Total.....	270,990	184,078	66,738	20,174
Obligations guaranteed by United States Government.....	12,158	5,978	4,919	1,261
Total.....	283,148	190,056	71,657	21,435
Obligations of States and political subdivisions.....	1,902	1,371	524	7
Other bonds, notes, and debentures.....	20,296	11,684	7,254	1,458
Stock of Federal Reserve bank.....	1,118	486	567	65
Other stocks.....	425	96	325	4
Total investments.....	306,889	203,593	80,327	22,969
Cash, balances with other banks, including reserve balance, and cash items in process of collection:				
Cash items in process of collection, including exchanges for clearing-house.....	29,868	19,279	8,635	1,954
Demand balances with banks in the United States (except private banks and American branches of foreign banks) ²	63,032	37,402	17,941	7,689
Other balances with banks in the United States (including private banks and American branches of foreign banks).....	50	33	17	
Balances with banks in foreign countries (including balances with foreign branches of other American banks).....	20	16	4	
Currency and coin.....	15,386	9,293	3,745	2,348
Reserve with Federal Reserve bank and approved reserve agencies.....	103,238	64,261	29,389	9,588
Total cash, balances with other banks, etc.....	211,594	130,284	59,731	21,579
Bank premises owned, furniture and fixtures.....	15,374	6,965	6,915	1,494
Real estate owned other than bank premises.....	1,341	366	975	
Investments and other assets indirectly representing bank premises or other real estate.....	2,100		2,100	
Customers' liability to this bank on acceptances outstanding.....	4	4		
Income earned or accrued but not collected.....	604	187	364	53
Other assets.....	1,025	366	599	60
Total assets.....	657,455	397,641	189,746	70,068

TABLE NO. 22.—Assets and liabilities of banks in the District of Columbia, by classes, Dec. 31, 1942¹—Continued

	Total all banks	National banks	Trust companies	Savings and State banks
LIABILITIES				
Demand deposits:				
Deposits of individuals, partnerships, and corporations.....	403,567	257,234	109,955	36,378
Deposits of United States Government.....	18,669	15,387	2,759	523
Deposits of States and political subdivisions.....	65	59	—	6
Deposits of banks in the United States (including private banks and American branches of foreign banks) ²	40,882	38,794	1,421	667
Deposits of banks in foreign countries (including balances of foreign branches of other American banks).....	252	240	12	—
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).....	9,835	7,048	2,089	698
Total demand deposits.....	473,270	318,762	116,236	38,272
Time deposits:				
Deposits of individuals, partnerships, and corporations.....	130,834	55,048	49,248	26,538
Postal savings deposits.....	37	25	—	12
Deposits of States and political subdivisions.....	—	—	—	—
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	155	150	—	5
Deposits of banks in foreign countries (including balances of foreign branches of other American banks).....	—	—	—	—
Total time deposits.....	131,026	55,223	49,248	26,555
Total deposits.....	604,296	373,985	165,484	64,827
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Mortgages or other liens on bank premises and other real estate.....				
Acceptances executed by or for account of reporting banks and outstanding.....				
Income collected but not earned.....	4	4	—	—
Expenses accrued and unpaid.....	301	60	4	237
Other liabilities.....	989	421	401	167
	927	503	392	32
Total liabilities.....	606,517	374,973	166,281	65,263
CAPITAL ACCOUNTS				
Capital notes and debentures.....	447	—	—	447
Capital stock (see memoranda below).....	18,600	8,450	8,400	1,750
Surplus.....	19,803	7,760	10,495	1,548
Undivided profits.....	10,167	5,808	3,644	715
Reserves (and retirement account for preferred stock).....	1,921	650	926	345
Total capital accounts.....	50,938	22,668	23,465	4,805
Total liabilities and capital accounts.....	657,455	397,641	189,746	70,068
MEMORANDA				
Par value of capital stock:				
Preferred stock.....	925	750	—	175
Common stock.....	17,675	7,700	8,400	1,575
Total.....	18,600	8,450	8,400	1,750
Retirable value of preferred stock.....	928	750	—	178
Pledged assets (and securities loaned):				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities.....	36,532	25,254	9,519	1,759
Other assets pledged to secure deposits and other liabilities (including notes and bills rediscounted and securities sold under repurchase agreement).....	216	216	—	—
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities.....	4,615	2,125	2,258	232
Securities loaned.....	—	—	—	—
Total.....	41,363	27,595	11,777	1,991
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law.....	28,362	21,103	6,526	733
Borrowings secured by pledged assets (including rediscounts and repurchase agreements).....	—	—	—	—
Other liabilities secured by pledged assets.....	—	—	—	—
Total.....	28,362	21,103	6,526	733
Reciprocal interbank demand balances (excluded from Assets and Liabilities).....	7,055	5,490	1,277	288

¹ Exclusive of the Export-Import Bank of Washington.² Excludes reciprocal interbank demand balances, the amount of which is shown under the "Memoranda" above.

TABLE No. 23.—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1942, and 1941¹*

[In thousands of dollars]

	Years ended Dec. 31—							
	National banks		Trust companies		Savings banks		Total	
	1942	1941	1942	1941	1942	1941	1942	1941
Earnings from current operations:								
Interest and dividends on securities	2,229	1,842	1,680	1,487	239	240	4,148	3,569
Interest and discount on loans	2,682	2,826	1,796	1,860	1,309	1,530	5,787	6,216
Service charges on deposit accounts	408	371	154	151	407	359	969	881
Service charges and other fees on banks' loans	19		16		26		61	
Other service charges, commissions, fees, and collection and exchange charges	70	58	119	134	126	166	315	358
Trust department	274	331	670	690			944	1,021
Foreign department (except interest on foreign loans, investments, and bank balances)								
Rent received	310	5	632	7	100	52	1,042	12
Other current earnings		285		579		24		916
		8		87				119
Total earnings from current operations	5,992	5,726	5,067	4,995	2,207	2,371	13,266	13,092
Current operating expenses:								
Salaries and wages:								
Officers	776	742	555	550	257	254	1,588	1,546
Employees other than officers	1,414	1,234	1,209	1,134	549	485	3,172	2,853
Number of officers ²	128	129	77	79	67	60	262	268
Number of employees other than officers ³	895	839	747	741	562	357	2,004	1,937
Fees paid to directors and members of executive, discount, and advisory committees	52	48	35	34	23	18	110	100
Interest on time deposits (including savings deposits)	619	676	599	641	293	286	1,511	1,603
Real-estate taxes	740	130	602	164	263	14	1,605	308
All other taxes		458		317		278		1,053
Other current operating expenses	1,194	977	842	816	450	432	2,486	2,225
Total current operating expenses	4,795	4,265	3,842	3,656	1,835	1,767	10,472	9,688
Net earnings from current operations	1,197	1,461	1,225	1,339	372	604	2,794	3,404
Recoveries and profits:								
Recoveries on securities	199	242	41	84	22	33	262	359
Profits on securities sold or redeemed	440	653	24	324	21	42	435	1,049
Recoveries on loans	147	143	164	56	40	78	351	277
All other	77	26	99	212	10	12	186	250
Total recoveries and profits	863	1,094	328	676	93	165	1,284	1,935
Losses and charge-offs:								
On securities	271	617	125	128	70	82	466	827
On loans	112	122	62	84	51	61	225	267
All other, including depreciation on banking house, furniture and fixtures	400	472	474	387	77	103	951	962
Total losses and charge-offs	783	1,211	661	599	198	246	1,642	2,056
Net profits before dividends	1,277	1,344	892	1,416	267	523	2,436	3,283
Interest and dividends:								
On capital notes and debentures				4	11	20	11	24
On preferred stock	30	34			8	8	38	42
On common stock	694	677	640	650	130	415	1,464	1,742
Total interest and dividends	724	711	640	654	149	443	1,513	1,808

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.

TABLE No. 23.—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1942, and 1941—Continued*

	Years ended Dec. 31—							
	National banks		Trust companies		Savings banks		Total	
	1942	1941	1942	1941	1942	1941	1942	1941
Number of banks.....	9	9	5	5	8	8	22	22
Loans ⁴	64, 119	64, 619	42, 987	42, 833	27, 855	29, 828	134, 961	137, 280
Investments ⁴	126, 974	86, 729	65, 243	54, 133	11, 598	5, 115	203, 815	145, 976
Capital stock, capital notes and debentures ⁴	8, 488	8, 620	8, 400	8, 450	2, 204	2, 154	19, 092	19, 224
Capital funds ⁴	22, 355	21, 954	23, 332	22, 875	4, 738	4, 669	50, 425	49, 499
Ratios to gross earnings:	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent	Per-cent
Interest and dividends on securities.....	37.20	32.17	33.15	29.77	10.83	10.12	31.27	27.26
Interest and discount on loans.....	44.76	49.35	35.45	37.24	59.31	64.53	43.62	47.48
Service charges on deposit accounts.....	6.81	6.48	3.04	3.02	18.44	15.14	7.30	6.73
All other current earnings.....	11.23	12.00	28.36	29.97	11.42	10.21	17.81	18.53
Total gross earnings.....	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Salaries, wages and fees.....	37.41	35.35	35.50	34.39	37.56	31.93	36.71	34.37
Interest on deposits.....	10.33	11.80	11.82	12.83	13.27	12.06	11.39	12.24
All other current expenses.....	32.28	27.33	28.50	25.97	32.31	30.54	30.84	27.39
Total current expenses.....	80.02	74.48	75.82	73.19	83.14	74.53	78.94	74.00
Net current earnings.....	19.98	25.52	24.18	26.81	16.86	25.47	21.06	26.00
Net profits before dividends.....	21.31	23.47	17.60	28.35	12.10	22.06	18.36	25.08
Ratio to loans:								
Interest and discount on loans.....	4.18	4.37	4.18	4.34	4.70	5.13	4.29	4.53
Ratios to investments:								
Interest and dividends on investments.....	1.76	2.12	2.57	2.75	2.06	4.69	2.04	2.44
Profits on securities sold.....	.35	.79	.04	.60	.18	.82	.24	.72
Ratios to capital stock, capital notes and debentures:								
Net current earnings.....	14.10	16.95	14.58	15.85	16.88	28.04	14.63	17.71
Net profits before dividends.....	15.04	15.59	10.62	16.76	12.11	24.28	12.76	17.08
Interest and dividends.....	8.53	8.25	7.62	7.74	6.76	20.57	7.92	9.40
Ratios to capital funds:								
Net current earnings.....	5.35	6.65	5.25	5.85	7.85	12.94	5.54	6.88
Net profits before dividends.....	5.71	6.12	3.82	6.19	5.64	11.20	4.83	6.63
Interest and dividends.....	3.24	3.24	2.74	2.86	3.14	9.49	3.00	3.65

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, 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. 24.—Summary of assets and liabilities Dec. 31, 1942, and receipts and disbursements in year ended Dec. 31, 1942, of the 26 building and loan associations in the District of Columbia

[In thousands of dollars]

Assets	Amount	Liabilities	Amount
Real estate loans.....	151,924	Investment shares, unpledged.....	140,847
Stock loans.....	267	Mortgage pledged shares.....	1,067
Federal Home Loan Bank stock.....	1,238	Incomplete loans.....	1,953
Other securities.....	4,232	Bills payable.....	1,662
Cash and bank balances.....	6,044	Other liabilities.....	303
Real estate sold on contract.....	118	Total liabilities.....	145,832
Office building, furniture, and fixtures.....	864		
Other real estate owned.....	104		
Interest accrued, not collected.....	61		
Other assets.....	165		
		CAPITAL ACCOUNTS	
		Surplus fund.....	11,026
		Net undivided profits.....	3,058
		Reserves.....	5,101
		Total capital accounts.....	19,185
Total assets.....	165,017	Total liabilities and capital accounts.....	165,017

RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC. 31, 1942

Capital receipts	Amount	Capital disbursements	Amount
Real estate loans.....	43,426	Real estate loans.....	46,353
Stock loans.....	425	Stock loans.....	209
Investment shares, unpledged.....	30,627	Investment shares, unpledged.....	22,214
Mortgage pledged shares.....	1,579	Mortgage pledged shares.....	1,501
Incomplete loans.....	9,253	Incomplete loans.....	10,173
Bills payable.....	1,435	Bills payable.....	4,260
Interest accrued, not collected.....	681	Interest accrued, not collected.....	679
Other receipts.....	8,396	Other disbursements.....	11,283
Total capital receipts.....	95,822	Total capital disbursements.....	96,672
EARNINGS		EXPENSES	
Interest on loans.....	8,280	Salaries and fees paid officers and directors.....	453
Commission on loans.....	29	Salaries paid employees.....	318
Premium on loans.....	5	Taxes and insurance.....	214
Fees and fines.....	43	Rent paid.....	27
Commission on insurance.....	56	Interest on borrowed money.....	113
Rent received.....	44	Dividends.....	5,560
Profit on sale of assets.....	12	Losses and depreciation charged off.....	62
Recoveries on charged-off assets.....	45	Other expenses.....	325
Other earnings.....	80	Total expenses.....	7,072
Total earnings.....	8,594	Cash and bank balances at end of period.....	6,044
Cash and bank balances at beginning of period.....	5,372	Grand total.....	109,788
Grand total.....	109,788		

NOTE.—Number of borrowing members, 39,127; nonborrowing, 109,544. Number of associations members of Federal Home Loan Bank System, 19. Number of associations with shares insured by the Federal Savings and Loan Insurance Corporation, 8.

TABLE No. 25.—*Summary of assets and liabilities Dec. 31, 1941, and receipts and disbursements in year ended Dec. 31, 1941, of the 26 building and loan associations in the District of Columbia*

[In thousands of dollars]

Assets	Amount	Liabilities	Amount
Real estate loans.....	148,997	Investment shares, unpledged.....	132,114
Stock loans.....	484	Mortgage pledged shares.....	1,310
Federal Home Loan Bank stock.....	1,176	Incomplete loans.....	3,155
Other securities.....	1,047	Bills payable.....	4,488
Cash and bank balances.....	5,387	Other liabilities.....	318
Real estate sold on contract.....	158	Total liabilities.....	141,385
Office building, furniture, and fixtures.....	897		
Other real estate owned.....	182	CAPITAL ACCOUNTS	
Interest accrued, not collected.....	64	Surplus fund.....	10,021
Other assets.....	604	Net undivided profits.....	2,758
		Reserves.....	4,832
		Total capital accounts.....	17,611
Total assets.....	158,996	Total liabilities and capital accounts.....	158,996

RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC. 31, 1941

Capital receipts	Amount	Capital disbursements	Amount
Real estate loans.....	42,737	Real estate loans.....	54,551
Stock loans.....	453	Stock loans.....	470
Investment shares, unpledged.....	29,194	Investment shares, unpledged.....	20,963
Mortgage pledged shares.....	1,601	Mortgage pledged shares.....	1,592
Incomplete loans.....	14,869	Incomplete loans.....	14,104
Bills payable.....	4,809	Bills payable.....	2,760
Interest accrued, not collected.....	671	Interest accrued, not collected.....	652
Other receipts.....	6,780	Other disbursements.....	7,031
Total capital receipts.....	101,114	Total capital disbursements.....	102,123
EARNINGS		EXPENSES	
Interest on loans.....	7,962	Salaries and fees paid officers and directors.....	430
Commission on loans.....	30	Salaries paid employees.....	271
Premium on loans.....	6	Taxes and insurance.....	203
Fees and fines.....	53	Rent paid.....	27
Commission on insurance.....	39	Interest on borrowed money.....	75
Rent received.....	45	Dividends.....	5,255
Profit on sale of assets.....	16	Losses and depreciation charged off.....	46
Recoveries on charged off assets.....	2	Other expenses.....	345
Other earnings.....	62	Total expenses.....	6,652
Total earnings.....	8,215	Cash and bank balances at end of period.....	5,387
Cash and bank balances at beginning of period.....	4,833	Grand total.....	114,162
Grand total.....	114,162		

NOTE.—Number of borrowing members, 39,424; nonborrowing, 108,451. Number of associations members of Federal Home Loan Bank System, 19. Number of associations with shares insured by the Federal Savings and Loan Insurance Corporation, 8.

TABLE NO. 26.—*Summary of assets and liabilities Dec. 31, 1942, and receipts and disbursements in year ended Dec. 31, 1942, of the 23, District of Columbia credit unions*

Assets	Amount	Liabilities	Amount
Loans.....	\$1, 181, 431	Shares paid in	\$2, 101, 936
Building association investments.....	395, 735	Surplus fund.....	31, 069
Other investments.....	345, 980	Net undivided profits.....	106, 415
Deposits in banks.....	377, 418	Reserve fund for bad debts.....	105, 315
Cash on hand.....	34, 520	Bills payable.....
Furniture and fixtures.....	9, 171	Other liabilities.....	326
Other assets.....	806		
Total assets.....	2, 345, 061	Total liabilities.....	2, 345, 061

RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC. 31, 1942

Capital receipts	Amount	Capital disbursements	Amount
Loans repaid.....	\$2, 268, 771	Loans made.....	\$1, 666, 533
Payments on shares.....	640, 304	Shares withdrawn.....	760, 890
Building association shares redeemed.....	6, 515	Building association shares purchased.....	150, 010
Other investments sold.....	Other investments purchased.....	253, 917
Bills payable.....	4, 700	Bills payable.....	4, 700
Entrance fees.....	1, 494	Loans charged against reserve fund.....	19, 655
Fines.....	1, 434	Other disbursements.....	11, 432
Recoveries on loans to reserve fund.....	8, 970		
Depreciation on furniture and fixtures.....	1, 337		
Other receipts.....	8, 376		
Total capital receipts.....	2, 941, 901	Total capital disbursements.....	2, 867, 137
EARNINGS		EXPENSES	
Interest on loans.....	145, 732	Salaries.....	42, 373
Building association dividends.....	9, 940	General expenses.....	18, 420
Other income.....	3, 491	Interest on borrowed money.....	88
		Dividends.....	90, 082
		Depreciation on furniture and fixtures.....	1, 338
Total earnings.....	159, 163	Total expenses.....	152, 301
Transferred to reserve fund for bad debts.....	24, 268	Transferred to reserve fund for bad debts.....	24, 268
Transferred to surplus.....	14, 567	Transferred to surplus.....	14, 567
Cash on hand at beginning of period.....	32, 780	Cash on hand at end of period.....	42, 021
Deposits in banks at beginning of period.....	297, 531	Deposits in banks at end of period.....	369, 916
Grand total.....	3, 470, 210	Grand total.....	3, 470, 210

NOTE.—Number of borrowing members, 9,969; nonborrowing, 12,313.

TABLE NO. 27.—*Summary of assets and liabilities Dec. 31, 1941, and receipts and disbursements in year ended Dec. 31, 1941, of the 25 District of Columbia credit unions*

Assets	Amount	Liabilities	Amount
Loans.....	\$1,861,041	Shares paid in.....	\$2,340,599
Building association investments.....	284,916	Surplus fund.....	16,532
Other investments.....	95,063	Net undivided profits.....	140,068
Deposits in banks.....	313,048	Reserve fund for bad debts.....	98,328
Cash on hand.....	32,820	Bills payable.....	
Furniture and fixtures.....	6,408	Other liabilities.....	184
Other assets.....	2,415		
Total assets.....	2,595,711	Total liabilities.....	2,595,711

RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC. 31, 1941

Capital receipts	Amount	Capital disbursements	Amount
Loans repaid.....	\$2,750,909	Loans made.....	\$2,913,154
Payments on shares.....	981,529	Shares withdrawn.....	636,468
Building association shares redeemed.....	22,011	Building association shares purchased.....	78,906
Other investments sold.....	15,400	Other investments purchased.....	64,808
Bills payable.....	31,940	Bills payable.....	49,521
Entrance fees.....	2,137	Loans charged against reserve fund.....	17,166
Fines.....	1,810	Other disbursements.....	17,224
Recoveries on loans to reserve fund.....	7,173		
Depreciation on furniture and fixtures.....	988		
Other receipts.....	11,259		
Total capital receipts.....	3,825,156	Total capital disbursements.....	3,777,247
EARNINGS		EXPENSES	
Interest on loans.....	187,551	Salaries.....	39,049
Building association dividends.....	8,068	General expenses.....	23,544
Other income.....	2,060	Interest on borrowed money.....	417
		Dividends.....	86,598
		Depreciation on furniture and fixtures.....	988
Total earnings.....	197,679	Total expenses.....	150,596
Transferred to reserve fund for bad debts.....	31,805	Transferred to reserve fund for bad debts.....	31,805
Transferred to surplus.....	9,082	Transferred to surplus.....	9,082
Cash on hand at beginning of period.....	33,766	Cash on hand at end of period.....	32,820
Deposits in banks at beginning of period.....	217,110	Deposits in banks at end of period.....	313,048
Grand total.....	4,314,598	Grand total.....	4,314,598

NOTE.—Number of borrowing members, 13,516; nonborrowing, 11,103.

TABLE NO. 28.—*Assets and liabilities of all active banks in the United States and possessions, by classes, at the close of business Dec. 31, 1942* ¹
[In thousands of dollars]

	Total all banks	National banks	All banks other than national	Banks other than national		
				State (com- mercial) ²	Mutual savings	Private
Number of banks.....	14,722	5,087	9,635	9,047	537	51
ASSETS						
Loans and discounts:						
Commercial and industrial loans (including open-market paper).....	\$7,879,842	\$4,746,161	\$3,133,681	\$3,103,436	\$5,067	\$25,178
Loans secured by agricultural commodities, covered directly or indirectly by purchase agreements of Commodity Credit Corporation.....	777,496	443,072	334,424	334,134	165	125
Other agricultural loans.....	931,159	467,046	464,113	463,821	22	270
Loans to brokers and dealers in securities.....	961,417	302,878	658,539	652,334		6,205
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	615,528	295,038	320,490	312,037	246	8,207
Real-estate loans:						
Secured by farm land.....	495,406	197,252	298,154	292,398	4,805	951
Secured by residential properties.....	7,905,090	1,577,809	6,327,281	1,752,600	4,573,521	1,160
Secured by other properties.....	972,507	412,203	560,304	511,888	48,294	172
Loans to banks.....	27,150	10,095	17,055	17,037	18	
All other loans.....	3,422,571	1,742,328	1,680,243	1,613,191	61,624	5,428
Overdrafts.....	12,980	6,916	6,064	5,620		444
Total loans and discounts.....	24,001,146	10,200,798	13,800,348	9,058,446	4,693,762	48,140
Investments:						
U. S. Government securities:						
Direct obligations.....	43,184,881	22,261,410	20,923,471	16,406,900	4,442,955	73,616
Guaranteed obligations.....	2,874,230	1,563,941	1,310,289	1,201,002	108,208	1,079
Obligations of States and political subdivisions.....	3,926,485	2,022,493	1,903,992	1,582,914	313,334	7,744
Other bonds, notes, and debentures.....	3,755,131	1,441,184	2,313,947	1,297,020	1,005,011	11,916
Corporate stocks, including stocks of Federal Reserve banks.....	630,633	193,760	436,873	268,471	163,067	5,335
Total investments.....	54,371,360	27,482,788	26,888,572	20,756,307	6,032,575	99,690
Currency and coin.....	1,463,836	733,499	730,337	646,534	81,224	2,579
Balances with other banks, including reserve balances, and cash items in process of collection ³	27,371,581	15,516,771	11,854,810	11,227,683	580,063	47,064
Bank premises owned, furniture and fixtures.....	1,189,800	580,476	609,324	493,828	114,876	620
Real estate owned other than bank premises.....	530,109	61,060	469,049	151,675	316,685	689
Investments and other assets indirectly representing bank premises or other real estate.....	122,402	51,340	71,062	53,551	17,484	27
Customers' liability on acceptances outstanding.....	46,132	23,294	22,838	17,614		5,224
Interest, commissions, rent, and other income earned or accrued but not collected.....	172,961	74,926	98,035	59,750	37,983	302
Other assets (including securities borrowed, insurance and other expenses pre- paid, and cash items not in process of collection).....	273,250	56,026	217,224	184,690	32,153	381
Total assets ⁴	109,542,577	54,780,978	54,761,599	42,650,078	11,906,805	204,716

LIABILITIES						
Demand deposits:						
Deposits of individuals, partnerships, and corporations.....	47,968,820	26,730,601	21,238,129	21,109,888	4,103	124,138
Deposits of U. S. Government.....	8,442,566	4,797,494	3,645,072	3,644,118	659	295
Deposits of States and political subdivisions.....	4,086,901	2,426,924	1,659,977	1,656,896	505	2,576
Deposits of banks in the United States ¹	10,305,761	6,945,106	3,360,655	3,350,831	93	9,731
Deposits of banks in foreign countries.....	840,306	398,873	441,433	417,905	-----	23,528
Total demand deposits ²	71,644,354	41,299,088	30,345,266	30,179,638	5,360	160,268
Time deposits:						
Deposits of individuals, partnerships, and corporations.....	26,703,762	8,307,519	18,396,243	7,748,268	10,634,224	13,751
Deposits of U. S. Government.....	47,875	35,615	12,260	12,260	-----	-----
Postal savings deposits.....	16,166	9,073	7,093	7,090	3	-----
Deposits of States and political subdivisions.....	436,472	268,270	168,202	167,314	554	334
Deposits of banks in the United States.....	172,652	53,504	119,148	118,901	157	90
Deposits of banks in foreign countries.....	4,818	4,051	767	767	-----	-----
Total time deposits.....	27,381,745	8,678,032	18,703,713	8,054,600	10,634,938	14,175
Other deposits (certified and cashiers' checks, etc.).....	1,239,639	671,696	567,843	566,198	597	1,048
Total deposits ³	100,265,638	50,648,816	49,616,822	38,800,436	10,640,895	175,491
Bills payable, rediscounts, and other liabilities for borrowed money.....	18,638	3,516	15,122	12,334	30	2,758
Acceptances executed by or for account of reporting banks and outstanding.....	52,462	26,008	26,454	20,593	-----	5,861
Interest, discount, rent, and other income collected but not earned.....	58,320	30,118	28,202	27,760	405	37
Interest, taxes, and other expenses accrued and unpaid.....	137,846	75,197	62,649	54,262	8,324	63
Other liabilities (including securities borrowed and dividends declared but not payable).....	404,645	258,968	145,677	125,053	20,337	287
Total liabilities ³	100,937,549	51,042,623	49,894,926	39,040,438	10,669,991	184,497
CAPITAL ACCOUNTS						
Capital notes and debentures.....	99,202	-----	99,202	93,123	6,079	-----
Preferred stock.....	280,654	146,047	134,607	134,607	-----	-----
Common stock.....	2,605,535	1,357,635	1,247,900	1,241,506	-----	6,394
Surplus.....	3,769,806	1,438,645	2,331,161	1,460,696	858,419	12,046
Undivided profits.....	1,322,567	540,524	782,043	469,723	312,037	283
Reserves and retirement account for preferred stock and capital notes and debentures.....	527,264	255,504	271,760	209,985	60,279	1,496
Total capital accounts.....	8,605,028	3,738,355	4,866,673	3,609,640	1,236,814	20,219
Total liabilities and capital accounts ³	109,542,577	54,780,978	54,761,599	42,650,078	11,906,805	204,716
Reciprocal balances with banks in the United States.....	536,550	349,306	187,244	184,694	-----	2,550

¹ Excludes figures for Guam and The Philippines on account of the war.

² Includes trust companies and stock savings banks.

³ Excludes reciprocal interbank demand balances with banks in the United States (reported gross prior to June 30, 1942), the amounts of which are shown below "Total liabilities and capital accounts."

TABLE NO. 29.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1942 (includes National, State (commercial), savings, and private banks)¹

ASSETS																	
[In thousands of dollars]																	
Location	Population (approximate) ²	Number of banks	Loans and discounts, including 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 ³	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	Income earned or accrued but not collected	Total assets ³	
Maine.....	816,010	98	97,059	190,197	8,902	9,268	55,457	5,639	11,691	88,974	4,199	3,227	1,847	-----	167	477,235	
New Hampshire.....	457,862	107	108,144	92,628	11,466	19,657	48,858	18,610	4,943	49,042	3,837	6,271	139	-----	4	363,910	
Vermont.....	333,418	81	91,949	57,121	3,738	5,352	16,667	2,664	3,449	31,678	3,339	2,916	3,461	-----	202	222,820	
Massachusetts.....	4,179,837	385	1,722,280	2,355,435	63,718	91,239	332,797	73,737	85,393	913,583	64,856	62,291	2,509	5,137	5,190	5,786,819	
Rhode Island.....	705,605	35	165,310	302,190	29,472	8,177	58,863	30,358	14,139	111,887	12,817	2,395	4,657	1,274	1,057	742,900	
Connecticut.....	1,740,969	202	531,977	775,993	33,727	67,158	134,426	38,954	36,865	343,351	26,934	19,660	248	-----	791	2,018,579	
Total New England States.....	8,233,701	908	2,716,719	3,773,564	151,023	200,851	647,068	169,962	156,480	1,538,515	115,982	96,760	12,861	6,411	7,411	18,656	9,612,263
New York.....	12,554,327	850	7,926,523	15,031,115	12,37,304	903,422	209,404	195,600	7,007,944	336,133	230,197	26,490	26,565	84,434	37,359	34,746,448	
New Jersey.....	4,154,366	390	680,621	1,235,214	78,556	150,898	169,996	21,162	58,709	623,351	60,582	41,032	4,549	177	6,817	3,136,232	
Pennsylvania.....	9,467,194	1,064	1,505,334	3,062,586	188,715	736,596	79,869	135,467	1,840,182	141,713	86,047	15,762	3,559	13,695	14,815	8,110,159	
Delaware.....	271,592	44	72,578	164,027	7,479	15,115	50,233	3,746	4,260	74,635	3,687	1,154	669	-----	130	398,131	
Maryland.....	1,872,734	186	209,140	695,451	23,785	18,327	74,281	5,065	25,216	331,776	14,771	5,812	64	134	1,529	1,408,892	
District of Columbia.....	855,131	22	118,524	270,990	12,158	1,902	20,296	1,543	15,386	196,208	15,374	1,341	2,100	4	604	657,455	
Total Eastern States.....	29,175,344	2,546	10,512,720	21,059,085	1,518,027	1,396,317	1,954,824	320,789	434,638	10,074,096	572,260	365,583	49,634	30,439	107,389	61,516	48,457,317
Virginia.....	2,762,253	315	306,745	372,236	23,594	33,401	25,866	3,660	26,472	362,495	17,374	2,026	1,871	12	906	1,178,527	
West Virginia.....	1,809,493	180	115,758	145,069	14,913	16,332	12,661	2,033	14,885	158,216	8,346	2,876	958	-----	200	493,266	
North Carolina.....	3,392,111	227	192,586	346,759	35,188	55,649	14,904	2,030	26,091	348,531	9,169	991	25	1,443	1,759	2,493	1,037,618
South Carolina.....	1,852,397	148	67,609	97,069	3,892	18,839	3,342	553	10,967	136,507	2,490	306	26	104	903	342,607	
Georgia.....	2,997,915	291	259,259	275,160	19,154	30,451	16,153	2,799	16,845	373,318	13,403	2,842	20	102	1,033	1,116	1,011,555
Florida.....	1,899,835	172	122,221	282,163	18,437	43,235	8,537	1,433	20,634	303,943	14,275	1,441	586	1,029	1,079	819,013	
Alabama.....	2,843,981	216	134,769	233,194	18,285	35,840	8,874	1,619	17,332	264,344	8,388	3,102	1,309	394	774	1,470	749,694
Mississippi.....	2,070,874	202	81,112	80,349	3,849	60,106	1,598	567	13,744	171,459	4,473	967	26	-----	107	638	418,985
Louisiana.....	2,373,826	144	166,263	317,085	14,451	69,080	6,232	2,714	17,846	346,491	12,601	1,515	2,927	1,056	1,155	1,484	960,900
Texas.....	6,303,600	830	626,941	874,934	56,117	129,584	25,626	6,824	51,495	1,293,319	39,195	3,290	3,559	329	884	2,409	3,114,306
Arkansas.....	1,921,228	215	68,081	116,908	11,154	29,094	4,255	670	8,824	192,747	2,977	357	58	-----	151	620	436,396
Kentucky.....	2,670,260	401	198,975	319,561	11,817	23,542	2,685	1,552	17,881	304,144	8,470	2,236	94	4	708	1,278	927,647
Tennessee.....	2,848,384	295	264,960	334,693	21,644	74,039	17,631	4,001	20,625	414,262	15,333	2,314	334	71	989	1,398	1,172,894
Total Southern States.....	35,746,157	3,636	9,605,879	17,704,580	2,529,405	639,702	171,364	31,055	263,641	4,669,776	156,494	24,253	11,567	3,437	9,799	29,376	12,663,508

Ohio.....	6,793,414	687	944,815	1,603,342	142,286	211,882	146,839	11,215	86,394	1,156,980	59,142	8,688	3,633	282	4,916	3,338	4,383,752
Indiana.....	3,417,910	503	306,973	613,608	54,502	68,248	58,642	4,356	40,259	553,001	18,187	2,922	495	122	1,371	1,230	1,703,916
Illinois.....	7,805,714	826	1,263,822	3,582,730	107,672	304,214	255,051	24,187	89,009	2,112,515	41,678	3,386	1,677	1,645	12,970	9,049	7,869,605
Michigan.....	5,486,941	436	500,039	1,265,848	119,024	133,759	107,194	3,787	64,381	952,029	26,030	821	276	1	3,973	2,401	3,179,563
Wisconsin.....	2,986,924	563	312,739	570,343	46,149	65,671	77,002	2,211	26,247	451,461	18,228	1,553	1,487	18	1,313	2,573	1,576,995
Minnesota.....	2,570,285	674	389,487	691,147	32,650	64,853	44,622	2,226	18,326	503,876	11,523	430	6,572	60	2,318	837	1,768,927
Iowa.....	2,367,751	644	337,574	319,873	28,828	69,749	22,315	886	20,791	408,052	8,802	730	2,284	12	532	497	1,220,725
Missouri.....	3,655,493	606	562,137	938,607	61,421	88,937	63,371	36,043	26,764	877,786	15,786	4,635	1,095	283	2,460	2,679	2,682,004
Total Middle Western States.....	35,084,432	4,939	4,617,586	9,585,198	652,532	1,007,313	775,036	85,011	372,171	6,995,700	199,376	23,165	17,519	2,423	29,853	22,604	24,385,487
North Dakota.....	559,046	158	73,699	52,477	2,856	4,092	2,296	181	2,569	55,613	2,099	126	-----	-----	226	88	196,322
South Dakota.....	560,438	162	62,133	58,678	3,324	9,541	1,814	229	3,263	65,876	2,328	106	-----	9	279	160	207,740
Nebraska.....	1,191,261	406	178,472	199,112	8,374	23,224	13,151	792	6,873	244,705	5,965	112	-----	5	769	1,069	682,653
Kansas.....	1,671,836	640	233,701	212,721	21,327	36,078	6,195	1,097	11,537	316,121	7,540	309	467	-----	265	851	848,209
Montana.....	502,791	110	56,395	100,045	4,712	7,302	3,819	357	4,445	98,974	2,722	87	12	-----	342	72	279,284
Wyoming.....	223,081	56	22,929	30,437	1,461	3,915	1,126	168	3,013	56,363	1,141	9	-----	-----	41	123	120,726
Colorado.....	1,065,936	141	107,989	187,297	13,680	14,642	13,145	824	9,449	254,718	3,415	135	-----	3	474	696	606,604
New Mexico.....	467,746	41	23,567	38,948	2,513	4,047	643	161	3,067	58,978	898	84	-----	-----	19	132,970	-----
Oklahoma.....	2,105,951	388	179,835	180,836	12,728	71,751	5,159	1,308	10,729	306,788	8,584	53	2,020	139	463	811	781,204
Total Western States.....	8,348,086	2,102	938,720	1,060,551	70,975	174,592	47,348	5,117	55,145	1,458,136	34,722	1,021	2,511	182	2,863	3,889	3,855,772
Washington.....	1,719,216	133	272,934	486,487	36,496	52,374	16,618	1,672	22,223	334,231	9,331	229	18	113	1,928	250	1,234,904
Oregon.....	1,036,207	72	113,919	338,332	7,884	19,008	5,619	685	11,956	201,624	7,004	158	-----	9	128	1,425	708,971
California.....	7,072,534	215	1,076,332	2,667,709	144,535	393,564	117,479	14,479	80,576	1,710,679	81,827	17,323	26,919	2,990	11,414	22,993	7,268,819
Idaho.....	456,144	46	39,630	72,493	6,956	6,379	1,033	221	4,231	68,029	1,772	23	3	-----	14	260	201,044
Utah.....	542,003	59	63,652	113,944	11,904	11,814	3,455	479	4,416	123,533	2,306	87	1,190	-----	25	515	337,320
Nevada.....	130,319	12	15,607	32,689	1,865	3,634	451	80	2,611	26,702	894	76	2	-----	205	531	85,347
Arizona.....	452,982	12	43,686	57,677	3,274	3,487	5,236	175	5,743	58,884	1,617	431	44	-----	293	216	180,763
Total Pacific States.....	11,409,405	549	2,525,760	3,769,831	212,914	490,260	149,891	17,791	131,756	2,523,682	104,751	18,327	28,185	3,231	15,099	26,190	10,017,168
Total United States (exclusive of possessions).....	127,997,125	14,680	23,917,384	43,042,309	2,857,966	3,909,125	3,745,531	629,725	1,413,831	27,250,905	1,183,585	529,109	122,277	46,123	172,414	162,231	108,991,515
Alaska.....	76,830	17	5,170	12,390	16	146	1,680	158	6,058	17,472	435	53	-----	-----	25	209	43,812
Canal Zone (Panama).....	55,226	2	585	-----	-----	-----	-----	-----	8,573	1,861	62	-----	-----	-----	29	296	40,377
The Territory of Hawaii.....	438,454	9	39,156	114,720	15,575	14,573	7,739	750	19,591	80,883	3,768	676	-----	9	335	13,846	310,821
Puerto Rico.....	1,958,724	12	38,167	13,980	661	2,641	-----	4	15,173	11,056	1,939	268	125	-----	169	67,657	151,840
American Samoa.....	13,693	1	2	484	-----	-----	-----	5	247	403	-----	-----	-----	-----	8	-----	1,149
Virgin Islands of the United States.....	25,680	1	682	998	12	-----	172	-----	363	801	11	3	-----	-----	18	3	3,063
Total possessions.....	2,568,607	42	83,762	142,572	16,264	17,360	9,600	908	50,005	111,676	6,215	1,000	125	9	547	111,019	551,062
Total United States and possessions.....	130,565,732	14,722	24,001,146	43,184,881	2,874,230	3,926,485	3,755,131	630,633	1,463,836	27,371,581	1,189,800	530,109	122,402	46,132	172,061	273,250	109,542,577

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

² Civilian population only; excludes approximately 7,000,000 men reported to be in the armed forces as of Dec. 31, 1942.

³ Excludes reciprocal demand balances with banks in the United States, reported separately following the classification of demand deposits, p. 56.

⁴ Excludes figures for Guam and The Philippines because of the war.

TABLE NO. 29.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1942 (includes National, State (commercial), savings, and private banks)—Continued

LIABILITIES [In thousands of dollars]														
Location	Demand deposits ¹	Time deposits	Other deposits ²	Total deposits ¹	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	Income collected but not earned	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.....	165,268	253,971	2,940	422,179	131			56	232	416	16,947	20,527	14,344	2,403
New Hampshire.....	85,997	233,245	2,226	321,468	190			20	112	198	7,326	21,902	10,739	1,955
Vermont.....	53,816	139,135	1,199	194,150				94	202	394	15,947	4,543	4,003	3,487
Massachusetts.....	2,591,053	2,579,376	38,474	5,208,903	500		5,540	2,462	5,486	11,542	109,235	274,380	138,472	30,299
Rhode Island.....	311,709	347,709	5,217	664,635			1,283	538	2,517	929	20,774	46,075	5,172	977
Connecticut.....	757,111	1,040,158	15,850	1,813,119	397	116		535	2,743	2,391	43,543	89,826	45,632	20,277
Total New England States.....	3,964,954	4,593,594	65,906	8,624,454	1,218	116	6,823	3,705	11,292	15,870	213,772	457,253	218,362	59,398
New York.....	23,395,040	7,680,708	486,211	31,561,959	6,926	40	30,843	11,589	40,188	273,991	779,623	1,502,329	444,243	94,717
New Jersey.....	1,547,983	1,268,727	29,304	2,846,014	679		177	3,256	2,021	3,421	123,417	98,792	28,237	30,218
Pennsylvania.....	4,786,782	2,305,222	45,199	7,137,203	2,461	1,101	4,100	3,686	14,381	11,382	289,932	483,728	103,931	58,254
Delaware.....	250,671	87,804	9,011	347,486				159	363	462	11,708	23,208	7,076	7,669
Maryland.....	824,310	463,133	5,312	1,292,755			134	663	777	1,632	34,993	44,572	26,647	6,719
District of Columbia.....	463,435	131,026	9,835	604,296			4	301	989	927	19,047	19,803	10,167	1,921
Total Eastern States.....	31,268,221	11,936,620	584,872	43,789,713	10,066	1,141	35,258	19,654	58,719	291,815	1,258,720	2,172,432	620,301	199,498
Virginia.....	741,552	318,101	17,053	1,076,716	475	5	12	2,066	2,040	1,270	44,159	32,490	12,530	6,764
West Virginia.....	309,588	122,382	8,194	440,164				161	510	326	24,252	19,202	6,659	1,992
North Carolina.....	811,363	143,916	11,404	966,683	587		1,443	1,625	1,757	1,223	24,536	25,284	8,725	5,755
South Carolina.....	278,062	39,566	3,266	320,894			29	145	237	323	9,989	6,879	2,808	1,303
Georgia.....	785,491	138,473	9,726	933,690		4	102	2,260	1,097	3,381	33,057	22,197	10,297	5,570
Florida.....	649,454	106,029	5,569	761,052	46	1		530	551	374	26,351	20,863	6,013	3,232
Alabama.....	565,636	124,368	4,243	694,247	47	8	394	359	598	444	26,040	16,415	7,576	3,566
Mississippi.....	313,173	73,631	2,102	388,906	262			67	402	357	15,183	11,254	1,320	1,234
Louisiana.....	774,770	119,901	5,707	900,378			1,428	458	1,049	1,258	25,056	21,183	6,385	3,705
Texas.....	2,615,245	222,766	69,054	2,907,065	18	3	329	583	3,495	1,999	91,723	66,848	32,196	10,047
Arkansas.....	353,599	50,466	2,566	406,631	57			169	136	446	13,395	9,071	4,798	1,693
Kentucky.....	710,565	125,412	6,307	842,284	303	1		507	850	7,692	35,387	29,352	8,087	3,180
Tennessee.....	894,202	191,249	9,110	1,094,561	2		71	1,158	1,511	779	36,203	23,568	11,444	3,897
Total Southern States.....	9,802,710	1,776,260	154,301	11,733,271	1,797	22	3,812	10,088	14,233	19,872	405,331	304,606	118,538	51,938

Ohio.....	2,727,660	1,263,438	45,647	4,036,745	41	282	2,460	6,266	9,538	164,681	105,702	38,115	19,922
Indiana.....	1,179,091	385,682	14,987	1,579,740	1	122	696	1,389	1,104	55,381	37,994	18,601	9,487
Illinois.....	6,177,954	1,126,372	59,814	7,364,140	114	1,858	2,997	15,038	7,943	176,702	176,947	64,893	58,973
Michigan.....	2,097,427	864,918	27,708	2,990,053	378	1	3,594	3,119	2,890	86,571	53,844	24,481	14,632
Wisconsin.....	914,832	522,798	13,303	1,450,933	2	18	790	1,368	711	62,927	30,675	15,980	13,591
Minnesota.....	1,184,855	438,620	15,440	1,638,915	9	60	2,629	3,055	841	51,523	42,333	21,667	7,895
Iowa.....	864,396	261,786	10,889	1,137,071	2,964	15	359	331	85	36,636	27,748	12,255	6,225
Missouri.....	2,155,765	322,154	19,671	2,497,590	314	1,039	2,205	6,008	84,082	47,596	33,740	6,466	
Total Middle Western States.....	17,301,960	5,185,768	207,459	22,695,187	3,500	10	2,670	14,564	32,771	718,503	522,839	229,132	137,191
North Dakota.....	147,082	35,059	1,957	184,098			68	218	33	6,093	3,643	1,587	582
South Dakota.....	156,575	34,785	1,343	192,703	38	51	244	31	7,219	4,207	2,500	747	
Nebraska.....	567,026	65,894	3,911	636,831	50	157	437	1,600	22,000	13,879	5,526	3,608	
Kansas.....	693,269	85,710	6,493	785,472	227	270	562	463	28,992	20,445	10,205	1,573	
Montana.....	216,090	42,928	2,677	261,695	2	76	209	23	8,270	5,126	3,087	796	
Wyoming.....	86,893	23,100	926	110,919		97	27	48	3,823	3,499	1,761	552	
Colorado.....	455,855	103,588	5,846	565,289	15	195	998	157	14,838	13,263	8,517	3,392	
New Mexico.....	107,150	16,916	2,294	126,360		38	6	1	10	3,020	2,279	286	970
Oklahoma.....	624,790	70,004	18,651	713,445	5	139	274	964	298	28,865	20,615	13,088	3,511
Total Western States.....	3,054,730	477,984	44,098	3,576,812	297	40	182	1,194	3,660	1,223	123,120	86,956	46,557
Washington.....	843,507	314,398	8,473	1,166,378		159	811	1,889	1,048	26,221	19,875	11,135	7,388
Oregon.....	501,015	164,948	8,085	674,048		128	214	924	418	12,397	13,944	4,257	2,641
California.....	4,002,526	2,587,825	145,673	6,736,024	22	3,421	7,473	12,962	37,354	194,522	167,432	63,934	45,675
Idaho.....	149,927	37,773	1,463	189,163		40	190	167	4,835	3,616	1,723	1,310	
Utah.....	234,701	77,571	3,077	315,349		98	400	190	9,392	6,888	3,335	1,668	
Nevada.....	56,782	22,169	1,268	80,219		48	168	728	1,635	1,280	1,214	55	
Arizona.....	135,087	34,960	2,647	172,694		343	307	12	3,497	2,939	808	163	
Total Pacific States.....	5,923,545	3,239,644	170,686	9,333,875	22	3,708	9,027	16,840	39,917	252,499	215,974	86,406	58,900
Total United States (exclusive of possessions) ¹	71,316,120	27,209,870	1,227,322	99,753,312	16,900	1,329	52,453	58,232	137,515	397,817	2,971,945	3,760,060	1,319,296
Alaska.....	30,665	9,933	479	41,077					4	984	923	575	249
Canal Zone (Panama).....	36,249	3,954	91	40,294		1			82				
The Territory of Hawaii.....	184,053	99,762	3,886	287,701	4	9	5	164	902	8,840	7,273	2,038	3,885
Puerto Rico.....	75,366	56,282	7,723	139,377	1,734		82	164	4,487	3,447	1,504	636	409
American Samoa.....	582	479	20	1,081					11	25	25	6	1
Virgin Islands of the United States.....	1,319	1,465	12	2,796				3	13	150	21	16	64
Total possessions.....	328,234	171,875	12,217	512,326	1,738	9	88	331	5,499	13,446	9,746	3,271	4,608
Total United States and possessions.....	71,644,354	27,381,745	1,239,539	100,265,638	18,638	1,329	52,462	58,320	137,846	403,316	2,985,391	3,769,806	1,322,567

¹ Excludes reciprocal balances with banks in the United States.² Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to reserve agents (transit account).³ Includes capital notes and debentures. (See classification on pp. 56 and 57.)

TABLE NO. 29.—*Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1942 (includes National, State (commercial), savings, and private banks)*—Continued
[In thousands of dollars]

Location	Loans and discounts										
	Commer- cial and industrial loans (in- cluding open- market paper)	Loans secured by agricultural commodities covered directly or indirectly by purchase agreements of Commodity Credit Cor- poration	Other agricul- tural loans	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
						Secured by farm land	Secured by resi- dential propert- ies	Secured by other propert- ies			
Maine.....	23,806	361	2,053	216	3,109	1,857	39,780	7,571	103	18,197	6
New Hampshire.....	16,637	85	701	223	990	671	70,138	4,901	27	13,768	3
Vermont.....	8,848	82	3,165	1	1,440	7,430	53,014	5,834	-----	12,124	11
Massachusetts.....	441,513	14,727	1,613	15,795	13,923	1,241	1,013,233	42,857	1,419	175,828	131
Rhode Island.....	41,618	-----	132	166	1,942	907	73,499	20,645	-----	26,393	8
Connecticut.....	60,696	6	1,571	158	12,744	1,419	387,180	14,860	-----	53,325	18
Total New England States.....	593,118	15,261	9,235	16,559	34,148	13,525	1,636,844	96,668	1,549	299,635	177
New York.....	2,805,488	21,102	20,855	814,415	258,230	14,594	3,155,463	117,151	21,385	694,627	3,213
New Jersey.....	114,608	141	3,823	3,348	14,609	4,459	337,238	68,544	86	133,705	60
Pennsylvania.....	545,244	2,174	14,956	33,685	57,932	25,798	400,552	94,998	221	329,717	57
Delaware.....	14,043	885	945	3,706	3,661	3,283	23,858	5,683	-----	16,514	-----
Maryland.....	52,346	2,226	3,209	1,412	10,259	9,722	55,208	27,453	-----	47,146	159
District of Columbia.....	31,164	-----	-----	818	2,906	29	38,712	13,885	-----	30,979	31
Total Eastern States.....	3,562,893	26,528	43,788	857,384	347,597	57,885	4,011,031	327,714	21,692	1,252,688	3,520
Virginia.....	83,576	2,657	11,457	1,943	5,735	14,025	64,851	17,402	36	104,897	166
West Virginia.....	25,054	150	2,162	708	5,765	5,030	32,593	10,913	50	33,294	39
North Carolina.....	78,553	6,289	4,455	2,263	8,862	10,850	15,368	9,644	430	55,849	23
South Carolina.....	28,281	5,674	3,238	468	1,797	1,486	6,157	2,973	26	17,310	199
Georgia.....	110,424	25,627	10,830	1,360	7,663	6,396	26,527	7,846	416	61,944	226
Florida.....	59,016	551	4,274	1,868	2,332	3,127	11,684	8,895	149	30,310	15
Alabama.....	54,446	13,453	7,574	528	2,032	4,136	12,616	6,895	54	32,823	212
Mississippi.....	17,545	8,326	17,801	232	1,540	5,782	7,108	3,384	8	19,156	230
Louisiana.....	83,178	3,959	7,227	1,301	1,751	5,359	14,941	8,197	323	39,265	762
Texas.....	240,696	133,568	84,774	1,732	20,332	9,428	23,443	16,755	174	94,843	1,196
Arkansas.....	13,858	13,628	11,391	225	971	3,033	6,011	3,172	22	16,305	65
Kentucky.....	60,269	1,531	14,515	1,048	6,153	22,529	28,947	9,401	311	54,139	132
Tennessee.....	134,619	4,727	14,153	2,281	6,843	11,872	19,099	8,290	410	62,174	492
Total Southern States.....	989,515	221,140	193,851	15,957	71,776	103,053	269,345	113,767	2,409	622,309	3,757

Ohio.....	284,580	5,976	23,609	13,031	21,250	38,700	280,788	55,614	250	220,724	284
Indiana.....	74,633	7,434	22,227	3,377	3,364	24,043	106,854	19,060	20	48,897	55
Illinois.....	764,613	25,783	53,374	34,230	43,436	21,926	130,401	24,058	32	165,424	545
Michigan.....	155,560	2,843	15,874	3,872	10,968	15,365	158,310	36,302	40	100,764	132
Wisconsin.....	162,768	349	21,104	1,366	5,974	25,714	86,657	20,017	31	48,684	75
Minnesota.....	125,092	22,502	46,541	619	6,049	18,442	73,082	8,925	275	87,497	163
Iowa.....	47,206	47,914	94,482	687	2,765	44,853	44,894	9,558	35	45,073	137
Missouri.....	220,071	30,688	49,261	3,561	14,061	18,714	94,411	29,161	305	101,673	231
Total Middle Western States.....	1,774,532	143,489	326,472	58,043	107,867	207,757	975,367	202,704	997	818,736	1,622
North Dakota.....	4,217	52,182	8,292	-----	207	742	3,037	634	69	4,286	33
South Dakota.....	4,552	21,233	22,322	-----	470	1,975	4,543	1,411	-----	5,581	46
Nebraska.....	28,132	52,576	58,438	554	2,806	6,543	5,934	2,267	45	21,089	93
Kansas.....	35,023	86,045	61,851	649	1,549	10,888	11,062	3,614	286	22,043	141
Montana.....	7,331	26,857	11,202	1	1,038	752	3,670	1,034	1	4,473	36
Wyoming.....	2,923	2,038	10,327	-----	257	782	3,082	1,042	-----	2,456	22
Colorado.....	30,246	13,611	31,783	287	2,586	1,947	10,512	3,537	5	13,443	32
New Mexico.....	5,779	2,166	6,814	-----	200	497	4,018	889	-----	3,133	11
Oklahoma.....	63,647	42,742	25,595	501	1,343	3,879	8,767	3,025	3	30,219	114
Total Western States.....	181,850	299,450	236,619	1,992	10,516	28,005	54,625	17,453	359	107,323	528
Washington.....	112,460	33,916	9,765	850	4,513	4,628	60,162	9,791	8	36,499	342
Oregon.....	48,583	12,557	6,768	232	378	1,427	11,930	5,026	-----	26,517	501
California.....	551,758	8,833	70,878	10,001	36,203	72,904	819,648	185,206	136	218,575	2,190
Idaho.....	7,921	7,244	8,471	12	309	1,219	8,487	2,235	-----	3,664	68
Utah.....	15,624	1,038	8,246	387	1,172	2,468	18,512	7,420	-----	8,642	143
Nevada.....	2,546	1	1,894	-----	217	283	6,837	1,683	-----	2,100	46
Arizona.....	9,880	5,834	7,504	-----	525	703	12,437	911	-----	5,834	58
Total Pacific States.....	748,772	69,423	113,526	11,482	43,317	83,632	938,013	212,272	144	301,831	3,348
Total United States (exclusive of possessions).....	7,850,680	774,291	923,491	961,417	615,221	493,857	7,885,225	970,578	27,150	3,402,522	12,952
Alaska.....	444	-----	-----	-----	7	-----	1,887	106	-----	2,715	11
Canal Zone (Panama).....	10	-----	-----	-----	3	-----	-----	-----	-----	569	3
The Territory of Hawaii.....	13,343	-----	342	-----	78	259	16,072	1,312	-----	7,736	14
Puerto Rico.....	15,173	3,205	7,324	-----	219	1,228	1,641	404	-----	8,973	-----
American Samoa.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	2	-----
Virgin Islands of the United States.....	192	-----	2	-----	-----	62	265	107	-----	54	-----
Total possessions.....	29,162	3,205	7,668	-----	307	1,549	19,865	1,929	-----	20,049	28
Total United States and possessions.....	7,879,842	777,496	931,159	961,417	615,528	495,406	7,905,090	972,507	27,150	3,422,571	12,980

TABLE NO. 29.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1942 (includes National, State (commercial), savings, and private banks)—Continued

(In thousands of dollars)

Location	Capital			Demand deposits					Memo- randum	Time deposits						
	Capital notes and de- ben- tures	Pre- ferred stock	Common stock	Individu- als, part- nerships and corpo- rations	U. S. Govern- ment	States and polit- ical sub- divisions	Banks in United States (ex- cluding re- ciprocal bank bal- ances)	Banks in for- eign coun- tries		Recipro- cal bank balances with banks in the United States	Individu- als, part- nerships and corpo- rations	U. S. Govern- ment	Postal sav- ings	States and po- litical subdi- visions	Banks in United States	Banks in for- eign coun- tries
Maine.....	832	4,505	11,610	129,637	6,896	18,982	9,744	9	290	252,475	250	228	1,018	-----	-----	-----
New Hampshire.....	-----	1,122	6,204	66,927	4,212	8,793	6,065	-----	35	232,301	300	115	182	-----	347	-----
Vermont.....	3,692	5,710	6,545	46,632	1,244	4,621	1,319	-----	-----	137,840	150	26	1,052	67	-----	-----
Massachusetts.....	7,992	101,243	1,760,952	323,090	127,926	354,675	24,410	16,965	2,577,282	700	246	760	388	-----	-----	-----
Rhode Island.....	1,395	19,379	248,486	33,252	17,310	12,277	384	850	346,560	350	54	545	200	-----	-----	-----
Connecticut.....	6,057	37,486	625,096	47,460	42,919	41,636	-----	439	1,036,899	1,095	69	1,958	137	-----	-----	-----
Total New England States.....	4,524	26,781	182,467	2,877,730	416,154	220,551	425,716	24,803	18,579	4,583,357	2,845	738	5,515	1,139	-----	-----
New York.....	41,904	39,157	698,562	14,139,888	4,606,777	579,775	3,308,840	759,760	55,678	7,525,161	7,000	-----	54,894	90,336	3,317	-----
New Jersey.....	552	47,888	74,977	1,166,380	173,376	174,459	33,518	250	5,240	1,256,923	2,995	-----	8,209	600	-----	-----
Pennsylvania.....	27,329	262,603	3,531,070	401,841	230,567	616,286	7,018	76,518	2,230,227	650	2,326	58,087	13,932	-----	-----	-----
Delaware.....	72	36	11,600	205,393	35,394	7,391	2,493	400	85,622	-----	1	1,983	198	-----	-----	-----
Maryland.....	4,007	2,305	28,681	578,327	81,784	53,818	109,497	884	10,225	455,927	950	72	2,556	3,628	-----	-----
District of Columbia.....	447	925	17,675	403,567	18,669	65	40,882	252	7,055	130,834	-----	37	-----	155	-----	-----
Total Eastern States.....	46,982	117,640	1,094,098	20,024,625	5,317,841	1,046,075	4,111,516	768,164	155,116	11,684,694	11,595	2,436	125,729	108,849	3,317	-----
Virginia.....	22	4,234	39,903	495,105	53,730	58,724	133,645	358	13,292	299,424	5,245	634	11,067	1,731	-----	-----
West Virginia.....	1,733	703	21,816	223,539	27,376	28,830	29,843	-----	242	120,137	350	818	394	683	-----	-----
North Carolina.....	2,675	21,861	477,399	38,401	94,987	200,576	23,052	23,052	134,944	3,650	802	2,105	2,415	-----	-----	-----
South Carolina.....	184	1,040	8,765	206,660	14,378	39,585	17,439	2,959	38,619	50	27	656	214	-----	-----	-----
Georgia.....	1,367	708	30,982	503,025	69,899	46,303	166,248	16	21,325	135,329	700	304	761	1,379	-----	-----
Florida.....	-----	596	25,755	427,983	42,845	69,774	108,537	315	8,136	95,265	695	242	8,637	1,190	-----	-----
Alabama.....	-----	5,188	20,852	371,574	49,752	64,391	79,605	314	7,288	121,763	750	78	587	1,190	-----	-----
Mississippi.....	20	4,938	10,225	227,244	11,300	45,633	28,996	-----	1,010	71,340	1,650	443	4	194	-----	-----
Louisiana.....	10	3,790	21,256	462,633	56,423	70,522	182,807	2,385	11,897	116,313	1,800	654	829	305	-----	-----
Texas.....	1,237	6,126	84,360	1,737,586	195,822	175,525	503,340	2,972	18,820	203,362	750	1,198	16,517	939	-----	-----
Arkansas.....	-----	1,883	11,512	253,855	7,196	40,043	52,499	6	2,957	49,529	400	147	239	141	-----	-----
Kentucky.....	-----	4,531	30,856	483,496	53,287	44,202	129,580	-----	7,032	123,894	-----	302	970	246	-----	-----
Tennessee.....	-----	7,033	29,170	484,241	84,618	70,550	254,793	-----	17,816	183,332	560	170	3,572	3,615	-----	-----
Total Southern States.....	4,573	43,445	357,313	6,354,340	705,027	849,069	1,887,908	6,366	135,826	1,693,261	16,600	5,819	46,338	14,242	-----	-----

Ohio.....	20,594	12,002	132,085	2,151,174	141,777	163,455	269,005	2,249	22,582	1,220,978	669	35,906	5,885	
Indiana.....	7,054	3,901	44,426	858,508	72,871	138,950	108,695	47	3,141	376,130	1,245	573	183	7,551
Illinois.....	1,784	5,354	169,564	3,937,888	742,725	265,288	1,220,176	11,877	33,588	1,108,637	2,695	324	19,653	63
Michigan.....		22,058	64,513	1,561,770	178,832	178,516	176,944	1,365	3,611	854,207	2,200	152	6,790	1,569
Wisconsin.....	7,807	1,154	53,966	709,840	43,039	62,063	108,701	189	12,859	518,214		277	2,888	1,419
Minnesota.....	989	1,853	48,681	702,465	111,668	114,053	255,589	1,080	10,648	427,372	825	669	6,495	3,259
Iowa.....		2,573	34,063	596,721	41,509	104,617	121,471	78	1,635	260,594	845	228	93	26
Missouri.....	2,662	2,926	78,494	1,263,149	124,465	118,452	649,052	647	41,895	318,732	1,000	319	1,737	366
Total Middle Western States.....	40,890	51,821	625,792	11,772,515	1,456,886	1,145,394	2,909,633	17,532	129,959	5,079,864	8,810	3,211	73,745	20,138
North Dakota.....	489	227	5,377	122,575	9,064	7,030	8,413		313	34,692		38	291	38
South Dakota.....	320	319	6,580	111,131	10,656	26,601	8,187		482	33,297	25	50	1,369	44
Nebraska.....	167	806	21,027	372,238	27,264	38,860	128,664		2,858	65,473	225	79	90	27
Kansas.....		1,913	27,079	472,492	40,807	111,023	68,947		6,290	84,434	620	194	104	358
Montana.....	99	268	7,903	161,149	9,264	23,718	21,959		436	41,499	300	72	1,012	45
Wyoming.....		608	3,215	63,101	1,901	11,281	10,600	10	66	22,023	105	44	703	225
Colorado.....		1,056	13,782	344,572	11,788	21,584	77,873	38	3,600	99,928	300	27	269	3,064
New Mexico.....		498	2,622	77,657	6,052	16,648	6,793		544	16,771	100	38	1	6
Oklahoma.....		1,036	27,829	407,836	36,348	77,041	163,565		11,219	65,310	300	285	1,727	2,382
Total Western States.....	1,075	6,631	115,414	2,132,751	153,144	333,786	435,001	48	25,808	463,427	1,975	827	5,566	6,189
Washington.....	526	1,651	24,044	658,507	34,656	72,970	76,046	1,328	13,234	312,892	500	68	154	784
Oregon.....	158	112	12,127	371,713	32,388	64,360	32,227	267	5,049	159,268	300	27	4,964	389
California.....		31,064	163,458	3,161,578	215,296	241,734	365,799	18,179	49,697	2,423,328	5,000	468	137,234	20,295
Idaho.....		484	4,351	120,193	5,441	19,976	4,317		277	37,500	100	53		120
Utah.....	474	182	8,736	146,849	10,815	29,586	47,447	4	1,600	77,259		46	102	164
Nevada.....		28	1,607	45,581	359	9,451	1,391		386	21,732	100		37	300
Arizona.....		700	2,797	108,111	5,652	17,938	2,921	465	512	34,798		38	99	25
Total Pacific States.....	1,158	34,221	217,120	4,612,532	304,607	456,015	530,148	20,243	70,755	3,066,777	6,000	700	142,590	22,077
Total United States (exclusive of possessions).....	99,202	280,539	2,592,204	47,774,493	8,353,659	4,050,890	10,299,922	837,156	536,043	26,571,380	47,825	13,731	399,483	172,634
Alaska.....			984	26,921	2,284	643	817		150	9,809	50	74		
Canal Zone (Panama).....				12,608	22,274		38	1,329		3,954				
The Territory of Hawaii.....			8,840	107,843	50,190	23,530	2,452	38	357	96,981		2,315	466	
Puerto Rico.....			3,447	45,778	13,927	11,348	2,530	1,783		19,834		46	36,402	
American Samoa.....			25	363		219				479				
Virgin Islands of the United States.....		115	35	814	232	271	2			1,325			121	18
Total possessions.....		115	13,331	194,327	88,907	36,011	5,839	3,150	507	132,382	50	2,435	36,989	18
Total United States and possessions.....	99,202	280,654	2,605,535	47,968,820	8,442,566	4,086,901	10,305,761	840,306	536,550	26,703,762	47,875	16,166	436,472	172,652

TABLE No. 30.—*Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, Dec. 31, 1942*

Location	Population (approximate) ¹	Deposits of individuals, partnerships and corporations			Per capita		
		Total	Demand	Time	Total	Demand	Time
Maine.....	816,010	\$382,112	\$129,637	\$252,475	\$468.27	\$158.87	\$309.40
New Hampshire.....	457,862	299,228	66,927	232,301	653.53	146.17	507.36
Vermont.....	333,418	184,472	46,632	137,840	553.28	139.86	413.42
Massachusetts.....	4,179,537	4,338,234	1,760,952	2,577,282	1,037.90	421.30	616.60
Rhode Island.....	705,605	595,046	248,486	346,560	843.31	352.16	491.15
Connecticut.....	1,740,969	1,661,995	625,096	1,036,899	954.64	359.05	595.59
Total New England States.....	8,233,701	7,461,087	2,877,730	4,583,357	906.17	349.51	556.66
New York.....	12,554,327	21,665,049	14,139,888	7,525,161	1,725.70	1,126.29	599.41
New Jersey.....	4,154,366	2,423,303	1,166,380	1,256,923	583.31	280.76	302.55
Pennsylvania.....	9,467,194	5,761,297	3,531,070	2,230,227	608.55	372.98	235.57
Delaware.....	271,592	291,015	205,393	85,622	1,071.52	756.26	315.26
Maryland.....	1,872,734	1,034,254	578,327	455,927	552.27	308.81	243.46
District of Columbia.....	855,131	534,401	403,567	130,834	624.94	471.94	153.00
Total Eastern States.....	29,175,344	31,709,319	20,024,625	11,684,694	1,086.85	686.35	400.50
Virginia.....	2,762,253	794,529	495,105	299,424	287.64	179.24	108.40
West Virginia.....	1,809,493	343,676	223,539	120,137	189.93	123.54	66.39
North Carolina.....	3,392,111	612,343	477,399	134,944	180.52	140.74	39.78
South Carolina.....	1,852,397	245,279	206,060	38,619	132.41	111.56	20.85
Georgia.....	2,997,915	638,354	503,025	135,329	212.93	167.79	45.14
Florida.....	1,899,835	523,248	427,983	95,265	275.42	225.27	50.15
Alabama.....	2,843,981	493,337	371,574	121,763	173.47	130.65	42.82
Mississippi.....	2,070,874	298,584	227,244	71,340	144.18	109.73	34.45
Louisiana.....	2,373,826	578,946	462,633	116,313	243.89	194.89	49.00
Texas.....	6,303,600	1,940,948	1,737,586	203,362	307.91	275.65	32.26
Arkansas.....	1,921,228	303,394	253,855	49,539	157.92	132.13	25.79
Kentucky.....	2,670,260	607,390	483,496	123,894	227.47	181.07	46.40
Tennessee.....	2,848,384	667,573	484,241	183,332	234.37	170.01	64.36
Total Southern States.....	35,746,157	8,047,601	6,354,340	1,693,261	225.13	177.76	47.37
Ohio.....	6,793,414	3,372,152	2,151,174	1,220,978	496.39	316.66	179.73
Indiana.....	3,417,910	1,234,638	858,508	376,130	361.23	251.18	110.05
Illinois.....	7,805,714	5,041,525	3,937,888	1,103,637	645.88	504.49	141.39
Michigan.....	5,486,941	2,415,977	1,561,770	854,207	440.31	284.63	155.68
Wisconsin.....	2,986,924	1,219,054	700,840	518,214	408.13	234.64	173.49
Minnesota.....	2,570,285	1,129,837	702,465	427,372	439.58	273.30	166.28
Iowa.....	2,367,751	857,315	596,721	260,594	362.08	262.02	110.06
Missouri.....	3,655,493	1,581,881	1,263,149	318,732	432.74	345.55	87.19
Total Middle Western States.....	35,084,432	16,852,379	11,772,515	5,079,864	480.34	335.55	144.79
North Dakota.....	559,046	157,267	122,575	34,692	281.31	219.26	62.05
South Dakota.....	560,438	144,428	111,131	33,297	257.70	198.29	59.41
Nebraska.....	1,191,261	437,711	372,238	65,473	367.43	312.47	54.96
Kansas.....	1,671,836	556,926	472,492	84,434	333.12	282.62	50.50
Montana.....	562,791	202,648	161,149	41,499	403.05	320.51	82.54
Wyoming.....	223,081	85,124	63,101	22,023	381.58	282.86	98.72
Colorado.....	1,065,936	444,500	344,572	99,928	417.00	323.26	93.74
New Mexico.....	467,746	94,428	77,657	16,771	201.88	166.02	35.86
Oklahoma.....	2,105,951	473,146	407,836	65,310	224.67	193.66	31.01
Total Western States.....	8,348,086	2,596,178	2,132,751	463,427	310.99	255.48	55.51
Washington.....	1,719,216	971,399	658,507	312,892	565.02	383.02	182.00
Oregon.....	1,036,207	531,041	371,773	159,268	512.49	358.78	153.71
California.....	7,072,534	5,584,846	3,161,518	2,423,328	789.65	447.01	342.64
Idaho.....	456,144	157,083	120,193	37,500	345.71	263.50	82.21
Utah.....	542,003	224,108	146,849	77,259	413.48	270.94	142.54
Nevada.....	130,319	67,313	45,581	21,732	516.52	349.76	166.76
Arizona.....	452,982	142,909	108,111	34,798	315.48	238.66	76.82
Total Pacific States.....	11,409,405	7,673,309	4,612,532	3,066,777	673.07	404.28	268.79
Total United States (exclusive of possessions).....	127,997,125	74,345,873	47,774,493	26,571,380	580.84	373.25	207.59

See footnotes at end of table.

TABLE No. 30.—*Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, Dec. 31, 1942*—Continued

Location	Population (approximate) ¹	Deposits of individuals, partnerships and corporations			Per capita		
		Total	Demand	Time	Total	Demand	Time
Alaska.....	76,830	\$36,730	\$26,921	\$9,809	\$478.07	\$350.40	\$127.67
Canal Zone (Panama).....	55,226	16,562	12,608	3,954	299.89	228.30	71.59
The Territory of Hawaii.....	438,454	204,824	107,843	96,981	467.15	245.96	221.19
Puerto Rico.....	1,958,724	65,612	45,778	19,834	33.50	23.37	10.13
American Samoa.....	13,693	842	363	479	61.49	26.51	34.98
Virgin Islands of the United States.....	25,680	2,139	814	1,325	83.29	31.70	51.59
Total possessions ²	2,568,607	326,709	194,327	132,382	127.19	75.65	51.54
Total United States and possessions.....	130,565,732	74,672,582	47,968,820	26,703,762	571.92	367.39	204.53

¹ Civilian population only; excludes approximately 7,000,000 men reported to be in the armed forces as of Dec. 31, 1942.

² Omits figures for Guam and The Philippines because of the war.

TABLE NO. 31.—Officials of State banking departments and number of each class of active banks under their supervision in December 1942

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	Homer E. Robinson	Bank Commissioner	63	5	17	9		6	26	
New Hampshire	Clyde M. Davis	Bank Commissioner	55	1	3	17			34	
Vermont	R. T. Cole	Commissioner of Banking and Insurance	41		32	1		8		
Massachusetts	Joseph Earl Perry	Commissioner of Banks	261	30	36	4			191	
Rhode Island	Thomas J. Meehan	Director of Business Regulation	23	2	2	10			9	
Connecticut	Walter Perry	Bank Commissioner	150	8	40	27		1	71	3
Total New England States			593	46	130	68		15	331	3
New York	Jackson S. Hutto	Superintendent of Banks	432	166	120	9		7	125	5
New Jersey	Eugene E. Agger	Commissioner of Banking and Insurance	158	67	58	9		13	11	
Pennsylvania	John C. Bell, Jr.	Secretary of Banking	388	95	262	9		6	1	15
Delaware	Frank E. Lynch, Jr.	State Bank Commissioner	30	4	23	1			2	
Maryland	John W. Downing	Bank Commissioner	123	16	93	3		2	9	
District of Columbia			13	8	5					
Total Eastern States			1,144	356	561	31		28	148	20
Virginia	Milton R. Morgan	Commissioner of Banking	185	60	125					
West Virginia	A. W. Locke	Commissioner of Banking	103	26	72	5				
North Carolina	Gurney P. Hood	Commissioner of Banks	183	11	164	8				
South Carolina	W. Royden Watkins	Chief Bank Examiner	126	6	87	32				1
Georgia	John C. Beasley	Superintendent of Banks	241	18	206	17				
Florida	J. M. Lee	Comptroller, State of Florida	119	5	106	8				
Alabama	Addie Lee Farish	Superintendent of Banks	150	17	128	5				
Mississippi	Joseph W. Latham	State Bank Comptroller	178	2	171	5				
Louisiana	W. J. Benaud	State Bank Commissioner	114	8	105	1				
Texas	John Q. McAdams	Commissioner, Department of Banking	391	88	256	47				
Arkansas	Thomas W. Leggett	State Bank Commissioner	164	12	144	8				
Kentucky	Hiram Wilhoit	Director, Division of Banking	307	18	259	30				
Tennessee	H. B. Clarke	Superintendent of Banks	226	7	210	9				
Total Southern States			2,487	278	2,033	175				1

Ohio.....	W. L. Hart.....	Superintendent of Banks.....	446	150	275	6		3		12
Indiana.....	Ross H. Wallace.....	Director, Department of Financial Institutions.....	379	90	² 259	13	1	2	1	13
Illinois.....	Arthur C. Lueder.....	Auditor of Public Accounts.....	487	108	368	11				
Michigan.....	Maurice Eveland.....	Commissioner, State Banking Department.....	361	150	193	18				
Wisconsin.....	Allen G. Pfingradt.....	Chairman, Banking Commission.....	485	47	404	10	2	1	1	
Minnesota.....	F. A. Amundson.....	Commissioner of Banks.....	489	24	430	34		1		
Iowa.....	M. W. Ellis.....	Superintendent of Banking.....	542	56	429	57				
Missouri.....	D. Ross Harrison.....	Commissioner of Finance.....	523	81	405	37				
Total Middle Western States.....			3,692	706	2,763	186	3	7	2	25
North Dakota.....	J. A. Graham.....	State Examiner.....	115		106	9				
South Dakota.....	Erling Haugo.....	Superintendent of Banks.....	125	23	101	1				
Nebraska.....	Wade R. Martin.....	Director of Banking.....	273	14	210	49				
Kansas.....	B. A. Welch.....	Bank Commissioner.....	461	32	245	183				1
Montana.....	W. A. Brown.....	Superintendent of Banks.....	69	26	43					
Wyoming.....	Norris E. Hartwell.....	State Examiner.....	30	10	20					
Colorado.....	Maple T. Harl.....	State Bank Commissioner.....	63	15	42	6				
New Mexico.....	Woodlan P. Saunders.....	State Bank Examiner.....	19	5	14					
Oklahoma.....	Richard R. Law.....	Bank Commissioner.....	182	11	162	9				
Total Western States.....			1,337	136	943	257				1
Washington.....	J. C. Minshull.....	Supervisor of Banking.....	90	14	70	4		2		
Oregon.....	A. A. Rogers.....	Superintendent of Banks.....	47	6	37	3		1		
California.....	George J. Knox.....	Superintendent of Banks.....	120	18	78	24				
Idaho.....	George W. Wedgwood.....	Commissioner of Finance.....	30	10	19	1				
Utah.....	R. F. Starley.....	Bank Commissioner.....	46	21	25					
Nevada.....	D. G. La Rue.....	Superintendent of Banks.....	6	2	3	1				
Arizona.....	George G. Williams.....	Superintendent of Banks.....	7	2	5					
Total Pacific States.....			346	73	237	33		3		
Alaska.....	Oscar G. Olson.....	Secretary, Territorial Banking Board.....	13			13				
Canal Zone (Panama).....			⁴ 2			2				
The Territory of Hawaii.....		Bank Examiner.....	8		1	7				
Puerto Rico.....		Treasurer.....	⁵ 12			12				
American Samoa.....			1			1				
Total possessions ⁶			36		1	35				
Total United States and possessions.....			9,635	1,595	6,668	785	3	53	481	50

¹ Includes loan and trust companies and stock savings banks.² Includes 9 guaranty savings banks.³ Includes 1 private bank.⁴ Branches of 2 American national banks.⁵ Includes 2 American national banks having branches in Puerto Rico.⁶ Excludes figures for Guam and The Philippines because of the war.

TABLE NO. 32.—Assets and liabilities of all active banks in the United States and possessions, by classes, at close of business Dec. 31, 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.....	14,885	5,123	9,762	9,162	548	52
ASSETS						
Loans and discounts:						
Commercial and industrial loans.....	8,782,810	5,184,624	3,598,186	3,572,068	357	25,761
Agricultural loans.....	1,513,865	818,806	695,059	694,294	243	522
Open-market paper.....	699,911	395,399	304,512	291,699	1,651	6,162
Loans to brokers and dealers in securities.....	636,920	253,954	382,966	377,305	30	5,631
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	680,044	336,215	343,829	338,434	490	4,905
Real-estate loans:						
On farm land.....	576,423	222,813	353,610	342,719	10,458	433
On residential properties.....	8,049,827	1,551,543	6,498,284	1,738,746	4,757,873	1,665
On other properties.....	1,091,821	481,052	610,769	566,768	43,845	156
Loans to banks.....	41,286	14,651	26,635	26,594	41	-----
All other loans.....	4,752,374	2,484,922	2,267,452	2,176,727	84,568	6,157
Overdrafts.....	13,084	7,813	5,271	4,839	-----	432
Total loans and discounts.....	26,838,365	11,751,792	15,086,573	10,130,193	4,904,556	51,824
Investments:						
U. S. Government direct obligations.....	21,070,177	9,786,743	11,283,434	7,796,096	3,448,971	38,367
Obligations guaranteed by U. S. Government:						
Reconstruction Finance Corporation.....	1,527,443	612,380	915,063	838,799	68,055	8,209
Home Owners' Loan Corporation.....	1,669,718	1,036,424	633,294	532,548	97,268	3,478
Federal Farm Mortgage Corporation.....	623,150	294,890	328,260	271,228	56,445	587
Other Government corporations and agencies.....	663,321	342,615	320,706	287,499	28,992	4,215
Total U. S. Government obligations, direct and guaranteed.....	25,553,809	12,073,052	13,480,757	9,726,170	3,699,731	54,856
Obligations of States and political subdivisions.....	4,196,861	2,024,715	2,172,146	1,728,825	438,649	4,672
Other bonds, notes, and debentures:						
U. S. Government corporations and agencies, not guaranteed by United States:						
Federal land banks.....	197,737	110,840	86,897	76,405	5,280	5,212
Federal intermediate credit banks.....	205,331	111,066	94,265	89,778	3,770	717
Other Government corporations and agencies.....	205,064	109,660	95,404	91,718	3,131	555

Other domestic corporations:						
Railroads	1,412,853	459,507	953,346	401,870	550,163	1,313
Public utilities	994,701	280,824	713,877	276,940	435,441	1,496
Industrials	711,487	353,244	358,243	284,815	71,932	1,496
All other	217,889	73,457	144,432	99,281	44,495	656
Foreign—public and private	220,053	89,408	130,645	80,892	49,187	566
Total other bonds, notes, and debentures	4,165,115	1,588,006	2,577,109	1,401,699	1,163,399	12,011
Stocks of Federal Reserve banks and other domestic corporations	666,233	201,293	464,940	287,998	171,556	5,386
Stocks of foreign corporations	7,328	442	6,886	6,757		129
Total investments	34,589,346	15,887,508	18,701,838	13,151,449	5,473,335	77,054
Currency and coin	1,545,018	786,501	758,517	668,437	88,026	2,054
Balances with other banks, including reserve balances and cash items in process of collection	25,942,377	14,215,429	11,726,948	10,969,554	707,140	50,254
Bank premises owned, furniture and fixtures	1,209,480	590,579	618,901	500,595	117,811	495
Real estate owned other than bank premises	706,486	81,697	624,789	199,722	424,146	921
Investments and other assets indirectly representing bank premises or other real estate	133,125	54,036	79,089	62,013	17,042	34
Customers' liability on acceptances outstanding	84,461	40,139	44,322	35,418		8,904
Interest, commissions, rent and other income earned or accrued but not collected	162,893	64,346	98,547	56,367	42,154	26
Other assets (including securities borrowed, insurance and other expenses prepaid, and cash items not in process of collection)	242,143	66,207	175,936	141,538	33,876	522
Total assets	91,453,694	43,538,234	47,915,460	35,915,286	11,808,086	192,088
LIABILITIES						
Demand deposits:						
Deposits of individuals, partnerships, and corporations	37,805,431	20,480,952	17,324,479	17,221,668	3,760	99,051
Deposits of United States Government	1,887,345	1,105,403	781,942	780,821	1,119	2
Deposits of States and political subdivisions	3,780,168	2,240,083	1,540,055	1,537,974	514	1,597
Deposits of banks in the United States	9,997,204	6,359,909	3,637,295	3,616,186	94	21,015
Deposits of banks in foreign countries	754,930	331,113	423,817	398,981		24,836
Total demand deposits	54,225,078	30,517,460	23,707,618	23,555,630	5,487	146,501
Time deposits:						
Deposits of individuals, partnerships, and corporations:						
Savings deposits	24,047,835	7,211,689	16,836,146	6,326,362	10,502,517	7,267
Certificates of deposit	1,132,911	468,195	664,716	660,947	280	3,489
Deposits accumulated for payment of personal loans	150,584	64,442	86,142	85,262	876	4
Christmas savings and similar accounts	63,497	20,340	43,157	20,765	22,364	28
Open accounts	668,547	200,246	468,301	463,125	409	2,767
Postal savings deposits	60,605	37,331	23,274	23,274		
Deposits of States and political subdivisions	523,248	350,857	172,391	171,449	732	210
Deposits of banks in the United States	255,804	93,850	162,454	162,188	165	101
Deposits of banks in foreign countries	7,172	5,813	1,859	1,859		
Total time deposits	26,910,203	8,451,763	18,458,440	7,917,231	10,527,343	13,866

See footnotes at end of table.

TABLE NO. 32.—Assets and liabilities of all active banks in the United States and possessions, by classes, at close of business Dec. 31, 1941—
Continued

[In thousands of dollars]

	Total all banks	National banks	All banks other than national	Banks other than national		
				State (com- mercial) ¹	Mutual savings	Private ²
LIABILITIES—continued						
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)).....	1,097,979	585,549	512,430	510,648	231	1,551
Total deposits.....	82,233,260	39,554,772	42,678,488	31,983,509	10,533,061	161,918
Bills payable, rediscounts, and other liabilities for borrowed money.....	22,593	3,778	18,815	18,541	125	149
Acceptances executed by or for account of reporting banks and outstanding.....	100,521	47,558	52,963	43,112		9,851
Interest, discount, rent, and other income collected but not earned.....	97,811	52,613	45,198	44,787	358	53
Interest, taxes, and other expenses accrued and unpaid.....	124,227	62,570	61,657	51,915	9,677	65
Other liabilities (including securities borrowed and dividends declared but not payable).....	380,145	167,844	212,301	191,332	20,666	303
Total liabilities.....	82,958,557	39,889,135	43,069,422	32,333,196	10,563,887	172,339
CAPITAL ACCOUNTS						
Capital stock:						
Capital notes and debentures.....	108,146		108,146	101,346	6,800	
Preferred stock.....	312,133	168,530	143,603	143,603		
Common stock.....	2,614,082	1,347,264	1,266,818	1,260,520		6,298
Surplus.....	3,704,368	1,388,672	2,315,696	1,433,531	870,209	11,956
Undivided profits.....	1,248,461	499,081	749,380	435,971	313,035	374
Reserves and retirement account for preferred stock and capital notes and de- bentures.....	507,947	245,552	262,395	207,119	54,155	1,121
Total capital accounts.....	8,495,137	3,649,099	4,846,038	3,582,090	1,244,199	19,749
Total liabilities and capital accounts.....	91,453,694	43,538,234	47,915,460	35,915,286	11,808,086	192,088

¹ Includes trust companies and stock savings banks.² Excludes private banks which do not report to State banking departments.

TABLE No. 33.—*Liquidation statement, 158 receiverships in liquidation during period Nov. 1, 1941, to Dec. 31, 1942*

	Total all receiverships	District of Columbia nonnational bank receiverships	National bank receiverships
Number of banks.....	158	6	152
Collections:			
Cash balances in hands of Comptroller and receivers at beginning of period.....	\$28,325,200	\$538,503	\$27,786,697
Collections from assets.....	16,712,772	44,246	16,668,526
Collections from stock assessments.....	928,085	1,402	926,683
Earnings collected.....	4,347,577	5,252	4,342,325
Offsets allowed and settled (against assets).....	5,296,013	1,576	5,294,437
Total.....	55,609,647	590,979	55,018,668
Disposition of collections:			
Dividends paid by receivers to unsecured creditors.....	41,382,825	458,546	40,924,279
Dividends paid by receivers to secured creditors.....	608,041	0	608,041
Distributions by conservators to unsecured creditors.....	1 66,299	1,128	1 67,427
Distributions by conservators to secured creditors.....	53,999	0	53,999
Payments to secured and preferred creditors, other than through dividends.....	608,039	1,927	606,112
Offsets allowed and settled (against liabilities).....	5,296,013	1,576	5,294,437
Disbursements for the protection of assets.....	1 33,344,433	1 13,367	1 33,331,066
Payments of receivers' salaries, legal and other expenses.....	5,490,757	47,400	5,443,357
Payments of conservators' salaries, legal and other expenses.....	1 190,622	1 1,116	1 189,506
Amounts returned to shareholders in cash.....	403,922	0	403,922
Decrease in unpaid balance of Reconstruction Finance Corporation loans.....	14,300,488	0	14,300,488
Cash balances in hands of Comptroller and receivers at end of period.....	21,066,917	94,885	20,972,032
Total.....	55,609,647	590,979	55,018,668
Average percent total costs of liquidation to total collections including offsets allowed.....	19.43	88.2	19.29

¹ Credit items (*deductions*) as reported by Receivers.

TABLE NO. 34.—*Liquidation statement, 104 administered receiverships completely liquidated and finally closed, period Nov. 1, 1941, to Dec. 31, 1942*

	Total all receiverships	District of Columbia nonnational bank receiverships	National bank receiverships
Number of banks.....	104	5	99
Total assets taken charge of by receivers.....	\$647, 418, 137	\$10, 517, 872	\$636, 900, 265
Disposition of assets:			
Collections from assets.....	401, 730, 236	6, 769, 602	394, 960, 634
Offsets allowed and settled (against assets).....	41, 656, 832	1, 087, 160	40, 569, 672
Losses on assets compounded or sold under order of court.....	199, 422, 823	2, 661, 110	196, 761, 713
Book value of assets returned to shareholders' agents.....	4, 608, 246	0	4, 608, 246
Total.....	647, 418, 137	10, 517, 872	636, 900, 265
Collections:			
Collections from assets.....	401, 730, 236	6, 769, 602	394, 960, 634
Collections from stock assessments.....	25, 612, 745	90, 256	25, 522, 489
Earnings collected.....	31, 098, 860	632, 418	30, 466, 442
Offsets allowed and settled (against assets).....	41, 656, 832	1, 087, 160	40, 569, 672
Total.....	500, 098, 673	8, 579, 436	491, 519, 237
Disposition of collections:			
Dividends paid by receivers to unsecured creditors.....	246, 228, 616	2, 702, 546	243, 526, 070
Dividends paid by receivers to secured creditors.....	3, 098, 665	916	3, 097, 749
Distributions by conservators to unsecured creditors.....	46, 472, 654	1, 734, 718	44, 737, 936
Distributions by conservators to secured creditors.....	278, 107	0	278, 107
Payments to secured and preferred creditors other than through dividends.....	131, 790, 739	2, 086, 931	129, 703, 808
Offsets allowed and settled (against liabilities).....	41, 656, 832	1, 087, 160	40, 569, 672
Disbursements for the protection of assets.....	998, 958	8, 325	990, 633
Payments of receivers' salaries, legal and other expenses.....	26, 625, 084	839, 453	25, 785, 631
Payments of conservators' salaries, legal and other expenses.....	2, 544, 776	119, 387	2, 425, 389
Amounts returned to shareholders in cash.....	404, 242	0	404, 242
Total.....	500, 098, 673	8, 579, 436	491, 519, 237
Capital stock at date of failure.....	48, 699, 735	480, 000	48, 219, 735
United States bonds held at failure to secure circulating notes.....	24, 751, 750	0	24, 751, 750
United States bonds held to secure circulation, sold and circulation redeemed.....	24, 751, 750	0	24, 751, 750
Circulation outstanding at date of failure.....	24, 327, 739	0	24, 327, 739
Amount of assessments upon shareholders.....	47, 030, 585	190, 000	46, 840, 585
Deposits at date of failure.....	451, 774, 537	8, 550, 925	443, 223, 612
Borrowed money (bills payable, rediscounts, etc.) at date of failure.....	71, 960, 461	1, 872, 221	70, 088, 240
Additional liabilities established subsequent to date of failure.....	12, 968, 204	402, 210	12, 565, 994
Claims proved (both secured and unsecured).....	364, 791, 681	7, 588, 936	357, 202, 745
Average percent dividends paid to claims proved.....	81.16	58.48	81.65
Average percent total payments to creditors to total liabilities established.....	87.48	70.32	87.84
Average percent total costs of liquidation to total collections including offsets allowed.....	6.03	11.27	5.94
Average number of years required to complete liquidation.....	8.80	8.43	8.82

TABLE No. 35.—*Liquidation statement, 54 active receiverships as of Dec. 31, 1942*

	Total all receiverships	District of Columbia non- national bank receiverships	National bank receiverships
Number of banks.....	54	1	53
Total assets taken charge of by receivers.....	\$957, 638, 673	\$2, 818, 805	\$954, 819, 868
Disposition of assets:			
Collections from assets.....	629, 425, 549	2, 289, 299	627, 136, 250
Offsets allowed and settled (against assets).....	71, 968, 164	167, 301	71, 800, 863
Losses on assets compounded or sold under order of court.....	240, 341, 162	274, 236	240, 066, 926
Book value remaining assets.....	15, 903, 798	87, 969	15, 815, 829
Total.....	957, 638, 673	2, 818, 805	954, 819, 868
Collections:			
Collections from assets.....	629, 425, 549	2, 289, 299	627, 136, 250
Collections from stock assessments.....	36, 912, 552	0	36, 912, 552
Earnings collected.....	69, 706, 090	310, 491	69, 395, 599
Offsets allowed and settled (against assets).....	71, 968, 164	167, 301	71, 800, 863
Unpaid balance Reconstruction Finance Corpora- tion loans.....	121, 012	0	121, 012
Total.....	808, 133, 367	2, 767, 091	805, 366, 276
Disposition of collections:			
Dividends paid by receivers to unsecured creditors....	424, 810, 809	1, 631, 564	423, 179, 245
Dividends paid by receivers to secured creditors.....	2, 671, 547	0	2, 671, 547
Distributions by conservators to unsecured creditors....	73, 976, 446	0	73, 976, 446
Distributions by conservators to secured creditors....	531, 717	0	531, 717
Payments to secured and preferred creditors, other than through dividends.....	164, 317, 837	595, 114	163, 722, 723
Offsets allowed and settled (against liabilities).....	71, 968, 164	167, 301	71, 800, 863
Disbursements for the protection of assets.....	1, 423, 976	2, 700	1, 421, 276
Payments of receivers' salaries, legal and other expenses.....	44, 035, 801	241, 754	43, 794, 047
Payments of conservators' salaries, legal and other expenses.....	3, 215, 153	33, 773	3, 181, 380
Amounts returned to shareholders in cash.....	115, 000	0	115, 000
Cash balances in hands of Comptroller and receivers....	21, 066, 917	94, 885	20, 972, 032
Total.....	808, 133, 367	2, 767, 091	805, 366, 276
Capital stock at date of failure.....	67, 820, 020	100, 000	67, 720, 020
United States bonds held at failure to secure circulating notes.....	23, 057, 000	0	23, 057, 000
United States bonds held to secure circulation, sold and circulation redeemed.....	23, 057, 000	0	23, 057, 000
Circulation outstanding at date of failure.....	22, 577, 145	0	22, 577, 145
Amount of assessments upon shareholders.....	65, 750, 020	100, 000	65, 650, 020
Deposits at date of failure.....	647, 322, 151	1, 796, 607	645, 525, 544
Borrowed money (bills payable, rediscounts, etc.) at date of failure.....	111, 805, 106	596, 653	111, 208, 453
Additional liabilities established subsequent to date of failure.....	22, 398, 027	45, 964	22, 352, 063
Claims proved (both secured and unsecured).....	552, 481, 027	1, 631, 206	550, 849, 821
Average percent dividends paid to claims proved.....	90.86	100.02	90.83
Average percent total payments to creditors to total liabilities established.....	94.47	98.15	94.45
Average percent total costs of liquidation to total collec- tions including offsets allowed.....	5.85	9.96	5.83

TABLE NO. 36.—*National banks in charge of receivers during period Nov. 1, 1941, to nominal amounts of total assets and total liabilities at date of failure, capital stock earnings, together with the disposition of such collections, and various other data*

	Name and location of banks	Organization		Failure	
		Charter No.	Date	Capital stock at date of	Date receiver appointed
CALIFORNIA					
1658	United States National Bank, Los Angeles..	7632	Feb. 11, 1905	\$1, 000, 000	Aug. 18, 1931
CONNECTICUT					
2958	Plantsville National Bank, Plantsville ⁴	12637	Jan. 16, 1925	50, 000	June 26, 1939
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
ILLINOIS					
1596	Washington Park National Bank, Chicago..	3916	June 21, 1888	600, 000	June 9, 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
2051	Bowmanville National Bank of Chicago, Chicago.	10237	July 25, 1912	300, 000	June 21, 1932
2055	First American National Bank & Tr. Co., Berwyn.	12426	July 31, 1923	175, 000	June 21, 1932
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
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
2554	First National Bank, Joliet ⁷	512	Aug. 1, 1864	1, 040, 000	Nov. 10, 1933
2602	First National Bank, Tamaroa ⁷	8629	Mar. 9, 1907	40, 000	Dec. 9, 1933
2683	National Bank of Niles Center ⁷	13218	June 14, 1928	100, 000	Jan. 12, 1934
2840	American-First National Bank, Mount Carmel. ⁷	5782	Apr. 5, 1901	100, 000	May 31, 1934
2892	National Bank of Pontiac ⁷	2141	Mar. 25, 1874	50, 000	Sept. 26, 1934
2924	First National Bank, Du Quoin ⁷	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
2524	Old-First National Bank & Trust Co., Fort Wayne. ⁷	3285	Dec. 20, 1884	1, 750, 000	Nov. 2, 1933
2738	First National Bank in Lowell ¹	5931	July 11, 1901	50, 000	Feb. 21, 1934
2858	First and Tri-State National Bank & Tr. Co., Fort Wayne. ¹	11	May 6, 1882	2, 250, 000	June 22, 1934
KANSAS					
2959	First National Bank, Burlingame ⁴	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
2947	The Taylor National Bank, Campbells-ville. ^{4, 11}	6342	July 17, 1902	100, 000	Aug. 24, 1937
LOUISIANA					
2934	Commercial National Bank, Shreveport ¹	3600	Nov. 18, 1886	1, 000, 000	Feb. 21, 1936

See footnotes at end of table.

Dec. 31, 1942, dates of organization, appointment of receivers and final closing, with and stock assessments, amounts collected from all sources, including offsets allowed and indicating the progress and results of liquidation to Dec. 31, 1942

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	
	\$7,798,942	\$783,808	\$8,582,750			\$8,937,321	\$217,688	1658
	421,461	51,906	473,367			380,181	104,266	2958
\$2,953,219	10,147,364	152,091	13,252,674	\$984,400	\$984,400	14,754,878	217,099	2285
4,289,129	9,683,792	386,000	14,258,921	49,817	49,817	17,095,563	277,776	2514
1,061,693	6,077,604	217,196	7,356,393	903,000	903,000	8,601,400	539,065	2540
362,960	5,996,970	132,678	6,492,608			7,336,197	233,129	1470
163,501	7,521,346	49,578	7,570,924	500,000	500,000	8,544,106	361,964	1596
214,000	2,870,921	98,685	3,133,107	250,000	250,000	3,477,495	140,507	1609
162,250	2,662,267	290,505	3,166,772	198,500	198,500	3,187,206	182,438	1629
482,691	982,853	12,951	1,158,054			1,372,779	192,232	1711
1,035,955	2,239,269	144,220	2,926,180	99,520	99,520	3,506,809	202,274	1715
601,501	3,512,518	130,387	4,678,860	97,180	97,180	5,593,552	435,876	1961
608,667	4,450,746	31,347	5,083,594	199,980	199,980	6,771,469	453,135	1968
	1,665,187	121,578	2,395,432	35,000	35,000	2,654,845	171,931	2051
167,646	523,510	100,903	792,059			882,846	82,640	2055
57,560	895,084	95,898	1,048,342	100,000	100,000	1,159,298	102,020	2063
2,061,344	3,729,097	267,593	6,058,034			7,281,242	349,879	2069
729,450	3,133,265	423,627	4,286,342			4,849,770	500,067	2077
742,146	5,090,458	394,081	6,226,685	492,740	492,740	7,100,636	108,476	2186
106,068	2,317,165	28,728	2,451,961	100,000	100,000	2,709,026	161,126	2216
196,883	6,075,283	220,889	6,493,055			7,090,832	718,473	2554
39,977	443,036	33,516	516,529	24,347	24,347	508,656	4,762	2602
84,702	868,539	29,104	982,345			1,129,220	32,361	2683
387,089	1,447,692	38,752	1,873,533	98,950	98,950	2,089,284	95,656	2840
383,308	909,026	55,622	1,347,956	49,695	49,695	1,401,992	73,261	2892
626,992	2,164,171	172,707	2,963,870	100,000	100,000	3,181,016	53,419	2924
263,858	2,966,246	65,488	3,295,592			3,710,967	213,221	1771
	4,901,206	33,763	4,934,969	246,340	246,340	5,238,138	119,412	1800
369,483	2,569,593	211,503	3,150,489	384,460	384,460	3,419,782	258,930	1896
875,000	2,703,458	35,112	3,613,570	244,240	244,240	4,060,502	421,906	1931
136,115	882,274	36,608	1,054,997	93,220	93,220	1,332,910	76,264	1963
7,782,834	14,443,693	3,142,800	25,369,327	1,750,000	1,750,000	25,020,700	3,565,936	2524
34,305		766	35,071			69,945	70	2738
1,832,419		35,063	1,867,482			1,838,573	68,236	2858
	256,568	261	256,829			300,706	70,070	2959
7,083,021	26,966,990	911,027	34,961,038	2,500,000	2,500,000	40,301,411	4,028,232	1424
1,022,100	4,487,975	649,157	6,159,232	300,000	300,000	6,109,945	1,007,043	1775
50,000	1,479,121	46,978	1,576,099			1,651,199	140,902	2947
3,261,929		219,492	3,481,421			4,979,086	394,551	2934

TABLE NO. 36.—*National banks in charge of receivers during period Nov. 1, 1941, to nominal amounts of total assets and total liabilities at date of failure, capital stock earnings, together with the disposition of such collections, and various other data*

	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
1658	\$1,000,000	\$10,155,009	\$6,170,217	\$531,623	\$419,853	-----	\$815,260
2958	25,000	509,447	358,547	1,770	5,887	-----	36,261
2285	1,000,000	15,971,977	11,033,215	283,450	918,312	-----	639,881
2514	2,000,000	19,373,339	10,208,647	1,458,946	1,096,560	-----	1,166,309
2540	1,000,000	10,140,465	5,913,227	760,100	545,007	-----	840,329
1470	500,000	8,069,326	3,467,851	339,025	373,357	-----	713,817
1596	600,000	9,506,070	4,793,238	291,016	380,265	-----	670,705
1609	250,000	3,868,002	1,853,578	147,704	210,716	-----	366,231
1629	200,000	3,599,644	1,993,277	141,714	213,017	-----	398,869
1711	200,000	1,765,011	728,308	56,459	71,193	-----	126,758
1715	400,000	4,109,083	1,758,345	225,658	171,747	-----	218,150
1961	700,000	6,729,428	3,038,146	329,562	269,608	-----	453,538
1968	750,000	7,974,604	3,470,563	528,825	263,307	-----	598,104
2051	300,000	3,126,776	1,487,621	97,029	167,840	-----	175,427
2055	175,000	1,140,486	339,732	75,842	47,080	-----	99,780
2063	150,000	1,411,318	732,765	134,442	73,970	-----	89,494
2069	1,000,000	8,631,121	4,401,518	273,836	387,460	-----	229,258
2077	600,000	5,949,837	2,863,745	217,280	181,558	-----	621,566
2186	500,000	7,709,112	3,641,790	135,903	156,819	-----	367,864
2216	150,000	3,020,152	1,906,649	140,411	116,357	-----	206,618
2554	-----	7,809,305	6,094,176	-----	402,899	-----	436,792
2602	40,000	553,418	238,567	31,949	23,305	-----	31,701
2683	100,000	1,261,581	912,696	69,472	114,723	-----	45,036
2840	100,000	2,284,940	1,123,430	88,490	140,652	-----	145,085
2892	50,000	1,525,253	1,072,114	26,369	70,260	-----	86,442
2924	100,000	3,334,435	2,575,632	43,582	236,262	-----	132,442
1771	350,000	4,274,188	2,412,229	296,764	353,059	-----	286,942
1800	250,000	5,607,550	4,268,639	182,903	494,049	-----	314,073
1896	400,000	4,078,712	1,855,382	223,203	170,215	-----	444,079
1931	250,000	4,732,408	2,926,236	149,088	218,528	-----	218,531
1963	150,000	1,559,174	836,600	69,277	105,640	-----	147,896
2524	1,750,000	30,336,636	20,039,129	802,440	2,226,182	-----	4,401,798
2738	50,000	120,015	22,350	8,884	1,774	\$1,500	-----
2858	2,250,000	4,156,809	350,180	865,447	38,987	-----	24,008
2959	-----	370,776	261,670	-----	9,040	-----	16,544
1424	4,000,000	48,329,643	26,771,171	1,062,469	1,015,363	-----	4,535,722
1775	300,000	7,416,988	3,711,591	196,010	396,418	-----	552,720
2947	100,000	1,892,101	1,448,548	22,204	39,059	-----	85,136
2934	-----	5,373,637	3,435,873	-----	516,901	-----	-----

See footnotes at end of table.

Dec. 31, 1942, dates of organization, appointment of receivers and final closing, with and stock assessments, amounts collected from all sources, including offsets allowed and indicating the progress and results of liquidation to Dec. 31, 1942—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
\$7,936,953	\$2,169,532		\$468,377			1658
402,465	89,639		23,230			2958
12,874,858	3,298,881		716,550			2285
13,930,462	5,998,383		541,054		\$4,171,561	2514
8,058,663	2,386,909		239,900		1,918,195	2540
4,894,050	2,504,302	\$883,356	160,975			1470
6,135,224	3,442,127		308,984			1596
2,578,229	1,283,665	114,528	102,296			1609
2,746,877	977,498		58,286			1629
982,718	709,945		143,541			1711
2,373,900	1,712,034	20,554	174,342			1715
4,190,854	2,537,744		370,438			1961
4,860,799	3,155,937		221,175			1968
1,927,917	1,163,728		202,971			2051
562,434	525,974		99,158			2055
1,030,671	439,059		15,558			2063
5,292,072	2,632,062	368,283	726,164			2069
3,884,149	1,864,526		382,720			2077
4,302,376	3,199,458		364,097			2186
2,369,035	756,885		9,589			2216
6,933,867	1,278,337				1,312,436	2554
325,522	243,150		8,051			2602
1,141,927	203,849		30,528			2683
1,497,657	916,425		11,510			2840
1,255,185	316,697		23,631		181,232	2892
2,987,918	526,361		56,418			2924
3,348,994	1,225,017		53,236			1771
5,259,664	774,838		87,097			1800
2,692,879	1,379,251		176,797			1896
3,512,383	1,315,544	22,097	100,912			1931
1,159,413	424,678		80,723			1963
27,469,549	3,170,939	974,770	947,560		4,363,554	2524
34,508	28,274	19,391	41,116			2738
1,278,622	1,532,621		1,384,553			2858
287,254	2,665			\$89,897		2959
33,384,725	11,822,177	1,200,573	2,937,531			1424
4,856,739	2,852,677		103,990			1775
1,594,947	258,417		77,796			2947
3,952,774	1,840,762	97,002				2934

TABLE NO. 36.—*National banks in charge of receivers during period Nov. 1, 1941, to nominal amounts of total assets and total liabilities at date of failure, capital stock earnings, together with the disposition of such collections, and various other data*

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				
1658	\$35,000	\$5,291,619	\$2,133,320	\$6,704	-----	\$470,301
2058	-----	297,816	39,674	-----	-----	19,446
2285	-----	4,643,823	7,504,586	547	-----	725,902
2514	-----	2,971,615	5,774,977	26,182	\$284,141	701,986
2540	-----	2,142,041	3,359,694	2,294	121,654	514,785
1470	16,547	1,514,386	2,579,852	11,855	-----	642,996
1596	-----	4,782,713	859,095	918	-----	492,498
1609	-----	1,582,685	602,696	32,435	-----	246,890
1629	25,431	1,678,990	814,928	1,025	-----	226,563
1711	-----	560,870	327,602	12	-----	64,234
1715	51,177	1,003,725	979,521	3,103	-----	259,199
1901	-----	2,058,956	1,801,481	833	-----	326,584
1968	16,772	3,055,418	1,412,776	907	-----	374,926
2051	-----	596,603	1,090,590	3,131	-----	237,593
2055	-----	93,613	313,791	9,048	-----	145,982
2063	3,749	472,448	424,348	56	-----	130,070
2069	-----	2,074,673	2,708,615	792	-----	458,336
2077	-----	1,615,226	1,921,262	2,180	-----	345,481
2186	-----	1,021,112	3,073,571	94	-----	207,599
2216	2,952	1,309,604	899,101	-----	-----	157,378
2554	-----	1,980,173	3,187,903	41,978	66,011	345,366
2602	-----	161,798	100,677	-----	5,633	57,414
2683	-----	925,726	129,739	1	9,341	77,120
2840	-----	728,230	609,760	32,427	28,930	98,310
2892	-----	351,221	608,745	-----	31,256	82,731
2924	-----	708,842	2,105,712	60	66,029	107,275
1771	-----	2,153,939	875,931	257	-----	318,867
1800	4,700	4,457,136	561,597	11	-----	236,220
1896	403,591	649,125	1,420,063	553	-----	219,547
1931	44,425	1,228,441	1,852,313	7,254	-----	223,667
1963	9,575	632,735	392,753	-----	-----	124,350
2524	255,257	5,694,230	13,802,609	116,368	186,926	1,402,376
2738	-----	-----	24,105	169	-----	9,935
2858	-----	1,171,968	37,420	128	-----	69,106
2959	-----	233,693	30,449	2,333	-----	7,663
1424	-----	17,209,456	12,126,246	103,912	-----	2,460,883
1775	253,744	2,099,777	2,130,393	317	-----	372,508
2047	-----	752,414	688,384	-----	4,406	70,831
2934	-----	-----	3,756,486	88,597	-----	107,176

See footnotes at end of table.

Dec. 31, 1942, dates of organization, appointment of receivers and final closing, with and stock assessments, amounts collected from all sources, including offsets allowed and indicating the progress and results of liquidation to Dec. 31, 1942—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					
		\$6,444,010	82.66		Jan. 7, 1942	1658
\$45,529		425,431	70			2958
		5,624,104	82.57		June 30, 1942	2285
		8,413,635	³ 84.9		June 15, 1942	2514
		3,946,575	³ 100	⁶ 2.88	Oct. 31, 1942	2540
128,414		3,772,115	40			1470
		6,715,407	71.22		Dec. 9, 1942	1596
113,523		2,509,774	63			1609
		2,344,053	72.71		Feb. 27, 1942	1629
		829,076	67.65		Mar. 21, 1942	1711
77,175		1,872,067	53.5			1715
		2,846,614	72.33		July 29, 1942	1961
		3,627,571	84.69		May 8, 1942	1968
		1,262,652	47.25		Apr. 7, 1942	2051
		463,431	20.2		July 23, 1942	2055
		618,438	77		Apr. 24, 1942	2063
49,656		3,291,005	63			2069
		2,315,736	69.75		Aug. 19, 1942	2077
		3,278,051	31.15		Sept. 25, 1942	2186
		1,534,077	85.56		Apr. 9, 1942	2216
		3,285,710	³ 100	⁶ 21	Aug. 29, 1942	2554
		415,933	38.9		July 22, 1942	2602
		855,648	100	⁶ 8.19	Feb. 28, 1942	2683
		1,257,303	57.92		Nov. 13, 1941	2840
		732,902	³ 72.65		May 6, 1942	2892
		847,390	83.65		Aug. 27, 1942	2924
		2,388,038	90.197		June 19, 1942	1771
		4,409,800	³ 100	⁶ 1.18	Oct. 28, 1942	1800
		1,903,646	55.3		Dec. 9, 1941	1896
156,283		1,685,893	71.5			1931
		652,092	98.5		Apr. 9, 1942	1963
1,648,229		11,028,502	³ 90			2524
299		35,071				2738
		1,830,065	64.0397		Oct. 8, 1942	2858
	\$13,116	226,293	100	³ 3.27	Jan. 17, 1942	2959
1,484,228		22,261,112	³ 77			1424
		4,210,234	55.9		Sept. 8, 1942	1775
78,912		885,193	85			2947
515						2934

TABLE No. 36.—*National banks in charge of receivers during period Nov. 1, 1941, to nominal amounts of total assets and total liabilities at date of failure, capital stock earnings, together with the disposition of such collections, and various other data*

	Name and location of banks .	Organization		Failure	
		Charter No.	Date	Capital stock at date of	Date receiver appointed
MAINE					
2537	Peoples-Ticonic National Bank, Waterville. ⁷	880	Jan. 28, 1865	\$300,000	Nov. 6, 1933
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
2867	Ticonic National Bank, Waterville ¹	762	Jan. 3, 1865	200,000	June 28, 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
2935	Atlantic National Bank, Boston ¹	643	Nov. 28, 1864	8,950,000	Mar. 18, 1936
MICHIGAN					
1690	Commercial National Bank & Trust Co., St. Joseph.	5594	Sept. 15, 1900	200,000	Sept. 28, 1931
1872	American National Bank & Trust Co., Benton Harbor.	10143	Feb. 5, 1912	200,000	Dec. 29, 1931
2298	Guardian National Bank of Commerce, Detroit. ⁷	8703	Apr. 24, 1907	10,000,000	May 11, 1933
2299	First National Bank-Detroit, Detroit ⁷	10527	Apr. 22, 1914	25,000,000	May 11, 1933
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
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
2706	Capital National Bank, Lansing ⁷	8148	Jan. 16, 1906	600,000	Mar. 13, 1934
2864	National Bank of Ionia ⁷	5789	Apr. 9, 1901	150,000	June 26, 1934
MINNESOTA					
2953	First National Bank, Preston ⁴	6279	May 8, 1902	55,000	Jan. 6, 1939
MISSOURI					
2772	Grand National Bank, St. Louis ⁷	12220	June 5, 1922	700,000	Mar. 19, 1934
NEW JERSEY					
2045	New Jersey National Bank & Trust Co., Newark.	9912	Nov. 17, 1910	2,800,000	June 11, 1932
2294	Broad Street National Bank, Red Bank ⁷	11553	Nov. 19, 1919	150,000	Apr. 15, 1933
2798	Carlstadt National Bank, Carlstadt ⁷	5416	May 21, 1900	100,000	Apr. 10, 1934
2850	First National Bank, Secaucus ⁷	9380	Mar. 17, 1909	100,000	June 18, 1934
NEW YORK					
2232	First National Bank in Mamaroneck.....	13592	Jan. 15, 1932	250,000	Jan. 16, 1933
2314	Pelham National Bank, Pelham ⁷	11951	Mar. 18, 1921	200,000	July 21, 1933
2328	Larchmont National Bank & Trust Co., Larchmont. ⁷	6019	Oct. 28, 1901	200,000	Aug. 5, 1933
2459	Harriman National Bank & Trust Co. of the City of New York, New York. ⁷	9955	Mar. 2, 1911	2,000,000	Oct. 16, 1933
2565	Richmond National Bank, New York ⁷	11655	Feb. 17, 1920	400,000	Nov. 14, 1933
2687	Salt Springs National Bank, Syracuse ⁷	1287	May 20, 1865	800,000	Jan. 22, 1934
2702	First National Bank & Trust Company, Yonkers.	653	Dec. 9, 1864	1,000,000	Jan. 23, 1934
2711	National City Bank, New Rochelle ⁷	6427	Aug. 18, 1902	500,000	Feb. 1, 1934
2718	First National Bank, Brookport ⁷	382	Apr. 4, 1864	75,000	Feb. 2, 1934
2719	First National Bank & Trust Co., Mamaroneck. ¹	5411	May 28, 1900	150,000	Feb. 2, 1934
2730	First National Bank, Hempstead ⁷	4880	Mar. 2, 1893	500,000	Feb. 13, 1934
2895	First National Bank, East Rochester ⁷	10141	Dec. 19, 1911	150,000	Oct. 10, 1934
2907	Ozone Park National Bank, New York ⁷	12280	Oct. 30, 1922	200,000	Oct. 30, 1934
2944	National Bank of Ridgewood in New York, New York. ¹	12897	Mar. 6, 1926	200,000	July 12, 1937
2946	Fort Greene National Bank in New York, N. Y. ⁴	13336	June 10, 1929	500,000	Aug. 14, 1937
2962	First National Bank, Forestville ⁴	10444	Sept. 3, 1913	60,000	Nov. 1, 1941

See footnotes at end of table.

Dec. 31, 1942, dates of organization, appointment of receivers and final closing, with and stock assessments, amounts collected from all sources, including offsets allowed and indicating the progress and results of liquidation to Dec. 31, 1942—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	
\$152, 109	\$5, 976, 675	\$45, 866	\$6, 174, 650	\$300, 000	\$300, 000	\$6, 976, 146	\$124, 597	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, 253	2667
567, 633	-----	799	508, 432	-----	-----	747, 186	119, 230	2867
1, 665, 386	24, 452, 825	965, 542	27, 083, 753	1, 500, 000	1, 500, 000	28, 630, 660	2, 390, 843	1848
1, 145, 060	5, 489, 940	330, 163	6, 965, 163	894, 520	894, 520	7, 808, 128	442, 225	1861
114, 210	4, 842, 072	32, 382	4, 988, 664	176, 960	176, 960	5, 198, 605	72, 444	1946
11, 376, 213	-----	388, 607	11, 764, 820	-----	-----	29, 680, 801	98, 173	2935
388, 700	2, 720, 900	61, 778	3, 171, 378	147, 360	147, 360	3, 488, 708	507, 971	1690
420, 500	1, 692, 239	42, 524	2, 155, 263	197, 420	197, 420	2, 411, 707	119, 467	1872
105, 146	113, 866, 273	1, 692, 123	115, 663, 542	4, 844, 240	4, 844, 240	131, 132, 809	10, 726, 445	2298
16, 250, 000	398, 798, 006	3, 062, 933	418, 110, 939	9, 351, 060	9, 351, 060	468, 615, 208	36, 040, 769	2299
1, 919, 004	7, 621, 645	411, 657	9, 952, 306	700, 000	700, 000	10, 724, 075	1, 026, 907	2356
25, 961	7, 235, 853	366, 735	7, 628, 549	500, 000	500, 000	8, 288, 805	448, 870	2381
2, 450, 322	12, 838, 053	119, 893	15, 414, 268	500, 000	500, 000	16, 721, 890	596, 403	2397
255, 855	2, 346, 905	108, 460	2, 711, 220	100, 000	100, 000	3, 085, 701	252, 997	2456
158, 998	2, 300, 280	49, 101	2, 508, 379	150, 000	150, 000	2, 749, 861	231, 747	2477
290, 436	1, 493, 812	53, 849	1, 838, 097	50, 000	50, 000	1, 991, 777	167, 286	2611
1, 160, 675	12, 446, 482	174, 620	13, 781, 777	600, 000	600, 000	16, 355, 303	1, 263, 429	2766
121, 472	1, 115, 091	117, 989	1, 354, 552	147, 700	147, 700	1, 534, 790	136, 247	2864
-----	306, 087	34, 198	340, 285	-----	-----	310, 153	36, 616	2953
340, 729	1, 833, 496	113, 410	2, 287, 635	500, 000	500, 000	2, 975, 890	329, 429	2772
5, 703, 466	7, 946, 632	206, 668	13, 856, 766	1, 026, 600	1, 026, 600	16, 935, 633	840, 759	2045
615, 482	1, 839, 891	30, 204	2, 485, 577	-----	-----	2, 713, 792	116, 917	2294
255, 980	865, 611	39, 190	1, 160, 781	100, 000	100, 000	1, 258, 990	73, 408	2798
307, 445	1, 042, 915	1, 546	1, 351, 906	25, 000	25, 000	1, 502, 081	26, 363	2850
1, 410, 856	1, 944, 442	202, 411	3, 557, 709	49, 700	49, 700	3, 764, 480	210, 241	2232
1, 260, 529	1, 275, 295	52, 353	1, 838, 177	-----	-----	2, 817, 295	116, 225	2314
1, 066, 144	1, 509, 936	47, 385	2, 623, 465	200, 000	200, 000	2, 885, 473	105, 203	2328
1, 388, 500	23, 760, 278	641, 806	25, 790, 584	300, 000	300, 000	28, 772, 185	3, 912, 382	2459
1, 030, 954	3, 156, 024	111, 214	4, 298, 192	335, 480	335, 480	4, 824, 249	90, 878	2565
1, 144, 260	4, 165, 850	82, 117	5, 392, 227	-----	-----	6, 365, 136	292, 964	2697
4, 459, 262	12, 746, 547	496, 236	17, 702, 045	295, 700	295, 700	18, 058, 725	487, 480	2702
3, 119, 707	7, 127, 736	294, 027	10, 541, 470	-----	-----	11, 097, 488	643, 373	2711
158, 607	1, 444, 630	27, 774	1, 631, 011	50, 000	50, 000	1, 795, 253	63, 155	2718
1, 852, 011	-----	250, 706	2, 102, 717	-----	-----	1, 861, 308	207, 703	2719
248, 801	4, 149, 523	60, 884	4, 459, 208	250, 000	250, 000	5, 051, 396	98, 705	2730
631, 241	909, 492	66, 647	1, 607, 380	50, 000	50, 000	1, 781, 402	132, 750	2895
364, 614	1, 396, 657	45, 940	1, 807, 211	48, 800	48, 800	2, 020, 156	109, 287	2907
292, 941	-----	3, 717	296, 658	-----	-----	306, 025	36, 222	2944
125, 000	2, 015, 717	33, 276	2, 173, 993	-----	-----	2, 475, 163	320, 594	2946
-----	303, 850	92	303, 942	-----	-----	328, 150	38, 321	2962

TABLE NO. 36.—National banks in charge of receivers during period Nov. 1, 1941, to nominal amounts of total assets and total liabilities at date of failure, capital stock earnings, together with the disposition of such collections, and various other data

	Assets and assessments— Continued		Progress of liquidation to date of this report				
	Total assessments upon shareholders	Total assets and stock assessments	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
2537	\$300,000	\$7,400,743	\$4,919,214	\$149,629	\$333,021	-----	\$478,172
2545	100,000	3,723,631	2,871,303	90,327	378,714	-----	200,050
2667	200,000	2,455,253	1,335,222	108,434	149,724	-----	100,905
2867	200,000	1,066,416	295,853	113,689	27,610	-----	3,693
1848	2,005,585	33,027,088	12,652,569	509,573	1,902,976	-----	2,336,271
1861	1,000,000	9,245,353	3,322,143	263,523	178,018	-----	1,235,887
1946	200,000	5,471,049	2,646,285	27,579	250,894	-----	158,237
2035	8,950,000	38,628,974	10,507,631	902,059	398,522	-----	
1690	200,000	4,196,679	2,157,377	154,406	320,788	-----	226,913
1872	200,000	2,731,174	1,805,585	187,260	221,903	-----	134,520
2298	10,000,000	151,859,254	94,240,080	4,000,000	3,575,514	-----	7,840,641
2299	25,000,000	529,655,977	370,105,663	19,573,580	46,308,547	-----	38,079,392
2356	700,000	12,450,982	6,405,636	280,000	416,323	-----	960,336
2381	500,000	9,237,675	5,445,671	410,815	622,035	-----	392,420
2397	1,000,000	18,318,293	11,489,000	400,000	1,009,113	-----	1,092,588
2456	200,000	3,538,698	1,868,445	114,775	155,132	-----	269,454
2477	150,000	3,131,608	1,663,150	128,809	149,552	-----	146,508
2611	100,000	2,259,043	1,351,121	79,740	186,180	-----	92,800
2766	600,000	18,218,732	11,496,896	240,000	921,637	-----	599,086
2864	150,000	1,821,037	1,163,151	60,000	131,990	-----	102,748
2953	-----	346,769	252,942	-----	12,483	-----	24,206
2772	700,000	4,005,319	1,815,224	95,692	126,292	-----	241,699
2045	2,800,000	20,576,392	11,936,276	1,267,298	691,193	-----	1,089,512
2294	150,000	2,980,709	1,434,235	119,077	119,052	-----	214,836
2798	100,000	1,432,398	958,988	54,856	130,545	-----	100,073
2850	100,000	1,628,444	1,077,414	41,892	135,276	-----	127,350
2232	250,000	4,224,721	1,821,876	98,233	108,230	\$119,512	249,309
2314	200,000	3,133,520	1,892,190	137,649	107,365	-----	73,161
2328	200,000	3,190,676	1,723,405	116,990	165,016	-----	101,682
2459	2,000,000	34,684,567	20,487,384	1,148,722	1,216,100	-----	2,027,239
2565	400,000	5,315,127	3,034,692	182,114	409,007	-----	344,649
2697	800,000	7,458,100	4,450,539	503,776	484,862	-----	286,346
2702	1,000,000	19,546,205	11,785,502	721,679	1,027,293	-----	1,045,862
2711	500,000	12,240,861	6,604,491	249,396	797,545	-----	667,671
2718	75,000	1,933,408	1,207,112	38,103	75,913	-----	90,763
2719	150,000	2,219,011	516,875	72,697	57,939	-----	65,381
2730	500,000	5,650,101	3,828,240	260,913	389,494	-----	229,631
2895	150,000	2,064,152	1,314,559	99,576	156,550	-----	137,299
2907	200,000	2,329,443	1,474,089	123,608	80,956	-----	116,276
2944	200,000	542,247	51,959	52,237	6,627	-----	
2946	350,000	3,145,757	1,760,899	98,246	69,784	-----	121,384
2962	-----	366,471	255,898	-----	3,365	-----	20,745

See footnotes at end of table.

Dec. 31, 1942, dates of organization, appointment of receivers and final closing, with and stock assessments, amounts collected from all sources, including offsets allowed and indicating the progress and results of liquidation to Dec. 31, 1942—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	
\$5,880,036	\$1,703,357		\$150,371			\$2,425,058	2537
3,540,394	552,278		9,673			910,188	2545
1,694,285	819,126		91,566			408,510	2667
440,845	566,870		86,311				2867
17,401,389	16,032,663		1,496,012				1848
4,999,571	3,687,323		736,477				1861
3,082,995	2,466,527		172,421				1946
11,808,212	19,171,343		8,047,941				2935
2,859,484	1,612,389		45,594				1690
2,349,268	591,069		12,740				1872
109,656,235	39,778,533		6,000,000			8,675,646	2298
474,067,182	96,470,922		5,426,420			31,570,752	2299
8,062,295	4,385,010		420,000			2,153,049	2356
8,470,941	1,299,584		89,185		\$50,988	1,986,846	2381
13,990,701	4,641,330	\$95,375	600,000			5,524,317	2397
2,407,806	1,200,799		85,225		103,504	410,516	2456
2,088,019	1,171,950		21,191			635,346	2477
1,709,841	715,122		20,260			350,445	2611
13,257,619	5,520,967	1,783	360,000		805	4,360,039	2766
1,457,889	405,138		90,000			442,387	2864
289,631	69,621						2953
2,278,907	1,248,396		604,308				2772
14,984,279	4,551,374	109,230	1,532,702				2045
1,887,200	1,181,638		30,923				2294
1,244,462	273,337		45,144			300,940	2798
1,381,932	323,680		58,108			473,526	2850
2,397,160	618,443	1,285,093	151,767				2232
2,210,365	968,169		62,351				2314
2,107,093	1,165,589		83,010				2328
24,879,445	9,908,493	261,451	851,278		391,375	7,778,174	2459
3,970,462	1,410,532	125,254	217,886				2565
5,725,523	1,656,301	264,914	296,224				2697
14,580,336	2,748,090	2,966,751	278,321			4,506,756	2702
8,319,103	4,386,040	82,659	250,604			1,804,470	2711
1,411,891	560,533		36,897		3,422	609,027	2718
712,892	1,486,755		77,303				2719
4,717,278	1,092,230		230,087				2730
1,707,984	462,294		50,424				2895
1,794,929	539,078		76,392			620,490	2907
110,823	290,288		147,763				2944
2,050,313	132,107	781,367	251,754				2946
280,008	1,472	88,356					2962

TABLE No. 36.—*National banks in charge of receivers during period Nov. 1, 1941, to nominal amounts of total assets and total liabilities at date of failure, capital stock earnings, together with the disposition of such collections, and various other data*

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				
2537	\$3, 135	\$2, 418, 796	\$761, 279	\$5, 135	\$27, 152	\$239, 481
2545	-----	1, 390, 362	992, 956	567	24, 328	221, 993
2667	-----	249, 999	862, 130	796	20, 094	152, 756
2867	99, 001	-----	291, 166	-----	-----	50, 678
1848	-----	10, 938, 694	5, 020, 918	14, 673	-----	1, 427, 104
1861	219, 012	2, 037, 115	2, 306, 299	76	-----	437, 069
1946	-----	2, 485, 960	300, 052	16, 504	-----	280, 479
2935	919, 775	11, 871	10, 833, 386	-----	-----	43, 180
1690	8, 983	1, 836, 727	758, 379	1, 098	-----	254, 297
1872	-----	1, 541, 940	635, 878	2, 327	-----	169, 123
2298	-----	76, 412, 379	21, 301, 436	-----	194, 667	3, 072, 107
2299	-----	328, 332, 154	83, 877, 271	-----	450, 099	23, 469, 109
2356	1, 081	1, 430, 254	3, 747, 247	7, 459	84, 830	638, 375
2381	291	3, 164, 012	2, 556, 707	402	49, 868	661, 827
2397	-----	2, 304, 518	4, 214, 310	47, 451	86, 866	755, 320
2456	160, 374	765, 819	763, 171	1, 124	20, 571	182, 727
2477	18, 896	879, 524	376, 698	102	19, 190	158, 263
2611	-----	784, 629	418, 573	119	14, 320	141, 755
2766	805	5, 102, 473	2, 613, 760	254	25, 165	607, 554
2864	6, 626	512, 910	354, 615	91	45, 739	95, 521
2953	-----	236, 303	34, 849	-----	-----	18, 479
2772	-----	1, 479, 219	613, 142	2, 360	43, 081	141, 105
2045	-----	5, 279, 952	8, 555, 994	1, 055	-----	618, 421
2294	-----	758, 992	908, 380	6, 187	3, 024	210, 617
2798	-----	418, 308	378, 715	3, 049	26, 444	117, 006
2850	-----	322, 696	435, 063	-----	35, 717	114, 930
2232	2, 502	75, 972	1, 978, 232	72, 183	-----	266, 723
2314	16, 238	451, 632	1, 539, 516	1, 557	9, 909	191, 513
2328	-----	419, 775	1, 332, 942	41, 772	19, 466	293, 138
2459	94, 617	5, 571, 758	8, 686, 741	1, 065	304, 190	1, 534, 025
2565	2, 800	1, 909, 028	1, 473, 429	8, 348	69, 340	437, 133
2697	-----	3, 567, 754	1, 698, 402	17, 398	45, 597	367, 878
2702	-----	1, 362, 253	5, 977, 660	450, 689	218, 477	1, 202, 806
2711	-----	967, 189	4, 388, 202	83, 996	105, 536	773, 498
2718	-----	411, 721	283, 267	801	18, 592	85, 061
2719	47, 811	139	630, 538	-----	-----	23, 981
2730	449, 502	2, 773, 909	1, 157, 434	4, 067	47, 622	284, 744
2895	43, 590	672, 819	842, 462	-----	46, 881	102, 232
2907	-----	454, 017	526, 485	32	55, 254	138, 651
2944	51, 499	642	17, 258	-----	-----	41, 424
2946	2, 068	1, 130, 012	660, 565	1, 698	-----	142, 800
2962	-----	206, 602	40, 550	650	-----	6, 041

See footnotes at end of table.

Dec. 31, 1942, dates of organization, appointment of receivers and final closing, with and stock assessments, amounts collected from all sources, including offsets allowed and indicating the progress and results of liquidation to Dec. 31, 1942—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					
		\$5,426,544	³ 89.32		June 12, 1942	2537
		2,317,001	³ 99.29		Jan. 10, 1942	2545
		1,020,470	³ 64.53		Nov. 22, 1941	2667
		550,082	17.9975		Apr. 2, 1942	2867
		21,903,672	49.94		Apr. 24, 1942	1848
		4,934,661	45.72		Nov. 5, 1941	1861
		4,680,072	53.1			1946
		11,333,438	100			2935
		2,413,008	76.49		June 10, 1942	1690
		1,526,673	100	⁶ 1	May 13, 1942	1872
		95,070,419	¹² ³ 89.5		Dec. 5, 1941	2298
\$6,367,797		332,850,622	² 100	7.565		2299
		6,220,731	³ 57.62		May 19, 1942	2356
		5,052,090	³ 100	⁶ 2.97	Sept. 22, 1942	2381
1,057,919		11,147,908	³ 70			2397
		2,016,399	³ 71.425		Apr. 16, 1942	2456
		2,148,433	³ 71.39		Feb. 19, 1942	2477
		1,416,541	³ 80.13		July 8, 1942	2611
546,764		11,082,630	³ 85			2766
		998,053	³ 96.38		Apr. 6, 1942	2864
		305,104	77.45		Dec. 31, 1941	2953
		1,639,024	90.25		May 29, 1942	2772
528,857		5,235,759	100			2045
		1,604,634	47.3		Jan. 30, 1942	2294
		779,504	³ 92.27		Nov. 17, 1941	2798
		920,914	³ 86.46		Jan. 20, 1942	2850
1,548		1,549,155	5			2232
		1,060,930	44.1		Nov. 30, 1942	2314
		1,305,677	32.15		Aug. 26, 1942	2328
517,500		16,583,161	80.25			2459
70,384		2,803,847	67.5			2565
28,494		3,638,740	97.5			2697
861,695		11,638,317	³ 50			2702
196,212		6,100,930	³ 45			2711
		1,345,462	³ 76.1203		Aug. 20, 1942	2718
10,423		2,035,350	2			2719
		3,292,555	97.9		Aug. 13, 1942	2730
		768,679	93.2		June 16, 1942	2895
		1,281,158	³ 83.87		Dec. 24, 1942	2907
		296,598	17.58		Dec. 18, 1942	2944
113,170		1,509,668	75			2946
26,165		258,253	80			2962

TABLE No. 36.—National banks in charge of receivers during period Nov. 1, 1941, to nominal amounts of total assets and total liabilities at date of failure, capital stock earnings, together with the disposition of such collections, and various other data

	Name and location of banks	Organization		Failure	
		Charter No.	Date	Capital stock at date of	Date receiver appointed
NORTH CAROLINA					
1962	Commercial National Bank, High Point.....	4568	Mar. 23, 1891	\$1,000,000	Feb. 10, 1932
NORTH DAKOTA					
2570	First National Bank, Grand Forks ?.....	2570	Sept. 12, 1881	400,000	Nov. 15, 1933
OHIO					
2627	First National Bank, Portsmouth ?.....	68	Aug. 8, 1863	400,000	Dec. 19, 1933
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					
2960	First National Bank, Anadarko ?.....	5905	June 20, 1901	50,000	Jan. 17, 1941
OREGON					
2463	First National Bank in Salem ?.....	3405	Oct. 8, 1885	200,000	Oct. 24, 1933
PENNSYLVANIA					
1554	Monongahela National Bank, Brownsville.....	648	Dec. 10, 1864	100,000	Apr. 16, 1931
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
1684	Bank of Pittsburgh National Association, Pittsburgh. ⁹	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
1770	Exchange National Bank, Pittsburgh.....	1057	Apr. 8, 1865	750,000	Oct. 23, 1931
1789	Monongahela National Bank, Pittsburgh.....	3874	Apr. 9, 1888	1,000,000	Oct. 29, 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
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. ¹⁸	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. ⁷	2392	July 27, 1878	125,000	Nov. 9, 1933
2629	First National Bank, Canonsburg ?.....	4570	Apr. 1, 1881	200,000	Dec. 19, 1933
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. ¹⁸	855	Feb. 6, 1865	500,000	Feb. 26, 1934
2781	Bethlehem National Bank, Bethlehem ?.....	3961	Dec. 10, 1888	300,000	Mar. 26, 1934
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. ⁷	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	May 22, 1934
2860	Northwestern National Bank & Trust Co., Philadelphia. ⁷	3491	Apr. 3, 1886	500,000	June 25, 1934
2880	Second National Bank, Erie ?.....	606	Nov. 14, 1864	500,000	Aug. 13, 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. ⁷	4887	Jan. 28, 1893	600,000	Oct. 27, 1934
2910	Farmers National Bank & Trust Co., Reading. ⁷	696	Dec. 31, 1884	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

See footnotes at end of table.

Dec. 31, 1942, dates of organization, appointment of receivers and final closing, with and stock assessments, amounts collected from all sources, including offsets allowed and indicating the progress and results of liquidation to Dec. 31, 1942—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	
\$2,307,508	\$3,892,564	\$338,703	\$6,538,775	\$474,140	\$474,140	\$8,323,984	\$568,794	1962
990,927	3,684,515	83,603	4,750,045	399,995	399,995	5,140,990	176,822	2570
406,086	4,212,610	119,904	4,738,600	400,000	400,000	5,595,355	404,224	2627
752,999	5,420,931	159,058	6,332,988	498,150	498,150	7,995,392	1,730,083	2792
70,137	509,047	31,655	610,839	25,000	25,000	647,532	23,860	2890
	721,282	297,390	1,018,672			822,042	63,205	2960
210,639	1,420,988	61,307	1,692,934	100,000	100,000	1,903,881	82,502	2463
66,000	4,454,324	10,188	4,530,512	98,140	98,140	5,234,696	147,367	1554
285,031	1,631,948	33,677	1,950,656	98,800	98,800	2,220,275	84,561	1558
753,848	2,528,547	9,462	3,291,857	150,000	150,000	3,920,363	337,024	1580
7,647,325	43,611,807	109,630	51,368,762			57,563,165	4,864,993	1684
1,107,500	8,931,863	227,989	10,267,352	200,000	200,000	11,033,619	615,804	1722
1,697,301	4,264,123	20,728	5,982,152	742,980	742,980	7,773,426	185,525	1770
4,784,500	8,857,684	65,092	13,707,276	386,860	386,860	16,577,877	705,274	1780
500,000			500,000	415,220	415,220		1,563,156	1933
70,815	625,303	21,501	717,619	29,397	29,397	822,238	64,628	1958
163,933	1,180,669	36,520	1,381,122	197,117	197,117	1,589,944	228,337	2139
1,500,350	9,605,721	33,330	11,139,401	295,320	295,320	13,416,777	612,071	2171
2,285,844	4,096,735	38,408	6,420,987	493,337	493,337	8,028,662	195,897	2175
102,200		74,012	176,212			271,937	90,160	2270
341,987	1,750,670	44,315	2,136,972	50,000	50,000	2,435,667	100,845	2348
295,941		58,473	354,414			639,480	21,234	2543
162,622	1,470,625	137,041	1,770,288	50,000	50,000	1,862,878	90,860	2552
259,287	1,958,617	30,172	2,248,076	100,000	100,000	2,735,800	80,314	2629
1,229,964	2,967,666	147,591	4,345,221	100,000	100,000	4,823,681	197,900	2700
2,372,076	11,011,789	191,276	13,575,141	397,650	397,650	15,528,795	830,979	2725
1,451,031	2,911,055	286,330	4,648,416	500,000	500,000	5,313,777	130,062	2734
1,175,007	3,428,707	100,203	4,703,917	495,237	495,237	6,076,149	115,436	2741
1,484,873	4,335,044	117,711	5,987,628	50,000	50,000	6,608,564	280,144	2781
13,065	1,475,196	40,804	1,529,065	100,000	100,000	1,743,777	181,727	2802
140,423	1,205,060	18,900	1,364,383	50,000	50,000	1,540,545	15,424	2809
283,381	1,359,548	22,184	1,665,113	50,000	50,000	1,952,978	43,798	2810
803,530	3,771,991	84,471	4,659,992	198,500	198,500	4,987,749	484,159	2819
207,061	1,085,934	69,935	1,362,930	148,120	148,120	1,609,535	226,945	2823
4,892,140	8,150,620	467,475	13,510,235	950,000	950,000	16,744,710	1,000,813	2832
359,645	1,786,566	40,953	2,187,164	50,000	50,000	2,364,460	213,514	2833
3,043,562	3,820,635	272,160	7,136,357	197,400	197,400	9,002,916	1,002,164	2860
952,074	8,457,648	176,835	9,586,557	250,000	250,000	10,615,841	1,393,893	2880
2,622,010	3,426,956	251,949	6,300,915	149,998	149,998	6,376,803	318,782	2894
544,804	1,949,748	64,067	2,558,619	125,000	125,000	2,833,836	100,460	2899
436,858	908,707	9,729	1,415,294	49,750	49,750	1,651,510	161,738	2903
3,021,681	7,263,125	1,059,663	11,344,469	590,900	590,900	12,372,997	883,659	2904
2,336,093	6,809,523	332,169	9,477,785	575,000	575,000	11,112,987	1,002,693	2910
1,278,302	3,463,930	243,964	4,986,196	100,000	100,000	6,111,687	369,246	2916
242,843	1,453,137	33,112	1,729,092	100,000	100,000	2,173,135	68,093	2918
	4,613,782	1,313,127	5,926,909			5,159,344	348,746	2932
10,000	330,092	83,754	423,846			396,585	129,756	2949
893,219		154,145	1,047,364			1,295,824	672,108	2954
	1,204,158	1,302	1,205,460			1,306,808	61,751	2961

TABLE NO. 36.—*National banks in charge of receivers during period Nov. 1, 1941, to nominal amounts of total assets and total liabilities at date of failure, capital stock earnings, together with the disposition of such collections, and various other data*

	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
1962	\$1,000,000	\$9,892,778	\$5,244,350	\$637,179	\$495,547	-----	\$619,347
2570	400,000	5,717,812	3,785,495	236,442	308,250	-----	315,262
2627	400,000	6,399,579	3,617,354	305,766	328,530	-----	275,056
2792	500,000	10,225,475	5,324,511	270,449	470,126	-----	718,726
2890	25,000	696,392	436,036	15,717	40,256	-----	48,508
2960	-----	885,247	504,214	-----	20,109	-----	279,884
2463	200,000	2,186,383	1,548,780	140,012	70,970	-----	117,663
1554	100,000	5,482,063	2,160,424	70,775	424,487	-----	291,364
1558	100,000	2,404,836	1,004,265	14,999	146,044	-----	134,679
1580	500,000	4,757,387	1,641,898	243,079	210,345	-----	229,757
1684	3,000,000	65,427,758	47,146,238	2,685,291	3,018,162	-----	3,785,867
1722	500,000	12,149,423	7,503,366	390,072	915,878	-----	602,624
1770	750,000	8,708,951	4,650,934	634,830	420,601	-----	648,262
1780	1,000,000	18,283,151	11,033,539	801,798	707,378	-----	1,312,638
1933	500,000	2,063,156	219,912	292,116	29,975	-----	63,660
1958	30,000	916,866	388,333	21,265	49,032	-----	36,968
2139	200,000	2,018,281	763,998	55,529	102,222	-----	830,789
2171	600,000	14,628,848	7,995,703	490,957	965,655	-----	380,207
2175	500,000	8,724,559	5,185,651	408,468	515,032	-----	3,703
2270	100,000	462,097	91,928	76,090	36,100	-----	93,944
2348	200,000	2,736,502	1,365,809	141,569	280,092	-----	5
2543	250,000	910,714	231,346	140,911	39,429	-----	122,212
2552	125,000	2,078,738	1,096,300	61,702	102,309	-----	76,929
2629	200,000	3,016,114	2,158,706	138,950	159,758	-----	401,564
2700	250,000	5,271,581	2,132,055	163,033	442,893	-----	739,753
2725	400,000	16,759,774	7,748,910	211,851	1,761,560	-----	476,801
2734	500,000	5,943,839	3,415,312	289,330	221,952	-----	226,752
2741	-----	6,191,585	4,766,080	-----	473,588	-----	159,417
2781	300,000	7,188,708	4,642,161	164,930	734,926	-----	84,244
2802	100,000	2,025,504	1,205,616	40,833	139,941	-----	49,503
2809	50,000	1,605,969	1,252,218	43,402	76,287	-----	95,303
2810	125,000	2,121,776	1,297,616	82,510	88,004	-----	162,573
2819	200,000	5,621,908	3,592,955	124,584	295,266	-----	116,112
2823	150,000	1,986,480	1,109,277	136,909	97,227	-----	1,503,590
2832	2,000,000	19,745,523	8,529,744	1,152,052	744,354	-----	91,778
2833	50,000	2,657,974	1,779,565	29,884	161,628	-----	772,017
2860	500,000	10,505,080	4,425,174	428,361	301,410	-----	650,721
2880	500,000	12,509,734	6,437,126	316,474	696,860	-----	474,269
2894	300,000	6,995,585	3,594,918	219,276	217,275	-----	81,874
2899	125,000	3,059,296	2,161,941	82,139	178,039	-----	124,502
2903	150,000	1,963,248	1,254,398	93,828	116,408	-----	1,217,424
2904	600,000	13,856,656	6,570,111	442,944	832,758	-----	807,622
2910	1,000,020	13,115,700	6,686,440	692,671	749,670	-----	327,702
2916	1,000,000	7,480,933	3,064,186	831,540	626,393	-----	67,818
2918	100,000	2,341,228	1,359,382	34,556	152,046	-----	1,494,360
2932	300,000	5,808,090	3,583,670	269,817	174,832	-----	25,897
2949	-----	526,341	373,452	-----	27,915	-----	47,795
2954	400,000	2,367,932	670,640	250,408	79,076	-----	46,793
2961	-----	1,368,559	974,841	-----	47,795	-----	

See footnotes at end of table.

Dec. 31, 1942, dates of organization, appointment of receivers and final closing, with and stock assessments, amounts collected from all sources, including offsets allowed and indicating the progress and results of liquidation to Dec. 31, 1942—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	
\$6,996,423	\$3,029,081		\$362,821				1962
4,645,449	1,217,055		163,558		\$1,200	\$1,332,206	2570
4,526,706	2,107,169		94,234			1,079,212	2627
6,783,812	3,682,238		229,551			1,543,356	2792
540,517	186,848		9,283			164,525	2890
804,207	101,149						2960
1,877,425	319,940		59,988			567,614	2463
2,947,050	2,930,275		29,225				1554
1,299,987	1,165,892		85,001				1558
2,325,079	2,385,732		256,921				1580
56,635,558	6,977,304		314,709	\$4,518,349			1684
9,411,940	3,404,502	\$138,931	109,928				1722
6,354,627	2,659,755		115,170				1770
13,855,353	4,936,974		198,202				1780
542,003	1,343,244		207,884				1933
522,290	434,873		8,735				1958
958,717	1,017,315		144,471				2139
10,292,104	5,202,356		100,043				2171
6,489,358	2,658,701		91,532				2176
207,821	266,466		23,910				2270
1,881,414	1,076,749		58,431				2348
411,691	344,429	84,934	109,089				2543
1,382,523	676,364	58,862	63,298				2552
2,534,343	580,479		61,050			1,063,480	2629
3,139,545	2,464,695	23,267	86,967			459,546	2700
10,462,074	7,603,501	267,610	188,149				2725
4,403,395	1,551,726		210,670			1,132,324	2734
5,466,420	654,504	544,249				1,664,259	2741
5,701,434	2,071,108	16,022	135,070		54,000	1,533,304	2781
1,470,634	635,644		59,167			694,157	2802
1,421,410	254,248		6,598			793,493	2809
1,563,433	603,857		42,490			830,894	2810
4,175,378	1,666,380		75,416		806	1,795,401	2819
1,459,525	611,091		13,091			459,546	2823
11,929,740	6,750,583	961,606	847,948				2832
2,062,855	736,631		20,116			655,335	2833
5,927,562	4,653,539	153,750	71,639			604,005	2860
8,101,181	4,921,887		183,526		58,776	1,938,566	2880
4,505,738	2,603,686	22,712	80,724			610,268	2894
2,503,993	690,481		42,861			1,059,025	2899
1,589,136	434,348		56,172			406,382	2903
9,063,237	5,194,574	274,547	157,056		37,946	1,320,321	2904
8,936,403	4,606,395	15,223	307,349		47,591	1,901,770	2910
5,449,827	2,476,542	12,503	168,454			733,199	2916
1,613,802	814,028		65,444			524,191	2918
5,522,679	430,060		30,183				2932
427,264	126,992						2949
1,009,124	1,297,292		140,592				2954
1,069,429	9,302	337,623					2961

TABLE NO. 36.—*National banks in charge of receivers during period Nov. 1, 1941, to nominal amounts of total assets and total liabilities at date of failure, capital stock earnings, together with the disposition of such collections, and various other data*

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				
1962	\$369,664	\$2,891,738	\$3,274,680	\$5,065	-----	\$455,276
2570	480	912,773	2,094,091	1,060	* \$40,352	262,387
2627	101,235	1,463,494	1,526,868	-----	121,556	234,341
2792	-----	1,499,927	3,243,973	53,549	133,408	309,599
2800	-----	86,223	196,648	-----	19,000	33,927
2960	-----	336,900	400,537	-----	-----	22,832
2463	-----	316,744	877,870	843	20,493	70,693
1554	70,495	2,009,769	591,627	3,173	-----	271,986
1558	8,916	452,796	672,013	9,907	-----	156,355
1580	-----	1,154,731	990,395	4,068	-----	175,885
1684	-----	29,759,015	24,996,454	541,921	-----	1,167,818
1722	466,675	2,815,097	4,484,510	947	-----	620,661
1770	1,955	3,414,346	2,495,904	1,987	-----	440,435
1780	-----	6,451,700	6,964,311	12,493	-----	426,849
1933	290,000	-----	-----	14	-----	49,085
1958	1,682	302,344	155,179	389	-----	62,696
2139	6,186	654,764	205,653	111	-----	92,003
2171	-----	7,150,808	2,661,509	11,178	-----	468,609
2175	38,204	3,285,285	2,896,279	8,446	-----	261,144
2270	76,650	880	98,817	-----	-----	25,318
2348	-----	1,060,832	595,283	3,384	13,972	207,938
2543	124,023	6,904	225,395	26,358	-----	23,380
2552	23,083	852,210	336,532	202	15,016	114,998
2629	-----	891,660	460,929	227	27,255	90,792
2700	158,396	595,647	1,819,780	31,865	59,575	373,280
2725	799	4,450,567	3,658,525	10,415	121,070	826,957
2734	-----	633,120	2,347,045	2,390	61,378	227,138
2741	-----	1,674,432	1,638,664	33,769	59,039	251,157
2781	47,250	1,399,507	1,891,487	46	53,611	243,616
2802	-----	543,668	103,867	1	37,272	91,669
2809	-----	330,968	221,928	153	16,349	58,519
2810	-----	259,672	380,615	3,528	26,252	62,472
2819	205	1,088,644	1,059,725	4,184	64,288	162,125
2823	-----	421,028	448,437	2,314	45,994	82,206
2832	72,223	3,000,929	7,371,714	11,728	325,911	703,237
2833	-----	547,238	717,442	1,216	34,344	107,280
2860	-----	519,930	4,104,265	8,427	117,598	306,598
2880	52,034	2,503,754	2,906,800	15,123	126,312	499,816
2894	-----	132,902	3,190,843	6,041	144,091	230,688
2899	-----	529,693	785,489	2,794	41,227	85,765
2903	-----	441,947	611,912	11	42,061	86,823
2904	17,526	1,094,314	5,248,384	31,420	222,569	559,017
2910	20,480	2,196,218	3,776,982	51,636	193,007	496,111
2916	-----	2,004,330	1,948,658	27,033	117,595	306,930
2918	-----	581,595	403,215	791	31,775	72,235
2932	43,721	3,163,748	1,677,906	9,319	-----	224,278
2949	-----	348,992	44,665	-----	-----	33,607
2954	217,344	-----	744,532	-----	-----	20,429
2961	-----	861,157	83,675	6,780	-----	25,736

See footnotes at end of table.

Dec. 31, 1942, dates of organization, appointment of receivers and final closing, with and stock assessments, amounts collected from all sources, including offsets allowed and indicating the progress and results of liquidation to Dec. 31, 1942—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					
		\$3,271,872	99.68		July 27, 1942	1962
		2,666,658	³ 84.25		July 29, 1942	2570
		3,232,597	³ 81.79		Mar. 25, 1942	2627
\$40,194		3,228,947	³ 94.25		Jan. 15, 1942	2792
		412,692	³ 60			2890
43,938		612,834	55			2060
23,168		811,932	³ 100	5		2463
		3,925,026	53		July 31, 1942	1554
		1,293,311	35.7		Apr. 30, 1942	1558
		2,274,435	50.77		Dec. 14, 1942	1580
	\$170,350	26,684,674	³ 100	⁴ 11.521	Dec. 4, 1941	1684
1,024,050		5,811,468	55			1722
		3,483,178	98.08		Feb. 12, 1942	1770
		6,703,761	³ 96.24		Aug. 31, 1942	1780
	¹⁰ 202,904	500,000	¹² 58	(¹²)	Sept. 5, 1942	1933
		551,601	55.117		Nov. 28, 1941	1958
		1,178,164	56.1		Feb. 28, 1942	2139
		8,420,641	³ 84.92		July 21, 1942	2171
		3,518,781	94.45		May 20, 1942	2175
	¹⁰ 6,156	65,708	100	³ 17.992	July 24, 1941	2270
		1,537,438	69		May 28, 1942	2348
5,631		4,997	100	38.176		2543
40,482		1,397,723	61			2552
		1,781,773	³ 100	⁴ 9.73	Oct. 6, 1942	2629
100,802		2,391,382	25			2700
1,393,741		9,869,965	45			2725
		2,320,815	³ 76.07		June 29, 1942	2734
30,100	¹⁰ 115,000	3,045,359	³ 100	9.603		2741
478,613		4,042,594	³ 75			2781
		1,419,524	³ 87.2		Dec. 31, 1942	2802
		1,146,824	³ 98.05		Nov. 25, 1941	2809
		1,292,599	³ 84.37		Jan. 28, 1942	2810
		3,598,673	³ 80.17		Nov. 13, 1941	2819
		923,711	³ 95.33		Mar. 20, 1942	2823
443,998		5,941,091	50			2832
		1,462,628	³ 82.22		Aug. 25, 1942	2833
266,739		2,995,819	³ 37			2860
		6,750,378	³ 67.45		Dec. 12, 1942	2880
		3,067,800	³ 24			2894
		1,766,616	³ 89.93		Mar. 13, 1942	2899
		831,043	³ 100	⁴ 2.08	Jan. 13, 1942	2903
531,740		6,140,959	³ 40			2904
253,608		5,667,517	³ 72			2910
312,082		3,027,074	³ 90			2916
		1,327,474	³ 83.3		Mar. 16, 1942	2918
403,707		4,240,671	75			2932
		377,697	92.4		Jan. 26, 1942	2949
26,819		1,043,219	20			2954
92,081		1,118,811	77			2961

TABLE NO. 36.—*National banks in charge of receivers during period Nov. 1, 1941, to nominal amounts of total assets and total liabilities at date of failure, capital stock earnings, together with the disposition of such collections, and various other data*

Name and location of banks	Organization		Failure	
	Charter No.	Date	Capital stock at date of	Date receiver appointed
SOUTH CAROLINA				
2076 First National Bank, Spartanburg	1848	June 5, 1871	\$500,000	June 30, 1932
2508 National Loan and Exchange Bank, Columbia. ⁷	6871	July 4, 1903	500,000	July 5, 1933
2329 Central National Bank, Spartanburg ⁷	4996	Apr. 17, 1895	400,000	Aug. 8, 1933
2703 Edisto National Bank, Orangeburg ⁷	10650	Oct. 19, 1914	110,000	Jan. 23, 1934
SOUTH DAKOTA				
2940 First National Bank, Centerville ⁴	5477	June 30, 1900	87,500	Dec. 19, 1936
TENNESSEE				
1752 First National Bank, Elizabethton	9558	Aug. 31, 1909	75,000	Oct. 19, 1931
2544 Chattanooga National Bank, Chattanooga ⁷	13654	Dec. 30, 1932	1,500,000	Nov. 6, 1933
2659 First National Bank, Chattanooga ²	1606	Oct. 25, 1865	2,500,000	Jan. 3, 1934
2908 First National Bank, Rockwood ⁷	4169	Oct. 24, 1889	80,000	Oct. 30, 1934
TEXAS				
1331 Texas National Bank, Fort Worth	12371	May 3, 1923	500,000	Feb. 4, 1930
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
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
WEST VIRGINIA				
1758 First National Bank, Cowen ⁸	10559	May 19, 1914	25,000	Oct. 20, 1931
2562 National Bank of Fairmont ⁷	9462	June 19, 1909	400,000	Nov. 13, 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				
2339 First National Bank, Clintonville ⁷	6273	May 19, 1902	100,000	Aug. 16, 1933
2963 First National Bank of Dodgeville ⁴	6698	Mar. 14, 1903	100,000	Nov. 29, 1941
Grand total:				
Grand total (152 receiverships)			115,939,755	
Total active (53 receiverships)			67,720,020	
Total finally closed (99 receiverships)			48,219,735	
Total 1942 failures (2 receiverships)			160,000	
Total activity 1942 (152 receiverships)			159,940	

See footnotes at end of table.

Dec. 31, 1942, dates of organization, appointment of receivers and final closing, with and stock assessments, amounts collected from all sources, including offsets allowed and indicating the progress and results of liquidation to Dec. 31, 1942—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	
\$989,617 837,585	\$2,023,106 2,282,965	\$51,906 117,813	\$3,064,629 3,238,363	\$299,997 390,000	\$299,997 390,000	\$3,554,458 3,732,006	\$661,288 322,815	2076 2308
1,228,806 639,361	2,383,566 1,543,498	73,911 70,005	3,686,283 2,252,864	385,560 110,000	385,560 110,000	4,140,573 2,494,733	376,525 279,095	2329 2703
	523,793	94,374	618,167			583,056	212,353	2940
211,774 2,944,618 6,003,349 233,659	1,061,410 9,883,045 843,289	64,460 246,599 5,127,168 42,871	1,337,644 13,074,262 11,130,517 1,119,819	50,000 50,000	50,000 50,000	1,389,941 17,118,352 7,506,036 1,201,027	48,971 150,163 4,244,144 96,644	1752 2544 2659 2908
1,171,161 87,033 719,457	6,362,097 141,119 2,786,273	31,449 5,252 62,599	7,564,707 233,404 3,568,329	484,940 249,997	484,940 249,997	6,783,019 281,229 4,034,705	771,596 59,879 335,938	1331 1709 2005
1,147,880	3,061,875	132,012	4,341,767	692,200	692,200	5,089,954	954,509	2571
	312,860	76,349	389,209	24,500	24,500	362,793	18,893	2921
10,000	183,818	185	194,003			279,379	76,162	2956
5,650 1,070,786 946,739 66,850 11,864	89,084 4,478,625 1,978,132 374,488 411,137	2,135 149,252 65,164 16,460 1,069	96,869 5,698,663 2,990,035 457,798 424,070	400,000 12,500 6,250	400,000 12,500 6,250	123,674 6,337,230 3,238,394 484,898 460,933	619 214,624 416,102 10,447 28,528	1758 2562 2714 2796 2955
284,848	1,278,940 911,793	28,883 411	1,592,671 912,204	100,000	100,000	1,777,174 940,956	78,651 56,326	2339 2963
181,296,693	1,088,749,156	34,918,057	1,304,963,906	46,904,884	46,904,884	1,479,465,894	112,254,239	
111,208,453 70,088,240	645,525,544 443,223,612 1,215,643 1,215,643	22,352,063 12,565,994 503 1,342,343	779,086,060 525,877,846 1,216,146 961,958	22,577,145 24,327,739	22,577,145 24,327,739	886,365,717 593,100,177 1,269,106 1,269,104	68,454,151 43,800,088 94,647 2,659,964	

TABLE NO. 36.—*National banks in charge of receivers during period Nov. 1, 1941, to nominal amounts of total assets and total liabilities at date of failure, capital stock earnings, together with the disposition of such collections, and various other data*

	Assets and assessments— Continued		Progress of liquidation to date of this report				
	Total assessments upon shareholders	Total assets and stock assessments	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
2076	\$500,000	\$4,715,746	\$1,944,007	\$382,654	\$268,490	-----	\$287,354
2308	500,000	4,554,821	2,137,108	326,869	147,524	-----	362,771
2329	400,000	4,917,098	2,906,726	272,723	251,277	-----	518,667
2703	110,000	2,883,828	1,744,835	67,349	118,296	-----	174,880
2940	-----	795,409	338,902	-----	15,025	-----	46,201
1752	75,000	1,513,912	568,309	25,500	66,764	-----	94,200
2544	1,500,000	18,768,515	10,298,853	365,902	1,030,748	-----	1,445,856
2659	2,500,000	14,250,180	3,353,499	1,653,779	325,875	-----	3,476,301
2908	80,000	1,377,671	623,557	43,930	51,437	-----	91,783
1331	500,000	8,054,615	4,905,189	183,607	198,928	-----	638,311
1709	50,000	391,108	138,836	29,602	14,888	-----	16,847
2005	250,000	4,620,643	2,193,610	107,204	204,648	-----	193,459
2571	700,000	6,744,463	3,466,418	448,940	249,282	-----	343,967
2921	25,000	406,686	301,850	21,126	23,866	-----	29,762
2956	-----	355,541	112,098	-----	6,488	-----	6,309
1758	25,000	149,293	106,567	11,816	15,564	-----	8,260
2562	400,000	6,951,854	4,151,077	290,443	427,301	-----	453,965
2714	150,000	3,804,496	2,281,435	107,393	178,923	-----	243,478
2796	25,000	520,345	382,296	20,420	69,304	-----	31,633
2955	-----	489,461	388,605	-----	6,131	-----	29,038
2339	100,000	1,955,825	1,260,659	87,382	124,918	-----	92,797
2963	-----	997,282	621,594	-----	20,665	-----	32,792
	112,490,605	1,704,210,738	1,022,096,884	62,435,041	99,862,041	\$121,012	112,370,535
	65,650,020	1,020,469,888	627,136,250	36,912,552	69,395,599	121,012	71,800,863
	46,840,585	683,740,850	394,960,634	25,522,489	30,466,442	-----	40,569,672
	-----	1,363,753	877,492	-----	24,030	-----	53,537
	¹⁴ 50,000	3,879,008	16,668,526	926,683	4,342,325	¹⁴ 14,300,488	5,294,437

See footnotes at end of table.

Dec. 31, 1942, dates of organization, appointment of receivers and final closing, with and stock assessments, amounts collected from all sources, including offsets allowed and indicating the progress and results of liquidation to Dec. 31, 1942—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	
\$2,882,505	\$1,984,385	-----	\$117,346	-----	-----	2076	
2,974,272	1,554,942	-----	173,131	-----	\$54,732	\$148,089	2308
3,949,393	1,091,705	-----	127,277	-----	-----	-----	2329
2,105,360	854,113	-----	42,651	-----	4,679	276,539	2703
400,128	410,306	-----	-----	-----	-----	-----	2940
754,773	776,403	-----	49,500	-----	-----	-----	1752
13,141,359	4,338,909	\$1,184,897	1,134,098	-----	-----	3,140,333	2544
8,809,454	4,744,064	176,316	846,221	-----	-----	-----	2659
810,707	582,331	-----	36,070	-----	-----	238,680	2908
5,926,035	2,011,115	-----	316,393	-----	-----	-----	1331
200,173	185,424	1	20,398	-----	-----	-----	1709
2,698,921	1,983,574	-----	142,796	-----	-----	-----	2006
4,508,607	1,029,318	1,204,760	251,060	-----	-----	1,164,465	2571
376,604	48,401	1,673	3,874	-----	-----	-----	2921
124,895	88,619	148,515	-----	-----	-----	-----	2956
142,207	9,466	-----	13,184	-----	-----	-----	1758
5,322,786	1,945,355	1,457	109,557	-----	-----	664,321	2562
2,811,229	1,129,583	-----	42,607	-----	-----	604,356	2714
503,653	81,416	-----	4,580	-----	-----	177,306	2796
423,774	71,818	-----	-----	-----	-----	-----	2955
1,565,756	502,369	-----	12,618	-----	-----	-----	2339
675,051	9,312	333,584	-----	-----	-----	-----	2963
1,296,885,513	436,828,639	15,815,829	50,055,564	\$4,608,246	809,824	118,714,382	
805,366,276	240,066,926	15,815,829	28,737,468	-----	531,717	73,976,446	
491,519,237	196,761,713	-----	21,318,096	4,608,246	278,107	44,737,936	
955,059	10,784	421,940	-----	-----	-----	-----	
12,931,483	154,509,554	¹⁴ 177,151,695	¹⁴ 876,745	4,608,246	53,999	¹⁴ 67,427	

TABLE No. 36.—*National banks in charge of receivers during period Nov. 1, 1941, to nominal amounts of total assets and total liabilities at date of failure, capital stock earnings, together with the disposition of such collections, and various other data*

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				
2076	\$191, 526	\$1, 172, 721	\$1, 258, 778	\$648		\$258, 832
2308		1, 083, 840	1, 434, 589	186	\$19, 858	232, 978
2329		1, 684, 759	2, 014, 784	12, 477	21, 874	215, 499
2703		567, 498	1, 059, 104	76	33, 193	164, 271
2940	14, 526	295, 637	52, 085			37, 880
1752	14, 591	167, 266	403, 923	8, 989		160, 004
2544		3, 489, 078	5, 251, 739	15, 209	105, 695	899, 018
2659		1, 406, 969	6, 543, 665	33, 716		406, 882
2908		110, 342	340, 627	1, 043	25, 267	94, 748
1331		2, 299, 744	3, 246, 115	29, 326		350, 850
1709	9, 779	44, 949	98, 968	320		43, 943
2005		1, 031, 181	1, 364, 905	20, 592		282, 243
2571		996, 004	1, 955, 531	5, 126	39, 006	173, 819
2921	29, 446	226, 049	57, 750	2, 138		27, 856
2956		60, 966	18, 534	5, 861		20, 437
1758	16, 248	67, 150	20, 950			26, 143
2562	3, 018	1, 198, 743	2, 791, 740	33, 145	71, 502	323, 625
2714		616, 633	1, 425, 330	1, 338	19, 324	144, 248
2796		157, 733	100, 377	666	12, 405	55, 166
2955	9, 410	302, 985	90, 360			21, 019
2339		1, 069, 253	386, 305	25	9, 929	100, 244
2963		583, 067	39, 159	3, 156		14, 259
	5, 769, 296	666, 705, 315	405, 797, 066	2, 411, 909	5, 606, 769	69, 579, 678
	2, 671, 547	423, 179, 245	235, 523, 586	1, 421, 276	3, 181, 380	43, 794, 047
	3, 097, 749	243, 526, 070	170, 273, 480	990, 633	2, 425, 389	25, 785, 631
		789, 669	79, 709	3, 806		20, 300
	608, 041	40, 924, 279	5, 900, 549	¹⁴ 35, 531, 068	¹⁴ 189, 506	5, 443, 357

¹ Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold or to complete unfinished liquidation (11 banks).

² Suspended under terms of banking holiday proclamation without subsequent appointment of conservator (1 bank).

³ Including dividends paid through or by purchasing bank (62 banks).

⁴ Federal Deposit Insurance Corporation appointed as receiver in accordance with Banking Act of 1933 (15 banks).

⁵ 100 percent principal and interest in full paid to creditors (4 banks).

⁶ 100 percent principal and partial interest paid to creditors (9 banks).

⁷ Formerly in conservatorship (76 banks).

⁸ Receiver elected by shareholders to continue liquidation after payment of principal and interest in full to creditors (4 banks).

Dec. 31, 1942, dates of organization, appointment of receivers and final closing, with and stock assessments, amounts collected from all sources, including offsets allowed and indicating the progress and results of liquidation to Dec. 31, 1942—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					
		\$1,843,577	74		May 25, 1942	2076
		1,749,369	³ 73.55		Aug. 11, 1942	2308
		1,645,594	100	⁶ 2.38	May 14, 1942	2329
		1,184,531	³ 71.65		Aug. 22, 1942	2703
		567,754	54.63		Nov. 23, 1942	2940
		985,675	18.45		Mar. 19, 1942	1752
\$240,287		7,731,994	³ 85			2544
418,222		4,536,848	98.44			2669
		795,945	³ 43.85		Nov. 19, 1942	2908
		4,298,587	53.5		Dec. 11, 1941	1331
2,214		122,181	36			1709
		2,205,735	46.75		June 11, 1942	2005
174,656		2,347,920	³ 90			2571
33,365		301,297	75			2921
19,097		174,188	35			2956
	¹⁰ \$11,716	71,586	100	⁸ 16.5	July 9, 1942	1758
236,692		2,857,223	³ 65			2562
		1,529,296	³ 79.84		May 28, 1942	2714
		356,235	³ 94.05		Oct. 29, 1942	2796
		331,982	94.1		Feb. 21, 1942	2955
		1,206,832	³ 88.6		Dec. 3, 1941	2339
35,410		870,250	67			2963
20,972,032	519,242	908,052,566				
20,972,032	115,000	550,849,821				
61,575	404,242	357,202,745				
¹⁴ 6,814,665	403,922	1,128,503				
		3,795,186				

⁸ Shareholders' agent elected to continue liquidation after payment by receiver of principal and interest in full to creditors (2 banks).

¹⁰ Partial refunding distribution to shareholders, pursuant to election for continuance of receivership (4 banks).

¹¹ Conservator appointed June 30, 1937 (1 bank).

¹² Sole creditor of receivership paid 100 percent principal and interest in full thru dividends of 58 percent upon claim proved for amount of contingent liability of receivership under provisions of contract covering transfer and sale of assets, executed prior to appointment of receiver (1 bank).

¹³ 68 percent paid assenting creditors and 89.5 percent paid nonassenting creditors in accordance with agreements (1 bank).

¹⁴ Decrease.

TABLE No. 36-A.—*District of Columbia State chartered banks, and banks incorporated by the District of Columbia, in charge of receivers during period Nov. 1, 1941, with nominal amounts of total assets and total liabilities at date of failure, capital allowed and earnings, together with the disposition of such collections, and various*

	Name and location of banks	Date of organization	Failure
			Capital stock at date of
DISTRICT OF COLUMBIA NONNATIONAL BANKS			
2-A	North Capitol Savings Bank, Washington, D. C.....	Sept. 3, 1912	\$90,000
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
SUMMARY			
	Grand total (6 receiverships).....		580,000
	Total active (1 receivership).....		100,000
	Total finally closed (5 receiverships).....		480,000
	Total 1942 failures (0 receivership).....		
	Total activity 1942 (6 receiverships).....		

See footnotes at end of table.

porated under the laws of the District of Columbia, under the supervision of the to Dec. 31, 1942, dates of organization, appointment of receivers, and final closing, stock and stock assessments, amounts collected from all sources, including offsets other data indicating the progress and results of liquidation to Dec. 31, 1942

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	
July 14, 1932	\$111,857	\$1,027,862	\$16,011	\$1,155,730	\$1,231,228	2-A
July 13, 1933	593,555	3,379,553	140,862	4,113,970	2,556,384	6-A
Dec. 21, 1933	302,080	1,175,847	35,261	1,513,188	1,724,404	10-A
Jan. 18, 1934	626,456	2,377,436	53,239	3,057,131	3,288,962	11-A
Feb. 10, 1934	596,653	1,796,607	45,964	2,439,224	2,750,398	12-A
Sept. 20, 1934	238,273	590,227	156,837	985,337	818,864	14-A
-----	2,468,874	10,347,532	448,174	13,264,580	12,370,240	
-----	596,653	1,796,607	45,964	2,439,224	2,750,398	
-----	1,872,221	8,550,925	402,210	10,825,356	9,619,542	
-----	147,733	147,733	106,969	196,969		

TABLE No. 36-A.—*District of Columbia State chartered banks, and banks incor*
Comptroller of the Currency, in charge of receivers during period Nov. 1, 1941,
with nominal amounts of total assets and total liabilities at date of failure, capital
allowed and earnings, together with the disposition of such collections, and various

	Assets and assessments—Continued			Progress of liquidation to date of this report		
	Additional as- sets received since date of failure	Total assess- ments upon shareholders	Total assets and stock as- sessments	Cash collec- tions from assets	Cash collec- tions from stock assess- ments	Receivership earnings, cash collections from interest, premium, rent, etc.
2-A	\$66,789	\$90,000	\$1,388,017	\$508,222	\$57,639	\$58,018
6-A	568,746	-----	3,125,130	1,999,823	-----	143,785
10-A	70,295	100,000	1,894,699	1,394,684	32,617	145,123
11-A	157,893	-----	3,446,855	2,338,064	-----	236,851
12-A	68,407	100,000	2,918,805	2,289,299	-----	310,491
14-A	34,307	-----	853,171	528,809	-----	38,641
	966,437	290,000	13,626,677	9,058,901	90,256	942,909
	68,407	100,000	2,918,805	2,289,299	-----	310,491
	898,030	190,000	10,707,872	6,769,602	90,256	632,418
	48,128	4140,000	4148,128	44,246	1,402	5,252

See footnotes at end of table.

porated under the laws of the District of Columbia, under the supervision of the to Dec. 31, 1942, dates of organization, appointment of receivers, and final closing, stock and stock assessments, amounts collected from all sources, including offsets other data indicating the progress and results of liquidation to Dec. 31, 1942—Con.

Progress of liquidation to date of this report—Continued					Disposition of proceeds of liquidation
Offsets allowed and settled	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	Distribution by conservators
					To secured creditors
\$78,004	\$711,883	\$711,791	-----	\$32,361	----- 2-A
422,790	2,506,398	702,517	-----	-----	----- 6-A
145,390	1,717,814	254,625	-----	67,383	----- 10-A
367,013	2,941,928	741,778	-----	-----	----- 11-A
167,301	2,767,091	274,236	\$87,969	100,000	----- 12-A
73,963	641,413	250,399	-----	-----	----- 14-A
1,254,461	11,346,527	2,935,346	87,969	199,744	-----
167,301	2,767,091	274,236	87,969	100,000	-----
1,087,160	8,579,436	2,661,110	-----	99,744	-----
1,576	52,476	753,067	⁴ 807,017	⁴ 141,402	-----

TABLE NO. 36-A.—*District of Columbia State chartered banks, and banks incor Comptroller of the Currency, in charge of receivers during period Nov. 1, 1941, with nominal amounts of total assets and total liabilities at date of failure, capital allowed and earnings, together with the disposition of such collections, and various*

Disposition of proceeds of liquidation—Continued						
	Distribution by conservators —Con.	Dividends paid by receivers		Secured and preferred li- abilities paid except through dividends, in- cluding offsets allowed	Cash advanced in protection of assets	Conservators' salaries, legal and other ex- penses
	To unsecured creditors	On secured claims	On unsecured claims			
2-A			\$345,346	\$187,152	\$6,482	
6-A		\$916	1,061,083	1,199,614	15	\$20,127
10-A	\$522,713		606,242	455,381		15,723
11-A	1,021,858		654,759	1,015,084	1,277	51,911
12-A			1,631,564	762,415	2,700	33,773
14-A	190,147		35,116	316,860	551	31,626
	1,734,718	916	4,334,110	3,935,506	11,025	153,160
			1,631,564	762,415	2,700	33,773
	1,734,718	916	2,702,540	3,174,091	8,325	119,387
	1,128		458,546	3,503	\$13,867	\$1,116

¹ Formerly in conservatorship (5 banks).

² 100 percent principal and partial interest paid to creditors (1 bank).

porated under the laws of the District of Columbia, under the supervision of the to Dec. 31, 1942, dates of organization, appointment of receivers, and final closing, stock and stock assessments, amounts collected from all sources, including offsets other data indicating the progress and results of liquidation to Dec. 31, 1942—Con.

Dispositions of proceeds of liquidation—Continued		Amount of claims proved	Dividend (Percent)	Interest dividend (Percent)	Date finally closed	
Receivers' salaries, legal and other expenses	Cash in hands of Comptroller and receivers					
\$172,903		\$942,538	36.64		3-31-42	2-A
284,643		2,895,308	36.68		4-28-42	6-A
117,755		1,057,074	³ 100	² 6.8	4-30-42	10-A
197,039		2,050,407	³ 81.77		12-17-41	11-A
241,754	\$94,885	1,631,206	100			12-A
67,113		643,609	² 35		2-28-42	14-A
1,081,207	94,885	9,220,142				
241,754	94,885	1,631,206				
839,453		7,588,936				
47,400	⁴ 443,618	217,601				

³ Including dividends paid through or by purchasing bank (3 banks).

⁴ Decrease.

TABLE NO. 37.—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 Dec. 31, 1942

	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.....	\$ 2,766	54	\$ 2,820	14	1	15	\$ 2,752	53	\$ 2,805
Total assets taken charge of by receivers.....	\$2,777,883,292	\$957,638,673	\$3,735,521,965	\$24,333,478	\$2,818,805	\$27,152,283	\$2,753,549,814	\$954,819,868	\$3,708,369,682
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).....	1,582,634,283	629,425,549	2,212,059,832	16,261,102	2,289,299	18,550,401	1,566,373,181	627,136,250	2,193,509,431
Offsets allowed and settled (against assets).....	181,261,880	71,968,164	253,230,044	1,922,467	167,301	2,089,768	179,339,413	71,800,863	251,140,276
Losses on assets compounded or sold under order of court.....	971,298,268	240,341,162	1,211,639,430	6,123,423	274,236	6,397,659	965,174,845	240,066,926	1,205,241,771
Book value of assets returned to shareholders' agents.....	42,688,861	-----	42,688,861	26,486	-----	26,486	42,662,375	-----	42,662,375
Book value of remaining assets.....	-----	15,903,798	15,903,798	-----	87,969	87,969	-----	15,815,829	15,815,829
Total.....	2,777,883,292	957,638,673	3,735,521,965	24,333,478	2,818,805	27,152,283	2,753,549,814	954,819,868	3,708,369,682
Collections:									
Collections from assets as above.....	1,582,634,283	629,425,549	2,212,059,832	16,261,102	2,289,299	18,550,401	1,566,373,181	627,136,250	2,193,509,431
Collections from stock assessments.....	141,682,903	36,912,552	178,595,455	607,036	-----	607,036	141,075,867	36,912,552	177,988,419
Earnings collected: Interest, premiums, rents, etc. (unavailable as separate item for 1,155 banks completely liquidated to Oct. 31, 1933).....	91,006,403	69,706,090	160,712,493	1,113,823	310,491	1,424,314	89,892,580	69,395,599	159,288,179
Offsets allowed and settled (against assets).....	181,261,880	71,968,164	253,230,044	1,922,467	167,301	2,089,768	179,339,413	71,800,863	251,140,276
Unpaid balance Reconstruction Finance Corporation loans.....	130,885	121,012	251,897	-----	-----	-----	130,885	121,012	251,897
Total.....	1,996,716,354	808,133,367	2,804,849,721	19,904,428	2,767,091	22,671,519	1,976,811,926	805,366,276	2,782,178,202
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).....	962,899,920	424,810,809	1,387,710,729	9,098,148	1,631,564	10,729,712	953,801,772	423,179,245	1,376,981,017

Dividends paid by receivers to secured creditors (unavailable as separate item for 815 banks completely liquidated to Oct. 31, 1929)	31,778,868	2,671,547	34,450,415	35,202	35,202	31,743,666	2,671,547	34,415,213
Distributions by conservators to unsecured creditors	135,147,593	73,976,446	209,124,039	2,838,102	2,838,102	132,309,491	73,976,446	206,285,937
Distributions by conservators to secured creditors	840,289	531,717	1,372,006	10,750	10,750	829,539	531,717	1,361,256
Payments to secured and preferred creditors (including disbursements for the protection of assets for 597 banks completely liquidated to Oct. 31, 1926)	540,383,131	164,317,837	704,700,968	4,305,534	595,114	4,900,648	536,077,597	163,722,723
Offsets allowed and settled (against liabilities)	181,261,880	71,968,164	253,230,044	1,922,467	167,301	2,089,768	179,339,413	71,800,863
Disbursements for the protection of assets (unavailable as separate item for 597 banks completely liquidated to Oct. 31, 1926)	7,293,824	1,423,976	8,717,800	17,032	2,700	19,732	7,276,792	1,421,276
Payments of receivers' salaries, legal and other expenses	122,549,931	44,035,801	166,585,732	1,502,007	241,754	1,743,761	121,047,924	43,794,047
Payments of conservators, salaries, legal and other expenses	7,801,107	3,215,153	11,016,260	167,236	33,773	201,009	7,633,871	3,181,380
Amounts returned to shareholders in cash	6,759,811	115,000	6,874,811	7,950	7,950	6,751,861	115,000	6,866,861
Cash balances in hands of Comptroller and receivers		21,066,917	21,066,917		94,885	94,885		20,972,032
Total	1,996,716,354	808,133,367	2,804,849,721	19,904,428	2,767,091	22,671,519	1,976,811,926	805,366,276
Capital stock at date of failure	⁶ 334,392,575	67,820,020	⁶ 402,212,595	⁷ 2,252,920	100,000	⁷ 2,352,920	⁸ 332,139,655	⁸ 399,859,675
United States bonds held at failure to secure circulating notes	153,335,631	23,057,000	176,392,631				153,335,631	23,057,000
United States bonds held to secure circulation, sold and circulation redeemed	153,335,631	23,057,000	176,392,631				153,335,631	23,057,000
Circulation outstanding at date of failure	147,975,640	22,577,145	170,552,785				147,975,640	22,577,145
Assessments upon shareholders	233,323,787	65,750,020	329,073,807	1,812,920	100,000	1,912,920	261,510,867	65,650,020
Deposits at date of failure	1,727,132,227	647,322,151	2,374,454,378	17,350,589	1,796,607	19,147,196	1,709,781,638	645,525,544
Borrowed money (bills payable, rediscounts, etc.) at date of failure	402,700,645	111,805,106	514,505,751	4,598,285	596,653	5,194,938	398,102,360	111,208,453
Additional liabilities established subsequent to date of failure	73,072,795	22,398,027	95,470,822	763,906	45,964	809,870	72,308,889	22,352,063
Claims proved (both secured and unsecured)	1,570,022,772	552,481,027	2,122,503,799	16,218,453	1,631,206	17,849,659	1,553,804,319	550,849,821
Average percent dividends paid to claims proved	72.02	90.86	76.92	73.88	100.02	76.27	72.00	90.83
Average percent total payments to creditors to total liabilities established	84.08	94.47	86.80	80.18	98.15	81.92	84.13	94.45
Average percent total costs of liquidation to total collections including offsets allowed	6.89	5.85	6.59	8.47	9.96	8.65	6.88	5.83

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. 38.—Number and deposits of national and District of Columbia non-national banks¹ placed in receivership period Apr. 14, 1865, to Dec. 31, 1942, by groups according to percentages of dividends paid to Dec. 31, 1942

Periods and bank groups	Liquidation banks												Restored to solvency banks ²	Total all banks
	Dividends paid, 100 percent and over		Dividends paid, 75 to 99.9 percent		Dividends paid, 50 to 74.9 percent		Dividends paid, 25 to 49.9 percent		Dividends paid, Less than 25 percent		Total banks			
	Number of banks	Deposits	Number of banks	Deposits	Number of banks	Deposits	Number of banks	Deposits	Number of banks	Deposits	Number of banks	Deposits		
Receiverships completely liquidated and finally closed or restored to solvency, 1865 to 1942 (2,925 banks): Apr. 14, 1865 to Oct. 31, 1930. (Data for individual annual report years unavailable; deposits prior to 1880 unavailable for 84 banks) (974 banks)	208	\$77,296,606	163	\$64,572,547	211	\$66,952,690	156	\$45,465,025	159	\$30,828,899	897	\$285,115,767	77	974
Nov. 1, 1930 to Oct. 31, 1931 ----	6	1,994,080	16	5,323,140	22	8,334,115	29	8,497,657	18	5,589,946	91	29,738,938	8	99
Nov. 1, 1931 to Oct. 31, 1932 ----	11	15,873,316	16	5,549,989	33	14,038,797	27	10,027,603	10	2,250,071	97	47,739,776	25	122
Nov. 1, 1932 to Oct. 31, 1933 ----	8	4,412,925	13	5,826,514	21	9,692,212	15	6,902,413	12	3,095,192	69	29,929,256	9	78
Nov. 1, 1933 to Oct. 31, 1934 ----	8	4,431,721	18	8,517,835	17	10,532,532	8	1,451,334	13	1,657,228	64	26,590,650	28	92
Nov. 1, 1934 to Oct. 31, 1935 ----	28	5,083,636	29	11,801,668	34	13,854,445	30	9,062,628	31	4,319,951	152	44,122,328	11	163
Nov. 1, 1935 to Oct. 31, 1936 ----	40	14,723,916	46	12,246,387	56	18,483,929	43	12,555,918	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	⁴ 10	10,540,731	4	8,201,086	102	182,060,503	0	102
Nov. 1, 1941 to Dec. 31, 1942 ----	14	77,234,820	46	248,608,395	26	72,320,682	14	52,025,720	4	1,584,920	104	451,774,537	0	104
Total 1931-42 (1,954 banks) ----	329	264,403,351	510	561,854,671	522	393,361,830	312	167,392,186	196	55,004,422	1,869	1,442,016,460	82	1,951
Active receiverships as of Dec. 31, 1942 (54 banks) ----	7	413,390,940	16	112,456,675	17	77,590,230	8	38,512,858	6	5,371,398	54	647,322,151	0	54
Grand total (2,979 banks) ----	544	755,090,897	689	738,883,893	750	537,904,800	476	251,370,069	361	91,204,719	2,820	2,374,454,378	159	2,979

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 year ended Oct. 31, 1941.⁵ 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.)

TABLE No. 39.—*Summary of progress and results of liquidation of Japanese-owned banks liquidated under the supervision of the Comptroller of the Currency, Feb. 28 to Dec. 31, 1942*

	Total all banks	Banks in process of liquidation	Banks transferred to the Alien Property Custodian
Number of banks.....	5	3	2
Total assets taken charge of by receivers.....	\$18,925,096	\$12,753,983	\$6,171,113
Disposition of assets:			
Collections from assets.....	11,188,542	9,735,346	1,453,196
Offsets allowed and settled (against assets).....	741,693	739,881	1,812
Losses on assets compounded or sold under order of court.....	158,116	158,116	0
Book value remaining assets.....	2,120,640	2,120,640	0
Book value of assets transferred to Alien Property Custodian.....	4,716,105	0	4,716,105
Total.....	18,925,096	12,753,983	6,171,113
Collections:			
Collections from assets.....	11,188,542	9,735,346	1,453,196
Earnings collected.....	398,192	362,036	36,155
Offsets allowed and settled (against assets).....	741,693	739,881	1,812
Total.....	12,328,427	10,837,263	1,491,164
Disposition of collections:			
Dividends paid by receivers to unsecured creditors.....	7,154,178	7,154,178	0
Payments to secured and preferred creditors, other than through dividends.....	319,606	317,711	1,885
Offsets allowed and settled (against liabilities).....	741,693	739,881	1,812
Disbursements for the protection of assets.....	1,817	1,817	0
Payments of receivers' salaries, legal, and other expenses.....	86,538	66,141	20,397
Amount transferred to Alien Property Custodian in cash.....	1,467,060	0	1,467,060
Cash balances in hands of Comptroller and receivers.....	2,557,535	2,557,535	0
Total.....	12,328,427	10,837,263	1,491,164
Capital stock at date of failure.....	830,000	650,000	200,000
Total deposits at date of failure.....	16,963,163	11,108,370	5,854,793
Additional liabilities established subsequent to date of failure.....	38,477	35,579	2,898
Claims proved (both secured and unsecured).....	9,891,876	9,250,490	641,386

TABLE NO. 40.—*Japanese-owned banks in charge of receivers during the period Nov. 1, 1941, to Dec. 31, 1942, dates of appointment of receivers, with capital stock, nominal amounts of total assets and total liabilities at date of failure, amounts collected from all sources, including offsets allowed and earnings, together with the disposition of such collections, and various other data indicative of the progress and results of liquidation to Dec. 31, 1942*

	Name and location of banks	Failure		Liabilities			Assets		
		Capital stock at date of	Date Receiver appointed	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	Total assets
1	Pacific Bank, Honolulu, T. H.	\$200,000	Feb. 28, 1942	\$3,452,792	\$15,181	\$3,467,973	\$3,778,573	\$3,246	\$3,786,819
2	The Sumitomo Bank of Hawaii, Honolulu, T. H.	200,000	Feb. 28, 1942	4,665,736	18,907	4,684,643	5,293,041	3,382	5,295,423
3	The Yokohama Specie Bank, Ltd., Honolulu, T. H.	280,000	Feb. 28, 1942	2,989,842	1,491	2,991,333	3,413,543	257,198	3,670,741
4	Sumitomo Bank of Seattle, Wash.	200,000	Feb. 28, 1942	1,172,439	1,403	1,173,845	1,485,751	756	1,486,507
5	The Yokohama Specie Bank, Ltd., Seattle, Wash.		Feb. 28, 1942	4,682,354	1,492	4,683,846	4,671,825	12,781	4,684,606
SUMMARY									
	Grand total (5 receiverships)	880,000		16,963,163	38,477	17,001,640	18,642,733	282,363	18,925,096
	Total active (3 receiverships)	680,000		11,108,370	35,579	11,143,949	12,485,157	268,826	12,753,983
	Total transferred (2 receiverships)	200,000		5,854,793	2,898	5,857,691	6,157,576	13,537	6,171,113

	Name and location of banks	Progress of Liquidation to date of this report						Disposition of Proceeds of Liquidation—		
		Cash collections from assets	Receivership earnings, cash collections from interest, premium, rent, etc.	Offsets allowed and settled	Total collections from all sources, including offsets allowed	Losses on assets compounded or sold under order of court	Book value of uncollected assets	Book value of assets transferred to Alien Property Custodian	Dividends paid by receivers	
									On secured claims	On unsecured claims
1	Pacific Bank, Honolulu, T. H.	\$3,205,575	\$99,138	\$433,338	\$3,741,051	\$23,063	\$121,843		\$2,679,201	
2	The Sumitomo Bank of Hawaii, Honolulu, T. H.	4,856,026	210,841	128,833	5,195,700	83,095	223,469		4,474,977	
3	The Yokohama Specie Bank, Ltd., Honolulu, T. H.	1,673,745	52,057	174,710	1,900,512	46,958	1,775,328			
4	Sumitomo Bank of Seattle, Wash.	1,205,914	36,092	1,812	1,243,818			\$278,781		
5	The Yokohama Specie Bank, Ltd., Seattle, Wash.	247,282	64		247,346			4,437,324		

SUMMARY									
Grand total (5 receiverships)-----		11, 188, 542	398, 192	741, 603	12, 328, 427	158, 116	2, 120, 640	4, 716, 105	7, 154, 178
Total active (3 receiverships)-----		9, 735, 346	362, 036	739, 881	10, 837, 263	158, 116	2, 120, 640	4, 716, 105	7, 154, 178
Total transferred (2 receiverships)-----		1, 453, 196	36, 156	1, 812	1, 491, 164	-----	-----	-----	-----

Name and location of banks		Disposition of Proceeds of Liquidation—Continued					Amount of claims proved	Dividend (percent)	Interest dividend (percent)	Date transferred to Alien Property Custodian
		Secured and preferred liabilities paid except through dividends, including offsets allowed	Cash advanced in protection of assets	Receivers' salaries, legal and other expenses	Cash in hands of Comptroller and receivers	Amount transferred to Alien Property Custodian in cash				
1	Pacific Bank, Honolulu, T. H.-----	\$754, 049	\$4	\$23, 611	\$284, 186	-----	\$2, 679, 251	100	-----	-----
2	The Sumitomo Bank of Hawaii, Honolulu, T. H.-----	128, 833	74	25, 634	566, 182	-----	4, 474, 977	100	-----	-----
3	The Yokohama Specie Bank, Ltd., Honolulu, T. H.-----	174, 710	1, 739	16, 896	1, 707, 167	-----	2, 096, 262	-----	-----	-----
4	Sumitomo Bank of Seattle, Wash.-----	2, 504	-----	11, 577	-----	\$1, 229, 737	637, 500	-----	-----	Oct. 15, 1942
5	The Yokohama Specie Bank, Ltd., Seattle, Wash.-----	1, 203	-----	8, 820	-----	237, 323	3, 886	-----	-----	Oct. 15, 1942
SUMMARY										
Grand total (5 receiverships)-----		1, 061, 299	1, 817	86, 538	2, 557, 535	1, 467, 060	9, 891, 876	-----	-----	-----
Total active (3 receiverships)-----		1, 057, 582	1, 817	66, 141	2, 557, 535	-----	9, 250, 490	-----	-----	-----
Total transferred (2 receiverships)-----		3, 707	-----	20, 397	-----	1, 467, 060	641, 386	-----	-----	-----

TABLE No. 41.—*Bank suspensions, by States, in the year ended Dec. 31, 1942*

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
North Carolina.....	1		1		¹ 37		¹ 37		83		83	
Alabama.....	1		1		25		25		182		182	
Florida.....	1		1		25		25		140		140	
Total Southern States.....	3		3		87		87		405		405	
Illinois.....	1		1		15		5		101		101	
Wisconsin.....	2		2		¹ 100		¹ 100		853		853	
Minnesota.....	1		1		10		10		93		93	
Missouri.....	1		1		¹ 100		¹ 100		206		206	
Total Middle Western States.....	5		5		225		225		1,253		1,253	
Nebraska.....	1		1		15		15		44		44	
Total United States.....	9		9		327		327		1,702		1,702	

¹ Includes capital notes and debentures.

TABLE NO. 42.—*Bank suspensions, by States, in the year ended Dec. 31, 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
New York.....	1	1			60	60			304	304		
Pennsylvania.....	1	1			100	100			1,204	1,204		
Total Eastern States.....	2	2			160	160			1,508	1,508		
Mississippi.....	1		1		¹ 63		¹ 63		179		179	
Texas.....	1		1		18		18		79		79	
Total Southern States.....	2		2		81		81		258		258	
Illinois.....	1		1		25		25		168		168	
Wisconsin.....	1	1			100	100			912	912		
Missouri.....	1		1		¹ 30		¹ 30		156		156	
Total Middle Western States.....	3	1	2		155	100	55		1,236	912	324	
Oklahoma.....	1	1			50	50			721	721		
Total United States.....	8	4	4		446	310	136		3,723	3,141	582	

¹ Includes capital notes and debentures.

NOTE.—Total excludes 5 Japanese-owned banks, 3 in Honolulu, T. H., and 2 in Seattle, Wash., closed Dec. 8, 1941, under the powers of the "Trading with the Enemy Act." (See further reference on pp. 11 and 102 of this report.)

TABLE NO. 43.—*Bank suspensions since inauguration of Federal Deposit Insurance, years ended Dec. 31, 1934 to 1942*

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	10,160	3,825	1,708	10,156	480
1938.....	56	1	1	47	7	2,467	25	25	2,052	365	13,837	36	211	11,721	1,869
1939.....	42	4	3	25	10	5,309	220	3,600	1,204	285	34,980	1,323	24,629	6,589	2,439
1940.....	22	1	-----	18	3	1,587	82	-----	1,452	53	5,944	257	-----	5,341	346
1941.....	8	4	-----	3	1	446	310	-----	118	18	3,723	3,141	-----	503	79
1942.....	9	-----	-----	6	3	327	-----	-----	272	55	1,702	-----	-----	1,375	327
Total.....	330	19	6	210	89	20,872	1,840	4,296	9,829	4,907	134,718	14,547	26,548	51,567	42,056

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.

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