

EIGHTY-FOURTH ANNUAL REPORT
OF THE
Comptroller of the Currency
1946



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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., July 1, 1947.

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 1946.

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 Comptroller of the Currency has the honor to present herewith his annual report to the Congress of the United States. This is the eighty-fourth annual report which has been made by this Office to the Congress. This is the fourth time in the history of the Office that we have reported upon the activities of national banks in their first year of adjustment to peacetime conditions following war. While the economic situation of our time varies from that of the middle 'sixties, the late 'nineties, and the year 1919, many of the fundamental problems now facing banks have a similarity to those of the earlier postwar periods. Some of them, of course, are wholly new.

In the annual report for 1866 there is evidence of the services of banks to the Government and to the public in war time. It makes interesting reading today:

The banks have rendered important aid to the government throughout the war, and they have been largely instrumental in developing our national resources and in increasing our national wealth. The managers and stockholders comprise a large, useful, and public-spirited class in the community, numbering over two hundred thousand citizens. During the past year they have loaned to the business of the country an average of six hundred millions of dollars. They now hold one-fourth of the entire indebtedness of the United States. They have redeemed and returned to the treasury of the United States over fourteen millions of mutilated legal-tenders, and have redeemed twenty-five millions of seven-thirty coupons, to the very great convenience of both the public and the Treasury Department. They have been instrumental in placing in the hands of the people more than eleven hundred millions of United States securities. They have received and disbursed from the revenues seventeen hundred and seventy-four millions of public moneys free of expense to the government * * * national banks, although organized and managed by individuals for their own profit, are yet capable of rendering important services both to the government and to the public, and have demonstrated their entire willingness to perform such service.

The Spanish-American War was not such a major conflict as to affect in any marked way the American domestic banking system. The Comptroller of the Currency, Mr. Charles G. Dawes, made little mention of the changes in the position of national banks by reason of the conflict. He did, however, emphasize the need for better banking facilities in the new foreign possessions and for international and inter-colonial banking transactions.

In 1919 Comptroller John Skelton Williams spoke of the "many new and gigantic problems" and stated that the banks "have measured up to their responsibilities and have performed inestimable service in facilitating the transition for the huge producing, business, and industrial interests of the country from a war to a peace basis."

Mr. Williams reviewed the international trade position of the world, which bore many striking similarities to the situation today. "History

is filled with proof," he wrote, "that it is impossible to destroy in any civilized people the ability to recover * * * I am convinced that the conservative and constructive banking forces of our country have been, and are ready and willing to give all the help here and abroad that regard for the general welfare and safety of all concerned will justify * * * they have restrained reckless speculation and hazardous enterprises while encouraging useful and promising development."

The record of our banks in financing industry and Government in aid of the recent war effort has been recounted in earlier reports. It need not be here repeated. Suffice it to say that it is a record in which bankers and the American public generally can take the greatest pride. There is no reason to doubt that the banks' contribution in the years ahead to the development of peacetime business will be equally worthy. That contribution was well begun in the year 1946.

Bankers are in better position now to meet the problems of peace expansion than ever before. During recent years they have placed great emphasis upon training and discussion. Banking schools, clinics, conferences, and more serious convention sessions have given to bank officers a better understanding of public affairs and of bank operations.

The number of banking offices in the National Banking System has remained relatively constant in recent years. The number of banks declines slowly; the number of branches increases. At the end of 1946 there were 10 fewer national banks than a year earlier; but there was a gain of 76 domestic branches, a net gain of 66 banking offices.

It is interesting to analyze the trends in the shifting of bank offices both with respect to unit and branch banks, and with respect to national and State-chartered institutions. During the year 45 national banks lost their identity as individual institutions. Three of them went out of business completely. Ten of them formally consolidated with other national banks. Thirteen voluntarily liquidated, becoming branches of other national banks. Nineteen voluntarily liquidated and made their reappearance as State banks or as branches of State banks. Twenty State banks, on the other hand, became branches of national banks. And 14 State banks became national banks by conversion.

The Comptroller issued 21 charters during 1946 to applicants for new banks. He rejected 21 applications. Certificates were issued for 49 de novo branches, in addition to the 36 that had previously been unit banks. Forty-eight branch applications were rejected.

The number of national banks reporting holding company affiliates at the end of 1946 totalled 189, the number of such affiliates being 24.

The granting of charters for new banks and new branches is a function in which the discretion of the Comptroller is a most important factor. To provide, along with the State bank commissioners, for adequate banking facilities and proper competition in the banking field, and yet not to overbank communities, requires the greatest care and best judgment.

Of the 4,978 national banks that were in active operation on January 1, 1946 and also on December 31, 1946, 137 increased their common capital stock through the sale of new shares in an amount

of more than \$26,000,000. It was sold at a premium of almost like amount. Stock dividends, conversion of preferred stock, new and converting and consolidating banks added nearly \$100,000,000 more to the common capital of the national banks. Their total capital accounts were increased by some half billion dollars, largely by plowing two-thirds of net profits back into capital funds. At the same time, some \$30,000,000 of preferred stock was paid off.

Total deposits of national banks declined during 1946 from \$85,000,000,000 to \$79,000,000,000. But this was because the deposits of the United States Government, including war loan account, were drawn down by over \$12,000,000,000. The demand and time deposits of individuals and business concerns increased by \$6,600,000,000. The deposits of States and cities likewise showed an increase.

A significant change took place during 1946 in the earning assets of national banks. Loans and discounts, the traditionally profitable source of bank earnings, increased by one fourth, from \$13,900,000,000 to \$17,300,000,000, comprising at the year-end more than 20 percent of the total assets. The securities portfolio, however, a heavy earner in recent years, shrank by some 16 percent, from \$55,600,000,000 to \$46,600,000,000. The shrinkage in holdings of direct obligations of the Federal Government in an amount of \$10,000,000,000 was largely responsible. This came about through retirement of the public debt and a transfer of bank-held obligations to nonbank investors.

The growth in loans, concrete evidence of the ability and willingness of banks to meet the legitimate credit needs of the people, was substantial in the category of commercial loans. These grew by 50 percent, from \$5,700,000,000 to \$8,500,000,000. Real estate loans, including those secured by farm land, showed a 60 percent increase, most of the gain being in loans on residential properties.

Most remarkable of all was the growth in the classification of "Other loans to individuals." Here the total very nearly doubled. It rose from \$1,096,000,000 to \$2,143,000,000. This reflects the increased participation by more and more national banks in the consumer finance and the personal loan fields.

On the whole, the new loans which have been made and are being made by national banks are sound advances. Bankers are alert to the dangers to themselves and to their borrowers of over-expansion of credit. The relatively new term loan is now on a more conservative basis than when it first came into popularity; the value of collateral security, especially real estate, is subject to a realistic appraisal; and safeguards of various kinds are being thrown around most extensions of credit. As Government regulations over credit are relaxed and removed, it will be more and more the responsibility of the banking fraternity to impose a voluntary restraint. There is every reason to believe that the banks will provide adequate credit on a safe basis.

Continuing, in 1946, to be more important than loans and discounts from the standpoint of earnings was the investment portfolio of national banks. Whereas loans and discounts were 20 percent of resources, and earned on the average 3 percent, the securities list aggregated, even at the end of the year, 55 percent of resources, and brought in, on the average, more than 1½ percent. The great bulk, of course, was made up of United States Government obligations.

Increasing care and alertness will be required in management of bond portfolios. The banker will have as keen an interest in the management of the public debt as in his own securities list. Indeed, of most important concern to the banker will be the problems outside of his bank, the problems of national and international policy which can so vitally affect his institution.

The banker stands in all our shoes. The farmers' interest in food prices and production is his interest; the manufacturers' concern with labor supply and labor cost and raw material adequacy is his concern; the merchants' problems of supply and inventory and turn-over are his problems; the question of taxes which troubles both the Government and the taxpayer is a question for him, too; the exporter and importer whose shipments he finances share with him all the uncertainties of world conditions and international trade; the wages and the family budget and the continuity of employment of the laborer and the white collar worker whose names appear on his installment paper and his personal loan notes are important matters to him; the level of the rate of interest which affects his savings depositors receives his constant thought; the many factors which affect the fortunes of individuals and agencies whose interests are guarded by his trust department are ever in his mind. There is scarcely a person anywhere whose interests do not run parallel with those of the banker.

At the end of 1946, the National Banking System was composed of 5,013 active national banking associations operating 1,746 branches, making a total of 6,759 banking offices.

A comparison of the assets and liabilities of the banks in the National Banking System as of December 31, 1945, June 29, September 30, and December 31, 1946, 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, 1945 (5,023 banks)	June 29, 1946 (5,018 banks)	Sept. 30, 1946 (5,014 banks)	Dec. 31, 1946 (5,013 banks)
ASSETS				
Loans and discounts, including overdrafts.....	13,948,042	14,498,441	15,801,498	17,309,767
U. S. Government securities, direct obligations.....	51,459,960	47,465,475	45,315,509	{ 41,835,752 7,780
Obligations guaranteed by U. S. Government.....	7,746	7,401		
Obligations of States and political subdivisions.....	2,341,725	2,454,265	2,670,103	2,659,598
Other bonds, notes, and debentures.....	1,656,865	1,945,946	1,971,204	1,986,327
Corporate stocks, including stocks of Federal Reserve banks.....	145,313	143,654	153,448	153,359
<i>Total loans and securities.....</i>	<i>69,559,651</i>	<i>66,515,182</i>	<i>65,911,762</i>	<i>63,952,583</i>
Cash, balances with other banks, including reserve bal- ances, and cash items in process of collection.....	20,178,789	18,661,851	18,910,443	20,067,167
Bank premises owned, furniture and fixtures.....	495,105	495,932	508,404	508,893
Real estate owned other than bank premises.....	10,068	10,038	10,109	8,488
Investments and other assets indirectly representing bank premises or other real estate.....	46,384	46,916	46,376	45,464
Customers' liability on acceptances outstanding.....	41,943	58,049	56,899	73,270
Interest, commissions, rent, and other income earned or accrued but not collected.....	147,946	140,255	148,259	137,022
Other assets.....	55,870	64,831	65,559	57,376
Total assets.....	90,535,756	85,993,054	85,657,811	84,850,263

Assets and liabilities of national banks on dates indicated—Continued

[In thousands of dollars]

	Dec. 31, 1945 (5,023 banks)	June 29, 1946 (5,018 banks)	Sept. 30, 1946 (5,014 banks)	Dec. 31, 1946 (5,013 banks)
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	40,970,935	42,560,021	44,320,244	45,522,709
Time deposits of individuals, partnerships, and corporations.....	15,960,051	17,173,998	17,718,574	18,031,756
Deposits of U. S. Government and postal savings.....	14,163,153	7,696,306	5,076,413	1,843,485
Deposits of States and political subdivisions.....	3,487,711	4,006,759	3,939,025	4,125,722
Deposits of banks.....	9,230,786	7,816,787	7,712,905	8,170,924
Other deposits (certified and cashiers' checks, etc.).....	1,430,311	1,240,887	1,102,473	1,355,243
Total deposits.....	85,242,947	80,494,758	79,869,634	79,049,839
<i>Demand deposits.....</i>	<i>68,858,312</i>	<i>62,859,192</i>	<i>61,651,040</i>	<i>60,468,758</i>
<i>Time deposits.....</i>	<i>16,384,635</i>	<i>17,635,666</i>	<i>18,218,594</i>	<i>18,581,081</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	77,969	24,441	45,227	20,047
Mortgages or other liens on bank premises and other real estate.....	89	325	339	339
Acceptances executed by or for account of reporting banks and outstanding.....	47,943	71,061	66,072	83,280
Interest, discount, rent, and other income collected but not earned.....	31,484	43,367	50,775	56,635
Interest, taxes, and other expenses accrued and unpaid.....	209,956	221,003	23,619	223,436
Other liabilities.....	269,631	264,522	25,817	266,888
Total liabilities.....	85,880,019	81,119,477	80,526,483	79,700,464
CAPITAL ACCOUNTS				
Capital stock (see memoranda below).....	1,658,839	1,683,489	1,748,588	1,756,621
Surplus.....	2,011,403	2,100,222	2,176,630	2,275,884
Undivided profits.....	688,986	788,759	883,238	785,558
Reserves and retirement account for preferred stock.....	296,509	301,107	322,872	331,736
Total capital accounts.....	4,655,737	4,873,577	5,131,328	5,149,799
Total liabilities and capital accounts.....	90,535,756	85,993,054	85,657,811	84,850,263
MEMORANDA				
Par value of capital stock:				
Class A preferred stock.....	66,646	44,106	41,478	38,765
Class B preferred stock.....	3,748	3,318	3,134	3,024
Common stock.....	1,588,656	1,636,253	1,704,126	1,714,982
Total.....	1,659,050	1,683,677	1,748,738	1,756,771
Retirable value of preferred capital stock:				
Class A preferred stock.....	103,614	59,128	55,911	52,281
Class B preferred stock.....	4,939	4,466	4,282	4,122
Total.....	108,553	63,594	60,193	56,403
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	19,696,846	14,739,870	12,219,403	8,835,351

TRENDS IN BANKING

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

Distribution of assets and liabilities of national banks, Dec. 31, 1943-46

	1943	1944	1945	1946
ASSETS				
Securities:	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
U. S. Government, direct and guaranteed.....	52.96	56.50	56.85	49.32
Obligations of States and political subdivisions.....	3.00	2.67	2.59	3.13
Stock of Federal Reserve banks.....	.15	.13	.12	.14
Other bonds and securities.....	2.01	1.81	1.87	2.38
Total securities.....	58.12	61.11	61.43	54.97
Loans and discounts.....	15.70	14.94	15.41	20.40
Cash and balances with other banks, excluding reserves.....	11.97	10.85	10.74	11.11
Reserve with Reserve banks.....	12.95	12.07	11.54	12.54
Bank premises, furniture and fixtures.....	.85	.67	.55	.60
Other real estate.....	.05	.02	.01	.01
All other assets.....	.36	.34	.32	.37
Total assets.....	100.00	100.00	100.00	100.00
LIABILITIES				
Deposits:				
Demand of individuals, partnerships and corporations.....	51.53	47.20	45.25	53.65
Time of individuals, partnerships and corporations.....	15.38	16.45	17.63	21.25
U. S. Government.....	9.21	14.51	15.64	2.17
States and political subdivisions.....	4.55	3.99	3.85	4.86
Banks.....	11.10	10.47	10.20	9.63
Other deposits (including postal savings).....	1.45	1.11	1.58	1.60
Total deposits.....	93.22	93.73	94.15	93.16
<i>Demand deposits.....</i>	<i>77.25</i>	<i>76.79</i>	<i>76.05</i>	<i>71.26</i>
<i>Time deposits.....</i>	<i>15.97</i>	<i>16.24</i>	<i>18.10</i>	<i>21.90</i>
Other liabilities.....	.64	.71	.71	.77
Capital funds:				
Capital stock.....	2.38	2.04	1.83	2.07
Surplus.....	2.51	2.35	2.22	2.68
Undivided profits and reserves.....	1.25	1.17	1.09	1.32
Total capital funds.....	6.14	5.56	5.14	6.07
Total liabilities and capital funds.....	100.00	100.00	100.00	100.00

EARNINGS, EXPENSES, AND DIVIDENDS OF NATIONAL BANKS FOR YEAR ENDED DECEMBER 31, 1946

The net profits of national banks after income taxes in the year ended December 31, 1946, were \$495,000,000, or \$5,000,000 more than those in the preceding year.

The net operating earnings before income taxes were \$622,000,000, an increase of \$89,400,000 in the year. Adding to the net operating earnings profits on securities sold of \$110,500,000 and recoveries on loans and securities, etc., previously charged off of \$104,200,000, and deducting therefrom losses and charge-offs of \$155,700,000 and taxes on net income of \$186,000,000, the net profits before dividends for the year 1946 amounted to the \$495,000,000 mentioned above, which was 10.11 percent of average capital accounts for the year.

The gross earnings in 1946 were \$1,574,000,000, or \$224,000,000

more than in 1945. The principal items of operating earnings for 1946 were \$701,600,000 from interest on United States Government obligations and \$102,600,000 from interest and dividends on other securities, a total of \$804,200,000, which was an increase of \$59,600,000 over the corresponding period in 1945; and interest and discount on loans of \$507,200,000, an increase of \$133,000,000. The principal operating expenses were \$451,800,000 for salaries and wages of officers and employees and fees paid to directors, an increase of \$79,800,000 over 1945; and \$144,500,000 expended in the form of interest on time and savings deposits, an increase of \$20,000,000. Total operating expenses excluding income taxes were \$951,600,000, as against \$816,700,000 in 1945.

Profits on securities sold during 1946 aggregating \$110,500,000 were \$31,300,000 less than in the preceding year, and losses and depreciation on securities in 1946 totaled \$74,600,000 or \$7,000 less than the year before. Losses charged off on loans and discounts of \$44,500,000 were \$14,900,000 more than in the previous year. Taxes on net income, Federal and State, in the year 1946 totaling \$186,000,000 exceeded the amount of such taxes paid in the preceding year by \$15,400,000.

Cash dividends declared on common and preferred stock in 1946 totaled \$170,100,000, in comparison with \$155,600,000 in 1945. The rate of cash dividends was 3.48 percent of average capital funds. Cash dividends to stockholders in 1946 were 34.38 percent of the net profits available. The remaining 65.62 percent of net profits, or \$324,800,000, was retained by the banks in their capital accounts.

Interest and dividends on securities were 51 percent of gross earnings in the year 1946, with the banks in Federal Reserve district No. 11 showing the smallest ratio of 40 percent and those in district No. 3 the largest ratio of 60 percent. Interest and discount on loans accounted for 32 percent of the gross earnings, varying in ratio from 27 percent in district No. 7 to 44 percent in district No. 11. Salaries, wages, and fees were 29 percent of gross earnings, ranging from 26 percent in district No. 4 to 31 percent in district No. 12. The net operating earnings before income taxes were 39½ percent of gross earnings, with averages ranging from 37 percent in district No. 4 to 42 percent in district No. 10.

Interest and discount on loans to the average total of loans in the year was 3 percent and varied from almost 2½ percent in district No. 2 to more than 4 percent in districts Nos. 10 and 12. Interest and dividends on securities was more than 1½ percent on average total securities held, the banks in district No. 10 showing the lowest ratio, nearly 1½ percent, while the banks in district No. 3 showed the highest ratio, almost 2 percent.

Net operating earnings before income taxes were 13 percent of average total capital accounts, the lowest ratio being 9 percent in district No. 4, and the highest ratio 18 percent in district No. 12. Net profits before dividends for the period were 10 percent of average capital accounts, the ratios ranging from nearly 7 percent in district No. 1 to 13 percent in district No. 12.

Summaries of the earnings, expenses, and dividends of national banks for the years ended December 31, 1945, and December 31, 1946, are shown in the following table:

Earnings, expenses, and dividends of national banks for years ended Dec. 31, 1945 and 1946

[In millions of dollars]

	1946	1945	Change since 1945
Number of banks ¹	5,013	5,023	-10
Capital stock (par value) ²	1,699.8	1,616.9	+82.9
Capital accounts ²	4,893.0	4,467.7	+425.3
Earnings from current operations:			
Interest and dividends on—			
U. S. Government obligations.....	701.6	651.6	+50.0
Other securities.....	102.6	93.0	+9.6
Interest and discount on loans.....	507.2	374.1	+133.1
Service charges on deposit accounts.....	69.4	61.2	+8.2
Other current earnings.....	192.7	169.3	+23.4
Total	1,573.5	1,349.2	+224.3
Current operating expenses:			
Salaries, wages, and fees.....	451.8	372.0	+79.8
Interest on time deposits (including savings deposits).....	144.5	124.6	+19.9
Taxes other than on net income.....	54.3	54.9	-.6
Recurring depreciation on banking house, furniture and fixtures.....	23.3	23.5	-.2
Other current operating expenses.....	277.6	241.8	+35.8
Total	951.6	816.7	+134.9
Net earnings from current operations	621.9	532.5	+89.4
Recoveries and profits:			
Recoveries on securities.....	33.8	54.2	-20.4
Profits on securities sold or redeemed.....	110.5	141.8	-31.3
Recoveries on loans.....	41.3	37.4	+3.9
All other.....	29.0	26.8	+2.2
Total	214.7	260.1	-45.4
Losses and charge-offs:			
On securities.....	74.6	74.6	0
On loans.....	44.5	29.7	+14.8
All other.....	36.6	27.7	+8.9
Total	155.7	132.0	+23.7
Profits before income taxes	680.9	660.7	+20.2
Taxes on net income:			
Federal.....	174.5	159.4	+15.1
State.....	11.5	11.2	+.3
Total	186.0	170.6	+15.4
Net profits before dividends	494.9	490.1	+4.8
Dividends:			
On preferred stock.....	2.4	4.1	-1.7
On common stock:			
Cash dividends.....	167.7	151.5	+16.2
Stock dividends.....	28.2	77.3	-49.1
Total	198.3	233.0	-34.7
Ratios:	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Expenses to gross earnings.....	60.47	60.53	-0.06
Net profits before dividends to capital accounts.....	10.11	10.97	-.86
Cash dividends to capital stock.....	10.01	9.63	+.38
Cash dividends to capital accounts.....	3.48	3.48	0

¹ Number at end of period. Remaining figures include earnings, expenses, etc., of those banks which reported for the first half of the year only.

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

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

STRUCTURAL CHANGES IN THE NATIONAL BANKING SYSTEM

The authorized capital stock of the 5,019 national banks in existence at the close of business on December 31, 1946, including 6 inactive banks, consisted of common capital stock aggregating \$1,715,261,467, a net increase during the year of \$126,920,657, and preferred capital stock aggregating \$43,043,574, a net decrease during the year of \$29,592,792.

During the year ended December 31, 1946, in addition to 26 applications with proposed capital stock of \$7,270,000 carried over from the previous year, 71 applications were received to organize national banks and to convert State banks into national banking associations, with proposed capital stock aggregating \$16,045,000. Of these applications, 43 with proposed capital stock aggregating \$11,335,000 were approved; 21 with proposed capital stock aggregating \$2,975,000 were rejected; and the remainder were still pending or had been abandoned on December 31, 1946. From the applications carried over from the previous period and the 43 applications approved during the current year, 36 national banking associations with common capital stock aggregating \$8,475,000 were authorized to commence business. Of the 36 charters issued, 14 with common capital stock aggregating \$5,100,000 were the result of the conversions of State banks; and 1 with common capital of \$100,000 was organized for the purpose of acquiring the business of a liquidating national bank.

During the year ended December 31, 1946, 28 national banks and 9 State banks were consolidated into 18 national banking associations, under authority of the act of November 7, 1918, as amended, the common capital stock of the consolidated banks being \$88,324,460 and the preferred capital stock being \$500,000. Additional assets of approximately \$854,026,091 were brought into the national banking system by reason of the State banks consolidated with the national banks. Also, during this period national banks reported the purchase of the business of 10 State banks, with aggregate capital stock of \$397,500 and aggregate assets of approximately \$27,087,938.

During the year ended December 31, 1946, 35 national banks with common capital stock of \$4,211,000, among which were 3 with preferred capital stock aggregating \$324,000, went into voluntary liquidation in the manner provided by sections 5220 and 5221, United States Revised Statutes. Of these banks, 3 with common capital stock of \$185,000, and assets of \$4,500,432, paid their depositors and quit business; 13 with common capital stock of \$1,712,500 and assets aggregating \$81,438,377, were succeeded by other national banks; and 19 with common capital stock of \$2,313,500, and assets aggregating \$99,178,173, including 3 with preferred capital stock of \$324,000, were succeeded by State banks.

Changes in the number and capital stock of national banks during the year ended December 31, 1946, are shown in the following summary:

Organization, capital stock changes, and national banks closed as reported during the year ended Dec. 31, 1946

	Number of banks	Capital stock	
		Common	Preferred
Increases:			
Charters issued:			
Reorganizations.....	1	\$100, 000	-----
Conversions of State banks.....	14	5, 100, 000	-----
Primary organizations.....	21	3, 275, 000	-----
Capital stock:			
137 cases, by regular cash increases.....		26, 236, 460	-----
178 cases, by stock dividends undersec. 5142, U. S. Revised Statutes.....		24, 104, 607	-----
116 cases, by stock dividends under provisions of articles of association.....		3, 255, 205	-----
31 cases, by conversion of preferred stock.....		7, 538, 675	-----
15 cases, by statutory consolidation.....		61, 845, 710	-----
Total increases.....	36	131, 455, 657	-----
Decreases:			
Voluntary liquidations:			
Succeeded by national banks.....	13	1, 712, 500	-----
Succeeded by State banks.....	19	2, 313, 500	\$324, 000
Quit business.....	3	185, 000	-----
Statutory consolidations.....	10	-----	-----
Capital stock:			
304 cases, by retirement.....		-----	29, 268, 792
4 cases, by reduction.....		274, 000	-----
1 case, by statutory consolidation.....		50, 000	-----
Total decreases.....	45	4, 535, 000	29, 592, 792
Net change.....	-9	+126, 920, 657	-29, 592, 792
Charters in force Dec. 31, 1945, and authorized capital stock.....	5, 028	1, 588, 340, 810	72, 636, 366
Charters in force Dec. 31, 1946, and authorized capital stock.....	5, 019	1, 715, 261, 467	43, 043, 574

BRANCHES

On December 31, 1946, 238 national banks were operating a total of 1,745 branches, including 6 seasonal offices.

During the year ended December 31, 1946, 85 branches were brought into the national banking system. Of the 85 branches, 49 were authorized to operate in places other than the city in which the parent bank is located. During the same period 9 branches were discontinued, 4 through action of the boards of directors of the parent banks and 5 through voluntary liquidation of the parent banks.

Of the 85 branches authorized, 80 were operating on December 31, 1946. Five branches authorized in 1945 did not begin operations until 1946. There was a gain in the system of 76 operating branches in the year.

NATIONAL BANK NOTES OUTSTANDING

There were as of December 31, 1946, \$111,535,695 of national bank notes outstanding.

DISTRIBUTION OF ALL BANKS

On December 31, 1946, there were 14,633 commercial and savings banks in the United States and possessions with deposits of \$156,801,396,000. Of these banks 13,550, or 93 percent, with 95 percent of the deposits, were insured banks. The 5,007 national banks, members of the Federal Reserve System, represented 34 percent of all banks and held 50 percent of the total deposits. The 533 mutual savings banks, of which 192 were insured banks, held \$16,835,197,000 of deposits.

Classification of all banks, Dec. 31, 1946

	Banks			Deposits		
	Number	Per- cent of grand total	Change in 12 months (percent of grand total)	Amount (000 omitted)	Per- cent of grand total	Change in 12 months (percent of grand total)
National banks.....	5,007	34.22	-0.15	\$78,774,655	50.24	-0.77
State member banks:						
Commercial.....	1,890	12.92	+ .15	39,379,627	25.11	-1.74
Mutual savings.....	3	.02	0	15,619	.01	0
Nonmember insured banks:						
State commercial ¹	6,462	44.16	+ .17	18,875,007	12.04	+1.14
Mutual savings.....	188	1.28	- .01	11,412,087	7.28	+1.07
Total insured banks.....	13,550	92.60	+ .16	148,456,995	94.68	- .30
Nonmember uninsured banks:						
State commercial and private ²	741	5.06	- .16	2,936,910	1.87	- .15
Mutual savings.....	342	2.34	0	5,407,491	3.45	+ .45
Total.....	14,633	100.00	-----	156,801,396	100.00	-----

¹ Includes 4 nonmember insured national banks and 1 insured private bank.

² Includes 2 nonmember uninsured national banks.

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

The total deposits of all classes of active banks in the United States and possessions on December 31, 1946, amounted to \$156,801,000,000, a decrease of \$9,729,000,000, or nearly 6 percent, in the amount reported on December 31, 1945.

The total assets at the end of 1946 amounted to \$169,406,000,000, which was \$8,945,000,000, or 5 percent, less than at the end of the calendar year 1945. The decrease in assets in the year 1946 was due to a reduced amount of United States Government obligations held because of Federal debt retirement.

The banks held obligations of the United States Government, direct and guaranteed, of \$87,094,000,000 in December 1946, a decrease of \$14,810,000,000, or nearly 15 percent, since December 1945. Obligations of States and political subdivisions held amounted to \$4,478,000,000, an increase of \$394,000,000, and other securities held amounted to \$5,065,000,000, an increase of \$537,000,000. The aggregate of all securities held at the end of December 1946 was \$96,637,000,000, and represented 57 percent of the banks' total assets. At the end of the calendar year 1945 the ratio was 62 percent.

Loans totaled \$35,823,000,000 in December 1946, an increase of \$5,356,000,000, or nearly 18 percent, since December 1945. Commercial and industrial loans of \$14,237,000,000 at the end of 1946 were 48 percent greater than at the end of 1945; consumer loans of \$4,109,000,000 showed an increase in the year of 70 percent; real estate loans of \$11,675,000,000 were up 30 percent and all other loans of \$5,802,000,000 showed an increase of 39 percent in the year.

Cash and balances with other banks, including reserve balances, in December 1946 were \$35,218,000,000, a decrease of \$397,000,000 since December 1945.

Total capital accounts on December 31, 1946, were \$11,438,000,000, compared to \$10,612,000,000 at the end of 1945. The total of surplus, profits and reserves at the end of 1946 was \$8,138,000,000, an increase of \$714,000,000, or 10 percent, in the year.

Deposits of individuals, partnerships, and corporations of \$131,616,000,000 on December 31, 1946, were \$12,392,000,000, or more than 10 percent greater than at the end of 1945, and United States Government and postal savings deposits of \$3,193,000,000 were \$21,586,000,000 less than at the end of 1945, due to the withdrawal of war loan accounts to provide for Federal debt retirement. Deposits of States and political subdivisions of \$6,912,000,000 showed an increase in the year of \$1,091,000,000. Deposits of banks were \$12,680,000,000, a decrease of \$1,409,000,000, and other deposits were \$2,400,000,000, a decrease of \$216,000,000.

A statement of the assets and liabilities of all classes of active banks in the country at the end of December 1945 and 1946 follows:

Assets and liabilities of all banks in the United States and possessions, 1945 and 1946

[In millions of dollars]

	Dec. 31, 1946	Dec. 31, 1945	Change since 1945
Number of banks	14, 633	14, 598	+35
ASSETS			
Loans on real estate	11, 675	8, 980	+2, 695
Commercial and industrial loans (including open-market paper)	14, 237	9, 600	+4, 637
Loans to brokers and dealers in securities and other loans for the purpose of purchasing or carrying securities	3, 163	6, 827	-3, 664
Other loans, including overdrafts	6, 748	5, 060	+1, 688
Total loans	35, 823	30, 467	+5, 356
U. S. Government obligations, direct and guaranteed	87, 094	101, 904	-14, 810
Obligations of States and political subdivisions	4, 478	4, 083	+395
Other bonds, notes, and debentures	4, 537	3, 991	+546
Corporate stocks, including stocks of Federal Reserve banks	528	538	-10
Total securities	96, 637	110, 516	-13, 879
Currency and coin	2, 222	2, 025	+197
Balances with other banks, including reserve balances, and cash items in process of collection	32, 996	33, 589	-593
Bank premises owned, furniture and fixtures	1, 017	1, 020	-3
Real estate owned other than bank premises	39	73	-34
Investments and other assets indirectly representing bank premises or other real estate	71	77	-6
Customers' liability on acceptances outstanding	134	76	+58
Interest, commissions, rent, and other income earned or accrued but not collected	272	296	-24
Other assets	195	212	-17
Total assets	169, 406	178, 351	-8, 945

Assets and liabilities of all banks in the United States and possessions, 1945 and 1946—Continued

[In millions of dollars]

	Dec. 31, 1946	Dec. 31, 1945	Change since 1945
LIABILITIES			
Deposits of individuals, partnerships, and corporations:			
Demand.....	81,328	73,932	+7,396
Time.....	50,288	45,292	+4,996
U. S. Government and postal savings deposits.....	3,193	24,779	-21,586
Deposits of States and political subdivisions.....	6,912	5,821	+1,091
Deposits of banks.....	12,680	14,090	-1,410
Other deposits (certified and cashiers' checks, etc.).....	2,400	2,616	-216
Total deposits.....	156,801	166,530	-9,729
Bills payable, rediscounts, and other liabilities for borrowed money.....	48	227	-179
Acceptances executed by or for account of reporting banks.....	151	87	+64
Interest, discount, rent, and other income collected but not earned.....	104	59	+45
Interest, taxes, and other expenses accrued and unpaid.....	402	383	+19
Other liabilities.....	462	453	+9
Total liabilities.....	157,968	167,739	-9,771
CAPITAL ACCOUNTS			
Capital notes and debentures.....	68	72	-4
Preferred stock.....	116	164	-48
Common stock.....	3,116	2,952	+164
Surplus.....	5,401	5,004	+397
Undivided profits.....	2,049	1,781	+268
Reserves and retirement account for preferred stock and capital notes and debentures.....	688	630	+49
Total capital accounts.....	11,438	10,612	+826
Total liabilities and capital accounts.....	169,406	178,351	-8,945

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 three reports of condition during the year ended December 31, 1946. Reports were required as of June 29, September 30, and December 31. 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 three 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, 1946.

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, 1946.

In accordance with section 298 of the Code of Law for the District of Columbia, banks other than national in the District were required to make to the Comptroller condition reports and reports of earnings, expenses, and dividends identical with those obtained from national

banks during the year. Building and loan associations and credit unions in the District of Columbia under the supervision of the Comptroller were required to submit reports of their assets and liabilities as of December 31, 1946, and reports of receipts and disbursements for the year ended December 31, 1946.

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

AFFILIATES AND HOLDING COMPANY AFFILIATES OF NATIONAL BANKS

The Federal statute requires each national bank to obtain and submit to the Comptroller periodically reports of its affiliates, as defined in sections 2 (b) and (c) of the Banking Act of 1933, as amended, unless waived by the Comptroller. At the end of December 1946, 868 of the national banks reported 12,474 affiliates and holding company affiliates, of which 10,754 were duplications reported by 251 banks. The actual number of affiliates, or 1,720, included 24 holding company affiliates which controlled 189 active national banks, varying in number from 1 to 49 associations. Under the waiver of requirement for reports of affiliates, it was necessary for only 349 banks to submit and publish 410 reports of affiliates and holding company affiliates. Of the latter number 178 were duplications of reports of affiliates and holding company affiliates by 175 banks.

LIQUIDATION OF INSOLVENT NATIONAL BANKS

During the year ended December 31, 1946, there were no failures of national banks. The liquidation of 2 insolvent national banks was completed during the year, leaving a total of 11 receiverships in process of liquidation as of December 31, 1946. Of such 11 banks, 6 were in charge of the Federal Deposit Insurance Corporation as receiver. Of the remaining 5 banks, 4 were involved in litigation and 1 had remaining assets to be liquidated before a final dividend could be paid.

ISSUE AND REDEMPTION OF NOTES

One thousand and nineteen shipments of Federal Reserve currency were made from Washington, D. C., during the year ended December 31, 1946, to Federal Reserve agents and Federal Reserve branch banks, aggregating \$4,568,480,000 and in addition, 21 deliveries were made to the Treasurer of the United States aggregating \$78,600,000.

Five thousand two hundred and ten lots of unfit Federal Reserve currency were received for verification and certification for destruction consisting of 446,058,912 notes aggregating \$4,671,994,322.

Thirty-two lots of national bank notes were received for verification and certification for retirement and destruction consisting of 466,764 notes aggregating \$6,844,955.

Fourteen thousand six hundred and forty-three fragments or charred Federal Reserve and national bank notes aggregating \$264,765 were presented by the Treasurer of the United States for identification and approval.

ORGANIZATION AND STAFF

The personnel of the Office of the Comptroller of the Currency on December 31, 1946, consisted of 1,037 persons. Two hundred and fifty-one were assigned to the Washington office, including 79 in the Division of Insolvent National Banks, which is to be rapidly contracted, and 24 in the Division of Federal Reserve Issue and Redemption which is an expense of the Federal Reserve banks. One hundred and seventeen clerical employees were stationed in the 12 field offices located in each of the 12 Federal Reserve districts. There was a net increase of 141 during the year in the total number employed, occasioned largely by the return from military service of 112 field employees and 9 Washington office employees. Only seven field employees and four Washington office employees remained in the armed forces on December 31, 1946.

During the year 21 national-bank examiners and 73 assistant national-bank examiners left the service. In the same period 24 assistant examiners were promoted to examiners and 116 new assistants were appointed, leaving a total of 231 national-bank examiners and 438 assistant examiners in the service at the year end.

The large volume of work performed by 231 national-bank examiners, and their assistants numbering 438, will be more fully appreciated in the light of the following facts. All of the 5,013 national banks, which at the end of 1946 had total assets of nearly 85 billion dollars, were examined once and 4,493 of the banks were examined twice, making a total of 9,506 examinations. In addition, 3,012 branch-bank examinations, 1,899 trust-department examinations, and 78 affiliate examinations were performed by these examiners. Moreover, they were required to make a rather substantial number of field investigations in connection with applications for the establishment of new banks and new branch banks.

When it is considered that a national-bank examiner in performing a bank examination makes an actual verification of all assets, including loan-collateral assets, proves liability accounts, appraises all types of loans as to their collectibility and value, evaluates investment securities and analyzes the securities as to investment quality, analyzes the earnings of the institution, investigates for violations of banking law and other applicable statutes, makes a general appraisal of the capacity and ability of management and the soundness of policies being followed, plus a multitude of subsidiary matters, and incorporates his findings in a written report to this office, the great volume of work which these men perform and their heavy responsibilities may be better understood. We sincerely believe that few branches of government service or private industry can approach the quality and volume of work performed by our national-bank examiners and assistant examiners.

EXPENSES OF THE BUREAU

The expenses of the Office incident to the supervision of banks are met largely by fees assessed against the banks. This figure for the calendar year 1946 was \$4,798,894.67.

This amount was supplemented by congressional appropriations totaling \$153,245.42.

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 1946 were \$314,222.03.

The expenses of the Division of Federal Reserve Issue and Redemption are paid by the Federal Reserve banks. This item for 1946 was \$59,644.57.

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TABLE NO. 1.—*Total number of national banks organized, consolidated under act Nov. 7, 1918, as amended, insolvent, in voluntary liquidation, and in existence Dec. 31, 1946*

States	Organ- ized	Consoli- dated under act Nov. 7, 1918	Insol- vent	In liqui- dation	In exist- ence
Maine.....	127	5	13	76	33
New Hampshire.....	80	2	5	22	51
Vermont.....	85	1	17	28	39
Massachusetts.....	371	23	28	199	121
Rhode Island.....	67	3	2	53	9
Connecticut.....	120	4	7	59	56
Total New England States.....	850	38	72	437	303
New York.....	991	54	129	416	392
New Jersey.....	417	19	59	123	216
Pennsylvania.....	1, 279	46	211	364	658
Delaware.....	30	1	1	16	13
Maryland.....	141	1	17	60	63
District of Columbia.....	32	4	7	12	9
Total Eastern States.....	2 890	124	424	991	1, 351
Virginia.....	249	17	28	73	131
West Virginia.....	190	11	38	65	76
North Carolina.....	151	5	44	57	45
South Carolina.....	121	6	43	49	23
Georgia.....	184	8	42	85	49
Florida.....	145	1	42	41	61
Alabama.....	175	2	45	61	67
Mississippi.....	78	4	16	34	24
Louisiana.....	105	3	16	53	33
Texas.....	1, 171	35	140	561	435
Arkansas.....	145	1	39	55	50
Kentucky.....	246	9	37	107	93
Tennessee.....	206	7	36	93	70
Total Southern States.....	3, 166	109	566	1, 334	1, 157
Ohio.....	693	24	112	318	239
Indiana.....	437	12	98	201	126
Illinois.....	903	16	227	287	373
Michigan.....	317	10	77	152	78
Wisconsin.....	272	9	54	114	95
Minnesota.....	489	7	116	185	181
Iowa.....	544	4	204	239	97
Missouri.....	293	10	58	144	81
Total Middle Western States.....	3, 948	92	946	1, 640	1, 270
North Dakota.....	259	3	100	115	41
South Dakota.....	219	12	93	79	35
Nebraska.....	403	1	83	192	127
Kansas.....	447	4	76	193	174
Montana.....	193	3	76	75	39
Wyoming.....	61	—	12	22	27
Colorado.....	218	3	55	83	77
New Mexico.....	83	—	25	35	23
Oklahoma.....	741	12	84	445	200
Total Western States.....	2, 624	38	604	1, 239	743
Washington.....	224	17	51	118	38
Oregon.....	148	2	30	93	23
California.....	513	12	64	344	93
Idaho.....	110	—	35	60	15
Utah.....	38	3	6	17	12
Nevada.....	17	1	4	7	5
Arizona.....	31	1	6	21	3
Total Pacific States.....	1, 081	36	196	660	189
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.....	¹ 14, 572	438	² 2, 808	³ 6, 307	5, 019

¹ Includes 456 organized under act Feb. 25, 1863; 9,354 under act June 3, 1864, as amended, 10 under Gold Currency Act of July 12, 1870; and 4,752 under act of Mar. 14, 1900.

² Exclusive of those restored to solvency.

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

TABLE NO. 2.—Number and authorized capital stock of national banks chartered and the number and capital stock of national banks closed in each year ended Oct. 31, from 1935 to 1941, inclusive, for the 14-month period from Nov. 1, 1941, to Dec. 31, 1942, inclusive, and for the years ended Dec. 31, 1943 to 1946 inclusive

Year	Chartered		Closed						Net yearly increase (exclusive of existing banks increasing their capital)		Net yearly decrease (exclusive of existing banks decreasing their capital)	
			Consolidated under act Nov. 7, 1918		In voluntary liquidation		Insolvent					
	No.	Capital	No.	Loss to capital	No.	Capital	No.	Capital	No.	Capital	No.	Capital
1935.....	49	\$7,780,000	13	¹ \$447,100	189	\$19,615,250	25	\$4,305,020	---	---	158	\$14,827,370
1936.....	20	2,465,000	3	¹ 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 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	5,545,000	6	¹ 25,000	41	5,319,180	3	282,000	---	---	35	81,180
1942.....	9	1,177,089	1	¹ 42,000	48	6,604,100	2	160,000	---	---	42	5,629,011
1943.....	12	2,175,000	1	---	50	5,129,155	2	650,000	---	---	41	3,604,155
1944.....	21	3,815,000	3	¹ 125,000	30	3,229,750	---	---	---	\$460,250	12	---
1945.....	39	5,110,000	5	¹ 1,700,000	43	3,513,000	---	---	---	---	9	103,000
1946.....	36	8,475,000	10	¹ 50,000	35	³ 4,535,000	---	---	---	3,890,000	---	---

¹ Amount of capital reductions incident to consolidations.

² Preferred capital stock reduction.

³ Includes \$324,000 preferred capital stock.

TABLE NO. 3.—National banks chartered during the year ended Dec. 31, 1946

Charter No.	Title	Capital stock (common)
ALABAMA		
14553	Valley National Bank of Lanett.....	\$100,000
14569	Birmingham Trust National Bank, Birmingham.....	1,200,000
Total (2 banks).....		1,300,000
CALIFORNIA		
14568	Valley National Bank of Alhambra.....	200,000
14571	Yucaipa Valley National Bank, Yucaipa.....	50,000
Total (2 banks).....		250,000
DISTRICT OF COLUMBIA		
14550	Anacostia National Bank of Washington.....	300,000
FLORIDA		
14554	Broward National Bank of Fort Lauderdale.....	500,000
14556	First National Bank of Delray Beach.....	100,000
14567	Fort Lauderdale National Bank, Fort Lauderdale.....	150,000
Total (3 banks).....		750,000
GEORGIA		
14547	First National Bank of West Point.....	200,000
ILLINOIS		
14537	First National Bank of Rock Island.....	200,000
14540	Belmont National Bank of Chicago.....	200,000
14545	Michigan Avenue National Bank of Chicago.....	500,000
14551	Marine National Bank of Chicago.....	200,000
14552	Citizens National Bank of Chicago.....	200,000

TABLE NO. 3.—National banks chartered during the year ended Dec. 31, 1946—Continued

Char- ter No.	Title	Capital stock (common)
ILLINOIS—continued		
14555	First National Bank of Skokie.....	\$150,000
14557	Bethalto National Bank, Bethalto.....	50,000
14561	First National Bank of Moline.....	500,000
14562	Peoples National Bank of Chicago.....	250,000
14564	Broadway National Bank of Quincy.....	150,000
14566	Forest Park National Bank, Forest Park.....	100,000
	Total (11 banks).....	2,500,000
MASSACHUSETTS		
14541	Waltham Citizens National Bank, Waltham.....	150,000
MICHIGAN		
14560	First National Bank of Holland.....	250,000
MISSISSIPPI		
14538	National Bank of Commerce of Corinth.....	100,000
MISSOURI		
14559	National Bank of Boonville.....	100,000
NEW MEXICO		
14543	Santa Fe National Bank, Santa Fe.....	200,000
OHIO		
14565	First National Bank of Middletown.....	400,000
OKLAHOMA		
14546	The Fort Sill National Bank, Fort Sill.....	50,000
14553	Victory National Bank of Nowata.....	75,000
	Total (2 banks).....	125,000
PENNSYLVANIA		
14542	Cumberland County National Bank and Trust Compny, New Cumberland.....	150,000
TEXAS		
14539	The Farmers National Bank of Rule, Texas.....	50,000
14549	Oak Lawn National Bank of Dallas.....	200,000
14563	Fair Park National Bank of Dallas.....	200,000
14572	National City Bank of Dallas.....	1,000,000
	Total (4 banks).....	1,450,000
VIRGINIA		
14544	National Bank of Northampton, Nassawadox.....	50,000
WASHINGTON		
14548	West Seattle National Bank of Seattle.....	100,000
WYOMING		
14570	First National Bank in Evanston.....	100,000
	Total United States (36 banks).....	8,475,000

TABLE NO. 4.—*National banks chartered which were conversions of State banks during the year ended Dec. 31, 1946*

Char- ter No.	Title and location	State	Effective date of charter	Author- ized cap- ital	Approx- imate surplus and un- divided profits	Approx- imate as- sets
14537	First National Bank of Rock Island...	Illinois.....	1946 Jan. 2	\$200,000	\$695,847	\$22,077,573
14539	The Farmers National Bank of Rule, Texas.....	Texas.....	Feb. 8	50,000	26,555	1,081,612
14542	Cumberland County National Bank and Trust Company, New Cumberland.	Pennsylvania	Apr. 1	150,000	119,276	3,521,027
14547	First National Bank of West Point.	Georgia.....	May 1	200,000	139,921	8,392,108
14550	Anacostia National Bank of Washing- ton.....	District of Co- lumbia.	May 15	300,000	235,189	10,675,750
14554	Broward National Bank of Fort Lauderdale.	Florida.....	June 1	500,000	758,257	30,773,286
14555	First National Bank of Skokie.....	Illinois.....	do.....	150,000	227,914	9,728,655
14556	First National Bank of Delray Beach.	Florida.....	June 21	100,000	60,654	4,832,312
14560	First National Bank of Holland.....	Michigan.....	Aug. 15	250,000	305,076	10,076,054
14561	First National Bank of Moline.....	Illinois.....	Sept. 3	500,000	334,718	16,435,565
14565	First National Bank of Middletown..	Ohio.....	Nov. 6	400,000	689,646	23,530,886
14566	Forest Park National Bank, Forest Park.....	Illinois.....	Dec. 2	100,000	63,571	5,396,984
14569	Birmingham Trust National Bank, Birmingham.	Alabama.....	Dec. 20	1,200,000	3,487,254	105,674,073
14572	National City Bank of Dallas.....	Texas.....	Dec. 28	1,000,000	1,306,195	41,411,784
Total (14 banks).....				5,100,000	8,450,073	293,607,669

TABLE NO. 5.—*National banks reported in voluntary liquidation during the year ended Dec. 31, 1946, 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 First National Bank of Eveleth, Minn. (5553), succeeded by The First National Bank at Eveleth.....	Dec. 31, 1945	\$100,000	.....
The First National Bank of Bogata, Tex. (10453), succeeded by First National Bank in Bogata.....	Jan. 15, 1946	50,000	.....
The Ashaway National Bank, Ashaway, R. I. (1150), absorbed by Industrial Trust Company, Providence, R. I.....	Jan. 21, 1946	50,000	.....
The First National Bank of Canastota, N. Y. (4419), absorbed by First Trust and Deposit Company, Syracuse, N. Y.....	Feb. 2, 1946	50,000	.....
The First National Bank of Stephen, Minn. (9064).....	Feb. 1, 1946	35,000	.....
The First National Bank and Trust Company of Baldwins- ville, N. Y. (292), absorbed by First Trust and Deposit Com- pany, Syracuse, N. Y.....	Feb. 2, 1946	100,000	.....
The First National Bank of Ilwaco, Wash. (12269), absorbed by The National Bank of Commerce of Seattle, Wash.....	Feb. 1, 1946	37,500	.....
The Sherburn National Bank, Sherburn, Minn. (6348), absorbed by Farmers State Bank of Sherburn.....	Feb. 28, 1946	50,000	.....
The Hicksville National Bank, Hicksville, Ohio (5802), succeed- ed by The Hicksville Bank, Hicksville.....	Jan. 8, 1946	60,000	.....
The Truman National Bank, Truman, Minn. (6364), absorbed by Peoples State Bank of Truman, Incorporated.....	Mar. 30, 1946	50,000	.....
The Liberty National Bank of Weatherford, Okla. (7238), ab- sorbed by Security State Bank, Weatherford.....	Mar. 16, 1946	50,000	.....
The Pitt National Bank of Pittsburgh, Pa. (13701), absorbed by The Farmers Deposit National Bank of Pittsburgh.....	Apr. 20, 1946	700,000	.....
The White Mountain National Bank of Gorham, N. H. (9001), absorbed by Berlin City National Bank, Berlin, N. H.....	May 6, 1946	40,000	.....
The Meriden National Bank, Meriden, Conn. (1382), absorbed by Hartford-Connecticut Trust Company, Hartford, Conn.....	May 13, 1946	150,000	.....
The Merchants National Bank of Glendive, Mont. (8055), ab- sorbed by The First National Bank of Glendive.....	May 6, 1946	60,000	.....
The First National Bank of Thornton, Tex. (8538), succeeded by First State Bank, Thornton.....	Apr. 27, 1946	50,000	.....
The Flatbush National Bank of Brooklyn in New York, N. Y. (13000), absorbed by Manufacturers Trust Company, New York.....	May 28, 1946	125,000	\$100,000
The Merchants National Bank of Dunkirk, N. Y. (2619), absorbed by Manufacturers and Traders Trust Company, Buffalo, N. Y.....	June 29, 1946	200,000	.....

TABLE NO. 5.—*National banks reported in voluntary liquidation during the year ended Dec. 31, 1946, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital—Continued*

Name and location of bank	Date of liquidation	Capital	
		Common	Preferred
The First National Bank of New Hartford, N. Y. (11785), absorbed by The Oneida National Bank and Trust Company of Utica, N. Y.	July 1, 1946	\$75,000	-----
The Douglas National Bank, Douglas, Wyo. (8087)	July 13, 1946	50,000	-----
Cherry Creek National Bank, Cherry Creek, N. Y. (14078), absorbed by The National Chautauqua County Bank of Jamestown, N. Y.	July 2, 1946	50,000	-----
The First National Bank of Winslow, Ariz. (12581), absorbed by The Valley National Bank of Phoenix, Ariz.	July 20, 1946	50,000	-----
The Pocomoke City National Bank, Pocomoke City, Md. (4191), absorbed by County Trust Company of Maryland, Cambridge, Md.	Aug. 5, 1946	50,000	-----
The First National Bank of Lewiston, Idaho ¹ (2972), absorbed by First Security Bank of Idaho, National Association, Boise, Idaho.	Aug. 31, 1946	300,000	-----
First National Bank in Painesville, Ohio (14232), absorbed by The Cleveland Trust Co., Cleveland, Ohio.	Sept. 9, 1946	120,000	-----
The Nebraska City National Bank, Nebraska City, Nebr. (1856).	Oct. 1, 1946	100,000	-----
The National Bank of Lakota, N. Dak. (5455), succeeded by State Bank of Lakota.	Sept. 9, 1946	37,500	-----
The First National Bank of Grantsburg, Wis. (8444), absorbed by First Bank of Grantsburg.	Oct. 15, 1946	45,000	-----
The First National Bank in Mayville, Wis. (14059), absorbed by State Bank of Mayville.	Nov. 16, 1946	26,000	\$24,000
The Erie National Bank of Philadelphia, Pa. ¹ (13032), absorbed by The Pennsylvania Company for Insurance on Lives and Granting Annuities, Philadelphia.	Nov. 23, 1946	750,000	-----
The National Bank of Claysville, Pa. (4255), absorbed by The Citizens National Bank of Washington, Pa.	Nov. 25, 1946	50,000	-----
The Columbia National Bank of Washington, D. C. (3625), absorbed by American Security and Trust Company, Washington.	Nov. 30, 1946	250,000	-----
The First National Bank of Union City, N. J. ² (9544), absorbed by Hudson Trust Company, Union City.	Dec. 14, 1946	100,000	200,000
The First National Bank of Walla Walla, Wash. (2380), absorbed by Seattle-First National Bank, Seattle, Wash.	Dec. 16, 1946	150,000	-----
The Columbia National Bank of Dayton, Wash. (2772), absorbed by Seattle-First National Bank, Seattle, Wash.	Dec. 16, 1946	50,000	-----
Total (35 banks).....	-----	4,211,000	324,000

¹ With 3 branches.² With 1 branch.TABLE NO. 6.—*National and State banks consolidated during the year ended Dec. 31, 1946, under act Nov. 7, 1918, as amended*

	Capital stock	Surplus	Undivided profits	Total assets
The South Texas National Bank of San Antonio, Tex. (No. 14179), with	\$300,000	\$300,000	\$275,766	\$16,437,328
and The Alamo National Bank of San Antonio, Tex. (No. 4525), which had	1,200,000	700,000	804,317	72,075,299
consolidated Mar. 1, 1946, under the charter and title of the latter bank (No. 4525). The consolidated bank at date of consolidation had	1,750,000	1,250,000	580,082	88,512,626
Second Trust Company, Richmond, Ind., with	150,000	15,000	61,207	277,439
and The Second National Bank of Richmond, Ind. (No. 1988), which had	300,000	400,000	462,746	30,344,098
consolidated Mar. 9, 1946, under the charter and title of the latter bank (No. 1988). The consolidated bank at date of consolidation had	400,000	600,000	388,953	30,621,536
The State National Bank of Houston, Tex. (No. 12070), with	1,000,000	450,000	214,334	38,554,448
and First National Bank in Houston, Tex. (No. 13683), which had	3,500,000	3,000,000	770,588	167,418,822
consolidated May 4, 1946, under the charter and title of the latter bank (No. 13683). The consolidated bank at date of consolidation had	5,500,000	2,500,000	914,922	205,953,270

¹ Includes \$500,000 preferred stock.

TABLE NO. 6.—*National and State banks consolidated during the year ended Dec. 31, 1946, under act Nov. 7, 1918, as amended—Continued*

	Capital stock	Surplus	Undivided profits	Total assets
The Farmers State Bank, Converse, Ind., with.....	\$25,000	\$25,000	\$23,098	\$1,434,936
and The First National Bank of Converse, Ind. (No. 11671), which had.....	50,000	11,600	8,324	1,704,343
consolidated May 8, 1946, under the charter of the latter bank (No. 11671) and title "First-Farmers National Bank." The consolidated bank at date of consolidation had.....	50,000	50,000	30,522	3,138,716
The First State and Savings Bank of Howell Michigan, with.....	62,250	22,000	17,854	1,583,872
and First National Bank in Howell, Mich. (No. 14144), which had.....	50,000	18,000	9,942	1,867,741
consolidated May 15, 1946, under the charter and title of the latter bank (No. 14144). The con- solidated bank at date of consolidation had.....	112,250	40,000	29,236	3,580,812
The Citizens Savings Bank Company, Upper San- dusky, Ohio, with.....	37,500	54,000	18,698	2,513,153
and First National Bank of Upper Sandusky, Ohio (No. 90), which had.....	78,750	78,750	83,823	3,985,775
consolidated May 18, 1946, under charter of the latter bank (No. 90) and title "The First Citizens National Bank of Upper Sandusky." The con- solidated bank at date of consolidation had.....	175,000	175,000	51,358	6,665,896
The Paterson National Bank, Paterson, N. J. (No. 4072), with.....	600,000	1,800,000	477,378	37,639,908
and The First National Bank of Paterson, N. J. (329), which had.....	680,000	1,320,000	491,798	47,019,279
consolidated May 31, 1946, under the charter of the latter bank (No. 329) and title "First Paterson National Bank and Trust Company." The con- solidated bank at date of consolidation had.....	2,000,000	2,000,000	1,369,175	84,659,187
First Trust and Savings Bank of Peoria, Ill., with.....	200,000		63,965	264,739
and The First National Bank of Peoria, Ill. (No. 176), which had.....	660,000	1,200,000	655,728	35,591,592
consolidated June 15, 1946, under the charter and title of the latter bank (No. 176). The con- solidated bank at date of consolidation had.....	660,000	1,200,000	919,693	35,844,369
The Minnesota National Bank of Duluth, Minn. (No. 11810), with.....	400,000	215,000	164,810	16,112,904
and The Northern National Bank of Duluth, Minn. (No. 9327), which had.....	1,000,000	500,000	490,559	31,150,854
consolidated June 19, 1946, under charter of the latter bank (No. 9327) and title "Northern Min- nesota National Bank of Duluth." The con- solidated bank at date of consolidation had.....	1,500,000	750,000	520,368	47,263,758
Peoples-Pittsburgh Trust Company, Pittsburgh, Pa., with.....	6,000,000	9,000,000	3,127,111	228,351,347
and First National Bank at Pittsburgh, Pa. (No. 252), which had.....	6,000,000	6,000,000	3,770,366	153,946,617
consolidated July 1, 1946, under the charter of the latter bank (No. 252) and title "Peoples First National Bank & Trust Company. The consoli- dated bank at date of consolidation had.....	11,658,460	12,000,000	5,193,000	376,811,700
The Citizens Bank, Conover, N. C., with.....	25,000	75,000	48,015	2,670,377
The Shuford National Bank of Newton, N. C. (No. 6075), with.....	100,000	92,000	28,278	4,190,612
and The First National Bank of Hickory, N. C. (No. 4597), which had.....	500,000	500,000	177,466	21,475,375
consolidated July 1, 1946, under the charter of the last named bank (No. 4597) and title "First National Bank of Catawba County." The con- solidated bank at date of consolidation had.....	668,750	668,750	211,258	28,109,743
First National Bank of Reading, Mass. (No. 13796), with.....	100,000	87,000	13,137	4,180,976
and Middlesex County National Bank, Everett, Mass. (No. 614), which had.....	1,000,000	1,000,000	1,158,328	44,696,594
consolidated July 12, 1946, under the charter and title of the latter bank (No. 614). The consoli- dated bank at date of consolidation had.....	1,050,000	1,100,000	1,208,465	48,877,571
The Greenville National Bank, Greenville, Pa. (No. 2251), with.....	135,000	128,977	11,802	5,129,742
and The First National Bank of Greenville, Pa. (No. 249), which had.....	175,000	175,000	18,961	5,850,842
consolidated Aug. 31, 1946, under the charter and title of the latter bank (No. 249). The consoli- dated bank at date of consolidation had.....	350,000	300,000	68,961	10,944,977

TABLE No 6.—*National and State banks consolidated during the year ended Dec. 31, 1946, under act Nov. 7, 1918, as amended—Continued*

	Capital stock	Surplus	Undivided profits	Total assets
Clayton National Bank, Clayton, Mo. (No. 13481), with	\$100,000	\$250,000	\$106,782	\$8,303,093
and St. Louis County National Bank, Clayton, Mo. (No. 14528), which had	300,000	300,000	191,206	17,045,586
consolidated Aug. 31, 1946, under the charter and title of the latter bank (No. 14528). The consolidated bank at date of consolidation had	800,000	300,000	147,987	25,348,678
The Citizens National Bank of Lewistown, Pa. (No. 5289), with	125,000	200,000	91,114	3,114,297
and The Mifflin County National Bank of Lewistown, Pa. (No. 1579), which had	125,000	125,000	72,084	4,645,477
consolidated Sept. 14, 1946, under the charter of the latter bank (No. 1579) and title "The First National Bank of Lewistown." The consolidated bank at date of consolidation had	300,000	300,000	138,199	7,759,774
The Union Trust Company of Pittsburgh, Pa., with	1,500,000	108,500,000	23,109,455	609,915,110
and Mellon National Bank, Pittsburgh, Pa. (No. 6301), which had	7,500,000	40,000,000	11,939,851	556,107,079
consolidated Sept. 23, 1946, under the charter of the latter bank (No. 6301) and title "Mellon National Bank and Trust Company." The consolidated bank at date of consolidation had	60,100,000	90,000,000	34,999,306	1,155,912,966
The National Bank of New Berlin, N. Y. (No. 10199), with	50,000	150,000	72,651	2,688,804
and The National Bank and Trust Company of Norwich, N. Y. (No. 1354), which had	500,000	600,000	363,380	17,096,020
consolidated Dec. 21, 1946, under the charter and title of the latter bank (No. 1354). The consolidated bank at date of consolidation had	750,000	750,000	224,825	19,785,685
Liberty Trust Bank, Roanoke, Va., with	750,000	250,000	229,465	7,015,118
and The Colonial-American National Bank of Roanoke, Va. (No. 11817), which had	500,000	500,000	136,317	16,989,516
consolidated Dec. 31, 1946, under the charter and title of the latter bank (No. 11817). The consolidated bank at date of consolidation had	1,000,000	1,000,000	365,781	23,793,275

TABLE No. 7.—*Number of domestic branches of national banks authorized during the year ended Dec. 31, 1946*

Char- ter No.	Title and location	Branches authorized under act Feb. 25, 1927, as amended		
		Local	Other than local	Total
	ALABAMA			
3185	The First National Bank of Birmingham		1	1
	ARIZONA			
14324	The Valley National Bank of Phoenix	1	3	4
	CALIFORNIA			
2491	Security-First National Bank of Los Angeles	1	2	3
10931	The American National Bank of San Bernardino		1	1
3050	The First National Trust and Savings Bank of San Diego		2	2
9174	The Anglo California National Bank of San Francisco		1	1
13044	Bank of America National Trust and Savings Association, San Francisco		5	5
	CONNECTICUT			
720	The Home National Bank of Meriden		1	1
	DISTRICT OF COLUMBIA			
4107	The National Capital Bank of Washington	1		1
	IDAHO			
14444	First Security Bank of Idaho, National Association, Boise	1	4	5
1668	The Idaho First National Bank, Boise		1	1

TABLE NO. 7.—Number of domestic branches of national banks authorized during the year ended Dec. 31, 1946—Continued

Char- ter No.	Title and location	Branches authorized under act Feb. 25, 1927, as amended		
		Local	Other than local	Total
INDIANA				
2188	The Citizens' National Bank of Evansville.....	1		1
13987	The National Bank and Trust Company of South Bend.....	1		1
LOUISIANA				
9834	Louisiana National Bank of Baton Rouge.....		1	1
14228	The Calcasieu-Marine National Bank of Lake Charles.....		1	1
MASSACHUSETTS				
5155	The National Shawmut Bank of Boston.....	2		2
614	Middlesex County National Bank, Everett.....		1	1
6077	Union National Bank of Lowell.....		1	1
12979	First National Bank in Medford.....	1		1
MICHIGAN				
14443	Industrial National Bank-Detroit.....	2	1	3
191	The First National Bank and Trust Company of Kalamazoo.....	1	1	2
13739	Community National Bank of Pontiac.....	1		1
NEW JERSEY				
329	First Paterson National Bank and Trust Company, Paterson...	1		1
NEW YORK				
8453	The National Chautauqua County Bank of Jamestown.....		2	2
639	Niagara County National Bank and Trust Company, Lockport.....		1	1
1461	The National City Bank of New York.....	1		1
1354	The National Bank and Trust Company of Norwich.....		1	1
5785	Plattsburg National Bank and Trust Company, Plattsburg.....		2	2
1392	The Oneida National Bank and Trust Company of Utica.....		1	1
13962	The National Bank of Windham.....		1	1
NORTH CAROLINA				
4597	First National Bank of Catawba County, Hickory.....		2	2
OHIO				
14565	First National Bank of Middletown.....	1		1
OREGON				
4514	The United States National Bank of Portland.....	1	2	3
PENNSYLVANIA				
355	The Delaware County National Bank, Chester.....		1	1
685	The Farmers Deposit National Bank of Pittsburgh.....	1		1
6301	Mellon National Bank and Trust Company, Pittsburgh.....	3		3
252	Peoples First National Bank and Trust Company, Pittsburgh.....	9		9
4879	The Warren National Bank, Warren.....		1	1
3383	The Citizens National Bank of Washington.....		1	1
SOUTH CAROLINA				
2044	The South Carolina National Bank of Charleston.....		1	1
TENNESSEE				
7848	The Hamilton National Bank of Chattanooga.....	2		2
336	The First National Bank of Memphis.....	1		1
VIRGINIA				
14223	The Washington County National Bank of Abingdon.....	1		1
1716	The Citizens National Bank of Alexandria.....	1		1
10618	National Bank and Trust Company at Charlottesville.....	1		1
WASHINGTON				
4375	The National Bank of Commerce of Seattle.....		2	2
11280	Seattle-First National Bank, Seattle.....		3	3
4668	The Old National Bank of Spokane.....	1		1
WISCONSIN				
1086	The Waukesha National Bank, Waukesha.....		1	1
Total (49 banks).....		36	49	85

TABLE NO. 8.—*Number and class of domestic branches of national banks closed during the year ended Dec. 31, 1946*

Charter No.	Title and location	Manner of closing	Branches closed			Total
			Branches under act of Feb. 25, 1927, as amended		State bank branches in operation Feb. 25, 1927, which were converted or consolidated	
			Additional offices which became branches Feb. 25, 1927	Branches authorized since Feb. 25, 1927		
	CALIFORNIA					
8907	The Citizens National Trust and Savings Bank of Riverside.....	Board of directors.		2		2
	IDAHO					
2972	The First National Bank of Lewiston.	Shareholders		3		
	MICHIGAN					
3886	The First National Bank of St. Ignace. ¹	Board of directors.		1		
	NEW JERSEY					
9544	The First National Bank of Union City.	Shareholders		1		
	PENNSYLVANIA					
13032	The Erie National Bank of Philadelphia.	do		1		1
252	Peoples First National Bank & Trust Company, Pittsburgh.	Board of directors.		1		1
	Total (6 banks).....			9		9

¹ Seasonal agency.

TABLE NO. 9.—Principal items of assets and liabilities of national banks, by size of banks, according to deposits, Dec. 31, 1945 and 1946

[In thousands of dollars]

	Number of banks	Loans and securities				Cash, balances with other banks including reserves with Federal Reserve banks	Real estate assets	Total assets	Capital stock	Surplus, profits and reserves	Deposits		
		Total	Loans and discounts, including rediscounts and overdrafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities						Total	Demand	Time
1945													
Banks with deposits of—													
\$500,000 and under.....	62	16,120	4,456	10,331	1,333	11,732	222	28,106	2,088	1,449	24,539	21,446	3,093
\$500,001 to \$750,000.....	133	60,954	13,801	42,384	4,769	31,101	595	92,718	4,597	3,545	84,480	66,180	18,300
\$750,001 to \$1,000,000.....	222	143,072	28,848	104,535	9,689	66,320	1,357	210,876	8,812	8,225	193,502	146,839	46,663
\$1,000,001 to \$2,000,000.....	1,006	1,143,302	204,473	855,745	83,084	482,847	10,174	1,637,411	49,303	62,627	1,523,534	1,117,802	405,732
\$2,000,001 to \$5,000,000.....	1,783	4,493,977	718,759	3,417,637	357,581	1,621,728	38,720	6,158,962	143,666	224,120	5,784,315	4,097,498	1,686,817
\$5,000,001 to \$10,000,000.....	862	4,859,543	731,176	3,748,272	380,095	1,533,333	41,714	6,441,171	128,729	226,676	6,073,687	4,245,558	1,828,129
\$10,000,001 to \$25,000,000.....	579	7,153,319	1,075,428	5,551,933	525,958	2,214,870	73,291	9,456,207	186,438	310,314	8,937,173	6,342,690	2,594,483
\$25,000,001 to \$50,000,000.....	174	4,723,830	754,912	3,654,706	314,212	1,524,998	43,718	6,306,326	107,455	184,759	5,996,558	4,527,379	1,469,179
\$50,000,001 to \$100,000,000.....	88	5,149,221	994,969	3,882,351	271,901	1,619,949	50,004	6,836,556	113,344	198,808	6,496,518	5,352,469	1,144,049
\$100,000,001 to \$500,000,000.....	98	16,136,485	3,593,207	11,865,474	677,804	4,943,914	128,402	21,275,589	351,383	644,326	20,188,435	17,517,231	2,671,204
\$500,000,001 and over.....	16	25,679,828	5,828,013	18,334,338	1,517,477	6,127,997	163,360	32,091,834	563,024	1,132,049	29,940,206	25,423,220	4,516,986
Total.....	5,023	69,559,651	13,948,042	51,467,706	4,143,903	20,178,789	551,557	90,535,756	1,658,839	2,996,898	85,242,947	68,858,312	16,384,635
1946													
Banks with deposits of—													
\$500,000 and under.....	47	13,060	4,148	7,755	1,157	8,477	169	21,728	1,737	1,139	18,762	16,406	2,356
\$500,001 to \$750,000.....	112	52,799	13,417	34,662	4,720	25,085	503	78,437	3,773	3,247	71,265	56,595	14,670
\$750,001 to \$1,000,000.....	183	125,340	28,915	86,465	9,960	48,872	1,030	175,329	7,072	7,268	160,475	116,732	43,743
\$1,000,001 to \$2,000,000.....	932	1,099,139	245,531	765,821	87,787	402,614	8,628	1,511,292	45,019	62,486	1,401,429	1,009,399	392,030
\$2,000,001 to \$5,000,000.....	1,884	4,934,144	1,039,092	3,463,367	431,685	1,562,625	38,289	6,539,988	149,843	257,028	6,120,832	4,224,692	1,896,140
\$5,000,001 to \$10,000,000.....	912	5,282,498	1,131,988	3,653,098	497,412	1,517,580	43,204	6,850,142	139,717	271,247	6,420,597	4,238,064	2,182,533
\$10,000,001 to \$25,000,000.....	575	7,263,013	1,579,135	5,048,745	635,133	2,072,451	76,119	9,426,825	194,812	354,413	8,844,657	5,895,152	2,949,505
\$25,000,001 to \$50,000,000.....	174	4,721,051	1,101,342	3,255,153	364,556	1,526,898	43,539	6,306,568	117,123	215,570	5,945,448	4,307,944	1,637,504
\$50,000,001 to \$100,000,000.....	86	4,796,913	1,264,148	3,192,755	340,010	1,696,553	53,515	6,565,945	117,900	235,403	6,180,204	4,788,871	1,391,333
\$100,000,001 to \$500,000,000.....	92	13,520,468	4,241,882	8,580,422	718,164	4,915,862	129,617	18,633,570	365,441	696,054	17,461,734	14,546,634	2,915,200
\$500,000,001 and over.....	16	22,144,158	6,660,169	13,775,289	1,708,700	6,290,150	168,232	28,740,439	614,184	1,289,323	26,424,436	21,268,369	5,156,067
Total.....	5,013	63,952,583	17,309,767	41,843,532	4,799,284	20,067,167	562,845	84,850,263	1,756,621	3,393,178	79,049,839	60,468,758	18,581,061

TABLE No. 10.—*Dates of reports of condition of national banks, 1914 to 1946*

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

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

NOTES

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

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

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

Act of Dec. 28, 1922, minimum number of calls reduced from 5 to 3 per year.

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

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

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

TABLE No. 11

ASSETS AND LIABILITIES OF NATIONAL BANKS ON
JUNE 29, SEPTEMBER 30, AND DECEMBER 31, 1946
BY STATES AND TERRITORIES

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946***ALABAMA**

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	66 banks	66 banks	66 banks
ASSETS			
Loans and discounts.....	143,255	157,821	191,898
Overdrafts.....	95	177	132
U. S. Government securities, direct obligations.....	451,927	420,079	439,312
Obligations guaranteed by U. S. Government.....	2		2
Obligations of States and political subdivisions.....	58,529	60,799	64,837
Other bonds, notes, and debentures.....	15,469	14,343	17,235
Corporate stocks, including stock of Federal Reserve bank.....	1,094	1,123	1,223
Reserve with Federal Reserve bank.....	101,560	112,777	125,546
Currency and coin.....	13,328	14,633	20,320
Balances with other banks, and cash items in process of collection.....	93,087	90,371	106,913
Bank premises owned, furniture and fixtures.....	6,190	6,280	6,769
Real estate owned other than bank premises.....	23	21	158
Investments and other assets indirectly representing bank premises or other real estate.....	722	708	713
Customers' liability on acceptances outstanding.....	510	554	627
Interest, commissions, rent, and other income earned or accrued but not collected.....	1,243	1,175	1,438
Other assets.....	1,545	858	1,000
Total assets.....	888,579	881,699	978,123
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	462,334	468,972	535,641
Time deposits of individuals, partnerships, and corporations.....	168,730	170,553	190,126
Postal savings deposits.....	10	10	10
Deposits of U. S. Government.....	70,604	45,432	18,291
Deposits of States and political subdivisions.....	74,291	81,590	93,566
Deposits of banks.....	57,683	58,070	75,318
Other deposits (certified and cashiers' checks, etc.).....	4,941	5,076	8,129
<i>Total deposits.....</i>	<i>838,685</i>	<i>829,703</i>	<i>921,081</i>
<i>Demand deposits.....</i>	<i>668,011</i>	<i>667,437</i>	<i>729,374</i>
<i>Time deposits.....</i>	<i>170,674</i>	<i>162,266</i>	<i>191,707</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		300	
Mortgages or other liens on bank premises and other real estate.....	250	250	250
Acceptances executed by or for account of reporting banks and outstanding.....	510	554	654
Interest, discount, rent, and other income collected but not earned.....	497	587	823
Interest, taxes, and other expenses accrued and unpaid.....	1,839	1,925	2,609
Other liabilities.....	291	404	559
Total liabilities.....	841,980	833,723	925,976
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	254	240	222
Common stock.....	15,842	15,842	17,792
<i>Total capital stock.....</i>	<i>16,096</i>	<i>16,082</i>	<i>18,014</i>
Surplus.....	19,224	19,553	21,884
Undivided profits.....	7,431	8,120	8,408
Reserves and retirement account for preferred stock.....	3,848	4,221	3,841
Total capital accounts.....	46,599	47,976	52,147
Total liabilities and capital accounts.....	888,579	881,699	978,123

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

ALASKA

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	4 banks	4 banks	4 banks
ASSETS			
Loans and discounts.....	3, 596	4, 231	4, 682
Overdrafts.....	1	31	3
U. S. Government securities, direct obligations.....	12, 138	12, 719	12, 786
Obligations guaranteed by U. S. Government.....	186	200	168
Obligations of States and political subdivisions.....	299	244	263
Other bonds, notes, and debentures.....	6, 580	8, 826	8, 326
Reserve with approved national banking associations.....	2, 084	2, 208	2, 376
Currency and coin.....	887	938	816
Balances with other banks, and cash items in process of collection.....	117	123	106
Bank premises owned, furniture and fixtures.....	13	11	10
Real estate owned other than bank premises.....	1	1	.....
Investments and other assets indirectly representing bank premises or other real estate.....	85	355	13
Other assets.....	.....	.....	.....
Total assets.....	25, 987	29, 887	29, 549
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	14, 859	17, 903	17, 585
Time deposits of individuals, partnerships, and corporations.....	6, 298	6, 765	6, 959
Postal savings deposits.....	5	5	5
Deposits of U. S. Government.....	2, 419	2, 686	2, 400
Deposits of States and political subdivisions.....	572	568	537
Deposits of banks.....	85	90	100
Other deposits (certified cashiers' checks, etc.).....	292	352	420
Total deposits.....	24, 550	28, 369	28, 006
Demand deposits.....	18, 227	21, 599	21, 042
Time deposits.....	6, 305	6, 770	6, 964
Bills payable, rediscounts, and other liabilities for borrowed money.....	.....	.....	.....
Other liabilities.....	3	2	4
Total liabilities.....	24, 533	28, 371	28, 010
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	400	400	400
Surplus.....	750	750	775
Undivided profits.....	230	280	204
Reserves.....	74	86	160
Total capital accounts.....	1, 454	1, 516	1, 539
Total liabilities and capital accounts.....	25, 987	29, 887	29, 549

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

ARIZONA

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	4 banks	3 banks	3 banks
ASSETS			
Loans and discounts.....	65,299	72,662	88,252
Overdrafts.....	175	179	144
U. S. Government securities, direct obligations.....	152,725	152,356	132,300
Obligations guaranteed by U. S. Government.....			
Obligations of States and political subdivisions.....	1,645	2,671	3,282
Other bonds, notes, and debentures.....	1,528	1,936	2,318
Corporate stocks, including stock of Federal Reserve bank.....	253	251	251
Reserve with Federal Reserve bank.....	32,905	29,605	32,160
Currency and coin.....	4,330	4,873	5,756
Balances with other banks, and cash items in process of collection.....	33,799	20,829	29,826
Bank premises owned, furniture and fixtures.....	1,249	1,322	1,444
Real estate owned other than bank premises.....	62	98	
Investments and other assets indirectly representing bank premises or other real estate.....	188	188	188
Interest, commissions, rent, and other income earned or accrued but not collected.....	877	906	973
Other assets.....	254	443	613
Total assets.....	295,289	288,319	297,507
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	185,384	182,117	192,681
Time deposits of individuals, partnerships, and corporations.....	53,242	54,236	56,397
Postal savings deposits.....	5	5	5
Deposits of U. S. Government.....	14,347	10,056	4,077
Deposits of States and political subdivisions.....	22,208	23,150	25,331
Deposits of banks.....	3,587	2,569	3,239
Other deposits (certified and cashiers' checks, etc.).....	5,133	4,544	4,103
Total deposits.....	233,906	276,677	285,833
Demand deposits.....	230,638	222,251	229,176
Time deposits.....	53,268	54,446	56,657
Bills payable, rediscounts, and other liabilities for borrowed money.....	558	674	819
Interest, discount, rent, and other income collected but not earned.....	628	724	566
Interest, taxes, and other expenses accrued and unpaid.....	19	20	55
Other liabilities.....			
Total liabilities.....	285,111	278,095	287,273
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	700	700	700
Common stock.....	3,650	3,600	3,600
Total capital stock.....	4,350	4,300	4,300
Surplus.....	4,103	4,082	4,090
Undivided profits.....	1,040	1,291	1,291
Reserves and retirement account for preferred stock.....	685	551	553
Total capital accounts.....	10,178	10,224	10,234
Total liabilities and capital accounts.....	295,289	288,319	297,507

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

ARKANSAS

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	50 banks	50 banks	50 banks
ASSETS			
Loans and discounts.....	52,503	60,397	66,947
Overdrafts.....	52	90	78
U. S. Government securities, direct obligations.....	218,239	205,257	196,736
Obligations guaranteed by U. S. Government.....	1		
Obligations of States and political subdivisions.....	21,818	23,664	24,710
Other bonds, notes, and debentures.....	10,155	9,982	10,636
Corporate stocks, including stock of Federal Reserve bank.....	536	544	553
Reserve with Federal Reserve bank.....	49,178	49,718	52,606
Currency and coin.....	6,882	5,385	7,117
Balances with other banks, and cash items in process of collection.....	59,144	58,574	66,002
Bank premises owned, furniture and fixtures.....	1,775	1,877	1,918
Real estate owned other than bank premises.....	45	43	39
Investments and other assets indirectly representing bank premises or other real estate.....	30	30	30
Customers' liability on acceptances outstanding.....	3	1	—
Interest, commissions, rent, and other income earned or accrued but not collected.....	235	226	223
Other assets.....	216	172	100
Total assets.....	420,812	415,960	427,696
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	244,777	248,260	263,132
Time deposits of individuals, partnerships, and corporations.....	55,310	55,458	56,980
Postal savings deposits.....	18	18	28
Deposits of U. S. Government.....	23,735	15,540	6,163
Deposits of States and political subdivisions.....	30,164	29,769	29,259
Deposits of banks.....	42,589	41,692	46,229
Other deposits (certified and cashiers' checks, etc.).....	2,710	2,650	3,147
<i>Total deposits.....</i>	<i>399,308</i>	<i>393,387</i>	<i>404,858</i>
<i>Demand deposits.....</i>	<i>345,470</i>	<i>357,672</i>	<i>347,691</i>
<i>Time deposits.....</i>	<i>55,838</i>	<i>35,715</i>	<i>57,167</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	—	—	—
Acceptances executed by or for account of reporting banks and outstanding.....	3	1	—
Interest, discount, rent, and other income collected but not earned.....	195	224	279
Interest, taxes, and other expenses accrued and unpaid.....	470	361	272
Other liabilities.....	149	26	141
Total liabilities.....	400,120	393,999	405,630
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	247	69	49
Class B preferred stock.....	155	155	155
Common stock.....	6,076	6,776	6,826
<i>Total capital stock.....</i>	<i>6,478</i>	<i>7,000</i>	<i>7,030</i>
Surplus.....	9,064	9,364	9,618
Undivided profits.....	4,142	4,713	4,494
Reserves and retirement account for preferred stock.....	1,008	884	924
Total capital accounts.....	20,692	21,961	22,066
Total liabilities and capital accounts.....	420,812	415,960	427,696

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

CALIFORNIA

[In thousands of dollars]

	June 30, 1946	Sept. 30, 1946	Dec. 31, 1946
	91 banks	91 banks	92 banks
ASSETS			
Loans and discounts.....	1,806,659	2,176,252	2,510,823
Overdrafts.....	3,447	5,031	4,803
U. S. Government securities, direct obligations.....	5,696,440	5,375,210	4,925,592
Obligations guaranteed by U. S. Government.....	1,842		1,842
Obligations of States and political subdivisions.....	414,550	446,825	458,971
Other bonds, notes, and debentures.....	134,784	124,763	119,866
Corporate stocks, including stock of Federal Reserve bank.....	11,541	11,598	11,733
Reserve with Federal Reserve bank.....	1,175,127	1,171,509	1,212,252
Currency and coin.....	64,945	74,905	84,643
Balances with other banks, and cash items in process of collection.....	586,703	588,533	733,217
Bank premises owned, furniture and fixtures.....	50,527	51,527	53,680
Real estate owned other than bank premises.....	215	207	191
Investments and other assets indirectly representing bank premises or other real estate.....	24,374	24,215	23,995
Customers' liability on acceptances outstanding.....	4,684	5,519	7,014
Interest, commissions, rent, and other income earned or accrued but not collected.....	22,916	26,032	23,516
Other assets.....	6,524	11,231	6,808
Total assets.....	10,005,278	10,093,357	10,178,846
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	4,517,649	4,730,805	4,820,889
Time deposits of individuals, partnerships, and corporations.....	3,419,176	3,492,474	3,595,197
Postal savings deposits.....	357	355	356
Deposits of U. S. Government.....	669,454	481,732	179,649
Deposits of States and political subdivisions.....	428,434	399,574	536,609
Deposits of banks.....	252,203	256,582	281,278
Other deposits (certified and cashiers' checks, etc.).....	200,927	183,542	215,000
Total deposits.....	9,488,800	9,545,064	9,628,878
Demand deposits.....	5,965,089	5,947,147	5,910,606
Time deposits.....	3,523,711	3,597,917	3,718,472
Bills payable, rediscounts, and other liabilities for borrowed money.....	300	450	100
Acceptances executed by or for account of reporting banks and outstanding.....	6,720	7,578	9,597
Interest, discount, rent, and other income collected but not earned.....	8,890	10,474	11,614
Interest, taxes, and other expenses accrued and unpaid.....	21,248	28,820	23,141
Other liabilities.....	24,615	25,756	41,480
Total liabilities.....	9,549,973	9,618,142	9,714,910
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	2,170	1,928	1,788
Common stock.....	184,028	184,132	184,657
Total capital stock.....	186,198	186,060	186,445
Surplus.....	175,660	176,282	190,145
Undivided profits.....	75,668	92,901	69,071
Reserves and retirement account for preferred stock.....	17,779	19,972	18,275
Total capital accounts.....	455,305	475,215	463,936
Total liabilities and capital accounts.....	10,005,278	10,093,357	10,178,846

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

COLORADO

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	77 banks	77 banks	77 banks
ASSETS			
Loans and discounts.....	104,507	117,500	129,285
Overdrafts.....	54	78	61
U. S. Government securities, direct obligations.....	494,396	492,923	462,790
Obligations guaranteed by U. S. Government.....			
Obligations of States and political subdivisions.....	9,635	10,969	12,331
Other bonds, notes, and debentures.....	18,746	18,001	18,583
Corporate stocks, including stock of Federal Reserve bank.....	809	814	818
Reserve with Federal Reserve bank.....	110,529	119,731	121,619
Currency and coin.....	8,609	9,282	9,080
Balances with other banks, and cash items in process of collection.....	116,237	135,676	132,059
Bank premises owned, furniture and fixtures.....	2,217	2,275	2,248
Real estate owned other than bank premises.....	2	2	
Customers' liability on acceptances outstanding.....	1	1	1
Interest, commissions, rent, and other income earned or accrued but not collected.....	1,133	1,055	1,148
Other assets.....	437	427	552
Total assets.....	867,312	908,734	890,575
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	492,196	532,745	545,806
Time deposits of individuals, partnerships, and corporations.....	161,881	167,539	169,204
Postal savings deposits.....	5	5	5
Deposits of U. S. Government.....	62,106	42,996	15,690
Deposits of States and political subdivisions.....	23,035	23,334	21,914
Deposits of banks.....	74,521	86,265	86,127
Other deposits (certified and cashiers' checks, etc.).....	6,661	7,024	7,993
<i>Total deposits.....</i>	<i>826,406</i>	<i>869,908</i>	<i>846,739</i>
<i>Demand deposits.....</i>	<i>660,608</i>	<i>695,390</i>	<i>674,763</i>
<i>Time deposits.....</i>	<i>164,797</i>	<i>170,518</i>	<i>171,976</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	200	200	
Acceptances executed by or for account of reporting banks and outstanding.....	1	1	1
Interest, discount, rent, and other income collected but not earned.....	123	139	158
Interest, taxes, and other expenses accrued and unpaid.....	1,502	1,491	1,934
Other liabilities.....	57	76	108
Total liabilities.....	827,293	867,815	848,940
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	174	129	129
Common stock.....	11,375	11,375	11,633
<i>Total capital stock.....</i>	<i>11,549</i>	<i>11,504</i>	<i>11,762</i>
Surplus.....	15,440	15,540	16,072
Undivided profits.....	9,487	10,377	10,032
Reserves and retirement account for preferred stock.....	3,543	3,498	3,769
Total capital accounts.....	40,019	40,919	41,635
Total liabilities and capital accounts.....	867,312	908,734	890,575

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued***CONNECTICUT***[In thousands of dollars]*

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	50 banks	50 banks	50 banks
ASSETS			
Loans and discounts.....	108,857	118,589	127,770
Overdrafts.....	32	22	21
U. S. Government securities, direct obligations.....	472,599	447,101	400,488
Obligations guaranteed by U. S. Government.....	12		
Obligations of States and political subdivisions.....	17,313	17,239	16,227
Other bonds, notes, and debentures.....	19,826	18,013	18,863
Corporate stocks, including stock of Federal Reserve bank.....	1,369	1,373	1,378
Reserve with Federal Reserve bank.....	75,052	65,502	67,447
Currency and coin.....	10,801	15,160	17,336
Balances with other banks, and cash items in process of collection.....	82,562	91,386	92,481
Bank premises owned, furniture and fixtures.....	8,225	8,133	8,076
Real estate owned other than bank premises.....	287	303	191
Customers' liability on acceptances outstanding.....	3	211	3
Interest, commissions, rent, and other income earned or accrued but not collected.....	878	1,029	841
Other assets.....	271	686	606
Total assets.....	798,087	784,747	751,740
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	428,876	430,659	437,190
Time deposits of individuals, partnerships, and corporations.....	171,997	175,428	175,748
Postal savings deposits.....	15	15	15
Deposits of U. S. Government.....	77,549	49,389	15,702
Deposits of States and political subdivisions.....	26,897	30,249	22,871
Deposits of banks.....	17,474	18,313	20,427
Other deposits (certified and cashiers' checks, etc.).....	16,922	19,076	20,487
<i>Total deposits.....</i>	<i>739,730</i>	<i>783,189</i>	<i>692,440</i>
<i>Demand deposits.....</i>	<i>666,463</i>	<i>546,510</i>	<i>515,521</i>
<i>Time deposits.....</i>	<i>173,267</i>	<i>176,619</i>	<i>176,919</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	500	2,600	-----
Acceptances executed by or for account of reporting banks and outstanding.....	3	211	3
Interest, discount, rent, and other income collected but not earned.....	516	582	656
Interest, taxes, and other expenses accrued and unpaid.....	2,782	3,018	2,994
Other liabilities.....	428	303	518
Total liabilities.....	743,959	729,843	696,611
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	830	830	820
Common stock.....	20,068	20,068	20,068
<i>Total capital stock.....</i>	<i>20,898</i>	<i>20,898</i>	<i>20,888</i>
Surplus.....	21,443	21,543	22,352
Undivided profits.....	8,152	8,819	8,157
Reserves and retirement account for preferred stock.....	3,635	3,644	3,732
Total capital accounts.....	54,128	54,904	55,129
Total liabilities and capital accounts.....	798,087	784,747	751,740

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

DELAWARE

[In thousands of dollars]

	June 30, 1946	Sept. 30, 1946	Dec. 31, 1946
	13 banks	13 banks	13 banks
ASSETS			
Loans and discounts.....	7, 758	8, 406	9, 057
Overdrafts.....	1	1	
U. S. Government securities, direct obligations.....	22, 862	22, 693	22, 339
Obligations guaranteed by U. S. Government.....	478	849	469
Obligations of States and political subdivisions.....	2, 775	2, 237	2, 423
Other bonds, notes, and debentures.....	137	139	139
Corporate stocks, including stock of Federal Reserve bank.....	4, 341	4, 827	4, 523
Reserve with Federal Reserve bank.....	778	882	1, 007
Currency and coin.....	2, 679	4, 100	3, 207
Balances with other banks, and cash items in process of collection.....	475	479	468
Bank premises owned, furniture and fixtures.....	1	1	
Real estate owned other than bank premises.....	7	7	7
Investments and other assets indirectly representing bank premises or other real estate.....	2	4	1
Interest, commissions, rent, and other income earned or accrued but not collected.....	28	32	17
Other assets.....			
Total assets.....	42, 322	44, 657	43, 657
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	22, 296	24, 554	24, 003
Time deposits of individuals, partnerships, and corporations.....	12, 256	12, 768	12, 979
Deposits of U. S. Government.....	1, 805	1, 074	423
Deposits of States and political subdivisions.....	159	349	179
Deposits of banks.....	298	301	421
Other deposits (certified and cashiers' checks, etc.).....	316	363	360
Total deposits.....	37, 130	39, 409	38, 365
Demand deposits.....	24, 866	26, 632	25, 367
Time deposits.....	12, 264	12, 777	12, 998
Bills payable, rediscounts, and other liabilities for borrowed money.....	1	1	1
Interest, taxes, and other expenses accrued and unpaid.....	36	8	60
Other liabilities.....			
Total liabilities.....	37, 167	39, 418	38, 426
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	25	25	25
Common stock.....	1, 594	1, 594	1, 594
Total capital stock.....	1, 619	1, 619	1, 619
Surplus.....	2, 727	2, 778	2, 831
Undivided profits.....	699	732	664
Reserves and retirement account for preferred stock.....	110	110	117
Total capital accounts.....	5, 155	5, 239	5, 231
Total liabilities and capital accounts.....	42, 322	44, 657	43, 657

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued***DISTRICT OF COLUMBIA**

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	10 banks	10 banks	9 banks
ASSETS			
Loans and discounts.....	84,431	90,899	96,674
Overdrafts.....	39	30	46
U. S. Government securities, direct obligations.....	401,227	381,819	344,053
Obligations guaranteed by U. S. Government.....	21		
Obligations of States and political subdivisions.....	1,151	1,070	1,040
Other bonds, notes, and debentures.....	23,305	25,017	26,714
Corporate stocks, including stock of Federal Reserve bank.....	729	732	738
Reserve with Federal Reserve bank.....	98,525	99,818	106,160
Currency and coin.....	11,087	13,181	13,293
Balances with other banks, and cash items in process of collection.....	47,423	52,080	49,557
Bank premises owned, furniture and fixtures.....	6,294	6,281	6,115
Real estate owned other than bank premises.....		10	30
Interest, commissions, rent, and other income earned or accrued but not collected.....	413	517	368
Other assets.....	2,342	1,037	758
Total assets.....	676,987	672,491	645,567
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	413,014	424,659	422,126
Time deposits of individuals, partnerships, and corporations.....	106,352	108,293	107,417
Postal savings deposits.....	25	25	25
Deposits of U. S. Government.....	62,186	46,116	17,084
Deposits of States and political subdivisions.....	41	60	86
Deposits of banks.....	48,849	43,700	45,823
Other deposits (certified and cashiers' checks, etc.).....	10,836	11,965	18,269
<i>Total deposits.....</i>	<i>641,303</i>	<i>634,818</i>	<i>610,830</i>
<i>Demand deposits.....</i>	<i>634,926</i>	<i>628,500</i>	<i>603,388</i>
<i>Time deposits.....</i>	<i>106,377</i>	<i>108,318</i>	<i>107,442</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		141	171
Interest, discount, rent, and other income collected but not earned.....	1,360	1,663	1,594
Interest, taxes, and other expenses accrued and unpaid.....	2,716	3,948	1,658
Other liabilities.....			
Total liabilities.....	645,490	640,570	614,253
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	10,850	10,850	10,600
Surplus.....	13,100	13,100	13,800
Undivided profits.....	6,493	6,745	5,975
Reserves.....	1,054	1,226	939
Total capital accounts.....	31,497	31,921	31,314
Total liabilities and capital accounts.....	676,987	672,491	645,567

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

FLORIDA

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	60 banks	60 banks	60 banks
ASSETS			
Loans and discounts.....	182, 191	193, 278	218, 243
Overdrafts.....	35	93	74
U. S. Government securities, direct obligations	773, 278	697, 866	655, 120
Obligations guaranteed by U. S. Government			
Obligations of States and political subdivisions.....	52, 166	53, 227	51, 818
Other bonds, notes, and debentures.....	23, 476	21, 031	21, 412
Corporate stocks, including stock of Federal Reserve bank	1, 909	1, 954	1, 969
Reserve with Federal Reserve bank.....	167, 838	150, 155	146, 376
Currency and coin.....	18, 166	21, 388	25, 385
Balances with other banks, and cash items in process of collection	162, 502	141, 954	179, 173
Bank premises owned, furniture and fixtures.....	10, 989	10, 846	10, 957
Real estate owned other than bank premises.....	284	397	323
Investments and other assets indirectly representing bank premises or other real estate.....	86	86	109
Customers' liability on acceptances outstanding.....	2	1	28
Interest, commissions, rent, and other income earned or accrued but not collected.....	2, 480	2, 441	2, 520
Other assets.....	600	873	758
Total assets.....	1, 396, 002	1, 295, 590	1, 314, 265
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	787, 428	748, 542	747, 325
Time deposits of individuals, partnerships, and corporations.....	187, 129	191, 177	198, 259
Postal savings deposits.....	45	41	41
Deposits of U. S. Government.....	96, 201	64, 533	24, 554
Deposits of States and political subdivisions.....	105, 098	99, 164	130, 258
Deposits of banks.....	140, 091	107, 522	131, 260
Other deposits (certified and cashiers' checks, etc.).....	10, 811	10, 298	11, 950
<i>Total deposits.....</i>	<i>1, 526, 803</i>	<i>1, 221, 277</i>	<i>1, 243, 647</i>
<i>Demand deposits.....</i>	<i>1, 122, 606</i>	<i>1, 013, 394</i>	<i>1, 027, 899</i>
<i>Time deposits.....</i>	<i>404, 197</i>	<i>207, 883</i>	<i>215, 748</i>
Bills payable, rediscounts, and other liabilities for borrowed money	750	3, 800	175
Acceptances executed by or for account of reporting banks and out- ing.....	2	1	28
Interest, discount, rent, and other income collected but not earned	605	719	782
Interest, taxes, and other expenses accrued and unpaid.....	3, 730	3, 983	2, 954
Other liabilities.....	456	221	421
Total liabilities.....	1, 332, 346	1, 230, 001	1, 248, 007
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	24, 350	24, 350	24, 350
Surplus.....	28, 782	29, 730	30, 211
Undivided profits.....	7, 585	8, 352	8, 437
Reserves and retirement account for preferred stock.....	2, 939	3, 157	3, 260
Total capital accounts.....	63, 656	65, 589	66, 258
Total liabilities and capital accounts.....	1, 396, 002	1, 295, 590	1, 314, 265

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

GEORGIA

{In thousands of dollars}

	June 30, 1946	Sept. 30, 1946	Dec. 31, 1946
	49 banks	49 banks	49 banks
ASSETS			
Loans and discounts.....	225,788	228,037	264,795
Overdrafts.....	215	230	289
U. S. Government securities, direct obligations.....	520,643	493,683	420,615
Obligations guaranteed by U. S. Government.....			
Obligations of States and political subdivisions.....	26,607	28,697	26,989
Other bonds, notes, and debentures.....	17,042	17,332	16,358
Corporate stocks, including stock of Federal Reserve bank.....	1,189	1,217	1,220
Reserve with Federal Reserve bank.....	130,902	137,147	139,452
Currency and coin.....	10,011	12,346	15,536
Balances with other banks, and cash items in process of collection.....	134,066	111,148	151,967
Bank premises owned, furniture and fixtures.....	7,341	7,372	7,362
Real estate owned other than bank premises.....	318	319	272
Investments and other assets indirectly representing bank premises or other real estate.....			23
Customers' liability on acceptances outstanding.....	31	27	30
Interest, commissions, rent, and other income earned or accrued but not collected.....	1,743	1,583	1,489
Other assets.....	451	635	828
Total assets.....	1,076,347	1,039,773	1,047,225
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	520,259	536,273	547,749
Time deposits of individuals, partnerships, and corporations.....	164,744	166,381	168,229
Postal savings deposits.....	30	31	31
Deposits of U. S. Government.....	107,717	68,112	23,720
Deposits of States and political subdivisions.....	81,582	64,222	85,368
Deposits of banks.....	145,614	147,233	159,041
Other deposits (certified and cashiers' checks, etc.).....	4,322	3,777	9,374
<i>Total deposits.....</i>	<i>1,024,268</i>	<i>986,029</i>	<i>993,512</i>
<i>Demand deposits.....</i>	<i>857,408</i>	<i>817,569</i>	<i>823,527</i>
<i>Time deposits.....</i>	<i>166,860</i>	<i>168,460</i>	<i>169,985</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Acceptances executed by or for account of reporting banks and outstanding.....	31	27	30
Interest, discount, rent, and other income collected but not earned.....	994	1,080	1,223
Interest, taxes, and other expenses accrued and unpaid.....	2,499	2,831	2,436
Other liabilities.....	811	457	831
Total liabilities.....	1,028,603	990,424	998,032
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	50	50	50
Common stock.....	17,447	17,447	17,447
<i>Total capital stock.....</i>	<i>17,497</i>	<i>17,497</i>	<i>17,497</i>
Surplus.....	18,120	18,690	18,910
Undivided profits.....	7,204	8,291	7,191
Reserves and retirement account for preferred stock.....	4,923	4,871	5,595
Total capital accounts.....	47,744	49,349	49,193
Total liabilities and capital accounts.....	1,076,347	1,039,773	1,047,225

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

THE TERRITORY OF HAWAII

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	1 bank	1 bank	1 bank
ASSETS			
Loans and discounts.....	25,159	27,319	32,186
Overdrafts.....	34	85	63
U. S. Government securities, direct obligations.....	186,691	185,035	170,379
Obligations guaranteed by U. S. Government.....			
Obligations of States and political subdivisions.....	3,592	3,754	3,289
Other bonds, notes, and debentures.....	2,632	2,807	2,766
Reserve with approved national banking associations.....	20,648	15,124	20,956
Currency and coin.....	15,446	14,636	12,496
Balances with other banks, and cash items in process of collection.....	7,897	9,419	9,288
Bank premises owned, furniture and fixtures.....	1,983	2,054	2,089
Customers' liability on acceptances outstanding.....	7	41	13
Interest, commissions, rent, and other income earned or accrued but not collected.....	656	1,216	645
Other assets.....	62	78	56
Total assets.....	264,807	261,568	254,226
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	77,899	79,461	78,027
Time deposits of individuals, partnerships, and corporations.....	118,724	120,539	119,443
Postal savings deposits.....	10	10	10
Deposits of U. S. Government.....	42,243	35,047	32,886
Deposits of States and political subdivisions.....	11,669	11,125	9,560
Deposits of banks.....	966	1,179	1,409
Other deposits (certified and cashiers' checks, etc.).....	2,593	2,775	1,945
<i>Total deposits.....</i>	<i>254,104</i>	<i>250,139</i>	<i>243,880</i>
<i>Demand deposits.....</i>	<i>136,677</i>	<i>139,494</i>	<i>133,733</i>
<i>Time deposits.....</i>	<i>118,527</i>	<i>120,645</i>	<i>110,147</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Acceptances executed by or for account of reporting bank and outstanding.....	7	41	13
Interest, discount, rent, and other income collected but not earned.....	8	10	13
Interest, taxes, and other expenses accrued and unpaid.....	376	436	436
Other liabilities.....	190	285	197
Total liabilities.....	254,685	250,908	243,939
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	4,000	4,000	4,000
Surplus.....	3,000	3,100	3,100
Undivided profits.....	637	1,075	603
Reserves.....	2,485	2,485	2,584
Total capital accounts.....	10,122	10,660	10,287
Total liabilities and capital accounts.....	264,807	261,568	254,226

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

IDAHO

[In thousands of dollars]

	June 30, 1946	Sept. 30, 1946	Dec. 31, 1946
	16 banks	15 banks	15 banks
ASSETS			
Loans and discounts.....	41,435	49,376	53,522
Overdrafts.....	86	131	122
U. S. Government securities, direct obligations.....	214,540	217,160	218,879
Obligations guaranteed by U. S. Government.....	337		337
Obligations of States and political subdivisions.....	4,045	4,251	4,544
Other bonds, notes, and debentures.....	1,327	1,256	1,374
Corporate stocks, including stock of Federal Reserve bank.....	274	266	267
Reserve with Federal Reserve bank.....	35,928	37,033	39,411
Currency and coin.....	4,439	4,598	5,147
Balances with other banks, and cash items in process of collection.....	25,774	29,878	31,231
Bank premises owned, furniture and fixtures.....	1,274	1,360	1,376
Interest, commissions, rent, and other income earned or accrued but not collected.....	8	44	39
Other assets.....	822	550	382
Total assets.....	330,289	345,903	356,631
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	196,414	218,740	223,561
Time deposits of individuals, partnerships, and corporations.....	71,303	73,662	75,082
Postal savings deposits.....	11	11	11
Deposits of U. S. Government.....	15,603	10,748	5,292
Deposits of States and political subdivisions.....	26,659	22,453	30,266
Deposits of banks.....	4,619	5,593	6,033
Other deposits (certified and cashiers' checks, etc.).....	2,325	2,231	3,226
Total deposits.....	316,934	353,138	343,471
Demand deposits.....	244,798	258,043	267,559
Time deposits.....	72,136	74,495	75,915
Bills payable, rediscounts, and other liabilities for borrowed money.....	34	53	65
Interest, discount, rent, and other income collected but not earned.....	589	591	645
Interest, taxes, and other expenses accrued and unpaid.....	216	81	135
Other liabilities.....			
Total liabilities.....	317,773	334,163	344,316
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	5	5	5
Common stock.....	4,980	4,680	4,680
Total capital stock.....	4,985	4,685	4,685
Surplus.....	4,286	4,211	4,364
Undivided profits.....	2,090	1,683	2,001
Reserves and retirement account for preferred stock.....	1,155	1,161	1,265
Total capital accounts.....	12,516	11,740	12,315
Total liabilities and capital accounts.....	330,289	345,903	356,631

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

ILLINOIS

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	365 banks	369 banks	373 banks
ASSETS			
Loans and discounts.....	1,495,415	1,583,634	1,723,654
Overdrafts.....	2,587	984	1,085
U. S. Government securities, direct obligations.....	4,795,721	4,556,080	4,231,311
Obligations guaranteed by U. S. Government.....	9		
Obligations of States and political subdivisions.....	198,525	199,482	220,793
Other bonds, notes, and debentures.....	186,602	190,152	197,284
Corporate stocks, including stock of Federal Reserve bank.....	11,609	11,237	11,368
Reserve with Federal Reserve bank.....	1,056,203	1,082,180	133,732
Currency and coin.....	59,660	65,828	76,768
Balances with other banks, and cash items in process of collection.....	656,949	707,111	837,969
Bank premises owned, furniture and fixtures.....	27,339	27,851	27,563
Real estate owned other than bank premises.....	720	742	706
Investments and other assets indirectly representing bank premises or other real estate.....	973	1,006	958
Customers' liability on acceptances outstanding.....	2,884	3,408	5,852
Interest, commissions, rent, and other income earned or accrued but not collected.....	15,619	15,996	15,260
Other assets.....	3,435	5,577	4,037
Total assets.....	8,514,250	8,451,268	8,488,348
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	4,112,780	4,343,596	4,585,412
Time deposits of individuals, partnerships, and corporations.....	1,527,257	1,567,455	1,617,186
Postal savings deposits.....	97	102	102
Deposits of U. S. Government.....	859,707	560,053	184,217
Deposits of States and political subdivisions.....	418,639	399,269	386,532
Deposits of banks.....	1,022,505	985,055	1,115,977
Other deposits (certified and cashiers' checks, etc.).....	60,580	62,309	65,648
<i>Total deposits.....</i>	<i>8,001,665</i>	<i>7,927,859</i>	<i>7,955,074</i>
<i>Demand deposits.....</i>	<i>6,417,206</i>	<i>6,299,044</i>	<i>6,265,104</i>
<i>Time deposits.....</i>	<i>1,684,560</i>	<i>1,628,185</i>	<i>1,639,970</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		1,370	90
Acceptances executed by or for account of reporting banks and outstanding.....	4,556	3,458	6,429
Interest, discount, rent, and other income collected but not earned.....	3,632	4,149	4,345
Interest, taxes, and other expenses accrued and unpaid.....	25,413	27,831	25,296
Other liabilities.....	6,782	5,337	7,112
Total liabilities.....	8,041,948	7,969,984	7,998,346
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	936	693	392
Class B preferred stock.....	20	20	20
Common stock.....	180,076	182,868	185,284
<i>Total capital stock.....</i>	<i>181,032</i>	<i>183,581</i>	<i>185,696</i>
Surplus.....	184,438	185,507	188,324
Undivided profits.....	61,215	65,691	68,498
Reserves and retirement account for preferred stock.....	45,617	46,505	47,484
Total capital accounts.....	472,302	481,284	490,002
Total liabilities and capital accounts.....	8,514,250	8,451,268	8,488,348

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

INDIANA

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	126 banks	126 banks	126 banks
ASSETS			
Loans and discounts.....	194,661	215,891	235,220
Overdrafts.....	72	78	62
U. S. Government securities, direct obligations.....	926,014	876,066	845,556
Obligations guaranteed by U. S. Government.....	22		
Obligations of States and political subdivisions.....	51,183	52,812	50,177
Other bonds, notes, and debentures.....	43,778	41,041	38,539
Corporate stocks, including stock of Federal Reserve bank.....	1,737	1,752	1,774
Reserve with Federal Reserve bank.....	177,927	178,342	185,903
Currency and coin.....	22,005	26,090	30,553
Balances with other banks, and cash items in process of collection.....	151,963	155,585	180,399
Bank premises owned, furniture and fixtures.....	8,681	8,731	8,598
Real estate owned other than bank premises.....	3	4	3
Investments and other assets indirectly representing bank premises or other real estate.....	88	88	90
Customers' liability on acceptances outstanding.....	36	43	11
Interest, commissions, rent, and other income earned or accrued but not collected.....	2,139	2,136	1,996
Other assets.....	970	836	822
Total assets.....	1,581,279	1,559,495	1,579,729
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	744,921	774,345	821,451
Time deposits of individuals, partnerships, and corporations.....	356,526	364,910	371,721
Postal savings deposits.....	294	288	288
Deposits of U. S. Government.....	137,792	94,718	33,956
Deposits of States and political subdivisions.....	142,728	124,880	132,627
Deposits of banks.....	102,213	100,879	116,416
Other deposits (certified and cashiers' checks, etc.).....	14,652	15,128	18,086
<i>Total deposits.....</i>	<i>1,499,126</i>	<i>1,478,148</i>	<i>1,494,545</i>
<i>Demand deposits.....</i>	<i>1,157,817</i>	<i>1,104,070</i>	<i>1,116,784</i>
<i>Time deposits.....</i>	<i>341,309</i>	<i>374,078</i>	<i>377,761</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Acceptances executed by or for account of reporting banks and outstanding.....	36	43	11
Interest, discount, rent, and other income collected but not earned.....	506	628	706
Interest, taxes, and other expenses accrued and unpaid.....	2,118	2,198	2,367
Other liabilities.....	494	235	601
Total liabilities.....	1,502,280	1,478,250	1,498,230
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	1,214	964	389
Class B preferred stock.....	75	75	75
Common stock.....	25,540	25,790	26,490
<i>Total capital stock.....</i>	<i>26,829</i>	<i>26,829</i>	<i>26,954</i>
Surplus.....	30,756	30,994	32,323
Undivided profits.....	17,139	19,321	17,336
Reserves and retirement account for preferred stock.....	4,275	4,101	4,886
Total capital accounts.....	78,999	81,245	81,499
Total liabilities and capital accounts.....	1,581,279	1,559,495	1,579,729

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

IOWA

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	97 banks	97 banks	97 banks
ASSETS			
Loans and discounts.....	111,595	120,909	135,781
Overdrafts.....	106	158	66
U. S. Government securities, direct obligations.....	412,385	394,476	380,041
Obligations guaranteed by U. S. Government.....	580		
Obligations of States and political subdivisions.....	48,520	49,261	49,081
Other bonds, notes, and debentures.....	14,682	14,290	13,378
Corporate stocks, including stock of Federal Reserve bank.....	849	864	879
Reserve with Federal Reserve bank.....	89,953	86,497	99,670
Currency and coin.....	9,405	9,809	10,452
Balances with other banks, and cash items in process of collection.....	73,401	78,775	97,849
Bank premises owned, furniture and fixtures.....	3,271	3,381	3,272
Real estate owned other than bank premises.....	8	50	50
Investments and other assets indirectly representing bank premises or other real estate.....	1,012	991	966
Customers' liability on acceptances outstanding.....	66	20	-----
Interest, commissions, rent, and other income earned or accrued but not collected.....	771	975	735
Other assets.....	345	185	225
Total assets.....	766,949	760,641	793,023
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	344,614	358,339	385,671
Time deposits of individuals, partnerships, and corporations.....	137,313	139,190	141,637
Postal savings deposits.....	52	53	51
Deposits of U. S. Government.....	70,614	49,854	25,633
Deposits of States and political subdivisions.....	68,651	71,668	67,791
Deposits of banks.....	103,906	98,183	126,411
Other deposits (certified and cashiers' checks, etc.).....	4,111	4,404	6,588
<i>Total deposits.....</i>	<i>729,261</i>	<i>731,691</i>	<i>753,752</i>
<i>Demand deposits.....</i>	<i>589,494</i>	<i>580,063</i>	<i>609,697</i>
<i>Time deposits.....</i>	<i>139,767</i>	<i>151,628</i>	<i>144,055</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	-----	-----	-----
Acceptances executed by or for account of reporting banks and outstanding.....	66	20	-----
Interest, discount, rent, and other income collected but not earned.....	306	334	337
Interest, taxes, and other expenses accrued and unpaid.....	719	819	776
Other liabilities.....	76	45	211
Total liabilities.....	730,428	722,909	755,106
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	30	30	30
Common stock.....	12,719	12,719	12,719
<i>Total capital stock.....</i>	<i>12,749</i>	<i>12,749</i>	<i>12,749</i>
Surplus.....	15,747	15,781	16,605
Undivided profits.....	5,599	6,599	5,769
Reserves and retirement account for preferred stock.....	2,426	2,603	2,794
Total capital accounts.....	36,521	37,732	37,917
Total liabilities and capital accounts.....	766,949	760,641	793,023

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

KANSAS

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	174 banks	174 banks	174 banks
ASSETS			
Loans and discounts.....	105,755	113,234	126,707
Overdrafts.....	104	148	103
U. S. Government securities, direct obligations.....	494,170	481,251	447,135
Obligations guaranteed by U. S. Government.....	69		82
Obligations of States and political subdivisions.....	18,439	20,948	23,954
Other bonds, notes, and debentures.....	20,422	23,470	24,312
Corporate stocks, including stock of Federal Reserve bank.....	906	919	1,121
Reserve with Federal Reserve bank.....	113,456	110,058	115,719
Currency and coin.....	7,480	8,548	8,685
Balances with other banks, and cash items in process of collection.....	114,164	112,384	133,903
Bank premises owned, furniture and fixtures.....	3,845	3,841	3,774
Real estate owned other than bank premises.....	50	49	52
Investments and other assets indirectly representing bank premises or other real estate.....	150	148	146
Interest, commissions, rent, and other income earned or accrued but not collected.....	738	643	678
Other assets.....	606	587	434
Total assets.....	880,354	876,228	886,805
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	521,324	545,823	548,389
Time deposits of individuals, partnerships, and corporations.....	73,412	73,919	73,553
Postal savings deposits.....	38	38	38
Deposits of U. S. Government.....	61,229	41,524	18,653
Deposits of States and political subdivisions.....	85,700	79,227	102,008
Deposits of banks.....	90,122	86,216	94,108
Other deposits (certified and cashiers' checks, etc.).....	7,655	7,108	7,756
Total deposits.....	839,480	833,855	844,605
Demand deposits.....	764,423	758,210	769,208
Time deposits.....	76,057	76,645	76,297
Bills payable, rediscounts, and other liabilities for borrowed money.....	7	7	7
Mortgages or other liens on bank premises and other real estate.....			
Interest, discount, rent, and other income collected but not earned.....	210	264	270
Interest, taxes, and other expenses accrued and unpaid.....	987	1,166	1,033
Other liabilities.....	231	89	222
Total liabilities.....	840,915	835,381	846,037
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	72	60	60
Common stock.....	15,318	15,380	15,505
Total capital stock.....	15,390	15,440	15,565
Surplus.....	14,722	15,324	15,831
Undivided profits.....	7,997	8,844	7,996
Reserves and retirement account for preferred stock.....	1,330	1,239	1,376
Total capital accounts.....	39,439	40,847	40,768
Total liabilities and capital accounts.....	880,354	876,228	886,805

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

KENTUCKY

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	93 banks	93 banks	93 banks
ASSETS			
Loans and discounts.....	96,696	104,275	119,702
Overdrafts.....	71	180	67
U. S. Government securities, direct obligations.....	351,591	336,737	315,996
Obligations guaranteed by U. S. Government.....	4	4	4
Obligations of States and political subdivisions.....	18,301	17,879	17,091
Other bonds, notes, and debentures.....	16,418	15,370	17,393
Corporate stocks, including stock of Federal Reserve bank.....	972	988	913
Reserve with Federal Reserve bank.....	73,433	74,737	77,262
Currency and coin.....	8,655	10,014	12,904
Balances with other banks, and cash items in process of collection.....	57,331	58,151	80,527
Bank premises owned, furniture and fixtures.....	3,494	3,499	3,430
Real estate owned other than bank premises.....	29	29	27
Interest, commissions, rent and other income earned or accrued but not collected.....	649	644	598
Other assets.....	237	318	230
Total assets.....	627,881	622,821	646,144
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	367,481	390,454	420,304
Time deposits of individuals, partnerships, and corporations.....	105,789	107,190	106,898
Postal savings deposits.....	16	16	16
Deposits of U. S. Government.....	42,815	28,408	10,903
Deposits of States and political subdivisions.....	19,255	18,895	22,601
Deposits of banks.....	36,116	30,152	40,101
Other deposits (certified and cashiers' checks, etc.).....	16,246	6,028	6,792
<i>Total deposits.....</i>	<i>587,818</i>	<i>581,143</i>	<i>607,616</i>
<i>Demand deposits.....</i>	<i>480,067</i>	<i>471,997</i>	<i>498,754</i>
<i>Time deposits.....</i>	<i>107,751</i>	<i>109,146</i>	<i>108,861</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	3,300	3,750	200
Interest, discount, rent, and other income collected but not earned.....	184	237	298
Interest, taxes, and other expenses accrued and unpaid.....	958	983	937
Other liabilities.....	279	199	404
Total liabilities.....	592,539	586,312	609,454
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	505	505	505
Common stock.....	12,865	13,015	13,090
<i>Total capital stock.....</i>	<i>13,370</i>	<i>13,520</i>	<i>13,595</i>
Surplus.....	16,242	16,322	16,998
Undivided profits.....	4,362	5,313	4,693
Reserves and retirement account for preferred stock.....	1,368	1,354	1,404
Total capital accounts.....	35,342	36,509	36,690
Total liabilities and capital accounts.....	627,881	622,821	646,144

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

LOUISIANA

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	33 banks	33 banks	33 banks
ASSETS			
Loans and discounts.....	174, 576	174, 480	198, 964
Overdrafts.....	231	400	228
U. S. Government securities, direct obligations.....	609, 194	588, 354	531, 402
Obligations guaranteed by U. S. Government.....	145		145
Obligations of States and political subdivisions.....	54, 946	55, 999	60, 529
Other bonds, notes, and debentures.....	11, 497	10, 730	12, 189
Corporate stocks, including stock of Federal Reserve bank.....	1, 667	1, 734	1, 764
Reserve with Federal Reserve bank.....	155, 583	156, 412	160, 033
Currency and coin.....	12, 138	13, 084	15, 829
Balances with other banks, and cash items in process of collection.....	115, 634	124, 054	134, 518
Bank premises owned, furniture and fixtures.....	8, 539	8, 498	8, 295
Real estate owned other than bank premises.....	175	173	147
Investments and other assets indirectly representing bank premises or other real estate.....	1, 548	1, 552	1, 560
Customers' liability on acceptances outstanding.....	2, 147	1, 649	3, 072
Interest, commissions, rent, and other income earned or accrued but not collected.....	2, 155	2, 137	2, 169
Other assets.....	1, 266	1, 301	1, 259
Total assets.....	1, 151, 441	1, 140, 557	1, 132, 103
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	565, 345	578, 050	584, 345
Time deposits of individuals, partnerships, and corporations.....	182, 722	184, 645	186, 669
Postal savings deposits.....	58	59	59
Deposits of U. S. Government.....	82, 903	54, 755	18, 252
Deposits of States and political subdivisions.....	95, 326	101, 693	101, 143
Deposits of banks.....	163, 887	158, 903	172, 077
Other deposits (certified and cashiers' checks, etc.).....	6, 018	7, 434	11, 069
<i>Total deposits.....</i>	<i>1, 096, 259</i>	<i>1, 085, 559</i>	<i>1, 073, 614</i>
<i>Demand deposits.....</i>	<i>909, 301</i>	<i>896, 493</i>	<i>882, 530</i>
<i>Time deposits.....</i>	<i>186, 958</i>	<i>189, 066</i>	<i>191, 084</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Acceptances executed by or for account of reporting banks and outstanding.....	3, 342	1, 978	4, 363
Interest, discount, rent, and other income collected but not earned.....	311	343	341
Interest, taxes, and other expenses accrued and unpaid.....	2, 707	2, 366	2, 860
Other liabilities.....	833	658	1, 102
Total liabilities.....	1, 103, 452	1, 090, 884	1, 082, 280
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	658	658	558
Common stock.....	16, 112	16, 112	16, 612
<i>Total capital stock.....</i>	<i>16, 770</i>	<i>16, 770</i>	<i>17, 170</i>
Surplus.....	22, 808	22, 889	23, 813
Undivided profits.....	6, 797	8, 549	6, 657
Reserves and retirement account for preferred stock.....	1, 614	1, 465	2, 183
Total capital accounts.....	47, 989	49, 673	49, 823
Total liabilities and capital accounts.....	1, 151, 441	1, 140, 557	1, 132, 103

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

MAINE

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	33 banks	33 banks	33 banks
ASSETS			
Loans and discounts.....	33, 205	39, 555	53, 795
Overdrafts.....	5	3	4
U. S. Government securities, direct obligations.....	165, 527	157, 695	139, 749
Obligations guaranteed by U. S. Government.....	9		11
Obligations of States and political subdivisions.....	2, 929	2, 988	2, 316
Other bonds, notes, and debentures.....	9, 897	9, 622	9, 619
Corporate stocks, including stock of Federal Reserve bank.....	543	555	555
Reserve with Federal Reserve bank.....	22, 191	25, 487	25, 572
Currency and coin.....	5, 207	5, 192	5, 759
Balances with other banks, and cash items in process of collection.....	21, 728	21, 506	17, 098
Bank premises owned, furniture and fixtures.....	1, 038	1, 062	1, 011
Real estate owned other than bank premises.....	70	55	53
Investments and other assets indirectly representing bank premises or other real estate.....	285	291	298
Interest, commissions, rent, and other income earned or accrued but not collected.....	252	211	211
Other assets.....	198	283	293
Total assets.....	263, 084	264, 505	256, 344
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	112, 687	117, 683	120, 095
Time deposits of individuals, partnerships, and corporations.....	91, 112	92, 440	92, 126
Postal savings deposits.....	7	7	7
Deposits of U. S. Government.....	18, 693	11, 814	4, 577
Deposits of States and political subdivisions.....	7, 605	9, 503	7, 097
Deposits of banks.....	8, 363	9, 673	6, 912
Other deposits (certified and cashiers' checks, etc.).....	3, 030	1, 120	2, 451
Total deposits.....	241, 497	242, 240	233, 205
Demand deposits.....	149, 696	149, 038	140, 344
Time deposits.....	91, 805	93, 202	92, 861
Bills payable, rediscounts, and other liabilities for borrowed money.....		350	1, 050
Interest, discount, rent, and other income collected but not earned.....	81	102	126
Interest, taxes, and other expenses accrued and unpaid.....	497	453	462
Other liabilities.....	232	71	241
Total liabilities.....	242, 307	243, 216	235, 144
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	7, 715	7, 715	7, 715
Surplus.....	8, 032	8, 383	8, 468
Undivided profits.....	3, 899	4, 042	3, 758
Reserves and retirement account for preferred stock.....	1, 131	1, 149	1, 259
Total capital accounts.....	20, 777	21, 289	21, 200
Total liabilities and capital accounts.....	263, 084	264, 505	256, 344

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

MARYLAND

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	64 banks	63 banks	63 banks
ASSETS			
Loans and discounts.....	95,213	92,724	105,964
Overdrafts.....	22	31	15
U. S. Government securities, direct obligations.....	507,322	478,954	447,582
Obligations guaranteed by U. S. Government.....	33	33	33
Obligations of States and political subdivisions.....	4,330	4,507	4,614
Other bonds, notes, and debentures.....	14,782	14,100	14,776
Corporate stocks, including stock of Federal Reserve bank.....	1,054	1,054	1,062
Reserve with Federal Reserve bank.....	89,247	95,078	87,819
Currency and coin.....	9,495	10,863	13,231
Balances with other banks, and cash items in process of collection.....	60,407	67,743	72,479
Bank premises owned, furniture and fixtures.....	4,533	4,496	4,448
Real estate owned other than bank premises.....	22	54	39
Investments and other assets indirectly representing bank premises or other real estate.....	9	9	8
Customers' liability on acceptances outstanding.....	377	293	211
Interest, commissions, rent, and other income earned or accrued but not collected.....	1,276	1,275	1,026
Other assets.....	847	592	582
Total assets.....	788,969	771,773	753,889
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	377,917	388,552	407,421
Time deposits of individuals, partnerships, and corporations.....	162,760	166,500	168,960
Postal savings deposits.....	8	8	8
Deposits of U. S. Government.....	78,284	47,674	14,371
Deposits of States and political subdivisions.....	41,961	40,212	31,808
Deposits of banks.....	75,565	74,308	78,137
Other deposits (certified and cashiers' checks, etc.).....	2,931	4,069	3,067
<i>Total deposits.....</i>	<i>739,486</i>	<i>721,323</i>	<i>708,772</i>
<i>Demand deposits.....</i>	<i>670,779</i>	<i>649,036</i>	<i>589,081</i>
<i>Time deposits.....</i>	<i>168,647</i>	<i>172,287</i>	<i>174,761</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		100	
Acceptances executed by or for account of reporting banks and outstanding.....	377	293	211
Interest, discount, rent, and other income collected but not earned.....	93	97	103
Interest, taxes, and other expenses accrued and unpaid.....	828	789	849
Other liabilities.....	420	757	755
Total liabilities.....	741,144	723,359	705,690
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	100	100	100
Common stock.....	14,195	14,145	14,145
<i>Total capital stock.....</i>	<i>14,295</i>	<i>14,245</i>	<i>14,245</i>
Surplus.....	20,579	20,574	21,086
Undivided profits.....	7,611	8,134	7,973
Reserves and retirement account for preferred stock.....	5,340	5,461	4,895
Total capital accounts.....	47,825	48,414	48,199
Total liabilities and capital accounts.....	788,969	771,773	753,889

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

MASSACHUSETTS

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	121 banks	121 banks	121 banks
ASSETS			
Loans and discounts.....	710, 773	775, 272	770, 634
Overdrafts.....	230	401	669
U. S. Government securities, direct obligations.....	1, 808, 188	1, 608, 776	1, 505, 238
Obligations guaranteed by U. S. Government.....	44		198
Obligations of States and political subdivisions.....	30, 814	40, 170	22, 775
Other bonds, notes, and debentures.....	51, 673	53, 187	53, 152
Corporate stocks, including stock of Federal Reserve bank.....	7, 280	7, 254	7, 400
Reserve with Federal Reserve bank.....	401, 610	415, 296	387, 195
Currency and coin.....	39, 189	49, 565	58, 973
Balances with other banks, and cash items in process of collection.....	215, 368	250, 179	240, 569
Bank premises owned, furniture and fixtures.....	25, 397	25, 330	24, 606
Real estate owned other than bank premises.....	48	58	73
Investments and other assets indirectly representing bank premises or other real estate.....	205	231	266
Customers' liability on acceptances outstanding.....	9, 952	9, 139	12, 648
Interest, commissions, rent, and other income earned or accrued but not collected.....	6, 737	7, 177	5, 964
Other assets.....	9, 461	3, 114	6, 739
Total assets.....	3, 316, 969	3, 245, 149	3, 097, 099
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	1, 704, 755	1, 723, 573	1, 772, 752
Time deposits of individuals, partnerships, and corporations.....	486, 025	501, 696	501, 078
Postal savings deposits.....	75	75	75
Deposits of U. S. Government.....	398, 077	238, 865	74, 618
Deposits of States and political subdivisions.....	115, 952	167, 767	137, 518
Deposits of banks.....	302, 124	298, 290	295, 217
Other deposits (certified and cashiers' checks, etc.).....	37, 889	31, 081	36, 274
Total deposits.....	3, 044, 897	2, 961, 517	2, 817, 532
Demand deposits.....	2, 556, 281	2, 454, 883	2, 311, 839
Time deposits.....	488, 616	506, 634	505, 693
Bills payable, rediscounts, and other liabilities for borrowed money.....	1, 401	2, 080	2, 525
Acceptances executed by or for account of reporting banks and outstanding.....	11, 311	10, 737	13, 756
Interest, discount, rent, and other income collected but not earned.....	2, 094	2, 408	2, 631
Interest, taxes, and other expenses accrued and unpaid.....	12, 665	13, 087	12, 042
Other liabilities.....	5, 853	13, 171	6, 743
Total liabilities.....	3, 078, 221	3, 002, 830	2, 855, 229
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	854	504	479
Common stock.....	73, 298	73, 548	73, 548
Total capital stock.....	74, 152	74, 052	74, 027
Surplus.....	108, 198	109, 183	114, 788
Undivided profits.....	38, 439	40, 287	34, 816
Reserves and retirement account for preferred stock.....	17, 959	18, 797	18, 239
Total capital accounts.....	238, 748	242, 319	241, 870
Total liabilities and capital accounts.....	3, 316, 969	3, 245, 149	3, 097, 099

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

MICHIGAN

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	77 banks	78 banks	78 banks
ASSETS			
Loans and discounts.....	407, 146	452, 926	490, 234
Overdrafts.....	161	458	250
U. S. Government securities, direct obligations.....	1, 514, 806	1, 392, 723	1, 317, 881
Obligations guaranteed by U. S. Government.....	23		
Obligations of States and political subdivisions.....	53, 645	56, 135	62, 554
Other bonds, notes, and debentures.....	80, 772	76, 152	62, 251
Corporate stocks, including stock of Federal Reserve bank.....	3, 349	3, 492	3, 536
Reserve with Federal Reserve bank.....	291, 130	290, 331	269, 668
Currency and coin.....	30, 907	38, 087	43, 337
Balances with other banks, and cash items in process of collection.....	195, 950	199, 190	221, 843
Bank premises owned, furniture and fixtures.....	9, 659	10, 527	10, 538
Real estate owned other than bank premises.....	43	159	192
Investments and other assets indirectly representing bank premises or other real estate.....	489	566	616
Customers' liability on acceptances outstanding.....	15		10
Interest, commissions, rent, and other income earned or accrued but not collected.....	5, 116	5, 531	4, 950
Other assets.....	1, 870	1, 830	1, 822
Total assets.....	2, 595, 081	2, 528, 057	2, 489, 747
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	1, 181, 505	1, 154, 649	1, 229, 515
Time deposits of individuals, partnerships, and corporations.....	761, 805	775, 837	781, 074
Postal savings deposits.....	35	35	35
Deposits of U. S. Government.....	255, 558	174, 628	64, 629
Deposits of States and political subdivisions.....	105, 220	117, 122	102, 754
Deposits of banks.....	131, 504	137, 145	135, 275
Other deposits (certified and cashiers' checks, etc.).....	21, 788	22, 856	29, 193
<i>Total deposits.....</i>	<i>2, 457, 415</i>	<i>2, 382, 272</i>	<i>2, 342, 475</i>
<i>Demand deposits.....</i>	<i>1, 688, 900</i>	<i>1, 598, 465</i>	<i>1, 552, 312</i>
<i>Time deposits.....</i>	<i>768, 515</i>	<i>783, 807</i>	<i>790, 163</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Acceptances executed by or for account of reporting banks and outstanding.....	15	18	20
Interest, discount, rent, and other income collected but not earned.....	2, 219	2, 664	3, 087
Interest, taxes, and other expenses accrued and unpaid.....	7, 109	8, 438	6, 870
Other liabilities.....	1, 064	129	1, 383
Total liabilities.....	2, 467, 822	2, 393, 521	2, 353, 835
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	10, 432	10, 332	10, 260
Class B preferred stock.....	60	60	60
Common stock.....	34, 300	35, 750	36, 450
<i>Total capital stock.....</i>	<i>44, 792</i>	<i>46, 142</i>	<i>46, 770</i>
Surplus.....	51, 856	54, 675	56, 119
Undivided profits.....	16, 704	19, 434	13, 827
Reserves and retirement account for preferred stock.....	13, 907	14, 285	19, 196
Total capital accounts.....	127, 259	134, 536	135, 912
Total liabilities and capital accounts.....	2, 595, 081	2, 528, 057	2, 489, 747

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

MINNESOTA

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	181 banks	181 banks	181 banks
ASSETS			
Loans and discounts.....	299, 521	364, 006	400, 790
Overdrafts.....	317	371	220
U. S. Government securities, direct obligations.....	1, 209, 546	1, 120, 928	1, 039, 270
Obligations guaranteed by U. S. Government.....	55		
Obligations of States and political subdivisions.....	39, 285	38, 052	38, 807
Other bonds, notes, and debentures.....	49, 959	49, 737	47, 796
Corporate stocks, including stock of Federal Reserve bank.....	2, 551	2, 562	2, 611
Reserve with Federal Reserve bank.....	239, 660	239, 441	232, 940
Currency and coin.....	14, 878	16, 360	17, 582
Balances with other banks, and cash items in process of collection.....	211, 442	234, 249	252, 801
Bank premises owned, furniture and fixtures.....	6, 230	6, 787	6, 686
Investments and other assets indirectly representing bank premises or other real estate.....	3, 975	3, 975	3, 750
Customers' liability on acceptances outstanding.....	183	84	569
Interest, commissions, rent, and other income earned or accrued but not collected.....	4, 628	4, 171	4, 298
Other assets.....	1, 096	527	502
Total assets.....	2, 083, 326	2, 081, 250	2, 048, 622
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	840, 615	866, 568	937, 362
Time deposits of individuals, partnerships, and corporations.....	448, 150	461, 144	473, 544
Postal savings deposits.....	120	119	120
Deposits of U. S. Government.....	218, 619	143, 409	52, 370
Deposits of States and political subdivisions.....	130, 134	113, 535	107, 119
Deposits of banks.....	306, 558	346, 701	331, 698
Other deposits (certified and cashiers' checks, etc.).....	16, 504	20, 957	18, 114
Total deposits.....	1, 960, 700	1, 962, 433	1, 980, 327
Demand deposits.....	1, 509, 893	1, 487, 945	1, 443, 483
Time deposits.....	451, 407	464, 488	476, 889
Bills payable, rediscounts, and other liabilities for borrowed money.....		4, 000	
Acceptances executed by or for account of reporting banks and outstanding.....	183	84	569
Interest, discount, rent, and other income collected but not earned.....	2, 640	3, 093	3, 451
Interest, taxes, and other expenses accrued and unpaid.....	5, 970	6, 047	6, 017
Other liabilities.....	579	579	1, 456
Total liabilities.....	1, 970, 072	1, 966, 236	1, 931, 820
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	1, 224	1, 224	1, 224
Class B preferred stock.....	25	25	25
Common stock.....	35, 767	35, 842	35, 842
Total capital stock.....	37, 016	37, 091	37, 091
Surplus.....	48, 443	48, 555	51, 678
Undivided profits.....	17, 742	18, 839	16, 370
Reserves and retirement account for preferred stock.....	10, 053	10, 529	11, 663
Total capital accounts.....	113, 254	115, 014	116, 802
Total liabilities and capital accounts.....	2, 083, 326	2, 081, 250	2, 048, 622

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

MISSISSIPPI

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	24 banks	24 banks	24 banks
ASSETS			
Loans and discounts	27, 503	30, 565	33, 722
Overdrafts	45	260	222
U. S. Government securities, direct obligations	122, 677	115, 294	105, 856
Obligations guaranteed by U. S. Government			
Obligations of States and political subdivisions	18, 475	18, 969	19, 529
Other bonds, notes, and debentures	1, 978	1, 942	1, 963
Corporate stocks, including stock of Federal Reserve bank	304	306	297
Reserve with Federal Reserve bank	24, 837	22, 830	24, 630
Currency and coin	3, 225	3, 700	4, 657
Balances with other banks, and cash items in process of collection	29, 715	26, 261	29, 778
Bank premises owned, furniture and fixtures	1, 422	1, 449	1, 419
Real estate owned other than bank premises	5	5	2
Investments and other assets indirectly representing bank premises or other real estate		18	
Interest, commissions, rent, and other income earned or accrued but not collected	21	11	18
Other assets	117	119	110
Total assets	230, 324	221, 729	222, 203
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	111, 618	111, 476	113, 761
Time deposits of individuals, partnerships, and corporations	42, 212	43, 210	43, 926
Deposits of U. S. Government	17, 746	12, 068	5, 648
Deposits of States and political subdivisions	23, 864	22, 467	25, 989
Deposits of banks	22, 985	20, 104	20, 706
Other deposits (certified and cashiers' checks, etc.)	908	757	909
Total deposits	219, 333	210, 082	210, 839
Demand deposits	175, 726	165, 432	165, 623
Time deposits	43, 607	44, 650	45, 216
Bills payable, rediscounts, and other liabilities for borrowed money			
Interest, discount, rent, and other income collected but not earned	18	26	35
Interest, taxes, and other expenses accrued and unpaid	255	360	303
Other liabilities	54	6	123
Total liabilities	219, 660	210, 474	211, 400
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	509	509	459
Class B preferred stock	50	50	50
Common stock	4, 010	4, 010	4, 035
Total capital stock	4, 569	4, 569	4, 544
Surplus	5, 005	5, 005	5, 543
Undivided profits	740	1, 301	313
Reserves and retirement account for preferred stock	350	380	403
Total capital accounts	10, 664	11, 255	10, 803
Total liabilities and capital accounts	230, 324	221, 729	222, 203

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

MISSOURI

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	81 banks	81 banks	81 banks
ASSETS			
Loans and discounts.....	323, 135	350, 099	386, 610
Overdrafts.....	120	121	104
U. S. Government securities, direct obligations.....	854, 496	801, 134	720, 092
Obligations guaranteed by U. S. Government.....	666		
Obligations of States and political subdivisions.....	40, 233	38, 942	36, 630
Other bonds, notes, and debentures.....	29, 309	28, 801	32, 279
Corporate stocks, including stock of Federal Reserve bank.....	6, 895	4, 455	2, 440
Reserve with Federal Reserve bank.....	224, 664	217, 691	214, 939
Currency and coin.....	11, 454	12, 924	14, 230
Balances with other banks, and cash items in process of collection.....	202, 567	204, 812	248, 376
Bank premises owned, furniture and fixtures.....	3, 781	3, 948	4, 235
Real estate owned other than bank premises.....	1, 364	1, 473	1, 714
Investments and other assets indirectly representing bank premises or other real estate.....	298	298	297
Customers' liability on acceptances outstanding.....	750	266	501
Interest, commissions, rent, and other income earned or accrued but not collected.....	2, 437	2, 142	2, 067
Other assets.....	618	663	540
Total assets.....	1, 702, 787	1, 667, 769	1, 665, 721
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	808, 689	826, 693	848, 497
Time deposits of individuals, partnerships, and corporations.....	206, 761	208, 954	209, 702
Postal savings deposits.....	113	65	65
Deposits of U. S. Government.....	146, 862	92, 002	31, 496
Deposits of States and political subdivisions.....	46, 175	42, 850	65, 316
Deposits of banks.....	387, 583	388, 675	408, 758
Other deposits (certified and cashiers' checks, etc.).....	12, 726	12, 043	12, 282
<i>Total deposits.....</i>	<i>1, 608, 909</i>	<i>1, 571, 282</i>	<i>1, 576, 116</i>
<i>Demand deposits.....</i>	<i>1, 397, 457</i>	<i>1, 357, 159</i>	<i>1, 360, 110</i>
<i>Time deposits.....</i>	<i>211, 452</i>	<i>214, 123</i>	<i>216, 006</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	7, 800	8, 810	150
Acceptances executed by or for account of reporting banks and outstanding.....	750	390	511
Interest, discount, rent, and other income collected but not earned.....	663	693	781
Interest, taxes, and other expenses accrued and unpaid.....	3, 205	3, 398	3, 217
Other liabilities.....	1, 144	528	841
Total liabilities.....	1, 622, 471	1, 585, 101	1, 581, 616
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	30, 157	30, 657	30, 957
Surplus.....	27, 871	28, 190	30, 574
Undivided profits.....	18, 916	20, 564	18, 868
Reserves.....	3, 372	3, 257	3, 706
Total capital accounts.....	80, 316	82, 668	84, 105
Total liabilities and capital accounts.....	1, 702, 787	1, 667, 769	1, 665, 721

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

MONTANA

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	39 banks	39 banks	39 banks
ASSETS			
Loans and discounts.....	23,245	26,192	26,140
Overdrafts.....	51	81	34
U. S. Government securities, direct obligations.....	167,764	170,301	176,239
Obligations guaranteed by U. S. Government.....			
Obligations of States and political subdivisions.....	2,779	3,129	3,587
Other bonds, notes, and debentures.....	2,461	2,505	3,307
Corporate stocks, including stock of Federal Reserve bank.....	252	253	259
Reserve with Federal Reserve bank.....	32,930	34,877	34,752
Currency and coin.....	3,607	3,425	3,744
Balances with other banks, and cash items in process of collection.....	25,412	32,275	33,026
Bank premises owned, furniture and fixtures.....	1,591	1,618	1,538
Real estate owned other than bank premises.....			19
Interest, commissions, rent, and other income earned or accrued but not collected.....	533	500	523
Other assets.....	5	36	16
Total assets.....	260,630	275,192	283,184
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	154,902	173,173	179,465
Time deposits of individuals, partnerships, and corporations.....	47,049	47,677	48,522
Postal savings deposits.....	5	5	5
Deposits of U. S. Government.....	15,197	10,700	4,715
Deposits of States and political subdivisions.....	18,787	15,552	20,078
Deposits of banks.....	10,772	13,090	15,588
Other deposits (certified and cashiers' checks, etc.).....	2,376	2,845	2,659
Total deposits.....	249,088	263,042	271,032
Demand deposits.....	201,790	215,116	222,236
Time deposits.....	47,298	47,926	48,796
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Interest, discount, rent, and other income collected but not earned.....	64	83	92
Interest, taxes, and other expenses accrued and unpaid.....	315	443	458
Other liabilities.....	11	7	27
Total liabilities.....	249,478	263,575	271,609
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	60	60	60
Common stock.....	4,495	4,495	4,525
Total capital stock.....	4,555	4,555	4,585
Surplus.....	3,850	3,858	4,320
Undivided profits.....	2,387	2,797	2,204
Reserves and retirement account for preferred stock.....	360	407	466
Total capital accounts.....	11,152	11,617	11,575
Total liabilities and capital accounts.....	260,630	275,192	283,184

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

NEBRASKA

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	128 banks	128 banks	127 banks
ASSETS			
Loans and discounts.....	109,689	127,426	141,540
Overdrafts.....	85	190	125
U. S. Government securities, direct obligations.....	528,294	513,772	{ 473,476
Obligations guaranteed by U. S. Government.....	5		
Obligations of States and political subdivisions.....	31,853	33,215	33,167
Other bonds, notes, and debentures.....	20,789	20,346	21,060
Corporate stocks, including stock of Federal Reserve bank.....	947	941	956
Reserve with Federal Reserve bank.....	126,750	128,483	133,745
Currency and coin.....	6,570	7,255	7,275
Balances with other banks, and cash items in process of collection.....	111,923	126,162	131,953
Bank premises owned, furniture and fixtures.....	4,170	4,193	4,121
Customers' liability on acceptances outstanding.....	15	15	6
Interest, commissions, rent, and other income earned or accrued but not collected.....	1,180	1,161	1,159
Other assets.....	408	505	544
Total assets.....	942,678	963,664	949,181
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	508,513	543,866	567,670
Time deposits of individuals, partnerships, and corporations.....	98,970	100,321	101,452
Postal savings deposits.....	24	24	24
Deposits of U. S. Government.....	83,842	55,854	20,803
Deposits of States and political subdivisions.....	39,696	35,013	36,520
Deposits of banks.....	159,531	172,866	166,242
Other deposits (certified and cashiers' checks, etc.).....	6,994	7,116	7,073
Total deposits.....	897,569	915,060	899,784
Demand deposits.....	798,487	814,568	798,168
Time deposits.....	99,142	100,492	101,616
Bills payable, rediscounts, and other liabilities for borrowed money.....		2,250	3,250
Acceptances executed by or for account of reporting banks and outstanding.....	15	15	6
Interest, discount, rent, and other income collected but not earned.....	178	216	268
Interest, taxes, and other expenses accrued and unpaid.....	1,564	1,559	1,239
Other liabilities.....	208	73	373
Total liabilities.....	899,534	919,173	904,920
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	41	39	39
Common stock.....	16,049	16,051	16,041
Total capital stock.....	16,090	16,090	16,080
Surplus.....	14,700	15,086	15,545
Undivided profits.....	8,278	9,061	8,286
Reserves and retirement account for preferred stock.....	4,076	4,254	4,350
Total capital accounts.....	43,144	44,491	44,261
Total liabilities and capital accounts.....	942,678	963,664	949,181

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

NEVADA

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	5 banks	5 banks	5 banks
ASSETS			
Loans and discounts.....	22,830	25,317	28,129
Overdrafts.....	54	89	105
U. S. Government securities, direct obligations.....	88,470	85,633	83,238
Obligations guaranteed by U. S. Government.....			
Obligations of States and political subdivisions.....	5,288	7,348	7,324
Other bonds, notes, and debentures.....	512	507	507
Corporate stocks, including stock of Federal Reserve bank.....	112	114	114
Reserve with Federal Reserve bank.....	14,854	16,270	14,834
Currency and coin.....	2,517	2,803	2,284
Balances with other banks, and cash items in process of collection.....	6,878	8,064	8,441
Bank premises owned, furniture, and fixtures.....	768	762	756
Interest, commissions, rent, and other income earned or accrued but not collected.....	451	510	461
Other assets.....	194	173	205
Total assets.....	142,928	147,590	146,398
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	72,395	75,542	74,382
Time deposits of individuals, partnerships, and corporations.....	41,973	42,775	45,434
Deposits of U. S. Government.....	7,780	5,216	2,132
Deposits of States and political subdivisions.....	11,173	12,724	13,110
Deposits of banks.....	788	1,650	1,389
Other deposits (certified and cashiers' checks, etc.).....	2,605	2,619	2,541
Total deposits.....	136,714	140,526	138,988
Demand deposits.....	94,617	87,623	93,430
Time deposits.....	42,097	42,903	45,558
Bills payable, rediscounts, and other liabilities for borrowed money.....	73	58	89
Interest, discount, rent, and other income collected but not earned.....	460	571	461
Interest, taxes, and other expenses accrued and unpaid.....	345	827	1,160
Other liabilities.....			
Total liabilities.....	137,592	141,982	140,698
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	1,810	1,810	1,810
Surplus.....	1,980	2,000	2,012
Undivided profits.....	1,501	1,773	1,853
Reserves.....	45	25	25
Total capital accounts.....	5,336	5,608	5,700
Total liabilities and capital accounts.....	142,928	147,590	146,398

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

NEW HAMPSHIRE

(In thousands of dollars)

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	51 banks	51 banks	51 banks
ASSETS			
Loans and discounts.....	39,001	41,974	46,168
Overdrafts.....	5	11	14
U. S. Government securities, direct obligations.....	105,963	102,056	88,399
Obligations guaranteed by U. S. Government.....	35		
Obligations of States and political subdivisions.....	4,260	4,466	4,420
Other bonds, notes, and debentures.....	8,962	9,048	8,253
Corporate stocks, including stock of Federal Reserve bank.....	402	403	409
Reserve with Federal Reserve bank.....	20,346	21,287	22,298
Currency and coin.....	4,231	4,906	5,520
Balances with other banks, and cash items in process of collection.....	19,509	20,133	20,701
Bank premises owned, furniture and fixtures.....	1,613	1,623	1,621
Real estate owned other than bank premises.....	1		
Investments and other assets indirectly representing bank premises or other real estate.....	55	50	50
Interest, commissions, rent, and other income earned or accrued but not collected.....	3	3	2
Other assets.....	113	175	118
Total assets.....	204,499	206,135	198,008
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	107,234	114,399	110,792
Time deposits of individuals, partnerships, and corporations.....	41,598	42,951	42,245
Postal savings deposits.....	57	20	20
Deposits of U. S. Government.....	18,199	11,648	4,503
Deposits of States and political subdivisions.....	7,859	10,264	10,766
Deposits of banks.....	7,075	6,498	7,316
Other deposits (certified and cashiers' checks, etc.).....	4,656	1,831	3,938
<i>Total deposits.....</i>	<i>186,678</i>	<i>187,611</i>	<i>179,580</i>
<i>Demand deposits.....</i>	<i>144,647</i>	<i>144,239</i>	<i>136,988</i>
<i>Time deposits.....</i>	<i>42,031</i>	<i>43,372</i>	<i>42,642</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	120	500	320
Interest, discount, rent, and other income collected but not earned.....	30	42	57
Interest, taxes, and other expenses accrued and unpaid.....	173	130	188
Other liabilities.....	123	54	114
Total liabilities.....	187,124	188,337	180,259
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	21	16	16
Common stock.....	5,665	5,670	5,670
<i>Total capital stock.....</i>	<i>5,686</i>	<i>5,686</i>	<i>5,686</i>
Surplus.....	7,274	7,327	7,653
Undivided profits.....	3,532	3,882	3,405
Reserves and retirement account for preferred stock.....	883	903	1,005
Total capital accounts.....	17,375	17,798	17,749
Total liabilities and capital accounts.....	204,499	206,135	198,008

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

NEW JERSEY

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	217 banks	217 banks	216 banks
ASSETS			
Loans and discounts.....	322,005	349,554	375,755
Overdrafts.....	63	50	33
U. S. Government securities, direct obligations.....	1,464,284	1,438,425	{ 1,326,433
Obligations guaranteed by U. S. Government.....	379		
Obligations of States and political subdivisions.....	78,913	81,773	80,624
Other bonds, notes, and debentures.....	86,490	81,986	80,418
Corporate stocks, including stock of Federal Reserve bank.....	3,385	3,422	3,395
Reserve with Federal Reserve bank.....	220,375	218,987	218,510
Currency and coin.....	28,016	35,190	41,200
Balances with other banks, and cash items in process of collection.....	159,220	150,235	152,566
Bank premises owned, furniture and fixtures.....	19,419	19,456	19,042
Real estate owned other than bank premises.....	384	341	274
Investments and other assets indirectly representing bank premises or other real estate.....	1,401	1,431	1,369
Customers' liability on acceptances outstanding.....	200	100	146
Interest, commissions, rent, and other income earned or accrued but not collected.....	4,111	4,278	4,009
Other assets.....	1,480	1,722	1,404
Total assets.....	2,390,125	2,386,950	2,305,547
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	934,706	961,122	967,185
Time deposits of individuals, partnerships, and corporations.....	930,459	961,298	953,677
Deposits of U. S. Government.....	188,273	120,333	43,117
Deposits of States and political subdivisions.....	137,803	139,300	136,456
Deposits of banks.....	22,504	23,278	22,340
Other deposits (certified and cashiers' checks, etc.).....	25,074	25,912	28,091
Total deposits.....	2,238,819	2,231,243	2,150,866
Demand deposits.....	1,301,917	1,263,653	1,190,311
Time deposits.....	896,902	967,310	960,555
Bills payable, rediscounts, and other liabilities for borrowed money.....	100	950	400
Acceptances executed by or for account of reporting banks and outstanding.....	200	100	146
Interest, discount, rent, and other income collected but not earned.....	1,335	1,551	1,695
Interest, taxes, and other expenses accrued and unpaid.....	4,035	4,552	4,175
Other liabilities.....	1,084	567	1,067
Total liabilities.....	2,245,573	2,238,963	2,158,349
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	6,828	6,588	6,218
Class B preferred stock.....	1,505	1,447	1,397
Common stock.....	47,867	48,215	48,192
Total capital stock.....	56,200	56,250	55,807
Surplus.....	54,043	54,732	56,354
Undivided profits.....	22,089	24,700	22,321
Reserves and retirement account for preferred stock.....	12,220	12,305	12,716
Total capital accounts.....	144,552	147,987	147,198
Total liabilities and capital accounts.....	2,390,125	2,386,950	2,305,547

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

NEW MEXICO

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	22 banks	23 banks	23 banks
ASSETS			
Loans and discounts.....	43,416	48,151	51,307
Overdrafts.....	58	61	70
U. S. Government securities, direct obligations.....	95,480	88,112	84,843
Obligations guaranteed by U. S. Government.....	5,584		
Obligations of States and political subdivisions.....	2,670	6,357	7,088
Other bonds, notes, and debentures.....	157	2,467	2,257
Corporate stocks, including stock of Federal Reserve bank.....	23,317	165	167
Reserve with Federal Reserve bank.....	3,634	23,964	25,073
Currency and coin.....	30,615	3,438	3,823
Balances with other banks, and cash items in process of collection.....	731	29,262	32,727
Bank premises owned, furniture and fixtures.....	119	837	925
Real estate owned other than bank premises.....	165	131	131
Customers' liability on acceptances outstanding.....	18		
Interest, commissions, rent, and other income earned or accrued but not collected.....	30	2	13
Other assets.....		42	44
Total assets.....	205,994	202,989	208,418
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	123,426	123,899	130,344
Time deposits of individuals, partnerships, and corporations.....	28,811	29,229	29,813
Postal savings deposits.....	11	11	11
Deposits of U. S. Government.....	10,116	7,730	3,827
Deposits of States and political subdivisions.....	23,225	22,058	22,219
Deposits of banks.....	10,279	9,512	11,000
Other deposits (certified and cashiers' checks, etc.).....	2,802	2,409	3,063
<i>Total deposits.....</i>	<i>198,670</i>	<i>194,848</i>	<i>200,297</i>
<i>Demand deposits.....</i>	<i>169,754</i>	<i>166,394</i>	<i>170,260</i>
<i>Time deposits.....</i>	<i>28,916</i>	<i>28,454</i>	<i>30,037</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Acceptances executed by or for account of reporting banks and outstanding.....	165		
Interest, discount, rent, and other income collected but not earned.....	27	33	39
Interest, taxes, and other expenses accrued and unpaid.....	2	1	5
Other liabilities.....	107	130	154
Total liabilities.....	198,971	195,012	200,495
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	175	175	175
Common stock.....	2,516	2,766	2,766
<i>Total capital stock.....</i>	<i>\$,691</i>	<i>\$,941</i>	<i>\$,941</i>
Surplus.....	2,534	2,661	2,820
Undivided profits.....	413	853	650
Reserves and retirement account for preferred stock.....	1,385	1,522	1,512
Total capital accounts.....	7,023	7,977	7,923
Total liabilities and capital accounts.....	205,994	202,989	208,418

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

NEW YORK

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	395 banks	393 banks	392 banks
ASSETS			
Loans and discounts.....	2,862,052	2,711,416	2,870,679
Overdrafts.....	533	712	2,423
U. S. Government securities, direct obligations.....	7,808,217	7,336,185	{ 6,759,178
Obligations guaranteed by U. S. Government.....	1,856		
Obligations of States and political subdivisions.....	391,340	468,619	402,019
Other bonds, notes, and debentures.....	375,646	368,969	370,376
Corporate stocks, including stock of Federal Reserve bank.....	40,888	40,762	41,837
Reserve with Federal Reserve bank.....	1,996,586	1,897,899	1,923,649
Currency and coin.....	58,291	78,248	89,323
Balances with other banks, and cash items in process of collection.....	903,229	805,997	880,794
Bank premises owned, furniture and fixtures.....	86,689	86,776	86,492
Real estate owned other than bank premises.....	1,730	1,668	165
Investments and other assets indirectly representing bank premises or other real estate.....	1,654	1,718	1,684
Customers' liability on acceptances outstanding.....	26,646	26,044	26,410
Interest, commissions, rent, and other income earned or accrued but not collected.....	27,804	27,009	26,444
Other assets.....	7,074	9,256	5,739
Total assets.....	14,590,235	13,861,278	13,488,954
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	7,533,904	7,589,849	7,841,932
Time deposits of individuals, partnerships, and corporations.....	1,506,590	1,585,170	1,580,572
Deposits of U. S. Government.....	1,611,905	987,588	326,250
Deposits of States and political subdivisions.....	306,215	287,276	249,311
Deposits of banks.....	1,808,082	1,800,597	1,810,777
Other deposits (certified and cashiers' checks, etc.).....	495,577	367,514	422,914
Total deposits.....	13,322,473	12,597,994	12,331,756
Demand deposits.....	11,785,450	11,002,146	10,601,892
Time deposits.....	1,536,845	1,595,848	1,629,764
Bills payable, rediscounts, and other liabilities for borrowed money.....	3,491	5,760	2,750
Mortgages or other liens on bank premises and other real estate.....	10	10	10
Acceptances executed by or for account of reporting banks and outstanding.....	31,357	29,526	29,509
Interest, discount, rent, and other income collected but not earned.....	7,381	8,514	9,480
Interest, taxes, and other expenses accrued and unpaid.....	60,341	57,175	54,428
Other liabilities.....	202,423	187,866	182,232
Total liabilities.....	13,627,276	12,886,845	12,510,165
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	4,934	4,568	4,315
Class B preferred stock.....	1,077	1,009	949
Common stock.....	278,384	278,884	279,444
Total capital stock.....	284,395	284,461	284,708
Surplus.....	482,874	483,754	512,188
Undivided profits.....	164,017	171,401	149,964
Reserves and retirement account for preferred stock.....	31,673	34,817	31,929
Total capital accounts.....	962,959	974,433	978,789
Total liabilities and capital accounts.....	14,590,235	13,861,278	13,488,954

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

NORTH CAROLINA

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	46 banks	45 banks	45 banks
ASSETS			
Loans and discounts.....	85, 435	96, 523	100, 661
Overdrafts.....	19	80	37
U. S. Government securities, direct obligations.....	255, 097	247, 023	256, 513
Obligations guaranteed by U. S. Government.....			
Obligations of States and political subdivisions.....	15, 061	15, 484	15, 362
Other bonds, notes, and debentures.....	2, 388	2, 896	3, 099
Corporate stocks, including stock of Federal Reserve bank.....	527	552	563
Reserve with Federal Reserve bank.....	50, 991	57, 357	60, 488
Currency and coin.....	6, 356	11, 803	13, 948
Balances with other banks, and cash items in process of collection.....	57, 791	67, 646	65, 168
Bank premises owned, furniture and fixtures.....	3, 044	3, 173	3, 271
Real estate owned other than bank premises.....	52	32	10
Investments and other assets indirectly representing bank premises or other real estate.....	43	42	22
Customers' liability on acceptances outstanding.....	150	325	460
Interest, commissions, rent, and other income earned or accrued but not collected.....	446	452	443
Other assets.....	376	362	381
Total assets.....	477, 776	503, 750	520, 426
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	270, 107	296, 050	321, 936
Time deposits of individuals, partnerships, and corporations.....	82, 194	85, 633	89, 172
Postal savings deposits.....	1	1	1
Deposits of U. S. Government.....	43, 598	31, 398	13, 690
Deposits of States and political subdivisions.....	31, 528	36, 760	35, 357
Deposits of banks.....	20, 547	21, 380	25, 299
Other deposits (certified and cashiers' checks, etc.).....	6, 128	6, 265	8, 882
<i>Total deposits</i>	454, 103	477, 487	494, 337
<i>Demand deposits</i>	369, 751	389, 761	402, 903
<i>Time deposits</i>	84, 352	87, 816	91, 434
Bills payable, rediscounts, and other liabilities for borrowed money.....		900	
Acceptances executed by or for account of reporting banks and outstanding.....	150	325	460
Interest, discount, rent, and other income collected but not earned.....	488	491	540
Interest, taxes, and other expenses accrued and unpaid.....	553	648	989
Other liabilities.....	211	9	174
Total liabilities.....	455, 505	479, 860	496, 500
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	7, 700	7, 869	7, 869
Surplus.....	9, 988	10, 550	11, 209
Undivided profits.....	3, 368	4, 214	3, 400
Reserves.....	1, 215	1, 257	1, 448
Total capital accounts.....	22, 271	23, 890	23, 926
Total liabilities and capital accounts.....	477, 776	503, 750	520, 426

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

NORTH DAKOTA

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	42 banks	41 banks	41 banks
ASSETS			
Loans and discounts.....	19,892	22,442	24,791
Overdrafts.....	56	124	32
U. S. Government securities, direct obligations.....	154,860	160,012	161,499
Obligations guaranteed by U. S. Government.....	14		
Obligations of States and political subdivisions.....	2,785	3,409	3,952
Other bonds, notes, and debentures.....	2,834	3,094	4,025
Corporate stocks, including stock of Federal Reserve bank.....	204	208	212
Reserve with Federal Reserve bank.....	24,818	26,724	28,186
Currency and coin.....	2,173	2,476	2,580
Balances with other banks, and cash items in process of collection.....	18,348	30,388	21,768
Bank premises owned, furniture and fixtures.....	1,095	1,132	1,102
Interest, commissions, rent, and other income earned or accrued but not collected.....	540	514	519
Other assets.....	35	147	72
Total assets.....	227,654	250,670	248,747
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	131,923	153,884	156,428
Time deposits of individuals, partnerships, and corporations.....	51,846	54,594	57,480
Postal savings deposits.....	5	5	5
Deposits of U. S. Government.....	15,814	11,796	5,702
Deposits of States and political subdivisions.....	5,823	5,547	4,685
Deposits of banks.....	10,541	12,685	12,190
Other deposits (certified and cashiers' checks, etc.).....	1,571	1,742	1,710
<i>Total deposits.....</i>	<i>217,523</i>	<i>240,253</i>	<i>238,200</i>
<i>Demand deposits.....</i>	<i>165,450</i>	<i>185,446</i>	<i>180,511</i>
<i>Time deposits.....</i>	<i>52,073</i>	<i>54,807</i>	<i>57,689</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	63	73	81
Interest, discount, rent, and other income collected but not earned.....	452	507	516
Interest, taxes, and other expenses accrued and unpaid.....	15	16	64
Other liabilities.....			
Total liabilities.....	218,053	240,849	238,861
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	3,446	3,443	3,508
Surplus.....	3,412	3,443	3,682
Undivided profits.....	1,938	2,128	1,750
Reserves.....	805	807	946
Total capital accounts.....	9,601	9,821	9,886
Total liabilities and capital accounts.....	227,654	250,670	248,747

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

OHIO

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	239 banks	238 banks	239 banks
ASSETS			
Loans and discounts.....	587,710	607,586	649,020
Overdrafts.....	194	217	224
U. S. Government securities, direct obligations.....	1,762,796	1,675,384	1,566,192
Obligations guaranteed by U. S. Government.....	37		24
Obligations of States and political subdivisions.....	121,337	124,517	125,534
Other bonds, notes, and debentures.....	74,122	72,155	72,355
Corporate stocks, including stock of Federal Reserve bank.....	5,127	5,234	5,044
Reserve with Federal Reserve bank.....	366,657	362,016	378,949
Currency and coin.....	36,835	46,351	55,072
Balances with other banks, and cash items in process of collection.....	260,878	266,620	309,127
Bank premises owned, furniture and fixtures.....	25,655	26,066	25,959
Investments and other assets indirectly representing bank premises or other real estate.....	637	222	222
Customers' liability on acceptances outstanding.....	313	555	378
Interest, commissions, rent, and other income earned or accrued but not collected.....	4,286	4,143	3,554
Other assets.....	1,297	1,572	1,002
Total assets.....	3,247,881	3,192,638	3,192,656
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	1,521,598	1,537,888	1,626,347
Time deposits of individuals, partnerships, and corporations.....	818,294	831,004	856,187
Postal savings deposits.....	169	168	168
Deposits of U. S. Government.....	304,468	217,126	87,090
Deposits of States and political subdivisions.....	184,762	188,659	179,127
Deposits of banks.....	180,354	173,595	195,864
Other deposits (certified and cashiers' checks, etc.).....	33,298	36,929	37,560
<i>Total deposits.....</i>	<i>3,042,943</i>	<i>2,985,369</i>	<i>2,882,343</i>
<i>Demand deposits.....</i>	<i>2,178,413</i>	<i>2,105,943</i>	<i>2,076,085</i>
<i>Time deposits.....</i>	<i>864,530</i>	<i>879,426</i>	<i>806,258</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,300	800	450
Acceptances executed by or for account of reporting banks and outstanding.....	313	555	378
Interest, discount, rent, and other income collected but not earned.....	1,022	1,216	1,448
Interest, taxes, and other expenses accrued and unpaid.....	7,669	7,351	7,014
Other liabilities.....	1,445	1,547	1,512
Total liabilities.....	3,054,692	2,996,838	2,993,145
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	6,092	5,692	5,692
Common stock.....	69,878	70,583	71,119
<i>Total capital stock.....</i>	<i>75,970</i>	<i>76,275</i>	<i>76,811</i>
Surplus.....	77,712	79,179	82,736
Undivided profits.....	26,607	27,121	27,993
Reserves and retirement account for preferred stock.....	12,900	13,225	11,971
Total capital accounts.....	193,189	195,800	199,511
Total liabilities and capital accounts.....	3,247,881	3,192,638	3,192,656

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

OKLAHOMA

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	198 banks	199 banks	200 banks
ASSETS			
Loans and discounts.....	184,686	200,778	215,891
Overdrafts.....	121	65	155
U. S. Government securities, direct obligations.....	650,928	626,719	548,511
Obligations guaranteed by U. S. Government.....	21		17
Obligations of States and political subdivisions.....	60,670	63,997	70,563
Other bonds, notes, and debentures.....	11,395	11,377	11,246
Corporate stocks, including stock of Federal Reserve bank.....	1,567	1,585	1,599
Reserve with Federal Reserve bank.....	168,931	170,134	138,794
Currency and coin.....	12,340	13,141	13,769
Balances with other banks, and cash items in process of collection.....	224,174	212,197	219,190
Bank premises owned, furniture and fixtures.....	6,380	6,555	6,426
Real estate owned other than bank premises.....	17	19	17
Investments and other assets indirectly representing bank premises or other real estate.....	1,275	1,040	915
Customers' liability on acceptances outstanding.....	680	580	184
Interest, commissions, rent, and other income earned or accrued but not collected.....	997	1,243	1,022
Other assets.....	370	424	330
Total assets.....	1,324,552	1,309,854	1,228,629
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	759,486	788,955	716,661
Time deposits of individuals, partnerships, and corporations.....	83,539	83,555	83,509
Postal savings deposits.....	95	94	95
Deposits of U. S. Government.....	101,794	68,294	32,971
Deposits of States and political subdivisions.....	123,198	127,858	131,634
Deposits of banks.....	167,285	148,876	153,581
Other deposits (certified and cashiers' checks, etc.).....	13,566	14,272	31,601
<i>Total deposits.....</i>	<i>1,248,963</i>	<i>1,231,904</i>	<i>1,150,052</i>
<i>Demand deposits.....</i>	<i>1,158,122</i>	<i>1,140,992</i>	<i>1,069,839</i>
<i>Time deposits.....</i>	<i>90,841</i>	<i>90,912</i>	<i>90,663</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Acceptances executed by or for account of reporting banks and outstanding.....	680	580	184
Interest, discount, rent, and other income collected but not earned.....	314	367	424
Interest, taxes, and other expenses accrued and unpaid.....	2,210	2,291	2,375
Other liabilities.....	350	261	641
Total liabilities.....	1,252,517	1,235,403	1,153,676
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	24,622	24,722	25,082
Surplus.....	28,006	28,102	28,806
Undivided profits.....	15,058	17,337	16,093
Reserves.....	4,349	4,290	4,972
Total capital accounts.....	72,035	74,451	74,953
Total liabilities and capital accounts.....	1,324,552	1,309,854	1,228,629

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

OREGON

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	23 banks	23 banks	23 banks
ASSETS			
Loans and discounts.....	180,530	223,133	241,495
Overdrafts.....	388	676	914
U. S. Government securities, direct obligations.....	734,840	699,290	651,612
Obligations guaranteed by U. S. Government.....			
Obligations of States and political subdivisions.....	54,563	63,067	66,123
Other bonds, notes, and debentures.....	9,872	8,561	7,560
Corporate stocks, including stock of Federal Reserve bank.....	1,108	1,108	1,108
Reserve with Federal Reserve bank.....	151,355	160,057	166,585
Currency and coin.....	12,128	15,499	16,320
Balances with other banks, and cash items in process of collection.....	82,250	97,326	100,280
Bank premises owned, furniture and fixtures.....	6,774	8,059	8,820
Real estate owned other than bank premises.....	2	2	2
Customers' liability on acceptances outstanding.....	200	269	166
Interest, commissions, rent, and other income earned or accrued but not collected.....	3,544	2,954	3,407
Other assets.....	846	1,194	1,428
Total assets.....	1,238,400	1,281,195	1,265,820
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	639,683	704,016	706,272
Time deposits of individuals, partnerships, and corporations.....	326,808	335,757	342,202
Postal savings deposits.....	15	15	15
Deposits of U. S. Government.....	106,438	69,967	22,081
Deposits of States and political subdivisions.....	51,958	52,968	77,078
Deposits of banks.....	37,738	38,786	36,492
Other deposits (certified and cashiers' checks, etc.).....	17,291	17,677	19,327
Total deposits.....	1,179,931	1,219,186	1,204,067
Demand deposits.....	847,908	878,181	866,378
Time deposits.....	332,023	341,005	347,689
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Acceptances executed by or for account of reporting banks and outstanding.....	200	269	166
Interest, discount, rent, and other income collected but not earned.....	301	337	544
Interest, taxes, and other expenses accrued and unpaid.....	3,211	4,155	3,044
Other liabilities.....	778	2,292	1,174
Total liabilities.....	1,184,421	1,226,239	1,208,995
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	14,315	14,315	14,315
Surplus.....	22,655	22,655	22,790
Undivided profits.....	12,750	13,749	15,033
Reserves.....	4,259	4,237	4,687
Total capital accounts.....	53,979	54,956	56,825
Total liabilities and capital accounts.....	1,238,400	1,281,195	1,265,820

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

PENNSYLVANIA

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	662 banks	660 banks	657 banks
ASSETS			
Loans and discounts.....	824, 432	1, 106, 678	1, 192, 023
Overdrafts.....	179	264	93
U. S. Government securities, direct obligations.....	3, 687, 140	3, 895, 058	3, 531, 805
Obligations guaranteed by U. S. Government.....	179		
Obligations of States and political subdivisions.....	128, 999	154, 103	158, 122
Other bonds, notes, and debentures.....	364, 956	432, 647	447, 172
Corporate stocks, including stock of Federal Reserve bank.....	13, 304	25, 298	25, 223
Reserve with Federal Reserve bank.....	718, 941	830, 576	890, 486
Currency and coin.....	75, 659	97, 716	113, 104
Balances with other banks, and cash items in process of collection.....	454, 857	489, 747	538, 083
Bank premises owned, furniture and fixtures.....	53, 217	58, 983	58, 214
Real estate owned other than bank premises.....	603	583	544
Investments and other assets indirectly representing bank premises or other real estate.....	494	534	438
Customers' liability on acceptances outstanding.....	6, 035	5, 475	8, 983
Interest, commissions, rent, and other income earned or accrued but not collected.....	8, 027	11, 779	10, 081
Other assets.....	10, 003	8, 399	7, 744
Total assets.....	6, 347, 025	7, 117, 840	6, 892, 469
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	2, 924, 459	3, 435, 975	3, 475, 293
Time deposits of individuals, partnerships, and corporations.....	1, 636, 430	1, 804, 098	1, 807, 613
Postal savings deposits.....	424	420	412
Deposits of U. S. Government.....	483, 191	349, 752	113, 539
Deposits of States and political subdivisions.....	176, 708	228, 362	196, 794
Deposits of banks.....	520, 890	536, 425	523, 134
Other deposits (certified and cashiers' checks, etc.).....	42, 282	46, 045	51, 840
<i>Total deposits.....</i>	<i>5, 784, 384</i>	<i>6, 401, 077</i>	<i>6, 168, 625</i>
<i>Demand deposits.....</i>	<i>4, 091, 102</i>	<i>4, 515, 778</i>	<i>4, 287, 556</i>
<i>Time deposits.....</i>	<i>1, 693, 282</i>	<i>1, 885, 299</i>	<i>1, 881, 069</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	539	1, 807	4, 447
Acceptances executed by or for account of reporting banks and outstanding.....	7, 974	6, 948	10, 248
Interest, discount, rent, and other income collected but not earned.....	2, 076	3, 076	3, 185
Interest, taxes, and other expenses accrued and unpaid.....	16, 359	20, 446	20, 364
Other liabilities.....	3, 682	3, 064	4, 243
Total liabilities.....	5, 815, 014	6, 436, 418	6, 211, 612
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	1, 230	1, 105	580
Class B preferred stock.....	200	150	150
Common stock.....	157, 247	215, 981	215, 771
<i>Total capital stock.....</i>	<i>158, 677</i>	<i>217, 236</i>	<i>216, 601</i>
Surplus.....	265, 332	323, 565	337, 348
Undivided profits.....	80, 355	101, 144	86, 560
Reserves and retirement account for preferred stock.....	27, 647	39, 477	40, 448
Total capital accounts.....	532, 011	681, 422	680, 857
Total liabilities and capital accounts.....	6, 347, 025	7, 117, 840	6, 892, 469

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

RHODE ISLAND

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	9 banks	9 banks	9 banks
ASSETS			
Loans and discounts.....	45,888	49,953	50,157
Overdrafts.....	7	5	3
U. S. Government securities, direct obligations.....	170,286	148,868	142,266
Obligations guaranteed by U. S. Government.....			
Obligations of States and political subdivisions.....	2,927	3,105	2,124
Other bonds, notes, and debentures.....	4,981	5,283	5,164
Corporate stocks, including stock of Federal Reserve bank.....	613	617	617
Reserve with Federal Reserve bank.....	24,885	29,303	27,700
Currency and coin.....	3,848	5,306	6,254
Balances with other banks, and cash items in process of collection.....	20,938	18,334	22,485
Bank premises owned, furniture and fixtures.....	754	756	760
Real estate owned other than bank premises.....	241	241	242
Investments and other assets indirectly representing bank premises or other real estate.....	22	22	20
Customers' liability on acceptances outstanding.....	132	130	163
Interest, commissions, rent, and other income earned or accrued but not collected.....	577	520	497
Other assets.....	90	126	121
Total assets.....	276,199	262,569	258,573
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	170,412	173,376	178,398
Time deposits of individuals, partnerships, and corporations.....	23,044	23,849	24,061
Postal savings deposits.....	50	50	50
Deposits of U. S. Government.....	38,914	23,480	11,775
Deposits of States and political subdivisions.....	6,727	5,120	7,744
Deposits of banks.....	10,288	9,316	8,672
Other deposits (certified and cashiers' checks, etc.).....	1,325	1,668	2,066
<i>Total deposits.....</i>	<i>250,760</i>	<i>236,869</i>	<i>232,766</i>
<i>Demand deposits.....</i>	<i>227,069</i>	<i>212,573</i>	<i>208,068</i>
<i>Time deposits.....</i>	<i>23,691</i>	<i>24,296</i>	<i>24,698</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Acceptances executed by or for account of reporting banks and outstanding.....	132	130	199
Interest, discount, rent, and other income collected but not earned.....	126	143	146
Interest, taxes, and other expenses accrued and unpaid.....	980	1,035	1,044
Other liabilities.....	175	67	186
Total liabilities.....	252,173	238,234	234,341
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	9,445	9,445	9,445
Surplus.....	10,821	10,820	10,910
Undivided profits.....	3,520	3,838	3,597
Reserves.....	240	232	280
Total capital accounts.....	24,026	24,335	24,232
Total liabilities and capital accounts.....	276,199	262,569	258,573

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

SOUTH CAROLINA

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	23 banks	23 banks	23 banks
ASSETS			
Loans and discounts.....	61,922	69,377	76,942
Overdrafts.....	25	217	32
U. S. Government securities, direct obligations.....	222,944	226,400	217,752
Obligations guaranteed by U. S. Government.....			
Obligations of States and political subdivisions.....	9,161	10,489	10,345
Other bonds, notes, and debentures.....	6,595	7,416	8,278
Corporate stocks, including stock of Federal Reserve bank.....	376	383	383
Reserve with Federal Reserve bank.....	45,539	41,347	49,204
Currency and coin.....	6,944	8,010	10,804
Balances with other banks, and cash items in process of collection.....	59,814	68,719	58,654
Bank premises owned, furniture and fixtures.....	1,908	1,939	1,918
Real estate owned other than bank premises.....	14	8	10
Interest, commissions, rent, and other income earned or accrued but not collected.....	304	373	318
Other assets.....	1,497	1,202	989
Total assets.....	417,043	435,880	435,629
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	266,479	285,960	293,784
Time deposits of individuals, partnerships, and corporations.....	48,021	49,318	49,101
Postal savings deposits.....	7	7	6
Deposits of U. S. Government.....	29,758	21,229	8,877
Deposits of States and political subdivisions.....	34,659	36,020	40,701
Deposits of banks.....	16,218	21,056	19,601
Other deposits (certified and cashiers' checks, etc.).....	4,497	4,505	5,286
<i>Total deposits.....</i>	<i>399,639</i>	<i>418,095</i>	<i>417,836</i>
<i>Demand deposits.....</i>	<i>350,372</i>	<i>367,804</i>	<i>367,850</i>
<i>Time deposits.....</i>	<i>49,267</i>	<i>50,291</i>	<i>50,086</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Interest, discount, rent, and other income collected but not earned.....	177	207	231
Interest, taxes, and other expenses accrued and unpaid.....	828	832	937
Other liabilities.....	138	60	245
Total liabilities.....	400,782	419,194	418,749
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	5,850	5,850	5,850
Surplus.....	6,592	6,647	6,969
Undivided profits.....	2,670	3,019	2,751
Reserves.....	1,149	1,170	1,310
Total capital accounts.....	16,261	16,686	16,880
Total liabilities and capital accounts.....	417,043	435,880	435,629

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

SOUTH DAKOTA

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	35 banks	35 banks	35 banks
ASSETS			
Loans and discounts.....	29,679	32,834	36,328
Overdrafts.....	52	115	55
U. S. Government securities, direct obligations.....	135,635	138,866	137,285
Obligations guaranteed by U. S. Government.....	4	4	4
Obligations of States and political subdivisions.....	5,977	6,106	6,258
Other bonds, notes, and debentures.....	2,997	3,108	4,278
Corporate stocks, including stock of Federal Reserve bank.....	226	230	234
Reserve with Federal Reserve bank.....	25,359	26,378	27,694
Currency and coin.....	2,637	2,746	2,694
Balances with other banks, and cash items in process of collection.....	21,533	28,791	28,916
Bank premises owned, furniture and fixtures.....	1,265	1,264	1,230
Customers' liability on acceptances outstanding.....			40
Interest, commissions, rent, and other income earned or accrued but not collected.....	546	591	558
Other assets.....	185	194	219
Total assets.....	226,095	241,223	245,793
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	130,844	148,848	152,941
Time deposits of individuals, partnerships, and corporations.....	39,931	41,328	42,924
Postal savings deposits.....	2	3	2
Deposits of U. S. Government.....	15,355	11,717	6,279
Deposits of States and political subdivisions.....	18,761	16,624	18,929
Deposits of banks.....	8,864	10,278	11,546
Other deposits (certified and cashiers' checks, etc.).....	1,896	1,500	1,882
Total deposits.....	216,563	230,298	234,503
<i>Demand deposits.....</i>	<i>176,067</i>	<i>188,402</i>	<i>191,003</i>
<i>Time deposits.....</i>	<i>40,506</i>	<i>41,896</i>	<i>43,500</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Mortgages or other liens on bank premises and other real estate.....	34	33	33
Acceptances executed by or for account of reporting banks and outstanding.....			40
Interest, discount, rent, and other income collected but not earned.....	68	81	91
Interest, taxes, and other expenses accrued and unpaid.....	465	461	534
Other liabilities.....	33	25	236
Total liabilities.....	216,163	230,898	235,437
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	100	100	100
Common stock.....	3,563	3,563	3,563
Total capital stock.....	3,663	3,663	3,663
Surplus.....	2,927	4,004	4,311
Undivided profits.....	1,443	1,704	1,360
Reserves and retirement account for preferred stock.....	899	954	1,022
Total capital accounts.....	9,932	10,325	10,356
Total liabilities and capital accounts.....	226,095	241,223	245,793

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

TENNESSEE

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	70 banks	70 banks	70 banks
ASSETS			
Loans and discounts.....	249,203	270,053	330,374
Overdrafts.....	263	368	374
U. S. Government securities, direct obligations.....	641,247	595,069	560,777
Obligations guaranteed by U. S. Government.....	33		
Obligations of States and political subdivisions.....	63,310	64,849	66,743
Other bonds, notes, and debentures.....	22,084	17,105	17,651
Corporate stocks, including stock of Federal Reserve bank.....	2,137	2,153	2,155
Reserve with Federal Reserve bank.....	174,141	166,624	179,322
Currency and coin.....	16,006	19,310	23,060
Balances with other banks, and cash items in process of collection.....	165,799	152,001	175,907
Bank premises owned, furniture and fixtures.....	9,516	9,557	9,654
Real estate owned other than bank premises.....	152	151	219
Investments and other assets indirectly representing bank premises or other real estate.....	62	84	137
Customers' liability on acceptances outstanding.....	295	280	671
Interest, commissions, rent, and other income earned or accrued but not collected.....	1,740	1,617	1,661
Other assets.....	843	1,008	1,095
Total assets.....	1,346,831	1,300,229	1,369,837
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	597,678	609,290	641,391
Time deposits of individuals, partnerships, and corporations.....	254,484	258,521	263,132
Postal savings deposits.....	58	58	58
Deposits of U. S. Government.....	96,378	63,282	24,757
Deposits of States and political subdivisions.....	77,658	77,114	76,785
Deposits of banks.....	242,141	207,723	277,836
Other deposits (certified and cashiers' checks, etc.).....	8,984	10,819	11,653
Total deposits.....	1,277,581	1,296,807	1,295,612
Demand deposits.....	1,012,768	958,827	1,022,964
Time deposits.....	264,613	267,980	272,648
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Acceptances executed by or for account of reporting banks and outstanding.....	295	280	671
Interest, discount, rent, and other income collected but not earned.....	1,348	1,389	1,570
Interest, taxes, and other expenses accrued and unpaid.....	2,332	2,600	2,425
Other liabilities.....	371	503	529
Total liabilities.....	1,281,727	1,231,579	1,300,807
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	599	599	564
Common stock.....	22,080	22,680	22,680
Total capital stock.....	22,679	23,279	23,244
Surplus.....	30,418	31,659	32,727
Undivided profits.....	9,445	10,938	10,349
Reserves and retirement account for preferred stock.....	2,562	2,774	2,710
Total capital accounts.....	65,104	68,650	69,030
Total liabilities and capital accounts.....	1,346,831	1,300,229	1,369,837

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

TEXAS

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	432 banks	433 banks	434 banks
ASSETS			
Loans and discounts.....	1, 002, 025	1, 056, 019	1, 163, 789
Overdrafts.....	2, 347	2, 873	2, 298
U. S. Government securities, direct obligations	2, 197, 386	2, 115, 300	1, 901, 647
Obligations guaranteed by U. S. Government			
Obligations of States and political subdivisions.....	116, 613	132, 806	144, 365
Other bonds, notes, and debentures.....	32, 195	31, 091	34, 075
Corporate stocks, including stock of Federal Reserve bank	5, 867	5, 915	6, 088
Reserve with Federal Reserve bank.....	663, 880	651, 603	678, 086
Currency and coin.....	49, 625	54, 924	62, 558
Balances with other banks, and cash items in process of collection	810, 264	725, 712	841, 627
Bank premises owned, furniture and fixtures.....	33, 307	33, 898	33, 640
Real estate owned other than bank premises.....	2, 513	2, 252	2, 115
Investments and other assets indirectly representing bank premises or other real estate.....	5, 293	5, 286	5, 069
Customers' liability on acceptances outstanding.....	1, 140	1, 150	4, 573
Interest, commissions, rent, and other income earned or accrued but not collected.....	2, 455	2, 726	2, 320
Other assets.....	1, 356	1, 731	1, 305
Total assets.....	4, 926, 266	4, 823, 286	4, 883, 558
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	2, 934, 567	3, 019, 183	3, 006, 102
Time deposits of individuals, partnerships, and corporations.....	362, 984	367, 379	383, 935
Postal savings deposits.....	379	379	379
Deposits of U. S. Government.....	366, 880	232, 553	82, 213
Deposits of States and political subdivisions.....	272, 132	270, 171	316, 842
Deposits of banks.....	687, 919	626, 118	708, 469
Other deposits (certified and cashiers' checks, etc.).....	41, 822	40, 428	111, 598
<i>Total deposits.....</i>	<i>4, 666, 633</i>	<i>4, 566, 211</i>	<i>4, 609, 538</i>
<i>Demand deposits.....</i>	<i>4, 260, 368</i>	<i>4, 144, 280</i>	<i>4, 181, 146</i>
<i>Time deposits.....</i>	<i>406, 265</i>	<i>421, 931</i>	<i>428, 392</i>
Bills payable, rediscounts, and other liabilities for borrowed money			2, 000
Acceptances executed by or for account of reporting banks and out- standing.....	1, 236	1, 150	4, 573
Interest, discount, rent, and other income collected but not earned.....	630	665	807
Interest, taxes, and other expenses accrued and unpaid.....	8, 234	8, 838	8, 882
Other liabilities.....	1, 487	1, 382	1, 723
Total liabilities.....	4, 678, 270	4, 568, 246	4, 627, 523
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	1, 515	1, 477	1, 327
Common stock.....	95, 941	96, 271	97, 546
<i>Total capital stock.....</i>	<i>97, 456</i>	<i>97, 748</i>	<i>98, 873</i>
Surplus.....	96, 806	98, 274	101, 904
Undivided profits.....	40, 005	45, 942	40, 059
Reserves and retirement account for preferred stock.....	13, 729	13, 076	15, 199
Total capital accounts.....	247, 996	255, 040	256, 035
Total liabilities and capital accounts.....	4, 926, 266	4, 823, 286	4, 883, 558

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

UTAH

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	12 banks	12 banks	12 banks
ASSETS			
Loans and discounts.....	52,132	59,597	58,246
Overdrafts.....	148	175	174
U. S. Government securities, direct obligations.....	148,675	140,417	147,602
Obligations guaranteed by U. S. Government.....	296		
Obligations of States and political subdivisions.....	7,797	8,521	7,400
Other bonds, notes, and debentures.....	1,125	520	513
Corporate stocks, including stock of Federal Reserve bank.....	257	264	264
Reserve with Federal Reserve bank.....	32,217	34,085	40,869
Currency and coin.....	1,973	2,283	2,287
Balances with other banks, and cash items in process of collection.....	20,223	23,307	26,946
Bank premises owned, furniture and fixtures.....	1,431	1,424	1,428
Real estate owned other than bank premises.....	30	30	30
Investments and other assets indirectly representing bank premises or other real estate.....	775	775	750
Interest, commissions, rent, and other income earned or accrued but not collected.....	15	11	19
Other assets.....	310	54	25
Total assets.....	267,404	271,493	286,849
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	142,225	146,510	153,925
Time deposits of individuals, partnerships, and corporations.....	57,745	58,973	59,291
Postal savings deposits.....	20	20	20
Deposits of U. S. Government.....	14,857	8,841	3,224
Deposits of States and political subdivisions.....	13,761	16,138	25,903
Deposits of banks.....	24,235	25,441	29,543
Other deposits (certified and cashiers' checks, etc.).....	1,553	1,785	1,543
<i>Total deposits.....</i>	<i>254,396</i>	<i>257,708</i>	<i>273,449</i>
<i>Demand deposits.....</i>	<i>196,056</i>	<i>198,140</i>	<i>213,563</i>
<i>Time deposits.....</i>	<i>58,340</i>	<i>59,568</i>	<i>59,886</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	500	1,000	—
Mortgages or other liens on bank premises and other real estate.....	—	21	21
Interest, discount, rent, and other income collected but not earned.....	69	98	130
Interest, taxes, and other expenses accrued and unpaid.....	606	718	772
Other liabilities.....	100	25	104
Total liabilities.....	255,671	259,570	274,476
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	3,975	3,975	3,975
Surplus.....	4,406	4,406	4,495
Undivided profits.....	1,991	2,125	2,482
Reserves.....	1,361	1,417	1,421
Total capital accounts.....	11,733	11,923	12,373
Total liabilities and capital accounts.....	267,404	271,493	286,849

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

VERMONT

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	39 banks	39 banks	39 banks
ASSETS			
Loans and discounts.....	34, 109	37, 265	40, 584
Overdrafts.....	13	12	9
U. S. Government securities, direct obligations.....	62, 461	62, 790	57, 269
Obligations guaranteed by U. S. Government.....	108		139
Obligations of States and political subdivisions.....	3, 918	3, 670	3, 577
Other bonds, notes, and debentures.....	9, 173	8, 995	8, 462
Corporate stocks, including stock of Federal Reserve bank.....	250	262	265
Reserve with Federal Reserve bank.....	12, 306	13, 875	13, 292
Currency and coin.....	1, 962	2, 300	2, 501
Balances with other banks, and cash items in process of collection.....	10, 252	10, 468	10, 031
Bank premises owned, furniture and fixtures.....	1, 093	1, 112	1, 096
Real estate owned other than bank premises.....	8	8	15
Investments and other assets indirectly representing bank premises or other real estate.....	5	5	5
Interest, commissions, rent, and other income earned or accrued but not collected.....	170	174	165
Other assets.....	49	103	57
Total assets.....	135, 886	141, 039	137, 467
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	51, 365	55, 594	53, 946
Time deposits of individuals, partnerships, and corporations.....	60, 040	62, 113	62, 651
Postal savings deposits.....	3	3	3
Deposits of U. S. Government.....	6, 942	4, 217	1, 508
Deposits of States and political subdivisions.....	2, 549	4, 181	3, 375
Deposits of banks.....	1, 058	1, 113	1, 170
Other deposits (certified and cashiers' checks, etc.).....	1, 366	951	1, 597
Total deposits.....	123, 323	128, 172	124, 250
Demand deposits.....	62, 799	65, 573	61, 115
Time deposits.....	60, 524	62, 600	63, 135
Bills payable, rediscounts, and other liabilities for borrowed money.....	115	100	140
Interest, discount, rent, and other income collected but not earned.....	212	255	298
Interest, taxes, and other expenses accrued and unpaid.....	137	93	251
Other liabilities.....	129	98	169
Total liabilities.....	123, 916	128, 718	125, 108
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	43	43	43
Class B preferred stock.....	114	106	106
Common stock.....	4, 460	4, 460	4, 510
Total capital stock.....	4, 617	4, 609	4, 659
Surplus.....	4, 012	4, 052	4, 174
Undivided profits.....	2, 160	2, 447	2, 252
Reserves and retirement account for preferred stock.....	1, 181	1, 213	1, 274
Total capital accounts.....	11, 970	12, 321	12, 359
Total liabilities and capital accounts.....	135, 886	141, 039	137, 467

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

VIRGINIA

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	131 banks	131 banks	131 banks
ASSETS			
Loans and discounts.....	208,207	231,608	265,008
Overdrafts.....	49	68	65
U. S. Government securities, direct obligations.....	619,385	606,421	523,887
Obligations guaranteed by U. S. Government.....	75		
Obligations of States and political subdivisions.....	23,610	24,649	24,315
Other bonds, notes, and debentures.....	22,095	21,755	22,080
Corporate stocks, including stock of Federal Reserve bank.....	1,731	1,714	1,760
Reserve with Federal Reserve bank.....	126,613	131,762	125,877
Currency and coin.....	17,907	22,115	24,407
Balances with other banks, and cash items in process of collection.....	120,260	126,040	122,409
Bank premises owned, furniture and fixtures.....	8,715	8,814	8,902
Real estate owned other than bank premises.....	218	212	290
Investments and other assets indirectly representing bank premises or other real estate.....	726	726	730
Customers' liability on acceptances outstanding.....	100	194	8
Interest, commissions, rent, and other income earned or accrued but not collected.....	1,064	1,225	959
Other assets.....	1,346	1,317	1,349
Total assets.....	1,152,101	1,178,620	1,122,253
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	555,108	595,886	550,407
Time deposits of individuals, partnerships, and corporations.....	274,732	284,862	285,595
Postal savings deposits.....	14	14	170
Deposits of U. S. Government.....	113,436	74,545	37,670
Deposits of States and political subdivisions.....	38,395	41,309	50,251
Deposits of banks.....	85,679	95,819	102,117
Other deposits (certified and cashiers' checks, etc.).....	11,931	11,453	20,476
Total deposits.....	1,079,295	1,108,888	1,046,686
Demand deposits.....	790,672	805,344	745,118
Time deposits.....	288,623	298,544	301,568
Bills payable, rediscounts, and other liabilities for borrowed money.....	825	685	200
Mortgages or other liens on bank premises and other real estate.....	24	18	18
Acceptances executed by or for account of reporting banks and outstanding.....	100	194	8
Interest, discount, rent, and other income collected but not earned.....	559	658	670
Interest, taxes, and other expenses accrued and unpaid.....	2,148	2,486	2,436
Other liabilities.....	936	228	936
Total liabilities.....	1,083,587	1,108,157	1,050,954
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	270	270	255
Common stock.....	24,876	24,926	25,626
Total capital stock.....	25,146	25,196	25,881
Surplus.....	27,601	27,827	29,883
Undivided profits.....	11,422	13,323	11,294
Reserves and retirement account for preferred stock.....	4,045	4,117	4,241
Total capital accounts.....	68,214	70,463	71,299
Total liabilities and capital accounts.....	1,152,101	1,178,620	1,122,253

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

VIRGIN ISLANDS OF THE UNITED STATES

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	1 bank	1 bank	1 bank
ASSETS			
Loans and discounts.....	816	687	752
U. S. Government securities, direct obligations.....	2,564	2,778	{ 2,578
Obligations guaranteed by U. S. Government.....			
Other bonds, notes, and debentures.....	33	33	20
Reserve with approved national banking associations.....	620	301	441
Currency and coin.....	268	267	260
Balances with other banks, and cash items in process of collection.....	196	315	165
Bank premises owned, furniture and fixtures.....	9	11	10
Interest, commissions, rent, and other income earned or accrued but not collected.....	21	3	19
Other assets.....	6	7	5
Total assets.....	4,533	4,402	4,250
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	1,253	1,110	983
Time deposits of individuals, partnerships, and corporations.....	1,660	1,629	1,647
Deposits of U. S. Government.....	199	171	259
Deposits of States and political subdivisions.....	1,035	1,072	952
Deposits of banks.....	28	50	42
Other deposits (certified and cashiers' checks, etc.).....	4	5	15
Total deposits.....	4,179	4,037	3,898
Demand deposits.....	2,513	2,088	1,982
Time deposits.....	1,666	1,949	1,916
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Acceptances executed by or for account of reporting bank and outstanding.....	4	11	
Interest, discount, rent, and other income collected but not earned.....	1	2	3
Interest, taxes, and other expenses accrued and unpaid.....	16	13	19
Other liabilities.....	17	20	5
Total liabilities.....	4,217	4,083	3,925
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	112	112	112
Common stock.....	38	38	38
Total capital stock.....	150	150	150
Surplus.....	30	30	50
Undivided profits.....	30	36	18
Reserves and retirement account for preferred stock.....	106	103	107
Total capital accounts.....	316	319	325
Total liabilities and capital accounts.....	4,533	4,402	4,250

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

WASHINGTON

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	39 banks	39 banks	38 banks
ASSETS			
Loans and discounts.....	334,661	402,933	436,079
Overdrafts.....	478	916	590
U. S. Government securities, direct obligations.....	990,895	920,001	798,186
Obligations guaranteed by U. S. Government.....			
Obligations of States and political subdivisions.....	93,156	101,409	100,174
Other bonds, notes, and debentures.....	25,795	22,338	21,872
Corporate stocks, including stock of Federal Reserve bank.....	2,005	2,019	2,026
Reserve with Federal Reserve bank.....	232,437	225,318	228,152
Currency and coin.....	22,128	24,879	27,447
Balances with other banks, and cash items in process of collection..	139,457	161,889	170,469
Bank premises owned, furniture and fixtures.....	7,678	7,823	8,376
Real estate owned other than bank premises.....	91	90	63
Customers' liability on acceptances outstanding.....	195	439	484
Interest, commissions, rent, and other income earned or accrued but not collected.....	3,406	4,473	2,926
Other assets.....	186	491	738
Total assets.....	1,852,568	1,875,018	1,797,582
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	929,820	972,375	976,450
Time deposits of individuals, partnerships, and corporations.....	460,732	470,295	480,056
Postal savings deposits.....	19	14	14
Deposits of U. S. Government.....	178,019	124,846	39,876
Deposits of States and political subdivisions.....	103,509	109,328	103,317
Deposits of banks.....	78,655	89,422	86,395
Other deposits (certified and cashiers' checks, etc.).....	20,086	22,750	25,172
<i>Total deposits.....</i>	<i>1,770,840</i>	<i>1,789,080</i>	<i>1,711,280</i>
<i>Demand deposits.....</i>	<i>1,306,976</i>	<i>1,315,366</i>	<i>1,228,405</i>
<i>Time deposits.....</i>	<i>463,864</i>	<i>473,664</i>	<i>482,875</i>
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding.....	195	468	488
Interest, discount, rent, and other income collected but not earned.....	725	846	932
Interest, taxes, and other expenses accrued and unpaid.....	3,865	4,633	4,120
Other liabilities.....	1,813	1,932	1,792
Total liabilities.....	1,777,438	1,796,909	1,718,612
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	685	685	685
Class B preferred stock.....	12	12	12
Common stock.....	24,133	24,133	24,208
<i>Total capital stock.....</i>	<i>24,830</i>	<i>24,830</i>	<i>24,905</i>
Surplus.....	26,155	27,004	26,726
Undivided profits.....	13,616	14,882	15,153
Reserves and retirement account for preferred stock.....	10,529	11,393	12,186
Total capital accounts.....	75,130	78,109	78,970
Total liabilities and capital accounts.....	1,852,568	1,875,018	1,797,582

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

WEST VIRGINIA

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	76 banks	76 banks	76 banks
ASSETS			
Loans and discounts.....	71, 478	78, 899	86, 165
Overdrafts.....	19	43	29
U. S. Government securities, direct obligations.....	300, 406	293, 820	272, 291
Obligations guaranteed by U. S. Government.....	224		
Obligations of States and political subdivisions.....	10, 199	11, 160	11, 936
Other bonds, notes, and debentures.....	12, 052	11, 142	11, 298
Corporate stocks, including stock of Federal Reserve bank.....	809	818	825
Reserve with Federal Reserve bank.....	53, 173	56, 773	49, 795
Currency and coin.....	9, 864	12, 385	13, 303
Balances with other banks, and cash items in process of collection.....	59, 655	65, 276	62, 166
Bank premises owned, furniture and fixtures.....	4, 101	4, 153	4, 089
Real estate owned other than bank premises.....	73	75	71
Investments and other assets indirectly representing bank premises or other real estate.....	18	17	17
Interest, commissions, rent, and other income earned or accrued but not collected.....	166	122	151
Other assets.....	439	460	439
Total assets.....	522, 676	535, 143	512, 799
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	266, 432	285, 020	265, 874
Time deposits of individuals, partnerships, and corporations.....	130, 232	133, 778	132, 704
Postal savings deposits.....	35	30	30
Deposits of U. S. Government.....	40, 305	26, 901	15, 105
Deposits of States and political subdivisions.....	23, 562	24, 893	29, 391
Deposits of banks.....	23, 802	23, 358	22, 186
Other deposits (certified and cashiers' checks, etc.).....	5, 245	6, 567	11, 468
<i>Total deposits.....</i>	<i>489, 613</i>	<i>500, 517</i>	<i>476, 758</i>
<i>Demand deposits.....</i>	<i>357, 712</i>	<i>364, 449</i>	<i>341, 717</i>
<i>Time deposits.....</i>	<i>131, 871</i>	<i>136, 098</i>	<i>135, 041</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	200	470	1, 800
Interest, discount, rent, and other income collected but not earned.....	97	115	119
Interest, taxes, and other expenses accrued and unpaid.....	579	658	662
Other liabilities.....	275	245	351
Total liabilities.....	490, 764	502, 035	479, 690
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	56	48	33
Common stock.....	12, 064	12, 172	12, 272
<i>Total capital stock.....</i>	<i>12, 120</i>	<i>12, 220</i>	<i>12, 305</i>
Surplus.....	13, 365	13, 437	13, 929
Undivided profits.....	4, 815	5, 841	4, 938
Reserves and retirement account for preferred stock.....	1, 612	1, 610	1, 937
Total capital accounts.....	31, 912	33, 108	33, 109
Total liabilities and capital accounts.....	522, 676	535, 143	512, 799

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

WISCONSIN

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	97 banks	96 banks	95 banks
ASSETS			
Loans and discounts.....	140,514	160,860	184,316
Overdrafts.....	56	119	90
U. S. Government securities, direct obligations.....	999,106	936,223	855,475
Obligations guaranteed by U. S. Government.....	261		
Obligations of States and political subdivisions.....	19,736	19,826	22,428
Other bonds, notes, and debentures.....	37,850	37,545	34,440
Corporate stocks, including stock of Federal Reserve bank.....	1,674	1,681	1,683
Reserve with Federal Reserve bank.....	164,526	158,235	158,092
Currency and coin.....	12,753	15,106	16,000
Balances with other banks, and cash items in process of collection.....	134,910	137,421	142,243
Bank premises owned, furniture and fixtures.....	8,514	8,489	8,402
Real estate owned other than bank premises.....	3	3	-----
Investments and other assets indirectly representing bank premises or other real estate.....	16	16	16
Customers' liability on acceptances outstanding.....	132	85	7
Interest, commissions, rent, and other income earned or accrued but not collected.....	2,645	2,493	2,533
Other assets.....	1,561	1,513	1,716
Total assets.....	1,524,257	1,479,615	1,427,724
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	589,867	614,002	646,056
Time deposits of individuals, partnerships, and corporations.....	458,260	471,526	479,283
Postal savings deposits.....	33	33	33
Deposits of U. S. Government.....	159,559	105,878	40,409
Deposits of States and political subdivisions.....	85,485	62,858	49,051
Deposits of banks.....	131,420	121,333	111,773
Other deposits (certified and cashiers' checks, etc.).....	12,954	15,941	16,729
<i>Total deposits.....</i>	<i>1,437,678</i>	<i>1,391,571</i>	<i>1,343,834</i>
<i>Demand deposits.....</i>	<i>577,801</i>	<i>517,869</i>	<i>561,798</i>
<i>Time deposits.....</i>	<i>459,777</i>	<i>473,702</i>	<i>481,536</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	3,000	2,000	-----
Acceptances executed by or for account of reporting banks and outstanding.....	132	85	7
Interest, discount, rent, and other income collected but not earned.....	422	434	466
Interest, taxes, and other expenses accrued and unpaid.....	2,958	3,561	2,923
Other liabilities.....	184	109	260
Total liabilities.....	1,444,274	1,397,760	1,346,990
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock.....	266	256	217
Class B preferred stock.....	25	25	25
Common stock.....	26,554	26,684	26,658
<i>Total capital stock.....</i>	<i>26,845</i>	<i>26,965</i>	<i>26,900</i>
Surplus.....	28,218	28,357	28,803
Undivided profits.....	15,461	16,657	16,561
Reserves and retirement account for preferred stock.....	9,459	9,876	8,470
Total capital accounts.....	79,983	81,855	80,734
Total liabilities and capital accounts.....	1,524,257	1,479,615	1,427,724

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1946—Continued

WYOMING

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	27 banks	26 banks	26 banks
ASSETS			
Loans and discounts.....	22,624	24,558	24,564
Overdrafts.....	28	46	44
U. S. Government securities, direct obligations.....	81,010	78,187	82,251
Obligations guaranteed by U. S. Government.....	3,079		
Obligations of States and political subdivisions.....	2,741	3,670	4,573
Other bonds, notes, and debentures.....	164	2,759	2,819
Corporate stocks, including stock of Federal Reserve bank.....	164	164	164
Reserve with Federal Reserve bank.....	16,940	16,265	19,781
Currency and coin.....	2,699	2,613	2,832
Balances with other banks, and cash items in process of collection.....	20,018	26,594	26,188
Bank premises owned, furniture and fixtures.....	610	622	618
Customers' liability on acceptances outstanding.....		1	1
Interest, commissions, rent, and other income earned or accrued but not collected.....	84	106	88
Other assets.....	29	37	205
Total assets.....	150,026	155,622	164,128
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	83,999	90,981	97,055
Time deposits of individuals, partnerships, and corporations.....	28,586	28,578	29,404
Postal savings deposits.....	17	17	17
Deposits of U. S. Government.....	7,229	5,331	2,915
Deposits of States and political subdivisions.....	12,772	11,161	12,639
Deposits of banks.....	8,084	9,247	11,864
Other deposits (certified and cashiers' checks, etc.).....	1,268	1,958	1,927
<i>Total deposits.....</i>	<i>141,955</i>	<i>147,273</i>	<i>155,821</i>
<i>Demand deposits.....</i>	<i>113,119</i>	<i>118,443</i>	<i>126,175</i>
<i>Time deposits.....</i>	<i>28,836</i>	<i>28,830</i>	<i>29,646</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		195	
Acceptances executed by or for account of reporting banks and outstanding.....		1	1
Interest, discount, rent, and other income collected but not earned.....	88	106	116
Interest, taxes, and other expenses accrued and unpaid.....	56	83	64
Other liabilities.....	54	19	56
Total liabilities.....	142,153	147,677	156,058
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock.....	90	90	90
Common stock.....	2,360	2,310	2,310
<i>Total capital stock.....</i>	<i>2,450</i>	<i>2,400</i>	<i>2,400</i>
Surplus.....	3,115	3,096	3,238
Undivided profits.....	1,870	2,029	1,830
Reserves and retirement account for preferred stock.....	438	420	602
Total capital accounts.....	7,873	7,945	8,070
Total liabilities and capital accounts.....	150,026	155,622	164,128

TABLE No. 12.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1946*

[In thousands of dollars]

Location	Number of banks ¹	Earnings from current operations								
		Interest and dividends on securities		Interest and discount on loans	Service charges and other fees on banks' loans	Service charges on deposit accounts	Other service charges, commissions, fees, and collection and exchange charges	Trust department	Other current earnings	Total earnings from current operations
		U. S. Government obligations	Other securities							
Maine.....	33	2,824	351	1,605	2	276	119	242	182	5,601
New Hampshire.....	51	1,870	355	1,709	5	384	115	86	281	4,805
Vermont.....	39	1,167	308	1,771	8	174	65	69	115	3,677
Massachusetts.....	121	26,760	4,452	19,499	387	2,377	1,655	1,820	5,807	62,757
Rhode Island.....	9	2,613	175	1,273	7	209	42	177	153	4,649
Connecticut.....	50	7,161	645	4,553	26	932	285	1,413	992	16,007
Total New England States.....	303	42,395	6,286	30,410	435	4,352	2,281	3,807	7,530	97,496
New York.....	392	109,617	16,022	64,248	1,355	6,224	3,835	8,850	20,399	230,550
New Jersey.....	216	23,968	3,782	13,271	94	2,464	813	1,312	1,801	47,505
Pennsylvania.....	657	65,559	14,784	33,731	312	3,867	2,542	3,481	5,521	129,797
Delaware.....	13	439	91	364	1	24	21	5	13	958
Maryland.....	63	7,824	491	3,023	27	380	231	289	500	12,765
District of Columbia.....	9	5,526	299	2,925	12	657	190	457	374	10,440
Total Eastern States.....	1,350	212,933	35,469	117,562	1,801	13,616	7,632	14,394	28,608	432,015
Virginia.....	131	9,724	1,351	8,852	47	1,030	524	995	795	23,318
West Virginia.....	76	4,789	556	3,722	48	513	254	204	548	10,634
North Carolina.....	45	3,630	435	3,357	35	635	468	195	370	9,125
South Carolina.....	23	2,854	302	2,446	11	648	645	187	139	7,232
Georgia.....	49	7,507	714	7,687	46	1,058	1,780	658	861	20,311
Florida.....	60	10,891	1,786	5,974	56	1,577	1,278	546	1,929	24,037
Alabama.....	66	6,050	1,485	6,579	30	888	888	457	961	17,338
Mississippi.....	24	1,814	538	1,316	1	267	480	33	184	4,633
Louisiana.....	33	8,574	1,376	5,765	23	977	895	259	1,657	19,526
Texas.....	434	31,660	3,826	39,550	216	4,204	2,961	1,178	5,967	89,562
Arkansas.....	50	3,041	808	2,565	20	548	589	116	496	8,183
Kentucky.....	93	5,177	908	4,082	41	531	189	160	454	11,542
Tennessee.....	70	9,539	2,265	10,316	45	880	1,497	415	1,060	26,017
Total Southern States.....	1,154	105,250	16,350	102,211	619	13,756	12,448	5,403	15,421	271,458

¹ Number of banks as of end of year, but figures of earnings, expenses etc., include those of first 6 months for banks which were inactive at the close of year.

TABLE NO. 12.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1946—Continued*

[In thousands of dollars]

Location	Number of banks	Earnings from current operations								
		Interest and dividends on securities		Interest and discount on loans	Service charges and other fees on banks' loans	Service charges on deposit accounts	Other service charges, commissions, fees, and collection and exchange charges	Trust department	Other current earnings	Total earnings from current operations
		U. S. Government obligations	Other securities							
Ohio.....	239	26, 116	3, 873	19, 177	271	2, 677	1, 319	2, 358	3, 457	59, 248
Indiana.....	126	14, 182	1, 956	7, 577	98	1, 344	727	519	1, 651	28, 054
Illinois.....	373	73, 378	8, 843	40, 489	1, 254	6, 068	2, 659	8, 698	8, 106	149, 495
Michigan.....	78	21, 526	2, 182	14, 389	335	1, 832	1, 328	1, 172	1, 846	44, 610
Wisconsin.....	95	14, 635	1, 397	5, 036	70	968	664	398	1, 306	24, 474
Minnesota.....	181	18, 773	1, 832	10, 885	109	1, 612	2, 330	1, 567	1, 601	38, 709
Iowa.....	97	6, 127	932	4, 373	17	907	510	264	590	13, 720
Missouri.....	81	12, 236	1, 538	9, 477	82	900	384	709	769	26, 095
Total Middle Western States.....	1, 270	186, 973	22, 553	111, 403	2, 236	16, 308	9, 921	15, 685	19, 326	384, 405
North Dakota.....	41	2, 263	121	1, 002	29	295	565	35	212	4, 522
South Dakota.....	35	1, 951	196	1, 553	11	402	428	41	217	4, 799
Nebraska.....	127	7, 575	783	4, 795	35	933	649	239	1, 069	16, 078
Kansas.....	174	6, 839	569	4, 526	32	1, 047	439	180	892	14, 554
Montana.....	39	2, 549	162	1, 170	11	362	256	24	313	4, 847
Wyoming.....	26	1, 125	136	1, 130	2	239	138	53	156	2, 979
Colorado.....	77	6, 582	623	4, 708	51	1, 136	435	519	623	14, 677
New Mexico.....	23	1, 311	166	2, 266	2	217	144	31	227	4, 358
Oklahoma.....	200	9, 090	1, 589	9, 853	61	1, 562	800	318	1, 768	25, 041
Total Western States.....	742	39, 285	4, 369	31, 003	234	6, 193	3, 854	1, 440	5, 477	91, 855
Washington.....	38	15, 163	2, 780	14, 149	84	1, 994	1, 305	748	1, 094	37, 317
Oregon.....	23	12, 498	1, 760	7, 278	31	1, 157	731	471	696	24, 622
California.....	92	75, 349	12, 371	83, 634	2, 119	10, 545	5, 683	8, 179	10, 145	208, 025
Idaho.....	15	3, 421	121	1, 952	11	480	202	38	230	6, 455
Utah.....	12	2, 232	145	2, 036	22	290	122	50	257	5, 154
Nevada.....	5	1, 331	129	1, 185	18	104	71	99	181	3, 118
Arizona.....	3	1, 832	79	3, 197	92	308	225	83	415	6, 231
Total Pacific States.....	188	111, 826	17, 385	113, 431	2, 377	14, 878	8, 339	9, 668	13, 018	290, 922
Total United States (exclusive of possessions).....	5, 007	698, 662	102, 412	506, 020	7, 702	69, 103	44, 475	50, 397	89, 380	1, 568, 151

Alaska (nonmember banks).....	4	225	15	238	5	19	167	2	52	723
The Territory of Hawaii (nonmember bank).....	1	2,690	185	913	-----	264	373	-----	91	4,516
Virgin Islands of the United States (nonmember bank).....	1	35	2	41	-----	1	44	-----	1	124
Total possessions (nonmember banks).....	6	2,950	202	1,192	5	284	584	2	144	5,363
Total United States and possessions.....	5,013	701,612	102,614	507,212	7,707	69,387	45,059	50,399	89,524	1,573,514
New York City (central Reserve city).....	8	84,424	12,419	44,087	1,113	2,870	2,482	7,907	18,565	173,867
Chicago (central Reserve city).....	11	44,577	4,955	25,249	831	1,106	674	7,725	5,414	90,531
Other Reserve cities.....	243	278,310	38,831	221,603	3,970	26,704	17,976	22,021	34,923	644,338
Country banks (member banks).....	4,745	291,351	46,207	215,081	1,788	38,423	23,343	12,744	30,478	659,415
Possessions (nonmember banks).....	6	2,950	202	1,192	5	284	584	2	144	5,363

Location	Current operating expenses										Net earnings from current operations	Recoveries and profits					
	Salaries and wages				Fees paid to directors and members of executive, discount, and advisory committees	Interest on time deposits (including savings deposits)	Interest and discount on borrowed money	Taxes other than on net income	Recurring depreciation on banking house, furniture and fixtures	Other current operating expenses		Total current operating expenses	Recoveries on securities	Profits on securities sold or redeemed	Recoveries on loans	All other	Total recoveries and profits
	Officers		Employees other than officers														
	Amount	Number ¹	Amount	Number ²													
Maine.....	655	153	838	505	63	855	3	214	50	1,009	3,687	1,914	84	625	169	63	941
New Hampshire.....	657	174	718	457	57	473	4	165	96	948	3,118	1,687	286	478	153	39	956
Vermont.....	429	134	516	312	56	749		124	47	572	2,493	1,184	59	278	248	46	631
Massachusetts.....	5,797	822	11,540	5,950	293	4,127	33	1,563	1,074	12,004	36,431	26,326	591	4,582	3,140	1,389	9,702
Rhode Island.....	383	68	584	438	38	215	9	85	42	869	2,225	2,424	45	148	568	11	772
Connecticut.....	2,060	329	3,170	1,655	122	1,500	18	503	411	2,857	10,641	5,366	132	1,899	501	142	2,674
Total New England States.....	9,981	1,680	17,366	9,317	629	7,919	67	2,654	1,720	18,259	58,595	38,901	1,197	8,010	4,779	1,690	15,676
New York.....	20,032	2,701	45,481	21,364	947	11,835	258	4,950	2,495	44,860	130,858	99,692	7,109	22,439	5,716	2,607	37,871
New Jersey.....	5,055	1,054	7,705	4,240	581	7,279	32	1,824	1,153	8,183	31,812	15,693	592	5,018	1,769	930	8,309
Pennsylvania.....	12,516	2,609	20,646	11,408	1,286	15,415	100	5,587	2,303	20,721	78,574	51,223	6,000	17,112	3,831	3,190	30,133
Delaware.....	129	39	104	66	11	117	1	34	22	122	540	418	9	123	32	14	178
Maryland.....	1,210	259	1,835	1,007	120	1,529	43	775	137	1,937	7,586	5,179	427	1,818	207	63	2,515
District of Columbia.....	1,120	155	2,213	1,107	87	683	1	473	162	1,711	6,450	3,990	76	487	211	36	810
Total Eastern States.....	40,062	6,877	77,984	39,192	3,032	36,858	435	13,643	6,272	77,534	255,820	176,195	14,213	46,997	11,766	6,840	79,816

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

TABLE NO. 12.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1946—Continued*

[In thousands of dollars]

Location	Current operating expenses										Net earnings from current operations	Recoveries and profits					
	Salaries and wages				Fees paid to directors and members of executive, discount, and advisory committees	Interest on time deposits (including savings deposits)	Interest and discount on borrowed money	Taxes other than on net income	Recurring depreciation on banking house, furniture and fixtures	Other current operating expenses		Total current operating expenses	Recoveries on securities	Profits on securities sold or redeemed	Recoveries on loans	All other	Total recoveries and profits
	Officers		Employees other than officers														
	Amount	Number ¹	Amount	Number ²													
Virginia.....	2, 667	622	3, 451	2, 083	187	2, 675	16	930	404	3, 568	13, 898	9, 420	215	1, 160	821	222	2, 418
West Virginia.....	1, 203	283	1, 563	909	92	1, 306	7	280	225	1, 698	6, 374	4, 260	210	546	375	155	1, 286
North Carolina.....	1, 079	221	1, 396	848	48	661	2	255	184	1, 651	5, 276	3, 849	83	548	85	98	814
South Carolina.....	858	176	1, 268	741	41	335	2	68	107	1, 433	4, 112	3, 120	9	89	41	75	214
Georgia.....	1, 999	357	3, 356	1, 922	94	1, 383	10	1, 095	313	4, 613	12, 863	7, 448	29	503	188	500	1, 220
Florida.....	2, 215	435	4, 142	2, 320	120	1, 531	48	698	583	5, 021	14, 358	9, 679	320	1, 830	162	619	2, 931
Alabama.....	1, 789	362	2, 961	1, 826	90	1, 497	5	300	240	3, 371	10, 253	7, 085	29	853	466	311	1, 659
Mississippi.....	615	129	752	462	45	376		317	61	944	3, 110	1, 523	74	203	153	75	505
Louisiana.....	1, 820	269	3, 586	1, 962	110	1, 714		1, 286	433	3, 808	12, 757	6, 769	119	1, 219	287	214	1, 839
Texas.....	11, 130	2, 306	14, 366	8, 211	459	2, 979	14	4, 631	1, 514	17, 217	52, 310	37, 252	1, 118	4, 422	2, 168	1, 455	9, 163
Arkansas.....	1, 123	249	1, 123	715	75	418	1	272	105	1, 499	4, 616	3, 567	168	658	158	249	1, 233
Kentucky.....	1, 439	399	1, 734	1, 161	94	851	16	555	237	1, 960	6, 886	4, 656	179	1, 003	225	142	1, 549
Tennessee.....	2, 425	464	4, 080	2, 379	97	2, 323	15	1, 222	534	4, 350	15, 046	10, 971	307	2, 944	398	282	3, 931
Total Southern States.....	30,362	6,272	43,778	25,539	1,552	18,049	136	11,909	4,940	51,133	161,859	109,599	2,860	15,978	5,527	4,397	28,762
Ohio.....	5, 902	1, 187	9, 312	5, 154	391	6, 567	36	5, 265	1, 087	10, 193	38, 753	20, 495	708	4, 529	2, 207	330	7, 774
Indiana.....	2, 965	640	4, 306	2, 529	163	3, 149	1	1, 833	539	4, 883	17, 839	10, 215	904	1, 538	526	507	3, 475
Illinois.....	13, 495	2, 171	26, 423	12, 802	583	13, 178	67	5, 661	1, 521	26, 441	87, 369	62, 126	6, 949	10, 157	3, 625	7, 685	28, 416
Michigan.....	4, 167	570	9, 444	4, 638	157	5, 680	141	1, 510	651	7, 860	29, 610	15, 000	336	2, 714	389	350	3, 789
Wisconsin.....	2, 569	476	4, 623	2, 415	153	3, 498	11	425	417	4, 483	16, 179	8, 295	541	1, 724	523	115	2, 903
Minnesota.....	4, 377	931	6, 904	3, 826	244	4, 191	59	792	383	7, 323	24, 273	14, 436	667	1, 570	874	1, 696	4, 807
Iowa.....	1, 827	407	1, 997	1, 255	90	1, 172	8	329	155	2, 536	8, 114	5, 606	67	574	183	78	902
Missouri.....	2, 839	513	5, 085	2, 798	107	1, 554	32	980	287	4, 918	15, 802	10, 293	2, 714	2, 737	680	445	6, 576
Total Middle Western States.....	38,141	6,895	68,094	35,417	1,888	38,989	355	16,795	5,040	68,637	237,939	146,466	12,886	25,543	9,007	11,206	58,642

North Dakota.....	584	158	596	430	36	490	99	65	805	2,675	1,847	45	75	71	228	419
South Dakota.....	723	194	693	489	40	410	3	75	81	2,875	1,924	15	42	67	32	156
Nebraska.....	2,206	508	2,352	1,456	114	702	26	815	184	3,443	9,842	6,236	392	1,018	315	229
Kansas.....	2,348	657	2,068	1,313	120	542	2	499	219	2,809	8,607	5,947	142	418	238	226
Montana.....	601	149	730	480	23	294	-----	318	82	885	2,933	1,914	154	56	178	71
Wyoming.....	468	121	473	277	21	201	-----	127	54	508	1,852	1,127	61	126	67	30
Colorado.....	1,647	360	2,550	1,489	100	1,155	2	263	140	2,618	8,475	6,202	419	443	581	187
New Mexico.....	536	112	796	471	18	244	1	163	38	786	2,582	1,776	113	46	261	43
Oklahoma.....	3,397	867	3,796	2,348	92	665	46	417	509	4,715	13,637	11,404	105	1,267	467	330
Total Western States.....	12,510	3,126	14,054	8,753	564	4,703	80	2,776	1,372	17,419	53,478	38,377	1,446	3,491	2,245	1,376
Washington.....	3,881	609	7,743	3,779	83	4,202	10	567	615	6,193	23,294	14,023	317	2,837	483	456
Oregon.....	2,233	477	4,871	2,591	25	2,754	-----	358	303	3,395	13,939	10,683	118	1,247	100	299
California.....	18,729	3,249	45,771	20,212	359	27,638	8	5,075	2,629	29,469	129,678	78,347	741	5,275	7,256	2,667
Idaho.....	802	152	1,068	715	15	653	-----	95	88	1,082	3,803	2,652	7	316	29	15
Utah.....	463	81	810	452	28	532	10	84	78	826	2,831	2,323	11	336	30	13
Nevada.....	309	60	490	285	6	501	-----	130	35	397	1,868	1,250	8	18	6	13
Arizona.....	734	138	1,719	954	6	426	-----	147	84	1,593	4,709	1,522	-----	218	52	23
Total Pacific States.....	27,151	4,766	62,472	28,988	522	36,706	28	6,456	3,832	42,955	180,122	110,800	1,202	10,247	7,956	3,486
Total United States (exclusive of possessions).....	158,207	29,616	283,748	147,206	8,187	143,224	1,101	54,233	23,176	275,937	947,813	620,338	33,804	110,266	41,280	28,995
Alaska (nonmember banks).....	94	14	129	53	9	61	-----	16	14	98	421	302	8	15	17	2
The Territory of Hawaii (nonmember bank).....	470	57	931	340	9	1,201	-----	70	74	497	3,252	1,264	-----	214	16	12
Virgin Islands of the United States (nonmember bank).....	18	3	26	18	1	28	-----	1	12	86	38	38	4	23	-----	1
Total possessions (nonmember banks).....	582	74	1,086	411	19	1,290	-----	86	89	607	3,759	1,604	12	252	33	15
Total United States and possessions.....	158,789	29,690	284,834	147,617	8,206	144,514	1,101	54,319	23,265	276,544	951,572	621,942	33,816	110,518	41,313	29,010
New York City (central Reserve city).....	12,915	1,074	36,555	16,035	323	3,729	202	3,660	1,490	34,575	93,458	80,409	6,049	15,423	3,900	1,231
Chicago (central Reserve city).....	6,055	497	16,582	7,028	121	6,539	48	3,674	699	15,516	49,234	41,297	6,349	5,167	3,093	7,137
Other Reserve cities.....	55,977	7,859	132,004	64,371	1,571	56,281	600	22,641	8,622	114,809	392,505	251,833	10,753	42,257	16,707	10,039
Country banks (member banks).....	83,260	20,186	98,607	59,772	6,172	76,675	251	24,249	12,365	111,037	412,616	246,799	10,653	47,419	17,580	10,588
Possessions (nonmember banks).....	582	74	1,086	411	19	1,290	-----	86	89	607	3,759	1,604	12	252	33	15

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

TABLE NO. 12.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1946—Continued*

[In thousands of dollars]

Location	Losses and charge-offs				Profits before income taxes	Taxes on net income		Net profits before dividends	Dividends			Capital funds ¹	Ratios	
	On securities	On loans	All other	Total losses and charge-offs		Federal	State		On preferred stock	On common stock	Total dividends		Net profits before dividends to capital funds	Expenses to gross earnings
										Cash dividends	Stock dividends		Percent	Percent
Maine.....	363	59	212	634	2,221	588	-----	1,633	-----	565	-----	20,703	7.89	65.83
New Hampshire.....	483	99	81	663	1,980	496	-----	1,484	-----	403	5	17,288	8.58	64.89
Vermont.....	163	118	33	314	1,501	328	9	1,164	6	272	2	11,921	9.76	67.80
Massachusetts.....	2,824	2,264	8,681	13,769	22,259	6,587	1,707	13,965	42	8,533	350	238,913	5.85	58.05
Rhode Island.....	122	289	36	447	2,749	897	121	1,731	-----	1,191	-----	24,022	7.21	47.86
Connecticut.....	485	145	441	1,071	6,969	1,884	214	4,871	26	1,470	-----	53,794	9.05	66.48
Total New England States.....	4,440	2,974	9,484	16,898	37,679	10,780	2,051	24,848	74	12,434	357	366,641	6.78	60.10
New York.....	6,880	8,377	4,578	19,835	117,728	33,788	4,696	79,244	269	31,713	1,614	958,161	8.27	56.76
New Jersey.....	2,339	600	931	3,870	20,132	4,851	-----	15,281	559	2,753	5,072	143,179	10.67	66.97
Pennsylvania.....	13,610	1,880	2,326	17,816	63,540	15,776	-----	47,764	68	16,540	1,671	575,868	8.29	60.54
Delaware.....	13	13	12	38	558	136	-----	422	2	167	-----	5,051	8.35	56.37
Maryland.....	687	87	61	835	6,859	1,600	-----	5,259	7	1,994	55	46,690	11.26	59.43
District of Columbia.....	97	62	97	256	4,544	1,278	-----	3,266	-----	1,018	1,000	29,798	10.96	61.78
Total Eastern States.....	23,626	11,019	8,005	42,650	213,361	57,429	4,696	151,236	905	54,185	6,100	1,758,747	8.60	59.22
Virginia.....	1,187	384	506	2,077	9,761	2,700	-----	7,061	8	2,595	440	68,339	10.33	59.60
West Virginia.....	478	109	175	762	4,784	1,261	-----	3,523	2	952	66	31,775	11.09	59.94
North Carolina.....	216	102	59	377	4,286	1,193	-----	3,093	-----	735	-----	22,189	13.94	57.82
South Carolina.....	48	44	55	147	3,187	894	78	2,215	13	572	585	16,100	13.76	56.86
Georgia.....	92	172	244	508	8,160	2,024	-----	6,136	2	2,146	5	47,267	12.98	63.33
Florida.....	903	122	235	1,260	11,350	3,406	-----	7,944	-----	1,647	2,210	62,670	12.68	59.73
Alabama.....	516	248	717	1,481	7,263	1,719	370	5,174	15	1,528	951	47,498	10.89	59.14
Mississippi.....	389	114	67	570	1,458	298	-----	1,160	15	336	25	10,458	11.09	67.13
Louisiana.....	1,834	405	338	2,577	6,031	2,020	-----	4,011	26	1,210	118	48,055	8.35	65.33
Texas.....	3,350	2,049	1,903	7,302	39,113	10,871	-----	28,242	69	9,754	3,069	242,005	11.67	58.40
Arkansas.....	370	119	123	612	4,188	890	-----	3,298	14	755	425	20,635	15.98	56.41
Kentucky.....	841	100	214	1,155	5,050	1,171	-----	3,879	18	1,054	420	35,289	11.00	59.66
Tennessee.....	2,805	459	502	3,766	11,136	2,893	-----	8,243	55	2,223	1,545	65,226	12.64	57.83
Total Southern States.....	13,029	4,427	5,138	22,594	115,767	31,340	448	83,979	237	25,507	9,859	717,486	11.70	59.62

Ohio.....	1,417	729	886	3,032	25,237	6,256	-----	18,981	268	5,057	1,894	7,219	192,427	9.86	65.41
Indiana.....	1,692	410	826	2,928	10,762	2,729	-----	8,033	65	1,898	945	2,908	78,648	10.21	63.59
Illinois.....	13,490	4,040	5,408	22,938	67,604	17,463	-----	50,141	32	16,110	2,724	18,866	470,440	10.66	58.44
Michigan.....	1,049	394	513	1,956	16,833	3,888	-----	12,945	423	3,724	2,425	6,572	128,213	10.10	66.38
Wisconsin.....	2,288	157	172	2,617	8,581	2,208	10	6,363	9	2,158	130	2,297	79,062	8.05	66.11
Minnesota.....	1,314	646	751	2,711	16,532	3,665	730	12,137	40	3,740	225	4,005	112,896	10.75	62.71
Iowa.....	561	202	169	932	5,576	1,289	-----	4,287	2	978	20	1,000	36,414	11.77	59.14
Missouri.....	2,477	215	141	2,833	14,036	3,413	-----	10,623	-----	2,917	484	3,401	80,183	13.25	60.56
Total Middle Western States.....	24,288	6,793	8,866	39,947	165,161	40,911	740	123,510	839	36,582	8,847	46,268	1,178,283	10.48	61.90
North Dakota.....	77	33	463	573	1,693	500	20	1,173	-----	359	100	459	9,515	12.33	59.16
South Dakota.....	101	26	79	206	1,874	506	28	1,340	3	364	50	417	9,891	13.55	59.91
Nebraska.....	1,090	219	279	1,588	6,602	1,698	-----	4,904	1	1,528	95	1,624	42,825	11.45	61.21
Kansas.....	646	219	209	1,074	5,897	1,399	-----	4,498	3	1,325	347	1,675	39,270	11.45	59.14
Montana.....	603	176	143	622	1,451	424	-----	1,027	2	501	34	537	11,203	9.17	66.51
Wyoming.....	117	85	50	252	1,159	271	-----	888	3	268	-----	271	7,840	11.33	62.17
Colorado.....	737	302	213	1,252	6,580	1,680	237	4,663	6	1,004	239	1,249	39,871	11.70	57.74
New Mexico.....	63	285	76	424	1,815	320	-----	1,495	5	276	81	362	7,094	21.07	59.25
Oklahoma.....	554	606	277	1,437	12,136	2,671	481	8,984	2	2,524	835	3,361	71,822	12.51	54.46
Total Western States.....	3,988	1,951	1,789	7,728	39,207	9,469	766	28,972	25	8,149	1,781	9,955	239,331	12.11	58.22
Washington.....	1,518	609	657	2,784	15,332	2,675	-----	12,657	21	2,499	250	2,770	74,619	16.96	62.42
Oregon.....	727	143	507	1,377	11,670	2,363	853	7,854	-----	1,530	75	1,605	53,769	14.61	56.61
California.....	2,685	16,325	1,559	20,569	73,717	16,888	1,828	55,003	301	24,927	186	25,414	453,559	12.13	62.34
Idaho.....	225	24	24	273	2,746	806	9	1,931	-----	460	125	585	12,194	15.84	58.92
Utah.....	55	16	69	140	2,573	664	70	1,839	-----	504	10	514	11,718	15.69	54.93
Nevada.....	19	64	19	102	1,193	313	-----	880	-----	149	-----	149	5,335	16.49	59.91
Arizona.....	5	140	179	324	1,491	277	77	1,137	21	392	525	938	9,513	11.95	75.57
Total Pacific States.....	5,234	17,321	3,014	25,569	108,122	23,984	2,837	81,301	343	30,461	1,171	31,975	620,707	13.10	61.91
Total United States (exclusive of pos- sessions).....	74,605	44,485	36,296	155,386	679,297	173,913	11,538	493,846	2,423	167,318	28,115	197,856	4,881,195	10.12	60.44
Alaska (nonmember banks).....	9	17	7	33	311	127	-----	184	-----	60	50	116	1,469	12.53	58.23
The Territory of Hawaii (nonmember bank).....	5	18	266	289	1,217	396	-----	821	-----	320	-----	320	10,065	8.16	72.01
Virgin Islands of the United States (non- member bank).....	1	-----	-----	1	65	18	-----	47	4	4	-----	8	309	15.21	69.35
Total possessions (nonmember banks).....	15	35	273	323	1,593	541	-----	1,052	4	384	50	438	11,843	8.88	70.09
Total United States and possessions.....	74,620	44,520	36,569	155,709	680,890	174,454	11,538	494,898	2,427	167,702	28,165	198,294	4,893,038	10.11	60.47
New York City (central Reserve city).....	4,231	7,519	3,798	15,548	91,464	27,768	3,874	59,822	-----	27,811	250	28,061	781,792	7.65	53.75
Chicago (central Reserve city).....	9,584	3,401	4,205	17,196	45,853	11,858	-----	33,995	-----	12,518	500	13,018	330,522	10.28	54.38
Other Reserve cities.....	28,357	22,515	16,613	67,485	264,104	68,727	4,523	190,854	1,085	72,827	11,489	85,401	1,900,442	10.04	60.92
Country banks (member banks).....	32,433	11,050	11,680	55,163	277,876	65,560	3,141	239,175	1,338	54,162	15,876	71,376	1,868,439	12.80	62.57
Possessions (nonmember banks).....	15	35	273	323	1,593	541	-----	1,052	4	384	50	438	11,843	8.88	70.09

¹ Represents aggregate book value of capital stock, surplus, undivided profits, reserves, and retirement fund for preferred stock. Figures are averages of amounts reported for Dec. 31, 1945, June 30, 1946, and Dec. 31, 1946.

TABLE NO. 13.—*Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended Dec. 31, 1946*

[In thousands of dollars]

	District No. 1	District No. 2	District No. 3	District No. 4	District No. 5	District No. 6	District No. 7	District No. 8	District No. 9	District No. 10	District No. 11	District No. 12	Non- member	Grand total
Earnings from current operations:														
Interest and dividends on:														
U. S. Government obligations	40, 738	129, 194	47, 989	53, 117	33, 974	39, 703	119, 846	23, 526	28, 305	36, 800	33, 644	111, 826	2, 950	701, 612
Other securities	6, 163	18, 674	10, 857	9, 518	3, 332	6, 827	13, 706	4, 748	2, 634	4, 421	4, 147	17, 385	202	102, 614
Interest and discount on loans	29, 221	75, 118	27, 573	31, 551	23, 892	31, 615	65, 538	20, 562	16, 098	29, 841	41, 580	113, 431	1, 192	507, 212
Service charges and other fees on banks' loans	426	1, 438	217	404	175	164	1, 703	177	186	202	233	2, 377	5	7, 707
Service charges on deposit accounts	4, 167	8, 169	3, 340	4, 175	3, 827	5, 063	10, 191	2, 222	3, 006	5, 465	4, 600	14, 878	284	69, 387
Other service charges, commissions, fees, and collection and exchange charges	2, 220	4, 475	1, 811	2, 410	2, 301	5, 745	5, 232	2, 257	3, 789	2, 624	3, 272	8, 339	584	45, 059
Trust department	3, 628	10, 076	2, 138	4, 068	2, 302	2, 107	10, 841	801	1, 700	1, 835	9, 668	9, 668	2	50, 399
Other current earnings	7, 253	21, 931	3, 694	6, 188	2, 678	5, 751	12, 431	2, 385	2, 602	5, 004	6, 445	13, 018	144	89, 524
Total earnings from current operations	93, 816	269, 075	97, 619	111, 431	72, 481	96, 975	239, 488	56, 678	58, 320	86, 192	95, 154	290, 922	5, 363	1, 573, 514
Current operating expenses:														
Salaries and wages:														
Officers	9, 525	24, 276	9, 578	11, 016	8, 005	9, 538	22, 218	6, 526	7, 083	11, 478	11, 813	27, 151	582	158, 789
Employees other than officers	16, 604	51, 947	15, 188	17, 750	11, 593	16, 274	44, 247	9, 076	9, 607	13, 715	15, 275	62, 472	1, 086	284, 834
Number of officers ¹	1, 608	3, 610	2, 168	2, 272	1, 686	1, 790	3, 478	1, 519	1, 632	2, 733	2, 459	4, 766	74	29, 690
Number of employees other than officers ¹	8, 896	24, 859	8, 274	10, 081	6, 619	9, 454	21, 862	5, 418	5, 681	8, 236	8, 759	28, 988	411	147, 617
Fees paid to directors and members of executive, discount and advisory committees	602	1, 374	1, 225	709	564	504	929	384	394	487	493	522	19	8, 206
Interest on time deposits (including savings deposits)	7, 488	18, 120	11, 814	12, 319	7, 060	7, 887	23, 935	4, 450	6, 379	3, 849	3, 217	36, 706	1, 290	144, 514
Interest and discount on borrowed money	64	286	57	94	66	71	226	52	63	80	14	28	-----	1, 101
Taxes other than on net income	2, 542	6, 383	3, 549	8, 139	2, 745	4, 145	8, 837	2, 471	1, 456	2, 597	4, 913	6, 456	86	54, 319
Recurring depreciation on banking house, furniture, and fixtures	1, 622	3, 410	1, 918	1, 939	1, 199	1, 793	2, 975	942	680	1, 207	1, 659	3, 832	89	23, 265
Other current operating expenses	17, 577	51, 760	15, 438	18, 548	11, 797	19, 288	42, 775	9, 996	10, 773	16, 562	18, 468	42, 955	607	276, 544
Total current operating expenses	56, 024	157, 556	58, 767	70, 514	43, 029	59, 500	146, 142	33, 897	36, 435	49, 975	55, 852	180, 122	3, 759	951, 572
Net earnings from current operations	37, 792	111, 519	38, 852	40, 917	29, 452	37, 475	93, 346	22, 781	21, 855	36, 217	39, 302	110, 800	1, 604	621, 942
Recoveries and profits:														
Recoveries on securities	1, 123	7, 641	4, 887	2, 191	861	696	8, 535	1, 687	983	2, 851	1, 147	1, 202	12	33, 816
Profits on securities sold or redeemed	7, 007	27, 274	11, 873	11, 502	4, 556	6, 889	15, 017	5, 070	2, 107	4, 219	4, 505	10, 247	252	110, 518
Recoveries on loans	4, 650	6, 996	3, 510	3, 354	1, 693	1, 469	4, 834	883	1, 332	2, 328	2, 275	7, 956	33	41, 313
All other	1, 651	3, 067	3, 115	1, 065	628	1, 811	8, 548	951	2, 072	1, 105	1, 496	3, 486	15	29, 010
Total recoveries and profits	14, 431	44, 978	23, 385	18, 112	7, 738	10, 865	36, 934	8, 591	6, 494	10, 503	9, 423	22, 891	312	214, 657
Losses and charge-offs:														
On securities	4, 129	8, 969	7, 836	8, 268	2, 513	4, 997	17, 467	4, 766	2, 328	4, 195	3, 903	5, 234	15	74, 620
On loans	2, 931	8, 892	1, 300	1, 505	777	1, 412	4, 874	580	928	1, 801	2, 164	17, 321	35	44, 520
All other	9, 406	5, 102	1, 731	2, 190	878	1, 803	6, 802	674	1, 519	1, 128	2, 049	3, 014	273	36, 569
Total losses and charge-offs	16, 466	22, 963	10, 867	11, 963	4, 168	8, 212	29, 143	6, 020	4, 775	7, 124	8, 116	25, 569	323	155, 709
Profits before income taxes	35, 757	133, 534	51, 370	47, 066	33, 022	40, 128	101, 137	25, 352	23, 604	39, 596	40, 609	108, 122	1, 593	680, 890

Taxes on net income:																				
Federal.....	10,229	38,053	11,751	12,193	8,801	10,912	25,671	6,335	5,509	9,229	11,246	23,984	541	174,454						
State.....	2,008	4,739			78	370	4		784	711	7	2,837		11,538						
Total.....	12,237	42,792	11,751	12,193	8,879	11,282	25,675	6,335	6,293	9,940	11,253	26,821	541	185,992						
Net profits before dividends.....	23,520	90,742	39,619	34,873	24,143	28,846	75,462	19,017	17,311	29,656	29,356	81,301	1,052	494,898						
Dividends:																				
On preferred stock.....	48	584	331	277	30	113	478	81	49	20	69	343	4	2,427						
On common stock:																				
Cash dividends.....	12,227	33,881	12,295	11,003	7,725	7,818	23,397	5,422	5,386	7,535	10,168	30,461	384	167,702						
Stock dividends.....	357	3,243	1,452	2,514	2,146	4,329	5,977	1,506	454	1,897	3,069	1,171	50	28,165						
Total dividends.....	12,632	37,708	14,078	13,794	9,901	12,260	29,852	7,009	5,889	9,452	13,306	31,975	438	198,294						
Number of banks.....	292	542	560	484	339	272	559	323	348	633	467	188	6	5,013						
Loans.....	964,694	3,226,635	697,852	935,539	616,126	908,226	2,289,858	611,779	445,868	713,267	1,099,578	2,712,624	30,037	15,252,083						
Securities.....	2,803,813	9,864,674	3,153,311	3,662,389	2,385,360	3,003,111	8,684,921	1,758,034	1,940,805	2,846,285	2,461,778	8,650,492	208,359	51,423,722						
Capital stock (par value).....	118,007	329,121	126,887	151,406	73,557	90,198	271,987	57,609	54,441	82,398	99,468	240,221	4,533	1,699,833						
Capital funds.....	355,913	1,072,436	389,806	443,746	210,429	245,032	735,869	159,262	158,044	236,291	253,660	620,707	11,843	4,893,038						
Ratios to gross earnings:																				
Interest and dividends on securities.....	49.99	54.95	60.28	56.21	51.47	47.98	55.76	49.89	53.05	47.83	39.72	44.42	58.77	51.11						
Interest and discount on loans.....	31.15	27.92	28.25	28.31	32.96	32.60	27.37	36.28	27.60	34.62	43.70	38.99	22.23	32.23						
Service charges on deposit accounts.....	4.44	3.04	3.42	3.75	5.28	5.22	4.26	3.92	5.16	6.34	4.83	5.11	5.30	4.41						
All other current earnings.....	14.42	14.09	8.05	11.73	10.29	14.20	12.61	9.91	14.19	11.21	11.75	11.48	13.70	12.25						
Total gross earnings.....	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00						
Salaries, wages and fees.....	28.50	28.84	26.63	26.45	27.82	27.14	28.14	28.21	29.29	29.79	28.99	30.98	31.46	28.71						
Interest on time deposits.....	7.98	6.73	12.10	11.06	9.74	8.13	9.99	7.85	10.94	4.47	3.38	12.62	24.05	9.18						
All other current expenses.....	23.24	22.98	21.47	25.77	21.81	26.09	22.89	23.75	22.24	23.72	26.33	18.31	14.58	22.58						
Total current expenses.....	59.72	58.55	60.20	63.28	59.37	61.36	61.02	59.81	62.47	57.98	58.70	61.91	70.09	60.47						
Net current earnings.....	40.28	41.45	39.80	36.72	40.63	38.64	38.98	40.19	37.53	42.02	41.30	38.09	29.91	39.53						
Ratios to loans:																				
Interest and discount on loans.....	3.03	2.33	3.95	3.37	3.88	3.48	2.86	3.36	3.61	4.18	3.78	4.18	3.97	3.33						
Recoveries on loans.....	.48	.22	.50	.36	.27	.16	.21	.14	.30	.33	.21	.29	.11	.27						
Losses on loans.....	.30	.28	.19	.16	.13	.16	.21	.09	.21	.25	.20	.64	.12	.29						
Ratios to securities:																				
Interest and dividends on securities.....	1.67	1.50	1.87	1.71	1.56	1.55	1.54	1.61	1.59	1.45	1.54	1.49	1.51	1.56						
Recoveries on securities.....	.04	.08	.15	.06	.04	.02	.10	.10	.05	.10	.05	.01	.01	.07						
Profits on securities sold.....	.25	.28	.38	.31	.19	.23	.17	.29	.11	.15	.18	.12	.12	.21						
Losses on securities.....	.15	.09	.25	.23	.11	.17	.20	.27	.12	.15	.16	.06	.01	.15						
Ratios to capital stock (par value):																				
Net current earnings.....	32.03	33.88	30.62	27.02	40.04	41.55	34.32	39.54	40.20	43.95	39.51	46.12	35.38	36.59						
Net profits before dividends.....	19.93	27.57	31.22	23.03	32.82	31.98	27.74	33.01	31.80	35.99	29.51	33.84	23.21	29.11						
Cash dividends.....	10.40	10.47	9.97	7.45	10.54	8.79	8.78	9.55	9.98	9.17	10.29	12.82	8.56	10.01						
Ratios to capital funds:																				
Net current earnings.....	10.62	10.40	9.97	9.22	14.00	15.29	12.69	14.30	13.85	15.33	15.49	17.85	13.54	12.71						
Net profits before dividends.....	6.61	8.46	10.16	7.86	11.47	11.77	10.25	11.94	10.95	12.55	11.57	13.10	8.88	10.11						
Cash dividends.....	3.45	3.21	3.24	2.54	3.69	3.24	3.24	3.46	3.44	3.20	4.04	4.96	3.28	3.48						

Number at end of year. Remaining figures include earnings, expenses, etc., of those banks which reported for the first half of the year only.

NOTE.—The figures of loans, securities, capital stock, and capital funds are averages of amounts reported for Dec. 31, 1945, June 29, 1946, and Dec. 31, 1946.

TABLE NO. 14.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1946*

TOTAL UNITED STATES AND POSSESSIONS

(In thousands of dollars)

	Banks operating throughout entire year with deposits on Dec. 31, 1946, of—											Total
	\$500,000 and under	\$500,001 to 750,000	\$750,001 to 1,000,000	\$1,000,001 to 2,000,000	\$2,000,001 to 5,000,000	\$5,000,001 to 10,000,000	\$10,000,001 to 25,000,000	\$25,000,001 to 50,000,000	\$50,000,001 to 100,000,000	\$100,000,001 to 500,000,000	\$500,000,001 and over	
Number of banks.....	45	111	181	923	1,877	906	573	172	85	92	16	4,981
Total deposits.....	18,100	70,540	158,551	1,389,428	6,096,528	6,378,060	8,805,295	5,879,039	6,081,039	17,461,734	26,424,436	78,762,750
Capital stock, par value.....	1,487	3,673	6,947	44,069	148,554	138,406	193,812	115,623	115,900	365,441	614,184	1,748,096
Capital funds.....	2,546	6,894	14,167	106,085	404,852	408,229	546,765	329,006	348,598	1,061,495	1,903,507	5,132,144
Earnings from current operations:												
Interest and dividends on:												
U. S. Government obligations.....	126	565	1,428	12,444	57,106	62,583	85,318	53,501	52,533	149,127	225,610	700,341
Other securities.....	36	125	257	2,254	10,120	10,824	13,409	7,374	6,688	14,326	37,002	102,415
Interest and discount on loans.....	294	852	1,618	12,606	46,956	46,915	58,260	36,757	37,675	106,954	157,364	506,251
Service charges and other fees on banks' loans.....	6	6	9	86	340	423	428	484	469	1,042	4,399	7,692
Service charges on deposit accounts.....	25	93	234	1,950	8,217	8,566	11,951	7,286	5,793	10,445	14,646	69,206
Other service charges, commissions, fees and collection and exchange charges.....	25	80	194	1,644	5,566	4,907	6,090	3,529	3,629	9,457	9,712	44,923
Trust department.....	23	-----	2	27	542	1,503	4,525	3,357	4,330	14,925	21,140	50,374
Other current earnings.....	14	47	96	1,016	4,339	5,328	9,691	6,425	8,731	17,074	36,630	89,391
Total earnings from current operations.....	549	1,768	3,838	32,027	133,186	141,139	189,672	118,713	119,848	323,350	506,503	1,570,593
Current operating expenses:												
Salaries and wages:												
Officers.....	165	440	827	6,197	20,941	18,594	21,305	12,405	11,689	27,990	37,759	158,312
Employees other than officers.....	38	112	292	2,962	15,337	19,918	31,511	21,991	22,507	64,883	104,700	284,251
Fees paid to directors and members of executive, discount, and advisory committees.....	8	25	56	497	1,814	1,536	1,502	683	522	932	605	8,180
Interest on time deposits (including savings deposits).....	25	143	410	3,577	16,413	17,700	22,792	11,788	10,342	22,470	38,499	144,159
Interest and discount on borrowed money.....	-----	1	9	48	51	59	75	113	399	345	1,101	1,101
Taxes other than on net income.....	24	64	138	1,131	4,938	5,189	7,115	4,297	4,599	12,515	14,214	54,224
Recurring depreciation on banking house, furniture and fixtures.....	10	39	82	620	2,548	2,530	3,542	1,898	2,428	4,577	4,945	23,219
Other current operating expenses.....	98	292	631	5,000	20,533	22,962	32,953	22,858	23,602	63,446	83,526	275,901
Total current operating expenses.....	368	1,116	2,437	19,993	82,572	88,480	120,779	75,995	75,802	197,212	284,593	949,347
Net earnings from current operations.....	181	652	1,401	12,034	50,614	52,659	68,893	42,718	44,046	126,138	221,910	621,246

Recoveries and profits:												
Recoveries on securities.....	4	31	35	567	2,062	2,993	2,995	1,690	2,345	5,570	15,486	33,778
Profits on securities sold or redeemed.....	8	59	144	1,359	7,600	9,455	16,174	10,110	11,580	24,034	29,613	110,136
Recoveries on loans.....	23	63	97	896	3,099	3,487	5,051	3,289	2,539	9,229	13,348	41,121
All other.....	12	25	27	404	2,070	2,334	2,846	2,220	1,599	7,293	10,148	28,978
Total recoveries and profits.....	47	178	303	3,226	14,831	18,269	27,066	17,309	18,063	46,126	68,595	214,013
Losses and charge-offs:												
On securities.....	5	47	109	1,149	5,861	7,847	10,125	5,157	7,848	13,634	22,750	74,532
On loans.....	16	87	74	644	2,273	2,103	2,731	2,281	1,622	5,721	26,899	44,451
All other.....	17	28	52	405	2,304	2,499	3,499	2,639	1,686	5,714	17,691	36,534
Total losses and charge-offs.....	38	162	235	2,198	10,438	12,449	16,355	10,077	11,156	25,069	67,340	155,517
Profits before income taxes.....	190	668	1,469	13,062	55,007	58,479	79,604	49,950	50,953	147,195	223,165	679,742
Taxes on net income:												
Federal.....	27	110	232	2,158	10,163	13,597	20,846	13,502	14,093	39,393	60,074	174,195
State.....	1	7	12	143	534	553	910	496	573	2,084	6,217	11,530
Total.....	28	117	244	2,301	10,697	14,150	21,756	13,998	14,666	41,477	66,291	185,725
Net profits before dividends.....	162	551	1,225	10,761	44,310	44,329	57,848	35,952	36,287	105,718	156,874	494,017
Dividends:												
On preferred stock.....		3	5	35	162	192	391	180	431	632	385	2,416
On common stock:												
Cash dividends.....	51	180	373	3,002	11,478	11,314	14,769	8,951	8,596	34,679	74,079	167,472
Stock dividends.....		8	46	401	1,721	3,027	5,479	3,076	4,107	9,500		27,365
Total dividends.....	51	191	424	3,438	13,361	14,533	20,639	12,207	13,134	44,811	74,464	197,253
Average per bank:												
Gross earnings from current operations.....	12	16	21	35	71	156	331	690	1,410	3,515	31,656	315
Current operating expenses.....	8	10	13	22	44	98	211	442	892	2,144	17,787	190
Net earnings from current operations.....	4	6	8	13	27	58	120	248	518	1,371	13,869	125
Net profits before dividends.....	4	5	7	12	24	49	101	209	427	1,149	9,805	99
Per \$100 of deposits:												
Net earnings from current operations.....	\$1.00	\$0.92	\$0.88	\$0.87	\$0.83	\$0.83	\$0.78	\$0.73	\$0.72	\$0.72	\$0.84	\$0.79
Net profits before dividends.....	.90	.78	.77	.77	.73	.70	.66	.61	.60	.61	.59	.63
Per \$100 of capital funds:												
Net earnings from current operations.....	7.11	9.46	9.89	11.34	12.50	12.90	12.60	12.98	12.64	11.88	11.66	12.10
Net profits before dividends.....	6.36	7.99	8.65	10.14	10.64	10.86	10.58	10.93	10.41	9.96	8.24	9.63
Cash dividends.....	2.00	2.65	2.67	2.86	2.88	2.82	2.77	2.78	2.59	3.33	3.91	3.31
Number of officers at end of period.....	94	231	405	2,443	6,465	4,387	3,902	1,905	1,563	3,403	4,741	29,539
Number of employees other than officers at end of period.....	45	131	303	2,612	10,713	12,177	18,067	12,259	12,185	31,978	46,487	146,957

NOTE.—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, 1944 to 1946*

[In thousands of dollars. Figures for previous years, beginning 1917, published in reports for 1938, p. 100; 1940, p. 17; 1942, p. 34 and 1943, p. 30]

	1944		1945		1946	
Number of banks ¹	5,031		5,023		5,013	
Capital stock, par value ¹	1,551,116		1,616,884		1,699,833	
Capital funds ¹	4,114,972		4,467,718		4,893,038	
	Amount	Percent to total	Amount	Percent to total	Amount	Percent to total
Earnings from current operations:						
Interest and dividends on:						
U. S. Government obligations	632,471	52.43	651,592	48.29	701,612	44.59
Other securities	359,883	29.84	92,992	6.89	102,614	6.52
Interest and discount on loans	8,592	.71	374,117	27.73	507,212	32.23
Service charges and other fees on banks' loans	60,187	4.99	9,511	.71	7,707	.49
Service charges on deposit accounts			61,204	4.54	69,387	4.41
Other service charges, commissions, fees, and collection and exchange charges	35,665	2.96	42,826	3.17	45,059	2.87
Trust department	37,390	3.10	40,761	3.02	50,399	3.20
Other current earnings	72,075	5.97	76,219	5.65	89,524	5.69
Total earnings from current operations	1,206,263	100.00	1,349,222	100.00	1,573,514	100.00
Current operating expenses:						
Salaries and wages:						
Officers	122,333	16.87	135,377	16.58	158,789	16.69
Employees other than officers	208,695	28.78	229,412	28.09	284,834	29.93
Number of officers ¹	26,501		27,819		29,690	
Number of employees other than officers ¹	122,302		131,624		147,617	
Fees paid to directors and members of executive, discount, and advisory committees	6,392	.88	7,206	.88	8,206	.86
Interest on time deposits (including savings deposits)	97,826	13.49	124,567	15.25	144,514	15.19
Interest and discount on borrowed money	452	.06	1,325	.16	1,101	.12
Taxes other than on net income	53,898	7.43	54,886	6.72	54,319	6.71
Recurring depreciation on banking house, furniture, and fixtures	24,497	3.38	23,468	2.88	23,265	2.44
Other current operating expenses	211,155	29.11	240,447	29.44	276,544	29.06
Total current operating expenses	725,248	100.00	816,688	100.00	951,572	100.00
Net earnings from current operations	481,015		532,534		621,942	
Recoveries and profits:						
Recoveries on securities	50,302	25.91	54,153	20.82	33,816	15.75
Profits on securities sold or redeemed	68,963	35.52	141,803	54.51	110,518	51.49
Recoveries on loans	50,348	25.94	37,392	14.37	41,313	19.25
All other	24,524	12.63	26,784	10.30	29,010	13.51
Total recoveries and profits	194,137	100.00	260,132	100.00	214,657	100.00
Losses and charge-offs:						
On securities	67,574	47.43	74,627	56.55	74,620	47.92
On loans	41,089	28.80	29,652	22.47	44,520	28.59
All other	33,859	23.77	27,688	20.98	36,569	23.49
Total losses and charge-offs	142,472	100.00	131,967	100.00	155,709	100.00
Profits before income taxes	532,680		660,699		680,890	
Taxes on net income:						
Federal	112,080		159,374		174,454	
State	8,756		11,192		11,538	
Total taxes on net income	120,836		170,566		185,992	
Net profits before dividends	411,844		490,133		494,898	
Dividends:						
On preferred stock	5,296		4,131		2,427	
On common stock:						
Cash dividends	139,012		151,525		167,702	
Stock dividends	33,900		77,308		28,165	
Total dividends	178,208		232,964		198,294	
Ratios to gross earnings:		Percent		Percent		Percent
Salaries, wages, and fees		27.97		27.57		28.71
Interest on time deposits		8.11		9.23		9.18
All other current expenses		24.04		23.73		22.58
Total current expenses		60.12		60.53		60.47
Total current earnings		39.88		39.47		39.53
Ratio of cash dividends to capital stock (par value)		9.30		9.63		10.01
Ratio of cash dividends to capital funds		3.51		3.48		3.48

¹ Number at end of period. Remaining figures include earnings, expenses, etc., of those banks which reported for the first half of the year only.² Figures are averages of amounts reported for the June and December call dates in the current year and the December call date in the previous year.

TABLE NO. 16.—*Number of national banks, capital stock, capital funds, net profits, dividends, and ratios, years ended Dec. 31, 1929-46*

[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	Net profits before dividends	Dividends			Ratios				
		Preferred	Common	Total			On preferred stock	On common stock		Cash dividends on preferred stock to preferred capital	Cash dividends on common stock to common capital	Total cash dividends to capital funds	Net profits before dividends	
								Cash	Stock				To capital stock	To capital funds
										Percent	Percent	Percent	Percent	Percent
1929.....	7,408		1,650,574	1,650,574	3,754,398	291,944		226,662	21,235		13.73	6.04	17.69	7.78
1930.....	7,038		1,724,028	1,724,028	3,919,950	158,411		211,272	5,015		12.25	5.39	9.19	4.04
1931.....	6,373		1,680,780	1,680,780	3,753,412	² 54,550		193,196	827		11.49	5.15	³ 3.25	² 1.45
1932.....	6,016		1,597,037	1,597,037	3,323,536	² 164,737		135,381			8.48	4.07	² 10.32	³ 4.96
1933.....	³ 5,159	92,469	1,507,834	1,600,303	2,981,678	² 286,116	558	71,106	560	.60	4.72	2.40	² 17.88	³ 9.60
1934.....	³ 5,467	349,470	1,359,573	1,709,043	2,982,008	² 153,451	10,103	80,915	1,207	2.89	5.95	3.05	² 8.98	³ 5.15
1935.....	5,392	510,511	1,280,813	1,791,324	3,084,092	158,491	18,862	94,377	4,409	3.69	7.37	3.67	8.85	5.14
1936.....	5,331	447,501	1,259,027	1,706,528	3,143,029	313,826	18,166	101,850	16,019	4.06	8.09	3.82	13.39	9.98
1937.....	5,266	305,842	1,285,946	1,591,788	3,206,194	228,021	11,532	110,231	26,572	3.77	8.57	3.80	14.32	7.11
1938.....	5,230	267,495	1,310,243	1,577,738	3,281,819	198,649	9,378	113,347	19,795	3.51	8.65	3.74	12.59	6.05
1939.....	5,193	241,075	1,320,446	1,561,521	3,380,749	251,576	8,911	122,267	5,309	3.70	9.26	3.88	16.11	7.44
1940.....	5,150	204,244	1,328,071	1,532,315	3,463,862	241,465	8,175	125,174	12,009	4.00	9.43	4.85	15.76	6.97
1941.....	5,123	182,056	1,341,398	1,523,454	3,596,865	269,295	7,816	124,805	14,965	4.29	9.30	3.69	17.68	7.49
1942.....	5,087	156,739	1,354,384	1,511,123	3,684,882	243,343	6,683	121,177	8,944	4.26	8.95	3.47	16.10	6.60
1943.....	5,046	135,713	1,372,457	1,508,170	3,860,443	350,457	6,158	125,357	41,378	4.54	9.13	3.41	23.24	9.08
1944.....	5,031	110,597	1,440,519	1,551,116	4,114,972	411,844	5,296	139,012	33,900	4.79	9.65	3.51	26.55	10.01
1945.....	5,023	80,672	1,536,212	1,616,884	4,467,718	490,133	4,131	151,525	77,308	5.12	9.86	3.48	30.31	10.97
1946.....	5,013	53,202	1,646,631	1,699,833	4,893,038	494,898	2,427	167,702	28,165	4.56	10.18	3.48	29.11	10.11

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

TABLE NO. 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, 1929-46*

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

	U. S. Gov- ernment securities ¹	Other bonds and secu- rities ¹	Total bonds and secu- rities ¹	Loans and discounts (including overdrafts) ¹	Losses charged off on bonds and secu- rities	Losses charged off on loans and dis- counts	Percentage of losses charged off—	
							On bonds and secu- rities to total bonds and secu- rities	On account loans and discounts to total loans and discounts
1929.....	2,845,261	3,906,407	6,751,668	15,020,482	63,390	93,720	0.94	0.62
1930.....	2,712,172	4,111,428	6,823,600	14,749,952	71,399	135,294	1.05	.92
1931.....	3,113,913	4,346,085	7,459,998	13,139,634	184,305	212,770	2.47	1.62
1932.....	3,488,174	3,868,027	7,356,201	10,496,358	184,797	261,567	2.51	2.49
1933.....	4,093,314	3,486,875	7,580,189	8,583,467	244,924	305,234	3.23	3.56
1934.....	5,866,033	3,419,850	9,285,883	7,767,047	206,740	299,189	2.23	3.85
1935.....	7,311,843	3,575,737	10,887,580	7,434,095	116,309	160,121	1.07	2.15
1936.....	8,182,752	3,899,553	12,082,305	7,744,609	91,764	154,614	.76	2.00
1937.....	8,285,714	3,942,442	12,228,156	8,593,056	92,343	71,844	.76	.84
1938.....	8,266,999	3,719,867	11,986,866	8,513,452	115,281	80,290	.96	.94
1939.....	8,774,784	3,775,196	12,549,980	8,667,826	109,378	67,171	.87	.77
1940.....	9,227,258	3,815,824	13,043,082	9,327,731	107,960	58,249	.83	.62
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
1943.....	30,976,030	3,479,455	34,455,485	10,074,947	66,008	43,101	.19	.43
1944.....	38,816,071	3,455,630	42,271,701	10,953,671	67,574	41,039	.16	.37
1945.....	47,400,652	3,817,294	51,217,946	12,611,659	74,627	29,652	.15	.24
1946.....	46,928,038	4,495,684	51,423,722	15,252,083	74,620	44,520	.15	.29

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

TABLE NO. 18.—*Foreign branches of American national banks, Dec. 31, 1946*

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

NOTE.—Consolidated statement of the assets and liabilities of the above-named branches as of Dec. 31, 1946, appears in the following table.

TABLE NO. 19.—*Consolidated statement of assets and liabilities of foreign branches of national banks, Dec. 31, 1946*

[In thousands of dollars]

Number of branches.....	67
ASSETS	
Loans and discounts, including overdrafts.....	288, 017
Securities.....	176, 897
Currency and coin.....	165, 828
Balances with other banks and cash items in process of collection.....	273, 285
Due from home office and branches.....	206, 312
Real estate, furniture and fixtures.....	4, 238
Customers' liability on account of acceptances.....	8, 938
Other assets.....	11, 473
Total assets.....	1, 134, 988
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations.....	612, 682
Time deposits of individuals, partnerships, and corporations.....	114, 708
Deposits of U. S. Government (including postal savings).....	116, 805
State and municipal deposits.....	57, 853
Deposits of banks.....	88, 888
Other deposits (certified and cashiers' checks, etc.).....	30, 933
Total deposits.....	1, 021, 869
Due to home office and branches.....	47, 051
Bills payable and rediscounts.....	39, 289
Acceptances executed by or for account of reporting branches and outstanding.....	9, 076
Other liabilities.....	14, 621
Total liabilities.....	1, 131, 906
CAPITAL ACCOUNTS	
Undivided profits, including reserve accounts.....	3, 082
Total liabilities and capital accounts.....	1, 134, 988

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

TABLE NO. 20.—*Assets and liabilities of banks in the District of Columbia, by classes, Dec. 31, 1946*

[In thousands of dollars]

	Total all banks	National banks	Non- national banks
Number of banks.....	20	9	11
ASSETS			
Loans and discounts:			
Commercial and industrial loans (including open-market paper).....	64, 339	45, 198	19, 141
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....			
Other loans to farmers.....	3	1	2
Loans to brokers and dealers in securities.....	1, 065	393	672
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	5, 850	4, 201	1, 649
Real-estate loans:			
Secured by farm land (including improvements).....	55	35	20
Secured by residential properties (other than farm).....	34, 669	15, 686	18, 983
Secured by other properties.....	20, 642	8, 904	11, 738
Other loans to individuals (consumer loans).....	39, 561	15, 710	23, 551
Loans to banks.....			
All other loans.....	9, 095	6, 546	2, 549
Overdrafts.....	61	46	15
Total loans and discounts.....	175, 340	96, 720	78, 620
Securities:			
U. S. Government obligations, direct and guaranteed:			
Direct obligations:			
Treasury bills.....	4, 796	2, 898	1, 898
Treasury certificates of indebtedness.....	140, 618	104, 296	36, 322
Treasury notes.....	34, 093	21, 007	13, 086
United States savings bonds.....	2, 742	1, 199	1, 543
Other bonds maturing in 5 years or less.....	84, 429	41, 179	43, 250
Other bonds maturing in 5 to 10 years.....	265, 609	158, 997	106, 612
Other bonds maturing in 10 to 20 years.....	28, 207	8, 851	19, 356
Bonds maturing after 20 years.....	19, 620	5, 626	13, 994
Total.....	580, 114	344, 053	236, 061
Obligations guaranteed by U. S. Government.....	28	21	7
Total.....	580, 142	344, 074	236, 068
Obligations of States and political subdivisions.....	1, 740	1, 040	700
Other bonds, notes, and debentures.....	38, 173	26, 714	11, 459
Corporate stocks, including stock of Federal Reserve bank.....	1, 655	738	917
Total securities.....	621, 710	372, 566	249, 144
Cash, balances with other banks, including reserve balances, and cash items in process of collection:			
Cash items in process of collection, including exchanges for clearing house.....	36, 639	20, 699	15, 940
Demand balances with banks in the United States (except private banks and American branches of foreign banks).....	46, 580	28, 781	17, 799
Other balances with banks in United States.....	38	2	36
Balances with banks in foreign countries.....	86	75	11
Currency and coin.....	22, 274	13, 293	8, 981
Reserve with Federal Reserve bank and approved reserve agencies.....	170, 833	106, 160	64, 673
Total cash, balances with other banks, etc.....	276, 450	169, 010	107, 440
Bank premises owned, furniture and fixtures.....	13, 723	6, 115	7, 608
Real estate owned other than bank premises.....	53	30	23
Investments and other assets indirectly representing bank premises or other real estate.....	1, 532		1, 532
Interest, commissions, rent, and other income earned or accrued but not collected.....	1, 154	368	786
Other assets.....	1, 112	758	354
Total assets.....	1, 091, 074	645, 567	445, 507

TABLE NO. 20.—*Assets and liabilities of banks in the District of Columbia, by classes, Dec. 31, 1946—Continued*

[In thousands of dollars]

	Total all banks	National banks	Non- national banks
LIABILITIES			
Demand deposits:			
Individuals, partnerships, and corporations	694, 482	422, 126	272, 356
U. S. Government:			
War loan and Series E bond accounts	22, 382	13, 827	8, 555
Other accounts	9, 830	3, 257	6, 573
States and political subdivisions	92	86	6
Banks in United States	42, 890	39, 740	3, 150
Banks in foreign countries	6, 110	6, 083	27
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)	23, 391	18, 269	5, 122
Total demand deposits	799, 177	503, 388	295, 789
Time deposits:			
Individuals, partnerships, and corporations	222, 697	107, 417	115, 280
Postal savings	25	25	
Banks in United States			
Total time deposits	222, 722	107, 442	115, 280
Total deposits	1, 021, 899	610, 830	411, 069
Bills payable, rediscounts, and other liabilities for borrowed money	131		131
Interest, discount, rent, and other income collected but not earned	669	171	498
Interest, taxes, and other expenses accrued and unpaid	2, 564	1, 594	970
Other liabilities	2, 176	1, 658	518
Total liabilities	1, 027, 439	614, 253	413, 186
CAPITAL ACCOUNTS			
Capital stock (see memoranda below)	20, 450	10, 600	9, 850
Surplus	30, 538	13, 800	16, 738
Undivided profits	10, 492	5, 975	4, 517
Reserves	2, 155	939	1, 216
Total capital accounts	63, 635	31, 314	32, 321
Total liabilities and capital accounts	1, 091, 074	645, 567	445, 507
MEMORANDA			
Par value of common capital stock	20, 450	10, 600	9, 850
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	90, 509	46, 120	44, 389

TABLE NO. 21.—*Assets and liabilities of all banks in District of Columbia at date of each call during year ended Dec. 31, 1946*

[In thousands of dollars]

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	21 banks	21 banks	20 banks
ASSETS			
Loans and discounts.....	147, 773	160, 930	175, 279
Overdrafts.....	62	64	61
U. S. Government securities, direct obligations.....	661, 072	622, 357	580, 114
Obligations guaranteed by U. S. Government.....	28		
Obligations of States and political subdivisions.....	1, 808	1, 773	1, 740
Other bonds, notes, and debentures.....	30, 951	33, 150	38, 173
Corporate stocks, including stock of Federal Reserve bank.....	1, 721	1, 739	1, 655
Reserve with Federal Reserve bank and approved reserve agencies.....	153, 708	155, 168	170, 833
Currency and coin.....	17, 156	20, 819	22, 274
Balances with other banks, and cash items in process of collection.....	74, 870	84, 439	83, 343
Bank premises owned, furniture and fixtures.....	13, 759	13, 767	13, 723
Real estate owned other than bank premises.....		10	53
Investments and other assets indirectly representing bank premises or other real estate.....	1, 542	1, 582	1, 532
Customers' liability on acceptances outstanding.....			
Interest, commissions, rent, and other income earned or accrued but not collected.....	1, 146	1, 173	1, 154
Other assets.....	2, 998	1, 489	1, 112
Total assets.....	1, 108, 594	1, 098, 460	1, 091, 074
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	650, 050	667, 082	694, 482
Time deposits of individuals, partnerships, and corporations.....	216, 390	220, 314	222, 697
Postal savings deposits.....	25	25	25
Deposits of U. S. Government.....	107, 305	77, 353	32, 212
Deposits of States and political subdivisions.....	47	66	92
Deposits of banks.....	51, 344	46, 027	49, 000
Other deposits (certified and cashiers' checks, etc.).....	14, 126	15, 437	23, 391
<i>Total deposits.....</i>	<i>1, 039, 287</i>	<i>1, 086, 304</i>	<i>1, 081, 899</i>
<i>Demand deposits.....</i>	<i>821, 872</i>	<i>805, 965</i>	<i>799, 177</i>
<i>Time deposits.....</i>	<i>217, 415</i>	<i>280, 339</i>	<i>282, 722</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		500	131
Mortgages or other liens on bank premises and other real estate.....			
Acceptances executed by or for account of reporting banks and outstanding.....			
Interest, discount, rent, and other income collected but not earned.....	470	566	669
Interest, taxes, and other expenses accrued and unpaid.....	2, 280	2, 599	2, 564
Other liabilities.....	3, 148	4, 237	2, 176
Total liabilities.....	1, 045, 185	1, 094, 206	1, 027, 439
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	20, 500	20, 700	20, 450
Surplus.....	29, 120	29, 720	30, 538
Undivided profits.....	11, 438	11, 290	10, 492
Reserves.....	2, 351	2, 544	2, 155
Total capital accounts.....	63, 409	64, 254	63, 635
Total liabilities and capital accounts.....	1, 108, 594	1, 098, 460	1, 091, 074

TABLE NO. 22.—*Assets and liabilities of nonnational banks in District of Columbia at date of each call during year ended Dec. 31, 1946*

(In thousands of dollars)

	June 29, 1946	Sept. 30, 1946	Dec. 31, 1946
	11 banks	11 banks	11 banks
ASSETS			
Loans and discounts.....	63,342	70,031	78,605
Overdrafts.....	23	34	15
U. S. Government securities, direct obligations.....	259,845	240,538	236,061
Obligations guaranteed by U. S. Government.....	7		
Obligations of States and political subdivisions.....	657	703	700
Other bonds, notes, and debentures.....	7,646	8,133	11,459
Corporate stocks, including stock of Federal Reserve bank.....	992	1,007	917
Reserve with Federal Reserve bank and approved reserve agencies.....	55,183	55,350	64,673
Currency and coin.....	6,069	7,638	8,981
Balances with other banks, and cash items in process of collection.....	27,447	32,359	33,786
Bank premises owned, furniture and fixtures.....	7,465	7,486	7,608
Real estate owned other than bank premises.....			23
Investments and other assets indirectly representing bank premises or other real estate.....	1,542	1,582	1,532
Customers' liability on acceptances outstanding.....			
Interest, commissions, rent, and other income earned or accrued but not collected.....	733	656	786
Other assets.....	656	452	354
Total assets.....	431,607	425,969	445,507
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	237,036	242,423	272,356
Time deposits of individuals, partnerships, and corporations.....	110,038	112,021	115,280
Postal savings deposits.....			
Deposits of U. S. Government.....	45,119	31,237	15,128
Deposits of States and political subdivisions.....	6	6	6
Deposits of banks.....	2,495	2,327	3,177
Other deposits (certified and cashiers' checks, etc.).....	3,290	3,472	5,122
Total deposits.....	397,984	391,486	411,069
Demand deposits.....	286,946	279,465	295,739
Time deposits.....	111,038	112,021	115,280
Bills payable, rediscounts, and other liabilities for borrowed money.....		500	131
Mortgages or other liens on bank premises and other real estate.....			
Acceptances executed by or for account of reporting banks and outstanding.....			
Interest, discount, rent, and other income collected but not earned.....	359	425	498
Interest, taxes, and other expenses accrued and unpaid.....	920	936	970
Other liabilities.....	432	289	518
Total liabilities.....	399,695	393,636	413,186
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	9,650	9,850	9,850
Surplus.....	16,020	16,620	16,738
Undivided profits.....	4,945	4,545	4,517
Reserves.....	1,297	1,318	1,216
Total capital accounts.....	31,912	32,333	32,321
Total liabilities and capital accounts.....	431,607	425,969	445,507

TABLE NO. 23.—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1946 and 1945*

[In thousands of dollars]

	Years ended Dec. 31—					
	Total		National banks		Nonnational banks	
	1946	1945	1946	1945	1946	1945
Number of banks ¹	20	21	9	9	11	12
Capital stock ²	19,783	17,867	10,000	8,050	9,783	9,817
Capital funds ²	61,601	55,255	28,798	25,294	31,803	29,961
Earnings from current operations:						
Interest and dividends on:						
U. S. Government obligations.....	9,305	7,950	5,526	4,661	3,779	3,289
Other securities.....	608	499	299	201	309	298
Interest and discount on loans.....	5,694	4,601	2,925	2,157	2,769	2,444
Service charges and other fees on banks' loans.....	23	40	12	22	11	18
Service charges on deposit accounts.....	1,423	1,287	657	573	766	714
Other service charges, commissions, fees, and collection and exchange charges.....	600	554	190	176	410	378
Trust department.....	1,329	1,217	457	337	872	880
Other current earnings.....	1,143	1,136	374	367	769	769
Total earnings from current operations.....	20,125	17,284	10,440	8,494	9,685	8,790
Current operating expenses:						
Salaries and wages:						
Officers.....	2,198	1,909	1,120	967	1,078	942
Employees other than officers.....	4,639	3,887	2,213	1,814	2,426	2,073
Number of officers ¹	320	300	155	144	165	156
Number of employees other than officers ¹	2,411	2,157	1,107	979	1,304	1,178
Fees paid to directors and members of executive, discount, and advisory committees.....	167	131	87	58	80	73
Interest on time deposits (including savings deposits).....	1,508	1,373	683	589	825	784
Interest and discount on borrowed money.....	2	1	1	—	1	1
Taxes other than on net income.....	1,112	1,062	473	546	639	516
Recurring depreciation on banking house, furniture, and fixtures.....	391	392	162	154	229	238
Other current operating expenses.....	3,515	3,188	1,711	1,577	1,804	1,611
Total current operating expenses.....	13,532	11,943	6,450	5,705	7,082	6,238
Net earnings from current operations.....	6,593	5,341	3,990	2,789	2,603	2,552
Recoveries and profits:						
Recoveries on securities.....	125	278	76	173	49	105
Profits on securities sold or redeemed.....	976	1,400	487	919	489	481
Recoveries on loans.....	483	300	211	112	272	188
All other.....	179	966	36	45	143	921
Total recoveries and profits.....	1,763	2,944	810	1,249	953	1,695
Losses and charge-offs:						
On securities.....	205	289	97	182	108	117
On loans.....	184	195	62	66	122	129
All other.....	206	435	97	253	109	182
Total losses and charge-offs.....	595	929	256	501	339	428
Profits before income taxes.....	7,761	7,356	4,544	3,537	3,217	3,819
Taxes on net income: Federal.....	2,323	1,871	1,278	1,138	1,045	733
Net profits before dividends.....	5,438	5,485	3,266	2,399	2,172	3,086
Dividends:						
On preferred stock.....	—	1	—	—	—	1
On common stock:						
Cash dividends.....	1,902	1,610	1,018	762	884	848
Stock dividends.....	1,000	350	1,000	250	—	100
Total dividends.....	2,902	1,961	2,018	1,012	884	949
Ratios to gross earnings:						
Salaries, wages, and fees.....	Percent 34.80	Percent 34.29	Percent 32.76	Percent 33.42	Percent 37.00	Percent 35.13
Interest on time deposits.....	7.49	7.95	6.54	6.93	8.52	8.92
All other current expenses.....	24.95	26.86	22.48	26.81	27.60	26.92
Total current expenses.....	67.24	69.10	61.78	67.16	73.12	70.97
Net current earnings.....	32.76	30.90	38.22	32.84	26.88	29.03
Ratio of cash dividends to capital stock.....	9.61	9.02	10.18	9.47	9.04	8.65
Ratio of cash dividends to capital funds.....	3.09	2.92	3.42	3.01	2.78	2.83

¹ Number at end of period. Remaining figures include earnings, expenses, etc., of those banks which reported for the first half of the year only.² Figures are averages of amounts reported for the June and December call dates in the current year and the December call date in the previous year.

TABLE NO. 24.—*Number of banks, capital stock, capital funds, net profits, interest and dividends, and ratios, all banks in the District of Columbia, years ended Dec. 31, 1929-46*

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

	Number of banks	Capital ¹				Capital funds ¹	Net profits before dividends	Interest and dividends				Ratios						
		Capital notes and debentures	Preferred stock (par value)	Common stock (par value)	Total			On capital notes and debentures	On preferred stock	On common stock		Interest on capital notes and debentures to capital notes and debentures	Cash dividends on preferred stock to preferred capital	Cash dividends on common stock to common capital	Total interest and cash dividends to capital funds	Net profits before dividends		
										Cash	Stock					To capital	To capital funds	
1929	41			24,868	24,868	52,733	4,374			2,797	40				11.25	5.30	17.59	8.29
1930	39			24,008	24,008	52,638	2,983			2,755					11.48	5.23	12.43	5.67
1931	39			23,328	23,328	52,066	1,514			2,648					11.35	4.09	6.49	2.91
1932	34			23,072	23,072	50,062	² 1,218			2,278					9.87	4.55	² 5.28	² 2.43
1933	21	300		19,216	19,516	41,119	² 2,186			1,006					5.24	2.45	² 11.20	² 5.32
1934	22	1,340	1,575	18,345	21,260	39,849	² 416	31	34	901		2.31	2.16	4.91	2.42	² 1.96	² 1.04	
1935	22	1,790	1,650	18,235	21,675	40,843	2,501	77	68	996		4.30	4.12	5.46	2.79	11.54	6.12	
1936	22	1,536	1,650	18,243	21,429	42,263	3,744	58	68	1,083		3.78	4.12	5.94	2.86	17.47	8.86	
1937	22	1,419	1,554	18,250	21,223	44,365	2,966	47	59	1,194		3.31	3.80	6.54	2.93	13.98	6.69	
1938	22	1,303	1,355	18,060	20,718	45,481	2,480	41	50	1,248	50	3.15	3.69	6.91	2.94	11.97	5.45	
1939	22	1,295	1,208	17,300	19,803	46,966	3,455	40	47	1,379		3.09	3.89	7.97	3.12	17.45	7.36	
1940	22	999	1,288	17,338	19,625	48,191	2,986	28	56	1,416		2.80	4.35	8.17	3.11	15.22	6.20	
1941	22	604	1,130	17,490	19,224	49,499	3,283	24	42	1,442	300	3.97	3.72	8.24	3.05	17.08	6.63	
1942	22	454	969	17,669	19,092	50,425	2,436	11	38	1,439	25	2.42	2.39	8.14	2.95	12.76	4.83	
1943	22	400	794	17,768	18,962	51,447	2,468	17	31	1,432	125	4.25	3.90	8.06	2.88	13.02	4.80	
1944	21	123	317	17,616	18,056	52,301	3,573	6	16	1,557	50	4.88	5.05	8.84	3.02	19.79	6.83	
1945	21		34	17,833	17,867	55,255	5,485		1	1,610	350		2.94	9.03	2.92	30.70	9.93	
1946	20			19,783	19,783	61,601	5,438			1,902	1,000			9.61	3.09	27.49	8.83	

¹ Averages of amounts from reports of condition made in each year.² Deficit.

TABLE No. 25.—*Loans and securities and losses charged off on loans and securities by all banks in the District of Columbia, years ended Dec. 31, 1929-46*

[In thousands of dollars. Figures for previous years published in report for 1940, p. 202]

	Loans and discounts (including overdrafts) ¹	U. S. Government securities ¹	Other bonds and securities ¹	Total bonds and securities ¹	Total loans and securities ¹	Losses charged off on loans and discounts	Losses charged off on securities	Percentage of losses charged off—		
								On loans and discounts to total loans and discounts	On securities to total securities	On loans and securities to total loans and securities
1929	193,502	26,606	34,844	61,450	254,952	663	149	0.34	0.24	0.32
1930	177,620	33,019	35,487	68,506	246,126	756	233	.43	.34	.40
1931	159,495	46,367	44,657	91,024	250,519	1,338	1,120	.84	1.23	.98
1932	137,691	57,981	43,299	101,280	238,971	1,209	1,178	.88	1.16	1.00
1933	100,653	65,385	31,668	97,053	197,706	2,255	2,145	2.24	2.21	2.23
1934	88,108	77,442	27,756	105,198	193,306	2,847	930	3.23	.88	1.95
1935	84,381	88,389	27,618	116,007	200,388	1,142	496	1.35	.43	.82
1936	89,801	96,882	27,823	124,705	214,506	946	845	1.05	.68	.83
1937	99,976	113,687	26,433	140,120	240,096	347	811	.35	.58	.48
1938	100,398	111,677	23,565	135,242	235,640	416	892	.41	.66	.56
1939	105,291	110,696	23,377	134,073	239,364	257	1,045	.24	.78	.54
1940	119,322	110,616	24,518	135,134	254,456	371	732	.31	.54	.43
1941	137,280	122,609	23,367	145,976	283,256	267	827	.19	.57	.39
1942	134,961	180,682	23,133	203,815	338,776	225	466	.17	.23	.20
1943	110,148	373,962	19,638	393,600	503,748	237	770	.22	.20	.20
1944	109,831	468,906	18,848	487,754	597,585	600	639	.55	.13	.21
1945	120,002	609,883	21,464	631,347	751,349	195	299	.16	.05	.07
1946	149,492	645,497	33,301	678,798	828,290	184	205	.12	.03	.05

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

TABLE NO. 26.—*Summary of assets and liabilities Dec. 31, 1946, and receipts and disbursements in year ended Dec. 31, 1946, of the 25 building and loan associations in the District of Columbia*

[In thousands of dollars]

ASSETS	Amount	LIABILITIES	Amount
Real estate loans.....	\$209,875	Investment shares, unpledged.....	\$203,497
Stock loans.....	126	Mortgage pledged shares.....	349
Federal Home Loan Bank stock.....	1,522	Incomplete loans.....	9,474
U. S. Government securities, direct and guaranteed.....	24,073	Bills payable.....	4,427
Other securities.....	4	Other liabilities.....	575
Cash and bank balances.....	7,925	Total liabilities.....	218,322
Real estate sold on contract.....	31	CAPITAL ACCOUNTS	
Office building, furniture and fixtures.....	518	Surplus fund.....	16,271
Other real estate owned.....	3	Net undivided profits.....	4,134
Interest accrued, not collected.....	41	Reserves.....	6,344
Other assets.....	953	Total capital accounts.....	26,749
Total assets.....	245,071	Total liabilities and capital accounts.....	245,071

RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC. 31, 1946

RECEIPTS	Amount	DISBURSEMENTS	Amount
CAPITAL RECEIPTS		CAPITAL DISBURSEMENTS	
Real estate loans.....	\$82,490	Real estate loans.....	\$122,692
Stock loans.....	266	Stock loans.....	251
Bonds, securities, etc.....	17,775	Bonds, securities, etc.....	2,498
Investment shares, unpledged.....	52,659	Investment shares, unpledged.....	31,296
Mortgage pledged shares.....	599	Mortgage pledged shares.....	661
Incomplete loans.....	26,119	Incomplete loans.....	21,011
Bills payable.....	7,832	Bills payable.....	8,900
Interest accrued, not collected.....	4,806	Interest accrued, not collected.....	4,806
Other receipts.....	7,110	Other disbursements.....	7,386
Total capital receipts.....	199,556	Total capital disbursements.....	199,501
EARNINGS		EXPENSES	
Interest on loans.....	9,093	Salaries and fees paid officers and directors.....	648
Commission on loans.....	1	Salaries paid employees.....	423
Premium on loans.....	1	Taxes and insurance.....	233
Fees and fines.....	34	Rent paid.....	34
Commission on insurance.....	75	Interest on borrowed money.....	65
Rent received.....	47	Dividends.....	5,964
Profit on sale of assets.....	500	Losses and depreciation charged off.....	58
Recoveries on charged off assets.....	4	Other expenses.....	503
Other earnings.....	848	Total expenses.....	7,928
Total earnings.....	10,603	Cash and bank balances at end of period.....	7,925
Cash and bank balances at beginning of period.....	5,195	Grand total.....	215,354
Grand total.....	215,354		

NOTE.—Number of borrowing members, 39,613, nonborrowing, 126,693. 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, 6.

TABLE No. 27.—*Summary of assets and liabilities Dec. 31, 1946, and receipts and disbursements in year ended Dec. 31, 1946, of the 22 District of Columbia credit unions*

Assets	Amount	Liabilities	Amount
Loans.....	\$895, 451	Shares paid in.....	\$1, 954, 523
Building association investments.....	417, 737	Surplus fund.....	46, 408
Other investments.....	702, 570	Net undivided profits.....	70, 880
Deposits in banks.....	191, 359	Reserve fund for bad debts.....	141, 035
Cash on hand.....	34, 211	Bills payable.....	31, 054
Furniture and fixtures.....	6, 254	Other liabilities.....	5, 483
Other assets.....	1, 801		
Total assets.....	2, 249, 383	Total liabilities.....	2, 249, 383

Receipts	Amount	Disbursements	Amount
CAPITAL RECEIPTS		CAPITAL DISBURSEMENTS	
Loans repaid.....	\$1, 180, 708	Loans made.....	\$1, 394, 889
Payments on shares.....	812, 695	Shares withdrawn.....	719, 890
Building association shares redeemed.....	31, 579	Building association shares purchased.....	36, 357
Other investments sold.....	52, 149	Other investments purchased.....	55, 430
Bills payable.....	463, 957	Bills payable.....	445, 657
Fees.....	915	Loans charged against reserve fund.....	7, 803
Fines.....	515	Other disbursements.....	21, 159
Recoveries on loans to reserve fund.....	8, 066		
Depreciation on furniture and fixtures.....	958		
Other receipts.....	17, 512		
Total capital receipts.....	2, 569, 054	Total capital disbursements.....	2, 681, 185
EARNINGS		EXPENSES	
Interest on loans.....	72, 023	Salaries.....	41, 899
Building association dividends.....	13, 178	General expenses.....	22, 166
Other income.....	29, 455	Interest on borrowed money.....	1, 599
		Dividends.....	40, 216
		Depreciation on furniture and fixtures.....	958
Total earnings.....	114, 656	Total expenses.....	106, 838
Transferred to reserve fund for bad debts.....	11, 206	Transferred to reserve fund for bad debts.....	11, 206
Transferred to surplus.....	1, 475	Transferred to surplus.....	1, 475
Cash on hand at beginning of period.....	103, 971	Cash on hand at end of period.....	34, 211
Deposits in banks at beginning of period.....	225, 912	Deposits in banks at end of period.....	191, 359
Grand total.....	3, 026, 274	Grand total.....	3, 026, 274

NOTE.—Number of borrowing members, 5,062; nonborrowing, 10,283.

TABLE NO. 28.—Assets and liabilities of all active banks in the United States and possessions, by classes, Dec. 31, 1946

(In thousands of dollars)

	Total all banks	National banks	All banks other than national	Banks other than national		
				State commercial ¹	Mutual savings	Private
Number of banks.....	14, 633	5, 013	9, 620	9, 052	533	35
ASSETS						
Loans and discounts:						
Commercial and industrial loans (including open-market paper).....	14, 237, 181	8, 547, 060	5, 690, 121	5, 633, 572	493	56, 056
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	105, 337	63, 981	41, 356	41, 356		
Other loans to farmers.....	1, 306, 842	647, 414	659, 428	658, 716	481	231
Loans to brokers and dealers in securities.....	1, 524, 177	783, 635	740, 542	736, 306		4, 236
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	1, 639, 230	852, 512	786, 718	782, 169	485	4, 064
Real estate loans:						
Secured by farm land (including improvements).....	710, 365	274, 160	436, 205	427, 131	8, 771	303
Secured by residential properties (other than farm).....	9, 541, 464	2, 591, 609	6, 949, 855	2, 551, 395	4, 395, 869	2, 591
Secured by other properties.....	1, 423, 243	678, 019	745, 224	708, 377	36, 557	290
Other loans to individuals (consumer loans).....	4, 108, 933	2, 143, 714	1, 965, 219	1, 961, 899	2, 419	901
Loans to banks.....	81, 765	29, 504	52, 261	52, 091		170
All other loans.....	1, 111, 173	681, 206	429, 967	356, 273	70, 199	3, 495
Overdrafts.....	33, 158	16, 953	16, 205	15, 199	1	1, 005
Total loans and discounts.....	35, 822, 868	17, 309, 767	18, 513, 101	13, 924, 484	4, 515, 275	73, 342
Securities:						
U. S. Government:						
Direct obligations.....	87, 074, 526	41, 835, 752	45, 238, 774	33, 387, 188	11, 754, 028	97, 558
Guaranteed obligations.....	18, 991	7, 780	11, 211	7, 600	3, 611	
Obligations of States and political subdivisions.....	4, 477, 757	2, 659, 598	1, 818, 159	1, 711, 400	63, 328	43, 431
Other bonds, notes, and debentures.....	4, 537, 118	1, 986, 327	2, 550, 791	1, 591, 638	1, 150, 510	2, 643
Corporate stocks, including stocks of Federal Reserve banks.....	528, 346	153, 359	374, 987	189, 279	179, 990	5, 718
Total securities.....	96, 636, 738	46, 642, 816	49, 993, 922	36, 687, 105	13, 157, 467	149, 350
Currency and coin.....	2, 221, 793	1, 094, 721	1, 127, 072	1, 015, 443	109, 201	2, 428
Balances with other banks, including reserve balances and cash items in process of collection.....	32, 995, 748	18, 972, 446	14, 023, 302	13, 247, 824	707, 195	68, 283
Bank premises owned, furniture and fixtures.....	1, 017, 346	508, 893	508, 453	415, 616	92, 438	499
Real estate owned other than bank premises.....	39, 076	8, 488	30, 588	16, 952	13, 328	308
Investments and other assets indirectly representing bank premises or other real estate.....	70, 997	45, 464	25, 533	20, 276	5, 231	26
Customers' liability on acceptances outstanding.....	134, 138	73, 270	60, 868	46, 273		14, 596
Interest, commissions, rent, and other income earned or accrued but not collected.....	272, 644	137, 022	135, 622	96, 811	38, 278	533
Other assets.....	195, 014	57, 376	137, 638	110, 434	26, 587	617
Total assets.....	169, 406, 362	84, 850, 263	84, 556, 099	65, 581, 118	18, 665, 000	309, 981

LIABILITIES						
Demand deposits:						
Individuals, partnerships, and corporations	81,328,210	45,522,709	35,805,501	35,629,966	10,471	165,064
U. S. Government	3,072,700	1,753,068	1,319,632	1,317,221	2,407	4
States and political subdivisions	6,114,235	3,707,846	2,406,389	2,403,562	634	2,193
Banks in the United States	11,017,256	7,459,701	3,557,555	3,542,475	54	15,026
Banks in foreign countries	1,424,249	670,191	754,058	700,430		53,628
Certified and cashiers' checks, etc.	2,399,737	1,355,243	1,044,494	1,034,605	2,178	7,711
Total demand deposits	105,356,387	60,468,758	44,887,629	44,628,259	15,744	243,626
Time deposits:						
Individuals, partnerships, and corporations	50,287,786	18,031,756	32,256,030	15,415,255	16,817,268	23,507
U. S. Government	114,447	87,473	26,974	26,974		
Postal savings	5,586	2,944	2,642	2,642		
States and political subdivisions	797,697	417,876	379,821	378,182	1,563	76
Banks in the United States	220,589	35,228	185,361	184,694	622	45
Banks in foreign countries	18,904	5,804	13,100	13,000		100
Total time deposits	51,445,009	18,581,081	32,863,928	16,020,747	16,819,453	23,728
Total deposits	156,801,396	79,049,839	77,751,557	60,649,006	16,835,197	267,354
Bills payable, rediscounts, and other liabilities for borrowed money	48,403	20,047	28,356	27,175	98	1,083
Mortgages or other liens on bank premises and on other real estate	716	339	377	135	138	104
Acceptances executed by or for account of reporting banks and outstanding	150,605	83,280	67,325	51,365		15,960
Interest, discount, rent, and other income collected but not earned	104,045	56,635	47,410	46,207	1,141	62
Interest, taxes, and other expenses accrued and unpaid	401,809	223,436	178,373	165,654	12,590	129
Other liabilities	461,440	266,888	194,552	159,071	32,406	3,075
Total liabilities	157,968,414	79,700,464	78,267,950	61,098,613	16,881,570	287,767
CAPITAL ACCOUNTS						
Capital notes and debentures	67,794		67,794	62,894	4,900	
Preferred stock	115,457	41,789	73,668	73,668		
Common stock	3,116,218	1,714,832	1,401,386	1,395,136		6,250
Surplus	5,401,254	2,275,884	3,125,370	1,901,552	1,211,287	12,531
Undivided profits	2,049,362	785,558	1,263,804	762,628	500,789	387
Reserves and retirement account for preferred stock and capital notes and debentures	687,863	331,736	356,127	286,627	66,454	3,046
Total capital accounts	11,437,948	5,149,799	6,288,149	4,482,505	1,783,430	22,214
Total liabilities and capital accounts	169,406,362	84,850,263	84,556,099	65,581,118	18,665,000	309,981

¹ Includes trust companies and stock savings banks.

TABLE NO. 29.—*Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1946 (includes national, State commercial, savings, and private banks)*¹

ASSETS																	
[In thousands of dollars]																	
Location	Population (approximate) ¹	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Income earned or accrued but not collected	Other assets	Total assets
Maine.....	849,559	96	149,436	453,636	20	7,648	43,716	7,716	16,190	80,390	3,463	470	1,006	-----	405	638	764,734
New Hampshire.....	488,550	106	136,806	302,529	35	12,509	35,997	23,087	7,380	57,610	3,219	675	50	-----	2	248	580,147
Vermont.....	335,068	80	132,323	152,764	736	7,249	13,574	2,389	5,089	34,994	2,904	177	1,275	-----	210	372	359,056
Massachusetts.....	4,522,334	377	1,914,419	4,360,285	372	38,636	362,903	69,698	105,381	929,464	50,408	1,687	1,377	12,767	8,037	12,638	7,868,072
Rhode Island.....	819,295	32	185,014	676,609	31	4,165	65,040	29,881	18,632	121,517	11,310	640	270	1,824	1,919	614	1,117,466
Connecticut.....	1,930,423	195	568,354	1,671,897	1,086	45,009	140,051	43,167	49,464	344,092	22,428	1,663	-----	26	1,112	14,333	2,902,682
Total New England States.....	8,945,229	886	3,086,352	7,617,720	2,280	115,216	666,281	175,938	202,136	1,568,067	93,732	5,312	3,978	14,617	11,685	28,843	13,592,157
New York.....	13,602,671	803	10,640,269	23,440,632	6,199	752,702	885,544	158,232	303,793	7,645,750	277,699	7,930	7,673	75,775	109,666	30,337	44,342,201
New Jersey.....	4,540,709	372	904,558	2,963,713	1,818	172,981	253,653	18,431	91,453	714,565	50,663	1,404	1,817	488	10,882	4,166	5,190,592
Pennsylvania.....	9,937,462	1,023	2,050,417	6,063,671	734	249,271	924,932	50,332	195,151	2,003,812	108,156	7,608	7,178	12,007	18,313	16,620	11,708,202
Delaware.....	310,208	41	99,209	316,433	12	12,665	72,955	3,420	7,192	91,491	2,957	256	681	464	721	257	608,713
Maryland.....	2,296,836	179	336,148	1,270,048	387	15,907	79,619	4,385	35,223	344,799	13,333	3,895	44	214	2,590	3,415	2,110,007
District of Columbia.....	1,013,850	20	175,340	580,114	28	1,740	38,173	1,655	22,274	254,176	13,723	53	1,532	-----	1,154	1,112	1,091,074
Total Eastern States.....	31,701,736	2,438	14,205,941	34,634,611	9,178	1,205,266	2,254,876	236,455	655,086	11,054,593	466,531	21,146	18,925	88,948	143,326	55,907	65,050,789
Virginia.....	3,329,061	315	482,273	883,695	235	38,875	38,319	2,770	42,035	406,590	16,133	388	834	8	1,629	2,762	1,916,646
West Virginia.....	1,864,490	180	174,339	498,515	234	20,037	17,863	1,693	24,416	183,761	6,867	191	710	-----	385	1,412	930,423
North Carolina.....	3,788,428	227	398,890	916,337	101	71,006	38,336	2,131	51,401	466,735	8,921	240	23	1,054	3,641	5,381	1,964,197
South Carolina.....	2,060,126	149	110,854	347,235	31	24,110	12,038	800	19,249	188,953	2,618	106	-----	35	375	1,131	707,535
Georgia.....	3,450,117	316	476,958	741,987	10	38,931	19,313	2,195	34,779	478,380	12,463	555	34	128	2,044	1,751	1,809,528
Florida.....	2,578,941	184	293,189	950,541	-----	69,609	24,078	2,147	39,989	439,624	13,315	475	282	48	2,982	1,496	1,837,775
Alabama.....	3,039,389	219	260,731	581,300	57	78,158	19,621	1,610	30,673	316,627	7,704	280	797	631	1,464	1,421	1,300,979
Mississippi.....	2,248,197	203	148,714	324,454	80	96,257	5,458	589	20,612	193,325	4,316	151	2	256	163	1,050	795,427
Louisiana.....	2,654,602	155	290,686	704,164	227	119,580	15,674	2,428	31,184	448,622	10,280	183	2,005	3,072	2,293	1,680	1,632,058
Texas.....	7,335,823	851	1,397,166	2,306,559	47	184,935	42,281	8,579	83,721	1,823,711	38,775	2,449	5,113	4,573	2,469	2,307	5,902,685
Arkansas.....	1,923,938	219	125,932	379,217	95	41,102	14,469	687	15,299	248,565	3,122	104	31	-----	241	458	829,322
Kentucky.....	2,786,467	390	341,853	788,900	25	27,899	32,480	1,692	30,415	377,113	7,032	49	13	-----	1,090	3,065	1,611,626
Tennessee.....	3,111,807	294	469,729	826,428	139	109,217	22,931	4,045	37,584	505,721	13,849	702	137	1,195	1,966	1,782	1,995,425
Total Southern States.....	40,171,386	3,702	4,971,314	10,249,332	1,281	919,716	302,861	31,266	461,362	6,077,727	145,395	5,873	9,981	11,000	20,742	25,676	23,233,526

Ohio.....	7,428,777	677	1,565,466	3,785,098	341	246,589	187,928	9,353	138,928	1,424,696	48,618	331	1,324	549	9,779	4,536	7,423,536
Indiana.....	3,716,010	493	490,793	1,693,497	198	76,889	65,731	2,485	60,587	640,890	15,375	85	421	11	2,608	1,768	3,051,338
Illinois.....	8,345,350	871	2,208,132	5,941,967	22	330,325	316,950	13,472	114,975	2,650,819	36,535	744	1,032	6,737	19,470	6,057	11,647,237
Michigan.....	5,914,487	434	940,423	2,717,052	311	159,604	119,880	5,630	92,562	891,669	24,984	219	731	54	7,783	3,488	4,964,390
Wisconsin.....	3,190,710	558	485,328	1,736,248	472	80,028	85,568	2,368	40,211	562,056	15,797	76	673	19	2,768	3,480	3,015,092
Minnesota.....	2,698,917	678	582,988	1,595,794	160	66,938	73,797	2,825	29,921	635,879	9,362	11	4,481	638	4,982	1,363	3,009,139
Iowa.....	2,442,752	649	426,960	1,226,850	865	95,483	29,229	1,381	34,015	508,073	7,576	97	2,329	21	810	882	2,334,591
Missouri.....	3,844,633	596	994,718	1,854,796	775	105,333	77,912	19,110	44,571	1,111,997	15,440	3,948	429	636	4,004	4,925	4,238,594
Total Middle Western States.....	37,581,636	4,956	7,694,828	20,551,302	3,144	1,161,189	956,995	56,624	555,770	8,426,079	173,687	5,511	11,420	8,665	52,204	26,499	39,683,917
North Dakota.....	563,130	151	41,878	373,004	26	13,174	7,691	608	5,551	107,959	1,481	17	-----	-----	636	149	552,174
South Dakota.....	599,879	169	68,374	268,578	13	12,887	8,204	300	5,501	110,106	1,921	2	-----	40	588	303	476,817
Nebraska.....	1,294,875	409	196,295	694,207	108	39,713	24,690	995	10,891	359,877	4,874	-----	-----	6	1,200	652	1,333,508
Kansas.....	1,880,703	614	251,359	832,916	182	46,795	26,685	1,463	16,415	429,195	5,726	56	541	8	692	1,074	1,613,107
Montana.....	495,036	110	60,615	327,018	18	8,143	6,432	425	7,120	141,119	2,057	24	-----	-----	779	83	553,833
Wyoming.....	266,973	55	37,521	118,558	27	5,523	3,164	198	3,959	70,582	1,035	34	-----	1	90	226	240,918
Colorado.....	1,211,648	142	187,760	576,796	-----	19,124	22,199	963	12,367	321,474	2,863	100	5	69	1,392	952	1,146,064
New Mexico.....	578,262	44	67,847	117,023	-----	8,587	2,508	230	5,818	79,495	1,106	131	-----	-----	13	85	282,480
Oklahoma.....	2,198,477	383	264,817	669,148	20	86,732	13,012	1,640	17,827	438,169	7,111	24	916	193	1,067	542	1,601,218
Total Western States.....	9,088,983	2,077	1,176,103	3,977,248	394	240,678	114,585	6,822	85,449	2,057,976	28,174	388	1,462	317	6,457	4,066	7,700,119
Washington.....	2,257,925	124	537,541	1,063,322	9	116,421	32,261	2,139	33,466	468,188	9,668	68	12	494	3,557	890	2,268,036
Oregon.....	1,303,522	71	269,366	747,075	3	71,687	7,855	1,159	18,872	294,504	9,516	2	16	166	3,488	2,153	1,425,862
California.....	9,536,462	207	3,349,129	6,854,936	2,069	590,353	168,866	15,772	118,819	2,603,753	77,039	401	24,000	9,918	28,248	10,107	13,853,410
Idaho.....	540,432	47	71,719	270,133	337	7,044	1,657	294	6,572	93,839	1,639	3	-----	-----	39	440	453,716
Utah.....	666,893	59	138,964	284,172	296	14,511	1,705	520	5,935	134,655	2,064	34	953	-----	26	145	583,980
Nevada.....	172,938	8	35,847	95,026	-----	7,645	510	129	3,048	28,440	943	1	-----	-----	501	229	172,319
Arizona.....	680,944	10	108,617	195,455	-----	8,682	3,092	306	8,370	81,575	1,829	-----	188	-----	1,019	709	409,842
Total Pacific States.....	15,159,116	526	4,511,183	9,510,119	2,714	816,343	215,946	20,319	195,082	3,704,954	102,698	509	25,169	10,578	36,878	14,673	19,167,165
Total United States (exclusive of pos- sessions).....	142,648,086	14,585	35,645,721	86,540,332	18,991	4,458,408	4,511,544	527,424	2,154,885	32,889,396	1,010,217	38,739	70,935	134,125	271,292	155,664	168,427,673
Alaska.....	82,519	18	13,003	28,856	-----	168	1,327	-----	5,015	17,238	385	42	-----	-----	42	-----	66,076
Canal Zone (Panama).....	60,796	2	765	1,735	-----	-----	-----	-----	2,582	613	46	-----	-----	-----	11	30,245	35,997
Guam.....	(³)	1	274	6,506	-----	-----	-----	-----	1,401	1,552	2	-----	-----	-----	19	418	10,172
The Territory of Hawaii.....	473,334	9	79,583	330,062	-----	11,337	6,865	922	24,573	61,538	4,032	270	-----	13	694	360	520,249
Puerto Rico.....	2,149,614	16	82,756	163,324	-----	7,844	17,357	-----	32,928	24,487	2,654	25	62	-----	609	8,280	340,326
American Samoa.....	15,010	1	14	1,133	-----	-----	5	-----	149	318	-----	-----	-----	-----	-----	-----	1,619
Virgin Islands of the United States.....	27,000	1	752	2,578	-----	-----	20	-----	260	606	10	-----	-----	-----	19	5	4,250
Total possessions.....	2,808,273	48	177,147	534,194	-----	19,349	25,574	922	66,908	106,352	7,129	337	62	13	1,352	39,350	978,689
Total United States and possessions.....	145,456,359	14,633	35,822,868	87,074,526	18,991	4,477,757	4,537,118	528,346	2,221,793	32,995,748	1,017,346	39,076	70,997	134,138	272,644	195,014	169,406,362

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

² Includes members of the armed forces overseas.

³ Not available.

TABLE NO. 29.—*Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1946 (includes national, State commercial, savings, and private banks)*—Continued

LIABILITIES													
[In thousands of dollars]													
Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	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 ¹	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures
Maine.....	260,077	432,444	692,521	2,712	-----	-----	257	829	1,016	15,321	29,455	18,731	3,892
New Hampshire.....	148,940	373,455	522,395	320	-----	-----	57	274	328	6,713	31,239	15,187	3,634
Vermont.....	94,815	229,181	323,996	140	-----	-----	338	511	544	15,124	7,239	6,892	4,272
Massachusetts.....	3,225,016	3,888,819	7,113,835	4,684	-----	13,875	4,643	17,858	13,226	110,624	339,888	214,428	35,011
Rhode Island.....	448,177	562,564	1,010,741	-----	-----	2,010	635	6,858	2,919	24,622	59,686	9,617	378
Connecticut.....	1,000,404	1,629,161	2,629,565	897	80	26	786	6,995	4,870	43,733	133,379	75,180	7,171
Total New England States.....	5,177,429	7,115,624	12,293,053	8,753	80	15,911	6,716	33,325	22,903	216,137	600,886	340,035	54,358
New York.....	26,938,603	13,158,588	40,097,191	7,337	155	84,551	22,185	134,582	285,507	812,980	2,045,505	688,563	163,645
New Jersey.....	2,381,883	2,433,017	4,814,900	1,200	-----	488	3,955	10,848	5,767	117,078	165,355	42,304	28,697
Pennsylvania.....	6,609,489	3,908,108	10,517,597	5,987	17	13,828	5,532	34,067	12,227	328,937	579,808	144,351	65,851
Delaware.....	399,509	148,383	547,892	500	-----	464	258	1,203	712	11,800	27,953	7,958	9,973
Maryland.....	1,125,994	822,926	1,948,920	-----	-----	214	1,142	3,106	2,499	34,263	70,892	38,654	10,317
District of Columbia.....	799,177	222,722	1,021,899	131	-----	-----	669	2,564	2,176	20,450	30,538	10,492	2,155
Total Eastern States.....	38,254,655	20,693,744	58,948,399	15,155	172	99,545	33,741	186,370	308,888	1,325,508	2,920,051	932,322	280,638
Virginia.....	1,227,026	558,393	1,785,419	1,100	18	8	2,212	4,452	1,332	46,382	48,056	18,936	8,631
West Virginia.....	597,969	257,328	855,297	5,500	-----	-----	369	1,884	592	24,990	28,943	9,009	3,839
North Carolina.....	1,515,353	337,361	1,852,714	1,149	-----	1,054	3,288	5,851	4,449	27,604	46,500	13,751	7,837
South Carolina.....	591,031	84,494	675,525	-----	-----	35	293	1,040	414	11,430	12,154	4,676	1,968
Georgia.....	1,389,300	312,791	1,702,091	1,004	-----	128	4,785	3,473	2,158	34,795	37,559	14,892	8,643
Florida.....	1,402,952	337,347	1,740,299	175	-----	48	928	3,608	695	33,985	41,196	11,994	4,847
Alabama.....	976,903	248,636	1,225,539	201	250	658	899	2,820	736	24,358	28,446	12,635	4,437
Mississippi.....	623,826	129,374	753,200	40	-----	256	218	934	704	15,809	21,899	1,099	1,268
Louisiana.....	1,276,362	270,252	1,546,614	450	-----	4,363	641	3,226	1,797	27,554	33,032	10,432	3,949
Texas.....	5,081,392	493,084	5,574,476	2,110	2	4,573	1,041	9,714	3,109	121,613	120,123	48,599	17,325
Arkansas.....	689,695	96,420	786,115	57	-----	-----	311	317	346	15,013	16,074	8,874	2,215
Kentucky.....	1,293,185	213,176	1,506,361	598	-----	-----	1,353	2,597	3,985	36,970	43,632	13,161	2,969
Tennessee.....	1,474,091	409,706	1,883,797	-----	-----	1,195	2,698	3,259	976	37,697	44,214	16,832	4,757
Total Southern States.....	18,139,085	3,748,362	21,887,447	12,384	270	12,318	19,036	43,175	21,293	458,200	521,828	184,890	72,685

Ohio.....	4,250,629	2,703,464	6,954,093	525		549	4,871	19,946	9,968	162,796	183,794	59,803	27,191
Indiana.....	2,037,638	844,273	2,881,911			11	1,503	3,872	1,636	57,458	64,387	31,693	8,867
Illinois.....	8,356,776	2,587,698	10,944,474	90		7,341	5,128	32,548	10,068	231,471	240,657	99,719	75,741
Michigan.....	2,623,071	2,051,565	4,674,636	45		64	5,588	9,764	4,093	98,012	102,872	37,701	31,615
Wisconsin.....	1,604,208	1,235,416	2,839,624	25		19	869	4,320	779	64,352	58,674	30,005	16,425
Minnesota.....	1,877,047	948,023	2,825,070			638	3,685	6,536	2,037	53,900	75,370	27,638	14,265
Iowa.....	1,704,981	510,742	2,215,723			21	490	1,353	317	30,510	45,412	22,913	8,852
Missouri.....	3,354,557	631,546	3,986,103	1,825		646	1,975	7,370	8,019	96,036	74,927	51,220	10,473
Total Middle Western States.....	25,808,907	11,512,727	37,321,634	2,510		9,289	24,109	85,709	36,917	803,535	846,093	360,692	193,429
North Dakota.....	393,135	133,558	526,693			93	631	112	9,070	6,681	5,374	3,520	
South Dakota.....	377,308	77,326	454,634		33	40	102	560	266	7,436	4,285	1,486	
Nebraska.....	1,130,468	134,029	1,264,497	3,835		6	318	1,294	431	24,635	21,949	11,256	5,287
Kansas.....	1,375,328	154,783	1,530,111	180	7	8	408	1,235	516	30,408	31,212	16,621	2,401
Montana.....	438,561	92,463	531,024			122	662	65	8,780	8,029	4,193	958	
Wyoming.....	183,714	44,738	228,452			1	135	102	98	3,682	5,156	2,414	878
Colorado.....	865,380	223,080	1,088,460			69	415	2,240	283	16,378	20,819	12,896	4,504
New Mexico.....	231,513	39,980	271,493			39	17	157	4,291	3,624	703	2,156	
Oklahoma.....	1,298,125	109,865	1,407,990			193	564	2,537	892	30,522	33,734	19,331	5,455
Total Western States.....	6,293,532	1,009,822	7,303,354	4,015	40	317	2,196	9,278	2,820	135,741	138,640	77,073	26,645
Washington.....	1,410,745	745,675	2,156,420			498	1,216	4,601	2,799	29,508	39,299	19,400	14,295
Oregon.....	953,103	402,216	1,355,319			166	577	3,090	1,374	17,570	25,281	17,130	5,355
California.....	7,696,797	5,302,213	13,089,010	2,685		12,548	14,922	31,930	57,688	249,682	265,301	100,526	29,118
Idaho.....	341,998	94,369	436,367			66	645	168	6,140	6,029	2,753	1,548	
Utah.....	387,000	166,341	553,341	140	21	183	1,218	261	9,707	11,209	5,797	2,103	
Nevada.....	111,186	52,561	163,747			102	505	1,169	2,413	2,309	2,049	25	
Arizona.....	301,941	91,101	393,042			846	917	62	5,597	6,708	1,928	742	
Total Pacific States.....	11,202,770	6,944,476	18,147,246	2,825	21	13,212	17,912	42,906	63,521	320,617	356,136	149,583	53,186
Total United States (exclusive of possessions).....	104,876,378	51,024,755	155,901,133	45,642	583	150,592	103,710	400,763	456,342	3,259,738	5,383,634	2,044,595	680,941
Alaska.....	43,925	18,029	61,954					4	1,145	1,440	864	669	
Canal Zone (Panama).....	32,176	3,780	35,956					1	40				
Guam.....	5,353	3,977	9,330			1	318	70	370	67	16		
The Territory of Hawaii.....	242,676	247,573	490,249	42	13	14	844	490	11,240	9,600	2,649	5,108	
Puerto Rico.....	153,251	144,115	297,366	2,717	133	317	180	4,241	27,076	6,125	1,149	1,022	
American Samoa.....	646	864	1,510	2			2		50	35	20		
Virgin Islands of the United States.....	1,982	1,916	3,898			3	19	5	150	50	18	107	
Total possessions.....	480,009	420,254	900,263	2,761	133	13	335	1,046	5,098	39,731	17,620	4,767	6,922
Total United States and possessions.....	105,356,387	51,445,009	156,801,396	48,403	716	150,605	104,045	401,809	461,440	3,299,469	5,401,254	2,049,362	687,863

¹ Includes capital notes and debentures. (See classification on pp. 120 and 121.)

TABLE NO. 29.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1946 (includes national, State commercial, savings, and private banks)—Continued

[In thousands of dollars]

Location	Loans and discounts												
	Commer- cial and industrial loans (in- clud- ing open- market paper)	Loans to farmers directly guaran- teed by the Com- modity Credit Corpora- tion	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the pur- pose of purchas- ing or carry- ing stocks, bonds, and other securities	Real-estate loans			Other loans to individu- als (con- sumer loans)	Loans to banks	All other loans	Over- drafts	Total
						Secured by farm land (in- clud- ing im- prove- ments)	Secured by resi- dential properties (other than farm)	Secured by other properties					
Maine.....	39,900	17,057	4,389	348	2,722	3,054	50,189	10,349	15,398	629	5,388	13	149,436
New Hampshire.....	23,352	49	1,520	13	2,832	1,427	86,196	4,970	9,930	55	6,448	14	136,806
Vermont.....	14,430	-----	8,163	-----	2,597	13,347	68,115	9,404	10,890	350	4,993	34	132,323
Massachusetts.....	619,096	-----	2,925	34,429	38,194	1,304	923,310	58,800	174,861	5,100	55,682	718	1,914,419
Rhode Island.....	52,967	218	446	142	2,031	978	73,945	23,570	21,583	-----	9,119	15	185,014
Connecticut.....	102,346	-----	2,411	295	11,053	1,857	349,624	20,022	69,562	954	10,169	61	568,354
Total New England States.....	852,091	17,324	19,854	35,227	59,429	21,967	1,551,379	127,115	302,224	7,088	91,799	855	3,086,352
New York.....	4,603,152	1,248	32,785	1,114,803	465,633	23,906	3,218,660	138,906	735,797	56,941	236,028	12,410	10,640,269
New Jersey.....	218,427	2	4,939	7,203	44,408	5,326	396,167	63,350	134,318	-----	30,363	55	904,558
Pennsylvania.....	874,898	688	20,742	66,402	53,167	31,425	471,253	126,475	349,903	1,960	53,377	122	2,050,417
Delaware.....	33,145	46	1,363	1,147	2,673	4,114	30,231	7,145	17,723	-----	1,581	41	99,209
Maryland.....	87,975	80	5,491	6,955	41,203	13,031	79,866	30,630	55,308	425	15,130	54	336,148
District of Columbia.....	64,339	-----	3	1,065	5,850	55	34,669	20,642	39,661	-----	9,095	61	175,340
Total Eastern States.....	5,881,936	2,064	65,323	1,197,575	612,934	77,857	4,230,851	387,148	1,332,610	59,326	345,574	12,743	14,205,941
Virginia.....	146,961	86	16,446	3,609	19,698	19,500	117,995	28,733	107,195	114	21,834	102	482,273
West Virginia.....	37,301	-----	3,652	136	7,179	7,548	59,706	13,777	39,313	50	6,234	43	174,339
North Carolina.....	177,099	141	8,213	5,840	26,735	15,171	37,696	25,833	90,483	1,834	9,801	44	398,890
South Carolina.....	45,326	608	5,912	653	3,216	3,216	15,243	8,226	22,431	-----	6,624	52	110,854
Georgia.....	215,995	5,037	17,142	3,455	39,932	15,367	59,061	17,987	79,176	3,174	20,183	449	476,958
Florida.....	133,783	21	7,713	3,538	31,736	5,587	26,094	16,783	42,900	700	24,251	83	293,189
Alabama.....	103,625	1,997	17,004	2,746	17,373	9,581	37,009	13,816	49,036	-----	8,295	249	260,731
Mississippi.....	55,353	484	16,619	1,064	9,421	11,070	16,344	10,889	22,637	10	4,241	582	148,714
Louisiana.....	136,188	174	8,923	2,413	21,606	7,510	27,594	16,024	39,959	100	29,833	362	290,686
Texas.....	732,311	21,459	131,396	9,811	107,511	24,609	81,084	43,310	200,869	1,003	40,931	2,872	1,397,166
Arkansas.....	37,280	828	18,875	539	4,297	8,495	16,392	7,478	25,597	-----	5,913	238	125,932
Kentucky.....	111,029	10	26,442	831	27,205	32,633	48,725	15,581	61,038	1,255	16,895	209	341,853
Tennessee.....	217,614	334	23,612	5,183	28,594	22,334	46,936	16,056	92,217	756	15,339	754	469,729
Total Southern States.....	2,149,865	31,179	301,949	39,818	343,850	182,621	589,879	233,893	872,851	8,996	210,374	6,039	4,971,314

Ohio.....	499,819	262	31,110	46,882	130,278	57,483	402,112	76,594	214,135	1,149	105,214	428	1,565,466
Indiana.....	145,537	632	33,191	1,141	14,278	38,065	147,692	28,824	72,952	315	8,063	103	400,793
Illinois.....	1,305,552	291	66,322	117,878	147,583	28,729	215,389	67,109	218,399	153	39,489	1,238	2,208,132
Michigan.....	275,301	2,602	27,081	6,169	35,050	28,883	321,343	63,775	135,871	-----	43,925	423	940,423
Wisconsin.....	164,798	303	30,610	1,283	13,579	33,893	132,986	38,456	54,984	116	14,145	175	485,328
Minnesota.....	204,287	4,271	49,817	2,627	25,052	24,363	138,995	18,590	81,253	1,040	32,242	351	582,988
Iowa.....	96,804	3,726	104,845	2,195	14,943	45,110	77,909	19,330	52,396	11	9,445	266	426,980
Missouri.....	429,337	327	63,204	10,344	60,044	32,851	186,150	46,033	144,803	1,143	20,105	377	994,718
Total Middle Western States.....	3,121,435	12,414	406,180	188,519	440,807	289,377	1,622,576	358,711	974,793	3,927	272,728	3,361	7,694,828
North Dakota.....	9,100	6,347	10,606	-----	372	1,577	6,499	1,763	4,999	-----	544	71	41,878
South Dakota.....	13,686	4,417	25,871	6	802	2,776	9,799	2,868	6,961	33	984	171	68,374
Nebraska.....	52,915	4,538	64,193	1,543	12,617	7,951	13,194	7,880	19,624	670	10,925	245	196,295
Kansas.....	78,993	1,411	74,533	1,597	3,949	15,567	32,260	6,164	29,280	107	7,266	232	251,359
Montana.....	18,934	1,839	14,681	-----	960	1,799	10,665	3,177	6,770	-----	1,720	70	60,615
Wyoming.....	9,574	1,580	10,843	5	728	1,968	6,342	2,491	3,457	-----	474	59	37,521
Colorado.....	73,089	1,997	37,879	446	3,482	4,616	26,649	9,516	24,427	11	5,554	94	187,760
New Mexico.....	24,402	1,284	13,190	-----	636	1,827	12,400	5,158	7,414	-----	1,093	80	67,484
Oklahoma.....	125,517	722	40,510	434	4,320	8,563	25,470	7,744	42,322	130	8,843	242	264,817
Total Western States.....	406,210	24,135	292,306	4,031	27,866	46,644	143,278	46,761	145,254	951	37,403	1,264	1,176,103
Washington.....	258,737	5,705	23,081	1,656	26,389	11,272	123,112	27,981	46,740	8	12,207	653	537,541
Oregon.....	130,244	2,671	12,702	742	27,118	5,628	36,156	15,380	26,710	-----	11,075	940	269,366
California.....	1,236,601	1,222	122,554	55,683	87,585	60,359	1,135,860	195,027	354,140	1,231	92,428	6,439	3,349,129
Idaho.....	23,445	5,636	12,509	6	923	2,693	12,043	4,698	6,319	-----	3,301	146	71,719
Utah.....	40,987	2,978	14,676	792	3,645	5,806	39,333	11,883	13,553	140	4,800	371	138,964
Nevada.....	6,759	-----	4,327	-----	1,204	1,011	11,193	4,635	6,295	-----	312	111	35,847
Arizona.....	49,434	9	16,737	128	821	2,143	19,564	3,161	16,405	-----	51	164	108,617
Total Pacific States.....	1,746,207	18,221	206,586	59,007	147,685	88,912	1,377,261	262,765	470,162	1,379	124,174	8,824	4,511,183
Total United States (exclusive of possessions).....	14,157,744	105,337	1,292,198	1,524,177	1,632,571	707,378	9,515,224	1,416,393	4,097,894	81,667	1,082,052	33,086	35,645,721
Alaska.....	2,022	-----	-----	-----	20	8	4,572	433	294	-----	5,647	7	13,003
Canal Zone (Panama).....	20	-----	-----	-----	-----	-----	-----	-----	144	-----	599	2	765
Guam.....	238	-----	-----	-----	-----	-----	-----	-----	-----	-----	36	-----	274
The Territory of Hawaii.....	32,775	-----	1,737	-----	4,484	1,018	17,105	3,712	4,402	-----	14,287	63	79,583
Puerto Rico.....	44,208	-----	12,895	-----	2,155	1,913	4,299	2,594	6,166	98	8,428	-----	82,756
American Samoa.....	12	-----	-----	-----	-----	-----	-----	-----	2	-----	-----	-----	14
Virgin Islands of the United States.....	162	-----	12	-----	-----	48	264	111	31	-----	124	-----	752
Total possessions.....	79,437	-----	14,644	-----	6,659	2,987	26,240	6,850	11,039	98	29,121	72	177,147
Total United States and possessions.....	14,237,181	105,337	1,306,842	1,524,177	1,639,230	710,365	9,541,464	1,423,243	4,108,933	81,765	1,111,173	33,158	35,822,868

TABLE NO. 29.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1946 (includes national, State commercial, savings, and private banks—Continued)

[In thousands of dollars]

Location	Capital			Demand deposits						Time deposits					
	Capital notes and debentures	Preferred stock	Common stock	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....		1,546	13,775	221,702	7,036	17,400	9,187	2	4,750	430,645	656	7	1,121	15	
New Hampshire.....		141	6,572	120,454	4,562	12,257	7,563		4,104	373,029	312	20	94		
Vermont.....	4,348	3,138	7,638	82,934	2,522	5,677	1,400		2,282	227,073	197	8	1,819	84	
Massachusetts.....		2,298	108,326	2,533,674	97,897	186,713	326,917	21,930	57,885	3,883,752	4,264	158	568	77	
Rhode Island.....		870	23,752	362,051	20,407	46,090	10,257	1,508	7,864	561,244	705	50	260	305	
Connecticut.....		893	42,840	853,124	29,131	48,492	40,971	10	28,676	1,627,161	1,213	45	735	7	
Total New England States.....	4,348	8,886	202,903	4,173,939	161,555	316,629	396,295	23,450	105,561	7,102,904	7,347	288	4,597	488	
New York.....	39,922	17,325	755,733	20,096,287	789,267	600,194	3,165,818	1,260,402	1,026,635	12,864,217	28,577		72,042	174,852	18,900
New Jersey.....	552	25,937	90,589	1,952,310	89,185	239,376	44,617	478	55,917	2,418,493	5,429		8,536	569	
Pennsylvania.....		4,513	324,424	5,535,322	176,766	206,869	593,131	14,552	82,849	3,786,841	3,451	492	113,528	3,796	
Delaware.....	40	25	11,735	339,369	35,822	12,294	4,408		7,616	139,718	128		8,527	10	
Maryland.....	648	1,221	32,394	912,593	29,050	67,483	106,459	1,146	9,263	815,175	1,734	26	2,698	3,293	
District of Columbia.....			20,450	694,482	32,212	92	42,890	6,710	23,391	222,697		25			
Total Eastern States.....	41,162	49,021	1,235,325	29,530,363	1,152,302	1,126,308	3,957,323	1,282,688	1,205,671	20,247,141	39,319	543	205,331	182,510	18,900
Virginia.....		2,540	43,842	940,723	46,461	68,666	141,826	111	29,239	530,681	6,237	282	19,671	1,522	
West Virginia.....	987	33	23,970	474,062	22,931	52,601	31,241		17,134	253,872	1,662	269	764	761	
North Carolina.....		987	26,617	44,062	1,057,767	44,961	226,032		25,759	328,699	4,151	173	2,565	1,773	
South Carolina.....	141	19	11,270	488,112	13,776	58,929	23,974		6,240	83,063	78	12	1,010	331	
Georgia.....	302	50	34,443	1,021,048	31,950	121,557	200,047	187	14,511	310,016	1,616	124	537	498	
Florida.....		279	33,706	1,066,339	30,606	155,140	132,936	2,374	15,557	311,080	1,431	127	22,824	1,885	
Alabama.....		288	24,070	753,729	20,557	117,879	75,247	269	9,222	246,875	660	32	169	900	
Mississippi.....	20	3,162	12,627	478,790	10,808	80,113	51,265		2,850	127,778	1,439		127	30	
Louisiana.....	10	1,393	26,151	894,511	22,521	143,210	193,925	8,566	13,629	264,681	819	331	3,916	505	
Texas.....	322	1,327	119,964	3,796,862	84,449	354,301	720,677	5,190	119,913	444,598	6,550	393	39,838	1,655	
Arkansas.....		942	14,071	561,241	9,715	53,492	60,387		4,860	94,351	1,760	57	172	80	
Kentucky.....		1,494	35,476	1,028,518	24,325	84,141	142,630		13,571	209,579	2,417	21	1,052	107	
Tennessee.....		2,048	35,649	1,033,164	28,087	113,346	285,169	29	14,296	398,729	4,339	99	1,747	4,792	
Total Southern States.....	1,782	14,562	441,856	13,594,866	390,248	1,565,108	2,285,356	16,726	286,781	3,604,002	33,259	1,920	94,392	14,789	

Ohio	9,782	6,018	146,996	3,426,287	199,399	245,667	291,580	3,518	84,178	2,595,439	1,156	357	103,796	2,716	-----
Indiana	3,580	464	53,414	1,613,877	53,833	215,519	124,245	87	30,077	836,542	2,111	377	25	5,218	-----
Illinois	549	412	230,510	6,352,518	242,033	388,337	1,258,058	24,319	91,511	2,490,351	2,359	133	94,855	-----	-----
Michigan	-----	16,817	81,195	2,113,707	89,576	201,007	156,012	5,469	57,300	2,037,728	4,861	69	7,598	1,309	-----
Wisconsin	3,460	1,697	59,195	1,294,633	60,594	85,447	127,720	495	35,319	1,230,239	1,174	81	3,212	710	-----
Minnesota	269	1,249	52,382	1,317,559	61,239	136,570	331,039	2,424	28,216	941,337	682	279	4,809	916	-----
Iowa	-----	1,471	38,039	1,311,372	59,291	166,977	144,112	-----	23,229	507,929	2,445	100	263	5	-----
Missouri	1,974	776	93,286	2,254,902	75,349	209,901	779,951	6,591	27,863	623,677	1,411	126	6,110	222	-----
Total Middle Western States	19,614	28,904	755,017	19,684,855	841,314	1,649,425	3,212,717	42,903	377,693	11,263,242	16,199	1,522	220,668	11,096	-----
North Dakota	156	14	8,900	333,316	9,231	32,025	15,428	-----	3,135	97,531	1	6	35,906	114	-----
South Dakota	100	100	7,775	316,585	9,974	34,459	13,147	-----	3,143	75,150	52	9	2,115	-----	-----
Nebraska	64	82	24,489	874,384	28,283	50,275	168,435	4	9,087	133,846	128	30	17	8	-----
Kansas	-----	460	29,948	1,054,135	26,391	179,911	103,192	-----	11,699	152,864	1,572	57	182	108	-----
Montana	25	105	8,650	350,650	8,082	43,451	30,758	-----	5,620	91,527	302	9	618	7	-----
Wyoming	-----	383	3,299	147,627	3,527	16,989	12,890	16	2,665	44,481	140	22	40	55	-----
Colorado	-----	320	16,058	714,198	18,751	30,370	91,781	33	10,247	220,036	102	5	244	2,693	-----
New Mexico	-----	273	4,018	183,658	4,269	28,804	11,043	-----	3,739	39,736	205	27	6	6	-----
Oklahoma	-----	30	30,492	916,813	36,418	155,323	153,778	-----	35,793	102,647	340	105	4,333	2,440	-----
Total Western States	345	1,767	133,629	4,891,366	144,926	571,607	600,452	53	85,128	957,818	2,842	270	43,461	5,431	-----
Washington	265	697	28,546	1,137,306	40,959	117,963	82,811	4,379	27,327	742,809	2,280	21	4	561	-----
Oregon	94	-----	17,476	792,441	23,203	79,499	36,434	735	20,791	395,999	80	15	5,624	498	-----
California	-----	10,646	239,036	6,302,148	214,707	496,054	381,080	46,646	256,162	5,241,576	11,526	368	133,764	4,979	-----
Idaho	-----	62	6,078	289,497	5,330	35,857	6,614	-----	4,700	93,534	719	11	-----	105	-----
Utah	184	100	9,423	286,337	5,547	43,583	46,855	6	4,672	165,615	525	25	66	110	-----
Nevada	-----	-----	2,413	87,899	2,208	16,440	1,389	-----	3,250	52,433	101	-----	27	-----	-----
Arizona	-----	700	4,897	247,148	4,931	40,814	2,778	874	5,396	90,827	250	18	1	5	-----
Total Pacific States	543	12,205	307,869	9,142,776	296,885	830,210	557,961	52,640	322,298	6,782,793	15,481	458	139,486	6,258	-----
Total United States (exclusive of possessions)	67,794	115,345	3,076,599	81,018,165	2,987,230	6,059,287	11,010,104	1,418,460	2,383,132	49,957,900	114,447	5,001	707,935	220,572	18,900
Alaska	-----	-----	1,145	38,533	2,655	1,189	782	-----	766	18,008	-----	21	-----	-----	-----
Canal Zone (Panama)	-----	-----	11,102	20,904	-----	-----	18	56	96	3,780	-----	-----	-----	-----	-----
Guam	-----	70	3,371	1,973	-----	-----	-----	-----	9	3,977	-----	-----	-----	-----	-----
The Territory of Hawaii	-----	11,240	169,032	46,888	21,650	2,292	64	2,750	246,716	-----	532	325	-----	-----	-----
Puerto Rico	-----	27,076	86,413	12,791	31,405	4,039	5,643	12,960	54,894	-----	32	89,189	-----	-----	-----
American Samoa	-----	50	611	-----	-----	-----	-----	26	864	-----	-----	-----	-----	-----	-----
Virgin Islands of the United States	-----	112	38	983	259	704	21	-----	15	1,647	-----	-----	248	17	4
Total possessions	-----	112	39,619	310,045	85,470	54,948	7,152	5,789	16,605	329,886	-----	585	89,762	17	4
Total United States and possessions	67,794	115,457	3,116,218	81,328,210	3,072,700	6,114,235	11,017,256	1,424,249	2,399,737	50,287,786	114,447	5,586	797,697	220,589	18,904

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

TABLE NO. 30.—Assets and liabilities of active national banks, Dec. 31, 1946

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Income earned or accrued but not collected	Other assets	Total assets
Maine.....	23	53,799	139,749	11	2,316	9,619	555	5,759	42,670	1,011	53	298	-----	211	293	256,344
New Hampshire.....	51	46,182	83,399	35	4,420	8,253	409	5,520	42,999	1,621	-----	50	-----	2	118	198,008
Vermont.....	39	40,593	57,269	139	3,577	8,462	265	2,501	23,323	1,096	15	5	-----	165	57	137,467
Massachusetts.....	121	771,303	1,505,238	198	22,775	53,152	7,400	58,973	627,764	24,606	73	266	12,648	5,964	6,739	3,097,099
Rhode Island.....	9	50,160	142,266	-----	2,124	5,164	617	6,254	50,185	760	242	20	163	497	121	258,573
Connecticut.....	50	127,791	400,488	12	16,227	18,863	1,378	17,336	159,928	8,076	191	-----	3	841	606	751,740
Total New England States.....	303	1,089,828	2,333,409	395	51,439	103,513	10,624	96,343	946,869	37,170	574	639	12,814	7,680	7,934	4,690,231
New York.....	392	2,873,102	6,759,178	1,742	402,019	370,376	41,837	89,323	2,804,443	86,492	165	1,684	26,410	26,444	5,739	13,488,954
New Jersey.....	216	375,788	1,326,433	369	80,624	80,418	3,395	41,200	371,076	19,042	274	1,369	146	4,009	1,404	2,305,547
Pennsylvania.....	657	1,192,116	3,631,805	354	158,122	447,172	25,223	113,104	1,338,569	58,214	544	438	8,983	10,081	7,744	6,892,469
Delaware.....	13	9,057	22,339	-----	2,423	469	139	1,007	7,488	-----	-----	7	-----	1	17	43,657
Maryland.....	63	105,979	447,582	33	4,614	14,776	1,062	13,231	160,298	4,448	39	8	211	1,026	582	753,889
District of Columbia.....	9	96,720	344,053	21	1,040	26,714	738	13,293	155,717	6,115	30	-----	-----	368	758	645,667
Total Eastern States.....	1,350	4,652,762	12,431,390	2,519	646,888	941,879	72,394	271,158	4,837,833	174,779	1,052	3,506	35,750	41,929	16,244	24,130,083
Virginia.....	131	265,073	523,887	207	24,315	22,080	1,760	24,407	248,261	8,902	290	730	8	959	1,349	1,122,253
West Virginia.....	76	88,194	272,291	224	11,936	11,298	825	13,303	111,986	4,089	71	17	-----	151	439	512,799
North Carolina.....	45	100,698	256,513	-----	15,362	3,099	563	13,948	125,696	3,271	10	22	460	443	381	520,426
South Carolina.....	23	76,974	217,752	-----	10,345	8,278	383	10,804	107,658	1,918	10	-----	-----	989	318	435,629
Georgia.....	49	265,064	420,615	-----	26,989	16,358	1,220	15,536	291,419	7,362	272	23	30	1,459	828	1,047,225
Florida.....	60	218,317	655,120	-----	51,818	21,412	1,969	25,385	325,549	10,957	323	109	28	2,520	758	1,314,265
Alabama.....	66	192,030	439,812	2	64,837	17,235	1,223	20,320	232,459	6,769	168	713	627	1,438	1,000	978,123
Mississippi.....	24	33,944	105,856	-----	19,529	1,963	297	4,657	54,408	1,419	2	-----	-----	18	110	222,203
Louisiana.....	33	199,192	631,402	145	60,529	12,189	1,764	15,829	294,51	8,295	147	1,560	3,072	2,169	1,259	1,132,103
Texas.....	434	1,166,087	1,901,647	3	144,365	34,075	6,088	62,558	1,519,713	33,640	2,115	5,069	4,573	2,320	1,305	4,883,558
Arkansas.....	50	67,025	196,736	1	24,710	10,636	553	7,117	118,608	1,918	39	30	-----	223	100	427,696

Kentucky.....	93	119,769	315,996	4	17,091	17,393	913	12,904	157,789	3,430	27	-----	-----	598	230	646,144	
Tennessee.....	70	330,748	560,777	37	66,743	17,651	2,155	23,060	355,229	9,654	219	-----	137	671	1,661	1,369,837	
Total Southern States.....	1,154	3,121,135	6,397,904	623	538,569	193,667	19,713	249,828	3,943,486	101,624	3,683	-----	8,410	9,469	14,307	14,612,261	
Ohio.....	239	649,244	1,566,192	24	125,534	72,355	5,044	55,072	688,076	25,959	-----	222	378	3,554	1,002	3,192,656	
Indiana.....	126	235,282	845,556	26	50,177	38,539	1,774	30,553	366,302	8,598	3	90	11	1,996	822	1,579,729	
Illinois.....	373	1,724,739	4,231,311	9	220,793	197,284	11,368	76,768	1,971,701	27,563	705	958	5,852	15,260	4,037	8,488,348	
Michigan.....	78	490,484	1,317,931	15	62,554	62,251	3,536	43,337	491,511	10,538	192	616	10	4,950	1,822	2,489,747	
Wisconsin.....	95	184,406	855,475	283	22,428	34,440	1,683	16,000	300,335	8,402	-----	16	7	2,533	1,716	1,427,724	
Minnesota.....	181	401,010	1,039,270	-----	38,807	47,796	2,611	17,582	485,741	6,686	-----	3,750	569	4,298	502	2,048,622	
Iowa.....	97	135,847	380,041	578	49,081	13,378	879	10,452	197,519	3,272	50	966	-----	735	225	793,023	
Missouri.....	81	386,714	720,092	667	36,630	32,279	2,440	14,230	463,315	4,235	1,714	297	501	2,067	540	1,665,721	
Total Middle Western States.....	1,270	4,207,726	10,955,868	1,602	606,004	498,322	29,335	263,994	4,964,500	95,253	2,664	-----	6,915	7,328	35,393	10,666,212,685,570	
North Dakota.....	41	24,823	161,499	9	3,952	4,025	212	2,580	49,954	1,102	-----	-----	-----	519	72	248,747	
South Dakota.....	35	30,383	137,285	4	6,258	4,278	234	2,694	56,610	1,230	-----	-----	40	558	219	245,793	
Nebraska.....	127	141,665	473,476	54	33,167	21,060	956	7,275	265,698	4,121	-----	-----	6	1,159	544	949,181	
Kansas.....	174	126,810	447,135	82	23,954	24,312	1,121	8,685	249,622	3,774	52	146	-----	678	434	886,805	
Montana.....	39	26,174	176,239	-----	3,587	3,307	259	3,744	67,778	1,538	19	-----	-----	523	16	283,184	
Wyoming.....	26	24,608	82,251	-----	4,573	2,819	164	2,832	45,969	618	-----	-----	1	88	205	164,128	
Colorado.....	77	129,346	462,790	-----	12,331	18,583	818	9,080	253,678	2,248	-----	-----	1	1,148	552	890,575	
New Mexico.....	23	51,377	84,843	-----	7,038	2,257	167	3,823	57,800	925	131	-----	-----	13	44	208,418	
Oklahoma.....	200	216,046	548,511	17	70,563	11,246	1,599	13,769	357,984	6,426	17	915	184	1,022	330	1,228,629	
Total Western States.....	742	777,232	2,574,029	166	165,423	91,887	5,530	54,482	1,405,093	21,982	219	-----	1,061	232	5,708	2,416	5,105,460
Washington.....	38	436,669	798,186	-----	100,174	21,872	2,026	27,447	398,621	8,376	63	-----	484	2,926	738	1,797,582	
Oregon.....	23	242,409	651,612	-----	66,123	7,560	1,108	16,320	266,865	8,820	2	-----	166	3,407	1,428	1,265,820	
California.....	92	2,515,626	4,925,592	1,842	458,971	119,866	11,733	84,543	1,945,469	53,680	191	23,995	7,014	23,516	6,808	10,178,846	
Idaho.....	15	53,644	218,879	337	4,544	1,374	267	5,147	70,642	1,376	-----	-----	-----	39	382	356,631	
Utah.....	12	58,420	147,602	296	7,400	513	264	2,287	67,815	1,428	30	750	-----	19	25	286,949	
Nevada.....	5	28,234	83,238	-----	7,324	507	114	2,284	23,275	756	-----	-----	-----	461	205	146,398	
Arizona.....	3	88,396	132,300	-----	3,282	2,318	251	5,756	61,986	1,444	-----	188	-----	973	613	297,507	
Total Pacific States.....	188	3,423,398	6,957,409	2,475	647,818	154,010	15,763	143,784	2,834,673	75,880	286	-----	24,933	7,664	31,341	10,199	14,329,633
Total United States (exclusive of posses- sions).....	5,007	17,272,081	41,650,009	7,780	2,656,141	1,983,278	153,359	1,079,589	18,932,454	506,688	8,478	-----	45,464	73,257	136,358	57,302	84,562,238
Alaska.....	4	4,685	12,786	-----	168	263	-----	2,376	9,142	106	10	-----	-----	-----	13	29,549	
The Territory of Hawaii.....	1	32,249	170,379	-----	3,289	2,766	-----	12,496	30,244	2,089	-----	-----	13	645	56	254,226	
Virgin Islands of the United States.....	1	752	2,578	-----	-----	20	-----	260	606	10	-----	-----	-----	19	5	4,250	
Total possessions.....	6	37,686	185,743	-----	3,457	3,049	-----	15,132	39,992	2,205	10	-----	-----	13	664	74	288,025
Total United States and possessions.....	5,013	17,309,767	41,835,752	7,780	2,659,598	1,986,327	153,359	1,094,721	18,972,446	508,893	8,488	-----	45,464	73,270	137,022	57,376	84,850,263

TABLE NO. 30.—Assets and liabilities of active national banks, Dec. 31, 1946—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Income collected but not earned	Expenses accrued and unpaid	Other liabilities	Capital stock ¹	Surplus	Undivided profits	Reserves and retirement account for preferred stock
Maine.....	140,344	92,921	233,265	1,050	-----	-----	126	462	241	7,715	8,468	3,758	1,259
New Hampshire.....	136,938	42,642	179,580	320	-----	-----	57	188	114	5,686	7,653	3,405	1,005
Vermont.....	61,115	63,135	124,250	140	-----	-----	298	251	169	4,659	4,174	2,252	1,274
Massachusetts.....	2,311,839	505,693	2,817,532	2,525	-----	13,756	2,631	12,042	6,743	74,027	114,788	34,816	18,239
Rhode Island.....	208,068	24,698	232,766	-----	-----	199	146	1,044	186	9,445	10,910	3,597	280
Connecticut.....	515,521	176,919	692,440	-----	-----	3	656	2,994	518	20,888	22,352	8,157	3,732
Total New England States.....	3,373,825	906,008	4,279,833	4,035	-----	13,958	3,914	16,981	7,971	122,420	168,345	55,985	25,789
New York.....	10,601,992	1,629,764	12,231,756	2,750	10	29,509	9,480	54,428	182,232	284,708	512,188	149,964	31,929
New Jersey.....	1,190,311	960,555	2,150,866	400	-----	146	1,695	4,175	1,067	55,807	56,354	22,321	12,716
Pennsylvania.....	4,287,556	1,881,069	6,168,625	4,447	-----	10,248	3,185	20,864	4,243	216,501	337,348	86,560	40,448
Delaware.....	25,367	12,998	38,365	-----	-----	-----	-----	1	60	1,619	2,831	664	117
Maryland.....	529,021	174,751	703,772	-----	-----	211	103	849	755	14,245	21,086	7,973	4,895
District of Columbia.....	503,388	107,442	610,830	-----	-----	-----	171	1,594	1,658	10,600	13,800	5,975	939
Total Eastern States.....	17,137,635	4,766,579	21,904,214	7,597	10	40,114	14,634	81,911	190,015	583,480	943,607	273,457	91,044
Virginia.....	743,118	303,568	1,046,686	200	18	8	670	2,436	936	25,881	29,883	11,294	4,241
West Virginia.....	341,717	135,041	476,758	1,800	-----	-----	119	662	351	12,305	13,929	4,938	1,937
North Carolina.....	402,903	91,434	494,337	-----	-----	460	540	989	174	7,869	11,209	3,400	1,448
South Carolina.....	367,250	50,086	417,336	-----	-----	-----	231	937	245	5,850	6,969	2,751	1,310
Georgia.....	823,527	169,985	993,512	-----	-----	30	1,223	2,436	831	17,497	18,910	7,191	5,595
Florida.....	1,027,899	215,748	1,243,647	175	-----	28	782	2,354	421	24,350	30,211	8,437	3,260
Alabama.....	729,374	191,707	921,081	-----	250	654	823	2,609	559	18,014	21,884	8,408	3,841
Mississippi.....	165,623	45,316	210,939	-----	-----	-----	35	303	123	4,544	5,543	313	403
Louisiana.....	882,530	191,084	1,073,614	-----	-----	4,363	341	2,860	1,102	17,170	23,813	6,657	2,183
Texas.....	4,181,146	428,392	4,609,538	2,000	-----	4,573	807	8,882	1,723	98,873	101,904	40,059	15,199
Arkansas.....	347,691	57,247	404,938	-----	-----	-----	279	272	141	7,030	9,618	4,494	924
Kentucky.....	498,754	108,861	607,615	200	-----	-----	298	937	404	13,595	16,998	4,693	1,404
Tennessee.....	1,022,964	272,648	1,295,612	-----	-----	671	1,570	2,425	529	23,244	32,727	10,349	2,710
Total Southern States.....	11,534,496	2,261,117	13,795,613	4,375	268	10,787	7,718	28,702	7,539	276,222	323,598	112,984	44,455

Ohio.....	2,076,085	906,258	2,982,343	450	378	1,448	7,014	1,512	76,811	82,736	27,993	11,971
Indiana.....	1,116,784	377,781	1,494,545	90	11	706	2,367	601	26,954	32,323	17,336	4,886
Illinois.....	6,265,512	1,689,970	7,955,074	90	6,429	4,345	25,296	7,112	185,696	188,324	68,498	47,484
Michigan.....	1,552,312	790,163	2,342,475	20	3,087	6,870	1,383	46,770	56,119	13,827	19,196	8,470
Wisconsin.....	861,798	481,536	1,343,334	7	466	2,923	260	26,900	28,803	16,561	16,561	11,663
Minnesota.....	1,443,428	476,899	1,920,327	569	3,451	6,017	1,456	37,091	51,678	16,370	16,370	2,794
Iowa.....	609,697	144,085	753,782	150	337	776	211	12,749	16,605	5,769	5,769	3,706
Missouri.....	1,360,110	216,006	1,576,116	511	781	3,217	841	30,957	30,574	18,868	18,868	
Total Middle Western States.....	15,285,318	5,082,678	20,367,996	690	7,925	14,621	54,480	13,376	443,928	487,162	185,222	110,170
North Dakota.....	180,511	57,689	238,200	33	81	516	64	3,508	3,682	1,750	946	
South Dakota.....	191,003	43,500	234,503	40	91	534	236	3,663	4,311	1,360	1,022	
Nebraska.....	798,168	101,616	899,784	3,250	268	1,239	373	16,080	15,545	8,286	4,350	
Kansas.....	769,208	75,297	844,505	7	270	1,033	222	15,565	15,831	7,996	1,376	
Montana.....	222,236	48,796	271,032	1	92	458	27	4,585	4,320	2,204	466	
Wyoming.....	126,175	29,646	155,821	1	116	64	56	2,400	3,238	1,830	602	
Colorado.....	674,763	171,976	846,739	1	158	1,934	108	11,762	16,072	10,032	3,769	
New Mexico.....	170,260	30,037	200,297	184	39	5	154	2,941	2,820	650	1,512	
Oklahoma.....	1,059,389	90,663	1,150,052	424	2,375	641	25,082	28,806	16,093	16,093	4,972	
Total Western States.....	4,191,713	649,220	4,840,933	40	232	1,539	8,158	1,881	85,586	94,625	50,201	19,015
Washington.....	1,228,405	482,875	1,711,280	488	932	4,120	1,792	24,905	26,726	15,153	12,186	
Oregon.....	856,378	347,689	1,204,067	166	544	3,044	1,174	14,315	22,790	15,033	4,687	
California.....	5,910,506	3,718,472	9,628,978	100	9,597	11,614	23,141	41,480	186,445	190,145	69,071	18,275
Idaho.....	267,556	75,915	343,471	65	645	135	4,685	4,364	2,001	1,265		
Utah.....	213,563	59,886	273,449	21	130	772	104	3,975	4,495	2,482	1,421	
Nevada.....	93,430	45,558	138,988	89	461	1,160	1,810	2,012	1,853	1,291	553	
Arizona.....	229,176	56,657	285,833	819	566	55	4,300	4,090	1,291	1,291	553	
Total Pacific States.....	8,799,014	4,787,052	13,586,066	100	21	10,251	14,193	32,749	45,900	240,435	254,622	106,884
Total United States (exclusive of possessions).....	60,322,001	18,452,654	78,774,655	20,047	339	83,267	56,619	222,981	266,682	1,752,071	2,271,959	784,733
Alaska.....	21,042	6,964	28,006	13	13	436	197	4,000	3,100	603	2,584	
The Territory of Hawaii.....	123,733	119,547	243,280	3	19	5	150	50	18	107		
Virgin Islands of the United States.....	1,982	1,916	3,898	13	16	455	206	4,550	3,925	825	2,851	
Total possessions.....	146,757	128,427	275,184	13	16	455	206	4,550	3,925	825	2,851	
Total United States and possessions.....	60,468,758	18,581,081	79,049,839	20,047	339	83,290	56,635	223,436	266,888	1,756,621	2,275,884	785,558

¹ See classification on pp. 128 and 129.

TABLE NO. 30.—Assets and liabilities of active national banks, Dec. 31, 1946—Continued

[In thousands of dollars]

Location	Loans and discounts												
	Commercial and industrial loans (including open-market paper)	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans			Other loans to individuals (consumer loans)	Loans to banks	All other loans	Over-drafts	Total
						Secured by farm land (including improvements)	Secured by residential properties (other than farm)	Secured by other properties					
Maine.....	14,996	12,119	2,209	111	1,202	1,116	8,034	2,766	7,417	175	3,650	4	53,799
New Hampshire.....	21,344	39	1,414	13	2,213	944	8,010	2,514	8,094	55	1,528	14	46,182
Vermont.....	8,720	-----	4,349	-----	1,557	3,236	11,221	1,865	6,770	-----	2,866	9	40,593
Massachusetts.....	500,609	-----	1,824	30,618	15,882	711	35,957	34,483	108,037	4,758	37,755	669	771,303
Rhode Island.....	29,972	-----	14	129	1,455	82	4,325	2,414	8,193	-----	3,573	3	50,160
Connecticut.....	48,919	-----	1,536	185	5,744	813	28,349	9,054	26,885	442	5,843	21	127,791
Total New England States.....	624,560	12,158	11,346	31,056	28,053	6,902	95,896	53,096	165,396	5,430	55,215	720	1,089,828
New York.....	1,657,316	778	21,483	497,660	108,239	14,798	143,110	46,561	285,924	11,955	82,855	2,423	2,873,102
New Jersey.....	110,112	2	4,220	3,096	19,418	4,270	123,155	25,432	66,145	-----	19,905	33	375,788
Pennsylvania.....	606,562	630	17,345	34,330	30,082	22,906	232,204	59,762	149,198	1,735	37,269	93	1,192,116
Delaware.....	3,014	1	569	2	573	1,069	2,157	756	292	-----	9,057	-----	9,057
Maryland.....	39,738	63	1,890	6,682	13,048	4,602	16,564	5,775	12,117	-----	5,485	15	105,979
District of Columbia.....	45,198	-----	1	393	4,201	35	15,686	8,904	15,710	-----	6,546	46	96,720
Total Eastern States.....	2,461,940	1,474	45,508	542,163	175,561	47,680	532,876	147,190	529,386	13,690	152,684	2,610	4,652,762
Virginia.....	88,064	28	11,036	2,029	17,085	10,105	57,944	16,842	45,551	100	16,224	65	265,073
West Virginia.....	21,895	-----	1,541	-----	3,587	2,544	26,811	6,453	20,368	-----	2,966	29	86,194
North Carolina.....	50,062	76	2,125	1,653	8,281	1,380	7,307	3,613	21,322	344	4,498	37	100,698
South Carolina.....	37,115	389	2,679	493	994	954	6,959	6,863	16,515	-----	3,981	32	76,974
Georgia.....	133,136	2,906	5,115	2,238	25,789	2,966	14,212	7,374	51,256	3,064	16,739	289	265,084
Florida.....	106,520	-----	2,850	2,645	28,999	1,462	13,465	10,953	28,802	700	21,847	74	218,317
Alabama.....	88,000	1,175	7,023	2,703	15,288	3,728	23,586	9,515	33,940	-----	7,140	132	192,030
Mississippi.....	11,705	90	2,963	118	1,468	1,532	3,797	2,637	7,994	-----	1,418	222	33,944
Louisiana.....	106,818	116	4,550	1,991	19,119	1,605	11,250	8,027	19,579	100	25,809	228	199,192
Texas.....	652,392	14,458	82,873	9,580	99,451	17,121	55,939	34,181	160,880	956	35,958	2,298	1,166,087
Arkansas.....	22,687	229	7,999	428	1,847	3,187	6,316	4,145	16,209	-----	3,900	78	67,025

Kentucky.....	40,159		11,203	406	7,703	8,302	18,116	4,720	19,412	350	9,331	67	119,769
Tennessee.....	186,439	232	10,772	4,786	23,546	5,516	19,525	9,689	56,960	500	12,409	374	330,748
Total Southern States.....	1,544,992	19,699	152,729	29,070	253,157	60,402	265,027	125,012	498,788	6,114	162,220	3,925	3,121,135
Ohio.....	271,134	220	14,342	13,641	43,549	23,024	131,927	30,763	76,564	1,144	42,712	224	649,244
Indiana.....	99,455	455	8,804	8,980	8,980	9,539	50,248	12,196	29,398	312	5,971	62	235,282
Illinois.....	1,071,988	113	34,018	95,389	129,495	14,005	137,011	49,630	156,632	153	35,220	1,085	1,724,739
Michigan.....	180,223	538	3,614	5,886	21,006	4,761	139,672	31,851	67,579		35,104	250	490,484
Wisconsin.....	93,748		5,092	514	4,875	4,575	38,383	10,799	19,337	3	6,990	90	184,406
Minnesota.....	188,001	2,287	15,603	2,613	24,152	7,192	57,031	10,873	62,562	1,019	29,457	220	401,010
Iowa.....	49,258	568	20,992	1,773	8,340	6,164	21,063	5,840	17,949	6	3,828	66	135,847
Missouri.....	195,603	83	21,943	5,602	25,253	4,940	54,167	10,885	58,202	205	9,727	104	386,714
Total Middle Western States.....	2,149,410	4,264	124,408	128,280	265,650	74,200	638,502	162,837	488,223	2,842	169,009	2,101	4,207,726
North Dakota.....	7,497	2,735	4,070		311	800	4,280	1,204	3,429		465	32	24,823
South Dakota.....	10,976	967	9,275		637	895	6,519	1,728	4,591		740	55	36,383
Nebraska.....	46,582	2,398	36,277	1,474	12,286	3,205	7,971	6,022	15,096	645	9,584	125	141,665
Kansas.....	54,012	524	28,930	1,226	2,459	5,616	11,409	2,593	14,293	55	5,590	103	126,810
Montana.....	9,822	633	5,531		221	607	3,879	1,570	2,696		1,181	34	26,174
Wyoming.....	7,031	1,330	6,186	5	663	964	3,886	1,812	2,315		372	44	24,608
Colorado.....	51,122	1,349	26,553	337	2,729	3,383	18,564	7,005	12,827		5,416	61	129,346
New Mexico.....	19,610	1,284	8,745		442	1,432	9,131	4,275	5,435		953	70	51,377
Oklahoma.....	176,389	460	23,647	431	3,619	5,944	20,596	6,029	30,436	130	8,210	155	216,046
Total Western States.....	323,041	11,680	149,214	3,473	23,367	22,846	86,235	32,238	91,118	830	32,511	679	777,232
Washington.....	238,692	4,735	18,878	1,601	25,304	8,099	63,560	24,049	39,601		11,560	590	436,669
Oregon.....	126,014	2,575	10,468	742	26,638	4,110	26,740	10,870	22,974		10,364	914	242,409
California.....	971,723	907	104,542	48,529	49,966	43,649	829,946	107,375	276,368	458	77,360	4,803	2,515,626
Idaho.....	18,553	3,706	7,490		706	1,856	10,583	3,511	5,050		2,067	122	53,644
Utah.....	21,346	2,774	3,477	593	2,811	1,020	12,955	4,300	6,903	140	1,927	174	58,420
Nevada.....	5,343		3,187		1,185	669	9,113	2,991	5,453		188	105	28,234
Arizona.....	44,600	9	14,418	128	94	1,663	13,527	1,756	12,006		51	144	88,396
Total Pacific States.....	1,426,271	14,706	162,460	51,593	106,704	61,066	966,424	154,852	368,355	598	103,517	6,852	3,423,398
Total United States (exclusive of possessions).....	8,530,214	63,981	645,665	783,635	852,492	273,096	2,584,960	675,225	2,141,266	29,504	675,156	16,887	17,272,081
Alaska.....	2,022				20	8	1,672	433	294		233	3	4,685
The Territory of Hawaii.....	14,662		1,737			1,008	4,713	2,250	2,123		5,693	63	32,249
Virgin Islands of the United States.....	162		12			48	264	111	31		124		752
Total possessions.....	16,846		1,749		20	1,064	6,649	2,794	2,448		6,050	66	37,686
Total United States and possessions.....	8,547,060	63,981	647,414	783,635	852,512	274,160	2,591,609	678,019	2,143,714	29,504	681,206	16,953	17,309,767

TABLE NO. 30.—Assets and liabilities of active national banks, Dec. 31, 1946—Continued

(In thousands of dollars)

Location	Capital stock			Demand deposits						Time deposits					
	Pre-ferred stock	Common stock		Individ-uals, part-nerships, and cor-porations	U. S. Gov-ernment	States and political subdivisions	Banks in United States	Banks in foreign coun-tries	Certi-fied and cashiers' checks, etc. ¹	Individ-uals, part-nerships, and cor-porations	U. S. Gov-ernment	Postal savings	States and politi-cal subdi-visions	Banks in United States	Banks in foreign coun-tries
		Unim-paired	Par value												
Maine.....		7,715	7,715	120,095	4,034	6,857	6,905	2	2,451	92,126	543	7	240	5	
New Hampshire.....	16	5,670	5,670	110,792	4,191	10,701	7,316		3,938	42,245	312	20	65		
Vermont.....	149	4,510	4,510	53,946	1,327	3,075	1,170		1,597	62,651	181	3	300		
Massachusetts.....	479	73,548	73,548	1,772,752	70,410	137,231	274,334	20,838	36,274	501,078	4,208	75	287	45	
Rhode Island.....		9,445	9,445	178,398	11,490	7,742	7,575	797	2,066	24,061	285	50	2	300	
Connecticut.....	820	20,068	20,068	437,190	14,601	22,816	20,427		20,487	175,748	1,101	15	55		
Total New England States.....	1,464	120,956	120,956	2,673,173	106,053	188,422	317,727	21,637	66,813	897,909	6,630	170	949	350	
New York.....	5,264	279,444	279,594	7,841,932	312,646	220,791	1,263,228	540,481	422,914	1,580,572	13,604		28,520	1,268	5,800
New Jersey.....	7,615	48,192	48,192	967,185	40,103	132,625	22,293	14	28,091	953,677	3,014		3,831	33	
Pennsylvania.....	730	215,771	215,771	3,475,293	110,846	129,921	605,270	14,386	51,840	1,807,613	2,693	412	66,873	3,478	
Delaware.....	25	1,594	1,594	24,003	413	170	421		360	12,979	10		9		
Maryland.....	100	14,145	14,145	407,421	12,756	30,928	74,493	356	3,067	168,960	1,615	8	880	3,288	
District of Columbia.....		10,600	10,600	422,126	17,084	86	39,740	6,083	18,269	107,417		25			
Total Eastern States.....	13,734	569,746	569,896	13,137,960	493,848	514,521	1,905,445	561,320	524,541	4,631,218	20,936	445	100,113	8,067	5,800
Virginia.....	255	25,626	25,626	550,407	31,974	39,364	100,897		20,476	285,595	5,696	170	10,887	1,220	
West Virginia.....	33	12,272	12,272	265,874	13,446	29,072	21,857		11,468	132,704	1,659	30	319	329	
North Carolina.....		7,869	7,869	321,936	11,855	34,972	25,258		8,882	89,172	1,835	1	385	41	
South Carolina.....		5,850	5,850	293,784	8,802	40,107	19,291		5,266	49,101	75	6	594	310	
Georgia.....	50	17,447	17,447	547,749	22,154	85,276	158,934	40	9,374	168,229	1,566	31	92	67	
Florida.....		24,350	24,350	747,325	23,139	116,085	127,331	2,069	11,950	198,259	1,415	41	14,173	1,860	
Alabama.....	222	17,792	17,792	535,641	17,671	93,430	74,234	269	8,129	190,126	620	10	136	815	
Mississippi.....	509	4,035	4,035	113,761	4,263	25,989	20,701		909	43,926	1,385		5		
Louisiana.....	558	16,612	16,612	584,345	17,736	97,303	163,511	8,566	11,069	186,669	516	59	3,840		
Texas.....	1,327	97,546	97,546	3,006,102	75,576	280,675	702,280	4,915	111,698	383,935	6,637	379	36,167	1,274	
Arkansas.....	204	6,826	6,826	263,132	6,153	29,110	46,149		3,147	56,980	10	28	149	30	
Kentucky.....	505	13,090	13,090	420,304	9,697	21,930	40,031		6,792	106,898	1,206	16	671	70	
Tennessee.....	564	22,680	22,680	641,391	20,508	76,212	273,181	19	11,653	263,132	4,249	58	573	4,636	
Total Southern States.....	4,227	271,995	271,995	8,291,751	262,974	969,525	1,773,655	15,878	220,713	2,154,726	26,869	829	67,986	10,707	

Ohio.....	5,692	71,119	71,119	1,626,347	86,127	132,534	191,381	2,136	37,560	856,187	963	168	46,593	2,347	
Indiana.....	464	26,490	26,490	821,451	31,864	132,602	112,694	87	18,086	371,721	2,092	288	25	3,635	
Illinois.....	412	185,284	185,284	4,585,412	181,900	316,167	1,092,855	23,122	65,648	1,617,186	2,317	102	70,365		
Michigan.....	10,320	36,450	36,450	1,229,515	60,206	98,789	130,015	4,594	29,193	781,074	4,423	35	3,965	666	
Wisconsin.....	242	26,658	26,658	646,056	39,347	48,318	110,853	495	16,729	479,283	1,062	33	733	425	
Minnesota.....	1,249	35,842	35,842	937,362	51,694	105,436	328,398	2,424	18,114	473,544	676	120	1,683	876	
Iowa.....	30	12,719	12,719	385,671	23,262	67,765	126,411		6,688	141,637	2,371	51	26		
Missouri.....		30,957	30,957	848,497	30,331	60,247	407,420	1,333	12,282	209,702	1,165	65	5,069	5	
Total Middle Western States.....	18,409	425,519	425,519	11,080,311	504,731	961,858	2,500,027	34,191	204,200	4,930,334	15,069	862	128,459	7,954	
North Dakota.....		3,508	3,508	156,428	5,702	4,481	12,190		1,710	57,480		5	204		
South Dakota.....	100	3,563	3,563	152,941	6,229	18,405	11,546		1,882	42,924	50	2	524		
Nebraska.....	39	16,041	16,041	567,670	20,681	36,508	166,233	3	7,073	101,452	122	24	12	6	
Kansas.....	60	15,505	15,505	548,389	17,106	101,937	94,020		7,756	73,553	1,547	38	71	88	
Montana.....	60	4,525	4,525	179,465	4,713	19,816	15,583		2,659	48,522	2	5	262	5	
Wyoming.....	90	2,310	2,310	97,055	2,775	12,604	11,814		1,927	29,404	140	17	35	50	
Colorado.....	129	11,633	11,633	545,806	15,590	21,740	83,601	33	7,993	169,204	100	5	174	2,493	
New Mexico.....	175	2,766	2,766	130,344	3,625	22,214	10,994		3,083	29,813	202	11	5	6	
Oklahoma.....		25,082	25,082	716,661	32,631	127,345	151,151		31,601	83,509	340	95	4,289	2,430	
Total Western States.....	653	84,933	84,933	3,094,759	109,052	365,050	557,132	36	65,684	635,861	2,503	202	5,576	5,078	
Washington.....	697	24,208	24,208	976,450	37,596	103,317	81,780	4,090	25,172	480,056	2,280	14		525	
Oregon.....		14,315	14,315	706,272	22,003	72,434	35,667	675	19,327	342,202	78	15	5,244	150	
California.....	1,788	184,657	184,657	4,820,889	168,130	427,429	247,430	31,628	215,000	3,595,197	11,519	356	109,180	2,220	
Idaho.....	5	4,680	4,680	223,561	4,575	30,266	5,928		3,226	75,082	717	11		105	
Utah.....		3,975	3,975	153,925	2,699	25,903	29,493		1,543	59,291	525	20		50	
Nevada.....		1,810	1,810	74,382	2,035	13,083	1,389		2,541	45,434	97		27		
Arizona.....	700	3,600	3,600	192,681	3,827	25,331	2,498	736	4,103	56,397	250	5		5	
Total Pacific States.....	3,190	237,245	237,245	7,148,160	240,865	697,763	404,185	37,129	270,912	4,653,659	15,466	421	114,451	3,055	
Total United States (exclusive of possessions).....	41,677	1,710,394	1,710,544	45,426,114	1,717,523	3,697,139	7,458,171	670,191	1,352,863	17,903,707	87,473	2,929	417,534	35,211	5,800
Alaska.....		400	400	17,585	2,400	537	100		420	6,959		5			
The Territory of Hawaii.....		4,000	4,000	78,027	32,886	9,466	1,409		1,945	119,443		10	94		
Virgin Islands of the United States.....	112	38	38	983	259	704	21		15	1,647			248	17	4
Total possessions.....	112	4,438	4,438	96,595	35,545	10,707	1,530		2,380	128,049		15	342	17	4
Total United States and possessions.....	41,789	1,714,832	1,714,982	45,522,709	1,753,068	3,707,846	7,459,701	670,191	1,355,243	18,031,756	87,473	2,944	417,876	35,228	5,804

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

TABLE NO. 31.—Assets and liabilities of all active banks other than national, Dec. 31, 1946 (includes State commercial, mutual savings, and private banks)¹

ASSETS																
[In thousands of dollars]																
Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Income earned or accrued but not collected	Other assets	Total assets
Maine.....	63	95,637	313,887	9	5,332	34,097	7,161	10,431	37,720	2,452	417	708	-----	194	345	508,390
New Hampshire.....	55	90,624	214,130	-----	8,089	27,744	22,678	1,860	14,611	1,598	675	-----	-----	-----	130	382,139
Vermont.....	41	91,730	95,495	597	3,672	10,112	2,124	2,588	11,671	1,808	162	1,270	-----	45	315	221,589
Massachusetts.....	256	1,143,116	2,855,047	174	15,861	309,751	62,298	46,408	301,700	25,802	1,614	1,111	119	2,073	5,899	4,770,973
Rhode Island.....	23	134,854	534,343	31	2,041	59,876	29,264	12,378	71,332	10,550	398	250	1,661	1,422	493	858,893
Connecticut.....	145	440,563	1,271,409	1,074	28,782	121,188	41,789	32,128	184,164	14,352	1,472	-----	23	271	13,727	2,150,942
Total New England States.....	583	1,996,524	5,284,311	1,885	63,777	562,768	165,314	105,793	621,198	56,562	4,738	3,339	1,803	4,005	20,909	8,892,926
New York.....	411	7,767,167	16,681,454	4,457	350,683	515,168	116,395	214,470	4,841,807	191,207	7,765	5,989	49,365	83,222	24,598	30,853,247
New Jersey.....	156	528,770	1,637,280	1,449	92,357	173,235	15,036	50,253	343,489	31,621	1,130	448	342	6,873	2,762	2,885,045
Pennsylvania.....	366	858,301	2,531,866	380	91,149	477,760	25,109	82,047	665,243	49,942	7,064	6,740	3,024	8,232	8,876	4,815,733
Delaware.....	28	90,152	294,094	12	12,196	70,532	3,281	6,185	83,761	2,489	256	674	464	720	240	565,056
Maryland.....	116	230,169	822,466	354	11,293	64,843	3,323	21,992	184,501	8,885	3,856	36	3	1,564	2,833	1,356,118
District of Columbia.....	11	78,620	236,061	7	700	11,459	917	8,981	98,459	7,608	23	1,532	-----	786	354	445,507
Total Eastern States.....	1,088	9,553,179	22,203,221	6,659	558,378	1,312,997	164,061	383,928	6,216,760	291,752	20,094	15,419	53,198	101,397	39,663	40,920,706
Virginia.....	184	217,200	359,808	28	14,560	16,239	1,010	17,628	158,304	7,231	98	104	-----	670	1,413	794,293
West Virginia.....	104	88,145	226,224	10	8,101	6,565	868	11,113	71,800	2,778	120	693	-----	234	973	417,624
North Carolina.....	182	298,192	659,824	101	55,644	35,237	1,568	37,453	341,079	5,650	230	1	594	3,198	5,000	1,443,771
South Carolina.....	126	33,880	129,483	31	13,765	3,760	417	8,445	81,095	700	96	35	-----	57	142	271,906
Georgia.....	267	211,874	321,372	10	11,942	2,955	975	19,243	186,961	5,101	283	11	98	555	923	762,303
Florida.....	124	74,872	295,421	-----	17,791	2,666	178	14,604	114,075	2,358	152	173	20	462	738	523,510
Alabama.....	153	68,701	141,988	55	13,321	2,386	287	10,358	84,168	2,935	122	84	4	26	421	322,856
Mississippi.....	179	114,770	218,698	80	76,728	3,495	292	15,955	138,917	2,897	149	2	256	145	940	573,224
Louisiana.....	122	91,494	172,762	82	59,051	3,485	664	15,355	154,071	1,985	36	445	-----	124	401	499,955
Texas.....	417	231,079	404,912	44	40,570	8,206	2,491	21,163	303,998	5,135	334	44	-----	149	1,002	1,019,127
Arkansas.....	169	58,907	182,481	94	16,392	3,833	134	8,182	129,957	1,204	65	1	-----	18	358	401,626
Kentucky.....	297	222,084	472,904	21	10,808	15,087	779	17,511	219,324	3,602	22	13	-----	492	2,835	965,482
Tennessee.....	224	138,981	265,651	102	42,474	5,280	1,890	14,524	150,492	4,195	483	-----	524	305	687	625,588
Total Southern States.....	2,548	1,850,179	3,851,428	658	381,147	109,194	11,553	211,534	2,134,241	43,771	2,190	1,571	1,531	6,435	15,833	8,621,265

Ohio.....	438	916,222	2,218,906	317	121,055	115,573	4,309	83,856	736,620	22,659	331	1,102	171	6,225	3,534	4,230,880
Indiana.....	367	255,511	847,941	172	26,712	27,192	711	30,034	274,588	6,777	82	331	-----	612	946	1,471,609
Illinois.....	498	483,393	1,710,656	13	109,532	119,666	2,104	38,207	679,118	8,972	39	74	885	4,210	2,020	3,158,889
Michigan.....	356	449,939	1,399,121	296	97,050	57,629	2,094	49,225	400,158	14,446	27	115	44	2,833	1,666	2,474,643
Wisconsin.....	463	300,922	880,773	189	57,600	51,128	685	24,211	261,721	7,395	76	657	12	235	1,764	1,587,368
Minnesota.....	497	181,978	556,524	160	28,131	26,001	214	12,339	150,138	2,676	11	731	69	684	861	960,517
Iowa.....	552	291,133	846,809	287	46,402	15,851	502	23,563	310,554	4,304	47	1,363	21	75	657	1,541,568
Missouri.....	515	608,004	1,134,704	108	68,703	45,633	16,670	30,341	648,682	11,205	2,234	132	135	1,937	4,385	2,572,873
Total Middle Western States.....	3,686	3,487,102	9,595,434	1,542	555,185	458,673	27,289	291,776	3,461,579	78,434	2,847	4,505	1,337	16,811	15,833	17,998,347
North Dakota.....	110	17,055	211,505	17	9,222	3,666	396	2,971	58,005	379	17	-----	-----	117	77	303,427
South Dakota.....	134	31,991	131,293	9	6,629	3,926	66	2,807	53,496	691	2	-----	-----	30	84	231,024
Nebraska.....	282	54,630	220,731	54	6,546	3,630	39	3,616	94,179	753	-----	-----	-----	41	108	384,327
Kansas.....	440	124,549	385,781	100	22,841	2,373	342	7,730	179,573	1,952	4	395	8	14	640	726,302
Montana.....	71	34,441	150,779	18	4,556	3,125	166	3,376	73,341	519	5	-----	-----	256	67	270,649
Wyoming.....	29	12,913	36,307	27	950	345	34	1,127	24,613	417	34	-----	-----	2	21	76,790
Colorado.....	65	58,414	114,006	-----	6,793	3,616	145	3,287	67,096	615	100	5	68	244	400	255,489
New Mexico.....	21	16,107	32,180	-----	1,549	251	63	1,995	21,695	181	-----	-----	-----	41	74	74,062
Oklahoma.....	183	48,771	120,637	3	16,169	1,766	41	4,058	80,185	685	7	1	9	45	212	272,589
Total Western States.....	1,335	398,871	1,403,219	228	75,255	22,698	1,292	30,967	652,883	6,192	169	401	85	749	1,650	2,594,659
Washington.....	86	100,872	265,136	9	16,247	10,389	113	6,019	69,567	1,292	5	12	10	631	152	470,454
Oregon.....	48	26,957	95,463	3	5,564	295	51	2,552	27,639	696	-----	16	-----	81	725	160,042
California.....	115	833,503	1,929,344	227	131,382	49,000	4,039	34,276	658,284	23,359	210	5	2,904	4,732	3,299	3,674,564
Idaho.....	32	18,075	51,254	-----	2,500	283	27	1,425	23,197	263	3	-----	-----	58	97	97,085
Utah.....	47	80,544	136,570	-----	7,111	1,192	256	3,648	66,840	636	4	203	-----	7	120	297,131
Nevada.....	3	7,613	11,788	-----	321	3	15	764	5,165	187	1	-----	-----	40	24	25,921
Arizona.....	7	20,221	63,155	-----	5,400	774	55	2,614	19,589	385	-----	-----	-----	46	96	112,335
Total Pacific States.....	338	1,087,785	2,552,710	239	168,525	61,936	4,556	51,298	870,281	26,818	223	236	2,914	5,537	4,474	4,837,532
Total United States (exclusive of possessions).....	9,578	18,373,640	44,890,323	11,211	1,802,267	2,528,266	374,065	1,075,296	13,956,942	503,529	30,261	25,471	60,868	134,934	98,362	83,865,435
Alaska.....	14	8,318	16,070	-----	-----	1,064	-----	2,639	8,096	279	32	-----	-----	29	36	527
Canal Zone (Panama).....	2	765	1,735	-----	-----	-----	-----	2,582	613	46	-----	-----	-----	11	30,245	35,997
Guam.....	1	274	6,506	-----	-----	-----	-----	1,401	1,552	2	-----	-----	-----	19	418	10,172
The Territory of Hawaii.....	8	47,334	159,683	-----	8,048	4,099	922	12,077	31,294	1,943	270	-----	-----	49	304	266,023
Puerto Rico.....	16	82,756	163,324	-----	7,844	17,357	-----	32,928	24,487	2,654	25	62	-----	609	8,280	340,326
American Samoa.....	1	14	1,133	-----	5	-----	-----	149	318	-----	-----	-----	-----	-----	-----	1,619
Total possessions.....	42	139,461	348,451	-----	15,892	22,525	922	51,776	66,360	4,924	327	62	-----	688	39,276	690,664
Total United States and possessions.....	9,620	18,513,101	45,238,774	11,211	1,818,159	2,550,791	374,987	1,127,072	14,023,302	508,453	30,588	25,533	60,868	135,622	137,638	84,556,099

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

TABLE NO. 31.—Assets and liabilities of all active banks other than national, Dec. 31, 1946 (includes State commercial, mutual savings, and private banks)—Continued

LIABILITIES													
[In thousands of dollars]													
Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	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 ¹	Surplus	Un-divided profits	Reserves and re-tirement account for preferred stock and capital notes and debentures
Maine.....	119, 733	339, 523	459, 256	1, 662			131	367	775	7, 606	20, 987	14, 973	2, 633
New Hampshire.....	12, 002	330, 813	342, 815					86	214	1, 027	23, 586	11, 782	2, 629
Vermont.....	33, 700	166, 046	199, 746				40	260	375	10, 465	3, 065	4, 640	2, 998
Massachusetts.....	913, 177	3, 383, 126	4, 296, 303	2, 159		119	2, 012	5, 816	6, 483	36, 597	225, 100	179, 612	16, 772
Rhode Island.....	240, 109	537, 866	777, 975			1, 811	489	5, 814	2, 733	15, 177	48, 776	6, 020	98
Connecticut.....	484, 883	1, 452, 242	1, 937, 125	897	80	23	130	4, 001	4, 352	22, 845	111, 027	67, 023	3, 439
Total New England States.....	1, 803, 604	6, 209, 616	8, 013, 220	4, 718	80	1, 953	2, 802	16, 344	14, 932	93, 717	432, 541	284, 050	28, 569
New York.....	16, 336, 611	11, 528, 824	27, 865, 435	4, 587	145	55, 042	12, 705	80, 154	103, 275	528, 272	1, 533, 317	538, 599	131, 716
New Jersey.....	1, 191, 572	1, 472, 462	2, 664, 034	800		342	2, 260	6, 673	4, 700	61, 271	109, 001	19, 983	15, 981
Pennsylvania.....	2, 321, 933	2, 027, 039	4, 348, 972	1, 540	17	3, 580	2, 347	13, 203	7, 984	112, 436	242, 460	57, 791	25, 403
Delaware.....	374, 142	135, 385	509, 527	500		464	258	1, 202	652	10, 181	25, 122	7, 294	9, 856
Maryland.....	596, 973	648, 175	1, 245, 148			3	1, 039	2, 257	1, 744	20, 018	49, 806	30, 681	5, 422
District of Columbia.....	295, 789	115, 280	411, 069	131			498	970	518	9, 850	16, 738	4, 517	1, 216
Total Eastern States.....	21, 117, 020	15, 927, 165	37, 044, 185	7, 558	162	59, 431	19, 107	104, 459	118, 873	742, 028	1, 976, 444	658, 865	189, 594
Virginia.....	483, 908	254, 825	738, 733	900			1, 542	2, 016	396	20, 501	18, 173	7, 642	4, 390
West Virginia.....	256, 252	122, 287	378, 539	3, 700			250	1, 222	241	12, 685	15, 014	4, 071	1, 902
North Carolina.....	1, 112, 450	245, 927	1, 358, 377	1, 149		594	2, 748	4, 862	4, 275	19, 735	35, 291	10, 351	6, 389
South Carolina.....	223, 781	34, 408	258, 189			35	62	103	169	5, 580	5, 185	1, 925	658
Georgia.....	565, 773	142, 806	708, 579	1, 004		98	3, 562	1, 037	1, 327	17, 298	18, 649	7, 701	3, 048
Florida.....	375, 053	121, 599	496, 652			20	146	654	274	9, 635	10, 985	3, 557	1, 887
Alabama.....	247, 529	56, 929	304, 458	201		4	76	211	177	6, 344	6, 562	4, 227	596
Mississippi.....	458, 203	84, 058	542, 261	40		256	183	631	581	11, 265	16, 356	786	865
Louisiana.....	393, 832	79, 168	473, 000	450			300	366	695	10, 384	9, 219	3, 775	1, 766
Texas.....	900, 246	64, 692	964, 938	110	2		234	832	1, 386	22, 740	18, 219	8, 540	2, 126
Arkansas.....	342, 004	39, 173	381, 177	57			32	45	205	7, 983	6, 456	4, 380	1, 291
Kentucky.....	794, 431	104, 315	898, 746	398			1, 055	1, 660	3, 581	23, 375	26, 634	8, 468	1, 565
Tennessee.....	451, 127	137, 058	588, 185			524	1, 128	834	447	14, 453	11, 487	6, 483	2, 047
Total Southern States.....	6, 604, 589	1, 487, 245	8, 091, 834	8, 009	2	1, 531	11, 318	14, 473	13, 754	181, 978	198, 230	71, 906	28, 230

Ohio.....	2,174,544	1,797,206	3,971,750	75	171	3,423	12,932	8,456	85,985	101,058	31,810	15,220
Indiana.....	920,854	466,512	1,387,366			797	1,605	1,035	30,504	32,064	14,357	3,981
Illinois.....	2,091,672	897,728	2,989,400		912	783	7,252	2,956	45,775	52,333	31,221	28,257
Michigan.....	1,070,759	1,261,402	2,332,161	45	44	2,501	2,894	2,710	51,242	46,753	23,874	12,419
Wisconsin.....	742,410	753,880	1,496,290	25	12	403	1,397	519	37,452	29,871	13,444	7,955
Minnesota.....	433,619	471,124	904,743		69	234		519	16,809	23,692	11,268	2,602
Iowa.....	1,095,284	366,657	1,461,941		21	153		577	26,761	28,807	17,144	6,058
Missouri.....	1,994,447	415,540	2,409,987	1,675	135	1,194	4,153	7,178	65,079	44,353	32,352	6,767
Total Middle Western States.....	10,523,589	6,430,049	16,953,638	1,820	1,364	9,488	31,229	23,541	359,607	358,931	175,470	83,259
North Dakota.....	212,624	75,869	288,493			12	115	48	5,562	2,999	3,624	2,574
South Dakota.....	186,305	33,826	220,131			11	26	30	4,312	3,125	2,925	464
Nebraska.....	332,300	32,413	364,713	585		50	55	58	8,555	6,404	2,970	937
Kansas.....	606,120	79,486	685,606	180	8	138	202	294	14,843	15,381	8,625	1,025
Montana.....	216,325	43,667	259,992			30	204	38	4,195	3,709	1,989	492
Wyoming.....	57,539	15,092	72,631			19	38	42	1,282	1,918	584	276
Colorado.....	190,617	51,104	241,721		68	257	306	175	4,616	4,747	2,864	735
New Mexico.....	61,253	9,943	71,196					12	1,350	804	53	644
Oklahoma.....	238,736	19,202	257,938		9	140	162	251	5,440	4,928	3,238	483
Total Western States.....	2,101,819	366,602	2,462,421	765	85	657	1,120	939	50,155	44,015	26,872	7,630
Washington.....	182,340	262,800	445,140		10	284	481	1,007	4,603	12,573	4,247	2,109
Oregon.....	96,725	54,527	151,252			33	46	200	3,255	2,491	2,097	668
California.....	1,786,291	1,673,741	3,460,032	2,585	2,951	3,308	8,789	16,208	63,237	75,156	31,455	10,843
Idaho.....	74,442	18,454	92,896			1		33	1,455	1,665	752	283
Utah.....	173,437	106,455	279,892	140		53	446	157	5,732	6,714	3,315	682
Nevada.....	17,756	7,003	24,759			13	44	9	603	297	196	
Arizona.....	72,765	34,444	107,209			27	351	7	1,297	2,618	637	189
Total Pacific States.....	2,403,756	2,157,424	4,561,180	2,725	2,961	3,719	10,157	17,621	80,182	101,514	42,699	14,774
Total United States (exclusive of possessions).....	44,554,377	32,572,101	77,126,478	25,595	244	67,325	47,091	177,782	189,660	1,507,667	3,111,675	1,259,862
Alaska.....	22,883	11,065	33,948						745	665	660	509
Canal Zone (Panama).....	32,176	3,780	35,956				1	40				
Guam.....	5,353	3,977	9,330			1		318	70	370	67	16
The Territory of Hawaii.....	118,943	128,026	246,969	42		1	408	293	7,240	6,500	2,046	2,524
Puerto Rico.....	153,251	144,115	297,366	2,717	133	317	180	4,241	27,076	6,125	1,149	1,022
American Samoa.....	646	864	1,510	2			2		50	35	20	
Total possessions.....	333,252	291,827	625,079	2,761	133	319	591	4,892	35,181	13,695	3,942	4,071
Total United States and possessions.....	44,887,629	32,863,928	77,751,557	28,356	377	67,325	47,410	178,373	194,552	1,542,848	3,125,370	1,263,804

¹ Includes capital notes and debentures. (See classification on pp. 136 and 137.)

TABLE NO. 31.—*Assets and liabilities of all active banks other than national, Dec. 31, 1946 (includes State commercial, mutual savings, and private banks)—Continued*

[In thousands of dollars]

Location	Loans and discounts												
	Commer- cial and industrial loans (in- cluding open- market paper)	Loans to farmers di- rectly guar- anteed by the Com- modity Credit Cor- poration	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans			Other loans to indi- viduals (con- sumer loans)	Loans to banks	All other loans	Over- drafts	Total
						Secured by farm land (including improve- ments)	Secured by residential properties (other than farm)	Secured by other properties					
Maine.....	24,904	4,938	2,180	237	1,520	1,938	42,155	7,583	7,981	454	1,738	9	95,637
New Hampshire.....	2,008	10	106	-----	619	483	78,186	2,456	1,836	-----	4,920	-----	90,624
Vermont.....	5,710	-----	3,814	-----	1,040	10,111	56,894	7,539	4,120	350	2,127	25	91,730
Massachusetts.....	118,487	-----	1,101	3,811	22,312	593	887,353	24,317	66,824	342	17,927	49	1,143,116
Rhode Island.....	22,995	218	432	13	576	896	69,620	21,156	13,390	-----	5,546	12	134,854
Connecticut.....	53,427	-----	875	110	5,309	1,044	321,275	10,968	42,677	512	4,326	40	440,563
Total New England States.....	227,531	5,166	8,508	4,171	31,376	15,065	1,455,483	74,019	136,828	1,658	36,584	135	1,996,524
New York.....	2,945,836	470	11,302	617,143	357,394	9,108	3,075,550	92,345	449,873	44,986	153,173	9,987	7,767,167
New Jersey.....	108,315	-----	719	4,107	24,990	1,056	273,012	37,918	68,173	-----	10,458	22	528,770
Pennsylvania.....	268,336	58	3,397	32,072	23,085	8,519	239,054	66,713	200,705	225	16,108	29	858,301
Delaware.....	30,131	45	794	1,145	2,100	3,045	28,074	6,389	17,431	-----	957	41	90,152
Maryland.....	48,237	17	3,601	273	28,155	8,429	63,302	24,855	43,191	425	9,645	39	230,169
District of Columbia.....	19,141	-----	2	672	1,649	20	18,983	11,738	23,851	-----	2,549	15	78,620
Total Eastern States.....	3,419,996	590	19,815	655,412	437,373	30,177	3,697,975	239,958	803,224	45,636	192,890	10,133	9,553,179
Virginia.....	58,897	58	5,410	1,580	2,613	9,395	60,051	11,891	61,644	14	5,610	37	217,200
West Virginia.....	15,406	-----	2,111	136	3,592	5,004	32,895	6,724	18,945	50	3,268	14	88,145
North Carolina.....	127,037	65	6,088	4,187	18,454	13,791	30,389	22,220	69,161	1,490	5,303	7	298,192
South Carolina.....	8,211	219	3,233	160	1,569	2,262	8,284	1,363	5,916	-----	2,643	20	33,880
Georgia.....	82,859	2,131	12,027	1,217	14,143	12,401	44,849	10,613	27,920	110	3,444	160	211,874
Florida.....	27,263	21	4,863	893	2,737	4,125	12,629	5,830	14,098	-----	2,404	9	74,872
Alabama.....	15,625	822	9,981	43	2,085	5,853	13,623	4,301	15,096	-----	1,155	117	68,701
Mississippi.....	43,648	394	13,656	946	7,953	9,538	12,547	8,252	14,643	10	2,823	360	114,770
Louisiana.....	29,370	58	4,373	422	2,487	5,905	16,344	7,997	20,380	-----	4,024	134	91,494
Texas.....	79,919	7,001	48,523	231	8,060	7,488	25,145	9,129	39,989	47	4,973	574	231,079
Arkansas.....	14,593	599	10,876	111	2,450	5,308	10,076	3,333	9,388	-----	2,013	160	58,907
Kentucky.....	70,870	10	15,239	425	19,502	24,331	30,609	10,861	41,626	905	7,564	142	222,084
Tennessee.....	31,175	102	12,840	397	5,048	16,818	27,411	6,367	35,257	256	2,930	380	138,981
Total Southern States.....	604,873	11,480	149,220	10,748	90,693	122,219	324,852	108,881	374,063	2,882	48,154	2,114	1,850,179

Ohio.....	228,685	42	16,768	33,241	86,729	34,459	270,185	45,831	137,571	5	62,502	204	916,222
Indiana.....	46,082	177	24,387	279	5,298	28,526	88,444	16,628	43,554	3	2,092	41	255,511
Illinois.....	233,564	178	32,304	22,489	18,088	14,724	78,378	17,479	61,767	-----	4,269	153	483,393
Michigan.....	95,078	2,064	23,467	283	14,044	24,122	181,671	31,924	68,292	-----	8,821	173	449,939
Wisconsin.....	71,050	303	25,518	769	8,704	29,318	94,603	27,657	35,647	113	7,155	85	300,922
Minnesota.....	16,286	1,984	34,214	14	900	17,171	81,964	7,717	18,691	21	2,885	131	181,978
Iowa.....	47,546	3,158	83,853	422	6,603	38,946	56,846	13,490	34,447	5	5,617	200	291,133
Missouri.....	233,734	244	41,261	4,742	34,791	27,911	131,983	35,148	86,601	938	10,378	273	608,004
Total Middle Western States.....	972,025	8,150	281,772	62,239	175,157	215,177	984,074	195,874	486,570	1,085	103,719	1,260	3,487,102
North Dakota.....	1,603	3,612	6,536	-----	61	777	2,219	559	1,570	-----	79	39	17,055
South Dakota.....	2,710	3,450	16,596	6	165	1,881	3,280	1,140	2,370	33	244	116	31,991
Nebraska.....	6,333	2,140	27,916	69	331	4,746	5,223	1,858	4,528	25	1,341	120	54,630
Kansas.....	24,981	887	45,603	371	1,490	9,951	20,851	3,571	14,987	52	1,676	129	124,549
Montana.....	9,112	1,206	9,150	-----	739	1,192	6,786	1,607	4,074	-----	539	36	34,441
Wyoming.....	2,543	250	4,657	-----	65	1,004	2,456	679	1,142	-----	102	15	12,913
Colorado.....	21,967	648	11,326	109	753	1,233	8,085	2,511	11,600	11	138	33	58,414
New Mexico.....	4,792	-----	4,445	-----	395	3,269	883	1,979	1,979	-----	140	10	16,107
Oklahoma.....	9,128	262	16,863	3	701	2,619	4,874	1,715	11,886	-----	633	87	48,771
Total Western States.....	83,169	12,455	143,092	558	4,499	23,798	57,043	14,523	54,136	121	4,892	585	398,871
Washington.....	20,045	970	4,203	55	1,085	3,173	59,552	3,932	7,139	8	647	63	100,872
Oregon.....	4,230	96	2,234	-----	480	1,518	9,416	4,510	3,736	-----	711	26	26,957
California.....	264,878	315	18,012	7,154	37,619	16,710	305,914	87,652	77,772	773	15,068	1,636	833,503
Idaho.....	4,892	1,930	5,019	6	217	837	1,460	1,187	1,269	-----	1,234	24	18,075
Utah.....	19,641	204	11,199	199	834	4,786	26,378	7,583	6,650	-----	2,873	197	80,544
Nevada.....	1,416	-----	1,140	-----	19	342	2,080	1,644	842	-----	124	6	7,613
Arizona.....	4,834	-----	2,319	-----	727	480	6,037	1,405	4,399	-----	-----	20	20,221
Total Pacific States.....	319,936	3,515	44,126	7,414	40,981	27,846	410,837	107,913	101,807	781	20,657	1,972	1,087,785
Total United States (exclusive of possessions).....	5,627,530	41,356	646,533	740,542	780,079	434,282	6,930,264	741,168	1,956,628	52,163	406,896	16,199	18,373,640
Alaska.....	-----	-----	-----	-----	-----	-----	2,900	-----	-----	-----	5,414	4	8,318
Canal Zone (Panama).....	20	-----	-----	-----	-----	-----	-----	-----	144	-----	599	2	765
Guam.....	238	-----	-----	-----	-----	-----	-----	-----	-----	-----	36	-----	274
The Territory of Hawaii.....	18,113	-----	-----	4,484	10	12,392	1,462	2,279	-----	-----	8,594	-----	47,334
Puerto Rico.....	44,208	-----	12,895	2,155	1,913	4,299	2,594	6,166	98	-----	8,428	-----	82,756
American Samoa.....	12	-----	-----	-----	-----	-----	-----	2	-----	-----	-----	-----	14
Total possessions.....	62,591	-----	12,895	-----	6,639	1,923	19,591	4,056	8,591	98	23,071	6	139,461
Total United States and possessions.....	5,690,121	41,356	659,428	740,542	786,718	436,205	6,949,855	745,224	1,965,219	52,261	429,967	16,205	18,513,101

TABLE NO. 31.—*Assets and liabilities of all active banks other than national, Dec. 31, 1946 (includes State commercial, mutual savings, and private banks)*—Continued

[In thousands of dollars]

Location	Capital			Demand deposits						Time deposits					
	Capital notes and debentures	Preferred stock	Common stock	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....		1,546	6,060	101,607	3,002	10,543	2,282		2,299	338,519	113		881	10	
New Hampshire.....		125	902	9,662	371	1,556	247		166	330,784			29		
Vermont.....	4,348	2,989	3,128	28,988	1,195	2,602	230		685	164,422	16	5	1,519	84	
Massachusetts.....		1,819	34,778	760,922	27,487	49,482	52,583	1,092	21,611	3,382,674	56	83	281	32	
Rhode Island.....		870	14,307	183,653	8,917	38,348	2,682	711	5,798	537,183	420		258	5	
Connecticut.....		73	22,772	415,934	14,530	25,676	20,544	10	8,189	1,451,413	112	30	680	7	
Total New England States.....	4,348	7,422	81,947	1,500,766	55,502	128,207	78,568	1,813	38,748	6,204,995	717	118	3,648	138	
New York.....	39,922	12,061	476,289	12,254,355	476,621	379,403	1,902,590	719,921	603,721	11,283,645	14,973		43,522	173,584	13,100
New Jersey.....	552	18,322	42,397	985,125	49,082	106,751	22,324	464	27,826	1,464,816	2,415		4,705	526	
Pennsylvania.....		3,783	108,653	2,060,029	65,920	76,948	87,861	166	31,009	1,979,228	758	80	46,655	318	
Delaware.....	40	10,141	315,366	35,409	12,124	12,124	3,987		7,256	126,739	118		8,518	10	
Maryland.....	648	1,121	18,249	505,172	16,294	36,555	31,966	790	6,196	646,215	119	18	1,818	5	
District of Columbia.....			9,850	272,356	15,128	6	3,150	27	5,122	115,280					
Total Eastern States.....	41,162	35,287	665,579	16,392,403	658,454	611,787	2,051,878	721,368	681,130	15,615,923	18,383	98	105,218	174,443	13,100
Virginia.....		2,285	18,216	390,316	14,487	29,302	40,929	111	8,763	245,086	541	112	8,784	302	
West Virginia.....	987		11,698	208,188	9,485	23,529	9,384		5,666	121,168	3	239	445	432	
North Carolina.....		987	18,748	735,831	32,207	126,761	200,774		16,877	239,527	2,316	172	2,180	1,732	
South Carolina.....	141	19	5,420	194,328	4,974	18,822	4,683		974	33,962	3	6	416	21	
Georgia.....	302		16,996	473,299	9,796	36,281	41,113	147	5,137	141,787	50	93	445	431	
Florida.....		279	9,356	319,014	7,467	39,055	5,605	305	3,607	112,821	16	86	8,651	25	
Alabama.....		66	6,278	218,088	2,886	24,449	1,013		1,093	56,749	40	22	33	85	
Mississippi.....	20	2,653	8,592	365,029	6,545	54,124	30,564		1,941	83,852	54		127	25	
Louisiana.....	10	835	9,539	310,166	4,785	45,907	30,414		2,560	78,012	303	272	76	505	
Texas.....	322		22,418	790,760	8,873	73,626	18,397	275	8,315	60,663	13	14	3,671	331	
Arkansas.....		738	7,245	838,109	3,562	24,382	14,238		1,713	37,371	1,750	29	23		
Kentucky.....		989	22,386	608,214	14,628	62,211	102,599		6,779	102,681	1,211	5	381	37	
Tennessee.....		1,484	12,969	391,773	7,579	37,134	11,988	10	2,443	135,597	90	41	1,174	156	
Total Southern States.....	1,782	10,335	169,861	5,303,115	127,274	595,583	511,701	848	66,068	1,449,276	6,390	1,091	26,406	4,082	

Ohio.....	9,782	326	75,877	1,799,940	113,272	113,133	100,199	1,382	46,618	1,739,252	193	189	57,203	369	-----
Indiana.....	3,580	-----	26,924	792,426	21,969	82,917	11,551	-----	11,991	464,821	19	89	-----	1,583	-----
Illinois.....	549	-----	45,226	1,767,106	60,133	72,170	165,203	1,197	25,863	873,165	42	31	24,490	-----	-----
Michigan.....	-----	6,497	44,745	884,192	29,370	102,218	25,997	875	28,107	1,256,654	438	34	3,633	643	-----
Wisconsin.....	3,460	1,455	32,537	648,577	21,247	37,129	16,867	-----	18,590	750,956	112	48	2,479	285	-----
Minnesota.....	269	-----	16,540	380,197	9,545	31,134	2,641	-----	10,102	467,793	6	159	3,126	40	-----
Iowa.....	-----	1,441	25,320	925,701	36,029	99,212	17,701	-----	16,641	366,292	74	49	237	5	-----
Missouri.....	1,974	776	62,329	1,406,405	45,018	149,654	372,531	5,258	15,581	413,975	246	61	1,041	217	-----
Total Middle Western States.....	19,614	10,495	329,498	8,604,544	336,583	687,567	712,690	8,712	173,493	6,332,908	1,130	660	92,209	3,142	-----
North Dakota.....	156	14	5,392	176,888	3,529	27,544	3,238	-----	1,425	40,051	1	1	35,702	114	-----
South Dakota.....	100	-----	4,212	163,644	3,745	16,054	1,601	-----	1,261	32,226	2	7	1,591	-----	-----
Nebraska.....	64	43	8,448	306,714	7,602	13,767	2,202	1	2,014	32,394	6	6	5	2	-----
Kansas.....	-----	400	14,443	505,746	9,285	77,974	9,172	-----	3,943	79,311	25	19	111	20	-----
Montana.....	25	45	4,125	171,185	3,369	23,635	15,175	-----	2,961	43,005	300	4	356	2	-----
Wyoming.....	293	-----	989	50,572	752	4,385	1,076	16	738	15,077	-----	5	5	5	-----
Colorado.....	191	-----	4,425	168,392	3,161	8,630	8,180	-----	2,254	50,832	2	-----	70	200	-----
New Mexico.....	-----	98	1,252	53,314	644	6,590	49	-----	656	9,923	3	16	1	-----	-----
Oklahoma.....	-----	30	5,410	200,152	3,787	27,978	2,627	-----	4,192	19,138	-----	10	44	10	-----
Total Western States.....	345	1,114	48,696	1,796,607	35,874	206,557	43,320	17	19,444	321,957	339	68	37,885	353	-----
Washington.....	265	-----	4,338	160,856	3,363	14,646	1,031	289	2,155	262,753	-----	7	4	36	-----
Oregon.....	94	-----	3,161	86,169	1,200	7,065	767	60	1,464	53,797	2	-----	380	348	-----
California.....	-----	8,858	54,379	1,481,259	46,577	68,625	133,650	15,018	41,162	1,646,379	7	12	24,584	2,759	-----
Idaho.....	-----	57	1,398	65,936	755	5,591	686	-----	1,474	18,452	2	-----	-----	-----	-----
Utah.....	184	100	5,448	132,412	2,848	17,680	17,362	6	3,129	106,324	-----	5	66	60	-----
Nevada.....	-----	-----	603	13,517	173	3,357	-----	-----	709	6,999	4	-----	-----	-----	-----
Arizona.....	-----	-----	1,297	54,467	1,104	15,483	280	138	1,293	34,430	-----	13	1	-----	-----
Total Pacific States.....	543	9,015	70,624	1,994,616	56,020	132,447	153,776	15,511	51,386	2,129,134	15	37	25,035	3,203	-----
Total United States (exclusive of possessions).....	67,794	73,668	1,366,205	35,592,051	1,269,707	2,362,148	3,551,933	748,269	1,030,269	32,054,193	26,974	2,072	290,401	185,361	13,100
Alaska.....	-----	-----	745	20,948	255	652	682	-----	346	11,049	-----	16	-----	-----	-----
Canal Zone (Panama).....	-----	-----	-----	11,102	20,904	-----	18	56	96	3,780	-----	-----	-----	-----	-----
Guam.....	-----	70	3,371	1,973	-----	-----	-----	-----	9	3,977	-----	-----	-----	-----	-----
The Territory of Hawaii.....	-----	7,240	91,005	14,002	-----	12,184	883	64	805	127,273	-----	522	231	-----	-----
Puerto Rico.....	-----	27,076	86,413	12,791	-----	31,405	4,039	5,643	12,960	54,894	-----	32	89,189	-----	-----
American Samoa.....	-----	50	611	-----	-----	-----	-----	26	9	864	-----	-----	-----	-----	-----
Total possessions.....	-----	-----	35,181	213,450	49,925	44,241	5,622	5,789	14,225	201,837	-----	570	89,420	-----	-----
Total United States and possessions.....	67,794	73,668	1,401,386	35,805,501	1,319,632	2,406,389	3,557,555	754,058	1,044,494	32,256,030	26,974	2,642	379,821	185,361	13,100

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

TABLE No. 32.—Assets and liabilities of active State commercial banks, Dec. 31, 1946¹

ASSETS																
[In thousands of dollars]																
Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Income earned or accrued but not collected	Other assets	Total assets
Maine.....	31	69,989	133,862	5	4,196	9,563	1,533	7,918	27,262	1,857	103	166	-----	194	278	256,926
New Hampshire.....	* 21	21,621	47,267	-----	735	6,133	3,733	778	5,123	280	170	-----	-----	-----	35	85,875
Vermont.....	33	55,841	49,315	468	3,400	7,091	1,070	2,006	8,781	1,120	104	5	-----	-----	250	129,451
Massachusetts.....	66	302,802	707,851	156	9,298	45,580	3,657	29,769	* 229,305	11,367	297	1,111	119	2,073	1,081	1,344,466
Rhode Island.....	14	85,413	367,878	21	1,990	19,181	15,586	10,581	64,338	9,771	129	250	1,661	1,422	330	578,551
Connecticut.....	70	179,190	395,269	112	24,917	20,290	4,078	23,408	129,697	9,983	446	-----	23	271	351	788,035
Total New England States.....	235	714,856	1,701,442	762	44,536	107,838	29,657	74,460	464,506	34,378	1,249	1,532	1,803	3,960	2,325	3,183,304
New York.....	275	4,856,679	10,181,811	2,379	298,645	291,260	67,976	151,653	4,342,689	136,890	2,116	3,768	37,415	50,526	17,750	20,441,557
New Jersey.....	132	429,625	1,338,673	1,403	75,105	90,683	14,785	46,683	320,281	27,414	853	239	342	5,502	2,487	2,354,075
Pennsylvania.....	348	779,750	1,806,240	380	84,746	208,548	24,368	78,037	633,749	40,610	6,697	6,367	379	4,963	7,713	3,682,547
Delaware.....	26	79,572	273,394	12	11,092	16,214	3,121	6,089	80,127	1,964	106	674	464	720	237	473,786
Maryland.....	107	206,388	485,385	-----	11,232	25,209	3,323	20,836	165,922	7,739	187	36	3	1,306	2,736	930,302
District of Columbia.....	11	78,620	236,061	7	700	11,459	917	8,981	98,459	7,608	23	1,532	-----	786	354	445,507
Total Eastern States.....	899	6,430,634	14,321,564	4,181	481,520	643,373	114,490	312,279	5,641,227	222,225	9,982	12,616	38,603	63,803	31,277	28,327,774
Virginia.....	184	217,200	359,808	28	14,560	16,239	1,010	17,628	158,304	7,231	98	104	-----	670	1,413	794,293
West Virginia.....	104	88,145	226,224	10	8,101	6,565	11,113	71,800	2,778	120	693	-----	-----	234	973	417,624
North Carolina.....	182	298,192	659,824	101	55,644	35,237	1,568	37,453	341,079	5,650	230	1	594	3,198	5,000	1,443,771
South Carolina.....	125	32,879	128,537	31	13,334	3,700	213	8,315	79,736	700	71	-----	35	57	142	267,750
Georgia.....	267	211,874	321,372	10	11,942	2,955	975	19,243	186,961	5,101	283	11	98	555	923	762,303
Florida.....	124	74,872	295,421	-----	17,791	2,666	178	14,604	114,075	2,358	152	173	20	462	738	523,510
Alabama.....	153	68,701	141,988	55	13,321	2,386	287	10,358	84,168	935	122	84	4	26	421	322,856
Mississippi.....	179	114,770	218,598	80	76,728	3,495	292	15,955	138,917	2,897	149	8	256	145	940	573,224
Louisiana.....	122	91,494	172,762	82	59,051	3,485	664	15,355	154,071	1,985	36	445	-----	124	401	499,955
Texas.....	417	231,079	404,912	44	40,570	8,206	2,491	21,163	303,998	5,135	334	44	-----	149	1,002	1,019,127
Arkansas.....	169	58,907	182,481	94	16,392	3,833	134	8,182	129,957	1,204	65	1	-----	18	358	401,626
Kentucky.....	297	222,084	472,904	21	10,808	15,087	779	17,511	219,324	3,602	22	13	-----	492	2,835	965,482
Tennessee.....	224	138,981	265,651	102	42,474	5,280	1,890	14,524	150,492	4,195	483	-----	524	305	687	625,588
Total Southern States.....	2,547	1,849,178	3,850,482	658	380,716	109,134	11,349	211,404	2,132,882	43,771	2,165	1,571	1,531	6,435	15,833	8,617,109

Ohio.....	428	832,789	2,096,820	317	118,734	101,839	4,081	77,356	719,132	22,084	331	1,095	171	5,524	3,384	3,983,657
Indiana.....	355	244,636	811,436	172	25,581	25,192	693	29,278	264,798	6,703	12	331	-----	612	940	1,410,439
Illinois.....	498	483,393	1,710,656	13	109,532	119,666	2,104	38,207	679,113	8,972	39	74	885	4,210	2,020	3,158,889
Michigan.....	356	449,939	1,399,121	296	97,050	57,629	2,094	49,225	400,158	14,446	27	115	44	2,833	1,666	2,474,643
Wisconsin.....	459	299,170	873,043	179	56,734	50,866	655	24,022	260,015	7,327	76	656	12	235	1,755	1,574,745
Minnesota.....	496	140,400	467,245	160	25,367	16,486	214	11,964	143,568	2,376	11	92	69	684	837	809,473
Iowa.....	552	291,133	846,809	287	46,402	15,851	502	23,563	310,554	4,304	47	1,363	21	75	657	1,541,568
Missouri.....	515	608,004	1,134,704	108	68,703	45,633	16,670	30,341	648,682	11,205	2,234	132	135	1,937	4,385	2,572,873
Total Middle Western States.....	3,659	3,349,464	9,339,834	1,532	548,103	433,162	27,013	283,956	3,426,020	77,417	2,837	3,858	1,337	16,110	15,644	17,526,287
North Dakota.....	110	17,055	211,505	17	9,222	3,666	396	2,971	58,005	379	17	-----	-----	117	77	303,427
South Dakota.....	134	31,991	131,293	9	6,629	3,926	66	2,807	53,496	691	2	-----	-----	30	84	231,024
Nebraska.....	282	54,630	220,731	54	6,546	3,630	39	3,616	94,179	753	-----	-----	-----	41	108	384,327
Kansas.....	440	124,549	385,781	100	22,841	2,373	342	7,730	179,573	1,952	4	395	8	14	640	726,302
Montana.....	71	34,441	150,779	18	4,556	3,125	166	3,376	73,341	519	5	-----	-----	256	67	270,649
Wyoming.....	29	12,913	36,307	27	950	345	34	1,127	24,613	417	34	-----	-----	2	21	76,790
Colorado.....	65	58,414	114,006	-----	6,793	3,616	145	3,287	67,796	615	100	5	68	244	400	255,489
New Mexico.....	21	16,107	32,180	-----	1,549	251	63	1,995	21,695	181	-----	-----	-----	41	74,062	-----
Oklahoma.....	183	48,771	120,637	3	16,169	1,766	41	4,058	80,185	685	7	1	9	45	212	272,589
Total Western States.....	1,335	398,871	1,403,219	228	75,255	22,698	1,292	30,967	652,883	6,192	169	401	85	749	1,650	2,594,659
Washington.....	84	60,247	140,660	9	13,104	1,361	113	5,407	63,906	1,088	5	12	10	160	109	286,191
Oregon.....	47	21,817	89,425	3	5,560	295	51	2,467	26,965	691	-----	-----	-----	81	723	143,094
California.....	* 115	833,503	1,929,344	227	131,382	49,000	4,039	34,276	658,284	23,359	210	5	2,904	4,732	3,299	3,674,564
Idaho.....	32	18,075	51,254	-----	2,500	283	27	1,425	23,197	263	3	-----	-----	58	97,085	-----
Utah.....	47	80,544	136,570	-----	7,111	1,192	256	3,648	66,840	636	4	203	-----	7	120	297,131
Nevada.....	3	7,613	11,788	-----	321	3	15	764	5,165	187	1	-----	-----	40	24	25,921
Arizona.....	7	20,221	63,155	-----	5,400	774	55	2,614	19,589	385	-----	-----	-----	46	96	112,335
Total Pacific States.....	335	1,042,020	2,422,196	239	165,378	52,908	4,556	50,601	863,946	26,609	223	236	2,914	5,066	4,429	4,641,321
Total United States (exclusive of possessions).....	9,010	13,785,023	33,038,737	7,600	1,695,508	1,369,113	188,357	963,667	13,181,464	410,592	16,625	20,214	46,273	96,123	71,158	64,890,454
Alaska.....	14	8,318	16,070	-----	-----	1,064	-----	2,639	8,096	279	-----	-----	-----	29	36,527	-----
Canal Zone (Panama).....	* 2	765	1,735	-----	-----	-----	-----	2,582	613	46	32	-----	-----	11	30,245	35,997
Guam.....	1	274	6,506	-----	-----	-----	-----	1,401	1,552	2	-----	-----	-----	19	418	10,172
The Territory of Hawaii.....	8	47,334	159,683	-----	8,048	4,069	922	12,077	31,294	1,943	270	-----	-----	49	304	266,023
Puerto Rico.....	* 16	82,756	163,324	-----	7,844	17,357	-----	32,928	24,487	2,654	25	62	609	8,250	340,326	-----
American Samoa.....	1	14	1,133	-----	-----	5	-----	149	318	-----	-----	-----	-----	-----	1,619	-----
Total possessions.....	42	139,461	348,451	-----	15,892	22,525	922	51,776	66,360	4,924	327	62	688	39,276	690,664	-----
Total United States and possessions.....	9,052	13,924,484	33,387,188	7,600	1,711,400	1,391,638	189,279	1,015,443	13,247,824	415,516	16,952	20,276	46,273	96,811	110,434	65,581,118

* Includes loan and trust companies and stock savings banks.

* Includes eight guaranty savings banks.

* Includes gross reciprocal bank balances.

* Includes trust companies and other financial institutions without deposits.

* Branches of two American national banks.

* Includes two American national banks having branches in Puerto Rico.

NOTE.—Estimated amounts, based on figures available from other sources, have been used in this table in instances where the various items of assets and liabilities were not obtainable direct from State banking departments.

TABLE NO. 32.—Assets and liabilities of active State commercial banks, Dec. 31, 1946—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Income collected but not earned	Expenses accrued and unpaid	Other liabilities	Capital stock ¹	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures
Maine.....	119, 726	116, 008	235, 734	1, 662	-----	-----	131	367	456	7, 606	5, 398	3, 878	1, 694
New Hampshire.....	12, 002	65, 448	77, 450	-----	-----	-----	-----	86	62	1, 027	* 4, 774	2, 229	247
Vermont.....	33, 161	83, 015	116, 176	-----	-----	-----	-----	199	94	6, 117	2, 662	2, 987	1, 216
Massachusetts.....	* 912, 852	303, 021	1, 215, 873	2, 145	-----	119	1, 760	5, 816	1, 356	36, 597	* 49, 490	18, 041	13, 269
Rhode Island.....	240, 109	281, 630	521, 739	-----	-----	1, 811	489	3, 890	606	15, 177	* 29, 914	4, 827	98
Connecticut.....	483, 384	236, 649	720, 033	897	-----	23	130	3, 587	1, 026	22, 597	25, 833	11, 050	2, 859
Total New England States.....	1, 801, 234	1, 085, 771	2, 887, 005	4, 704	-----	1, 953	2, 510	13, 945	3, 600	89, 121	118, 071	43, 012	19, 383
New York.....	16, 130, 433	2, 357, 478	18, 487, 911	3, 420	-----	42, 283	11, 979	71, 662	87, 254	525, 297	801, 125	310, 029	100, 597
New Jersey.....	1, 185, 738	1, 006, 382	2, 192, 120	800	-----	342	2, 242	6, 493	3, 388	60, 719	59, 284	19, 958	8, 729
Pennsylvania.....	2, 303, 513	1, 006, 440	3, 309, 953	1, 540	-----	379	2, 341	12, 788	5, 687	110, 118	169, 170	54, 659	15, 912
Delaware.....	374, 142	55, 759	429, 901	500	-----	464	258	1, 202	639	10, 181	23, 172	7, 159	310
Maryland.....	595, 386	266, 721	862, 107	-----	-----	3	1, 002	2, 154	1, 022	20, 018	30, 611	8, 038	5, 347
District of Columbia.....	295, 789	115, 280	411, 069	131	-----	-----	498	970	518	9, 850	16, 738	4, 517	1, 216
Total Eastern States.....	20, 885, 001	4, 808, 060	25, 693, 061	6, 391	-----	43, 471	18, 320	95, 269	98, 508	736, 183	1, 100, 100	404, 360	132, 111
Virginia.....	483, 908	254, 825	738, 733	900	-----	-----	1, 542	2, 016	396	20, 501	18, 173	7, 642	4, 390
West Virginia.....	256, 252	122, 287	378, 539	3, 700	-----	-----	250	1, 222	241	12, 685	15, 014	4, 071	1, 902
North Carolina.....	1, 112, 450	245, 927	1, 358, 377	1, 149	-----	594	2, 748	4, 862	4, 275	19, 735	35, 291	10, 351	6, 389
South Carolina.....	220, 167	34, 343	254, 510	-----	-----	35	62	103	169	5, 180	5, 185	1, 848	658
Georgia.....	565, 773	142, 806	708, 579	1, 004	-----	98	3, 562	1, 037	1, 327	17, 298	18, 649	7, 701	3, 048
Florida.....	375, 053	121, 599	496, 652	-----	-----	20	146	654	274	9, 635	10, 985	3, 557	1, 587
Alabama.....	247, 529	56, 929	304, 458	201	-----	4	76	211	177	6, 344	6, 562	4, 227	596
Mississippi.....	458, 203	84, 058	542, 261	40	-----	256	183	631	581	11, 265	16, 356	7, 796	865
Louisiana.....	393, 832	79, 168	473, 000	450	-----	-----	300	366	695	10, 384	9, 219	3, 775	1, 766
Texas.....	900, 246	64, 892	964, 938	110	2	-----	234	832	1, 386	22, 740	18, 219	8, 540	2, 126
Arkansas.....	342, 004	39, 173	381, 177	57	-----	-----	32	45	205	7, 983	6, 456	4, 380	1, 291
Kentucky.....	794, 431	104, 315	898, 746	398	-----	-----	1, 055	1, 660	3, 581	23, 755	26, 634	8, 468	1, 565
Tennessee.....	451, 127	137, 058	588, 185	-----	-----	524	1, 128	834	447	14, 453	11, 487	6, 483	2, 047
Total Southern States.....	6, 600, 975	1, 487, 180	8, 088, 155	8, 009	2	1, 531	11, 318	14, 473	13, 754	181, 578	198, 230	71, 829	28, 230

Ohio.....	2,169,907	1,572,819	3,742,816	75	171	3,315	12,026	6,098	85,832	88,524	30,596	14,204
Indiana.....	904,049	426,505	1,330,554	---	---	796	1,355	1,026	30,348	28,810	14,100	3,450
Illinois.....	2,091,672	897,728	2,989,400	---	912	783	7,252	2,956	45,775	52,333	31,221	28,257
Michigan.....	1,070,759	1,261,402	2,332,161	45	44	2,501	2,894	2,710	51,242	46,753	23,874	12,419
Wisconsin.....	742,410	742,244	1,484,654	25	12	403	1,387	460	37,452	29,045	13,352	7,955
Minnesota.....	433,619	331,037	764,656	---	69	234	519	217	16,809	15,692	8,705	2,572
Iowa.....	1,095,284	366,657	1,461,941	---	21	153	106	26,761	28,807	17,144	6,058	---
Missouri.....	1,994,447	415,540	2,409,987	1,675	135	1,194	4,153	7,178	65,079	44,353	32,352	6,767
Total Middle Western States.....	10,502,237	6,013,932	16,516,169	-1,820	1,364	9,379	30,163	20,751	359,298	334,317	171,344	81,682
North Dakota.....	212,624	75,869	288,493	---	---	12	115	48	5,562	2,999	3,624	2,574
South Dakota.....	186,305	33,826	220,131	---	---	11	26	30	4,312	3,125	2,925	464
Nebraska.....	332,300	32,413	364,713	585	---	50	55	58	8,555	6,404	2,970	937
Kansas.....	606,120	79,486	685,606	180	8	138	202	294	14,843	15,381	8,625	1,025
Montana.....	216,325	43,667	259,992	---	---	30	204	38	4,195	3,709	1,989	492
Wyoming.....	57,539	15,092	72,631	---	---	19	38	42	1,282	1,918	584	276
Colorado.....	190,617	51,104	241,721	---	68	257	306	175	4,616	4,747	2,864	735
New Mexico.....	61,253	9,943	71,196	---	---	---	12	3	1,350	804	53	644
Oklahoma.....	238,736	19,202	257,938	---	9	140	162	251	5,440	4,928	3,238	483
Total Western States.....	2,101,819	360,602	2,462,421	765	85	657	1,120	939	50,155	44,015	26,872	7,630
Washington.....	182,325	90,203	272,528	---	10	269	418	109	4,603	4,423	2,976	855
Oregon.....	96,725	43,075	139,800	---	---	33	45	104	3,255	2,251	1,938	668
California.....	1,786,291	1,673,741	3,460,032	2,585	2,951	3,308	8,789	16,208	63,237	75,156	31,455	10,843
Idaho.....	74,442	18,454	92,896	---	---	1	---	33	1,455	1,665	752	283
Utah.....	173,437	106,455	279,892	140	---	53	446	157	5,732	6,714	3,315	682
Nevada.....	17,756	7,003	24,759	---	---	13	44	9	603	297	196	---
Arizona.....	72,765	34,444	107,209	---	---	27	351	7	1,297	2,618	637	189
Total Pacific States.....	2,403,741	1,973,375	4,377,116	2,725	2,961	3,704	10,093	16,627	80,182	93,124	41,269	13,520
Total United States (exclusive of possessions).....	44,295,007	15,728,920	60,023,927	24,414	2	51,365	45,888	165,063	154,179	1,496,517	1,887,857	758,686
Alaska.....	22,883	11,065	33,948	---	---	---	---	---	745	665	660	509
Canal Zone (Panama).....	32,176	3,780	35,956	---	---	---	1	40	---	---	---	---
Guam.....	5,353	3,977	9,330	---	---	1	---	318	70	370	67	16
The Territory of Hawaii.....	118,943	128,026	246,969	42	---	1	408	293	7,240	6,500	2,046	2,524
Puerto Rico.....	153,251	144,115	297,366	2,717	133	317	180	4,241	27,076	6,125	1,149	1,022
American Samoa.....	646	864	1,510	2	---	---	2	---	50	35	20	---
Total possessions.....	333,252	291,827	625,079	2,761	133	319	591	4,892	35,181	13,695	3,942	4,071
Total United States and possessions.....	44,628,259	16,020,747	60,649,006	27,175	135	51,365	46,207	165,654	159,071	1,531,698	1,901,552	762,628

¹ Includes capital notes and debentures. (See classification on pp. 144 and 145.)² Includes guaranty fund.³ Includes gross reciprocal bank balances.

TABLE NO. 32.—Assets and liabilities of active State commercial banks, Dec. 31, 1946—Continued

[In thousands of dollars]

Location	Loans and discounts												
	Commer- cial and industrial loans (in- cluding open- market paper)	Loans to farmers di- rectly guar- anteed by the Com- modity Credit Cor- poration	Other loans to farmers	Loans to brokers and deal- ers in securities	Other loans for the purpose of purchasing or carry- ing stocks, and other se- curities	Real-estate loans			Other loans to individu- als (con- sumer loans)	Loans to banks	All other loans	Over- drafts	Total
						Secured by farm land (including improve- ments)	Secured by residential properties (other than farm)	Secured by other prop- erties					
Maine.....	24,904	4,938	2,180	237	1,520	1,938	17,732	7,583	7,981	454	513	9	69,989
New Hampshire.....	2,008	10	106	-----	619	483	13,939	2,456	1,836	-----	164	-----	21,621
Vermont.....	5,641	-----	3,378	-----	728	6,437	28,727	5,462	3,894	350	1,199	25	55,841
Massachusetts.....	118,487	-----	1,101	3,811	22,312	593	61,686	24,317	66,824	342	3,280	49	302,802
Rhode Island.....	22,995	218	432	13	576	749	28,822	17,002	13,390	-----	1,204	12	85,413
Connecticut.....	53,306	-----	875	110	5,309	1,044	62,881	10,968	42,445	512	1,700	40	179,190
Total New England States.....	227,341	5,166	8,072	4,171	31,064	11,244	213,787	67,788	136,370	1,658	8,060	135	714,856
New York.....	2,893,398	470	11,286	613,275	353,419	9,106	231,117	92,339	449,857	44,816	148,612	8,984	4,856,679
New Jersey.....	108,315	-----	719	4,107	24,990	1,056	174,151	37,918	68,173	-----	10,174	22	429,625
Pennsylvania.....	265,457	58	3,341	31,704	23,029	7,981	183,913	49,181	199,737	225	15,095	29	779,750
Delaware.....	30,131	45	794	1,145	2,100	2,818	17,745	6,389	17,431	-----	933	41	79,572
Maryland.....	47,813	17	3,601	273	28,069	7,831	49,441	17,332	43,191	425	8,356	39	206,388
District of Columbia.....	19,141	-----	2	672	1,649	20	18,983	11,738	23,851	-----	2,549	15	78,620
Total Eastern States.....	3,364,255	590	19,743	651,176	433,256	28,812	675,350	214,897	802,240	45,466	185,719	9,130	6,430,634
Virginia.....	58,897	58	5,410	1,580	2,613	9,395	60,051	11,891	61,644	14	5,610	37	217,200
West Virginia.....	15,406	-----	2,111	136	3,592	5,004	32,895	6,724	18,945	50	3,268	14	88,145
North Carolina.....	127,037	65	6,088	4,187	18,454	13,791	30,389	22,220	69,161	1,490	5,303	7	298,192
South Carolina.....	8,211	219	3,229	160	1,548	8,217	1,363	5,890	-----	-----	1,777	20	32,879
Georgia.....	82,859	2,131	12,027	1,217	14,143	12,401	44,849	10,613	27,920	110	3,444	160	211,874
Florida.....	27,263	21	4,863	893	2,737	4,125	12,629	5,830	14,098	-----	2,404	9	74,872
Alabama.....	15,625	822	9,981	43	2,085	5,853	13,623	4,301	15,096	-----	1,155	117	68,701
Mississippi.....	43,648	394	13,656	946	7,953	9,538	12,547	8,252	14,643	10	2,823	360	114,770
Louisiana.....	29,370	58	4,373	422	2,487	5,905	16,344	7,997	20,380	-----	4,024	134	91,494
Texas.....	79,919	7,001	48,523	231	8,060	7,488	25,145	9,129	39,989	47	4,973	574	231,079
Arkansas.....	14,593	599	10,876	111	2,450	5,308	10,076	3,333	9,388	-----	2,013	160	58,907
Kentucky.....	70,870	10	15,239	425	19,502	24,331	30,609	10,861	41,626	905	7,564	142	222,084
Tennessee.....	31,175	102	12,840	397	5,048	16,818	27,411	6,367	35,257	256	2,930	380	138,981
Total Southern States.....	604,873	11,480	149,216	10,748	90,672	122,202	324,785	108,881	374,037	2,882	47,288	2,114	1,849,178

Ohio.....	228,685	42	16,768	33,241	86,729	32,397	228,978	43,875	136,121	5	25,746	202	832,789
Indiana.....	45,464	177	24,187	279	5,199	26,858	81,793	15,564	43,153	3	1,919	40	244,636
Illinois.....	233,564	178	32,304	22,489	18,088	14,724	78,378	17,479	61,767		4,269	153	483,393
Michigan.....	95,078	2,064	23,467	283	14,044	24,122	181,671	31,924	68,292		8,821	173	449,939
Wisconsin.....	71,050	303	25,518	769	8,704	29,299	92,973	27,567	35,646	113	7,143	85	299,170
Minnesota.....	16,286	1,984	34,214	14	900	17,171	40,397	7,717	18,691	21	2,874	131	140,400
Iowa.....	47,546	3,158	88,853	422	6,603	38,946	56,846	13,490	34,447	5	5,617	200	291,133
Missouri.....	233,734	244	41,261	4,742	34,791	27,911	131,963	35,148	86,601	938	10,378	273	608,004
Total Middle Western States.....	971,407	8,150	281,572	62,239	175,058	211,428	893,019	192,764	484,718	1,085	66,767	1,257	3,349,464
North Dakota.....	1,603	3,612	6,536		61	777	2,219	559	1,570		79	39	17,055
South Dakota.....	2,710	3,450	16,596	6	165	1,881	3,280	1,140	2,370	33	244	116	31,991
Nebraska.....	6,333	2,140	27,916	69	331	4,746	5,223	1,858	4,528	25	1,341	120	54,630
Kansas.....	24,981	887	45,603	371	1,490	9,951	20,851	3,571	14,987	52	1,676	129	124,549
Montana.....	9,112	1,206	9,150		739	1,192	6,786	1,607	4,074		539	36	34,441
Wyoming.....	2,543	250	4,657		65	1,004	2,456	679	1,142		102	15	12,913
Colorado.....	21,967	648	11,326	109	753	1,233	8,085	2,511	11,600	11	138	33	58,414
New Mexico.....	4,792		4,445		194	395	3,269	883	1,979		140	10	16,107
Oklahoma.....	9,128	262	16,863	3	701	2,619	4,874	1,715	11,886		633	87	48,771
Total Western States.....	83,169	12,455	143,092	558	4,499	23,798	57,043	14,523	54,136	121	4,892	585	398,871
Washington.....	20,045	970	4,203	55	1,085	3,056	19,225	3,932	7,139	8	466	63	60,247
Oregon.....	4,230	96	2,234		480	1,513	6,726	2,065	3,736		711	26	21,817
California.....	264,878	315	18,012	7,154	37,619	16,710	305,914	87,652	77,772	773	15,068	1,636	833,503
Idaho.....	4,892	1,930	5,019	6	217	837	1,460	1,187	1,269		1,234	24	18,075
Utah.....	19,641	204	11,199	199	834	4,786	26,378	7,583	6,650		2,873	197	80,544
Nevada.....	1,416		1,140		19	342	2,080	1,644	842		124	6	7,613
Arizona.....	4,834		2,319		727	480	6,037	1,405	4,399			20	20,221
Total Pacific States.....	319,936	3,515	44,126	7,414	40,981	27,724	367,820	105,468	101,807	781	20,476	1,972	1,042,020
Total United States (exclusive of possessions).....	5,570,981	41,356	645,821	736,306	775,530	425,208	2,531,804	704,321	1,953,308	51,993	323,202	15,193	13,785,023
Alaska.....							2,900				5,414	4	8,318
Canal Zone (Panama).....	20								144		599	2	765
Guam.....	238										36		274
The Territory of Hawaii.....	18,113				4,484	10	12,392	1,462	2,279		18,594		47,334
Puerto Rico.....	44,208		12,895		2,155	1,913	4,299	2,594	6,166	98	18,428		82,756
American Samoa.....	12								2				14
Total possessions.....	62,591		12,895		6,639	1,923	19,591	4,056	8,591	98	23,071	6	139,461
Total United States and possessions.....	5,633,572	41,356	658,716	736,306	782,169	427,131	2,551,395	708,377	1,961,899	52,091	356,273	15,199	13,924,484

¹ Includes amounts reported as overdrafts.

TABLE NO. 32.—Assets and liabilities of active State commercial banks, Dec. 31, 1946—Continued

[In thousands of dollars]

Location	Capital			Demand deposits						Time deposits					
	Capital notes and debentures	Preferred stock	Common stock	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....		1,546	6,060	101,607	2,995	10,543	2,282		2,299	115,351	113		534	10	
New Hampshire.....		125	902	9,662	371	1,556	247		166	65,419			29		
Vermont.....		2,989	3,128	28,546	1,165	2,552	230		668	82,058	16	5	921	15	
Massachusetts.....		1,819	34,778	760,922	27,162	49,482	52,583	1,092	21,611	302,569	56	83	281	32	
Rhode Island.....		870	14,307	183,653	8,917	38,348	2,682		711	281,090	420		115	5	
Connecticut.....		73	22,524	414,761	14,528	25,676	20,544	10	7,865	235,902	112	30	605		
Total New England States.....		7,422	81,699	1,499,151	55,138	128,157	78,568	1,813	38,407	1,082,389	717	118	2,485	62	
New York.....	39,922	12,061	473,314	12,125,095	475,033	379,191	1,888,735	666,293	596,086	2,112,450	14,973		43,518	173,537	13,000
New Jersey.....		18,322	42,397	979,696	48,922	106,679	22,324	464	27,653	999,181	2,415		4,409	377	
Pennsylvania.....		3,783	106,335	2,044,439	65,788	78,212	86,690	166	30,218	958,744	758	80	46,585	273	
Delaware.....	40		10,141	315,366	35,409	12,124	3,987		7,256	47,206	118		8,425	10	
Maryland.....	648	1,121	18,249	504,041	16,272	36,555	31,966	790	5,762	264,761	119	18	1,818	5	
District of Columbia.....			9,850	272,356	15,128	6	3,150	27	5,122	115,280					
Total Eastern States.....	40,610	35,287	660,286	16,240,993	656,552	610,767	2,036,852	667,740	672,097	4,497,622	18,383	98	104,755	174,202	13,000
Virginia.....		2,285	18,216	390,316	14,487	29,302	40,929	111	8,763	245,086	541	112	8,784	302	
West Virginia.....	987		11,698	208,188	9,485	23,529	9,384		5,666	121,168	3	239	445	432	
North Carolina.....		987	18,748	735,831	32,207	126,761	200,774		16,877	239,527	2,316	172	2,180	1,732	
South Carolina.....	141	19	5,020	190,880	4,974	18,659	4,683		971	33,897	3	6	416	21	
Georgia.....	302		16,996	473,299	9,796	36,281	41,113	147	5,137	141,787	50	93	445	431	
Florida.....		279	9,356	319,014	7,467	39,055	5,605		3,607	112,821	16	86	8,651	25	
Alabama.....		66	6,278	218,088	2,886	24,449	1,013	305	1,093	56,749	40	22	137	85	
Mississippi.....	20	2,653	8,592	365,029	6,545	54,124	30,564		1,941	83,852	54		227	25	
Louisiana.....	10	835	9,539	310,166	4,785	45,907	30,414		2,560	78,012	303	272	76	505	
Texas.....	322		22,418	790,760	8,873	73,626	18,397	275	8,315	60,663	13	14	3,671	331	
Arkansas.....		738	7,245	298,109	3,562	24,382	14,238		1,713	37,371	1,750	29	23	37	
Kentucky.....		989	22,386	608,214	14,628	62,211	102,599		6,779	102,681	1,211	5	381	331	
Tennessee.....		1,484	12,969	391,773	7,579	37,134	11,988	10	2,643	135,597	90	41	1,174	156	
Total Southern States.....	1,782	10,335	169,461	5,299,667	127,274	695,420	511,701	848	66,065	1,449,211	6,390	1,091	26,406	4,082	

Ohio.....	9,782	326	75,724	1,796,045	113,253	112,906	100,199	1,382	46,212	1,514,875	193	189	57,183	369	-----
Indiana.....	3,580	-----	25,768	777,259	21,858	81,550	11,497	-----	11,885	424,824	19	89	-----	1,573	-----
Illinois.....	549	-----	45,226	1,767,106	60,133	72,170	165,203	1,197	25,863	873,165	42	31	24,490	-----	-----
Michigan.....	-----	6,497	44,745	884,192	29,370	102,218	25,997	875	28,107	1,256,654	438	34	3,633	643	-----
Wisconsin.....	3,460	1,455	32,537	648,577	21,247	37,129	16,867	-----	18,590	739,323	112	48	2,476	285	-----
Minnesota.....	269	-----	16,540	380,197	9,545	31,134	2,641	-----	10,102	327,706	6	159	3,126	40	-----
Iowa.....	-----	1,441	25,320	925,701	36,029	99,212	17,701	-----	16,641	366,292	74	49	237	5	-----
Missouri.....	1,974	776	62,329	1,406,405	45,018	149,654	372,531	5,258	15,581	413,975	246	61	1,041	217	-----
Total Middle Western States.....	19,614	10,495	329,189	8,585,482	336,453	685,973	712,636	8,712	172,981	5,916,814	1,130	660	92,196	3,132	-----
North Dakota.....	156	14	5,392	176,888	3,529	27,544	3,238	-----	1,425	40,051	1	1	35,702	114	-----
South Dakota.....	100	-----	4,212	163,644	3,745	16,054	1,601	-----	1,261	32,226	2	7	1,591	-----	-----
Nebraska.....	64	43	8,448	306,714	7,602	13,767	2,202	1	2,014	32,394	6	6	5	2	-----
Kansas.....	-----	400	14,443	505,746	9,285	17,974	9,172	-----	3,943	79,311	25	19	111	20	-----
Montana.....	25	45	4,125	171,185	3,369	23,635	15,175	-----	2,961	43,005	300	4	356	2	-----
Wyoming.....	-----	293	989	50,572	752	4,385	1,076	16	738	15,077	-----	5	5	5	-----
Colorado.....	-----	191	4,425	168,392	3,161	8,630	8,180	-----	2,254	50,832	2	-----	70	200	-----
New Mexico.....	-----	98	1,252	53,314	644	6,590	49	-----	656	9,923	3	16	1	-----	-----
Oklahoma.....	-----	30	5,410	200,152	3,787	27,978	2,627	-----	4,192	19,138	-----	10	44	10	-----
Total Western States.....	345	1,114	48,696	1,796,607	35,874	206,557	43,320	17	19,444	321,957	339	68	37,885	353	-----
Washington.....	265	-----	4,338	160,856	3,348	14,646	1,031	289	2,155	90,167	-----	7	4	25	-----
Oregon.....	94	-----	3,161	86,169	1,200	7,065	767	60	1,464	42,674	2	-----	380	19	-----
California.....	-----	8,858	54,379	1,481,259	46,577	68,625	133,650	15,018	41,162	1,646,379	7	12	24,584	2,759	-----
Idaho.....	-----	57	1,398	65,936	755	5,591	686	-----	1,474	18,452	2	-----	-----	-----	-----
Utah.....	184	100	5,448	132,412	2,848	17,680	17,362	6	3,129	106,324	-----	5	66	60	-----
Nevada.....	-----	-----	603	13,517	173	3,357	-----	-----	709	6,999	4	-----	-----	-----	-----
Arizona.....	-----	-----	1,297	54,467	1,104	15,483	280	138	1,293	34,430	-----	13	1	-----	-----
Total Pacific States.....	543	9,015	70,624	1,994,616	56,005	132,447	153,776	15,511	51,386	1,945,425	15	37	25,035	2,863	-----
Total United States (exclusive of possessions).....	62,894	73,668	1,359,955	35,416,516	1,267,296	2,359,321	3,536,853	694,641	1,020,380	15,213,418	26,974	2,072	288,762	184,694	13,000
Alaska.....	-----	-----	745	20,948	255	652	682	-----	346	11,049	-----	16	-----	-----	-----
Canal Zone (Panama).....	-----	-----	-----	11,102	20,904	-----	18	56	96	3,780	-----	-----	-----	-----	-----
Guam.....	-----	-----	70	3,371	1,973	-----	-----	-----	9	3,977	-----	-----	-----	-----	-----
The Territory of Hawaii.....	-----	-----	7,240	91,005	14,002	12,184	883	64	805	127,273	-----	522	231	-----	-----
Puerto Rico.....	-----	-----	27,076	86,413	12,791	31,405	4,039	5,643	12,960	54,894	-----	32	89,189	-----	-----
American Samoa.....	-----	-----	50	611	-----	-----	-----	26	9	864	-----	-----	-----	-----	-----
Total possessions.....	-----	-----	35,181	213,450	49,925	44,241	5,622	5,789	14,225	201,837	-----	570	89,420	-----	-----
Total United States and possessions.....	62,894	73,668	1,395,136	35,629,966	1,317,221	2,403,562	3,542,475	700,430	1,034,605	15,415,255	26,974	2,642	378,182	184,694	13,000

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

² Includes gross reciprocal bank balances.

TABLE NO. 33.—Assets and liabilities of active mutual savings banks, Dec. 31, 1946

ASSETS
[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Income earned or accrued but not collected	Other assets	Total assets
Maine.....	32	25,648	180,025	4	1,136	24,534	5,628	2,513	10,458	595	314	542			67	251,464
New Hampshire.....	134	69,003	166,863		7,354	21,611	18,945	1,082	9,488	1,318	505				95	296,264
Vermont.....	8	35,889	46,180	129	272	3,021	1,054	582	2,890	688	58	1,265		45	65	92,138
Massachusetts.....	190	840,314	2,147,196	18	6,563	264,171	58,641	16,639	72,395	14,435	1,317				4,818	3,426,507
Rhode Island.....	9	49,441	166,465	10	51	40,695	13,678	1,797	6,994	779	269				163	280,342
Connecticut.....	72	260,575	875,257	962	3,865	100,883	37,668	8,621	54,179	4,222	853				13,323	1,360,408
Total New England States.....	345	1,280,870	3,581,986	1,123	19,241	454,915	135,614	31,234	156,404	22,037	3,316	1,807		45	18,531	5,707,123
New York.....	131	2,848,217	6,432,565	2,078	11,786	223,247	43,687	62,478	444,289	54,195	5,641	2,195		32,198	6,566	10,169,142
New Jersey.....	24	99,145	298,607	46	17,252	82,552	251	3,570	23,208	4,207	277	209		1,371	275	530,970
Pennsylvania.....	7	72,559	707,963		4,751	267,496	5	2,719	26,233	9,140	270	373		3,234	883	1,095,626
Delaware.....	2	10,580	20,700		1,104	54,318	160	96	3,634	525	150				3	91,270
Maryland.....	9	23,781	337,081	354	61	39,634		1,156	18,579	1,146	3,669			258	97	425,816
Total Eastern States.....	173	3,054,282	7,796,916	2,478	34,954	667,247	44,103	70,019	515,943	69,213	10,007	2,777		37,061	7,824	12,312,824
Ohio.....	3	82,176	119,101		1,628	13,652	228	6,392	15,927	565		7		701	149	240,526
Indiana.....	4	8,852	28,502		728	1,891	15	295	4,310	46	5			5	44,649	
Wisconsin.....	4	1,752	7,730	10	866	262	30	189	1,706	68		1		9	12,623	
Minnesota.....	1	41,578	89,279		2,764	9,515		375	6,570	300		639		24	151,044	
Total Middle Western States.....	12	134,358	244,612	10	5,986	25,320	273	7,251	28,513	979	5	647		701	187	448,842
Washington.....	2	40,625	124,476		3,143	9,028		612	5,661	204				471	43	184,263
Oregon.....	1	5,140	6,038		4			85	674	5				2		11,948
Total Pacific States.....	3	45,765	130,514		3,147	9,028		697	6,335	209				471	45	196,211
Total United States.....	533	4,515,275	11,754,028	3,611	63,328	1,156,510	179,990	109,201	707,195	92,438	13,328	5,231		38,278	26,587	18,665,000

¹ Excludes 8 guaranty savings banks.

² Includes cash items.

³ Includes 2 "associations" which possess the characteristics of both a savings bank and a building and loan association in that all of the deposits are invested in bonds and mortgages and each depositor has the privilege of making a mortgage loan.

NOTE.—Estimated amounts, based on figures available from other sources, have been used in this table in instances where the various items of assets and liabilities were not obtainable direct from State banking departments.

TABLE No. 33.—Assets and liabilities of active mutual savings banks, Dec. 31, 1946—Continued

LIABILITIES
[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Income collected but not earned	Expenses accrued and unpaid	Other liabilities	Capital notes and debentures	Surplus	Undivided profits	Reserves and retirement account for capital notes and debentures
Maine.....	7	223,515	223,522						319		¹ 15,589	11,095	939
New Hampshire.....		265,365	265,365						152		¹ 18,812	9,553	2,382
Vermont.....	539	83,031	83,570				40	61	281	4,348	403	1,653	1,782
Massachusetts.....	325	3,080,105	3,080,430	14			252		5,127		¹ 175,610	161,571	3,503
Rhode Island.....		256,236	256,236					1,924	2,127		¹ 18,862	1,193	
Connecticut.....	322	1,214,602	1,214,924					414	3,323		85,194	55,973	580
Total New England States.....	1,193	5,122,854	5,124,047	14			292	2,399	11,329	4,348	314,470	241,038	9,186
New York.....	2,361	9,167,398	9,169,759	84	138		671	8,377	13,197		¹ 720,139	228,549	28,228
New Jersey.....	5,834	466,080	471,914				18	180	1,312	552	49,717	25	7,252
Pennsylvania.....	247	1,007,155	1,007,402					401	2,061		73,290	3,132	9,340
Delaware.....		79,626	79,626						13		1,950	135	9,546
Maryland.....	1,587	381,454	383,041				37	103	722		¹ 19,195	22,643	75
Total Eastern States.....	10,029	11,101,713	11,111,742	84	138		726	9,061	17,305	552	864,291	254,484	54,441
Ohio.....	771	221,988	222,759				108	906	2,355		12,375	1,007	1,016
Indiana.....	3,736	37,126	40,862					150			2,935	175	527
Wisconsin.....		11,636	11,636					10	59		1,826	92	
Minnesota.....		140,087	140,087						364		8,000	2,563	30
Total Middle Western States.....	4,507	410,837	415,344				108	1,066	2,778		24,136	3,837	1,573
Washington.....	15	172,597	172,612				15	63	898		¹ 8,150	1,271	1,254
Oregon.....		11,452	11,452					1	96		¹ 240	159	
Total Pacific States.....	15	184,049	184,064				15	64	994		8,390	1,430	1,254
Total United States.....	15,744	16,819,453	16,835,197	98	138		1,141	12,590	32,406	4,900	1,211,287	500,789	66,454

¹ Includes guaranty fund.

TABLE NO. 33.—Assets and liabilities of active mutual savings banks, Dec. 31, 1946—Continued

[In thousands of dollars]

Location	Loans and discounts													
	Com- mercial and in- dus- trial loans (in- clud- ing open- market paper)	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans			Other loans to indi- viduals (con- sumer loans)	Loans to banks	All other loans	Over- drafts	Total	
						Secured by farm land (includ- ing improve- ments)	Secured by resi- dential properties (other than farm)	Secured by other properties						
Maine.....							1 24, 423					1, 225		25, 648
New Hampshire.....							1 64, 247					4, 756		69, 003
Vermont.....	69		436		312	3, 674	28, 167	2, 077	226			928		35, 889
Massachusetts.....							1 825, 667					14, 647		840, 314
Rhode Island.....						147	40, 798	4, 154				4, 342		49, 441
Connecticut.....							1 257, 884		134			2, 557		260, 575
Total New England States.....	69		436		312	3, 821	1, 241, 186	6, 231	360			28, 455		1, 280, 870
New York.....							1 2, 844, 424					3, 793		2, 848, 217
New Jersey.....							1 98, 861					284		99, 145
Pennsylvania.....						415	54, 238	17, 314	547			45		72, 559
Delaware.....						227	1 10, 329					24		10, 580
Maryland.....	424				86	598	13, 861	7, 523				1, 289		23, 781
Total Eastern States.....	424				86	1, 240	3, 021, 713	24, 837	547			5, 435		3, 054, 282
Ohio.....						2, 062	40, 729	1, 956	1, 450			35, 978	1	82, 176
Indiana.....			45		87	1, 507	6, 027	998	61			127		8, 852
Wisconsin.....						19	1, 630	90	1			12		1, 752
Minnesota.....							1 41, 567					11		41, 578
Total Middle Western States.....			45		87	3, 588	89, 953	3, 044	1, 512			36, 128	1	134, 358
Washington.....						117	1 40, 327					181		40, 625
Oregon.....						5	2, 660	2, 445						5, 140
Total Pacific States.....						122	43, 017	2, 445				181		45, 765
Total United States.....	493		481		485	8, 771	4, 395, 869	36, 557	2, 419			70, 199	1	4, 515, 275

1 All real-estate loans.

2 Includes loans on other properties.

TABLE No. 33.—*Assets and liabilities of active mutual savings banks, Dec. 31, 1946—Continued*

[In thousands of dollars]

Location	Demand deposits						Time deposits					
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....		7					223, 168			347		
New Hampshire.....							265, 365					
Vermont.....	442	30	50			17	82, 364			598	69	
Massachusetts.....		325					3, 080, 105					
Rhode Island.....							256, 093			143		
Connecticut.....	1	2				319	1, 214, 520			75	7	
Total New England States.....	443	364	50			336	5, 121, 615			1, 163	76	
New York.....	78	1, 588				695	9, 167, 349			2	47	
New Jersey.....	5, 429	160	72			173	465, 635			296	149	
Pennsylvania.....		131				116	1, 007, 149			6		
Delaware.....							79, 533			93		
Maryland.....	1, 131	22				434	381, 454					
Total Eastern States.....	6, 638	1, 901	72			1, 418	11, 101, 120			397	196	
Ohio.....	377	19				375	221, 988					
Indiana.....	3, 013	108	512	54		49	37, 116				10	
Wisconsin.....							11, 633			3		
Minnesota.....							140, 087					
Total Middle Western States.....	3, 390	127	512	54		424	410, 824			3	10	
Washington.....		15					172, 586				11	
Oregon.....							11, 123				329	
Total Pacific States.....		15					183, 709				340	
Total United States.....	10, 471	2, 407	634	54		2, 178	16, 817, 268			1, 563	622	

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

TABLE No. 34.—Assets and liabilities of active private banks, Dec. 31, 1946 ¹

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks	Currency and coin	Balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Income earned or accrued but not collected	Other assets	Total assets
Connecticut.....	3	798	883	-----	-----	15	43	99	288	147	173	-----	-----	-----	53	2,490
New York.....	5	62,271	67,078	-----	40,252	661	4,732	339	54,329	122	8	26	11,950	498	282	242,548
Pennsylvania ²	11	5,992	17,663	-----	1,652	1,716	736	1,291	5,261	192	97	-----	2,645	35	280	37,560
Total Eastern States.....	16	68,263	84,741	-----	41,904	2,377	5,468	1,630	59,590	314	105	26	14,595	533	562	280,108
South Carolina.....	1	1,001	946	-----	431	60	204	130	1,359	-----	25	-----	-----	-----	-----	4,156
Ohio.....	7	1,257	2,985	-----	693	82	-----	108	1,561	10	-----	-----	-----	-----	1	6,697
Indiana.....	8	2,023	8,003	-----	403	109	3	461	5,485	28	5	-----	-----	-----	1	16,521
Total Middle Western States.....	15	3,280	10,988	-----	1,096	191	3	569	7,046	38	5	-----	-----	-----	2	23,218
Total United States.....	35	73,342	97,558	-----	43,431	2,643	5,718	2,428	68,283	499	308	26	14,595	533	617	309,981

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

NOTE.—Estimated amounts, based on figures available from other sources have been used in this table in instances where the various items of assets and liabilities were not obtainable direct from State banking departments.

TABLE NO. 34.—*Assets and liabilities of active private banks, Dec. 31, 1946*—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Income collected but not earned	Expenses accrued and unpaid	Other liabilities	Capital stock	Surplus	Undivided profits	Reserves
Connecticut.....	1,177	991	2,168	-----	80	-----	-----	-----	3	¹ 248	-----	-----	-----
New York.....	203,817	3,948	207,765	1,083	7	12,759	55	115	2,824	2,975	12,053	21	2,891
Pennsylvania.....	18,173	13,444	31,617	-----	17	3,201	6	14	236	² 2,318	-----	-----	151
Total Eastern States....	221,990	17,392	239,382	1,083	24	15,960	61	129	3,060	5,293	12,053	21	3,042
South Carolina.....	3,614	65	3,679	-----	-----	-----	-----	-----	-----	400	-----	77	-----
Ohio.....	3,776	2,399	6,175	-----	-----	-----	-----	-----	3	153	159	207	-----
Indiana.....	13,069	2,881	15,950	-----	-----	-----	1	-----	9	156	319	82	4
Total Middle Western States....	16,845	5,280	22,125	-----	-----	-----	1	-----	12	309	478	289	4
Total United States....	243,626	23,728	267,354	1,083	104	15,960	62	129	3,075	6,250	12,531	387	3,046

¹ Includes surplus, undivided profits and reserves.² Includes surplus and undivided profits.

TABLE NO. 34.—Assets and liabilities of active private banks, Dec. 31, 1946—Continued

[In thousands of dollars]

Location	Loans and discounts												
	Commer- cial and industrial loans (in- cluding open- market paper)	Loans to farmers di- rectly guar- anteed by the Com- modity Credit Cor- poration	Other loans to farmers	Loans to brokers and deal- ers in securities	Other loans for the purpose of purchasing or carry- ing stocks, bonds, and other securities	Real-estate loans			Other loans to individu- als (con- sumer loans)	Loans to banks	All other loans	Over- drafts	Total
						Secured by farm land (in- cluding improve- ments)	Secured by resi- dential proper- ties (other than farm)	Secured by other proper- ties					
Connecticut.....	121						1 510		98		69		798
New York.....	52,438		16	3,868	3,975	2	9	6	16	170	768	1,033	62,271
Pennsylvania.....	2,879		56	368	56	123	903	218	421		968		5,992
Total Eastern States.....	55,317		72	4,236	4,031	125	912	224	437	170	1,736	1,003	68,263
South Carolina.....			4		21	17	2 67		26		866		1,001
Ohio.....							1 478				778	1	1,257
Indiana.....	618		155		12	161	624	66	340		46	1	2,023
Total Middle Western States.....	618		155		12	161	1,102	66	340		824	2	3,280
Total United States.....	56,056		231	4,236	4,064	303	2,591	290	901	170	3,495	1,005	73,342

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

TABLE NO. 34.—*Assets and liabilities of active private banks, Dec. 31, 1946—Continued*

[In thousands of dollars]

Location	Demand deposits						Time deposits					
	Individuals, partnerships, and corporations	U. S. Gov- ern- ment	States and political subdivi- sions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Gov- ern- ment	Postal savings	States and political subdivi- sions	Banks in United States	Banks in foreign countries
Connecticut.....	1, 172					5	991					
New York.....	129, 182		212	13, 855	53, 628	6, 940	3, 846			2		100
Pennsylvania.....	15, 590	1	736	1, 171		675	13, 335			64	45	
Total Eastern States.....	144, 772	1	948	15, 026	53, 628	7, 615	17, 181			66	45	100
South Carolina.....	3, 448		163			3	65					
Ohio.....	3, 518		227			31	2, 389			10		
Indiana.....	12, 154	3	855			57	2, 881					
Total Middle Western States.....	15, 672	3	1, 082			88	5, 270			10		
Total United States.....	165, 064	4	2, 193	15, 026	53, 628	7, 711	23, 507			76	45	100

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

TABLE NO. 35.—*Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, Dec. 31, 1946*

Location	Population (approximate) ¹	Deposits of individuals, partnerships, and corporations (in thousands)			Per capita		
		Total	Demand	Time	Total	Demand	Time
Maine.....	849,559	\$652,347	\$221,702	\$430,645	\$767.87	\$260.96	\$506.91
New Hampshire.....	488,550	493,483	120,454	373,029	1,010.10	246.56	763.54
Vermont.....	335,068	310,007	82,934	227,073	925.21	247.52	677.69
Massachusetts.....	4,522,334	6,417,426	2,533,674	3,883,752	1,419.05	560.26	858.79
Rhode Island.....	819,295	923,295	362,051	561,244	1,126.94	441.91	685.03
Connecticut.....	1,930,423	2,480,285	853,124	1,627,161	1,284.84	441.94	842.90
Total New England States.....	8,945,229	11,276,843	4,173,939	7,102,904	1,260.65	466.61	794.04
New York.....	13,602,671	32,960,504	20,096,287	12,864,217	2,423.09	1,477.38	945.71
New Jersey.....	4,540,709	4,370,803	1,952,310	2,418,493	962.58	429.96	532.62
Pennsylvania.....	9,937,462	9,322,163	5,535,322	3,786,841	938.08	557.01	381.07
Delaware.....	310,208	479,087	339,369	139,718	1,544.41	1,094.01	450.40
Maryland.....	2,206,836	1,727,768	912,593	815,175	752.24	397.33	354.91
District of Columbia.....	1,013,850	917,179	694,482	222,697	904.65	685.00	219.65
Total Eastern States.....	31,701,736	49,777,504	29,530,363	20,247,141	1,570.18	931.51	638.67
Virginia.....	3,329,061	1,471,404	940,723	530,681	441.99	282.58	159.41
West Virginia.....	1,864,490	727,034	474,062	253,872	390.42	254.26	136.16
North Carolina.....	3,788,428	1,386,466	1,057,767	328,699	365.97	279.21	86.76
South Carolina.....	2,060,126	571,175	488,112	83,063	277.25	236.93	40.32
Georgia.....	3,450,117	1,331,064	1,021,048	310,016	385.80	295.94	89.86
Florida.....	2,578,941	1,377,419	1,066,339	311,080	534.10	413.48	120.62
Alabama.....	3,039,389	1,000,604	753,729	246,875	329.21	247.99	81.22
Mississippi.....	2,248,197	606,568	478,790	127,778	269.80	212.97	56.83
Louisiana.....	2,654,602	1,159,192	894,511	264,681	436.67	336.97	99.70
Texas.....	7,335,823	4,241,460	3,796,862	444,598	578.18	517.58	60.60
Arkansas.....	1,923,938	655,592	561,241	94,351	340.76	291.72	49.04
Kentucky.....	2,786,467	1,238,097	1,028,518	209,579	444.33	369.11	75.22
Tennessee.....	3,111,807	1,431,893	1,033,164	398,729	460.15	332.01	128.14
Total Southern States.....	40,171,386	17,198,868	13,594,866	3,604,002	428.14	338.42	89.72
Ohio.....	7,428,777	6,021,726	3,426,287	2,595,439	810.59	461.22	349.37
Indiana.....	3,716,010	2,450,419	1,613,877	836,542	659.42	434.30	225.12
Illinois.....	8,345,350	8,842,869	6,312,518	2,490,351	1,059.62	761.21	298.41
Michigan.....	5,914,487	4,151,435	2,113,707	2,037,728	701.91	357.38	344.53
Wisconsin.....	3,190,710	2,524,872	1,294,633	1,230,249	791.32	405.75	385.57
Minnesota.....	2,698,917	2,258,896	1,317,559	941,337	836.96	488.18	348.78
Iowa.....	2,442,752	1,819,301	1,311,372	507,929	744.78	536.84	207.94
Missouri.....	3,844,633	2,878,579	2,254,902	623,677	748.73	586.51	162.22
Total Middle Western States.....	37,581,636	30,948,097	19,684,855	11,263,242	823.49	523.79	299.70
North Dakota.....	563,130	430,847	333,316	97,531	765.09	591.90	173.19
South Dakota.....	599,879	391,735	316,585	75,150	653.02	527.75	125.27
Nebraska.....	1,294,875	1,008,230	874,384	133,846	778.63	675.27	103.36
Kansas.....	1,880,703	1,206,999	1,054,135	152,864	641.78	560.50	81.28
Montana.....	495,036	442,177	350,650	91,527	893.22	708.33	184.89
Wyoming.....	266,973	192,108	147,627	44,481	719.58	552.97	166.61
Colorado.....	1,211,648	934,234	714,198	220,036	771.04	589.44	181.60
New Mexico.....	578,262	223,394	183,658	39,736	386.32	317.60	68.72
Oklahoma.....	2,198,477	1,019,460	916,813	102,647	463.71	417.02	46.69
Total Western States.....	9,068,983	5,849,184	4,891,366	957,818	643.55	538.17	105.38

¹ Includes members of the armed forces overseas.

TABLE NO. 35.—*Per capita demand and time deposits of individuals, partnerships and corporations in all active banks, Dec. 31, 1946—Continued*

Location	Population (approximate)	Deposits of individuals, partnerships, and corporations (in thousands)			Per capita		
		Total	Demand	Time	Total	Demand	Time
Washington.....	2,257,925	\$1,880,115	\$1,137,306	\$742,809	\$832.67	\$503.69	\$328.96
Oregon.....	1,303,522	1,188,440	792,441	395,999	911.71	607.92	303.79
California.....	9,536,462	11,543,724	6,302,148	5,241,576	1,210.48	660.85	549.63
Idaho.....	540,432	383,031	289,497	93,534	708.75	535.68	173.07
Utah.....	666,893	451,952	286,337	165,615	677.70	429.36	248.34
Nevada.....	172,938	140,332	87,899	52,433	811.46	508.27	303.19
Arizona.....	680,944	337,975	247,148	90,827	496.33	362.95	133.38
Total Pacific States.....	15,159,116	15,925,569	9,142,776	6,782,793	1,050.56	603.12	447.44
Total United States (exclusive of possessions).....	142,648,086	130,976,065	81,018,165	49,957,900	918.18	567.96	350.22
Alaska.....	82,519	56,541	38,533	18,008	685.19	466.96	218.23
Canal Zone (Panama).....	60,796	14,882	11,102	3,780	244.79	182.61	62.18
Guam.....	(²)	7,348	3,371	3,977			
The Territory of Hawaii.....	473,334	415,748	169,032	246,716	878.34	357.11	521.23
Puerto Rico.....	2,149,614	141,307	86,413	54,894	65.74	40.20	25.54
American Samoa.....	15,010	1,475	611	864	98.27	40.71	57.56
Virgin Islands of the United States.....	27,000	2,630	983	1,647	97.41	36.41	61.00
Total possessions.....	2,808,273	639,931	310,045	329,886	227.87	110.40	117.47
Total United States and possessions.....	145,456,359	131,615,996	81,328,210	50,287,786	904.85	559.13	345.72

² Not available.

TABLE NO. 36.—Officials of State banking departments and number of each class of active banks under their supervision in December 1946

Location	Names of officials	Titles	Total number of banks	State commercial ¹			Mutual savings			Private
				Insured		Non-insured	Insured		Non-insured	Non-insured
				Members Federal Reserve System	Non-members Federal Reserve System		Members Federal Reserve System	Non-members Federal Reserve System		
Maine.....	Homer E. Robinson.....	Bank Commissioner.....	63	5	17	9		6	26	
New Hampshire.....	Clyde M. Davis.....	do.....	55	1	4	² 16			34	
Vermont.....	Charles E. Burns.....	Commissioner of Banking and Insurance.....	41	1	31	1		8		
Massachusetts.....	Timothy J. Donovan.....	Commissioner of Banks.....	256	29	33	4			190	
Rhode Island.....	Alexander Chmielewski.....	Bank Commissioner.....	23	2	3	9			9	
Connecticut.....	Richard Rapport.....	do.....	145	13	34	23		2	70	3
Total New England States.....			583	51	122	62		16	329	3
New York.....	Elliott V. Bell.....	Superintendent of Banks.....	411	186	81	8		131		5
New Jersey.....	Lawrence B. Carey.....	Commissioner of Banking and Insurance.....	156	78	47	7		22	2	
Pennsylvania.....	William C. Freeman.....	Secretary of Banking.....	366	112	229	7		7		11
Delaware.....	John C. Darby.....	State Bank Commissioner.....	28	4	21	1			2	
Maryland.....	John W. Downing.....	Bank Commissioner.....	116	16	88	3		2	7	
District of Columbia.....			11	7	4					
Total Eastern States.....			1,088	403	470	26		162	11	16
Virginia.....	Milton R. Morgan.....	Commissioner of Banking.....	184	72	112					
West Virginia.....	A. W. Locke.....	do.....	104	32	67	5				
North Carolina.....	Gurney P. Hood.....	Commissioner of Banks.....	182	8	169	5				
South Carolina.....	W. Royden Watkins.....	Chief Bank Examiner.....	126	6	97	22				1
Georgia.....	John C. Beasley.....	Superintendent of Banks.....	267	11	244	12				
Florida.....	C. M. Gay.....	Comptroller, State of Florida.....	124	10	106	8				
Alabama.....	Brooks Glass.....	Superintendent of Banks.....	153	19	131	3				
Mississippi.....	Joseph W. Latham.....	State Comptroller.....	179	6	168	5				
Louisiana.....	W. J. Begnaud.....	State Bank Commissioner.....	122	10	111	1				
Texas.....	L. S. Johnson.....	Commissioner, Department of Banking.....	417	116	261	40				
Arkansas.....	Thomas W. Leggett.....	State Bank Commissioner.....	169	16	147	6				
Kentucky.....	Hillard H. Smith.....	Commissioner, Department of Banking.....	297	21	248	28				
Tennessee.....	H. B. Clarke.....	Superintendent of Banks.....	224	11	208	5				
Total Southern States.....			2,548	338	2,069	140				1

Ohio.....	H. Earl Cook.....	Superintendent of Banks.....	438	187	233	8	3	7
Indiana.....	Joseph McCord.....	Director, Department of Financial Institutions.....	367	112	236	8	1	2
Illinois.....	Arthur C. Lueder.....	Auditor of Public Accounts.....	498	127	356	15		1
Michigan.....	E. William Nelson.....	Commissioner, State Banking Department.....	356	150	189	17		
Wisconsin.....	James B. Mulva.....	Chairman, Banking Commission.....	463	68	382	9	2	1
Minnesota.....	F. A. Amundson.....	Commissioner of Banks.....	497	27	438	31	1	
Iowa.....	N. P. Black.....	Superintendent of Banking.....	552	67	432	53		
Missouri.....	Harry G. Schaffner.....	Commissioner of Finance.....	515	100	384	31		
Total Middle Western States.....			3,686	838	2,650	172	3	7
North Dakota.....	J. A. Graham.....	State Examiner.....	110		104	6		
South Dakota.....	Verne W. Abeel.....	Superintendent of Banks.....	134	28	106			
Nebraska.....	J. Fred Peters.....	Director of Banking.....	282	18	211	53		
Kansas.....	B. A. Welch.....	State Bank Commissioner.....	440	40	238	162		
Montana.....	W. A. Brown.....	Superintendent of Banks.....	71	38	33			
Wyoming.....	Norris E. Hartwell.....	State Examiner.....	29	11	18			
Colorado.....	William L. Hazlett.....	State Bank Commissioner.....	65	15	44	6		
New Mexico.....	Woodlan P. Saunders.....	State Bank Examiner.....	21	8	13			
Oklahoma.....	Carl B. Sebring.....	Bank Commissioner.....	183	20	154	9		
Total Western States.....			1,335	178	921	236		
Washington.....	Walter A. Johnson.....	Supervisor of Banking.....	86	16	65	3	2	
Oregon.....	A. A. Rogers.....	Superintendent of Banks.....	48	10	34	3	1	
California.....	Maurice C. Sparling.....	do.....	115	21	74	20		
Idaho.....	J. B. Newport.....	Commissioner of Finance.....	32	10	20	2		
Utah.....	J. M. Knapp.....	Bank Commissioner.....	47	22	25			
Nevada.....	Grant L. Robison.....	Superintendent of Banks.....	3	1	2			
Arizona.....	I. L. Hart.....	do.....	7	2	5			
Total Pacific States.....			338	82	225	28	3	
Alaska.....	Frank A. Boyle.....	Secretary, Territorial Banking Board.....	14		14			
Canal Zone (Panama).....			2		2			
Guam.....			1		1			
The Territory of Hawaii.....		Bank Examiner.....	8		1	7		
Puerto Rico.....		Treasurer.....	16		16			
American Samoa.....			1		1			
Total possessions.....			42		1	41		
Total United States and possessions.....			9,620	1,890	6,458	705	3	188
							342	34

1 Includes loan and trust companies and stock savings banks.

2 Includes 8 guaranty savings banks.

3 Includes 1 private bank.

Branches of 2 American national banks.

Includes 2 American national banks having branches in Puerto Rico.

TABLE NO. 37.—*Assets and liabilities of all active banks, 1936 to 1946*

[For figures covering each year 1834 to 1935, inclusive, see reports for 1931 and 1941]

[In thousands of dollars]

	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks ¹	Other assets	Total assets	Capital ²	Surplus and net undivided profits ³	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
JUNE 30													
1936	15, 803	20, 839, 159	17, 358, 200	10, 501, 333	1, 018, 951	14, 103, 430	3, 367, 168	67, 188, 241	3, 421, 226	4, 549, 867	58, 339, 815	47, 376	829, 957
1937	15, 580	22, 698, 176	16, 968, 486	10, 305, 653	958, 317	14, 670, 297	3, 323, 875	68, 924, 757	3, 250, 650	4, 985, 781	59, 822, 370	55, 857	810, 099
1938	15, 341	21, 311, 161	16, 774, 262	9, 571, 216	1, 044, 251	16, 426, 417	3, 150, 400	68, 277, 707	3, 204, 751	4, 977, 218	59, 379, 550	42, 476	673, 712
1939	15, 146	21, 516, 279	18, 790, 831	9, 594, 937	1, 042, 408	19, 584, 188	3, 072, 677	73, 601, 320	3, 180, 096	5, 134, 112	64, 576, 094	26, 724	703, 694
1940	15, 017	22, 557, 670	19, 710, 503	9, 364, 406	1, 148, 589	24, 535, 288	2, 897, 193	80, 213, 629	3, 091, 793	5, 233, 334	71, 153, 455	26, 969	708, 075
1941	14, 919	25, 543, 438	23, 577, 061	9, 152, 671	1, 408, 306	25, 471, 008	2, 676, 235	87, 828, 719	3, 055, 005	5, 469, 514	78, 549, 329	22, 559	732, 312
1942	14, 815	25, 178, 305	30, 363, 023	8, 653, 089	1, 446, 780	24, 236, 259	2, 382, 535	92, 259, 991	2, 998, 686	5, 523, 532	83, 029, 575	20, 736	687, 462
1943	14, 661	22, 324, 053	57, 963, 058	7, 921, 874	1, 606, 564	25, 210, 347	2, 226, 510	117, 252, 406	2, 979, 447	5, 811, 248	107, 784, 099	31, 657	645, 955
1944	14, 598	25, 504, 338	76, 129, 877	7, 586, 714	1, 623, 191	26, 705, 352	2, 010, 193	139, 559, 665	3, 036, 893	6, 318, 608	129, 367, 247	87, 116	749, 801
1945	14, 587	28, 092, 140	94, 240, 445	8, 032, 440	1, 649, 487	29, 246, 407	1, 766, 090	163, 026, 979	3, 118, 116	7, 033, 855	151, 932, 691	81, 075	861, 242
1946	14, 626	31, 693, 492	96, 497, 087	9, 224, 930	1, 729, 034	31, 732, 067	1, 825, 654	172, 702, 264	3, 250, 986	7, 925, 817	160, 349, 405	93, 966	1, 082, 090
Dec. 31													
1936	15, 704	21, 618, 127	17, 497, 059	10, 700, 905	1, 025, 586	15, 871, 668	3, 402, 165	70, 115, 510	3, 293, 014	4, 849, 310	61, 155, 014	57, 247	760, 925
1937	15, 463	22, 364, 140	16, 660, 068	9, 828, 984	907, 871	15, 065, 962	3, 271, 994	68, 099, 019	3, 223, 110	4, 949, 834	59, 109, 903	50, 816	765, 356
1938	15, 265	21, 535, 406	18, 002, 042	9, 664, 255	()	18, 373, 644	3, 258, 252	70, 833, 599	3, 192, 493	5, 016, 435	61, 907, 761	36, 612	680, 298
1939	15, 096	22, 374, 700	19, 447, 464	9, 348, 161	1, 196, 539	22, 197, 935	3, 010, 458	77, 575, 257	3, 125, 524	5, 169, 647	68, 666, 043	25, 551	688, 492
1940	14, 956	23, 967, 476	21, 028, 798	9, 499, 776	1, 407, 364	26, 846, 418	2, 822, 070	85, 571, 902	3, 070, 519	5, 339, 039	76, 407, 885	25, 060	729, 599
1941	14, 885	26, 838, 365	25, 553, 809	9, 035, 537	1, 445, 018	25, 942, 377	2, 538, 588	91, 453, 694	3, 034, 361	5, 460, 778	82, 235, 260	22, 593	702, 704
1942	14, 722	24, 001, 146	46, 059, 111	8, 312, 249	1, 463, 836	27, 371, 581	2, 334, 654	109, 542, 577	2, 985, 391	5, 619, 637	100, 265, 638	18, 638	655, 273
1943	14, 621	23, 674, 539	66, 259, 384	7, 466, 862	1, 612, 252	26, 999, 933	2, 109, 068	128, 121, 978	3, 011, 600	6, 034, 091	118, 336, 125	51, 650	688, 511
1944	14, 579	26, 101, 639	86, 414, 755	7, 596, 205	1, 801, 370	29, 175, 791	1, 857, 424	152, 947, 184	3, 052, 950	6, 640, 166	142, 310, 824	125, 624	817, 620
1945	14, 598	30, 466, 867	101, 904, 073	8, 611, 660	2, 025, 088	33, 589, 693	1, 753, 694	178, 351, 075	3, 187, 368	7, 424, 243	166, 530, 093	227, 150	982, 221
1946	14, 633	35, 822, 868	87, 093, 517	9, 543, 221	2, 221, 793	32, 995, 748	1, 729, 215	169, 406, 362	3, 299, 469	8, 138, 479	156, 801, 396	48, 403	1, 118, 615

¹ Includes reserve balances and cash items in process of collection.² Includes capital notes and debentures in banks other than national.³ Includes reserve accounts.⁴ Not called for separately. Included with "Balances with other banks."

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

TABLE NO. 38.—*Assets and liabilities of all active national banks, 1936 to 1946*

[For figures covering each year 1863 to 1935, inclusive, see reports for 1931 and 1941]

[In thousands of dollars]

	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks ¹	Other assets	Total assets	Capital	Surplus and net undivided profits ²	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
JUNE 30													
1936	5,374	7,763,342	8,447,364	4,035,261	531,694	7,849,732	1,069,363	29,696,756	1,601,375	1,474,353	26,200,453	3,720	326,855
1937	5,299	8,812,895	8,219,195	3,903,092	444,598	7,933,271	1,015,755	30,328,806	1,582,131	1,630,034	26,765,913	9,216	341,512
1938	5,248	8,334,624	7,987,716	3,656,560	528,305	8,922,250	948,105	30,377,560	1,572,900	1,700,919	26,815,894	9,586	278,261
1939	5,209	8,573,703	8,769,729	3,783,157	530,580	10,544,226	979,183	33,180,578	1,562,956	1,826,556	29,469,469	3,540	318,057
1940	5,170	9,179,227	9,111,226	3,794,049	582,303	13,294,801	923,474	36,885,080	1,534,649	1,941,792	33,074,407	2,910	331,322
1941	5,136	10,922,493	11,135,952	3,818,842	709,455	13,812,200	915,700	41,314,635	1,523,383	2,074,758	37,351,303	2,005	363,186
1942	5,107	10,901,795	14,028,992	3,714,396	728,309	13,588,254	857,219	44,718,965	1,507,670	2,171,822	40,659,117	2,014	378,342
1943	5,066	9,190,143	30,190,402	3,538,176	806,546	14,420,845	826,240	58,972,352	1,498,008	2,327,397	54,769,361	4,231	373,355
1944	5,042	11,220,680	38,790,869	3,497,654	820,570	15,239,164	823,008	70,400,945	1,553,578	2,557,031	65,833,253	6,205	450,878
1945	5,021	12,389,133	47,255,463	3,764,438	821,200	16,791,661	772,848	81,794,833	1,624,184	2,848,369	76,825,537	5,209	491,534
1946	5,018	14,498,441	47,472,876	4,543,865	805,575	17,856,276	816,021	85,993,054	1,683,489	3,190,088	80,494,758	24,441	600,278
DEC. 31													
1936	5,331	8,271,210	8,685,554	4,094,490	518,503	8,462,578	1,032,327	31,064,662	1,598,815	1,572,195	27,608,397	3,495	281,760
1937	5,266	8,813,547	8,072,882	3,690,122	422,490	8,128,003	977,186	30,104,230	1,577,831	1,666,367	26,540,694	10,839	308,499
1938	5,230	8,489,120	8,705,959	3,753,234	555,304	9,151,105	1,011,455	31,666,177	1,570,622	1,757,522	28,050,676	5,608	281,749
1939	5,193	9,043,632	9,073,935	3,737,641	615,698	11,887,915	960,436	35,319,257	1,532,903	1,872,215	31,612,992	2,882	298,265
1940	5,150	10,027,773	9,752,605	3,915,435	718,799	14,401,268	918,082	39,733,062	1,527,237	2,009,161	35,852,424	3,127	342,013
1941	5,123	11,751,792	12,073,052	3,814,456	786,501	14,215,429	897,004	43,538,234	1,515,794	2,133,305	39,554,772	3,778	330,585
1942	5,087	10,200,798	23,825,351	3,657,437	733,499	15,516,771	847,122	54,780,978	1,503,682	2,234,672	50,648,816	3,516	390,291
1943	5,046	10,133,532	34,178,555	3,325,698	807,069	15,272,695	813,468	64,531,917	1,531,515	2,427,927	60,156,181	8,155	408,139
1944	5,031	11,497,802	43,478,789	3,543,540	904,500	16,732,749	792,479	76,949,859	1,566,905	2,707,960	72,128,937	54,180	491,877
1945	5,023	13,948,042	51,467,706	4,143,903	1,008,644	19,170,145	797,316	90,535,756	1,658,839	2,996,898	85,242,947	77,969	559,103
1946	5,013	17,309,767	41,843,532	4,799,284	1,094,721	18,972,446	830,513	84,850,263	1,756,621	3,393,178	79,049,839	20,047	630,578

¹ Includes reserve balances and cash items in process of collection.² Includes reserve accounts.

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

TABLE NO. 39.—*Assets and liabilities of all active banks other than national, 1936 to 1946*

[For figures covering each year 1834 to 1935, inclusive, see reports for 1931 and 1941]

[In thousands of dollars]

	Num- ber of banks	Loans and discounts, including overdrafts	U. S. Gov- ernment obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks ¹	Other assets	Total assets	Capital stock	Capital notes and debent- ures	Surplus and net undivided profits ²	Total deposits	Bills pay- able and redis- counts, etc.	Other liabili- ties
JUNE 30														
1936.....	10,429	13,075,817	8,910,836	6,466,072	487,257	6,253,698	2,297,805	37,491,485	1,485,132	244,719	3,075,514	32,139,362	43,656	503,102
1937.....	10,281	13,885,281	8,749,291	6,402,561	513,719	6,737,026	2,308,073	38,595,951	1,483,555	184,964	3,355,747	33,056,457	46,641	468,587
1938.....	10,093	12,976,537	8,786,546	5,914,656	515,946	7,504,167	2,202,295	37,900,147	1,467,766	164,085	3,276,299	32,563,656	32,890	395,451
1939.....	9,937	12,942,576	10,021,102	5,811,780	511,828	9,039,962	2,093,494	40,420,742	1,446,666	150,474	3,307,556	35,107,225	23,184	385,637
1940.....	9,847	13,378,443	10,599,277	5,570,357	566,286	11,240,467	1,973,719	43,328,549	1,428,973	128,171	3,291,542	38,079,051	24,059	376,753
1941.....	9,783	14,620,955	12,441,109	5,333,829	698,848	11,658,808	1,760,535	46,514,084	1,416,939	114,683	3,394,756	41,198,026	20,554	369,126
1942.....	9,708	14,276,510	15,434,031	4,938,693	718,471	10,648,005	1,525,316	47,541,026	1,386,845	104,171	3,351,710	42,370,458	18,722	309,120
1943.....	9,595	13,133,910	27,772,656	4,383,698	800,018	10,789,502	1,400,270	58,280,054	1,386,748	94,691	3,483,851	53,014,738	27,426	272,600
1944.....	9,556	14,274,658	37,339,008	4,089,060	802,621	11,466,188	1,187,185	69,158,720	1,396,746	86,569	3,761,577	63,533,994	80,911	268,923
1945.....	9,566	15,703,007	46,984,982	4,268,002	828,197	12,454,746	993,212	81,232,146	1,415,170	78,762	4,185,486	75,107,154	75,866	369,708
1946.....	9,608	17,195,051	49,024,211	4,681,065	923,459	13,875,791	1,009,633	86,709,210	1,495,004	72,493	4,735,729	79,854,647	69,525	481,812
DEC. 31														
1936.....	10,373	13,346,917	8,811,505	6,606,415	507,083	7,409,090	2,369,838	39,050,848	1,489,354	204,845	3,277,115	33,546,617	53,752	479,165
1937.....	10,197	13,550,593	8,587,186	6,138,862	485,381	6,937,959	2,294,808	37,994,789	1,471,533	173,746	3,283,467	32,569,209	39,977	456,857
1938.....	10,035	13,046,286	9,296,083	5,911,021	(3)	8,667,235	2,246,797	39,167,422	1,459,015	162,856	3,258,913	33,857,085	31,004	398,549
1939.....	9,903	13,331,068	10,373,529	5,610,520	580,841	10,310,020	2,050,022	42,256,000	1,450,873	141,748	3,297,432	36,953,051	22,669	390,227
1940.....	9,806	13,939,703	11,276,193	5,504,341	688,565	12,445,150	1,903,988	45,837,940	1,420,148	123,134	3,329,878	40,555,461	21,933	387,386
1941.....	9,762	15,086,573	13,480,757	5,221,081	758,517	11,726,948	1,641,684	47,915,460	1,470,373	108,194	3,327,471	42,678,488	18,815	372,119
1942.....	9,635	13,800,348	22,233,760	4,854,812	730,337	11,854,810	1,487,532	54,761,599	1,382,507	99,202	3,384,964	49,616,822	15,122	262,982
1943.....	9,575	13,541,007	32,080,829	4,141,164	804,283	11,727,238	1,295,540	63,560,061	1,389,943	90,142	3,606,164	58,179,945	43,495	280,372
1944.....	9,548	14,603,837	42,935,966	4,052,665	896,870	12,443,042	1,064,945	75,967,325	1,403,725	82,320	3,932,206	70,181,887	71,444	325,743
1945.....	9,575	16,518,825	50,436,367	4,467,757	1,016,444	14,419,548	956,378	87,815,319	1,456,449	72,080	4,427,345	81,287,146	149,181	423,118
1946.....	9,620	18,613,101	45,249,985	4,743,937	1,127,072	14,023,302	898,702	84,556,699	1,475,054	67,794	4,745,301	77,751,557	28,356	488,037

¹ Includes reserve balances and cash items in process of collection.² Includes reserve accounts.³ Not called for separately. Included with "Balances with other banks."

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

TABLE NO. 40.—Summary of status, progress, and results of liquidation of all national banks ¹ placed in charge of receivers from the date of the first national bank failure, Apr. 14, 1865 to Dec. 31, 1946

	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, 811	11	\$ 2, 822	\$ 15	-----	\$ 15	\$ 2, 796	11	\$ 2, 807
Total assets taken charge of by receivers.....	\$3, 671, 922, 451	\$72, 229, 358	\$3, 744, 151, 809	\$27, 143, 017	-----	\$27, 143, 017	\$3, 644, 779, 434	\$72, 229, 358	\$3, 717, 008, 792
Disposition of assets:									
Collections from assets (including earnings collected from 1,155 banks completely liquidated to Oct. 31, 1933, and for accounting purposes, dividends paid secured creditors of all trusts finally closed Oct 1, 1924, to Oct. 31, 1929).....	2, 174, 712, 601	45, 529, 489	2, 220, 242, 090	18, 624, 923	-----	18, 624, 923	2, 156, 087, 678	45, 529, 489	2, 201, 617, 167
Offsets allowed and settled (against assets).....	248, 487, 995	5, 504, 445	253, 992, 440	2, 089, 895	-----	2, 089, 895	246, 398, 100	5, 504, 445	251, 902, 545
Losses on assets compounded or sold under order of court.....	1, 205, 949, 565	18, 590, 179	1, 224, 539, 744	6, 401, 713	-----	6, 401, 713	1, 199, 547, 852	18, 590, 179	1, 218, 138, 031
Book value of assets returned to shareholders' agents.....	42, 772, 290	-----	42, 772, 290	26, 486	-----	26, 486	42, 745, 804	-----	42, 745, 804
Book value of remaining assets.....	-----	2, 605, 245	2, 605, 245	-----	-----	-----	-----	2, 605, 245	2, 605, 245
Total.....	3, 671, 922, 451	72, 229, 358	3, 744, 151, 809	27, 143, 017	-----	27, 143, 017	3, 644, 779, 434	72, 229, 358	3, 717, 008, 792
Collections:									
Collections from assets as above.....	2, 174, 712, 601	45, 529, 489	2, 220, 242, 090	18, 624, 923	-----	18, 624, 923	2, 156, 087, 678	45, 529, 489	2, 201, 617, 167
Collections from stock assessments.....	177, 082, 634	2, 667, 642	179, 750, 276	619, 261	-----	619, 261	176, 463, 373	2, 667, 642	179, 131, 015
Earnings collected: interest, premiums, rents, etc. (unavailable as separate item for 1,155 banks completely liquidated to Oct. 31, 1933).....	159, 206, 580	4, 193, 290	163, 399, 870	1, 429, 275	-----	1, 429, 275	157, 777, 305	4, 193, 290	161, 970, 595
Offsets allowed and settled (against assets).....	248, 487, 995	5, 504, 445	253, 992, 440	2, 089, 895	-----	2, 089, 895	246, 398, 100	5, 504, 445	251, 902, 545
Unpaid balance Reconstruction Finance Corporation loans.....	233, 649	-----	233, 649	-----	-----	-----	233, 649	-----	233, 649
Total.....	2, 759, 723, 459	57, 894, 866	2, 817, 618, 325	22, 763, 354	-----	22, 763, 354	2, 736, 960, 105	57, 894, 866	2, 794, 854, 971

See footnotes at end of table.

TABLE NO. 40. *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, 1946—Continued*

	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
Disposition of collections:									
Dividends paid by receivers to unsecured creditors (including dividends paid to secured creditors for 815 banks completely liquidated to Oct. 31, 1929)	\$1,383,856,716	\$30,602,691	\$1,414,459,407	\$10,893,071	-----	\$10,893,071	\$1,372,963,645	\$30,602,691	\$1,403,566,336
Dividends paid by receivers to secured creditors (unavailable as separate item for 815 banks completely liquidated to Oct. 31, 1929)	34,546,699	77,533	34,624,232	35,202	-----	35,202	34,511,497	77,533	34,589,030
Distributions by conservators to unsecured creditors	209,124,039	-----	209,124,039	2,838,102	-----	2,838,102	206,285,937	-----	206,285,937
Distributions by conservators to secured creditors	1,372,006	-----	1,372,006	10,750	-----	10,750	1,361,256	-----	1,361,256
Payments to secured and preferred creditors (including disbursements for the protection of assets for 597 banks completely liquidated to Oct. 31, 1926)	691,356,413	14,805,525	706,161,938	4,901,281	-----	4,901,281	686,455,132	14,805,525	701,260,657
Offsets allowed and settled (against liabilities)	248,487,995	5,504,445	253,992,440	2,089,895	-----	2,089,895	246,398,100	5,504,445	251,902,545
Disbursements for the protection of assets (unavailable as separate item for 597 banks completely liquidated to Oct. 31, 1926)	7,920,313	184,023	8,113,336	18,839	-----	18,839	7,910,474	184,023	8,094,497
Payments of receivers' salaries, legal, and other expenses	165,120,233	4,600,416	169,720,649	1,767,254	-----	1,767,254	163,352,979	4,600,416	167,953,395
Payments of conservators' salaries, legal, and other expenses	10,970,725	45,597	11,016,322	201,010	-----	201,010	10,769,715	45,597	10,815,312
Amounts returned to shareholders in cash	6,959,320	-----	6,959,320	7,950	-----	7,950	6,951,370	-----	6,951,370
Cash balances in hands of Comptroller and receivers	-----	2,074,636	2,074,636	-----	-----	-----	-----	2,074,636	2,074,636
Total	2,759,723,459	57,894,866	2,817,618,325	22,763,354	-----	22,763,354	2,736,960,105	57,894,866	2,794,854,971
Capital stock at date of failure	\$ 395,227,595	7,685,000	\$ 402,912,595	7 2,352,920	-----	7 2,352,920	\$ 392,874,675	7,685,000	\$ 400,559,675
United States bonds held at failure to secure circulating notes	173,742,631	2,650,000	176,392,631	-----	-----	-----	173,742,631	2,650,000	176,392,631
United States bonds held to secure circulation, sold and circulation redeemed	173,742,631	2,650,000	176,392,631	-----	-----	-----	173,742,631	2,650,000	176,392,631

Circulation outstanding at date of failure.....	167,904,165	2,648,620	170,552,785	-----	-----	167,904,165	2,648,620	170,552,785
Assessments upon shareholders.....	323,448,807	5,625,000	329,073,807	1,912,920	1,912,920	321,535,887	5,625,000	327,160,887
Deposits at date of failure.....	2,335,919,479	42,621,244	2,378,540,723	19,147,196	19,147,196	2,316,772,283	42,621,244	2,359,393,527
Borrowed money (bills payable, rediscounts, etc.) at date of failure.....	503,274,144	12,203,990	515,478,134	5,194,938	5,194,938	498,079,206	12,203,990	510,283,196
Additional liabilities established subsequent to date of failure.....	95,289,883	1,812,594	97,102,477	809,871	809,871	94,480,012	1,812,594	96,292,606
Claims proved (both secured and unsecured).....	2,090,121,256	36,361,061	2,126,482,317	17,850,201	17,850,201	2,072,271,055	36,361,061	2,108,632,116
Average percent dividends paid to claims proved.....	77.93	84.38	78.04	77.18	77.18	77.94	84.38	78.05
Average percent total payments to creditors to total liabilities established.....	87.54	90.03	87.58	82.57	82.57	87.58	90.03	87.63
Average percent total costs of liquidation to total collections including offsets allowed.....	6.67	8.02	6.70	8.73	8.73	6.65	8.02	6.68

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 138 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. 41.—Number and deposits of national and District of Columbia nonnational banks ¹ placed in receivership period Apr. 14, 1865, to Dec. 31, 1946, by groups according to percentages of dividends paid to Dec. 31, 1946

Periods and bank groups	Liquidation Banks												Re-stored to solvency banks ²	Total all banks
	Dividends paid, 100 percent and over		Dividends paid, 75 to 99.9 percent		Dividends paid, 50 to 74.9 percent		Dividends paid, 25 to 49.9 percent		Dividends paid, less than 25 percent		Total banks			
	Number of banks	Deposits	Number of banks	Deposits	Number of banks	Deposits	Number of banks	Deposits	Number of banks	Deposits	Number of banks	Deposits	Number of banks	Number of banks
Receiverships completely liquidated and finally closed or restored to solvency, 1865 to 1946 (2,970 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	12,556,918	29	4,452,292	214	62,463,442	1	215
Nov. 1, 1936 to Oct. 31, 1937-----	86	50,715,003	80	38,690,969	85	38,027,988	³ 51	19,594,780	38	7,420,214	340	154,448,954	0	340
Nov. 1, 1937 to Oct. 31, 1938-----	⁴ 76	33,477,651	110	54,346,379	106	56,203,459	48	16,991,046	24	6,158,246	364	167,176,781	0	364
Nov. 1, 1938 to Oct. 31, 1939-----	26	20,910,457	61	58,631,031	42	32,056,684	21	10,103,204	9	2,269,805	159	123,971,181	0	159
Nov. 1, 1939 to Oct. 31, 1940-----	19	17,397,983	36	43,639,246	38	43,319,262	15	9,332,899	4	8,005,471	112	121,694,861	0	112
Nov. 1, 1940 to Oct. 31, 1941-----	⁵ 7	18,147,843	39	68,673,118	⁴ 42	76,497,725	⁶ 10	10,540,731	4	8,201,086	102	182,060,503	0	102
Nov. 1, 1941 to Dec. 31, 1942-----	14	77,234,820	46	248,608,395	26	72,320,682	14	52,025,720	4	1,584,920	104	451,774,537	0	104
Jan. 1, 1943 to Dec. 31, 1943-----	6	16,260,257	8	75,837,758	8	39,828,007	5	24,606,118	3	1,944,442	30	158,476,582	0	30
Jan. 1, 1944 to Dec. 31, 1944-----	3	412,269,316	1	4,613,782	5	28,787,475	1	141,119	0	0	10	445,811,692	0	10
Jan. 1, 1945 to Dec. 31, 1945-----	1	1,796,607	2	2,390,914	0	0	1	0	0	0	4	4,187,521	0	4
Jan. 1, 1946 to Dec. 31, 1946-----	0	0	2	616,710	0	0	0	0	0	0	2	616,710	0	2
Total 1931-46 (1,996 banks)-----	339	694,729,531	523	645,313,835	535	461,977,312	318	191,834,170	199	56,948,864	1,914	2,050,803,712	82	1,996
Active receiverships as of Dec. 31, 1946 (11 banks)-----	1	1,204,158	5	38,207,285	4	3,209,801	0	0	1	0	11	42,621,244	0	11
Grand total (2,981 banks)-----	548	773,230,295	691	748,093,667	750	532,139,503	474	237,299,195	359	87,777,763	2,822	2,378,540,723	159	2,981

¹ Including building and loan associations.² Deposits for banks restored to solvency unavailable.³ Exclusive of 1 receivership finally closed during year ended Oct. 31, 1937, but reopened as a receivership during the year ended Dec. 31, 1944.⁴ 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, 1938.⁵ Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1928, but reopened as a receivership during the year ended Oct. 31, 1940, and again closed during the year ended Oct. 31, 1941.⁶ Exclusive of 1 receivership finally closed during the year ended Oct. 31, 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. 42.—*Liquidation statement, 13 national bank receiverships in liquidation during year ended Dec. 31, 1946*

Number of banks.....	13
Collections:	
Cash balances in hands of Comptroller and receivers at beginning of period.....	\$2, 167, 264
Collections from assets.....	842, 927
Collections from stock assessments.....	74, 681
Earnings collected.....	124, 488
Offsets allowed and settled (against assets).....	13, 400
Total.....	3, 222, 760
Disposition of collections:	
Dividends paid by receivers to unsecured creditors.....	941, 205
Dividends paid by receivers to secured creditors.....	
Distributions by conservators to unsecured creditors.....	
Distributions by conservators to secured creditors.....	
Payments to secured and preferred creditors, other than through dividends.....	76
Offsets allowed and settled (against liabilities).....	13, 400
Disbursements for the protection of assets.....	468
Payments of receivers' salaries, legal, and other expenses.....	192, 975
Payments of conservators' salaries, legal, and other expenses.....	
Amounts returned to shareholders in cash.....	
Decrease in unpaid balances of Reconstruction Finance Corporation loans.....	
Cash balances in hands of Comptroller and receivers at end of period.....	2, 074, 636
Total.....	3, 222, 760

TABLE NO. 43.—*Liquidation statement, 2 administered national bank receiverships completely liquidated and finally closed, during year ended Dec. 31, 1946*

Number of banks.....	2
Total assets taken charge of by receivers.....	\$750, 264
Disposition of assets:	
Collections from assets.....	583, 761
Offsets allowed and settled (against assets).....	52, 782
Losses on assets compounded or sold under order of court.....	113, 721
Book value of assets returned to shareholders' agents.....	
Total.....	750, 264
Collections:	
Collections from assets.....	583, 761
Collections from stock assessments.....	21, 126
Earnings collected.....	29, 945
Offsets allowed and settled (against assets).....	52, 782
Unpaid balance of Reconstruction Finance Corporation loans.....	
Total.....	687, 614
Disposition of collections:	
Dividends paid by receivers to unsecured creditors.....	507, 261
Dividends paid by receivers to secured creditors.....	29, 446
Distributions by conservators to unsecured creditors.....	
Distributions by conservators to secured creditors.....	
Payments to secured and preferred creditors other than through dividends.....	47, 796
Offsets allowed and settled (against liabilities).....	52, 782
Disbursements for the protection of assets.....	2, 466
Payments of receivers' salaries, legal, and other expenses.....	47, 863
Payments of conservators' salaries, legal, and other expenses.....	
Amounts returned to shareholders in cash.....	
Total.....	687, 614
Capital stock at date of failure.....	85, 000
United States bonds held at failure to secure circulating notes.....	25, 000
United States bonds held to secure circulation, sold and circulation redeemed.....	25, 000
Circulation outstanding at date of failure.....	24, 500
Amount of assessments upon shareholders.....	25, 000
Deposits at date of failure.....	616, 710
Borrowed money (bills payable, rediscounts, etc.) at date of failure.....	
Additional liabilities, established subsequent to date of failure.....	78, 607
Claims proved (both secured and unsecured).....	598, 368
Average percent dividends paid to claims proved.....	89. 70
Average percent total payments to creditors to total liabilities established.....	91. 65
Average percent total costs of liquidation to total collections including offsets allowed.....	7. 32
Average number of years required to complete liquidation.....	7. 92

TABLE NO. 44.—*Liquidation statement, 11 active national bank receiverships as of Dec. 31, 1946*

Number of banks.....	11
Total assets taken charge of by receivers.....	<u>\$72, 229, 358</u>
Disposition of assets:	
Collections from assets.....	45, 529, 489
Offsets allowed and settled (against assets).....	5, 504, 445
Losses on assets compounded or sold under order of court.....	18, 590, 179
Book value remaining assets.....	<u>2, 605, 245</u>
Total.....	<u>72, 229, 358</u>
Collections:	
Collections from assets.....	45, 529, 489
Collections from stock assessments.....	2, 667, 642
Earnings collected.....	4, 193, 290
Offsets allowed and settled (against assets).....	5, 504, 445
Unpaid balance Reconstruction Finance Corporation loans.....	-----
Total.....	<u>57, 894, 866</u>
Disposition of collections:	
Dividends paid by receivers to unsecured creditors.....	30, 602, 691
Dividends paid by receivers to secured creditors.....	77, 533
Distributions by conservators to unsecured creditors.....	-----
Distributions by conservators to secured creditors.....	-----
Payments to secured and preferred creditors, other than through dividends.....	14, 805, 525
Offsets allowed and settled (against liabilities).....	5, 504, 445
Disbursements for the protection of assets.....	184, 023
Payments of receivers' salaries, legal, and other expenses.....	4, 600, 416
Payments of conservators' salaries, legal, and other expenses.....	45, 597
Amounts returned to shareholders in cash.....	-----
Cash balances in hands of Comptroller and receivers.....	<u>2, 074, 636</u>
Total.....	<u>57, 894, 866</u>
Capital stock at date of failure.....	7, 685, 000
United States bonds held at failure to secure circulating notes.....	2, 650, 000
United States bonds held to secure circulation, sold and circulation redeemed.....	2, 650, 000
Circulation outstanding at date of failure.....	2, 648, 620
Amount of assessments upon shareholders.....	5, 625, 000
Deposits at date of failure.....	42, 621, 244
Borrowed money (bills payable, rediscounts, etc.) at date of failure.....	12, 203, 990
Additional liabilities established subsequent to date of failure.....	1, 812, 594
Claims proved (both secured and unsecured).....	<u>36, 361, 061</u>
Average percent dividends paid to claims proved.....	84. 38
Average percent total payments to creditors to total liabilities established.....	90. 03
Average percent total costs of liquidation to total collections including offsets allowed.....	8. 02

TABLE NO. 45.—*National banks in charge of receivers during year ended Dec. 31, amounts of total assets and total liabilities at date of failure, capital stock and stock together with the disposition of such collections, and various other data indicating the*

	Name and location of banks	Organization	
		Charter No.	Date
	CONNECTICUT		
2958	Plantsville National Bank, Plantsville ²	12637	Jan. 16, 1925
	ILLINOIS		
1715	Calumet National Bank, Chicago.....	3102	Dec. 20, 1883
	KENTUCKY		
1424	National Bank of Kentucky, Louisville.....	5312	Apr. 23, 1900
	LOUISIANA		
2934	Commercial National Bank, Shreveport ¹	3600	Nov. 18, 1886
	MISSISSIPPI		
2268	First National Bank, Lumberton.....	5613	Sept. 25, 1900
	NEW YORK		
2697	Salt Springs National Bank, Syracuse ²	1237	May 20, 1865
2946	Fort Greene National Bank in New York, N. Y. ²	13336	June 10, 1929
2962	First National Bank, Forestville ²	10444	Sept. 3, 1913
	PENNSYLVANIA		
2961	Keswick National Bank of Glenside ²	13141	Nov. 7, 1927
2965	First National Bank & Trust Co., Easton ²	1171	May 3, 1865
	VERMONT		
2964	Poultney National Bank, Poultney ²	14234	June 26, 1934
	VIRGINIA		
2921	National Bank of Herndon ²	9635	Oct. 25, 1909
2956	Parksley National Bank, Parksley ²	6246	Mar. 8, 1902
	Grand total (13 receiverships).....		
	Total active (11 receiverships).....		
	Total finally closed (2 receiverships).....		
	Total failures 1946 (0 receiverships).....		
	Total activity 1946 (13 receiverships).....		

See footnotes at end of table.

1946, dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earnings, progress and results of liquidation to Dec. 31, 1946

Failure		Liabilities				
Capital stock at date of	Date receiver appointed	Borrowed money (bills payable, rediscounts, etc.) at date of failure	Deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	
\$50,000	June 26, 1939	0	\$421,461	\$51,907	\$473,368	2958
400,000	Oct. 7, 1931	\$482,691	2,299,269	144,221	2,926,181	1715
4,000,000	Nov. 17, 1930	7,083,021	26,966,990	1,173,174	35,223,185	1424
1,000,000	Feb. 21, 1936	3,261,929	0	242,633	3,504,562	2934
50,000	Oct. 1, 1944	97,089	305,253	6,973	409,315	2268
800,000	Jan. 22, 1934	1,144,260	4,165,850	82,118	5,392,228	2697
500,000	Aug. 14, 1937	125,000	2,015,717	33,276	2,173,993	2946
60,000	Nov. 1, 1941	0	303,850	2,258	306,108	2962
150,000	Apr. 14, 1941	0	1,204,158	1,552	1,205,710	2961
600,000	Dec. 10, 1943	0	4,192,634	28,345	4,220,979	2965
50,000	May 9, 1943	0	866,094	48,169	914,263	2964
25,000	Jan. 10, 1935	0	312,860	76,349	389,209	2921
85,000	May 18, 1939	10,000	183,818	226	194,044	2956
7,770,000	-----	12,203,990	43,237,954	1,891,201	57,333,145	
7,685,000	-----	12,203,990	42,621,244	1,812,594	56,637,828	
85,000	-----		616,710	78,607	695,317	
	-----			17,832	17,832	

TABLE NO. 45.—*National banks in charge of receivers during year ended Dec. 31, amounts of total assets and total liabilities at date of failure, capital stock and stock together with the disposition of such collections, and various other data indicating the*

	Circulation		Assets and assessments			
	Lawful money deposited to retire	Outstanding at date of failure	Book value of assets at date of failure	Additional assets received since date of failure	Assessments upon shareholders	Total assets and stock assessments
2958	-----	-----	\$380, 181	\$104, 313	\$25, 000	\$509, 494
1715	\$99, 520	\$99, 520	3, 506, 809	223, 463	400, 000	4, 130, 272
1424	2, 500, 000	2, 500, 000	40, 301, 411	3, 933, 737	4, 000, 000	48, 235, 148
2934	-----	-----	4, 979, 086	394, 601	-----	5, 373, 687
2268	49, 100	49, 100	463, 104	44, 055	50, 000	557, 159
2697	-----	-----	6, 365, 136	292, 365	800, 000	7, 457, 501
2946	-----	-----	2, 475, 163	333, 432	350, 000	3, 158, 595
2962	-----	-----	328, 150	40, 427	-----	368, 577
2961	-----	-----	1, 306, 808	108, 840	-----	1, 415, 648
2965	-----	-----	5, 168, 905	453, 542	-----	5, 622, 447
2964	-----	-----	919, 184	120, 977	-----	1, 040, 161
2921	24, 500	24, 500	362, 793	18, 894	25, 000	406, 687
2956	-----	-----	279, 379	74, 867	-----	354, 246
	2, 673, 120	2, 673, 120	66, 836, 109	6, 143, 513	5, 650, 000	78, 629, 622
	2, 648, 620	2, 648, 620	66, 145, 166	6, 084, 192	5, 625, 000	77, 854, 358
	24, 500	24, 500	690, 943	59, 321	25, 000	775, 264
	-----	-----	-----	\$ 113, 902	-----	\$ 113, 902

See footnotes at end of table.

1946, dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earnings, progress and results of liquidation to Dec. 31, 1946—Continued

Progress of liquidation to date of this report					
Cash collections from assets	Cash collections from stock assessments	Receivership earnings, cash collections from interest, premium, rent, etc.	Offsets allowed and settled	Total collections from all sources including offsets allowed and unpaid balance R. F. C. loans	Losses on assets compounded or sold under order of court
\$358,548	\$2,007	\$5,887	\$36,308	\$402,750	\$89,638
1,779,534	225,658	171,750	218,150	2,395,092	1,710,599
26,827,080	1,808,532	2,582,179	4,576,762	35,794,553	11,850,802
3,427,704	-----	480,784	23,139	3,931,627	1,907,483
230,444	12,343	103,257	54,296	400,340	222,419
4,495,865	503,777	485,505	286,346	5,771,493	1,686,756
1,844,037	115,325	74,040	121,626	2,155,028	208,164
281,911	-----	6,079	23,020	311,010	63,646
1,179,959	-----	73,781	47,007	1,300,747	66,414
4,392,198	-----	162,973	55,454	4,610,625	697,219
852,872	-----	41,447	79,048	973,367	22,114
301,850	21,126	23,866	29,762	376,604	50,075
141,248	-----	11,687	6,309	159,244	128,571
46,113,250	2,688,768	4,223,235	5,557,227	58,582,480	18,703,900
45,529,489	2,667,642	4,193,290	5,504,445	57,894,866	18,590,179
583,761	21,126	29,945	52,782	687,614	113,721
842,927	74,681	124,488	13,400	1,055,496	526,426

TABLE NO. 45.—*National banks in charge of receivers during year ended Dec. 31 amounts of total assets and total liabilities at date of failure, capital stock and stock together with the disposition of such collections, and various other data indicating the*

	Progress of liquidation to date of this report—Continued		Disposition of proceeds of liquidation			
	Book value of uncollected assets	Book value of remaining uncollected stock assessments	Dividends paid by receivers—		Secured and preferred liabilities paid except through dividends, including offsets allowed	Cash advanced in protection of assets
			On secured claims	On unsecured claims		
2958	-----	\$22,993	-----	\$302,292	\$39,721	-----
1715	\$21,989	174,342	\$51,177	1,006,613	979,521	\$3,073
1424	980,504	2,191,468	-----	18,734,329	12,410,100	114,169
2934	15,361	-----	-----	-----	3,760,022	45,329
2268	-----	37,657	24,288	147,498	163,017	1,727
2697	188,534	296,223	-----	3,567,759	1,737,128	14,888
2946	634,768	234,675	2,068	1,130,524	660,807	1,387
2962	-----	-----	-----	253,794	42,827	328
2901	122,268	-----	-----	1,119,654	83,989	-----
2965	477,576	-----	-----	3,711,366	371,157	2,548
2964	86,127	-----	-----	786,853	85,931	-----
2921	-----	3,874	29,446	253,467	57,751	2,138
2956	78,118	-----	-----	95,803	18,577	902
	2,605,245	2,961,232	106,979	31,109,952	20,410,548	186,489
	2,605,245	2,957,358	77,533	30,602,691	20,309,970	184,023
		3,874	29,446	507,261	100,578	2,466
	\$ 1,496,655	\$ 74,681	-----	941,205	13,476	468

1946, dates of organization, appointment of receivers and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and earnings, progress and results of liquidation to Dec. 31, 1946—Continued

Disposition of proceeds of liquidation—Continued			Amount of claims proved	Dividend (percent)	Interest dividend (percent)	Date finally closed	
Conservators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses	Cash in hands of Comptroller and receivers					
	\$21, 725	\$39, 012	\$431, 824	70			2958
	289, 060	65, 648	1, 877, 466	53. 5			1715
	3, 154, 869	1, 381, 086	22, 745, 123	4 82			1424
	124, 927	1, 349					2934
	62, 681	1, 129	217, 761	64. 17			2268
\$45, 597	392, 047	14, 074	3, 638, 750	97. 5			2697
	200, 262	159, 980	1, 510, 069	75			2946
	14, 061		261, 967	96. 88		Mar. 29, 1946	2962
	44, 010	53, 094	1, 119, 654	100			2961
	220, 271	305, 283	3, 826, 150	97			2965
	58, 128	42, 455	819, 639	96			2964
	33, 802		336, 401	84. 1		June 25, 1946	2921
	32, 436	11, 526	174, 625	55			2956
45, 597	4, 648, 279	2, 074, 636	36, 959, 429				
45, 597	4, 600, 416	2, 074, 636	36, 361, 061				
	47, 863		598, 368				
	192, 975	92, 628	41, 391				

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

² Federal Deposit Insurance Corporation appointed as receiver in accordance with Banking Act of 1933 (8 banks).

³ Formerly in conservatorship (1 bank).

⁴ Including dividends paid through or by purchasing bank (1 bank).

⁵ Decrease.

TABLE NO. 46.—*Bank suspensions since inauguration of Federal Deposit Insurance, years ended Dec. 31, 1934 to 1946*

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 in- sured		National	State	Insured	Not in- sured		National	State	Insured	Not in- sured
1934.....	57	1	-----	8	48	3,822	25	-----	416	3,381	36,939	42	-----	1,912	34,985
1935.....	34	4	-----	22	8	1,518	405	-----	633	480	10,101	5,339	-----	3,763	939
1936.....	44	1	-----	40	3	1,961	88	-----	1,678	195	11,323	524	-----	10,207	592
1937.....	58	3	2	47	6	3,435	685	671	2,004	75	16,169	3,825	1,708	10,156	480
1938.....	56	1	1	47	7	2,467	25	25	2,052	365	13,837	36	211	11,721	1,869
1939.....	42	4	3	25	10	5,309	220	3,600	1,204	285	34,960	1,323	24,629	6,589	2,439
1940.....	22	1	-----	18	3	1,587	82	-----	1,452	53	5,944	257	-----	5,341	346
1941.....	8	4	-----	3	1	496	360	-----	118	18	3,723	3,141	-----	503	79
1942.....	9	-----	-----	6	3	327	-----	-----	272	55	1,702	-----	-----	1,375	327
1943.....	4	2	-----	2	-----	708	650	-----	58	-----	6,248	5,007	-----	1,241	-----
1944.....	1	-----	-----	1	-----	32	-----	-----	32	-----	405	-----	-----	405	-----
1945.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1946.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Total.....	335	21	6	219	89	21,662	2,540	4,296	9,919	4,907	141,371	19,554	26,548	53,213	42,056

¹ Includes capital notes and debentures, if any, outstanding at date of suspension.² Located in the State of Indiana.

NOTE.—Figures for banks other than national compiled by Board of Governors of the

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

TABLE No. 47.—*Fiduciary activities of national banks as of Dec. 31, 1946*

	Banks with capital of—						
	\$25,000	\$25,001 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$200,000	\$200,001 to \$500,000	\$500,001 and over	Total
Number of national banks with trust powers but not administering trusts.....	14	51	100	64	35	11	275
Number of national banks with trust powers administering trusts.....	11	56	283	455	402	300	1,507
Total number of national banks authorized to exercise trust powers.....	25	107	383	519	437	311	1,782
Total assets of national banks with trust powers but not administering trusts.....	\$32,160,018	\$142,070,033	\$471,590,431	\$528,325,068	\$594,797,575	\$1,231,233,236	\$3,000,179,361
Total assets of national banks with trust powers administering trusts.....	20,968,050	159,287,416	1,491,637,009	3,571,425,297	7,071,726,467	55,248,815,599	67,563,859,838
Total assets of national banks authorized to exercise trust powers.....	53,128,068	301,357,449	1,963,230,440	4,099,750,365	7,666,524,042	56,480,048,835	70,564,039,199
TRUST ASSETS							
Investments.....	\$185,987	\$4,608,406	\$53,118,743	\$268,365,467	\$736,067,886	\$12,988,783,832	\$14,051,130,321
Savings deposits.....	4,356	156,417	2,125,342	4,944,826	9,922,304	102,671,586	119,824,831
Demand deposits.....	63,948	1,271,358	6,025,751	24,421,397	56,936,899	626,025,686	714,745,039
Other assets.....	56,935	24,399	4,951,968	15,739,607	120,165,238	2,825,792,948	2,966,731,095
Total.....	311,226	6,060,580	66,221,804	313,471,297	923,092,327	16,543,274,052	17,852,431,286
TRUST LIABILITIES							
Private trusts.....	\$2,352	\$1,285,921	\$27,757,401	\$168,739,380	\$562,718,925	\$14,289,319,010	\$15,049,822,989
Court trusts.....	308,874	4,774,659	38,464,403	144,731,917	360,373,402	2,253,955,042	2,802,608,297
Total.....	311,226	6,060,580	66,221,804	313,471,297	923,092,327	16,543,274,052	17,852,431,286
Total volume of bond issues outstanding for which banks are acting as trustee.....	\$53,550	\$64,800	\$4,140,864	\$101,105,833	\$235,632,776	\$8,234,990,689	\$8,575,988,512
Number of national banks administering private trusts.....	2	29	208	378	369	291	1,277
Number of national banks administering court trusts.....	11	50	258	426	379	288	1,412
Number of national banks administering corporate trusts.....	1	9	67	189	216	258	740
Number of living trusts being administered.....	2	110	1,484	6,350	17,164	62,828	87,938
Number of court trusts being administered.....	31	424	3,052	11,562	17,988	42,871	75,928
Total number of individual trusts being administered.....	33	534	4,536	17,912	35,152	105,699	163,866
Number of corporate trusts being administered.....	1	9	172	644	1,514	16,039	18,379
Total number of trusts being administered.....	34	543	4,708	18,556	36,666	121,738	182,245
Average volume of individual trust assets in each bank.....	\$28,293	\$108,225	\$233,969	\$688,948	\$2,296,250	\$55,144,247	\$11,846,338
Average volume of trust assets in each individual trust.....	\$9,431	\$11,349	\$14,599	\$17,501	\$26,260	\$156,513	\$108,945
Average gross earnings per trust for year ended Dec. 31, 1946.....	\$136	\$93	\$100	\$100	\$121	\$358	\$276
Average gross earnings per trust department reporting trust earnings for year ended Dec. 31, 1946.....	\$515	\$1,035	\$1,822	\$4,357	\$11,252	\$145,722	\$35,128

TABLE NO. 48.—*Fiduciary activities of national banks by Federal Reserve districts as of Dec. 31, 1946*

Federal Reserve districts	Number of banks exercising fiduciary powers	Number with authority but not exercising fiduciary powers	Total number authorized to exercise fiduciary powers	Capital of banks authorized to exercise fiduciary powers	Total banking assets of banks authorized to exercise fiduciary powers	Number of individual trusts			Assets of individual trusts	Number of corporate trusts being administered	Bond issues outstanding where bank acts as trustee	Trust department gross earnings for year ended Dec. 31, 1946
						Living trusts	Court trusts	Total				
Boston.....	169	31	200	\$104,547,967	\$4,136,360,130	4,417	6,206	10,623	\$1,228,808,335	460	\$306,069,230	\$3,628,000
New York.....	238	27	265	302,663,760	14,319,912,705	5,520	8,796	14,316	1,829,351,564	1,118	3,937,620,274	10,076,000
Philadelphia.....	225	10	235	100,485,122	3,819,480,867	8,202	16,465	24,757	481,294,625	407	61,063,373	2,138,000
Cleveland.....	108	14	122	154,740,460	4,805,012,571	10,938	10,255	21,193	2,079,950,032	1,984	524,867,752	4,068,000
Richmond.....	126	22	148	57,986,000	3,139,708,052	5,084	5,592	10,676	710,974,532	377	252,965,405	2,302,000
Atlanta.....	93	20	113	77,810,500	4,410,100,221	4,552	3,598	8,150	1,038,483,343	926	306,445,862	2,107,000
Chicago.....	191	36	227	225,279,000	10,722,666,026	26,474	7,587	34,061	6,222,134,153	8,029	2,223,676,174	10,841,000
St. Louis.....	91	28	119	45,144,000	2,460,748,521	2,145	2,508	4,653	182,157,121	1,014	113,435,780	801,000
Minneapolis.....	46	19	65	36,295,000	2,028,203,303	2,466	2,703	5,169	1,140,548,690	376	59,934,634	1,700,000
Kansas City.....	98	39	137	52,138,000	3,272,446,027	3,508	3,941	7,449	894,746,175	1,360	220,114,560	1,835,000
Dallas.....	64	23	87	75,982,500	3,664,449,378	3,071	527	3,598	373,637,802	612	188,304,535	1,233,000
San Francisco.....	58	6	64	233,362,625	13,784,951,392	11,471	7,750	19,221	1,670,335,824	1,716	381,550,983	9,670,000
Total.....	1,507	275	1,782	1,466,434,934	70,564,039,199	87,938	75,928	163,866	17,852,431,286	18,379	8,575,988,512	50,399,000

TABLE NO. 49.—*Classification of investments in living and court trust accounts under administration by the active national bank trust departments Dec. 31, 1946*

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.....	\$133,415	71.73	\$16,258	8.74	\$9,400	5.06	\$13,950	7.50	\$12,964	6.97	\$185,987
Banks with capital of \$25,001 to \$50,000.....	2,784,587	60.42	1,014,525	22.01	322,361	7.00	407,762	8.85	79,171	1.72	4,008,406
Banks with capital of \$50,001 to \$100,000.....	25,302,005	47.63	17,505,991	32.96	2,549,382	5.36	6,287,731	11.84	1,173,634	2.21	53,118,743
Banks with capital of \$100,001 to \$200,000.....	128,794,459	47.99	88,175,327	32.86	22,578,644	8.41	21,921,783	8.17	6,895,254	2.57	268,365,467
Banks with capital of \$200,001 to \$500,000.....	336,224,102	45.68	262,979,286	35.73	50,323,970	6.83	52,331,573	7.11	34,208,955	4.65	736,067,886
Banks with capital of \$500,001 and over.....	8,842,847,273	68.08	3,118,160,550	24.01	281,473,864	2.17	413,571,151	3.18	332,730,994	2.56	12,988,783,832
Total.....	9,336,085,841	66.44	3,487,851,937	24.82	357,557,621	2.55	494,533,950	3.52	375,100,972	2.67	14,051,130,321

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